Integra Realty Resources
Tulsa/OKC

Housing Needs Assessment
Pontotoc 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.

Integra Realty Resources
Tulsa/OKC

1323 E. 71st. Street
Suite 105
Tulsa, OK 74136

T 918.492.4844
F 918.493.7155
www.irr.com

January 20, 2016

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

SUBJECT: Housing Needs Assessment
Pontotoc County
IRR - Tulsa/OKC File No. 140-2015-0075

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 Pontotoc County Residential Housing Market Analysis. Analyst Derrick Wilson personally inspected the Pontotoc County area during the month of August 2015 to collect the data used in the preparation of the Pontotoc 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.

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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

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

Derrick Wilson
Market Analyst

Table of Contents

Table of Contents

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 Pontotoc County is projected to grow by 0.47% per year over the next five years.
2. Pontotoc County is projected to need a total of 263 housing units for ownership and 131 housing units for rent over the next five years.
3. Median Household Income in Pontotoc County is estimated to be $45,673 in 2015, compared with $47,049 estimated for the State of Oklahoma. The poverty rate in Pontotoc County is estimated to be 18.83%, compared with 16.85% for Oklahoma.
4. The homeowner vacancy rate in Pontotoc County is slightly lower than the state, while the rental vacancy rate is slightly higher.
5. Home values and rental rates in Pontotoc County are also lower than the state averages.
6. Available public records for Ada show an average home sale price of $94,116 in 2015, or $64.84 per square foot, with average year of construction of 1957. Data from the East Central Oklahoma Board of REALTORS® reports median sale to list price ratio of 95.5% for year-to-date October 2015, with median days on market of 106 days.

7. Approximately 42.73% of renters and 18.26% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Continue to update and maintain the county HMP
2. Continue to apply for grants and pursue funding for more public emergency shelters.
3. Tornadoes (1959-2014): Number: 45 Injuries:96 Fatalities:8 Damages (1996-2014): $560,000.00
4. Social Vulnerability: Above the state score; at the census tract level, the Ada area is the most socially vulnerable in the county
5. Floodplain: The National Climatic Data Center lists only four specific flood events in or near Ada since 1990, with these being primarily street flooding, or flooding outside the city.

Homelessness Specific Findings

1. Pontotoc County is located in the Southeastern Oklahoma Continuum of Care.
2. There are an estimated 442 homeless individuals in this area, 225 of which are identified as sheltered.
3. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas.
4. Many of the homeless in this CoC are classified as chronically homeless (73).
5. Other significant homeless subpopulations include the mentally ill (49) and chronic substance abusers (50).

Fair Housing Specific Findings

1. Units at risk for poverty: 311
2. Units in mostly non-white enclaves: 286
3. Units nearer elevated number of disabled: 336

Lead-Based Paint Specific Findings

4. We estimate there are 2,560 occupied housing units in Pontotoc County with lead-based paint hazards.
5. 1,175 of those housing units are estimated to be occupied by low-to-moderate income households.
6. We estimate that 453 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 Pontotoc 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 Pontotoc 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 Pontotoc 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 Pontotoc County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Pontotoc County area.

Effective Date of Consultation

The Pontotoc County area was inspected and research was performed during August, 2015. The effective date of this analysis is July 15, 2015. The date of this report is January 20, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Pontotoc County area was inspected during August, 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

Pontotoc County Analysis

Area Information

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

Pontotoc County is located in southern Oklahoma. The county is bordered on the north by Pottawatomie, Seminole, and Hughes counties, on the west by McClain, Garvin, and Murray counties, on the south by Murray and Johnston counties, and on the east by Coal and Hughes counties. The Pontotoc County Seat is Ada, which is located in the central part of the county. Ada also serves as the capital of the Chickasaw Nation. This location is approximately 124 miles southwest of Tulsa and 83.5 miles southeast of Oklahoma City.

Pontotoc County has a total area of 725 square miles (720 square miles of land, and 5 square miles of water), ranking 50th out of Oklahoma's 77 counties in terms of total area. The total population of Pontotoc County as of the 2010 Census was 37,492 persons, for a population density of 52 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 Pontotoc County. These are US-377, OK-1, OK-19, OK-3, OK-59A, OK-3W, OK-48, and the Chickasaw Turnpike. The nearest interstate highway is I-35, approximately 34 miles to the west. The county also has an intricate network of county roadways.

Public transportation is provided by Call A Ride Public Transit which operates both flexible and fixed routes as well as demand-response service. 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.

Ada Municipal Airport is located just north of Ada. Its primary asphalt runways are 3,103 and 6,203 feet in length and average 33 aircraft operations per day. The nearest full-service commercial airport is the Will Rogers World Airport in Oklahoma City, approximately 88.4 miles northwest.

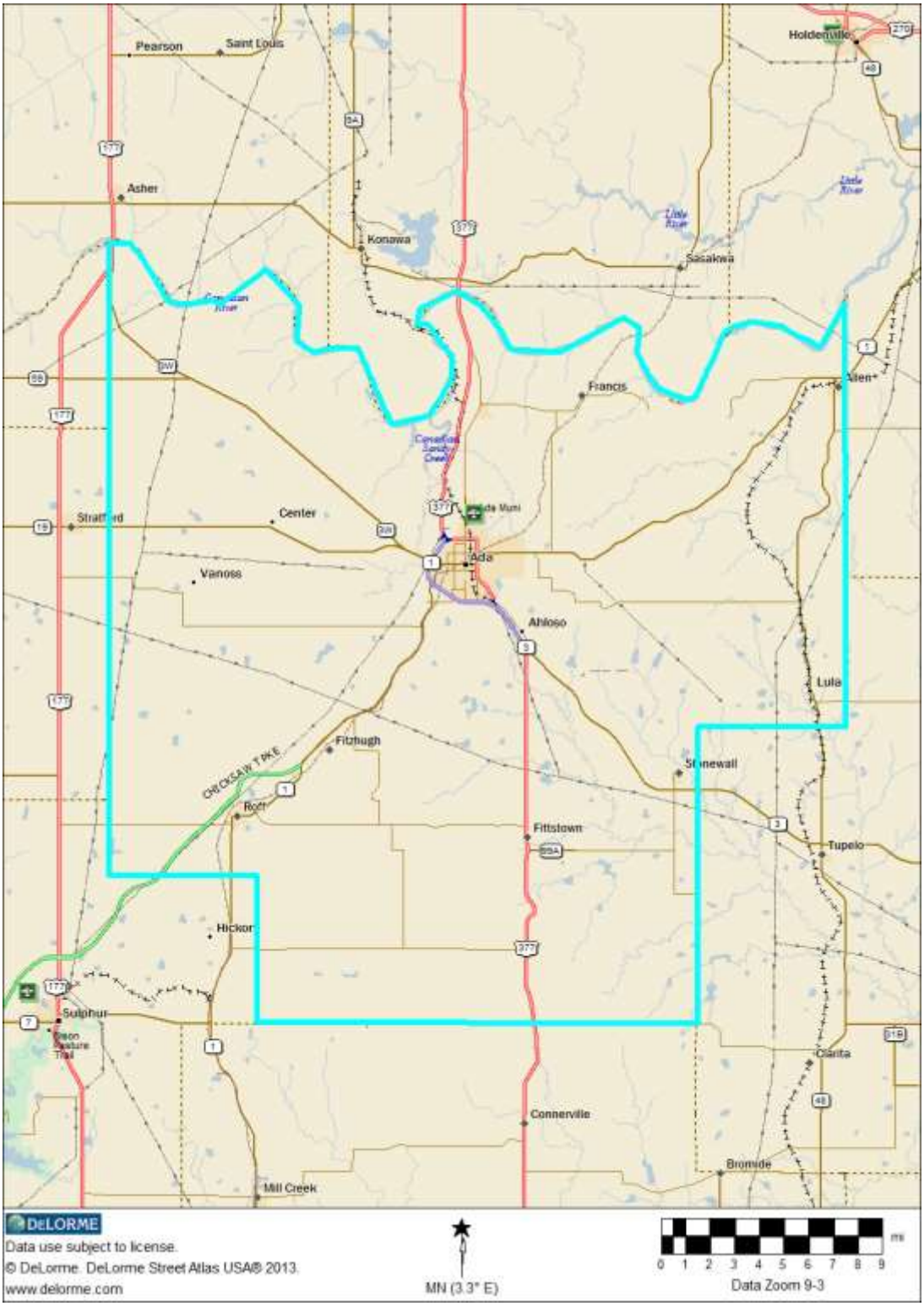
Educational Facilities

All of the county communities have public school facilities. Ada is served by Ada Public Schools. Ada Public Schools is comprised of a resource center, an early childhood learning center, three elementary schools, one middle school, and one high school. Ada is home to East Central University, a public university with approximately 4,500 students. ECU offers a variety of Bachelor of Science, Bachelor of Arts, and Master's degree programs.

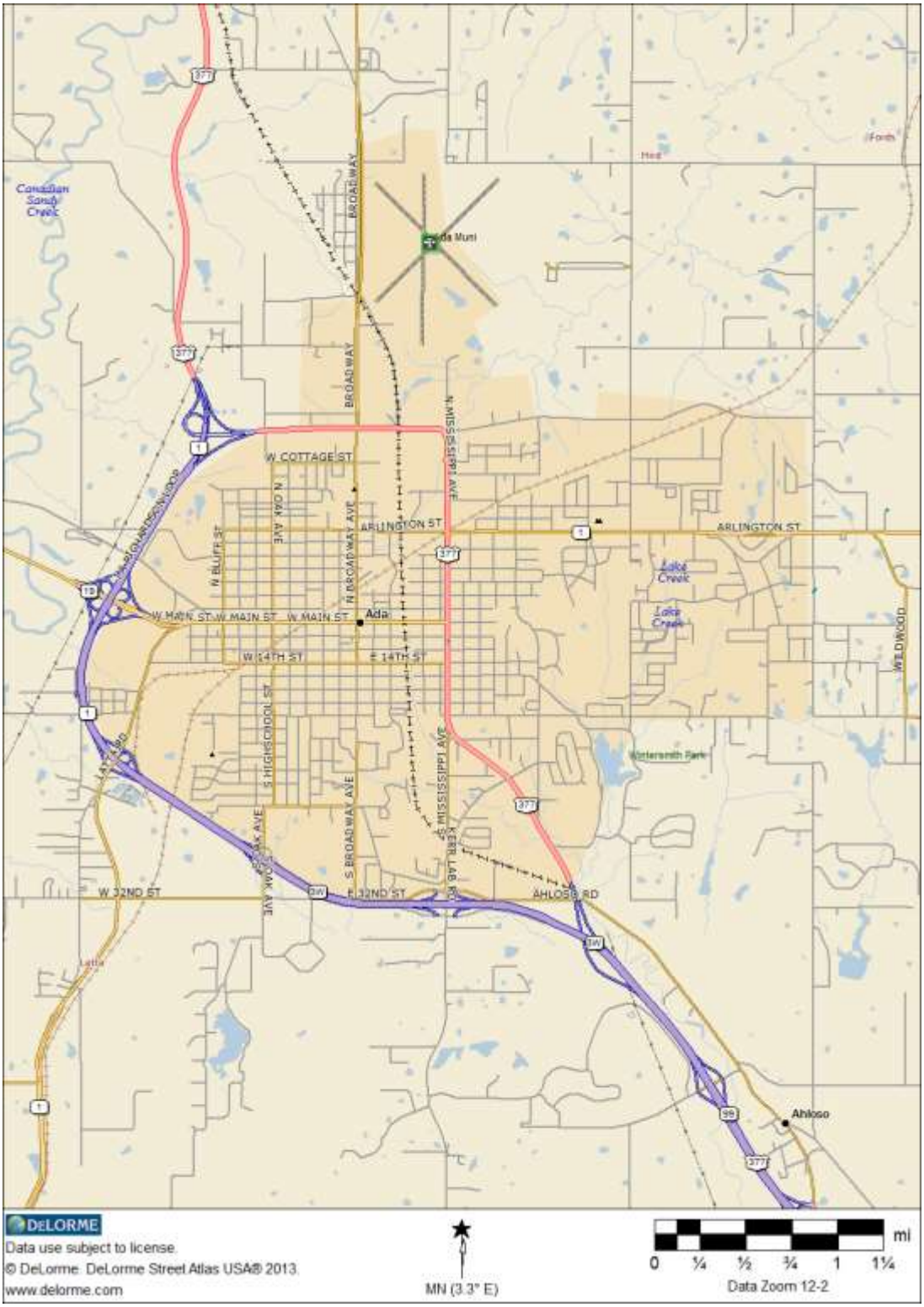
Medical Facilities

Medical services are provided by Mercy Hospital Ada, an acute-care hospital offering emergency care, in and outpatient services, and a number of additional medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Pontotoc County Area Map



Ada Area Map


Canadian Sandy Creek
BROADWAY
W COTTAGE ST
N OAK AVE
N BLUFF ST
N BROADWAY AVE
N MISSISSIPPI AVE
ARLINGTON ST
W MAIN ST
Ada
W 14TH ST
E 14TH ST
S HIGH SCHOOL ST
S BROADWAY AVE
S OAK AVE
S MISSISSIPPI AVE
W 32ND ST
E 32ND ST
AHLOSO RD
Lake Creek
Ahloso
DELORME
Data use subject to license.
© DeLorme. DeLorme Street Atlas USA® 2013.
www.delorme.com
MN (3.3° E)
0 ¼ ½ ¾ 1 1¼ mi
Data Zoom 12-2

Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Pontotoc 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 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Ada	15,691	16,810	0.69%	17,815	1.17%	18,239	0.47%
Pontotoc County	35,143	37,492	0.65%	38,158	0.35%	39,119	0.50%
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 Pontotoc County was 37,492 persons as of the 2010 Census, a 0.65% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pontotoc County to be 38,158 persons, and projects that the population will show 0.50% annualized growth over the next five years.

The population of Ada was 16,810 persons as of the 2010 Census, a 0.69% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Ada to be 17,815 persons, and projects that the population will show 0.47% annualized growth over the next five years.

The next table presents data regarding household levels in Pontotoc 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
Ada	6,697	6,834	0.20%	7,176	0.98%	7,386	0.58%
Pontotoc County	13,978	14,654	0.47%	14,918	0.36%	15,312	0.52%
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
Ada	3,801	3,845	0.12%	4,174	1.66%	4,298	0.59%
Pontotoc County	9,426	9,698	0.28%	9,866	0.34%	10,124	0.52%
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, Pontotoc County had a total of 14,654 households, representing a 0.47% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pontotoc County to have 14,918 households. This number is expected to experience a 0.52% annualized rate of growth over the next five years.

As of 2010, Ada had a total of 6,834 households, representing a 0.20% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Ada to have 7,176 households. This number is expected to experience a 0.58% 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 Pontotoc County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Ada		Pontotoc County	
	No.	Percent	No.	Percent
Total Population	16,978		37,700	
White Alone	11,586	68.24%	27,173	72.08%
Black or African American Alone	738	4.35%	949	2.52%
Amer. Indian or Alaska Native Alone	1,378	8.12%	2,831	7.51%
Asian Alone	45	0.27%	143	0.38%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	18	0.11%	68	0.18%
Two or More Races	3,213	18.92%	6,536	17.34%
Population by Hispanic or Latino Origin	**Ada**		**Pontotoc County**	
	No.	**Percent**	**No.**	**Percent**
Total Population	16,978		37,700	
Hispanic or Latino	968	5.70%	1,586	4.21%
Hispanic or Latino, White Alone	*775*	*80.06%*	*1,247*	*78.63%*
Hispanic or Latino, All Other Races	*193*	*19.94%*	*339*	*21.37%*
Not Hispanic or Latino	16,010	94.30%	36,114	95.79%
Not Hispanic or Latino, White Alone	*10,811*	*67.53%*	*25,926*	*71.79%*
Not Hispanic or Latino, All Other Races	*5,199*	*32.47%*	*10,188*	*28.21%*

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

In Pontotoc County, racial and ethnic minorities comprise 31.23% of the total population. Within Ada, racial and ethnic minorities represent 36.32% of the population. Pontotoc County has a large Native American population as Ada is the capital of the Chickasaw Nation.

Population by Age

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

Pontotoc County Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	37,492		38,158		39,119			
Age 0 - 4	2,588	6.90%	2,690	7.05%	2,735	6.99%	0.78%	0.33%
Age 5 - 9	2,449	6.53%	2,592	6.79%	2,678	6.85%	1.14%	0.65%
Age 10 - 14	2,311	6.16%	2,425	6.36%	2,590	6.62%	0.97%	1.33%
Age 15 - 17	1,411	3.76%	1,468	3.85%	1,552	3.97%	0.80%	1.12%
Age 18 - 20	2,207	5.89%	2,001	5.24%	1,996	5.10%	-1.94%	-0.05%
Age 21 - 24	2,705	7.21%	2,438	6.39%	2,206	5.64%	-2.06%	-1.98%
Age 25 - 34	4,799	12.80%	5,325	13.96%	5,389	13.78%	2.10%	0.24%
Age 35 - 44	4,159	11.09%	4,240	11.11%	4,654	11.90%	0.39%	1.88%
Age 45 - 54	4,993	13.32%	4,541	11.90%	4,177	10.68%	-1.88%	-1.66%
Age 55 - 64	4,300	11.47%	4,459	11.69%	4,523	11.56%	0.73%	0.29%
Age 65 - 74	3,006	8.02%	3,327	8.72%	3,778	9.66%	2.05%	2.58%
Age 75 - 84	1,860	4.96%	1,935	5.07%	2,053	5.25%	0.79%	1.19%
Age 85 and over	704	1.88%	717	1.88%	788	2.01%	0.37%	1.91%
Age 55 and over	*9,870*	26.33%	*10,438*	27.35%	*11,142*	28.48%	1.13%	1.31%
Age 62 and over	*6,156*	16.42%	*6,600*	17.30%	*7,188*	18.37%	1.40%	1.72%
Median Age	35.7		35.3		35.9		-0.23%	0.34%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pontotoc County is 35.3 years. This compares with the statewide figure of 36.6 years. Approximately 7.05% of the population is below the age of 5, while 17.30% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.72% per year.

Ada Population By Age	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	16,810		17,815		18,239			
Age 0 - 4	1,171	6.97%	1,256	7.05%	1,273	6.98%	1.41%	0.27%
Age 5 - 9	1,054	6.27%	1,200	6.74%	1,238	6.79%	2.63%	0.63%
Age 10 - 14	905	5.38%	1,084	6.08%	1,192	6.54%	3.68%	1.92%
Age 15 - 17	533	3.17%	684	3.84%	731	4.01%	5.12%	1.34%
Age 18 - 20	1,468	8.73%	1,269	7.12%	1,247	6.84%	-2.87%	-0.35%
Age 21 - 24	1,788	10.64%	1,399	7.85%	1,225	6.72%	-4.79%	-2.62%
Age 25 - 34	2,376	14.13%	2,871	16.12%	2,766	15.17%	3.86%	-0.74%
Age 35 - 44	1,642	9.77%	1,887	10.59%	2,272	12.46%	2.82%	3.78%
Age 45 - 54	1,916	11.40%	1,809	10.15%	1,702	9.33%	-1.14%	-1.21%
Age 55 - 64	1,616	9.61%	1,805	10.13%	1,814	9.95%	2.24%	0.10%
Age 65 - 74	1,127	6.70%	1,300	7.30%	1,484	8.14%	2.90%	2.68%
Age 75 - 84	836	4.97%	870	4.88%	895	4.91%	0.80%	0.57%
Age 85 and over	378	2.25%	381	2.14%	400	2.19%	0.16%	0.98%
Age 55 and over	*3,957*	23.54%	*4,356*	24.45%	*4,593*	25.18%	1.94%	1.07%
Age 62 and over	*2,448*	14.56%	*2,712*	15.22%	*2,923*	16.03%	2.07%	1.51%
Median Age	31.3		32.0		33.0		0.44%	0.62%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Ada is 32.0 years. This compares with the statewide figure of 36.6 years. Approximately 7.05% of the population is below the age of 5, while 15.22% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.51% per year.

The age distribution of Pontotoc County as a whole is highly similar to the rest of Oklahoma, while Ada's age distribution is somewhat younger which likely owes in part to the presence of East Central University.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years				
	Ada		Pontotoc County	
	No.	Percent	No.	Percent
Total Families:	3,788		9,695	
Married-Couple Family:	2,361	62.33%	6,984	72.04%
With Children Under 18 Years	1,093	28.85%	2,818	29.07%
No Children Under 18 Years	1,268	33.47%	4,166	42.97%
Other Family:	1,427	37.67%	2,711	27.96%
Male Householder, No Wife Present	278	7.34%	609	6.28%
With Children Under 18 Years	236	6.23%	415	4.28%
No Children Under 18 Years	42	1.11%	194	2.00%
Female Householder, No Husband Present	1,149	30.33%	2,102	21.68%
With Children Under 18 Years	752	19.85%	1,346	13.88%
No Children Under 18 Years	397	10.48%	756	7.80%
Total Single Parent Families	988		1,761	
Male Householder	236	23.89%	415	23.57%
Female Householder	752	76.11%	1,346	76.43%

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

As shown, within Pontotoc County, among all families 18.16% are single-parent families, while in Ada, the percentage is 26.08%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	16,593		37,250		3,702,515	
Under 18 Years:	3,696		8,878		933,738	
With One Type of Disability	131	3.54%	284	3.20%	33,744	3.61%
With Two or More Disabilities	68	1.84%	162	1.82%	11,082	1.19%
No Disabilities	3,497	94.62%	8,432	94.98%	888,912	95.20%
18 to 64 Years:	10,549		22,932		2,265,702	
With One Type of Disability	824	7.81%	1,843	8.04%	169,697	7.49%
With Two or More Disabilities	881	8.35%	1,670	7.28%	149,960	6.62%
No Disabilities	8,844	83.84%	19,419	84.68%	1,946,045	85.89%
65 Years and Over:	2,348		5,440		503,075	
With One Type of Disability	427	18.19%	973	17.89%	95,633	19.01%
With Two or More Disabilities	559	23.81%	1,279	23.51%	117,044	23.27%
No Disabilities	1,362	58.01%	3,188	58.60%	290,398	57.72%
Total Number of Persons with Disabilities:	2,890	17.42%	6,211	16.67%	577,160	15.59%

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

Within Pontotoc County, 16.67% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Ada the percentage is 17.42%. Compared with the rest of the state, Pontotoc County and Ada's populations have a slightly higher percentage of persons with disabilities.

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

2013 Population by Veteran and Disability Status	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	12,244		27,719		2,738,788	
Veteran:	1,228	10.03%	2,897	10.45%	305,899	11.17%
With a Disability	*504*	*41.04%*	*1,128*	*38.94%*	*100,518*	*32.86%*
No Disability	*724*	*58.96%*	*1,769*	*61.06%*	*205,381*	*67.14%*
Non-veteran:	11,016	89.97%	24,822	89.55%	2,432,889	88.83%
With a Disability	*2,135*	*19.38%*	*4,585*	*18.47%*	*430,610*	*17.70%*
No Disability	*8,881*	*80.62%*	*20,237*	*81.53%*	*2,002,279*	*82.30%*

Source: 2009-2013 American Community Survey, Table C21007

Within Pontotoc County, the Census Bureau estimates there are 2,897 veterans, 38.94% of which have one or more disabilities (compared with 32.86% at a statewide level). In Ada, there are an estimated 1,228 veterans, 41.04% of which are estimated to have a disability. Compared with the rest of the state, veterans in Pontotoc County are more likely to have one or more disabilities.

Group Quarters Population

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

2010 Group Quarters Population

	Ada		Pontotoc County	
	No.	Percent	No.	Percent
Total Population	16,810		37,492	
Group Quarters Population	1,440	8.57%	1,696	4.52%
Institutionalized Population	307	1.83%	378	1.01%
Correctional facilities for adults	85	0.51%	85	0.23%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	170	1.01%	241	0.64%
Other institutional facilities	52	0.31%	52	0.14%
Noninstitutionalized population	1,133	6.74%	1,318	3.52%
College/University student housing	1,105	6.57%	1,105	2.95%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	28	0.17%	213	0.57%

Source: 2010 Decennial Census, Table P42

The percentage of the Pontotoc County population in group quarters is moderately higher than the statewide figure, which was 2.99% in 2010. This is due to the population living in student housing, which was 1,105 persons as of the 2010 Census.

Household Income Levels

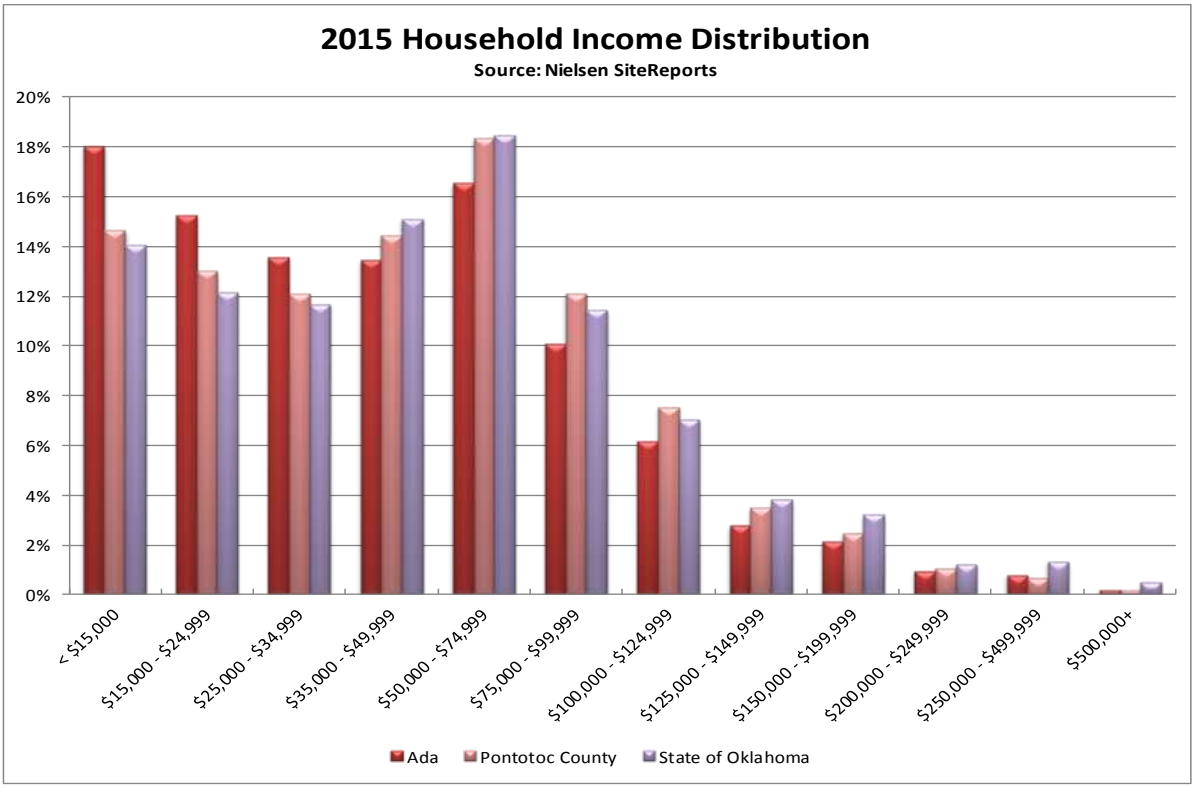
Data in the following chart shows the distribution of household income in Pontotoc County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution

	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	7,176		14,918		1,520,327	
< $15,000	1,294	18.03%	2,184	14.64%	213,623	14.05%
$15,000 - $24,999	1,093	15.23%	1,941	13.01%	184,613	12.14%
$25,000 - $34,999	974	13.57%	1,802	12.08%	177,481	11.67%
$35,000 - $49,999	966	13.46%	2,153	14.43%	229,628	15.10%
$50,000 - $74,999	1,187	16.54%	2,736	18.34%	280,845	18.47%
$75,000 - $99,999	724	10.09%	1,805	12.10%	173,963	11.44%
$100,000 - $124,999	443	6.17%	1,123	7.53%	106,912	7.03%
$125,000 - $149,999	199	2.77%	518	3.47%	57,804	3.80%
$150,000 - $199,999	155	2.16%	368	2.47%	48,856	3.21%
$200,000 - $249,999	69	0.96%	159	1.07%	18,661	1.23%
$250,000 - $499,999	57	0.79%	101	0.68%	20,487	1.35%
$500,000+	15	0.21%	28	0.19%	7,454	0.49%
Median Household Income	$38,525		$45,673		$47,049	
Average Household Income	$53,627		$58,579		$63,390	

Source: Nielsen SiteReports

As shown, median household income for Pontotoc County is estimated to be $45,673 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be $47,049. For Ada, median household income is estimated to be $38,525. While income levels in Pontotoc County are somewhat lower than the rest of the state, Ada's are much lower which is attributable in part to the presence of East Central University (by way of comparison, median household income for the City of Stillwater is estimated to be $34,079). The income distributions of Ada and Pontotoc County can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Pontotoc 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
Ada	$22,977	$38,525	3.28%	2.40%	0.88%
Pontotoc County	$26,955	$45,673	3.35%	2.40%	0.95%
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 Pontotoc County and Ada saw positive growth in "real" median household income, once inflation is taken into account. This is contrary to state and national trends, which saw negative growth in median household income after allowing for inflation: 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 Pontotoc 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
Ada	21.39%	25.10%	371	51.27%	46.81%
Pontotoc County	16.50%	18.83%	232	36.87%	47.10%
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 Pontotoc County is estimated to be 18.83% by the American Community Survey. This is an increase of 232 basis points since the 2000 Census. Within Ada, the poverty rate is estimated to be 25.10%. 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 Pontotoc 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)
Pontotoc County	16,800	17,638	0.98%	6.2%	4.2%	-200
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

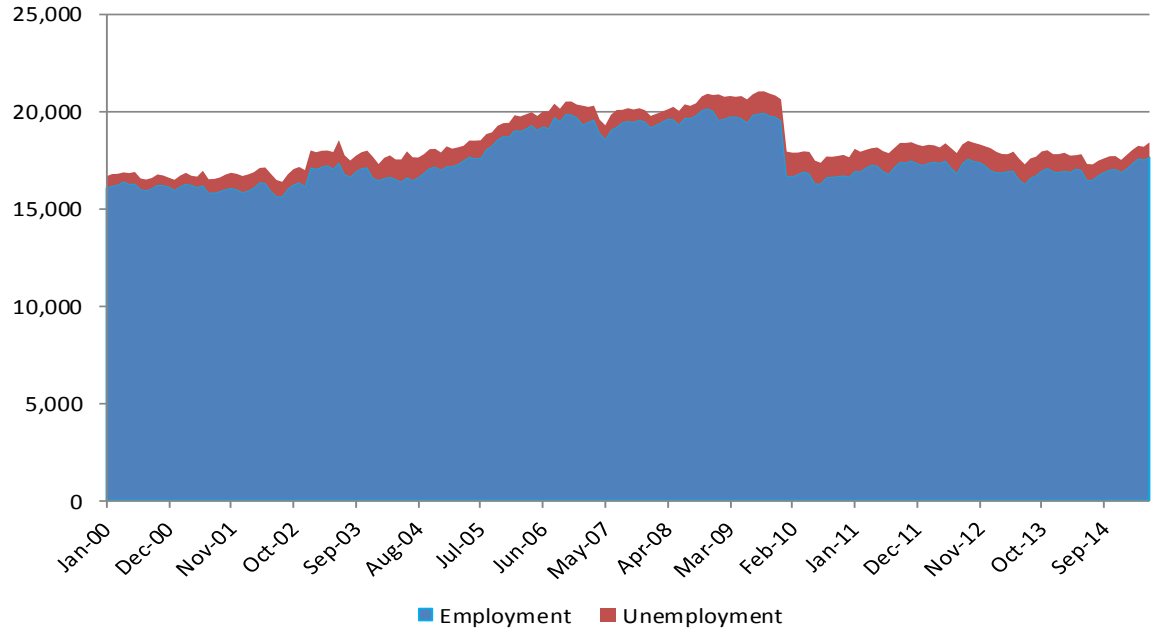
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Pontotoc County was 17,638 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.98% per year. The unemployment rate in May was 4.2%, a decrease of -200 basis points from May 2010, which was 6.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Pontotoc County has mirrored these trends.

Employment Level Trends

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

Employment and Unemployment in Pontotoc County
January 2000 through May 2015



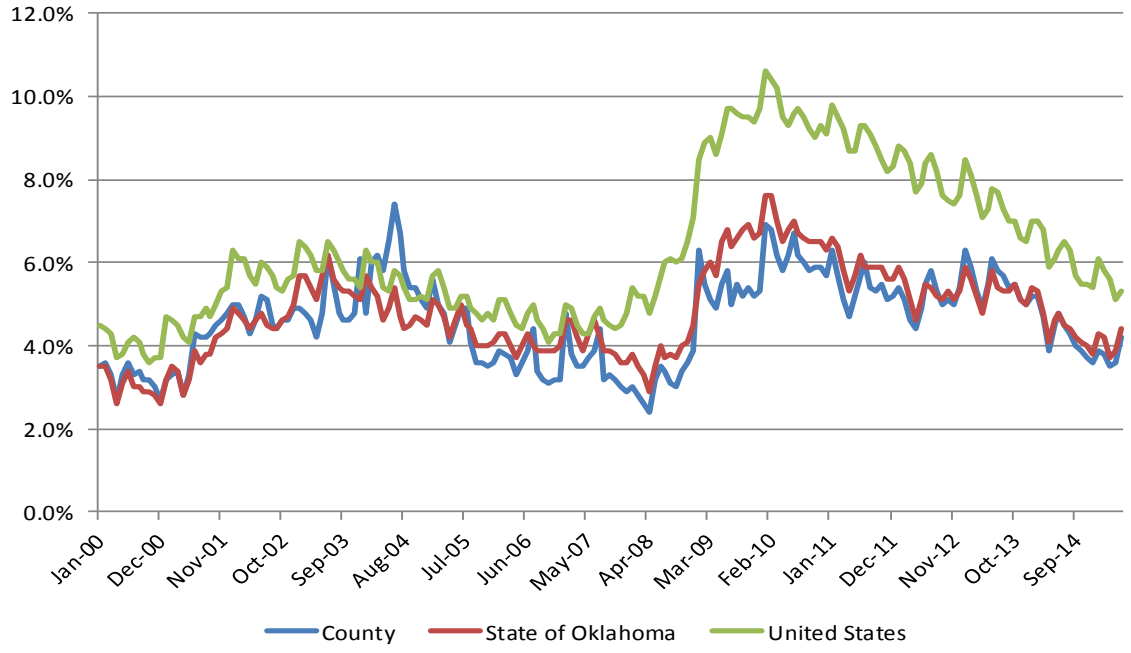
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to flatten due to the national economic recession. Please note that the sharp decline in January 2010 does not reflect an actual decline in employment but rather an adjustment to total base employment levels on the part of the Bureau of Labor Statistics. Employment growth resumed in 2013, and has continued to grow to its current level of 17,638 persons. The number of unemployed persons in May 2015 was 766, out of a total labor force of 18,404 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Pontotoc 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 Pontotoc 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 Pontotoc 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 4.2%. On the whole, unemployment rates in Pontotoc County track very well with statewide figures. Compared with the United States, unemployment rates in Pontotoc County and Oklahoma are and have historically been well below the national average, particularly since 2008.

Employment and Wages by Industrial Supersector

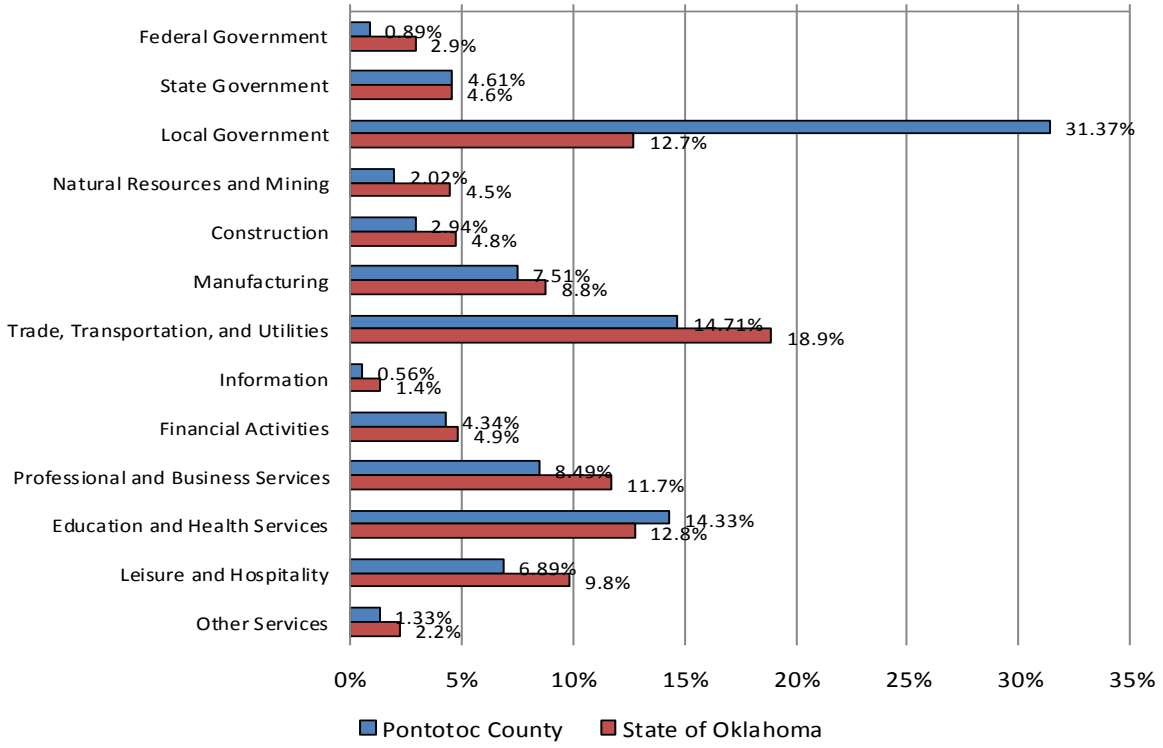
The next table presents data regarding employment in Pontotoc County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor 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	19	157	0.89%	$69,283	0.44
State Government	12	817	4.61%	$38,832	1.39
Local Government	91	5,555	31.37%	$44,227	3.11
Natural Resources and Mining	61	358	2.02%	$49,940	1.33
Construction	85	521	2.94%	$36,256	0.66
Manufacturing	44	1,330	7.51%	$42,940	0.84
Trade, Transportation, and Utilities	242	2,605	14.71%	$30,281	0.77
Information	17	99	0.56%	$30,489	0.28
Financial Activities	111	769	4.34%	$40,609	0.77
Professional and Business Services	137	1,504	8.49%	$31,401	0.61
Education and Health Services	123	2,537	14.33%	$32,214	0.95
Leisure and Hospitality	69	1,220	6.89%	$14,400	0.64
Other Services	53	235	1.33%	$29,360	0.43
Total	**1,062**	**17,707**		**$36,636**	**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 (14.71%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is $30,281 per year. The industry

with the highest annual pay is Natural Resources and Mining, with average annual pay of $49,940 per year.

The rightmost column of the previous table provides location quotients for each industry for Pontotoc 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 (Pontotoc 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% (county manufacturing %) / 5% (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 Pontotoc County, among all industries the largest location quotient is in Local Government, with a quotient of 3.11. This sector includes tribal government and reflects the influence of the Chickasaw Nation, which is the largest single employer in the area. Among private employers, the largest is Natural Resources and Mining, with a quotient of 1.33.

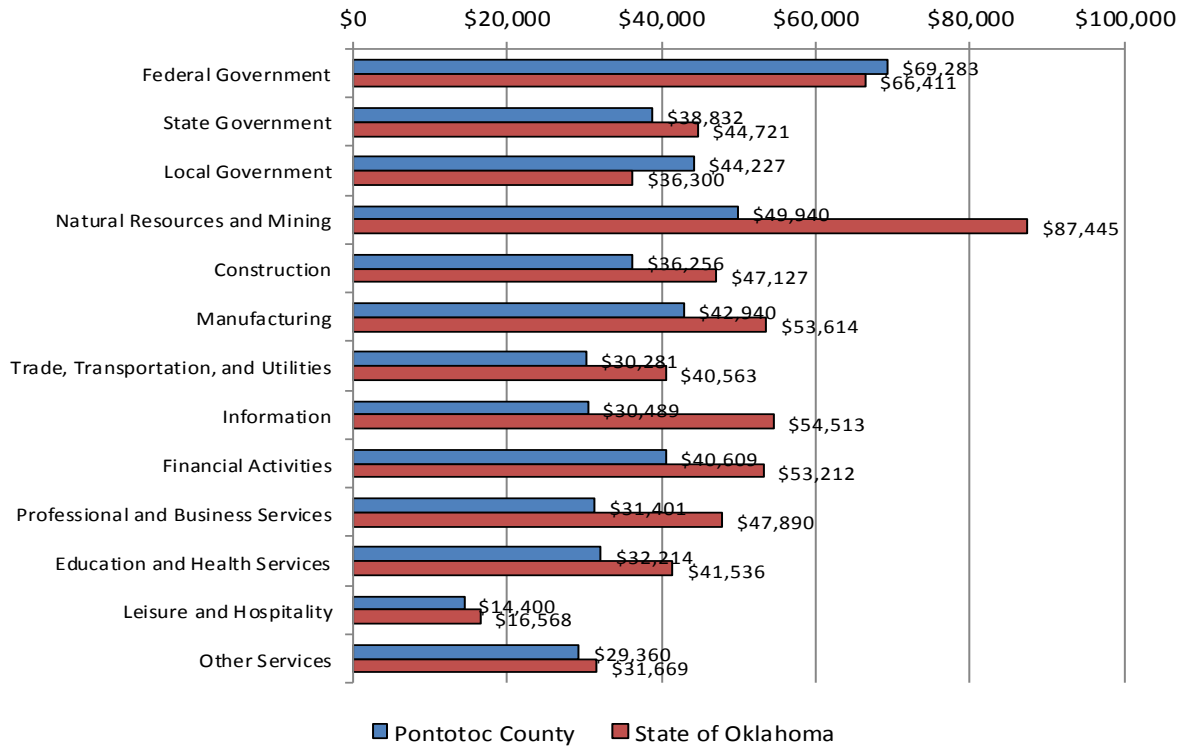
The next table presents average annual pay in Pontotoc County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Pontotoc County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	$69,283	$66,411	$75,784	104.3%	91.4%
State Government	$38,832	$44,721	$54,184	86.8%	71.7%
Local Government	$44,227	$36,300	$46,146	121.8%	95.8%
Natural Resources and Mining	$49,940	$87,445	$59,666	57.1%	83.7%
Construction	$36,256	$47,127	$55,041	76.9%	65.9%
Manufacturing	$42,940	$53,614	$62,977	80.1%	68.2%
Trade, Transportation, and Utilities	$30,281	$40,563	$42,988	74.7%	70.4%
Information	$30,489	$54,513	$90,804	55.9%	33.6%
Financial Activities	$40,609	$53,212	$85,261	76.3%	47.6%
Professional and Business Services	$31,401	$47,890	$66,657	65.6%	47.1%
Education and Health Services	$32,214	$41,536	$45,951	77.6%	70.1%
Leisure and Hospitality	$14,400	$16,568	$20,993	86.9%	68.6%
Other Services	$29,360	$31,669	$33,935	92.7%	86.5%
Total	**$36,636**	**$43,774**	**$51,361**	**83.7%**	**71.3%**

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

Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Pontotoc County has higher average wages in federal and local government, and lower average wages in each of the other employment sectors, notably so in natural resources and mining.

Working Families

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

Families by Employment Status and Presence of Children						
	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	**3,788**		**9,695**		**961,468**	
With Children <18 Years:	2,081	54.94%	4,579	47.23%	425,517	44.26%
Married Couple:	1,093	52.52%	2,818	61.54%	281,418	66.14%
Both Parents Employed	586	53.61%	1,772	62.88%	166,700	59.24%
One Parent Employed	469	42.91%	968	34.35%	104,817	37.25%
Neither Parent Employed	38	3.48%	78	2.77%	9,901	3.52%
Other Family:	988	47.48%	1,761	38.46%	144,099	33.86%
Male Householder:	236	23.89%	415	23.57%	36,996	25.67%
Employed	219	92.80%	348	83.86%	31,044	83.91%
Not Employed	17	7.20%	67	16.14%	5,952	16.09%
Female Householder:	752	76.11%	1,346	76.43%	107,103	74.33%
Employed	594	78.99%	1,060	78.75%	75,631	70.62%
Not Employed	158	21.01%	286	21.25%	31,472	29.38%
Without Children <18 Years:	1,707	45.06%	5,116	52.77%	535,951	55.74%
Married Couple:	1,268	74.28%	4,166	81.43%	431,868	80.58%
Both Spouses Employed	537	42.35%	1,633	39.20%	167,589	38.81%
One Spouse Employed	366	28.86%	1,302	31.25%	138,214	32.00%
Neither Spouse Employed	365	28.79%	1,231	29.55%	126,065	29.19%
Other Family:	439	25.72%	950	18.57%	104,083	19.42%
Male Householder:	42	11.51%	194	15.76%	32,243	25.58%
Employed	37	88.10%	113	58.25%	19,437	60.28%
Not Employed	5	11.90%	81	41.75%	12,806	39.72%
Female Householder:	397	90.43%	756	79.58%	71,840	69.02%
Employed	183	46.10%	378	50.00%	36,601	50.95%
Not Employed	214	53.90%	378	50.00%	35,239	49.05%
Total Working Families:	*2,991*	*78.96%*	*7,574*	*78.12%*	*740,033*	*76.97%*
With Children <18 Years:	*1,868*	*62.45%*	*4,148*	*54.77%*	*378,192*	*51.10%*
Without Children <18 Years:	*1,123*	*37.55%*	*3,426*	*45.23%*	*361,841*	*48.90%*

Source: 2009-2013 American Community Survey, Table B23007

Within Pontotoc County, there are 7,574 working families, 54.77% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Pontotoc County area are presented in the following table, as reported by the Ada Jobs Foundation.

Major Employers in Pontotoc County

Company	Industry / Description	No. Employees
Chickasaw Nation Headquarters	Other Services	1,198 (in Ada)
Chickasaw Division of Commerce	Other Services	880 (in Ada)
Mercy Hospital Ada	Health Care	817
East Central University	Education Services	657
Chickasaw Nation Health System	Health Care	631
Legal Shield	Finance & Insurance Services	600
Dart Container Company	Manufacturing	500
Walmart Supercenter	Retail	450
Flex-N-Gate Technologies	Manufacturing	400
iQor Call Center	In-Bound Technical Support Call Center	400
Ada Public Schools	Education Services	350
City of Ada	Admin, Support, Waste Mgt, Remediation	280
McCall's Communities	Health Care	250
Kerr EPA Water Research Lab	Professional, Scientific, & Technical Services	150
People's Electric Cooperative	Utility Services	130
Holcim Cement	Manufacturing	125
Mach Speed Technologies	Manufacturing	120
Vision Bank	Finance & Insurance	100
Rolling Hills Psych. Hospital	Health Care	100
General Aviation Modifications Inc.	Manufacturing - Aviation	83
Apex Composites	Manufacturing	70
Globe Lifeline EMS	Manufacturing	46
Pontotoc Technology Center	Education Services	45

Source: Ada Jobs Foundation

Although the Chickasaw Nation is by far the largest single employer in the area (between tribal government and its commerce and healthcare divisions), Ada has several other major employers in a variety of other sectors such as Mercy Hospital, East Central University, Legal Shield and Dart Container Company. The wide variety of employers 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 Pontotoc County.

Workers 16 Years and Over by Commuting Time to Work						
	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	**7,835**		**16,870**		**1,613,364**	
Less than 15 minutes	5,753	73.43%	8,622	51.11%	581,194	36.02%
15 to 30 minutes	1,408	17.97%	5,920	35.09%	625,885	38.79%
30 to 45 minutes	335	4.28%	1,292	7.66%	260,192	16.13%
45 to 60 minutes	60	0.77%	210	1.24%	74,625	4.63%
60 or more minutes	279	3.56%	826	4.90%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Pontotoc County, the largest percentage of workers (51.11%) travel fewer than 15 minutes to work. With the majority of its workforce commuting fewer than 15 minutes, it is clear that most employees living in Pontotoc County are also employed in Pontotoc County, and do not commute to other labor markets in the region.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work						
	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	**7,998**		**17,294**		**1,673,026**	
Car, Truck or Van:	7,328	91.62%	16,153	93.40%	1,551,461	92.73%
Drove Alone	*6,552*	*89.41%*	*14,510*	*89.83%*	*1,373,407*	*88.52%*
Carpooled	*776*	*10.59%*	*1,643*	*10.17%*	*178,054*	*11.48%*
Public Transportation	26	0.33%	63	0.36%	8,092	0.48%
Taxicab	0	0.00%	32	0.19%	984	0.06%
Motorcycle	12	0.15%	13	0.08%	3,757	0.22%
Bicycle	28	0.35%	28	0.16%	4,227	0.25%
Walked	323	4.04%	378	2.19%	30,401	1.82%
Other Means	118	1.48%	203	1.17%	14,442	0.86%
Worked at Home	163	2.04%	424	2.45%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Pontotoc 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 Pontotoc 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
Ada	7,472	7,862	0.51%	8,271	1.02%
Pontotoc County	15,575	16,595	0.64%	16,946	0.42%
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 Pontotoc County grew by 0.42% per year, to a total of 16,946 housing units in 2015. In terms of new housing unit construction, Pontotoc County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure

	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	**7,909**		**16,613**		**1,669,828**	
1 Unit, Detached	5,717	72.28%	12,979	78.13%	1,219,987	73.06%
1 Unit, Attached	143	1.81%	192	1.16%	34,434	2.06%
Duplex Units	508	6.42%	566	3.41%	34,207	2.05%
3-4 Units	498	6.30%	503	3.03%	42,069	2.52%
5-9 Units	268	3.39%	273	1.64%	59,977	3.59%
10-19 Units	222	2.81%	222	1.34%	57,594	3.45%
20-49 Units	232	2.93%	232	1.40%	29,602	1.77%
50 or More Units	125	1.58%	127	0.76%	30,240	1.81%
Mobile Homes	187	2.36%	1,508	9.08%	159,559	9.56%
Boat, RV, Van, etc.	9	0.11%	11	0.07%	2,159	0.13%
Total Multifamily Units	**1,853**	**23.43%**	**1,923**	**11.58%**	**253,689**	**15.19%**

Source: 2009-2013 American Community Survey, Table B25024

Within Pontotoc County, 78.13% of housing units are single-family, detached. 11.58% of housing units are multifamily in structure (two or more units per building), while 9.14% of housing units comprise mobile homes, RVs, etc.

Within Ada, 72.28% of housing units are single-family, detached. 23.43% of housing units are multifamily in structure, while 2.48% of housing units comprise mobile homes, RVs, etc.

Compared with the rest of the state, Pontotoc County has a somewhat lower percentage of multifamily housing units, while Ada has a larger percentage (which is typical of communities with large higher education presences).

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	**7,096**		**14,793**		**1,444,081**	
Owner Occupied:	**3,571**	**50.32%**	**9,857**	**66.63%**	**968,736**	**67.08%**
No Bedroom	22	0.62%	36	0.37%	2,580	0.27%
1 Bedroom	68	1.90%	125	1.27%	16,837	1.74%
2 Bedrooms	527	14.76%	1,553	15.76%	166,446	17.18%
3 Bedrooms	2,273	63.65%	6,348	64.40%	579,135	59.78%
4 Bedrooms	589	16.49%	1,550	15.72%	177,151	18.29%
5 or More Bedrooms	92	2.58%	245	2.49%	26,587	2.74%
Renter Occupied:	**3,525**	**49.68%**	**4,936**	**33.37%**	**475,345**	**32.92%**
No Bedroom	259	7.35%	265	5.37%	13,948	2.93%
1 Bedroom	891	25.28%	974	19.73%	101,850	21.43%
2 Bedrooms	1,533	43.49%	1,949	39.49%	179,121	37.68%
3 Bedrooms	778	22.07%	1,483	30.04%	152,358	32.05%
4 Bedrooms	59	1.67%	255	5.17%	24,968	5.25%
5 or More Bedrooms	5	0.14%	10	0.20%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Pontotoc County is 66.63%, while 33.37% of housing units are renter occupied. In Ada, the homeownership rate is 50.32%, while 49.68% of households are renters. Ada's lower rate of homeownership is highly similar to other college towns in the state.

Housing Units Tenure and Household Income

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

Pontotoc County Owner/Renter Percentages by Income Band in 2013					
Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	**14,793**	**9,857**	**4,936**	**66.63%**	**33.37%**
Less than $5,000	541	124	417	22.92%	77.08%
$5,000 - $9,999	683	250	433	36.60%	63.40%
$10,000-$14,999	1,011	472	539	46.69%	53.31%
$15,000-$19,999	1,135	520	615	45.81%	54.19%
$20,000-$24,999	1,020	587	433	57.55%	42.45%
$25,000-$34,999	1,894	1,073	821	56.65%	43.35%
$35,000-$49,999	2,275	1,661	614	73.01%	26.99%
$50,000-$74,999	2,612	1,947	665	74.54%	25.46%
$75,000-$99,999	1,902	1,624	278	85.38%	14.62%
$100,000-$149,999	1,127	1,022	105	90.68%	9.32%
$150,000 or more	593	577	16	97.30%	2.70%
Income Less Than $25,000	**4,390**	**1,953**	**2,437**	**44.49%**	**55.51%**

Source: 2009-2013 American Community Survey, Table B25118

Within Pontotoc County as a whole, 55.51% of households with incomes less than $25,000 are estimated to be renters, while 44.49% are estimated to be homeowners.

Ada Owner/Renter Percentages by Income Band in 2013					
Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	**7,096**	**3,571**	**3,525**	**50.32%**	**49.68%**
Less than $5,000	357	21	336	5.88%	94.12%
$5,000 - $9,999	397	108	289	27.20%	72.80%
$10,000-$14,999	586	236	350	40.27%	59.73%
$15,000-$19,999	742	184	558	24.80%	75.20%
$20,000-$24,999	578	232	346	40.14%	59.86%
$25,000-$34,999	992	339	653	34.17%	65.83%
$35,000-$49,999	1,064	669	395	62.88%	37.12%
$50,000-$74,999	1,088	715	373	65.72%	34.28%
$75,000-$99,999	620	457	163	73.71%	26.29%
$100,000-$149,999	445	394	51	88.54%	11.46%
$150,000 or more	227	216	11	95.15%	4.85%
Income Less Than $25,000	**2,660**	**781**	**1,879**	**29.36%**	**70.64%**

Source: 2009-2013 American Community Survey, Table B25118

Within Ada, 70.64% of households with incomes less than $25,000 are estimated to be renters, while 29.36% 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						
	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	**7,096**		**14,793**		**1,444,081**	
Owner Occupied:	**3,571**	**50.32%**	**9,857**	**66.63%**	**968,736**	**67.08%**
Built 2010 or Later	13	0.36%	138	1.40%	10,443	1.08%
Built 2000 to 2009	215	6.02%	1,258	12.76%	153,492	15.84%
Built 1990 to 1999	130	3.64%	955	9.69%	125,431	12.95%
Built 1980 to 1989	403	11.29%	1,621	16.45%	148,643	15.34%
Built 1970 to 1979	766	21.45%	2,274	23.07%	184,378	19.03%
Built 1960 to 1969	734	20.55%	1,398	14.18%	114,425	11.81%
Built 1950 to 1959	599	16.77%	997	10.11%	106,544	11.00%
Built 1940 to 1949	236	6.61%	429	4.35%	50,143	5.18%
Built 1939 or Earlier	475	13.30%	787	7.98%	75,237	7.77%
Median Year Built:		1966		1976		1977
Renter Occupied:	**3,525**	**49.68%**	**4,936**	**33.37%**	**475,345**	**32.92%**
Built 2010 or Later	74	2.10%	124	2.51%	5,019	1.06%
Built 2000 to 2009	199	5.65%	349	7.07%	50,883	10.70%
Built 1990 to 1999	298	8.45%	462	9.36%	47,860	10.07%
Built 1980 to 1989	436	12.37%	676	13.70%	77,521	16.31%
Built 1970 to 1979	666	18.89%	974	19.73%	104,609	22.01%
Built 1960 to 1969	466	13.22%	624	12.64%	64,546	13.58%
Built 1950 to 1959	462	13.11%	585	11.85%	54,601	11.49%
Built 1940 to 1949	488	13.84%	650	13.17%	31,217	6.57%
Built 1939 or Earlier	436	12.37%	492	9.97%	39,089	8.22%
Median Year Built:		1968		1971		1975
Overall Median Year Built:		**1966**		**1974**		**1976**

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

Within Pontotoc County, 12.63% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Ada the percentage is 7.06%.

77.79% of housing units in Pontotoc County were built prior to 1990, while in Ada the percentage is 86.91%. These figures compare with the statewide figure of 72.78%. Pontotoc County, and Ada in particular, have relatively older housing stocks in comparison with the rest of the state.

Substandard Housing

The next table presents data regarding substandard housing in Pontotoc 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 Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Ada	7,096	35	0.49%	146	2.06%	31	0.44%
Pontotoc County	14,793	116	0.78%	212	1.43%	180	1.22%
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 Pontotoc County, 0.78% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.43% 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 Pontotoc County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	7,909		16,613		1,669,828	
Total Vacant Units	813	10.28%	1,820	10.96%	225,747	13.52%
For rent	339	41.70%	533	29.29%	43,477	19.26%
Rented, not occupied	30	3.69%	32	1.76%	9,127	4.04%
For sale only	84	10.33%	219	12.03%	23,149	10.25%
Sold, not occupied	15	1.85%	56	3.08%	8,618	3.82%
For seasonal, recreational, or occasional use	49	6.03%	116	6.37%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	296	36.41%	864	47.47%	101,155	44.81%
Homeowner Vacancy Rate	2.29%		2.16%		2.31%	
Rental Vacancy Rate	8.71%		9.69%		8.24%	

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

Within Pontotoc County, the overall housing vacancy rate is estimated to be 10.96%. The homeowner vacancy rate is estimated to be 2.16%, while the rental vacancy rate is estimated to be 9.69%.

In Ada, the overall housing vacancy rate is estimated to be 10.28%. The homeowner vacancy rate is estimated to be 2.29%, while the rental vacancy rate is estimated to be 8.71%.

Building Permits

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

Ada

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	20	$109,000	2	$60,000
2006	34	$175,889	58	$42,717
2007	23	$143,435	0	N/A
2008	22	$169,820	38	$97,474
2009	60	$84,847	0	N/A
2010	38	$81,778	48	$67,500
2011	5	$167,400	0	N/A
2012	7	$158,547	18	$55,556
2013	15	$133,667	2	$45,000
2014	14	$142,264	92	$74,761

Source: United States Census Bureau Building Permits Survey

In Ada, building permits for 496 housing units were issued between 2004 and 2014, for an average of 45 units per year. 47.98% of these housing units were single family homes, and 52.02% consisted of multifamily units. Considering 49.68% of households in Ada are renters, it appears new rental unit construction is keeping pace with demand for rental units in Ada.

New Construction Activity

For Ownership:

Significant new single-family home construction has occurred in Pontotoc County over the last several years. Much new construction has occurred on rural acreages, or in rural subdivisions outside of Ada City Limits, such as Thompton Heights, Lake Hills, Silver Leaf, and Stonebriar. Within Ada homes have been constructed in all areas, with notable subdivisions including The Heritage and the Rose Creek Addition.

Although some new housing construction has been relatively affordable (priced under $125,000), much of the new homes built over the last several years are not. The average sale price of homes built in Pontotoc County since 2010 (and sold since January 2015) is $218,317, which is well above what could be afforded by a household earning at or less than median household income for Pontotoc County, which is estimated to be $45,673 in 2015.

For Rent:

New housing construction for rent in Ada has occurred in recent years, both market rate and affordable in nature. Currently 69 units of market rate apartments are under construction on the north side of Arlington Street, east of Country Club Road. Named Arlington Gardens, this property will include one and two bedroom apartments, with typical market rate amenities such as nine-foot ceilings, granite countertops, and washer/dryer units.

An affordable housing development for senior is also under construction: Legacy Senior Residences was financed with a combination of Affordable Housing Tax Credits and the HOME Investments Partnership program, and will comprise 48 rental units for seniors age 62 and up. This property will be located near Country Club Road and Patterson Road.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Pontotoc 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

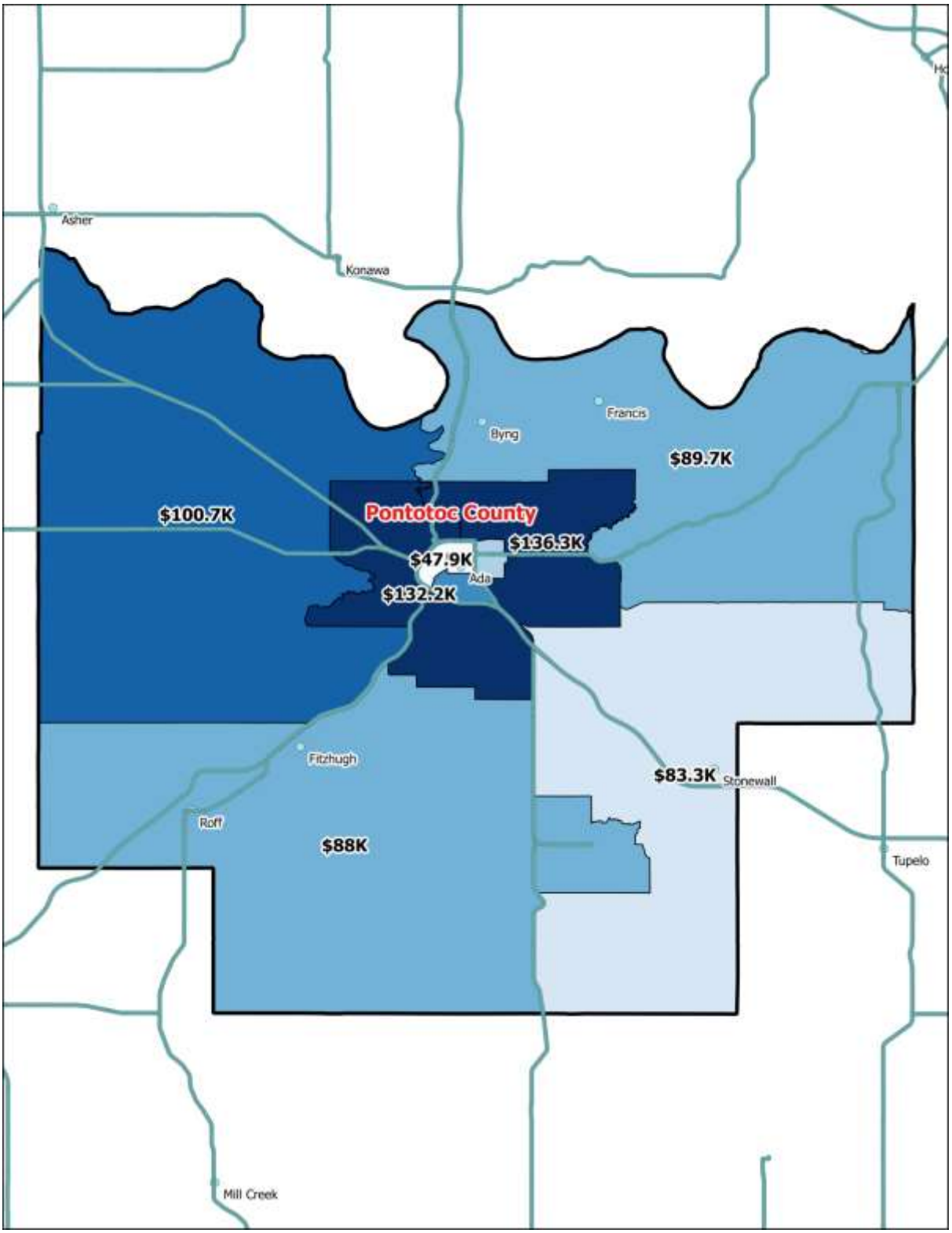
	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	**3,571**		**9,857**		**968,736**	
Less than $10,000	58	1.62%	229	2.32%	20,980	2.17%
$10,000 to $14,999	32	0.90%	135	1.37%	15,427	1.59%
$15,000 to $19,999	86	2.41%	183	1.86%	13,813	1.43%
$20,000 to $24,999	137	3.84%	251	2.55%	16,705	1.72%
$25,000 to $29,999	28	0.78%	144	1.46%	16,060	1.66%
$30,000 to $34,999	52	1.46%	175	1.78%	19,146	1.98%
$35,000 to $39,999	104	2.91%	146	1.48%	14,899	1.54%
$40,000 to $49,999	107	3.00%	419	4.25%	39,618	4.09%
$50,000 to $59,999	160	4.48%	567	5.75%	45,292	4.68%
$60,000 to $69,999	240	6.72%	512	5.19%	52,304	5.40%
$70,000 to $79,999	329	9.21%	791	8.02%	55,612	5.74%
$80,000 to $89,999	450	12.60%	836	8.48%	61,981	6.40%
$90,000 to $99,999	242	6.78%	593	6.02%	51,518	5.32%
$100,000 to $124,999	332	9.30%	1,079	10.95%	119,416	12.33%
$125,000 to $149,999	331	9.27%	687	6.97%	96,769	9.99%
$150,000 to $174,999	202	5.66%	876	8.89%	91,779	9.47%
$175,000 to $199,999	182	5.10%	579	5.87%	53,304	5.50%
$200,000 to $249,999	250	7.00%	753	7.64%	69,754	7.20%
$250,000 to $299,999	172	4.82%	389	3.95%	41,779	4.31%
$300,000 to $399,999	56	1.57%	313	3.18%	37,680	3.89%
$400,000 to $499,999	8	0.22%	55	0.56%	13,334	1.38%
$500,000 to $749,999	0	0.00%	100	1.01%	12,784	1.32%
$750,000 to $999,999	0	0.00%	16	0.16%	3,764	0.39%
$1,000,000 or more	13	0.36%	29	0.29%	5,018	0.52%
Median Home Value:	**$90,100**		**$99,100**		**$112,800**	

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

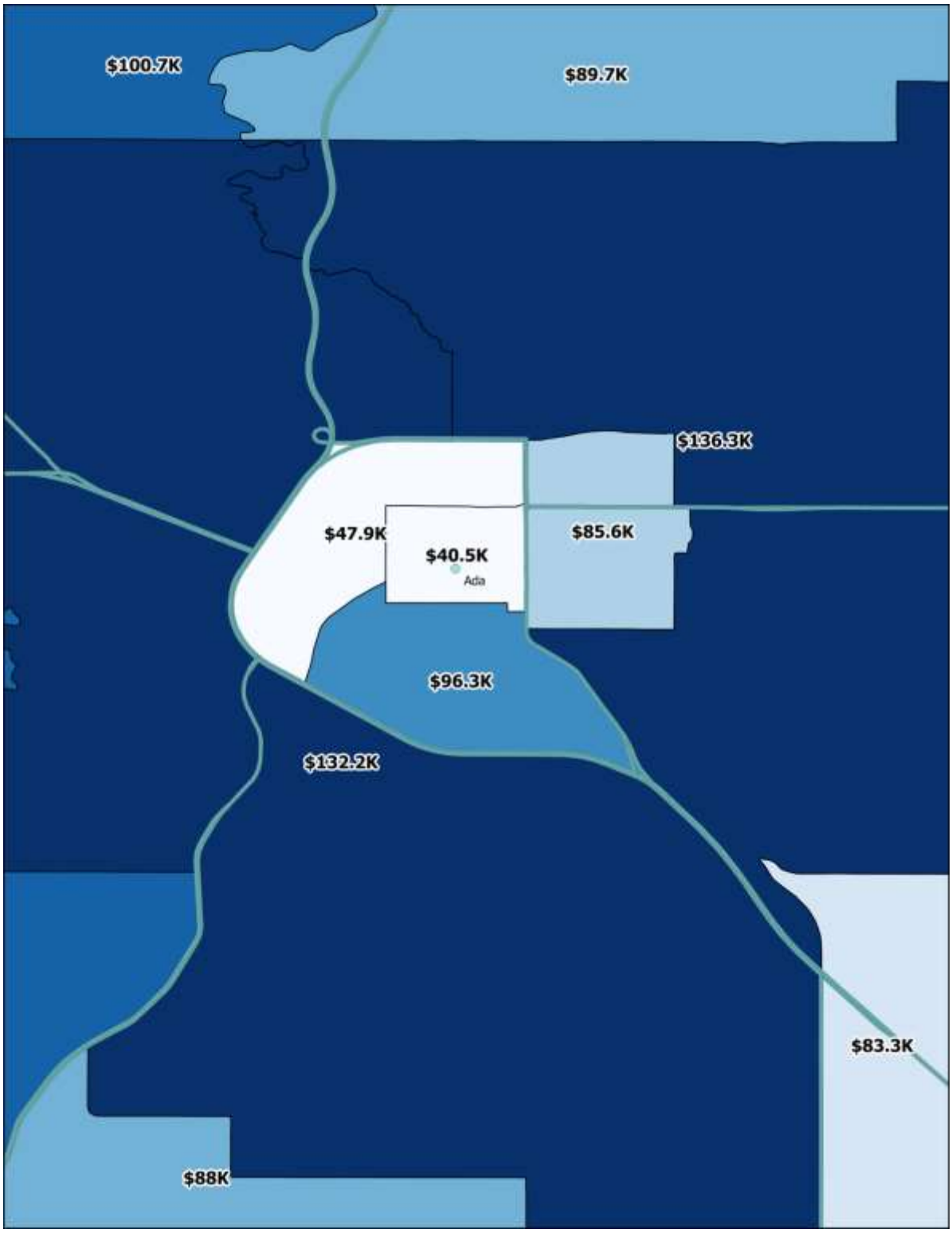
The median value of owner-occupied homes in Pontotoc County is $99,100. This is -12.1% lower than the statewide median, which is $112,800. The median home value in Ada is estimated to be $90,100.

The geographic distribution of home values in Pontotoc County can be visualized by the following maps. As can be seen, the lowest home values are in Ada proper (particularly the city's central core), while the highest home values are in the areas just outside of Ada.

Pontotoc County Median Home Values by Census Tract



Median Home Values by Census Tract – Ada Detail



Home Values by Year of Construction

The next table presents median home values in Pontotoc 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

	Ada Median Value	Pontotoc County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	$211,800	$188,900
Built 2000 to 2009	$162,100	$171,300	$178,000
Built 1990 to 1999	$205,200	$135,500	$147,300
Built 1980 to 1989	$86,900	$89,500	$118,300
Built 1970 to 1979	$99,800	$102,500	$111,900
Built 1960 to 1969	$85,500	$87,800	$97,100
Built 1950 to 1959	$84,300	$79,900	$80,300
Built 1940 to 1949	$72,900	$79,500	$67,900
Built 1939 or Earlier	$80,600	$75,900	$74,400

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

Ada Single Family Sales Activity

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

Ada Single Family Sales Activity
Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	60	66	70	58	64
Average Sale Price	$73,762	$63,923	$59,369	$92,135	$58,820
Average Square Feet	1,111	1,134	1,158	1,106	1,137
Average Price/SF	$66.39	$56.37	$51.27	$83.30	$51.73
Average Year Built	1949	1949	1945	1947	1945

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

Ada Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	95	130	129	126	109
Average Sale Price	$102,244	$103,987	$96,038	$97,785	$103,999
Average Square Feet	1,545	1,533	1,487	1,493	1,555
Average Price/SF	$66.18	$67.83	$64.59	$65.50	$66.88
Average Year Built	1960	1961	1961	1961	1959

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

Ada Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	26	19	19	18	23
Average Sale Price	$221,981	$182,100	$155,632	$186,306	$157,974
Average Square Feet	2,398	1,973	2,188	2,266	2,093
Average Price/SF	$92.57	$92.30	$71.13	$82.22	$75.48
Average Year Built	1964	1976	1968	1971	1962

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

Ada Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	267	294	317	295	290
Average Sale Price	$104,603	$98,996	$92,862	$104,177	$94,116
Average Square Feet	1,456	1,472	1,468	1,467	1,452
Average Price/SF	$71.84	$67.28	$63.28	$71.04	$64.84
Average Year Built	1957	1960	1958	1959	1957

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

Between 2011 and 2014, the average sale price was effective stable, ranging from $92,000 to $105,000. The average sale price in 2015 was $94,116 for an average price per square foot of $64.84, and average year of construction of 1957. Data from the East Central Oklahoma Board of REALTORS® for October 2015 shows year-to-date median sale to list price ratio of 95.5% (a very slight decline from 2014), with median days on market of 106 days, and a supply of 7.75 months. Note that the data provided by the local board of REALTORS® is system wide and not limited to Ada.

Foreclosure Rates

The next table presents foreclosure rate data for Pontotoc 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
Pontotoc County	1.7%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	43

* 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 Pontotoc County was 1.7% in May 2014. The county ranked 43 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With a lower foreclosure rate than the Oklahoma and the nation as a whole, foreclosures have likely had less impact on the area housing market than in other areas of the state.

Rental Market

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

	Ada		Pontotoc County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	**3,525**		**4,936**		**475,345**	
With cash rent:	3,379		4,495		432,109	
Less than $100	13	0.37%	13	0.26%	2,025	0.43%
$100 to $149	83	2.35%	94	1.90%	2,109	0.44%
$150 to $199	22	0.62%	28	0.57%	4,268	0.90%
$200 to $249	100	2.84%	116	2.35%	8,784	1.85%
$250 to $299	92	2.61%	98	1.99%	8,413	1.77%
$300 to $349	46	1.30%	101	2.05%	9,107	1.92%
$350 to $399	117	3.32%	182	3.69%	10,932	2.30%
$400 to $449	176	4.99%	238	4.82%	15,636	3.29%
$450 to $499	242	6.87%	340	6.89%	24,055	5.06%
$500 to $549	291	8.26%	389	7.88%	31,527	6.63%
$550 to $599	318	9.02%	370	7.50%	33,032	6.95%
$600 to $649	430	12.20%	533	10.80%	34,832	7.33%
$650 to $699	234	6.64%	301	6.10%	32,267	6.79%
$700 to $749	203	5.76%	298	6.04%	30,340	6.38%
$750 to $799	208	5.90%	276	5.59%	27,956	5.88%
$800 to $899	269	7.63%	382	7.74%	45,824	9.64%
$900 to $999	185	5.25%	236	4.78%	34,153	7.18%
$1,000 to $1,249	183	5.19%	230	4.66%	46,884	9.86%
$1,250 to $1,499	51	1.45%	96	1.94%	14,699	3.09%
$1,500 to $1,999	0	0.00%	58	1.18%	10,145	2.13%
$2,000 or more	116	3.29%	116	2.35%	5,121	1.08%
No cash rent	146	4.14%	441	8.93%	43,236	9.10%
Median Gross Rent	**$622**		**$626**		**$699**	

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

Median gross rent in Pontotoc County is estimated to be $626, which is -10.4% less than Oklahoma's median gross rent of $699/month. Median gross rent in Ada is estimated to be $622.

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

	Ada Median Rent	Pontotoc County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	$804	$850	$933
Built 2000 to 2009	$753	$701	$841
Built 1990 to 1999	$721	$725	$715
Built 1980 to 1989	$624	$643	$693
Built 1970 to 1979	$578	$585	$662
Built 1960 to 1969	$606	$547	$689
Built 1950 to 1959	$611	$618	$714
Built 1940 to 1949	$650	$649	$673
Built 1939 or Earlier	$580	$598	$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 Pontotoc County is among housing units constructed after 2010, which is $850 per month. In order to be affordable, a household would need to earn at least $34,000 per year to afford such a unit.

Ada Rental Survey Data

The next two tables show the results of our rental survey of Ada. 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.)

Ada Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Rolling Meadows of Ada	Project-Based	1973	1	1	600	$440	$0.733	0.00%
Rolling Meadows of Ada	Project-Based	1973	2	1	850	$530	$0.624	0.00%
Rolling Meadows of Ada	Project-Based	1973	3	2	950	$600	$0.632	0.00%
Rolling Meadows of Ada	Project-Based	1973	4	2	985	$675	$0.685	0.00%
The Lindens	LIHTC	2003	2	2	950	$488	$0.514	5.00%
The Lindens	LIHTC	2003	2	2	950	$594	$0.625	5.00%
The Lindens	LIHTC	2003	3	2	1,100	$538	$0.489	5.00%
The Lindens	LIHTC	2003	3	2	1,100	$672	$0.611	5.00%
Emerald Pointe	LIHTC	2011	1	1	817	$435	$0.532	4.00%
Emerald Pointe	LIHTC	2011	2	2	1,128	$525	$0.465	4.00%
Emerald Pointe	LIHTC	2011	3	2	1,170	$610	$0.521	4.00%
Oxford Square	LIHTC	1979	1	1	556	$470	$0.845	0.00%
Oxford Square	LIHTC	1979	2	1	691	$560	$0.810	0.00%
Terrace Garden Apartments	Market Rate	1980	1	1	698	$475	$0.681	0.00%
Terrace Garden Apartments	Market Rate	1980	2	1	800	$650	$0.813	0.00%
Sleepy Hollow	Market Rate	2007	2	1	830	$625	$0.753	0.00%

The previous rent surveys encompass over three hundred rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. 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 Ada area have continued to increase to its present level in the mid-95% 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.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single family residences are rentals as well as smaller complexes (under 20 units) not surveyed by this analyst.

Increasing occupancy and rental rates over the last ten years supports the demand for new apartments in Ada. Based on the success of the available units, well diversified economy, and continued growth of the business base, it is apparent that additional supply will be needed in the future.

Rental Market Vacancy – Ada

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 Ada market. The Section 8 units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 8.71% by the Census Bureau as of the most recent American Community Survey.

As noted above, the majority of complexes in Ada report occupancy levels above 95%. Although this analyst's survey does not include all rental units in Ada, it represents a reasonable market sample of available units. It is the opinion of this analyst that the overall vacancy rate will remain at minimal levels if no new units are added. It is also obvious that new moderately priced well managed apartment developments would be quickly absorbed and not have a significant negative impact on existing properties.

Rent Survey 1
Terrace Garden Apartments

Rent Survey 2
Oxford Square

Rent Survey 3
Emerald Pointe

Rent Survey 4
The Lindens

Rent Survey 5
Rolling Meadows of Ada

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 Pontotoc 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.

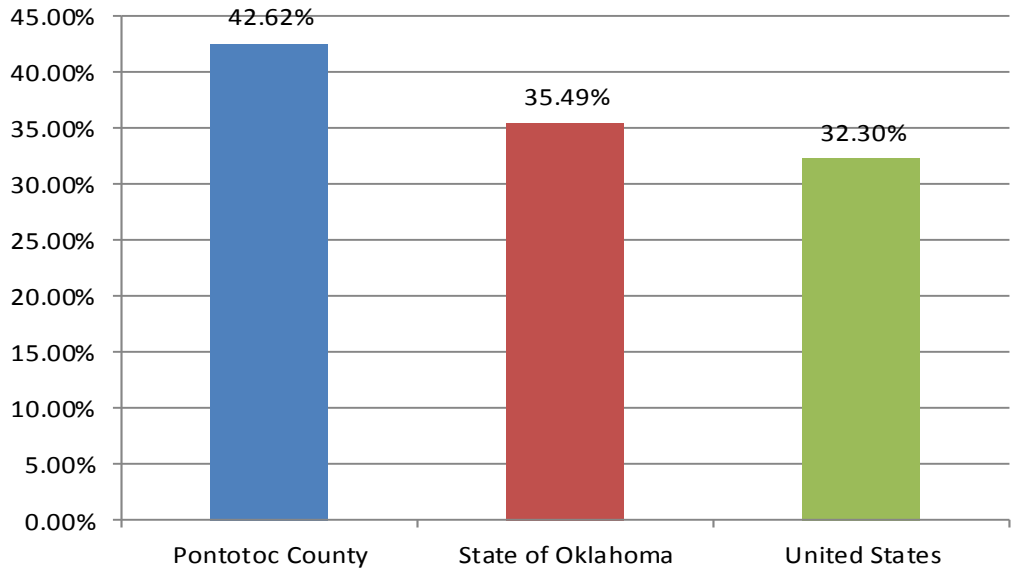
HUD Programs in Pontotoc County

Pontotoc County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	275	95%	$13,963	$230	$275	45.60%
Housing Choice Vouchers	118	74%	$11,255	$274	$356	43.53%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	44	98%	$10,756	$252	$529	32.28%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	108	95%	$9,274	$211	$304	40.98%
Summary of All HUD Programs	545	91%	$12,198	$236	$317	42.62%
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 545 housing units located within Pontotoc County, with an overall occupancy rate of 91% (though most vacancy appears to be concentrated in the housing choice voucher market). The average household income among households living in these units is $12,198. Total monthly rent for these units averages $553, with the federal contribution averaging $317 (57.38%) and the tenant's contribution averaging $236 (42.62%).

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.

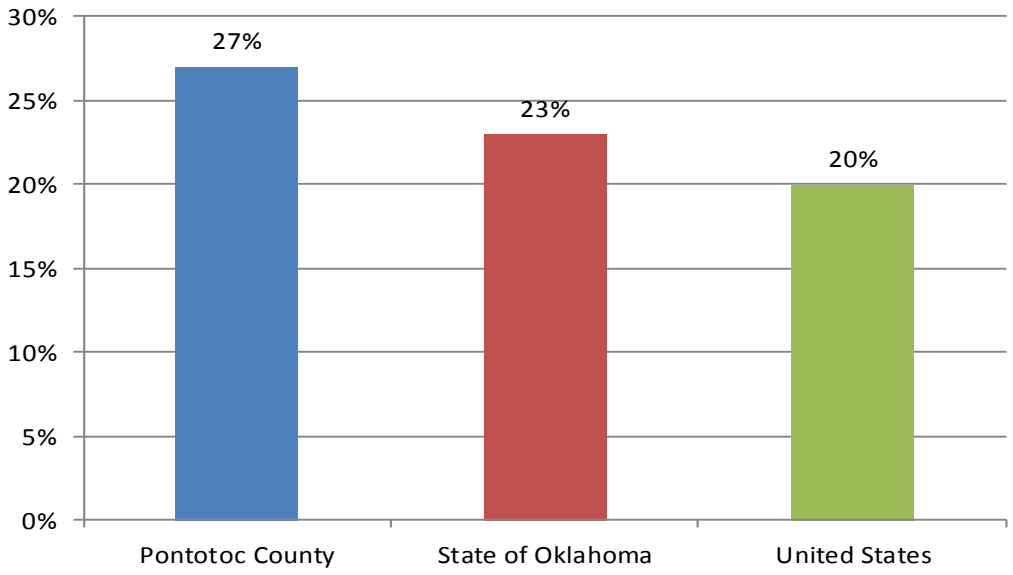
HUD Programs in Pontotoc County

Pontotoc County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	275	11%	24%	24%	50%	21%
Housing Choice Vouchers	118	57%	26%	12%	100%	31%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	44	17%	40%	40%	18%	14%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	108	30%	29%	5%	100%	17%
Summary of All HUD Programs	545	24%	27%	19%	52%	21%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

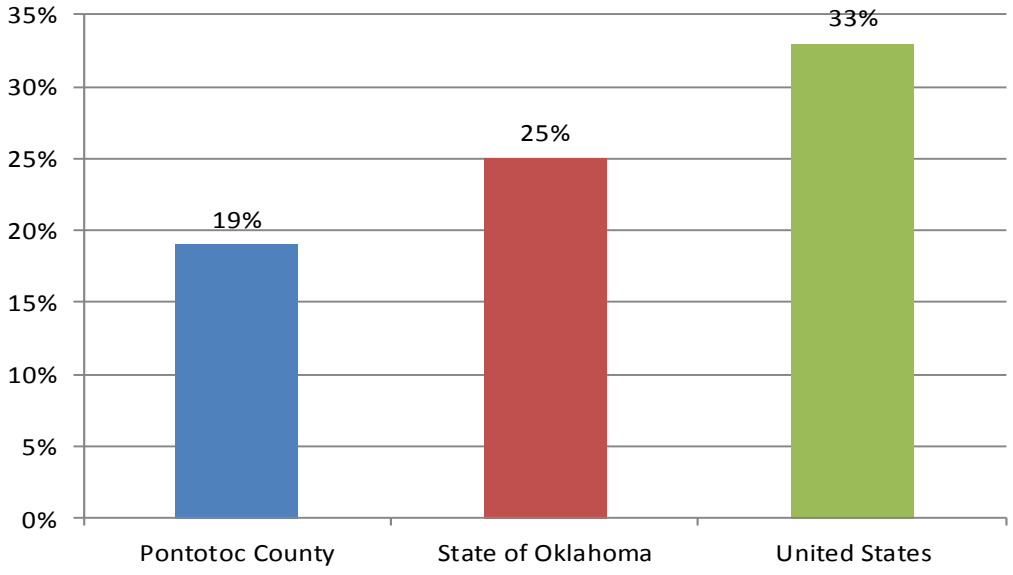
24% of housing units are occupied by single parents with female heads of household. 27% of households have at least one person with a disability. 19% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 52% have one or more disabilities. Finally, 21% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



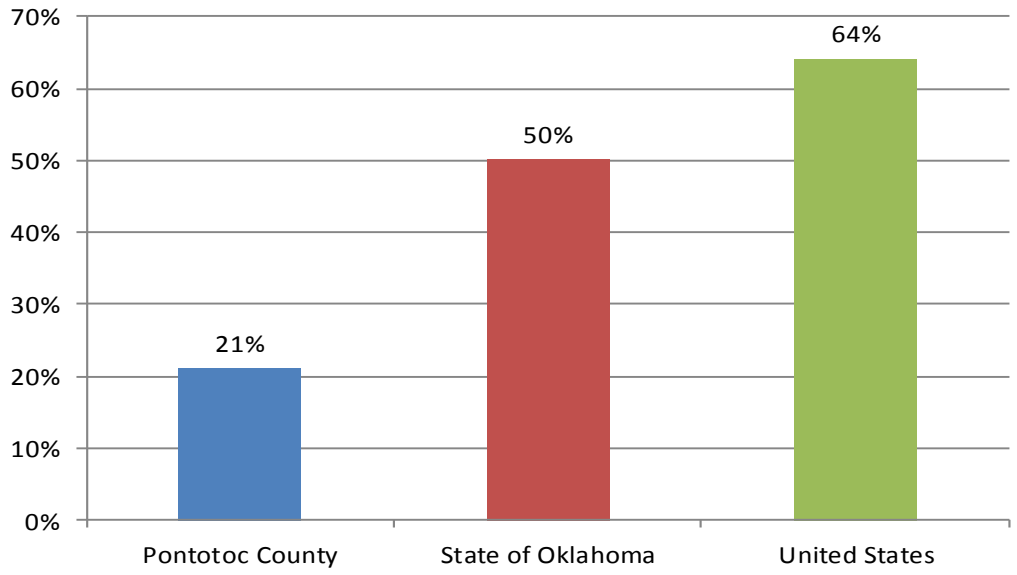
Source: 2013 HUD Picture of Subsidized Households

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 Pontotoc 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 Pontotoc 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.

Pontotoc County : CHAS - Housing Cost Burden by HAMFI				
	Owners		Renters	
Household Income / Cost Burden	Number	Percent	Number	Percent
Income < 30% HAMFI	**620**		**1,250**	
Cost Burden Less Than 30%	105	16.94%	180	14.40%
Cost Burden Between 30%-50%	150	24.19%	155	12.40%
Cost Burden Greater Than 50%	330	53.23%	810	64.80%
Not Computed (no/negative income)	30	4.84%	105	8.40%
Income 30%-50% HAMFI	**975**		**985**	
Cost Burden Less Than 30%	585	60.00%	330	33.50%
Cost Burden Between 30%-50%	195	20.00%	475	48.22%
Cost Burden Greater Than 50%	195	20.00%	175	17.77%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	**1,445**		**1,015**	
Cost Burden Less Than 30%	1,005	69.55%	660	65.02%
Cost Burden Between 30%-50%	385	26.64%	350	34.48%
Cost Burden Greater Than 50%	55	3.81%	4	0.39%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	**950**		**460**	
Cost Burden Less Than 30%	830	87.37%	395	85.87%
Cost Burden Between 30%-50%	105	11.05%	50	10.87%
Cost Burden Greater Than 50%	15	1.58%	15	3.26%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	**9,830**		**4,865**	
Cost Burden Less Than 30%	8,000	81.38%	2,675	54.98%
Cost Burden Between 30%-50%	1,160	11.80%	1,060	21.79%
Cost Burden Greater Than 50%	635	6.46%	1,019	20.95%
Not Computed (no/negative income)	30	0.31%	105	2.16%

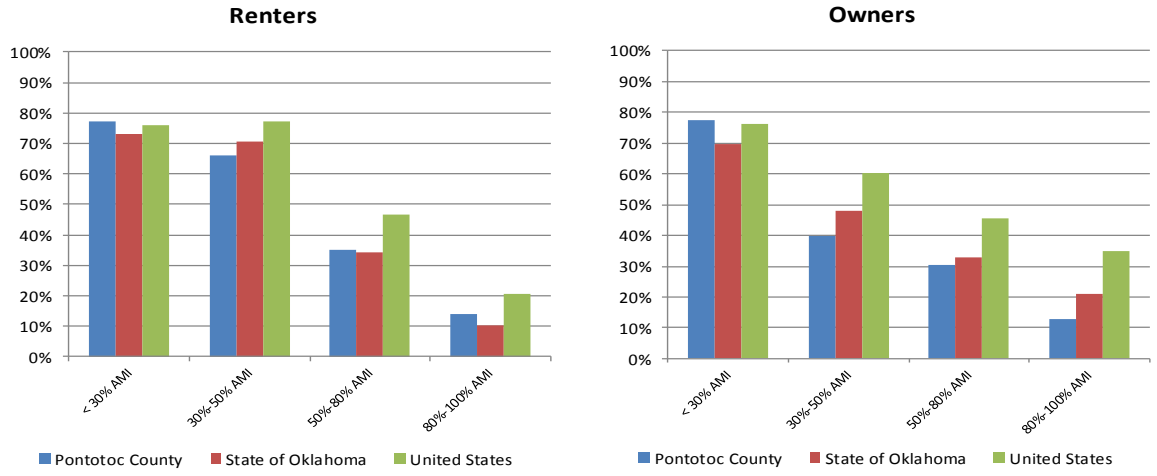
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Pontotoc County : Households by Income by Cost Burden				
	Owners		Renters	
Household Income Threshold	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	620	77.42%	1,250	77.20%
Income 30%-50% HAMFI	975	40.00%	985	65.99%
Income 50%-80% HAMFI	1,445	30.45%	1,015	34.88%
Income 80%-100% HAMFI	950	12.63%	460	14.13%
All Incomes	9,830	18.26%	4,865	42.73%

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.

Pontotoc County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
	Owners		Renters	
Household Income / Housing Problem	Number	Percent	Number	Percent
Income < 30% HAMFI	**620**		**1,250**	
Between 1.0 and 1.5 Persons per Room	10	1.61%	60	4.80%
More than 1.5 Persons per Room	4	0.65%	10	0.80%
Lacks Complete Kitchen or Plumbing	4	0.65%	45	3.60%
Income 30%-50% HAMFI	**975**		**985**	
Between 1.0 and 1.5 Persons per Room	25	2.56%	25	2.54%
More than 1.5 Persons per Room	4	0.41%	10	1.02%
Lacks Complete Kitchen or Plumbing	35	3.59%	85	8.63%
Income 50%-80% HAMFI	**1,445**		**1,015**	
Between 1.0 and 1.5 Persons per Room	20	1.38%	45	4.43%
More than 1.5 Persons per Room	4	0.28%	10	0.99%
Lacks Complete Kitchen or Plumbing	10	0.69%	4	0.39%
Income 80%-100% HAMFI	**950**		**460**	
Between 1.0 and 1.5 Persons per Room	20	2.11%	15	3.26%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.58%	0	0.00%
All Incomes	**9,830**		**4,865**	
Between 1.0 and 1.5 Persons per Room	165	1.68%	165	3.39%
More than 1.5 Persons per Room	27	0.27%	30	0.62%
Lacks Complete Kitchen or Plumbing	94	0.96%	174	3.58%

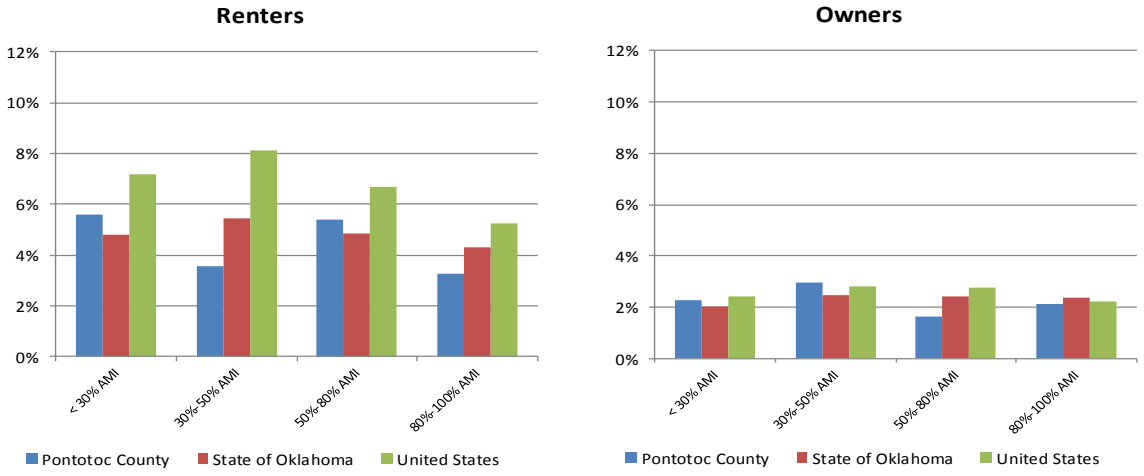
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Pontotoc County, Oklahoma and the nation.

Pontotoc County : Households by Income by Overcrowding				
	Owners		Renters	
Household Income Threshold	Total	% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room
Income < 30% HAMFI	620	2.26%	1,250	5.60%
Income 30%-50% HAMFI	975	2.97%	985	3.55%
Income 50%-80% HAMFI	1,445	1.66%	1,015	5.42%
Income 80%-100% HAMFI	950	2.11%	460	3.26%
All Incomes	9,830	1.95%	4,865	4.01%

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

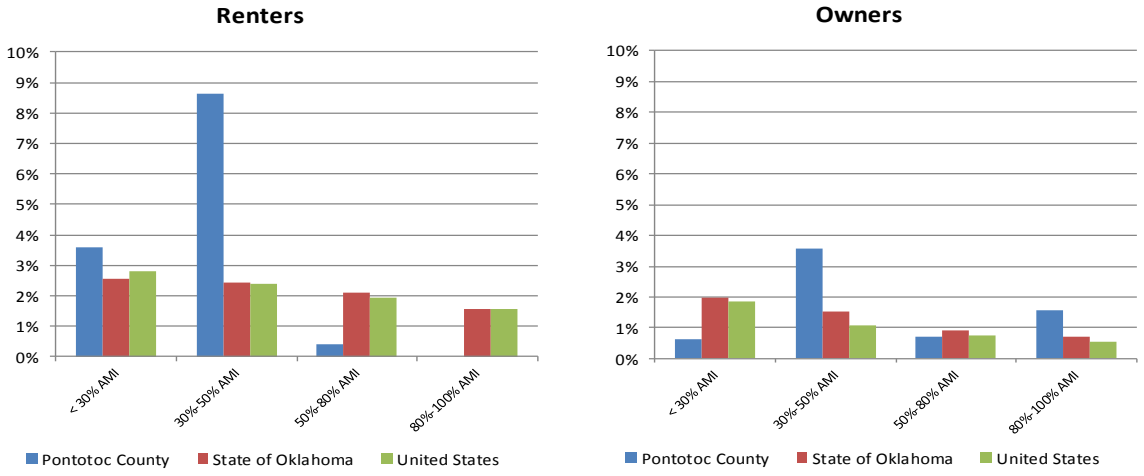
The table following summarizes this data for substandard housing conditions, with a comparison chart between Pontotoc County, the state and the nation.

Pontotoc County : Households by Income by Substandard Conditions

	Owners		Renters	
Household Size/Type	Total	% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing
Income < 30% HAMFI	620	0.65%	1,250	3.60%
Income 30%-50% HAMFI	975	3.59%	985	8.63%
Income 50%-80% HAMFI	1,445	0.69%	1,015	0.39%
Income 80%-100% HAMFI	950	1.58%	460	0.00%
All Incomes	9,830	0.96%	4,865	3.58%

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.

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

	Owners			Renters		
Income, Household Size/Type	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	**620**	**479**	**77.26%**	**1,250**	**972**	**77.76%**
Elderly Family	50	40	80.00%	4	8	200.00%
Small Family (2-4 persons)	210	175	83.33%	470	420	89.36%
Large Family (5 or more persons)	40	24	60.00%	55	29	52.73%
Elderly Non-Family	195	140	71.79%	185	100	54.05%
Non-Family, Non-Elderly	125	100	80.00%	530	415	78.30%
Income 30%-50% HAMFI	**975**	**400**	**41.03%**	**985**	**654**	**66.40%**
Elderly Family	155	80	51.61%	15	4	26.67%
Small Family (2-4 persons)	175	75	42.86%	310	235	75.81%
Large Family (5 or more persons)	75	50	66.67%	60	40	66.67%
Elderly Non-Family	410	105	25.61%	210	130	61.90%
Non-Family, Non-Elderly	155	90	58.06%	380	245	64.47%
Income 50%-80% HAMFI	**1,445**	**445**	**30.80%**	**1,015**	**349**	**34.38%**
Elderly Family	260	10	3.85%	40	0	0.00%
Small Family (2-4 persons)	550	255	46.36%	415	129	31.08%
Large Family (5 or more persons)	75	25	33.33%	65	15	23.08%
Elderly Non-Family	365	45	12.33%	150	100	66.67%
Non-Family, Non-Elderly	190	110	57.89%	345	105	30.43%
Income 80%-100% HAMFI	**950**	**125**	**13.16%**	**460**	**65**	**14.13%**
Elderly Family	300	20	6.67%	15	0	0.00%
Small Family (2-4 persons)	370	75	20.27%	160	0	0.00%
Large Family (5 or more persons)	35	0	0.00%	70	30	42.86%
Elderly Non-Family	120	0	0.00%	15	0	0.00%
Non-Family, Non-Elderly	125	30	24.00%	200	35	17.50%
All Incomes	**9,830**	**1,809**	**18.40%**	**4,865**	**2,085**	**42.86%**
Elderly Family	1,915	215	11.23%	99	12	12.12%
Small Family (2-4 persons)	4,590	695	15.14%	1,815	799	44.02%
Large Family (5 or more persons)	710	189	26.62%	360	114	31.67%
Elderly Non-Family	1,460	325	22.26%	630	345	54.76%
Non-Family, Non-Elderly	1,145	385	33.62%	1,940	815	42.01%

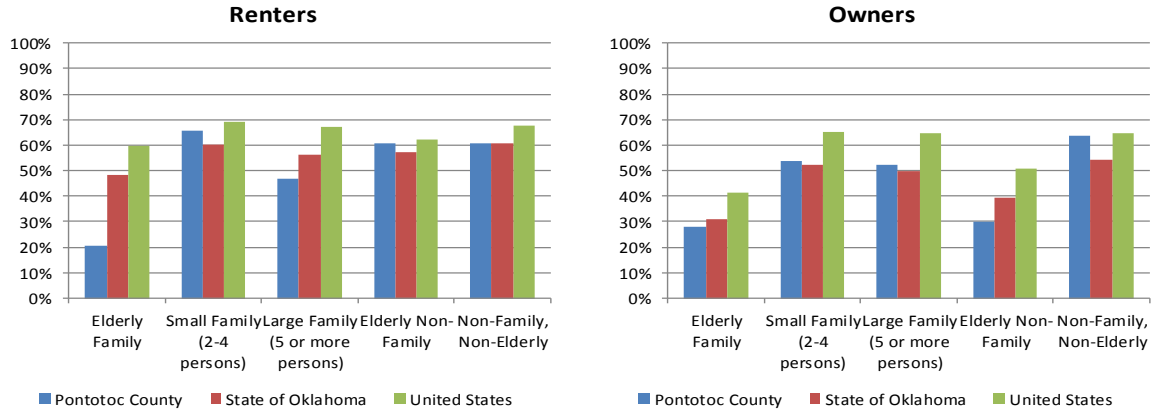
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Pontotoc County : Households under 80% AMI by Cost Burden

	Owners			Renters		
Household Size/Type	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	**3,040**	**1,324**	**43.55%**	**3,250**	**1,975**	**60.77%**
Elderly Family	465	130	27.96%	59	12	20.34%
Small Family (2-4 persons)	935	505	54.01%	1,195	784	65.61%
Large Family (5 or more persons)	190	99	52.11%	180	84	46.67%
Elderly Non-Family	970	290	29.90%	545	330	60.55%
Non-Family, Non-Elderly	470	300	63.83%	1,255	765	60.96%

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).

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

	Owners			Renters		
Income, Household Size/Type	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	**620**	**495**	**79.84%**	**1,250**	**994**	**79.52%**
Elderly Family	50	40	80.00%	4	4	100.00%
Small Family (2-4 persons)	210	175	83.33%	470	420	89.36%
Large Family (5 or more persons)	40	30	75.00%	55	55	100.00%
Elderly Non-Family	195	145	74.36%	185	100	54.05%
Non-Family, Non-Elderly	125	105	84.00%	530	415	78.30%
Income 30%-50% HAMFI	**975**	**410**	**42.05%**	**985**	**689**	**69.95%**
Elderly Family	155	75	48.39%	15	4	26.67%
Small Family (2-4 persons)	175	80	45.71%	310	235	75.81%
Large Family (5 or more persons)	75	55	73.33%	60	40	66.67%
Elderly Non-Family	410	115	28.05%	210	130	61.90%
Non-Family, Non-Elderly	155	85	54.84%	380	280	73.68%
Income 50%-80% HAMFI	**1,445**	**460**	**31.83%**	**1,015**	**400**	**39.41%**
Elderly Family	260	10	3.85%	40	0	0.00%
Small Family (2-4 persons)	550	260	47.27%	415	140	33.73%
Large Family (5 or more persons)	75	30	40.00%	65	40	61.54%
Elderly Non-Family	365	45	12.33%	150	100	66.67%
Non-Family, Non-Elderly	190	115	60.53%	345	120	34.78%
Income Greater than 80% of HAMFI	**6,790**	**625**	**9.20%**	**1,615**	**185**	**11.46%**
Elderly Family	1,455	85	5.84%	40	0	0.00%
Small Family (2-4 persons)	3,655	285	7.80%	620	25	4.03%
Large Family (5 or more persons)	520	130	25.00%	180	55	30.56%
Elderly Non-Family	490	40	8.16%	85	30	35.29%
Non-Family, Non-Elderly	675	85	12.59%	690	75	10.87%
All Incomes	**9,830**	**1,990**	**20.24%**	**4,865**	**2,268**	**46.62%**
Elderly Family	1,920	210	10.94%	99	8	8.08%
Small Family (2-4 persons)	4,590	800	17.43%	1,815	820	45.18%
Large Family (5 or more persons)	710	245	34.51%	360	190	52.78%
Elderly Non-Family	1,460	345	23.63%	630	360	57.14%
Non-Family, Non-Elderly	1,145	390	34.06%	1,945	890	45.76%

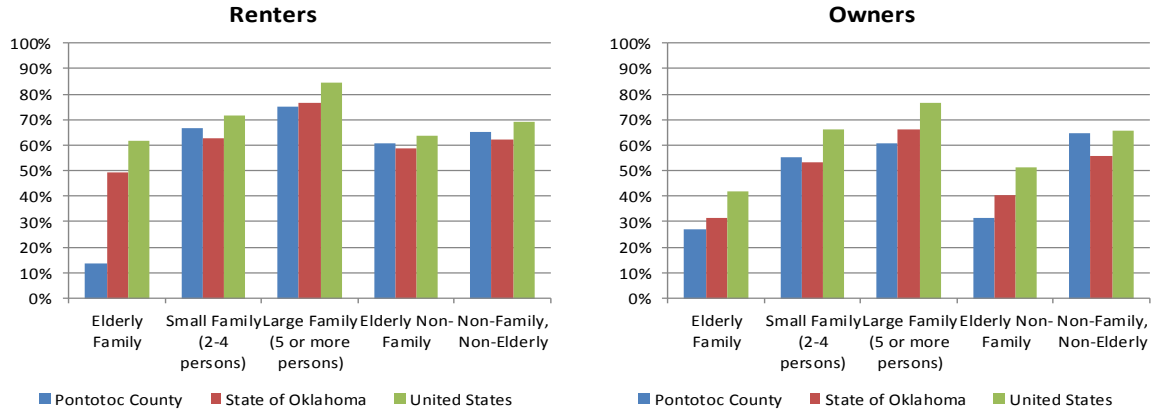
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Pontotoc County : Households under 80% AMI by Housing Problems

	Owners			Renters		
Household Size/Type	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	**3,040**	**1,365**	**44.90%**	**3,250**	**2,083**	**64.09%**
Elderly Family	465	125	26.88%	59	8	13.56%
Small Family (2-4 persons)	935	515	55.08%	1,195	795	66.53%
Large Family (5 or more persons)	190	115	60.53%	180	135	75.00%
Elderly Non-Family	970	305	31.44%	545	330	60.55%
Non-Family, Non-Elderly	470	305	64.89%	1,255	815	64.94%

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 Pontotoc 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.”

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

	Owners			Renters		
Income, Race / Ethnicity	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	**620**	**495**	**79.8%**	**1,250**	**995**	**79.6%**
White alone, non-Hispanic	460	365	79.3%	790	605	76.6%
Black or African-American alone	8	4	50.0%	60	60	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	40	30	75.0%	99	75	75.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	29	25	86.2%	69	65	94.2%
Other (including multiple races)	78	70	89.7%	230	190	82.6%
Income 30%-50% HAMFI	**975**	**410**	**42.1%**	**985**	**690**	**70.1%**
White alone, non-Hispanic	765	310	40.5%	695	470	67.6%
Black or African-American alone	0	0	N/A	25	25	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	45	25	55.6%	80	35	43.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	15	15	100.0%
Other (including multiple races)	160	75	46.9%	170	145	85.3%
Income 50%-80% HAMFI	**1,445**	**465**	**32.2%**	**1,015**	**395**	**38.9%**
White alone, non-Hispanic	1,115	365	32.7%	660	270	40.9%
Black or African-American alone	0	0	N/A	15	15	100.0%
Asian alone	0	0	N/A	4	0	0.0%
American Indian alone	155	40	25.8%	60	20	33.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	10	28.6%	65	40	61.5%
Other (including multiple races)	135	50	37.0%	210	50	23.8%
Income 80%-100% HAMFI	**950**	**155**	**16.3%**	**460**	**75**	**16.3%**
White alone, non-Hispanic	775	100	12.9%	320	55	17.2%
Black or African-American alone	10	0	0.0%	34	4	11.8%
Asian alone	0	0	N/A	20	0	0.0%
American Indian alone	35	10	28.6%	30	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	75	35	46.7%	0	0	N/A
Other (including multiple races)	50	10	20.0%	55	15	27.3%
All Incomes	**9,830**	**1,990**	**20.2%**	**4,865**	**2,260**	**46.5%**
White alone, non-Hispanic	7,800	1,530	19.6%	3,215	1,495	46.5%
Black or African-American alone	83	4	4.8%	174	104	59.8%
Asian alone	10	0	0.0%	24	0	0.0%
American Indian alone	610	120	19.7%	383	134	35.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	218	80	36.7%	228	124	54.4%
Other (including multiple races)	1,093	255	23.3%	830	400	48.2%

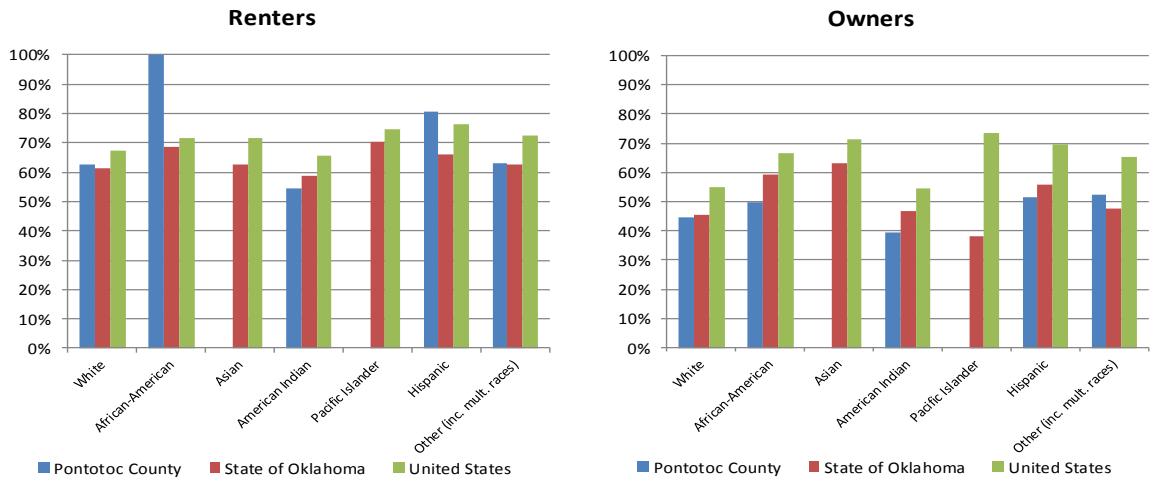
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

	Owners			Renters		
Household Size/Type	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	**3,040**	**1,370**	**45.07%**	**3,250**	**2,080**	**64.00%**
White alone, non-Hispanic	2,340	1,040	44.44%	2,145	1,345	62.70%
Black or African-American alone	8	4	50.00%	100	100	100.00%
Asian alone	0	0	N/A	4	0	0.00%
American Indian alone	240	95	39.58%	239	130	54.39%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	68	35	51.47%	149	120	80.54%
Other (including multiple races)	373	195	52.28%	610	385	63.11%

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 Pontotoc 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 1,615 renter households that are cost overburdened, and 870 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 242 renter households that are cost overburdened, and 365 homeowners that are cost overburdened.

- 100% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 80.54% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

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

Ada Anticipated Demand

Households in Ada grew at an annually compounded rate of 0.20% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.98% per year since that time, and that households will grow 0.58% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.58% per year in forecasting future household growth for Ada.

The percentage of owner households was estimated at 50.32% with renter households estimated at 49.68%, 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 Ada

Year		2015	2016	2017	2018	2019	2020
Household Estimates		7,176	7,218	7,259	7,301	7,344	7,386
Owner %:	50.32%	3,611	3,632	3,653	3,674	3,696	3,717
Renter %:	49.68%	3,565	3,585	3,606	3,627	3,648	3,669
				Total New Owner Households			**106**
				Total New Renter Households			**104**

Based on an estimated household growth rate of 0.58% per year, Ada would require 106 new housing units for ownership, and 104 units for rent, over the next five years. Annually this equates to 21 units for ownership per year, and 21 units for rent per year.

Pontotoc County Anticipated Demand

Households in Pontotoc County grew at an annually compounded rate of 0.47% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.36% per year since that time, and that households will grow 0.52% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.52% per year in forecasting future household growth for Pontotoc County.

The percentage of owner households was estimated at 66.63% with renter households estimated at 33.37%, 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 Pontotoc County

Year		2015	2016	2017	2018	2019	2020
Household Estimates		14,918	14,996	15,074	15,153	15,232	15,312
Owner %:	66.63%	9,940	9,992	10,044	10,097	10,150	10,203
Renter %:	33.37%	4,978	5,004	5,030	5,056	5,083	5,109
				Total New Owner Households			**263**
				Total New Renter Households			**131**

Based on an estimated household growth rate of 0.52% per year, Pontotoc County would require 263 new housing units for ownership, and 131 units for rent, over the next five years. Annually this equates to 53 units for ownership per year, and 26 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 Pontotoc 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 Pontotoc 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.

Pontotoc County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	**Total**
Total New Demand: 2015-2020	100.00%	100.00%	263	131	394
Less than 30% AMI	6.31%	25.69%	17	34	**50**
Less than 50% AMI	16.23%	45.94%	43	60	**103**
Less than 60% AMI	19.47%	55.13%	51	72	**124**
Less than 80% AMI	30.93%	66.80%	81	88	**169**

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.

Pontotoc 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	34.33%	14.98%	90	20	**110**
Elderly less than 30% AMI	2.49%	3.88%	7	5	**12**
Elderly less than 50% AMI	8.24%	8.51%	22	11	**33**
Elderly less than 60% AMI	9.89%	10.21%	26	13	**39**
Elderly less than 80% AMI	14.60%	12.42%	38	16	**55**

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.

Pontotoc 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)	34.49%	31.96%	91	42	**133**
Elderly less than 30% AMI	3.51%	9.56%	9	13	**22**
Elderly less than 50% AMI	8.09%	16.55%	21	22	**43**
Elderly less than 60% AMI	9.70%	19.86%	25	26	**52**
Elderly less than 80% AMI	14.19%	22.71%	37	30	**67**

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.

Pontotoc County: 2015-2020 Housing Needs for Veterans					
	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	**Veteral Total**
Total New Demand (2015-2020)	100.00%	100.00%	263	131	394
Total Veteran Demand	10.45%	10.45%	27	14	**41**
Veterans with Disabilities	4.07%	4.07%	11	5	**16**
Veterans Below Poverty	1.00%	1.00%	3	1	**4**
Disabled Veterans Below Poverty	0.38%	0.38%	1	0	**1**

Housing Needs for Working Families

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

Pontotoc County: 2015-2020 Housing Needs for Working Families					
	Owner Subset %	Renter Subset %	Owners	Renters	**Total**
Total New Demand (2015-2020)	100.00%	100.00%	263	131	394
Total Working Families	51.20%	51.20%	134	67	**202**
Working Families with Children Present	28.04%	28.04%	74	37	**110**

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 394 housing units will be needed in Pontotoc County over the next five years. Of those units:

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

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

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

Special Topics

Pontotoc County Disaster Resiliency Assessment

The purpose of this section is to assess at the county level key components of disaster resiliency. Housing location and quality as well as planning activities can help reduce impacts from disaster events and allow for faster recovery. Disasters can include tornadoes, extreme weather, high winds, as well as man-made events. These events may largely be inevitable, but the ability to reduce damage and casualties as well recovery can be improved with good planning.

C.0 Comprehensive Plans & Hazard Mitigation Plans

There are 2 key cities within the county: Ada and Byng.

Comprehensive plans are the guiding documents for cities of various sizes to address key aspects of their community from land use, transportation, environment, housing, and economic development. Of the 2 key cities no adopted comprehensive plans were found.

The other key plan for a city to manage, mitigate and plan for recovery related to disasters is a **Hazard Mitigation Plan** (or Emergency Management Plan). Often low density counties, the Hazard Mitigation Plan is done at the county level, though some cities may augment the county plan with a city plan.

The City of Ada does have a “Multi-Jurisdictional” Hazard Mitigation Plan in place. The plan was adopted by the city in 2008 though it is unclear when it was accepted by FEMA. In 2014 an update was completed to the HMP by the original contracting firm.

C.2.1.1. Historical Data on Natural Disasters and Other Hazards

Data on historical damages and casualties is typically collected as part of a **Hazard Mitigation Plan** preparation to determine the appropriate planning measures and actions to take before and after an event.

The Hazard Mitigation Plan for the City of Ada included a Hazard Summary of 15 natural and man-made hazards. This includes floods, tornadoes, high winds, lightning, hail, severe winter storms, extreme heat, drought, expansive soils, urban fires, wildfires, earthquakes, fixed site hazardous material events, dam failures, and transportation events.

Hazard	*Events*	*Events/ Year*	*Total Property Damage*	*Property Damage/ Event*	*Property Damage/ Year*	*Injuries*	*Injuries/ Event*	*Injuries/ Year*	*Deaths*	*Deaths/ Event*	*Deaths/ Year*
Floods	2	.2	$6,000	$3,000	$600	0	0	0	0	0	0
Tornadoes	1	.1	$0	$0	$0	0	0	0	0	0	0
High Winds	35	3.5	$1,332,700	$3,807	$133,270	2	.05	.2	0	0	0
Lightning	7	.7	$138,000	$19,714	$13,800	5	.7	.5	0	0	0
Hail	18	1.8	$0	$0	$0	0	0	0	0	0	0
Winter Storms	*Insufficient Data*										
Extreme Heat	*Insufficient Data*										
Drought	*Insufficient Data*										
Expansive Soils	*Insufficient Data*										
Urban Fires*	400	80	$25,174,000	$62,935	$5,034,800	31	.07	6.2	1	.002	.20
Wildfires*	229	45.8	$38,800	$169	$7,760	0	0	0	0	0	0
Earthquakes	4	.4	$0	$0	$0	0	0	0	0	0	0
HazMat Events	6	.6	$0	$0	$0	1	.16	.1	0	0	0
Dam Failures	0	0	$0	$0	$0	0	0	0	0	0	0
Transportation	5	.2	$0	$0	$0	0	0	0	0	0	0

* Indicates data from 1999-2003

The 2008 Hazard Mitigation Plan identifies the 15 hazards facing the City of Ada and the greater Pontotoc County. The HMP provides in depth explanations of how the hazards occur and their frequency in the context of Ada, Pontotoc County, Oklahoma, and the US. The HMP also highlights what populations are most vulnerable to these events, identifies some mitigation measures, and provides goals and objectives for how the city seeks to manage these disasters.

Flood

Historical Context: "The city of Ada has 11 creeks within its city limits. Ada is situated on high ground, generally between the elevations of 950 and 1100 feet, with streams draining off its plateau in all directions—the Little Sandy to the north, the Muddy Boggy to the east, the Clear Boggy to the south, and to the west, a number of streams flowing rather abruptly into the Canadian Sandy."

"Because of its elevated situation, Ada has not typically been subjected to the kind of flash flood events that have devastated river towns like Tulsa and Bartlesville. The National Climatic Data Center lists only four specific flood events in or near Ada since 1990, with these being primarily street flooding, or flooding outside the city:" (City of Ada – 2008 Hazard Mitigation Plan). The HMP identified 4 recent flood events in The City of Ada and another in Pontotoc County.

Recent Flood Events

- April 13, 1993. Flash flooding was reported near Ada.
- January 4, 1998. Rains caused flooding of a county bridge 3 miles north of Ada.
- June 30, 1999. Thunderstorms in central Oklahoma caused widespread street flooding in Ada. On N. Broadway, automobiles stalled in 1-foot-deep water.
- August 15, 2005. Heavy rains caused flooding along Bois d'Arc Creek, 9 miles southeast of Ada.

- April 24-26, 1999, seven inches of rain fell over portions of central Oklahoma, with Allen, 15 miles northeast of Ada, receiving over 10 inches.

Some areas of county are susceptible to flooding. Near Ada, Ada City Lake currently has housing that is built relatively close to the floodplain.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment and infrastructure due to Floods and Flash Floods.

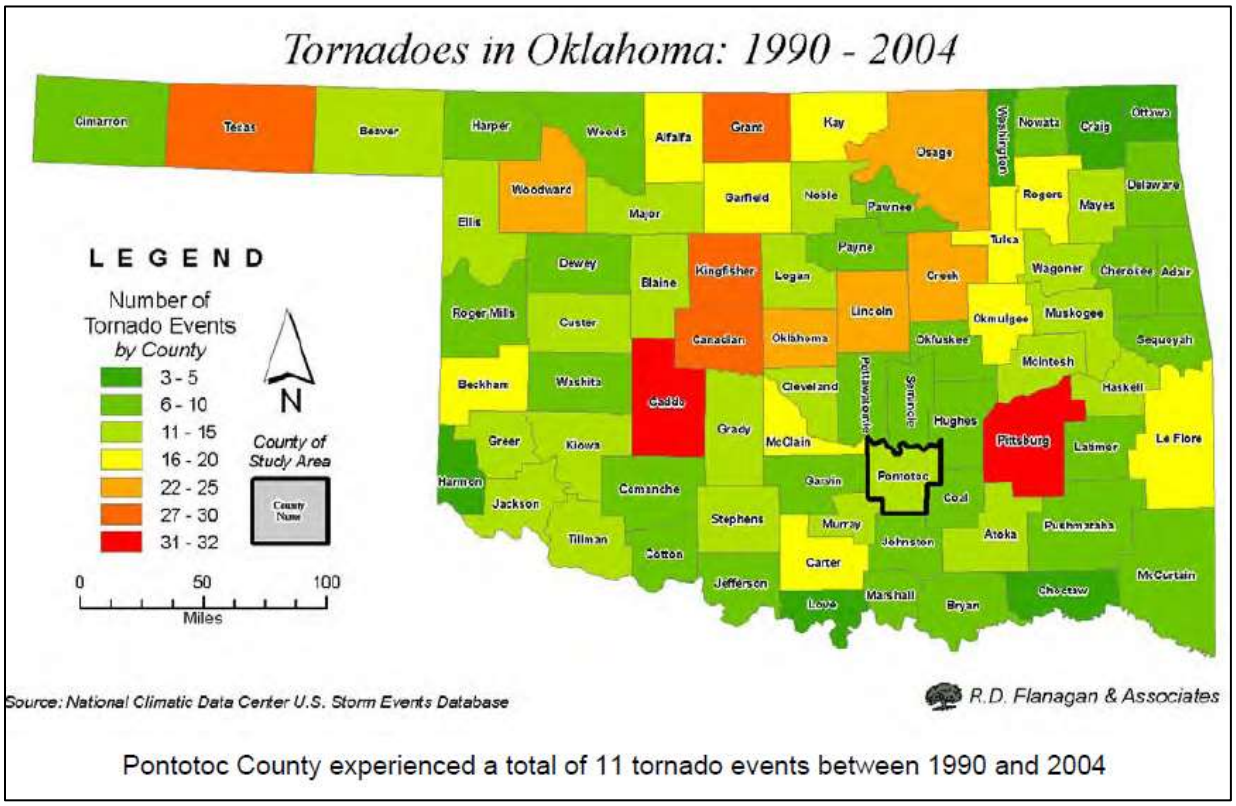
- Objective 1. Improve public awareness of Flood and Flash Flood hazards and measures by which people can protect themselves, their property and their community.
- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to Flood and Flash Flood hazards.
- Objective 3. Ensure that Flood and Flash Flood prevention and mitigation policies have no negative impacts and, whenever possible, provide positive protection and enhancements to natural resources

Table 2.2 FEMA's National Flood Hazard Layer (http://fema.maps.arcgis.com/)

Tornado

Historical Context: "The City of Ada has been hit by five tornadoes in the last 55 years, which equates to a 9% yearly chance, or "medium" score in the hazard analysis ranking. Between 1990 and 2004, Pontotoc County experienced 11 tornadoes, ranking tied for 38th among Oklahoma counties in total number of tornadoes within that period. The number of tornadoes by county between 1990 and 2004 is depicted in the figure on the following page. In that same period, Ada was hit by two tornadoes." (City of Ada – 2008 Hazard Mitigation Plan)

Table 2.3



Pontotoc County experienced a total of 11 tornado events between 1990 and 2004

Table 2.4 Tornadoes in Oklahoma and in Ada from 1950 to 2004

Oklahoma	Events	Deaths	Injuries	Damage
1950-2004	3,207	263	4,068	$3,165,483,000
1995-2004	723	46	919	$1,649,076,000
Ada	**Events**	**Deaths**	**Injuries**	**Damage**
1950-2004	5	1	59	$7,775,000
1995-2004	2	0	2	$2,750,000

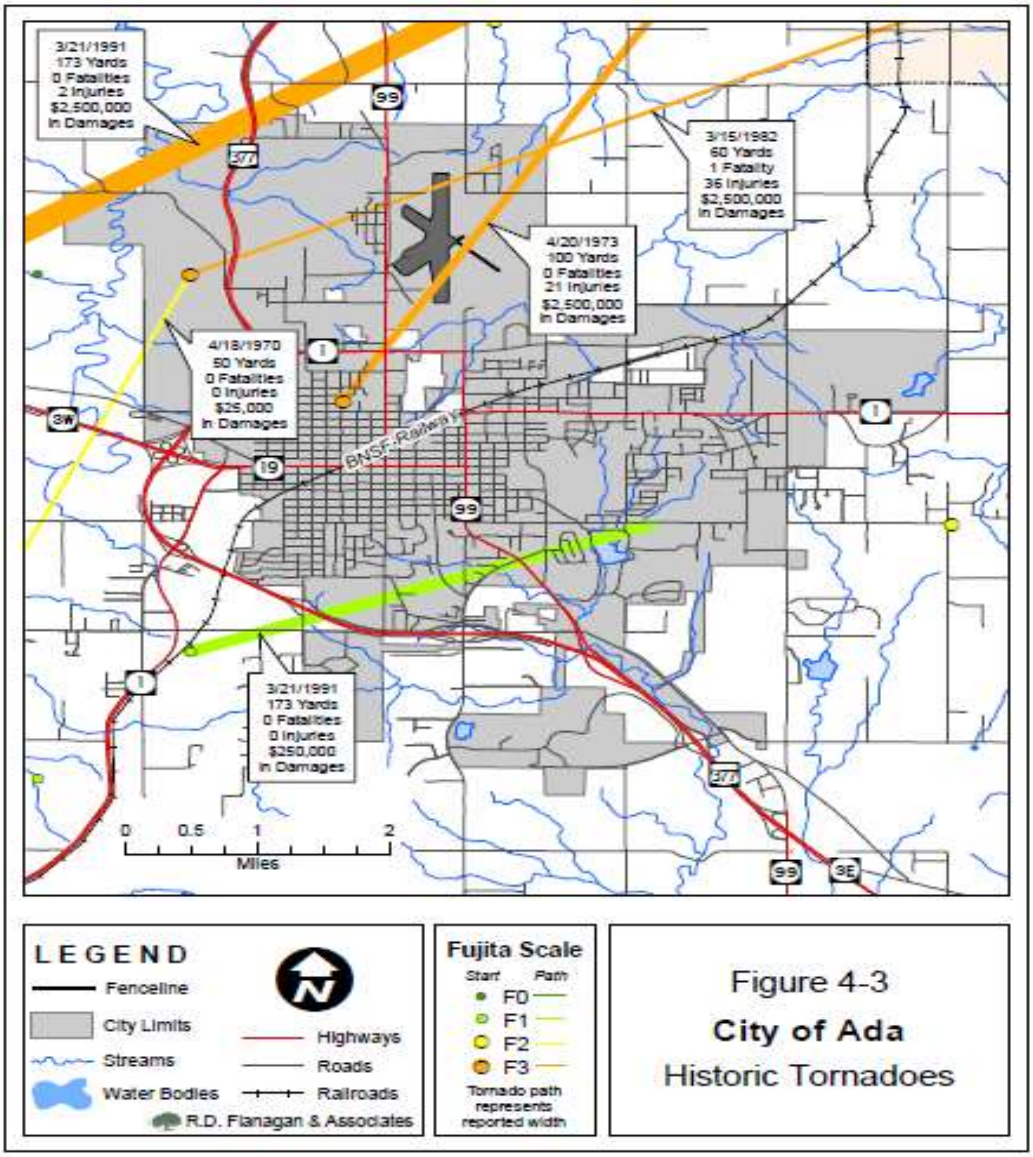
Ada Historic Tornado Events – *Taken from the City of Ada 2008 Hazard Mitigation Plan*

- April 18, 1970- A 50-yard-wide F0 twister did $25,000 in damage in the western part of Ada.

- April 20, 1973- An F3 tornado moved NE through Ada, destroying a trailer park and many homes. About 500 buildings were damaged or destroyed by both tornado and downburst winds, and 21 people injured. There was heavy damage at the airport, where a hangar and several planes were destroyed.

- March 15, 1982- A tornado moved through the NW edge of Ada destroying 51 mobile homes and damaging 17 others. One person in a trailer was killed and 36 people injured. One business suffered major damage and several more had minor damage. Total damage was estimated at $2.5 million.

- March 21, 1991- Two tornadoes spawned by a severe storm as it passed through Ada destroyed six homes along the northwest edge of the City and damaged 130 others. Two people were injured. Total damages were estimated at $2.75 million.



NOAA data shows the following historic data on disaster events for the county:

Historic data on tornados between 1950-2014 there are 45 tornados documented. There were 96 injuries that occurred connected to these tornados, with 36 of those injuries happening in the 1982 tornado. There were 8 fatalities connected to tornadoes during this time period, 7 of those occurred in 1959. Property losses between 1960-1996 ranged from $602,102.00 and $6,021,100.00. (The accounting methods used for losses changed in 1996.) The losses estimated between 1996-2014 were $560,000.00.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment and infrastructure due to Tornadoes.

- Objective 1. Improve public awareness of Tornado hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to Tornado hazards.

High Winds

Historical Context: "Since 1957, Pontotoc County has experienced 141 high wind events, almost all connected to thunderstorm activity. Damage from these events was estimated at $1.8 million. Since 1993, Ada has reported 35 thunderstorm/high wind events, with damages of around $1.3 million. Wind speeds for these events generally ranged from 60-75 mph." (City of Ada – 2008 Hazard Mitigation Plan)

Table 2.5 High Wind Events in Ada from 1995 to 2004– (City of Ada 2008 Hazard Mitigation Plan)

Location	Events	Fatalities	Injuries	Damages
Ada	35	0	2	$1,332,700
Pontotoc County	75	0	2	$1,483,370
Oklahoma	6,302	6	107	$185,253,000
United States	124,854	524	5,063	$9.75 Billion

"The people most vulnerable to high wind-related deaths, injuries, and property damage are those residing in mobile homes and deteriorating or poorly constructed homes. However, the entirety of the City of Ada and the Ada Public Schools jurisdictions are at risk from a high wind event due to possible structural and economic damages caused by downed trees and power lines. All future development areas are also at risk." (City of Ada – 2008 Hazard Mitigation Plan)

Uniform building codes for wind-resistant construction and demand for quality construction practices would result in buildings being less susceptible to high winds.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment and infrastructure due to High Winds.

- Objective 1. Improve public awareness of High Wind hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to High Wind hazards.

Lightning

Historical Context: "Pontotoc County has experienced 14 damaging lightning events since 1993, which resulted in $191,000 damage. Seven of these events occurred in the City of Ada, causing $126,000 in damage. Based on this limited data, Ada can expect a damaging lightning event every 2 years, resulting in a house or building fire that does about $18,000 damage. Although the entire Ada community is at risk from lightning, the probable extent of a damaging strike would largely depend upon the age, condition and density of structures in the strike area, the community's fire response capability, and the presence or absence of lightning warning and protection systems." (City of Ada – 2008 Hazard Mitigation Plan)

Ada Historic Lighting Events – *Taken from the City of Ada 2008 Hazard Mitigation Plan*

- May 7, 1995- A lightning strike did $5,000 damage in Ada.

- October 25, 1995- Two miles southeast of Ada, a woman was struck by lightning while driving on OK Hwy 3. The lightning melted the antenna rod and put a large dent in the roof. The woman reported feeling only a sore throat and slight headache after the incident.

- April 22, 1996- Lightning struck and set fire to a house in Ada. The house and contents, valued at $70,000, were destroyed.

- February 25, 1997- Lightning struck the wireless cable antenna on the roof of a house 4 miles northwest of Ada. All electrical appliances, lights, and the water pipes under the foundation behind the house were blown up, but no fire was set. Damage was estimated at $12,000.

- June 24, 1999- Severe thunderstorms produced lightning that struck a law enforcement communications tower in Ada, damaging the radio system.

- October 26, 2000- Lightning struck Polo's Embassy Restaurant on West Main Street, causing a fire. Two people were treated for smoke inhalation at a nearby hospital and released. Damage from the fire was estimated at $30,000.

- July 2, 2004- Lightning injured three people near the intersection of Mississippi and Arlington behind the Chickasaw Nation Headquarters. The workers were standing in the back of a dump truck loading rocks. The strike caused a hole 2 inches wide and 1 inch deep in the concrete near the right rear tire of the truck.

Table 2.6 Casualties and Damages Caused by Lightning from 1995 to 2004

Location	Events	Fatalities	Injuries	Damages
City of Ada	7	0	5	$138,000
Pontotoc County	12	0	5	$198,000
Oklahoma	331	11	65	$17,475,000
United States	8,705	484	3,130	$370,978,000

"Anyone out-of-doors during a thunderstorm is exposed and at risk to lightning. More people are killed by lightning strikes while participating in some form of recreation than any other incident, source, or location. The next largest group of fatalities involves people located under trees, then those in proximity to bodies of water. Other common incidents involve golfers, agricultural activity, telephone users, and people in proximity to radios and antennas. The City of Ada is at risk to lightning-caused fires, damages and casualties. All future development areas are also vulnerable to lightning strikes. People outside can have a false sense of security, thinking that they are safe because a storm front has yet to reach their location. The general rule of safety is that anyone outside during a thunderstorm should take cover." (City of Ada – 2008 Hazard Mitigation Plan)

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment, and infrastructure due to lighting strikes.

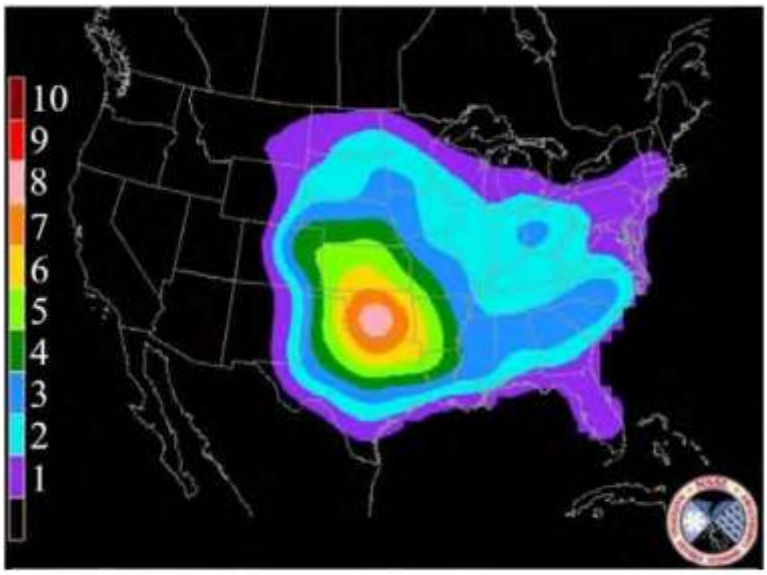
- Objective 1. Improve public awareness of lighting hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to lighting strikes.

Hail

Historical Context: "The National Climatic Data Center lists 214 hail events for Pontotoc County between 1955 and 2006, with a total damage of $6.5 million. Of these, 14 events dropped hail larger than 2 inches in diameter. Ada has reported 36 hail storms since 1993, when the Center began keeping locality specific data. Of these storms, 86 storms produced hail over 1 inch in diameter, with some having baseball and softball-size hail. The most destructive storm, by far, was that of April 2, 1994, when 2.75-inch hail did $5 million in damage in and around Ada." (City of Ada – 2008 Hazard Mitigation Plan)

Table 2.7 Hailstorm days per year from 1980 to 1999



Hailstorm days per year from 1980 to 1999

According to the City of Ada's 2008 Hazard Mitigation Plan, the City of Ada and Ada Public Schools are at moderate risk to damaging hailstorms because of the frequency of convective thunderstorms in the region. There is a high probability a disaster level incident will occur within the next decade.

"Measures that can reduce vulnerability to hail damage are the installation of hail-resistant roofing, siding and windows on public buildings and critical facilities, and the provision of roofed shelters for public vehicles."

Hazard-Specific Goal and Objectives:

GOAL: To reduce the high costs of property and infrastructure damage caused by hailstorms.

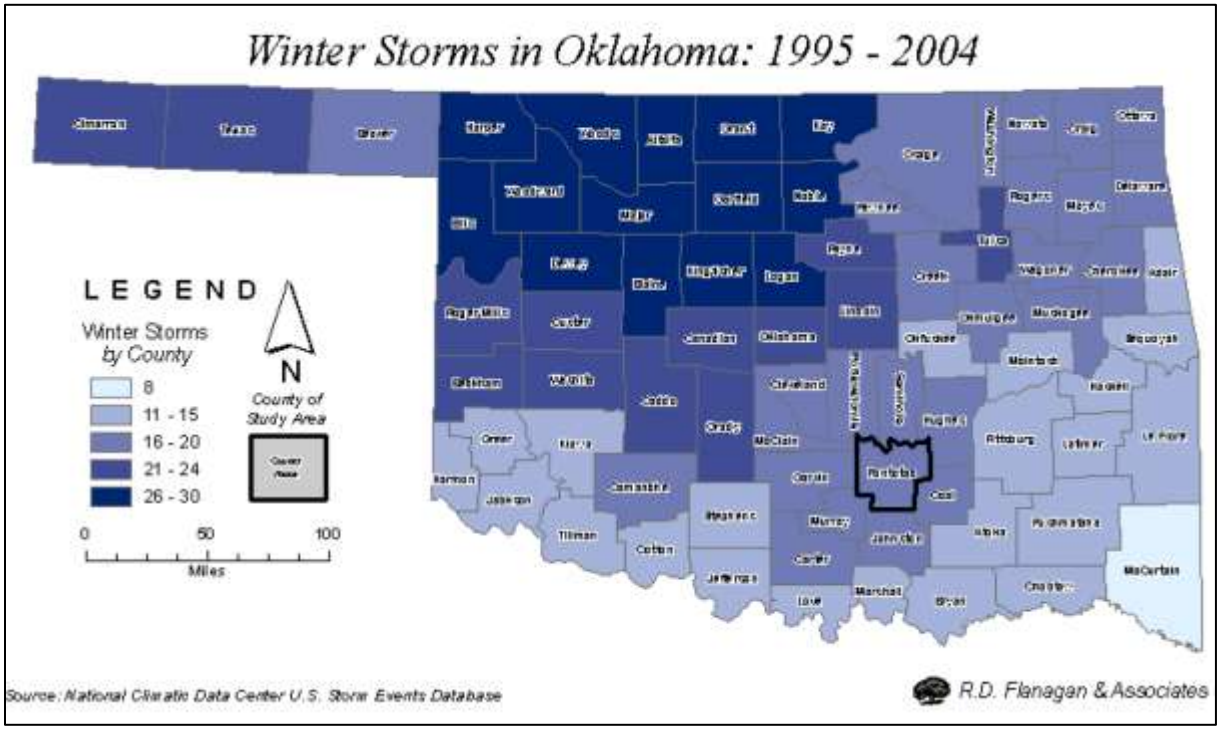
- Objective 1. Improve public awareness of hailstorm hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to hail damage.

Severe Winter Storms

Historical Context: "Oklahoma averages 14 winter storm events each year. Occurrences of daily low temperatures below freezing range from an average of 140 days per year in the western panhandle to 60 days in the Red River plain in extreme southeastern Oklahoma. Occurrences of daily high temperatures below freezing range from an average of 15 days per year in portions of north central and northwest Oklahoma to 3 days per year in the southeast. Pontotoc County and Ada have experienced 21 severe winter weather events between1993 and 2007." (City of Ada – 2008 Hazard Mitigation Plan)

Table 2.8



The impacts of severe winter storms affect all populations within a community. However elderly populations are especially vulnerable to these events as they are often less capable of adapting to extended loss of electricity, heat, and mobility options.

Advanced warning, preparation, and alternative communication aids are extremely important tools prior to, during, and after these events.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, loss of critical utilities, and damage to property, equipment and infrastructure due to Winter Storms.

- Objective 1. Improve public awareness of Winter Storms and ice hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect people and critical infrastructure that are vulnerable to Winter Storms and ice storms.

- Objective 3. Ensure that Winter Storm mitigation policies have no negative impacts on the environment.

Extreme Heat

Historical Context: Pontotoc County has reported three extreme heat events since 1993, which included Ada. These were:

- July 4-31, 2001- An extended period of excessive heat affected all of western and central Oklahoma, with most areas experiencing temperatures at or above 100 degrees, particularly western and north central Oklahoma. Eight fatalities resulted from the heat.

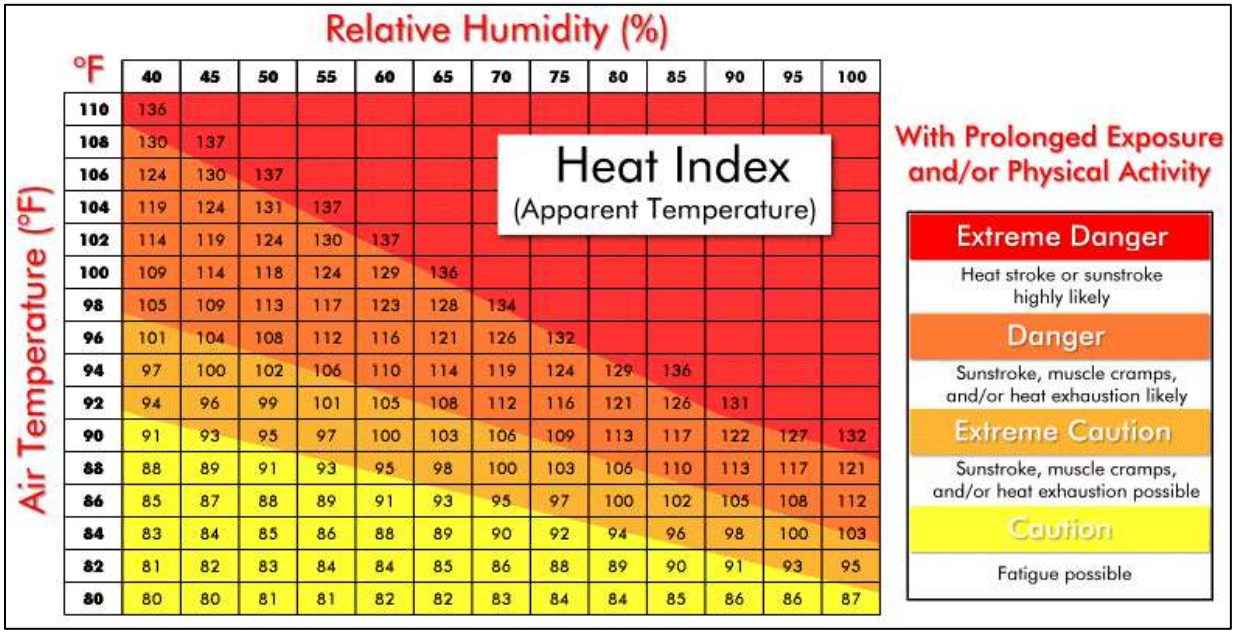
- July 16-31, 2006- Temperatures reached triple digits across the state starting in mid-July and continued through the end of the month. Many locations reached 105 degrees. The heat caused 10 fatalities during this time period. Most fatalities occurred outside or in homes that did not have fans or working air conditioners.

- August 1-13, 2006- Temperatures above 100 continued from July, resulting in 8 deaths statewide.

"In general, the poor and elderly populations of a community are less able to afford high utility bills and air conditioning units, leaving them with an increased vulnerability to extreme heat events. Another segment of the population at risk are those whose jobs consist of strenuous labor outside exposed to high temperatures and humidity."

"The City of Ada and Ada Public Schools are vulnerable to extreme heat every summer, including all areas of future development. This is especially true of the 16.9% of the population aged 65 and above and the 21.4% of the population living in poverty within the City of Ada. The average high temperature in Ada for July is 92.9° Fahrenheit, with an average afternoon humidity of 55%. This calculates to a heat index of 104° Fahrenheit, putting the area in the "Extreme Caution" category on the National Weather Service (NWS) Heat Index scale. This indicates that with prolonged exposure and/or physical exertion, heat related maladies are possible." (City of Ada – 2008 Hazard Mitigation Plan)

Table 2.9 Heat Index Guide (provided by City of Ada 2008 Hazard Mitigation Plan)



°F	40	45	50	55	60	65	70	75	80	85	90	95	100
110	136												
108	130	137											
106	124	130	137										
104	119	124	131	137									
102	114	119	124	130	137								
100	109	114	118	124	129	136							
98	105	109	113	117	123	128	134						
96	101	104	108	112	116	121	126	132					
94	97	100	102	106	110	114	119	124	129	136			
92	94	96	99	101	105	108	112	116	121	126	131		
90	91	93	95	97	100	103	106	109	113	117	122	127	132
88	88	89	91	93	95	98	100	103	106	110	113	117	121
86	85	87	88	89	91	93	95	97	100	102	105	108	112
84	83	84	85	86	88	89	90	92	94	96	98	100	103
82	81	82	83	84	84	85	86	88	89	90	91	93	95
80	80	80	81	81	82	82	83	84	84	85	86	86	87

According to the City of Ada's 2008 HMP, the most vulnerable groups are: elderly, poor, obese, those with health-related issues (particularly heart problems), and those who work outside.

"The most effective proven way to mitigate casualties from extreme heat is through public information and education. Other community programs, such as cooling stations and air conditioner loan programs can also produce an impact."

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, loss of critical utilities, and damage to property, equipment and infrastructure due to extreme heat.

- Objective 1. Improve public awareness of heat hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect people and critical infrastructure that are vulnerable to extreme heat conditions.

- Objective 3. Ensure that heat mitigation policies have no negative impacts and, whenever possible, provide positive enhancements to the environment.

Drought

Historical Context: "According to the City of Ada 2008 Hazard Mitigation Plan, approximately 20% of the contiguous United States is currently suffering from the effects of prolonged severe to extreme drought. Parts of the east coast have been particularly hard hit, and the drought in those areas is so

severe that months of above normal rainfall would be necessary to end it, according to the National Weather Service. In Oklahoma, five major drought events were reported over the past 50 years resulting in damage to crops estimated at $900 million."

"Ada and Pontotoc County have experienced drought two times in the past 10 years, characterized primarily by water rationing, crop damage and wildfire. Ada's water is supplied by the Arbuckle-Simpson Aquifer and Byrd's Mill Spring, supplemented with local well water. The Arbuckle-Simpson Aquifer is an abundant source of pure water, but it also supplies the cities of Sulphur, Tishomingo and Durant, and in recent years there have been attempts by water merchants to take water from the aquifer for communities in the Oklahoma City metropolitan area. As a result of this the City of Ada is in the process of planning and constructing Scissortail Reservoir on the Canadian Sandy, just west of the city limits. Although its present and future water supplies are adequate, the City's aging and deteriorating water supply infrastructure is cutting into its water budget, and has on several occasions forced the imposition of water rationing." (City of Ada – 2008 Hazard Mitigation Plan)

Hazard-Specific Goal and Objectives:

GOAL: To reduce the impact of Drought on property, infrastructure, natural resources and local government response functions.

- Objective 1. Improve public awareness of Drought and measures by which people can protect themselves, their property, and their community.

- Objective 2. Identify and protect resources and critical infrastructure that are vulnerable to Drought.

- Objective 3. Ensure that Drought mitigation policies have no negative impacts and, whenever possible, provide positive enhancements to the environment.

Expansive Soils

Historical Context: "Expansive soils appear to be having a serious impact on Ada's aging water infrastructure, particularly during the drought and high temperature conditions of 2006. The City has been plagued with water main and pipe breaks and leaks. In July, 2006, for example, the City lost about 2.5 MGD in its distribution system due to breaks, leaks and unmonitored (but authorized) use. Partly because of these losses, Ada was forced to institute water restrictions.

TABLE 2.10 Susceptibility of City of Ada Expansive Soils

Expansion Potential	Area (mi^2)	Area (%)
Very High	1.17	7
High	4.20	25.22
Moderate	2.57	15.38
Low	8.67	52
Water	0.07	.40

According to the City of Ada 2008 Hazard Mitigation Plan, 67% of the soils within the city limits are categorized as having "low" to "moderate" shrink/swell potential. As a result the City of Ada and Ada Public Schools have moderate vulnerability to the damaging effects of expansive soils. Periods of prolonged drought result in the greatest concern for soil expansion structural damages.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the damage caused by Expansive Soils on property and local infrastructure.

- Objective 1. Improve public awareness of Expansive Soil hazards and measures by which people can protect their property and their community.

- Objective 2. Identify and protect resources and critical infrastructure that are vulnerable to Expansive Soils.

- Objective 3. Ensure that Expansive Soil mitigation policies have no negative impacts and, whenever possible, provide positive enhancements to the environment.

Urban Fires

Historical Context: "Structure fire is the fifth leading unintentional cause of injury and death in the United States, behind motor vehicle crashes, falls, poisoning by solids or liquids, and drowning. Fire kills more Americans than all natural disasters combined. In 2003 (the most recent year the National Center for Health Statistics compiled data), Oklahoma ranked 8th in number of per capita fire deaths with 20.5 deaths per million residents."

"From 1999 to 2003, the City of Ada experienced a total of 382 structural fires, 32 casualties, and $25,006,000 in fire damage (excluding critical facilities). During the same period, there were 18 critical facility fires resulting in $168,000 in damage." (City of Ada – 2008 Hazard Mitigation Plan)

Table 4–26: City of Ada Urban Fire Damages, Injuries & Deaths 1999-2003
Source: Oklahoma State Fire Marshal
All Damages listed in 1000's of Dollars

Type of Structure	1999		2000		2001		2002		2003		Total	
	#	Damage	#	Damage	#	Damage	#	Damage	#	Damage	#	Damage
Single Family	133	$714	45	$397	40	$1,084	31	$721	35	$359	**284**	**$3,275**
Apartments	0	$0	7	$21	6	$0	2	$3.3	7	$195	**22**	**$219**
Mobile Homes	0	$0	4	$49	1	$0	4	$20	4	$23.5	**13**	**$92.5**
Other Residential	0	$0	2	$2	1	$0	2	$0	5	$17.8	**10**	**$19.8**
Commercial	18	$47.9	0	$0	4	$10	2	$1	1	$80	**25**	**$139**
Warehouse	0	$0	1	$3	5	$27.8	3	$8	7	$55	**16**	**$93.8**
Industrial	4	$1,050	1	$20,000	3	$22	0	$0	3	$76	**11**	**$21,148**
Office	0	$0	0	$0	1	$19	0	$0	0	$0	**1**	**$19**
Total	**155**	**$1,812**	**60**	**$20,472**	**31**	**$1,163**	**44**	**$753**	**62**	**$806**	**382**	**$25,006**

Fire-Related Casualties

Casualty	1999	2000	2001	2002	2003	Total
Civilian Injuries	0	2	4	4	1	**11**
Civilian Deaths	0	1	0	0	0	**1**
Firefighter Injuries	3	7	5	1	4	**20**
Firefighter Deaths	0	0	0	0	0	**0**
Total Injuries	**3**	**9**	**9**	**5**	**5**	**31**
Total Deaths	**0**	**1**	**0**	**0**	**0**	**1**

According to the City of Ada 2008 Hazard Mitigation Plan, the City of Ada has a "moderate to high" risk to urban fires. A number of factors in Ada influence the degree of risk from urban fires:

- The percentage of older structures (built before 1970) is somewhat higher than the state average (60.0% vs. 45.9%).

- The history of casualties due to urban fires listed above is higher than the state numbers (1 casualty per 11.9 fires vs. state figures of 1 casualty per 16.8 structure fires).

- The City of Ada and Ada Public Schools have strong public information and education programs in place that include fire safety.

- Ada has an ISO Fire Protection Rating of 4 (see Section 2.1.3 for more information).

Since urban fires are the most common type of disaster, public information and education efforts should remain strong in this area and other mitigation measures should be reviewed.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment and infrastructure due to Urban Fires.

- Objective 1. Improve public awareness of Urban Fire hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to Urban Fires.

Wild Fires

Historical Context: "The State of Oklahoma had an average of 14,740 wildfires per year between 1999 and 2003, burning over one million acres and doing over $43.5 million in damage. Pontotoc County experienced an average of 200.7 fires a year over the same period, with 2,927 acres burned and $121,047 in damages. See Tables 4-29 and 4-30 detail wildfire activity and damages for the State of Oklahoma and Pontotoc County.

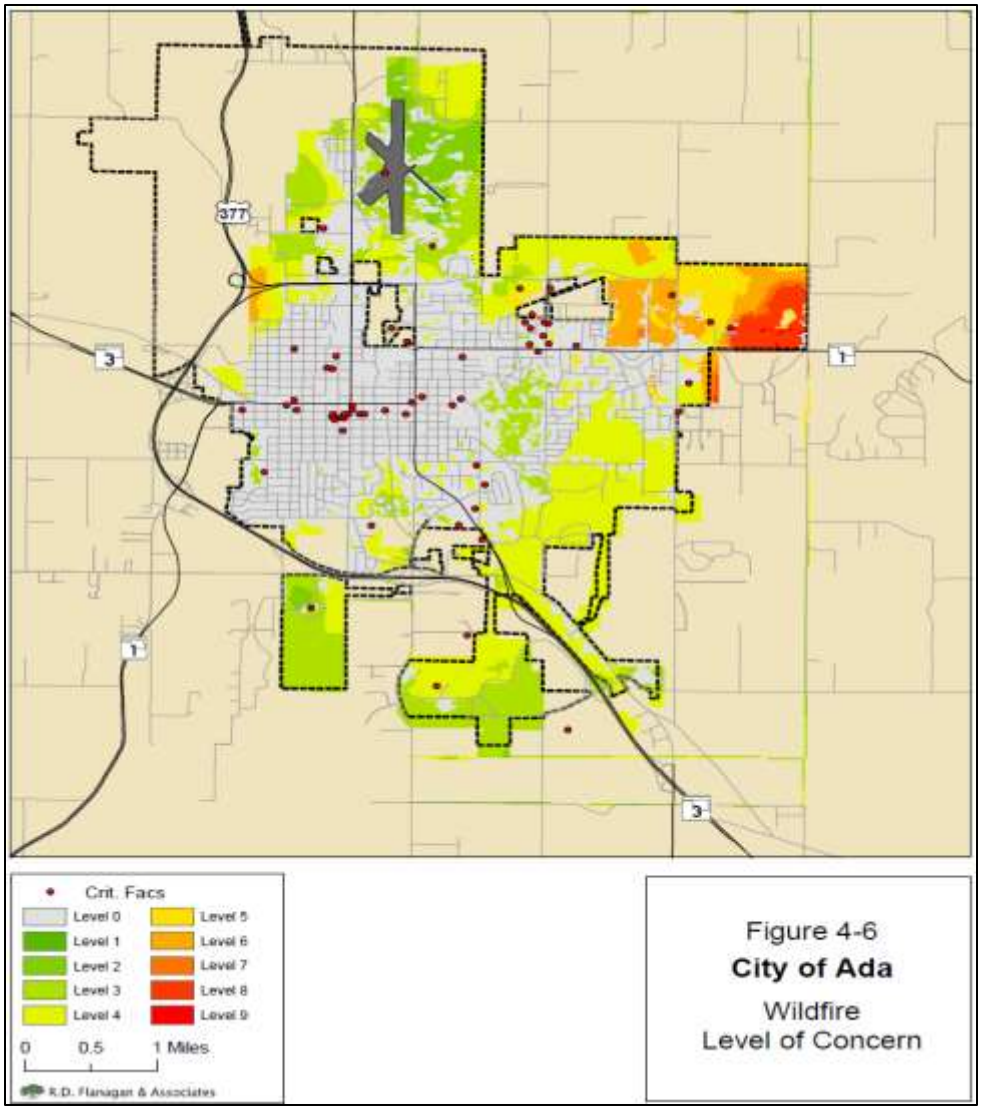
The Ada area has three wildland fire seasons. The worst is February through April, when grass fuels are dead, the humidity low, temperatures elevated, and winds as high as 50-70 mph. A moderate wildfire season occurs in July or August, when some grasses are dormant or dead from the mid-summer heat. The third wildfire season, also moderate, is in the fall, after frost has killed the annual grasses. It was in this fall wildfire season of 2005 when Oklahoma and Ada were hit by one of the worst outbreaks of wildfire in recent history." (According to the City of Ada 2008 Hazard Mitigation Plan)

Table 2.11 Pontotoc County Grass and Crop Fires, 1999-2003 (Source: Oklahoma State Fire Marshal)

Year	Runs	Acres Burned	Damages
1999	210	3,163	$93,160
2000	283	7,153	$315,590
2001	140	666	$24,020
2002	170	728	$51,418
2003	No data		
Total	**803**	**11,710**	**$484,188**
Average	**200.7**	**2,927**	**$121,047**

Table 2.12 Ada Grass and Crop Fires, 1999-2003 (Source: Oklahoma State Fire Marshal)

Year	Runs	Acres Burned	Damages
1999	60	0	$975
2000	82	444	$17,800
2001	36	140	$0
2002	47	118	$10,000
2003	74	2,339	$11,000
Total	**229**	**3,041**	**$38,800**
Average	*45.8*	*608.2*	*$7,760*



According to the City of Ada 2008 Hazard Mitigation Plan, "The City of Ada expects to see an increase in rural residential development, and with growth taking place in the northwest, north, south and east, these areas in particular need to be looked at. Proper mitigation activities, particularly the implementation of the Firewise program, should be undertaken to protect these growth areas."

"There have been fire suppression measures taken in the past that caused an even greater fire hazard because ground cover that had been burning at natural intervals was able to build up. Western ecosystems have adapted to and have become dependent on wildfires, which play an essential role by thinning forests and creating stands of different plant species. Land management agencies are now changing their policies concerning the control of naturally occurring wildfires." (City of Ada 2008 Hazard Mitigation Plan)

Careful consideration should be used as to where development occurs in the rural portions of Pontotoc County and how these areas utilize wildfire mitigation techniques.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment and infrastructure due to Wildfires.

- Objective 1. Improve public awareness of Wildfire hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to Wildfires.

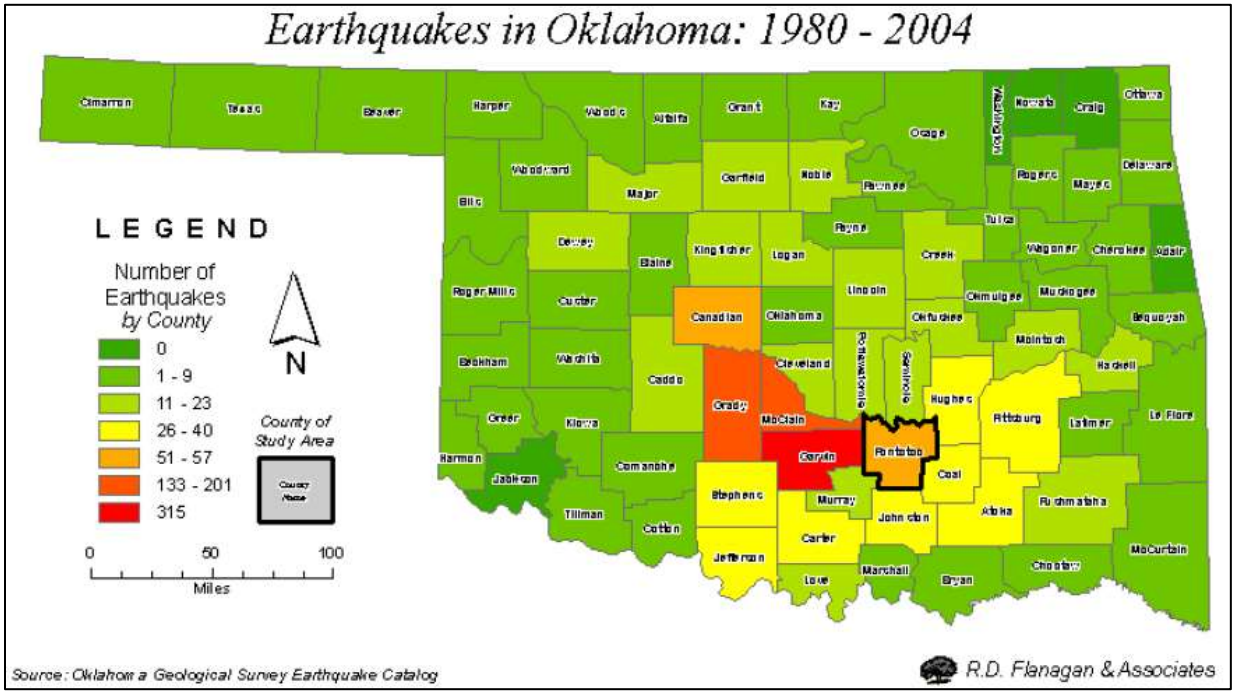
- Objective 3. Ensure that Wildfire mitigation policies have no negative impacts and, whenever possible, provide positive enhancements to the environment.

Earthquakes

Historical Context: "Oklahoma has experienced an average of 50 earthquakes each year since the Oklahoma Geological Survey began keeping records. Most of the earthquakes have been so small that they were not felt by people. Only about two or three per year have been large enough to be felt and the vast majority caused no damage. As shown in the figure below, the majority of Oklahoma earthquakes are concentrated in Garvin, Grady, and McClain counties in south central Oklahoma where the Ouachita, Arbuckle and Wichita mountains converge."

"Pontotoc County experienced 57 earthquakes between 1980 and 2004, the largest of which was a 2.9 on the Richter scale. The County ranks fourth among Oklahoma counties in number of quakes for that period. Only one earthquake was centered in the City of Ada. Therefore, a "low" probability score was awarded in the hazard analysis." (According to the City of Ada 2008 Hazard Mitigation Plan)

TABLE 2.13



According to the Oklahoma Geological Survey, Pontotoc County reported 65 earthquake events in the 52 years from 1953 to 2005. Two of these were felt events. About half of Pontotoc County earthquakes occur in a relatively narrow, 15-mile wide belt between Roff in the west and Stonewall in the east. The Ada area has experienced 23 earthquakes within a 6-mile radius of the city. Given this historical frequency, the Ada area can expect to experience an unfelt earthquake event every 2 years that does no damage, and a felt event every 25 years that does little or no damage.

According to the City of Ada 2008 Hazard Mitigation Plan- Ada and its Public Schools are classified as low risk from earthquakes. The HMP also states that, “almost all Oklahoma earthquakes are too small to be felt and cause no visible damage.”

Hazard-Specific Goal and Objectives:

GOAL: To reduce the likelihood of injury, loss of life, and damage to property, equipment and infrastructure due to Earthquakes.

- Objective 1. Improve public awareness of Earthquake hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to Earthquakes.

Fixed Site Hazardous Material Events

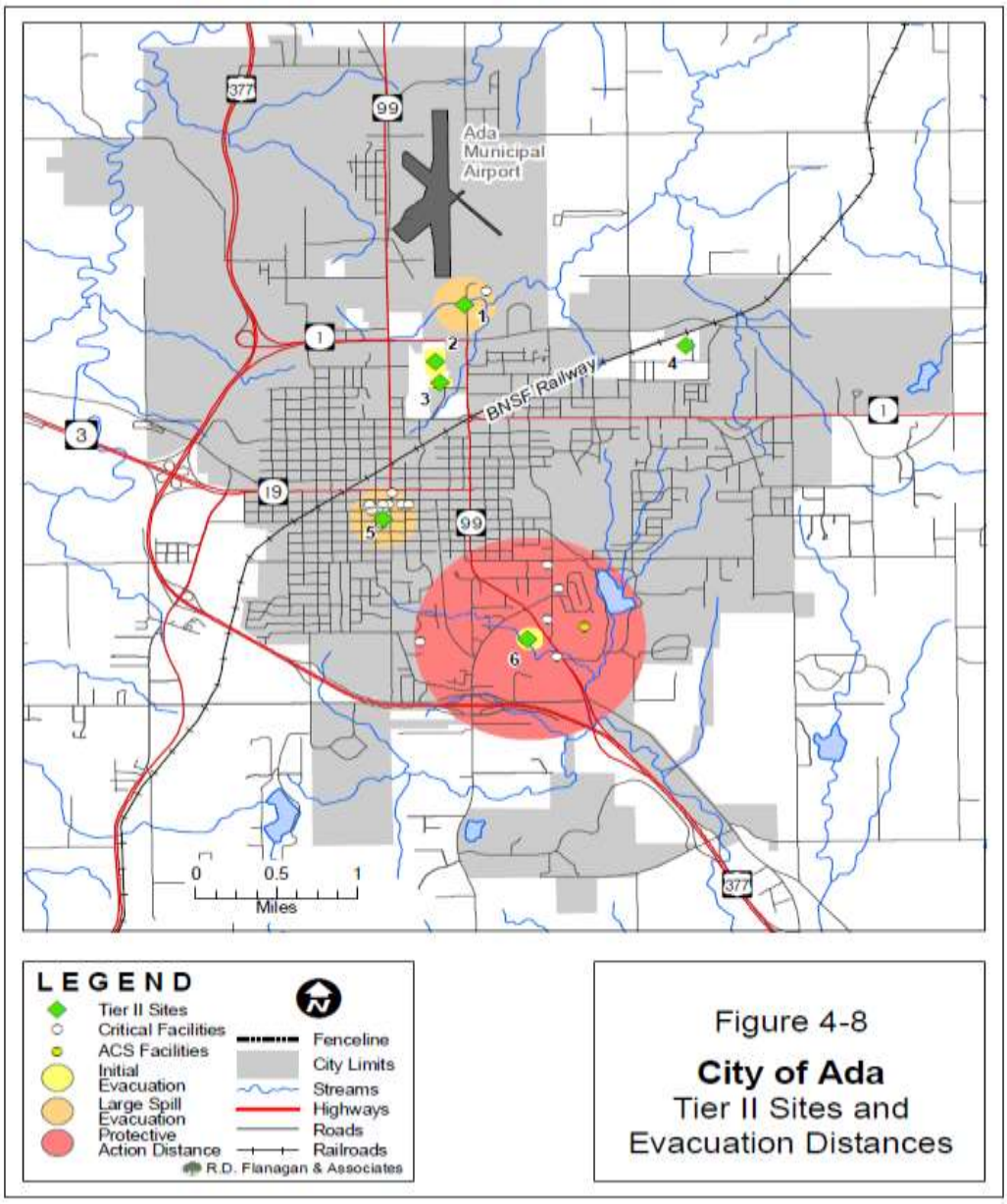
Historical Context: "Fixed sites include buildings or property where hazardous materials are manufactured or stored, and are regulated nationally under the Comprehensive Environmental Response Compensation and Liability Act (CERCLA) by the U.S. Environmental Protection Agency (EPA), and in Oklahoma by the Department of Environmental Quality."

"The Emergency Planning and Community Right to Know Act of 1986 defines a Tier II site as any location that has, for any 24 hour period, either 1) specified threshold amounts of defined Extremely Hazardous Substances, or 2) any other substance requiring a Material Safety Data Sheet (MSDS) for amounts greater than 10,000 pounds. In Oklahoma in 2001, there were 28,000 Tier II sites reported to the Oklahoma Department of Environmental Quality. Ada accounted for six of these sites."

"Approximately 2,000 people, or 13% of Ada's population, live within the large spill evacuation distance associated with at least one of its six Tier II sites, including 18 critical facilities and one Ada Public School facility. In the 10-year period 1995-2004, there were six hazardous materials incidents in Ada, which seriously injured one person." (According to the City of Ada 2008 Hazard Mitigation Plan)

TABLE 2.14 Ada Fixed Site Hazardous Materials Incidents 1995 – 2005 (Source: National Response Center)

Incident Date	*Location*	*Suspected Responsible Company*	*Injuries/ Deaths*	*Type Of Incident*	*Medium Affected*	*Material Name*
05/15/97	301 N. Broadway	Clark Oil Co	0 / 0	Fixed	Land	Firefighting Water
09/30/99	2321 N. Oak Ave	HCI Advance Chemical	0 / 0	Fixed	Land	Sodium Hypochlorite
08/18/01	Cement Plant 1220 Ladder Rd.	Holman	0 / 0	Fixed	Water	Unknown Material
06/05/02	Computer Memory Products, 327 East 14th	Peripheral Enhancements	1 / 0	Fixed	Water	Lead
11/15/02	Flex-N-Gate, 1 General Street	Flex-N-Gate Ok	0 / 0	Fixed	Land	Methyl Ethyl Ketone
01/22/03	Holcim, 1100 W. 18th Street	Holcim	0 / 0	Continuous	Air	Ammonia, Anhydrous, Benzene



Based on Ada's hazardous materials information, including percentage of the population at risk and other factors, the City of Ada and Ada Public Schools are at moderate risk from hazardous materials incidents; however the number of critical facilities at risk should be a factor included in mitigation plans.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries and loss of life and the negative impact on the community and the environment due to Fixed Site Hazardous Material incidents.

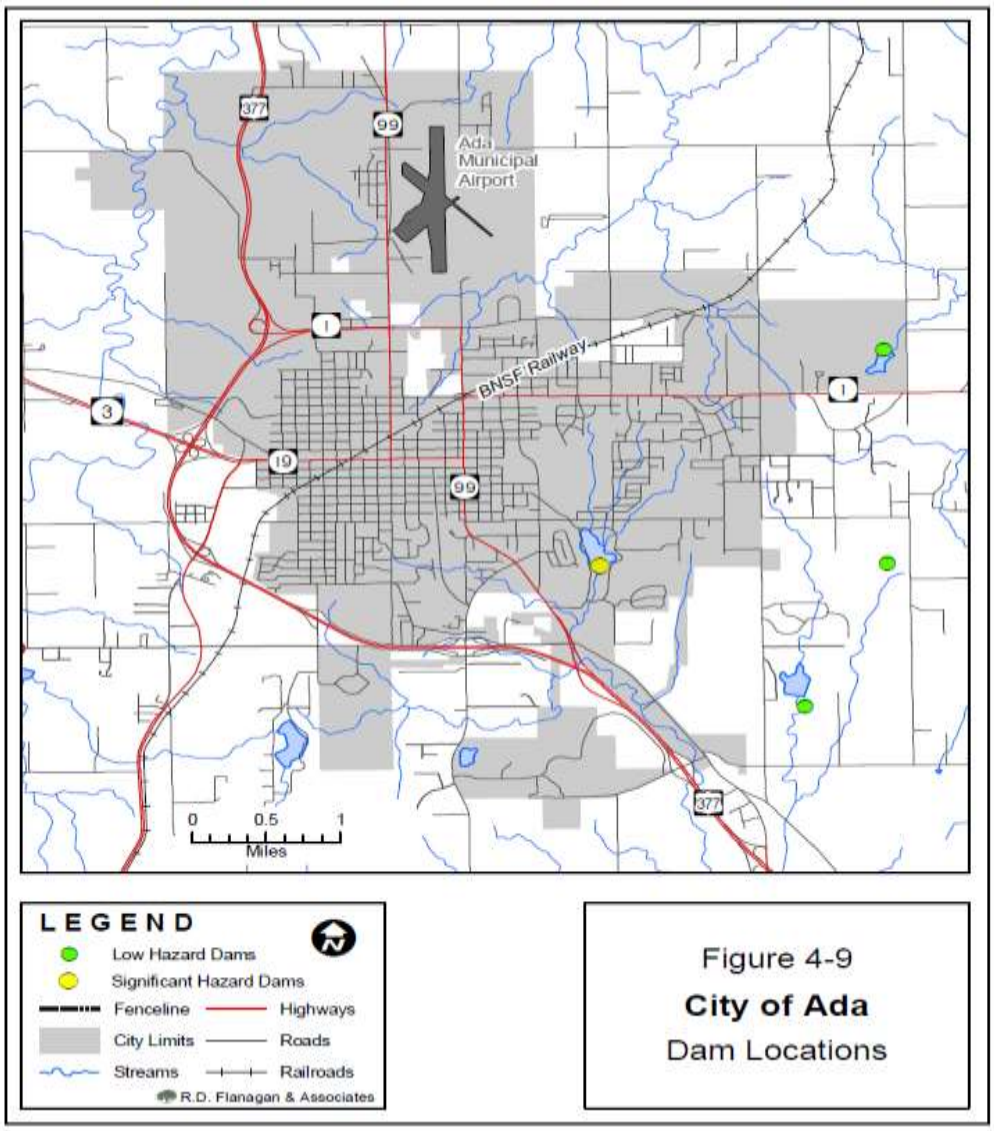
- Objective 1. Improve public awareness of Fixed Site Hazardous Material incidents and measures by which people can protect themselves and their community.

- Objective 2. Identify and protect populations and critical infrastructure that are vulnerable to Fixed Site Hazardous Material incidents.

- Objective 3. Identify and limit the damage that Fixed Site Hazardous Material incidents have on the environment.

Dam Failures

Historical Context: "There are no high hazard dams within the City of Ada, or outside it, whose failure would pose a hazard to the community. There is one significant hazard dam in the southeast quadrant: City Lake Dam. This 16-acre lake contains 339 acre-feet of water, and has very little development in the floodplain downstream of the dam. The City of Ada is currently investigating the construction of Scissortail Lake Dam two miles west of the city on Canadian Sandy Creek. As currently proposed, this dam would not pose a hazard to the City of Ada, the community of Latta, or to the CLEET facilities downstream." (According to the City of Ada 2008 Hazard Mitigation Plan)



"A new chapter for Ada will begin with the creation of Scissortail Lake. With a reservoir at the 937-foot level, the lake should pose no hazard for Ada itself (or Latta, too, for that matter), since the city is built largely above the 950 foot contour on the west side. If the community is careful about preventing development downstream of Scissortail dam that would be at risk from a breach or emergency release, the lake should not pose a hazard for the city. The CLEET facility, whose property reaches across the Canadian Sandy floodplain, is built on high ground. With prudent planning of future development, it should not be at risk." (City of Ada 2008 Hazard Mitigation Plan)

According to the City of Ada 2008 Hazard Mitigation Plan, "It is required that the City have an Emergency Action Plan for the dam, including the identification of vulnerable populations downstream, and a plan as to how this population will be notified in case of a dam failure. It is not within the scope of this study to identify the potential inundation areas associated with a failure of the proposed Scissortail Dam, or the properties likely to be affected by such an event."

Based the classification of the dams in the City of Ada and the populations at risk for damages as a result of dam failure, the city has a low vulnerability to dam failure.

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries, loss of life, and damage to property, equipment and infrastructure due to partial or total Dam failures.

- Objective 1. Improve public awareness of Dam Break hazards and measures by which people can protect themselves, their property and their community.

- Objective 2. Identify and protect populations, structures, and critical infrastructure that are vulnerable to Dam Break hazards.

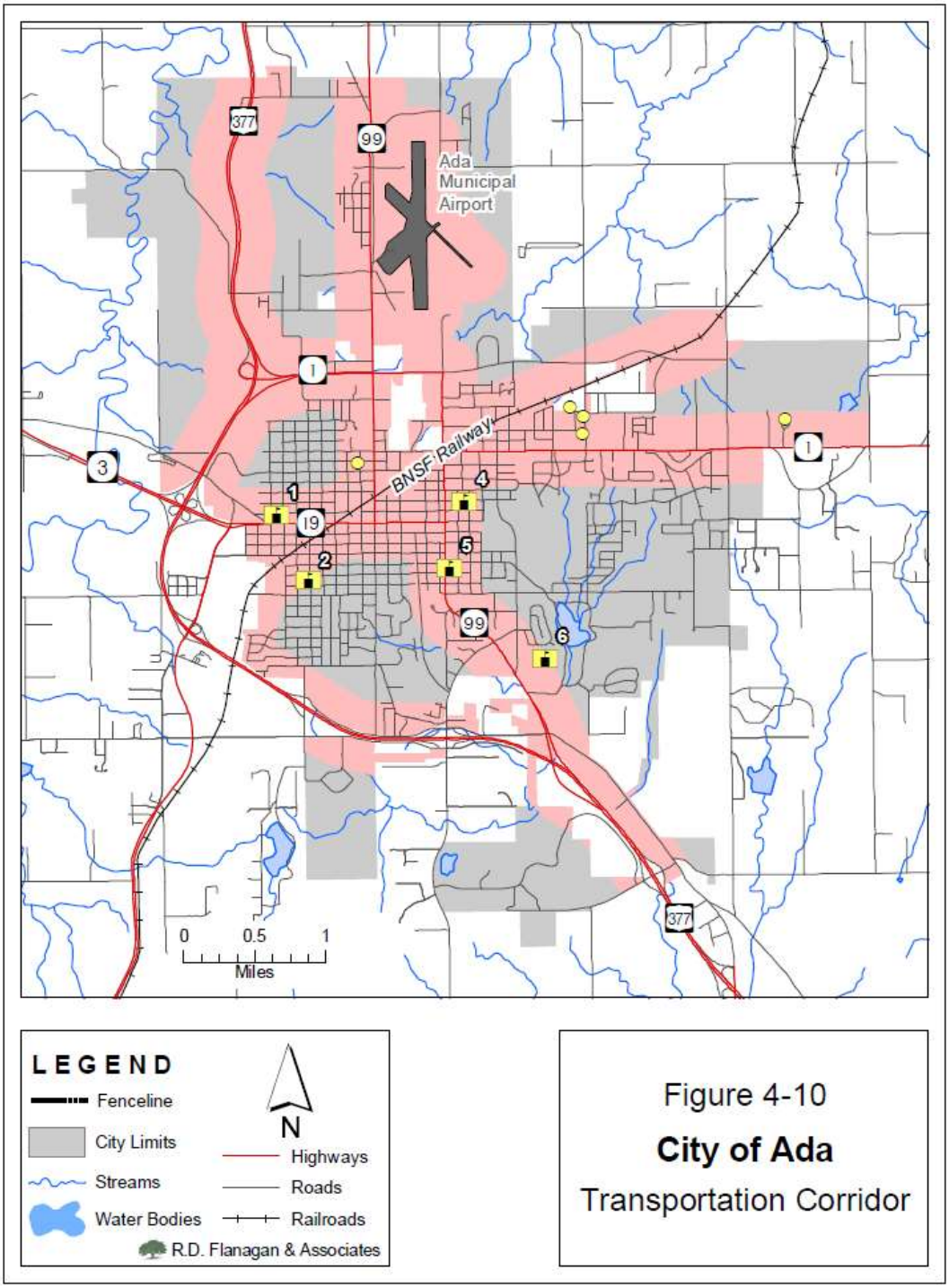
- Objective 3. Ensure that Dam Break prevention and mitigation policies have no negative impacts and, whenever possible, provide positive protection and enhancements to natural resources.

Transportation Events

Historical Context: According to the City of Ada 2008 Hazard Mitigation Plan, "Ada had three railway transportation events in the 10-year period 1996 2005, and three aviation accidents. During the same time period, there were five reported hazardous materials events, one involving a Burlington Northern rail car derailing, and four pipeline or storage tank incidents. Based on this limited data, Ada can expect one railway accident every 3 years, one aviation incident every 3 years, and a hazardous materials event every 2 years."

Table 2.15 Ada Mobile Hazardous Materials Incidents 1995 – 2005 (National Response Center)

Date	Location	Suspected Responsible Party	Event	Medium Affected	Material Name
03/21/96	Unspecified	BNSF	Railroad		Denatured & Ethyl Alcohol
11/28/03	100 East 13th St	Pontotoc Production	Storage Tank	Water	Saltwater
11/30/03	Mt. Gilcrease Facility, 100 East 13th St	Pontotoc Production	Storage Tank	Water	Saltwater
11/30/03	Steadman Pump, 100 East 13th St	Pontotoc Production	Storage Tank	Water	Saltwater
12/02/03	Jonas, 100 East 13th St	Pontotoc Production	Storage Tank	Water	Saltwater



"Due to the high percentage of critical facilities and population within its transportation corridor, the City of Ada and Ada Public Schools have a high vulnerability to the impacts of transportation hazards. The damage from a volatile chemical truck incident in the center of the town could be extensive. The extent of a transportation event can be lessened by, among other measures, well-trained and

equipped Hazmat Teams, Reverse 9-1-1 notifications of people in the impact area, planned and practiced notification and evacuation procedures, and by relocating hazardous material transportation routes away from populated areas and critical facilities." (City of Ada 2008 Hazard Mitigation Plan)

Hazard-Specific Goal and Objectives:

GOAL: To reduce the incidence of injuries and loss of life and the negative impact on public infrastructure and the environment due to Transportation-related hazardous material incidents and other Transportation incidents with the potential for causing mass casualties.

- Objective 1. Improve public awareness of Transportation incidents and measures by which people can protect themselves and their community.

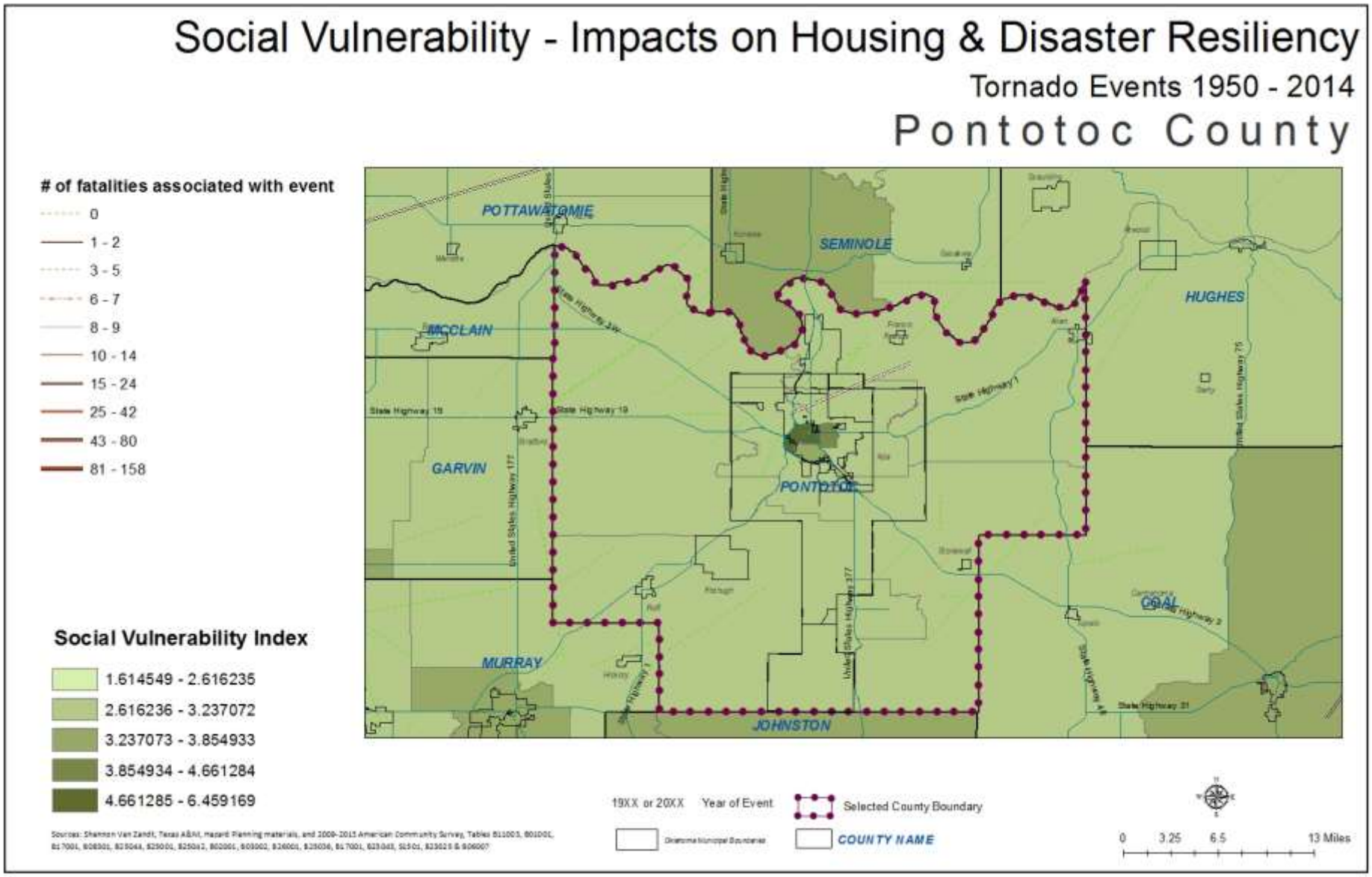
- Objective 2. Identify and protect populations and critical infrastructure that are vulnerable to Transportation incidents.

- Objective 3. Identify and limit the damage that Transportation incidents have on the environment

Social Vulnerability - Impacts on Housing & Disaster Resiliency

Tornado Events 1950 - 2014

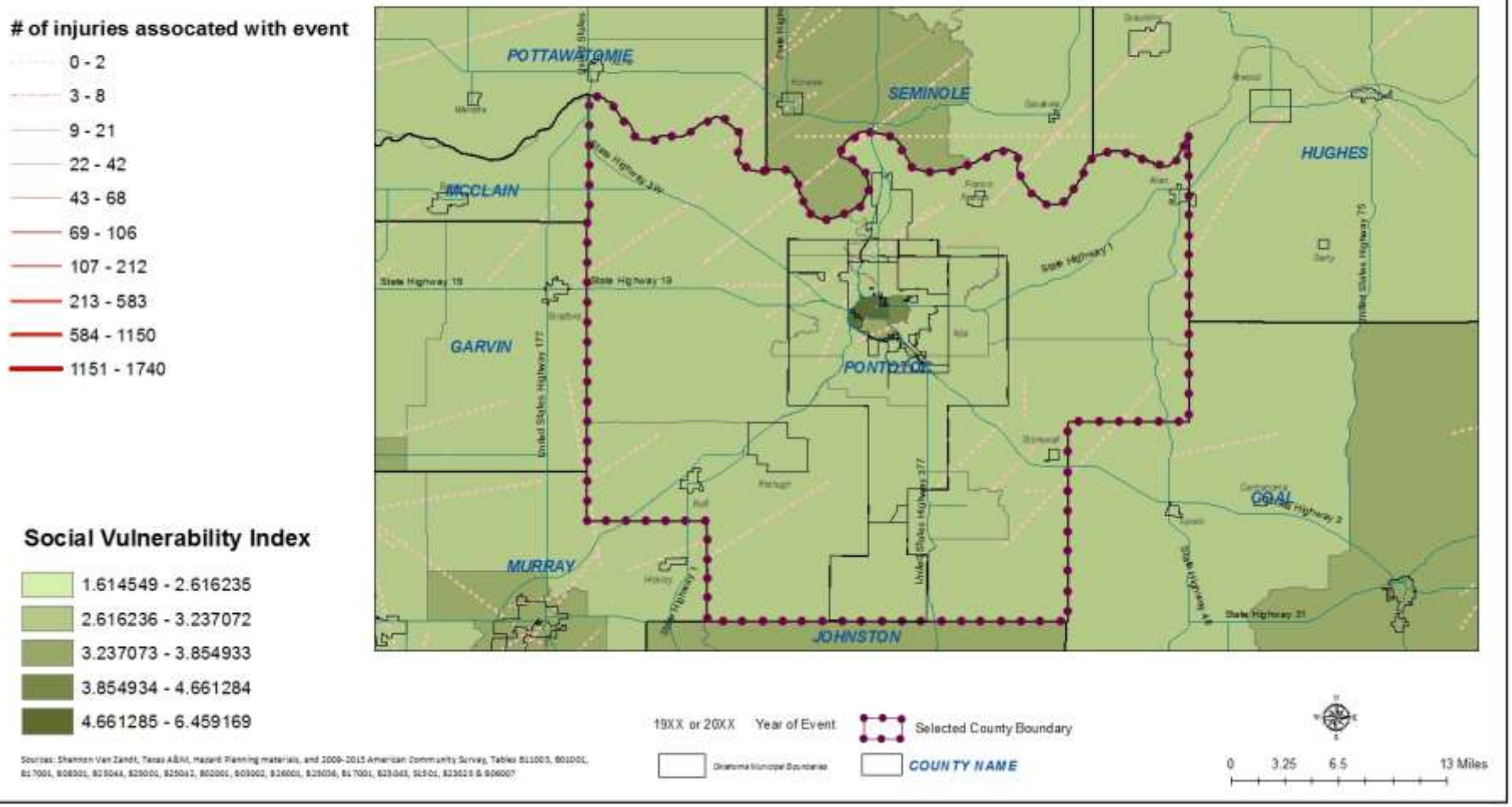
Pontotoc County



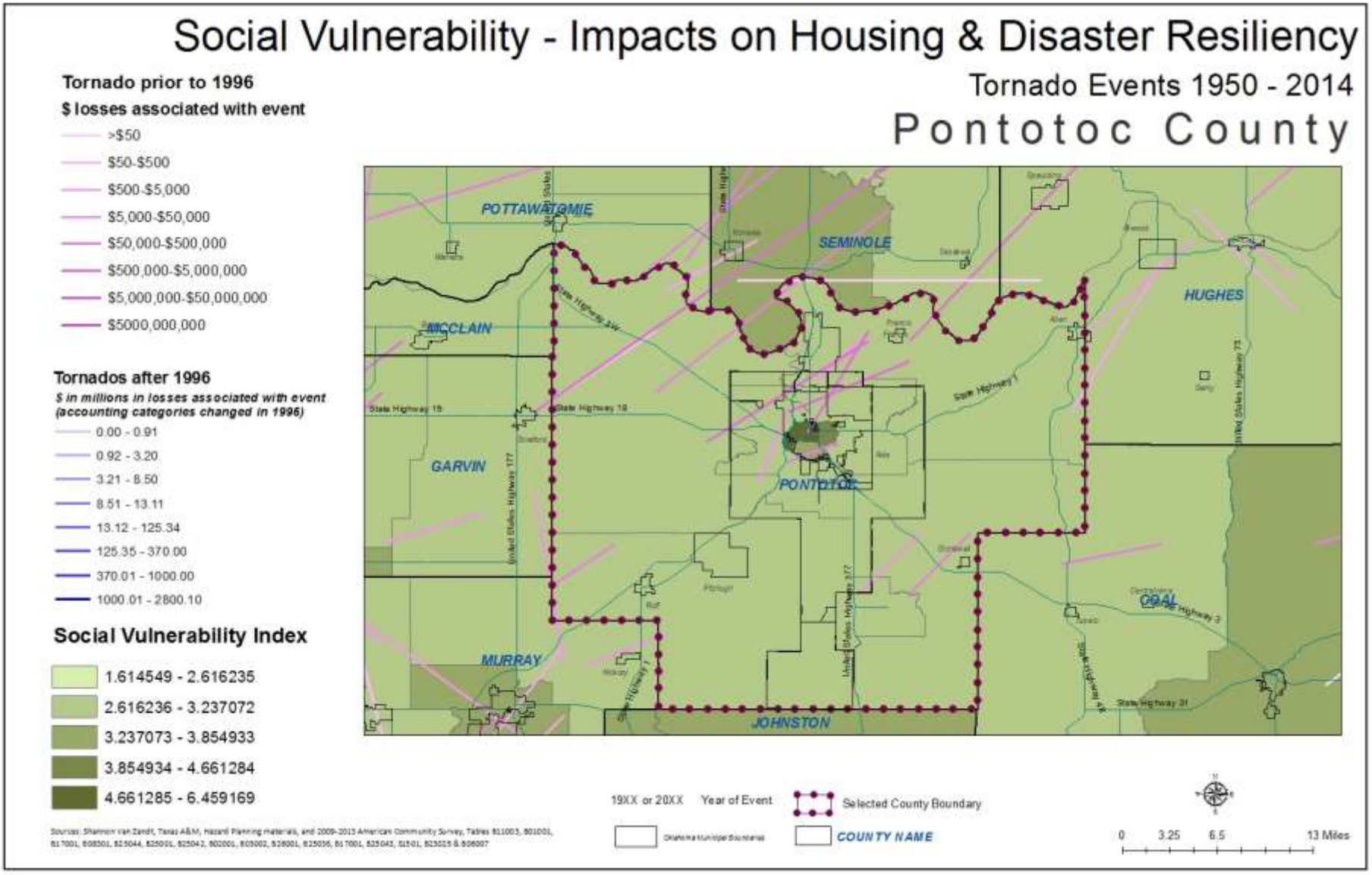
Social Vulnerability - Impacts on Housing & Disaster Resiliency

Tornado Events 1950 - 2014

Pontotoc County



Social Vulnerability - Impacts on Housing & Disaster Resiliency



C.2.1.2; C.2.1.6; C.2.1.7; C.2.1.8 Shelters from Disaster Event

According to the HMP, the City of Ada does not have an official public shelter with its city limits designed to serve as a shelter during a disaster event. Residents are encouraged to shelter in place. However numerous public facilities are available after a disaster including: Red Cross, public school gymnasiums, and numerous churches.

The HMP does state that the city of Ada has inspected and gained reimbursement funding for more than 30 safe-room shelters in Pontotoc County. However it is unclear whether these were public or private shelters.

Based on the information gained from the HMP more public shelters are needed for the cities in Pontotoc County, however no estimates were provided.

C.2.1.3 Public Policy and Governance to Build Disaster Resiliency

The City of Ada adopted the 2009 International Building Code published by the ICC. This is also enforced by the building code inspector for the City of Ada.

Ada's City Code outlines ordinances in place to minimize public and private losses due to flood conditions in specific areas.

2008 City of Ada Hazard Mitigation Plan recommends FEMA Retrofitting Guide for homes to build disaster resiliency.

C.2.1.4 Local Emergency Response Agency Structure

"The HMP contains procedures and responsibilities for the three operational groups in each stage of an emergency, and includes report forms, contact lists and telephone numbers, damage assessment procedures, equipment sources, critical facilities, hazardous materials sites, shelter locations, volunteer groups and other community resources, and references.

The HMP has general response procedures applicable to a wide range of natural and man-made disasters, as well as instructions for specific emergencies, such as HAZMAT events, bomb threats and terrorism, airplane crashes, and power failures. Also included are instructions for setting up incident command posts, shelters, and staging areas, and handling animal care and mass evacuations."

– The previous language was taken directly from the Ada Hazard mitigation Plan. The structure for response and to address any perceived vulnerabilities in the county is included in the Hazard Mitigation Plan. [Relevant section in the plan include: 1.1.7 –Point of Contact and B-5.5 Emergency Services and Response]

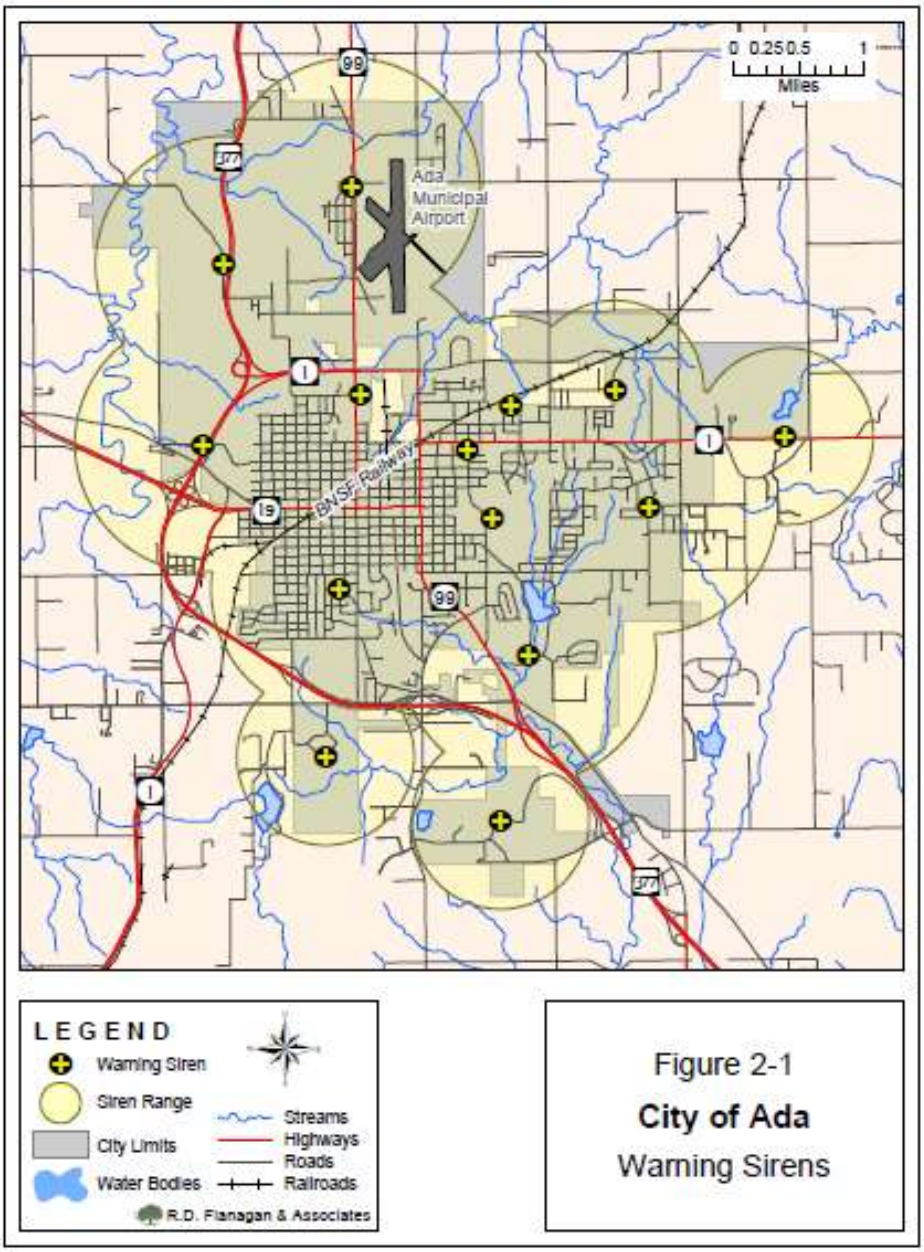
C.2.1.5 Threat & Hazard Warning Systems

The identified Threat & Hazard Warning Systems for the City of Ada include:

Sirens – The City of Ada has 16 warning sirens throughout the community. Based on the map below, the coverage area covers the majority (if not all of the urban portions of the City of Ada)

Phone notification (HMP mentions paging systems but does not explain whether text or call.)

Emergency Broadcast System (via FM/AM radio and TV broadcasts)



Social Vulnerability

Based on the research work done by the Texas A&M University Hazard Reduction and Recovery Center, an added component is being included in this section. Social vulnerability can place households at a further disadvantage during and after a disaster. This analysis is assessing for the county the levels of social vulnerability based on demographic indicators to highlight 'hotspots' or

counties that have higher social vulnerability. That combined with Hazard Mitigation Plans – or lack thereof – can highlight places where additional work is needed to reduce impacts on households.

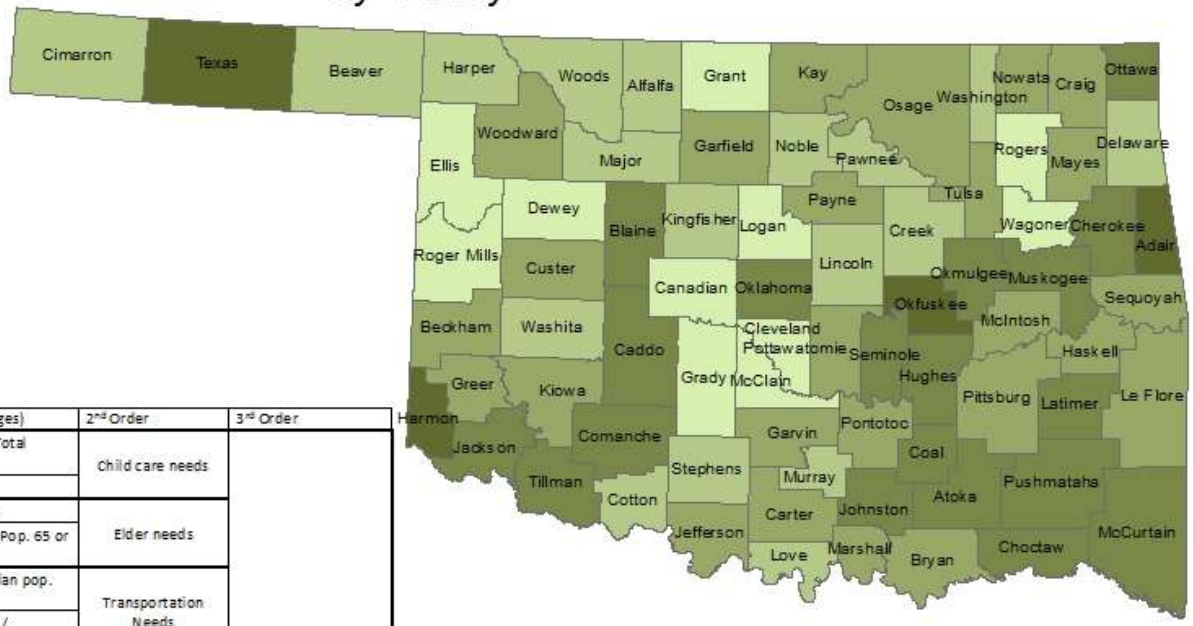
Social Vulnerability Analysis - Pontotoc County

Base Social Vulnerability Indicators (%)		2nd Order	3rd Order
1.) Single Parent Households	18.16%	0.252 (Child Care Needs)	**3.415 Social Vulnerability 'Hotspot' or Area of Concern**
2.) Population Under 5	7.02%		
3.) Population 65 or Above	15.03%	0.235 (Elder Needs)	
4.) Population 65 or Above Poverty Rate	8.46%		
5.) Workers Using Public Transportation	0.36%	0.069 (Transportation Needs)	
6.) Occupied Housing Units w/o Vehicle	6.50%		
7.) Housing Unit Occupancy Rate	89.04%	2.625 (Temporary Shelter and Housing Recovery Needs)	
8.) Rental Occupancy Rate	33.37%		
9.) Non-White Population	31.23%		
10.) Population in Group Quarters	3.12%		
11.) Housing Units Built Prior to 1990	77.79%		
12.) Mobile Homes, RVs, Vans, etc.	9.14%		
13.) Poverty Rate	18.83%		
14.) Housing Units Lacking Telephones	2.52%	0.235 (Civic Capacity Needs)	
15.) Age 25+ With Less Than High School Diploma	13.30%		
16.) Unemployment Rate	6.35%		
17.) Age 5+ Which Cannot Speak English Well or Not At All	1.30%		

Sources: Shannon Van Zandt, Texas A&M, Hazard Planning materials, and 2009-2013 American Community Survey, Tables B11003, B01001, B17001, B08301, B25044, B25001, B25042, B02001, B03002, B26001, B25036, B17001, B25043, S1501, B23025 & B06007

Social Vulnerability Index

By County

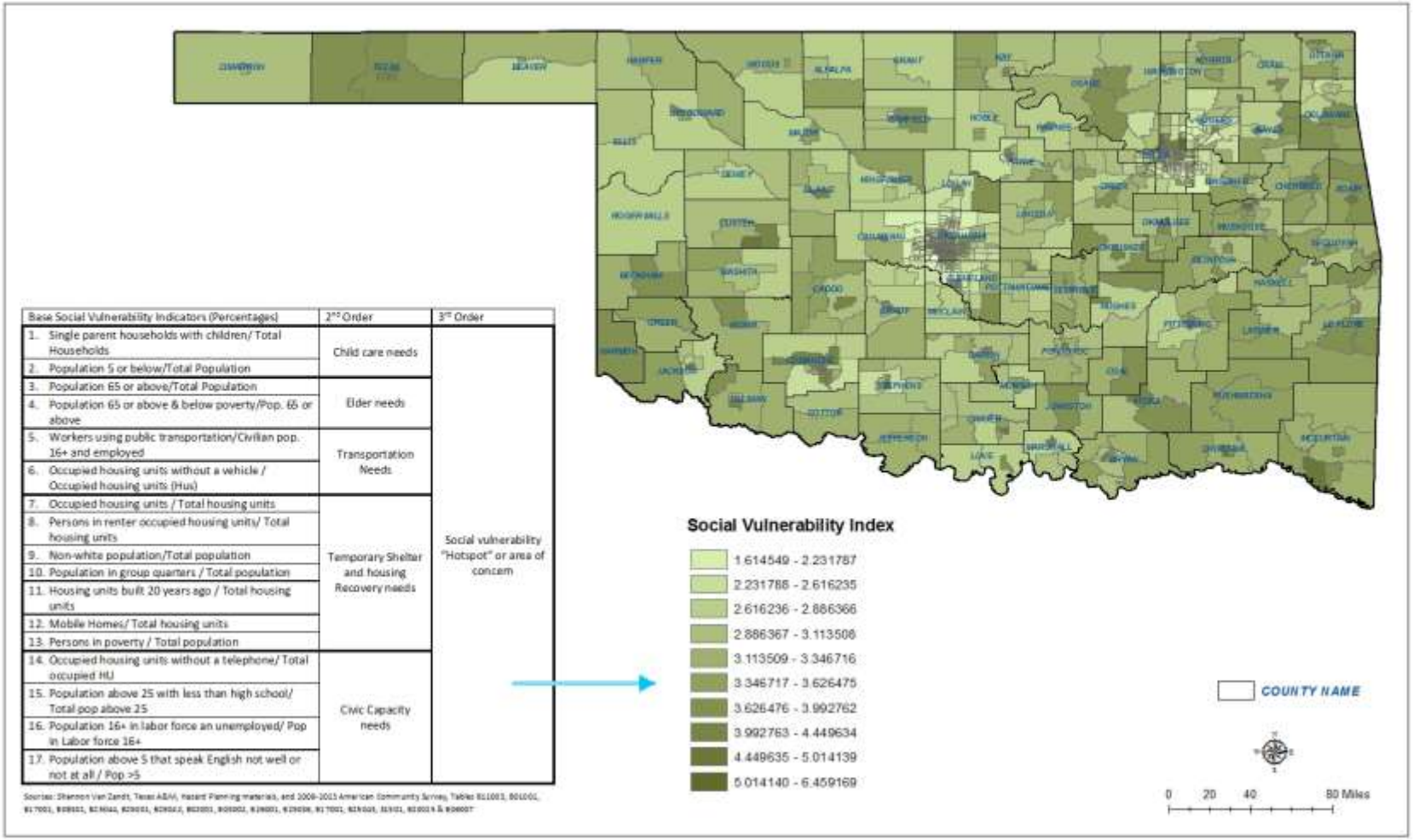


Levels of Social Vulnerability Analysis

Base Social Vulnerability Indicators (Percentages)	2nd Order	3rd Order
1. Single parent households with children/ Total Households	Child care needs	Social vulnerability "Hotspot" or area of concern
2. Population 5 or below/Total Population		
3. Population 65 or above/Total Population	Elder needs	
4. Population 65 or above & below poverty/Pop. 65 or above		
5. Workers using public transportation/Civilian pop. 16+ and employed	Transportation Needs	
6. Occupied housing units without a vehicle / Occupied housing units (Hus)		
7. Occupied housing units / Total housing units	Temporary Shelter and housing Recovery needs	
8. Persons in renter occupied housing units/ Total housing units		
9. Non-white population/Total population		
10. Population in group quarters / Total population		
11. Housing units built 20 years ago / Total housing units		
12. Mobile Homes/ Total housing units		
13. Persons in poverty / Total population		
14. Occupied housing units without a telephone/ Total occupied HU	Civic Capacity needs	
15. Population above 25 with less than high school/ Total pop above 25		
16. Population 16+ in labor force an unemployed/ Pop in Labor force 16+		
17. Population above 5 that speak English not well or not at all / Pop >5		

Source: Shannon VanZandt, Texas A&M, Hazard Planning materials; 2009-2013 American Community Survey, Tables B11003, B01001, B17001,

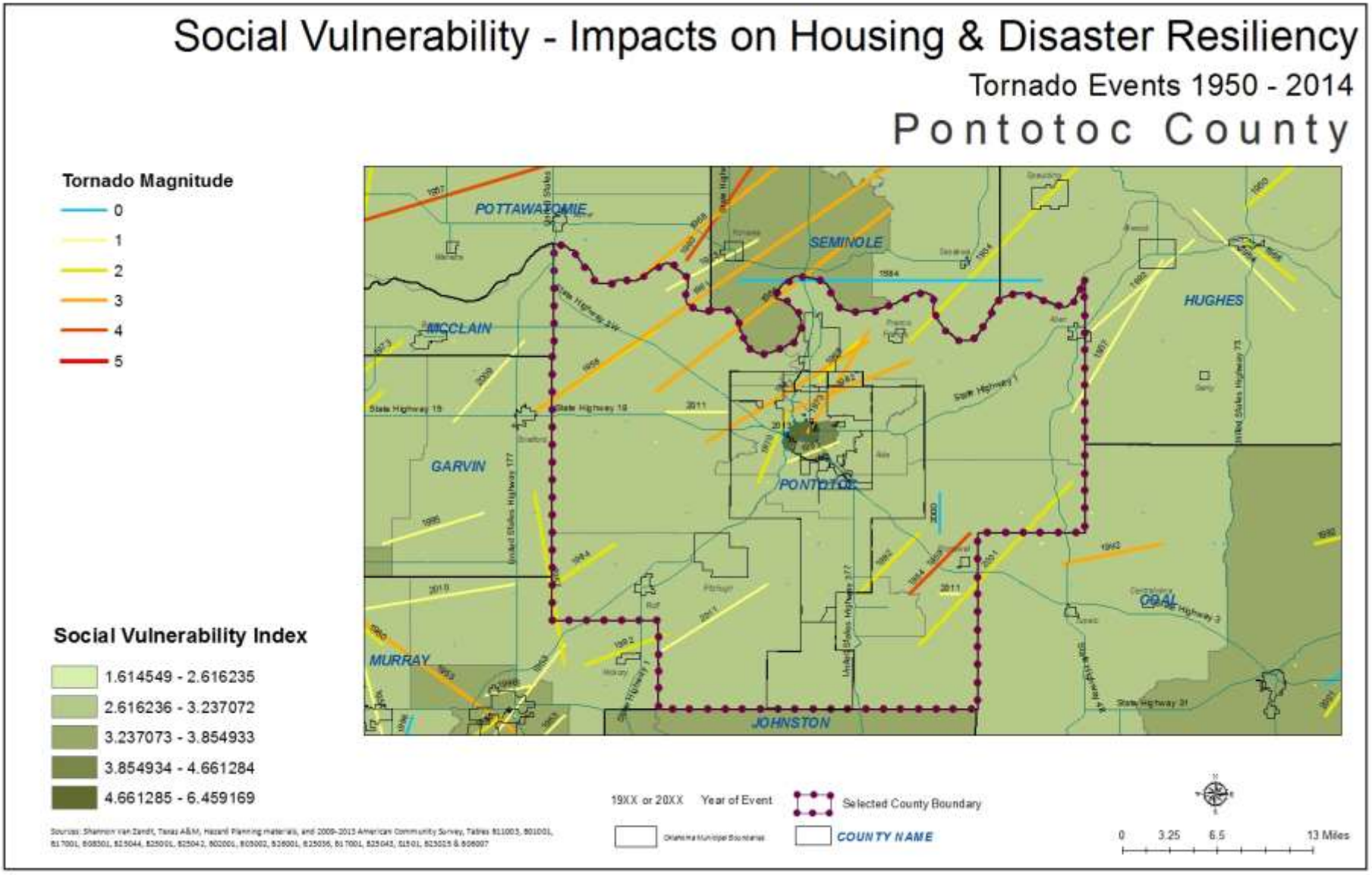
Social Vulnerability - Impacts on Housing & Disaster Resiliency



Social Vulnerability - Impacts on Housing & Disaster Resiliency

Tornado Events 1950 - 2014

Pontotoc County



Social vulnerability combined with the devastating impacts of a natural or man-made disaster can compound a household's ability to recover and in fact can place those individuals at an even great gap or disadvantage prior to the event (Shannon Van Zandt, Texas A&M, Hazard Planning).

This county falls above average per this index for social vulnerability when comparing as a county to other counties in the state. At the census tract level, the Ada area is the most socially vulnerable and therefore residents may experience further negative impacts from a disaster event and subsequent recovery.

Recommendations for this county:

- Continue to update and maintain the county HMP and include attention to areas within the county that in addition to physical vulnerability may have compounding social vulnerability factors.

- Efforts to strengthen building codes related to tornadoes and natural disasters should be considered.

- Planning for shelters from disaster events for multifamily, HUD and LIHTC units, in addition to all housing in the community should be incorporated with any effort to increase housing.

- Continue to apply for grants and pursue funding for more public emergency shelters.

Homelessness

By Continuum of Care

Oklahoma is comprised of eight Continuums of Care (CoC). These entities manage the provision of services to the homeless, among other functions. By definition, CoCs involve nonprofit homeless providers; victim service providers; faith-based organizations; governments; businesses; advocates; public housing agencies; school districts; social service providers; mental health agencies; hospitals; universities; affordable housing developers; law enforcement and other organizations that serve the homeless and those at risk of becoming homeless (Continuum of Care Network pamphlet, 2015). These entities are governed by a community plan that helps them deliver services to the homeless and/or to prevent a return to the homeless. CoCs provide a variety of services aimed at outreach, engagement and assessment, including emergency shelter, rapid re-housing, transitional housing, and permanent housing, among others (Continuum of Care Network pamphlet, 2015).

The data below describes the characteristics of those receiving or eligible for the CoC in which Pontotoc County is located. This data is collected by the CoCs on last day of January each year and reported on an annual basis. It is currently the best source of data available at the State level of understanding the demographics of these populations.

OK 507 Southeastern Oklahoma

OK 507 represents McCurtain, Choctaw, Pushmataha, Bryan, Carter, Love, Pontotoc, Coal, Murray, Johnson, Atoka, Marshall, Pittsburg, Latimer, LeFlore, Haskell, McIntosh, Hughes, Okfuskee, Okmulgee, and Muskogee counties. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas. The majority of the homeless in this CoC are classified as chronically homeless (73). There are also a significant number of homeless that are mentally ill (49) and chronic substance abusers (50). The location of a correctional facility in this area may contribute to the disproportionate number of homeless in the CoC.

OK 507 Southeastern OK Regional	Emergency Shelter(sheltered)	Transitional Housing(sheltered)	Unsheltered	Total
Households without children	121	10	70	201
Households with at least 1 adult & 1 child	32	1	20	53
Households with only children	0	0	0	0
total homeless households	153	11	90	254
Persons in households without children	126	10	104	240
persons age 18-24	19	1	23	43
persons over age 24	107	9	81	197
Persons in households with at least 1 adult & 1 child	86	3	113	202
children under age 18	49	2	46	97
persons age 18-24	9	0	23	32
persons over 24	28	1	44	73
persons in households with only 1 children	0	0	0	0
Total homeless persons	212	13	217	442
Subpopulations	**Sheltered**		**Unsheltered**	**Total**
Chronically Homeless	23		50	73
Chronically Homeless Individuals	13		40	53
Chronically Homeless Persons in Families	10		10	20
Severely Mentally Ill	20		29	49
Chronic Substance Abuse	25		25	50
Veterans	8		13	21
HIV/AIDS	1		2	3
Victims of Domestic Violence	26		3	29

CoC Number: OK-507

CoC Name: Southeastern Oklahoma Regional CoC

Summary of all beds reported by Continuum of Care:

	Family Units[1]	Family Beds[1]	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Subset of Total Bed Inventory: Chronic Beds[2]	Veteran Beds[3]	Youth Beds[3]
Emergency, Safe Haven and Transitional Housing	**54**	**145**	**206**	**0**	**351**	**0**	**3**	**n/a**	**0**	**0**
Emergency Shelter	53	142	189	0	331	0	3	n/a	0	0
Transitional Housing	1	3	17	0	20	n/a	n/a	n/a	0	0
Permanent Housing	**19**	**71**	**23**	**0**	**94**	**n/a**	**n/a**	**2**	**32**	**0**
Permanent Supportive Housing*	15	58	21	0	79	n/a	n/a	2	32	0
Rapid Re-Housing	4	13	2	0	15	n/a	n/a	n/a	0	0
Grand Total	**73**	**216**	**229**	**0**	**445**	**0**	**3**	**2**	**32**	**0**

COC Conclusion

Each of the CoC's represents a unique area. It's important to note that the Point In Time data serves as a baseline. It is likely that the homeless population is much larger than counted. Generally, the State's homeless population is over the age of 24. In some areas of the State, there is a disproportionately high rate of homeless youth. More detailed exploration is necessary to understand the reasons which led them to this State and the needs of homeless youth. Domestic violence victims comprise a significant portion of the homeless population in the State. In some areas, the presence of social service providers for this subpopulation has reduced homeless rates. The same is true with respect to homeless veterans. As anticipated, the majority of the homeless population across the state can be classified as: mentally ill, chronically homeless, and chronic substance abusers. The needs of these difficult to house homeless must remain a priority across the State.

A Snap Shot of Homelessness in the State

Point in Time data was last collected on January 29, 2015 across the State. On that date, counts revealed a homeless populations of more than 3,000 residents. The majority of those counted (2,603 individuals) were classified as households without children. The majority of this group lives in emergency shelters (1,652) or transitional housing (376) with 575 classified as unsheltered.

The number of households with children is seemingly small totaling 343. The vast majority of those in this classification live at emergency shelters (201) or transitional housing (104) with only 38 classified as unsheltered. Homeless service providers in Oklahoma City and Tulsa emphasized that this group was likely undercounted across the State because they are less visible than other categories of homeless. They emphasized that emergency shelters, as presently designed, do not meet the needs of families with children in terms of both privacy and safety.

The Point in Time data reveals less than 100 households comprised of only children. Of these 74 counted households, 35 live in emergency shelters and 39 are unsheltered. This population is likely significantly undercounted as youth who are homeless typically seek to avoid identification for fear of being returned to their homes. These young people often have specific needs for supportive services that are difficult to deliver because the population remains unseen. Homeless advocates in the State hold up Tulsa as a good example of the State for serving homeless youth. OKC's Be the Change is also a leader in identifying and providing needed service to homeless youth in the metropolitan region. The problem of homeless youth is not just isolated to large urban areas. Mid-sized and smaller cities also look for innovative ways to service. Cities like El Reno and Enid have their own drop in centers for homeless youth. Social networks in smaller cities fill similar functions.

Oklahoma City public schools also tracks homeless students within the district. There are homeless students attending 78 elementary and middle schools in Oklahoma City. This data suggests that the majority of the city's homeless students are African American or Hispanic. There are 664 homeless African American students, 724 homeless Hispanic students, and 254 homeless Caucasian students. There are ten high schools in OKC that have reported having homeless students. Douglass and Capitol Hill high schools have the highest homeless student populations. Douglass has 50 homeless African American students. Capitol Hill has 49 homeless Hispanic students. The majority of these students can be classified as "couch homeless" or doubled up, meaning that they are finding

shelter with extended family members, friends, and other non-relatives for a brief amount of time due to hardship.

The majority of Oklahoma's homeless population is over 24 years old. This classification system is not particularly useful in helping to assess the number and needs of the elderly population, which is reported to be a substantial subset of this population.

The Point in Time data categorizes the homeless population into two categories: Hispanic/Latino and Non-Hispanic/Non-Latino. The lion's share of homeless in Oklahoma are Non-Hispanic/Non-Latino (3,528). In Oklahoma City, 62% of the homeless served are classified a Caucasian. Twenty-five percent of the homeless population is African American. Seven percent of the homeless in OKC identify as Native American. Less than one percent of those identified as homeless in OKC are Asian. By contrast, a relative small fraction of the State's homeless population is Hispanic/Latino. The Point in Time data identified a relatively small Hispanic homeless population, including less than 250 individuals. This follows OKC counts that identify 7% of the city's homeless population as Hispanic. Homeless advocates in OKC indicate that social networks, including churches and extended families, keep the number of homeless in the Hispanic population proportionately lower than their Non-Hispanic/Non-Latino counterparts. However, these individual likely classify as "couch homeless" and are in a continued state of being vulnerable to becoming homeless.

The PIC data indicates that are more homeless males (2,237) than females (1,535). This follows national trends. Care should be taken when interpreting this data, as women are less likely to participate in Point in Time counts. There is a growing population of homeless in Oklahoma that identifies as transgender. PIC data identified 5 individuals identifying as transgender. This population is likely much higher and will continue to grow due to family and national attitudes about this population. Transgender populations may require special housing accommodations, especially in the emergency shelter context, to provide for their social and emotional needs.

Another group of homeless individuals that merits special consideration in the distribution of resources is those identified as having special needs. This classification includes persons with "physical, mental or behavioral disabilities, persons with HIV/AIS and/or persons with alcohol or drug addictions. The Point in Time data estimates that there are nearly 1300 homeless persons with special needs in OKC alone.

The Point in Time data is coarse and does not do an effectively track homeless populations with specific needs, such as those persons who are homeless and living with HIV/AIDS. This special population of homeless is likely growing in Oklahoma. According to the Oklahoma State Department of Health there were an estimated 5,375 cases of persons living with HIV/AIDS by the end of 2013. There were a total of 437 newly diagnosed HIV/AIDS cases in 2013 for the state of Oklahoma. The vast majority of populations living with HIV/AIDS (nearly 72%) reside in urban areas. In OKC alone, the Point in Time data identified at least 25 homeless individuals living with HIV/AIDS. This is likely an undercount. Based on this information and anecdotal data from homeless service providers, special effort must be made to understand the housing, medical, and supportive services needs of homeless persons living with HIV/AIDs.

Shelter is crucial for homeless persons with HIV/AIDS in the management of this illness. However, traditional shelter setting(s) may not be suitable to house this population. Those with suppressed immune systems are vulnerable to the spread of infectious diseases which may be present in open shelters. In addition, shelter personally may not be properly trained in handling AIDS related issues. For these reasons, as well as resources made available by the federal government, homeless persons living with HIV/AIDs are often given housing choice vouchers, created by HOPWA, so that they secure housing on the private market. This can be challenging in constrained rental markets like Norman, for example, where affordable housing options are limited. It is estimated that more than 60 individuals living in OKC with HIV/AIDs are homeless because they have been unable to find a landlord that will accept their housing choice voucher.

State Name: Oklahoma

Point-in Time Date: 1/29/2015

Summary by household type reported:

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Households without children[1]	1,652	376	575	2,603
Households with at least one adult and one child[2]	201	104	38	343
Households with only children[3]	35	0	39	74
Total Homeless Households	**1,888**	**480**	**652**	**3,020**

Summary of persons in each household type:

Persons in households without children[1]	**1,676**	**397**	**623**	**2,696**
Persons Age 18 to 24	214	61	110	385
Persons Over Age 24	1,462	336	513	2,311
Persons in households with at least one adult and one child[2]	**595**	**293**	**108**	**996**
Children Under Age 18	373	176	57	606
Persons Age 18 to 24	40	29	13	82
Persons Over Age 24	182	88	38	308
Persons in households with only children[3]	**38**	**0**	**47**	**85**
Total Homeless Persons	**2,309**	**690**	**778**	**3,777**

Demographic summary by ethnicity:

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Hispanic / Latino	154	43	52	249
Non-Hispanic / Non- Latino	2,155	647	726	3,528
Total	**2,309**	**690**	**778**	**3,777**

Demographic summary by gender:

Female	1,004	272	259	1,535
Male	1,302	416	519	2,237
Transgender	3	2	0	5
Total	**2,309**	**690**	**778**	**3,777**

Rural Areas

Homelessness in the rural areas of the State is much more difficult to calculate. Given the population density of the State, the majority of services that serve the homeless are concentrated in urban and semi-urban areas. Even if beds are available, many rural homeless lack knowledge about the services or a means to travel to receive the same. As a part of this study, OU students were dispatched into the 77 counties in the State to, among other issues, attempt to understand the degree to which there is rural homelessness in the State. Their qualitative inquiries yielded very little data, in part, because rural homeless is difficult to identify and often ignored. For the purposes of this report, a literature review was prepared on the topic of rural homelessness in the United States. The goals of this academic review is to assist policymakers and service providers in the State in uncovering the dimensions of this illusive population.

In the U.S., the rural homeless population is predominantly Caucasian. This population is comprised of single mothers, widowed wives and husbands, divorced and separated men and women, and young people. A study examining rural homelessness in Ohio found that nearly 40% of those who classify as homeless were divorced, separated, or widowed (First, Richard J., John C. Rife, and Beverly G. Toomey, 1994, pg. 101). Ohio's rural homeless were also relatively young. Close to 80% of homeless population in this study was between the ages of 18 and 39 years old (First et al, 1994, pg. 101). Rural homelessness is often less visible than urban homelessness because these populations commonly take shelter are at a friend's house, in their vehicles, or on abandoned properties. These populations can also be found on "…campgrounds or in hollows, desert canyons, farmers' fields, state parks, and highway rest areas" (Milbourne and Cloke, 2006, pg. 17).

The causes of rural homelessness mirror, in most ways, the plight of the urban homeless. The study of homelessness in rural Ohio revealed family problems and substance abuse issues as primary causes of rural homelessness. The incidence of homelessness resulting from situations of domestic violence is high in rural areas (Cummins et al, 1998). Substance abuse issues are a common cause for homelessness in rural America. The literature reveals that this population tends to be homeless because they have isolated themselves from family and people who want to help (First et al, 1994). In the case of both domestic violence and substance abuse, it is often difficult for these individuals to find shelter and the supportive services they require in rural areas where options are limited, if available at all. The thought of moving to an urban area to find both shelter and supportive services is sometimes not considered at all by these vulnerable populations.

Rural areas are also more prone to the kind of poverty that puts individuals and families at risk for homelessness. The number of people living at or below the poverty line in rural places is higher than anywhere else in the United States (Moore, 2001). The statement "rural homelessness is a microcosm of national economic and political developments" cannot be truer for American rural communities (Vissing, 1996, pg. 103). The disinvestment of small towns and their inability to attract long-term sustainable business development, cripples a small town's economy. In effect, this is a main contributor for why poverty is such a common theme for rural communities. As a result, the State should carefully consider its investments in rural Oklahoma. While there is a need for shelter in these places, the construction of this housing type should be weighed with long term opportunities for employment in the area.

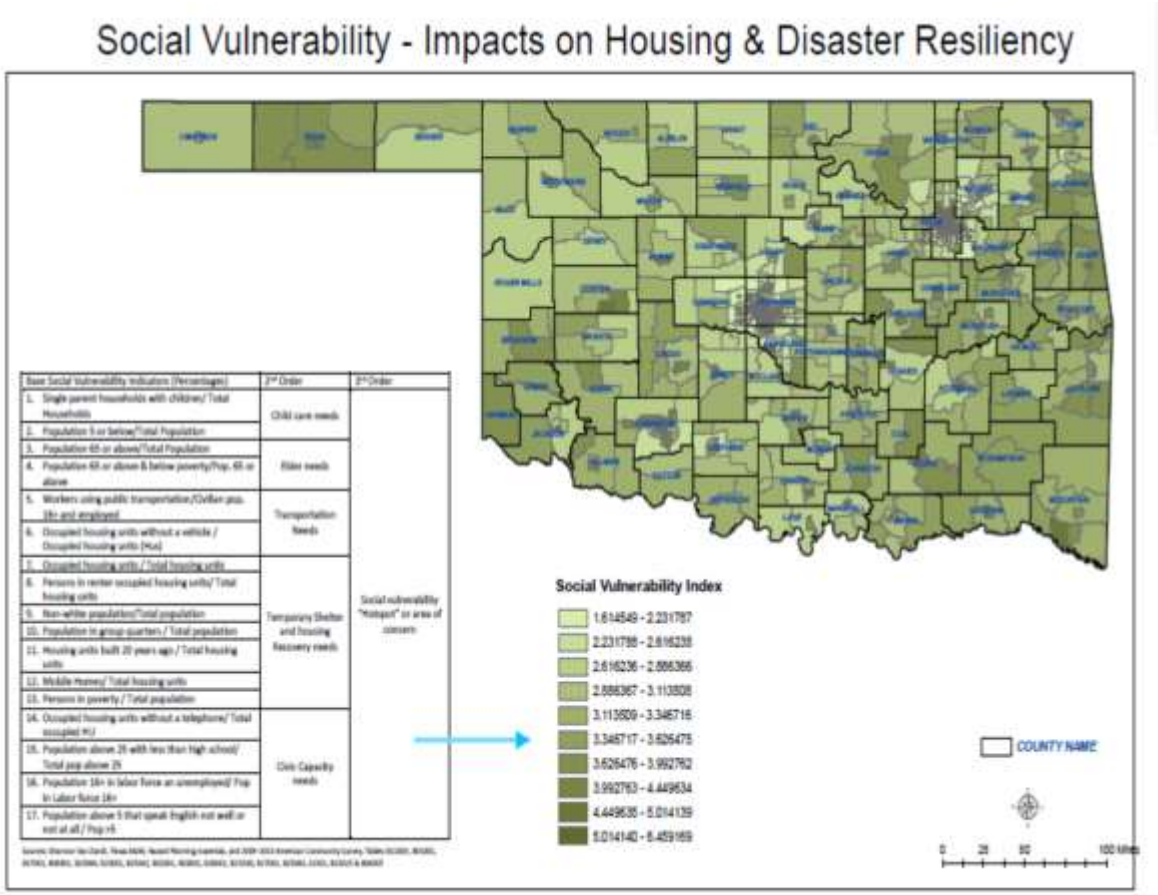
It is not surprising that rural areas typically lack both emergency shelters and temporary housing options. Services that provide temporary housing and provide relief and support services for those who cannot find food are virtually nonexistent in rural communities across the United States (Moore, 2001). Sheltering the homeless is undercapitalized in rural areas because communities do not see a concentration of homeless individuals (Vissing, 1996, pg. 146). As a result, the homeless must satisfice where they are. For instance, for families who are homeless, some of them use a friend's house to store clothes or to seek shelter, while some receive assistance from churches (Cummins et al, 1998). Others migrate to urban areas where services are available and more accessible (Rollinson, Paul A., and John T. Pardeck, 2006).

The absence of affordable housing in rural areas is a root cause of homelessness (Levinson, David, and Marcy Ross, 2007). In fact, it was noticed that many of the people were receiving monetary assistance or previously had some money saved up to spend on housing, but these measures were not enough to keep them afloat (First et al, 1994, pg. 101). Housing costs rise in rural areas typically rise as a result of competition for a limited amount of housing stock. In some rural areas, low income families are spending 70% of their household incomes on housing, sometimes substandard housing (Vissing, 1996, pg. 124). As Levinson et al explain, "housing costs are lower but so are incomes, with the result of placing a heavier rent burden in the community" (Levinson, David, and Marcy Ross, 2007, pg. 45). Renters in rural communities, as a result, are far more susceptible to becoming homeless than their urban or suburban counterparts because they do not have the financial safety net sometimes associated with homeownership (Fitchen, 1991, pg. 193).

While this brief review of the literature describes the state of homelessness across rural America, many of the lessons learned are easily translated to an Oklahoma context. The condition and supply of affordable housing units is relatively poor in many rural portions of the State. Rent burden, as more fully characterized in the Consolidated Housing Affordability Strategy (CHAS) section of this report, is high. This leaves families living and working in relatively weak economies vulnerable to homelessness. Once homeless, supportive services in these areas are relatively limited, especially for the chronically homeless, those with substance abuse problems, and victims of domestic violence. Services available to these populations in urban areas may not be attractive to individuals and families who are accustomed to life in rural communities. Where practicable, more consideration must be given to providing supportive services and temporary and permanent housing to homeless populations wishing to remain in rural areas.

At Risk For Homelessness

Poverty is the primary factor that places Oklahoma families at risk of being homeless. There are many factors experienced by those living in poverty which leave residents more or less vulnerable to homelessness. For the purposes of this study, a social vulnerability index has been constructed to measure the likelihood or risk that residents living in poverty might find themselves homeless. This index includes factors such as single headed households, concentration of young and elderly residents, the reliance on public transportation, private vehicle availability, racial composition, housing type, presence or absence of a telephone in the household, amongst other factors. This index is additive and seeks to understand the collective impact of these factors in estimating the vulnerability of a local population. While employed in more significant detail in the section of this report focusing on disaster resiliency, this tool is useful in identifying areas of the State where populations may be most vulnerable to homelessness. The index utilized in this section is different from the one crafted in the Disaster Resiliency chapter of this report in that it estimates social vulnerability at the county level, rather than by census tract. The decision to study vulnerability to homelessness at the county level was made to help policymakers understand, more generally, where resources and economic interventions are most necessary to stave off the potential effects of homelessness. This maps presents vulnerability to homelessness on the county level, depicting the most vulnerable counties in dark green.



The Oklahoma families most likely at risk are those living in public and subsidized housing. They live below the poverty line. Even those who are employed, remain vulnerable to homeless because an unexpected expense, like a medical emergency, threatens their ability to pay for their share of rent owed or utilities. A missed payment can easily lead to eviction and homeless.

Through the U.S. Department of Housing and Urban Development, Oklahoma service providers have been vested with more than 24,000 housing choice vouchers. Their spatial distribution is outlined below. Of significance is the size of the waiting lists for public housing units and housing choice vouchers in cities across the State. These individuals are the most vulnerable to being homeless.

		Authorized Vouchers	Public Housing Waiting List	Voucher waiting list
Ada	OK024	110	Unknown	Unknown
Bristow	OK033	87	Unknown	Unknown
Broken Bow	OK006	217	Unknown	Unknown
Fort Gibson	OK118	44	Unknown	Unknown
Henryetta	OK142	115	Unknown	Unknown
Hugo	OK044	178	14	56
Lawton	OK005	92	Unknown	Unknown
McAlester	OK062	73	118	36
Miami	OK027	243	126	179
Muskogee	OK099	843	Unknown	230
Norman	OK139	1,185	Unknown	313
Oklahoma City	OK002	4,219	830	8021
Oklahoma HFA	OK901	10,708	Unknown	11,155
Ponca City	OK111	134	70	148
Seminole	OK032	189	53	44
Shawnee	OK095	497	320	623
Stillwater	OK146	656	550	420
Stilwell	OK067	29	Unknown	Unknown
Tecumseh	OK148	31	90	171
Tulsa	OK073	4,808	4951	5859
Wewoka	OK096	154	Unknown	
Oklahoma		24,612		

Findings and Recommendations

The chronically homeless population remains high in Oklahoma and follows national trends. While this population does not appear to be growing, the needs of the chronically homeless merit continued attention. Ample emergency shelters and soup kitchens must be made available for these sizable population in both urban and rural contexts. Social service providers should be clustered, to the extent possible, where these groups of homeless populations cluster. Given the future projections for the increase in the number of cold and hot days in the region, social service providers must provide places that allow these individuals to seek refuge from the elements.

Those living with HIV/AIDS tend to underreport their status and needs. Given the cost of medical care these individuals face, the need for permanent and stable housing is critical. Housing providers must work to ensure that there are enough units for this undercounted population. Working with county health care providers, OHFA is much more likely to estimate the size and needs of this population of homeless and potentially homeless persons. Special care must be taken to ascertain the barriers these individuals face when using vouchers to secure housing in the marketplace.

Victims of domestic violence require temporary and transitional housing statewide. CoCs with high supportive services tend to better accommodate the housing needs for these population. Cleveland County provides a good model for the State. However, many homeless victims of domestic violence live in rural areas that are underserved. Efforts must be undertaken to work with social services provides, schools, churches, and the police to help identify these individuals and to lead them to available housing and supportive services.

While not mentioned in the PIC data, estimates must be prepared to calculate the number and needs of homeless populations with felonies. In particular, there has been a rise nationally in the number of homeless sex offenders. Zoning regulations and discrimination from the private market has pushed many registered sex offenders to the periphery of many communities. Given their criminal histories, this population of homeless is harder to house but should not be forgotten for health and safety of these individuals and the communities they inhabit.

The size of the homeless veteran population seems to be decreasing as a result of national initiatives to end homelessness for veterans in Oklahoma. The needs of homeless veterans are highest in areas of the State near VA facilities. Temporary and permanent housing should be constructed at a higher rate in these areas to meet demand. Care should be taken to make certain that the housing constructed is built to meet the psychological needs of veterans, particularly those suffering from PTSD.

Rural homelessness, in general, is a challenge to assess and characterize. The rate of homelessness in rural areas is most likely much higher than annual counts demonstrate. The majority of rural homeless likely find shelter out of public view. Some may shelter in their cars, in undeveloped areas or in the homes of those who allow them to stay. They are not likely to find their way to urban areas given their lack of transportation options and preferences for rural living. Programs that are developed to provide shelter to the rural homeless must be developed to allow sheltering in place where possible. Sheltering in place should only be allowed, however, in places where individuals are likely to be able to find what they need, including opportunities to work.

Very little is known about the age distribution of homeless over the age of 24. It is likely that the homeless population, including those who are chronically homeless, is aging. Elderly homeless individuals have special needs. Counts must be more sensitive to understanding the size and needs of this population. This does not mean arbitrarily building units to house this population unless a need can be demonstrated for the same.

Waiting lists for public housing and section 8 vouchers are high across the State. This is not uncommon to Oklahoma. However, when we are considering the size of the population that is at risk to homelessness, these waiting lists are an important factor to consider. Resources should be spent in a manner which is preventative so that these individuals' and families' needs are met before they become homeless.

The absence of affordable housing alternatives across some parts of the State is the largest threat to homelessness. In markets that are constrained by an aging housing stock or those that are rapidly growing, individuals and families who live on the economic margins are at risk for becoming homeless. Communities must work to ensure that zoning regulations promote the development of housing types serving all income levels, including the providing of temporary and permanent housing to meet the needs of the presently homeless and those at risk for becoming the same. Funding distributions should be targeted to communities with the highest needs who are willing to do what is necessary to meet the needs of the homeless and those at risk for the same.

Works Cited

Continuum of Care Network Pamphlet. 2015

Cummins, L. K., R. J. First, and B. G. Toomey. "Comparisons of Rural and Urban Homeless Women." *Affilia* 13.4 (1998): 435-53. Web. 24 Oct. 2015.

First, Richard J., John C. Rife, and Beverly G. Toomey. "Homelessness in Rural Areas: Causes, Patterns, and Trends." *Social Work* 39.1 (1994): 97-108. Web. 24 Oct. 2015.

Fitchen, Janet M. "Homelessness in Rural Places: Perspectives from Upstate New York." *Urban Anthropology and Studies of Cultural Systems and World Economic Development* 20.2 (1991): 177-210. Institute, Inc. Web. 23 Oct. 2015.

Levinson, David, and Marcy Ross. *Homelessness Handbook*. N.p.: Berkshire Group, 2007.

Milbourne, Paul, and Paul J. Cloke. *International Perspectives on Rural Homelessness*. London: Routledge, 2006.

Moore, Robert M. *The Hidden America: Social Problems in Rural America for the Twenty-first Century*. Selinsgrove: Susquehanna UP, 2001.

Rollinson, Paul A., and John T. Pardeck. *Homelessness in Rural America: Policy and Practice*. New York: Haworth, 2006.

Vissing, Yvonne Marie. *Out of Sight, out of Mind: Homeless Children and Families in Small-town America*. Lexington, KY: U of Kentucky, 1996.

Fair Housing

Summary

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity.

These findings are intended to aid the Oklahoma Housing Finance Agency (OHFA) determine the location of new affordable housing in relation to vulnerable populations and explore ways to expand the opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Key Findings:

- 70% of affordable housing units are located in census tracts marked by poverty
- 62% of affordable housing is located in census tracts where a majority of the residents are not white
- 13% of affordable housing units have no access to transit services and 56% have access to limited service, on-demand transit
- 2.6% of affordable housing units have limited access to a hospital
- 7.8% of affordable housing units are located in food deserts

Recommendations:

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

What is Fair Housing?

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. On one hand, this protects the ability of individuals to obtain housing regardless of personal characteristics such as race, skin color, national origin, gender, familial status, or disability. It also focuses attention on more subtle forms of discrimination that cluster low-income housing in ways that inhibit the ability of communities to access services and amenities that support self-sufficiency and autonomy.

Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity. In 2014, HUD released the Affirmatively Furthering Fair Housing (AFFH) rule for public comment. The draft rule

"directs HUD's program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination" (HUD 2015). In 2015, the United States Supreme Court provided legal support for actions taken to remedy patterns that impede the upward mobility and opportunity of low-income individuals and communities. In the case of Texas Department of Housing and Community Affairs v. The Inclusive Communities Project the court reiterated the need to address disparate impacts in considering the location of affordable housing and reinforced the importance of AFFH (Bostic 2015). Housing discrimination from this perspective is not only felt by individual residents, it can also be the result of actions that work to limit the opportunities to improve the quality of life in local communities.

Approach

In Oklahoma, a combination of federal and state programs work to support the opportunities provided to individuals and families who rest safely and comfortably in an apartment or home. Here we use publicly available data for units that are part of the Low Income Housing Tax Credit (LIHTC) Program, the Rural Rental Housing Loans, or OHFA administered programs such as Oklahoma Affordable Housing Tax Credit (AHTC), the HOME investment partnership program, the Section 8 Housing Choice Voucher Program, and multi-family bonds. Collectively, these programs represent state efforts to assist individuals who are unable to afford housing.

Indicators of disparate impact vary but seem to contingent upon the contextual characteristics of a particular neighborhood. In an effort to help communities investigate and understand community level disparate impacts, HUD created a Fair Housing Assessment Tool (http://www.huduser.gov/portal/affht_pt.html#affh). The assessment tool includes measures on indicators of disparate impacts based on the clustering of potentially vulnerable populations, including:

- Race/Ethnicity of Residents
- National Origin of Residents
- English Proficiency of Residents
- Job Accessibility
- Transit Accessibility
- Level of Poverty
- Environmental Exposure (e.g. pollution, crime, food, health care, etc.)
- Disability

This report uses the Fair Housing Assessment Tool in conjunction with readily available data to initiate a more thorough investigation of the potential for disparate impacts in the state. The findings are intended to aid the Oklahoma Housing Finance Agency regarding future location of new fair housing in relation to vulnerable populations and the future opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Data

Data for this report are compiled from a variety of sources including the United States Census, the University of Oklahoma Center for Spatial Analysis, and primary data collected as part of ongoing research efforts at the University of Oklahoma. Data are aggregated into census tracts and reported statewide as well as by county (see Appendix 1).

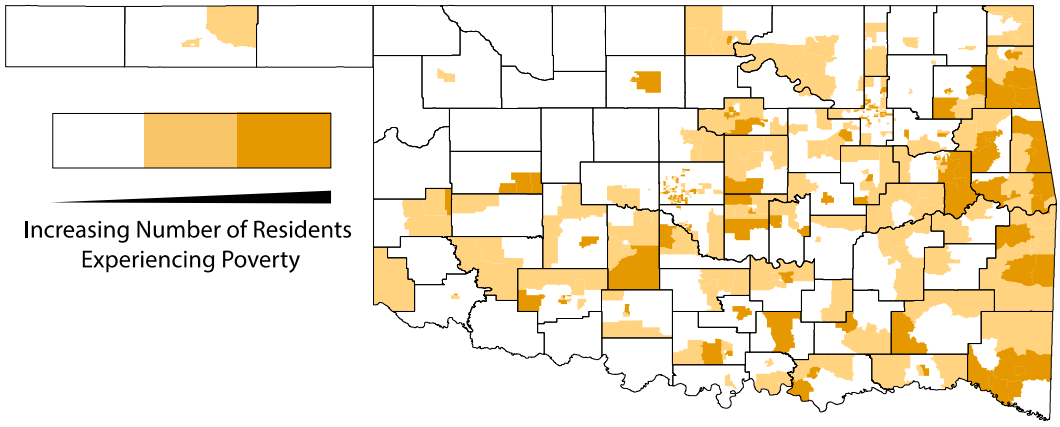
1. Urban/Rural

A majority of the affordable housing in Oklahoma is situated in rural communities. Urban communities including Edmond, Lawton, Norman, Oklahoma City, and Tulsa are home to just over 1/3 of the affordable housing units in the state.

	Total Affordable Housing Units		Situated an Urban Setting		Situated in a Rural Setting
OHFA	35,292		11,699 (33.1%)		23,593 (66.9%)
515	5,384		0		5,384 (100%)
LIHTC	23,537		8,255 (35.1%)		15,282 (64.9%)
Total	64,213		19,954 (31.1%)		44,259 (68.9%)

2. Poverty

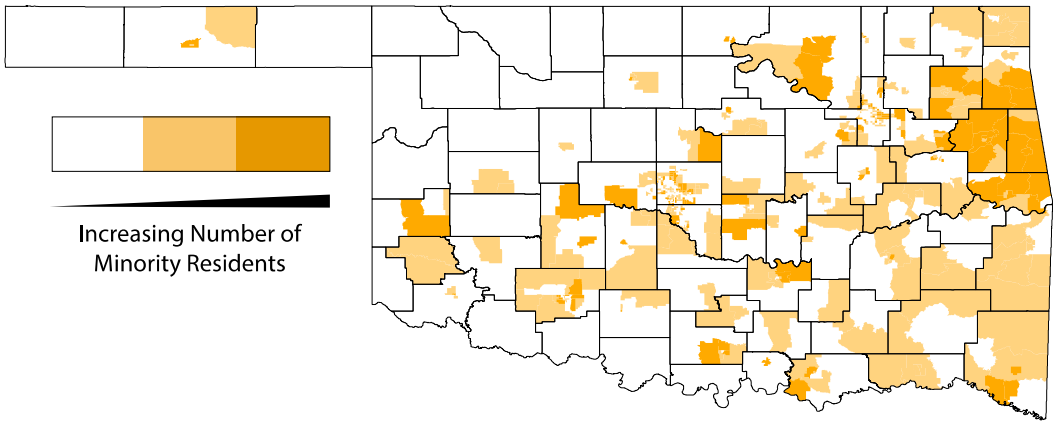
Approximately 70% of affordable housing units in Oklahoma are located in census tracts where the number of residents living in poverty is above the state average. About half of these units are located in areas of extreme poverty, where the number of individuals who are economically vulnerable exceeds 994, more than one standard deviation (411) from the mean (583).



	Total Affordable Housing Units		Situated in Poverty		Situated in Extreme Poverty
OHFA	35,292		12,295 (34.8%)		12,464 (35.3%)
515	5,384		2,093 (38.9%)		1,839 (34.2%)
LIHTC	23,537		7,483 (31.8%)		8,924 (38.0%)
Total	64,213		21,796 (33.9%)		23,227 (36.2%)

3. Non-white Enclaves

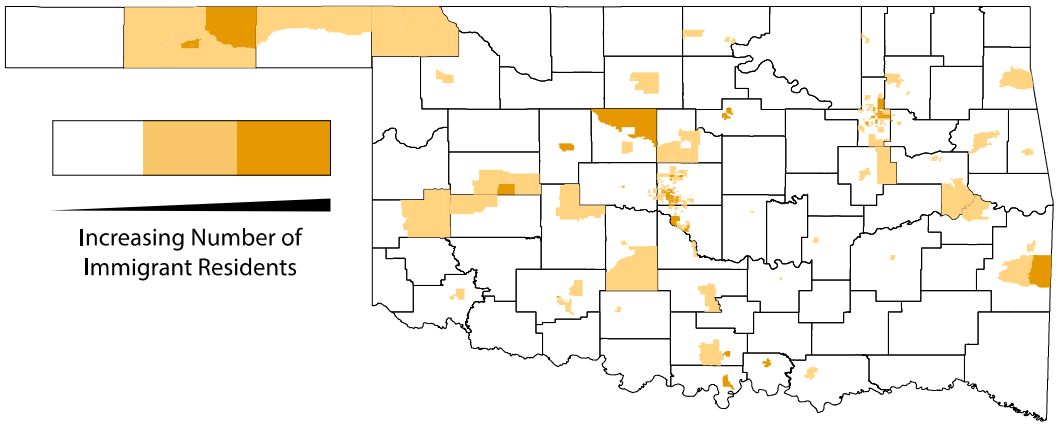
Just over 60% of affordable housing units in Oklahoma are located in census tracts where a majority of the residents are non-white. With just fewer than 24% of the total affordable housing units in census tracts heavily populated with residents who are not white – identified as census tracts where the number of non-white residents is more than 1,595 - one standard deviation (653) greater than the mean (542).



	Total Affordable Housing Units		Situated in Majority Non-White Community		Situated in Heavily Non-White Community
OHFA	35,292		12,814 (36.3%)		7,907 (22.4%)
515	5,384		2,229 (41.4%)		1,288 (23.9%)
LIHTC	23,537		10,285 (43.7%)		5,677 (24.1%)
Total	64,213		25,328 (39.4%)		14,872 (23.2%)

4. Immigrant Enclaves

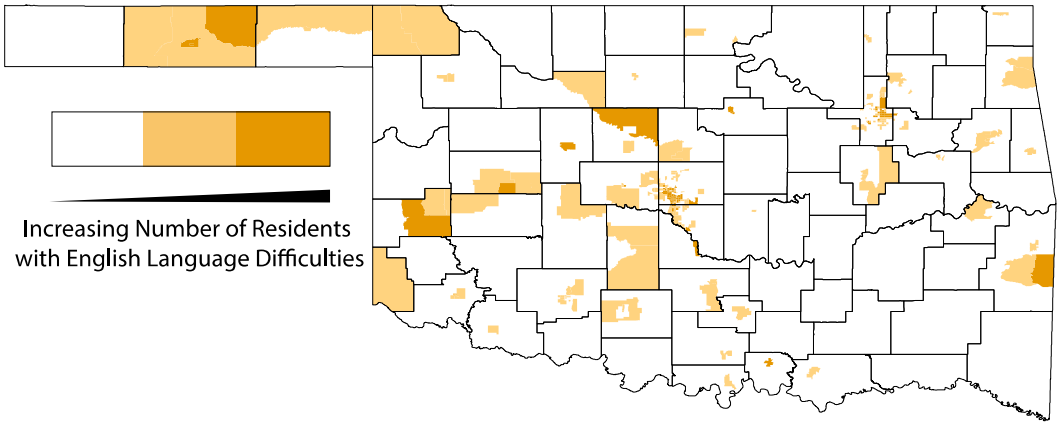
One-third of affordable housing units in Oklahoma are located in census tracts where more than the average number of residents are immigrants. About half of these units are located in areas dense with immigrants, where the number of individuals who are not citizen exceeds 349, more than one standard deviation (219) from the mean (130).



	Total Affordable Housing Units		Situated in Immigrant Enclave		Situated in Heavily Immigrant Enclave
OHFA	35,292		8,114 (23.0%)		3,358 (9.5%)
515	5,384		1,017 (18.9%)		159 (3.0%)
LIHTC	23,537		5,457 (23.2%)		3,364 (14.3%)
Total	64,213		14,588 (22.7%)		6,881 (10.7%)

5. Limited English Proficiency

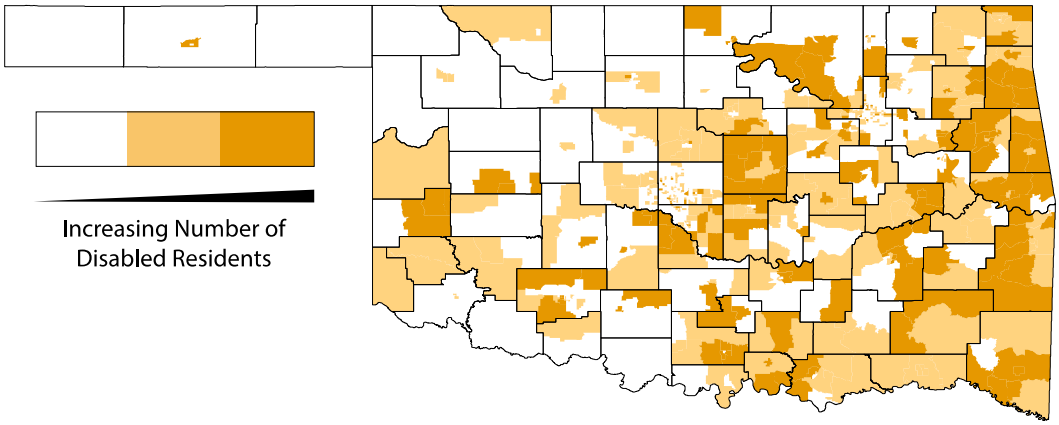
Almost 17,000 existing affordable housing units in Oklahoma are located in census tracts where more residents than average do not speak English very well. A little more than half of these units are located in areas dense with individuals with limited English proficiency, where the number of individuals who speak English less than very well exceeds 380, more than one standard deviation (240) from the mean (140).



	Total Affordable Housing Units		Community with more than average number of Limited English Speakers		Community dense with limited English Speakers
OHFA	35,292		6,250 (17.7%)		3,122 (8.8%)
515	5,384		799 (14.8%)		240 (4.5%)
LIHTC	23,537		4,034 (17.1%)		3,475 (14.8%)
Total	64,213		11,083 (17.3%)		6,837 (10.6%)

6. Disability

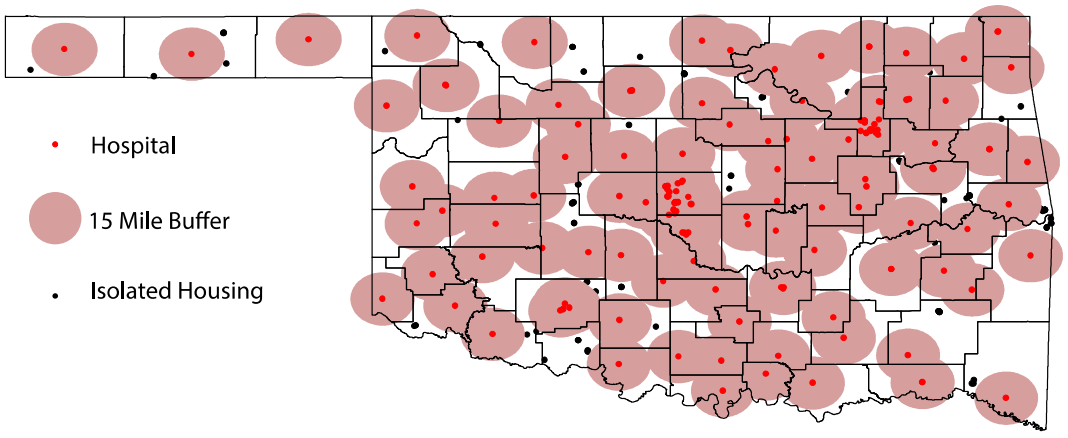
Almost 60% of existing affordable housing units in Oklahoma are located in census tracts where more residents than average have a disability. A little more than half of these units are located in areas dense with individuals with a disability, where the number of individuals who are disabled is greater than 831, more than one standard deviation (289) from the mean (542).



	Total Affordable Housing Units		Community with more than average number of Disabled Residents		Community dense with Disabled Residents
OHFA	35,292		10,098 (28.6%)		10,722 (30.4%)
515	5,384		1,686 (31.3%)		2,594 (48.8%)
LIHTC	23,537		7,074 (30.1%)		6,289 (26.7%)
Total	64,213		18,858 (29.4%)		19,605 (30.5%)

7. Hospitals

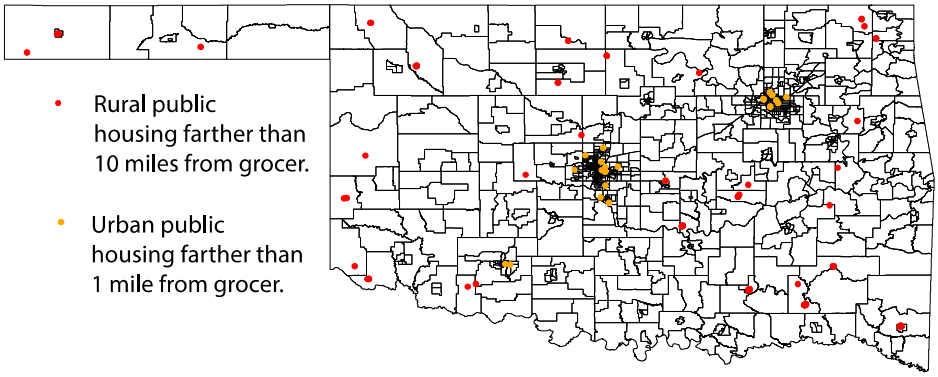
There are no affordable housing units more than 30 miles from a hospital. Approximately 2.6% of affordable housing units are farther than 15 miles from the nearest hospital. As indicated by the larger percentage of Rural Rental Housing Loan units, most of these are located in rural areas.



	Total Affordable Housing Units		More than 15 miles to nearest hospital		More than 30 miles to nearest hospital
OHFA	35,292		628 (1.8%)		0
515	5,384		500 (9.3%)		0
LIHTC	23,537		532 (2.3%)		0
Total	64,213		1,660 (2.6%)		0

8. Grocery Stores

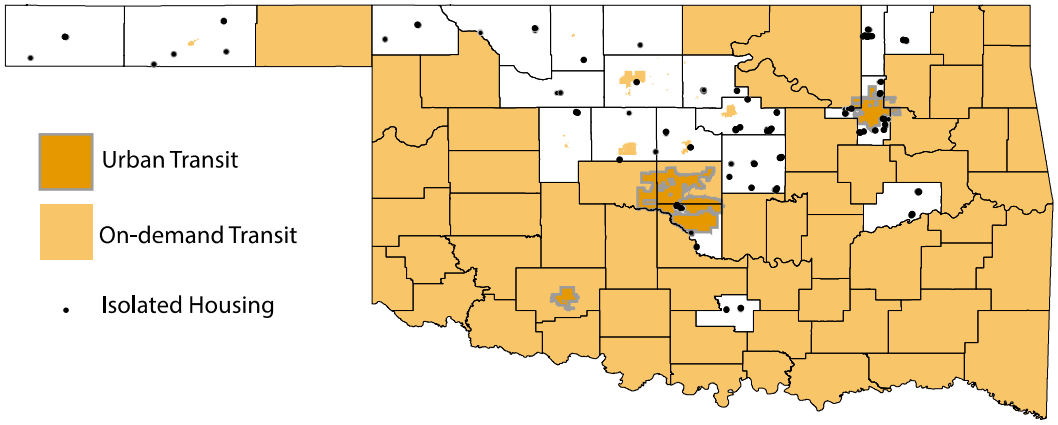
Approximately 7.8% of affordable housing units are in areas that are classified as food deserts. According to the United States Department of Agriculture, food deserts exist in urban environments further than 1 mile from a grocery store and in rural environments further than 10 miles from a grocery store (https://apps.ams.usda.gov/fooddeserts/foodDeserts.aspx).



	Total Affordable Housing Units		Urban > 1 Mile from nearest Grocer		Rural > 10 miles to nearest Grocer
OHFA	35,292		1,493 (4.2%)		1,097 (3.1%)
515	5,384		0		466 (8.7%)
LIHTC	23,537		1,175 (5.0%)		769 (3.3%)
Total	64,213		2,668 (4.2%)		2,332 (3.6%)

9. Transit

A little over 69% of affordable housing in Oklahoma is located in a census tract with limited or no access to transit services. This includes 8,367 affordable housing units in areas that lack public transit services all together as well as 36,363 units that are situated in areas that have on-demand transportation services that often have limited operation times and may only serve elderly and disabled populations or those going to a medical appointment.



	Total Affordable Housing Units		No Transit		Urban Transit		On-Demand Transit
OHFA	35,292		4,035 (11.4%)		11,265 (31.9%)		19,992 (56.6%)
515	5,384		767 (14.2%)		0		4,617 (85.8%)
LIHTC	23,537		3,565 (15.1%)		8,217 (34.9%)		11,755 (49.9%)
Total	64,213		8,367 (13.0%)		19,482 (30.3%)		36,363 (56.6%)

What does this mean for Oklahoma?

This report suggests a number of possible ways forward for the Oklahoma Housing Finance Agency as it continues to support quality low-income and workforce housing for residents of the state. Across a number of indicators of opportunity, affordable housing in the state clusters in ways that raise concerns about the opportunities available to affordable housing residents in comparison to other residents.

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

Moving ahead, Oklahoma should be wary of a narrowly focused vision focused solely on the problems of existing affordable housing and the integration of these residents into other communities. The relocation of residents harkens back to the physical and social destruction brought about by urban renewal. Such an approach pits efforts to enhance existing affordable housing through community development against efforts to build a more integrated and diverse society (Goetz 2015). Rather, Oklahoma has the opportunity to work closely with local municipalities to improve the conditions of current affordable housing communities while simultaneously advancing integration of low-income and workforce housing through the construction in new settings.

For future new development, a number of case studies and emerging scholarship on the importance of neighborhood effects provide guidance on possible ways forward for Oklahoma. For instance, in El Paso, Texas a public private partnership between the Housing Authority of the City of El Paso and private developers led to the development of a mixed income housing development. Eastside Crossings (http://www.hacep.org/about-us/eastside-crossings) provides 74 traditional affordable housing units, 79 affordable housing units, and 45 market rate units in partnership with the Texas Department of Housing and Community Affairs (Housing Authority of El Paso 2015). In Sacramento, partnership between private developers and the Capital Area Redevelopment Authority resulted in the adaptive reuse of a building listed on the National Register of Historic Buildings into affordable Housing (Vellinga 2015). Located in a dense, walkable, transit-oriented community, the Warehouse Artist Lofts (http://www.rstreetwal.com) are home to 116 units, 86 of which are affordable and 13,000 square feet of ground floor retail.

For existing affordable housing, strategies exist to help enhance localized opportunities and build a culture of community participation around housing. Across the nation, there is a need to refocus the discussion away from the deficits found in many communities to look for closely at opportunities (Lens 2015) and to think about the consequences of physical, social, and economic isolation (Clarke, Morenoff, Debbink, Golberstein, Elliott, & Lantz, 2014.).

The Oklahoma Housing Finance Agency may need to collaborate more closely with other governmental agencies to develop comprehensive strategies that not only improve existing housing but also work toward enhancing access to food, recreation, amenities, jobs, and quality schools. By doing so, OHFA could help build the social and physical resiliency of these communities so that residents would be empowered to choose for themselves whether or not they want to stay and be part of their existing community or move elsewhere in search of a better quality of life. A set of tools for doing some of this work is available through Policy Link (http://www.policylink.org/equity-tools/equitable-development-toolkit/about-toolkit). For those who are relocated due to circumstances that make staying in place impossible, intensive case management may be required to ensure that these residents avoid pitfalls and thrive in a new environment (Theodos, Popkin, Guernsey, & Getsinger, 2010). But evidence continues to suggest that stability, particularly in the lives of children, is an essential part of ensuring that everyone has the opportunity to succeed and thrive (HUD 2014).

Bibliography

Bostic, R. 2015. A clear SCOTUS statement on disparate impact and AFFH. Rooflines: the Shelterforce blog, 15 July. Retrieved from http://www.rooflines.org/4181/a_clear_scotus_statement_on_disparate_impact_and_affh/

Clarke P., Morenoff J., Debbink M., Golberstein E., Elliott M.R., Lantz P.M. 2014. Cumulative exposure to neighborhood context: consequences for health transitions over the adult life course. Research on Aging. 36(1):115-142.

Goetz, E.G. 2015. From Breaking Down barriers to Breaking Up Communities: the expanding spatial strategies of fair housing advocacy. Urban Affairs Review 51(6): 820-842.

Housing Authority of El Paso. 2015. Eastside Crossings. Retrieved from http://www.hacep.org/about-us/eastside-crossings

United States Department of Housing and Urban Development. 2015. Federal Register 80(136): 42272-42371. Retrieved from https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf

United States Department of Housing and Urban Development. 2014. Housing's and Neighborhoods' Role in Shaping Children's Future. Evidence Matters. Retrieved from https://www.huduser.gov/portal/periodicals/em/fall14/highlight1.html

Lens, M.C. 2015. Measuring the Geography of Opportunity. Progress in Human Geography. doi: 10:1177/0309132515618104

Theodos, B., S. Popkin, E. Guernsey, & L Getsinger. 2010. Inclusive Public Housing: Services for the Hard to House. Washington: Urban Institute. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/412035-Inclusive-Public-Housing-Services-for-the-Hard-to-House.PDF

Vellinga, M.L. 2015. This Week: Warehouse Artists Lofts gets Grand Opening Thursday. Sacramento Bee. April 5. Retrieved from http://www.sacbee.com/news/local/article17467076.html

Data Sources

2014 American Community Survey Estimates

- Poverty: ACS_13_5YR_S1701 > HC02_EST_VC01 > Below poverty level; Estimate; Population for whom poverty status is determined
- Non-white enclaves: ACS_13_5YR_BO2001 > HD01_VD02 > [Total Population] - Estimate; Total: - White alone
- Immigrant enclaves: ACS_13_5YR_BO5001 > HD01_VD06 > Estimate; Total: - Not a U.S. citizen
- Limited English Proficiency: ACS_13_5YR_S1601 > HC03_EST_VC01 > Percent of specified language speakers - Speak English less than "very well"; Estimate; Population 5 years and over
- Disability: ACS_13_5YR_S1810 > HC02_EST_VC01 > with a disability; estimate; total civilian noninstitutionalized population

University of Oklahoma Center for Spatial Analysis: Data Warehouse

- Hospital locations as of 2008 derived from Oklahoma State Department of Health, Health Care Information Division.

University of Oklahoma Division of Regional and City Planning

- Grocery store locations retrieved from Internet search conducted by faculty and student research assistants at the University of Oklahoma.
- Transit locations retrieved from Oklahoma Department of Transportation (http://www.okladot.state.ok.us/transit/pubtrans.htm) and geocoded by faculty and student research assistants at the University of Oklahoma.

Appendix 1: County affordable housing Summaries

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Adair	676	676	676	0	0	177	0	0	0
Alfalfa	93	0	0	0	0	0	93	0	23
Atoka	145	121	0	0	0	0	24	145	24
Beaver	0	0	0	0	0	0	0	0	0
Beckham	343	87	228	0	228	315	0	28	0
Blaine	169	0	0	127	127	0	24	0	42
Bryan	1,005	538	501	0	0	501	0	0	0
Caddo	658	292	387	0	0	292	95	0	0
Canadian	1,655	0	248	0	0	0	48	24	0
Carter	1,040	373	938	189	0	972	24	24	24
Cherokee	1,359	986	412	0	0	436	0	13	0
Choctaw	433	312	0	0	0	0	0	0	0
Cimarron	69	0	0	0	0	0	8	69	69
Cleveland	2,389	1,080	194	758	648	601	0	214	718
Coal	71	0	0	0	0	71	0	0	0
Comanche	1,214	200	182	0	0	225	123	151	24
Cotton	114	0	0	0	0	0	114	0	0
Craig	290	0	0	0	0	157	0	72	0
Creek	1,359	163	163	0	0	670	0	0	0
Custer	255	78	0	0	0	172	0	0	0
Delaware	712	695	285	0	0	712	28	0	0
Dewey	75	0	0	0	0	0	16	0	0
Ellis	39	0	0	0	0	0	0	0	0
Garfield	824	683	127	0	0	0	0	52	50

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Immigrant Enclaves	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Garvin	557	0	0	0	0	265	0	0	0
Grady	758	71	0	0	0	621	71	0	0
Grant	8	0	0	0	0	0	8	8	8
Greer	100	0	0	0	0	0	0	0	0
Harmon	62	0	0	0	0	0	0	2	0
Harper	50	0	0	0	0	0	14	36	50
Haskell	63	0	0	0	0	0	0	0	0
Hughes	341	0	0	0	0	0	0	76	0
Jackson	322	18	18	0	18	0	30	30	0
Jefferson	36	0	0	0	0	0	0	0	0
Johnston	517	493	0	0	0	493	0	0	0
Kay	1,001	196	168	0	0	344	0	0	0
Kingfisher	153	0	0	8	8	0	8	8	40
Kiowa	143	0	0	0	0	0	0	0	0
Latimer	220	0	0	0	0	220	0	0	0
Le Flore	1,050	204	0	0	0	573	166	0	0
Lincoln	705	143	0	0	0	705	42	0	705
Logan	629	0	0	0	0	300	0	0	158
Love	62	0	0	62	0	0	0	0	0
Major	76	0	0	0	0	0	0	0	76
Marshall	134	0	109	109	109	109	0	0	0
Mayes	546	382	218	0	0	382	0	0	0
McClain	346	55	0	0	47	299	0	0	0
McCurtain	767	767	746	0	0	767	57	315	0
McIntosh	488	0	0	0	0	169	0	0	488

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Murray	224	95	0	0	0	224	0	0	224
Muskogee	1,572	642	59	0	0	44	48	0	0
Noble	387	0	0	0	0	0	42	30	345
Nowata	229	0	0	0	0	185	0	0	229
Okfuskee	214	169	0	0	0	213	0	1	0
Oklahoma	11,497	3,920	3,518	2,445	2,641	456	0	1,202	25
Okmulgee	663	303	227	0	0	127	0	0	0
Osage	1,544	538	700	0	0	1,391	42	0	0
Ottawa	409	0	0	0	0	96	0	84	0
Pawnee	65	0	0	0	0	0	37	20	0
Payne	1,797	1,209	0	120	120	648	0	0	971
Pittsburg	1,268	0	50	0	0	284	16	16	0
Pontotoc	810	311	286	0	0	336	0	0	0
Pottawatomi	1,715	1,009	587	0	0	954	0	284	0
Pushmataha	381	234	0	0	0	381	147	381	0
Roger Mills	14	0	0	0	0	0	0	14	0
Rogers	973	0	0	0	0	0	36	0	0
Seminole	426	76	75	0	0	75	0	123	0
Sequoyah	1,449	922	922	0	0	726	243	0	0
Stephens	841	0	0	0	0	310	12	0	0
Texas	816	0	372	782	782	372	60	6	75
Tillman	114	0	0	0	0	0	0	0	0
Tulsa	9,868	4,750	1,807	2,281	2,109	1,419	0	1,441	2,220
Wagoner	1,094	691	461	0	0	701	0	0	0
Washington	1,262	0	108	0	0	108	0	0	1,262
Washita	189	0	0	0	0	0	0	0	0

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Woods	65	0	0	0	0	0	2	0	65
Woodward	161	0	0	0	0	0	0	60	0

Lead-Based Paint Hazards

Findings / Health and Well-being

Lead is known to be highly toxic particularly to young children 5 years of age and under. Excessive exposure results in reduced intelligence, impaired hearing, reduced stature and a host of other negative health effects. It is well documented that a common source of lead exposure for children is lead-based paint in older housing along with the dust and soil it generates. Children are exposed to lead-based paint most commonly by directly eating paint chips or indirectly by ingesting lead-contaminated house dust or soil through normal hand-to-mouth contact.

For purposes of this analysis, the federal definition of "lead-based paint hazard" at 24 CFR Part 35.86 was applied. Under this definition, lead-based paint hazard is defined as, "…any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency."

It is noteworthy estimates presented can only be stated as dwellings that "potentially" have LBP hazards because there are no real-time surveys or studies of residential structures built prior to 1978. However, there have been previous estimations provided in the state's Consolidated Plan.

Statewide Findings

Using methodology which will be discussed later in this section, we have estimated the number of housing units in Oklahoma with lead-based paint hazards as defined in 24 CFR Part 35.86. Our estimates are shown in the following table.

Lead-Based Paint Hazards in Oklahoma

	Number	Percent
Total Housing Units	1,432,730	
Total Housing Units with Lead-Based Paint Hazards	240,229	16.8%
Owner-Occupied Units w/LBP Hazards	159,861	66.5%
Renter-Occupied Units w/LBP Hazards	80,368	33.5%
Housing Units w/LBP Hazards Occupied by Low-to-Moderate Income Households	113,931	47.4%
Housing Units w/LBP Hazards with Children < 6 Years of Age Present	37,426	15.6%
Housing Units w/LBP Hazards Occupied by LMI Households and Children < 6 Years of Age Present	19,761	52.8%

Sources: American Healthy Homes Survey Table 5-1 & CHAS Tables 12 & 13

As shown, we estimate that there are 240,229 housing units in Oklahoma containing lead-based paint hazards, representing 16.8% of Oklahoma's total housing stock. 66.5% of those units are owner-occupied, while 33.5% are renter-occupied. Of the 240,229 housing units containing lead-based paint hazards, 113,931 units, or 47.4%, are occupied by households with low-to-moderate incomes as defined by HUD. Among all housing units with lead-based paint hazards, 37,426 units have children under the age of six present, and 52.8% of those units, or 19,761 units total, are households with low-to-moderate incomes. Exhibits 2 through 6, found at the end of this section, graphically summarize our statewide findings at a county level.

Disaster Resiliency/ Economy and Society, Infrastructure and Environment

While communities strive to address lead-based paint hazards through education and removal when detected in connection with federally funded local housing rehabilitation initiatives, hazard detection and mitigation may have special considerations in terms of disaster resiliency.

Many disasters are accompanied by widespread damage to residential structures often times scattering building material debris across the landscape necessitating removal by heavy equipment and disposal in landfills. When building materials contaminated with lead-based paint become part of non-contaminated debris disposal, it presents an environmental hazard that can span well beyond recovery and rebuilding efforts.

Leadership and Strategy

Given the albeit large but finite number of potential housing units with lead hazards, the state and local communities may wish to consider initiatives aimed at reducing and/or eventually eliminating residential lead-based paint hazards, particularly in housing occupied by low and moderate income households with young children present. One such initiative could be the use of the state's various federal and state housing programs' competitive funding selection criteria. By designing rating criteria that specifically awards points to applicants that purposefully seek out properties within counties known to have higher percentages of lead hazards, housing developers along with those engaged in rehabilitation may be incentivized to engage in hazard mitigation.

State and local governments may wish to capitalize on the results of this study by using the data to support competitive applications to the Federal Home Loan Bank Topeka's Affordable Housing Program funding for owner occupied rehabilitation which, among other competitive rating criteria, awards points for the "Abatement of Hazardous Environmental Conditions". Similarly, this report's data may be used to document hazards and need in applications for competitive health care grants offered at the federal level.

Similar to initiatives undertaken by USHUD, the state may want to consider undertaking a real-time sample survey of homes built prior to 1978 across the state's community sizes and counties to more accurately ascertain the extent of the hazard and/or conducting real-time surveys of LBP Risk Assessors licensed by the ODEQ.

Survey of Previous Lead-based Paint Studies

Using a combination of US Census Bureau and US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy data and age of housing stock built prior to 1980, the Oklahoma Department of Commerce's, "State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018" estimated 59% of the owner occupied and 65% of the renter occupied housing had the potential of containing lead-based paint. To address lead paint hazards, the Consolidated Plan recommended assessment of hazard presence be conducted at the point dwelling rehabilitation is undertaken and that nonprofits advise persons receiving federal rehabilitating assistance regarding the dangers of lead exposure.

At the national level, between 1998 and 2000, USHUD Office of Health Homes and Lead Hazard Control staff and the National Institute of Environmental Health Sciences conducted a real-time

random sampling of 831 permanently occupied housing units (multifamily, single family and mobile homes) taken from all 50 states and the District of Columbia. The results indicated an estimated 38 million (39% of the 96 million total housing units) of the nation's housing units had lead-based paint hazards. Of that total, 24 million had significant lead hazards with 1.2 million of those units occupied by low income families. It was further estimate that 35% of all low income housing had lead-based paint hazards. The study also noted the prevalence of lead-based paint increases with age of housing. However, most painted surfaces, even in older homes don't have lead paint. Geography was found to be related to the incidence of lead-based paint with the Northeast and Midwest having 2 times the prevalence of lead paint than the South and West. Finally, the study recommends "public-private sector resources be directed units posing the greatest risk" as a preventive measure to avoid lead poisoning.

In April 2011, the U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control updated its 1998-2000 nationwide report in its publication, "American Healthy Homes Survey, Lead and Arsenic Findings". This report, conducted from June 2005 through March 2006, estimated 37.1 million homes (34.9%) out of a total of 106 million total housing units have lead-based paint somewhere in the building. Of the 65.6 million homes built before 1978, 34.4 million (52%) have lead-based paint. The study reaffirmed the previous finding that the prevalence of lead-based paint is higher in the Northeast and Midwest parts of the United States than South and West. It also confirmed earlier finding that the incidence of lead-based paint increases with age of housing with 86% of the homes built prior to 1940 containing lead. An estimated 3.6 million homes with children less than 6 years of age have lead-based paint hazards of which 1.1 million are low income households. Of the 16.8 million homes with children under the age of 6, 5.7 million (34%) have lead-based paint, about the same incidence of lead-based paint in all homes.

In June 2006, the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program (OCLPPP) received a 5-year project grant "Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups". That program focused on communities evidencing high numbers of children 6-72 months of age who are at high risk for lead poisoning.

In order to more effectively target high-risk areas and populations, the OCLPPP identified 21 high-risk target area (HRTA) zip codes (see Exhibit #1) located within Oklahoma, Tulsa, Muskogee, Jackson, Okmulgee, Ottawa, Kay, Garfield, and Hughes counties. These 21 zip codes were narrowed from a list of 57 zip codes out of the state's approximately 700 zip codes that with populations of 5,000 or more persons; greater than or equal to 22% of housing stock built prior to 1950; and, greater than or equal to 18% of children under the age of 6 years living below the poverty level.

The 57 zip codes were further compared and evaluated based on selected characteristics such as EBLL cases and proportion of minority population. Zip codes with higher EBLL prevalence and/or minority populations (Hispanic/African American/American Indian) were ranked higher and given the designation as HRTA zip codes.

Pontotoc County Findings

The number of housing units in Pontotoc County containing lead-based paint hazards can be estimated by applying the percentages of housing units with such hazards reported by the American

Healthy Homes Survey, to the number of occupied homes in Pontotoc County, by year of construction. The following table presents the percentage of housing units in the Census Bureau South Region based on the AHHS findings.

Housing Units in the South Census Region with Lead-Based Paint Hazards by Year of Construction

Year of Construction	No. of Housing Units (000s)	Units w/ LBP Hazards (000s)	Percent of Units w/ LBP Hazards
1978-2005	18,625	664	3.6%
1960-1977	11,724	1,311	11.2%
1940-1959	5,575	2,145	38.5%
1939 or Earlier	3,072	1,947	63.4%
Total	**38,996**	**6,067**	**15.6%**

Source: U.S. Dept. of Housing and Urban Development, American Healthy Homes Survey, Table 5-1

These percentages can then be applied to the number of housing units in Pontotoc County, by year of construction and by tenure (owner-occupied versus renter-occupied), as reported by HUD's Comprehensive Housing Affordability Strategy (CHAS) data for Pontotoc County.

Total Housing Units in Pontotoc County with Lead-Based Paint Hazards by Tenure

Total Owner-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	4,362	3.57%	155
1960-1977	3,164	11.18%	354
1940-1959	1,325	38.48%	510
1939 or Earlier	805	63.38%	510
Total	**9,655**	**15.84%**	**1,529**
Total Renter-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,763	3.57%	63
1960-1977	1,598	11.18%	179
1940-1959	1,310	38.48%	504
1939 or Earlier	450	63.38%	285
Total	**5,120**	**20.13%**	**1,031**
Total Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	6,124	3.57%	218
1960-1977	4,761	11.18%	532
1940-1959	2,635	38.48%	1,014
1939 or Earlier	1,255	63.38%	795
Total	**14,775**	**17.33%**	**2,560**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

Finally, we can use the same methodology to estimate the number of housing units in Pontotoc County with lead-based paint hazards, occupied by households with low-to-moderate incomes, by tenure:

Housing Units in Pontotoc County with Lead-Based Paint Hazards by Tenure, Occupied by Low-Income Families

Owner-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	431	3.57%	15
1960-1977	500	11.18%	56
1940-1959	205	38.48%	79
1939 or Earlier	175	63.38%	111
Total	**1,310**	**19.92%**	**261**

Renter-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	861	3.57%	31
1960-1977	729	11.18%	82
1940-1959	525	38.48%	202
1939 or Earlier	205	63.38%	130
Total	**2,320**	**19.14%**	**444**

Total Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,292	3.57%	46
1960-1977	1,229	11.18%	137
1940-1959	730	38.48%	281
1939 or Earlier	380	63.38%	241
Total	**3,630**	**19.42%**	**705**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

Housing Units in Pontotoc County with Lead-Based Paint Hazards by Tenure, Occupied by Moderate-Income Families

Owner-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	673	3.57%	24
1960-1977	383	11.18%	43
1940-1959	270	38.48%	104
1939 or Earlier	95	63.38%	60
Total	**1,420**	**16.26%**	**231**

Renter-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	292	3.57%	10
1960-1977	288	11.18%	32
1940-1959	305	38.48%	117
1939 or Earlier	125	63.38%	79
Total	**1,010**	**23.68%**	**239**

Total Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	965	3.57%	34
1960-1977	671	11.18%	75
1940-1959	575	38.48%	221
1939 or Earlier	220	63.38%	139
Total	**2,430**	**19.34%**	**470**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

To conclude, we estimate that there are a total of 2,560 homes in Pontotoc County containing lead-based paint hazards, 1,529 owner-occupied and 1,031 renter-occupied. Of the 2,560 homes in the county estimated to have lead-based paint hazards, 705 are estimated to be occupied by households with low-incomes (incomes less than 50% of Area Median Income), and 470 are estimated to be occupied by households with moderate incomes (between 50% and 80% of Area Median Income), for a total of 1,175 housing units in Pontotoc County with lead-based paint hazards occupied by households with low or moderate incomes.

Lead-Based Paint Hazards in Homes with Children Present

Using the same methodology, we can estimate the number of housing units in Pontotoc County occupied by households with children under the age of six present. For this analysis we apply the lead-based paint hazards percentages from the American Healthy Homes Survey to the data in HUD CHAS Table 13, which details housing units by year of construction, household income, and presence of children under the age of six. The data is presented in the following table:

Housing Units in Pontotoc County with Lead-Based Paint Hazards with Children under Age 6 Present Occupied by Low or Moderate-Income Families

Housing Units < 50% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	273	3.57%	10
1940-1977	342	19.98%	68
1939 or Earlier	79	63.38%	50
Total	**694**	**18.46%**	**128**
Housing Units 50%-80% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	213	3.57%	8
1940-1977	242	19.98%	48
1939 or Earlier	50	63.38%	32
Total	**505**	**17.36%**	**88**
Total LMI Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	486	3.57%	17
1940-1977	584	19.98%	117
1939 or Earlier	129	63.38%	82
Total	**1,199**	**18.00%**	**216**
Total Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,243	3.57%	44
1940-1977	1,387	19.98%	277
1939 or Earlier	208	63.38%	132
Total	**2,838**	**15.97%**	**453**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 13

As shown, we estimate there are 453 housing units in Pontotoc County with lead-based paint hazards and children under the age of six present, and that 216 of those housing units are occupied by families with low to moderate incomes.

Research Footnotes/Sources

Oklahoma Department of Commerce, “State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018”

“The Prevalence of Lead-Based Paint Hazards in U.S. Housing”, Environmental Health Perspectives, Volume 110, Number 10, October 2002

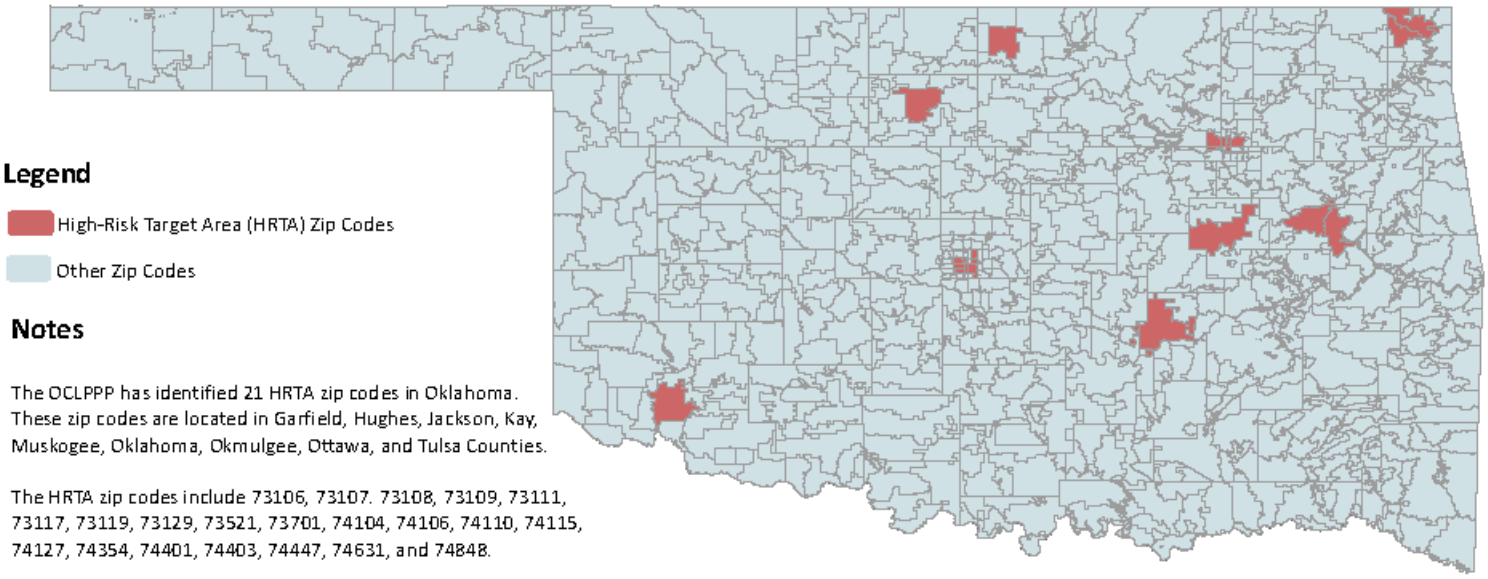
U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control, “American Healthy Homes Survey, Lead and Arsenic Findings”, April 2011

Oklahoma State Department of Health, Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups”

U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

Exhibit #1

Map 2: High-RiskTarget Areas (HRTA) Zip Codes for Childhood Lead Poisoning



Legend

High-Risk Target Area (HRTA) Zip Codes

Other Zip Codes

Notes

The OCLPPP has identified 21 HRTA zip codes in Oklahoma. These zip codes are located in Garfield, Hughes, Jackson, Kay, Muskogee, Oklahoma, Okmulgee, Ottawa, and Tulsa Counties.

The HRTA zip codes include 73106, 73107. 73108, 73109, 73111, 73117, 73119, 73129, 73521, 73701, 74104, 74106, 74110, 74115, 74127, 74354, 74401, 74403, 74447, 74631, and 74848.

The HRTA zip codes are identified using the following criteria:

1- Zip codes having the highest proportion of pre-1950 housing;
2- Zip codes having the highest proportion of children under six years of age living in poverty;
3- Zip codes having high elevated blood lead level (EBLL) prevelence rate; and
4- Zip codes having the highest proportion of minority populations.

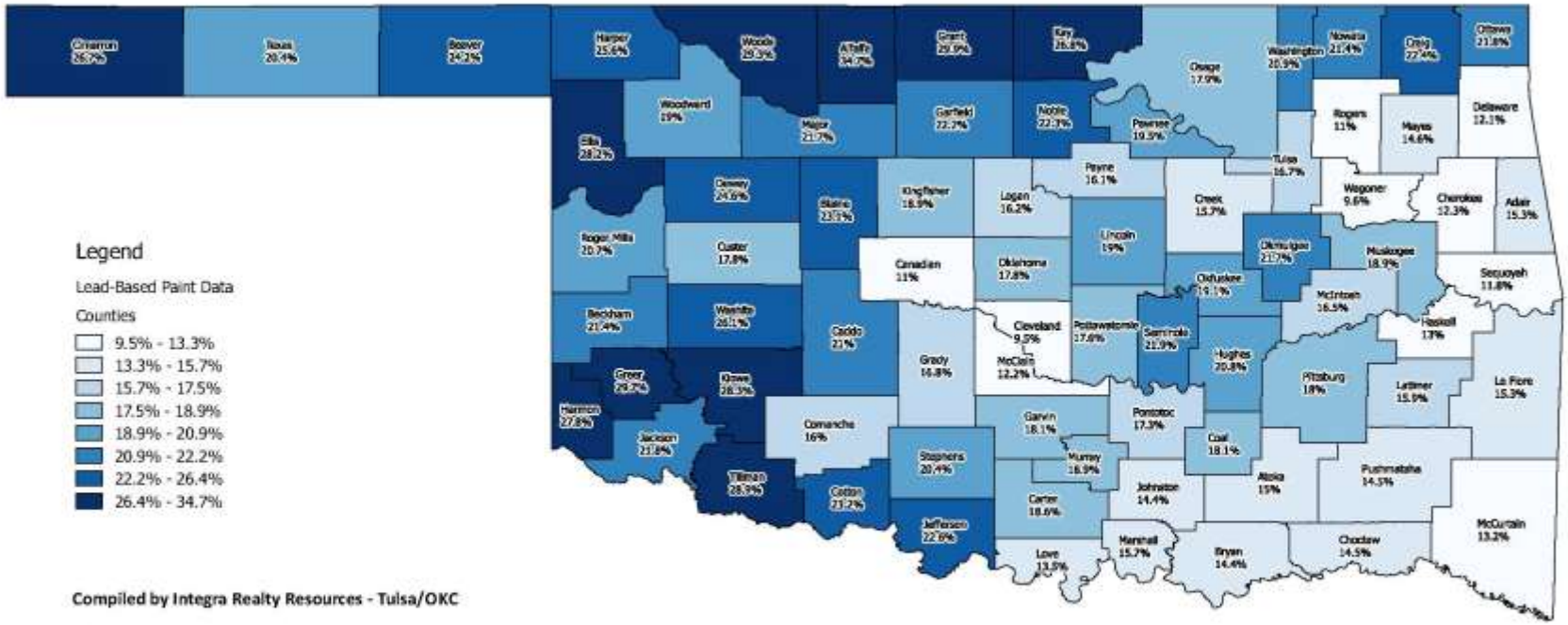
0 40 80 160 Miles

N W E S

Childhood Lead Poisoning Prevention Program
Screening and Special Services
Prevention and Preparedness Service
Oklahoma State Department of Health

Exhibit #2

Percentage of Housing Units Containing Lead-Based Paint Hazards

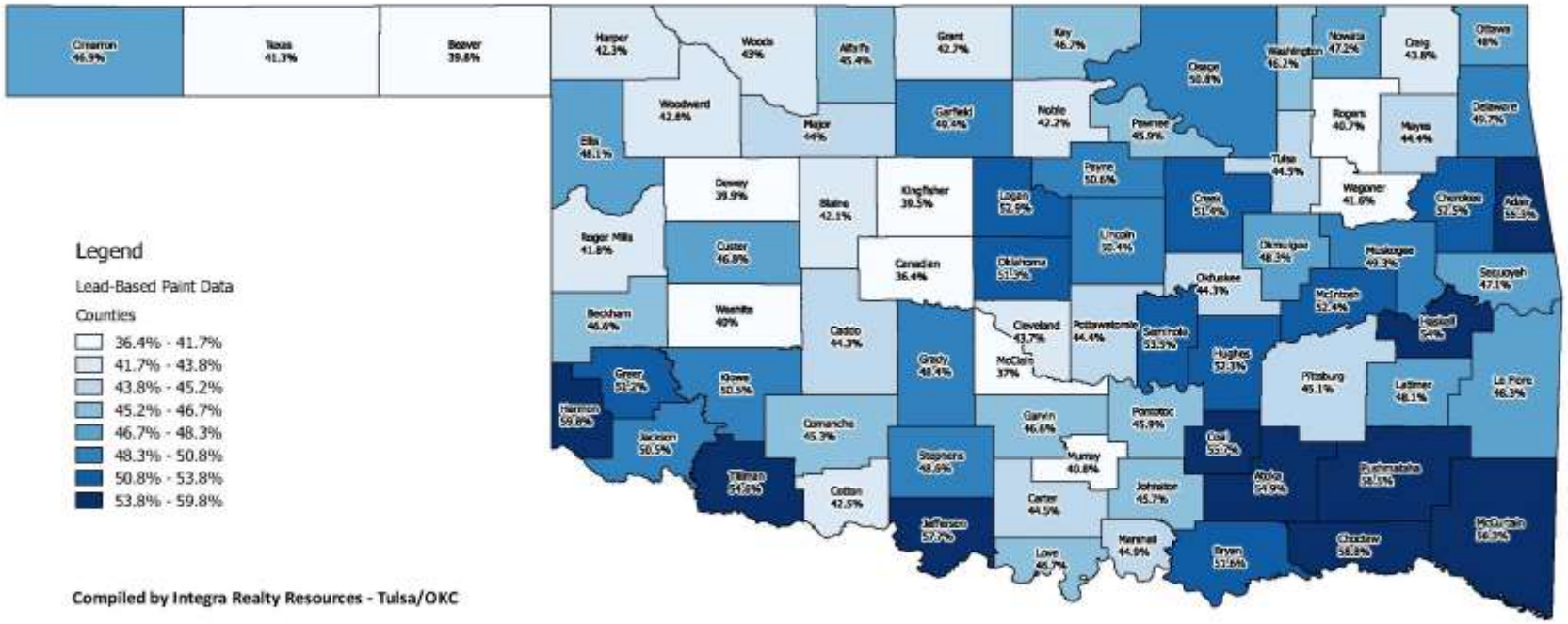


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #3

Percentage of Housing Units Containing Lead-Based Paint Hazards Occupied by Low to Moderate Income Households

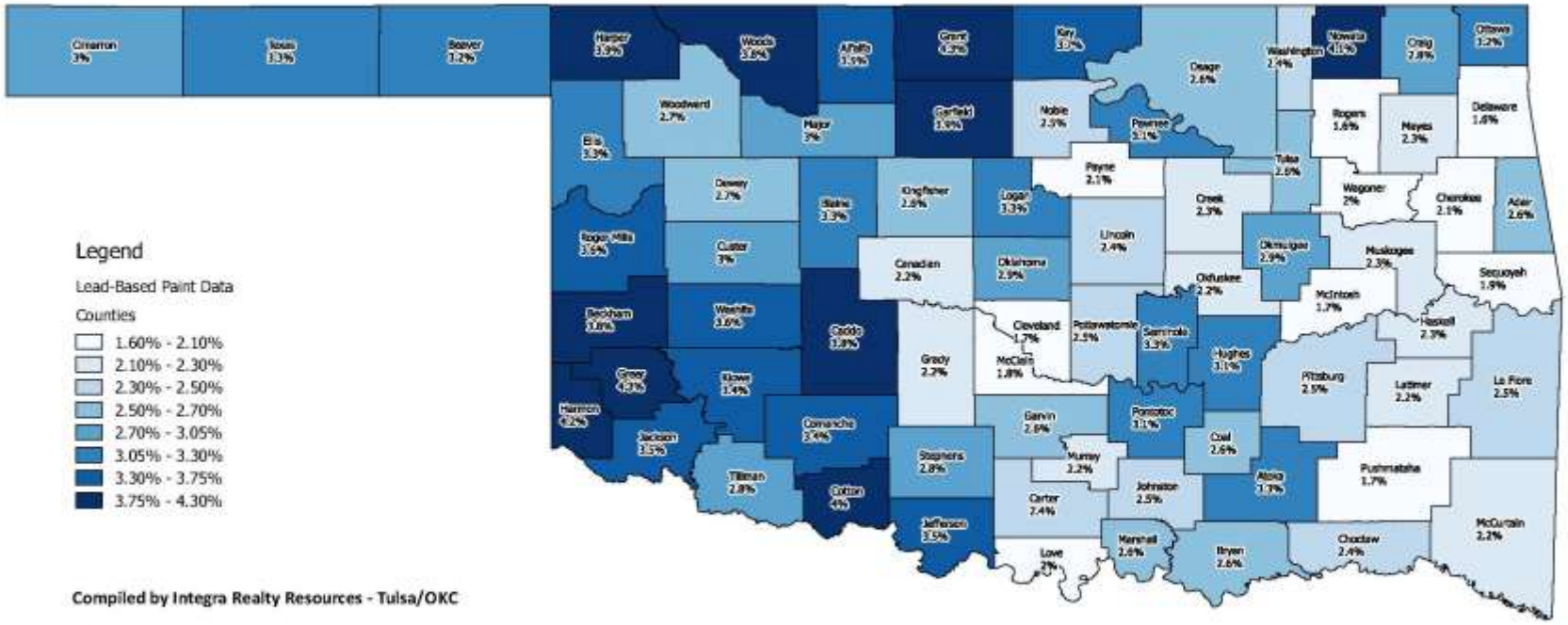


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #4

Percentage of Housing Units Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present

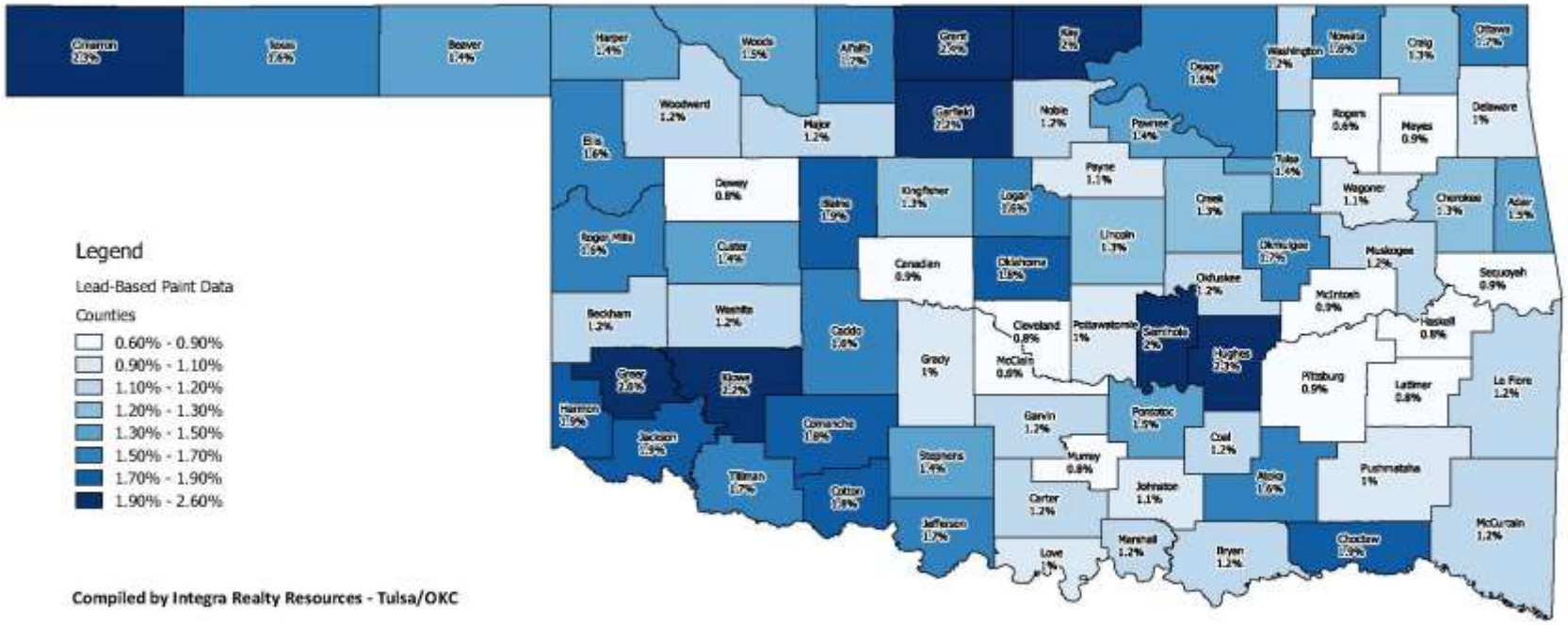


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #5

Percentage of Housing Units Occupied by Low to Moderate Income Households Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present

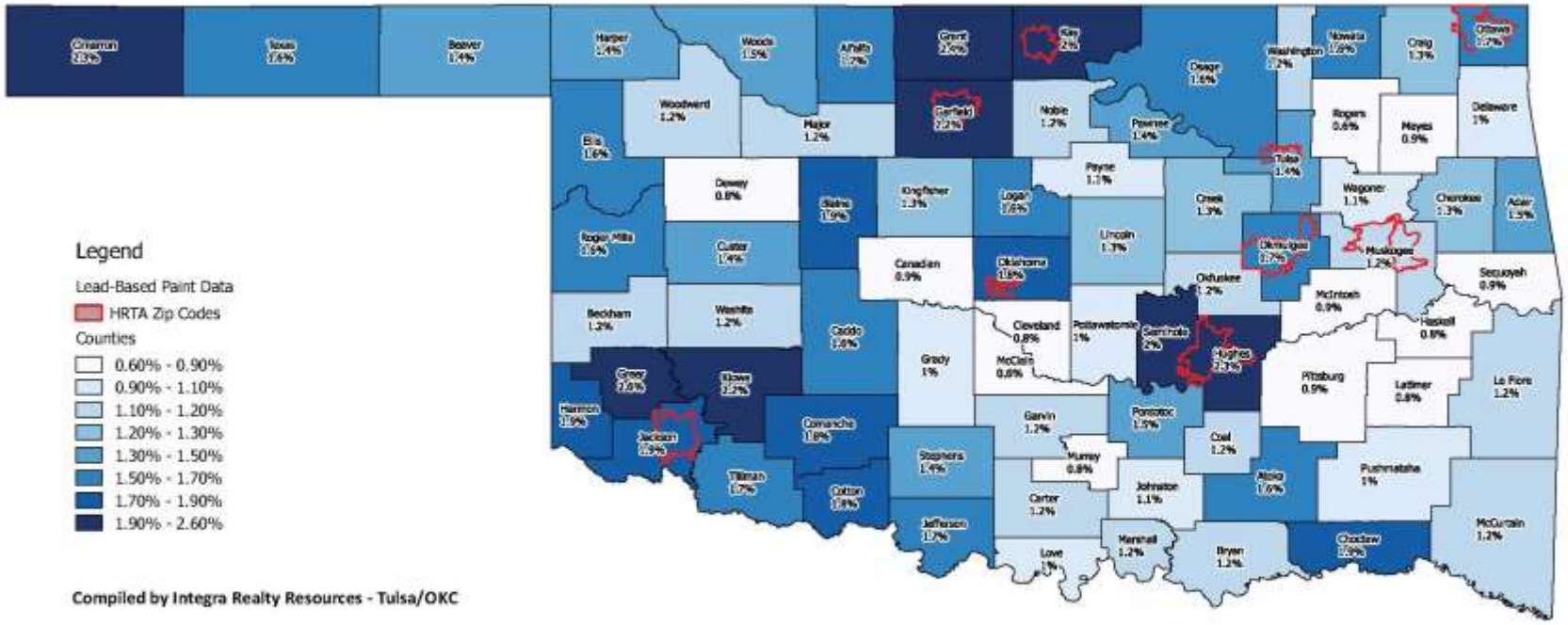


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #6

Percentage of Housing Units Occupied by Low to Moderate Income Households Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present High-Risk Target Area (HRTA) Zip Codes Highlighted in Red



Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Conclusions

The previous analysis has attempted to describe the state of the residential housing market in Pontotoc County, Oklahoma. Where possible, information regarding the population centers of the county was included to assess need on a community level. Much of the information is based on demographic information from local authorities and national information services. However, personal interviews were performed with property owners and managers, real estate professionals, and community officials in an effort to substantiate information from the national organizations and understand current market conditions. Several important issues regarding housing have become apparent through this analysis and are identified below.

Pontotoc County has undergone steady growth over the last fifteen years, in terms of population, households and employment levels. Major drivers of growth in the area include the Chickasaw Nation and East Central University. New population and employment growth has been met with new housing construction, both for rent and for ownership, and for the most part new housing construction appears to have kept pace with new housing demand. Notable new rental housing developments include Arlington Gardens (69 market rate units) and Legacy Senior Residences (48 affordable rental units for persons age 62 and up). There has been new construction of single family homes for ownership, and although some of this construction appears reasonably affordable (priced near $125,000) the average price of homes constructed since 2010 is estimated to be $218,317, which is well above what could be afforded by a household earning at or less than median household income for Pontotoc County ($45,673 in 2015).

Pontotoc County has a relatively high rate of renters with high rent costs (42.73%) as well as homeowners with high ownership costs (18.26%). The county's poverty rate is also above the state, at 18.83% compared with 16.85% statewide.

In terms of disaster resiliency we note that 45 tornadoes have impacted the county between 1959 and 2014, with 96 injuries and 8 fatalities combined, and that the National Climatic Data Center notes four flood events in or near Ada since 1990.

Pontotoc County is located within the Southeastern Oklahoma Continuum of Care (CoC), which provides services to the area's homeless populations among other functions. Throughout the entire Southeastern Oklahoma CoC, there are an estimated 442 homeless persons, 225 of which are estimated to be sheltered. Many in the region are chronically homeless (73 persons) and other notable subpopulations include the mentally ill and chronic substance abusers.

In terms of fair housing issues, many affordable housing units are located in areas at risk for poverty, in primarily non-white enclaves, and in areas with high numbers of persons with one or more disabilities.

Due to the age of the county's housing stock, lead-based paint hazards are an issue, with an estimated 2,560 occupied housing units with such hazards, and 453 of those units occupied by low-to-moderate income households with children under the age of 6 present.

In summary, it is apparent that new housing in several categories is required in Pontotoc County. While the upper end of the market is being satisfied, the lower end of the population that requires rental and moderate cost ownership property has a more limited product available. As the population continues to grow in Pontotoc County as a whole, this demand will continue to increase. We estimate the county will need 263 housing units for ownership and 131 housing units for rent over the next five years, in order to accommodate projected population and household growth. These units should include a mixture of both market rate rental units, affordable housing units, and housing for ownership affordable to a range of incomes.

Addendum A

Acknowledgments

The Housing Needs Assessment research team extends a special thanks to the following individuals and organizations for their many contributions of data, program information and time that helped make this project possible:

University of Oklahoma Intern Team

Derrick “Rhys” Wilson, Eyakem Gulilat, Chase Phillips, Jane Wyrick, Charlotte Adcock,Sam Shreder, Jacquelyn Porter, Amy Wilson, Kevin Wang, Lora Gwartney, Forrest Bennett, Maryam Moradian, Salma Al Nairab

Federal Agencies

Federal Reserve Bank of Kansas City-Oklahoma City Branch, Steven Shepelwich

US Federal Emergency Management Agency, Harold Latham

US Department of Housing and Urban Development Oklahoma City Field Office, Jackie McBride

Oklahoma State Agencies

Department of Health Karen Fenserly, Susan J. Quigley and Marisa New

Department of Human Services, Connie Schlittler

Department of Emergency Management Dara Hayes

Department of Commerce, Rebekah Zahn-Pittser

Local Organizations

Regional Council of Governments and Oklahoma Association of Regional Councils

Continuums of Care Network

Hazard Mitigation Plan personnel/administrators

Community economic development professionals

City Managers and Planners

Community Action Agencies

Chambers of Commerce

Affordable housing developers, owners and investors

Homeless Alliance, Dan Straughan, Sunshine Hernandez

Pathways, Patrice Pratt

Women's Resource Center, Vanessa Morrison

AIDS Care Fund, Sunshine Schillings

Addendum B

Qualifications

Owen S. Ard, MAI

Integra Realty Resources
Tulsa/OKC

1323 E. 71st. Street
Suite 105
Tulsa, OK 74136

T 918-492-4844
F 918-493-7155

irr.com

Experience

Senior Managing Director of Integra Realty Resources - Tulsa/OKC, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since 1984, Mr. Ard has performed appraisal services consisting of narrative and summary real estate appraisals, ad valorem tax protests, consulting, litigation support services, market and feasibility studies, reviews, market study analyses and appraisals in connection with allocation of tax credits, brokerage services for commercial and residential transactions, property management, and expert litigation testimony. All types of real property are encompassed -apartments, ranches, theaters, hotel/motel, multi-purpose and resort properties, golf courses, high-rise and garden office buildings, manufacturing facilities, warehousing and distribution centers, nursing homes, assisted living facilities, banks, shopping centers and malls, residential subdivisions, industrial parks, and sports arenas. Valuations and market studies have been prepared on proposed, partially completed, renovated and existing structures. Appraisals have been made for condemnation purposes, estates, mortgage financing, equity participation and due diligence support. Clients served include corporations, law firms, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Central Oklahoma Chapter, Appraisal Institute (Past Chapter President)
National Association of Realtors
Urban Land Institute
National Council of Affordable Housing Market Analysts
Appraisal Institute National Committees
Tulsa Metropolitan Area Planning Commission
Tulsa Preservation Commission
Tulsa Local Development Act Review Committee
Appraisal Institute, Member (MAI)

Licenses

Oklahoma, Oklahoma General Appraiser License, 11245CGA, Expires April 2018

Education

B.S.B.A. Degree, Marketing, University of Tulsa, Tulsa, Oklahoma (1984)

Successfully completed numerous real estate related courses and seminars sponsored by the Appraisal Institute, accredited universities and others.

Currently certified by the Appraisal Institute's voluntary program of continuing education for its designated members.

Qualified Before Courts & Administrative Bodies

District Court of Tulsa County, Oklahoma
District Court of Oklahoma County, Oklahoma
District Court of Garfield County, Oklahoma
Tulsa County Board of Equalization

oard@irr.com - 918-492-4844

Owen S. Ard, MAI

Qualified Before Courts & Administrative Bodies (Cont'd)

Kansas Board of Tax Appeals
United States Federal Bankruptcy Court, Tulsa, Oklahoma
United States Federal Bankruptcy Court, Minneapolis, Minnesota
United States Federal Bankruptcy Court, Jackson, Mississippi

Integra Realty Resources
Tulsa/OKC

1323 E. 71st. Street
Suite 105
Tulsa, OK 74136

T 918-492-4844
F 918-493-7155

irr.com

David A. Puckett

Integra Realty Resources
Tulsa/OKC

1323 E. 71st St., Suite 105
Tulsa, OK 74136

T 918-492-4844
F 918-493-7155

irr.com

Experience

Senior Director with Integra Realty Resources - Oklahoma, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since May 2002, Mr. Puckett has performed appraisal services consisting of narrative and summary real estate appraisals. All types of real property are encompassed-apartments, garden office buildings, manufacturing and warehouse industrial buildings, mobile home parks, restaurants and retail structures. Valuations and market studies have been prepared on proposed and existing structures. Appraisals have been made for estates, mortgage financing, equity participation and due diligence support. Prior to his employ at Integra Realty Resources - Oklahoma, Mr. Puckett was an employee of the University of Oklahoma Center for Business and Economic Development, working as a data analyst for the All County Affordable Housing Study commissioned by the Oklahoma Department of Commerce. Responsibilities included demographic, economic and real estate data collection from federal, state and local sources, as well as interviews of regional planning district, county and municipal officials, real estate market experts and local economic development experts. Mr. Puckett was responsible for site visits of 23 of the 77 Oklahoma counties, and personally authored 18 of the final reports. As an employee of IRR-Oklahoma, Mr. Puckett also performed the site visits and authored the final reports for four of the nine entitlement cities: Tulsa, Broken Arrow, Shawnee and Lawton. Mr. Puckett has also completed numerous housing market studies for use in applications for Federal Low-Income Housing Tax Credits in Oklahoma, Kansas, Missouri and Arkansas, and has performed market studies and appraisals for use in H.U.D.'s Multifamily Accelerated Processing (M.A.P.) program. Clients served include corporations, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Appraisal Institute-Candidate for Designation

Licenses

Oklahoma, Oklahoma General Appraiser License, 12795CGA, Expires December 2016

Education

University of Oklahoma, Norman – Bachelor of Arts (Economics)

Successfully completed the following Appraisal Institute courses and seminars:

- Uniform Standards of Professional Appraisal Practice, 15-Hour
- Introduction to Income Capitalization Seminar
- Basic Income Capitalization 310
- Advanced Income Capitalization 510
- Highest and Best Use and Market Analysis 520
- Advanced Sales Comparison and Cost Approaches 530
- Report Writing and Valuation Analysis 540
- Advanced Concepts and Case Studies
- Real Estate Finance Statistics and Valuation Modeling
- Business Practices and Ethics 420

dpuckett@irr.com - 918-492-4844 x104

Integra Realty Resources, Inc.
Corporate Profile

Integra Realty Resources, Inc. offers the most comprehensive property valuation and counseling coverage in North America with over 60 independently owned and operated offices located throughout the United States and the Caribbean. Integra was created for the purpose of combining the intimate knowledge of well-established local firms with the powerful resources and capabilities of a national company. Integra offers integrated technology, national data and information systems, as well as standardized valuation models and report formats for ease of client review and analysis. Integra's local offices have an average of 25 years of service in the local market, and virtually all are headed by a Senior Managing Director who is an MAI member of the Appraisal Institute.

A listing of IRR's local offices and their Senior Managing Directors follows:

ATLANTA, GA - Sherry L. Watkins., MAI, FRICS
AUSTIN, TX - Randy A. Williams, MAI, SR/WA, FRICS
BALTIMORE, MD - G. Edward Kerr, MAI, MRICS
BIRMINGHAM, AL - Rusty Rich, MAI, MRICS
BOISE, ID - Bradford T. Knipe, MAI, ARA, CCIM, CRE, FRICS
BOSTON, MA - David L. Cary, Jr., MAI, MRICS
CHARLESTON, SC - Cleveland "Bud" Wright, Jr., MAI
CHARLOTTE, NC - Fitzhugh L. Stout, MAI, CRE, FRICS
CHICAGO, IL - Eric L. Enloe, MAI, FRICS
CINCINNATI, OH - Gary S. Wright, MAI, FRICS, SRA
CLEVELAND, OH - Douglas P. Sloan, MAI
COLUMBIA, SC - Michael B. Dodds, MAI, CCIM
COLUMBUS, OH - Bruce A. Daubner, MAI, FRICS
DALLAS, TX - Mark R. Lamb, MAI, CPA, FRICS
DAYTON, OH - Gary S. Wright, MAI, FRICS, SRA
DENVER, CO - Brad A. Weiman, MAI, FRICS
DETROIT, MI - Anthony Sanna, MAI, CRE, FRICS
FORT WORTH, TX - Gregory B. Cook, SR/WA
GREENSBORO, NC - Nancy Tritt, MAI, SRA, FRICS
GREENVILLE, SC - Michael B. Dodds, MAI, CCIM
HARTFORD, CT - Mark F. Bates, MAI, CRE, FRICS
HOUSTON, TX - David R. Dominy, MAI, CRE, FRICS
INDIANAPOLIS, IN - Michael C. Lady, MAI, SRA, CCIM, FRICS
JACKSON, MS - John R. Praytor, MAI
JACKSONVILLE, FL - Robert Crenshaw, MAI, FRICS
KANSAS CITY, MO/KS - Kenneth Jaggers, MAI, FRICS
LAS VEGAS, NV - Charles E. Jack IV, MAI
LOS ANGELES, CA - John G. Ellis, MAI, CRE, FRICS
LOS ANGELES, CA - Matthew J. Swanson, MAI
LOUISVILLE, KY - Stacey Nicholas, MAI, MRICS
MEMPHIS, TN - J. Walter Allen, MAI, FRICS
MIAMI/PALM BEACH, FL- Anthony M. Graziano, MAI, CRE, FRICS
MINNEAPOLIS, MN - Michael F. Amundson, MAI, CCIM, FRICS
NAPLES, FL - Carlton J. Lloyd, MAI, FRICS
NASHVILLE, TN - R. Paul Perutelli, MAI, SRA, FRICS
NEW JERSEY COASTAL - Halvor J. Egeland, MAI
NEW JERSEY NORTHERN - Matthew S. Krauser, CRE, FRICS
NEW YORK, NY - Raymond T. Cirz, MAI, CRE, FRICS
ORANGE COUNTY, CA - Steve Calandra, MAI
ORLANDO, FL - Christopher Starkey, MAI, MRICS
PHILADELPHIA, PA - Joseph D. Pasquarella, MAI, CRE, FRICS
PHOENIX, AZ - Walter 'Tres' Winius III, MAI, FRICS
PITTSBURGH, PA - Paul D. Griffith, MAI, CRE, FRICS
PORTLAND, OR - Brian A. Glanville, MAI, CRE, FRICS
PROVIDENCE, RI - Gerard H. McDonough, MAI, FRICS
RALEIGH, NC - Chris R. Morris, MAI, FRICS
RICHMOND, VA - Kenneth L. Brown, MAI, CCIM, FRICS
SACRAMENTO, CA - Scott Beebe, MAI, FRICS
ST. LOUIS, MO - P. Ryan McDonald, MAI, FRICS
SALT LAKE CITY, UT - Darrin W. Liddell, MAI, FRICS, CCIM
SAN DIEGO, CA - Jeff A. Greenwald, MAI, SRA, FRICS
SAN FRANCISCO, CA - Jan Kleczewski, MAI, FRICS
SARASOTA, FL - Carlton J. Lloyd, MAI, FRICS
SAVANNAH, GA - J. Carl Schultz, Jr., MAI, FRICS, CRE, SRA
SEATTLE, WA - Allen N. Safer, MAI, MRICS
SYRACUSE, NY - William J. Kimball, MAI, FRICS
TAMPA, FL - Bradford L. Johnson, MAI, MRICS
TULSA, OK - Owen S. Ard, MAI
WASHINGTON, DC - Patrick C. Kerr, MAI, FRICS, SRA
WILMINGTON, DE - Douglas L. Nickel, MAI, FRICS
CARIBBEAN/CAYMAN ISLANDS - James Andrews, MAI, FRICS

Corporate Office
Eleven Times Square, 640 Eighth Avenue, 15th Floor, Suite A, New York, New York 10036
Telephone: (212) 255-7858; Fax: (646) 424-1869; E-mail info@irr.com
Website: www.irr.com

DAWN EVE JOURDAN, ESQ., PH.D.

Director and Associate Professor
Regional and City Planning
College of Architecture
830 Van Vleet Oval, Gould Hall, Room 180
Norman, OK 73019-4141
Phone: (405) 325-3502
Fax: (405) 325-7558
E-MAIL: Dawn.E.Jourdan-1@ou.edu

EDUCATION:

Ph.D. Urban and Regional Planning, Florida State University, Tallahassee, FL, 2004.

J.D./M.U.P. Law and Urban Planning, University of Kansas, Lawrence, KS, 2000.

B.S. Urban Affairs and Theatre Arts, Bradley University, Peoria, IL, 1996.

RESEARCH INTERESTS:
The legal aspects of land use, affordable housing, historic preservation and aesthetics regulation at the federal, state, and local level.

WORK EXPERIENCE:
Associate Professor and Director of Regional and City Planning, University of Oklahoma (07/12-present)

Assistant Professor with a Joint Appointment in Planning and Law, University of Florida (01/08-6/12)

Director of the Center for Building Better Communities, University of Florida (05/11-06/12)

Assistant Professor and Minor Program Coordinator, Texas A&M University (01/05-12/07)

Lecturer, Rutgers University Blounstein Institute (01/06-present)

Lecturer, Texas A&M University (01/04-12/04)

Adjunct Professor, Florida State University (01/03-12/03)

Graduate Teaching Assistant, Florida State University (05/02-12/03)

Legal Intern, 1000 Friends of Florida (05/02-12/03)

Associate, Holland & Knight LLP (05/00-08/01)

AWARDS:

Student Planning Award for the Pinellas County Post Disaster Ordinance Drafting Project from the Florida Chapter of the American Planning Association, Fall, 2011.

Award for Service as the University Liaison to the Florida Chapter of the American Planning Association, Fall, 2010.

Teacher of the year award by the UF Student Planning Association, April, 2010.

Best paper in the real estate valuation category by the Appraisal Institute with Kimberly Geideman and Shan Gao, Fall, 2009.

Excellence in Teach Award by the College of Architecture of Texas A & M University, September, 2005.

Student Planning Award by the Texas Chapter of the American Planning Association, Fall, 2007.

Early Dissertation Research Grant to Study the Effects of Intergenerational Planning on Relocation Grief from the U.S. Department of Housing and Urban Development, November, 2003.

COURSES TAUGHT:

Principles and Practice of Urban Planning (graduate level, at the University of Oklahoma)

Land Use Controls (graduate level, at the University of Oklahoma)

Sociology of Housing (graduate level, at the University of Oklahoma with Dean Charles Graham)

Growth Management Powers II (graduate-law course, at the University of Florida)

Growth Management Powers I (graduate-law course, at the University of Florida)

Affordable Housing Law (graduate-law course, at the University of Florida)

Planning History and Theory (graduate level, at the University of Florida and Texas A&M University)

Land Use Planning Law (law school, at the University of Florida College of Law)

Land Development Law (graduate level, at Texas A&M University)

Historic Preservation Law (graduate level, at Texas A&M University)

Introduction to Urban Planning (undergraduate level, at Texas A&M University and Florida State University)

Attorney-Client Communications (undergraduate level, at Florida State University)

Legal Communications (undergraduate level, at Florida State University)

Environmental Law (continuing education, at Rutgers University)

Historic Preservation Law (continuing education, at Rutgers University)

Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (*forthcoming*).

Ozor, B., K. Frank, and **D. Jourdan,** Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson**,** Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law (forthcoming).*

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer,* 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities available at:* http://www.sciencedirect.com/science/article/pii/S0264275113000322, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law, 65:4, 2013, 4-10.*

Land Development Law (graduate level, at Texas A&M University)

Historic Preservation Law (graduate level, at Texas A&M University)

Introduction to Urban Planning (undergraduate level, at Texas A&M University and Florida State University)

Attorney-Client Communications (undergraduate level, at Florida State University)

Legal Communications (undergraduate level, at Florida State University)

Environmental Law (continuing education, at Rutgers University)

Historic Preservation Law (continuing education, at Rutgers University)

Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (*forthcoming*).

Ozor, B., K. Frank, and **D. Jourdan,** Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson**,** Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law (forthcoming).*

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer,* 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities available at:* http://www.sciencedirect.com/science/article/pii/S0264275113000322, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law, 65:4, 2013, 4-10.*

Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation, Vol. 2:No. 2*, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. Planner's Guide to Land Use Law: Planning for Wicked Problems, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and **D. Jourdan**. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation, Vol. 2:No. 2*, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. Planner's Guide to Land Use Law: Planning for Wicked Problems, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and **D. Jourdan**. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2011).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2009).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2008).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Baseline Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2007).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Need and Demand for Affordable Housing in the Brazos Valley. Report to Brazos Valley Affordable Housing Corporation. (June 2006).

SPONSORED RESEARCH:

Co-PI, Tribal Climate Change and Extreme Event Response Studies to Identify Vulnerabilities, South Central Climate Science Center, 2014-2015.

PI, Oklahoma City, Sustainability Audit, May 2013-present.

PI, Shimberg Center for Housing Studies, The Lost Properties and Moving To Opportunity, October 2010 – Present.

Investigator and Collaboration Lead, Planning for Sea Level Rise: A Pilot Study to Evaluate and Improve the Development and Delivery of Habitat Vulnerability Assessments and Adaptive Conservation Designs to Coastal Decision Makers, National Estuarine Research Reserve System Science Collaborative, 2011-2014.

Co-PI, Rural Coastal Region Adaptation Planning for Sea Level Rise, Florida Sea Grant, 2012-14.

Co-PI, Development of Sea Level Rise Adaptation Planning Procedures and Tools Using NOAA Sea Level Rise Impacts Viewer, Gulf of Mexico Regional Research Competition, 2012-14.

Co-PI, Impact of Parking Supply and Demand Management on Central Business District (CBD) Traffic Congestion, Transit Performance and Sustainable Land Use, Florida Department of Transportation, January 2010 – October 2011.

A Parameterized Climate Change Projection Model for Hurricane Flooding, Wave Action, Economic Damages, and Population Dynamics, sponsored by NOAA, September 2009-September 2011, Role, Co-Principal Investigator.

HOPE VI Community Services Study for the Redevelopment of Magnolia Gardens in Beaumont, Texas, sponsored by the U.S. Department of Housing and Urban Development and the Beaumont Public Housing Authority, January 2007-December 2011, Role, Co-Principal Investigator.

Preserve America Grant for an Intergenerational Oral History for Hearne, Texas, sponsored by the National Parks Service, January 2007-December 2007, Role, Investigator.

A Hedonic Model of the Effects of Adaptive Reuse on Community Change in Savannah, Georgia, sponsored by the Lincoln Institute of Land Policy, Role, Investigator.

Legal Analysis and Policy Formulation Regarding the Use of Regional Rural Landbanking to Enhance the Development of Affordable Housing Opportunities in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2007-August 2007, Role, Co-Principal Investigator.

Market Study of the Barriers to the Provision of Affordable Housing in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2006-August 2006, Role, Co-Principal Investigator.

Comparative Analysis of the Effects of the Location of Big Box Retail on Housing Prices in Urban and Suburban Areas, sponsored by Texas A&M College of Architecture, December 2005-December 2006, Role, Principal Investigator.

PROFESSIONAL SERVICE AND AFFILIATIONS:

Professional Services

Chair of the Academic Advisory Council for Sign Research and Education (August 2014-present)

Chair of the Planner Outreach Subcommittee for the International Sign Association (January 2014-present)

Appointed to the Alachua County Affordable Housing Advisory Board (April 2010-2011)

University Liaison to the Florida Chapter of the American Planning Association (September 2007-September 2010)

Fellow to the Center for Children and Families at the Levin College of Law (May 2007-2012)

Member of the Law School Honor Code Committee (2009-2010)

Member of the ICCHP Committee (2009-2010)

Member of DCP Faculty Council (2009-2012)

Member of UF Historic Buildings and Structures Committee (2009-2010)

UF Commencement Marshall (2008-2010)

Ad Hoc Member of the Amicus Committee for the American Planning Association
Fellow for the Center for Heritage Conservation at Texas A&M University (2005-2007).

Professional Affiliations

American Planning Association

Oklahoma Chapter of the APA

Association of Collegiate Schools of Planning

Member of the Illinois Bar

Served as a manuscript and grant proposal reviewer for the following:
Journal of the Community Development Society
Journal of Planning History
US-China Law Review
UF Journal of Law and Public Policy
Journal of Planning Education and Research
National Science Foundation

CONFERENCE PRESENTATIONS:

International Conferences-Refereed Presentations

Jourdan, D., K. Hurd, H. G. Hawkins, and K. Winson-Geideman. Evidence-based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the AESOP-ACSP Conference in Dublin, Ireland, July 2013.

Nolon, J., Call, C., Murtaza, A, and **Jourdan, D.** Property Rights, Political Drama, and Smart Growth: The Challenges of Sustainable Development in 2011. Presented at the National Conference of the American Bar Association in Toronto, August 2011.

Jourdan, D., Wal-Mart in the Garden District- Does the Arbitrary and Capricious Standard of Review Lessen the Right of Citizens to Participate. Presented at the

International Association of Planning Law and Property Rights, Aalborg, Denmark, February, 2008.

Jourdan, D. and VanZandt, S, Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Chicago, IL, July 2008.

Jourdan, D., Should Children Have the Right to Speak for Themselves: The legal rights of youth to participate in national level policymaking. Presented at the International Conference on the Rights of Children, Ghent, Belgium (2006).

Jourdan, D., Grounding Theory: Developing New Theory on Intergenerational Participation. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Mexico City, Mexico (2006).

Jourdan, D., Planning to Reduce Worry. Presented at the Making Cities Livable Conference, Venice, Italy (2005).

National Conferences

Jourdan, D. Community Aesthetics and Sign Regulations: How far can a city go to prescribe aesthetics?" Presented at the National Signage Research and Education Conference in Cincinnati, OK, October, 2013.

Jourdan, D. and J. Kellaris, Collaborating with City Officials on Urban Signage, Presented at the International Sign Expo, in Las Vegas, NV, April, 2012.

Jourdan, D. Evidence-Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the National Signage Research and Education Conference in Cincinnati, OK, October, 2012.

Jourdan, D., Ray, A., and Thompson, L. Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity? Urban Affairs Association, Pittsburgh, PA, April 2012.

Frank, K., **Jourdan, D.,** Easley, G., and F. Eddleton. Leveraging community historical identity for climate change adaptation planning. Society for American City and Regional Planning History Conference, Baltimore, MD, November 17-20, 2011.

Frank, K., **Jourdan, D.,** and Obonyo, E. Sea level rise adaptation planning for rural coastal areas in Florida. Initiative on Climate Adaptation Research and Understanding through the Social Sciences: Climate Vulnerability and Adaptation (ICARUS II). May 5-8, Ann Arbor, MI, 2011.

Steiner, R., **Jourdan, D.,** Blanco, A., Mackey, J., Hanley, G., Sucar, V., and Shmaltsuyev, M., Understanding the Connection between Parking Management and Transit Usage: A Case Study of Miami and Fort Lauderdale Central Business Districts. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference. Minneapolis. Oct. 13 – 16, 2011.

Steiner, R., Blanco, A. and **Jourdan, D.,** Impact of Parking Supply And Demand Management on Central Business District (CBD) Traffic Congestion. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference. Minneapolis. Oct. 5 – 10, 2010.

Jourdan, D. Coming Home: The Relocation Effects of Expedited HOPE VI Revitalization Processes. Presented at the Urban Affairs Association, New Orleans, LA, 2011.

Zhao, J. and **Jourdan, D.** Zoning Variance Administration in Practice: Influencing Factors and Trends. Presented at the ACSP Conference in Minneapolis, MN, November, 2010.

Jourdan, D., Valuing Grief: A Proposal to Compensate Relocated Public Housing Residents for Intangibles. Presented at the ACSP Conference, Washington, D.C., October, 2009.

Jourdan, D., Garvin, E. and Stroud, N. Potential Legal Challenges to Form Based Codes: the Miami 21 Test Case. Presented at the IMLA Conference, Miami, FL, October, 2009.

Jourdan, D., Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint ACSP/AESOP Conference, Chicago, IL, July 2008.

VanZandt, S. and **Jourdan, D.** Landbanking to Meet Affordable Housing Needs. Presented at the National Conference of the American Planning Association Conference, Las Vegas, NV, April, 2008.

Jourdan, D. and Wieters, M. Serious Play: Constructing Learning to Promote Meaningful Dialogue in the Planning Classroom. Presented at the Association of Collegiate Schools of Planning National Conference, Fort Worth, TX, 2006.

Geideman, K. and **Jourdan, D.** Preserving Who's Neighborhood: The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. Presented at the Lincoln Land Institute, Cambridge, MA, 2006.

Jourdan, D., Sentencing Goldilocks. Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Public Housing: Is it Worth Preserving?"Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Grieving for a Lost Home?: A Case Study of How Participation in an Intergenerational Planning Process Lessened the Pre-Relocation Grief Effects of Experienced by the Youth and Adult Residents of the McDaniel Glenn Public Housing Community in Atlanta. Presented at the Association of Collegiate Schools of Planning National, Portland, OR, 2004.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatter Settlements in Belize. Presented at Pace University, NYC, April 2004.

Jourdan, D., Increasing Youth Participation in the Planning Process. Presented at the Association of Collegiate Schools of Planning National Conference, Baltimore, MD, 2002.

National Conferences – Invited Discussant and/or Moderator

Jourdan, D. Institute for Quality Communities Placemaking Conference in Norman, OK (2013) on the topic of "Healthy, Walkable Communities."

Jourdan, D. Annual Conference of the ACSP in Washington D.C. (2009) on the topic of "Comparative Jurisprudence Relating to Takings and Due Process Law."

Jourdan, D. Joint ACSP/AESOP Conference, Chicago, IL, (2008) on the topic of "Comparative Legal Jurisprudence on Property Rights."

Jourdan, D. Annual Conference of the ACSP in Fort Worth, TX (2006) on the topic of "Researching Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Kansas City, MO (2005) on the topic of "Research Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Portland, OR (2004) on the topic of "What Planners Should Know About the Law."

Jourdan, D. Sustainable Campus Planning, Annual Conference of the ACSP in Baltimore, MD (2002).

State Conferences –Presentations by Invitation

Jourdan, D. The New Urbanism: Optimizing Imagination, Creativity, Innovation, and Human Flourishing, Presented at the State Creativity Forum in Oklahoma City, OK, November, 2013.

Jourdan, D. So You Want to Take on Your Sign Code, Presented at the State Conference of the Oklahoma Chapter of the American Planning Association in Tahlequah, OK, October, 2013.

Steiner, R., Blanco, A., and **Jourdan, D.** Parking as a Smart Growth Strategy, Presented at the Florida Chapter of the American Planning Association Conference September 2011.

Silver, C. and **Jourdan, D**. Legal Aspects of Sustainable Development, Presented at the Florida Chapter of the American Planning Association Conference, September, 2011.

Jourdan, D. The Land Use Revolution: The Tea Party's Influence on Planning Process. Presented at the Annual Conference of the Utah Land Institute, Salt Lake City, Utah, November 2011.

Jourdan, D., Measuring the Winds of Change: the Introduction of Qualitative Research Methods in Planning Processes. Presented at the Annual Conference of the Texas Chapter of the American Planning Association, Corpus Christi, TX (2006).

REFERENCES AVAILABLE UPON REQUEST

K. MEGHAN WIETERS, PH.D., AICP
University of Oklahoma, Regional & City Planning, 830 Van Vleet Oval - Gould Hall RM 162
Norman, OK 73019, kmeghanwieters@ou.edu

EDUCATION

Texas A&M University
Ph.D in Urban Regional Science **2003 – August 2009**
Dissertation: "Integrating Walking for Transportation and Physical Activity for Sedentary Office Workers in Texas"

University of Texas at Austin
Masters of Science in Community & Regional Planning **1993-1995**
Thesis: "Building a Community: Transit Options in the Land Development Code and Land Development Process"

Trinity University
Bachelors of Arts **1989-1993**
Majors: Philosophy, International Studies (concentration on Latin America), Minor: Spanish

TEACHING

Assistant Professor - University of Oklahoma **Fall 2009 – to present**

- RCPL 5813 Environmental Planning Methods
- RCPL 5513 Subdivision Planning
- RCPL 5493 Transportation and Land Use Planning
- RCPL 5013 History and Theory of Urban Planning
- RCPL 5823 Rural and Regional Planning
- RCPL 5990 Public Health & Built Environment

PREVIOUS RESEARCH POSITIONS & PRACTICE

Texas A&M University **August 2006**
Graduate Assistant **May 2009**

Texas Transportation Institute **August 2003 –**
Graduate Research Assistant **August 2006**

City of Austin - Transportation, Planning & Sustainability Department **August 1998 –**
Principal Planner / Senior Planner **August 2003**

Capital Metropolitan Transportation Authority **April 1994 –**
Land Use/Transportation Planner **August 1998**

PUBLICATIONS & REPORTS

Wieters, K M. Office Workers Stuck at their Desks: Built Environment Implications on Walk Trips. Under review – *Health & Place*, April 2014.

Wieters, K M. Advantages of Online Methods in Planning Research: Capturing Walking Habits in Different Built Environments. Under Review -- *Sage Open*, February 2014

Wieters, K M, Kim, J-H, Lee, C. "Assessment of Wearable Global Positioning System Units for Physical Activity Research", *Journal of Physical Activity & Health, September 2012 (published)*

Zietsman, J., Villa, J.C., Forrest, T. L., and Storey, J. M. (2005) "Mexican Truck Idling Emissions at the El Paso - Ciudad Juarez Border Location" *Report 473700-00033.* Prepared for Southwest Region University Transportation Center.

Zietsman, J., Bubbosh, P., Li, L., Bochner, B., Villa, J. (2005)"National Deployment Strategy for Truck Stop Electrification". Prepared for U.S. Environmental Protection Agency.

Zietsman, J., Bynum, J., Wieters, K., and Bochner, B. (2005) "Reducing School Bus Emissions in Texas". Prepared for Texas Department of Transportation. Proceedings of the 2005 Mid-Continent Transportation Research Symposium.

Wieters, K. and J. Borowiec. (2004)"An Examination of Methods for Increasing On-Airport Revenue". Prepared for Texas Department of Transportation: Aviation Division.

Hard, Ed. et al. (2003) "TxDOT Involvement in the Local Development Process", Report 4429-1.

CONFERENCE & INVITED PRESENTATIONS

Wieters, K, M Wiens, T.O. Bowman. Walkability: A Tool for Promoting Health, Better Planning and Building Community. Presentation at "Planning Oklahoma Together" OKAPA Conference, Tahlequah, OK, October 2013.

Gibson, H and K. Wieters, Talking Green in Red States. Kansas APA Conference, Manhattan, KS October 2013

Wieters, K. Teaching, Learning and Implementing Walkability in Oklahoma City. Oklahoma Service Learning Conference, "The Art of Teaching through Science of Service", Friday November 22, 2013

Wieters, K, D Hess, P Firth. Invited panelist for Pedestrian and Bicycle University Education, Transportation Research Board 82nd Annual Meeting, January 13-17, 2013.

Wieters, K, J Fees, and B McCann. Why should we care about those silly pedestrians and bicyclists? Barriers to Adoption of Complete Streets Ordinances in Cowboy Country. Presented paper at the Association of Collegiate Schools of Planning Conference, Cincinnati, OH, 2012

Wieters, K. Office workers -- Sedentary by Practice: How can we integrate physical activity as part of daily routines at work. Oklahoma Public Health Association Conference, Health Equity Caucus, April 2012

Wieters, K M, L Fithian, T McCuen, and C Barrett. Teaching How to Manage Competing Interests: Planners, Architects and Construction Science Students Developing a Subdivision Together. Presented paper at the Association of Collegiate Schools of Planning Conference, Salt Lake City, UT; 2011.

Wieters K M. Methodology in assessing walking behavior for office workers using online survey methods. Presented paper at the Association of Collegiate Schools of Planning Conference. Minneapolis, MN; 2010.

Lee C, Wieters M, Giusti C, Lord D. The Environment and Obesity among Latino Adults: A case study exploring the roles of built environments in promoting physical activity and reducing obesity among colonia residents. Inter-University Program for Latino Research. University of Notre Dame; 2010.

Wieters KM, Kim J-H, Lee C. A walk to grab a cup of coffee: Assessment of available research instruments for measuring physical activity. Presented paper at the Association of Collegiate Schools of Planning Conference Chicago, Il; 2008.

Jourdan, D., Wieters, K. "Serious Play: Constructing Learning To Promote Meaningful Dialogue In The Planning Classroom". Co-Presented paper at the Association of Collegiate Schools of Planning Conference. Milwaukee, WS; 2006.

INVITED LECTURES

University of Oklahoma
Department of Geography & Sustainability, Spring Colloquium
"Walking & Biking: Active Transportation and the Built Environment" January 2014

Kansas State University – Big 12 Fellowship

- The messiness of random sampling spatially Oct. 21, 2013
- Watershed Functions & Impacts from Development Oct. 21, 2013
- Creating an audit tool and operationalizing data Oct. 23,2013
- Bicycle Facility Design & Planning Oct. 23,2013
- Observational Methods Oct. 23, 2013
- Pedestrian Planning and Design: How does the environment we live in impact our lives? Oct. 2013
- Office workers – Sedentary by Practice: How can we integrate physical activity as part of daily routines at work – Formal presentation to faculty and students Oct. 2013

Department of Biostatistics and Epidemiology College of Public Health,
University of Oklahoma Health Sciences Center

- Planning, Built Environment, and Public Health: How does the environment we live in impact our lives? March 11, 2013

GRANT FUNDING

Received Ed Cline Faculty Development Award ($1450), Spring 2014
Received Big 12 Faculty Fellowship Program Award ($2500) June 2013
Received College of Architecture IT recipient ($3450) July 2013
Sooner Parents Mini-Grant Funding ($500) for student mentoring –prepared and submitted to assist RCPL Student Planning Association July 2013
Received Junior Faculty Research ($7,000) for summer research on rural planning and physical activity opportunities. University of Oklahoma, Summer 2012
Robert Wood Johnson Active Living Research Dissertation Grant ($25,000), Texas A&M University, 2007

SERVICE

University-Level Service

- Advisory Committee Course Management Systems (ACCMS) Spring 2013

College-Level Service

- Graduate Liaison for Regional & City Planning Division (Fall 2013 – present)
- Graduate Research & Curriculum Committee (Fall 2013 – present)
- RCPL orientation (Fall 2010- present)
- Search committee for new RCPL hires, new LA hire (Summer 2011, Summer 2012, Spring 2013, Spring 2014)
- IT Committee (member since 2012), Chair (Fall 2013-Spring 2014)
- Model Shop Committee (member since 2012-Fall 2013)
- RCPL website (2011- present)
- GHGI committee (Gould Hall Green Initiative) (Fall 2011)
- Co-hosting and arranging guest seminar: Dr. Chanam Lee – "The Built Environment and Disparities in Physical Activity", December 2012.

SERVICE

State-level / City-Level Service

- President – Health Equity Caucus, subgroup of Oklahoma Public Health Association
- APA/AICP member
- Bicycle Advisory Committee, City of Norman – Committee member (Spring 2013 – 2016)

National-Level Service

- Secretary/Treasurer of Faculty Women's Interest Group (FWIG), committee under Association of Collegiate Schools of Planning (ACSP).
- CDC Weight of the Nation Conference planning, Built Environment & Transportation Subcommittee
- Reviewer for Journal of Physical Activity and Health

Bryce C. Lowery, PhD

Contact

University of Oklahoma
College of Architecture - Division of Regional and City Planning
830 Van Vleet Oval
Gould Hall 255
Norman, OK 73019
(405) 325-8953
bryce.c.lowery@ou.edu

Academic Experience

Assistant Professor 2014 - present
College of Architecture – Division of Regional and City Planning
University of Oklahoma – Norman, OK

Education

Doctor of Philosophy – Policy, Planning, and Development 2014
Sol Price School of Public Policy
University of Southern California - Los Angeles, CA

Dissertation: *Social Construction of the Experience Economy:*
The spatial ecology of outdoor advertising in Los Angeles
Jack Dyckman Award - Best Dissertation in Planning & Development

Committee: David Sloane, PhD
Tridib Banerjee, PhD
Pierrette Hondagneu-Sotelo, PhD (Sociology)

Master of Landscape Architecture 2008
College of Environmental Design
California State Polytechnic University - Pomona, CA

Master of Science – Environmental Policy and Behavior 2000
School of Natural Resources and Environment
University of Michigan - Ann Arbor, MI

Bachelor of Arts – Economics and Environmental Studies 1996
Dornsife College of Letters, Arts, and Sciences
University of Southern California - Los Angeles, CA

Publications

The Prospects and Problems of Integrating Sketch Maps with Geographic Information Systems (GIS) to Understand Environmental Perception: A case study of mapping youth fear in Los Angeles gang neighborhoods 2014
Environment and Planning B: Planning and Design 41(2): 251-271.
Curtis, J.W., E. Shiau, B. Lowery, D. Sloane, K. Hennigan and A. Curtis

The Prevalence of Harmful Content on Outdoor Advertising in Los Angeles: Land use, community characteristics, and the spatial inequality of a public health nuisance 2014
American Journal of Public Health 104(4): 658–664.
Lowery, B.C. and D.C. Sloane

Presentations

From Regional Center to Sign District: Regulating outdoor advertising in Los Angeles, 1881-2012
Association of Collegiate Schools of Planning – Philadelphia, PA – November 1, 2014
with David Sloane

Do Farmers' Markets Improve the Availability of Healthy Foods for All Communities?
A case study of 19 markets in Los Angeles.
Association of Collegiate Schools of Planning – Philadelphia, PA – October 30, 2014
with Denise Payan, LaVonna Blair Lewis and David Sloane

If You See Something, Say Something:
Community response (and non-response) to outdoor advertising regulation in Los Angeles
Council of Educators in Landscape Architecture – Austin, TX – March 29, 2013

The Spatial Ecology of Outdoor Advertising in Los Angeles:
The unjust impact of the commercial landscape
Association of Collegiate Schools of Planning – Cincinnati, OH – November 3, 2012
with David Sloane

Employing Social Network Analysis to Understand the Formation of Sustainable Social Capital
Council of Educators in Landscape Architecture - Tucson, AZ – January 15, 2009

Teaching Experience

Assistant Professor 2014-present
University of Oklahoma – College of Architecture
Subdivision and Site Planning (graduate)
Computer Mapping and GIS in Planning (graduate)
Comprehensive Planning Studio (graduate)

Lecturer 2014
University of California, Irvine – School of Social Ecology
Design and Planning Graphics (graduate)

Teaching Assistant 2008-2013
University of Southern California - Sol Price School of Public Policy
Citizenship and Public Ethics (undergraduate)
History of Planning and Development (undergraduate)
Planning History and Urban Form (graduate)
Smart Growth and Urban Sprawl (graduate)
Urban Context for Policy and Planning (undergraduate)
Urban Planning and Development (undergraduate)
Urban Planning and Social Policy (graduate - online)

Graduate Student Instructor 1999-2000
University of Michigan - School of Natural Resources and Environment
Introduction to Environmental Policy (undergraduate)
Introduction to Natural Resource Management (undergraduate)

Other Experience

Research Assistant 2009 - 2014
Sol Price School of Public Policy - University of Southern California

Editorial Assistant – Terry L. Cooper 2011 - 2012
The Responsible Administrator:
An Approach to Ethics for the Administrative Role, 6th Edition. 2012.

Research Associate 2005 - 2006
Lodestar Management/Research Inc. (now Harder+Company)

Project Coordinator 2004 - 2005
Perinatal Advisory Council of Los Angeles County

Community Researcher 2002 - 2004
Children's Planning Council - Los Angeles County Board of Supervisors

Assistant Director 2000 - 2002
Health DATA Program - UCLA Center for Health Policy Research

Curriculum Coordinator 2000
UCLA Labor, Occupational, Safety and Health Program

Research Coordinator 1996 - 1998
The Wild Thornberry's Television Series
Klasky-Csupo Incorporated/Nickelodeon Studios

Activities and Service

Committee Member
University of Oklahoma
Anna Siprikova – Master of City and Regional Planning Thesis 2014 - present

Reviewer
American Journal of Public Health
Council of Educators in Landscape Architecture

Member
American Planning Association
American Public Health Association
American Society of Landscape Architects
Association of American Geographers
Environmental Design Research Association

Member 2014 - present
Creating/Making Facilities Coordination Team
University of Oklahoma – College of Architecture

Member 2013
Billboard and Visual Landscape Visioning Group
City of Los Angeles

Area Chairperson 2010 - 2012
Hollywood Hills West Neighborhood Council – Area 2: Cahuenga Pass
City of Los Angeles

Vice-Chairperson 2010 - 2012
Appointee 2008 - 2012
Cahuenga/Ventura Corridor Specific Plan Review Board
City of Los Angeles - Council District 4

President 2011 - 2012
Member 2000 - 2012
Cahuenga Pass Property Owners' Association

Byron DeBruler
DeBruler, Inc.
8200 NE 139th Street
Edmond, OK 73103
United States of America
Phone: 405/396-2032 Cell Phone: 405/202-1610

BACKGROUND SUMMARY

Executive Manager with extensive experience in public sector resource design, management and evaluation. Knowledge and skills include: structuring and design of state and local service programs and initiatives, developing written proposals for project financing, identifying community economic development resources and training.

EXPERIENCE

DeBruler, Inc.

Vice President, Oklahoma City, August 2001 to Present

Provide services including:

- ✓ Researching public and private resources and preparing applications for financial assistance in response to client requests for economic and community development projects.
- ✓ Technical assistance to nonprofits and units of local government regarding federal and state resources and structuring project-beneficial partnerships; preparing strategic and business plans for public and private sector entities.
- ✓ Group facilitation services.
- ✓ Technical training for nonprofits and units of local government regarding federal and state financial assistance programs. Conducting organizational assessments and developing capacity building curriculums.

Oklahoma Housing Finance Agency

Team Leader, Housing Development Team, Oklahoma City, July 1998 to July 2001

Provided direct supervision and oversight of sixteen staff engaged in the administration of multiple federal and state affordable housing program resources.

While employed by the agency:

- ✓ Reorganized state's Single Family Mortgage Revenue Bond, Low-income Housing Tax Credit, HOME Investment Partnerships and Housing Trust Fund Programs into a single work unit.
- ✓ Streamlined Low-income Housing Tax Credit Program administrative rules to provide for market responsive design flexibility.
- ✓ Streamlined affordable housing resources by developing a singular application package and process for the agency's affordable housing development resources and established e-information network.
- ✓ Facilitated the development of working partnerships between the state's nonprofit and for-profit housing development organizations and agency's mortgage revenue bond lenders.
- ✓ Financed the development of affordable housing by leveraging public sector development funds with private investments.

- ✓ Facilitated legislative task force on rural affordable housing issues and devised legislative and programmatic actions to spur rural development.
- ✓ Developed, financed and implemented the state's first statewide affordable housing market analysis in partnership with a major university center.
- ✓ Drafted enabling legislation, capitalized and implemented state's Housing Trust Fund.

Oklahoma Department of Commerce
Program Manager/Department Head, Oklahoma City, March 1988 to July 1998

- ✓ In response to market-based demand, directed a team of professional agency staff with diverse skills, in the redesign of the state's HOME Investment Partnerships Program from primarily rehabilitation services to the production of rural affordable housing units.
- ✓ Led HOME Program administrative team in the relocation of the Program from its state agency environment to the Oklahoma Housing Finance Agency, a public trust.
- ✓ Leveraged HOME Program development resources with other public and private debt capital to finance the development of rural affordable housing statewide.
- ✓ Formulated and implemented a legislative agenda to enact and capitalizing the state's Housing Trust Fund.
- ✓ Provided daily oversight and administration for several state administered federal programs including: U.S. Department of Energy State Energy Program, Community Development Block Grant, Home Investment Partnerships, Rental Rehabilitation, Solar Energy and Energy Conservation Bank, and State Appropriated Funds for regional councils of government.

City of Oklahoma City January 1984 to February 1988
Division Head, Code Inspections Division/Department of Environmental Services
Assistant Superintendent, Utility Services Division/Water Department
Administrative Assistant, Street Maintenance Division, Public Works Department
Management Intern, Personnel Department

EDUCATION
Masters of Public Administration, University of Oklahoma 1983
Bachelor of Arts Political Science, University of Oklahoma, 1979