

**Housing Needs Assessment**  
**Pontotoc County**

**Prepared For:**

Oklahoma Housing Finance Agency  
Oklahoma Department of Commerce  
100 NW 63<sup>rd</sup> 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.





January 20, 2016

Mr. Dennis Shockley, Executive Director  
Oklahoma Housing Finance Agency  
100 NW 63<sup>rd</sup> Street, Ste. 200  
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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.

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of 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.

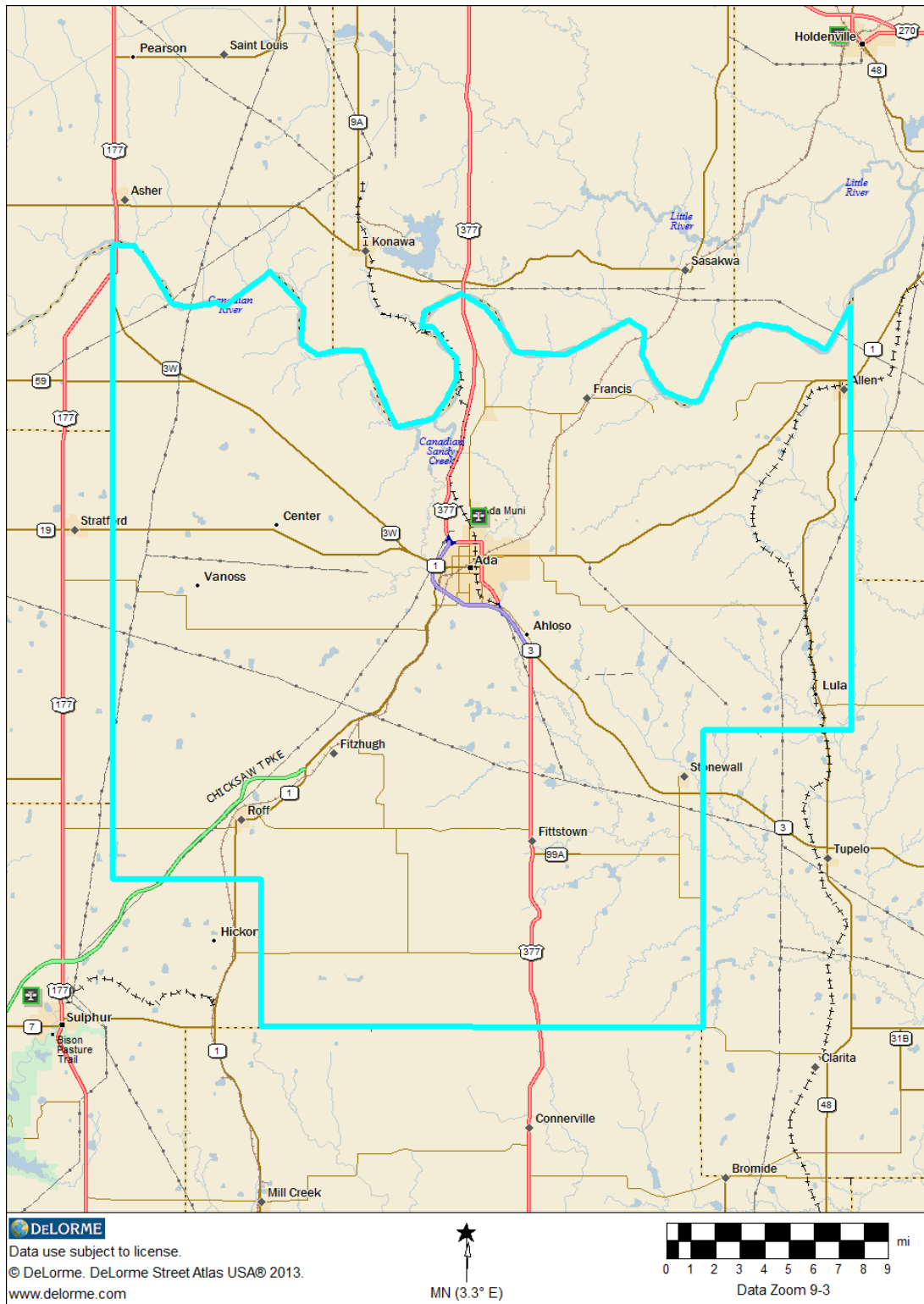
**Educational Facilities**

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.

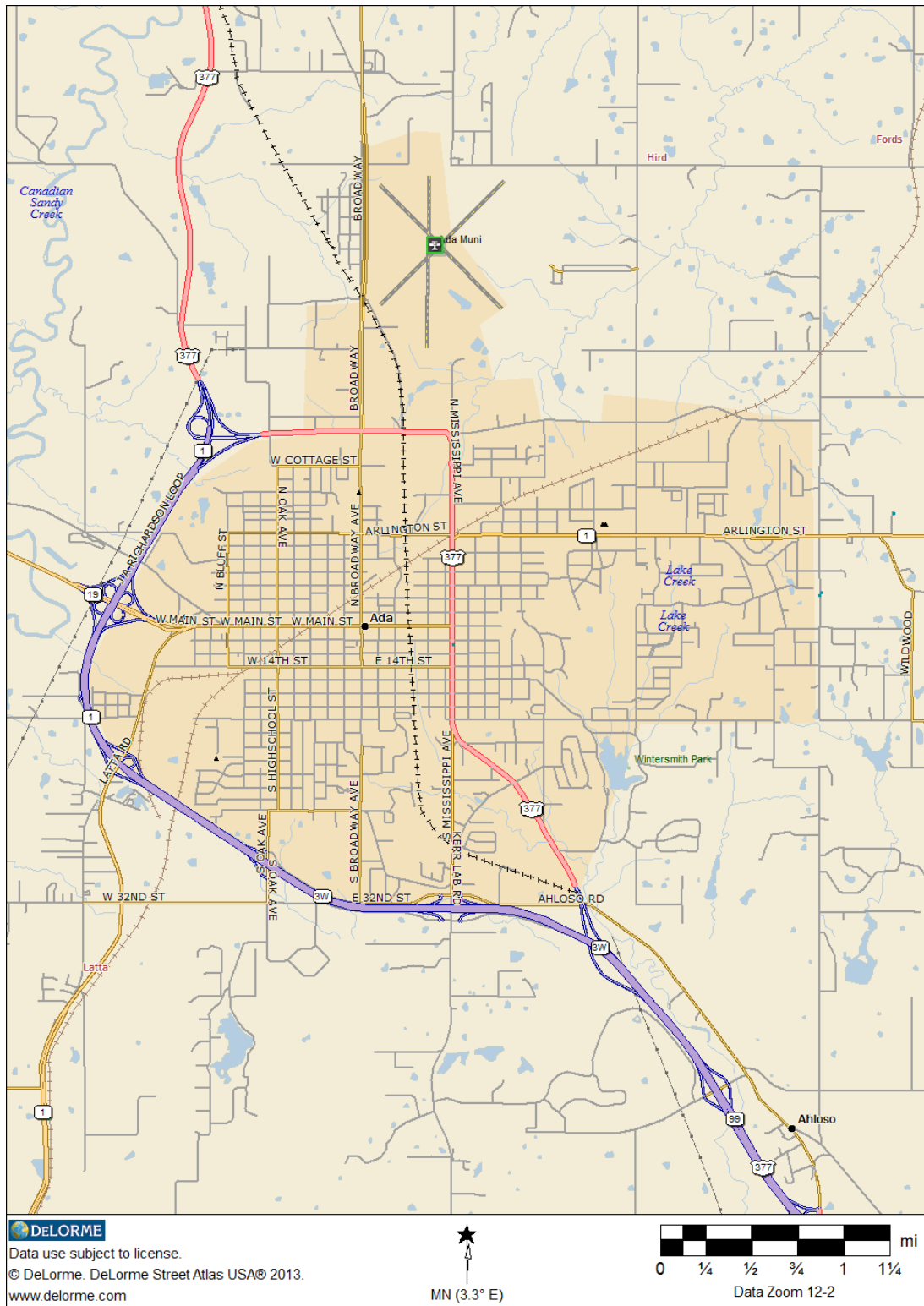
**Medical Facilities**

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



## 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.

<b>Population Levels and Annual Changes</b>							
	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.

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	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%
<b>Family Households</b>	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.

<b>2013 Population by Race and Ethnicity</b>				
<b>Single-Classification Race</b>	<b>Ada</b>		<b>Pontotoc County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
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%
<b>Population by Hispanic or Latino Origin</b>	<b>Ada</b>		<b>Pontotoc County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	16,978		37,700	
Hispanic or Latino	968	5.70%	1,586	4.21%
<i>Hispanic or Latino, White Alone</i>	775	80.06%	1,247	78.63%
<i>Hispanic or Latino, All Other Races</i>	193	19.94%	339	21.37%
Not Hispanic or Latino	16,010	94.30%	36,114	95.79%
<i>Not Hispanic or Latino, White Alone</i>	10,811	67.53%	25,926	71.79%
<i>Not Hispanic or Latino, All Other Races</i>	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.



<b>Pontotoc County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	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%
<i>Age 55 and over</i>	<i>9,870</i>	<i>26.33%</i>	<i>10,438</i>	<i>27.35%</i>	<i>11,142</i>	<i>28.48%</i>	<i>1.13%</i>	<i>1.31%</i>
<i>Age 62 and over</i>	<i>6,156</i>	<i>16.42%</i>	<i>6,600</i>	<i>17.30%</i>	<i>7,188</i>	<i>18.37%</i>	<i>1.40%</i>	<i>1.72%</i>
<b>Median Age</b>	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.

<b>Ada Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	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%
<i>Age 55 and over</i>	<i>3,957</i>	<i>23.54%</i>	<i>4,356</i>	<i>24.45%</i>	<i>4,593</i>	<i>25.18%</i>	<i>1.94%</i>	<i>1.07%</i>
<i>Age 62 and over</i>	<i>2,448</i>	<i>14.56%</i>	<i>2,712</i>	<i>15.22%</i>	<i>2,923</i>	<i>16.03%</i>	<i>2.07%</i>	<i>1.51%</i>
<b>Median Age</b>	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%
<hr/>				
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%
<b>Total Number of Persons with Disabilities:</b>	<b>2,890</b>	<b>17.42%</b>	<b>6,211</b>	<b>16.67%</b>	<b>577,160</b>	<b>15.59%</b>

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.

	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.

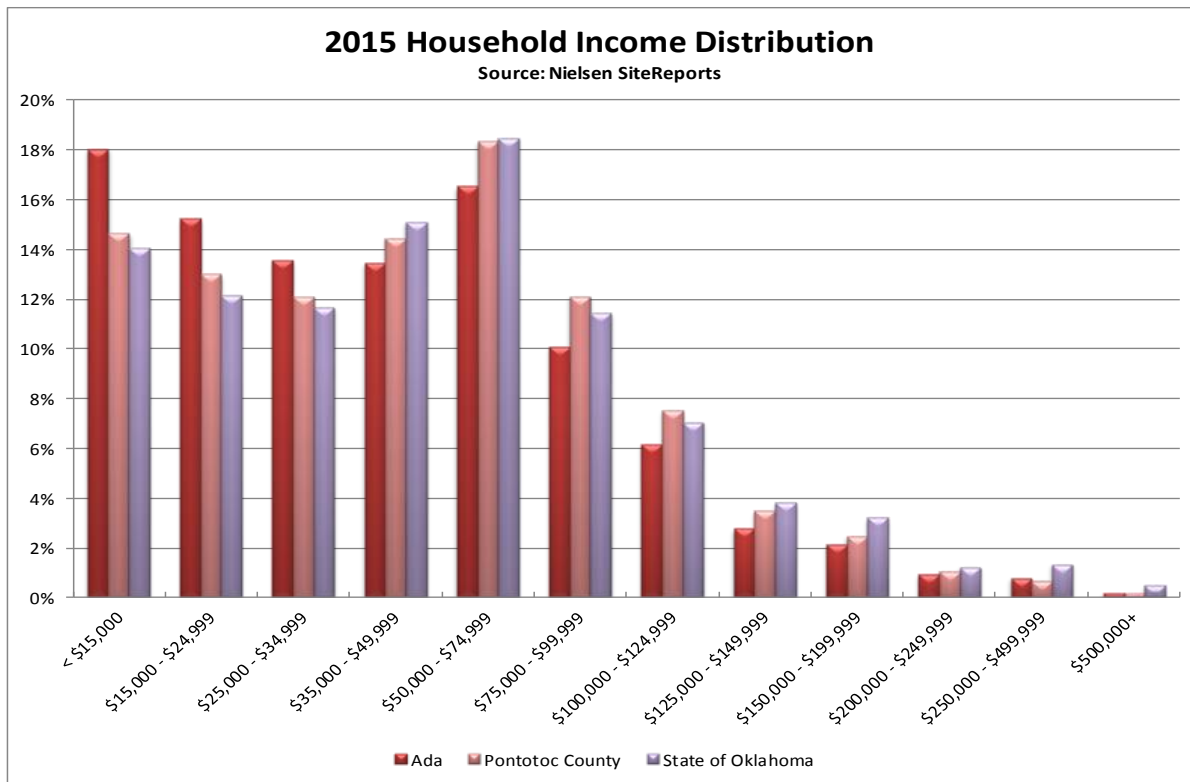
## Household Income Levels

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.

<b>2015 Household Income Distribution</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	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%
<b>Median Household Income</b>	\$38,525		\$45,673		\$47,049	
<b>Average Household Income</b>	\$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.

	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.

<b>Employment and Unemployment</b>						
	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

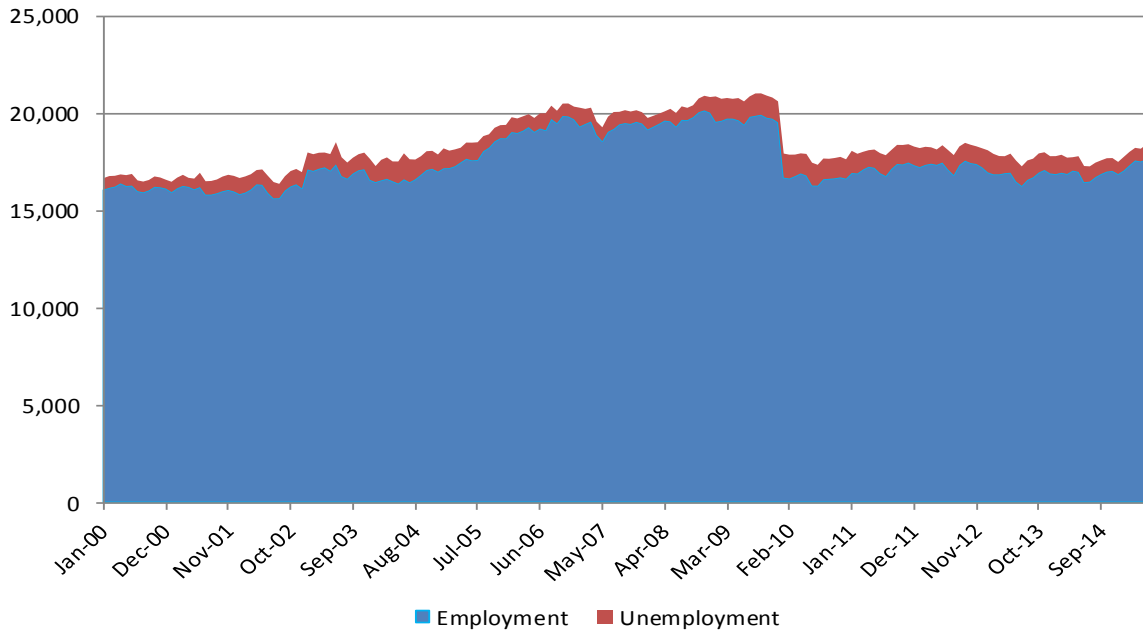
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

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*

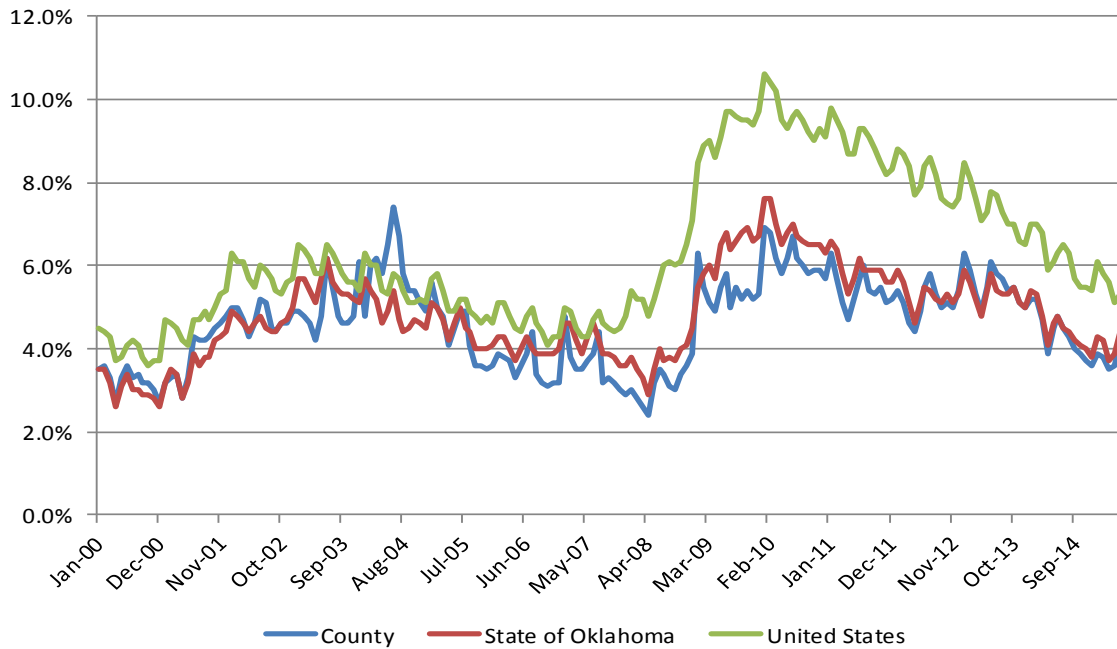
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to flatten due to the national economic recession. Please note that the sharp decline in January 2010 does not reflect an actual decline in employment but 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 4<sup>th</sup> 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.

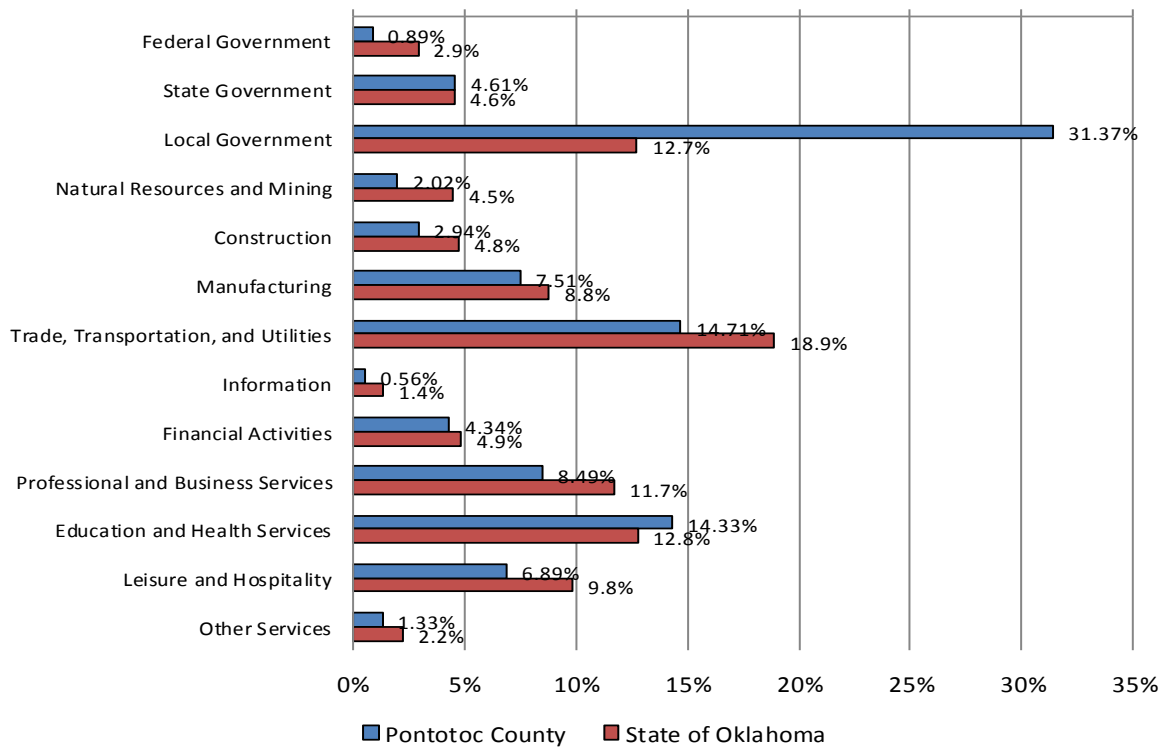


**Employees and Wages by Supersector - 2014**

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
<b>Total</b>	<b>1,062</b>	<b>17,707</b>		<b>\$36,636</b>	<b>1.00</b>

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:

$$10\% (\text{county manufacturing \%}) / 5\% (\text{U.S. manufacturing \%}) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

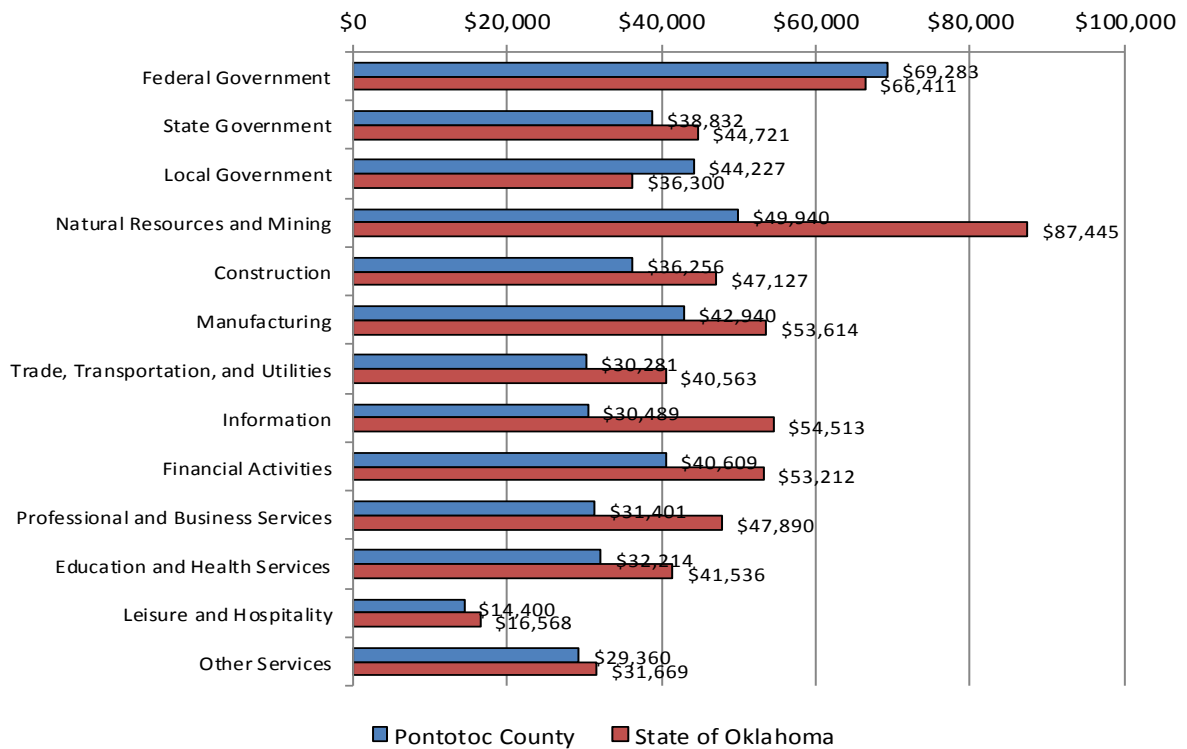
Within Pontotoc County, among all industries the largest location quotient is in Local Government, with a quotient of 3.11. This sector includes tribal government and reflects the influence of the Chickasaw Nation, which is the largest single employer in the area. Among private employers, the largest 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.

<b>Comparison of 2014 Average Annual Pay by Supersector</b>					
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%
<b>Total</b>	<b>\$36,636</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>83.7%</b>	<b>71.3%</b>

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.



<b>Families by Employment Status and Presence of Children</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>3,788</b>		<b>9,695</b>		<b>961,468</b>	
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%
<i>Total Working Families:</i>	<i>2,991</i>	<i>78.96%</i>	<i>7,574</i>	<i>78.12%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>1,868</i>	<i>62.45%</i>	<i>4,148</i>	<i>54.77%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>1,123</i>	<i>37.55%</i>	<i>3,426</i>	<i>45.23%</i>	<i>361,841</i>	<i>48.90%</i>

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.

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### 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*

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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
<b>Commuting Workers:</b>	<b>7,835</b>		<b>16,870</b>		<b>1,613,364</b>	
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
<b>Total Workers Age 16+</b>	<b>7,998</b>		<b>17,294</b>		<b>1,673,026</b>	
Car, Truck or Van:	7,328	91.62%	16,153	93.40%	1,551,461	92.73%
<i>Drove Alone</i>	6,552	89.41%	14,510	89.83%	1,373,407	88.52%
<i>Carpooled</i>	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.

<b>Total Housing Units</b>					
	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.

<b>2013 Housing Units by Units in Structure</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	<b>7,909</b>		<b>16,613</b>		<b>1,669,828</b>	
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%
<b>Total Multifamily Units</b>	<b>1,853</b>	<b>23.43%</b>	<b>1,923</b>	<b>11.58%</b>	<b>253,689</b>	<b>15.19%</b>

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.

<b>2013 Housing Units by Tenure and Number of Bedrooms</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>7,096</b>		<b>14,793</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>3,571</b>	<b>50.32%</b>	<b>9,857</b>	<b>66.63%</b>	<b>968,736</b>	<b>67.08%</b>
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%
<b>Renter Occupied:</b>	<b>3,525</b>	<b>49.68%</b>	<b>4,936</b>	<b>33.37%</b>	<b>475,345</b>	<b>32.92%</b>
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
<b>Total</b>	<b>14,793</b>	<b>9,857</b>	<b>4,936</b>	<b>66.63%</b>	<b>33.37%</b>
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%
<b>Income Less Than \$25,000</b>	<b>4,390</b>	<b>1,953</b>	<b>2,437</b>	<b>44.49%</b>	<b>55.51%</b>

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
<b>Total</b>	<b>7,096</b>	<b>3,571</b>	<b>3,525</b>	<b>50.32%</b>	<b>49.68%</b>
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%
<b>Income Less Than \$25,000</b>	<b>2,660</b>	<b>781</b>	<b>1,879</b>	<b>29.36%</b>	<b>70.64%</b>

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.

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>7,096</b>		<b>14,793</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>3,571</b>	<b>50.32%</b>	<b>9,857</b>	<b>66.63%</b>	<b>968,736</b>	<b>67.08%</b>
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
<b>Renter Occupied:</b>	<b>3,525</b>	<b>49.68%</b>	<b>4,936</b>	<b>33.37%</b>	<b>475,345</b>	<b>32.92%</b>
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
<b>Overall Median Year Built:</b>		<b>1966</b>		<b>1974</b>		<b>1976</b>

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 Number	Inadequate Plumbing Percent	Inadequate Kitchen Number	Inadequate Kitchen Percent	Uses Wood for Fuel Number	Uses Wood for Fuel 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
<b>Total Housing Units</b>	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%
<b>Homeowner Vacancy Rate</b>	2.29%		2.16%		2.31%	
<b>Rental Vacancy Rate</b>	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**

<b>Year</b>	<b>Single Family Units</b>	<b>Avg. Construction Cost</b>	<b>Multifamily Units</b>	<b>Avg. Multifamily Construction Cost</b>
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.

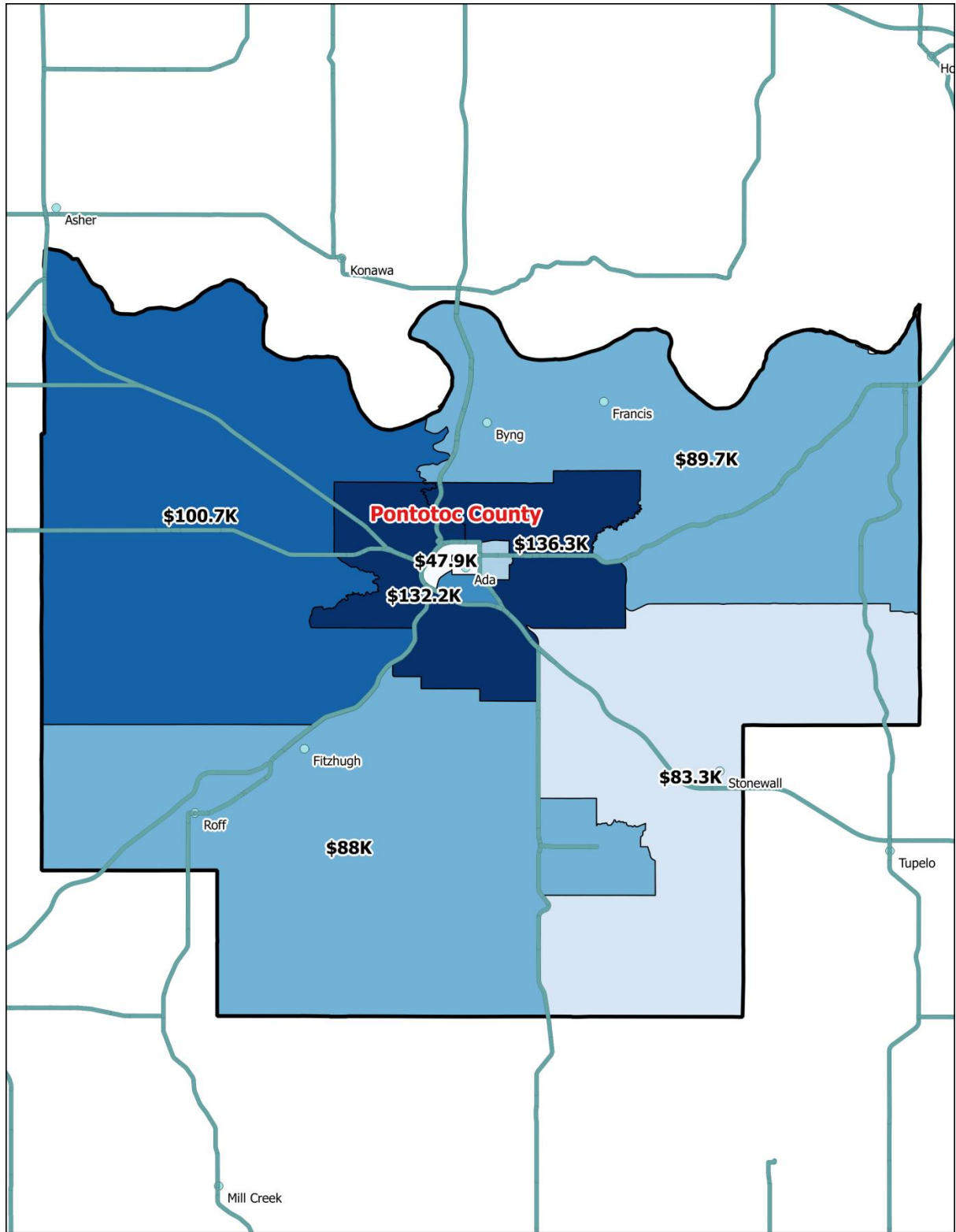
<b>2013 Housing Units by Home Value</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>3,571</b>		<b>9,857</b>		<b>968,736</b>	
Less than \$10,000	58	1.62%	229	2.32%	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%
<b>Median Home Value:</b>	<b>\$90,100</b>		<b>\$99,100</b>		<b>\$112,800</b>	

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

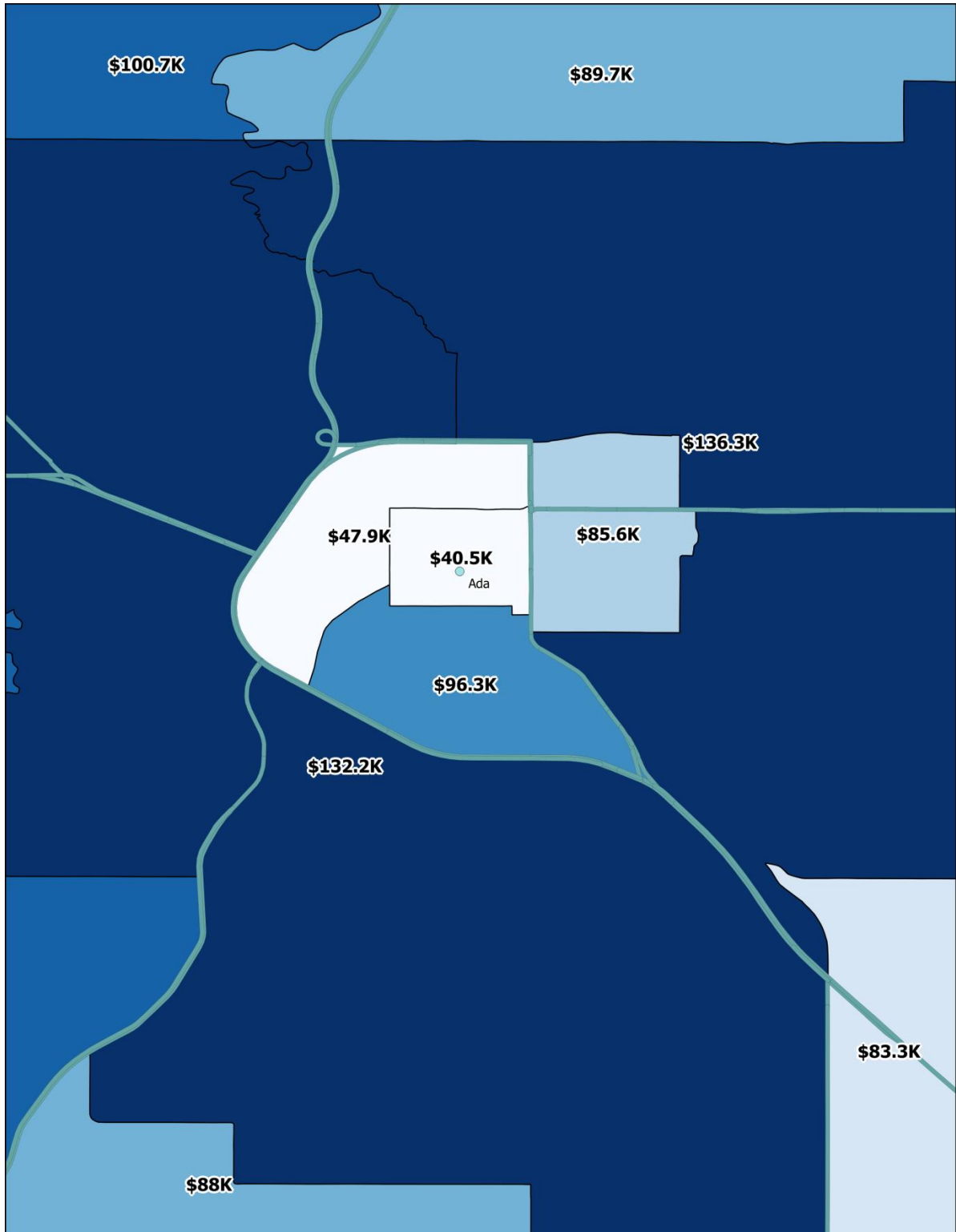
The median value of owner-occupied homes in Pontotoc County is \$99,100. This is -12.1% lower than the statewide median, which is \$112,800. The median home value in Ada is estimated to be \$90,100.

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.

<b>2013 Median Home Value by Year of Construction</b>			
	<b>Ada Median Value</b>	<b>Pontotoc County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
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.

<b>Ada Single Family Sales Activity</b>					
<b>Two Bedroom Units</b>					
<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# 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.

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### 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.

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### 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.

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### 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.

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## 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

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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).

<b>2013 Rental Units by Gross Rent</b>						
	<b>Ada</b>		<b>Pontotoc County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>3,525</b>		<b>4,936</b>		<b>475,345</b>	
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%
<b>Median Gross Rent</b>		<b>\$622</b>		<b>\$626</b>		<b>\$699</b>

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
<b>Total Rental Units:</b>			
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.

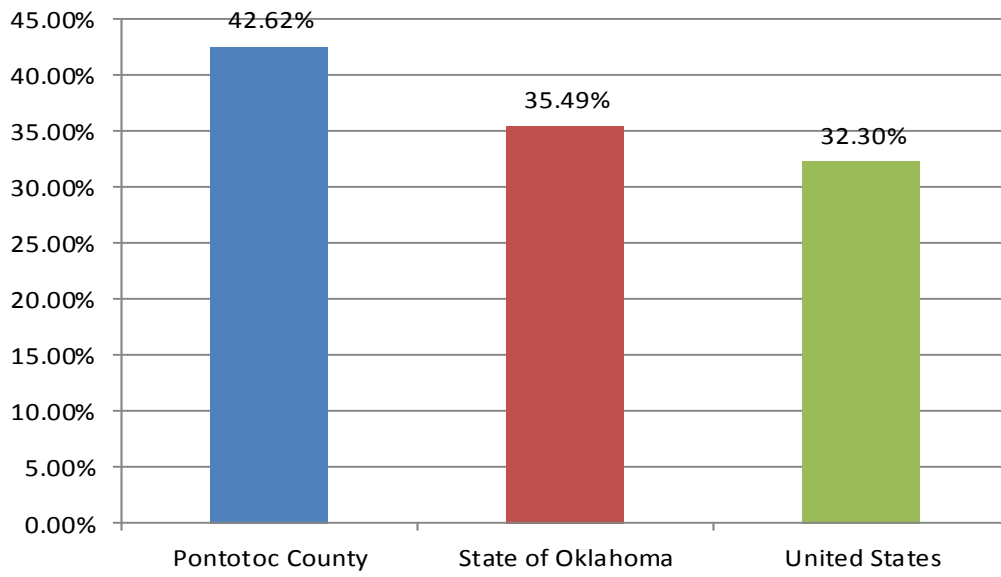
### HUD Programs in Pontotoc County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
<b>Pontotoc County</b>						
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%
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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.



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**HUD Programs in Pontotoc County**


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<b>Pontotoc County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
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%
<b>Summary of All HUD Programs</b>	<b>545</b>	<b>24%</b>	<b>27%</b>	<b>19%</b>	<b>52%</b>	<b>21%</b>
<b>State of Oklahoma</b>						
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%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
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%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

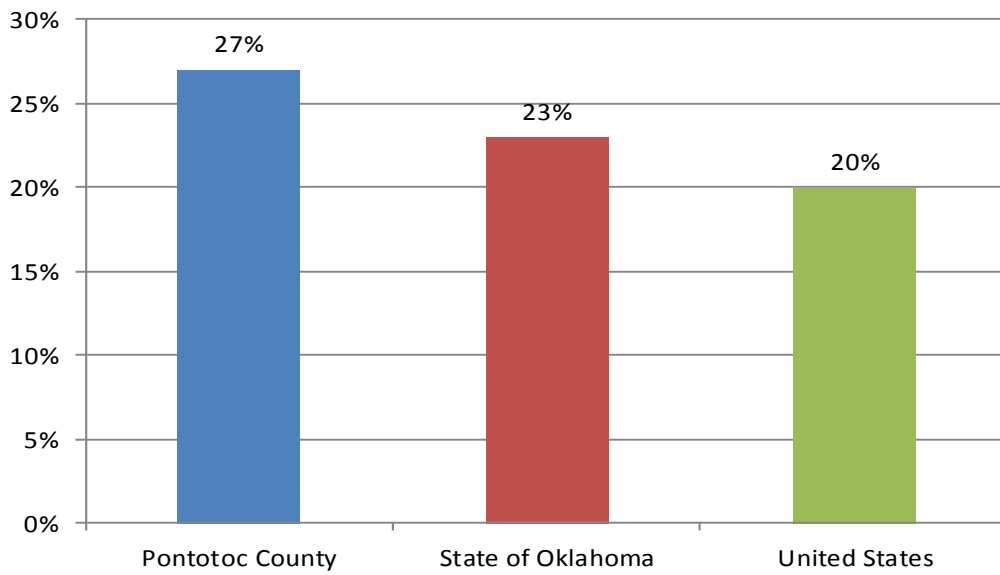
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24% of housing units are occupied by single parents with female heads of household. 27% of households have at least one person with a disability. 19% of households have either a householder or spouse age 62 or above. Of the households age 62 or above,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

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**Percentage of Households with Disabilities - HUD Subsidized Properties**

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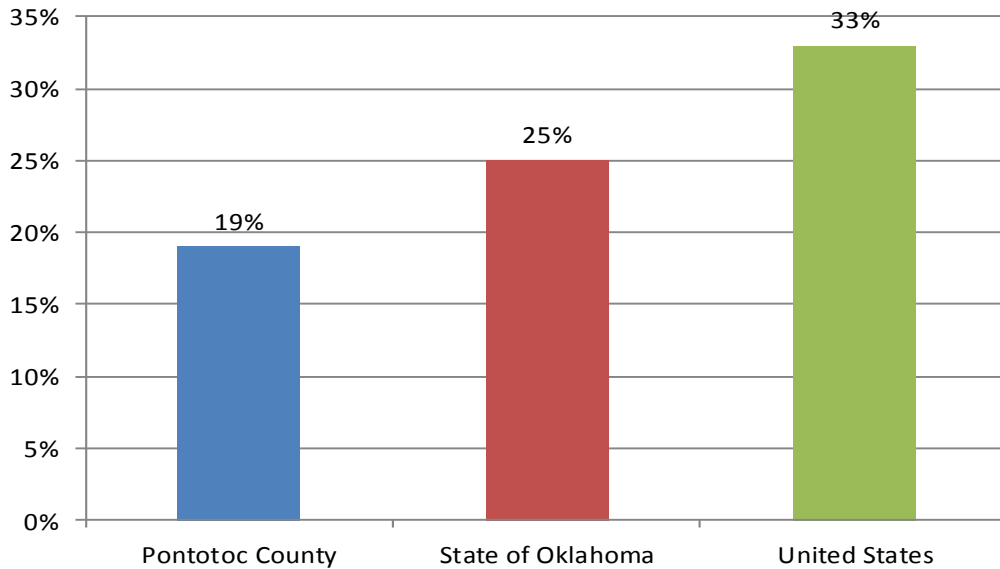
Source: 2013 HUD Picture of Subsidized Households

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**Percentage of Households Age 62+ - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

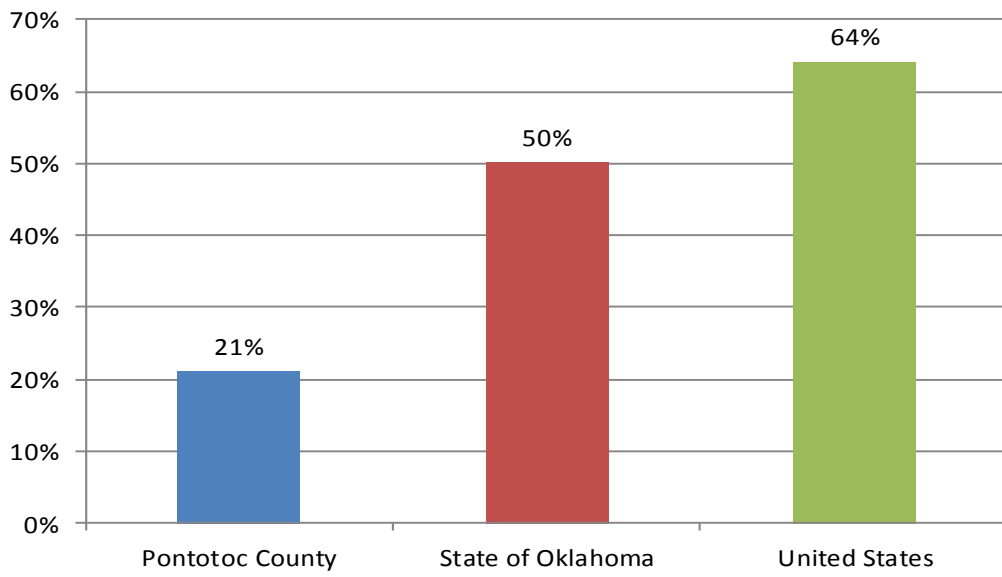
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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## 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.

<b>Pontotoc County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>620</b>		<b>1,250</b>	
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%
<b>Income 30%-50% HAMFI</b>	<b>975</b>		<b>985</b>	
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%
<b>Income 50%-80% HAMFI</b>	<b>1,445</b>		<b>1,015</b>	
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%
<b>Income 80%-100% HAMFI</b>	<b>950</b>		<b>460</b>	
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%
<b>All Incomes</b>	<b>9,830</b>		<b>4,865</b>	
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.

<b>Pontotoc County : Households by Income by Cost Burden</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% w/ Cost &gt; 30% Income</b>	<b>Total</b>	<b>% w/ Cost &gt; 30% Income</b>	<b>Total</b>
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**

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>620</b>		<b>1,250</b>	
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%
<b>Income 30%-50% HAMFI</b>	<b>975</b>		<b>985</b>	
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%
<b>Income 50%-80% HAMFI</b>	<b>1,445</b>		<b>1,015</b>	
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%
<b>Income 80%-100% HAMFI</b>	<b>950</b>		<b>460</b>	
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%
<b>All Incomes</b>	<b>9,830</b>		<b>4,865</b>	
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**

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

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.

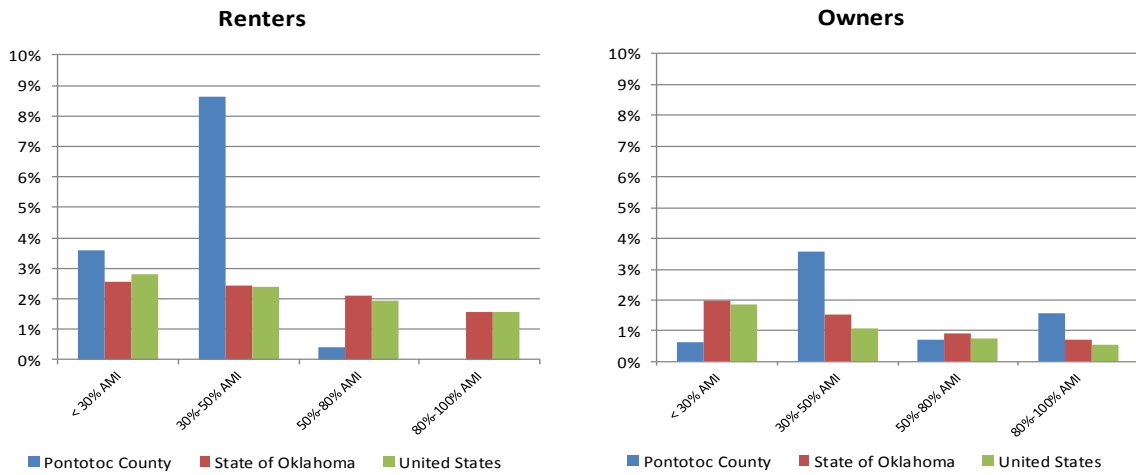
**Pontotoc County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
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.



<b>Pontotoc County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 30% HAMFI</b>	<b>620</b>	<b>479</b>	<b>77.26%</b>	<b>1,250</b>	<b>972</b>	<b>77.76%</b>
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%
<b>Income 30%-50% HAMFI</b>	<b>975</b>	<b>400</b>	<b>41.03%</b>	<b>985</b>	<b>654</b>	<b>66.40%</b>
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%
<b>Income 50%-80% HAMFI</b>	<b>1,445</b>	<b>445</b>	<b>30.80%</b>	<b>1,015</b>	<b>349</b>	<b>34.38%</b>
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%
<b>Income 80%-100% HAMFI</b>	<b>950</b>	<b>125</b>	<b>13.16%</b>	<b>460</b>	<b>65</b>	<b>14.13%</b>
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%
<b>All Incomes</b>	<b>9,830</b>	<b>1,809</b>	<b>18.40%</b>	<b>4,865</b>	<b>2,085</b>	<b>42.86%</b>
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%

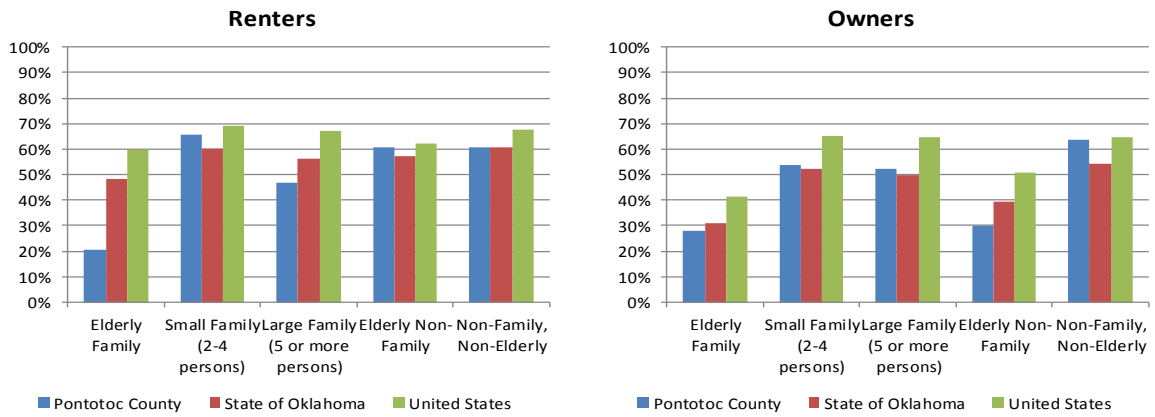
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**Pontotoc County : Households under 80% AMI by Cost Burden**

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

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).





<b>Pontotoc County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>620</b>	<b>495</b>	<b>79.84%</b>	<b>1,250</b>	<b>994</b>	<b>79.52%</b>
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%
<b>Income 30%-50% HAMFI</b>	<b>975</b>	<b>410</b>	<b>42.05%</b>	<b>985</b>	<b>689</b>	<b>69.95%</b>
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%
<b>Income 50%-80% HAMFI</b>	<b>1,445</b>	<b>460</b>	<b>31.83%</b>	<b>1,015</b>	<b>400</b>	<b>39.41%</b>
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%
<b>Income Greater than 80% of HAMFI</b>	<b>6,790</b>	<b>625</b>	<b>9.20%</b>	<b>1,615</b>	<b>185</b>	<b>11.46%</b>
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%
<b>All Incomes</b>	<b>9,830</b>	<b>1,990</b>	<b>20.24%</b>	<b>4,865</b>	<b>2,268</b>	<b>46.62%</b>
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%

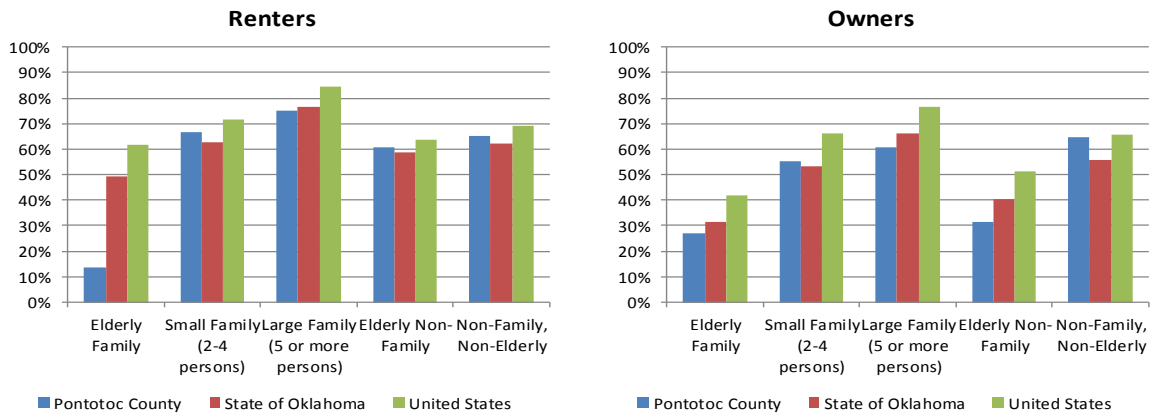
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Pontotoc County : Households under 80% AMI by Housing Problems**

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



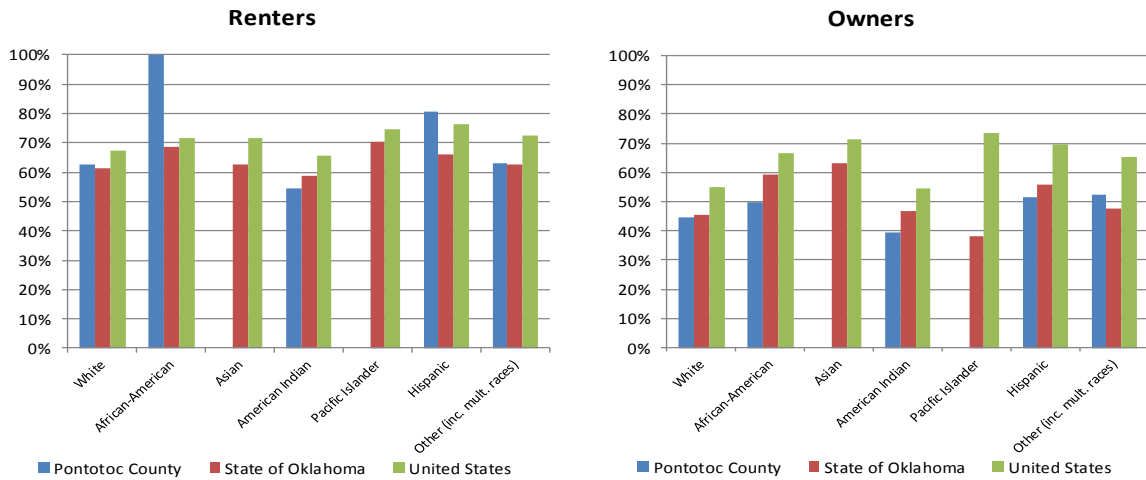
<b>Pontotoc County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>		<b>Total</b>	<b>Renters</b>	
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>620</b>	<b>495</b>	<b>79.8%</b>	<b>1,250</b>	<b>995</b>	<b>79.6%</b>
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%
<b>Income 30%-50% HAMFI</b>	<b>975</b>	<b>410</b>	<b>42.1%</b>	<b>985</b>	<b>690</b>	<b>70.1%</b>
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%
<b>Income 50%-80% HAMFI</b>	<b>1,445</b>	<b>465</b>	<b>32.2%</b>	<b>1,015</b>	<b>395</b>	<b>38.9%</b>
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%
<b>Income 80%-100% HAMFI</b>	<b>950</b>	<b>155</b>	<b>16.3%</b>	<b>460</b>	<b>75</b>	<b>16.3%</b>
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%
<b>All Incomes</b>	<b>9,830</b>	<b>1,990</b>	<b>20.2%</b>	<b>4,865</b>	<b>2,260</b>	<b>46.5%</b>
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

<b>Pontotoc County : Households under 80% AMI by Race/Ethnicity</b>						
Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>3,040</b>	<b>1,370</b>	<b>45.07%</b>	<b>3,250</b>	<b>2,080</b>	<b>64.00%</b>
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.

<b>Future Housing Demand Estimates for Ada</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
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
<b>Total New Owner Households</b>					<b>106</b>	
<b>Total New Renter Households</b>					<b>104</b>	

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.

<b>Future Housing Demand Estimates for Pontotoc County</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
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
<b>Total New Owner Households</b>						<b>263</b>
<b>Total New Renter Households</b>						<b>131</b>

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.

<b>Pontotoc County: 2015-2020 Housing Needs by Income Threshold</b>					
	Owner	Renter			
	Subset %	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.

<b>Pontotoc County: 2015-2020 Housing Needs Age 62 and Up</b>					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	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.



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**Pontotoc County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	34.49%	31.96%	91	42	<b>133</b>
Elderly less than 30% AMI	3.51%	9.56%	9	13	<b>22</b>
Elderly less than 50% AMI	8.09%	16.55%	21	22	<b>43</b>
Elderly less than 60% AMI	9.70%	19.86%	25	26	<b>52</b>
Elderly less than 80% AMI	14.19%	22.71%	37	30	<b>67</b>

### 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.

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**Pontotoc County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	263	131	394
Total Veteran Demand	10.45%	10.45%	27	14	<b>41</b>
Veterans with Disabilities	4.07%	4.07%	11	5	<b>16</b>
Veterans Below Poverty	1.00%	1.00%	3	1	<b>4</b>
Disabled Veterans Below Poverty	0.38%	0.38%	1	0	<b>1</b>

### 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).

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**Pontotoc County: 2015-2020 Housing Needs for Working Families**


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	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	<b>202</b>
Working Families with Children Present	28.04%	28.04%	74	37	<b>110</b>

### 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.