

Housing Needs Assessment
Cherokee County

Prepared For:

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

Effective Date of the Analysis:

September 18, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Cherokee County
 IRR - Tulsa/OKC File No. 140-2015-0024

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 Cherokee County Residential Housing Market Analysis. Analyst Maryam Moradian personally inspected the Cherokee County area during the month of September 2015 to collect the data used in the preparation of the Cherokee 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 the 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 Cherokee County is projected to grow by 0.55% per year over the next five years, slightly underperforming the State of Oklahoma.
2. Cherokee County is projected to need a total of 362 housing units for ownership and 183 housing units for rent over the next five years.
3. Median Household Income in Cherokee County is estimated to be \$39,233 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Cherokee County is estimated to be 22.79%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Cherokee County are higher than the state averages.
5. Home values and rental rates in Cherokee County are lower than the state averages.
6. Approximately 39.65% of renters and 19.74% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP

2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number: 34 Injuries: 13 Fatalities: 2 Damages (1996-2014): \$4,810,000.00
5. Social Vulnerability: Above the state score; several census tracts within the county show elevated scores.
6. Floodplain: Tahlequah and Hulbert has some development noted within the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at Risk for Poverty: 986
2. Units in Mostly Non-white Enclaves: 412
3. Units Nearer Elevated Number of Disabled: 436
4. Units Located in Food Desert: 13

Lead-Based Paint Specific Findings

5. We estimate there are 2,025 occupied housing units in Cherokee County with lead-based paint hazards.
6. 1,063 of those housing units are estimated to be occupied by low-to-moderate income households.
7. We estimate that 352 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 Cherokee 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 Cherokee 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 Cherokee 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 Cherokee County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Cherokee County area.

Effective Date of Consultation

The Cherokee County area was inspected and research was performed during September, 2015. The effective date of this analysis is September 18, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

8. The Cherokee County area was inspected during September, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
9. 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.
10. 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.
11. 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.
12. 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:

13. The 2000 and 2010 Decennial Censuses of Population and Housing
14. The 2009-2013 American Community Survey (ACS)
15. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
16. 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
17. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
18. Continuum of Care Assistance Programs

19. The National Oceanic and Atmospheric Administration
20. Nielsen SiteReports (formerly known as Claritas)
21. The Oklahoma State Department of Health
22. The Oklahoma Department of Human Services

Cherokee County Analysis

Area Information

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

Cherokee County is located in northeast Oklahoma. The county is bordered on the north by Mayes and Delaware counties, on the west by Wagoner and Muskogee counties, on the south by Sequoyah County, and on the east by Adair County. The Cherokee County Seat is Tahlequah, which is located in the central part of the county. This location is approximately 66.4 miles southeast of Tulsa and 169 miles east of Oklahoma City.

Cherokee County has a total area of 776 square miles (749 square miles of land, and 27 square miles of water), ranking 44th out of Oklahoma's 77 counties in terms of total area. The total population of Cherokee County as of the 2010 Census was 46,987 persons, for a population density of 63 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major US highway or state high way systems intersect through Cherokee County. These are US-62, OK-100, OK-51, OK-82c, OK-82, and OK-10. The nearest interstate highway is I-40, approximately 35 miles to the south. The county also has an intricate network of county roadways.

Public transportation is provided Ki Bois Area Transit System (KATS), which operates a demand-response service. Additionally, the Cherokee Nation Transit system provides transportation for tribe members living within the Cherokee County area. 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.

Tahlequah Municipal Airport is located just west of Tahlequah. Its primary asphalt runway is 5,000 feet in length. Tahlequah Municipal Airport averages 33 aircraft operations per day. The nearest full-service commercial airport is Tulsa International Airport, located approximately 67.5 miles northwest.

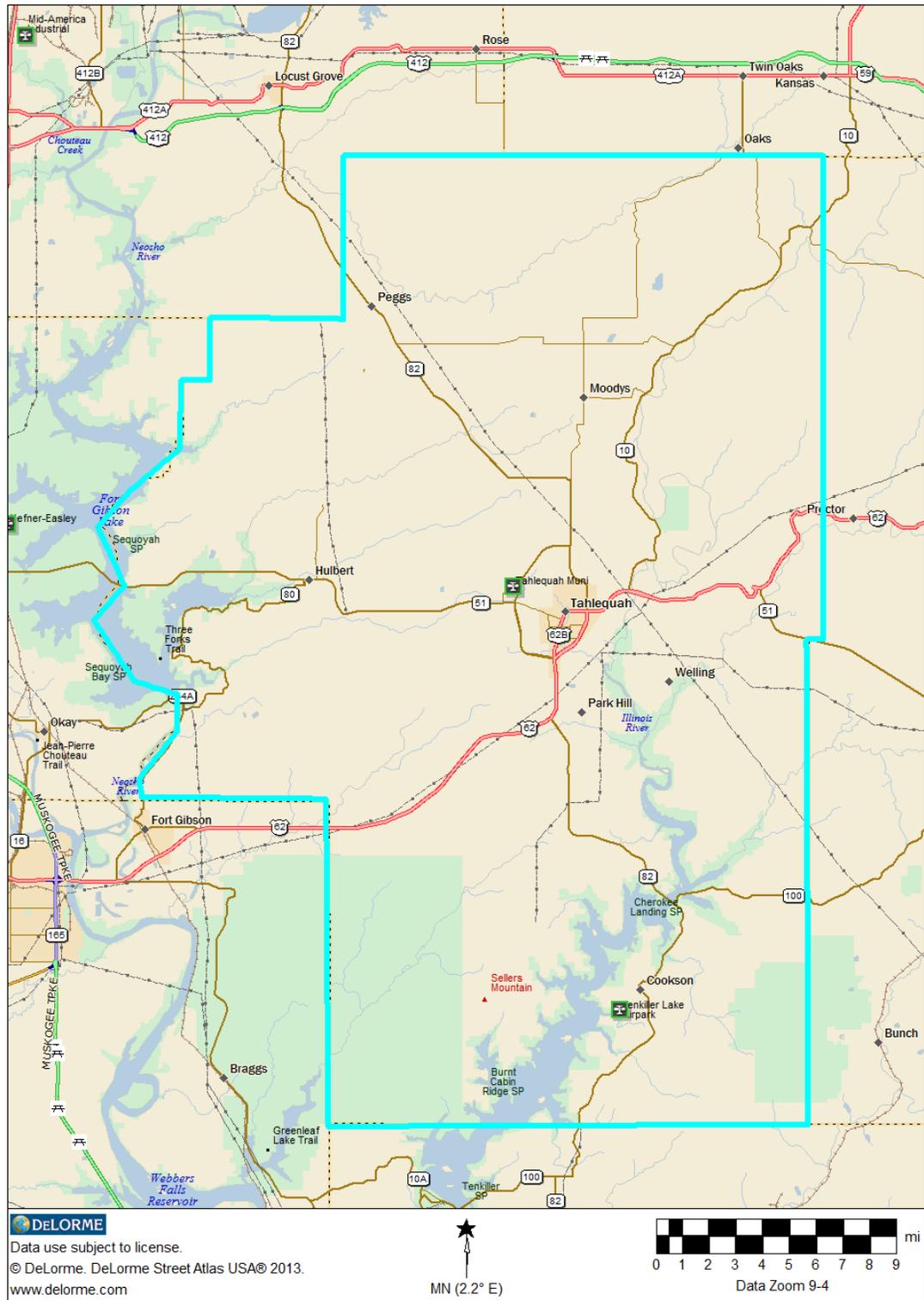
Educational Facilities

All of the county communities have public school facilities. Tahlequah is served by Tahlequah Public Schools. Tahlequah Public Schools is comprised of one middle school and high school, as well as five separate elementary schools. Tahlequah is home to the main campus of Northeastern State University: NSU offers a wide variety of undergraduate and post-graduate degrees and has over 8,000 students.

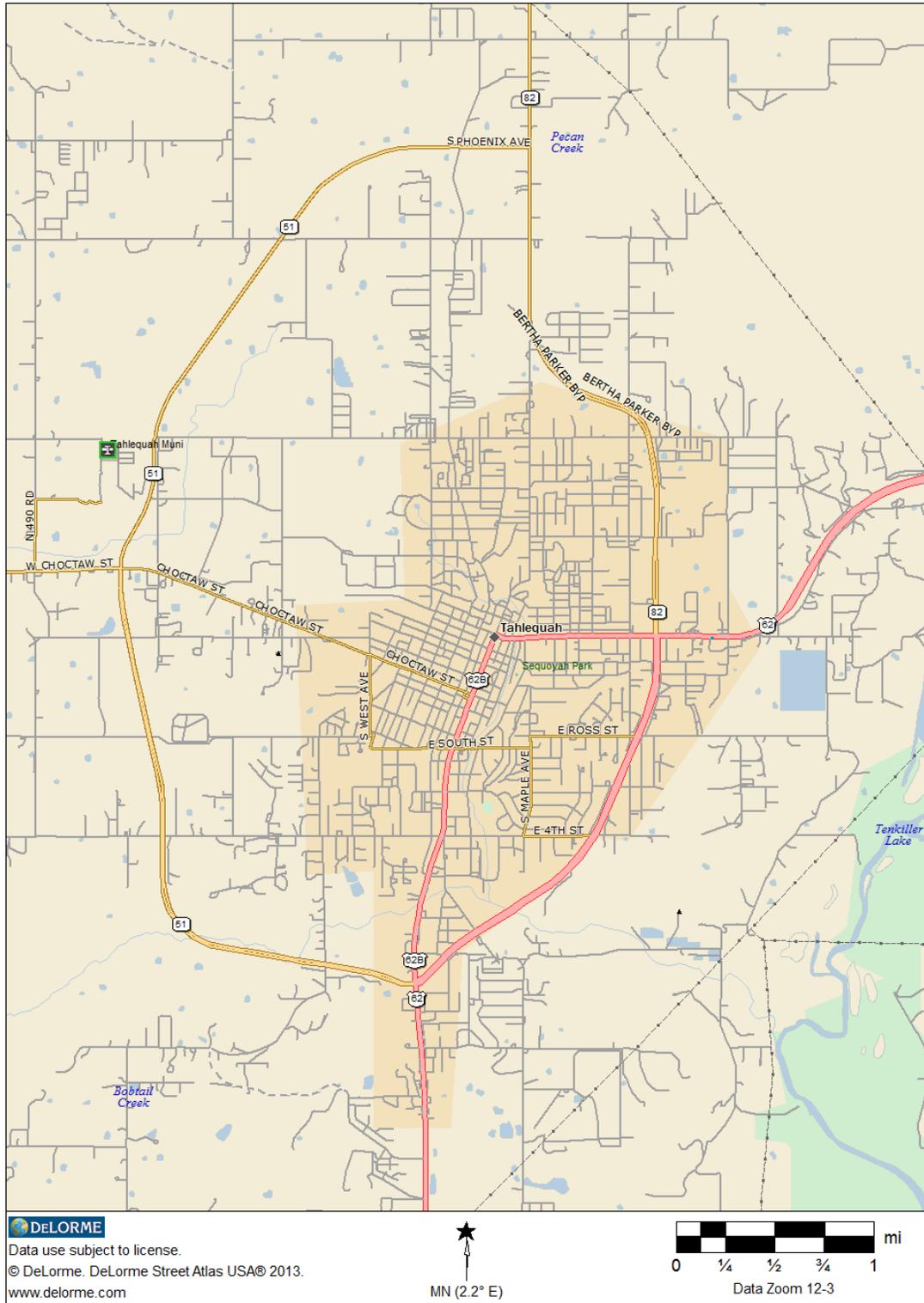
Medical Facilities

Medical services are provided by Northeastern Health System, an acute-care hospital, offering an emergency unit, in and outpatient procedures, and many other medical practices. Additionally, Northeastern Health System has recently acquired the Tahlequah Urgent Care. Tahlequah also has the Cherokee Nation WW Hasting Hospital which serves tribe members from around the county. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Cherokee County Area Map



Tahlequah Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Cherokee County and Oklahoma. This data is presented as of the 2000 Census, the 2010 Census, with 2015 and 2020 estimates and forecasts provided by Nielsen SiteReports.

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Tahlequah	14,458	15,753	0.86%	16,592	1.04%	17,012	0.50%
Cherokee County	42,521	46,987	1.00%	48,217	0.52%	49,565	0.55%
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 Cherokee County was 46,987 persons as of the 2010 Census, a 1.00% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Cherokee County to be 48,217 persons, and projects that the population will show 0.55% annualized growth over the next five years.

The population of Tahlequah was 15,753 persons as of the 2010 Census, a 0.86% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tahlequah to be 16,592 persons, and projects that the population will show 0.50% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Tahlequah	5,703	6,111	0.69%	6,464	1.13%	6,678	0.65%
Cherokee County	16,175	17,836	0.98%	18,336	0.55%	18,881	0.59%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Tahlequah	3,123	3,351	0.71%	3,673	1.85%	3,800	0.68%
Cherokee County	11,077	11,957	0.77%	12,294	0.56%	12,663	0.59%
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, Cherokee County had a total of 17,836 households, representing a 0.98% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Cherokee County to have 18,336 households. This number is expected to experience a 0.59% annualized rate of growth over the next five years.

As of 2010, Tahlequah had a total of 6,111 households, representing a 0.69% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tahlequah to have 6,464 households. This number is expected to experience a 0.65% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Tahlequah		Cherokee County	
	No.	Percent	No.	Percent
Total Population	16,033		47,488	
White Alone	8,309	51.82%	25,058	52.77%
Black or African American Alone	269	1.68%	547	1.15%
Amer. Indian or Alaska Native Alone	4,159	25.94%	13,652	28.75%
Asian Alone	62	0.39%	304	0.64%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	59	0.12%
Some Other Race Alone	348	2.17%	892	1.88%
Two or More Races	2,886	18.00%	6,976	14.69%
Population by Hispanic or Latino Origin	Tahlequah		Cherokee County	
	No.	Percent	No.	Percent
Total Population	16,033		47,488	
Hispanic or Latino	1,545	9.64%	3,035	6.39%
<i>Hispanic or Latino, White Alone</i>	801	51.84%	1,359	44.78%
<i>Hispanic or Latino, All Other Races</i>	744	48.16%	1,676	55.22%
Not Hispanic or Latino	14,488	90.36%	44,453	93.61%
<i>Not Hispanic or Latino, White Alone</i>	7,508	51.82%	23,699	53.31%
<i>Not Hispanic or Latino, All Other Races</i>	6,980	48.18%	20,754	46.69%

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

In Cherokee County, racial and ethnic minorities comprise 50.09% of the total population. Within Tahlequah, racial and ethnic minorities represent 53.17% of the population.

Population by Age

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

Cherokee County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	46,987		48,217		49,565			
Age 0 - 4	3,133	6.67%	3,106	6.44%	3,185	6.43%	-0.17%	0.50%
Age 5 - 9	2,985	6.35%	3,056	6.34%	3,117	6.29%	0.47%	0.40%
Age 10 - 14	3,196	6.80%	3,112	6.45%	3,075	6.20%	-0.53%	-0.24%
Age 15 - 17	2,019	4.30%	2,134	4.43%	2,115	4.27%	1.11%	-0.18%
Age 18 - 20	3,075	6.54%	2,839	5.89%	2,710	5.47%	-1.58%	-0.93%
Age 21 - 24	3,440	7.32%	3,706	7.69%	3,321	6.70%	1.50%	-2.17%
Age 25 - 34	5,874	12.50%	6,286	13.04%	7,063	14.25%	1.37%	2.36%
Age 35 - 44	5,263	11.20%	5,264	10.92%	5,564	11.23%	0.00%	1.11%
Age 45 - 54	6,153	13.10%	5,635	11.69%	5,288	10.67%	-1.74%	-1.26%
Age 55 - 64	5,511	11.73%	5,663	11.74%	5,615	11.33%	0.55%	-0.17%
Age 65 - 74	3,732	7.94%	4,428	9.18%	5,127	10.34%	3.48%	2.97%
Age 75 - 84	1,947	4.14%	2,244	4.65%	2,514	5.07%	2.88%	2.30%
Age 85 and over	659	1.40%	744	1.54%	871	1.76%	2.46%	3.20%
<i>Age 55 and over</i>	<i>11,849</i>	<i>25.22%</i>	<i>13,079</i>	<i>27.13%</i>	<i>14,127</i>	<i>28.50%</i>	<i>1.99%</i>	<i>1.55%</i>
<i>Age 62 and over</i>	<i>7,332</i>	<i>15.60%</i>	<i>8,371</i>	<i>17.36%</i>	<i>9,326</i>	<i>18.81%</i>	<i>2.68%</i>	<i>2.18%</i>
Median Age	34.6		34.8		35.4		0.12%	0.34%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Cherokee County is 34.8 years. This compares with the statewide figure of 36.6 years. Approximately 6.44% of the population is below the age of 5, while 17.36% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.18% per year.

Tahlequah Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	15,753		16,592		17,012			
Age 0 - 4	1,061	6.74%	1,051	6.33%	1,069	6.28%	-0.19%	0.34%
Age 5 - 9	907	5.76%	1,043	6.29%	1,052	6.18%	2.83%	0.17%
Age 10 - 14	871	5.53%	958	5.77%	1,038	6.10%	1.92%	1.62%
Age 15 - 17	562	3.57%	730	4.40%	733	4.31%	5.37%	0.08%
Age 18 - 20	1,702	10.80%	1,449	8.73%	1,385	8.14%	-3.17%	-0.90%
Age 21 - 24	1,843	11.70%	1,697	10.23%	1,455	8.55%	-1.64%	-3.03%
Age 25 - 34	2,234	14.18%	2,595	15.64%	2,692	15.82%	3.04%	0.74%
Age 35 - 44	1,562	9.92%	1,749	10.54%	2,055	12.08%	2.29%	3.28%
Age 45 - 54	1,578	10.02%	1,543	9.30%	1,582	9.30%	-0.45%	0.50%
Age 55 - 64	1,449	9.20%	1,514	9.12%	1,429	8.40%	0.88%	-1.15%
Age 65 - 74	946	6.01%	1,130	6.81%	1,331	7.82%	3.62%	3.33%
Age 75 - 84	696	4.42%	754	4.54%	796	4.68%	1.61%	1.09%
Age 85 and over	342	2.17%	379	2.28%	395	2.32%	2.08%	0.83%
<i>Age 55 and over</i>	<i>3,433</i>	<i>21.79%</i>	<i>3,777</i>	<i>22.76%</i>	<i>3,951</i>	<i>23.22%</i>	<i>1.93%</i>	<i>0.90%</i>
<i>Age 62 and over</i>	<i>2,077</i>	<i>13.18%</i>	<i>2,338</i>	<i>14.09%</i>	<i>2,556</i>	<i>15.02%</i>	<i>2.40%</i>	<i>1.79%</i>
Median Age	29.2		30.3		31.6		0.74%	0.84%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tahlequah is 30.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.33% of the population is below the age of 5, while 14.09% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.79% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Tahlequah		Cherokee County	
	No.	Percent	No.	Percent
Total Families:	3,058		11,120	
Married-Couple Family:	2,087	68.25%	8,171	73.48%
With Children Under 18 Years	720	23.54%	2,817	25.33%
No Children Under 18 Years	1,367	44.70%	5,354	48.15%
Other Family:	971	31.75%	2,949	26.52%
Male Householder, No Wife Present	240	7.85%	842	7.57%
With Children Under 18 Years	156	5.10%	426	3.83%
No Children Under 18 Years	84	2.75%	416	3.74%
Female Householder, No Husband Present	731	23.90%	2,107	18.95%
With Children Under 18 Years	551	18.02%	1,271	11.43%
No Children Under 18 Years	180	5.89%	836	7.52%
Total Single Parent Families	707		1,697	
Male Householder	156	22.07%	426	25.10%
Female Householder	551	77.93%	1,271	74.90%

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

As shown, within Cherokee County, among all families 15.26% are single-parent families, while in Tahlequah, the percentage is 23.12%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	15,549		46,962		3,702,515	
Under 18 Years:	3,338		11,359		933,738	
With One Type of Disability	167	5.00%	484	4.26%	33,744	3.61%
With Two or More Disabilities	53	1.59%	230	2.02%	11,082	1.19%
No Disabilities	3,118	93.41%	10,645	93.71%	888,912	95.20%
18 to 64 Years:	10,413		29,314		2,265,702	
With One Type of Disability	859	8.25%	2,742	9.35%	169,697	7.49%
With Two or More Disabilities	874	8.39%	2,336	7.97%	149,960	6.62%
No Disabilities	8,680	83.36%	24,236	82.68%	1,946,045	85.89%
65 Years and Over:	1,798		6,289		503,075	
With One Type of Disability	317	17.63%	1,110	17.65%	95,633	19.01%
With Two or More Disabilities	585	32.54%	1,660	26.40%	117,044	23.27%
No Disabilities	896	49.83%	3,519	55.95%	290,398	57.72%
Total Number of Persons with Disabilities:	2,855	18.36%	8,562	18.23%	577,160	15.59%

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

Within Cherokee County, 18.23% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Tahlequah the percentage is 18.36%.

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

2013 Population by Veteran and Disability Status

	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	10,946		34,321		2,738,788	
Veteran:	953	8.71%	3,804	11.08%	305,899	11.17%
With a Disability	500	52.47%	1,632	42.90%	100,518	32.86%
No Disability	453	47.53%	2,172	57.10%	205,381	67.14%
Non-veteran:	9,993	91.29%	30,517	88.92%	2,432,889	88.83%
With a Disability	2,035	20.36%	6,116	20.04%	430,610	17.70%
No Disability	7,958	79.64%	24,401	79.96%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Cherokee County, the Census Bureau estimates there are 3,804 veterans, 42.90% of which have one or more disabilities (compared with 32.86% at a statewide level). In Tahlequah, there are an estimated 953 veterans, 52.47% of which are estimated to have a disability.

Group Quarters Population

The next table presents data regarding the population of Cherokee County living in group quarters, such as correctional facilities, skilled-nursing facilities, student housing and military quarters. Tahlequah and Cherokee County have somewhat higher than typical populations in group quarters due to skilled nursing facilities in the area, and housing for Northeastern State University students.

2010 Group Quarters Population

	Tahlequah		Cherokee County	
	No.	Percent	No.	Percent
Total Population	15,753		46,987	
Group Quarters Population	1,653	10.49%	2,008	4.27%
Institutionalized Population	378	2.40%	395	0.84%
Correctional facilities for adults	95	0.60%	95	0.20%
Juvenile facilities	0	0.00%	17	0.04%
Nursing facilities/Skilled-nursing facilities	283	1.80%	283	0.60%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	1,275	8.09%	1,613	3.43%
College/University student housing	1,243	7.89%	1,243	2.65%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	32	0.20%	370	0.79%

Source: 2010 Decennial Census, Table P42

The percentage of the Cherokee County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is attributable to persons living in student housing (Northeastern State University).

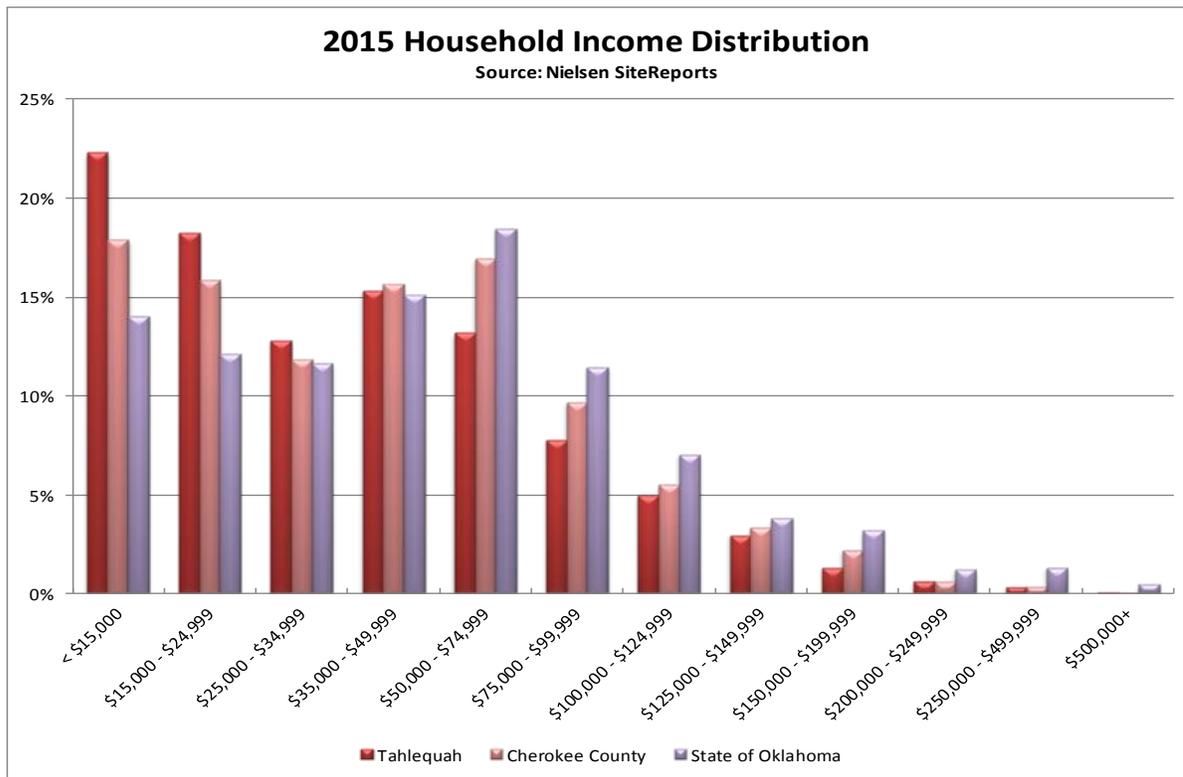
Household Income Levels

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

2015 Household Income Distribution						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	6,464		18,336		1,520,327	
< \$15,000	1,442	22.31%	3,277	17.87%	213,623	14.05%
\$15,000 - \$24,999	1,180	18.25%	2,912	15.88%	184,613	12.14%
\$25,000 - \$34,999	826	12.78%	2,169	11.83%	177,481	11.67%
\$35,000 - \$49,999	992	15.35%	2,870	15.65%	229,628	15.10%
\$50,000 - \$74,999	852	13.18%	3,103	16.92%	280,845	18.47%
\$75,000 - \$99,999	503	7.78%	1,778	9.70%	173,963	11.44%
\$100,000 - \$124,999	320	4.95%	1,013	5.52%	106,912	7.03%
\$125,000 - \$149,999	192	2.97%	611	3.33%	57,804	3.80%
\$150,000 - \$199,999	86	1.33%	404	2.20%	48,856	3.21%
\$200,000 - \$249,999	43	0.67%	115	0.63%	18,661	1.23%
\$250,000 - \$499,999	22	0.34%	70	0.38%	20,487	1.35%
\$500,000+	6	0.09%	14	0.08%	7,454	0.49%
Median Household Income	\$32,385		\$39,233		\$47,049	
Average Household Income	\$45,804		\$51,482		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Cherokee County is estimated to be \$39,233 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Tahlequah, median household income is estimated to be \$32,385. Tahlequah, and Cherokee County as a whole, have relatively lower incomes compared with the rest of the state as can be seen in the following chart.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Tahlequah	\$23,238	\$32,385	2.10%	2.40%	-0.30%
Cherokee County	\$26,536	\$39,233	2.47%	2.40%	0.07%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

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

As shown, both Tahlequah and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (Cherokee County saw only slightly positive growth in real household income levels). It should be noted that this trend is not unique to



Oklahoma or Tahlequah, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

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

	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Tahlequah	26.31%	33.27%	697	16.03%	60.44%
Cherokee County	22.86%	22.79%	-7	21.36%	53.82%
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 Cherokee County is estimated to be 22.79% by the American Community Survey. This is a decrease of seven basis points since the 2000 Census, which is somewhat atypical as state and national poverty rates increased over the same time period. Within Tahlequah, the poverty rate is estimated to be 33.27%. 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 Cherokee County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Cherokee County	18,421	18,275	-0.16%	7.3%	5.2%	-210
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

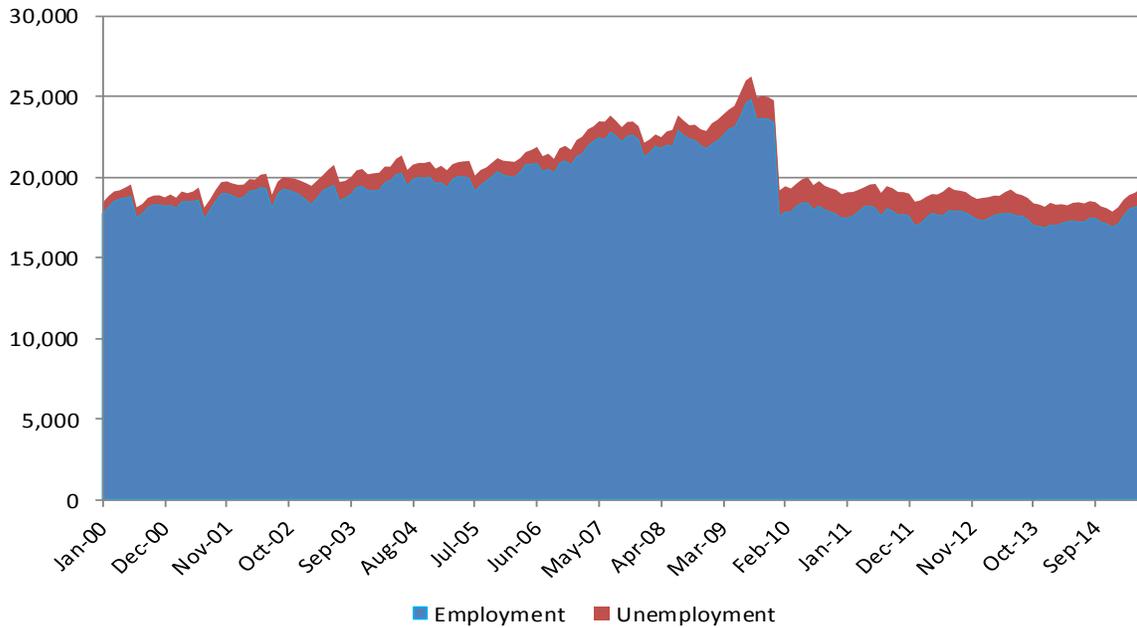
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Cherokee County was 18,275 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.16% per year. The unemployment rate in May was 5.2%, a decrease of -210 basis points from May 2010, which was 7.3%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Cherokee County has underperformed both the state and nation in these statistics.

Employment Level Trends

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

**Employment and Unemployment in Cherokee County
January 2000 through May 2015**



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

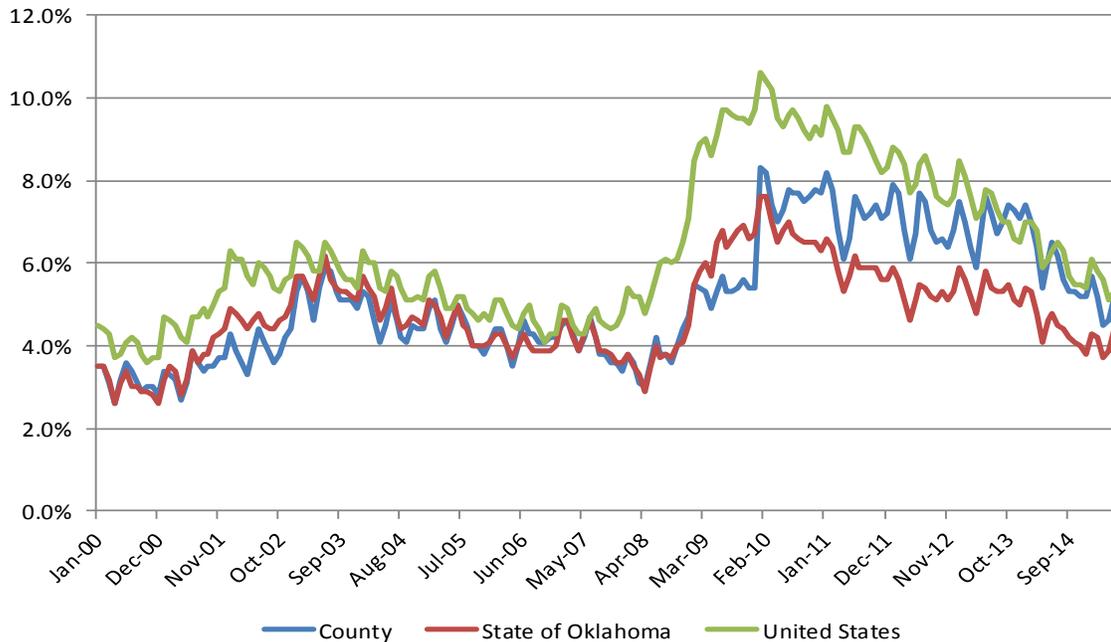
As shown, total employment levels have generally trended upward from 2000 through 2009, when employment levels began to decline due to the national economic recession. Employment levels have been nearly flat since that time (note that the drop in 2010 is due to a statistical calibration on the part of the Bureau of Labor Statistics and does not reflect an actual decline in total employment). Currently employment in Cherokee County is estimated to be 18,275 persons. The number of unemployed persons in May 2015 was 1,011, out of a total labor force of 19,286 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Cherokee 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 Cherokee 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 Cherokee County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.2%. On the whole, unemployment rates in Cherokee County track very well with statewide figures but are typically above the state (as of the last five years). Compared with the United States, unemployment rates in Cherokee County and Oklahoma are and have historically been below the national average, though recently the county and national unemployment rates have effectively converged.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Cherokee 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.

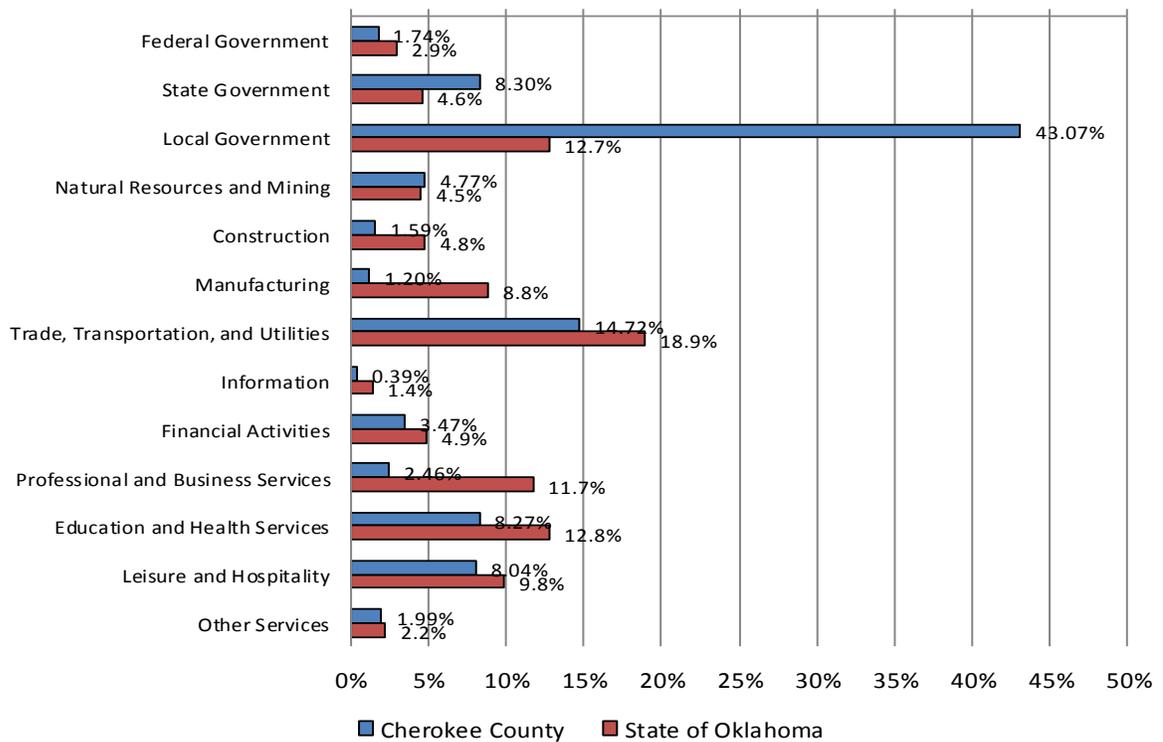


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	12	266	1.74%	\$55,977	0.87
State Government	15	1,266	8.30%	\$36,417	2.49
Local Government	52	6,569	43.07%	\$39,202	4.27
Natural Resources and Mining	14	728	4.77%	\$27,826	3.15
Construction	59	242	1.59%	\$24,389	0.35
Manufacturing	22	183	1.20%	\$35,608	0.13
Trade, Transportation, and Utilities	166	2,245	14.72%	\$23,790	0.77
Information	9	59	0.39%	\$30,847	0.19
Financial Activities	97	529	3.47%	\$32,463	0.62
Professional and Business Services	83	375	2.46%	\$41,930	0.18
Education and Health Services	101	1,261	8.27%	\$30,208	0.55
Leisure and Hospitality	87	1,226	8.04%	\$12,804	0.75
Other Services	32	304	1.99%	\$18,648	0.64
Total	748	15,253		\$32,700	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (14.72%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$23,790 per year. The industry



with the highest annual pay is Professional and Business Services, with average annual pay of \$41,930 per year.

The rightmost column of the previous table provides location quotients for each industry for Cherokee 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 (Cherokee 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.

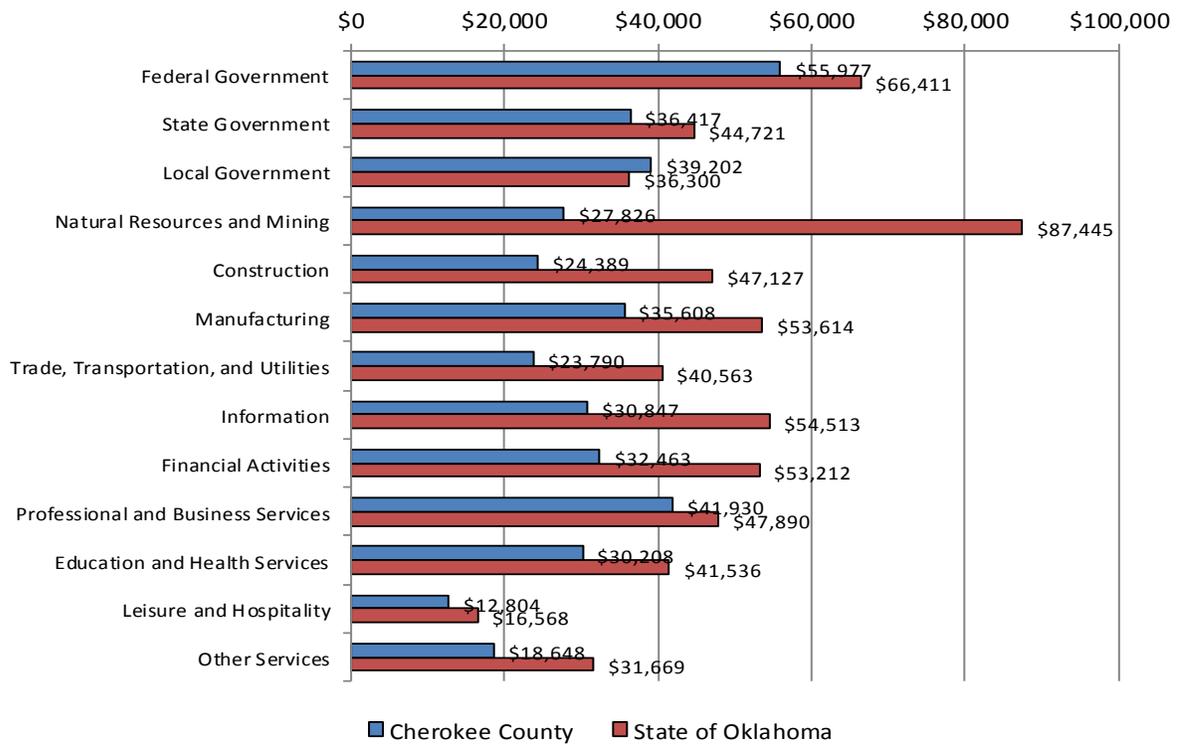
Within Cherokee County, among all industries the largest location quotient is in Local Government, with a quotient of 4.27. This category includes tribal government, such as the Cherokee Nation and the United Keetoowah Band. Among private employers, the largest location quotient is Natural Resources and Mining, with a quotient of 3.15.

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

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Cherokee County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$55,977	\$66,411	\$75,784	84.3%	73.9%
State Government	\$36,417	\$44,721	\$54,184	81.4%	67.2%
Local Government	\$39,202	\$36,300	\$46,146	108.0%	85.0%
Natural Resources and Mining	\$27,826	\$87,445	\$59,666	31.8%	46.6%
Construction	\$24,389	\$47,127	\$55,041	51.8%	44.3%
Manufacturing	\$35,608	\$53,614	\$62,977	66.4%	56.5%
Trade, Transportation, and Utilities	\$23,790	\$40,563	\$42,988	58.6%	55.3%
Information	\$30,847	\$54,513	\$90,804	56.6%	34.0%
Financial Activities	\$32,463	\$53,212	\$85,261	61.0%	38.1%
Professional and Business Services	\$41,930	\$47,890	\$66,657	87.6%	62.9%
Education and Health Services	\$30,208	\$41,536	\$45,951	72.7%	65.7%
Leisure and Hospitality	\$12,804	\$16,568	\$20,993	77.3%	61.0%
Other Services	\$18,648	\$31,669	\$33,935	58.9%	55.0%
Total	\$32,700	\$43,774	\$51,361	74.7%	63.7%

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

Excepting Local Government, employees in Cherokee County have lower average wages in every employment sector, notably so in Natural Resources and Mining.

Working Families

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



Families by Employment Status and Presence of Children						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	3,058		11,120		961,468	
With Children <18 Years:	1,427	46.66%	4,514	40.59%	425,517	44.26%
Married Couple:	720	50.46%	2,817	62.41%	281,418	66.14%
Both Parents Employed	461	64.03%	1,570	55.73%	166,700	59.24%
One Parent Employed	259	35.97%	1,122	39.83%	104,817	37.25%
Neither Parent Employed	0	0.00%	125	4.44%	9,901	3.52%
Other Family:	707	49.54%	1,697	37.59%	144,099	33.86%
Male Householder:	156	22.07%	426	25.10%	36,996	25.67%
Employed	109	69.87%	355	83.33%	31,044	83.91%
Not Employed	47	30.13%	71	16.67%	5,952	16.09%
Female Householder:	551	77.93%	1,271	74.90%	107,103	74.33%
Employed	312	56.62%	773	60.82%	75,631	70.62%
Not Employed	239	43.38%	498	39.18%	31,472	29.38%
Without Children <18 Years:	1,631	53.34%	6,606	59.41%	535,951	55.74%
Married Couple:	1,367	83.81%	5,354	81.05%	431,868	80.58%
Both Spouses Employed	609	44.55%	1,738	32.46%	167,589	38.81%
One Spouse Employed	355	25.97%	1,738	32.46%	138,214	32.00%
Neither Spouse Employed	403	29.48%	1,878	35.08%	126,065	29.19%
Other Family:	264	16.19%	1,252	18.95%	104,083	19.42%
Male Householder:	84	20.84%	416	22.15%	32,243	25.58%
Employed	57	67.86%	308	74.04%	19,437	60.28%
Not Employed	27	32.14%	108	25.96%	12,806	39.72%
Female Householder:	180	68.18%	836	66.77%	71,840	69.02%
Employed	76	42.22%	422	50.48%	36,601	50.95%
Not Employed	104	57.78%	414	49.52%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,238</i>	<i>73.19%</i>	<i>8,026</i>	<i>72.18%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>1,141</i>	<i>50.98%</i>	<i>3,820</i>	<i>47.60%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>1,097</i>	<i>49.02%</i>	<i>4,206</i>	<i>52.40%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Cherokee County, there are 8,026 working families, 47.60% 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 Cherokee County area are presented in the following table, as reported by the Tahlequah Area Chamber of Commerce.

Major Employers in Cherokee County

Company	Industry / Description	No. Employees
Cherokee Nation	Tribal Government	2,800
Northeastern State University	Higher Education	960
Tahlequah City Hospital	Health Care	780
Greenleaf Nursery	Container Nursery	550
Tahlequah Public Schools	Education	460
Walmart	Retail	400
United Keetoowah Band	Tribal Government	300
Reasor's	Grocery	266
Cherokee County	Government	210

Source: Tahlequah Area Chamber of Commerce

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	6,278		18,126		1,613,364	
Less than 15 minutes	3,924	62.50%	7,032	38.80%	581,194	36.02%
15 to 30 minutes	993	15.82%	5,319	29.34%	625,885	38.79%
30 to 45 minutes	793	12.63%	3,103	17.12%	260,192	16.13%
45 to 60 minutes	227	3.62%	1,161	6.41%	74,625	4.63%
60 or more minutes	341	5.43%	1,511	8.34%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Cherokee County, the largest percentage of workers (38.80%) travel fewer than 15 minutes to work. Although Cherokee County has an active labor market, it appears some workers 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 Cherokee County.

Workers 16 Years and Over by Means of Transportation to Work

	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	6,539		18,887		1,673,026	
Car, Truck or Van:	5,881	89.94%	17,431	92.29%	1,551,461	92.73%
<i>Drove Alone</i>	<i>4,966</i>	<i>84.44%</i>	<i>14,930</i>	<i>85.65%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>915</i>	<i>15.56%</i>	<i>2,501</i>	<i>14.35%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	14	0.21%	45	0.24%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	15	0.08%	3,757	0.22%
Bicycle	9	0.14%	89	0.47%	4,227	0.25%
Walked	318	4.86%	439	2.32%	30,401	1.82%
Other Means	56	0.86%	107	0.57%	14,442	0.86%
Worked at Home	261	3.99%	761	4.03%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Cherokee 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 Cherokee County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Tahlequah	6,245	6,857	0.94%	7,250	1.12%
Cherokee County	19,499	21,455	0.96%	21,987	0.49%
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 Cherokee County grew by 0.49% per year, to a total of 21,987 housing units in 2015. In terms of new housing unit construction, Cherokee County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	6,765		21,465		1,669,828	
1 Unit, Detached	3,804	56.23%	13,400	62.43%	1,219,987	73.06%
1 Unit, Attached	93	1.37%	203	0.95%	34,434	2.06%
Duplex Units	664	9.82%	781	3.64%	34,207	2.05%
3-4 Units	517	7.64%	742	3.46%	42,069	2.52%
5-9 Units	287	4.24%	430	2.00%	59,977	3.59%
10-19 Units	456	6.74%	478	2.23%	57,594	3.45%
20-49 Units	297	4.39%	327	1.52%	29,602	1.77%
50 or More Units	174	2.57%	180	0.84%	30,240	1.81%
Mobile Homes	473	6.99%	4,893	22.80%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	31	0.14%	2,159	0.13%
Total Multifamily Units	2,395	35.40%	2,938	13.69%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Cherokee County, 62.43% of housing units are single-family, detached. 13.69% of housing units are multifamily in structure (two or more units per building), while 22.94% of housing units comprise mobile homes, RVs, etc.

Within Tahlequah, 56.23% of housing units are single-family, detached. 35.40% of housing units are multifamily in structure, while 6.99% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	5,651		16,875		1,444,081	
Owner Occupied:	2,490	44.06%	11,224	66.51%	968,736	67.08%
No Bedroom	8	0.32%	37	0.33%	2,580	0.27%
1 Bedroom	39	1.57%	354	3.15%	16,837	1.74%
2 Bedrooms	399	16.02%	2,363	21.05%	166,446	17.18%
3 Bedrooms	1,447	58.11%	6,461	57.56%	579,135	59.78%
4 Bedrooms	502	20.16%	1,755	15.64%	177,151	18.29%
5 or More Bedrooms	95	3.82%	254	2.26%	26,587	2.74%
Renter Occupied:	3,161	55.94%	5,651	33.49%	475,345	32.92%
No Bedroom	105	3.32%	160	2.83%	13,948	2.93%
1 Bedroom	918	29.04%	1,145	20.26%	101,850	21.43%
2 Bedrooms	1,502	47.52%	2,446	43.28%	179,121	37.68%
3 Bedrooms	554	17.53%	1,601	28.33%	152,358	32.05%
4 Bedrooms	70	2.21%	226	4.00%	24,968	5.25%
5 or More Bedrooms	12	0.38%	73	1.29%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Cherokee County is 66.51%, while 33.49% of housing units are renter occupied. In Tahlequah, the homeownership rate is 44.06%, while 55.94% of households are renters. Tahlequah's homeownership rate is lower than Cherokee County's due in large part to the influence of Northeastern State University.

Housing Units Tenure and Household Income

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

Cherokee County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	16,875	11,224	5,651	66.51%	33.49%
Less than \$5,000	764	305	459	39.92%	60.08%
\$5,000 - \$9,999	1,094	407	687	37.20%	62.80%
\$10,000-\$14,999	1,523	774	749	50.82%	49.18%
\$15,000-\$19,999	1,470	749	721	50.95%	49.05%
\$20,000-\$24,999	1,123	674	449	60.02%	39.98%
\$25,000-\$34,999	2,007	1,166	841	58.10%	41.90%
\$35,000-\$49,999	2,599	1,813	786	69.76%	30.24%
\$50,000-\$74,999	3,086	2,413	673	78.19%	21.81%
\$75,000-\$99,999	1,555	1,407	148	90.48%	9.52%
\$100,000-\$149,999	1,217	1,127	90	92.60%	7.40%
\$150,000 or more	437	389	48	89.02%	10.98%
Income Less Than \$25,000	5,974	2,909	3,065	48.69%	51.31%

Source: 2009-2013 American Community Survey, Table B25118

Within Cherokee County as a whole, 51.31% of households with incomes less than \$25,000 are estimated to be renters, while 48.69% are estimated to be homeowners.

Tahlequah Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	5,651	2,490	3,161	44.06%	55.94%
Less than \$5,000	378	95	283	25.13%	74.87%
\$5,000 - \$9,999	496	58	438	11.69%	88.31%
\$10,000-\$14,999	560	135	425	24.11%	75.89%
\$15,000-\$19,999	643	232	411	36.08%	63.92%
\$20,000-\$24,999	325	84	241	25.85%	74.15%
\$25,000-\$34,999	803	266	537	33.13%	66.87%
\$35,000-\$49,999	714	324	390	45.38%	54.62%
\$50,000-\$74,999	826	490	336	59.32%	40.68%
\$75,000-\$99,999	422	381	41	90.28%	9.72%
\$100,000-\$149,999	287	268	19	93.38%	6.62%
\$150,000 or more	197	157	40	79.70%	20.30%
Income Less Than \$25,000	2,402	604	1,798	25.15%	74.85%

Source: 2009-2013 American Community Survey, Table B25118

Within Tahlequah, 74.85% of households with incomes less than \$25,000 are estimated to be renters, while 25.15% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

The following table provides a breakdown of housing units by year of construction, and by owner/renter (tenure), as well as median year of construction.

2013 Housing Units by Tenure and Year of Construction						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	5,651		16,875		1,444,081	
Owner Occupied:	2,490	44.06%	11,224	66.51%	968,736	67.08%
Built 2010 or Later	34	1.37%	161	1.43%	10,443	1.08%
Built 2000 to 2009	507	20.36%	2,196	19.57%	153,492	15.84%
Built 1990 to 1999	327	13.13%	1,852	16.50%	125,431	12.95%
Built 1980 to 1989	308	12.37%	1,976	17.61%	148,643	15.34%
Built 1970 to 1979	506	20.32%	2,551	22.73%	184,378	19.03%
Built 1960 to 1969	308	12.37%	976	8.70%	114,425	11.81%
Built 1950 to 1959	307	12.33%	803	7.15%	106,544	11.00%
Built 1940 to 1949	72	2.89%	280	2.49%	50,143	5.18%
Built 1939 or Earlier	121	4.86%	429	3.82%	75,237	7.77%
Median Year Built:		1979		1983		1977
Renter Occupied:	3,161	55.94%	5,651	33.49%	475,345	32.92%
Built 2010 or Later	65	2.06%	65	1.15%	5,019	1.06%
Built 2000 to 2009	462	14.62%	755	13.36%	50,883	10.70%
Built 1990 to 1999	635	20.09%	1,117	19.77%	47,860	10.07%
Built 1980 to 1989	312	9.87%	707	12.51%	77,521	16.31%
Built 1970 to 1979	747	23.63%	1,443	25.54%	104,609	22.01%
Built 1960 to 1969	524	16.58%	739	13.08%	64,546	13.58%
Built 1950 to 1959	223	7.05%	348	6.16%	54,601	11.49%
Built 1940 to 1949	30	0.95%	191	3.38%	31,217	6.57%
Built 1939 or Earlier	163	5.16%	286	5.06%	39,089	8.22%
Median Year Built:		1979		1979		1975
Overall Median Year Built:		1979		1981		1976

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

Within Cherokee County, 18.83% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Tahlequah the percentage is 18.90%.

63.58% of housing units in Cherokee County were built prior to 1990, while in Tahlequah the percentage is 64.08%. These figures compare with the statewide figure of 72.78%. On the whole, homes in Tahlequah and Cherokee County are relatively newer.

Substandard Housing

The next table presents data regarding substandard housing in Cherokee County. The two most commonly cited figures for substandard housing are a lack of complete plumbing, and/or a lack of a complete kitchen. We have also included statistics regarding homes heated by wood, although this is a less frequently cited indicator of substandard housing since some homes (particularly homes for seasonal occupancy) are heated by wood but otherwise not considered substandard.

The Census Bureau definition of inadequate plumbing is any housing unit lacking any one (or more) of the following three items:

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

Inadequate kitchens are defined by the Census Bureau as housing units lacking any of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Tahlequah	5,651	28	0.50%	48	0.85%	114	2.02%
Cherokee County	16,875	110	0.65%	119	0.71%	1,537	9.11%
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 Cherokee County, 0.65% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.71% 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 Cherokee County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	6,765		21,465		1,669,828	
Total Vacant Units	1,114	16.47%	4,590	21.38%	225,747	13.52%
For rent	433	38.87%	736	16.03%	43,477	19.26%
Rented, not occupied	68	6.10%	134	2.92%	9,127	4.04%
For sale only	117	10.50%	324	7.06%	23,149	10.25%
Sold, not occupied	0	0.00%	18	0.39%	8,618	3.82%
For seasonal, recreational, or occasional use	141	12.66%	1,764	38.43%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	355	31.87%	1,614	35.16%	101,155	44.81%
Homeowner Vacancy Rate	4.49%		2.80%		2.31%	
Rental Vacancy Rate	11.82%		11.29%		8.24%	

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

Within Cherokee County, the overall housing vacancy rate is estimated to be 21.38%. The homeowner vacancy rate is estimated to be 2.80%, while the rental vacancy rate is estimated to be 11.29%.

In Tahlequah, the overall housing vacancy rate is estimated to be 16.47%. The homeowner vacancy rate is estimated to be 4.49%, while the rental vacancy rate is estimated to be 11.82%.

On balance, vacancy rates in Tahlequah and Cherokee County are relatively higher than the rest of the state, both among rental units and homes intended for ownership.

Building Permits

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

Tahlequah

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	35	\$99,543	76	\$39,577
2005	31	\$125,400	48	\$53,750
2006	65	\$157,409	6	\$80,750
2007	82	\$123,336	110	\$32,273
2008	29	\$189,490	10	\$98,400
2009	7	\$125,429	24	\$56,875
2010	0	N/A	0	N/A
2011	51	\$103,647	84	\$48,810
2012	31	\$125,868	4	\$65,000
2013	3	\$273,333	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Tahlequah, building permits for 696 housing units were issued between 2004 and 2014, for an average of 63 units per year. 47.99% of these housing units were single family homes, and 52.01% consisted of multifamily units. Data for 2013 and 2014 appears to be incomplete.

New Construction Activity

For Ownership:

New housing development has occurred in many parts of Cherokee County, including rural acreages as well as within Tahlequah. New homes have been built recently in a number of different subdivisions in Tahlequah, including The Lakes at Southridge, Oakview Estates, Eagle Estates, and others. Growth is primarily occurring in the southern area of the city.

Many homes have been of larger, more expensive homes though some are relatively more affordable. The average price of homes constructed in 2012 or more recently (for homes sold since January 2014) is \$189,910 or \$106.58 per square foot.

For Rent:

A number of properties for rent have been constructed in recent years, including market rate and affordable housing units. The most recently constructed affordable housing project was Mission Village, which comprised 24 affordable housing units for seniors. This project was well-received and leased all 24 units within approximately 3 months.

Homeownership Market

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

Housing Units by Home Value

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

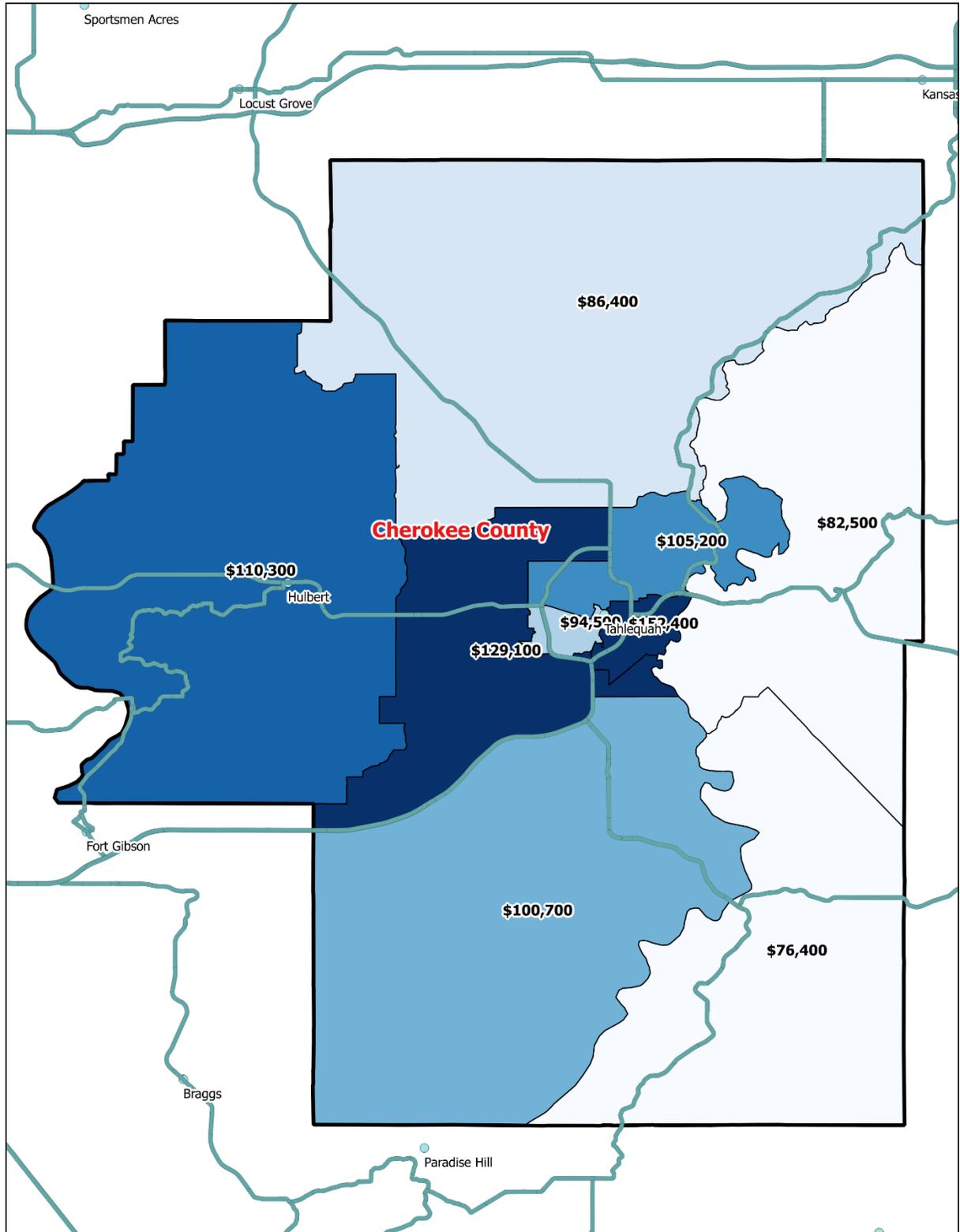
2013 Housing Units by Home Value						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,490		11,224		968,736	
Less than \$10,000	84	3.37%	304	2.71%	20,980	2.17%
\$10,000 to \$14,999	35	1.41%	198	1.76%	15,427	1.59%
\$15,000 to \$19,999	10	0.40%	207	1.84%	13,813	1.43%
\$20,000 to \$24,999	18	0.72%	268	2.39%	16,705	1.72%
\$25,000 to \$29,999	26	1.04%	265	2.36%	16,060	1.66%
\$30,000 to \$34,999	41	1.65%	217	1.93%	19,146	1.98%
\$35,000 to \$39,999	9	0.36%	198	1.76%	14,899	1.54%
\$40,000 to \$49,999	52	2.09%	498	4.44%	39,618	4.09%
\$50,000 to \$59,999	29	1.16%	494	4.40%	45,292	4.68%
\$60,000 to \$69,999	121	4.86%	595	5.30%	52,304	5.40%
\$70,000 to \$79,999	115	4.62%	804	7.16%	55,612	5.74%
\$80,000 to \$89,999	159	6.39%	674	6.00%	61,981	6.40%
\$90,000 to \$99,999	186	7.47%	673	6.00%	51,518	5.32%
\$100,000 to \$124,999	444	17.83%	1,391	12.39%	119,416	12.33%
\$125,000 to \$149,999	284	11.41%	1,017	9.06%	96,769	9.99%
\$150,000 to \$174,999	283	11.37%	941	8.38%	91,779	9.47%
\$175,000 to \$199,999	129	5.18%	416	3.71%	53,304	5.50%
\$200,000 to \$249,999	127	5.10%	758	6.75%	69,754	7.20%
\$250,000 to \$299,999	182	7.31%	532	4.74%	41,779	4.31%
\$300,000 to \$399,999	53	2.13%	376	3.35%	37,680	3.89%
\$400,000 to \$499,999	72	2.89%	143	1.27%	13,334	1.38%
\$500,000 to \$749,999	8	0.32%	103	0.92%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	63	0.56%	3,764	0.39%
\$1,000,000 or more	23	0.92%	89	0.79%	5,018	0.52%
Median Home Value:	\$120,300		\$103,900		\$112,800	

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

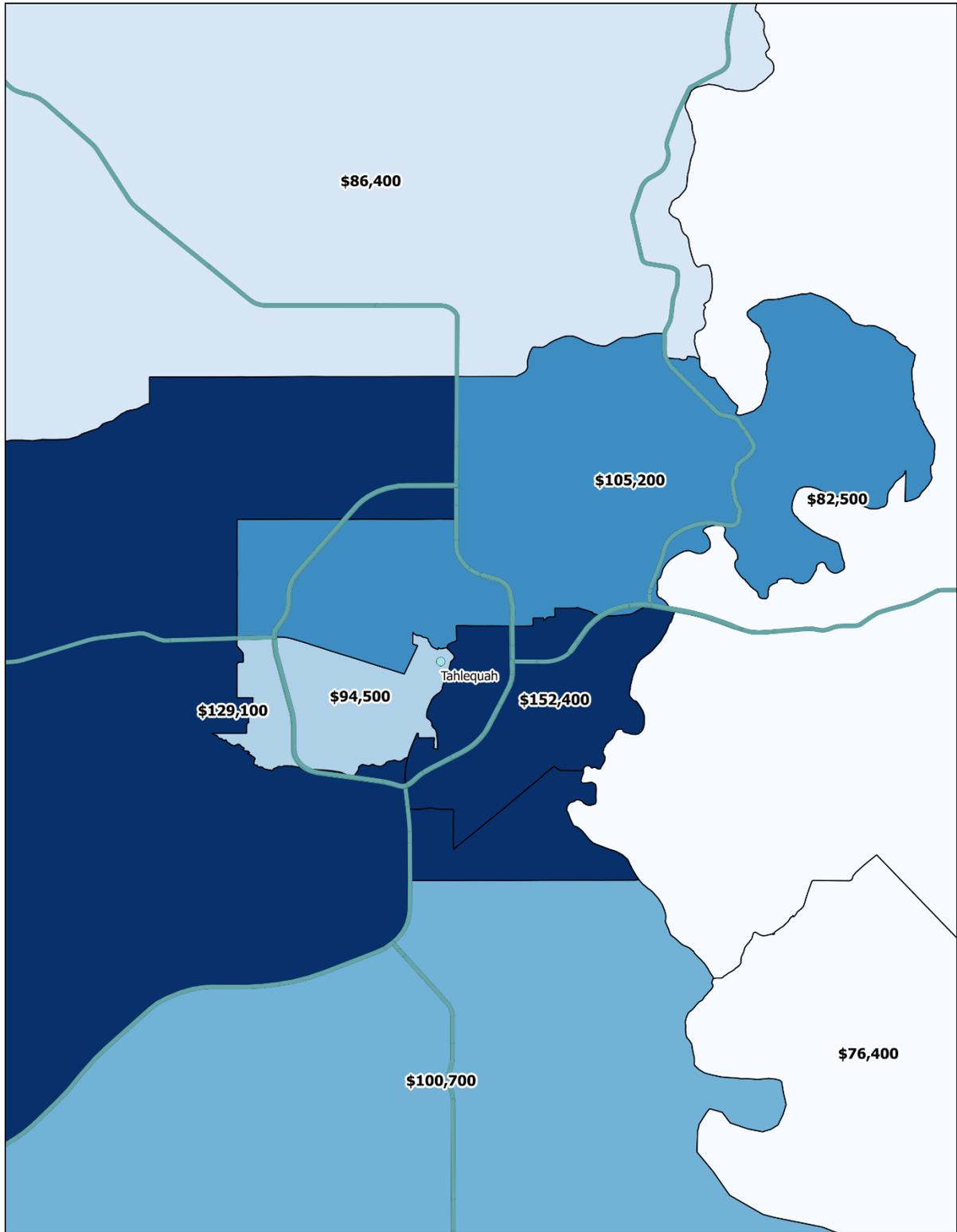
The median value of owner-occupied homes in Cherokee County is \$103,900. This is -7.9% lower than the statewide median, which is \$112,800. The median home value in Tahlequah is estimated to be \$120,300 (higher than both the county and statewide figures).

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

Cherokee County Median Home Values by Census Tract



Median Home Values by Census Tract – Tahlequah Detail



Home Values by Year of Construction

The next table presents median home values in Cherokee County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

2013 Median Home Value by Year of Construction			
	Tahlequah Median Value	Cherokee County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$117,700	\$97,500	\$188,900
Built 2000 to 2009	\$162,500	\$150,400	\$178,000
Built 1990 to 1999	\$152,400	\$105,700	\$147,300
Built 1980 to 1989	\$104,000	\$83,400	\$118,300
Built 1970 to 1979	\$114,600	\$98,600	\$111,900
Built 1960 to 1969	\$108,800	\$97,800	\$97,100
Built 1950 to 1959	\$80,600	\$80,200	\$80,300
Built 1940 to 1949	\$115,500	\$110,900	\$67,900
Built 1939 or Earlier	\$121,100	\$121,900	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Tahlequah Single Family Sales Activity

The next series of tables presents data regarding single family home sales, for all bedroom types and also broken down by two, three and four bedroom floor plans.

Tahlequah Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	24	35	25	38	24
Median List Price	\$64,900	\$74,900	\$49,900	\$65,400	\$53,000
Median Sale Price	\$64,450	\$68,500	\$43,500	\$63,500	\$45,631
Sale/List Price Ratio	95.0%	94.3%	93.2%	95.7%	91.9%
Median Square Feet	1,018	1,008	910	994	992
Median Price/SF	\$63.16	\$65.00	\$46.09	\$66.64	\$51.53
Med. Days on Market	30	34	24	54	44

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	150	179	175	162	128
Median List Price	\$109,900	\$115,000	\$99,900	\$112,250	\$109,900
Median Sale Price	\$105,000	\$108,000	\$94,000	\$106,500	\$106,475
Sale/List Price Ratio	95.9%	96.5%	96.4%	96.0%	97.6%
Median Square Feet	1,377	1,440	1,392	1,505	1,454
Median Price/SF	\$70.93	\$73.01	\$68.20	\$67.94	\$73.13
Med. Days on Market	41	54	42	51	41

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	44	34	48	49	40
Median List Price	\$179,500	\$160,700	\$135,400	\$159,900	\$178,950
Median Sale Price	\$175,450	\$155,700	\$125,250	\$157,500	\$173,500
Sale/List Price Ratio	96.1%	96.6%	96.5%	97.7%	97.0%
Median Square Feet	2,187	2,127	1,990	2,124	2,155
Median Price/SF	\$72.92	\$72.47	\$66.60	\$69.50	\$77.72
Med. Days on Market	43	34	50	37	58

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	229	260	257	256	203
Median List Price	\$109,900	\$114,900	\$99,500	\$109,900	\$112,900
Median Sale Price	\$104,000	\$106,875	\$94,000	\$102,250	\$109,900
Sale/List Price Ratio	95.9%	96.2%	96.3%	96.5%	97.1%
Median Square Feet	1,452	1,422	1,408	1,517	1,515
Median Price/SF	\$68.65	\$70.56	\$66.77	\$67.60	\$70.07
Med. Days on Market	40	46	42	50	46

Source: Tulsa MLS

Between 2011 and year-end 2014, the average list has been essentially level. The average sale price was \$109,900 in 2015, for an average price per square foot of \$70.07. The average sale price to list price ratio was 97.1%, with an average days on market of 46 days.

Foreclosure Rates

The next table presents foreclosure rate data for Cherokee County, compiled by the Federal Reserve Bank of New York. This data is effective as of May 2014.

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Cherokee County	3.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	6

* Rank among the 64 counties for which foreclosure rates are available

Source: Federal Reserve Bank of New York, Community Credit Profiles

According to the data provided, the foreclosure rate in Cherokee County was 3.5% in May 2014. The county ranked 6 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 one of the highest foreclosure rates in Oklahoma, foreclosures have likely had some impact on the local housing market. High rates of foreclosure can depress home prices, lengthen the time it takes to sell a property, and also make it more difficult for potential buyers to acquire financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Cherokee 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 Cherokee County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	Tahlequah		Cherokee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	3,161		5,651		475,345	
With cash rent:	2,986		4,947		432,109	
Less than \$100	9	0.28%	9	0.16%	2,025	0.43%
\$100 to \$149	12	0.38%	44	0.78%	2,109	0.44%
\$150 to \$199	38	1.20%	68	1.20%	4,268	0.90%
\$200 to \$249	135	4.27%	201	3.56%	8,784	1.85%
\$250 to \$299	133	4.21%	157	2.78%	8,413	1.77%
\$300 to \$349	139	4.40%	188	3.33%	9,107	1.92%
\$350 to \$399	149	4.71%	345	6.11%	10,932	2.30%
\$400 to \$449	216	6.83%	380	6.72%	15,636	3.29%
\$450 to \$499	262	8.29%	411	7.27%	24,055	5.06%
\$500 to \$549	341	10.79%	484	8.56%	31,527	6.63%
\$550 to \$599	179	5.66%	354	6.26%	33,032	6.95%
\$600 to \$649	299	9.46%	508	8.99%	34,832	7.33%
\$650 to \$699	163	5.16%	284	5.03%	32,267	6.79%
\$700 to \$749	109	3.45%	243	4.30%	30,340	6.38%
\$750 to \$799	162	5.12%	261	4.62%	27,956	5.88%
\$800 to \$899	291	9.21%	430	7.61%	45,824	9.64%
\$900 to \$999	70	2.21%	149	2.64%	34,153	7.18%
\$1,000 to \$1,249	202	6.39%	258	4.57%	46,884	9.86%
\$1,250 to \$1,499	18	0.57%	91	1.61%	14,699	3.09%
\$1,500 to \$1,999	46	1.46%	64	1.13%	10,145	2.13%
\$2,000 or more	13	0.41%	18	0.32%	5,121	1.08%
No cash rent	175	5.54%	704	12.46%	43,236	9.10%
Median Gross Rent		\$566		\$576		\$699

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

Median gross rent in Cherokee County is estimated to be \$576, which is -17.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Tahlequah is estimated to be \$566.

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

	Tahlequah Median Rent	Cherokee County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	\$592	\$592	\$933
Built 2000 to 2009	\$669	\$650	\$841
Built 1990 to 1999	\$538	\$552	\$715
Built 1980 to 1989	\$602	\$549	\$693
Built 1970 to 1979	\$525	\$540	\$662
Built 1960 to 1969	\$618	\$599	\$689
Built 1950 to 1959	\$444	\$505	\$714
Built 1940 to 1949	\$835	\$802	\$673
Built 1939 or Earlier	\$640	\$618	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

Tahlequah Rental Survey Data

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

Tahlequah Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Cedar Crest Apartments	Market Rate	1978	2	1	780	\$450	\$0.577	4.00%
Pleasant View Apartments	Market Rate	1997	1	1	700	\$450	\$0.643	6.00%
Pleasant View Apartments	Market Rate	1997	2	2	890	\$550	\$0.618	6.00%
The Pines at Southridge	Market Rate	2003	Eff.	1	650	\$399	\$0.614	1.00%
The Pines at Southridge	Market Rate	2003	1	1	770	\$499	\$0.648	1.00%
The Pines at Southridge	Market Rate	2003	2	2	925	\$600	\$0.649	1.00%
The Pines at Southridge	Market Rate	2003	3	2	1,025	\$765	\$0.746	1.00%
Gardens at Southridge	Market Rate	2006	2	2	1,468	\$1,075	\$0.732	0.00%
Wisdom Keepers	LHHC	N/A	1	1	529	\$395	\$0.747	0.00%
Wisdom Keepers	LHHC	N/A	1	1	529	\$335	\$0.633	0.00%
Wisdom Keepers	LHHC	N/A	2	1	550	N/A	N/A	0.00%
Mission Village of Tahlequah	LHHC	2014	2	1	1,085	\$485	\$0.447	0.00%
Mission Village of Tahlequah	LHHC	2014	2	1	1,085	\$599	\$0.552	0.00%
Mission Village of Tahlequah	LHHC	2014	2	1	1,085	\$699	\$0.644	0.00%

The previous rent surveys encompass over six 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 Wagoner area have continued to increase to its present level in the 94-100% 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.

Rental Market Vacancy – Tahlequah

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 Tahlequah market. The overall market vacancy of rental housing units was reported at 11.82% by the Census Bureau as of the most recent American Community Survey, but this figure appears high based on our own survey of housing in the area.

As noted above, the majority of complexes in Tahlequah report occupancy levels above 90%. Although this analyst's survey does not include all rental units in Tahlequah, it represents a reasonable market sample of available units, both affordable and market rate.



Mission Village of Tahlequah



Wisdom Keepers



Gardens at Southridge



The Pines at Southridge



Pleasant View Apartments



Cedar Crest Apartments

Summary of HUD Subsidized Properties

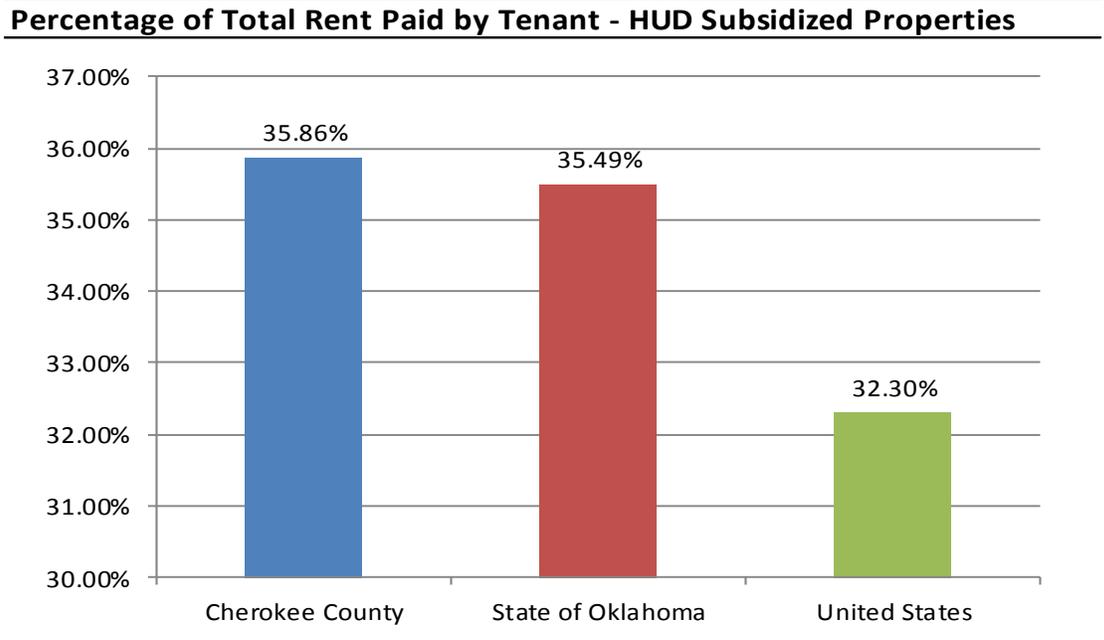
The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Cherokee County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent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

HUD Programs in Cherokee County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Cherokee County						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	61	93%	\$9,917	\$259	\$386	40.15%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	40	95%	\$8,716	\$206	\$361	36.36%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	218	93%	\$7,905	\$177	\$346	33.81%
Summary of All HUD Programs	319	93%	\$8,503	\$200	\$358	35.86%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 319 housing units located within Cherokee County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$8,503. Total monthly rent for these units averages \$557, with the federal contribution averaging \$358 (64.14%) and the tenant's contribution averaging \$200 (35.86%).



Source: 2013 HUD Picture of Subsidized Households

The following table presents select demographic variables among the households living in units subsidized by HUD.



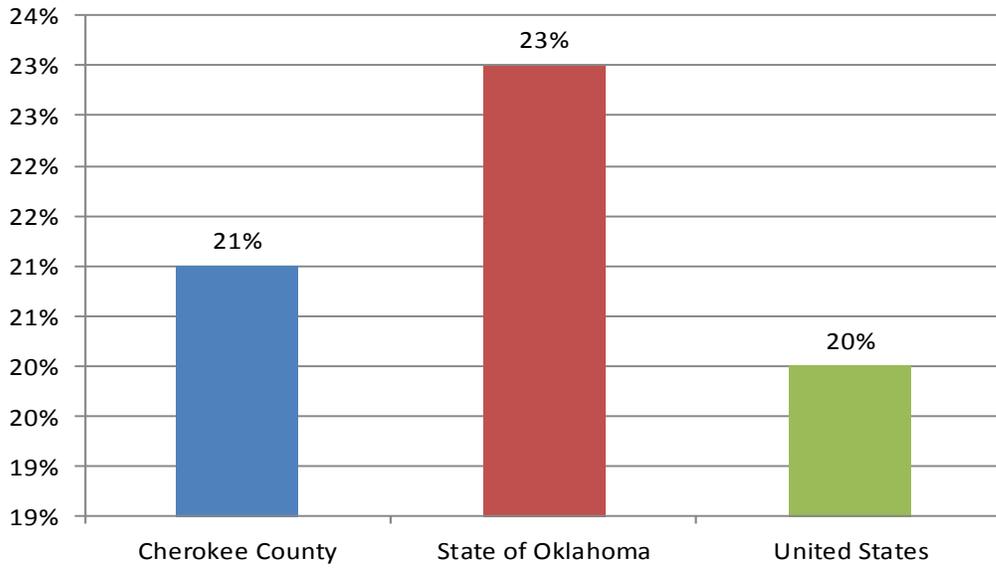
Demographics of Persons in HUD Programs in Cherokee County

Cherokee County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	61	36%	35%	32%	83%	34%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	40	0%	70%	45%	42%	43%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	218	57%	7%	16%	42%	52%
Summary of All HUD Programs	319	37%	21%	27%	51%	46%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

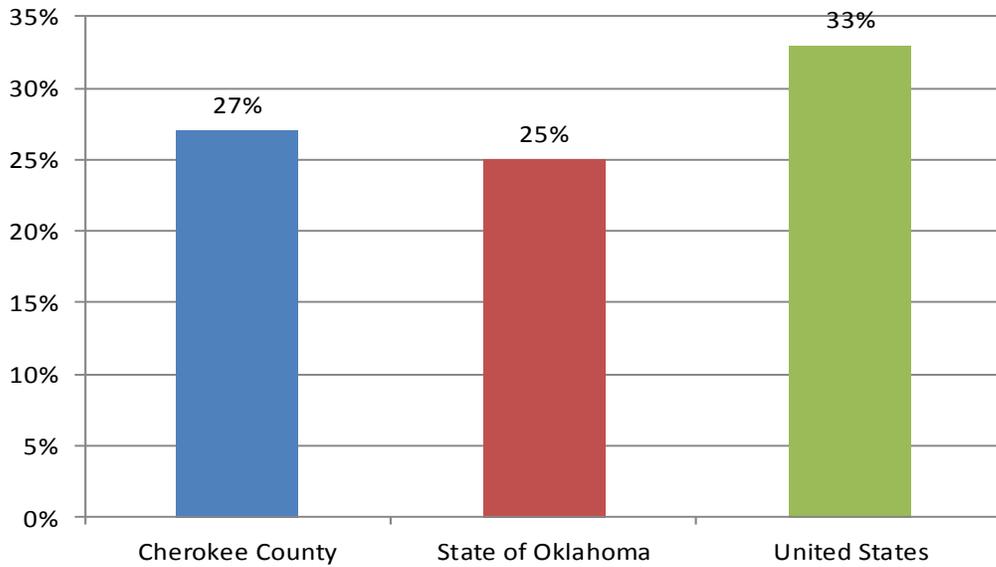
37% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 27% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 51% have one or more disabilities. Finally, 46% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

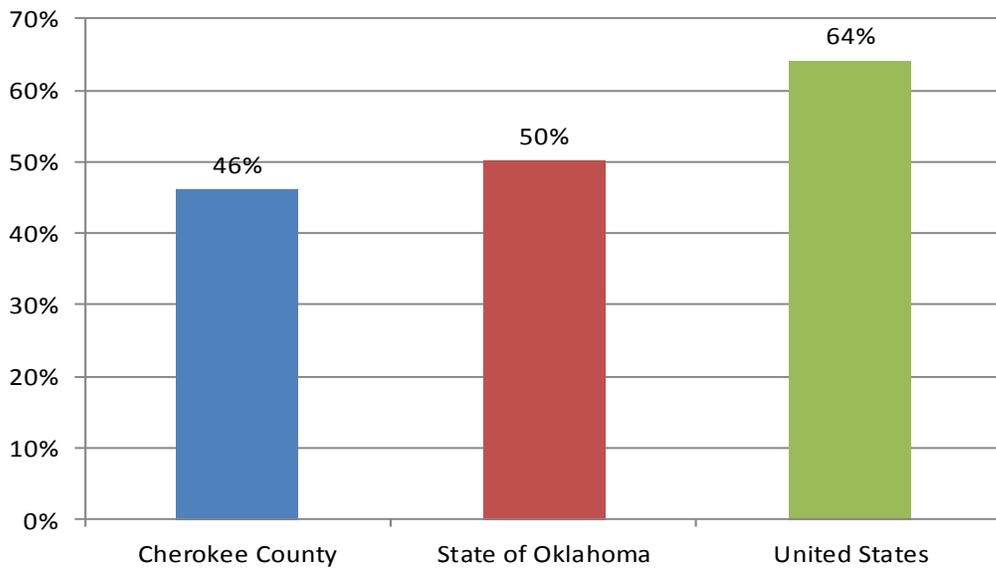
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Cherokee County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,000		1,590	
Cost Burden Less Than 30%	285	28.50%	360	22.64%
Cost Burden Between 30%-50%	135	13.50%	275	17.30%
Cost Burden Greater Than 50%	400	40.00%	720	45.28%
Not Computed (no/negative income)	180	18.00%	230	14.47%
Income 30%-50% HAMFI	1,355		1,250	
Cost Burden Less Than 30%	695	51.29%	375	30.00%
Cost Burden Between 30%-50%	240	17.71%	695	55.60%
Cost Burden Greater Than 50%	420	31.00%	180	14.40%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,670		1,000	
Cost Burden Less Than 30%	1,210	72.46%	675	67.50%
Cost Burden Between 30%-50%	360	21.56%	315	31.50%
Cost Burden Greater Than 50%	95	5.69%	4	0.40%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,000		530	
Cost Burden Less Than 30%	790	79.00%	500	94.34%
Cost Burden Between 30%-50%	105	10.50%	20	3.77%
Cost Burden Greater Than 50%	105	10.50%	10	1.89%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	11,070		5,735	
Cost Burden Less Than 30%	8,705	78.64%	3,220	56.15%
Cost Burden Between 30%-50%	1,145	10.34%	1,335	23.28%
Cost Burden Greater Than 50%	1,040	9.39%	939	16.37%
Not Computed (no/negative income)	180	1.63%	230	4.01%

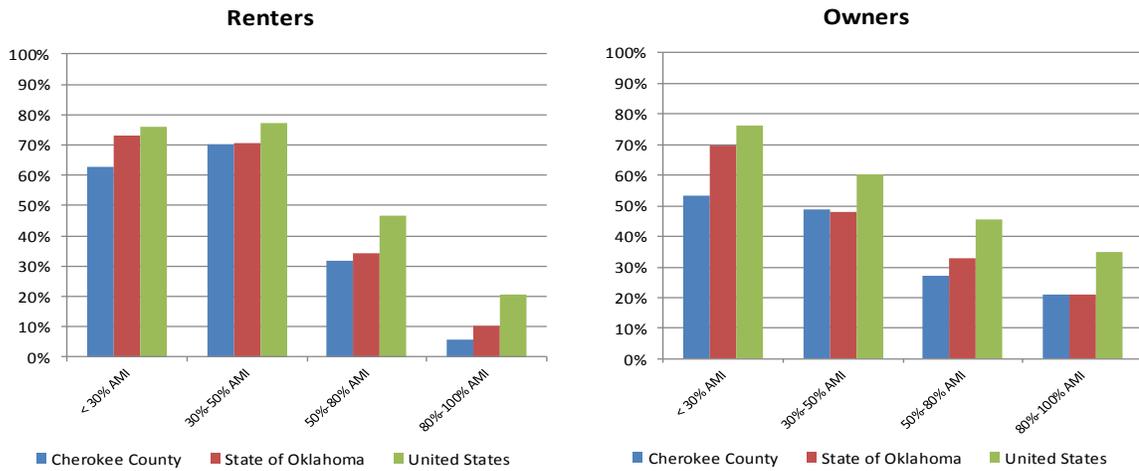
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Cherokee County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,000	53.50%	1,590	62.58%
Income 30%-50% HAMFI	1,355	48.71%	1,250	70.00%
Income 50%-80% HAMFI	1,670	27.25%	1,000	31.90%
Income 80%-100% HAMFI	1,000	21.00%	530	5.66%
All Incomes	11,070	19.74%	5,735	39.65%

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.



Cherokee County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,000		1,590	
Between 1.0 and 1.5 Persons per Room	15	1.50%	70	4.40%
More than 1.5 Persons per Room	0	0.00%	20	1.26%
Lacks Complete Kitchen or Plumbing	25	2.50%	40	2.52%
Income 30%-50% HAMFI	1,355		1,250	
Between 1.0 and 1.5 Persons per Room	45	3.32%	40	3.20%
More than 1.5 Persons per Room	15	1.11%	30	2.40%
Lacks Complete Kitchen or Plumbing	4	0.30%	75	6.00%
Income 50%-80% HAMFI	1,670		1,000	
Between 1.0 and 1.5 Persons per Room	75	4.49%	45	4.50%
More than 1.5 Persons per Room	10	0.60%	20	2.00%
Lacks Complete Kitchen or Plumbing	15	0.90%	0	0.00%
Income 80%-100% HAMFI	1,000		530	
Between 1.0 and 1.5 Persons per Room	4	0.40%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	10	1.89%
All Incomes	11,070		5,735	
Between 1.0 and 1.5 Persons per Room	239	2.16%	165	2.88%
More than 1.5 Persons per Room	29	0.26%	70	1.22%
Lacks Complete Kitchen or Plumbing	44	0.40%	125	2.18%

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

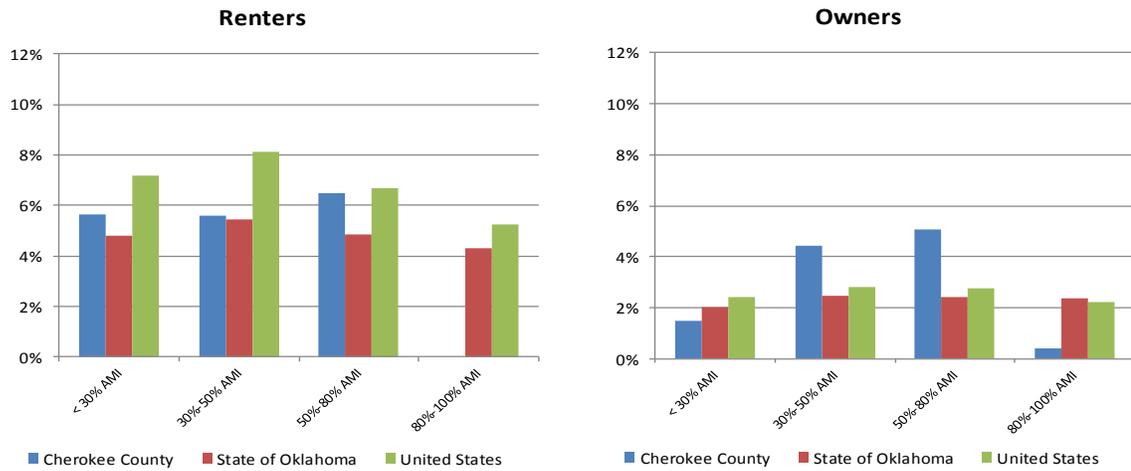
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Cherokee County, Oklahoma and the nation.

Cherokee County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,000	1.50%	1,590	5.66%	1,590
Income 30%-50% HAMFI	1,355	4.43%	1,250	5.60%	1,250
Income 50%-80% HAMFI	1,670	5.09%	1,000	6.50%	1,000
Income 80%-100% HAMFI	1,000	0.40%	530	0.00%	530
All Incomes	11,070	2.42%	5,735	4.10%	5,735

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 Cherokee County, the state and the nation.

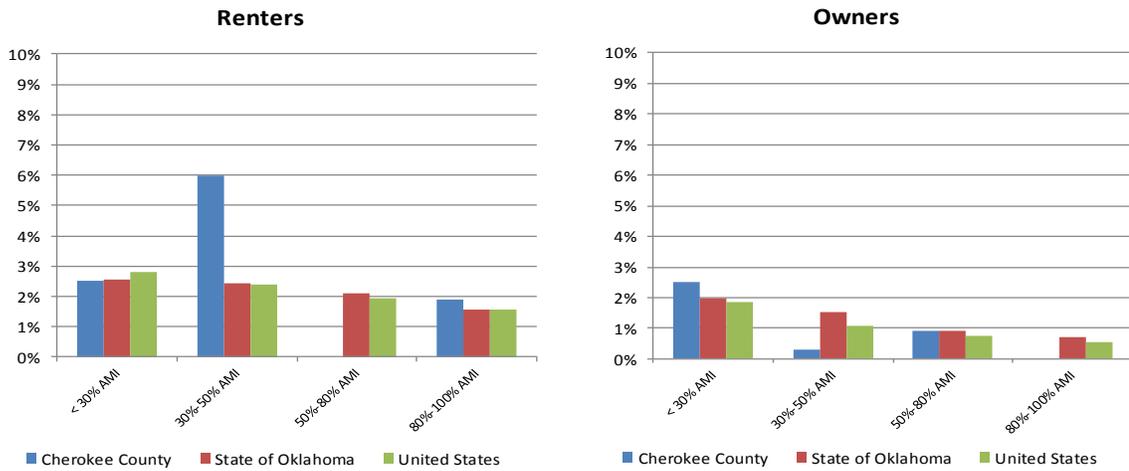
Cherokee County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,000	2.50%	1,590	2.52%	
Income 30%-50% HAMFI	1,355	0.30%	1,250	6.00%	
Income 50%-80% HAMFI	1,670	0.90%	1,000	0.00%	
Income 80%-100% HAMFI	1,000	0.00%	530	1.89%	
All Incomes	11,070	0.40%	5,735	2.18%	

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.



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

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
Income < 30% HAMFI	1,000	545	54.50%	1,590	999	62.83%
Elderly Family	50	30	60.00%	4	4	100.00%
Small Family (2-4 persons)	440	225	51.14%	435	280	64.37%
Large Family (5 or more persons)	20	25	125.00%	185	110	59.46%
Elderly Non-Family	305	180	59.02%	145	115	79.31%
Non-Family, Non-Elderly	180	85	47.22%	820	490	59.76%
Income 30%-50% HAMFI	1,355	655	48.34%	1,250	875	70.00%
Elderly Family	205	75	36.59%	35	30	85.71%
Small Family (2-4 persons)	440	260	59.09%	555	355	63.96%
Large Family (5 or more persons)	90	50	55.56%	25	20	80.00%
Elderly Non-Family	385	135	35.06%	195	110	56.41%
Non-Family, Non-Elderly	235	135	57.45%	435	360	82.76%
Income 50%-80% HAMFI	1,670	460	27.54%	1,000	313	31.30%
Elderly Family	340	40	11.76%	50	4	8.00%
Small Family (2-4 persons)	570	205	35.96%	370	154	41.62%
Large Family (5 or more persons)	205	55	26.83%	80	15	18.75%
Elderly Non-Family	295	95	32.20%	135	20	14.81%
Non-Family, Non-Elderly	255	65	25.49%	365	120	32.88%
Income 80%-100% HAMFI	1,000	209	20.90%	530	32	6.04%
Elderly Family	360	70	19.44%	25	0	0.00%
Small Family (2-4 persons)	430	125	29.07%	280	8	2.86%
Large Family (5 or more persons)	45	10	22.22%	25	0	0.00%
Elderly Non-Family	105	4	3.81%	85	24	28.24%
Non-Family, Non-Elderly	65	0	0.00%	115	0	0.00%
All Incomes	11,070	2,197	19.85%	5,735	2,273	39.63%
Elderly Family	2,320	249	10.73%	164	38	23.17%
Small Family (2-4 persons)	5,060	924	18.26%	2,485	822	33.08%
Large Family (5 or more persons)	800	180	22.50%	319	145	45.45%
Elderly Non-Family	1,480	489	33.04%	620	294	47.42%
Non-Family, Non-Elderly	1,405	355	25.27%	2,140	974	45.51%

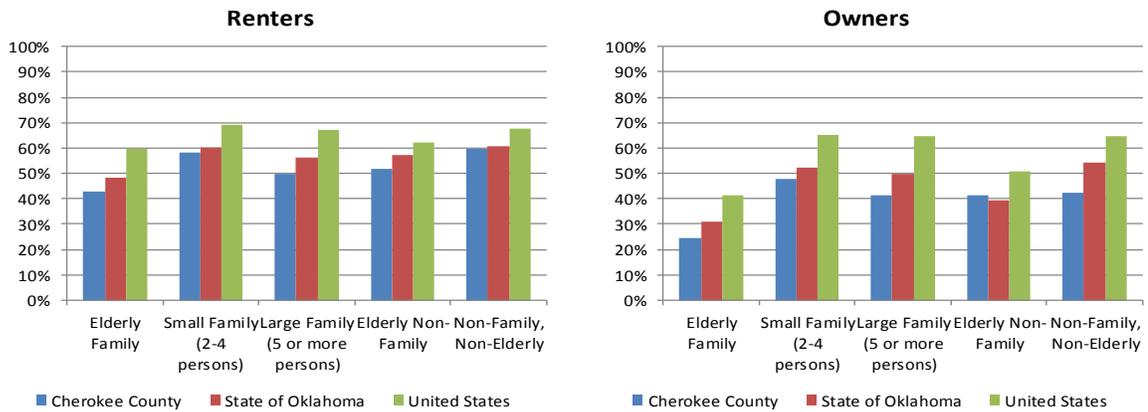
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Cherokee County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	4,025	1,660	41.24%	3,840	56.95%
Elderly Family	595	145	24.37%	89	42.70%
Small Family (2-4 persons)	1,450	690	47.59%	1,360	58.01%
Large Family (5 or more persons)	315	130	41.27%	290	50.00%
Elderly Non-Family	985	410	41.62%	475	51.58%
Non-Family, Non-Elderly	670	285	42.54%	1,620	59.88%

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened



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

Housing Problems by Household Type

The next set of tables presents data by household type and whether or not the household is experiencing *any* housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).

Cherokee County : CHAS - Housing Problems by Household Type and HAMFI						
	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income, Household Size/Type						
Income < 30% HAMFI	1,000	550	55.00%	1,590	1,034	65.03%
Elderly Family	50	30	60.00%	4	4	100.00%
Small Family (2-4 persons)	440	240	54.55%	435	280	64.37%
Large Family (5 or more persons)	20	20	100.00%	185	125	67.57%
Elderly Non-Family	305	175	57.38%	145	115	79.31%
Non-Family, Non-Elderly	180	85	47.22%	820	510	62.20%
Income 30%-50% HAMFI	1,355	715	52.77%	1,250	910	72.80%
Elderly Family	205	75	36.59%	35	30	85.71%
Small Family (2-4 persons)	440	275	62.50%	555	390	70.27%
Large Family (5 or more persons)	90	85	94.44%	25	20	80.00%
Elderly Non-Family	385	135	35.06%	195	110	56.41%
Non-Family, Non-Elderly	235	145	61.70%	435	360	82.76%
Income 50%-80% HAMFI	1,670	545	32.63%	1,000	384	38.40%
Elderly Family	340	40	11.76%	50	4	8.00%
Small Family (2-4 persons)	570	215	37.72%	370	175	47.30%
Large Family (5 or more persons)	205	125	60.98%	80	55	68.75%
Elderly Non-Family	295	95	32.20%	135	20	14.81%
Non-Family, Non-Elderly	255	70	27.45%	365	130	35.62%
Income Greater than 80% of HAMFI	7,050	655	9.29%	1,895	129	6.81%
Elderly Family	1,725	105	6.09%	75	0	0.00%
Small Family (2-4 persons)	3,605	250	6.93%	1,120	75	6.70%
Large Family (5 or more persons)	485	150	30.93%	30	0	0.00%
Elderly Non-Family	495	80	16.16%	145	50	34.48%
Non-Family, Non-Elderly	735	70	9.52%	520	4	0.77%
All Incomes	11,075	2,465	22.26%	5,735	2,457	42.84%
Elderly Family	2,320	250	10.78%	164	38	23.17%
Small Family (2-4 persons)	5,055	980	19.39%	2,480	920	37.10%
Large Family (5 or more persons)	800	380	47.50%	320	200	62.50%
Elderly Non-Family	1,480	485	32.77%	620	295	47.58%
Non-Family, Non-Elderly	1,405	370	26.33%	2,140	1,004	46.92%

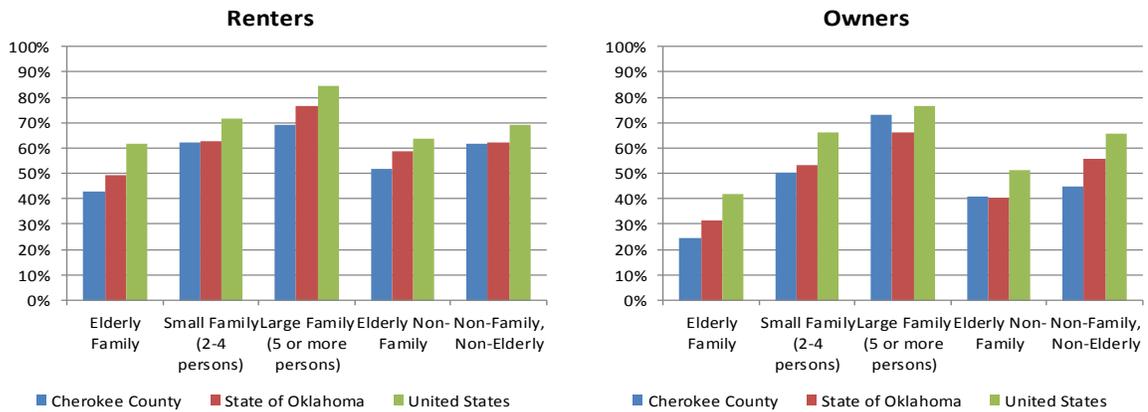
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Cherokee County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	4,025	1,810	44.97%	3,840	60.63%
Elderly Family	595	145	24.37%	89	42.70%
Small Family (2-4 persons)	1,450	730	50.34%	1,360	62.13%
Large Family (5 or more persons)	315	230	73.02%	290	68.97%
Elderly Non-Family	985	405	41.12%	475	51.58%
Non-Family, Non-Elderly	670	300	44.78%	1,620	61.73%

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 Cherokee 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.”



Cherokee County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,000	555	55.5%	1,590	1,040	65.4%
White alone, non-Hispanic	630	295	46.8%	830	525	63.3%
Black or African-American alone	0	0	N/A	50	0	0.0%
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	205	135	65.9%	525	385	73.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	24	20	83.3%	84	80	95.2%
Other (including multiple races)	135	95	70.4%	105	55	52.4%
Income 30%-50% HAMFI	1,350	715	53.0%	1,250	915	73.2%
White alone, non-Hispanic	720	315	43.8%	555	400	72.1%
Black or African-American alone	0	0	N/A	95	80	84.2%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	355	215	60.6%	300	175	58.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	45	10	22.2%	165	165	100.0%
Other (including multiple races)	235	175	74.5%	140	95	67.9%
Income 50%-80% HAMFI	1,670	545	32.6%	995	385	38.7%
White alone, non-Hispanic	1,000	325	32.5%	380	130	34.2%
Black or African-American alone	10	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	4	0	0.0%
American Indian alone	470	165	35.1%	395	225	57.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	0	0.0%	89	4	4.5%
Other (including multiple races)	150	50	33.3%	130	30	23.1%
Income 80%-100% HAMFI	1,005	215	21.4%	530	40	7.5%
White alone, non-Hispanic	710	170	23.9%	195	30	15.4%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	10	10	100.0%	0	0	N/A
American Indian alone	180	0	0.0%	240	10	4.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	20	50.0%	70	0	0.0%
Other (including multiple races)	60	10	16.7%	29	4	13.8%
All Incomes	11,070	2,470	22.3%	5,730	2,470	43.1%
White alone, non-Hispanic	6,905	1,415	20.5%	2,710	1,150	42.4%
Black or African-American alone	65	0	0.0%	145	80	55.2%
Asian alone	29	14	48.3%	14	0	0.0%
American Indian alone	2,495	580	23.2%	1,845	795	43.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	289	60	20.8%	453	274	60.5%
Other (including multiple races)	1,280	385	30.1%	579	184	31.8%

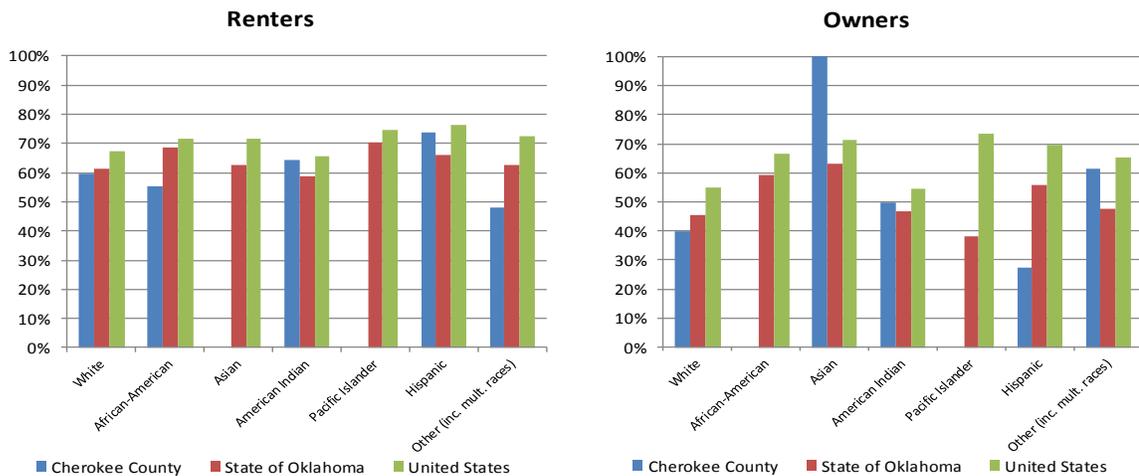
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	4,020	1,815	45.15%	3,835	61.02%
White alone, non-Hispanic	2,350	935	39.79%	1,765	59.77%
Black or African-American alone	10	0	0.00%	145	55.17%
Asian alone	4	4	100.00%	4	0.00%
American Indian alone	1,030	515	50.00%	1,220	64.34%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	109	30	27.52%	338	73.67%
Other (including multiple races)	520	320	61.54%	375	48.00%

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 Cherokee County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,870 renter households that are cost overburdened, and 1,195 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 259 renter households that are cost overburdened, and 420 homeowners that are cost overburdened.

- 73.67% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 64.34% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Cherokee 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 Cherokee 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.

Cherokee County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	362	183	545
Less than 30% AMI	9.03%	27.72%	33	51	83
Less than 50% AMI	21.27%	49.52%	77	90	167
Less than 60% AMI	25.53%	59.42%	93	108	201
Less than 80% AMI	36.36%	66.96%	132	122	254

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.

Cherokee County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	34.33%	13.67%	124	25	149
Elderly less than 30% AMI	3.21%	2.60%	12	5	16
Elderly less than 50% AMI	8.54%	6.61%	31	12	43
Elderly less than 60% AMI	10.24%	7.93%	37	14	52
Elderly less than 80% AMI	14.27%	9.83%	52	18	70

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.



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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	37.65%	31.73%	136	58	194
Elderly less than 30% AMI	3.66%	12.73%	13	23	36
Elderly less than 50% AMI	8.13%	19.27%	29	35	65
Elderly less than 60% AMI	9.75%	23.12%	35	42	78
Elderly less than 80% AMI	15.26%	23.98%	55	44	99

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.

Cherokee County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	362	183	545
Total Veteran Demand	11.08%	11.08%	40	20	60
Veterans with Disabilities	4.76%	4.76%	17	9	26
Veterans Below Poverty	1.08%	1.08%	4	2	6
Disabled Veterans Below Poverty	0.60%	0.60%	2	1	3

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).

Cherokee County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	362	183	545
Total Working Families	47.56%	47.56%	172	87	259
Working Families with Children Present	22.64%	22.64%	82	41	123

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 545 housing units will be needed in Cherokee County over the next five years. Of those units:

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

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

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