

Housing Needs Assessment
Choctaw 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:

January 9, 2016

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





January 20, 2016

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

SUBJECT: Housing Needs Assessment
 Choctaw County
 IRR - Tulsa/OKC File No. 140-2015-0025

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 Choctaw County Residential Housing Market Analysis. Analyst Sarah Kin personally inspected the Choctaw County area during the month of January 2016 to collect the data used in the preparation of the Choctaw County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

Mr. Dennis Shockley
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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

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

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

Sarah Kin
Market Analyst



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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 Choctaw County is projected to decline by -0.16% per year over the next five years.
2. Median Household Income in Choctaw County is estimated to be \$32,157 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Choctaw County is estimated to be 27.08%, compared with 16.85% for Oklahoma. Choctaw County’s poverty rate is among the highest in the state.
3. Choctaw County’s homeowner vacancy rate is slightly lower than the state average, however the rental vacancy rate is higher than the state average. Among habitable units, however, rental vacancy is nearly zero.
4. Home values and rental rates in Choctaw County are significantly lower than the state averages.
5. Average sale price for homes in Hugo was \$50,919 in 2015, with an average price per square foot of \$34.76. Average year of construction for homes sold in 2015 was 1963. The average price of homes constructed since 2005 in Choctaw County is estimated to be \$212,000.

6. Approximately 36.31% of renters and 20.14% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number: 23 Injuries: 45 Fatalities: 0 Damages (1996-2014): \$0
3. Social Vulnerability: Above the state score; at the census tract level Hugo area and tracts on the east and western edges of the county have particularly higher scores
4. Floodplain: updated flood maps not available

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 312

Lead-Based Paint Specific Findings

2. We estimate there are 883 occupied housing units in Choctaw County with lead-based paint hazards.
3. 519 of those housing units are estimated to be occupied by low-to-moderate income households.
4. We estimate that 147 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 Choctaw 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 Choctaw 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 Choctaw 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 Choctaw County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Choctaw County area.

Effective Date of Consultation

The Choctaw County area was inspected and research was performed during January 2016. The effective date of this analysis is January 9, 2016. The date of this report is January 20, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Choctaw County area was inspected during January 2016. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

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

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

Choctaw County Analysis

Area Information

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

Choctaw County is located in southeast Oklahoma. The county is bordered on the north by Pushmataha and Atoka counties, on the west by Bryan County, on the south by Texas, and on the east by McCurtain County. The Choctaw County Seat is Hugo, which is located in the central part of the county. This location is approximately 159 miles southeast of Tulsa and 180 miles southeast of Oklahoma City.

Choctaw County has a total area of 800 square miles (770 square miles of land, and 29 square miles of water), ranking 41st out of Oklahoma's 77 counties in terms of total area. The total population of Choctaw County as of the 2010 Census was 15,205 persons, for a population density of 20 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Choctaw County. These are US-70, US-271, OK-147, and OK-109. The nearest interstate highway is I-30, approximately 60 miles to the south. The county also has an intricate network of county roadways.

Public transportation is provided Little Dixie Transit on a demand-response basis, available in Antlers, Hugo, Idabel, Broken Bow and Clayton. 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.

Stan Stamper Municipal Airport is located just north of Hugo. Its primary asphalt runway is 4,007 feet in length and averages 57 aircraft operations per week. The nearest full-service commercial airport is Dallas-Fort Worth Airport, located approximately 139 miles southwest.

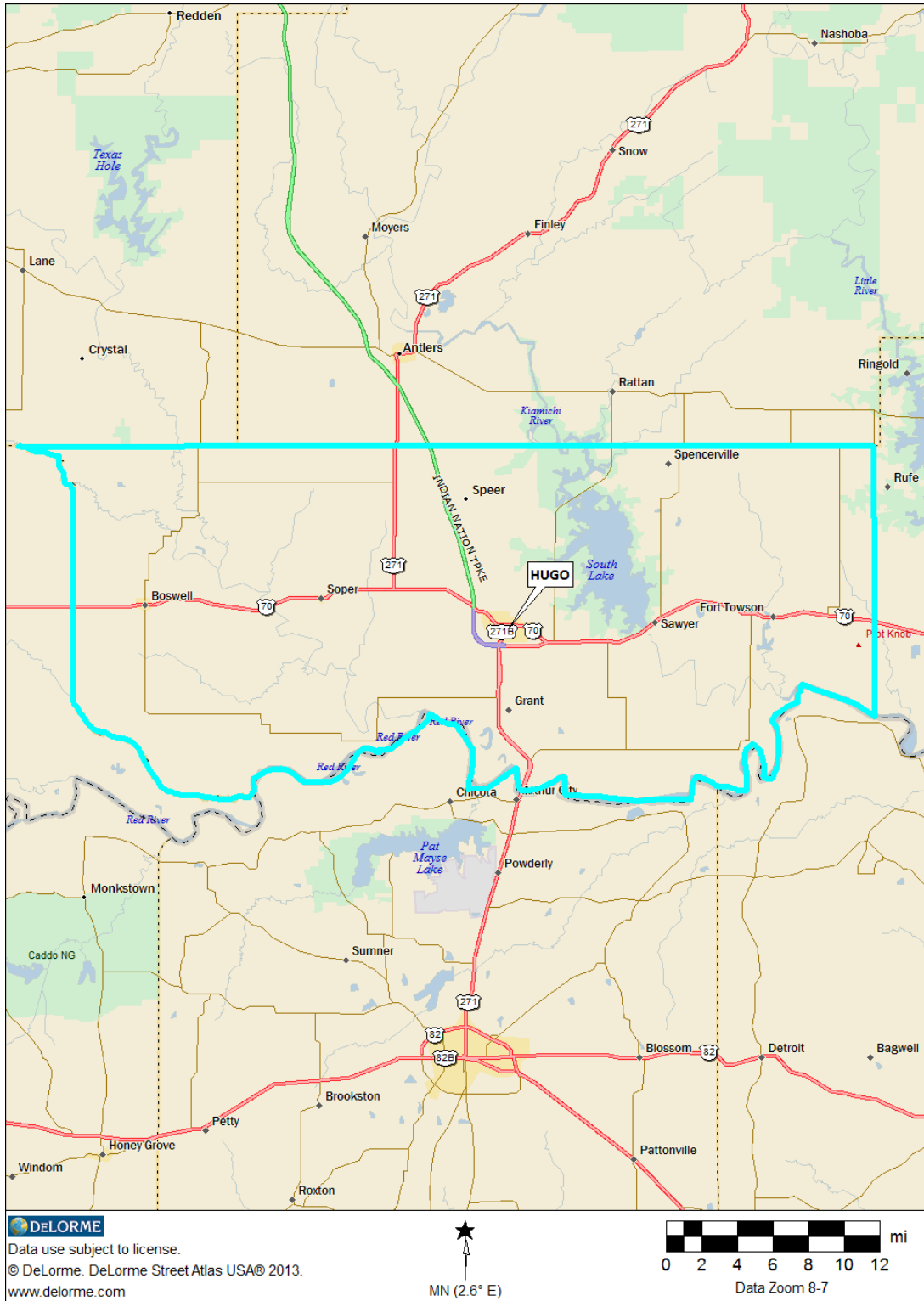
Educational Facilities

All of the county communities have public school facilities. Hugo is served by Hugo Public Schools. Hugo Public Schools is comprised of an elementary school, intermediate school, middle school, and high school. There are no higher education offerings within Hugo or the immediate surrounding area, the nearest community college is Paris Junior College in Paris, Texas.

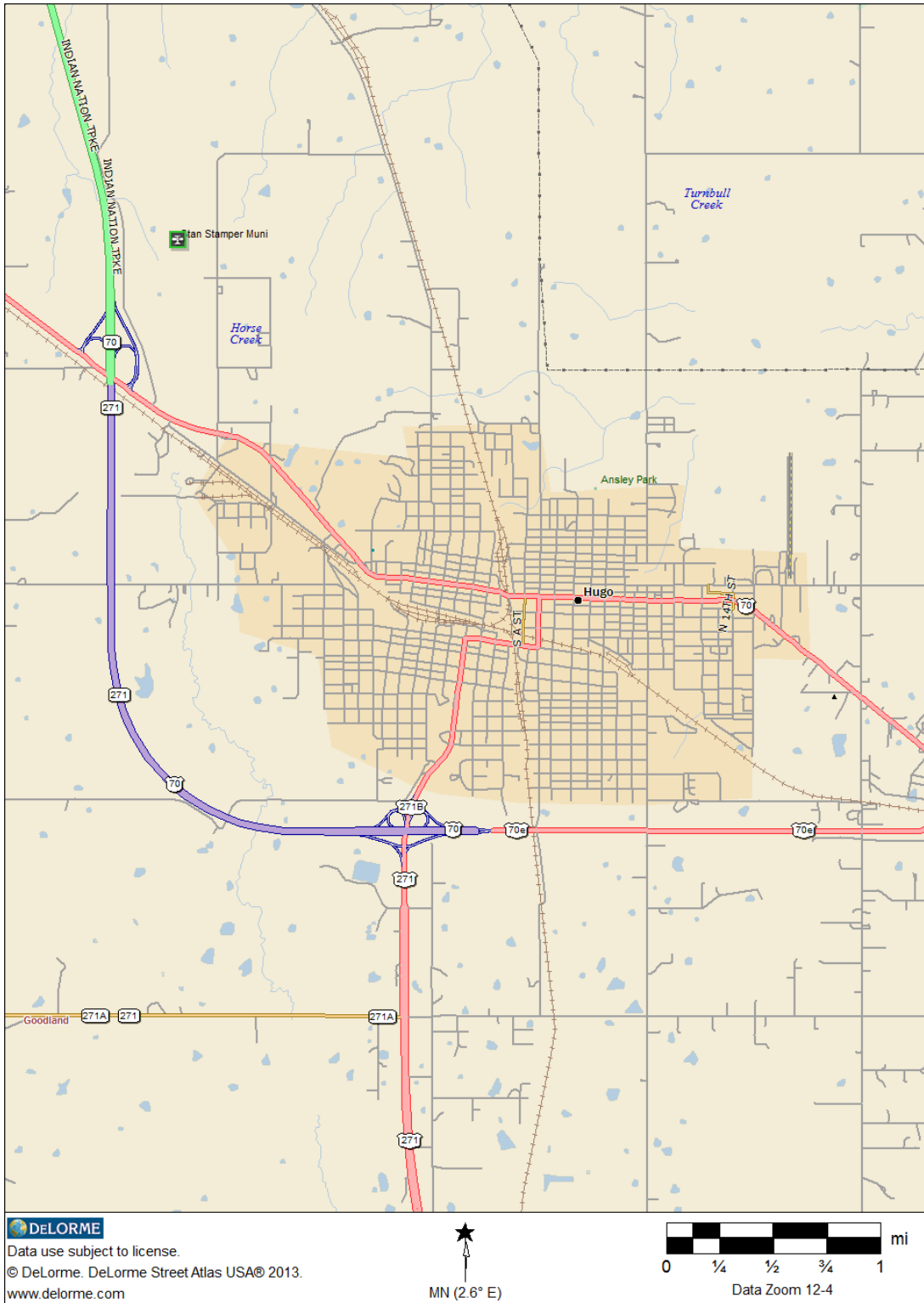
Medical Facilities

Medical services are provided by the Choctaw Memorial Hospital, an acute-care hospital offering emergency care, in and outpatient services, and a number of additional medical procedures. Additionally, Pushmataha Hospital is within driving distance. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Choctaw County Area Map



Hugo Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Hugo	5,536	5,310	-0.42%	5,196	-0.43%	5,142	-0.21%
Choctaw County	15,342	15,205	-0.09%	14,895	-0.41%	14,775	-0.16%
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 Choctaw County was 15,205 persons as of the 2010 Census, a -0.09% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Choctaw County to be 14,895 persons, and projects that the population will show -0.16% annualized decline over the next five years.

The population of Hugo was 5,310 persons as of the 2010 Census, a -0.42% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Hugo to be 5,196 persons, and projects that the population will show -0.21% annualized decline over the next five years.

The next table presents data regarding household levels in Choctaw 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	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Hugo	2,309	2,217	-0.41%	2,193	-0.22%	2,188	-0.05%
Choctaw County	6,220	6,270	0.08%	6,169	-0.32%	6,138	-0.10%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Hugo	1,416	1,305	-0.81%	1,311	0.09%	1,306	-0.08%
Choctaw County	4,286	4,140	-0.35%	4,069	-0.35%	4,048	-0.10%
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, Choctaw County had a total of 6,270 households, representing a 0.08% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Choctaw County to have 6,169 households. This number is expected to experience a -0.10% annualized rate of decline over the next five years.

As of 2010, Hugo had a total of 2,217 households, representing a -0.41% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Hugo to have 2,193 households. This number is expected to experience a -0.05% annualized rate of decline over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity				
Single-Classification Race	Hugo		Choctaw County	
	No.	Percent	No.	Percent
Total Population	5,298		15,167	
White Alone	3,036	57.30%	9,657	63.67%
Black or African American Alone	1,139	21.50%	1,563	10.31%
Amer. Indian or Alaska Native Alone	301	5.68%	1,542	10.17%
Asian Alone	7	0.13%	60	0.40%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	37	0.70%	216	1.42%
Two or More Races	778	14.68%	2,129	14.04%
Population by Hispanic or Latino Origin	Hugo		Choctaw County	
	No.	Percent	No.	Percent
Total Population	5,298		15,167	
Hispanic or Latino	190	3.59%	479	3.16%
<i>Hispanic or Latino, White Alone</i>	33	17.37%	83	17.33%
<i>Hispanic or Latino, All Other Races</i>	157	82.63%	396	82.67%
Not Hispanic or Latino	5,108	96.41%	14,688	96.84%
<i>Not Hispanic or Latino, White Alone</i>	3,003	58.79%	9,574	65.18%
<i>Not Hispanic or Latino, All Other Races</i>	2,105	41.21%	5,114	34.82%

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

In Choctaw County, racial and ethnic minorities comprise 36.88% of the total population. Within Hugo, racial and ethnic minorities represent 43.32% of the population.

Population by Age

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

Choctaw County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	15,205		14,895		14,775			
Age 0 - 4	1,060	6.97%	999	6.71%	1,007	6.82%	-1.18%	0.16%
Age 5 - 9	1,031	6.78%	984	6.61%	967	6.54%	-0.93%	-0.35%
Age 10 - 14	1,023	6.73%	1,011	6.79%	956	6.47%	-0.24%	-1.11%
Age 15 - 17	565	3.72%	590	3.96%	613	4.15%	0.87%	0.77%
Age 18 - 20	571	3.76%	534	3.59%	552	3.74%	-1.33%	0.67%
Age 21 - 24	621	4.08%	698	4.69%	739	5.00%	2.37%	1.15%
Age 25 - 34	1,624	10.68%	1,625	10.91%	1,661	11.24%	0.01%	0.44%
Age 35 - 44	1,688	11.10%	1,580	10.61%	1,505	10.19%	-1.31%	-0.97%
Age 45 - 54	2,175	14.30%	1,834	12.31%	1,583	10.71%	-3.35%	-2.90%
Age 55 - 64	2,088	13.73%	2,044	13.72%	1,911	12.93%	-0.43%	-1.34%
Age 65 - 74	1,612	10.60%	1,802	12.10%	2,052	13.89%	2.25%	2.63%
Age 75 - 84	838	5.51%	887	5.96%	899	6.08%	1.14%	0.27%
Age 85 and over	309	2.03%	307	2.06%	330	2.23%	-0.13%	1.46%
<i>Age 55 and over</i>	<i>4,847</i>	<i>31.88%</i>	<i>5,040</i>	<i>33.84%</i>	<i>5,192</i>	<i>35.14%</i>	<i>0.78%</i>	<i>0.60%</i>
<i>Age 62 and over</i>	<i>3,076</i>	<i>20.23%</i>	<i>3,302</i>	<i>22.17%</i>	<i>3,524</i>	<i>23.85%</i>	<i>1.43%</i>	<i>1.31%</i>
Median Age	41.6		41.4		40.9		-0.10%	-0.24%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Choctaw County is 41.4 years. This compares with the statewide figure of 36.6 years. Approximately 6.71% of the population is below the age of 5, while 22.17% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.31% per year.

Hugo Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	5,310		5,196		5,142			
Age 0 - 4	464	8.74%	409	7.87%	411	7.99%	-2.49%	0.10%
Age 5 - 9	381	7.18%	400	7.70%	390	7.58%	0.98%	-0.51%
Age 10 - 14	362	6.82%	365	7.02%	380	7.39%	0.17%	0.81%
Age 15 - 17	188	3.54%	203	3.91%	217	4.22%	1.55%	1.34%
Age 18 - 20	211	3.97%	185	3.56%	196	3.81%	-2.60%	1.16%
Age 21 - 24	248	4.67%	236	4.54%	253	4.92%	-0.99%	1.40%
Age 25 - 34	623	11.73%	643	12.37%	606	11.79%	0.63%	-1.18%
Age 35 - 44	551	10.38%	541	10.41%	547	10.64%	-0.37%	0.22%
Age 45 - 54	701	13.20%	593	11.41%	490	9.53%	-3.29%	-3.74%
Age 55 - 64	652	12.28%	619	11.91%	596	11.59%	-1.03%	-0.75%
Age 65 - 74	510	9.60%	566	10.89%	614	11.94%	2.11%	1.64%
Age 75 - 84	281	5.29%	306	5.89%	307	5.97%	1.72%	0.07%
Age 85 and over	138	2.60%	130	2.50%	135	2.63%	-1.19%	0.76%
<i>Age 55 and over</i>	<i>1,581</i>	<i>29.77%</i>	<i>1,621</i>	<i>31.20%</i>	<i>1,652</i>	<i>32.13%</i>	<i>0.50%</i>	<i>0.38%</i>
<i>Age 62 and over</i>	<i>987</i>	<i>18.58%</i>	<i>1,058</i>	<i>20.36%</i>	<i>1,100</i>	<i>21.39%</i>	<i>1.40%</i>	<i>0.78%</i>
Median Age	38.2		37.9		37.2		-0.16%	-0.37%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Hugo is 37.9 years. This compares with the statewide figure of 36.6 years. Approximately 7.87% of the population is below the age of 5, while 20.36% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.78% per year.

Compared with the rest of the state, Choctaw County and Hugo have slightly older populations.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Hugo		Choctaw County	
	No.	Percent	No.	Percent
Total Families:	1,167		3,910	
Married-Couple Family:	657	56.30%	2,789	71.33%
With Children Under 18 Years	205	17.57%	874	22.35%
No Children Under 18 Years	452	38.73%	1,915	48.98%
Other Family:	510	43.70%	1,121	28.67%
Male Householder, No Wife Present	78	6.68%	213	5.45%
With Children Under 18 Years	34	2.91%	97	2.48%
No Children Under 18 Years	44	3.77%	116	2.97%
Female Householder, No Husband Present	432	37.02%	908	23.22%
With Children Under 18 Years	256	21.94%	495	12.66%
No Children Under 18 Years	176	15.08%	413	10.56%
<hr/>				
Total Single Parent Families	290		592	
Male Householder	34	11.72%	97	16.39%
Female Householder	256	88.28%	495	83.61%

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

As shown, within Choctaw County, among all families 15.14% are single-parent families, while in Hugo, the percentage is 24.85%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	5,112		14,981		3,702,515	
Under 18 Years:	1,453		3,693		933,738	
With One Type of Disability	122	8.40%	154	4.17%	33,744	3.61%
With Two or More Disabilities	8	0.55%	52	1.41%	11,082	1.19%
No Disabilities	1,323	91.05%	3,487	94.42%	888,912	95.20%
18 to 64 Years:	2,785		8,566		2,265,702	
With One Type of Disability	382	13.72%	1,088	12.70%	169,697	7.49%
With Two or More Disabilities	403	14.47%	971	11.34%	149,960	6.62%
No Disabilities	2,000	71.81%	6,507	75.96%	1,946,045	85.89%
65 Years and Over:	874		2,722		503,075	
With One Type of Disability	154	17.62%	474	17.41%	95,633	19.01%
With Two or More Disabilities	312	35.70%	952	34.97%	117,044	23.27%
No Disabilities	408	46.68%	1,296	47.61%	290,398	57.72%
Total Number of Persons with Disabilities:	1,381	27.01%	3,691	24.64%	577,160	15.59%

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

Within Choctaw County, 24.64% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Hugo the percentage is 27.01%. Compared with the rest of the state, the populations of Choctaw County and Hugo are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	3,659		11,288		2,738,788	
Veteran:	281	7.68%	1,041	9.22%	305,899	11.17%
With a Disability	114	40.57%	474	45.53%	100,518	32.86%
No Disability	167	59.43%	567	54.47%	205,381	67.14%
Non-veteran:	3,378	92.32%	10,247	90.78%	2,432,889	88.83%
With a Disability	1,137	33.66%	3,011	29.38%	430,610	17.70%
No Disability	2,241	66.34%	7,236	70.62%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Choctaw County, the Census Bureau estimates there are 1,041 veterans, 45.53% of which have one or more disabilities (compared with 32.86% at a statewide level). In Hugo, there are an estimated 281 veterans, 40.57% of which are estimated to have a disability. Compared with the rest of the state, veterans living in Choctaw County and Hugo are more likely to have disabilities than veterans living in other parts of the state.

Group Quarters Population

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

	Hugo		Choctaw County	
	No.	Percent	No.	Percent
Total Population	5,310		15,205	
Group Quarters Population	172	3.24%	172	1.13%
Institutionalized Population	166	3.13%	166	1.09%
Correctional facilities for adults	44	0.83%	44	0.29%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	122	2.30%	122	0.80%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	6	0.11%	6	0.04%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	6	0.11%	6	0.04%

Source: 2010 Decennial Census, Table P42

The percentage of the Choctaw County population in group quarters is somewhat lower than the statewide figure, which was 2.99% in 2010.

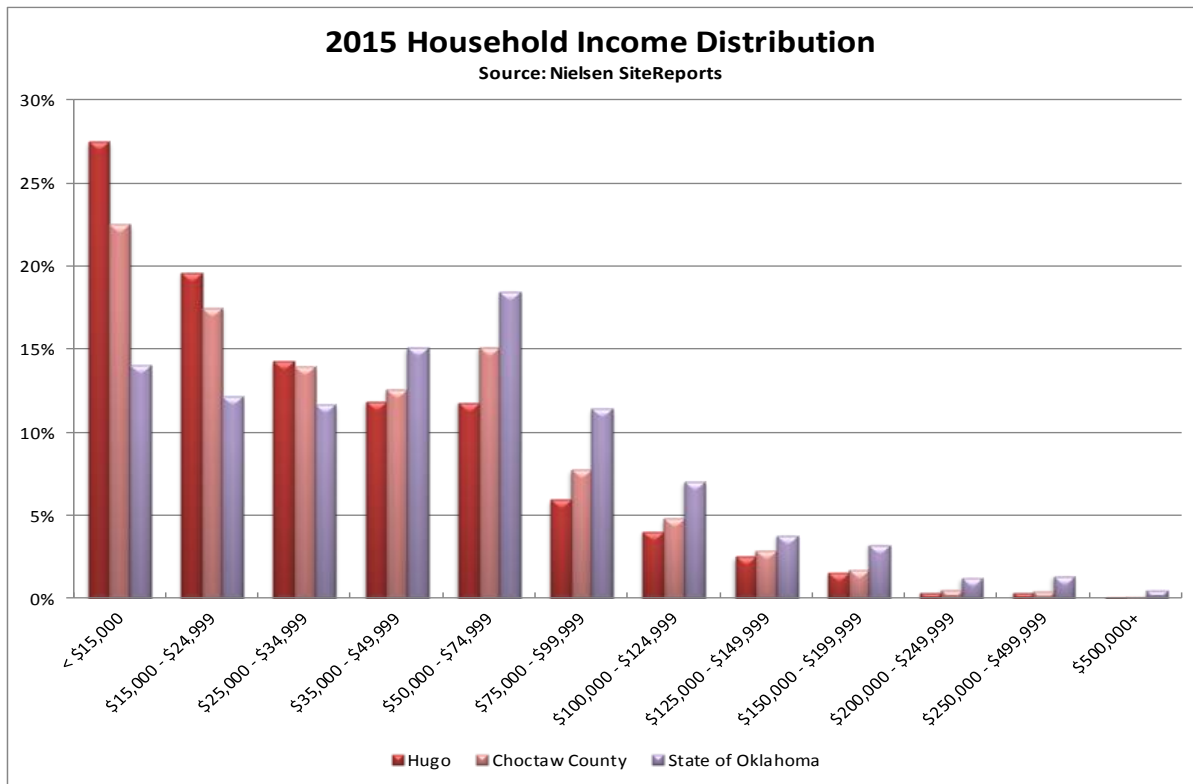
Household Income Levels

Data in the following chart shows the distribution of household income in Choctaw 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						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,193		6,169		1,520,327	
< \$15,000	603	27.50%	1,389	22.52%	213,623	14.05%
\$15,000 - \$24,999	430	19.61%	1,080	17.51%	184,613	12.14%
\$25,000 - \$34,999	313	14.27%	860	13.94%	177,481	11.67%
\$35,000 - \$49,999	260	11.86%	777	12.60%	229,628	15.10%
\$50,000 - \$74,999	259	11.81%	934	15.14%	280,845	18.47%
\$75,000 - \$99,999	131	5.97%	478	7.75%	173,963	11.44%
\$100,000 - \$124,999	89	4.06%	297	4.81%	106,912	7.03%
\$125,000 - \$149,999	56	2.55%	180	2.92%	57,804	3.80%
\$150,000 - \$199,999	34	1.55%	106	1.72%	48,856	3.21%
\$200,000 - \$249,999	8	0.36%	33	0.53%	18,661	1.23%
\$250,000 - \$499,999	8	0.36%	28	0.45%	20,487	1.35%
\$500,000+	2	0.09%	7	0.11%	7,454	0.49%
Median Household Income	\$27,029		\$32,157		\$47,049	
Average Household Income	\$41,256		\$46,684		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Choctaw County is estimated to be \$32,157 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Hugo, median household income is estimated to be \$27,029. Compared with the rest of the state, households in Choctaw County and Hugo have significantly lower incomes, with much higher concentrations of incomes in brackets under \$25,000. The income distributions can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Choctaw 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
Hugo	\$19,321	\$27,029	2.12%	2.40%	-0.28%
Choctaw County	\$22,743	\$32,157	2.19%	2.40%	-0.21%
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 Choctaw County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Choctaw County, but rather a national trend. Over the same period, the



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

Poverty Rates

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

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Hugo	29.43%	42.07%	1263	58.82%	77.73%
Choctaw County	24.32%	27.08%	276	28.87%	67.07%
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 Choctaw County is estimated to be 27.08% by the American Community Survey. This is an increase of 276 basis points since the 2000 Census. Within Hugo, the poverty rate is estimated to be 42.07%. 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.

Choctaw County has among the highest poverty rates in Oklahoma, and Hugo’s poverty rate is significantly higher still. Further, poverty among single-parent families is much higher than single-parent families in the rest of the state.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Choctaw 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)
Choctaw County	5,612	5,609	-0.01%	8.8%	7.3%	-150
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

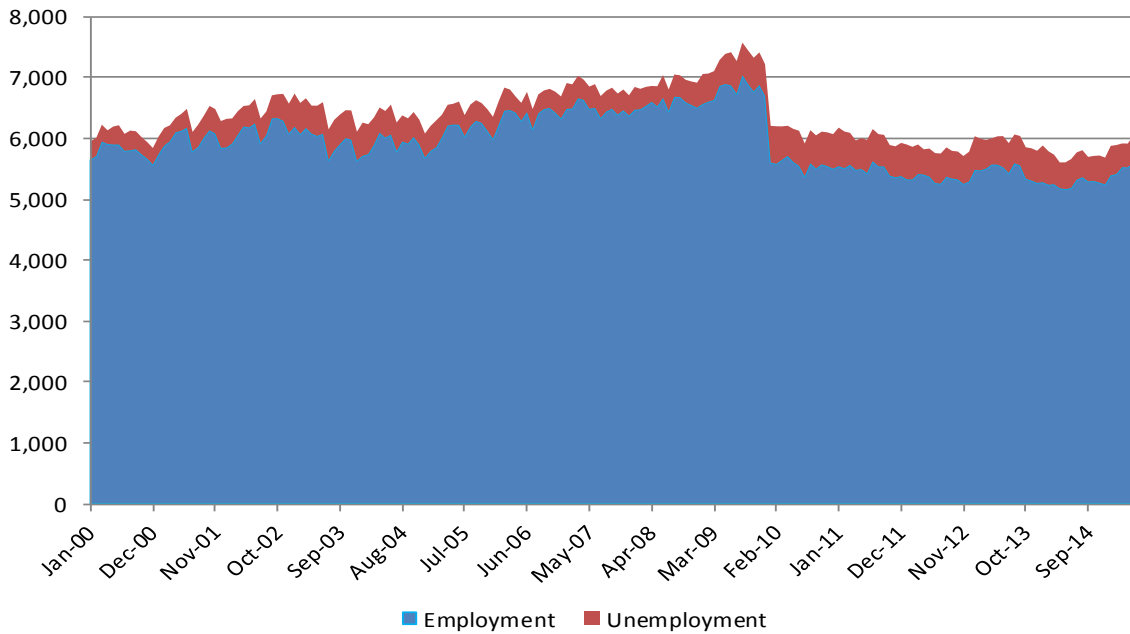
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Choctaw County was 5,609 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.01% per year. The unemployment rate in May was 7.3%, a decrease of -150 basis points from May 2010, which was 8.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Choctaw County has underperformed both the state and nation in these statistics.

Employment Level Trends

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

Employment and Unemployment in Choctaw County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

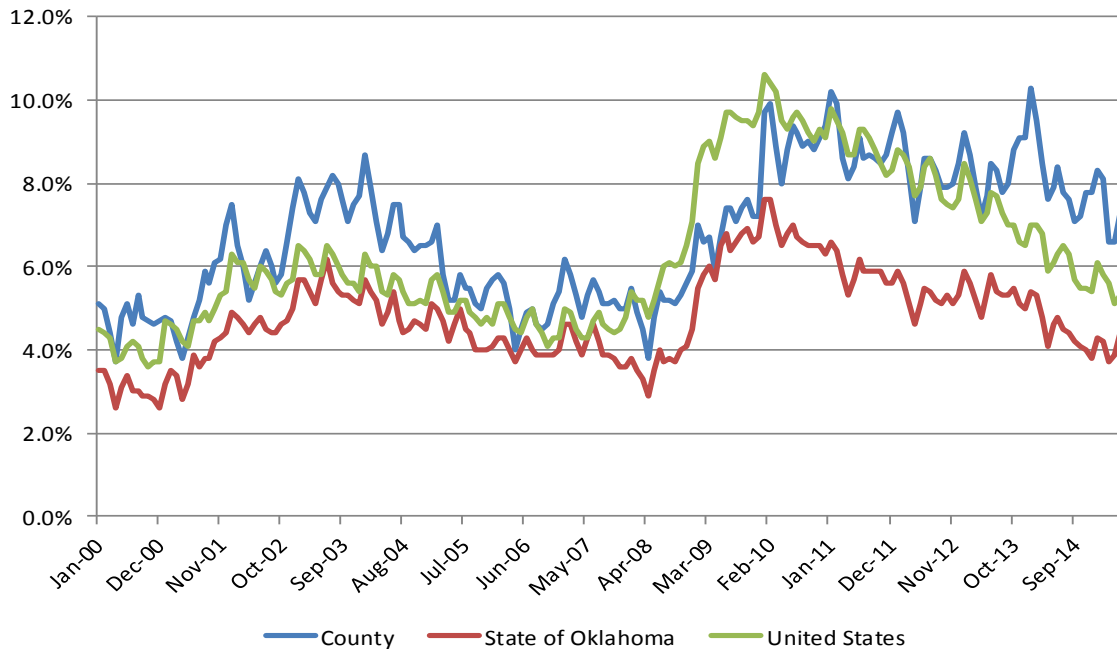
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment declined since that time until late 2013, when growth resumed to its current level of 5,609 persons (though employment levels are still below pre-recession levels). The number of unemployed persons in May 2015 was 442, out of a total labor force of 6,051 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Choctaw 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 Choctaw 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 Choctaw 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 7.3%. On the whole, unemployment rates in Choctaw County track very well with statewide figures but are typically above the state, and in many cases are above the national average as well.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Choctaw 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.

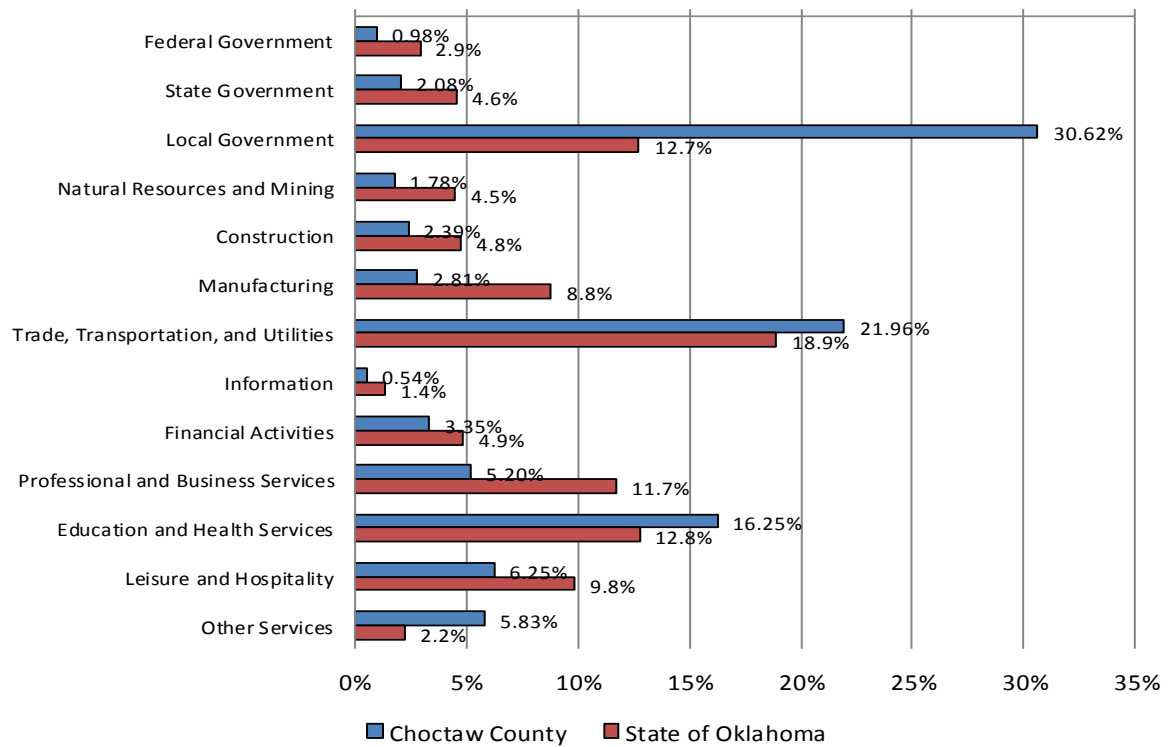


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	11	42	0.98%	\$47,061	0.49
State Government	10	89	2.08%	\$34,569	0.63
Local Government	37	1,308	30.62%	\$30,286	3.04
Natural Resources and Mining	6	76	1.78%	\$37,187	1.17
Construction	17	102	2.39%	\$36,010	0.53
Manufacturing	14	120	2.81%	\$37,686	0.32
Trade, Transportation, and Utilities	72	938	21.96%	\$34,013	1.15
Information	7	23	0.54%	\$55,069	0.27
Financial Activities	32	143	3.35%	\$30,688	0.60
Professional and Business Services	35	222	5.20%	\$30,832	0.37
Education and Health Services	39	694	16.25%	\$24,658	1.08
Leisure and Hospitality	26	267	6.25%	\$11,678	0.58
Other Services	27	249	5.83%	\$24,350	1.88
Total	331	4,272		\$29,576	1.00

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

Employment Sectors - 2014



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



Among private employers, the largest percentage of persons (21.96%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$34,013 per year. The industry with the highest annual pay is Information, with average annual pay of \$55,069 per year.

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

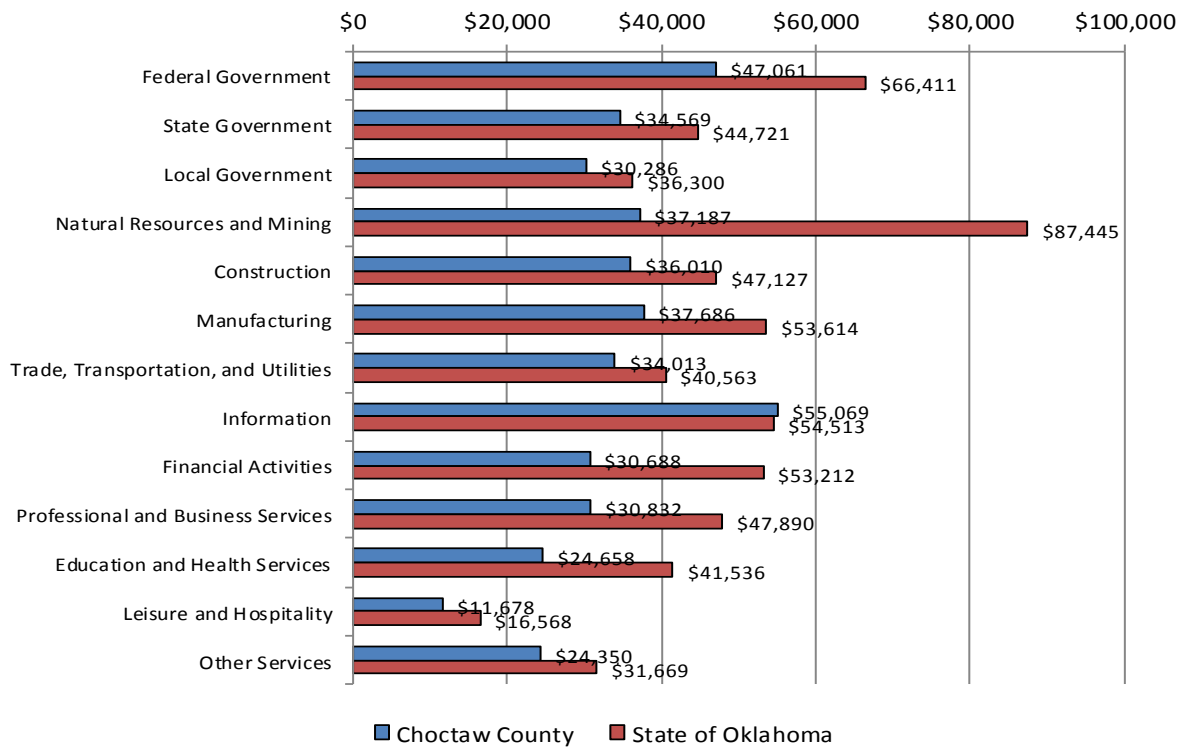
Within Choctaw County, among all industries the largest location quotient is in Local Government, with a quotient of 3.04. Among private employers, the largest is Other Services, with a quotient of 1.88.

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

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Choctaw County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$47,061	\$66,411	\$75,784	70.9%	62.1%
State Government	\$34,569	\$44,721	\$54,184	77.3%	63.8%
Local Government	\$30,286	\$36,300	\$46,146	83.4%	65.6%
Natural Resources and Mining	\$37,187	\$87,445	\$59,666	42.5%	62.3%
Construction	\$36,010	\$47,127	\$55,041	76.4%	65.4%
Manufacturing	\$37,686	\$53,614	\$62,977	70.3%	59.8%
Trade, Transportation, and Utilities	\$34,013	\$40,563	\$42,988	83.9%	79.1%
Information	\$55,069	\$54,513	\$90,804	101.0%	60.6%
Financial Activities	\$30,688	\$53,212	\$85,261	57.7%	36.0%
Professional and Business Services	\$30,832	\$47,890	\$66,657	64.4%	46.3%
Education and Health Services	\$24,658	\$41,536	\$45,951	59.4%	53.7%
Leisure and Hospitality	\$11,678	\$16,568	\$20,993	70.5%	55.6%
Other Services	\$24,350	\$31,669	\$33,935	76.9%	71.8%
Total	\$29,576	\$43,774	\$51,361	67.6%	57.6%

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

Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Choctaw County has higher average wages in the information sector, and lower average wages in all other employment sectors, notably so in natural resources and mining.

Working Families

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

Families by Employment Status and Presence of Children						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,167		3,910		961,468	
With Children <18 Years:	495	42.42%	1,466	37.49%	425,517	44.26%
Married Couple:	205	41.41%	874	59.62%	281,418	66.14%
Both Parents Employed	127	61.95%	551	63.04%	166,700	59.24%
One Parent Employed	62	30.24%	274	31.35%	104,817	37.25%
Neither Parent Employed	16	7.80%	49	5.61%	9,901	3.52%
Other Family:	290	58.59%	592	40.38%	144,099	33.86%
Male Householder:	34	11.72%	97	16.39%	36,996	25.67%
Employed	27	79.41%	82	84.54%	31,044	83.91%
Not Employed	7	20.59%	15	15.46%	5,952	16.09%
Female Householder:	256	88.28%	495	83.61%	107,103	74.33%
Employed	158	61.72%	343	69.29%	75,631	70.62%
Not Employed	98	38.28%	152	30.71%	31,472	29.38%
Without Children <18 Years:	672	57.58%	2,444	62.51%	535,951	55.74%
Married Couple:	452	67.26%	1,915	78.36%	431,868	80.58%
Both Spouses Employed	152	33.63%	581	30.34%	167,589	38.81%
One Spouse Employed	86	19.03%	540	28.20%	138,214	32.00%
Neither Spouse Employed	214	47.35%	794	41.46%	126,065	29.19%
Other Family:	220	32.74%	529	21.64%	104,083	19.42%
Male Householder:	44	20.56%	116	14.61%	32,243	25.58%
Employed	27	61.36%	53	45.69%	19,437	60.28%
Not Employed	17	38.64%	63	54.31%	12,806	39.72%
Female Householder:	176	80.00%	413	78.07%	71,840	69.02%
Employed	18	10.23%	138	33.41%	36,601	50.95%
Not Employed	158	89.77%	275	66.59%	35,239	49.05%
<i>Total Working Families:</i>	<i>657</i>	<i>56.30%</i>	<i>2,562</i>	<i>65.52%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>374</i>	<i>56.93%</i>	<i>1,250</i>	<i>48.79%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>283</i>	<i>43.07%</i>	<i>1,312</i>	<i>51.21%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Choctaw County, there are 2,562 working families, 48.79% 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 Choctaw County area include Wal-Mart, Little Dixie Community Action Agency, Choctaw Memorial Hospital, Lane Frost Health and Rehabilitation Center, and Hugo Public Schools.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,543		5,104		1,613,364	
Less than 15 minutes	956	61.96%	2,152	42.16%	581,194	36.02%
15 to 30 minutes	320	20.74%	1,539	30.15%	625,885	38.79%
30 to 45 minutes	161	10.43%	844	16.54%	260,192	16.13%
45 to 60 minutes	23	1.49%	218	4.27%	74,625	4.63%
60 or more minutes	83	5.38%	351	6.88%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Choctaw County, the largest percentage of workers (42.16%) travel fewer than 15 minutes to work. Although Choctaw County has an active labor market, it appears some residents 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 Choctaw County.

Workers 16 Years and Over by Means of Transportation to Work

	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,557		5,310		1,673,026	
Car, Truck or Van:	1,410	90.56%	4,816	90.70%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,225</i>	<i>86.88%</i>	<i>4,133</i>	<i>85.82%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>185</i>	<i>13.12%</i>	<i>683</i>	<i>14.18%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	4	0.26%	43	0.81%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	17	0.32%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	42	2.70%	65	1.22%	30,401	1.82%
Other Means	87	5.59%	163	3.07%	14,442	0.86%
Worked at Home	14	0.90%	206	3.88%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Choctaw 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 Choctaw 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
Hugo	2,798	2,665	-0.49%	2,637	-0.21%
Choctaw County	7,539	7,521	-0.02%	7,500	-0.06%
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 Choctaw County declined by - 0.06% per year, to a total of 7,500 housing units in 2015. In terms of new housing unit construction, Choctaw County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,586		7,512		1,669,828	
1 Unit, Detached	1,916	74.09%	5,559	74.00%	1,219,987	73.06%
1 Unit, Attached	72	2.78%	93	1.24%	34,434	2.06%
Duplex Units	253	9.78%	272	3.62%	34,207	2.05%
3-4 Units	104	4.02%	117	1.56%	42,069	2.52%
5-9 Units	86	3.33%	92	1.22%	59,977	3.59%
10-19 Units	18	0.70%	42	0.56%	57,594	3.45%
20-49 Units	10	0.39%	10	0.13%	29,602	1.77%
50 or More Units	16	0.62%	16	0.21%	30,240	1.81%
Mobile Homes	111	4.29%	1,282	17.07%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	29	0.39%	2,159	0.13%
Total Multifamily Units	487	18.83%	549	7.31%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Choctaw County, 74.00% of housing units are single-family, detached. 7.31% of housing units are multifamily in structure (two or more units per building), while 17.45% of housing units comprise mobile homes, RVs, etc.

Within Hugo, 74.09% of housing units are single-family, detached. 18.83% of housing units are multifamily in structure, while 4.29% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,005		6,043		1,444,081	
Owner Occupied:	1,157	57.71%	4,446	73.57%	968,736	67.08%
No Bedroom	0	0.00%	9	0.20%	2,580	0.27%
1 Bedroom	16	1.38%	142	3.19%	16,837	1.74%
2 Bedrooms	205	17.72%	1,004	22.58%	166,446	17.18%
3 Bedrooms	775	66.98%	2,671	60.08%	579,135	59.78%
4 Bedrooms	154	13.31%	562	12.64%	177,151	18.29%
5 or More Bedrooms	7	0.61%	58	1.30%	26,587	2.74%
Renter Occupied:	848	42.29%	1,597	26.43%	475,345	32.92%
No Bedroom	24	2.83%	36	2.25%	13,948	2.93%
1 Bedroom	234	27.59%	289	18.10%	101,850	21.43%
2 Bedrooms	228	26.89%	536	33.56%	179,121	37.68%
3 Bedrooms	333	39.27%	672	42.08%	152,358	32.05%
4 Bedrooms	29	3.42%	59	3.69%	24,968	5.25%
5 or More Bedrooms	0	0.00%	5	0.31%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Choctaw County is 73.57%, while 26.43% of housing units are renter occupied. In Hugo, the homeownership rate is 57.71%, while 42.29% of households are renters.

Housing Units Tenure and Household Income

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

Choctaw County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	6,043	4,446	1,597	73.57%	26.43%
Less than \$5,000	313	162	151	51.76%	48.24%
\$5,000 - \$9,999	553	256	297	46.29%	53.71%
\$10,000-\$14,999	591	330	261	55.84%	44.16%
\$15,000-\$19,999	529	333	196	62.95%	37.05%
\$20,000-\$24,999	463	376	87	81.21%	18.79%
\$25,000-\$34,999	886	641	245	72.35%	27.65%
\$35,000-\$49,999	820	609	211	74.27%	25.73%
\$50,000-\$74,999	996	893	103	89.66%	10.34%
\$75,000-\$99,999	435	406	29	93.33%	6.67%
\$100,000-\$149,999	348	331	17	95.11%	4.89%
\$150,000 or more	109	109	0	100.00%	0.00%
Income Less Than \$25,000	2,449	1,457	992	59.49%	40.51%

Source: 2009-2013 American Community Survey, Table B25118

Within Choctaw County as a whole, 40.51% of households with incomes less than \$25,000 are estimated to be renters, while 59.49% are estimated to be homeowners.

Hugo Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,005	1,157	848	57.71%	42.29%
Less than \$5,000	129	59	70	45.74%	54.26%
\$5,000 - \$9,999	291	69	222	23.71%	76.29%
\$10,000-\$14,999	269	113	156	42.01%	57.99%
\$15,000-\$19,999	199	78	121	39.20%	60.80%
\$20,000-\$24,999	137	111	26	81.02%	18.98%
\$25,000-\$34,999	317	195	122	61.51%	38.49%
\$35,000-\$49,999	252	172	80	68.25%	31.75%
\$50,000-\$74,999	209	174	35	83.25%	16.75%
\$75,000-\$99,999	91	75	16	82.42%	17.58%
\$100,000-\$149,999	76	76	0	100.00%	0.00%
\$150,000 or more	35	35	0	100.00%	0.00%
Income Less Than \$25,000	1,025	430	595	41.95%	58.05%

Source: 2009-2013 American Community Survey, Table B25118

Within Hugo, 58.05% of households with incomes less than \$25,000 are estimated to be renters, while 41.95% 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						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,005		6,043		1,444,081	
Owner Occupied:	1,157	57.71%	4,446	73.57%	968,736	67.08%
Built 2010 or Later	0	0.00%	43	0.97%	10,443	1.08%
Built 2000 to 2009	117	10.11%	658	14.80%	153,492	15.84%
Built 1990 to 1999	97	8.38%	700	15.74%	125,431	12.95%
Built 1980 to 1989	248	21.43%	955	21.48%	148,643	15.34%
Built 1970 to 1979	257	22.21%	999	22.47%	184,378	19.03%
Built 1960 to 1969	105	9.08%	347	7.80%	114,425	11.81%
Built 1950 to 1959	107	9.25%	263	5.92%	106,544	11.00%
Built 1940 to 1949	86	7.43%	165	3.71%	50,143	5.18%
Built 1939 or Earlier	140	12.10%	316	7.11%	75,237	7.77%
Median Year Built:		1975		1981		1977
Renter Occupied:	848	42.29%	1,597	26.43%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	114	13.44%	215	13.46%	50,883	10.70%
Built 1990 to 1999	187	22.05%	292	18.28%	47,860	10.07%
Built 1980 to 1989	187	22.05%	281	17.60%	77,521	16.31%
Built 1970 to 1979	174	20.52%	415	25.99%	104,609	22.01%
Built 1960 to 1969	85	10.02%	182	11.40%	64,546	13.58%
Built 1950 to 1959	54	6.37%	99	6.20%	54,601	11.49%
Built 1940 to 1949	23	2.71%	45	2.82%	31,217	6.57%
Built 1939 or Earlier	24	2.83%	68	4.26%	39,089	8.22%
Median Year Built:		1983		1980		1975
Overall Median Year Built:		1975		1981		1976

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

Within Choctaw County, 15.16% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Hugo the percentage is 11.52%.

68.43% of housing units in Choctaw County were built prior to 1990, while in Hugo the percentage is 74.31%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Choctaw 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
Hugo	2,005	38	1.90%	52	2.59%	0	0.00%
Choctaw County	6,043	57	0.94%	86	1.42%	274	4.53%
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 Choctaw County, 0.94% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.42% 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 Choctaw County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,586		7,512		1,669,828	
Total Vacant Units	581	22.47%	1,469	19.56%	225,747	13.52%
For rent	146	25.13%	238	16.20%	43,477	19.26%
Rented, not occupied	42	7.23%	66	4.49%	9,127	4.04%
For sale only	58	9.98%	97	6.60%	23,149	10.25%
Sold, not occupied	0	0.00%	21	1.43%	8,618	3.82%
For seasonal, recreational, or occasional use	31	5.34%	343	23.35%	39,475	17.49%
For migrant workers	0	0.00%	2	0.14%	746	0.33%
Other vacant	304	52.32%	702	47.79%	101,155	44.81%
Homeowner Vacancy Rate	4.77%		2.13%		2.31%	
Rental Vacancy Rate	14.09%		12.52%		8.24%	

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

Within Choctaw County, the overall housing vacancy rate is estimated to be 19.56%. The homeowner vacancy rate is estimated to be 2.13%, while the rental vacancy rate is estimated to be 12.52%.

In Hugo, the overall housing vacancy rate is estimated to be 22.47%. The homeowner vacancy rate is estimated to be 4.77%, while the rental vacancy rate is estimated to be 14.09%.

Building Permits

The next series of table presents data regarding new residential building permits issued in Hugo. 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.

Hugo				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	5	\$70,000	16	\$50,000
2005	32	\$42,000	20	\$19,000
2006	5	\$65,000	0	N/A
2007	3	\$70,000	0	N/A
2008	11	\$91,364	16	\$81,250
2009	1	\$30,000	0	N/A
2010	14	\$107,371	0	N/A
2011	4	\$92,500	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Hugo, building permits for 127 housing units were issued between 2004 and 2014, for an average of 12 units per year. 59.06% of these housing units were single family homes, and 40.94% consisted of multifamily units, primarily sporadic duplex units.

New Construction Activity

For Ownership:

Much of the new construction in Choctaw County consists of rural homes on large acreages, and homes built near Lake Hugo. Some new homes for ownership have been constructed in Hugo, typically on infill lots in established subdivisions. Although some new housing construction has been relatively affordable, much has not: the average sale price of homes constructed since 2005 in Choctaw County is \$212,000, or \$147.51 per square foot (for homes sold since January 2014). This is well above what could be afforded by a household earning at or less than median household income, which is estimated to be \$32,157 in 2015 for Choctaw County.

For Rent:

The most notable new housing development for rent in Choctaw County in the recent past is Hugo Affordable Housing, also known as Windhaven Homes. This development consists of four phases: the first two phases are complete and leased, and the third and fourth are under construction. Combined the four phases will comprise 55 affordable rental homes under the Affordable Housing Tax Credit program. These homes have been very well received and leased as soon as they were completed.

Homeownership Market

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

Housing Units by Home Value

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

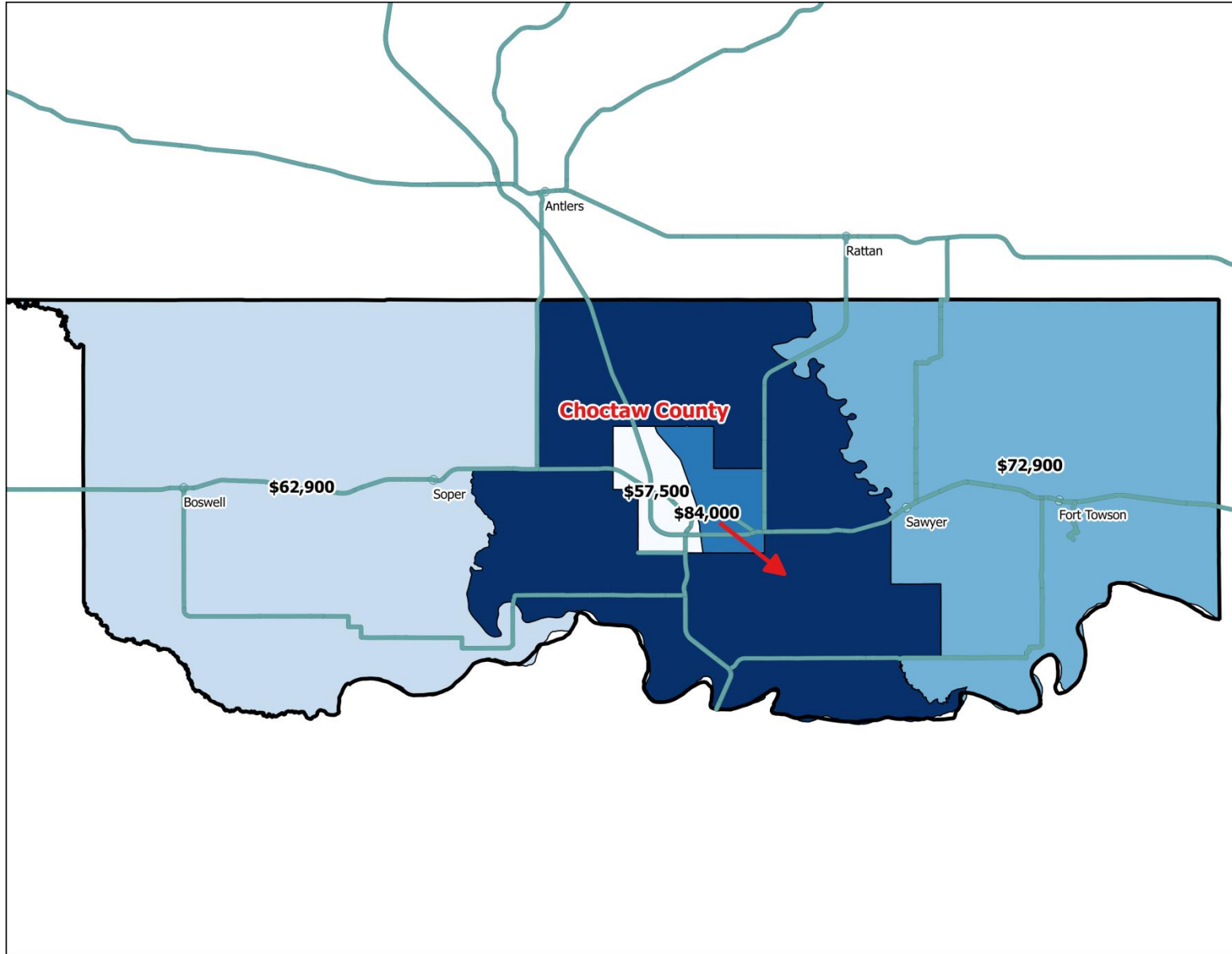
2013 Housing Units by Home Value						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,157		4,446		968,736	
Less than \$10,000	43	3.72%	158	3.55%	20,980	2.17%
\$10,000 to \$14,999	30	2.59%	161	3.62%	15,427	1.59%
\$15,000 to \$19,999	53	4.58%	201	4.52%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	108	2.43%	16,705	1.72%
\$25,000 to \$29,999	92	7.95%	237	5.33%	16,060	1.66%
\$30,000 to \$34,999	45	3.89%	131	2.95%	19,146	1.98%
\$35,000 to \$39,999	16	1.38%	143	3.22%	14,899	1.54%
\$40,000 to \$49,999	84	7.26%	227	5.11%	39,618	4.09%
\$50,000 to \$59,999	214	18.50%	500	11.25%	45,292	4.68%
\$60,000 to \$69,999	71	6.14%	288	6.48%	52,304	5.40%
\$70,000 to \$79,999	125	10.80%	420	9.45%	55,612	5.74%
\$80,000 to \$89,999	69	5.96%	295	6.64%	61,981	6.40%
\$90,000 to \$99,999	39	3.37%	148	3.33%	51,518	5.32%
\$100,000 to \$124,999	125	10.80%	449	10.10%	119,416	12.33%
\$125,000 to \$149,999	49	4.24%	258	5.80%	96,769	9.99%
\$150,000 to \$174,999	61	5.27%	175	3.94%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	91	2.05%	53,304	5.50%
\$200,000 to \$249,999	29	2.51%	182	4.09%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	71	1.60%	41,779	4.31%
\$300,000 to \$399,999	12	1.04%	167	3.76%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	20	0.45%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	7	0.16%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	9	0.20%	5,018	0.52%
Median Home Value:	\$60,200		\$71,600		\$112,800	

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

The median value of owner-occupied homes in Choctaw County is \$71,600. This is -36.5% lower than the statewide median, which is \$112,800. The median home value in Hugo is estimated to be \$60,200.

The geographic distribution of home values in Choctaw County can be visualized by the following map. As can be seen, the highest home values are in the central part of the county, including the area around Hugo Lake, but outside of Hugo city limits.

Choctaw County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Choctaw 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

	Hugo Median Value	Choctaw County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$78,100	\$188,900
Built 2000 to 2009	\$46,200	\$95,300	\$178,000
Built 1990 to 1999	\$58,800	\$72,900	\$147,300
Built 1980 to 1989	\$70,000	\$71,400	\$118,300
Built 1970 to 1979	\$65,400	\$65,400	\$111,900
Built 1960 to 1969	\$89,300	\$83,600	\$97,100
Built 1950 to 1959	\$29,600	\$56,600	\$80,300
Built 1940 to 1949	\$55,000	\$64,400	\$67,900
Built 1939 or Earlier	\$74,400	\$59,700	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Hugo Single Family Sales Activity

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

Hugo Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	13	18	10	9
Average Sale Price	\$27,188	\$31,545	\$48,393	\$37,050	\$26,500
Average Square Feet	912	1,076	1,047	1,303	1,175
Average Price/SF	\$29.81	\$29.32	\$46.22	\$28.43	\$22.55
Average Year Built	1964	1966	1964	1963	1956

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

Hugo Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	35	29	45	35	37
Average Sale Price	\$42,857	\$48,712	\$54,383	\$43,712	\$54,160
Average Square Feet	1,417	1,596	1,464	1,458	1,421
Average Price/SF	\$30.24	\$30.52	\$37.15	\$29.98	\$38.11
Average Year Built	1970	1961	1962	1958	1964

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

Hugo Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	3	1	5	1	4
Average Sale Price	\$51,333	\$94,000	\$59,800	\$12,000	\$90,333
Average Square Feet	2,041	2,441	1,730	1,300	2,656
Average Price/SF	\$25.15	\$38.51	\$34.57	\$9.23	\$34.01
Average Year Built	1954	1988	1956	1958	1966

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

Hugo Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	50	46	71	49	53
Average Sale Price	\$40,600	\$43,159	\$53,899	\$40,266	\$50,919
Average Square Feet	1,326	1,435	1,352	1,413	1,465
Average Price/SF	\$30.62	\$30.08	\$39.87	\$28.50	\$34.76
Average Year Built	1968	1962	1962	1960	1963

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

Between 2011 and 2014, the average sale price fluctuated between \$40,000 and \$54,000. The average sale price in 2015 was \$50,919 for an average price per square foot of \$34.76/SF. The average year of construction for homes sold in 2015 is 1963.

Foreclosure Rates

The next table presents foreclosure rate data for Choctaw 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
Choctaw County	4.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	4

* 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 Choctaw County was 4.0% in May 2014. The county ranked 4 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 the 4th highest foreclosure rate in Oklahoma, the area housing market has likely been impacted by foreclosures, which can have a depressing effect on housing prices, lengthening marketing times and making it more difficult for potential buyers to secure financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Choctaw 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 Choctaw 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						
	Hugo		Choctaw County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	848		1,597		475,345	
With cash rent:	812		1,324		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	9	1.06%	9	0.56%	2,109	0.44%
\$150 to \$199	54	6.37%	60	3.76%	4,268	0.90%
\$200 to \$249	111	13.09%	137	8.58%	8,784	1.85%
\$250 to \$299	51	6.01%	65	4.07%	8,413	1.77%
\$300 to \$349	46	5.42%	57	3.57%	9,107	1.92%
\$350 to \$399	85	10.02%	105	6.57%	10,932	2.30%
\$400 to \$449	38	4.48%	55	3.44%	15,636	3.29%
\$450 to \$499	64	7.55%	103	6.45%	24,055	5.06%
\$500 to \$549	20	2.36%	71	4.45%	31,527	6.63%
\$550 to \$599	51	6.01%	134	8.39%	33,032	6.95%
\$600 to \$649	62	7.31%	96	6.01%	34,832	7.33%
\$650 to \$699	31	3.66%	62	3.88%	32,267	6.79%
\$700 to \$749	66	7.78%	107	6.70%	30,340	6.38%
\$750 to \$799	30	3.54%	90	5.64%	27,956	5.88%
\$800 to \$899	62	7.31%	95	5.95%	45,824	9.64%
\$900 to \$999	20	2.36%	49	3.07%	34,153	7.18%
\$1,000 to \$1,249	12	1.42%	26	1.63%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	3	0.19%	5,121	1.08%
No cash rent	36	4.25%	273	17.09%	43,236	9.10%
Median Gross Rent		\$459		\$550		\$699

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

Median gross rent in Choctaw County is estimated to be \$550, which is -21.3% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Hugo is estimated to be \$459.

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

	Hugo Median Rent	Choctaw County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$248	\$473	\$841
Built 1990 to 1999	\$323	\$476	\$715
Built 1980 to 1989	\$757	\$730	\$693
Built 1970 to 1979	\$498	\$601	\$662
Built 1960 to 1969	\$473	\$553	\$689
Built 1950 to 1959	\$397	\$471	\$714
Built 1940 to 1949	\$464	\$459	\$673
Built 1939 or Earlier	-	\$475	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Choctaw County is among housing units in Hugo constructed between 1980 and 1989 (likely representing single-family rental homes and duplexes), which is \$757 per month. In order to be affordable, a household would need to earn at least \$30,280 per year to afford such a unit.

Hugo Rental Survey Data

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

Hugo Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Terry Hill Apartments	Market Rate	N/A	1	1	620	\$357	\$0.576	0.00%
Terry Hill Apartments	Market Rate	N/A	2	1	770	\$406	\$0.527	0.00%
Terry Hill Apartments	Market Rate	N/A	3	2	966	\$492	\$0.509	0.00%
Kiamichi Gardens I & II	LIHTC / USDA / Elderly	2002	1	1	N/A	30%	N/A	0.00%
Kiamichi Gardens I & II	LIHTC / USDA / Elderly	2002	2	1	N/A	30%	N/A	0.00%
Windhaven Homes Phase I	LIHTC / Family	2013	3	2	1,400	\$257	\$0.184	0.00%
Windhaven Homes Phase I	LIHTC / Family	2013	3	2	1,400	\$515	\$0.368	0.00%
Windhaven Homes Phase I	LIHTC / Family	2013	4	2	1,540	\$568	\$0.369	0.00%
Savannah Park	LIHTC / USDA / Elderly	1993	1	1	N/A	30%	N/A	0.00%
Savannah Park	LIHTC / USDA / Elderly	1993	2	1	N/A	30%	N/A	0.00%

The previous rent surveys encompass over one hundred rental units in four 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. Good quality market-rate apartments are in very short supply in

Hugo, and the Windhaven (Hugo Affordable Housing) project was the first affordable housing development for families constructed in the area in many years.

Rental Market Vacancy – Hugo

All of the rent comparables surveyed had occupancy levels of 100% and the three LIHTC properties operate with waiting list. Windhaven I has a waiting list of approximately 200 households. The overall market vacancy of rental housing units was reported at 14.09% by the Census Bureau as of the most recent American Community Survey: this suggests that vacancy is among relatively poorer quality rental units in substandard condition.



Rent Survey 1
Savannah Park



Rent Survey 2
Windhaven Homes Phase I



Rent Survey 3
Kiamichi Gardens I & II



Rent Survey 4
Terry Hill 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 Choctaw 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.

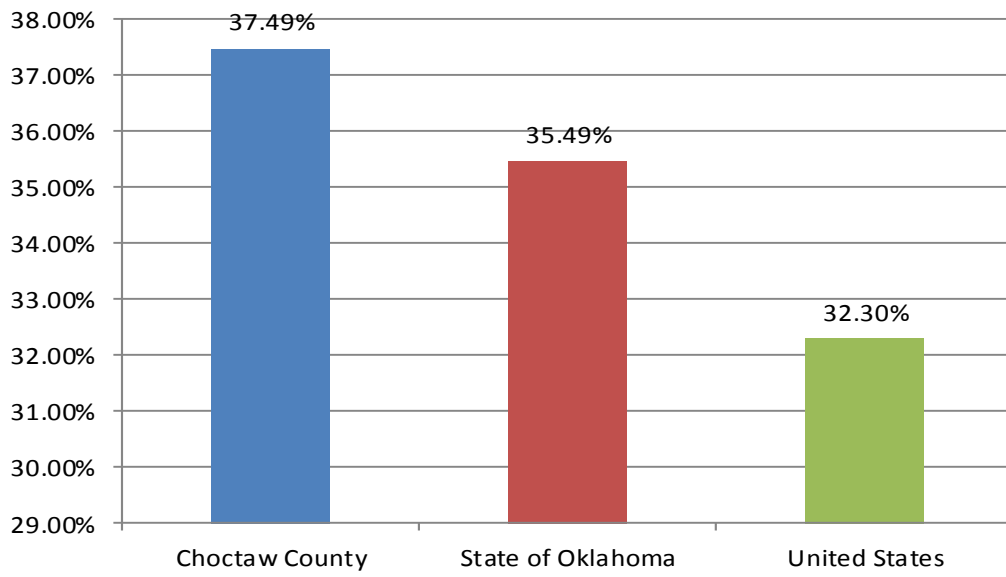
HUD Programs in Choctaw County

Choctaw County	# Units	Occupancy Rate	Avg.		Federal Contribution	% of Total Rent
			Household Income	Tenant Contribution		
Public Housing	244	93%	\$10,867	\$173	\$348	33.22%
Housing Choice Vouchers	179	59%	\$10,278	\$248	\$402	38.10%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	74	93%	\$11,899	\$278	\$382	42.13%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	35	83%	\$10,430	\$235	\$203	53.75%
Summary of All HUD Programs	532	81%	\$10,865	\$213	\$355	37.49%
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 532 housing units located within Choctaw County, with an overall occupancy rate of 81%. The average household income among households living in these units is \$10,865. Total monthly rent for these units averages \$568, with the federal contribution averaging \$355 (62.51%) and the tenant's contribution averaging \$213 (37.49%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



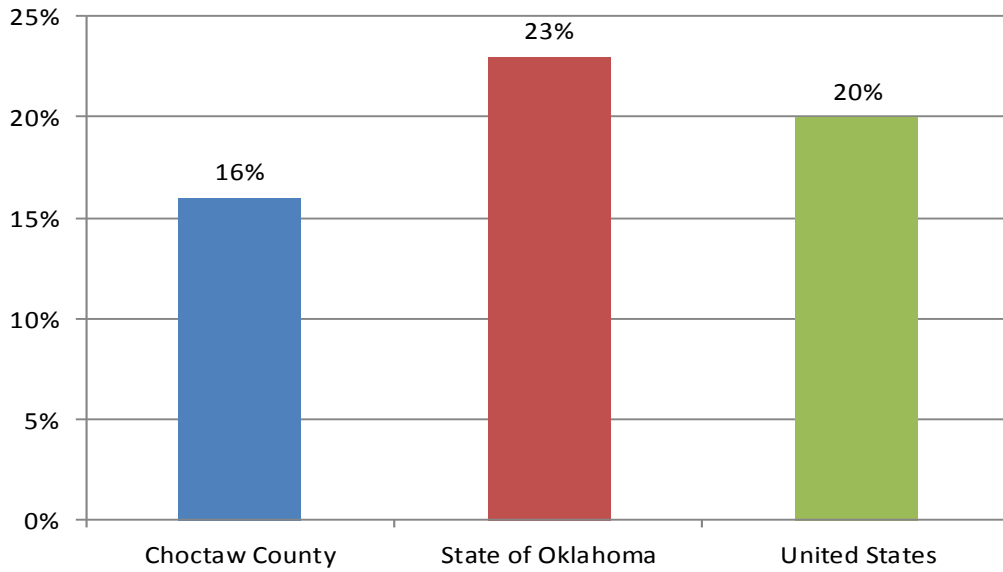
Demographics of Persons in HUD Programs in Choctaw County

Choctaw County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	244	33%	19%	22%	47%	61%
Housing Choice Vouchers	179	61%	10%	12%	55%	54%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	74	53%	16%	27%	75%	41%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	35	0%	10%	100%	10%	13%
Summary of All HUD Programs	532	40%	16%	27%	42%	52%
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

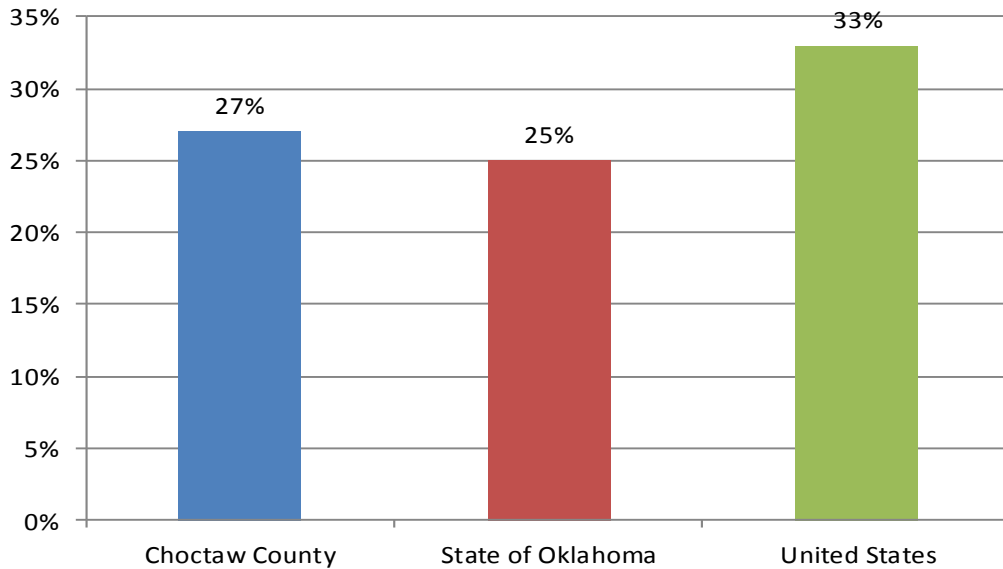
40% of housing units are occupied by single parents with female heads of household. 16% of households have at least one person with a disability. 27% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 42% have one or more disabilities. Finally, 52% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

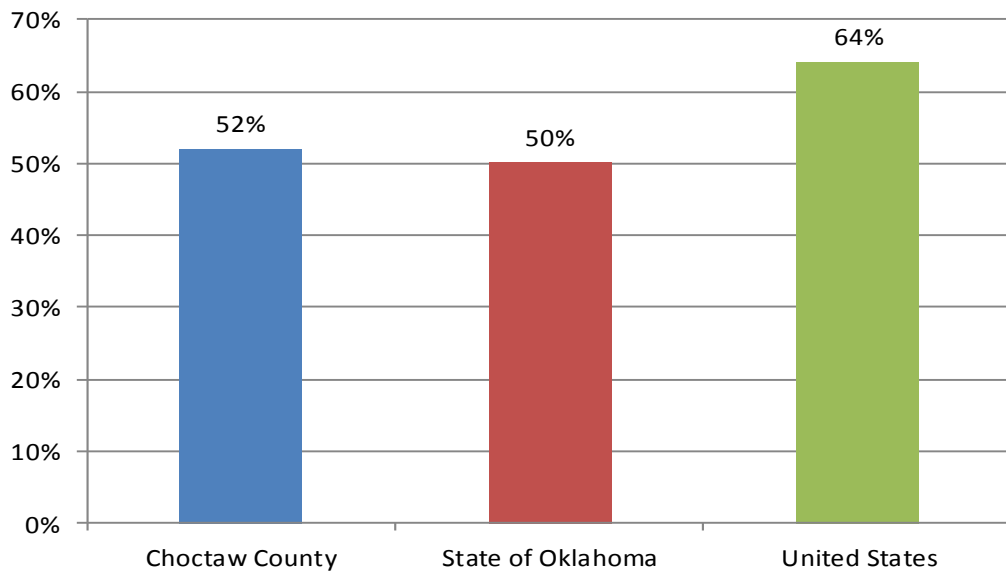
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Choctaw 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 Choctaw 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.

Choctaw County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	435		545	
Cost Burden Less Than 30%	70	16.09%	125	22.94%
Cost Burden Between 30%-50%	90	20.69%	105	19.27%
Cost Burden Greater Than 50%	235	54.02%	245	44.95%
Not Computed (no/negative income)	40	9.20%	70	12.84%
Income 30%-50% HAMFI	640		455	
Cost Burden Less Than 30%	375	58.59%	245	53.85%
Cost Burden Between 30%-50%	165	25.78%	85	18.68%
Cost Burden Greater Than 50%	100	15.63%	125	27.47%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	840		385	
Cost Burden Less Than 30%	675	80.36%	295	76.62%
Cost Burden Between 30%-50%	105	12.50%	75	19.48%
Cost Burden Greater Than 50%	60	7.14%	15	3.90%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	325		85	
Cost Burden Less Than 30%	280	86.15%	85	100.00%
Cost Burden Between 30%-50%	45	13.85%	0	0.00%
Cost Burden Greater Than 50%	4	1.23%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	4,290		1,790	
Cost Burden Less Than 30%	3,390	79.02%	1,070	59.78%
Cost Burden Between 30%-50%	445	10.37%	265	14.80%
Cost Burden Greater Than 50%	419	9.77%	385	21.51%
Not Computed (no/negative income)	40	0.93%	70	3.91%

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

Choctaw County : Households by Income by Cost Burden					
Household Income Threshold	Total	Owners		Renters	
		% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income	Total
Income < 30% HAMFI	435	74.71%	545	64.22%	
Income 30%-50% HAMFI	640	41.41%	455	46.15%	
Income 50%-80% HAMFI	840	19.64%	385	23.38%	
Income 80%-100% HAMFI	325	15.08%	85	0.00%	
All Incomes	4,290	20.14%	1,790	36.31%	

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.



Choctaw County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	435		545	
Between 1.0 and 1.5 Persons per Room	4	0.92%	25	4.59%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.92%	20	3.67%
Income 30%-50% HAMFI	640		455	
Between 1.0 and 1.5 Persons per Room	15	2.34%	4	0.88%
More than 1.5 Persons per Room	4	0.63%	4	0.88%
Lacks Complete Kitchen or Plumbing	10	1.56%	40	8.79%
Income 50%-80% HAMFI	840		385	
Between 1.0 and 1.5 Persons per Room	4	0.48%	10	2.60%
More than 1.5 Persons per Room	4	0.48%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	2.38%	0	0.00%
Income 80%-100% HAMFI	325		85	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	4,290		1,790	
Between 1.0 and 1.5 Persons per Room	48	1.12%	43	2.40%
More than 1.5 Persons per Room	12	0.28%	4	0.22%
Lacks Complete Kitchen or Plumbing	14	0.33%	64	3.58%

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

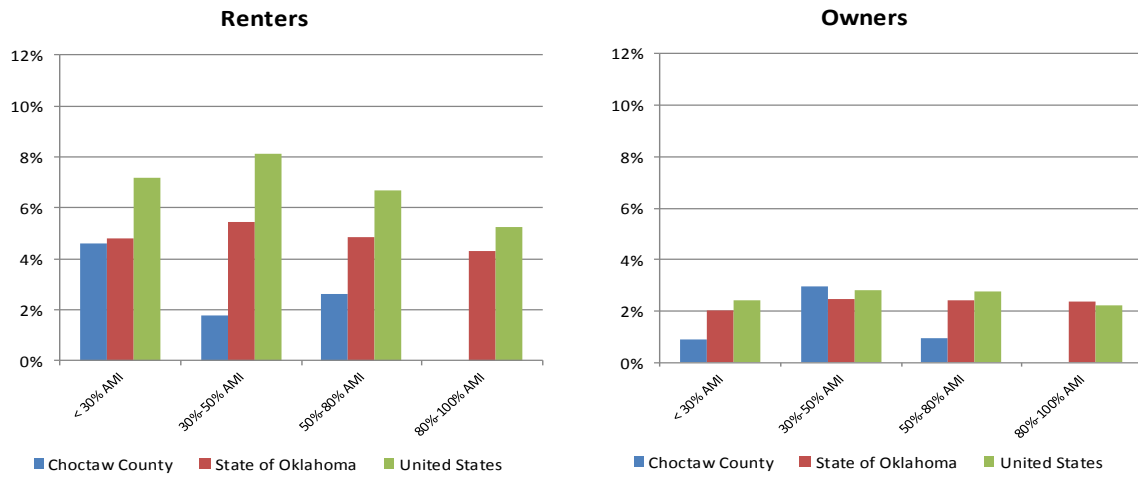
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Choctaw County, Oklahoma and the nation.

Choctaw 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	435	0.92%	545	4.59%	545
Income 30%-50% HAMFI	640	2.97%	455	1.76%	455
Income 50%-80% HAMFI	840	0.95%	385	2.60%	385
Income 80%-100% HAMFI	325	0.00%	85	0.00%	85
All Incomes	4,290	1.40%	1,790	2.63%	1,790

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

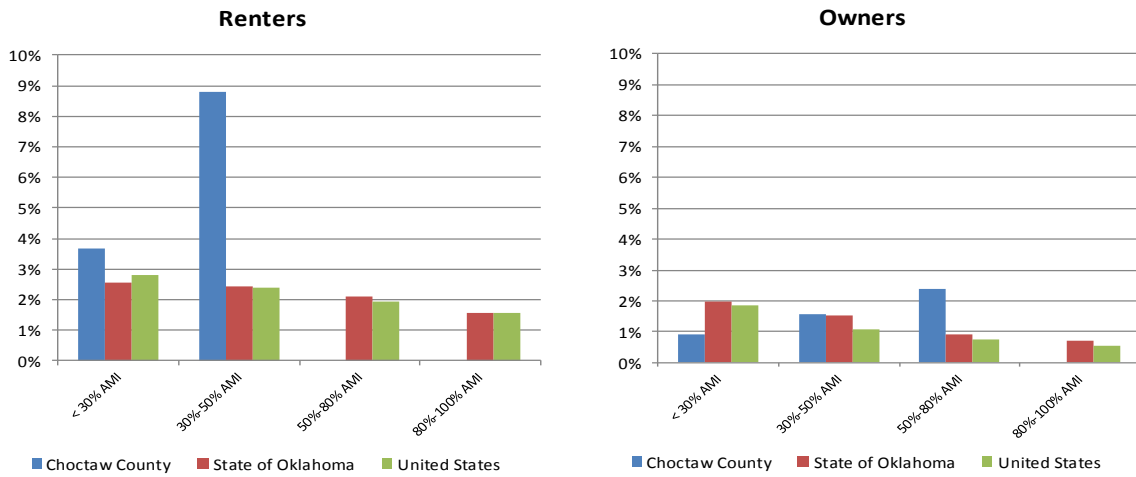
The table following summarizes this data for substandard housing conditions, with a comparison chart between Choctaw County, the state and the nation.

Choctaw 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	435	0.92%	545	3.67%	
Income 30%-50% HAMFI	640	1.56%	455	8.79%	
Income 50%-80% HAMFI	840	2.38%	385	0.00%	
Income 80%-100% HAMFI	325	0.00%	85	0.00%	
All Incomes	4,290	0.33%	1,790	3.58%	

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

Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen



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

Cost Burden by Household Type

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.



Choctaw 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	435	333	76.55%	545	350	64.22%
Elderly Family	50	50	100.00%	4	0	0.00%
Small Family (2-4 persons)	170	140	82.35%	175	155	88.57%
Large Family (5 or more persons)	4	8	200.00%	35	35	100.00%
Elderly Non-Family	105	80	76.19%	110	55	50.00%
Non-Family, Non-Elderly	105	55	52.38%	220	105	47.73%
Income 30%-50% HAMFI	640	264	41.25%	455	213	46.81%
Elderly Family	160	50	31.25%	35	10	28.57%
Small Family (2-4 persons)	130	60	46.15%	170	95	55.88%
Large Family (5 or more persons)	75	35	46.67%	10	4	40.00%
Elderly Non-Family	260	115	44.23%	160	80	50.00%
Non-Family, Non-Elderly	20	4	20.00%	85	24	28.24%
Income 50%-80% HAMFI	840	167	19.88%	385	94	24.42%
Elderly Family	225	30	13.33%	25	0	0.00%
Small Family (2-4 persons)	255	95	37.25%	205	70	34.15%
Large Family (5 or more persons)	30	10	33.33%	35	0	0.00%
Elderly Non-Family	170	24	14.12%	55	20	36.36%
Non-Family, Non-Elderly	160	8	5.00%	70	4	5.71%
Income 80%-100% HAMFI	325	43	13.23%	85	0	0.00%
Elderly Family	95	4	4.21%	4	0	0.00%
Small Family (2-4 persons)	120	10	8.33%	25	0	0.00%
Large Family (5 or more persons)	15	4	26.67%	0	0	N/A
Elderly Non-Family	40	10	25.00%	35	0	0.00%
Non-Family, Non-Elderly	55	15	27.27%	25	0	0.00%
All Incomes	4,290	871	20.30%	1,790	657	36.70%
Elderly Family	965	159	16.48%	78	10	12.82%
Small Family (2-4 persons)	1,860	330	17.74%	750	320	42.67%
Large Family (5 or more persons)	239	57	23.85%	105	39	37.14%
Elderly Non-Family	725	239	32.97%	390	155	39.74%
Non-Family, Non-Elderly	505	86	17.03%	485	133	27.42%

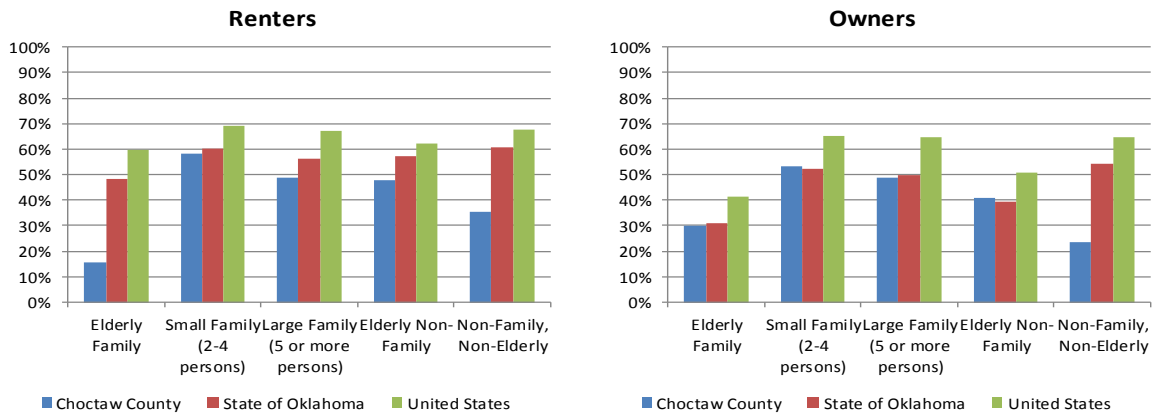
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Choctaw 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	1,915	764	39.90%	1,385	47.44%
Elderly Family	435	130	29.89%	64	15.63%
Small Family (2-4 persons)	555	295	53.15%	550	58.18%
Large Family (5 or more persons)	109	53	48.62%	80	48.75%
Elderly Non-Family	535	219	40.93%	325	47.69%
Non-Family, Non-Elderly	285	67	23.51%	375	35.47%

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).



Choctaw County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	435	324	74.48%	545	370	67.89%
Elderly Family	50	45	90.00%	4	0	0.00%
Small Family (2-4 persons)	170	140	82.35%	175	160	91.43%
Large Family (5 or more persons)	4	4	100.00%	35	35	100.00%
Elderly Non-Family	105	80	76.19%	110	55	50.00%
Non-Family, Non-Elderly	105	55	52.38%	220	120	54.55%
Income 30%-50% HAMFI	640	289	45.16%	455	225	49.45%
Elderly Family	160	50	31.25%	35	10	28.57%
Small Family (2-4 persons)	130	60	46.15%	170	95	55.88%
Large Family (5 or more persons)	75	55	73.33%	10	10	100.00%
Elderly Non-Family	260	120	46.15%	160	85	53.13%
Non-Family, Non-Elderly	20	4	20.00%	85	25	29.41%
Income 50%-80% HAMFI	840	184	21.90%	385	99	25.71%
Elderly Family	225	40	17.78%	25	0	0.00%
Small Family (2-4 persons)	255	95	37.25%	205	65	31.71%
Large Family (5 or more persons)	30	20	66.67%	35	10	28.57%
Elderly Non-Family	170	25	14.71%	55	20	36.36%
Non-Family, Non-Elderly	160	4	2.50%	70	4	5.71%
Income Greater than 80% of HAMFI	2,375	140	5.89%	405	8	1.98%
Elderly Family	530	30	5.66%	15	0	0.00%
Small Family (2-4 persons)	1,305	45	3.45%	200	4	2.00%
Large Family (5 or more persons)	130	20	15.38%	25	4	16.00%
Elderly Non-Family	190	25	13.16%	60	0	0.00%
Non-Family, Non-Elderly	225	20	8.89%	110	0	0.00%
All Incomes	4,290	937	21.84%	1,790	702	39.22%
Elderly Family	965	165	17.10%	79	10	12.66%
Small Family (2-4 persons)	1,860	340	18.28%	750	324	43.20%
Large Family (5 or more persons)	239	99	41.42%	105	59	56.19%
Elderly Non-Family	725	250	34.48%	385	160	41.56%
Non-Family, Non-Elderly	510	83	16.27%	485	149	30.72%

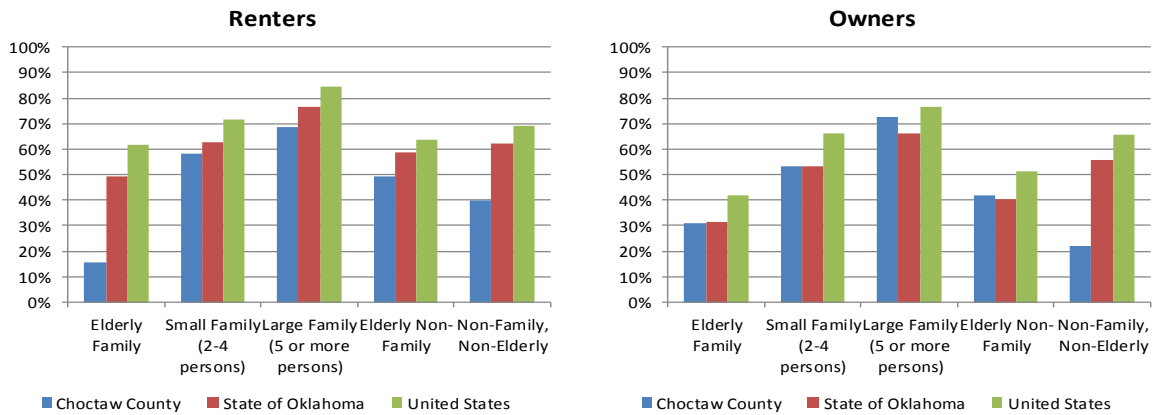
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Choctaw County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,915	797	41.62%	1,385	50.11%
Elderly Family	435	135	31.03%	64	15.63%
Small Family (2-4 persons)	555	295	53.15%	550	58.18%
Large Family (5 or more persons)	109	79	72.48%	80	68.75%
Elderly Non-Family	535	225	42.06%	325	49.23%
Non-Family, Non-Elderly	285	63	22.11%	375	39.73%

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 Choctaw 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.”



Choctaw County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	435	325	74.7%	550	365	66.4%
White alone, non-Hispanic	315	250	79.4%	320	200	62.5%
Black or African-American alone	49	35	71.4%	109	90	82.6%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	12	4	33.3%	30	20	66.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	15	15	100.0%	4	4	100.0%
Other (including multiple races)	40	20	50.0%	85	50	58.8%
Income 30%-50% HAMFI	640	290	45.3%	455	225	49.5%
White alone, non-Hispanic	500	245	49.0%	260	120	46.2%
Black or African-American alone	85	10	11.8%	65	25	38.5%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	19	15	78.9%	90	50	55.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	10	10	100.0%
Other (including multiple races)	19	4	21.1%	25	15	60.0%
Income 50%-80% HAMFI	835	180	21.6%	385	100	26.0%
White alone, non-Hispanic	550	145	26.4%	190	40	21.1%
Black or African-American alone	60	10	16.7%	115	25	21.7%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	65	15	23.1%	60	25	41.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	8	4	50.0%
Other (including multiple races)	160	10	6.3%	10	0	0.0%
Income 80%-100% HAMFI	325	45	13.8%	85	0	0.0%
White alone, non-Hispanic	250	25	10.0%	55	0	0.0%
Black or African-American alone	4	4	100.0%	30	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	24	4	16.7%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	0	0	N/A
Other (including multiple races)	45	10	22.2%	4	0	0.0%
All Incomes	4,285	930	21.7%	1,795	700	39.0%
White alone, non-Hispanic	3,135	740	23.6%	1,009	364	36.1%
Black or African-American alone	333	59	17.7%	349	140	40.1%
Asian alone	4	0	0.0%	10	0	0.0%
American Indian alone	284	42	14.8%	215	95	44.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	53	35	66.0%	42	18	42.9%
Other (including multiple races)	478	48	10.0%	163	69	42.3%

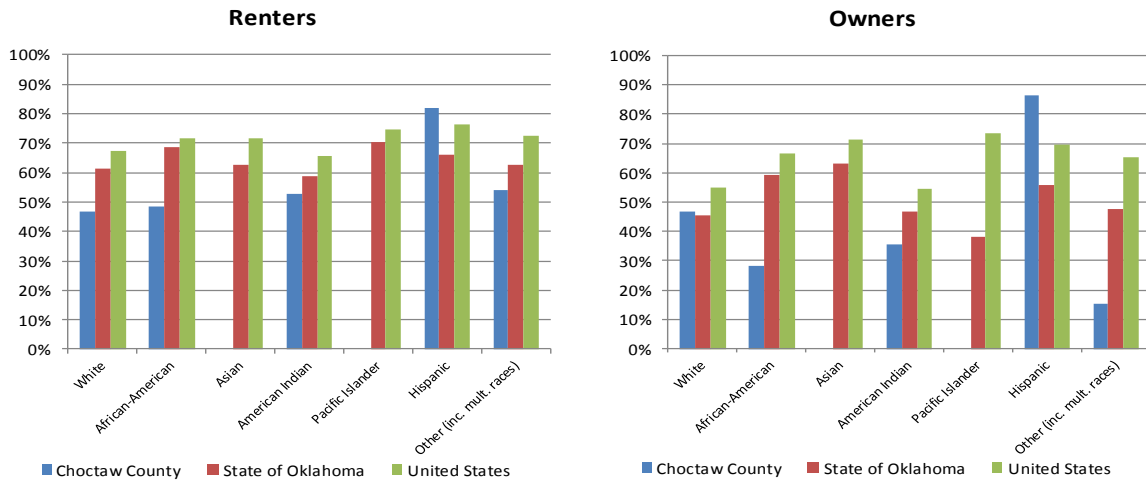
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,910	795	41.62%	1,390	49.64%
White alone, non-Hispanic	1,365	640	46.89%	770	46.75%
Black or African-American alone	194	55	28.35%	289	48.44%
Asian alone	0	0	N/A	0	N/A
American Indian alone	96	34	35.42%	180	52.78%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	29	25	86.21%	22	81.82%
Other (including multiple races)	219	34	15.53%	120	54.17%

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 Choctaw County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 560 renter households that are cost overburdened, and 590 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 145 renter households that are cost overburdened, and 295 homeowners that are cost overburdened.



- 81.82% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 94.9% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

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

Hugo Anticipated Demand

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

Hugo Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	5,536	5,310	-0.42%	5,196	-0.43%
Households	2,309	2,217	-0.41%	2,193	-0.22%
Housing Units	2,798	2,665	-0.49%	2,637	-0.21%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, the number of housing units and the population declined at almost identical rates from 2000 to 2010. It is the opinion of this analyst that population decline will not be as rapid in the next several years but that the deterioration of the housing stock will continue at current rates. This will lead to reduced availability of housing units in the city of Hugo.

According to local officials, there is very high demand for rental units that is not currently satisfied in the market. This is evident from very high occupancy rates for market rate rental units. High occupancy rates reduce options for potential residents of Hugo and may lead people who are employed in Hugo to live outside the city limits. There also appears to be high demand for affordable owner-occupied property. There has been limited single-family development in the past decade. There is an adequate supply of housing units that are valued below \$60,000. Sporadic development of custom-built housing units priced above \$150,000 has also occurred. Households that prefer housing units valued between \$60,000 and \$80,000 have a limited product available in the city of Hugo. In general, there appears to be unsatisfied demand for median-income rental and owner-occupied property.

Choctaw County Anticipated Demand

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

Choctaw County Historical Population and Housing Changes

	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	15,342	15,205	-0.09%	14,895	-0.41%
Households	6,220	6,270	0.08%	6,169	-0.32%
Housing Units	7,539	7,521	-0.02%	7,500	-0.06%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As mentioned previously, the population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction. The percentage loss of households was not as high as the percentage population loss due to declining average household size. It is unlikely that the average household size will significantly decrease in the future.

Although a large portion of the housing stock was torn down during the 2000s, there were 1,251 more housing units than households in the county according to the 2010 Census. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Choctaw County will continue to decline in the future. However, the housing stock of Choctaw County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Choctaw County, and the 3rd and 4th phases of Hugo Affordable Housing should go far in meeting these needs.