

**Housing Needs Assessment**  
**Coal County**

**Prepared For:**

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

**Effective Date of the Analysis:**

October 15, 2015

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





December 31, 2015

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

SUBJECT:       Housing Needs Assessment  
                  Coal County  
                  IRR - Tulsa/OKC File No. 140-2015-0028

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 Coal County Residential Housing Market Analysis. Analyst Derrick Wilson personally inspected the Coal County area during the month of October 2015 to collect the data used in the preparation of the Coal County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

Mr. Dennis Shockley  
Oklahoma Housing Finance Agency  
December 31, 2015  
Page 2

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Table of Contents

<b>Introduction and Executive Summary</b>	<b>1</b>	<b>Housing Stock Analysis</b>	<b>29</b>
<b>General Information</b>	<b>4</b>	Existing Housing Units	29
Purpose and Function of the Market Study	4	Housing by Units in Structure	29
Effective Date of Consultation	4	Housing Units Number of Bedrooms and Tenure	30
Scope of the Assignment	4	Housing Units Tenure and Household Income	30
Data Sources	4	Housing Units by Year of Construction and Tenure	31
<b>Coal County Analysis</b>	<b>6</b>	Substandard Housing	32
Area Information	6	Vacancy Rates	33
Access and Linkages	6	Building Permits	34
Educational Facilities	7	New Construction Activity	35
Medical Facilities	7	Homeownership Market	36
Demographic Analysis	10	Housing Units by Home Value	36
Population and Households	10	Coal County Median Home Values by Census Tract	37
Population by Race and Ethnicity	11	Home Values by Year of Construction	38
Population by Age	11	Coalgate Single Family Sales Activity	38
Families by Presence of Children	13	Foreclosure Rates	39
Population by Presence of Disabilities	14	Rental Market	39
Group Quarters Population	15	Gross Rent Levels	39
Household Income Levels	17	Coalgate Rental Survey Data	40
Household Income Trend	18	Rental Market Vacancy – Coalgate	41
Poverty Rates	19	Summary of HUD Subsidized Properties	41
<b>Economic Conditions</b>	<b>20</b>	<b>Projected Housing Need</b>	<b>46</b>
Employment and Unemployment	20	Consolidated Housing Affordability Strategy (CHAS)	46
Employment Level Trends	20	Cost Burden by Income Threshold	46
Unemployment Rate Trends	21	Substandard Conditions / Overcrowding by Income Threshold	48
Employment and Wages by Industrial Supersector	22	Cost Burden by Household Type	51
Working Families	25		
Major Employers	26		
Commuting Patterns	27		

# Table of Contents

Housing Problems by Household Type	53	Lead-Based Paint Hazards	105
Housing Problems by Race / Ethnicity	55	Coal County Findings	107
CHAS Conclusions	57	<b>Conclusions</b>	<b>118</b>
Overall Anticipated Housing Demand	59	<b>Addenda</b>	
Coalgate Anticipated Demand	59	A. Acknowledgments	
Coal County Anticipated Demand	59	B. Qualifications	
<b>Special Topics</b>	<b>61</b>		
Coal County Disaster Resiliency Assessment	62		
C.0 Comprehensive Plans & Hazard Mitigation Plans	62		
C.2.1.1. Historical Data on Natural Disasters and Other Hazards	62		
C.2.1.2; C.2.1.6; C.2.1.7; C.2.1.8 Shelters from Disaster Event	66		
C.2.1.3 Public Policy and Governance to Build Disaster Resiliency	66		
C.2.1.4 Local Emergency Response Agency Structure	66		
C.2.1.5 Threat & Hazard Warning Systems	66		
Social Vulnerability	67		
Homelessness	72		
By Continuum of Care	72		
A Snap Shot of Homelessness in the State	75		
Rural Areas	79		
At Risk For Homelessness	81		
Findings and Recommendations	83		
Fair Housing	86		
Summary	86		
Key Findings:	86		
Recommendations:	86		
Appendix 1: County affordable housing Summaries	101		

# 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 Coal County has been declining since the 2000 Census, and this trend is expected to continue over the next five years.
2. New housing construction in Coal County has been highly limited over the last ten years, with only small numbers of single-family units constructed and no units for rent (affordable or market rate) to our knowledge.
3. Median Household Income in Caddo County is estimated to be \$38,220 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Caddo County is estimated to be 21.60%, compared with 14.72% for Oklahoma.
4. Homeowner vacancy rates in Coal County are lower than the state as a whole, though rental vacancy is higher.
5. Home values and rental rates in Coal County are also lower than the state averages.
6. Average sale price for homes in Coalgate was \$50,933 in 2015, with an average price per square foot of \$212.50/SF. The average price for homes built in Coal County after 2000 was \$212,885, or \$103.06 per square foot.

7. Approximately 29.5% of renters and 18.36% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number: 24 Injuries: 2 Fatalities: 1 Damages (1996-2014): \$630,000.00
4. Social Vulnerability: Above the state score; at the census tract level Coalgate area and eastern portion of the county have particularly higher scores
5. Floodplain: updated flood maps not available.

**Homelessness Specific Findings**

1. Coal 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 near elevated number of disabled persons: 71

**Lead-Based Paint Specific Findings**

1. We estimate there are 431 occupied housing units in Coal County with lead-based paint hazards.
2. 240 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 63 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 Coal 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 Coal 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 Coal 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 Coal County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Coal County area.

## Effective Date of Consultation

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

## Scope of the Assignment

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

## Data Sources

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

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

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

# Coal County Analysis

## Area Information

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

Coal County is located in southeastern Oklahoma. The county is bordered on the north by Pontotoc and Hughes counties, on the west by Johnston and Pontotoc counties, on the south by Johnston and Atoka counties, and on the east by Atoka and Pittsburg counties. The Coal County Seat is Coalgate, which is located in the southeastern part of the county. This location is approximately 128 miles south of Tulsa and 117 miles southeast of Oklahoma City.

Coal County has a total area of 521 square miles (517 square miles of land, and 5 square miles of water), ranking 73rd out of Oklahoma's 77 counties in terms of total area. The total population of Coal County as of the 2010 Census was 5,925 persons, for a population density of 11 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Coal County. These are US-75, OK-3, OK-48, OK-31, and OK-43. The nearest interstate highway is I-35, approximately 66.2 miles to the west. The county also has an intricate network of county roadways.

Public transportation is provided by the Southern Oklahoma Rural Transportation System (SORTS, a service of Big Five Community Services) which operates a demand-response service in Bryan, Carter, Coal and Love counties. 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.

City of Coalgate Airport is located just south of Antlers. Its primary turf runway is 2,584 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport in Oklahoma City approximately 122 miles northwest.

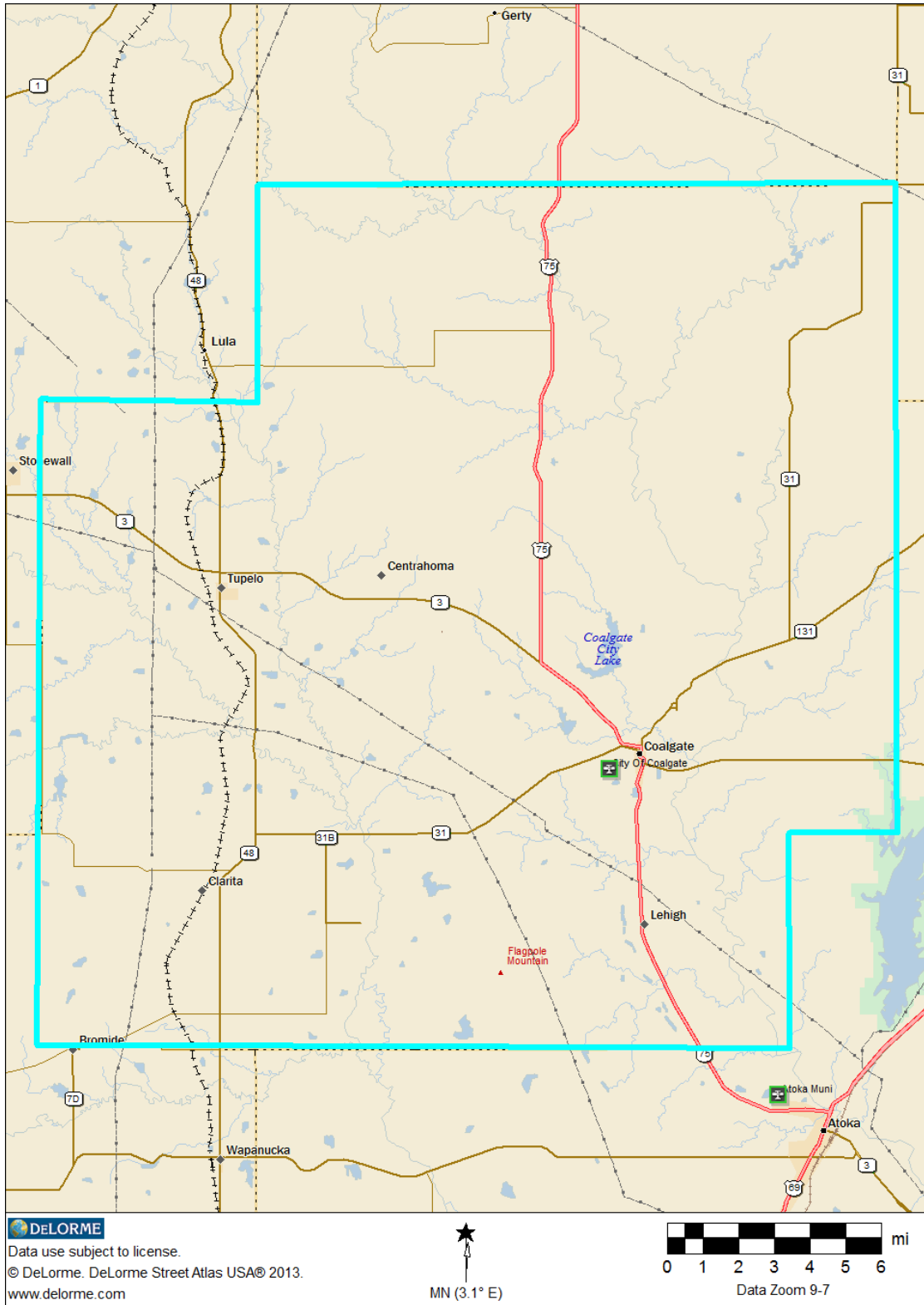
**Educational Facilities**

All of the county communities have public school facilities. Coalgate is served by Coalgate Public Schools. Coalgate Public Schools is comprised of one elementary school, one middle school, and one high school. There are no higher education options within Coalgate. The closest colleges and universities are East Central University in Ada, Murray State College in Tishomingo, and Southeastern Oklahoma State University in Durant.

**Medical Facilities**

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

### Coal County Area Map





## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Coalgate	2,005	1,967	-0.19%	1,971	0.04%	1,961	-0.10%
Coal County	6,031	5,925	-0.18%	5,793	-0.45%	5,724	-0.24%
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 Coal County was 5,925 persons as of the 2010 Census, a -0.18% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Coal County to be 5,793 persons, and projects that the population will show -0.24% annualized decline over the next five years.

The population of Coalgate was 1,967 persons as of the 2010 Census, a -0.19% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Coalgate to be 1,971 persons, and projects that the population will show -0.10% annualized decline over the next five years.

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

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Coalgate	830	806	-0.29%	819	0.32%	818	-0.02%
Coal County	2,373	2,350	-0.10%	2,301	-0.42%	2,276	-0.22%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Coalgate	499	483	-0.33%	501	0.73%	500	-0.04%
Coal County	1,654	1,604	-0.31%	1,570	-0.43%	1,550	-0.26%
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, Coal County had a total of 2,350 households, representing a -0.10% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Coal County to have 2,301 households. This number is expected to experience a -0.22% annualized rate of decline over the next five years.

As of 2010, Coalgate had a total of 806 households, representing a -0.29% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Coalgate to have 819 households. This number is expected to experience a -0.02% 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 Coal County based on the U.S. Census Bureau's American Community Survey.

<b>2013 Population by Race and Ethnicity</b>				
<b>Single-Classification Race</b>	<b>Coalgate</b>		<b>Coal County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	1,907		5,927	
White Alone	1,393	73.05%	4,310	72.72%
Black or African American Alone	22	1.15%	29	0.49%
Amer. Indian or Alaska Native Alone	164	8.60%	438	7.39%
Asian Alone	12	0.63%	13	0.22%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	22	1.15%	60	1.01%
Two or More Races	294	15.42%	1,077	18.17%
<b>Population by Hispanic or Latino Origin</b>	<b>Coalgate</b>		<b>Coal County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	1,907		5,927	
Hispanic or Latino	116	6.08%	182	3.07%
<i>Hispanic or Latino, White Alone</i>	27	23.28%	38	20.88%
<i>Hispanic or Latino, All Other Races</i>	89	76.72%	144	79.12%
Not Hispanic or Latino	1,791	93.92%	5,745	96.93%
<i>Not Hispanic or Latino, White Alone</i>	1,366	76.27%	4,272	74.36%
<i>Not Hispanic or Latino, All Other Races</i>	425	23.73%	1,473	25.64%

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

In Coal County, racial and ethnic minorities comprise 27.92% of the total population. Within Coalgate, racial and ethnic minorities represent 28.37% of the population.

### Population by Age

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



<b>Coal County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	5,925		5,793		5,724			
Age 0 - 4	391	6.60%	363	6.27%	364	6.36%	-1.48%	0.06%
Age 5 - 9	408	6.89%	377	6.51%	353	6.17%	-1.57%	-1.31%
Age 10 - 14	448	7.56%	404	6.97%	367	6.41%	-2.05%	-1.90%
Age 15 - 17	264	4.46%	260	4.49%	246	4.30%	-0.30%	-1.10%
Age 18 - 20	227	3.83%	238	4.11%	228	3.98%	0.95%	-0.85%
Age 21 - 24	199	3.36%	312	5.39%	325	5.68%	9.41%	0.82%
Age 25 - 34	649	10.95%	588	10.15%	675	11.79%	-1.95%	2.80%
Age 35 - 44	637	10.75%	626	10.81%	572	9.99%	-0.35%	-1.79%
Age 45 - 54	851	14.36%	690	11.91%	609	10.64%	-4.11%	-2.47%
Age 55 - 64	798	13.47%	797	13.76%	740	12.93%	-0.03%	-1.47%
Age 65 - 74	560	9.45%	617	10.65%	715	12.49%	1.96%	2.99%
Age 75 - 84	353	5.96%	369	6.37%	370	6.46%	0.89%	0.05%
Age 85 and over	140	2.36%	152	2.62%	160	2.80%	1.66%	1.03%
<i>Age 55 and over</i>	<i>1,851</i>	<i>31.24%</i>	<i>1,935</i>	<i>33.40%</i>	<i>1,985</i>	<i>34.68%</i>	<i>0.89%</i>	<i>0.51%</i>
<i>Age 62 and over</i>	<i>1,152</i>	<i>19.45%</i>	<i>1,225</i>	<i>21.15%</i>	<i>1,307</i>	<i>22.83%</i>	<i>1.23%</i>	<i>1.30%</i>
<b>Median Age</b>	40.9		40.7		40.3		-0.10%	-0.20%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Coal County is 40.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.27% of the population is below the age of 5, while 21.15% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.30% per year.

<b>Coalgate Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	1,967		1,971		1,961			
Age 0 - 4	136	6.91%	129	6.54%	127	6.48%	-1.05%	-0.31%
Age 5 - 9	133	6.76%	135	6.85%	126	6.43%	0.30%	-1.37%
Age 10 - 14	150	7.63%	133	6.75%	131	6.68%	-2.38%	-0.30%
Age 15 - 17	99	5.03%	89	4.52%	83	4.23%	-2.11%	-1.39%
Age 18 - 20	62	3.15%	83	4.21%	75	3.82%	6.01%	-2.01%
Age 21 - 24	75	3.81%	107	5.43%	112	5.71%	7.37%	0.92%
Age 25 - 34	223	11.34%	213	10.81%	237	12.09%	-0.91%	2.16%
Age 35 - 44	202	10.27%	214	10.86%	201	10.25%	1.16%	-1.25%
Age 45 - 54	270	13.73%	215	10.91%	196	9.99%	-4.45%	-1.83%
Age 55 - 64	234	11.90%	257	13.04%	240	12.24%	1.89%	-1.36%
Age 65 - 74	178	9.05%	183	9.28%	216	11.01%	0.56%	3.37%
Age 75 - 84	140	7.12%	144	7.31%	139	7.09%	0.57%	-0.70%
Age 85 and over	65	3.30%	69	3.50%	78	3.98%	1.20%	2.48%
<i>Age 55 and over</i>	<i>617</i>	<i>31.37%</i>	<i>653</i>	<i>33.13%</i>	<i>673</i>	<i>34.32%</i>	<i>1.14%</i>	<i>0.61%</i>
<i>Age 62 and over</i>	<i>388</i>	<i>19.74%</i>	<i>404</i>	<i>20.50%</i>	<i>427</i>	<i>21.77%</i>	<i>0.81%</i>	<i>1.11%</i>
<b>Median Age</b>	40.2		39.5		39.5		-0.35%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Coalgate is 39.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.54% of the population is below the age of 5, while 20.50% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.11% per year.

### Families by Presence of Children

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

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**2013 Family Type by Presence of Children Under 18 Years**


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	Coalgate		Coal County	
	No.	Percent	No.	Percent
Total Families:	458		1,554	
Married-Couple Family:	267	58.30%	1,112	71.56%
With Children Under 18 Years	87	19.00%	331	21.30%
No Children Under 18 Years	180	39.30%	781	50.26%
Other Family:	191	41.70%	442	28.44%
Male Householder, No Wife Present	63	13.76%	144	9.27%
With Children Under 18 Years	33	7.21%	60	3.86%
No Children Under 18 Years	30	6.55%	84	5.41%
Female Householder, No Husband Present	128	27.95%	298	19.18%
With Children Under 18 Years	65	14.19%	171	11.00%
No Children Under 18 Years	63	13.76%	127	8.17%
<hr/>				
Total Single Parent Families	98		231	
Male Householder	33	33.67%	60	25.97%
Female Householder	65	66.33%	171	74.03%

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

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As shown, within Coal County, among all families 14.86% are single-parent families, while in Coalgate the percentage is 21.40%.

### Population by Presence of Disabilities

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

<b>2013 Age by Number of Disabilities</b>						
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	1,833		5,853		3,702,515	
Under 18 Years:	394		1,519		933,738	
With One Type of Disability	12	3.05%	54	3.55%	33,744	3.61%
With Two or More Disabilities	22	5.58%	29	1.91%	11,082	1.19%
No Disabilities	360	91.37%	1,436	94.54%	888,912	95.20%
18 to 64 Years:	1,084		3,279		2,265,702	
With One Type of Disability	101	9.32%	263	8.02%	169,697	7.49%
With Two or More Disabilities	165	15.22%	344	10.49%	149,960	6.62%
No Disabilities	818	75.46%	2,672	81.49%	1,946,045	85.89%
65 Years and Over:	355		1,055		503,075	
With One Type of Disability	62	17.46%	163	15.45%	95,633	19.01%
With Two or More Disabilities	117	32.96%	343	32.51%	117,044	23.27%
No Disabilities	176	49.58%	549	52.04%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>479</b>	<b>26.13%</b>	<b>1,196</b>	<b>20.43%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Coal County, 20.43% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Coalgate the percentage is 26.13%. Compared with the rest of the state, Coal County has a relatively higher percentage of persons with one or more disabilities.

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

<b>2013 Population by Veteran and Disability Status</b>						
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,439		4,334		2,738,788	
Veteran:	216	15.01%	505	11.65%	305,899	11.17%
With a Disability	80	37.04%	227	44.95%	100,518	32.86%
No Disability	136	62.96%	278	55.05%	205,381	67.14%
Non-veteran:	1,223	84.99%	3,829	88.35%	2,432,889	88.83%
With a Disability	365	29.84%	886	23.14%	430,610	17.70%
No Disability	858	70.16%	2,943	76.86%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Coal County, the Census Bureau estimates there are 505 veterans, 44.95% of which have one or more disabilities (compared with 32.86% at a statewide level). In Coalgate, there are an estimated 216 veterans, 37.04% of which are estimated to have a disability.

### Group Quarters Population

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

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**2010 Group Quarters Population**


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	Coalgate		Coal County	
	No.	Percent	No.	Percent
Total Population	1,967		5,925	
Group Quarters Population	61	3.10%	61	1.03%
Institutionalized Population	61	3.10%	61	1.03%
Correctional facilities for adults	0	0.00%	0	0.00%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	61	3.10%	61	1.03%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

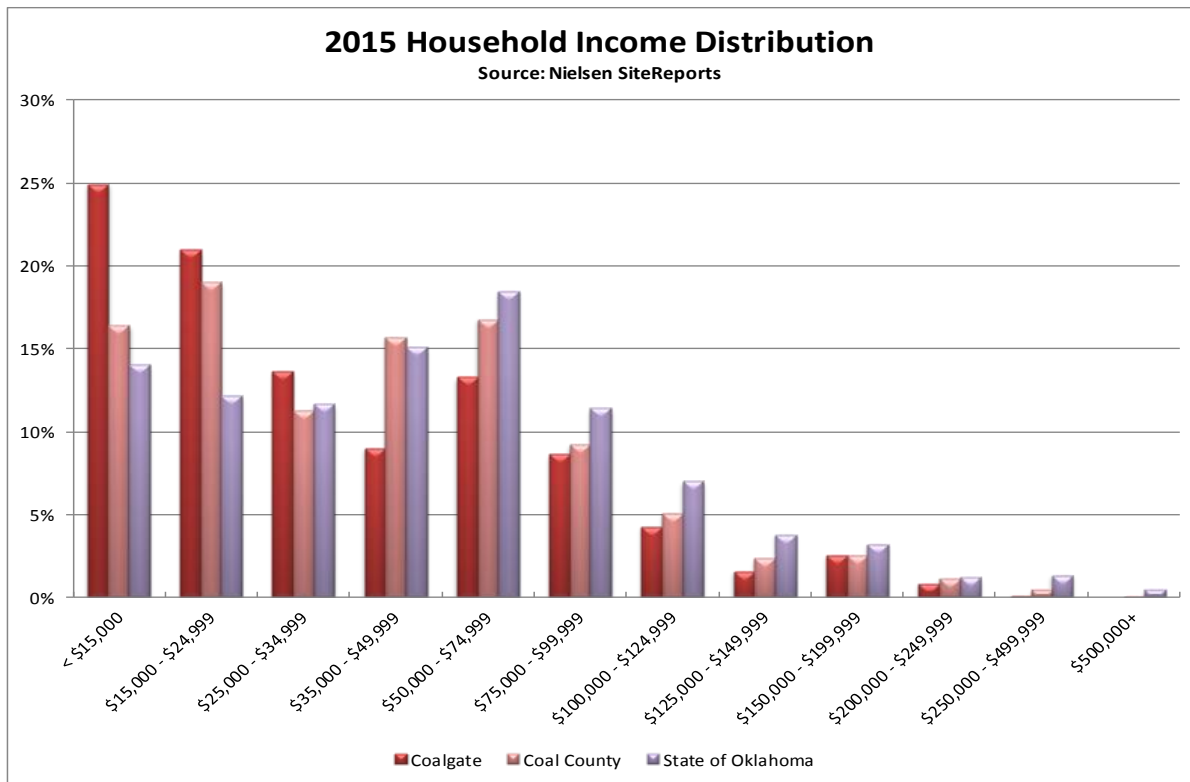
## Household Income Levels

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

<b>2015 Household Income Distribution</b>						
	<b>Coalgate</b>		<b>Coal County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	819		2,301		1,520,327	
< \$15,000	204	24.91%	377	16.38%	213,623	14.05%
\$15,000 - \$24,999	172	21.00%	437	18.99%	184,613	12.14%
\$25,000 - \$34,999	112	13.68%	259	11.26%	177,481	11.67%
\$35,000 - \$49,999	74	9.04%	361	15.69%	229,628	15.10%
\$50,000 - \$74,999	109	13.31%	386	16.78%	280,845	18.47%
\$75,000 - \$99,999	71	8.67%	212	9.21%	173,963	11.44%
\$100,000 - \$124,999	35	4.27%	117	5.08%	106,912	7.03%
\$125,000 - \$149,999	13	1.59%	55	2.39%	57,804	3.80%
\$150,000 - \$199,999	21	2.56%	58	2.52%	48,856	3.21%
\$200,000 - \$249,999	7	0.85%	26	1.13%	18,661	1.23%
\$250,000 - \$499,999	1	0.12%	11	0.48%	20,487	1.35%
\$500,000+	0	0.00%	2	0.09%	7,454	0.49%
<b>Median Household Income</b>	\$27,991		\$38,220		\$47,049	
<b>Average Household Income</b>	\$43,632		\$51,477		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Coal County is estimated to be \$38,220 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Coalgate, median household income is estimated to be \$27,991.



### Household Income Trend

Next we examine the long-term growth of incomes in Coal 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
Coalgate	\$19,419	\$27,991	2.31%	2.40%	-0.09%
Coal County	\$23,705	\$38,220	3.03%	2.40%	0.63%
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, Coalgate saw a very slight decline in its “real” income growth, while Coal County as a whole saw positive household income growth after accounting for inflation. In contrast, Oklahoma saw negative household income growth of -0.23% per year. 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 Coal 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
Coalgate	28.58%	23.62%	-496	0.00%	53.85%
Coal County	23.06%	21.60%	-146	1.67%	63.16%
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 Coal County is estimated to be 21.60% by the American Community Survey. This is a decrease of 146 basis points since the 2000 Census. Within Coalgate, the poverty rate is estimated to be 23.62%, a dramatic decline of 496 basis points since the 2000 Census. 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. Though poverty rates in Coal County and Coalgate are still above state and national figures, they have declined notably since 2000.



## Economic Conditions

### Employment and Unemployment

The following table presents total employment figures and unemployment rates for Coal County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Coal County	2,123	2,267	1.32%	8.8%	7.4%	-140
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

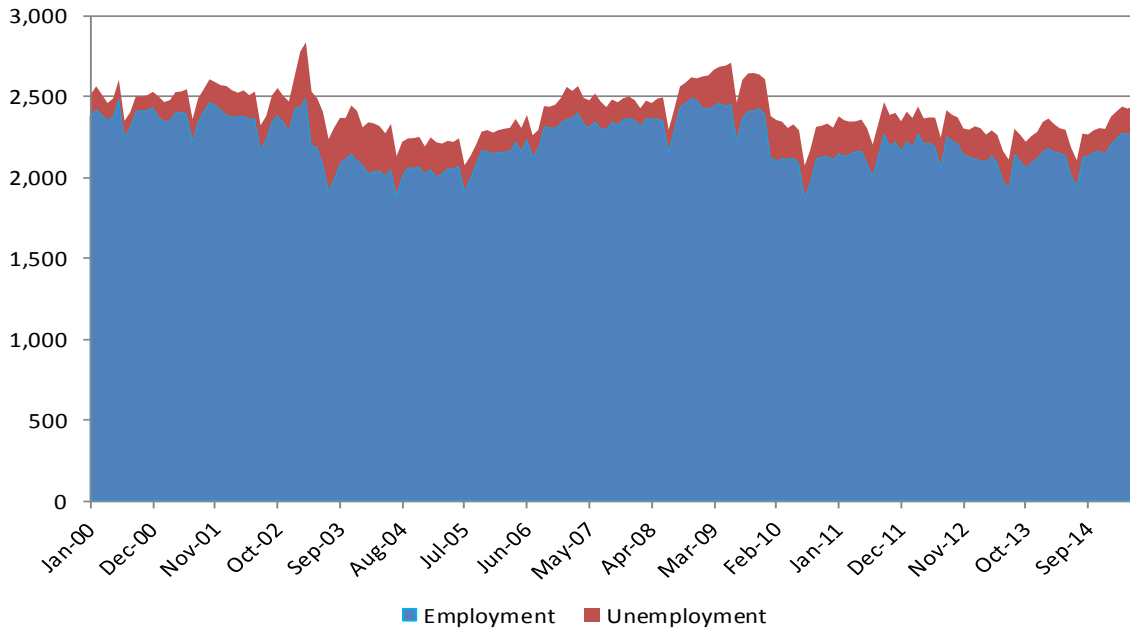
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Coal County was 2,267 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.32% per year. The unemployment rate in May was 7.4%, a decrease of -140 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 Coal County has generally followed this trend, though unemployment is still much higher in Coal County than the rest of the state and nation.

### Employment Level Trends

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

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



*Source: Bureau of Labor Statistics, Local Area Unemployment Statistics*

As shown, employment levels in Coal County were relatively stable through the end of 2002: total employment declined from early 2003 through 2005, due in no small part to the closure of the Wrangler plant in Coalgate. Total employment trended upward through early 2009 until the effects of the national economic recession were felt, and have been largely level since that time though there has been a recent upward trend in total employment.

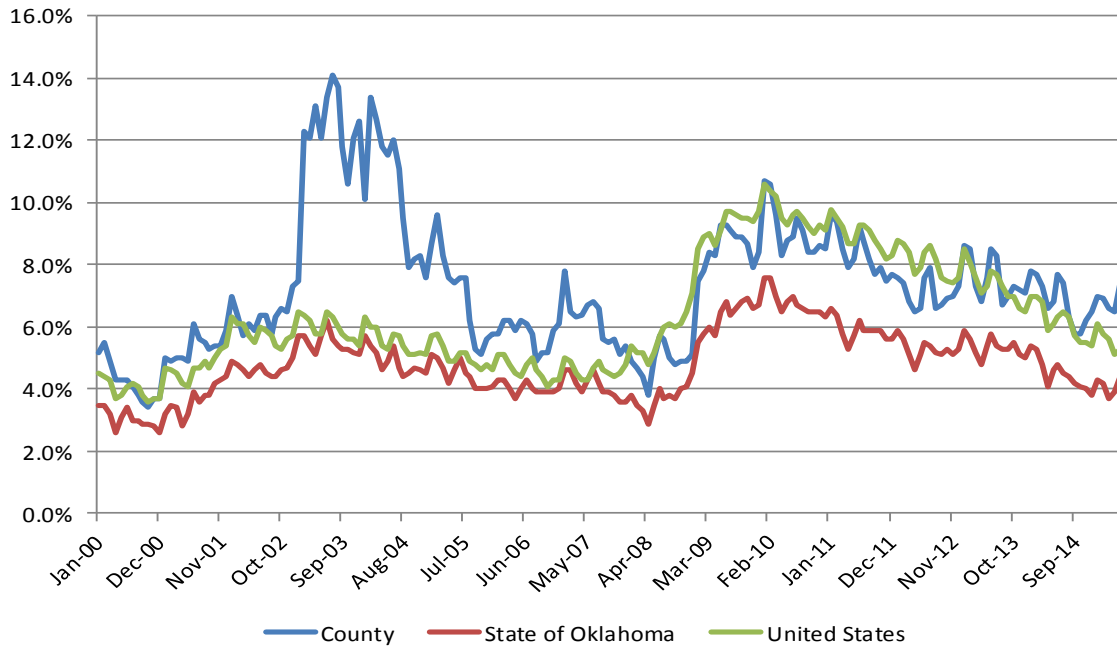
Total employed persons in Coal County is estimated to be 2,267 persons by the Bureau of Labor Statistics. The number of unemployed persons in May 2015 was 180, out of a total labor force of 2,447 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Coal 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 Coal 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 Coal County increased moderately from 2000 through late 2002. The dramatic spike in unemployment in late 2002 / early 2003 is due to the closure of the Wrangler plant in Coalgate; however the county’s unemployment rate began to lower to more typical levels within two years, until the 4<sup>th</sup> Quarter of 2008 which marked the beginning of the national economic recession. Unemployment rates began to decline again in 2010, to their current level of 7.4%. On the whole, unemployment rates in Coal County track very well with statewide figures but are typically above the state. In recent years the Coal County unemployment rate has largely mirrored the national rate, but is currently somewhat higher than the nation, and well above the statewide rate.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Coal 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.

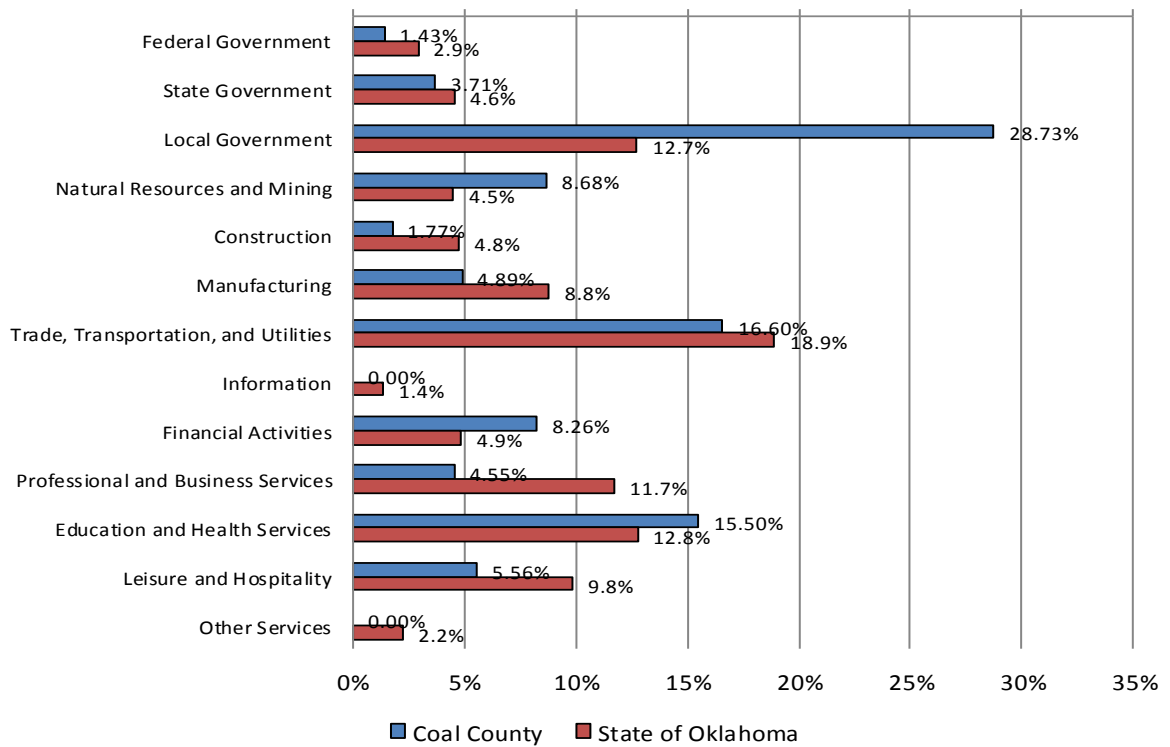


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	4	17	1.43%	\$38,892	0.72
State Government	8	44	3.71%	\$36,004	1.11
Local Government	16	341	28.73%	\$29,558	2.85
Natural Resources and Mining	11	103	8.68%	\$54,349	5.72
Construction	4	21	1.77%	\$34,057	0.40
Manufacturing	4	58	4.89%	\$35,319	0.55
Trade, Transportation, and Utilities	24	197	16.60%	\$24,669	0.87
Information	1	N/A	N/A	N/A	N/A
Financial Activities	9	98	8.26%	\$54,497	1.47
Professional and Business Services	9	54	4.55%	\$31,919	0.33
Education and Health Services	12	184	15.50%	\$25,845	1.03
Leisure and Hospitality	6	66	5.56%	\$12,086	0.52
Other Services	5	N/A	N/A	N/A	N/A
<b>Total</b>	<b>111</b>	<b>1,187</b>		<b>\$32,232</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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



Among private employers, the largest percentage of persons (16.60%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$24,669 per year. The industry with the highest annual pay is Financial Activities, with average annual pay of \$54,497 per year.

The rightmost column of the previous table provides location quotients for each industry for Coal 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 (Coal 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 Coal County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.72. This sector includes agricultural production. The second highest location quotient is in local government (which includes tribal government), at 2.85.

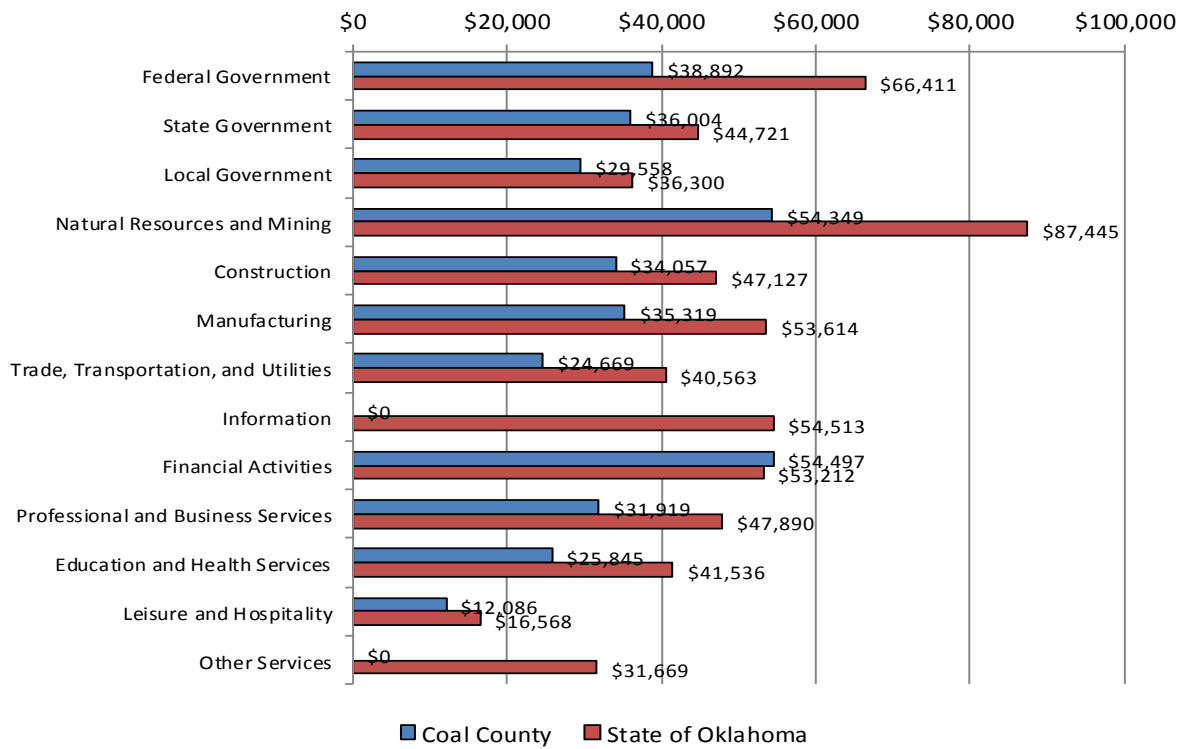
The next table presents average annual pay in Coal County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Coal County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$38,892	\$66,411	\$75,784	58.6%	51.3%
State Government	\$36,004	\$44,721	\$54,184	80.5%	66.4%
Local Government	\$29,558	\$36,300	\$46,146	81.4%	64.1%
Natural Resources and Mining	\$54,349	\$87,445	\$59,666	62.2%	91.1%
Construction	\$34,057	\$47,127	\$55,041	72.3%	61.9%
Manufacturing	\$35,319	\$53,614	\$62,977	65.9%	56.1%
Trade, Transportation, and Utilities	\$24,669	\$40,563	\$42,988	60.8%	57.4%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$54,497	\$53,212	\$85,261	102.4%	63.9%
Professional and Business Services	\$31,919	\$47,890	\$66,657	66.7%	47.9%
Education and Health Services	\$25,845	\$41,536	\$45,951	62.2%	56.2%
Leisure and Hospitality	\$12,086	\$16,568	\$20,993	72.9%	57.6%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$32,232</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>73.6%</b>	<b>62.8%</b>

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

**Average Annual Pay - 2014**



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

In comparison with the rest of Oklahoma, Coal County has lower average wages in every sector, with the exception of financial activities where the average annual pay is very slightly higher.

**Working Families**

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



<b>Families by Employment Status and Presence of Children</b>						
	<b>Coalgate</b>		<b>Coal County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>458</b>		<b>1,554</b>		<b>961,468</b>	
With Children <18 Years:	185	40.39%	562	36.16%	425,517	44.26%
Married Couple:	87	47.03%	331	58.90%	281,418	66.14%
Both Parents Employed	46	52.87%	197	59.52%	166,700	59.24%
One Parent Employed	41	47.13%	128	38.67%	104,817	37.25%
Neither Parent Employed	0	0.00%	6	1.81%	9,901	3.52%
Other Family:	98	52.97%	231	41.10%	144,099	33.86%
Male Householder:	33	33.67%	60	25.97%	36,996	25.67%
Employed	33	100.00%	59	98.33%	31,044	83.91%
Not Employed	0	0.00%	1	1.67%	5,952	16.09%
Female Householder:	65	66.33%	171	74.03%	107,103	74.33%
Employed	51	78.46%	138	80.70%	75,631	70.62%
Not Employed	14	21.54%	33	19.30%	31,472	29.38%
Without Children <18 Years:	273	59.61%	992	63.84%	535,951	55.74%
Married Couple:	180	65.93%	781	78.73%	431,868	80.58%
Both Spouses Employed	73	40.56%	287	36.75%	167,589	38.81%
One Spouse Employed	58	32.22%	242	30.99%	138,214	32.00%
Neither Spouse Employed	49	27.22%	252	32.27%	126,065	29.19%
Other Family:	93	34.07%	211	21.27%	104,083	19.42%
Male Householder:	30	61.22%	84	33.33%	32,243	25.58%
Employed	9	30.00%	41	48.81%	19,437	60.28%
Not Employed	21	70.00%	43	51.19%	12,806	39.72%
Female Householder:	63	67.74%	127	60.19%	71,840	69.02%
Employed	21	33.33%	45	35.43%	36,601	50.95%
Not Employed	42	66.67%	82	64.57%	35,239	49.05%
<i>Total Working Families:</i>	<i>332</i>	<i>72.49%</i>	<i>1,137</i>	<i>73.17%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>171</i>	<i>51.51%</i>	<i>522</i>	<i>45.91%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>161</i>	<i>48.49%</i>	<i>615</i>	<i>54.09%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Coal County, there are 1,137 working families, 45.91% 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 Coal County area are presented in the following table, as reported by the City of Coalgate.

<b>Major Employers in Coal County</b>		
<b>Company</b>	<b>Industry / Description</b>	<b>No. Employees</b>
Hurley Manor & Hospital	Health Service	152
Coalgate Public Schools	Education	100
First National Bank	Financial Services	16
Choctaw Modular	Housing	14

Source: City of Coalgate

Wrangler was formerly a very significant employer in Coal County, with a plant employing approximately 330 workers until it was closed at the end of 2002.

## Commuting Patterns

### Travel Time to Work

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

<b>Workers 16 Years and Over by Commuting Time to Work</b>						
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>673</b>		<b>2,130</b>		<b>1,613,364</b>	
Less than 15 minutes	375	55.72%	862	40.47%	581,194	36.02%
15 to 30 minutes	89	13.22%	518	24.32%	625,885	38.79%
30 to 45 minutes	94	13.97%	427	20.05%	260,192	16.13%
45 to 60 minutes	68	10.10%	148	6.95%	74,625	4.63%
60 or more minutes	47	6.98%	175	8.22%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Coal County, the largest percentage of workers (40.47%) travel Less than 15 minutes to work. Although Coal County has an active labor market, this data suggests that many workers commute to other nearby labor markets, such as Ada, McAlester and Durant.

### Means of Transportation

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

<b>Workers 16 Years and Over by Means of Transportation to Work</b>						
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>694</b>		<b>2,268</b>		<b>1,673,026</b>	
Car, Truck or Van:	623	89.77%	2,057	90.70%	1,551,461	92.73%
<i>Drove Alone</i>	<i>506</i>	<i>81.22%</i>	<i>1,766</i>	<i>85.85%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>117</i>	<i>18.78%</i>	<i>291</i>	<i>14.15%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	12	1.73%	13	0.57%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	25	3.60%	43	1.90%	30,401	1.82%
Other Means	13	1.87%	17	0.75%	14,442	0.86%
Worked at Home	21	3.03%	138	6.08%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301



As shown, the vast majority of persons in Coal County commute to work by private vehicle, either alone or by carpool. A small fraction of employees work from home.

## Housing Stock Analysis

### Existing Housing Units

The following table presents data regarding the total number of housing units in Coal County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Coalgate	947	957	0.11%	967	0.21%
Coal County	2,744	2,810	0.24%	2,793	-0.12%
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 Coal County declined by -0.12% per year, to a total of 2,793 housing units in 2015. In terms of new housing unit construction, Coal County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>976</b>		<b>2,804</b>		<b>1,669,828</b>	
1 Unit, Detached	730	74.80%	2,355	83.99%	1,219,987	73.06%
1 Unit, Attached	35	3.59%	35	1.25%	34,434	2.06%
Duplex Units	25	2.56%	25	0.89%	34,207	2.05%
3-4 Units	96	9.84%	96	3.42%	42,069	2.52%
5-9 Units	7	0.72%	7	0.25%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	26	2.66%	26	0.93%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	57	5.84%	260	9.27%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>154</b>	<b>15.78%</b>	<b>154</b>	<b>5.49%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Coal County, 83.99% of housing units are single-family, detached. 5.49% of housing units are multifamily in structure (two or more units per building), while 9.27% of housing units comprise mobile homes, RVs, etc.

Within Coalgate, 74.80% of housing units are single-family, detached. 15.78% of housing units are multifamily in structure, while 5.84% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

#### 2013 Housing Units by Tenure and Number of Bedrooms

	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>802</b>		<b>2,328</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>456</b>	<b>56.86%</b>	<b>1,698</b>	<b>72.94%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	6	0.35%	2,580	0.27%
1 Bedroom	12	2.63%	25	1.47%	16,837	1.74%
2 Bedrooms	181	39.69%	376	22.14%	166,446	17.18%
3 Bedrooms	207	45.39%	989	58.24%	579,135	59.78%
4 Bedrooms	47	10.31%	226	13.31%	177,151	18.29%
5 or More Bedrooms	9	1.97%	76	4.48%	26,587	2.74%
<b>Renter Occupied:</b>	<b>346</b>	<b>43.14%</b>	<b>630</b>	<b>27.06%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	12	3.47%	12	1.90%	13,948	2.93%
1 Bedroom	97	28.03%	132	20.95%	101,850	21.43%
2 Bedrooms	139	40.17%	245	38.89%	179,121	37.68%
3 Bedrooms	94	27.17%	203	32.22%	152,358	32.05%
4 Bedrooms	4	1.16%	35	5.56%	24,968	5.25%
5 or More Bedrooms	0	0.00%	3	0.48%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Coal County is 72.94%, while 27.06% of housing units are renter occupied. In Coalgate, the homeownership rate is 56.86%, while 43.14% of households are renters.

### Housing Units Tenure and Household Income

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

**Coal County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>2,328</b>	<b>1,698</b>	<b>630</b>	<b>72.94%</b>	<b>27.06%</b>
Less than \$5,000	57	27	30	47.37%	52.63%
\$5,000 - \$9,999	149	82	67	55.03%	44.97%
\$10,000-\$14,999	219	132	87	60.27%	39.73%
\$15,000-\$19,999	273	160	113	58.61%	41.39%
\$20,000-\$24,999	146	85	61	58.22%	41.78%
\$25,000-\$34,999	325	253	72	77.85%	22.15%
\$35,000-\$49,999	365	319	46	87.40%	12.60%
\$50,000-\$74,999	371	260	111	70.08%	29.92%
\$75,000-\$99,999	195	155	40	79.49%	20.51%
\$100,000-\$149,999	146	145	1	99.32%	0.68%
\$150,000 or more	82	80	2	97.56%	2.44%
<b>Income Less Than \$25,000</b>	<b>844</b>	<b>486</b>	<b>358</b>	<b>57.58%</b>	<b>42.42%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Coal County as a whole, 42.42% of households with incomes less than \$25,000 are estimated to be renters, while 57.58% are estimated to be homeowners.

**Coalgate Owner/Renter Percentages by Income Band in 2013**

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>802</b>	<b>456</b>	<b>346</b>	<b>56.86%</b>	<b>43.14%</b>
Less than \$5,000	39	12	27	30.77%	69.23%
\$5,000 - \$9,999	71	11	60	15.49%	84.51%
\$10,000-\$14,999	83	27	56	32.53%	67.47%
\$15,000-\$19,999	112	60	52	53.57%	46.43%
\$20,000-\$24,999	75	50	25	66.67%	33.33%
\$25,000-\$34,999	131	86	45	65.65%	34.35%
\$35,000-\$49,999	75	55	20	73.33%	26.67%
\$50,000-\$74,999	92	52	40	56.52%	43.48%
\$75,000-\$99,999	70	49	21	70.00%	30.00%
\$100,000-\$149,999	39	39	0	100.00%	0.00%
\$150,000 or more	15	15	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>380</b>	<b>160</b>	<b>220</b>	<b>42.11%</b>	<b>57.89%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Coalgate, 57.89% of households with incomes less than \$25,000 are estimated to be renters, while 42.11% are estimated to be homeowners.

**Housing Units by Year of Construction and Tenure**

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>802</b>		<b>2,328</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>456</b>	<b>56.86%</b>	<b>1,698</b>	<b>72.94%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	10	0.59%	10,443	1.08%
Built 2000 to 2009	31	6.80%	232	13.66%	153,492	15.84%
Built 1990 to 1999	46	10.09%	190	11.19%	125,431	12.95%
Built 1980 to 1989	34	7.46%	243	14.31%	148,643	15.34%
Built 1970 to 1979	57	12.50%	371	21.85%	184,378	19.03%
Built 1960 to 1969	94	20.61%	230	13.55%	114,425	11.81%
Built 1950 to 1959	43	9.43%	109	6.42%	106,544	11.00%
Built 1940 to 1949	55	12.06%	119	7.01%	50,143	5.18%
Built 1939 or Earlier	96	21.05%	194	11.43%	75,237	7.77%
Median Year Built:		1964		1975		1977
<b>Renter Occupied:</b>	<b>346</b>	<b>43.14%</b>	<b>630</b>	<b>27.06%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	7	2.02%	11	1.75%	5,019	1.06%
Built 2000 to 2009	12	3.47%	23	3.65%	50,883	10.70%
Built 1990 to 1999	27	7.80%	59	9.37%	47,860	10.07%
Built 1980 to 1989	62	17.92%	93	14.76%	77,521	16.31%
Built 1970 to 1979	89	25.72%	186	29.52%	104,609	22.01%
Built 1960 to 1969	68	19.65%	103	16.35%	64,546	13.58%
Built 1950 to 1959	36	10.40%	53	8.41%	54,601	11.49%
Built 1940 to 1949	24	6.94%	39	6.19%	31,217	6.57%
Built 1939 or Earlier	21	6.07%	63	10.00%	39,089	8.22%
Median Year Built:		1973		1973		1975
<b>Overall Median Year Built:</b>		<b>1964</b>		<b>1975</b>		<b>1976</b>

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

Within Coal County, 11.86% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Coalgate the percentage is 6.23%.

77.45% of housing units in Coal County were built prior to 1990, while in Coalgate the percentage is 84.66%. These figures compare with the statewide figure of 72.78%. Compared with the rest of the state, Coal County and Coalgate have a relatively older housing stock.

### Substandard Housing

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

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

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

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

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

### 2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing Number	Inadequate Plumbing Percent	Inadequate Kitchen Number	Inadequate Kitchen Percent	Uses Wood for Fuel Number	Uses Wood for Fuel Percent
Coalgate	802	8	1.00%	11	1.37%	29	3.62%
Coal County	2,328	36	1.55%	46	1.98%	197	8.46%
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 Coal County, 1.55% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.98% 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. These figures suggest that the percentage of substandard housing in Coalgate and Coal County is higher than the rest of the state.

### Vacancy Rates

The next table details housing units in Coal County by vacancy and type. This data is provided by the American Community Survey.

<b>2013 Housing Units by Vacancy</b>						
	<b>Coalgate</b>		<b>Coal County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	976		2,804		1,669,828	
Total Vacant Units	174	17.83%	476	16.98%	225,747	13.52%
For rent	69	39.66%	80	16.81%	43,477	19.26%
Rented, not occupied	7	4.02%	25	5.25%	9,127	4.04%
For sale only	5	2.87%	6	1.26%	23,149	10.25%
Sold, not occupied	5	2.87%	15	3.15%	8,618	3.82%
For seasonal, recreational, or occasional use	24	13.79%	99	20.80%	39,475	17.49%
For migrant workers	0	0.00%	1	0.21%	746	0.33%
Other vacant	64	36.78%	250	52.52%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	1.07%		0.35%		2.31%	
<b>Rental Vacancy Rate</b>	16.35%		10.88%		8.24%	

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

Within Coal County, the overall housing vacancy rate is estimated to be 16.98%. The homeowner vacancy rate is estimated to be 0.35%, while the rental vacancy rate is estimated to be 10.88%.

In Coalgate, the overall housing vacancy rate is estimated to be 17.83%. The homeowner vacancy rate is estimated to be 1.07%, while the rental vacancy rate is estimated to be 16.35%.

These figures suggest that Coalgate and Coal County have much lower vacancy among housing units intended for purchase, but higher vacancy among housing units intended for rent.

## Building Permits

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

## Coalgate

### New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	7	\$51,143	0	N/A
2005	7	\$46,271	0	N/A
2006	1	\$100,000	0	N/A
2007	1	\$50,000	0	N/A
2008	5	\$75,200	0	N/A
2009	4	\$55,000	0	N/A
2010	1	\$40,000	0	N/A
2011	0	N/A	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 Coalgate, building permits for 26 housing units were issued between 2004 and 2014, for an average of 2 units per year. 100.00% of these housing units were single family homes.

### New Construction Activity

#### For Ownership:

New housing construction in Coal County has been fairly limited over the years. Some new construction is occurring on rural acreages, and on infill lots in Coalgate. Two new subdivisions were platted in 2008: Lake Haven Estates (44 lots) and Park Addition (36 lots). Both of these additions are located on the south side of Coalgate and it appears only a few homes have been constructed.

A search of sales in Coal County of homes constructed after 2000 shows an average price of \$212,885, or \$103.06 per square foot, for sales since January 2014. This figure excludes two sales of homes on very large acreages, in excess of one million dollars. Homes over \$200,000 would not be affordable to the vast majority of residents of Coal County, as the estimated median household income of Coal County is \$38,220 as of 2015.

#### For Rent:

No new units for rent have been constructed in Coal County in many years, and none to our knowledge are currently planned or under construction.



## Homeownership Market

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

### Housing Units by Home Value

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

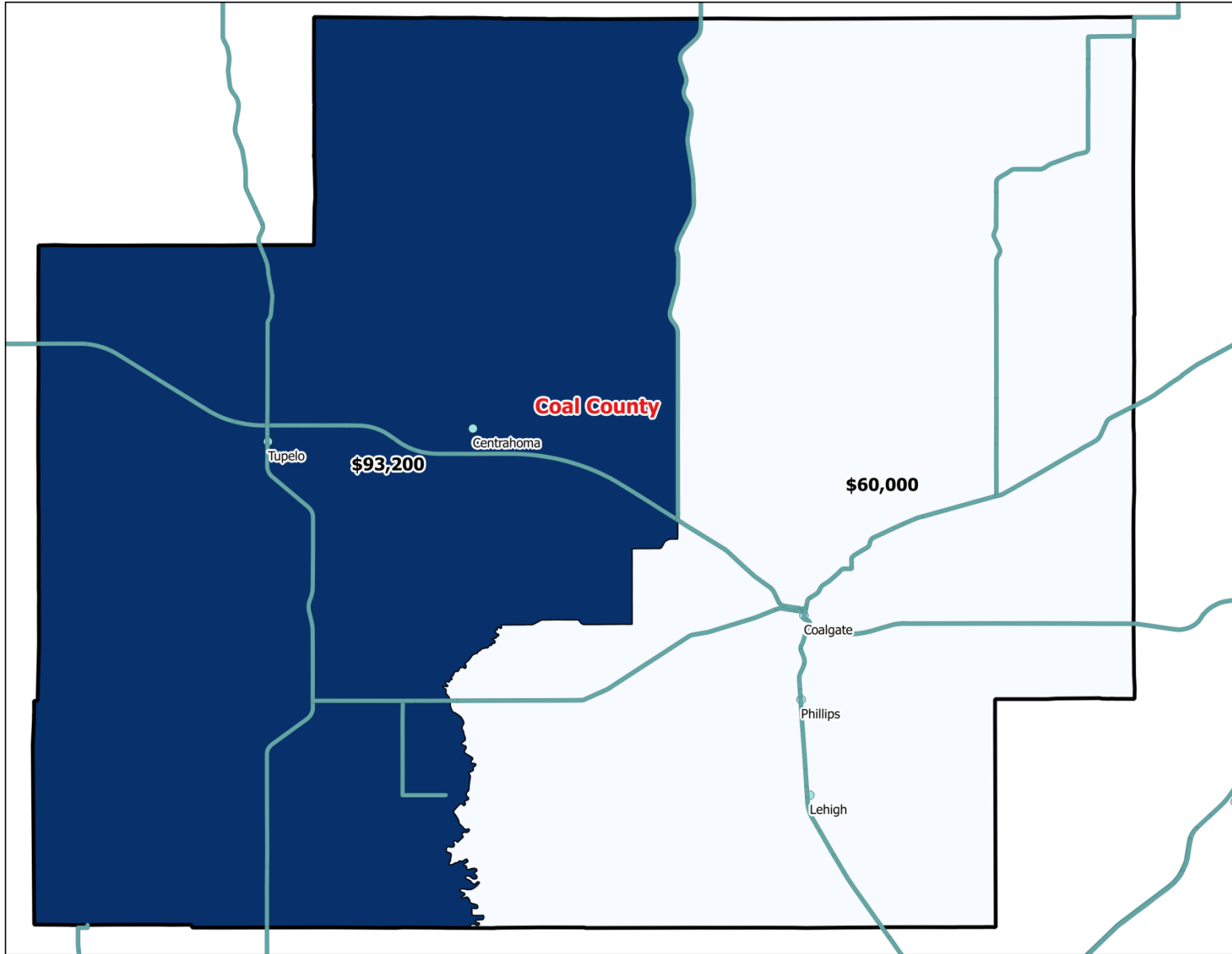
	Coalgate		Coal County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Owner-Occupied Units:</b>	<b>456</b>		<b>1,698</b>		<b>968,736</b>	
Less than \$10,000	26	5.70%	60	3.53%	20,980	2.17%
\$10,000 to \$14,999	14	3.07%	40	2.36%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	20	1.18%	13,813	1.43%
\$20,000 to \$24,999	23	5.04%	40	2.36%	16,705	1.72%
\$25,000 to \$29,999	14	3.07%	62	3.65%	16,060	1.66%
\$30,000 to \$34,999	37	8.11%	108	6.36%	19,146	1.98%
\$35,000 to \$39,999	36	7.89%	76	4.48%	14,899	1.54%
\$40,000 to \$49,999	78	17.11%	161	9.48%	39,618	4.09%
\$50,000 to \$59,999	34	7.46%	179	10.54%	45,292	4.68%
\$60,000 to \$69,999	63	13.82%	123	7.24%	52,304	5.40%
\$70,000 to \$79,999	21	4.61%	67	3.95%	55,612	5.74%
\$80,000 to \$89,999	18	3.95%	95	5.59%	61,981	6.40%
\$90,000 to \$99,999	8	1.75%	25	1.47%	51,518	5.32%
\$100,000 to \$124,999	23	5.04%	231	13.60%	119,416	12.33%
\$125,000 to \$149,999	13	2.85%	64	3.77%	96,769	9.99%
\$150,000 to \$174,999	7	1.54%	121	7.13%	91,779	9.47%
\$175,000 to \$199,999	10	2.19%	23	1.35%	53,304	5.50%
\$200,000 to \$249,999	15	3.29%	99	5.83%	69,754	7.20%
\$250,000 to \$299,999	3	0.66%	19	1.12%	41,779	4.31%
\$300,000 to \$399,999	5	1.10%	42	2.47%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	13	0.77%	13,334	1.38%
\$500,000 to \$749,999	8	1.75%	10	0.59%	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%	20	1.18%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$50,000</b>		<b>\$68,400</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Coal County is \$68,400. This is -39.4% lower than the statewide median, which is \$112,800. The median home value in Coalgate is estimated to be \$50,000.

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

Coal County Median Home Values by Census Tract



## Home Values by Year of Construction

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

### 2013 Median Home Value by Year of Construction

	Coalgate Median Value	Coal County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	\$170,000	\$188,900
Built 2000 to 2009	\$55,600	\$80,400	\$178,000
Built 1990 to 1999	\$91,300	\$109,800	\$147,300
Built 1980 to 1989	\$67,500	\$76,800	\$118,300
Built 1970 to 1979	\$46,500	\$70,600	\$111,900
Built 1960 to 1969	\$44,700	\$72,500	\$97,100
Built 1950 to 1959	\$60,700	\$47,000	\$80,300
Built 1940 to 1949	\$35,900	\$38,400	\$67,900
Built 1939 or Earlier	\$54,300	\$54,900	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Coalgate Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Coalgate. This data was furnished by County Records, Inc. from publicly available data. Due to the relatively low volume of sales data in Coalgate, the data is presented only for all bedroom types as a whole.

### Coalgate Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	30	19	25	22	18
Average Sale Price	\$54,315	\$47,265	\$42,700	\$67,316	\$50,933
Average Square Feet	1,432	1,156	1,271	1,347	1,319
Average Price/SF	\$37.93	\$40.89	\$33.60	\$49.97	\$38.61
Average Year Built	1957	1968	1963	1960	1961

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

Between 2011 and 2015, the average sale price fluctuated between \$42,000 and \$67,000. The average sale price in 2015 was \$50,933 for an average price per square foot of \$38.61/SF. The average year of construction also fluctuated, between the late 1950s and late 1960s.

## Foreclosure Rates

Due to the small size of Coal County, reliable foreclosure rate data was unavailable to us. Given persistently high unemployment over the last fifteen years, it is likely that foreclosures have had a detrimental impact on the local market, further depressing home values in the area.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Coalgate</b>		<b>Coal County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>346</b>		<b>630</b>		<b>475,345</b>	
With cash rent:	327		449		432,109	
Less than \$100	19	5.49%	19	3.02%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	6	1.73%	6	0.95%	4,268	0.90%
\$200 to \$249	41	11.85%	41	6.51%	8,784	1.85%
\$250 to \$299	37	10.69%	41	6.51%	8,413	1.77%
\$300 to \$349	24	6.94%	24	3.81%	9,107	1.92%
\$350 to \$399	28	8.09%	36	5.71%	10,932	2.30%
\$400 to \$449	22	6.36%	39	6.19%	15,636	3.29%
\$450 to \$499	21	6.07%	39	6.19%	24,055	5.06%
\$500 to \$549	7	2.02%	13	2.06%	31,527	6.63%
\$550 to \$599	30	8.67%	41	6.51%	33,032	6.95%
\$600 to \$649	15	4.34%	28	4.44%	34,832	7.33%
\$650 to \$699	8	2.31%	38	6.03%	32,267	6.79%
\$700 to \$749	16	4.62%	20	3.17%	30,340	6.38%
\$750 to \$799	7	2.02%	11	1.75%	27,956	5.88%
\$800 to \$899	20	5.78%	24	3.81%	45,824	9.64%
\$900 to \$999	5	1.45%	5	0.79%	34,153	7.18%
\$1,000 to \$1,249	5	1.45%	8	1.27%	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	16	4.62%	16	2.54%	5,121	1.08%
No cash rent	19	5.49%	181	28.73%	43,236	9.10%
<b>Median Gross Rent</b>		<b>\$419</b>		<b>\$474</b>		<b>\$699</b>

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

Median gross rent in Coal County is estimated to be \$474, which is -32.2% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Coalgate is estimated to be \$419. Compared with the rest of the state, rental rates in Coal County are significantly lower.

### 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.

<b>2013 Median Gross Rent by Year of Construction</b>			
	<b>Coalgate Median Rent</b>	<b>Coal County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$563	\$841
Built 1990 to 1999	\$288	\$340	\$715
Built 1980 to 1989	\$338	\$395	\$693
Built 1970 to 1979	\$421	\$567	\$662
Built 1960 to 1969	\$389	\$440	\$689
Built 1950 to 1959	\$450	\$450	\$714
Built 1940 to 1949	\$581	\$566	\$673
Built 1939 or Earlier	\$811	\$725	\$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 Coal County is among housing units constructed prior to 1940 (likely representing relatively larger single-family homes), which is \$725 per month. In order to be affordable, a household would need to earn at least \$29,000 per year to afford such a unit.

### Coalgate Rental Survey Data

The next table shows the results of our rental survey of Coalgate. There is very little in the way of multifamily rental housing in Coalgate, with most operated by the Coalgate Housing Authority. There is one private-owned affordable housing development in Coalgate, Savannah Park. Savannah Park comprises 24 affordable housing units for seniors, under both the tax credit and USDA Rural Development programs. We were unable to contact a representative of the property concerning its occupancy. Rental rates at this property are based on 30% of the tenant's income.

<b>Coalgate Rental Properties - Affordable</b>					
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Rate</b>	<b>Vacancy</b>
Savannah Park of Coalgate	LIHTC/USDA - Elderly	1993	1	30%	N/A
Savannah Park of Coalgate	LIHTC/USDA - Elderly	1993	2	30%	N/A

## Rental Market Vacancy – Coalgate

The overall market vacancy of rental housing units in Coalgate was reported at 16.35% by the Census Bureau as of the most recent American Community Survey. As shown in the next table, occupancy among public housing units is nonetheless reported at 100%, with an overall occupancy rate of 95% among HUD-assisted units.

## 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 Coal 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.

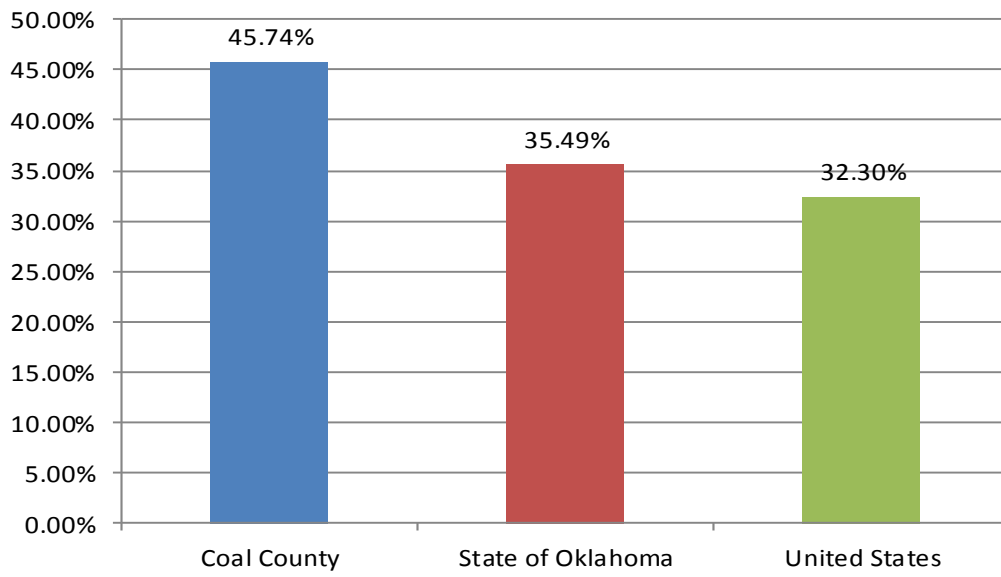
### HUD Programs in Coal County

<b>Coal County</b>	<b># Units</b>	<b>Occupancy Rate</b>	<b>Avg. Household Income</b>	<b>Tenant Contribution</b>	<b>Federal Contribution</b>	<b>% of Total Rent</b>
Public Housing	82	100%	\$12,329	\$219	\$254	46.27%
Housing Choice Vouchers	2	95%	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	17	71%	\$10,739	\$226	\$268	45.73%
<b>Summary of All HUD Programs</b>	<b>101</b>	<b>95%</b>	<b>\$11,910</b>	<b>\$219</b>	<b>\$260</b>	<b>45.74%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>94%</b>	<b>\$10,360</b>	<b>\$242</b>	<b>\$440</b>	<b>35.49%</b>
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>94%</b>	<b>\$12,892</b>	<b>\$304</b>	<b>\$637</b>	<b>32.30%</b>

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

Among all HUD programs, there are 101 housing units located within Coal County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$11,910. Total monthly rent for these units averages \$479, with the federal contribution averaging \$260 (54.26%) and the tenant's contribution averaging \$219 (45.74%).

**Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties**



Source: 2013 HUD Picture of Subsidized Households

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



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**Demographics of Persons in HUD Programs in Coal County**


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<b>Coal County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	82	21%	32%	39%	56%	17%
Housing Choice Vouchers	2	N/A	N/A	N/A	N/A	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	17	0%	0%	100%	0%	0%
<b>Summary of All HUD Programs</b>	<b>101</b>	<b>18%</b>	<b>28%</b>	<b>49%</b>	<b>37%</b>	<b>14%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

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18% of housing units are occupied by single parents with female heads of household. 28% of households have at least one person with a disability. 49% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 37% have one or more disabilities. Finally, 14% of households are designated as racial or ethnic minorities.

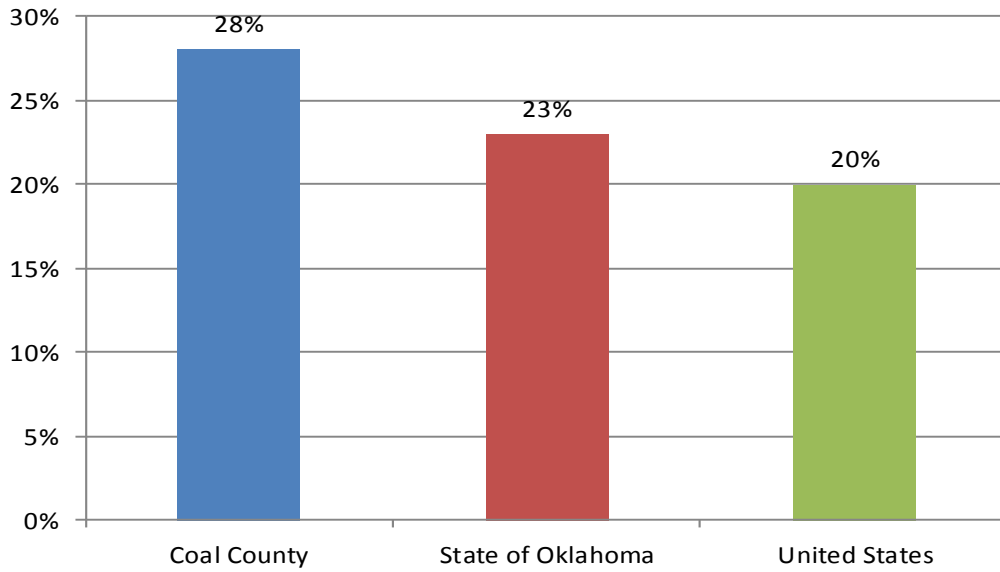
Compared with the rest of the state, households participating in HUD housing programs are relatively older, with nearly half age 62 and over.



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

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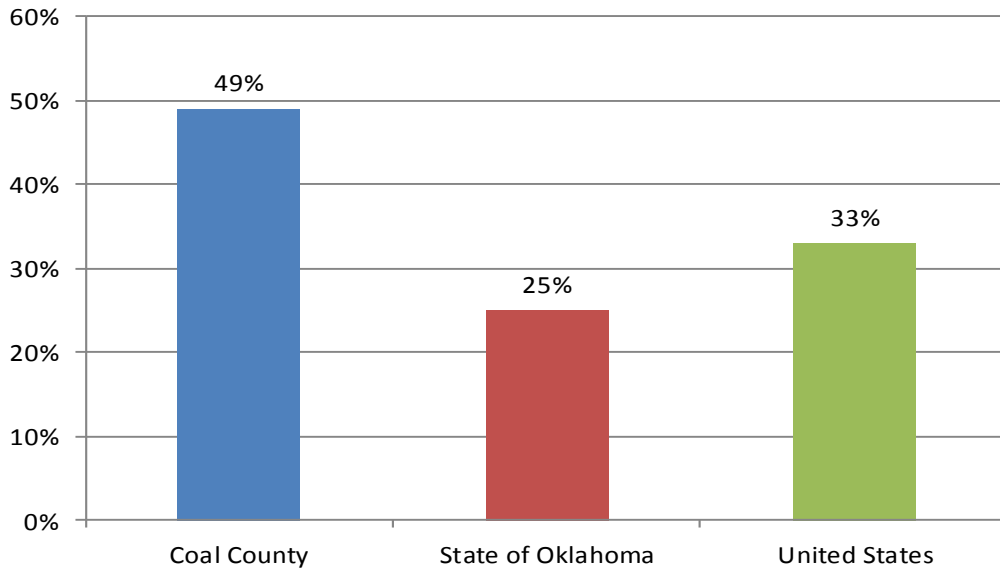
Source: 2013 HUD Picture of Subsidized Households

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

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Source: 2013 HUD Picture of Subsidized Households

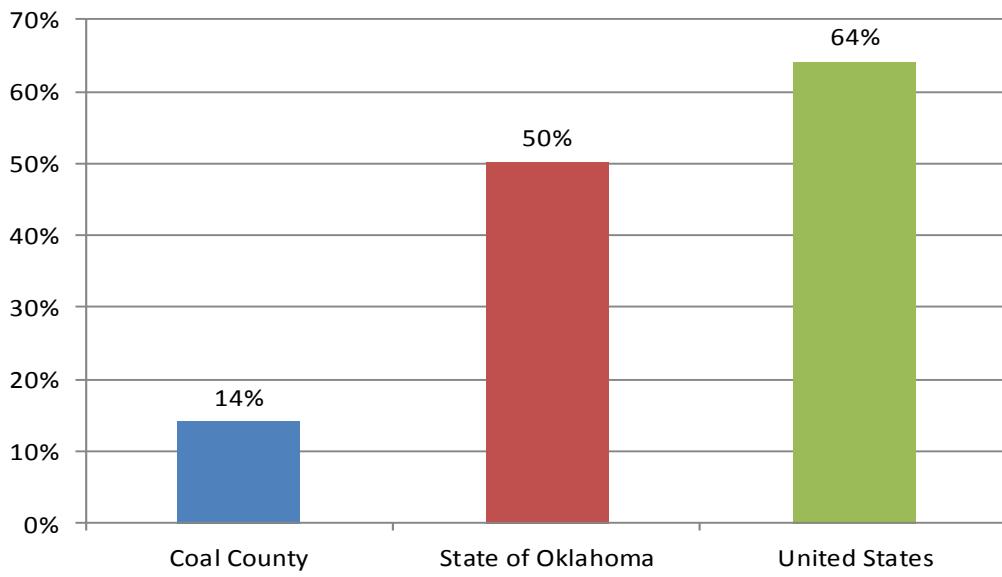
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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Coal 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 Coal County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

<b>Coal County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>125</b>		<b>155</b>	
Cost Burden Less Than 30%	30	24.00%	20	12.90%
Cost Burden Between 30%-50%	30	24.00%	55	35.48%
Cost Burden Greater Than 50%	50	40.00%	70	45.16%
Not Computed (no/negative income)	10	8.00%	10	6.45%
<b>Income 30%-50% HAMFI</b>	<b>295</b>		<b>140</b>	
Cost Burden Less Than 30%	160	54.24%	90	64.29%
Cost Burden Between 30%-50%	125	42.37%	35	25.00%
Cost Burden Greater Than 50%	4	1.36%	15	10.71%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>385</b>		<b>120</b>	
Cost Burden Less Than 30%	325	84.42%	105	87.50%
Cost Burden Between 30%-50%	50	12.99%	15	12.50%
Cost Burden Greater Than 50%	15	3.90%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>155</b>		<b>40</b>	
Cost Burden Less Than 30%	125	80.65%	40	100.00%
Cost Burden Between 30%-50%	25	16.13%	0	0.00%
Cost Burden Greater Than 50%	4	2.58%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>1,705</b>		<b>645</b>	
Cost Burden Less Than 30%	1,380	80.94%	445	68.99%
Cost Burden Between 30%-50%	240	14.08%	105	16.28%
Cost Burden Greater Than 50%	73	4.28%	85	13.18%
Not Computed (no/negative income)	10	0.59%	10	1.55%

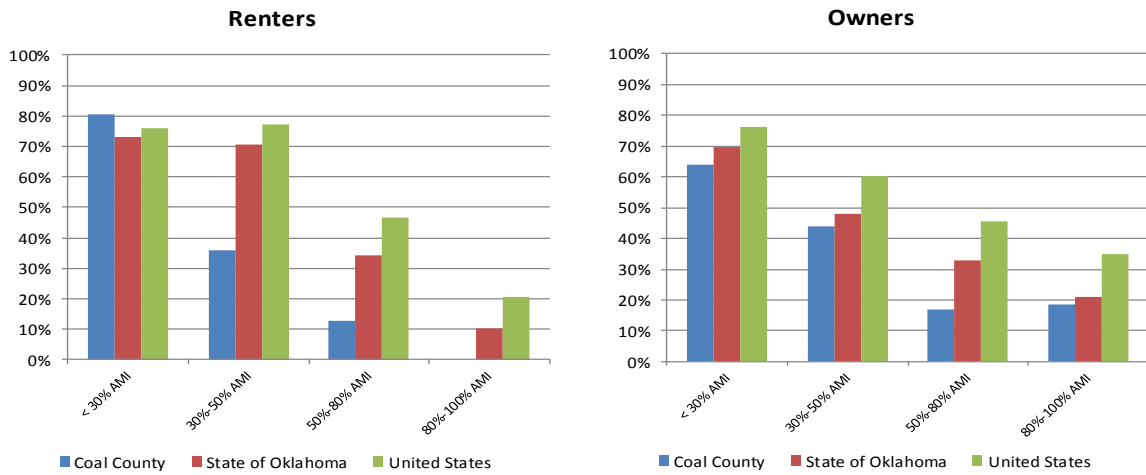
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>Coal County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	125	64.00%	155	80.65%
Income 30%-50% HAMFI	295	43.73%	140	35.71%
Income 50%-80% HAMFI	385	16.88%	120	12.50%
Income 80%-100% HAMFI	155	18.71%	40	0.00%
<b>All Incomes</b>	<b>1,705</b>	<b>18.36%</b>	<b>645</b>	<b>29.46%</b>

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.

<b>Coal County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>125</b>		<b>155</b>	
Between 1.0 and 1.5 Persons per Room	4	3.20%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	3.20%	10	6.45%
<b>Income 30%-50% HAMFI</b>	<b>295</b>		<b>140</b>	
Between 1.0 and 1.5 Persons per Room	4	1.36%	4	2.86%
More than 1.5 Persons per Room	4	1.36%	10	7.14%
Lacks Complete Kitchen or Plumbing	4	1.36%	10	7.14%
<b>Income 50%-80% HAMFI</b>	<b>385</b>		<b>120</b>	
Between 1.0 and 1.5 Persons per Room	40	10.39%	4	3.33%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>155</b>		<b>40</b>	
Between 1.0 and 1.5 Persons per Room	4	2.58%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	9.68%	0	0.00%
<b>All Incomes</b>	<b>1,705</b>		<b>645</b>	
Between 1.0 and 1.5 Persons per Room	56	3.28%	12	1.86%
More than 1.5 Persons per Room	4	0.23%	10	1.55%
Lacks Complete Kitchen or Plumbing	27	1.58%	20	3.10%

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

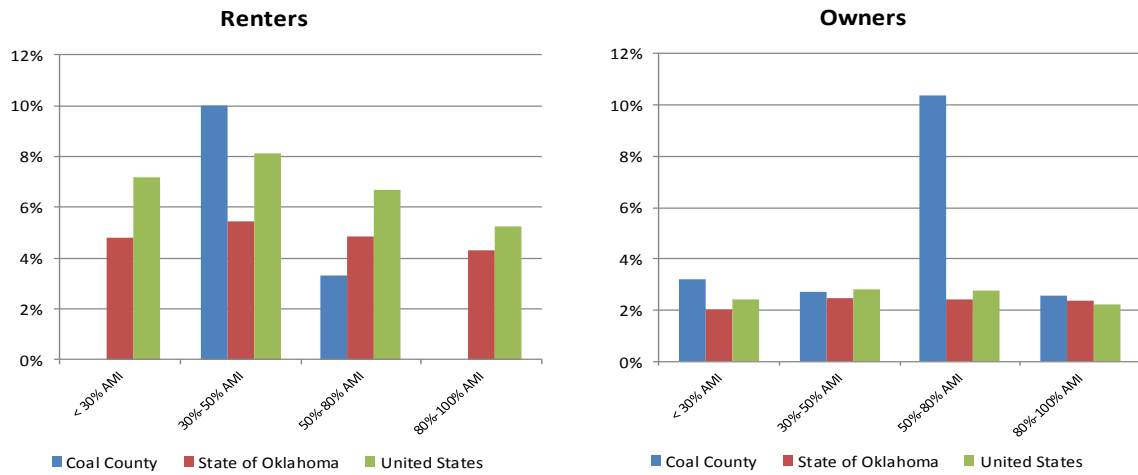
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Coal County, Oklahoma and the nation.

<b>Coal County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	125	3.20%	155	0.00%	
Income 30%-50% HAMFI	295	2.71%	140	10.00%	
Income 50%-80% HAMFI	385	10.39%	120	3.33%	
Income 80%-100% HAMFI	155	2.58%	40	0.00%	
All Incomes	1,705	3.52%	645	3.41%	

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 Coal County, the state and the nation.

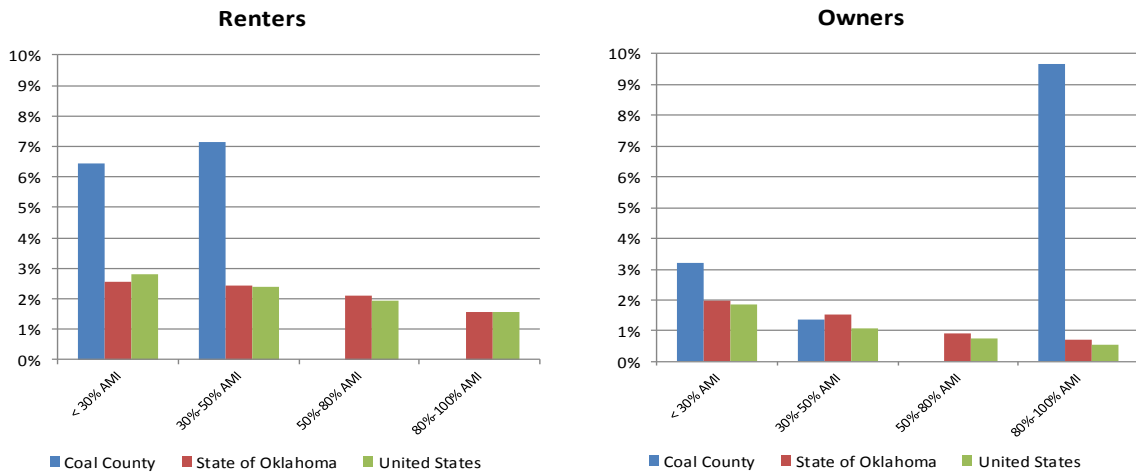
**Coal County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	125	3.20%	155	6.45%	
Income 30%-50% HAMFI	295	1.36%	140	7.14%	
Income 50%-80% HAMFI	385	0.00%	120	0.00%	
Income 80%-100% HAMFI	155	9.68%	40	0.00%	
All Incomes	1,705	1.58%	645	3.10%	

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.





**Coal 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
<b>Income &lt; 30% HAMFI</b>	<b>125</b>	<b>79</b>	<b>63.20%</b>	<b>155</b>	<b>124</b>	<b>80.00%</b>
Elderly Family	10	8	80.00%	0	0	N/A
Small Family (2-4 persons)	25	14	56.00%	40	30	75.00%
Large Family (5 or more persons)	4	4	100.00%	4	4	100.00%
Elderly Non-Family	60	45	75.00%	70	60	85.71%
Non-Family, Non-Elderly	20	8	40.00%	45	30	66.67%
<b>Income 30%-50% HAMFI</b>	<b>295</b>	<b>136</b>	<b>46.10%</b>	<b>140</b>	<b>50</b>	<b>35.71%</b>
Elderly Family	30	10	33.33%	4	0	0.00%
Small Family (2-4 persons)	85	64	75.29%	30	25	83.33%
Large Family (5 or more persons)	15	0	0.00%	10	0	0.00%
Elderly Non-Family	120	54	45.00%	50	10	20.00%
Non-Family, Non-Elderly	45	8	17.78%	50	15	30.00%
<b>Income 50%-80% HAMFI</b>	<b>385</b>	<b>56</b>	<b>14.55%</b>	<b>120</b>	<b>14</b>	<b>11.67%</b>
Elderly Family	35	4	11.43%	0	0	N/A
Small Family (2-4 persons)	145	24	16.55%	35	10	28.57%
Large Family (5 or more persons)	85	24	28.24%	30	4	13.33%
Elderly Non-Family	100	0	0.00%	25	0	0.00%
Non-Family, Non-Elderly	20	4	20.00%	30	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>155</b>	<b>28</b>	<b>18.06%</b>	<b>40</b>	<b>0</b>	<b>0.00%</b>
Elderly Family	50	20	40.00%	25	0	0.00%
Small Family (2-4 persons)	65	4	6.15%	4	0	0.00%
Large Family (5 or more persons)	30	4	13.33%	0	0	N/A
Elderly Non-Family	15	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	4	0	0.00%	10	0	0.00%
<b>All Incomes</b>	<b>1,705</b>	<b>309</b>	<b>18.12%</b>	<b>645</b>	<b>188</b>	<b>29.15%</b>
Elderly Family	305	42	13.77%	64	0	0.00%
Small Family (2-4 persons)	700	116	16.57%	209	65	31.10%
Large Family (5 or more persons)	209	32	15.31%	54	8	14.81%
Elderly Non-Family	360	99	27.50%	149	70	46.98%
Non-Family, Non-Elderly	139	20	14.39%	175	45	25.71%

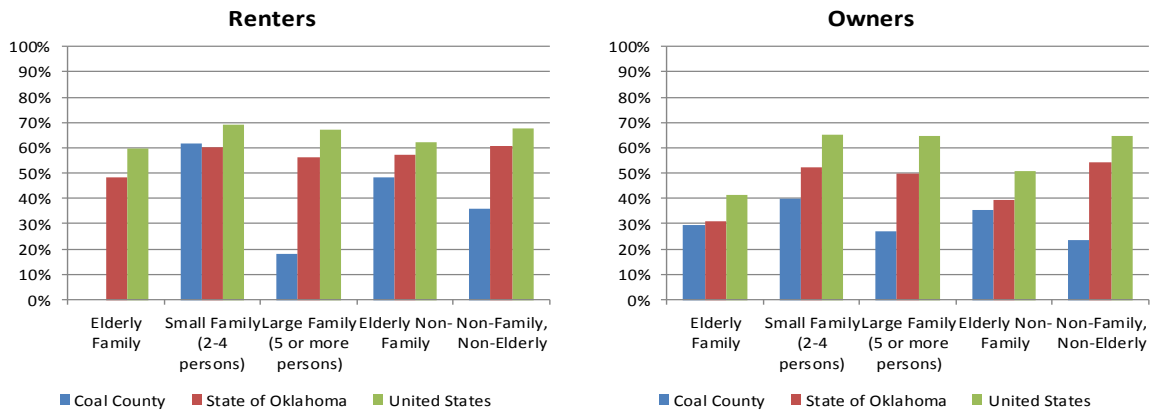
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 80% HAMFI</b>	<b>805</b>	<b>271</b>	<b>33.66%</b>	<b>415</b>	<b>188</b>	<b>45.30%</b>
Elderly Family	75	22	29.33%	4	0	0.00%
Small Family (2-4 persons)	255	102	40.00%	105	65	61.90%
Large Family (5 or more persons)	104	28	26.92%	44	8	18.18%
Elderly Non-Family	280	99	35.36%	145	70	48.28%
Non-Family, Non-Elderly	85	20	23.53%	125	45	36.00%

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

**Households Under 80% of AMI: Percentage Housing Cost Overburdened**



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

**Housing Problems by Household Type**

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

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



<b>Coal County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>125</b>	<b>89</b>	<b>71.20%</b>	<b>155</b>	<b>124</b>	<b>80.00%</b>
Elderly Family	10	10	100.00%	0	0	N/A
Small Family (2-4 persons)	25	15	60.00%	40	35	87.50%
Large Family (5 or more persons)	4	4	100.00%	4	4	100.00%
Elderly Non-Family	60	45	75.00%	70	55	78.57%
Non-Family, Non-Elderly	20	15	75.00%	45	30	66.67%
<b>Income 30%-50% HAMFI</b>	<b>295</b>	<b>144</b>	<b>48.81%</b>	<b>140</b>	<b>65</b>	<b>46.43%</b>
Elderly Family	30	10	33.33%	4	0	0.00%
Small Family (2-4 persons)	85	65	76.47%	30	25	83.33%
Large Family (5 or more persons)	15	4	26.67%	10	10	100.00%
Elderly Non-Family	120	50	41.67%	50	10	20.00%
Non-Family, Non-Elderly	45	15	33.33%	50	20	40.00%
<b>Income 50%-80% HAMFI</b>	<b>385</b>	<b>88</b>	<b>22.86%</b>	<b>120</b>	<b>20</b>	<b>16.67%</b>
Elderly Family	35	4	11.43%	0	0	N/A
Small Family (2-4 persons)	145	25	17.24%	35	10	28.57%
Large Family (5 or more persons)	85	55	64.71%	30	10	33.33%
Elderly Non-Family	100	0	0.00%	25	0	0.00%
Non-Family, Non-Elderly	20	4	20.00%	30	0	0.00%
<b>Income Greater than 80% of HAMFI</b>	<b>905</b>	<b>65</b>	<b>7.18%</b>	<b>230</b>	<b>4</b>	<b>1.74%</b>
Elderly Family	230	20	8.70%	60	0	0.00%
Small Family (2-4 persons)	440	30	6.82%	105	0	0.00%
Large Family (5 or more persons)	105	15	14.29%	10	4	40.00%
Elderly Non-Family	80	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	50	0	0.00%	50	0	0.00%
<b>All Incomes</b>	<b>1,710</b>	<b>386</b>	<b>22.57%</b>	<b>645</b>	<b>213</b>	<b>33.02%</b>
Elderly Family	305	44	14.43%	64	0	0.00%
Small Family (2-4 persons)	695	135	19.42%	210	70	33.33%
Large Family (5 or more persons)	209	78	37.32%	54	28	51.85%
Elderly Non-Family	360	95	26.39%	149	65	43.62%
Non-Family, Non-Elderly	135	34	25.19%	175	50	28.57%

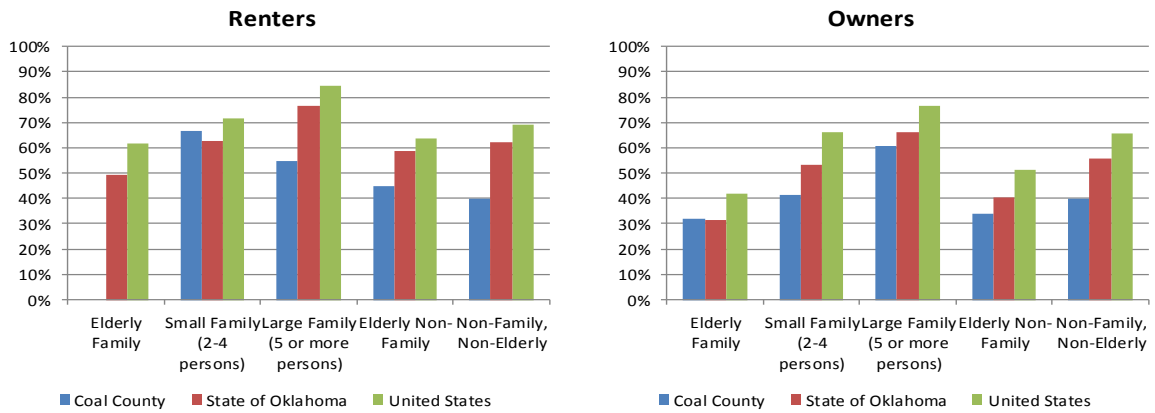
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>805</b>	<b>321</b>	<b>39.88%</b>	<b>415</b>	<b>50.36%</b>
Elderly Family	75	24	32.00%	4	0.00%
Small Family (2-4 persons)	255	105	41.18%	105	66.67%
Large Family (5 or more persons)	104	63	60.58%	44	54.55%
Elderly Non-Family	280	95	33.93%	145	44.83%
Non-Family, Non-Elderly	85	34	40.00%	125	40.00%

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 Coal 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.”

**Coal 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
<b>Income &lt; 30% HAMFI</b>	<b>125</b>	<b>90</b>	<b>72.0%</b>	<b>155</b>	<b>125</b>	<b>80.6%</b>
White alone, non-Hispanic	104	75	72.1%	120	100	83.3%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	8	4	50.0%	20	20	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	14	10	71.4%	19	4	21.1%
<b>Income 30%-50% HAMFI</b>	<b>295</b>	<b>145</b>	<b>49.2%</b>	<b>140</b>	<b>70</b>	<b>50.0%</b>
White alone, non-Hispanic	230	120	52.2%	105	45	42.9%
Black or African-American alone	0	0	N/A	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	19	4	21.1%	14	10	71.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	4	4	100.0%
Other (including multiple races)	50	25	50.0%	19	15	78.9%
<b>Income 50%-80% HAMFI</b>	<b>385</b>	<b>90</b>	<b>23.4%</b>	<b>120</b>	<b>20</b>	<b>16.7%</b>
White alone, non-Hispanic	295	85	28.8%	100	20	20.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	29	4	13.8%	10	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	4	21.1%	8	4	50.0%
Other (including multiple races)	54	4	7.4%	10	0	0.0%
<b>Income 80%-100% HAMFI</b>	<b>160</b>	<b>50</b>	<b>31.3%</b>	<b>40</b>	<b>0</b>	<b>0.0%</b>
White alone, non-Hispanic	125	50	40.0%	20	0	0.0%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	10	0	0.0%	0	0	N/A
American Indian alone	4	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	20	0	0.0%	20	0	0.0%
<b>All Incomes</b>	<b>1,710</b>	<b>390</b>	<b>22.8%</b>	<b>644</b>	<b>219</b>	<b>34.0%</b>
White alone, non-Hispanic	1,419	340	24.0%	475	165	34.7%
Black or African-American alone	4	0	0.0%	8	0	0.0%
Asian alone	10	0	0.0%	0	0	N/A
American Indian alone	79	16	20.3%	54	30	55.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	23	8	34.8%	16	8	50.0%
Other (including multiple races)	197	43	21.8%	112	23	20.5%

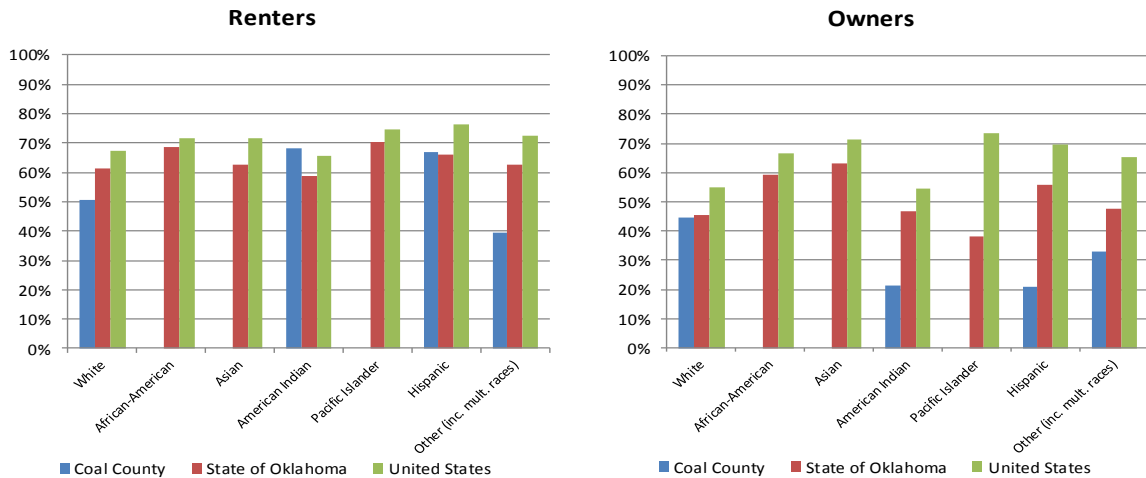
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Coal County : Households under 80% AMI by Race/Ethnicity**

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>805</b>	<b>325</b>	<b>40.37%</b>	<b>415</b>	<b>215</b>	<b>51.81%</b>
White alone, non-Hispanic	629	280	44.52%	325	165	50.77%
Black or African-American alone	0	0	N/A	4	0	0.00%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	56	12	21.43%	44	30	68.18%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	4	21.05%	12	8	66.67%
Other (including multiple races)	118	39	33.05%	48	19	39.58%

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 Coal 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 175 renter households that are cost overburdened, and 209 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 70 renter households that are cost overburdened, and 117 homeowners that are cost overburdened.



- 68.2% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 66.7% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.

## Overall Anticipated Housing Demand

Future demand for housing units in Coal 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 Coalgate as well as Coal County as a whole. The calculations are shown in the following tables.

### Coalgate 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.

<b>Coalgate Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	2,005	1,967	-0.19%	1,971	0.04%
Households	830	806	-0.29%	819	0.32%
Housing Units	947	957	0.11%	967	0.21%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Current estimates and forecasts from both Nielsen SiteReports and the Census Bureau project continued population and household levels over the next five years. Further, employment levels have not recovered since prior to the economic downturn of late 2008. However, the area does have an older housing stock and no new rental housing has been added to any significant degree in many years. Some limited need for preservation or rehabilitation of existing housing is likely needed.

### Coal 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.

<b>Coal County Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	6,031	5,925	-0.18%	5,793	-0.45%
Households	2,373	2,350	-0.10%	2,301	-0.42%
Housing Units	2,744	2,810	0.24%	2,793	-0.12%

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.



There were 460 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 Coal County will continue to decline in the future. However, the housing stock of Coal 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 Coal County.