

**Housing Needs Assessment**  
**Latimer 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:**

January 8, 2016

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





January 20, 2016

Mr. Dennis Shockley, Executive Director  
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100 NW 63<sup>rd</sup> Street, Ste. 200  
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SUBJECT:       Housing Needs Assessment  
                  Latimer County  
                  IRR - Tulsa/OKC File No. 140-2015-0052

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

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of Latimer County is projected to decline by 0.78% per year over the next five years.
2. Median Household Income in Latimer County is estimated to be \$42,571 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Latimer County is estimated to be 16.85%, the same rate of poverty as the State of Oklahoma.
3. Homeowner and rental vacancy rates in Latimer County are lower than the state averages.
4. Home values and rental rates in Latimer County are also significantly lower than the state averages.
5. Average sale price for homes in Wilburton was \$72,096 in 2015, with an average price per square foot of \$50.45. The average year of construction for homes sold in 2015 is estimated to be 1961.
6. Approximately 24.07% of renters and 12.30% of owners are housing cost overburdened, which are lower percentages compared with the rest of the state (40.01% and 19.12% respectively for Oklahoma as a whole).

**Disaster Resiliency Specific Findings:**

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number: 29 Injuries: 121 Fatalities: 17 Damages (1996-2014): \$1,420,000.00
5. Social Vulnerability: Above the state score; at the census tract level, most of the southern to central portion of the county have particularly higher scores
6. Floodplain: updated flood maps not available

**Homelessness Specific Findings**

1. Latimer 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 located nearer elevated number of disabled person: 220

**Lead-Based Paint Specific Findings**

1. We estimate there are 670 occupied housing units in Latimer County with lead-based paint hazards.
2. 323 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 93 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 Latimer 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 Latimer 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 Latimer 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 Latimer County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Latimer County area.

## Effective Date of Consultation

The Latimer County area was inspected and research was performed during January, 2016. The effective date of this analysis is January 8, 2016. The date of this report is January 20, 2016. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

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

## Data Sources

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

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

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

# Latimer County Analysis

## Area Information

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

Latimer County is located in eastern Oklahoma. The county is bordered on the north by Pittsburg and Haskell Counties on the west by Pittsburg County, on the south by Pushmataha County, and on the east by Le Flore County. The Latimer County Seat is Wilburton, which is located in the west central part of the county. This location is approximately 122 miles southeast of Tulsa and 161 miles southeast of Oklahoma City.

## Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Latimer. These are US-270, OK-82, OK-1, and OK-2. The nearest interstate highway is I-40, approximately 40.7 miles to the north. The county also has numerous county roadways.

Public transportation is provided by the Ki Bois Area Transit System (KATS), which operates a demand-responsive transportation service. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles.

The Wilburton Municipal Airport is located west of Wilburton. The airport has an asphalt runway and averages 33 aircraft operations per day. The nearest full service commercial airport is Fort Smith Regional Airport, in Fort Smith, Arkansas, approximately 71.2 miles away. Further, the Tulsa International Airport is located approximately 130 miles north.

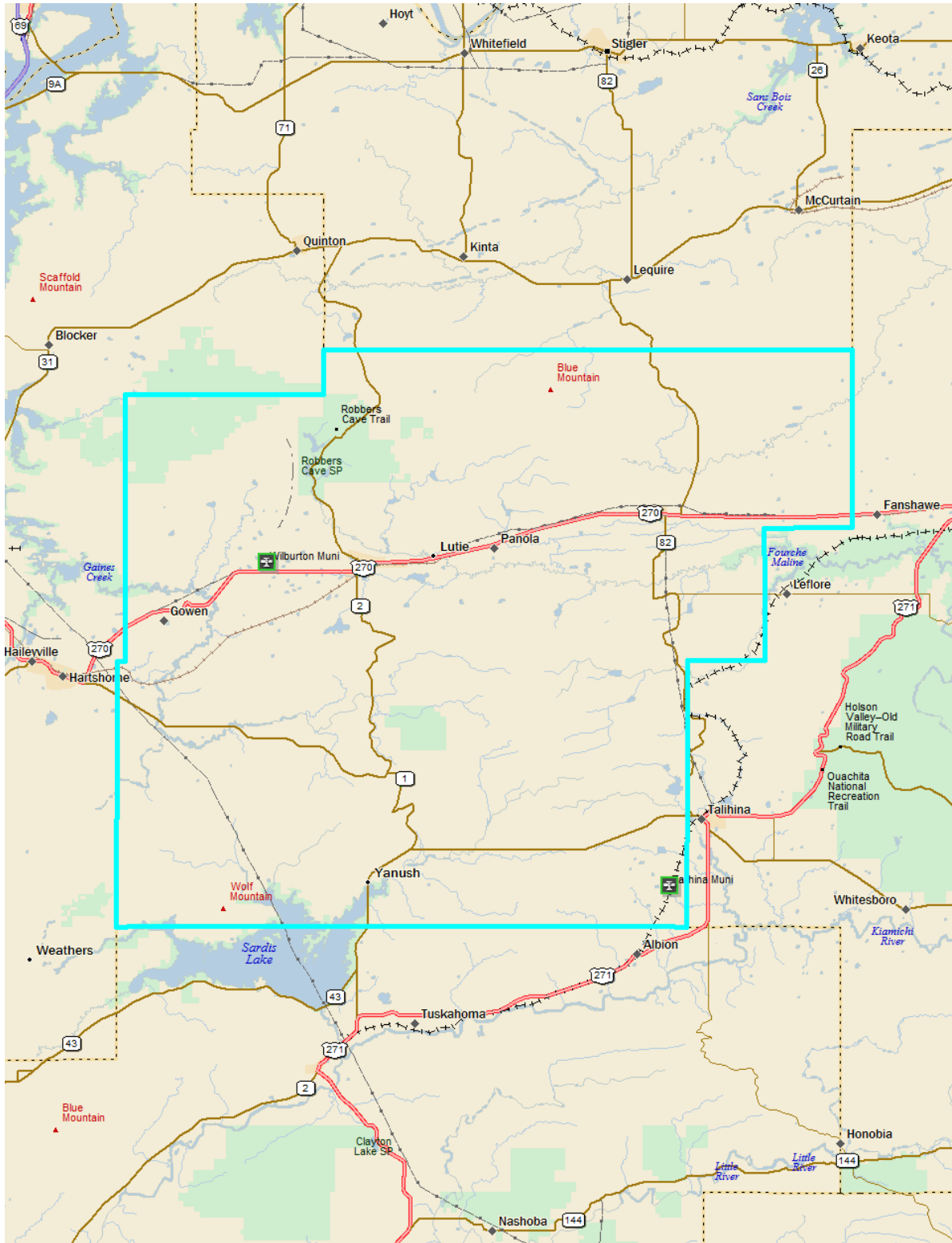
## Educational Facilities

All of the county communities have public school facilities. Wilburton is served by Wilburton Public Schools. Wilburton Public Schools is comprised of one elementary, middle, and high school. Higher education offerings in Wilburton include the Kiamichi Area Vocational College and Eastern Oklahoma State College.

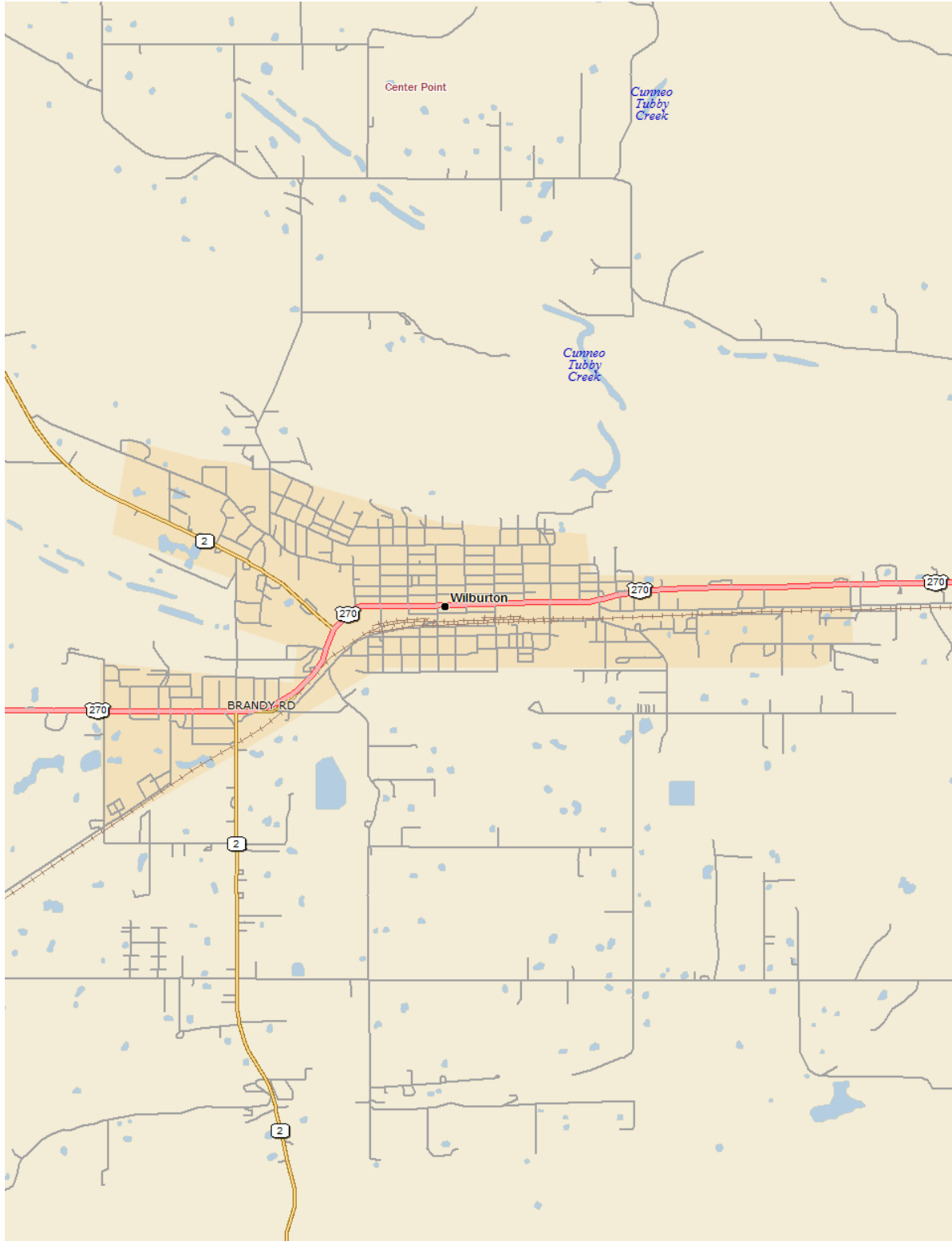
**Medical Facilities**

County medical services are provided by the Latimer County General Hospital, a 33 bed acute-care hospital that offers emergency services, as well as, respiratory therapy, and diagnostic services. McAlester Regional Health Center also provides medical care for Latimer County residents. The smaller county communities typically have small outpatient clinics to serve their immediate areas.

### Latimer County Area Map



### Wilburton Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Latimer 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
Wilburton	2,972	2,843	-0.44%	2,861	0.13%	2,857	-0.03%
Latimer County	10,692	11,154	0.42%	10,523	-1.16%	10,119	-0.78%
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 Latimer County was 11,154 persons as of the 2010 Census, a 0.42% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Latimer County to be 10,523 persons, and projects that the population will show -0.78% annualized decline over the next five years.

The population of Wilburton was 2,843 persons as of the 2010 Census, a -0.44% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Wilburton to be 2,861 persons, and projects that the population will show -0.03% annualized decline over the next five years.

The next table presents data regarding household levels in Latimer 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
Wilburton	1,004	1,016	0.12%	1,083	1.29%	1,104	0.38%
Latimer County	3,951	4,208	0.63%	3,971	-1.15%	3,823	-0.76%
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
Wilburton	675	631	-0.67%	699	2.07%	711	0.34%
Latimer County	2,869	2,943	0.25%	2,765	-1.24%	2,655	-0.81%
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, Latimer County had a total of 4,208 households, representing a 0.63% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Latimer County to have 3,971 households. This number is expected to experience a -0.76% annualized rate of growth over the next five years.

As of 2010, Wilburton had a total of 1,016 households, representing a 0.12% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Wilburton to have 1,083 households. This number is expected to experience a 0.38% annualized rate of growth over the next five years.

### Population by Race and Ethnicity

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

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Wilburton		Latimer County	
	No.	Percent	No.	Percent
Total Population	2,821		11,034	
White Alone	1,989	70.51%	7,648	69.31%
Black or African American Alone	30	1.06%	100	0.91%
Amer. Indian or Alaska Native Alone	409	14.50%	1,500	13.59%
Asian Alone	12	0.43%	26	0.24%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	18	0.64%	110	1.00%
Two or More Races	363	12.87%	1,650	14.95%
Population by Hispanic or Latino Origin	Wilburton		Latimer County	
	No.	Percent	No.	Percent
Total Population	2,821		11,034	
Hispanic or Latino	146	5.18%	327	2.96%
<i>Hispanic or Latino, White Alone</i>	37	25.34%	75	22.94%
<i>Hispanic or Latino, All Other Races</i>	109	74.66%	252	77.06%
Not Hispanic or Latino	2,675	94.82%	10,707	97.04%
<i>Not Hispanic or Latino, White Alone</i>	1,952	72.97%	7,573	70.73%
<i>Not Hispanic or Latino, All Other Races</i>	723	27.03%	3,134	29.27%

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

In Latimer County, racial and ethnic minorities comprise 31.37% of the total population. Within Wilburton, racial and ethnic minorities represent 30.80% of the population.

### Population by Age

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



<b>Latimer County Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	11,154		10,523		10,119			
Age 0 - 4	672	6.02%	681	6.47%	660	6.52%	0.27%	-0.62%
Age 5 - 9	707	6.34%	657	6.24%	634	6.27%	-1.46%	-0.71%
Age 10 - 14	797	7.15%	682	6.48%	618	6.11%	-3.07%	-1.95%
Age 15 - 17	497	4.46%	461	4.38%	425	4.20%	-1.49%	-1.61%
Age 18 - 20	626	5.61%	522	4.96%	504	4.98%	-3.57%	-0.70%
Age 21 - 24	485	4.35%	609	5.79%	621	6.14%	4.66%	0.39%
Age 25 - 34	1,195	10.71%	1,146	10.89%	1,150	11.36%	-0.83%	0.07%
Age 35 - 44	1,254	11.24%	1,066	10.13%	1,019	10.07%	-3.20%	-0.90%
Age 45 - 54	1,559	13.98%	1,309	12.44%	1,080	10.67%	-3.44%	-3.77%
Age 55 - 64	1,418	12.71%	1,339	12.72%	1,250	12.35%	-1.14%	-1.37%
Age 65 - 74	1,058	9.49%	1,179	11.20%	1,286	12.71%	2.19%	1.75%
Age 75 - 84	644	5.77%	615	5.84%	613	6.06%	-0.92%	-0.07%
Age 85 and over	242	2.17%	257	2.44%	259	2.56%	1.21%	0.16%
<i>Age 55 and over</i>	3,362	30.14%	3,390	32.22%	3,408	33.68%	0.17%	0.11%
<i>Age 62 and over</i>	2,127	19.07%	2,196	20.87%	2,274	22.47%	0.63%	0.70%
<b>Median Age</b>	39.8		39.7		39.4		-0.05%	-0.15%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Latimer County is 39.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.47% of the population is below the age of 5, while 20.87% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.70% per year.

<b>Wilburton Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	<b>2,843</b>		<b>2,861</b>		<b>2,857</b>			
Age 0 - 4	201	7.07%	204	7.13%	204	7.14%	0.30%	0.00%
Age 5 - 9	203	7.14%	204	7.13%	197	6.90%	0.10%	-0.70%
Age 10 - 14	182	6.40%	203	7.10%	199	6.97%	2.21%	-0.40%
Age 15 - 17	116	4.08%	129	4.51%	136	4.76%	2.15%	1.06%
Age 18 - 20	272	9.57%	207	7.24%	215	7.53%	-5.32%	0.76%
Age 21 - 24	171	6.01%	200	6.99%	205	7.18%	3.18%	0.50%
Age 25 - 34	343	12.06%	362	12.65%	340	11.90%	1.08%	-1.25%
Age 35 - 44	333	11.71%	306	10.70%	316	11.06%	-1.68%	0.65%
Age 45 - 54	342	12.03%	335	11.71%	305	10.68%	-0.41%	-1.86%
Age 55 - 64	268	9.43%	271	9.47%	282	9.87%	0.22%	0.80%
Age 65 - 74	204	7.18%	231	8.07%	252	8.82%	2.52%	1.76%
Age 75 - 84	143	5.03%	138	4.82%	136	4.76%	-0.71%	-0.29%
Age 85 and over	65	2.29%	71	2.48%	70	2.45%	1.78%	-0.28%
<i>Age 55 and over</i>	<i>680</i>	<i>23.92%</i>	<i>711</i>	<i>24.85%</i>	<i>740</i>	<i>25.90%</i>	<i>0.90%</i>	<i>0.80%</i>
<i>Age 62 and over</i>	<i>427</i>	<i>15.03%</i>	<i>450</i>	<i>15.74%</i>	<i>473</i>	<i>16.54%</i>	<i>1.05%</i>	<i>0.97%</i>
<b>Median Age</b>	<b>33.1</b>		<b>32.8</b>		<b>33.0</b>		<b>-0.18%</b>	<b>0.12%</b>

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Wilburton is 32.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.13% of the population is below the age of 5, while 15.74% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.97% per year.

### Families by Presence of Children

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

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

	Wilburton		Latimer County	
	No.	Percent	No.	Percent
Total Families:	661		2,975	
Married-Couple Family:	485	73.37%	2,301	77.34%
With Children Under 18 Years	170	25.72%	802	26.96%
No Children Under 18 Years	315	47.66%	1,499	50.39%
Other Family:	176	26.63%	674	22.66%
Male Householder, No Wife Present	77	11.65%	195	6.55%
With Children Under 18 Years	58	8.77%	139	4.67%
No Children Under 18 Years	19	2.87%	56	1.88%
Female Householder, No Husband Present	99	14.98%	479	16.10%
With Children Under 18 Years	34	5.14%	290	9.75%
No Children Under 18 Years	65	9.83%	189	6.35%
<hr/>				
Total Single Parent Families	92		429	
Male Householder	58	63.04%	139	32.40%
Female Householder	34	36.96%	290	67.60%

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

As shown, within Latimer County, among all families 14.42% are single-parent families, while in Wilburton, the percentage is 13.92%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Wilburton		Latimer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,715		10,806		3,702,515	
Under 18 Years:	607		2,654		933,738	
With One Type of Disability	28	4.61%	105	3.96%	33,744	3.61%
With Two or More Disabilities	37	6.10%	96	3.62%	11,082	1.19%
No Disabilities	542	89.29%	2,453	92.43%	888,912	95.20%
18 to 64 Years:	1,813		6,350		2,265,702	
With One Type of Disability	245	13.51%	708	11.15%	169,697	7.49%
With Two or More Disabilities	173	9.54%	629	9.91%	149,960	6.62%
No Disabilities	1,395	76.94%	5,013	78.94%	1,946,045	85.89%
65 Years and Over:	295		1,802		503,075	
With One Type of Disability	60	20.34%	402	22.31%	95,633	19.01%
With Two or More Disabilities	89	30.17%	498	27.64%	117,044	23.27%
No Disabilities	146	49.49%	902	50.06%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>632</b>	<b>23.28%</b>	<b>2,438</b>	<b>22.56%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Latimer County, 22.56% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Wilburton the percentage is 23.28%.

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

**2013 Population by Veteran and Disability Status**

	Wilburton		Latimer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,846		7,890		2,738,788	
Veteran:	165	8.94%	821	10.41%	305,899	11.17%
With a Disability	72	43.64%	401	48.84%	100,518	32.86%
No Disability	93	56.36%	420	51.16%	205,381	67.14%
Non-veteran:	1,681	91.06%	7,069	89.59%	2,432,889	88.83%
With a Disability	467	27.78%	1,808	25.58%	430,610	17.70%
No Disability	1,214	72.22%	5,261	74.42%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Latimer County, the Census Bureau estimates there are 821 veterans, 48.84% of which have one or more disabilities (compared with 32.86% at a statewide level). In Wilburton, there are an estimated 165 veterans, 43.64% of which are estimated to have a disability.

Compared with the rest of the state, the veteran populations of Wilburton and Latimer County have significantly higher rates of disability than veterans in the rest of the state.

### Group Quarters Population

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

	Wilburton		Latimer County	
	No.	Percent	No.	Percent
Total Population	2,843		11,154	
Group Quarters Population	355	12.49%	574	5.15%
Institutionalized Population	117	4.12%	309	2.77%
Correctional facilities for adults	26	0.91%	26	0.23%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	91	3.20%	263	2.36%
Other institutional facilities	0	0.00%	20	0.18%
Noninstitutionalized population	238	8.37%	265	2.38%
College/University student housing	234	8.23%	234	2.10%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	4	0.14%	31	0.28%

Source: 2010 Decennial Census, Table P42

Wilburton is home to Eastern Oklahoma State College, which is a likely reason that the percentage of the Latimer County population in group quarters is well above the statewide figure, which was 2.99% in 2010.

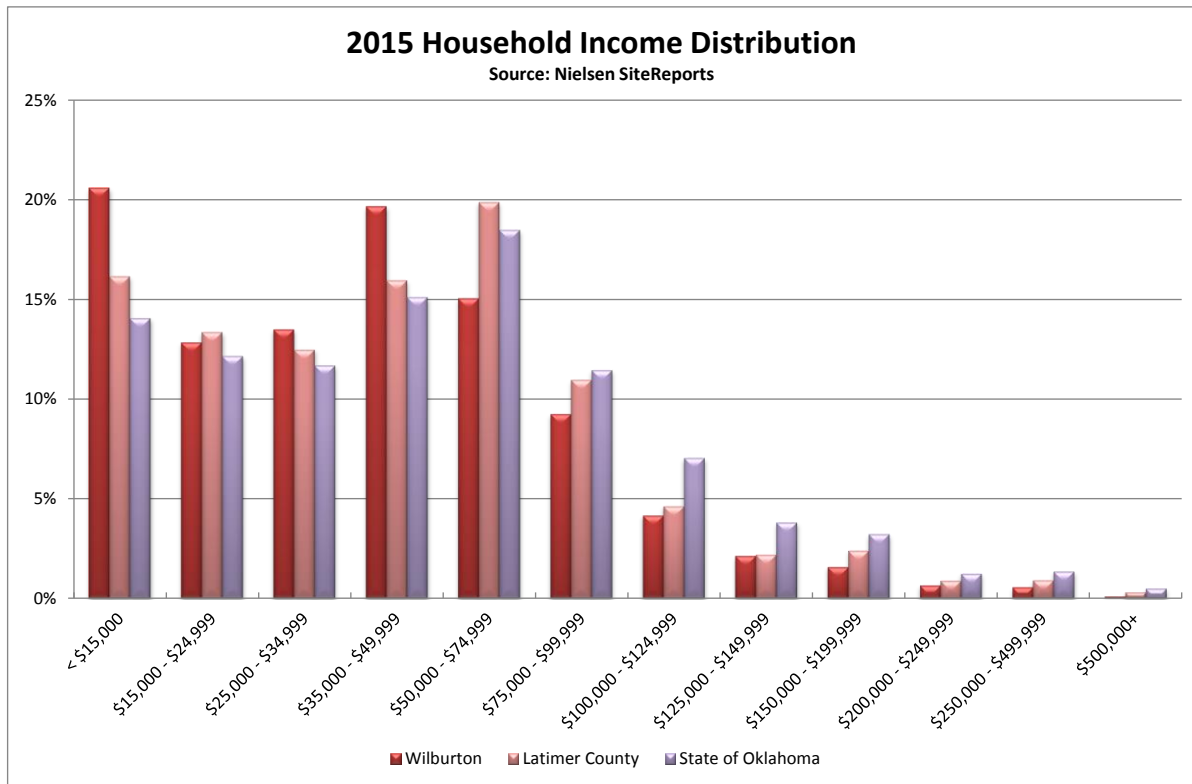
## Household Income Levels

Data in the following chart shows the distribution of household income in Latimer 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>Wilburton</b>		<b>Latimer 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>	1,083		3,971		1,520,327	
< \$15,000	223	20.59%	641	16.14%	213,623	14.05%
\$15,000 - \$24,999	139	12.83%	530	13.35%	184,613	12.14%
\$25,000 - \$34,999	146	13.48%	495	12.47%	177,481	11.67%
\$35,000 - \$49,999	213	19.67%	633	15.94%	229,628	15.10%
\$50,000 - \$74,999	163	15.05%	789	19.87%	280,845	18.47%
\$75,000 - \$99,999	100	9.23%	435	10.95%	173,963	11.44%
\$100,000 - \$124,999	45	4.16%	183	4.61%	106,912	7.03%
\$125,000 - \$149,999	23	2.12%	87	2.19%	57,804	3.80%
\$150,000 - \$199,999	17	1.57%	95	2.39%	48,856	3.21%
\$200,000 - \$249,999	7	0.65%	35	0.88%	18,661	1.23%
\$250,000 - \$499,999	6	0.55%	36	0.91%	20,487	1.35%
\$500,000+	1	0.09%	12	0.30%	7,454	0.49%
<b>Median Household Income</b>	\$37,359		\$42,571		\$47,049	
<b>Average Household Income</b>	\$47,876		\$55,176		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Latimer County is estimated to be \$42,571 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Wilburton, median household income is estimated to be \$37,359. The income distribution can be better visualized by the following chart.



**Household Income Trend**

Next we examine the long-term growth of incomes in Latimer 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.

<b>Household Income Trend</b>					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Wilburton	\$20,878	\$37,359	3.70%	2.40%	1.30%
Latimer County	\$23,962	\$42,571	3.66%	2.40%	1.26%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

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

As shown, both Latimer County and the City of Wilburton saw positive growth in “real” median household income between 1999 and 2015. This is contrary to both statewide and national trends. 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 Latimer County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Wilburton	24.88%	23.43%	-145	29.31%	76.47%
Latimer County	22.70%	16.85%	-585	19.42%	60.00%
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 Latimer County is estimated to be 16.85% by the American Community Survey. This is a decrease of -585 basis points since the 2000 Census. Within Wilburton, the poverty rate is estimated to be 23.43%, down from 23.43% in 2000. Like real median household income growth, Wilburton and Latimer County have rates that are moving contrary to statewide and national trends. On both the statewide and national level, poverty rates have increased over the past several years. Between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.



## Economic Conditions

### Employment and Unemployment

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

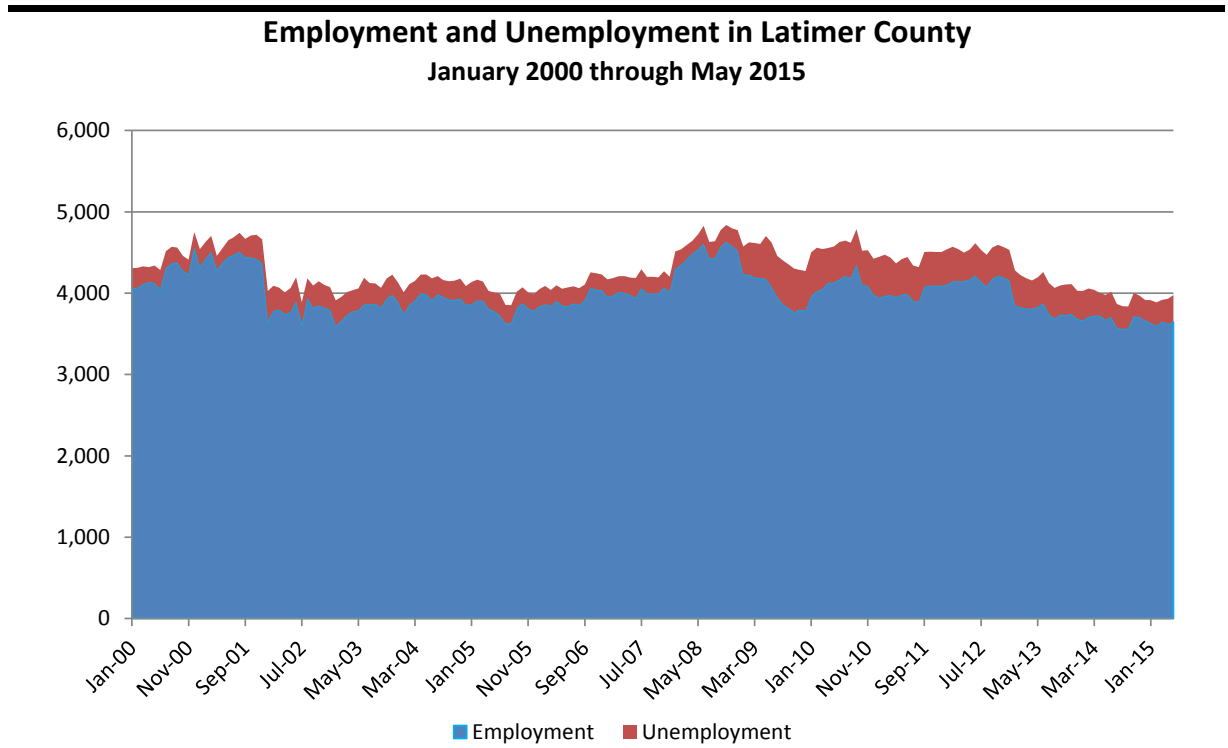
<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Latimer County	4,128	3,644	-2.46%	9.7%	8.4%	-130
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	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 Latimer County was 3,644 persons. Compared with figures from May 2010, this represents annualized employment decline of -2.46% per year. The unemployment rate in May was 8.4%, a decrease of -130 basis points from May 2010, which was 9.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Latimer County has underperformed both the state and nation in these statistics.

### Employment Level Trends

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



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

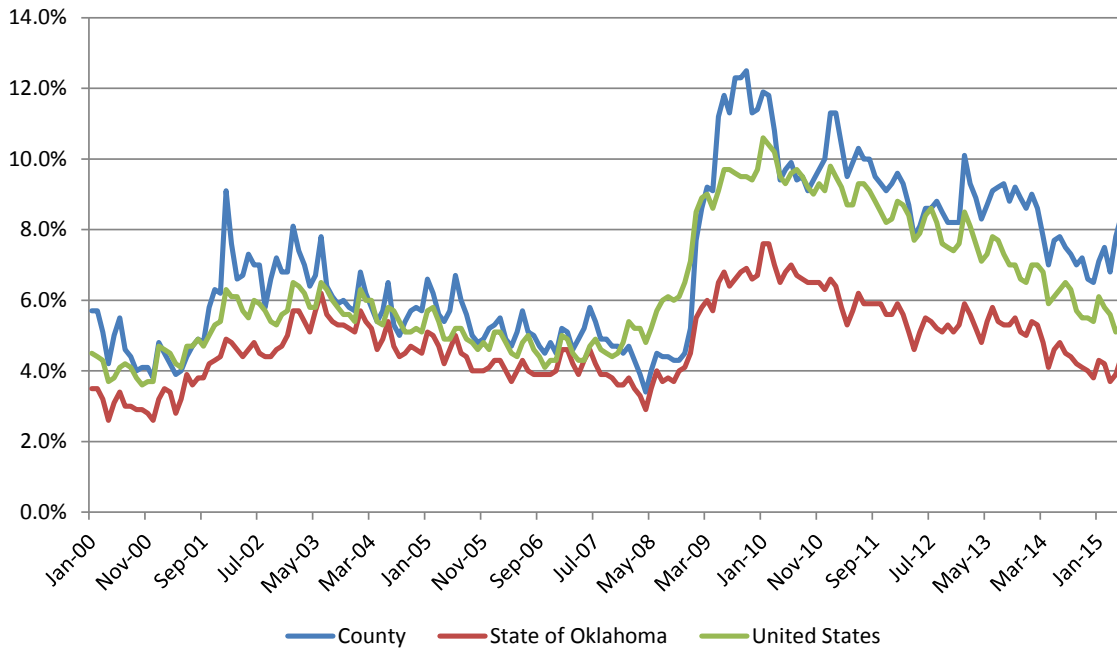
As shown, total employment levels have generally remained stable throughout the previous decade, with no major gains or losses in either total employment or the total labor force. Since early 2012, both total employment and the overall labor force have trended downward slightly. Employment in May 2015 was 3,644 persons. The number of unemployed persons in May 2015 was 333, out of a total labor force of 3,977 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Latimer 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 Latimer 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 Latimer County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 8.4%. On the whole, unemployment rates in Latimer County track well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Latimer County have been above both the statewide and the national average.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Latimer 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.

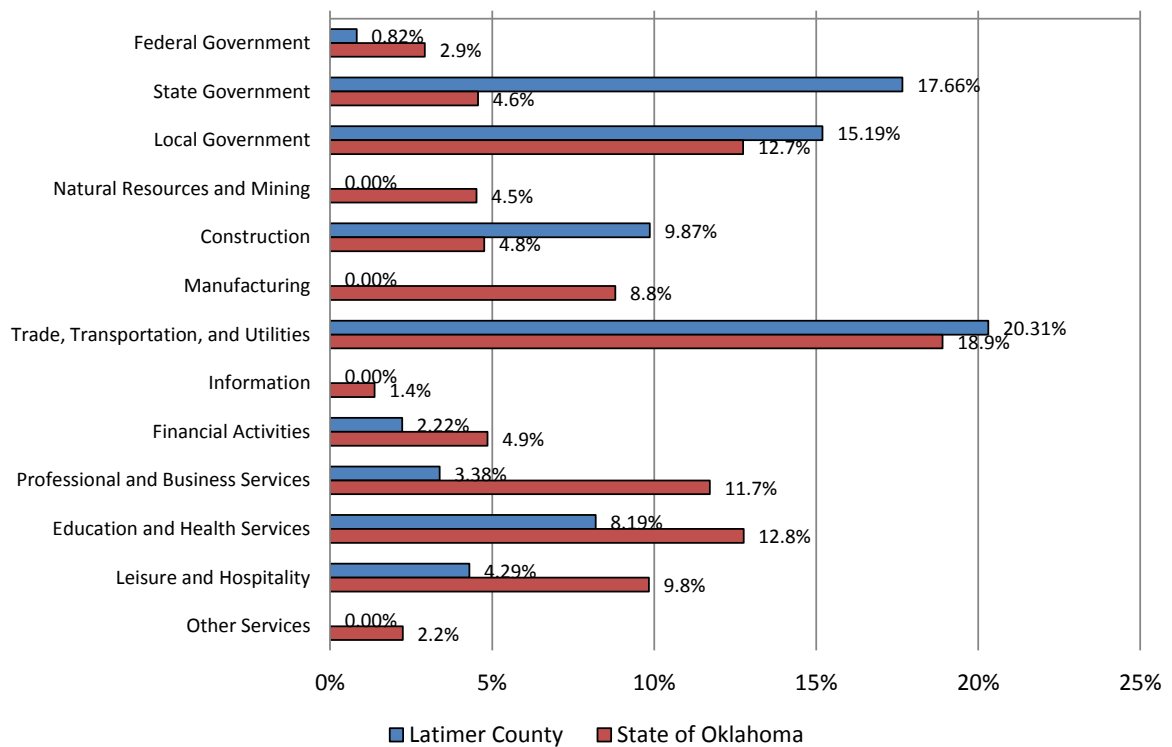


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	6	27	0.82%	\$40,872	0.41
State Government	13	580	17.66%	\$31,089	5.31
Local Government	22	499	15.19%	\$32,688	1.51
Natural Resources and Mining	19	N/A	N/A	N/A	N/A
Construction	16	324	9.87%	\$45,431	2.21
Manufacturing	3	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	36	667	20.31%	\$47,240	1.06
Information	2	N/A	N/A	N/A	N/A
Financial Activities	18	73	2.22%	\$31,825	0.40
Professional and Business Services	25	111	3.38%	\$39,992	0.24
Education and Health Services	21	269	8.19%	\$26,296	0.54
Leisure and Hospitality	15	141	4.29%	\$12,300	0.40
Other Services	6	N/A	N/A	N/A	N/A
<b>Total</b>	<b>201</b>	<b>3,284</b>		<b>\$40,300</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 (20.31%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$47,240 per year. The industry



with the highest annual pay is Trade, Transportation, and Utilities, with average annual pay of \$47,240 per year.

The rightmost column of the previous table provides location quotients for each industry for Latimer 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 (Latimer 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 Latimer County, among all industries the largest location quotient is in State Government, with a quotient of 5.31 (state government employment includes employment at Eastern Oklahoma State College). Among private employers, the largest is Construction, with a quotient of 2.21.

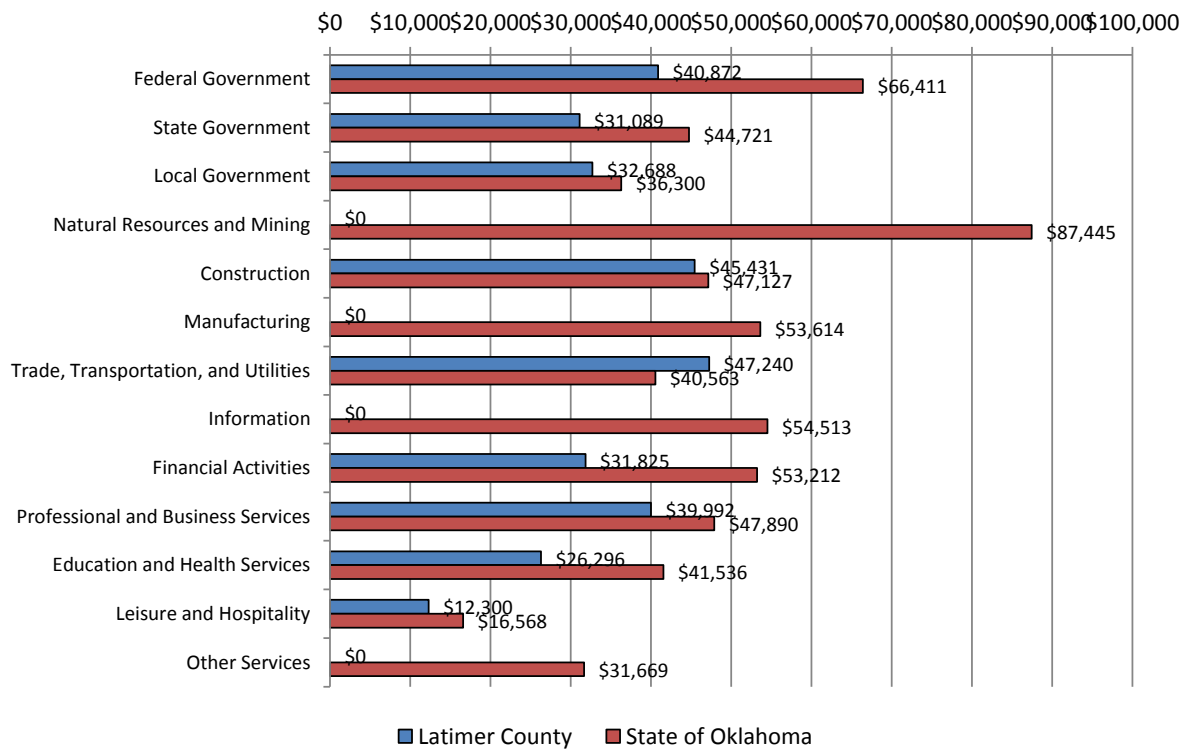
The next table presents average annual pay in Latimer County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Latimer County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$40,872	\$66,411	\$75,784	61.5%	53.9%
State Government	\$31,089	\$44,721	\$54,184	69.5%	57.4%
Local Government	\$32,688	\$36,300	\$46,146	90.0%	70.8%
Natural Resources and Mining	N/A	\$87,445	\$59,666	N/A	N/A
Construction	\$45,431	\$47,127	\$55,041	96.4%	82.5%
Manufacturing	N/A	\$53,614	\$62,977	N/A	N/A
Trade, Transportation, and Utilities	\$47,240	\$40,563	\$42,988	116.5%	109.9%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$31,825	\$53,212	\$85,261	59.8%	37.3%
Professional and Business Services	\$39,992	\$47,890	\$66,657	83.5%	60.0%
Education and Health Services	\$26,296	\$41,536	\$45,951	63.3%	57.2%
Leisure and Hospitality	\$12,300	\$16,568	\$20,993	74.2%	58.6%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$40,300</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>92.1%</b>	<b>78.5%</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, Latimer County has lower average wages in every category.

### 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>Wilburton</b>		<b>Latimer 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>661</b>		<b>2,975</b>		<b>961,468</b>	
With Children <18 Years:	262	39.64%	1,231	41.38%	425,517	44.26%
Married Couple:	170	64.89%	802	65.15%	281,418	66.14%
Both Parents Employed	61	35.88%	406	50.62%	166,700	59.24%
One Parent Employed	51	30.00%	299	37.28%	104,817	37.25%
Neither Parent Employed	58	34.12%	97	12.09%	9,901	3.52%
Other Family:	92	35.11%	429	34.85%	144,099	33.86%
Male Householder:	58	63.04%	139	32.40%	36,996	25.67%
Employed	55	94.83%	105	75.54%	31,044	83.91%
Not Employed	3	5.17%	34	24.46%	5,952	16.09%
Female Householder:	34	36.96%	290	67.60%	107,103	74.33%
Employed	22	64.71%	164	56.55%	75,631	70.62%
Not Employed	12	35.29%	126	43.45%	31,472	29.38%
Without Children <18 Years:	399	60.36%	1,744	58.62%	535,951	55.74%
Married Couple:	315	78.95%	1,499	85.95%	431,868	80.58%
Both Spouses Employed	97	30.79%	429	28.62%	167,589	38.81%
One Spouse Employed	130	41.27%	417	27.82%	138,214	32.00%
Neither Spouse Employed	88	27.94%	653	43.56%	126,065	29.19%
Other Family:	84	21.05%	245	14.05%	104,083	19.42%
Male Householder:	19	21.59%	56	8.58%	32,243	25.58%
Employed	0	0.00%	24	42.86%	19,437	60.28%
Not Employed	19	100.00%	32	57.14%	12,806	39.72%
Female Householder:	65	77.38%	189	77.14%	71,840	69.02%
Employed	26	40.00%	54	28.57%	36,601	50.95%
Not Employed	39	60.00%	135	71.43%	35,239	49.05%
<i>Total Working Families:</i>	<i>442</i>	<i>66.87%</i>	<i>1,898</i>	<i>63.80%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>189</i>	<i>42.76%</i>	<i>974</i>	<i>51.32%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>253</i>	<i>57.24%</i>	<i>924</i>	<i>48.68%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Latimer County, there are 1,898 working families, 51.32% 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 Latimer County include Eastern Oklahoma State College, Franklin Electric Inc., Latimer County General Hospital and affiliated clinics, city and county government employees and employees of the public school districts.

## Commuting Patterns

### Travel Time to Work

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

### Workers 16 Years and Over by Commuting Time to Work

	Wilburton		Latimer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>997</b>		<b>3,862</b>		<b>1,613,364</b>	
Less than 15 minutes	745	74.72%	1,719	44.51%	581,194	36.02%
15 to 30 minutes	104	10.43%	1,067	27.63%	625,885	38.79%
30 to 45 minutes	58	5.82%	578	14.97%	260,192	16.13%
45 to 60 minutes	47	4.71%	226	5.85%	74,625	4.63%
60 or more minutes	43	4.31%	272	7.04%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Latimer County, the largest percentage of workers (44.51%) travel Less than 15 minutes to work. Only 12.89% of workers in Latimer County commute more than 45 minutes to work.

### Means of Transportation

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

### Workers 16 Years and Over by Means of Transportation to Work

	Wilburton		Latimer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>1,019</b>		<b>3,952</b>		<b>1,673,026</b>	
Car, Truck or Van:	855	83.91%	3,660	92.61%	1,551,461	92.73%
<i>Drove Alone</i>	793	92.75%	3,174	86.72%	1,373,407	88.52%
<i>Carpooled</i>	62	7.25%	486	13.28%	178,054	11.48%
Public Transportation	0	0.00%	4	0.10%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	24	0.61%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	97	9.52%	129	3.26%	30,401	1.82%
Other Means	45	4.42%	45	1.14%	14,442	0.86%
Worked at Home	22	2.16%	90	2.28%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Latimer County commute to work by private vehicle, with a small percentage of persons working from home.



## Housing Stock Analysis

### Existing Housing Units

The following table presents data regarding the total number of housing units in Latimer 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
Wilburton	1,200	1,206	0.05%	1,279	1.18%
Latimer County	4,709	4,979	0.56%	4,915	-0.26%
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 Latimer County declined by -0.26% per year, to a total of 4,915 housing units in 2015. In terms of new housing unit construction, Latimer County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

The next table separates housing units in Latimer 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>						
	Wilburton		Latimer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>1,125</b>		<b>4,974</b>		<b>1,669,828</b>	
1 Unit, Detached	803	71.38%	3,723	74.85%	1,219,987	73.06%
1 Unit, Attached	35	3.11%	54	1.09%	34,434	2.06%
Duplex Units	50	4.44%	93	1.87%	34,207	2.05%
3-4 Units	54	4.80%	103	2.07%	42,069	2.52%
5-9 Units	28	2.49%	28	0.56%	59,977	3.59%
10-19 Units	9	0.80%	19	0.38%	57,594	3.45%
20-49 Units	9	0.80%	11	0.22%	29,602	1.77%
50 or More Units	22	1.96%	29	0.58%	30,240	1.81%
Mobile Homes	115	10.22%	883	17.75%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	31	0.62%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>172</b>	<b>15.29%</b>	<b>283</b>	<b>5.69%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Latimer County, 74.85% of housing units are single-family, detached. 5.69% of housing units are multifamily in structure (two or more units per building), while 18.38% of housing units comprise mobile homes, RVs, etc.

Within Wilburton, 71.38% of housing units are single-family, detached. 15.29% of housing units are multifamily in structure, while 10.22% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

<b>2013 Housing Units by Tenure and Number of Bedrooms</b>						
	<b>Wilburton</b>		<b>Latimer County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>971</b>		<b>4,160</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>545</b>	<b>56.13%</b>	<b>2,881</b>	<b>69.25%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	7	1.28%	50	1.74%	2,580	0.27%
1 Bedroom	9	1.65%	44	1.53%	16,837	1.74%
2 Bedrooms	154	28.26%	684	23.74%	166,446	17.18%
3 Bedrooms	334	61.28%	1,481	51.41%	579,135	59.78%
4 Bedrooms	22	4.04%	489	16.97%	177,151	18.29%
5 or More Bedrooms	19	3.49%	133	4.62%	26,587	2.74%
<b>Renter Occupied:</b>	<b>426</b>	<b>43.87%</b>	<b>1,279</b>	<b>30.75%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	20	4.69%	57	4.46%	13,948	2.93%
1 Bedroom	78	18.31%	131	10.24%	101,850	21.43%
2 Bedrooms	150	35.21%	454	35.50%	179,121	37.68%
3 Bedrooms	167	39.20%	599	46.83%	152,358	32.05%
4 Bedrooms	11	2.58%	38	2.97%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Latimer County is 69.25%, while 30.75% of housing units are renter occupied. In Wilburton, the homeownership rate is 56.13%, while 43.87% of households are renters.

### Housing Units Tenure and Household Income

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

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

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>4,160</b>	<b>2,881</b>	<b>1,279</b>	<b>69.25%</b>	<b>30.75%</b>
Less than \$5,000	140	41	99	29.29%	70.71%
\$5,000 - \$9,999	204	93	111	45.59%	54.41%
\$10,000-\$14,999	434	205	229	47.24%	52.76%
\$15,000-\$19,999	276	180	96	65.22%	34.78%
\$20,000-\$24,999	251	141	110	56.18%	43.82%
\$25,000-\$34,999	470	329	141	70.00%	30.00%
\$35,000-\$49,999	661	420	241	63.54%	36.46%
\$50,000-\$74,999	783	645	138	82.38%	17.62%
\$75,000-\$99,999	458	420	38	91.70%	8.30%
\$100,000-\$149,999	286	230	56	80.42%	19.58%
\$150,000 or more	197	177	20	89.85%	10.15%
<b>Income Less Than \$25,000</b>	<b>1,305</b>	<b>660</b>	<b>645</b>	<b>50.57%</b>	<b>49.43%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Latimer County as a whole, 49.43% of households with incomes less than \$25,000 are estimated to be renters, while 50.57% are estimated to be homeowners.

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

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>971</b>	<b>545</b>	<b>426</b>	<b>56.13%</b>	<b>43.87%</b>
Less than \$5,000	19	7	12	36.84%	63.16%
\$5,000 - \$9,999	59	24	35	40.68%	59.32%
\$10,000-\$14,999	119	64	55	53.78%	46.22%
\$15,000-\$19,999	53	14	39	26.42%	73.58%
\$20,000-\$24,999	75	46	29	61.33%	38.67%
\$25,000-\$34,999	86	49	37	56.98%	43.02%
\$35,000-\$49,999	239	116	123	48.54%	51.46%
\$50,000-\$74,999	104	80	24	76.92%	23.08%
\$75,000-\$99,999	99	67	32	67.68%	32.32%
\$100,000-\$149,999	88	55	33	62.50%	37.50%
\$150,000 or more	30	23	7	76.67%	23.33%
<b>Income Less Than \$25,000</b>	<b>325</b>	<b>155</b>	<b>170</b>	<b>47.69%</b>	<b>52.31%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Wilburton, 52.31% of households with incomes less than \$25,000 are estimated to be renters, while 47.69% are estimated to be homeowners.

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

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Wilburton</b>		<b>Latimer County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>971</b>		<b>4,160</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>545</b>	<b>56.13%</b>	<b>2,881</b>	<b>69.25%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	31	1.08%	10,443	1.08%
Built 2000 to 2009	26	4.77%	271	9.41%	153,492	15.84%
Built 1990 to 1999	50	9.17%	427	14.82%	125,431	12.95%
Built 1980 to 1989	127	23.30%	715	24.82%	148,643	15.34%
Built 1970 to 1979	97	17.80%	645	22.39%	184,378	19.03%
Built 1960 to 1969	78	14.31%	241	8.37%	114,425	11.81%
Built 1950 to 1959	96	17.61%	307	10.66%	106,544	11.00%
Built 1940 to 1949	21	3.85%	85	2.95%	50,143	5.18%
Built 1939 or Earlier	50	9.17%	159	5.52%	75,237	7.77%
Median Year Built:		1973		1980		1977
<b>Renter Occupied:</b>	<b>426</b>	<b>43.87%</b>	<b>1,279</b>	<b>30.75%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	5	0.39%	5,019	1.06%
Built 2000 to 2009	14	3.29%	109	8.52%	50,883	10.70%
Built 1990 to 1999	17	3.99%	105	8.21%	47,860	10.07%
Built 1980 to 1989	23	5.40%	177	13.84%	77,521	16.31%
Built 1970 to 1979	175	41.08%	389	30.41%	104,609	22.01%
Built 1960 to 1969	108	25.35%	222	17.36%	64,546	13.58%
Built 1950 to 1959	47	11.03%	120	9.38%	54,601	11.49%
Built 1940 to 1949	21	4.93%	71	5.55%	31,217	6.57%
Built 1939 or Earlier	21	4.93%	81	6.33%	39,089	8.22%
Median Year Built:		1971		1974		1975
<b>Overall Median Year Built:</b>		<b>1973</b>		<b>1978</b>		<b>1976</b>

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

Within Latimer County, 10.00% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Wilburton the percentage is 4.12%.

77.21% of housing units in Latimer County were built prior to 1990, while in Wilburton the percentage is 88.98%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

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

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

1. Hot and cold running water

2. A flush toilet
3. A bathtub or shower

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

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

### 2013 Substandard Housing Units

	Occupied		Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent	
Wilburton	971	13	1.34%	20	2.06%	21	2.16%	
Latimer County	4,160	81	1.95%	75	1.80%	436	10.48%	
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 Latimer County, 1.95% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.80% 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. Compared with the rest of the state, Wilburton and Latimer County have higher percentages of substandard housing units.

## Vacancy Rates

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

### 2013 Housing Units by Vacancy

	Wilburton		Latimer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	1,125		4,974		1,669,828	
Total Vacant Units	154	13.69%	814	16.37%	225,747	13.52%
For rent	17	11.04%	69	8.48%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	2	1.30%	36	4.42%	23,149	10.25%
Sold, not occupied	5	3.25%	21	2.58%	8,618	3.82%
For seasonal, recreational, or occasional use	51	33.12%	252	30.96%	39,475	17.49%
For migrant workers	0	0.00%	3	0.37%	746	0.33%
Other vacant	79	51.30%	433	53.19%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	0.36%		1.23%		2.31%	
<b>Rental Vacancy Rate</b>	3.84%		5.12%		8.24%	

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

Within Latimer County, the overall housing vacancy rate is estimated to be 16.37%. The homeowner vacancy rate is estimated to be 1.23%, while the rental vacancy rate is estimated to be 5.12%.

In Wilburton, the overall housing vacancy rate is estimated to be 13.69%. The homeowner vacancy rate is estimated to be 0.36%, while the rental vacancy rate is estimated to be 3.84%.

## Building Permits

The next table presents data regarding new residential building permits issued in Wilburton. 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.

<b>Wilburton</b>				
<b>New Residential Building Permits Issued, 2004-2014</b>				
<b>Year</b>	<b>Single Family Units</b>	<b>Avg. Construction Cost</b>	<b>Multifamily Units</b>	<b>Avg. Multifamily Construction Cost</b>
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	1	\$125,000	0	N/A
2007	1	\$55,625	0	N/A
2008	4	\$109,182	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	4	\$31,250
2011	0	N/A	0	N/A
2012	1	\$74,400	0	N/A
2013	0	N/A	0	N/A
2014	1	\$65,000	0	N/A

*Source: United States Census Bureau Building Permits Survey*

In Wilburton, building permits for 12 housing units were issued between 2004 and 2014, for an average of less than 1 unit per year. 66.67% of these housing units were single family homes, and 33.33% consisted of multifamily units.

## New Construction Activity

### For Ownership:

Much of the new construction in Latimer County consists of rural homes on large acreages, especially in the southwestern part of the county near Lake Sardis, in the area known as Buffalo Valley. Few new homes for ownership have been constructed in Wilburton.

### For Rent:

The only new construction of units for rental occupancy was the construction of four duplex units permitted in 2010.

## Homeownership Market

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

### Housing Units by Home Value

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

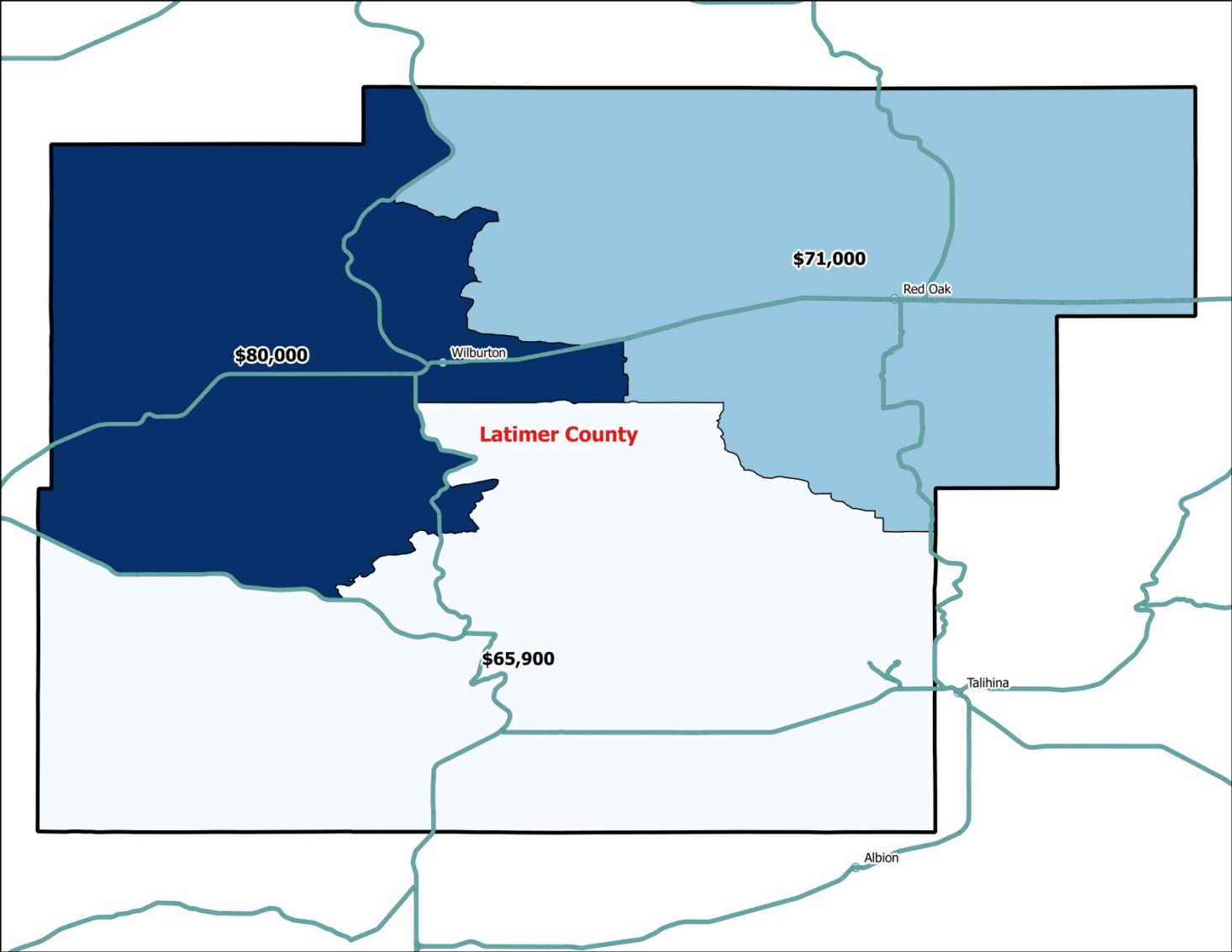
<b>2013 Housing Units by Home Value</b>						
	<b>Wilburton</b>		<b>Latimer County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>545</b>		<b>2,881</b>		<b>968,736</b>	
Less than \$10,000	0	0.00%	135	4.69%	20,980	2.17%
\$10,000 to \$14,999	26	4.77%	61	2.12%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	56	1.94%	13,813	1.43%
\$20,000 to \$24,999	3	0.55%	64	2.22%	16,705	1.72%
\$25,000 to \$29,999	55	10.09%	128	4.44%	16,060	1.66%
\$30,000 to \$34,999	17	3.12%	71	2.46%	19,146	1.98%
\$35,000 to \$39,999	18	3.30%	44	1.53%	14,899	1.54%
\$40,000 to \$49,999	89	16.33%	375	13.02%	39,618	4.09%
\$50,000 to \$59,999	48	8.81%	219	7.60%	45,292	4.68%
\$60,000 to \$69,999	69	12.66%	267	9.27%	52,304	5.40%
\$70,000 to \$79,999	29	5.32%	170	5.90%	55,612	5.74%
\$80,000 to \$89,999	43	7.89%	304	10.55%	61,981	6.40%
\$90,000 to \$99,999	5	0.92%	70	2.43%	51,518	5.32%
\$100,000 to \$124,999	56	10.28%	310	10.76%	119,416	12.33%
\$125,000 to \$149,999	21	3.85%	165	5.73%	96,769	9.99%
\$150,000 to \$174,999	19	3.49%	136	4.72%	91,779	9.47%
\$175,000 to \$199,999	6	1.10%	35	1.21%	53,304	5.50%
\$200,000 to \$249,999	11	2.02%	96	3.33%	69,754	7.20%
\$250,000 to \$299,999	8	1.47%	40	1.39%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	72	2.50%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	26	0.90%	13,334	1.38%
\$500,000 to \$749,999	22	4.04%	22	0.76%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	4	0.14%	3,764	0.39%
\$1,000,000 or more	0	0.00%	11	0.38%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$62,400</b>		<b>\$71,200</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Latimer County is \$71,200. This is -36.9% lower than the statewide median, which is \$112,800. The median home value in Wilburton is estimated to be \$62,400.

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

Latimer County Median Home Values by Census Tract





## Home Values by Year of Construction

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

<b>2013 Median Home Value by Year of Construction</b>			
	<b>Wilburton Median Value</b>	<b>Latimer County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	10,000-	\$188,900
Built 2000 to 2009	\$116,700	\$82,400	\$178,000
Built 1990 to 1999	\$65,000	\$79,300	\$147,300
Built 1980 to 1989	\$58,100	\$82,700	\$118,300
Built 1970 to 1979	\$66,300	\$68,800	\$111,900
Built 1960 to 1969	\$58,400	\$60,300	\$97,100
Built 1950 to 1959	\$53,000	\$63,600	\$80,300
Built 1940 to 1949	\$48,300	\$57,200	\$67,900
Built 1939 or Earlier	\$83,300	\$64,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Wilburton Single Family Sales Activity

### Wilburton Single Family Sales Activity All Bedroom Types

<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
# of Units Sold	23	26	23	39	26
Average Sale Price	\$61,249	\$57,012	\$73,975	\$60,526	\$72,096
Average Square Feet	1,376	1,427	1,603	1,433	1,425
Average Price/SF	\$40.27	\$44.96	\$41.10	\$43.68	\$50.45
Average Year Built	1965	1966	1963	1964	1961

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

Between 2011 and 2015, the average sale price grew by 3.31% per year. The average sale price in 2015 was \$72,096 for an average price per square foot of \$50.45/SF.

## Foreclosure Rates

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

<b>Foreclosure Rates</b>	
<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Latimer County	1.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	54
* Rank among the 64 counties for which foreclosure rates are available	
Source: Federal Reserve Bank of New York, Community Credit Profiles	

According to the data provided, the foreclosure rate in Latimer County was 1.1% in May 2014. The county ranked 54 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With a foreclosure rate that is approximately half the national and statewide average, foreclosures likely play a very limited role in the Latimer County real estate market.

## Rental Market

This section will discuss supply and demand factors for the rental market in Latimer 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 Latimer 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>Wilburton</b>		<b>Latimer 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>426</b>		<b>1,279</b>		<b>475,345</b>	
With cash rent:	376		1,009		432,109	
Less than \$100	4	0.94%	4	0.31%	2,025	0.43%
\$100 to \$149	0	0.00%	26	2.03%	2,109	0.44%
\$150 to \$199	3	0.70%	33	2.58%	4,268	0.90%
\$200 to \$249	44	10.33%	54	4.22%	8,784	1.85%
\$250 to \$299	19	4.46%	50	3.91%	8,413	1.77%
\$300 to \$349	10	2.35%	78	6.10%	9,107	1.92%
\$350 to \$399	20	4.69%	79	6.18%	10,932	2.30%
\$400 to \$449	8	1.88%	100	7.82%	15,636	3.29%
\$450 to \$499	87	20.42%	162	12.67%	24,055	5.06%
\$500 to \$549	24	5.63%	79	6.18%	31,527	6.63%
\$550 to \$599	29	6.81%	66	5.16%	33,032	6.95%
\$600 to \$649	32	7.51%	60	4.69%	34,832	7.33%
\$650 to \$699	19	4.46%	41	3.21%	32,267	6.79%
\$700 to \$749	36	8.45%	82	6.41%	30,340	6.38%
\$750 to \$799	6	1.41%	20	1.56%	27,956	5.88%
\$800 to \$899	16	3.76%	39	3.05%	45,824	9.64%
\$900 to \$999	0	0.00%	6	0.47%	34,153	7.18%
\$1,000 to \$1,249	9	2.11%	20	1.56%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	10	2.35%	10	0.78%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	50	11.74%	270	21.11%	43,236	9.10%
<b>Median Gross Rent</b>		<b>\$496</b>		<b>\$475</b>		<b>\$699</b>

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

Median gross rent in Latimer County is estimated to be \$475, which is -32.0% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Wilburton is estimated to be \$496.

### Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

#### 2013 Median Gross Rent by Year of Construction

	Wilburton Median Rent	Latimer County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$423	\$841
Built 1990 to 1999	\$525	\$566	\$715
Built 1980 to 1989	\$494	\$486	\$693
Built 1970 to 1979	\$581	\$430	\$662
Built 1960 to 1969	\$367	\$438	\$689
Built 1950 to 1959	\$498	\$455	\$714
Built 1940 to 1949	\$682	\$622	\$673
Built 1939 or Earlier	\$725	\$571	\$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 Latimer County is among housing units in Wilburton constructed before 1939, which is indicative of single family rental homes. The median rent for these units is \$725 per month. In order to be affordable, a household would need to earn at least \$30,000 per year to afford such a unit.

### Wilburton Rental Survey Data

The next two tables show the results of our rental survey of Wilburton. The data includes market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

#### Wilburton Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Beard Estates	Project Based Section 8	1965	2	1	801	\$446	\$0.557	5.00%
Beard Estates	Project Based Section 8	1965	3	1	968	\$500	\$0.517	5.00%
Beard Estates	Project Based Section 8	1965	4	1	1,120	\$560	\$0.500	5.00%
Plaza Apartments	Conventional	1975	1	1	550	\$385	\$0.700	25.00%
Plaza Apartments	Conventional	1975	2	2	1,150	\$510	\$0.443	25.00%
Plaza Apartments	Conventional	1975	3	2	1,250	\$550	\$0.440	25.00%
Cynthia Apartments	Conventional	1976	1	1	800	\$380	\$0.475	0.00%
Cynthia Apartments	Conventional	1976	2	1	995	\$400	\$0.402	0.00%
Timberline Apartments	USDA RD	1985	1	1	733	\$665	\$0.907	16.70%
Timberline Apartments	USDA RD	1985	2	1	733	\$710	\$0.969	16.70%

The previous rent surveys encompass 169 rental units in four complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. The majority of the multifamily housing in Wilburton is in fair to average condition. The

rental rates reported at Beard Estates (a Projected Based Section 8 property) and Timberline Apartments aka Wilburton Village Apartments (a USDA RD property) are market rental rates and are not reflective of the rates actually charged to tenants. Tenants at both of these properties pay no more than 30% of their household income in rent.

### **Rental Market Vacancy – Wilburton**

Our rental survey revealed a number of vacant units. The exception is the Cynthia Apartments, which has been recently renovated and experiences very low levels of tenant turnover. There are currently 19 vacant units among the surveyed properties, indicating an average market vacancy rate of 11.2%. This is in contrast to the overall market vacancy rate of rental housing units that was reported at 3.84% by the Census Bureau as of the most recent American Community Survey. Vacancy levels in the market are expected to remain relatively stable as aging units fall into disrepair and the overall population levels decline slightly.



Rent Survey 1  
Timberline Apartments aka Wilburton Village Apts



Rent Survey 2  
Cynthia Apartments



Rent Survey 3  
Plaza Apartments



Rent Survey 4  
Beard Estates

## 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 Latimer 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.

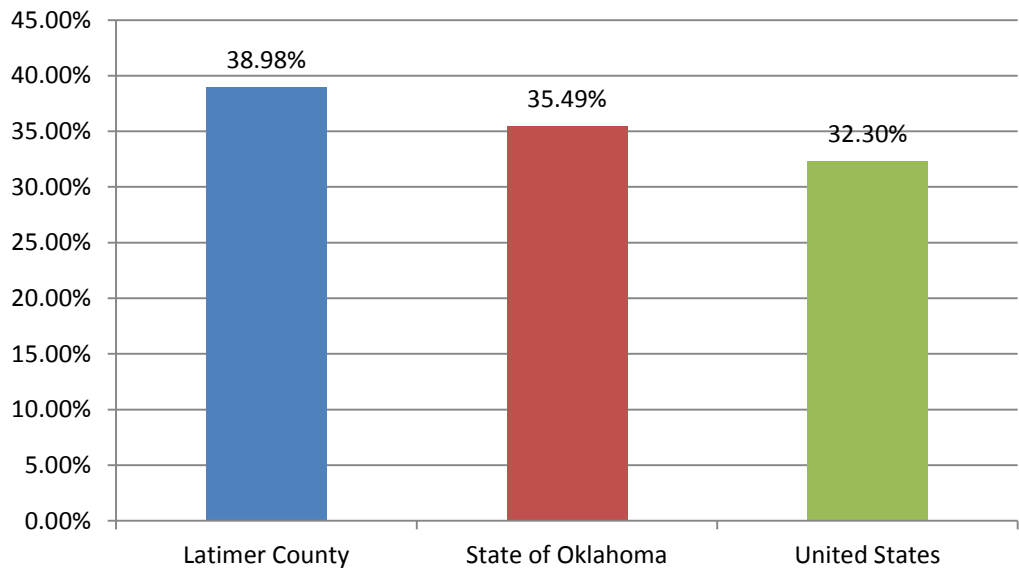
### HUD Programs in Latimer County

Latimer County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	166	90%	\$15,369	\$219	\$270	44.83%
Housing Choice Vouchers	2	N/A	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	106	82%	\$10,025	\$229	\$402	36.27%
Summary of All HUD Programs	274	87%	\$11,879	\$226	\$355	38.98%
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 274 housing units located within Latimer County, with an overall occupancy rate of 87%. The average household income among households living in these units is \$11,879. Total monthly rent for these units averages \$581, with the federal contribution averaging \$355 (61.02%) and the tenant's contribution averaging \$226 (38.98%).

**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 Latimer County**


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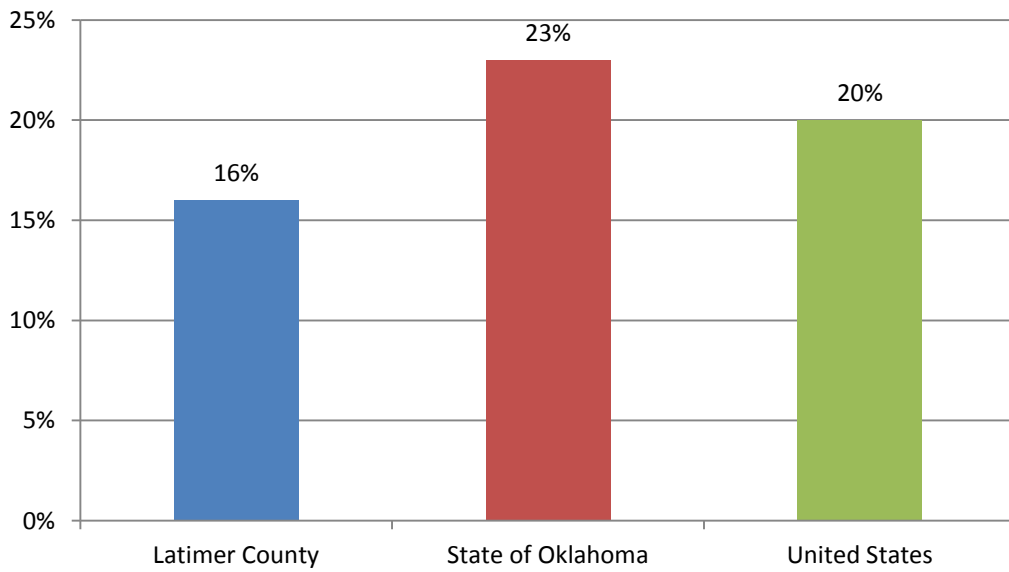
<b>Latimer County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	166	19%	31%	49%	54%	17%
Housing Choice Vouchers	2	N/A	N/A	N/A	N/A	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	106	55%	11%	11%	60%	34%
<b>Summary of All HUD Programs</b>	<b>274</b>	<b>42%</b>	<b>16%</b>	<b>25%</b>	<b>55%</b>	<b>28%</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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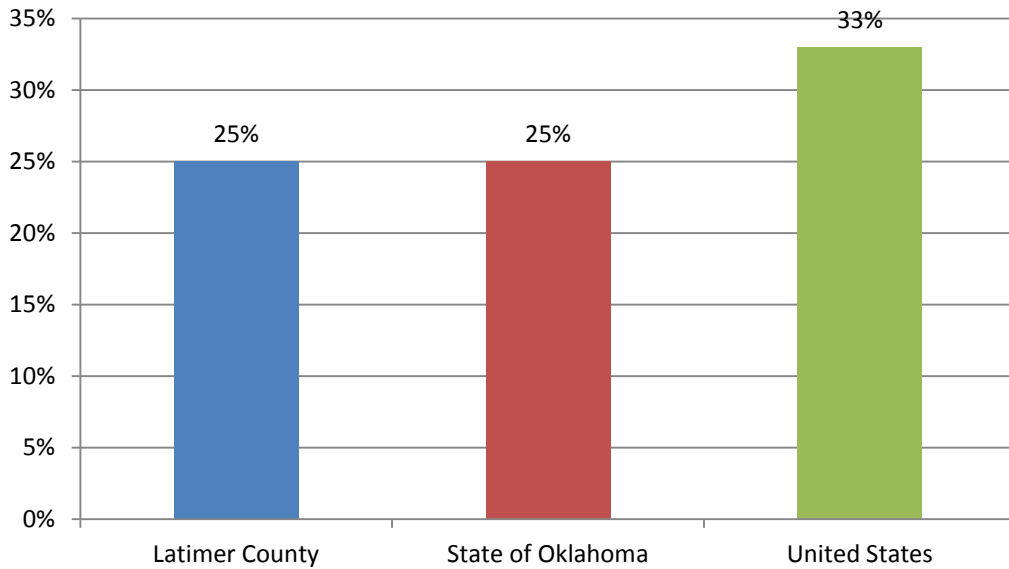
42% of housing units are occupied by single parents with female heads of household. 16% of households have at least one person with a disability. 25% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 55% have one or more disabilities. Finally, 28% of households are designated as racial or ethnic minorities.

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



Source: 2013 HUD Picture of Subsidized Households

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



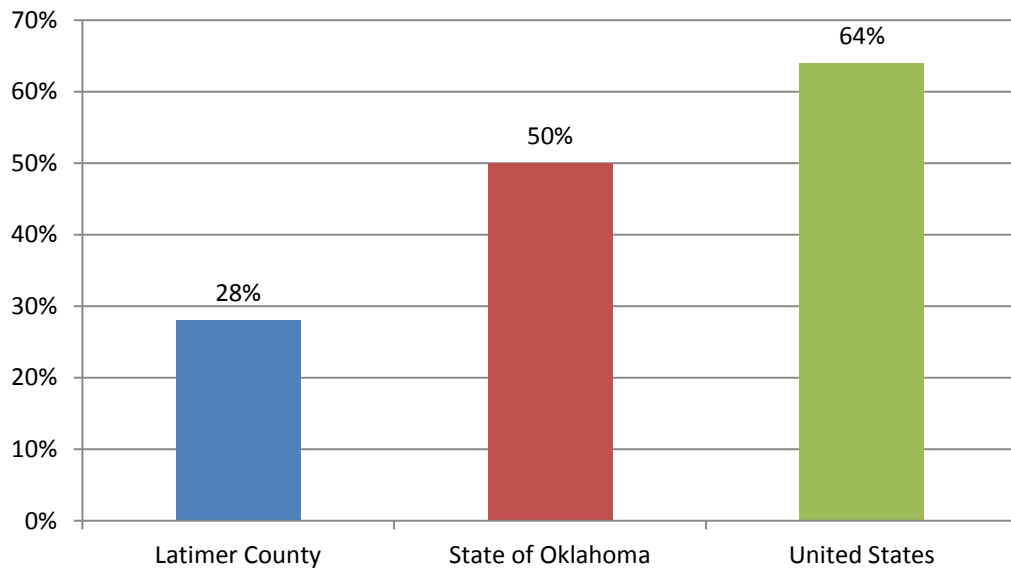
Source: 2013 HUD Picture of Subsidized Households



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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 Latimer 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 Latimer 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.

**Latimer County : CHAS - Housing Cost Burden by HAMFI**

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>195</b>		<b>330</b>	
Cost Burden Less Than 30%	30	15.38%	105	31.82%
Cost Burden Between 30%-50%	55	28.21%	60	18.18%
Cost Burden Greater Than 50%	60	30.77%	135	40.91%
Not Computed (no/negative income)	50	25.64%	30	9.09%
<b>Income 30%-50% HAMFI</b>	<b>290</b>		<b>180</b>	
Cost Burden Less Than 30%	170	58.62%	130	72.22%
Cost Burden Between 30%-50%	80	27.59%	50	27.78%
Cost Burden Greater Than 50%	40	13.79%	4	2.22%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>495</b>		<b>235</b>	
Cost Burden Less Than 30%	415	83.84%	200	85.11%
Cost Burden Between 30%-50%	70	14.14%	35	14.89%
Cost Burden Greater Than 50%	15	3.03%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>365</b>		<b>90</b>	
Cost Burden Less Than 30%	345	94.52%	90	100.00%
Cost Burden Between 30%-50%	10	2.74%	0	0.00%
Cost Burden Greater Than 50%	10	2.74%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>3,040</b>		<b>1,180</b>	
Cost Burden Less Than 30%	2,620	86.18%	870	73.73%
Cost Burden Between 30%-50%	245	8.06%	145	12.29%
Cost Burden Greater Than 50%	129	4.24%	139	11.78%
Not Computed (no/negative income)	50	1.64%	30	2.54%

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

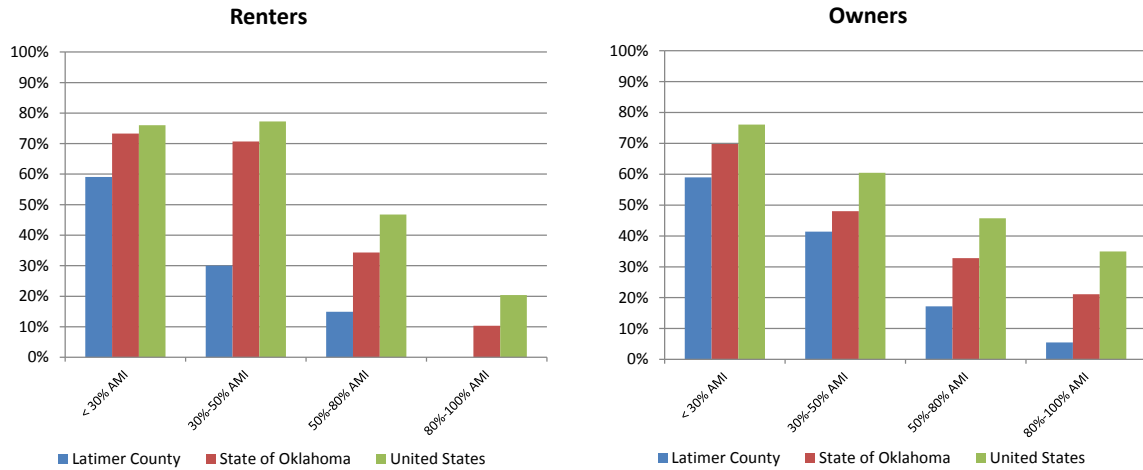
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Latimer County with the State of Oklahoma as a whole, and the United States.

**Latimer County : Households by Income by Cost Burden**

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	195	58.97%	330	59.09%
Income 30%-50% HAMFI	290	41.38%	180	30.00%
Income 50%-80% HAMFI	495	17.17%	235	14.89%
Income 80%-100% HAMFI	365	5.48%	90	0.00%
All Incomes	3,040	12.30%	1,180	24.07%

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>Latimer 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>195</b>		<b>330</b>	
Between 1.0 and 1.5 Persons per Room	10	5.13%	10	3.03%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	7.69%	40	12.12%
<b>Income 30%-50% HAMFI</b>	<b>290</b>		<b>180</b>	
Between 1.0 and 1.5 Persons per Room	10	3.45%	4	2.22%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	2.22%
<b>Income 50%-80% HAMFI</b>	<b>495</b>		<b>235</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	4.26%
More than 1.5 Persons per Room	4	0.81%	0	0.00%
Lacks Complete Kitchen or Plumbing	40	8.08%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>365</b>		<b>90</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	4	1.10%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	15	16.67%
<b>All Incomes</b>	<b>3,040</b>		<b>1,180</b>	
Between 1.0 and 1.5 Persons per Room	55	1.81%	24	2.03%
More than 1.5 Persons per Room	38	1.25%	0	0.00%
Lacks Complete Kitchen or Plumbing	50	1.64%	84	7.12%

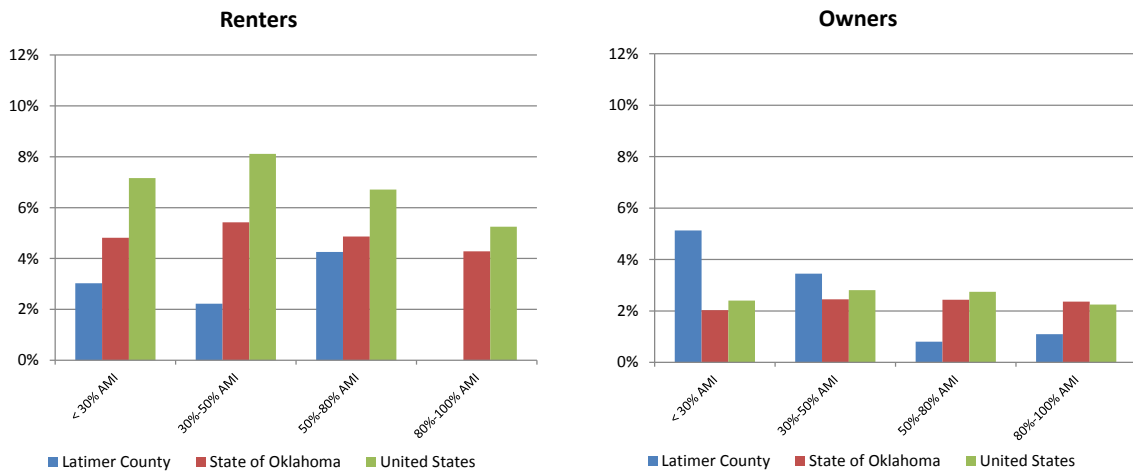
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Latimer County, Oklahoma and the nation.

<b>Latimer 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	195	5.13%	330	3.03%	
Income 30%-50% HAMFI	290	3.45%	180	2.22%	
Income 50%-80% HAMFI	495	0.81%	235	4.26%	
Income 80%-100% HAMFI	365	1.10%	90	0.00%	
<b>All Incomes</b>	<b>3,040</b>	<b>3.06%</b>	<b>1,180</b>	<b>2.03%</b>	

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 Latimer County, the state and the nation.

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

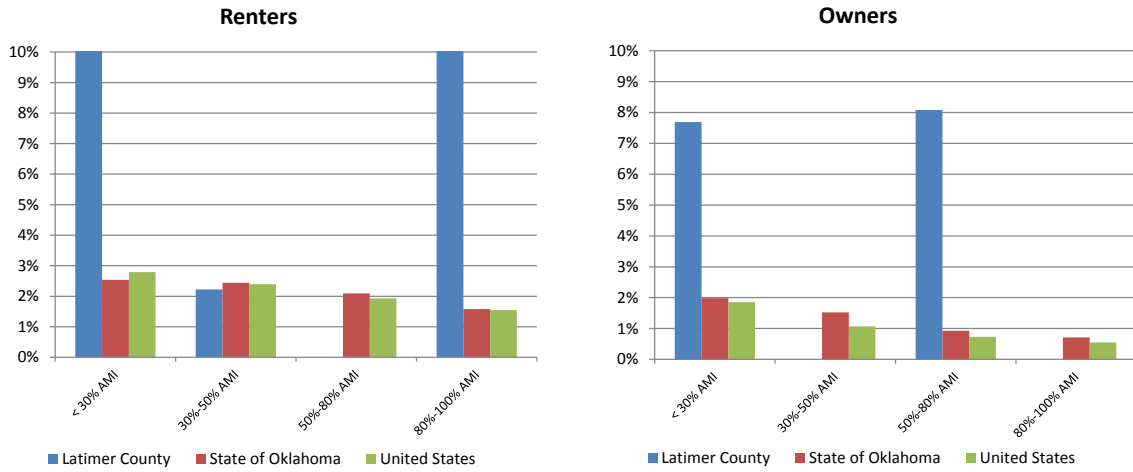
Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	195	7.69%	330	12.12%	
Income 30%-50% HAMFI	290	0.00%	180	2.22%	
Income 50%-80% HAMFI	495	8.08%	235	0.00%	
Income 80%-100% HAMFI	365	0.00%	90	16.67%	
All Incomes	3,040	1.64%	1,180	7.12%	

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.

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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income	Income	Income	Income
<b>Income &lt; 30% HAMFI</b>	<b>195</b>	<b>119</b>	<b>61.03%</b>	<b>330</b>	<b>194</b>	<b>58.79%</b>
Elderly Family	4	4	100.00%	4	4	100.00%
Small Family (2-4 persons)	45	30	66.67%	160	125	78.13%
Large Family (5 or more persons)	10	10	100.00%	10	10	100.00%
Elderly Non-Family	75	45	60.00%	60	10	16.67%
Non-Family, Non-Elderly	60	30	50.00%	95	45	47.37%
<b>Income 30%-50% HAMFI</b>	<b>290</b>	<b>123</b>	<b>42.41%</b>	<b>180</b>	<b>61</b>	<b>33.89%</b>
Elderly Family	60	29	48.33%	25	4	16.00%
Small Family (2-4 persons)	60	40	66.67%	55	34	61.82%
Large Family (5 or more persons)	15	10	66.67%	4	4	100.00%
Elderly Non-Family	105	24	22.86%	40	4	10.00%
Non-Family, Non-Elderly	50	20	40.00%	60	15	25.00%
<b>Income 50%-80% HAMFI</b>	<b>495</b>	<b>83</b>	<b>16.77%</b>	<b>235</b>	<b>34</b>	<b>14.47%</b>
Elderly Family	135	14	10.37%	15	4	26.67%
Small Family (2-4 persons)	140	50	35.71%	160	30	18.75%
Large Family (5 or more persons)	35	4	11.43%	20	0	0.00%
Elderly Non-Family	155	15	9.68%	4	0	0.00%
Non-Family, Non-Elderly	35	0	0.00%	35	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>365</b>	<b>22</b>	<b>6.03%</b>	<b>90</b>	<b>0</b>	<b>0.00%</b>
Elderly Family	85	0	0.00%	15	0	0.00%
Small Family (2-4 persons)	90	0	0.00%	30	0	0.00%
Large Family (5 or more persons)	75	4	5.33%	0	0	N/A
Elderly Non-Family	50	4	8.00%	0	0	N/A
Non-Family, Non-Elderly	70	14	20.00%	50	0	0.00%
<b>All Incomes</b>	<b>3,040</b>	<b>380</b>	<b>12.50%</b>	<b>1,180</b>	<b>289</b>	<b>24.49%</b>
Elderly Family	689	51	7.40%	104	12	11.54%
Small Family (2-4 persons)	1,265	149	11.78%	600	189	31.50%
Large Family (5 or more persons)	260	28	10.77%	44	14	31.82%
Elderly Non-Family	460	88	19.13%	114	14	12.28%
Non-Family, Non-Elderly	370	64	17.30%	320	60	18.75%

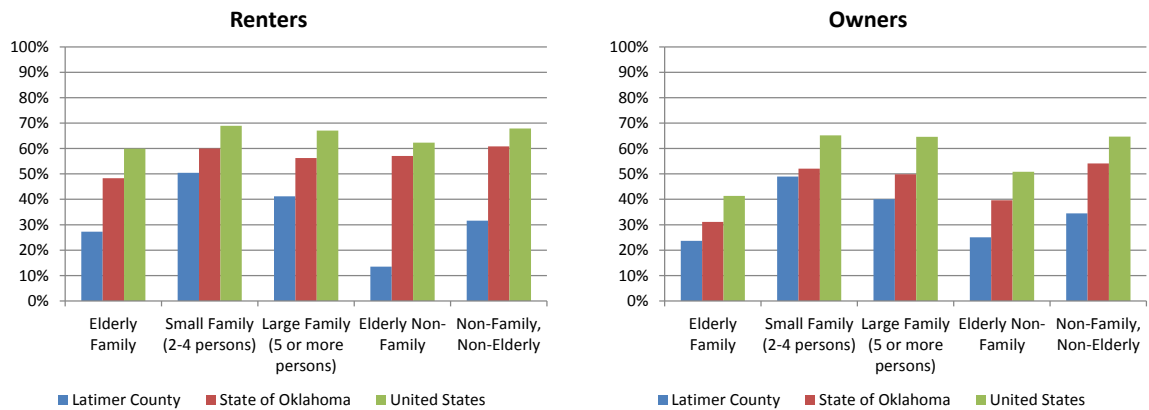
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**Latimer 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>980</b>	<b>325</b>	<b>33.16%</b>	<b>745</b>
Elderly Family	199	47	23.62%	44	12	27.27%
Small Family (2-4 persons)	245	120	48.98%	375	189	50.40%
Large Family (5 or more persons)	60	24	40.00%	34	14	41.18%
Elderly Non-Family	335	84	25.07%	104	14	13.46%
Non-Family, Non-Elderly	145	50	34.48%	190	60	31.58%

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).



**Latimer County : CHAS - Housing Problems by Household Type and HAMFI**

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>195</b>	<b>114</b>	<b>58.46%</b>	<b>330</b>	<b>234</b>	<b>70.91%</b>
Elderly Family	4	4	100.00%	4	4	100.00%
Small Family (2-4 persons)	45	25	55.56%	160	125	78.13%
Large Family (5 or more persons)	10	10	100.00%	10	10	100.00%
Elderly Non-Family	75	45	60.00%	60	35	58.33%
Non-Family, Non-Elderly	60	30	50.00%	95	60	63.16%
<b>Income 30%-50% HAMFI</b>	<b>290</b>	<b>120</b>	<b>41.38%</b>	<b>180</b>	<b>57</b>	<b>31.67%</b>
Elderly Family	60	25	41.67%	25	4	16.00%
Small Family (2-4 persons)	60	40	66.67%	55	30	54.55%
Large Family (5 or more persons)	15	10	66.67%	4	4	100.00%
Elderly Non-Family	105	25	23.81%	40	4	10.00%
Non-Family, Non-Elderly	50	20	40.00%	60	15	25.00%
<b>Income 50%-80% HAMFI</b>	<b>495</b>	<b>125</b>	<b>25.25%</b>	<b>235</b>	<b>44</b>	<b>18.72%</b>
Elderly Family	135	35	25.93%	15	4	26.67%
Small Family (2-4 persons)	140	45	32.14%	160	30	18.75%
Large Family (5 or more persons)	35	15	42.86%	20	10	50.00%
Elderly Non-Family	155	20	12.90%	4	0	0.00%
Non-Family, Non-Elderly	35	10	28.57%	35	0	0.00%
<b>Income Greater than 80% of HAMFI</b>	<b>2,060</b>	<b>164</b>	<b>7.96%</b>	<b>440</b>	<b>40</b>	<b>9.09%</b>
Elderly Family	490	4	0.82%	60	0	0.00%
Small Family (2-4 persons)	1,020	115	11.27%	225	30	13.33%
Large Family (5 or more persons)	200	15	7.50%	10	10	100.00%
Elderly Non-Family	125	15	12.00%	10	0	0.00%
Non-Family, Non-Elderly	225	15	6.67%	130	0	0.00%
<b>All Incomes</b>	<b>3,040</b>	<b>523</b>	<b>17.20%</b>	<b>1,185</b>	<b>375</b>	<b>31.65%</b>
Elderly Family	689	68	9.87%	104	12	11.54%
Small Family (2-4 persons)	1,265	225	17.79%	600	215	35.83%
Large Family (5 or more persons)	260	50	19.23%	44	34	77.27%
Elderly Non-Family	460	105	22.83%	114	39	34.21%
Non-Family, Non-Elderly	370	75	20.27%	320	75	23.44%

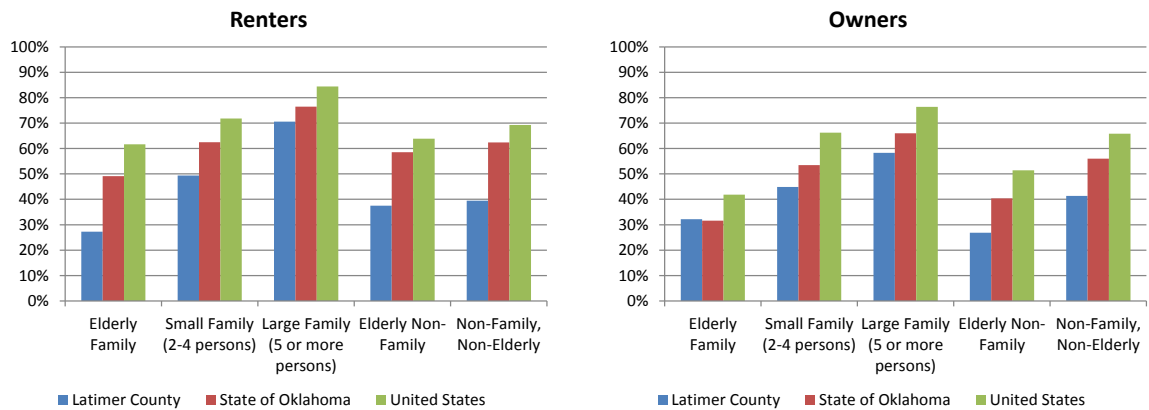
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

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>980</b>	<b>359</b>	<b>36.63%</b>	<b>745</b>	<b>335</b>	<b>44.97%</b>
Elderly Family	199	64	32.16%	44	12	27.27%
Small Family (2-4 persons)	245	110	44.90%	375	185	49.33%
Large Family (5 or more persons)	60	35	58.33%	34	24	70.59%
Elderly Non-Family	335	90	26.87%	104	39	37.50%
Non-Family, Non-Elderly	145	60	41.38%	190	75	39.47%

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 Latimer 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.”

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

Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>195</b>	<b>115</b>	<b>59.0%</b>	<b>330</b>	<b>235</b>	<b>71.2%</b>
White alone, non-Hispanic	140	65	46.4%	180	120	66.7%
Black or African-American alone	0	0	N/A	10	10	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	24	20	83.3%	80	65	81.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	10	10	100.0%
Other (including multiple races)	34	30	88.2%	39	25	64.1%
<b>Income 30%-50% HAMFI</b>	<b>290</b>	<b>120</b>	<b>41.4%</b>	<b>180</b>	<b>55</b>	<b>30.6%</b>
White alone, non-Hispanic	190	70	36.8%	100	20	20.0%
Black or African-American alone	4	4	100.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	30	15	50.0%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	0	0	N/A
Other (including multiple races)	55	25	45.5%	80	35	43.8%
<b>Income 50%-80% HAMFI</b>	<b>495</b>	<b>125</b>	<b>25.3%</b>	<b>235</b>	<b>45</b>	<b>19.1%</b>
White alone, non-Hispanic	375	105	28.0%	180	30	16.7%
Black or African-American alone	4	4	100.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	45	15	33.3%	35	10	28.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	15	0	0.0%	4	4	100.0%
Other (including multiple races)	64	4	6.3%	15	0	0.0%
<b>Income 80%-100% HAMFI</b>	<b>370</b>	<b>30</b>	<b>8.1%</b>	<b>95</b>	<b>15</b>	<b>15.8%</b>
White alone, non-Hispanic	320	25	7.8%	65	15	23.1%
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	30	0	0.0%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	20	0	0.0%
Other (including multiple races)	19	4	21.1%	4	0	0.0%
<b>All Incomes</b>	<b>3,040</b>	<b>525</b>	<b>17.3%</b>	<b>1,185</b>	<b>375</b>	<b>31.6%</b>
White alone, non-Hispanic	2,360	350	14.8%	800	200	25.0%
Black or African-American alone	8	8	100.0%	10	10	100.0%
Asian alone	4	0	0.0%	4	0	0.0%
American Indian alone	269	90	33.5%	158	79	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	10	25.0%	34	14	41.2%
Other (including multiple races)	372	78	21.0%	173	70	40.5%

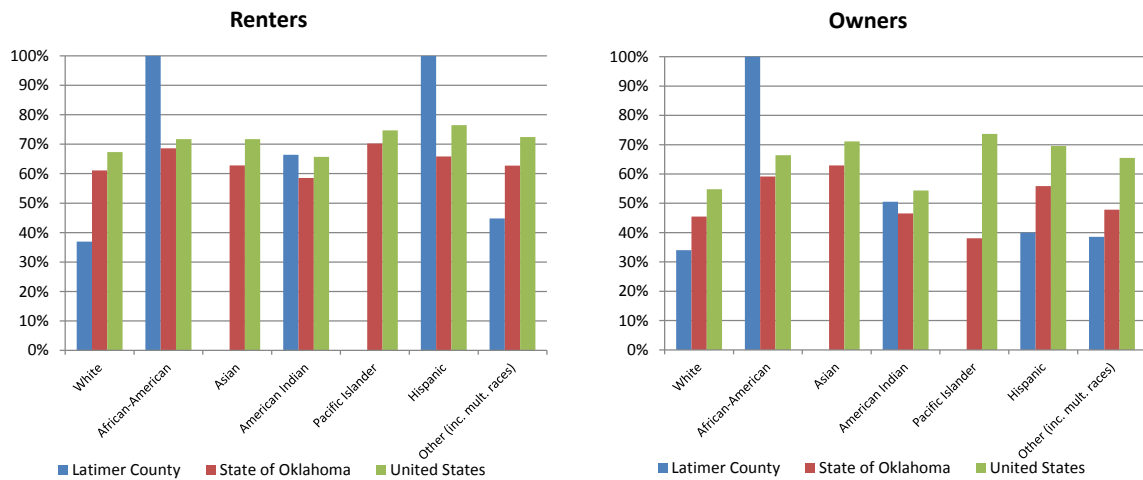
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>980</b>	<b>360</b>	<b>36.73%</b>	<b>745</b>	<b>44.97%</b>
White alone, non-Hispanic	705	240	34.04%	460	36.96%
Black or African-American alone	8	8	100.00%	10	100.00%
Asian alone	0	0	N/A	0	N/A
American Indian alone	99	50	50.51%	119	66.39%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	25	10	40.00%	14	100.00%
Other (including multiple races)	153	59	38.56%	134	44.78%

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

- The percentage of households in substandard housing is higher in Latimer County than in Oklahoma as a whole. Of the 980 owner households below 80% of Area Median Income, 55 (5.6%) are in housing units that lack a complete kitchen or plumbing. Of the 745 renter households below 80% of Area Median Income, 44 (5.9%) are in housing units that lack a complete kitchen or plumbing.
- Among elderly **renter** households with incomes less than 80% of Area Median Income, 17.6% report a cost burden greater than 30%, in contrast to the overall rate of 38.8% of renters that are cost overburdened.



- Among elderly **owner** households with incomes less than 80% of Area Median Income, 24.5% report a cost burden greater than 30%, in contrast to the overall rate of 33.2% of owners that are cost overburdened.





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### Latimer County Historical Population and Housing Changes

	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	10,692	11,154	0.42%	10,523	-1.16%
Households	3,951	4,208	0.63%	3,971	-1.15%
Housing Units	4,709	4,979	0.56%	4,915	-0.26%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

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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. In 2015, it was estimated that there were 944 more housing units in Latimer County than there were households. 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 Latimer County will continue to decline in the future. However, the housing stock of Latimer 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 Latimer County.