

Housing Needs Assessment
Le Flore County

Prepared For:

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

Effective Date of the Analysis:

July 15, 2015

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





January 21, 2016

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

SUBJECT: Housing Needs Assessment
 Le Flore County
 IRR - Tulsa/OKC File No. 140-2015-0053

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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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 Le Flore County is projected to be effectively stable between 2016 and 2020, though slight growth in households is projected over the same period of time.
2. Le Flore County is projected to need a total of 20 housing units for ownership and 7 housing units for rent over the next five years. This estimate is based solely on projected household growth; additional housing need exists among cost overburdened households throughout the county.
3. Median Household Income in Le Flore County is estimated to be \$35,804 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Le Flore County is estimated to be 22.26%, compared with 16.85% for Oklahoma.
4. Vacancy among housing units for ownership is slightly lower than the rest of the state, while vacancy among housing units for rent is slightly higher.
5. Home values and rental rates in Le Flore County are significantly lower than the state averages.

6. Average sale price of homes in Poteau was \$78,179 in 2015, with an average price per square foot of \$53.15. Average year of construction of homes sold in 2015 is estimated to be 1970.
7. Approximately 37.39% of renters and 20.38% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 59 Injuries: 147 Fatalities: 20 Damages (1996-2014): \$3,670,000.00
2. Social Vulnerability: Above the state score; at the census tract level, the southern portion of the county has a particularly higher scores
3. Floodplain: Spiro, Shady Point, Panama, and Poteau have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 204
2. Units nearer elevated number of disabled persons: 573
3. Units further than 15 miles from a hospital: 166

Lead-Based Paint Specific Findings

1. We estimate there are 2,860 occupied housing units in Le Flore County with lead-based paint hazards.
2. 1,382 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 475 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 Le Flore 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 Le Flore 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 Le Flore 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 Le Flore County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Le Flore County area.

Effective Date of Consultation

The Le Flore County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 2015. The date of this report is January 21, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Le Flore County Analysis

Area Information

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

Le Flore County is located in eastern Oklahoma. The county is bordered on the north by Haskell and Sequoyah counties, on the west by Pushmataha, Latimer, and Haskell counties, on the south by McCurtain County, and on the east by Arkansas. The Le Flore County Seat is Poteau, which is located in the northcentral part of the county. This location is approximately 127 miles southeast of Tulsa and 192 miles southeast of Oklahoma City.

Le Flore County has a total area of 1,609 square miles (1,589 square miles of land, and 19 square miles of water), ranking 6th out of Oklahoma's 77 counties in terms of total area. The total population of Le Flore County as of the 2010 Census was 50,384 persons, for a population density of 32 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Le Flore County. These are US-59, US-271, US-270, US-259, OK-1, OK-144, OK-63, OK-128, OK-83, OK-31, OK-9, and OK-112. The nearest interstate highway is I-40, approximately 20 miles north of Poteau. The county also has an intricate network of county roadways.

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

Robert S. Kerr Airport is located just south of Poteau. Its primary asphalt runway is 4,007 feet in length and averages 22 aircraft operations per day. The nearest full-service commercial airport is the Fort Smith Regional Airport approximately 32.2 miles northeast.

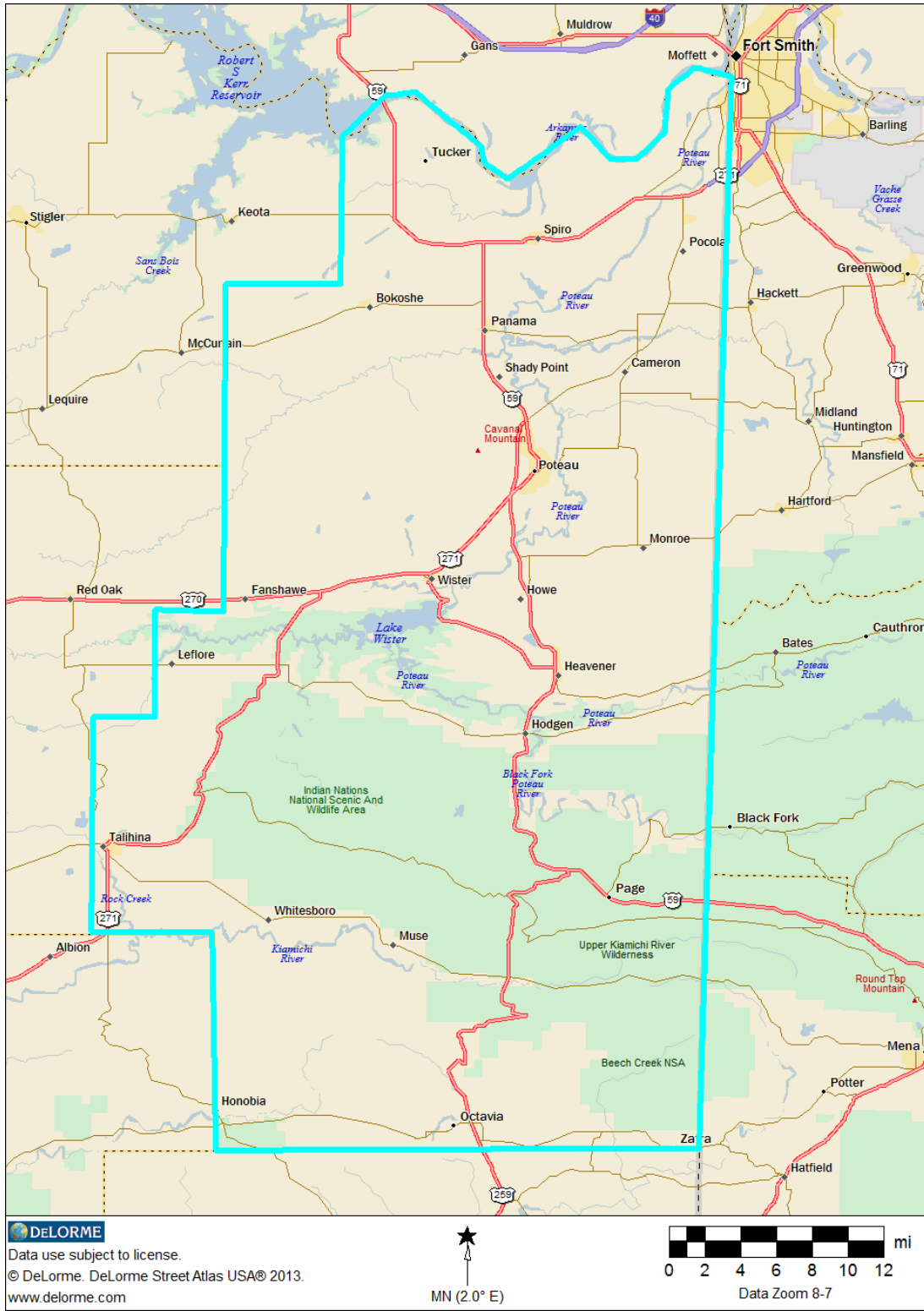
Educational Facilities

All of the county communities have public school facilities. Poteau is served by Poteau Public Schools. Poteau Public Schools is comprised of two elementary schools, one middle school, and one high school. Poteau is home to Carl Albert State College, which offers a variety of two-year degree programs. Poteau is also home to Kiamichi Technology Center-Poteau. Other higher education opportunities near LeFlore County include Eastern Oklahoma State College in Wilburton, Connors State College in Warner, and the University of Arkansas – Fort Smith campus.

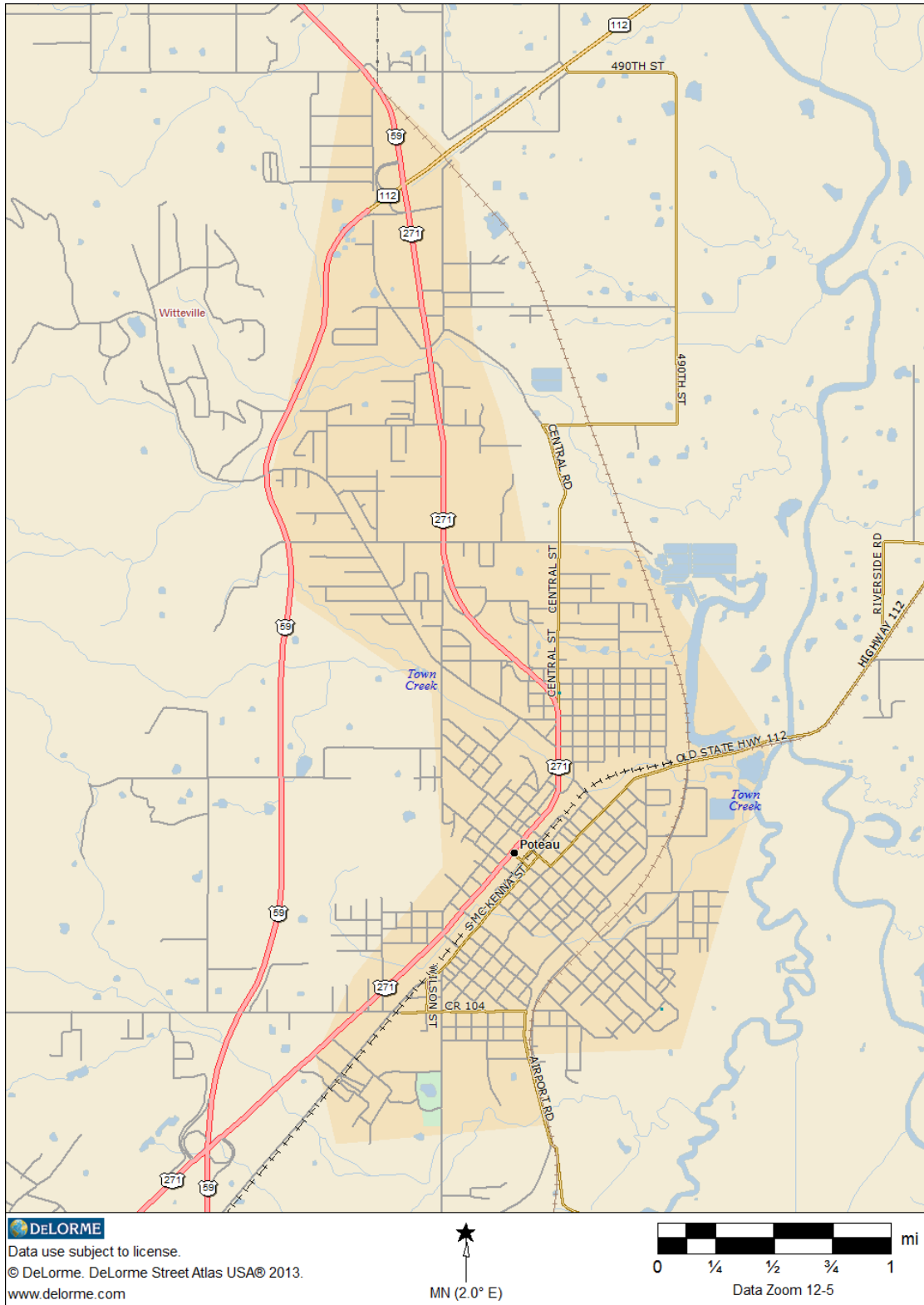
Medical Facilities

Medical services are provided by the Eastern Oklahoma Medical Center, an 84-bed acute-care hospital, providing emergency care, in and outpatient services, and a number of additional medical procedures. Additionally, the Choctaw Nation Health Care Center is located in Talihina. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Le Flore County Area Map



Poteau Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Poteau	7,939	8,520	0.71%	8,337	-0.43%	8,418	0.19%
Le Flore County	48,109	50,384	0.46%	49,505	-0.35%	49,472	-0.01%
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 Le Flore County was 50,384 persons as of the 2010 Census, a 0.46% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Le Flore County to be 49,505 persons, and projects that the population will show -0.01% annualized decline over the next five years.

The population of Poteau was 8,520 persons as of the 2010 Census, a 0.71% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Poteau to be 8,337 persons, and projects that the population will show 0.19% annualized growth over the next five years. The Nielsen SiteReports estimates and forecasts for Poteau appear low: the most recent Census Bureau estimates for Poteau show the population to be effectively stable.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Poteau	3,013	3,178	0.53%	3,152	-0.16%	3,193	0.26%
Le Flore County	17,861	18,878	0.56%	18,601	-0.30%	18,628	0.03%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Poteau	2,042	2,133	0.44%	2,109	-0.23%	2,131	0.21%
Le Flore County	13,201	13,455	0.19%	13,262	-0.29%	13,276	0.02%
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, Le Flore County had a total of 18,878 households, representing a 0.56% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Le Flore County to have

18,601 households. This number is expected to experience a 0.03% annualized rate of growth over the next five years.

As of 2010, Poteau had a total of 3,178 households, representing a 0.53% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Poteau to have 3,152 households. This number is expected to experience a 0.26% 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 Le Flore County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Poteau		Le Flore County	
	No.	Percent	No.	Percent
Total Population	8,535		50,062	
White Alone	6,490	76.04%	37,959	75.82%
Black or African American Alone	345	4.04%	1,092	2.18%
Amer. Indian or Alaska Native Alone	777	9.10%	4,568	9.12%
Asian Alone	42	0.49%	300	0.60%
Native Hawaiian and Other Pac. Isl. Alone	27	0.32%	56	0.11%
Some Other Race Alone	488	5.72%	1,654	3.30%
Two or More Races	366	4.29%	4,433	8.86%
Population by Hispanic or Latino Origin	Poteau		Le Flore County	
	No.	Percent	No.	Percent
Total Population	8,535		50,062	
Hispanic or Latino	869	10.18%	3,409	6.81%
<i>Hispanic or Latino, White Alone</i>	321	36.94%	1,470	43.12%
<i>Hispanic or Latino, All Other Races</i>	548	63.06%	1,939	56.88%
Not Hispanic or Latino	7,666	89.82%	46,653	93.19%
<i>Not Hispanic or Latino, White Alone</i>	6,169	80.47%	36,489	78.21%
<i>Not Hispanic or Latino, All Other Races</i>	1,497	19.53%	10,164	21.79%

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

In Le Flore County, racial and ethnic minorities comprise 27.11% of the total population. Within Poteau, racial and ethnic minorities represent 27.72% of the population.

Population by Age

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

Le Flore County Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	50,384		49,505		49,472			
Age 0 - 4	3,438	6.82%	3,003	6.07%	3,044	6.15%	-2.67%	0.27%
Age 5 - 9	3,516	6.98%	3,207	6.48%	2,949	5.96%	-1.82%	-1.66%
Age 10 - 14	3,387	6.72%	3,471	7.01%	3,151	6.37%	0.49%	-1.92%
Age 15 - 17	2,104	4.18%	2,089	4.22%	2,166	4.38%	-0.14%	0.73%
Age 18 - 20	2,146	4.26%	1,988	4.02%	2,068	4.18%	-1.52%	0.79%
Age 21 - 24	2,360	4.68%	2,530	5.11%	2,724	5.51%	1.40%	1.49%
Age 25 - 34	6,109	12.12%	5,944	12.01%	5,977	12.08%	-0.55%	0.11%
Age 35 - 44	6,126	12.16%	5,833	11.78%	5,746	11.61%	-0.98%	-0.30%
Age 45 - 54	7,114	14.12%	6,447	13.02%	5,770	11.66%	-1.95%	-2.19%
Age 55 - 64	6,443	12.79%	6,471	13.07%	6,303	12.74%	0.09%	-0.52%
Age 65 - 74	4,473	8.88%	5,136	10.37%	5,942	12.01%	2.80%	2.96%
Age 75 - 84	2,313	4.59%	2,469	4.99%	2,622	5.30%	1.31%	1.21%
Age 85 and over	855	1.70%	917	1.85%	1,010	2.04%	1.41%	1.95%
<i>Age 55 and over</i>	<i>14,084</i>	<i>27.95%</i>	<i>14,993</i>	<i>30.29%</i>	<i>15,877</i>	<i>32.09%</i>	<i>1.26%</i>	<i>1.15%</i>
<i>Age 62 and over</i>	<i>8,719</i>	<i>17.30%</i>	<i>9,546</i>	<i>19.28%</i>	<i>10,455</i>	<i>21.13%</i>	<i>1.83%</i>	<i>1.83%</i>
Median Age	38.5		39.3		39.6		0.41%	0.15%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Le Flore County is 39.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.07% of the population is below the age of 5, while 19.28% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.83% per year. On the whole, Le Flore County has a relatively older population and the age 62 and over cohort will continue to grow over the next five years.

Poteau Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	8,520		8,337		8,418			
Age 0 - 4	643	7.55%	566	6.79%	577	6.85%	-2.52%	0.39%
Age 5 - 9	610	7.16%	593	7.11%	555	6.59%	-0.56%	-1.32%
Age 10 - 14	528	6.20%	594	7.12%	584	6.94%	2.38%	-0.34%
Age 15 - 17	334	3.92%	367	4.40%	402	4.78%	1.90%	1.84%
Age 18 - 20	528	6.20%	415	4.98%	449	5.33%	-4.70%	1.59%
Age 21 - 24	496	5.82%	465	5.58%	503	5.98%	-1.28%	1.58%
Age 25 - 34	1,120	13.15%	1,113	13.35%	1,024	12.16%	-0.13%	-1.65%
Age 35 - 44	959	11.26%	954	11.44%	1,017	12.08%	-0.10%	1.29%
Age 45 - 54	1,065	12.50%	959	11.50%	875	10.39%	-2.07%	-1.82%
Age 55 - 64	979	11.49%	949	11.38%	930	11.05%	-0.62%	-0.40%
Age 65 - 74	650	7.63%	763	9.15%	867	10.30%	3.26%	2.59%
Age 75 - 84	415	4.87%	407	4.88%	436	5.18%	-0.39%	1.39%
Age 85 and over	193	2.27%	192	2.30%	199	2.36%	-0.10%	0.72%
<i>Age 55 and over</i>	<i>2,237</i>	<i>26.26%</i>	<i>2,311</i>	<i>27.72%</i>	<i>2,432</i>	<i>28.89%</i>	<i>0.65%</i>	<i>1.03%</i>
<i>Age 62 and over</i>	<i>1,359</i>	<i>15.95%</i>	<i>1,455</i>	<i>17.45%</i>	<i>1,582</i>	<i>18.79%</i>	<i>1.37%</i>	<i>1.69%</i>
Median Age	35.0		35.6		36.1		0.34%	0.28%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Poteau is 35.6 years. This compares with the statewide figure of 36.6 years. Approximately 6.79% of the population is below the age of 5, while 17.45% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.69% per year. Compared with Le Flore County as a whole, Poteau's population is relatively younger.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Poteau		Le Flore County	
	No.	Percent	No.	Percent
Total Families:	2,057		12,664	
Married-Couple Family:	1,555	75.60%	9,454	74.65%
With Children Under 18 Years	567	27.56%	3,423	27.03%
No Children Under 18 Years	988	48.03%	6,031	47.62%
Other Family:	502	24.40%	3,210	25.35%
Male Householder, No Wife Present	93	4.52%	963	7.60%
With Children Under 18 Years	32	1.56%	441	3.48%
No Children Under 18 Years	61	2.97%	522	4.12%
Female Householder, No Husband Present	409	19.88%	2,247	17.74%
With Children Under 18 Years	170	8.26%	1,250	9.87%
No Children Under 18 Years	239	11.62%	997	7.87%
<hr/>				
Total Single Parent Families	202		1,691	
Male Householder	32	15.84%	441	26.08%
Female Householder	170	84.16%	1,250	73.92%

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

As shown, within Le Flore County, among all families 13.35% are single-parent families, while in Poteau, the percentage is 9.82%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	8,311		48,883		3,702,515	
Under 18 Years:	1,921		12,190		933,738	
With One Type of Disability	121	6.30%	508	4.17%	33,744	3.61%
With Two or More Disabilities	0	0.00%	118	0.97%	11,082	1.19%
No Disabilities	1,800	93.70%	11,564	94.86%	888,912	95.20%
18 to 64 Years:	5,132		29,208		2,265,702	
With One Type of Disability	268	5.22%	2,465	8.44%	169,697	7.49%
With Two or More Disabilities	399	7.77%	3,133	10.73%	149,960	6.62%
No Disabilities	4,465	87.00%	23,610	80.83%	1,946,045	85.89%
65 Years and Over:	1,258		7,485		503,075	
With One Type of Disability	282	22.42%	1,561	20.86%	95,633	19.01%
With Two or More Disabilities	345	27.42%	2,264	30.25%	117,044	23.27%
No Disabilities	631	50.16%	3,660	48.90%	290,398	57.72%
Total Number of Persons with Disabilities:	1,415	17.03%	10,049	20.56%	577,160	15.59%

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

Within Le Flore County, 20.56% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Poteau the percentage is 17.03%.

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

2013 Population by Veteran and Disability Status

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	6,147		36,450		2,738,788	
Veteran:	683	11.11%	3,717	10.20%	305,899	11.17%
With a Disability	324	47.44%	1,613	43.40%	100,518	32.86%
No Disability	359	52.56%	2,104	56.60%	205,381	67.14%
Non-veteran:	5,464	88.89%	32,733	89.80%	2,432,889	88.83%
With a Disability	970	17.75%	7,810	23.86%	430,610	17.70%
No Disability	4,494	82.25%	24,923	76.14%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Le Flore County, the Census Bureau estimates there are 3,717 veterans, 43.40% of which have one or more disabilities (compared with 32.86% at a statewide level). In Poteau, there are an estimated 683 veterans, 47.44% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Poteau		Le Flore County	
	No.	Percent	No.	Percent
Total Population	8,520		50,384	
Group Quarters Population	496	5.82%	1,616	3.21%
Institutionalized Population	232	2.72%	1,256	2.49%
Correctional facilities for adults	130	1.53%	873	1.73%
Juvenile facilities	4	0.05%	10	0.02%
Nursing facilities/Skilled-nursing facilities	98	1.15%	373	0.74%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	264	3.10%	360	0.71%
College/University student housing	255	2.99%	255	0.51%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	9	0.11%	105	0.21%

Source: 2010 Decennial Census, Table P42

The percentage of the Le Flore County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is partly attributable to persons in student housing.

Household Income Levels

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

2015 Household Income Distribution						
	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	3,152		18,601		1,520,327	
< \$15,000	542	17.20%	3,880	20.86%	213,623	14.05%
\$15,000 - \$24,999	334	10.60%	2,751	14.79%	184,613	12.14%
\$25,000 - \$34,999	451	14.31%	2,506	13.47%	177,481	11.67%
\$35,000 - \$49,999	638	20.24%	3,050	16.40%	229,628	15.10%
\$50,000 - \$74,999	616	19.54%	3,225	17.34%	280,845	18.47%
\$75,000 - \$99,999	235	7.46%	1,501	8.07%	173,963	11.44%
\$100,000 - \$124,999	160	5.08%	900	4.84%	106,912	7.03%
\$125,000 - \$149,999	65	2.06%	343	1.84%	57,804	3.80%
\$150,000 - \$199,999	67	2.13%	325	1.75%	48,856	3.21%
\$200,000 - \$249,999	22	0.70%	67	0.36%	18,661	1.23%
\$250,000 - \$499,999	21	0.67%	48	0.26%	20,487	1.35%
\$500,000+	1	0.03%	5	0.03%	7,454	0.49%
Median Household Income	\$40,854		\$35,804		\$47,049	
Average Household Income	\$51,298		\$46,274		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Le Flore County is estimated to be \$35,804 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Poteau, median household income is estimated to be \$40,854. Compared with the rest of the state, Poteau and Le Flore County have relatively lower income levels, with higher percentages of persons in the lowest income brackets. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Poteau	\$26,178	\$40,854	2.82%	2.40%	0.42%
Le Flore County	\$27,278	\$35,804	1.71%	2.40%	-0.69%
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 Le Flore County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though Poteau saw positive income growth after adjusting for inflation). It should be noted that this trend is not unique to Oklahoma or Le

Flore County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%. It is notable that Poteau’s household income trend was contrary to Le Flore County, Oklahoma, and the nation as a whole, and saw positive annualized growth.

Poverty Rates

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

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Poteau	22.11%	19.03%	-308	0.00%	48.24%
Le Flore County	19.07%	22.24%	317	19.73%	58.72%
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 Le Flore County is estimated to be 22.24% by the American Community Survey. This is an increase of 317 basis points since the 2000 Census. Within Poteau, the poverty rate is estimated to be 19.03%, which showed a decline since the 2000 Census (though its poverty rate is still well above statewide figures). It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

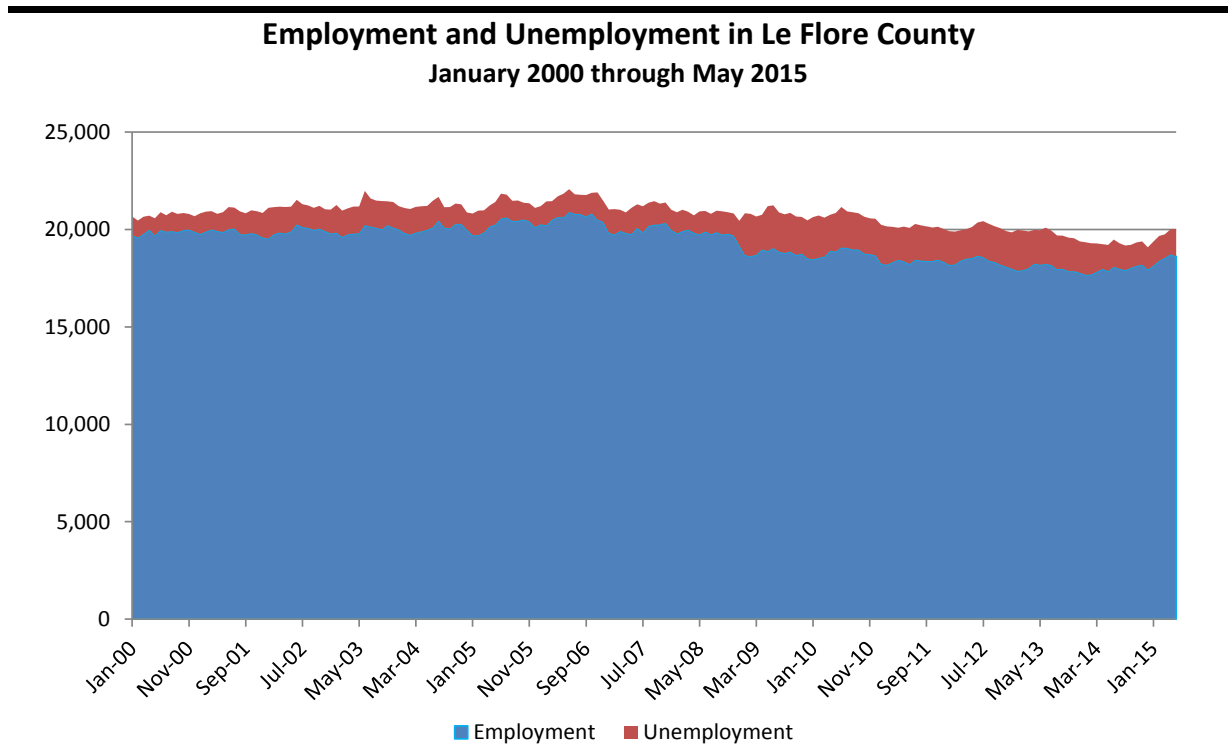
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Le Flore County	18,865	18,627	-0.25%	9.5%	7.0%	-250
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Le Flore County was 18,627 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.25% per year. The unemployment rate in May was 7.0%, a decrease of -250 basis points from May 2010, which was 9.5%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Le Flore County has underperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Le Flore 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

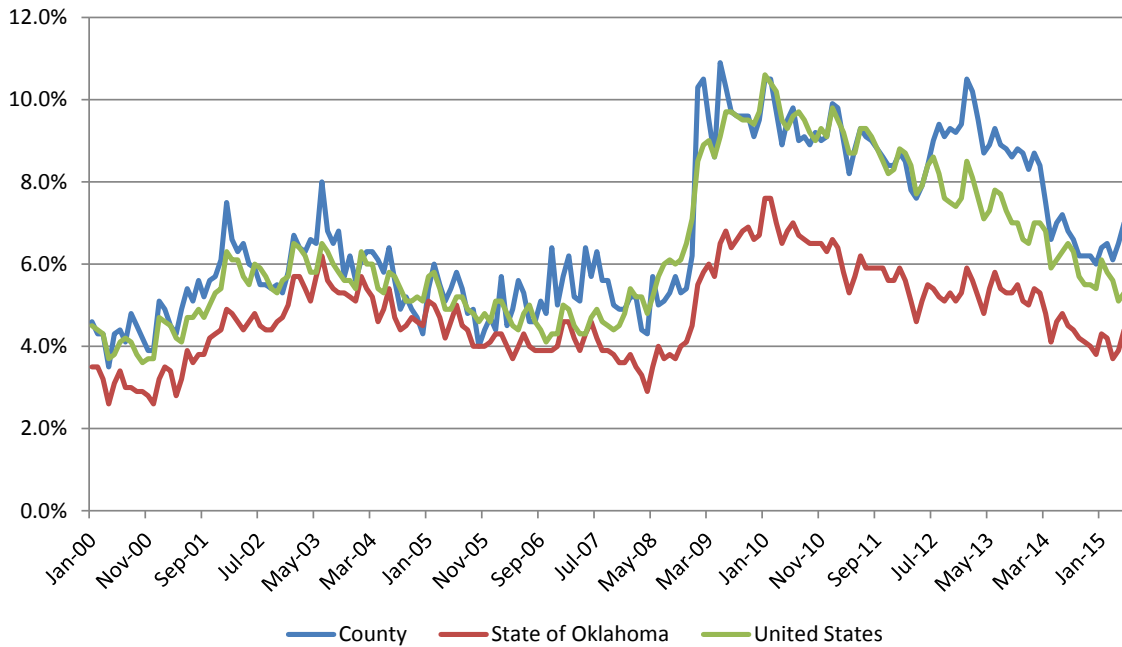
As shown, total employment levels have been generally flat for the last fifteen years. Total employment was level from 2000 through 2008, and shows some decline after the beginning of the national economic downturn in late 2008. There has been some slightly employment growth starting in 2013, growing to its current level of 18,627 persons employed in May 2015. The number of unemployed persons in May 2015 was 1,399, out of a total labor force of 20,026 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Le Flore 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 Le Flore 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 Le Flore County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 7.0%. On the whole, unemployment rates in Le Flore County track very well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Le Flore County have generally tracked with the national unemployment rate, excepting a temporary spike in unemployment in 2012-2013; this increase may have been related to layoffs at the Bremner Food Group in Poteau which affected 130 in 2011-2012.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Le Flore 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.

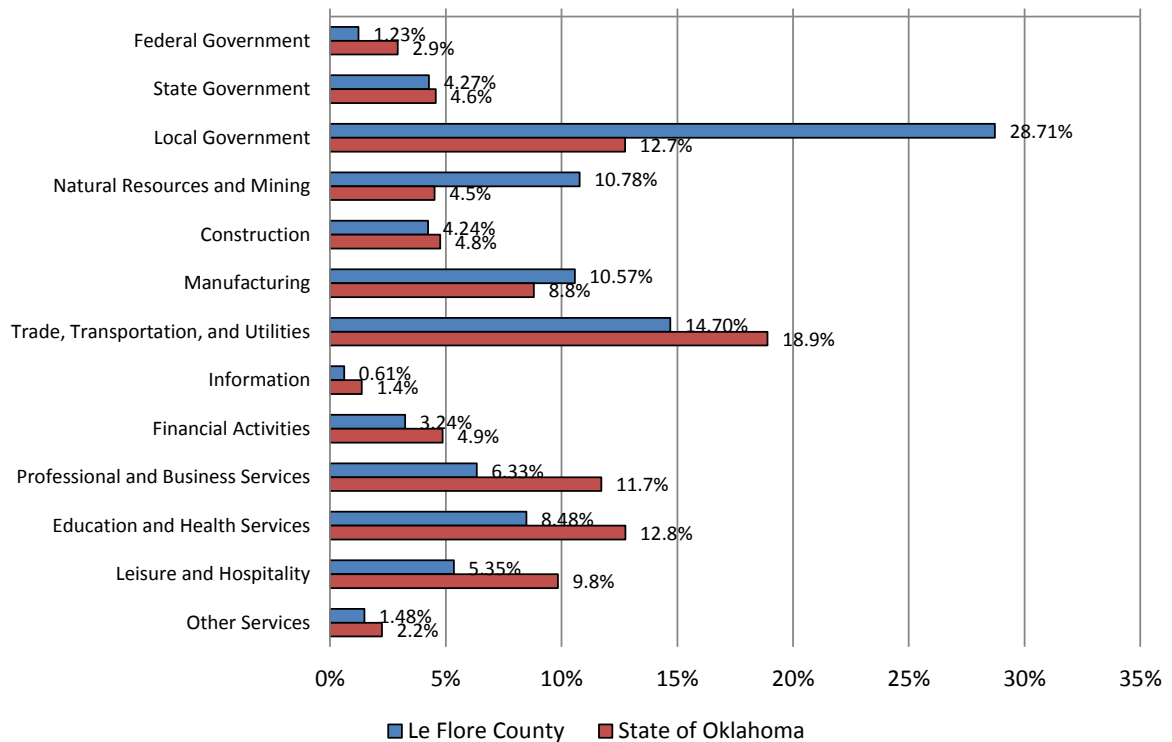


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	26	167	1.23%	\$52,269	0.62
State Government	16	579	4.27%	\$36,223	1.28
Local Government	76	3,889	28.71%	\$37,699	2.85
Natural Resources and Mining	69	1,460	10.78%	\$64,319	7.11
Construction	73	574	4.24%	\$43,460	0.95
Manufacturing	34	1,432	10.57%	\$28,331	1.19
Trade, Transportation, and Utilities	204	1,991	14.70%	\$28,532	0.77
Information	10	82	0.61%	\$53,240	0.30
Financial Activities	95	439	3.24%	\$33,462	0.58
Professional and Business Services	138	858	6.33%	\$29,485	0.45
Education and Health Services	93	1,149	8.48%	\$23,617	0.56
Leisure and Hospitality	52	724	5.35%	\$12,454	0.50
Other Services	44	201	1.48%	\$25,099	0.48
Total	928	13,545		\$35,294	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (14.70%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$28,532 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$64,319 per year.

The rightmost column of the previous table provides location quotients for each industry for Le Flore 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 (Le Flore 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 Le Flore County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 7.11. This sector includes agricultural employment as well as employment in the oil and gas industry. The next highest location quotient is in local government (2.85); this sector includes tribal government employment (the Choctaw Nation).

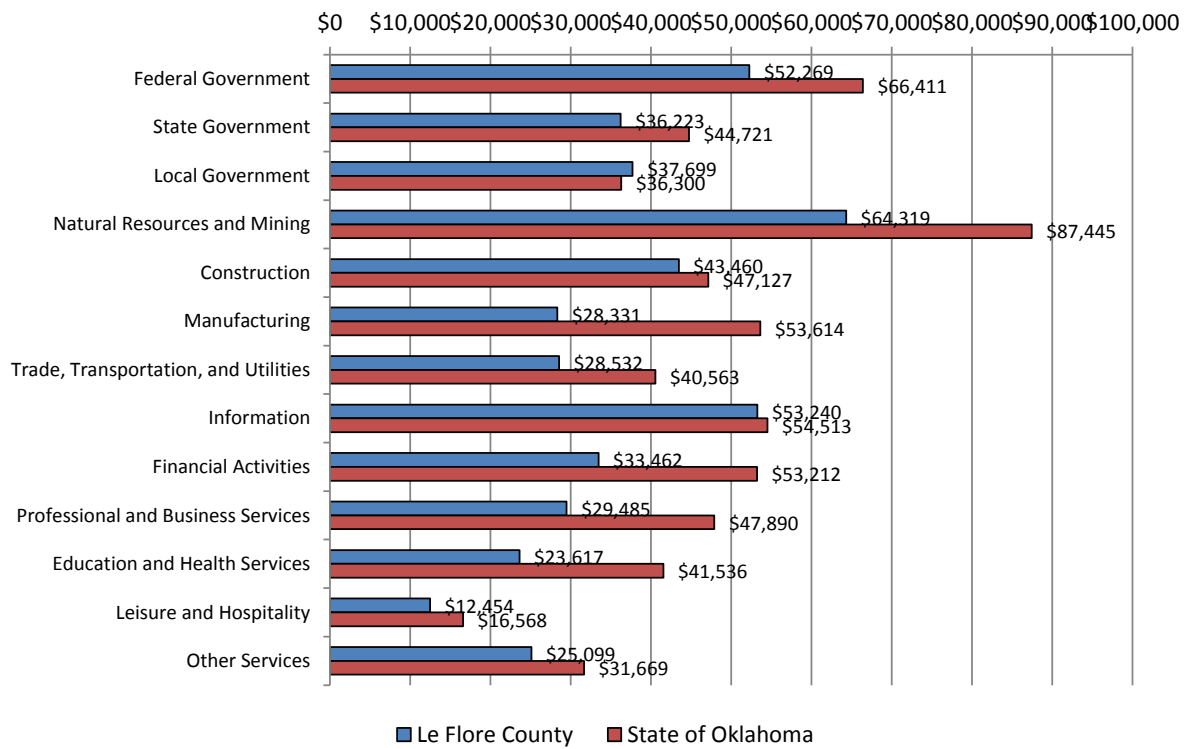
The next table presents average annual pay in Le Flore County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Le Flore County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,269	\$66,411	\$75,784	78.7%	69.0%
State Government	\$36,223	\$44,721	\$54,184	81.0%	66.9%
Local Government	\$37,699	\$36,300	\$46,146	103.9%	81.7%
Natural Resources and Mining	\$64,319	\$87,445	\$59,666	73.6%	107.8%
Construction	\$43,460	\$47,127	\$55,041	92.2%	79.0%
Manufacturing	\$28,331	\$53,614	\$62,977	52.8%	45.0%
Trade, Transportation, and Utilities	\$28,532	\$40,563	\$42,988	70.3%	66.4%
Information	\$53,240	\$54,513	\$90,804	97.7%	58.6%
Financial Activities	\$33,462	\$53,212	\$85,261	62.9%	39.2%
Professional and Business Services	\$29,485	\$47,890	\$66,657	61.6%	44.2%
Education and Health Services	\$23,617	\$41,536	\$45,951	56.9%	51.4%
Leisure and Hospitality	\$12,454	\$16,568	\$20,993	75.2%	59.3%
Other Services	\$25,099	\$31,669	\$33,935	79.3%	74.0%
Total	\$35,294	\$43,774	\$51,361	80.6%	68.7%

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



Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Le Flore County has lower average wages in every sector of employment, excepting local government.

Working Families

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

Families by Employment Status and Presence of Children						
	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	2,057		12,664		961,468	
With Children <18 Years:	769	37.38%	5,114	40.38%	425,517	44.26%
Married Couple:	567	73.73%	3,423	66.93%	281,418	66.14%
Both Parents Employed	340	59.96%	1,892	55.27%	166,700	59.24%
One Parent Employed	215	37.92%	1,240	36.23%	104,817	37.25%
Neither Parent Employed	12	2.12%	291	8.50%	9,901	3.52%
Other Family:	202	26.27%	1,691	33.07%	144,099	33.86%
Male Householder:	32	15.84%	441	26.08%	36,996	25.67%
Employed	21	65.63%	358	81.18%	31,044	83.91%
Not Employed	11	34.38%	83	18.82%	5,952	16.09%
Female Householder:	170	84.16%	1,250	73.92%	107,103	74.33%
Employed	124	72.94%	752	60.16%	75,631	70.62%
Not Employed	46	27.06%	498	39.84%	31,472	29.38%
Without Children <18 Years:	1,288	62.62%	7,550	59.62%	535,951	55.74%
Married Couple:	988	76.71%	6,031	79.88%	431,868	80.58%
Both Spouses Employed	374	37.85%	1,829	30.33%	167,589	38.81%
One Spouse Employed	339	34.31%	1,881	31.19%	138,214	32.00%
Neither Spouse Employed	275	27.83%	2,321	38.48%	126,065	29.19%
Other Family:	300	23.29%	1,519	20.12%	104,083	19.42%
Male Householder:	61	22.18%	522	22.49%	32,243	25.58%
Employed	0	0.00%	234	44.83%	19,437	60.28%
Not Employed	61	100.00%	288	55.17%	12,806	39.72%
Female Householder:	239	79.67%	997	65.64%	71,840	69.02%
Employed	140	58.58%	431	43.23%	36,601	50.95%
Not Employed	99	41.42%	566	56.77%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,553</i>	<i>75.50%</i>	<i>8,617</i>	<i>68.04%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>700</i>	<i>45.07%</i>	<i>4,242</i>	<i>49.23%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>853</i>	<i>54.93%</i>	<i>4,375</i>	<i>50.77%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Le Flore County, there are 8,617 working families, 49.23% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Le Flore County area are presented in the following table, as reported by the Poteau Chamber of Commerce.

Major Employers in Le Flore County

Company	Industry / Description
Eastern Oklahoma Medical Center	Health Care
Choctaw Nation	Tribal Government
OK Foods	Poultry Processing
Kenco Plastics	Manufacturing
Poteau Public School District	Education
City of Poteau	Municipal Government
Le Flore County	County Government

Source: Poteau Chamber of Commerce

As can be seen, the largest employers in Poteau include local and county government, the local public school district, the Eastern Oklahoma Medical Center, Choctaw Nation, and a variety of manufacturers.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	3,369		17,368		1,613,364	
Less than 15 minutes	2,004	59.48%	6,809	39.20%	581,194	36.02%
15 to 30 minutes	681	20.21%	5,902	33.98%	625,885	38.79%
30 to 45 minutes	451	13.39%	3,002	17.28%	260,192	16.13%
45 to 60 minutes	162	4.81%	900	5.18%	74,625	4.63%
60 or more minutes	71	2.11%	755	4.35%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Le Flore County, the largest percentage of workers (39.20%) travel fewer than 15 minutes to work. Although Le Flore County has an active labor market, many employees living in the area appear to commute to other labor markets in the region such as Fort Smith.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	3,434		17,961		1,673,026	
Car, Truck or Van:	3,141	91.47%	16,645	92.67%	1,551,461	92.73%
<i>Drove Alone</i>	<i>2,780</i>	<i>88.51%</i>	<i>14,489</i>	<i>87.05%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>361</i>	<i>11.49%</i>	<i>2,156</i>	<i>12.95%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	29	0.84%	50	0.28%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	23	0.13%	3,757	0.22%
Bicycle	7	0.20%	65	0.36%	4,227	0.25%
Walked	140	4.08%	355	1.98%	30,401	1.82%
Other Means	52	1.51%	230	1.28%	14,442	0.86%
Worked at Home	65	1.89%	593	3.30%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Poteau	3,351	3,566	0.62%	3,571	0.03%
Le Flore County	20,142	21,448	0.63%	21,514	0.06%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Le Flore County grew by 0.06% per year, to a total of 21,514 housing units in 2015. In terms of new housing unit construction, Le Flore County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,733		21,460		1,669,828	
1 Unit, Detached	3,026	81.06%	16,330	76.10%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	225	1.05%	34,434	2.06%
Duplex Units	45	1.21%	218	1.02%	34,207	2.05%
3-4 Units	60	1.61%	232	1.08%	42,069	2.52%
5-9 Units	49	1.31%	156	0.73%	59,977	3.59%
10-19 Units	269	7.21%	320	1.49%	57,594	3.45%
20-49 Units	40	1.07%	140	0.65%	29,602	1.77%
50 or More Units	0	0.00%	4	0.02%	30,240	1.81%
Mobile Homes	244	6.54%	3,815	17.78%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	20	0.09%	2,159	0.13%
Total Multifamily Units	463	12.40%	1,070	4.99%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Le Flore County, 76.10% of housing units are single-family, detached. 4.99% of housing units are multifamily in structure (two or more units per building), while 17.87% of housing units comprise mobile homes, RVs, etc.

Within Poteau, 81.06% of housing units are single-family, detached. 12.40% of housing units are multifamily in structure, while 6.54% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,230		18,412		1,444,081	
Owner Occupied:	2,124	65.76%	13,650	74.14%	968,736	67.08%
No Bedroom	0	0.00%	85	0.62%	2,580	0.27%
1 Bedroom	33	1.55%	387	2.84%	16,837	1.74%
2 Bedrooms	360	16.95%	2,803	20.53%	166,446	17.18%
3 Bedrooms	1,435	67.56%	8,503	62.29%	579,135	59.78%
4 Bedrooms	251	11.82%	1,656	12.13%	177,151	18.29%
5 or More Bedrooms	45	2.12%	216	1.58%	26,587	2.74%
Renter Occupied:	1,106	34.24%	4,762	25.86%	475,345	32.92%
No Bedroom	31	2.80%	88	1.85%	13,948	2.93%
1 Bedroom	211	19.08%	564	11.84%	101,850	21.43%
2 Bedrooms	477	43.13%	2,009	42.19%	179,121	37.68%
3 Bedrooms	346	31.28%	1,894	39.77%	152,358	32.05%
4 Bedrooms	41	3.71%	197	4.14%	24,968	5.25%
5 or More Bedrooms	0	0.00%	10	0.21%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Le Flore County is 74.14%, while 25.86% of housing units are renter occupied. In Poteau, the homeownership rate is 65.76%, while 34.24% of households are renters.

Housing Units Tenure and Household Income

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

Le Flore County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	18,412	13,650	4,762	74.14%	25.86%
Less than \$5,000	881	478	403	54.26%	45.74%
\$5,000 - \$9,999	1,159	585	574	50.47%	49.53%
\$10,000-\$14,999	1,631	976	655	59.84%	40.16%
\$15,000-\$19,999	1,516	1,013	503	66.82%	33.18%
\$20,000-\$24,999	1,219	871	348	71.45%	28.55%
\$25,000-\$34,999	2,465	1,810	655	73.43%	26.57%
\$35,000-\$49,999	2,959	2,262	697	76.44%	23.56%
\$50,000-\$74,999	3,466	2,835	631	81.79%	18.21%
\$75,000-\$99,999	1,429	1,309	120	91.60%	8.40%
\$100,000-\$149,999	1,252	1,114	138	88.98%	11.02%
\$150,000 or more	435	397	38	91.26%	8.74%
Income Less Than \$25,000	6,406	3,923	2,483	61.24%	38.76%

Source: 2009-2013 American Community Survey, Table B25118

Within Le Flore County as a whole, 38.76% of households with incomes less than \$25,000 are estimated to be renters, while 61.24% are estimated to be homeowners.

Poteau Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,230	2,124	1,106	65.76%	34.24%
Less than \$5,000	98	14	84	14.29%	85.71%
\$5,000 - \$9,999	209	105	104	50.24%	49.76%
\$10,000-\$14,999	270	153	117	56.67%	43.33%
\$15,000-\$19,999	201	107	94	53.23%	46.77%
\$20,000-\$24,999	185	88	97	47.57%	52.43%
\$25,000-\$34,999	444	184	260	41.44%	58.56%
\$35,000-\$49,999	737	541	196	73.41%	26.59%
\$50,000-\$74,999	607	500	107	82.37%	17.63%
\$75,000-\$99,999	221	201	20	90.95%	9.05%
\$100,000-\$149,999	149	122	27	81.88%	18.12%
\$150,000 or more	109	109	0	100.00%	0.00%
Income Less Than \$25,000	963	467	496	48.49%	51.51%

Source: 2009-2013 American Community Survey, Table B25118

Within Poteau, 51.51% of households with incomes less than \$25,000 are estimated to be renters, while 48.49% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,230		18,412		1,444,081	
Owner Occupied:	2,124	65.76%	13,650	74.14%	968,736	67.08%
Built 2010 or Later	35	1.65%	109	0.80%	10,443	1.08%
Built 2000 to 2009	251	11.82%	2,149	15.74%	153,492	15.84%
Built 1990 to 1999	293	13.79%	2,474	18.12%	125,431	12.95%
Built 1980 to 1989	257	12.10%	2,152	15.77%	148,643	15.34%
Built 1970 to 1979	488	22.98%	2,833	20.75%	184,378	19.03%
Built 1960 to 1969	318	14.97%	1,313	9.62%	114,425	11.81%
Built 1950 to 1959	132	6.21%	1,003	7.35%	106,544	11.00%
Built 1940 to 1949	188	8.85%	665	4.87%	50,143	5.18%
Built 1939 or Earlier	162	7.63%	952	6.97%	75,237	7.77%
Median Year Built:		1975		1980		1977
Renter Occupied:	1,106	34.24%	4,762	25.86%	475,345	32.92%
Built 2010 or Later	0	0.00%	30	0.63%	5,019	1.06%
Built 2000 to 2009	79	7.14%	448	9.41%	50,883	10.70%
Built 1990 to 1999	273	24.68%	872	18.31%	47,860	10.07%
Built 1980 to 1989	162	14.65%	778	16.34%	77,521	16.31%
Built 1970 to 1979	152	13.74%	1,065	22.36%	104,609	22.01%
Built 1960 to 1969	207	18.72%	611	12.83%	64,546	13.58%
Built 1950 to 1959	79	7.14%	371	7.79%	54,601	11.49%
Built 1940 to 1949	56	5.06%	261	5.48%	31,217	6.57%
Built 1939 or Earlier	98	8.86%	326	6.85%	39,089	8.22%
Median Year Built:		1977		1978		1975
Overall Median Year Built:		1975		1980		1976

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

Within Le Flore County, 14.86% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Poteau the percentage is 11.30%.

66.97% of housing units in Le Flore County were built prior to 1990, while in Poteau the percentage is 71.18%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Le Flore 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
Poteau	3,230	0	0.00%	34	1.05%	25	0.77%
Le Flore County	18,412	106	0.58%	130	0.71%	1,030	5.59%
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 Le Flore County, 0.58% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.71% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities. Le Flore County has a relatively high percentage of homes heated by wood, but this is likely attributable to housing units intended for seasonal occupancy.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,733		21,460		1,669,828	
Total Vacant Units	503	13.47%	3,048	14.20%	225,747	13.52%
For rent	134	26.64%	491	16.11%	43,477	19.26%
Rented, not occupied	37	7.36%	79	2.59%	9,127	4.04%
For sale only	31	6.16%	249	8.17%	23,149	10.25%
Sold, not occupied	0	0.00%	44	1.44%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	509	16.70%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	301	59.84%	1,676	54.99%	101,155	44.81%
Homeowner Vacancy Rate	1.44%		1.79%		2.31%	
Rental Vacancy Rate	10.49%		9.21%		8.24%	

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

Within Le Flore County, the overall housing vacancy rate is estimated to be 14.20%. The homeowner vacancy rate is estimated to be 1.79%, while the rental vacancy rate is estimated to be 9.21%.

In Poteau, the overall housing vacancy rate is estimated to be 13.47%. The homeowner vacancy rate is estimated to be 1.44%, while the rental vacancy rate is estimated to be 10.49%. Compared with the rest of the state, Poteau and Le Flore County have relatively lower vacancy among housing units intended for ownership, but somewhat higher vacancy among rental units.

Building Permits

The next series of tables present data regarding new residential building permits issued in Poteau. 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. This data was only available for Poteau for years 2005-2010, more recent data was not available from the Census Bureau.

Poteau

New Residential Building Permits Issued, 2005-2010

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2005	34	\$115,456	23	\$58,768
2006	24	\$111,792	0	N/A
2007	17	\$107,059	0	N/A
2008	33	\$65,348	0	N/A
2009	57	\$78,684	0	N/A
2010	18	\$111,278	0	N/A

Source: United States Census Bureau Building Permits Survey

In Poteau, building permits for 206 housing units were issued between 2005 and 2010, for an average of 34 units per year. 88.83% of these housing units were single family homes, and 11.17% consisted of multifamily units. Considering over 34% of housing units in Poteau are occupied by renters, it is likely that new multifamily development is not keeping up with need for rental units in Poteau.

New Construction Activity

For Ownership:

New housing construction for ownership has occurred throughout the Le Flore County area. Much new construction has occurred on unplatted rural acreages outside of the jurisdiction of any town or city, but in the general vicinity of the communities of Poteau, Heavener, Wister, Panama, Pocola and Spiro, among others. Some new construction has also occurred inside Poteau city limits, typically either on the north side of the city, or on the far southwestern side. Subdivisions in Poteau that have seen new construction in recent years include Country Meadows, Foothills and Shadow Mountain.

New home construction has been primarily custom built construction, and in some cases appears to have represented housing for seasonal or recreational use. New construction has comprised a mix of smaller, relatively affordable homes, and much larger and more expensive custom-built homes. For homes constructed in Le Flore County after 2005 (and sold since January 2014), the average sale price is estimated to be \$154,263 or \$99.92 per square foot. This amount is less than many other counties in southeastern Oklahoma, but nonetheless well above what could be reasonably afforded by a household earning at or less than median household income, which is estimated to be \$35,804 in 2015.

For Rent:

Apart from very small-scale rental properties (fewer than eight units) there has been very little new construction of properties for rent in Le Flore County over the last ten years. Some new rental housing in Poteau has been constructed by the Choctaw Nation Housing Authority though detailed information regarding these homes was not available. A new affordable rental housing development for seniors age 62 and up has been proposed in Poteau, on the north side of town near Garden Walk Apartments. This development would be financed in part with Affordable Housing Tax Credits, and would comprise

36 one and two-bedroom apartments for seniors with incomes less than 60% of Area Median Income. If constructed this development would go far in meeting the affordable housing needs of seniors in the Poteau area.

Homeownership Market

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

Housing Units by Home Value

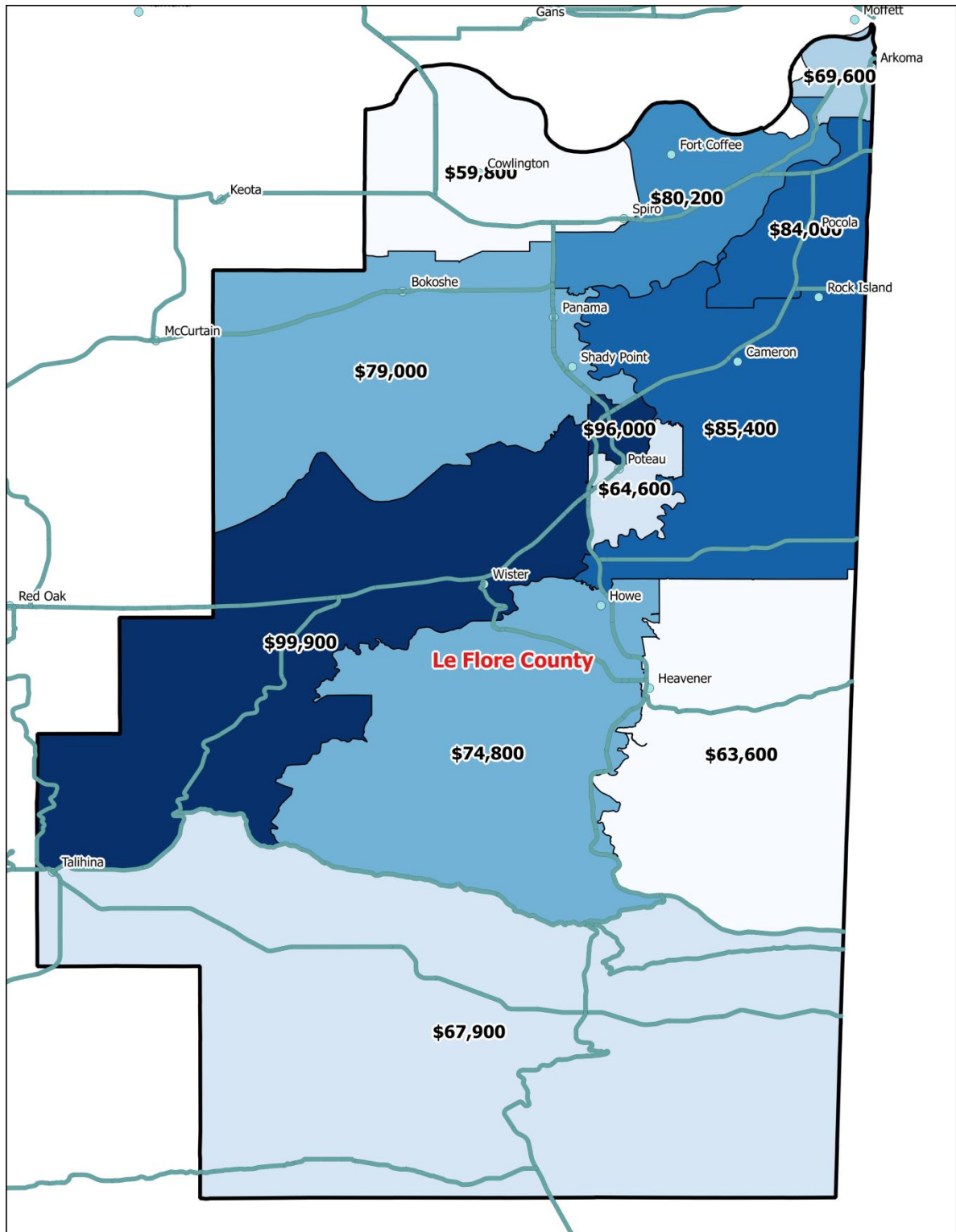
The following table presents housing units in Le Flore County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value						
	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,124		13,650		968,736	
Less than \$10,000	0	0.00%	347	2.54%	20,980	2.17%
\$10,000 to \$14,999	32	1.51%	305	2.23%	15,427	1.59%
\$15,000 to \$19,999	15	0.71%	286	2.10%	13,813	1.43%
\$20,000 to \$24,999	39	1.84%	407	2.98%	16,705	1.72%
\$25,000 to \$29,999	21	0.99%	420	3.08%	16,060	1.66%
\$30,000 to \$34,999	36	1.69%	437	3.20%	19,146	1.98%
\$35,000 to \$39,999	63	2.97%	357	2.62%	14,899	1.54%
\$40,000 to \$49,999	192	9.04%	1,099	8.05%	39,618	4.09%
\$50,000 to \$59,999	192	9.04%	1,213	8.89%	45,292	4.68%
\$60,000 to \$69,999	186	8.76%	1,015	7.44%	52,304	5.40%
\$70,000 to \$79,999	41	1.93%	925	6.78%	55,612	5.74%
\$80,000 to \$89,999	203	9.56%	1,041	7.63%	61,981	6.40%
\$90,000 to \$99,999	245	11.53%	709	5.19%	51,518	5.32%
\$100,000 to \$124,999	241	11.35%	1,414	10.36%	119,416	12.33%
\$125,000 to \$149,999	208	9.79%	856	6.27%	96,769	9.99%
\$150,000 to \$174,999	109	5.13%	856	6.27%	91,779	9.47%
\$175,000 to \$199,999	60	2.82%	516	3.78%	53,304	5.50%
\$200,000 to \$249,999	67	3.15%	605	4.43%	69,754	7.20%
\$250,000 to \$299,999	70	3.30%	350	2.56%	41,779	4.31%
\$300,000 to \$399,999	64	3.01%	204	1.49%	37,680	3.89%
\$400,000 to \$499,999	15	0.71%	86	0.63%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	108	0.79%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	39	0.29%	3,764	0.39%
\$1,000,000 or more	25	1.18%	55	0.40%	5,018	0.52%
Median Home Value:	\$91,700		\$80,100		\$112,800	

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

The median value of owner-occupied homes in Le Flore County is \$80,100. This is -29.0% lower than the statewide median, which is \$112,800. The median home value in Poteau is estimated to be \$91,700. The geographic distribution of home values in Le Flore County can be visualized by the following map. As can be seen, the highest home values are located in the areas just north of Poteau, and in central and western Le Flore County.

Le Flore County Median Home Values by Census Tract



Home Values by Year of Construction

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

2013 Median Home Value by Year of Construction

	Poteau Median Value	Le Flore County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$323,900	\$168,100	\$188,900
Built 2000 to 2009	\$171,300	\$124,700	\$178,000
Built 1990 to 1999	\$123,400	\$99,900	\$147,300
Built 1980 to 1989	\$95,600	\$84,400	\$118,300
Built 1970 to 1979	\$91,800	\$75,400	\$111,900
Built 1960 to 1969	\$71,500	\$64,000	\$97,100
Built 1950 to 1959	\$104,800	\$61,200	\$80,300
Built 1940 to 1949	\$56,800	\$51,200	\$67,900
Built 1939 or Earlier	\$46,900	\$52,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Poteau Single Family Sales Activity

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

Poteau Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	23	26	45	35	20
Average Sale Price	\$44,864	\$46,377	\$88,756	\$54,906	\$38,625
Average Square Feet	1,033	1,094	1,026	952	1,097
Average Price/SF	\$43.43	\$42.39	\$86.51	\$57.67	\$35.21
Average Year Built	1953	1956	1948	1945	1946

Source: Le Flore County Assessor, via County Records, Inc.

Poteau Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	94	111	108	109	77
Average Sale Price	\$100,454	\$93,491	\$106,479	\$93,878	\$86,971
Average Square Feet	1,678	1,686	1,603	1,553	1,545
Average Price/SF	\$59.87	\$55.45	\$66.42	\$60.45	\$56.29
Average Year Built	1979	1977	1980	1976	1978

Source: Le Flore County Assessor, via County Records, Inc.

Poteau Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	11	14	12	6	4
Average Sale Price	\$149,850	\$150,654	\$119,712	\$156,900	\$73,220
Average Square Feet	2,293	2,051	2,207	2,602	1,882
Average Price/SF	\$65.35	\$73.45	\$54.24	\$60.30	\$38.91
Average Year Built	1994	1994	1983	1986	1939

Source: Le Flore County Assessor, via County Records, Inc.

Poteau Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	133	154	172	155	104
Average Sale Price	\$96,001	\$91,468	\$102,540	\$86,306	\$78,179
Average Square Feet	1,599	1,597	1,471	1,424	1,471
Average Price/SF	\$60.04	\$57.27	\$69.71	\$60.61	\$53.15
Average Year Built	1976	1975	1972	1969	1970

Source: Le Flore County Assessor, via County Records, Inc.

Between 2011 and 2014, the average sale price has fluctuated between approximately \$85,000 and \$100,000. The average sale price in 2015 was \$78,179 for an average price per square foot of \$53.15. The average year of construction has generally been early to mid-1970s.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Le Flore County	3.4%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	7

* 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 Le Flore County was 3.4% in May 2014. The county ranked 7 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With one of the highest foreclosure rates in the state, foreclosures have likely had a negative impact on home values in the area.

Rental Market

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

2013 Rental Units by Gross Rent

	Poteau		Le Flore County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,106		4,762		475,345	
With cash rent:	994		4,111		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	9	0.19%	2,109	0.44%
\$150 to \$199	0	0.00%	31	0.65%	4,268	0.90%
\$200 to \$249	15	1.36%	239	5.02%	8,784	1.85%
\$250 to \$299	16	1.45%	179	3.76%	8,413	1.77%
\$300 to \$349	17	1.54%	117	2.46%	9,107	1.92%
\$350 to \$399	101	9.13%	249	5.23%	10,932	2.30%
\$400 to \$449	115	10.40%	303	6.36%	15,636	3.29%
\$450 to \$499	130	11.75%	439	9.22%	24,055	5.06%
\$500 to \$549	112	10.13%	460	9.66%	31,527	6.63%
\$550 to \$599	88	7.96%	388	8.15%	33,032	6.95%
\$600 to \$649	59	5.33%	350	7.35%	34,832	7.33%
\$650 to \$699	24	2.17%	308	6.47%	32,267	6.79%
\$700 to \$749	22	1.99%	231	4.85%	30,340	6.38%
\$750 to \$799	79	7.14%	256	5.38%	27,956	5.88%
\$800 to \$899	103	9.31%	306	6.43%	45,824	9.64%
\$900 to \$999	86	7.78%	176	3.70%	34,153	7.18%
\$1,000 to \$1,249	27	2.44%	70	1.47%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	112	10.13%	651	13.67%	43,236	9.10%
Median Gross Rent		\$546		\$554		\$699

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

Median gross rent in Le Flore County is estimated to be \$554, which is -20.7% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Poteau is estimated to be \$546.

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

	Poteau Median Rent	Le Flore County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	\$521	\$933
Built 2000 to 2009	\$393	\$608	\$841
Built 1990 to 1999	\$487	\$523	\$715
Built 1980 to 1989	\$793	\$599	\$693
Built 1970 to 1979	\$501	\$526	\$662
Built 1960 to 1969	\$619	\$568	\$689
Built 1950 to 1959	\$562	\$563	\$714
Built 1940 to 1949	\$633	\$573	\$673
Built 1939 or Earlier	\$579	\$562	\$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 Le Flore County is among housing units constructed between 2000 and 2009, which is \$608 per month. In order to be affordable, a household would need to earn at least \$24,320 per year to afford such a unit.

Poteau Rental Survey Data

The table shows the results of our rental survey of Poteau. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.). Rental rates shown for USDA properties are reported market rental rates; most tenants at these properties pay rent based on 30% of their income.

Poteau Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Gardenwalk of Poteau	USDA - Family	1986	1	1	650	\$435	\$0.669	N/A
Gardenwalk of Poteau	USDA - Family	1986	2	1	760	\$480	\$0.632	N/A
Gardenwalk of Poteau	USDA - Family	1986	3	2	860	\$570	\$0.663	N/A
Gardenwalk on Michelle Lane	LIHTC/USDA - Family	1979	1	1	600	\$390	\$0.650	0.00%
Gardenwalk on Michelle Lane	LIHTC/USDA - Family	1979	2	1	750	\$435	\$0.580	0.00%
Gardenwalk on Lacey Lane	LIHTC/USDA - Family	1988	1	1	600	\$390	\$0.650	0.00%
Gardenwalk on Lacey Lane	LIHTC/USDA - Family	1988	2	1	750	\$435	\$0.580	0.00%
Gardenwalk on Lacey Lane	LIHTC/USDA - Family	1988	3	2	850	\$490	\$0.576	0.00%
Savannah Park	USDA - Elderly	1990	1	1	600	\$400	\$0.667	0.00%
Savannah Park	USDA - Elderly	1990	2	1	750	\$480	\$0.640	0.00%
Serenity Heights	Market Rate	1995	2	1	810	\$450	\$0.556	16.70%
Whitney Apartments	Market Rate	1983	2	1	1,000	\$525	\$0.525	25.00%

The previous rent surveys encompass over two hundred rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Review of historical rental data indicates the comparable rental rates have been generally stable over the last several years. We also note that there are recently constructed duplexes in Poteau (Wolf Valley Duplexes): these two-bedroom, two-bath duplexes rent for \$850/month (not including any utilities except for lawn maintenance), and include 2-car garages.

Rental Market Vacancy – Poteau

The affordable rental properties which reported their current occupancy all reported full occupancy with waiting lists. Market rate properties, however, all report some vacancy: it appears that although there is high demand for affordable rental housing, market rate rental housing is adequately supplied, or potentially oversupplied. The overall market vacancy of rental housing units was reported at 10.49% by the Census Bureau as of the most recent American Community Survey.



Whitney Apartments



Serenity Heights



Savannah Park



Gardenwalk on Lacey Lane



Gardenwalk on Michelle Lane



Gardenwalk of Poteau

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 Le Flore 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.

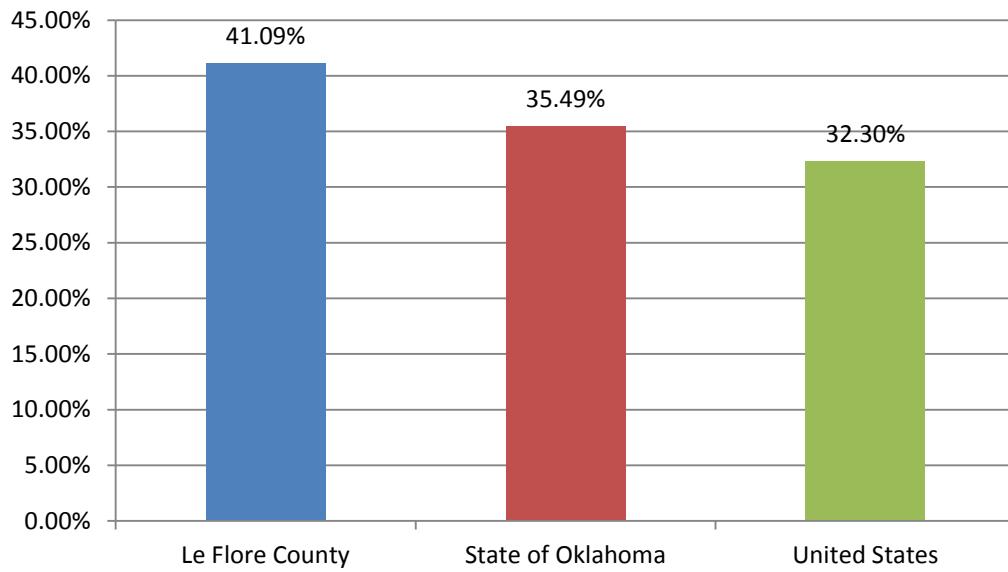
HUD Programs in Le Flore County

Le Flore County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	96	96%	\$14,549	\$223	\$278	44.54%
Housing Choice Vouchers	76	95%	\$10,104	\$281	\$349	44.58%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	44	98%	\$7,794	\$174	\$576	23.23%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	33	100%	\$10,883	\$253	\$189	57.26%
Summary of All HUD Programs	249	97%	\$11,893	\$233	\$334	41.09%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 249 housing units located within Le Flore County, with an overall occupancy rate of 97%. The average household income among households living in these units is \$11,893. Total monthly rent for these units averages \$566, with the federal contribution averaging \$334 (58.91%) and the tenant's contribution averaging \$233 (41.09%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



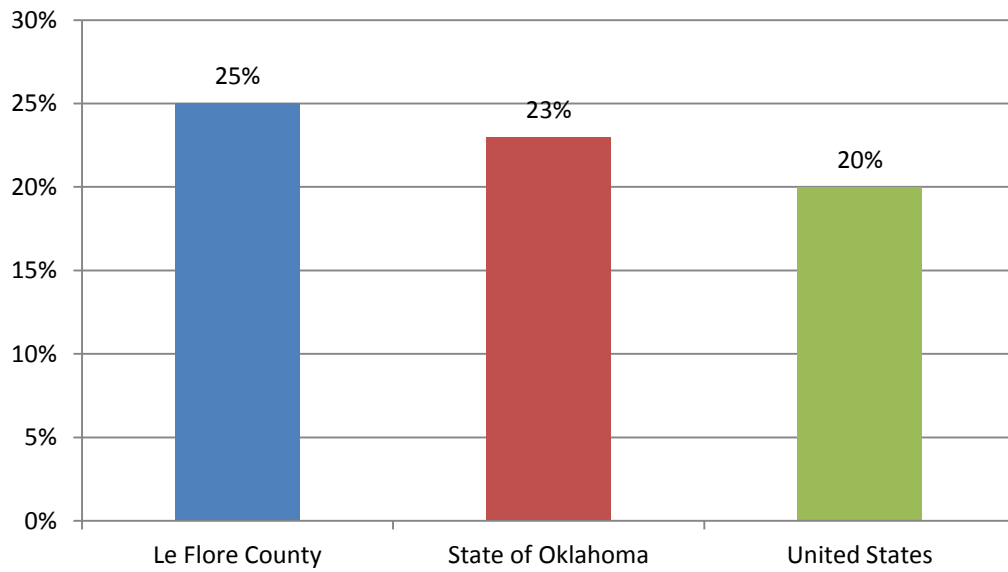
Demographics of Persons in HUD Programs in Le Flore County

Le Flore County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	96	19%	25%	37%	56%	12%
Housing Choice Vouchers	76	30%	40%	22%	94%	12%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	44	43%	15%	15%	86%	17%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	33	0%	3%	100%	3%	4%
Summary of All HUD Programs	249	24%	25%	37%	47%	12%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

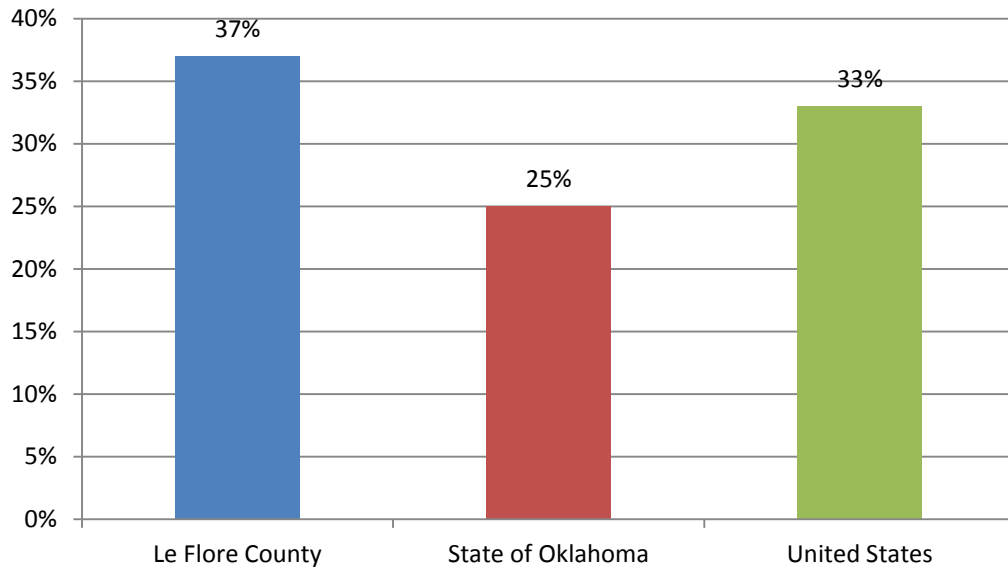
24% of housing units are occupied by single parents with female heads of household. 25% of households have at least one person with a disability. 37% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 47% have one or more disabilities. Finally, 12% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

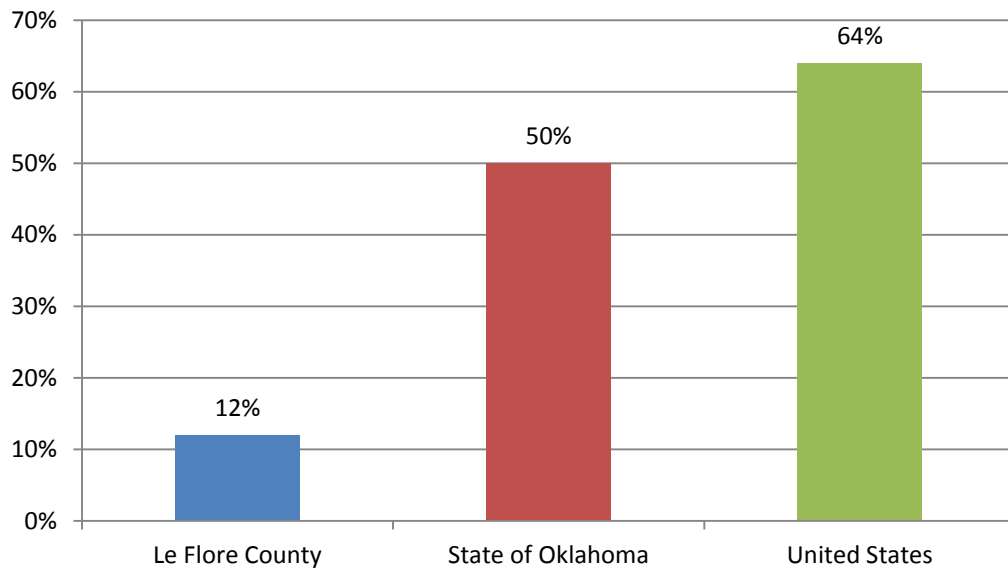
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Le Flore County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,165		1,160	
Cost Burden Less Than 30%	205	17.60%	160	13.79%
Cost Burden Between 30%-50%	165	14.16%	175	15.09%
Cost Burden Greater Than 50%	635	54.51%	720	62.07%
Not Computed (no/negative income)	160	13.73%	105	9.05%
Income 30%-50% HAMFI	1,205		950	
Cost Burden Less Than 30%	565	46.89%	320	33.68%
Cost Burden Between 30%-50%	375	31.12%	320	33.68%
Cost Burden Greater Than 50%	265	21.99%	310	32.63%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,260		1,020	
Cost Burden Less Than 30%	1,595	70.58%	705	69.12%
Cost Burden Between 30%-50%	515	22.79%	255	25.00%
Cost Burden Greater Than 50%	150	6.64%	60	5.88%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,480		390	
Cost Burden Less Than 30%	1,165	78.72%	370	94.87%
Cost Burden Between 30%-50%	195	13.18%	20	5.13%
Cost Burden Greater Than 50%	120	8.11%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	13,590		4,975	
Cost Burden Less Than 30%	10,660	78.44%	3,010	60.50%
Cost Burden Between 30%-50%	1,575	11.59%	770	15.48%
Cost Burden Greater Than 50%	1,195	8.79%	1,090	21.91%
Not Computed (no/negative income)	160	1.18%	105	2.11%

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

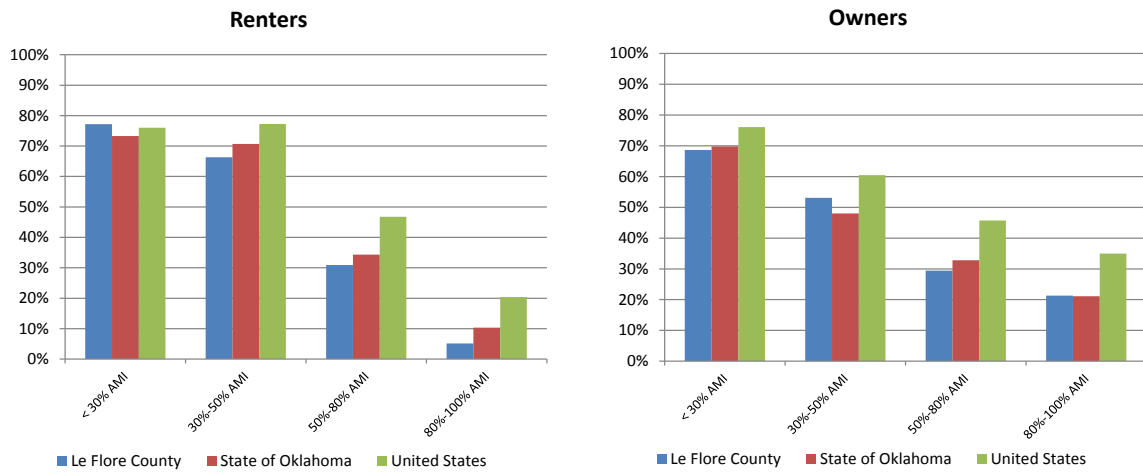
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Le Flore County with the State of Oklahoma as a whole, and the United States.

Le Flore County : Households by Income by Cost Burden

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,165	68.67%	1,160	77.16%
Income 30%-50% HAMFI	1,205	53.11%	950	66.32%
Income 50%-80% HAMFI	2,260	29.42%	1,020	30.88%
Income 80%-100% HAMFI	1,480	21.28%	390	5.13%
All Incomes	13,590	20.38%	4,975	37.39%

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.

Le Flore County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,165		1,160	
Between 1.0 and 1.5 Persons per Room	35	3.00%	10	0.86%
More than 1.5 Persons per Room	0	0.00%	20	1.72%
Lacks Complete Kitchen or Plumbing	20	1.72%	25	2.16%
Income 30%-50% HAMFI	1,205		950	
Between 1.0 and 1.5 Persons per Room	4	0.33%	40	4.21%
More than 1.5 Persons per Room	4	0.33%	4	0.42%
Lacks Complete Kitchen or Plumbing	15	1.24%	30	3.16%
Income 50%-80% HAMFI	2,260		1,020	
Between 1.0 and 1.5 Persons per Room	35	1.55%	65	6.37%
More than 1.5 Persons per Room	4	0.18%	20	1.96%
Lacks Complete Kitchen or Plumbing	35	1.55%	10	0.98%
Income 80%-100% HAMFI	1,480		390	
Between 1.0 and 1.5 Persons per Room	0	0.00%	35	8.97%
More than 1.5 Persons per Room	25	1.69%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	2.36%	4	1.03%
All Incomes	13,590		4,975	
Between 1.0 and 1.5 Persons per Room	174	1.28%	175	3.52%
More than 1.5 Persons per Room	83	0.61%	44	0.88%
Lacks Complete Kitchen or Plumbing	110	0.81%	69	1.39%

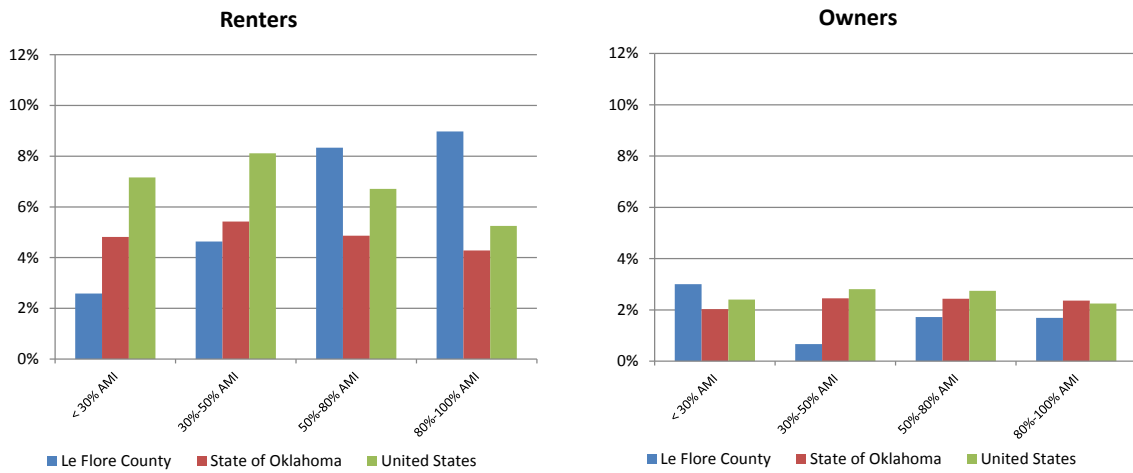
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Le Flore County, Oklahoma and the nation.

Le Flore County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,165	3.00%	1,160	2.59%	
Income 30%-50% HAMFI	1,205	0.66%	950	4.63%	
Income 50%-80% HAMFI	2,260	1.73%	1,020	8.33%	
Income 80%-100% HAMFI	1,480	1.69%	390	8.97%	
All Incomes	13,590	1.89%	4,975	4.40%	

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

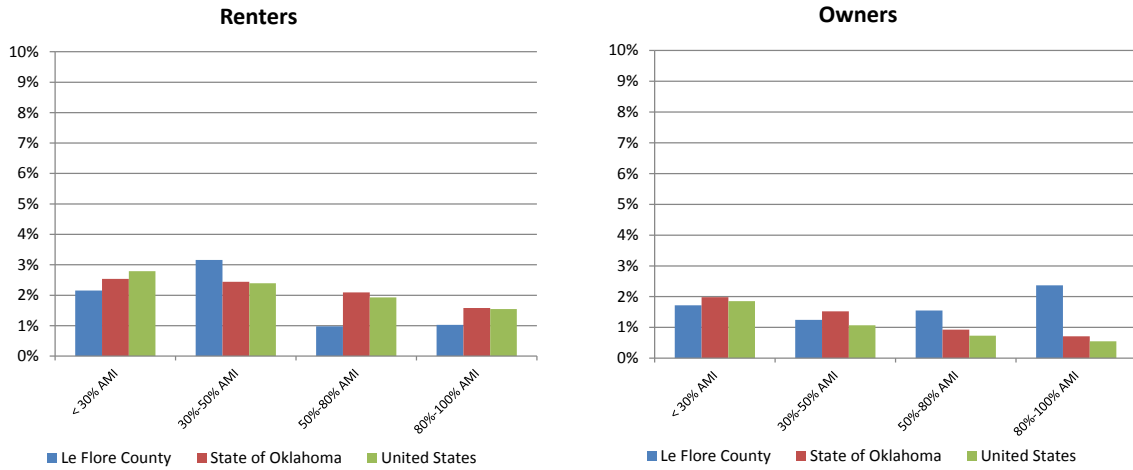
The table following summarizes this data for substandard housing conditions, with a comparison chart between Le Flore County, the state and the nation.

Le Flore County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,165	1.72%	1,160	2.16%	
Income 30%-50% HAMFI	1,205	1.24%	950	3.16%	
Income 50%-80% HAMFI	2,260	1.55%	1,020	0.98%	
Income 80%-100% HAMFI	1,480	2.36%	390	1.03%	
All Incomes	13,590	0.81%	4,975	1.39%	

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.



Le Flore 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
Income < 30% HAMFI	1,165	794	68.15%	1,160	889	76.64%
Elderly Family	75	54	72.00%	65	49	75.38%
Small Family (2-4 persons)	320	235	73.44%	450	360	80.00%
Large Family (5 or more persons)	65	35	53.85%	60	60	100.00%
Elderly Non-Family	435	280	64.37%	120	85	70.83%
Non-Family, Non-Elderly	270	190	70.37%	465	335	72.04%
Income 30%-50% HAMFI	1,205	640	53.11%	950	629	66.21%
Elderly Family	225	125	55.56%	60	45	75.00%
Small Family (2-4 persons)	320	210	65.63%	380	260	68.42%
Large Family (5 or more persons)	50	10	20.00%	100	64	64.00%
Elderly Non-Family	475	235	49.47%	180	75	41.67%
Non-Family, Non-Elderly	135	60	44.44%	235	185	78.72%
Income 50%-80% HAMFI	2,260	665	29.42%	1,020	317	31.08%
Elderly Family	600	120	20.00%	65	14	21.54%
Small Family (2-4 persons)	730	345	47.26%	410	129	31.46%
Large Family (5 or more persons)	130	20	15.38%	140	0	0.00%
Elderly Non-Family	515	95	18.45%	180	84	46.67%
Non-Family, Non-Elderly	285	85	29.82%	230	90	39.13%
Income 80%-100% HAMFI	1,480	317	21.42%	390	19	4.87%
Elderly Family	380	100	26.32%	25	0	0.00%
Small Family (2-4 persons)	565	140	24.78%	170	4	2.35%
Large Family (5 or more persons)	135	4	2.96%	40	0	0.00%
Elderly Non-Family	255	8	3.14%	35	15	42.86%
Non-Family, Non-Elderly	140	65	46.43%	125	0	0.00%
All Incomes	13,590	2,764	20.34%	4,975	1,854	37.27%
Elderly Family	2,650	459	17.32%	295	108	36.61%
Small Family (2-4 persons)	6,205	1,065	17.16%	2,205	753	34.15%
Large Family (5 or more persons)	1,055	88	8.34%	460	124	26.96%
Elderly Non-Family	2,090	632	30.24%	570	259	45.44%
Non-Family, Non-Elderly	1,585	520	32.81%	1,455	610	41.92%

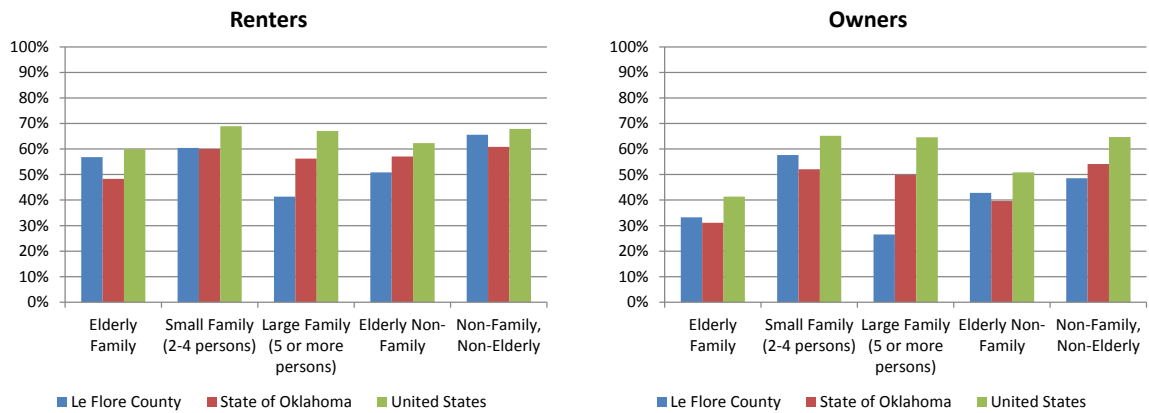
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Le Flore County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income	Income
Income < 80% HAMFI	4,630	2,099	45.33%	3,130	1,835	58.63%
Elderly Family	900	299	33.22%	190	108	56.84%
Small Family (2-4 persons)	1,370	790	57.66%	1,240	749	60.40%
Large Family (5 or more persons)	245	65	26.53%	300	124	41.33%
Elderly Non-Family	1,425	610	42.81%	480	244	50.83%
Non-Family, Non-Elderly	690	335	48.55%	930	610	65.59%

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).

Le Flore 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
Income < 30% HAMFI	1,165	845	72.53%	1,160	915	78.88%
Elderly Family	75	55	73.33%	65	50	76.92%
Small Family (2-4 persons)	320	240	75.00%	450	360	80.00%
Large Family (5 or more persons)	65	65	100.00%	60	60	100.00%
Elderly Non-Family	435	290	66.67%	120	85	70.83%
Non-Family, Non-Elderly	270	195	72.22%	465	360	77.42%
Income 30%-50% HAMFI	1,205	655	54.36%	950	655	68.95%
Elderly Family	225	125	55.56%	60	45	75.00%
Small Family (2-4 persons)	320	210	65.63%	380	260	68.42%
Large Family (5 or more persons)	50	20	40.00%	100	90	90.00%
Elderly Non-Family	475	235	49.47%	180	75	41.67%
Non-Family, Non-Elderly	135	65	48.15%	235	185	78.72%
Income 50%-80% HAMFI	2,260	730	32.30%	1,020	410	40.20%
Elderly Family	600	130	21.67%	65	20	30.77%
Small Family (2-4 persons)	730	345	47.26%	410	135	32.93%
Large Family (5 or more persons)	130	60	46.15%	140	80	57.14%
Elderly Non-Family	515	95	18.45%	180	80	44.44%
Non-Family, Non-Elderly	285	100	35.09%	230	95	41.30%
Income Greater than 80% of HAMFI	8,960	915	10.21%	1,845	89	4.82%
Elderly Family	1,750	180	10.29%	105	0	0.00%
Small Family (2-4 persons)	4,835	340	7.03%	965	20	2.07%
Large Family (5 or more persons)	810	170	20.99%	160	50	31.25%
Elderly Non-Family	665	25	3.76%	90	15	16.67%
Non-Family, Non-Elderly	895	200	22.35%	525	4	0.76%
All Incomes	13,590	3,145	23.14%	4,975	2,069	41.59%
Elderly Family	2,650	490	18.49%	295	115	38.98%
Small Family (2-4 persons)	6,205	1,135	18.29%	2,205	775	35.15%
Large Family (5 or more persons)	1,055	315	29.86%	460	280	60.87%
Elderly Non-Family	2,090	645	30.86%	570	255	44.74%
Non-Family, Non-Elderly	1,585	560	35.33%	1,455	644	44.26%

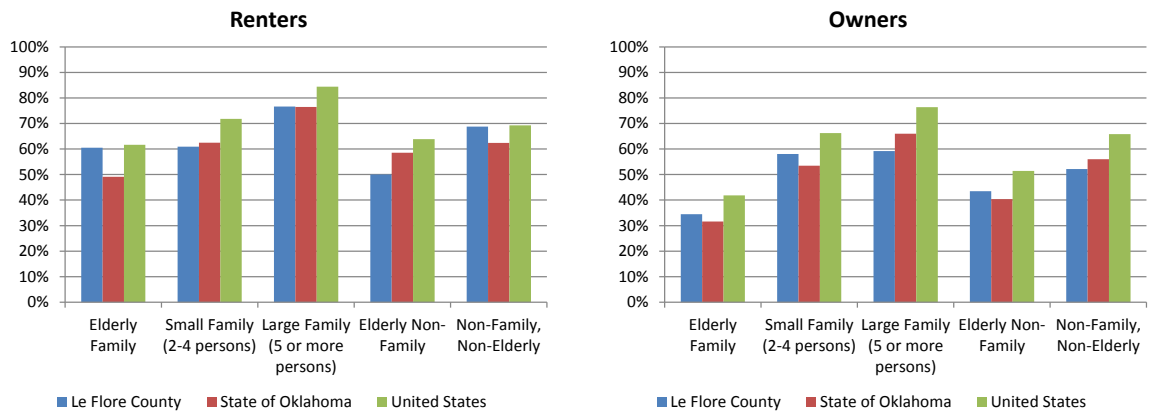
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Le Flore County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	4,630	2,230	48.16%	3,130	63.26%
Elderly Family	900	310	34.44%	190	60.53%
Small Family (2-4 persons)	1,370	795	58.03%	1,240	60.89%
Large Family (5 or more persons)	245	145	59.18%	300	76.67%
Elderly Non-Family	1,425	620	43.51%	480	50.00%
Non-Family, Non-Elderly	690	360	52.17%	930	68.82%

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 Le Flore 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.”



Le Flore County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,165	840	72.1%	1,160	915	78.9%
White alone, non-Hispanic	865	630	72.8%	815	640	78.5%
Black or African-American alone	29	25	86.2%	64	60	93.8%
Asian alone	15	15	100.0%	0	0	N/A
American Indian alone	95	75	78.9%	105	55	52.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	10	25.0%	104	85	81.7%
Other (including multiple races)	120	90	75.0%	75	75	100.0%
Income 30%-50% HAMFI	1,205	660	54.8%	950	655	68.9%
White alone, non-Hispanic	945	525	55.6%	715	495	69.2%
Black or African-American alone	25	15	60.0%	45	30	66.7%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	105	55	52.4%	65	45	69.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	50	50	100.0%
Other (including multiple races)	110	55	50.0%	85	40	47.1%
Income 50%-80% HAMFI	2,260	730	32.3%	1,015	410	40.4%
White alone, non-Hispanic	1,720	465	27.0%	755	325	43.0%
Black or African-American alone	50	20	40.0%	19	4	21.1%
Asian alone	25	25	100.0%	0	0	N/A
American Indian alone	165	45	27.3%	120	35	29.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	100	65	65.0%	40	0	0.0%
Other (including multiple races)	200	110	55.0%	85	50	58.8%
Income 80%-100% HAMFI	1,480	370	25.0%	390	55	14.1%
White alone, non-Hispanic	1,240	270	21.8%	250	25	10.0%
Black or African-American alone	10	0	0.0%	14	4	28.6%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	90	30	33.3%	25	10	40.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	4	21.1%	55	10	18.2%
Other (including multiple races)	120	70	58.3%	44	4	9.1%
All Incomes	13,590	3,145	23.1%	4,970	2,065	41.5%
White alone, non-Hispanic	11,195	2,330	20.8%	3,620	1,500	41.4%
Black or African-American alone	214	60	28.0%	152	98	64.5%
Asian alone	44	40	90.9%	0	0	N/A
American Indian alone	830	240	28.9%	389	149	38.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	328	129	39.3%	374	155	41.4%
Other (including multiple races)	970	355	36.6%	454	169	37.2%

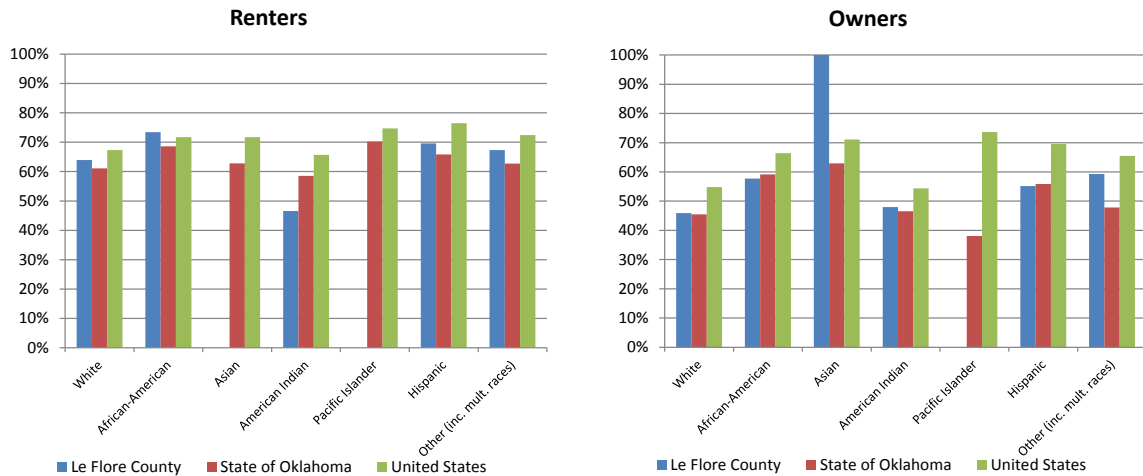
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Le Flore County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	4,630	2,230	48.16%	3,125	63.36%
White alone, non-Hispanic	3,530	1,620	45.89%	2,285	63.89%
Black or African-American alone	104	60	57.69%	128	73.44%
Asian alone	40	40	100.00%	0	N/A
American Indian alone	365	175	47.95%	290	46.55%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	154	85	55.19%	135	69.59%
Other (including multiple races)	430	255	59.30%	245	67.35%

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

- Among households with incomes less than 50% of Area Median Income, there are 1,525 renter households that are cost overburdened, and 1,440 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 254 renter households that are cost overburdened, and 694 homeowners that are cost overburdened.



- 73.4% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 57.7% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems. For persons of Hispanic ethnicity, 69.6% of renters and 55.2% of owners have housing problems.

in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Le Flore County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	18,601	18,606	18,612	18,617	18,623	18,628
Owner %: 74.14%	13,790	13,794	13,798	13,802	13,806	13,810
Renter %: 25.86%	4,811	4,812	4,814	4,815	4,816	4,818
					Total New Owner Households	20
					Total New Renter Households	7

Based on an estimated household growth rate of 0.03% per year, Le Flore County would require 20 new housing units for ownership, and 7 units for rent, over the next five years. Annually this equates to 4 units for ownership per year, and one unit for rent per year. These figures are lower than the total housing need reported for Poteau due to projected declines in household levels outside of the Poteau area offsetting projected growth within Poteau.

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Le Flore County. These forecasts are based on the previously forecasted overall trends for the next five years.

Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Le Flore County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

Le Flore County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	20	7	27
Less than 30% AMI	8.57%	23.32%	2	2	3
Less than 50% AMI	17.44%	42.41%	3	3	6
Less than 60% AMI	20.93%	50.89%	4	4	8
Less than 80% AMI	34.07%	62.91%	7	4	11

Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

Le Flore County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	34.88%	17.39%	7	1	8
Elderly less than 30% AMI	3.75%	3.72%	1	0	1
Elderly less than 50% AMI	8.90%	8.54%	2	1	2
Elderly less than 60% AMI	10.68%	10.25%	2	1	3
Elderly less than 80% AMI	17.11%	13.47%	3	1	4

Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

Le Flore County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	40.84%	36.28%	8	3	11
Disabled less than 30% AMI	4.64%	7.14%	1	0	1
Disabled less than 50% AMI	9.86%	15.88%	2	1	3
Disabled less than 60% AMI	11.83%	19.06%	2	1	4
Disabled less than 80% AMI	18.29%	27.14%	4	2	6

Housing Needs for Veterans

This section will address housing needs for households with at least one veteran. This data is not available through HUD's Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

Le Flore County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	20	7	27
Total Veteran Demand	10.20%	10.20%	2	1	3
Veterans with Disabilities	4.43%	4.43%	1	0	1
Veterans Below Poverty	1.00%	1.00%	0	0	0
Disabled Veterans Below Poverty	0.60%	0.60%	0	0	0

Housing Needs for Working Families

The final table addresses housing needs for working families. Working families are in this case defined as families (households with at least two members related by blood or marriage) with at least one person employed. Like the forecasts for veteran needs, this data cannot be extracted from the HUD CHAS tables, so we have again relied on the Census Bureau's American Community Survey (table B23007 in this instance). The data is further broken down by the presence of children (below the age of 18).

Le Flore County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	20	7	27
Total Working Families	46.80%	46.80%	9	3	13
Working Families with Children Present	23.04%	23.04%	5	2	6

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 27 housing units will be needed in Le Flore County over the next five years. Of those units:

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

- 3 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 4 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 6 will be needed by working families with children present

It should be noted that these figures are based solely on projected household growth, and do not account for *existing* households and families with needs. As previously noted, data provided by HUD shows 1,525 existing renter households and 1,440 homeowners in Le Flore County who are cost overburdened. It is also notable that 100% of large families with incomes less than 30% of area median income are reported to have housing problems. It is evident that there is significant need in Le Flore County which is not currently being met, which is not reflected by future household growth forecasts.