

Housing Needs Assessment
Marshall 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:

October 2, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Marshall County
 IRR - Tulsa/OKC File No. 140-2015-0058

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
December 31, 2015
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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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Amy Wilson
Market Analyst



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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Marshall County is projected to grow by 0.48% per year over the next five years.
2. Marshall County is projected to need a total of 113 housing units for ownership and 29 housing units for rent over the next five years.
3. Median Household Income in Marshall County is estimated to be \$38,966 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Marshall County is estimated to be 17.28%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Marshall County are lower than the state averages.
5. Home values and rental rates in Marshall County are also lower than the state averages.
6. Average sale price for homes in Madill was \$87,264 in 2015, with an average price per square foot of \$61.37. The average year of construction was 1963.
7. Approximately 31.94% of renters and 17.88% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number:32 Injuries:46 Fatalities: 4 Damages (1996-2014): \$100,000.00
4. Social Vulnerability: Below state score at the county level; the area most vulnerable by census tract is in the populated area of Madill.
5. Floodplain: updated flood maps not available

Homelessness Specific Findings

1. Marshall 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 in mostly Non-white Enclaves: 109
2. Units in Immigrant Enclaves: 109
3. Units in Limited English Neighborhood: 109
4. Units nearer Elevated Number of Disabled: 109

Lead-Based Paint Specific Findings

1. We estimate there are 942 occupied housing units in Marshall County with lead-based paint hazards.
2. 423 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 155 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 Marshall 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 Marshall 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 Marshall 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 Marshall County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Marshall County area.

Effective Date of Consultation

The Marshall County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 2, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Marshall County Analysis

Area Information

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

Marshall County is located in south-central Oklahoma. The county is bordered on the north by Carter and Johnston counties, on the west by Carter and Love counties, on the south by Texas, and on the east by Johnston and Bryan Counties. The Marshall County Seat is Madill, which is located in the central part of the county. This location is approximately 176 miles southwest of Tulsa and 123 miles southeast of Oklahoma City.

Marshall County has a total area of 427 square miles (371 square miles of land, and 56 square miles of water), ranking 75th out of Oklahoma's 77 counties in terms of total area. The total population of Marshall County as of the 2010 Census was 15,840 persons, for a population density of 43 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. There are major highways that intersect within Marshall County. These are US-377, US-70, OK-32, OK-199, and OK-99C. The nearest interstate highway is I-35, approximately 22.5 miles to the west. The county also has an intricate network of county roadways.

Public transportation is provided by JAMM Transit (operated by INCA Community Services), with demand-response service in Johnston, Atoka, Marshall, and Murray counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Madill Municipal Airport is located just north of Madill. Its primary asphalt runway is 3,005 feet in length, and the facility averages 77 aircraft operations per week. The nearest full-service commercial airport is Dallas-Fort Worth Airport, located approximately 102 miles south.

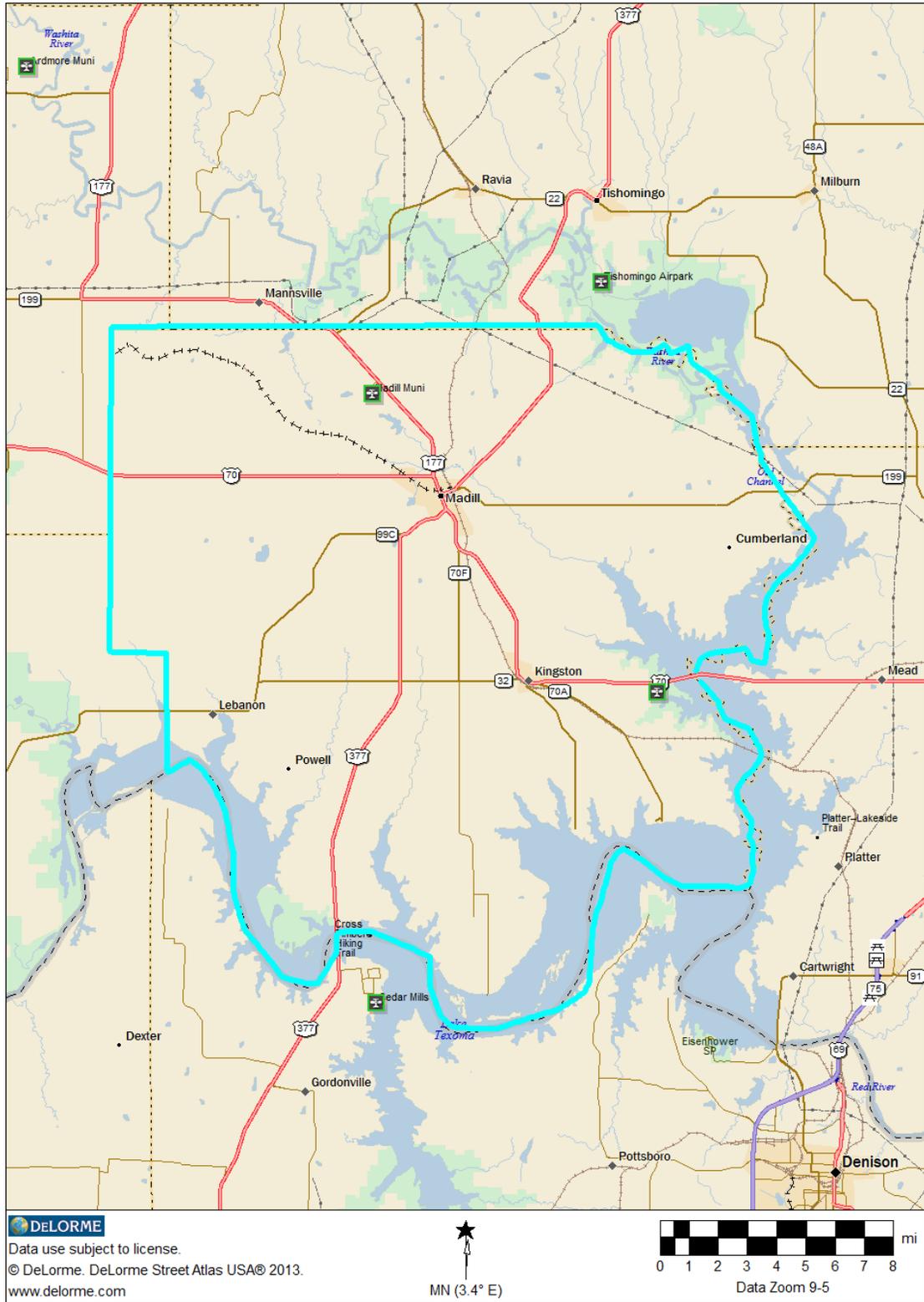
Educational Facilities

All of the county communities have public school facilities. Madill is served by Madill Public Schools. Madill Public Schools is comprised of an early learning center, one elementary school, one middle school, and one high school. Higher education opportunities near Marshall County include Murray State College in Tishomingo, Southeastern Oklahoma State University in Durant, and Grayson County College in Denison, Texas.

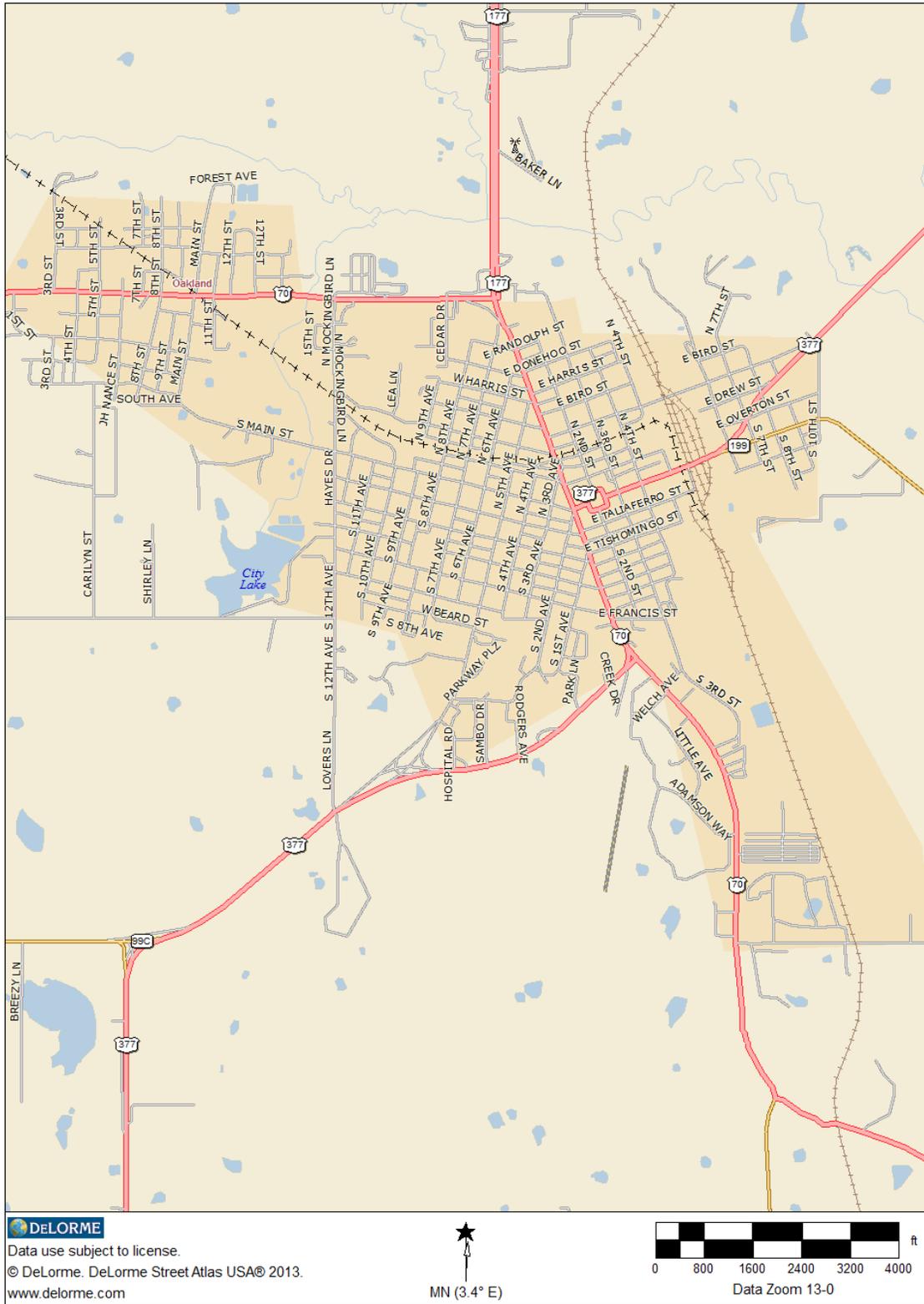
Medical Facilities

Medical services are provided by Integris Marshall County, an acute-care, full-service hospital offering emergency care and many additional medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Marshall County Area Map



Madill Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Madill	3,410	3,770	1.01%	3,702	-0.36%	3,637	-0.35%
Marshall County	13,184	15,840	1.85%	16,065	0.28%	16,457	0.48%
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 Marshall County was 15,840 persons as of the 2010 Census, a 1.85% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Marshall County to be 16,065 persons, and projects that the population will show 0.48% annualized growth over the next five years.

The population of Madill was 3,770 persons as of the 2010 Census, a 1.01% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Madill to be 3,702 persons, and projects that the population will show -0.35% annualized decline over the next five years.

The next table presents data regarding household levels in Marshall 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.

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Madill	3,410	3,770	1.01%	3,702	-0.36%	3,637	-0.35%
Marshall County	13,184	15,840	1.85%	16,065	0.28%	16,457	0.48%
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

As of 2010, Marshall County had a total of 6,338 households, representing a 1.67% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Marshall County to have 6,396 households. This number is expected to experience a 0.44% annualized rate of decline over the next five years.

As of 2010, Madill had a total of 1,332 households, representing a 0.37% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Madill to have 1,273 households. This number is expected to experience a -0.59% annualized rate of decline over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity				
Single-Classification Race	Madill		Marshall County	
	No.	Percent	No.	Percent
Total Population	3,795		15,860	
White Alone	2,692	70.94%	11,682	73.66%
Black or African American Alone	218	5.74%	237	1.49%
Amer. Indian or Alaska Native Alone	92	2.42%	685	4.32%
Asian Alone	0	0.00%	19	0.12%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	380	10.01%	1,042	6.57%
Two or More Races	413	10.88%	2,195	13.84%
Population by Hispanic or Latino Origin	Madill		Marshall County	
	No.	Percent	No.	Percent
Total Population	3,795		15,860	
Hispanic or Latino	1,079	28.43%	2,331	14.70%
<i>Hispanic or Latino, White Alone</i>	517	47.91%	771	33.08%
<i>Hispanic or Latino, All Other Races</i>	562	52.09%	1,560	66.92%
Not Hispanic or Latino	2,716	71.57%	13,529	85.30%
<i>Not Hispanic or Latino, White Alone</i>	2,175	80.08%	10,911	80.65%
<i>Not Hispanic or Latino, All Other Races</i>	541	19.92%	2,618	19.35%

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

In Marshall County, racial and ethnic minorities comprise 31.20% of the total population. Within Madill, racial and ethnic minorities represent 42.69% of the population.

Population by Age

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

Marshall County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	15,840		16,065		16,457			
Age 0 - 4	1,056	6.67%	1,053	6.55%	1,086	6.60%	-0.06%	0.62%
Age 5 - 9	982	6.20%	1,072	6.67%	1,069	6.50%	1.77%	-0.06%
Age 10 - 14	1,087	6.86%	1,091	6.79%	1,094	6.65%	0.07%	0.05%
Age 15 - 17	658	4.15%	644	4.01%	677	4.11%	-0.43%	1.00%
Age 18 - 20	497	3.14%	569	3.54%	621	3.77%	2.74%	1.76%
Age 21 - 24	595	3.76%	713	4.44%	818	4.97%	3.68%	2.79%
Age 25 - 34	1,620	10.23%	1,609	10.02%	1,682	10.22%	-0.14%	0.89%
Age 35 - 44	1,725	10.89%	1,686	10.49%	1,640	9.97%	-0.46%	-0.55%
Age 45 - 54	2,310	14.58%	2,007	12.49%	1,765	10.72%	-2.77%	-2.54%
Age 55 - 64	2,159	13.63%	2,205	13.73%	2,159	13.12%	0.42%	-0.42%
Age 65 - 74	1,879	11.86%	2,064	12.85%	2,409	14.64%	1.90%	3.14%
Age 75 - 84	958	6.05%	1,036	6.45%	1,081	6.57%	1.58%	0.85%
Age 85 and over	314	1.98%	316	1.97%	356	2.16%	0.13%	2.41%
<i>Age 55 and over</i>	<i>5,310</i>	<i>33.52%</i>	<i>5,621</i>	<i>34.99%</i>	<i>6,005</i>	<i>36.49%</i>	<i>1.14%</i>	<i>1.33%</i>
<i>Age 62 and over</i>	<i>3,485</i>	<i>22.00%</i>	<i>3,762</i>	<i>23.41%</i>	<i>4,138</i>	<i>25.14%</i>	<i>1.54%</i>	<i>1.92%</i>
Median Age	43.3		42.6		42.2		-0.33%	-0.19%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Marshall County is 42.6 years. This compares with the statewide figure of 36.6 years. Approximately 6.55% of the population is below the age of 5, while 23.41% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.92% per year.

Madill Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	3,770		3,702		3,637			
Age 0 - 4	348	9.23%	320	8.64%	320	8.80%	-1.66%	0.00%
Age 5 - 9	291	7.72%	319	8.62%	300	8.25%	1.85%	-1.22%
Age 10 - 14	284	7.53%	299	8.08%	297	8.17%	1.03%	-0.13%
Age 15 - 17	164	4.35%	158	4.27%	173	4.76%	-0.74%	1.83%
Age 18 - 20	154	4.08%	142	3.84%	153	4.21%	-1.61%	1.50%
Age 21 - 24	196	5.20%	193	5.21%	200	5.50%	-0.31%	0.72%
Age 25 - 34	498	13.21%	496	13.40%	448	12.32%	-0.08%	-2.02%
Age 35 - 44	433	11.49%	415	11.21%	442	12.15%	-0.85%	1.27%
Age 45 - 54	449	11.91%	447	12.07%	385	10.59%	-0.09%	-2.94%
Age 55 - 64	357	9.47%	339	9.16%	342	9.40%	-1.03%	0.18%
Age 65 - 74	273	7.24%	266	7.19%	283	7.78%	-0.52%	1.25%
Age 75 - 84	232	6.15%	223	6.02%	206	5.66%	-0.79%	-1.57%
Age 85 and over	91	2.41%	85	2.30%	88	2.42%	-1.35%	0.70%
<i>Age 55 and over</i>	<i>953</i>	<i>25.28%</i>	<i>913</i>	<i>24.66%</i>	<i>919</i>	<i>25.27%</i>	<i>-0.85%</i>	<i>0.13%</i>
<i>Age 62 and over</i>	<i>612</i>	<i>16.24%</i>	<i>591</i>	<i>15.96%</i>	<i>592</i>	<i>16.27%</i>	<i>-0.71%</i>	<i>0.03%</i>
Median Age	34.0		33.5		33.4		-0.30%	-0.06%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Madill is 33.5 years. This compares with the statewide figure of 36.6 years. Approximately 8.64% of the population is below the age of 5, while 15.96% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.03% per year.

Although Marshall County's population as a whole is relatively older compared with the rest of the state, the population of Madill is slightly younger and the population age 62 and above is forecasted to decline slightly over the next five years.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Madill		Marshall County	
	No.	Percent	No.	Percent
Total Families:	834		3,879	
Married-Couple Family:	632	75.78%	3,036	78.27%
With Children Under 18 Years	306	36.69%	960	24.75%
No Children Under 18 Years	326	39.09%	2,076	53.52%
Other Family:	202	24.22%	843	21.73%
Male Householder, No Wife Present	63	7.55%	309	7.97%
With Children Under 18 Years	28	3.36%	156	4.02%
No Children Under 18 Years	35	4.20%	153	3.94%
Female Householder, No Husband Present	139	16.67%	534	13.77%
With Children Under 18 Years	49	5.88%	256	6.60%
No Children Under 18 Years	90	10.79%	278	7.17%
<hr/>				
Total Single Parent Families	77		412	
Male Householder	28	36.36%	156	37.86%
Female Householder	49	63.64%	256	62.14%

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

As shown, within Marshall County, among all families 10.62% are single-parent families, while in Madill, the percentage is 9.23%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	3,651		15,658		3,702,515	
Under 18 Years:	931		3,763		933,738	
With One Type of Disability	97	10.42%	285	7.57%	33,744	3.61%
With Two or More Disabilities	14	1.50%	95	2.52%	11,082	1.19%
No Disabilities	820	88.08%	3,383	89.90%	888,912	95.20%
18 to 64 Years:	2,083		8,780		2,265,702	
With One Type of Disability	273	13.11%	1,368	15.58%	169,697	7.49%
With Two or More Disabilities	149	7.15%	939	10.69%	149,960	6.62%
No Disabilities	1,661	79.74%	6,473	73.72%	1,946,045	85.89%
65 Years and Over:	637		3,115		503,075	
With One Type of Disability	220	34.54%	810	26.00%	95,633	19.01%
With Two or More Disabilities	171	26.84%	997	32.01%	117,044	23.27%
No Disabilities	246	38.62%	1,308	41.99%	290,398	57.72%
Total Number of Persons with Disabilities:	924	25.31%	4,494	28.70%	577,160	15.59%

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

Within Marshall County, 28.70% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Madill the percentage is 25.31%. Compared with the rest of the state, the populations of Madill and Marshall County as a whole are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,720		11,882		2,738,788	
Veteran:	219	8.05%	1,456	12.25%	305,899	11.17%
With a Disability	128	58.45%	729	50.07%	100,518	32.86%
No Disability	91	41.55%	727	49.93%	205,381	67.14%
Non-veteran:	2,501	91.95%	10,426	87.75%	2,432,889	88.83%
With a Disability	685	27.39%	3,385	32.47%	430,610	17.70%
No Disability	1,816	72.61%	7,041	67.53%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Marshall County, the Census Bureau estimates there are 1,456 veterans, 50.07% of which have one or more disabilities (compared with 32.86% at a statewide level). In Madill, there are an estimated 219 veterans, 58.45% of which are estimated to have a disability. With over half of the veteran population of Marshall County having one or more disabilities, veterans in the county are more likely to have disabilities compared with veterans in the rest of the state.

Group Quarters Population

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

	Madill		Marshall County	
	No.	Percent	No.	Percent
Total Population	3,770		15,840	
Group Quarters Population	219	5.81%	329	2.08%
Institutionalized Population	127	3.37%	163	1.03%
Correctional facilities for adults	42	1.11%	42	0.27%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	85	2.25%	121	0.76%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	92	2.44%	166	1.05%
College/University student housing	0	0.00%	6	0.04%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	92	2.44%	160	1.01%

Source: 2010 Decennial Census, Table P42

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

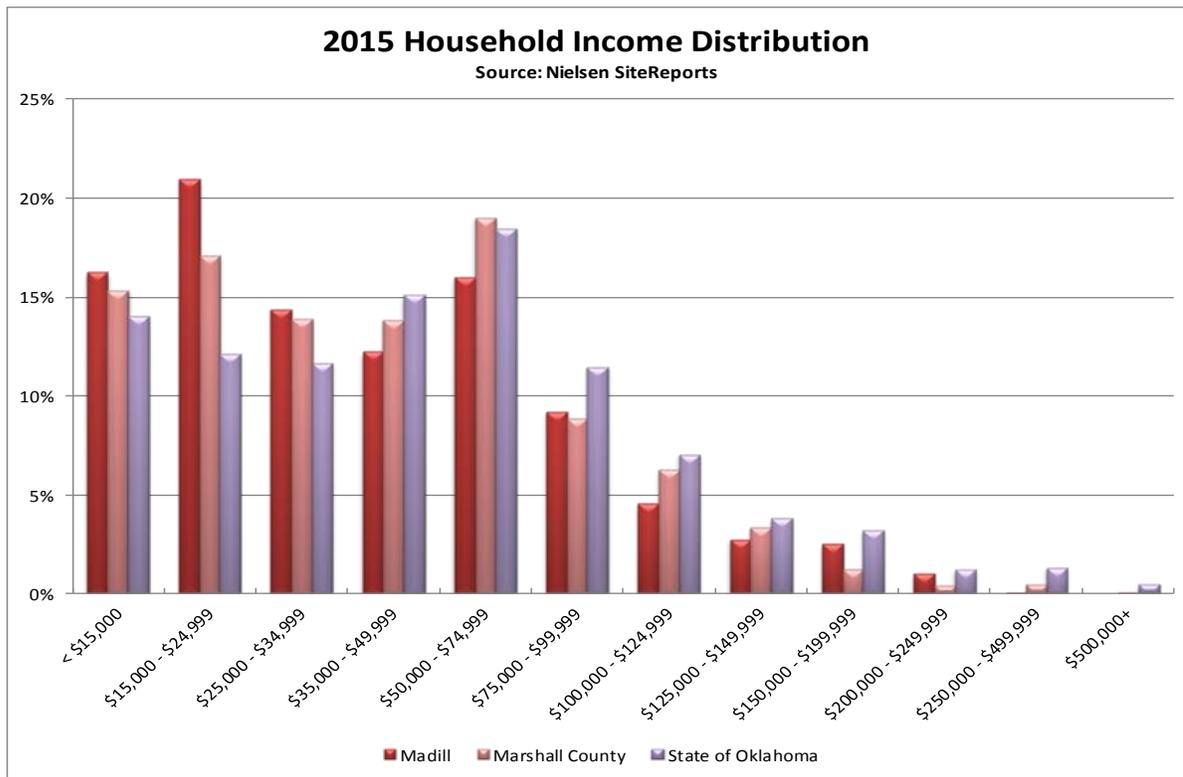
Household Income Levels

Data in the following chart shows the distribution of household income in Marshall 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						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,273		6,396		1,520,327	
< \$15,000	207	16.26%	981	15.34%	213,623	14.05%
\$15,000 - \$24,999	267	20.97%	1,093	17.09%	184,613	12.14%
\$25,000 - \$34,999	183	14.38%	890	13.91%	177,481	11.67%
\$35,000 - \$49,999	156	12.25%	885	13.84%	229,628	15.10%
\$50,000 - \$74,999	204	16.03%	1,215	19.00%	280,845	18.47%
\$75,000 - \$99,999	117	9.19%	568	8.88%	173,963	11.44%
\$100,000 - \$124,999	58	4.56%	403	6.30%	106,912	7.03%
\$125,000 - \$149,999	35	2.75%	216	3.38%	57,804	3.80%
\$150,000 - \$199,999	32	2.51%	81	1.27%	48,856	3.21%
\$200,000 - \$249,999	13	1.02%	28	0.44%	18,661	1.23%
\$250,000 - \$499,999	1	0.08%	30	0.47%	20,487	1.35%
\$500,000+	0	0.00%	6	0.09%	7,454	0.49%
Median Household Income	\$33,880		\$38,966		\$47,049	
Average Household Income	\$48,702		\$51,130		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Marshall County is estimated to be \$38,966 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Madill, median household income is estimated to be \$33,880. Compared with the rest of the state, households in Madill and Marshall County have lower incomes, with notably higher percentages of households with incomes less than \$35,000 per year. The income distribution can be better visualized by the following chart.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Madill	\$22,457	\$33,880	2.60%	2.40%	0.20%
Marshall County	\$26,437	\$38,966	2.45%	2.40%	0.05%
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 Marshall County and Madill saw slightly positive growth in “real” median household income, once inflation is taken into account (though area incomes are still significantly below statewide figures). This is in contrast to state and national figures: over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate



of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Madill	26.09%	17.94%	-815	32.14%	30.61%
Marshall County	17.92%	17.28%	-64	14.10%	56.25%
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 Marshall County is estimated to be 17.28% by the American Community Survey. This is a decline of -64 basis points since the 2000 Census. Within Madill, the poverty rate is estimated to be 17.94%. 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 Marshall County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Marshall County	6,154	6,932	2.41%	7.1%	5.2%	-190
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

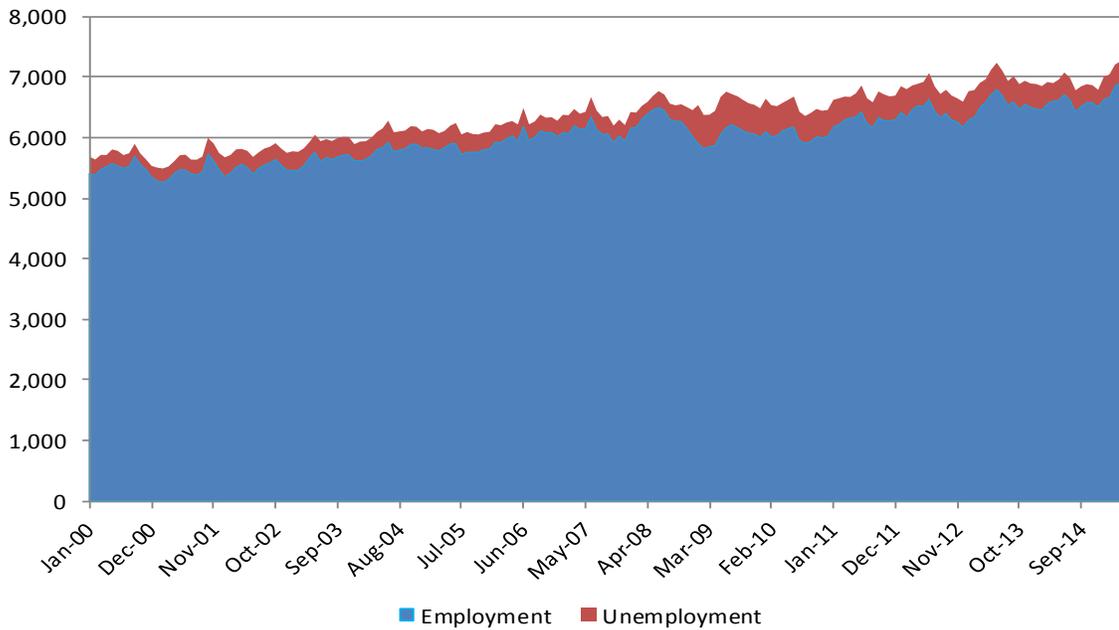
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Marshall County was 6,932 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.41% per year. The unemployment rate in May was 5.2%, a decrease of -190 basis points from May 2010, which was 7.1%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Marshall County has mirrored these trends.

Employment Level Trends

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

Employment and Unemployment in Marshall County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

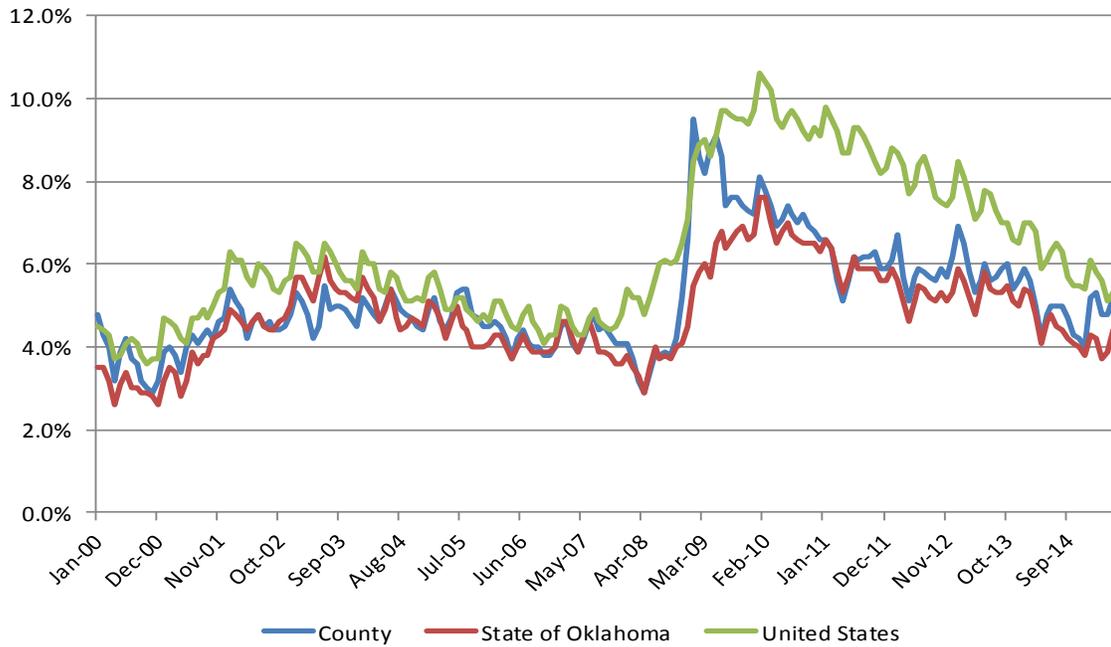
As shown, total employment levels have generally trended upward over the last fifteen years. Employment growth slowed somewhat from 2008 through 2010 during the national economic downturn, but has since resumed with 2.4% annual growth over the last five years, to its current level of 6,932 persons. The number of unemployed persons in May 2015 was 379, out of a total labor force of 7,311 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Marshall 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 Marshall 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 Marshall County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.2%. On the whole, unemployment rates in Marshall County track very well with statewide figures but have been somewhat above the state for the last twelve months. Compared with the United States, unemployment rates in Marshall County and Oklahoma are and have historically been well below the national average since 2009.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Marshall 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.

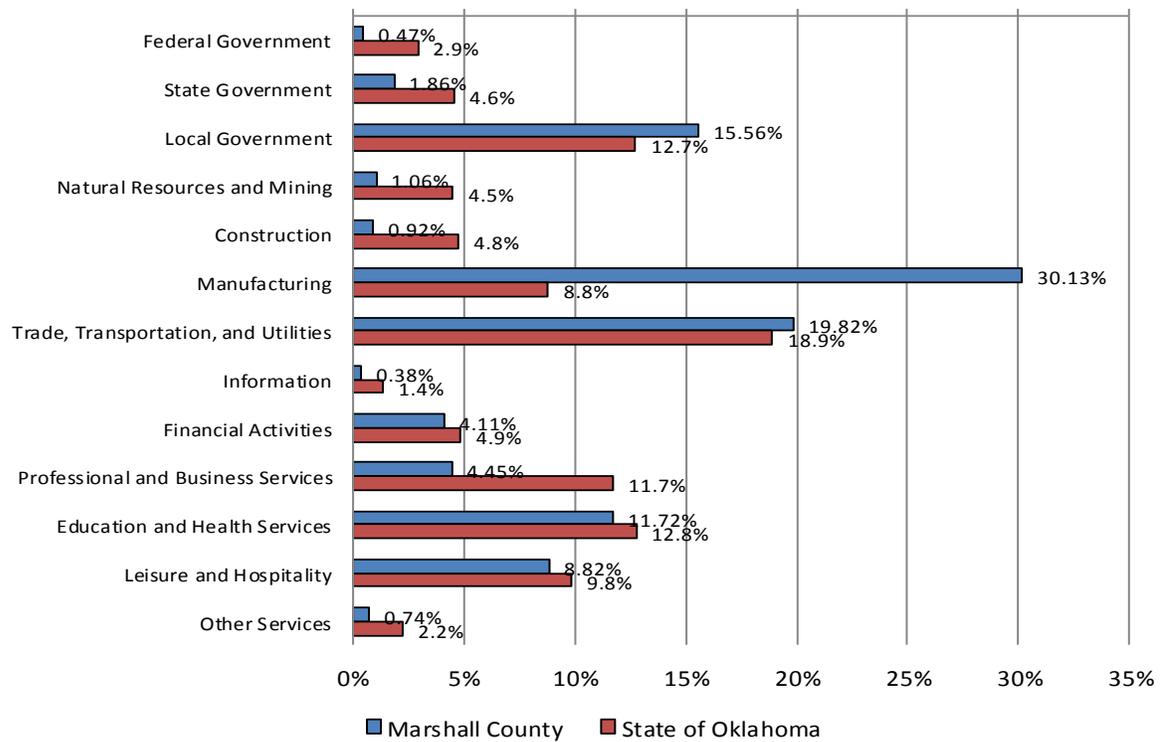


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	5	21	0.47%	\$47,186	0.24
State Government	10	83	1.86%	\$38,261	0.56
Local Government	20	693	15.56%	\$33,539	1.54
Natural Resources and Mining	10	47	1.06%	\$45,868	0.70
Construction	12	41	0.92%	\$28,164	0.21
Manufacturing	18	1,342	30.13%	\$37,795	3.39
Trade, Transportation, and Utilities	76	883	19.82%	\$29,601	1.04
Information	3	17	0.38%	\$38,965	0.19
Financial Activities	30	183	4.11%	\$38,916	0.73
Professional and Business Services	30	198	4.45%	\$34,579	0.32
Education and Health Services	25	522	11.72%	\$34,679	0.78
Leisure and Hospitality	30	393	8.82%	\$14,089	0.82
Other Services	16	33	0.74%	\$26,322	0.24
Total	283	4,454		\$32,926	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 (30.13%) are employed in Manufacturing. The average annual pay in this sector is \$37,795 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$45,868 per year.

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

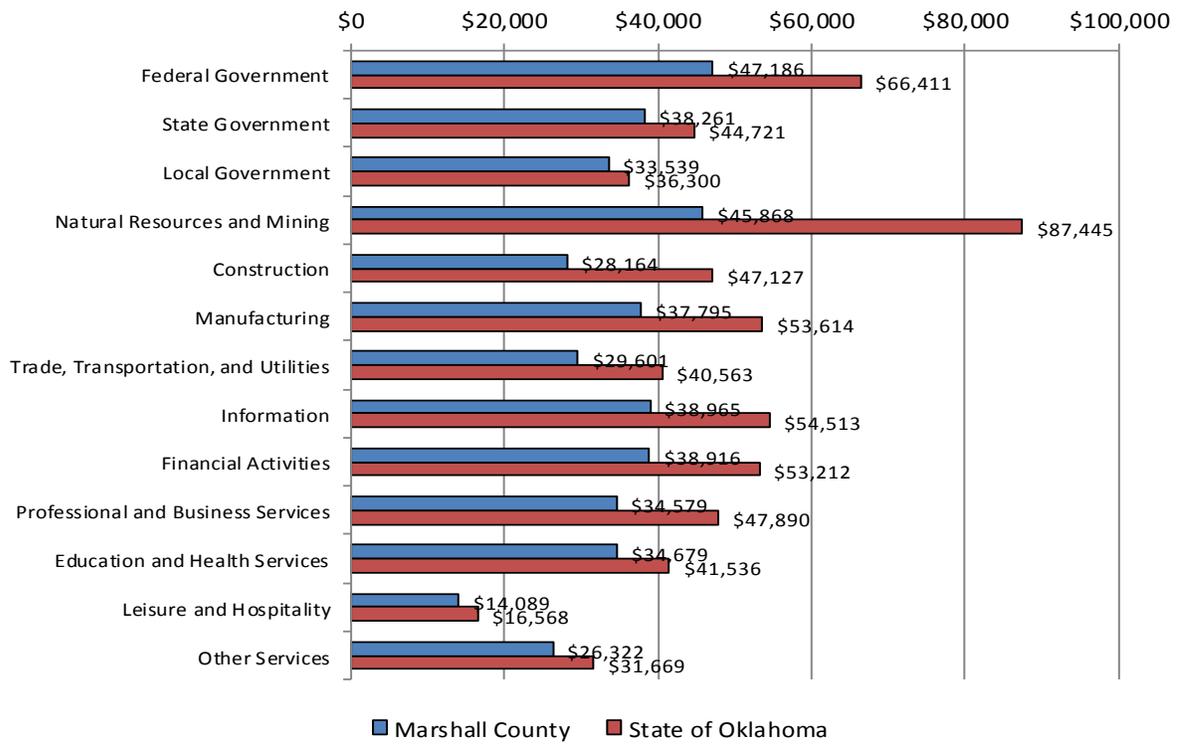
Within Marshall County, among all industries the largest location quotient is in Manufacturing, with a quotient of 3.39.

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

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Marshall County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$47,186	\$66,411	\$75,784	71.1%	62.3%
State Government	\$38,261	\$44,721	\$54,184	85.6%	70.6%
Local Government	\$33,539	\$36,300	\$46,146	92.4%	72.7%
Natural Resources and Mining	\$45,868	\$87,445	\$59,666	52.5%	76.9%
Construction	\$28,164	\$47,127	\$55,041	59.8%	51.2%
Manufacturing	\$37,795	\$53,614	\$62,977	70.5%	60.0%
Trade, Transportation, and Utilities	\$29,601	\$40,563	\$42,988	73.0%	68.9%
Information	\$38,965	\$54,513	\$90,804	71.5%	42.9%
Financial Activities	\$38,916	\$53,212	\$85,261	73.1%	45.6%
Professional and Business Services	\$34,579	\$47,890	\$66,657	72.2%	51.9%
Education and Health Services	\$34,679	\$41,536	\$45,951	83.5%	75.5%
Leisure and Hospitality	\$14,089	\$16,568	\$20,993	85.0%	67.1%
Other Services	\$26,322	\$31,669	\$33,935	83.1%	77.6%
Total	\$32,926	\$43,774	\$51,361	75.2%	64.1%

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, Marshall County has lower average wages in every supersector.

Working Families

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

Families by Employment Status and Presence of Children						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	834		3,879		961,468	
With Children <18 Years:	383	45.92%	1,372	35.37%	425,517	44.26%
Married Couple:	306	79.90%	960	69.97%	281,418	66.14%
Both Parents Employed	187	61.11%	563	58.65%	166,700	59.24%
One Parent Employed	71	23.20%	322	33.54%	104,817	37.25%
Neither Parent Employed	48	15.69%	75	7.81%	9,901	3.52%
Other Family:	77	20.10%	412	30.03%	144,099	33.86%
Male Householder:	28	36.36%	156	37.86%	36,996	25.67%
Employed	28	100.00%	140	89.74%	31,044	83.91%
Not Employed	0	0.00%	16	10.26%	5,952	16.09%
Female Householder:	49	63.64%	256	62.14%	107,103	74.33%
Employed	34	69.39%	172	67.19%	75,631	70.62%
Not Employed	15	30.61%	84	32.81%	31,472	29.38%
Without Children <18 Years:	451	54.08%	2,507	64.63%	535,951	55.74%
Married Couple:	326	72.28%	2,076	82.81%	431,868	80.58%
Both Spouses Employed	106	32.52%	582	28.03%	167,589	38.81%
One Spouse Employed	98	30.06%	677	32.61%	138,214	32.00%
Neither Spouse Employed	122	37.42%	817	39.35%	126,065	29.19%
Other Family:	125	27.72%	431	17.19%	104,083	19.42%
Male Householder:	35	28.69%	153	18.73%	32,243	25.58%
Employed	12	34.29%	41	26.80%	19,437	60.28%
Not Employed	23	65.71%	112	73.20%	12,806	39.72%
Female Householder:	90	72.00%	278	64.50%	71,840	69.02%
Employed	66	73.33%	170	61.15%	36,601	50.95%
Not Employed	24	26.67%	108	38.85%	35,239	49.05%
<i>Total Working Families:</i>	<i>602</i>	<i>72.18%</i>	<i>2,667</i>	<i>68.75%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>320</i>	<i>53.16%</i>	<i>1,197</i>	<i>44.88%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>282</i>	<i>46.84%</i>	<i>1,470</i>	<i>55.12%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Marshall County, there are 2,667 working families, 44.88% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Tourism related to Lake Texoma is a major employer in Marshall County. Other important industries include mobile home and trailer manufacturing, wire and steel manufacturing, agriculture, and services such as health care.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,423		5,849		1,613,364	
Less than 15 minutes	830	58.33%	2,191	37.46%	581,194	36.02%
15 to 30 minutes	296	20.80%	1,724	29.48%	625,885	38.79%
30 to 45 minutes	198	13.91%	967	16.53%	260,192	16.13%
45 to 60 minutes	72	5.06%	628	10.74%	74,625	4.63%
60 or more minutes	27	1.90%	339	5.80%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Marshall County, the largest percentage of workers (37.46%) travel fewer than 15 minutes to work. Although Marshall County has an active labor market, it appears many workers commute to other labor markets such as Ardmore and Durant.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,466		6,080		1,673,026	
Car, Truck or Van:	1,392	94.95%	5,596	92.04%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,038</i>	<i>74.57%</i>	<i>4,380</i>	<i>78.27%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>354</i>	<i>25.43%</i>	<i>1,216</i>	<i>21.73%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	10	0.68%	76	1.25%	8,092	0.48%
Taxicab	0	0.00%	3	0.05%	984	0.06%
Motorcycle	0	0.00%	14	0.23%	3,757	0.22%
Bicycle	0	0.00%	6	0.10%	4,227	0.25%
Walked	0	0.00%	36	0.59%	30,401	1.82%
Other Means	21	1.43%	118	1.94%	14,442	0.86%
Worked at Home	43	2.93%	231	3.80%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Marshall County commute to work by private vehicle, with a small percentage of persons working from home. Among persons commuting to work by private vehicle, the percentage who carpooled is notably higher than the state average.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Marshall 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
Madill	1,453	1,494	0.28%	1,484	-0.13%
Marshall County	8,517	10,006	1.62%	10,140	0.27%
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 Marshall County grew by 0.27% per year, to a total of 10,140 housing units in 2015. In terms of new housing unit construction, Marshall County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,612		9,954		1,669,828	
1 Unit, Detached	1,299	80.58%	6,121	61.49%	1,219,987	73.06%
1 Unit, Attached	9	0.56%	74	0.74%	34,434	2.06%
Duplex Units	89	5.52%	121	1.22%	34,207	2.05%
3-4 Units	94	5.83%	116	1.17%	42,069	2.52%
5-9 Units	16	0.99%	46	0.46%	59,977	3.59%
10-19 Units	13	0.81%	29	0.29%	57,594	3.45%
20-49 Units	0	0.00%	58	0.58%	29,602	1.77%
50 or More Units	0	0.00%	13	0.13%	30,240	1.81%
Mobile Homes	70	4.34%	3,331	33.46%	159,559	9.56%
Boat, RV, Van, etc.	22	1.36%	45	0.45%	2,159	0.13%
Total Multifamily Units	212	13.15%	383	3.85%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Marshall County, 61.49% of housing units are single-family, detached. 3.85% of housing units are multifamily in structure (two or more units per building), while 33.92% of housing units comprise mobile homes, RVs, etc.

Within Madill, 80.58% of housing units are single-family, detached. 13.15% of housing units are multifamily in structure, while 5.71% of housing units comprise mobile homes, RVs, etc.

Compared with the rest of the state, the percentage of multifamily homes in Marshall County is significantly lower.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,426		5,970		1,444,081	
Owner Occupied:	1,020	71.53%	4,737	79.35%	968,736	67.08%
No Bedroom	0	0.00%	9	0.19%	2,580	0.27%
1 Bedroom	22	2.16%	106	2.24%	16,837	1.74%
2 Bedrooms	248	24.31%	1,150	24.28%	166,446	17.18%
3 Bedrooms	604	59.22%	2,700	57.00%	579,135	59.78%
4 Bedrooms	136	13.33%	691	14.59%	177,151	18.29%
5 or More Bedrooms	10	0.98%	81	1.71%	26,587	2.74%
Renter Occupied:	406	28.47%	1,233	20.65%	475,345	32.92%
No Bedroom	13	3.20%	22	1.78%	13,948	2.93%
1 Bedroom	110	27.09%	239	19.38%	101,850	21.43%
2 Bedrooms	160	39.41%	490	39.74%	179,121	37.68%
3 Bedrooms	88	21.67%	396	32.12%	152,358	32.05%
4 Bedrooms	25	6.16%	53	4.30%	24,968	5.25%
5 or More Bedrooms	10	2.46%	33	2.68%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Marshall County is 79.35%, while 20.65% of housing units are renter occupied. In Madill, the homeownership rate is 71.53%, while 28.47% of households are renters. The homeownership rate in Marshall County is much higher than the rest of the state, while Madill's is slightly higher.

Housing Units Tenure and Household Income

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

Marshall County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	5,970	4,737	1,233	79.35%	20.65%
Less than \$5,000	170	129	41	75.88%	24.12%
\$5,000 - \$9,999	350	207	143	59.14%	40.86%
\$10,000-\$14,999	471	337	134	71.55%	28.45%
\$15,000-\$19,999	503	294	209	58.45%	41.55%
\$20,000-\$24,999	464	347	117	74.78%	25.22%
\$25,000-\$34,999	873	677	196	77.55%	22.45%
\$35,000-\$49,999	836	702	134	83.97%	16.03%
\$50,000-\$74,999	1,166	986	180	84.56%	15.44%
\$75,000-\$99,999	497	465	32	93.56%	6.44%
\$100,000-\$149,999	514	469	45	91.25%	8.75%
\$150,000 or more	126	124	2	98.41%	1.59%
Income Less Than \$25,000	1,958	1,314	644	67.11%	32.89%

Source: 2009-2013 American Community Survey, Table B25118

Within Marshall County as a whole, 32.89% of households with incomes less than \$25,000 are estimated to be renters, while 67.11% are estimated to be homeowners.

Madill Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,426	1,020	406	71.53%	28.47%
Less than \$5,000	58	28	30	48.28%	51.72%
\$5,000 - \$9,999	90	12	78	13.33%	86.67%
\$10,000-\$14,999	163	103	60	63.19%	36.81%
\$15,000-\$19,999	161	82	79	50.93%	49.07%
\$20,000-\$24,999	55	15	40	27.27%	72.73%
\$25,000-\$34,999	215	196	19	91.16%	8.84%
\$35,000-\$49,999	194	173	21	89.18%	10.82%
\$50,000-\$74,999	248	200	48	80.65%	19.35%
\$75,000-\$99,999	91	68	23	74.73%	25.27%
\$100,000-\$149,999	94	86	8	91.49%	8.51%
\$150,000 or more	57	57	0	100.00%	0.00%
Income Less Than \$25,000	527	240	287	45.54%	54.46%

Source: 2009-2013 American Community Survey, Table B25118

Within Madill, 54.46% of households with incomes less than \$25,000 are estimated to be renters, while 45.54% 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						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,426		5,970		1,444,081	
Owner Occupied:	1,020	71.53%	4,737	79.35%	968,736	67.08%
Built 2010 or Later	0	0.00%	42	0.89%	10,443	1.08%
Built 2000 to 2009	29	2.84%	603	12.73%	153,492	15.84%
Built 1990 to 1999	50	4.90%	865	18.26%	125,431	12.95%
Built 1980 to 1989	135	13.24%	848	17.90%	148,643	15.34%
Built 1970 to 1979	162	15.88%	922	19.46%	184,378	19.03%
Built 1960 to 1969	206	20.20%	519	10.96%	114,425	11.81%
Built 1950 to 1959	122	11.96%	382	8.06%	106,544	11.00%
Built 1940 to 1949	147	14.41%	231	4.88%	50,143	5.18%
Built 1939 or Earlier	169	16.57%	325	6.86%	75,237	7.77%
Median Year Built:		1963		1980		1977
Renter Occupied:	406	28.47%	1,233	20.65%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	13	3.20%	68	5.52%	50,883	10.70%
Built 1990 to 1999	11	2.71%	102	8.27%	47,860	10.07%
Built 1980 to 1989	80	19.70%	249	20.19%	77,521	16.31%
Built 1970 to 1979	42	10.34%	310	25.14%	104,609	22.01%
Built 1960 to 1969	33	8.13%	114	9.25%	64,546	13.58%
Built 1950 to 1959	93	22.91%	146	11.84%	54,601	11.49%
Built 1940 to 1949	76	18.72%	144	11.68%	31,217	6.57%
Built 1939 or Earlier	58	14.29%	100	8.11%	39,089	8.22%
Median Year Built:		1957		1974		1975
Overall Median Year Built:		1963		1978		1976

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

Within Marshall County, 11.94% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Madill the percentage is 2.95%.

71.86% of housing units in Marshall County were built prior to 1990, while in Madill the percentage is 92.78%. These figures compare with the statewide figure of 72.78%. Madill has a significantly older housing stock compared with the rest of Marshall County, as well as the state as a whole.

Substandard Housing

The next table presents data regarding substandard housing in Marshall 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
Madill	1,426	0	0.00%	10	0.70%	22	1.54%
Marshall County	5,970	72	1.21%	38	0.64%	183	3.07%
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 Marshall County, 1.21% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.64% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,612		9,954		1,669,828	
Total Vacant Units	186	11.54%	3,984	40.02%	225,747	13.52%
For rent	38	20.43%	100	2.51%	43,477	19.26%
Rented, not occupied	33	17.74%	61	1.53%	9,127	4.04%
For sale only	7	3.76%	95	2.38%	23,149	10.25%
Sold, not occupied	0	0.00%	33	0.83%	8,618	3.82%
For seasonal, recreational, or occasional use	10	5.38%	3,135	78.69%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	98	52.69%	560	14.06%	101,155	44.81%
Homeowner Vacancy Rate	0.68%		1.95%		2.31%	
Rental Vacancy Rate	7.97%		7.17%		8.24%	

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

Within Marshall County, the overall housing vacancy rate is estimated to be 40.02%. This figure is significantly impacted by homes “for seasonal, recreational, or occasional use,” which would include vacation homes on Lake Texoma. The homeowner vacancy rate is estimated to be 1.95%, while the rental vacancy rate is estimated to be 7.17%.

In Madill, the overall housing vacancy rate is estimated to be 11.54%. The homeowner vacancy rate is estimated to be 0.68%, while the rental vacancy rate is estimated to be 7.97%.

Although Marshall County’s overall vacancy rate is very high, this is due to homes on Lake Texoma which are vacant during the off-season. The homeowner and rental vacancy rates for Marshall County are both below the state, which indicates that homes intended for permanent occupancy are in relatively high demand and short supply.

Building Permits

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

Madill

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	3	\$42,000	0	N/A
2005	2	\$190,000	0	N/A
2006	5	\$124,400	0	N/A
2007	4	\$118,540	0	N/A
2008	5	\$141,800	4	\$26,500
2009	2	\$143,000	0	N/A
2010	2	\$69,000	0	N/A
2011	7	\$132,143	0	N/A
2012	35	\$115,315	0	N/A
2013	3	\$146,333	0	N/A
2014	6	\$192,167	0	N/A

Source: United States Census Bureau Building Permits Survey

In Madill, building permits for 78 housing units were issued between 2004 and 2014, for an average of 7 units per year. 94.87% of these housing units were single family homes, and 5.13% consisted of multifamily units.

New Construction Activity

For Ownership:

Much of the new construction in Marshall County consists of rural homes on large acreages, and homes built on Lake Texoma. Some new construction has occurred in and around Madill, including The Edge addition, and the Windhaven Addition. Homes in The Edge appear to sell for \$150,000 to \$200,000 or approximately \$100 to \$110 per square foot. Among all homes of relatively recent vintage in Marshall County (built since 2000), the average sale price since January 2014 is \$299,731. Excluding homes priced over \$1 million, the average sale price is \$209,464 or \$121.91 per square foot. This is well above what could be afforded by a household earning at or below median household income for Marshall County, which is estimated to be \$38,966 for 2015.

For Rent:

25 affordable rental homes were constructed in 2012, known as Madill Affordable Housing. These were financed in part with Affordable Housing Tax Credits through the Oklahoma Housing Finance Agency. These homes target incomes at 50% and 60% of Area Median Income, with rental rates ranging from \$493 to \$696 per month. These were very well received and the property typically operates with a waiting list of approximately 100 households.

A number of newer rental homes have also been constructed within the last few years, at market rent. These homes typically rent for approximately \$1,200 per month.

32 affordable rental units are currently under construction in Madill, representing a second phase for Madill Affordable Housing. This will include 28 new single family homes (highly similar to Phase I), and

four one-bedroom apartments located in a historic schoolhouse. Like Madill Affordable Housing Phase I, these homes will have affordable rents targeting households at 50% and 60% of Area Median Income. This project should go far in meeting the affordable housing needs of Madill and Marshall County as a whole.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Marshall 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

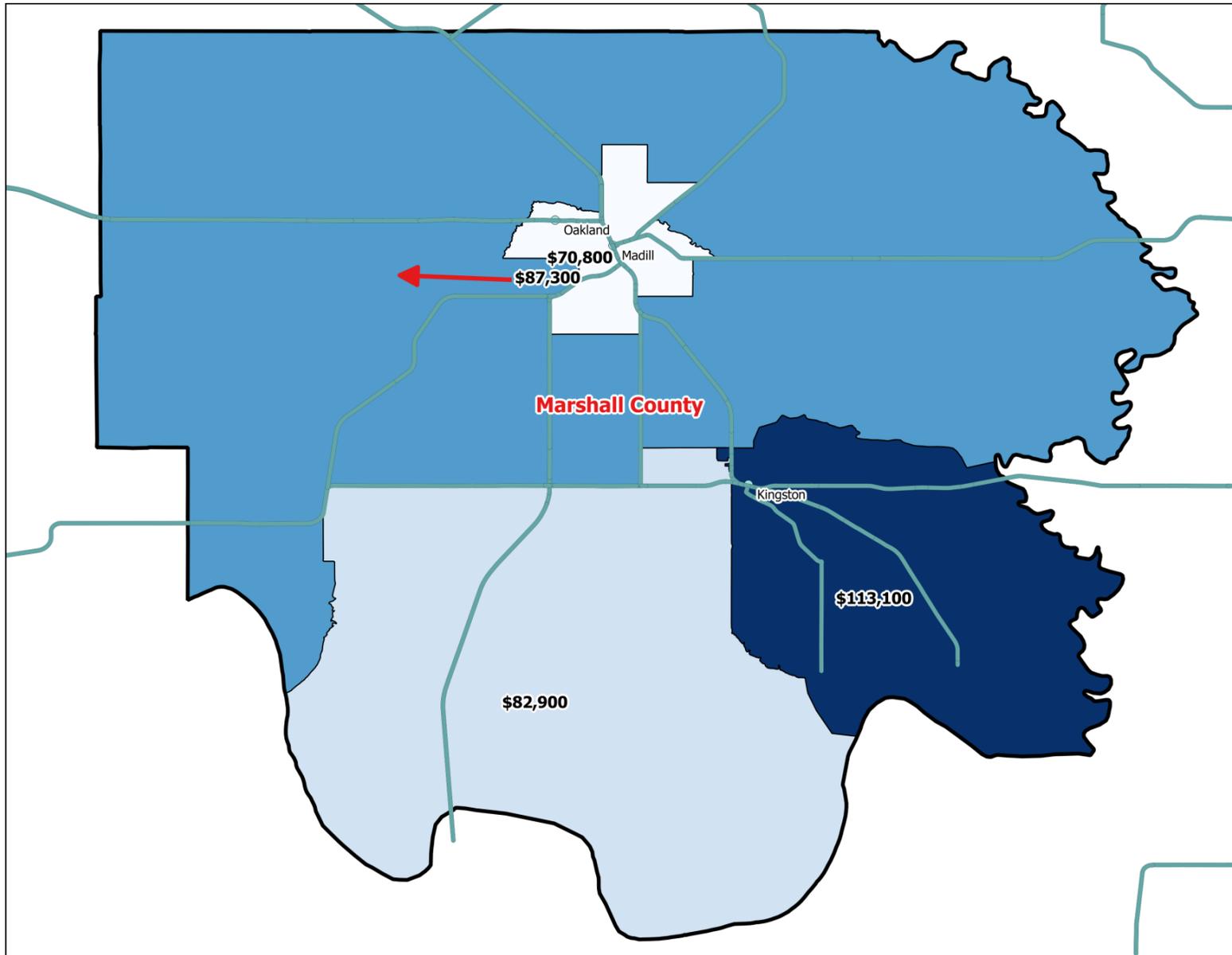
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,020		4,737		968,736	
Less than \$10,000	33	3.24%	129	2.72%	20,980	2.17%
\$10,000 to \$14,999	11	1.08%	173	3.65%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	60	1.27%	13,813	1.43%
\$20,000 to \$24,999	20	1.96%	137	2.89%	16,705	1.72%
\$25,000 to \$29,999	3	0.29%	107	2.26%	16,060	1.66%
\$30,000 to \$34,999	27	2.65%	149	3.15%	19,146	1.98%
\$35,000 to \$39,999	44	4.31%	147	3.10%	14,899	1.54%
\$40,000 to \$49,999	113	11.08%	292	6.16%	39,618	4.09%
\$50,000 to \$59,999	118	11.57%	382	8.06%	45,292	4.68%
\$60,000 to \$69,999	76	7.45%	275	5.81%	52,304	5.40%
\$70,000 to \$79,999	140	13.73%	357	7.54%	55,612	5.74%
\$80,000 to \$89,999	81	7.94%	438	9.25%	61,981	6.40%
\$90,000 to \$99,999	47	4.61%	158	3.34%	51,518	5.32%
\$100,000 to \$124,999	45	4.41%	396	8.36%	119,416	12.33%
\$125,000 to \$149,999	134	13.14%	446	9.42%	96,769	9.99%
\$150,000 to \$174,999	75	7.35%	426	8.99%	91,779	9.47%
\$175,000 to \$199,999	12	1.18%	122	2.58%	53,304	5.50%
\$200,000 to \$249,999	28	2.75%	192	4.05%	69,754	7.20%
\$250,000 to \$299,999	13	1.27%	120	2.53%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	127	2.68%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	0	0.00%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	58	1.22%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	10	0.21%	3,764	0.39%
\$1,000,000 or more	0	0.00%	36	0.76%	5,018	0.52%
Median Home Value:	\$74,600		\$83,700		\$112,800	

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

The median value of owner-occupied homes in Marshall County is \$83,700. This is -25.8% lower than the statewide median, which is \$112,800. The median home value in Madill is estimated to be \$74,600.

The geographic distribution of home values in Marshall County can be visualized by the following map. As can be seen, the lowest home values are in and around Madill, while the highest home values are in the southeastern portion of the county around Lake Texoma.

Marshall County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Marshall 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

	Madill Median Value	Marshall County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$141,700	\$188,900
Built 2000 to 2009	\$95,500	\$148,800	\$178,000
Built 1990 to 1999	-	\$86,300	\$147,300
Built 1980 to 1989	\$91,900	\$89,700	\$118,300
Built 1970 to 1979	\$82,000	\$77,800	\$111,900
Built 1960 to 1969	\$66,800	\$68,400	\$97,100
Built 1950 to 1959	\$75,800	\$77,400	\$80,300
Built 1940 to 1949	\$48,900	\$57,400	\$67,900
Built 1939 or Earlier	\$71,800	\$69,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Madill Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Madill. 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.

Madill Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	10	12	11	10
Average Sale Price	\$33,157	\$27,750	\$56,500	\$44,000	\$61,050
Average Square Feet	1,082	970	1,212	1,083	1,200
Average Price/SF	\$30.64	\$28.61	\$46.62	\$40.63	\$50.88
Average Year Built	1934	1946	1954	1950	1955

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

Madill Single Family Sales Activity					
Three Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	25	28	21	38	20
Average Sale Price	\$80,843	\$85,167	\$79,048	\$82,338	\$104,200
Average Square Feet	1,672	1,493	1,546	1,634	1,669
Average Price/SF	\$48.35	\$57.04	\$51.13	\$50.39	\$62.43
Average Year Built	1958	1968	1965	1965	1969

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

Madill Single Family Sales Activity					
Four Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	2	3	3	0
Average Sale Price	\$111,000	\$41,250	\$117,167	\$92,333	N/A
Average Square Feet	2,861	1,701	2,046	2,394	N/A
Average Price/SF	\$38.80	\$24.26	\$57.27	\$38.57	N/A
Average Year Built	1958	1959	1979	1961	N/A

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

Madill Single Family Sales Activity					
All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	49	48	42	62	36
Average Sale Price	\$62,638	\$67,468	\$74,738	\$84,459	\$87,264
Average Square Feet	1,503	1,391	1,466	1,587	1,422
Average Price/SF	\$41.68	\$48.50	\$50.98	\$53.22	\$61.37
Average Year Built	1955	1964	1965	1964	1963

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

Between 2011 and 2014, the average sale price grew by 7.76% per year. The average sale price in Madill has increased in each of the last five years, as has the average price per square foot. The average sale price in 2015 was \$87,264 for an average price per square foot of \$61.37/SF. This data suggests a strongly growing market for homes in Madill.

Foreclosure Rates

The next table presents foreclosure rate data for Marshall 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
Marshall County	2.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	35

* 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 Marshall County was 2.0% in May 2014. The county ranked 35 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%. As Marshall County's foreclosure rate is slightly lower than state and national figures, foreclosures have likely had somewhat less impact on the local real estate market.

Rental Market

This section will discuss supply and demand factors for the rental market in Marshall 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 Marshall 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						
	Madill		Marshall County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	406		1,233		475,345	
With cash rent:	285		940		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	11	2.71%	12	0.97%	4,268	0.90%
\$200 to \$249	21	5.17%	49	3.97%	8,784	1.85%
\$250 to \$299	38	9.36%	61	4.95%	8,413	1.77%
\$300 to \$349	0	0.00%	24	1.95%	9,107	1.92%
\$350 to \$399	22	5.42%	52	4.22%	10,932	2.30%
\$400 to \$449	10	2.46%	42	3.41%	15,636	3.29%
\$450 to \$499	0	0.00%	77	6.24%	24,055	5.06%
\$500 to \$549	13	3.20%	51	4.14%	31,527	6.63%
\$550 to \$599	37	9.11%	143	11.60%	33,032	6.95%
\$600 to \$649	17	4.19%	85	6.89%	34,832	7.33%
\$650 to \$699	46	11.33%	121	9.81%	32,267	6.79%
\$700 to \$749	25	6.16%	64	5.19%	30,340	6.38%
\$750 to \$799	12	2.96%	81	6.57%	27,956	5.88%
\$800 to \$899	8	1.97%	33	2.68%	45,824	9.64%
\$900 to \$999	10	2.46%	23	1.87%	34,153	7.18%
\$1,000 to \$1,249	5	1.23%	12	0.97%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	10	2.46%	10	0.81%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	121	29.80%	293	23.76%	43,236	9.10%
Median Gross Rent		\$587		\$586		\$699

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

Median gross rent in Marshall County is estimated to be \$586, which is -16.2% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Madill is estimated to be \$587.

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

	Madill Median Rent	Marshall County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$568	\$841
Built 1990 to 1999	-	\$638	\$715
Built 1980 to 1989	\$668	\$604	\$693
Built 1970 to 1979	\$245	\$606	\$662
Built 1960 to 1969	-	\$553	\$689
Built 1950 to 1959	\$566	\$567	\$714
Built 1940 to 1949	-	\$489	\$673
Built 1939 or Earlier	\$806	\$670	\$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 Marshall County is among housing units constructed before 1940 (likely representing relatively large rental homes), which is \$670 per month. In order to be affordable, a household would need to earn at least \$26,800 per year to afford such a unit.

Madill Rental Survey Data

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

Madill Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
South Park Duplexes	Market Rate	1985	1	1	500	\$350	\$0.700	0.00%
South Park Duplexes	Market Rate	1985	2	1	800	\$445	\$0.556	0.00%
South Park Duplexes	Market Rate	1985	3	2	900	\$495	\$0.550	0.00%
Madill Affordable Housing	Tax Credit	2012	3	2	1,400	\$493	\$0.352	0.00%
Madill Affordable Housing	Tax Credit	2012	3	2	1,400	\$629	\$0.449	0.00%
Madill Affordable Housing	Tax Credit	2012	4	2	1,520	\$544	\$0.358	0.00%
Madill Affordable Housing	Tax Credit	2012	4	2	1,520	\$696	\$0.458	0.00%
Park Place Apartments	USDA-RD	1985	1	1	750	\$325	\$0.433	0.00%
Park Place Apartments	USDA-RD	1985	2	1	800	\$350	\$0.438	0.00%

The previous rent surveys encompass over one seventy rental units in three complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant

range of \$10 to \$20 per unit per month annually over the past 36 months. Occupancy levels in the Wagoner area have continued to increase to its present level of effectively 100% occupancy. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to growing employment and population levels.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single family residences are rentals as well as smaller complexes (under 10 units) not surveyed by this analyst. Single family homes of recent construction appear to rent for approximately \$1,200 per month, which is more than could be reasonably afforded by a household earning median household income for Marshall County (\$38,966 per year).

Rental Market Vacancy – Madill

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Madill market. Affordable housing of all types (tax credit, USDA-RD), typically stay well occupied. The overall market vacancy of rental housing units was reported at 7.97% by the Census Bureau as of the most recent American Community Survey, and this rate is below statewide figures.

As noted above, the majority of complexes in Madill report occupancy levels above 95%. Although this analyst's survey does not include all rental units in Madill, it represents a reasonable market sample of available units. 32 new affordable housing units are currently under construction in Madill (28 consisting of new construction, 4 representing rehabilitation of a historic schoolhouse). These units should go far in meeting the affordable housing needs of Madill and Marshall County as a whole.



Rent Survey 1
Park Place Apartments



Rent Survey 2
Madill Affordable Housing



Rent Survey 3
South Park Duplexes

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 Marshall 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.

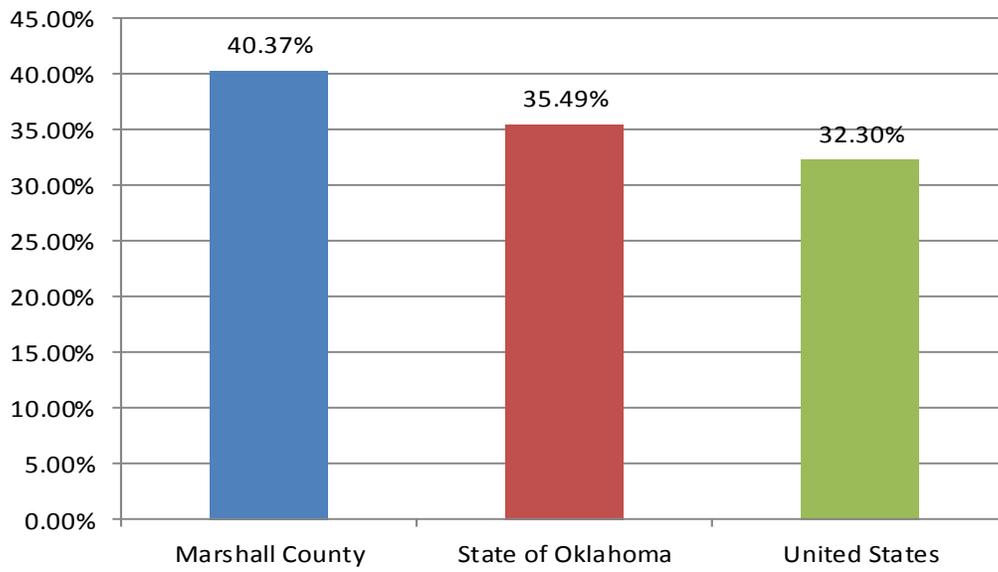
HUD Programs in Marshall County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Marshall County						
Public Housing	64	100%	\$13,930	\$198	\$286	40.98%
Housing Choice Vouchers	4	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	28	82%	\$11,057	\$250	\$387	39.29%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	96	95%	\$12,947	\$217	\$321	40.37%
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 96 housing units located within Marshall County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$12,947. Total monthly rent for these units averages \$538, with the federal contribution averaging \$321 (59.63%) and the tenant's contribution averaging \$217 (40.37%).

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.



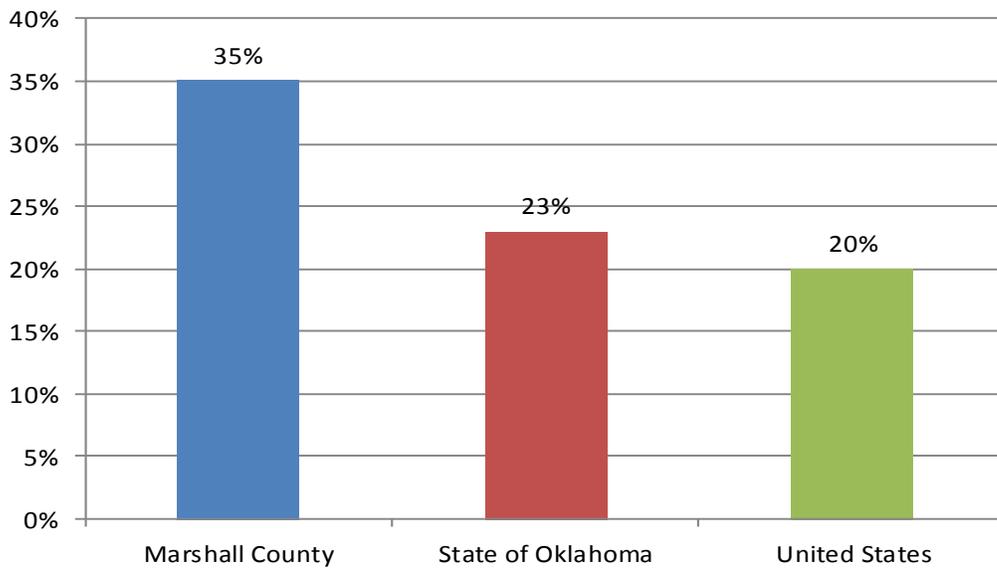
Demographics of Persons in HUD Programs in Marshall County

Marshall County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	64	17%	31%	45%	31%	8%
Housing Choice Vouchers	4	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	28	0%	48%	65%	31%	15%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	96	14%	35%	50%	32%	11%
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

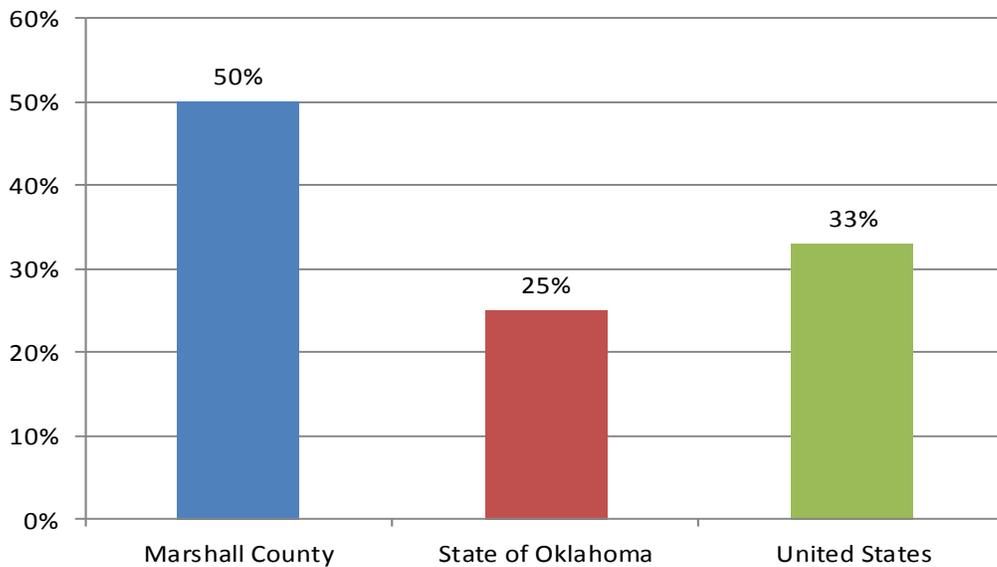
14% of housing units are occupied by single parents with female heads of household. 35% of households have at least one person with a disability. 50% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 32% have one or more disabilities. Finally, 11% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

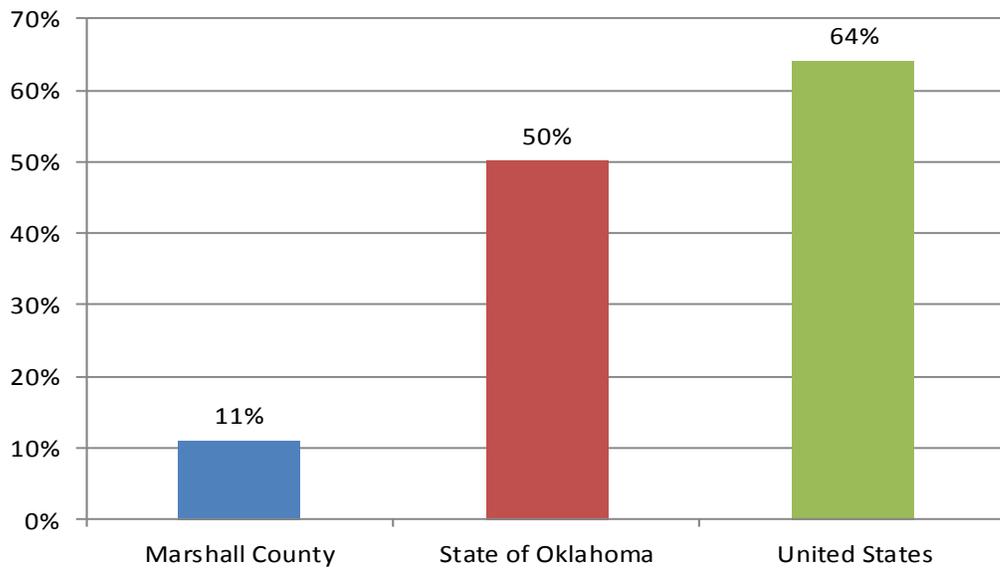
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Marshall 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 Marshall 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.

Marshall County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	375		285	
Cost Burden Less Than 30%	55	14.67%	145	50.88%
Cost Burden Between 30%-50%	120	32.00%	70	24.56%
Cost Burden Greater Than 50%	120	32.00%	55	19.30%
Not Computed (no/negative income)	80	21.33%	10	3.51%
Income 30%-50% HAMFI	480		300	
Cost Burden Less Than 30%	240	50.00%	105	35.00%
Cost Burden Between 30%-50%	105	21.88%	170	56.67%
Cost Burden Greater Than 50%	135	28.13%	25	8.33%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	995		250	
Cost Burden Less Than 30%	810	81.41%	165	66.00%
Cost Burden Between 30%-50%	150	15.08%	85	34.00%
Cost Burden Greater Than 50%	30	3.02%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	520		105	
Cost Burden Less Than 30%	440	84.62%	90	85.71%
Cost Burden Between 30%-50%	80	15.38%	15	14.29%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	4,615		1,315	
Cost Burden Less Than 30%	3,705	80.28%	880	66.92%
Cost Burden Between 30%-50%	540	11.70%	340	25.86%
Cost Burden Greater Than 50%	285	6.18%	80	6.08%
Not Computed (no/negative income)	80	1.73%	10	0.76%

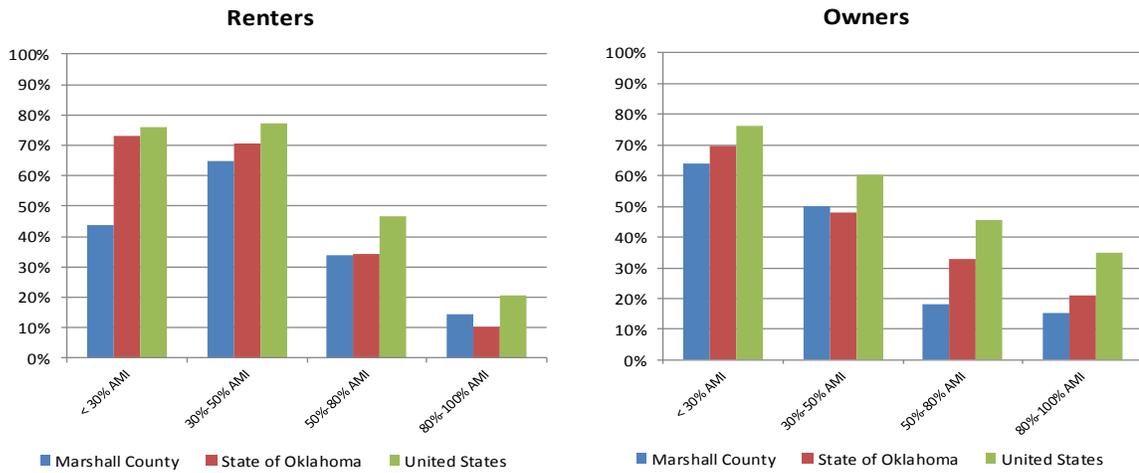
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Marshall 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	375	64.00%	285	43.86%
Income 30%-50% HAMFI	480	50.00%	300	65.00%
Income 50%-80% HAMFI	995	18.09%	250	34.00%
Income 80%-100% HAMFI	520	15.38%	105	14.29%
All Incomes	4,615	17.88%	1,315	31.94%

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.



Marshall County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	375		285	
Between 1.0 and 1.5 Persons per Room	10	2.67%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	2.67%	10	3.51%
Income 30%-50% HAMFI	480		300	
Between 1.0 and 1.5 Persons per Room	15	3.13%	10	3.33%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	2.08%	0	0.00%
Income 50%-80% HAMFI	995		250	
Between 1.0 and 1.5 Persons per Room	15	1.51%	10	4.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	1.01%	4	1.60%
Income 80%-100% HAMFI	520		105	
Between 1.0 and 1.5 Persons per Room	35	6.73%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	4,615		1,315	
Between 1.0 and 1.5 Persons per Room	165	3.58%	20	1.52%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	40	0.87%	14	1.06%

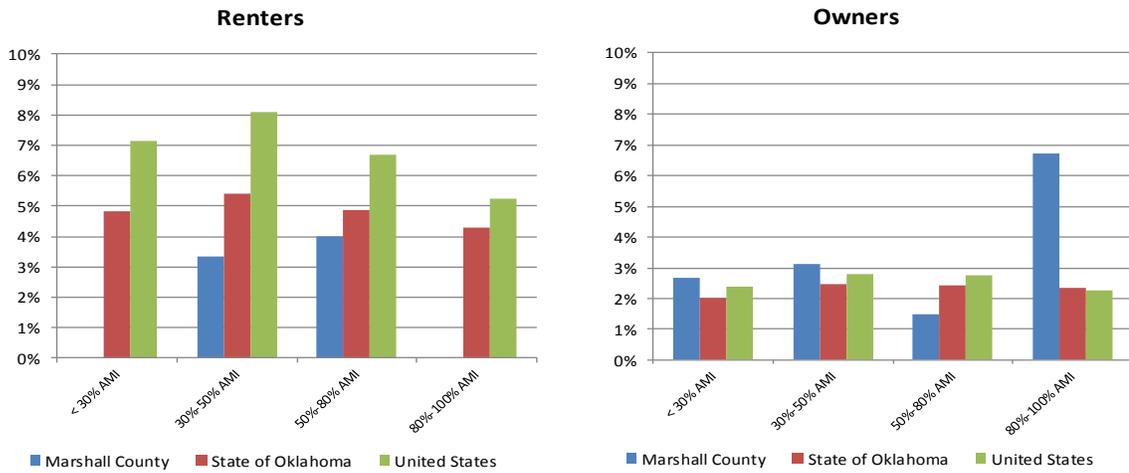
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Marshall County, Oklahoma and the nation.

Marshall 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	375	2.67%	285	0.00%	
Income 30%-50% HAMFI	480	3.13%	300	3.33%	
Income 50%-80% HAMFI	995	1.51%	250	4.00%	
Income 80%-100% HAMFI	520	6.73%	105	0.00%	
All Incomes	4,615	3.58%	1,315	1.52%	

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 Marshall County, the state and the nation.

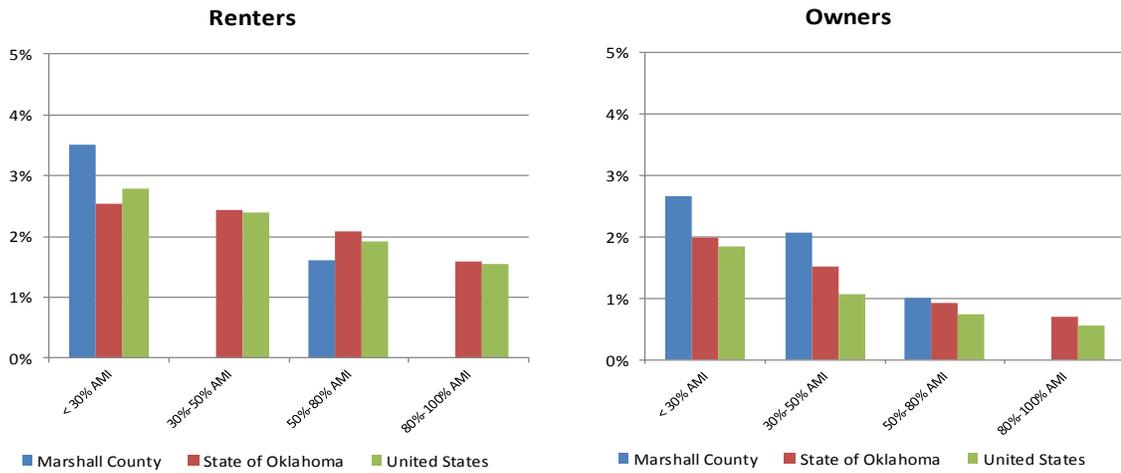
Marshall County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	375	2.67%	285	3.51%	
Income 30%-50% HAMFI	480	2.08%	300	0.00%	
Income 50%-80% HAMFI	995	1.01%	250	1.60%	
Income 80%-100% HAMFI	520	0.00%	105	0.00%	
All Incomes	4,615	0.87%	1,315	1.06%	

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.

Marshall County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	375	240	64.00%	285	129	45.26%
Elderly Family	75	45	60.00%	10	10	100.00%
Small Family (2-4 persons)	75	30	40.00%	50	14	28.00%
Large Family (5 or more persons)	10	0	0.00%	10	10	100.00%
Elderly Non-Family	110	95	86.36%	120	65	54.17%
Non-Family, Non-Elderly	110	70	63.64%	95	30	31.58%
Income 30%-50% HAMFI	480	245	51.04%	300	195	65.00%
Elderly Family	65	45	69.23%	10	10	100.00%
Small Family (2-4 persons)	95	65	68.42%	60	50	83.33%
Large Family (5 or more persons)	30	15	50.00%	10	0	0.00%
Elderly Non-Family	175	40	22.86%	100	30	30.00%
Non-Family, Non-Elderly	115	80	69.57%	120	105	87.50%
Income 50%-80% HAMFI	995	183	18.39%	250	85	34.00%
Elderly Family	275	75	27.27%	10	0	0.00%
Small Family (2-4 persons)	250	45	18.00%	130	25	19.23%
Large Family (5 or more persons)	85	4	4.71%	15	0	0.00%
Elderly Non-Family	235	10	4.26%	20	10	50.00%
Non-Family, Non-Elderly	150	49	32.67%	75	50	66.67%
Income 80%-100% HAMFI	520	75	14.42%	105	15	14.29%
Elderly Family	140	0	0.00%	20	0	0.00%
Small Family (2-4 persons)	125	20	16.00%	45	0	0.00%
Large Family (5 or more persons)	110	10	9.09%	15	15	100.00%
Elderly Non-Family	35	0	0.00%	15	0	0.00%
Non-Family, Non-Elderly	110	45	40.91%	10	0	0.00%
All Incomes	4,615	827	17.92%	1,315	424	32.24%
Elderly Family	1,195	169	14.14%	60	20	33.33%
Small Family (2-4 persons)	1,515	225	14.85%	485	89	18.35%
Large Family (5 or more persons)	495	29	5.86%	60	25	41.67%
Elderly Non-Family	655	145	22.14%	290	105	36.21%
Non-Family, Non-Elderly	760	259	34.08%	420	185	44.05%

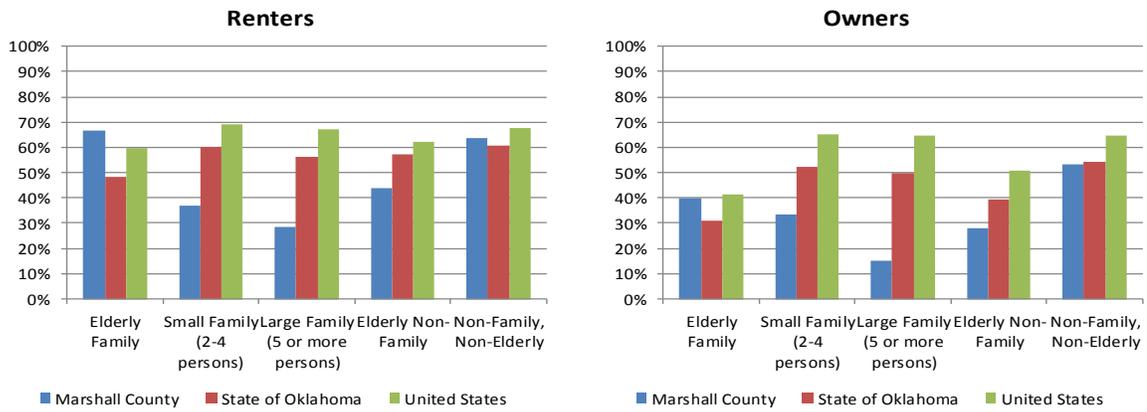
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Marshall County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	1,850	668	36.11%	835	48.98%
Elderly Family	415	165	39.76%	30	66.67%
Small Family (2-4 persons)	420	140	33.33%	240	37.08%
Large Family (5 or more persons)	125	19	15.20%	35	28.57%
Elderly Non-Family	520	145	27.88%	240	43.75%
Non-Family, Non-Elderly	375	199	53.07%	290	63.79%

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).



Marshall 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	375	250	66.67%	285	145	50.88%
Elderly Family	75	45	60.00%	10	10	100.00%
Small Family (2-4 persons)	75	30	40.00%	50	20	40.00%
Large Family (5 or more persons)	10	10	100.00%	10	10	100.00%
Elderly Non-Family	110	95	86.36%	120	65	54.17%
Non-Family, Non-Elderly	110	70	63.64%	95	40	42.11%
Income 30%-50% HAMFI	480	250	52.08%	300	200	66.67%
Elderly Family	65	45	69.23%	10	10	100.00%
Small Family (2-4 persons)	95	65	68.42%	60	50	83.33%
Large Family (5 or more persons)	30	25	83.33%	10	10	100.00%
Elderly Non-Family	175	35	20.00%	100	30	30.00%
Non-Family, Non-Elderly	115	80	69.57%	120	100	83.33%
Income 50%-80% HAMFI	995	215	21.61%	250	100	40.00%
Elderly Family	275	80	29.09%	10	0	0.00%
Small Family (2-4 persons)	250	55	22.00%	130	25	19.23%
Large Family (5 or more persons)	85	20	23.53%	15	10	66.67%
Elderly Non-Family	235	10	4.26%	20	10	50.00%
Non-Family, Non-Elderly	150	50	33.33%	75	55	73.33%
Income Greater than 80% of HAMFI	2,765	314	11.36%	480	15	3.13%
Elderly Family	780	4	0.51%	30	0	0.00%
Small Family (2-4 persons)	1,095	95	8.68%	245	0	0.00%
Large Family (5 or more persons)	365	150	41.10%	25	15	60.00%
Elderly Non-Family	135	0	0.00%	50	0	0.00%
Non-Family, Non-Elderly	385	65	16.88%	130	0	0.00%
All Incomes	4,615	1,029	22.30%	1,315	460	34.98%
Elderly Family	1,195	174	14.56%	60	20	33.33%
Small Family (2-4 persons)	1,515	245	16.17%	485	95	19.59%
Large Family (5 or more persons)	490	205	41.84%	60	45	75.00%
Elderly Non-Family	655	140	21.37%	290	105	36.21%
Non-Family, Non-Elderly	760	265	34.87%	420	195	46.43%

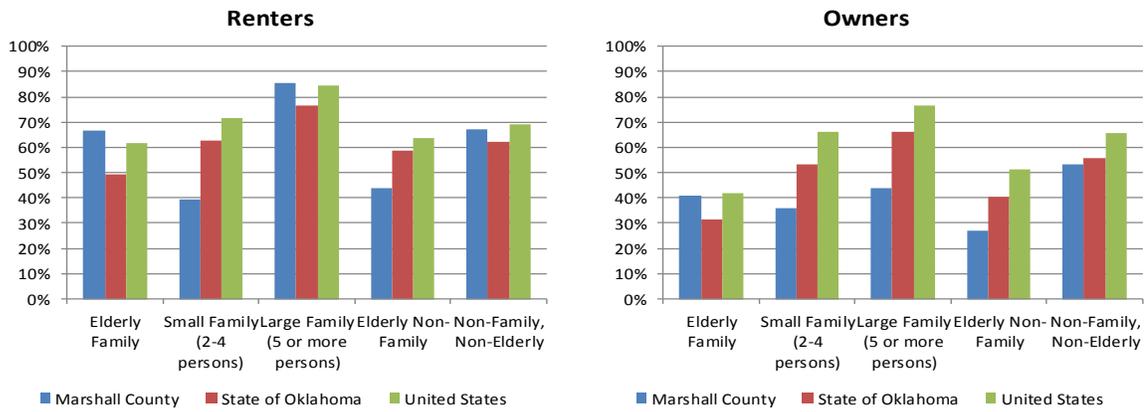
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Marshall County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems	
Income < 80% HAMFI	1,850	715	38.65%	835	53.29%	
Elderly Family	415	170	40.96%	30	20	66.67%
Small Family (2-4 persons)	420	150	35.71%	240	95	39.58%
Large Family (5 or more persons)	125	55	44.00%	35	30	85.71%
Elderly Non-Family	520	140	26.92%	240	105	43.75%
Non-Family, Non-Elderly	375	200	53.33%	290	195	67.24%

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 Marshall 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.”



Marshall County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	370	245	66.2%	285	140	49.1%
White alone, non-Hispanic	325	210	64.6%	220	120	54.5%
Black or African-American alone	0	0	N/A	40	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	10	10	100.0%	8	4	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	20	66.7%	0	0	N/A
Other (including multiple races)	4	4	100.0%	14	10	71.4%
Income 30%-50% HAMFI	480	250	52.1%	300	200	66.7%
White alone, non-Hispanic	345	185	53.6%	250	150	60.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	34	4	11.8%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	30	100.0%	4	4	100.0%
Other (including multiple races)	70	30	42.9%	44	40	90.9%
Income 50%-80% HAMFI	995	205	20.6%	255	100	39.2%
White alone, non-Hispanic	820	175	21.3%	170	50	29.4%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	34	4	11.8%	29	4	13.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	90	15	16.7%	39	35	89.7%
Other (including multiple races)	55	15	27.3%	19	15	78.9%
Income 80%-100% HAMFI	520	115	22.1%	105	15	14.3%
White alone, non-Hispanic	370	30	8.1%	80	15	18.8%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	10	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	135	85	63.0%	4	0	0.0%
Other (including multiple races)	4	0	0.0%	20	0	0.0%
All Incomes	4,610	1,015	22.0%	1,324	459	34.7%
White alone, non-Hispanic	3,675	745	20.3%	964	339	35.2%
Black or African-American alone	20	0	0.0%	40	0	0.0%
Asian alone	19	15	78.9%	0	0	N/A
American Indian alone	163	18	11.0%	71	12	16.9%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	410	190	46.3%	122	39	32.0%
Other (including multiple races)	322	53	16.5%	132	65	49.2%

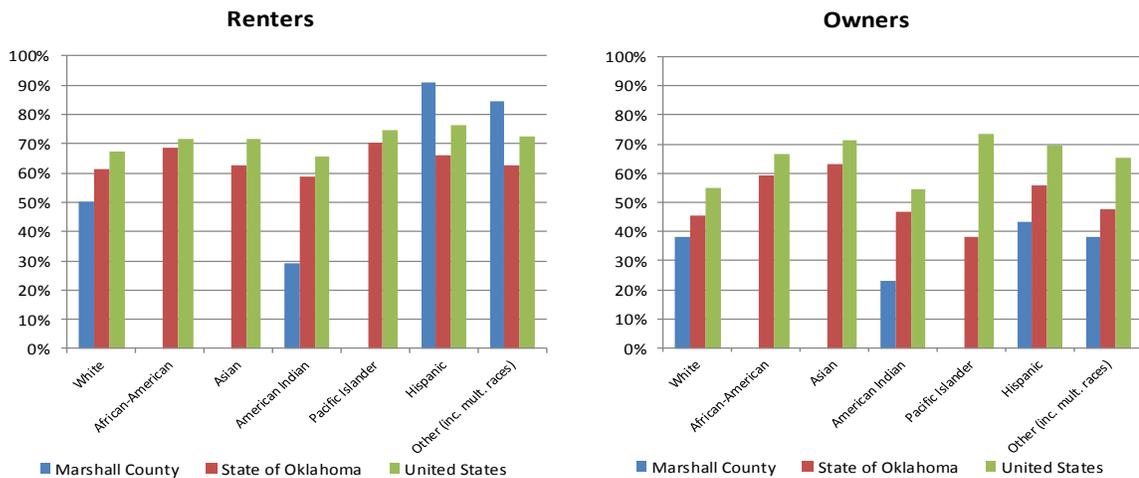
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,845	700	37.94%	840	52.38%
White alone, non-Hispanic	1,490	570	38.26%	640	50.00%
Black or African-American alone	0	0	N/A	40	0.00%
Asian alone	0	0	N/A	0	N/A
American Indian alone	78	18	23.08%	41	29.27%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	150	65	43.33%	43	90.70%
Other (including multiple races)	129	49	37.98%	77	84.42%

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

- Among households with incomes less than 50% of Area Median Income, there are 585 renter households that are cost overburdened, and 855 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 115 renter households that are cost overburdened, and 225 homeowners that are cost overburdened.



- 90.7% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 43.3% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Marshall County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	113	29	142
Less than 30% AMI	8.13%	21.67%	9	6	16
Less than 50% AMI	18.53%	44.49%	21	13	34
Less than 60% AMI	22.23%	53.38%	25	16	41
Less than 80% AMI	40.09%	63.50%	45	19	64

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.

Marshall County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	40.09%	26.62%	45	8	53
Elderly less than 30% AMI	4.01%	9.89%	5	3	7
Elderly less than 50% AMI	9.21%	18.25%	10	5	16
Elderly less than 60% AMI	11.05%	21.90%	12	6	19
Elderly less than 80% AMI	20.26%	20.53%	23	6	29

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.

Marshall 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)	46.70%	44.11%	53	13	66
Disabled less than 30% AMI	5.31%	12.55%	6	4	10
Disabled less than 50% AMI	10.62%	28.14%	12	8	20
Disabled less than 60% AMI	12.74%	33.76%	14	10	24
Disabled less than 80% AMI	22.86%	33.46%	26	10	36

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.

Marshall 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%	113	29	142
Total Veteran Demand	12.25%	12.25%	14	4	17
Veterans with Disabilities	6.14%	6.14%	7	2	9
Veterans Below Poverty	1.83%	1.83%	2	1	3
Disabled Veterans Below Poverty	1.22%	1.22%	1	0	2

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).

Marshall County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	113	29	142
Total Working Families	44.67%	44.67%	50	13	63
Working Families with Children Present	20.05%	20.05%	23	6	28

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 142 housing units will be needed in Marshall County over the next five years. Of those units:

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

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

This data suggests a strong need in Marshall County for housing units that are both affordable and accessible to persons with disabilities / special needs, and working families with children present.