Integra Realty Resources
Tulsa/OKC

Housing Needs Assessment
Mayes County

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

Effective Date of the Analysis:
July 30, 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
              Mayes County
              IRR - Tulsa/OKC File No. 140-2015-0059

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 Mayes County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the Mayes County area during the month of July 2015 to collect the data used in the preparation of the Mayes 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.

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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

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

Salma Al Nairab
Market Analyst

irr.

Table of Contents

Table of Contents

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 Mayes County is projected to grow by 0.22% per year over the next five years, underperforming the State of Oklahoma.

2. Mayes County is projected to need a total of 141 housing units for ownership and 47 housing units for rent over the next five years.

3. Median Household Income in Mayes County is estimated to be $43,614 in 2015, compared with $47,049 estimated for the State of Oklahoma. The poverty rate in Mayes County is estimated to be 18.63%, compared with 16.85% for Oklahoma.

4. Homeowner and rental vacancy rates in Mayes County are slightly higher than the state averages.

5. Home values and rental rates in Caddo County are lower than the state averages.

6. Median sale price for homes in Pryor Creek was $112,000 in 2015, with a median price per square foot of $67.73. The median sale price to list price ratio was 97.3%, with median days on market of 47 days.

7. Approximately 30.86% of renters and 17.73% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 60 Injuries: 145 Fatalities: 3 Damages (1996-2014): $1,390,000.00

2. Social Vulnerability: Similar to overall state level at county level; at the census tract level, the Pryor area and a corridor running from southwest to northeast portion of the county have elevated scores

3. Floodplain: Mayes County experienced 29 flood events between 1995 and 2010 that resulted in 1 death, 2 injuries, and $1,018,000 in property damage.

Homelessness Specific Findings

1. Mayes County is located in the Northeast Oklahoma Continuum of Care.

2. There are an estimated 383 homeless individuals in this area, 300 of which are identified as sheltered.

3. There is a disproportionately high number of homeless households comprised of children in this CoC (24 out of 300).

4. This area also has a high incidence of homeless victims of domestic violence (168).

5. The majority of homeless veterans are unsheltered.

Fair Housing Specific Findings

1. Units at risk for poverty: 382

2. Units in mostly non-white enclaves: 218

3. Units nearer elevated number of disabled persons: 382

Lead-Based Paint Specific Findings

1. We estimate there are 2,344 occupied housing units in Mayes County with lead-based paint hazards.

2. 1,040 of those housing units are estimated to be occupied by low-to-moderate income households.

3. We estimate that 367 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 Mayes 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 Mayes 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 Mayes 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 Mayes County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Mayes County area.

Effective Date of Consultation

The Mayes County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 30, 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 Mayes County area was inspected during July, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.

2.   Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.

3.   Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.

4.   Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.

5.   The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

1.   The 2000 and 2010 Decennial Censuses of Population and Housing

2.   The 2009-2013 American Community Survey (ACS)

3.   U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division

4.   The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs

5.   The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households

6.   Continuum of Care Assistance Programs

7.   The National Oceanic and Atmospheric Administration

8.   Nielsen SiteReports (formerly known as Claritas)

9.   The Oklahoma State Department of Health

10.   The Oklahoma Department of Human Services

11.   The Federal Reserve Bank of Kansas City, Oklahoma City Branch

12.   The Federal Reserve Bank of New York

Mayes County Analysis

Area Information

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

Mayes County is located in northeastern Oklahoma. The county is bordered on the north by Craig County, on the west by Rogers County, on the south by Wagoner and Cherokee counties, and on the east by Delaware County. The Mayes County Seat is Pryor Creek (more commonly known as Pryor), which is located in the central part of the county. This location is approximately 44.4 miles northeast of Tulsa and 149 miles northeast of Oklahoma City.

Mayes County has a total area of 684 square miles (655 square miles of land, and 28 square miles of water), ranking 57th out of Oklahoma's 77 counties in terms of total area. The total population of Mayes County as of the 2010 Census was 41,259 persons, for a population density of 63 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major national highway and state highway systems intersect through Mayes County. These are I-412 (the Cherokee Turnpike east of the Neosho River), US-69, OK-28, OK-20, and OK-82. The nearest interstate highway is I-412, which runs through the northern corner of Mayes County. The county also has an intricate network of county roadways.

Public transportation is provided by Pelivan Transit, which is owned and operated by Grand Gateway Economic Development Association. Pelivan provides curb-to-curb demand response service, deviated fixed employment routes, and a trolley loop in Miami. Pelivan services the counties of Craig, Delaware, Mayes, northern Tulsa, Ottawa and Rogers, along with tribal transit services. 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.

Mid-America Industrial Park Airport is located just south of Pryor. It has a single asphalt runway approximately 5,000 feet in length, and averages approximately 98 aircraft operations per week. The nearest full-service commercial airport is Tulsa International Airport, located approximately 35 miles west of Pryor.

Educational Facilities

All of the county communities have public school facilities. Pryor Creek is served by Pryor Public Schools. Pryor Public Schools is comprised of three elementary schools, one middle school and high school, and an early childhood learning center. Higher education offerings in Pryor Creek include the Rogers State University Pryor campus, the Oklahoma State University Institute of Technology at the MidAmerica Industrial Park, and Northeast Technology Center – Pryor Campus.

Medical Facilities

Medical services are provided by Integris Mayes County Medical Center, a 52-bed acute-care hospital, offering an emergency unit, in and outpatient procedures, and many other medical practices. Additionally, the Claremore Regional Hospital is located a short distance from Pryor and offers a variety of medical services to residents of the area. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Mayes County Area Map

Pryor Creek Area Map
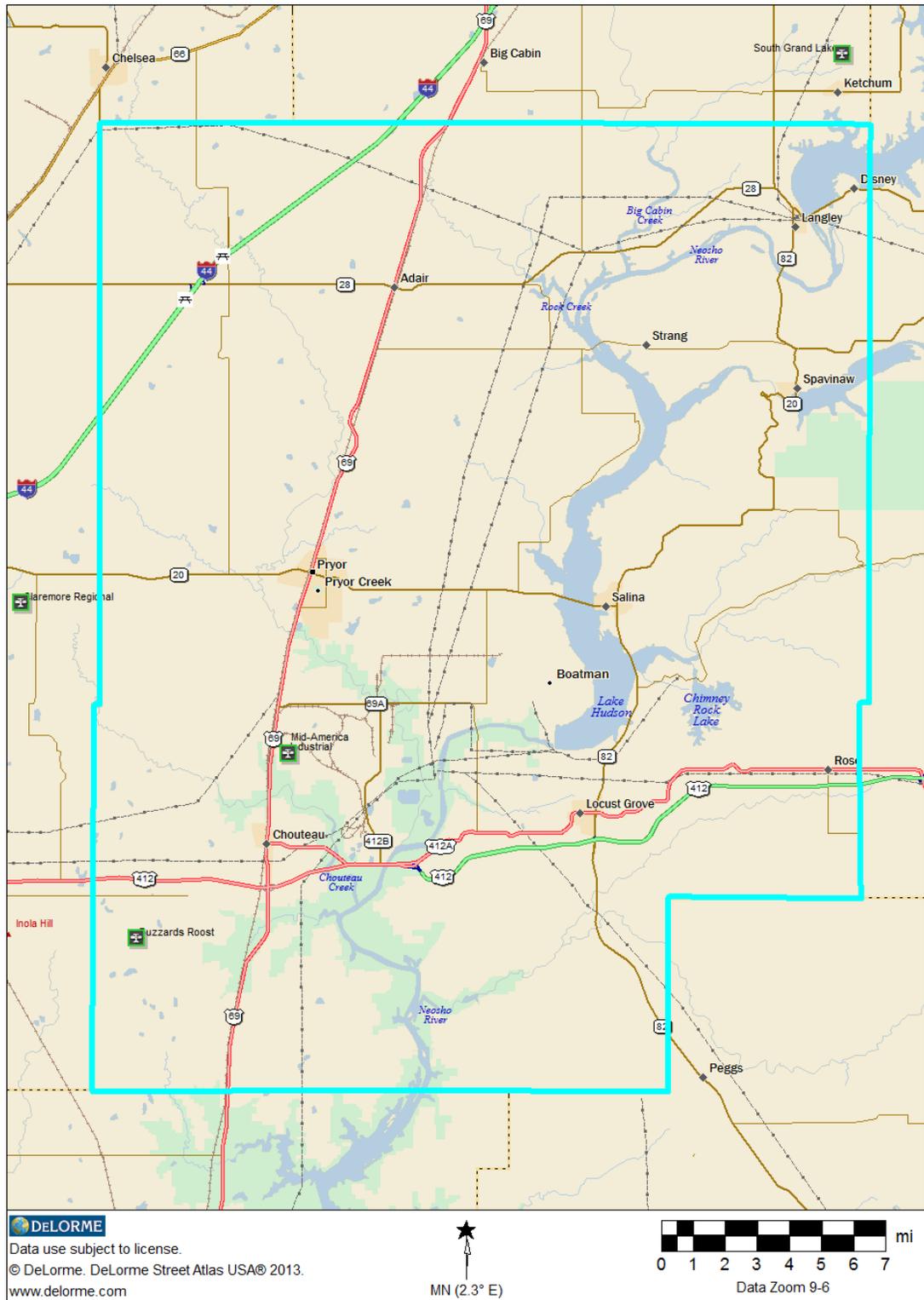
Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Mayes 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 (for Pryor), and by Esri Business Analyst (for Mayes County). Although Nielsen SiteReports and Esri Business Analyst have similar estimates and forecasts for Pryor, the estimates and forecasts by Esri appear more reasonable for Mayes County compared with Nielsen SiteReports in light of recent and ongoing economic development in Mayes County.

Population Levels and Annual Changes

	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Pryor Creek	8,659	9,539	0.97%	9,394	-0.31%	9,363	-0.07%
Mayes County	38,369	41,259	0.73%	41,783	0.25%	42,241	0.22%
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, Esri Business Analyst (Mayes County)

The population of Mayes County was 41,259 persons as of the 2010 Census, a 0.73% annualized rate of change from the 2000 Census. As of 2015, Esri Business Analyst estimates the population of Mayes County to be 41,783 persons, and projects that the population will show 0.22% annualized growth over the next five years.

The population of Pryor Creek (commonly known as Pryor) was 9,539 persons as of the 2010 Census, a 0.97% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pryor Creek to be 9,394 persons, and projects that the population will show -0.07% annualized decline over the next five years.

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

Households Levels and Annual Changes

Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Pryor Creek	3,567	3,822	0.69%	3,761	-0.32%	3,755	-0.03%
Mayes County	14,823	16,008	0.77%	16,237	0.28%	16,425	0.23%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Pryor Creek	2,342	2,458	0.48%	2,426	-0.26%	2,422	-0.03%
Mayes County	10,818	11,342	0.47%	11,418	0.13%	11,498	0.14%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports, Esri Business Analyst (Mayes County)

As of 2010, Mayes County had a total of 16,008 households, representing a 0.77% annualized rate of change since the 2000 Census. As of 2015, Esri Business Analyst estimates Mayes County to have 16,237 households. This number is expected to experience a 0.23% annualized rate of decline over the next five years.

As of 2010, Pryor Creek had a total of 3,822 households, representing a 0.69% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pryor Creek to have 3,761 households. This number is expected to experience a -0.03% 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 Mayes County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Pryor Creek		Mayes County	
	No.	Percent	No.	Percent
Total Population	9,529		41,110	
White Alone	6,907	72.48%	28,065	68.27%
Black or African American Alone	65	0.68%	139	0.34%
Amer. Indian or Alaska Native Alone	757	7.94%	3,423	8.33%
Asian Alone	14	0.15%	171	0.42%
Native Hawaiian and Other Pac. Isl. Alone	11	0.12%	26	0.06%
Some Other Race Alone	0	0.00%	15	0.04%
Two or More Races	1,775	18.63%	9,271	22.55%
Population by Hispanic or Latino Origin	**Pryor Creek**		**Mayes County**	
	No.	Percent	No.	Percent
Total Population	9,529		41,110	
Hispanic or Latino	568	5.96%	1,195	2.91%
Hispanic or Latino, White Alone	*450*	*79.23%*	*735*	*61.51%*
Hispanic or Latino, All Other Races	*118*	*20.77%*	*460*	*38.49%*
Not Hispanic or Latino	8,961	94.04%	39,915	97.09%
Not Hispanic or Latino, White Alone	*6,457*	*72.06%*	*27,330*	*68.47%*
Not Hispanic or Latino, All Other Races	*2,504*	*27.94%*	*12,585*	*31.53%*

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

In Mayes County, racial and ethnic minorities comprise 33.52% of the total population. Within Pryor Creek, racial and ethnic minorities represent 32.24% of the population.

Population by Age

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

Mayes County Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	41,259		40,466		40,243			
Age 0 - 4	2,877	6.97%	2,696	6.66%	2,698	6.70%	-1.29%	0.01%
Age 5 - 9	2,777	6.73%	2,702	6.68%	2,617	6.50%	-0.55%	-0.64%
Age 10 - 14	2,971	7.20%	2,840	7.02%	2,628	6.53%	-0.90%	-1.54%
Age 15 - 17	1,889	4.58%	1,811	4.48%	1,786	4.44%	-0.84%	-0.28%
Age 18 - 20	1,565	3.79%	1,616	3.99%	1,644	4.09%	0.64%	0.34%
Age 21 - 24	1,682	4.08%	2,021	4.99%	2,193	5.45%	3.74%	1.65%
Age 25 - 34	4,714	11.43%	4,568	11.29%	4,653	11.56%	-0.63%	0.37%
Age 35 - 44	4,962	12.03%	4,655	11.50%	4,463	11.09%	-1.27%	-0.84%
Age 45 - 54	6,032	14.62%	5,157	12.74%	4,576	11.37%	-3.09%	-2.36%
Age 55 - 64	5,319	12.89%	5,419	13.39%	5,203	12.93%	0.37%	-0.81%
Age 65 - 74	3,820	9.26%	4,235	10.47%	4,857	12.07%	2.08%	2.78%
Age 75 - 84	2,010	4.87%	2,051	5.07%	2,144	5.33%	0.40%	0.89%
Age 85 and over	641	1.55%	695	1.72%	781	1.94%	1.63%	2.36%
Age 55 and over	*11,790*	28.58%	*12,400*	30.64%	*12,985*	32.27%	1.01%	0.93%
Age 62 and over	*7,426*	18.00%	*7,912*	19.55%	*8,562*	21.28%	1.28%	1.59%
Median Age	39.3		39.3		39.3		0.00%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Mayes County is 39.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.66% of the population is below the age of 5, while 19.55% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.59% per year.

Pryor Creek Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	9,539		9,394		9,363			
Age 0 - 4	765	8.02%	696	7.41%	701	7.49%	-1.87%	0.14%
Age 5 - 9	651	6.82%	696	7.41%	670	7.16%	1.35%	-0.76%
Age 10 - 14	634	6.65%	665	7.08%	669	7.15%	0.96%	0.12%
Age 15 - 17	472	4.95%	445	4.74%	462	4.93%	-1.17%	0.75%
Age 18 - 20	402	4.21%	405	4.31%	419	4.48%	0.15%	0.68%
Age 21 - 24	490	5.14%	461	4.91%	496	5.30%	-1.21%	1.47%
Age 25 - 34	1,268	13.29%	1,281	13.64%	1,174	12.54%	0.20%	-1.73%
Age 35 - 44	1,130	11.85%	1,122	11.94%	1,171	12.51%	-0.14%	0.86%
Age 45 - 54	1,168	12.24%	1,042	11.09%	1,007	10.76%	-2.26%	-0.68%
Age 55 - 64	962	10.08%	990	10.54%	945	10.09%	0.58%	-0.93%
Age 65 - 74	798	8.37%	829	8.82%	885	9.45%	0.77%	1.32%
Age 75 - 84	547	5.73%	513	5.46%	509	5.44%	-1.28%	-0.16%
Age 85 and over	252	2.64%	249	2.65%	255	2.72%	-0.24%	0.48%
Age 55 and over	*2,559*	26.83%	*2,581*	27.47%	*2,594*	27.70%	0.17%	0.10%
Age 62 and over	*1,634*	17.13%	*1,639*	17.45%	*1,678*	17.92%	0.07%	0.47%
Median Age	35.8		35.4		35.8		-0.22%	0.22%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pryor Creek is 35.4 years. This compares with the statewide figure of 36.6 years. Approximately 7.41% of the population is below the age of 5, while 17.45% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.47% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Pryor Creek		Mayes County	
	No.	Percent	No.	Percent
Total Families:	2,467		11,336	
Married-Couple Family:	1,863	75.52%	8,840	77.98%
With Children Under 18 Years	746	30.24%	3,244	28.62%
No Children Under 18 Years	1,117	45.28%	5,596	49.36%
Other Family:	604	24.48%	2,496	22.02%
Male Householder, No Wife Present	188	7.62%	771	6.80%
With Children Under 18 Years	80	3.24%	341	3.01%
No Children Under 18 Years	108	4.38%	430	3.79%
Female Householder, No Husband Present	416	16.86%	1,725	15.22%
With Children Under 18 Years	201	8.15%	979	8.64%
No Children Under 18 Years	215	8.72%	746	6.58%
Total Single Parent Families	281		1,320	
Male Householder	80	28.47%	341	25.83%
Female Householder	201	71.53%	979	74.17%

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

As shown, within Mayes County, among all families 11.64% are single-parent families, while in Pryor Creek, the percentage is 11.39%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	9,246		40,667		3,702,515	
Under 18 Years:	2,263		10,366		933,738	
With One Type of Disability	102	4.51%	514	4.96%	33,744	3.61%
With Two or More Disabilities	49	2.17%	161	1.55%	11,082	1.19%
No Disabilities	2,112	93.33%	9,691	93.49%	888,912	95.20%
18 to 64 Years:	5,397		23,930		2,265,702	
With One Type of Disability	446	8.26%	2,158	9.02%	169,697	7.49%
With Two or More Disabilities	449	8.32%	2,088	8.73%	149,960	6.62%
No Disabilities	4,502	83.42%	19,684	82.26%	1,946,045	85.89%
65 Years and Over:	1,586		6,371		503,075	
With One Type of Disability	351	22.13%	1,312	20.59%	95,633	19.01%
With Two or More Disabilities	360	22.70%	1,426	22.38%	117,044	23.27%
No Disabilities	875	55.17%	3,633	57.02%	290,398	57.72%
Total Number of Persons with Disabilities:	1,757	19.00%	7,659	18.83%	577,160	15.59%

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

Within Mayes County, 18.83% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Pryor Creek the percentage is 19.00%. Compared with the rest of the state, the populations of Pryor and Mayes County are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	6,983		30,301		2,738,788	
Veteran:	853	12.22%	3,600	11.88%	305,899	11.17%
With a Disability	*255*	*29.89%*	*1,254*	*34.83%*	*100,518*	*32.86%*
No Disability	*598*	*70.11%*	*2,346*	*65.17%*	*205,381*	*67.14%*
Non-veteran:	6,130	87.78%	26,701	88.12%	2,432,889	88.83%
With a Disability	*1,351*	*22.04%*	*5,730*	*21.46%*	*430,610*	*17.70%*
No Disability	*4,779*	*77.96%*	*20,971*	*78.54%*	*2,002,279*	*82.30%*

Source: 2009-2013 American Community Survey, Table C21007

Within Mayes County, the Census Bureau estimates there are 3,600 veterans, 34.83% of which have one or more disabilities (compared with 32.86% at a statewide level). In Pryor Creek, there are an estimated 853 veterans, 29.89% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Pryor Creek		Mayes County	
	No.	**Percent**	**No.**	**Percent**
Total Population	9,539		41,259	
Group Quarters Population	337	3.53%	567	1.37%
Institutionalized Population	334	3.50%	429	1.04%
Correctional facilities for adults	128	1.34%	128	0.31%
Juvenile facilities	112	1.17%	112	0.27%
Nursing facilities/Skilled-nursing facilities	94	0.99%	189	0.46%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	3	0.03%	138	0.33%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	3	0.03%	138	0.33%

Source: 2010 Decennial Census, Table P42

The percentage of the Mayes County population in group quarters is significantly 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 Mayes 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						
	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	3,761		15,719		1,520,327	
< $15,000	729	19.38%	2,611	16.61%	213,623	14.05%
$15,000 - $24,999	457	12.15%	1,999	12.72%	184,613	12.14%
$25,000 - $34,999	432	11.49%	1,931	12.28%	177,481	11.67%
$35,000 - $49,999	513	13.64%	2,296	14.61%	229,628	15.10%
$50,000 - $74,999	751	19.97%	3,280	20.87%	280,845	18.47%
$75,000 - $99,999	461	12.26%	1,850	11.77%	173,963	11.44%
$100,000 - $124,999	204	5.42%	894	5.69%	106,912	7.03%
$125,000 - $149,999	143	3.80%	523	3.33%	57,804	3.80%
$150,000 - $199,999	56	1.49%	244	1.55%	48,856	3.21%
$200,000 - $249,999	12	0.32%	57	0.36%	18,661	1.23%
$250,000 - $499,999	3	0.08%	31	0.20%	20,487	1.35%
$500,000+	0	0.00%	3	0.02%	7,454	0.49%
Median Household Income	$42,675		$43,614		$47,049	
Average Household Income	$51,650		$52,248		$63,390	
Source: Nielsen SiteReports						

As shown, median household income for Mayes County is estimated to be $43,614 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be $47,049. For Pryor Creek, median household income is estimated to be $42,675. Compared with the rest of the state, incomes levels in Pryor and Mayes County are generally similar to the state, but with slightly higher concentrations in the under $15,000 income bracket, and the $50,000 to $75,000 income bracket. The income distribution can be better visualized by the following chart.

2015 Household Income Distribution
Source: Nielsen SiteReports

Legend: Pryor Creek, Mayes County, State of Oklahoma
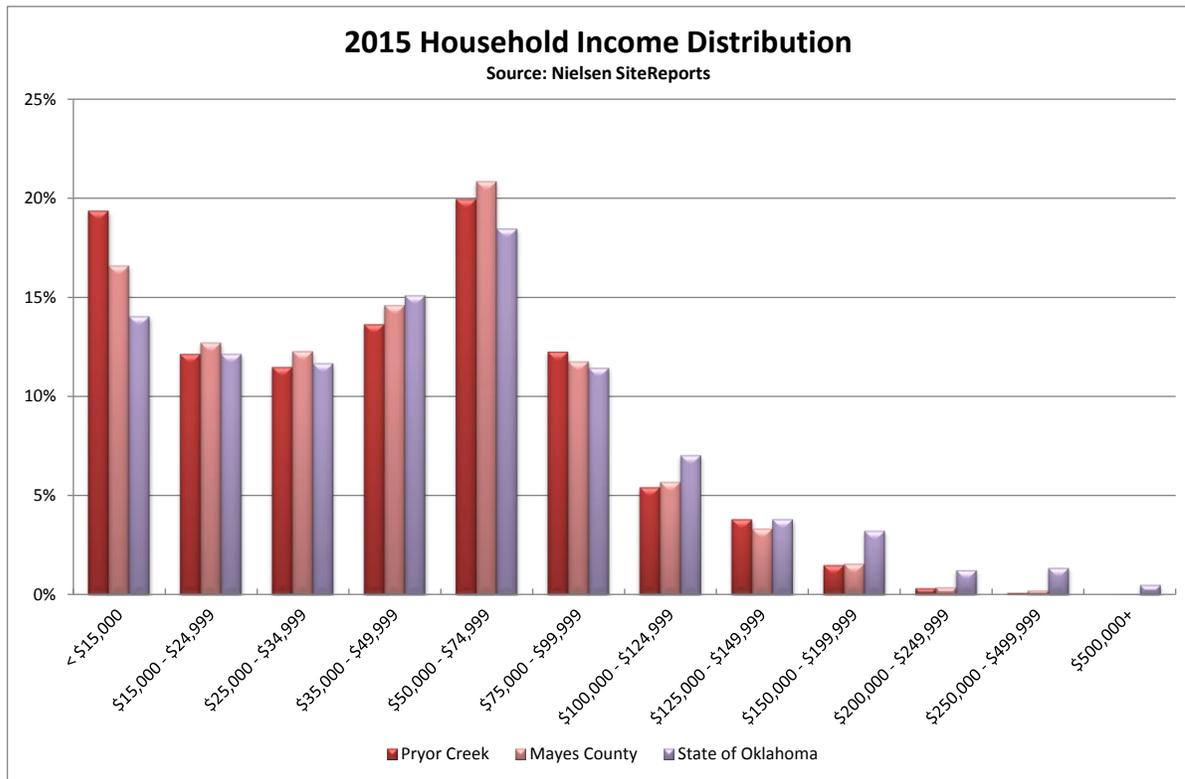
Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Pryor Creek	$29,424	$42,675	2.35%	2.40%	-0.05%
Mayes County	$31,125	$43,614	2.13%	2.40%	-0.27%
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 Mayes County and the State of Oklahoma as a whole saw negative growth in "real" median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Mayes County, but rather a national trend. Over the same period, the

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

Poverty Rates

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

Poverty Rates

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Pryor Creek	13.61%	18.63%	502	61.25%	61.69%
Mayes County	14.26%	19.72%	546	44.87%	59.45%
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 Mayes County is estimated to be 19.72% by the American Community Survey. This is an increase of 546 basis points since the 2000 Census. Within Pryor Creek, the poverty rate is estimated to be 18.63%. 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 Mayes 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)
Mayes County	16,657	19,007	2.67%	8.5%	4.1%	-440
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 Mayes County was 19,007 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.67% per year. The unemployment rate in May was 4.1%, a decrease of -440 basis points from May 2010, which was 8.5%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Mayes County has outperformed both the state and nation in these statistics.

Employment Level Trends

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

Employment and Unemployment in Mayes County
January 2000 through May 2015
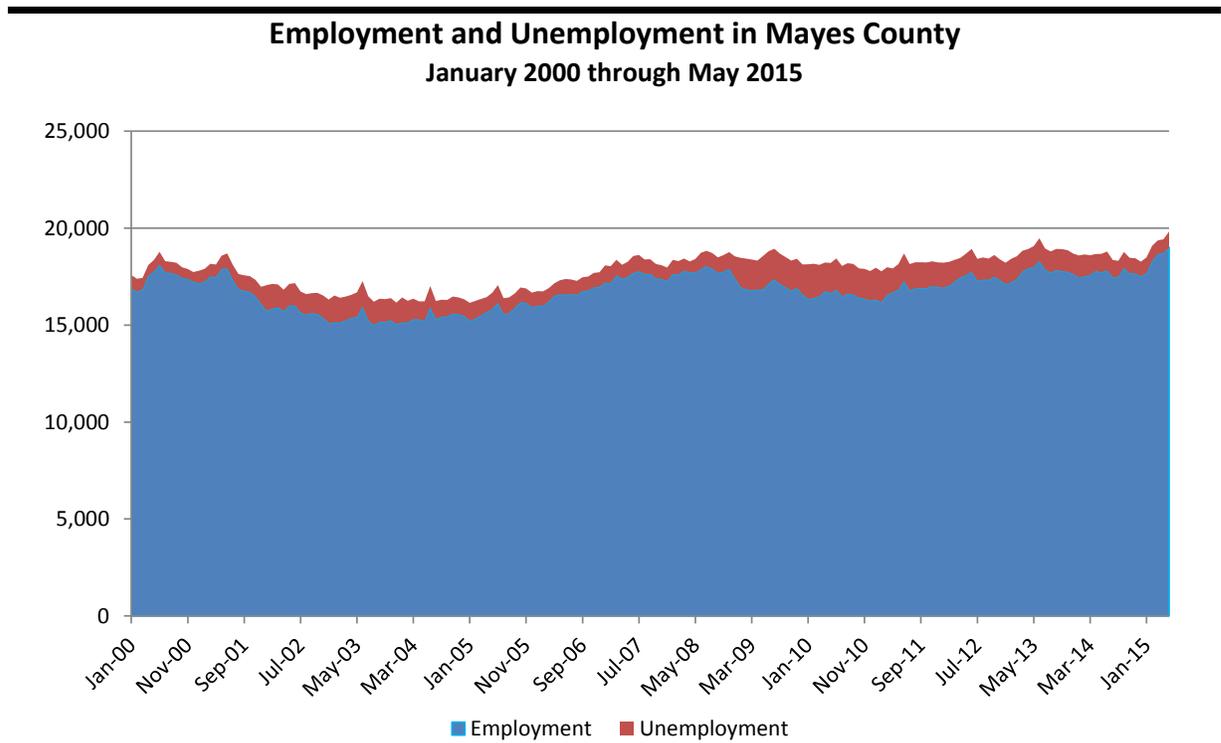
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have gone through several cycles over the last 15 years, with improving employment figures from 2003 through 2008, when the effects of the national economic downturn where felt. Employment growth resumed in early 2011, and has continued to grow to its current level of 19,007 persons. The number of unemployed persons in May 2015 was 820, out of a total labor force of 19,827 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Mayes 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 Mayes County, Oklahoma and the United States
January 2000 through May 2015
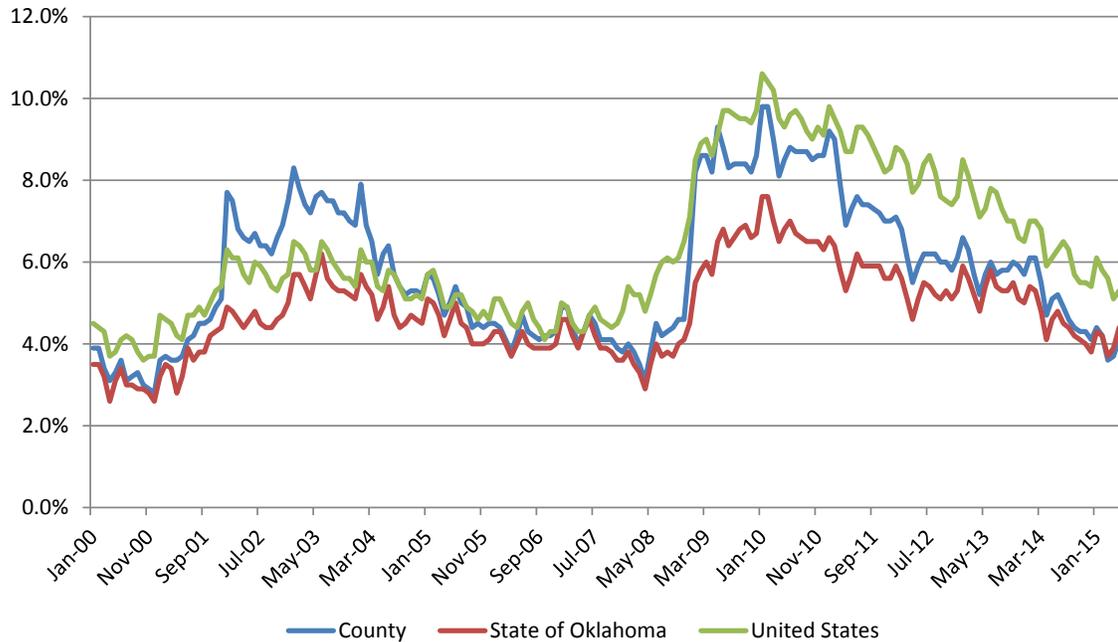
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As shown, unemployment rates in Mayes 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 2011, to their current level of 4.1%. On the whole, unemployment rates in Mayes County have been relatively volatile over the last 15 years. Compared with the United States, unemployment rates in Mayes County and Oklahoma are and have historically been below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Mayes 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	13	64	0.52%	$46,074	0.26
State Government	27	720	5.88%	$61,667	1.77
Local Government	45	1,651	13.48%	$35,015	1.34
Natural Resources and Mining	13	568	4.64%	$45,075	3.06
Construction	112	1,018	8.31%	$55,149	1.86
Manufacturing	69	2,645	21.60%	$52,848	2.43
Trade, Transportation, and Utilities	221	2,099	17.14%	$32,197	0.90
Information	10	162	1.32%	$76,448	0.66
Financial Activities	62	310	2.53%	$36,949	0.45
Professional and Business Services	87	933	7.62%	$27,304	0.55
Education and Health Services	74	885	7.23%	$28,023	0.48
Leisure and Hospitality	86	1,053	8.60%	$11,966	0.80
Other Services	54	141	1.15%	$22,953	0.37
Total	**873**	**12,248**		**$39,534**	**1.00**

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

Employment Sectors - 2014
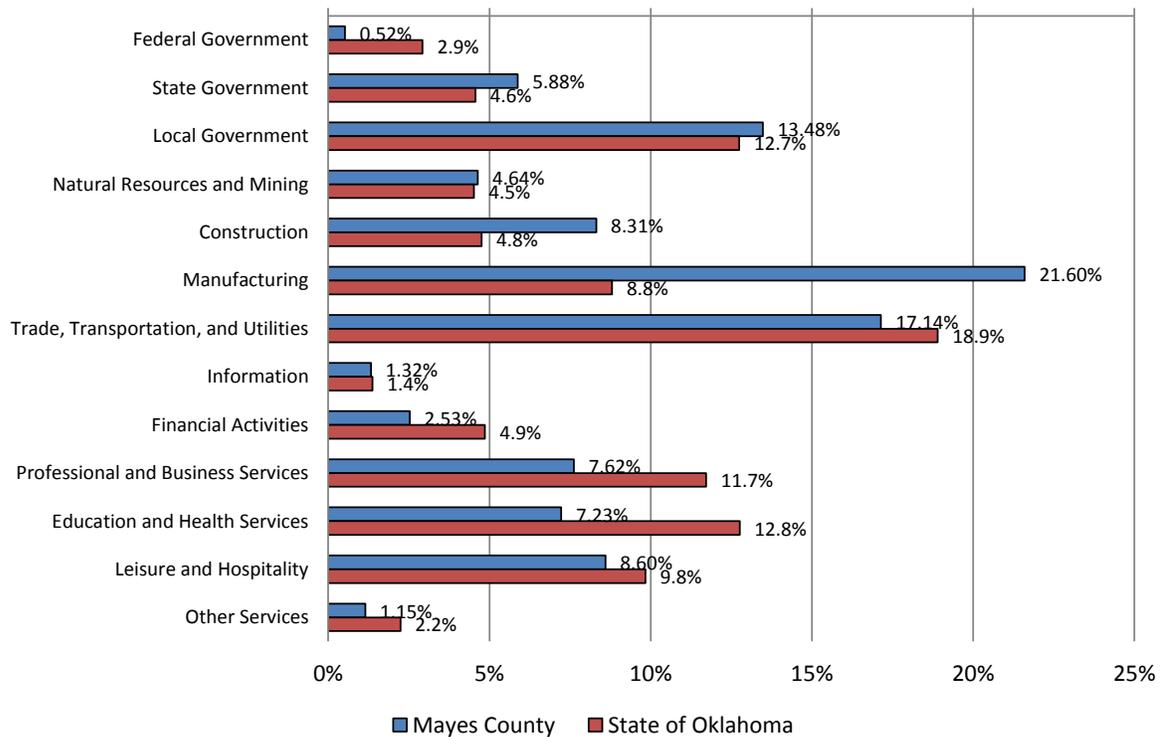
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Among private employers, the largest percentage of persons (21.60%) are employed in Manufacturing. The average annual pay in this sector is $52,848 per year. The industry with the highest annual pay is Information, with average annual pay of $76,448 per year.

The rightmost column of the previous table provides location quotients for each industry for Mayes 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 (Mayes 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% (county manufacturing %) / 5% (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 Mayes County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 3.06. This sector includes agricultural employment as well as employment related to the oil and gas industry. The second highest is manufacturing at 2.43, which is influenced in large part by MidAmerica Industrial Park.

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

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Mayes County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	$46,074	$66,411	$75,784	69.4%	60.8%
State Government	$61,667	$44,721	$54,184	137.9%	113.8%
Local Government	$35,015	$36,300	$46,146	96.5%	75.9%
Natural Resources and Mining	$45,075	$87,445	$59,666	51.5%	75.5%
Construction	$55,149	$47,127	$55,041	117.0%	100.2%
Manufacturing	$52,848	$53,614	$62,977	98.6%	83.9%
Trade, Transportation, and Utilities	$32,197	$40,563	$42,988	79.4%	74.9%
Information	$76,448	$54,513	$90,804	140.2%	84.2%
Financial Activities	$36,949	$53,212	$85,261	69.4%	43.3%
Professional and Business Services	$27,304	$47,890	$66,657	57.0%	41.0%
Education and Health Services	$28,023	$41,536	$45,951	67.5%	61.0%
Leisure and Hospitality	$11,966	$16,568	$20,993	72.2%	57.0%
Other Services	$22,953	$31,669	$33,935	72.5%	67.6%
Total	**$39,534**	**$43,774**	**$51,361**	**90.3%**	**77.0%**

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

Average Annual Pay - 2014
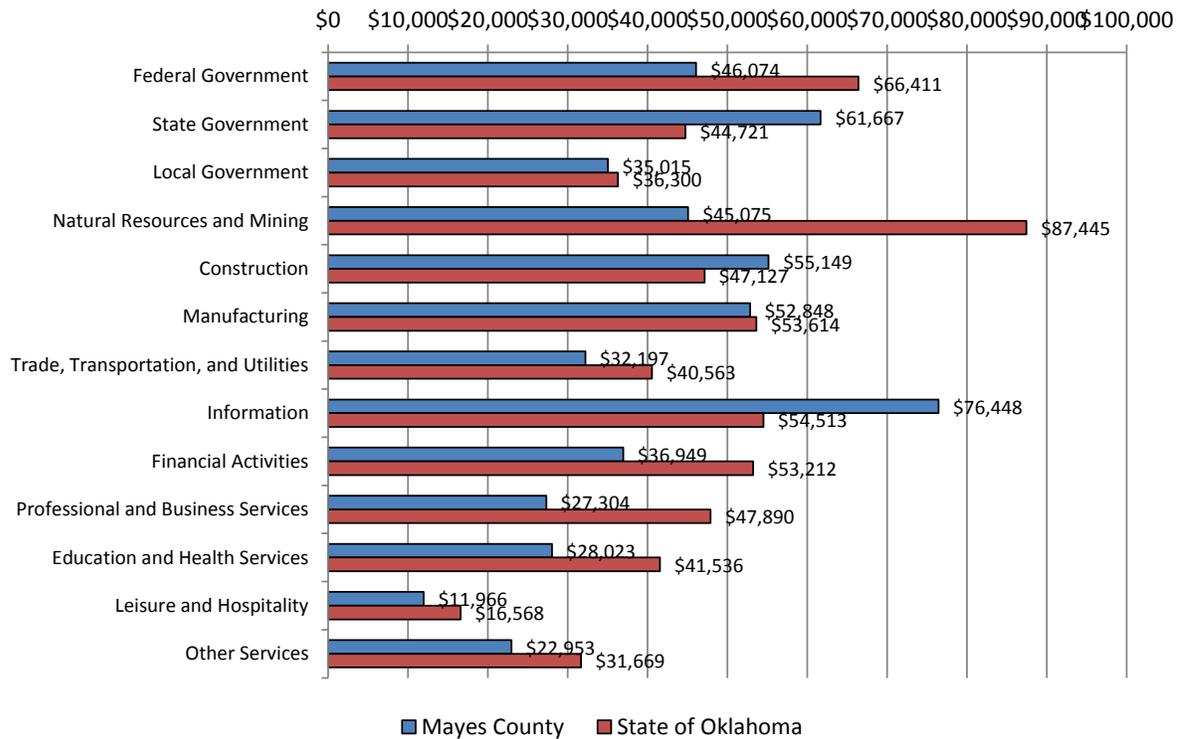
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In comparison with the rest of Oklahoma, Mayes County has higher average wages in construction, state government and information, and lower average wages in the other employment supersectors.

Working Families

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

Families by Employment Status and Presence of Children

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	2,467		11,336		961,468	
With Children <18 Years:	1,027	41.63%	4,564	40.26%	425,517	44.26%
Married Couple:	746	72.64%	3,244	71.08%	281,418	66.14%
Both Parents Employed	409	54.83%	1,807	55.70%	166,700	59.24%
One Parent Employed	280	37.53%	1,246	38.41%	104,817	37.25%
Neither Parent Employed	57	7.64%	191	5.89%	9,901	3.52%
Other Family:	281	27.36%	1,320	28.92%	144,099	33.86%
Male Householder:	80	28.47%	341	25.83%	36,996	25.67%
Employed	80	100.00%	271	79.47%	31,044	83.91%
Not Employed	0	0.00%	70	20.53%	5,952	16.09%
Female Householder:	201	71.53%	979	74.17%	107,103	74.33%
Employed	58	28.86%	562	57.41%	75,631	70.62%
Not Employed	143	71.14%	417	42.59%	31,472	29.38%
Without Children <18 Years:	1,440	58.37%	6,772	59.74%	535,951	55.74%
Married Couple:	1,117	77.57%	5,596	82.63%	431,868	80.58%
Both Spouses Employed	342	30.62%	1,888	33.74%	167,589	38.81%
One Spouse Employed	356	31.87%	1,978	35.35%	138,214	32.00%
Neither Spouse Employed	419	37.51%	1,730	30.91%	126,065	29.19%
Other Family:	323	22.43%	1,176	17.37%	104,083	19.42%
Male Householder:	108	25.78%	430	24.86%	32,243	25.58%
Employed	62	57.41%	240	55.81%	19,437	60.28%
Not Employed	46	42.59%	190	44.19%	12,806	39.72%
Female Householder:	215	66.56%	746	63.44%	71,840	69.02%
Employed	110	51.16%	304	40.75%	36,601	50.95%
Not Employed	105	48.84%	442	59.25%	35,239	49.05%
Total Working Families:	*1,697*	*68.79%*	*8,296*	*73.18%*	*740,033*	*76.97%*
With Children <18 Years:	*827*	*48.73%*	*3,886*	*46.84%*	*378,192*	*51.10%*
Without Children <18 Years:	*870*	*51.27%*	*4,410*	*53.16%*	*361,841*	*48.90%*

Source: 2009-2013 American Community Survey, Table B23007

Within Mayes County, there are 8,296 working families, 46.84% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Mayes County area are presented in the following table, as reported by the Mayes County 2013 Multi-Hazard Mitigation Plan.

Major Employers in Mayes County

Company	Location	Industry / Description	No. Employees
Pryor Public Schools	Pryor	Education	300-350
Wal-Mart	Pryor	Retail	300-350
Orchids Paper Products Co.	Mid-America Industrial Park	Sanitary Paper Products	310
Locust Grove Public Schools	Locust Grove	Education	250-300
Chevron Phillips Chemical Co.	Mid-America Industrial Park	Polyethylene Pipe & Tubing	260
RAE Corporation	Mid-America Industrial Park	Refrigeration Equipment	259
Grand River Dam Authority	Chouteau	Utility	200-250
Mayes County Medical Center	Pryor	Health Care	200-250
Northeast Technology Center	Mid-America Industrial Park	Education	200-250
Chouteau-Mazie Public Schools	Chouteau	Education	150-200
Express Metal Fabricators	Locust Grove	Steel Fabricators	190
Express Temporary Services	Pryor	Human Resources Services	100-150
Whitaker Education & Training Center	Pryor	Education	100-150
Sygma	Mid-America Industrial Park	Food Products Distributor	100-150
Salina Public Schools	Salina	Education	100-150
Adair Public Schools	Adair	Education	100-150
Mayes County	Pryor	Government	100-150
Peoplelink, LLC	Pryor	Human Resources Services	100-150
Reasor's	Langley	Retail	100-150
H E M Inc.	Mid-America Industrial Park	Metal Cutting Machine Tools	135
Berry Plastics Corp.	Mid-America Industrial Park	Polyethylene Film, etc.	120
Lone Star Industries	Pryor	Portland Cement	112

Source: Mayes County 2013 Multi-Hazard Mitigation Plan

As can be seen, MidAmerica Industrial Park is a major employment center with number of the largest employers in Mayes County.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	**3,529**		**15,579**		**1,613,364**	
Less than 15 minutes	1,838	52.08%	5,293	33.98%	581,194	36.02%
15 to 30 minutes	1,074	30.43%	4,891	31.39%	625,885	38.79%
30 to 45 minutes	272	7.71%	2,439	15.66%	260,192	16.13%
45 to 60 minutes	283	8.02%	1,751	11.24%	74,625	4.63%
60 or more minutes	62	1.76%	1,205	7.73%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Mayes County, the largest percentage of workers (33.98%) travel Less than 15 minutes to work. Although Mayes County has an active labor market, it appears some persons living in the area commute to other labor markets.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	**3,634**		**16,235**		**1,673,026**	
Car, Truck or Van:	3,486	95.93%	15,087	92.93%	1,551,461	92.73%
Drove Alone	*3,195*	*91.65%*	*13,555*	*89.85%*	*1,373,407*	*88.52%*
Carpooled	*291*	*8.35%*	*1,532*	*10.15%*	*178,054*	*11.48%*
Public Transportation	0	0.00%	29	0.18%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	21	0.13%	3,757	0.22%
Bicycle	0	0.00%	9	0.06%	4,227	0.25%
Walked	43	1.18%	295	1.82%	30,401	1.82%
Other Means	0	0.00%	138	0.85%	14,442	0.86%
Worked at Home	105	2.89%	656	4.04%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Mayes 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
Pryor Creek	3,887	4,286	0.98%	4,285	0.00%
Mayes County	17,423	19,239	1.00%	19,189	-0.05%
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 Census, Nielsen estimates that the number of housing units in Mayes County declined by -0.05% per year, to a total of 19,189 housing units in 2015. In terms of new housing unit construction, Mayes County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	**4,531**		**19,175**		**1,669,828**	
1 Unit, Detached	3,323	73.34%	13,794	71.94%	1,219,987	73.06%
1 Unit, Attached	123	2.71%	187	0.98%	34,434	2.06%
Duplex Units	178	3.93%	309	1.61%	34,207	2.05%
3-4 Units	263	5.80%	422	2.20%	42,069	2.52%
5-9 Units	149	3.29%	302	1.57%	59,977	3.59%
10-19 Units	172	3.80%	202	1.05%	57,594	3.45%
20-49 Units	94	2.07%	122	0.64%	29,602	1.77%
50 or More Units	31	0.68%	34	0.18%	30,240	1.81%
Mobile Homes	161	3.55%	3,747	19.54%	159,559	9.56%
Boat, RV, Van, etc.	37	0.82%	56	0.29%	2,159	0.13%
Total Multifamily Units	**887**	**19.58%**	**1,391**	**7.25%**	**253,689**	**15.19%**

Source: 2009-2013 American Community Survey, Table B25024

Within Mayes County, 71.94% of housing units are single-family, detached. 7.25% of housing units are multifamily in structure (two or more units per building), while 19.83% of housing units comprise mobile homes, RVs, etc.

Within Pryor Creek, 73.34% of housing units are single-family, detached. 19.58% of housing units are multifamily in structure, while 4.37% of housing units comprise mobile homes, RVs, etc.

Compared with the rest of the state, Mayes County has relatively few multifamily housing units, and a much higher percentage of mobile homes, while Pryor has a higher percentage of multifamily housing units and comparatively few mobile homes.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms						
	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	**3,865**		**15,896**		**1,444,081**	
Owner Occupied:	**2,356**	**60.96%**	**11,960**	**75.24%**	**968,736**	**67.08%**
No Bedroom	6	0.25%	19	0.16%	2,580	0.27%
1 Bedroom	89	3.78%	407	3.40%	16,837	1.74%
2 Bedrooms	402	17.06%	2,689	22.48%	166,446	17.18%
3 Bedrooms	1,478	62.73%	6,608	55.25%	579,135	59.78%
4 Bedrooms	381	16.17%	1,952	16.32%	177,151	18.29%
5 or More Bedrooms	0	0.00%	285	2.38%	26,587	2.74%
Renter Occupied:	**1,509**	**39.04%**	**3,936**	**24.76%**	**475,345**	**32.92%**
No Bedroom	18	1.19%	61	1.55%	13,948	2.93%
1 Bedroom	304	20.15%	557	14.15%	101,850	21.43%
2 Bedrooms	636	42.15%	1,735	44.08%	179,121	37.68%
3 Bedrooms	540	35.79%	1,408	35.77%	152,358	32.05%
4 Bedrooms	0	0.00%	164	4.17%	24,968	5.25%
5 or More Bedrooms	11	0.73%	11	0.28%	3,100	0.65%
Source: 2009-2013 American Community Survey, Table B25042						

The overall homeownership rate in Mayes County is 75.24%, while 24.76% of housing units are renter occupied. In Pryor Creek, the homeownership rate is 60.96%, while 39.04% of households are renters.

Housing Units Tenure and Household Income

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

Mayes County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	**15,896**	**11,960**	**3,936**	**75.24%**	**24.76%**
Less than $5,000	442	273	169	61.76%	38.24%
$5,000 - $9,999	845	373	472	44.14%	55.86%
$10,000-$14,999	1,275	741	534	58.12%	41.88%
$15,000-$19,999	1,101	718	383	65.21%	34.79%
$20,000-$24,999	1,026	636	390	61.99%	38.01%
$25,000-$34,999	1,949	1,443	506	74.04%	25.96%
$35,000-$49,999	2,402	1,867	535	77.73%	22.27%
$50,000-$74,999	3,257	2,696	561	82.78%	17.22%
$75,000-$99,999	1,904	1,621	283	85.14%	14.86%
$100,000-$149,999	1,432	1,337	95	93.37%	6.63%
$150,000 or more	263	255	8	96.96%	3.04%
Income Less Than $25,000	**4,689**	**2,741**	**1,948**	**58.46%**	**41.54%**

Source: 2009-2013 American Community Survey, Table B25118

Within Mayes County as a whole, 41.54% of households with incomes less than $25,000 are estimated to be renters, while 58.46% are estimated to be homeowners.

Pryor Creek Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	**3,865**	**2,356**	**1,509**	**60.96%**	**39.04%**
Less than $5,000	114	64	50	56.14%	43.86%
$5,000 - $9,999	303	98	205	32.34%	67.66%
$10,000-$14,999	325	123	202	37.85%	62.15%
$15,000-$19,999	240	101	139	42.08%	57.92%
$20,000-$24,999	291	106	185	36.43%	63.57%
$25,000-$34,999	431	175	256	40.60%	59.40%
$35,000-$49,999	554	361	193	65.16%	34.84%
$50,000-$74,999	755	619	136	81.99%	18.01%
$75,000-$99,999	420	317	103	75.48%	24.52%
$100,000-$149,999	390	350	40	89.74%	10.26%
$150,000 or more	42	42	0	100.00%	0.00%
Income Less Than $25,000	**1,273**	**492**	**781**	**38.65%**	**61.35%**

Source: 2009-2013 American Community Survey, Table B25118

Within Pryor Creek, 61.35% of households with incomes less than $25,000 are estimated to be renters, while 38.65% 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

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	**3,865**		**15,896**		**1,444,081**	
Owner Occupied:	**2,356**	**60.96%**	**11,960**	**75.24%**	**968,736**	**67.08%**
Built 2010 or Later	10	0.42%	103	0.86%	10,443	1.08%
Built 2000 to 2009	301	12.78%	1,782	14.90%	153,492	15.84%
Built 1990 to 1999	185	7.85%	1,812	15.15%	125,431	12.95%
Built 1980 to 1989	345	14.64%	2,076	17.36%	148,643	15.34%
Built 1970 to 1979	546	23.17%	2,731	22.83%	184,378	19.03%
Built 1960 to 1969	253	10.74%	1,241	10.38%	114,425	11.81%
Built 1950 to 1959	411	17.44%	1,178	9.85%	106,544	11.00%
Built 1940 to 1949	193	8.19%	512	4.28%	50,143	5.18%
Built 1939 or Earlier	112	4.75%	525	4.39%	75,237	7.77%
Median Year Built:		1974		1979		1977
Renter Occupied:	**1,509**	**39.04%**	**3,936**	**24.76%**	**475,345**	**32.92%**
Built 2010 or Later	0	0.00%	34	0.86%	5,019	1.06%
Built 2000 to 2009	160	10.60%	435	11.05%	50,883	10.70%
Built 1990 to 1999	103	6.83%	540	13.72%	47,860	10.07%
Built 1980 to 1989	137	9.08%	615	15.63%	77,521	16.31%
Built 1970 to 1979	325	21.54%	767	19.49%	104,609	22.01%
Built 1960 to 1969	194	12.86%	451	11.46%	64,546	13.58%
Built 1950 to 1959	324	21.47%	537	13.64%	54,601	11.49%
Built 1940 to 1949	190	12.59%	291	7.39%	31,217	6.57%
Built 1939 or Earlier	76	5.04%	266	6.76%	39,089	8.22%
Median Year Built:		1968		1976		1975
Overall Median Year Built:		**1974**		**1978**		**1976**

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

Within Mayes County, 14.81% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Pryor Creek the percentage is 12.19%.

70.40% of housing units in Mayes County were built prior to 1990, while in Pryor Creek the percentage is 80.36%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

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

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

1. Hot and cold running water

2.   A flush toilet

3.   A bathtub or shower

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

1.   A sink with a faucet

2.   A stove or range

3.   A refrigerator

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Pryor Creek	3,865	18	0.47%	45	1.16%	64	1.66%
Mayes County	15,896	295	1.86%	287	1.81%	1,510	9.50%
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 Mayes County, 1.86% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.81% 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 Mayes County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	4,531		19,175		1,669,828	
Total Vacant Units	666	14.70%	3,279	17.10%	225,747	13.52%
For rent	247	37.09%	446	13.60%	43,477	19.26%
Rented, not occupied	13	1.95%	86	2.62%	9,127	4.04%
For sale only	146	21.92%	323	9.85%	23,149	10.25%
Sold, not occupied	20	3.00%	156	4.76%	8,618	3.82%
For seasonal, recreational, or occasional use	39	5.86%	1,213	36.99%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	201	30.18%	1,055	32.17%	101,155	44.81%
Homeowner Vacancy Rate	5.79%		2.60%		2.31%	
Rental Vacancy Rate	13.96%		9.98%		8.24%	

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

Within Mayes County, the overall housing vacancy rate is estimated to be 17.10%. The homeowner vacancy rate is estimated to be 2.60%, while the rental vacancy rate is estimated to be 9.98%. A large number of the total vacant units in Mayes County is attributable to units for seasonal or recreational occupancy, and units listed as "other vacant" which are units that are vacant but not listed as available for purchase or for rent. Nonetheless, the homeowner and rental vacancy rates (which do not include seasonal units, or "other vacant" units) are slightly higher than the state average.

In Pryor Creek, the overall housing vacancy rate is estimated to be 14.70%. The homeowner vacancy rate is estimated to be 5.79%, while the rental vacancy rate is estimated to be 13.96%.

Building Permits

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

Pryor Creek
New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	28	$101,882	0	N/A
2005	25	$111,344	0	N/A
2006	14	$117,071	0	N/A
2007	3	$145,000	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	2	$130,000	0	N/A

Source: United States Census Bureau Building Permits Survey

The Census Bureau did not receive building permit data starting in 2007, through most of 2014. Therefore this data is not considered complete; however the available data for 2004-2006 suggests that 10-30 units per year may be a likely figure for new construction within Pryor's city limits. Much of the new construction in Mayes County may be occurring outside of Pryor's city limits, however.

New Construction Activity

For Ownership:

There has been significant new construction in Mayes County over the last fifteen years, though most new homes have been constructed outside of the city limits of Pryor. Many of these homes consist of larger homes on unplatted acreages, though there have also been construction in platted subdivisions: homes in the Summerfield Place IV addition typically sell in the range of $110,000 to $160,000, while homes in the Tall Grass Addition appear to start at $140,000. However, most homes are priced above what could be afforded by households earning at or less than median household income: the average sale price for homes in Mayes County constructed after 2005 (for sales after January 2014) is $247,418 or $119.02 per square foot. This is well above what could be afforded by a household earning $43,614 per year, which is the estimated median household income for Mayes County for 2015.

For Rent:

The most recent and notable new rental construction in Pryor was Pryor Creek Apartments, a market rate garden apartment facility constructed in 2003 (with a second phase added in 2009). Three affordable housing developments have recently been proposed in Mayes County; Harvest Creek Villas in Pryor would add 44 new affordable rental units for seniors age 62 and up. Ciestalla Homes would add 72 affordable rental housing units for families (also in Pryor), and finally Chouteau Glen would add 28 affordable rental housing units for families in Chouteau. If constructed, these facilities would go far in meeting the affordable housing needs of families and seniors in Mayes County.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Mayes 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

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,356		11,960		968,736	
Less than $10,000	91	3.86%	520	4.35%	20,980	2.17%
$10,000 to $14,999	22	0.93%	269	2.25%	15,427	1.59%
$15,000 to $19,999	35	1.49%	148	1.24%	13,813	1.43%
$20,000 to $24,999	0	0.00%	141	1.18%	16,705	1.72%
$25,000 to $29,999	19	0.81%	221	1.85%	16,060	1.66%
$30,000 to $34,999	59	2.50%	344	2.88%	19,146	1.98%
$35,000 to $39,999	51	2.16%	172	1.44%	14,899	1.54%
$40,000 to $49,999	76	3.23%	613	5.13%	39,618	4.09%
$50,000 to $59,999	161	6.83%	675	5.64%	45,292	4.68%
$60,000 to $69,999	237	10.06%	846	7.07%	52,304	5.40%
$70,000 to $79,999	193	8.19%	885	7.40%	55,612	5.74%
$80,000 to $89,999	214	9.08%	733	6.13%	61,981	6.40%
$90,000 to $99,999	185	7.85%	665	5.56%	51,518	5.32%
$100,000 to $124,999	340	14.43%	1,521	12.72%	119,416	12.33%
$125,000 to $149,999	243	10.31%	1,038	8.68%	96,769	9.99%
$150,000 to $174,999	65	2.76%	767	6.41%	91,779	9.47%
$175,000 to $199,999	159	6.75%	653	5.46%	53,304	5.50%
$200,000 to $249,999	78	3.31%	578	4.83%	69,754	7.20%
$250,000 to $299,999	81	3.44%	482	4.03%	41,779	4.31%
$300,000 to $399,999	21	0.89%	365	3.05%	37,680	3.89%
$400,000 to $499,999	0	0.00%	141	1.18%	13,334	1.38%
$500,000 to $749,999	0	0.00%	73	0.61%	12,784	1.32%
$750,000 to $999,999	12	0.51%	58	0.48%	3,764	0.39%
$1,000,000 or more	14	0.59%	52	0.43%	5,018	0.52%
Median Home Value:	$91,100		$96,200		$112,800	

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

The median value of owner-occupied homes in Mayes County is $96,200. This is -14.7% lower than the statewide median, which is $112,800. The median home value in Pryor Creek is estimated to be $91,100.

The geographic distribution of home values in Mayes County can be visualized by the following map. As can be seen, the highest home values are in the central areas of the county, outside of Pryor, while the lowest home values are in northern Pryor, and the northeastern quadrant of the county.

Mayes County Median Home Values by Census Tract
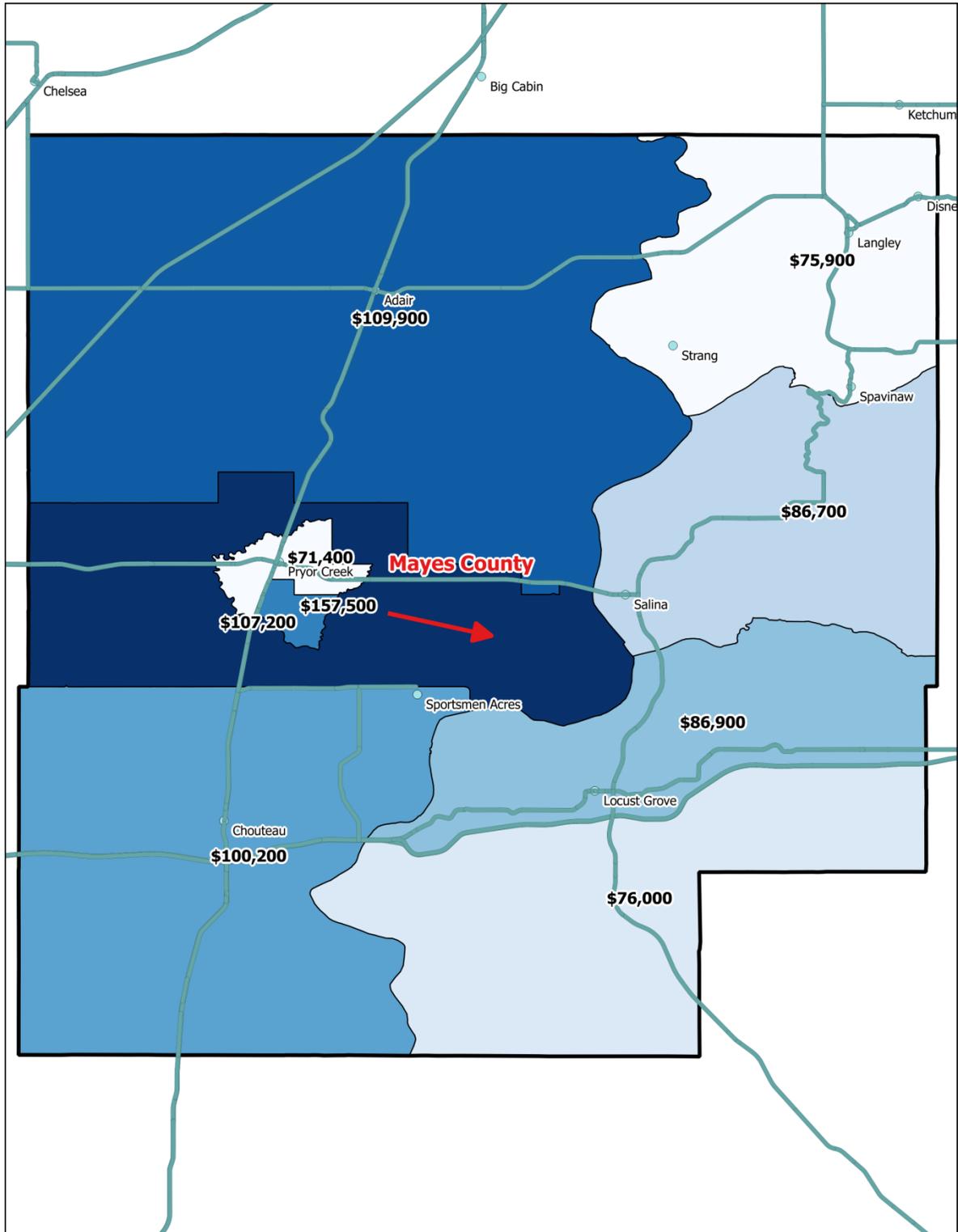
Home Values by Year of Construction

The next table presents median home values in Mayes 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

	Pryor Creek Median Value	Mayes County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	$261,400	$188,900
Built 2000 to 2009	$87,200	$121,000	$178,000
Built 1990 to 1999	$176,800	$108,800	$147,300
Built 1980 to 1989	$105,500	$110,900	$118,300
Built 1970 to 1979	$107,700	$93,400	$111,900
Built 1960 to 1969	$93,200	$89,000	$97,100
Built 1950 to 1959	$71,900	$74,700	$80,300
Built 1940 to 1949	$64,200	$65,100	$67,900
Built 1939 or Earlier	$63,200	$69,100	$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.
Source: 2009-2013 American Community Survey, Table 25107

Pryor Creek Single Family Sales Activity

The following tables show single family sales data for Pryor, separated between two, three and four bedroom units, as well as all housing units as a whole.

Pryor Creek Single Family Sales Activity
Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	19	17	24	24	19
Median List Price	$67,000	$64,900	$55,630	$42,950	$49,900
Median Sale Price	$64,000	$63,000	$47,250	$41,285	$42,000
Sale/List Price Ratio	96.3%	97.1%	97.0%	94.6%	94.6%
Median Square Feet	1,144	840	1,036	1,010	1,064
Median Price/SF	$50.34	$63.87	$45.28	$48.54	$42.01
Med. Days on Market	18	43	52	48	40

Source:

Pryor Creek Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	85	92	105	110	82
Median List Price	$111,360	$107,500	$105,000	$106,500	$121,250
Median Sale Price	$105,000	$99,000	$100,000	$99,750	$116,674
Sale/List Price Ratio	96.3%	96.8%	96.5%	96.1%	98.1%
Median Square Feet	1,485	1,562	1,549	1,546	1,552
Median Price/SF	$64.66	$63.16	$69.81	$68.14	$69.95
Med. Days on Market	66	51	65	50	52
Source:					

Pryor Creek Single Family Sales Activity

Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	18	28	26	29	23
Median List Price	$144,950	$134,750	$124,750	$199,900	$191,500
Median Sale Price	$137,000	$130,000	$124,500	$202,500	$195,000
Sale/List Price Ratio	94.1%	97.8%	97.5%	97.6%	98.1%
Median Square Feet	2,310	2,106	1,965	2,488	2,086
Median Price/SF	$59.41	$51.21	$70.88	$78.17	$80.79
Med. Days on Market	61	42	40	39	47
Source:					

Pryor Creek Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	126	140	155	167	127
Median List Price	$103,700	$101,750	$99,900	$105,000	$114,900
Median Sale Price	$101,356	$99,000	$95,000	$100,000	$112,000
Sale/List Price Ratio	95.9%	97.0%	96.8%	96.2%	97.3%
Median Square Feet	1,485	1,566	1,536	1,568	1,512
Median Price/SF	$61.52	$61.95	$65.66	$68.13	$67.73
Med. Days on Market	57	50	60	47	47
Source:					

Between 2011 and year-end 2014, the median list price grew by 0.31% per year. The median sale price was $112,000 in 2015, for a median price per square foot of $67.73. The median sale price to list price ratio was 97.3%, with median days on market of 47 days. This data suggests a steadily improving market, and year-to-date figures for 2015 show a marked improvement over the previous four year with a high sale/list price ratio and declining days on market.

Foreclosure Rates

The next table presents foreclosure rate data for Mayes 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
Mayes County	3.3%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	8

* 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 Mayes County was 3.3% in May 2014. The county ranked 8 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With one of the highest foreclosure rates in the state, it is likely that Mayes County housing market has seen some impact from foreclosures. Relatively high rates of foreclosure can have a depressing effect on home values, and it can be more difficult to secure financing for home purchases in neighborhoods that have been impacted by foreclosures.

Rental Market

This section will discuss supply and demand factors for the rental market in Mayes 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 Mayes 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

	Pryor Creek		Mayes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	**1,509**		**3,936**		**475,345**	
With cash rent:	1,444		3,138		432,109	
Less than $100	11	0.73%	11	0.28%	2,025	0.43%
$100 to $149	10	0.66%	17	0.43%	2,109	0.44%
$150 to $199	19	1.26%	54	1.37%	4,268	0.90%
$200 to $249	57	3.78%	92	2.34%	8,784	1.85%
$250 to $299	19	1.26%	84	2.13%	8,413	1.77%
$300 to $349	0	0.00%	53	1.35%	9,107	1.92%
$350 to $399	71	4.71%	133	3.38%	10,932	2.30%
$400 to $449	87	5.77%	187	4.75%	15,636	3.29%
$450 to $499	98	6.49%	223	5.67%	24,055	5.06%
$500 to $549	145	9.61%	387	9.83%	31,527	6.63%
$550 to $599	131	8.68%	305	7.75%	33,032	6.95%
$600 to $649	167	11.07%	314	7.98%	34,832	7.33%
$650 to $699	147	9.74%	313	7.95%	32,267	6.79%
$700 to $749	142	9.41%	244	6.20%	30,340	6.38%
$750 to $799	62	4.11%	100	2.54%	27,956	5.88%
$800 to $899	136	9.01%	299	7.60%	45,824	9.64%
$900 to $999	50	3.31%	101	2.57%	34,153	7.18%
$1,000 to $1,249	92	6.10%	155	3.94%	46,884	9.86%
$1,250 to $1,499	0	0.00%	6	0.15%	14,699	3.09%
$1,500 to $1,999	0	0.00%	46	1.17%	10,145	2.13%
$2,000 or more	0	0.00%	14	0.36%	5,121	1.08%
No cash rent	65	4.31%	798	20.27%	43,236	9.10%
Median Gross Rent	**$622**		**$604**		**$699**	

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

Median gross rent in Mayes County is estimated to be $604, which is -13.6% less than Oklahoma's median gross rent of $699/month. Median gross rent in Pryor Creek is estimated to be $622.

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			
	Pryor Creek **Median Rent**	**Mayes County** **Median Rent**	**State of Oklahoma** **Median Rent**
Total Rental Units:			
Built 2010 or Later	-	-	$933
Built 2000 to 2009	$663	$677	$841
Built 1990 to 1999	$411	$520	$715
Built 1980 to 1989	$556	$524	$693
Built 1970 to 1979	$672	$630	$662
Built 1960 to 1969	$675	$661	$689
Built 1950 to 1959	$575	$628	$714
Built 1940 to 1949	$640	$630	$673
Built 1939 or Earlier	$607	$552	$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 Mayes County is among housing units constructed after 2000, which is $677 per month. In order to be affordable, a household would need to earn at least $27,080 per year to afford such a unit.

Pryor Creek Rental Survey Data

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

Pryor Creek Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Kendrick Apartments	Market Rate	1980	1	1	600	$425	$0.708	12.00%
Kendrick Apartments	Market Rate	1980	2	1	800	$450	$0.563	12.00%
Meadow Trace	Market Rate	1979	2	1	947	$600	$0.634	N/A
Meadow Trace	Market Rate	1979	2	1	1,000	$640	$0.640	N/A
Prairie Village	Market Rate	N/A	1	1	667	$600	$0.900	2.00%
Prairie Village	Market Rate	N/A	2	1	839	$665	$0.793	2.00%
Prairie Village	Market Rate	N/A	3	2	998	$750	$0.752	2.00%
Country Club Villas	Market Rate	2001	2	1	858	$699	$0.815	0.00%
Pryor Creek Apartments	Market Rate	2003	1	1	740	$780	$1.054	1.00%
Pryor Creek Apartments	Market Rate	2003	1	1	740	$930	$1.257	1.00%
Pryor Creek Apartments	Market Rate	2003	2	2	1,000	$880	$0.880	1.00%
Pryor Creek Apartments	Market Rate	2003	2	2	1,000	$930	$0.930	1.00%
Gardens at Pryor Creek	LIHTC	2001	1	1	657	N/A	N/A	N/A
Gardens at Pryor Creek	LIHTC	2001	2	1	830	N/A	N/A	N/A
Gardens at Pryor Creek	LIHTC	2001	3	2	1,132	N/A	N/A	N/A

The previous rent surveys encompass over five hundred rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of $10 per unit per month annually over the past several years. Occupancy levels in the Pryor area have continued to increase to its present level in the upper 90% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

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 20 units) not surveyed by this analyst.

Increasing occupancy and rental rates during the early 2000s supports the demand for new apartments in Pryor. Based on the success of the available units, well diversified economy, and continued growth of the business base, it is apparent that additional supply will be needed in the future.

Rental Market Vacancy – Pryor Creek

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 Pryor market. The overall market vacancy of rental housing units was reported at 13.96% by the Census Bureau as of the most recent American Community Survey. This rate appears somewhat high based on our own survey.

Rent Survey 1
Gardens at Pryor Creek

Rent Survey 2
Pryor Creek Apartments

Rent Survey 3
Country Club Villas

Rent Survey 4
Prairie Village

Rent Survey 5
Meadow Trace

Rent Survey 6
Kendrick Apartments

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Mayes 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 Mayes County

Mayes County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	45	95%	$10,297	$303	$328	47.99%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	161	95%	$8,993	$206	$436	32.14%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	24	96%	$12,487	$273	$45	85.82%
Summary of All HUD Programs	230	95%	$9,941	$236	$336	41.23%
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 230 housing units located within Mayes County, with an overall occupancy rate of 95%. The average household income among households living in these units is $9,941. Total monthly rent for these units averages $572, with the federal contribution averaging $336 (58.77%) and the tenant's contribution averaging $236 (41.23%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties
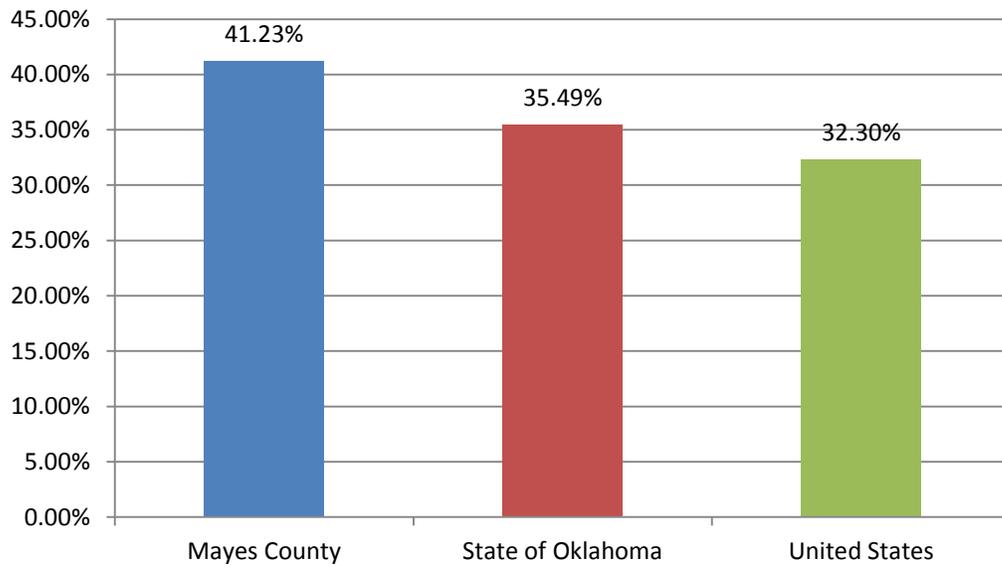
Source: 2013 HUD Picture of Subsidized Households

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

Demographics of Persons in HUD Programs in Mayes County

Mayes County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	45	30%	46%	30%	85%	32%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	161	26%	25%	35%	52%	22%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	24	0%	15%	100%	15%	6%
Summary of All HUD Programs	230	21%	27%	48%	39%	20%
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

21% of housing units are occupied by single parents with female heads of household. 27% of households have at least one person with a disability. 48% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 39% have one or more disabilities. Finally, 20% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties
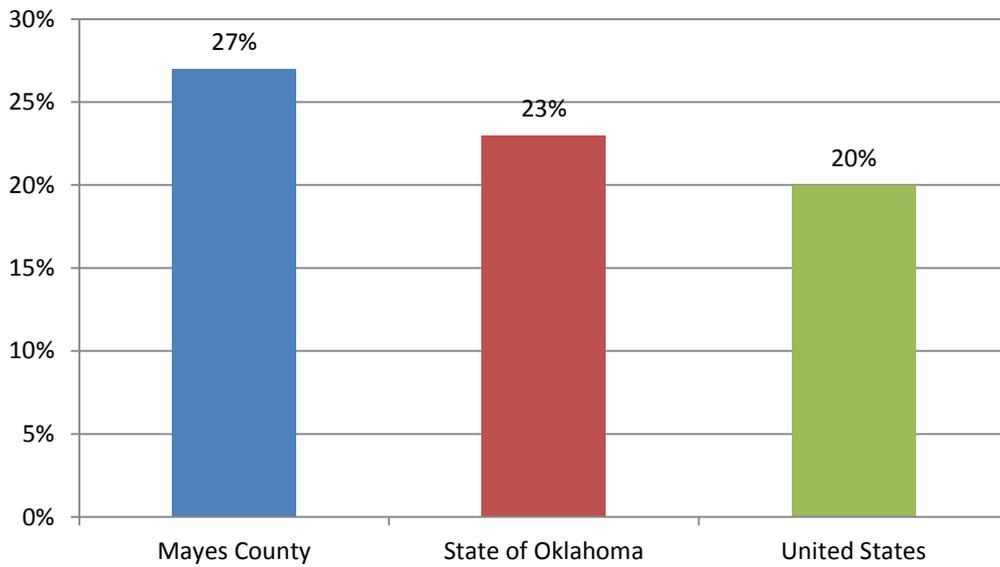
Source: 2013 HUD Picture of Subsidized Households

Percentage of Households Age 62+ - HUD Subsidized Properties

Source: 2013 HUD Picture of Subsidized Households

Mayes County

Percentage of Minority Households - HUD Subsidized Properties
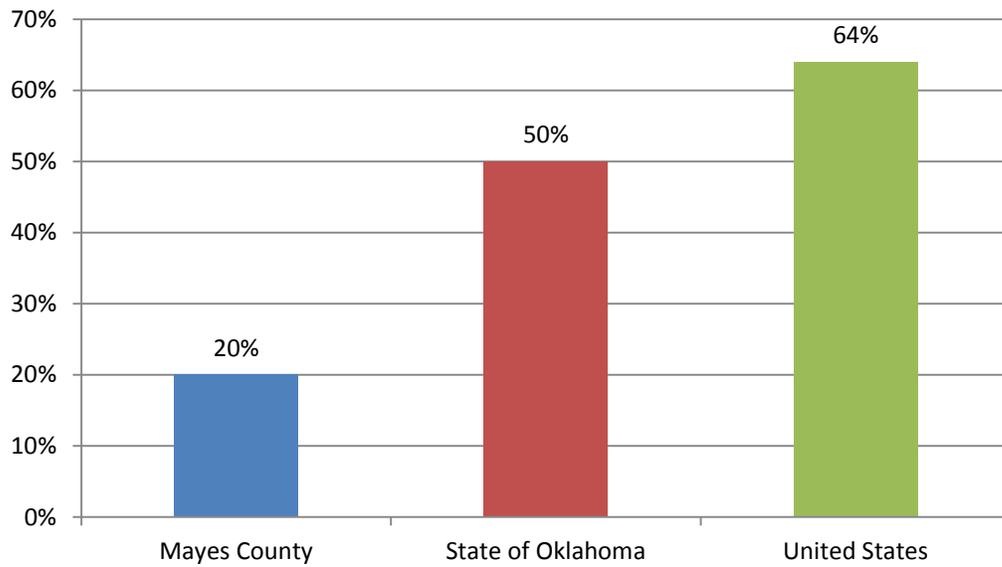
Source: 2013 HUD Picture of Subsidized Households

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 Mayes 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 Mayes 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.

Mayes County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	**875**		**970**	
Cost Burden Less Than 30%	150	17.14%	300	30.93%
Cost Burden Between 30%-50%	180	20.57%	85	8.76%
Cost Burden Greater Than 50%	395	45.14%	535	55.15%
Not Computed (no/negative income)	155	17.71%	50	5.15%
Income 30%-50% HAMFI	**1,220**		**1,010**	
Cost Burden Less Than 30%	745	61.07%	485	48.02%
Cost Burden Between 30%-50%	240	19.67%	320	31.68%
Cost Burden Greater Than 50%	235	19.26%	210	20.79%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	**1,835**		**790**	
Cost Burden Less Than 30%	1,245	67.85%	595	75.32%
Cost Burden Between 30%-50%	430	23.43%	190	24.05%
Cost Burden Greater Than 50%	160	8.72%	4	0.51%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	**1,325**		**520**	
Cost Burden Less Than 30%	1,180	89.06%	500	96.15%
Cost Burden Between 30%-50%	140	10.57%	10	1.92%
Cost Burden Greater Than 50%	4	0.30%	10	1.92%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	**11,780**		**4,420**	
Cost Burden Less Than 30%	9,540	80.98%	3,010	68.10%
Cost Burden Between 30%-50%	1,250	10.61%	605	13.69%
Cost Burden Greater Than 50%	839	7.12%	759	17.17%
Not Computed (no/negative income)	155	1.32%	50	1.13%

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

Mayes 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	875	65.71%	970	63.92%
Income 30%-50% HAMFI	1,220	38.93%	1,010	52.48%
Income 50%-80% HAMFI	1,835	32.15%	790	24.56%
Income 80%-100% HAMFI	1,325	10.87%	520	3.85%
All Incomes	11,780	17.73%	4,420	30.86%

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

Households by Income Threshold: Percentage with Housing Cost Over 30% of Income
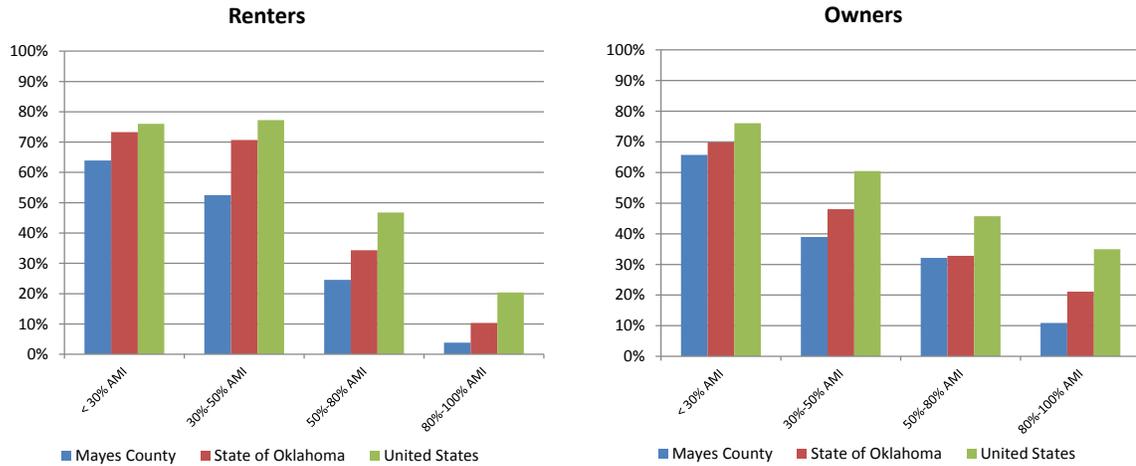
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

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.

Mayes County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	**875**		**970**	
Between 1.0 and 1.5 Persons per Room	25	2.86%	15	1.55%
More than 1.5 Persons per Room	4	0.46%	25	2.58%
Lacks Complete Kitchen or Plumbing	10	1.14%	20	2.06%
Income 30%-50% HAMFI	**1,220**		**1,010**	
Between 1.0 and 1.5 Persons per Room	35	2.87%	25	2.48%
More than 1.5 Persons per Room	4	0.33%	10	0.99%
Lacks Complete Kitchen or Plumbing	25	2.05%	15	1.49%
Income 50%-80% HAMFI	**1,835**		**790**	
Between 1.0 and 1.5 Persons per Room	10	0.54%	75	9.49%
More than 1.5 Persons per Room	0	0.00%	4	0.51%
Lacks Complete Kitchen or Plumbing	35	1.91%	0	0.00%
Income 80%-100% HAMFI	**1,325**		**520**	
Between 1.0 and 1.5 Persons per Room	40	3.02%	65	12.50%
More than 1.5 Persons per Room	4	0.30%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	1.51%	0	0.00%
All Incomes	**11,780**		**4,420**	
Between 1.0 and 1.5 Persons per Room	200	1.70%	195	4.41%
More than 1.5 Persons per Room	16	0.14%	39	0.88%
Lacks Complete Kitchen or Plumbing	165	1.40%	175	3.96%

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 Mayes County, Oklahoma and the nation.

Mayes County : Households by Income by Overcrowding

Household Income Threshold	Owners		Renters	
	Total	% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room
Income < 30% HAMFI	875	3.31%	970	4.12%
Income 30%-50% HAMFI	1,220	3.20%	1,010	3.47%
Income 50%-80% HAMFI	1,835	0.54%	790	10.00%
Income 80%-100% HAMFI	1,325	3.32%	520	12.50%
All Incomes	11,780	1.83%	4,420	5.29%

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 Mayes County, the state and the nation.

Mayes County : Households by Income by Substandard Conditions

Household Size/Type	Owners		Renters	
	Total	% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing
Income < 30% HAMFI	875	1.14%	970	2.06%
Income 30%-50% HAMFI	1,220	2.05%	1,010	1.49%
Income 50%-80% HAMFI	1,835	1.91%	790	0.00%
Income 80%-100% HAMFI	1,325	1.51%	520	0.00%
All Incomes	11,780	1.40%	4,420	3.96%

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

Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen
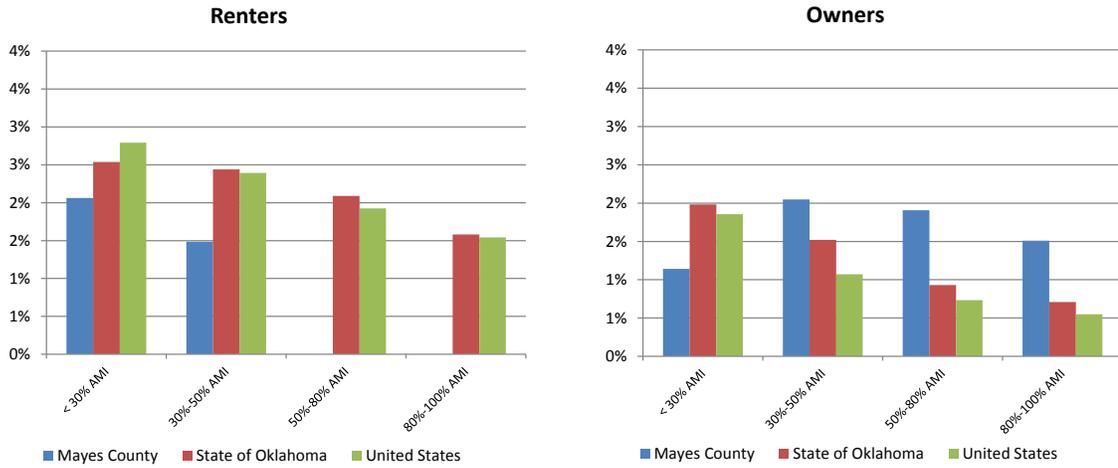
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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.

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

Income, Household Size/Type		Owners			Renters	
	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	**875**	**573**	**65.49%**	**970**	**623**	**64.23%**
Elderly Family	35	14	40.00%	25	8	32.00%
Small Family (2-4 persons)	235	180	76.60%	405	340	83.95%
Large Family (5 or more persons)	75	59	78.67%	110	80	72.73%
Elderly Non-Family	345	220	63.77%	200	55	27.50%
Non-Family, Non-Elderly	190	100	52.63%	230	140	60.87%
Income 30%-50% HAMFI	**1,220**	**479**	**39.26%**	**1,010**	**529**	**52.38%**
Elderly Family	175	55	31.43%	45	34	75.56%
Small Family (2-4 persons)	275	120	43.64%	455	245	53.85%
Large Family (5 or more persons)	165	85	51.52%	85	45	52.94%
Elderly Non-Family	375	84	22.40%	170	75	44.12%
Non-Family, Non-Elderly	230	135	58.70%	255	130	50.98%
Income 50%-80% HAMFI	**1,835**	**595**	**32.43%**	**790**	**203**	**25.70%**
Elderly Family	455	80	17.58%	125	15	12.00%
Small Family (2-4 persons)	665	300	45.11%	275	94	34.18%
Large Family (5 or more persons)	95	30	31.58%	75	4	5.33%
Elderly Non-Family	400	75	18.75%	130	50	38.46%
Non-Family, Non-Elderly	215	110	51.16%	180	40	22.22%
Income 80%-100% HAMFI	**1,325**	**149**	**11.25%**	**520**	**20**	**3.85%**
Elderly Family	340	15	4.41%	15	0	0.00%
Small Family (2-4 persons)	530	64	12.08%	200	20	10.00%
Large Family (5 or more persons)	185	25	13.51%	60	0	0.00%
Elderly Non-Family	180	20	11.11%	50	0	0.00%
Non-Family, Non-Elderly	90	25	27.78%	195	0	0.00%
All Incomes	**11,780**	**2,100**	**17.83%**	**4,420**	**1,375**	**31.11%**
Elderly Family	2,410	209	8.67%	295	57	19.32%
Small Family (2-4 persons)	5,450	814	14.94%	1,980	699	35.30%
Large Family (5 or more persons)	1,075	224	20.84%	410	129	31.46%
Elderly Non-Family	1,560	409	26.22%	554	180	32.49%
Non-Family, Non-Elderly	1,285	444	34.55%	1,180	310	26.27%

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

Mayes County : Households under 80% AMI by Cost Burden

Household Size/Type		Owners			Renters	
	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	**3,930**	**1,647**	**41.91%**	**2,770**	**1,355**	**48.92%**
Elderly Family	665	149	22.41%	195	57	29.23%
Small Family (2-4 persons)	1,175	600	51.06%	1,135	679	59.82%
Large Family (5 or more persons)	335	174	51.94%	270	129	47.78%
Elderly Non-Family	1,120	379	33.84%	500	180	36.00%
Non-Family, Non-Elderly	635	345	54.33%	665	310	46.62%

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened
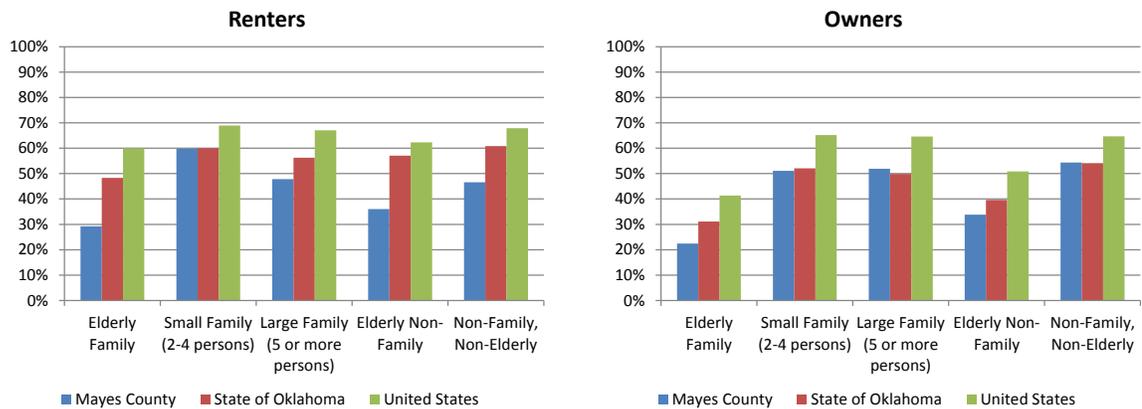
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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).

Mayes County : CHAS - Housing Problems by Household Type and HAMFI

| Income, Household Size/Type	Owners			Renters		
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	**875**	**585**	**66.86%**	**970**	**640**	**65.98%**
Elderly Family	35	15	42.86%	25	15	60.00%
Small Family (2-4 persons)	235	180	76.60%	405	340	83.95%
Large Family (5 or more persons)	75	60	80.00%	110	80	72.73%
Elderly Non-Family	345	225	65.22%	200	50	25.00%
Non-Family, Non-Elderly	190	105	55.26%	230	155	67.39%
Income 30%-50% HAMFI	**1,220**	**515**	**42.21%**	**1,010**	**550**	**54.46%**
Elderly Family	175	55	31.43%	45	35	77.78%
Small Family (2-4 persons)	275	135	49.09%	455	245	53.85%
Large Family (5 or more persons)	165	100	60.61%	85	70	82.35%
Elderly Non-Family	375	85	22.67%	170	70	41.18%
Non-Family, Non-Elderly	230	140	60.87%	255	130	50.98%
Income 50%-80% HAMFI	**1,835**	**625**	**34.06%**	**790**	**260**	**32.91%**
Elderly Family	455	85	18.68%	125	15	12.00%
Small Family (2-4 persons)	665	305	45.86%	275	115	41.82%
Large Family (5 or more persons)	95	35	36.84%	75	40	53.33%
Elderly Non-Family	400	90	22.50%	130	50	38.46%
Non-Family, Non-Elderly	215	110	51.16%	180	40	22.22%
Income Greater than 80% of HAMFI	**7,850**	**725**	**9.24%**	**1,650**	**240**	**14.55%**
Elderly Family	1,745	110	6.30%	100	0	0.00%
Small Family (2-4 persons)	4,270	275	6.44%	840	165	19.64%
Large Family (5 or more persons)	740	190	25.68%	140	20	14.29%
Elderly Non-Family	440	40	9.09%	50	0	0.00%
Non-Family, Non-Elderly	655	110	16.79%	515	55	10.68%
All Incomes	**11,780**	**2,450**	**20.80%**	**4,420**	**1,690**	**38.24%**
Elderly Family	2,410	265	11.00%	295	65	22.03%
Small Family (2-4 persons)	5,445	895	16.44%	1,975	865	43.80%
Large Family (5 or more persons)	1,075	385	35.81%	410	210	51.22%
Elderly Non-Family	1,560	440	28.21%	550	170	30.91%
Non-Family, Non-Elderly	1,290	465	36.05%	1,180	380	32.20%

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

Mayes County : Households under 80% AMI by Housing Problems

| Household Size/Type | Owners | | | Renters | | |
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	**3,930**	**1,725**	**43.89%**	**2,770**	**1,450**	**52.35%**
Elderly Family	665	155	23.31%	195	65	33.33%
Small Family (2-4 persons)	1,175	620	52.77%	1,135	700	61.67%
Large Family (5 or more persons)	335	195	58.21%	270	190	70.37%
Elderly Non-Family	1,120	400	35.71%	500	170	34.00%
Non-Family, Non-Elderly	635	355	55.91%	665	325	48.87%

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

Households Under 80% of AMI: Percentage with Housing Problems
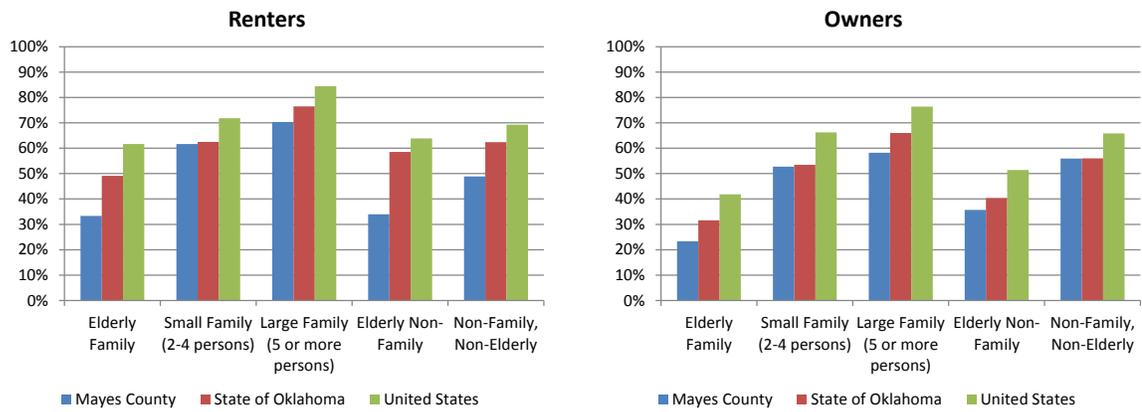
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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 Mayes 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."

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

| Income, Race / Ethnicity	Total	Owners No. w/ Housing Problems	Pct. w/ Housing Problems	Total	Renters No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	**875**	**585**	**66.9%**	**970**	**645**	**66.5%**
White alone, non-Hispanic	605	370	61.2%	580	400	69.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	80	70	87.5%	159	60	37.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	15	60.0%	29	4	13.8%
Other (including multiple races)	165	130	78.8%	200	180	90.0%
Income 30%-50% HAMFI	**1,220**	**515**	**42.2%**	**1,010**	**550**	**54.5%**
White alone, non-Hispanic	810	365	45.1%	730	405	55.5%
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	180	65	36.1%	75	40	53.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	15	15	100.0%
Other (including multiple races)	225	80	35.6%	190	90	47.4%
Income 50%-80% HAMFI	**1,835**	**625**	**34.1%**	**785**	**255**	**32.5%**
White alone, non-Hispanic	1,400	435	31.1%	555	135	24.3%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	90	35	38.9%	45	15	33.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	4	21.1%	40	30	75.0%
Other (including multiple races)	325	150	46.2%	150	75	50.0%
Income 80%-100% HAMFI	**1,325**	**210**	**15.8%**	**515**	**80**	**15.5%**
White alone, non-Hispanic	995	150	15.1%	395	60	15.2%
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	70	10	14.3%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	10	0	0.0%
Other (including multiple races)	260	50	19.2%	110	20	18.2%
All Incomes	**11,780**	**2,450**	**20.8%**	**4,410**	**1,685**	**38.2%**
White alone, non-Hispanic	8,640	1,715	19.8%	3,120	1,140	36.5%
Black or African-American alone	4	0	0.0%	10	0	0.0%
Asian alone	49	29	59.2%	8	4	50.0%
American Indian alone	875	210	24.0%	313	119	38.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	216	27	12.5%	109	49	45.0%
Other (including multiple races)	2,005	475	23.7%	855	380	44.4%

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

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

Household Size/Type	Owners			Renters		
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	**3,930**	**1,725**	**43.89%**	**2,765**	**1,450**	**52.44%**
White alone, non-Hispanic	2,815	1,170	41.56%	1,865	940	50.40%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	4	4	100.00%	4	4	100.00%
American Indian alone	350	170	48.57%	279	115	41.22%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	48	23	47.92%	84	49	58.33%
Other (including multiple races)	715	360	50.35%	540	345	63.89%

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

Households Under 80% of AMI: Percentage with Housing Problems by Race
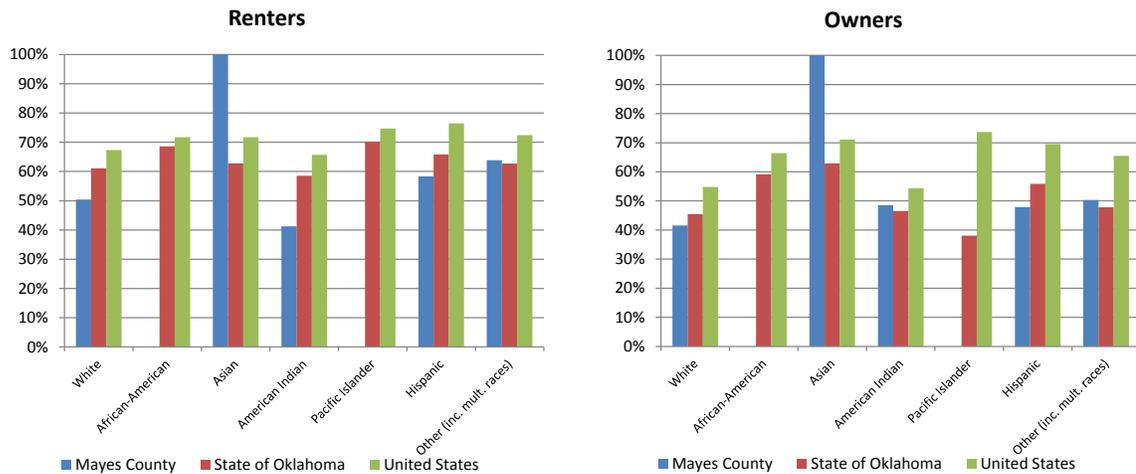
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Mayes County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,150 renter households that are cost overburdened, and 1,050 homeowners that are cost overburdened.

- Among **elderly** households with incomes less than 50% of Area Median Income, there are 172 renter households that are cost overburdened, and 373 homeowners that are cost overburdened.

Overall Anticipated Housing Demand

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

Pryor Creek Anticipated Demand

Households in Pryor Creek grew at an annually compounded rate of 0.69% from 2000 to 2010. Nielsen SiteReports estimates households have declined -0.32% per year since that time, and that households will decline -0.03% per year through 2020 (effectively stable). Much of the housing growth in Mayes County has been in areas outside of the city limits of Pryor, and therefore our forecast of housing need will concern the county as a whole.

Mayes County Anticipated Demand

Households in Mayes County grew at an annually compounded rate of 0.77% from 2000 to 2010. Esri Business Analyst estimates households have grown 0.28% per year since that time, and that households will grow 0.23% per year through 2020.

For these reasons we will rely on the Esri forecast of 0.23% per year in forecasting future household growth for Mayes County.

The percentage of owner households was estimated at 75.24% with renter households estimated at 24.76%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Mayes County							
Year		2015	2016	2017	2018	2019	2020
Household Estimates		16,237	16,274	16,312	16,350	16,387	16,425
Owner %:	75.24%	12,217	12,245	12,273	12,301	12,330	12,358
Renter %:	24.76%	4,020	4,030	4,039	4,048	4,058	4,067
			Total New Owner Households			141	
			Total New Renter Households			47	

Based on an estimated household growth rate of 0.23% per year, Mayes County would require 141 new housing units for ownership, and 47 units for rent, over the next five years. Annually this equates to 28 units for ownership per year, and 9 units for rent per year. This forecast is based solely on projected population and household growth over the next five years.

Housing Demand – Population Subsets

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

Mayes County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	**Total**
Total New Demand: 2015-2020	100.00%	100.00%	141	47	188
Less than 30% AMI	7.43%	21.95%	11	10	**21**
Less than 50% AMI	17.78%	44.80%	25	21	**46**
Less than 60% AMI	21.34%	53.76%	30	25	**55**
Less than 80% AMI	33.36%	62.67%	47	29	**76**

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.

Mayes County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	**Elderly Total**
Total New Elderly (62+) Demand: 2015-2020	33.70%	19.21%	48	9	**57**
Elderly less than 30% AMI	3.23%	5.09%	5	2	**7**
Elderly less than 50% AMI	7.89%	9.95%	11	5	**16**
Elderly less than 60% AMI	9.47%	11.95%	13	6	**19**
Elderly less than 80% AMI	15.15%	15.72%	21	7	**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.

Mayes 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)	35.70%	44.57%	50	21	**71**
Disabled less than 30% AMI	3.95%	13.01%	6	6	**12**
Disabled less than 50% AMI	8.06%	23.30%	11	11	**22**
Disabled less than 60% AMI	9.68%	27.96%	14	13	**27**
Disabled less than 80% AMI	14.77%	31.67%	21	15	**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.

Mayes 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%	141	47	188
Total Veteran Demand	11.88%	11.88%	17	6	**22**
Veterans with Disabilities	4.14%	4.14%	6	2	**8**
Veterans Below Poverty	1.01%	1.01%	1	0	**2**
Disabled Veterans Below Poverty	0.52%	0.52%	1	0	**1**

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).

Mayes County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	**Total**
Total New Demand (2015-2020)	100.00%	100.00%	141	47	188
Total Working Families	52.19%	52.19%	74	24	**98**
Working Families with Children Present	24.45%	24.45%	35	11	**46**

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 188 housing units will be needed in Mayes County over the next five years. Of those units:

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

irr.

- 19 will be needed by households age 62 and up, earning less than 60% of Area Median Income

- 27 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income

- Two will be needed by veterans living below the poverty line

- 46 will be needed by working families with children present

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