

Integra Realty Resources
Tulsa/OKC

Housing Needs Assessment
McCurtain 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:

January 9, 2016

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





January 26, 2016

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

SUBJECT: Housing Needs Assessment
 McCurtain County
 IRR - Tulsa/OKC File No. 140-2015-0061

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
January 26, 2016
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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

Sarah Kin
Market Analyst



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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of McCurtain County is projected to grow by 0.09% per year over the next five years, underperforming the State of Oklahoma.
2. McCurtain County is projected to need a total of 73 housing units for ownership and 34 housing units for rent over the next five years.
3. Median Household Income in McCurtain County is estimated to be \$33,057 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in McCurtain County is estimated to be 26.09%, compared with 16.85% for Oklahoma.
4. Rental vacancy is somewhat higher than the rest of the state, while the vacancy rate for units for ownership is somewhat lower.
5. Home values and rental rates in McCurtain County are also lower than the state averages.
6. Average sale price for homes in Idabel was \$101,677 in 2015, with an average price per square foot of \$58.74. The average year of construction for homes sold in 2015 is 1972.
7. Approximately 41.28% of renters and 18.46% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number:54 Injuries: 97 Fatalities: 1 Damages (1996-2014): \$6,610,000.00
3. Social Vulnerability: Above the state score; at the census tract level, the Broken Bow and Idabel areas have elevated scores
4. Floodplain: Broken Bow, Idabel, Wright City have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 767
2. Units in mostly non-white enclaves: 746
3. Units nearer elevated number of persons with disabilities: 767
4. Units further than 15 miles from a hospital: 57
5. Units located in a food desert: 315

Lead-Based Paint Specific Findings

1. We estimate there are 1,735 occupied housing units in McCurtain County with lead-based paint hazards.
2. 976 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 289 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 McCurtain 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 McCurtain 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 McCurtain 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 McCurtain County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the McCurtain County area.

Effective Date of Consultation

The McCurtain County area was inspected and research was performed during January 2016. The effective date of this analysis is January 9, 2016. The date of this report is January 26, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

McCurtain County Analysis

Area Information

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

McCurtain County is located in southeast Oklahoma. The county is bordered on the north by Pushmataha and Le Flore counties, on the east by Arkansas, on the south by Texas, and on the east by Choctaw and Pushmataha counties. The McCurtain County Seat is Idabel, which is located in the southcentral part of the county. This location is approximately 203 miles southeast of Tulsa and 224 miles southeast of Oklahoma City.

McCurtain County has a total area of 1,902 square miles (1,851 square miles of land, and 52 square miles of water), ranking 3rd out of Oklahoma's 77 counties in terms of total area. The total population of McCurtain County as of the 2010 Census was 33,151 persons, for a population density of 18 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within McCurtain County. These are US-70, US-259, OK-98, OK-37, OK-3, OK-4, OK-87, and OK-259A. The nearest interstate highway is I-30, approximately 41.6 miles to the south. The county also has an intricate network of county roadways.

Public transportation is provided Little Dixie Transit on a demand-response basis, available in Antlers, Hugo, Idabel, Broken Bow and Clayton. 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.

McCurtain County Regional Airport is located just west of Idabel. Its primary asphalt runway is 5,000 feet in length and averages 31 aircraft operations per week. The nearest full-service commercial airport is Dallas-Fort Worth Airport, located approximately 166 miles southwest.

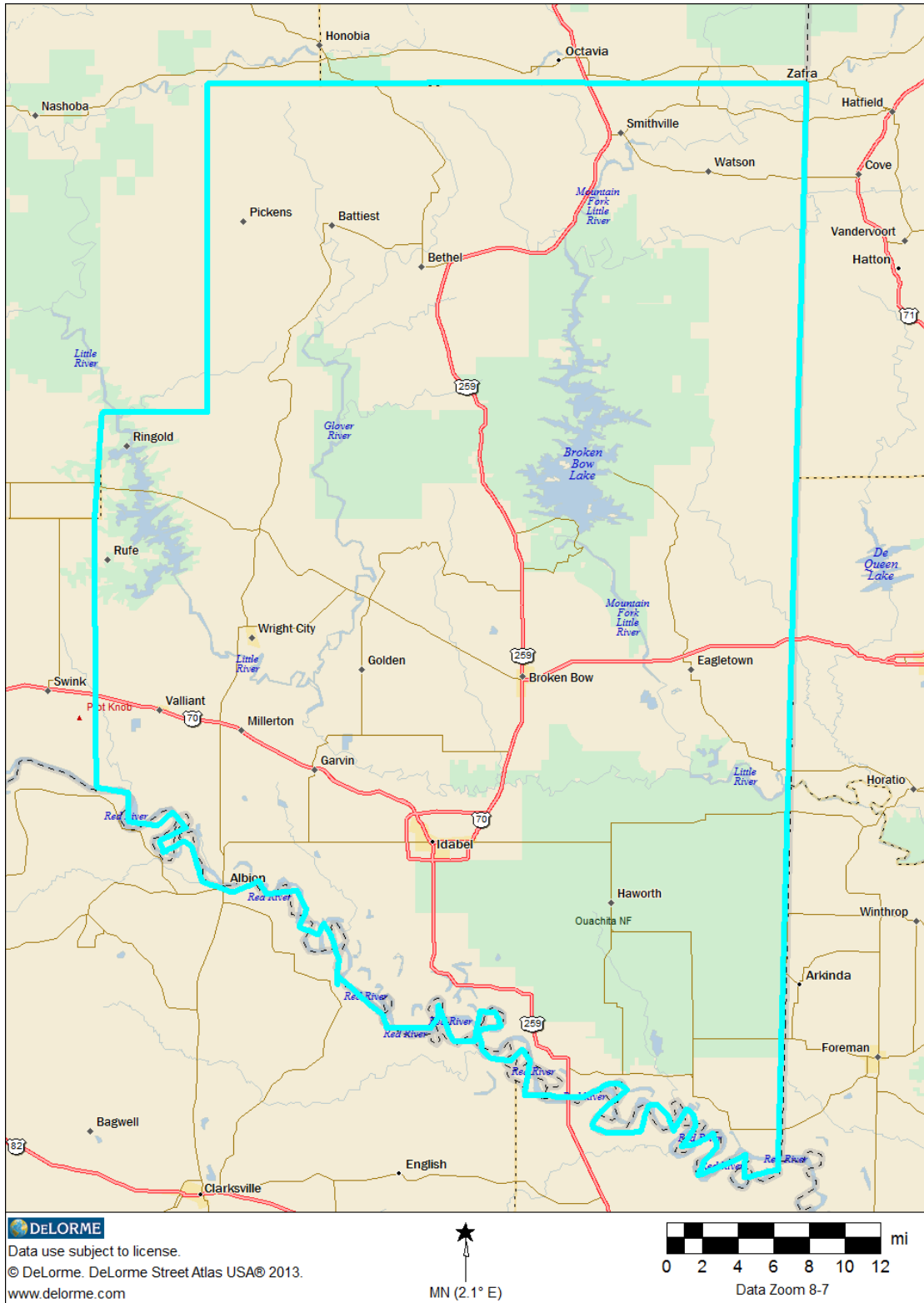
Educational Facilities

All of the county communities have public school facilities. Idabel is served by Idabel Public Schools. Idabel Public Schools is comprised of two elementary schools, one middle school, and one high school. Kiamichi Technology Centers has a campus in Idabel, and Southeastern Oklahoma State University is located nearby in Durant.

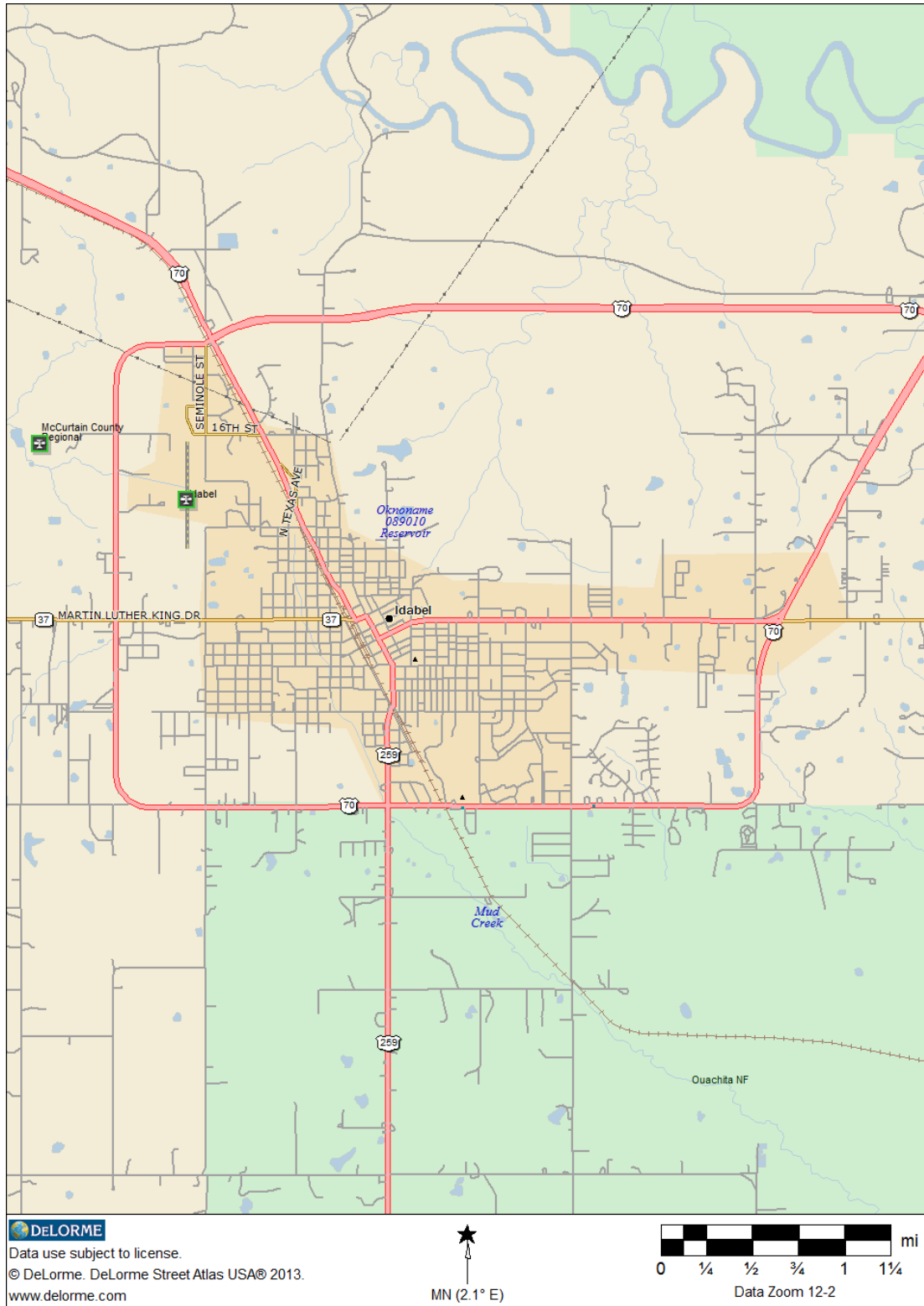
Medical Facilities

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

McCurtain County Area Map



Idabel Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Idabel	6,952	7,010	0.08%	7,145	0.38%	7,265	0.33%
McCurtain County	34,402	33,151	-0.37%	32,924	-0.14%	33,075	0.09%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of McCurtain County was 33,151 persons as of the 2010 Census, a -0.37% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of McCurtain County to be 32,924 persons, and projects that the population will show 0.09% annualized growth over the next five years.

The population of Idabel was 7,010 persons as of the 2010 Census, a 0.08% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Idabel to be 7,145 persons, and projects that the population will show 0.33% annualized growth over the next five years. The estimates and forecasts provided by Nielsen SiteReports appear somewhat high for Idabel; the most recent population estimate from the Census Bureau shows Idabel's 2014 population to be 7,010, unchanged since the 2010 Census.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Idabel	2,735	2,794	0.21%	2,851	0.40%	2,916	0.45%
McCurtain County	13,216	12,958	-0.20%	12,939	-0.03%	13,046	0.16%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Idabel	1,785	1,752	-0.19%	1,792	0.45%	1,832	0.44%
McCurtain County	9,536	8,982	-0.60%	8,969	-0.03%	9,041	0.16%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, McCurtain County had a total of 12,958 households, representing a -0.20% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates McCurtain County to have

12,939 households. This number is expected to experience a 0.16% annualized rate of growth over the next five years.

As of 2010, Idabel had a total of 2,794 households, representing a 0.21% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Idabel to have 2,851 households. This number is expected to experience a 0.45% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Idabel		McCurtain County	
	No.	Percent	No.	Percent
Total Population	7,002		33,143	
White Alone	3,776	53.93%	22,182	66.93%
Black or African American Alone	1,587	22.66%	2,916	8.80%
Amer. Indian or Alaska Native Alone	1,058	15.11%	5,461	16.48%
Asian Alone	0	0.00%	14	0.04%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	204	2.91%	409	1.23%
Two or More Races	377	5.38%	2,161	6.52%
Population by Hispanic or Latino Origin	Idabel		McCurtain County	
	No.	Percent	No.	Percent
Total Population	7,002		33,143	
Hispanic or Latino	627	8.95%	1,620	4.89%
<i>Hispanic or Latino, White Alone</i>	239	38.12%	583	35.99%
<i>Hispanic or Latino, All Other Races</i>	388	61.88%	1,037	64.01%
Not Hispanic or Latino	6,375	91.05%	31,523	95.11%
<i>Not Hispanic or Latino, White Alone</i>	3,537	55.48%	21,599	68.52%
<i>Not Hispanic or Latino, All Other Races</i>	2,838	44.52%	9,924	31.48%

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

In McCurtain County, racial and ethnic minorities comprise 34.83% of the total population. Within Idabel, racial and ethnic minorities represent 49.49% of the population.

Population by Age

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

McCurtain County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	33,151		32,924		33,075			
Age 0 - 4	2,302	6.94%	2,305	7.00%	2,309	6.98%	0.03%	0.03%
Age 5 - 9	2,343	7.07%	2,299	6.98%	2,254	6.81%	-0.38%	-0.39%
Age 10 - 14	2,460	7.42%	2,346	7.13%	2,254	6.81%	-0.94%	-0.80%
Age 15 - 17	1,494	4.51%	1,444	4.39%	1,442	4.36%	-0.68%	-0.03%
Age 18 - 20	1,330	4.01%	1,291	3.92%	1,321	3.99%	-0.59%	0.46%
Age 21 - 24	1,396	4.21%	1,675	5.09%	1,829	5.53%	3.71%	1.77%
Age 25 - 34	3,730	11.25%	3,663	11.13%	3,848	11.63%	-0.36%	0.99%
Age 35 - 44	4,085	12.32%	3,783	11.49%	3,567	10.78%	-1.52%	-1.17%
Age 45 - 54	4,624	13.95%	4,242	12.88%	3,858	11.66%	-1.71%	-1.88%
Age 55 - 64	4,247	12.81%	4,231	12.85%	4,085	12.35%	-0.08%	-0.70%
Age 65 - 74	2,979	8.99%	3,339	10.14%	3,839	11.61%	2.31%	2.83%
Age 75 - 84	1,632	4.92%	1,730	5.25%	1,826	5.52%	1.17%	1.09%
Age 85 and over	529	1.60%	576	1.75%	643	1.94%	1.72%	2.23%
<i>Age 55 and over</i>	<i>9,387</i>	<i>28.32%</i>	<i>9,876</i>	<i>30.00%</i>	<i>10,393</i>	<i>31.42%</i>	<i>1.02%</i>	<i>1.03%</i>
<i>Age 62 and over</i>	<i>5,885</i>	<i>17.75%</i>	<i>6,338</i>	<i>19.25%</i>	<i>6,891</i>	<i>20.83%</i>	<i>1.49%</i>	<i>1.68%</i>
Median Age	38.7		38.8		38.6		0.05%	-0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of McCurtain County is 38.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.00% of the population is below the age of 5, while 19.25% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.68% per year.

Idabel 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	7,010		7,145		7,265			
Age 0 - 4	568	8.10%	568	7.95%	555	7.64%	0.00%	-0.46%
Age 5 - 9	478	6.82%	547	7.66%	545	7.50%	2.73%	-0.07%
Age 10 - 14	475	6.78%	480	6.72%	529	7.28%	0.21%	1.96%
Age 15 - 17	297	4.24%	297	4.16%	302	4.16%	0.00%	0.33%
Age 18 - 20	317	4.52%	274	3.83%	279	3.84%	-2.87%	0.36%
Age 21 - 24	366	5.22%	368	5.15%	391	5.38%	0.11%	1.22%
Age 25 - 34	928	13.24%	969	13.56%	938	12.91%	0.87%	-0.65%
Age 35 - 44	773	11.03%	818	11.45%	871	11.99%	1.14%	1.26%
Age 45 - 54	952	13.58%	837	11.71%	741	10.20%	-2.54%	-2.41%
Age 55 - 64	789	11.26%	820	11.48%	825	11.36%	0.77%	0.12%
Age 65 - 74	546	7.79%	636	8.90%	738	10.16%	3.10%	3.02%
Age 75 - 84	343	4.89%	357	5.00%	376	5.18%	0.80%	1.04%
Age 85 and over	178	2.54%	174	2.44%	175	2.41%	-0.45%	0.11%
<i>Age 55 and over</i>	<i>1,856</i>	<i>26.48%</i>	<i>1,987</i>	<i>27.81%</i>	<i>2,114</i>	<i>29.10%</i>	<i>1.37%</i>	<i>1.25%</i>
<i>Age 62 and over</i>	<i>1,126</i>	<i>16.06%</i>	<i>1,239</i>	<i>17.34%</i>	<i>1,362</i>	<i>18.74%</i>	<i>1.94%</i>	<i>1.90%</i>
Median Age	36.0		35.8		36.1		-0.11%	0.17%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Idabel is 35.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.95% of the population is below the age of 5, while 17.34% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.90% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Idabel		McCurtain County	
	No.	Percent	No.	Percent
Total Families:	1,741		9,237	
Married-Couple Family:	899	51.64%	6,531	70.70%
With Children Under 18 Years	413	23.72%	2,448	26.50%
No Children Under 18 Years	486	27.91%	4,083	44.20%
Other Family:	842	48.36%	2,706	29.30%
Male Householder, No Wife Present	181	10.40%	707	7.65%
With Children Under 18 Years	63	3.62%	335	3.63%
No Children Under 18 Years	118	6.78%	372	4.03%
Female Householder, No Husband Present	661	37.97%	1,999	21.64%
With Children Under 18 Years	424	24.35%	1,133	12.27%
No Children Under 18 Years	237	13.61%	866	9.38%
<hr/>				
Total Single Parent Families	487		1,468	
Male Householder	63	12.94%	335	22.82%
Female Householder	424	87.06%	1,133	77.18%

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

As shown, within McCurtain County, among all families 15.89% are single-parent families, while in Idabel, the percentage is 27.97%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	6,635		32,622		3,702,515	
Under 18 Years:	1,890		8,571		933,738	
With One Type of Disability	172	9.10%	441	5.15%	33,744	3.61%
With Two or More Disabilities	0	0.00%	67	0.78%	11,082	1.19%
No Disabilities	1,718	90.90%	8,063	94.07%	888,912	95.20%
18 to 64 Years:	3,954		19,030		2,265,702	
With One Type of Disability	497	12.57%	1,899	9.98%	169,697	7.49%
With Two or More Disabilities	360	9.10%	2,213	11.63%	149,960	6.62%
No Disabilities	3,097	78.33%	14,918	78.39%	1,946,045	85.89%
65 Years and Over:	791		5,021		503,075	
With One Type of Disability	135	17.07%	862	17.17%	95,633	19.01%
With Two or More Disabilities	223	28.19%	1,622	32.30%	117,044	23.27%
No Disabilities	433	54.74%	2,537	50.53%	290,398	57.72%
Total Number of Persons with Disabilities:	1,387	20.90%	7,104	21.78%	577,160	15.59%

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

Within McCurtain County, 21.78% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Idabel the percentage is 20.90%. Compared with the rest of the state, the populations of Idabel and McCurtain County are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status

	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	4,745		24,051		2,738,788	
Veteran:	499	10.52%	2,540	10.56%	305,899	11.17%
With a Disability	171	34.27%	1,156	45.51%	100,518	32.86%
No Disability	328	65.73%	1,384	54.49%	205,381	67.14%
Non-veteran:	4,246	89.48%	21,511	89.44%	2,432,889	88.83%
With a Disability	1,044	24.59%	5,440	25.29%	430,610	17.70%
No Disability	3,202	75.41%	16,071	74.71%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within McCurtain County, the Census Bureau estimates there are 2,540 veterans, 45.51% of which have one or more disabilities (compared with 32.86% at a statewide level). In Idabel, there are an estimated 499 veterans, 34.27% of which are estimated to have a disability. Compared with veterans in other parts of the state, veterans in McCurtain County are more likely to have one or more disabilities.

Group Quarters Population

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

	Idabel		McCurtain County	
	No.	Percent	No.	Percent
Total Population	7,010		33,151	
Group Quarters Population	308	4.39%	454	1.37%
Institutionalized Population	308	4.39%	417	1.26%
Correctional facilities for adults	205	2.92%	206	0.62%
Juvenile facilities	0	0.00%	9	0.03%
Nursing facilities/Skilled-nursing facilities	103	1.47%	202	0.61%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	37	0.11%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	37	0.11%

Source: 2010 Decennial Census, Table P42

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

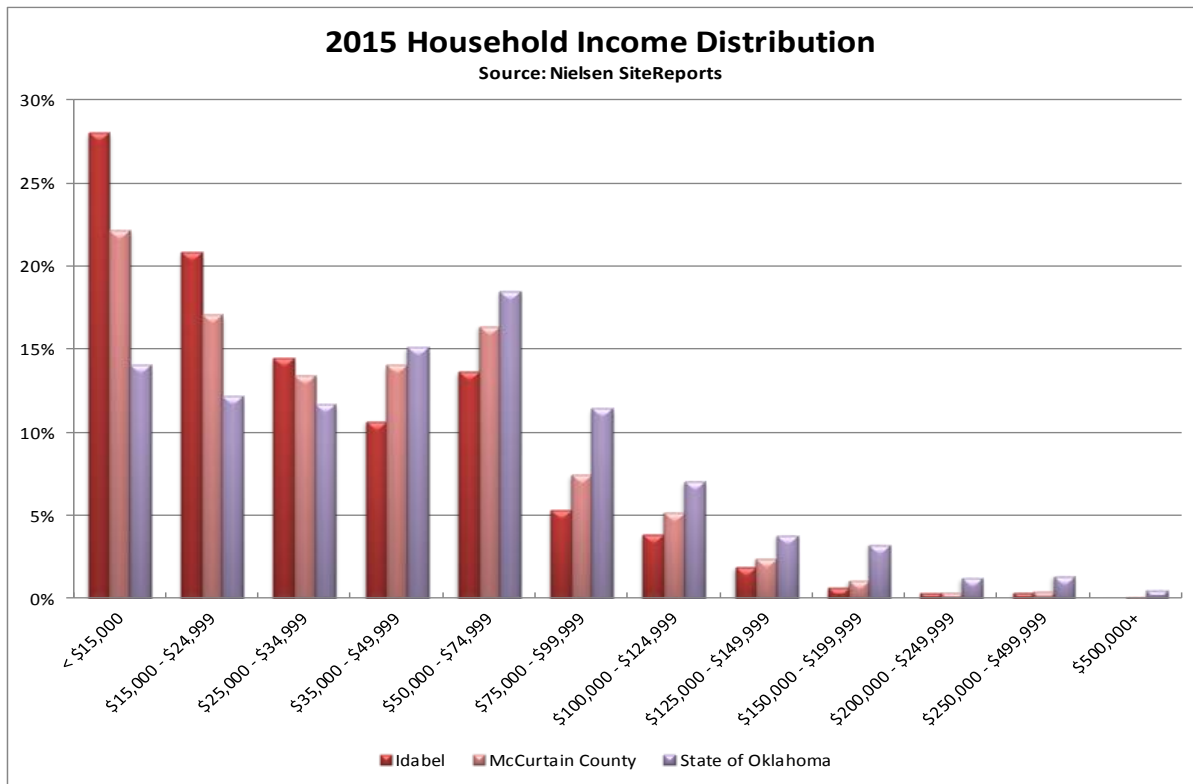
Household Income Levels

Data in the following chart shows the distribution of household income in McCurtain 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						
	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,851		12,939		1,520,327	
< \$15,000	799	28.03%	2,866	22.15%	213,623	14.05%
\$15,000 - \$24,999	594	20.83%	2,204	17.03%	184,613	12.14%
\$25,000 - \$34,999	412	14.45%	1,737	13.42%	177,481	11.67%
\$35,000 - \$49,999	304	10.66%	1,817	14.04%	229,628	15.10%
\$50,000 - \$74,999	388	13.61%	2,115	16.35%	280,845	18.47%
\$75,000 - \$99,999	151	5.30%	960	7.42%	173,963	11.44%
\$100,000 - \$124,999	109	3.82%	670	5.18%	106,912	7.03%
\$125,000 - \$149,999	54	1.89%	310	2.40%	57,804	3.80%
\$150,000 - \$199,999	19	0.67%	140	1.08%	48,856	3.21%
\$200,000 - \$249,999	10	0.35%	51	0.39%	18,661	1.23%
\$250,000 - \$499,999	11	0.39%	55	0.43%	20,487	1.35%
\$500,000+	0	0.00%	14	0.11%	7,454	0.49%
Median Household Income	\$25,789		\$33,057		\$47,049	
Average Household Income	\$38,224		\$45,523		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for McCurtain County is estimated to be \$33,057 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Idabel, median household income is estimated to be \$25,789. The income distribution can be better visualized by the following chart; as can be seen, households in Idabel and McCurtain County have significantly greater concentrations in the income brackets below \$25,000.



Household Income Trend

Next we examine the long-term growth of incomes in McCurtain 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
Idabel	\$20,496	\$25,789	1.45%	2.40%	-0.95%
McCurtain County	\$24,162	\$33,057	1.98%	2.40%	-0.42%
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 McCurtain 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 McCurtain 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 McCurtain County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Idabel	31.32%	37.54%	622	65.08%	68.63%
McCurtain County	24.73%	26.09%	136	36.72%	60.11%
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 McCurtain County is estimated to be 26.09% by the American Community Survey. This is an increase of 136 basis points since the 2000 Census. Within Idabel, the poverty rate is estimated to be 37.54%. 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. McCurtain County has among the highest poverty rates in Oklahoma, and poverty is even more prevalent in Idabel. Additionally, single parents (both male and female householders) are more likely to live in poverty in McCurtain County compared with the rest of the state, with over two in three single parents in the county living below the poverty line.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for McCurtain 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)
McCurtain County	13,369	13,998	0.92%	10.6%	7.3%	-330
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

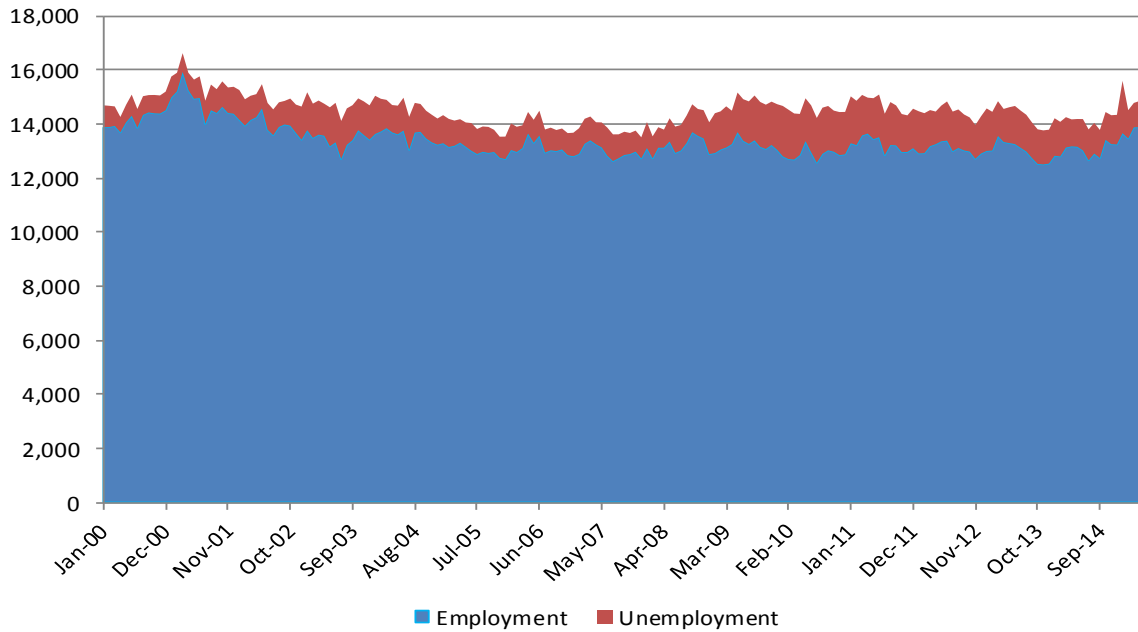
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in McCurtain County was 13,998 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.92% per year. The unemployment rate in May was 7.3%, a decrease of -330 basis points from May 2010, which was 10.6%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and McCurtain County has underperformed both the state and nation in these statistics.

Employment Level Trends

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

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

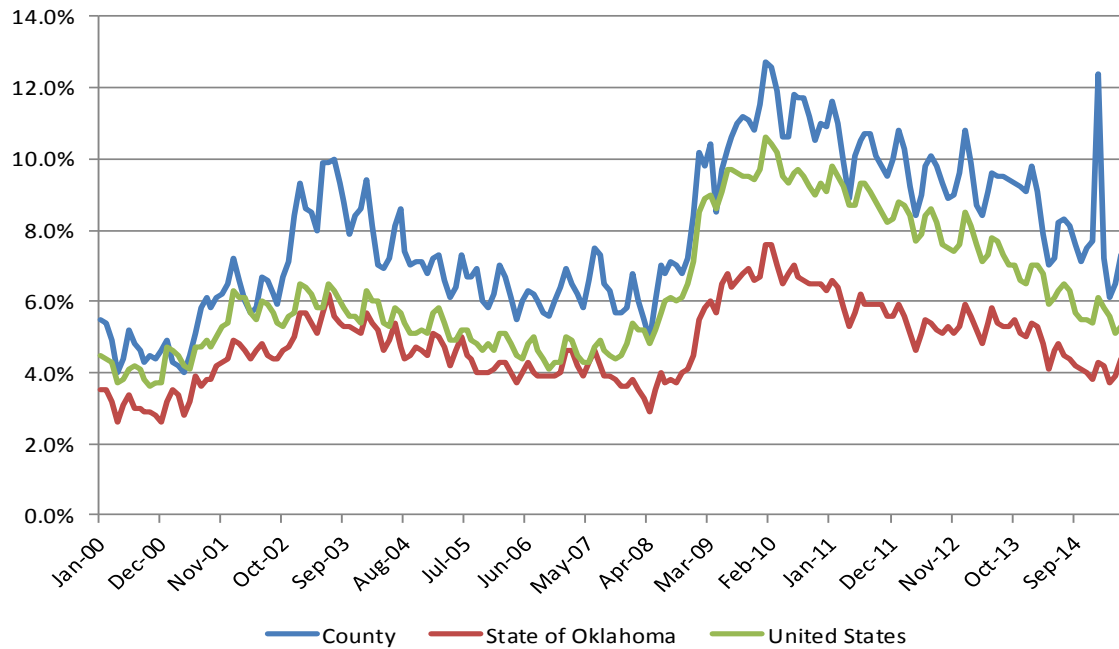
As shown, total employment levels have been generally level over the last fifteen years. Some employment growth has occurred since 2013, growing to its current level of 13,998 persons. The number of unemployed persons in May 2015 was 1,100, out of a total labor force of 15,098 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for McCurtain 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 McCurtain 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 McCurtain County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 7.3%. On the whole, unemployment rates in McCurtain County track very well with statewide figures but are consistently well above the state, and in nearly all instances above the national unemployment rate as well.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in McCurtain 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.

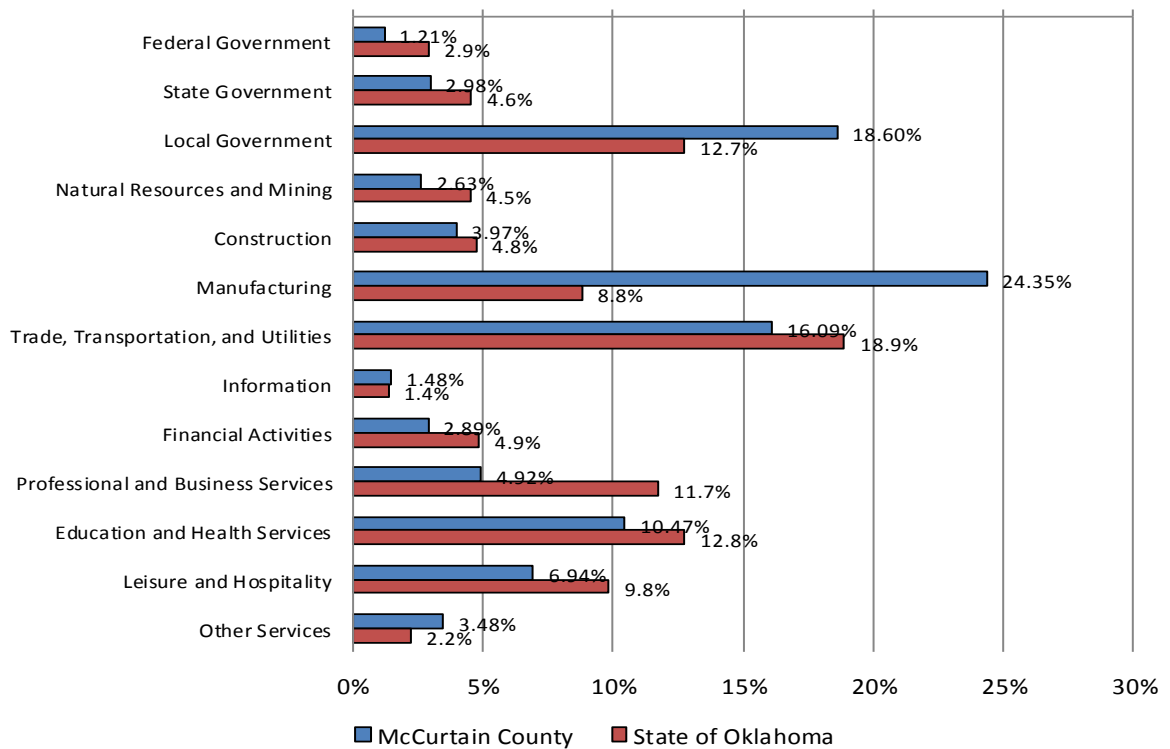


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	23	131	1.21%	\$50,913	0.61
State Government	17	322	2.98%	\$33,596	0.89
Local Government	69	2,013	18.60%	\$30,282	1.85
Natural Resources and Mining	30	285	2.63%	\$55,052	1.74
Construction	48	430	3.97%	\$40,563	0.89
Manufacturing	32	2,635	24.35%	\$39,408	2.74
Trade, Transportation, and Utilities	167	1,741	16.09%	\$30,339	0.84
Information	13	160	1.48%	\$41,588	0.74
Financial Activities	57	313	2.89%	\$27,944	0.51
Professional and Business Services	55	533	4.92%	\$27,992	0.35
Education and Health Services	63	1,133	10.47%	\$20,788	0.70
Leisure and Hospitality	56	751	6.94%	\$12,960	0.65
Other Services	53	377	3.48%	\$41,366	1.12
Total	682	10,823		\$32,097	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 (24.35%) are employed in Manufacturing. The average annual pay in this sector is \$39,408 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$55,052 per year.

The rightmost column of the previous table provides location quotients for each industry for McCurtain 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 (McCurtain County in this instance), by the percentage of employment in the same industry in the United States. For example, if manufacturing in a certain county comprised 10% of total employment, while in the United States manufacturing comprised 5% of total employment, the location quotient would be 2.0:

$$10\% (\text{county manufacturing } \%) / 5\% (\text{U.S. manufacturing } \%) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

Within McCurtain County, among all industries the largest location quotient is in Manufacturing, with a quotient of 2.74. This sector includes manufacturing at the International Paper plant (formerly Weyerhaeuser).

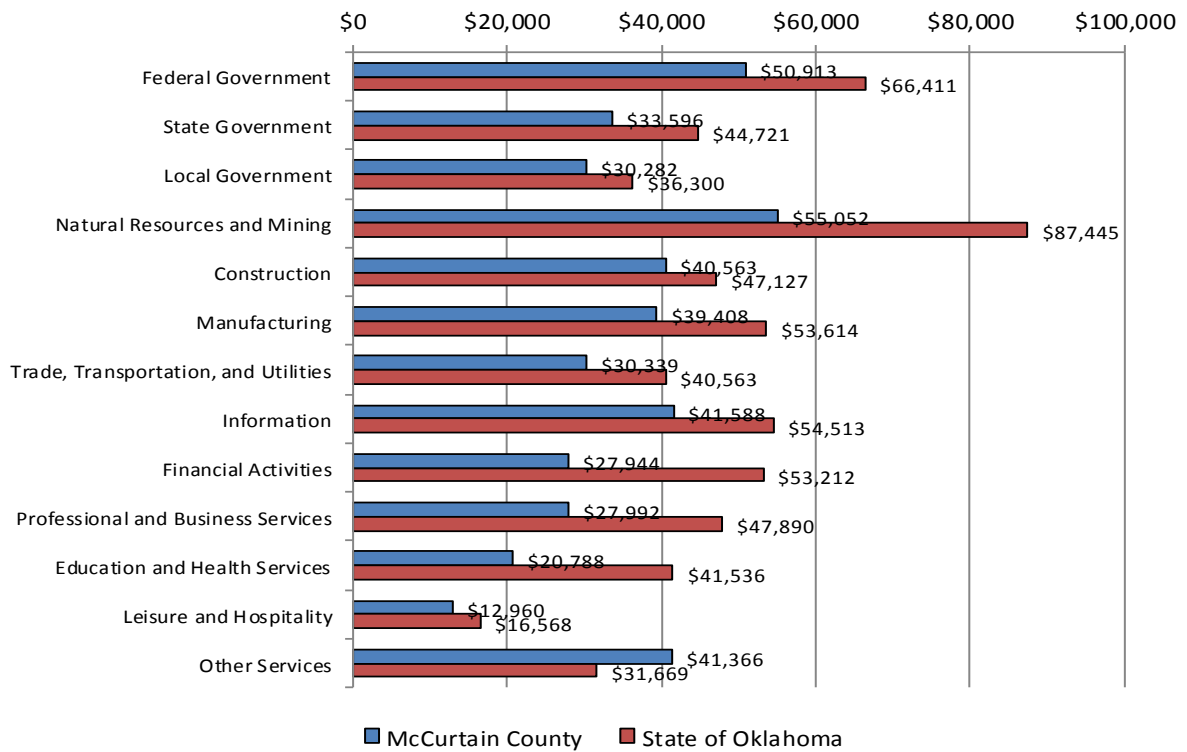
The next table presents average annual pay in McCurtain County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	McCurtain County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$50,913	\$66,411	\$75,784	76.7%	67.2%
State Government	\$33,596	\$44,721	\$54,184	75.1%	62.0%
Local Government	\$30,282	\$36,300	\$46,146	83.4%	65.6%
Natural Resources and Mining	\$55,052	\$87,445	\$59,666	63.0%	92.3%
Construction	\$40,563	\$47,127	\$55,041	86.1%	73.7%
Manufacturing	\$39,408	\$53,614	\$62,977	73.5%	62.6%
Trade, Transportation, and Utilities	\$30,339	\$40,563	\$42,988	74.8%	70.6%
Information	\$41,588	\$54,513	\$90,804	76.3%	45.8%
Financial Activities	\$27,944	\$53,212	\$85,261	52.5%	32.8%
Professional and Business Services	\$27,992	\$47,890	\$66,657	58.5%	42.0%
Education and Health Services	\$20,788	\$41,536	\$45,951	50.0%	45.2%
Leisure and Hospitality	\$12,960	\$16,568	\$20,993	78.2%	61.7%
Other Services	\$41,366	\$31,669	\$33,935	130.6%	121.9%
Total	\$32,097	\$43,774	\$51,361	73.3%	62.5%

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, McCurtain County has higher average wages in “other services”, and lower average wages in all of the other employment sectors, notably so in education, financial activities and professional and business services.

Working Families

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

Families by Employment Status and Presence of Children						
	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,741		9,237		961,468	
With Children <18 Years:	900	51.69%	3,916	42.39%	425,517	44.26%
Married Couple:	413	45.89%	2,448	62.51%	281,418	66.14%
Both Parents Employed	274	66.34%	1,256	51.31%	166,700	59.24%
One Parent Employed	115	27.85%	939	38.36%	104,817	37.25%
Neither Parent Employed	24	5.81%	253	10.33%	9,901	3.52%
Other Family:	487	54.11%	1,468	37.49%	144,099	33.86%
Male Householder:	63	12.94%	335	22.82%	36,996	25.67%
Employed	21	33.33%	249	74.33%	31,044	83.91%
Not Employed	42	66.67%	86	25.67%	5,952	16.09%
Female Householder:	424	87.06%	1,133	77.18%	107,103	74.33%
Employed	264	62.26%	697	61.52%	75,631	70.62%
Not Employed	160	37.74%	436	38.48%	31,472	29.38%
Without Children <18 Years:	841	48.31%	5,321	57.61%	535,951	55.74%
Married Couple:	486	57.79%	4,083	76.73%	431,868	80.58%
Both Spouses Employed	198	40.74%	1,178	28.85%	167,589	38.81%
One Spouse Employed	162	33.33%	1,400	34.29%	138,214	32.00%
Neither Spouse Employed	126	25.93%	1,505	36.86%	126,065	29.19%
Other Family:	355	42.21%	1,238	23.27%	104,083	19.42%
Male Householder:	118	93.65%	372	24.72%	32,243	25.58%
Employed	81	68.64%	235	63.17%	19,437	60.28%
Not Employed	37	31.36%	137	36.83%	12,806	39.72%
Female Householder:	237	66.76%	866	69.95%	71,840	69.02%
Employed	45	18.99%	270	31.18%	36,601	50.95%
Not Employed	192	81.01%	596	68.82%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,160</i>	<i>66.63%</i>	<i>6,224</i>	<i>67.38%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>674</i>	<i>58.10%</i>	<i>3,141</i>	<i>50.47%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>486</i>	<i>41.90%</i>	<i>3,083</i>	<i>49.53%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within McCurtain County, there are 6,224 working families, 50.47% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Forestry and lumber are significant employers in the area, particularly the International Paper plant in the town of Valliant, which was formerly owned by Weyerhaeuser. Tyson Foods (poultry processing) is another significant employer in the area. Other major employers include the local school districts, the City of Idabel, McCurtain County, and McCurtain Memorial Hospital.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,541		11,674		1,613,364	
Less than 15 minutes	1,416	55.73%	4,350	37.26%	581,194	36.02%
15 to 30 minutes	706	27.78%	4,124	35.33%	625,885	38.79%
30 to 45 minutes	174	6.85%	1,746	14.96%	260,192	16.13%
45 to 60 minutes	97	3.82%	625	5.35%	74,625	4.63%
60 or more minutes	148	5.82%	829	7.10%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within McCurtain County, the largest percentage of workers (37.26%) travel fewer than 15 minutes to work. Although McCurtain County has an active labor market, it appears many residents to commute to other labor markets in the region, such as Texarkana.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	2,611		12,092		1,673,026	
Car, Truck or Van:	2,406	92.15%	11,145	92.17%	1,551,461	92.73%
<i>Drove Alone</i>	<i>2,063</i>	<i>85.74%</i>	<i>9,331</i>	<i>83.72%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>343</i>	<i>14.26%</i>	<i>1,814</i>	<i>16.28%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	41	0.34%	8,092	0.48%
Taxicab	0	0.00%	4	0.03%	984	0.06%
Motorcycle	0	0.00%	13	0.11%	3,757	0.22%
Bicycle	0	0.00%	12	0.10%	4,227	0.25%
Walked	14	0.54%	257	2.13%	30,401	1.82%
Other Means	121	4.63%	202	1.67%	14,442	0.86%
Worked at Home	70	2.68%	418	3.46%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in McCurtain County commute to work by private vehicle, with a small percentage of persons working from home. The percentage of persons who carpool is notably high compared with the rest of the state.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in McCurtain 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
Idabel	3,129	3,264	0.42%	3,342	0.47%
McCurtain County	15,427	15,533	0.07%	15,634	0.13%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in McCurtain County grew by 0.13% per year, to a total of 15,634 housing units in 2015. In terms of new housing unit construction, McCurtain County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,245		15,542		1,669,828	
1 Unit, Detached	2,377	73.25%	12,041	77.47%	1,219,987	73.06%
1 Unit, Attached	76	2.34%	216	1.39%	34,434	2.06%
Duplex Units	302	9.31%	580	3.73%	34,207	2.05%
3-4 Units	167	5.15%	296	1.90%	42,069	2.52%
5-9 Units	44	1.36%	132	0.85%	59,977	3.59%
10-19 Units	83	2.56%	99	0.64%	57,594	3.45%
20-49 Units	33	1.02%	50	0.32%	29,602	1.77%
50 or More Units	6	0.18%	14	0.09%	30,240	1.81%
Mobile Homes	149	4.59%	2,092	13.46%	159,559	9.56%
Boat, RV, Van, etc.	8	0.25%	22	0.14%	2,159	0.13%
Total Multifamily Units	635	19.57%	1,171	7.53%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within McCurtain County, 77.47% of housing units are single-family, detached. 7.53% of housing units are multifamily in structure (two or more units per building), while 13.60% of housing units comprise mobile homes, RVs, etc.

Within Idabel, 73.25% of housing units are single-family, detached. 19.57% of housing units are multifamily in structure, while 4.84% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms						
	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,833		13,078		1,444,081	
Owner Occupied:	1,278	45.11%	8,900	68.05%	968,736	67.08%
No Bedroom	0	0.00%	4	0.04%	2,580	0.27%
1 Bedroom	42	3.29%	260	2.92%	16,837	1.74%
2 Bedrooms	306	23.94%	1,831	20.57%	166,446	17.18%
3 Bedrooms	733	57.36%	5,293	59.47%	579,135	59.78%
4 Bedrooms	185	14.48%	1,264	14.20%	177,151	18.29%
5 or More Bedrooms	12	0.94%	248	2.79%	26,587	2.74%
Renter Occupied:	1,555	54.89%	4,178	31.95%	475,345	32.92%
No Bedroom	144	9.26%	206	4.93%	13,948	2.93%
1 Bedroom	214	13.76%	372	8.90%	101,850	21.43%
2 Bedrooms	593	38.14%	1,636	39.16%	179,121	37.68%
3 Bedrooms	554	35.63%	1,664	39.83%	152,358	32.05%
4 Bedrooms	50	3.22%	293	7.01%	24,968	5.25%
5 or More Bedrooms	0	0.00%	7	0.17%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in McCurtain County is 68.05%, while 31.95% of housing units are renter occupied. In Idabel, the homeownership rate is 45.11%, while 54.89% of households are renters. Although the rate of homeownership in McCurtain County is comparable to the rest of the state, Idabel's rate of homeownership is notably lower.

Housing Units Tenure and Household Income

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

McCurtain County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	13,078	8,900	4,178	68.05%	31.95%
Less than \$5,000	677	352	325	51.99%	48.01%
\$5,000 - \$9,999	971	415	556	42.74%	57.26%
\$10,000-\$14,999	1,250	738	512	59.04%	40.96%
\$15,000-\$19,999	1,199	641	558	53.46%	46.54%
\$20,000-\$24,999	1,106	617	489	55.79%	44.21%
\$25,000-\$34,999	1,777	1,192	585	67.08%	32.92%
\$35,000-\$49,999	1,880	1,353	527	71.97%	28.03%
\$50,000-\$74,999	2,174	1,742	432	80.13%	19.87%
\$75,000-\$99,999	905	804	101	88.84%	11.16%
\$100,000-\$149,999	904	827	77	91.48%	8.52%
\$150,000 or more	235	219	16	93.19%	6.81%
Income Less Than \$25,000	5,203	2,763	2,440	53.10%	46.90%

Source: 2009-2013 American Community Survey, Table B25118

Within McCurtain County as a whole, 46.90% of households with incomes less than \$25,000 are estimated to be renters, while 53.10% are estimated to be homeowners.

Idabel Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,833	1,278	1,555	45.11%	54.89%
Less than \$5,000	195	27	168	13.85%	86.15%
\$5,000 - \$9,999	326	39	287	11.96%	88.04%
\$10,000-\$14,999	329	95	234	28.88%	71.12%
\$15,000-\$19,999	323	114	209	35.29%	64.71%
\$20,000-\$24,999	261	111	150	42.53%	57.47%
\$25,000-\$34,999	330	183	147	55.45%	44.55%
\$35,000-\$49,999	339	199	140	58.70%	41.30%
\$50,000-\$74,999	430	263	167	61.16%	38.84%
\$75,000-\$99,999	102	74	28	72.55%	27.45%
\$100,000-\$149,999	162	137	25	84.57%	15.43%
\$150,000 or more	36	36	0	100.00%	0.00%
Income Less Than \$25,000	1,434	386	1,048	26.92%	73.08%

Source: 2009-2013 American Community Survey, Table B25118

Within Idabel, 73.08% of households with incomes less than \$25,000 are estimated to be renters, while 26.92% 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						
	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,833		13,078		1,444,081	
Owner Occupied:	1,278	45.11%	8,900	68.05%	968,736	67.08%
Built 2010 or Later	34	2.66%	92	1.03%	10,443	1.08%
Built 2000 to 2009	80	6.26%	870	9.78%	153,492	15.84%
Built 1990 to 1999	68	5.32%	1,436	16.13%	125,431	12.95%
Built 1980 to 1989	157	12.28%	1,575	17.70%	148,643	15.34%
Built 1970 to 1979	329	25.74%	2,443	27.45%	184,378	19.03%
Built 1960 to 1969	263	20.58%	1,193	13.40%	114,425	11.81%
Built 1950 to 1959	113	8.84%	475	5.34%	106,544	11.00%
Built 1940 to 1949	57	4.46%	291	3.27%	50,143	5.18%
Built 1939 or Earlier	177	13.85%	525	5.90%	75,237	7.77%
Median Year Built:		1971		1978		1977
Renter Occupied:	1,555	54.89%	4,178	31.95%	475,345	32.92%
Built 2010 or Later	2	0.13%	2	0.05%	5,019	1.06%
Built 2000 to 2009	118	7.59%	435	10.41%	50,883	10.70%
Built 1990 to 1999	178	11.45%	501	11.99%	47,860	10.07%
Built 1980 to 1989	245	15.76%	688	16.47%	77,521	16.31%
Built 1970 to 1979	418	26.88%	1,133	27.12%	104,609	22.01%
Built 1960 to 1969	221	14.21%	614	14.70%	64,546	13.58%
Built 1950 to 1959	126	8.10%	348	8.33%	54,601	11.49%
Built 1940 to 1949	76	4.89%	163	3.90%	31,217	6.57%
Built 1939 or Earlier	171	11.00%	294	7.04%	39,089	8.22%
Median Year Built:		1974		1976		1975
Overall Median Year Built:		1971		1977		1976

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

Within McCurtain County, 10.70% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Idabel the percentage is 8.26%.

74.49% of housing units in McCurtain County were built prior to 1990, while in Idabel the percentage is 83.06%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

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

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

1. Hot and cold running water

2. A flush toilet
3. A bathtub or shower

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

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

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Idabel	2,833	62	2.19%	97	3.42%	33	1.16%
McCurtain County	13,078	145	1.11%	184	1.41%	1,033	7.90%
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 McCurtain County, 1.11% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.41% 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 McCurtain County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,245		15,542		1,669,828	
Total Vacant Units	412	12.70%	2,464	15.85%	225,747	13.52%
For rent	164	39.81%	455	18.47%	43,477	19.26%
Rented, not occupied	42	10.19%	69	2.80%	9,127	4.04%
For sale only	11	2.67%	129	5.24%	23,149	10.25%
Sold, not occupied	8	1.94%	146	5.93%	8,618	3.82%
For seasonal, recreational, or occasional use	22	5.34%	684	27.76%	39,475	17.49%
For migrant workers	0	0.00%	6	0.24%	746	0.33%
Other vacant	165	40.05%	975	39.57%	101,155	44.81%
Homeowner Vacancy Rate	0.85%		1.41%		2.31%	
Rental Vacancy Rate	9.31%		9.68%		8.24%	

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

Within McCurtain County, the overall housing vacancy rate is estimated to be 15.85%. The homeowner vacancy rate is estimated to be 1.41%, while the rental vacancy rate is estimated to be 9.68%.

In Idabel, the overall housing vacancy rate is estimated to be 12.70%. The homeowner vacancy rate is estimated to be 0.85%, while the rental vacancy rate is estimated to be 9.31%.

Building Permits

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

Idabel				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	22	\$76,411	0	N/A
2005	0	N/A	0	N/A
2006	0	N/A	0	N/A
2007	10	\$84,151	0	N/A
2008	2	\$100,014	0	N/A
2009	6	\$75,000	0	N/A
2010	0	N/A	0	N/A
2011	7	\$100,000	2	\$150,000
2012	13	\$74,308	0	N/A
2013	0	N/A	0	N/A
2014	1	\$150,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Idabel, building permits for 63 housing units were issued between 2004 and 2014, for an average of 6 units per year. 96.83% of these housing units were single family homes, and 3.17% consisted of multifamily units (a single duplex building).

New Construction Activity

For Ownership:

New construction for ownership in McCurtain County has almost exclusively consisted of rural homes on unplatted acreages, or rural subdivisions. Many new housing units appear to be cabin homes located in the Ouachita National Forest, near Broken Bow Lake. These homes are priced well above what could reasonably be afforded by typical permanent residents of McCurtain County: the average sale price of homes built after 2012 in McCurtain County (and sold after January 2014) is \$302,122, or

\$170.63 per square foot. This is dramatically above what could be afforded by a household earning at or less than median household income for McCurtain County, estimated to be \$45,523 in 2015.

For Rent:

To the best of our knowledge, no significant new rental housing has been constructed in Idabel in many years. The Rouleau Hotel was renovated in the early 2000s to comprise 20 affordable housing units for seniors, but there have been no other significant additions to the rental housing supply in Idabel.

Homeownership Market

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

Housing Units by Home Value

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

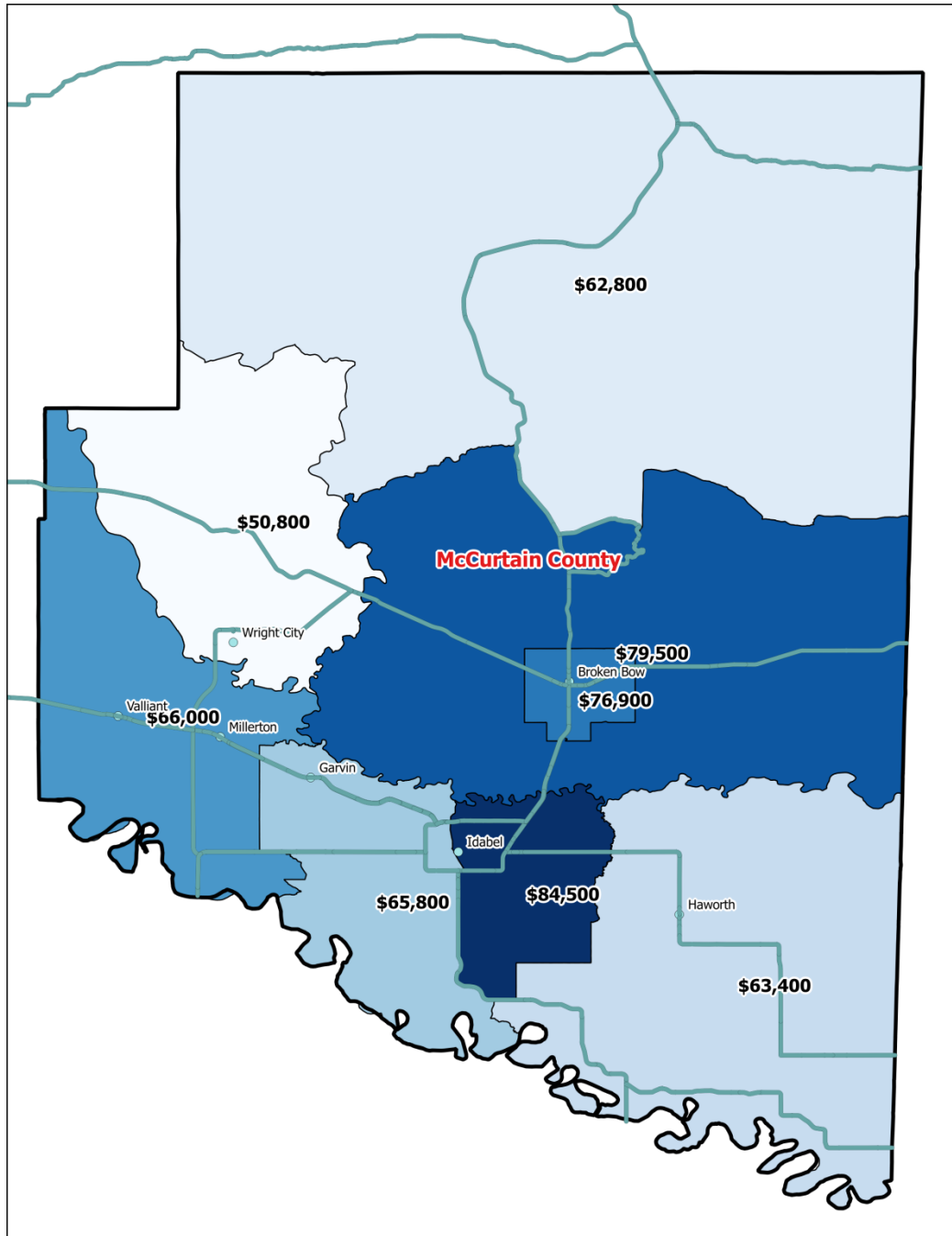
2013 Housing Units by Home Value

	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,278		8,900		968,736	
Less than \$10,000	17	1.33%	372	4.18%	20,980	2.17%
\$10,000 to \$14,999	52	4.07%	230	2.58%	15,427	1.59%
\$15,000 to \$19,999	50	3.91%	272	3.06%	13,813	1.43%
\$20,000 to \$24,999	11	0.86%	313	3.52%	16,705	1.72%
\$25,000 to \$29,999	52	4.07%	388	4.36%	16,060	1.66%
\$30,000 to \$34,999	69	5.40%	375	4.21%	19,146	1.98%
\$35,000 to \$39,999	9	0.70%	300	3.37%	14,899	1.54%
\$40,000 to \$49,999	73	5.71%	563	6.33%	39,618	4.09%
\$50,000 to \$59,999	127	9.94%	786	8.83%	45,292	4.68%
\$60,000 to \$69,999	91	7.12%	752	8.45%	52,304	5.40%
\$70,000 to \$79,999	137	10.72%	677	7.61%	55,612	5.74%
\$80,000 to \$89,999	104	8.14%	672	7.55%	61,981	6.40%
\$90,000 to \$99,999	89	6.96%	413	4.64%	51,518	5.32%
\$100,000 to \$124,999	73	5.71%	759	8.53%	119,416	12.33%
\$125,000 to \$149,999	111	8.69%	521	5.85%	96,769	9.99%
\$150,000 to \$174,999	88	6.89%	443	4.98%	91,779	9.47%
\$175,000 to \$199,999	34	2.66%	239	2.69%	53,304	5.50%
\$200,000 to \$249,999	0	0.00%	306	3.44%	69,754	7.20%
\$250,000 to \$299,999	53	4.15%	218	2.45%	41,779	4.31%
\$300,000 to \$399,999	38	2.97%	120	1.35%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	86	0.97%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	55	0.62%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	40	0.45%	5,018	0.52%
Median Home Value:	\$76,400		\$71,500		\$112,800	

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

The median value of owner-occupied homes in McCurtain County is \$71,500. This is -36.6% lower than the statewide median, which is \$112,800. The median home value in Idabel is estimated to be \$76,400. The geographic distribution of home values in McCurtain County can be visualized by the following map. As can be seen, the highest home values are in the central and south-central parts of the county, in the areas within the Ouachita National Forest, while the lowest home values are in the areas north and west of Wright City.

McCurtain County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in McCurtain 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

	Idabel Median Value	McCurtain County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$76,900	\$83,300	\$188,900
Built 2000 to 2009	\$84,200	\$79,800	\$178,000
Built 1990 to 1999	\$67,100	\$77,600	\$147,300
Built 1980 to 1989	\$155,800	\$68,400	\$118,300
Built 1970 to 1979	\$80,500	\$70,700	\$111,900
Built 1960 to 1969	\$70,700	\$72,900	\$97,100
Built 1950 to 1959	\$60,800	\$68,100	\$80,300
Built 1940 to 1949	\$79,100	\$58,300	\$67,900
Built 1939 or Earlier	\$53,700	\$42,600	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Idabel Single Family Sales Activity

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

Idabel Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	11	9	6	8	2
Average Sale Price	\$28,136	\$35,889	\$35,583	\$25,938	\$52,500
Average Square Feet	953	966	1,025	1,004	1,052
Average Price/SF	\$29.52	\$37.15	\$34.72	\$25.83	\$49.90
Average Year Built	1960	1967	1959	1956	1970

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

Idabel Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	43	32	31	27	25
Average Sale Price	\$77,310	\$75,125	\$68,210	\$69,611	\$90,640
Average Square Feet	1,572	1,567	1,533	1,427	1,580
Average Price/SF	\$49.18	\$47.94	\$44.49	\$48.78	\$57.37
Average Year Built	1973	1975	1971	1972	1970

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

Idabel Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	6	11	10	7	4
Average Sale Price	\$115,167	\$106,955	\$116,650	\$140,143	\$195,250
Average Square Feet	2,082	2,382	2,053	2,390	3,018
Average Price/SF	\$55.32	\$44.90	\$56.82	\$58.64	\$64.70
Average Year Built	1970	1972	1977	1975	1983

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

Idabel Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	62	57	48	43	31
Average Sale Price	\$69,967	\$73,772	\$74,219	\$71,791	\$101,677
Average Square Feet	1,493	1,620	1,587	1,486	1,731
Average Price/SF	\$46.86	\$45.54	\$46.77	\$48.31	\$58.74
Average Year Built	1970	1973	1970	1969	1972

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

Between 2011 and 2014, the average sale price grew by 0.65% per year. The average sale price in 2015 was \$101,677 for an average price per square foot of \$58.74/SF. The average year of construction in 2015 is estimated to be 1972. The average price in 2015 appears to be unusually high; the typical average price appears to typically be between \$70,000 and \$75,000 in Idabel.

Foreclosure Rates

The next table presents foreclosure rate data for McCurtain 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
McCurtain County	2.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	31

* 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 McCurtain County was 2.1% in May 2014. The county ranked 31 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With a foreclosure rate identical to the rest of the state and nation, foreclosures have likely not had an undue impact on the local housing market compared with other areas of the state.

Rental Market

This section will discuss supply and demand factors for the rental market in McCurtain 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 McCurtain 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						
	Idabel		McCurtain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,555		4,178		475,345	
With cash rent:	1,468		3,543		432,109	
Less than \$100	11	0.71%	15	0.36%	2,025	0.43%
\$100 to \$149	17	1.09%	22	0.53%	2,109	0.44%
\$150 to \$199	25	1.61%	44	1.05%	4,268	0.90%
\$200 to \$249	88	5.66%	196	4.69%	8,784	1.85%
\$250 to \$299	60	3.86%	144	3.45%	8,413	1.77%
\$300 to \$349	115	7.40%	266	6.37%	9,107	1.92%
\$350 to \$399	117	7.52%	167	4.00%	10,932	2.30%
\$400 to \$449	127	8.17%	277	6.63%	15,636	3.29%
\$450 to \$499	136	8.75%	284	6.80%	24,055	5.06%
\$500 to \$549	116	7.46%	353	8.45%	31,527	6.63%
\$550 to \$599	108	6.95%	313	7.49%	33,032	6.95%
\$600 to \$649	177	11.38%	330	7.90%	34,832	7.33%
\$650 to \$699	29	1.86%	211	5.05%	32,267	6.79%
\$700 to \$749	64	4.12%	256	6.13%	30,340	6.38%
\$750 to \$799	60	3.86%	205	4.91%	27,956	5.88%
\$800 to \$899	105	6.75%	234	5.60%	45,824	9.64%
\$900 to \$999	51	3.28%	140	3.35%	34,153	7.18%
\$1,000 to \$1,249	58	3.73%	68	1.63%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	12	0.29%	14,699	3.09%
\$1,500 to \$1,999	4	0.26%	4	0.10%	10,145	2.13%
\$2,000 or more	0	0.00%	2	0.05%	5,121	1.08%
No cash rent	87	5.59%	635	15.20%	43,236	9.10%
Median Gross Rent		\$516		\$551		\$699

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

Median gross rent in McCurtain County is estimated to be \$551, which is -21.2% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Idabel is estimated to be \$516.

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

	Idabel Median Rent	McCurtain County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$536	\$617	\$841
Built 1990 to 1999	\$403	\$525	\$715
Built 1980 to 1989	\$605	\$507	\$693
Built 1970 to 1979	\$477	\$549	\$662
Built 1960 to 1969	\$616	\$672	\$689
Built 1950 to 1959	\$570	\$608	\$714
Built 1940 to 1949	\$465	\$491	\$673
Built 1939 or Earlier	\$465	\$516	\$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 McCurtain County is among housing units constructed between 1960 and 1969 (likely representing rental homes), which is \$672 per month. In order to be affordable, a household would need to earn at least \$26,880 per year to afford such a unit.

Idabel Rental Survey Data

The next table shows the results of our rental survey of Idabel. Most of the multifamily rental property in Idabel is subsidized or rent and income restricted in some form or another, either through Affordable Housing Tax Credits, project-based assistance from HUD, the HOME Investment Partnerships program, or the US Department of Agriculture.

Idabel Rental Properties - Affordable

Name	Type	Bedrooms	Rate	Vacancy
Rouleau House	USDA / LIHTC - Elderly	1	30%	N/A
Pioneer Village	USDA / LIHTC - Family	1	30%	N/A
Pioneer Village	USDA / LIHTC - Family	2	30%	N/A
Garden Walk of Idabel	USDA / LIHTC - Family	1	30%	N/A
Garden Walk of Idabel	USDA / LIHTC - Family	2	30%	N/A
Garden Walk of Idabel	USDA / LIHTC - Family	3	30%	N/A
Garden Walk of Idabel	USDA / LIHTC - Family	4	30%	N/A
Briarcliff Apartments	Project-Based - Family	1	30%	N/A
Briarcliff Apartments	Project-Based - Family	2	30%	N/A
Briarcliff Apartments	Project-Based - Family	3	30%	N/A

Numerous messages were left with each of these properties but were not returned. Rental rates at each are based on 30% of the tenant's income.

Rental Market Vacancy – Idabel

We were unable to verify current occupancy at the affordable housing development in Idabel. The overall market vacancy of rental housing units was reported at 9.31% by the Census Bureau as of the most recent American Community Survey. The results of HUD's "Picture of Subsidized Households" show the overall occupancy of HUD-assisted housing in McCurtain County to be 92%. Combined, it appears overall market vacancy in Idabel and McCurtain County is between 8% and 9%.

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 McCurtain 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.

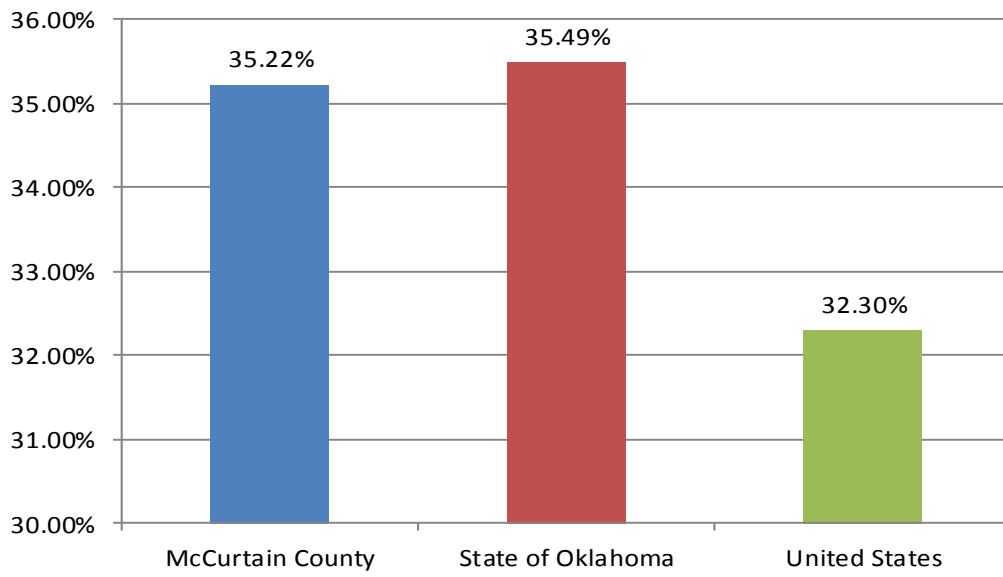
HUD Programs in McCurtain County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
McCurtain County						
Public Housing	356	88%	\$13,388	\$218	\$317	40.74%
Housing Choice Vouchers	228	95%	\$10,357	\$234	\$339	40.88%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	88	97%	\$6,602	\$147	\$511	22.33%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	99	93%	\$5,585	\$126	\$504	20.00%
Summary of All HUD Programs	771	92%	\$10,684	\$202	\$371	35.22%
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 771 housing units located within McCurtain County, with an overall occupancy rate of 92%. The average household income among households living in these units is \$10,684. Total monthly rent for these units averages \$573, with the federal contribution averaging \$371 (64.78%) and the tenant's contribution averaging \$202 (35.22%).

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.



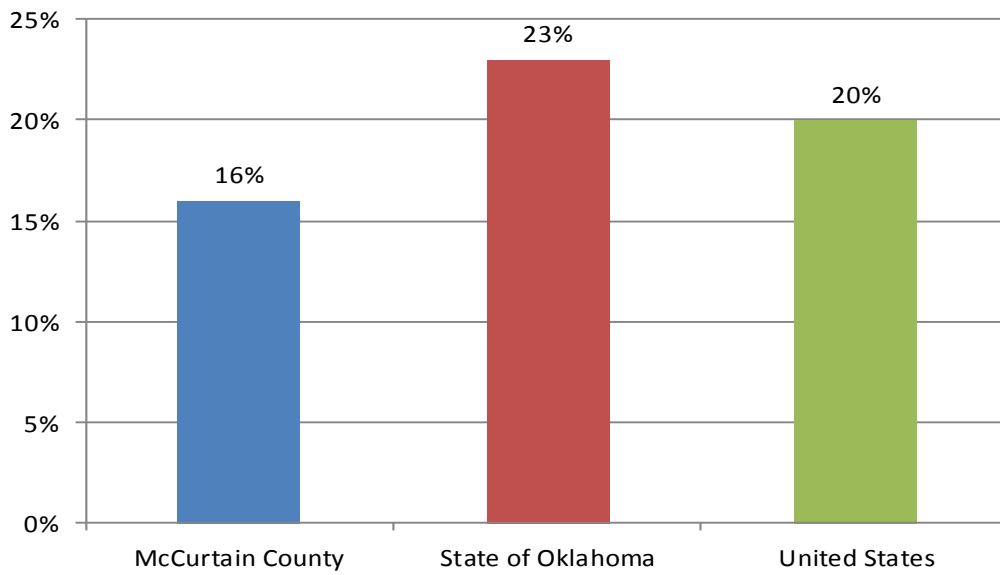
Demographics of Persons in HUD Programs in McCurtain County

McCurtain County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	356	32%	19%	23%	40%	49%
Housing Choice Vouchers	228	57%	15%	20%	35%	45%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	88	54%	15%	7%	57%	43%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	99	39%	6%	24%	9%	63%
Summary of All HUD Programs	771	43%	16%	21%	35%	49%
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

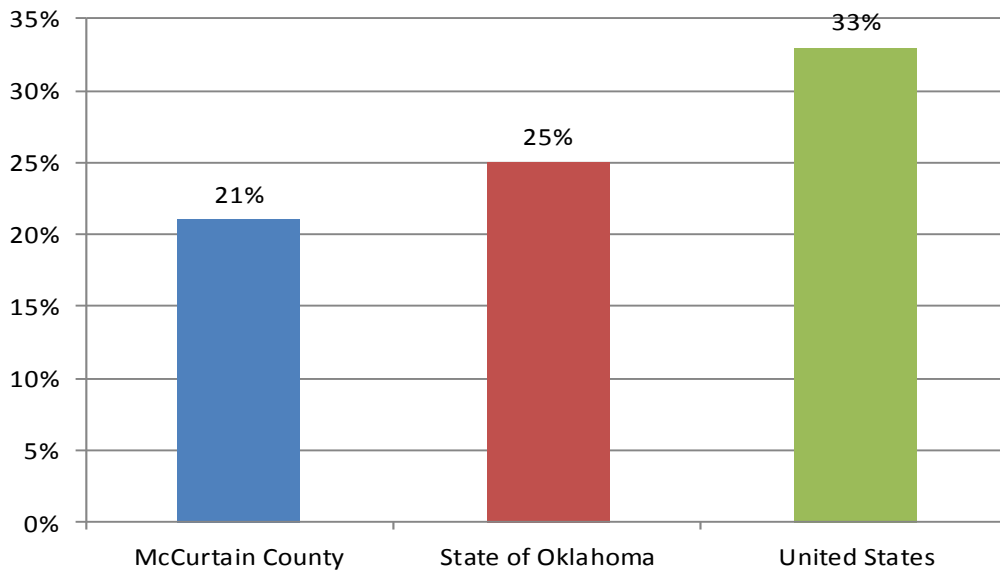
43% of housing units are occupied by single parents with female heads of household. 16% of households have at least one person with a disability. 21% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 35% have one or more disabilities. Finally, 49% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

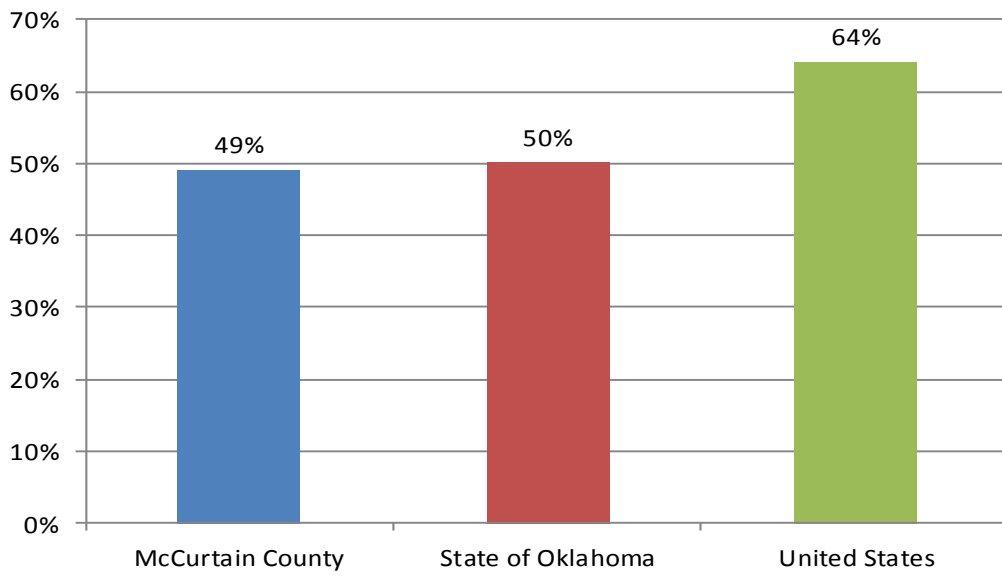
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

McCurtain County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	975		1,360	
Cost Burden Less Than 30%	155	15.90%	225	16.54%
Cost Burden Between 30%-50%	195	20.00%	345	25.37%
Cost Burden Greater Than 50%	470	48.21%	655	48.16%
Not Computed (no/negative income)	160	16.41%	130	9.56%
Income 30%-50% HAMFI	1,060		710	
Cost Burden Less Than 30%	595	56.13%	250	35.21%
Cost Burden Between 30%-50%	230	21.70%	290	40.85%
Cost Burden Greater Than 50%	235	22.17%	170	23.94%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,535		910	
Cost Burden Less Than 30%	1,290	84.04%	700	76.92%
Cost Burden Between 30%-50%	185	12.05%	210	23.08%
Cost Burden Greater Than 50%	55	3.58%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	930		210	
Cost Burden Less Than 30%	805	86.56%	210	100.00%
Cost Burden Between 30%-50%	100	10.75%	0	0.00%
Cost Burden Greater Than 50%	30	3.23%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	9,020		4,055	
Cost Burden Less Than 30%	7,200	79.82%	2,245	55.36%
Cost Burden Between 30%-50%	860	9.53%	849	20.94%
Cost Burden Greater Than 50%	805	8.92%	825	20.35%
Not Computed (no/negative income)	160	1.77%	130	3.21%

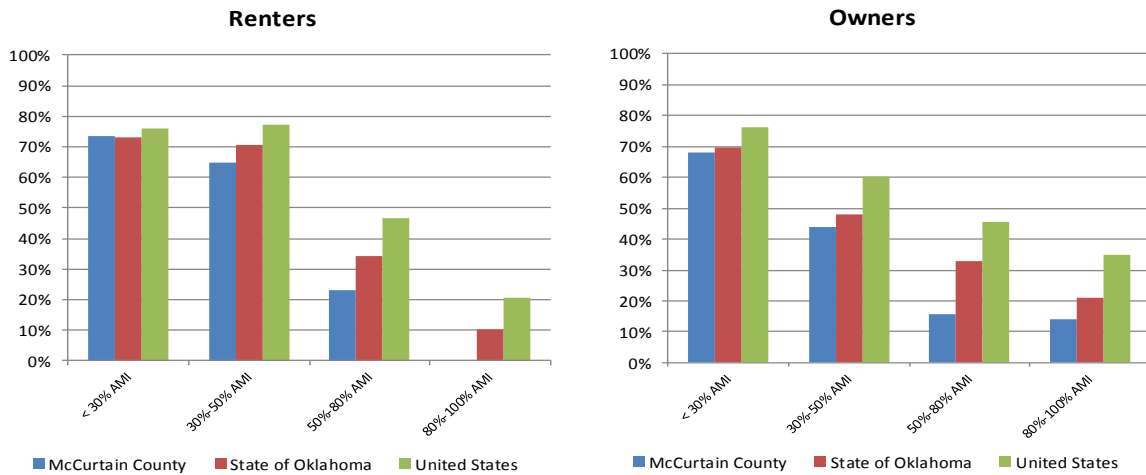
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

McCurtain 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	975	68.21%	1,360	73.53%
Income 30%-50% HAMFI	1,060	43.87%	710	64.79%
Income 50%-80% HAMFI	1,535	15.64%	910	23.08%
Income 80%-100% HAMFI	930	13.98%	210	0.00%
All Incomes	9,020	18.46%	4,055	41.28%

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.



McCurtain County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	975		1,360	
Between 1.0 and 1.5 Persons per Room	35	3.59%	135	9.93%
More than 1.5 Persons per Room	0	0.00%	85	6.25%
Lacks Complete Kitchen or Plumbing	20	2.05%	80	5.88%
Income 30%-50% HAMFI	1,060		710	
Between 1.0 and 1.5 Persons per Room	20	1.89%	50	7.04%
More than 1.5 Persons per Room	4	0.38%	0	0.00%
Lacks Complete Kitchen or Plumbing	30	2.83%	15	2.11%
Income 50%-80% HAMFI	1,535		910	
Between 1.0 and 1.5 Persons per Room	15	0.98%	10	1.10%
More than 1.5 Persons per Room	4	0.26%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	2.28%	20	2.20%
Income 80%-100% HAMFI	930		210	
Between 1.0 and 1.5 Persons per Room	25	2.69%	4	1.90%
More than 1.5 Persons per Room	4	0.43%	0	0.00%
Lacks Complete Kitchen or Plumbing	40	4.30%	0	0.00%
All Incomes	9,020		4,055	
Between 1.0 and 1.5 Persons per Room	160	1.77%	209	5.15%
More than 1.5 Persons per Room	16	0.18%	85	2.10%
Lacks Complete Kitchen or Plumbing	94	1.04%	140	3.45%

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

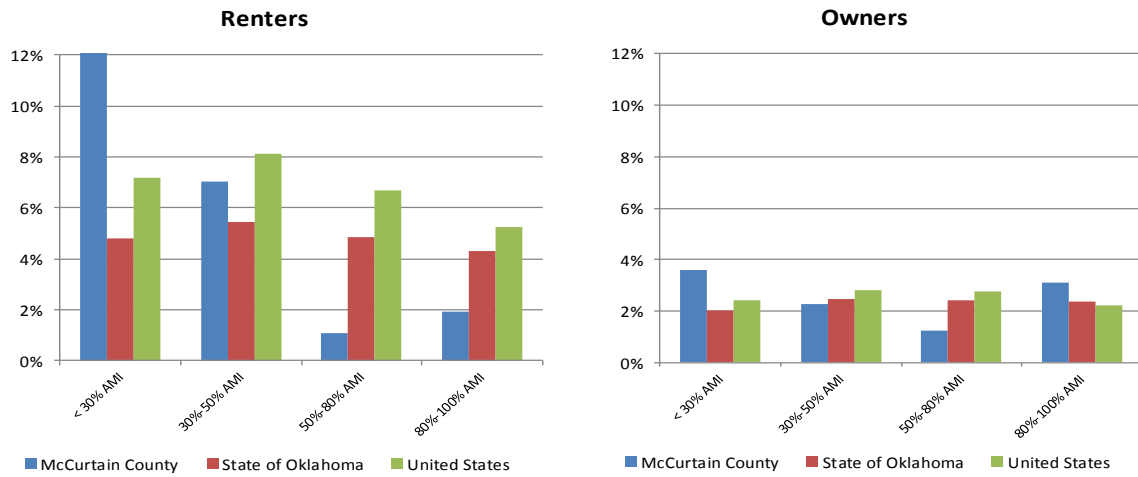
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between McCurtain County, Oklahoma and the nation.

McCurtain County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	975	3.59%	1,360	16.18%	
Income 30%-50% HAMFI	1,060	2.26%	710	7.04%	
Income 50%-80% HAMFI	1,535	1.24%	910	1.10%	
Income 80%-100% HAMFI	930	3.12%	210	1.90%	
All Incomes	9,020	1.95%	4,055	7.25%	

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 McCurtain County, the state and the nation.

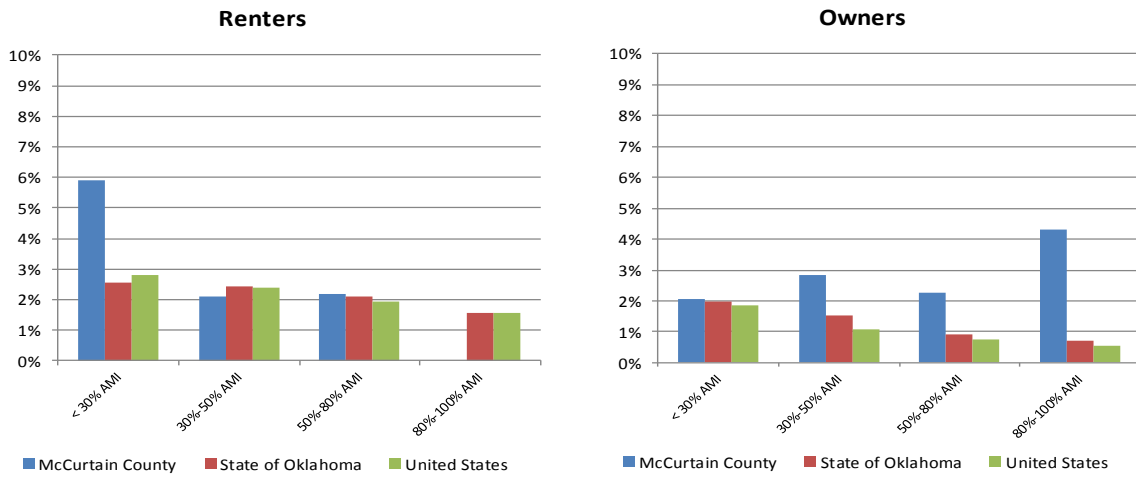
McCurtain County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	975	2.05%	1,360	5.88%	
Income 30%-50% HAMFI	1,060	2.83%	710	2.11%	
Income 50%-80% HAMFI	1,535	2.28%	910	2.20%	
Income 80%-100% HAMFI	930	4.30%	210	0.00%	
All Incomes	9,020	1.04%	4,055	3.45%	

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.



McCurtain County : CHAS - Housing Cost Burden by Household Type / HAMFI						
	Total	Owners		Total	Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	975	654	67.08%	1,360	994	73.09%
Elderly Family	90	55	61.11%	50	14	28.00%
Small Family (2-4 persons)	425	305	71.76%	625	475	76.00%
Large Family (5 or more persons)	45	49	108.89%	100	90	90.00%
Elderly Non-Family	175	100	57.14%	200	125	62.50%
Non-Family, Non-Elderly	235	145	61.70%	380	290	76.32%
Income 30%-50% HAMFI	1,060	465	43.87%	710	454	63.94%
Elderly Family	225	65	28.89%	15	10	66.67%
Small Family (2-4 persons)	275	165	60.00%	395	305	77.22%
Large Family (5 or more persons)	40	15	37.50%	105	35	33.33%
Elderly Non-Family	375	130	34.67%	110	29	26.36%
Non-Family, Non-Elderly	145	90	62.07%	90	75	83.33%
Income 50%-80% HAMFI	1,535	243	15.83%	910	209	22.97%
Elderly Family	370	30	8.11%	60	15	25.00%
Small Family (2-4 persons)	515	120	23.30%	370	95	25.68%
Large Family (5 or more persons)	115	44	38.26%	95	15	15.79%
Elderly Non-Family	290	19	6.55%	95	4	4.21%
Non-Family, Non-Elderly	240	30	12.50%	295	80	27.12%
Income 80%-100% HAMFI	930	129	13.87%	210	0	0.00%
Elderly Family	200	35	17.50%	10	0	0.00%
Small Family (2-4 persons)	395	45	11.39%	85	0	0.00%
Large Family (5 or more persons)	110	4	3.64%	30	0	0.00%
Elderly Non-Family	70	10	14.29%	15	0	0.00%
Non-Family, Non-Elderly	160	35	21.88%	70	0	0.00%
All Incomes	9,020	1,658	18.38%	4,055	1,661	40.96%
Elderly Family	1,925	189	9.82%	175	39	22.29%
Small Family (2-4 persons)	4,210	770	18.29%	1,880	875	46.54%
Large Family (5 or more persons)	575	116	20.17%	505	144	28.51%
Elderly Non-Family	1,175	279	23.74%	460	158	34.35%
Non-Family, Non-Elderly	1,130	304	26.90%	1,045	445	42.58%

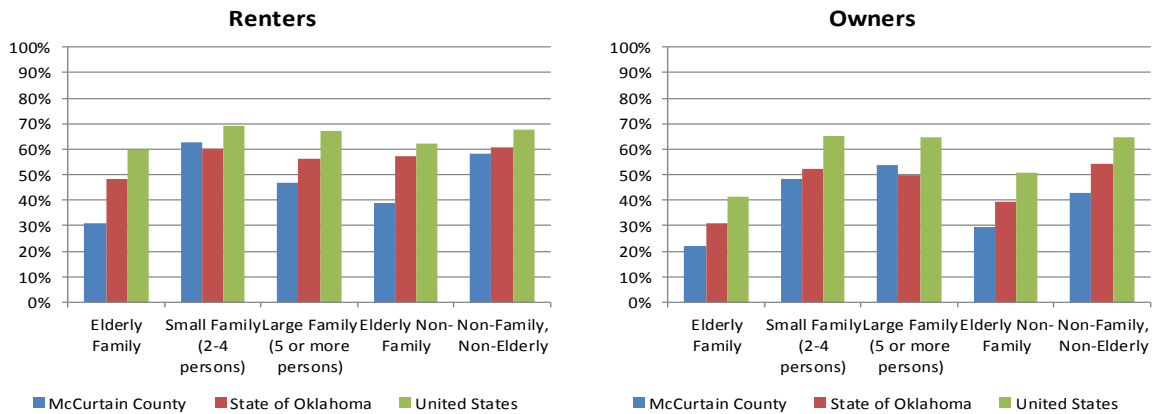
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

McCurtain County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	3,570	1,362	38.15%	2,980	1,657	55.60%
Elderly Family	685	150	21.90%	125	39	31.20%
Small Family (2-4 persons)	1,215	590	48.56%	1,390	875	62.95%
Large Family (5 or more persons)	200	108	54.00%	300	140	46.67%
Elderly Non-Family	840	249	29.64%	405	158	39.01%
Non-Family, Non-Elderly	620	265	42.74%	765	445	58.17%

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).



McCurtain County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	975	705	72.31%	1,360	1,065	78.31%
Elderly Family	90	60	66.67%	50	20	40.00%
Small Family (2-4 persons)	425	340	80.00%	625	510	81.60%
Large Family (5 or more persons)	45	45	100.00%	100	100	100.00%
Elderly Non-Family	175	105	60.00%	200	135	67.50%
Non-Family, Non-Elderly	235	155	65.96%	380	300	78.95%
Income 30%-50% HAMFI	1,060	485	45.75%	710	515	72.54%
Elderly Family	225	65	28.89%	15	10	66.67%
Small Family (2-4 persons)	275	165	60.00%	395	320	81.01%
Large Family (5 or more persons)	40	20	50.00%	105	65	61.90%
Elderly Non-Family	375	130	34.67%	110	30	27.27%
Non-Family, Non-Elderly	145	105	72.41%	90	90	100.00%
Income 50%-80% HAMFI	1,535	300	19.54%	910	234	25.71%
Elderly Family	370	30	8.11%	60	15	25.00%
Small Family (2-4 persons)	515	140	27.18%	370	100	27.03%
Large Family (5 or more persons)	115	65	56.52%	95	20	21.05%
Elderly Non-Family	290	35	12.07%	95	4	4.21%
Non-Family, Non-Elderly	240	30	12.50%	295	95	32.20%
Income Greater than 80% of HAMFI	5,450	435	7.98%	1,075	70	6.51%
Elderly Family	1,240	40	3.23%	50	0	0.00%
Small Family (2-4 persons)	2,995	205	6.84%	490	0	0.00%
Large Family (5 or more persons)	375	115	30.67%	200	45	22.50%
Elderly Non-Family	335	35	10.45%	55	0	0.00%
Non-Family, Non-Elderly	510	40	7.84%	280	25	8.93%
All Incomes	9,020	1,925	21.34%	4,055	1,884	46.46%
Elderly Family	1,925	195	10.13%	175	45	25.71%
Small Family (2-4 persons)	4,210	850	20.19%	1,880	930	49.47%
Large Family (5 or more persons)	575	245	42.61%	500	230	46.00%
Elderly Non-Family	1,175	305	25.96%	460	169	36.74%
Non-Family, Non-Elderly	1,130	330	29.20%	1,045	510	48.80%

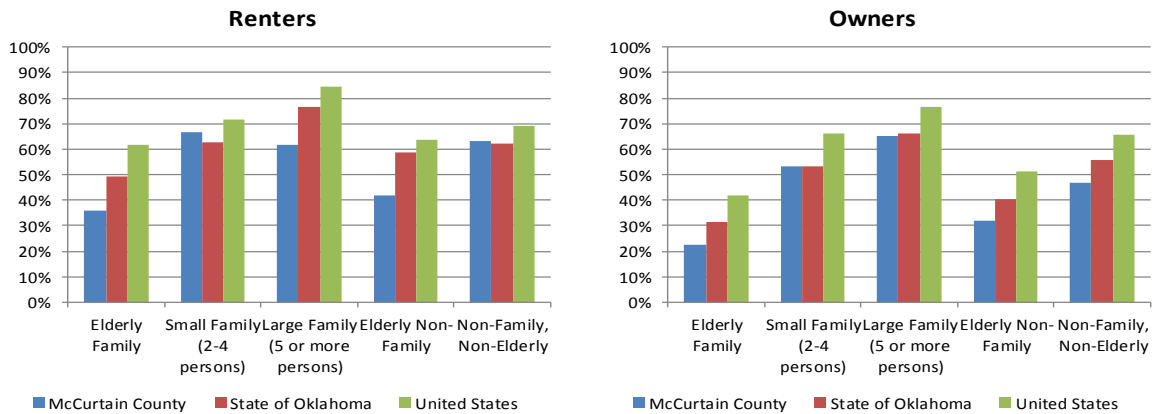
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

McCurtain County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	3,570	1,490	41.74%	2,980	60.87%
Elderly Family	685	155	22.63%	125	36.00%
Small Family (2-4 persons)	1,215	645	53.09%	1,390	66.91%
Large Family (5 or more persons)	200	130	65.00%	300	61.67%
Elderly Non-Family	840	270	32.14%	405	41.73%
Non-Family, Non-Elderly	620	290	46.77%	765	63.40%

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 McCurtain 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.”



McCurtain County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	975	700	71.8%	1,360	1,065	78.3%
White alone, non-Hispanic	650	445	68.5%	730	505	69.2%
Black or African-American alone	119	105	88.2%	300	270	90.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	149	115	77.2%	199	185	93.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	49	25	51.0%
Other (including multiple races)	44	25	56.8%	80	80	100.0%
Income 30%-50% HAMFI	1,060	490	46.2%	710	510	71.8%
White alone, non-Hispanic	875	415	47.4%	365	215	58.9%
Black or African-American alone	55	35	63.6%	125	110	88.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	90	30	33.3%	160	125	78.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	25	25	100.0%
Other (including multiple races)	40	15	37.5%	44	40	90.9%
Income 50%-80% HAMFI	1,535	305	19.9%	910	240	26.4%
White alone, non-Hispanic	1,080	210	19.4%	470	85	18.1%
Black or African-American alone	145	0	0.0%	105	75	71.4%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	245	85	34.7%	155	30	19.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	34	4	11.8%	115	20	17.4%
Other (including multiple races)	24	4	16.7%	65	30	46.2%
Income 80%-100% HAMFI	930	190	20.4%	209	4	1.9%
White alone, non-Hispanic	720	145	20.1%	109	4	3.7%
Black or African-American alone	35	0	0.0%	25	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	135	40	29.6%	55	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	20	0	0.0%
Other (including multiple races)	34	4	11.8%	0	0	N/A
All Incomes	9,020	1,930	21.4%	4,054	1,884	46.5%
White alone, non-Hispanic	6,915	1,375	19.9%	2,274	864	38.0%
Black or African-American alone	598	144	24.1%	670	455	67.9%
Asian alone	10	0	0.0%	0	0	N/A
American Indian alone	1,084	290	26.8%	688	344	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	125	57	45.6%	238	74	31.1%
Other (including multiple races)	287	73	25.4%	193	154	79.8%

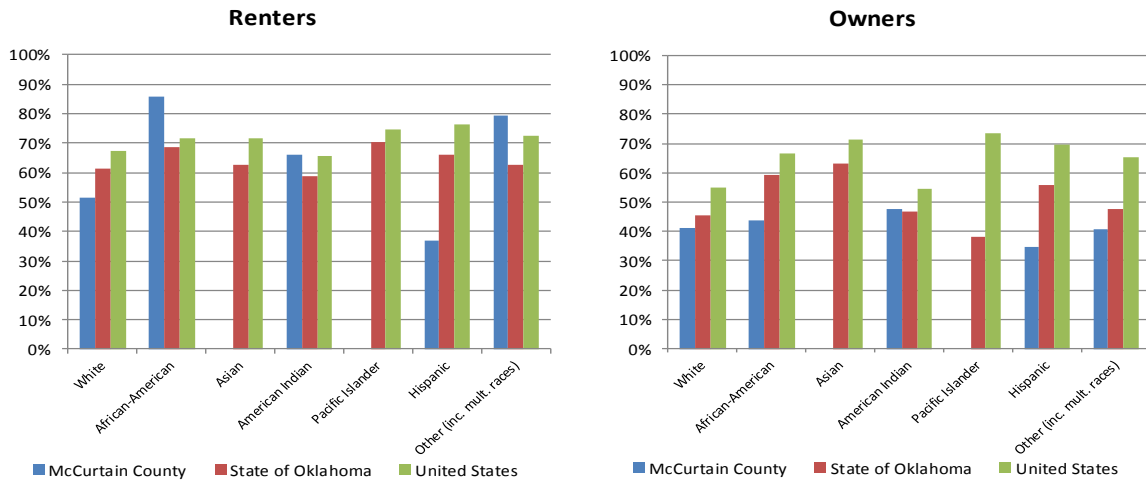
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	3,570	1,495	41.88%	2,980	60.91%
White alone, non-Hispanic	2,605	1,070	41.07%	1,565	51.44%
Black or African-American alone	319	140	43.89%	530	85.85%
Asian alone	0	0	N/A	0	N/A
American Indian alone	484	230	47.52%	514	66.15%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	52	18	34.62%	189	37.04%
Other (including multiple races)	108	44	40.74%	189	79.37%

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 McCurtain 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 1,460 renter households that are cost overburdened, and 1,130 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 178 renter households that are cost overburdened, and 350 homeowners that are cost overburdened.



- 85.85% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 79.37% of renters claiming “other” or multiple races with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

Future demand for housing units in McCurtain 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 Idabel, as well as McCurtain County as a whole. The calculations are shown in the following tables.

Idabel Anticipated Demand

Households in Idabel grew at an annually compounded rate of 0.21% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.40% per year since that time, and that households will grow 0.45% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.45% per year in forecasting future household growth for Idabel.

The percentage of owner households was estimated at 45.11% with renter households estimated at 54.89%, 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 Idabel						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	2,851	2,864	2,877	2,890	2,903	2,916
Owner %: 45.11%	1,286	1,292	1,298	1,304	1,310	1,315
Renter %: 54.89%	1,565	1,572	1,579	1,586	1,593	1,601
	Total New Owner Households					29
	Total New Renter Households					36

Based on an estimated household growth rate of 0.45% per year, Idabel would require 29 new housing units for ownership, and 36 units for rent, over the next five years. Annually this equates to 6 units for ownership per year, and 7 units for rent per year. Note that the number renters needed in Idabel is a larger number than the figure for McCurtain County as a whole due to slightly declining demand in the rest of the county, suggesting that the overwhelming majority of rental housing need is within Idabel.

McCurtain County Anticipated Demand

Households in McCurtain County declined at an annually compounded rate of -0.20% from 2000 to 2010. Nielsen SiteReports estimates households have declined -0.03% per year since that time, but that households will grow 0.16% per year through 2020. We will rely on the Nielsen SiteReports forecast of 0.16% per year in forecasting future household growth for McCurtain County.

The percentage of owner households was estimated at 68.05% with renter households estimated at 31.95%, based on data from the U.S. Census Bureau. The estimated number of additional units needed

Housing Demand – Population Subsets

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

McCurtain County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	73	34	107
Less than 30% AMI	10.81%	33.54%	8	11	19
Less than 50% AMI	22.56%	51.05%	16	17	34
Less than 60% AMI	27.07%	61.26%	20	21	41
Less than 80% AMI	39.58%	73.49%	29	25	54

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.

McCurtain County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	34.37%	15.66%	25	5	30
Elderly less than 30% AMI	2.94%	6.17%	2	2	4
Elderly less than 50% AMI	9.59%	9.25%	7	3	10
Elderly less than 60% AMI	11.51%	11.10%	8	4	12
Elderly less than 80% AMI	16.91%	13.07%	12	4	17

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.

McCurtain 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)	47.84%	41.55%	35	14	49
Disabled less than 30% AMI	6.65%	17.39%	5	6	11
Disabled less than 50% AMI	13.47%	26.02%	10	9	19
Disabled less than 60% AMI	16.16%	31.22%	12	11	22
Disabled less than 80% AMI	22.95%	33.29%	17	11	28

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.

McCurtain 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%	73	34	107
Total Veteran Demand	10.56%	10.56%	8	4	11
Veterans with Disabilities	4.81%	4.81%	3	2	5
Veterans Below Poverty	1.10%	1.10%	1	0	1
Disabled Veterans Below Poverty	0.57%	0.57%	0	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).

McCurtain County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	73	34	107
Total Working Families	47.59%	47.59%	35	16	51
Working Families with Children Present	24.02%	24.02%	17	8	26

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 107 housing units will be needed in McCurtain County over the next five years. Of those units:

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

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

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