

**Housing Needs Assessment**  
**McIntosh County**

**Prepared For:**

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

**Effective Date of the Analysis:**

August 27, 2015

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





January 25, 2016

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

SUBJECT:       Housing Needs Assessment  
                  McIntosh County  
                  IRR - Tulsa/OKC File No. 140-2015-0062

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 McIntosh County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the McIntosh County area during the month of August 2015 to collect the data used in the preparation of the McIntosh 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 the IRR-Tulsa/OKC.

Mr. Dennis Shockley  
Oklahoma Housing Finance Agency  
January 25, 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**

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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 McIntosh County is projected to grow by 0.43% per year over the next five years, underperforming the State of Oklahoma.
2. McIntosh County is projected to need a total of 162 housing units for ownership and 41 housing units for rent over the next five years.
3. Median Household Income in McIntosh County is estimated to be \$37,531 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in McIntosh County is estimated to be 20.73%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Caddo County are higher than the state averages. A large number of vacant housing units in McIntosh County are for seasonal or recreational use due to the influence of Lake Eufaula.
5. Home values and rental rates in Caddo County are lower than the state averages.
6. The average sale price in Eufaula in 2015 is estimated to be \$82,289, or \$65.67 per square foot. The average year of construction for homes sold in 2015 is estimated to be 1958.

7. Approximately 40.29% of renters and 19.83% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Maintain the county HMP
2. Tornadoes (1959-2014): Number:46 Injuries: 19 Fatalities: 2 Damages (1996-2014): \$4,290,000.00
3. Social Vulnerability: Similar to the state score; at the census tract level, the western portion of the county have particularly higher scores
4. Floodplain: updated flood maps not available.

**Homelessness Specific Findings**

1. McIntosh 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 nearer elevated number of disabled persons: 169
2. Units that lack readily available transit: 488

**Lead-Based Paint Specific Findings**

3. We estimate there are 1,295 occupied housing units in McIntosh County with lead-based paint hazards.
4. 678 of those housing units are estimated to be occupied by low-to-moderate income households.
5. We estimate that 136 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 McIntosh 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 McIntosh 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 McIntosh 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 McIntosh County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the McIntosh County area.

### Effective Date of Consultation

The McIntosh County area was inspected and research was performed during August, 2015. The effective date of this analysis is August 27, 2015. The date of this report is January 25, 2016. The market study is valid only as of the stated effective date or dates.

### Scope of the Assignment

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

### Data Sources

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

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

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

# McIntosh County Analysis

## Area Information

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

McIntosh County is located in eastern Oklahoma. The county is bordered on the north by Muskogee and Okmulgee Counties, on the west by Okmulgee, Okfuskee, and Hughes Counties, on the south by Pittsburg and Haskell Counties, and on the east by Muskogee County. The McIntosh County Seat is Eufaula, which is located in the southern part of the county. This location is approximately 83 miles southeast of Tulsa and 128 miles east of Oklahoma City.

McIntosh County has a total area of 712 square miles (618 square miles of land, and 94 square miles of water), ranking 53rd out of Oklahoma's 77 counties in terms of total area. The total population of McIntosh County as of the 2010 Census was 20,252 persons, for a population density of 33 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within McIntosh. These are I-40, US 62, US-69, and OK-9. The nearest interstate highway is I-40, which runs through the northern portion of the county.

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

The Eufaula Municipal Airport is located north of Eufaula. The airport has an asphalt runway and averages 33 aircraft operations per day. The nearest full service commercial airport is the Tulsa International Airport, approximately 82 miles away. Further, the Fort Smith Regional Airport is located 84.9

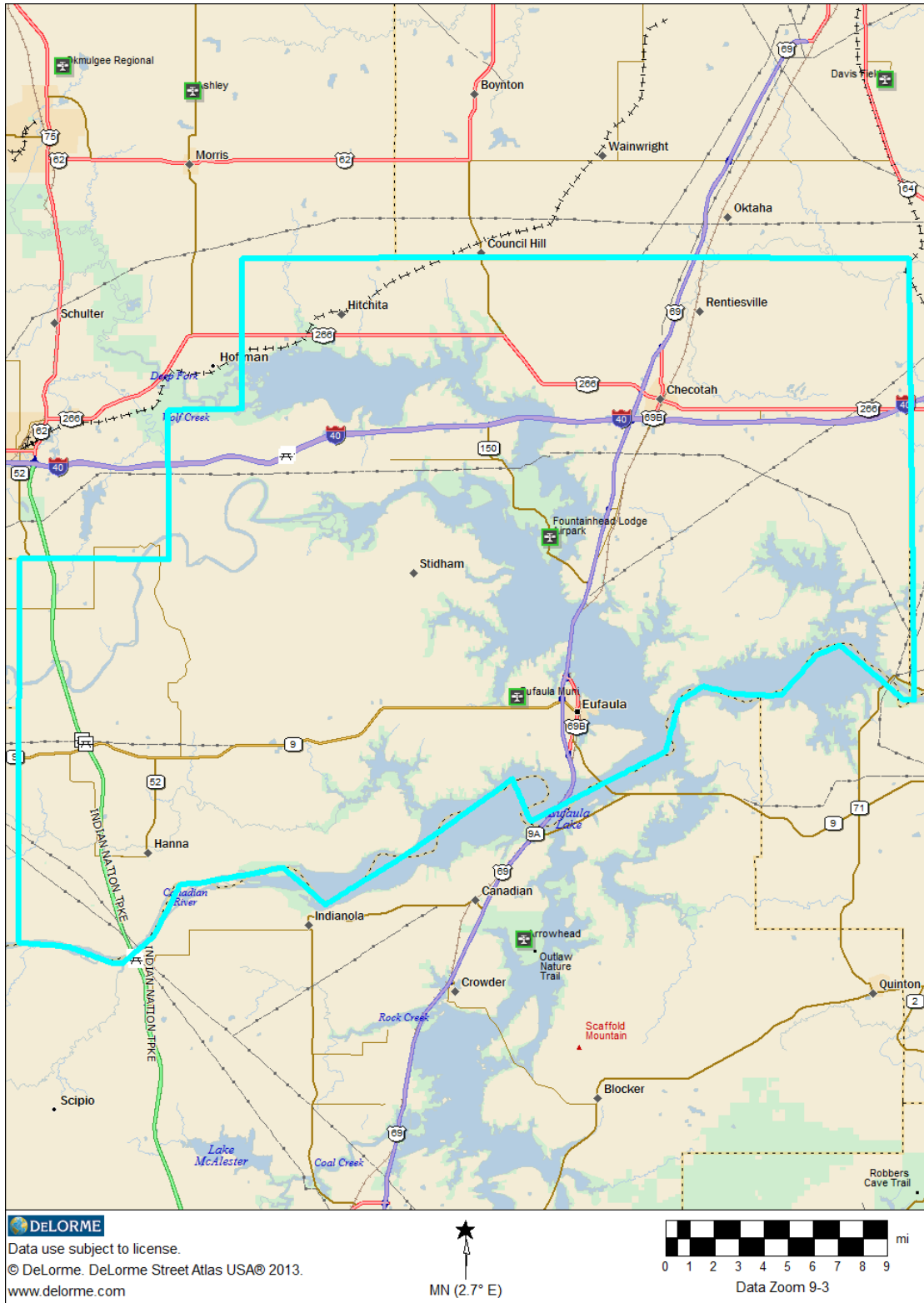
**Educational Facilities**

All of the county communities have public school facilities. Eufaula is served by Eufaula Public Schools. Eufaula Public Schools is comprised of one elementary, middle, and high school. The nearest higher education opportunities to McIntosh County are Connors State College in Warner, Eastern Oklahoma State College in Wilburton (EOSC also operates a satellite campus in McAlester), and Oklahoma State University Institute of Technology in Okmulgee.

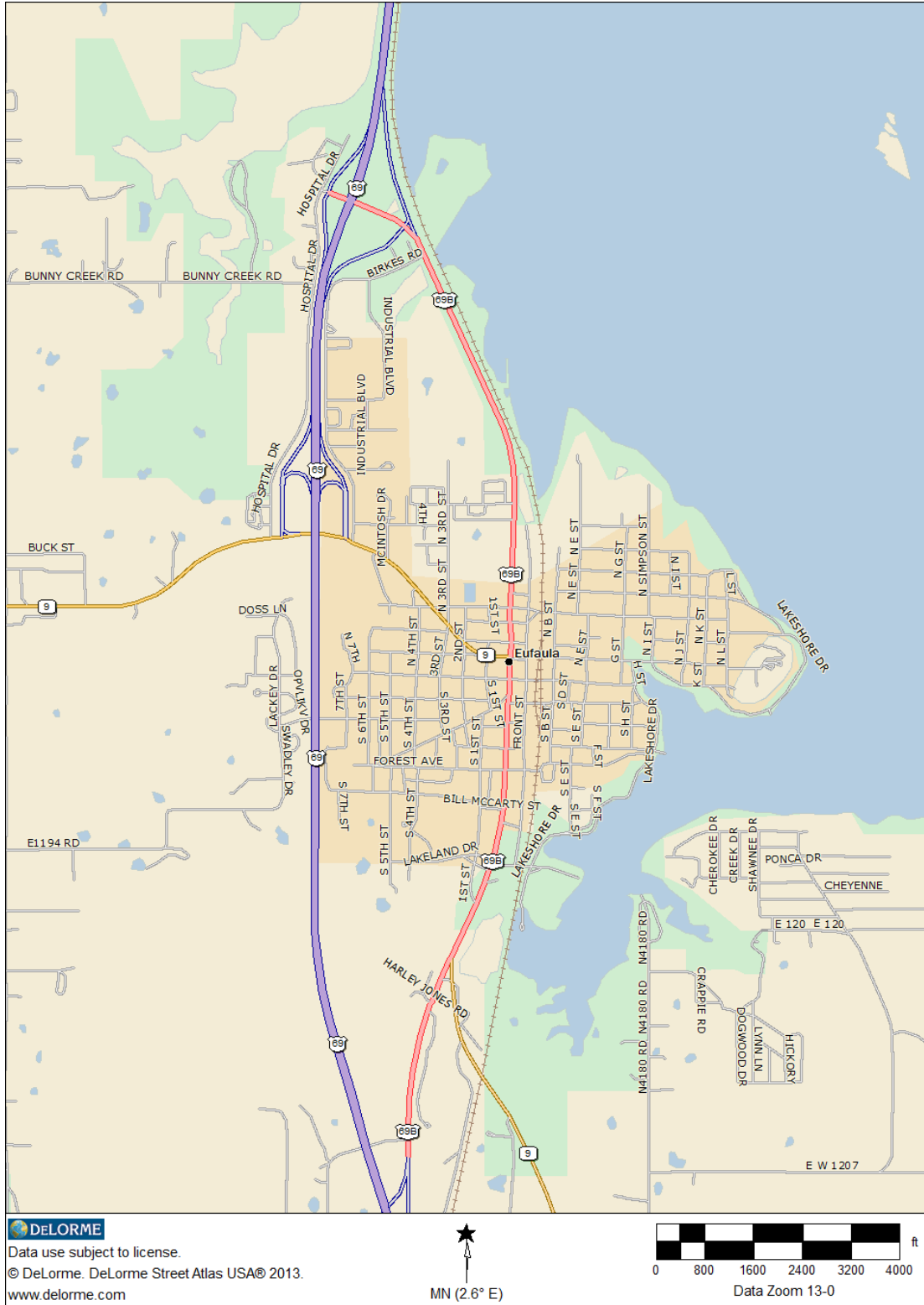
**Medical Facilities**

Medical services are provided by the Epic Medical Center, providing Eufaula with emergency care, in and out-patient procedures, and additional medical services. Additionally, the Eufaula Indian health Center is located in the southern portion of the city. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### McIntosh County Area Map



### Eufaula Area Map



## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Eufaula	2,639	2,813	0.64%	2,870	0.40%	2,912	0.29%
McIntosh County	19,456	20,252	0.40%	20,545	0.29%	20,987	0.43%
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 McIntosh County was 20,252 persons as of the 2010 Census, a 0.40% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of McIntosh County to be 20,545 persons, and projects that the population will show 0.43% annualized growth over the next five years.

The population of Eufaula was 2,813 persons as of the 2010 Census, a 0.64% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Eufaula to be 2,870 persons, and projects that the population will show 0.29% annualized growth over the next five years.

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

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Eufaula	1,150	1,177	0.23%	1,204	0.45%	1,224	0.33%
McIntosh County	8,085	8,460	0.45%	8,602	0.33%	8,805	0.47%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Eufaula	663	705	0.62%	728	0.64%	739	0.30%
McIntosh County	5,685	5,771	0.15%	5,865	0.32%	5,999	0.45%
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, McIntosh County had a total of 8,460 households, representing a 0.45% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates McIntosh County to have 8,602 households. This number is expected to experience a 0.47% annualized rate of growth over the next five years.

As of 2010, Eufaula had a total of 1,177 households, representing a 0.23% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Eufaula to have 1,204 households. This number is expected to experience a 0.33% 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 McIntosh County based on the U.S. Census Bureau's American Community Survey.

<b>2013 Population by Race and Ethnicity</b>				
<b>Single-Classification Race</b>	<b>Eufaula</b>		<b>McIntosh County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	2,855		20,358	
White Alone	1,559	54.61%	14,312	70.30%
Black or African American Alone	147	5.15%	698	3.43%
Amer. Indian or Alaska Native Alone	592	20.74%	3,024	14.85%
Asian Alone	26	0.91%	76	0.37%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	2	0.07%	10	0.05%
Two or More Races	529	18.53%	2,238	10.99%
<b>Population by Hispanic or Latino Origin</b>				
	<b>Eufaula</b>		<b>McIntosh County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	2,855		20,358	
Hispanic or Latino	80	2.80%	441	2.17%
<i>Hispanic or Latino, White Alone</i>	22	27.50%	243	55.10%
<i>Hispanic or Latino, All Other Races</i>	58	72.50%	198	44.90%
Not Hispanic or Latino	2,775	97.20%	19,917	97.83%
<i>Not Hispanic or Latino, White Alone</i>	1,537	55.39%	14,069	70.64%
<i>Not Hispanic or Latino, All Other Races</i>	1,238	44.61%	5,848	29.36%

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

In McIntosh County, racial and ethnic minorities comprise 30.89% of the total population. Within Eufaula, racial and ethnic minorities represent 46.16% of the population.

### Population by Age

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



<b>McIntosh County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	20,252		20,545		20,987			
Age 0 - 4	1,069	5.28%	1,026	4.99%	1,060	5.05%	-0.82%	0.65%
Age 5 - 9	1,138	5.62%	1,085	5.28%	1,045	4.98%	-0.95%	-0.75%
Age 10 - 14	1,253	6.19%	1,204	5.86%	1,107	5.27%	-0.79%	-1.67%
Age 15 - 17	797	3.94%	778	3.79%	769	3.66%	-0.48%	-0.23%
Age 18 - 20	605	2.99%	670	3.26%	719	3.43%	2.06%	1.42%
Age 21 - 24	692	3.42%	873	4.25%	1,017	4.85%	4.76%	3.10%
Age 25 - 34	1,894	9.35%	1,909	9.29%	2,059	9.81%	0.16%	1.52%
Age 35 - 44	2,148	10.61%	1,949	9.49%	1,920	9.15%	-1.93%	-0.30%
Age 45 - 54	3,103	15.32%	2,651	12.90%	2,238	10.66%	-3.10%	-3.33%
Age 55 - 64	3,108	15.35%	3,189	15.52%	3,224	15.36%	0.52%	0.22%
Age 65 - 74	2,521	12.45%	3,106	15.12%	3,607	17.19%	4.26%	3.04%
Age 75 - 84	1,490	7.36%	1,608	7.83%	1,676	7.99%	1.54%	0.83%
Age 85 and over	434	2.14%	497	2.42%	546	2.60%	2.75%	1.90%
<i>Age 55 and over</i>	<i>7,553</i>	<i>37.30%</i>	<i>8,400</i>	<i>40.89%</i>	<i>9,053</i>	<i>43.14%</i>	<i>2.15%</i>	<i>1.51%</i>
<i>Age 62 and over</i>	<i>4,943</i>	<i>24.41%</i>	<i>5,671</i>	<i>27.60%</i>	<i>6,250</i>	<i>29.78%</i>	<i>2.78%</i>	<i>1.97%</i>
<b>Median Age</b>	46.7		47.9		48.6		0.51%	0.29%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of McIntosh County is 47.9 years. This compares with the statewide figure of 36.6 years. Approximately 4.99% of the population is below the age of 5, while 27.60% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.97% per year.

<b>Eufaula Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	2,813		2,870		2,912			
Age 0 - 4	161	5.72%	153	5.33%	151	5.19%	-1.01%	-0.26%
Age 5 - 9	148	5.26%	162	5.64%	156	5.36%	1.82%	-0.75%
Age 10 - 14	159	5.65%	159	5.54%	164	5.63%	0.00%	0.62%
Age 15 - 17	101	3.59%	102	3.55%	102	3.50%	0.20%	0.00%
Age 18 - 20	89	3.16%	90	3.14%	98	3.37%	0.22%	1.72%
Age 21 - 24	115	4.09%	129	4.49%	140	4.81%	2.32%	1.65%
Age 25 - 34	286	10.17%	299	10.42%	310	10.65%	0.89%	0.73%
Age 35 - 44	297	10.56%	272	9.48%	289	9.92%	-1.74%	1.22%
Age 45 - 54	402	14.29%	354	12.33%	302	10.37%	-2.51%	-3.13%
Age 55 - 64	354	12.58%	374	13.03%	387	13.29%	1.11%	0.69%
Age 65 - 74	331	11.77%	379	13.21%	417	14.32%	2.75%	1.93%
Age 75 - 84	265	9.42%	281	9.79%	278	9.55%	1.18%	-0.21%
Age 85 and over	105	3.73%	116	4.04%	118	4.05%	2.01%	0.34%
<i>Age 55 and over</i>	<i>1,055</i>	<i>37.50%</i>	<i>1,150</i>	<i>40.07%</i>	<i>1,200</i>	<i>41.21%</i>	<i>1.74%</i>	<i>0.85%</i>
<i>Age 62 and over</i>	<i>702</i>	<i>24.96%</i>	<i>772</i>	<i>26.91%</i>	<i>811</i>	<i>27.85%</i>	<i>1.92%</i>	<i>0.99%</i>
<b>Median Age</b>	46.3		46.9		46.5		0.26%	-0.17%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Eufaula is 46.9 years. This compares with the statewide figure of 36.6 years. Approximately 5.33% of the population is below the age of 5, while 26.91% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.99% per year.

The populations of Eufaula and McIntosh County as a whole are significantly older than the rest of the state. This is due in large part to the influence of Lake Eufaula which is a popular retirement location.

### Families by Presence of Children

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

<b>2013 Family Type by Presence of Children Under 18 Years</b>				
	<b>Eufaula</b>		<b>McIntosh County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Families:	683		5,518	
Married-Couple Family:	482	70.57%	4,369	79.18%
With Children Under 18 Years	150	21.96%	1,257	22.78%
No Children Under 18 Years	332	48.61%	3,112	56.40%
Other Family:	201	29.43%	1,149	20.82%
Male Householder, No Wife Present	49	7.17%	358	6.49%
With Children Under 18 Years	19	2.78%	223	4.04%
No Children Under 18 Years	30	4.39%	135	2.45%
Female Householder, No Husband Present	152	22.25%	791	14.33%
With Children Under 18 Years	73	10.69%	372	6.74%
No Children Under 18 Years	79	11.57%	419	7.59%
<hr/>				
Total Single Parent Families	92		595	
Male Householder	19	20.65%	223	37.48%
Female Householder	73	79.35%	372	62.52%

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

As shown, within McIntosh County, among all families 10.78% are single-parent families, while in Eufaula, the percentage is 13.47%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,663		20,056		3,702,515	
Under 18 Years:	593		4,248		933,738	
With One Type of Disability	31	5.23%	164	3.86%	33,744	3.61%
With Two or More Disabilities	2	0.34%	27	0.64%	11,082	1.19%
No Disabilities	560	94.44%	4,057	95.50%	888,912	95.20%
18 to 64 Years:	1,423		11,285		2,265,702	
With One Type of Disability	108	7.59%	1,298	11.50%	169,697	7.49%
With Two or More Disabilities	128	9.00%	1,350	11.96%	149,960	6.62%
No Disabilities	1,187	83.42%	8,637	76.54%	1,946,045	85.89%
65 Years and Over:	647		4,523		503,075	
With One Type of Disability	130	20.09%	880	19.46%	95,633	19.01%
With Two or More Disabilities	180	27.82%	1,187	26.24%	117,044	23.27%
No Disabilities	337	52.09%	2,456	54.30%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>579</b>	<b>21.74%</b>	<b>4,906</b>	<b>24.46%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within McIntosh County, 24.46% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Eufaula the percentage is 21.74%. Compared with the rest of the state, the populations of Eufaula and McIntosh County are far more likely to have one or more disabilities.

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

**2013 Population by Veteran and Disability Status**

	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,070		15,808		2,738,788	
Veteran:	231	11.16%	2,142	13.55%	305,899	11.17%
With a Disability	104	45.02%	824	38.47%	100,518	32.86%
No Disability	127	54.98%	1,318	61.53%	205,381	67.14%
Non-veteran:	1,839	88.84%	13,666	86.45%	2,432,889	88.83%
With a Disability	442	24.03%	3,891	28.47%	430,610	17.70%
No Disability	1,397	75.97%	9,775	71.53%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within McIntosh County, the Census Bureau estimates there are 2,142 veterans, 38.47% of which have one or more disabilities (compared with 32.86% at a statewide level). In Eufaula, there are an estimated 231 veterans, 45.02% of which are estimated to have a disability. McIntosh County has a slightly disproportionate number of veterans compared with the rest of the state, and veterans in McIntosh County and Eufaula in particular are more likely to have one or more disabilities compared with veterans in the rest of the state.

## Group Quarters Population

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

	Eufaula		McIntosh County	
	No.	Percent	No.	Percent
Total Population	2,813		20,252	
Group Quarters Population	216	7.68%	345	1.70%
Institutionalized Population	216	7.68%	267	1.32%
Correctional facilities for adults	80	2.84%	80	0.40%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	136	4.83%	187	0.92%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	78	0.39%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	78	0.39%

Source: 2010 Decennial Census, Table P42

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

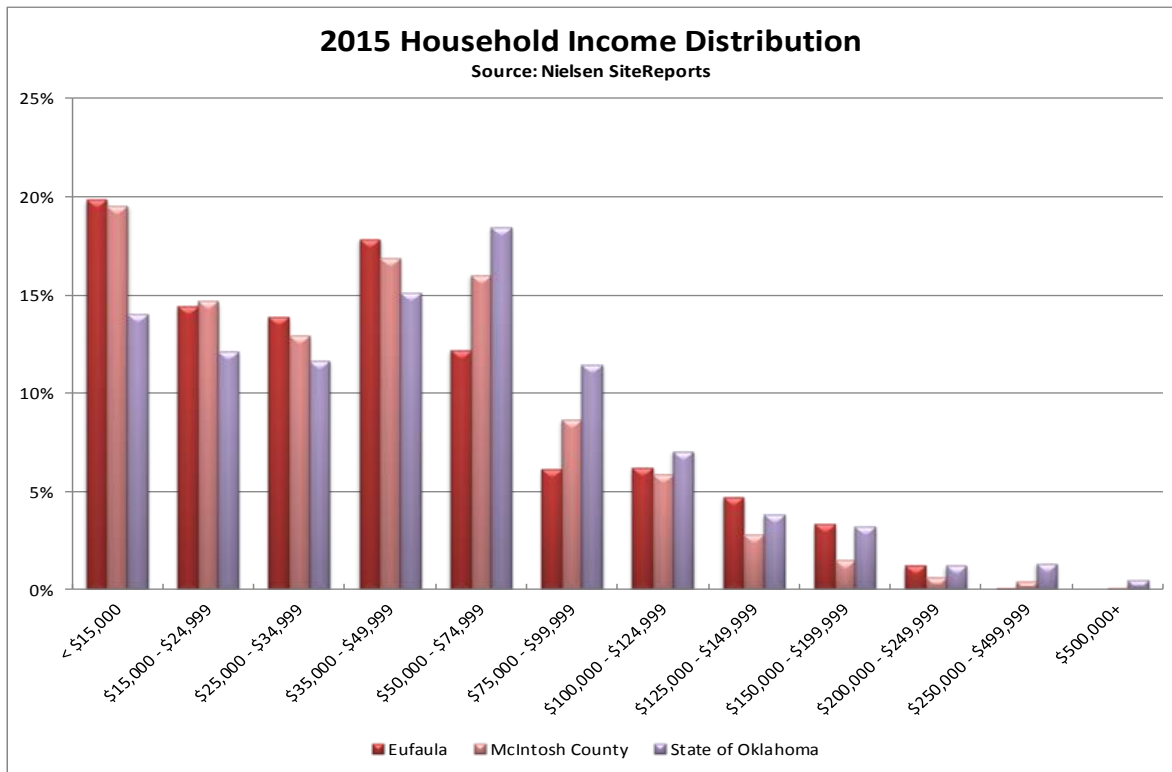
## Household Income Levels

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

<b>2015 Household Income Distribution</b>						
	<b>Eufaula</b>		<b>McIntosh County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	1,204		8,602		1,520,327	
< \$15,000	239	19.85%	1,680	19.53%	213,623	14.05%
\$15,000 - \$24,999	174	14.45%	1,264	14.69%	184,613	12.14%
\$25,000 - \$34,999	167	13.87%	1,112	12.93%	177,481	11.67%
\$35,000 - \$49,999	215	17.86%	1,452	16.88%	229,628	15.10%
\$50,000 - \$74,999	147	12.21%	1,376	16.00%	280,845	18.47%
\$75,000 - \$99,999	74	6.15%	743	8.64%	173,963	11.44%
\$100,000 - \$124,999	75	6.23%	506	5.88%	106,912	7.03%
\$125,000 - \$149,999	57	4.73%	241	2.80%	57,804	3.80%
\$150,000 - \$199,999	40	3.32%	128	1.49%	48,856	3.21%
\$200,000 - \$249,999	15	1.25%	55	0.64%	18,661	1.23%
\$250,000 - \$499,999	1	0.08%	35	0.41%	20,487	1.35%
\$500,000+	0	0.00%	10	0.12%	7,454	0.49%
<b>Median Household Income</b>	\$36,535		\$37,531		\$47,049	
<b>Average Household Income</b>	\$51,557		\$49,354		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for McIntosh County is estimated to be \$37,531 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Eufaula, median household income is estimated to be \$36,535. As can be seen in the following chart, Eufaula and McIntosh County have disproportionately higher concentrations of households in the lower income brackets, under \$50,000.



**Household Income Trend**

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

<b>Household Income Trend</b>					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Eufaula	\$20,547	\$36,535	3.66%	2.40%	1.26%
McIntosh County	\$25,964	\$37,531	2.33%	2.40%	-0.07%
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 McIntosh County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (Eufaula experienced positive growth, but the city’s median household income remains lower than both the county and state). It should be noted that this trend is not unique to Oklahoma or McIntosh 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 McIntosh County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Eufaula	27.58%	26.06%	-152	63.16%	61.64%
McIntosh County	18.18%	20.73%	255	39.91%	51.61%
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 McIntosh County is estimated to be 20.73% by the American Community Survey. This is an increase of 255 basis points since the 2000 Census. Within Eufaula, the poverty rate is estimated to be 26.06% (a slight decline from the 2000 Census, but nonetheless much higher than the county and state). It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

## Economic Conditions

### Employment and Unemployment

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

<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
McIntosh County	6,696	6,619	-0.23%	10.7%	8.2%	-250
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

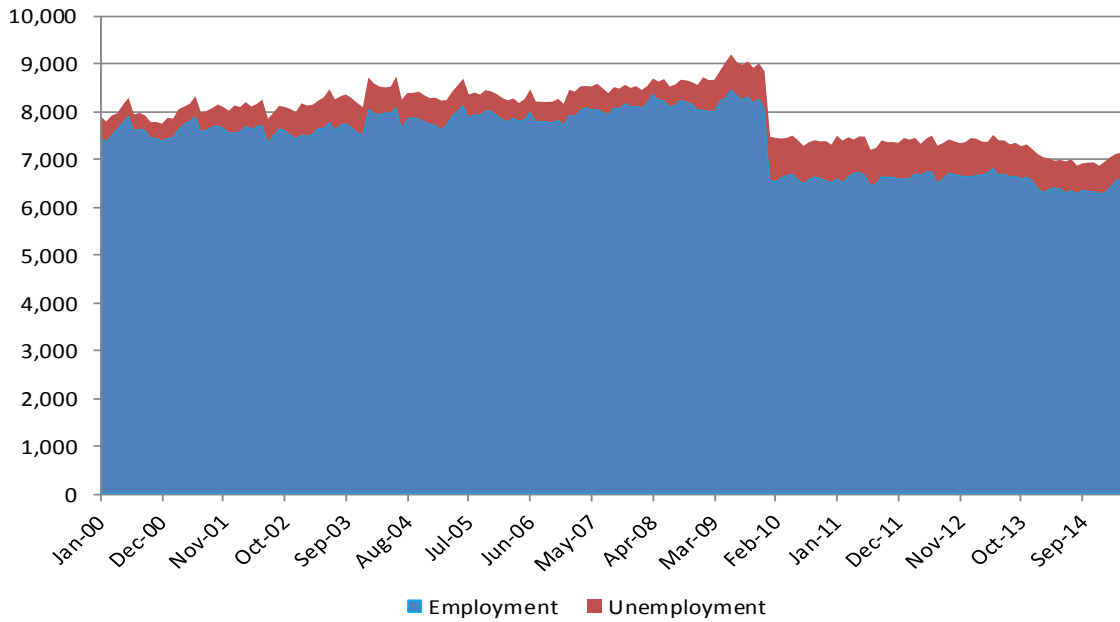
As of May 2015, total employment in McIntosh County was 6,619 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.23% per year. The unemployment rate in May was 8.2%, a decrease of -250 basis points from May 2010, which was 10.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and McIntosh County has underperformed both the state and nation in these statistics.

### Employment Level Trends

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



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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

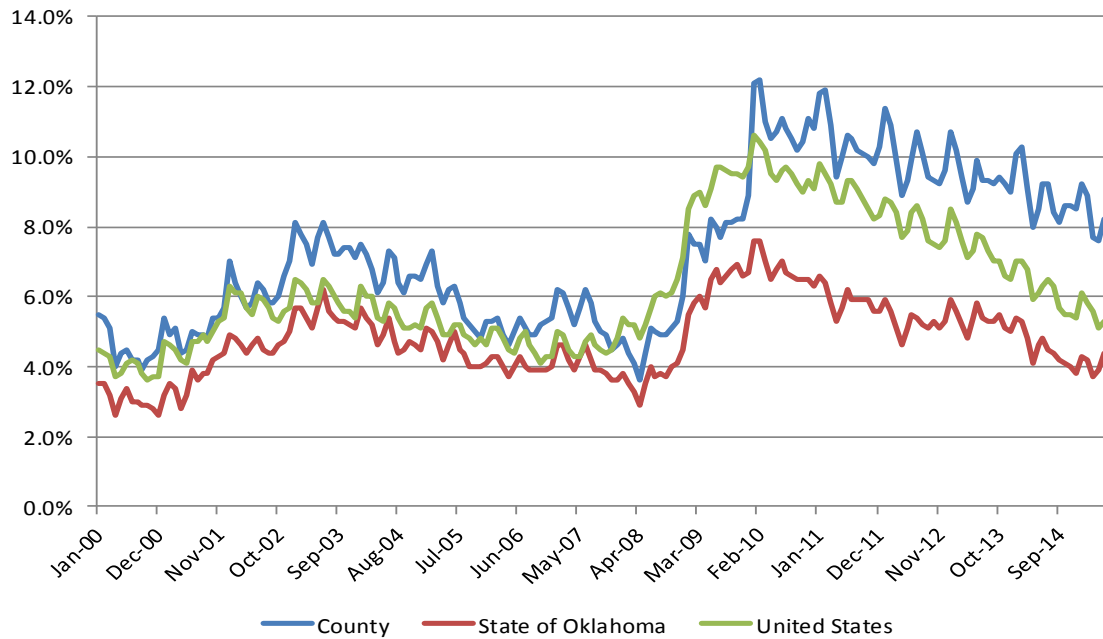
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, which marked the beginning of the national economic recession. The large decline shown in January 2010 is a statistical adjustment on the part of the Bureau of Labor Statistics and does not represent an actual decline in employment. Total employment was largely level from that period forward, until a slight decline in late 2012. Employment growth has resumed in the last twelve months, to its current level of 6,619 persons. The number of unemployed persons in May 2015 was 588, out of a total labor force of 7,207 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for McIntosh 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 McIntosh 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 McIntosh County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 8.2%. On the whole, unemployment rates in McIntosh County track very well with statewide figures but are typically above the state, and have been well above the state since late 2009. Compared with the United States, unemployment rates in McIntosh County have been higher than the national average since late 2009 as well.

**Employment and Wages by Industrial Supersector**

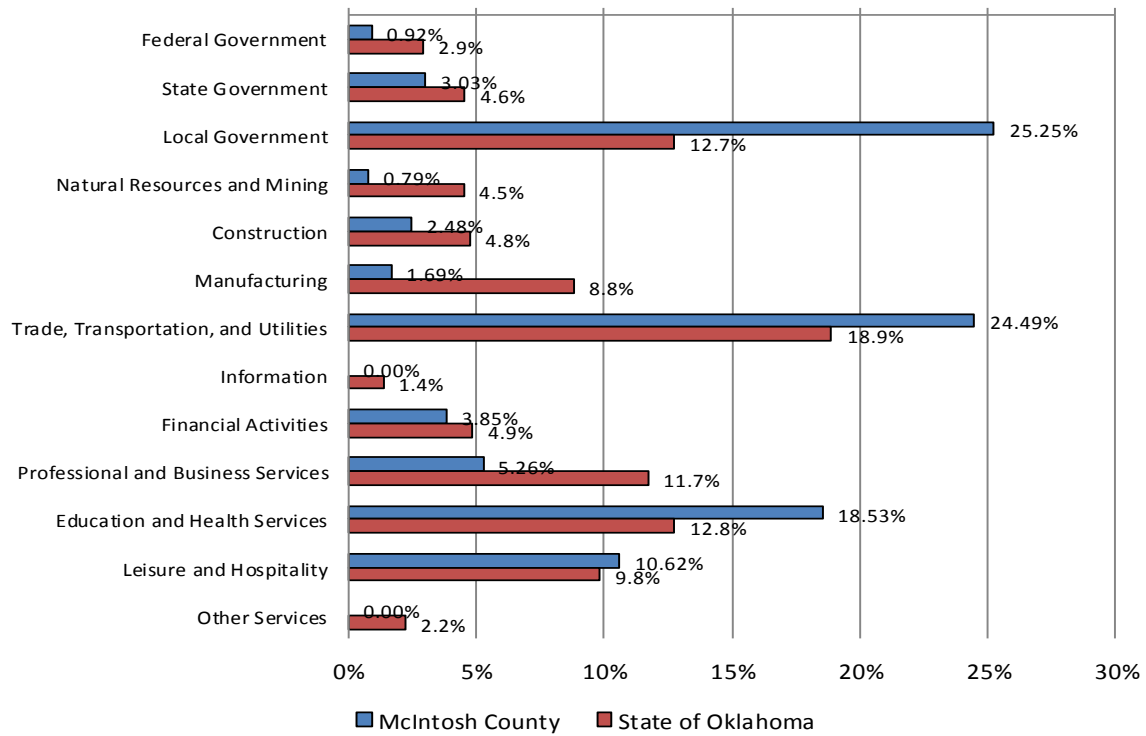
The next table presents data regarding employment in McIntosh County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.



<b>Employees and Wages by Supersector - 2014</b>					
Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	5	37	0.92%	\$42,747	0.46
State Government	11	122	3.03%	\$33,631	0.91
Local Government	36	1,018	25.25%	\$32,268	2.51
Natural Resources and Mining	9	32	0.79%	\$33,208	0.52
Construction	29	100	2.48%	\$42,615	0.55
Manufacturing	11	68	1.69%	\$27,395	0.19
Trade, Transportation, and Utilities	95	987	24.49%	\$24,641	1.28
Information	3	N/A	N/A	N/A	N/A
Financial Activities	38	155	3.85%	\$39,241	0.68
Professional and Business Services	58	212	5.26%	\$43,887	0.38
Education and Health Services	52	747	18.53%	\$25,307	1.23
Leisure and Hospitality	41	428	10.62%	\$12,035	0.99
Other Services	25	N/A	N/A	N/A	N/A
<b>Total</b>	<b>412</b>	<b>4,031</b>		<b>\$28,123</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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

Among private employers, the largest percentage of persons (24.49%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$24,641 per year. The industry



with the highest annual pay is Professional and Business Services, with average annual pay of \$43,887 per year.

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

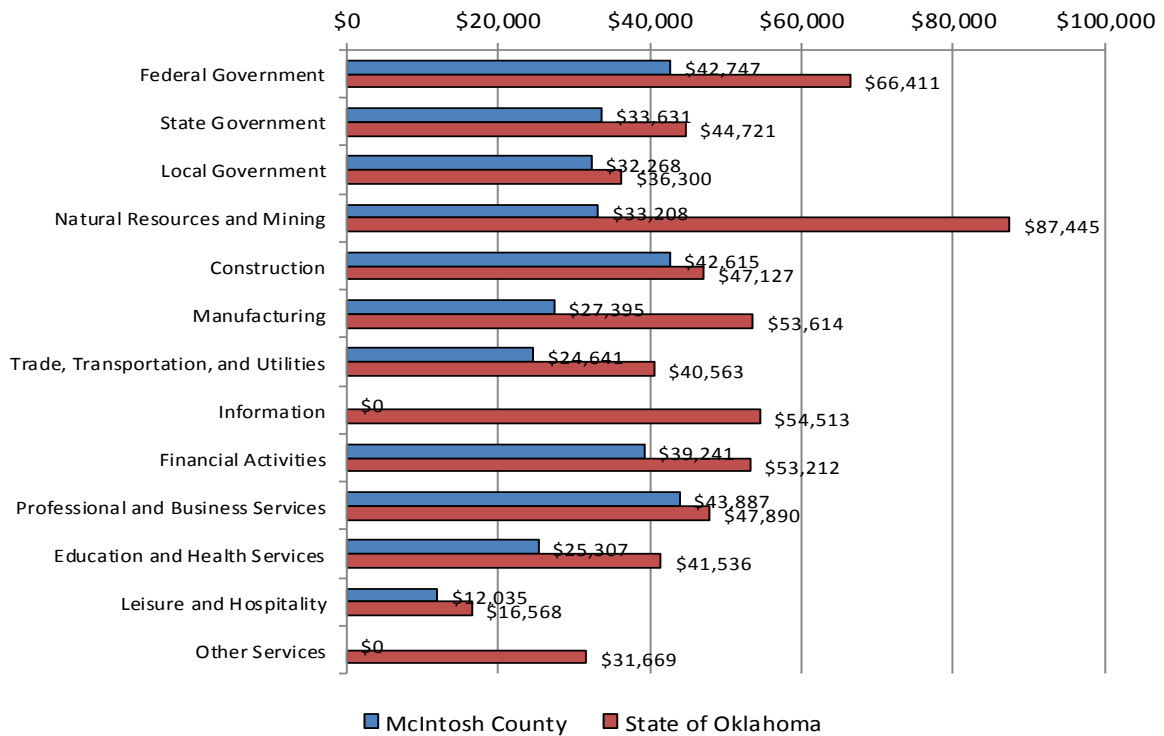
Within McIntosh County, among all industries the largest location quotient is in Local Government, with a quotient of 2.51. Among private employers, the largest is Trade, Transportation, and Utilities, with a quotient of 1.28.

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

<b>Comparison of 2014 Average Annual Pay by Supersector</b>					
Supersector	McIntosh County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$42,747	\$66,411	\$75,784	64.4%	56.4%
State Government	\$33,631	\$44,721	\$54,184	75.2%	62.1%
Local Government	\$32,268	\$36,300	\$46,146	88.9%	69.9%
Natural Resources and Mining	\$33,208	\$87,445	\$59,666	38.0%	55.7%
Construction	\$42,615	\$47,127	\$55,041	90.4%	77.4%
Manufacturing	\$27,395	\$53,614	\$62,977	51.1%	43.5%
Trade, Transportation, and Utilities	\$24,641	\$40,563	\$42,988	60.7%	57.3%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$39,241	\$53,212	\$85,261	73.7%	46.0%
Professional and Business Services	\$43,887	\$47,890	\$66,657	91.6%	65.8%
Education and Health Services	\$25,307	\$41,536	\$45,951	60.9%	55.1%
Leisure and Hospitality	\$12,035	\$16,568	\$20,993	72.6%	57.3%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$28,123</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>64.2%</b>	<b>54.8%</b>

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

**Average Annual Pay - 2014**



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

In comparison with the rest of Oklahoma, McIntosh County has lower average wages in each employment sector without exception, notably so in Natural Resources and Mining.

**Working Families**

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

<b>Families by Employment Status and Presence of Children</b>						
	<b>Eufaula</b>		<b>McIntosh County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>683</b>		<b>5,518</b>		<b>961,468</b>	
With Children <18 Years:	242	35.43%	1,852	33.56%	425,517	44.26%
Married Couple:	150	61.98%	1,257	67.87%	281,418	66.14%
Both Parents Employed	104	69.33%	765	60.86%	166,700	59.24%
One Parent Employed	39	26.00%	375	29.83%	104,817	37.25%
Neither Parent Employed	7	4.67%	117	9.31%	9,901	3.52%
Other Family:	92	38.02%	595	32.13%	144,099	33.86%
Male Householder:	19	20.65%	223	37.48%	36,996	25.67%
Employed	19	100.00%	170	76.23%	31,044	83.91%
Not Employed	0	0.00%	53	23.77%	5,952	16.09%
Female Householder:	73	79.35%	372	62.52%	107,103	74.33%
Employed	53	72.60%	239	64.25%	75,631	70.62%
Not Employed	20	27.40%	133	35.75%	31,472	29.38%
Without Children <18 Years:	441	64.57%	3,666	66.44%	535,951	55.74%
Married Couple:	332	75.28%	3,112	84.89%	431,868	80.58%
Both Spouses Employed	62	18.67%	718	23.07%	167,589	38.81%
One Spouse Employed	118	35.54%	878	28.21%	138,214	32.00%
Neither Spouse Employed	152	45.78%	1,516	48.71%	126,065	29.19%
Other Family:	109	24.72%	554	15.11%	104,083	19.42%
Male Householder:	30	19.74%	135	8.91%	32,243	25.58%
Employed	0	0.00%	15	11.11%	19,437	60.28%
Not Employed	30	100.00%	120	88.89%	12,806	39.72%
Female Householder:	79	72.48%	419	75.63%	71,840	69.02%
Employed	55	69.62%	172	41.05%	36,601	50.95%
Not Employed	24	30.38%	247	58.95%	35,239	49.05%
<i>Total Working Families:</i>	<i>450</i>	<i>65.89%</i>	<i>3,332</i>	<i>60.38%</i>	<i>740,033</i>	<i>76.97%</i>
<i>  With Children &lt;18 Years:</i>	<i>215</i>	<i>47.78%</i>	<i>1,549</i>	<i>46.49%</i>	<i>378,192</i>	<i>51.10%</i>
<i>  Without Children &lt;18 Years:</i>	<i>235</i>	<i>52.22%</i>	<i>1,783</i>	<i>53.51%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within McIntosh County, there are 3,332 working families, 46.49% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

Major employers in the Eufaula area include Eufaula public schools, Eufaula Municipal Hospital, McIntosh County, the Creek Nation, and D-P Manufacturing Company.

## Commuting Patterns

### Travel Time to Work

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

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

	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>922</b>		<b>6,779</b>		<b>1,613,364</b>	
Less than 15 minutes	510	55.31%	2,167	31.97%	581,194	36.02%
15 to 30 minutes	136	14.75%	2,074	30.59%	625,885	38.79%
30 to 45 minutes	142	15.40%	1,326	19.56%	260,192	16.13%
45 to 60 minutes	109	11.82%	586	8.64%	74,625	4.63%
60 or more minutes	25	2.71%	626	9.23%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within McIntosh County, the largest percentage of workers (31.97%) travel fewer than 15 minutes to work. Although McIntosh County has an active labor market, it appears that some workers living in McIntosh County commute to other labor markets in the region such as McAlester and Muskogee.

### Means of Transportation

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

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

	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>925</b>		<b>7,005</b>		<b>1,673,026</b>	
Car, Truck or Van:	879	95.03%	6,562	93.68%	1,551,461	92.73%
<i>Drove Alone</i>	725	82.48%	5,862	89.33%	1,373,407	88.52%
<i>Carpooled</i>	154	17.52%	700	10.67%	178,054	11.48%
Public Transportation	8	0.86%	45	0.64%	8,092	0.48%
Taxicab	0	0.00%	2	0.03%	984	0.06%
Motorcycle	0	0.00%	14	0.20%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	31	3.35%	138	1.97%	30,401	1.82%
Other Means	4	0.43%	18	0.26%	14,442	0.86%
Worked at Home	3	0.32%	226	3.23%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

## Housing Stock Analysis

### Existing Housing Units

The following table presents data regarding the total number of housing units in McIntosh County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Eufaula	1,468	1,552	0.56%	1,649	1.22%
McIntosh County	12,640	13,350	0.55%	13,560	0.31%
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 McIntosh County grew by 0.31% per year, to a total of 13,560 housing units in 2015. In terms of new housing unit construction, McIntosh County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>1,543</b>		<b>13,316</b>		<b>1,669,828</b>	
1 Unit, Detached	1,127	73.04%	8,348	62.69%	1,219,987	73.06%
1 Unit, Attached	23	1.49%	113	0.85%	34,434	2.06%
Duplex Units	123	7.97%	202	1.52%	34,207	2.05%
3-4 Units	74	4.80%	204	1.53%	42,069	2.52%
5-9 Units	11	0.71%	43	0.32%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	0	0.00%	20	0.15%	29,602	1.77%
50 or More Units	5	0.32%	16	0.12%	30,240	1.81%
Mobile Homes	180	11.67%	4,365	32.78%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	5	0.04%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>213</b>	<b>13.80%</b>	<b>485</b>	<b>3.64%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within McIntosh County, 62.69% of housing units are single-family, detached. 3.64% of housing units are multifamily in structure (two or more units per building), while 32.82% of housing units comprise mobile homes, RVs, etc.



Within Eufaula, 73.04% of housing units are single-family, detached. 13.80% of housing units are multifamily in structure, while 11.67% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

<b>2013 Housing Units by Tenure and Number of Bedrooms</b>						
	<b>Eufaula</b>		<b>McIntosh County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>1,104</b>		<b>8,092</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>717</b>	<b>64.95%</b>	<b>6,460</b>	<b>79.83%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	38	0.59%	2,580	0.27%
1 Bedroom	34	4.74%	294	4.55%	16,837	1.74%
2 Bedrooms	165	23.01%	1,732	26.81%	166,446	17.18%
3 Bedrooms	442	61.65%	3,596	55.67%	579,135	59.78%
4 Bedrooms	71	9.90%	689	10.67%	177,151	18.29%
5 or More Bedrooms	5	0.70%	111	1.72%	26,587	2.74%
<b>Renter Occupied:</b>	<b>387</b>	<b>35.05%</b>	<b>1,632</b>	<b>20.17%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	55	14.21%	114	6.99%	13,948	2.93%
1 Bedroom	67	17.31%	204	12.50%	101,850	21.43%
2 Bedrooms	174	44.96%	661	40.50%	179,121	37.68%
3 Bedrooms	61	15.76%	550	33.70%	152,358	32.05%
4 Bedrooms	30	7.75%	81	4.96%	24,968	5.25%
5 or More Bedrooms	0	0.00%	22	1.35%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in McIntosh County is 79.83%, while 20.17% of housing units are renter occupied. In Eufaula, the homeownership rate is 64.95%, while 35.05% of households are renters.

### Housing Units Tenure and Household Income

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

### McIntosh County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>8,092</b>	<b>6,460</b>	<b>1,632</b>	<b>79.83%</b>	<b>20.17%</b>
Less than \$5,000	263	157	106	59.70%	40.30%
\$5,000 - \$9,999	691	358	333	51.81%	48.19%
\$10,000-\$14,999	690	413	277	59.86%	40.14%
\$15,000-\$19,999	604	454	150	75.17%	24.83%
\$20,000-\$24,999	619	524	95	84.65%	15.35%
\$25,000-\$34,999	1,101	863	238	78.38%	21.62%
\$35,000-\$49,999	1,350	1,096	254	81.19%	18.81%
\$50,000-\$74,999	1,334	1,214	120	91.00%	9.00%
\$75,000-\$99,999	792	776	16	97.98%	2.02%
\$100,000-\$149,999	473	447	26	94.50%	5.50%
\$150,000 or more	175	158	17	90.29%	9.71%
<b>Income Less Than \$25,000</b>	<b>2,867</b>	<b>1,906</b>	<b>961</b>	<b>66.48%</b>	<b>33.52%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within McIntosh County as a whole, 33.52% of households with incomes less than \$25,000 are estimated to be renters, while 66.48% are estimated to be homeowners.

### Eufaula Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>1,104</b>	<b>717</b>	<b>387</b>	<b>64.95%</b>	<b>35.05%</b>
Less than \$5,000	34	10	24	29.41%	70.59%
\$5,000 - \$9,999	110	30	80	27.27%	72.73%
\$10,000-\$14,999	108	38	70	35.19%	64.81%
\$15,000-\$19,999	56	24	32	42.86%	57.14%
\$20,000-\$24,999	61	28	33	45.90%	54.10%
\$25,000-\$34,999	193	138	55	71.50%	28.50%
\$35,000-\$49,999	183	138	45	75.41%	24.59%
\$50,000-\$74,999	152	114	38	75.00%	25.00%
\$75,000-\$99,999	75	68	7	90.67%	9.33%
\$100,000-\$149,999	122	119	3	97.54%	2.46%
\$150,000 or more	10	10	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>369</b>	<b>130</b>	<b>239</b>	<b>35.23%</b>	<b>64.77%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Eufaula, 64.77% of households with incomes less than \$25,000 are estimated to be renters, while 35.23% are estimated to be homeowners.

### Housing Units by Year of Construction and Tenure

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Eufaula</b>		<b>McIntosh County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>1,104</b>		<b>8,092</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>717</b>	<b>64.95%</b>	<b>6,460</b>	<b>79.83%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	33	0.51%	10,443	1.08%
Built 2000 to 2009	59	8.23%	870	13.47%	153,492	15.84%
Built 1990 to 1999	109	15.20%	1,062	16.44%	125,431	12.95%
Built 1980 to 1989	98	13.67%	1,295	20.05%	148,643	15.34%
Built 1970 to 1979	107	14.92%	1,402	21.70%	184,378	19.03%
Built 1960 to 1969	84	11.72%	650	10.06%	114,425	11.81%
Built 1950 to 1959	98	13.67%	432	6.69%	106,544	11.00%
Built 1940 to 1949	28	3.91%	309	4.78%	50,143	5.18%
Built 1939 or Earlier	134	18.69%	407	6.30%	75,237	7.77%
Median Year Built:		1971		1980		1977
<b>Renter Occupied:</b>	<b>387</b>	<b>35.05%</b>	<b>1,632</b>	<b>20.17%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	4	1.03%	4	0.25%	5,019	1.06%
Built 2000 to 2009	57	14.73%	133	8.15%	50,883	10.70%
Built 1990 to 1999	35	9.04%	140	8.58%	47,860	10.07%
Built 1980 to 1989	63	16.28%	368	22.55%	77,521	16.31%
Built 1970 to 1979	81	20.93%	319	19.55%	104,609	22.01%
Built 1960 to 1969	54	13.95%	285	17.46%	64,546	13.58%
Built 1950 to 1959	29	7.49%	115	7.05%	54,601	11.49%
Built 1940 to 1949	15	3.88%	60	3.68%	31,217	6.57%
Built 1939 or Earlier	49	12.66%	208	12.75%	39,089	8.22%
Median Year Built:		1976		1975		1975
<b>Overall Median Year Built:</b>		<b>1971</b>		<b>1979</b>		<b>1976</b>

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

Within McIntosh County, 12.85% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Eufaula the percentage is 10.87%.

72.29% of housing units in McIntosh County were built prior to 1990, while in Eufaula the percentage is 76.09%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

The next table presents data regarding substandard housing in McIntosh 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
Eufaula	1,104	6	0.54%	42	3.80%	8	0.72%
McIntosh County	8,092	73	0.90%	91	1.12%	467	5.77%
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 McIntosh County, 0.90% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.12% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities. Compared with the rest of the state, the percentage of substandard housing units in McIntosh County and Eufaula is somewhat higher.

## Vacancy Rates

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

### 2013 Housing Units by Vacancy

	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	1,543		13,316		1,669,828	
Total Vacant Units	439	28.45%	5,224	39.23%	225,747	13.52%
For rent	52	11.85%	246	4.71%	43,477	19.26%
Rented, not occupied	10	2.28%	17	0.33%	9,127	4.04%
For sale only	93	21.18%	301	5.76%	23,149	10.25%
Sold, not occupied	6	1.37%	117	2.24%	8,618	3.82%
For seasonal, recreational, or occasional use	130	29.61%	3,538	67.73%	39,475	17.49%
For migrant workers	0	0.00%	4	0.08%	746	0.33%
Other vacant	148	33.71%	1,001	19.16%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	11.40%		4.38%		2.31%	
<b>Rental Vacancy Rate</b>	11.58%		12.98%		8.24%	

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

Within McIntosh County, the overall housing vacancy rate is estimated to be 39.23%. The homeowner vacancy rate is estimated to be 4.38%, while the rental vacancy rate is estimated to be 12.98%.

In Eufaula, the overall housing vacancy rate is estimated to be 28.45%. The homeowner vacancy rate is estimated to be 11.40%, while the rental vacancy rate is estimated to be 11.58%.

## Building Permits

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

### Eufaula

#### New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	6	\$103,667	0	N/A
2005	9	\$104,444	0	N/A
2006	13	\$70,572	0	N/A
2007	9	\$116,889	0	N/A
2008	10	\$111,100	10	\$60,000
2009	8	\$102,940	10	\$85,500
2010	18	\$143,333	0	N/A
2011	8	\$92,375	4	\$62,000
2012	28	\$134,286	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Eufaula, building permits for 133 housing units were issued between 2004 and 2014, for an average of 12 units per year. 81.95% of these housing units were single family homes, and 18.05% consisted of multifamily units (comprising small duplexes and quadplexes).

## New Construction Activity

### For Ownership:

Most new construction for ownership in McIntosh County has been on rural, unplatted acreages outside of the city limits of Eufaula or Checotah. There has been new construction in Eufaula, some of it on infill lots in existing subdivisions, but most new construction has been outside of Eufaula and included new homes on or very near the shores of Lake Eufaula. Though some new construction has been reasonably affordable, much has not: the average sale price of homes constructed in McIntosh County after 2010 (and sold after January 2014) is \$205,935 or \$128.43 per square foot, which is well

above what could be afforded by a household earning at or less than median household income for McIntosh County, which is estimated to be \$37,531 in 2015.

**For Rent:**

Most new market rate construction in Eufaula has consisted of very small properties with two to four units. In terms of affordable housing, Lakehurst Senior Living was completed in Eufaula in 2009, with 40 units intended for seniors age 62 and up, with incomes less than 60% of Area Median Income. This property was well-received and typically operates at full occupancy with a waiting list. 35 affordable single-family rental homes are currently under construction next to that development (Lakehurst Village), which will be intended for families with incomes less than 60% of Area Median Income. Lakehurst Village should be completed within six to twelve months of the writing of this report.

## Homeownership Market

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

### Housing Units by Home Value

The following table presents housing units in McIntosh 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

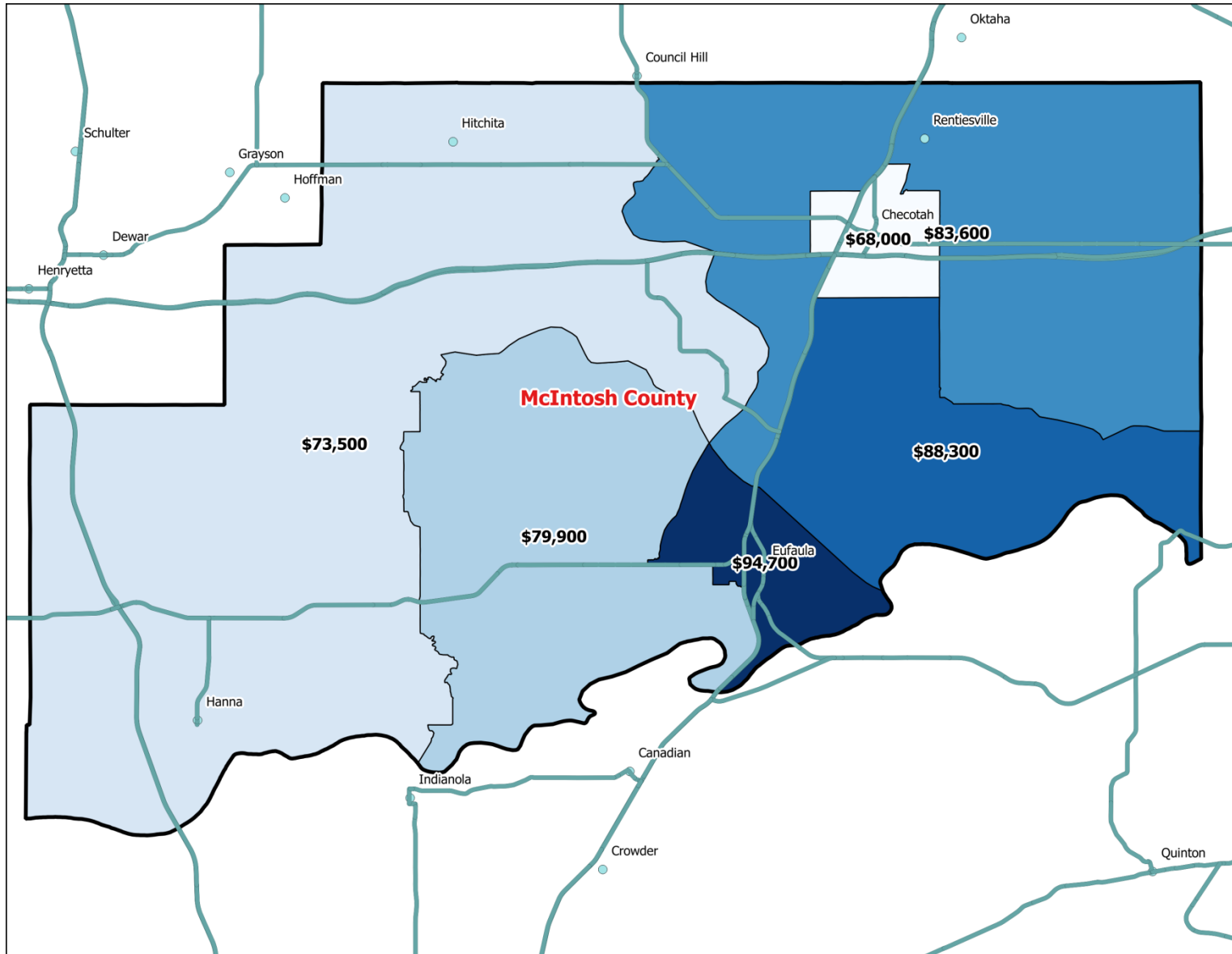
	Eufaula		McIntosh County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Owner-Occupied Units:</b>	<b>717</b>		<b>6,460</b>		<b>968,736</b>	
Less than \$10,000	0	0.00%	279	4.32%	20,980	2.17%
\$10,000 to \$14,999	4	0.56%	116	1.80%	15,427	1.59%
\$15,000 to \$19,999	5	0.70%	230	3.56%	13,813	1.43%
\$20,000 to \$24,999	29	4.04%	252	3.90%	16,705	1.72%
\$25,000 to \$29,999	8	1.12%	159	2.46%	16,060	1.66%
\$30,000 to \$34,999	11	1.53%	179	2.77%	19,146	1.98%
\$35,000 to \$39,999	26	3.63%	173	2.68%	14,899	1.54%
\$40,000 to \$49,999	38	5.30%	341	5.28%	39,618	4.09%
\$50,000 to \$59,999	66	9.21%	596	9.23%	45,292	4.68%
\$60,000 to \$69,999	13	1.81%	537	8.31%	52,304	5.40%
\$70,000 to \$79,999	42	5.86%	382	5.91%	55,612	5.74%
\$80,000 to \$89,999	78	10.88%	283	4.38%	61,981	6.40%
\$90,000 to \$99,999	45	6.28%	216	3.34%	51,518	5.32%
\$100,000 to \$124,999	84	11.72%	606	9.38%	119,416	12.33%
\$125,000 to \$149,999	55	7.67%	681	10.54%	96,769	9.99%
\$150,000 to \$174,999	34	4.74%	466	7.21%	91,779	9.47%
\$175,000 to \$199,999	65	9.07%	196	3.03%	53,304	5.50%
\$200,000 to \$249,999	33	4.60%	257	3.98%	69,754	7.20%
\$250,000 to \$299,999	20	2.79%	141	2.18%	41,779	4.31%
\$300,000 to \$399,999	41	5.72%	237	3.67%	37,680	3.89%
\$400,000 to \$499,999	20	2.79%	57	0.88%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	27	0.42%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	26	0.40%	3,764	0.39%
\$1,000,000 or more	0	0.00%	23	0.36%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$98,600</b>		<b>\$79,600</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in McIntosh County is \$79,600. This is -29.4% lower than the statewide median, which is \$112,800. The median home value in Eufaula is estimated to be \$98,600.

The geographic distribution of home values in McIntosh County can be visualized by the following map. As can be seen, the highest home values are in the immediate vicinity of the City of Eufaula and the areas surrounding Lake Eufaula, while the lowest homes values are in the Checotah area.

### McIntosh County Median Home Values by Census Tract





## Home Values by Year of Construction

The next table presents median home values in McIntosh 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

	Eufaula Median Value	McIntosh County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	\$67,900	\$188,900
Built 2000 to 2009	\$133,900	\$115,400	\$178,000
Built 1990 to 1999	\$122,000	\$92,500	\$147,300
Built 1980 to 1989	\$104,200	\$74,300	\$118,300
Built 1970 to 1979	\$130,900	\$79,100	\$111,900
Built 1960 to 1969	\$94,200	\$72,600	\$97,100
Built 1950 to 1959	\$64,000	\$72,700	\$80,300
Built 1940 to 1949	\$63,800	\$63,100	\$67,900
Built 1939 or Earlier	\$83,800	\$88,600	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Eufaula Single Family Sales Activity

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

### Eufaula Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	14	23	22	28	15
Average Sale Price	\$74,571	\$66,882	\$69,119	\$82,220	\$68,133
Average Square Feet	1,106	1,001	1,178	1,122	1,131
Average Price/SF	\$67.42	\$66.82	\$58.67	\$73.28	\$60.24
Average Year Built	1952	1968	1960	1967	1948

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

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**Eufaula Single Family Sales Activity**  
**Three Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	15	18	31	37	19
Average Sale Price	\$88,600	\$86,529	\$106,948	\$102,649	\$84,375
Average Square Feet	1,525	1,424	1,525	1,543	1,514
Average Price/SF	\$58.10	\$60.76	\$70.13	\$66.53	\$55.73
Average Year Built	1970	1973	1978	1967	1970

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

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**Eufaula Single Family Sales Activity**  
**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	2	0	4	1
Average Sale Price	\$255,000	\$126,750	N/A	\$181,000	\$93,000
Average Square Feet	2,794	1,894	N/A	2,167	1,674
Average Price/SF	\$91.27	\$66.92	N/A	\$83.53	\$55.56
Average Year Built	1973	1938	N/A	1965	1974

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

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**Eufaula Single Family Sales Activity**  
**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	37	45	57	76	41
Average Sale Price	\$84,333	\$79,355	\$90,154	\$100,452	\$82,289
Average Square Feet	1,345	1,200	1,360	1,333	1,253
Average Price/SF	\$62.70	\$66.13	\$66.29	\$75.36	\$65.67
Average Year Built	1961	1969	1970	1963	1958

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

Between 2011 and 2014, the average sale price grew by 4.47% per year. The average sale price in 2015 was \$82,289 for an average price per square foot of \$65.67. The average year of construction for homes sold in 2015 is estimated to be 1958.

**Foreclosure Rates**

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

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## Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
McIntosh County	2.4%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	26

\* Rank among the 64 counties for which foreclosure rates are available

Source: Federal Reserve Bank of New York, Community Credit Profiles

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According to the data provided, the foreclosure rate in McIntosh County was 2.4% in May 2014. The county ranked 26 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 somewhat higher rate of foreclosure compared with the rest of the state, foreclosures have likely had some impact on the local housing market. High rates of foreclosure in a neighborhood can have a depressing effect on housing values, lengthening marketing times and making it more difficult for potential buyers to secure financing.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Eufaula</b>		<b>McIntosh County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>387</b>		<b>1,632</b>		<b>475,345</b>	
With cash rent:	356		1,278		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	12	3.10%	30	1.84%	2,109	0.44%
\$150 to \$199	4	1.03%	15	0.92%	4,268	0.90%
\$200 to \$249	42	10.85%	87	5.33%	8,784	1.85%
\$250 to \$299	5	1.29%	69	4.23%	8,413	1.77%
\$300 to \$349	35	9.04%	87	5.33%	9,107	1.92%
\$350 to \$399	6	1.55%	40	2.45%	10,932	2.30%
\$400 to \$449	49	12.66%	107	6.56%	15,636	3.29%
\$450 to \$499	17	4.39%	56	3.43%	24,055	5.06%
\$500 to \$549	42	10.85%	82	5.02%	31,527	6.63%
\$550 to \$599	30	7.75%	138	8.46%	33,032	6.95%
\$600 to \$649	30	7.75%	113	6.92%	34,832	7.33%
\$650 to \$699	14	3.62%	133	8.15%	32,267	6.79%
\$700 to \$749	5	1.29%	95	5.82%	30,340	6.38%
\$750 to \$799	17	4.39%	44	2.70%	27,956	5.88%
\$800 to \$899	27	6.98%	103	6.31%	45,824	9.64%
\$900 to \$999	4	1.03%	8	0.49%	34,153	7.18%
\$1,000 to \$1,249	17	4.39%	61	3.74%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	10	0.61%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	31	8.01%	354	21.69%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$510</b>		<b>\$574</b>		<b>\$699</b>	

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

Median gross rent in McIntosh County is estimated to be \$574, which is -17.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Eufaula is estimated to be \$510.

### 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

	Eufaula Median Rent	McIntosh County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$521	\$549	\$841
Built 1990 to 1999	\$243	\$455	\$715
Built 1980 to 1989	\$596	\$577	\$693
Built 1970 to 1979	\$300	\$481	\$662
Built 1960 to 1969	\$618	\$597	\$689
Built 1950 to 1959	\$830	\$571	\$714
Built 1940 to 1949	-	\$536	\$673
Built 1939 or Earlier	\$523	\$638	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

### Eufaula Rental Survey Data

The next table shows the results of our rental survey of Eufaula. Most multifamily properties in Eufaula affordable or subsidized in some manner.

Eufaula Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Eufaula Village Apartments	LIHTC/USDA - Family	1977	2	1	803	30%	N/A	0.00%
Eufaula Village Apartments	LIHTC/USDA - Family	1977	3	1	1,010	30%	N/A	0.00%
Lakehurst Senior Living	LIHTC - Elderly	2009	1	1	715	\$383	\$0.536	0.00%
Lakehurst Senior Living	LIHTC - Elderly	2009	1	1	715	\$457	\$0.639	0.00%
Lakehurst Senior Living	LIHTC - Elderly	2009	2	1	915	\$467	\$0.510	0.00%
Lakehurst Senior Living	LIHTC - Elderly	2009	2	1	915	\$546	\$0.597	0.00%
Lakeland Cove Apartments	LIHTC/USDA - Elderly	1994	1	1	715	\$475	\$0.664	6.25%
Lakeland Cove Apartments	LIHTC/USDA - Elderly	1994	2	1	826	\$580	\$0.702	6.25%
Lakeridge Apartments	LIHTC - Elderly	2004	1	1	700	\$439	\$0.627	12.50%
Lakeridge Apartments	LIHTC - Elderly	2004	2	1	826	\$543	\$0.657	12.50%

The previous rent surveys encompass over one hundred rental units in four complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Review of historical rental data indicates the comparable rental rates have been generally stable over the last several years.

### Rental Market Vacancy – Eufaula

There are four affordable housing developments in Eufaula. Lakeland Cove, Lakeridge Apartments and Lakehurst Senior Living are all restricted to senior households. All typically remain at or near 100% occupancy. There is only one affordable housing development in Eufaula available to families: Eufaula Village Apartments, which is subject to the LIHTC program as well as USDA-Rural Development's rental housing program, with all tenants receiving rental assistance. This property also remains at full

occupancy with a waiting list. One property is under development: Lakehurst Village Homes, a 35-unit single family LIHTC development for families. The overall market vacancy of rental housing units was reported at 11.58% by the Census Bureau as of the most recent American Community Survey: this figure includes rental houses and small rental properties, as well as condominium units for rent.



Lakeridge Apartments



Lakeland Cove Apartments



Lakehurst Senior Living



Eufaula Village Apartments

## Summary of HUD Subsidized Properties

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

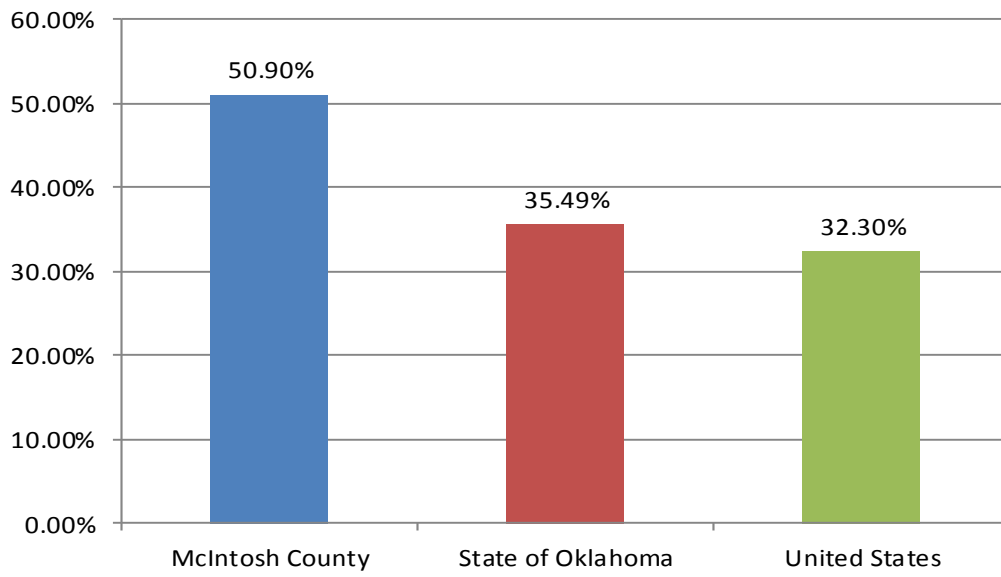
	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
<b>McIntosh County</b>						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	49	95%	\$11,299	\$288	\$277	50.90%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	49	95%	\$11,299	\$288	\$277	50.90%
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 49 housing units located within McIntosh County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$11,299. Total monthly rent for these units averages \$565, with the federal contribution averaging \$277 (49.10%) and the tenant's contribution averaging \$288 (50.90%).



**Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties**



Source: 2013 HUD Picture of Subsidized Households

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



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**Demographics of Persons in HUD Programs in McIntosh County**


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<b>McIntosh County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	49	15%	65%	66%	84%	19%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
<b>Summary of All HUD Programs</b>	<b>49</b>	<b>15%</b>	<b>65%</b>	<b>66%</b>	<b>84%</b>	<b>19%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

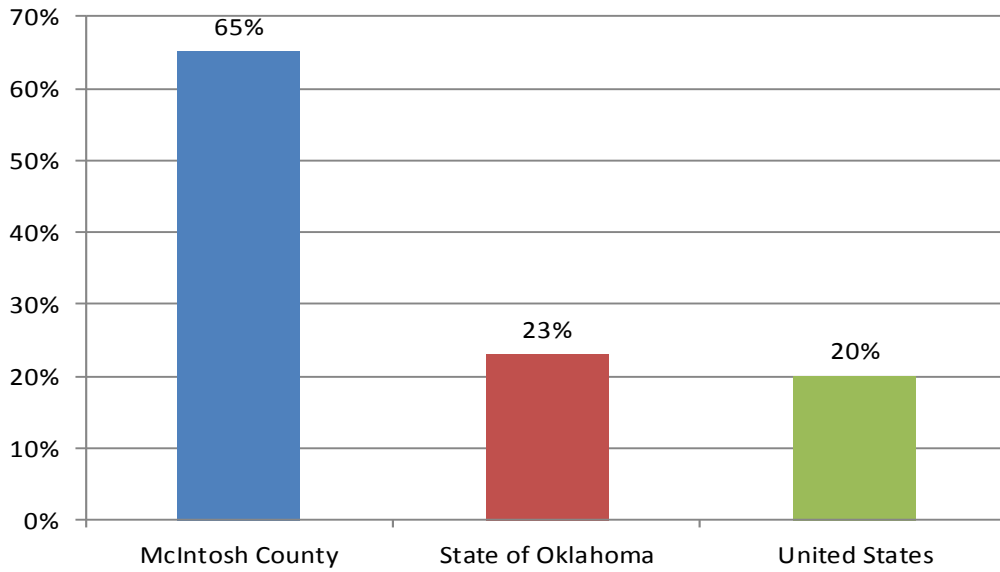
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15% of housing units are occupied by single parents with female heads of household. 65% of households have at least one person with a disability. 66% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 84% have one or more disabilities. Finally, 19% of households are designated as racial or ethnic minorities.

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

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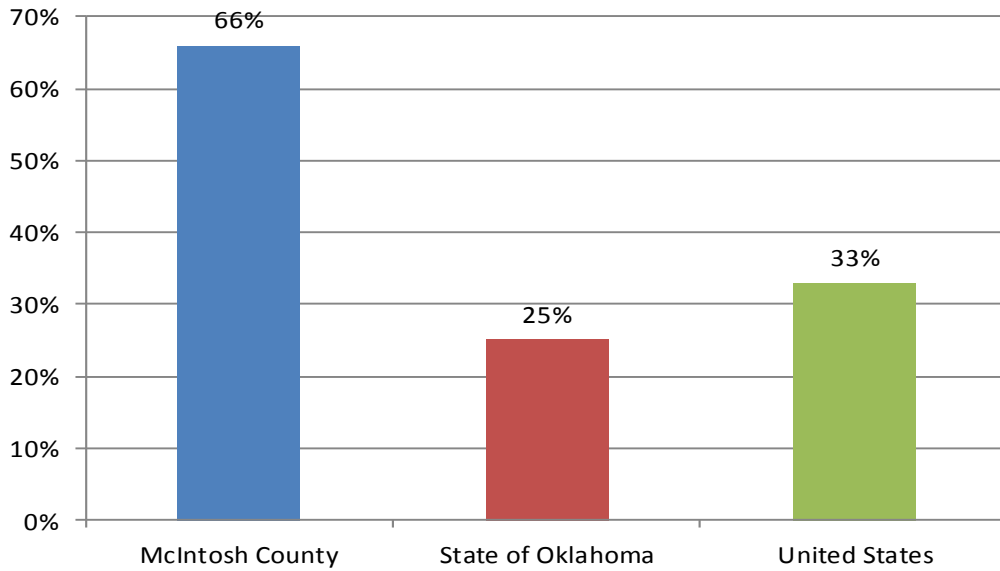
Source: 2013 HUD Picture of Subsidized Households

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

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Source: 2013 HUD Picture of Subsidized Households

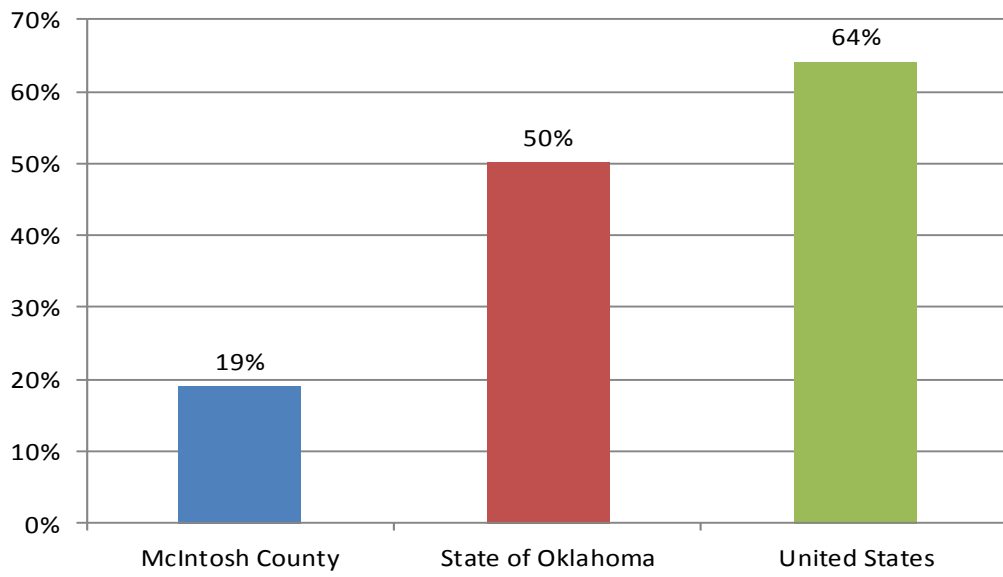
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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

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

<b>McIntosh County : CHAS - Housing Cost Burden by HAMFI</b>				
	<b>Owners</b>		<b>Renters</b>	
<b>Household Income / Cost Burden</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>635</b>		<b>570</b>	
Cost Burden Less Than 30%	130	20.47%	200	35.09%
Cost Burden Between 30%-50%	85	13.39%	80	14.04%
Cost Burden Greater Than 50%	365	57.48%	270	47.37%
Not Computed (no/negative income)	55	8.66%	20	3.51%
<b>Income 30%-50% HAMFI</b>	<b>820</b>		<b>315</b>	
Cost Burden Less Than 30%	515	62.80%	130	41.27%
Cost Burden Between 30%-50%	205	25.00%	150	47.62%
Cost Burden Greater Than 50%	100	12.20%	35	11.11%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>1,255</b>		<b>305</b>	
Cost Burden Less Than 30%	950	75.70%	175	57.38%
Cost Burden Between 30%-50%	255	20.32%	130	42.62%
Cost Burden Greater Than 50%	45	3.59%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>665</b>		<b>200</b>	
Cost Burden Less Than 30%	590	88.72%	180	90.00%
Cost Burden Between 30%-50%	70	10.53%	20	10.00%
Cost Burden Greater Than 50%	10	1.50%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>6,300</b>		<b>1,700</b>	
Cost Burden Less Than 30%	5,000	79.37%	995	58.53%
Cost Burden Between 30%-50%	725	11.51%	380	22.35%
Cost Burden Greater Than 50%	524	8.32%	305	17.94%
Not Computed (no/negative income)	55	0.87%	20	1.18%

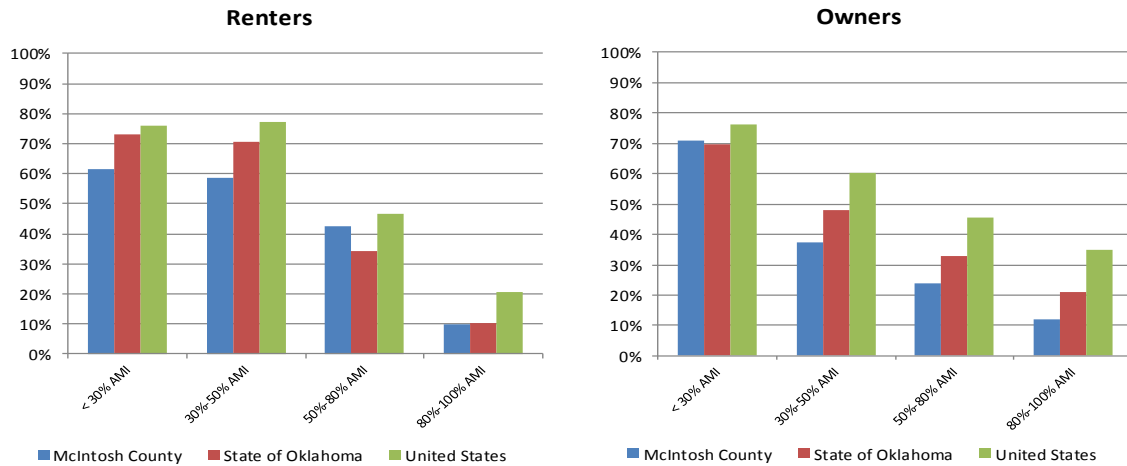
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>McIntosh County : Households by Income by Cost Burden</b>				
	<b>Owners</b>		<b>Renters</b>	
<b>Household Income Threshold</b>	<b>Total</b>	<b>% w/ Cost &gt; 30% Income</b>	<b>Total</b>	<b>% w/ Cost &gt; 30% Income</b>
Income < 30% HAMFI	635	70.87%	570	61.40%
Income 30%-50% HAMFI	820	37.20%	315	58.73%
Income 50%-80% HAMFI	1,255	23.90%	305	42.62%
Income 80%-100% HAMFI	665	12.03%	200	10.00%
All Incomes	6,300	19.83%	1,700	40.29%

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.

**McIntosh County : CHAS - HAMFI by Substandard Conditions / Overcrowding**

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>635</b>		<b>570</b>	
Between 1.0 and 1.5 Persons per Room	10	1.57%	40	7.02%
More than 1.5 Persons per Room	0	0.00%	45	7.89%
Lacks Complete Kitchen or Plumbing	40	6.30%	10	1.75%
<b>Income 30%-50% HAMFI</b>	<b>820</b>		<b>315</b>	
Between 1.0 and 1.5 Persons per Room	4	0.49%	15	4.76%
More than 1.5 Persons per Room	4	0.49%	4	1.27%
Lacks Complete Kitchen or Plumbing	20	2.44%	10	3.17%
<b>Income 50%-80% HAMFI</b>	<b>1,255</b>		<b>305</b>	
Between 1.0 and 1.5 Persons per Room	30	2.39%	10	3.28%
More than 1.5 Persons per Room	4	0.32%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.32%	10	3.28%
<b>Income 80%-100% HAMFI</b>	<b>665</b>		<b>200</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	1.50%	0	0.00%
<b>All Incomes</b>	<b>6,300</b>		<b>1,700</b>	
Between 1.0 and 1.5 Persons per Room	54	0.86%	69	4.06%
More than 1.5 Persons per Room	12	0.19%	49	2.88%
Lacks Complete Kitchen or Plumbing	80	1.27%	30	1.76%

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 McIntosh County, Oklahoma and the nation.

**McIntosh County : Households by Income by Overcrowding**

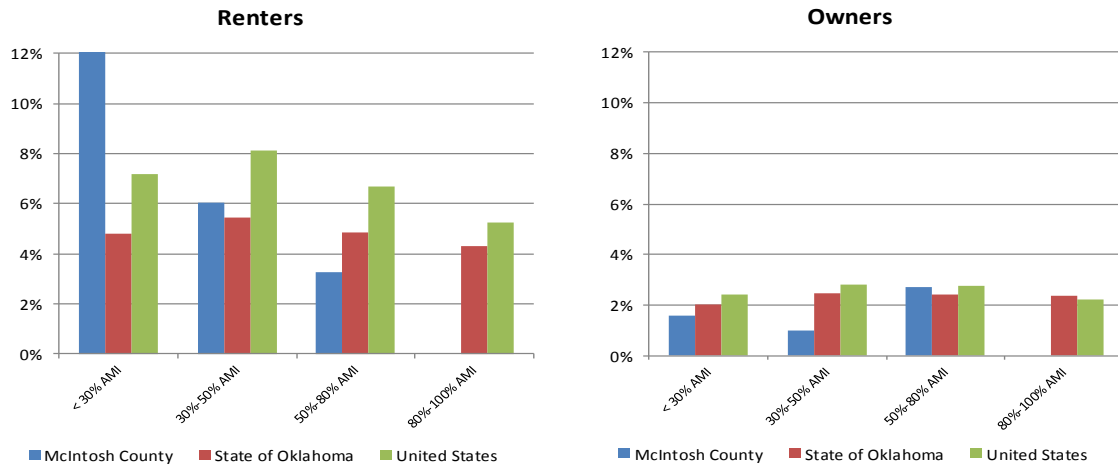
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	635	1.57%	570	14.91%	570
Income 30%-50% HAMFI	820	0.98%	315	6.03%	315
Income 50%-80% HAMFI	1,255	2.71%	305	3.28%	305
Income 80%-100% HAMFI	665	0.00%	200	0.00%	200
All Incomes	6,300	1.05%	1,700	6.94%	1,700

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

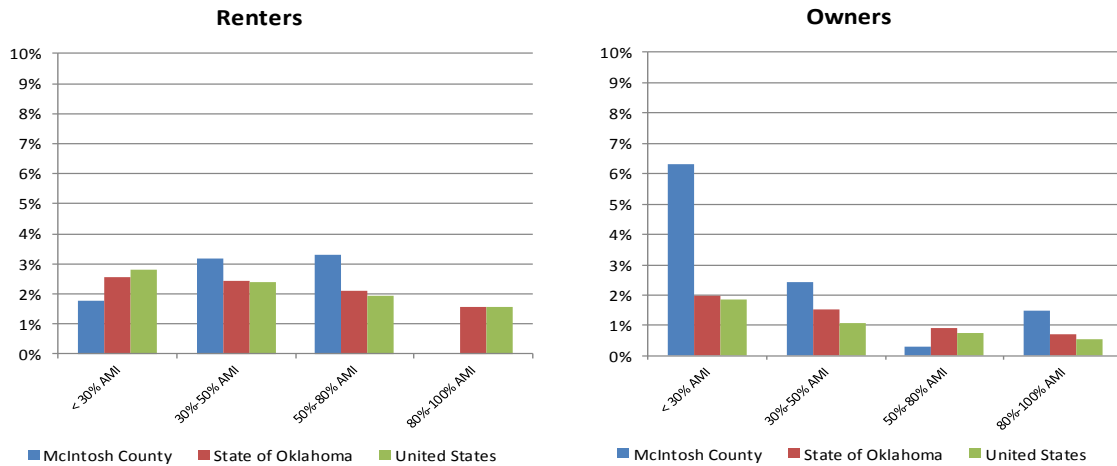
The table following summarizes this data for substandard housing conditions, with a comparison chart between McIntosh County, the state and the nation.

**McIntosh 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	635	6.30%	570	1.75%	
Income 30%-50% HAMFI	820	2.44%	315	3.17%	
Income 50%-80% HAMFI	1,255	0.32%	305	3.28%	
Income 80%-100% HAMFI	665	1.50%	200	0.00%	
All Incomes	6,300	1.27%	1,700	1.76%	

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.



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

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 30% HAMFI</b>	<b>635</b>	<b>449</b>	<b>70.71%</b>	<b>570</b>	<b>350</b>	<b>61.40%</b>
Elderly Family	80	75	93.75%	20	15	75.00%
Small Family (2-4 persons)	185	150	81.08%	160	125	78.13%
Large Family (5 or more persons)	15	4	26.67%	60	45	75.00%
Elderly Non-Family	220	145	65.91%	40	15	37.50%
Non-Family, Non-Elderly	140	75	53.57%	295	150	50.85%
<b>Income 30%-50% HAMFI</b>	<b>820</b>	<b>299</b>	<b>36.46%</b>	<b>315</b>	<b>190</b>	<b>60.32%</b>
Elderly Family	290	75	25.86%	50	20	40.00%
Small Family (2-4 persons)	160	75	46.88%	115	85	73.91%
Large Family (5 or more persons)	35	15	42.86%	15	10	66.67%
Elderly Non-Family	220	65	29.55%	120	65	54.17%
Non-Family, Non-Elderly	120	69	57.50%	15	10	66.67%
<b>Income 50%-80% HAMFI</b>	<b>1,255</b>	<b>298</b>	<b>23.75%</b>	<b>305</b>	<b>134</b>	<b>43.93%</b>
Elderly Family	385	110	28.57%	35	10	28.57%
Small Family (2-4 persons)	360	100	27.78%	180	110	61.11%
Large Family (5 or more persons)	40	8	20.00%	10	0	0.00%
Elderly Non-Family	340	35	10.29%	35	4	11.43%
Non-Family, Non-Elderly	130	45	34.62%	45	10	22.22%
<b>Income 80%-100% HAMFI</b>	<b>665</b>	<b>73</b>	<b>10.98%</b>	<b>200</b>	<b>19</b>	<b>9.50%</b>
Elderly Family	245	15	6.12%	4	4	100.00%
Small Family (2-4 persons)	175	25	14.29%	90	15	16.67%
Large Family (5 or more persons)	25	0	0.00%	20	0	0.00%
Elderly Non-Family	140	14	10.00%	10	0	0.00%
Non-Family, Non-Elderly	80	19	23.75%	75	0	0.00%
<b>All Incomes</b>	<b>6,300</b>	<b>1,227</b>	<b>19.48%</b>	<b>1,700</b>	<b>693</b>	<b>40.76%</b>
Elderly Family	1,785	315	17.65%	164	49	29.88%
Small Family (2-4 persons)	2,365	394	16.66%	710	335	47.18%
Large Family (5 or more persons)	325	27	8.31%	135	55	40.74%
Elderly Non-Family	1,150	279	24.26%	209	84	40.19%
Non-Family, Non-Elderly	680	212	31.18%	480	170	35.42%

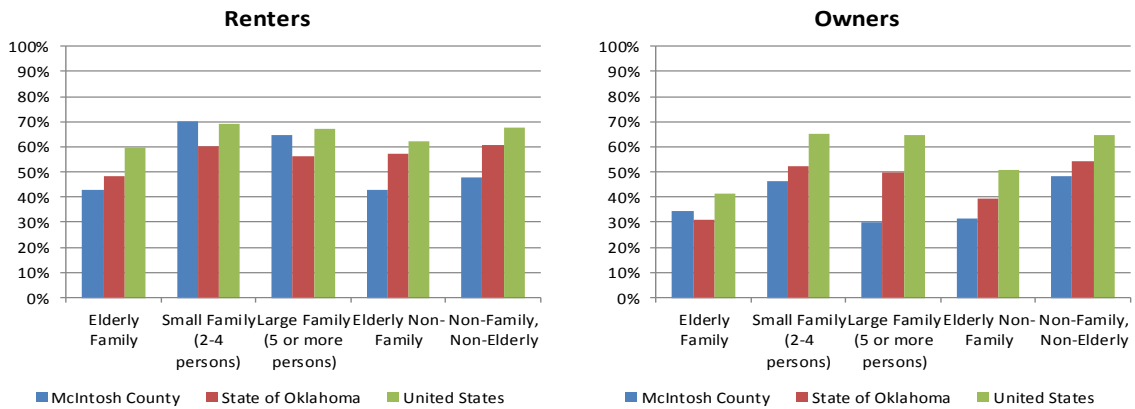
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**McIntosh County : Households under 80% AMI by Cost Burden**

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 80% HAMFI</b>	<b>2,710</b>	<b>1,046</b>	<b>38.60%</b>	<b>1,190</b>	<b>56.64%</b>
Elderly Family	755	260	34.44%	105	42.86%
Small Family (2-4 persons)	705	325	46.10%	455	70.33%
Large Family (5 or more persons)	90	27	30.00%	85	64.71%
Elderly Non-Family	780	245	31.41%	195	43.08%
Non-Family, Non-Elderly	390	189	48.46%	355	47.89%

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).



<b>McIntosh County : CHAS - Housing Problems by Household Type and HAMFI</b>						
	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income, Household Size/Type</b>						
<b>Income &lt; 30% HAMFI</b>	<b>635</b>	<b>465</b>	<b>73.23%</b>	<b>570</b>	<b>400</b>	<b>70.18%</b>
Elderly Family	80	80	100.00%	20	15	75.00%
Small Family (2-4 persons)	185	150	81.08%	160	155	96.88%
Large Family (5 or more persons)	15	15	100.00%	60	60	100.00%
Elderly Non-Family	220	145	65.91%	40	25	62.50%
Non-Family, Non-Elderly	140	75	53.57%	295	145	49.15%
<b>Income 30%-50% HAMFI</b>	<b>820</b>	<b>320</b>	<b>39.02%</b>	<b>315</b>	<b>200</b>	<b>63.49%</b>
Elderly Family	290	75	25.86%	50	15	30.00%
Small Family (2-4 persons)	160	75	46.88%	115	95	82.61%
Large Family (5 or more persons)	35	20	57.14%	15	15	100.00%
Elderly Non-Family	220	65	29.55%	120	65	54.17%
Non-Family, Non-Elderly	120	85	70.83%	15	10	66.67%
<b>Income 50%-80% HAMFI</b>	<b>1,255</b>	<b>330</b>	<b>26.29%</b>	<b>305</b>	<b>149</b>	<b>48.85%</b>
Elderly Family	385	110	28.57%	35	10	28.57%
Small Family (2-4 persons)	360	100	27.78%	180	110	61.11%
Large Family (5 or more persons)	40	40	100.00%	10	10	100.00%
Elderly Non-Family	340	35	10.29%	35	4	11.43%
Non-Family, Non-Elderly	130	45	34.62%	45	15	33.33%
<b>Income Greater than 80% of HAMFI</b>	<b>3,590</b>	<b>229</b>	<b>6.38%</b>	<b>510</b>	<b>39</b>	<b>7.65%</b>
Elderly Family	1,030	65	6.31%	60	15	25.00%
Small Family (2-4 persons)	1,665	85	5.11%	255	20	7.84%
Large Family (5 or more persons)	240	4	1.67%	50	4	8.00%
Elderly Non-Family	365	35	9.59%	20	0	0.00%
Non-Family, Non-Elderly	290	40	13.79%	120	0	0.00%
<b>All Incomes</b>	<b>6,300</b>	<b>1,344</b>	<b>21.33%</b>	<b>1,700</b>	<b>788</b>	<b>46.35%</b>
Elderly Family	1,785	330	18.49%	165	55	33.33%
Small Family (2-4 persons)	2,370	410	17.30%	710	380	53.52%
Large Family (5 or more persons)	330	79	23.94%	135	89	65.93%
Elderly Non-Family	1,145	280	24.45%	215	94	43.72%
Non-Family, Non-Elderly	680	245	36.03%	475	170	35.79%

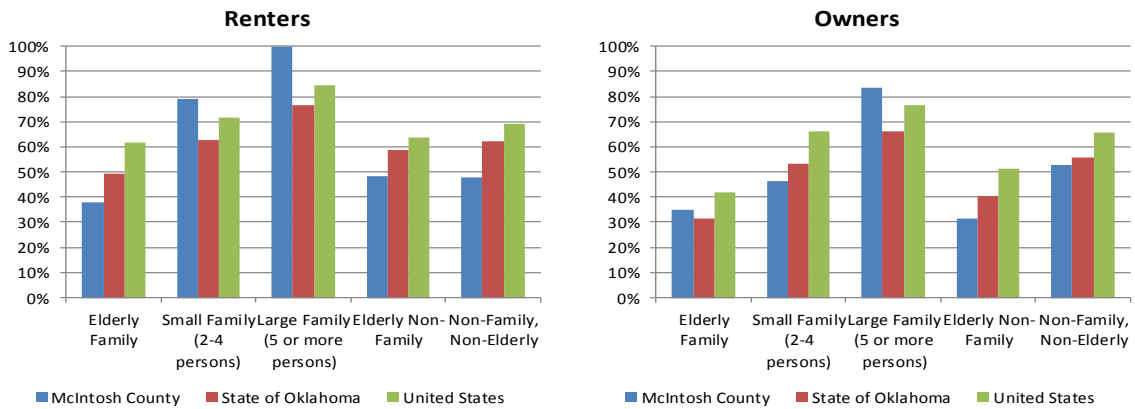
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**McIntosh 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
<b>Income &lt; 80% HAMFI</b>	<b>2,710</b>	<b>1,115</b>	<b>41.14%</b>	<b>1,190</b>	<b>62.94%</b>
Elderly Family	755	265	35.10%	105	38.10%
Small Family (2-4 persons)	705	325	46.10%	455	79.12%
Large Family (5 or more persons)	90	75	83.33%	85	100.00%
Elderly Non-Family	780	245	31.41%	195	48.21%
Non-Family, Non-Elderly	390	205	52.56%	355	47.89%

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 McIntosh 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.”



<b>McIntosh County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>		
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>635</b>	<b>460</b>	<b>72.4%</b>	<b>569</b>	<b>400</b>	<b>70.3%</b>
White alone, non-Hispanic	425	300	70.6%	374	255	68.2%
Black or African-American alone	60	45	75.0%	25	10	40.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	109	75	68.8%	149	120	80.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	55	45	81.8%	24	20	83.3%
<b>Income 30%-50% HAMFI</b>	<b>820</b>	<b>320</b>	<b>39.0%</b>	<b>315</b>	<b>200</b>	<b>63.5%</b>
White alone, non-Hispanic	595	260	43.7%	190	105	55.3%
Black or African-American alone	40	30	75.0%	10	10	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	110	20	18.2%	60	40	66.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	75	10	13.3%	60	45	75.0%
<b>Income 50%-80% HAMFI</b>	<b>1,255</b>	<b>335</b>	<b>26.7%</b>	<b>305</b>	<b>150</b>	<b>49.2%</b>
White alone, non-Hispanic	995	250	25.1%	205	130	63.4%
Black or African-American alone	34	30	88.2%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	105	50	47.6%	70	20	28.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	0	0.0%	0	0	N/A
Other (including multiple races)	94	4	4.3%	30	0	0.0%
<b>Income 80%-100% HAMFI</b>	<b>670</b>	<b>90</b>	<b>13.4%</b>	<b>200</b>	<b>20</b>	<b>10.0%</b>
White alone, non-Hispanic	510	75	14.7%	150	20	13.3%
Black or African-American alone	29	4	13.8%	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	44	4	9.1%	25	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	10	40.0%	10	0	0.0%
Other (including multiple races)	65	0	0.0%	10	0	0.0%
<b>All Incomes</b>	<b>6,305</b>	<b>1,340</b>	<b>21.3%</b>	<b>1,699</b>	<b>785</b>	<b>46.2%</b>
White alone, non-Hispanic	4,840	990	20.5%	1,139	520	45.7%
Black or African-American alone	208	124	59.6%	64	20	31.3%
Asian alone	10	0	0.0%	0	0	N/A
American Indian alone	682	153	22.4%	343	184	53.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	10	16.7%	10	0	0.0%
Other (including multiple races)	519	69	13.3%	149	65	43.6%

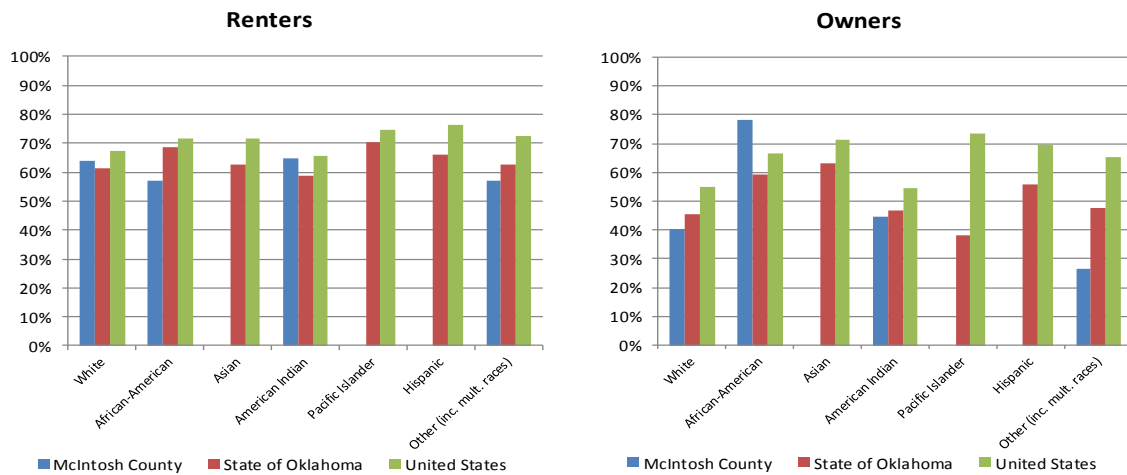
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>2,710</b>	<b>1,115</b>	<b>41.14%</b>	<b>1,189</b>	<b>750</b>	<b>63.08%</b>
White alone, non-Hispanic	2,015	810	40.20%	769	490	63.72%
Black or African-American alone	134	105	78.36%	35	20	57.14%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	324	145	44.75%	279	180	64.52%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	0	0.00%	0	0	N/A
Other (including multiple races)	224	59	26.34%	114	65	57.02%

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 McIntosh 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 535 renter households that are cost overburdened, and 755 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 115 renter households that are cost overburdened, and 360 homeowners that are cost overburdened.
- 78.36% of African American homeowners 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 McIntosh 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 Eufaula, as well as McIntosh County as a whole. The calculations are shown in the following tables.

### Eufaula Anticipated Demand

Households in Eufaula grew at an annually compounded rate of 0.23% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.45% per year since that time, and that households will grow 0.33% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.33% per year in forecasting future household growth for Eufaula.

The percentage of owner households was estimated at 64.95% with renter households estimated at 35.05%, 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.

<b>Future Housing Demand Estimates for Eufaula</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	1,204	1,208	1,212	1,216	1,220	1,224
Owner %: 64.95%	782	785	787	790	792	795
Renter %: 35.05%	422	423	425	426	428	429
<b>Total New Owner Households</b>						<b>13</b>
<b>Total New Renter Households</b>						<b>7</b>

Based on an estimated household growth rate of 0.33% per year, Eufaula would require 13 new housing units for ownership, and 7 units for rent, over the next five years. Annually this equates to 3 units for ownership per year, and 1 units for rent per year.

### McIntosh County Anticipated Demand

Households in McIntosh County grew at an annually compounded rate of 0.45% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.33% per year since that time, and that households will grow 0.47% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.47% per year in forecasting future household growth for McIntosh County.

The percentage of owner households was estimated at 79.83% with renter households estimated at 20.17%, 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



## Housing Demand – Population Subsets

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

<b>McIntosh County: 2015-2020 Housing Needs by Income Threshold</b>					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	162	41	203
Less than 30% AMI	10.08%	33.53%	16	14	30
Less than 50% AMI	23.10%	52.06%	37	21	59
Less than 60% AMI	27.71%	62.47%	45	26	70
Less than 80% AMI	43.02%	70.00%	70	29	98

### 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.

<b>McIntosh County: 2015-2020 Housing Needs Age 62 and Up</b>					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	46.59%	21.94%	75	9	84
Elderly less than 30% AMI	4.76%	3.53%	8	1	9
Elderly less than 50% AMI	12.86%	13.53%	21	6	26
Elderly less than 60% AMI	15.43%	16.24%	25	7	32
Elderly less than 80% AMI	24.37%	17.65%	39	7	47

### 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.

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**McIntosh County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	45.79%	44.71%	74	18	<b>93</b>
Disabled less than 30% AMI	7.54%	14.71%	12	6	<b>18</b>
Disabled less than 50% AMI	14.92%	26.76%	24	11	<b>35</b>
Disabled less than 60% AMI	17.90%	32.12%	29	13	<b>42</b>
Disabled less than 80% AMI	24.13%	36.18%	39	15	<b>54</b>

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### 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.

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**McIntosh County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	162	41	203
Total Veteran Demand	13.55%	13.55%	22	6	<b>28</b>
Veterans with Disabilities	5.21%	5.21%	8	2	<b>11</b>
Veterans Below Poverty	1.89%	1.89%	3	1	<b>4</b>
Disabled Veterans Below Poverty	0.65%	0.65%	1	0	<b>1</b>

---

### 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).

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**McIntosh County: 2015-2020 Housing Needs for Working Families**


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	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	162	41	203
Total Working Families	41.18%	41.18%	67	17	<b>84</b>
Working Families with Children Present	19.14%	19.14%	31	8	<b>39</b>

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### Population Subset Conclusions

Based on population and household growth over the next five years, a total of 203 housing units will be needed in McIntosh County over the next five years. Of those units:

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

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

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