

**Housing Needs Assessment**  
**Muskogee 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:**

June 29, 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.





October 1, 2015

Mr. Dennis Shockley, Executive Director  
Oklahoma Housing Finance Agency  
100 NW 63<sup>rd</sup> Street, Ste. 200  
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SUBJECT:       Housing Needs Assessment  
                  Muskogee County  
                  IRR - Tulsa/OKC File No. 140-2015-0064

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

Mr. Dennis Shockley  
Oklahoma Housing Finance Agency  
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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 Muskogee County is projected to remain relatively stable over the next five years.
2. Muskogee County is projected to need a total of 59 housing units for ownership and 29 housing units for rent over the next five years.
3. Median Household Income in Muskogee County is estimated to be \$39,739 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Muskogee County is estimated to be 22.87%, compared with 14.72% for Oklahoma.
4. Homeowner and rental vacancy rates in Muskogee County are lower than the state averages.
5. Home values and rental rates in Muskogee County are also lower than the state averages.
6. Approximately 44.98% of renters and 21.33% of owners are housing cost overburdened.

## **Disaster Resiliency Specific Findings:**

1. Create and maintain the county HMP

2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number:45 Injuries: 37 Fatalities:5 Damages (1996-2014): \$670,000.00
4. Social Vulnerability: Particularly elevated social vulnerability score at county level; at the census tract level, the Muskogee area has particularly higher scores
5. Floodplain: Muskogee (city), Ft. Gibson, Taft, Haskell, Webber Falls, and Porum have notable development within or near the floodplain

#### **Homelessness Specific Findings**

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

#### **Fair Housing Specific Findings**

1. Units at risk for poverty: 642
2. Units in mostly non-white enclaves: 59
3. Units nearer elevated number of disabled persons: 44
4. Units further than 15 miles from a hospital: 48
5. Units located in a food desert: 30
6. Units that lack readily available transit: 345

#### **Lead-Based Paint Specific Findings**

1. We estimate there are 5,107 occupied housing units in Muskogee County with lead-based paint hazards.
2. 2,519 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 611 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 Muskogee 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 Muskogee 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 Muskogee 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 Muskogee County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Muskogee County area.

## Effective Date of Consultation

The Muskogee County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 29, 2015. The date of this report is October 1, 2015. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Muskogee County area was inspected during June, 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

# Muskogee County Analysis

## Area Information

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

Muskogee County is located in northeast Oklahoma. The county is bordered on the north by Wagoner County, on the west by Okmulgee County, on the south by McIntosh and Haskell Counties, and on the east by Cherokee and Sequoyah Counties. The Muskogee County Seat is Muskogee, which is located in the northeast part of the county. This location is approximately 45 miles southeast of Tulsa and 137 miles east of Oklahoma City.

Muskogee County has a total area of 840 square miles (810 square miles of land, and 29 square miles of water), ranking 36th out of Oklahoma's 77 counties in terms of total area. The total population of Muskogee County as of the 2010 Census was 70,990 persons, for a population density of 88 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. Three major highways intersect within Muskogee. These are US 62, US 64, US 69, and SH 165 (Muskogee Turnpike). The nearest interstate highway is I-40, approximately 15 miles to the south. The county also has an intricate network of county roadways.

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

Davis Field Airport is located just south of Muskogee. Its primary asphalt runway is 7,200 feet in length, and can accommodate all heavy air traffic. Davis Field averages 33 aircraft operations per day. The nearest full-service commercial airport is Tulsa International Airport, located approximately 45 miles northwest.

Another important linkage in Muskogee is the Port of Muskogee, located at the confluence of the Arkansas, Verdigris and Grand Rivers. The McClellan-Kerr Arkansas Navigation System (MKARNS) maintains a channel depth of nine feet, tonnage at the Port of Muskogee in 2014 was reported to be over 700,000 tons. The economic impact of the port is reported to be over \$2 billion in investment in facilities at the port, with over 2,500 jobs generated with combined payroll over \$125 million annually.

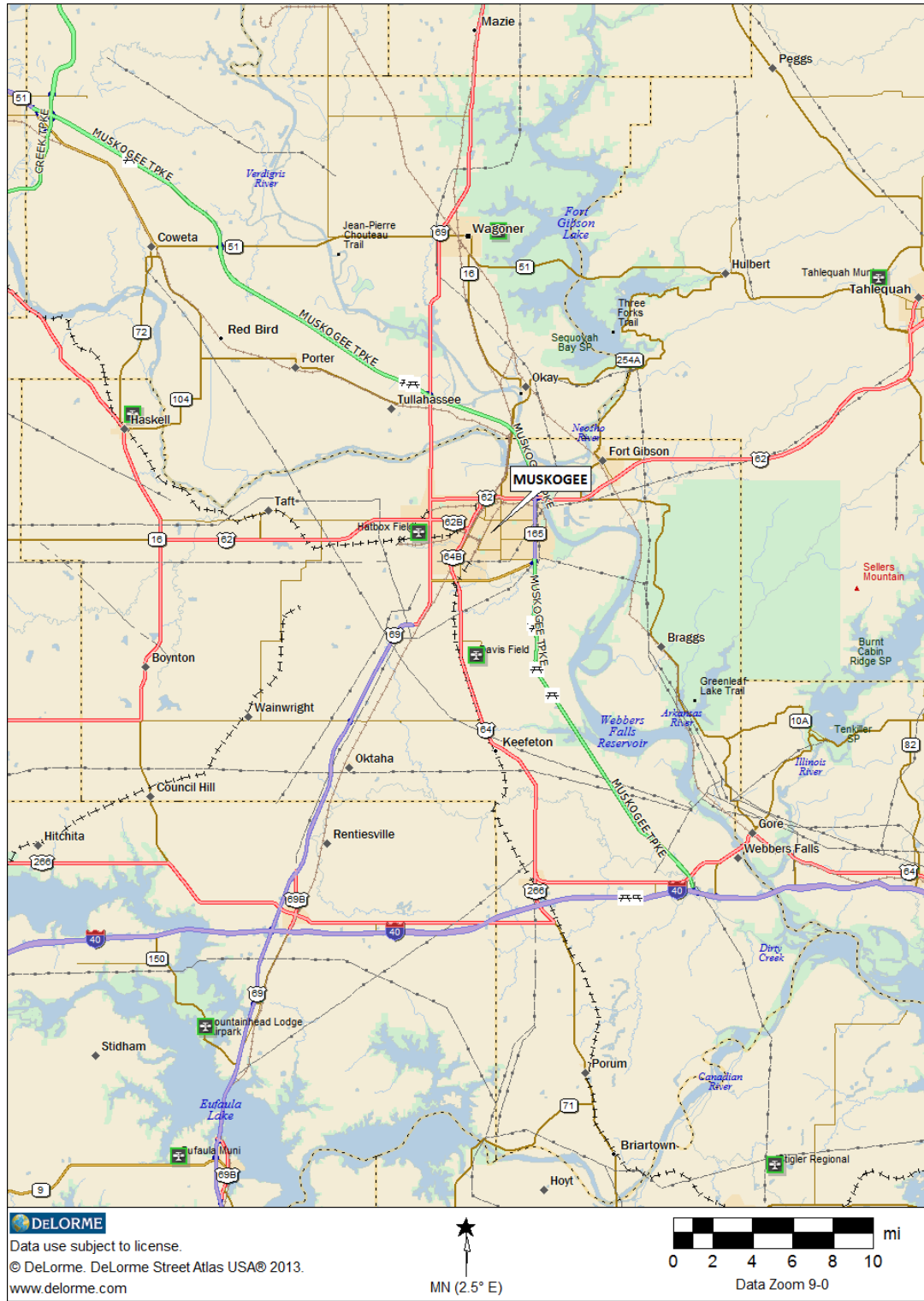
### **Educational Facilities**

All of the county communities have public school facilities. Muskogee is served by Muskogee Public Schools, as well as Hilldale Public Schools. Muskogee Public Schools has recently passed a bond issue providing \$8 million toward improving technology. Higher education offerings in Muskogee include the Muskogee campus of Northeastern State University, Connors State College, Bacone College, and Indian Capital Technology Center. In addition, the Oklahoma School for the Blind (Parkview School) is located in Muskogee.

### **Medical Facilities**

County medical services are provided by the EASTAR Health System, a two-hospital 320-bed full-service health system. Additionally, the Jack C. Montgomery VA Medical Center has 99 operating beds, including inpatient behavioral health and inpatient rehabilitation. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

### Muskogee County Area Map



### Muskogee Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Muskogee 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
Muskogee	38,310	39,223	0.24%	39,243	0.01%	39,336	0.05%
Muskogee County	69,451	70,990	0.22%	69,983	-0.29%	70,088	0.03%
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 Muskogee County was 70,990 persons as of the 2010 Census, a 0.22% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Muskogee County to be 69,983 persons, and projects that the population will show 0.03% annualized growth over the next five years.

The population of Muskogee was 39,223 persons as of the 2010 Census, a 0.24% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Muskogee to be 39,243 persons, and projects that the population will show 0.05% annualized growth over the next five years.

The next table presents data regarding household levels in Muskogee 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
Muskogee	15,523	15,704	0.12%	15,752	0.06%	15,823	0.09%
Muskogee County	26,458	27,054	0.22%	26,700	-0.26%	26,788	0.07%
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
Muskogee	9,951	9,761	-0.19%	9,867	0.22%	9,925	0.12%
Muskogee County	18,463	18,296	-0.09%	18,084	-0.23%	18,163	0.09%
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, Muskogee County had a total of 27,054 households, representing a 0.22% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Muskogee County to have

26,700 households. This number is expected to experience a 0.07% annualized rate of growth over the next five years.

As of 2010, Muskogee had a total of 15,704 households, representing a 0.12% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Muskogee to have 15,752 households. This number is expected to experience a 0.09% 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 Muskogee County based on the U.S. Census Bureau's American Community Survey.

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Muskogee		Muskogee County	
	No.	Percent	No.	Percent
Total Population	39,073		70,657	
White Alone	23,487	60.11%	43,544	61.63%
Black or African American Alone	6,179	15.81%	7,780	11.01%
Amer. Indian or Alaska Native Alone	4,787	12.25%	9,696	13.72%
Asian Alone	414	1.06%	441	0.62%
Native Hawaiian and Other Pac. Isl. Alone	11	0.03%	11	0.02%
Some Other Race Alone	700	1.79%	907	1.28%
Two or More Races	3,495	8.94%	8,278	11.72%
Population by Hispanic or Latino Origin	Muskogee		Muskogee County	
	No.	Percent	No.	Percent
Total Population	39,073		70,657	
Hispanic or Latino	2,847	7.29%	3,802	5.38%
<i>Hispanic or Latino, White Alone</i>	1,967	69.09%	2,560	67.33%
<i>Hispanic or Latino, All Other Races</i>	880	30.91%	1,242	32.67%
Not Hispanic or Latino	36,226	92.71%	66,855	94.62%
<i>Not Hispanic or Latino, White Alone</i>	21,520	59.40%	40,984	61.30%
<i>Not Hispanic or Latino, All Other Races</i>	14,706	40.60%	25,871	38.70%

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

In Muskogee County, racial and ethnic minorities comprise 42.00% of the total population. Within Muskogee, racial and ethnic minorities represent 44.92% of the population.

### Population by Age

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



<b>Muskogee 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>	70,990		69,983		70,088			
Age 0 - 4	4,874	6.87%	4,903	7.01%	4,921	7.02%	0.12%	0.07%
Age 5 - 9	4,894	6.89%	4,816	6.88%	4,770	6.81%	-0.32%	-0.19%
Age 10 - 14	4,878	6.87%	4,754	6.79%	4,700	6.71%	-0.51%	-0.23%
Age 15 - 17	2,865	4.04%	2,865	4.09%	2,946	4.20%	0.00%	0.56%
Age 18 - 20	3,066	4.32%	2,949	4.21%	3,026	4.32%	-0.78%	0.52%
Age 21 - 24	3,526	4.97%	3,707	5.30%	3,885	5.54%	1.01%	0.94%
Age 25 - 34	9,234	13.01%	8,909	12.73%	8,712	12.43%	-0.71%	-0.45%
Age 35 - 44	8,440	11.89%	8,315	11.88%	8,391	11.97%	-0.30%	0.18%
Age 45 - 54	10,019	14.11%	8,676	12.40%	7,824	11.16%	-2.84%	-2.05%
Age 55 - 64	8,786	12.38%	8,914	12.74%	8,513	12.15%	0.29%	-0.92%
Age 65 - 74	5,611	7.90%	6,345	9.07%	7,350	10.49%	2.49%	2.98%
Age 75 - 84	3,456	4.87%	3,435	4.91%	3,612	5.15%	-0.12%	1.01%
Age 85 and over	1,341	1.89%	1,395	1.99%	1,438	2.05%	0.79%	0.61%
<i>Age 55 and over</i>	<i>19,194</i>	<i>27.04%</i>	<i>20,089</i>	<i>28.71%</i>	<i>20,913</i>	<i>29.84%</i>	<i>0.92%</i>	<i>0.81%</i>
<i>Age 62 and over</i>	<i>11,703</i>	<i>16.49%</i>	<i>12,454</i>	<i>17.80%</i>	<i>13,516</i>	<i>19.28%</i>	<i>1.25%</i>	<i>1.65%</i>
<b>Median Age</b>	37.6		37.5		37.5		-0.05%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Muskogee County is 37.5 years. This compares with the statewide figure of 36.6 years. Approximately 7.01% of the population is below the age of 5, while 17.80% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.65% per year.

<b>Muskogee 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>	39,223		39,243		39,336			
Age 0 - 4	2,983	7.61%	2,959	7.54%	2,965	7.54%	-0.16%	0.04%
Age 5 - 9	2,752	7.02%	2,917	7.43%	2,865	7.28%	1.17%	-0.36%
Age 10 - 14	2,592	6.61%	2,691	6.86%	2,829	7.19%	0.75%	1.01%
Age 15 - 17	1,516	3.87%	1,553	3.96%	1,657	4.21%	0.48%	1.30%
Age 18 - 20	1,745	4.45%	1,617	4.12%	1,692	4.30%	-1.51%	0.91%
Age 21 - 24	2,230	5.69%	2,036	5.19%	2,084	5.30%	-1.80%	0.47%
Age 25 - 34	5,222	13.31%	5,254	13.39%	4,817	12.25%	0.12%	-1.72%
Age 35 - 44	4,331	11.04%	4,470	11.39%	4,758	12.10%	0.63%	1.26%
Age 45 - 54	5,256	13.40%	4,550	11.59%	4,127	10.49%	-2.84%	-1.93%
Age 55 - 64	4,638	11.82%	4,830	12.31%	4,610	11.72%	0.81%	-0.93%
Age 65 - 74	2,922	7.45%	3,410	8.69%	3,950	10.04%	3.14%	2.98%
Age 75 - 84	2,102	5.36%	1,994	5.08%	2,031	5.16%	-1.05%	0.37%
Age 85 and over	934	2.38%	962	2.45%	951	2.42%	0.59%	-0.23%
<i>Age 55 and over</i>	<i>10,596</i>	<i>27.01%</i>	<i>11,196</i>	<i>28.53%</i>	<i>11,542</i>	<i>29.34%</i>	<i>1.11%</i>	<i>0.61%</i>
<i>Age 62 and over</i>	<i>6,415</i>	<i>16.36%</i>	<i>6,853</i>	<i>17.46%</i>	<i>7,364</i>	<i>18.72%</i>	<i>1.33%</i>	<i>1.45%</i>
<b>Median Age</b>	36.3		36.3		36.6		0.00%	0.16%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Muskogee is 36.3 years. This compares with the statewide figure of 36.6 years. Approximately 7.54% of the population is below the age of 5, while 17.46% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.45% per year.

### Families by Presence of Children

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

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**2013 Family Type by Presence of Children Under 18 Years**


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	Muskogee		Muskogee County	
	No.	Percent	No.	Percent
Total Families:	9,723		17,882	
Married-Couple Family:	6,256	64.34%	12,557	70.22%
With Children Under 18 Years	2,307	23.73%	4,567	25.54%
No Children Under 18 Years	3,949	40.62%	7,990	44.68%
Other Family:	3,467	35.66%	5,325	29.78%
Male Householder, No Wife Present	882	9.07%	1,481	8.28%
With Children Under 18 Years	433	4.45%	714	3.99%
No Children Under 18 Years	449	4.62%	767	4.29%
Female Householder, No Husband Present	2,585	26.59%	3,844	21.50%
With Children Under 18 Years	1,719	17.68%	2,471	13.82%
No Children Under 18 Years	866	8.91%	1,373	7.68%
<hr/>				
Total Single Parent Families	2,152		3,185	
Male Householder	433	20.12%	714	22.42%
Female Householder	1,719	79.88%	2,471	77.58%

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

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As shown, within Muskogee County, among all families 17.81% are single-parent families, while in Muskogee, the percentage is 22.13%.

### Population by Presence of Disabilities

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

### 2013 Age by Number of Disabilities

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	38,275		67,833		3,702,515	
Under 18 Years:	10,132		17,400		933,738	
With One Type of Disability	482	4.76%	775	4.45%	33,744	3.61%
With Two or More Disabilities	221	2.18%	348	2.00%	11,082	1.19%
No Disabilities	9,429	93.06%	16,277	93.55%	888,912	95.20%
18 to 64 Years:	22,532		40,323		2,265,702	
With One Type of Disability	1,827	8.11%	3,569	8.85%	169,697	7.49%
With Two or More Disabilities	2,239	9.94%	3,639	9.02%	149,960	6.62%
No Disabilities	18,466	81.95%	33,115	82.12%	1,946,045	85.89%
65 Years and Over:	5,611		10,110		503,075	
With One Type of Disability	993	17.70%	2,003	19.81%	95,633	19.01%
With Two or More Disabilities	1,582	28.19%	2,659	26.30%	117,044	23.27%
No Disabilities	3,036	54.11%	5,448	53.89%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>7,344</b>	<b>19.19%</b>	<b>12,993</b>	<b>19.15%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Muskogee County, 19.15% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Muskogee the percentage is 19.19%.

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

### 2013 Population by Veteran and Disability Status

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	27,772		49,872		2,738,788	
Veteran:	3,038	10.94%	6,005	12.04%	305,899	11.17%
With a Disability	1,297	42.69%	2,356	39.23%	100,518	32.86%
No Disability	1,741	57.31%	3,649	60.77%	205,381	67.14%
Non-veteran:	24,734	89.06%	43,867	87.96%	2,432,889	88.83%
With a Disability	5,331	21.55%	9,493	21.64%	430,610	17.70%
No Disability	19,403	78.45%	34,374	78.36%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Muskogee County, the Census Bureau estimates there are 6,005 veterans, 39.23% of which have one or more disabilities (compared with 32.86% at a statewide level). In Muskogee, there are an estimated 3,038 veterans, 42.69% of which are estimated to have a disability. These figures are likely somewhat higher than the state average due to the presence of the Jack C. Montgomery VA Medical Center.

### Group Quarters Population

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

#### 2010 Group Quarters Population

	Muskogee		Muskogee County	
	No.	Percent	No.	Percent
Total Population	39,223		70,990	
Group Quarters Population	1,353	3.45%	3,526	4.97%
Institutionalized Population	834	2.13%	2,769	3.90%
Correctional facilities for adults	300	0.76%	2,086	2.94%
Juvenile facilities	63	0.16%	63	0.09%
Nursing facilities/Skilled-nursing facilities	430	1.10%	579	0.82%
Other institutional facilities	41	0.10%	41	0.06%
Noninstitutionalized population	519	1.32%	757	1.07%
College/University student housing	428	1.09%	661	0.93%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	91	0.23%	96	0.14%

Source: 2010 Decennial Census, Table P42

### Household Income Levels

Data in the following chart shows the distribution of household income in Muskogee 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.

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**2015 Household Income Distribution**

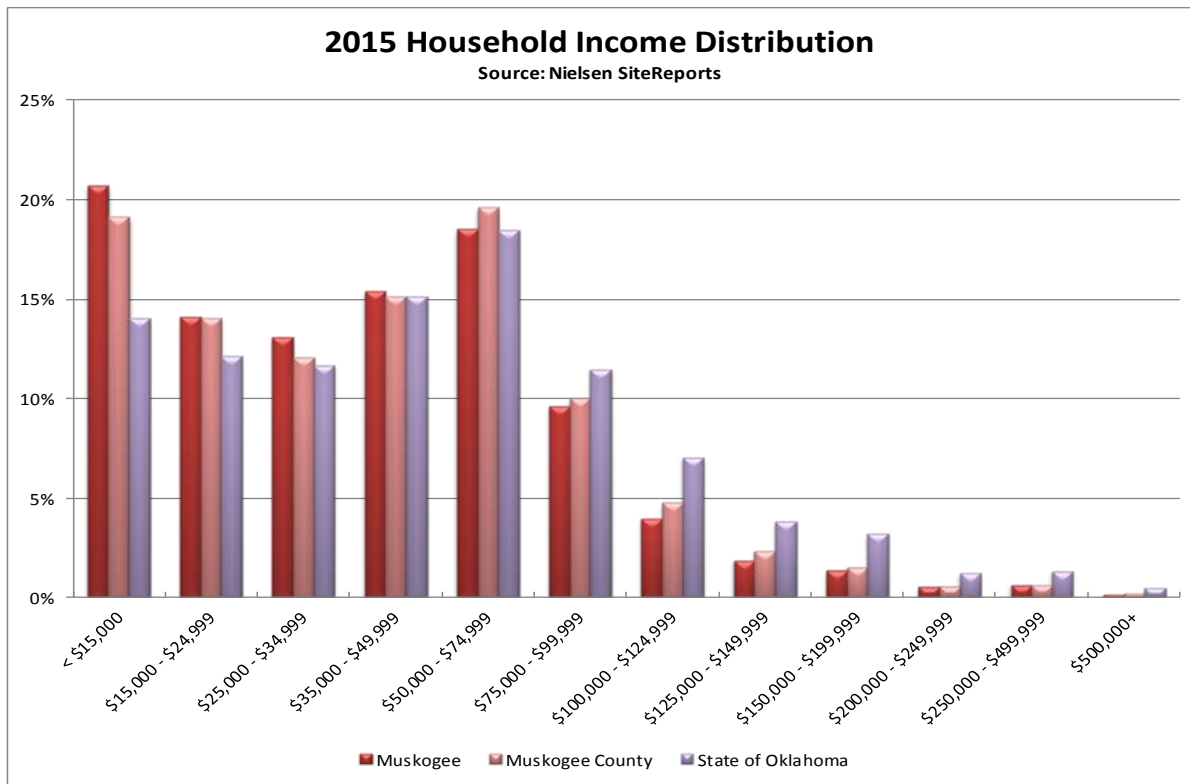

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	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Households by HH Income</b>	15,752		26,700		1,520,327	
< \$15,000	3,260	20.70%	5,104	19.12%	213,623	14.05%
\$15,000 - \$24,999	2,221	14.10%	3,745	14.03%	184,613	12.14%
\$25,000 - \$34,999	2,063	13.10%	3,224	12.07%	177,481	11.67%
\$35,000 - \$49,999	2,420	15.36%	4,042	15.14%	229,628	15.10%
\$50,000 - \$74,999	2,920	18.54%	5,226	19.57%	280,845	18.47%
\$75,000 - \$99,999	1,514	9.61%	2,671	10.00%	173,963	11.44%
\$100,000 - \$124,999	627	3.98%	1,270	4.76%	106,912	7.03%
\$125,000 - \$149,999	293	1.86%	625	2.34%	57,804	3.80%
\$150,000 - \$199,999	217	1.38%	409	1.53%	48,856	3.21%
\$200,000 - \$249,999	86	0.55%	158	0.59%	18,661	1.23%
\$250,000 - \$499,999	102	0.65%	173	0.65%	20,487	1.35%
\$500,000+	29	0.18%	53	0.20%	7,454	0.49%
<b>Median Household Income</b>	\$37,058		\$39,739		\$47,049	
<b>Average Household Income</b>	\$48,359		\$50,913		\$63,390	

Source: Nielsen SiteReports

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As shown, median household income for Muskogee County is estimated to be \$39,739 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Muskogee, median household income is estimated to be \$37,058. Muskogee and Muskogee County have relatively lower incomes compared with the rest of the state, as can be better visualized in the following chart.



**Household Income Trend**

Next we examine the long-term growth of incomes in Muskogee 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
Muskogee	\$26,418	\$37,058	2.14%	2.40%	-0.26%
Muskogee County	\$28,438	\$39,739	2.11%	2.40%	-0.29%
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 Muskogee County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Muskogee 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 Muskogee County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Muskogee	19.16%	27.66%	849	44.34%	66.72%
Muskogee County	17.91%	22.87%	495	34.45%	56.25%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Muskogee County is estimated to be 22.87% by the American Community Survey. This is an increase of 495 basis points since the 2000 Census. Within Muskogee, the poverty rate is estimated to be 27.66%. 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 Muskogee 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)
Muskogee County	27,336	28,548	0.87%	8.2%	5.1%	-310
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

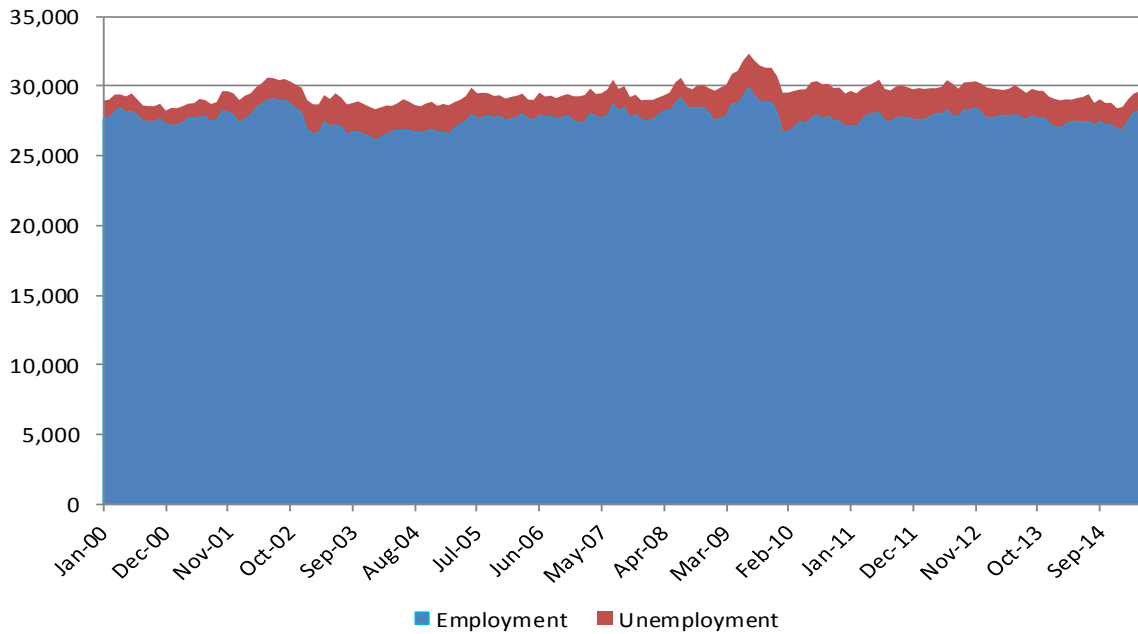
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Muskogee County was 28,548 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.87% per year. The unemployment rate in May was 5.1%, a decrease of -310 basis points from May 2010, which was 8.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Muskogee County has experienced similar trends.

### Employment Level Trends

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

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



*Source: Bureau of Labor Statistics, Local Area Unemployment Statistics*

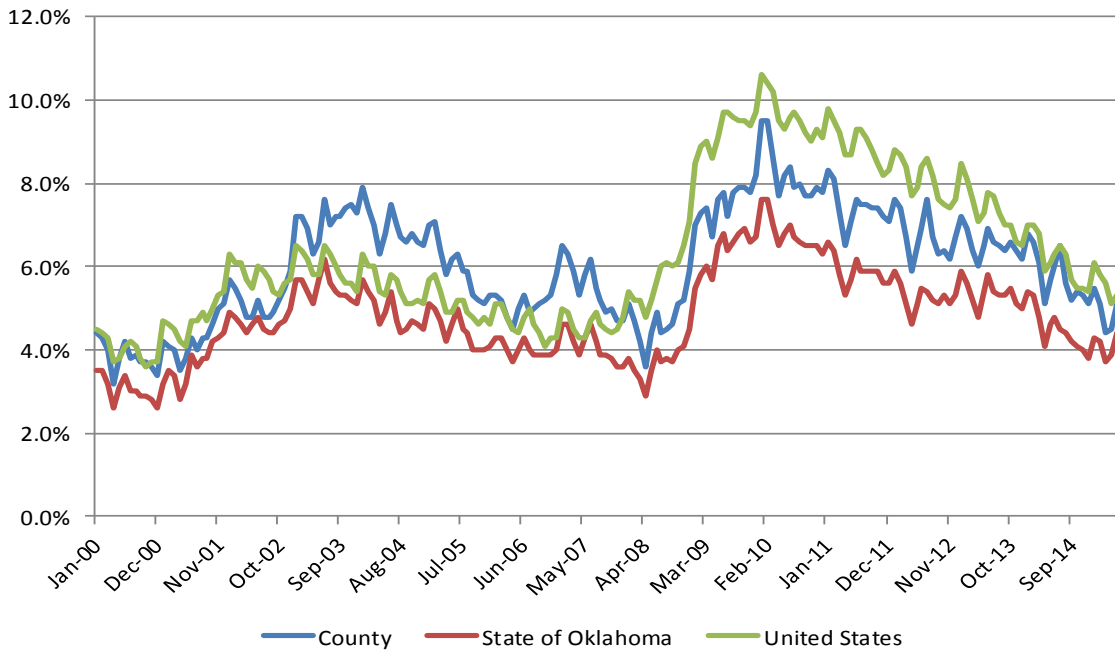
As shown, total employment levels have been generally stable over the last fifteen years, with some increase in total employment in the last twelve months to its current level of 28,548 persons. The number of unemployed persons in May 2015 was 1,547, out of a total labor force of 30,095 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Muskogee 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 Muskogee 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 Muskogee 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 5.1%. On the whole, unemployment rates in Muskogee County track very well with statewide figures but are typically somewhat above the state. Compared with the United States, unemployment rates in Muskogee County and Oklahoma are and have historically been below the national average.

**Employment and Wages by Industrial Supersector**

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

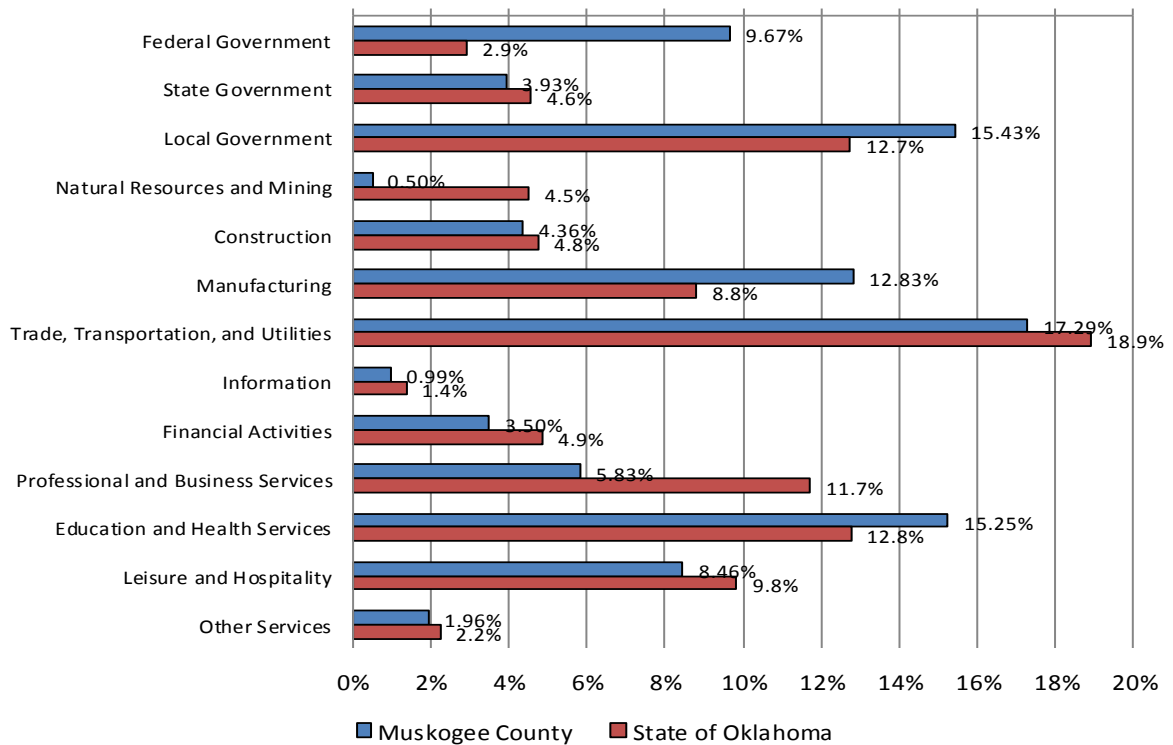


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	35	2,857	9.67%	\$66,390	4.84
State Government	23	1,163	3.93%	\$37,794	1.18
Local Government	66	4,561	15.43%	\$35,457	1.53
Natural Resources and Mining	23	148	0.50%	\$33,642	0.33
Construction	129	1,290	4.36%	\$40,066	0.98
Manufacturing	70	3,792	12.83%	\$50,438	1.44
Trade, Transportation, and Utilities	381	5,110	17.29%	\$32,813	0.90
Information	20	292	0.99%	\$42,039	0.49
Financial Activities	155	1,036	3.50%	\$38,870	0.62
Professional and Business Services	173	1,724	5.83%	\$28,643	0.42
Education and Health Services	224	4,509	15.25%	\$35,190	1.01
Leisure and Hospitality	136	2,501	8.46%	\$12,648	0.79
Other Services	98	578	1.96%	\$27,312	0.63
<b>Total</b>	<b>1,532</b>	<b>29,560</b>		<b>\$37,853</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 (17.29%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$32,813 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$50,438 per year.

The rightmost column of the previous table provides location quotients for each industry for Muskogee 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 (Muskogee 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 Muskogee County, among all industries the largest location quotient is in Federal Government, with a quotient of 4.84 (this is heavily influenced by the Jack C. Montgomery VA hospital). Among private employers, the largest is Manufacturing, with a quotient of 1.44.

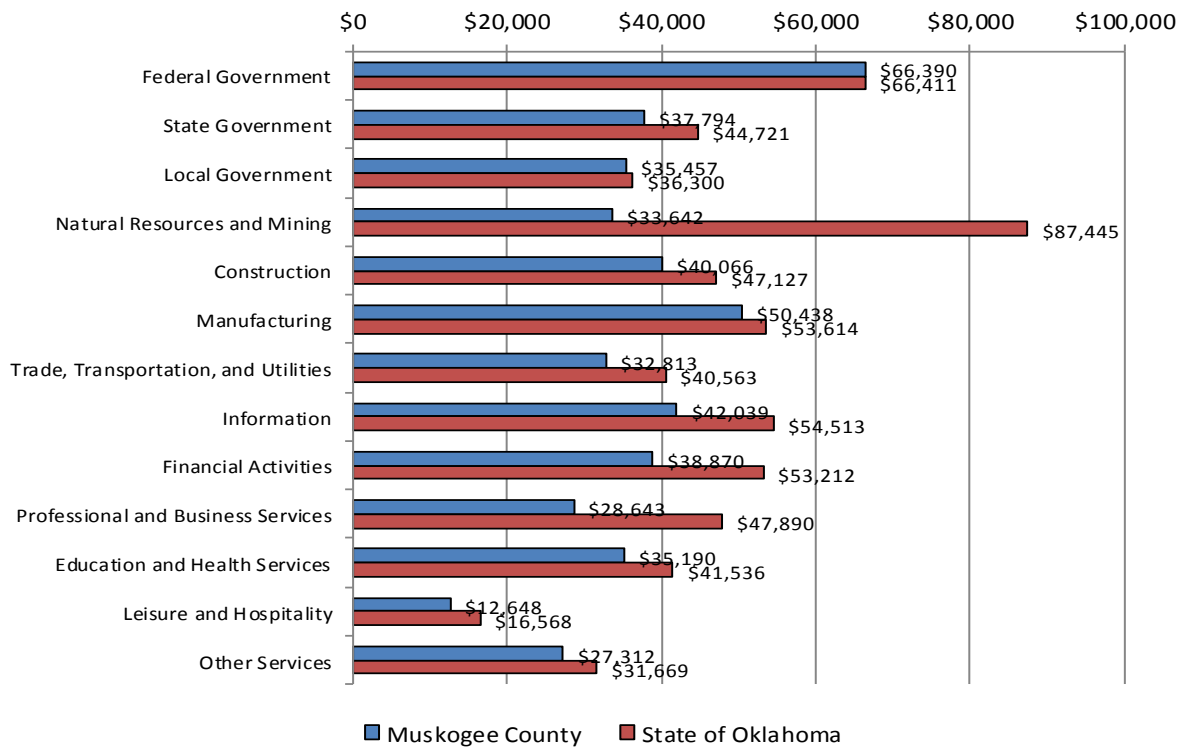
The next table presents average annual pay in Muskogee County by industry, in comparison with Oklahoma as a whole and the United States.

<b>Comparison of 2014 Average Annual Pay by Supersector</b>					
Supersector	Muskogee County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$66,390	\$66,411	\$75,784	100.0%	87.6%
State Government	\$37,794	\$44,721	\$54,184	84.5%	69.8%
Local Government	\$35,457	\$36,300	\$46,146	97.7%	76.8%
Natural Resources and Mining	\$33,642	\$87,445	\$59,666	38.5%	56.4%
Construction	\$40,066	\$47,127	\$55,041	85.0%	72.8%
Manufacturing	\$50,438	\$53,614	\$62,977	94.1%	80.1%
Trade, Transportation, and Utilities	\$32,813	\$40,563	\$42,988	80.9%	76.3%
Information	\$42,039	\$54,513	\$90,804	77.1%	46.3%
Financial Activities	\$38,870	\$53,212	\$85,261	73.0%	45.6%
Professional and Business Services	\$28,643	\$47,890	\$66,657	59.8%	43.0%
Education and Health Services	\$35,190	\$41,536	\$45,951	84.7%	76.6%
Leisure and Hospitality	\$12,648	\$16,568	\$20,993	76.3%	60.2%
Other Services	\$27,312	\$31,669	\$33,935	86.2%	80.5%
<b>Total</b>	<b>\$37,853</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>86.5%</b>	<b>73.7%</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

**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>Muskogee</b>		<b>Muskogee 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>9,723</b>		<b>17,882</b>		<b>961,468</b>	
With Children <18 Years:	4,459	45.86%	7,752	43.35%	425,517	44.26%
Married Couple:	2,307	51.74%	4,567	58.91%	281,418	66.14%
Both Parents Employed	1,337	57.95%	2,559	56.03%	166,700	59.24%
One Parent Employed	830	35.98%	1,750	38.32%	104,817	37.25%
Neither Parent Employed	140	6.07%	258	5.65%	9,901	3.52%
Other Family:	2,152	48.26%	3,185	41.09%	144,099	33.86%
Male Householder:	433	20.12%	714	22.42%	36,996	25.67%
Employed	389	89.84%	611	85.57%	31,044	83.91%
Not Employed	44	10.16%	103	14.43%	5,952	16.09%
Female Householder:	1,719	79.88%	2,471	77.58%	107,103	74.33%
Employed	1,007	58.58%	1,576	63.78%	75,631	70.62%
Not Employed	712	41.42%	895	36.22%	31,472	29.38%
Without Children <18 Years:	5,264	54.14%	10,130	56.65%	535,951	55.74%
Married Couple:	3,949	75.02%	7,990	78.87%	431,868	80.58%
Both Spouses Employed	1,566	39.66%	2,933	36.71%	167,589	38.81%
One Spouse Employed	1,128	28.56%	2,350	29.41%	138,214	32.00%
Neither Spouse Employed	1,255	31.78%	2,707	33.88%	126,065	29.19%
Other Family:	1,315	24.98%	2,140	21.13%	104,083	19.42%
Male Householder:	449	35.78%	767	28.33%	32,243	25.58%
Employed	275	61.25%	481	62.71%	19,437	60.28%
Not Employed	174	38.75%	286	37.29%	12,806	39.72%
Female Householder:	866	65.86%	1,373	64.16%	71,840	69.02%
Employed	363	41.92%	574	41.81%	36,601	50.95%
Not Employed	503	58.08%	799	58.19%	35,239	49.05%
<i>Total Working Families:</i>	<i>6,895</i>	<i>70.91%</i>	<i>12,834</i>	<i>71.77%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>3,563</i>	<i>51.68%</i>	<i>6,496</i>	<i>50.62%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>3,332</i>	<i>48.32%</i>	<i>6,338</i>	<i>49.38%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Muskogee County, there are 12,834 working families, 50.62% 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 Muskogee County area are presented in the following table, as reported by the Muskogee City-County Port Authority Business Development Office.

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## Major Employers in Muskogee County

Company	Industry / Description	No. Employees
US Dept. of Veterans Affairs	Federal Government	1,363
Jack C. Montgomery VA Medical Center	Medical Facility	1,240
Georgia-Pacific	Paper Products Mfg.	955
EASTAR Health System	Medical Facility	870
Muskogee Public Schools	School District	800
City of Muskogee	City Government	458
Dal-Tile	Ceramic Tile Mfg.	412
Wal-Mart	Retail	400
INCOR	Multi-Service Non-Profit	299
County of Muskogee	County Government	249
Vallourec Star	Premium Grade Tubulars	220
O-I	Glass Containers	215
ACME Engineering	Ventilation Equipment	211
American Foundry	Steel Castings	180
Whitlock Packaging Corp.	Beverages	152
Proform Group	Metal Fuel Tanks	135
Captive Aire	Ventilation Manufacturing	135

*Source: Muskogee City-County Port Authority Business Development Office*

As can be seen, Muskogee County has a wide variety of employers in a variety of industries including health care, manufacturing, retail sales and local government. Muskogee County has proposed a tax increment finance district (TIF district) in order to attract a new manufacturer to the area, which if successful would spur the need for an additional 325-350 employees with annual salaries between \$41,000 and \$49,000.

## Commuting Patterns

### Travel Time to Work

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



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

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>15,017</b>		<b>26,375</b>		<b>1,613,364</b>	
Less than 15 minutes	8,889	59.19%	11,834	44.87%	581,194	36.02%
15 to 30 minutes	3,925	26.14%	8,051	30.53%	625,885	38.79%
30 to 45 minutes	1,035	6.89%	3,579	13.57%	260,192	16.13%
45 to 60 minutes	630	4.20%	1,445	5.48%	74,625	4.63%
60 or more minutes	538	3.58%	1,466	5.56%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Muskogee County, the largest percentage of workers (44.87%) travel less than 15 minutes to work. This data suggests that although some persons living in the Muskogee area commute to other labor markets, the majority are employed in the Muskogee area.

### Means of Transportation

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

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

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>15,394</b>		<b>27,385</b>		<b>1,673,026</b>	
Car, Truck or Van:	14,327	93.07%	25,375	92.66%	1,551,461	92.73%
<i>Drove Alone</i>	<i>12,303</i>	<i>85.87%</i>	<i>22,101</i>	<i>87.10%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>2,024</i>	<i>14.13%</i>	<i>3,274</i>	<i>12.90%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	56	0.36%	61	0.22%	8,092	0.48%
Taxicab	36	0.23%	36	0.13%	984	0.06%
Motorcycle	160	1.04%	211	0.77%	3,757	0.22%
Bicycle	10	0.06%	23	0.08%	4,227	0.25%
Walked	348	2.26%	496	1.81%	30,401	1.82%
Other Means	80	0.52%	173	0.63%	14,442	0.86%
Worked at Home	377	2.45%	1,010	3.69%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

## Housing Stock Analysis

### Existing Housing Units

The following table presents data regarding the total number of housing units in Muskogee 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	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Muskogee	17,517	18,055	0.30%	18,322	0.29%
Muskogee County	29,575	30,908	0.44%	30,980	0.05%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Muskogee County grew by 0.05% per year, to a total of 30,980 housing units in 2015. In terms of new housing unit construction, Muskogee County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

The next table separates housing units in Muskogee 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>						
	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>17,696</b>		<b>30,859</b>		<b>1,669,828</b>	
1 Unit, Detached	13,070	73.86%	22,753	73.73%	1,219,987	73.06%
1 Unit, Attached	421	2.38%	541	1.75%	34,434	2.06%
Duplex Units	654	3.70%	864	2.80%	34,207	2.05%
3-4 Units	481	2.72%	663	2.15%	42,069	2.52%
5-9 Units	717	4.05%	809	2.62%	59,977	3.59%
10-19 Units	730	4.13%	764	2.48%	57,594	3.45%
20-49 Units	464	2.62%	508	1.65%	29,602	1.77%
50 or More Units	573	3.24%	574	1.86%	30,240	1.81%
Mobile Homes	586	3.31%	3,369	10.92%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	14	0.05%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>3,619</b>	<b>20.45%</b>	<b>4,182</b>	<b>13.55%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Muskogee County, 73.73% of housing units are single-family, detached. 13.55% of housing units are multifamily in structure (two or more units per building), while 10.96% of housing units comprise mobile homes, RVs, etc.

Within Muskogee, 73.86% of housing units are single-family, detached. 20.45% of housing units are multifamily in structure, while 3.31% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

#### 2013 Housing Units by Tenure and Number of Bedrooms

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>15,227</b>		<b>26,802</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>8,981</b>	<b>58.98%</b>	<b>18,070</b>	<b>67.42%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	12	0.07%	2,580	0.27%
1 Bedroom	107	1.19%	282	1.56%	16,837	1.74%
2 Bedrooms	1,766	19.66%	3,598	19.91%	166,446	17.18%
3 Bedrooms	5,237	58.31%	10,715	59.30%	579,135	59.78%
4 Bedrooms	1,595	17.76%	2,875	15.91%	177,151	18.29%
5 or More Bedrooms	276	3.07%	588	3.25%	26,587	2.74%
<b>Renter Occupied:</b>	<b>6,246</b>	<b>41.02%</b>	<b>8,732</b>	<b>32.58%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	268	4.29%	291	3.33%	13,948	2.93%
1 Bedroom	1,439	23.04%	1,712	19.61%	101,850	21.43%
2 Bedrooms	2,329	37.29%	3,371	38.61%	179,121	37.68%
3 Bedrooms	1,926	30.84%	2,929	33.54%	152,358	32.05%
4 Bedrooms	266	4.26%	398	4.56%	24,968	5.25%
5 or More Bedrooms	18	0.29%	31	0.36%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Muskogee County is 67.42%, while 32.58% of housing units are renter occupied. In Muskogee, the homeownership rate is 58.98%, while 41.02% of households are renters.

### Housing Units Tenure and Household Income

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

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

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>26,802</b>	<b>18,070</b>	<b>8,732</b>	<b>67.42%</b>	<b>32.58%</b>
Less than \$5,000	1,404	387	1,017	27.56%	72.44%
\$5,000 - \$9,999	1,565	454	1,111	29.01%	70.99%
\$10,000-\$14,999	2,230	1,092	1,138	48.97%	51.03%
\$15,000-\$19,999	1,915	876	1,039	45.74%	54.26%
\$20,000-\$24,999	2,047	1,251	796	61.11%	38.89%
\$25,000-\$34,999	3,440	2,182	1,258	63.43%	36.57%
\$35,000-\$49,999	3,952	2,944	1,008	74.49%	25.51%
\$50,000-\$74,999	4,812	3,850	962	80.01%	19.99%
\$75,000-\$99,999	2,678	2,417	261	90.25%	9.75%
\$100,000-\$149,999	1,958	1,851	107	94.54%	5.46%
\$150,000 or more	801	766	35	95.63%	4.37%
<b>Income Less Than \$25,000</b>	<b>9,161</b>	<b>4,060</b>	<b>5,101</b>	<b>44.32%</b>	<b>55.68%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Muskogee County as a whole, 55.68% of households with incomes less than \$25,000 are estimated to be renters, while 44.32% are estimated to be homeowners.

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

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>15,227</b>	<b>8,981</b>	<b>6,246</b>	<b>58.98%</b>	<b>41.02%</b>
Less than \$5,000	975	209	766	21.44%	78.56%
\$5,000 - \$9,999	1,055	200	855	18.96%	81.04%
\$10,000-\$14,999	1,267	490	777	38.67%	61.33%
\$15,000-\$19,999	1,301	429	872	32.97%	67.03%
\$20,000-\$24,999	1,042	508	534	48.75%	51.25%
\$25,000-\$34,999	2,167	1,256	911	57.96%	42.04%
\$35,000-\$49,999	2,219	1,492	727	67.24%	32.76%
\$50,000-\$74,999	2,482	1,919	563	77.32%	22.68%
\$75,000-\$99,999	1,431	1,240	191	86.65%	13.35%
\$100,000-\$149,999	982	953	29	97.05%	2.95%
\$150,000 or more	306	285	21	93.14%	6.86%
<b>Income Less Than \$25,000</b>	<b>5,640</b>	<b>1,836</b>	<b>3,804</b>	<b>32.55%</b>	<b>67.45%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Muskogee, 67.45% of households with incomes less than \$25,000 are estimated to be renters, while 32.55% 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.

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>15,227</b>		<b>26,802</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>8,981</b>	<b>58.98%</b>	<b>18,070</b>	<b>67.42%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	22	0.24%	103	0.57%	10,443	1.08%
Built 2000 to 2009	704	7.84%	2,010	11.12%	153,492	15.84%
Built 1990 to 1999	646	7.19%	2,285	12.65%	125,431	12.95%
Built 1980 to 1989	1,001	11.15%	2,680	14.83%	148,643	15.34%
Built 1970 to 1979	1,943	21.63%	3,882	21.48%	184,378	19.03%
Built 1960 to 1969	1,105	12.30%	2,021	11.18%	114,425	11.81%
Built 1950 to 1959	1,528	17.01%	1,961	10.85%	106,544	11.00%
Built 1940 to 1949	792	8.82%	1,079	5.97%	50,143	5.18%
Built 1939 or Earlier	1,240	13.81%	2,049	11.34%	75,237	7.77%
Median Year Built:		1968		1975		1977
<b>Renter Occupied:</b>	<b>6,246</b>	<b>41.02%</b>	<b>8,732</b>	<b>32.58%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	29	0.46%	58	0.66%	5,019	1.06%
Built 2000 to 2009	515	8.25%	826	9.46%	50,883	10.70%
Built 1990 to 1999	620	9.93%	1,014	11.61%	47,860	10.07%
Built 1980 to 1989	874	13.99%	1,339	15.33%	77,521	16.31%
Built 1970 to 1979	1,530	24.50%	2,143	24.54%	104,609	22.01%
Built 1960 to 1969	983	15.74%	1,191	13.64%	64,546	13.58%
Built 1950 to 1959	791	12.66%	976	11.18%	54,601	11.49%
Built 1940 to 1949	397	6.36%	545	6.24%	31,217	6.57%
Built 1939 or Earlier	507	8.12%	640	7.33%	39,089	8.22%
Median Year Built:		1973		1975		1975
<b>Overall Median Year Built:</b>		<b>1968</b>		<b>1975</b>		<b>1976</b>

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

Within Muskogee County, 11.18% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Muskogee the percentage is 8.34%.

76.51% of housing units in Muskogee County were built prior to 1990, while in Muskogee the percentage is 83.35%. These figures compare with the statewide figure of 72.78%. Taken together, this data suggests a comparatively older housing stock in Muskogee.

## Substandard Housing

The next table presents data regarding substandard housing in Muskogee 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
Muskogee	15,227	100	0.66%	222	1.46%	64	0.42%
Muskogee County	26,802	200	0.75%	293	1.09%	661	2.47%
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 Muskogee County, 0.75% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.09% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

### Vacancy Rates

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

<b>2013 Housing Units by Vacancy</b>						
	<b>Muskogee</b>		<b>Muskogee 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 Housing Units</b>	17,696		30,859		1,669,828	
Total Vacant Units	2,469	13.95%	4,057	13.15%	225,747	13.52%
For rent	487	19.72%	690	17.01%	43,477	19.26%
Rented, not occupied	14	0.57%	37	0.91%	9,127	4.04%
For sale only	186	7.53%	376	9.27%	23,149	10.25%
Sold, not occupied	53	2.15%	74	1.82%	8,618	3.82%
For seasonal, recreational, or occasional use	94	3.81%	223	5.50%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	1,635	66.22%	2,657	65.49%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	2.02%		2.03%		2.31%	
<b>Rental Vacancy Rate</b>	7.22%		7.29%		8.24%	

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

Within Muskogee County, the overall housing vacancy rate is estimated to be 13.15%. The homeowner vacancy rate is estimated to be 2.03%, while the rental vacancy rate is estimated to be 7.29%.

In Muskogee, the overall housing vacancy rate is estimated to be 13.95%. The homeowner vacancy rate is estimated to be 2.02%, while the rental vacancy rate is estimated to be 7.22%.

Overall, vacancy rates in Muskogee and Muskogee County are relatively lower than the state average.

## Building Permits

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

## Muskogee

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	120	\$107,412	56	\$68,080
2005	36	\$102,629	0	N/A
2006	98	\$109,011	14	\$55,340
2007	107	\$112,062	2	\$65,893
2008	41	\$152,600	0	N/A
2009	16	\$130,438	0	N/A
2010	56	\$150,651	0	N/A
2011	17	\$148,882	0	N/A
2012	14	\$223,826	19	\$127,746
2013	10	\$176,503	0	N/A
2014	21	\$194,023	0	N/A

Source: United States Census Bureau Building Permits Survey

In Muskogee, building permits for 627 housing units were issued between 2004 and 2014, for an average of 57 units per year. 85.49% of these housing units were single family homes, and 14.51% consisted of multifamily units.

### New Construction Activity

#### For Ownership:

New construction is occurring sporadically throughout the Muskogee area, though much new development is concentrated in the southern area of Muskogee in the Hilldale School District, particularly around Cobblestone Golf Club. Subdivisions in that area include Cobblestone Estates, Cobblestone Villas, The Meadows, and the Woodlands. Other new development has occurred on acreages in areas around Muskogee, and on infill lots in the city. New housing construction has included some homes that are reasonably affordable, but due to construction costs much new housing is outside of the range of affordability for persons earning at or below area median household income. The median sale price of homes in Muskogee constructed after 2005 was \$180,000 in 2015, which is well above what can be afforded by a household earning \$37,058 per year (median household income for Muskogee).

#### For Rent:

New development of housing units for rent has also been sporadic. 32 market rate units were completed in 2013 near Muskogee Regional Hospital (Logandale Apartments), which were well-received. Other market rate rental construction has typically been limited in scope, such as sporadic duplex development. The City of Muskogee is actively encouraging new market-rate rental development, particularly in its downtown district.



The Manhattan Building in downtown Muskogee was renovated as affordable housing for seniors within the last several years. It comprises 42 units under the Low Income Housing Tax Credit program, in one and two bedroom floor plans.

Timber Creek Estates was completed in 2012, and added 42 affordable duplex units for general (family) occupancy, also under the LIHTC program. It is fully-occupied, and absorbed all 42 units within 8 months of completion, for slightly over 5 units per month or 12.8% per month.

Muskogee County Community Action Foundation (CAF) has also completed a number of single family rental homes on infill lots within the last several years, under the HOME Investment Partnerships Program.

36 affordable housing units for rent are currently under construction, known as the Muskogee Arts District homes. They will be for general (family) occupancy, and consist of 28 single family homes located on scattered infill lots, and 8 units in a historic downtown building.

## Homeownership Market

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

### Housing Units by Home Value

The following table presents housing units in Muskogee 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

	Muskogee		Muskogee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Owner-Occupied Units:</b>	<b>8,981</b>		<b>18,070</b>		<b>968,736</b>	
Less than \$10,000	259	2.88%	578	3.20%	20,980	2.17%
\$10,000 to \$14,999	57	0.63%	223	1.23%	15,427	1.59%
\$15,000 to \$19,999	124	1.38%	362	2.00%	13,813	1.43%
\$20,000 to \$24,999	155	1.73%	274	1.52%	16,705	1.72%
\$25,000 to \$29,999	173	1.93%	472	2.61%	16,060	1.66%
\$30,000 to \$34,999	248	2.76%	500	2.77%	19,146	1.98%
\$35,000 to \$39,999	215	2.39%	448	2.48%	14,899	1.54%
\$40,000 to \$49,999	626	6.97%	942	5.21%	39,618	4.09%
\$50,000 to \$59,999	678	7.55%	1,264	7.00%	45,292	4.68%
\$60,000 to \$69,999	748	8.33%	1,235	6.83%	52,304	5.40%
\$70,000 to \$79,999	827	9.21%	1,398	7.74%	55,612	5.74%
\$80,000 to \$89,999	657	7.32%	1,070	5.92%	61,981	6.40%
\$90,000 to \$99,999	738	8.22%	1,240	6.86%	51,518	5.32%
\$100,000 to \$124,999	869	9.68%	1,892	10.47%	119,416	12.33%
\$125,000 to \$149,999	728	8.11%	1,459	8.07%	96,769	9.99%
\$150,000 to \$174,999	801	8.92%	1,599	8.85%	91,779	9.47%
\$175,000 to \$199,999	308	3.43%	737	4.08%	53,304	5.50%
\$200,000 to \$249,999	361	4.02%	1,088	6.02%	69,754	7.20%
\$250,000 to \$299,999	187	2.08%	580	3.21%	41,779	4.31%
\$300,000 to \$399,999	125	1.39%	365	2.02%	37,680	3.89%
\$400,000 to \$499,999	42	0.47%	179	0.99%	13,334	1.38%
\$500,000 to \$749,999	45	0.50%	111	0.61%	12,784	1.32%
\$750,000 to \$999,999	10	0.11%	21	0.12%	3,764	0.39%
\$1,000,000 or more	0	0.00%	33	0.18%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$85,800</b>		<b>\$92,200</b>		<b>\$112,800</b>	

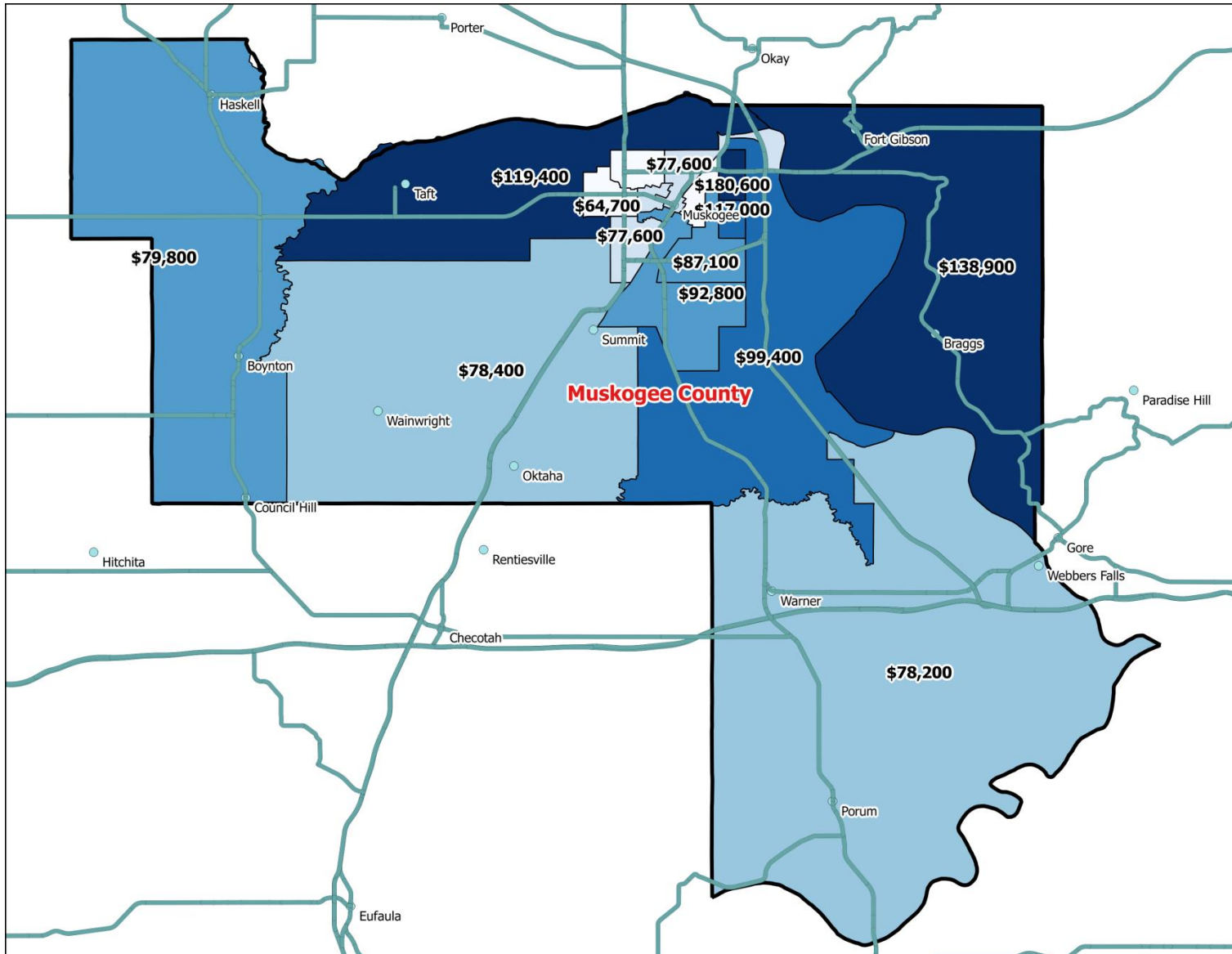
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Muskogee County is \$92,200. This is -18.3% lower than the statewide median, which is \$112,800. The median home value in Muskogee is estimated to be

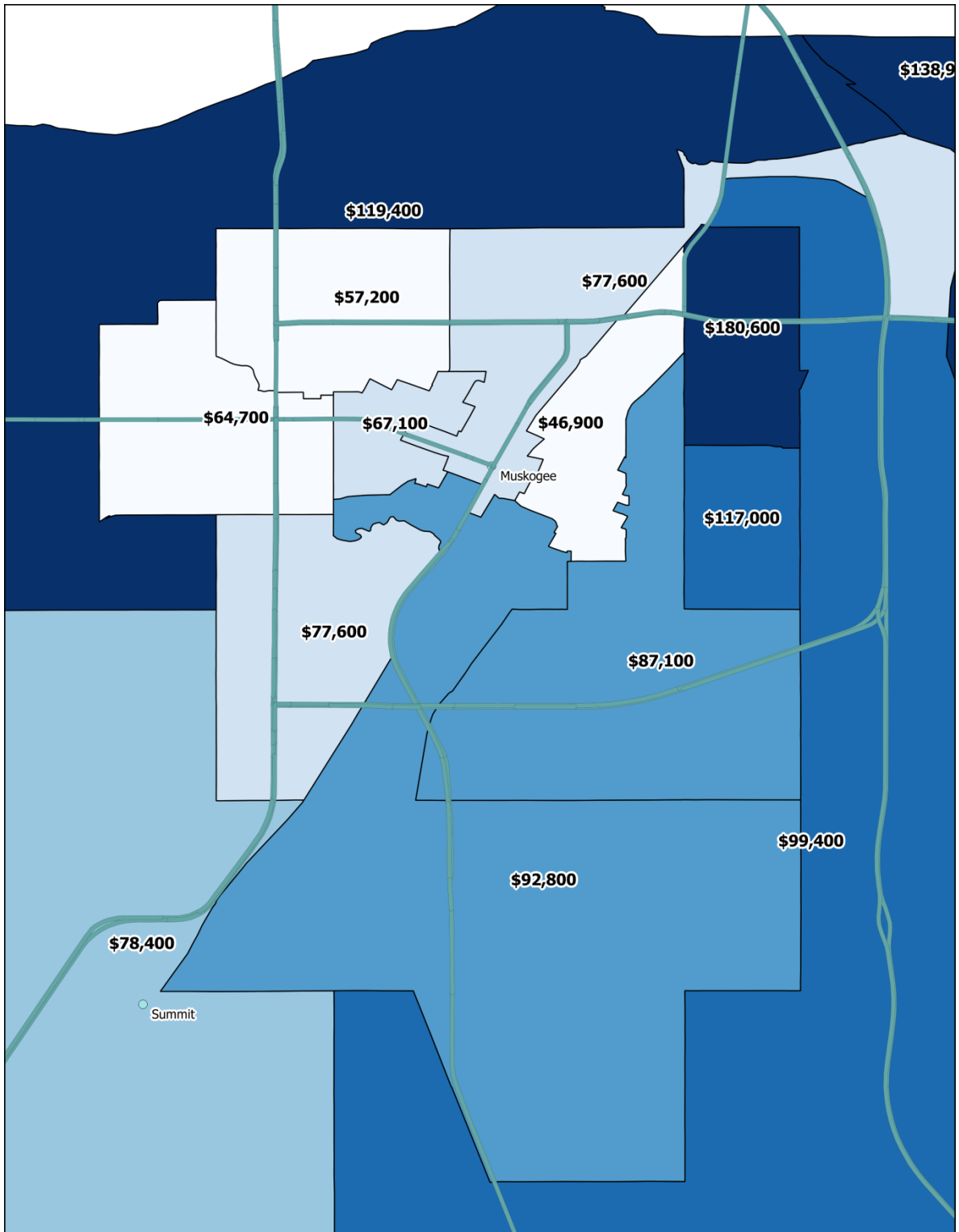
\$85,800. On the whole, homes for purchase in Muskogee are relatively more affordable than the rest of the state.

The geographic distribution of home values in Muskogee County can be visualized by the following map. As can be seen, home values are generally higher in the northern and northeastern portions of Muskogee County, compared with the southeastern and western areas. Within Muskogee proper, the lowest values are typically in central, northern and northwestern portions of the city, with higher values to the south, as well as the northeastern area of Muskogee (near Muskogee Country Club).

### Muskogee County Median Home Values by Census Tract



City of Muskogee Detail - Median Home Values



## Home Values by Year of Construction

The next table presents median home values in Muskogee 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

	Muskogee Median Value	Muskogee County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	\$77,200	\$188,900
Built 2000 to 2009	\$169,700	\$163,100	\$178,000
Built 1990 to 1999	\$154,500	\$123,800	\$147,300
Built 1980 to 1989	\$112,700	\$111,600	\$118,300
Built 1970 to 1979	\$98,400	\$98,900	\$111,900
Built 1960 to 1969	\$81,300	\$77,800	\$97,100
Built 1950 to 1959	\$72,800	\$71,800	\$80,300
Built 1940 to 1949	\$62,400	\$62,800	\$67,900
Built 1939 or Earlier	\$58,500	\$62,800	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Muskogee Single Family Sales Activity

Data regarding single-family sales in Muskogee is presented in the following tables, separated between two, three and four bedroom units as well as data for all bedroom types.

### Muskogee Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	6	18	58	73	52
Median List Price	\$32,840	\$24,450	\$26,500	\$28,800	\$42,000
Median Sale Price	\$28,350	\$23,250	\$25,125	\$25,000	\$39,950
Sale/List Price Ratio	88.7%	91.4%	96.4%	94.0%	95.7%
Median Square Feet	1,044	1,003	1,042	1,042	1,021
Median Price/SF	\$12.54	\$22.92	\$24.75	\$27.50	\$41.67
Med. Days on Market	74	46	26	52	52

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	38	55	133	268	204
Median List Price	\$73,670	\$119,000	\$79,000	\$92,700	\$94,250
Median Sale Price	\$66,500	\$115,900	\$74,900	\$91,100	\$92,800
Sale/List Price Ratio	97.9%	99.9%	99.9%	98.3%	97.5%
Median Square Feet	1,499	1,620	1,456	1,482	1,561
Median Price/SF	\$42.68	\$68.17	\$55.23	\$63.61	\$63.75
Med. Days on Market	39	7	27	45	33

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	13	43	68	44
Median List Price	\$104,400	\$109,900	\$144,900	\$124,450	\$147,200
Median Sale Price	\$98,200	\$103,000	\$144,900	\$116,588	\$137,000
Sale/List Price Ratio	96.2%	97.8%	97.6%	97.3%	97.0%
Median Square Feet	1,805	1,890	2,192	1,787	2,153
Median Price/SF	\$58.69	\$46.12	\$62.56	\$57.57	\$66.29
Med. Days on Market	47	0	26	57	36

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	56	89	238	421	308
Median List Price	\$69,450	\$98,000	\$69,000	\$85,000	\$89,900
Median Sale Price	\$63,750	\$95,500	\$69,000	\$84,000	\$89,900
Sale/List Price Ratio	97.5%	98.5%	98.7%	97.5%	97.2%
Median Square Feet	1,533	1,564	1,414	1,440	1,495
Median Price/SF	\$40.89	\$58.33	\$49.91	\$58.51	\$60.24
Med. Days on Market	50	22	27	51	38

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 5.18% per year. The median sale price was \$89,900 in 2015, for a median price per square foot of \$60.24/SF. The median sale price to list price ratio was 97.2%, with median days on market of 38 days. Taken together this data shows a steadily improving market, with stable sale to list price ratios, increasing list and sale prices, and fewer days on market.

## Foreclosure Rates

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

<b>Foreclosure Rates</b>	
<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Muskogee County	3.2%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	11
* Rank among the 64 counties for which foreclosure rates are available	
Source: Federal Reserve Bank of New York, Community Credit Profiles	

According to the data provided, the foreclosure rate in Muskogee County was 3.2% in May 2014. The county ranked 11 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With one of Oklahoma's higher foreclosure rates, Muskogee County has likely seen some impact on its single-family ownership market. Discussions with local real estate experts indicate that this has been the case.



## Rental Market

This section will discuss supply and demand factors for the rental market in Muskogee 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 Muskogee 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>Muskogee</b>		<b>Muskogee 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>6,246</b>		<b>8,732</b>		<b>475,345</b>	
With cash rent:	5,926		7,891		432,109	
Less than \$100	22	0.35%	22	0.25%	2,025	0.43%
\$100 to \$149	10	0.16%	11	0.13%	2,109	0.44%
\$150 to \$199	122	1.95%	134	1.53%	4,268	0.90%
\$200 to \$249	169	2.71%	246	2.82%	8,784	1.85%
\$250 to \$299	338	5.41%	365	4.18%	8,413	1.77%
\$300 to \$349	89	1.42%	129	1.48%	9,107	1.92%
\$350 to \$399	281	4.50%	414	4.74%	10,932	2.30%
\$400 to \$449	379	6.07%	510	5.84%	15,636	3.29%
\$450 to \$499	358	5.73%	483	5.53%	24,055	5.06%
\$500 to \$549	451	7.22%	596	6.83%	31,527	6.63%
\$550 to \$599	525	8.41%	745	8.53%	33,032	6.95%
\$600 to \$649	459	7.35%	600	6.87%	34,832	7.33%
\$650 to \$699	350	5.60%	484	5.54%	32,267	6.79%
\$700 to \$749	470	7.52%	668	7.65%	30,340	6.38%
\$750 to \$799	402	6.44%	598	6.85%	27,956	5.88%
\$800 to \$899	476	7.62%	615	7.04%	45,824	9.64%
\$900 to \$999	537	8.60%	676	7.74%	34,153	7.18%
\$1,000 to \$1,249	347	5.56%	399	4.57%	46,884	9.86%
\$1,250 to \$1,499	95	1.52%	149	1.71%	14,699	3.09%
\$1,500 to \$1,999	16	0.26%	17	0.19%	10,145	2.13%
\$2,000 or more	30	0.48%	30	0.34%	5,121	1.08%
No cash rent	320	5.12%	841	9.63%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$624</b>		<b>\$624</b>		<b>\$699</b>	

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

Median gross rent in Muskogee County is estimated to be \$624, which is -10.7% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Muskogee is estimated to be \$624.

### 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.

<b>2013 Median Gross Rent by Year of Construction</b>			
	<b>Muskogee Median Rent</b>	<b>Muskogee County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>			
Built 2010 or Later	-	\$609	\$933
Built 2000 to 2009	\$685	\$690	\$841
Built 1990 to 1999	\$604	\$642	\$715
Built 1980 to 1989	\$693	\$663	\$693
Built 1970 to 1979	\$578	\$592	\$662
Built 1960 to 1969	\$663	\$638	\$689
Built 1950 to 1959	\$682	\$640	\$714
Built 1940 to 1949	\$598	\$567	\$673
Built 1939 or Earlier	\$526	\$558	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

### Muskogee Rental Survey Data

The next two tables show the results of our rental survey of Muskogee. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

<b>Muskogee Rental Properties - Market Rate</b>							
	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
Berwick Apartments	1978	N/A	1	480	\$379	\$0.790	1.00%
Berwick Apartments	1978	1	1	640	\$429	\$0.670	1.00%
Berwick Apartments	1978	2	1	884	\$509	\$0.576	1.00%
Yorkshire Apartments	1990	1	1	800	\$425	\$0.531	0.00%
Yorkshire Apartments	1990	1	1	800	\$425	\$0.531	0.00%
Yorkshire Apartments	1990	2	2	950	\$495	\$0.521	0.00%
Silver Oaks Apartments	1976	1	1	680	\$399	\$0.587	0.00%
Silver Oaks Apartments	1976	2	1	770	\$499	\$0.648	0.00%
Silver Oaks Apartments	1976	2	1	950	\$509	\$0.536	0.00%
Silver Oaks Apartments	1976	2	1	1,024	\$540	\$0.527	0.00%
Raintree	1985	1	1	675	\$450	\$0.667	0.00%
Raintree	1985	2	2	820	\$550	\$0.671	0.00%
Logandale Apt.	N/A	1	1	700	N/A	N/A	N/A
Logandale Apt.	N/A	2	2	950	N/A	N/A	N/A
Summer Ridge Apartments	2001	1	1	700	N/A	N/A	N/A
Summer Ridge Apartments	2001	2	1	900	N/A	N/A	N/A
Phoenix Village Apartments	1980	2	2	926	\$550	\$0.594	0.00%
Country Club Apartments	1972	N/A	1	452	\$385	\$0.852	5.00%
Country Club Apartments	1972	1	1	735	\$449	\$0.611	5.00%
Country Club Apartments	1972	1	1	634	\$449	\$0.708	5.00%
Country Club Apartments	1972	2	1	833	\$529	\$0.635	5.00%
Country Club Apartments	1972	2	2	876	\$549	\$0.627	5.00%
Country Club Apartments	1972	2	2	896	\$549	\$0.613	5.00%
Country Club Apartments	1972	2	1	1,076	\$569	\$0.529	5.00%
Country Club Apartments	1972	3	2	1,081	\$609	\$0.563	5.00%

<b>Muskogee Rental Properties - Affordable</b>								
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
Nehemiah Homes	LIHTC	2006	3	2	1,104	\$450	\$0.408	0.00%
Nehemiah Homes	LIHTC	2006	3	2	1,160	\$570	\$0.491	0.00%
Nehemiah Homes	LIHTC	2006	3	2	1,194	\$570	\$0.477	0.00%
Austin Heights	LIHTC	2002	1	1	692	\$430	\$0.621	5.00%
Austin Heights	LIHTC	2002	2	2	945	\$495	\$0.524	5.00%
Austin Heights	LIHTC	2002	3	2	1,112	\$555	\$0.499	5.00%
Timber Creek Estates LIHTC Duplexes	LIHTC	2012	3	2	1,212	\$565	\$0.466	0.00%
Manhattan Apartments	LIHTC	1911	1	1	650	\$420	\$0.646	N/A
Manhattan Apartments	LIHTC	1911	2	1	75	\$500	\$6.667	N/A
Greenleaf	LIHTC	1980	1	1	487	N/A	N/A	0.08%
Fair Haven Manor	Government Subsidized	1980	1	1	580	N/A	N/A	0.60%
Fair Haven Manor	Government Subsidized	1980	2	1	620	N/A	N/A	0.60%
Keetoowah Village Apartments	Government Subsidized	1972	N/A	1	365	N/A	N/A	13.00%
Keetoowah Village Apartments	Government Subsidized	1972	1	1	535	N/A	N/A	13.00%
Keetoowah Village Apartments	Government Subsidized	1972	2	1	746	N/A	N/A	13.00%
Keetoowah Village Apartments	Government Subsidized	1972	3	1	920	N/A	N/A	13.00%

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

Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 per unit per month annually over the past 36 months. Occupancy levels in the Muskogee area remain high, averaging approximately 95%. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

### **Rental Market Vacancy – Muskogee**

The developments outlined previously report occupancy levels typically above 93%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Muskogee market. The Section 8 units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 7.22% by the Census Bureau as of the most recent American Community Survey. Our survey supports this figure, which is above the statewide vacancy rate estimated to be 8.24%.

As noted above, the majority of complexes in Muskogee report occupancy levels above 93%. Although this analyst's survey does not include all rental units in Muskogee, it represents a reasonable market sample of available units. It is the opinion of this analyst that the overall vacancy rate will remain at minimal levels if no new units are added. It is also obvious that new moderately priced well managed apartment developments would be quickly absorbed and not have a significant negative impact on existing properties.



Country Club Apartments



Phoenix Village Apartments



Keetoowah Village Apartments



Summer Ridge Apartments



Logandale Apt.



Raintree



Silver Oaks Apartments



Fair Haven Manor



Greenleaf



Manhattan Apartments



Timber Creek Estates LIHTC Duplexes



Austin Heights



Nehemiah Homes



Yorkshire Apartments



Berwick 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 Muskogee 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.

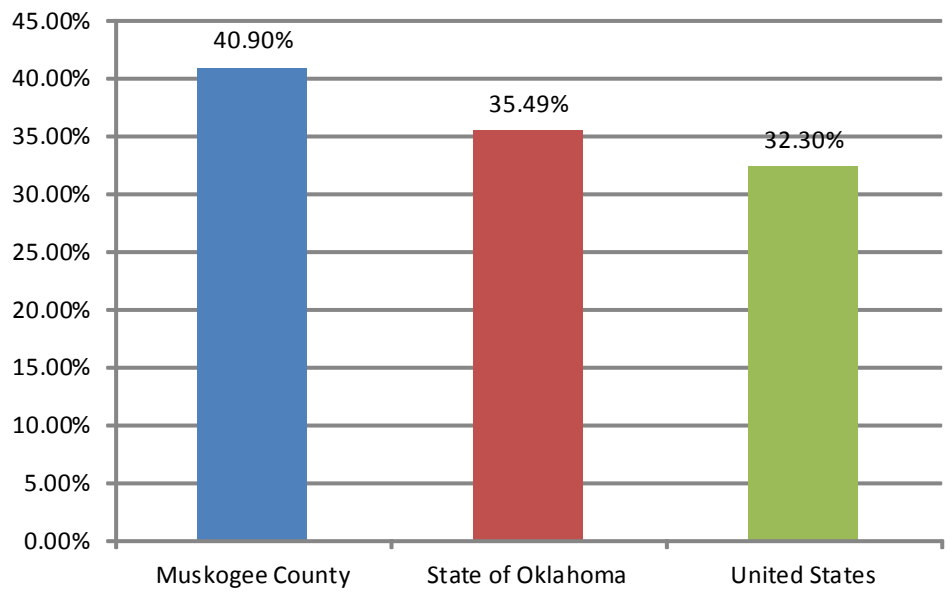
			Avg.			% of
		Occupancy	Household	Tenant	Federal	Total
<b>Muskogee County</b>	<b># Units</b>	<b>Rate</b>	<b>Income</b>	<b>Contribution</b>	<b>Contribution</b>	<b>Rent</b>
Public Housing	464	96%	\$10,215	\$214	\$333	39.10%
Housing Choice Vouchers	865	87%	\$10,894	\$262	\$389	40.29%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	291	81%	\$10,734	\$247	\$356	40.95%
Section 236	100	95%	\$8,998	\$205	\$322	38.88%
Multi-Family Other	84	92%	\$10,759	\$253	\$151	62.69%
Summary of All HUD Programs	1,804	89%	\$10,604	\$244	\$352	40.90%
<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 1,804 housing units located within Muskogee County, with an overall occupancy rate of 89%. The average household income among households living in these units is \$10,604. Total monthly rent for these units averages \$596, with the federal contribution averaging \$352 (59.10%) and the tenant's contribution averaging \$244 (40.90%).



**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.

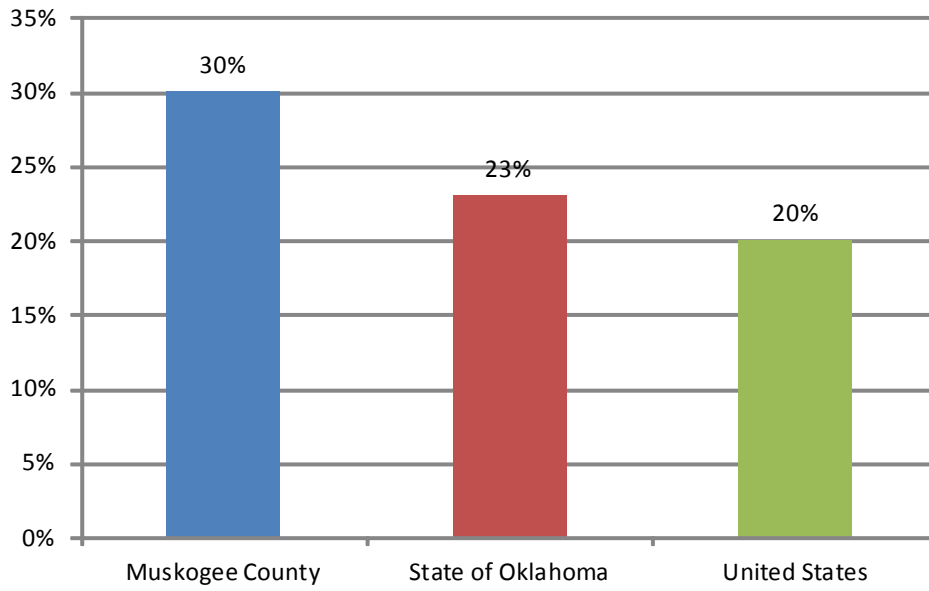


		% Single	% w/		% Age 62+ w/	% Minority
<b>Muskogee County</b>	<b># Units</b>	<b>Mothers</b>	<b>Disability</b>	<b>% Age 62+</b>	<b>Disability</b>	
Public Housing	464	25%	32%	27%	79%	46%
Housing Choice Vouchers	865	50%	21%	17%	55%	51%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	291	0%	73%	52%	56%	24%
Section 236	100	55%	14%	14%	88%	35%
Multi-Family Other	84	0%	74%	51%	50%	26%
Summary of All HUD Programs	1,804	32%	30%	28%	62%	43%
<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%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
<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%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

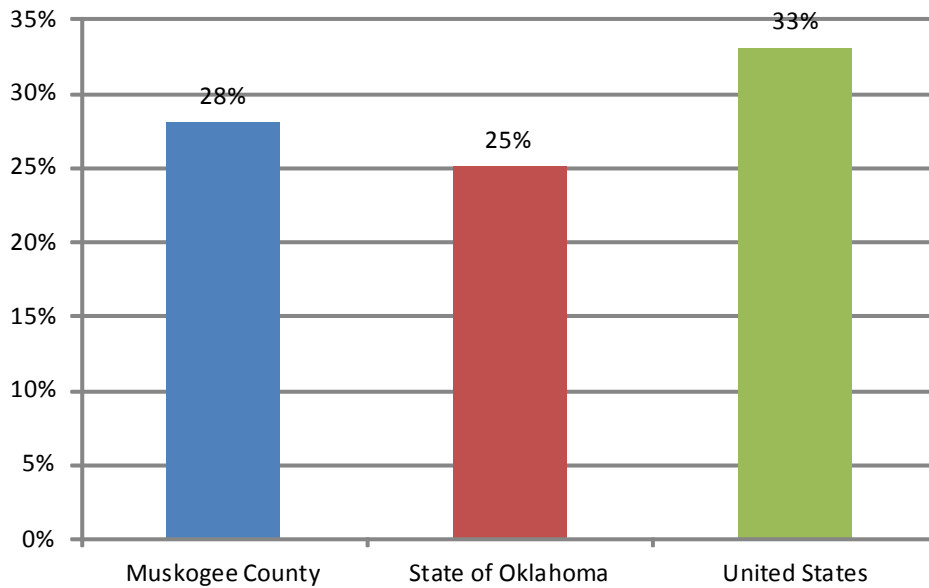
32% of housing units are occupied by single parents with female heads of household. 30% of households have at least one person with a disability. 28% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 62% have one or more disabilities. Finally, 43% of households are designated as racial or ethnic minorities. Compared with the rest of Oklahoma, persons living in HUD-subsidized properties in Muskogee County have relatively higher percentages of disabilities.

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



Source: 2013 HUD Picture of Subsidized Households

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



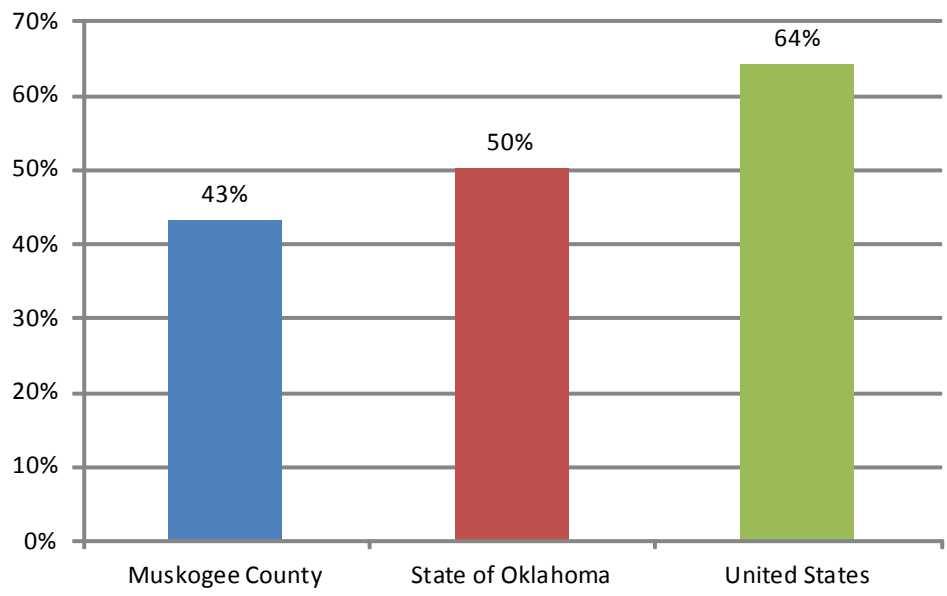
Source: 2013 HUD Picture of Subsidized Households



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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 Muskogee 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 Muskogee 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.

**Muskogee County : CHAS - Housing Cost Burden by HAMFI**

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>1,240</b>		<b>2,510</b>	
Cost Burden Less Than 30%	155	12.50%	470	18.73%
Cost Burden Between 30%-50%	340	27.42%	350	13.94%
Cost Burden Greater Than 50%	525	42.34%	1,420	56.57%
Not Computed (no/negative income)	220	17.74%	270	10.76%
<b>Income 30%-50% HAMFI</b>	<b>1,860</b>		<b>1,885</b>	
Cost Burden Less Than 30%	840	45.16%	530	28.12%
Cost Burden Between 30%-50%	580	31.18%	920	48.81%
Cost Burden Greater Than 50%	440	23.66%	435	23.08%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>2,670</b>		<b>1,865</b>	
Cost Burden Less Than 30%	1,785	66.85%	1,065	57.10%
Cost Burden Between 30%-50%	705	26.40%	730	39.14%
Cost Burden Greater Than 50%	180	6.74%	75	4.02%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>1,760</b>		<b>685</b>	
Cost Burden Less Than 30%	1,325	75.28%	595	86.86%
Cost Burden Between 30%-50%	330	18.75%	90	13.14%
Cost Burden Greater Than 50%	105	5.97%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>18,070</b>		<b>8,980</b>	
Cost Burden Less Than 30%	14,000	77.48%	4,675	52.06%
Cost Burden Between 30%-50%	2,530	14.00%	2,105	23.44%
Cost Burden Greater Than 50%	1,325	7.33%	1,934	21.54%
Not Computed (no/negative income)	220	1.22%	270	3.01%

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

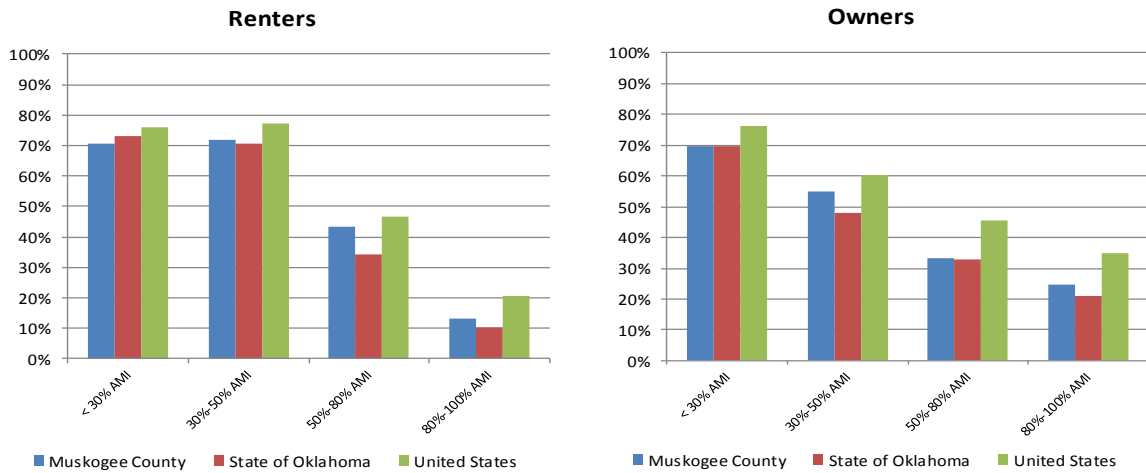
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Muskogee County with the State of Oklahoma as a whole, and the United States.

**Muskogee County : Households by Income by Cost Burden**

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,240	69.76%	2,510	70.52%
Income 30%-50% HAMFI	1,860	54.84%	1,885	71.88%
Income 50%-80% HAMFI	2,670	33.15%	1,865	43.16%
Income 80%-100% HAMFI	1,760	24.72%	685	13.14%
All Incomes	18,070	21.33%	8,980	44.98%

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.

<b>Muskogee County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>1,240</b>		<b>2,510</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	50	1.99%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	40	3.23%	85	3.39%
<b>Income 30%-50% HAMFI</b>	<b>1,860</b>		<b>1,885</b>	
Between 1.0 and 1.5 Persons per Room	15	0.81%	55	2.92%
More than 1.5 Persons per Room	15	0.81%	10	0.53%
Lacks Complete Kitchen or Plumbing	20	1.08%	50	2.65%
<b>Income 50%-80% HAMFI</b>	<b>2,670</b>		<b>1,865</b>	
Between 1.0 and 1.5 Persons per Room	75	2.81%	130	6.97%
More than 1.5 Persons per Room	4	0.15%	20	1.07%
Lacks Complete Kitchen or Plumbing	30	1.12%	65	3.49%
<b>Income 80%-100% HAMFI</b>	<b>1,760</b>		<b>685</b>	
Between 1.0 and 1.5 Persons per Room	55	3.13%	35	5.11%
More than 1.5 Persons per Room	0	0.00%	15	2.19%
Lacks Complete Kitchen or Plumbing	0	0.00%	40	5.84%
<b>All Incomes</b>	<b>18,070</b>		<b>8,980</b>	
Between 1.0 and 1.5 Persons per Room	255	1.41%	330	3.67%
More than 1.5 Persons per Room	19	0.11%	60	0.67%
Lacks Complete Kitchen or Plumbing	100	0.55%	260	2.90%

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 Muskogee County, Oklahoma and the nation.

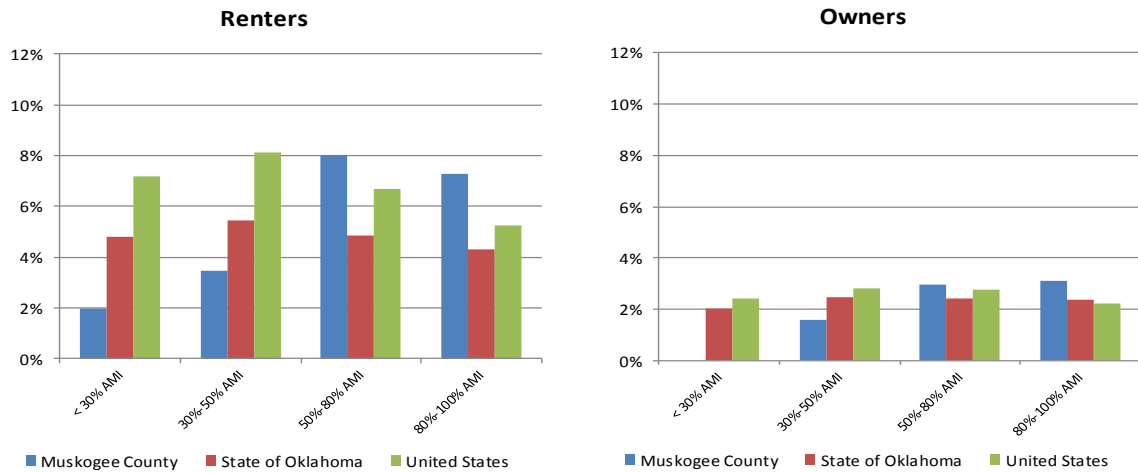


**Muskogee County : Households by Income by Overcrowding**

Household Income Threshold	Total	Owners		Renters	
		% > 1.0		% > 1.0	
		Persons per Room		Persons per Room	
Income < 30% HAMFI	1,240	0.00%	2,510	1.99%	
Income 30%-50% HAMFI	1,860	1.61%	1,885	3.45%	
Income 50%-80% HAMFI	2,670	2.96%	1,865	8.04%	
Income 80%-100% HAMFI	1,760	3.13%	685	7.30%	
All Incomes	18,070	1.52%	8,980	4.34%	

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 Muskogee County, the state and the nation.

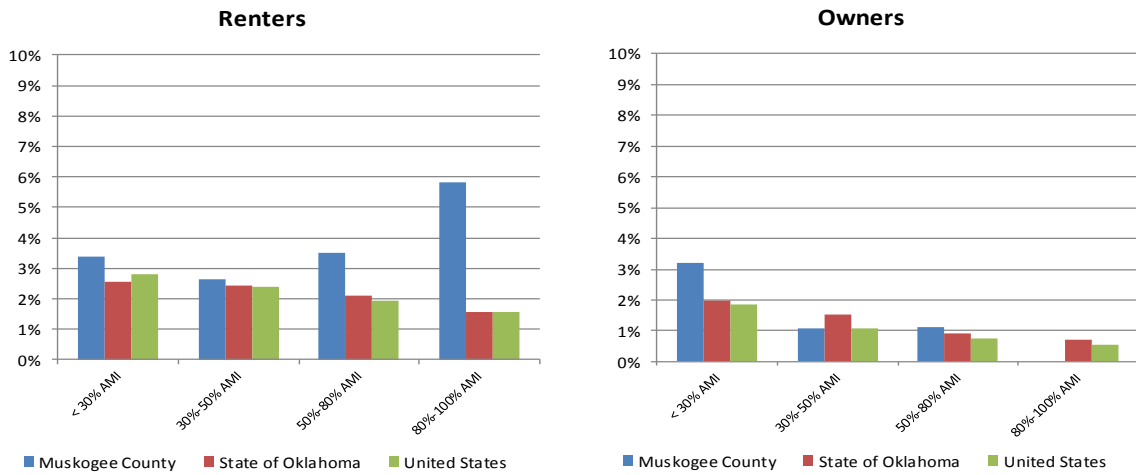
**Muskogee County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking		% Lacking	
		Kitchen or Plumbing		Kitchen or Plumbing	
Income < 30% HAMFI	1,240	3.23%	2,510	3.39%	
Income 30%-50% HAMFI	1,860	1.08%	1,885	2.65%	
Income 50%-80% HAMFI	2,670	1.12%	1,865	3.49%	
Income 80%-100% HAMFI	1,760	0.00%	685	5.84%	
All Incomes	18,070	0.55%	8,980	2.90%	

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.



**Muskogee 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>1,240</b>	<b>864</b>	<b>69.68%</b>	<b>2,510</b>	<b>1,774</b>	<b>70.68%</b>
Elderly Family	120	120	100.00%	110	79	71.82%
Small Family (2-4 persons)	420	330	78.57%	855	630	73.68%
Large Family (5 or more persons)	25	19	76.00%	145	130	89.66%
Elderly Non-Family	320	170	53.13%	205	150	73.17%
Non-Family, Non-Elderly	355	225	63.38%	1,195	785	65.69%
<b>Income 30%-50% HAMFI</b>	<b>1,860</b>	<b>1,015</b>	<b>54.57%</b>	<b>1,885</b>	<b>1,360</b>	<b>72.15%</b>
Elderly Family	240	85	35.42%	95	75	78.95%
Small Family (2-4 persons)	485	275	56.70%	730	650	89.04%
Large Family (5 or more persons)	180	130	72.22%	85	35	41.18%
Elderly Non-Family	705	400	56.74%	420	190	45.24%
Non-Family, Non-Elderly	245	125	51.02%	555	410	73.87%
<b>Income 50%-80% HAMFI</b>	<b>2,670</b>	<b>885</b>	<b>33.15%</b>	<b>1,865</b>	<b>799</b>	<b>42.84%</b>
Elderly Family	585	115	19.66%	80	10	12.50%
Small Family (2-4 persons)	770	360	46.75%	750	364	48.53%
Large Family (5 or more persons)	280	130	46.43%	360	160	44.44%
Elderly Non-Family	600	125	20.83%	315	115	36.51%
Non-Family, Non-Elderly	435	155	35.63%	360	150	41.67%
<b>Income 80%-100% HAMFI</b>	<b>1,760</b>	<b>430</b>	<b>24.43%</b>	<b>685</b>	<b>90</b>	<b>13.14%</b>
Elderly Family	280	30	10.71%	4	0	0.00%
Small Family (2-4 persons)	760	220	28.95%	245	20	8.16%
Large Family (5 or more persons)	60	0	0.00%	100	15	15.00%
Elderly Non-Family	275	60	21.82%	155	0	0.00%
Non-Family, Non-Elderly	380	120	31.58%	180	55	30.56%
<b>All Incomes</b>	<b>18,070</b>	<b>3,843</b>	<b>21.27%</b>	<b>8,980</b>	<b>4,042</b>	<b>45.01%</b>
Elderly Family	3,690	520	14.09%	454	164	36.12%
Small Family (2-4 persons)	8,190	1,590	19.41%	3,510	1,664	47.41%
Large Family (5 or more persons)	1,275	309	24.24%	820	340	41.46%
Elderly Non-Family	2,650	774	29.21%	1,245	474	38.07%
Non-Family, Non-Elderly	2,250	650	28.89%	2,950	1,400	47.46%

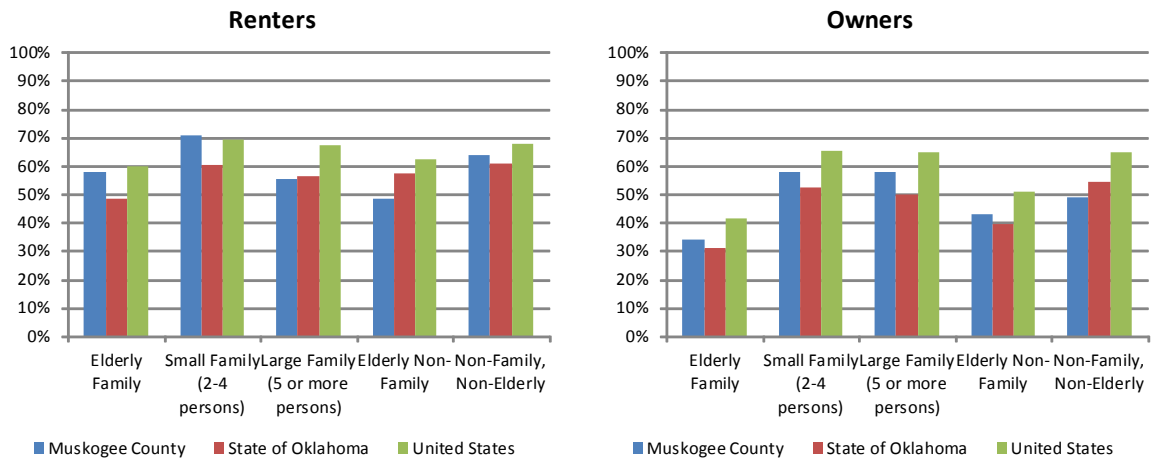
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 80% HAMFI</b>	<b>5,770</b>	<b>2,764</b>	<b>47.90%</b>	<b>6,260</b>	<b>3,933</b>	<b>62.83%</b>
Elderly Family	945	320	33.86%	285	164	57.54%
Small Family (2-4 persons)	1,675	965	57.61%	2,335	1,644	70.41%
Large Family (5 or more persons)	485	279	57.53%	590	325	55.08%
Elderly Non-Family	1,625	695	42.77%	940	455	48.40%
Non-Family, Non-Elderly	1,035	505	48.79%	2,110	1,345	63.74%

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>Muskogee County : CHAS - Housing Problems by Household Type and HAMFI</b>						
<b>Income, Household Size/Type</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>1,240</b>	<b>890</b>	<b>71.77%</b>	<b>2,510</b>	<b>1,840</b>	<b>73.31%</b>
Elderly Family	120	120	100.00%	110	75	68.18%
Small Family (2-4 persons)	420	330	78.57%	855	645	75.44%
Large Family (5 or more persons)	25	20	80.00%	145	135	93.10%
Elderly Non-Family	320	175	54.69%	205	155	75.61%
Non-Family, Non-Elderly	355	245	69.01%	1,195	830	69.46%
<b>Income 30%-50% HAMFI</b>	<b>1,860</b>	<b>1,040</b>	<b>55.91%</b>	<b>1,885</b>	<b>1,410</b>	<b>74.80%</b>
Elderly Family	240	90	37.50%	95	75	78.95%
Small Family (2-4 persons)	485	275	56.70%	730	650	89.04%
Large Family (5 or more persons)	180	145	80.56%	85	75	88.24%
Elderly Non-Family	705	410	58.16%	420	190	45.24%
Non-Family, Non-Elderly	245	120	48.98%	555	420	75.68%
<b>Income 50%-80% HAMFI</b>	<b>2,670</b>	<b>980</b>	<b>36.70%</b>	<b>1,865</b>	<b>935</b>	<b>50.13%</b>
Elderly Family	585	130	22.22%	80	10	12.50%
Small Family (2-4 persons)	770	355	46.10%	750	375	50.00%
Large Family (5 or more persons)	280	195	69.64%	360	280	77.78%
Elderly Non-Family	600	130	21.67%	315	115	36.51%
Non-Family, Non-Elderly	435	170	39.08%	360	155	43.06%
<b>Income Greater than 80% of HAMFI</b>	<b>12,300</b>	<b>1,270</b>	<b>10.33%</b>	<b>2,720</b>	<b>244</b>	<b>8.97%</b>
Elderly Family	2,745	200	7.29%	170	4	2.35%
Small Family (2-4 persons)	6,515	685	10.51%	1,175	55	4.68%
Large Family (5 or more persons)	795	100	12.58%	235	70	29.79%
Elderly Non-Family	1,030	75	7.28%	305	60	19.67%
Non-Family, Non-Elderly	1,215	210	17.28%	840	55	6.55%
<b>All Incomes</b>	<b>18,070</b>	<b>4,180</b>	<b>23.13%</b>	<b>8,980</b>	<b>4,429</b>	<b>49.32%</b>
Elderly Family	3,690	540	14.63%	455	164	36.04%
Small Family (2-4 persons)	8,190	1,645	20.09%	3,510	1,725	49.15%
Large Family (5 or more persons)	1,280	460	35.94%	825	560	67.88%
Elderly Non-Family	2,655	790	29.76%	1,245	520	41.77%
Non-Family, Non-Elderly	2,250	745	33.11%	2,950	1,460	49.49%

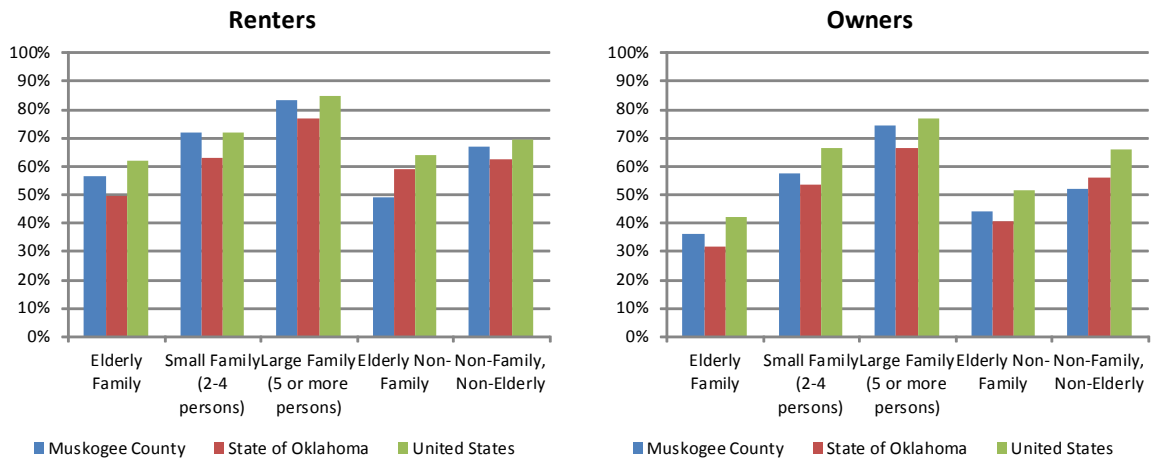
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Muskogee 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>5,770</b>	<b>2,910</b>	<b>50.43%</b>	<b>6,260</b>	<b>66.85%</b>
Elderly Family	945	340	35.98%	285	56.14%
Small Family (2-4 persons)	1,675	960	57.31%	2,335	71.52%
Large Family (5 or more persons)	485	360	74.23%	590	83.05%
Elderly Non-Family	1,625	715	44.00%	940	48.94%
Non-Family, Non-Elderly	1,035	535	51.69%	2,110	66.59%

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 Muskogee 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>Muskogee County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>1,240</b>	<b>890</b>	<b>71.8%</b>	<b>2,510</b>	<b>1,845</b>	<b>73.5%</b>
White alone, non-Hispanic	650	480	73.8%	1,310	1,060	80.9%
Black or African-American alone	230	150	65.2%	605	425	70.2%
Asian alone	4	4	100.0%	30	10	33.3%
American Indian alone	149	115	77.2%	185	110	59.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	80	80	100.0%	190	130	68.4%
Other (including multiple races)	125	60	48.0%	190	110	57.9%
<b>Income 30%-50% HAMFI</b>	<b>1,860</b>	<b>1,045</b>	<b>56.2%</b>	<b>1,885</b>	<b>1,410</b>	<b>74.8%</b>
White alone, non-Hispanic	1,115	630	56.5%	1,140	855	75.0%
Black or African-American alone	265	205	77.4%	340	295	86.8%
Asian alone	39	4	10.3%	0	0	N/A
American Indian alone	200	75	37.5%	190	150	78.9%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	65	40	61.5%	70	20	28.6%
Other (including multiple races)	180	90	50.0%	135	85	63.0%
<b>Income 50%-80% HAMFI</b>	<b>2,670</b>	<b>980</b>	<b>36.7%</b>	<b>1,865</b>	<b>935</b>	<b>50.1%</b>
White alone, non-Hispanic	1,825	640	35.1%	1,175	575	48.9%
Black or African-American alone	305	130	42.6%	205	120	58.5%
Asian alone	10	10	100.0%	10	0	0.0%
American Indian alone	275	120	43.6%	235	90	38.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	59	4	6.8%	115	115	100.0%
Other (including multiple races)	200	80	40.0%	130	35	26.9%
<b>Income 80%-100% HAMFI</b>	<b>1,760</b>	<b>490</b>	<b>27.8%</b>	<b>685</b>	<b>160</b>	<b>23.4%</b>
White alone, non-Hispanic	1,195	285	23.8%	365	90	24.7%
Black or African-American alone	135	60	44.4%	75	35	46.7%
Asian alone	10	10	100.0%	0	0	N/A
American Indian alone	240	105	43.8%	130	20	15.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	84	4	4.8%	30	0	0.0%
Other (including multiple races)	85	15	17.6%	90	15	16.7%
<b>All Incomes</b>	<b>18,070</b>	<b>4,190</b>	<b>23.2%</b>	<b>8,980</b>	<b>4,430</b>	<b>49.3%</b>
White alone, non-Hispanic	12,510	2,610	20.9%	5,450	2,645	48.5%
Black or African-American alone	1,620	635	39.2%	1,455	875	60.1%
Asian alone	103	43	41.7%	50	10	20.0%
American Indian alone	1,879	485	25.8%	909	374	41.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	423	138	32.6%	450	285	63.3%
Other (including multiple races)	1,525	265	17.4%	670	245	36.6%

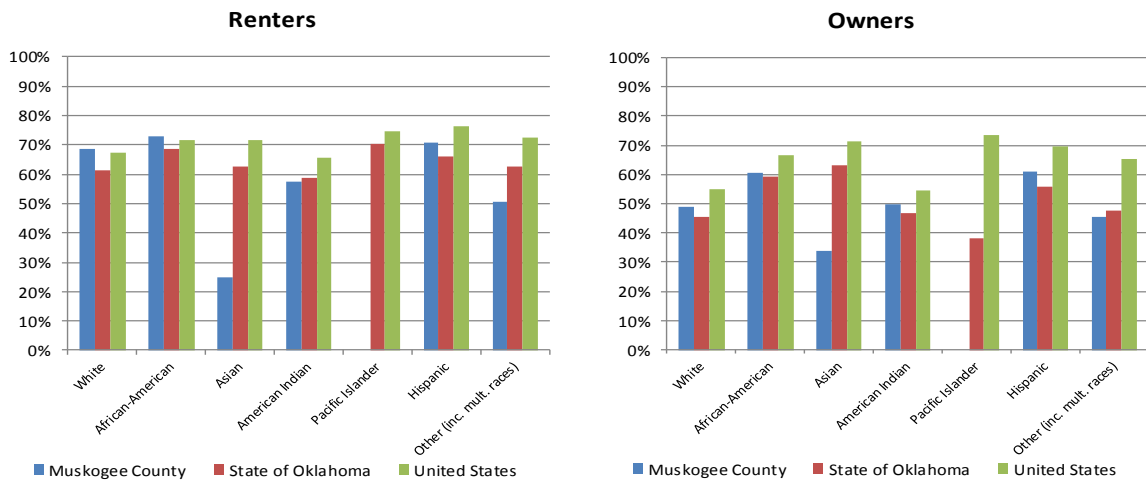
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

### Muskogee County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>5,770</b>	<b>2,915</b>	<b>50.52%</b>	<b>6,260</b>	<b>66.93%</b>
White alone, non-Hispanic	3,590	1,750	48.75%	3,625	68.69%
Black or African-American alone	800	485	60.63%	1,150	73.04%
Asian alone	53	18	33.96%	40	25.00%
American Indian alone	624	310	49.68%	610	57.38%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	204	124	60.78%	375	70.67%
Other (including multiple races)	505	230	45.54%	455	50.55%

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









## Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Muskogee 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 Muskogee 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>Muskogee County: 2015-2020 Housing Needs by Income Threshold</b>					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	59	29	88
Less than 30% AMI	6.86%	27.95%	4	8	12
Less than 50% AMI	17.16%	48.94%	10	14	24
Less than 60% AMI	20.59%	58.73%	12	17	29
Less than 80% AMI	31.93%	69.71%	19	20	39

### 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>Muskogee County: 2015-2020 Housing Needs Age 62 and Up</b>					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	35.09%	18.92%	21	5	26
Elderly less than 30% AMI	2.43%	3.51%	1	1	2
Elderly less than 50% AMI	7.66%	9.24%	5	3	7
Elderly less than 60% AMI	9.20%	11.09%	5	3	9
Elderly less than 80% AMI	14.22%	13.64%	8	4	12

### 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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**Muskogee 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)	35.17%	40.37%	21	12	<b>32</b>
Disabled less than 30% AMI	4.04%	13.03%	2	4	<b>6</b>
Disabled less than 50% AMI	9.08%	23.50%	5	7	<b>12</b>
Disabled less than 60% AMI	10.89%	28.20%	6	8	<b>15</b>
Disabled less than 80% AMI	15.47%	31.57%	9	9	<b>18</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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**Muskogee 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%	59	29	88
Total Veteran Demand	12.04%	12.04%	7	3	<b>11</b>
Veterans with Disabilities	4.72%	4.72%	3	1	<b>4</b>
Veterans Below Poverty	0.91%	0.91%	1	0	<b>1</b>
Disabled Veterans Below Poverty	0.52%	0.52%	0	0	<b>0</b>

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**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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**Muskogee 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%	59	29	88
Total Working Families	47.88%	47.88%	28	14	<b>42</b>
Working Families with Children Present	24.24%	24.24%	14	7	<b>21</b>

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