

Housing Needs Assessment
Seminole County

Prepared For:

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

Effective Date of the Analysis:

July 1, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Seminole County
 IRR - Tulsa/OKC File No. 140-2015-0080

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
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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 Seminole County is projected to grow by 0.18% per year over the next five years, underperforming the State of Oklahoma.
2. Seminole County is projected to need a total of 59 housing units for ownership and 21 housing units for rent over the next five years.
3. Median Household Income in Seminole County is estimated to be \$38,394 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Seminole County is estimated to be 22.94%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Seminole County are higher than the state averages.
5. Home values and rental rates in Seminole County are much lower than the state averages.
6. Average sale price for homes in Seminole was \$54,980 in 2015, with an average price per square foot of \$39.73. The average year of construction for homes sold in 2015 is estimated to be 1946.
7. Approximately 37.53% of renters and 16.92% 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. Continue to apply for grants and pursue funding for more public emergency shelters.
4. Tornadoes (1959-2014): Number:54 Injuries:87 Fatalities:5 Damages (1996-2014): \$1,650,000.00
5. Social Vulnerability: Above the state score; various census tracts, Seminole area, Konawa and eastern portion of the county, have increased social vulnerability scores.
6. Floodplain: Seminole (city) and Wewoka have notable development within or near the floodplain

Homelessness Specific Findings

1. Seminole County is located in the Oklahoma Balance of State Continuum of Care.
2. There are an estimated 295 homeless individuals in this area, 154 of which are identified as sheltered.
3. Homeless children under the age of 18 are more likely to be unsheltered than sheltered.
4. Many homeless persons are victims of domestic violence, totaling 75 people.
5. Very few units are available for occupation by families with children (14), and there is a need to grow the number of units that are available for this group of homeless and the children in their care.

Fair Housing Specific Findings

1. Units at risk for poverty: 76
2. Units in mostly non-white enclaves: 75
3. Units nearer elevated number of persons with disabilities: 75
4. Units located in a food desert: 123

Lead-Based Paint Specific Findings

1. We estimate there are 2,024 occupied housing units in Seminole County with lead-based paint hazards.
2. 1,084 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 301 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 Seminole 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 Seminole 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 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 Seminole 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 Seminole County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Seminole County area.

Effective Date of Consultation

The Seminole County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 1, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Seminole County Analysis

Area Information

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

Seminole County is located in central Oklahoma, southeast of the Oklahoma City metropolitan area. Wewoka, the county seat, is located in the eastern part of the county, however the City of Seminole is the subject of this analysis. Seminole is located 53 miles east by southeast of Oklahoma City and 88 miles southwest of Tulsa.

Seminole County has a total area of 640 square miles (633 square miles of land, and 8 square miles of water), ranking 61st out of Oklahoma's 77 counties in terms of total area. The total population of Seminole County as of the 2010 Census was 25,482 persons, for a population density of 40 persons per square mile of land.

Access and Linkages

The county has above-average accessibility to state and national highway systems. Interstate Highway 40 crosses east/west across the far northern section of the county. This 4 lane divided highway allows direct access to Oklahoma City to the west and Fort Smith to the east. State Highway 9 passes east/west through the county and connects Seminole to Norman. In addition, US 377 connects Seminole with Ada and I-40. The county also has an intricate network of county roadways.

Public transportation is provided on a demand-response basis by the Central Oklahoma Transit System (a service of the Central Oklahoma Community Action Agency), with service in Pottawatomie, Seminole, and Oklahoma counties, with medical rides available in Cleveland County. 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.

Jimmie Austin Seminole Regional Airport is located just north of Seminole. It has a single asphalt runway approximately 5,004 feet in length (and a secondary turf runway 2,000 feet in length), and

averages approximately 23 aircraft operations per day. The nearest full-service commercial airport is Will Rogers World Airport, located approximately 55 miles northwest.

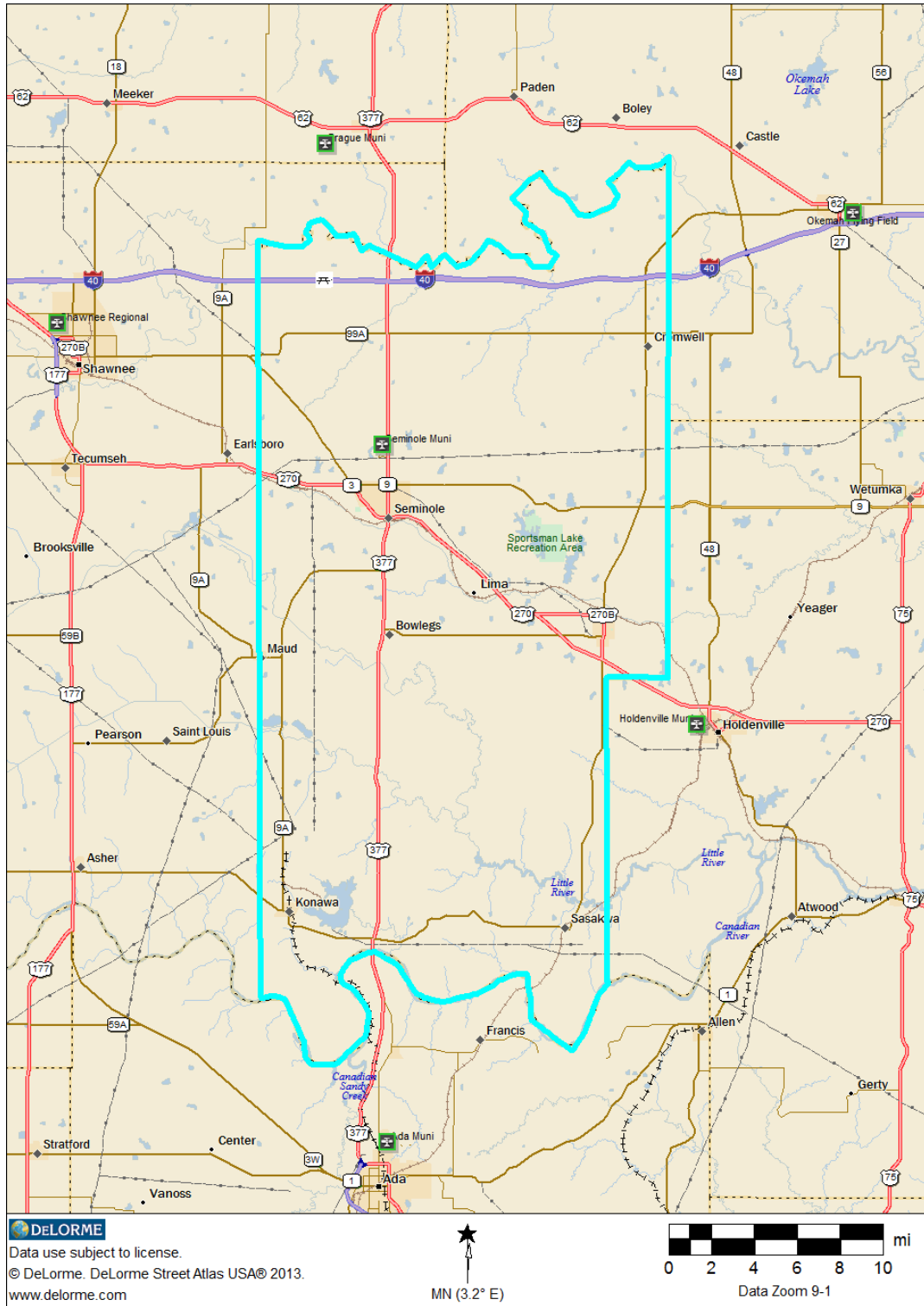
Educational Facilities

Seminole has 6 primary and secondary schools with approximately 1,550 students and 110 teachers according to the Seminole Chamber of Commerce. Seminole is the hometown of Seminole State College and is only 15 minutes from Oklahoma Baptist University and St. Gregory's University in Shawnee. East Central University and the University of Oklahoma are less than 50 miles from Seminole. The Gordon Cooper Vo-tech, Wes Watkins and Pontotoc Co. Technology Centers provide educational services to the community as well.

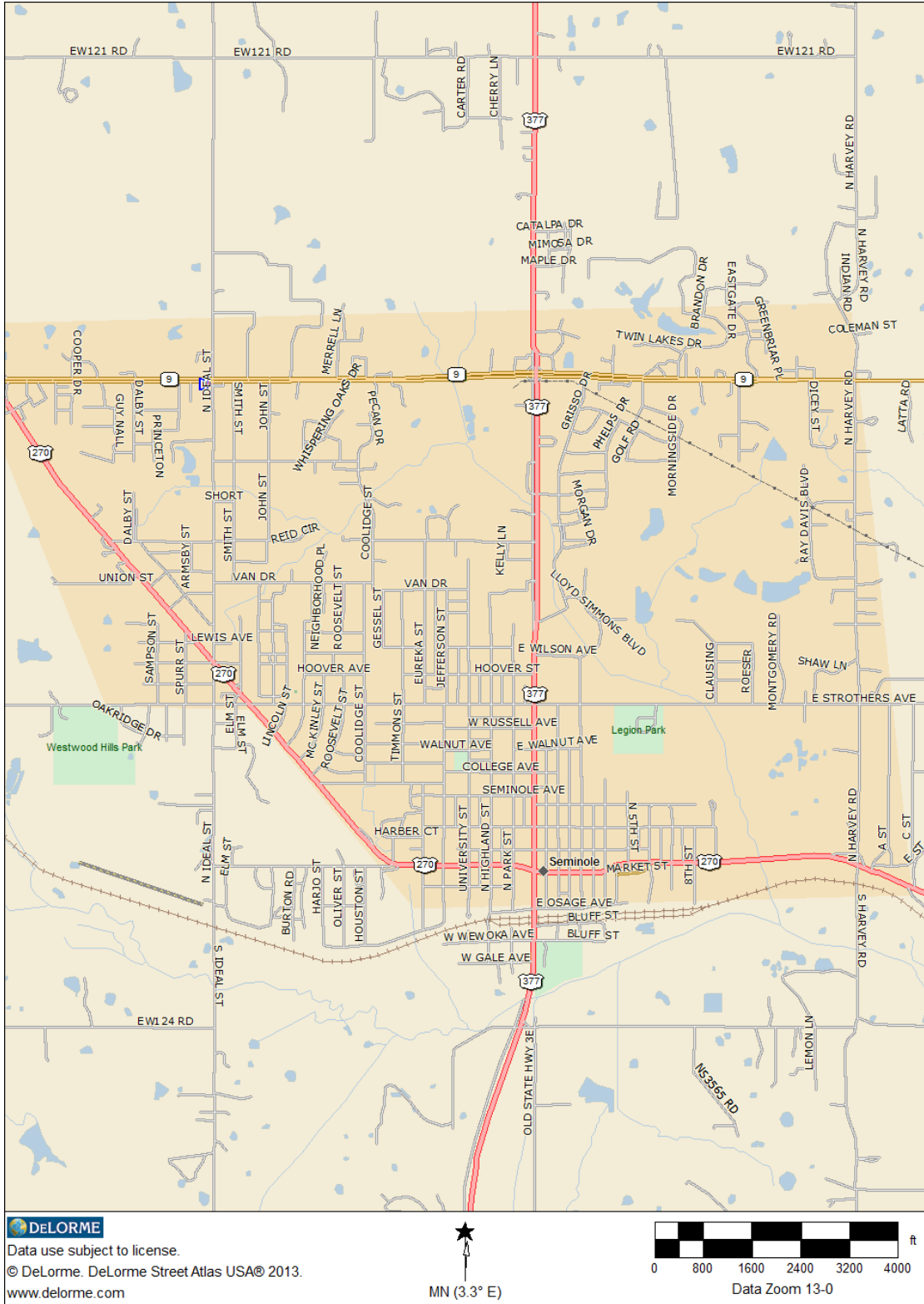
Medical Facilities

Seminole is served by the Seminole Medical Center, a 32-bed state-of-the-art facility built in 1999. J.D. Wood Clinic is located in the hospital, also physician offices and a specialty clinic. The hospital has 14 acute care rooms, 4 intensive care beds, 12 skilled nursing rooms and 2 rooms for labor, delivery, recovery and postpartum care. All patients' rooms are private and include private baths and showers. Two family practice clinics are located adjacent to the hospital. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

Seminole County Area Map



Seminole Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Seminole	6,899	7,488	0.82%	7,530	0.11%	7,630	0.26%
Seminole County	24,894	25,482	0.23%	25,389	-0.07%	25,623	0.18%
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 Seminole County was 25,482 persons as of the 2010 Census, a 0.23% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Seminole County to be 25,389 persons, and projects that the population will show 0.18% annualized growth over the next five years.

The population of Seminole was 7,488 persons as of the 2010 Census, a 0.82% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Seminole to be 7,530 persons, and projects that the population will show 0.26% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Seminole	2,760	2,899	0.49%	2,946	0.32%	2,981	0.24%
Seminole County	9,575	9,750	0.18%	9,699	-0.10%	9,779	0.16%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Seminole	1,827	1,849	0.12%	1,901	0.56%	1,921	0.21%
Seminole	6,793	6,722	-0.11%	6,690	-0.10%	6,745	0.16%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Seminole County had a total of 9,750 households, representing a 0.18% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Seminole County to have

9,699 households. This number is expected to experience a 0.16% annualized rate of growth over the next five years.

As of 2010, Seminole had a total of 2,899 households, representing a 0.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Seminole to have 2,946 households. This number is expected to experience a 0.24% 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 Seminole County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Seminole		Seminole County	
	No.	Percent	No.	Percent
Total Population	7,485		25,443	
White Alone	5,441	72.69%	17,411	68.43%
Black or African American Alone	385	5.14%	1,262	4.96%
Amer. Indian or Alaska Native Alone	969	12.95%	4,375	17.20%
Asian Alone	21	0.28%	78	0.31%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	8	0.03%
Some Other Race Alone	53	0.71%	277	1.09%
Two or More Races	616	8.23%	2,032	7.99%

Population by Hispanic or Latino Origin	Seminole		Seminole County	
	No.	Percent	No.	Percent
Total Population	7,485		25,443	
Hispanic or Latino	328	4.38%	1,011	3.97%
<i>Hispanic or Latino, White Alone</i>	181	55.18%	460	45.50%
<i>Hispanic or Latino, All Other Races</i>	147	44.82%	551	54.50%
Not Hispanic or Latino	7,157	95.62%	24,432	96.03%
<i>Not Hispanic or Latino, White Alone</i>	5,260	73.49%	16,951	69.38%
<i>Not Hispanic or Latino, All Other Races</i>	1,897	26.51%	7,481	30.62%

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

In Seminole County, racial and ethnic minorities comprise 33.38% of the total population. Within Seminole, racial and ethnic minorities represent 29.73% of the population.

Population by Age

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

Seminole County Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	25,482		25,389		25,623			
Age 0 - 4	1,690	6.63%	1,635	6.44%	1,681	6.56%	-0.66%	0.56%
Age 5 - 9	1,831	7.19%	1,685	6.64%	1,619	6.32%	-1.65%	-0.80%
Age 10 - 14	1,926	7.56%	1,829	7.20%	1,667	6.51%	-1.03%	-1.84%
Age 15 - 17	1,109	4.35%	1,128	4.44%	1,134	4.43%	0.34%	0.11%
Age 18 - 20	1,124	4.41%	1,121	4.42%	1,175	4.59%	-0.05%	0.95%
Age 21 - 24	1,057	4.15%	1,318	5.19%	1,478	5.77%	4.51%	2.32%
Age 25 - 34	2,861	11.23%	2,760	10.87%	2,928	11.43%	-0.72%	1.19%
Age 35 - 44	2,951	11.58%	2,806	11.05%	2,736	10.68%	-1.00%	-0.50%
Age 45 - 54	3,588	14.08%	3,308	13.03%	2,900	11.32%	-1.61%	-2.60%
Age 55 - 64	3,248	12.75%	3,297	12.99%	3,309	12.91%	0.30%	0.07%
Age 65 - 74	2,303	9.04%	2,621	10.32%	3,022	11.79%	2.62%	2.89%
Age 75 - 84	1,288	5.05%	1,359	5.35%	1,426	5.57%	1.08%	0.97%
Age 85 and over	506	1.99%	522	2.06%	548	2.14%	0.62%	0.98%
<i>Age 55 and over</i>	<i>7,345</i>	<i>28.82%</i>	<i>7,799</i>	<i>30.72%</i>	<i>8,305</i>	<i>32.41%</i>	<i>1.21%</i>	<i>1.27%</i>
<i>Age 62 and over</i>	<i>4,565</i>	<i>17.92%</i>	<i>4,969</i>	<i>19.57%</i>	<i>5,441</i>	<i>21.23%</i>	<i>1.71%</i>	<i>1.83%</i>
Median Age	38.9		39.3		39.1		0.20%	-0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Seminole County is 39.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.44% of the population is below the age of 5, while 19.57% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.83% per year.

Seminole Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	7,488		7,530		7,630			
Age 0 - 4	576	7.69%	544	7.22%	553	7.25%	-1.14%	0.33%
Age 5 - 9	564	7.53%	565	7.50%	538	7.05%	0.04%	-0.97%
Age 10 - 14	566	7.56%	562	7.46%	551	7.22%	-0.14%	-0.39%
Age 15 - 17	334	4.46%	336	4.46%	349	4.57%	0.12%	0.76%
Age 18 - 20	393	5.25%	353	4.69%	385	5.05%	-2.12%	1.75%
Age 21 - 24	365	4.87%	402	5.34%	431	5.65%	1.95%	1.40%
Age 25 - 34	937	12.51%	943	12.52%	929	12.18%	0.13%	-0.30%
Age 35 - 44	844	11.27%	864	11.47%	888	11.64%	0.47%	0.55%
Age 45 - 54	910	12.15%	853	11.33%	816	10.69%	-1.29%	-0.88%
Age 55 - 64	837	11.18%	855	11.35%	837	10.97%	0.43%	-0.42%
Age 65 - 74	579	7.73%	667	8.86%	764	10.01%	2.87%	2.75%
Age 75 - 84	386	5.15%	389	5.17%	397	5.20%	0.15%	0.41%
Age 85 and over	197	2.63%	197	2.62%	192	2.52%	0.00%	-0.51%
<i>Age 55 and over</i>	<i>1,999</i>	<i>26.70%</i>	<i>2,108</i>	<i>27.99%</i>	<i>2,190</i>	<i>28.70%</i>	<i>1.07%</i>	<i>0.77%</i>
<i>Age 62 and over</i>	<i>1,216</i>	<i>16.24%</i>	<i>1,313</i>	<i>17.43%</i>	<i>1,412</i>	<i>18.51%</i>	<i>1.54%</i>	<i>1.47%</i>
Median Age	35.1		35.7		35.9		0.34%	0.11%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Seminole is 35.7 years. This compares with the statewide figure of 36.6 years. Approximately 7.22% of the population is below the age of 5, while 17.43% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.47% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Seminole		Seminole County	
	No.	Percent	No.	Percent
Total Families:	1,785		6,515	
Married-Couple Family:	1,087	60.90%	4,433	68.04%
With Children Under 18 Years	425	23.81%	1,564	24.01%
No Children Under 18 Years	662	37.09%	2,869	44.04%
Other Family:	698	39.10%	2,082	31.96%
Male Householder, No Wife Present	201	11.26%	634	9.73%
With Children Under 18 Years	90	5.04%	293	4.50%
No Children Under 18 Years	111	6.22%	341	5.23%
Female Householder, No Husband Present	497	27.84%	1,448	22.23%
With Children Under 18 Years	346	19.38%	748	11.48%
No Children Under 18 Years	151	8.46%	700	10.74%
<hr/>				
Total Single Parent Families	436		1,041	
Male Householder	90	20.64%	293	28.15%
Female Householder	346	79.36%	748	71.85%

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

As shown, within Seminole County, among all families 15.98% are single-parent families, while in Seminole, the percentage is 24.43%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	7,366		25,055		3,702,515	
Under 18 Years:	2,228		6,501		933,738	
With One Type of Disability	145	6.51%	343	5.28%	33,744	3.61%
With Two or More Disabilities	52	2.33%	119	1.83%	11,082	1.19%
No Disabilities	2,031	91.16%	6,039	92.89%	888,912	95.20%
18 to 64 Years:	4,121		14,508		2,265,702	
With One Type of Disability	321	7.79%	1,492	10.28%	169,697	7.49%
With Two or More Disabilities	374	9.08%	1,403	9.67%	149,960	6.62%
No Disabilities	3,426	83.14%	11,613	80.05%	1,946,045	85.89%
65 Years and Over:	1,017		4,046		503,075	
With One Type of Disability	163	16.03%	751	18.56%	95,633	19.01%
With Two or More Disabilities	313	30.78%	1,202	29.71%	117,044	23.27%
No Disabilities	541	53.20%	2,093	51.73%	290,398	57.72%
Total Number of Persons with Disabilities:	1,368	18.57%	5,310	21.19%	577,160	15.59%

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

Within Seminole County, 21.19% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Seminole the percentage is 18.57%. Compared with the rest of Oklahoma, Seminole and Seminole County have higher percentages of persons with disabilities.

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

2013 Population by Veteran and Disability Status

	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	5,016		18,411		2,738,788	
Veteran:	463	9.23%	1,861	10.11%	305,899	11.17%
With a Disability	158	34.13%	835	44.87%	100,518	32.86%
No Disability	305	65.87%	1,026	55.13%	205,381	67.14%
Non-veteran:	4,553	90.77%	16,550	89.89%	2,432,889	88.83%
With a Disability	1,013	22.25%	4,011	24.24%	430,610	17.70%
No Disability	3,540	77.75%	12,539	75.76%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Seminole County, the Census Bureau estimates there are 1,861 veterans, 44.87% of which have one or more disabilities (compared with 32.86% at a statewide level). In Seminole, there are an estimated 463 veterans, 34.13% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Seminole		Seminole County	
	No.	Percent	No.	Percent
Total Population	7,488		25,482	
Group Quarters Population	285	3.81%	581	2.28%
Institutionalized Population	101	1.35%	354	1.39%
Correctional facilities for adults	4	0.05%	78	0.31%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	97	1.30%	276	1.08%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	184	2.46%	227	0.89%
College/University student housing	176	2.35%	176	0.69%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	8	0.11%	51	0.20%

Source: 2010 Decennial Census, Table P42

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

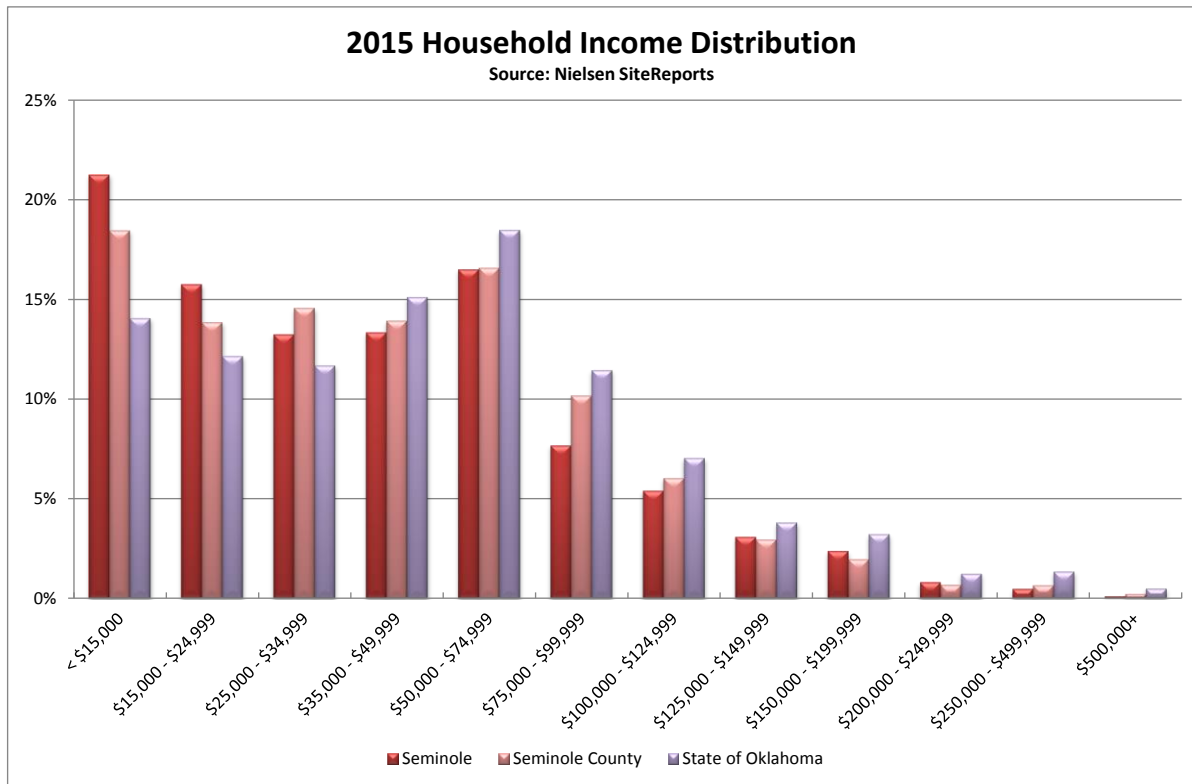
Household Income Levels

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

2015 Household Income Distribution						
	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,946		9,699		1,520,327	
< \$15,000	626	21.25%	1,789	18.45%	213,623	14.05%
\$15,000 - \$24,999	464	15.75%	1,343	13.85%	184,613	12.14%
\$25,000 - \$34,999	390	13.24%	1,412	14.56%	177,481	11.67%
\$35,000 - \$49,999	393	13.34%	1,350	13.92%	229,628	15.10%
\$50,000 - \$74,999	486	16.50%	1,607	16.57%	280,845	18.47%
\$75,000 - \$99,999	226	7.67%	986	10.17%	173,963	11.44%
\$100,000 - \$124,999	159	5.40%	585	6.03%	106,912	7.03%
\$125,000 - \$149,999	91	3.09%	286	2.95%	57,804	3.80%
\$150,000 - \$199,999	70	2.38%	190	1.96%	48,856	3.21%
\$200,000 - \$249,999	24	0.81%	66	0.68%	18,661	1.23%
\$250,000 - \$499,999	14	0.48%	64	0.66%	20,487	1.35%
\$500,000+	3	0.10%	21	0.22%	7,454	0.49%
Median Household Income	\$34,821		\$38,394		\$47,049	
Average Household Income	\$49,564		\$52,720		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Seminole County is estimated to be \$38,394 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Seminole, median household income is estimated to be \$34,821. The income distribution can be better visualized by the following chart.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Seminole	\$25,120	\$34,821	2.06%	2.40%	-0.34%
Seminole County	\$25,568	\$38,394	2.57%	2.40%	0.17%
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, the City of Seminole and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though Seminole County as a whole saw modest growth in real income). It should be noted that this trend is not unique to Oklahoma, 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 Seminole 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
Seminole	19.94%	26.77%	683	15.56%	45.09%
Seminole County	20.78%	22.94%	216	32.08%	43.18%
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 Seminole County is estimated to be 22.94% by the American Community Survey. This is an increase of 216 basis points since the 2000 Census. Within Seminole, the poverty rate is estimated to be 26.77%. 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 Seminole County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

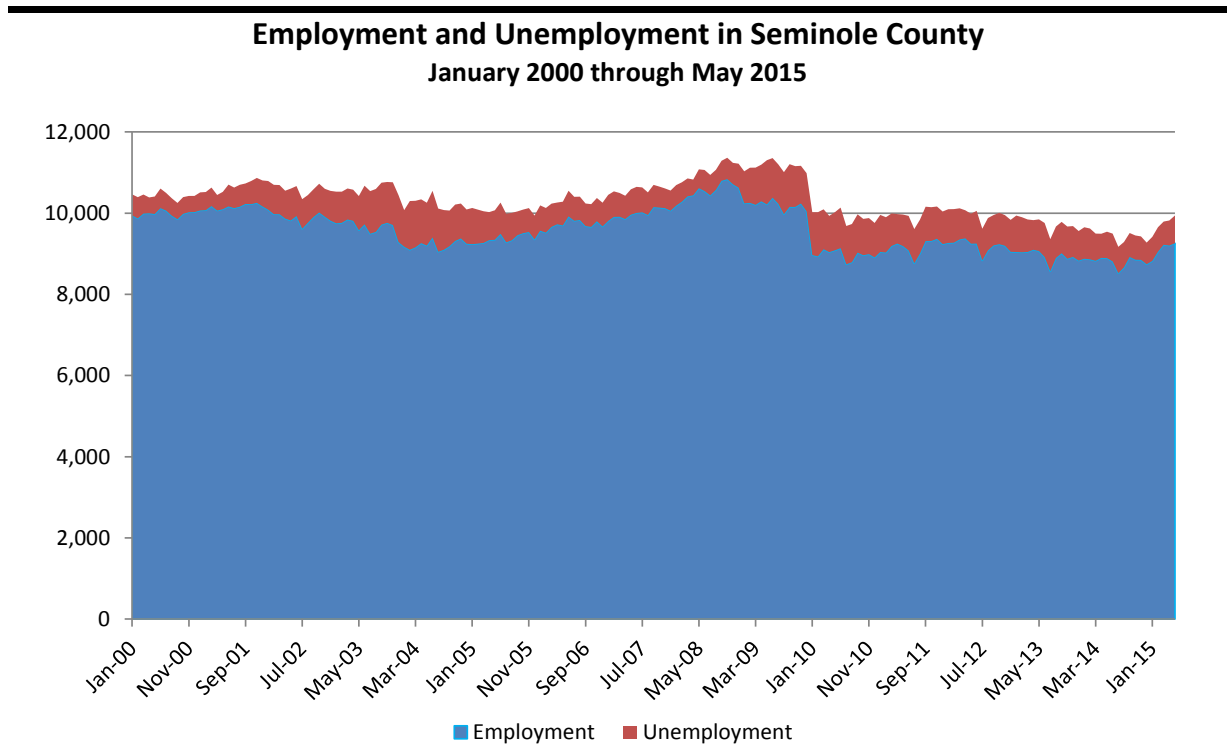
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Seminole County	9,085	9,259	0.38%	9.4%	6.9%	-250
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Seminole County was 9,259 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.38% per year. The unemployment rate in May was 6.9%, a decrease of -250 basis points from May 2010, which was 9.4%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Seminole County has underperformed both the state and nation in these statistics, with relatively slower employment growth and higher unemployment rates.

Employment Level Trends

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



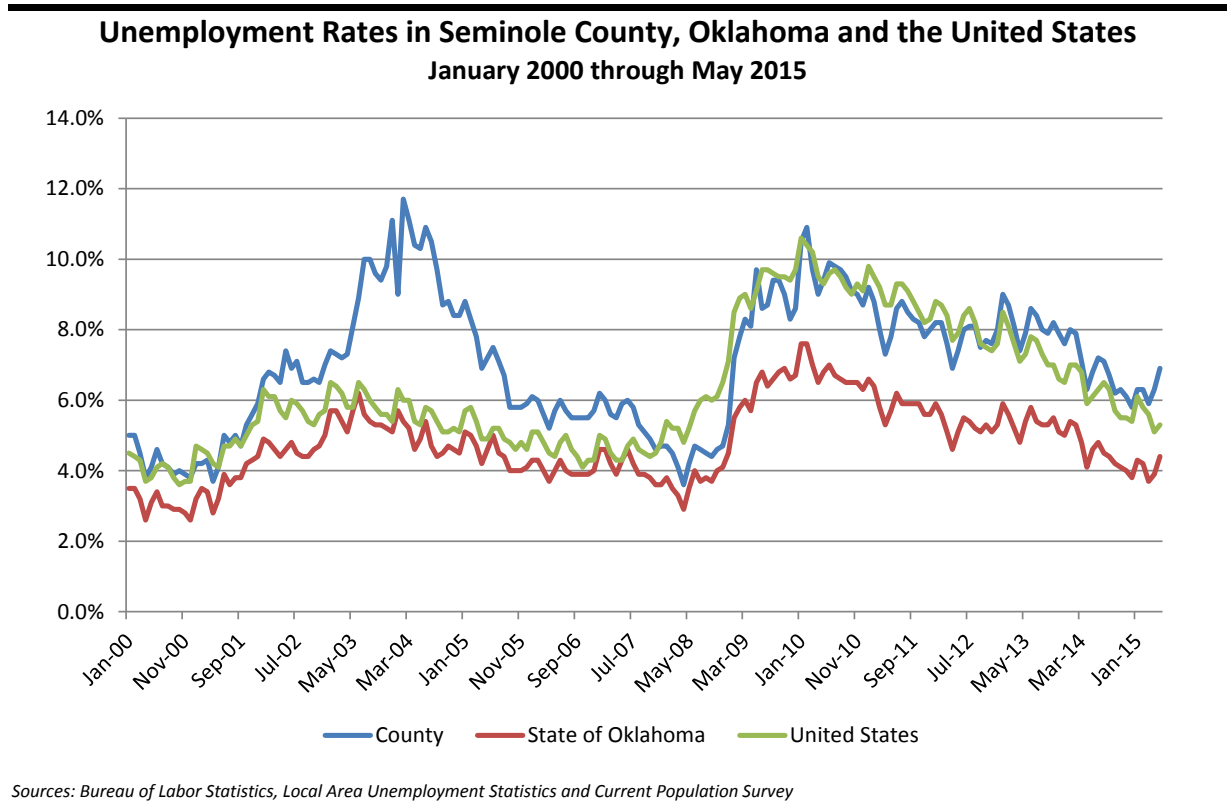
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have been relatively flat from 2010 through early 2014, but have shown growth over the last year, growing to its current level of 9,259 persons. The number of unemployed persons in May 2015 was 685, out of a total labor force of 9,944 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Seminole 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.





As shown, unemployment rates in Seminole County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 6.9%. On the whole, unemployment rates in Seminole County track very well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Seminole County have been historically similar to the national average, excepting current figures and the period from 2002 through 2007.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Seminole 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.

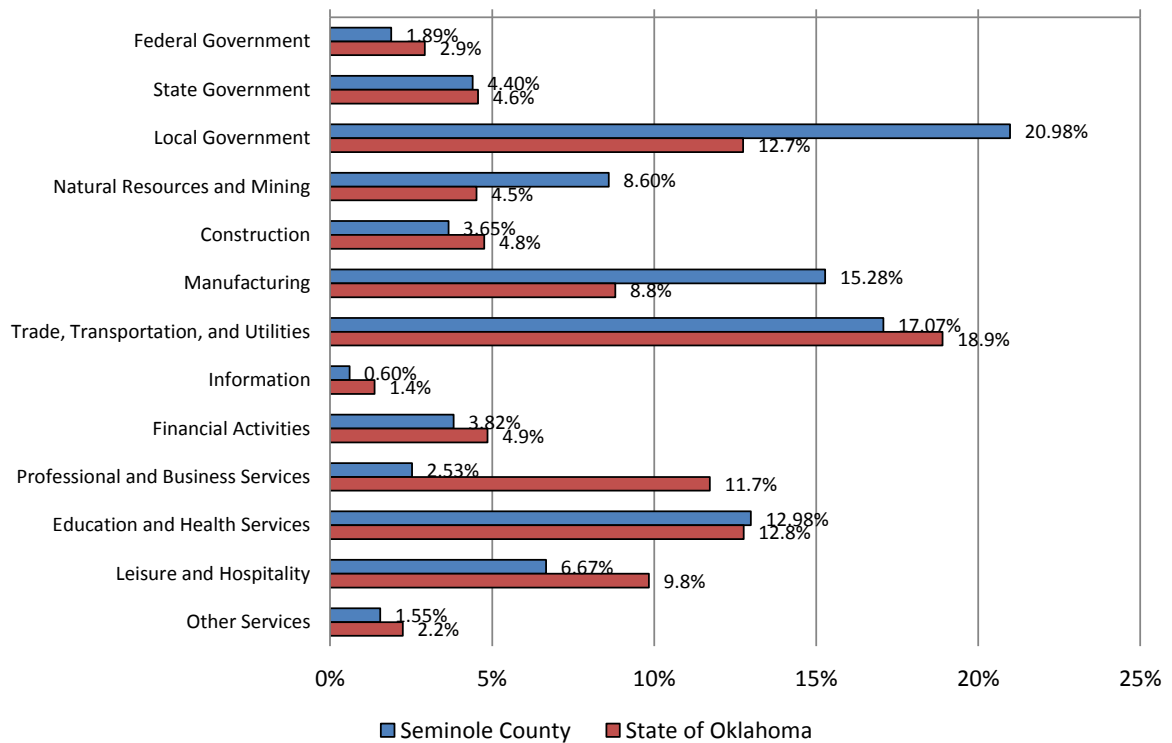


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	10	139	1.89%	\$52,726	0.94
State Government	11	324	4.40%	\$35,981	1.32
Local Government	61	1,545	20.98%	\$30,337	2.08
Natural Resources and Mining	57	633	8.60%	\$58,800	5.67
Construction	42	269	3.65%	\$40,952	0.82
Manufacturing	26	1,125	15.28%	\$40,135	1.72
Trade, Transportation, and Utilities	118	1,257	17.07%	\$35,920	0.89
Information	7	44	0.60%	\$33,964	0.30
Financial Activities	51	281	3.82%	\$34,324	0.68
Professional and Business Services	49	186	2.53%	\$35,952	0.18
Education and Health Services	45	956	12.98%	\$24,998	0.86
Leisure and Hospitality	35	491	6.67%	\$12,747	0.62
Other Services	27	114	1.55%	\$25,456	0.50
Total	537	7,364		\$34,666	1.00

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

Employment Sectors - 2014



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



Among private employers, the largest percentage of persons (17.07%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$35,920 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$58,800 per year.

The rightmost column of the previous table provides location quotients for each industry for Seminole 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 (Seminole 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 Seminole County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.67.

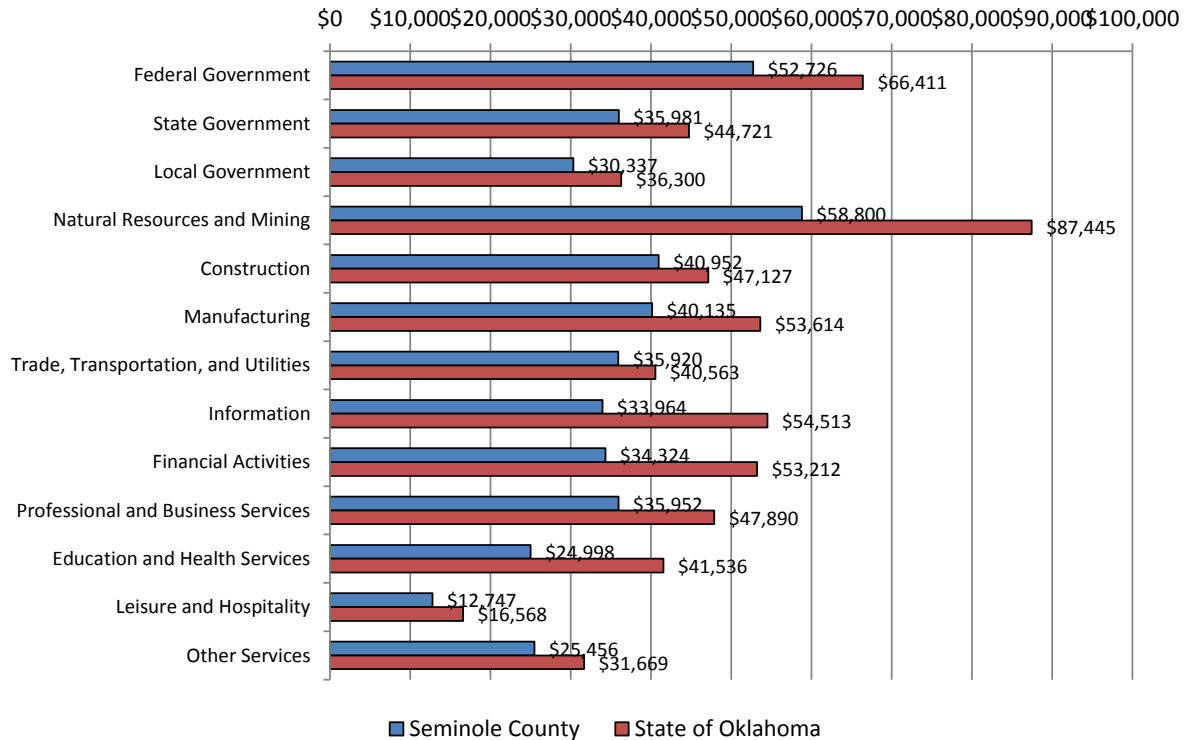
The next table presents average annual pay in Seminole County by industry, in comparison with Oklahoma as a whole and the United States. Without exception, all industrial sectors show lower average pay compared with both the state and nation.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Seminole County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,726	\$66,411	\$75,784	79.4%	69.6%
State Government	\$35,981	\$44,721	\$54,184	80.5%	66.4%
Local Government	\$30,337	\$36,300	\$46,146	83.6%	65.7%
Natural Resources and Mining	\$58,800	\$87,445	\$59,666	67.2%	98.5%
Construction	\$40,952	\$47,127	\$55,041	86.9%	74.4%
Manufacturing	\$40,135	\$53,614	\$62,977	74.9%	63.7%
Trade, Transportation, and Utilities	\$35,920	\$40,563	\$42,988	88.6%	83.6%
Information	\$33,964	\$54,513	\$90,804	62.3%	37.4%
Financial Activities	\$34,324	\$53,212	\$85,261	64.5%	40.3%
Professional and Business Services	\$35,952	\$47,890	\$66,657	75.1%	53.9%
Education and Health Services	\$24,998	\$41,536	\$45,951	60.2%	54.4%
Leisure and Hospitality	\$12,747	\$16,568	\$20,993	76.9%	60.7%
Other Services	\$25,456	\$31,669	\$33,935	80.4%	75.0%
Total	\$34,666	\$43,774	\$51,361	79.2%	67.5%

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

Average Annual Pay - 2014



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



In comparison with the rest of Oklahoma, Seminole County has lower average wages in every employment sector without exception.

Working Families

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

Families by Employment Status and Presence of Children						
	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,785		6,515		961,468	
With Children <18 Years:	861	48.24%	2,605	39.98%	425,517	44.26%
Married Couple:	425	49.36%	1,564	60.04%	281,418	66.14%
Both Parents Employed	231	54.35%	843	53.90%	166,700	59.24%
One Parent Employed	159	37.41%	611	39.07%	104,817	37.25%
Neither Parent Employed	35	8.24%	110	7.03%	9,901	3.52%
Other Family:	436	50.64%	1,041	39.96%	144,099	33.86%
Male Householder:	90	20.64%	293	28.15%	36,996	25.67%
Employed	65	72.22%	206	70.31%	31,044	83.91%
Not Employed	25	27.78%	87	29.69%	5,952	16.09%
Female Householder:	346	79.36%	748	71.85%	107,103	74.33%
Employed	227	65.61%	547	73.13%	75,631	70.62%
Not Employed	119	34.39%	201	26.87%	31,472	29.38%
Without Children <18 Years:	924	51.76%	3,910	60.02%	535,951	55.74%
Married Couple:	662	71.65%	2,869	73.38%	431,868	80.58%
Both Spouses Employed	203	30.66%	877	30.57%	167,589	38.81%
One Spouse Employed	263	39.73%	990	34.51%	138,214	32.00%
Neither Spouse Employed	196	29.61%	1,002	34.93%	126,065	29.19%
Other Family:	262	28.35%	1,041	26.62%	104,083	19.42%
Male Householder:	111	56.63%	341	34.03%	32,243	25.58%
Employed	48	43.24%	149	43.70%	19,437	60.28%
Not Employed	63	56.76%	192	56.30%	12,806	39.72%
Female Householder:	151	57.63%	700	67.24%	71,840	69.02%
Employed	74	49.01%	283	40.43%	36,601	50.95%
Not Employed	77	50.99%	417	59.57%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,270</i>	<i>71.15%</i>	<i>4,506</i>	<i>69.16%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>682</i>	<i>53.70%</i>	<i>2,207</i>	<i>48.98%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>588</i>	<i>46.30%</i>	<i>2,299</i>	<i>51.02%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Seminole County, there are 4,506 working families, 48.98% 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 Seminole County area are presented in the following table, as reported by the Seminole Chamber of Commerce.

Major Employers in Seminole County			
Company	City	Industry / Description	No. Employees
VF Jeanswear / Wrangler	Seminole	Clothing	350
Wal-Mart	Seminole	Retail	300
Seminole State College	Seminole	Educational Services	225
Sigma	Seminole	Meat Processing	223
Seminole Public Schools	Seminole	Educational Services	181
Commercial Brick	Wewoka	Brick	173
Wewoka Public Schools	Wewoka	Educational Services	170
Oakridge Nursing Home & Home Care House	Wewoka	Health Services	150
Enviro-Systems	Wewoka	Government Services	141
Enviro-Systems	Seminole	Aircraft Air Conditioners	123
Seminole Nation Development Authority	Seminole	Retail / Gaming	118
Seminole Medical Center	Seminole	Health Services	110
Seminole Nation of Oklahoma	Wewoka	Tribal Government	110
Pumping Service	Seminole	Services	100
Coates Roofing	Seminole	Roofing	85
City of Seminole	Seminole	Municipal Services	77
City of Wewoka	Wewoka	Municipal Services	55
Department of Human Services	Wewoka	Government Services	50
Disa-Goff Inc.	Seminole	Airless Blasting Equipment	47
Oklahoma Custom Coating	Seminole	E-Coat	40
Acker Industries / Expanded Solutions	Wewoka	Expanded Metal Products	37

Source: Seminole Chamber of Commerce

Seminole County shows a variety of employers in industries such as manufacturing, retail, education and local government services which should provide some degree of insulation from regional or national economic fluctuations.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,416		8,768		1,613,364	
Less than 15 minutes	1,325	54.84%	3,654	41.67%	581,194	36.02%
15 to 30 minutes	655	27.11%	2,742	31.27%	625,885	38.79%
30 to 45 minutes	214	8.86%	1,251	14.27%	260,192	16.13%
45 to 60 minutes	60	2.48%	400	4.56%	74,625	4.63%
60 or more minutes	162	6.71%	721	8.22%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Seminole County, the largest percentage of workers (41.67%) travel fewer than 15 minutes to work. It appears that persons living in Seminole County are for the most part employed in Seminole County, and do not commute to other labor markets to a significant extent.

Means of Transportation

Data in the following table presents data regarding means of transportation for employed persons in Seminole County. As previously noted, private automobiles are the primary means of transportation by far.

Workers 16 Years and Over by Means of Transportation to Work

	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	2,510		9,196		1,673,026	
Car, Truck or Van:	2,350	93.63%	8,465	92.05%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,982</i>	<i>84.34%</i>	<i>7,564</i>	<i>89.36%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>368</i>	<i>15.66%</i>	<i>901</i>	<i>10.64%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	6	0.07%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	8	0.09%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	66	2.63%	179	1.95%	30,401	1.82%
Other Means	0	0.00%	110	1.20%	14,442	0.86%
Worked at Home	94	3.75%	428	4.65%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

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

Total Housing Units					
	2000	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Seminole	3,172	3,408	0.72%	3,505	0.56%
Seminole County	11,146	11,642	0.44%	11,684	0.07%
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 Seminole County grew by 0.07% per year, to a total of 11,684 housing units in 2015. In terms of new housing unit construction, Seminole County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,494		11,637		1,669,828	
1 Unit, Detached	2,749	78.68%	8,800	75.62%	1,219,987	73.06%
1 Unit, Attached	51	1.46%	137	1.18%	34,434	2.06%
Duplex Units	128	3.66%	352	3.02%	34,207	2.05%
3-4 Units	164	4.69%	266	2.29%	42,069	2.52%
5-9 Units	84	2.40%	120	1.03%	59,977	3.59%
10-19 Units	68	1.95%	92	0.79%	57,594	3.45%
20-49 Units	50	1.43%	62	0.53%	29,602	1.77%
50 or More Units	38	1.09%	38	0.33%	30,240	1.81%
Mobile Homes	162	4.64%	1,763	15.15%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	7	0.06%	2,159	0.13%
Total Multifamily Units	532	15.23%	930	7.99%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Seminole County, 75.62% of housing units are single-family, detached. 7.99% of housing units are multifamily in structure (two or more units per building), while 15.21% of housing units comprise mobile homes, RVs, etc.

Within Seminole, 78.68% of housing units are single-family, detached. 15.23% of housing units are multifamily in structure, while 4.64% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,778		9,327		1,444,081	
Owner Occupied:	1,797	64.69%	6,893	73.90%	968,736	67.08%
No Bedroom	0	0.00%	17	0.25%	2,580	0.27%
1 Bedroom	6	0.33%	142	2.06%	16,837	1.74%
2 Bedrooms	430	23.93%	1,652	23.97%	166,446	17.18%
3 Bedrooms	1,067	59.38%	3,934	57.07%	579,135	59.78%
4 Bedrooms	244	13.58%	1,018	14.77%	177,151	18.29%
5 or More Bedrooms	50	2.78%	130	1.89%	26,587	2.74%
Renter Occupied:	981	35.31%	2,434	26.10%	475,345	32.92%
No Bedroom	100	10.19%	210	8.63%	13,948	2.93%
1 Bedroom	73	7.44%	264	10.85%	101,850	21.43%
2 Bedrooms	417	42.51%	963	39.56%	179,121	37.68%
3 Bedrooms	363	37.00%	885	36.36%	152,358	32.05%
4 Bedrooms	28	2.85%	105	4.31%	24,968	5.25%
5 or More Bedrooms	0	0.00%	7	0.29%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Seminole County is 73.90%, while 26.10% of housing units are renter occupied. In Seminole, the homeownership rate is 64.69%, while 35.31% of households are renters.

Housing Units Tenure and Household Income

The next series of tables analyze housing units by tenure, and by household income. In general, lower income households are more likely to rent than to own, compared with higher income households.

Seminole County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	9,327	6,893	2,434	73.90%	26.10%
Less than \$5,000	447	220	227	49.22%	50.78%
\$5,000 - \$9,999	659	284	375	43.10%	56.90%
\$10,000-\$14,999	895	489	406	54.64%	45.36%
\$15,000-\$19,999	631	384	247	60.86%	39.14%
\$20,000-\$24,999	751	526	225	70.04%	29.96%
\$25,000-\$34,999	1,392	928	464	66.67%	33.33%
\$35,000-\$49,999	1,329	1,085	244	81.64%	18.36%
\$50,000-\$74,999	1,495	1,337	158	89.43%	10.57%
\$75,000-\$99,999	834	787	47	94.36%	5.64%
\$100,000-\$149,999	664	626	38	94.28%	5.72%
\$150,000 or more	230	227	3	98.70%	1.30%
Income Less Than \$25,000	3,383	1,903	1,480	56.25%	43.75%

Source: 2009-2013 American Community Survey, Table B25118

Within Seminole County as a whole, 43.75% of households with incomes less than \$25,000 are estimated to be renters, while 56.25% are estimated to be homeowners.

Seminole Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,778	1,797	981	64.69%	35.31%
Less than \$5,000	208	108	100	51.92%	48.08%
\$5,000 - \$9,999	239	68	171	28.45%	71.55%
\$10,000-\$14,999	224	80	144	35.71%	64.29%
\$15,000-\$19,999	277	136	141	49.10%	50.90%
\$20,000-\$24,999	218	134	84	61.47%	38.53%
\$25,000-\$34,999	418	250	168	59.81%	40.19%
\$35,000-\$49,999	401	316	85	78.80%	21.20%
\$50,000-\$74,999	379	336	43	88.65%	11.35%
\$75,000-\$99,999	173	153	20	88.44%	11.56%
\$100,000-\$149,999	161	136	25	84.47%	15.53%
\$150,000 or more	80	80	0	100.00%	0.00%
Income Less Than \$25,000	1,166	526	640	45.11%	54.89%

Source: 2009-2013 American Community Survey, Table B25118

Within Seminole, 54.89% of households with incomes less than \$25,000 are estimated to be renters, while 45.11% 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.

	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,778		9,327		1,444,081	
Owner Occupied:	1,797	64.69%	6,893	73.90%	968,736	67.08%
Built 2010 or Later	0	0.00%	75	1.09%	10,443	1.08%
Built 2000 to 2009	91	5.06%	755	10.95%	153,492	15.84%
Built 1990 to 1999	94	5.23%	616	8.94%	125,431	12.95%
Built 1980 to 1989	204	11.35%	1,059	15.36%	148,643	15.34%
Built 1970 to 1979	398	22.15%	1,580	22.92%	184,378	19.03%
Built 1960 to 1969	231	12.85%	725	10.52%	114,425	11.81%
Built 1950 to 1959	267	14.86%	696	10.10%	106,544	11.00%
Built 1940 to 1949	295	16.42%	710	10.30%	50,143	5.18%
Built 1939 or Earlier	217	12.08%	677	9.82%	75,237	7.77%
Median Year Built:		1965		1974		1977
Renter Occupied:	981	35.31%	2,434	26.10%	475,345	32.92%
Built 2010 or Later	29	2.96%	36	1.48%	5,019	1.06%
Built 2000 to 2009	74	7.54%	117	4.81%	50,883	10.70%
Built 1990 to 1999	96	9.79%	207	8.50%	47,860	10.07%
Built 1980 to 1989	84	8.56%	315	12.94%	77,521	16.31%
Built 1970 to 1979	177	18.04%	527	21.65%	104,609	22.01%
Built 1960 to 1969	84	8.56%	223	9.16%	64,546	13.58%
Built 1950 to 1959	146	14.88%	377	15.49%	54,601	11.49%
Built 1940 to 1949	99	10.09%	229	9.41%	31,217	6.57%
Built 1939 or Earlier	192	19.57%	403	16.56%	39,089	8.22%
Median Year Built:		1966		1969		1975
Overall Median Year Built:		1965		1973		1976

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

Within Seminole County, 10.54% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Seminole the percentage is 6.98%.

80.64% of housing units in Seminole County were built prior to 1990, while in Seminole the percentage is 86.18%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Seminole 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
Seminole	2,778	27	0.97%	7	0.25%	0	0.00%
Seminole County	9,327	57	0.61%	54	0.58%	246	2.64%
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 Seminole County, 0.61% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.58% 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 Seminole County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,494		11,637		1,669,828	
Total Vacant Units	716	20.49%	2,310	19.85%	225,747	13.52%
For rent	216	30.17%	400	17.32%	43,477	19.26%
Rented, not occupied	41	5.73%	63	2.73%	9,127	4.04%
For sale only	62	8.66%	211	9.13%	23,149	10.25%
Sold, not occupied	26	3.63%	110	4.76%	8,618	3.82%
For seasonal, recreational, or occasional use	100	13.97%	575	24.89%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	271	37.85%	951	41.17%	101,155	44.81%
Homeowner Vacancy Rate	3.29%		2.92%		2.31%	
Rental Vacancy Rate	17.45%		13.81%		8.24%	

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

Within Seminole County, the overall housing vacancy rate is estimated to be 19.85%. The homeowner vacancy rate is estimated to be 2.92%, while the rental vacancy rate is estimated to be 13.81%.

In Seminole, the overall housing vacancy rate is estimated to be 20.49%. The homeowner vacancy rate is estimated to be 3.29%, while the rental vacancy rate is estimated to be 17.45%.

Building Permits

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

Seminole

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	10	\$128,592	0	N/A
2005	12	\$115,592	54	\$60,715
2006	11	\$89,273	10	\$56,793
2007	7	\$93,701	0	N/A
2008	24	\$95,052	0	N/A
2009	13	\$98,149	0	N/A
2010	16	\$94,145	0	N/A
2011	4	\$152,596	11	\$78,187
2012	4	\$76,750	0	N/A
2013	5	\$132,770	0	N/A
2014	3	\$159,763	2	\$86,723

Source: United States Census Bureau Building Permits Survey

In Seminole, building permits for 186 housing units were issued between 2004 and 2014, for an average of 17 units per year. 58.60% of these housing units were single family homes, and 41.40% consisted of multifamily units.

New Construction Activity

For Ownership:

Most new construction in Seminole appears to be occurring in the Lakewood Estates subdivision. A review of public records indicates that most new homes are between 1,700 and 3,200 square feet in size, selling for between \$160,000 and \$220,000 or \$90-\$110 per square foot. Lot prices appear to typically range from \$20,000 to as high as \$50,000. Other new construction in Seminole appears to be constructed on infill lots in established subdivisions.

For Rent:

There have not been any significant additions to the Seminole multifamily rental market in several years. The Seminole Nation has proposed construction of a 20-unit affordable rental housing development for seniors age 62 and up. If constructed this development would go far in meeting the affordable housing needs of seniors in the Seminole area.

Homeownership Market

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

Housing Units by Home Value

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

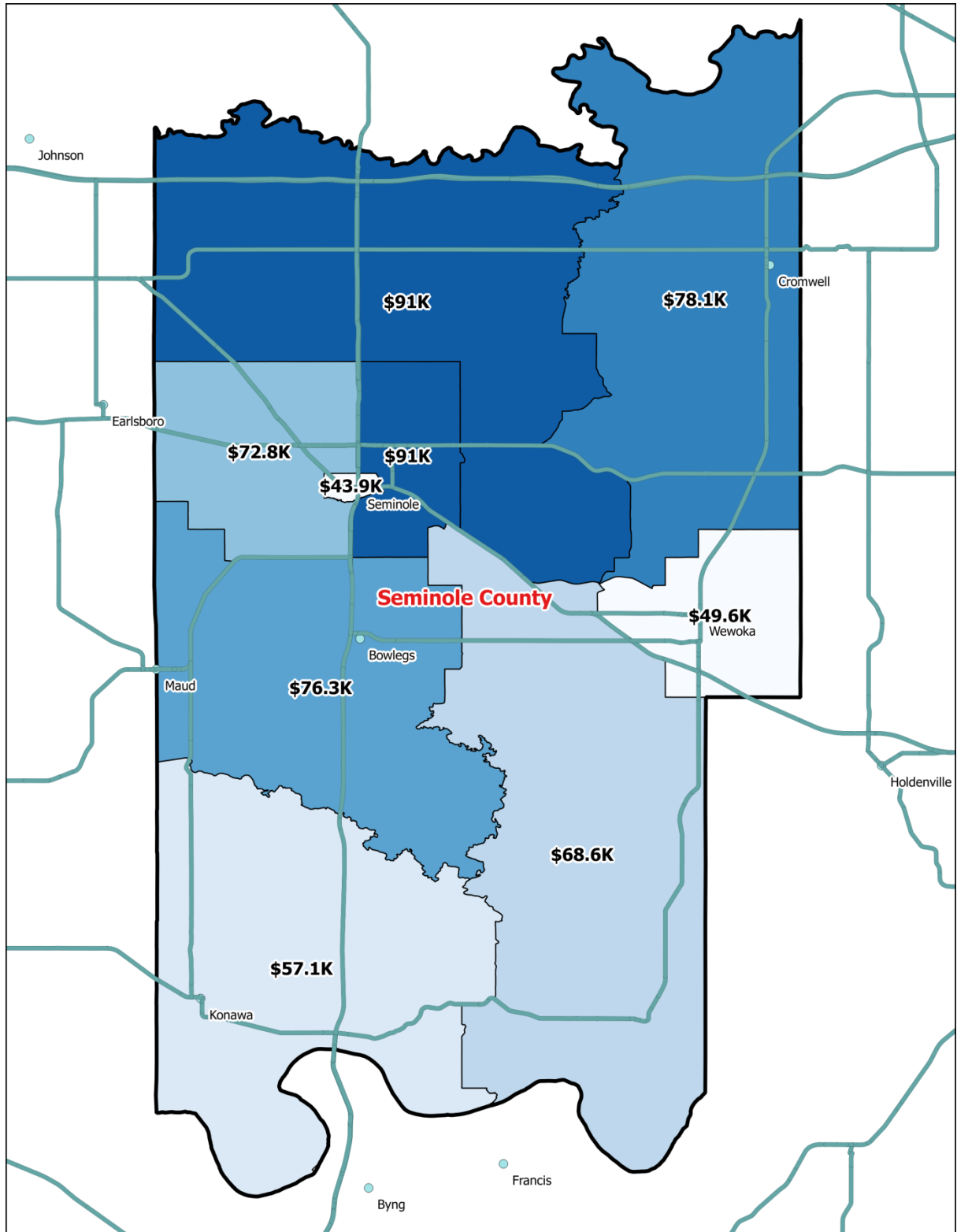
	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,797		6,893		968,736	
Less than \$10,000	105	5.84%	263	3.82%	20,980	2.17%
\$10,000 to \$14,999	42	2.34%	240	3.48%	15,427	1.59%
\$15,000 to \$19,999	32	1.78%	183	2.65%	13,813	1.43%
\$20,000 to \$24,999	56	3.12%	256	3.71%	16,705	1.72%
\$25,000 to \$29,999	82	4.56%	329	4.77%	16,060	1.66%
\$30,000 to \$34,999	45	2.50%	310	4.50%	19,146	1.98%
\$35,000 to \$39,999	52	2.89%	230	3.34%	14,899	1.54%
\$40,000 to \$49,999	178	9.91%	628	9.11%	39,618	4.09%
\$50,000 to \$59,999	184	10.24%	524	7.60%	45,292	4.68%
\$60,000 to \$69,999	127	7.07%	457	6.63%	52,304	5.40%
\$70,000 to \$79,999	198	11.02%	498	7.22%	55,612	5.74%
\$80,000 to \$89,999	136	7.57%	508	7.37%	61,981	6.40%
\$90,000 to \$99,999	77	4.28%	352	5.11%	51,518	5.32%
\$100,000 to \$124,999	153	8.51%	561	8.14%	119,416	12.33%
\$125,000 to \$149,999	131	7.29%	410	5.95%	96,769	9.99%
\$150,000 to \$174,999	114	6.34%	378	5.48%	91,779	9.47%
\$175,000 to \$199,999	33	1.84%	212	3.08%	53,304	5.50%
\$200,000 to \$249,999	10	0.56%	206	2.99%	69,754	7.20%
\$250,000 to \$299,999	9	0.50%	121	1.76%	41,779	4.31%
\$300,000 to \$399,999	19	1.06%	121	1.76%	37,680	3.89%
\$400,000 to \$499,999	9	0.50%	34	0.49%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	28	0.41%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	3	0.04%	3,764	0.39%
\$1,000,000 or more	5	0.28%	41	0.59%	5,018	0.52%
Median Home Value:	\$69,600		\$70,500		\$112,800	

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

The median value of owner-occupied homes in Seminole County is \$70,500. This is -37.5% lower than the statewide median, which is \$112,800. The median home value in Seminole is estimated to be \$69,600.

The geographic distribution of home values in Seminole County can be visualized by the following map. The highest home values are found in eastern Seminole, and the north-central and north-western areas of the county, at a median value of \$91,000 per home. The lowest median values are found in older, central areas of Seminole, and the east-central portion of the county around Wewoka.

Seminole County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Seminole 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			
	Seminole Median Value	Seminole County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$108,000	\$188,900
Built 2000 to 2009	\$68,500	\$83,200	\$178,000
Built 1990 to 1999	\$94,300	\$71,000	\$147,300
Built 1980 to 1989	\$80,500	\$81,300	\$118,300
Built 1970 to 1979	\$91,300	\$82,600	\$111,900
Built 1960 to 1969	\$86,800	\$78,900	\$97,100
Built 1950 to 1959	\$58,100	\$52,400	\$80,300
Built 1940 to 1949	\$53,700	\$54,900	\$67,900
Built 1939 or Earlier	\$43,400	\$47,800	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Seminole Single Family Sales Activity

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

Seminole Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	50	54	41	34	23
Average Sale Price	\$33,313	\$72,206	\$35,006	\$26,231	\$20,757
Average Square Feet	1,004	1,108	1,077	980	1,028
Average Price/SF	\$33.18	\$65.17	\$32.50	\$26.77	\$20.19
Average Year Built	1945	1948	1947	1940	1937

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

Seminole Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	49	64	62	50	33
Average Sale Price	\$79,141	\$72,986	\$78,585	\$64,124	\$81,339
Average Square Feet	1,563	1,588	1,622	1,524	1,678
Average Price/SF	\$50.63	\$45.96	\$48.45	\$42.08	\$48.47
Average Year Built	1961	1958	1965	1959	1953

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

Seminole Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	4	4	7	4	0
Average Sale Price	\$124,500	\$163,750	\$145,571	\$106,250	N/A
Average Square Feet	3,235	2,834	3,566	2,544	N/A
Average Price/SF	\$38.49	\$57.78	\$40.82	\$41.76	N/A
Average Year Built	1978	1947	1963	1952	N/A

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

Seminole Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	108	125	111	90	58
Average Sale Price	\$57,704	\$87,219	\$67,060	\$51,578	\$54,980
Average Square Feet	1,336	1,460	1,534	1,351	1,384
Average Price/SF	\$43.19	\$59.74	\$43.72	\$38.18	\$39.73
Average Year Built	1954	1953	1958	1951	1946

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

Between 2011 and 2014, the average sale price declined by -2.77% per year, though it appears the average price has been influenced by a large number of sales of much older homes, typically built prior to 1940. The average sale price in 2015 was \$54,980 for an average price per square foot of \$39.73/SF.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Seminole County	3.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	16

* 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 Seminole County was 3.0% in May 2014. The county ranked 16 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%. It appears Seminole County has been more affected by foreclosures than the rest of Oklahoma as a whole, which likely has some depressing effect on home values in the area.

Rental Market

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

2013 Rental Units by Gross Rent						
	Seminole		Seminole County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	981		2,434		475,345	
With cash rent:	876		2,039		432,109	
Less than \$100	14	1.43%	14	0.58%	2,025	0.43%
\$100 to \$149	0	0.00%	12	0.49%	2,109	0.44%
\$150 to \$199	35	3.57%	64	2.63%	4,268	0.90%
\$200 to \$249	29	2.96%	67	2.75%	8,784	1.85%
\$250 to \$299	31	3.16%	177	7.27%	8,413	1.77%
\$300 to \$349	77	7.85%	192	7.89%	9,107	1.92%
\$350 to \$399	23	2.34%	98	4.03%	10,932	2.30%
\$400 to \$449	88	8.97%	192	7.89%	15,636	3.29%
\$450 to \$499	85	8.66%	157	6.45%	24,055	5.06%
\$500 to \$549	96	9.79%	193	7.93%	31,527	6.63%
\$550 to \$599	109	11.11%	177	7.27%	33,032	6.95%
\$600 to \$649	42	4.28%	176	7.23%	34,832	7.33%
\$650 to \$699	22	2.24%	85	3.49%	32,267	6.79%
\$700 to \$749	40	4.08%	111	4.56%	30,340	6.38%
\$750 to \$799	92	9.38%	141	5.79%	27,956	5.88%
\$800 to \$899	58	5.91%	128	5.26%	45,824	9.64%
\$900 to \$999	24	2.45%	34	1.40%	34,153	7.18%
\$1,000 to \$1,249	11	1.12%	16	0.66%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	3	0.12%	10,145	2.13%
\$2,000 or more	0	0.00%	2	0.08%	5,121	1.08%
No cash rent	105	10.70%	395	16.23%	43,236	9.10%
Median Gross Rent	\$529		\$512		\$699	

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

Median gross rent in Seminole County is estimated to be \$512, which is -26.8% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Seminole is estimated to be \$529.

Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

2013 Median Gross Rent by Year of Construction			
	Seminole Median Rent	Seminole County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	\$306	\$400	\$933
Built 2000 to 2009	\$491	\$518	\$841
Built 1990 to 1999	\$556	\$550	\$715
Built 1980 to 1989	\$507	\$530	\$693
Built 1970 to 1979	\$463	\$404	\$662
Built 1960 to 1969	\$688	\$529	\$689
Built 1950 to 1959	\$499	\$477	\$714
Built 1940 to 1949	\$615	\$627	\$673
Built 1939 or Earlier	\$565	\$553	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Seminole County is among housing units constructed between 1940 and 1949 (likely representing rental houses), which is \$627 per month. In order to be affordable, a household would need to earn at least \$25,080 per year to afford such a unit.

Seminole Rental Survey Data

The next table shows the results of our rental survey of Seminole. The number of multifamily rental units in Seminole is relatively limited.

Seminole Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Hillcrest Apartments	Market Rate	1972	Studio	1	392	\$335	\$0.855	12.50%
Hillcrest Apartments	Market Rate	1972	1	1	513	\$385	\$0.750	12.50%
Hillcrest Apartments	Market Rate	1972	2	1	657	\$450	\$0.685	12.50%
Hillcrest Apartments	Market Rate	1972	3	1	851	\$475	\$0.558	12.50%
Hillcrest Apartments	Market Rate	1972	4	1	1,051	\$515	\$0.490	12.50%
Courtyard Apartments	Market Rate	1974	1	1	351	\$400	\$1.140	10.00%
Courtyard Apartments	Market Rate	1974	1	1	522	\$425	\$0.814	10.00%
Courtyard Apartments	Market Rate	1974	2	1	778	\$500	\$0.643	10.00%
Courtyard Apartments	Market Rate	1974	2	1	935	\$500	\$0.535	10.00%
Winding Creek Apartments	Market Rate	2003	1	1	657	\$415	\$0.632	N/A
Winding Creek Apartments	Market Rate	2003	2	1	830	\$515	\$0.620	N/A
Winding Creek Apartments	Market Rate	2003	3	2	1,132	\$650	\$0.574	N/A

Winding Creek Apartments was formerly subject to the Affordable Housing Tax Credit program but has since been removed from the program. In addition to these properties there are two properties in Seminole currently subject to the AHTC program: Brookstone Park (38 affordable rental houses for family occupancy) and Broadway Pointe (46 affordable rental units for senior occupancy). We were unable to reach representatives of these two properties.

On the whole, the rental market in Seminole is relatively stable, with stable to modestly increasing rental rates.

Rental Market Vacancy – Seminole

The overall market vacancy of rental housing units was reported at 17.45% by the Census Bureau as of the most recent American Community Survey. This figure is unusually high and well above the statewide vacancy rate of 8.24%. However, our own survey of apartment properties in Seminole showed the largest communities reporting at least 10% vacancy.



Winding Creek Apartments



Courtyard Apartments



Hillcrest Apartments

Summary of HUD Subsidized Properties

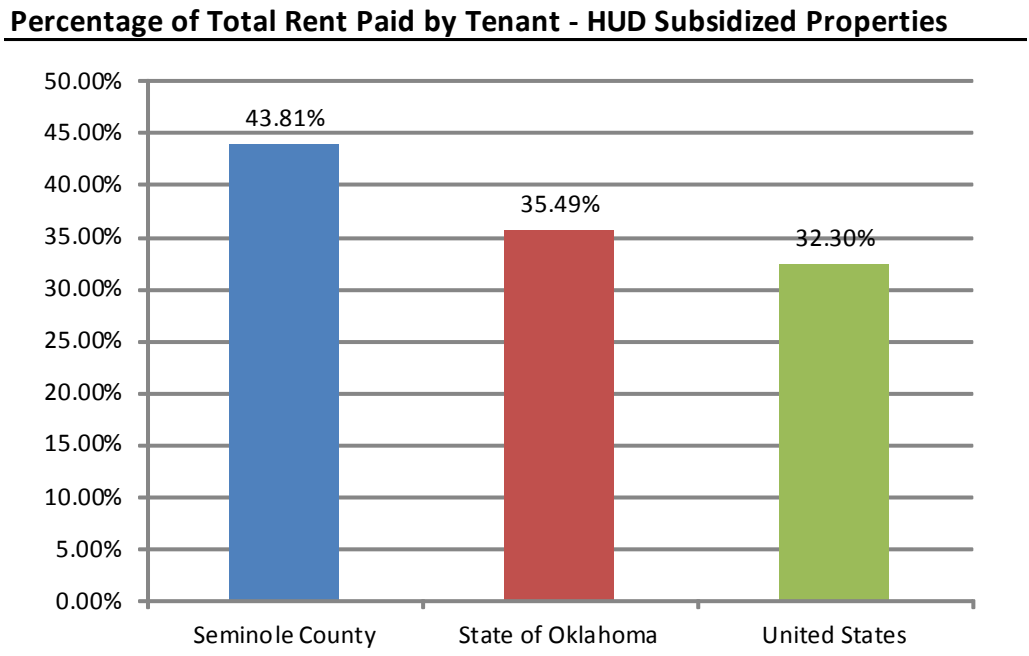
The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Seminole County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

HUD Programs in Seminole County

Seminole County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	290	97%	\$10,728	\$215	\$298	41.85%
Housing Choice Vouchers	359	67%	\$9,463	\$282	\$343	45.12%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	649	80%	\$10,192	\$248	\$317	43.81%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 649 housing units located within Seminole County, with an overall occupancy rate of 80%. It appears that although public housing units in Seminole County are very well occupied, there are a sizable number of unused housing choice vouchers. The average household income among households living in these units is \$10,192. Total monthly rent for these units averages \$565, with the federal contribution averaging \$317 (56.19%) and the tenant's contribution averaging \$248 (43.81%).



Source: 2013 HUD Picture of Subsidized Households

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



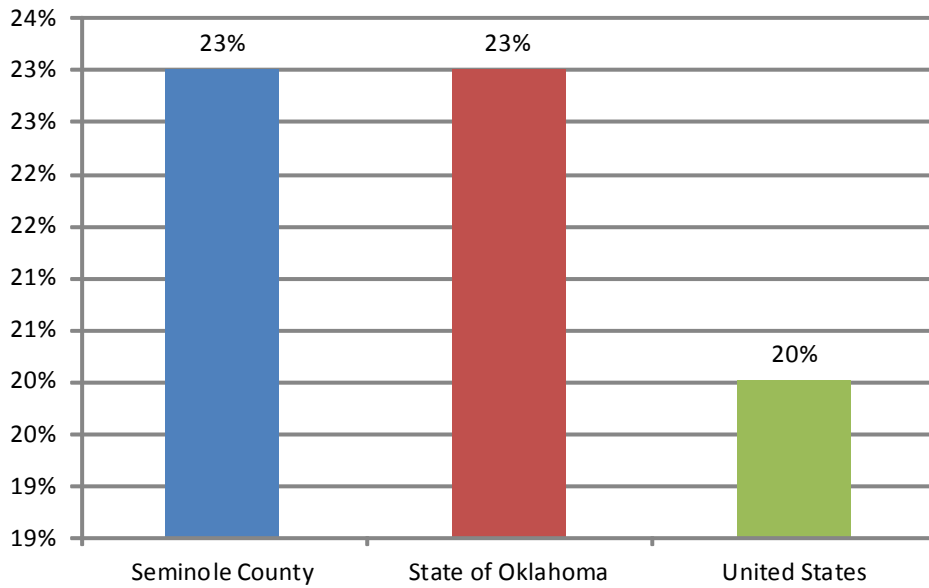
Demographics of Persons in HUD Programs in Seminole County

Seminole County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	290	20%	33%	41%	60%	26%
Housing Choice Vouchers	359	46%	15%	21%	67%	34%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	649	32%	23%	33%	59%	30%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

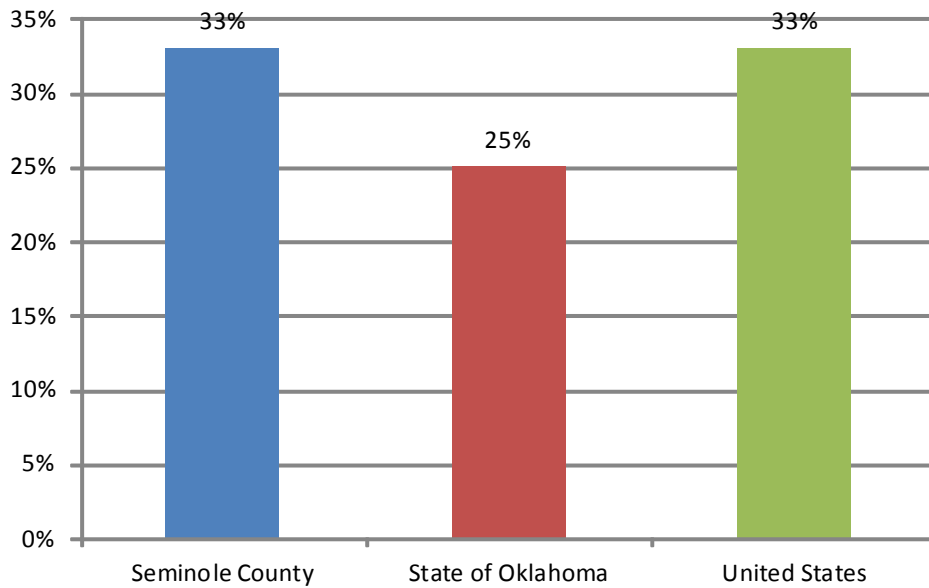
32% of housing units are occupied by single parents with female heads of household. 23% of households have at least one person with a disability. 33% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 59% have one or more disabilities. Finally, 30% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

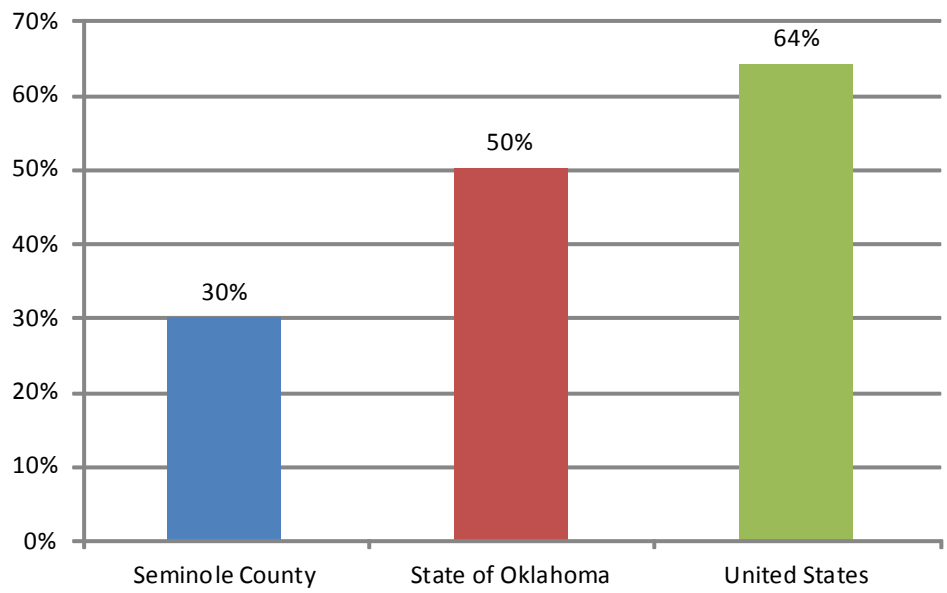
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Seminole County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	685		740	
Cost Burden Less Than 30%	175	25.55%	165	22.30%
Cost Burden Between 30%-50%	105	15.33%	105	14.19%
Cost Burden Greater Than 50%	345	50.36%	385	52.03%
Not Computed (no/negative income)	60	8.76%	80	10.81%
Income 30%-50% HAMFI	685		585	
Cost Burden Less Than 30%	465	67.88%	220	37.61%
Cost Burden Between 30%-50%	130	18.98%	340	58.12%
Cost Burden Greater Than 50%	90	13.14%	25	4.27%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,360		630	
Cost Burden Less Than 30%	1,055	77.57%	515	81.75%
Cost Burden Between 30%-50%	220	16.18%	105	16.67%
Cost Burden Greater Than 50%	85	6.25%	10	1.59%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	580		265	
Cost Burden Less Than 30%	550	94.83%	260	98.11%
Cost Burden Between 30%-50%	25	4.31%	4	1.51%
Cost Burden Greater Than 50%	4	0.69%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	6,910		2,595	
Cost Burden Less Than 30%	5,680	82.20%	1,535	59.15%
Cost Burden Between 30%-50%	635	9.19%	554	21.35%
Cost Burden Greater Than 50%	534	7.73%	420	16.18%
Not Computed (no/negative income)	60	0.87%	80	3.08%

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

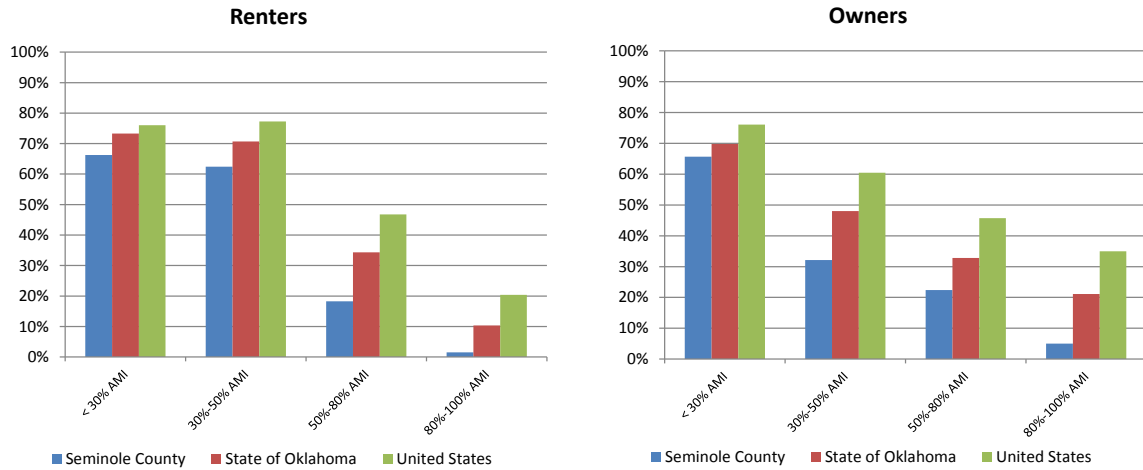
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Seminole County with the State of Oklahoma as a whole, and the United States.

Seminole 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	685	65.69%	740	66.22%
Income 30%-50% HAMFI	685	32.12%	585	62.39%
Income 50%-80% HAMFI	1,360	22.43%	630	18.25%
Income 80%-100% HAMFI	580	5.00%	265	1.51%
All Incomes	6,910	16.92%	2,595	37.53%

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.

Seminole County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	685		740	
Between 1.0 and 1.5 Persons per Room	10	1.46%	60	8.11%
More than 1.5 Persons per Room	0	0.00%	15	2.03%
Lacks Complete Kitchen or Plumbing	4	0.58%	15	2.03%
Income 30%-50% HAMFI	685		585	
Between 1.0 and 1.5 Persons per Room	15	2.19%	20	3.42%
More than 1.5 Persons per Room	0	0.00%	20	3.42%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	0.68%
Income 50%-80% HAMFI	1,360		630	
Between 1.0 and 1.5 Persons per Room	35	2.57%	10	1.59%
More than 1.5 Persons per Room	10	0.74%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.10%	15	2.38%
Income 80%-100% HAMFI	580		265	
Between 1.0 and 1.5 Persons per Room	25	4.31%	0	0.00%
More than 1.5 Persons per Room	4	0.69%	4	1.51%
Lacks Complete Kitchen or Plumbing	4	0.69%	0	0.00%
All Incomes	6,910		2,595	
Between 1.0 and 1.5 Persons per Room	115	1.66%	100	3.85%
More than 1.5 Persons per Room	39	0.56%	43	1.66%
Lacks Complete Kitchen or Plumbing	28	0.41%	34	1.31%

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

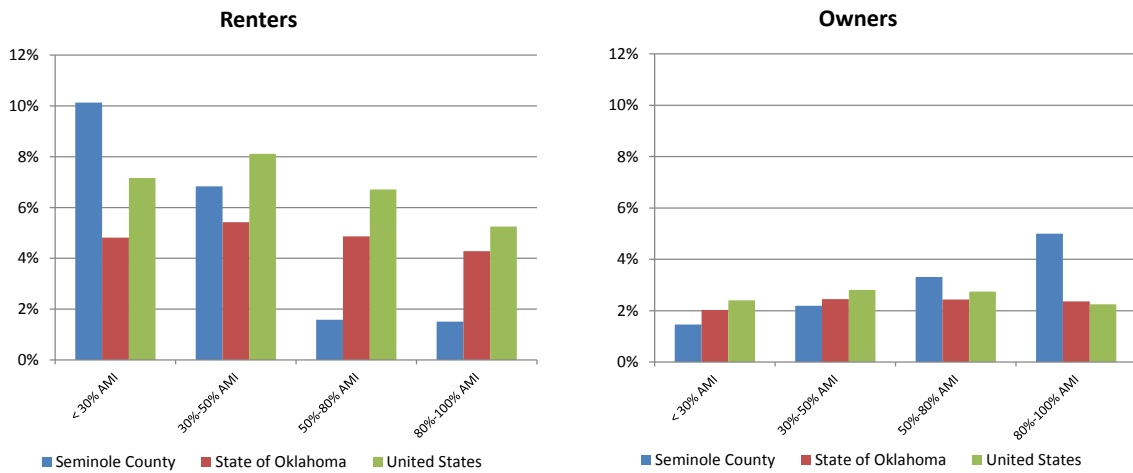
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Seminole County, Oklahoma and the nation.

Seminole County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	685	1.46%	740	10.14%	
Income 30%-50% HAMFI	685	2.19%	585	6.84%	
Income 50%-80% HAMFI	1,360	3.31%	630	1.59%	
Income 80%-100% HAMFI	580	5.00%	265	1.51%	
All Incomes	6,910	2.23%	2,595	5.51%	

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 Seminole County, the state and the nation.

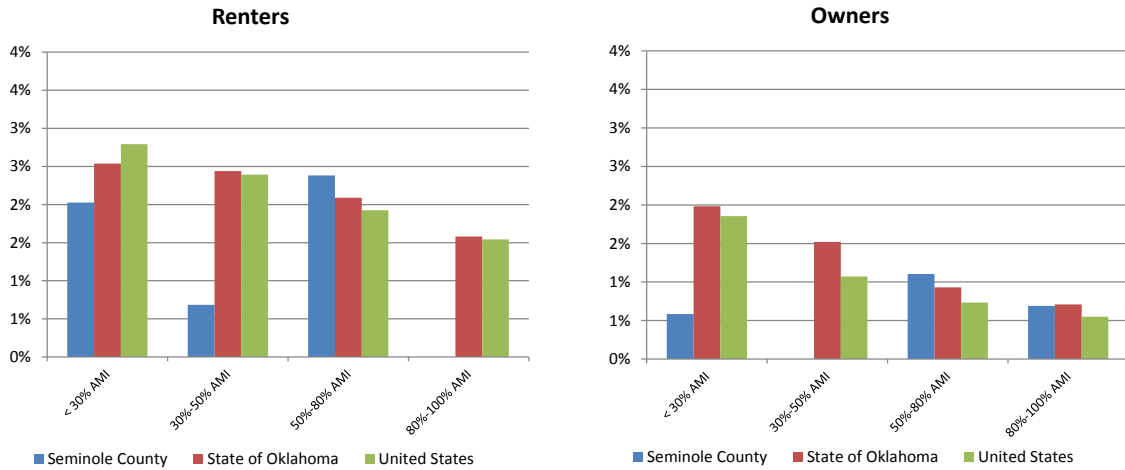
Seminole County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	685	0.58%	740	2.03%	
Income 30%-50% HAMFI	685	0.00%	585	0.68%	
Income 50%-80% HAMFI	1,360	1.10%	630	2.38%	
Income 80%-100% HAMFI	580	0.69%	265	0.00%	
All Incomes	6,910	0.41%	2,595	1.31%	

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.

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

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
Income < 30% HAMFI	685	450	65.69%	740	495	66.89%
Elderly Family	35	15	42.86%	10	10	100.00%
Small Family (2-4 persons)	215	145	67.44%	255	180	70.59%
Large Family (5 or more persons)	20	20	100.00%	95	70	73.68%
Elderly Non-Family	195	120	61.54%	225	135	60.00%
Non-Family, Non-Elderly	220	150	68.18%	150	100	66.67%
Income 30%-50% HAMFI	685	213	31.09%	585	355	60.68%
Elderly Family	120	35	29.17%	20	10	50.00%
Small Family (2-4 persons)	160	49	30.63%	245	145	59.18%
Large Family (5 or more persons)	50	15	30.00%	40	25	62.50%
Elderly Non-Family	290	100	34.48%	180	90	50.00%
Non-Family, Non-Elderly	65	14	21.54%	95	85	89.47%
Income 50%-80% HAMFI	1,360	308	22.65%	630	118	18.73%
Elderly Family	310	55	17.74%	70	14	20.00%
Small Family (2-4 persons)	500	110	22.00%	290	75	25.86%
Large Family (5 or more persons)	180	74	41.11%	55	0	0.00%
Elderly Non-Family	290	45	15.52%	40	4	10.00%
Non-Family, Non-Elderly	85	24	28.24%	180	25	13.89%
Income 80%-100% HAMFI	580	35	6.03%	265	4	1.51%
Elderly Family	155	19	12.26%	15	0	0.00%
Small Family (2-4 persons)	180	4	2.22%	75	4	5.33%
Large Family (5 or more persons)	120	4	3.33%	20	0	0.00%
Elderly Non-Family	75	0	0.00%	20	0	0.00%
Non-Family, Non-Elderly	50	8	16.00%	130	0	0.00%
All Incomes	6,910	1,174	16.99%	2,595	972	37.46%
Elderly Family	1,400	148	10.57%	150	34	22.67%
Small Family (2-4 persons)	3,060	397	12.97%	1,065	404	37.93%
Large Family (5 or more persons)	630	133	21.11%	235	95	40.43%
Elderly Non-Family	1,115	280	25.11%	490	229	46.73%
Non-Family, Non-Elderly	710	216	30.42%	645	210	32.56%

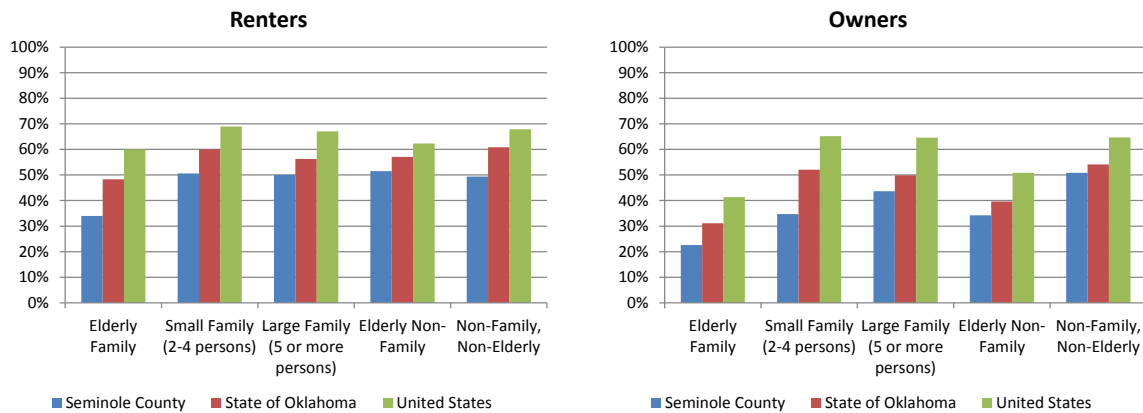
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Seminole County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	2,730	971	35.57%	1,955	968	49.51%
Elderly Family	465	105	22.58%	100	34	34.00%
Small Family (2-4 persons)	875	304	34.74%	790	400	50.63%
Large Family (5 or more persons)	250	109	43.60%	190	95	50.00%
Elderly Non-Family	775	265	34.19%	445	229	51.46%
Non-Family, Non-Elderly	370	188	50.81%	425	210	49.41%

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).



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

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	685	455	66.42%	740	505	68.24%
Elderly Family	35	15	42.86%	10	10	100.00%
Small Family (2-4 persons)	215	150	69.77%	255	180	70.59%
Large Family (5 or more persons)	20	15	75.00%	95	75	78.95%
Elderly Non-Family	195	125	64.10%	225	140	62.22%
Non-Family, Non-Elderly	220	150	68.18%	150	100	66.67%
Income 30%-50% HAMFI	685	235	34.31%	585	380	64.96%
Elderly Family	120	35	29.17%	20	10	50.00%
Small Family (2-4 persons)	160	55	34.38%	245	160	65.31%
Large Family (5 or more persons)	50	30	60.00%	40	35	87.50%
Elderly Non-Family	290	100	34.48%	180	90	50.00%
Non-Family, Non-Elderly	65	15	23.08%	95	85	89.47%
Income 50%-80% HAMFI	1,360	365	26.84%	630	139	22.06%
Elderly Family	310	60	19.35%	70	15	21.43%
Small Family (2-4 persons)	500	120	24.00%	290	90	31.03%
Large Family (5 or more persons)	180	115	63.89%	55	0	0.00%
Elderly Non-Family	290	45	15.52%	40	4	10.00%
Non-Family, Non-Elderly	85	25	29.41%	180	30	16.67%
Income Greater than 80% of HAMFI	4,180	300	7.18%	635	19	2.99%
Elderly Family	935	45	4.81%	50	0	0.00%
Small Family (2-4 persons)	2,185	130	5.95%	275	4	1.45%
Large Family (5 or more persons)	380	75	19.74%	45	15	33.33%
Elderly Non-Family	340	20	5.88%	45	0	0.00%
Non-Family, Non-Elderly	340	30	8.82%	220	0	0.00%
All Incomes	6,910	1,355	19.61%	2,590	1,043	40.27%
Elderly Family	1,400	155	11.07%	150	35	23.33%
Small Family (2-4 persons)	3,060	455	14.87%	1,065	434	40.75%
Large Family (5 or more persons)	630	235	37.30%	235	125	53.19%
Elderly Non-Family	1,115	290	26.01%	490	234	47.76%
Non-Family, Non-Elderly	710	220	30.99%	645	215	33.33%

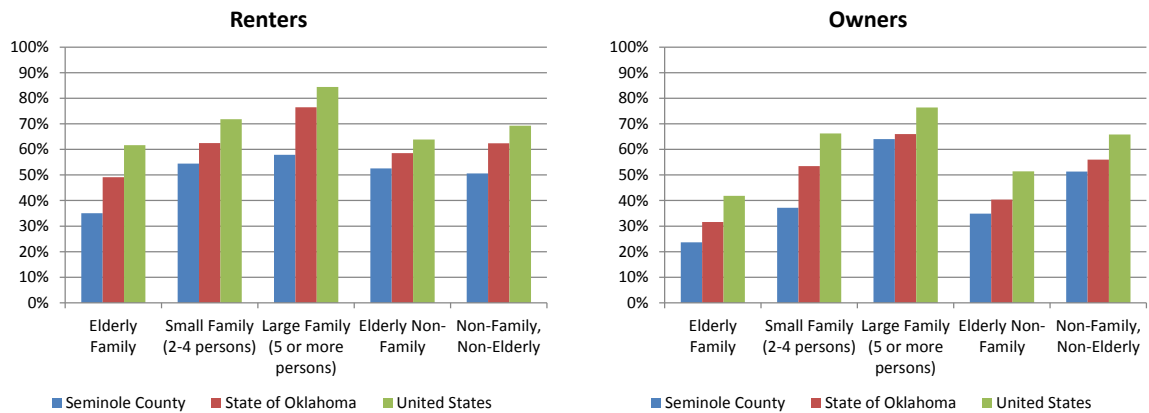
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Seminole County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	2,730	1,055	38.64%	1,955	52.38%
Elderly Family	465	110	23.66%	100	35.00%
Small Family (2-4 persons)	875	325	37.14%	790	54.43%
Large Family (5 or more persons)	250	160	64.00%	190	57.89%
Elderly Non-Family	775	270	34.84%	445	52.58%
Non-Family, Non-Elderly	370	190	51.35%	425	50.59%

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 Seminole 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.”



Seminole County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	685	455	66.4%	740	510	68.9%
White alone, non-Hispanic	440	320	72.7%	470	335	71.3%
Black or African-American alone	39	20	51.3%	105	75	71.4%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	165	80	48.5%	94	60	63.8%
Pacific Islander alone	4	4	100.0%	0	0	N/A
Hispanic, any race	20	20	100.0%	4	0	0.0%
Other (including multiple races)	24	10	41.7%	70	40	57.1%
Income 30%-50% HAMFI	685	235	34.3%	580	380	65.5%
White alone, non-Hispanic	550	175	31.8%	290	190	65.5%
Black or African-American alone	14	10	71.4%	130	75	57.7%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	80	30	37.5%	100	85	85.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	30	30	100.0%
Other (including multiple races)	40	20	50.0%	40	10	25.0%
Income 50%-80% HAMFI	1,360	365	26.8%	630	135	21.4%
White alone, non-Hispanic	975	260	26.7%	350	70	20.0%
Black or African-American alone	45	25	55.6%	39	4	10.3%
Asian alone	4	0	0.0%	15	0	0.0%
American Indian alone	245	35	14.3%	155	50	32.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	25	62.5%	14	4	28.6%
Other (including multiple races)	50	20	40.0%	54	4	7.4%
Income 80%-100% HAMFI	580	60	10.3%	259	4	1.5%
White alone, non-Hispanic	480	50	10.4%	175	0	0.0%
Black or African-American alone	0	0	N/A	4	4	100.0%
Asian alone	8	4	50.0%	0	0	N/A
American Indian alone	85	10	11.8%	59	4	6.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	4	0	0.0%
Other (including multiple races)	15	0	0.0%	25	0	0.0%
All Incomes	6,910	1,350	19.5%	2,584	1,039	40.2%
White alone, non-Hispanic	5,295	985	18.6%	1,595	605	37.9%
Black or African-American alone	263	55	20.9%	293	158	53.9%
Asian alone	27	4	14.8%	19	0	0.0%
American Indian alone	845	175	20.7%	433	199	46.0%
Pacific Islander alone	4	4	100.0%	0	0	N/A
Hispanic, any race	128	53	41.4%	67	34	50.7%
Other (including multiple races)	374	85	22.7%	193	54	28.0%

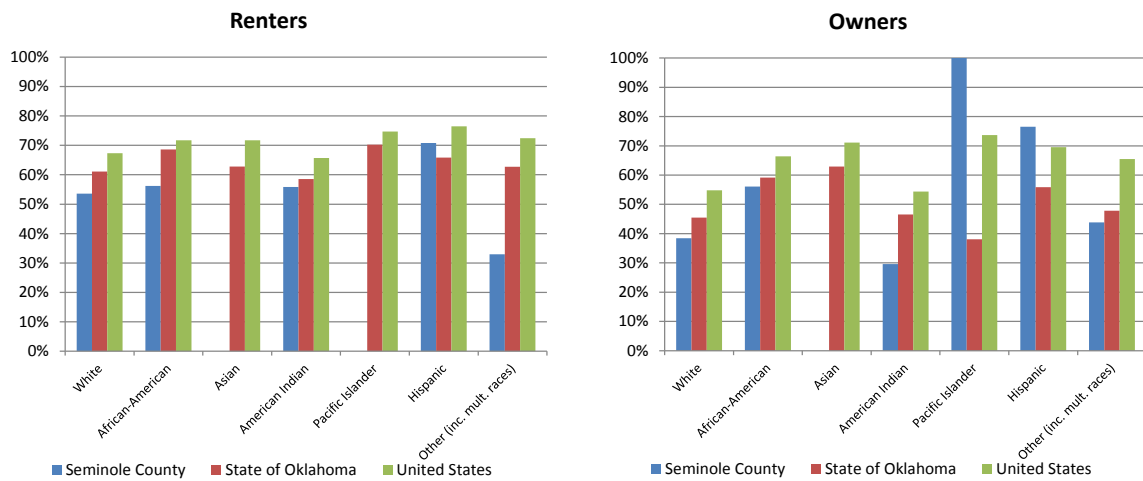
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	2,730	1,055	38.64%	1,950	52.56%
White alone, non-Hispanic	1,965	755	38.42%	1,110	53.60%
Black or African-American alone	98	55	56.12%	274	56.20%
Asian alone	4	0	0.00%	15	0.00%
American Indian alone	490	145	29.59%	349	55.87%
Pacific Islander alone	4	4	100.00%	0	N/A
Hispanic, any race	64	49	76.56%	48	70.83%
Other (including multiple races)	114	50	43.86%	164	32.93%

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

Households Under 80% of AMI: Percentage with Housing Problems by Race



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

CHAS Conclusions

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

- Among households with incomes less than 50% of Area Median Income, there are 855 renter households that are cost overburdened, and 670 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 245 renter households that are cost overburdened, and 270 homeowners that are cost overburdened.



- 70.83% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 76.56% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

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

Seminole Anticipated Demand

Households in Seminole grew at an annually compounded rate of 0.49% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.32% per year since that time, and that households will grow 0.24% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.24% per year in forecasting future household growth for Seminole.

The percentage of owner households was estimated at 64.69% with renter households estimated at 35.31%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Seminole

Year	2015	2016	2017	2018	2019	2020
Household Estimates	2,946	2,953	2,960	2,967	2,974	2,981
Owner %: 64.69%	1,906	1,910	1,915	1,919	1,924	1,928
Renter %: 35.31%	1,040	1,043	1,045	1,048	1,050	1,053
Total New Owner Households						23
Total New Renter Households						12

Based on an estimated household growth rate of 0.24% per year, Seminole would require 23 new housing units for ownership, and 12 units for rent, over the next five years. Annually this equates to 5 units for ownership per year, and 2 units for rent per year, which is reasonably similar to new building permits issued annually over the last several years in Seminole.

Seminole County Anticipated Demand

Households in Seminole County grew at an annually compounded rate of 0.18% from 2000 to 2010. Nielsen SiteReports estimates households have declined -0.10% per year since that time, and that households will grow 0.16% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.16% per year in forecasting future household growth for Seminole County.

The percentage of owner households was estimated at 73.90% with renter households estimated at 26.10%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth

in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Seminole County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	9,699	9,715	9,731	9,747	9,763	9,779
Owner %: 73.90%	7,168	7,180	7,192	7,203	7,215	7,227
Renter %: 26.10%	2,531	2,535	2,539	2,544	2,548	2,552
	Total New Owner Households					59
	Total New Renter Households					21

Based on an estimated household growth rate of 0.16% per year, Seminole County would require 59 new housing units for ownership, and 21 units for rent, over the next five years. Annually this equates to 12 units for ownership per year, and 4 units for rent per year.

Housing Demand – Population Subsets

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

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	59	21	80
Less than 30% AMI	9.91%	28.52%	6	6	12
Less than 50% AMI	19.83%	51.06%	12	11	22
Less than 60% AMI	23.79%	61.27%	14	13	27
Less than 80% AMI	39.51%	75.34%	23	16	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.

	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	36.40%	24.66%	22	5	27
Elderly less than 30% AMI	3.33%	9.06%	2	2	4
Elderly less than 50% AMI	9.26%	16.76%	5	3	9
Elderly less than 60% AMI	11.11%	20.12%	7	4	11
Elderly less than 80% AMI	17.95%	21.00%	11	4	15

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.



Seminole County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	40.52%	41.51%	24	9	33
Disabled less than 30% AMI	5.21%	14.86%	3	3	6
Disabled less than 50% AMI	11.14%	28.19%	7	6	12
Disabled less than 60% AMI	13.37%	33.82%	8	7	15
Disabled less than 80% AMI	19.90%	35.52%	12	7	19

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.

Seminole County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	59	21	80
Total Veteran Demand	10.11%	10.11%	6	2	8
Veterans with Disabilities	4.54%	4.54%	3	1	4
Veterans Below Poverty	0.91%	0.91%	1	0	1
Disabled Veterans Below Poverty	0.48%	0.48%	0	0	0

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).

Seminole County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	59	21	80
Total Working Families	48.31%	48.31%	29	10	39
Working Families with Children Present	23.66%	23.66%	14	5	19

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 80 housing units will be needed in Seminole County over the next five years. Of those units:

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

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