

Housing Needs Assessment
Hughes 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:

December 23, 2015

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





January 28, 2016

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

SUBJECT: Housing Needs Assessment
 Hughes County
 IRR - Tulsa/OKC File No. 140-2015-0045

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

Mr. Dennis Shockley
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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 Hughes County is projected to grow by 0.09% per year over the next five years, underperforming the State of Oklahoma, though we project total household levels to be effectively flat based on local economic conditions.
2. Median Household Income in Hughes County is estimated to be \$37,927 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Hughes County is estimated to be 21.08%, compared with 16.85% for Oklahoma.
3. Homeowner and rental vacancy rates in Hughes County are higher than the state averages.
4. Home values and rental rates in Hughes County are significantly lower than the state averages.
5. Average sale price for homes in Holdenville was \$255,000 in 2015, with an average price per square foot of \$31.14. The average year of construction for homes sold in 2015 is estimated to be 1943.
6. Approximately 30.67% of renters and 17.02% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Maintain the county HMP
2. Create a shelter registry for location of individual and business-based shelters (online or paper)
3. Tornadoes (1959-2014): Number: 36 Injuries:62 Fatalities: 7 Damages (1996-2014): \$230,000.00
4. Social Vulnerability: Above the state score; at the census tract area around Holdenville has increased scores
5. Floodplain: updated flood maps not available.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units located in a food desert: 76

Lead-Based Paint Specific Findings

1. We estimate there are 1,075 occupied housing units in Hughes County with lead-based paint hazards.
2. 562 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 160 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 Hughes 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 Hughes County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

The next section of this report addresses special topics of concern:

- Disaster Resiliency

-
- Homelessness
 - Fair Housing
 - Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Hughes 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 Hughes County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Hughes County area.

Effective Date of Consultation

The Hughes County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 23, 2015. The date of this report is January 28, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Hughes County area was inspected during December, 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

Hughes County Analysis

Area Information

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

Hughes County is located in southeastern Oklahoma. The county is bordered on the north by Okfuskee County, on the west by Seminole and Pontotoc counties, on the south by Pontotoc and Coal counties, and on the east by McIntosh and Pittsburg counties. The Hughes County Seat is Holdenville, which is located in the western part of the county. This location is approximately 87.9 miles southwest of Tulsa and 76.3 miles southeast of Oklahoma City.

Hughes County has a total area of 815 square miles (805 square miles of land, and 10 square miles of water), ranking 38th out of Oklahoma's 77 counties in terms of total area. The total population of Hughes County as of the 2010 Census was 14,003 persons, for a population density of 17 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple highways intersect within Hughes County. These are US-75, US-270, OK-48, OK-1, OK-9, and OK-27. The nearest interstate highway is I-40, located just north of the county and accessible via U.S. 75. The county also has an intricate network of county roadways.

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

Holdenville Municipal Airport is located just west of Holdenville. Its primary concrete runway measures 3,251 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 81.27 miles northwest.

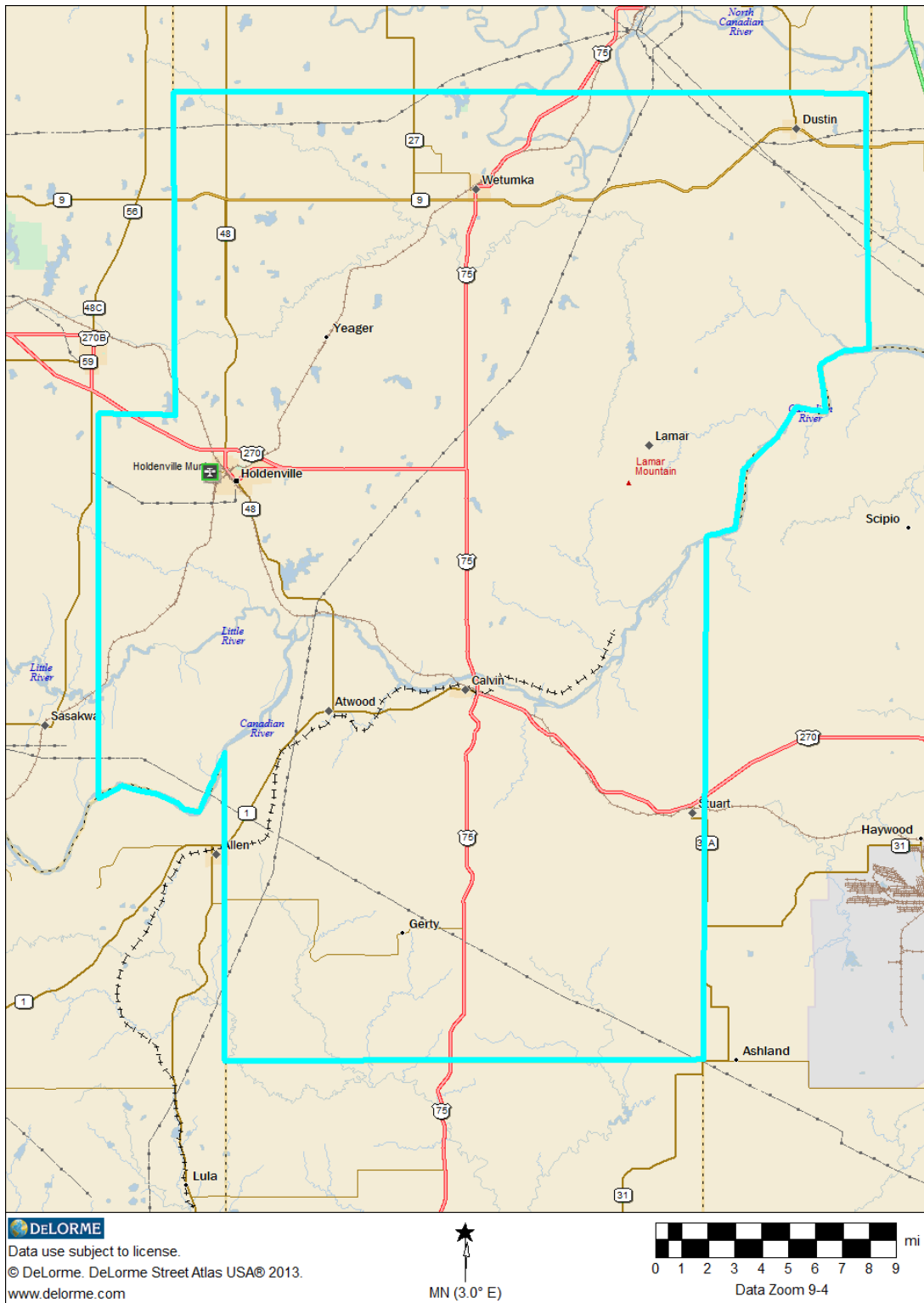
Educational Facilities

All of the county communities have public school facilities. Holdenville is served by Holdenville Public Schools which operates one high school, one middle school, and one elementary school. The main campus of the Wes Watkins Technology Center is located in Wetumka, in the northern portion of Hughes County. The nearest colleges and universities to Hughes County are Seminole State College in Seminole, and East Central University in Ada.

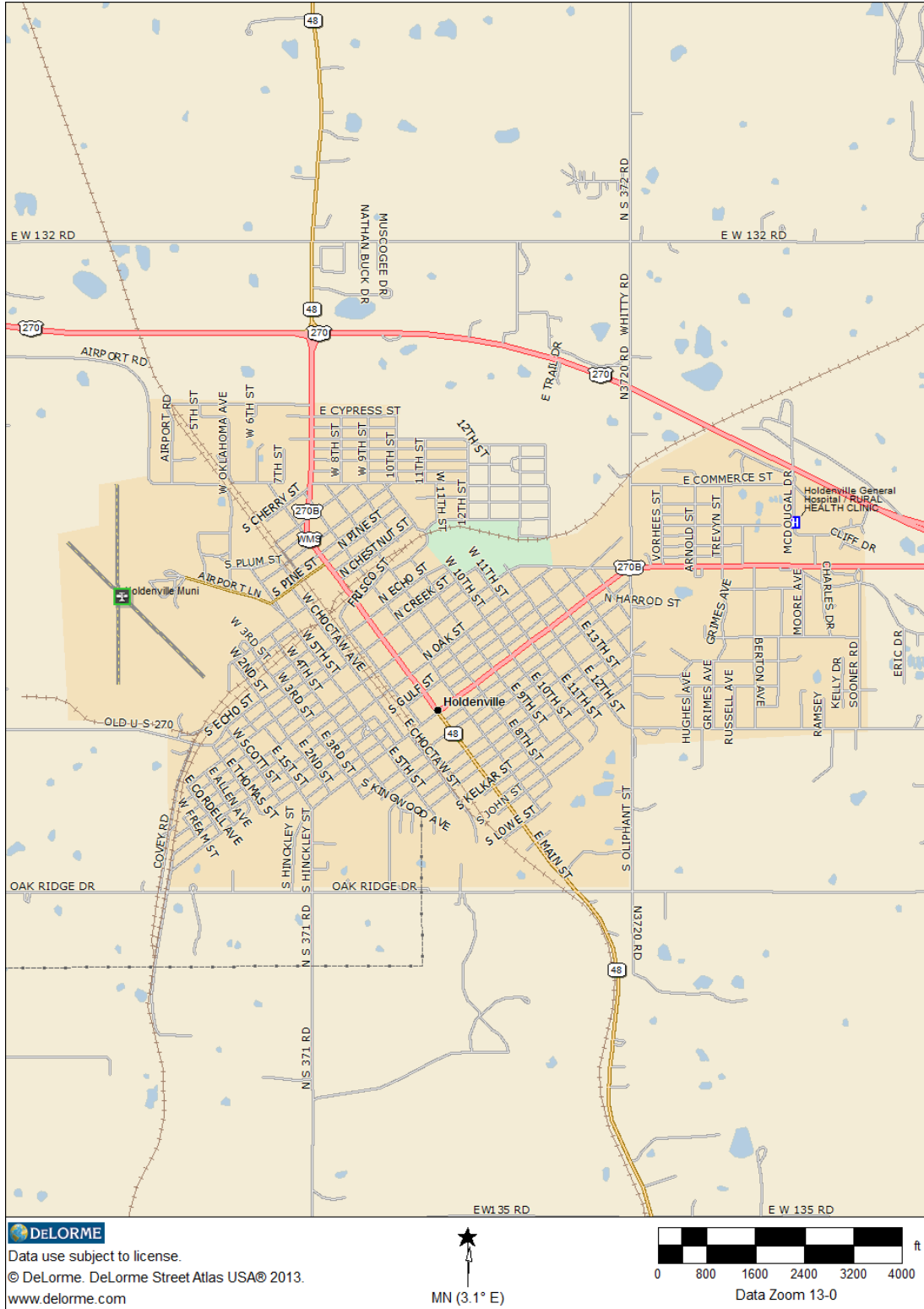
Medical Facilities

Medical services are provided by the Holdenville General Hospital, a 55-bed, acute-care hospital affiliated with St. Anthony Hospital. The hospital offers surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Hughes County Area Map



Holdenville Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Hughes 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
Holdenville	4,732	5,771	2.00%	5,749	-0.08%	5,827	0.27%
Hughes County	14,154	14,003	-0.11%	13,795	-0.30%	13,859	0.09%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Hughes County was 14,003 persons as of the 2010 Census, a -0.11% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Hughes County to be 13,795 persons, and projects that the population will show 0.09% annualized growth over the next five years.

The population of Holdenville was 5,771 persons as of the 2010 Census, a 2.00% annualized rate of change from the 2000 Census. It appears the increase is entirely attributable to the Davis Correctional Facility: the population of Holdenville in correctional institutions as of the 2000 Census was 32 persons; this figure increased to 1,361 persons as of the 2010 Census. As the Davis Correctional Facility was constructed in the mid-1990s, it appears the facility was annexed into Holdenville city limits between the 2000 and 2010 censuses. As of 2015, Nielsen SiteReports estimates the population of Holdenville to be 5,749 persons, and projects that the population will show 0.27% annualized growth over the next five years.

The next table presents data regarding household levels in Hughes 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
Holdenville	1,966	1,796	-0.90%	1,849	0.58%	1,885	0.39%
Hughes County	5,319	5,050	-0.52%	4,938	-0.45%	4,949	0.04%
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
Holdenville	1,237	1,158	-0.66%	1,204	0.78%	1,227	0.38%
Hughes County	3,677	3,451	-0.63%	3,375	-0.44%	3,379	0.02%
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, Hughes County had a total of 5,050 households, representing a -0.52% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Hughes County to have 4,938 households. This number is expected to experience a 0.04% annualized rate of growth over the next five years.

As of 2010, Holdenville had a total of 1,796 households, representing a -0.90% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Holdenville to have 1,849 households. This number is expected to experience a 0.39% 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 Hughes County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Holdenville		Hughes County	
	No.	Percent	No.	Percent
Total Population	5,712		13,838	
White Alone	3,545	62.06%	9,406	67.97%
Black or African American Alone	614	10.75%	752	5.43%
Amer. Indian or Alaska Native Alone	914	16.00%	2,305	16.66%
Asian Alone	0	0.00%	2	0.01%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	4	0.03%
Some Other Race Alone	141	2.47%	185	1.34%
Two or More Races	498	8.72%	1,184	8.56%
Population by Hispanic or Latino Origin				
	Holdenville		Hughes County	
	No.	Percent	No.	Percent
Total Population	5,712		13,838	
Hispanic or Latino	418	7.32%	551	3.98%
<i>Hispanic or Latino, White Alone</i>	183	43.78%	239	43.38%
<i>Hispanic or Latino, All Other Races</i>	235	56.22%	312	56.62%
Not Hispanic or Latino	5,294	92.68%	13,287	96.02%
<i>Not Hispanic or Latino, White Alone</i>	3,362	63.51%	9,167	68.99%
<i>Not Hispanic or Latino, All Other Races</i>	1,932	36.49%	4,120	31.01%

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

In Hughes County, racial and ethnic minorities comprise 33.75% of the total population. Within Holdenville, racial and ethnic minorities represent 41.14% of the population. The area has a significant American Indian population, and Hughes County falls within the jurisdictions of the Muscogee (Creek) and Choctaw Nations (the Canadian River being the boundary between the two).

Population by Age

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

Hughes 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	14,003		13,795		13,859			
Age 0 - 4	796	5.68%	727	5.27%	749	5.40%	-1.80%	0.60%
Age 5 - 9	866	6.18%	768	5.57%	721	5.20%	-2.37%	-1.26%
Age 10 - 14	889	6.35%	853	6.18%	764	5.51%	-0.82%	-2.18%
Age 15 - 17	556	3.97%	534	3.87%	536	3.87%	-0.80%	0.07%
Age 18 - 20	499	3.56%	506	3.67%	535	3.86%	0.28%	1.12%
Age 21 - 24	609	4.35%	746	5.41%	832	6.00%	4.14%	2.21%
Age 25 - 34	1,846	13.18%	1,769	12.82%	1,859	13.41%	-0.85%	1.00%
Age 35 - 44	1,751	12.50%	1,649	11.95%	1,592	11.49%	-1.19%	-0.70%
Age 45 - 54	1,994	14.24%	1,758	12.74%	1,577	11.38%	-2.49%	-2.15%
Age 55 - 64	1,786	12.75%	1,773	12.85%	1,694	12.22%	-0.15%	-0.91%
Age 65 - 74	1,278	9.13%	1,515	10.98%	1,764	12.73%	3.46%	3.09%
Age 75 - 84	835	5.96%	857	6.21%	874	6.31%	0.52%	0.39%
Age 85 and over	298	2.13%	340	2.46%	362	2.61%	2.67%	1.26%
<i>Age 55 and over</i>	<i>4,197</i>	<i>29.97%</i>	<i>4,485</i>	<i>32.51%</i>	<i>4,694</i>	<i>33.87%</i>	<i>1.34%</i>	<i>0.92%</i>
<i>Age 62 and over</i>	<i>2,649</i>	<i>18.92%</i>	<i>2,904</i>	<i>21.05%</i>	<i>3,146</i>	<i>22.70%</i>	<i>1.86%</i>	<i>1.62%</i>
Median Age	40.4		41.0		40.9		0.30%	-0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Hughes County is 41.0 years. This compares with the statewide figure of 36.6 years. Approximately 5.27% of the population is below the age of 5, while 21.05% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.62% per year.

Holdenville 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	5,771		5,749		5,827			
Age 0 - 4	335	5.80%	306	5.32%	314	5.39%	-1.79%	0.52%
Age 5 - 9	325	5.63%	315	5.48%	304	5.22%	-0.62%	-0.71%
Age 10 - 14	332	5.75%	320	5.57%	315	5.41%	-0.73%	-0.31%
Age 15 - 17	203	3.52%	205	3.57%	208	3.57%	0.20%	0.29%
Age 18 - 20	198	3.43%	209	3.64%	222	3.81%	1.09%	1.21%
Age 21 - 24	317	5.49%	353	6.14%	392	6.73%	2.17%	2.12%
Age 25 - 34	977	16.93%	954	16.59%	952	16.34%	-0.48%	-0.04%
Age 35 - 44	793	13.74%	764	13.29%	776	13.32%	-0.74%	0.31%
Age 45 - 54	805	13.95%	720	12.52%	657	11.28%	-2.21%	-1.81%
Age 55 - 64	622	10.78%	615	10.70%	610	10.47%	-0.23%	-0.16%
Age 65 - 74	399	6.91%	499	8.68%	582	9.99%	4.57%	3.13%
Age 75 - 84	327	5.67%	320	5.57%	321	5.51%	-0.43%	0.06%
Age 85 and over	138	2.39%	169	2.94%	174	2.99%	4.14%	0.58%
<i>Age 55 and over</i>	<i>1,486</i>	<i>25.75%</i>	<i>1,603</i>	<i>27.88%</i>	<i>1,687</i>	<i>28.95%</i>	<i>1.53%</i>	<i>1.03%</i>
<i>Age 62 and over</i>	<i>913</i>	<i>15.81%</i>	<i>1,004</i>	<i>17.46%</i>	<i>1,086</i>	<i>18.64%</i>	<i>1.92%</i>	<i>1.59%</i>
Median Age	37.5		37.8		37.7		0.16%	-0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Holdenville is 37.8 years. This compares with the statewide figure of 36.6 years. Approximately 5.32% of the population is below the age of 5, while 17.46% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.59% per year.

Compared with Oklahoma as a whole, Hughes County has a moderately older population, and the population over the age of 62 is projected to grow at a faster rate than the population as a whole over the next five years.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Holdenville		Hughes County	
	No.	Percent	No.	Percent
Total Families:	1,102		3,358	
Married-Couple Family:	743	67.42%	2,521	75.07%
With Children Under 18 Years	298	27.04%	855	25.46%
No Children Under 18 Years	445	40.38%	1,666	49.61%
Other Family:	359	32.58%	837	24.93%
Male Householder, No Wife Present	61	5.54%	191	5.69%
With Children Under 18 Years	32	2.90%	89	2.65%
No Children Under 18 Years	29	2.63%	102	3.04%
Female Householder, No Husband Present	298	27.04%	646	19.24%
With Children Under 18 Years	201	18.24%	387	11.52%
No Children Under 18 Years	97	8.80%	259	7.71%
<hr/>				
Total Single Parent Families	233		476	
Male Householder	32	13.73%	89	18.70%
Female Householder	201	86.27%	387	81.30%

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

As shown, within Hughes County, among all families 14.18% are single-parent families, while in Holdenville, the percentage is 21.14%. The overwhelming majority of single parent families have female heads of household.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	4,221		12,210		3,702,515	
Under 18 Years:	1,181		3,024		933,738	
With One Type of Disability	114	9.65%	156	5.16%	33,744	3.61%
With Two or More Disabilities	9	0.76%	49	1.62%	11,082	1.19%
No Disabilities	1,058	89.59%	2,819	93.22%	888,912	95.20%
18 to 64 Years:	2,371		6,858		2,265,702	
With One Type of Disability	326	13.75%	828	12.07%	169,697	7.49%
With Two or More Disabilities	161	6.79%	495	7.22%	149,960	6.62%
No Disabilities	1,884	79.46%	5,535	80.71%	1,946,045	85.89%
65 Years and Over:	669		2,328		503,075	
With One Type of Disability	96	14.35%	450	19.33%	95,633	19.01%
With Two or More Disabilities	237	35.43%	685	29.42%	117,044	23.27%
No Disabilities	336	50.22%	1,193	51.25%	290,398	57.72%
Total Number of Persons with Disabilities:	943	22.34%	2,663	21.81%	577,160	15.59%

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

Within Hughes County, 21.81% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Holdenville the percentage is 22.34%. Compared with the rest of the state, Hughes County and Holdenville residents have a higher percentage of persons with one or more disabilities, and this is the case among all three major age categories (under 18, 18-64, and 65 and up).

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

2013 Population by Veteran and Disability Status

	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	3,040		9,186		2,738,788	
Veteran:	330	10.86%	915	9.96%	305,899	11.17%
With a Disability	137	41.52%	434	47.43%	100,518	32.86%
No Disability	193	58.48%	481	52.57%	205,381	67.14%
Non-veteran:	2,710	89.14%	8,271	90.04%	2,432,889	88.83%
With a Disability	683	25.20%	2,024	24.47%	430,610	17.70%
No Disability	2,027	74.80%	6,247	75.53%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Hughes County, the Census Bureau estimates there are 915 veterans, 47.43% of which have one or more disabilities (compared with 32.86% at a statewide level). In Holdenville, there are an estimated 330 veterans, 41.52% of which are estimated to have a disability. Like the population at large, veterans in Hughes County and Holdenville are more likely to have one or more disabilities compared with veterans in Oklahoma as a whole.

Group Quarters Population

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

	Holdenville		Hughes County	
	No.	Percent	No.	Percent
Total Population	5,771		14,003	
Group Quarters Population	1,407	24.38%	1,565	11.18%
Institutionalized Population	1,407	24.38%	1,484	10.60%
Correctional facilities for adults	1,361	23.58%	1,361	9.72%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	46	0.80%	123	0.88%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	81	0.58%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	81	0.58%

Source: 2010 Decennial Census, Table P42

The percentage of the Hughes County population in group quarters is significantly higher than the statewide figure, which was 2.99% in 2010. This is entirely attributable to persons in correctional facilities (namely the Davis Correctional Facility), which account for nearly 10% of the population of Hughes County.

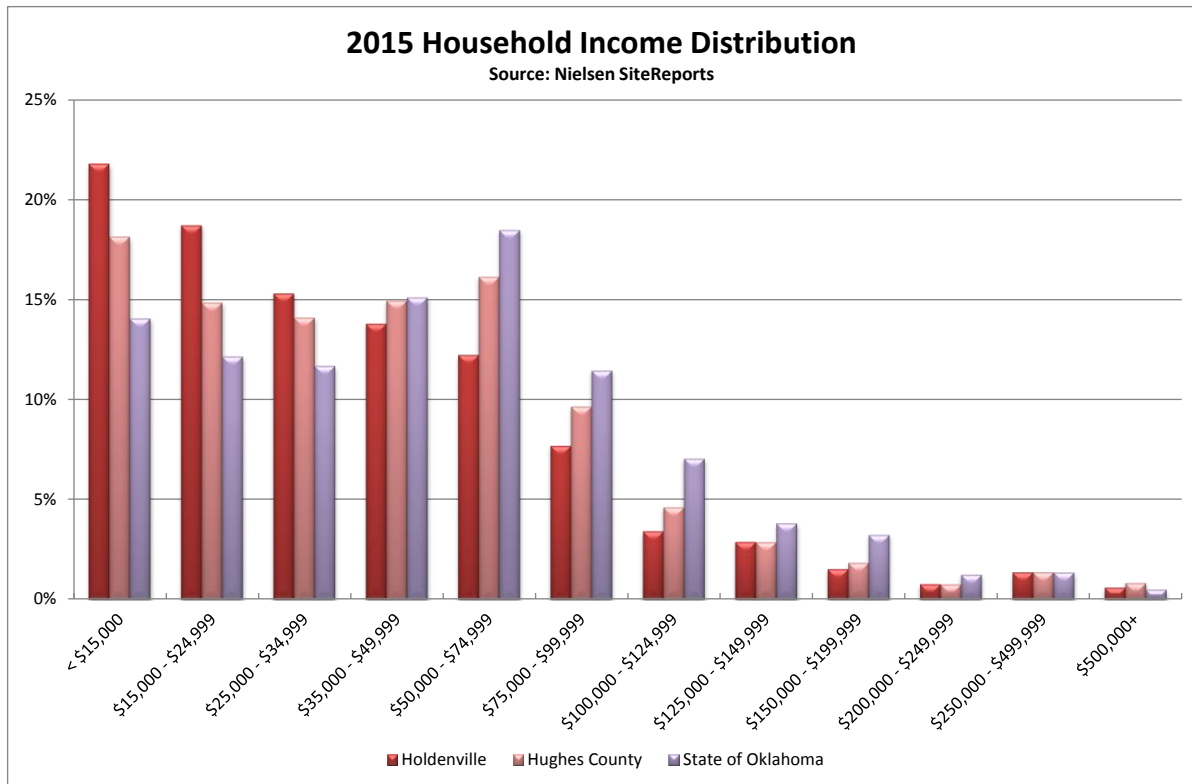
Household Income Levels

Data in the following chart shows the distribution of household income in Hughes 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						
	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,849		4,938		1,520,327	
< \$15,000	403	21.80%	896	18.14%	213,623	14.05%
\$15,000 - \$24,999	346	18.71%	733	14.84%	184,613	12.14%
\$25,000 - \$34,999	283	15.31%	696	14.09%	177,481	11.67%
\$35,000 - \$49,999	255	13.79%	738	14.95%	229,628	15.10%
\$50,000 - \$74,999	226	12.22%	797	16.14%	280,845	18.47%
\$75,000 - \$99,999	142	7.68%	476	9.64%	173,963	11.44%
\$100,000 - \$124,999	63	3.41%	227	4.60%	106,912	7.03%
\$125,000 - \$149,999	53	2.87%	141	2.86%	57,804	3.80%
\$150,000 - \$199,999	28	1.51%	90	1.82%	48,856	3.21%
\$200,000 - \$249,999	14	0.76%	37	0.75%	18,661	1.23%
\$250,000 - \$499,999	25	1.35%	67	1.36%	20,487	1.35%
\$500,000+	11	0.59%	40	0.81%	7,454	0.49%
Median Household Income	\$31,201		\$37,927		\$47,049	
Average Household Income	\$49,826		\$56,090		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Hughes County is estimated to be \$37,927 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Holdenville, median household income is estimated to be \$31,201. Compared with the rest of the state, the income distribution of Hughes County is more heavily concentrated in the lowest income brackets, below \$35,000. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Hughes 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
Holdenville	\$20,282	\$31,201	2.73%	2.40%	0.33%
Hughes County	\$22,621	\$37,927	3.28%	2.40%	0.88%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Hughes County and Holdenville saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends, which saw a decline in median household income over the same time period after adjusting for inflation. 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%. Nonetheless, median household income in the area remains well below the state and nation.

Poverty Rates

Overall rates of poverty in Hughes 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
Holdenville	20.19%	28.91%	872	0.00%	58.71%
Hughes County	21.93%	21.08%	-85	23.60%	58.14%
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 Hughes County is estimated to be 21.08% by the American Community Survey. This is a decrease of -85 basis points since the 2000 Census. Within Holdenville, the poverty rate is estimated to be 28.91%, a significant increase since the 2000 Census. 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 Hughes County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

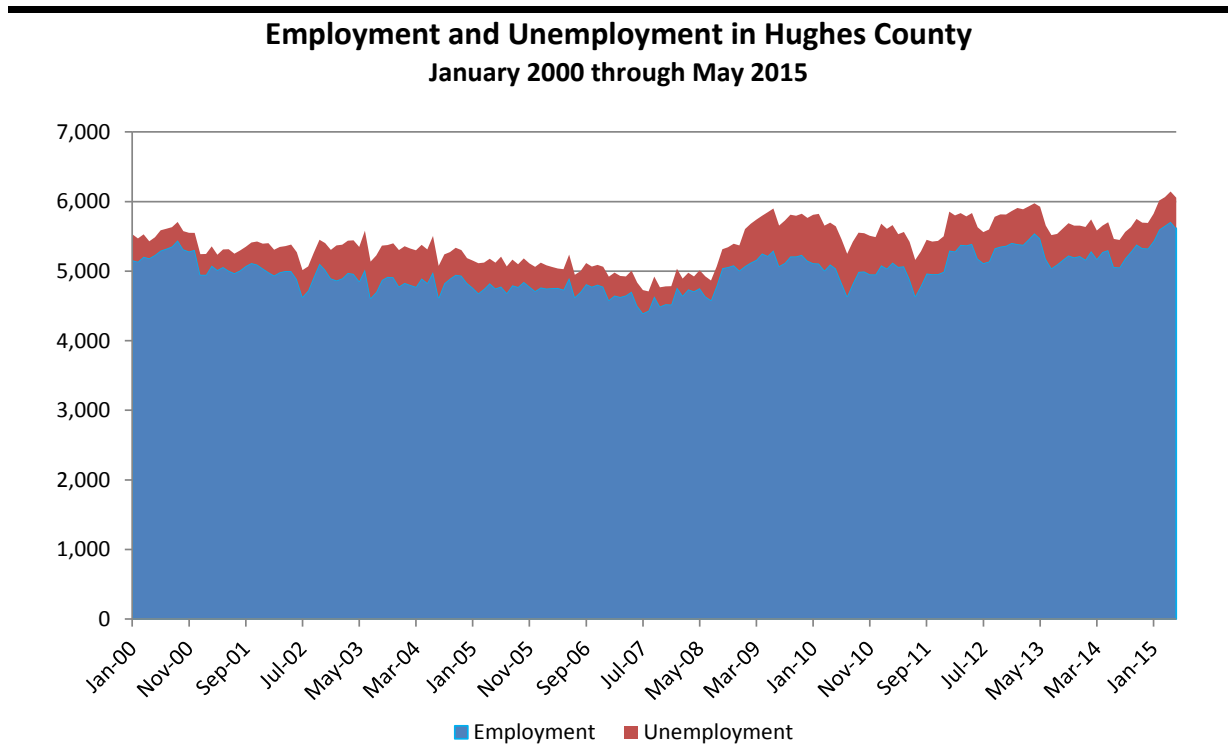
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Hughes County	5,038	5,613	2.19%	10.7%	7.3%	-340
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Hughes County was 5,613 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.19% per year. The unemployment rate in May was 7.3%, a decrease of -340 basis points from May 2010, which was 10.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Hughes County has generally mirrored these trends though the unemployment rate of the county is well above both the state and nation.

Employment Level Trends

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



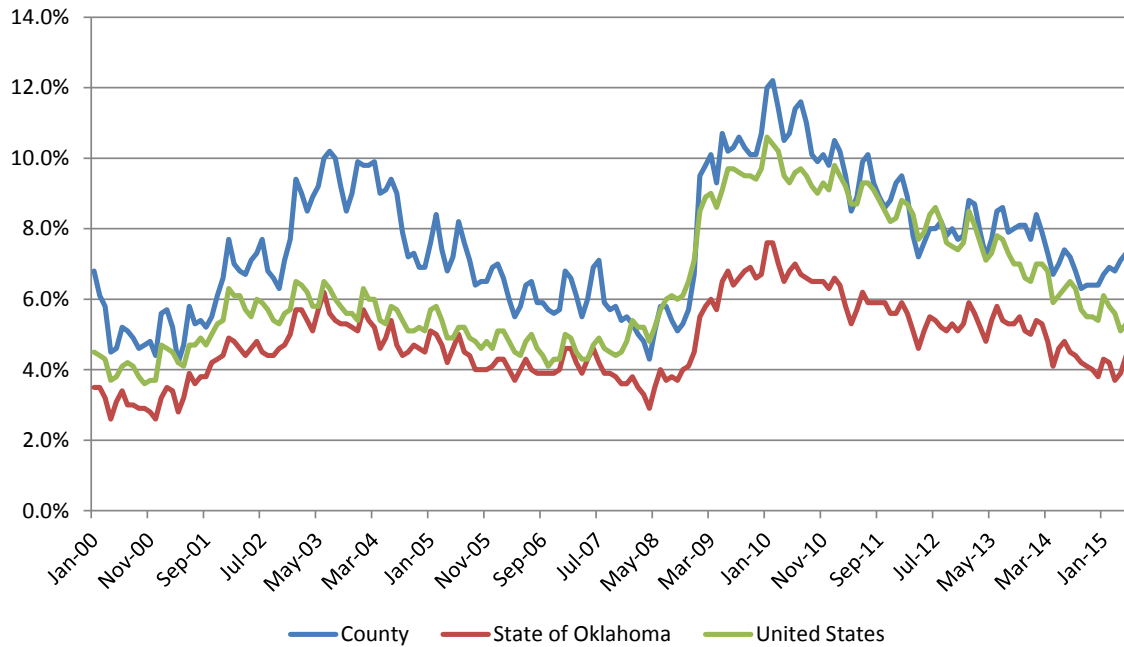
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended downward from 2000 through the 3rd quarter of 2008. Total employment showed improvement in late 2008 through late 2009 (contrary to the rest of the state and nation). Employment growth resumed in late 2013, and has continued to grow to its current level of 5,613 persons. The number of unemployed persons in May 2015 was 442, out of a total labor force of 6,055 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Hughes County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.

**Unemployment Rates in Hughes County, Oklahoma and the United States
January 2000 through May 2015**



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

As shown, unemployment rates in Hughes County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 7.3%. On the whole, unemployment rates in Hughes County track very well with statewide figures but are typically well above the state, and often above the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Hughes 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.

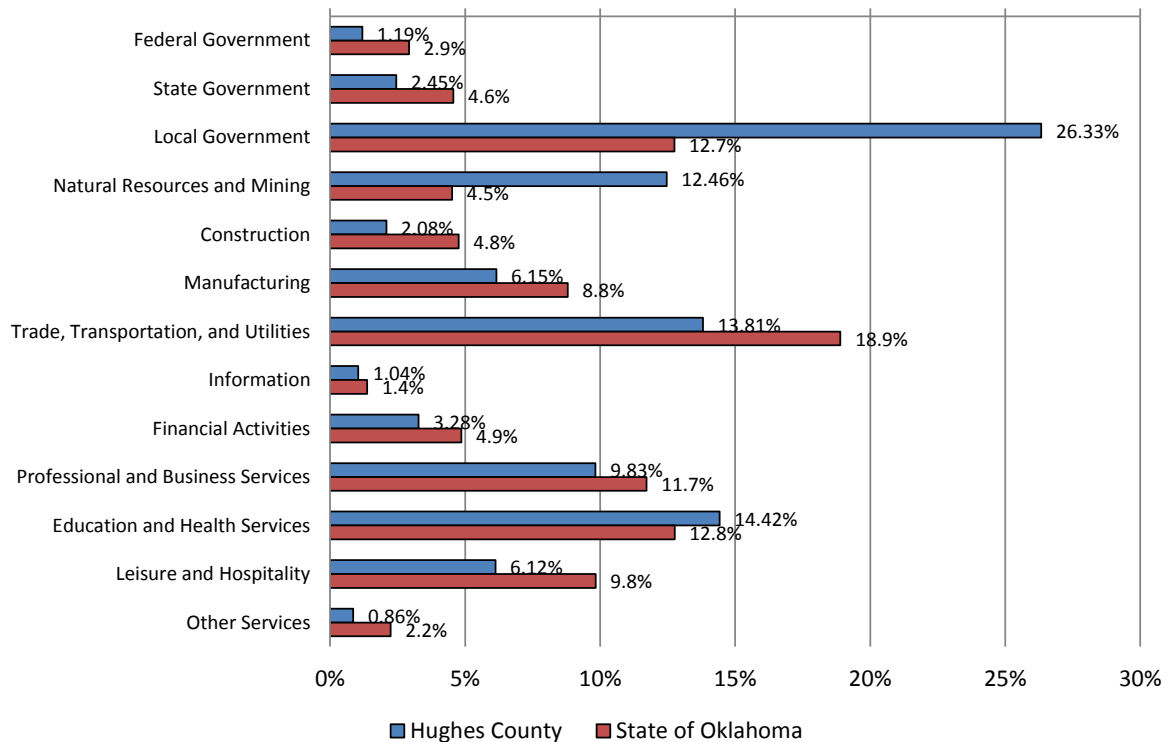


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	9	39	1.19%	\$37,729	0.60
State Government	11	80	2.45%	\$39,530	0.74
Local Government	41	860	26.33%	\$30,521	2.61
Natural Resources and Mining	25	407	12.46%	\$48,078	8.22
Construction	16	68	2.08%	\$66,373	0.47
Manufacturing	6	201	6.15%	\$45,314	0.69
Trade, Transportation, and Utilities	59	451	13.81%	\$26,231	0.72
Information	6	34	1.04%	\$35,426	0.52
Financial Activities	25	107	3.28%	\$32,409	0.58
Professional and Business Services	22	321	9.83%	\$36,428	0.70
Education and Health Services	24	471	14.42%	\$18,174	0.96
Leisure and Hospitality	18	200	6.12%	\$10,950	0.57
Other Services	11	28	0.86%	\$24,088	0.28
Total	273	3,266		\$31,743	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 (14.42%) are employed in Education and Health Services. The average annual pay in this sector is \$18,174 per year. The industry with the highest annual pay is Construction, with average annual pay of \$66,373 per year.

The rightmost column of the previous table provides location quotients for each industry for Hughes 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 (Hughes 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 Hughes County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 8.22. This supersector includes agricultural employment, which is a key industry in Hughes County.

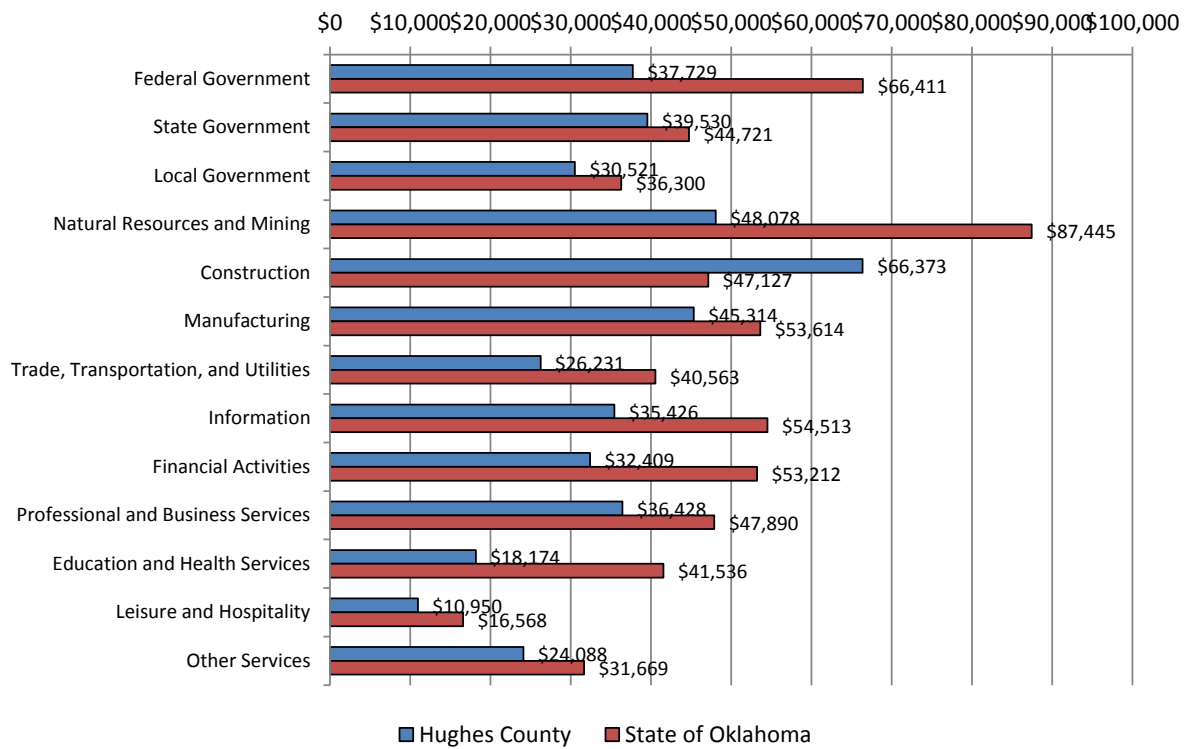
The next table presents average annual pay in Hughes County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Hughes County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$37,729	\$66,411	\$75,784	56.8%	49.8%
State Government	\$39,530	\$44,721	\$54,184	88.4%	73.0%
Local Government	\$30,521	\$36,300	\$46,146	84.1%	66.1%
Natural Resources and Mining	\$48,078	\$87,445	\$59,666	55.0%	80.6%
Construction	\$66,373	\$47,127	\$55,041	140.8%	120.6%
Manufacturing	\$45,314	\$53,614	\$62,977	84.5%	72.0%
Trade, Transportation, and Utilities	\$26,231	\$40,563	\$42,988	64.7%	61.0%
Information	\$35,426	\$54,513	\$90,804	65.0%	39.0%
Financial Activities	\$32,409	\$53,212	\$85,261	60.9%	38.0%
Professional and Business Services	\$36,428	\$47,890	\$66,657	76.1%	54.6%
Education and Health Services	\$18,174	\$41,536	\$45,951	43.8%	39.6%
Leisure and Hospitality	\$10,950	\$16,568	\$20,993	66.1%	52.2%
Other Services	\$24,088	\$31,669	\$33,935	76.1%	71.0%
Total	\$31,743	\$43,774	\$51,361	72.5%	61.8%

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, Hughes County has lower average wages in every employment sector with the exception of Construction, where average wages are above both the state and national averages.

Working Families

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

Families by Employment Status and Presence of Children						
	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,102		3,358		961,468	
With Children <18 Years:	531	48.19%	1,331	39.64%	425,517	44.26%
Married Couple:	298	56.12%	855	64.24%	281,418	66.14%
Both Parents Employed	180	60.40%	480	56.14%	166,700	59.24%
One Parent Employed	90	30.20%	310	36.26%	104,817	37.25%
Neither Parent Employed	28	9.40%	65	7.60%	9,901	3.52%
Other Family:	233	43.88%	476	35.76%	144,099	33.86%
Male Householder:	32	13.73%	89	18.70%	36,996	25.67%
Employed	32	100.00%	83	93.26%	31,044	83.91%
Not Employed	0	0.00%	6	6.74%	5,952	16.09%
Female Householder:	201	86.27%	387	81.30%	107,103	74.33%
Employed	89	44.28%	215	55.56%	75,631	70.62%
Not Employed	112	55.72%	172	44.44%	31,472	29.38%
Without Children <18 Years:	571	51.81%	2,027	60.36%	535,951	55.74%
Married Couple:	445	77.93%	1,666	82.19%	431,868	80.58%
Both Spouses Employed	161	36.18%	589	35.35%	167,589	38.81%
One Spouse Employed	173	38.88%	539	32.35%	138,214	32.00%
Neither Spouse Employed	111	24.94%	538	32.29%	126,065	29.19%
Other Family:	126	22.07%	361	17.81%	104,083	19.42%
Male Householder:	29	26.13%	102	18.96%	32,243	25.58%
Employed	16	55.17%	65	63.73%	19,437	60.28%
Not Employed	13	44.83%	37	36.27%	12,806	39.72%
Female Householder:	97	76.98%	259	71.75%	71,840	69.02%
Employed	32	32.99%	125	48.26%	36,601	50.95%
Not Employed	65	67.01%	134	51.74%	35,239	49.05%
<i>Total Working Families:</i>	<i>773</i>	<i>70.15%</i>	<i>2,406</i>	<i>71.65%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>391</i>	<i>50.58%</i>	<i>1,088</i>	<i>45.22%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>382</i>	<i>49.42%</i>	<i>1,318</i>	<i>54.78%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Hughes County, there are 2,406 working families, 45.22% 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 Hughes County area are presented in the following table, as reported by the Central Oklahoma Economic Development District.

Major Employers in Hughes County

Company	City / Town	Industry / Description	No. Employees
Davis Correctional Facility	Holdenville	Private prison	250-400
Holdenville Public Schools	Holdenville	Education	100-150
Holdenville General Hospital	Holdenville	Medical	100-150
Heritage Village Nursing Center	Holdenville	Senior living center	100-150
Wal-Mart	Holdenville	Retail	50-100
Hughes County	Holdenville	Government	50-100
Wetumka Public Schools	Wetumka	Education	50-100
New Age Project, Inc.	Holdenville	Services for the elderly/disabled	50-100
Boyce Manor	Holdenville	Senior living center	50-100
City of Holdenville	Holdenville	Government	50-100
Enogex, Inc.	Holdenville & Wetumka	Natural gas exploration	25-50
Maple Place Living Center	Wetumka	Senior living center	50-100
Willow Place Living Center	Wetumka	Senior living center	50-100
Redwood Place Living Center	Wetumka	Senior living center	25-50
Wes Watkins Technology Center	Wetumka	Education	25-50
Oak Place Living Center	Wetumka	Senior living center	25-50
Stuart Public Schools	Stuart	Education	25-50

Source: Central Oklahoma Economic Development District

The largest single employer in Hughes County is the Davis Correctional Facility, a private prison owned and operated by Corrections Corporation of America (CCA).

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,475		4,382		1,613,364	
Less than 15 minutes	853	57.83%	1,924	43.91%	581,194	36.02%
15 to 30 minutes	159	10.78%	914	20.86%	625,885	38.79%
30 to 45 minutes	141	9.56%	758	17.30%	260,192	16.13%
45 to 60 minutes	153	10.37%	331	7.55%	74,625	4.63%
60 or more minutes	169	11.46%	455	10.38%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Hughes County, the largest percentage of workers (43.91%) travel fewer than 15 minutes to work. Although Hughes County has an active labor market, many residents commute to other labor markets such as McAlester, Seminole and Ada.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work						
	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,538		4,657		1,673,026	
Car, Truck or Van:	1,420	92.33%	4,212	90.44%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,184</i>	<i>83.38%</i>	<i>3,720</i>	<i>88.32%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>236</i>	<i>16.62%</i>	<i>492</i>	<i>11.68%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	16	1.04%	38	0.82%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	30	1.95%	89	1.91%	30,401	1.82%
Other Means	9	0.59%	43	0.92%	14,442	0.86%
Worked at Home	63	4.10%	275	5.91%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Hughes 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 Hughes County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Holdenville	2,302	2,229	-0.32%	2,296	0.59%
Hughes County	6,237	6,183	-0.09%	6,161	-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 Hughes County declined by -0.07% per year, to a total of 6,161 housing units in 2015. Although new housing units have been constructed, demolitions and other removals of housing inventory have outpaced new construction over the last 15 years.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,202		6,209		1,669,828	
1 Unit, Detached	1,946	88.37%	4,951	79.74%	1,219,987	73.06%
1 Unit, Attached	63	2.86%	92	1.48%	34,434	2.06%
Duplex Units	35	1.59%	81	1.30%	34,207	2.05%
3-4 Units	52	2.36%	82	1.32%	42,069	2.52%
5-9 Units	22	1.00%	25	0.40%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	14	0.64%	19	0.31%	29,602	1.77%
50 or More Units	0	0.00%	3	0.05%	30,240	1.81%
Mobile Homes	70	3.18%	935	15.06%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	21	0.34%	2,159	0.13%
Total Multifamily Units	123	5.59%	210	3.38%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Hughes County, 79.74% of housing units are single-family, detached. 3.38% of housing units are multifamily in structure (two or more units per building), while 15.40% of housing units comprise mobile homes, RVs, etc.

Within Holdenville, 88.37% of housing units are single-family, detached. 5.59% of housing units are multifamily in structure, while 3.18% of housing units comprise mobile homes, RVs, etc.

Compared with the rest of the state, Hughes County has a relatively small percentage of multifamily housing units, and a larger percentage of mobile homes.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,707		4,920		1,444,081	
Owner Occupied:	1,161	68.01%	3,784	76.91%	968,736	67.08%
No Bedroom	0	0.00%	16	0.42%	2,580	0.27%
1 Bedroom	54	4.65%	105	2.77%	16,837	1.74%
2 Bedrooms	368	31.70%	881	23.28%	166,446	17.18%
3 Bedrooms	552	47.55%	2,288	60.47%	579,135	59.78%
4 Bedrooms	170	14.64%	427	11.28%	177,151	18.29%
5 or More Bedrooms	17	1.46%	67	1.77%	26,587	2.74%
Renter Occupied:	546	31.99%	1,136	23.09%	475,345	32.92%
No Bedroom	8	1.47%	20	1.76%	13,948	2.93%
1 Bedroom	84	15.38%	132	11.62%	101,850	21.43%
2 Bedrooms	182	33.33%	438	38.56%	179,121	37.68%
3 Bedrooms	272	49.82%	506	44.54%	152,358	32.05%
4 Bedrooms	0	0.00%	40	3.52%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Hughes County is 76.91%, while 23.09% of housing units are renter occupied. In Holdenville, the homeownership rate is 68.01%, while 31.99% of households are renters.

Housing Units Tenure and Household Income

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

Hughes County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,920	3,784	1,136	76.91%	23.09%
Less than \$5,000	175	115	60	65.71%	34.29%
\$5,000 - \$9,999	385	238	147	61.82%	38.18%
\$10,000-\$14,999	430	264	166	61.40%	38.60%
\$15,000-\$19,999	367	239	128	65.12%	34.88%
\$20,000-\$24,999	351	236	115	67.24%	32.76%
\$25,000-\$34,999	777	610	167	78.51%	21.49%
\$35,000-\$49,999	663	507	156	76.47%	23.53%
\$50,000-\$74,999	781	633	148	81.05%	18.95%
\$75,000-\$99,999	493	467	26	94.73%	5.27%
\$100,000-\$149,999	297	282	15	94.95%	5.05%
\$150,000 or more	201	193	8	96.02%	3.98%
Income Less Than \$25,000	1,708	1,092	616	63.93%	36.07%

Source: 2009-2013 American Community Survey, Table B25118

Within Hughes County as a whole, 36.07% of households with incomes less than \$25,000 are estimated to be renters, while 63.93% are estimated to be homeowners.

Holdenville Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,707	1,161	546	68.01%	31.99%
Less than \$5,000	66	47	19	71.21%	28.79%
\$5,000 - \$9,999	196	102	94	52.04%	47.96%
\$10,000-\$14,999	179	103	76	57.54%	42.46%
\$15,000-\$19,999	171	94	77	54.97%	45.03%
\$20,000-\$24,999	118	59	59	50.00%	50.00%
\$25,000-\$34,999	302	204	98	67.55%	32.45%
\$35,000-\$49,999	206	151	55	73.30%	26.70%
\$50,000-\$74,999	214	146	68	68.22%	31.78%
\$75,000-\$99,999	137	137	0	100.00%	0.00%
\$100,000-\$149,999	72	72	0	100.00%	0.00%
\$150,000 or more	46	46	0	100.00%	0.00%
Income Less Than \$25,000	730	405	325	55.48%	44.52%

Source: 2009-2013 American Community Survey, Table B25118

Within Holdenville, 44.52% of households with incomes less than \$25,000 are estimated to be renters, while 55.48% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,707		4,920		1,444,081	
Owner Occupied:	1,161	68.01%	3,784	76.91%	968,736	67.08%
Built 2010 or Later	0	0.00%	7	0.18%	10,443	1.08%
Built 2000 to 2009	35	3.01%	446	11.79%	153,492	15.84%
Built 1990 to 1999	73	6.29%	493	13.03%	125,431	12.95%
Built 1980 to 1989	43	3.70%	578	15.27%	148,643	15.34%
Built 1970 to 1979	147	12.66%	705	18.63%	184,378	19.03%
Built 1960 to 1969	144	12.40%	345	9.12%	114,425	11.81%
Built 1950 to 1959	161	13.87%	279	7.37%	106,544	11.00%
Built 1940 to 1949	208	17.92%	326	8.62%	50,143	5.18%
Built 1939 or Earlier	350	30.15%	605	15.99%	75,237	7.77%
Median Year Built:		1951		1975		1977
Renter Occupied:	546	31.99%	1,136	23.09%	475,345	32.92%
Built 2010 or Later	0	0.00%	3	0.26%	5,019	1.06%
Built 2000 to 2009	37	6.78%	112	9.86%	50,883	10.70%
Built 1990 to 1999	43	7.88%	135	11.88%	47,860	10.07%
Built 1980 to 1989	101	18.50%	150	13.20%	77,521	16.31%
Built 1970 to 1979	51	9.34%	187	16.46%	104,609	22.01%
Built 1960 to 1969	72	13.19%	121	10.65%	64,546	13.58%
Built 1950 to 1959	69	12.64%	122	10.74%	54,601	11.49%
Built 1940 to 1949	93	17.03%	144	12.68%	31,217	6.57%
Built 1939 or Earlier	80	14.65%	162	14.26%	39,089	8.22%
Median Year Built:		1964		1971		1975
Overall Median Year Built:		1951		1974		1976

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

Within Hughes County, 11.54% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Holdenville the percentage is 4.22%.

75.69% of housing units in Hughes County were built prior to 1990, while in Holdenville the percentage is 88.99%. These figures compare with the statewide figure of 72.78%.

Compared with the rest of the state, the housing stock of Hughes County, and especially Holdenville, is much older with relatively fewer homes of recent construction and much larger percentages of homes constructed prior to 1940.

Substandard Housing

The next table presents data regarding substandard housing in Hughes 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
Holdenville	1,707	3	0.18%	3	0.18%	0	0.00%
Hughes County	4,920	29	0.59%	21	0.43%	140	2.85%
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 Hughes County, 0.59% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.43% 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 Hughes County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,202		6,209		1,669,828	
Total Vacant Units	495	22.48%	1,289	20.76%	225,747	13.52%
For rent	77	15.56%	147	11.40%	43,477	19.26%
Rented, not occupied	12	2.42%	18	1.40%	9,127	4.04%
For sale only	80	16.16%	142	11.02%	23,149	10.25%
Sold, not occupied	9	1.82%	51	3.96%	8,618	3.82%
For seasonal, recreational, or occasional use	75	15.15%	277	21.49%	39,475	17.49%
For migrant workers	0	0.00%	8	0.62%	746	0.33%
Other vacant	242	48.89%	646	50.12%	101,155	44.81%
Homeowner Vacancy Rate	6.40%		3.57%		2.31%	
Rental Vacancy Rate	12.13%		11.30%		8.24%	

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

Within Hughes County, the overall housing vacancy rate is estimated to be 20.76%. The homeowner vacancy rate is estimated to be 3.57%, while the rental vacancy rate is estimated to be 11.30%.

In Holdenville, the overall housing vacancy rate is estimated to be 22.48%. The homeowner vacancy rate is estimated to be 6.40%, while the rental vacancy rate is estimated to be 12.13%.

Building Permits

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

Holdenville

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	3	\$86,667	0	N/A
2005	5	\$13,000	0	N/A
2006	4	\$97,500	0	N/A
2007	0	N/A	0	N/A
2008	46	\$123,478	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	2	\$212,798	0	N/A

Source: United States Census Bureau Building Permits Survey

In Holdenville, building permits for 60 housing units were issued between 2004 and 2014, for an average of 5 units per year. 100.00% of these housing units were single family homes. We are aware of duplex units which have been constructed during this time period, but they do not appear to be reflected in the building permits reported.

New Construction Activity

For Ownership:

Most new housing construction in Hughes County comprises custom-built homes on rural, unplatted acreages. There has been some infill development in existing subdivisions in several communities in the county, including Holdenville, Wetumka, Dustin, Calvin, Stuart and Gerty. The average sale price for homes constructed since 2005 (and sold since January 2014) is \$170,000 or \$100.25 per square foot.

For Rent:

The most recent new multifamily rental construction in Holdenville was the second phase of the Holdenville Oakridge development. Phase 2 added 22 affordable duplex units for family occupancy under the Affordable Housing Tax Credit program and was reportedly well-received. No new multifamily units are currently planned in Holdenville to the best of our knowledge, affordable or otherwise.

Homeownership Market

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

Housing Units by Home Value

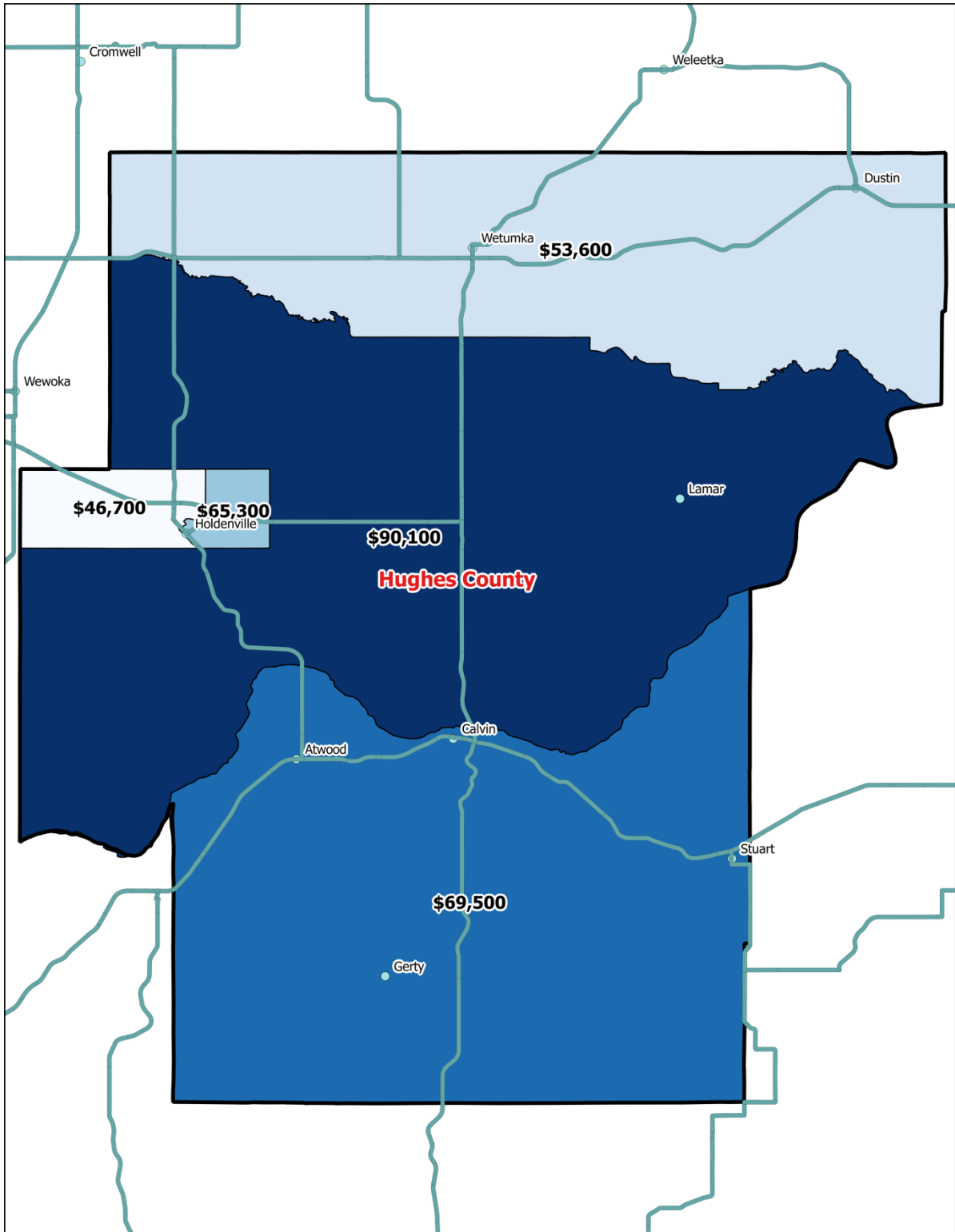
The following table presents housing units in Hughes County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value						
	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,161		3,784		968,736	
Less than \$10,000	71	6.12%	154	4.07%	20,980	2.17%
\$10,000 to \$14,999	42	3.62%	152	4.02%	15,427	1.59%
\$15,000 to \$19,999	62	5.34%	164	4.33%	13,813	1.43%
\$20,000 to \$24,999	25	2.15%	131	3.46%	16,705	1.72%
\$25,000 to \$29,999	116	9.99%	214	5.66%	16,060	1.66%
\$30,000 to \$34,999	96	8.27%	191	5.05%	19,146	1.98%
\$35,000 to \$39,999	64	5.51%	135	3.57%	14,899	1.54%
\$40,000 to \$49,999	96	8.27%	329	8.69%	39,618	4.09%
\$50,000 to \$59,999	36	3.10%	226	5.97%	45,292	4.68%
\$60,000 to \$69,999	158	13.61%	316	8.35%	52,304	5.40%
\$70,000 to \$79,999	113	9.73%	255	6.74%	55,612	5.74%
\$80,000 to \$89,999	70	6.03%	313	8.27%	61,981	6.40%
\$90,000 to \$99,999	12	1.03%	150	3.96%	51,518	5.32%
\$100,000 to \$124,999	26	2.24%	243	6.42%	119,416	12.33%
\$125,000 to \$149,999	45	3.88%	171	4.52%	96,769	9.99%
\$150,000 to \$174,999	53	4.57%	187	4.94%	91,779	9.47%
\$175,000 to \$199,999	56	4.82%	111	2.93%	53,304	5.50%
\$200,000 to \$249,999	8	0.69%	135	3.57%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	57	1.51%	41,779	4.31%
\$300,000 to \$399,999	12	1.03%	113	2.99%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	11	0.29%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	7	0.18%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	19	0.50%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	5,018	0.52%
Median Home Value:	\$52,400		\$66,200		\$112,800	

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

The median value of owner-occupied homes in Hughes County is \$66,200. This is -41.3% lower than the statewide median, which is \$112,800. The median home value in Holdenville is estimated to be \$52,400. The geographic distribution of home values in Hughes County can be visualized by the following map. As can be seen, the lowest home values are in and around Holdenville, while the highest home values are in central areas of the county outside of Holdenville city limits.

Hughes County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Hughes 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			
	Holdenville Median Value	Hughes County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$47,500	\$188,900
Built 2000 to 2009	\$29,500	\$73,600	\$178,000
Built 1990 to 1999	\$52,100	\$68,100	\$147,300
Built 1980 to 1989	\$77,500	\$83,100	\$118,300
Built 1970 to 1979	\$75,500	\$78,100	\$111,900
Built 1960 to 1969	\$80,900	\$68,700	\$97,100
Built 1950 to 1959	\$65,500	\$66,000	\$80,300
Built 1940 to 1949	\$34,800	\$43,700	\$67,900
Built 1939 or Earlier	\$37,800	\$40,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Holdenville Single Family Sales Activity

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

Holdenville Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	27	30	22	25	26
Average Sale Price	\$31,494	\$30,997	\$27,701	\$23,829	\$38,929
Average Square Feet	1,093	1,173	1,115	1,103	1,212
Average Price/SF	\$28.81	\$26.43	\$24.84	\$21.60	\$32.12
Average Year Built	1937	1940	1946	1941	1942

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

Holdenville Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	26	32	29	30	32
Average Sale Price	\$52,917	\$35,633	\$44,944	\$43,620	\$46,516
Average Square Feet	1,426	1,591	1,437	1,512	1,446
Average Price/SF	\$37.11	\$22.40	\$31.28	\$28.85	\$32.17
Average Year Built	1953	1943	1950	1951	1946

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

Holdenville Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	3	6	6	3	5
Average Sale Price	\$47,800	\$34,633	\$50,067	\$44,333	\$50,900
Average Square Feet	1,937	2,314	1,937	3,125	2,130
Average Price/SF	\$24.68	\$14.97	\$25.85	\$14.19	\$23.90
Average Year Built	1954	1934	1945	1911	1944

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

Holdenville Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	63	73	63	61	71
Average Sale Price	\$40,589	\$33,054	\$38,686	\$34,137	\$41,763
Average Square Feet	1,309	1,450	1,346	1,412	1,341
Average Price/SF	\$31.01	\$22.80	\$28.74	\$24.18	\$31.14
Average Year Built	1945	1941	1946	1945	1943

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

As can be seen, the average sale price of homes in Holdenville has varied from \$33,000 to \$42,000, and the average appears skewed downward by sales of very old housing units, built prior to 1940. The average sale price in 2015 was \$41,763 for an average price per square foot of \$31.14/SF. The average year of construction has in each year been early to mid-1940s.

Foreclosure Rates

The next table presents foreclosure rate data for Hughes 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
Hughes County	1.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	40

* 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 Hughes County was 1.9% in May 2014. The county ranked 40 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%. The foreclosure rate in the county was below the state average, though it is likely that foreclosures have had some impact on the local market.

Rental Market

This section will discuss supply and demand factors for the rental market in Hughes 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 Hughes 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						
	Holdenville		Hughes County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	546		1,136		475,345	
With cash rent:	482		822		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	13	2.38%	13	1.14%	2,109	0.44%
\$150 to \$199	0	0.00%	6	0.53%	4,268	0.90%
\$200 to \$249	30	5.49%	45	3.96%	8,784	1.85%
\$250 to \$299	38	6.96%	55	4.84%	8,413	1.77%
\$300 to \$349	28	5.13%	42	3.70%	9,107	1.92%
\$350 to \$399	6	1.10%	27	2.38%	10,932	2.30%
\$400 to \$449	21	3.85%	36	3.17%	15,636	3.29%
\$450 to \$499	43	7.88%	78	6.87%	24,055	5.06%
\$500 to \$549	22	4.03%	38	3.35%	31,527	6.63%
\$550 to \$599	99	18.13%	133	11.71%	33,032	6.95%
\$600 to \$649	20	3.66%	59	5.19%	34,832	7.33%
\$650 to \$699	9	1.65%	42	3.70%	32,267	6.79%
\$700 to \$749	33	6.04%	74	6.51%	30,340	6.38%
\$750 to \$799	46	8.42%	47	4.14%	27,956	5.88%
\$800 to \$899	25	4.58%	36	3.17%	45,824	9.64%
\$900 to \$999	7	1.28%	22	1.94%	34,153	7.18%
\$1,000 to \$1,249	6	1.10%	33	2.90%	46,884	9.86%
\$1,250 to \$1,499	36	6.59%	36	3.17%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	64	11.72%	314	27.64%	43,236	9.10%
Median Gross Rent	\$570		\$577		\$699	

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

Median gross rent in Hughes County is estimated to be \$577, which is -17.5% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Holdenville is estimated to be \$570.

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

	Holdenville Median Rent	Hughes County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$763	\$708	\$841
Built 1990 to 1999	\$457	\$425	\$715
Built 1980 to 1989	\$403	\$431	\$693
Built 1970 to 1979	\$446	\$528	\$662
Built 1960 to 1969	\$563	\$578	\$689
Built 1950 to 1959	\$708	\$671	\$714
Built 1940 to 1949	\$614	\$588	\$673
Built 1939 or Earlier	\$1,306	\$638	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Hughes County is among housing units constructed after 2000, which is \$708 per month. In order to be affordable, a household would need to earn at least \$28,320 per year to afford such a unit.

Holdenville Rental Survey Data

The next two tables show the results of our rental survey of Holdenville. Most of the multifamily properties in Holdenville are subsidized in some form or another, market-rate rental properties primarily consist of single-family homes and very small apartment buildings.

Holdenville Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate
Holdenville Oakridge I	LIHTC - Family	2009	3	2	1,150	N/A
Holdenville Oakridge II	LIHTC - Family	2012	3	2	1,150	N/A
Savannah Park (Amber Court)	USDA/LIHTC - Elderly	1993	1	1	644	30%
Savannah Park (Amber Court)	USDA/LIHTC - Elderly	1993	2	1	799	30%
Holdenville Ridge	USDA/LIHTC - Family	1976	2	N/A	N/A	30%
Holdenville Ridge	USDA/LIHTC - Family	1976	3	N/A	N/A	30%
Holdenville Ridge	USDA/LIHTC - Family	1976	4	N/A	N/A	30%

Holdenville Oakridge consists of 56 affordable duplex units under the Affordable Housing Tax Credit program (built in two phases). We were unable to confirm its current rents or occupancy but the property has historically been fully occupied, and Phase I took only three months to fully absorb. Savannah Park comprises 24 units for seniors; it is subject to the Affordable Housing Tax Credit program and also receives USDA rental assistance, with tenants typically paying rent based on 30% of

their income. Holdenville Ridge is similarly under the AHTC program and likewise receives USDA rental assistance, and is for family occupancy. It comprises 28 units.

Rental Market Vacancy – Holdenville

The overall market vacancy of rental housing units was reported at 12.13% by the Census Bureau as of the most recent American Community Survey. This figure includes all rental properties in Holdenville, including rental houses. We note that HUD reports the overall occupancy rate of HUD-assisted units in Hughes County at 98% as of the most recent Picture of Subsidized Households dataset, suggesting that occupancy is slightly higher among affordable rental properties than market rate properties.

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 Hughes 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.

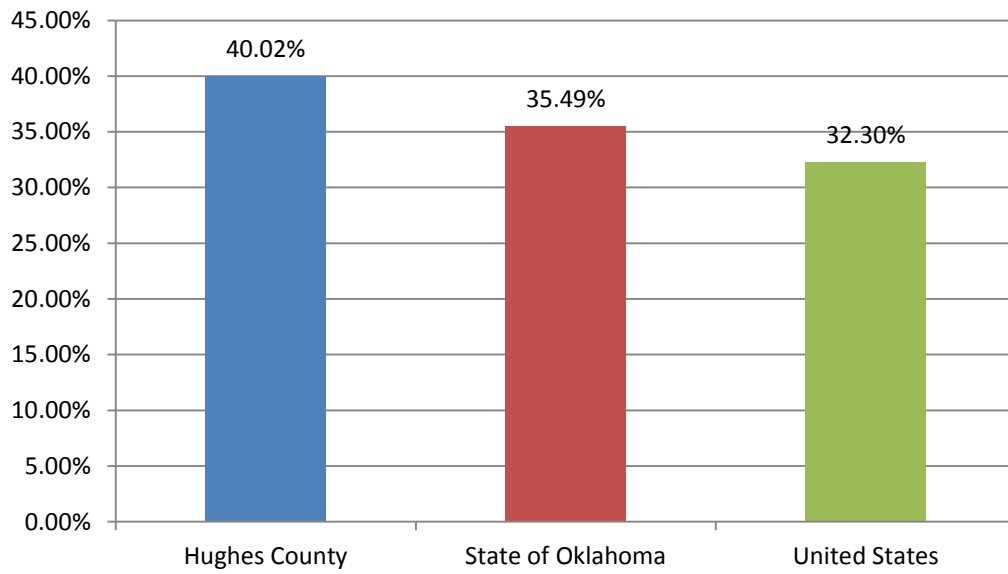
HUD Programs in Hughes County

			Avg.			
	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Hughes County						
Public Housing	129	98%	\$12,345	\$199	\$298	39.99%
Housing Choice Vouchers	8	N/A	N/A	N/A	N/A	N/A
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	137	98%	\$12,315	\$204	\$306	40.02%
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 137 housing units located within Hughes County, with an overall occupancy rate of 98%. The average household income among households living in these units is \$12,315. Total monthly rent for these units averages \$511, with the federal contribution averaging \$306 (59.98%) and the tenant's contribution averaging \$204 (40.02%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



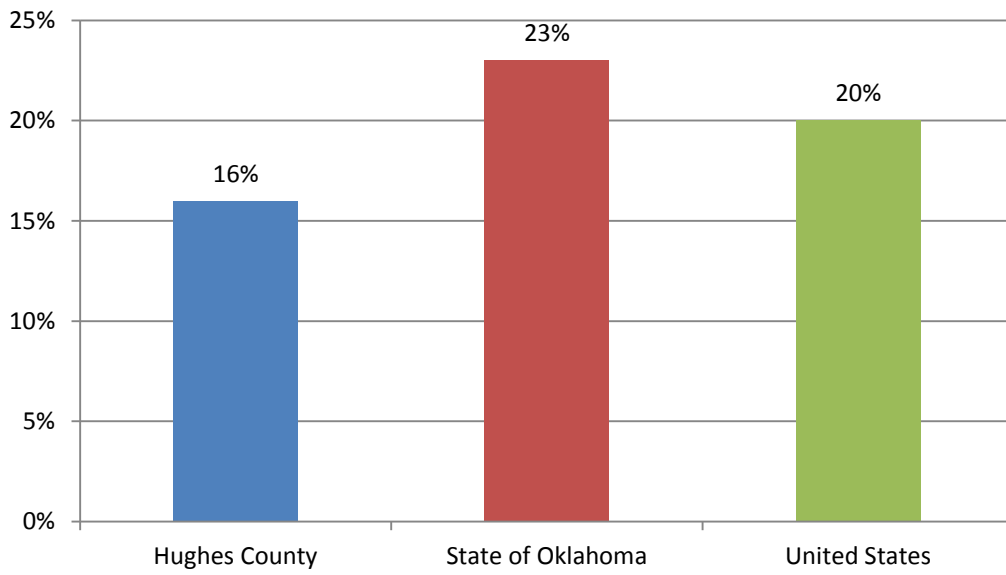
Demographics of Persons in HUD Programs in Hughes County

Hughes County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	129	35%	18%	25%	68%	29%
Housing Choice Vouchers	8	N/A	N/A	N/A	N/A	75%
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	137	38%	16%	23%	68%	31%
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

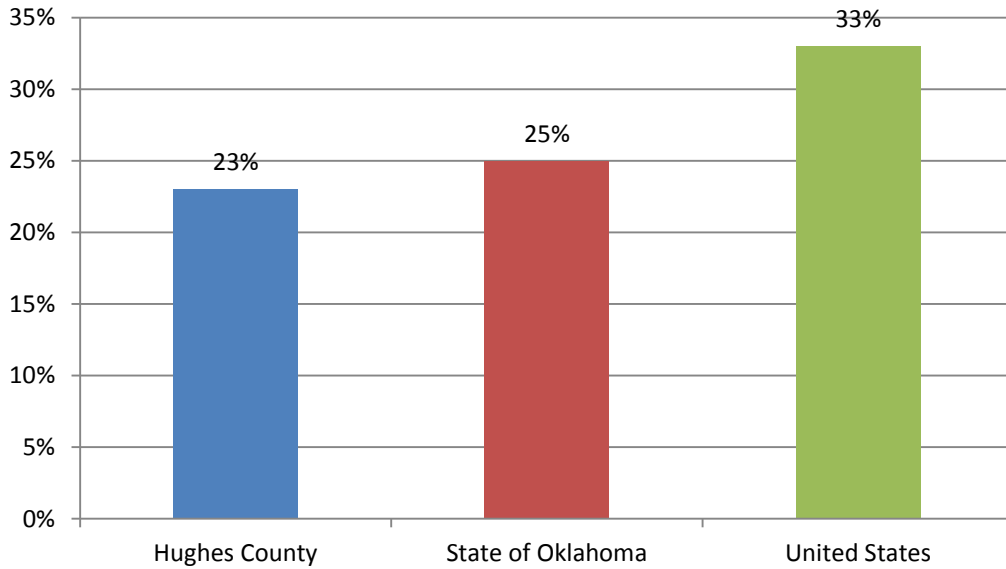
38% of housing units are occupied by single parents with female heads of household. 16% of households have at least one person with a disability. 23% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 68% have one or more disabilities. Finally, 31% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

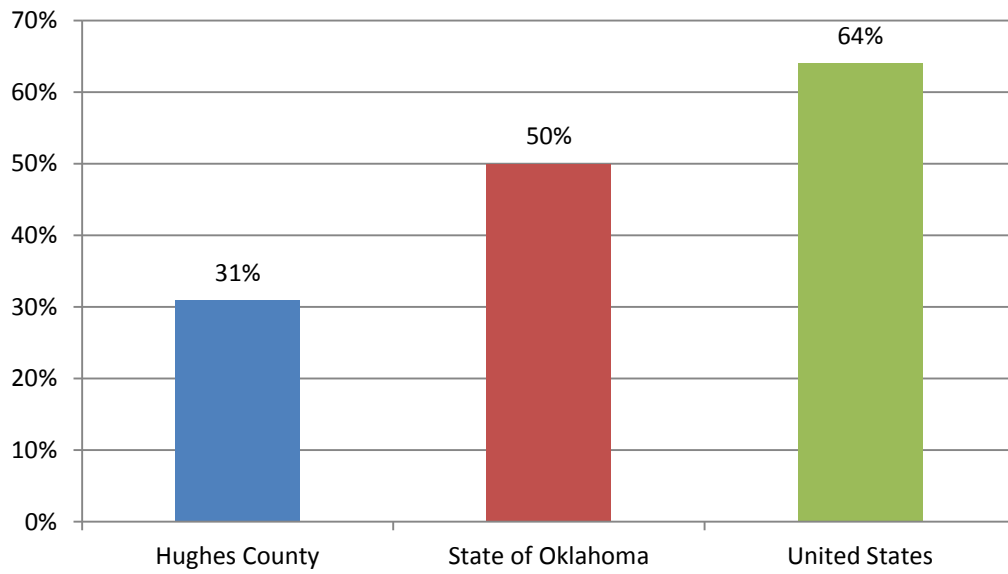
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Hughes 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 Hughes 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.

Hughes County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	385		300	
Cost Burden Less Than 30%	80	20.78%	115	38.33%
Cost Burden Between 30%-50%	65	16.88%	35	11.67%
Cost Burden Greater Than 50%	230	59.74%	130	43.33%
Not Computed (no/negative income)	10	2.60%	20	6.67%
Income 30%-50% HAMFI	535		235	
Cost Burden Less Than 30%	360	67.29%	90	38.30%
Cost Burden Between 30%-50%	100	18.69%	90	38.30%
Cost Burden Greater Than 50%	70	13.08%	55	23.40%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	590		275	
Cost Burden Less Than 30%	460	77.97%	240	87.27%
Cost Burden Between 30%-50%	95	16.10%	35	12.73%
Cost Burden Greater Than 50%	30	5.08%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	480		95	
Cost Burden Less Than 30%	445	92.71%	95	100.00%
Cost Burden Between 30%-50%	30	6.25%	0	0.00%
Cost Burden Greater Than 50%	4	0.83%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	3,895		1,125	
Cost Burden Less Than 30%	3,205	82.28%	760	67.56%
Cost Burden Between 30%-50%	325	8.34%	160	14.22%
Cost Burden Greater Than 50%	338	8.68%	185	16.44%
Not Computed (no/negative income)	10	0.26%	20	1.78%

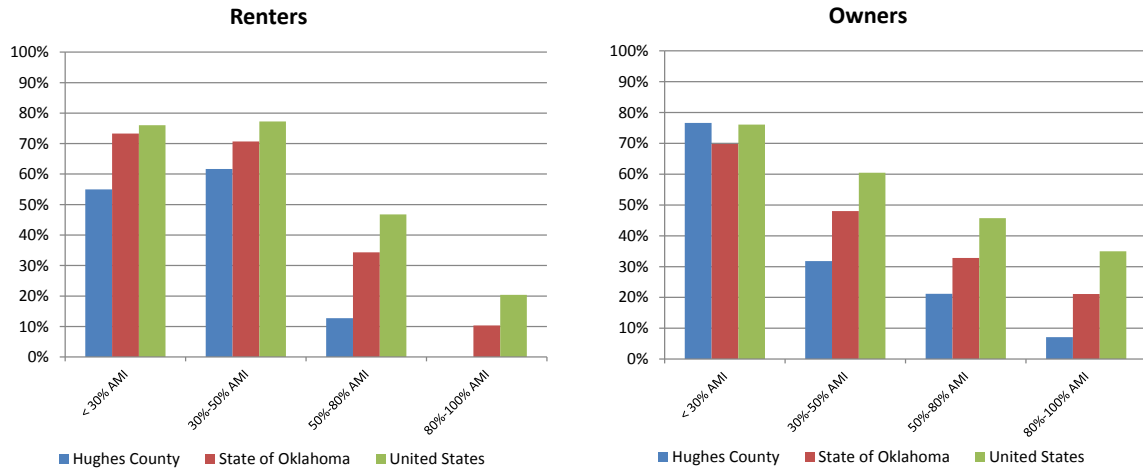
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Hughes 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	385	76.62%	300	55.00%
Income 30%-50% HAMFI	535	31.78%	235	61.70%
Income 50%-80% HAMFI	590	21.19%	275	12.73%
Income 80%-100% HAMFI	480	7.08%	95	0.00%
All Incomes	3,895	17.02%	1,125	30.67%

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.



Hughes County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	385		300	
Between 1.0 and 1.5 Persons per Room	4	1.04%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	4	1.33%
Lacks Complete Kitchen or Plumbing	4	1.04%	25	8.33%
Income 30%-50% HAMFI	535		235	
Between 1.0 and 1.5 Persons per Room	10	1.87%	0	0.00%
More than 1.5 Persons per Room	4	0.75%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 50%-80% HAMFI	590		275	
Between 1.0 and 1.5 Persons per Room	20	3.39%	10	3.64%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	480		95	
Between 1.0 and 1.5 Persons per Room	4	0.83%	4	4.21%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.83%	0	0.00%
All Incomes	3,895		1,125	
Between 1.0 and 1.5 Persons per Room	48	1.23%	18	1.60%
More than 1.5 Persons per Room	8	0.21%	4	0.36%
Lacks Complete Kitchen or Plumbing	12	0.31%	25	2.22%

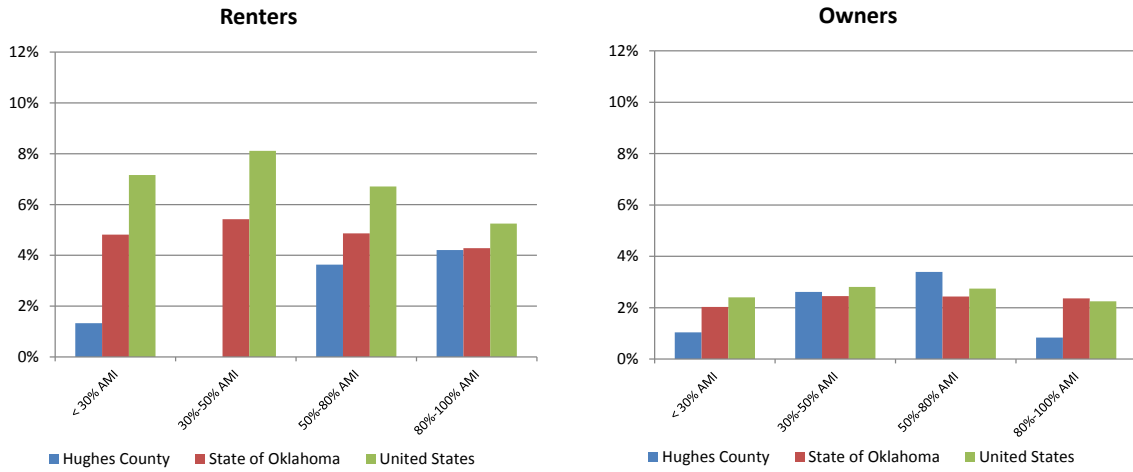
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Hughes County, Oklahoma and the nation.

Hughes 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	385	1.04%	300	1.33%	
Income 30%-50% HAMFI	535	2.62%	235	0.00%	
Income 50%-80% HAMFI	590	3.39%	275	3.64%	
Income 80%-100% HAMFI	480	0.83%	95	4.21%	
All Incomes	3,895	1.44%	1,125	1.96%	

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 Hughes County, the state and the nation.

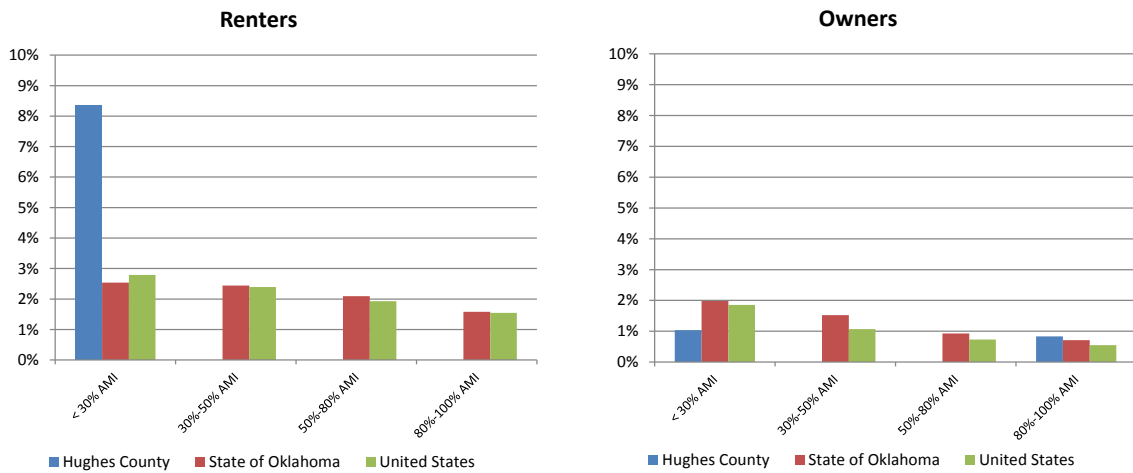
Hughes County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	385	1.04%	300	8.33%	
Income 30%-50% HAMFI	535	0.00%	235	0.00%	
Income 50%-80% HAMFI	590	0.00%	275	0.00%	
Income 80%-100% HAMFI	480	0.83%	95	0.00%	
All Incomes	3,895	0.31%	1,125	2.22%	

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.



Hughes County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	385	304	78.96%	300	161	53.67%
Elderly Family	35	14	40.00%	40	8	20.00%
Small Family (2-4 persons)	110	110	100.00%	80	65	81.25%
Large Family (5 or more persons)	40	35	87.50%	45	30	66.67%
Elderly Non-Family	110	80	72.73%	70	14	20.00%
Non-Family, Non-Elderly	95	65	68.42%	65	44	67.69%
Income 30%-50% HAMFI	535	169	31.59%	235	152	64.68%
Elderly Family	105	45	42.86%	15	8	53.33%
Small Family (2-4 persons)	125	45	36.00%	105	80	76.19%
Large Family (5 or more persons)	30	15	50.00%	25	4	16.00%
Elderly Non-Family	195	50	25.64%	20	10	50.00%
Non-Family, Non-Elderly	80	14	17.50%	70	50	71.43%
Income 50%-80% HAMFI	590	129	21.86%	275	35	12.73%
Elderly Family	160	30	18.75%	10	0	0.00%
Small Family (2-4 persons)	190	45	23.68%	140	15	10.71%
Large Family (5 or more persons)	50	20	40.00%	20	0	0.00%
Elderly Non-Family	150	30	20.00%	45	0	0.00%
Non-Family, Non-Elderly	35	4	11.43%	60	20	33.33%
Income 80%-100% HAMFI	480	32	6.67%	95	0	0.00%
Elderly Family	115	24	20.87%	10	0	0.00%
Small Family (2-4 persons)	140	0	0.00%	50	0	0.00%
Large Family (5 or more persons)	80	0	0.00%	4	0	0.00%
Elderly Non-Family	75	4	5.33%	0	0	N/A
Non-Family, Non-Elderly	70	4	5.71%	30	0	0.00%
All Incomes	3,895	682	17.51%	1,125	348	30.93%
Elderly Family	795	113	14.21%	95	16	16.84%
Small Family (2-4 persons)	1,675	234	13.97%	490	160	32.65%
Large Family (5 or more persons)	330	70	21.21%	109	34	31.19%
Elderly Non-Family	640	178	27.81%	170	24	14.12%
Non-Family, Non-Elderly	450	87	19.33%	260	114	43.85%

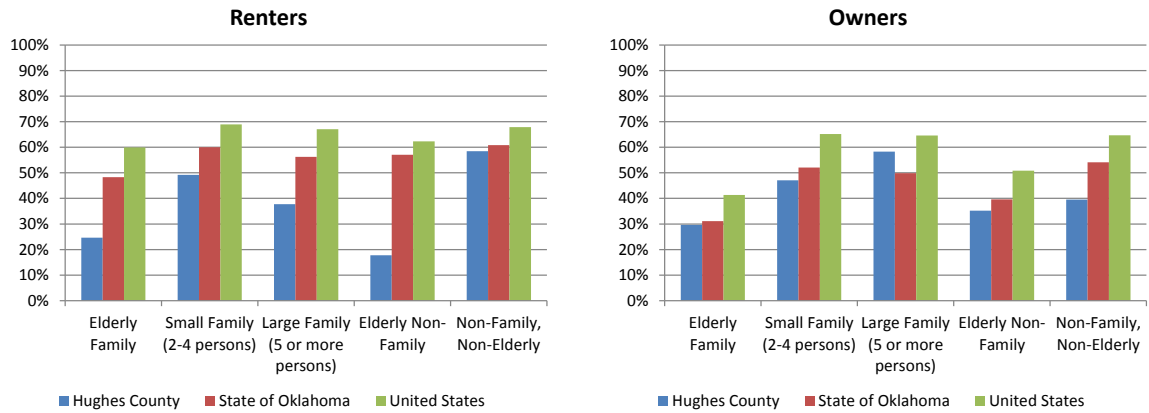
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Hughes County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Total	Total	Total	Total
Income < 80% HAMFI	1,510	602	39.87%	810	42.96%
Elderly Family	300	89	29.67%	65	24.62%
Small Family (2-4 persons)	425	200	47.06%	325	49.23%
Large Family (5 or more persons)	120	70	58.33%	90	37.78%
Elderly Non-Family	455	160	35.16%	135	17.78%
Non-Family, Non-Elderly	210	83	39.52%	195	58.46%

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).



Hughes 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	385	305	79.22%	300	180	60.00%
Elderly Family	35	15	42.86%	40	25	62.50%
Small Family (2-4 persons)	110	110	100.00%	80	65	81.25%
Large Family (5 or more persons)	40	40	100.00%	45	30	66.67%
Elderly Non-Family	110	75	68.18%	70	15	21.43%
Non-Family, Non-Elderly	95	65	68.42%	65	45	69.23%
Income 30%-50% HAMFI	535	180	33.64%	235	154	65.53%
Elderly Family	105	45	42.86%	15	10	66.67%
Small Family (2-4 persons)	125	45	36.00%	105	80	76.19%
Large Family (5 or more persons)	30	25	83.33%	25	4	16.00%
Elderly Non-Family	195	50	25.64%	20	10	50.00%
Non-Family, Non-Elderly	80	15	18.75%	70	50	71.43%
Income 50%-80% HAMFI	590	144	24.41%	275	49	17.82%
Elderly Family	160	30	18.75%	10	0	0.00%
Small Family (2-4 persons)	190	40	21.05%	140	25	17.86%
Large Family (5 or more persons)	50	40	80.00%	20	4	20.00%
Elderly Non-Family	150	30	20.00%	45	0	0.00%
Non-Family, Non-Elderly	35	4	11.43%	60	20	33.33%
Income Greater than 80% of HAMFI	2,385	94	3.94%	315	8	2.54%
Elderly Family	495	25	5.05%	30	0	0.00%
Small Family (2-4 persons)	1,250	35	2.80%	165	4	2.42%
Large Family (5 or more persons)	210	15	7.14%	15	4	26.67%
Elderly Non-Family	185	15	8.11%	35	0	0.00%
Non-Family, Non-Elderly	240	4	1.67%	65	0	0.00%
All Incomes	3,895	723	18.56%	1,125	391	34.76%
Elderly Family	795	115	14.47%	95	35	36.84%
Small Family (2-4 persons)	1,675	230	13.73%	490	174	35.51%
Large Family (5 or more persons)	330	120	36.36%	105	42	40.00%
Elderly Non-Family	640	170	26.56%	170	25	14.71%
Non-Family, Non-Elderly	450	88	19.56%	260	115	44.23%

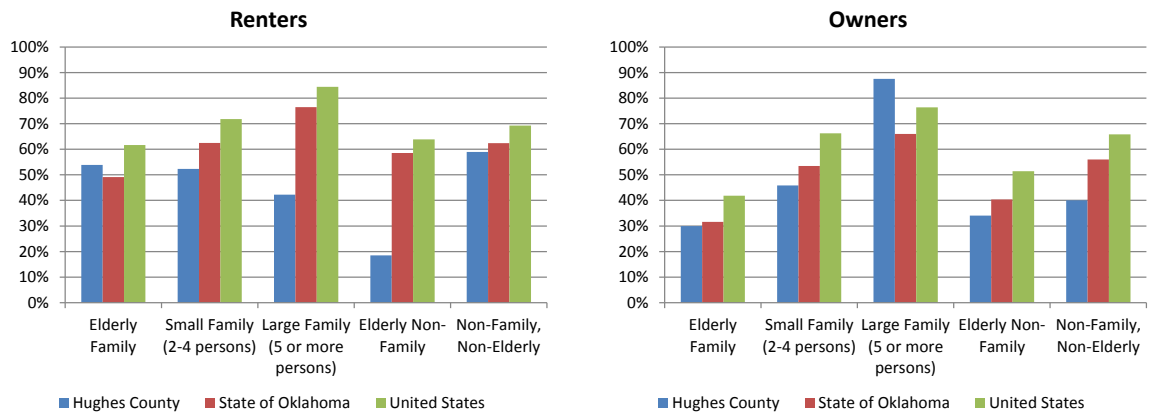
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Hughes 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	1,510	629	41.66%	810	47.28%
Elderly Family	300	90	30.00%	65	53.85%
Small Family (2-4 persons)	425	195	45.88%	325	52.31%
Large Family (5 or more persons)	120	105	87.50%	90	42.22%
Elderly Non-Family	455	155	34.07%	135	18.52%
Non-Family, Non-Elderly	210	84	40.00%	195	58.97%

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 Hughes 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.”



Hughes 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	390	305	78.2%	295	180	61.0%
White alone, non-Hispanic	210	150	71.4%	175	95	54.3%
Black or African-American alone	4	4	100.0%	8	4	50.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	100	85	85.0%	104	85	81.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	30	100.0%	4	0	0.0%
Other (including multiple races)	39	35	89.7%	8	4	50.0%
Income 30%-50% HAMFI	530	180	34.0%	235	145	61.7%
White alone, non-Hispanic	425	125	29.4%	165	80	48.5%
Black or African-American alone	8	4	50.0%	4	4	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	100	55	55.0%	24	20	83.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	35	35	100.0%
Other (including multiple races)	8	4	50.0%	0	0	N/A
Income 50%-80% HAMFI	585	145	24.8%	275	45	16.4%
White alone, non-Hispanic	415	80	19.3%	210	35	16.7%
Black or African-American alone	8	4	50.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	110	20	18.2%	39	4	10.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	34	30	88.2%	10	0	0.0%
Other (including multiple races)	20	10	50.0%	14	4	28.6%
Income 80%-100% HAMFI	480	40	8.3%	99	4	4.0%
White alone, non-Hispanic	360	20	5.6%	75	0	0.0%
Black or African-American alone	0	0	N/A	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	50	20	40.0%	8	4	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	0	0.0%	0	0	N/A
Other (including multiple races)	50	0	0.0%	15	0	0.0%
All Incomes	3,890	730	18.8%	1,118	378	33.8%
White alone, non-Hispanic	2,960	425	14.4%	804	214	26.6%
Black or African-American alone	24	12	50.0%	20	8	40.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	570	190	33.3%	194	117	60.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	104	60	57.7%	53	35	66.0%
Other (including multiple races)	242	49	20.2%	57	8	14.0%

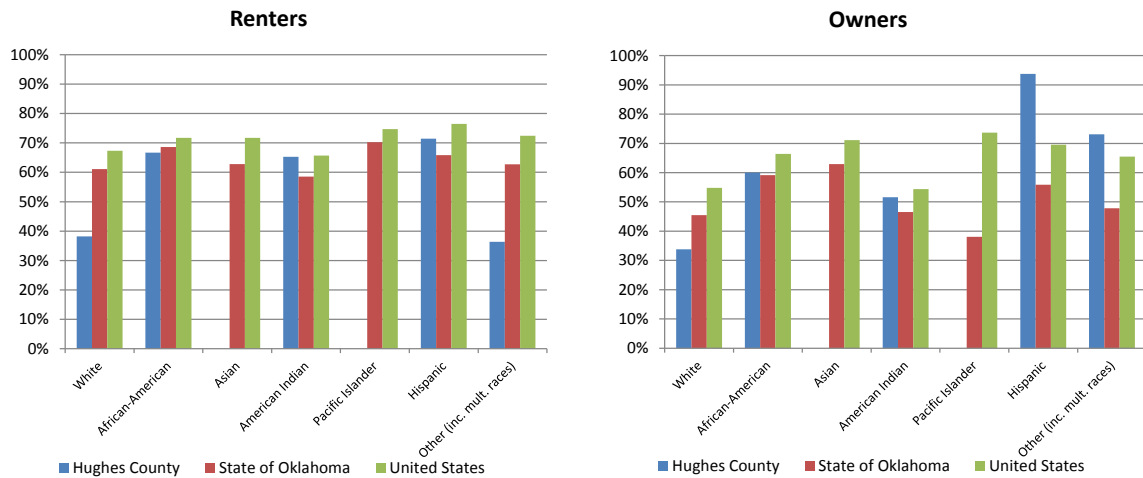
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Hughes 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	1,505	630	41.86%	805	45.96%
White alone, non-Hispanic	1,050	355	33.81%	550	38.18%
Black or African-American alone	20	12	60.00%	12	66.67%
Asian alone	0	0	N/A	0	N/A
American Indian alone	310	160	51.61%	167	65.27%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	64	60	93.75%	49	71.43%
Other (including multiple races)	67	49	73.13%	22	36.36%

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 Hughes 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 310 renter households that are cost overburdened, and 465 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 40 renter households that are cost overburdened, and 189 homeowners that are cost overburdened.
- Housing problems are far more prevalent among racial and ethnic minorities in Hughes County. Among renters with incomes less than 80% of Area Median Income, 66.7% of African-



American, 65.27% of American Indian, and 71.43% of Hispanic households have one or more housing problems. This compares with 46% of all renters with incomes less than 80% of Area Median Income. These figures are mirrored by homeowners with incomes less than 80% of AMI: 60.0% of African-American homeowners, 51.6% of American Indian homeowners, and 93.75% of Hispanic homeowners with incomes less than 80% of AMI have one or more housing problems. This compares with 41.9% of all homeowners with incomes less than 80% of AMI.

Overall Anticipated Housing Demand

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

Holdenville Anticipated Demand

Although Holdenville posted net population growth between the 2000 and 2010 censuses, this appears to be due to annexation of the Davis Correctional Center, as the population of persons in correctional facilities increased by over 1,000 inmates between the two censuses. The number of households decreased by 170 over the same period. The following table summarizes population, household, and housing unit changes.

Holdenville Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	4,732	5,771	2.00%	5,749	-0.08%
Households	1,966	1,796	-0.90%	1,849	0.58%
Housing Units	2,302	2,229	-0.32%	2,296	0.59%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Although Nielsen SiteReports estimates a net increase in households between 2010 and 2015, the most recent estimates from the Census Bureau show a decrease in households to 1,707 as of 2013. On the whole, we do not believe there will be any significant net increase in total housing unit demand over the next five years unless there is some significant new employment growth in the Holdenville area.

Hughes County Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last fifteen years. The following table summarizes population, household, and housing unit changes.

Hughes County Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	14,154	14,003	-0.11%	13,795	-0.30%
Households	5,319	5,050	-0.52%	4,938	-0.45%
Housing Units	6,237	6,183	-0.09%	6,161	-0.07%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

There were 1,133 more housing units than households in the county according to the 2010 Census. Over half of these vacant housing units were classified as “other vacant,”

It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Hughes County will continue to decline in the future. However, the housing stock of Hughes County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county’s housing infrastructure and give more housing options to current residents of Hughes County.