

Housing Needs Assessment
Johnston 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:

September 26, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Johnston County
 IRR - Tulsa/OKC File No. 140-2015-0048

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Johnston County is projected to grow by 0.21% per year over the next five years, underperforming the State of Oklahoma.
2. Johnston County is projected to need a total of 49 housing units for ownership and 19 housing units for rent over the next five years.
3. Median Household Income in Johnston County is estimated to be \$39,125 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Johnston County is estimated to be 22.15%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Johnston County are slightly higher than the state averages.
5. Home values and rental rates in Johnston County are substantially lower than the state averages.
6. The average sale price for homes in Tishomingo is estimated to be \$90,242 in 2015, or \$69.58 per square foot. The average year of construction for homes sold in 2015 is estimated to be 1964.

7. Approximately 30.38% of renters and 14.99% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number: 27 Injuries: 19 Fatalities:2 Damages (1996-2014): \$5,250,000.00
5. Social Vulnerability: Above the state score; at the census tract level, western portion of the county have particularly higher scores
6. Floodplain: updated flood maps not available.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 493
2. Units nearer elevated number of persons with disabilities: 493

Lead-Based Paint Specific Findings

3. We estimate there are 626 occupied housing units in Johnston County with lead-based paint hazards.
4. 285 of those housing units are estimated to be occupied by low-to-moderate income households.
5. We estimate that 111 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 Johnston 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 Johnston 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 Johnston 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 Johnston County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Johnston County area.

Effective Date of Consultation

The Johnston County area was inspected and research was performed during September, 2015. The effective date of this analysis is September 26, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Johnston County area was inspected during September, 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

Johnston County Analysis

Area Information

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

Johnston County is located in southern Oklahoma. The county is bordered on the north by Murray, Pontotoc, and Coal counties, on the west by Carter and Murray counties, on the south by Marshall and Bryan counties, and on the east by Coal, Atoka, and Bryan counties. The Johnston County Seat is Tishomingo, which is located in the central part of the county. This location is approximately 160 miles southwest of Tulsa and 116 miles southeast of Oklahoma City.

Johnston County has a total area of 658 square miles (643 square miles of land, and 15 square miles of water), ranking 58th out of Oklahoma's 77 counties in terms of total area. The total population of Johnston County as of the 2010 Census was 10,957 persons, for a population density of 17 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Johnston County. These are US-377, OK-1, OK-7, OK-199, OK-22, OK-78, OK-48, and OK-48A. The nearest interstate highway is I-35, approximately 32.6 miles to the west. The county also has an intricate network of county roadways.

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

The Tishomingo Airport is located just south of Tishomingo. Its primary asphalt runway is 3,100 feet in length. The nearest full-service commercial airport is Dallas-Fort Worth Airport, located approximately 122 miles south.

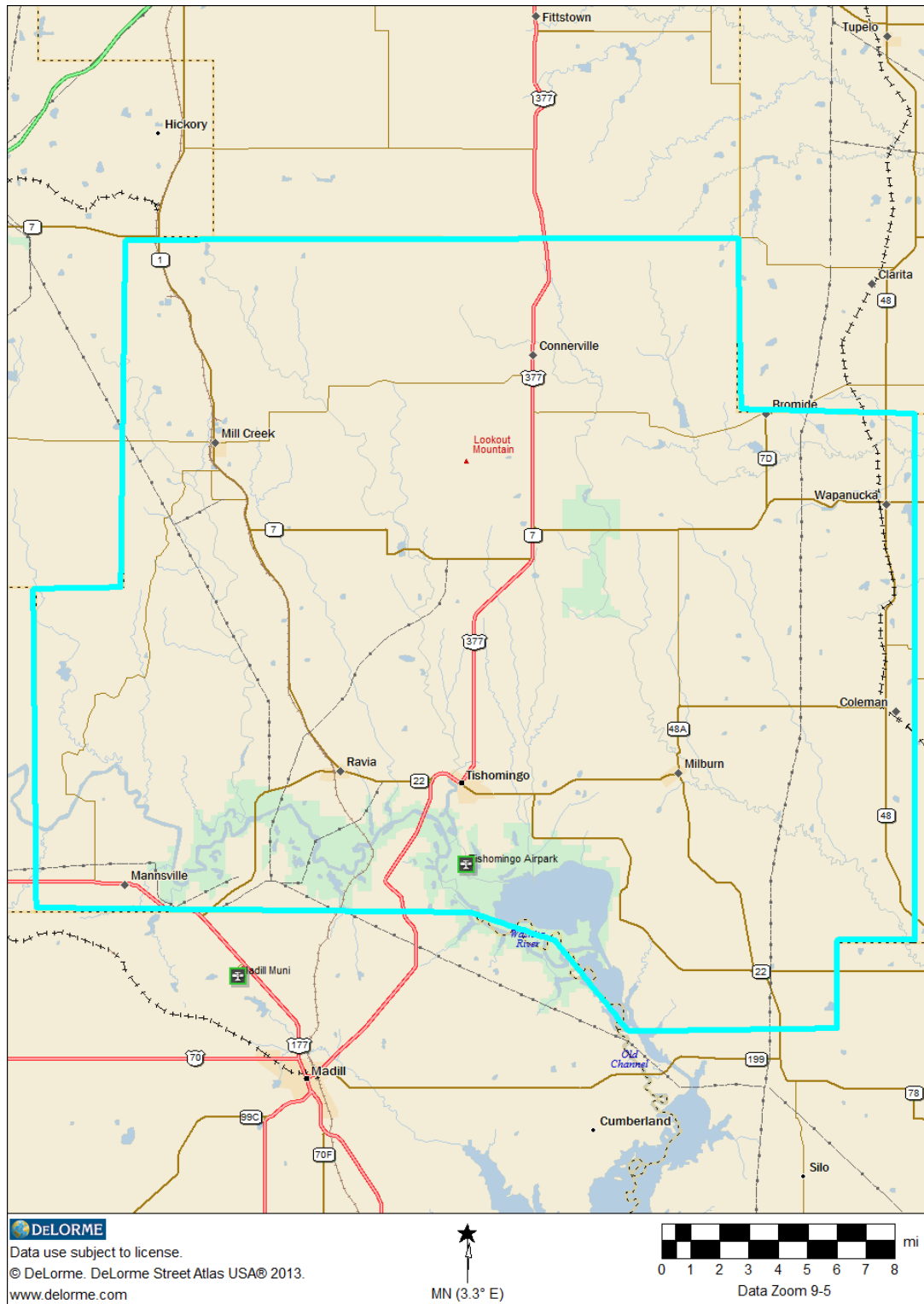
Educational Facilities

All of the county communities have public school facilities. Tishomingo is served by Tishomingo Public Schools. Tishomingo Public Schools is comprised of an elementary school, one middle school, and one high school. Higher education offerings within Tishomingo include Murray State College.

Medical Facilities

Medical services are provided by Mercy Hospital Tishomingo, a 23-bed acute-care hospital offering emergency care, in and outpatient services, and a number of additional medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Johnston County Area Map



Tishomingo Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Johnston 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
Tishomingo	3,162	3,034	-0.41%	3,078	0.29%	3,075	-0.02%
Johnston County	10,513	10,957	0.41%	10,965	0.01%	11,078	0.21%
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 Johnston County was 10,957 persons as of the 2010 Census, a 0.41% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Johnston County to be 10,965 persons, and projects that the population will show 0.21% annualized growth over the next five years.

The population of Tishomingo was 3,034 persons as of the 2010 Census, a -0.41% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tishomingo to be 3,078 persons, and projects that the population will show -0.02% annualized decline over the next five years.

The next table presents data regarding household levels in Johnston 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
Tishomingo	1,218	1,161	-0.48%	1,194	0.56%	1,201	0.12%
Johnston County	4,057	4,312	0.61%	4,347	0.16%	4,415	0.31%
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
Tishomingo	768	719	-0.66%	747	0.77%	750	0.08%
Johnston County	2,899	2,958	0.20%	2,986	0.19%	3,034	0.32%
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, Johnston County had a total of 4,312 households, representing a 0.61% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Johnston County to have 4,347 households. This number is expected to experience a 0.31% annualized rate of growth over the next five years.

As of 2010, Tishomingo had a total of 1,161 households, representing a -0.48% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tishomingo to have 1,194 households. This number is expected to experience a 0.12% 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 Johnston County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Tishomingo		Johnston County	
	No.	Percent	No.	Percent
Total Population	3,050		10,982	
White Alone	2,180	71.48%	7,976	72.63%
Black or African American Alone	79	2.59%	168	1.53%
Amer. Indian or Alaska Native Alone	228	7.48%	654	5.96%
Asian Alone	42	1.38%	52	0.47%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	26	0.85%	166	1.51%
Two or More Races	495	16.23%	1,966	17.90%
Population by Hispanic or Latino Origin	Tishomingo		Johnston County	
	No.	Percent	No.	Percent
Total Population	3,050		10,982	
Hispanic or Latino	183	6.00%	450	4.10%
<i>Hispanic or Latino, White Alone</i>	90	49.18%	138	30.67%
<i>Hispanic or Latino, All Other Races</i>	93	50.82%	312	69.33%
Not Hispanic or Latino	2,867	94.00%	10,532	95.90%
<i>Not Hispanic or Latino, White Alone</i>	2,090	72.90%	7,838	74.42%
<i>Not Hispanic or Latino, All Other Races</i>	777	27.10%	2,694	25.58%

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

In Johnston County, racial and ethnic minorities comprise 28.63% of the total population. Within Tishomingo, racial and ethnic minorities represent 31.48% of the population.

Population by Age

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

Johnston 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	10,957		10,965		11,078			
Age 0 - 4	788	7.19%	714	6.51%	726	6.55%	-1.95%	0.33%
Age 5 - 9	694	6.33%	717	6.54%	705	6.36%	0.65%	-0.34%
Age 10 - 14	733	6.69%	722	6.58%	709	6.40%	-0.30%	-0.36%
Age 15 - 17	471	4.30%	468	4.27%	469	4.23%	-0.13%	0.04%
Age 18 - 20	501	4.57%	502	4.58%	513	4.63%	0.04%	0.43%
Age 21 - 24	533	4.86%	570	5.20%	617	5.57%	1.35%	1.60%
Age 25 - 34	1,195	10.91%	1,242	11.33%	1,253	11.31%	0.77%	0.18%
Age 35 - 44	1,276	11.65%	1,205	10.99%	1,195	10.79%	-1.14%	-0.17%
Age 45 - 54	1,514	13.82%	1,372	12.51%	1,240	11.19%	-1.95%	-2.00%
Age 55 - 64	1,433	13.08%	1,437	13.11%	1,381	12.47%	0.06%	-0.79%
Age 65 - 74	1,042	9.51%	1,191	10.86%	1,392	12.57%	2.71%	3.17%
Age 75 - 84	583	5.32%	621	5.66%	653	5.89%	1.27%	1.01%
Age 85 and over	194	1.77%	204	1.86%	225	2.03%	1.01%	1.98%
<i>Age 55 and over</i>	<i>3,252</i>	<i>29.68%</i>	<i>3,453</i>	<i>31.49%</i>	<i>3,651</i>	<i>32.96%</i>	<i>1.21%</i>	<i>1.12%</i>
<i>Age 62 and over</i>	<i>2,055</i>	<i>18.75%</i>	<i>2,243</i>	<i>20.46%</i>	<i>2,459</i>	<i>22.20%</i>	<i>1.77%</i>	<i>1.86%</i>
Median Age	39.4		39.5		39.6		0.05%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Johnston County is 39.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.51% of the population is below the age of 5, while 20.46% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.86% per year. Compared with the rest of Oklahoma, Johnston County's population is relatively older and will continue to age over the next five years.

Tishomingo 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	3,034		3,078		3,075			
Age 0 - 4	256	8.44%	231	7.50%	233	7.58%	-2.03%	0.17%
Age 5 - 9	192	6.33%	227	7.37%	224	7.28%	3.41%	-0.27%
Age 10 - 14	209	6.89%	200	6.50%	218	7.09%	-0.88%	1.74%
Age 15 - 17	99	3.26%	152	4.94%	144	4.68%	8.95%	-1.08%
Age 18 - 20	255	8.40%	206	6.69%	210	6.83%	-4.18%	0.39%
Age 21 - 24	201	6.62%	172	5.59%	206	6.70%	-3.07%	3.67%
Age 25 - 34	354	11.67%	419	13.61%	372	12.10%	3.43%	-2.35%
Age 35 - 44	317	10.45%	316	10.27%	334	10.86%	-0.06%	1.11%
Age 45 - 54	370	12.20%	315	10.23%	297	9.66%	-3.17%	-1.17%
Age 55 - 64	313	10.32%	351	11.40%	323	10.50%	2.32%	-1.65%
Age 65 - 74	226	7.45%	247	8.02%	280	9.11%	1.79%	2.54%
Age 75 - 84	161	5.31%	164	5.33%	158	5.14%	0.37%	-0.74%
Age 85 and over	81	2.67%	78	2.53%	76	2.47%	-0.75%	-0.52%
<i>Age 55 and over</i>	781	25.74%	840	27.29%	837	27.22%	1.47%	-0.07%
<i>Age 62 and over</i>	481	15.85%	516	16.77%	535	17.40%	1.43%	0.71%
Median Age	33.6		33.4		33.1		-0.12%	-0.18%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tishomingo is 33.4 years. This compares with the statewide figure of 36.6 years. Approximately 7.50% of the population is below the age of 5, while 16.77% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.71% per year. In contrast with Johnston County as a whole, Tishomingo's population is relatively younger and aging at a slower pace.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Tishomingo		Johnston County	
	No.	Percent	No.	Percent
Total Families:	710		2,852	
Married-Couple Family:	416	58.59%	1,914	67.11%
With Children Under 18 Years	158	22.25%	645	22.62%
No Children Under 18 Years	258	36.34%	1,269	44.50%
Other Family:	294	41.41%	938	32.89%
Male Householder, No Wife Present	111	15.63%	340	11.92%
With Children Under 18 Years	88	12.39%	251	8.80%
No Children Under 18 Years	23	3.24%	89	3.12%
Female Householder, No Husband Present	183	25.77%	598	20.97%
With Children Under 18 Years	134	18.87%	343	12.03%
No Children Under 18 Years	49	6.90%	255	8.94%
<hr/>				
Total Single Parent Families	222		594	
Male Householder	88	39.64%	251	42.26%
Female Householder	134	60.36%	343	57.74%

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

As shown, within Johnston County, among all families 20.83% are single-parent families, while in Tishomingo, the percentage is 31.27%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,919		10,851		3,702,515	
Under 18 Years:	784		2,642		933,738	
With One Type of Disability	15	1.91%	59	2.23%	33,744	3.61%
With Two or More Disabilities	20	2.55%	47	1.78%	11,082	1.19%
No Disabilities	749	95.54%	2,536	95.99%	888,912	95.20%
18 to 64 Years:	1,653		6,417		2,265,702	
With One Type of Disability	110	6.65%	730	11.38%	169,697	7.49%
With Two or More Disabilities	270	16.33%	945	14.73%	149,960	6.62%
No Disabilities	1,273	77.01%	4,742	73.90%	1,946,045	85.89%
65 Years and Over:	482		1,792		503,075	
With One Type of Disability	128	26.56%	412	22.99%	95,633	19.01%
With Two or More Disabilities	115	23.86%	448	25.00%	117,044	23.27%
No Disabilities	239	49.59%	932	52.01%	290,398	57.72%
Total Number of Persons with Disabilities:	658	22.54%	2,641	24.34%	577,160	15.59%

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

Within Johnston County, 24.34% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Tishomingo the percentage is 22.54%.

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

2013 Population by Veteran and Disability Status

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,010		8,013		2,738,788	
Veteran:	245	12.19%	923	11.52%	305,899	11.17%
With a Disability	98	40.00%	408	44.20%	100,518	32.86%
No Disability	147	60.00%	515	55.80%	205,381	67.14%
Non-veteran:	1,765	87.81%	7,090	88.48%	2,432,889	88.83%
With a Disability	525	29.75%	2,116	29.84%	430,610	17.70%
No Disability	1,240	70.25%	4,974	70.16%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Johnston County, the Census Bureau estimates there are 923 veterans, 44.20% of which have one or more disabilities (compared with 32.86% at a statewide level). In Tishomingo, there are an estimated 245 veterans, 40.00% of which are estimated to have a disability.

Group Quarters Population

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

	Tishomingo		Johnston County	
	No.	Percent	No.	Percent
Total Population	3,034		10,957	
Group Quarters Population	292	9.62%	292	2.66%
Institutionalized Population	114	3.76%	114	1.04%
Correctional facilities for adults	49	1.62%	49	0.45%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	65	2.14%	65	0.59%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	178	5.87%	178	1.62%
College/University student housing	178	5.87%	178	1.62%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

The percentage of the Johnston County population in group quarters is somewhat lower than the statewide figure, which was 2.99% in 2010. There is a notable number of persons in student housing due to Murray State College.

Household Income Levels

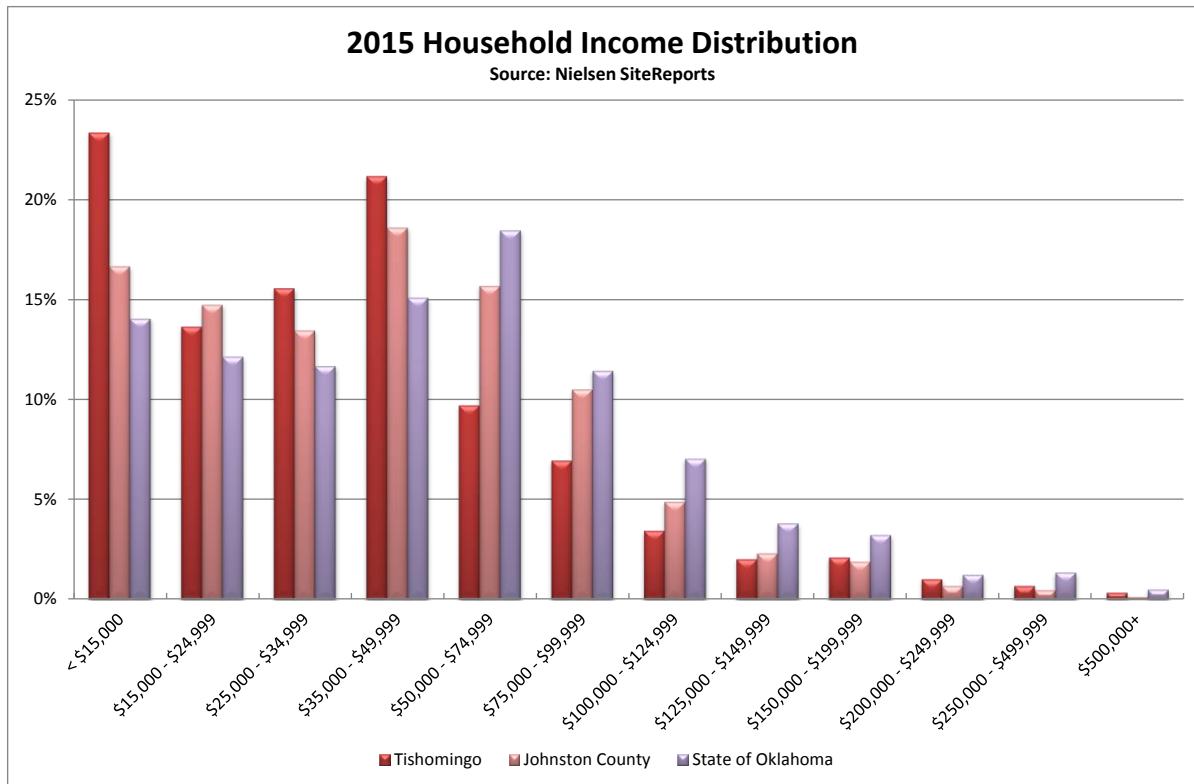
Data in the following chart shows the distribution of household income in Johnston County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,194		4,347		1,520,327	
< \$15,000	279	23.37%	725	16.68%	213,623	14.05%
\$15,000 - \$24,999	163	13.65%	641	14.75%	184,613	12.14%
\$25,000 - \$34,999	186	15.58%	585	13.46%	177,481	11.67%
\$35,000 - \$49,999	253	21.19%	809	18.61%	229,628	15.10%
\$50,000 - \$74,999	116	9.72%	682	15.69%	280,845	18.47%
\$75,000 - \$99,999	83	6.95%	457	10.51%	173,963	11.44%
\$100,000 - \$124,999	41	3.43%	212	4.88%	106,912	7.03%
\$125,000 - \$149,999	24	2.01%	100	2.30%	57,804	3.80%
\$150,000 - \$199,999	25	2.09%	82	1.89%	48,856	3.21%
\$200,000 - \$249,999	12	1.01%	29	0.67%	18,661	1.23%
\$250,000 - \$499,999	8	0.67%	20	0.46%	20,487	1.35%
\$500,000+	4	0.34%	5	0.12%	7,454	0.49%
Median Household Income	\$33,333		\$39,125		\$47,049	
Average Household Income	\$46,472		\$50,408		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Johnston County is estimated to be \$39,125 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Tishomingo, median household income is estimated to be \$33,333. The income distributions of Tishomingo and Johnson County are heavily weighted in the income brackets under \$50,000 as can be seen in the following chart.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Tishomingo	\$20,938	\$33,333	2.95%	2.40%	0.55%
Johnston County	\$24,592	\$39,125	2.94%	2.40%	0.55%
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 Johnston County and Tishomingo as a whole saw positive growth in “real” median household income, once inflation is taken into account. This is in direct contrast to the rest of the state, which saw negative income growth over the same period. It should be noted that this is partly



attributable to the fact that median household income in Johnston County was significantly below the state in 1999. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Johnston 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.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Tishomingo	27.14%	28.88%	175	59.09%	60.45%
Johnston County	21.99%	22.15%	16	45.82%	48.10%
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 Johnston County is estimated to be 22.15% by the American Community Survey. This is an increase of 16 basis points since the 2000 Census. Within Tishomingo, the poverty rate is estimated to be 28.88%. 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 Johnston County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

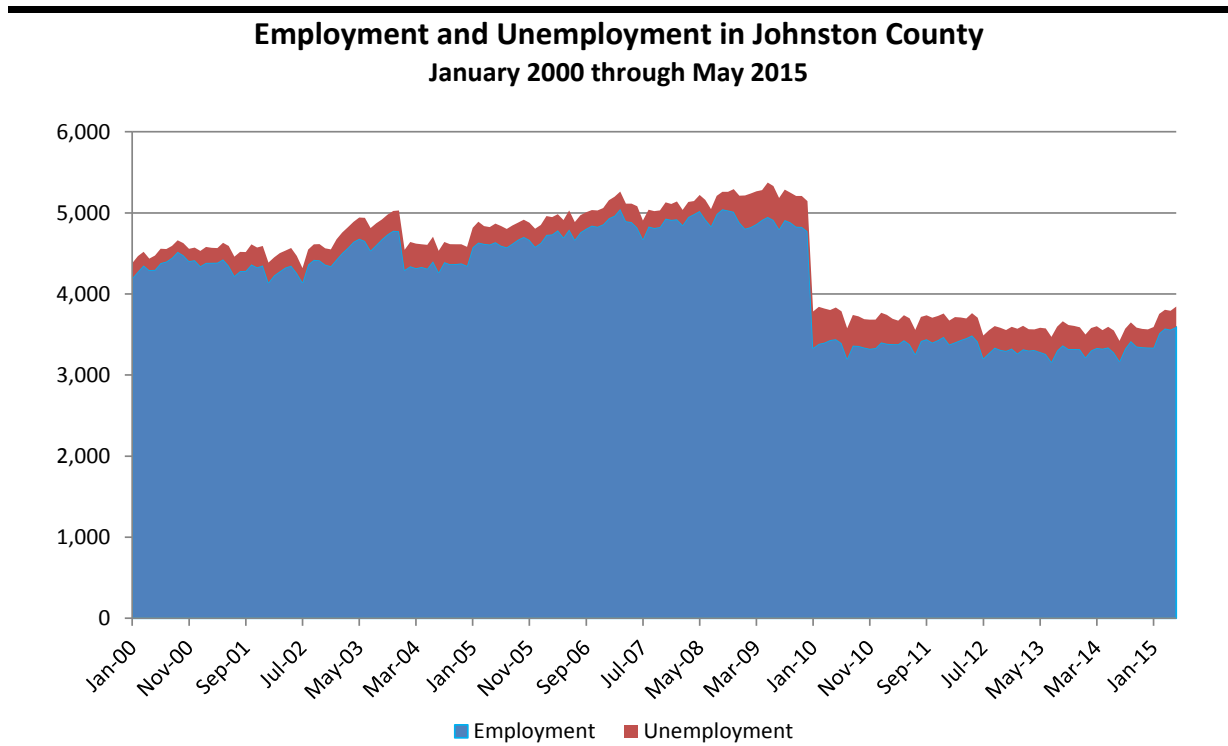
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Johnston County	3,442	3,595	0.87%	10.2%	6.5%	-370
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Johnston County was 3,595 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.87% per year. The unemployment rate in May was 6.5%, a decrease of -370 basis points from May 2010, which was 10.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Johnston County has underperformed both the state and nation in these statistics.

Employment Level Trends

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



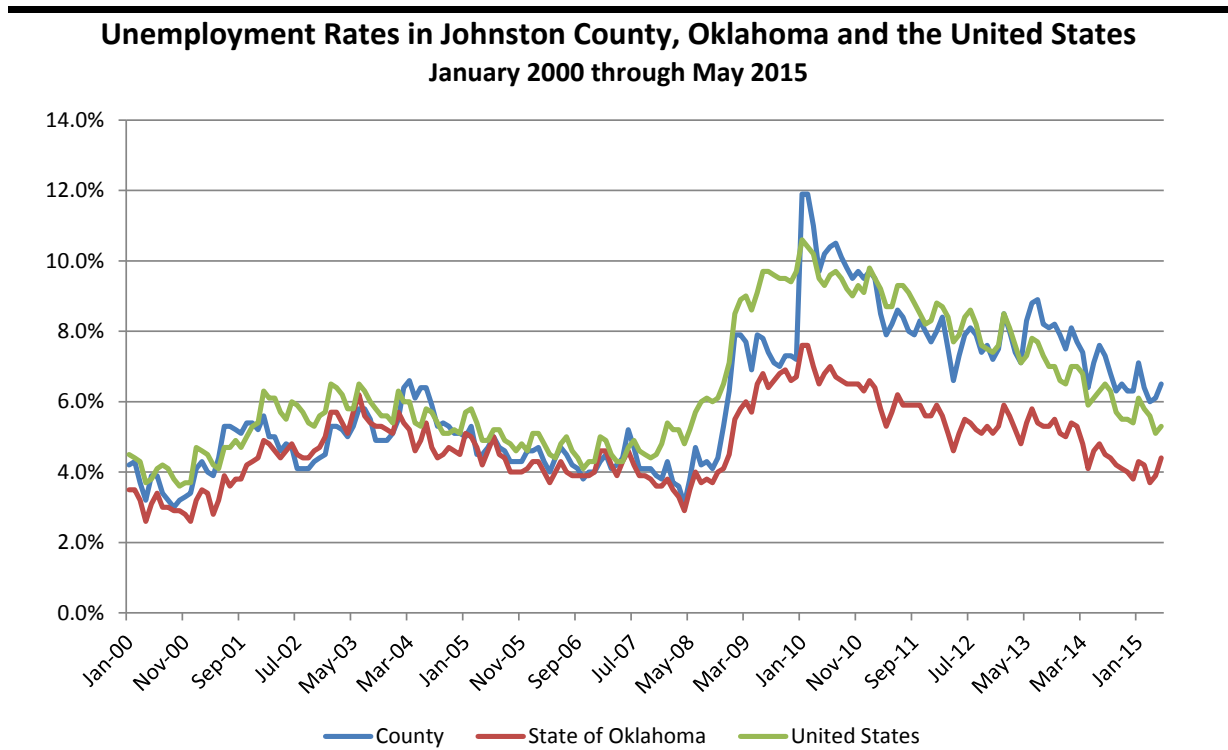
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in late 2014, and has continued to grow to its current level of 3,595 persons. The number of unemployed persons in May 2015 was 250, out of a total labor force of 3,845 persons. It should be noted that the shift in 2010 reflects a readjustment of base employment on the part of the Bureau of Labor Statistics and does not reflect an actual significant drop in employment.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Johnston 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.





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

As shown, unemployment rates in Johnston County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 6.5%. On the whole, unemployment rates in Johnston County track very well with statewide figures but are typically well above the state. Compared with the United States, unemployment rates in Johnston County have historically been similar to the national average, but are currently higher than the nation.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Johnston 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.

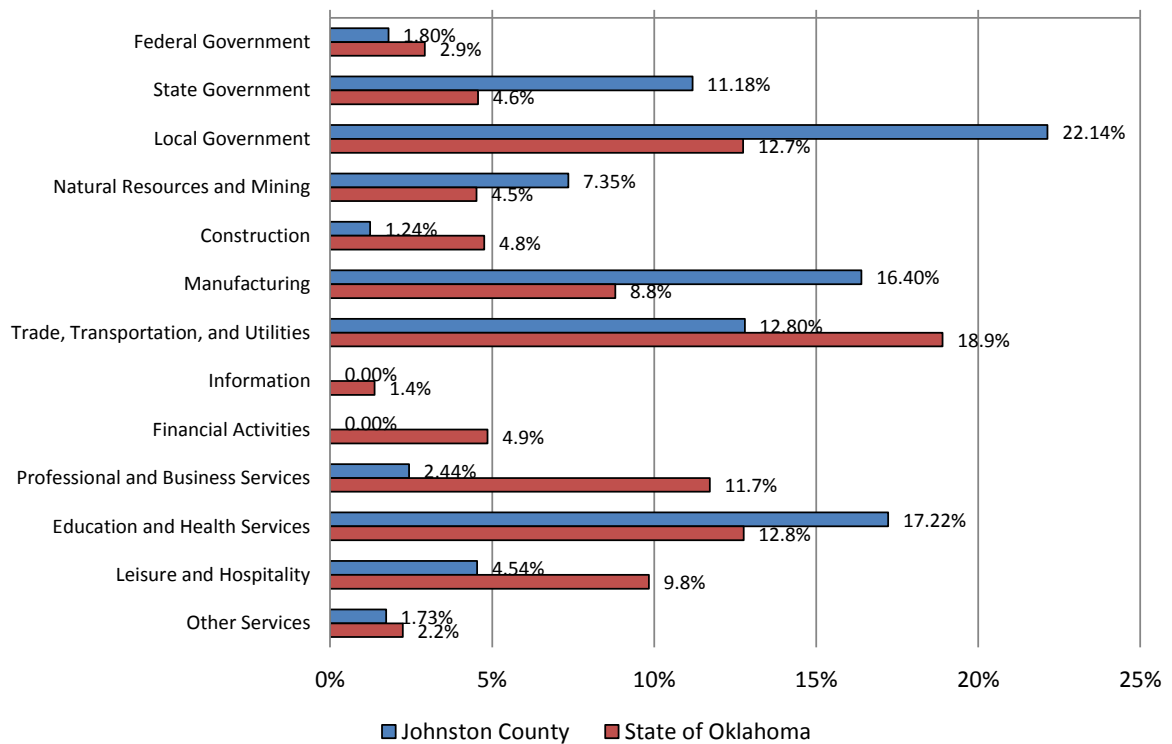


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	13	48	1.80%	\$46,252	0.90
State Government	9	298	11.18%	\$32,239	3.36
Local Government	35	590	22.14%	\$33,396	2.20
Natural Resources and Mining	14	196	7.35%	\$56,762	4.85
Construction	13	33	1.24%	\$34,196	0.28
Manufacturing	11	437	16.40%	\$34,276	1.84
Trade, Transportation, and Utilities	52	341	12.80%	\$24,338	0.67
Information	3	N/A	N/A	N/A	N/A
Financial Activities	12	N/A	N/A	N/A	N/A
Professional and Business Services	13	65	2.44%	\$31,388	0.17
Education and Health Services	31	459	17.22%	\$35,187	1.14
Leisure and Hospitality	12	121	4.54%	\$12,363	0.42
Other Services	12	46	1.73%	\$36,333	0.56
Total	229	2,665		\$33,482	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (17.22%) are employed in Education and Health Services. The average annual pay in this sector is \$35,187 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$56,762 per year.

The rightmost column of the previous table provides location quotients for each industry for Johnston 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 (Johnston 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 Johnston County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.85. The next highest location quotient is in state government, and likely reflects the influence of Murray State College.

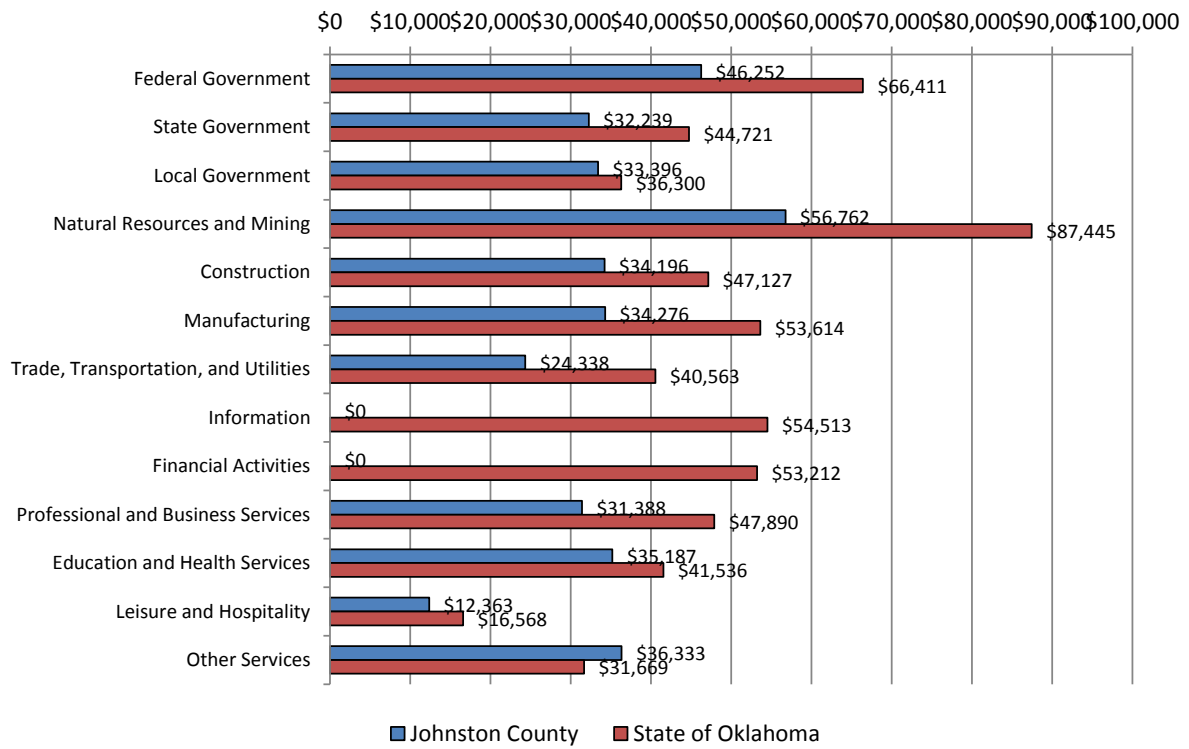
The next table presents average annual pay in Johnston County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Johnston County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$46,252	\$66,411	\$75,784	69.6%	61.0%
State Government	\$32,239	\$44,721	\$54,184	72.1%	59.5%
Local Government	\$33,396	\$36,300	\$46,146	92.0%	72.4%
Natural Resources and Mining	\$56,762	\$87,445	\$59,666	64.9%	95.1%
Construction	\$34,196	\$47,127	\$55,041	72.6%	62.1%
Manufacturing	\$34,276	\$53,614	\$62,977	63.9%	54.4%
Trade, Transportation, and Utilities	\$24,338	\$40,563	\$42,988	60.0%	56.6%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	N/A	\$53,212	\$85,261	N/A	N/A
Professional and Business Services	\$31,388	\$47,890	\$66,657	65.5%	47.1%
Education and Health Services	\$35,187	\$41,536	\$45,951	84.7%	76.6%
Leisure and Hospitality	\$12,363	\$16,568	\$20,993	74.6%	58.9%
Other Services	\$36,333	\$31,669	\$33,935	114.7%	107.1%
Total	\$33,482	\$43,774	\$51,361	76.5%	65.2%

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

Excepting the “other services” sector, wages in Johnston County are lower than the rest of the state in every other employment sector.

Working Families

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



Families by Employment Status and Presence of Children						
	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	710		2,852		961,468	
With Children <18 Years:	380	53.52%	1,239	43.44%	425,517	44.26%
Married Couple:	158	41.58%	645	52.06%	281,418	66.14%
Both Parents Employed	75	47.47%	337	52.25%	166,700	59.24%
One Parent Employed	83	52.53%	268	41.55%	104,817	37.25%
Neither Parent Employed	0	0.00%	40	6.20%	9,901	3.52%
Other Family:	222	58.42%	594	47.94%	144,099	33.86%
Male Householder:	88	39.64%	251	42.26%	36,996	25.67%
Employed	31	35.23%	174	69.32%	31,044	83.91%
Not Employed	57	64.77%	77	30.68%	5,952	16.09%
Female Householder:	134	60.36%	343	57.74%	107,103	74.33%
Employed	50	37.31%	197	57.43%	75,631	70.62%
Not Employed	84	62.69%	146	42.57%	31,472	29.38%
Without Children <18 Years:	330	46.48%	1,613	56.56%	535,951	55.74%
Married Couple:	258	78.18%	1,269	78.67%	431,868	80.58%
Both Spouses Employed	20	7.75%	376	29.63%	167,589	38.81%
One Spouse Employed	108	41.86%	449	35.38%	138,214	32.00%
Neither Spouse Employed	130	50.39%	444	34.99%	126,065	29.19%
Other Family:	72	21.82%	344	21.33%	104,083	19.42%
Male Householder:	23	17.69%	89	20.05%	32,243	25.58%
Employed	7	30.43%	26	29.21%	19,437	60.28%
Not Employed	16	69.57%	63	70.79%	12,806	39.72%
Female Householder:	49	68.06%	255	74.13%	71,840	69.02%
Employed	13	26.53%	38	14.90%	36,601	50.95%
Not Employed	36	73.47%	217	85.10%	35,239	49.05%
<i>Total Working Families:</i>	<i>387</i>	<i>54.51%</i>	<i>1,865</i>	<i>65.39%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>239</i>	<i>61.76%</i>	<i>976</i>	<i>52.33%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>148</i>	<i>38.24%</i>	<i>889</i>	<i>47.67%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Johnston County, there are 1,865 working families, 52.33% 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 Johnston County area are presented in the following table.

Major Employers in Johnston County	
Company	Industry / Description
Sundowner Trailers	Manufacturing
Murray State College	Higher Education
Tishomingo Public Schools	Education
The Chickasaw Nation	Tribal Government, Health Care, Etc.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	846		3,623		1,613,364	
Less than 15 minutes	547	64.66%	1,275	35.19%	581,194	36.02%
15 to 30 minutes	167	19.74%	1,164	32.13%	625,885	38.79%
30 to 45 minutes	80	9.46%	663	18.30%	260,192	16.13%
45 to 60 minutes	42	4.96%	268	7.40%	74,625	4.63%
60 or more minutes	10	1.18%	253	6.98%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Johnston County, the largest percentage of workers (35.19%) travel Less than 15 minutes to work. Although Johnston County has an active labor market, some persons living in the area commute to other nearby labor markets such as Durant, Ardmore and Ada.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	866		3,831		1,673,026	
Car, Truck or Van:	778	89.84%	3,466	90.47%	1,551,461	92.73%
<i>Drove Alone</i>	700	89.97%	3,009	86.81%	1,373,407	88.52%
<i>Carpooled</i>	78	10.03%	457	13.19%	178,054	11.48%
Public Transportation	5	0.58%	10	0.26%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	6	0.16%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	63	7.27%	130	3.39%	30,401	1.82%
Other Means	0	0.00%	11	0.29%	14,442	0.86%
Worked at Home	20	2.31%	208	5.43%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Johnston 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 Johnston 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
Tishomingo	1,407	1,337	-0.51%	1,378	0.61%
Johnston County	4,782	5,126	0.70%	5,182	0.22%
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 Johnston County grew by 0.22% per year, to a total of 5,182 housing units in 2015. In terms of new housing unit construction, Johnston County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,413		5,122		1,669,828	
1 Unit, Detached	1,006	71.20%	3,743	73.08%	1,219,987	73.06%
1 Unit, Attached	8	0.57%	11	0.21%	34,434	2.06%
Duplex Units	94	6.65%	125	2.44%	34,207	2.05%
3-4 Units	119	8.42%	136	2.66%	42,069	2.52%
5-9 Units	71	5.02%	101	1.97%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	0	0.00%	15	0.29%	29,602	1.77%
50 or More Units	3	0.21%	3	0.06%	30,240	1.81%
Mobile Homes	112	7.93%	985	19.23%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	3	0.06%	2,159	0.13%
Total Multifamily Units	287	20.31%	380	7.42%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Johnston County, 73.08% of housing units are single-family, detached. 7.42% of housing units are multifamily in structure (two or more units per building), while 19.29% of housing units comprise mobile homes, RVs, etc.

Within Tishomingo, 71.20% of housing units are single-family, detached. 20.31% of housing units are multifamily in structure, while 7.93% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,219		4,248		1,444,081	
Owner Occupied:	523	42.90%	3,050	71.80%	968,736	67.08%
No Bedroom	5	0.96%	11	0.36%	2,580	0.27%
1 Bedroom	12	2.29%	71	2.33%	16,837	1.74%
2 Bedrooms	131	25.05%	792	25.97%	166,446	17.18%
3 Bedrooms	346	66.16%	1,843	60.43%	579,135	59.78%
4 Bedrooms	13	2.49%	257	8.43%	177,151	18.29%
5 or More Bedrooms	16	3.06%	76	2.49%	26,587	2.74%
Renter Occupied:	696	57.10%	1,198	28.20%	475,345	32.92%
No Bedroom	2	0.29%	4	0.33%	13,948	2.93%
1 Bedroom	136	19.54%	174	14.52%	101,850	21.43%
2 Bedrooms	306	43.97%	489	40.82%	179,121	37.68%
3 Bedrooms	236	33.91%	485	40.48%	152,358	32.05%
4 Bedrooms	7	1.01%	34	2.84%	24,968	5.25%
5 or More Bedrooms	9	1.29%	12	1.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Johnston County is 71.80%, while 28.20% of housing units are renter occupied. In Tishomingo, the homeownership rate is 42.90%, while 57.10% of households are renters. The higher percentage of renters in Tishomingo is likely attributable to Murray State College.

Housing Units Tenure and Household Income

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

Johnston County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,248	3,050	1,198	71.80%	28.20%
Less than \$5,000	181	89	92	49.17%	50.83%
\$5,000 - \$9,999	242	87	155	35.95%	64.05%
\$10,000-\$14,999	321	163	158	50.78%	49.22%
\$15,000-\$19,999	394	259	135	65.74%	34.26%
\$20,000-\$24,999	316	235	81	74.37%	25.63%
\$25,000-\$34,999	619	390	229	63.00%	37.00%
\$35,000-\$49,999	745	583	162	78.26%	21.74%
\$50,000-\$74,999	632	519	113	82.12%	17.88%
\$75,000-\$99,999	411	384	27	93.43%	6.57%
\$100,000-\$149,999	277	238	39	85.92%	14.08%
\$150,000 or more	110	103	7	93.64%	6.36%
Income Less Than \$25,000	1,454	833	621	57.29%	42.71%

Source: 2009-2013 American Community Survey, Table B25118

Within Johnston County as a whole, 42.71% of households with incomes less than \$25,000 are estimated to be renters, while 57.29% are estimated to be homeowners.

Tishomingo Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,219	523	696	42.90%	57.10%
Less than \$5,000	91	14	77	15.38%	84.62%
\$5,000 - \$9,999	104	24	80	23.08%	76.92%
\$10,000-\$14,999	138	14	124	10.14%	89.86%
\$15,000-\$19,999	120	63	57	52.50%	47.50%
\$20,000-\$24,999	98	58	40	59.18%	40.82%
\$25,000-\$34,999	241	80	161	33.20%	66.80%
\$35,000-\$49,999	192	110	82	57.29%	42.71%
\$50,000-\$74,999	76	43	33	56.58%	43.42%
\$75,000-\$99,999	65	57	8	87.69%	12.31%
\$100,000-\$149,999	47	13	34	27.66%	72.34%
\$150,000 or more	47	47	0	100.00%	0.00%
Income Less Than \$25,000	551	173	378	31.40%	68.60%

Source: 2009-2013 American Community Survey, Table B25118

Within Tishomingo, 68.60% of households with incomes less than \$25,000 are estimated to be renters, while 31.40% 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						
	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,219		4,248		1,444,081	
Owner Occupied:	523	42.90%	3,050	71.80%	968,736	67.08%
Built 2010 or Later	0	0.00%	13	0.43%	10,443	1.08%
Built 2000 to 2009	57	10.90%	628	20.59%	153,492	15.84%
Built 1990 to 1999	68	13.00%	475	15.57%	125,431	12.95%
Built 1980 to 1989	94	17.97%	491	16.10%	148,643	15.34%
Built 1970 to 1979	109	20.84%	719	23.57%	184,378	19.03%
Built 1960 to 1969	68	13.00%	239	7.84%	114,425	11.81%
Built 1950 to 1959	62	11.85%	189	6.20%	106,544	11.00%
Built 1940 to 1949	17	3.25%	91	2.98%	50,143	5.18%
Built 1939 or Earlier	48	9.18%	205	6.72%	75,237	7.77%
Median Year Built:		1976		1982		1977
Renter Occupied:	696	57.10%	1,198	28.20%	475,345	32.92%
Built 2010 or Later	8	1.15%	16	1.34%	5,019	1.06%
Built 2000 to 2009	76	10.92%	194	16.19%	50,883	10.70%
Built 1990 to 1999	66	9.48%	112	9.35%	47,860	10.07%
Built 1980 to 1989	76	10.92%	141	11.77%	77,521	16.31%
Built 1970 to 1979	226	32.47%	312	26.04%	104,609	22.01%
Built 1960 to 1969	21	3.02%	82	6.84%	64,546	13.58%
Built 1950 to 1959	101	14.51%	130	10.85%	54,601	11.49%
Built 1940 to 1949	40	5.75%	66	5.51%	31,217	6.57%
Built 1939 or Earlier	82	11.78%	145	12.10%	39,089	8.22%
Median Year Built:		1975		1976		1975
Overall Median Year Built:		1976		1979		1976

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

Within Johnston County, 20.03% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Tishomingo the percentage is 11.57%.

66.15% of housing units in Johnston County were built prior to 1990, while in Tishomingo the percentage is 77.44%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Johnston 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
Tishomingo	1,219	0	0.00%	1	0.08%	33	2.71%
Johnston County	4,248	17	0.40%	36	0.85%	168	3.95%
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 Johnston County, 0.40% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.85% 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 Johnston County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,413		5,122		1,669,828	
Total Vacant Units	194	13.73%	874	17.06%	225,747	13.52%
For rent	37	19.07%	115	13.16%	43,477	19.26%
Rented, not occupied	41	21.13%	88	10.07%	9,127	4.04%
For sale only	30	15.46%	84	9.61%	23,149	10.25%
Sold, not occupied	0	0.00%	21	2.40%	8,618	3.82%
For seasonal, recreational, or occasional use	35	18.04%	250	28.60%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	51	26.29%	316	36.16%	101,155	44.81%
Homeowner Vacancy Rate	5.42%		2.66%		2.31%	
Rental Vacancy Rate	4.78%		8.21%		8.24%	

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

Within Johnston County, the overall housing vacancy rate is estimated to be 17.06%. The homeowner vacancy rate is estimated to be 2.66%, while the rental vacancy rate is estimated to be 8.21%.

In Tishomingo, the overall housing vacancy rate is estimated to be 13.73%. The homeowner vacancy rate is estimated to be 5.42%, while the rental vacancy rate is estimated to be 4.78%. Compared with the rest of the state, Tishomingo has a somewhat higher homeowner vacancy rate, but a much lower rental vacancy rate.

Building Permits

The next series of tables present data regarding new residential building permits issued in Tishomingo. 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.

Tishomingo				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	2	\$136,985	0	N/A
2007	4	\$170,544	0	N/A
2008	0	N/A	0	N/A
2009	21	\$59,952	0	N/A
2010	5	\$81,060	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	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Tishomingo, building permits for 32 housing units were issued between 2004 and 2014, for an average of 3 units per year. 100.00% of these housing units were single family homes. It should be noted that this data does not appear to be complete, with several years of data unreported for Tishomingo.

New Construction Activity

For Ownership:

New construction in Johnston County has been relatively limited. The majority of new construction is occurring on unplatted acreages, though some new construction has been occurring on infill lots in established subdivisions in Tishomingo. Much of new housing construction is not affordable to households earning at or below area median household income: the average sale price of homes

constructed since 2005 in Johnston County was \$252,414 over the last two years, well above affordability for households earning less than \$39,125 per year (median household income for Johnston County).

For Rent:

The most notable recent multifamily rental construction was Deer Meadows Apartments Phase II, which was completed in 2010. It comprises 16 affordable rental units for families, and is rent subsidized by the USDA (and also subject to the Affordable Housing Tax Credit program). In addition, Oakmont Estates (formerly known as Oak View Apartments) was recently renovated.

Homeownership Market

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

Housing Units by Home Value

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

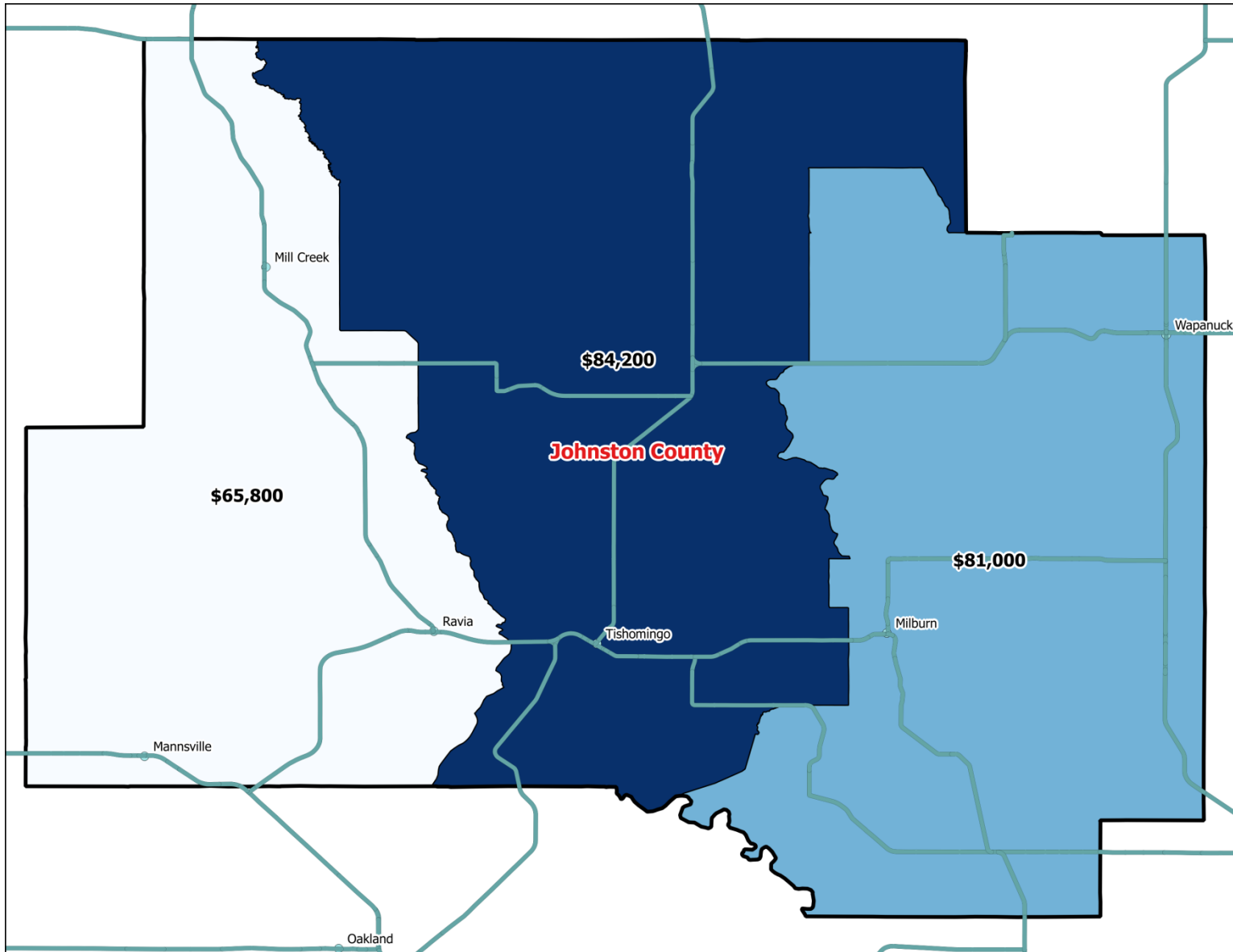
2013 Housing Units by Home Value						
	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	523		3,050		968,736	
Less than \$10,000	18	3.44%	115	3.77%	20,980	2.17%
\$10,000 to \$14,999	21	4.02%	95	3.11%	15,427	1.59%
\$15,000 to \$19,999	4	0.76%	89	2.92%	13,813	1.43%
\$20,000 to \$24,999	34	6.50%	130	4.26%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	56	1.84%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	78	2.56%	19,146	1.98%
\$35,000 to \$39,999	11	2.10%	144	4.72%	14,899	1.54%
\$40,000 to \$49,999	44	8.41%	232	7.61%	39,618	4.09%
\$50,000 to \$59,999	72	13.77%	229	7.51%	45,292	4.68%
\$60,000 to \$69,999	41	7.84%	216	7.08%	52,304	5.40%
\$70,000 to \$79,999	74	14.15%	195	6.39%	55,612	5.74%
\$80,000 to \$89,999	40	7.65%	195	6.39%	61,981	6.40%
\$90,000 to \$99,999	26	4.97%	142	4.66%	51,518	5.32%
\$100,000 to \$124,999	44	8.41%	297	9.74%	119,416	12.33%
\$125,000 to \$149,999	9	1.72%	131	4.30%	96,769	9.99%
\$150,000 to \$174,999	30	5.74%	177	5.80%	91,779	9.47%
\$175,000 to \$199,999	23	4.40%	65	2.13%	53,304	5.50%
\$200,000 to \$249,999	4	0.76%	92	3.02%	69,754	7.20%
\$250,000 to \$299,999	6	1.15%	140	4.59%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	95	3.11%	37,680	3.89%
\$400,000 to \$499,999	22	4.21%	69	2.26%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	24	0.79%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	19	0.62%	3,764	0.39%
\$1,000,000 or more	0	0.00%	25	0.82%	5,018	0.52%
Median Home Value:	\$72,200		\$77,200		\$112,800	

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

The median value of owner-occupied homes in Johnston County is \$77,200. This is -31.6% lower than the statewide median, which is \$112,800. The median home value in Tishomingo is estimated to be \$72,200.

The geographic distribution of home values in Johnston County can be visualized by the following map.

Johnston County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Johnston 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			
	Tishomingo Median Value	Johnston County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$107,800	\$188,900
Built 2000 to 2009	\$23,800	\$107,600	\$178,000
Built 1990 to 1999	\$51,300	\$67,100	\$147,300
Built 1980 to 1989	\$93,800	\$84,500	\$118,300
Built 1970 to 1979	\$76,300	\$74,900	\$111,900
Built 1960 to 1969	\$65,300	\$74,600	\$97,100
Built 1950 to 1959	\$85,200	\$60,900	\$80,300
Built 1940 to 1949	-	\$49,600	\$67,900
Built 1939 or Earlier	\$65,000	\$51,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Tishomingo Single Family Sales Activity

The next table presents data regarding single family sales activity in Tishomingo.

Tishomingo Single Family Sales Activity					
All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	50	40	52	56	33
Average Sale Price	\$57,784	\$49,444	\$74,439	\$85,330	\$90,242
Average Square Feet	1,366	1,267	1,311	1,293	1,297
Average Price/SF	\$42.30	\$39.02	\$56.78	\$65.99	\$69.58
Average Year Built	1963	1960	1964	1968	1964

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

Between 2011 and 2014, the average sale price grew by 10.24% per year. The average sale price in 2015 was \$90,242 for an average price per square foot of \$69.58/SF. This data suggests improvement in the single family sales market in Tishomingo over the last several years.

Foreclosure Rates

The next table presents foreclosure rate data for Johnston 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
Johnston County	2.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	25

* 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 Johnston County was 2.5% in May 2014. The county ranked 25 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%. This data suggests that foreclosures have likely had some impact on the local market, comparably higher than the rest of the state.

Rental Market

This section will discuss supply and demand factors for the rental market in Johnston 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 Johnston 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						
	Tishomingo		Johnston County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	696		1,198		475,345	
With cash rent:	660		975		432,109	
Less than \$100	6	0.86%	6	0.50%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	13	1.87%	16	1.34%	4,268	0.90%
\$200 to \$249	67	9.63%	83	6.93%	8,784	1.85%
\$250 to \$299	57	8.19%	80	6.68%	8,413	1.77%
\$300 to \$349	5	0.72%	10	0.83%	9,107	1.92%
\$350 to \$399	61	8.76%	83	6.93%	10,932	2.30%
\$400 to \$449	72	10.34%	86	7.18%	15,636	3.29%
\$450 to \$499	53	7.61%	94	7.85%	24,055	5.06%
\$500 to \$549	56	8.05%	88	7.35%	31,527	6.63%
\$550 to \$599	83	11.93%	112	9.35%	33,032	6.95%
\$600 to \$649	29	4.17%	59	4.92%	34,832	7.33%
\$650 to \$699	72	10.34%	98	8.18%	32,267	6.79%
\$700 to \$749	10	1.44%	23	1.92%	30,340	6.38%
\$750 to \$799	16	2.30%	23	1.92%	27,956	5.88%
\$800 to \$899	39	5.60%	66	5.51%	45,824	9.64%
\$900 to \$999	0	0.00%	17	1.42%	34,153	7.18%
\$1,000 to \$1,249	21	3.02%	31	2.59%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	36	5.17%	223	18.61%	43,236	9.10%
Median Gross Rent	\$496		\$517		\$699	

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

Median gross rent in Johnston County is estimated to be \$517, which is -26.0% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Tishomingo is estimated to be \$496.

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

	Tishomingo Median Rent	Johnston County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$267	\$289	\$841
Built 1990 to 1999	\$445	\$525	\$715
Built 1980 to 1989	\$620	\$616	\$693
Built 1970 to 1979	\$404	\$417	\$662
Built 1960 to 1969	\$525	\$617	\$689
Built 1950 to 1959	\$594	\$598	\$714
Built 1940 to 1949	\$463	\$472	\$673
Built 1939 or Earlier	\$667	\$654	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

Tishomingo Rental Survey Data

The next two tables show the results of our rental survey of Tishomingo. There are several multifamily family properties in Tishomingo, though nearly all are subsidized in some form, with most receiving rental assistance from USDA Rural Development.

Tishomingo Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate
Deer Meadows I	USDA/LIHTC - Family	2004	1	1	654	30%
Deer Meadows I	USDA/LIHTC - Family	2004	2	1	877	30%
Deer Meadows I	USDA/LIHTC - Family	2004	3	2	1,173	30%
Deer Meadows II	USDA/LIHTC - Family	2010	1	1	645	30%
Deer Meadows II	USDA/LIHTC - Family	2010	2	1	835	30%
Deer Meadows II	USDA/LIHTC - Family	2010	3	2	1,172	30%
Oakview Pioneer Village I	USDA/LIHTC - Elderly	1995	1	1	700	30%
Oakview Pioneer Village I	USDA/LIHTC - Elderly	1995	2	1	850	30%
Oakview Pioneer Village II	USDA/LIHTC - Elderly	2001	1	1	649	30%
Oakview Pioneer Village II	USDA/LIHTC - Elderly	2001	2	1	808	30%
Oakmont Estates	USDA/LIHTC - Family	1982	1	1	700	30%
Oakmont Estates	USDA/LIHTC - Family	1982	2	1	850	30%
Green Acres	USDA/HUD - Elderly	1978	1	1	700	30%

The previous rent surveys encompass over one hundred rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. For most tenants at these properties, rent is based on 30% of the tenant's income.

Rental Market Vacancy – Tishomingo

The overall market vacancy of rental housing units was reported at 4.78% by the Census Bureau as of the most recent American Community Survey. We were unable to confirm occupancy at the USDA properties in Tishomingo however most appear well-occupied, though properties subsidized by HUD are currently reporting 83% occupancy as shown in the next section.

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 Johnston 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 Johnston County

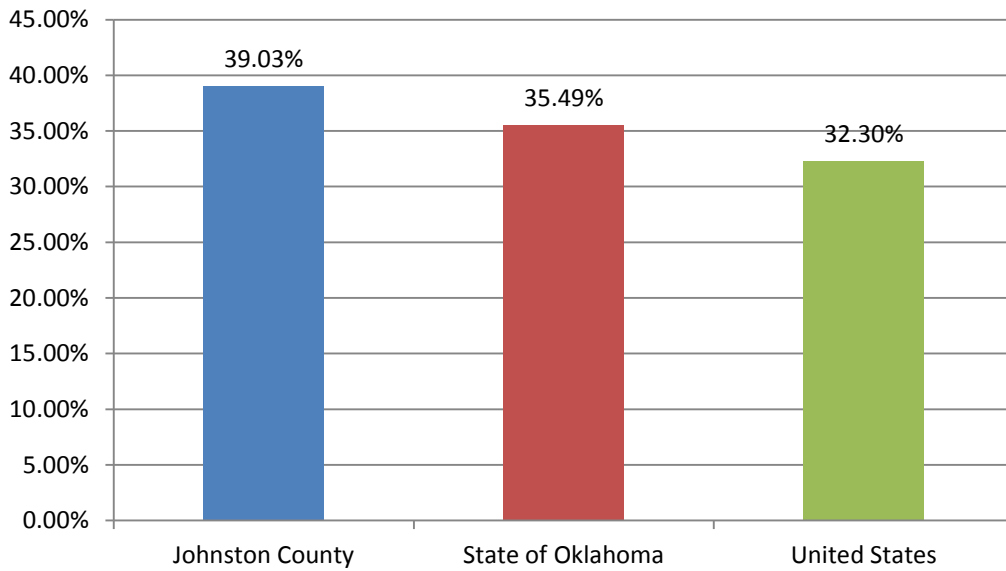
			Avg.			
	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Johnston County						
Public Housing	36	94%	\$8,486	\$169	\$335	33.56%
Housing Choice Vouchers	5	95%	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	14	100%	\$11,588	\$260	\$364	41.67%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	50	68%	\$7,513	\$179	\$255	41.21%
Summary of All HUD Programs	105	83%	\$8,543	\$192	\$301	39.03%
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 105 housing units located within Johnston County, with an overall occupancy rate of 83%. This low occupancy rate appears to be attributable to the "multifamily other" category; public housing units and project-based Section 8 units are reporting 94% and 100% occupancy, respectively. The average household income among households living in these units is

\$8,543. Total monthly rent for these units averages \$493, with the federal contribution averaging \$301 (60.97%) and the tenant’s contribution averaging \$192 (39.03%).

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.

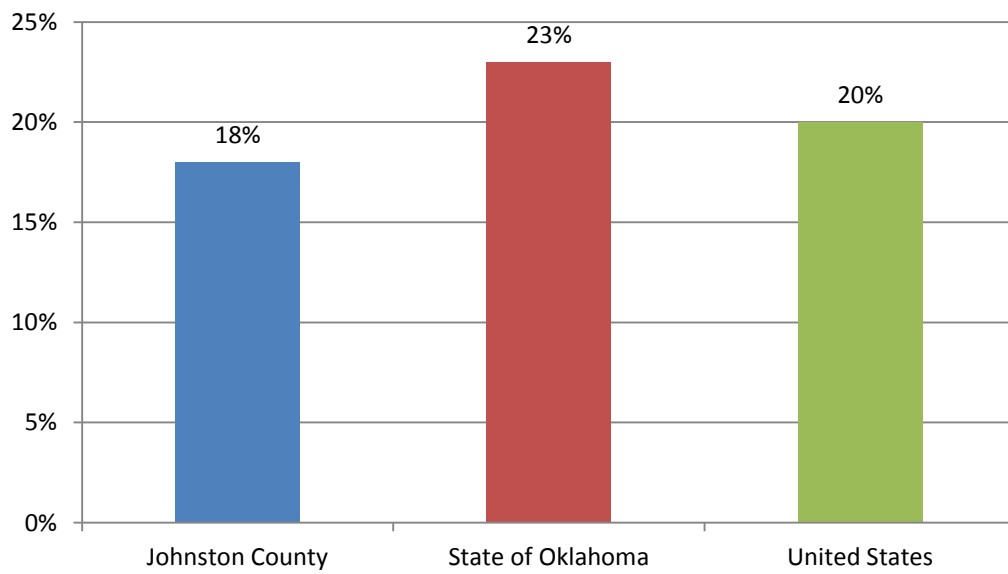
Demographics of Persons in HUD Programs in Johnston County

Johnston County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	36	50%	4%	3%	0%	12%
Housing Choice Vouchers	5	N/A	N/A	N/A	N/A	40%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	14	0%	80%	40%	50%	7%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	50	23%	20%	10%	67%	25%
Summary of All HUD Programs	105	30%	18%	12%	56%	16%
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

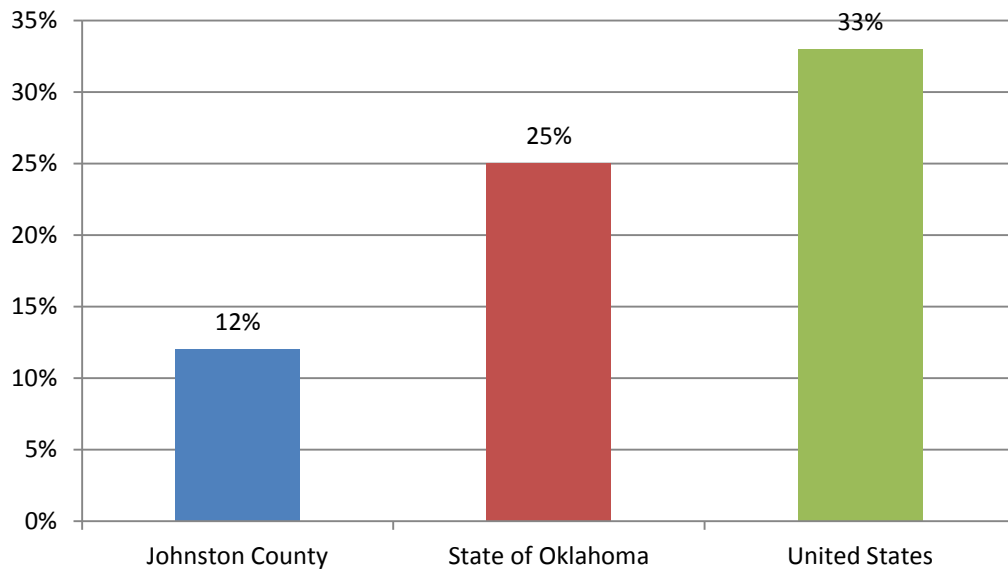
30% of housing units are occupied by single parents with female heads of household. 18% of households have at least one person with a disability. 12% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 56% have one or more disabilities. Finally, 16% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

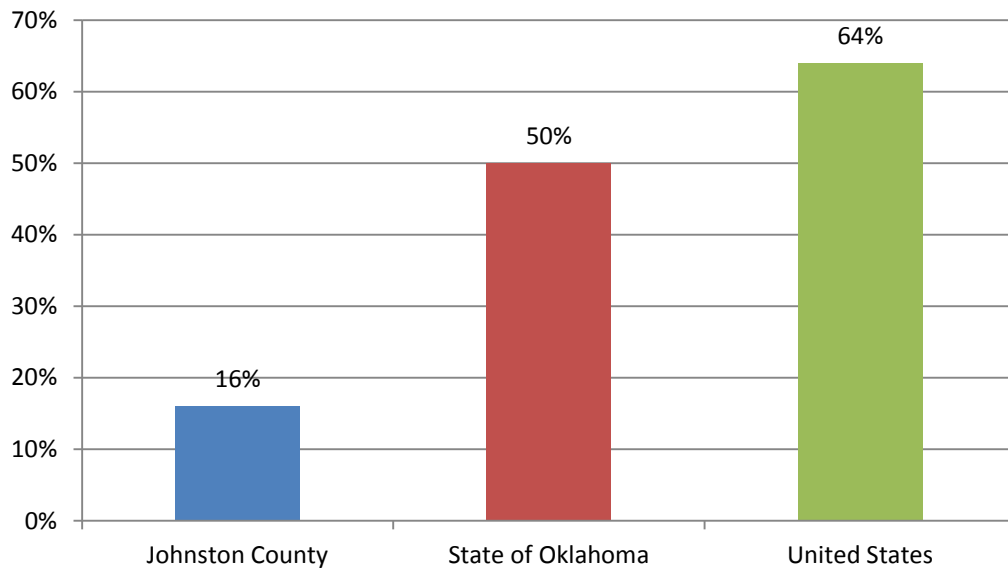
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Johnston 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 Johnston 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.

Johnston County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	235		300	
Cost Burden Less Than 30%	20	8.51%	60	20.00%
Cost Burden Between 30%-50%	60	25.53%	15	5.00%
Cost Burden Greater Than 50%	95	40.43%	180	60.00%
Not Computed (no/negative income)	55	23.40%	40	13.33%
Income 30%-50% HAMFI	310		260	
Cost Burden Less Than 30%	245	79.03%	135	51.92%
Cost Burden Between 30%-50%	35	11.29%	95	36.54%
Cost Burden Greater Than 50%	30	9.68%	30	11.54%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	570		240	
Cost Burden Less Than 30%	450	78.95%	215	89.58%
Cost Burden Between 30%-50%	75	13.16%	30	12.50%
Cost Burden Greater Than 50%	40	7.02%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	335		120	
Cost Burden Less Than 30%	300	89.55%	115	95.83%
Cost Burden Between 30%-50%	40	11.94%	10	8.33%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	3,035		1,185	
Cost Burden Less Than 30%	2,520	83.03%	790	66.67%
Cost Burden Between 30%-50%	270	8.90%	150	12.66%
Cost Burden Greater Than 50%	185	6.10%	210	17.72%
Not Computed (no/negative income)	55	1.81%	40	3.38%

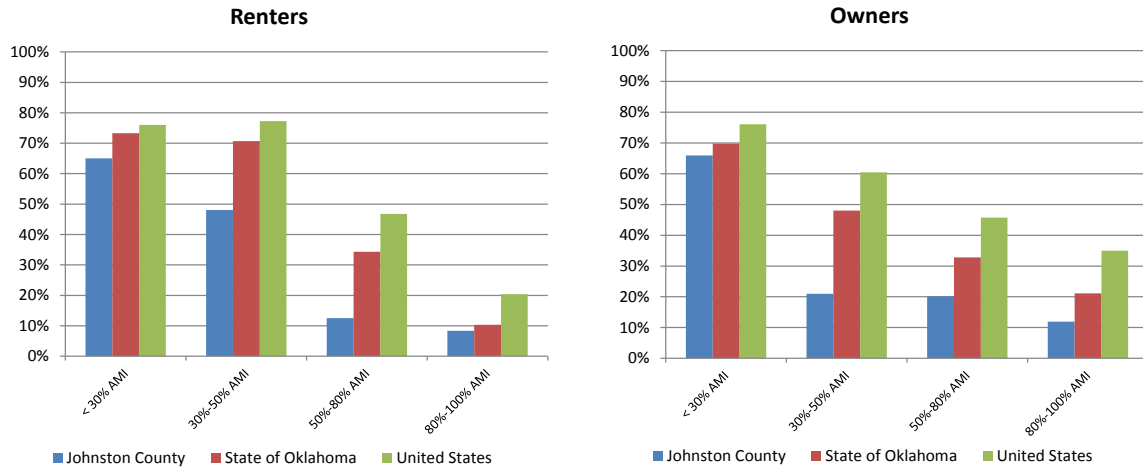
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Johnston 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	235	65.96%	300	65.00%
Income 30%-50% HAMFI	310	20.97%	260	48.08%
Income 50%-80% HAMFI	570	20.18%	240	12.50%
Income 80%-100% HAMFI	335	11.94%	120	8.33%
All Incomes	3,035	14.99%	1,185	30.38%

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.



Johnston County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	235		300	
Between 1.0 and 1.5 Persons per Room	4	1.70%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.70%	4	1.33%
Income 30%-50% HAMFI	310		260	
Between 1.0 and 1.5 Persons per Room	4	1.29%	30	11.54%
More than 1.5 Persons per Room	0	0.00%	4	1.54%
Lacks Complete Kitchen or Plumbing	4	1.29%	0	0.00%
Income 50%-80% HAMFI	570		240	
Between 1.0 and 1.5 Persons per Room	40	7.02%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	4	1.67%
Lacks Complete Kitchen or Plumbing	15	2.63%	10	4.17%
Income 80%-100% HAMFI	335		120	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	3.33%
More than 1.5 Persons per Room	0	0.00%	4	3.33%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	3,035		1,185	
Between 1.0 and 1.5 Persons per Room	83	2.73%	38	3.21%
More than 1.5 Persons per Room	15	0.49%	16	1.35%
Lacks Complete Kitchen or Plumbing	12	0.40%	14	1.18%

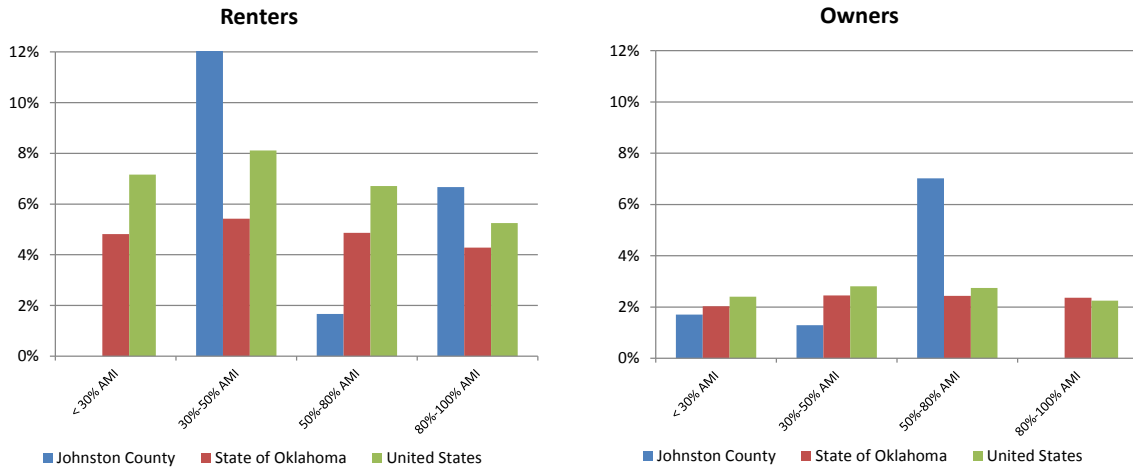
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Johnston County, Oklahoma and the nation.

Johnston 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	235	1.70%	300	0.00%	
Income 30%-50% HAMFI	310	1.29%	260	13.08%	
Income 50%-80% HAMFI	570	7.02%	240	1.67%	
Income 80%-100% HAMFI	335	0.00%	120	6.67%	
All Incomes	3,035	3.23%	1,185	4.56%	

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 Johnston County, the state and the nation.

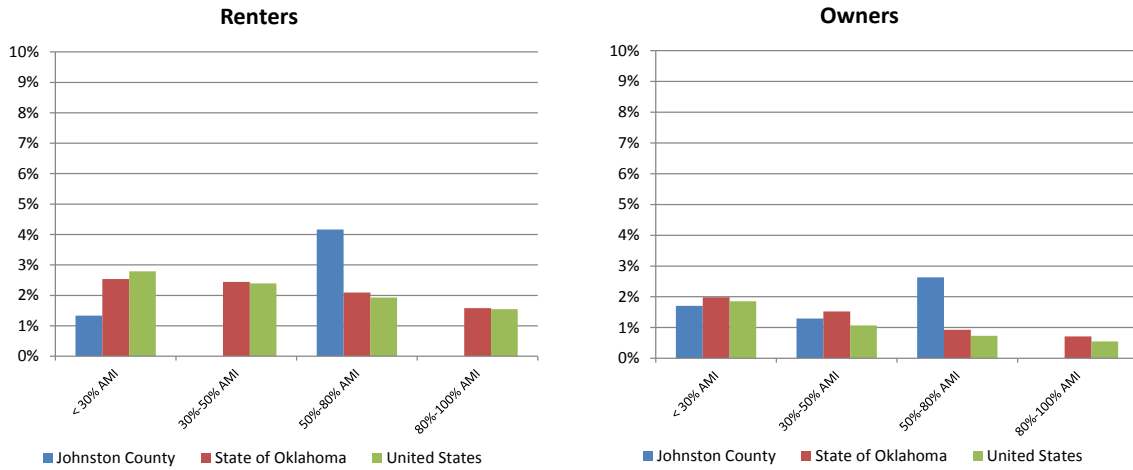
Johnston County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	235	1.70%	300	1.33%	
Income 30%-50% HAMFI	310	1.29%	260	0.00%	
Income 50%-80% HAMFI	570	2.63%	240	4.17%	
Income 80%-100% HAMFI	335	0.00%	120	0.00%	
All Incomes	3,035	0.40%	1,185	1.18%	

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.



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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income	Income
Income < 30% HAMFI	235	153	65.11%	300	197	65.67%
Elderly Family	40	30	75.00%	0	0	N/A
Small Family (2-4 persons)	45	34	75.56%	195	135	69.23%
Large Family (5 or more persons)	4	4	100.00%	35	19	54.29%
Elderly Non-Family	115	65	56.52%	15	8	53.33%
Non-Family, Non-Elderly	30	20	66.67%	55	35	63.64%
Income 30%-50% HAMFI	310	71	22.90%	260	121	46.54%
Elderly Family	30	8	26.67%	15	10	66.67%
Small Family (2-4 persons)	110	20	18.18%	85	50	58.82%
Large Family (5 or more persons)	4	0	0.00%	55	39	70.91%
Elderly Non-Family	130	35	26.92%	75	8	10.67%
Non-Family, Non-Elderly	30	8	26.67%	30	14	46.67%
Income 50%-80% HAMFI	570	123	21.58%	240	29	12.08%
Elderly Family	125	19	15.20%	0	0	N/A
Small Family (2-4 persons)	190	45	23.68%	120	15	12.50%
Large Family (5 or more persons)	85	25	29.41%	45	0	0.00%
Elderly Non-Family	90	24	26.67%	20	4	20.00%
Non-Family, Non-Elderly	80	10	12.50%	60	10	16.67%
Income 80%-100% HAMFI	335	40	11.94%	120	10	8.33%
Elderly Family	75	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	175	40	22.86%	45	0	0.00%
Large Family (5 or more persons)	4	0	0.00%	20	0	0.00%
Elderly Non-Family	50	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	35	0	0.00%	50	10	20.00%
All Incomes	3,035	466	15.35%	1,185	357	30.13%
Elderly Family	600	61	10.17%	34	10	29.41%
Small Family (2-4 persons)	1,295	184	14.21%	595	200	33.61%
Large Family (5 or more persons)	177	29	16.38%	165	58	35.15%
Elderly Non-Family	625	154	24.64%	144	20	13.89%
Non-Family, Non-Elderly	335	38	11.34%	250	69	27.60%

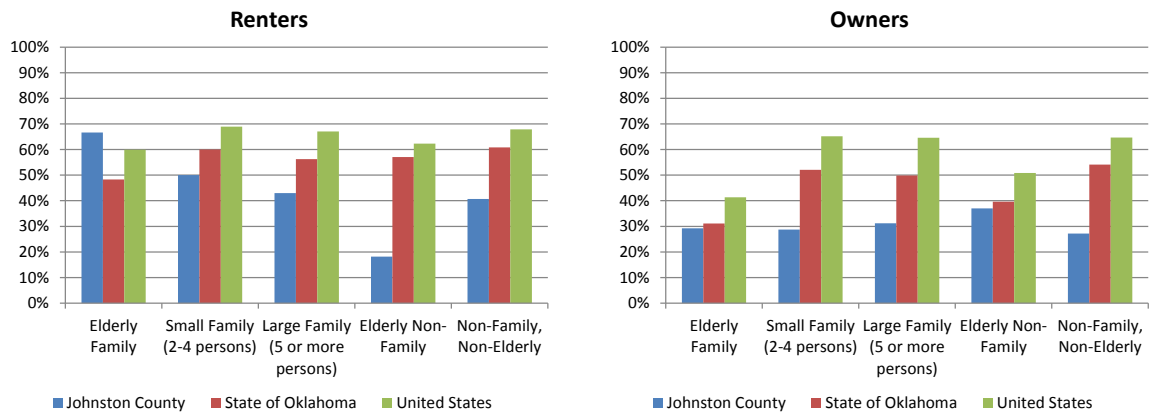
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Johnston 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
Income < 80% HAMFI	1,115	347	31.12%	800	43.38%
Elderly Family	195	57	29.23%	15	66.67%
Small Family (2-4 persons)	345	99	28.70%	400	50.00%
Large Family (5 or more persons)	93	29	31.18%	135	42.96%
Elderly Non-Family	335	124	37.01%	110	18.18%
Non-Family, Non-Elderly	140	38	27.14%	145	40.69%

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).



Johnston 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	235	164	69.79%	300	200	66.67%
Elderly Family	40	35	87.50%	0	0	N/A
Small Family (2-4 persons)	45	35	77.78%	195	135	69.23%
Large Family (5 or more persons)	4	4	100.00%	35	15	42.86%
Elderly Non-Family	115	65	56.52%	15	10	66.67%
Non-Family, Non-Elderly	30	25	83.33%	55	40	72.73%
Income 30%-50% HAMFI	310	69	22.26%	260	130	50.00%
Elderly Family	30	10	33.33%	15	10	66.67%
Small Family (2-4 persons)	110	15	13.64%	85	50	58.82%
Large Family (5 or more persons)	4	4	100.00%	55	45	81.82%
Elderly Non-Family	130	30	23.08%	75	10	13.33%
Non-Family, Non-Elderly	30	10	33.33%	30	15	50.00%
Income 50%-80% HAMFI	570	170	29.82%	240	44	18.33%
Elderly Family	125	20	16.00%	0	0	N/A
Small Family (2-4 persons)	190	55	28.95%	120	25	20.83%
Large Family (5 or more persons)	85	65	76.47%	45	0	0.00%
Elderly Non-Family	90	20	22.22%	20	4	20.00%
Non-Family, Non-Elderly	80	10	12.50%	60	15	25.00%
Income Greater than 80% of HAMFI	1,920	168	8.75%	385	24	6.23%
Elderly Family	405	4	0.99%	20	0	0.00%
Small Family (2-4 persons)	950	105	11.05%	195	4	2.05%
Large Family (5 or more persons)	85	30	35.29%	30	10	33.33%
Elderly Non-Family	285	25	8.77%	35	0	0.00%
Non-Family, Non-Elderly	195	4	2.05%	110	10	9.09%
All Incomes	3,035	571	18.81%	1,185	398	33.59%
Elderly Family	600	69	11.50%	35	10	28.57%
Small Family (2-4 persons)	1,295	210	16.22%	595	214	35.97%
Large Family (5 or more persons)	178	103	57.87%	165	70	42.42%
Elderly Non-Family	620	140	22.58%	145	24	16.55%
Non-Family, Non-Elderly	335	49	14.63%	255	80	31.37%

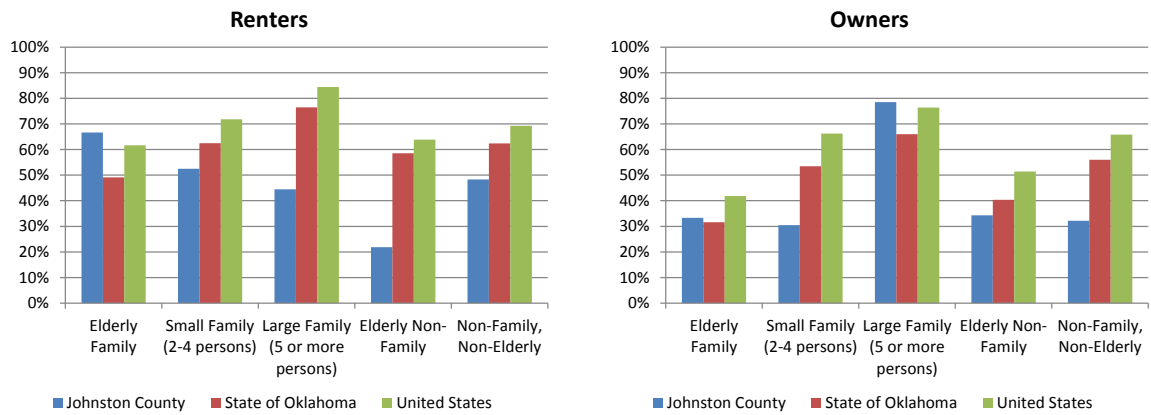
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Johnston 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	1,115	403	36.14%	800	46.75%
Elderly Family	195	65	33.33%	15	66.67%
Small Family (2-4 persons)	345	105	30.43%	400	52.50%
Large Family (5 or more persons)	93	73	78.49%	135	44.44%
Elderly Non-Family	335	115	34.33%	110	21.82%
Non-Family, Non-Elderly	140	45	32.14%	145	48.28%

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 Johnston 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.”



Johnston 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	230	155	67.4%	300	205	68.3%
White alone, non-Hispanic	170	105	61.8%	255	185	72.5%
Black or African-American alone	4	4	100.0%	4	4	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	8	4	50.0%	8	4	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	24	4	16.7%
Other (including multiple races)	48	40	83.3%	14	10	71.4%
Income 30%-50% HAMFI	305	70	23.0%	265	130	49.1%
White alone, non-Hispanic	245	55	22.4%	195	80	41.0%
Black or African-American alone	4	0	0.0%	35	35	100.0%
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	8	4	50.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	4	4	100.0%
Other (including multiple races)	45	10	22.2%	30	10	33.3%
Income 50%-80% HAMFI	570	170	29.8%	245	40	16.3%
White alone, non-Hispanic	455	135	29.7%	170	35	20.6%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	24	4	16.7%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	20	0	0.0%
Other (including multiple races)	65	20	30.8%	49	4	8.2%
Income 80%-100% HAMFI	340	40	11.8%	120	15	12.5%
White alone, non-Hispanic	275	40	14.5%	100	15	15.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	15	0	0.0%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	4	0	0.0%
Other (including multiple races)	45	0	0.0%	15	0	0.0%
All Incomes	3,030	565	18.6%	1,194	394	33.0%
White alone, non-Hispanic	2,405	420	17.5%	944	319	33.8%
Black or African-American alone	27	4	14.8%	39	39	100.0%
Asian alone	4	0	0.0%	4	4	100.0%
American Indian alone	160	52	32.5%	16	4	25.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	46	18	39.1%	67	8	11.9%
Other (including multiple races)	377	74	19.6%	123	24	19.5%

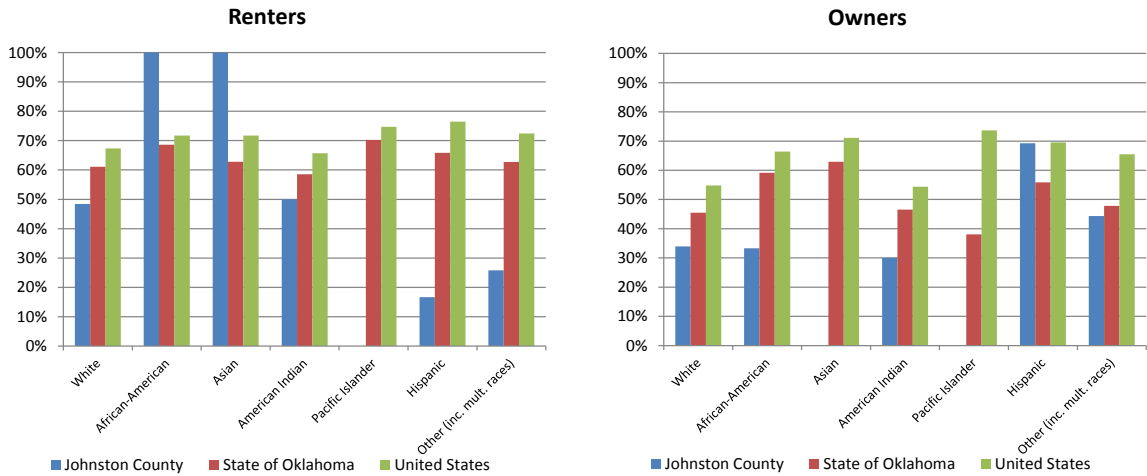
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Johnston 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	1,105	395	35.75%	810	375	46.30%
White alone, non-Hispanic	870	295	33.91%	620	300	48.39%
Black or African-American alone	12	4	33.33%	39	39	100.00%
Asian alone	0	0	N/A	4	4	100.00%
American Indian alone	40	12	30.00%	8	4	50.00%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	26	18	69.23%	48	8	16.67%
Other (including multiple races)	158	70	44.30%	93	24	25.81%

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



Future Housing Demand Estimates for Johnston County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	4,347	4,361	4,374	4,388	4,401	4,415
Owner %: 71.80%	3,121	3,131	3,141	3,150	3,160	3,170
Renter %: 28.20%	1,226	1,230	1,234	1,237	1,241	1,245
					Total New Owner Households	49
					Total New Renter Households	19

Based on an estimated household growth rate of 0.31% per year, Johnston County would require 49 new housing units for ownership, and 19 units for rent, over the next five years. Annually this equates to 10 units for ownership per year, and 4 units for rent per year.

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Johnston County. These forecasts are based on the previously forecasted overall trends for the next five years.

Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Johnston County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

Johnston County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	49	19	68
Less than 30% AMI	7.74%	25.32%	4	5	9
Less than 50% AMI	17.96%	47.26%	9	9	18
Less than 60% AMI	21.55%	56.71%	11	11	21
Less than 80% AMI	36.74%	67.51%	18	13	31

Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

Johnston County: 2015-2020 Housing Needs Age 62 and Up

	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	40.36%	15.02%	20	3	23
Elderly less than 30% AMI	5.11%	1.27%	2	0	3
Elderly less than 50% AMI	10.38%	8.86%	5	2	7
Elderly less than 60% AMI	12.45%	10.63%	6	2	8
Elderly less than 80% AMI	17.46%	10.55%	9	2	11

Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	43.49%	45.99%	21	9	30
Disabled less than 30% AMI	4.28%	14.35%	2	3	5
Disabled less than 50% AMI	10.87%	28.69%	5	6	11
Disabled less than 60% AMI	13.05%	34.43%	6	7	13
Disabled less than 80% AMI	20.10%	37.13%	10	7	17

Housing Needs for Veterans

This section will address housing needs for households with at least one veteran. This data is not available through HUD's Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

Johnston County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	49	19	68
Total Veteran Demand	11.52%	11.52%	6	2	8
Veterans with Disabilities	5.09%	5.09%	2	1	3
Veterans Below Poverty	1.12%	1.12%	1	0	1
Disabled Veterans Below Poverty	0.52%	0.52%	0	0	0

Housing Needs for Working Families

The final table addresses housing needs for working families. Working families are in this case defined as families (households with at least two members related by blood or marriage) with at least one person employed. Like the forecasts for veteran needs, this data cannot be extracted from the HUD CHAS tables, so we have again relied on the Census Bureau's American Community Survey (table B23007 in this instance). The data is further broken down by the presence of children (below the age of 18).

Johnston County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	49	19	68
Total Working Families	43.90%	43.90%	21	8	30
Working Families with Children Present	22.98%	22.98%	11	4	16

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 68 housing units will be needed in Johnston County over the next five years. Of those units:

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

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

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