

**Housing Needs Assessment**  
**Sequoyah County**

**Prepared For:**

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

**Effective Date of the Analysis:**

July 20, 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 63<sup>rd</sup> Street, Ste. 200  
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SUBJECT:       Housing Needs Assessment  
                  Sequoyah County  
                  IRR - Tulsa/OKC File No. 140-2015-0081

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 Sequoyah County Residential Housing Market Analysis. Analyst Lora Gwartney personally inspected the Sequoyah County area during the month of July 2015 to collect the data used in the preparation of the Sequoyah 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 Sequoyah County is projected to decline by -0.33% per year over the next five years.
2. Median Household Income in Sequoyah County is estimated to be \$40,526 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Sequoyah County is estimated to be 21.45%, compared with 16.85% for Oklahoma.
3. The rental vacancy rate in Sequoyah County is slightly lower than the rest of the state, while the homeowner vacancy rate is slightly higher.
4. Home values and rental rates in Sequoyah County are also lower than the state averages.
5. Median sale price for homes in Sallisaw was \$113,875 in 2015, with a median price per square foot of \$62.58/SF. The median sale price to list price ratio was 94.8%, with median days on market of 74 days.
6. Approximately 36.95% of renters and 17.91% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Maintain the county HMP
2. Create a shelter registry for location of individual and business-based shelters (online or paper)
3. Tornadoes (1959-2014): Number:44 Injuries:242 Fatalities:35 Damages (1996-2014): \$150,550,000.00
4. Social Vulnerability: Similar to overall state level at county level; at the census tracts, the central portion of the county near Sallisaw and the eastern portion of the county near Moffat and Roland have increased factor scores for social vulnerability
5. Floodplain: Sallisaw, Muldrow, Roland, Marble City, Vian, Gore, and Paradise Hill have notable development within or near the floodplain

**Homelessness Specific Findings**

1. Sequoyah County is located in the Northeast Oklahoma Continuum of Care.
2. There are an estimated 383 homeless individuals in this area, 300 of which are identified as sheltered.
3. There is a disproportionately high number of homeless households comprised of children in this CoC (24 out of 300).
4. This area also has a high incidence of homeless victims of domestic violence (168).
5. The majority of homeless veterans are unsheltered.

**Fair Housing Specific Findings**

1. Units at risk for poverty: 922
2. Units in mostly non-white enclaves: 922
3. Units nearer elevated number of disabled persons: 726
4. Units further than 15 miles to a hospital: 243

**Lead-Based Paint Specific Findings**

5. We estimate there are 1,835 occupied housing units in Sequoyah County with lead-based paint hazards.
6. 865 of those housing units are estimated to be occupied by low-to-moderate income households.
7. We estimate that 290 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 Sequoyah 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 Sequoyah 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 Sequoyah 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 Sequoyah County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Sequoyah County area.

## Effective Date of Consultation

The Sequoyah County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 20, 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 Sequoyah County area was inspected during July, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

## Data Sources

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

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

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

# Sequoyah County Analysis

## Area Information

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

Sequoyah County is located in eastern Oklahoma. The county is bordered on the north by Cherokee and Adair counties, on the west by Muskogee County, on the south by Haskell and Le Flore Counties, and on the east by Arkansas. The Sequoyah County Seat is Sallisaw, which is located in the eastern part of the county. This location is approximately 95.4 miles southeast of Tulsa and 160 miles east of Oklahoma City.

Sequoyah County has a total area of 714 square miles (673 square miles of land, and 41 square miles of water), ranking 52nd out of Oklahoma's 77 counties in terms of total area. The total population of Sequoyah County as of the 2010 Census was 42,391 persons, for a population density of 63 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. There are multiple national and state highway systems that run through Sequoyah County. These are I-40, US-59, US-64, OK-82, OK-9, OK-101, and Ok-64B. The nearest interstate highway is I-40, which runs through the central portion of the county. The county also has an intricate network of county roadways.

Public transportation is provided Ki Bois Area Transit System (KATS), which operates a demand-response service in Sequoyah County and surrounding areas. 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.

Sallisaw Municipal Airport is located just south of Sallisaw. The airport has a 4,006 foot long asphalt runway, and averages 46 aircraft operations per week. The Fort Smith Regional Airport, approximately 28.3 miles southeast is the closest full service airport in the area.

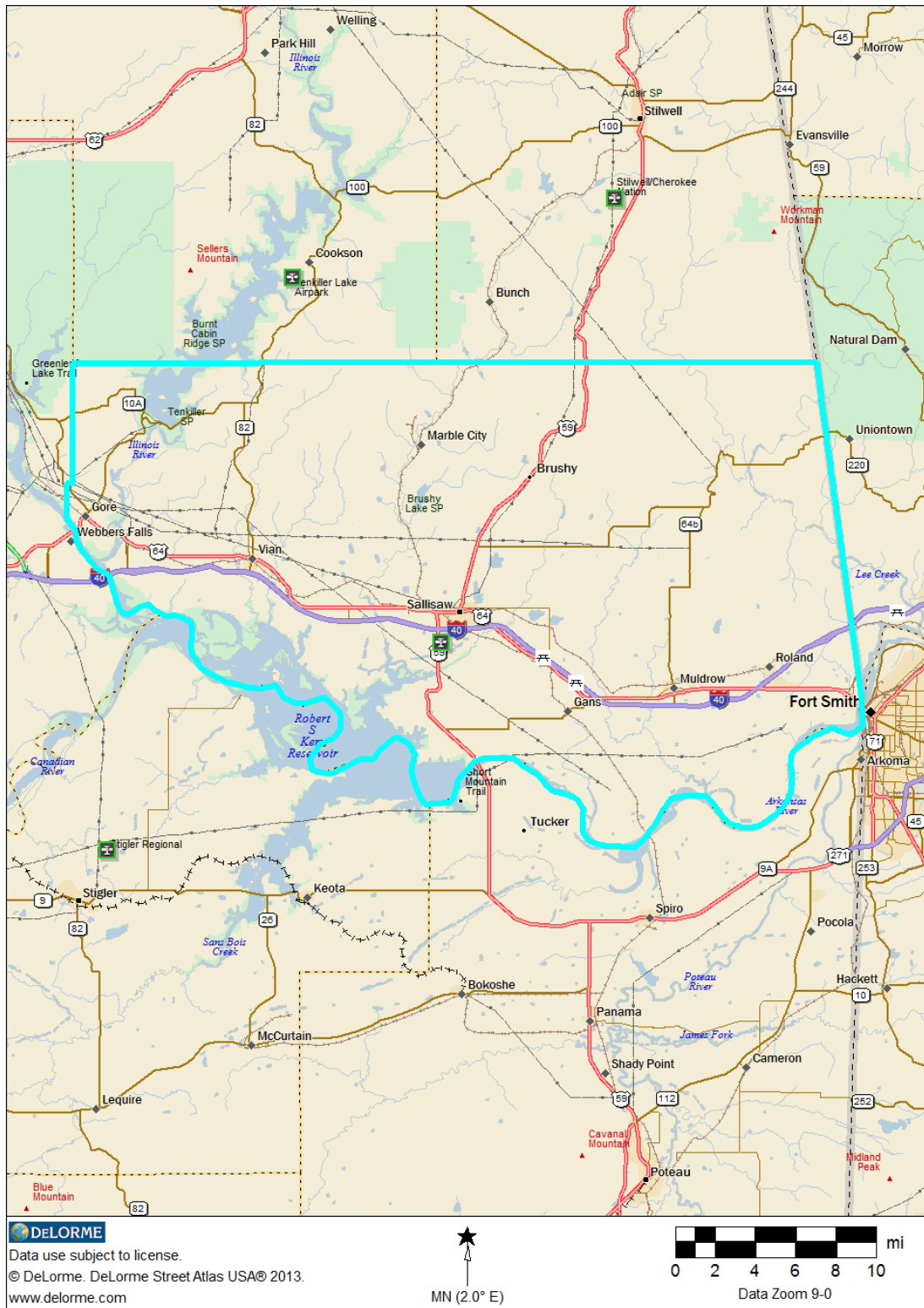
**Educational Facilities**

All of the county communities have public school facilities. Sallisaw is served by Sallisaw Public Schools. Sallisaw Public Schools is comprised of two elementary schools, one middle school and high school. Higher education offerings in Sallisaw include Carl Albert State College – Sallisaw Campus and the Indian Capital Technology Center. The University of Arkansas – Fort Smith is located a short distance from Sallisaw and offers additional higher education opportunities for local residents.

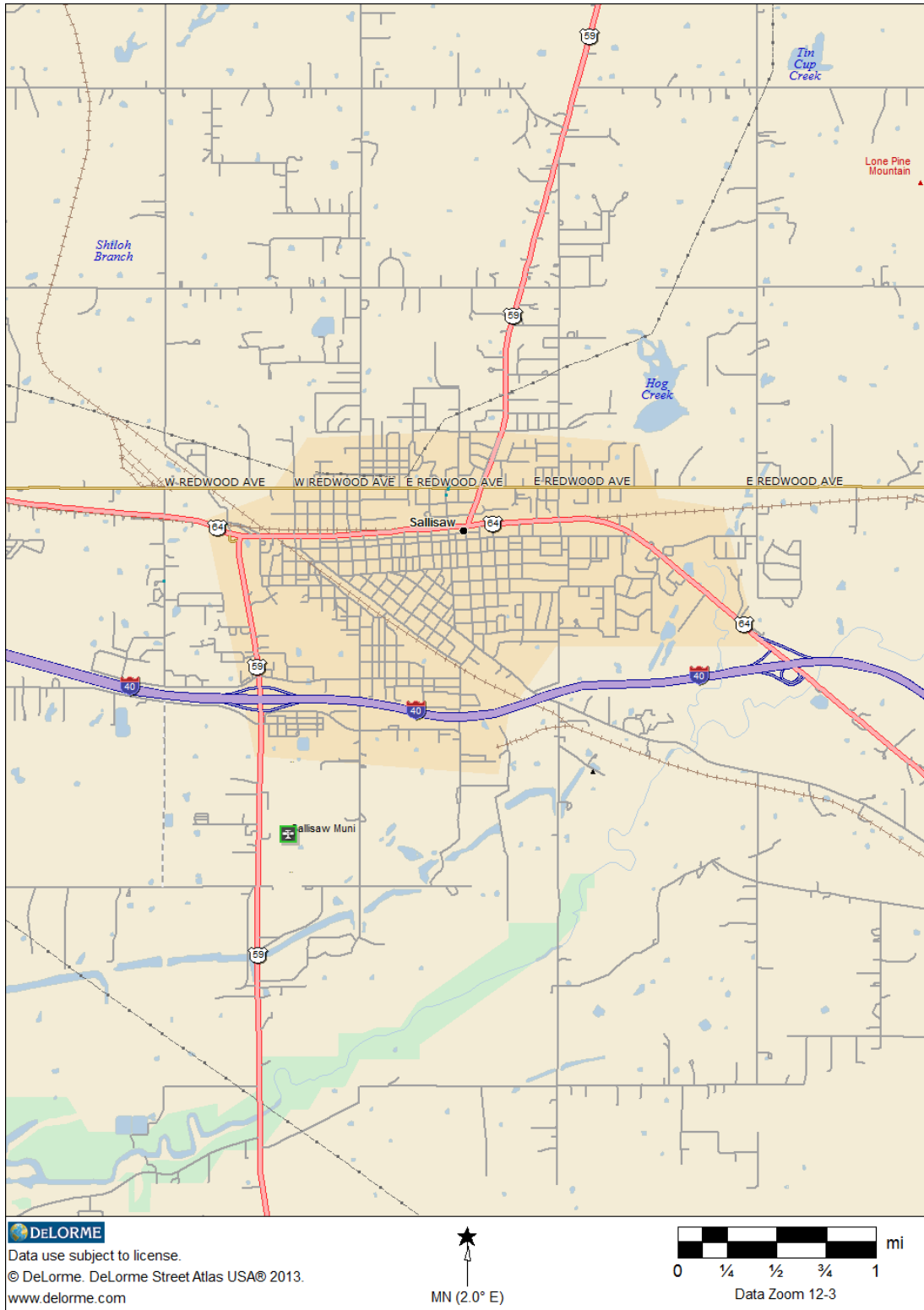
**Medical Facilities**

Medical services are provided by Sequoyah Memorial Hospital, an acute-care hospital providing in and outpatient services, as well as an emergency unit, and stroke unit. Additionally, the Redbird Smith health Center provides medical services for tribal members living within the Sequoyah County area. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Sequoyah County Area Map



### Sallisaw Area Map



## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sallisaw	7,989	8,880	1.06%	8,588	-0.67%	8,386	-0.47%
Sequoyah County	38,972	42,391	0.84%	40,755	-0.78%	40,081	-0.33%
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 Sequoyah County was 42,391 persons as of the 2010 Census, a 0.84% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Sequoyah County to be 40,755 persons, and projects that the population will show -0.33% annualized decline over the next five years.

The population of Sallisaw was 8,880 persons as of the 2010 Census, a 1.06% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Sallisaw to be 8,588 persons, and projects that the population will show -0.47% annualized decline over the next five years.

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

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sallisaw	3,206	3,530	0.97%	3,382	-0.85%	3,297	-0.51%
Sequoyah County	14,761	16,208	0.94%	15,610	-0.75%	15,363	-0.32%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sallisaw	2,150	2,318	0.76%	2,242	-0.66%	2,188	-0.49%
Sequoyah County	10,989	11,659	0.59%	11,231	-0.75%	11,057	-0.31%
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, Sequoyah County had a total of 16,208 households, representing a 0.94% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Sequoyah County to have 15,610 households. This number is expected to experience a -0.32% annualized rate of decline over the next five years.

As of 2010, Sallisaw had a total of 3,530 households, representing a 0.97% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Sallisaw to have 3,382 households. This number is expected to experience a -0.51% annualized rate of decline over the next five years.

### Population by Race and Ethnicity

The next table presents data regarding the racial and ethnic composition of Sequoyah County based on the U.S. Census Bureau's American Community Survey.

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Sallisaw		Sequoyah County	
	No.	Percent	No.	Percent
Total Population	8,789		41,834	
White Alone	5,693	64.77%	27,850	66.57%
Black or African American Alone	95	1.08%	841	2.01%
Amer. Indian or Alaska Native Alone	1,306	14.86%	5,155	12.32%
Asian Alone	93	1.06%	257	0.61%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	148	1.68%	357	0.85%
Two or More Races	1,454	16.54%	7,374	17.63%
Population by Hispanic or Latino Origin	Sallisaw		Sequoyah County	
	No.	Percent	No.	Percent
Total Population	8,789		41,834	
Hispanic or Latino	579	6.59%	1,486	3.55%
<i>Hispanic or Latino, White Alone</i>	262	45.25%	650	43.74%
<i>Hispanic or Latino, All Other Races</i>	317	54.75%	836	56.26%
Not Hispanic or Latino	8,210	93.41%	40,348	96.45%
<i>Not Hispanic or Latino, White Alone</i>	5,431	66.15%	27,200	67.41%
<i>Not Hispanic or Latino, All Other Races</i>	2,779	33.85%	13,148	32.59%

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

In Sequoyah County, racial and ethnic minorities comprise 34.98% of the total population. Within Sallisaw, racial and ethnic minorities represent 38.21% of the population.

### Population by Age

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



<b>Sequoyah County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	42,391		40,755		40,081			
Age 0 - 4	2,809	6.63%	2,355	5.78%	2,313	5.77%	-3.46%	-0.36%
Age 5 - 9	3,023	7.13%	2,618	6.42%	2,281	5.69%	-2.84%	-2.72%
Age 10 - 14	3,122	7.36%	2,939	7.21%	2,542	6.34%	-1.20%	-2.86%
Age 15 - 17	1,972	4.65%	1,818	4.46%	1,798	4.49%	-1.61%	-0.22%
Age 18 - 20	1,593	3.76%	1,621	3.98%	1,647	4.11%	0.35%	0.32%
Age 21 - 24	1,786	4.21%	2,088	5.12%	2,268	5.66%	3.17%	1.67%
Age 25 - 34	4,720	11.13%	4,534	11.13%	4,719	11.77%	-0.80%	0.80%
Age 35 - 44	5,544	13.08%	4,991	12.25%	4,493	11.21%	-2.08%	-2.08%
Age 45 - 54	6,149	14.51%	5,575	13.68%	5,050	12.60%	-1.94%	-1.96%
Age 55 - 64	5,344	12.61%	5,215	12.80%	5,202	12.98%	-0.49%	-0.05%
Age 65 - 74	3,807	8.98%	4,298	10.55%	4,837	12.07%	2.46%	2.39%
Age 75 - 84	1,967	4.64%	2,046	5.02%	2,190	5.46%	0.79%	1.37%
Age 85 and over	555	1.31%	657	1.61%	741	1.85%	3.43%	2.44%
<i>Age 55 and over</i>	<i>11,673</i>	<i>27.54%</i>	<i>12,216</i>	<i>29.97%</i>	<i>12,970</i>	<i>32.36%</i>	<i>0.91%</i>	<i>1.21%</i>
<i>Age 62 and over</i>	<i>7,377</i>	<i>17.40%</i>	<i>7,909</i>	<i>19.40%</i>	<i>8,588</i>	<i>21.43%</i>	<i>1.40%</i>	<i>1.66%</i>
<b>Median Age</b>	38.9		39.8		40.5		0.46%	0.35%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Sequoyah County is 39.8 years. This compares with the statewide figure of 36.6 years. Approximately 5.78% of the population is below the age of 5, while 19.40% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.66% per year.

<b>Sallisaw Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	8,880		8,588		8,386			
Age 0 - 4	714	8.04%	564	6.57%	547	6.52%	-4.61%	-0.61%
Age 5 - 9	589	6.63%	627	7.30%	537	6.40%	1.26%	-3.05%
Age 10 - 14	587	6.61%	571	6.65%	598	7.13%	-0.55%	0.93%
Age 15 - 17	403	4.54%	355	4.13%	358	4.27%	-2.50%	0.17%
Age 18 - 20	393	4.43%	331	3.85%	326	3.89%	-3.38%	-0.30%
Age 21 - 24	480	5.41%	455	5.30%	446	5.32%	-1.06%	-0.40%
Age 25 - 34	1,131	12.74%	1,188	13.83%	1,113	13.27%	0.99%	-1.30%
Age 35 - 44	1,080	12.16%	1,018	11.85%	1,036	12.35%	-1.18%	0.35%
Age 45 - 54	1,138	12.82%	1,059	12.33%	957	11.41%	-1.43%	-2.01%
Age 55 - 64	1,018	11.46%	978	11.39%	937	11.17%	-0.80%	-0.85%
Age 65 - 74	730	8.22%	819	9.54%	916	10.92%	2.33%	2.26%
Age 75 - 84	451	5.08%	458	5.33%	445	5.31%	0.31%	-0.57%
Age 85 and over	166	1.87%	165	1.92%	170	2.03%	-0.12%	0.60%
<i>Age 55 and over</i>	<i>2,365</i>	<i>26.63%</i>	<i>2,420</i>	<i>28.18%</i>	<i>2,468</i>	<i>29.43%</i>	<i>0.46%</i>	<i>0.39%</i>
<i>Age 62 and over</i>	<i>1,486</i>	<i>16.74%</i>	<i>1,570</i>	<i>18.29%</i>	<i>1,642</i>	<i>19.58%</i>	<i>1.11%</i>	<i>0.90%</i>
<b>Median Age</b>	36.3		37.0		37.6		0.38%	0.32%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Sallisaw is 37.0 years. This compares with the statewide figure of 36.6 years. Approximately 6.57% of the population is below the age of 5, while 18.29% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.90% per year.

### Families by Presence of Children

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

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

	Sallisaw		Sequoyah County	
	No.	Percent	No.	Percent
Total Families:	2,252		11,324	
Married-Couple Family:	1,589	70.56%	8,343	73.68%
With Children Under 18 Years	652	28.95%	3,039	26.84%
No Children Under 18 Years	937	41.61%	5,304	46.84%
Other Family:	663	29.44%	2,981	26.32%
Male Householder, No Wife Present	101	4.48%	818	7.22%
With Children Under 18 Years	37	1.64%	425	3.75%
No Children Under 18 Years	64	2.84%	393	3.47%
Female Householder, No Husband Present	562	24.96%	2,163	19.10%
With Children Under 18 Years	299	13.28%	1,256	11.09%
No Children Under 18 Years	263	11.68%	907	8.01%
<hr/>				
Total Single Parent Families	336		1,681	
Male Householder	37	11.01%	425	25.28%
Female Householder	299	88.99%	1,256	74.72%

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

As shown, within Sequoyah County, among all families 14.84% are single-parent families, while in Sallisaw, the percentage is 14.92%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	8,662		41,466		3,702,515	
Under 18 Years:	2,118		10,474		933,738	
With One Type of Disability	140	6.61%	492	4.70%	33,744	3.61%
With Two or More Disabilities	111	5.24%	190	1.81%	11,082	1.19%
No Disabilities	1,867	88.15%	9,792	93.49%	888,912	95.20%
18 to 64 Years:	5,102		24,649		2,265,702	
With One Type of Disability	636	12.47%	2,900	11.77%	169,697	7.49%
With Two or More Disabilities	592	11.60%	2,660	10.79%	149,960	6.62%
No Disabilities	3,874	75.93%	19,089	77.44%	1,946,045	85.89%
65 Years and Over:	1,442		6,343		503,075	
With One Type of Disability	232	16.09%	1,253	19.75%	95,633	19.01%
With Two or More Disabilities	473	32.80%	1,764	27.81%	117,044	23.27%
No Disabilities	737	51.11%	3,326	52.44%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>2,184</b>	<b>25.21%</b>	<b>9,259</b>	<b>22.33%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Sequoyah County, 22.33% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Sallisaw the percentage is 25.21%. Compared with the rest of the state, the populations of Sallisaw and Sequoyah County are more likely to have one or more disabilities.

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

**2013 Population by Veteran and Disability Status**

	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	6,544		30,992		2,738,788	
Veteran:	658	10.06%	3,108	10.03%	305,899	11.17%
With a Disability	301	45.74%	1,383	44.50%	100,518	32.86%
No Disability	357	54.26%	1,725	55.50%	205,381	67.14%
Non-veteran:	5,886	89.94%	27,884	89.97%	2,432,889	88.83%
With a Disability	1,632	27.73%	7,194	25.80%	430,610	17.70%
No Disability	4,254	72.27%	20,690	74.20%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Sequoyah County, the Census Bureau estimates there are 3,108 veterans, 44.50% of which have one or more disabilities (compared with 32.86% at a statewide level). In Sallisaw, there are an estimated 658 veterans, 45.74% of which are estimated to have a disability. Like the population as a whole, veterans in Sallisaw and Sequoyah County are more likely to have disabilities compared with veterans in other parts of the state.

### Group Quarters Population

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

	Sallisaw		Sequoyah County	
	No.	Percent	No.	Percent
Total Population	8,880		42,391	
Group Quarters Population	234	2.64%	416	0.98%
Institutionalized Population	131	1.48%	313	0.74%
Correctional facilities for adults	111	1.25%	111	0.26%
Juvenile facilities	20	0.23%	20	0.05%
Nursing facilities/Skilled-nursing facilities	0	0.00%	182	0.43%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	103	1.16%	103	0.24%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	103	1.16%	103	0.24%

Source: 2010 Decennial Census, Table P42

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

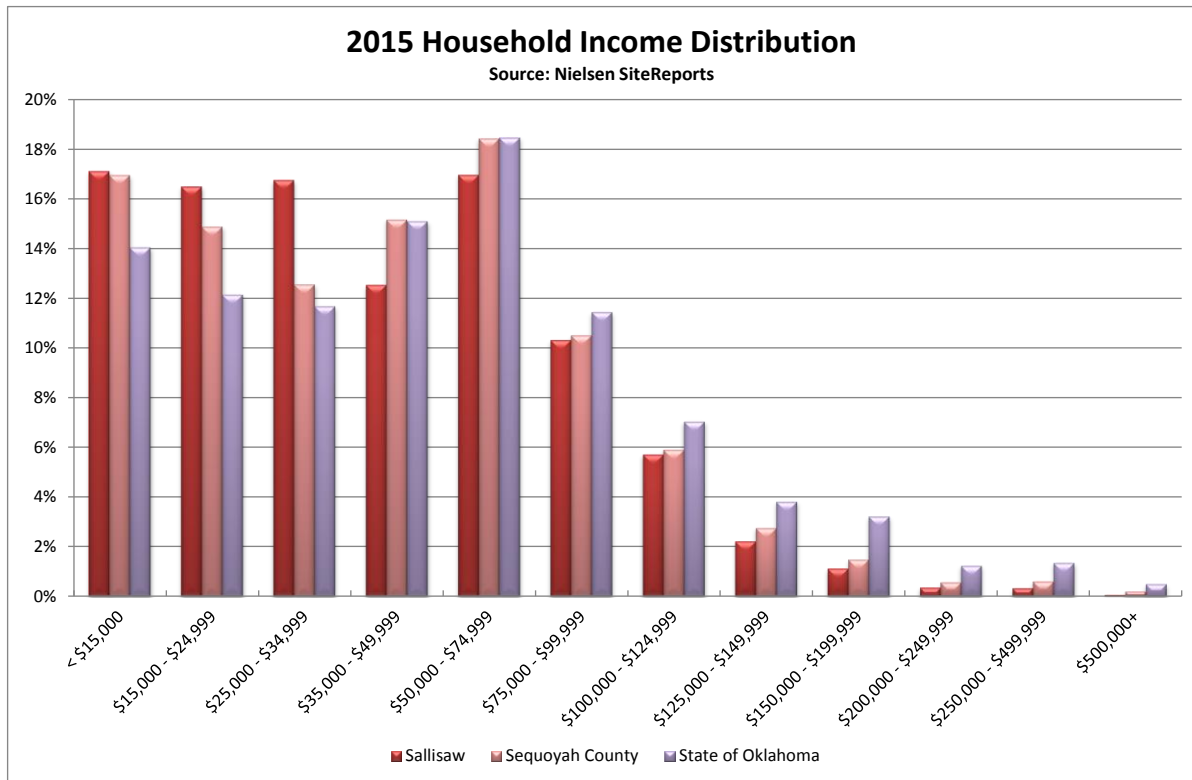
## Household Income Levels

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

<b>2015 Household Income Distribution</b>						
	<b>Sallisaw</b>		<b>Sequoyah County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	3,382		15,610		1,520,327	
< \$15,000	579	17.12%	2,648	16.96%	213,623	14.05%
\$15,000 - \$24,999	558	16.50%	2,324	14.89%	184,613	12.14%
\$25,000 - \$34,999	567	16.77%	1,961	12.56%	177,481	11.67%
\$35,000 - \$49,999	424	12.54%	2,367	15.16%	229,628	15.10%
\$50,000 - \$74,999	574	16.97%	2,878	18.44%	280,845	18.47%
\$75,000 - \$99,999	349	10.32%	1,640	10.51%	173,963	11.44%
\$100,000 - \$124,999	193	5.71%	921	5.90%	106,912	7.03%
\$125,000 - \$149,999	75	2.22%	429	2.75%	57,804	3.80%
\$150,000 - \$199,999	38	1.12%	231	1.48%	48,856	3.21%
\$200,000 - \$249,999	12	0.35%	88	0.56%	18,661	1.23%
\$250,000 - \$499,999	11	0.33%	93	0.60%	20,487	1.35%
\$500,000+	2	0.06%	30	0.19%	7,454	0.49%
<b>Median Household Income</b>	\$34,771		\$40,526		\$47,049	
<b>Average Household Income</b>	\$48,119		\$52,432		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Sequoyah County is estimated to be \$40,526 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Sallisaw, median household income is estimated to be \$34,771. Compared with the rest of the state, households in Sallisaw and Sequoyah County are more heavily concentrated in the income brackets under \$35,000. The income distribution can be better visualized by the following chart.



### Household Income Trend

Next we examine the long-term growth of incomes in Sequoyah 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
Sallisaw	\$24,821	\$34,771	2.13%	2.40%	-0.27%
Sequoyah County	\$27,615	\$40,526	2.43%	2.40%	0.03%
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 Sallisaw and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though Sequoyah County saw slightly positive income growth over the same period). It should be noted that this trend is not unique to Oklahoma or Sequoyah County, but rather a national trend. Over the same period, the national median household



income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

### Poverty Rates

Overall rates of poverty in Sequoyah 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
Sallisaw	23.26%	22.45%	-81	35.14%	74.25%
Sequoyah County	19.80%	21.45%	164	32.71%	52.71%
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 Sequoyah County is estimated to be 21.45% by the American Community Survey. This is an increase of 164 basis points since the 2000 Census. Within Sallisaw, the poverty rate is estimated to be 22.45%. 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 Sequoyah County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

<b>Employment and Unemployment</b>						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Sequoyah County	16,398	15,979	-0.52%	9.5%	6.3%	-320
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

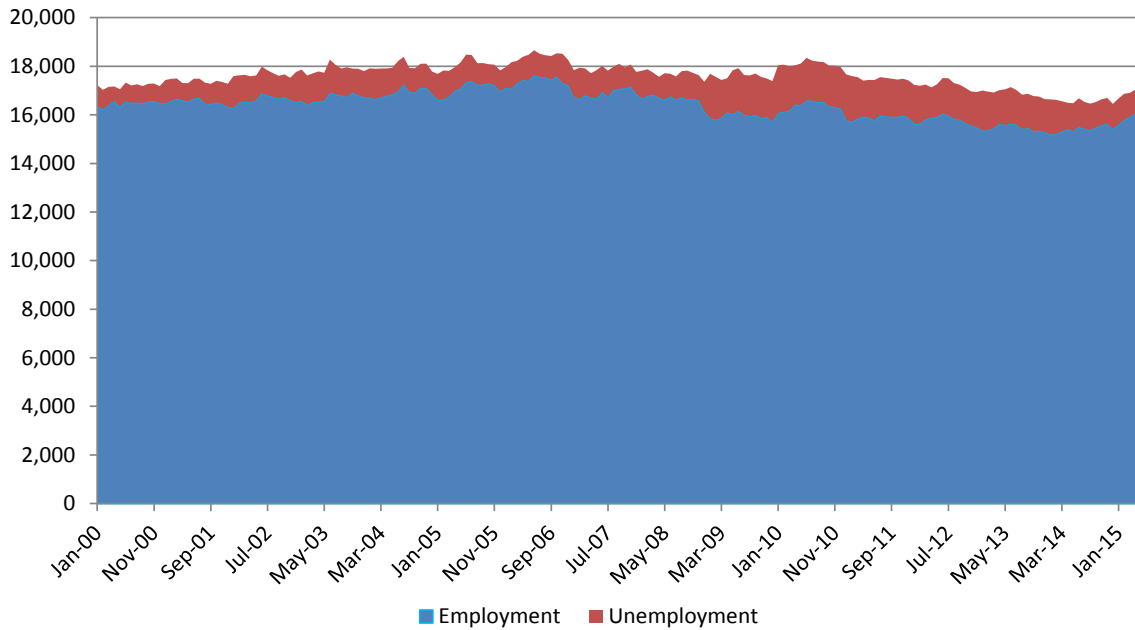
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Sequoyah County was 15,979 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.52% per year. The unemployment rate in May was 6.3%, a decrease of -320 basis points from May 2010, which was 9.5%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Sequoyah County has underperformed both the state and nation in these statistics, with declining employment levels and higher unemployment compared with the rest of Oklahoma and the nation.

### Employment Level Trends

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

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

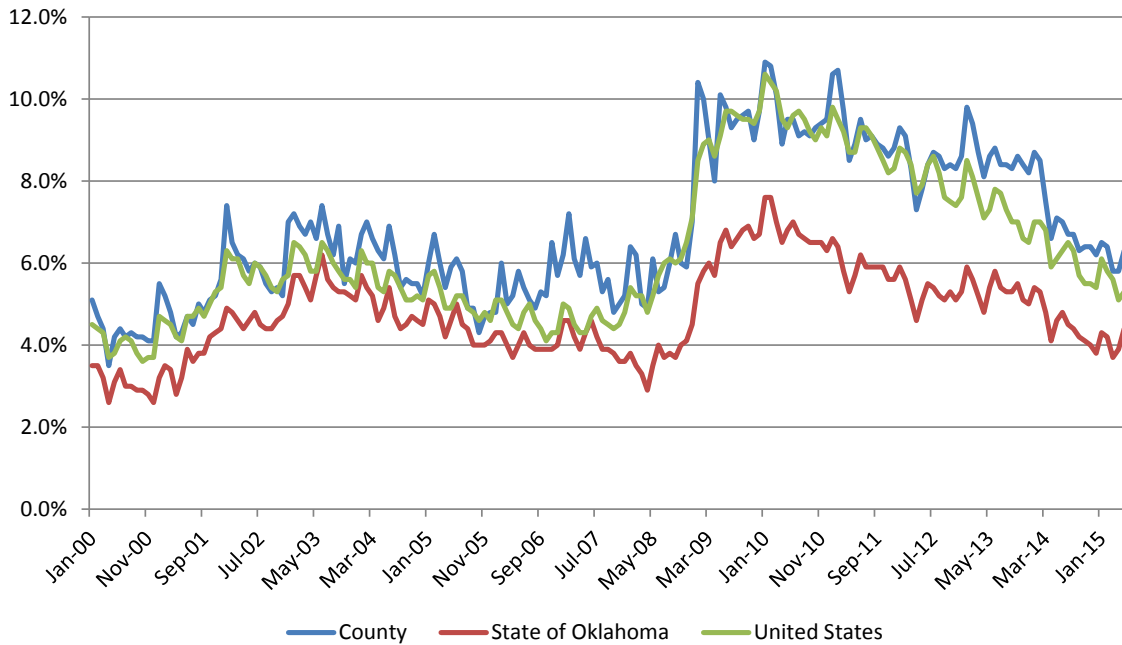
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to decline due to the national economic recession. Total employment declined since that time, only posting modest improvement in the last 18 months, growing to its current level of 15,979 persons. The number of unemployed persons in May 2015 was 1,073, out of a total labor force of 17,052 persons. Total employment remains below pre-2008 levels, however.

**Unemployment Rate Trends**

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



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



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

As shown, unemployment rates in Sequoyah County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 6.3%. On the whole, unemployment rates in Sequoyah County track very well with statewide figures but are typically well above the rest of the state, and periodically above the rest of the nation as well.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Sequoyah 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.

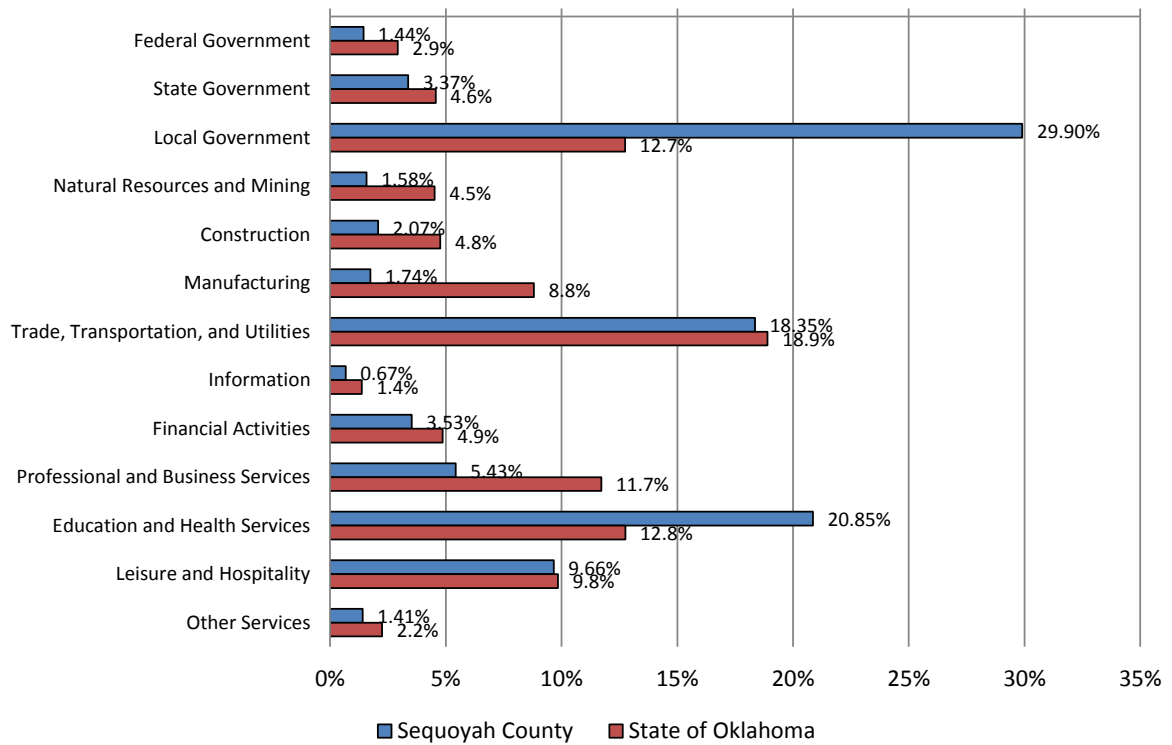


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	13	131	1.44%	\$58,023	0.72
State Government	13	306	3.37%	\$37,971	1.01
Local Government	54	2,711	29.90%	\$29,939	2.97
Natural Resources and Mining	17	143	1.58%	\$40,311	1.04
Construction	55	188	2.07%	\$34,255	0.46
Manufacturing	12	158	1.74%	\$30,003	0.20
Trade, Transportation, and Utilities	143	1,664	18.35%	\$24,806	0.96
Information	9	61	0.67%	\$28,749	0.34
Financial Activities	69	320	3.53%	\$33,063	0.63
Professional and Business Services	79	492	5.43%	\$30,812	0.39
Education and Health Services	78	1,891	20.85%	\$20,152	1.38
Leisure and Hospitality	56	876	9.66%	\$11,816	0.90
Other Services	28	128	1.41%	\$24,668	0.46
<b>Total</b>	<b>624</b>	<b>9,068</b>		<b>\$26,211</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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



Among private employers, the largest percentage of persons (20.85%) are employed in Education and Health Services. The average annual pay in this sector is \$20,152 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$40,311 per year.

The rightmost column of the previous table provides location quotients for each industry for Sequoyah 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 (Sequoyah 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 Sequoyah County, among all industries the largest location quotient is in Local Government, with a quotient of 2.97. Among private employers, the largest is Education and Health Services, with a quotient of 1.38.

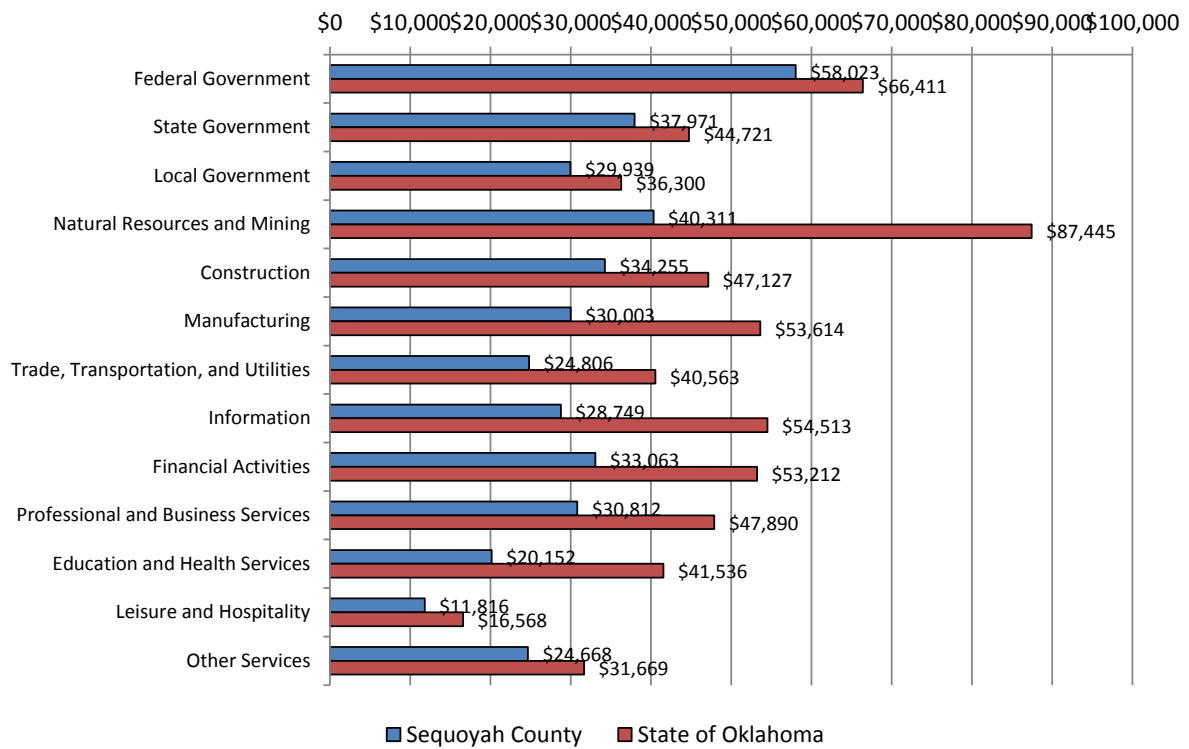
The next table presents average annual pay in Sequoyah County by industry, in comparison with Oklahoma as a whole and the United States.

<b>Comparison of 2014 Average Annual Pay by Supersector</b>					
Supersector	Sequoyah County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$58,023	\$66,411	\$75,784	87.4%	76.6%
State Government	\$37,971	\$44,721	\$54,184	84.9%	70.1%
Local Government	\$29,939	\$36,300	\$46,146	82.5%	64.9%
Natural Resources and Mining	\$40,311	\$87,445	\$59,666	46.1%	67.6%
Construction	\$34,255	\$47,127	\$55,041	72.7%	62.2%
Manufacturing	\$30,003	\$53,614	\$62,977	56.0%	47.6%
Trade, Transportation, and Utilities	\$24,806	\$40,563	\$42,988	61.2%	57.7%
Information	\$28,749	\$54,513	\$90,804	52.7%	31.7%
Financial Activities	\$33,063	\$53,212	\$85,261	62.1%	38.8%
Professional and Business Services	\$30,812	\$47,890	\$66,657	64.3%	46.2%
Education and Health Services	\$20,152	\$41,536	\$45,951	48.5%	43.9%
Leisure and Hospitality	\$11,816	\$16,568	\$20,993	71.3%	56.3%
Other Services	\$24,668	\$31,669	\$33,935	77.9%	72.7%
<b>Total</b>	<b>\$26,211</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>59.9%</b>	<b>51.0%</b>

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



### Average Annual Pay - 2014



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

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

### Working Families

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

<b>Families by Employment Status and Presence of Children</b>						
	<b>Sallisaw</b>		<b>Sequoyah County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>2,252</b>		<b>11,324</b>		<b>961,468</b>	
With Children <18 Years:	988	43.87%	4,720	41.68%	425,517	44.26%
Married Couple:	652	65.99%	3,039	64.39%	281,418	66.14%
Both Parents Employed	402	61.66%	1,583	52.09%	166,700	59.24%
One Parent Employed	217	33.28%	1,087	35.77%	104,817	37.25%
Neither Parent Employed	33	5.06%	369	12.14%	9,901	3.52%
Other Family:	336	34.01%	1,681	35.61%	144,099	33.86%
Male Householder:	37	11.01%	425	25.28%	36,996	25.67%
Employed	37	100.00%	336	79.06%	31,044	83.91%
Not Employed	0	0.00%	89	20.94%	5,952	16.09%
Female Householder:	299	88.99%	1,256	74.72%	107,103	74.33%
Employed	141	47.16%	878	69.90%	75,631	70.62%
Not Employed	158	52.84%	378	30.10%	31,472	29.38%
Without Children <18 Years:	1,264	56.13%	6,604	58.32%	535,951	55.74%
Married Couple:	937	74.13%	5,304	80.31%	431,868	80.58%
Both Spouses Employed	308	32.87%	1,617	30.49%	167,589	38.81%
One Spouse Employed	262	27.96%	1,528	28.81%	138,214	32.00%
Neither Spouse Employed	367	39.17%	2,159	40.71%	126,065	29.19%
Other Family:	327	25.87%	1,300	19.69%	104,083	19.42%
Male Householder:	64	17.44%	393	18.20%	32,243	25.58%
Employed	21	32.81%	169	43.00%	19,437	60.28%
Not Employed	43	67.19%	224	57.00%	12,806	39.72%
Female Householder:	263	80.43%	907	69.77%	71,840	69.02%
Employed	97	36.88%	378	41.68%	36,601	50.95%
Not Employed	166	63.12%	529	58.32%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,485</i>	<i>65.94%</i>	<i>7,576</i>	<i>66.90%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>797</i>	<i>53.67%</i>	<i>3,884</i>	<i>51.27%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>688</i>	<i>46.33%</i>	<i>3,692</i>	<i>48.73%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Sequoyah County, there are 7,576 working families, 51.27% 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 Sequoyah County area are presented in the following table, as reported by the City of Sallisaw 2014 Annual Budget.

### Major Employers in Sequoyah County

Company	Industry / Description
Sallisaw Public Schools	Education
City of Sallisaw	Municipal Government
People Incorporated	Community-Based Services
Sequoyah Memorial Hospital	Health Care
SLW Industries	Automotive Pump Manufacturer
Wal-Mart	Retail

Source: City of Sallisaw 2014 Annual Budget

In addition to these employers, the City of Sallisaw notes that agriculture and horse ranching are major components of the local economy.

### Commuting Patterns

#### Travel Time to Work

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

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

	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>3,168</b>		<b>14,974</b>		<b>1,613,364</b>	
Less than 15 minutes	2,022	63.83%	4,744	31.68%	581,194	36.02%
15 to 30 minutes	495	15.63%	4,984	33.28%	625,885	38.79%
30 to 45 minutes	275	8.68%	3,318	22.16%	260,192	16.13%
45 to 60 minutes	241	7.61%	1,181	7.89%	74,625	4.63%
60 or more minutes	135	4.26%	747	4.99%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Sequoyah County, the largest percentage of workers (33.28%) travel 15 to 30 minutes to work. Although Sequoyah County has an active labor market, it also serves to some extent as a bedroom community to the Fort Smith area.

#### Means of Transportation

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



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


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	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>3,314</b>		<b>15,563</b>		<b>1,673,026</b>	
Car, Truck or Van:	3,080	92.94%	14,716	94.56%	1,551,461	92.73%
<i>Drove Alone</i>	<i>2,708</i>	<i>87.92%</i>	<i>13,095</i>	<i>88.98%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>372</i>	<i>12.08%</i>	<i>1,621</i>	<i>11.02%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	35	0.22%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	12	0.08%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	33	1.00%	87	0.56%	30,401	1.82%
Other Means	55	1.66%	124	0.80%	14,442	0.86%
Worked at Home	146	4.41%	589	3.78%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Sallisaw	3,556	3,930	1.01%	3,889	-0.21%
Sequoyah County	16,940	18,656	0.97%	18,459	-0.21%
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 Sequoyah County declined by -0.21% per year, to a total of 18,459 housing units in 2015. In terms of new housing unit construction, Sequoyah County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>4,009</b>		<b>18,652</b>		<b>1,669,828</b>	
1 Unit, Detached	3,039	75.80%	13,618	73.01%	1,219,987	73.06%
1 Unit, Attached	74	1.85%	132	0.71%	34,434	2.06%
Duplex Units	177	4.42%	513	2.75%	34,207	2.05%
3-4 Units	182	4.54%	388	2.08%	42,069	2.52%
5-9 Units	252	6.29%	398	2.13%	59,977	3.59%
10-19 Units	44	1.10%	100	0.54%	57,594	3.45%
20-49 Units	0	0.00%	81	0.43%	29,602	1.77%
50 or More Units	0	0.00%	20	0.11%	30,240	1.81%
Mobile Homes	241	6.01%	3,378	18.11%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	24	0.13%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>655</b>	<b>16.34%</b>	<b>1,500</b>	<b>8.04%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Sequoyah County, 73.01% of housing units are single-family, detached. 8.04% of housing units are multifamily in structure (two or more units per building), while 18.24% of housing units comprise mobile homes, RVs, etc.

Within Sallisaw, 75.80% of housing units are single-family, detached. 16.34% of housing units are multifamily in structure, while 6.01% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>3,329</b>		<b>15,624</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>1,845</b>	<b>55.42%</b>	<b>11,178</b>	<b>71.54%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	24	0.21%	2,580	0.27%
1 Bedroom	20	1.08%	255	2.28%	16,837	1.74%
2 Bedrooms	377	20.43%	2,269	20.30%	166,446	17.18%
3 Bedrooms	1,162	62.98%	7,091	63.44%	579,135	59.78%
4 Bedrooms	240	13.01%	1,324	11.84%	177,151	18.29%
5 or More Bedrooms	46	2.49%	215	1.92%	26,587	2.74%
<b>Renter Occupied:</b>	<b>1,484</b>	<b>44.58%</b>	<b>4,446</b>	<b>28.46%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	46	3.10%	102	2.29%	13,948	2.93%
1 Bedroom	249	16.78%	485	10.91%	101,850	21.43%
2 Bedrooms	452	30.46%	1,528	34.37%	179,121	37.68%
3 Bedrooms	637	42.92%	2,008	45.16%	152,358	32.05%
4 Bedrooms	83	5.59%	300	6.75%	24,968	5.25%
5 or More Bedrooms	17	1.15%	23	0.52%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Sequoyah County is 71.54%, while 28.46% of housing units are renter occupied. In Sallisaw, the homeownership rate is 55.42%, while 44.58% of households are renters.

### Housing Units Tenure and Household Income

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

**Sequoyah County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>15,624</b>	<b>11,178</b>	<b>4,446</b>	<b>71.54%</b>	<b>28.46%</b>
Less than \$5,000	534	197	337	36.89%	63.11%
\$5,000 - \$9,999	1,088	501	587	46.05%	53.95%
\$10,000-\$14,999	1,318	741	577	56.22%	43.78%
\$15,000-\$19,999	1,305	809	496	61.99%	38.01%
\$20,000-\$24,999	1,160	666	494	57.41%	42.59%
\$25,000-\$34,999	2,275	1,619	656	71.16%	28.84%
\$35,000-\$49,999	2,253	1,771	482	78.61%	21.39%
\$50,000-\$74,999	2,963	2,444	519	82.48%	17.52%
\$75,000-\$99,999	1,491	1,311	180	87.93%	12.07%
\$100,000-\$149,999	935	837	98	89.52%	10.48%
\$150,000 or more	302	282	20	93.38%	6.62%
<b>Income Less Than \$25,000</b>	<b>5,405</b>	<b>2,914</b>	<b>2,491</b>	<b>53.91%</b>	<b>46.09%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Sequoyah County as a whole, 46.09% of households with incomes less than \$25,000 are estimated to be renters, while 53.91% are estimated to be homeowners.

**Sallisaw Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>3,329</b>	<b>1,845</b>	<b>1,484</b>	<b>55.42%</b>	<b>44.58%</b>
Less than \$5,000	181	34	147	18.78%	81.22%
\$5,000 - \$9,999	263	81	182	30.80%	69.20%
\$10,000-\$14,999	269	140	129	52.04%	47.96%
\$15,000-\$19,999	351	173	178	49.29%	50.71%
\$20,000-\$24,999	306	141	165	46.08%	53.92%
\$25,000-\$34,999	581	297	284	51.12%	48.88%
\$35,000-\$49,999	382	270	112	70.68%	29.32%
\$50,000-\$74,999	527	355	172	67.36%	32.64%
\$75,000-\$99,999	236	192	44	81.36%	18.64%
\$100,000-\$149,999	181	123	58	67.96%	32.04%
\$150,000 or more	52	39	13	75.00%	25.00%
<b>Income Less Than \$25,000</b>	<b>1,370</b>	<b>569</b>	<b>801</b>	<b>41.53%</b>	<b>58.47%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Sallisaw, 58.47% of households with incomes less than \$25,000 are estimated to be renters, while 41.53% 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**

	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>3,329</b>		<b>15,624</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>1,845</b>	<b>55.42%</b>	<b>11,178</b>	<b>71.54%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	136	1.22%	10,443	1.08%
Built 2000 to 2009	296	16.04%	1,832	16.39%	153,492	15.84%
Built 1990 to 1999	294	15.93%	2,242	20.06%	125,431	12.95%
Built 1980 to 1989	256	13.88%	2,047	18.31%	148,643	15.34%
Built 1970 to 1979	368	19.95%	2,303	20.60%	184,378	19.03%
Built 1960 to 1969	380	20.60%	1,325	11.85%	114,425	11.81%
Built 1950 to 1959	135	7.32%	623	5.57%	106,544	11.00%
Built 1940 to 1949	32	1.73%	323	2.89%	50,143	5.18%
Built 1939 or Earlier	84	4.55%	347	3.10%	75,237	7.77%
Median Year Built:		1978		1983		1977
<b>Renter Occupied:</b>	<b>1,484</b>	<b>44.58%</b>	<b>4,446</b>	<b>28.46%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	8	0.54%	32	0.72%	5,019	1.06%
Built 2000 to 2009	177	11.93%	619	13.92%	50,883	10.70%
Built 1990 to 1999	205	13.81%	646	14.53%	47,860	10.07%
Built 1980 to 1989	116	7.82%	804	18.08%	77,521	16.31%
Built 1970 to 1979	500	33.69%	986	22.18%	104,609	22.01%
Built 1960 to 1969	258	17.39%	639	14.37%	64,546	13.58%
Built 1950 to 1959	161	10.85%	402	9.04%	54,601	11.49%
Built 1940 to 1949	35	2.36%	123	2.77%	31,217	6.57%
Built 1939 or Earlier	24	1.62%	195	4.39%	39,089	8.22%
Median Year Built:		1975		1979		1975
<b>Overall Median Year Built:</b>		<b>1978</b>		<b>1982</b>		<b>1976</b>

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

Within Sequoyah County, 16.76% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Sallisaw the percentage is 14.45%.

64.75% of housing units in Sequoyah County were built prior to 1990, while in Sallisaw the percentage is 70.56%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

The next table presents data regarding substandard housing in Sequoyah 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
Sallisaw	3,329	16	0.48%	0	0.00%	6	0.18%
Sequoyah County	15,624	102	0.65%	61	0.39%	1,179	7.55%
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 Sequoyah County, 0.65% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.39% 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 Sequoyah County by vacancy and type. This data is provided by the American Community Survey.

### 2013 Housing Units by Vacancy

	Sallisaw		Sequoyah County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	4,009		18,652		1,669,828	
Total Vacant Units	680	16.96%	3,028	16.23%	225,747	13.52%
For rent	145	21.32%	382	12.62%	43,477	19.26%
Rented, not occupied	14	2.06%	37	1.22%	9,127	4.04%
For sale only	78	11.47%	362	11.96%	23,149	10.25%
Sold, not occupied	82	12.06%	194	6.41%	8,618	3.82%
For seasonal, recreational, or occasional use	52	7.65%	830	27.41%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	309	45.44%	1,223	40.39%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	3.89%		3.09%		2.31%	
<b>Rental Vacancy Rate</b>	8.83%		7.85%		8.24%	

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

Within Sequoyah County, the overall housing vacancy rate is estimated to be 16.23%. The homeowner vacancy rate is estimated to be 3.09%, while the rental vacancy rate is estimated to be 7.85%.

In Sallisaw, the overall housing vacancy rate is estimated to be 16.96%. The homeowner vacancy rate is estimated to be 3.89%, while the rental vacancy rate is estimated to be 8.83%.

## Building Permits

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

### Sallisaw

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	31	\$104,790	2	\$35,000
2005	32	\$111,453	2	\$92,500
2006	45	\$120,696	14	\$56,429
2007	36	\$193,788	2	\$55,000
2008	31	\$110,161	5	\$50,000
2009	7	\$105,000	10	\$27,900
2010	14	\$107,375	2	\$60,000
2011	5	\$133,600	0	N/A
2012	4	\$260,750	0	N/A
2013	9	\$143,595	0	N/A
2014	13	\$184,077	0	N/A

Source: United States Census Bureau Building Permits Survey

In Sallisaw, building permits for 264 housing units were issued between 2004 and 2014, for an average of 24 units per year. 85.98% of these housing units were single family homes, and 14.02% consisted of multifamily units.

## New Construction Activity

### For Ownership:

Most new housing construction in Sequoyah County represents custom-built homes on rural, unplatted acreages. New homes have also been constructed in most of the communities in Sequoyah County, including Sallisaw, Vian, Muldrow, Roland and Gore, as well as rural subdivisions outside of the jurisdiction of any community. New construction in Sallisaw has occurred on infill lots, and subdivisions such as Richland Estate VI, South Dogwood Estates, and Lakewood Estates.

Some new home construction in Sequoyah County has been relatively affordable, however the average sale price for homes constructed since 2012 (and sold after January 2015) is \$217,214, or

\$97.45 per square foot. This is well above what could be afforded by a household earning at or less than median household income for Sequoyah County, estimated to be \$40,526 in 2015.

**For Rent:**

No significant new multifamily rental housing has been constructed in Sallisaw since GardenWalk was constructed in the late 1990s (under the Affordable Housing Tax Credit program), apart from sporadic construction of duplex and quadplex rental properties. No new multifamily rental properties are planned in Sallisaw to our knowledge, though 22 affordable rental homes have been proposed in the nearby community of Roland.



## Homeownership Market

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

### Housing Units by Home Value

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

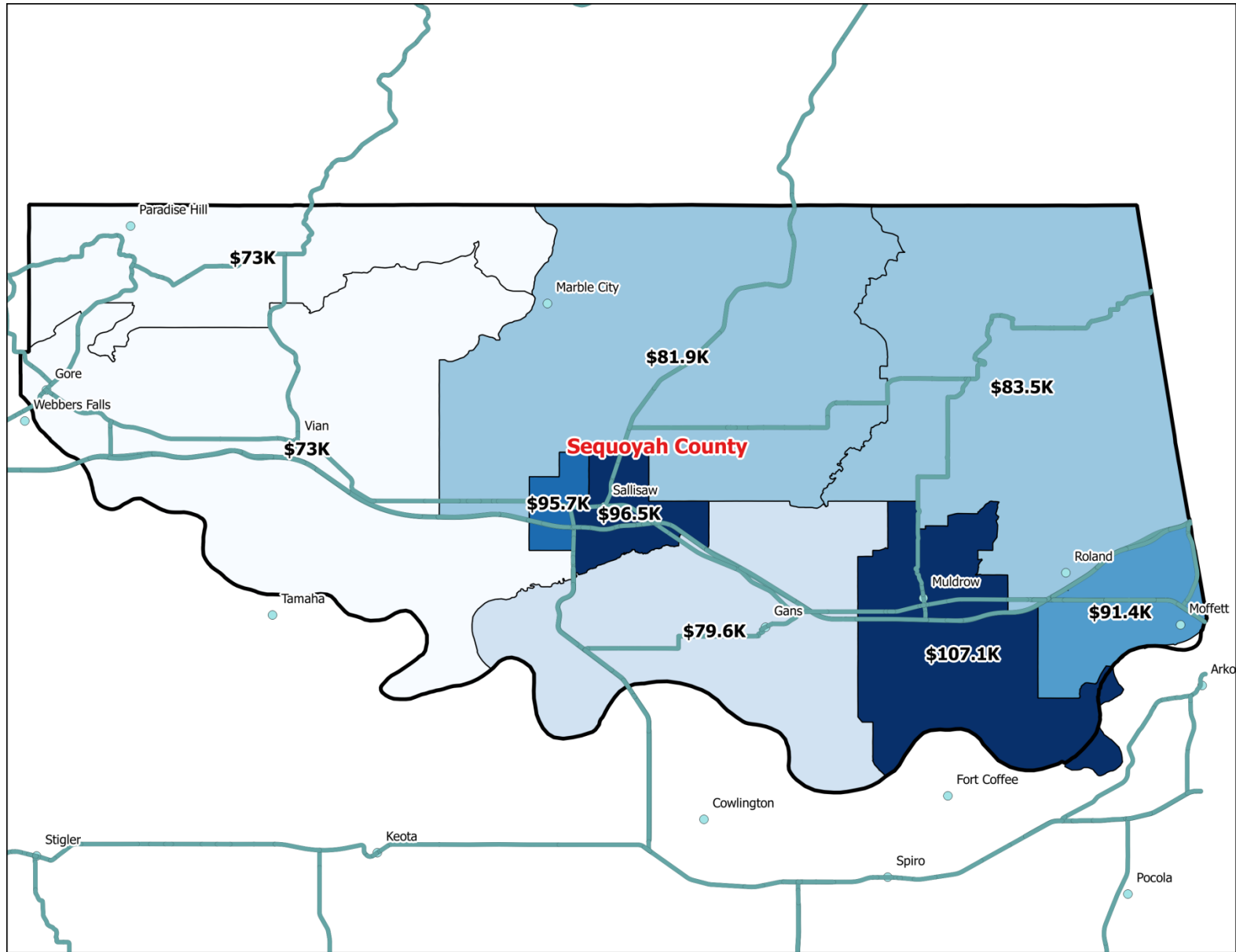
<b>2013 Housing Units by Home Value</b>						
	<b>Sallisaw</b>		<b>Sequoyah County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>1,845</b>		<b>11,178</b>		<b>968,736</b>	
Less than \$10,000	39	2.11%	208	1.86%	20,980	2.17%
\$10,000 to \$14,999	15	0.81%	171	1.53%	15,427	1.59%
\$15,000 to \$19,999	16	0.87%	201	1.80%	13,813	1.43%
\$20,000 to \$24,999	51	2.76%	320	2.86%	16,705	1.72%
\$25,000 to \$29,999	29	1.57%	366	3.27%	16,060	1.66%
\$30,000 to \$34,999	39	2.11%	388	3.47%	19,146	1.98%
\$35,000 to \$39,999	14	0.76%	303	2.71%	14,899	1.54%
\$40,000 to \$49,999	102	5.53%	590	5.28%	39,618	4.09%
\$50,000 to \$59,999	156	8.46%	768	6.87%	45,292	4.68%
\$60,000 to \$69,999	131	7.10%	765	6.84%	52,304	5.40%
\$70,000 to \$79,999	137	7.43%	961	8.60%	55,612	5.74%
\$80,000 to \$89,999	129	6.99%	947	8.47%	61,981	6.40%
\$90,000 to \$99,999	175	9.49%	537	4.80%	51,518	5.32%
\$100,000 to \$124,999	287	15.56%	1,441	12.89%	119,416	12.33%
\$125,000 to \$149,999	110	5.96%	715	6.40%	96,769	9.99%
\$150,000 to \$174,999	198	10.73%	841	7.52%	91,779	9.47%
\$175,000 to \$199,999	82	4.44%	348	3.11%	53,304	5.50%
\$200,000 to \$249,999	47	2.55%	531	4.75%	69,754	7.20%
\$250,000 to \$299,999	58	3.14%	397	3.55%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	191	1.71%	37,680	3.89%
\$400,000 to \$499,999	30	1.63%	75	0.67%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	67	0.60%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	29	0.26%	3,764	0.39%
\$1,000,000 or more	0	0.00%	18	0.16%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$93,700</b>		<b>\$85,800</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Sequoyah County is \$85,800. This is -23.9% lower than the statewide median, which is \$112,800. The median home value in Sallisaw is estimated to be \$93,700.

The geographic distribution of home values in Sequoyah County can be visualized by the following map. As can be seen, the highest homes values in the county are in and around Sallisaw and Muldrow.

Sequoyah County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Sequoyah 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.

<b>2013 Median Home Value by Year of Construction</b>			
	<b>Sallisaw Median Value</b>	<b>Sequoyah County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	\$121,200	\$188,900
Built 2000 to 2009	\$125,000	\$118,500	\$178,000
Built 1990 to 1999	\$70,500	\$82,600	\$147,300
Built 1980 to 1989	\$113,200	\$85,600	\$118,300
Built 1970 to 1979	\$97,400	\$89,700	\$111,900
Built 1960 to 1969	\$82,500	\$66,700	\$97,100
Built 1950 to 1959	\$64,300	\$75,900	\$80,300
Built 1940 to 1949	\$52,000	\$59,700	\$67,900
Built 1939 or Earlier	\$45,200	\$72,400	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Sallisaw Single Family Sales Activity

The following tables show single family sales data for Sallisaw, separated between two, three and four bedroom units, as well as all housing units as a whole.

<b>Sallisaw Single Family Sales Activity</b>					
<b>Two Bedroom Units</b>					
<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# of Units Sold	3	9	13	5	2
Median List Price	\$59,950	\$46,000	\$27,000	\$52,900	\$22,500
Median Sale Price	\$55,000	\$35,500	\$28,196	\$44,000	\$21,010
Sale/List Price Ratio	91.7%	92.5%	91.8%	95.4%	92.5%
Median Square Feet	964	988	864	936	1,081
Median Price/SF	\$57.05	\$41.87	\$19.53	\$38.32	\$19.26
Med. Days on Market	60	63	32	51	76

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	31	38	39	52	46
Median List Price	\$125,000	\$95,700	\$94,500	\$89,900	\$104,500
Median Sale Price	\$120,000	\$89,250	\$89,900	\$89,500	\$106,375
Sale/List Price Ratio	96.1%	95.5%	95.0%	95.2%	95.2%
Median Square Feet	1,544	1,466	1,484	1,446	1,570
Median Price/SF	\$65.17	\$56.34	\$60.18	\$58.54	\$62.58
Med. Days on Market	56	55	86	79	74

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	6	6	13	6	5
Median List Price	\$174,250	\$102,500	\$149,000	\$145,000	\$219,500
Median Sale Price	\$160,500	\$90,000	\$143,000	\$134,575	\$197,500
Sale/List Price Ratio	94.9%	92.5%	94.0%	95.2%	86.2%
Median Square Feet	2,081	1,810	1,896	2,174	2,600
Median Price/SF	\$67.19	\$56.96	\$60.26	\$47.96	\$80.78
Med. Days on Market	48	66	75	51	48

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	40	54	67	71	54
Median List Price	\$122,250	\$92,750	\$94,500	\$89,900	\$112,500
Median Sale Price	\$118,875	\$85,025	\$88,500	\$89,000	\$113,875
Sale/List Price Ratio	95.7%	94.5%	94.0%	95.1%	94.8%
Median Square Feet	1,568	1,332	1,458	1,394	1,602
Median Price/SF	\$65.99	\$55.53	\$53.53	\$55.22	\$62.58
Med. Days on Market	58	63	75	70	74

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price declined by -7.40% per year. The median sale price was \$113,875 in 2015, for a median price per square foot of \$62.58/SF. The median sale price to list price ratio was 94.8%, with median days on market of 74 days. On the whole, the market appears to be rebounding somewhat after declines in 2012-2014, though marketing time remains relatively high.

**Foreclosure Rates**

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

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## Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Sequoyah County	3.3%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	9

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

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

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According to the data provided, the foreclosure rate in Sequoyah County was 3.3% in May 2014. The county ranked 9 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With the ninth highest foreclosure rate in the state, foreclosures have likely had a negative impact on the local market, depressing real estate values and lengthening marketing times, which appears to be reflected in the previously discussed home sales data.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Sallisaw</b>		<b>Sequoyah County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>1,484</b>		<b>4,446</b>		<b>475,345</b>	
With cash rent:	1,285		3,635		432,109	
Less than \$100	8	0.54%	22	0.49%	2,025	0.43%
\$100 to \$149	14	0.94%	14	0.31%	2,109	0.44%
\$150 to \$199	39	2.63%	97	2.18%	4,268	0.90%
\$200 to \$249	49	3.30%	105	2.36%	8,784	1.85%
\$250 to \$299	66	4.45%	109	2.45%	8,413	1.77%
\$300 to \$349	20	1.35%	96	2.16%	9,107	1.92%
\$350 to \$399	82	5.53%	146	3.28%	10,932	2.30%
\$400 to \$449	92	6.20%	232	5.22%	15,636	3.29%
\$450 to \$499	143	9.64%	361	8.12%	24,055	5.06%
\$500 to \$549	74	4.99%	345	7.76%	31,527	6.63%
\$550 to \$599	39	2.63%	233	5.24%	33,032	6.95%
\$600 to \$649	118	7.95%	329	7.40%	34,832	7.33%
\$650 to \$699	64	4.31%	148	3.33%	32,267	6.79%
\$700 to \$749	6	0.40%	212	4.77%	30,340	6.38%
\$750 to \$799	145	9.77%	299	6.73%	27,956	5.88%
\$800 to \$899	154	10.38%	304	6.84%	45,824	9.64%
\$900 to \$999	75	5.05%	283	6.37%	34,153	7.18%
\$1,000 to \$1,249	63	4.25%	262	5.89%	46,884	9.86%
\$1,250 to \$1,499	30	2.02%	34	0.76%	14,699	3.09%
\$1,500 to \$1,999	4	0.27%	4	0.09%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	199	13.41%	811	18.24%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$607</b>		<b>\$609</b>		<b>\$699</b>	

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

Median gross rent in Sequoyah County is estimated to be \$609, which is -12.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Sallisaw is estimated to be \$607.

### 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

	Sallisaw Median Rent	Sequoyah County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	\$433	\$933
Built 2000 to 2009	\$668	\$712	\$841
Built 1990 to 1999	\$494	\$612	\$715
Built 1980 to 1989	\$525	\$563	\$693
Built 1970 to 1979	\$438	\$540	\$662
Built 1960 to 1969	\$813	\$725	\$689
Built 1950 to 1959	\$755	\$688	\$714
Built 1940 to 1949	\$575	\$561	\$673
Built 1939 or Earlier	-	\$534	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Sequoyah County is among housing units constructed in Sallisaw between 1960 and 1969 (likely representing rental houses), which is \$813 per month. In order to be affordable, a household would need to earn at least \$32,520 per year to afford such a unit.

### Sallisaw Rental Survey Data

The next two tables show the results of our rental survey of Sallisaw. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.). Much of the rental housing in Sallisaw is subsidized or rent restricted in some form.

<b>Sallisaw Rental Properties</b>							
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>
PAC Apartments	Market Rate	1946	Studio	1	450	\$450	\$1.000
PAC Apartments	Market Rate	1946	1	1	550	\$450	\$0.818
PAC Apartments	Market Rate	1946	1	1	600	\$500	\$0.833
Five Pines Apartments	Market Rate	1985	2	1	800	\$400	\$0.500
Five Pines Apartments	Market Rate	1985	2	1	900	\$475	\$0.528
Village West Apartments	Project Based - Family	1970	1	1	520	\$480	\$0.923
Village West Apartments	Project Based - Family	1970	2	1	682	\$575	\$0.843
Village West Apartments	Project Based - Family	1970	3	1	820	\$635	\$0.774
Rose Rock Estates I&II	USDA / LIHTC - Family	1980 & 91	1	1	594	30%	N/A
Rose Rock Estates I&II	USDA / LIHTC - Family	1980 & 91	1	1	658	30%	N/A
Rose Rock Estates I&II	USDA / LIHTC - Family	1980 & 91	2	1	739	30%	N/A
Rose Rock Estates I&II	USDA / LIHTC - Family	1980 & 91	2	1	849	30%	N/A
GardenWalk	USDA / LIHTC - Family	1998	1	1	680	30%	N/A
GardenWalk	USDA / LIHTC - Family	1998	2	1	791	30%	N/A
GardenWalk	USDA / LIHTC - Family	1998	3	1	900	30%	N/A
Tsa-La-Gi Village	Project Based - Elderly/Disabled	1979	1	1	624	30%	N/A

Rose Rock Estates consists of two non-contiguous properties, which were renovated within the last two years with financing in part through the Affordable Housing Tax Credit program. They also receive rent assistance from the USDA. GardenWalk was constructed in the late 1990s with AHTC funding, and also receives USDA rental assistance. Tsa-La-Gi Village is a HUD project-based facility for seniors or persons with disabilities. Village West is also project-based, and is intended for family occupancy.

Most properties have shown slight rental increases over the last few years, typically in the range of \$10 per month. Most declined to share their exact current occupancy.

### **Rental Market Vacancy – Sallisaw**

The overall market vacancy of rental housing units was reported at 8.83% by the Census Bureau as of the most recent American Community Survey. This slightly higher than the countywide vacancy rate of 7.85% and the statewide rate of 8.24%. We note that the latest data from HUD's "Picture of Subsidized Households" dataset reports 92% overall occupancy among HUD-assisted housing units, which generally agrees with data from the Census Bureau.



## 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 Sequoyah 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.

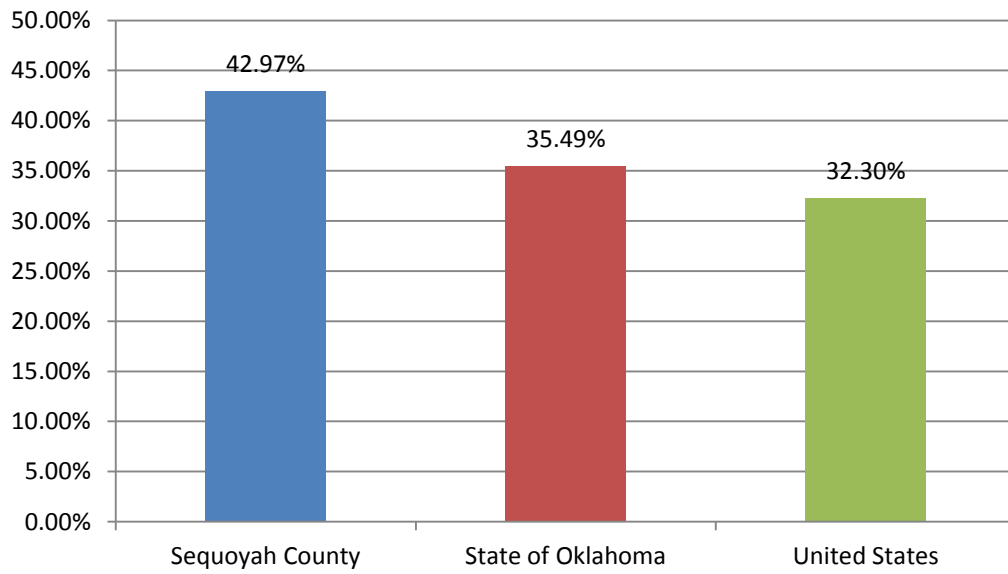
### HUD Programs in Sequoyah County

			Avg.			
<b>Sequoyah County</b>	<b># Units</b>	<b>Occupancy Rate</b>	<b>Household Income</b>	<b>Tenant Contribution</b>	<b>Federal Contribution</b>	<b>% of Total Rent</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	122	95%	\$10,185	\$265	\$355	42.71%
Mod Rehab	1	83%	N/A	N/A	N/A	N/A
Section 8 NC/SR	139	89%	\$10,488	\$243	\$341	41.58%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	80	90%	\$11,558	\$267	\$305	46.67%
<b>Summary of All HUD Programs</b>	<b>343</b>	<b>92%</b>	<b>\$10,631</b>	<b>\$255</b>	<b>\$339</b>	<b>42.97%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>94%</b>	<b>\$10,360</b>	<b>\$242</b>	<b>\$440</b>	<b>35.49%</b>
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>94%</b>	<b>\$12,892</b>	<b>\$304</b>	<b>\$637</b>	<b>32.30%</b>

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

Among all HUD programs, there are 343 housing units located within Sequoyah County, with an overall occupancy rate of 92%. The average household income among households living in these units is \$10,631. Total monthly rent for these units averages \$594, with the federal contribution averaging \$339 (57.03%) and the tenant's contribution averaging \$255 (42.97%).

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



Source: 2013 HUD Picture of Subsidized Households

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



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


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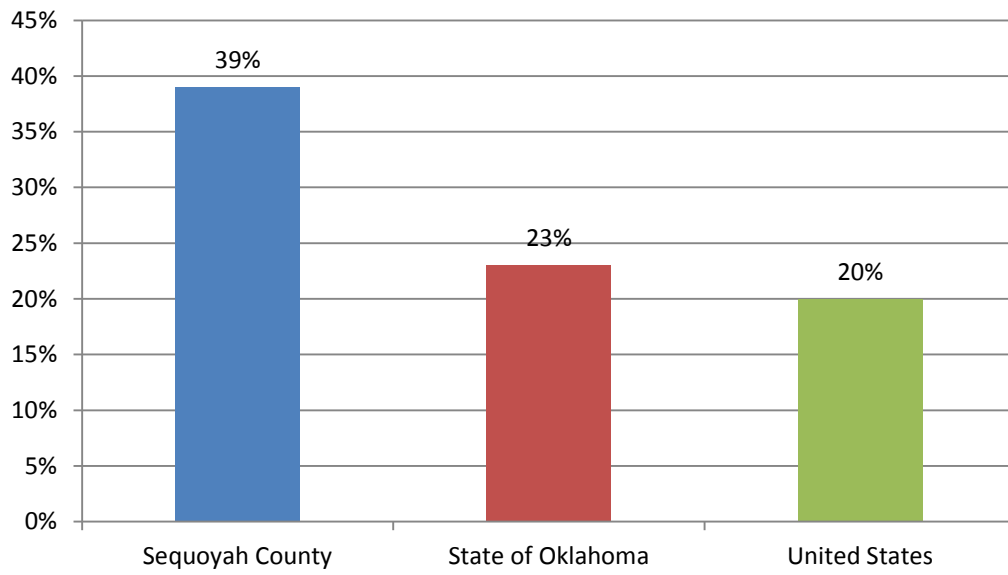
<b>Sequoyah County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	122	34%	42%	21%	87%	26%
Mod Rehab	1	N/A	N/A	N/A	N/A	0%
Section 8 NC/SR	139	7%	58%	53%	65%	21%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	80	39%	6%	28%	0%	38%
<b>Summary of All HUD Programs</b>	<b>343</b>	<b>22%</b>	<b>39%</b>	<b>36%</b>	<b>61%</b>	<b>25%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

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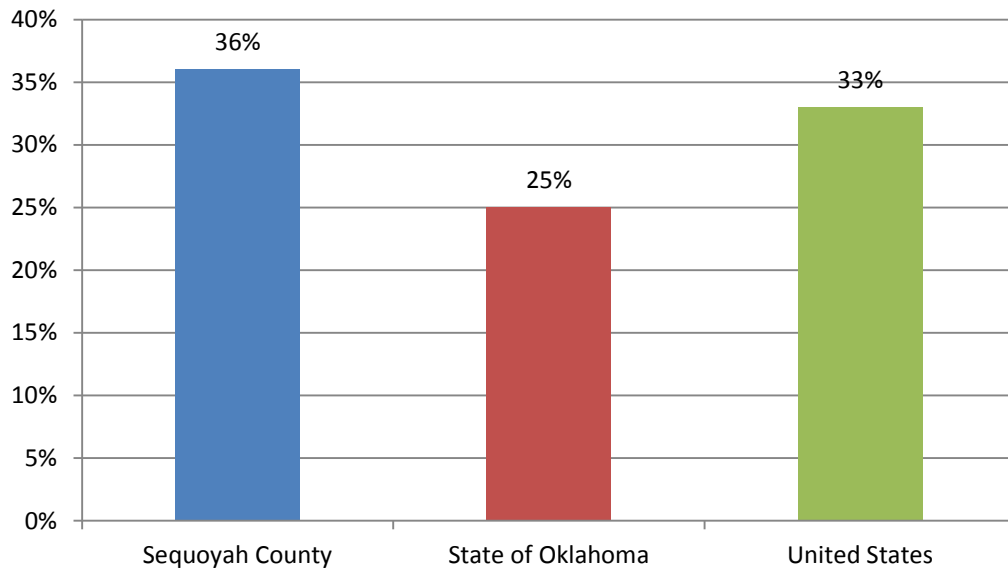
22% of housing units are occupied by single parents with female heads of household. 39% of households have at least one person with a disability. 36% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 61% have one or more disabilities. Finally, 25% of 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**



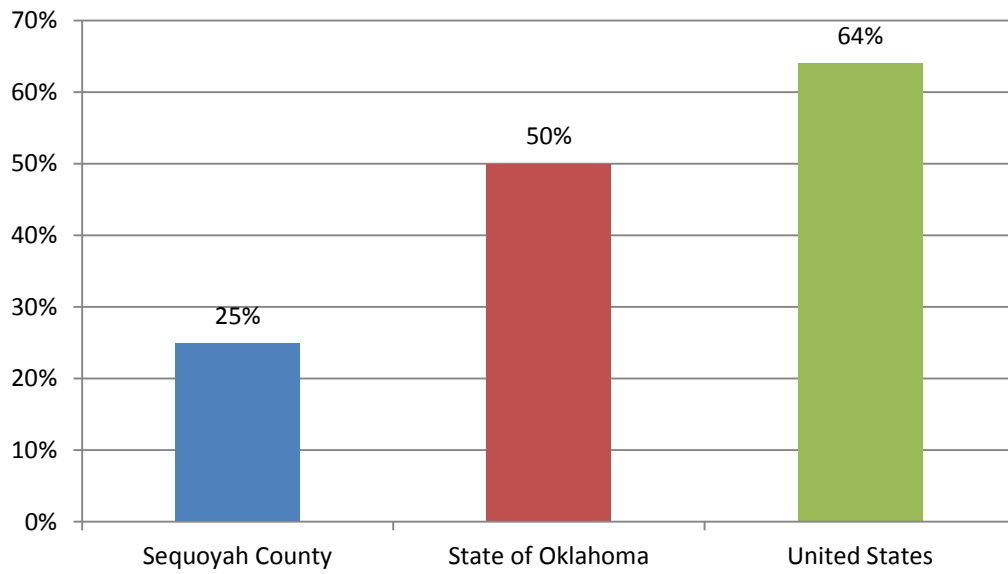
Source: 2013 HUD Picture of Subsidized Households



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

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

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

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

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>805</b>		<b>925</b>	
Cost Burden Less Than 30%	165	20.50%	280	30.27%
Cost Burden Between 30%-50%	145	18.01%	125	13.51%
Cost Burden Greater Than 50%	470	58.39%	450	48.65%
Not Computed (no/negative income)	30	3.73%	70	7.57%
<b>Income 30%-50% HAMFI</b>	<b>1,045</b>		<b>940</b>	
Cost Burden Less Than 30%	625	59.81%	260	27.66%
Cost Burden Between 30%-50%	215	20.57%	405	43.09%
Cost Burden Greater Than 50%	205	19.62%	270	28.72%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>1,780</b>		<b>970</b>	
Cost Burden Less Than 30%	1,200	67.42%	620	63.92%
Cost Burden Between 30%-50%	435	24.44%	300	30.93%
Cost Burden Greater Than 50%	145	8.15%	50	5.15%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>1,030</b>		<b>405</b>	
Cost Burden Less Than 30%	875	84.95%	335	82.72%
Cost Burden Between 30%-50%	125	12.14%	70	17.28%
Cost Burden Greater Than 50%	25	2.43%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>11,055</b>		<b>4,520</b>	
Cost Burden Less Than 30%	9,045	81.82%	2,775	61.39%
Cost Burden Between 30%-50%	1,125	10.18%	900	19.91%
Cost Burden Greater Than 50%	855	7.73%	770	17.04%
Not Computed (no/negative income)	30	0.27%	70	1.55%

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

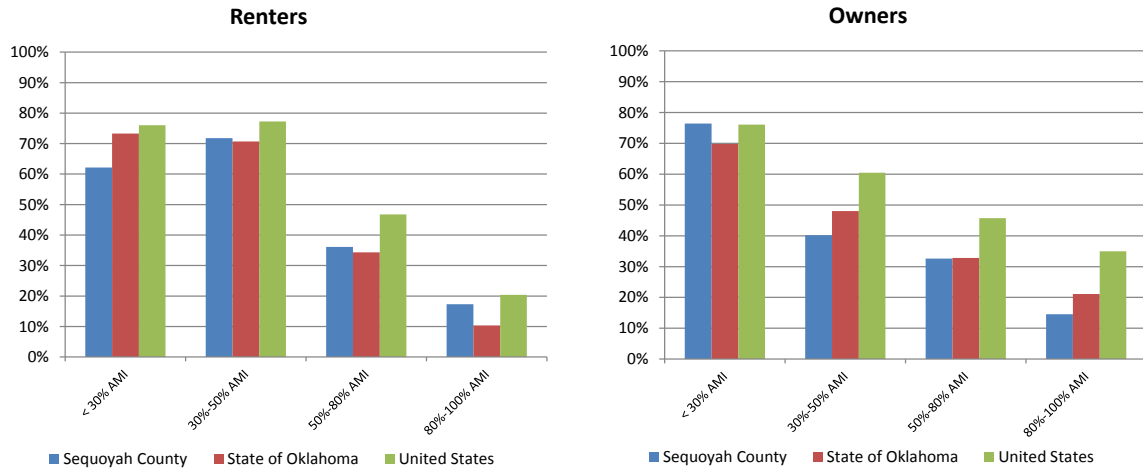
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Sequoyah County with the State of Oklahoma as a whole, and the United States.

**Sequoyah 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	805	76.40%	925	62.16%
Income 30%-50% HAMFI	1,045	40.19%	940	71.81%
Income 50%-80% HAMFI	1,780	32.58%	970	36.08%
Income 80%-100% HAMFI	1,030	14.56%	405	17.28%
All Incomes	11,055	17.91%	4,520	36.95%

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

**Households by Income Threshold: Percentage with Housing Cost Over 30% of Income**



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

**Substandard Conditions / Overcrowding by Income Threshold**

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.





<b>Sequoyah County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>805</b>		<b>925</b>	
Between 1.0 and 1.5 Persons per Room	45	5.59%	40	4.32%
More than 1.5 Persons per Room	0	0.00%	35	3.78%
Lacks Complete Kitchen or Plumbing	4	0.50%	25	2.70%
<b>Income 30%-50% HAMFI</b>	<b>1,045</b>		<b>940</b>	
Between 1.0 and 1.5 Persons per Room	50	4.78%	40	4.26%
More than 1.5 Persons per Room	4	0.38%	4	0.43%
Lacks Complete Kitchen or Plumbing	20	1.91%	4	0.43%
<b>Income 50%-80% HAMFI</b>	<b>1,780</b>		<b>970</b>	
Between 1.0 and 1.5 Persons per Room	70	3.93%	30	3.09%
More than 1.5 Persons per Room	4	0.22%	4	0.41%
Lacks Complete Kitchen or Plumbing	20	1.12%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>1,030</b>		<b>405</b>	
Between 1.0 and 1.5 Persons per Room	15	1.46%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.46%	0	0.00%
<b>All Incomes</b>	<b>11,055</b>		<b>4,520</b>	
Between 1.0 and 1.5 Persons per Room	270	2.44%	135	2.99%
More than 1.5 Persons per Room	33	0.30%	43	0.95%
Lacks Complete Kitchen or Plumbing	54	0.49%	64	1.42%

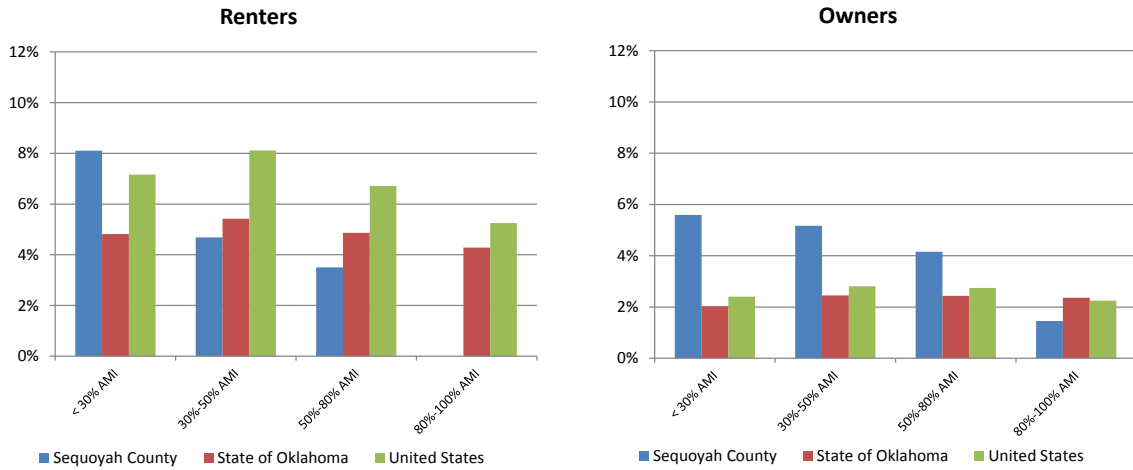
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Sequoyah County, Oklahoma and the nation.

<b>Sequoyah County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	805	5.59%	925	8.11%	
Income 30%-50% HAMFI	1,045	5.17%	940	4.68%	
Income 50%-80% HAMFI	1,780	4.16%	970	3.51%	
Income 80%-100% HAMFI	1,030	1.46%	405	0.00%	
<b>All Incomes</b>	<b>11,055</b>	<b>2.74%</b>	<b>4,520</b>	<b>3.94%</b>	

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 Sequoyah County, the state and the nation.

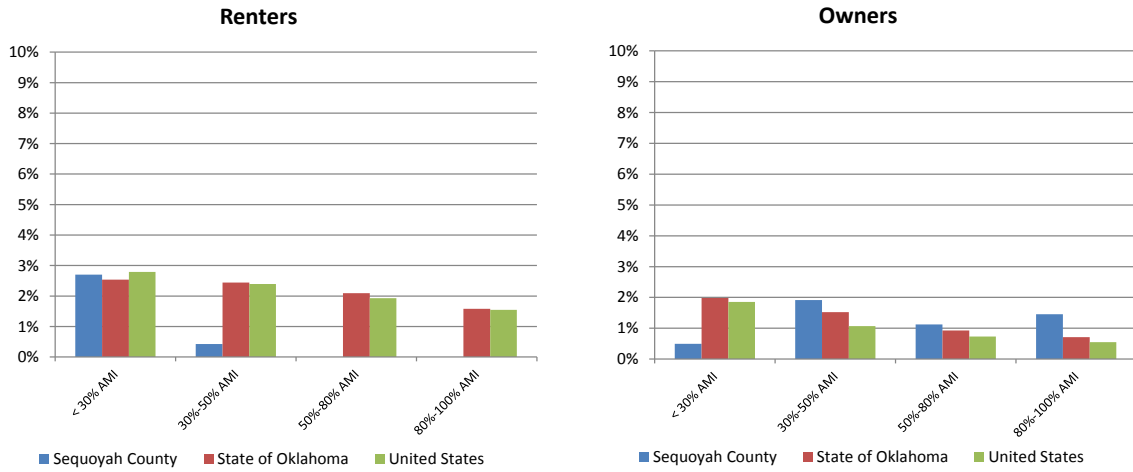
**Sequoyah County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	805	0.50%	925	2.70%	
Income 30%-50% HAMFI	1,045	1.91%	940	0.43%	
Income 50%-80% HAMFI	1,780	1.12%	970	0.00%	
Income 80%-100% HAMFI	1,030	1.46%	405	0.00%	
All Incomes	11,055	0.49%	4,520	1.42%	

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.



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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income	Income	Income	Income
<b>Income &lt; 30% HAMFI</b>	<b>805</b>	<b>614</b>	<b>76.27%</b>	<b>925</b>	<b>577</b>	<b>62.38%</b>
Elderly Family	80	59	73.75%	40	8	20.00%
Small Family (2-4 persons)	235	180	76.60%	345	219	63.48%
Large Family (5 or more persons)	60	60	100.00%	90	60	66.67%
Elderly Non-Family	230	185	80.43%	95	30	31.58%
Non-Family, Non-Elderly	205	130	63.41%	355	260	73.24%
<b>Income 30%-50% HAMFI</b>	<b>1,045</b>	<b>415</b>	<b>39.71%</b>	<b>940</b>	<b>673</b>	<b>71.60%</b>
Elderly Family	160	20	12.50%	60	8	13.33%
Small Family (2-4 persons)	275	115	41.82%	380	285	75.00%
Large Family (5 or more persons)	65	55	84.62%	110	110	100.00%
Elderly Non-Family	420	145	34.52%	150	95	63.33%
Non-Family, Non-Elderly	130	80	61.54%	235	175	74.47%
<b>Income 50%-80% HAMFI</b>	<b>1,780</b>	<b>579</b>	<b>32.53%</b>	<b>970</b>	<b>345</b>	<b>35.57%</b>
Elderly Family	555	105	18.92%	180	70	38.89%
Small Family (2-4 persons)	590	240	40.68%	470	200	42.55%
Large Family (5 or more persons)	135	40	29.63%	45	0	0.00%
Elderly Non-Family	280	49	17.50%	110	25	22.73%
Non-Family, Non-Elderly	215	145	67.44%	165	50	30.30%
<b>Income 80%-100% HAMFI</b>	<b>1,030</b>	<b>148</b>	<b>14.37%</b>	<b>405</b>	<b>70</b>	<b>17.28%</b>
Elderly Family	255	8	3.14%	35	0	0.00%
Small Family (2-4 persons)	420	75	17.86%	185	0	0.00%
Large Family (5 or more persons)	45	10	22.22%	4	0	0.00%
Elderly Non-Family	230	35	15.22%	40	0	0.00%
Non-Family, Non-Elderly	80	20	25.00%	140	70	50.00%
<b>All Incomes</b>	<b>11,055</b>	<b>1,976</b>	<b>17.87%</b>	<b>4,520</b>	<b>1,665</b>	<b>36.84%</b>
Elderly Family	2,235	202	9.04%	330	86	26.06%
Small Family (2-4 persons)	5,265	780	14.81%	2,135	704	32.97%
Large Family (5 or more persons)	760	165	21.71%	429	170	39.63%
Elderly Non-Family	1,565	439	28.05%	490	150	30.61%
Non-Family, Non-Elderly	1,235	390	31.58%	1,130	555	49.12%

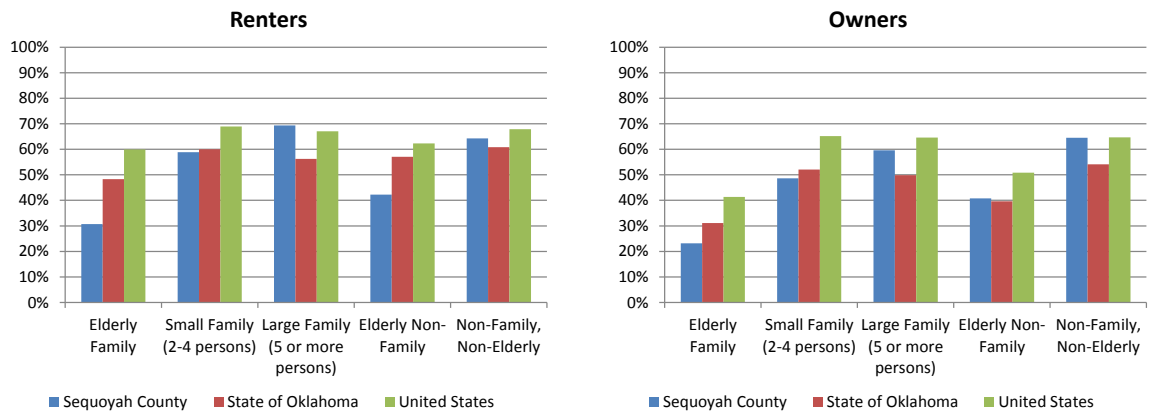
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
<b>Income &lt; 80% HAMFI</b>	<b>3,630</b>	<b>1,608</b>	<b>44.30%</b>	<b>2,835</b>	<b>56.26%</b>
Elderly Family	795	184	23.14%	280	30.71%
Small Family (2-4 persons)	1,100	535	48.64%	1,195	58.91%
Large Family (5 or more persons)	260	155	59.62%	245	69.39%
Elderly Non-Family	930	379	40.75%	355	42.25%
Non-Family, Non-Elderly	550	355	64.55%	755	64.24%

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).



**Sequoyah 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
<b>Income &lt; 30% HAMFI</b>	<b>805</b>	<b>620</b>	<b>77.02%</b>	<b>925</b>	<b>599</b>	<b>64.76%</b>
Elderly Family	80	55	68.75%	40	4	10.00%
Small Family (2-4 persons)	235	185	78.72%	345	225	65.22%
Large Family (5 or more persons)	60	60	100.00%	90	80	88.89%
Elderly Non-Family	230	185	80.43%	95	30	31.58%
Non-Family, Non-Elderly	205	135	65.85%	355	260	73.24%
<b>Income 30%-50% HAMFI</b>	<b>1,045</b>	<b>450</b>	<b>43.06%</b>	<b>940</b>	<b>680</b>	<b>72.34%</b>
Elderly Family	160	20	12.50%	60	15	25.00%
Small Family (2-4 persons)	275	130	47.27%	380	290	76.32%
Large Family (5 or more persons)	65	65	100.00%	110	110	100.00%
Elderly Non-Family	420	145	34.52%	150	95	63.33%
Non-Family, Non-Elderly	130	90	69.23%	235	170	72.34%
<b>Income 50%-80% HAMFI</b>	<b>1,780</b>	<b>665</b>	<b>37.36%</b>	<b>970</b>	<b>375</b>	<b>38.66%</b>
Elderly Family	555	115	20.72%	180	70	38.89%
Small Family (2-4 persons)	590	295	50.00%	470	200	42.55%
Large Family (5 or more persons)	135	60	44.44%	45	25	55.56%
Elderly Non-Family	280	50	17.86%	110	30	27.27%
Non-Family, Non-Elderly	215	145	67.44%	165	50	30.30%
<b>Income Greater than 80% of HAMFI</b>	<b>7,420</b>	<b>525</b>	<b>7.08%</b>	<b>1,685</b>	<b>134</b>	<b>7.95%</b>
Elderly Family	1,440	35	2.43%	50	0	0.00%
Small Family (2-4 persons)	4,165	290	6.96%	935	35	3.74%
Large Family (5 or more persons)	495	110	22.22%	185	25	13.51%
Elderly Non-Family	635	55	8.66%	135	4	2.96%
Non-Family, Non-Elderly	685	35	5.11%	375	70	18.67%
<b>All Incomes</b>	<b>11,050</b>	<b>2,260</b>	<b>20.45%</b>	<b>4,520</b>	<b>1,788</b>	<b>39.56%</b>
Elderly Family	2,235	225	10.07%	330	89	26.97%
Small Family (2-4 persons)	5,265	900	17.09%	2,130	750	35.21%
Large Family (5 or more persons)	755	295	39.07%	430	240	55.81%
Elderly Non-Family	1,565	435	27.80%	490	159	32.45%
Non-Family, Non-Elderly	1,235	405	32.79%	1,130	550	48.67%

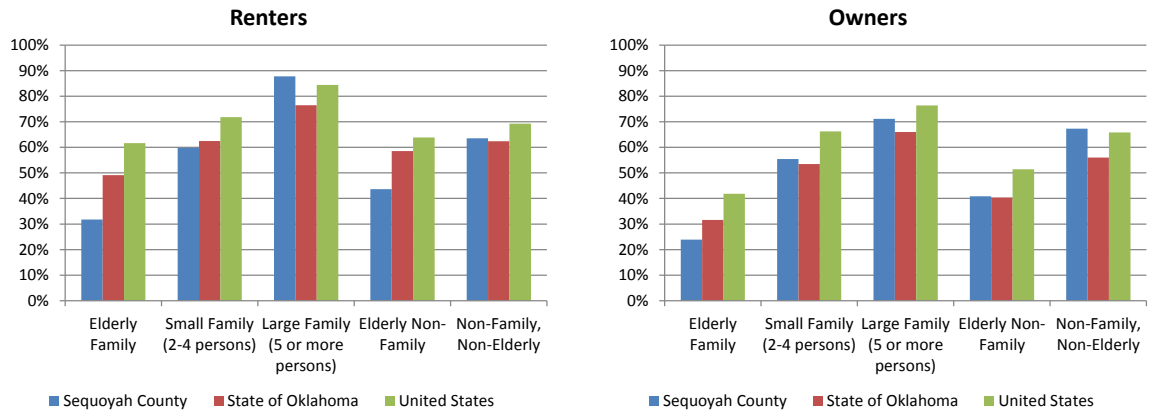
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Sequoyah County : Households under 80% AMI by Housing Problems**

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>3,630</b>	<b>1,735</b>	<b>47.80%</b>	<b>2,835</b>	<b>58.34%</b>
Elderly Family	795	190	23.90%	280	31.79%
Small Family (2-4 persons)	1,100	610	55.45%	1,195	59.83%
Large Family (5 or more persons)	260	185	71.15%	245	87.76%
Elderly Non-Family	930	380	40.86%	355	43.66%
Non-Family, Non-Elderly	550	370	67.27%	755	63.58%

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 Sequoyah 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.”



**Sequoyah County : CHAS - Housing Problems by Race / Ethnicity and HAMFI**

Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>805</b>	<b>615</b>	<b>76.4%</b>	<b>925</b>	<b>600</b>	<b>64.9%</b>
White alone, non-Hispanic	475	340	71.6%	520	340	65.4%
Black or African-American alone	4	4	100.0%	33	25	75.8%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	155	145	93.5%	120	45	37.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	15	42.9%	35	20	57.1%
Other (including multiple races)	145	115	79.3%	205	165	80.5%
<b>Income 30%-50% HAMFI</b>	<b>1,045</b>	<b>445</b>	<b>42.6%</b>	<b>940</b>	<b>680</b>	<b>72.3%</b>
White alone, non-Hispanic	700	295	42.1%	630	480	76.2%
Black or African-American alone	8	4	50.0%	24	20	83.3%
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	125	75	60.0%	115	60	52.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	4	28.6%	40	40	100.0%
Other (including multiple races)	195	70	35.9%	125	75	60.0%
<b>Income 50%-80% HAMFI</b>	<b>1,780</b>	<b>665</b>	<b>37.4%</b>	<b>970</b>	<b>375</b>	<b>38.7%</b>
White alone, non-Hispanic	1,325	430	32.5%	730	255	34.9%
Black or African-American alone	50	10	20.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	220	110	50.0%	90	10	11.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	80	80	100.0%	4	0	0.0%
Other (including multiple races)	105	35	33.3%	145	110	75.9%
<b>Income 80%-100% HAMFI</b>	<b>1,030</b>	<b>180</b>	<b>17.5%</b>	<b>405</b>	<b>70</b>	<b>17.3%</b>
White alone, non-Hispanic	705	135	19.1%	245	0	0.0%
Black or African-American alone	14	10	71.4%	4	0	0.0%
Asian alone	14	4	28.6%	0	0	N/A
American Indian alone	165	25	15.2%	50	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	0	0	N/A
Other (including multiple races)	124	4	3.2%	105	70	66.7%
<b>All Incomes</b>	<b>11,055</b>	<b>2,250</b>	<b>20.4%</b>	<b>4,520</b>	<b>1,790</b>	<b>39.6%</b>
White alone, non-Hispanic	7,860	1,430	18.2%	3,010	1,130	37.5%
Black or African-American alone	131	38	29.0%	96	45	46.9%
Asian alone	79	19	24.1%	4	4	100.0%
American Indian alone	1,250	370	29.6%	514	119	23.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	179	124	69.3%	119	60	50.4%
Other (including multiple races)	1,569	274	17.5%	764	424	55.5%

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

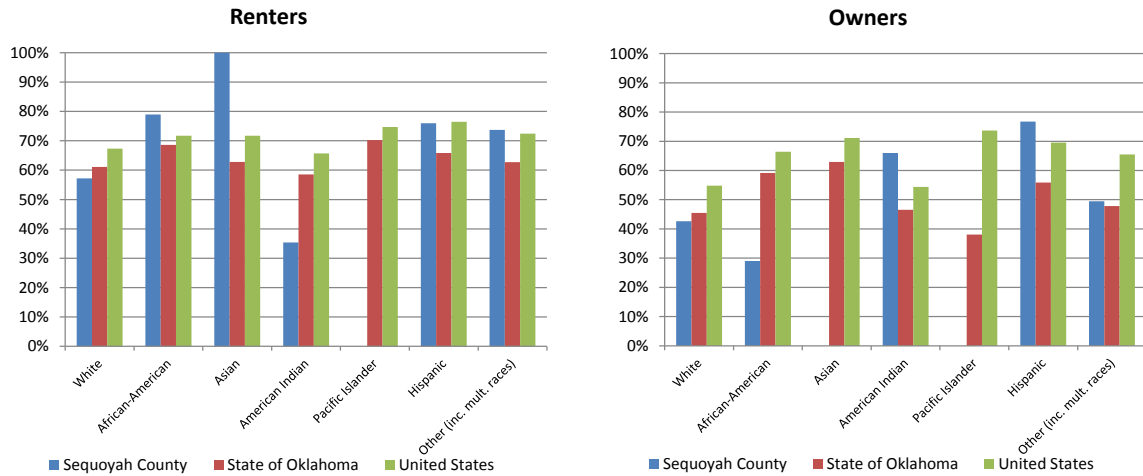


**Sequoyah County : Households under 80% AMI by Race/Ethnicity**

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>3,630</b>	<b>1,725</b>	<b>47.52%</b>	<b>2,835</b>	<b>58.38%</b>
White alone, non-Hispanic	2,500	1,065	42.60%	1,880	57.18%
Black or African-American alone	62	18	29.03%	57	78.95%
Asian alone	0	0	N/A	4	100.00%
American Indian alone	500	330	66.00%	325	35.38%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	129	99	76.74%	60	75.95%
Other (including multiple races)	445	220	49.44%	475	73.68%

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

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



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

**CHAS Conclusions**

The previous data notes many areas of need (and severe need) among the existing population of Sequoyah County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,250 renter households that are cost overburdened, and 1,035 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 141 renter households that are cost overburdened, and 409 homeowners that are cost overburdened.



- Among renters with incomes less than 80% of Area Median Income, 100% of Asian, 78.95% of African-American, and 75.95% of Hispanic renters have one or more housing problems.
- Among homeowners with incomes less than 80% of Area Median Income, 76.74% of Hispanic and 66.00% of Native American homeowners have one or more housing problems.

## Overall Anticipated Housing Demand

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

### Sallisaw Anticipated Demand

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

<b>Sallisaw Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	7,989	8,880	1.06%	8,588	-0.67%
Households	3,206	3,530	0.97%	3,382	-0.85%
Housing Units	3,556	3,930	1.01%	3,889	-0.21%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, population and household levels declined at faster rates than the number of housing units between 2010 and 2015. It is the opinion of this analyst that population decline will not be as rapid in the next several years but that the deterioration of the housing stock will continue at current rates. This will lead to reduced availability of housing units in the city of Sallisaw. Due to the age of Sallisaw's housing stock, rehabilitation and preservation of existing housing will continue to be needed, similar to the renovation of Rose Rock Estates.

### Sequoyah County Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last five years, based on estimates provided by both Nielsen SiteReports and the Census Bureau. The following table summarizes population, household, and housing unit changes.

<b>Sequoyah County Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	38,972	42,391	0.84%	40,755	-0.78%
Households	14,761	16,208	0.94%	15,610	-0.75%
Housing Units	16,940	18,656	0.97%	18,459	-0.21%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction. In 2015, it was estimated

that there were 2,849 more housing units in Sequoyah County than there were households. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Sequoyah County will continue to decline in the future. However, the housing stock of Latimer County is aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Sequoyah County.