

**Housing Needs Assessment**  
**Okmulgee 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:**

October 14, 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  
Oklahoma City, OK 73116

SUBJECT:       Housing Needs Assessment  
                  Okmulgee County  
                  IRR - Tulsa/OKC File No. 140-2015-0069

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 Okmulgee County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the Okmulgee County area during the month of October 2015 to collect the data used in the preparation of the Okmulgee 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  
December 31, 2015  
Page 2

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**

Owen S. Ard, MAI  
Certified General Real Estate Appraiser  
Oklahoma Certificate #11245CGA  
Telephone: 918-492-4844, x103  
Email: oard@irr.com

David A. Puckett  
Certified General Real Estate Appraiser  
Oklahoma Certificate #12795CGA  
Telephone: 918-492-4844, x104  
Email: dpuckett@irr.com

Salma Al Nairab  
Market Analyst



# Table of Contents

<b>Introduction and Executive Summary</b>	<b>1</b>	Housing Units Number of Bedrooms and Tenure	32
<b>General Information</b>	<b>4</b>	Housing Units Tenure and Household Income	32
Purpose and Function of the Market Study	4	Housing Units by Year of Construction and Tenure	34
Effective Date of Consultation	4	Substandard Housing	35
Scope of the Assignment	4	Vacancy Rates	36
Data Sources	4	Building Permits	37
<b>Okmulgee County Analysis</b>	<b>6</b>	New Construction Activity	38
Area Information	6	Homeownership Market	39
Access and Linkages	6	Housing Units by Home Value	39
Educational Facilities	7	Okmulgee County Median Home Values by Census Tract	40
Medical Facilities	7	Home Values by Year of Construction	41
Demographic Analysis	11	Okmulgee Single Family Sales Activity	41
Population and Households	11	Henryetta Single Family Sales Activity	42
Population by Race and Ethnicity	12	Foreclosure Rates	44
Population by Age	13	Rental Market	45
Families by Presence of Children	16	Gross Rent Levels	45
Population by Presence of Disabilities	17	Okmulgee Rental Survey Data	46
Group Quarters Population	18	Rental Market Vacancy – Okmulgee	46
Household Income Levels	19	Henryetta Rental Survey Data	49
Household Income Trend	20	Rental Market Vacancy – Henryetta	49
Poverty Rates	21	Summary of HUD Subsidized Properties	51
<b>Economic Conditions</b>	<b>22</b>	<b>Projected Housing Need</b>	<b>56</b>
Employment and Unemployment	22	Consolidated Housing Affordability Strategy (CHAS)	56
Employment Level Trends	22	Cost Burden by Income Threshold	56
Unemployment Rate Trends	23	Substandard Conditions / Overcrowding by Income Threshold	58
Employment and Wages by Industrial Supersector	24	Cost Burden by Household Type	61
Working Families	27	Housing Problems by Household Type	63
Major Employers	28	Housing Problems by Race / Ethnicity	65
Commuting Patterns	29	CHAS Conclusions	67
<b>Housing Stock Analysis</b>	<b>31</b>		
Existing Housing Units	31		
Housing by Units in Structure	31		

# Table of Contents

Overall Anticipated Housing Demand	69	<b>Conclusions</b>	<b>131</b>
Okmulgee Anticipated Demand	69	<b>Addenda</b>	
Henryetta Anticipated Demand	69	A. Acknowledgments	
Okmulgee County Anticipated Demand	70	B. Qualifications	
<b>Special Topics</b>	<b>71</b>		
Okmulgee County Disaster Resiliency Assessment	72		
C.0 Comprehensive Plans & Hazard Mitigation Plans	72		
C.2.1.1. Historical Data on Natural Disasters and Other Hazards	73		
C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters from Disaster Event	79		
C.2.1.3 Public Policy and Governance to Build Disaster Resiliency	79		
C.2.1.4 Local Emergency Response Agency Structure	79		
C.2.1.5 Threat & Hazard Warning Systems	79		
Social Vulnerability	80		
Homelessness	85		
By Continuum of Care	85		
A Snap Shot of Homelessness in the State	88		
Rural Areas	92		
At Risk For Homelessness	94		
Findings and Recommendations	96		
Fair Housing	99		
Summary	99		
Key Findings:	99		
Recommendations:	99		
Appendix 1: County affordable housing Summaries	114		
Lead-Based Paint Hazards	118		
Okmulgee County Findings	120		

# 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 Okmulgee County is projected to decline by -0.09% per year over the next five years.
2. Median Household Income in Okmulgee County is estimated to be \$40,778 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Okmulgee County is estimated to be 19.48%, compared with 16.85% for Oklahoma.
3. The rental vacancy rate in Okmulgee County is lower than the state as a whole, while the homeowner vacancy rate is very slightly higher.
4. Home values and rental rates in Okmulgee County are notably lower than the state averages.
5. Median sale price for homes in Okmulgee was \$61,900 in 2015, with a median price per square foot of \$38.89. The median sale price to list price ratio was 94.7%, with median days on market of 50 days.
6. Median sale price for homes in Henryetta was \$62,000 in 2015, with a median price per square foot of \$42.61. The median sale price to list price ratio was 95.9%, with median days on market of 63 days.

7. Approximately 35.88% of renters and 17.69% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Maintain the county HMP
2. Tornadoes (1959-2014): Number: 46 Injuries: 127 Fatalities:10 Damages (1996-2014): \$1,560,000.00
3. Social Vulnerability: Above the state score; census tracts nearest to Okmulgee have elevated social vulnerability scores
4. Floodplain: (city), Henryetta, Grayson and Hoffman have notable development within or near the floodplain

**Homelessness Specific Findings**

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

**Fair Housing Specific Findings**

1. Units at risk for poverty: 303
2. Units in mostly non-white enclaves: 227
3. Units nearer elevated number of disabled persons: 127

**Lead-Based Paint Specific Findings**

1. We estimate there are 3,300 occupied housing units in Okmulgee County with lead-based paint hazards.
2. 1,594 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 440 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 Okmulgee 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 Okmulgee 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 Okmulgee 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 Okmulgee County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Okmulgee County area.

## Effective Date of Consultation

The Okmulgee County area was inspected and research was performed during November, 2015. The effective date of this analysis is October 14, 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 Okmulgee County area was inspected during November, 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

# Okmulgee County Analysis

## Area Information

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

Okmulgee County is located in eastern Oklahoma. The county is bordered on the north by Creek, Tulsa, and Wagoner Counties, on the west by Okfuskee, and Creek Counties, on the south by Okfuskee and McIntosh counties, and on the east by McIntosh and Muskogee Counties. The Okmulgee County Seat is Okmulgee, which is located in the central part of the county. This location is approximately 38.2 miles south of Tulsa and 105 miles east of Oklahoma City.

Okmulgee County has a total area of 702 square miles (697 square miles of land, and 5 square miles of water), ranking 55th out of Oklahoma's 77 counties in terms of total area. The total population of Okmulgee County as of the 2010 Census was 40,069 persons, for a population density of 57 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Okmulgee. These are US-75, US 62, I-40, OK-52, OK-16, and OK-56. The nearest interstate highway is I-40, which runs through the southern portion of the county through Henryetta.

Public transportation is provided by the Ki Bois Area Transit System (KATS), which operates a demand-responsive transportation service. KATS operates in both of the large cities within Okmulgee County, Okmulgee and Henryetta. 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.

The Okmulgee Regional Airport is located north of Okmulgee. The airport has a 5,150 foot concrete runway and averages 34 aircraft operations per day. The nearest full service commercial airport is the

Tulsa International Airport, approximately 46.6 miles away. Further, the Will Rogers World Airport is located 108 miles away in Oklahoma City.

### **Educational Facilities**

All of the county communities have public school facilities. Okmulgee is served by Okmulgee Public Schools. Okmulgee Public Schools is comprised of one primary, elementary, middle, and high school. The Okmulgee High School was recently awarded the award for being the best high school in the county. Higher education offerings in Okmulgee include the Oklahoma State University Institute of Technology.

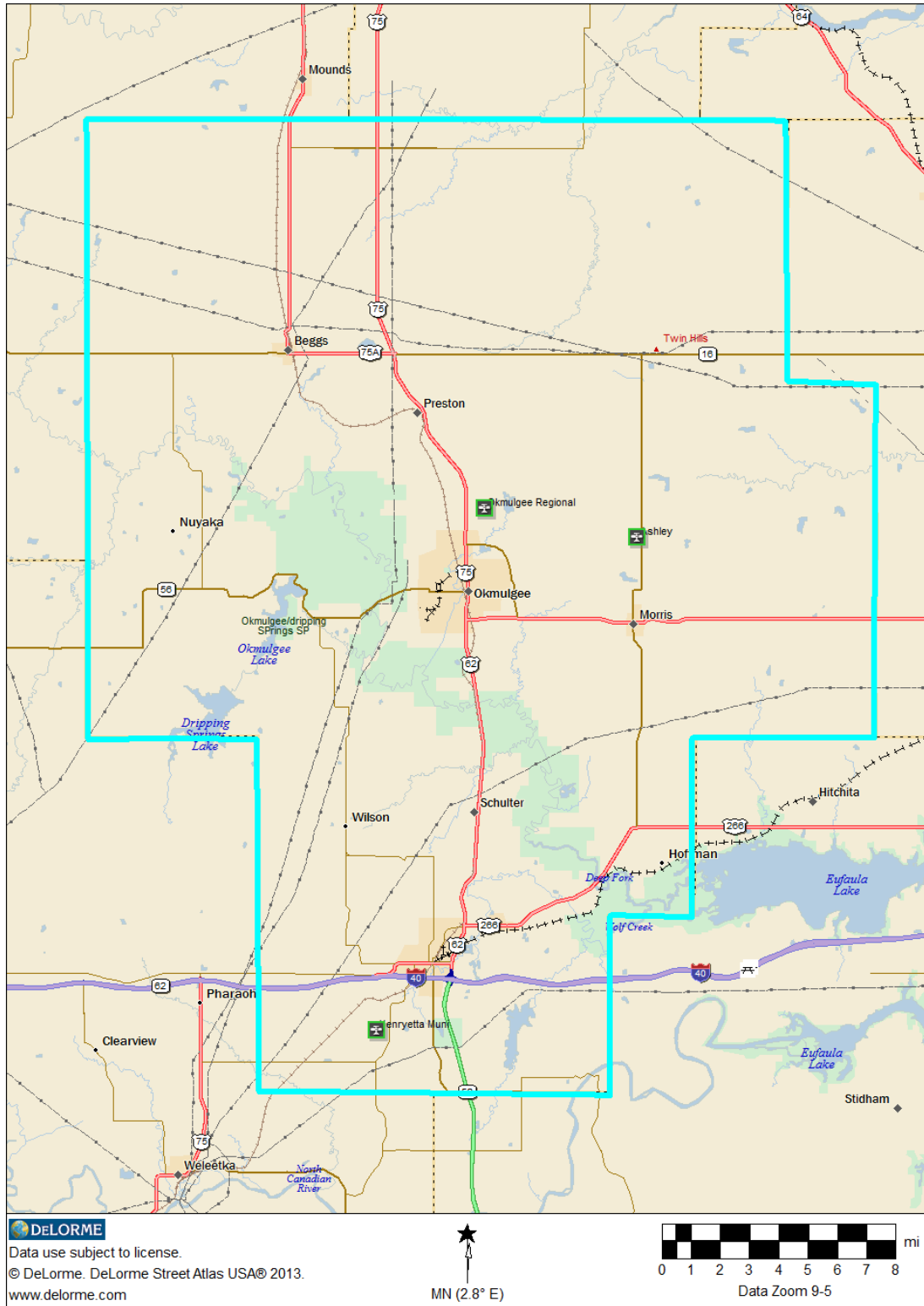
Henryetta is served by the Henryetta Public Schools system. Henryetta Public Schools is comprised of one elementary, middle, and high school. There are no higher education offerings in Henryetta, but the Oklahoma State University Institute of Technology Okmulgee campus is approximately 16.1 miles north.

### **Medical Facilities**

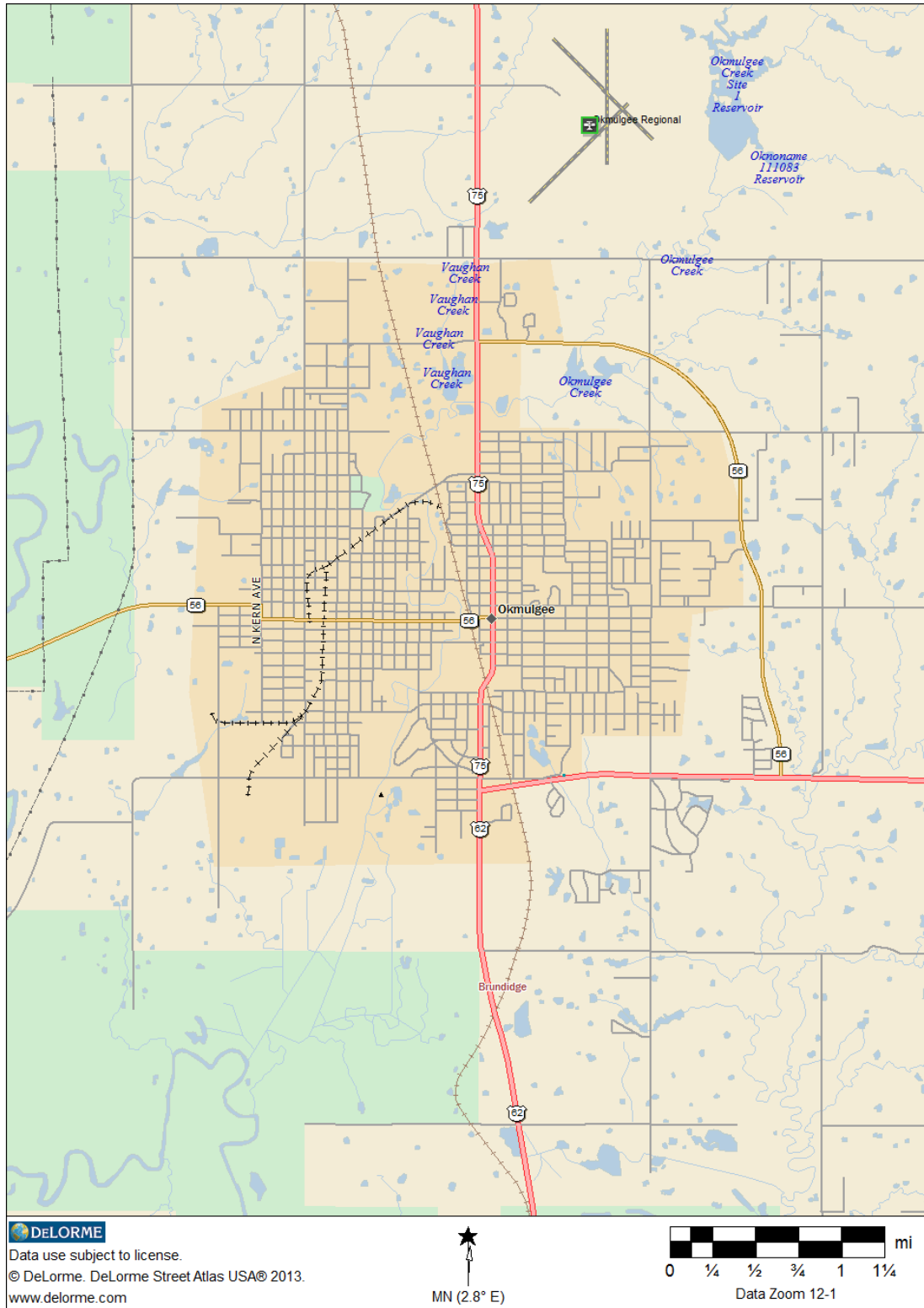
Medical services are provided by the Warren Clinics, Muscogee Nation Medical Center, and the Okmulgee Indian Health Center. The Warren Clinics are part of the Saint Frances Health Systems and provides primary care and specialty services for Okmulgee residents. Larger, acute-care hospitals are located a within 36 miles in Tulsa. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Hillcrest Hospital Henryetta is located in the western portion Henryetta. The medical facility offers emergency services, senior care, physical therapy, as well as numerous additional medical procedures. The Hospital serves the residents of Henryetta, as well as the smaller communities surrounding the city. Additional primary care physicians and urgent care facilities are located within Henryetta and help serve residents of the city.

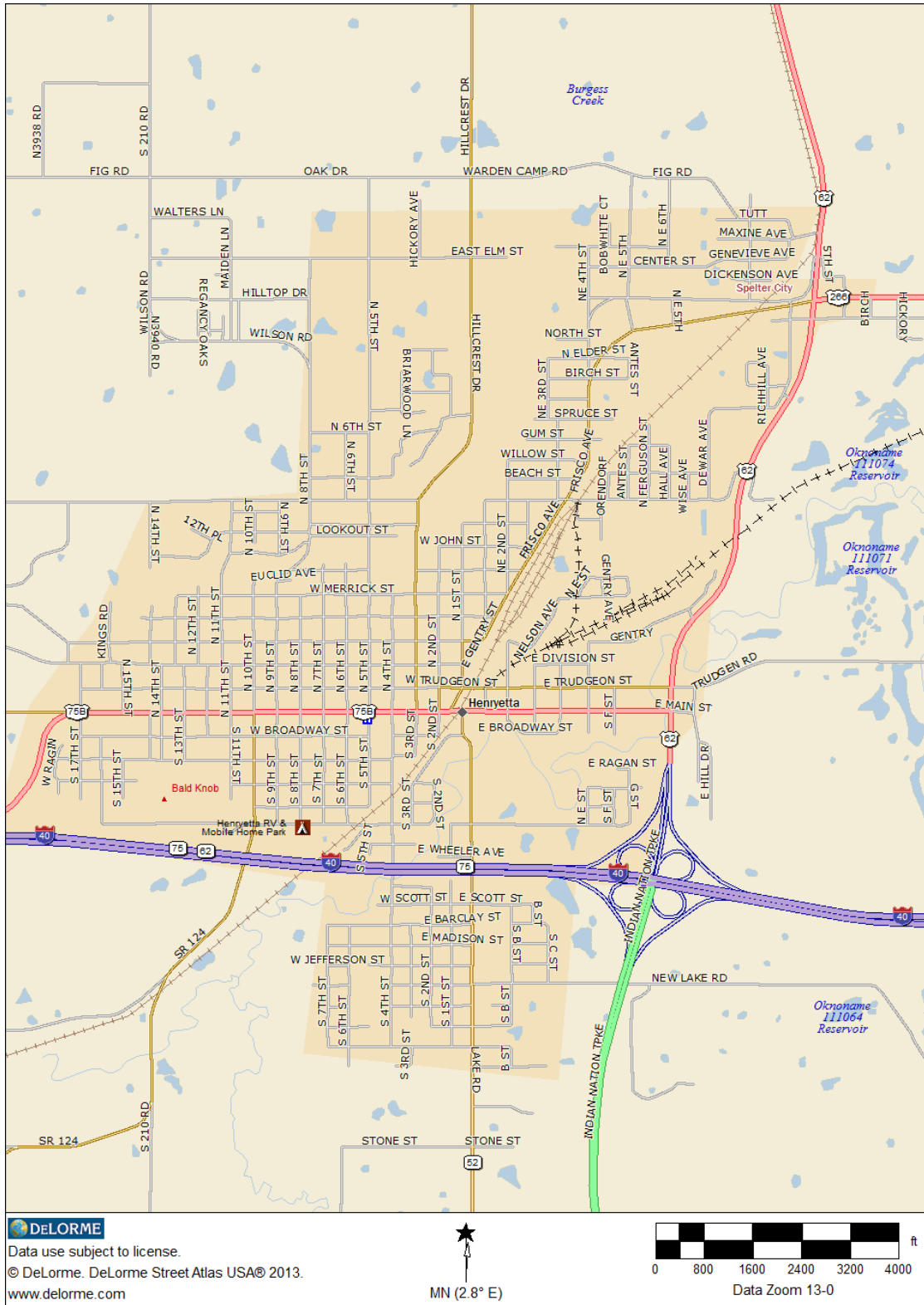
### Okmulgee County Area Map



### Okmulgee Area Map



### Henryetta Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Okmulgee 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
Okmulgee	13,022	12,321	-0.55%	11,742	-0.96%	11,519	-0.38%
Henryetta	6,096	5,927	-0.28%	5,762	-0.56%	5,739	-0.08%
Okmulgee County	39,685	40,069	0.10%	39,170	-0.45%	38,987	-0.09%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Okmulgee County was 40,069 persons as of the 2010 Census, a 0.10% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Okmulgee County to be 39,170 persons, and projects that the population will show -0.09% annualized decline over the next five years.

The population of Okmulgee was 12,321 persons as of the 2010 Census, a -0.55% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Okmulgee to be 11,742 persons, and projects that the population will show -0.38% annualized decline over the next five years.

The population of Henryetta was 5,927 persons as of the 2010 Census, a -0.28% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Henryetta to be 5,762 persons, and projects that the population will show -0.08% annualized decline over the next five years.

The next table presents data regarding household levels in Okmulgee 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 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Okmulgee	5,135	4,746	-0.78%	4,660	-0.37%	4,600	-0.26%
Henryetta	2,460	2,351	-0.45%	2,276	-0.65%	2,266	-0.09%
Okmulgee County	15,300	15,362	0.04%	15,023	-0.45%	14,965	-0.08%
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 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Okmulgee	3,292	2,931	-1.15%	2,827	-0.72%	2,792	-0.25%
Henryetta	1,588	1,538	-0.32%	1,486	-0.69%	1,478	-0.11%
Okmulgee County	10,701	10,541	-0.15%	10,321	-0.42%	10,291	-0.06%
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, Okmulgee County had a total of 15,362 households, representing a 0.04% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Okmulgee County to have 15,023 households. This number is expected to experience a -0.08% annualized rate of decline over the next five years.

As of 2010, Okmulgee had a total of 4,746 households, representing a -0.78% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Okmulgee to have 4,660 households. This number is expected to experience a -0.26% annualized rate of decline over the next five years.

As of 2010, Henryetta had a total of 2,351 households, representing a -0.45% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Henryetta to have 2,276 households. This number is expected to experience a -0.09% 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 Okmulgee County based on the U.S. Census Bureau's American Community Survey.

<b>2013 Population by Race and Ethnicity</b>						
<b>Single-Classification Race</b>	<b>Okmulgee</b>		<b>Henryetta</b>		<b>Okmulgee County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	12,441		5,885		39,747	
White Alone	6,384	51.31%	4,517	76.75%	26,202	65.92%
Black or African American Alone	2,331	18.74%	38	0.65%	3,531	8.88%
Amer. Indian or Alaska Native Alone	2,257	18.14%	481	8.17%	5,204	13.09%
Asian Alone	26	0.21%	45	0.76%	116	0.29%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	15	0.25%	28	0.07%
Some Other Race Alone	77	0.62%	10	0.17%	151	0.38%
Two or More Races	1,366	10.98%	779	13.24%	4,515	11.36%
<b>Population by Hispanic or Latino Origin</b>	<b>Okmulgee</b>		<b>Henryetta</b>		<b>Okmulgee County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	12,441		5,885		39,747	
Hispanic or Latino	356	2.86%	102	1.73%	1,366	3.44%
<i>Hispanic or Latino, White Alone</i>	131	36.80%	92	90.20%	696	50.95%
<i>Hispanic or Latino, All Other Races</i>	225	63.20%	10	9.80%	670	49.05%
Not Hispanic or Latino	12,085	97.14%	5,783	98.27%	38,381	96.56%
<i>Not Hispanic or Latino, White Alone</i>	6,253	51.74%	4,425	76.52%	25,506	66.45%
<i>Not Hispanic or Latino, All Other Races</i>	5,832	48.26%	1,358	23.48%	12,875	33.55%

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

In Okmulgee County, racial and ethnic minorities comprise 35.83% of the total population. Within Okmulgee, racial and ethnic minorities represent 49.74% of the population. Within Henryetta, the percentage is 24.81%.

### Population by Age

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

<b>Okmulgee 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>	40,069		39,170		38,987			
Age 0 - 4	2,642	6.59%	2,417	6.17%	2,444	6.27%	-1.76%	0.22%
Age 5 - 9	2,798	6.98%	2,532	6.46%	2,364	6.06%	-1.98%	-1.36%
Age 10 - 14	2,720	6.79%	2,726	6.96%	2,479	6.36%	0.04%	-1.88%
Age 15 - 17	1,713	4.28%	1,675	4.28%	1,689	4.33%	-0.45%	0.17%
Age 18 - 20	1,960	4.89%	1,855	4.74%	1,896	4.86%	-1.10%	0.44%
Age 21 - 24	1,914	4.78%	2,231	5.70%	2,353	6.04%	3.11%	1.07%
Age 25 - 34	4,583	11.44%	4,444	11.35%	4,652	11.93%	-0.61%	0.92%
Age 35 - 44	4,665	11.64%	4,325	11.04%	4,174	10.71%	-1.50%	-0.71%
Age 45 - 54	5,684	14.19%	4,994	12.75%	4,382	11.24%	-2.56%	-2.58%
Age 55 - 64	5,056	12.62%	5,184	13.23%	5,006	12.84%	0.50%	-0.70%
Age 65 - 74	3,497	8.73%	3,923	10.02%	4,584	11.76%	2.33%	3.16%
Age 75 - 84	2,052	5.12%	2,045	5.22%	2,093	5.37%	-0.07%	0.47%
Age 85 and over	785	1.96%	819	2.09%	871	2.23%	0.85%	1.24%
<i>Age 55 and over</i>	<i>11,390</i>	<i>28.43%</i>	<i>11,971</i>	<i>30.56%</i>	<i>12,554</i>	<i>32.20%</i>	<i>1.00%</i>	<i>0.96%</i>
<i>Age 62 and over</i>	<i>7,066</i>	<i>17.63%</i>	<i>7,523</i>	<i>19.21%</i>	<i>8,179</i>	<i>20.98%</i>	<i>1.26%</i>	<i>1.69%</i>
<b>Median Age</b>	38.7		38.9		38.9		0.10%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Okmulgee County is 38.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.17% of the population is below the age of 5, while 19.21% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.69% per year.

<b>Okmulgee 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>	12,321		11,742		11,519			
Age 0 - 4	822	6.67%	709	6.04%	700	6.08%	-2.91%	-0.26%
Age 5 - 9	732	5.94%	751	6.40%	682	5.92%	0.51%	-1.91%
Age 10 - 14	713	5.79%	692	5.89%	723	6.28%	-0.60%	0.88%
Age 15 - 17	436	3.54%	444	3.78%	435	3.78%	0.36%	-0.41%
Age 18 - 20	902	7.32%	713	6.07%	696	6.04%	-4.59%	-0.48%
Age 21 - 24	789	6.40%	780	6.64%	767	6.66%	-0.23%	-0.34%
Age 25 - 34	1,478	12.00%	1,525	12.99%	1,506	13.07%	0.63%	-0.25%
Age 35 - 44	1,294	10.50%	1,187	10.11%	1,223	10.62%	-1.71%	0.60%
Age 45 - 54	1,627	13.21%	1,344	11.45%	1,166	10.12%	-3.75%	-2.80%
Age 55 - 64	1,494	12.13%	1,510	12.86%	1,358	11.79%	0.21%	-2.10%
Age 65 - 74	1,007	8.17%	1,124	9.57%	1,330	11.55%	2.22%	3.42%
Age 75 - 84	700	5.68%	634	5.40%	603	5.23%	-1.96%	-1.00%
Age 85 and over	327	2.65%	329	2.80%	330	2.86%	0.12%	0.06%
<i>Age 55 and over</i>	<i>3,528</i>	<i>28.63%</i>	<i>3,597</i>	<i>30.63%</i>	<i>3,621</i>	<i>31.44%</i>	<i>0.39%</i>	<i>0.13%</i>
<i>Age 62 and over</i>	<i>2,155</i>	<i>17.49%</i>	<i>2,211</i>	<i>18.83%</i>	<i>2,340</i>	<i>20.32%</i>	<i>0.51%</i>	<i>1.14%</i>
<b>Median Age</b>	<b>37.2</b>		<b>37.2</b>		<b>37.0</b>		<b>0.00%</b>	<b>-0.11%</b>

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Okmulgee is 37.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.04% of the population is below the age of 5, while 18.83% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.14% per year.

<b>Henryetta 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>	5,927		5,762		5,739			
Age 0 - 4	457	7.71%	411	7.13%	414	7.21%	-2.10%	0.15%
Age 5 - 9	456	7.69%	429	7.45%	401	6.99%	-1.21%	-1.34%
Age 10 - 14	376	6.34%	433	7.51%	413	7.20%	2.86%	-0.94%
Age 15 - 17	247	4.17%	230	3.99%	259	4.51%	-1.42%	2.40%
Age 18 - 20	241	4.07%	211	3.66%	236	4.11%	-2.62%	2.26%
Age 21 - 24	260	4.39%	295	5.12%	289	5.04%	2.56%	-0.41%
Age 25 - 34	708	11.95%	689	11.96%	682	11.88%	-0.54%	-0.20%
Age 35 - 44	667	11.25%	636	11.04%	646	11.26%	-0.95%	0.31%
Age 45 - 54	732	12.35%	639	11.09%	612	10.66%	-2.68%	-0.86%
Age 55 - 64	694	11.71%	705	12.24%	642	11.19%	0.32%	-1.85%
Age 65 - 74	560	9.45%	575	9.98%	627	10.93%	0.53%	1.75%
Age 75 - 84	351	5.92%	341	5.92%	348	6.06%	-0.58%	0.41%
Age 85 and over	178	3.00%	168	2.92%	170	2.96%	-1.15%	0.24%
<i>Age 55 and over</i>	<i>1,783</i>	<i>30.08%</i>	<i>1,789</i>	<i>31.05%</i>	<i>1,787</i>	<i>31.14%</i>	<i>0.07%</i>	<i>-0.02%</i>
<i>Age 62 and over</i>	<i>1,119</i>	<i>18.88%</i>	<i>1,128</i>	<i>19.57%</i>	<i>1,168</i>	<i>20.35%</i>	<i>0.15%</i>	<i>0.70%</i>
<b>Median Age</b>	<b>38.3</b>		<b>37.9</b>		<b>37.7</b>		<b>-0.21%</b>	<b>-0.11%</b>

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Henryetta is 37.9 years. This compares with the statewide figure of 36.6 years. Approximately 7.13% of the population is below the age of 5, while 19.57% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.70% per year.

### Families by Presence of Children

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

<b>2013 Family Type by Presence of Children Under 18 Years</b>						
	Okmulgee		Henryetta		Okmulgee County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	2,869		1,410		10,018	
Married-Couple Family:	1,661	57.89%	973	69.01%	7,138	71.25%
With Children Under 18 Years	462	16.10%	321	22.77%	2,339	23.35%
No Children Under 18 Years	1,199	41.79%	652	46.24%	4,799	47.90%
Other Family:	1,208	42.11%	437	30.99%	2,880	28.75%
Male Householder, No Wife Present	249	8.68%	71	5.04%	738	7.37%
With Children Under 18 Years	136	4.74%	49	3.48%	404	4.03%
No Children Under 18 Years	113	3.94%	22	1.56%	334	3.33%
Female Householder, No Husband Present	959	33.43%	366	25.96%	2,142	21.38%
With Children Under 18 Years	655	22.83%	207	14.68%	1,313	13.11%
No Children Under 18 Years	304	10.60%	159	11.28%	829	8.28%
Total Single Parent Families	791		256		1,717	
Male Householder	136	17.19%	49	19.14%	404	23.53%
Female Householder	655	82.81%	207	80.86%	1,313	76.47%

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

As shown, within Okmulgee County, among all families 17.14% are single-parent families, while in Okmulgee, the percentage is 27.57%. In Henryetta the percentage of single-parent families is 18.16%.

### Population by Presence of Disabilities

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

2013 Age by Number of Disabilities								
	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	12,076		5,701		39,184		3,702,515	
Under 18 Years:	2,755		1,589		9,689		933,738	
With One Type of Disability	141	5.12%	90	5.66%	528	5.45%	33,744	3.61%
With Two or More Disabilities	44	1.60%	46	2.89%	172	1.78%	11,082	1.19%
No Disabilities	2,570	93.28%	1,453	91.44%	8,989	92.78%	888,912	95.20%
18 to 64 Years:	7,508		3,128		23,521		2,265,702	
With One Type of Disability	687	9.15%	457	14.61%	2,269	9.65%	169,697	7.49%
With Two or More Disabilities	826	11.00%	299	9.56%	2,091	8.89%	149,960	6.62%
No Disabilities	5,995	79.85%	2,372	75.83%	19,161	81.46%	1,946,045	85.89%
65 Years and Over:	1,813		984		5,974		503,075	
With One Type of Disability	300	16.55%	126	12.80%	1,064	17.81%	95,633	19.01%
With Two or More Disabilities	548	30.23%	458	46.54%	1,827	30.58%	117,044	23.27%
No Disabilities	965	53.23%	400	40.65%	3,083	51.61%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>2,546</b>	<b>21.08%</b>	<b>1,476</b>	<b>25.89%</b>	<b>7,951</b>	<b>20.29%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Okmulgee County, 20.29% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Okmulgee the percentage is 21.08%. In Henryetta the percentage is 25.89%.

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

2013 Population by Veteran and Disability Status								
	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	8,828		4,112		29,002		2,738,788	
Veteran:	1,226	13.89%	485	11.79%	3,342	11.52%	305,899	11.17%
With a Disability	551	44.94%	223	45.98%	1,482	44.34%	100,518	32.86%
No Disability	675	55.06%	262	54.02%	1,860	55.66%	205,381	67.14%
Non-veteran:	7,602	86.11%	3,627	88.21%	25,660	88.48%	2,432,889	88.83%
With a Disability	1,810	23.81%	1,117	30.80%	5,769	22.48%	430,610	17.70%
No Disability	5,792	76.19%	2,510	69.20%	19,891	77.52%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Okmulgee County, the Census Bureau estimates there are 3,342 veterans, 44.34% of which have one or more disabilities (compared with 32.86% at a statewide level). In Okmulgee, there are an estimated 1,226 veterans, 44.94% of which are estimated to have a disability. Within Henryetta the number of veterans is estimated to be 485 (45.98% with a disability).

## Group Quarters Population

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

### 2010 Group Quarters Population

	Okmulgee		Henryetta		Okmulgee County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	12,321		5,927		40,069	
Group Quarters Population	1,129	9.16%	186	3.14%	1,374	3.43%
Institutionalized Population	423	3.43%	186	3.14%	610	1.52%
Correctional facilities for adults	210	1.70%	8	0.13%	219	0.55%
Juvenile facilities	0	0.00%	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	213	1.73%	178	3.00%	391	0.98%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	706	5.73%	0	0.00%	764	1.91%
College/University student housing	682	5.54%	0	0.00%	682	1.70%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	24	0.19%	0	0.00%	82	0.20%

Source: 2010 Decennial Census, Table P42

The percentage of the Okmulgee County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is due to the student housing population of the Oklahoma State University Institute of Technology.

## Household Income Levels

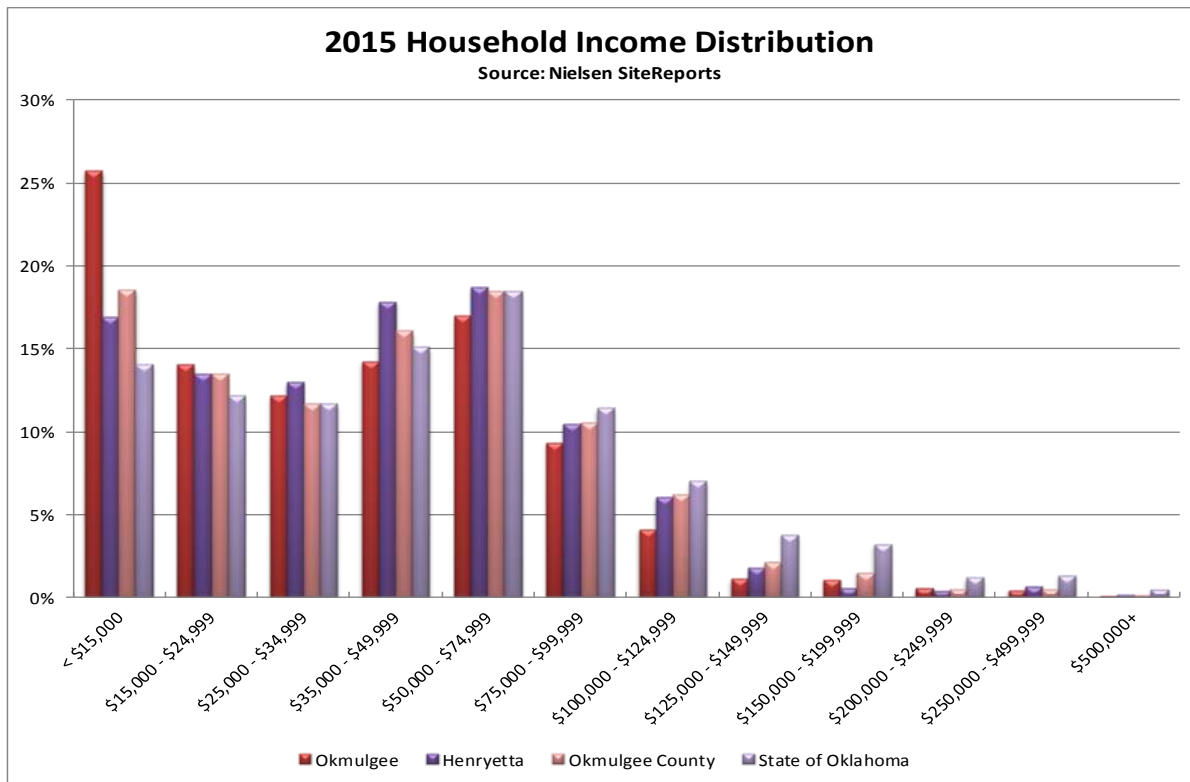
Data in the following chart shows the distribution of household income in Okmulgee County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

<b>2015 Household Income Distribution</b>								
	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Households by HH Income</b>	4,660		2,276		15,023		1,520,327	
< \$15,000	1,199	25.73%	384	16.87%	2,790	18.57%	213,623	14.05%
\$15,000 - \$24,999	654	14.03%	306	13.44%	2,030	13.51%	184,613	12.14%
\$25,000 - \$34,999	566	12.15%	295	12.96%	1,762	11.73%	177,481	11.67%
\$35,000 - \$49,999	663	14.23%	406	17.84%	2,413	16.06%	229,628	15.10%
\$50,000 - \$74,999	791	16.97%	425	18.67%	2,777	18.48%	280,845	18.47%
\$75,000 - \$99,999	435	9.33%	238	10.46%	1,584	10.54%	173,963	11.44%
\$100,000 - \$124,999	192	4.12%	138	6.06%	931	6.20%	106,912	7.03%
\$125,000 - \$149,999	54	1.16%	41	1.80%	323	2.15%	57,804	3.80%
\$150,000 - \$199,999	51	1.09%	13	0.57%	228	1.52%	48,856	3.21%
\$200,000 - \$249,999	27	0.58%	9	0.40%	81	0.54%	18,661	1.23%
\$250,000 - \$499,999	22	0.47%	16	0.70%	81	0.54%	20,487	1.35%
\$500,000+	6	0.13%	5	0.22%	23	0.15%	7,454	0.49%
<b>Median Household Income</b>	\$33,428		\$40,653		\$40,778		\$47,049	
<b>Average Household Income</b>	\$44,689		\$50,796		\$51,476		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Okmulgee County is estimated to be \$40,778 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Okmulgee, median household income is estimated to be \$33,428. In Henryetta the estimate is \$40,653. The income distribution can be better visualized by the following chart.





**Household Income Trend**

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Okmulgee	\$24,344	\$33,428	2.00%	2.40%	-0.40%
Henryetta	\$20,115	\$40,653	4.50%	2.40%	2.10%
Okmulgee County	\$27,652	\$40,778	2.46%	2.40%	0.06%
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 Okmulgee (city) and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though Okmulgee County and Henryetta saw positive real income growth). It should be noted that this trend is not unique to



Oklahoma or Okmulgee 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 Okmulgee 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	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Okmulgee	24.09%	25.50%	141	48.53%	53.74%
Henryetta	22.81%	25.08%	226	85.71%	47.34%
Okmulgee County	18.92%	19.48%	56	35.40%	48.06%
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 Okmulgee County is estimated to be 19.48% by the American Community Survey. This is an increase of 56 basis points since the 2000 Census. Within Okmulgee, the poverty rate is estimated to be 25.50%. Within Henryetta, the rate is estimated to be 25.08%. 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 Okmulgee County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Okmulgee County	15,254	15,632	0.49%	9.8%	6.5%	-330
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

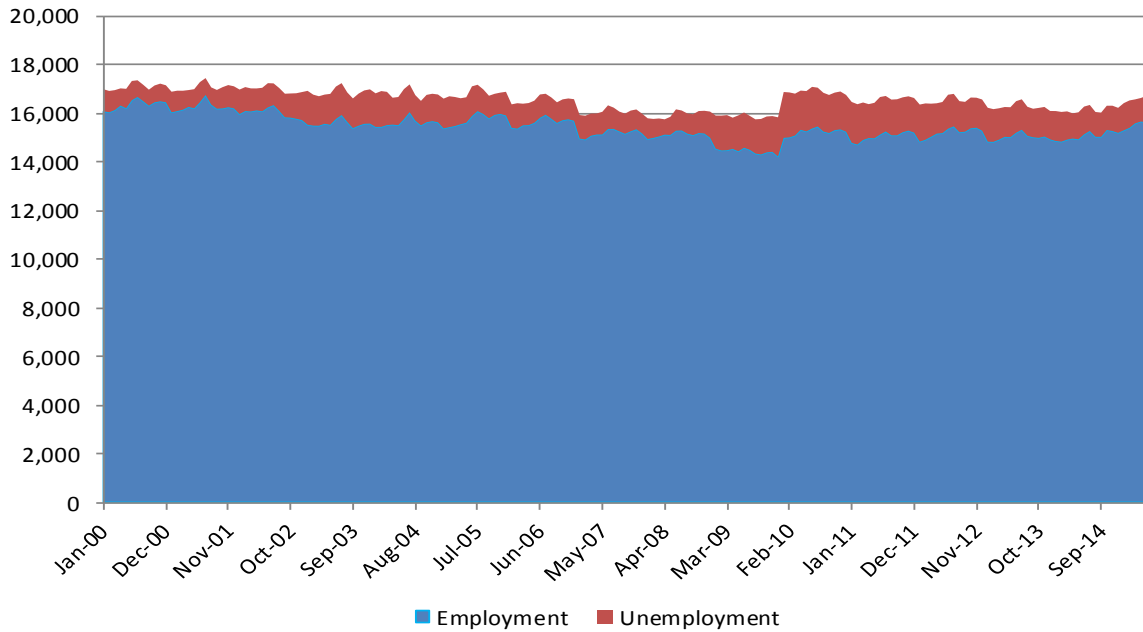
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Okmulgee County was 15,632 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.49% per year. The unemployment rate in May was 6.5%, a decrease of -330 basis points from May 2010, which was 9.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Okmulgee County has underperformed both the state and nation in these statistics, with comparably slower employment growth and persistently high unemployment.

### Employment Level Trends

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

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

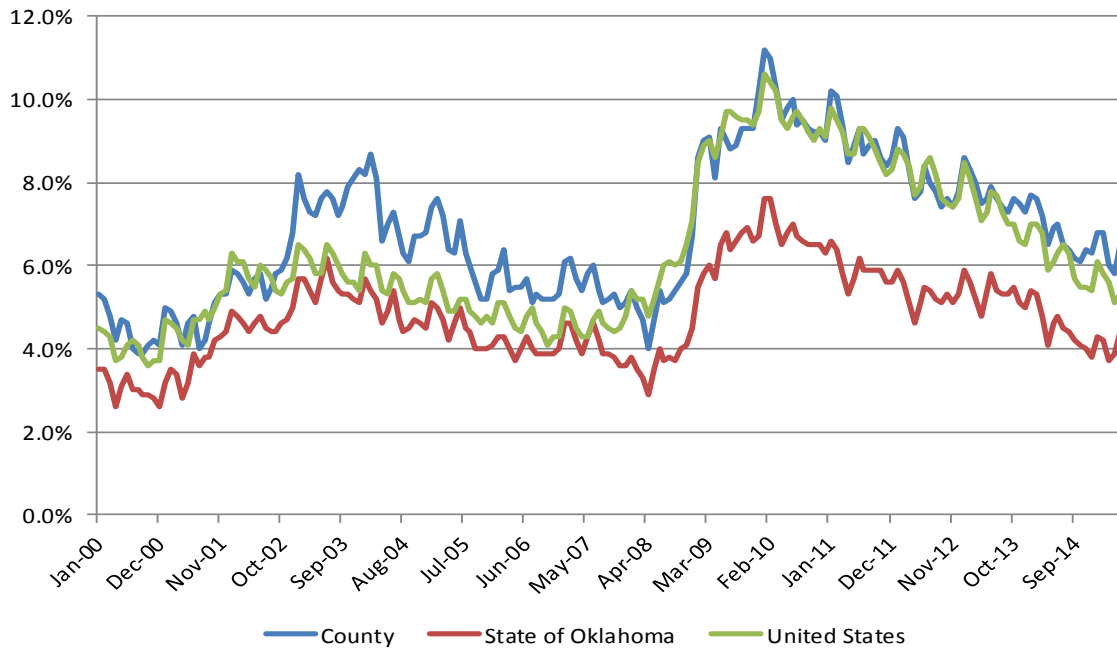
As shown, total employment levels have generally trended downward from 2000 through 2010. Total employment was relatively stable from 2010 through late 2013; employment growth resumed in early 2014, and has continued to grow to its current level of 15,632 persons. The number of unemployed persons in May 2015 was 1,083, out of a total labor force of 16,715 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Okmulgee 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 Okmulgee 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 Okmulgee 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 6.5%. On the whole, unemployment rates in Okmulgee County track very well with statewide figures but are consistently higher than the state average, and in some cases higher than the national average as well.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Okmulgee 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.

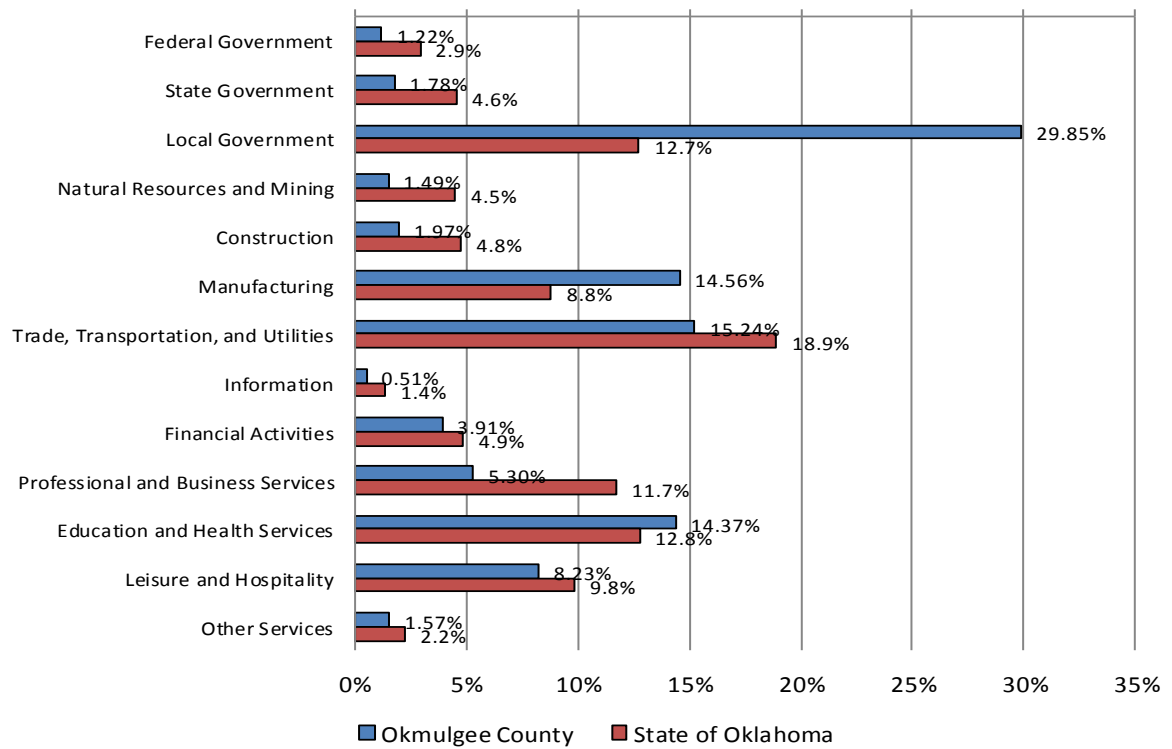


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	18	119	1.22%	\$57,834	0.61
State Government	12	174	1.78%	\$37,418	0.53
Local Government	70	2,918	29.85%	\$33,979	2.96
Natural Resources and Mining	36	146	1.49%	\$38,631	0.98
Construction	44	193	1.97%	\$34,667	0.44
Manufacturing	41	1,423	14.56%	\$57,167	1.64
Trade, Transportation, and Utilities	162	1,490	15.24%	\$25,516	0.80
Information	8	50	0.51%	\$35,517	0.26
Financial Activities	69	382	3.91%	\$34,876	0.70
Professional and Business Services	81	518	5.30%	\$42,326	0.38
Education and Health Services	113	1,405	14.37%	\$24,583	0.95
Leisure and Hospitality	57	805	8.23%	\$12,064	0.77
Other Services	43	153	1.57%	\$19,270	0.50
<b>Total</b>	<b>752</b>	<b>9,776</b>		<b>\$33,600</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 (15.24%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$25,516 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$57,167 per year.

The rightmost column of the previous table provides location quotients for each industry for Okmulgee 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 (Okmulgee 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.

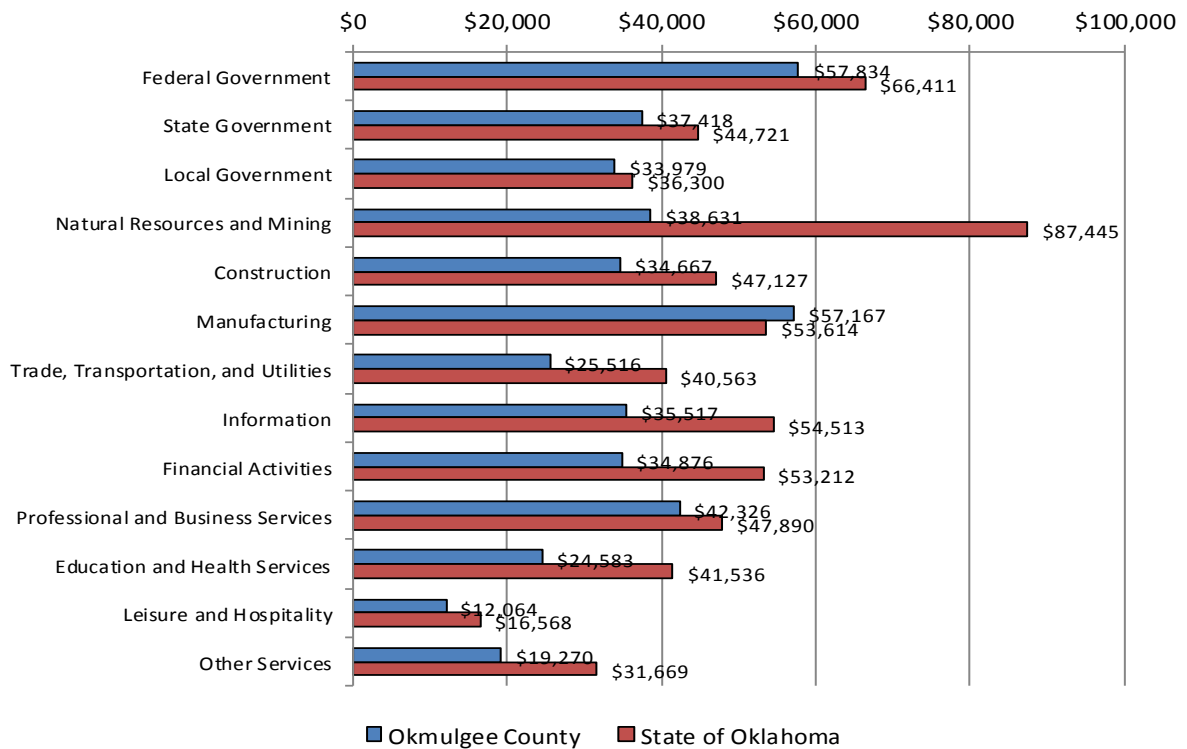
Within Okmulgee County, among all industries the largest location quotient is in Local Government, with a quotient of 2.96. Among private employers, the largest is Manufacturing, with a quotient of 1.64.

The next table presents average annual pay in Okmulgee 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	Okmulgee County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$57,834	\$66,411	\$75,784	87.1%	76.3%
State Government	\$37,418	\$44,721	\$54,184	83.7%	69.1%
Local Government	\$33,979	\$36,300	\$46,146	93.6%	73.6%
Natural Resources and Mining	\$38,631	\$87,445	\$59,666	44.2%	64.7%
Construction	\$34,667	\$47,127	\$55,041	73.6%	63.0%
Manufacturing	\$57,167	\$53,614	\$62,977	106.6%	90.8%
Trade, Transportation, and Utilities	\$25,516	\$40,563	\$42,988	62.9%	59.4%
Information	\$35,517	\$54,513	\$90,804	65.2%	39.1%
Financial Activities	\$34,876	\$53,212	\$85,261	65.5%	40.9%
Professional and Business Services	\$42,326	\$47,890	\$66,657	88.4%	63.5%
Education and Health Services	\$24,583	\$41,536	\$45,951	59.2%	53.5%
Leisure and Hospitality	\$12,064	\$16,568	\$20,993	72.8%	57.5%
Other Services	\$19,270	\$31,669	\$33,935	60.8%	56.8%
<b>Total</b>	<b>\$33,600</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>76.8%</b>	<b>65.4%</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, Okmulgee County has higher average wages in manufacturing, and lower average wages in each of the other employment sectors, 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>Okmulgee</b>		<b>Henryetta</b>		<b>Okmulgee 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>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>2,869</b>		<b>1,410</b>		<b>10,018</b>		<b>961,468</b>	
With Children <18 Years:	1,253	43.67%	577	40.92%	4,056	40.49%	425,517	44.26%
Married Couple:	462	36.87%	321	55.63%	2,339	57.67%	281,418	66.14%
Both Parents Employed	332	71.86%	206	64.17%	1,315	56.22%	166,700	59.24%
One Parent Employed	130	28.14%	87	27.10%	857	36.64%	104,817	37.25%
Neither Parent Employed	0	0.00%	28	8.72%	167	7.14%	9,901	3.52%
Other Family:	791	63.13%	256	44.37%	1,717	42.33%	144,099	33.86%
Male Householder:	136	17.19%	49	19.14%	404	23.53%	36,996	25.67%
Employed	104	76.47%	24	48.98%	313	77.48%	31,044	83.91%
Not Employed	32	23.53%	25	51.02%	91	22.52%	5,952	16.09%
Female Householder:	655	82.81%	207	80.86%	1,313	76.47%	107,103	74.33%
Employed	215	32.82%	196	94.69%	717	54.61%	75,631	70.62%
Not Employed	440	67.18%	11	5.31%	596	45.39%	31,472	29.38%
Without Children <18 Years:	1,616	56.33%	833	59.08%	5,962	59.51%	535,951	55.74%
Married Couple:	1,199	74.20%	652	78.27%	4,799	80.49%	431,868	80.58%
Both Spouses Employed	474	39.53%	133	20.40%	1,538	32.05%	167,589	38.81%
One Spouse Employed	323	26.94%	199	30.52%	1,560	32.51%	138,214	32.00%
Neither Spouse Employed	402	33.53%	320	49.08%	1,701	35.44%	126,065	29.19%
Other Family:	417	25.80%	181	21.73%	1,163	19.51%	104,083	19.42%
Male Householder:	113	28.11%	22	6.88%	334	19.64%	32,243	25.58%
Employed	28	24.78%	22	100.00%	172	51.50%	19,437	60.28%
Not Employed	85	75.22%	0	0.00%	162	48.50%	12,806	39.72%
Female Householder:	304	72.90%	159	87.85%	829	71.28%	71,840	69.02%
Employed	90	29.61%	96	60.38%	343	41.38%	36,601	50.95%
Not Employed	214	70.39%	63	39.62%	486	58.62%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,696</i>	<i>59.11%</i>	<i>963</i>	<i>68.30%</i>	<i>6,815</i>	<i>68.03%</i>	<i>740,033</i>	<i>76.97%</i>
<i>  With Children &lt;18 Years:</i>	<i>781</i>	<i>46.05%</i>	<i>513</i>	<i>53.27%</i>	<i>3,202</i>	<i>46.98%</i>	<i>378,192</i>	<i>51.10%</i>
<i>  Without Children &lt;18 Years:</i>	<i>915</i>	<i>53.95%</i>	<i>450</i>	<i>46.73%</i>	<i>3,613</i>	<i>53.02%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Okmulgee County, there are 6,815 working families, 46.98% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

Major employers in the Okmulgee County area are presented in the following table, as reported by the Okmulgee Area Development Corporation.

<b>Major Employers in Okmulgee County</b>	
<b>Company</b>	<b>No. Employees</b>
Muscogee (Creek) Nation	2,400+
Okmulgee Public Schools	300 - 499
Anchor Glass Company	300 - 499
Oklahoma State University Institute of Technology	300 - 499
Wal-Mart Okmulgee	200 - 299
Muscogee (Creek) Nation Medical Center	200 - 299
Hillcrest Hospital Henryetta	100 - 199
Henryetta Public Schools	100 - 199
Paccar Winch - Okmulgee	100 - 199
CP Kelco US, Inc.	100 - 199
City of Okmulgee	100 - 199
Beggs Public Schools	100 - 199
Okmulgee County	100 - 199
Callidus Technologies, Inc. (Beggs)	100 - 199
Morris Public Schools	100 - 199
Fountain View Manor	100 - 199
Muscogee (Creek) Nation Physical Therapy and Rehabilitation Center	100 - 199
First National Bank (Henryetta & Okmulgee)	50 - 99
Wal-Mart Henryetta	50 - 99
East Central Electric Cooperative	50 - 99
City of Henryetta	50 - 99
Okmulgee Indian Health Center	50 - 99
Great Plains Coca Cola	50 - 99
One Fire Casino	50 - 99
Covington Aircraft	50 - 99
G&H Decoy	50 - 99
Lake Drive Rehabilitation Center	50 - 99
PolyVision Americas	50 - 99
Homeland	50 - 99
Henryetta Pallet Company	50 - 99

*Source: Okmulgee Area Development Corporation*

As can be seen, Okmulgee County has a wide variety of major employers, in tribal government, manufacturing, higher education and retail.

## Commuting Patterns

### Travel Time to Work

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

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

	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>4,099</b>		<b>1,811</b>		<b>14,193</b>		<b>1,613,364</b>	
Less than 15 minutes	2,090	50.99%	772	42.63%	4,606	32.45%	581,194	36.02%
15 to 30 minutes	1,003	24.47%	525	28.99%	4,067	28.65%	625,885	38.79%
30 to 45 minutes	314	7.66%	241	13.31%	2,193	15.45%	260,192	16.13%
45 to 60 minutes	417	10.17%	108	5.96%	1,854	13.06%	74,625	4.63%
60 or more minutes	275	6.71%	165	9.11%	1,473	10.38%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Okmulgee County, the largest percentage of workers (32.45%) travel fewer than 15 minutes to work. Although Okmulgee County has an active labor market, some of its residents commute to other labor markets in the general Tulsa metro area.

### Means of Transportation

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

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

	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>4,208</b>		<b>1,851</b>		<b>14,686</b>		<b>1,673,026</b>	
Car, Truck or Van:	3,834	91.11%	1,689	91.25%	13,467	91.70%	1,551,461	92.73%
<i>Drove Alone</i>	<i>3,190</i>	<i>83.20%</i>	<i>1,359</i>	<i>80.46%</i>	<i>11,418</i>	<i>84.79%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>644</i>	<i>16.80%</i>	<i>330</i>	<i>19.54%</i>	<i>2,049</i>	<i>15.21%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	9	0.21%	20	1.08%	31	0.21%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	10	0.24%	0	0.00%	13	0.09%	3,757	0.22%
Bicycle	7	0.17%	21	1.13%	28	0.19%	4,227	0.25%
Walked	180	4.28%	81	4.38%	485	3.30%	30,401	1.82%
Other Means	59	1.40%	0	0.00%	169	1.15%	14,442	0.86%
Worked at Home	109	2.59%	40	2.16%	493	3.36%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

<b>Total Housing Units</b>					
	2000	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Okmulgee	5,948	5,710	-0.41%	5,674	-0.13%
Henryetta	2,844	2,848	0.01%	2,805	-0.30%
Okmulgee County	17,316	17,891	0.33%	17,811	-0.09%
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 Okmulgee County declined by -0.09% per year, to a total of 17,811 housing units in 2015. In terms of new housing unit construction, Okmulgee County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

The next table separates housing units in Okmulgee 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>								
	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>6,050</b>		<b>2,563</b>		<b>17,834</b>		<b>1,669,828</b>	
1 Unit, Detached	4,466	73.82%	2,262	88.26%	13,130	73.62%	1,219,987	73.06%
1 Unit, Attached	109	1.80%	23	0.90%	198	1.11%	34,434	2.06%
Duplex Units	461	7.62%	30	1.17%	515	2.89%	34,207	2.05%
3-4 Units	488	8.07%	45	1.76%	576	3.23%	42,069	2.52%
5-9 Units	185	3.06%	13	0.51%	233	1.31%	59,977	3.59%
10-19 Units	60	0.99%	0	0.00%	89	0.50%	57,594	3.45%
20-49 Units	105	1.74%	18	0.70%	123	0.69%	29,602	1.77%
50 or More Units	68	1.12%	0	0.00%	68	0.38%	30,240	1.81%
Mobile Homes	108	1.79%	172	6.71%	2,865	16.06%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	37	0.21%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>1,367</b>	<b>22.60%</b>	<b>106</b>	<b>4.14%</b>	<b>1,604</b>	<b>8.99%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Okmulgee County, 73.62% of housing units are single-family, detached. 8.99% of housing units are multifamily in structure (two or more units per building), while 16.27% of housing units comprise mobile homes, RVs, etc.

Within Okmulgee, 73.82% of housing units are single-family, detached. 22.60% of housing units are multifamily in structure, while 1.79% of housing units comprise mobile homes, RVs, etc.

Within Henryetta, 88.26% of housing units are single-family, detached. 4.14% of housing units are multifamily in structure, while 6.71% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

<b>2013 Housing Units by Tenure and Number of Bedrooms</b>								
	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>5,080</b>		<b>2,030</b>		<b>15,124</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>2,709</b>	<b>53.33%</b>	<b>1,389</b>	<b>68.42%</b>	<b>10,543</b>	<b>69.71%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	0	0.00%	35	0.33%	2,580	0.27%
1 Bedroom	77	2.84%	38	2.74%	315	2.99%	16,837	1.74%
2 Bedrooms	588	21.71%	374	26.93%	2,197	20.84%	166,446	17.18%
3 Bedrooms	1,694	62.53%	741	53.35%	6,215	58.95%	579,135	59.78%
4 Bedrooms	222	8.19%	216	15.55%	1,508	14.30%	177,151	18.29%
5 or More Bedrooms	128	4.72%	20	1.44%	273	2.59%	26,587	2.74%
<b>Renter Occupied:</b>	<b>2,371</b>	<b>46.67%</b>	<b>641</b>	<b>31.58%</b>	<b>4,581</b>	<b>30.29%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	42	1.77%	0	0.00%	49	1.07%	13,948	2.93%
1 Bedroom	525	22.14%	49	7.64%	712	15.54%	101,850	21.43%
2 Bedrooms	919	38.76%	349	54.45%	1,786	38.99%	179,121	37.68%
3 Bedrooms	786	33.15%	211	32.92%	1,688	36.85%	152,358	32.05%
4 Bedrooms	99	4.18%	27	4.21%	289	6.31%	24,968	5.25%
5 or More Bedrooms	0	0.00%	5	0.78%	57	1.24%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Okmulgee County is 69.71%, while 30.29% of housing units are renter occupied. In Okmulgee, the homeownership rate is 53.33%, while 46.67% of households are renters. In Henryetta 68.42% of households are homeowners while 31.58% are renters.

### Housing Units Tenure and Household Income

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

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

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>15,124</b>	<b>10,543</b>	<b>4,581</b>	<b>69.71%</b>	<b>30.29%</b>
Less than \$5,000	580	325	255	56.03%	43.97%
\$5,000 - \$9,999	919	364	555	39.61%	60.39%
\$10,000-\$14,999	1,226	593	633	48.37%	51.63%
\$15,000-\$19,999	1,227	789	438	64.30%	35.70%
\$20,000-\$24,999	980	662	318	67.55%	32.45%
\$25,000-\$34,999	1,802	1,228	574	68.15%	31.85%
\$35,000-\$49,999	2,545	1,731	814	68.02%	31.98%
\$50,000-\$74,999	2,811	2,168	643	77.13%	22.87%
\$75,000-\$99,999	1,533	1,206	327	78.67%	21.33%
\$100,000-\$149,999	1,087	1,067	20	98.16%	1.84%
\$150,000 or more	414	410	4	99.03%	0.97%
<b>Income Less Than \$25,000</b>	<b>4,932</b>	<b>2,733</b>	<b>2,199</b>	<b>55.41%</b>	<b>44.59%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Okmulgee County as a whole, 44.59% of households with incomes less than \$25,000 are estimated to be renters, while 55.41% are estimated to be homeowners.

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

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>5,080</b>	<b>2,709</b>	<b>2,371</b>	<b>53.33%</b>	<b>46.67%</b>
Less than \$5,000	287	128	159	44.60%	55.40%
\$5,000 - \$9,999	546	177	369	32.42%	67.58%
\$10,000-\$14,999	531	119	412	22.41%	77.59%
\$15,000-\$19,999	479	242	237	50.52%	49.48%
\$20,000-\$24,999	341	219	122	64.22%	35.78%
\$25,000-\$34,999	595	333	262	55.97%	44.03%
\$35,000-\$49,999	785	407	378	51.85%	48.15%
\$50,000-\$74,999	836	530	306	63.40%	36.60%
\$75,000-\$99,999	442	316	126	71.49%	28.51%
\$100,000-\$149,999	151	151	0	100.00%	0.00%
\$150,000 or more	87	87	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>2,184</b>	<b>885</b>	<b>1,299</b>	<b>40.52%</b>	<b>59.48%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Okmulgee, 59.48% of households with incomes less than \$25,000 are estimated to be renters, while 40.52% are estimated to be homeowners.

---

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


---

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>2,030</b>	<b>1,389</b>	<b>641</b>	<b>68.42%</b>	<b>31.58%</b>
Less than \$5,000	81	66	15	81.48%	18.52%
\$5,000 - \$9,999	90	19	71	21.11%	78.89%
\$10,000-\$14,999	198	117	81	59.09%	40.91%
\$15,000-\$19,999	211	165	46	78.20%	21.80%
\$20,000-\$24,999	122	55	67	45.08%	54.92%
\$25,000-\$34,999	243	176	67	72.43%	27.57%
\$35,000-\$49,999	315	214	101	67.94%	32.06%
\$50,000-\$74,999	464	312	152	67.24%	32.76%
\$75,000-\$99,999	186	145	41	77.96%	22.04%
\$100,000-\$149,999	87	87	0	100.00%	0.00%
\$150,000 or more	33	33	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>702</b>	<b>422</b>	<b>280</b>	<b>60.11%</b>	<b>39.89%</b>

Source: 2009-2013 American Community Survey, Table B25118

---

Within Henryetta, 39.89% of households with incomes less than \$25,000 are estimated to be renters, while 60.11% are estimated to be homeowners.

### Housing Units by Year of Construction and Tenure

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

<b>2013 Housing Units by Tenure and Year of Construction</b>								
	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>5,080</b>		<b>2,030</b>		<b>15,124</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>2,709</b>	<b>53.33%</b>	<b>1,389</b>	<b>68.42%</b>	<b>10,543</b>	<b>69.71%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	13	0.94%	76	0.72%	10,443	1.08%
Built 2000 to 2009	79	2.92%	113	8.14%	1,303	12.36%	153,492	15.84%
Built 1990 to 1999	113	4.17%	79	5.69%	1,631	15.47%	125,431	12.95%
Built 1980 to 1989	195	7.20%	93	6.70%	1,341	12.72%	148,643	15.34%
Built 1970 to 1979	226	8.34%	170	12.24%	1,549	14.69%	184,378	19.03%
Built 1960 to 1969	375	13.84%	137	9.86%	1,005	9.53%	114,425	11.81%
Built 1950 to 1959	528	19.49%	326	23.47%	1,240	11.76%	106,544	11.00%
Built 1940 to 1949	380	14.03%	178	12.81%	855	8.11%	50,143	5.18%
Built 1939 or Earlier	813	30.01%	280	20.16%	1,543	14.64%	75,237	7.77%
Median Year Built:		1953		1957		1974		1977
<b>Renter Occupied:</b>	<b>2,371</b>	<b>46.67%</b>	<b>641</b>	<b>31.58%</b>	<b>4,581</b>	<b>30.29%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	0	0.00%	3	0.07%	5,019	1.06%
Built 2000 to 2009	205	8.65%	6	0.94%	456	9.95%	50,883	10.70%
Built 1990 to 1999	94	3.96%	5	0.78%	329	7.18%	47,860	10.07%
Built 1980 to 1989	293	12.36%	77	12.01%	644	14.06%	77,521	16.31%
Built 1970 to 1979	448	18.89%	82	12.79%	757	16.52%	104,609	22.01%
Built 1960 to 1969	349	14.72%	92	14.35%	599	13.08%	64,546	13.58%
Built 1950 to 1959	335	14.13%	52	8.11%	491	10.72%	54,601	11.49%
Built 1940 to 1949	510	21.51%	212	33.07%	838	18.29%	31,217	6.57%
Built 1939 or Earlier	137	5.78%	115	17.94%	464	10.13%	39,089	8.22%
Median Year Built:		1966		1950		1968		1975
<b>Overall Median Year Built:</b>		<b>1953</b>		<b>1956</b>		<b>1972</b>		<b>1976</b>

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

Within Okmulgee County, 12.15% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Okmulgee the percentage is 5.59%. Within Henryetta the percentage is 6.50%.

74.89% of housing units in Okmulgee County were built prior to 1990, while in Okmulgee the percentage is 90.33%. These figures compare with the statewide figure of 72.78%. In Henryetta the percentage is 89.36%.

### Substandard Housing

The next table presents data regarding substandard housing in Okmulgee 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
Okmulgee	5,080	15	0.30%	108	2.13%	5	0.10%
Henryetta	2,030	0	0.00%	0	0.00%	21	1.03%
Okmulgee County	15,124	90	0.60%	220	1.45%	384	2.54%
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 Okmulgee County, 0.60% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.45% 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 Okmulgee County by vacancy and type. This data is provided by the American Community Survey.

### 2013 Housing Units by Vacancy

	Okmulgee		Henryetta		Okmulgee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	6,050		2,563		17,834		1,669,828	
Total Vacant Units	970	16.03%	533	20.80%	2,710	15.20%	225,747	13.52%
For rent	203	20.93%	97	18.20%	370	13.65%	43,477	19.26%
Rented, not occupied	32	3.30%	0	0.00%	40	1.48%	9,127	4.04%
For sale only	88	9.07%	96	18.01%	255	9.41%	23,149	10.25%
Sold, not occupied	0	0.00%	10	1.88%	32	1.18%	8,618	3.82%
For seasonal, recreational, or occasional use	41	4.23%	32	6.00%	169	6.24%	39,475	17.49%
For migrant workers	31	3.20%	9	1.69%	40	1.48%	746	0.33%
Other vacant	575	59.28%	289	54.22%	1,804	66.57%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	3.15%		6.42%		2.35%		2.31%	
<b>Rental Vacancy Rate</b>	7.79%		13.14%		7.41%		8.24%	

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

Within Okmulgee County, the overall housing vacancy rate is estimated to be 15.20%. The homeowner vacancy rate is estimated to be 2.35%, while the rental vacancy rate is estimated to be 7.41%.

In Okmulgee, the overall housing vacancy rate is estimated to be 16.03%. The homeowner vacancy rate is estimated to be 3.15%, while the rental vacancy rate is estimated to be 7.79%.

In Henryetta, the overall housing vacancy rate is estimated to be 20.80%. The homeowner vacancy rate is estimated to be 6.42%, while the rental vacancy rate is estimated to be 13.14%.

## Building Permits

The next series of tables present data regarding new residential building permits issued in Okmulgee and Henryetta. 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.

### Okmulgee

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	21	\$79,965	69	\$51,884
2005	4	\$89,250	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	1	\$30,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Okmulgee, building permits for 95 housing units were issued between 2004 and 2014, for an average of 9 units per year. 27.37% of these housing units were single family homes, and 72.63% consisted of multifamily units.

## Henryetta

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	1	\$65,000	0	N/A
2005	0	N/A	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	2	\$103,685	0	N/A
2012	1	\$110,000	3	\$20,000
2013	2	\$70,000	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Henryetta, building permits for 9 housing units were issued between 2004 and 2014, for an average of 1 units per year. 66.67% of these housing units were single family homes, and 33.33% consisted of multifamily units.

### New Construction Activity

#### For Ownership:

Though there has been new housing construction in Okmulgee County over the last several years, most has been on rural, unplatted acreages, or in rural subdivisions such as Beelino-Winchester, Quail Creek and Pioneer Estates. New construction in the City of Okmulgee appears to be occurring on existing subdivisions such as Cummings and Hillcrest.

New home construction in Okmulgee County as a whole has comprised a mix of relatively affordable homes, and larger, more expensive homes on acreages. The average sale price of homes built in Okmulgee County since 2010 (and sold since January 2014) is estimated to be \$162,875 or \$94.81 per square foot, which is more affordable than many other counties in the region, but still above what could be afforded by a household earning at or less than median household income for Okmulgee County, estimated to be \$40,778 in 2015.

#### For Rent:

There have been a limited number of new rental units constructed in Okmulgee in the last 10 years. Oxford Place Apartments was completed in 2007, comprising 60 affordable rental units for families financed through Affordable Housing Tax Credits, and the HOME Investment Partnerships Program. Okmulgee Affordable Housing added 29 affordable rental houses for family occupancy, built on scattered infill lots throughout the city. Those homes were completed in 2010/2011, and also financed

with Affordable Housing Tax Credits. No new rental units have been added to Henryetta in many years to the best of our knowledge.

## Homeownership Market

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

### Housing Units by Home Value

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

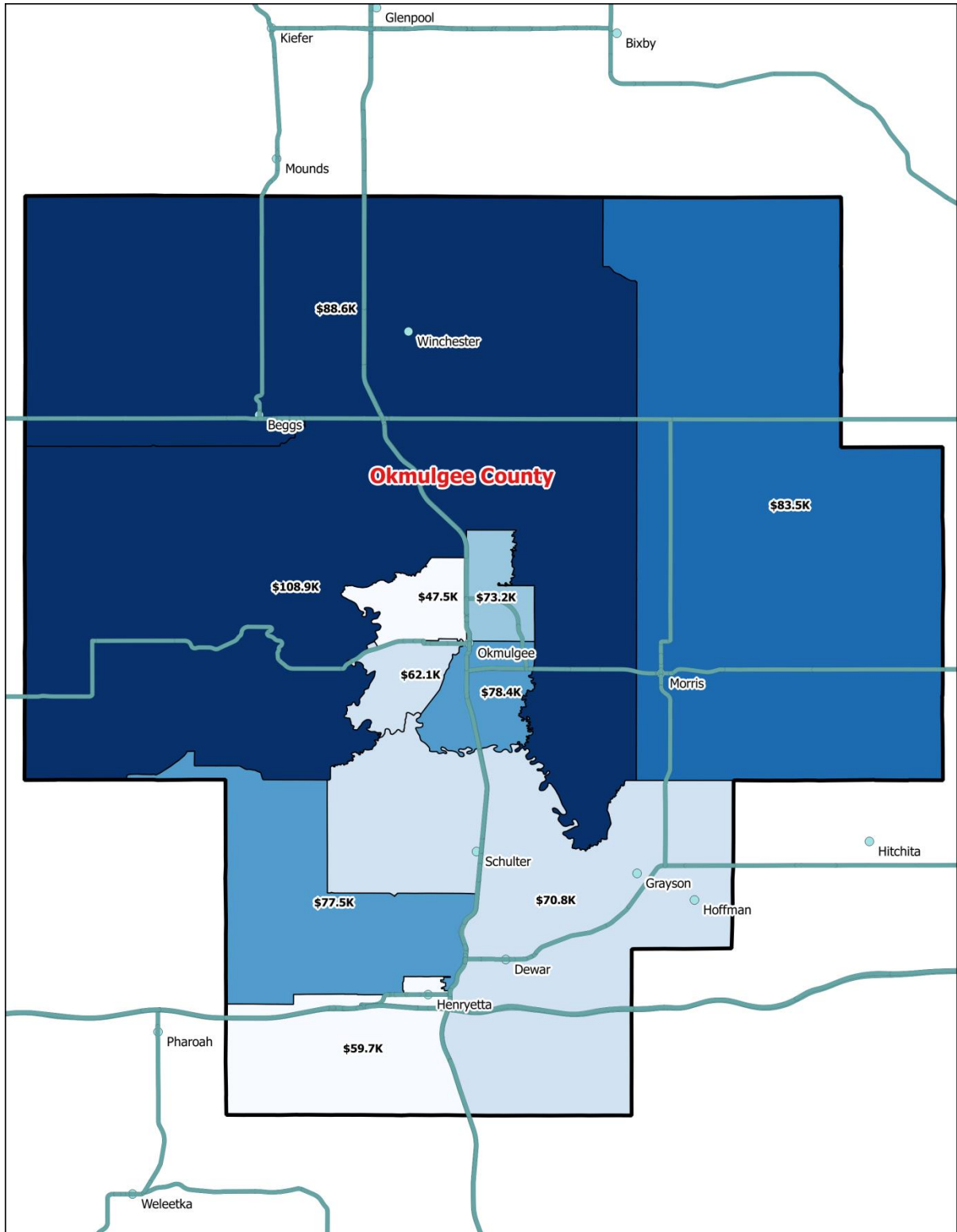
<b>2013 Housing Units by Home Value</b>								
	<b>Okmulgee</b>		<b>Henryetta</b>		<b>Okmulgee County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>2,709</b>		<b>1,389</b>		<b>10,543</b>		<b>968,736</b>	
Less than \$10,000	123	4.54%	29	2.09%	286	2.71%	20,980	2.17%
\$10,000 to \$14,999	36	1.33%	0	0.00%	222	2.11%	15,427	1.59%
\$15,000 to \$19,999	37	1.37%	18	1.30%	203	1.93%	13,813	1.43%
\$20,000 to \$24,999	51	1.88%	100	7.20%	353	3.35%	16,705	1.72%
\$25,000 to \$29,999	102	3.77%	81	5.83%	388	3.68%	16,060	1.66%
\$30,000 to \$34,999	143	5.28%	53	3.82%	339	3.22%	19,146	1.98%
\$35,000 to \$39,999	70	2.58%	121	8.71%	381	3.61%	14,899	1.54%
\$40,000 to \$49,999	316	11.66%	160	11.52%	824	7.82%	39,618	4.09%
\$50,000 to \$59,999	243	8.97%	123	8.86%	873	8.28%	45,292	4.68%
\$60,000 to \$69,999	261	9.63%	54	3.89%	759	7.20%	52,304	5.40%
\$70,000 to \$79,999	367	13.55%	115	8.28%	911	8.64%	55,612	5.74%
\$80,000 to \$89,999	271	10.00%	127	9.14%	852	8.08%	61,981	6.40%
\$90,000 to \$99,999	78	2.88%	36	2.59%	389	3.69%	51,518	5.32%
\$100,000 to \$124,999	291	10.74%	79	5.69%	1,062	10.07%	119,416	12.33%
\$125,000 to \$149,999	80	2.95%	59	4.25%	604	5.73%	96,769	9.99%
\$150,000 to \$174,999	56	2.07%	87	6.26%	714	6.77%	91,779	9.47%
\$175,000 to \$199,999	38	1.40%	10	0.72%	206	1.95%	53,304	5.50%
\$200,000 to \$249,999	100	3.69%	46	3.31%	486	4.61%	69,754	7.20%
\$250,000 to \$299,999	46	1.70%	47	3.38%	368	3.49%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	35	2.52%	167	1.58%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	9	0.65%	38	0.36%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	0	0.00%	72	0.68%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	25	0.24%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	21	0.20%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$68,900</b>		<b>\$61,800</b>		<b>\$77,100</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Okmulgee County is \$77,100. This is -31.6% lower than the statewide median, which is \$112,800. The median home value in Okmulgee is estimated to be \$68,900. The median home value in Henryetta is estimated to be \$61,800.

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

### Okmulgee County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Okmulgee County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

### 2013 Median Home Value by Year of Construction

	Okmulgee Median Value	Henryetta Median Value	Okmulgee County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>				
Built 2010 or Later	-	-	\$81,400	\$188,900
Built 2000 to 2009	\$150,700	\$84,700	\$118,400	\$178,000
Built 1990 to 1999	\$153,500	\$256,700	\$88,400	\$147,300
Built 1980 to 1989	\$92,200	\$37,900	\$83,000	\$118,300
Built 1970 to 1979	\$89,200	\$106,900	\$90,300	\$111,900
Built 1960 to 1969	\$75,300	\$102,700	\$76,100	\$97,100
Built 1950 to 1959	\$52,500	\$58,000	\$66,400	\$80,300
Built 1940 to 1949	\$57,600	\$44,300	\$56,600	\$67,900
Built 1939 or Earlier	\$64,200	\$41,300	\$61,200	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Okmulgee Single Family Sales Activity

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

### Okmulgee Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	8	14	16	20
Median List Price	\$35,000	\$41,750	\$33,250	\$30,000	\$35,000
Median Sale Price	\$34,000	\$39,750	\$28,750	\$25,250	\$32,000
Sale/List Price Ratio	99.0%	94.1%	93.4%	92.3%	94.2%
Median Square Feet	1,224	1,008	1,228	1,205	1,220
Median Price/SF	\$27.47	\$33.00	\$22.97	\$25.66	\$33.27
Med. Days on Market	35	53	78	30	54

Source: Tulsa MLS

---

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	34	42	38	44	46
Median List Price	\$49,950	\$79,700	\$68,000	\$75,250	\$75,400
Median Sale Price	\$54,500	\$71,995	\$64,500	\$70,000	\$75,250
Sale/List Price Ratio	94.6%	95.3%	93.7%	94.8%	95.6%
Median Square Feet	1,372	1,621	1,609	1,437	1,545
Median Price/SF	\$29.11	\$42.05	\$41.03	\$47.73	\$49.33
Med. Days on Market	44	52	63	47	50

Source: Tulsa MLS

---

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	11	8	9	7	7
Median List Price	\$98,500	\$127,450	\$86,000	\$149,999	\$67,500
Median Sale Price	\$92,000	\$124,000	\$84,000	\$140,000	\$62,299
Sale/List Price Ratio	88.9%	95.5%	99.4%	93.3%	94.3%
Median Square Feet	2,076	1,752	1,755	1,947	1,920
Median Price/SF	\$37.92	\$48.01	\$40.02	\$71.91	\$32.45
Med. Days on Market	86	67	76	52	18

Source: Tulsa MLS

---

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	59	60	65	68	77
Median List Price	\$49,900	\$69,250	\$59,500	\$70,000	\$67,500
Median Sale Price	\$50,000	\$66,450	\$54,000	\$67,250	\$61,900
Sale/List Price Ratio	94.2%	95.3%	95.0%	94.7%	94.7%
Median Square Feet	1,432	1,561	1,560	1,439	1,520
Median Price/SF	\$28.30	\$42.80	\$37.75	\$45.47	\$38.89
Med. Days on Market	50	52	70	42	50

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 8.83% per year. The median sale price was \$61,900 in 2015, for a median price per square foot of \$38.89/SF. The median sale price to list price ratio was 94.7%, with median days on market of 50 days.

**Henryetta Single Family Sales Activity**

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

**Henryetta Single Family Sales Activity****Two Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	12	10	17	15	8
Median List Price	\$27,700	\$42,500	\$25,000	\$40,000	\$50,500
Median Sale Price	\$23,100	\$42,000	\$22,500	\$35,000	\$41,750
Sale/List Price Ratio	82.2%	96.3%	90.0%	95.6%	91.1%
Median Square Feet	1,184	872	1,054	1,176	1,138
Median Price/SF	\$16.83	\$23.81	\$20.34	\$31.25	\$34.52
Med. Days on Market	76	51	28	44	103

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	26	20	22	24	26
Median List Price	\$77,350	\$60,000	\$69,500	\$101,000	\$71,000
Median Sale Price	\$64,300	\$52,750	\$70,000	\$94,500	\$68,500
Sale/List Price Ratio	91.1%	94.7%	96.8%	93.9%	95.1%
Median Square Feet	1,532	1,500	1,380	1,401	1,607
Median Price/SF	\$38.23	\$38.93	\$46.89	\$58.76	\$51.03
Med. Days on Market	62	66	50	42	61

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	4	6	10	3	1
Median List Price	\$143,450	\$117,450	\$89,250	\$110,000	\$650,000
Median Sale Price	\$116,500	\$113,000	\$87,750	\$100,000	\$625,000
Sale/List Price Ratio	93.9%	94.0%	93.8%	90.9%	96.2%
Median Square Feet	N/A	2,451	1,864	2,223	N/A
Median Price/SF	N/A	\$40.09	\$59.98	\$38.90	N/A
Med. Days on Market	75	49	72	100	42

Source: Tulsa MLS



### Henryetta Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	43	36	51	42	37
Median List Price	\$60,000	\$56,750	\$54,900	\$72,950	\$69,900
Median Sale Price	\$57,225	\$50,750	\$47,500	\$68,750	\$62,000
Sale/List Price Ratio	90.5%	95.3%	93.3%	93.9%	95.9%
Median Square Feet	1,452	1,568	1,336	1,348	1,352
Median Price/SF	\$23.72	\$36.13	\$31.97	\$54.79	\$42.61
Med. Days on Market	64	54	42	49	63

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 5.01% per year. The median sale price was \$62,000 in 2015, for a median price per square foot of \$42.61/SF. The median sale price to list price ratio was 95.9%, with median days on market of 63 days.

### Foreclosure Rates

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

### Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Okmulgee County	2.6%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	23

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

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

According to the data provided, the foreclosure rate in Okmulgee County was 2.6% in May 2014. The county ranked 23 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 among the higher unemployment rates in Oklahoma, it is likely that foreclosures have had some impact on the area housing market. High rates of foreclosure in a neighborhood can have a depressing effect on home values, lengthening marketing times and making it more difficult for potential homebuyers to secure financing.

## Rental Market

This section will discuss supply and demand factors for the rental market in Okmulgee 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 Okmulgee 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>Okmulgee</b>		<b>Henryetta</b>		<b>Okmulgee 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>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>2,371</b>		<b>641</b>		<b>4,581</b>		<b>475,345</b>	
With cash rent:	2,286		565		4,027		432,109	
Less than \$100	39	1.64%	0	0.00%	41	0.90%	2,025	0.43%
\$100 to \$149	80	3.37%	0	0.00%	88	1.92%	2,109	0.44%
\$150 to \$199	102	4.30%	13	2.03%	122	2.66%	4,268	0.90%
\$200 to \$249	55	2.32%	0	0.00%	72	1.57%	8,784	1.85%
\$250 to \$299	112	4.72%	15	2.34%	179	3.91%	8,413	1.77%
\$300 to \$349	115	4.85%	36	5.62%	197	4.30%	9,107	1.92%
\$350 to \$399	99	4.18%	16	2.50%	121	2.64%	10,932	2.30%
\$400 to \$449	121	5.10%	16	2.50%	181	3.95%	15,636	3.29%
\$450 to \$499	153	6.45%	51	7.96%	262	5.72%	24,055	5.06%
\$500 to \$549	233	9.83%	73	11.39%	505	11.02%	31,527	6.63%
\$550 to \$599	196	8.27%	89	13.88%	415	9.06%	33,032	6.95%
\$600 to \$649	189	7.97%	18	2.81%	324	7.07%	34,832	7.33%
\$650 to \$699	146	6.16%	105	16.38%	358	7.81%	32,267	6.79%
\$700 to \$749	236	9.95%	23	3.59%	302	6.59%	30,340	6.38%
\$750 to \$799	146	6.16%	54	8.42%	264	5.76%	27,956	5.88%
\$800 to \$899	172	7.25%	43	6.71%	288	6.29%	45,824	9.64%
\$900 to \$999	78	3.29%	6	0.94%	145	3.17%	34,153	7.18%
\$1,000 to \$1,249	14	0.59%	7	1.09%	158	3.45%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	1	0.02%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	4	0.09%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	85	3.58%	76	11.86%	554	12.09%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$559</b>		<b>\$585</b>		<b>\$580</b>		<b>\$699</b>	

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

Median gross rent in Okmulgee County is estimated to be \$580, which is -17.0% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Okmulgee is estimated to be \$559. Median rent in Henryetta is estimated to be \$585.

### Median Gross Rent by Year of Construction

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

<b>2013 Median Gross Rent by Year of Construction</b>				
	<b>Okmulgee Median Rent</b>	<b>Henryetta Median Rent</b>	<b>Okmulgee County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>				
Built 2010 or Later	-	-	-	\$933
Built 2000 to 2009	\$570	-	\$591	\$841
Built 1990 to 1999	\$722	-	\$706	\$715
Built 1980 to 1989	\$556	\$573	\$551	\$693
Built 1970 to 1979	\$404	\$512	\$532	\$662
Built 1960 to 1969	\$516	\$658	\$536	\$689
Built 1950 to 1959	\$657	\$821	\$635	\$714
Built 1940 to 1949	\$677	\$655	\$671	\$673
Built 1939 or Earlier	\$648	\$580	\$593	\$651

rent.

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Okmulgee County is among housing units constructed in Henryetta between 1950 and 1959 (likely representing rental houses), which is \$1,125 per month. In order to be affordable, a household would need to earn at least \$32,840 per year to afford such a unit.

## Okmulgee Rental Survey Data

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

<b>Okmulgee 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>	<b>Vacancy</b>
Baptist Village Okmulgee	Senior Housing	1984	1	1	600	\$620	\$1.033	7.00%
Baptist Village Okmulgee	Senior Housing	1984	2	1	800	\$765	\$0.956	7.00%
Briarwood Apartments	Market Rate	N/A	1	1	585	\$450	\$0.769	13.00%
Briarwood Apartments	Market Rate	N/A	2	2	800	\$550	\$0.688	13.00%
Oxford Place	LIHTC - Family	2007	1	1	686	\$390	\$0.569	0.00%
Oxford Place	LIHTC - Family	2007	2	2	939	\$460	\$0.490	0.00%
Oxford Place	LIHTC - Family	2007	3	2	1,180	\$515	\$0.436	0.00%

In addition to these properties, there are several other project-based facilities and USDA rent-assisted properties. Creek Forest Apartments and Creek Nation Indian Village (each comprising 100 units) are both HUD project-based facilities for family occupancy. Creek Nation Housing for the Elderly is also project based and comprises 99 units for seniors. Ridgecreek Apartments comprises 48 USDA rent-assisted units for families, while Pioneer Village comprise 24 USDA units for senior occupancy. Rental rates at these properties are based on 30% of the tenant's income.

## Rental Market Vacancy – Okmulgee

Briarwood Apartments is one of the larger market-rate apartment properties in Okmulgee and reports 13% vacancy. Oxford Place is one of the larger tax credit facilities and reports full occupancy. The project-based and USDA developments declined to report current occupancy, though data from HUD shows an overall occupancy rate of 85% for HUD-assisted units in Okmulgee County. The overall market vacancy of rental housing units was reported at 7.79% by the Census Bureau as of the most

recent American Community Survey. On the whole, it appears there is some vacancy among both market rate and affordable rental units in Okmulgee.



Briarwood Apartments



Oxford Place



Baptist Village Okmulgee

## Henryetta Rental Survey Data

The next table shows the results of our rental survey of Henryetta. There are few apartment properties in Henryetta and most are subsidized in some form.

<b>Henryetta Rental Properties - Affordable</b>						
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Rate</b>	<b>Vacancy</b>
New Lake Village	Project Based - Family	1973	1	1	30%	9.00%
New Lake Village	Project Based - Family	1973	2	1	30%	9.00%
New Lake Village	Project Based - Family	1973	3	1	30%	9.00%

New Lake Village is the largest multifamily property in Henryetta, comprising 59 project-based units for family occupancy. Rent is based on 30% of the tenant's income.

### Rental Market Vacancy – Henryetta

New Lake Village is the largest multifamily property in Henryetta, and reports 9% vacancy. The overall market vacancy of rental housing units was reported at 13.14% by the Census Bureau as of the most recent American Community Survey: this figure includes all rental properties in Henryetta, including single family rental houses. It appears that like Okmulgee there is some vacancy in the Henryetta market.



New Lake Village

## 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 Okmulgee 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 Okmulgee County

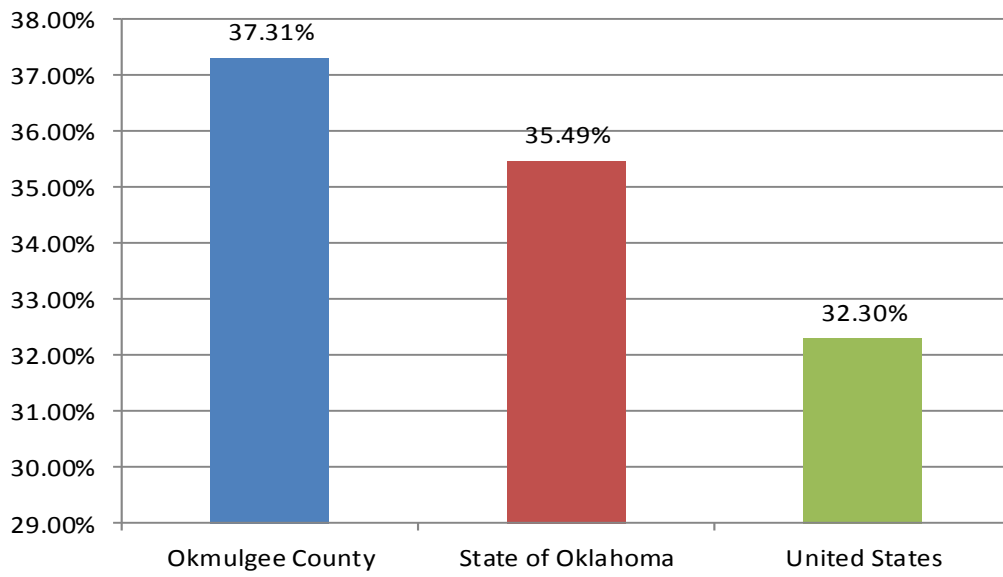
		Occupancy	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
<b>Okmulgee County</b>	<b># Units</b>	<b>Rate</b>				
Public Housing	100	100%	\$14,440	\$240	\$279	46.28%
Housing Choice Vouchers	177	67%	\$10,316	\$272	\$347	43.94%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	100	96%	\$11,945	\$267	\$380	41.24%
Section 236	100	82%	\$7,824	\$173	\$328	34.52%
Multi-Family Other	160	89%	\$6,691	\$152	\$430	26.14%
Summary of All HUD Programs	637	85%	\$9,860	\$215	\$361	37.31%
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 637 housing units located within Okmulgee County, with an overall occupancy rate of 85%. The average household income among households living in these units is \$9,860. Total monthly rent for these units averages \$576, with the federal contribution averaging \$361 (62.69%) and the tenant's contribution averaging \$215 (37.31%).



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



Source: 2013 HUD Picture of Subsidized Households

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



---

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


---

<b>Okmulgee 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	100	35%	20%	37%	49%	30%
Housing Choice Vouchers	177	35%	25%	31%	65%	41%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	100	0%	89%	58%	84%	43%
Section 236	100	54%	11%	10%	56%	58%
Multi-Family Other	160	53%	8%	8%	50%	36%
<b>Summary of All HUD Programs</b>	<b>637</b>	<b>37%</b>	<b>22%</b>	<b>27%</b>	<b>67%</b>	<b>41%</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

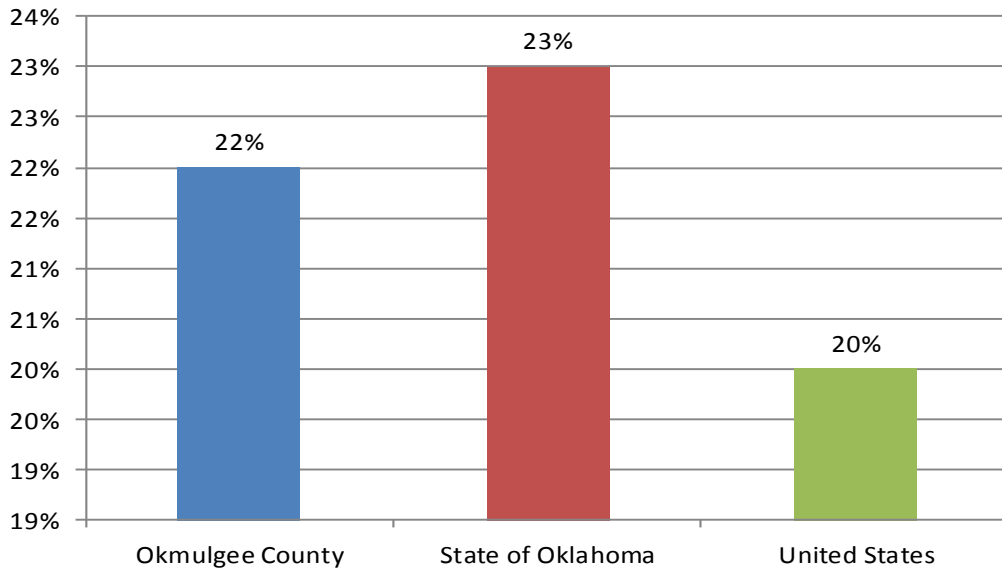
---

37% of housing units are occupied by single parents with female heads of household. 22% of households have at least one person with a disability. 27% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 67% have one or more disabilities. Finally, 41% of households are designated as racial or ethnic minorities.

---

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

---



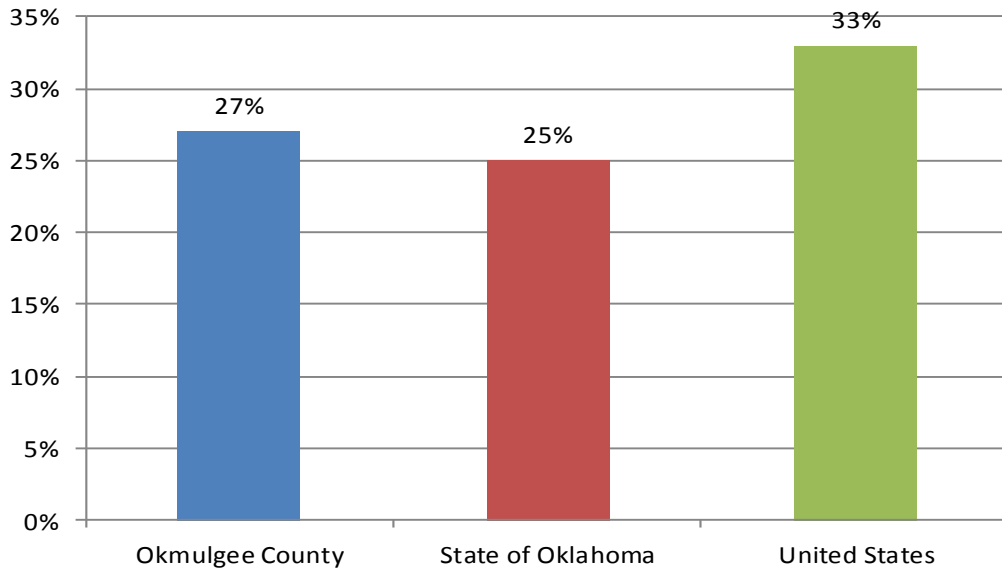
Source: 2013 HUD Picture of Subsidized Households

---

---

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

---



Source: 2013 HUD Picture of Subsidized Households

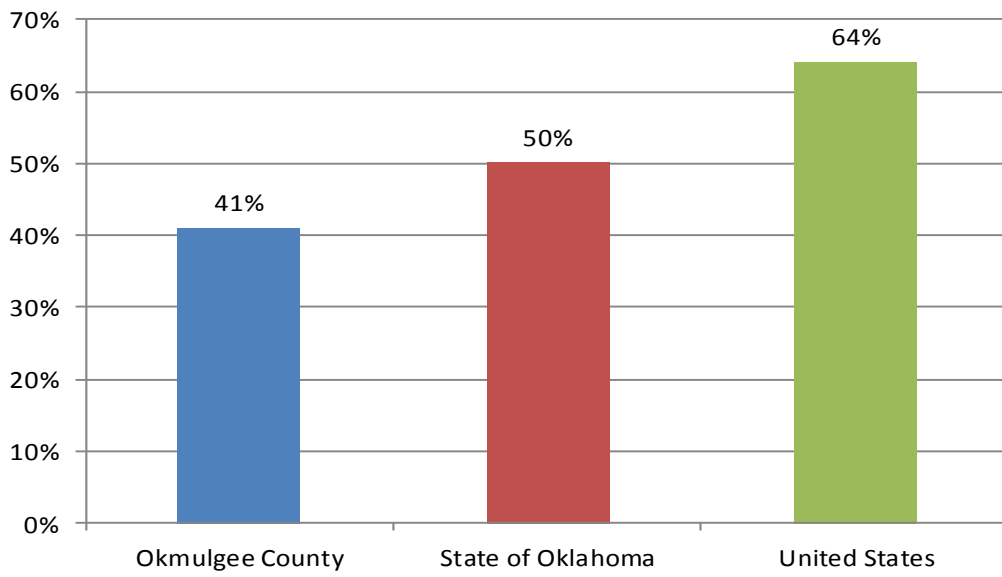
---



---

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

---



---

Source: 2013 HUD Picture of Subsidized Households

---



## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

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

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

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>815</b>		<b>1,045</b>	
Cost Burden Less Than 30%	135	16.56%	230	22.01%
Cost Burden Between 30%-50%	175	21.47%	170	16.27%
Cost Burden Greater Than 50%	400	49.08%	565	54.07%
Not Computed (no/negative income)	110	13.50%	80	7.66%
<b>Income 30%-50% HAMFI</b>	<b>1,150</b>		<b>950</b>	
Cost Burden Less Than 30%	705	61.30%	300	31.58%
Cost Burden Between 30%-50%	340	29.57%	425	44.74%
Cost Burden Greater Than 50%	100	8.70%	220	23.16%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>1,610</b>		<b>935</b>	
Cost Burden Less Than 30%	1,175	72.98%	710	75.94%
Cost Burden Between 30%-50%	280	17.39%	185	19.79%
Cost Burden Greater Than 50%	160	9.94%	35	3.74%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>1,060</b>		<b>305</b>	
Cost Burden Less Than 30%	925	87.26%	285	93.44%
Cost Burden Between 30%-50%	105	9.91%	20	6.56%
Cost Burden Greater Than 50%	30	2.83%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>10,710</b>		<b>4,515</b>	
Cost Burden Less Than 30%	8,715	81.37%	2,805	62.13%
Cost Burden Between 30%-50%	1,165	10.88%	800	17.72%
Cost Burden Greater Than 50%	730	6.82%	820	18.16%
Not Computed (no/negative income)	110	1.03%	80	1.77%

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

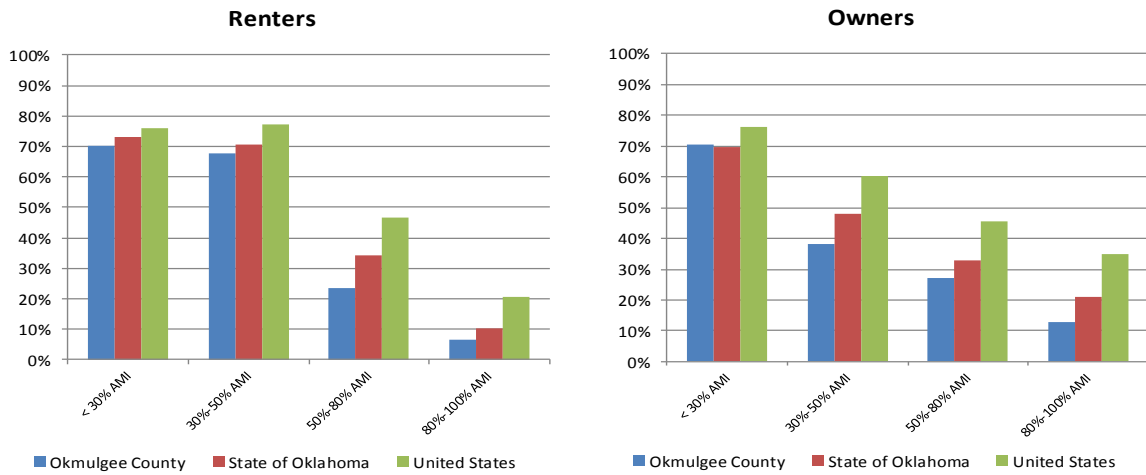
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Okmulgee County with the State of Oklahoma as a whole, and the United States.

**Okmulgee 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	815	70.55%	1,045	70.33%
Income 30%-50% HAMFI	1,150	38.26%	950	67.89%
Income 50%-80% HAMFI	1,610	27.33%	935	23.53%
Income 80%-100% HAMFI	1,060	12.74%	305	6.56%
All Incomes	10,710	17.69%	4,515	35.88%

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.



**Okmulgee County : CHAS - HAMFI by Substandard Conditions / Overcrowding**

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>815</b>		<b>1,045</b>	
Between 1.0 and 1.5 Persons per Room	4	0.49%	105	10.05%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.49%	60	5.74%
<b>Income 30%-50% HAMFI</b>	<b>1,150</b>		<b>950</b>	
Between 1.0 and 1.5 Persons per Room	20	1.74%	4	0.42%
More than 1.5 Persons per Room	0	0.00%	20	2.11%
Lacks Complete Kitchen or Plumbing	45	3.91%	4	0.42%
<b>Income 50%-80% HAMFI</b>	<b>1,610</b>		<b>935</b>	
Between 1.0 and 1.5 Persons per Room	20	1.24%	35	3.74%
More than 1.5 Persons per Room	10	0.62%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	2.17%	10	1.07%
<b>Income 80%-100% HAMFI</b>	<b>1,060</b>		<b>305</b>	
Between 1.0 and 1.5 Persons per Room	35	3.30%	4	1.31%
More than 1.5 Persons per Room	15	1.42%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	15	4.92%
<b>All Incomes</b>	<b>10,710</b>		<b>4,515</b>	
Between 1.0 and 1.5 Persons per Room	139	1.30%	163	3.61%
More than 1.5 Persons per Room	25	0.23%	20	0.44%
Lacks Complete Kitchen or Plumbing	64	0.60%	149	3.30%

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 Okmulgee County, Oklahoma and the nation.

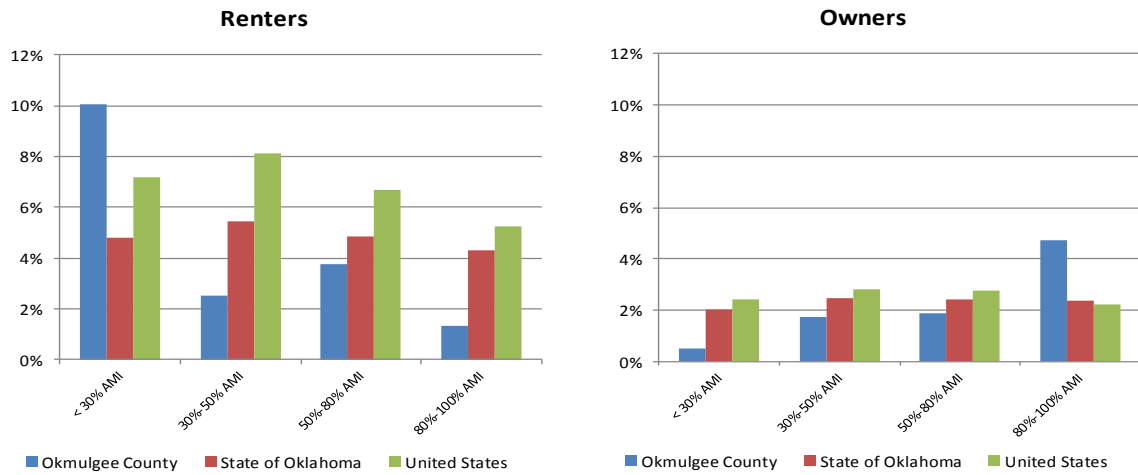
**Okmulgee County : Households by Income by Overcrowding**

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	815	0.49%	1,045	10.05%	
Income 30%-50% HAMFI	1,150	1.74%	950	2.53%	
Income 50%-80% HAMFI	1,610	1.86%	935	3.74%	
Income 80%-100% HAMFI	1,060	4.72%	305	1.31%	
All Incomes	10,710	1.53%	4,515	4.05%	

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

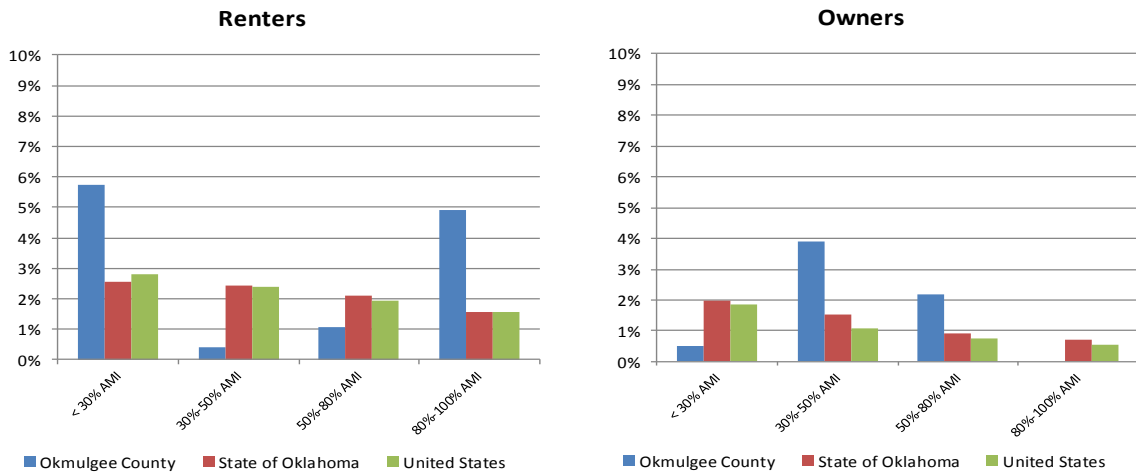
The table following summarizes this data for substandard housing conditions, with a comparison chart between Okmulgee County, the state and the nation.

**Okmulgee 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	815	0.49%	1,045	5.74%	
Income 30%-50% HAMFI	1,150	3.91%	950	0.42%	
Income 50%-80% HAMFI	1,610	2.17%	935	1.07%	
Income 80%-100% HAMFI	1,060	0.00%	305	4.92%	
All Incomes	10,710	0.60%	4,515	3.30%	

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.



<b>Okmulgee County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 30% HAMFI</b>	<b>815</b>	<b>570</b>	<b>69.94%</b>	<b>1,045</b>	<b>735</b>	<b>70.33%</b>
Elderly Family	70	50	71.43%	15	15	100.00%
Small Family (2-4 persons)	205	170	82.93%	325	230	70.77%
Large Family (5 or more persons)	35	30	85.71%	200	155	77.50%
Elderly Non-Family	300	185	61.67%	145	80	55.17%
Non-Family, Non-Elderly	210	135	64.29%	355	255	71.83%
<b>Income 30%-50% HAMFI</b>	<b>1,150</b>	<b>445</b>	<b>38.70%</b>	<b>950</b>	<b>650</b>	<b>68.42%</b>
Elderly Family	195	70	35.90%	50	40	80.00%
Small Family (2-4 persons)	295	145	49.15%	285	205	71.93%
Large Family (5 or more persons)	85	70	82.35%	90	90	100.00%
Elderly Non-Family	425	100	23.53%	245	120	48.98%
Non-Family, Non-Elderly	145	60	41.38%	280	195	69.64%
<b>Income 50%-80% HAMFI</b>	<b>1,610</b>	<b>440</b>	<b>27.33%</b>	<b>935</b>	<b>225</b>	<b>24.06%</b>
Elderly Family	310	55	17.74%	70	15	21.43%
Small Family (2-4 persons)	525	215	40.95%	420	60	14.29%
Large Family (5 or more persons)	195	45	23.08%	95	10	10.53%
Elderly Non-Family	345	100	28.99%	110	35	31.82%
Non-Family, Non-Elderly	235	25	10.64%	235	105	44.68%
<b>Income 80%-100% HAMFI</b>	<b>1,060</b>	<b>132</b>	<b>12.45%</b>	<b>305</b>	<b>20</b>	<b>6.56%</b>
Elderly Family	195	14	7.18%	20	0	0.00%
Small Family (2-4 persons)	540	95	17.59%	110	20	18.18%
Large Family (5 or more persons)	75	8	10.67%	25	0	0.00%
Elderly Non-Family	120	0	0.00%	55	0	0.00%
Non-Family, Non-Elderly	135	15	11.11%	95	0	0.00%
<b>All Incomes</b>	<b>10,710</b>	<b>1,886</b>	<b>17.61%</b>	<b>4,515</b>	<b>1,630</b>	<b>36.10%</b>
Elderly Family	2,030	244	12.02%	195	70	35.90%
Small Family (2-4 persons)	4,910	790	16.09%	1,765	515	29.18%
Large Family (5 or more persons)	920	167	18.15%	495	255	51.52%
Elderly Non-Family	1,520	415	27.30%	705	235	33.33%
Non-Family, Non-Elderly	1,335	270	20.22%	1,345	555	41.26%

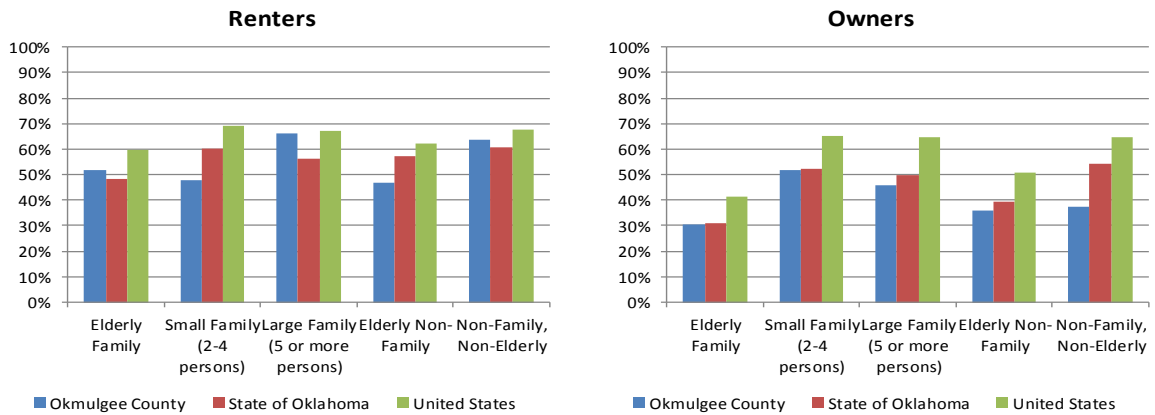
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 80% HAMFI</b>	<b>3,575</b>	<b>1,455</b>	<b>40.70%</b>	<b>2,930</b>	<b>1,610</b>	<b>54.95%</b>
Elderly Family	575	175	30.43%	135	70	51.85%
Small Family (2-4 persons)	1,025	530	51.71%	1,030	495	48.06%
Large Family (5 or more persons)	315	145	46.03%	385	255	66.23%
Elderly Non-Family	1,070	385	35.98%	500	235	47.00%
Non-Family, Non-Elderly	590	220	37.29%	870	555	63.79%

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

**Households Under 80% of AMI: Percentage Housing Cost Overburdened**



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

**Housing Problems by Household Type**

The next set of tables presents data by household type and whether or not the household is experiencing **any** housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



<b>Okmulgee County : CHAS - Housing Problems by Household Type and HAMFI</b>						
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>815</b>	<b>585</b>	<b>71.78%</b>	<b>1,045</b>	<b>745</b>	<b>71.29%</b>
Elderly Family	70	50	71.43%	15	15	100.00%
Small Family (2-4 persons)	205	170	82.93%	325	240	73.85%
Large Family (5 or more persons)	35	35	100.00%	200	155	77.50%
Elderly Non-Family	300	190	63.33%	145	80	55.17%
Non-Family, Non-Elderly	210	140	66.67%	355	255	71.83%
<b>Income 30%-50% HAMFI</b>	<b>1,150</b>	<b>465</b>	<b>40.43%</b>	<b>950</b>	<b>655</b>	<b>68.95%</b>
Elderly Family	195	65	33.33%	50	40	80.00%
Small Family (2-4 persons)	295	160	54.24%	285	210	73.68%
Large Family (5 or more persons)	85	70	82.35%	90	90	100.00%
Elderly Non-Family	425	105	24.71%	245	120	48.98%
Non-Family, Non-Elderly	145	65	44.83%	280	195	69.64%
<b>Income 50%-80% HAMFI</b>	<b>1,610</b>	<b>470</b>	<b>29.19%</b>	<b>935</b>	<b>265</b>	<b>28.34%</b>
Elderly Family	310	55	17.74%	70	15	21.43%
Small Family (2-4 persons)	525	240	45.71%	420	60	14.29%
Large Family (5 or more persons)	195	50	25.64%	95	45	47.37%
Elderly Non-Family	345	100	28.99%	110	35	31.82%
Non-Family, Non-Elderly	235	25	10.64%	235	110	46.81%
<b>Income Greater than 80% of HAMFI</b>	<b>7,135</b>	<b>555</b>	<b>7.78%</b>	<b>1,585</b>	<b>105</b>	<b>6.62%</b>
Elderly Family	1,455	75	5.15%	60	0	0.00%
Small Family (2-4 persons)	3,885	280	7.21%	735	20	2.72%
Large Family (5 or more persons)	605	105	17.36%	110	20	18.18%
Elderly Non-Family	450	30	6.67%	205	0	0.00%
Non-Family, Non-Elderly	745	65	8.72%	475	65	13.68%
<b>All Incomes</b>	<b>10,710</b>	<b>2,075</b>	<b>19.37%</b>	<b>4,515</b>	<b>1,770</b>	<b>39.20%</b>
Elderly Family	2,030	245	12.07%	195	70	35.90%
Small Family (2-4 persons)	4,910	850	17.31%	1,765	530	30.03%
Large Family (5 or more persons)	920	260	28.26%	495	310	62.63%
Elderly Non-Family	1,520	425	27.96%	705	235	33.33%
Non-Family, Non-Elderly	1,335	295	22.10%	1,345	625	46.47%

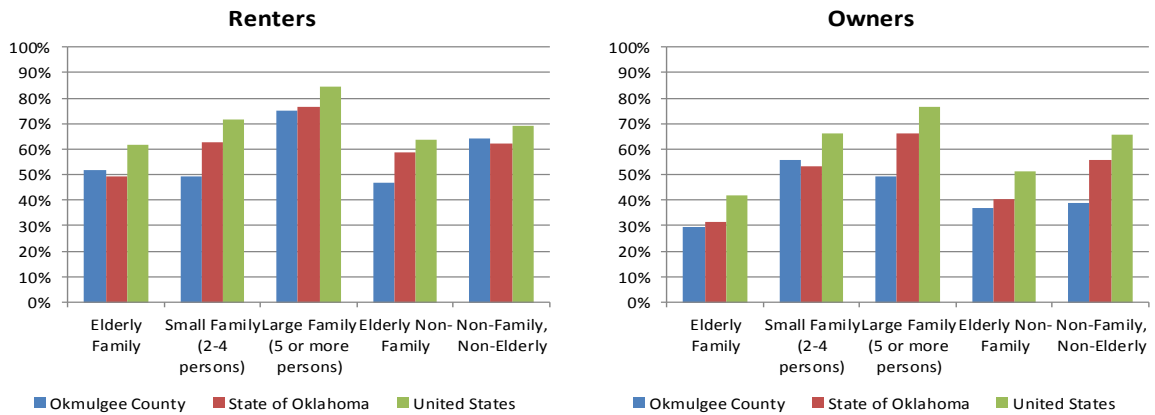
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Okmulgee 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>3,575</b>	<b>1,520</b>	<b>42.52%</b>	<b>2,930</b>	<b>56.83%</b>
Elderly Family	575	170	29.57%	135	51.85%
Small Family (2-4 persons)	1,025	570	55.61%	1,030	49.51%
Large Family (5 or more persons)	315	155	49.21%	385	75.32%
Elderly Non-Family	1,070	395	36.92%	500	47.00%
Non-Family, Non-Elderly	590	230	38.98%	870	64.37%

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 Okmulgee County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”

<b>Okmulgee County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>		
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>820</b>	<b>585</b>	<b>71.3%</b>	<b>1,045</b>	<b>745</b>	<b>71.3%</b>
White alone, non-Hispanic	460	320	69.6%	395	265	67.1%
Black or African-American alone	135	80	59.3%	185	125	67.6%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	170	145	85.3%	175	145	82.9%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	70	55	78.6%
Other (including multiple races)	45	35	77.8%	215	150	69.8%
<b>Income 30%-50% HAMFI</b>	<b>1,145</b>	<b>470</b>	<b>41.0%</b>	<b>950</b>	<b>655</b>	<b>68.9%</b>
White alone, non-Hispanic	875	355	40.6%	645	440	68.2%
Black or African-American alone	45	15	33.3%	135	85	63.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	125	40	32.0%	65	45	69.2%
Pacific Islander alone	4	4	100.0%	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	110	60	54.5%	105	80	76.2%
<b>Income 50%-80% HAMFI</b>	<b>1,610</b>	<b>470</b>	<b>29.2%</b>	<b>935</b>	<b>265</b>	<b>28.3%</b>
White alone, non-Hispanic	1,200	365	30.4%	525	95	18.1%
Black or African-American alone	140	40	28.6%	135	65	48.1%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	135	15	11.1%	215	95	44.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	45	30	66.7%	15	0	0.0%
Other (including multiple races)	95	20	21.1%	45	10	22.2%
<b>Income 80%-100% HAMFI</b>	<b>1,060</b>	<b>180</b>	<b>17.0%</b>	<b>305</b>	<b>35</b>	<b>11.5%</b>
White alone, non-Hispanic	735	120	16.3%	225	35	15.6%
Black or African-American alone	110	30	27.3%	15	0	0.0%
Asian alone	0	0	N/A	10	0	0.0%
American Indian alone	114	4	3.5%	29	4	13.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	15	0	0.0%	20	0	0.0%
Other (including multiple races)	90	30	33.3%	10	0	0.0%
<b>All Incomes</b>	<b>10,710</b>	<b>2,080</b>	<b>19.4%</b>	<b>4,520</b>	<b>1,775</b>	<b>39.3%</b>
White alone, non-Hispanic	7,905	1,390	17.6%	2,605	890	34.2%
Black or African-American alone	775	185	23.9%	574	279	48.6%
Asian alone	10	0	0.0%	10	0	0.0%
American Indian alone	1,099	269	24.5%	674	299	44.4%
Pacific Islander alone	4	4	100.0%	0	0	N/A
Hispanic, any race	183	38	20.8%	155	55	35.5%
Other (including multiple races)	760	205	27.0%	494	244	49.4%

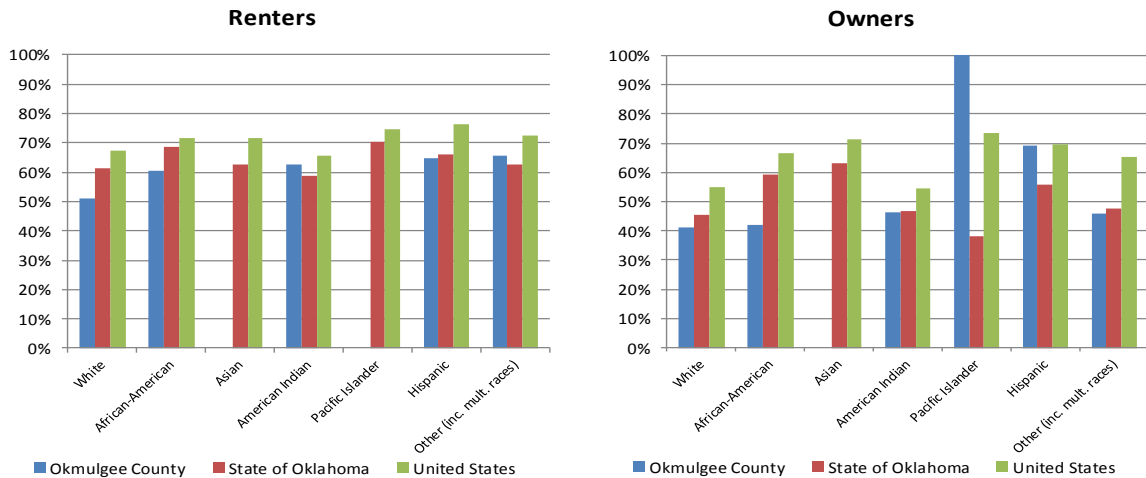
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Okmulgee 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>3,575</b>	<b>1,525</b>	<b>42.66%</b>	<b>2,930</b>	<b>56.83%</b>
White alone, non-Hispanic	2,535	1,040	41.03%	1,565	51.12%
Black or African-American alone	320	135	42.19%	455	60.44%
Asian alone	0	0	N/A	0	N/A
American Indian alone	430	200	46.51%	455	62.64%
Pacific Islander alone	4	4	100.00%	0	N/A
Hispanic, any race	49	34	69.39%	85	64.71%
Other (including multiple races)	250	115	46.00%	365	65.75%

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 Okmulgee County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,380 renter households that are cost overburdened, and 1,015 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 305 renter households that are cost overburdened, and 405 homeowners that are cost overburdened.





- 100% of Pacific Islander homeowners with incomes less than 80% of Area Median Income have one or more housing problems, and 69.39% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

## Overall Anticipated Housing Demand

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

### Okmulgee Anticipated Demand

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

<b>Okmulgee Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	13,022	12,321	-0.55%	11,742	-0.96%
Households	5,135	4,746	-0.78%	4,660	-0.37%
Housing Units	5,948	5,710	-0.41%	5,674	-0.13%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, the number of housing units and the population declined at similar rates from 2000 to 2010. 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.

Most rental properties in Okmulgee are reporting some vacancy, and in light of projected population declines it appears the need for new housing in Okmulgee is relatively limited, though given the age of the community's housing stock there is likely some need for rehabilitation and preservation of existing housing stock.

### Henryetta Anticipated Demand

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

<b>Henryetta Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	6,096	5,927	-0.28%	5,762	-0.56%
Households	2,460	2,351	-0.45%	2,276	-0.65%
Housing Units	2,844	2,848	0.01%	2,805	-0.30%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Like the city of Okmulgee, Henryetta is experiencing population decline and this is projected to continue over the next five years. Henryetta's housing stock is likewise relatively older, and some need for rehabilitation and preservation of existing housing stock is likely, including existing multifamily properties both affordable and market rate.

### Okmulgee County 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>Okmulgee County Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	39,685	40,069	0.10%	39,170	-0.45%
Households	15,300	15,362	0.04%	15,023	-0.45%
Housing Units	17,316	17,891	0.33%	17,811	-0.09%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Although Okmulgee County posted modest population growth from 2000 to 2010, population levels have since declined based on data from both the Census Bureau and Nielsen SiteReports, and it is projected that population decline will continue over the next five years.

Although the number of housing units in Okmulgee County declined over the last five years, there were 2,529 more housing units than households in the county according to the 2010 Census. 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 Okmulgee County will continue to decline in the future. However, the housing stock of Okmulgee County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Okmulgee County.