

2000

**Big Five Community Services, Inc.
Affordable Housing Market Analysis**



Section Two: Carter County
Ardmore
Healdton
Lone Grove

2000

**Big Five Community Services, Inc.
Affordable Housing Market Analysis**



Section Three: Coal County
Coalgate
Lehigh
Tupelo

2000

**Big Five Community Services, Inc.
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Section Four: Love County
Marietta
Leon
Thackerville

2000

**Big Five Community Services, Inc.
Affordable Housing Market Analysis**



Section Five: Pontotoc County

Ada

Allen

Byng

2000

**Big Five Community Services, Inc.
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Appendix

Love County

Estimated Housing Demand for Love County 2000-2005:

182 Total Units

1999 Median Family Income:	\$32,800
Affordable Housing Limit:	\$49,200
Population Growth Projected From 1990 to 2005:	1,008
Age 65+ Projections 2005:	1,353 (15% of population)
1998 Average wage per job (53rd in OK):	\$18,346

Love County has the 61st lowest per capita personal income in the state at **\$15,639** for 1997.

Marietta

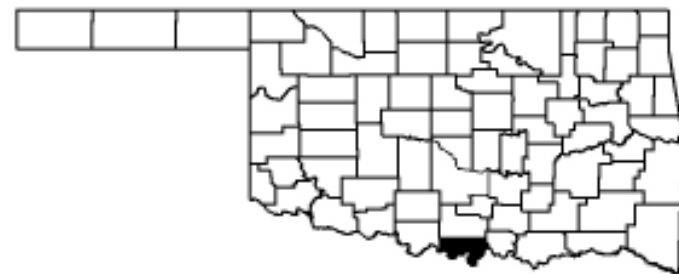
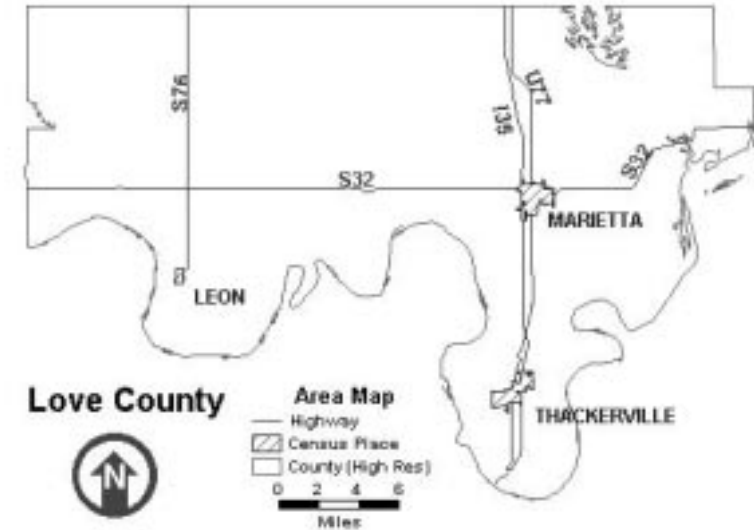
- Projected Population Growth 1990 to 2005: 14
- New Residential Building Permits Issued 1996-1999: 11
- 1990 Median Home Value: \$32,600

Leon

- Projected Population Growth 1990 to 2005: -11
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$18,300

Thackerville

- Projected Population Growth 1990 to 2005: -85
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$27,200



Carter County

Estimated Housing Demand for Carter County 2000-2005:

1302 Total Units, **703** Within Affordable Housing Limit.

1999 Median Family Income: **\$36,800**

Affordable Housing Limit: **\$55,200**

Population Growth Projected From 1990 to 2005: **4,436**

Age 65+ Projections 2005: **7,464 (16% of population)**

1998 Average wage per job (10th in OK): **\$23,714**

Carter County has the 13th highest per capita personal income in the state at **\$19,951** for 1997.

Ardmore is the population and business center for the county, having 54% of the county's population and the majority of the area's larger employers. The unemployment rate was 5.6% in 1997.

East Jordan Ironworks is expected to create 250 new jobs by 2001. Hourly wage is \$16-18.00.

Ardmore

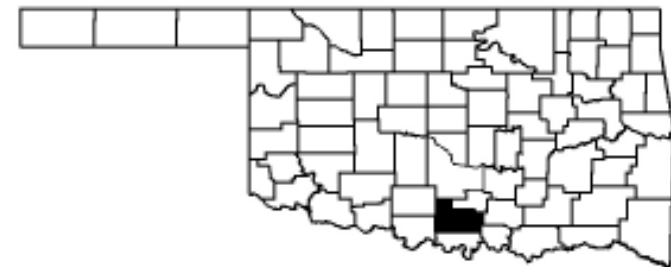
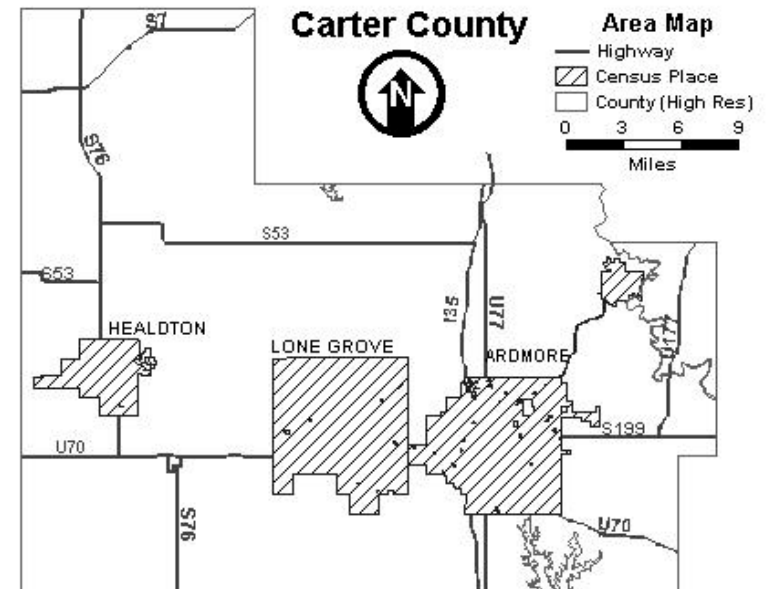
- Projected Population Growth 1990 to 2005: 2,291
- New Residential Building Permits Issued 1996-1999: 244
- 1990 Median Home Value: \$40,800

Lone Grove

- Projected Population Growth 1990 to 2005: 941
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$46,100

Healdton

- Projected Population Growth 1990 to 2005: -232
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$25,600



Pontotoc County

1999 Median Family Income:	\$31,200
Affordable Housing Limit:	\$46,800
Population Growth Projected From 1990 to 2005:	2,201
Age 65+ Projections 2005:	5,730 (16% of population)
1998 Average Wage per Job (35th in OK):	\$19,671

Pontotoc County has the 29th highest per capita personal income in the state at **\$17,690** for 1997.

Ada is the population and business center for the county, having 46% of the county's population and the majority of the area's larger employers.

Ada

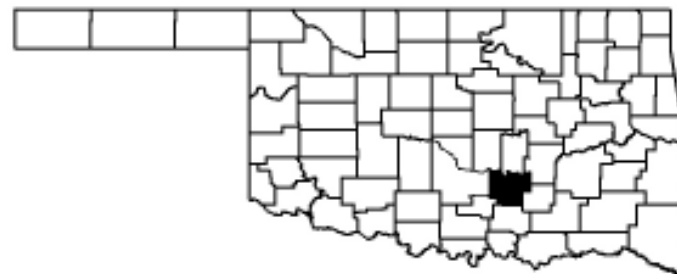
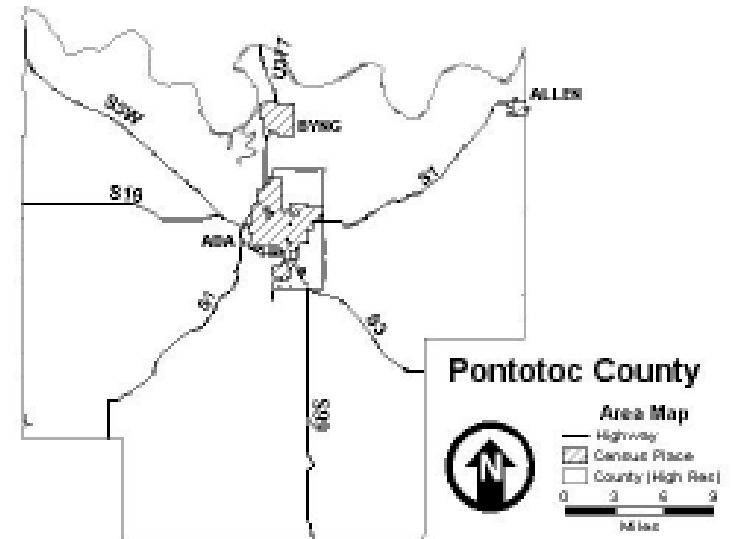
- Projected Population Growth 1990 to 2005: 515
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$40,100
- Average new home price: \$120,000
- Average resale home price: \$90,000
- Average list term: 45 days
- Price range of housing needed: \$60-90,000
- Four lane highway from Ada to I-40 constructed by 2002.
- Multiple listings (5/00) 190
- The last 3 years, 1600 jobs created from new industry or expansion.

Allen

- Projected Population Growth 1990 to 2005: -5
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$25,700

Byng

- Projected Population Growth 1990 to 2005: -25
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$47,200



Coal County

1999 Median Family Income: **\$32,800**

Affordable Housing Limit: **\$49,200**

Population Growth Projected From 1990 to 2005: **790**

Age 65+ Projections 2005: **1,020 (16% of population)**

1998 Average Wage per Job (76th in OK): **\$15,921**

Coal County has the 77th lowest per capita personal income in the state at **\$12,239** for 1997.

Coalgate

- Projected Population Growth 1990 to 2005: 245

- 1990 Median Home Value: \$27,100

Lehigh

- Projected Population Growth 1990 to 2005: 62

- 1990 Median Home Value: \$16,100

Tupelo

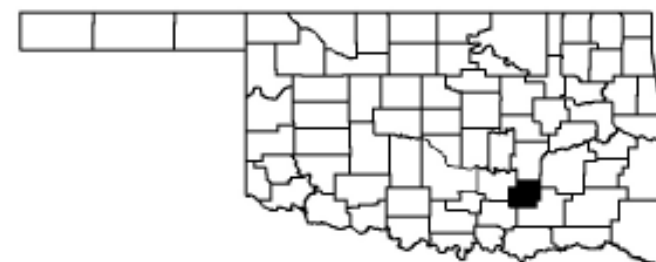
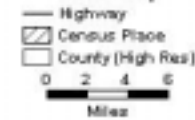
- Projected Population Growth 1990 to 2005: -88

- 1990 Median Home Value: \$14,999



Area Map

Coal County



2000

**Big Five Community Services, Inc.
Affordable Housing Market Analysis**



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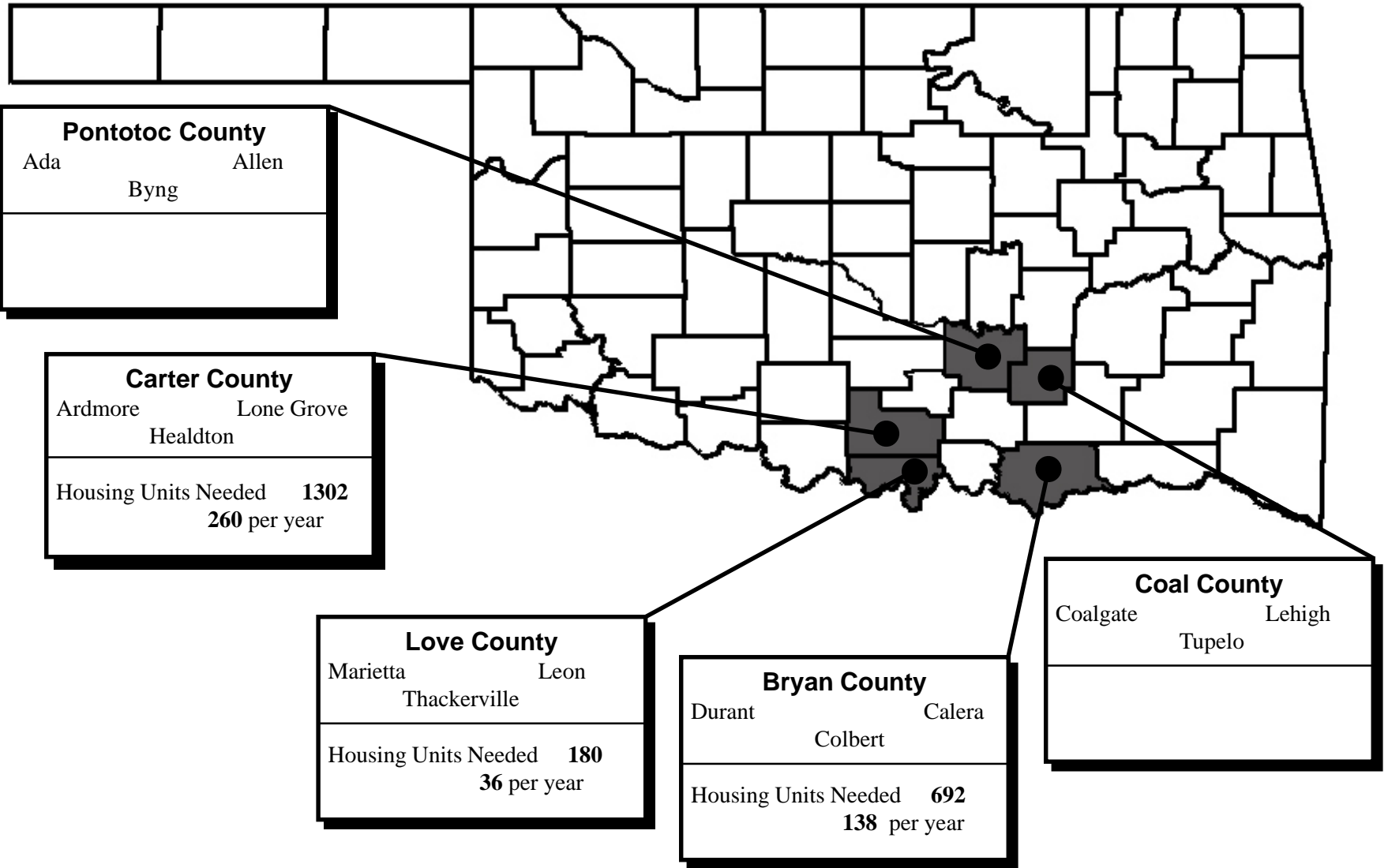
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Executive Summary

Residential Housing Development Opportunity



2000

**Big Five Community Services, Inc.
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Section One: Bryan County
Durant
Colbert
Calera

Bryan County

Estimated Housing Demand for Bryan County 2000-2005:

692 Total Units, **277** Within Affordable Housing Limit.

1999 Median Family Income:	\$31,700
Affordable Housing Limit:	\$47,550
Population Growth Projected From 1990 to 2005:	1,996
Age 65+ Projections 2005:	5,274 (15.4% of population)
1998 Average Wage per Job (54th in OK)	\$18,247

-Bryan County has the 55th lowest per capita personal income in the state at \$15,895 for 1997.

-Durant is the population and business center for the county having 40% of the county's population and the majority of the area's larger employees.

-Customer Linx opened a telemarketing firm in FY2000. The company employs 100 people and project 700 new jobs by 2002.

Durant

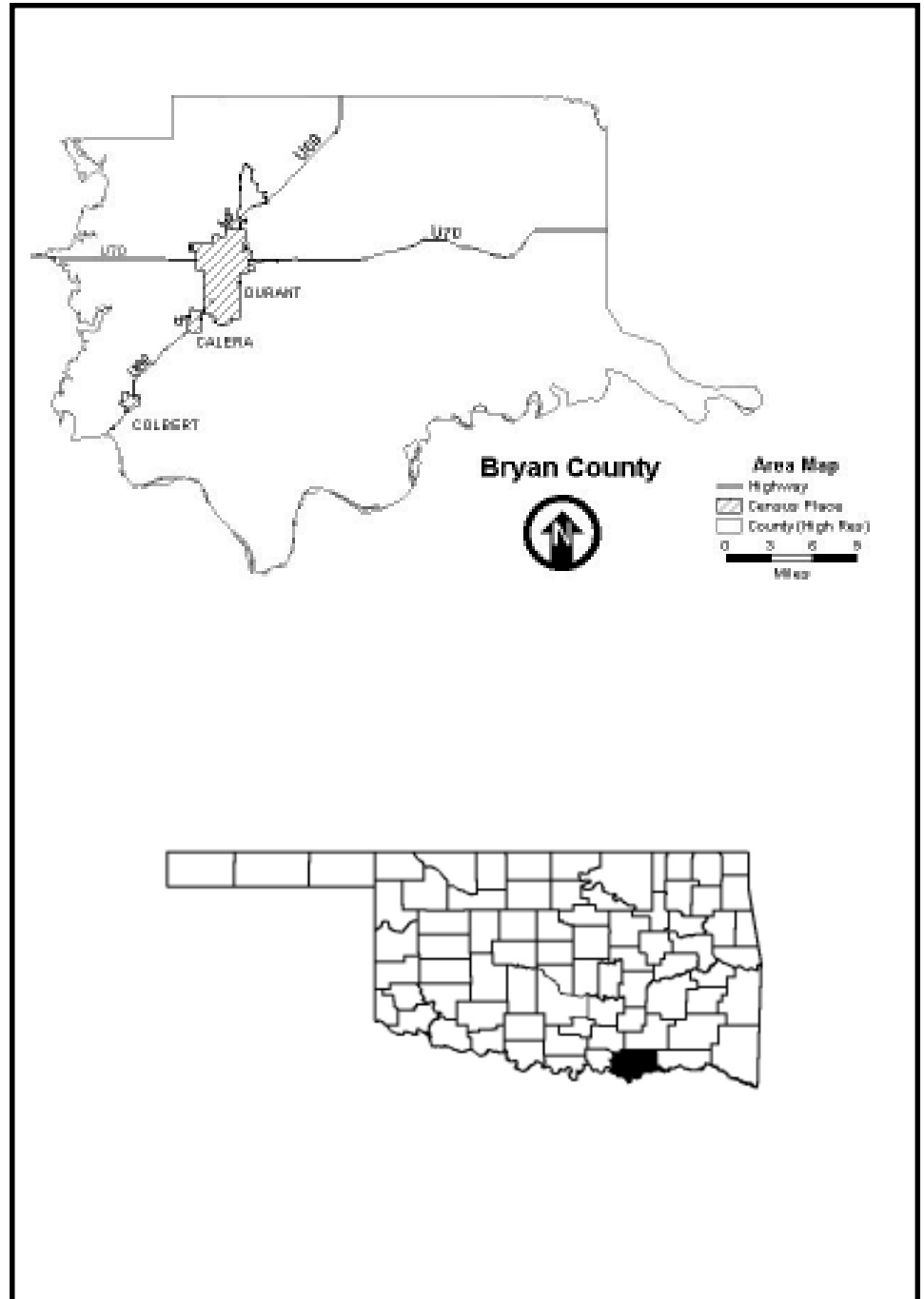
- Projected Population Growth 1990 to 2005: 717
- New Residential Building Permits Issued 1996-1999: 124
- 1990 Median Home Value: \$38,600
- New Residential Building Permits issued in 1997-99: 108
- Average list term for a house is 6 months or less.
- There is not room within city limits for development or infill housing. Future development should be adjacent to city limits.
- Developers in Durant are responsible for roads, sewer, and water.
- Projected development is for 96 apartments and single family housing.
- Currently 2 subdivisions are under construction.

Calera

- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$33,700

Colbert

- Projected Population Growth 1990 to 2005: -18
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value \$31,400.



BRYAN COUNTY

Location

Bryan County which is located in southeastern Oklahoma, is named for the famous orator William Jennings Bryan. The area was first settled by Choctaw Indians following their removal from Mississippi. The Indians established several schools in the area during the mid to late 1800s. One of the schools, the Armstrong Academy for Boys in Durant, later served as the capital of the Choctaw Nation.

Durant, the county seat, is the site of many manufacturers, including Potter Sausage, Custom Molded Plastics, and Stahl Metal Products. Southeastern Oklahoma State University in Durant is the site of the Oklahoma Shakespeare Festival. Held annually during June and July, this event has proved to be very popular and has gained national recognition. The historic Bryan Hotel in Durant once served as southeastern Oklahoma's center for social and political activities. Many national politicians, including Robert Kerr, Carl Albert, and William Jennings Bryan, included the hotel as a stop on their campaign trails. The hotel has been restored, and tours are available.

Lake Texoma Resort provides a variety of recreational facilities, including two golf courses, marinas and camping facilities.

Population

Population trends and projections for Durant and Bryan County are identified in Table 1.1. A 6.2% increase in the population of Durant occurred between 1960 and 1970. From 1970 to 1980, the population increased by 7.7%. From 1980 to 1990 there was an increase of 7.1% in Durant's population. The projected population for Durant in 2000 is 13,375, a 4.3% increase from 1990. The population figures for Bryan County reflect a 5.4% increase between 1960 and 1970, a 19.5% increase between 1970 and 1980, and an increase of 5.1% between 1980 and 1990. An increase of 4.9% in population is expected from 1990 to 2000 in Bryan County. The overall change from 1960 to 2000 indicates an increase of 9,399 persons in the county.

Table 1.1

Population Trends and Projections							
Bryan County				Durant, Oklahoma			
Year	Population	Change	Percent	Year	Population	Change	Percent
2005	34,085	434	1.3%	2005	13,540	165	1.2%
2000	33,651	-249	-0.7%	2000	13,375	295	2.3%
1996	33,900	1,811	5.6%	1996	13,080	257	2.0%
1990	32,089	1,554	5.1%	1990	12,823	851	7.1%
1980	30,535	4,983	19.5%	1980	11,972	854	7.7%
1970	25,552	1,300	5.4%	1970	11,118	651	6.2%
1960	24,252			1960	10,467		

Source: U. S. Bureau of the Census, Oklahoma Department of Commerce.

Population and projections for the Bryan county towns of Calera and Colbert are listed in Table 1.2. The remainder of Bryan County consists of towns and communities too small for data collection and consideration in this study.

Table 1.2

Bryan County Towns	1990 Census Information	2000 Census Information	2005 Census Information	Percentage Change 1990-2005
Calera	1,536	1,650	1,675	9.2%
Colbert	1,043	1,015	1,025	-1.02%

Demographic Characteristics

In 1990 the racial makeup of Bryan County was 83 % White, 14.2% Native American, 1.3% Black, 0.4% Asian and 0.1% other races. See Table 1.5. Children under the age of 5 made up 6.4 % of the population with school age children totaling 22.7 %. The rest of the population broke down as 20 - 44 years old 32.7%, 45 - 64 years old 22.9% and those over 65 years of age 15.4%, see Table 1.3. The median age of all persons in the county is 34.6.

Table 1.3

Estimated Population by 5 Year Age Groups 1998				
Age Group	Oklahoma	% Population	Bryan County	% Population
0-4	228,300	6.8%	2,210	6.4%
5-9	239,000	7.1%	2,250	6.5%
10-14	250,300	7.5%	2,520	7.3%
15-19	266,500	8.0%	3,070	8.9%
20-24	233,500	7.0%	2,820	8.1%
25-29	216,700	6.5%	1,910	5.5%
30-34	210,700	6.3%	1,830	5.3%
35-39	255,200	7.6%	2,260	6.5%
40-44	258,000	7.7%	2,530	7.3%
45-49	227,700	6.8%	2,330	6.7%
50-54	200,300	6.0%	2,120	6.1%
55-59	166,300	5.0%	1,850	5.3%
60-64	145,800	4.4%	1,660	4.8%
65-69	126,600	3.8%	1,370	4.0%
70-74	113,100	3.4%	1,310	3.8%
75-79	91,900	2.7%	1,190	3.4%
80-84	60,300	1.8%	730	2.1%
85+	56,500	1.7%	720	2.1%
	3,346,700	100.00%	34,680	100.00%

Source: Statistical Abstract of Oklahoma 1998.

The number of people over 65 years of age in Bryan County is projected to decrease between 1990 and 2000. See Table 1.4. The percentage of population that age group makes up is projected to decrease by almost 2.0% from 1990 to 1998.

Table 1.4

Age 65+ Projections Bryan County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	1617	1354	1329
70-74	1299	1252	1202
75-79	1177	1172	1037
80-84	759	814	877
85+	616	809	829
Total	5468	5401	5274
Percent of Population	17%	16%	15%

Source: 1990 U.S. Census
*Oklahoma Department of Commerce

Table 1.5

Population by Race	Bryan County		Calera		Colbert		Durant	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	26,790	83%	10,790	84%	1318		1781	
Black	422	1%	161	1%	0	0	168	16%
Native American	4557	14%	1658	13%	206	13%	88	8%
Asian	143	<1%	113	1%	7	1%	1	<1%
Other	177	<1%	101	<1%	5		5	

Source: 1990 U.S. Census

Household Characteristics

According to the 1990 US Census there were 12,524 households in Bryan County. Of those households, 8,887 (71%) were family households, 3,637 (29%) were non-family households. Married couple families made up 58% (7,271) of the households. Single parent households make up 13% of the total households and 18% of family households countywide. See Table 1.6 for a complete break down of household information.

Table 1.6

Household By Type	Bryan County	Calera	Colbert	Durant
Total Households	12,524	602	402	5,206
Family Households	8,887	420	267	3,268
Married-Couple Families	7,271	346	196	2,474
Male Householder	299	12	9	122
Female Householder	1,317	62	62	672
Non-family Households	3,637	182	135	1,938
Average person per household	2.49	2.47	2.37	2.32

Source: 1990 U.S. Census

The majority of the homes in the Bryan County are owner occupied, 69.7%, see Table 1.7. The median home value in the county is \$36,000 and the median housing rental contract is \$189.00 per month. The median home value statewide is \$48,100.

In Bryan County, the number of houses at 50 years of age or older is 3,018, see Table 1.9. This indicates 20% of the housing stock is 50+ years into its life cycle.

Table 1.7

Household Characteristics	Bryan County	Calera	Colbert	Durant
Occupied Housing Units	12,524	602	402	5,206
Owner Occupied	8,725	419	287	2,825
Percentage of total	69.7%	69.6%	71.4%	54.3%
Renter Occupied	3,799	183	115	2,381
Persons per Household	2.49	2.47	2.37	2.32

Source: 1990 U.S. Census

Table 1.8

Household Value	Bryan County	Calera	Colbert	Durant
Less than \$15,000	914	36	41	360
15,000-19,999	424	36	18	159
20,000-24,999	433	32	23	180
25,000-29,999	426	28	22	177
30,000-34,999	475	41	28	199
35,000-39,999	468	48	24	227
40,000-44,999	455	39	20	209
45,000-49,999	307	27	15	129
50,000-59,999	539	20	15	262
60,000-74,999	536	15	10	277
75,000-99,999	335	3	7	168
100,000-124,999	103	0	1	59
125,000-149,999	51	0	0	35
150,000-174,999	18	0	0	11
175,000-199,999	17	0	0	10
200,000-249,999	10	0	0	8
250,000-299,999	8	0	0	4
300,000-399,999	2	0	0	2
400,000-499,999	1	0	0	0
500,000 or more	4	0	0	0
Median Value \$	\$36,000	\$33,700	\$31,400	\$38,600

Source: 1990 U.S. Census

Table 1.9

Age of House				
Year Structure Built	Bryan County	Calera	Colbert	Durant
1989 to March 1990	222	28	11	78
1985 to 1988	1,240	57	23	371
1980 to 1984	2,248	108	56	580
1970 to 1979	4,081	145	115	1,588
1960 to 1969	2,187	182	119	762
1950 to 1959	1,879	59	85	909
1940 to 1949	1,457	27	31	855
1939 and below	1,561	45	25	853

Source: 1990 U.S. Census

As indicated in Table 1.10, the majority of Bryan County housing units are single family units at 74%.

Table 1.10

Units Per Structure		
Units Per Structure	Number Of Units	Percent Of Total
1 Unit	10,997	74%
2 To 4 Units	512	3%
5 To 9 Units	434	3%
10 Or More Units	562	4%
Mobile Home Or Trailer	2,370	16%
Total Housing Units	14,875	100.00%

Source: 1990 Census

Income

The median family income for Bryan County in 1990 US Census was \$21,278, see table 1.12. The per capita income for the area was \$9,082. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$31,700. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 1.11. The Bryan County Low Family Income Limit is \$15,850 per year.

Table 1.11

Low Family Income and Housing Burden

Median Family Income for Bryan County is \$31,700. According to HUD, the low income limit is 50% of the Median Family Income, in this case \$15,850. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Bryan County that would be \$47,550.

Median Family Income		HUD Low Income Standard		Low Family Income		Amount of House Affordable to Low Income
\$31,700	x	50%	=	\$15,850	x 3	= \$47,550

By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,321 is determined.

Low Family Income		Low Family Monthly Income		HUD Standard for Housing Burden		Housing Burden Limit
\$15,850	divided by 12 =	\$1,321	x	30%	=	\$397

		Low Family Monthly Income		HUD Standard for Housing Burden		Severe Housing Burden Limit
		\$1,321	x	50 %	=	\$661

Table 1.12

Family Income	Bryan County		Calera		Colbert		Durant	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
Income in Dollars								
Less than 5000	597	7%	39	9%	19	7%	303	9%
5000 to 9999	1,188	13%	37	9%	38	14%	400	12%
10000 to 14999	1,351	15%	60	14%	49	18%	607	18%
15000 to 24999	1,913	21%	91	22%	62	23%	622	19%
25000 to 34999	1,527	17%	99	24%	27	10%	544	16%
35000 to 49999	1,298	15%	53	13%	33	12%	394	12%
50000 to 74999	757	8%	31	7%	31	12%	308	9%
75000 to 99999	202	2%	6	1%	4	1%	105	3%
100000 to 149000	49	1%	4	1%	5	2%	23	1%
150000 or more	49	1%	0	0%	1	<1%	39	1%
Total Families	8,931		420		269		3,345	
Median Family Income 1990*	\$21,278*		\$22,875		\$19,312		\$20,606	
Median Family Income 1999**	\$31,700							

* 1990 U.S. Census

**1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 1.13

Bryan County Average Hourly Wage (1996)	Hourly Dollar Wage
Office Occupations	
General Clerks	\$ 7.24
Receptionists	\$ 7.24
Secretaries	\$ 7.64
Data Entry	\$ 7.10
General Accounting	\$ 8.28
Computer Operators	\$ 9.03
Tellers	\$ 6.17
Maintenance	\$ 9.39
Assemblers and Fabricators	\$ 6.58
Electricians	\$ 13.23
Machinists	\$ 10.79
Automotive Mechanics	\$ 9.47
Welders and Cutters	\$ 8.30

Source: Oklahoma Employment Securities Commission

Table 1.14

DHS Assistance for Bryan County (1999)	
Number of People Receiving TANF	316
% of population	.01%
Number of Persons Receiving Food Stamps	3,365
% of population	10%
Number of People Receiving Medicaid	4,654
% of population	15%

Source: Department of Human Services
1999 Department of Commerce Population
Estimate

Economy

Major Employers

The majority of large employers in Bryan County are located in the Durant area. On the following page is a list of primary employers provided by the Oklahoma Department of Commerce, see Table 1.17.

The Bryan County Labor Force was 14,780 in 1997. Participation rate in the county labor force constitutes 63.68% of males and 47.71% of females. The per capita personal income for this county is \$15,335 for 1997.

Unemployment was at 3.5% in 1997 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 1.16 excludes some types of employment, namely government and railroad employment. The types of employment indicates a majority of retail and service intensive industries.

Table 1.15

Labor Force Bryan County	Calera	Colbert	Durant
Civilian Labor Force (1990)	658	407	5,533
Estimated Labor Availability Within 30 miles (1998)	612	370	4,960
	1,120	1,040	1,310

Source: Oklahoma Department of Commerce

An Analysis of the Durant Area Labor Force', June 1999 conducted by the University of Oklahoma Center for Economic and Management Research, states that approximately 57 percent of underemployed workers are willing to commute at least 21 miles to work for an increase in pay of 10% to 15%.

Table 1.16

Bryan County Employment by Sector 1997	Number of Establishments	Number Employed 1997
Business Sectors		
Ag. Ser., Forestry and Fishing	6	33
Mining	4	78
Construction	40	255
Manufacturing	34	1,190
Transp. and Public Utility	29	219
Wholesale Trade	49	692
Retail Trade	171	1,899
Fin., Ins. And Real Estate	61	403
Services	208	4,240
Total	606	9,010

Source: Oklahoma County Business Patterns 1997.

The largest commercial employers within Bryan County are:

Table 1.17

Major Employers Within Bryan County		
Employer	Community	Number of Employees
Southeastern Okla. State Univ.	Durant	381
Medical Center of SE Oklahoma	Durant	300
Indian Nation Wholesale	Durant	290
Potter Sausage	Durant	245
Choctaw Nation	Durant	235
Custom Molded Plastics	Durant	200
Wal-Mart	Durant	200
Customer Linx*	Durant	160
Choctaw Bingo	Durant	130
First United Bank	Durant	80
Roll-Offs of America	Durant	80
GAMCO	Durant	75
Stahl Metal Products	Durant	75
First National Bank	Durant	72
Durant Plastics	Durant	50
EMC Test Systems	Durant	45
Dyson Oil	Durant	35
American Agri Feeds	Durant	30
Rustin Concrete	Durant	25
Landmark Bank	Durant	16
Golden Peanut Company	Durant	15
Durant Box Factory	Durant	15
* New jobs will increase Starting Salary = \$8.50/Hour	700 by	FY2002

Source: State Data Center Profiles, 1997 Economic Census & Local Information

Table 1.18

BRYAN COUNTY AVERAGE MONTHLY WAGE BY SIC

SIC	AVERAGE MONTHLY UNITS REPORTING	AVERAGE MONTHLY EMPLOYMENT	AVERAGE MONTHLY WAGE
Agriculture	15	156	\$1,764
Mining	3	48	\$752
Construction	50	339	\$1,827
Manufacturing	60	1,522	\$1,779
TCPU	45	344	\$2,445
Wholesale	49	605	\$1,881
Retail	156	\$1,930	\$1,057
FIRE	59	420	\$1,840
Service	215	5,995	\$1,613
Government	37	587	\$1,981
TOTAL	693	11,937	\$1,613

An interview with a Durant Economic Developer on May 22, 2000 revealed that this professional conducted his own inventory of employment within the Durant city limits. There were 28 new services, businesses or expansions in 1999 which created 315 new jobs and added \$4 million in new payroll with an investment of approximately \$26 million in facilities.

Housing supply Characteristics

Building Permit Activity:

Durant charges \$200 for a single family building permit and is the only Bryan County community which requires a building permit. Calera recommends developers adhere to state regulations for residential construction. Estimates by the Durant Planning Department, place residential building permits at 3 per month from 1997 – 1999 for an estimated total of 108. Building permit activity obtained from housing studies identified 78 permits issued for housing in Durant from 1997 through 1999, see Table 1.20. All of those were single family housing. The average value of those permits was \$77,638. It can be easily seen that the new homes being built are priced significantly higher than \$47,550, the amount of house a low income family in the county can afford, see Table 1.21.

Table 1.19

SINGLE FAMILY BUILDING PERMITS BY NUMBER AND AVERAGE VALUE DURANT, OKLAHOMA			
Year	Number	Average Value	Total Valuation
1999	18	\$78,722	\$1,417,000
1998	33	\$77,079	\$2,543,594
1997	27	\$77,111	\$2,082,000

Source: Center for Economic and Management Research,
College of Business Administration, The University of Oklahoma

Single Family Data

Table 1.21 provides the sale prices of single family units within Durant. For example, a new two bedroom single family unit, approximately 1,400 square feet sells in the \$65,000 to \$82,000 price range. An existing two bedroom single family unit, approximately 1,400 square feet, sells in the \$45,000 to \$55,000 price range. According to realtors in the county, the average list term for a house in Durant is six months or less.

As shown earlier in Table 1.11 the amount of house a family with low income can afford is \$47,550. An existing two bedroom single family unit is within the affordable range with a gap ranging from \$17,450 to \$34,450 for a new two bedroom house. However, according to realtors, the price range of housing needed is from \$60,000 to \$85,000.

The Durant Economic Developer stated that there is a lack of housing stock, which people can afford. Two types of affordable housing are needed:

1. Housing for \$70,000 to \$85,000 as a step-up homes. This will free-up \$35,000 to \$55,000 housing.
2. New housing in the \$50,000 to \$55,000 price range.

Table 1.20

SALE PRICES OF SINGLE FAMILY UNITS WITHIN DURANT, OKLAHOMA.	
TYPE OF UNIT.	Price Range.
New two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$65,000 to \$82,000
New three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$95,000 to \$112,000
New four bedroom plus single family unit. <i>(Approximately 2000+ square feet)</i>	\$125,000 to \$150,000
Existing one bedroom single family unit. <i>(Approximately 1200 square feet)</i>	\$15,000 to \$30,000
Existing two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$45,000 to \$55,000
Existing three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$68,000 to \$88,000
Existing four plus single family unit. <i>(Approximately 2000+ square feet)</i>	\$95,000 to \$125,000

There are currently has two subdivisions under construction in Durant. Preston Wood Subdivision is selling housing lots for \$30,000. Richmond Subdivision is under construction for 25 - 30 homes to be sold in the \$125,000 - \$175,000 price range. Additional land for housing is located at Woodstands Subdivision. However, homes in this subdivision sell in the same price range as those in Richmond Subdivision. Additional subdivisions, Silverado Addition and Chuckwa Hills II, are under construction with 1 to 2 homes completed. Plans also exist for a developer to build 96 apartments and single family housing units in Durant

The City of Durant does not have a Housing Authority, Rehabilitation Program nor an Inventory of Existing Homes.

The Apartment Housing Market in Durant

With the exception of a Big Five Apartment complex, there have not been any new rental units constructed in Durant in the last twelve years. It is illustrative to analyze what is happening to the existing apartment units in Durant. Outlined below is a compilation of the present Apartment Housing Market in Durant.

Table 1.21

Apartment Summary for Bryan County

Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	One Bedroom	Two Bedroom	Three Bedroom	Rent Range (\$)	Year Built
Le Chateau	Durant	63	0	100%	Waiting List	63	16	47	0	265-300	N/A
College Inn	Durant	208	12	96%	High Summer	No	104	104	0	285-340	1970-80
Woodmanor	Durant	80	2	97%	3 Week Listing	All	16	52	0	285-346	1971
Crescent Creek	Durant	150	2	99%		All	30	44	60	30% income	1976
First St. Apts I & II	Durant	86	0	100%	0	16	24	62	0	250-300	I-1985 II-1988
The Village	Durant	109	0	100%	Waiting List	All	98	11		Sec. 8*	1980-82

* 62+ Years / Disabled

Rental Data

Multi-Family Units: Of the apartment complexes able to be contacted in Bryan County in May 2000, the number of one bedroom units available is 288, two bedroom units 320, three bedrooms 72 and four bedrooms 16. See Table 1.22 for a complete breakdown of the apartment data collected. Of the apartment complexes contacted, the number of units vacant on May 16, 2000 was 24, approximately 3% of the available units.

Most of the apartment complexes interviewed were built in the 1970s and 1980s.

Table 1.22

1999 Estimated Renter Household Income for Bryan County						
Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Oklahoma	\$21,497	\$1,791	\$161	\$269	\$430	\$537
Bryan County	\$16,962	\$1,414	\$127	\$212	\$339	\$424

Source: National Low Income Housing Coalition, 1999.

Table 1.23

1999 Fair Market Rents for Bryan County by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
Oklahoma	\$305	\$345	\$444	\$611	\$698
Bryan County	\$247	\$284	\$354	\$471	\$540

Source: National Low Income Housing Coalition, 1999.

Table 1.24

Income in Bryan County Needed to Afford FMR								
Location	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Number of Renters Unable to Afford FMR	
	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Oklahoma	\$13,812	\$17,760	35%	46%	64%	83%	33%	43%
Bryan County	\$11,360	\$14,160	36%	45%	67%	83%	35%	43%

Source: National Low Income Housing Coalition, 1999.

Table 1.25

Contract Rent	Bryan County	Calera	Colbert	Durant
Units with rent:				
Less than \$100	506	32	13	342
100-149	466	13	15	303
150-199	776	46	28	552
200-249	748	29	19	570
250-299	336	24	10	245
300-349	149	11	9	99
350-399	83	3	1	64
400-449	28	0	0	19
450-499	23	0	0	15
500-549	27	0	0	14
550-599	12	0	0	5
600-649	6	0	1	3
650-699	0	0	0	0
700-749	1	0	0	1
750-999	1	0	1	0
1000 or more	1	0	0	1
No cash rent	342	24	17	109
Median Contract Rent	\$189	\$187	\$187	\$193

Source: 1990 U.S. Census

Market Vacancy

Table 1.26

Estimated Housing Demand Bryan County	
Population Growth Projected 1990-2005	1996
Average Person Per Household	2.52
Number of Housing Units Needed for Projected Growth	1792
Vacancy Allowance ¹	16
Replacements ²	63
Substandard Housing ³	873
Number of Housing Units Demanded Total 1990-2005	952
Estimated Housing Units Built 1990-99	260
Number of Housing Units Demanded 2000-05	692
Total Per Year	138
Total Housing Units Needed ⁴ Under Affordable Housing Limit	277

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 U.S. Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Subdivision Regulations

Table 1.27

Development Issues	Calera	Colbert	Durant
Land Available for Development	Yes	Yes	Yes
Undeveloped Platted Land within City	No	No	Yes
Rezoning Needed for New Development	No	No	Yes
Water Capacity Available	N/A	Yes	Yes.
Sewage Capacity Available	N/A	N/A	Yes
Exaction Fees Required by City	No	No	No

Durant: The subdivision regulations in Durant stipulate that residential lots shall not be less than six thousand (6000) square feet. Residential lots shall be not less than sixty (60) feet in width at the front building line and shall abut a street a distance of not less than thirty-five (35) feet. Buildings must be located thirty (30) feet back of the street right-a-way line.

Where alleys are not provided, easements not less than ten (10) feet wide shall be provided along each rear lot line. A five (5) foot easement along side lot lines of individual plots may be required where necessary for use by public and private utilities. The planning commission may require air rights and easements of greater width for the extension of main storm and sanitary sewers and other utilities where it is deemed necessary.

Community Facilities

Transportation Networks:

Bryan County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in the county are U.S. 70 and U.S. 75. Durant is intersected by US 69 and 75, US 70, SH 78, and SH 48. The nearest interstate highway is I-35, approximately 45 miles west.

At least ten motor freight companies serve Durant on as-needed basis, including one carrier which operates a terminal in the city and offers daily service. Two express freight companies also operate terminals in Durant.

The nearest commercial airport is 95 miles from Durant at Dallas, Texas. Durant has a local airport 3 miles out of town with a 5,000 foot asphalt runway. The nearest water transportation is the Port of Muskogee which is 140 miles from Durant and has a channel depth of 9 feet. It is connected via the Arkansas River to the Mississippi River and the Gulf of Mexico.

City Government:

Durant has a Council-Manager type of government. There is a comprehensive city plan and zoning. The city provides garbage service, water treatment and sewer services.

Educational Institutions:

In Bryan County 67.3% of persons over 25 years of age have a high school diploma and 16.9% are college graduates. Statewide high school graduates in the same age range total 74.6% and the percent of college graduates over 25 years of age is 17.8%.

Durant has 7 primary and secondary schools with approximately 3,000 students and more than 250 teachers. In addition, there is one private school (K-12) with approximately 200 students and 16 teachers.

Durant is home to Southeastern Oklahoma State University. Two other schools are close by and within 35 miles of the community. They are Grayson County Community College in Texas and Murray State College in Tishomingo, Oklahoma. The Ardmore Higher Education Center is 50 miles west. The Kiamichi Area Vo-Tech is three miles away.

There is a public library in Durant with nearly 25,000 volumes.

The public schools and enrollment for Durant are shown in Table 1.28.

Table 1.28

Public Schools	Durant		
	Facilities	Enrollment	Teachers
Primary and Secondary Schools	7	3,000	250

Medical Facilities:

Durant is home to one hospital with 100 beds. There are four nursing homes with 336 beds. Practicing in the Durant area are 50 medical doctors, 17 osteopaths, 5 chiropractors, 11 dentists, and 6 optometrists. There are four clinics in Durant.

Law Enforcement and Fire Control:

Durant has 29 full-time fire personnel and 23 full-time police officers. The city's fire insurance has a 4 classification while the adjacent area has an 8 classification.

City Service Boundaries and Capacities

Calera

Water system:

Table 1.29

Water System Calera				
<u>Storage Capacity</u>	<u>Daily Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground: N/A GPD	Max: N/A# GPD	N/A PSI	Wells	N/A GPD
Elevated: N/A GPD	Min: N/A GPD	N/A PSI		

Sanitation and Sewage Treatment:

Calera has a lagoon system of treatment. Calera has their own sanitation service.

Table 1.30

Sewer Treatment Capacity and Load Calera		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	N/A	N/A
Population Equivalent	N/A	N/A

Colbert

Water System:

Table 1.31

Water System Colbert				
<u>Storage Capacity</u>	<u>Daily Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground: 260,000 GPD Elevated: N/A GPD	Max: 300,000 GPD Min: 150,000 GPD	70 PSI 30 PSI	Wells	N/A GPD

Sanitation and Sewage Treatment:

Colbert has a lagoon system of treatment.

Table 1.32

Sewer Treatment Capacity and Load Colbert		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	50,220	N/A
Population Equivalent	5,022	N/A

Durant

Water system:

Table 1.33

Water System Durant				
<u>Daily Storage Capacity</u>	<u>Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground: 3,000,000GPD	Max: 4,500,000GPD	61 PS	Blue River	6,600,000GPD
Elevated: 1,600,000GPD	Min: 2,000,000 GPD	50 PS	Lake Durant	8,500,000GPD

Sanitation and Sewage Treatment:

Durant has an extended aeration with sludge digestion system of treatment. The city's sewage treatment system is currently operating at approximately 67% of capacity.

Table 1.34

Sewer Treatment Capacity and Load		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	3,000,000	2,100,000
Population Equivalent	19,000	13,234

Utilities

The major utility services throughout the county are provided by Oklahoma Gas & Electric Company, Oklahoma Natural Gas Company, Lone Star Gas Company, Cherokee Telephone Company and Southwestern Bell Telephone Company.

The following is a regulatory rating sheet described in the guidebook of the American Association for Housing Educators. The answer of "yes" to fewer than ten of the questions indicates that drastic regulatory reform is needed in the community. However, the answer of "yes" to fifteen or more of the questions generally indicates that local ordinances and regulations are not affecting housing costs negatively to any great degree.

Table 1.35

REGULATORY RATING SHEET FOR DURANT, OKLAHOMA	
Regulatory Question.	Answer Provided by Durant City Government.
1. Is all the land that will be required for residential development over the next five years presently zoned and available for development?	No.
2. Does at least one-third of the land zoned for residential purposes permit housing other than single-family detached housing?	Yes.
3. Do any of the residential districts in the zoning ordinance permit townhouses and multifamily housing by right without going through a special exception or other approval process?	Yes.
4. Do any of the districts that permit single-family detached housing also permit attached housing? (e.g., townhouses, patio, or cluster housing?)	No.
5. Does at least one residential district provide for a minimum lot size of less than 6000 square feet for a single-family detached house?	No.
6. Do all residential zoning districts allow lot sizes of less than one acre?	Yes.
7. Did less than one-half of the residential subdivisions approved last year require rezoning first?	No.
8. Were more housing units approved for development than disapproved?	Yes.
9. Of the number of housing units originally proposed in rezoning or subdivision applications, were more than two-thirds approved for development?	Yes.
10. Does it take less than six months for most subdivisions to be approved after the initial application (without considering rezoning?)?	Yes.
11. To obtain approval for development of single-family attached and multifamily homes, does the normal procedure require more than one public hearing?	No.
12. Are less than 10% of the residential development application decisions of the planning commission appealed by neighborhood or citizen's groups?	Yes.
13. Are less than 10 separate permits or approvals required to complete a subdivision from initial application to occupancy?	Yes.
14. Do subdivision regulations or other standards allow for normal residential streets to be less than 30 feet (curb to curb)?	Yes.
15. Do zoning and subdivision provisions allow individual houses to be clustered on reduced-size lots and/or with reduced requirements for front, side, and rear yards?	Yes.
16. Can sidewalks on one or both sides of streets be eliminated if other provisions are made for pedestrian paths?	Yes.
17. Can swales, ponds, and other natural features be substituted for (underground) drainage pipe systems?	Yes.
18. Are developers required to provide only those roads, sewer and water systems, parks, school sites, and other facilities that directly serve the specific development being approved?	Yes.
TOTAL ANSWERS OF YES:	13.

CARTER COUNTY

Location

Carter County was named for a prominent early-day family and has a terrain which ranges from hilly and rugged in the north, exemplified by the Arbuckle Mountains, to rolling plains with productive oil fields in the south.

Ardmore, the county seat, located midway between Dallas and Oklahoma City on Interstate 35, is the site of the Uniroyal Tire Company, Ardmore Higher Education Center, Ardmore Area Vocational-Technical School and the Noble Foundation. The Joe Brown Company, Ardmore Manufacturing, Bluebonnet Millings Company, Sunshine Industries and Lumbermen's Millwork & Supply are also located in Ardmore.

Lake Murray Resort, located seven miles south of Ardmore, offers recreational and conference facilities on a year-round basis.

Population

Population trends and projections for Ardmore and Carter County are identified in Table 2.1. A 3.5% increase in the population of Ardmore occurred between 1960 and 1970. From 1970 to 1980, the population increased by 13.4%. From 1980 to 1990 there was a decrease of 2.6% in Ardmore's population. The projected population for Ardmore in 2000 is 24,685, a 6.9% increase from 1990. The population figures for Carter County reflect a 4.3% decrease between 1960 and 1970, a 16.8% increase between 1970 and 1980, and a decrease of 1.6% between 1980 and 1990. An increase of 7.5% in population is expected from 1990 to 2000 in Carter County. The overall change from 1960 to 2000 indicates an increase of 7,076 persons in the county of which, Ardmore increased by 4,501 persons.

Table 2.1

Population Trends and Projections							
Carter County				Ardmore, Oklahoma			
Year	Population	Change	Percent	Year	Population	Change	Percent
2005	47,455	1,335	2.9%	2005	25,370	685	2.8%
2000	46,120	2,020	4.6%	2000	24,685	1,205	5.1%
1996	44,100	1,181	2.8%	1996	23,480	401	1.7%
1990	42,919	-691	-1.6%	1990	23,079	-610	-2.6%
1980	43,610	6,261	16.8%	1980	23,689	2,808	13.4%
1970	37,349	-1,695	-4.3%	1970	20,881	697	3.5%
1960	39,044			1960	20,184		

Source: U. S. Bureau of the Census, Oklahoma Department of Commerce.

Population and projections for the Carter County towns of Healdton and Lone Grove are listed in Table 2.2. The remainder of the county consists of towns and communities too small for data collection and consideration in this study.

Table 2.2

Carter County	1990	2000	2005	Percentage Change 1990 2005
Healdton	2,872	2,610	2,640	-1.09%
Lone Grove	4,114	4,870	5,055	.08%

Demographic Characteristics

In 1990 the racial make up of Carter County was 82% White, 8.5% Native American, 8.3% Black, 0.4% Asian and 0.8% other races, see Table 2.5. Children under the age of 5 made up 6.6 % of the population and school age children 22.7 %. The rest of the population broke down as 20 - 44 years old 31.4%, 45 - 64 years old 22.5% and those over 65 years of age 16.8%. The median age of all persons in the county is 35.3, see Table 2.3.

Table 2.3

Estimated Population by 5 Year Age Groups 1998				
Age Group	Oklahoma	% Population	Carter County	% Population
0-4	228,300	6.8%	2,930	6.6%
5-9	239,000	7.1%	3,160	7.1%
10-14	250,300	7.5%	3,520	7.9%
15-19	266,500	8.0%	3,410	7.7%
20-24	233,500	7.0%	2,230	5.0%
25-29	216,700	6.5%	2,520	5.7%
30-34	210,700	6.3%	2,610	5.9%
35-39	255,200	7.6%	3,330	7.5%
40-44	258,000	7.7%	3,260	7.3%
45-49	227,700	6.8%	2,910	6.5%
50-54	200,300	6.0%	2,600	5.8%
55-59	166,300	5.0%	2,320	5.2%
60-64	145,800	4.4%	2,240	5.0%
65-69	126,600	3.8%	1,980	4.4%
70-74	113,100	3.4%	1,730	3.9%
75-79	91,900	2.7%	1,630	3.7%
80-84	60,300	1.8%	1,100	2.5%
85+	56,500	1.7%	1,030	2.3%
	3,346,700	100.00%	44,510	100.00%

Source: Statistical Abstract of Oklahoma 1998.

The number of people over 65 years of age in Carter County is projected to increase between 1990 and 2000. The percentage of population that age group makes up is projected to increase by almost 6.0% from 1990 to 2000. See Table 2.4.

Table 2.4

Age 65+ Projections Carter County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	2,072	1,834	1,770
70-74	1,600	1,838	1,653
75-79	1,509	1,601	1,570
80-84	1,057	1,062	1,244
85+	845	1,216	1,227
Total	7,083	7,551	7,464
Percent of Population	17%	16%	16%

Source: 1990 U.S. Census

Table 2.5

Population by Race	Carter County		Ardmore		Healdton		Lone Grove	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	35,199	82%	17,861	77.3%	1,103	95.1%	3,728	90.6%
Black	3,580	8.3%	2,711	11.7%	2	.2%	100	2.4%
Native American	3,632	8.5%	2,101	9.1%	50	4.3%	269	6.5%
Asian	164	.4%	127	.6%	0	0%	5	.1%
Other	344	.8%	279	1.2%	4	.3%	12	.2%

Source: 1990 U.S. Census

Household Characteristics

According to the 1990 US Census there were 16,601 households in Carter County. Of those households, 12,089 (73%) were family households, 4,512 (27%) were non-family households. Married couple families made up 59% (9,737) of the households. Single parent households make up 14% of the total households and 19 % of family households countywide. See Table 2.6 for a complete break down of household information.

Table 2.6

Household By Type	Carter County	Ardmore	Healdton	Lone Grove
Total Households	16,601	9,268	1,159	1,421
Family Households	12,089	6,292	834	1,193
Married-Couple Families	9,737	4,762	738	1,004
Male Householder	501	300	18	45
Female Householder	1,851	1,230	325	228
Non-family Households	4,512	2,976	325	228
Average person per household	2.52	2.40	2.43	2.90

Source: 1990 U.S. Census

The majority of the homes for the county are owner occupied, 72 %, see Table 2.7. The median home value in the county is \$38,100 and the median housing rental contract is \$214.00 per month. The median home value statewide is \$48,100.

In Carter County, the number of houses at 50 years of age or older is 4,906, see Table 2.9. This indicates 26% of the housing stock is 50+ years into its life cycle.

Table 2.7

Household Characteristics	Carter County	Ardmore	Healdton	Lone Grove
Occupied Housing Units	16,601	9,268	1,159	1,421
Owner Occupied	12,011	6,169	879	1,108
Percent	72.4	66.6	75.8	78.0
Renter Occupied	4,590	3,099	280	313
Persons per Household	2.52	2.40	2.43	2.90

Source: 1990 U.S. Census

Table 2.8

Household Value	Carter County	Ardmore	Healdton	Lone Grove
Less than \$15,000	1,163	535	185	32
15,000-19,999	549	338	61	11
20,000-24,999	667	416	93	27
25,000-29,999	725	467	76	30
30,000-34,999	725	438	68	72
35,000-39,999	715	423	50	96
40,000-44,999	605	379	51	62
45,000-49,999	478	310	26	55
50,000-59,999	784	497	39	103
60,000-74,999	948	612	29	123
75,000-99,999	667	499	15	57
100,000-124,999	174	136	1	12
125,000-149,999	110	92	0	2
150,000-174,999	74	67	1	2
175,000-199,999	52	50	0	0
200,000-249,999	41	40	0	0
250,000-299,999	25	24	0	1
300,000-399,999	16	16	0	0
400,000-499,999	5	5	0	0
500,000 or more	9	9	0	0
Median Value \$	\$38,100	\$40,800	\$25,600	\$46,100

Source: 1990 U.S. Census

Table 2.9

Age of House				
Year Structure Built	Carter County	Ardmore	Healdton	Lone Grove
1989 to March 1990	118	59	0	0
1985 to 1988	970	380	10	100
1980 to 1984	2843	1407	155	458
1970 to 1979	4379	1868	241	667
1960 to 1969	2552	1376	234	188
1950 to 1959	3433	2180	434	46
1940 to 1949	2031	1408	189	34
1939 and below	2875	1948	157	115

Source: 1990 U.S. Census

A 80% majority of Carter County housing units are single family housing, see Table 2.10

Table 2.10

Carter County Units Per Structure		
Units Per Structure	Number Of Units	Percent Of Total
1 Unit	15,447	80%
2 To 4 Units	661	3%
5 To 9 Units	230	1%
10 Or More Units	506	3%
Mobile Home Or Trailer	2,357	12%
Total Housing Units	19,201	

Source: 1990 Census

Income

The median family income for Carter County in 1990 US Census was \$36,800, see Table 2.11. The per capita income for the area was \$11,266. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$36,800. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 2.11. Low family income is \$18,400 per year.

Table 2.11

Low Family Income and Housing Burden

Median Family Income for Carter County is \$36,800. According to HUD the low income limit is 50% of the Median Family Income, in this case \$18,400. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Carter County that would be \$55,200.

Median Family Income		HUD Low Income Standard		Low Family Income				Amount of House Affordable to Low Income
\$36,800	x	50%	=	\$18,400	x	3	=	\$55,200

By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,534 is determined.

Low Family Income		Low Family Monthly Income		HUD Standard for Housing Burden				Housing Burden Limit
\$18,400	divided by 12 =	\$1,534	x	30%	=			\$461
		Low Family Monthly Income		HUD Standard for Housing Burden				Severe Housing Burden Limit
		\$1,534	x	50%	=			\$767

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 2.12

Family Income	Carter County		Ardmore		Healdton		Lone Grove	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
Income in Dollars	750		468		28		57	
Less than 5000	1146		606		85		89	
5000 to 9999	1348		714		79		72	
10000 to 14999	2274		1273		195		135	
15000 to 24999	2253		1005		164		333	
25000 to 34999	2314		1079		191		339	
35000 to 49999	1431		712		66		158	
50000 to 74999	279		193		10		14	
75000 to 99999	279		193		10		14	
100000 to 149000	213		191		0		12	
150000 or more	105		85		0		0	
Total Families	12,113		6,326		818		1,209	
Median Family Income 1990*	\$27,021		\$25,812		\$25,775		\$32,809	
Median Family Income 1999**	\$36,800		\$35,104		\$35,054		\$44,620	

*1990 U.S. Census

**1999 Median Family Income Estimate, prepared by HUD Office of Economic Affairs

Table 2.13

Carter County Average Hourly Wage (1996)*	Hourly Dollar Wage
Office Occupations	
General Clerks	\$ 7.24
Receptionists	\$ 7.24
Secretaries	\$ 7.64
Data Entry	\$ 7.10
General Accounting	\$ 8.28
Computer Operators	\$ 9.03
Tellers	\$ 6.17
Maintenance	\$ 9.39
Assemblers and Fabricators	\$ 6.58
Electricians	\$ 13.23
Machinists	\$ 10.79
Automotive Mechanics	\$ 9.47
Welders and Cutters	\$ 8.30

Source: 1990 U.S. Census

Table 2.14

DHS Assistance for Carter County (1999)	
Number of People Receiving TANF	900
% of population	2%
Number of Persons Receiving Food Stamps	4,926
% of population*	11%
Number of People Receiving Medicaid	7,044
% of population*	16%

Source: 1990 U.S. Census

Economy

Major Employers

The majority of large employers in Carter County are located in the Ardmore area. On the following page, see Table 2.17 is a list of primary employers provided by the Oklahoma Department of Commerce.

The Carter County Labor Force was 20,810 in 1997. Participation rate in the county labor force constitutes 69.79% of males and 48.60% of females. The per capita personal income for this county is \$19,586 for 1997.

Unemployment was at 5.6% in 1997 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 2.16 excludes some types of employment, namely government and railroad employment. The types of employment indicates a shift away from mining into retail and more service intensive industries.

Table 2.15

Labor Force Carter County	Ardmore	Healdton	Lone Grove
Civilian Labor Force (1990)	10,059	1,191	2,048
Estimated Labor Availability Within 30 miles (1998)	9,271	1,037	1,959
	2,630	2,180	2,410

Table 2.16

Carter County Employment by Sector 1997	Number of Establishments	Number Employed 1997
Business Sectors		
Ag. Ser., Forestry and Fishing	16	56
Mining	89	556
Construction	85	688
Manufacturing	45	2,871
Transp. and Public Utility	80	1,106
Wholesale Trade	97	1,036
Retail Trade	352	4,396
Fin., Ins. And Real Estate	124	859
Total	888	11,568

The largest employers within Carter County are:

Table 2.17

Major Employers Within Carter County		
Employer	Community	Number of Employees
Goodrich/Uniroyal Tire Co.	Lone Grove	2,200
Michelin North America	Ardmore	2,050
Mercy Memorial	Ardmore	850
Ardmore City Schools	Ardmore	450
Dollar General Distribution	Ardmore	450
Walmart Supercenter	Ardmore	350
Total Refinery	Lone Grove	300
Georgia Pacific	Lone Grove	250
East Jordan Ironworks	Ardmore	250
Total Petroleum Co.	Ardmore	235
Noble Foundation	Ardmore	200
Best Buy Distribution Ctr.	Ardmore	200
HAGLE	Ardmore	160
Samedan Oil Corp.	Ardmore	143
Lone Grove Schools	Lone Grove	113
Healdton Public Schools	Healdton	80
Chatham Dozer	Healdton	52

Source: State Data Center Profiles, 1997 Economic Census & Local Information

*East Jordan Ironworks is scheduled to create 250 new jobs by 2001. Hourly pay is in the \$16 to \$18 range.

Table 2.18

CARTER COUNTY AVERAGE MONTHLY WAGE BY SIC

SIC	AVERAGE MONTHLY UNITS REPORTING	AVERAGE MONTHLY EMPLOYMENT	AVERAGE MONTHLY WAGE
Agriculture	22	116	\$1,171
Mining	94	894	\$3,127
Construction	88	748	\$2,065
Manufacturing	50	2,742	\$3,397
TCPU	92	1,337	\$2,337
Wholesale	92	943	\$2,248
Retail	321	4,748	\$1,268
FIRE	131	662	\$1,989
Service	455	5,973	\$1,878
Government	48	796	\$2,106
TOTAL	1,392	18,949	\$2,071

Housing Supply Characteristics

According to the 1990 US Census there were 19,201 housing units in Carter County, see Table 2.19. The majority of those homes were built in the 1970s. The median home value for the county was \$38,100.

Table 2.19

Housing Units	Carter County	Ardmore	Healdton	Lone Grove
Housing Units	19,201	10,626	1,420	1,608
Percent of County	100%	55%	7%	8%
Occupied Housing Units	16,601	9,268	1,159	1,421

Building Permit Activity:

Table 2.20

SINGLE FAMILY BUILDING PERMITS BY NUMBER AND AVERAGE VALUE ARDMORE, OKLAHOMA			
Year	Number	Average Value	Total Valuation
1999	33	\$93,819	\$3,096,043
1998	51	\$105,281	\$5,369,330
1997	60	\$93,842	\$5,630,493

Housing Assistance Programs

Within in the City of Ardmore, there are three apartment complexes with majority rent-assisted housing units: Big 5 Apartments, Pecan Grove Apartments and Willowbrook apartments. Elderly housing is available for those persons 62 years and over at Ardmore Village and Chickasaw Towers. Ardmore Village rents for 30% of gross income, less total medical expense and premiums, with a \$12,000 maximum income level.

The Chickasaw Nation Division of Housing maintains two single family housing programs in Carter County: rental assistance and rental units. According to Division staff, in May 2000 there were 38 families receiving rental assistance in Carter County. There were also 178 families living in the 206 Chickasaw Nation rental units available for Carter County families. The rental assistance for both programs ranges from \$286 to \$497, see Tables 2.21 and 2.22..

Table 2.21

Apartment Summary for Carter County											
Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	One Bedroom	Two Bedroom	Three Bedroom	Rent Range (\$)	Year Built
Highland Park	Ardmore	86	5	95%	Low	No	20	56	10	\$350-615	1978-79
Trolley Square	Ardmore	12	2	Varies	2-3	No	0	12	0	\$450-495	1986
Pecan Creek	Ardmore	101*	3	99%	3-4	90	8	42	31	\$320-486	1972
Rockford Garden	Ardmore	56	2	90-95%	4	No	32	24	0	\$330-450	1983
Willowbrook	Ardmore	76**	3-4	96-98%	Low	100%	18	18	12	\$247-546	1972
Big 5	Ardmore	***				100%	0	Yes	Yes		
Ardmore Village	Ardmore	112****	0	100%	Low	100	112	0	0	Varies	1996
Ardmore Village Townhomes	Ardmore	8	0	100%	No	No	0	8	0	\$510	1996

* Pecan Creek has 20 - 4 bedroom units

** Willowbrook has 24 efficiencies and 4 – 4 bedroom apartments

*** Big 5 Apartments did not respond to survey.

****Ardmore Village consists of 20 apartments and 92 cottages.

Table 2.22

Single Family Housing Summary for Carter County *							
Unit size	City	< \$300 month	\$301-350 month	\$351-400 month	\$401-450 month	\$451-500 month	>\$501 month
1 bedroom 1 bath	Ardmore	5	1				
2 bedroom 1 bath	Ardmore	2	7	2		1	
2 bedroom 1.5 bath	Ardmore					2	
2 bedroom 2 bath	Ardmore			1	1		
3 bedroom 1 bath	Ardmore	13					1
3 bedroom 1.5 bath	Ardmore				1		3
3 bedroom 2 bath	Ardmore						1
Manufactured housing		2	4				

* As posted on The Daily Ardmoreite website for rentals available 5/21/00 to 5/25/00.

Single Family Data

Table 2.23 provides the sale prices of single family units within Ardmore. For example, a new two bedroom single family unit, approximately 1400 square feet sells in the \$55,000 to \$65,000 price range. An existing two bedroom single family unit, approximately 1400 square feet, sells in the \$28,000 to \$35,000 price range.

As shown earlier in Table 2.11 the amount of house a family with low income can afford is \$55,200. An existing two bedroom single family unit is in the affordable range with a gap of up to \$10,000 exists for a new two bedroom house. According to the Southern Oklahoma Board of Realtors, the average new home price in Ardmore is \$90,000 with the average resale home price of \$81,000. The average list term for a house in Ardmore is 6 months. The Board spokesperson stated that there is a need for housing in the \$60,000 to 80,000 price range. Currently, persons not able to find affordable housing are purchasing manufactured housing.

A 50 to 60 unit apartment complex is nearing completion in Ardmore with some units already leased. The complex consists of two bedroom units which will rent for about \$425. According to a local realtor, this is the first apartment complex that has been constructed in Ardmore since 1983.

There are not any subdivisions currently under construction in Ardmore although a complex was constructed in 1999. Land is available for development within the northern and southern regions of the Ardmore city limits. The eastern side of Ardmore may have a small amount of land for residential construction with the western side built-out to the adjacent community.

Table 2.23

SALE PRICES OF SINGLE FAMILY UNITS WITHIN ARDMORE , OKLAHOMA.	
TYPE OF UNIT.	Price Range.
New two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$55,000 to \$65,000
New three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$75,000 to \$95,000
New four bedroom plus single family unit. <i>(Approximately 2000 square feet)</i>	\$120,000 to \$225,000
Existing one bedroom single family unit. <i>(Approximately 1200 square feet)</i>	\$18,000 to \$30,000
Existing two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$28,000 to \$35,000
Existing three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$40,000 to \$100,000
Existing four plus single family unit. <i>(Approximately 2000+ square feet)</i>	\$100,000 to \$264,000

Rental Data

Table 2.24

1999 Estimated Renter Household Income for Carter County						
Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Oklahoma	\$21,497	\$1,791	\$161	\$269	\$430	\$537
Carter County	\$20,577	\$1,715	\$154	\$257	\$412	\$514

Source: National Low Income Housing Coalition, 1999.

Table 2.25

1999 Fair Market Rents for Carter County by Number of Bedrooms						
Location	Zero	One	Two	Three	Four	
Oklahoma	\$305	\$345	\$444	\$611	\$698	
Carter County	\$247	\$286	\$357	\$497	\$540	

Source: National Low Income Housing Coalition, 1999.

Table 2.26

Income in Carter County Needed to Afford FMR								
Location	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Number of Renters Unable to Afford FMR	
	One bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Oklahoma	\$13,812	\$17,760	35%	46%	64%	83%	33%	43%
Carter County	\$11,440	\$14,280	31%	39%	56%	69%	30%	37%

Source: National Low Income Housing Coalition, 1999.

Table 2.27

Contract Rent	Carter County	Ardmore	Healdton	Lone Grove
Units with rent:				
Less than \$100	530	365	32	33
100-149	553	349	59	33
150-199	613	394	62	48
200-249	668	475	31	62
250-299	572	470	23	31
300-349	353	295	15	13
350-399	277	236	4	20
400-449	72	58	1	5
450-499	51	38	0	6
500-549	25	21	0	2
550-599	20	17	0	1
600-649	16	14	0	1
650-699	10	9	0	1
700-749	2	2	0	0
750-999	4	1	0	0
1000 or more	3	3	0	0
No cash rent	459	216	41	32
Median Contract Rent	\$214	\$228	\$168	\$211

Source: 1990 U.S. Census

Market Vacancy

Table 2.28

Estimated Housing Demand Carter County	
Population Growth Projected 1990-2005	4536
Average Person Per Household	2.52
Number of Housing Units Needed for Projected Growth	1800
Vacancy Allowance ¹	36
Replacements ²	83
Substandard Housing ³	435
Number of Housing Units Demanded Total 1990-2005	1828
Estimated Housing Units Built 1990-99	526
Number of Housing Units Demanded 2000-05	1302
Total Per Year	260
Total Housing Units Needed ⁴ Under Affordable Housing Limit	703

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 U.S. Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Community Facilities

Transportation Networks:

Carter County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in the county are I-35 and US 70. Ardmore is located on I-35. Other major highways passing through the city are US 70, SH 199 and SH 142.

Ardmore is served by at least six motor freight companies, including two express carriers. At least 10 carriers serve the city on an as-needed basis. United Parcel Service, which operates a terminal in Ardmore, and Federal express are also available.

The nearest commercial airport is 80 miles from Ardmore at Oklahoma City. The nearest water transportation is the Port of Catoosa which is 182 miles from Ardmore and has a channel depth of 9 feet. It is connected via the Arkansas River to the Mississippi River and the Gulf of Mexico.

City Government:

Ardmore has a City Manager type of government. There is a comprehensive city plan and zoning. The city provides garbage service.

Educational Institutions:

In Carter County 70.3% of persons over 25 years of age have a high school diploma and 13.4% are college graduates. Statewide high school graduates in the same age range total 74.6% and the percent of college graduates over 25 years of age is 17.8%.

Ardmore has 13 primary and secondary schools with approximately 3,600 students and 230 teachers. Healdton has 3 primary and secondary schools with approximately 700 students and 45 teachers. Lone Grove has 3 primary and secondary schools with approximately 1,200 students and 90 teachers.

The Ardmore Higher Education Center is located within town. Murray State College and Southeastern Oklahoma State University are within 50 miles. The Southern Oklahoma Area Vo-Tech is also located within town.

There are two public libraries in Ardmore with nearly 172,000 volumes. There is a public library in Healdton with nearly 20,000 volumes available. Internet access is available. There is a public library in Lone Grove with nearly 20,000 volumes available.

The public school enrollment for Ardmore is shown in Table 2.29.

Table 2.29

Ardmore Public Schools			
Grades	Facilities	Enrollment	Teachers
K - 5	9	4,037	131
6 - 8	2	693	74
9 - 12	2	1,367	116
K-12 Private	3	397	58
Total	16	6,494	379

Medical Facilities:

Ardmore is home to 1 hospital with approximately 278 beds. There are 15 clinics in Ardmore. There are 6 nursing homes with 467 beds. Practicing in the Ardmore area are 58 medical doctors, 9 chiropractors, 25 dentists, and 7 optometrists.

Healdton is home to 1 hospital with 28 beds. There is 1 nursing home with 51 beds. Practicing in the Healdton area are three osteopaths and one dentist.

Practicing in the Lone Grove area is one osteopath, one chiropractor, one dentist and one family practice. The nearest hospital to Lone Grove is 8 miles.

Law Enforcement and Fire Control:

Ardmore has 25 full-time fire personnel and 55 full-time police officers. The city's fire insurance has a 6 classification while the adjacent area has an 8 classification.

Healdton has 1 full-time member of fire personnel, 18 volunteer fire personnel and 5 full-time police officers. The city's fire insurance has a 6 classification while the adjacent area has a 9 classification.

Lone Grove has 2 full-time fire personnel, 20 volunteer fire personnel and 5 full-time police officers, plus 8 reserves. The city's fire insurance has a 7 classification while the adjacent area has a 9 classification.

Constraints

Subdivision Regulations

Ardmore: The subdivision regulations in Ardmore stipulate that residential lots shall not be less than six thousand (6000) square feet. An RS-6 Residential lot shall be not less than sixty (60) feet in width at the front building line. Minimum yards for a front yard is 25 feet, rear yard 20 feet, side yard, interior, 5 feet and side yard, exterior, 10 feet.

Table 2.30

Development Issues	Ardmore	Lone Grove
Undeveloped Land Platted within City	Yes	No
Rezoning Needed for New Development	Yes	No
Land Available for Development	Yes	Yes
Water Capacity Available	Yes	Yes
Sewage Capacity Available	Yes	Yes
Exaction Fees* Required by City	No	Yes

*Building Permits have been \$50 for the last three years with a three cents per square foot fee for single dwellings.

City Service Boundaries and Capacities

Table 2.31

Water System Ardmore				
<u>Storage Capacity</u>	<u>Daily Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground:	Max:7,500,000 GPD	125 PSI	Reservoir, 5 Lakes	17,000,000 GPD
Elevated:1,500,000 GPD	Min:5,000,000 GPD	115 PSI		

Sanitation and Sewage Treatment:

Ardmore has a prime and second clarifier Rotating Bio. System of treatment. The city's sewage treatment system is currently operating at approximately 35% of capacity.

Table 2.32

Sewer Treatment Capacity and Load Calera		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	6,200,000	2,200,000
Population Equivalent	62,000	23,000

Healdton

Water System:

Table 2.33

Water System Healdton				
<u>Storage Capacity</u>	<u>Daily Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground: 500,000 GPD	Max: 750,000 GPD	110 PSI	Healdton Lake	1,000,000 GPD
Elevated: 2,250,000 GPD	Min:250,000 GPD	40 PSI		

Sanitation and Sewage Treatment:

Heldton has an extended aeration, activated sludge system of treatment. The city's sewage treatment system is currently operating at approximately 35% of capacity.

Table 2.34

Sewer Treatment Capacity and Load Heldton		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	1,000,000	350,000
Population Equivalent	6,000	3,500

Lone Grove

Water System:

Table 2.35

Water System Lone Grove				
<u>Daily Storage Capacity</u>	<u>Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground: 132,000GPD Elevated: 300,000GPD	Max: 350,000GPD Min: 250,000GPD	70 PS 50 PS	5 Wells Source Line 12" to Ardmore	432,000GPD

Sanitation and Sewage Treatment:

Lone Grove has a lagoon system of treatment. The city's sewage treatment system is currently operating at approximately 67% of capacity.

Table 2.36

Sewer Treatment Capacity and Load		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	300,000	200,000
Population Equivalent	7,500	5,000

Utilities

The major utility services throughout the county are provided by Oklahoma Gas & Electric Company, Oklahoma Natural Gas Company, Southwestern Bell Telephone Company and Chickasaw Telephone Company.

The following is a regulatory rating sheet described in the guidebook of the American Association for Housing Educators. The answer to “yes” to less than ten of the questions indicates that drastic regulatory reform is needed in the community. However, the answer of “yes” to fifteen or more questions generally indicates that local ordinances and regulations are not affecting housing costs negatively to any degree.

REGULATORY RATING SHEET FOR ARDMORE, OKLAHOMA

Regulatory Question.	Answers Provided by Ardmore City Government.
1. Is all the land that will be required for residential development over the next five years presently zoned and available for development?	Yes.
2. Does at least one-third of the land zoned for residential purposes permit housing other than single-family detached housing?	No.
3. Do any of the residential districts in the zoning ordinance permit townhouses and multifamily housing by right without going through a special exception or other approval process?	Yes.
4. Do any of the districts that permit single-family detached housing also permit attached housing? (e.g., townhouses, patio, or cluster housing?)	Yes.
5. Does at least one residential district provide for a minimum lot size of less than 6000 square feet for a single-family detached house?	Yes.
6. Do all residential zoning districts allow lot sizes of less than one acre?	Yes.
7. Did less than one-half of the residential subdivisions approved last year require rezoning first?	Yes.
8. Were more housing units approved for development than disapproved?	Yes.
9. Of the number of housing units originally proposed in rezoning or subdivision applications, were more than two-thirds approved for development?	Yes.
10. Does it take less than six months for most subdivisions to be approved after the initial application (without considering rezoning)?	Yes.
11. To obtain approval for development of single-family attached and multifamily homes, does the normal procedure require more than one public hearing?	Yes.
12. Are less than 10% of the residential development application decisions of the planning commission appealed by neighborhood or citizen's groups?	Yes.
13. Are less than 10 separate permits or approvals required to complete a subdivision from initial application to occupancy?	Yes.
14. Do subdivision regulations or other standards allow for normal residential streets to be less than 30 feet (curb to curb)?	No.
15. Do zoning and subdivision provisions allow individual houses to be clustered on reduced-size lots and/or with reduced requirements for front, side, and rear yards?	No.
16. Can sidewalks on one or both sides of streets be eliminated if other provisions are made for pedestrian paths?	Yes.
17. Can swales, ponds, and other natural features be substituted for (underground) drainage pipe systems?	Yes.
18. Are developers required to provide only those roads, sewer and water systems, parks, school sites, and other facilities that directly serve the specific development being approved?	Yes.
TOTAL ANSWERS OF YES:	15.

Table 2.37

COAL COUNTY

Location

Coal County is located in southeastern Oklahoma and was created at statehood and named for the primary economic product of the region.

Coal mining was once the major industry of the county, but has been dormant since 1958. Mementos of this era may be found in the Coal County Historical and Miners Museum in Coalgate, the county seat.

While agriculture is now considered to be the primary economic mainstay of the county, businesses such as the Wrangler Garment Plant and Mary Hurley Hospital also contribute to the economy of the community.

The county is 115 miles from Oklahoma City and 74 miles from Ardmore. The major access to Coal County is supplied by U.S. Highway 75 and State Highway 3.

Population

Population trends and projections for Coalgate and Coal County are identified in Table 3.1. A 10.1% increase in the population of Coalgate occurred between 1960 and 1970. From 1970 to 1980, the population increased by 7.6%. From 1980 to 1990 there was a decrease of 5.3% in Coalgate's population. The projected population for Coalgate in 2000 is 2,065, a 9.0% increase from 1990. The population figures for Coal County reflect a 0.4% decrease between 1960 and 1970, a 9.3% increase between 1970 and 1980, and a decrease of 4.3% between 1980 and 1990. An increase of 9.5% in population is expected from 1990 to 2000 in Coal County. The overall change from 1960 to 2000 indicates an increase of 788 persons in the county with Coalgate increasing by 396 persons.

Table 3.1

Population Trends and Projections							
Coal County				Coalgate, Oklahoma			
Year	Population	Change	Percent	Year	Population	Change	Percent
2005	6,570	240	3.9%	2005	2,140	55	2.6%
2000	6,330	230	3.6%	2000	2,065	115	5.9%
1996	6,100	320	5.5%	1996	1,950	55	2.9%
1990	5,780	-261	-4.3%	1990	1,895	-106	-5.3%
1980	6,041	516	9.3%	1980	2,001	142	7.6%
1970	5,525	-21	-0.4%	1970	1,859	170	10.1%
1960	5,546			1960	1,689		

Source: U. S. Bureau of the Census, Oklahoma Department of Commerce.

The population and projections for the Coal county towns of Lehigh and Tupelo are listed in Table 3.2. The remainder of the county consists of towns and communities too small for data collection and consideration in this study.

Table 3.2

Remainder of Coal County	1990 Census Information	2000 Census Information	2005 Census Information	Percentage Change 1990-2005
Lehigh	303	350	365	17%
Tupelo	323	240	235	-3.7%

Demographic Characteristics

In 1990 the racial make up of Coal County was 82% White, 16.1% Native American, 1.4% Black, 0.1% Asian and less than 1% other races, see Table 3.5. Children under the age of 5 made up 6.8% of the population and school age children 22.6%. The rest of the population broke down as 20 - 44 years old 35.1%, 45 - 64 years old 22.2% and those over 65 years of age 13.4%. The median age of all persons in the county is 36.2, see Table 3.3. .

Table 3.3

Estimated Population by 5 Year Age Groups 1998				
Age Group	Oklahoma	% Population	Coal County	% Population
0-4	228,300	6.8%	360	6.0%
5-9	239,000	7.1%	400	6.6%
10-14	250,300	7.5%	510	8.5%
15-19	266,500	8.0%	510	8.5%
20-24	233,500	7.0%	320	5.3%
25-29	216,700	6.5%	310	5.1%
30-34	210,700	6.3%	340	5.6%
35-39	255,200	7.6%	410	6.8%
40-44	258,000	7.7%	430	7.1%
45-49	227,700	6.8%	360	6.0%
50-54	200,300	6.0%	390	6.5%
55-59	166,300	5.0%	350	5.8%
60-64	145,800	4.4%	330	5.5%
65-69	126,600	3.8%	230	3.8%
70-74	113,100	3.4%	230	3.8%
75-79	91,900	2.7%	240	4.0%
80-84	60,300	1.8%	160	2.7%
85+	56,500	1.7%	150	2.5%
	3,346,700	100.00%	6,030	100.00%

Source: Statistical Abstract of Oklahoma 1998.

The number of people over 65 years of age in Coal County is projected to decrease between 1990 and 2000. The percentage of total population that age group makes up is projected to decrease by almost .93% from 1990 to 1998. See Table 3.4.

Table 3.4

Age 65+ Projections Coal County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	288	263	255
70-74	249	258	234
75-79	244	209	213
80-84	170	149	155
85+	133	175	163
Total	1084	1054	1020
Percent of Population	19%	17%	16%

Source: 1990 U.S. Census

* Oklahoma Department of Commerce

Table 3.5

Population by Race	Coal County		Coalgate		Lehigh		Tupelo	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	4757	82%	1551	82%	237	78%	245	76%
Black	48	<1%	26	1%	2	>1%	7	2%
Native American	988	17%	306	16%	64	21%	71	22%
Asian	2	<1%	1	<1%	0	0%	0	0%
Other	18	<1%	11	<1%	0	0%	0	0%

Source: 1990 U.S. Census

Household Characteristics

According to the 1990 US Census there were 2,279 households in Coal County. Of those households, 1,593 (70%) were family households, 686 (30%) were non-family households. Married couple families made up 57% (1,300) of the households. Single parent households make up 13% of the total households and 18% of family households county wide. See Table 3.6 for a complete break down of household information.

Table 3.6

Household By Type	Coal County	Coalgate	Lehigh	Tupelo
Total Households	2279	791	114	131
Family Households	1593	492	76	83
Married-Couple Families	1300	371	60	53
Male Householder	58	13	2	3
Female Householder	235	108	14	27
Non-family Households	686	299	38	48
Average Person per Household	2.51	2.31	2.66	2.47

Source: 1990 U.S. Census

The median home value in the county is \$25,100 and the median housing rental contract is \$131.00 per month. The median home value statewide is \$48,100. The majority of the homes for the county are owner occupied, 74%, see Table 3.7.

The number of houses at 50 years of age or older is 1,017, see Table 3.9. This indicates 37% of the housing stock is 50+ years into its life cycle.

Table 3.7

Household Characteristics	Coal County	Coalgate	Lehigh	Tupelo
Occupied Housing Units	2279	791	114	131
Owner Occupied	1680	504	87	61
Percent	73.7	63.7	76.3	46.6
Renter Occupied	599	287	27	70
Persons per Household	2.51	2.31	2.66	2.47

Source: 1990 U.S. Census

Table 3.8

Household Value	Coal County	Coalgate	Lehigh	Tupelo
Less than \$15,000	278	113	29	27
15,000-19,999	89	44	9	5
20,000-24,999	90	45	5	4
25,000-29,999	108	54	6	7
30,000-34,999	99	48	6	2
35,000-39,999	64	34	5	0
40,000-44,999	64	37	0	0
45,000-49,999	29	16	0	0
50,000-59,999	35	22	1	1
60,000-74,999	40	24	0	0
75,000-99,999	16	10	1	0
100,000-124,999	4	3	0	0
125,000-149,999	1	0	0	0
150,000-174,999	0	0	0	0
175,000-199,999	0	0	0	0
200,000-249,999	0	0	0	0
250,000-299,999	0	0	0	0
300,000-399,999	0	0	0	0
400,000-499,999	1	0	0	0
500,000 or more	0	0	0	0
Median Value \$	\$25,100	\$27,100	\$16,100	\$14,999

Source: 1990 U.S. Census

Table 3.9

Age of House				
Year Structure Built	Coal County	Coalgate	Lehigh	Tupelo
1989 to March 1990	9	9	0	0
1985 to 1988	85	12	3	5
1980 to 1984	248	90	15	19
1970 to 1979	955	271	46	70
1960 to 1969	411	114	17	46
1950 to 1959	294	91	13	34
1940 to 1949	187	116	5	7
1939 and below	536	222	38	32

Source: 1990 U.S. Census

Income

The median household income for Coal County in 1990 US Census was \$25,700, see Table 3.11. The per capita income for the area was \$7,695. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$32,800. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 3.10. Low family income is \$16,400 per year. In 1990 approximately 14% of families and 15% of all households fell into the low income range.

Table 3.10

Low Family Income and Housing Burden

Median Family Income for Coal County is \$32,800. According to HUD the low income limit is 50% of the Median Family Income, in this case \$16,400. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Coal County that would be \$49,200.

Median Family Income	HUD Low Income Standard	Low Family Income	Amount of House Affordable to Low Income
\$32,800	x 50%	= \$16,400	x 3 = \$49,200

By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,367 is determined.

Low Family Income	Low Family Monthly Income	HUD Standard for Housing Burden	Housing Burden Limit
\$16,400	divided by 12/mo.= \$1,367	x 30%	= \$411
	Low Family Monthly Income	HUD Standard for Housing Burden	Severe Housing Burden Limit
	\$1,367	x 50%	= \$684

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 3.11

Family Income	Coal County		Coalgate		Lehigh		Tupelo	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
Income in Dollars								
Less than 5000	117		7		53		0	
5000 to 9999	193		7		48		15	
10000 to 14999	276		0		74		9	
15000 to 24999	486		7		120		13	
25000 to 34999	467		3		160		16	
35000 to 49999	390		5		108		9	
50000 to 74999	213		0		6		3	
75000 to 99999	15		0		6		0	
100000 to 149000	15		0		0		0	
150000 or more	33		0		0		0	
Total Families	2,205		29		575		65	
Median Family Income 1990	\$25,700		\$20,179		\$23,438		\$21,719	
Median Family Income 1999	\$32,800		\$25,829		\$30,001		\$27,800	

Source: 1990 U.S. Census

Table 3.12

Coal County Average Hourly Wage (1996)*	Hourly Dollar Wage
Office Occupations	
General Clerks	\$ 7.24
Receptionists	\$ 7.24
Secretaries	\$ 7.64
Data Entry	\$ 7.10
General Accounting	\$ 8.28
Computer Operators	\$ 9.03
Tellers	\$ 6.17
Maintenance	\$ 9.39
Assemblers and Fabricators	\$ 6.58
Electricians	\$ 13.23
Machinists	\$ 10.79
Automotive Mechanics	\$ 9.47
Welders and Cutters	\$ 8.30

Source: 1990 U.S. Census

Table 3.13

DHS Assistance for Coal County (1999)	
Number of People Receiving TANF	47
% of population	.01%
Number of Persons Receiving Food Stamps	757
% of population*	13%
Number of People Receiving Medicaid	1,132
% of population*	20%

Source: 1990 U.S. Census

Economy

Major Employers

The largest employer in Coal County is Wrangler which is located in Coalgate. On the following page is a list of primary employers provided by the Oklahoma Department of Commerce, see Table 3.16.

The Coal County Labor Force was 2,650 in 1997. Participation rate in the county labor force constitutes 65.37% of males and 44.02% of females. The per capita personal income for this county is \$11,599 for 1997. Unemployment was at 8.9% in 1997 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 3.15 excludes some types of employment, namely government and railroad employment. The types of employment indicates a majority of retail and service intensive industries.

Table 3.14

Labor Force Coal County	Coalgate	Lehigh	Tupelo
Civilian Labor Force (1990)	703	Information	Information
Estimated Labor Availability Within 30 miles (1998)	629	Not Available	Not Available
	1,530		

Table 3.15

Employment by Sector 1997	Number of Establishments	Number Employed 1997
Business Sectors		
Ag. Ser., Forestry and Fishing	1	10
Mining	0	0
Construction	3	10
Manufacturing	2	375
Transp. and Public Utility	8	10
Wholesale Trade	2	10
Retail Trade	21	160
Fin., Ins. And Real Estate	3	246
Total	61	881

Source: Oklahoma County Business Patterns 1997.

The largest employers within Coal County are:

Table 3.16

Major Employers Within Coal County		
Employer	Community	Number of Employees
Wrangler	Coalgate	502
Hurley Manor & Hospital	Coalgate	152
Coalgate Public Schools	Coalgate	100
First National Bank	Coalgate	16

Source: State Data Center Profiles

Table 3.17

COAL COUNTY AVERAGE MONTHLY WAGE BY SIC

SIC	AVERAGE MONTHLY UNITS REPORTING	AVERAGE MONTHLY EMPLOYMENT	AVERAGE MONTHLY WAGE
Agriculture	2	7	\$1,415
Mining	0	0	0
Construction	5	43	\$1,427
Manufacturing	4	371	\$1,484
TCPU	10	26	\$2,038
Wholesale	3	19	\$1,337
Retail	18	151	\$786
FIRE	4	23	\$1,904
Service	23	451	\$1,524
Government	27	144	\$1,652
TOTAL	96	1,236	\$1,449

Housing Supply Characteristics

According to the 1990 US Census there were 2,725 housing units in Coal County (see Table 3.18). The majority of those homes were built in the 1970s. The median home value for the county was \$25,100.

Table 3.18

Housing Units	Coal County	Coalgate	Lehigh	Tupelo
Housing Units	2,725	937	129	207
Percent of County	100%	34%	5%	8%
Occupied	2,279	791	114	131

Source: 1990 U.S. Census

Single Family Data

Table 3.19 provides the sale prices of single family units within Coalgate. For example, a new two bedroom single family unit, approximately 1400 square feet sells in the \$45,000 to \$55,000 price range. An existing one bedroom single family unit, approximately 1200 square feet, sells in the \$10,000 to \$15,000 price range.

Table 3.19

SALE PRICES OF SINGLE FAMILY UNITS WITHIN COALGATE, OKLAHOMA.	
TYPE OF UNIT.	Price Range.
New two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$45,000 to \$55,000
New three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$60,000 to \$70,000
New four bedroom plus single family unit. <i>(Approximately 2000+ square feet)</i>	\$75,000 to \$90,000
Existing one bedroom single family unit. <i>(Approximately 1200 square feet)</i>	\$10,000 to \$15,000
Existing two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$15,000 to \$20,000
Existing three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$25,000 to \$40,000
Existing four plus single family unit. <i>(Approximately 2000+ square feet)</i>	\$35,000 to \$50,000

As shown earlier in Table 3.10, the amount of house a family with low income can afford is \$38,700. An existing one bedroom single family unit is affordable with a gap ranging from \$6,300 to \$16,300 for a new one bedroom construction.

Rental Data

Table 3.20

1999 Estimated Renter Household Income for Coal County						
Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Oklahoma	\$21,497	\$1,791	\$161	\$269	\$430	\$537
Coal County	\$13,790	\$1,149	\$103	\$172	\$276	\$345

Source: National Low Income Housing Coalition, 1999.

Table 3.21

1999 Fair Market Rents for Coal County by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
Oklahoma	\$305	\$345	\$444	\$611	\$698
Coal County	\$247	\$284	\$354	\$471	\$540

Source: National Low Income Housing Coalition, 1999.

Table 3.22

Income in Coal County Needed to Afford FMR								
Location	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Number of Renters Unable to Afford FMR	
	One bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Oklahoma	\$13,812	\$17,760	35%	46%	64%	83%	33%	43%
Coal County	\$11,360	\$14,160	44%	55%	82%	103%	41%	51%

Source: National Low Income Housing Coalition, 1999.

Table 3.23

Apartment Summary for Coal County											
Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	One Bedroom	Two Bedroom	Three Bedroom	Rent Range (\$)	Year Built
Le Chateau	Durant	63	0	100%	Waiting list	63	16	47	0	265-300	N/A
College Inn	Durant	208	12	96%	High Summer	No	104	104	0	285-340	1970-80
Woodmanor	Durant	80	2	97%	3 week listing	All	16	52	0	285-346	1971
Crescent Creek	Durant	150	2	99%		All	30	44	60	30% income	1976
First St. Apts I & II	Durant	86	0	100%	0	16	24	62	0	250-300	I-1985 II-1988
The Village	Durant	109	0	0	Waiting List	All	98	11		Sec. 8*	1980-82
Town Home Properties Management Co.	Durant	155	6	95%	<5%	1	1	2		250-550	1-30 yrs ago

Source: Phone Interviews

Table 3.24

Contract Rent	Coal County	Coalgate	Lehigh	Tupelo
Units with rent:				
Less than \$100	149	93	8	21
100-149	108	50	11	17
150-199	92	59	1	20
200-249	62	44	1	5
250-299	16	10	0	0
300-349	3	2	0	0
350-399	0	0	0	0
400-449	0	0	0	0
450-499	0	0	0	0
500-549	0	0	0	0
550-599	0	0	0	0
600-649	0	0	0	0
650-699	0	0	0	0
700-749	0	0	0	0
750-999	0	0	0	0
1000 or more	0	0	0	0
No cash rent	0	0	0	0
Median Contract Rent	\$131	\$136	\$111	\$131

Source: 1990 U.S. Census

Market Vacancy

Table 3.26

Estimated Housing Demand Catoosa County	
Population Growth Projected 1990-2005	1996
Average Person Per Household	2.52
Number of Housing Units Needed for Projected Growth	1792
Vacancy Allowance ¹	16
Replacements ²	63
Substandard Housing ³	873
Number of Housing Units Demanded Total 1990-2005	952
Estimated Housing Units Built 1990-99	260
Number of Housing Units Demanded 2000-05	692
Total Per Year	138
Total Housing Units Needed ⁴ Under Affordable Housing Limit	277

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 U.S. Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Constraints

Subdivision Regulations

Table 3.26

Development Issues	Coalgate	Lehigh	Tupelo
Undeveloped Land Platted within City	No		No
Rezoning Needed for New Development	Yes		Yes
Land Available for Development	Yes		Yes
Water Capacity Available	Yes		Yes
Sewage Capacity Available	Yes		Yes
Exaction Fees Required by City	No		Yes

* South End of Coalgate was annexed January 1999 for 140 acres.

** The 140 acres is zoned agricultural but is suited for residential use.

Community Facilities

Transportation Networks:

Coal County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in the county are U.S. 75 and SH 3. Coalgate is the largest city in Coal County with almost 33% of the population comprising the county-wide population. The nearest interstate highway to Coalgate is I-35, approximately 75 miles to the west.

At least ten motor freight companies serve Coalgate on as -needed basis, including one carrier which operates a terminal in the city and offers daily service. United Parcel Service is also available.

The nearest commercial airport is 114 miles from Coalgate at Oklahoma City. The nearest water transportation is the Port of Muskogee which is 100 miles from Coalgate and has a channel depth of 9 feet.

City Government:

Coalgate has a Council-Manager type of government. There is a comprehensive plan and zoning. The city contracts its garbage service and has a convenient site in operation.

Educational Institutions:

Coal County is close to East Central State University in Ada and the Kiamichi Area Vo-Tech in Atoka. In Coal County 60.4% of persons over 25 years of age have a high school diploma and 9.1% are college graduates. Statewide high school graduates in the same age range total 74.6% and the percent of college graduates over 25 years of age is 17.8%.

The public school enrollment for Coalgate are shown in Table 3.27.

Table 3.27

Coalgate Public Schools			
Grades	Facilities	Enrollment	Teachers
K - 5	1	330	17
6 - 8	1	160	12
9 - 12	1	225	16
Total	3	715	44

Medical Facilities:

Coalgate is home to one hospital with twenty beds. There is one nursing home with 75 beds. Practicing in the Coalgate area are one medical doctor, two osteopaths, one dentist, and one optometrist.

Fire Control:

Coalgate has 7 full-time fire personnel, 20 volunteer fire personnel and 6 full-time police officers. The city's fire insurance has a 7 classification while the adjacent area has a 9 classification.

Sanitation and Sewage Treatment:

Coalgate uses oxidation with lagoons as a system of treatment. The city's sewage treatment system is currently operating at approximately 9% of capacity.

Table 3.29

Sewer Treatment Capacity and Load Coalgate		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	3,000,000	270,000
Population Equivalent	3,000	2,700

Utilities

The major utility services throughout the county are provided by Public Service Company of Oklahoma, Arkansas-Louisiana Gas Company and Southwestern Bell Telephone Company.

LOVE COUNTY

Location

Love County was named in honor of Overton Love, a prominent judge of the Chickasaws and landowner after the Civil War. The county seat was named Marietta by its first postmaster, Jerry C. Washington, for his wife Mary, and his sister, Etta. The County Courthouse was built in Oklahoma after statehood. The Marietta Monitor, a weekly newspaper, has been owned and operated by the same family since 1896.

Several famous horse ranches and cattle ranches are located in the county. The largest early-day ranch was operated by William E. Washington, whose house is still standing. Agriculture products include asparagus, grains, hay, peanuts and watermelons, while sheep and hogs are also raised.

Population

Population trends and projections for Marietta and Love County are identified in Table 4.1. A 4.1% increase in the population of Marietta occurred between 1960 and 1970. From 1970 to 1980, the population increased again by 23.9%. From 1980 to 1990 there was an decrease of 7.5% in Marietta's population. The projected population for Marietta in 2000 is 2,285, a less than one-percent decrease from 1990. The population figures for Love County reflect a decrease of 3.8% between 1960 and 1970, a 32.5% increase between 1970 and 1980, and a decrease of 9.2% between 1980 and 1990. An increase of 8.5% in population is expected from 1990 to 2000 in Love County. The overall change from 1960 to 2000 indicates an increase of 3,007 persons in the county.

Table 4.1

Population Trends and Projections							
Love County				Marietta, Oklahoma			
Year	Population	Change	Percent	Year	Population	Change	Percent
2005	9,165	296	3.3%	2005	2,320	35	1.5%
2000	8,869	269	3.1%	2000	2,285	-245	-9.7%
1996	8,600	443	5.4%	1996	2,530	224	9.7%
1990	8,157	688	9.2%	1990	2,306	-188	-7.5%
1980	7,469	1,832	32.5%	1980	2,494	481	23.9%
1970	5,637	-225	-3.8%	1970	2,013	80	4.1%
1960	5,862			1960	1,933		

Source: U. S. Bureau of the Census, Oklahoma Department of Commerce.

Population and projections for the Love county towns of Leon and thackerville are llisted in Table 4.2. The remainder of the county consists of towns and communities too small for data collection and consideration in this study.

Table 4.2

Remainder of Love County	1990 Census Information	2000 Census Information	2005 Census Information	Percentage Change 1990-2005
Leon	101	90	90	-.89%
Thackerville	290	205	205	-.71%

Demographic Characteristics

In 1990 the racial make up of Love County was 86 % White, 6.9% Native American, 4.4% Black, 0.1% Asian and 0.3% other races, see Table 4.5. Children under the age of 5 made up 6.1 % of the population, school age children 23 %. The rest of the population broke down as 20 - 44 years old 31%, 45 - 64 years old 32.1% and those over 65 years of age 15.4%, see Table 4.3. The median age of all persons in the county is 36.

Table 4.3

Estimated Population by 5 Year Age Groups 1998				
Age Group	Oklahoma	% Population	Love County	% Population
0-4	228,300	6.8%	520	6.1%
5-9	239,000	7.1%	580	6.8%
10-14	250,300	7.5%	680	8.0%
15-19	266,500	8.0%	700	8.2%
20-24	233,500	7.0%	470	5.5%
25-29	216,700	6.5%	430	5.0%
30-34	210,700	6.3%	460	5.4%
35-39	255,200	7.6%	640	7.5%
40-44	258,000	7.7%	650	7.6%
45-49	227,700	6.8%	640	7.5%
50-54	200,300	6.0%	560	6.6%
55-59	166,300	5.0%	450	5.3%
60-64	145,800	4.4%	440	5.2%
65-69	126,600	3.8%	340	4.0%
70-74	113,100	3.4%	330	3.9%
75-79	91,900	2.7%	280	3.3%
80-84	60,300	1.8%	190	2.2%
85+	56,500	1.7%	170	2.0%
	3,346,700	100.00%	8,530	100.00%

Source: Statistical Abstract of Oklahoma 1998.

The number of people over 65 years of age in Love County is projected to increase between 1990 and 2000. The percentage of total population that age group makes up is projected to decrease by almost 1.0% from 1990 to 2000. See Table 4.4.

Table 4.4

Age 65+ Projections Love County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	389	341	357
70-74	339	336	303
75-79	280	284	278
80-84	190	205	211
85+	144	195	204
Total	1342	1361	1353
Percent of Population	16%	15%	15%

Source: 1990 U.S. Census

* Oklahoma Department of Commerce

Table 4.5

Population by Race	Love County		Leon		Marietta		Thackerville	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	6992	86%	79	78%	1842	78%	262	90%
Black	360	4.4%	0	0%	153	6.6	0	0%
Native American	559	6.9%	7	7%	145	6.3	25	8.6%
Asian	12	.1%	0	0%	5	.2	0	0%
Other	234	.3%	15	15%	161	7%	3	1%

Source: 1990 U.S. Census

Household Characteristics

According to the 1990 US Census there were 2,992 households in Love County. Of those households, 2,239 (75%) were family households, 329 (25%) were non-family households. Married couple families made up 64% (1,910) of the households. Single parent households make up 14% of the total households and 15% of family households county wide. See Table 4.6 for a complete break down of household information.

Table 4.6

Household By Type	Love County	Leon	Marietta	Thackerville
Total Households	2,992	36	947	110
Family Households	2,239	27	621	79
Married-Couple Families	1,910	17	475	61
Male Householder	78	3	22	3
Female Householder	251	7	124	15
Non-family Households	753	9	326	31
Average person per household	2.57	2.81	2.36	2.64

Source: 1990 U.S. Census

The median home value in the county is \$35,900 and the median housing rental contract is \$189.00 per month. The median home value statewide is \$48,100. The majority of the homes for the county are owner occupied, 79%, see Table 4.7.

The number of houses at 50 years of age or older is 487, see Table 4.9. This indicates 20% of the housing stock is 50+ years into its life cycle.

Table 4.7

Household Characteristics	Love County	Leon	Marietta	Thackerville
Occupied Housing Units	2,992	36	947	110
Owner Occupied	2,355	26	646	89
Percentage Total	78.7	72.2	68.2	80.9
Renter Occupied	637	10	301	21
Persons per Household	2.57	2.81	2.36	2.64

Source: 1990 U.S. Census

Table 4.8

Household Value	Love County	Leon	Marietta	Thackerville
Less than \$15,000	156	6	77	17
15,000-19,999	101	3	56	3
20,000-24,999	117	2	65	4
25,000-29,999	112	0	53	8
30,000-34,999	130	0	60	8
35,000-39,999	125	2	66	5
40,000-44,999	124	0	54	2
45,000-49,999	72	2	28	3
50,000-59,999	120	0	48	3
60,000-74,999	105	0	36	0
75,000-99,999	87	0	19	1
100,000-124,999	16	0	1	0
125,000-149,999	4	0	0	0
150,000-174,999	3	0	1	1
175,000-199,999	2	0	0	0
200,000-249,999	1	1	0	0
250,000-299,999	0	0	0	0
300,000-399,999	0	0	0	0
400,000-499,999	0	0	0	0
500,000 or more	0	0	0	0
Median Value: \$35,900	Median Value: \$35,900	Median Value: \$18,300	Median Value: \$32,600	Median Value: \$27,200

Source: 1990 U.S. Census

Table 4.9

Age of House				
Year Structure Built	Love County	Leon	Marietta	Thackerville
1989 to March 1990	26	0	0	0
1985 to 1988	241	4	54	16
1980 to 1984	597	3	69	21
1970 to 1979	1262	31	304	50
1960 to 1969	443	5	184	33
1950 to 1959	487	0	161	12
1940 to 1949	240	0	100	11
1939 and below	287	5	135	9

Source: 1990 U.S. Census

The majority of Love County housing units are single family units at 77%, see Table 4.10.

Table 4.10

Love County Units Per Structure		
Units Per Structure	Number Of Units	Percent Of Total
1 Unit	2,768	77%
2 To 4 Units	55	2%
5 To 9 Units	41	1%
10 Or More Units	63	2%
Mobile Home Or Trailer	656	18%
Total Housing Units	3,583	100.00%

Source: 1990 Census

Income

The median family income for Love County in 1990 US Census was \$25,700, 4.12. The per capita income for the area was \$9,960. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$32,800. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 4.11. Low Family Income Limit is \$16,400 per year.

Table 4.11

Low Family Income and Housing Burden

Median Family Income for Love County is \$32,800. According to HUD the low income limit is 50% of the Median Family Income, in this case \$16,400. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Bryan County that would be \$49,200.

Median Family Income		HUD Low Income Standard		Low Family Income		Amount of House Affordable to Low Income
\$32,800	x	50%	=	\$16,400	x 3	= \$49,200

By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,367 is determined.

Low Family Income		Low Family Monthly Income		HUD Standard for Housing Burden		Housing Burden Limit
\$16,400	divided by 12 =	\$1,367	x	30%	=	\$411
		Low Family Monthly Income		HUD Standard for Housing Burden		Severe Housing Burden Limit
		\$1,367	x	50%	=	\$684

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 4.12

Family Income	Love County		Leon		Marietta		Thackerville	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
Income in Dollars								
Less than 5000	117	5%	7	24%	53	9%	0	0%
5000 to 9999	193	9%	7	24%	48	8%	15	23%
10000 to 14999	276	13%	0	0%	74	13%	9	14%
15000 to 24999	486	22%	7	24%	120	21%	13	20%
25000 to 34999	467	21%	3	10%	160	28%	16	25%
35000 to 49999	390	18%	5	18%	108	19%	9	14%
50000 to 74999	213	10%	0	0%	6	1%	3	4%
75000 to 99999	15	<1%	0	0%	6	1%	0	0%
100000 to 149000	15	1%	0	0%	0	0%	0	0%
150000 or more	33	1%	0	0%	0	0%	0	0%
Total Families	2205		29		575		65	
Median Family Income 1990	\$25,700		\$20,179		\$23,438		\$21,719	
Median Family Income 1999	\$32,800		\$25,829		\$30,001		\$27,800	

Source: 1990 U.S.Census

Table 4.13

Love County Average Hourly Wage (1996)*	Hourly Dollar Wage
Office Occupations	
General Clerks	\$ 7.24
Receptionists	\$ 7.24
Secretaries	\$ 7.64
Data Entry	\$ 7.10
General Accounting	\$ 8.28
Computer Operators	\$ 9.03
Tellers	\$ 6.17
Maintenance	\$ 9.39
Assemblers and Fabricators	\$ 6.58
Electricians	\$ 13.23
Machinists	\$ 10.79
Automotive Mechanics	\$ 9.47
Welders and Cutters	\$ 8.30

Source: 1990 U.S. Census

Table 4.14

DHS Assistance for Love County (1999)	
Number of People Receiving TANF % of population	115 %
Number of Persons Receiving Food Stamps % of population*	687 %
Number of People Receiving Medicaid % of population*	944 %

Source: 1990 U.S. Census

Economy

Major Employers

The majority of large employers in Love County are located in the Marietta area, see Table 4.17. On the following page is a list of primary employers provided by the Oklahoma Department of Commerce.

The Love County Labor Force was 3,930 in 1997. Participation rate in the county labor force constitutes 61.14% of males and 48.27% of females. The per capita personal income for this county is \$14,541 for 1997.

Unemployment was at 4.1% in 1997 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 4.17 excludes some types of employment, namely government and railroad employment. The types of employment indicates a shift away from mining into retail and more service intensive industries.

Table 4.15

Labor Force Love County	Leon	Marietta	Thackerville
Civilian Labor Force (1990)	Information Not Available	895	Information Not Available
Estimated Labor Availability Within 30 miles (1998)		1,950	

Source: Oklahoma Department of Commerce

Table 4.16

Love County Employment by Sector 1997	Number of Establishments	Number Employed 1997
Business Sectors		
Ag. Ser., Forestry and Fishing	2	0-19
Mining	2	20-99
Construction	12	20-99
Manufacturing	8	509
Transp. and Public Utility	10	62
Wholesale Trade	10	20-99
Retail Trade	48	418
Fin., Ins. And Real Estate	11	85
Total	146	1,574

Source: Oklahoma County Business Patterns 1995 and 1997

The largest employers within Love County are:

Table 4.17

Major Employers Within Love County		
Employer	Community	Number of Employees
Marietta Bakery	Marietta	417
MATFLEX	Marietta	90
Red River Rural Electric	Marietta	53
Robertson's Hams	Marietta	20
Earth Energy	Marietta	14
Marietta Sportswear	Marietta	12
Marietta Publishing	Marietta	8
Texaco, Inc.	Marietta	6
Tru Ear Crafter	Marietta	5
Joe Brown Co.	Marietta	3

Source: State Data Center Profiles, 1997 Economic Census & Local Information

Table 4.18

LOVE COUNTY AVERAGE MONTHLY WAGE BY SIC

SIC	AVERAGE MONTHLY UNITS REPORTING	AVERAGE MONTHLY EMPLOYMENT	AVERAGE MONTHLY WAGE
Agriculture	6	28	\$1,577
Mining	3	4	\$4,743
Construction	10	29	\$1,768
Manufacturing	9	160	\$2,193
TCPU	13	88	\$2,476
Wholesale	6	46	\$2,413
Retail	41	378	\$1,027
FIRE	8	79	\$1,193
Service	42	516	\$1,423
Government	17	158	\$1,653
TOTAL	154	1,485	\$1,532

Housing Supply Characteristics

According to the 1990 US Census there were 3,583 housing units in Love County (see Table 4.19). The majority of those homes were built in the 1970s. The median home value for the county was \$35,900.

Table 4.19

Housing Units	Love County	Leon	Marrietta	Thackerville
Housing Units	3,583	40	1,064	140
Percent of County	100%	1%	30%	4%
Occupied	2,992	36	947	110

Source: 1990 U.S. Census

Building Permit Activity:

Table 4.20

SINGLE FAMILY BUILDING PERMITS BY NUMBER AND AVERAGE VALUE MARIETTA, OKLAHOMA			
Year	Number	Average Value	Total Valuation
1999	1	\$40,000	\$40,000
1998	2	\$75,000	\$37,500
1997	5	\$175,000	\$35,000

Rental Data

Table 4.21

1999 Estimated Renter Household Income for Love County						
Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Oklahoma	\$21,497	\$1,791	\$161	\$269	\$430	\$537
Love County	\$15,663	\$1,305	\$117	\$196	\$313	\$392

Source: National Low Income Housing Coalition, 1999

Table 4.22

1999 Fair Market Rents for Love County by Number of Bedrooms					
Location	Zero	One	Two	Three	Four
Oklahoma	\$305	\$345	\$444	\$611	\$698
Love County	\$247	\$284	\$358	\$471	\$540

Source: National Low Income Housing Coalition, 1999

Table 4.23

Income in Love County Needed to Afford FMR								
Location	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Number of Renters Unable to Afford FMR	
	One	Two	One Bedroom	Two Bedroom	One	Two	One	Two
	bedroom	Bedroom			Bedroom	Bedroom	Bedroom	Bedroom
Oklahoma	\$13,812	\$17,760	35%	46%	64%	83%	33%	43%
Love County	\$11,360	\$14,320	35%	44%	73%	91%	38%	45%

Source: National Low Income Housing Coalition, 1999

Table 4.24

Apartment Summary for Love County											
Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	One Bedroom	Two Bedroom	Three Bedroom	Rent Range (\$)	Year Built
Northpark Apts.	Marietta	30	0	100%	7 Mo. Waiting List	All	16	8	6	1b=\$373 2b=\$474 3b=\$548	1980s
Washington Park Apts.	Marietta	28	0	Information not Provided	Information not Provided	Partial	20	8	0	Information not Provided	Information Not Provided

Table 4.25

Contract Rent	Love County	Leon	Marietta	Thackerville
Units with rent:				
Less than \$100	75	4	47	1
100-149	92	3	57	6
150-199	69	1	42	2
200-249	94	1	65	0
250-299	67	0	41	3
300-349	29	0	17	1
350-399	8	0	4	0
400-449	5	0	2	0
450-499	2	0	2	0
500-549	1	0	0	0
550-599	0	0	0	0
600-649	0	0	0	0
650-699	0	0	0	0
700-749	0	0	0	0
750-999	0	0	0	0
1000 or more	0	0	0	0
No cash rent	87	1	22	5
Median Contract Rent	\$189	\$108	\$191	\$146

Source: 1990 U.S. Census

Market Vacancy

Table 4.26

Estimated Housing Demand Love County	
Population Growth Projected 1990-2005	1996
Average Person Per Household	2.52
Number of Housing Units Needed for Projected Growth	1792
Vacancy Allowance ¹	16
Replacements ²	63
Substandard Housing ³	873
Number of Housing Units Demanded Total 1990-2005	952
Estimated Housing Units Built 1990-99	260
Number of Housing Units Demanded 2000-05	692
Total Per Year	138
Total Housing Units Needed ⁴ Under Affordable Housing Limit	277

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 U.S. Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Constraints

Table 4.27

Development Issues	Marietta
Undeveloped Land Platted within City	Yes
Rezoning Needed for New Development	No
Land Available for Development	Yes
Water Capacity Available	Yes
Sewage Capacity Available	Yes
Exaction Fees* Required by City	Yes

* Building Permits are \$25 with a two-cent per square foot fee for single dwellings

Community Facilities

Transportation Networks:

Love County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in the county are I-35 and SH 32. Marietta is located on I-35. Other major highways passing through the city are US 77 and SH 32.

Marietta is served by four express services: United Parcel Service, Ryan, Santa Fe Trail, and Texas Oklahoma Express. At least ten motor freight companies serve Marietta on as -needed basis.

The nearest commercial airport is 87 miles from Marietta at Dallas, Texas. The nearest water transportation is the Port of Muskogee which is 200 miles from Marietta and has a channel depth of 9 feet. It is connected via the Arkansas River to the Mississippi River and the Gulf of Mexico.

City Government:

Marietta has a Mayor -Council type of government. There is a comprehensive city plan and zoning. The city provides garbage service.

Educational Institutions:

In Love County 66.5% of persons over 25 years of age have a high school diploma and 9.3% are college graduates. Statewide high school graduates in the same age range total 74.6% and the percent of college graduates over 25 years of age is 17.8%.

Marietta has 3 primary and secondary schools with approximately 890 students and 63 teachers.

Marietta can access Cook County College in Texas and Murray State College in Oklahoma for college course work. Southeastern Oklahoma State University is 54 miles from Marietta. The Southern Oklahoma Area Vo-Tech is 20 miles away.

There is a public library in Marietta with nearly 8,000 volumes.

The public school enrollment for Marietta is shown in Table 4.28.

Table 4.28

Marietta Public Schools			
Grades	Facilities	Enrollment	Teachers
K - 5	1	393	25
6 - 8	1	222	11
9 - 12	1	275	27
Total	3	890	63

Medical Facilities:

Marietta is home to one hospital with 30 beds. There is one nursing homes with 62 beds. Practicing in the Marietta area are one medical doctor, two osteopaths, one chiropractor, two dentists, and one optometrist.

Law Enforcement and Fire Control:

Marietta has one full-time Emergency Manager and six full-time police officers. The city's fire insurance has an 8 classification while the adjacent area has a 10 classification.

City Service Boundaries and Capacities

Marietta

Water system:

Table 4.29

Water System Marietta				
<u>Storage Capacity</u>	<u>Daily Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground: 500,000 GPD Elevated: 600,00 GPD	Max: 500,000 GPD Min: 190,000 GPD	50 PSI 45 PSI	5 Wells	1,200,000GPD

Sanitation and Sewage Treatment:

Marietta has an aeration system of treatment. The city's sewage treatment system is currently operating at approximately 25% of capacity.

Table 4.30

Sewer Treatment Capacity and Load Marietta		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	1,000,000	250,000
Population Equivalent	10,000	2,500

Utilities

The major utility services throughout the county are provided by Oklahoma Gas & Electric Company, Oklahoma Natural Gas Company and Southwestern Bell Telephone Company.

The following is a regulatory rating sheet described in the guidebook of the American Association of housing Educators. The answer of “yes” to less than ten of the questions indicates that drastic regulatory reform is needed in the community. However, the answer of “yes” to fifteen or more questions generally indicates that local ordinances and regulations are not affecting housing costs negatively to any great degree.

Table 4.32

REGULATORY RATING SHEET FOR MARIETTA, OKLAHOMA	
Regulatory Question.	Answers Provided by Marietta City Government.
1. Is all the land that will be required for residential development over the next five years presently zoned and available for development?	Yes.
2. Does at least one-third of the land zoned for residential purposes permit housing other than single-family detached housing?	No.
3. Do any of the residential districts in the zoning ordinance permit townhouses and multifamily housing by right without going through a special exception or other approval process?	Yes.
4. Do any of the districts that permit single-family detached housing also permit attached housing? (e.g., townhouses, patio, or cluster housing?)	Yes.
5. Does at least one residential district provide for a minimum lot size of less than 6000 square feet for a single-family detached house?	Yes.
6. Do all residential zoning districts allow lot sizes of less than one acre?	Yes.
7. Did less than one-half of the residential subdivisions approved last year require rezoning first?	Yes.
8. Were more housing units approved for development than disapproved?	Yes.
9. Of the number of housing units originally proposed in rezoning or subdivision applications, were more than two-thirds approved for development?	Yes.
10. Does it take less than six months for most subdivisions to be approved after the initial application (without considering rezoning)?	Yes.
11. To obtain approval for development of single-family attached and multifamily homes, does the normal procedure require more than one public hearing?	Yes.
12. Are less than 10% of the residential development application decisions of the planning commission appealed by neighborhood or citizen's groups?	Yes.
13. Are less than 10 separate permits or approvals required to complete a subdivision from initial application to occupancy?	Yes.
14. Do subdivision regulations or other standards allow for normal residential streets to be less than 30 feet (curb to curb)?	No.
15. Do zoning and subdivision provisions allow individual houses to be clustered on reduced-size lots and/or with reduced requirements for front, side, and rear yards?	No.
16. Can sidewalks on one or both sides of streets be eliminated if other provisions are made for pedestrian paths?	Yes.
17. Can swales, ponds, and other natural features be substituted for (underground) drainage pipe systems?	Yes.
18. Are developers required to provide only those roads, sewer and water systems, parks, school sites, and other facilities that directly serve the specific development being approved?	Yes.
TOTAL ANSWERS OF YES:	15.

PONTOTOC COUNTY

Location

Pontotoc has a Chickasaw name meaning "cat tails growing on the prairie". The county was named after the original home of the Chickasaw Indians in Mississippi.

The area, which is a blend of agriculture and industry, was originally developed by the early-day railroads. Today, a large-scale cattle industry is responsible for the county's nickname, "Hereford Heaven," but Quarterhorse and Arabian horse sales also attract buyers from across the United States. Pontotoc County's rich natural resources of limestone, shale, silica, sand and clay have attracted manufacturers of glass, cement and brick. Underground springs from the Arbuckle Uplift furnish an abundant pure water supply and the county is the hub of some of Oklahoma's richest oil production.

Points of interest in the county include the log cabin in which the late Senator Robert S. Kerr was born, and the Robert S. Kerr Environmental Research Laboratory, specializing in water research.

Population

Population trends and projections for Ada and Pontotoc County are identified in Table 5.1. A decrease in the population of Ada occurred between 1960 and 1970. From 1970 to 1980, the population increased by 7.0%. From 1980 to 1990 there was less than 0.1% decrease in the population of Ada. The projected population for Ada in 2000 is 16,150, a 2.1% increase from 1990. The population figures for Pontotoc County reflect a 0.8% decrease between 1960 and 1970, a 17.0% increase between 1970 and 1980, and an increase of 4.7% between 1980 and 1990. An increase of 5.0% in population is expected from 1990 to 2000 in Pontotoc County. The overall change from 1960 to 2000 indicates an increase of 7,727 persons in the county.

Table 5.1

Population Trends and Projections							
Pontotoc County				Ada, Oklahoma			
Year	Population	Change	Percent	Year	Population	Change	Percent
2005	36,320	504	1.4%	2005	16,335	185	1.1%
2000	35,816	816	2.3%	2000	16,150	520	3.3%
1996	35,000	881	2.6%	1996	15,630	-190	-1.2%
1990	34,119	1,521	4.7%	1990	15,820	-82	<.01%
1980	32,598	4,731	17.0%	1980	15,902	1,043	7.0%
1970	27,867	-222	-0.8%	1970	14,859	512	3.6%
1960	28,089			1960	14,347		

Source: U. S. Bureau of the Census, Oklahoma Department of Commerce.

The population and projections for the Pontotoc county towns of Allen and Byng are listed in Table 5.2. The remainder of county consists of towns and communities too small for data collection and consideration in this study.

Table 5.2

Pontococ County	1990	2000	2005	Percentage Change 1990 - 2000
Allen	860	860	855	-1.01%
Byng	755	725	730	-1.03%

Demographic Characteristics

In 1990 the racial make up of Pontotoc County was 83% White, 13.9% Native American, 2.5% Black, 0.1% Asian and 0.4% other races, see Table 5.5. Children under the age of 5 made up 6.1 % of the population and school age children 22.7 %. The rest of the population broke down as 20 - 44 years old 33.5%, 45 - 64 years old 22.2% and those over 65 years of age 15.5%, see Table 5.3. The median age of all persons in the county is 32.

Table 5.3

Estimated Population by 5 Year Age Groups 1998				
Age Group	Oklahoma	% Population	Pontotoc County	% Population
0-4	228,300	6.8%	2,120	6.1%
5-9	239,000	7.1%	2,290	6.6%
10-14	250,300	7.5%	2,560	7.4%
15-19	266,500	8.0%	3,010	8.7%
20-24	233,500	7.0%	2,820	8.2%
25-29	216,700	6.5%	1,980	5.7%
30-34	210,700	6.3%	1,890	5.5%
35-39	255,200	7.6%	2,340	6.8%
40-44	258,000	7.7%	2,520	7.3%
45-49	227,700	6.8%	2,180	6.3%
50-54	200,300	6.0%	2,090	6.0%
55-59	166,300	5.0%	1,830	5.3%
60-64	145,800	4.4%	1,600	4.6%
65-69	126,600	3.8%	1,320	3.8%
70-74	113,100	3.4%	1,330	3.8%
75-79	91,900	2.7%	1,130	3.3%
80-84	60,300	1.8%	810	2.3%
85+	56,500	1.7%	780	2.3%
	3,346,700	100.00%	34,600	100.00%

Source: Statistical Abstract of Oklahoma 1998.

The number of people over 65 years of age in Love County is projected to decrease Between 1990 and 2000. The percentage of population that age group makes up is projected to decrease by almost 1.0% from 1990 to 2000. See Table 5.3.

Table 5.4

Age 65+ Projections Pontotoc County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	1567	1415	1387
70-74	1385	1303	1277
75-79	1178	1208	1093
80-84	886	920	953
85+	702	973	1020
Total	5718	5819	5730
Percent of Population	17%	16%	16%

Source: 1990 U.S. Census

Table 5.5

Population by Race	Pontotoc County		Ada		Allen		Byng	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	28,246	83%	12,879	81.4%	802	82.5%	601	79.6%
Black	862	2.5%	672	4.2%	0	0%	22	2.9%
Native American	4741	13.9%	2103	13.3%	169	17.4%	130	17.2%
Asian	113	0.3%	92	0.6%	1	0.1	1	0.1
Other	157	0.4%	74	0.4%	0	0.0%	1	0.1%

Source: 1990 U.S. Census

Household Characteristics

According to the 1990 US Census there were 13,310 households in Pontotoc County. Of those households, 9,320 (%) were family households, 3,990 (%) were non-family households. Married couple families made up 57.2% (7,610) of the households. Single parent households make up 14% of the total households and 15% of family households county wide. See Table 5.6 for a complete break down of household information.

Table 5.6

Household By Type	Pontotoc County	Ada	Allen	Byng
Total Households	13,310	6671	381	254
Family Households	9320	4000	262	217
Married-Couple Families	7610	3035	212	178
Male Householder	338	159	8	6
Female Householder	1372	806	42	33
Non-family Households	3990	2671	119	37
Average Person per Household	2.46	2.21	2.43	2.97

Source: 1990 U.S. Census

The median home value in the county is \$39,900 and the median housing rental contract is \$201.00 per month. The median home value statewide is \$48,100. The majority of the homes for the county are owner occupied, 69%, see Table 5.7. .

The number of Pontotoc County houses at 50 years of age or older is 3,534, see Table 5.9. This indicates 21% of the housing stock is 50+ years into its life cycle.

Table 5.7

Household Characteristics	Pontotoc County	Ada	Allen	Byng
Occupied Housing Units	13,310	6671	381	254
Owner Occupied	9190	3750	296	206
Percent of Total	69%	56.2%	77.7	581.1%
Renter Occupied	4120	2921	85	48
Persons per Household	2.46	2.21	2.43	2.97

Source: 1990 U.S. Census

Table 5.8

Household Value	Pontotoc County	Ada	Allen	Byng
Less than \$15,000	607	286	70	4
15,000-19,999	389	217	26	7
20,000-24,999	430	245	27	2
25,000-29,999	488	280	25	10
30,000-34,999	620	321	24	18
35,000-39,999	624	363	19	9
40,000-44,999	476	246	22	13
45,000-49,999	447	219	17	25
50,000-59,999	686	347	8	24
60,000-74,999	690	352	11	27
75,000-99,999	482	300	4	9
100,000-124,999	155	103	0	0
125,000-149,999	78	57	0	0
150,000-174,999	48	37	0	0
175,000-199,999	31	29	0	0
200,000-249,999	19	15	0	0
250,000-299,999	12	8	0	0
300,000-399,999	5	4	0	0
400,000-499,999	1	1	0	0
500,000 or more	4	2	0	0
Median Value \$	\$39,900	\$40,100	\$25,700	\$47,200

Source: 1990 U.S. Census

Table 5.9

Age of House				
Year Structure Built	Pontotoc County	Ada	Allen	Byng
1989 to March 1990	122	18	2	4
1985 to 1988	961	301	19	3
1980 to 1984	2526	1133	45	25
1970 to 1979	3682	1389	113	144
1960 to 1969	2300	1090	62	58
1950 to 1959	1969	1288	45	17
1940 to 1949	1496	1030	57	8
1939 and below	2038	1353	90	10

Source: 1990 U.S. Census

Of the total housing units in Pontotoc County, 78.9% are single family units, see Table 5.10.

Table 5.10

Units Per Structure		
Units Per Structure	Number Of Units	Percent Of Total
1 Unit	11,910	78.9%
2 To 4 Units	861	5.7%
5 To 9 Units	252	1.7%
10 Or More Units	531	3.5%
Mobile Home Or Trailer	1,540	10.2%
Total Housing Units	15,094	100.00%

Source: 1990 Census

Income

The median household income for Pontotoc County in 1990 US Census was \$23,122, see Table 5.12. The per capita income for the area was \$10,005. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$31,200. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 5.11. Low Family Income Limit is \$15,400 per year.

Table 5.11

Low Family Income and Housing Burden

Median Family Income for Pontotoc County is \$31,200. According to HUD the low income limit is 50% of the Median Family Income, in this case \$15,600. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Bryan County that would be \$46,800.

Median Family Income		HUD Low Income Standard		Low Family Income		Amount of House Affordable to Low Income
\$31,200	x	50%	=	\$15,600	x 3	= \$46,800

By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,300 is determined.

Low Family Income		Low Family Monthly Income		HUD Standard for Housing Burden		Housing Burden Limit
\$15,600	divided by 12 =	\$1,300	x	30%	=	\$390

Low Family Monthly Income		HUD Standard for Housing Burden		Severe Housing Burden Limit
\$1,300	x	50%	=	\$650

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 5.12

Family Income	Pontotoc County		Ada		Allen		Byng	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
Income in Dollars								
Less than 5000	537	5.7	313	7.7	14	5.6	22	10.1
5000 to 9999	1201	12.7	525	13.0	47	18.8	10	4.6
10000 to 14999	1229	13.0	477	11.8	52	20.8	25	11.5
15000 to 24999	2092	22.2	805	20.1	74	29.7	49	22.6
25000 to 34999	1541	16.3	648	16.3	22	8.8	42	19.4
35000 to 49999	1462	15.5	588	14.6	30	12.0	32	14.8
50000 to 74999	879	9.3	384	9.5	6	2.4	36	16.6
75000 to 99999	260	2.7	163	4.0	1	0.4	0	0.0
100000 to 149000	152	1.6	87	2.1	3	1.2	0	0.0
150000 or more	53	0.5	24	0.5	0	0.0	0	0.0
Total Families	9406		4014		249		216	
Median Family Income 1990	\$23,122		\$23,223		\$16,065		\$25,417	
Median Family Income 1999	\$31,200		\$31,351		\$21,688		\$34,313	

Table 5.13

Pontotoc County Average Hourly Wage (1996)*	Hourly Dollar Wage
Office Occupations	
General Clerks	\$ 7.24
Receptionists	\$ 7.24
Secretaries	\$ 7.64
Data Entry	\$ 7.10
General Accounting	\$ 8.28
Computer Operators	\$ 9.03
Tellers	\$ 6.17
Maintenance	\$ 9.39
Assemblers and Fabricators	\$ 6.58
Electricians	\$ 13.23
Machinists	\$ 10.79
Automotive Mechanics	\$ 9.47
Welders and Cutters	\$ 8.30

Source: 1990 U.S. Census

Table 5.14

DHS Assistance Pontotoc County (1999)	
Number of People Receiving TANF % of population	541 1.5%
Number of Persons Receiving Food Stamps % of population*	4,214 12.3%
Number of People Receiving Medicaid % of population*	4,132 12.1%

Source: 1990 U.S. Census

Table 5.15

Labor Force Pontotoc County	Ada	Allen	Byng
Civilian Labor Force (1990)	7,236	N/A	N/A
Employed (1990)	6,628	N/A	N/A
Estimated Labor Availability within 30 mi.	3,160	N/A	N/A

Economy

Major Employers

The majority of large employers in Pontotoc County are located in the Ada area. On the following page, see Table 5.17, is a list of primary employers provided by the Oklahoma Department of Commerce.

The Pontotoc County Labor Force was 16,753 in 1998. Participation rate in the county labor force constitutes 69.76% of males and 48.95% of females. The per capita personal income for this county is \$16,753 for 1997.

Unemployment was at 4.8% in 1997 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 5.16 excludes some types of employment, namely government and railroad employment. The types of employment indicates a majority concentration of retail and service intensive industries.

Table 5.16

Employment by Sector 1997	Number of Establishments	Number Employed 1997
Business Sectors		
Ag. Ser., Forestry and Fishing	7	41
Mining	43	201
Construction	54	295
Manufacturing	48	1,801
Transp. and Public Utility	44	406
Wholesale Trade	55	548
Retail Trade	239	2,915
Fin., Ins. And Real Estate	76	625
Services	322	4,297
Total	892	11,139

Source: Oklahoma County Business Patterns 1995 and 1997.

The largest employers within Pontotoc County are:

Table 5.17

Major Employers Within Pontotoc County		
Employer	Community	Number of Employees
The Chickasaw Nation	Ada	1,400
Valley View Hospital	Ada	600
Camrose Technologies*	Ada	600
Solo Cup Company**	Ada	575
Sykes Enterprises ***	Ada	540
Pre-Paid Legal ****	Ada	400
Wrangler (Blue Bell, Inc.)	Ada	365
East Central University	Ada	350
McCall's Center	Ada	220
Carl Albert Indian Hospital	Ada	195
City of Ada	Ada	180
Hy-Tec Manufacturing*****	Ada	170
Robt. S.Kerr Water Res.Ctr.	Ada	160
Peripheral Enhancements Surgical	Ada	160
Specialties	Ada	120
People's Electric	Ada	98
Holnam, Inc.	Ada	90
First National Bank & Trust Evergreen Mills	Ada	90
Rolling Hills Psych Hospital	Ada	80
Reeves Packing Co	Ada	80
Apex Composites	Ada	70
Western Uniform & Towel	Ada	70
	Ada	40

*Camrose Technologies has added 250 new employees in the last two years. Average hourly pay is \$12.00 and includes full benefits.

**Solo Cup Co. has added 200 people in the last two years. Average hourly pay is \$8.00 to \$8.50.

***Sykes Enterprises opened April, 1999 with 500 new jobs. By 2001 new jobs will increase by 100 employees. Average hourly pay is \$8.00 and includes full benefits.

**** Prepaid Legal is to add 250 new jobs over the next three years. Average hourly pay is \$9.00.

*****Hy-Tec Manufacturing is to add 30 jobs in 2000. Average hourly pay is \$8.00.

Source: State Data Center Profiles, 1997 Economic Census & Local Information

Table 5.18

PONTOTOC COUNTY AVERAGE MONTHLY WAGE BY SIC

SIC	AVERAGE MONTHLY UNITS REPORTING	AVERAGE MONTHLY EMPLOYMENT	AVERAGE MONTHLY WAGE
Agriculture	11	51	\$1,469
Mining	39	155	\$1,751
Construction	59	403	\$1,696
Manufacturing	61	2,308	\$1,849
TCPU	56	674	\$2,158
Wholesale	57	489	\$1,632
Retail	192	2,721	\$1,094
FIRE	75	805	\$1,986
Service	316	6,350	\$1,814
Government	42	572	\$2,363
TOTAL	905	14,531	\$1,723

Ada has a 2% unemployment rate. According to an Economic Developer for Ada, within the last 2 1/2 - 3 years there have been approximately 1,600 jobs from new industry or expansion of existing industry in Ada. This rapid growth has generated an increase in the pay scale by \$1.00 per hour. Ada implemented a sales tax to promote an aggressive economic development program to reverse the 7% unemployment rate that occurred five years ago. The result of this program was *five to six years of economic growth within eighteen months*.

During 2000 and 2001 it is anticipated that Ada will grow 3% to 4% a year with similar industries that are currently in the city. Ada has five quality job programs which have brought in \$10 M in incomes. It is anticipated that the city will renew the sales tax for economic development. The sales tax increased by 5% in 1999 and has increased 6 1/2% in the first quarter of 2000.

Housing Supply Characteristics

According to the 1990 US Census there were 15,094 housing units in Pontotoc County (see Table 5.19). The majority of those homes were built in the 1970s. The median home value for the county was \$39,000.

Table 5.19

Housing Units	Pontotoc County	Ada	Allen	Bying
Housing Units	15,094	7,602	437	280
Percent of County	100%	50.3%	2.8%	1.8%
Occupied	13,318	6,671	381	254

Building Permit Activity:

Table 5.20

SINGLE FAMILY BUILDING PERMITS BY NUMBER AND AVERAGE VALUE ADA, OKLAHOMA			
Year	Number	Average Value	Total Valuation
1998	23	\$85,250	\$1,960,750
1997	21	\$84,496	\$1,774,416
1996	19	\$81,320	\$1545080

Single Family Data

Table 2.20 provides the sale prices of single family units within Ada. For example, a new two bedroom single family unit, approximately 1400 square feet sells in the \$55,000 to \$65,000 price range. An existing two bedroom single family unit, approximately 1400 square feet, sells in the \$28,000 to \$35,000 price range.

As shown earlier in Table 2.12 the amount of house a family with low income can afford is \$46,800. An existing two bedroom single family unit is in the affordable range with a gap ranging from \$8,200 to \$18,200 for a new two bedroom new house.

Table 5.21

SALE PRICES OF SINGLE FAMILY UNITS WITHIN ADA, OKLAHOMA.	
TYPE OF UNIT.	Price Range.
New two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$55,000 to \$65,000
New three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$75,000 to \$95,000
New four bedroom plus single family unit. <i>(Approximately 2000 square feet)</i>	\$120,000 to \$225,000
Existing one bedroom single family unit. <i>(Approximately 1200 square feet)</i>	\$18,000 to \$30,000
Existing two bedroom single family unit. <i>(Approximately 1400 square feet)</i>	\$28,000 to \$35,000
Existing three bedroom single family unit. <i>(Approximately 1600 square feet)</i>	\$40,000 to \$100,000
Existing four plus single family unit. <i>(Approximately 2000+ square feet)</i>	\$100,000 to \$264,000

Affordable housing in Ada is needed in the \$60,000 to \$90,000 range for a two to three bedroom single family dwelling. The Economic Developer for Ada stated that the city is approximately 1 1/2 to 2 years behind in building homes for this income level.

There is a group of developers in Ada who are proposing construction of 17 homes in 2000 - 2001. These homes will be in the \$70,000 - \$80,000 range for three bedrooms with an attached two car garage. The trend for many developers, however, is to build one \$140,000 home rather than three, \$50,000 homes.

An annexation is proposed to the south and east of Ada within the next two years. The annexation will occur in strips.

The Apartment Housing Market in Ada

Rental units in Ada are proposed for 105 units comprising of 93 apartments and 12 single family homes. The developer is has applied for federal funding and is waiting for approval. A local developer is planning to develop 75 upper-end gated apartments. Outlined in Table 5.22 is a compilation of the present Apartment Housing Market in Ada.

Table 5.22

Apartment Summary for Pontotoc County												
Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	One Bedroom	Two Bedroom	Three Bedroom	Rent Range (\$)	Year Built	
Ada Village	Ada	44	4	100%	High in Summer	33	8	36	0	1b=\$245 2b=\$300	1984 - 1985	
Rolling Meadow	Ada	60	0	100%	1-2b=2Yrs. 3-4b=8-9Mos.	All	18	20	3b=20 4b=4	30%HUD	1973	
Woodlands*	Ada	16	1	Still Filling	0	All	16	0	0	HUD	1996	
Oakhurst	Ada	89	2	90%	1-2	N/A	Not Available			1b=\$295 2b/1bath=\$355 2b/2bath-\$395	1983 - 1988	
Tanglewood Terrace	Ada	59	0	100%	0	No	N/A	N/A	N/A	1b=\$300 2b=\$400	1970	
Terrace Gardens	Ada	66	0	100%		No	50	16	N/A	1b=\$275 2b=\$350	1983 - 1987	
*Mentally Handicapped Housing												

Rental Data

Table 5.23

1999 Estimated Renter Household Income for Pontotoc County						
Location	1999 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Oklahoma	\$21,497	\$1,791	\$161	\$269	\$430	\$537
Pontotoc County	\$17,557	\$1,463	\$132	\$219	\$351	\$439

Source: National Low Income Housing Coalition, 1999.

Table 5.24

1999 Fair Market Rents for Pontotoc County by Number of Bedrooms						
Location	Zero	One	Two	Three	Four	
Oklahoma	\$305	\$345	\$444	\$611	\$698	
Pontotoc County	\$247	\$284	\$354	\$471	\$540	

Source: National Low Income Housing Coalition, 1999.

Table 5.25

Income in Pontotoc County Needed to Afford FMR								
Location	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Number of Renters Unable to Afford FMR	
	One bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Oklahoma	\$13,812	\$17,760	35%	46%	64%	83%	33%	43%
Pontotoc County	\$11,360	\$14,160	36%	45%	65%	81%	34%	41%

Source: National Low Income Housing Coalition, 1999.

Table 5.26

Contract Rent	Pontotoc County	Ada	Allen	Byng
Units with rent:				
Less than \$100	577	422	8	11
100-149	489	348	24	6
150-199	671	524	23	5
200-249	752	616	11	7
250-299	494	410	1	4
300-349	245	202	1	4
350-399	112	86	0	2
400-449	63	47	0	1
450-499	26	22	0	0
500-549	23	18	0	0
550-599	18	14	0	0
600-649	6	4	0	0
650-699	5	5	0	0
700-749	6	5	0	0
750-999	1	0	0	0
1000 or more	5	3	0	2
No cash rent	313	153	15	4
Median Contract Rent	\$201	\$206	\$154	\$190

Source: 1990 U.S. Census

Market Vacancy

Table 5.27

Estimated Housing Demand Pontotoc County	
Population Growth Projected 1990-2005	2201
Average Person Per Household	2.46
Number of Housing Units Needed for Projected Growth	895
Vacancy Allowance ¹	18
Replacements ²	67
Substandard Housing ³	593
Number of Housing Units Demanded Total 1990-2005	980
Estimated Housing Units Built 1990-99	
Number of Housing Units Demanded 2000-05	
Total Per Year	
Total Housing Units Needed ⁴ Under Affordable Housing Limit	

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 U.S. Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Constraints

Table 5.28

Development Issues	Ada	Allen	Byng
Undeveloped Land Platted within City	Yes*	No	No
Rezoning Needed for New Development	Yes**	No	Yes
Land Available for Development	Yes	Yes	Yes
Water Capacity Available	Yes	Yes	Yes
Sewage Capacity Available	Yes	No	Yes
Exaction Fees Required by City	No	No	No

*Yes, but land is not platted until developer submits plans for subdivision.

**Rezoning depends on site location of the housing development

Community Facilities

Transportation Networks:

Pontotoc County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in the county are SH 1, SH 3 and SH 19. The nearest interstate highway is I-35, approximately 38 miles to the west, and I-40 approximately 39 miles.

Four motor freight companies operate terminals in Ada, including one express carrier. Several other companies serve the city on an as-needed basis. The nearest commercial airport, is 90 miles from Ada at Oklahoma City. The Ada Municipal Airport has a runway of 6,500 feet. The nearest water transportation is the Kerr-McClellan Navigation System which is 100 miles from Ada and has a channel depth of 9 feet. It is connected via the Arkansas River to the Mississippi River and the Gulf of Mexico.

City Government:

Ada has a Mayor-Council type of government. There is a comprehensive city plan and zoning. The city provides garbage service.

Educational Institutions:

In Pontotoc County 69.3% of persons over 25 years of age have a high school diploma and 18.0% are college graduates. Statewide high school graduates in the same age range total 74.6% and the percent of college graduates over 25 years of age is 17.8%.

Ada has 6 primary and secondary schools with approximately 2,691 students and 162 teachers. The public school enrollment for Ada are shown in Table 5.29.

Ada is the home of East Central University a 4-year institution. Pontotoc county residents can also access Seminole State College and Murray State College, within 40 miles and the University of Oklahoma, 65 miles away. Pontotoc County Adult Vo-Tech School is located in Ada while the Mid-America Area Vo-Tech at Wayne is 38 miles away, Gordon Cooper Vo-Tech School is 55 miles away with Sulphur Skill Center only 30 miles away.

There are two public libraries in Ada with more than 1,000,000 volumes. These are the East Central University Library and the Ada City Public Library.

Table 5.29

Ada Public Schools			
Grades	Facilities	Enrollment	Teachers
K - 5	4		
6 - 8	1		
9 - 12	1		
Total	6	2,691	162

Medical Facilities:

Ada is home to 3 hospitals with approximately 293 beds. There are 4 nursing homes with more than 375 beds. Practicing in the Ada area are 44 medical doctors, 2 osteopaths, 1 podiatrist, 3 chiropractors, 13 dentists, and 6 optometrists. There are two assisted living centers.

Law Enforcement and Fire Control:

Ada has 32 full-time fire personnel and 44 full-time police officers. The city's fire insurance has a 5 classification while the adjacent area has a 9 classification.

City Service Boundaries and Capacities

Ada

Water System:

Table 5.30

Water System Ada				
<u>Storage Capacity</u>	<u>Daily Consumption</u>	<u>Pressure In Mains</u>	<u>Source</u>	<u>Capacity</u>
Ground:7,000,000 GPD Elevated:1,000,000 GPD	Max:8,000,000 GPD Min:4,600,000GPD	165PSI 130 PSI	Springs/Wells	11,000,000GPD

Sanitation and Sewage Treatment:

Ada has a trickling filter-digester type of sewage treatment. The city's sewage treatment system is currently operating at approximately 58% of capacity.

Table 5.31

Sewer Treatment Capacity and Load		
Ada		
<u>Measurement</u>	<u>Capacity</u>	<u>Present Load</u>
Gallons per Day	4,000,000	2,300,000
Population Equivalent	40,000	23,000

Utilities

The major utility services throughout the county are provided by Oklahoma Gas & Electric Company, Arkansas-Louisiana Gas Company, and Southwestern Bell Telephone Company.

The following is a regulatory rating sheet described in the guidebook of the American Association of Housing Educators. The answer of “yes” to less than ten of the questions indicates that drastic regulatory reform is needed in the community. However, the answer of “yes” to fifteen or more questions generally indicates that local ordinances and regulations are not affecting housing costs negatively to any great degree.

Table 5.32

REGULATORY RATING SHEET FOR ADA, OKLAHOMA	
Regulatory Question.	Answers Provided by Ada City Government.
1. Is all the land that will be required for residential development over the next five years presently zoned and available for development?	Yes.
2. Does at least one-third of the land zoned for residential purposes permit housing other than single-family detached housing?	No.
3. Do any of the residential districts in the zoning ordinance permit townhouses and multifamily housing by right without going through a special exception or other approval process?	Yes.
4. Do any of the districts that permit single-family detached housing also permit attached housing? (e.g., townhouses, patio, or cluster housing?)	Yes.
5. Does at least one residential district provide for a minimum lot size of less than 6000 square feet for a single-family detached house?	Yes.
6. Do all residential zoning districts allow lot sizes of less than one acre?	Yes.
7. Did less than one-half of the residential subdivisions approved last year require rezoning first?	Yes.
8. Were more housing units approved for development than disapproved?	Yes.
9. Of the number of housing units originally proposed in rezoning or subdivision applications, were more than two-thirds approved for development?	Yes.
10. Does it take less than six months for most subdivisions to be approved after the initial application (without considering rezoning?)?	Yes.
11. To obtain approval for development of single-family attached and multifamily homes, does the normal procedure require more than one public hearing?	Yes.
12. Are less than 10% of the residential development application decisions of the planning commission appealed by neighborhood or citizen's groups?	Yes.
13. Are less than 10 separate permits or approvals required to complete a subdivision from initial application to occupancy?	Yes.
14. Do subdivision regulations or other standards allow for normal residential streets to be less than 30 feet (curb to curb)?	No.
15. Do zoning and subdivision provisions allow individual houses to be clustered on reduced-size lots and/or with reduced requirements for front, side, and rear yards?	No.
16. Can sidewalks on one or both sides of streets be eliminated if other provisions are made for pedestrian paths?	Yes.
17. Can swales, ponds, and other natural features be substituted for (underground) drainage pipe systems?	Yes.
18. Are developers required to provide only those roads, sewer and water systems, parks, school sites, and other facilities that directly serve the specific development being approved?	Yes.
TOTAL ANSWERS OF YES:	15.