

COMPREHENSIVE PLAN UPDATE HOUSING ASSESSMENT AND STRATEGY ADA, OKLAHOMA

Prepared For:

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EXECUTIVE SUMMARY

- Executive Summary will be added after the report contents have been finalized.

INTRODUCTION

This housing study is a component of the 2023 Neighborhood Plans and future Comprehensive Plan Update for the city of Ada, Oklahoma. This has been an effort coordinated by Freese & Nichols on behalf of the city of Ada.

CDS Company Bio

CDS Community Development Strategies (CDS) is a leading national consulting firm headquartered in Houston, Texas, providing economic analysis, public planning, and market research services to clients in a wide variety of industries. CDS was formed in 1971 and is staffed with seasoned professionals who have training and experience in economic development, demographic research, urban planning, statistical analysis, market evaluation, and all aspects of real estate development.



Since 1971, CDS has remained at the forefront of the industry by doing three things:

1. Staying actively involved in numerous professional and trade associations.
2. Providing clear, unbiased, and up-to-date solutions by employing the most appropriate and cost-effective research methods.
3. Utilizing solution-oriented analysis teams to focus on each project assignment adapted to your needs.

The Purpose of this Study

This study contains the most recent research, analysis, and findings for improvement related to the housing market in Ada. The focus of this study centers on the following:

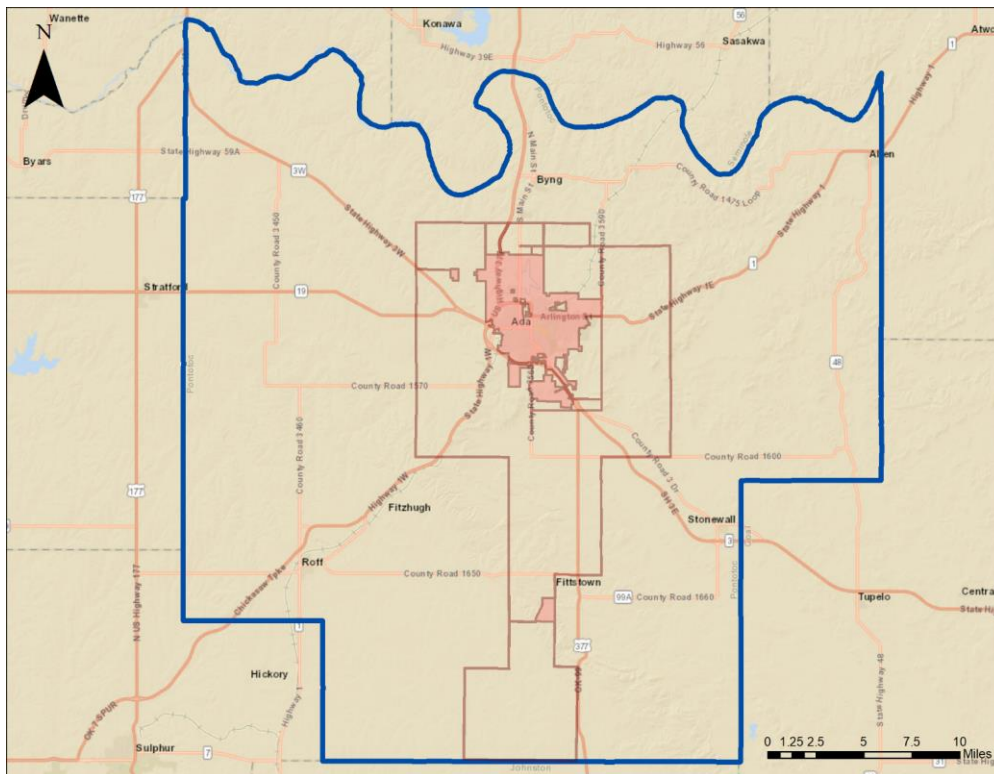
- A comprehensive assessment of current and future demand and market potential for housing (with an emphasis on attainable workforce products) that will best serve the resident population
- An analysis of the supply of housing available
- An assessment of demand / supply mismatches and recommendations for mitigating them
- The magnitude and nature of demand for all types of housing deemed to be needed in Ada
- Survey of local workers to identify any changes in housing needs
- Conclude the potential opportunities to fulfill current and future needs

This study required a considerable amount of participation from Ada's citizens, stakeholders, employers, real estate professionals, and government staff. CDS is grateful for everyone's time and effort.

STUDY AREA DESCRIPTION

This housing study examines the City of Ada, Oklahoma. **Ada** is a city in and the county seat of Pontotoc County. Ada is home to East Central University and is the headquarters of the Chickasaw Nation. Ada is located in the rolling hills of southeastern Oklahoma. Ada is 88 miles from Oklahoma City, 122 mi from Tulsa, and 133 mi from Dallas, Texas. The City covers a total area of 15.8 square miles.

Map of Ada and Pontotoc County, OK



Population and Households

The table below provides population and household counts for 2010 and 2020, as well as estimates for 2023 and projections for 2028. It should be noted that both the 2023 estimates and 2028 projections from PCensus are based on backward-looking historical data and may not account for trends that have emerged in the Ada area more recently. It is best to consider this data as a historical supplement to the more recently updated information from other sources.

Table 1: Population and Households, 2010 to 2028

| Population | 2010 Census | 2020 Census | 2023 PCensus | 2028 Projection | Change 2010 to 2023 | % Change 2010 to 2023 | Change 2023 to 2028 | % Change 2023 to 2028 |
|-----------------|-------------|-------------|--------------|-----------------|---------------------|-----------------------|---------------------|-----------------------|
| Ada | 16,657 | 16,481 | 17,012 | 17,108 | 355 | 2.13% | 96 | 0.56% |
| Pontotoc County | 37,493 | 38,065 | 38,185 | 38,638 | 692 | 1.84% | 453 | 1.18% |
| Households | 2010 Census | 2020 Census | 2023 PCensus | 2028 Projection | Change 2010 to 2023 | % Change 2010 to 2023 | Change 2023 to 2028 | % Change 2023 to 2028 |
| Ada | 6,675 | 6,960 | 7,157 | 7,193 | 482 | 7.22% | 36 | 0.50% |
| Pontotoc County | 14,651 | 15,179 | 15,225 | 15,396 | 574 | 3.91% | 171 | 1.12% |

Source: PCensus for ArcView 2023 Estimates

- Based on the data in Table 1, population figures in the City and County have changed slightly over the past decade (2010 to 2020), by -1.06% and 1.53% respectively. Household figures increased at a greater percentage over the same time, 4.09% and 3.48% respectively.
- Current estimated population increase in Ada and Pontotoc County is another 96 and 355 persons, respectively, through 2028. Households are forecast to increase by 0.50% in both Ada and 7.22% in the County by 2028.
- At the moment Ada population represents a 45% share of the estimated current total population residing in Pontotoc County and a 47% share of the estimated total households in the County.

Age Distribution

Table 2 has the breakdown of the population by age in Ada and Pontotoc County for 2023. The total population as well as cohorts of 16 and over, 18 and over, 21 and over and 65 and older have been identified along with their respective percentages of total population in 2023.

- Currently the median age in Ada is 36.88 and slightly older than the County at 35.07.
- The dominant age cohorts for Ada in order of share of total City population:
 - age 35 to 44 – 13.54% (2,304)
 - age 25 to 34 – 12.93% (2,199)
 - age 55 to 64 – 10.05% (1,710)
- Age 85 and Over cohort had the least share of population at 2.29% (389).
- Age 65 and Over represented 17.70% (6,758) of the population.

Table 2: Population by Age, 2023

| Age | Ada | | Pontotoc County | |
|-------------------|--------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Total | 17,012 | | 38,185 | |
| Age 0 to 4 | 1,179 | 6.93% | 2,557 | 6.70% |
| Age 5 to 9 | 1,184 | 6.96% | 2,649 | 6.94% |
| Age 10 to 14 | 1,176 | 6.91% | 2,656 | 6.96% |
| Age 15 to 17 | 787 | 4.63% | 1,575 | 4.12% |
| Age 18 to 20 | 846 | 4.97% | 1,551 | 4.06% |
| Age 21 to 24 | 1,118 | 6.57% | 2,026 | 5.31% |
| Age 25 to 34 | 2,199 | 12.93% | 5,181 | 13.57% |
| Age 35 to 44 | 2,304 | 13.54% | 4,763 | 12.47% |
| Age 45 to 54 | 1,698 | 9.98% | 4,095 | 10.72% |
| Age 55 to 64 | 1,710 | 10.05% | 4,374 | 11.45% |
| Age 65 to 74 | 1,537 | 9.03% | 3,868 | 10.13% |
| Age 75 to 84 | 885 | 5.20% | 2,082 | 5.45% |
| Age 85 and over | 389 | 2.29% | 808 | 2.12% |
| Age 16 and over | 29,808 | 78.06% | 13,213 | 77.67% |
| Age 18 and over | 28,748 | 75.29% | 12,686 | 74.57% |
| Age 21 and over | 27,197 | 71.22% | 11,840 | 69.60% |
| Age 65 and over | 6,758 | 17.70% | 2,811 | 16.52% |
| Median Age | 36.88 | | 35.07 | |

Source: PCensus for ArcView 2023 Estimates

Race and Ethnicity

Table 3 shows the estimated 2023 ethnic makeup of Ada and Pontotoc County.

- Both the city and the county have white majorities with sizable minorities of American Indian/Alaska Native, and two or more races.
- Ada has a slightly more diverse population than the county as a whole and contains larger shares of every non-white ethnic group with the exception of American Indian/Alaska Native, than the county.
- An overwhelming majority of the county's Black and Asian populations reside in the city of Ada.

Table 3: Ethnic Makeup, 2023

| Ethnicity | Ada | | Pontotoc County | |
|--------------------------------------------|--------|-------|-----------------|-------|
| | Count | Share | Count | Share |
| Total Population | 17,012 | | 38,185 | |
| White | 8,538 | 50.2% | 20,680 | 54.2% |
| Black or African American | 728 | 4.3% | 962 | 2.5% |
| American Indian and Alaska Native | 3,996 | 23.5% | 9,575 | 25.1% |
| Asian | 252 | 1.5% | 313 | 0.8% |
| Native Hawaiian and Other Pacific Islander | 9 | 0.1% | 18 | 0.0% |
| Some Other Race | 75 | 0.4% | 137 | 0.4% |
| Two or More Races | 2,058 | 12.1% | 4,172 | 10.9% |
| Hispanic or Latino | 1,356 | 8.0% | 2,328 | 6.1% |

Source: PCensus for ArcView 2023 Estimates

Household Size and Type

Table 4 shows 2023 household size and estimated average household size for the City and County.

- The estimated average household size for the study areas are:
 - Ada – 2.32
 - Pontotoc County – 2.46
- Family households were the predominate household type of both areas accounting for 58% and 66% of households in the City and County, respectively.
- Each area had a share of nonfamily households at 421% and 34% respectively.
- The most prevalent household sizes in Ada were:
 - 1-person households with a 34% share of total households at 2,443 households
 - 2-person households with a 31% share of total households at 2,255 households
 - 3-person households at a 14% share of total households at 996

Table 4: Household Size and Type, 2023

| Household Size | Ada | | Pontotoc County | |
|-------------------------------|--------------|---------------|-----------------|---------------|
| | Count | Share | Count | Share |
| Total: | 7,157 | | 15,225 | |
| 1-person household | 2,443 | 34.13% | 4,289 | 28.17% |
| 2-person household | 2,255 | 31.51% | 5,252 | 34.50% |
| 3-person household | 996 | 13.92% | 2,396 | 15.74% |
| 4-person household | 909 | 12.70% | 1,958 | 12.86% |
| 5-person household | 405 | 5.66% | 966 | 6.34% |
| 6-person household | 103 | 1.44% | 228 | 1.50% |
| 7-or-more person household | 46 | 0.64% | 136 | 0.89% |
| Average Household Size | 2.32 | | 2.46 | |
| Family Households | 4,164 | 58.18% | 10,083 | 66.23% |
| Nonfamily Households | 2,993 | 41.82% | 5,142 | 33.77% |

Source: PCensus for ArcView 2023 Estimates

Table 5 shows households by presence of children, householders with no children and married households in Ada and Pontotoc County.

- According to the data 70.6% of households in Ada (5,057) had no children younger than 18 years old in their household.
- Ada had a 29.3% share of households with one or more people under 18 years (2,100).
- Of households with one or more people younger than 18, the majority are married-couple families followed by other family, female householder householders in each study area.
- Of households with no people younger than 18, 32.3% are married-couple families.

Table 5: Household Type, 2023

| Households by Type | Ada | | Pontotoc County | |
|------------------------------------------------------|--------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Total Households | 7,157 | | 15,225 | |
| With 1 or more People under Age 18 | 2,100 | 29.34% | 4,859 | 31.91% |
| With No People under Age 18 | 5,057 | 70.66% | 10,366 | 68.09% |
| Households with 1 or more People under Age 18 | 2,100 | | 4,859 | |
| Married-Couple Family | 1,184 | 56.38% | 3,157 | 64.97% |
| Other Family, Male Householder | 216 | 10.29% | 441 | 9.08% |
| Other Family, Female Householder | 671 | 31.95% | 1,215 | 25.01% |
| Nonfamily, Male Householder | 19 | 0.90% | 34 | 0.70% |
| Nonfamily, Female Householder | 10 | 0.48% | 12 | 0.25% |
| Households with No People under Age 18 | 5,057 | | 10,366 | |
| Married-Couple Family | 1,637 | 32.37% | 4,327 | 41.74% |
| Other Family, Male Householder | 147 | 2.91% | 308 | 2.97% |
| Other Family, Female Householder | 315 | 6.23% | 637 | 6.15% |
| Nonfamily, Male Householder | 1,303 | 25.77% | 2,359 | 22.76% |
| Nonfamily, Female Householder | 1,655 | 32.73% | 2,735 | 26.38% |
| Family HH Type by Presence of Own Children | 4,164 | | 10,083 | |
| Married-Couple Family, own children | 1,098 | 26.37% | 2,911 | 28.87% |
| Married-Couple Family, no own children | 1,720 | 41.31% | 4,576 | 45.38% |
| Male Householder, own children | 184 | 4.42% | 375 | 3.72% |
| Male Householder, no own children | 177 | 4.25% | 371 | 3.68% |
| Female Householder, own children | 562 | 13.50% | 982 | 9.74% |
| Female Householder, no own children | 423 | 10.16% | 868 | 8.61% |

Source: PCensus for ArcView 2023 Estimates

Table 6, below, shows past, current and future data for family households. Additionally, the table shows families by poverty status in Ada and Pontotoc County. A family household is a group of two or more people living together with the householder related by birth, marriage, or adoption. Households are defined as any group of people residing together in one housing unit.

- There were 7,157 total households in Ada, 58.18% (4,164) are family households.
- Families at or above poverty were approximately 87% (3,644) of all families in Ada.
- Ada has an estimated 12.4% (520) of total family households below poverty and 10.1% (421) of all family households below poverty with children.

Table 6: Family Households and Poverty, 2023

| Family Households | Ada | | Pontotoc County | |
|----------------------------------------|--------------|---------------|-----------------|---------------|
| | Count | Share | Count | Share |
| Total Households | 7,157 | 100% | 15,225 | 100% |
| 2028 Projection | 7,193 | | 15,396 | |
| 2023 Estimate | 7,157 | | 15,225 | |
| 2020 Census | 6,960 | | 15,179 | |
| 2010 Census | 6,675 | | 14,651 | |
| | | | | |
| Growth 2023-2028 | 0.50% | | 1.12% | |
| Growth 2020-2023 | 2.83% | | 0.30% | |
| Growth 2010-2020 | 4.27% | | 3.60% | |
| 2023 Families by Poverty Status | 4,164 | 58.18% | 10,083 | 66.22% |
| At or Above Poverty | 3,644 | 87.51% | 8,918 | 88.45% |
| At or Above Poverty with Children | 1,647 | 39.55% | 3,777 | 37.46% |
| Total Below Poverty | | | | |
| Below Poverty | 520 | 12.49% | 1,165 | 11.55% |
| Below Poverty with Children | 421 | 10.11% | 920 | 9.12% |

Source: PCensus for ArcView 2023 Estimates

Educational Attainment

Table 7 provides 2023 educational attainment data, which shows the highest level of education attained by the 25 years and older population.

The educational profile of Ada residents is notable in that it includes a high share (27.6% or 2,966) of people who have attended college and received an associate degree or no degree. This suggests a workforce with significant levels of vocational training and certification, well-suited for Ada's many industrial and skilled labor-focused employers.

Table 7: Educational Attainment, 2023

| Educational Attainment | Ada | | Pontotoc County | |
|-------------------------------|---------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Pop Age 25+ | 10,722 | | 25,171 | |
| Less than 9th grade | 318 | 2.97% | 672 | 2.67% |
| Some High School, no diploma | 964 | 8.99% | 2,072 | 8.23% |
| High School Graduate (or GED) | 3,131 | 29.20% | 8,122 | 32.27% |
| Some College, no degree | 2,362 | 22.03% | 5,609 | 22.28% |
| Associate Degree | 604 | 5.63% | 1,580 | 6.28% |
| Bachelor's Degree | 2,113 | 19.71% | 4,454 | 17.69% |
| Master's Degree | 928 | 8.66% | 2,078 | 8.26% |
| Professional School Degree | 116 | 1.08% | 246 | 0.98% |
| Doctorate Degree | 186 | 1.73% | 338 | 1.34% |

Source: PCensus for ArcView 2023 Estimates

School District Enrollment

Table 8 shows enrollment in Ada area School Districts from 2018 to 2023. Ada City Schools has six campuses, 4 elementary schools, a junior high school and a high school. Other districts located in and around the city of Ada include Byng, Latta, Stonewall and Vanoss. As of the 2022-2023 school year, there were nearly 2,700 students enrolled in Ada City Schools while the other area school districts collectively had 3,700 students enrolled. Around 40% of all students enrolled in area public schools attend Ada schools.

Enrollment has increased slightly (106, or 4.2%) from 2018 to 2023 and has increased in each grade segment except for 1st to 4th grade. The largest increase in enrollment occurred in Pre-Kindergarten and Kindergarten. Enrollment in fall 2020 dipped just over 5% in response to the COVID-19 pandemic and did not fully rebound until the 2022-2023 school year.

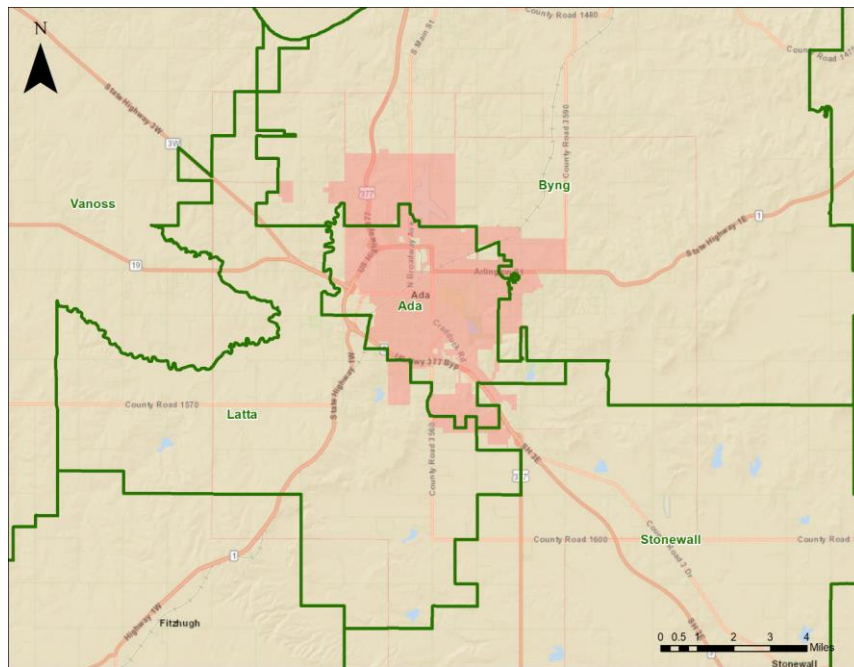
Enrollment in the other area school districts followed a similar trend as the Ada schools, dipping in the fall of 2020 by just over 5%. As of the 2022-2023 school year, enrollment has rebounded in these districts collectively, though only the Stonewall district has grown enrollment since the 2018-2019 school year.

Table 8: Ada Area School Districts K-12 Enrollment, 2018 to 2023

| Ada Schools Enrollment | 18-19 | 19-20 | 20-21 | 21-22 | 22-23 | Change 18-23 | % Change 18-23 |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| Pre-K and Kindergarten | 359 | 357 | 333 | 358 | 402 | 43 | 12.0% |
| Elementary Grade 1 to 4 | 764 | 741 | 700 | 698 | 754 | -10 | -1.3% |
| Elementary Grade 5 to 8 | 716 | 766 | 698 | 736 | 765 | 49 | 6.8% |
| High School | 712 | 700 | 692 | 704 | 736 | 24 | 3.4% |
| TOTAL ADA ENROLLMENT | 2,551 | 2,564 | 2,423 | 2,496 | 2,657 | 106 | 4.2% |

| Other District Enrollment | 18-19 | 19-20 | 20-21 | 21-22 | 22-23 | Change 18-23 | % Change 18-23 |
|----------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| Byng | 1,826 | 1,780 | 1,671 | 1,768 | 1,784 | -42 | -2.3% |
| Latta | 934 | 911 | 864 | 904 | 889 | -45 | -4.8% |
| Stonewall | 441 | 445 | 413 | 449 | 452 | 11 | 2.5% |
| Vanoss | 585 | 553 | 485 | 539 | 579 | -6 | -1.0% |
| TOTAL OTHER DISTRICT ENROLLMENT | 3,786 | 3,689 | 3,433 | 3,660 | 3,704 | -82 | -2.2% |

Source: Oklahoma State Department of Education

Map of Ada Area School District Boundaries

Source: US Census Bureau, Census.gov 2020 school district map Pontotoc County

Household Income

Table 9 shows household income estimates for 2023. It should be noted that average household income in 2023 was significantly higher than the median household income which shows higher concentrations of household incomes close to the median income, and a smaller number of much higher incomes which increases the average household income greater than the median.

Table 9: Household Income, 2023

| Household Income | Ada | | Pontotoc County | |
|---------------------------------|-----------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Total Households | 7,157 | | 15,225 | |
| < \$15,000 | 740 | 10.34% | 1,317 | 8.65% |
| \$15,000 to \$24,999 | 840 | 11.74% | 1,575 | 10.34% |
| \$25,000 to \$34,999 | 903 | 12.62% | 1,616 | 10.61% |
| \$35,000 to \$49,999 | 942 | 13.16% | 1,865 | 12.25% |
| \$50,000 to \$74,999 | 1,245 | 17.40% | 2,646 | 17.38% |
| \$75,000 to \$99,999 | 682 | 9.53% | 1,683 | 11.05% |
| \$100,000 to \$124,999 | 619 | 8.65% | 1,453 | 9.54% |
| \$125,000 to \$149,999 | 473 | 6.61% | 1,188 | 7.80% |
| \$150,000 to \$199,999 | 394 | 5.51% | 1,036 | 6.80% |
| \$200,000 to \$249,999 | 145 | 2.03% | 454 | 2.98% |
| \$250,000 to \$499,999 | 119 | 1.66% | 293 | 1.92% |
| \$500,000+ | 55 | 0.77% | 99 | 0.65% |
| Average Household Income | \$74,692 | | \$81,998 | |
| Median Household Income | \$53,082 | | \$61,711 | |

Source: PCensus for ArcView 2023 Estimates

- Median household income in Ada for 2023 was estimated to be \$53,082, significantly lower (16.25%) than Pontotoc County's median of \$61,711.
- Approximately 47.8% (3,425) of households in the City had a household income less than \$50,000.
- The greatest household income cohorts in Ada were \$50,000 to \$74,999 with 1,245 (17%), followed by less than \$35,000 to \$49,999 with 942 (13%), and \$25,000 to \$334,999 with 12.6%.

Table 10 shows households by income, average household and median household income projections for 2028.

Table 10: Household Income, 2028

| Household Income | Ada | | Pontotoc County | |
|---------------------------------|-----------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Total Households | 7,193 | | 15,396 | |
| < \$15,000 | 610 | 8.48% | 1,104 | 7.17% |
| \$15,000 to \$24,999 | 697 | 9.69% | 1,313 | 8.53% |
| \$25,000 to \$34,999 | 865 | 12.03% | 1,517 | 9.85% |
| \$35,000 to \$49,999 | 911 | 12.67% | 1,766 | 11.47% |
| \$50,000 to \$74,999 | 1,165 | 16.20% | 2,445 | 15.88% |
| \$75,000 to \$99,999 | 781 | 10.86% | 1,832 | 11.90% |
| \$100,000 to \$124,999 | 580 | 8.06% | 1,402 | 9.11% |
| \$125,000 to \$149,999 | 508 | 7.06% | 1,218 | 7.91% |
| \$150,000 to \$199,999 | 558 | 7.76% | 1,423 | 9.24% |
| \$200,000 to \$249,999 | 250 | 3.48% | 694 | 4.51% |
| \$250,000 to \$499,999 | 183 | 2.54% | 508 | 3.30% |
| \$500,000+ | 85 | 1.18% | 174 | 1.13% |
| Average Household Income | \$86,763 | | \$95,548 | |
| Median Household Income | \$61,019 | | \$70,429 | |

Source: PCensus for ArcView 2023 Estimates

- Estimated projections for 2028 show Ada adding 36 households, with around a 15% increase in median and average household incomes.
- The 2028 income projection does not expect the distribution of income levels to alter much from 2021 estimates.
- Demographic projections tend to reflect the previous years growth rates and not be able to factor in the potential for changes to affect that growth. CDS believes that these projections are likely low and don't reflect the changes in Ada already taking place in job growth and other economic growth factors.

Ada Economy

The economy of Ada is diversified. In the mid and late 20th century, the town was a manufacturing center, producing products such as Wrangler jeans, auto parts, cement and concrete, plasticware, and other products. Since the start of the 21st century, manufacturers have made major investments in expansions and new technology.

In 1975, the Chickasaw Nation opened its headquarters in Ada. Revenues for the Nation were over \$12 billion in 2011, most of which is handled through Ada. The Robert S. Kerr Environmental Research Center, a large water research lab staffed by the Environmental Protection Agency, opened in 1966. LegalShield, a multi-level marketing provider of pre-paid legal services, is headquartered in the city. Oil and natural gas remain a part of the regional economy. Table 11 displays the major employers that provide the economic foundation of the local Ada and Pontotoc County economy.

Table 11: Major Ada Employers

- Ada City Schools
- Chickasaw Nation
- East Central University
- iQor (call center for Sprint)
- Pontotoc County Technology Center
- Dart Container (formerly Solo Cup)
- Flex-N-Gate (auto parts manufacturer)
- Holcim Inc. (Portland cement)
- LegalShield
- Power Lift Foundation Repair
- State of Oklahoma
- Walmart
- Kerr Lab
- Mercy Hospital Ada
- City of Ada

Source: City of Ada

Major Employer Interviews

Along with the city of Ada, CDS interviewed several of the major employers in the area, including many in the list above. While some of the employers interviewed did not have plans to hire in the near future, none expected to downsize. Most of the employers interviewed stated a desire to hire some additional employees and most had positions available at the present time. Collectively, the employers interviewed by CDS planned to add at least as 150 jobs within the next two years. Some employers that noted that they expected to add positions were unwilling to give specific numbers. Most of these employers also had experienced some challenges in hiring new employees from outside of the Ada area due to the limited availability of housing. Some employers noted that they had experienced employee turnover due to issues with employees finding housing that met their needs. Many employers also noted that sizable percentages of their workforce commuted from well outside of Ada, some from over 1 hour away, at least partially due to the lack of available housing.

Occupation of Residents

Table 12 displays employment by occupation for residents age 16 and older residing in Ada and Pontotoc County in 2023. This data describes the work of residents who live in Ada and Pontotoc County, regardless of the physical location of their employment.

In Ada 60% (4,687) of employed residents were employed in White Collar occupations, 21% (1,617) in Blue Collar and 18% (1,428) in Service and Farm.

- Ada has about 7,732 residents age 16+ working, 45% of the City's estimated 17,012 residents. The top occupations for residents of Ada were:
 - Office/Admin. Support (11.6%), Sales/Related (10.3%), and Management (9.1%). These occupations accounted for 31.1% of the 2,405 employed residents in Ada.

Table 12: Occupation of Residents, 2023 Age 16 and Older

| Occupation | Ada | | Pontotoc County | |
|-------------------------------------------------------|--------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Civilian Employed Pop 16+ by Occupation | 7,732 | | 17,086 | |
| Architect/Engineer | 36 | 0.47% | 123 | 0.72% |
| Arts/Entertainment/Sports | 109 | 1.41% | 251 | 1.47% |
| Building Grounds Maintenance | 331 | 4.28% | 621 | 3.63% |
| Business/Financial Operations | 283 | 3.66% | 633 | 3.70% |
| Community/Social Services | 258 | 3.34% | 546 | 3.20% |
| Computer/Mathematical | 234 | 3.03% | 377 | 2.21% |
| Construction/Extraction | 565 | 7.31% | 1,396 | 8.17% |
| Education/Training/Library | 653 | 8.45% | 1,296 | 7.59% |
| Farming/Fishing/Forestry | 3 | 0.04% | 87 | 0.51% |
| Food Prep/Serving | 380 | 4.91% | 580 | 3.39% |
| Healthcare Practitioner/Technician | 598 | 7.73% | 1,238 | 7.25% |
| Healthcare Support | 425 | 5.50% | 686 | 4.01% |
| Maintenance Repair | 200 | 2.59% | 700 | 4.10% |
| Legal | 43 | 0.56% | 104 | 0.61% |
| Life/Physical/Social Science | 68 | 0.88% | 181 | 1.06% |
| Management | 704 | 9.11% | 1,650 | 9.66% |
| Office/Admin. Support | 904 | 11.69% | 2,065 | 12.09% |
| Production | 369 | 4.77% | 924 | 5.41% |
| Protective Service | 116 | 1.50% | 340 | 1.99% |
| Sales/Related | 797 | 10.31% | 1,593 | 9.32% |
| Personal Care/Service | 173 | 2.24% | 472 | 2.76% |
| Transportation/Moving | 156 | 2.02% | 551 | 3.22% |
| 2023 Est. Pop 16+ by Occupation Classification | | | | |
| Blue Collar | 1,617 | 20.91% | 4,243 | 24.83% |
| White Collar | 4,687 | 60.62% | 10,057 | 58.86% |
| Service & Farm | 1,428 | 18.47% | 2,786 | 16.31% |

Source: PCensus for ArcView 2023 Estimates

Pontotoc County Employment Data

The following section contains employment data for Pontotoc County from the Oklahoma Workforce Commission's Quarterly Census of Employment and Wages (QCEW). CDS examined 10 years of data from the QCEW, from 2012 through 2022, for employment, establishments, and average weekly wages. Reliable workforce and economic data are not available at the City level therefore data for these uses was sourced at the County level. All of Ada is contained within Pontotoc County and is the largest city and employment center in the County.

The data presented in this section of the report is divided by industry using the North American Industry Classification System (NAICS) Code. It is also sorted order of largest to smallest unless otherwise noted. This data involves jobs located within Pontotoc County, not the employment of Pontotoc County residents.

The figure later in this section provides 2018 data showing estimates of job inflow and outflow in Ada to distinguish between those living and working in the City.

Many County residents do stay in the County for their employment but many travel elsewhere. It should also be noted that QCEW data covers payroll employment and does not monitor personal individual employment. Also, many do travel into the County to work. The three tables on the following pages contain the raw data taken from the QCEW analyzed throughout this section.

Table 13: Employment by Industry – Pontotoc County

| Industry | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 11 Agriculture, forestry, fishing and hunting | 52 | 45 | 48 | 51 | 66 | 73 | 63 | 35 | 37 | 56 | 65 |
| 21 Mining, quarrying, and oil and gas extraction | 298 | 308 | 311 | 271 | 225 | 261 | 336 | 320 | 266 | 284 | 294 |
| 22 Utilities | 187 | 189 | 188 | 189 | 194 | 195 | 204 | 199 | 202 | 54 | 53 |
| 23 Construction | 520 | 492 | 522 | 615 | 689 | 565 | 556 | 617 | 567 | 544 | 537 |
| 31-33 Manufacturing | 1,399 | 1,313 | 1,332 | 1,393 | 1,460 | 1,459 | 1,435 | 1,313 | 1,294 | 1,421 | 1,480 |
| 42 Wholesale trade | 369 | 377 | 408 | 411 | 300 | 328 | 308 | 399 | 377 | 364 | 371 |
| 44-45 Retail trade | 1,769 | 1,663 | 1,761 | 1,786 | 1,807 | 2,120 | 2,250 | 2,209 | 2,213 | 2,243 | 2,206 |
| 48-49 Transportation and warehousing | 365 | 339 | 350 | 402 | 426 | 479 | 470 | 427 | 467 | 57 | 52 |
| 51 Information | 85 | 88 | 99 | 100 | 92 | 79 | 92 | 674 | 661 | 643 | 680 |
| 52 Finance and insurance | 533 | 542 | 541 | 549 | 503 | 505 | 503 | 499 | 492 | 490 | 502 |
| 53 Real estate and rental and leasing | 303 | 254 | 228 | 229 | 257 | 295 | 319 | 307 | 294 | 309 | 327 |
| 54 Professional and technical services | 1,044 | 1,008 | 1,022 | 1,052 | 1,036 | 1,074 | 978 | 930 | 935 | 877 | 850 |
| 55 Management of companies and enterprises | 33 | 22 | 0 | 0 | 0 | 0 | 0 | 29 | 25 | 27 | 31 |
| 56 Administrative and waste services | 486 | 514 | 0 | 0 | 0 | 0 | 0 | 803 | 781 | 436 | 423 |
| 61 Educational services | 92 | 103 | 103 | 109 | 110 | 114 | 96 | 109 | 103 | 94 | 73 |
| 62 Health care and social assistance | 2,521 | 2,494 | 2,435 | 2,374 | 2,331 | 2,297 | 2,217 | 2,328 | 2,305 | 2,255 | 2,395 |
| 71 Arts, entertainment, and recreation | 52 | 48 | 55 | 65 | 637 | 659 | 646 | 637 | 630 | 614 | 648 |
| 72 Accommodation and food services | 1,199 | 1,145 | 1,165 | 1,163 | 1,210 | 1,234 | 1,247 | 1,339 | 1,395 | 1,465 | 1,378 |
| 81 Other services, except public administration | 224 | 227 | 235 | 242 | 238 | 237 | 253 | 293 | 266 | 269 | 339 |
| 92 Public administration | 1,815 | 1,897 | 2,041 | 2,033 | 1,838 | 1,838 | 2,291 | 2,423 | 2,295 | 2,273 | 2,380 |
| 99 Unclassified | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| Total, All Industries | 13,346 | 13,068 | 12,844 | 13,034 | 13,419 | 13,812 | 14,264 | 15,890 | 15,605 | 14,775 | 15,084 |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Table 14: Establishments by Industry – Pontotoc County

| Industry | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 11 Agriculture, forestry, fishing and hunting | 7 | 7 | 7 | 7 | 7 | 9 | 9 | 8 | 9 | 10 | 11 |
| 21 Mining, quarrying, and oil and gas extraction | 46 | 50 | 53 | 54 | 49 | 44 | 43 | 44 | 40 | 38 | 40 |
| 22 Utilities | 10 | 10 | 10 | 10 | 10 | 10 | 11 | 11 | 10 | 5 | 5 |
| 23 Construction | 73 | 79 | 87 | 90 | 85 | 87 | 82 | 84 | 84 | 80 | 76 |
| 31-33 Manufacturing | 49 | 46 | 44 | 44 | 42 | 41 | 41 | 41 | 41 | 40 | 38 |
| 42 Wholesale trade | 47 | 47 | 48 | 51 | 56 | 55 | 57 | 53 | 52 | 50 | 48 |
| 44-45 Retail trade | 158 | 155 | 157 | 158 | 179 | 174 | 168 | 167 | 163 | 163 | 173 |
| 48-49 Transportation and warehousing | 41 | 40 | 43 | 42 | 46 | 49 | 47 | 46 | 49 | 7 | 7 |
| 51 Information | 14 | 15 | 18 | 19 | 19 | 18 | 16 | 30 | 31 | 30 | 33 |
| 52 Finance and insurance | 71 | 71 | 73 | 79 | 78 | 80 | 78 | 78 | 79 | 77 | 77 |
| 53 Real estate and rental and leasing | 38 | 38 | 38 | 40 | 41 | 42 | 43 | 41 | 43 | 45 | 46 |
| 54 Professional and technical services | 83 | 88 | 93 | 93 | 89 | 96 | 101 | 93 | 98 | 100 | 102 |
| 55 Management of companies and enterprises | 4 | 4 | 3 | 3 | 1 | 1 | 2 | 4 | 4 | 4 | 4 |
| 56 Administrative and waste services | 48 | 48 | 45 | 48 | 48 | 52 | 52 | 52 | 61 | 62 | 63 |
| 61 Educational services | 14 | 15 | 16 | 18 | 18 | 17 | 18 | 9 | 9 | 8 | 7 |
| 62 Health care and social assistance | 123 | 122 | 120 | 115 | 123 | 128 | 126 | 126 | 135 | 134 | 131 |
| 71 Arts, entertainment, and recreation | 10 | 9 | 11 | 13 | 27 | 28 | 24 | 23 | 23 | 23 | 24 |
| 72 Accommodation and food services | 61 | 63 | 61 | 59 | 64 | 71 | 72 | 74 | 73 | 74 | 76 |
| 81 Other services, except public administration | 52 | 56 | 53 | 52 | 53 | 52 | 55 | 59 | 57 | 55 | 55 |
| 92 Public administration | 80 | 84 | 85 | 84 | 74 | 75 | 82 | 92 | 94 | 95 | 94 |
| 99 Unclassified | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11 |
| Total, All Industries | 1,029 | 1,047 | 1,065 | 1,079 | 1,109 | 1,129 | 1,127 | 1,135 | 1,155 | 1,100 | 1,110 |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Table 15: Average Weekly Wages by Industry – Pontotoc County

| Industry | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 11 Agriculture, forestry, fishing and hunting | \$564 | \$642 | \$662 | \$688 | \$621 | \$626 | \$619 | \$623 | \$603 | \$611 | \$577 |
| 21 Mining, quarrying, and oil and gas extraction | \$874 | \$870 | \$1,005 | \$1,045 | \$1,080 | \$1,081 | \$1,120 | \$1,090 | \$1,078 | \$1,053 | \$1,142 |
| 22 Utilities | \$877 | \$884 | \$942 | \$944 | \$968 | \$1,038 | \$1,021 | \$1,036 | \$1,079 | \$761 | \$864 |
| 23 Construction | \$707 | \$692 | \$697 | \$750 | \$878 | \$863 | \$885 | \$939 | \$913 | \$965 | \$1,080 |
| 31-33 Manufacturing | \$755 | \$750 | \$825 | \$841 | \$871 | \$879 | \$924 | \$957 | \$951 | \$970 | \$1,086 |
| 42 Wholesale trade | \$846 | \$929 | \$924 | \$899 | \$980 | \$926 | \$1,005 | \$938 | \$979 | \$1,184 | \$1,348 |
| 44-45 Retail trade | \$413 | \$422 | \$431 | \$435 | \$438 | \$476 | \$487 | \$495 | \$520 | \$568 | \$624 |
| 48-49 Transportation and warehousing | \$711 | \$726 | \$833 | \$836 | \$858 | \$886 | \$950 | \$1,010 | \$992 | \$1,059 | \$1,328 |
| 51 Information | \$678 | \$629 | \$585 | \$697 | \$647 | \$689 | \$835 | \$945 | \$1,027 | \$1,018 | \$1,134 |
| 52 Finance and insurance | \$749 | \$747 | \$776 | \$797 | \$826 | \$840 | \$901 | \$907 | \$998 | \$1,069 | \$1,033 |
| 53 Real estate and rental and leasing | \$760 | \$788 | \$795 | \$775 | \$773 | \$782 | \$831 | \$876 | \$900 | \$981 | \$1,047 |
| 54 Professional and technical services | \$735 | \$771 | \$759 | \$796 | \$818 | \$837 | \$1,040 | \$1,011 | \$926 | \$1,031 | \$1,002 |
| 55 Management of companies and enterprises | \$433 | \$486 | \$0 | \$0 | \$0 | \$0 | \$0 | \$932 | \$750 | \$741 | \$680 |
| 56 Administrative and waste services | \$438 | \$434 | \$0 | \$0 | \$0 | \$0 | \$0 | \$502 | \$517 | \$714 | \$838 |
| 61 Educational services | \$656 | \$670 | \$679 | \$726 | \$732 | \$728 | \$866 | \$853 | \$928 | \$907 | \$882 |
| 62 Health care and social assistance | \$604 | \$599 | \$617 | \$637 | \$669 | \$710 | \$746 | \$778 | \$835 | \$911 | \$1,047 |
| 71 Arts, entertainment, and recreation | \$316 | \$351 | \$354 | \$318 | \$810 | \$805 | \$856 | \$903 | \$984 | \$981 | \$1,078 |
| 72 Accommodation and food services | \$257 | \$264 | \$273 | \$283 | \$293 | \$288 | \$292 | \$290 | \$300 | \$333 | \$356 |
| 81 Other services, except public administration | \$514 | \$526 | \$564 | \$601 | \$604 | \$642 | \$692 | \$737 | \$744 | \$770 | \$848 |
| 92 Public administration | \$788 | \$860 | \$920 | \$934 | \$986 | \$1,019 | \$1,000 | \$1,022 | \$1,182 | \$1,188 | \$1,290 |
| 99 Unclassified | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$716 |
| Total, All Industries | \$623 | \$642 | \$682 | \$700 | \$730 | \$744 | \$787 | \$793 | \$830 | \$873 | \$963 |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Industry Sectors

The five largest industry sectors by employment in Pontotoc County are:

- Health Care and Social Assistance
- Public Administration
- Retail Trade
- Manufacturing
- Accommodation and Food service

Combined, these five industries employ 9,839 workers, which accounts for 65% of all jobs in the County.

A total of 15,084 jobs were located in Pontotoc County, coupled with 1,110 establishments. The 2022 average weekly wage for the County was \$963.

Table 16: Industries Ranked by 2022 Employment – Pontotoc County

| Rank | Industry | Employees | Share of Employment | Avg. Weekly Wage | Establishments |
|------------------------------|--------------------------------------------------|---------------|---------------------|------------------|----------------|
| 1 | 62 Health care and social assistance | 2,395 | 15.9% | \$1,047 | 131 |
| 2 | 92 Public administration | 2,380 | 15.8% | \$1,290 | 94 |
| 3 | 44-45 Retail trade | 2,206 | 14.6% | \$624 | 173 |
| 4 | 31-33 Manufacturing | 1,480 | 9.8% | \$1,086 | 38 |
| 5 | 72 Accommodation and food services | 1,378 | 9.1% | \$356 | 76 |
| 6 | 54 Professional and technical services | 850 | 5.6% | \$1,002 | 102 |
| 7 | 51 Information | 680 | 4.5% | \$1,134 | 33 |
| 8 | 71 Arts, entertainment, and recreation | 648 | 4.3% | \$1,078 | 24 |
| 9 | 23 Construction | 537 | 3.6% | \$1,080 | 76 |
| 10 | 52 Finance and insurance | 502 | 3.3% | \$1,033 | 77 |
| 11 | 56 Administrative and waste services | 423 | 2.8% | \$838 | 63 |
| 12 | 42 Wholesale trade | 371 | 2.5% | \$1,348 | 48 |
| 13 | 81 Other services, except public administration | 339 | 2.2% | \$848 | 55 |
| 14 | 53 Real estate and rental and leasing | 327 | 2.2% | \$1,047 | 46 |
| 15 | 21 Mining, quarrying, and oil and gas extraction | 294 | 1.9% | \$1,142 | 40 |
| 16 | 61 Educational services | 73 | 0.5% | \$882 | 7 |
| 17 | 11 Agriculture, forestry, fishing and hunting | 65 | 0.4% | \$577 | 11 |
| 18 | 22 Utilities | 53 | 0.4% | \$864 | 5 |
| 19 | 48-49 Transportation and warehousing | 52 | 0.3% | \$1,328 | 7 |
| 20 | 55 Management of companies and enterprises | 31 | 0.2% | \$680 | 4 |
| 21 | 99 Unclassified | 4 | 0.0% | \$716 | 11 |
| Total, All Industries | | 15,084 | | \$963 | 1,110 |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Industries in Pontotoc County over the last 10 years saw an overall increase in employment at a rate of 13% (1,738) net new employees. Overall job figures in 2019 to 2022 illustrate the COVID pandemic with a dip in employees (-806). Individually, growth rates varied among sectors. Table 17 illustrates growth and change by industry over the periods covering the last 3, 5, and 10-year periods.

Since 2019 the net largest numbers of employees were added in:

- Health Care and Social Services
- Accommodation and Food Services

Among the top employment industries, the most impressive growth rates were found in:

- Arts and Entertainment
- Information

Nearly half of all industry sectors, 11 of 21, saw employment growth over the last 10 years. The most notable employment loss in the last 10 years came in Transportation and Warehouse.

Table 17: Employment Growth by Industry – Pontotoc County

| Industry | Total Growth | | | Growth Rate | | |
|--------------------------------------------------|--------------|--------------|--------------|--------------|-------------|--------------|
| | 2019-2022 | 2017-2022 | 2012-2022 | 2019-2022 | 2017-2022 | 2012-2022 |
| 11 Agriculture, forestry, fishing and hunting | 30 | -8 | 13 | 85.7% | -11.0% | 25.0% |
| 21 Mining, quarrying, and oil and gas extraction | -26 | 33 | -4 | -8.1% | 12.6% | -1.3% |
| 22 Utilities | -146 | -142 | -134 | -73.4% | -72.8% | -71.7% |
| 23 Construction | -80 | -28 | 17 | -13.0% | -5.0% | 3.3% |
| 31-33 Manufacturing | 167 | 21 | 81 | 12.7% | 1.4% | 5.8% |
| 42 Wholesale trade | -28 | 43 | 2 | -7.0% | 13.1% | 0.5% |
| 44-45 Retail trade | -3 | 86 | 437 | -0.1% | 4.1% | 24.7% |
| 48-49 Transportation and warehousing | -375 | -427 | -313 | -87.8% | -89.1% | -85.8% |
| 51 Information | 6 | 601 | 595 | 0.9% | 760.8% | 700.0% |
| 52 Finance and insurance | 3 | -3 | -31 | 0.6% | -0.6% | -5.8% |
| 53 Real estate and rental and leasing | 20 | 32 | 24 | 6.5% | 10.8% | 7.9% |
| 54 Professional and technical services | -80 | -224 | -194 | -8.6% | -20.9% | -18.6% |
| 55 Management of companies and enterprises | 2 | 31 | -2 | 6.9% | | -6.1% |
| 56 Administrative and waste services | -380 | 423 | -63 | -47.3% | | -13.0% |
| 61 Educational services | -36 | -41 | -19 | -33.0% | -36.0% | -20.7% |
| 62 Health care and social assistance | 67 | 98 | -126 | 2.9% | 4.3% | -5.0% |
| 71 Arts, entertainment, and recreation | 11 | -11 | 596 | 1.7% | -1.7% | 1146.2% |
| 72 Accommodation and food services | 39 | 144 | 179 | 2.9% | 11.7% | 14.9% |
| 81 Other services, except public administration | 46 | 102 | 115 | 15.7% | 43.0% | 51.3% |
| 92 Public administration | -43 | 542 | 565 | -1.8% | 29.5% | 31.1% |
| 99 Unclassified | 4 | 4 | 4 | | | |
| Total, All Industries | -806 | 1,272 | 1,738 | -5.1% | 9.2% | 13.0% |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Wage Profile and Projected Growth

The largest employment sector is Health Care and Social Services at 15.9% of all wage earners. Retail and Public Administration also have over a 10% share of total employment. The employment sector that increased its share of total employment the most since 2012 is Arts, Entertainment and Recreation (3.9%).

Twelve of twenty-one industry sectors in Pontotoc County (table 19) pay an average weekly wage more than \$1,000 per week and the average weekly wage for all industries combined in the County was \$963. These sectors account for 65% of all jobs in the County.

Multiplying these average wages by the number of employees provides an interesting perspective on the economic impact of these different industries. Four industry sectors pay out more than \$1 million in wages every week: Administration, Manufacturing, Health Care, and Retail Trade. Public Administration pays out over \$3 million weekly while Healthcare pays out \$2.5 million weekly. Combined these 4 industries pay out \$8.6 million in weekly wages, nearly 60% of the total wages earned by workers in Pontotoc County.

Table 18: Employment by Industry Share of Total Employment – Pontotoc County

| Industry | 2022 | 2019 | 2017 | 2012 | 2012-2022 Change |
|--------------------------------------------------|-------|-------|-------|-------|------------------|
| 11 Agriculture, forestry, fishing and hunting | 0.4% | 0.2% | 0.5% | 0.4% | 0.0% |
| 21 Mining, quarrying, and oil and gas extraction | 1.9% | 2.0% | 1.9% | 2.2% | -0.3% |
| 22 Utilities | 0.4% | 1.3% | 1.4% | 1.4% | -1.0% |
| 23 Construction | 3.6% | 3.9% | 4.1% | 3.9% | -0.3% |
| 31-33 Manufacturing | 9.8% | 8.3% | 10.6% | 10.5% | -0.7% |
| 42 Wholesale trade | 2.5% | 2.5% | 2.4% | 2.8% | -0.3% |
| 44-45 Retail trade | 14.6% | 13.9% | 15.3% | 13.3% | 1.4% |
| 48-49 Transportation and warehousing | 0.3% | 2.7% | 3.5% | 2.7% | -2.4% |
| 51 Information | 4.5% | 4.2% | 0.6% | 0.6% | 3.9% |
| 52 Finance and insurance | 3.3% | 3.1% | 3.7% | 4.0% | -0.7% |
| 53 Real estate and rental and leasing | 2.2% | 1.9% | 2.1% | 2.3% | -0.1% |
| 54 Professional and technical services | 5.6% | 5.9% | 7.8% | 7.8% | -2.2% |
| 55 Management of companies and enterprises | 0.2% | 0.2% | 0.0% | 0.2% | 0.0% |
| 56 Administrative and waste services | 2.8% | 5.1% | 0.0% | 3.6% | -0.8% |
| 61 Educational services | 0.5% | 0.7% | 0.8% | 0.7% | -0.2% |
| 62 Health care and social assistance | 15.9% | 14.7% | 16.6% | 18.9% | -3.0% |
| 71 Arts, entertainment, and recreation | 4.3% | 4.0% | 4.8% | 0.4% | 3.9% |
| 72 Accommodation and food services | 9.1% | 8.4% | 8.9% | 9.0% | 0.2% |
| 81 Other services, except public administration | 2.2% | 1.8% | 1.7% | 1.7% | 0.6% |
| 92 Public administration | 15.8% | 15.2% | 13.3% | 13.6% | 2.2% |
| 99 Unclassified | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Table 19: Industries Ranked by 2022 Average Weekly Wages – Pontotoc County

| Rank | Industry | Wages | Employees | Establishments | Total Wages Paid |
|------|--------------------------------------------------|--------------|---------------|----------------|---------------------|
| 1 | 42 Wholesale trade | \$1,348 | 371 | 48 | \$500,163 |
| 2 | 48-49 Transportation and warehousing | \$1,328 | 52 | 7 | \$69,035 |
| 3 | 92 Public administration | \$1,290 | 2,380 | 94 | \$3,071,246 |
| 4 | 21 Mining, quarrying, and oil and gas extraction | \$1,142 | 294 | 40 | \$335,716 |
| 5 | 51 Information | \$1,134 | 680 | 33 | \$770,963 |
| 6 | 31-33 Manufacturing | \$1,086 | 1,480 | 38 | \$1,606,566 |
| 7 | 23 Construction | \$1,080 | 537 | 76 | \$579,768 |
| 8 | 71 Arts, entertainment, and recreation | \$1,078 | 648 | 24 | \$698,400 |
| 9 | 62 Health care and social assistance | \$1,047 | 2,395 | 131 | \$2,507,766 |
| 10 | 53 Real estate and rental and leasing | \$1,047 | 327 | 46 | \$342,356 |
| 11 | 52 Finance and insurance | \$1,033 | 502 | 77 | \$518,754 |
| 12 | 54 Professional and technical services | \$1,002 | 850 | 102 | \$851,502 |
| 13 | 61 Educational services | \$882 | 73 | 7 | \$64,375 |
| 14 | 22 Utilities | \$864 | 53 | 5 | \$45,799 |
| 15 | 81 Other services, except public administration | \$848 | 339 | 55 | \$287,340 |
| 16 | 56 Administrative and waste services | \$838 | 423 | 63 | \$354,548 |
| 17 | 99 Unclassified | \$716 | 4 | 11 | \$2,864 |
| 18 | 55 Management of companies and enterprises | \$680 | 31 | 4 | \$21,073 |
| 19 | 44-45 Retail trade | \$624 | 2,206 | 173 | \$1,376,649 |
| 20 | 11 Agriculture, forestry, fishing and hunting | \$577 | 65 | 11 | \$37,524 |
| 21 | 72 Accommodation and food services | \$356 | 1,378 | 76 | \$490,172 |
| | Total, All Industries | \$963 | 15,088 | 1,121 | \$14,533,097 |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Overall average weekly wage for the County increased 54% since 2012. The annualized figure for the average weekly wage growth of \$170 since 2012 is \$8,840.

Table 20: Average Weekly Wage Growth by Industry – Pontotoc County

| Industry | Total Growth | | | Growth Rate | | |
|--------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2019-2022 | 2017-2022 | 2012-2022 | 2019-2022 | 2017-2022 | 2012-2022 |
| 11 Agriculture, forestry, fishing and hunting | -\$46 | -\$49 | \$13 | -7.4% | -7.8% | 2.3% |
| 21 Mining, quarrying, and oil and gas extraction | \$52 | \$61 | \$268 | 4.7% | 5.7% | 30.7% |
| 22 Utilities | -\$172 | -\$174 | -\$12 | -16.6% | -16.8% | -1.4% |
| 23 Construction | \$141 | \$216 | \$373 | 15.0% | 25.1% | 52.7% |
| 31-33 Manufacturing | \$128 | \$207 | \$330 | 13.4% | 23.5% | 43.7% |
| 42 Wholesale trade | \$410 | \$422 | \$502 | 43.6% | 45.6% | 59.4% |
| 44-45 Retail trade | \$129 | \$148 | \$211 | 26.0% | 31.2% | 51.0% |
| 48-49 Transportation and warehousing | \$317 | \$442 | \$616 | 31.4% | 49.8% | 86.6% |
| 51 Information | \$189 | \$445 | \$456 | 20.0% | 64.6% | 67.2% |
| 52 Finance and insurance | \$126 | \$194 | \$285 | 13.9% | 23.1% | 38.0% |
| 53 Real estate and rental and leasing | \$171 | \$265 | \$287 | 19.5% | 33.9% | 37.7% |
| 54 Professional and technical services | -\$10 | \$165 | \$267 | -0.9% | 19.7% | 36.3% |
| 55 Management of companies and enterprises | -\$252 | \$680 | \$246 | -27.0% | | 56.8% |
| 56 Administrative and waste services | \$336 | \$838 | \$400 | 66.9% | | 91.2% |
| 61 Educational services | \$29 | \$154 | \$225 | 3.4% | 21.1% | 34.4% |
| 62 Health care and social assistance | \$269 | \$337 | \$443 | 34.6% | 47.4% | 73.3% |
| 71 Arts, entertainment, and recreation | \$175 | \$273 | \$762 | 19.3% | 33.8% | 240.9% |
| 72 Accommodation and food services | \$66 | \$68 | \$99 | 22.7% | 23.5% | 38.6% |
| 81 Other services, except public administration | \$110 | \$205 | \$333 | 15.0% | 32.0% | 64.8% |
| 92 Public administration | \$269 | \$271 | \$502 | 26.3% | 26.6% | 63.7% |
| 99 Unclassified | \$716 | \$716 | \$716 | | | |
| Average, All Industries | \$170 | \$220 | \$340 | 21.5% | 29.5% | 54.6% |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

When examining industries by their growth in total wages paid out in the County, Agriculture, Utilities, and Transportation and Warehousing stand out. Eleven out of twenty-one industries increased their total wages paid out by 50% since 2012. Over \$6.2 million in additional wages are paid out per week in 2022 than in 2012, the largest shares of that coming from Public Administration, Health Care, and Information.

Table 21: Total Wages Paid, Growth by Industry – Pontotoc County

| Industry | Total Growth | | | Growth Rate | | |
|--------------------------------------------------|--------------------|--------------------|--------------------|--------------|--------------|--------------|
| | 2019-2022 | 2017-2022 | 2012-2022 | 2019-2022 | 2017-2022 | 2012-2022 |
| 11 Agriculture, forestry, fishing and hunting | \$15,707 | -\$8,191 | \$8,172 | 72.0% | -17.9% | 27.8% |
| 21 Mining, quarrying, and oil and gas extraction | -\$13,179 | \$53,646 | \$75,335 | -3.8% | 19.0% | 28.9% |
| 22 Utilities | -\$160,381 | -\$156,614 | -\$118,129 | -77.8% | -77.4% | -72.1% |
| 23 Construction | \$488 | \$92,010 | \$212,069 | 0.1% | 18.9% | 57.7% |
| 31-33 Manufacturing | \$349,742 | \$324,515 | \$549,908 | 27.8% | 25.3% | 52.0% |
| 42 Wholesale trade | \$125,703 | \$196,486 | \$188,032 | 33.6% | 64.7% | 60.2% |
| 44-45 Retail trade | \$282,542 | \$368,378 | \$645,368 | 25.8% | 36.5% | 88.3% |
| 48-49 Transportation and warehousing | -\$362,372 | -\$355,400 | -\$190,622 | -84.0% | -83.7% | -73.4% |
| 51 Information | \$134,212 | \$716,540 | \$713,330 | 21.1% | 1316.6% | 1237.7% |
| 52 Finance and insurance | \$66,066 | \$94,707 | \$119,656 | 14.6% | 22.3% | 30.0% |
| 53 Real estate and rental and leasing | \$73,434 | \$111,731 | \$112,046 | 27.3% | 48.4% | 48.6% |
| 54 Professional and technical services | -\$89,076 | -\$47,034 | \$83,971 | -9.5% | -5.2% | 10.9% |
| 55 Management of companies and enterprises | -\$5,948 | \$21,073 | \$6,769 | -22.0% | | 47.3% |
| 56 Administrative and waste services | -\$48,665 | \$354,548 | \$141,525 | -12.1% | | 66.4% |
| 61 Educational services | -\$28,564 | -\$18,655 | \$3,989 | -30.7% | -22.5% | 6.6% |
| 62 Health care and social assistance | \$696,488 | \$876,127 | \$984,522 | 38.5% | 53.7% | 64.6% |
| 71 Arts, entertainment, and recreation | \$123,015 | \$167,743 | \$681,959 | 21.4% | 31.6% | 4148.0% |
| 72 Accommodation and food services | \$102,105 | \$134,835 | \$182,468 | 26.3% | 37.9% | 59.3% |
| 81 Other services, except public administration | \$71,340 | \$135,127 | \$172,161 | 33.0% | 88.8% | 149.5% |
| 92 Public administration | \$595,898 | \$1,198,000 | \$1,640,236 | 24.1% | 64.0% | 114.6% |
| 99 Unclassified | \$2,864 | \$2,864 | \$2,864 | | | |
| Total, All Industries | \$1,928,084 | \$4,259,100 | \$6,212,292 | 15.3% | 41.5% | 74.7% |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Table 22 displays the share of total wages paid out in selected years by industry. The largest positive change from 2012 to 2022 was an addition 3.9 percentage points in Information.

Table 22: Total Wages Paid, Shares by Industry – Pontotoc County

| Industry | 2022 | 2019 | 2017 | 2012 | 2012-2022 Change |
|--------------------------------------------------|-------|-------|-------|-------|------------------|
| 11 Agriculture, forestry, fishing and hunting | 0.4% | 0.2% | 0.5% | 0.4% | 0.0% |
| 21 Mining, quarrying, and oil and gas extraction | 1.9% | 2.0% | 1.9% | 2.2% | -0.3% |
| 22 Utilities | 0.4% | 1.3% | 1.4% | 1.4% | -1.0% |
| 23 Construction | 3.6% | 3.9% | 4.1% | 3.9% | -0.3% |
| 31-33 Manufacturing | 9.8% | 8.3% | 10.6% | 10.5% | -0.7% |
| 42 Wholesale trade | 2.5% | 2.5% | 2.4% | 2.8% | -0.3% |
| 44-45 Retail trade | 14.6% | 13.9% | 15.3% | 13.3% | 1.4% |
| 48-49 Transportation and warehousing | 0.3% | 2.7% | 3.5% | 2.7% | -2.4% |
| 51 Information | 4.5% | 4.2% | 0.6% | 0.6% | 3.9% |
| 52 Finance and insurance | 3.3% | 3.1% | 3.7% | 4.0% | -0.7% |
| 53 Real estate and rental and leasing | 2.2% | 1.9% | 2.1% | 2.3% | -0.1% |
| 54 Professional and technical services | 5.6% | 5.9% | 7.8% | 7.8% | -2.2% |
| 55 Management of companies and enterprises | 0.2% | 0.2% | 0.0% | 0.2% | 0.0% |
| 56 Administrative and waste services | 2.8% | 5.1% | 0.0% | 3.6% | -0.8% |
| 61 Educational services | 0.5% | 0.7% | 0.8% | 0.7% | -0.2% |
| 62 Health care and social assistance | 15.9% | 14.7% | 16.6% | 18.9% | -3.0% |
| 71 Arts, entertainment, and recreation | 4.3% | 4.0% | 4.8% | 0.4% | 3.9% |
| 72 Accommodation and food services | 9.1% | 8.4% | 8.9% | 9.0% | 0.2% |
| 81 Other services, except public administration | 2.2% | 1.8% | 1.7% | 1.7% | 0.6% |
| 92 Public administration | 15.8% | 15.2% | 13.3% | 13.6% | 2.2% |
| 99 Unclassified | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Projecting average weekly wages into the future is a challenge, but it can be useful to examine scenarios based on recent trends. The forecast below looks three, five, and ten years ahead from 2022 using the growth rates seen in each industry sector and for all industries overall from the most recent three, five, and ten-year historical periods.

Over a ten-year period, this could result in an overall average weekly wage increase of \$526, equivalent to the 19% overall growth seen from 2012-2022.

Table 23: Projected Average Weekly Wage Growth by Industry – Pontotoc County

| Forecast Year | | 2023 | 2027 | 2029 | Historic Growth Rates | | |
|--------------------------------------------------|--------------|----------------|----------------|----------------|-----------------------|--------------|--------------|
| Forecast Growth Historical Base | 2022 | 2018-2021 | 2016-2021 | 2011-2021 | 2018-2021 | 2016-2021 | 2011-2021 |
| 11 Agriculture, forestry, fishing and hunting | \$577 | \$535 | \$532 | \$590 | -7.4% | -7.8% | 2.3% |
| 21 Mining, quarrying, and oil and gas extraction | \$1,142 | \$1,196 | \$1,207 | \$1,492 | 4.7% | 5.7% | 30.7% |
| 22 Utilities | \$864 | \$721 | \$719 | \$852 | -16.6% | -16.8% | -1.4% |
| 23 Construction | \$1,080 | \$1,242 | \$1,350 | \$1,648 | 15.0% | 25.1% | 52.7% |
| 31-33 Manufacturing | \$1,086 | \$1,231 | \$1,341 | \$1,560 | 13.4% | 23.5% | 43.7% |
| 42 Wholesale trade | \$1,348 | \$1,937 | \$1,963 | \$2,149 | 43.6% | 45.6% | 59.4% |
| 44-45 Retail trade | \$624 | \$786 | \$819 | \$942 | 26.0% | 31.2% | 51.0% |
| 48-49 Transportation and warehousing | \$1,328 | \$1,744 | \$1,989 | \$2,478 | 31.4% | 49.8% | 86.6% |
| 51 Information | \$1,134 | \$1,361 | \$1,866 | \$1,896 | 20.0% | 64.6% | 67.2% |
| 52 Finance and insurance | \$1,033 | \$1,177 | \$1,272 | \$1,426 | 13.9% | 23.1% | 38.0% |
| 53 Real estate and rental and leasing | \$1,047 | \$1,251 | \$1,402 | \$1,442 | 19.5% | 33.9% | 37.7% |
| 54 Professional and technical services | \$1,002 | \$992 | \$1,200 | \$1,365 | -0.9% | 19.7% | 36.3% |
| 55 Management of companies and enterprises | \$680 | \$496 | | \$1,066 | -27.0% | | 56.8% |
| 56 Administrative and waste services | \$838 | \$1,399 | | \$1,603 | 66.9% | | 91.2% |
| 61 Educational services | \$882 | \$912 | \$1,068 | \$1,185 | 3.4% | 21.1% | 34.4% |
| 62 Health care and social assistance | \$1,047 | \$1,409 | \$1,543 | \$1,815 | 34.6% | 47.4% | 73.3% |
| 71 Arts, entertainment, and recreation | \$1,078 | \$1,286 | \$1,443 | \$3,674 | 19.3% | 33.8% | 240.9% |
| 72 Accommodation and food services | \$356 | \$437 | \$439 | \$493 | 22.7% | 23.5% | 38.6% |
| 81 Other services, except public administration | \$848 | \$975 | \$1,119 | \$1,397 | 15.0% | 32.0% | 64.8% |
| 92 Public administration | \$1,290 | \$1,630 | \$1,634 | \$2,112 | 26.3% | 26.6% | 63.7% |
| 99 Unclassified | \$716 | \$870 | \$928 | \$1,107 | 21.5% | 29.5% | 54.6% |
| Total, All Industries | \$963 | \$1,170 | \$1,248 | \$1,489 | 21.5% | 29.5% | 54.6% |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

Table 24 shows the top ten largest industries that employ the greatest workers in Pontotoc County and the 2022 County average weekly wage they paid.

- The ten largest industry sectors employ 86% of the 15,084 workers in the County.
- Eight of the largest industries pay greater than the 2022 average weekly wage of \$963.
- The two industries paying below the 2022 average weekly wage employ 3,584 workers, 24% of all workers in the County.

Table 24: Pontotoc County Top Ten Industries by Employment and Average Weekly Wage, 2022

| Industry | Employment | Avg. Weekly Wage | 2019-2022 Job Growth |
|----------------------------------------|---------------|------------------|----------------------|
| 62 Health care and social assistance | 2,395 | \$1,047 | 67 |
| 92 Public administration | 2,380 | \$1,290 | -43 |
| 44-45 Retail trade | 2,206 | \$624 | -3 |
| 31-33 Manufacturing | 1,480 | \$1,086 | 167 |
| 72 Accommodation and food services | 1,378 | \$356 | 39 |
| 54 Professional and technical services | 850 | \$1,002 | -80 |
| 51 Information | 680 | \$1,134 | 6 |
| 71 Arts, entertainment, and recreation | 648 | \$1,078 | 11 |
| 23 Construction | 537 | \$1,080 | -80 |
| 52 Finance and insurance | 502 | \$1,033 | 3 |
| Total/Average | 13,056 | \$955 | 87 |

Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

The highest paying industries in the County, those that all pay greater than the average weekly wage, have not grown since 2019 on the whole, though some have experienced moderate increases.

Table 25: Pontotoc County Industries Paying Greater Than Average Weekly Wage, 2022

| Industry | Avg. Weekly Wage | Employees | 2019-2022 Job Growth |
|--------------------------------------------------|---------------------|------------|----------------------|
| 42 Wholesale trade | \$ 1,348.15 | 371 | -28 |
| 48-49 Transportation and warehousing | \$ 1,327.59 | 52 | -375 |
| 92 Public administration | \$ 1,290.44 | 2380 | -43 |
| 21 Mining, quarrying, and oil and gas extraction | \$ 1,141.89 | 294 | -26 |
| 51 Information | \$ 1,133.77 | 680 | 6 |
| 31-33 Manufacturing | \$ 1,085.52 | 1480 | 167 |
| 23 Construction | \$ 1,079.64 | 537 | -80 |
| 71 Arts, entertainment, and recreation | \$ 1,077.78 | 648 | 11 |
| 62 Health care and social assistance | \$ 1,047.08 | 2395 | 67 |
| 53 Real estate and rental and leasing | \$ 1,046.96 | 327 | 20 |
| 52 Finance and insurance | \$ 1,033.38 | 502 | 3 |
| 54 Professional and technical services | \$ 1,001.77 | 850 | -80 |
| Total/Average | \$ 13,613.96 | 808 | -358 |

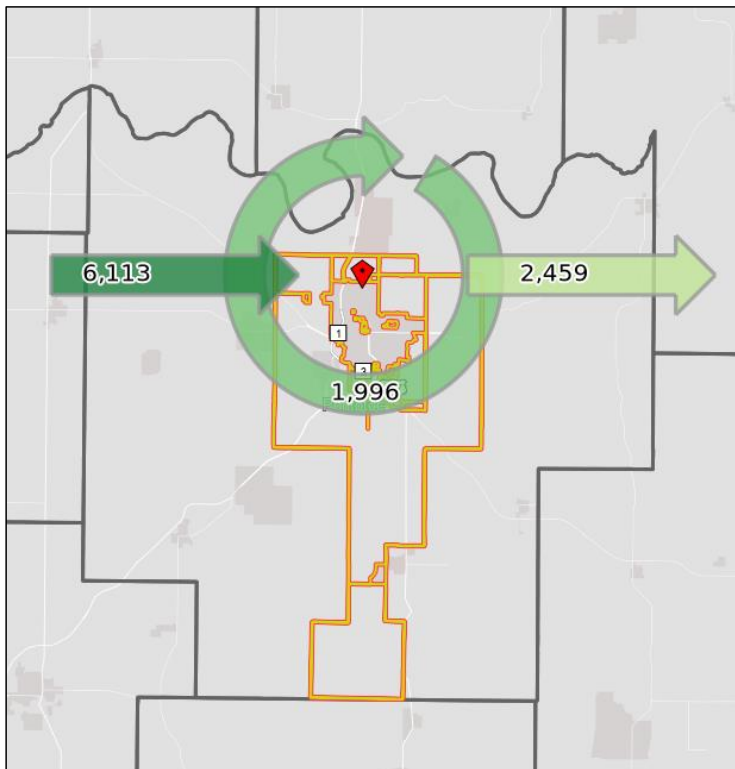
Source: Oklahoma Workforce Commission Quarterly Census of Employment and Wages (QCEW)

- These are 12 of the 21 industry sectors, employing 808 workers earning a combined average weekly wage of \$13,614.
- This represents 6% of workers in the County. The remaining workers in the County earn an average weekly wage of just \$709 in comparison.

Job Inflow and Outflow

The figure below shows the direction in 2020 of job inflow and outflow of those employed in Ada. The dark green arrow indicates workers employed in Ada living outside the city limits who commute into the City for work (6,113). The lighter green round arrow represents those employed and living in Ada (1,996). The lightest green arrow shows the number of those living in Ada yet employed outside of the City (2,459).

Ada – LEHD Job Inflow and Outflow map



Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

Table 26 shows further detail of the 2020 Ada job inflow and outflow data. Figures for 2020 are the most recent year data available. Although the data is slightly dated, the share of those living and working in Ada should be relatively unchanged.

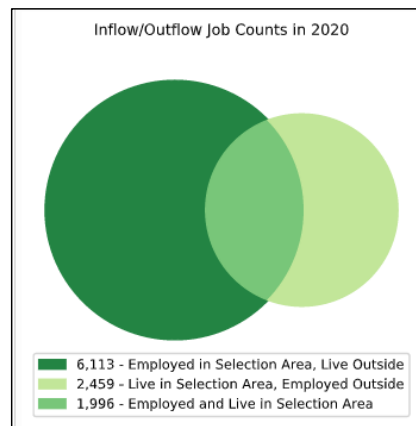
Ada experiences significant leakage with 69% of those employed in the City living outside of the City. This shows an opportunity for Ada to improve its share of existing and future local workers housed within the City. An estimated 48.2% (5,194) of employed residents in the City commute outside for employment.

Table 26: Ada LEHD Inflow/Outflow Job Counts, 2020

| Inflow/Outflow Job Counts (All Jobs) | Count | Share |
|---------------------------------------------------|--------------|-------------|
| Employed in the Selection Area | 8,109 | 100% |
| Employed in the Selection Area but Living Outside | 6,113 | 75.4% |
| Employed and Living in the Selection Area | 1,996 | 24.6% |
| Living in the Selection Area | 4,455 | 100% |
| Living in the Selection Area but Employed Outside | 2,459 | 55.2% |
| Living and Employed in the Selection Area | 1,996 | 44.8% |

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

Ada Jobs and Employed Residents by Location



The plurality of those working in Ada, 3,473 (43%), reside less than 10 miles from their place of work. Many experts and much research find that the number one driver of demand for housing is employment. Therefore, people working in Ada yet living outside of the City present a prime potential driver of housing demand in Ada. Table 27 shows the breakdown of distance travelled to work in Ada. These are from the employment counts in Table 26. Surprisingly, more than 34% live greater than 50 miles from Ada, including 4 of the top 10 cities in Table 28. Table 28 is a breakdown of the cities where Ada employees live. Only 25% of employees live in Ada, presenting a large opportunity for the city to capture new residents. A quite large number of Ada employees 2,782 (34.3%) live greater than 50 miles from Ada as shown in Table 27. This ties into the 4,873 workers (60.1%) that live in “All Other Locations” from Table 28.

Table 27: Distance – To Ada for Work, Employed in Ada

| Distance Home to Work | Count | Share |
|-----------------------|--------------|-------------|
| Total All Jobs | 8,109 | 100% |
| Less than 10 miles | 3,473 | 42.8% |
| 10 to 24 miles | 870 | 10.7% |
| 25 to 50 miles | 984 | 12.1% |
| Greater than 50 miles | 2,782 | 34.3% |

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

Table 28: Cities Where Ada Employees Live

| Jobs Counts by Places (Cities, CDPs, etc.) Where Workers Live - Private Primary Jobs 2020 | | |
|----------------------------------------------------------------------------------------------------------|--------------|---------------|
| | Count | Share |
| All Places (Cities, CDPs, etc.) | 8,109 | 100.0% |
| Ada city, OK | 1,996 | 24.6% |
| Oklahoma City city, OK | 330 | 4.1% |
| Ardmore city, OK | 145 | 1.8% |
| Norman city, OK | 144 | 1.8% |
| Latta CDP, OK | 131 | 1.6% |
| Byng town, OK | 122 | 1.5% |
| Lawton city, OK | 111 | 1.4% |
| Tulsa city, OK | 105 | 1.3% |
| Durant city, OK | 77 | 0.9% |
| Pickett CDP, OK | 75 | 0.9% |
| All Other Locations | 4,873 | 60.1% |

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

The share of residents working in Ada yet living outside Ada provides an opportunity to understand their housing and quality of life preferences, and then work to capture them as new residents within the city. This is particularly true of those who commute more than 50 miles to Ada for work.

At least 100 people commute daily to work in Ada from the following cities: Oklahoma City, Ardmore, Norman, Latta, Byng, Lawton, and Tulsa.

Housing Characteristics

The following three tables present information regarding the housing characteristics and trends in Ada and Pontotoc County for comparison purposes. The majority of this information is derived from PCensus 2023 which bases current estimates on past trends from U.S. Census Bureau and the American Community Survey, and in some cases, is self-reported data.

While this can generate minor anomalies (such as are present in the data on age of housing stock or housing values), the information presented in this section still provides a valuable overview of the housing stock in the City. One important note to make is that the total housing unit number used in this section is an estimate.

Table 29 shows the type and number of housing units in Ada and Pontotoc County.

Table 29: Housing Types, 2023

| Household Income | Ada | | Pontotoc County | |
|-----------------------------|--------------|---------------|-----------------|---------------|
| | Count | Share | Count | Share |
| 1 Unit Attached | 134 | 1.59% | 237 | 1.35% |
| 1 Unit Detached | 6,111 | 72.47% | 13,337 | 76.14% |
| 2 Units | 473 | 5.61% | 575 | 3.28% |
| 3 or 4 Units | 580 | 6.88% | 609 | 3.48% |
| 5 to 19 Units | 547 | 6.49% | 628 | 3.59% |
| 20 to 49 Units | 161 | 1.91% | 226 | 1.29% |
| 50 or More Units | 128 | 1.52% | 145 | 0.83% |
| Mobile Home or Trailer | 299 | 3.55% | 1,746 | 9.97% |
| Boat, RV, Van, etc. | 0 | 0.00% | 13 | 0.07% |
| Total Units | | 8,433 | 17,516 | |
| | | | | |
| Owner Occupied Units | 3,518 | 49.15% | 9,928 | 65.21% |
| Renter Occupied Units | 3,639 | 50.85% | 5,297 | 34.79% |
| Total Occupied Units | 7,157 | | 15,225 | |
| Unoccupied Units | 1,276 | 17.82% | 2,291 | 15.04% |

Source: PCensus for ArcView 2023 Estimates

- In Ada 49% of occupied housing units were estimated to be owner-occupied (3,518 units) with the remaining 50% (3,639 units) renters.
- Approximately 74% (6,245) of Ada's housing units were single family detached.
- Duplex, triplex and four-plex units accounted for 12.5% (1,053) of all housing units in the City, while mobile homes accounted for 3.5% and attached single family accounted for 1.6%.
- Small scale multi-family apartments (5 to 19 units) appear to play the largest role in the rental housing market in Ada, making up over 6.5% (547) of all housing units in the City.

Table 30 contains the 2023 estimate of the age of the existing housing stock in Ada and Pontotoc County. An estimated 8,433 housing units are located in Ada, representing about a 48% share of the 17,516 housing units in the County. This places Ada as the prime housing location for the County.

Table 30: Age of Existing Housing Stock, 2023

| | Ada | | Pontotoc County | |
|--------------------------------------|---------------------|--------|---------------------|--------|
| | Count | % | Count | % |
| Total Housing Units | 8,433 | | 17,516 | |
| Built 2014 or Later | 344 | 4.08% | 988 | 5.64% |
| Built 2010 to 2013 | 169 | 2.00% | 744 | 4.25% |
| Built 2000 to 2009 | 571 | 6.77% | 2,107 | 12.03% |
| Built 1990 to 1999 | 580 | 6.88% | 1,697 | 9.69% |
| Built 1980 to 1989 | 973 | 11.54% | 2,284 | 13.04% |
| Built 1970 to 1979 | 1,677 | 19.89% | 3,284 | 18.75% |
| Built 1960 to 1969 | 1,369 | 16.23% | 2,213 | 12.63% |
| Built 1950 to 1959 | 972 | 11.53% | 1,646 | 9.40% |
| Built 1940 to 1949 | 824 | 9.77% | 1,122 | 6.41% |
| Built 1939 or Earlier | 954 | 11.31% | 1,431 | 8.17% |
| Dominant Year Structure Built | 1970 to 1979 | | 1970 to 1979 | |

Source: PCensus for ArcView 2023 Estimates

- Both Study Areas saw a majority of their housing built between 1970 and 1979.
- Existing older homes that can be maintained and revitalized will create a positive impact to providing adequate housing to the community.
- Approximately 87% of Ada housing units were built before 2000.

Housing Value Trends

Table 31 contains data not based on actual transaction or appraisal data but based on owners' opinion of housing unit value. In some cases, owners may tend to over or under-value homes for a variety of reasons. Nevertheless, the data overall can provide some estimate of the value of owner-occupied units.

- An estimated 2,316 (23.3%) owner-occupied homes in Ada were valued below \$100,000. Again, it should be noted that these values are self-reported.
- This stock of homes represents in some cases blighted or perhaps unlivable structures that could be the focus of a blight abatement and neighborhood revitalization programs.
- Mapping and targeting neighborhoods with lower valued units could provide increased opportunities for new infill housing, infrastructure and amenities investments in core neighborhoods, as well as housing renovation or rebuilding on existing lots and infrastructure which can play a vital role in providing more affordably priced for-sale and rental units.

Table 31: Housing Value, 2023

| Housing Value Range | Ada | | Pontotoc County | |
|-----------------------------------------------------------|------------------|--------|------------------|--------|
| | Count | Share | Count | Share |
| 2021 Est. Owner Occupied Housing Units by Value | 3,518 | | 9,928 | |
| Value Less than \$20,000 | 60 | 1.71% | 252 | 2.54% |
| Value \$20,000 to \$39,999 | 169 | 4.80% | 328 | 3.30% |
| Value \$40,000 to \$59,999 | 199 | 5.66% | 488 | 4.92% |
| Value \$60,000 to \$79,999 | 266 | 7.56% | 572 | 5.76% |
| Value \$80,000 to \$99,999 | 293 | 8.33% | 676 | 6.81% |
| Value \$100,000 to \$149,999 | 801 | 22.77% | 2,018 | 20.33% |
| Value \$150,000 to \$199,999 | 474 | 13.47% | 1,415 | 14.25% |
| Value \$200,000 to \$299,999 | 517 | 14.70% | 1,954 | 19.68% |
| Value \$300,000 to \$399,999 | 411 | 11.68% | 1,130 | 11.38% |
| Value \$400,000 to \$499,999 | 166 | 4.72% | 517 | 5.21% |
| Value \$500,000 to \$749,999 | 101 | 2.87% | 322 | 3.24% |
| Value \$750,000 to \$999,999 | 38 | 1.08% | 152 | 1.53% |
| Value \$1,000,000 to \$1,499,999 | 14 | 0.40% | 75 | 0.76% |
| Value \$1,500,000 to \$1,999,999 | 8 | 0.23% | 24 | 0.24% |
| Value \$2,000,000 or more | 1 | 0.03% | 5 | 0.05% |
| 2021 Est. Median Owner-Occupied Housing Unit Value | \$148,190 | | \$172,261 | |

Source: PCensus for ArcView 2023 Estimates

- The greatest number of owner-occupied housing units by value were within the \$200,000 to \$299,999 cohort which accounts for 15% (517) of all owner-occupied housing units in Ada.
- Houses valued from \$300,000 and up amount to 2,225 units and 22.4% of total housing.
- The median owner-occupied housing unit value for Ada was estimated to be \$148,190 compared to the County at \$172,261.

Household Income Profiles

According to 2021 American Community Survey (ACS) estimates there were 14,512 households in Pontotoc County and 6,921 in Ada.

The largest County householder cohort by age 45 to 64 with 34.4% of households followed very closely by 25-44 years with 33.3%.

The two largest householder cohorts by age and income in Ada were:

- 25-44 years with incomes less than \$25,000
- 45 to 64 with incomes at \$25,000 to \$49,999

The cohorts with the largest percentage of incomes between \$25,000 and \$49,999 was in the Under 25 cohort with 41.8%.

- 25 to 44 with 30.2%
- 45 to 64 with 24.1%

The cohort with the highest incomes \$100,000 or more is 45 to 64 with 27.6%.

Table 32: 2021 Household Income by Age of Householder

| Households | Pontotoc County | | Ada | |
|---------------------------|-----------------|---------------|-----------------|---------------|
| | Count | Share | Count | Share |
| Total Households | 14,512 | | 6,921 | |
| Median Income | \$55,862 | | \$44,721 | |
| Under 25 Years | 953 | 6.57% | 714 | 10.32% |
| Less than \$25,000 | 353 | 37.04% | 272 | 38.10% |
| \$25,000 to \$49,999 | 397 | 41.66% | 299 | 41.88% |
| \$50,000 to \$74,999 | 86 | 9.02% | 66 | 9.24% |
| \$75,000 to \$99,999 | 85 | 8.92% | 56 | 7.84% |
| \$100,000 to \$149,999 | 11 | 1.15% | 0 | 0.00% |
| \$150,000 or more | 21 | 2.20% | 21 | 2.94% |
| 25-44 Years | 4,841 | 33.36% | 2,353 | 34.00% |
| Less than \$25,000 | 771 | 15.93% | 431 | 18.32% |
| \$25,000 to \$49,999 | 1,119 | 23.12% | 711 | 30.22% |
| \$50,000 to \$74,999 | 1,067 | 22.04% | 495 | 21.04% |
| \$75,000 to \$99,999 | 736 | 15.20% | 354 | 15.04% |
| \$100,000 to \$149,999 | 710 | 14.67% | 249 | 10.58% |
| \$150,000 or more | 438 | 9.05% | 113 | 4.80% |
| 45-64 Years | 4,996 | 34.43% | 1,984 | 28.67% |
| Less than \$25,000 | 794 | 15.89% | 423 | 21.32% |
| \$25,000 to \$49,999 | 991 | 19.84% | 480 | 24.19% |
| \$50,000 to \$74,999 | 906 | 18.13% | 357 | 17.99% |
| \$75,000 to \$99,999 | 577 | 11.55% | 175 | 8.82% |
| \$100,000 to \$149,999 | 1,077 | 21.56% | 341 | 17.19% |
| \$150,000 or more | 651 | 13.03% | 208 | 10.48% |
| 65 Years and Older | 3,814 | 26.28% | 1,586 | 22.92% |
| Less than \$25,000 | 1,136 | 29.79% | 572 | 36.07% |
| \$25,000 to \$49,999 | 1,016 | 26.64% | 406 | 25.60% |
| \$50,000 to \$74,999 | 790 | 20.71% | 272 | 17.15% |
| \$75,000 to \$99,999 | 344 | 9.02% | 125 | 7.88% |
| \$100,000 to \$149,999 | 313 | 8.21% | 86 | 5.42% |
| \$150,000 or more | 215 | 5.64% | 107 | 6.75% |

Source: U.S. Census Bureau, 2021 American Community Survey**

****Census data utilized here and throughout this report is the most recent available data. However, it trails the present year by 2 years it should be understood that housing cost burden and demand for affordable housing may be much greater than shown in this report due to circumstances that have occurred since 2021**

According to ACS, median household income for all households in Ada was \$44,721 compared to the County at \$55,862.

The Ada median household income for owner households was \$65,807 and \$32,469 for renter households.

In Pontotoc County, owner households outnumbered renter households. The opposite is true for Ada.

The county's households were 64% (9,291) owner-occupied and 36% (5,221) renter-occupied. The City of Ada had 46% of households in owner-occupied housing with 54% in renter-occupied housing.

The greatest number of households in Ada by income for both owners and renters were less than \$25,000 to \$74,999.

Table 33: 2021 Household Income by Tenure

| Occupied Housing Units | Pontotoc County | | Ada | |
|------------------------|-----------------|--------|-----------------|--------|
| | Count | Share | Count | Share |
| Total | 14,512 | | 6,921 | |
| Median Income | \$55,862 | | \$44,721 | |
| Owner-Occupied | 9,291 | 64.00% | 3,209 | 46.40% |
| Less than \$25,000 | 1,543 | 14.99% | 669 | 19.54% |
| \$25,000 to \$49,999 | 2,296 | 24.71% | 784 | 24.43% |
| \$50,000 to \$74,999 | 1,843 | 19.84% | 538 | 16.77% |
| \$75,000 to \$99,999 | 1,426 | 15.35% | 393 | 12.25% |
| \$100,000 to \$149,999 | 1,534 | 16.51% | 598 | 18.64% |
| \$150,000 or more | 649 | 6.99% | 227 | 7.07% |
| Median Income | \$69,963 | | \$65,807 | |
| Renter-Occupied | 5,221 | 36.00% | 3,712 | 53.60% |
| Less than \$25,000 | 2,340 | 38.86% | 1,810 | 48.76% |
| \$25,000 to \$49,999 | 1,476 | 28.27% | 1,007 | 27.13% |
| \$50,000 to \$74,999 | 782 | 14.98% | 516 | 13.90% |
| \$75,000 to \$99,999 | 350 | 6.70% | 217 | 5.85% |
| \$100,000 to \$149,999 | 239 | 4.58% | 135 | 3.64% |
| \$150,000 or more | 34 | 0.65% | 27 | 0.73% |
| Median Income | \$34,588 | | \$32,469 | |

Source: U.S. Census Bureau, 2021 American Community Survey

Housing Cost-Burdened Households

The table displays data showing age of householder by monthly owner costs and gross rent as a share of household income.

In total there were 14,604 households within Pontotoc County. Of those approximately 36% (5,104) were renters and 64% (9,500) were owners.

Householders aged 35 to 64 made up the largest age cohort with 7,464 households which represented 46% of all renter households and 54% of all owners in the county.

Table 34: 2021 Pontotoc County Housing Costs As A Percentage of Household Income by Age

| Pontotoc County | Renter-Occupied | | Owner-Occupied | |
|--------------------------------------|-----------------|---------------|----------------|---------------|
| | Count | Share | Count | Share |
| Total | 5,104 | 34.95% | 9,500 | 65.05% |
| Householder 15 to 24 years | 815 | 15.97% | 138 | 1.45% |
| Less than 20.0 percent | 163 | 20.00% | 40 | 28.99% |
| 20.0 to 24.9 percent | 132 | 16.20% | 19 | 13.77% |
| 25.0 to 29.9 percent | 74 | 9.08% | 0 | 0.00% |
| 30.0 to 34.9 percent | 112 | 13.74% | 36 | 26.09% |
| 35.0 percent or more | 280 | 34.36% | 43 | 31.16% |
| Not computed | 54 | 6.63% | 0 | 0.00% |
| Householder 25 to 34 years | 1,189 | 23.30% | 1,184 | 12.46% |
| Less than 20.0 percent | 433 | 36.42% | 695 | 58.70% |
| 20.0 to 24.9 percent | 223 | 18.76% | 144 | 12.16% |
| 25.0 to 29.9 percent | 161 | 13.54% | 71 | 6.00% |
| 30.0 to 34.9 percent | 68 | 5.72% | 109 | 9.21% |
| 35.0 percent or more | 245 | 20.61% | 165 | 13.94% |
| Not computed | 59 | 4.96% | 0 | 0.00% |
| Householder 35 to 64 years | 2,355 | 46.14% | 5,109 | 53.78% |
| Less than 20.0 percent | 885 | 37.58% | 3,713 | 72.68% |
| 20.0 to 24.9 percent | 286 | 12.14% | 563 | 11.02% |
| 25.0 to 29.9 percent | 314 | 13.33% | 346 | 6.77% |
| 30.0 to 34.9 percent | 162 | 6.88% | 125 | 2.45% |
| 35.0 percent or more | 493 | 20.93% | 327 | 6.40% |
| Not computed | 215 | 9.13% | 35 | 0.69% |
| Householder 65 years and over | 745 | 14.60% | 3,069 | 32.31% |
| Less than 20.0 percent | 136 | 18.26% | 2,226 | 72.53% |
| 20.0 to 24.9 percent | 113 | 15.17% | 234 | 7.62% |
| 25.0 to 29.9 percent | 86 | 11.54% | 134 | 4.37% |
| 30.0 to 34.9 percent | 38 | 5.10% | 146 | 4.76% |
| 35.0 percent or more | 269 | 36.11% | 301 | 9.81% |
| Not computed | 103 | 13.83% | 28 | 0.91% |

Source: U.S. Census Bureau, 2021 American Community Survey

Housing cost burdened households are defined as paying greater than 30% of household income toward housing costs alone. Table 37 shows levels of housing cost burden in both the City and County for home owners.

There are 1,252 (13.2%) cost burdened owner occupied households in the County and 371 (12.8%) in the City. As one would expect, lower-income owner occupied households had the greatest shares of households with housing cost burdens.

Housing cost burden for homeowners was most prevalent in the \$20,000 to \$34,999 households in the County. The City was at \$35,000 to \$49,999. Cost burdened home owners in those income ranges represented 1.7% of all of the county's households and 2.6% of owner occupied households. The City was at 3.3% and 1.5% respectively.

County owners making \$49,999 and less represented 21% of all households, and 32% of all owners; the City was 15% and 33% respectively. The 1,025 County cost burdened owners making \$49,999 and less represented 7% of all households and 10% of all County owners while the 321 City cost burdened owners represented 11% and 5% respectively for City owners.

Of the 1,025 County cost burdened owners making \$49,999 and less, 841 (82%) made \$34,999 or less which represented 6% of all households and 9% of all owners. The City's 321 cost burdened owners making \$49,999 and less, 225 (70%) made \$34,999 or less which represented 3% of all households and 8% of all owners

It should be noted that in some cases entry-level first-time home buyers tend to be focused in the \$49,000 and less household income ranges.

Table 35: 2021 Housing Costs as a Percentage of Household Income – Owner-Occupied Housing by Income

| Owner-Occupied | Pontotoc County | | Ada | |
|-----------------------------|-----------------|----------------|--------------|----------------|
| | Count | Share | Count | Share |
| Total Housing Units | 14,604 | 100.00% | 6,619 | 100.00% |
| Owner-Occupied Units | 9,500 | 65.05% | 2,893 | 43.71% |
| Less than \$20,000 | 945 | 9.95% | 238 | 8.23% |
| Less than 20 percent | 116 | 1.22% | 44 | 1.52% |
| 20 to 29 percent | 233 | 2.45% | 79 | 2.73% |
| 30 percent or more | 596 | 6.27% | 115 | 3.98% |
| \$20,000 to \$34,999 | 1,138 | 11.98% | 397 | 13.72% |
| Less than 20 percent | 628 | 55.18% | 194 | 48.87% |
| 20 to 29 percent | 265 | 23.29% | 93 | 23.43% |
| 30 percent or more | 245 | 21.53% | 110 | 27.71% |
| \$35,000 to \$49,999 | 983 | 10.35% | 332 | 11.48% |
| Less than 20 percent | 648 | 65.92% | 183 | 55.12% |
| 20 to 29 percent | 151 | 15.36% | 53 | 15.96% |
| 30 percent or more | 184 | 18.72% | 96 | 28.92% |
| \$50,000 to \$74,999 | 1,938 | 20.40% | 538 | 18.60% |
| Less than 20 percent | 1,336 | 68.94% | 337 | 62.64% |
| 20 to 29 percent | 429 | 22.14% | 173 | 32.16% |
| 30 percent or more | 173 | 8.93% | 28 | 5.20% |
| \$75,000 or more | 4,433 | 46.66% | 1,376 | 47.56% |
| Less than 20 percent | 3,946 | 89.01% | 1,225 | 89.03% |
| 20 to 29 percent | 433 | 9.77% | 129 | 9.38% |
| 30 percent or more | 54 | 1.22% | 22 | 1.60% |
| Zero or negative income | 63 | 0.66% | 12 | 0.41% |

Source: U.S. Census Bureau, 2021 American Community Survey

The table below shows owner households that paid 30% and greater in each income bracket.

Table 36: 2021 Estimated Ada Affordable For Sale Housing Need by Income Range, 2021

| Income Range | # Cost-Burdened Households | For-Sale Price Needed |
|----------------------|----------------------------|------------------------|
| Less than \$20,000 | 115 | \$50,000 |
| \$20,000 to \$34,999 | 110 | \$50,000 to \$100,000 |
| \$35,000 to \$49,999 | 96 | \$100,000 to \$150,000 |
| Total | 321 | - |

Source: US Census Bureau American Community Survey 2021 1-Year Estimate

As with homeowners, low-income renters tend to be considerably more cost-burdened than higher-income renters. In Pontotoc County renter housing cost burden is most pronounced for renters at Less than \$20,000 with 82.24% cost-burdened renter households (940).

The same is true in the City with 734 renters or 81% of all renters earning less than \$20,000.

There were 3,074 County renter households that made \$50,000 or less. This represented a share of 21% of all households, and 60% of renter households. Of these, 1,649 or 54% were cost-burdened.

Table 37: 2021 Housing Costs as a Percentage Of Household Income – Renter-Occupied Housing by Income

| Renter-Occupied | Pontotoc County | | Ada | |
|------------------------------|-----------------|---------------|--------------|---------------|
| | Count | Share | Count | Share |
| Total Housing Units | 14,604 | | 6,619 | |
| Renter-Occupied Units | 5,104 | 34.95% | 3,726 | 56.29% |
| Less than \$20,000 | 1,143 | 22.39% | 904 | 24.26% |
| Less than 20 percent | 68 | 5.95% | 56 | 6.19% |
| 20 to 29 percent | 135 | 11.81% | 114 | 12.61% |
| 30 percent or more | 940 | 82.24% | 734 | 81.19% |
| \$20,000 to \$34,999 | 1,170 | 22.92% | 929 | 24.93% |
| Less than 20 percent | 142 | 12.14% | 114 | 12.27% |
| 20 to 29 percent | 414 | 44.04% | 299 | 40.74% |
| 30 percent or more | 614 | 52.48% | 516 | 55.54% |
| \$35,000 to \$49,999 | 761 | 14.91% | 600 | 16.10% |
| Less than 20 percent | 175 | 23.00% | 105 | 17.50% |
| 20 to 29 percent | 491 | 64.52% | 402 | 67.00% |
| 30 percent or more | 95 | 12.48% | 93 | 15.50% |
| \$50,000 to \$74,999 | 866 | 16.97% | 626 | 16.80% |
| Less than 20 percent | 527 | 60.85% | 355 | 56.71% |
| 20 to 29 percent | 321 | 37.07% | 257 | 41.05% |
| 30 percent or more | 18 | 2.08% | 14 | 2.24% |
| \$75,000 or more | 733 | 14.36% | 458 | 12.29% |
| Less than 20 percent | 705 | 96.18% | 437 | 95.41% |
| 20 to 29 percent | 28 | 3.82% | 21 | 4.59% |
| 30 percent or more | 0 | 0.00% | 0 | 0.00% |
| Zero or negative income | 88 | 1.72% | 66 | 1.77% |
| No cash rent | 343 | 6.72% | 143 | 3.84% |

Source: U.S. Census Bureau, 2021 American Community Survey

There were 2,433 City renter households that made \$50,000 or less. This represented a share of 37% of all households, and 65% of renter households. Of these, 1343 or 55% were cost-burdened.

Of the 2,313 County renter households making \$34,999 and less 1,554 (67.2%) were housing cost burdened. This represented 10% of all households and 30% of all renters.

Of the 1,833 City renter households making \$34,999 and less 1,250 (68.2%) were housing cost burdened. This represented 19% of all households and 33% of all renters.

In total there were 1,667 County renter households that paid 30% or more toward housing which represented 11% of all households and 32% of renters.

In total there were 1,357 City renter households that paid 30% or more toward housing which represented 20% of all households and 36% of renters.

The table below shows renter households that paid 30% and greater in each income bracket.

Table 38: 2021 Estimated Ada Affordable Rental Housing Need by Income Range, 2021

| | # Cost-Burdened Households | Monthly Rent Range Needed |
|----------------------|----------------------------|---------------------------|
| Less than \$20,000 | 734 | Under \$500 |
| \$20,000 to \$34,999 | 516 | \$500 to \$875 |
| \$35,000 to \$49,999 | 93 | \$875 to \$1,250 |
| Total | 1,343 | - |

Source: US Census Bureau American Community Survey 2021 1-Year Estimate

Owners

In Pontotoc County 36% (5,245) of owner-occupied households had a mortgage and 29% (4,255) did not have a mortgage.

In Ada 27% (1,769) of owner-occupied households had a mortgage and 17% (1,124) did not have a mortgage.

About 312 (18%) with a mortgage and 59 or 5% without a mortgage in Ada paid 30% or more of their income on housing.

Typically shares of housing cost burden occur at lower rates for households without a mortgage as what is typically the largest cost for owned housing is no longer a concern.

Approximately 61% (1,086) of homeowners with a mortgage paid less than 20% of their income in housing costs and 80% (897) without a mortgage paid less than 20%.

This data shows that longtime residents of the city have been able to pay off their home and enjoy a comfortable level of affordability while owners with a mortgage, presumably those that are more recent owners, could be facing higher margins of income dedicated to housing cost than longtime owners.

Table 39: 2021 Monthly Owner Costs as a Share Of Household Income

| Owner-Occupied | Pontotoc County | | Ada | |
|-----------------------------------------|-----------------|----------------|--------------|----------------|
| | Count | Share | Count | Share |
| Total Households | 14,604 | 100.00% | 6,619 | 100.00% |
| Total Owner-Occupied | 9,500 | 65.05% | 2,893 | 43.71% |
| Housing units with a mortgage | 5,245 | 35.91% | 1,769 | 26.73% |
| Less than 10.0 percent | 564 | 10.75% | 159 | 8.99% |
| 10.0 to 14.9 percent | 1,634 | 31.15% | 546 | 30.86% |
| 15.0 to 19.9 percent | 1,116 | 21.28% | 381 | 21.54% |
| 20.0 to 24.9 percent | 626 | 11.94% | 255 | 14.41% |
| 25.0 to 29.9 percent | 427 | 8.14% | 104 | 5.88% |
| 30.0 to 34.9 percent | 285 | 5.43% | 110 | 6.22% |
| 35.0 to 39.9 percent | 145 | 2.76% | 92 | 5.20% |
| 40.0 to 49.9 percent | 99 | 1.89% | 37 | 2.09% |
| 50.0 percent or more | 334 | 6.37% | 73 | 4.13% |
| Not computed | 15 | 0.29% | 12 | 0.68% |
| 30.0 percent or more | 863 | 16.45% | 312 | 17.64% |
| Housing units without a mortgage | 4,255 | 29.14% | 1,124 | 16.98% |
| Less than 10.0 percent | 2,158 | 50.72% | 511 | 45.46% |
| 10.0 to 14.9 percent | 771 | 18.12% | 242 | 21.53% |
| 15.0 to 19.9 percent | 431 | 10.13% | 144 | 12.81% |
| 20.0 to 24.9 percent | 334 | 7.85% | 128 | 11.39% |
| 25.0 to 29.9 percent | 124 | 2.91% | 40 | 3.56% |
| 30.0 to 34.9 percent | 131 | 3.08% | 23 | 2.05% |
| 35.0 to 39.9 percent | 86 | 2.02% | 18 | 1.60% |
| 40.0 to 49.9 percent | 69 | 1.62% | 0 | 0.00% |
| 50.0 percent or more | 103 | 2.42% | 18 | 1.60% |
| Not computed | 48 | 1.13% | 0 | 0.00% |
| 30.0 percent or more | 389 | 9.14% | 59 | 5.25% |

Source: U.S. Census Bureau, 2021 American Community Survey

As one would expect, the share of homeowners paying 30% or more of income for housing falls as household incomes increase.

- A total of 371 (13%) out of 2,893 owner households were housing cost burdened in Ada.
- There were 979 (34%) owner households in income ranges less than \$50,000; 321 households in those incomes (11%) paid 30% or more on housing.

Table 40: 2021 Monthly Owner Costs Greater Than 30 Percent of Household Income by Income

| Owner-Occupied | Pontotoc County | | Ada | |
|------------------------------|-----------------|----------------|--------------|----------------|
| | Count | Share | Count | Share |
| Total Households | 14,604 | 100.00% | 6,619 | 100.00% |
| Total Owner Occupied | 9,500 | 65.05% | 2,893 | 43.71% |
| Total In Income Range | | | | |
| Less than \$10,000 | 356 | 3.75% | 50 | 1.73% |
| \$10,000 to \$19,999 | 652 | 6.86% | 200 | 6.91% |
| \$20,000 to \$34,999 | 1,138 | 11.98% | 397 | 13.72% |
| \$35,000 to \$49,999 | 983 | 10.35% | 332 | 11.48% |
| \$50,000 to \$74,999 | 1,938 | 20.40% | 538 | 18.60% |
| \$75,000 to \$99,999 | 1,305 | 13.74% | 474 | 16.38% |
| \$100,000 or more | 1,843 | 19.40% | 480 | 16.59% |
| 30% or more of Income | 1,252 | 13.18% | 371 | 12.82% |
| Less than \$10,000 | 234 | 2.46% | 9 | 0.31% |
| \$10,000 to \$19,999 | 362 | 3.81% | 106 | 3.66% |
| \$20,000 to \$34,999 | 245 | 2.58% | 110 | 3.80% |
| \$35,000 to \$49,999 | 184 | 1.94% | 96 | 3.32% |
| \$50,000 to \$74,999 | 173 | 1.82% | 28 | 0.97% |
| \$75,000 to \$99,999 | 36 | 0.38% | 22 | 0.76% |
| \$100,000 or more | 18 | 0.19% | 0 | 0.00% |

Source: U.S. Census Bureau, 2021 American Community Survey

- The share of homeowners who paid 30% or greater of their income on housing was concentrated heavily to 25 to 34 years and 65 years and over householder groups in the City.
- The estimates show that only 17% (498) of owner-occupied householders were under 35 in Ada.
- This shows that for the two youngest age groups for-sale housing appears difficult to attain.
- This may be due to lack of supply of acceptable home quality and/or price, ability to qualify for home financing, employment and wage gaps or lack of attractiveness or opportunities for homeownership enticing to these ages.

Table 41: 2021 Monthly Owner Costs Greater Than 30% Percent of Household Income by Age

| Owner-Occupied | Pontotoc County | | Ada | |
|-------------------------------|-----------------|----------------|--------------|----------------|
| | Count | Share | Count | Share |
| Total Households | 14,604 | 100.00% | 6,619 | 100.00% |
| Total | 9,500 | 65.05% | 2,893 | 43.71% |
| | | | | |
| Total In Age Range | | | | |
| Householder 15 to 24 years | 138 | 1.45% | 90 | 3.11% |
| Householder 25 to 34 years | 1,184 | 12.46% | 408 | 14.10% |
| Householder 35 to 64 years | 5,109 | 53.78% | 1,365 | 47.18% |
| Householder 65 years and over | 3,069 | 32.31% | 1,030 | 35.60% |
| | | | | |
| 30% or more of Income | | | | |
| Householder 15 to 24 years | 79 | 0.83% | 57 | 1.97% |
| Householder 25 to 34 years | 274 | 2.88% | 104 | 3.59% |
| Householder 35 to 64 years | 452 | 4.76% | 84 | 2.90% |
| Householder 65 years and over | 447 | 4.71% | 126 | 4.36% |

Source: U.S. Census Bureau, 2021 American Community Survey

Renters

- Out of 3,726 renters in Ada, approximately 36% (1,357) of renter households were housing cost burdened.
- About 16% (624) of renter households spent 50% or more of their income on housing.
- Further investigation into which rental units and properties in the city could be contributing to the share of renters paying 50% or more of their income on rent may lead to suggestions regarding the mitigation of certain causes of severely cost burdened rental units.
- These could be blighted, inefficient single family or multifamily properties that may also be charging more than their true value given their condition due to a lack of new or recent market rate rental units.
- The median gross rent as a share of income for Ada was 25.9% and 24.8% in the County.

Table 42: 2021 Gross Rent as a Percentage Of Household Income

| Renter-Occupied | Pontotoc County | | Ada | |
|-----------------------------------------------------|-----------------|---------------|---------------|---------------|
| | Count | Share | Count | Share |
| Total Rental Households | 5,104 | | 3,726 | |
| Less than 10.0 percent | 253 | 4.96% | 154 | 4.13% |
| 10.0 to 14.9 percent | 587 | 11.50% | 373 | 10.01% |
| 15.0 to 19.9 percent | 777 | 15.22% | 540 | 14.49% |
| 20.0 to 24.9 percent | 754 | 14.77% | 607 | 16.29% |
| 25.0 to 29.9 percent | 635 | 12.44% | 486 | 13.04% |
| 30.0 to 34.9 percent | 380 | 7.45% | 311 | 8.35% |
| 35.0 to 39.9 percent | 246 | 4.82% | 199 | 5.34% |
| 40.0 to 49.9 percent | 274 | 5.37% | 223 | 5.98% |
| 50.0 percent or more | 767 | 15.03% | 624 | 16.75% |
| Not computed | 431 | 8.44% | 209 | 5.61% |
| 30.0 percent or more | 1,667 | 32.66% | 1,357 | 36.42% |
| Median gross rent as a % of household income | 24.80% | | 25.90% | |

Source: U.S. Census Bureau, 2021 American Community Survey

Table 43: 2021 Monthly Renter Costs Greater Than 30% Percent of Household Income by Age

| Renter-Occupied | Pontotoc County | | Ada | |
|--------------------------------|-----------------|----------------|--------------|----------------|
| | Count | Share | Count | Share |
| Total Households | 14,604 | 100.00% | 6,619 | 100.00% |
| Total Renter Households | 5,104 | 100.0% | 3,726 | 100.0% |
| Total In Age Range | | | | |
| Householder 15 to 24 years | 815 | 15.97% | 624 | 16.75% |
| Householder 25 to 34 years | 1,189 | 23.30% | 876 | 23.51% |
| Householder 35 to 64 years | 2,355 | 46.14% | 1,688 | 45.30% |
| Householder 65 years and over | 745 | 14.60% | 538 | 14.44% |
| 30% or more of Income | | | | |
| Householder 15 to 24 years | 392 | 7.68% | 314 | 8.43% |
| Householder 25 to 34 years | 313 | 6.13% | 252 | 6.76% |
| Householder 35 to 64 years | 655 | 12.83% | 559 | 15.00% |
| Householder 65 years and over | 307 | 6.01% | 232 | 6.23% |

Source: U.S. Census Bureau, 2021 American Community Survey

- The share of renters in Ada paying 30% or greater of their income on housing costs was most prevalent in 35 to 44 years and 15 to 24 with 24% of all renters in the city.
- Householders age 65 and over are the least cost-burdened (6.23%).
- Renters 35 to 64 (559) are cost-burdened in the city; this could be enough renters for a Senior housing/Active adult project which would include renters age 55+.

Table 44: 2021 Monthly Renter Costs Greater Than 30% Percent of Household Income by Income

| Renter-Occupied | Pontotoc County | | Ada | |
|--------------------------------|-----------------|----------------|--------------|----------------|
| | Count | Share | Count | Share |
| Total Households | 14,604 | 100.00% | 6,619 | 100.00% |
| Total Renter Households | 5,104 | | 3,726 | |
| Total In Income Range | | | | |
| Less than \$10,000 | 450 | 8.82% | 350 | 9.39% |
| \$10,000 to \$19,999 | 874 | 17.12% | 653 | 17.53% |
| \$20,000 to \$34,999 | 1,256 | 24.61% | 970 | 26.03% |
| \$35,000 to \$49,999 | 868 | 17.01% | 642 | 17.23% |
| \$50,000 to \$74,999 | 911 | 17.85% | 652 | 17.50% |
| \$75,000 to \$99,999 | 437 | 8.56% | 236 | 6.33% |
| \$100,000 or more | 308 | 6.03% | 223 | 5.98% |
| 30% or More of Income | | | | |
| Less than \$10,000 | 285 | 5.58% | 244 | 6.55% |
| \$10,000 to \$19,999 | 655 | 12.83% | 490 | 13.15% |
| \$20,000 to \$34,999 | 614 | 12.03% | 516 | 13.85% |
| \$35,000 to \$49,999 | 95 | 1.86% | 93 | 2.50% |
| \$50,000 to \$74,999 | 18 | 0.35% | 14 | 0.38% |
| \$75,000 to \$99,999 | 0 | 0.00% | 0 | 0.00% |
| \$100,000 or more | 0 | 0.00% | 0 | 0.00% |

Source: U.S. Census Bureau, 2021 American Community Survey

- Housing cost burden was primarily focused in renter households with incomes of \$10,000 to \$34,999 with 1,006 or 19% of all households and 27% of all renters.
- According to the data 14 renter households (0.38%) in the city that made \$50,000 or more were housing cost burdened.
- This data appears to signal demand for rental units affordable to lower income renter household incomes.
- The table on the following page illustrates the maximum prices of rental and for-sale housing that meet the 30% of income threshold at the median income levels in several different demographic categories.

Table 45: Maximum Housing Cost at 30% of Median Income

| Income Type | Income | Maximum Rent | Maximum For-Sale |
|------------------------------------------------------|----------|--------------|------------------|
| 2023 PCensus Ada Median Household Income | \$53,082 | \$1,327 | \$141,000 |
| 2023 PCensus Pontotoc County Median Household Income | \$61,711 | \$1,543 | \$177,500 |
| 3Q2022 QCEW Pontotoc County Avg. Weekly Wage | \$49,660 | \$1,242 | \$126,000 |
| 2021 ACS Ada Med. HH Income | \$44,721 | \$1,118 | \$105,000 |
| 2021 ACS Ada Owner Median Income | \$65,807 | \$1,645 | \$195,000 |
| 2021 ACS Ada Renter Median Income | \$32,469 | \$812 | \$52,500 |
| 2021 ACS Pontotoc County Med. HH Income | \$55,862 | \$1,397 | \$152,500 |
| 2021 ACS Pontotoc County Owner Median Income | \$69,963 | \$1,749 | \$212,500 |
| 2021 ACS Pontotoc County Renter Median Income | \$34,588 | \$865 | \$62,500 |

Key Points of Housing Cost Burden Analysis

- There were 14,604 total households in the Pontotoc County. Of those approximately 36% (5,104) were renters and 65% (9,500) were owners
- Median household income in the County was \$55,862; Ada's median income was \$44,721.
- Ada had 6,921 households with 46% owner occupied and 54% renter occupied.
- In Pontotoc County, owner households outnumbered renter households. The opposite is true for Ada.
- The largest renter cohorts by income were the 2,340 who made less than \$25,000 followed by 1,476 renters who made \$25k to \$49,999 in the County. In the City, the same was true with 1,810 (49%) and 1,007 (27) respectively.
- The largest owner cohorts by income were 784 who made \$25,000 to \$49,999 followed by 669 owners who made less than \$25,000 in the City.
- Householders aged 35 to 64 made up the largest age cohort with 5,109 households which represented 54% of all households in Ada.
- In total there were 1,357 renter households that paid 30% or more toward housing which represented 19% of all households and 36% of renters in Ada. About 16% (624) of renter households spent 50% or more of their income on housing.
- In Ada there are 371 cost burdened owner-occupied households. There were 979 (34%) owner households in income ranges less than \$50,000; 321 households in those incomes (11%) paid 30% or more on housing.
- About 17% (312) of homeowners with a mortgage in the city and 5% (59) without a mortgage paid 30% or more of their income on housing in Ada.
- The share of homeowners in Ada who paid 30% or greater of their income on housing was concentrated heavily in the cohort 65 years and over householder groups. Followed by age 25 to 34.

HOUSING SUPPLY ASSESSMENT

Existing Home Market – Rental Units

This section examines the latest market trends for rental units in Ada, looking specifically at local data gathered through field research by CDS regarding existing rental units and properties. Both single family rental houses and multifamily complexes were examined. About 51% of Ada households (3,639) rent their home, according to the 2023 PCensus estimates (p.39).

Single Family Detached Rental Units

While nearly 51% of Ada households rent their home, only around 10% of housing units (836) in Ada are in multifamily structures (5 to over 50 units), suggesting that 39% of Ada households (about 2,800) rent a single family house or unit of some type. Quantifying the exact number of single family rental houses in any market is tremendously difficult, as is assembling rent and occupancy data in a near-comprehensive or truly representative way. Given these issues, CDS instead conducted several interviews with owners and managers of single family rental properties, as well as with others familiar with the rental housing in Ada, in order to get a sense of the single family rental market's opportunities and challenges.

Here are the key takeaways from these interviews:

- Occupancies are very healthy and units are rented very quickly once they become available, which is not often according to many property managers.
- Vacant units are regularly leased within days of becoming available. Typically this occurs without advertising, either due to the presence of a waitlist of potential renters or, quite often, due to word of mouth.
- Floorplans can vary significantly, though most interviewees rented out houses with at least 3 bedrooms and usually 1 and a half bathrooms. Houses with only 1 bathroom were not uncommon, and some 2 bedroom 2 bathroom homes were available as well.
- Duplexes are popular, especially as new construction rental properties.
- Rental housing is found throughout Ada, though the overwhelming majority of houses (approximately 80%) that are located on the city's northwest side are believed to be rentals.
- Due to housing demand outstripping supply, prices for rental homes are considered quite high, most topping \$800 per month and many well over \$1,000 per month.
- Many rents are tied to the housing allowances provided by the Chickasaw Nation, in some cases this amount is used as a minimum rental price.
- A lot of the available rental housing stock is older and often of middling or poor quality, which has not had a significant effect on prices due to high demand and constrained supply.

Multifamily Housing Supply

Multifamily units account for a small share of housing in Ada, just an estimated 9.9% (836) of the 8,433 housing units in the City, according to the 2023 PCensus estimates. CDS was able to account for 749 apartment units located in 23 different apartment complexes with 5 to over 50 units in Ada.

The average market rent in Ada is \$554 per unit with units ranging from \$362 to \$768. The vacancy is low at 1.8%. There are no new units under construction.

The unit mix of apartments in Ada consists of 44% one bedrooms, 43% two bedrooms, 12% three bedrooms and 0.4% four bedrooms.

The table below shows the data CDS was able to assemble on these apartment complexes and their unit mixes.

Table 46: Ada Area Apartment Complexes, Unit Types, and Rents

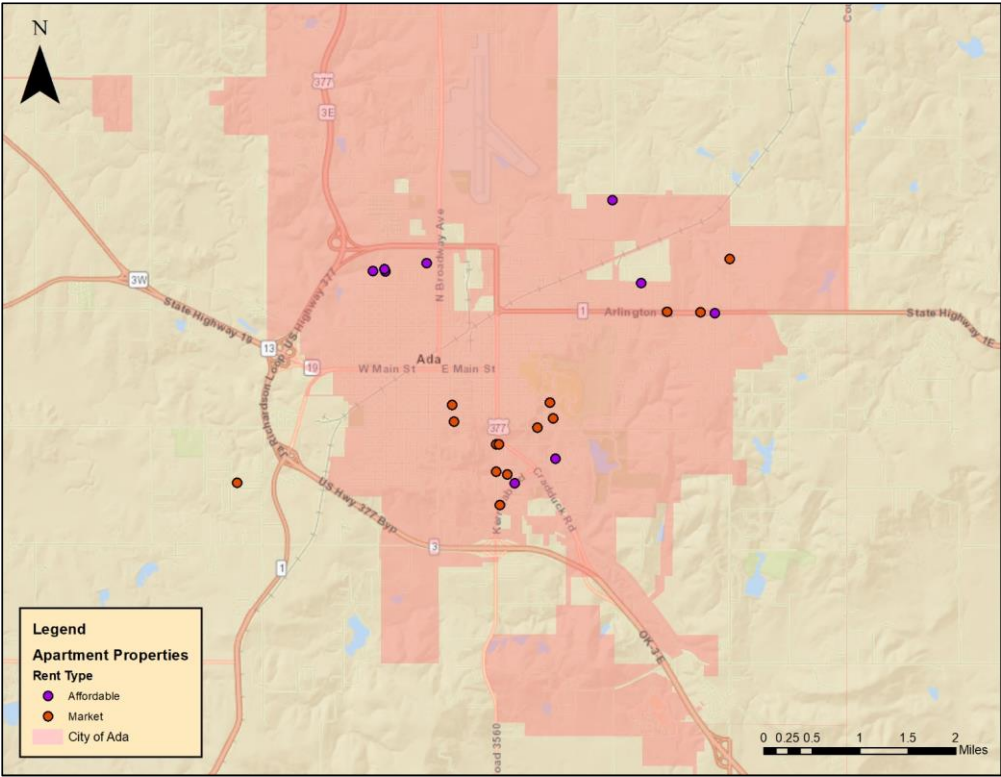
| Number | Type | Complex | Address | Total Units | Bed/Bath | SF | Units | Monthly Rent |
|--------|------------|--------------------------|-----------------------------|-------------|----------|------|-------|--------------|
| 1 | Market | Tanglewood Terrace | 1100 E 18 th | 60 | 1/1 | 663 | 16 | \$504 |
| | | | | | 2/2 | 920 | 36 | \$601 |
| | | | | | 3/2 | 1215 | 8 | \$703 |
| 2 | Market | | 217 E 15th St | 5 | 1/1 | | 1 | |
| | | | | | 2/1 | | 4 | |
| 3 | Market | A & B | 223-225 E 17th St | 2 | 2/1 | | | |
| 4 | Affordable | Oxford Square Apartments | 2001 B St | 56 | 1/1 | | 24 | \$540 |
| | | | | | 2/1 | | 32 | \$641 |
| 5 | Affordable | Legacy Senior Residences | 2001 N Country Club Rd | 42 | 2/1 | 882 | 42 | \$952 |
| 6 | Market | | 13771-13797 Country Rd 1554 | 12 | 1/2 | 1000 | 12 | |
| 9 | Affordable | Ada Village Apartments | 1100 Kerr Lab Rd | 44 | 1/1 | 643 | 8 | \$627 |
| | | | | | 2/1 | 749 | 36 | \$741 |
| 10 | Affordable | Rolling Meadows | 1300 Kerr Lab Rd | 60 | 1/1 | 450 | 16 | \$583 |
| | | | | | 2/1 | 600 | 20 | \$705 |
| | | | | | 3/1.5 | 700 | 20 | \$788 |
| | | | | | 4/1.5 | 900 | 4 | \$860 |
| 11 | Market | | 1214 Legacy Dr | 8 | 2/1 | | 8 | |
| 12 | Market | Sleepy Hollow Apartments | 825-829 S Mississippi Ave | 24 | 2/1 | 810 | 24 | \$690 |
| 13 | Market | Legends Duplexes | 1000-1422 S Mississippi Ave | 12 | 2/2 | 1050 | 6 | \$876 |
| | | | | | 3/2 | 810 | 6 | \$902 |
| 14 | Market | | 1227 S Mississippi Ave | 2 | 2/1 | 1692 | 2 | |
| 15 | Market | | 1704 S Mississippi Ave | 30 | 2/2 | | 16 | |

| Number | Type | Complex | Address | Total Units | Bed/Bath | SF | Units | Monthly Rent |
|--------|------------|-------------------------|-----------------------|-------------|----------|------|-------|--------------|
| | | | | | 3/2 | | 14 | |
| 16 | Market | | 1401 N Monte Vista St | 24 | 3/2 | | 24 | |
| 17 | Affordable | Linden Apartments | 1315 N Oak Ave | 42 | 2/1 | | 24 | |
| | | | | | 3/2 | | 18 | |
| 18 | Market | Oakhurst Apartments | 2406 Oakhurst Dr | 89 | 1/1 | 500 | 49 | \$581 |
| | | | | | 2/1 | 725 | 20 | \$682 |
| | | | | | 2/2 | 950 | 20 | \$758 |
| 19 | Market | | 2600 Oakhurst Dr | 16 | 2/1 | 774 | 16 | |
| 20 | Market | Railhead Townhomes | 800-831 Railhead Dr | 24 | 2/1 | 1197 | 24 | |
| 21 | Market | Terrace Gardens | 1207 E 15th St | 66 | 1/1 | | 66 | |
| 22 | Affordable | The Woodlands | 2820 Arlington St | 15 | Studio | | 15 | |
| 23 | Affordable | Emerald Pointe | 631 W Cottage St | 48 | 1/1 | 812 | 12 | \$475 |
| | | | | | 2/2 | 1127 | 30 | \$573 |
| | | | | | 3/2 | 1189 | 6 | \$666 |
| 24 | Affordable | Emerald Pointe II | 701 W Cottage St | 16 | 2/2 | 1127 | 8 | |
| | | | | | 3/2 | 1189 | 8 | |
| 25 | Affordable | Cottage Lane Apartments | 1318 Nadine Dr | 52 | 1/1 | 658 | 38 | |
| | | | | | 2/1 | 812 | 14 | |

Source: CDS, CoStar, interviews and data made available by the apartment complexes themselves

Map of Ada Area Apartment Complexes

Commented [SS1]: Update for corrected addresses



Source: CDS, CoStar

As with single family rentals, CDS also conducted interviews with managers of apartment complexes and units and made multiple site visits to apartment complexes in Ada, including all of the large market rate complexes. These are the key takeaways from these interviews:

- Occupancy is at or close to 100% at every apartment complex, none are less than 92% occupied.
- Rent-restricted complexes have a slightly higher occupancy than market-rate apartments.
- Most apartment renters are employed in service and blue-collar industries in Ada, including those living in income-restricted complexes.
- Most new renters are moving to Ada from outside of the immediate area, typically to take a job in the city.

Photos of Ada Multifamily Properties





Existing Home Market – Single Family, For-Sale Homes

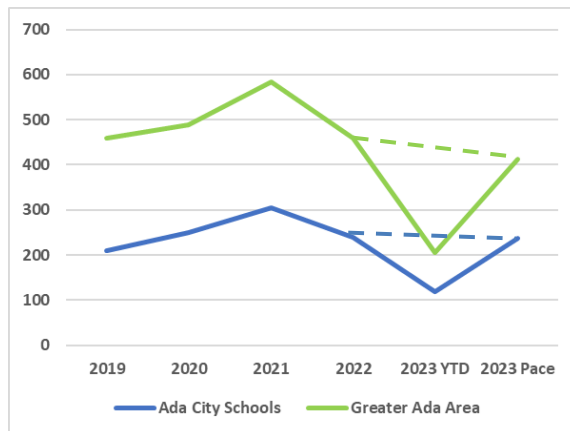
According to 2021 PCensus estimates for Ada there were 8,433 total housing units and 7,157 occupied housing units. Owner occupied units made up 49% (3,518) of the units and renter occupied units made up 51% (3,639). Nearly three-quarters of all housing units in the city are single family detached units, or rather, single family homes that do not share a wall with other housing units. Mobile homes are not uncommon in Ada, representing 3.6% of all housing units (299). It is believed that nearly all of the estimated 3,518 households that own their home in Ada own a single family home of some kind, an overwhelming majority of those owning a single family detached house.

Existing Single Family Supply and Inventory

Single Family sales activity in Ada has increased since 2019, peaking in 2021 and on-track for a similar performance in 2023. If sales and listings continue at the present 2023 pace through the end of the year, sales would be up 12.4% versus 2019 (236 compared with 210) in Ada. Increased demand for single family homes both in Ada and nationally since the beginning of the COVID-19 pandemic in early 2020 was widely discussed in CDS' interviews in Ada and the jump in sales activity seen during that time would indicate that this is true.

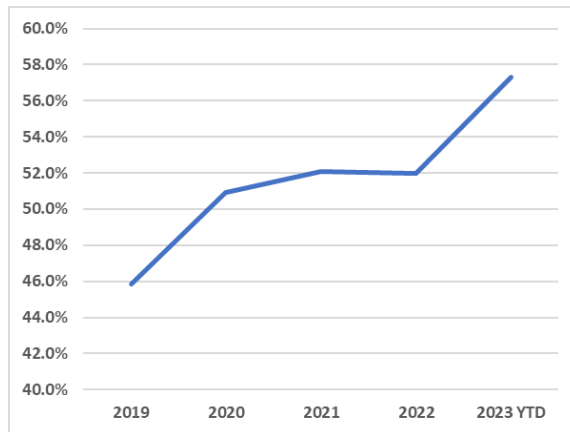
In the greater Ada area, however (which includes the Ada school district as well as the districts of Byng, Latta, Stonewall, and Vanoss), sales are on pace to be 10% lower than in 2019. Thus far in 2023, 57% of sales have been in Ada, while the other school districts have only seen 43% of sales. In 2019, this was nearly the inverse, with only 46% of sales in Ada versus 54% in the other districts.

Home Sales 2019-2023



Source: MLS Technology, Inc. and the Ada Board of REALTORS®, Year-to-date is through June 2023, "Greater Ada Area" includes data from the Ada, Byng, Latta, Stonewall, and Vanoss school districts

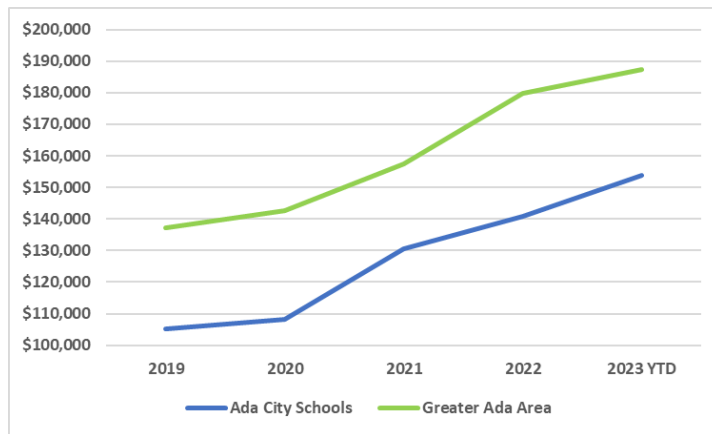
Home Sales 2019-2023 – Share in Ada City Schools Boundary



Source: MLS Technology, Inc. and the Ada Board of REALTORS®, Year-to-date is through June 2023, “Greater Ada Area” includes data from the Ada, Byng, Latta, Stonewall, and Vanoss school districts

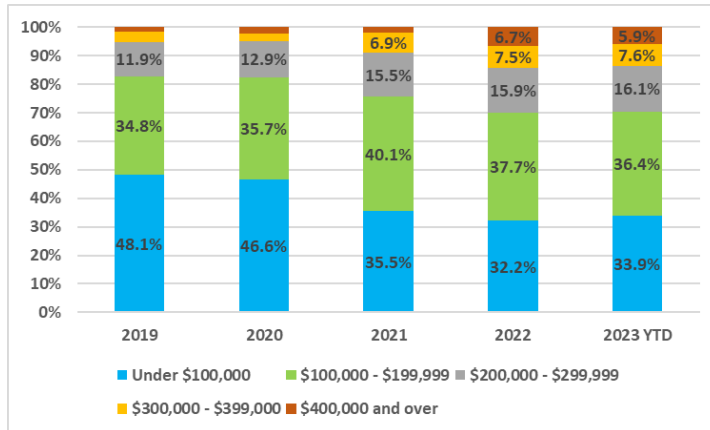
Along with increased sales activity, another proof of the tremendous demand for single family housing in Ada are the sales price trends. Median home sales prices have spiked since 2020 across the Ada area. The median price in 2023 is nearly \$50,000 higher than it was in 2019 in both Ada and the greater area, an increase of 46% for Ada and 36% for the greater area. The median sales price in 2023 topped \$150,000 in Ada and was nearly \$190,000 in the greater area. Year-over-year price increases topped 10% in both areas in 2021 and have approached 10% in Ada in 2023. Houses sold for under \$100,000 made up nearly half of the Ada market in 2019 and now account for about one third of sales. Nearly 30% of houses in Ada have sold for more than \$200,000 in 2023 and 14% have sold for more than \$300,000, a price segment that made up around 5% of sales from in 2019. In the greater Ada area, nearly 20% of homes sold for over \$300,000, a segment that saw less than 7% of sales in 2019.

Median Sale Price 2019-2023



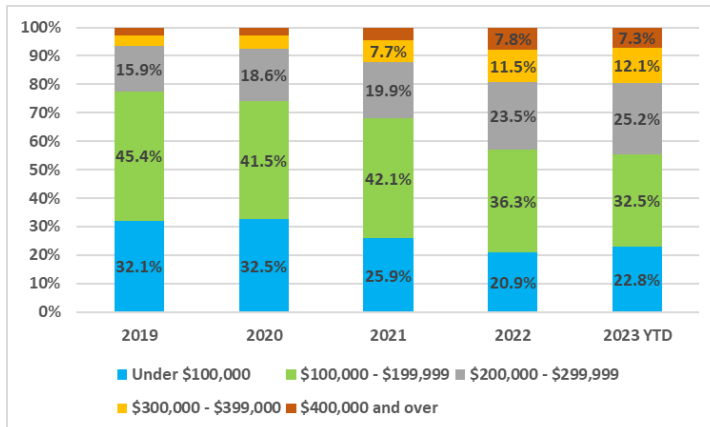
Source: MLS Technology, Inc. and the Ada Board of REALTORS®, Year-to-date is through June 2023, "Greater Ada Area" includes data from the Ada, Byng, Latta, Stonewall, and Vanoss school districts

Home Sales by Price Range 2019-2023 – Ada City Schools Boundary



Source: MLS Technology, Inc. and the Ada Board of REALTORS®, Year-to-date is through June 2023, “Greater Ada Area” includes data from the Ada, Byng, Latta, Stonewall, and Vanoss school districts

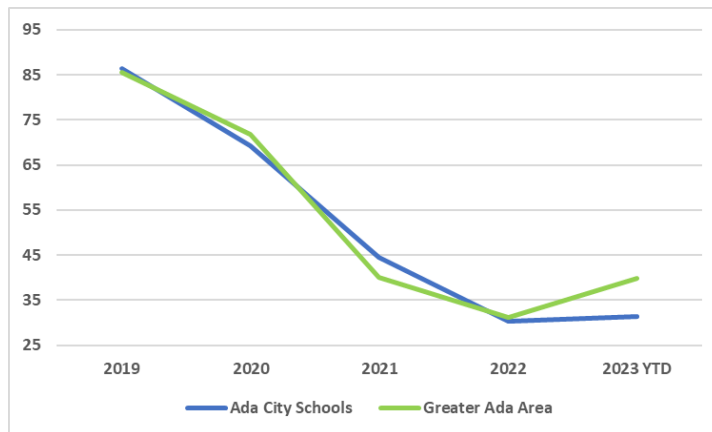
Home Sales by Price Range 2019-2023 – Greater Ada Area



Source: MLS Technology, Inc. and the Ada Board of REALTORS®, Year-to-date is through June 2023, includes data from the Ada, Byng, Latta, Stonewall, and Vanoss school districts

Thus far in 2023 the average number of days a house is on the market has plunged 64% since 2019. This is, perhaps, the most notable sign of the tremendous demand for single family housing in Ada. Transactions occurring so quickly indicates that there is significant competition or significant fear of competition for purchasing homes. Demand for homes is too high for buyers to be willing to wait on purchasing a home.

Average Days on Market 2019-2023 – Ada City Schools Boundary



Source: MLS Technology, Inc. and the Ada Board of REALTORS®, Year-to-date is through June 2023, "Greater Ada Area" includes data from the Ada, Byng, Latta, Stonewall, and Vanoss school districts

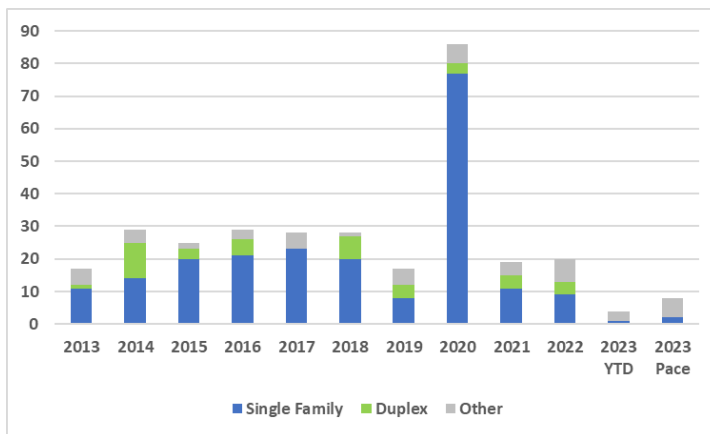
CDS conducted a group interview with four Ada area realtors, organized by the Ada Board of REALTORS®. CDS is very grateful for the help that the Ada Board of REALTORS® provided to this project, both through this interview and for providing the MLS data analyzed above. CDS also interviewed several local developers and builders working in the Ada housing market. The following is a summary of the thoughts expressed in these interviews:

- There is not a strong preference for one school district over another in the greater Ada area, Ada City Schools are considered competitive with the other districts in the region.
- A full time grant writer on staff with the city would facilitate new housing development.
- Regulations about and the quality of the city's alleyways pose challenges to development of new housing on many existing lots.
- Many houses need to be demolished as they have fallen into such a state of disrepair and city code violation that it would not make financial sense to repair them versus build new.
- City codes have posed challenges for new housing developers, either due to requirements considered excessive by developers or because of inconsistent communication of the code to the developers.
- Improved speed from city permitting would also encourage new housing development.
- The city's west side could become a prime area for both investors looking to buy and rent out housing and for first-time homebuyers.
- New "move up" housing is necessary in Ada to keep those looking for a second home from moving out because they cannot find desirable "move up" houses.
- New housing is often built just outside of Ada's city limits as water supplies are not constrained or particularly expensive compared to the city and there are fewer codes to consider when building.

New Single Family Housing Construction

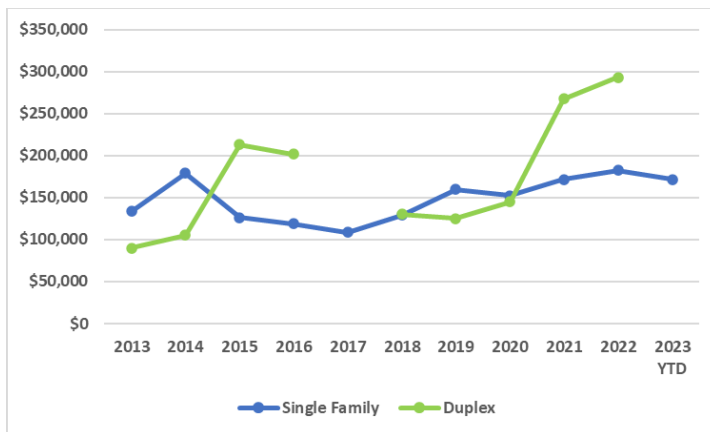
While the demand for housing is high, as indicated by rising rents and prices, high occupancies, and increased sales, new construction in Ada has been limited in recent years with an average of 30 single family permits annually from 2013 through 2023. Nearly 30% of these permits were issued in 2020, and over the past decade over 20% of permits have been issued to the Chickasaw Nation, far and away the largest builder acquiring permits during this time. Average permit values for duplexes have increased notably during the past decade while single family home permit values have increased only slightly.

Ada Housing New Construction Permits Issued 2013-2023



Source: City of Ada, year-to-date is through June 2023

Ada Average Single Family Housing Permit Value 2013-2023



Source: City of Ada, year-to-date is through June 2023

Photos of New Single Family Home Development



STRATEGIC RECOMMENDATIONS

Based on the findings of its research and analysis, CDS has identified a set of strategies and recommendations for the Ada community to consider to support and enable greater affordability and productivity in its housing market.

Infill / Rehab / Redevelopment

The need for an expanded supply of attainable and affordable housing in Ada reveals itself not only in the demand / supply analysis but also in the public input during the study, including the community survey. There is also recognition that one of the best ways to obtain increased supply of moderately-priced housing is through infill, rehabilitation, and redevelopment in the older portions of Ada, particularly in its western half. The community needs to focus on getting better market usage and housing productivity from these neighborhoods, where infrastructure to support housing is already in place and thus the development / construction costs of infrastructure design and construction can be avoided. Lowering land and infrastructure costs is critical in particular for for-sale housing development; analysis indicates that the bulk of the potential first-time buyer workforce in the Ada area needs homes priced from \$150,000 to \$250,000, and it is nearly impossible to build new single family homes in this price range (apart from modular or manufactured homes).

The first step in pursuing this strategy is to remove some barriers and challenges to the creation of more and better housing in these infill locations.

Subdivision and development codes

CDS heard from multiple sources that the City's own regulations make infill development on typical legacy lots very difficult. The City needs to examine several aspects its subdivision and development codes which builders and realtors have highlighted as particular issues.

- Setback requirements (on all sides) make construction of reasonably sized homes difficult on typical lots in the older the west side of Ada.
- The City technically remains in control of alleys, but mandates all responsibility for maintenance on the adjacent property owners and prohibits vertical improvements, and still has a large building setback required from the alley edge.
- Furthermore, property owners are not allowed to take driveway access from alleys. However, builders also reported to CDS that property owners are also not allowed to improve the front building setback for parking, forcing an excessive amount of the lot to be used for vehicle access and storage.
- While not cited as an issue as frequently as the above, the City may need to examine the breadth of housing types (particularly multifamily, modular, and manufactured homes) allowed on legacy infill lots and the associated code requirements (such as parking).

Code enforcement

Another obstacle to feasibility of infill development from a risk is the condition of properties in older parts of Ada and the perception / reality of security risks for both builders and residents. Having a high number of deteriorated homes in close proximity to a potential housing development site limits the market appeal of a new or rehabilitated home, meaning that a smaller pool of potential renters or buyers are willing to live there. One

builder also mentioned that such infill sites present a risk of materials theft, which discourages their interest in infill projects.

Many community and local real estate industry members have brought up the need to have stricter and more consistent life / safety code enforcement by the City, as well as improved security enforcement in the older parts of Ada. CDS recommends that the City have a stronger program of citations for property owners who have allowed properties to deteriorate to dangerous conditions combined with an incentive program which subsidizes the rehab of salvageable homes through grants or low-interest loans. For properties whose owners persist in allowing excessive deterioration, the City should take steps to demolish the improvements and attach related liens. The City could, within the limits allowed by State of Oklahoma law, institute a program of condemnation and acquisition / auction of such properties when deterioration is combined with tax delinquency (other applicable taxing jurisdictions may need to be involved, as the City does not levy property tax). Ardmore is cited by some in Ada as an example of a community with a similar housing deterioration issue that is pursuing a condemnation and demolition approach with admired results. With additional organizational structures (a development authority corporation, for example) and financial resources, these lots could serve as below-market site acquisition opportunities for affordable housing. The City can attach reasonable affordability requirements to properties that have benefited from these various forms of assistance.

Greenfield Development

Because of land acquisition and infrastructure development costs, greenfield housing sites are going to be generally more difficult places to provide affordable and attainable housing. However, the Ada community can still take measures to help developers and builders provide housing at more attainable prices that will serve a greater share of the Ada workforce than the “build on your oversize lot” approach which is popular for more affluent or high-home-equity homebuyers. It should be noted that in general, these approaches may require development sites to be within Ada city limits.

Infrastructure assistance

Providing meaningful financial assistance to housing developers regarding necessary public infrastructure is a key method for helping to retain price attainability in greenfield development. There are multiple potential approaches for this, which are not mutually exclusive:

- Sales tax rebates on construction materials and services purchased in Ada
- City of Ada donation of construction materials and labor
- Financial reimbursement (partial or in total) to developers for specific elements infrastructure, especially particularly expensive requirements such as sanitary sewer lift stations and offsite utility line extensions
- Financial assistance or reimbursement with required public facility elements such as parks and trails

In return for such assistance, the City can use its development agreement to require the resulting lot and home prices to be within specified attainable price ranges targeted toward income ranges or other metrics.

Land use regulations

Another approach to obtaining affordability and attainability on greenfield sites is regulatory flexibility regarding housing products and lot sizes. For example, the Ada area market is not yet accustomed to lots under 60 foot width for new entry-level for-sale homes, but lot widths as low as 35 feet for detached homes have become common in new greenfield developments in suburban Texas markets; developers and builders do this in order to retain more affordability for the consumer. The City should provide the regulatory accommodations for this

approach. Similarly, ensuring that a variety of housing products are allowed is also key. CDS is aware that a formerly proposed development off of Lonnie Abbott Boulevard would have included a variety of denser products, including attached products, so the City is hopefully predisposed to allowing this, subject to reasonable design and site layout (emphasizing walkability and connectivity) standards.

Optimally, the City will adopt a policy that states the general parameters of what kinds of assistance, and the potential extent of the assistance, that the City will provide, and the corollary requirements of the resulting development. While every development has some uniqueness and the ability to craft an agreement that has flexibility to fit the situation is very important, having at least the general guidelines for the types of agreements possible will reduce the uncertainty for developers and should speed up the development agreement process, which also has the benefit of reducing development costs (and thus housing costs).

Building Codes

Multiple builders and realtors informed CDS that the City requires home construction elements that are highly atypical of other Oklahoma communities and for which justification is vague or nonexistent. In some cases, these requirements will increase the construction cost, which requires increasing the home cost to the consumer.

CDS is not qualified to evaluate specific aspects of the City's construction codes, but does recommend that the City conduct a building code review for residential uses that does a comparative analysis with other Oklahoma communities and the Oklahoma Universal Building Code. For elements where the City has more restrictive and/or costly requirements, the City should consider revising its codes in order to support the objective of producing more attainably priced housing. It will also help encourage the entry of more builders into the market for within-City projects.

The applicable codes used for review need to be available to applicants up front. CDS was informed of instances where a code requirement was applied, but the City could not produce the documentation to show why that requirement was being enforced.

Development Review and Permitting Process

One of the most consistently cited issues that is a barrier to additional housing development in Ada is the quality of the City's development review and permitting process. There are several aspects to this which have deleterious impacts on the price and availability of new housing.

- Based on accounts from those involved in development and construction in Ada, the City's process appears to frequently result in multiple rounds of reviews from various offices of the City government which results in excessively long time period for resolution and heightened levels of uncertainty for the applicant. This situation directly translates into increased costs of development, especially when financing is involved, as well as a lowered ability for the market to meet local housing needs in a timely manner (which also increases housing costs due to lowered supply). The City should instead ensure (ideally through City Council adoption) a clear and transparent review process and defined points of approval, along with timelines to which the relevant offices must adhere under normal circumstances.
- CDS was told of multiple instances where applicants received inconsistent feedback during the process – being informed of a City decision or intent at one point only to have that feedback reversed or altered later. In some cases, this has resulted in direct additional cost to the applicant (redoing plans, having to

purchase new materials, etc.). Consistency in feedback, when there is an absence of new information or a change in the application, during the review process is critical. The City should also provide justification to the applicant as to why a particular element of a submittal is rejected or required to be changed. Arbitrary decisions increase uncertainty, and therefore costs, for the applicant.

- Another common sentiment was that obtaining information on the status of an application was sometimes difficult or impossible. The City needs to be responsive and communicative to development applicants – clear points of contact who have a mandated responsibility to respond in a timely and non-vague manner.

As this study shows, the need for affordably and attainably priced housing, based on the characteristics of the Ada population and workforce, is great. Creating additional for-sale housing under \$250,000 and rental housing under \$1,200 for a two-bedroom unit is already very difficult. There is no room for extra unnecessary costs imposed on development due to flaws in the review and permitting process. It will also encourage more housing developers and builders to pursue projects within the City limits, as some have been discouraged through past interactions with the City.

Zoning / Permitted Housing Types

While not frequently cited as a key issue, the need for affordably and attainably priced housing necessitates the need for a range of permitted housing types and products. This includes products such as accessory dwelling units (ADUs), modular, and manufactured homes. This does not mean that the City should not have reasonable design and construction quality requirements for these products, but rather that they are legally permitted in as many parts of the community as reasonable. To further emphasize and encourage a wide range of housing types, the City could even provide builders with stock pre-approved design and construction plans for various housing products. Some communities have done this with ADUs in order to encourage the provision of more small-scale rental housing – a product which could help with the undersupply of quality rental housing now present in Ada.

Partnerships

The City of Ada can seek opportunities to partner with employers and nonprofits to assist with the production of housing. Nonprofit housing developers are often experts at ways to create quality new housing at the lowest costs to the consumer. These developers exist in the both the rental and for-sale housing space. The Chickasaw Nation has a strong track record in this regard as one example, though its products generally do not serve the full market owing to prioritization of Nation members. There are also private sector actors such as multifamily developers who are practiced at using Low Income Housing Tax Credits (LIHTCs) and other forms of federal assistance who can address households below 80% of area median income levels or in some cases households around median income.

Local Ada employers who find that they are having difficulties in recruiting labor due to housing issues can also work with developers and builders through such methods as leasing guarantees for new rental units and down payment assistance for home buyers.

Market Awareness

Another strategy to encourage additional housing development is to attract a greater quantity of housing developers and builders to the local market, including those who may not be based in Pontotoc County. The City's reputation for difficulty in review, permitting, and building codes will need to be overcome, as well as implementation of the other strategies identified previously, so work will need to be done preceding a marketing push. However, as process issues get resolved, the City should reach out through builder organizations (Oklahoma Home Builders Association – OKHBA - for example) and economic development channels to highlight the opportunities for housing development in Ada.

The OKHBA and Oklahoma Municipal League are aware of the housing needs and opportunities that exist in smaller towns and rural communities around Oklahoma, including the need to make better use of infill sites for housing. These organizations have been developing a program to facilitate affordable home construction on infill sites in such locations. It is still being refined and adjusted, but it is relatively certain that local municipalities and community organizations will have key parts to play in the program (identifying eligible lots is almost certainly a responsibility they will take on). The City of Ada and other community organizations should be in contact with OKHBA and the Oklahoma Municipal League to find out how Ada can participate and maximize this opportunity, as well as put out the word that Ada has market opportunities for housing development.