

Housing Needs Assessment
Nowata County

Prepared For:

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

Effective Date of the Analysis:

October 1, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Nowata County
 IRR - Tulsa/OKC File No. 140-2015-0066

Dear Mr. Shockley:

As per our Agreement with Oklahoma Housing Finance Agency (OHFA), we have completed a residential housing market analysis (the "Analysis") for use by OHFA and the Oklahoma Department of Commerce (ODOC). Per our Agreement, OHFA and ODOC shall have unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, the study and reports, data or other materials included in the Analysis or otherwise prepared pursuant to the Agreement and no materials produced in whole, or in part, under the Agreement shall be subject to copyright in the United States or any other country. Integra Realty Resources – Tulsa/OKC will cause the Analysis (or any part thereof) and any other publications or materials produced as a result of the Agreement to include substantially the following statement on the first page of said document:

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

Attached hereto, please find the Nowata County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the Nowata County area during the month of October 2015 to collect the data used in the preparation of the Nowata County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
December 31, 2015
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Nowata County is projected to grow by 0.13% per year over the next five years, underperforming the State of Oklahoma.
2. Nowata County is projected to need a total of 33 housing units for ownership and 8 housing units for rent over the next five years.
3. Median Household Income in Nowata County is estimated to be \$42,852 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Nowata County is estimated to be 16.56%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Nowata County are slightly higher than the state averages.
5. Home values and rental rates in Caddo County are also lower than the state averages.
6. Median sale price for homes in Nowata was \$84,900 in 2015, with a median price per square foot of \$53.23. The median sale price to list price ratio was 97.8%, with median days on market of 47 days.

7. Approximately 27.74% of renters and 17.10% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings and Recommendations:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create an electronic database for shelter registry.
4. Tornadoes (1959-2014): Number: 38 Injuries:38 Fatalities:0 Damages (1996-2014): \$2,310,000.00
5. Social Vulnerability: Similar to overall state level at county level; census tracts near Lenapah, Delaware, and Nowata are elevated.
6. Floodplain: Nowata (town) and Delaware have notable development within or near the floodplain

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units nearer elevated number of disabled persons: 185
2. Units that lack readily available transit: 229

Lead-Based Paint Specific Findings

3. We estimate there are 875 occupied housing units in Nowata County with lead-based paint hazards.
4. 413 of those housing units are estimated to be occupied by low-to-moderate income households.
5. We estimate that 168 of those low-to-moderate income households have children under the age of 6 present.

Report Format and Organization

The first section of this report comprises the housing market analysis for Nowata County. This section is divided into general area information, followed by population, household and income trends and analysis, then followed by area economic conditions. The next area of analysis concerns the housing stock of Nowata County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

The next section of this report addresses special topics of concern:

- Disaster Resiliency
- Homelessness
- Fair Housing
- Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Nowata County.

General Information

Purpose and Function of the Market Study

The purpose of this market study is to evaluate the need for affordable housing units in Nowata County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Nowata County area.

Effective Date of Consultation

The Nowata County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 1, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Nowata County Analysis

Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Nowata County. The primary emphasis is concentrated on those factors that are of significance to residential development users. Residential and commercial development in the community is influenced by the following factors:

1. Population and economic growth trends.
2. Existing commercial supply and activity.
3. Natural physical elements.
4. Political policy and attitudes toward community development.

Location

Nowata County is located in northeastern Oklahoma. The county is bordered on the north by Kansas, on the west by Washington County, on the south by Rogers County, and on the east by Craig County. The Nowata County Seat is Nowata, which is located in the southern part of the county. This location is approximately 50.3 miles northeast of Tulsa and 157 miles northeast of Oklahoma City.

Nowata County has a total area of 581 square miles (566 square miles of land, and 15 square miles of water), ranking 67th out of Oklahoma's 77 counties in terms of total area. The total population of Nowata County as of the 2010 Census was 10,536 persons, for a population density of 19 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Nowata County. These are US-60, US-169, OK-10, and OK-28. The nearest interstate highway is I-44, approximately 28.5 miles southeast.

Public transportation is provided in Nowata County by Pelivan Transit, which is owned and operated by Grand Gateway Economic Development Association. Pelivan provides curb-to-curb demand response service, deviated fixed employment routes, and a trolley loop in Miami. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

The Nowata Municipal Airport is located north of Nowata. Additionally, the Tulsa International Airport is located within 43.8 miles and is the nearest full service commercial airport.

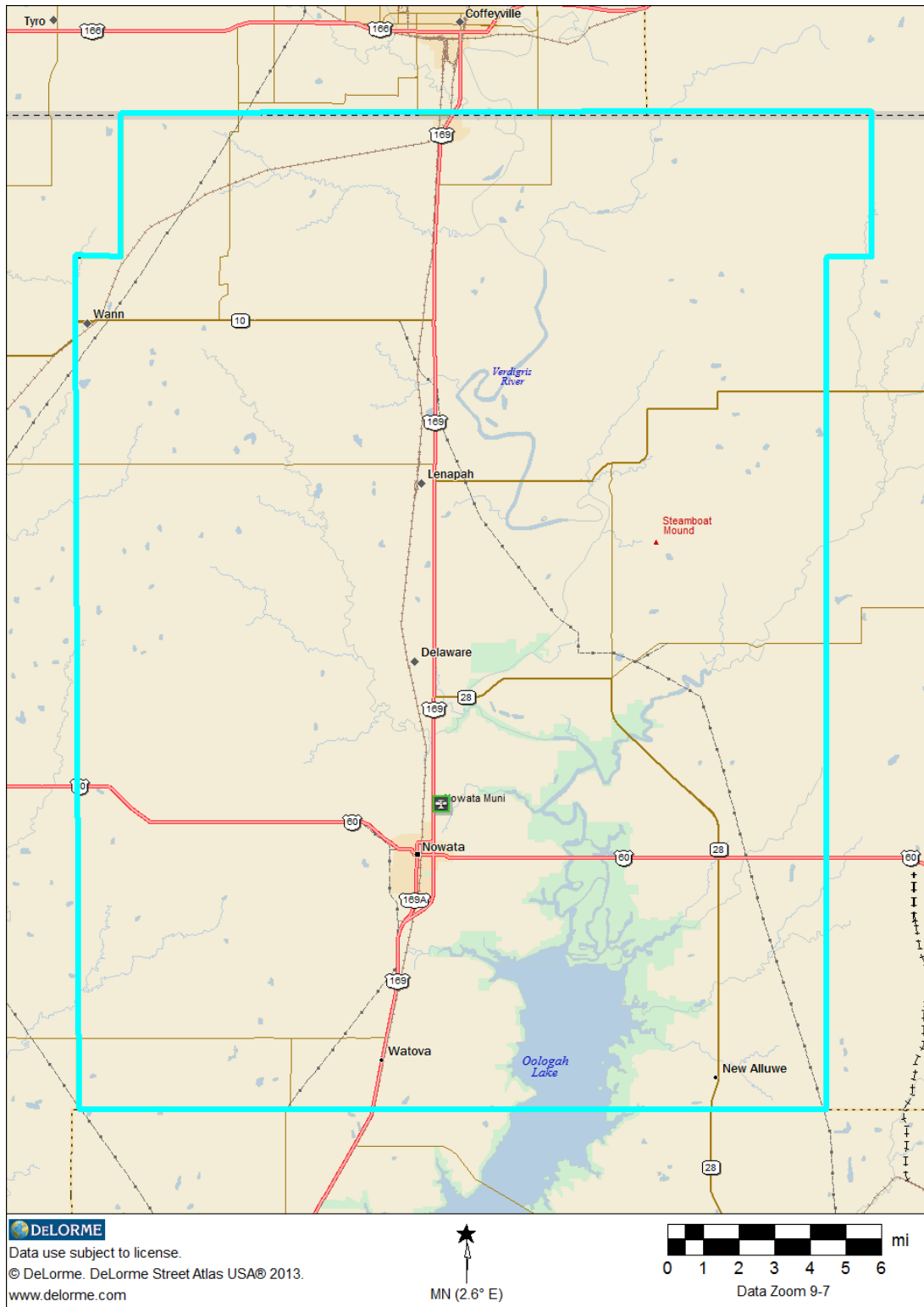
Educational Facilities

All of the county communities have public school facilities. Nowata is served by Nowata Public Schools. Nowata Public Schools is comprised of one elementary, middle, and high school. Higher education offerings within the area include Rogers State University and Tri-County Technology Center.

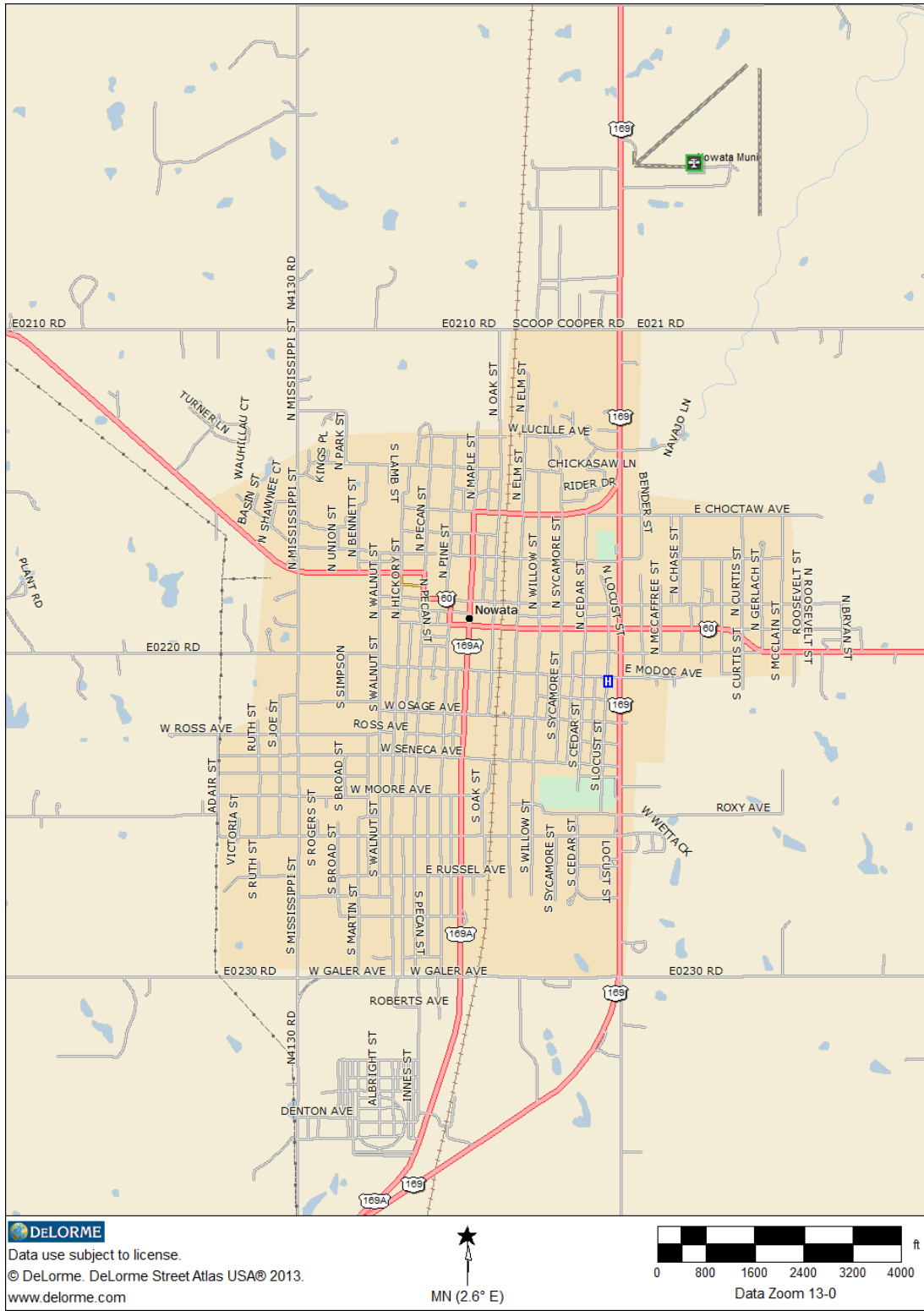
Medical Facilities

Medical services are provided by the Jane Phillips Nowata Health Center, a 25 bed, acute-care hospital that is part of the St. Johns Health System. The health center provides Nowata residents with emergency care access, in and outpatient services, along with additional medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Nowata County Area Map



Nowata Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Nowata	3,971	3,731	-0.62%	3,753	0.12%	3,703	-0.27%
Nowata County	10,569	10,536	-0.03%	10,513	-0.04%	10,579	0.13%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Nowata County was 10,536 persons as of the 2010 Census, a -0.03% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Nowata County to be 10,513 persons, and projects that the population will show 0.13% annualized growth over the next five years.

The population of Nowata was 3,731 persons as of the 2010 Census, a -0.62% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Nowata to be 3,753 persons, and projects that the population will show -0.27% annualized decline over the next five years.

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

Households Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Total Households							
Nowata	1,622	1,536	-0.54%	1,559	0.30%	1,542	-0.22%
Nowata County	4,147	4,224	0.18%	4,237	0.06%	4,278	0.19%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households							
Nowata	1,027	967	-0.60%	1,010	0.87%	1,000	-0.20%
Nowata County	2,991	2,987	-0.01%	3,004	0.11%	3,039	0.23%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Nowata County had a total of 4,224 households, representing a 0.18% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Nowata County to have 4,237 households. This number is expected to experience a 0.19% annualized rate of decline over the next five years.

As of 2010, Nowata had a total of 1,536 households, representing a -0.54% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Nowata to have 1,559 households. This number is expected to experience a -0.22% annualized rate of decline over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Nowata		Nowata County	
	No.	Percent	No.	Percent
Total Population	3,752		10,580	
White Alone	2,412	64.29%	7,325	69.23%
Black or African American Alone	164	4.37%	196	1.85%
Amer. Indian or Alaska Native Alone	721	19.22%	2,039	19.27%
Asian Alone	4	0.11%	15	0.14%
Native Hawaiian and Other Pac. Isl. Alone	55	1.47%	74	0.70%
Some Other Race Alone	17	0.45%	28	0.26%
Two or More Races	379	10.10%	903	8.53%

Population by Hispanic or Latino Origin	Nowata		Nowata County	
	No.	Percent	No.	Percent
Total Population	3,752		10,580	
Hispanic or Latino	102	2.72%	274	2.59%
<i>Hispanic or Latino, White Alone</i>	7	6.86%	162	59.12%
<i>Hispanic or Latino, All Other Races</i>	95	93.14%	112	40.88%
Not Hispanic or Latino	3,650	97.28%	10,306	97.41%
<i>Not Hispanic or Latino, White Alone</i>	2,405	65.89%	7,163	69.50%
<i>Not Hispanic or Latino, All Other Races</i>	1,245	34.11%	3,143	30.50%

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

In Nowata County, racial and ethnic minorities comprise 32.30% of the total population. Within Nowata, racial and ethnic minorities represent 35.90% of the population. Nowata County has a notably large Native American population.

Population by Age

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

Nowata County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	10,536		10,513		10,579			
Age 0 - 4	625	5.93%	594	5.65%	609	5.76%	-1.01%	0.50%
Age 5 - 9	710	6.74%	643	6.12%	592	5.60%	-1.96%	-1.64%
Age 10 - 14	731	6.94%	723	6.88%	642	6.07%	-0.22%	-2.35%
Age 15 - 17	486	4.61%	453	4.31%	454	4.29%	-1.40%	0.04%
Age 18 - 20	361	3.43%	397	3.78%	414	3.91%	1.92%	0.84%
Age 21 - 24	402	3.82%	496	4.72%	582	5.50%	4.29%	3.25%
Age 25 - 34	1,126	10.69%	1,109	10.55%	1,167	11.03%	-0.30%	1.02%
Age 35 - 44	1,201	11.40%	1,178	11.21%	1,120	10.59%	-0.39%	-1.00%
Age 45 - 54	1,619	15.37%	1,414	13.45%	1,235	11.67%	-2.67%	-2.67%
Age 55 - 64	1,382	13.12%	1,469	13.97%	1,486	14.05%	1.23%	0.23%
Age 65 - 74	1,013	9.61%	1,168	11.11%	1,372	12.97%	2.89%	3.27%
Age 75 - 84	644	6.11%	623	5.93%	643	6.08%	-0.66%	0.63%
Age 85 and over	236	2.24%	246	2.34%	263	2.49%	0.83%	1.35%
<i>Age 55 and over</i>	<i>3,275</i>	<i>31.08%</i>	<i>3,506</i>	<i>33.35%</i>	<i>3,764</i>	<i>35.58%</i>	<i>1.37%</i>	<i>1.43%</i>
<i>Age 62 and over</i>	<i>2,072</i>	<i>19.66%</i>	<i>2,232</i>	<i>21.23%</i>	<i>2,461</i>	<i>23.26%</i>	<i>1.50%</i>	<i>1.97%</i>
Median Age	41.9		42.1		42.4		0.10%	0.14%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Nowata County is 42.1 years. This compares with the statewide figure of 36.6 years. Approximately 5.65% of the population is below the age of 5, while 21.23% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.97% per year. Compared with the rest of the state, Nowata County has a significantly older population, and the median age is projected to increase over the next five years.

Nowata Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	3,731		3,753		3,703			
Age 0 - 4	255	6.83%	245	6.53%	253	6.83%	-0.80%	0.64%
Age 5 - 9	266	7.13%	258	6.87%	236	6.37%	-0.61%	-1.77%
Age 10 - 14	231	6.19%	265	7.06%	250	6.75%	2.78%	-1.16%
Age 15 - 17	148	3.97%	143	3.81%	162	4.37%	-0.68%	2.53%
Age 18 - 20	134	3.59%	130	3.46%	141	3.81%	-0.60%	1.64%
Age 21 - 24	173	4.64%	168	4.48%	183	4.94%	-0.58%	1.73%
Age 25 - 34	458	12.28%	463	12.34%	429	11.59%	0.22%	-1.51%
Age 35 - 44	329	8.82%	393	10.47%	435	11.75%	3.62%	2.05%
Age 45 - 54	536	14.37%	425	11.32%	326	8.80%	-4.53%	-5.17%
Age 55 - 64	477	12.78%	493	13.14%	478	12.91%	0.66%	-0.62%
Age 65 - 74	352	9.43%	401	10.68%	453	12.23%	2.64%	2.47%
Age 75 - 84	268	7.18%	257	6.85%	242	6.54%	-0.83%	-1.20%
Age 85 and over	104	2.79%	112	2.98%	115	3.11%	1.49%	0.53%
<i>Age 55 and over</i>	<i>1,201</i>	<i>32.19%</i>	<i>1,263</i>	<i>33.65%</i>	<i>1,288</i>	<i>34.78%</i>	<i>1.01%</i>	<i>0.39%</i>
<i>Age 62 and over</i>	<i>763</i>	<i>20.45%</i>	<i>806</i>	<i>21.47%</i>	<i>838</i>	<i>22.64%</i>	<i>1.10%</i>	<i>0.79%</i>
Median Age	41.1		40.2		39.5		-0.44%	-0.35%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Nowata is 40.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.53% of the population is below the age of 5, while 21.47% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.79% per year. Compared with the county as a whole, the city of Nowata has a somewhat younger population, and the age cohort 62 and over is projected to increase at a slower rate than the rest of the county.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Nowata		Nowata County	
	No.	Percent	No.	Percent
Total Families:	898		2,883	
Married-Couple Family:	615	68.49%	2,273	78.84%
With Children Under 18 Years	194	21.60%	762	26.43%
No Children Under 18 Years	421	46.88%	1,511	52.41%
Other Family:	283	31.51%	610	21.16%
Male Householder, No Wife Present	84	9.35%	205	7.11%
With Children Under 18 Years	31	3.45%	113	3.92%
No Children Under 18 Years	53	5.90%	92	3.19%
Female Householder, No Husband Present	199	22.16%	405	14.05%
With Children Under 18 Years	119	13.25%	236	8.19%
No Children Under 18 Years	80	8.91%	169	5.86%
<hr/>				
Total Single Parent Families	150		349	
Male Householder	31	20.67%	113	32.38%
Female Householder	119	79.33%	236	67.62%

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

As shown, within Nowata County, among all families 12.11% are single-parent families, while in Nowata, the percentage is 16.70%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	3,554		10,382		3,702,515	
Under 18 Years:	886		2,521		933,738	
With One Type of Disability	25	2.82%	92	3.65%	33,744	3.61%
With Two or More Disabilities	10	1.13%	35	1.39%	11,082	1.19%
No Disabilities	851	96.05%	2,394	94.96%	888,912	95.20%
18 to 64 Years:	1,892		6,041		2,265,702	
With One Type of Disability	259	13.69%	585	9.68%	169,697	7.49%
With Two or More Disabilities	194	10.25%	530	8.77%	149,960	6.62%
No Disabilities	1,439	76.06%	4,926	81.54%	1,946,045	85.89%
65 Years and Over:	776		1,820		503,075	
With One Type of Disability	238	30.67%	442	24.29%	95,633	19.01%
With Two or More Disabilities	137	17.65%	357	19.62%	117,044	23.27%
No Disabilities	401	51.68%	1,021	56.10%	290,398	57.72%
Total Number of Persons with Disabilities:	863	24.28%	2,041	19.66%	577,160	15.59%

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

Within Nowata County, 19.66% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Nowata the percentage is 24.28%. Compared with the rest of the state, the population of Nowata County is more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,668		7,861		2,738,788	
Veteran:	355	13.31%	903	11.49%	305,899	11.17%
<i>With a Disability</i>	192	54.08%	384	42.52%	100,518	32.86%
<i>No Disability</i>	163	45.92%	519	57.48%	205,381	67.14%
Non-veteran:	2,313	86.69%	6,958	88.51%	2,432,889	88.83%
<i>With a Disability</i>	636	27.50%	1,530	21.99%	430,610	17.70%
<i>No Disability</i>	1,677	72.50%	5,428	78.01%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Nowata County, the Census Bureau estimates there are 903 veterans, 42.52% of which have one or more disabilities (compared with 32.86% at a statewide level). In Nowata, there are an estimated 355 veterans, 54.08% of which are estimated to have a disability. Veterans in Nowata County are more likely than veterans in other parts of the state to have one or more disabilities.

Group Quarters Population

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

	Nowata		Nowata County	
	No.	Percent	No.	Percent
Total Population	3,731		10,536	
Group Quarters Population	157	4.21%	157	1.49%
Institutionalized Population	157	4.21%	157	1.49%
Correctional facilities for adults	48	1.29%	48	0.46%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	109	2.92%	109	1.03%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

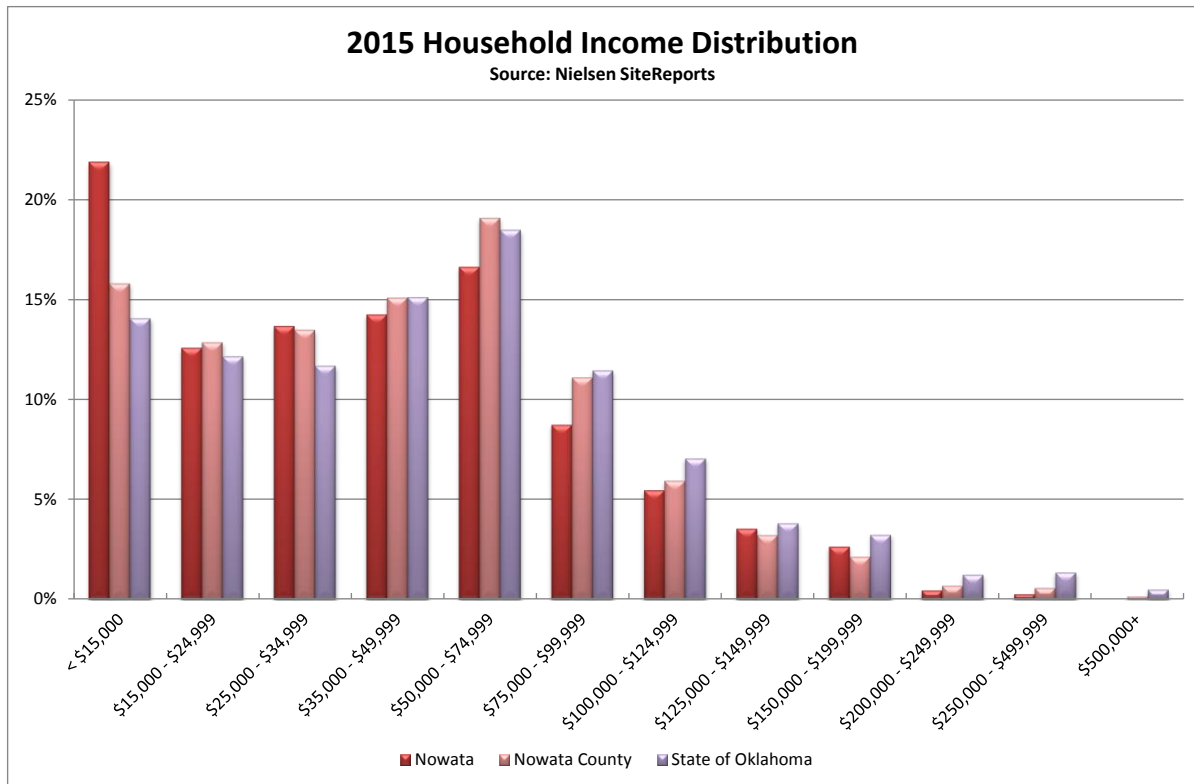
Household Income Levels

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

2015 Household Income Distribution						
	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,559		4,237		1,520,327	
< \$15,000	341	21.87%	669	15.79%	213,623	14.05%
\$15,000 - \$24,999	196	12.57%	544	12.84%	184,613	12.14%
\$25,000 - \$34,999	213	13.66%	571	13.48%	177,481	11.67%
\$35,000 - \$49,999	222	14.24%	639	15.08%	229,628	15.10%
\$50,000 - \$74,999	259	16.61%	808	19.07%	280,845	18.47%
\$75,000 - \$99,999	136	8.72%	470	11.09%	173,963	11.44%
\$100,000 - \$124,999	85	5.45%	251	5.92%	106,912	7.03%
\$125,000 - \$149,999	55	3.53%	136	3.21%	57,804	3.80%
\$150,000 - \$199,999	41	2.63%	90	2.12%	48,856	3.21%
\$200,000 - \$249,999	7	0.45%	29	0.68%	18,661	1.23%
\$250,000 - \$499,999	4	0.26%	24	0.57%	20,487	1.35%
\$500,000+	0	0.00%	6	0.14%	7,454	0.49%
Median Household Income	\$36,993		\$42,852		\$47,049	
Average Household Income	\$49,750		\$54,782		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Nowata County is estimated to be \$42,852 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Nowata, median household income is estimated to be \$36,993. Compared with the rest of the state, households in Nowata County (and the city of Nowata in particular) have lower incomes, with a higher concentration in the lower income brackets. The income distribution can be better visualized by the following chart.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Nowata	\$23,835	\$36,993	2.79%	2.40%	0.39%
Nowata County	\$29,470	\$42,852	2.37%	2.40%	-0.03%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Nowata County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though the city of Nowata did see positive growth after allowing for inflation, its median household income remains well below the state



as well as the rest of Nowata County). It should be noted that this trend is not unique to Oklahoma or Nowata County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Nowata County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Nowata	19.24%	23.71%	447	0.00%	66.39%
Nowata County	14.07%	16.56%	248	9.73%	53.81%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Nowata County is estimated to be 16.56% by the American Community Survey. This is an increase of 248 basis points since the 2000 Census. Within Nowata, the poverty rate is estimated to be 23.71%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Nowata County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

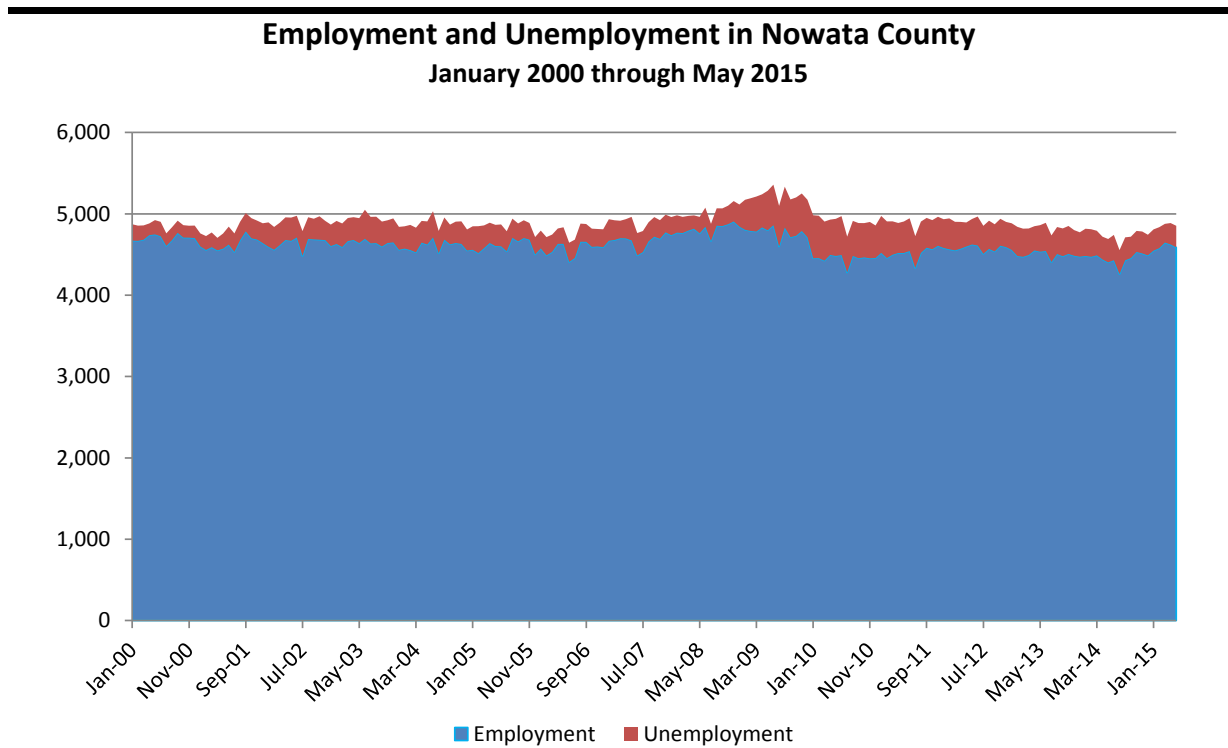
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Nowata County	4,482	4,588	0.47%	9.3%	5.5%	-380
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Nowata County was 4,588 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.47% per year. The unemployment rate in May was 5.5%, a decrease of -380 basis points from May 2010, which was 9.3%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Nowata County has underperformed both the state and nation in these statistics.

Employment Level Trends

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

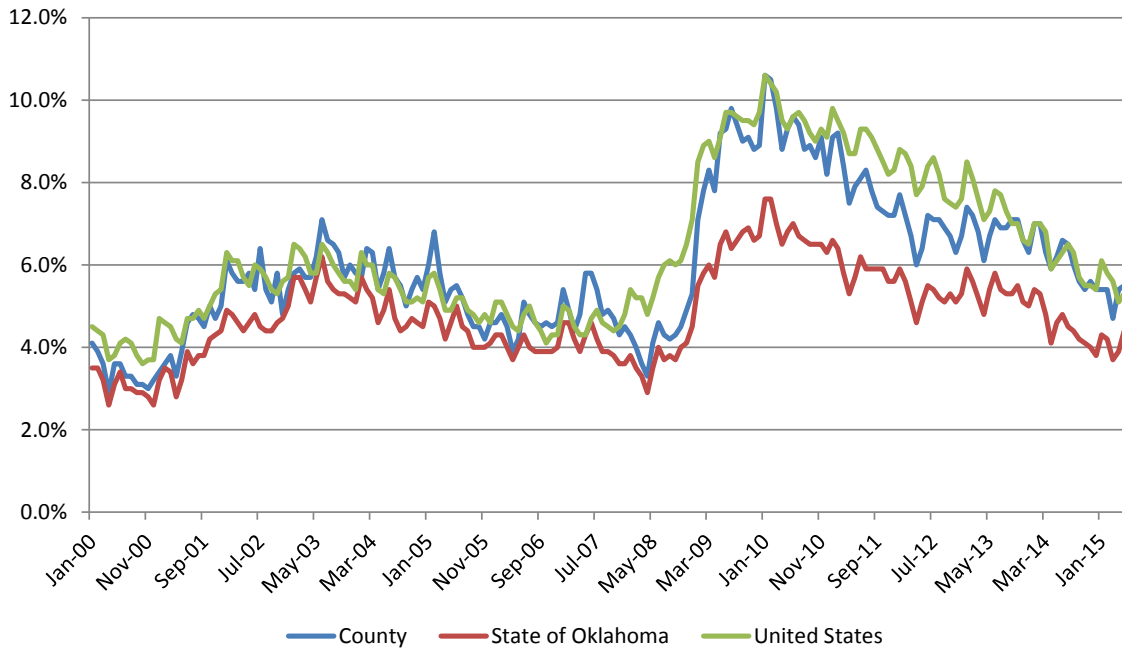
As shown, total employment levels have generally level over the last fifteen years. Some modest employment growth has been seen over the last year, to its current level of 4,588 persons. The number of unemployed persons in May 2015 was 265, out of a total labor force of 4,853 persons.

Unemployment Rate Trends

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



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



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

As shown, unemployment rates in Nowata County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.5%. On the whole, unemployment rates in Nowata County track very well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Nowata County have typically been very similar to the national unemployment rate.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Nowata County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

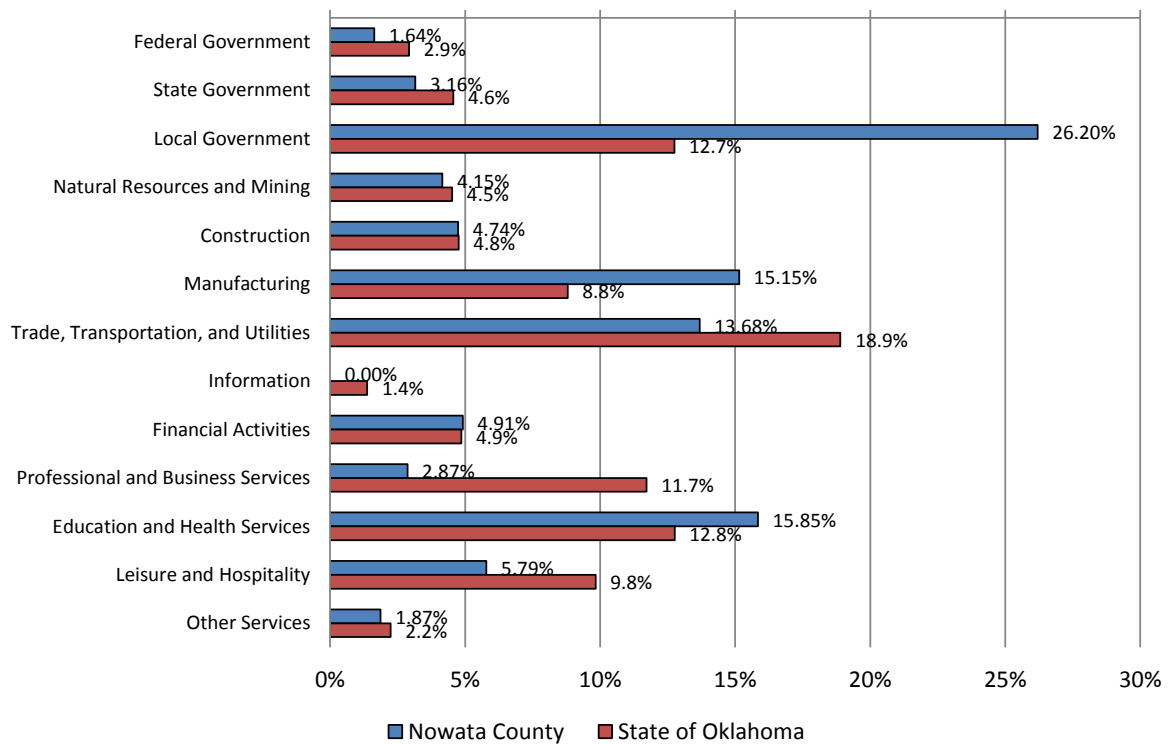


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	7	28	1.64%	\$42,870	0.82
State Government	7	54	3.16%	\$32,707	0.95
Local Government	24	448	26.20%	\$26,511	2.60
Natural Resources and Mining	14	71	4.15%	\$40,181	2.74
Construction	15	81	4.74%	\$29,938	1.06
Manufacturing	10	259	15.15%	\$39,975	1.70
Trade, Transportation, and Utilities	34	234	13.68%	\$24,854	0.72
Information	-	N/A	N/A	N/A	N/A
Financial Activities	17	84	4.91%	\$41,356	0.87
Professional and Business Services	11	49	2.87%	\$34,403	0.21
Education and Health Services	18	271	15.85%	\$24,392	1.05
Leisure and Hospitality	9	99	5.79%	\$10,662	0.54
Other Services	11	32	1.87%	\$18,240	0.60
Total	176	1,710		\$29,062	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (15.85%) are employed in Education and Health Services. The average annual pay in this sector is \$24,392 per year. The industry with the highest annual pay is Financial Activities, with average annual pay of \$41,356 per year.

The rightmost column of the previous table provides location quotients for each industry for Nowata County, as compared with the United States. Location quotients (LQs) are ratios used to compare the concentration of employment in a given industry to a larger reference, in this case the United States. They are calculated by dividing the percentage of employment in a given industry in a given geography (Nowata County in this instance), by the percentage of employment in the same industry in the United States. For example, if manufacturing in a certain county comprised 10% of total employment, while in the United States manufacturing comprised 5% of total employment, the location quotient would be 2.0:

$$10\% (\text{county manufacturing } \%) / 5\% (\text{U.S. manufacturing } \%) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

Within Nowata County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 2.74. This sector includes employment in the oil and gas industry, as well as agriculture.

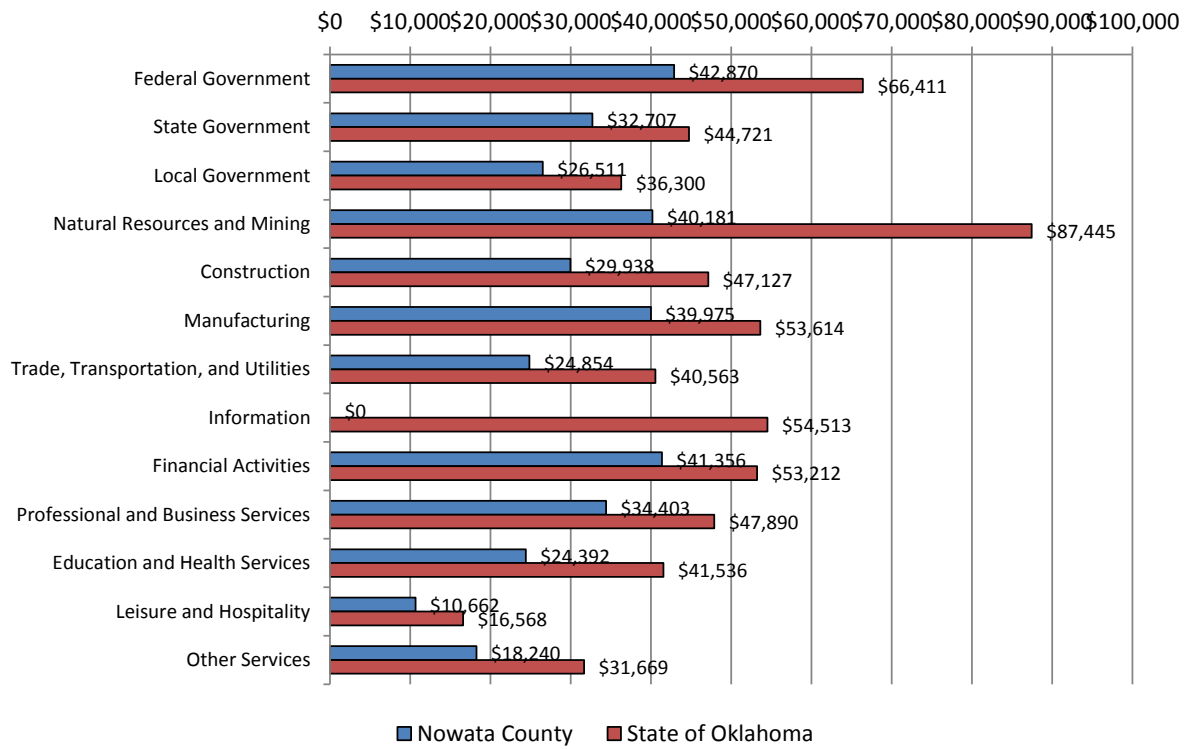
The next table presents average annual pay in Nowata County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Nowata County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$42,870	\$66,411	\$75,784	64.6%	56.6%
State Government	\$32,707	\$44,721	\$54,184	73.1%	60.4%
Local Government	\$26,511	\$36,300	\$46,146	73.0%	57.5%
Natural Resources and Mining	\$40,181	\$87,445	\$59,666	46.0%	67.3%
Construction	\$29,938	\$47,127	\$55,041	63.5%	54.4%
Manufacturing	\$39,975	\$53,614	\$62,977	74.6%	63.5%
Trade, Transportation, and Utilities	\$24,854	\$40,563	\$42,988	61.3%	57.8%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$41,356	\$53,212	\$85,261	77.7%	48.5%
Professional and Business Services	\$34,403	\$47,890	\$66,657	71.8%	51.6%
Education and Health Services	\$24,392	\$41,536	\$45,951	58.7%	53.1%
Leisure and Hospitality	\$10,662	\$16,568	\$20,993	64.4%	50.8%
Other Services	\$18,240	\$31,669	\$33,935	57.6%	53.7%
Total	\$29,062	\$43,774	\$51,361	66.4%	56.6%

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

Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Nowata County has lower average wages in every employment sector, notably so in natural resources and mining.

Working Families

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

Families by Employment Status and Presence of Children						
	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	898		2,883		961,468	
With Children <18 Years:	344	38.31%	1,111	38.54%	425,517	44.26%
Married Couple:	194	56.40%	762	68.59%	281,418	66.14%
Both Parents Employed	105	54.12%	441	57.87%	166,700	59.24%
One Parent Employed	89	45.88%	290	38.06%	104,817	37.25%
Neither Parent Employed	0	0.00%	31	4.07%	9,901	3.52%
Other Family:	150	43.60%	349	31.41%	144,099	33.86%
Male Householder:	31	20.67%	113	32.38%	36,996	25.67%
Employed	31	100.00%	104	92.04%	31,044	83.91%
Not Employed	0	0.00%	9	7.96%	5,952	16.09%
Female Householder:	119	79.33%	236	67.62%	107,103	74.33%
Employed	98	82.35%	167	70.76%	75,631	70.62%
Not Employed	21	17.65%	69	29.24%	31,472	29.38%
Without Children <18 Years:	554	61.69%	1,772	61.46%	535,951	55.74%
Married Couple:	421	75.99%	1,511	85.27%	431,868	80.58%
Both Spouses Employed	131	31.12%	455	30.11%	167,589	38.81%
One Spouse Employed	101	23.99%	467	30.91%	138,214	32.00%
Neither Spouse Employed	189	44.89%	589	38.98%	126,065	29.19%
Other Family:	133	24.01%	261	14.73%	104,083	19.42%
Male Householder:	53	28.04%	92	15.62%	32,243	25.58%
Employed	23	43.40%	49	53.26%	19,437	60.28%
Not Employed	30	56.60%	43	46.74%	12,806	39.72%
Female Householder:	80	60.15%	169	64.75%	71,840	69.02%
Employed	31	38.75%	76	44.97%	36,601	50.95%
Not Employed	49	61.25%	93	55.03%	35,239	49.05%
<i>Total Working Families:</i>	<i>609</i>	<i>67.82%</i>	<i>2,049</i>	<i>71.07%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>323</i>	<i>53.04%</i>	<i>1,002</i>	<i>48.90%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>286</i>	<i>46.96%</i>	<i>1,047</i>	<i>51.10%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Nowata County, there are 2,049 working families, 48.90% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

We were unable to find a detailed list of major employers in the area, however the largest employers in Nowata include the city and county governments, local financial institutions, Jane Phillips Nowata Health Center, Hays House (a residential facility for persons with developmental or intellectual disabilities), local retailers and a variety of manufacturing concerns.

Nowata has recently opened an industrial park adjacent to Nowata Municipal Airport. This facility comprises over 180 acres, and will be anchored by a Love's truck stop which is under construction.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,234		3,953		1,613,364	
Less than 15 minutes	638	51.70%	1,387	35.09%	581,194	36.02%
15 to 30 minutes	216	17.50%	1,149	29.07%	625,885	38.79%
30 to 45 minutes	192	15.56%	751	19.00%	260,192	16.13%
45 to 60 minutes	119	9.64%	402	10.17%	74,625	4.63%
60 or more minutes	69	5.59%	264	6.68%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Nowata County, the largest percentage of workers (35.09%) travel Less than 15 minutes to work. Although Nowata County has an active labor market, it appears many persons commute to other labor markets in the region.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,240		4,069		1,673,026	
Car, Truck or Van:	1,207	97.34%	3,828	94.08%	1,551,461	92.73%
<i>Drove Alone</i>	1,072	88.82%	3,374	88.14%	1,373,407	88.52%
<i>Carpooled</i>	135	11.18%	454	11.86%	178,054	11.48%
Public Transportation	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	6	0.48%	7	0.17%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	21	1.69%	96	2.36%	30,401	1.82%
Other Means	0	0.00%	22	0.54%	14,442	0.86%
Worked at Home	6	0.48%	116	2.85%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Nowata County commute to work by private vehicle, with a small percentage of persons working from home.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Nowata County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Nowata	1,853	1,781	-0.40%	1,834	0.59%
Nowata County	4,705	4,828	0.26%	4,880	0.21%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Nowata County grew by 0.21% per year, to a total of 4,880 housing units in 2015. In terms of new housing unit construction, Nowata County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,916		4,805		1,669,828	
1 Unit, Detached	1,469	76.67%	3,482	72.47%	1,219,987	73.06%
1 Unit, Attached	10	0.52%	56	1.17%	34,434	2.06%
Duplex Units	90	4.70%	99	2.06%	34,207	2.05%
3-4 Units	94	4.91%	126	2.62%	42,069	2.52%
5-9 Units	26	1.36%	26	0.54%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	4	0.21%	24	0.50%	29,602	1.77%
50 or More Units	0	0.00%	2	0.04%	30,240	1.81%
Mobile Homes	223	11.64%	990	20.60%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
Total Multifamily Units	214	11.17%	277	5.76%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Nowata County, 72.47% of housing units are single-family, detached. 5.76% of housing units are multifamily in structure (two or more units per building), while 20.60% of housing units comprise mobile homes, RVs, etc.

Within Nowata, 76.67% of housing units are single-family, detached. 11.17% of housing units are multifamily in structure, while 11.64% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,536		4,050		1,444,081	
Owner Occupied:	1,180	76.82%	3,287	81.16%	968,736	67.08%
No Bedroom	0	0.00%	6	0.18%	2,580	0.27%
1 Bedroom	68	5.76%	111	3.38%	16,837	1.74%
2 Bedrooms	368	31.19%	844	25.68%	166,446	17.18%
3 Bedrooms	590	50.00%	1,884	57.32%	579,135	59.78%
4 Bedrooms	132	11.19%	402	12.23%	177,151	18.29%
5 or More Bedrooms	22	1.86%	40	1.22%	26,587	2.74%
Renter Occupied:	356	23.18%	763	18.84%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	113	31.74%	169	22.15%	101,850	21.43%
2 Bedrooms	112	31.46%	274	35.91%	179,121	37.68%
3 Bedrooms	113	31.74%	289	37.88%	152,358	32.05%
4 Bedrooms	18	5.06%	27	3.54%	24,968	5.25%
5 or More Bedrooms	0	0.00%	4	0.52%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Nowata County is 81.16%, while 18.84% of housing units are renter occupied. In Nowata, the homeownership rate is 76.82%, while 23.18% of households are renters.

Housing Units Tenure and Household Income

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

Nowata County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,050	3,287	763	81.16%	18.84%
Less than \$5,000	155	82	73	52.90%	47.10%
\$5,000 - \$9,999	192	105	87	54.69%	45.31%
\$10,000-\$14,999	395	258	137	65.32%	34.68%
\$15,000-\$19,999	285	236	49	82.81%	17.19%
\$20,000-\$24,999	293	246	47	83.96%	16.04%
\$25,000-\$34,999	530	401	129	75.66%	24.34%
\$35,000-\$49,999	679	565	114	83.21%	16.79%
\$50,000-\$74,999	713	624	89	87.52%	12.48%
\$75,000-\$99,999	472	443	29	93.86%	6.14%
\$100,000-\$149,999	263	256	7	97.34%	2.66%
\$150,000 or more	73	71	2	97.26%	2.74%
Income Less Than \$25,000	1,320	927	393	70.23%	29.77%

Source: 2009-2013 American Community Survey, Table B25118

Within Nowata County as a whole, 29.77% of households with incomes less than \$25,000 are estimated to be renters, while 70.23% are estimated to be homeowners.

Nowata Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,536	1,180	356	76.82%	23.18%
Less than \$5,000	62	35	27	56.45%	43.55%
\$5,000 - \$9,999	106	37	69	34.91%	65.09%
\$10,000-\$14,999	239	150	89	62.76%	37.24%
\$15,000-\$19,999	153	133	20	86.93%	13.07%
\$20,000-\$24,999	85	77	8	90.59%	9.41%
\$25,000-\$34,999	230	188	42	81.74%	18.26%
\$35,000-\$49,999	243	200	43	82.30%	17.70%
\$50,000-\$74,999	170	135	35	79.41%	20.59%
\$75,000-\$99,999	177	154	23	87.01%	12.99%
\$100,000-\$149,999	64	64	0	100.00%	0.00%
\$150,000 or more	7	7	0	100.00%	0.00%
Income Less Than \$25,000	645	432	213	66.98%	33.02%

Source: 2009-2013 American Community Survey, Table B25118

Within Nowata, 33.02% of households with incomes less than \$25,000 are estimated to be renters, while 66.98% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,536		4,050		1,444,081	
Owner Occupied:	1,180	76.82%	3,287	81.16%	968,736	67.08%
Built 2010 or Later	4	0.34%	15	0.46%	10,443	1.08%
Built 2000 to 2009	60	5.08%	393	11.96%	153,492	15.84%
Built 1990 to 1999	51	4.32%	313	9.52%	125,431	12.95%
Built 1980 to 1989	78	6.61%	479	14.57%	148,643	15.34%
Built 1970 to 1979	276	23.39%	669	20.35%	184,378	19.03%
Built 1960 to 1969	168	14.24%	326	9.92%	114,425	11.81%
Built 1950 to 1959	213	18.05%	372	11.32%	106,544	11.00%
Built 1940 to 1949	50	4.24%	216	6.57%	50,143	5.18%
Built 1939 or Earlier	280	23.73%	504	15.33%	75,237	7.77%
Median Year Built:		1963		1973		1977
Renter Occupied:	356	23.18%	763	18.84%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	14	3.93%	34	4.46%	50,883	10.70%
Built 1990 to 1999	0	0.00%	74	9.70%	47,860	10.07%
Built 1980 to 1989	58	16.29%	112	14.68%	77,521	16.31%
Built 1970 to 1979	83	23.31%	146	19.13%	104,609	22.01%
Built 1960 to 1969	46	12.92%	97	12.71%	64,546	13.58%
Built 1950 to 1959	79	22.19%	115	15.07%	54,601	11.49%
Built 1940 to 1949	44	12.36%	88	11.53%	31,217	6.57%
Built 1939 or Earlier	32	8.99%	97	12.71%	39,089	8.22%
Median Year Built:		1965		1968		1975
Overall Median Year Built:		1963		1973		1976

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

Within Nowata County, 10.91% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Nowata the percentage is 5.08%.

79.53% of housing units in Nowata County were built prior to 1990, while in Nowata the percentage is 91.60%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Nowata County. The two most commonly cited figures for substandard housing are a lack of complete plumbing, and/or a lack of a complete kitchen. We have also included statistics regarding homes heated by wood, although this is a less frequently cited indicator of substandard housing since some homes (particularly homes for seasonal occupancy) are heated by wood but otherwise not considered substandard.

The Census Bureau definition of inadequate plumbing is any housing unit lacking any one (or more) of the following three items:

1. Hot and cold running water

2. A flush toilet
3. A bathtub or shower

Inadequate kitchens are defined by the Census Bureau as housing units lacking any of the three following items:

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

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Nowata	1,536	0	0.00%	0	0.00%	16	1.04%
Nowata County	4,050	15	0.37%	15	0.37%	256	6.32%
State of Oklahoma	1,444,081	7,035	0.49%	13,026	0.90%	28,675	1.99%

Sources: 2009-2013 American Community Survey, Tables B25040, B25048 & B25052

Within Nowata County, 0.37% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.37% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

The next table details housing units in Nowata County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,916		4,805		1,669,828	
Total Vacant Units	380	19.83%	755	15.71%	225,747	13.52%
For rent	46	12.11%	71	9.40%	43,477	19.26%
Rented, not occupied	0	0.00%	6	0.79%	9,127	4.04%
For sale only	105	27.63%	121	16.03%	23,149	10.25%
Sold, not occupied	8	2.11%	13	1.72%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	32	4.24%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	221	58.16%	512	67.81%	101,155	44.81%
Homeowner Vacancy Rate	8.12%		3.54%		2.31%	
Rental Vacancy Rate	11.44%		8.45%		8.24%	

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

Within Nowata County, the overall housing vacancy rate is estimated to be 15.71%. The homeowner vacancy rate is estimated to be 3.54%, while the rental vacancy rate is estimated to be 8.45%.

In Nowata, the overall housing vacancy rate is estimated to be 19.83%. The homeowner vacancy rate is estimated to be 8.12%, while the rental vacancy rate is estimated to be 11.44%.

Note that the overall vacancy rates in Nowata and Nowata County are influenced by the “other vacant” category which is for homes that are physically vacant but not offered for sale or for rent, which in many cases includes homes that would not be considered habitable.

Building Permits

The next series of tables present data regarding new residential building permits issued in Nowata. This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder’s profit.

Nowata

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	4	\$23,750	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	4	\$87,500	0	N/A
2013	0	N/A	0	N/A
2014	12	\$64,167	0	N/A

Source: United States Census Bureau Building Permits Survey

In Nowata, building permits for 20 housing units were issued between 2004 and 2014, for an average of 2 units per year. 100.00% of these housing units were single family homes. No new multifamily rental units have been added to the Nowata in many years to our knowledge.

New Construction Activity

For Ownership:

New housing construction in Nowata County has primarily occurred on unplatted acreages in rural areas of the county (or areas just outside of city limits). A number of affordable homes have been

constructed in Nowata on infill lots, many by the Housing Authority of the Cherokee Nation (HACN), under the New Home Construction Program. These homes are typically approximately 1,300 square feet in size, with a monthly payment of \$350 (including homeowners insurance). These homes are affordable, and also a good utilization of existing lots and infrastructure.

However, on the whole most new construction in the county is not affordable in nature. For homes in Nowata County constructed after 2000 (and sold since January 2014), the average sale price is \$183,000, or \$102.70 per square foot, which is above what could be afforded by a household earning at or less than median household income for Nowata County, which is estimated to be \$42,852 for Nowata County.

For Rent:

To the best of our knowledge, no significant new rental development has occurred in Nowata County in many years, affordable or market rate, and we are not aware of any proposed or planned new rental development in the near future.

Homeownership Market

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

Housing Units by Home Value

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

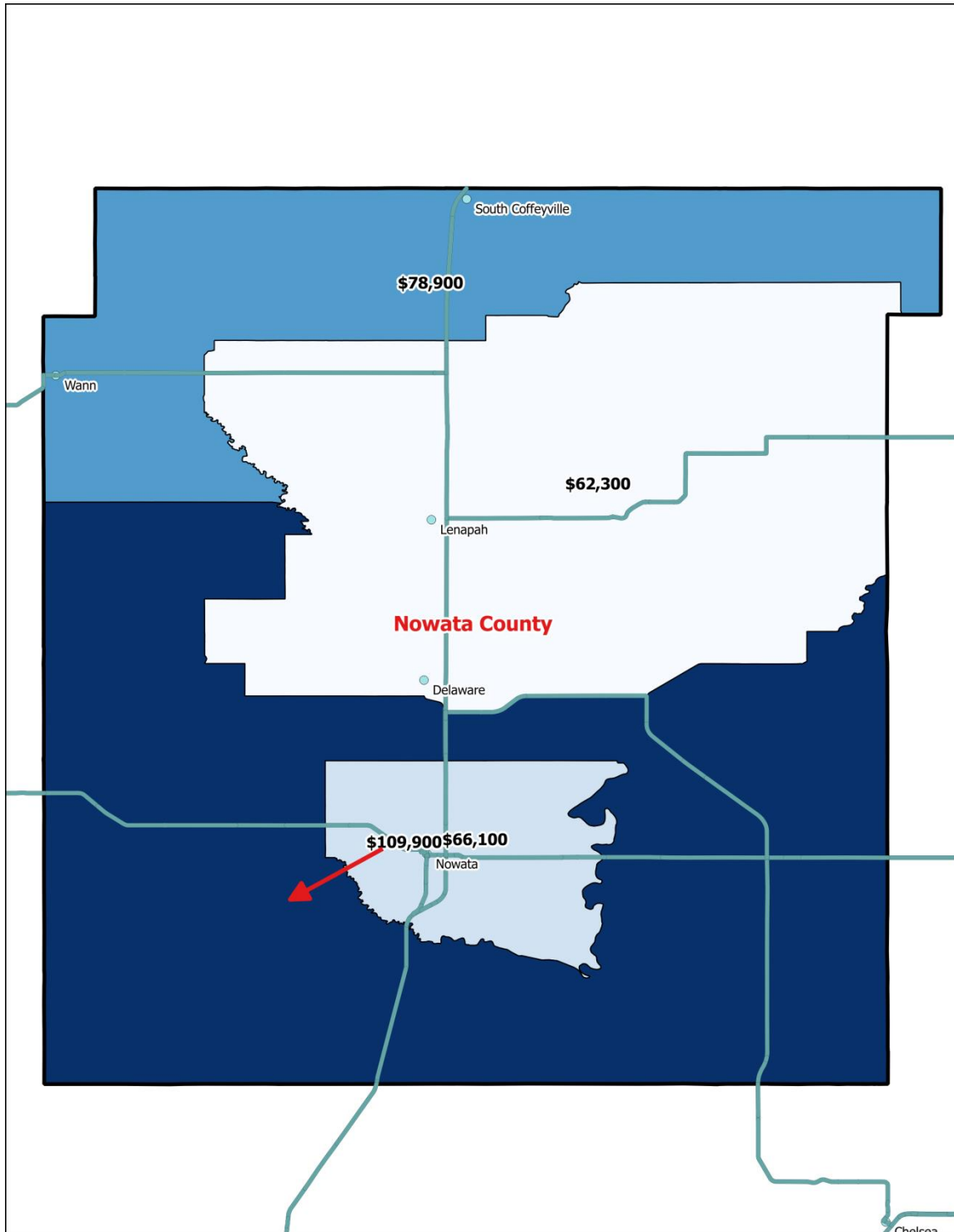
2013 Housing Units by Home Value						
	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,180		3,287		968,736	
Less than \$10,000	26	2.20%	114	3.47%	20,980	2.17%
\$10,000 to \$14,999	36	3.05%	71	2.16%	15,427	1.59%
\$15,000 to \$19,999	87	7.37%	128	3.89%	13,813	1.43%
\$20,000 to \$24,999	78	6.61%	142	4.32%	16,705	1.72%
\$25,000 to \$29,999	31	2.63%	69	2.10%	16,060	1.66%
\$30,000 to \$34,999	56	4.75%	112	3.41%	19,146	1.98%
\$35,000 to \$39,999	21	1.78%	73	2.22%	14,899	1.54%
\$40,000 to \$49,999	167	14.15%	305	9.28%	39,618	4.09%
\$50,000 to \$59,999	51	4.32%	243	7.39%	45,292	4.68%
\$60,000 to \$69,999	115	9.75%	273	8.31%	52,304	5.40%
\$70,000 to \$79,999	95	8.05%	263	8.00%	55,612	5.74%
\$80,000 to \$89,999	63	5.34%	203	6.18%	61,981	6.40%
\$90,000 to \$99,999	73	6.19%	174	5.29%	51,518	5.32%
\$100,000 to \$124,999	127	10.76%	325	9.89%	119,416	12.33%
\$125,000 to \$149,999	29	2.46%	186	5.66%	96,769	9.99%
\$150,000 to \$174,999	53	4.49%	215	6.54%	91,779	9.47%
\$175,000 to \$199,999	5	0.42%	59	1.79%	53,304	5.50%
\$200,000 to \$249,999	19	1.61%	134	4.08%	69,754	7.20%
\$250,000 to \$299,999	6	0.51%	55	1.67%	41,779	4.31%
\$300,000 to \$399,999	33	2.80%	72	2.19%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	7	0.21%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	38	1.16%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	16	0.49%	3,764	0.39%
\$1,000,000 or more	9	0.76%	10	0.30%	5,018	0.52%
Median Home Value:	\$63,200		\$74,300		\$112,800	

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

The median value of owner-occupied homes in Nowata County is \$74,300. This is -34.1% lower than the statewide median, which is \$112,800. The median home value in Nowata is estimated to be \$63,200.

The geographic distribution of home values in Nowata County can be visualized by the following map. As can be seen, the lowest home values are in the central areas of the county in and around Nowata and Lenapah, and the highest homes values are in the southern half of the county, outside of Nowata.

Nowata County Median Home Values by Census Tract



Home Values by Year of Construction

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

2013 Median Home Value by Year of Construction

	Nowata Median Value	Nowata County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$103,100	\$188,900
Built 2000 to 2009	\$76,200	\$102,800	\$178,000
Built 1990 to 1999	\$66,100	\$87,500	\$147,300
Built 1980 to 1989	\$43,500	\$87,200	\$118,300
Built 1970 to 1979	\$44,400	\$62,700	\$111,900
Built 1960 to 1969	\$86,700	\$83,400	\$97,100
Built 1950 to 1959	\$64,300	\$66,200	\$80,300
Built 1940 to 1949	\$60,700	\$66,400	\$67,900
Built 1939 or Earlier	\$78,200	\$63,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Nowata Single Family Sales Activity

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

Nowata Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	7	5	9	3
Median List Price	\$27,500	\$35,000	\$23,000	\$52,000	\$50,000
Median Sale Price	\$24,300	\$32,000	\$18,056	\$47,500	\$53,000
Sale/List Price Ratio	97.5%	93.8%	90.3%	91.3%	97.1%
Median Square Feet	898	991	936	824	1,267
Median Price/SF	\$24.63	\$37.88	\$18.16	\$31.47	\$48.01
Med. Days on Market	71	9	23	23	12

Source: Tulsa MLS

Nowata Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	24	26	30	30	18
Median List Price	\$75,950	\$59,950	\$75,000	\$52,000	\$83,750
Median Sale Price	\$73,700	\$58,000	\$69,250	\$55,000	\$83,250
Sale/List Price Ratio	96.5%	92.6%	97.4%	95.5%	96.4%
Median Square Feet	1,163	1,270	1,584	1,477	1,470
Median Price/SF	\$56.82	\$37.92	\$46.22	\$37.28	\$61.51
Med. Days on Market	51	50	40	38	34

Source: Tulsa MLS

Nowata Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	2	0	9	12	9
Median List Price	\$111,900	N/A	\$59,900	\$105,000	\$86,000
Median Sale Price	\$92,350	N/A	\$56,000	\$92,500	\$89,040
Sale/List Price Ratio	82.1%	N/A	98.7%	89.0%	100.0%
Median Square Feet	2,009	N/A	2,229	1,965	1,844
Median Price/SF	\$46.32	N/A	\$19.40	\$57.19	\$48.43
Med. Days on Market	56	N/A	20	56	58

Source: Tulsa MLS

Nowata Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	37	34	49	56	33
Median List Price	\$64,500	\$52,950	\$58,000	\$59,000	\$84,900
Median Sale Price	\$52,000	\$48,500	\$57,000	\$55,500	\$84,900
Sale/List Price Ratio	95.2%	92.8%	96.3%	93.1%	97.8%
Median Square Feet	1,157	1,250	1,581	1,552	1,588
Median Price/SF	\$46.05	\$38.19	\$42.11	\$42.94	\$53.23
Med. Days on Market	47	34	29	38	47

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list has fluctuated between \$52,000 and \$65,000. The median sale price was \$84,900 in 2015, for a median price per square foot of \$53.23/SF. The median sale price to list price ratio was 97.8%, with median days on market of 47 days.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Nowata County	2.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	17

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

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

According to the data provided, the foreclosure rate in Nowata County was 2.9% in May 2014. The county ranked 17 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With one of the higher foreclosure rates in the state, foreclosures have likely had some impact on the local housing market. In areas where foreclosures are especially prevalent, they can have a depressing effect on local home prices, and make it more difficult for potential homebuyers to secure financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Nowata County, based on publicly available sources as well as our own surveys of landlords and rental properties in the area.

Gross Rent Levels

The following table presents data regarding gross rental rates in Nowata County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	Nowata		Nowata County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	356		763		475,345	
With cash rent:	314		580		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	45	12.64%	45	5.90%	4,268	0.90%
\$200 to \$249	14	3.93%	14	1.83%	8,784	1.85%
\$250 to \$299	7	1.97%	7	0.92%	8,413	1.77%
\$300 to \$349	40	11.24%	40	5.24%	9,107	1.92%
\$350 to \$399	0	0.00%	25	3.28%	10,932	2.30%
\$400 to \$449	0	0.00%	10	1.31%	15,636	3.29%
\$450 to \$499	24	6.74%	82	10.75%	24,055	5.06%
\$500 to \$549	39	10.96%	66	8.65%	31,527	6.63%
\$550 to \$599	7	1.97%	18	2.36%	33,032	6.95%
\$600 to \$649	22	6.18%	38	4.98%	34,832	7.33%
\$650 to \$699	34	9.55%	54	7.08%	32,267	6.79%
\$700 to \$749	0	0.00%	15	1.97%	30,340	6.38%
\$750 to \$799	0	0.00%	24	3.15%	27,956	5.88%
\$800 to \$899	28	7.87%	56	7.34%	45,824	9.64%
\$900 to \$999	8	2.25%	32	4.19%	34,153	7.18%
\$1,000 to \$1,249	28	7.87%	36	4.72%	46,884	9.86%
\$1,250 to \$1,499	18	5.06%	18	2.36%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	42	11.80%	183	23.98%	43,236	9.10%
Median Gross Rent		\$535		\$553		\$699

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

Median gross rent in Nowata County is estimated to be \$553, which is -20.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Nowata is estimated to be \$535.

Median Gross Rent by Year of Construction

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

2013 Median Gross Rent by Year of Construction

	Nowata Median Rent	Nowata County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$635	\$841
Built 1990 to 1999	-	\$474	\$715
Built 1980 to 1989	\$182	\$233	\$693
Built 1970 to 1979	\$619	\$606	\$662
Built 1960 to 1969	\$492	\$496	\$689
Built 1950 to 1959	\$1,021	\$900	\$714
Built 1940 to 1949	\$513	\$515	\$673
Built 1939 or Earlier	-	\$938	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Nowata County is among housing units constructed between 1950 and 1959 in the city of Nowata (likely representing rental houses rather than apartments), which is \$1,021 per month. In order to be affordable, a household would need to earn at least \$40,840 per year to afford such a unit.

Nowata Rental Survey Data

The next two tables show the results of our rental survey of Nowata. Most of the multifamily rental property in Nowata is subsidized in some form.

Nowata Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate
Nowata Village	USDA/LIHTC - Family	1986	1	1	600	30%
Nowata Village	USDA/LIHTC - Family	1986	2	1.5	880	30%
Nowata Village	USDA/LIHTC - Family	1986	3	2	1,200	30%
Nowata Village	USDA/LIHTC - Family	1986	4	2	1,200	30%
Ironman Apartments	Project Based / LIHTC - Family	1974	1	1	660	30%
Ironman Apartments	Project Based / LIHTC - Family	1974	2	1	822	30%
Ironman Apartments	Project Based / LIHTC - Family	1974	3	1	1,040	30%
Nowata Gardens	Project Based - Family	1974	1	1	600	30%
Nowata Gardens	Project Based - Family	1974	2	1	820	30%
Nowata Gardens	Project Based - Family	1974	3	1	1,000	30%

Nowata Village comprises 28 units for family occupancy, with USDA rental assistance. Ironman Apartments comprises 44 units for family occupancy, with HUD project-based rental assistance. Nowata Gardens comprises 60 units for family occupancy, also with HUD project-based rental assistance. We were unable to confirm their current occupancy.

Rental Market Vacancy – Nowata

The overall market vacancy of rental housing units was reported at 11.44% by the Census Bureau as of the most recent American Community Survey. This figure includes all rental properties in Nowata, including rental houses. We note that HUD reports the overall occupancy rate of HUD-assisted units in Nowata County at 91% as of the most recent Picture of Subsidized Households dataset, suggesting that occupancy is slightly higher among affordable rental properties than market rate properties.

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Nowata County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

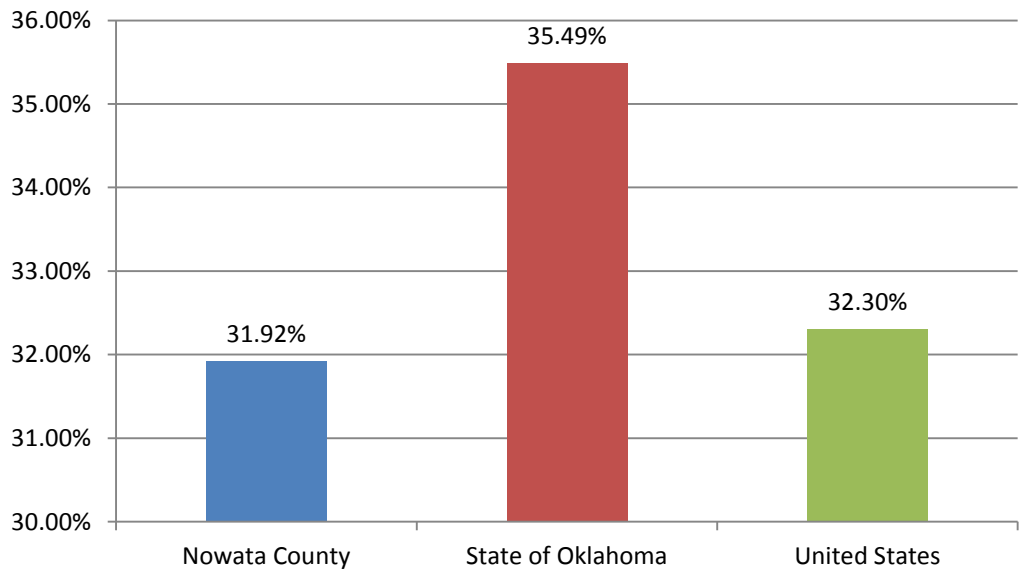
HUD Programs in Nowata County

Nowata County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	3	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	44	89%	\$7,127	\$160	\$554	22.44%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	60	93%	\$10,312	\$236	\$341	40.87%
Summary of All HUD Programs	107	91%	\$8,882	\$204	\$434	31.92%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 107 housing units located within Nowata County, with an overall occupancy rate of 91%. The average household income among households living in these units is \$8,882. Total monthly rent for these units averages \$638, with the federal contribution averaging \$434 (68.08%) and the tenant's contribution averaging \$204 (31.92%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



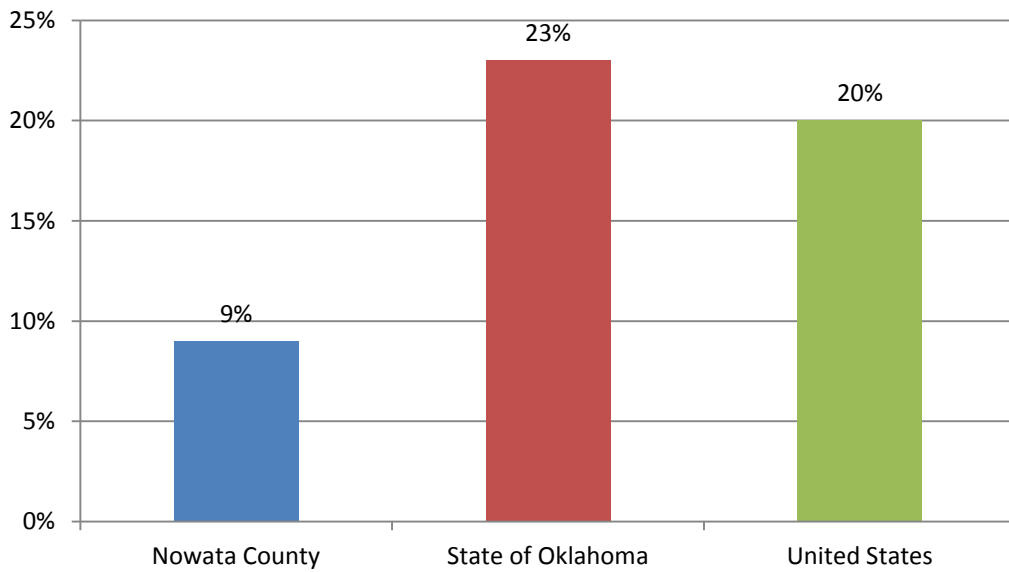
Demographics of Persons in HUD Programs in Nowata County

Nowata County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	3	N/A	N/A	N/A	N/A	67%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	44	70%	2%	11%	40%	20%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	60	50%	15%	19%	18%	17%
Summary of All HUD Programs	107	58%	9%	16%	29%	20%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

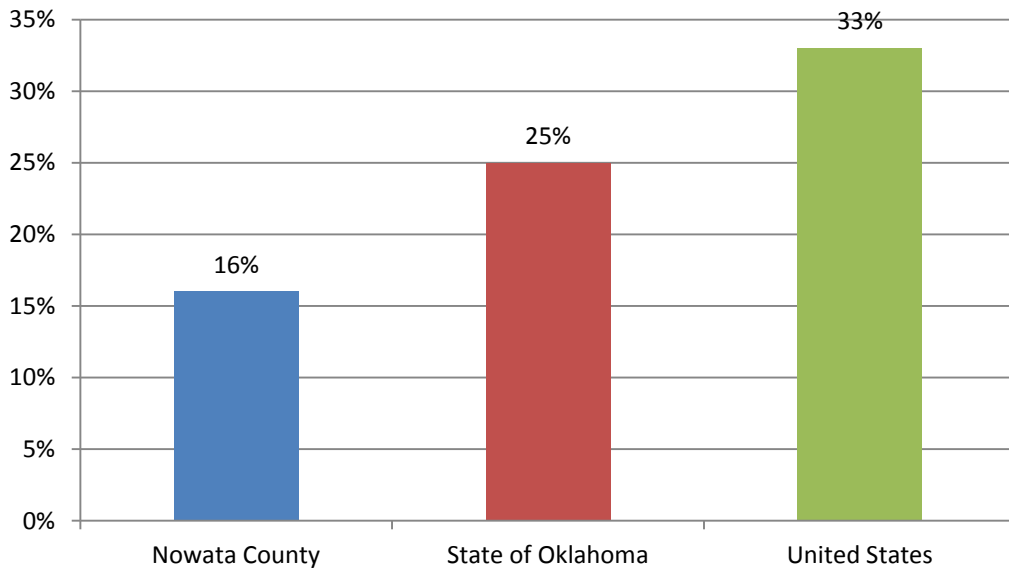
58% of housing units are occupied by single parents with female heads of household. 9% of households have at least one person with a disability. 16% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 29% have one or more disabilities. Finally, 20% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

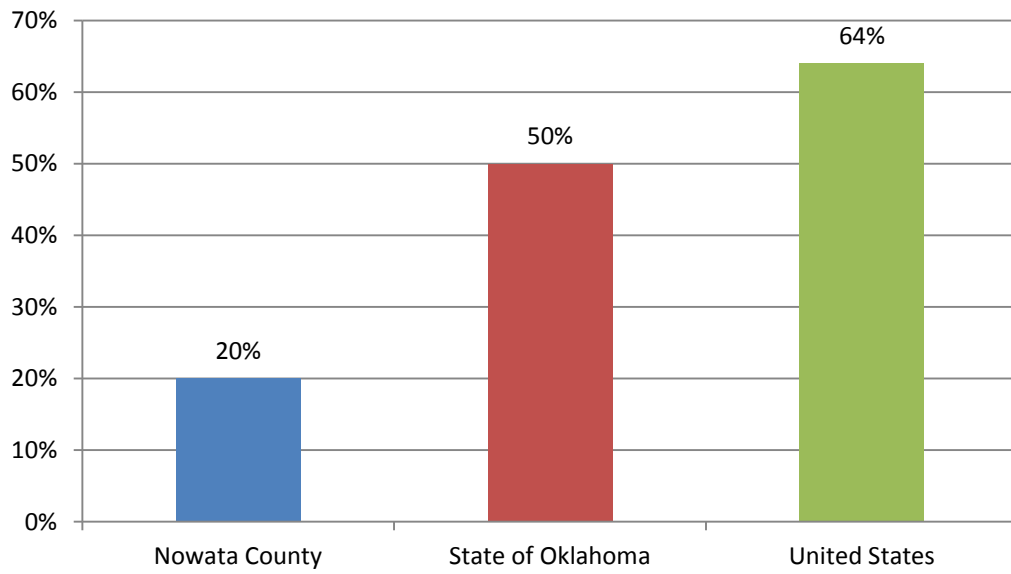
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Nowata County. This data is typically separated into household income thresholds, defined by HUD Area Median Family Income (HAMFI). HUD Area Median Family Income (HAMFI) is equivalent to Area Median Income (AMI) for the purposes of this report. This data is considered the best indicator of housing need available which separates need into household income thresholds as defined by HUD.

Cost Burden by Income Threshold

The next table presents CHAS data for Nowata County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

Nowata County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	260		225	
Cost Burden Less Than 30%	80	30.77%	105	46.67%
Cost Burden Between 30%-50%	45	17.31%	25	11.11%
Cost Burden Greater Than 50%	125	48.08%	90	40.00%
Not Computed (no/negative income)	4	1.54%	4	1.78%
Income 30%-50% HAMFI	335		145	
Cost Burden Less Than 30%	205	61.19%	50	34.48%
Cost Burden Between 30%-50%	55	16.42%	45	31.03%
Cost Burden Greater Than 50%	80	23.88%	45	31.03%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	530		125	
Cost Burden Less Than 30%	390	73.58%	115	92.00%
Cost Burden Between 30%-50%	110	20.75%	4	3.20%
Cost Burden Greater Than 50%	30	5.66%	4	3.20%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	450		190	
Cost Burden Less Than 30%	400	88.89%	170	89.47%
Cost Burden Between 30%-50%	50	11.11%	20	10.53%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	3,210		840	
Cost Burden Less Than 30%	2,660	82.87%	595	70.83%
Cost Burden Between 30%-50%	310	9.66%	94	11.19%
Cost Burden Greater Than 50%	239	7.45%	139	16.55%
Not Computed (no/negative income)	4	0.12%	4	0.48%

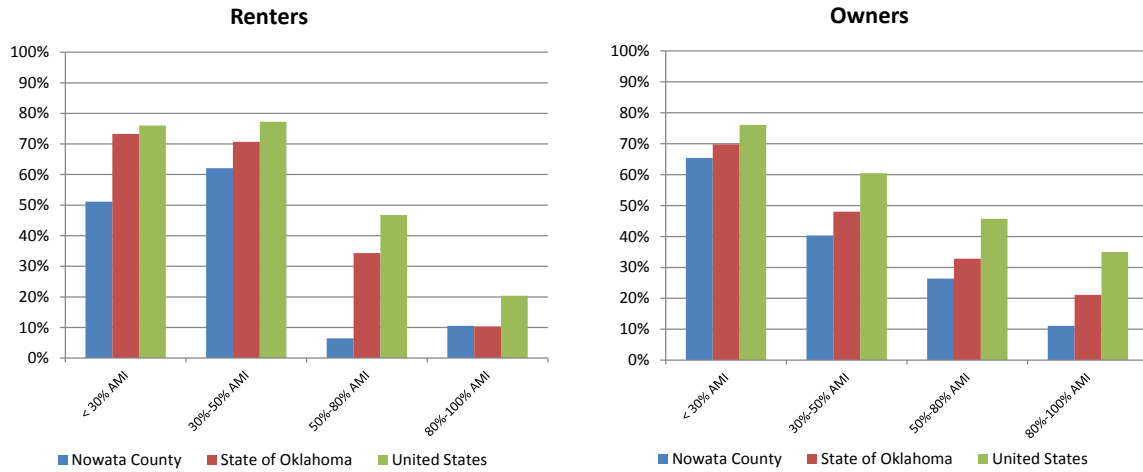
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Nowata County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	260	65.38%	225	51.11%
Income 30%-50% HAMFI	335	40.30%	145	62.07%
Income 50%-80% HAMFI	530	26.42%	125	6.40%
Income 80%-100% HAMFI	450	11.11%	190	10.53%
All Incomes	3,210	17.10%	840	27.74%

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

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



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

Substandard Conditions / Overcrowding by Income Threshold

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

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

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

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

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

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



Nowata County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	260		225	
Between 1.0 and 1.5 Persons per Room	20	7.69%	4	1.78%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	5.77%	4	1.78%
Income 30%-50% HAMFI	335		145	
Between 1.0 and 1.5 Persons per Room	10	2.99%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	2.99%	0	0.00%
Income 50%-80% HAMFI	530		125	
Between 1.0 and 1.5 Persons per Room	4	0.75%	4	3.20%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	450		190	
Between 1.0 and 1.5 Persons per Room	4	0.89%	0	0.00%
More than 1.5 Persons per Room	20	4.44%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	3,210		840	
Between 1.0 and 1.5 Persons per Room	63	1.96%	8	0.95%
More than 1.5 Persons per Room	20	0.62%	0	0.00%
Lacks Complete Kitchen or Plumbing	25	0.78%	4	0.48%

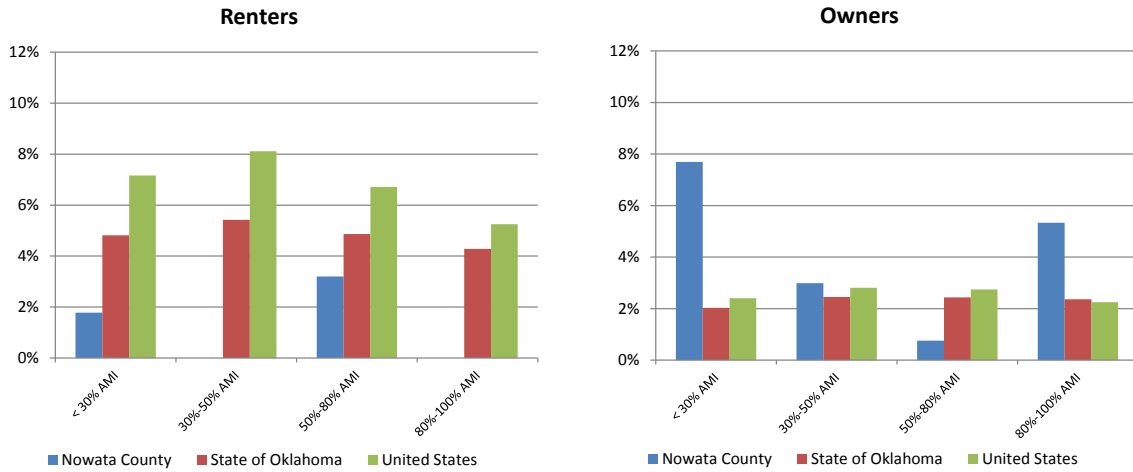
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Nowata County, Oklahoma and the nation.

Nowata County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	260	7.69%	225	1.78%	
Income 30%-50% HAMFI	335	2.99%	145	0.00%	
Income 50%-80% HAMFI	530	0.75%	125	3.20%	
Income 80%-100% HAMFI	450	5.33%	190	0.00%	
All Incomes	3,210	2.59%	840	0.95%	

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

Households by Income Threshold: Percentage with More than 1.0 Persons per Room



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

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

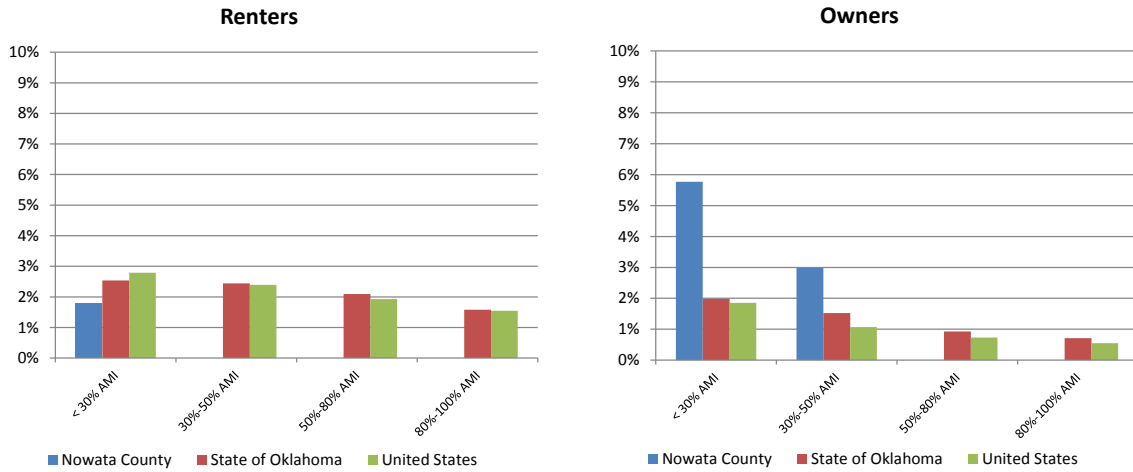
Nowata County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	260	5.77%	225	1.78%	
Income 30%-50% HAMFI	335	2.99%	145	0.00%	
Income 50%-80% HAMFI	530	0.00%	125	0.00%	
Income 80%-100% HAMFI	450	0.00%	190	0.00%	
All Incomes	3,210	0.78%	840	0.48%	

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



Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen



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

Cost Burden by Household Type

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.



Nowata County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	260	173	66.54%	225	108	48.00%
Elderly Family	45	25	55.56%	4	4	100.00%
Small Family (2-4 persons)	50	39	78.00%	95	60	63.16%
Large Family (5 or more persons)	30	24	80.00%	4	4	100.00%
Elderly Non-Family	65	35	53.85%	15	0	0.00%
Non-Family, Non-Elderly	65	50	76.92%	105	40	38.10%
Income 30%-50% HAMFI	335	127	37.91%	145	89	61.38%
Elderly Family	65	24	36.92%	10	0	0.00%
Small Family (2-4 persons)	70	14	20.00%	60	35	58.33%
Large Family (5 or more persons)	30	30	100.00%	4	0	0.00%
Elderly Non-Family	150	55	36.67%	25	15	60.00%
Non-Family, Non-Elderly	15	4	26.67%	40	39	97.50%
Income 50%-80% HAMFI	530	141	26.60%	125	12	9.60%
Elderly Family	170	35	20.59%	20	0	0.00%
Small Family (2-4 persons)	120	45	37.50%	45	8	17.78%
Large Family (5 or more persons)	40	8	20.00%	4	0	0.00%
Elderly Non-Family	100	8	8.00%	10	0	0.00%
Non-Family, Non-Elderly	100	45	45.00%	45	4	8.89%
Income 80%-100% HAMFI	450	49	10.89%	190	20	10.53%
Elderly Family	180	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	135	25	18.52%	140	20	14.29%
Large Family (5 or more persons)	40	20	50.00%	0	0	N/A
Elderly Non-Family	50	0	0.00%	15	0	0.00%
Non-Family, Non-Elderly	50	4	8.00%	30	0	0.00%
All Incomes	3,210	539	16.79%	840	229	27.26%
Elderly Family	755	98	12.98%	53	4	7.55%
Small Family (2-4 persons)	1,475	158	10.71%	440	123	27.95%
Large Family (5 or more persons)	255	82	32.16%	12	4	33.33%
Elderly Non-Family	415	98	23.61%	80	15	18.75%
Non-Family, Non-Elderly	310	103	33.23%	245	83	33.88%

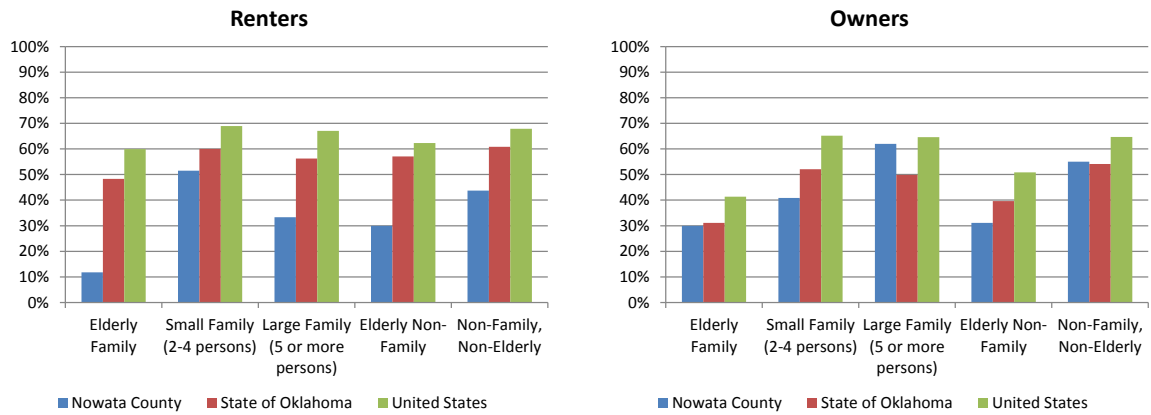
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Nowata County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income	Income
Income < 80% HAMFI	1,125	441	39.20%	495	209	42.22%
Elderly Family	280	84	30.00%	34	4	11.76%
Small Family (2-4 persons)	240	98	40.83%	200	103	51.50%
Large Family (5 or more persons)	100	62	62.00%	12	4	33.33%
Elderly Non-Family	315	98	31.11%	50	15	30.00%
Non-Family, Non-Elderly	180	99	55.00%	190	83	43.68%

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened



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

Housing Problems by Household Type

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

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

Nowata County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	260	180	69.23%	225	117	52.00%
Elderly Family	45	25	55.56%	4	4	100.00%
Small Family (2-4 persons)	50	40	80.00%	95	60	63.16%
Large Family (5 or more persons)	30	25	83.33%	4	4	100.00%
Elderly Non-Family	65	40	61.54%	15	4	26.67%
Non-Family, Non-Elderly	65	50	76.92%	105	45	42.86%
Income 30%-50% HAMFI	335	134	40.00%	145	90	62.07%
Elderly Family	65	30	46.15%	10	0	0.00%
Small Family (2-4 persons)	70	15	21.43%	60	35	58.33%
Large Family (5 or more persons)	30	30	100.00%	4	0	0.00%
Elderly Non-Family	150	55	36.67%	25	15	60.00%
Non-Family, Non-Elderly	15	4	26.67%	40	40	100.00%
Income 50%-80% HAMFI	530	150	28.30%	125	14	11.20%
Elderly Family	170	35	20.59%	20	0	0.00%
Small Family (2-4 persons)	120	45	37.50%	45	10	22.22%
Large Family (5 or more persons)	40	15	37.50%	4	0	0.00%
Elderly Non-Family	100	10	10.00%	10	0	0.00%
Non-Family, Non-Elderly	100	45	45.00%	45	4	8.89%
Income Greater than 80% of HAMFI	2,090	134	6.41%	350	20	5.71%
Elderly Family	475	15	3.16%	20	0	0.00%
Small Family (2-4 persons)	1,235	75	6.07%	240	20	8.33%
Large Family (5 or more persons)	150	40	26.67%	0	0	N/A
Elderly Non-Family	95	0	0.00%	30	0	0.00%
Non-Family, Non-Elderly	125	4	3.20%	55	0	0.00%
All Incomes	3,215	598	18.60%	845	241	28.52%
Elderly Family	755	105	13.91%	54	4	7.41%
Small Family (2-4 persons)	1,475	175	11.86%	440	125	28.41%
Large Family (5 or more persons)	250	110	44.00%	12	4	33.33%
Elderly Non-Family	410	105	25.61%	80	19	23.75%
Non-Family, Non-Elderly	305	103	33.77%	245	89	36.33%

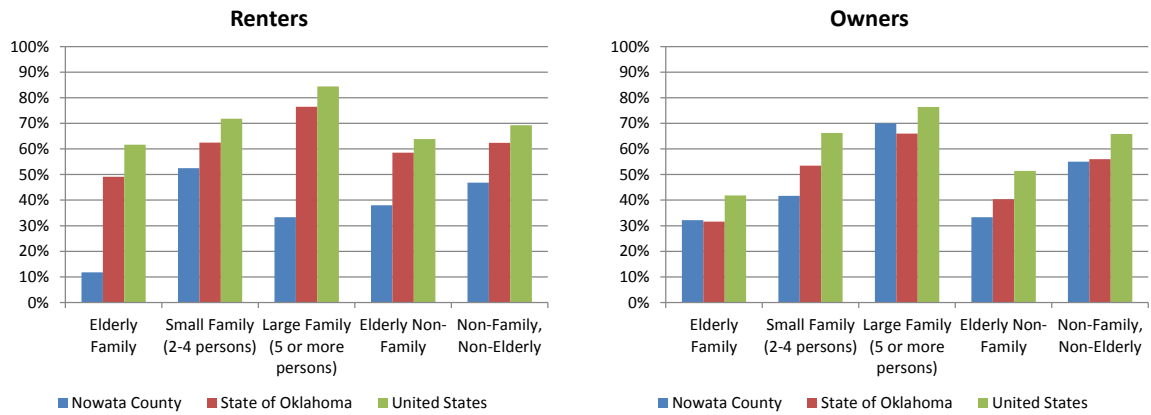
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Nowata County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,125	464	41.24%	495	44.65%
Elderly Family	280	90	32.14%	34	11.76%
Small Family (2-4 persons)	240	100	41.67%	200	52.50%
Large Family (5 or more persons)	100	70	70.00%	12	33.33%
Elderly Non-Family	315	105	33.33%	50	38.00%
Non-Family, Non-Elderly	180	99	55.00%	190	46.84%

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

Households Under 80% of AMI: Percentage with Housing Problems



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

Housing Problems by Race / Ethnicity

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Nowata County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”



Nowata County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	254	175	68.9%	219	115	52.5%
White alone, non-Hispanic	164	130	79.3%	164	90	54.9%
Black or African-American alone	20	20	100.0%	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	65	20	30.8%	33	25	75.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	4	4	100.0%	25	0	0.0%
Income 30%-50% HAMFI	335	130	38.8%	140	90	64.3%
White alone, non-Hispanic	230	70	30.4%	85	40	47.1%
Black or African-American alone	4	0	0.0%	20	20	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	90	60	66.7%	39	35	89.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	10	0	0.0%	0	0	N/A
Income 50%-80% HAMFI	530	145	27.4%	125	15	12.0%
White alone, non-Hispanic	320	70	21.9%	94	4	4.3%
Black or African-American alone	20	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	85	30	35.3%	19	4	21.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	4	4	100.0%
Other (including multiple races)	105	45	42.9%	4	0	0.0%
Income 80%-100% HAMFI	455	60	13.2%	190	20	10.5%
White alone, non-Hispanic	315	20	6.3%	80	0	0.0%
Black or African-American alone	0	0	N/A	20	20	100.0%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	80	40	50.0%	15	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	45	0	0.0%
Other (including multiple races)	50	0	0.0%	30	0	0.0%
All Incomes	3,209	585	18.2%	829	240	29.0%
White alone, non-Hispanic	2,344	350	14.9%	553	134	24.2%
Black or African-American alone	44	20	45.5%	44	40	90.9%
Asian alone	4	0	0.0%	8	4	50.0%
American Indian alone	585	160	27.4%	131	64	48.9%
Pacific Islander alone	4	0	0.0%	0	0	N/A
Hispanic, any race	22	8	36.4%	49	4	8.2%
Other (including multiple races)	218	53	24.3%	59	0	0.0%

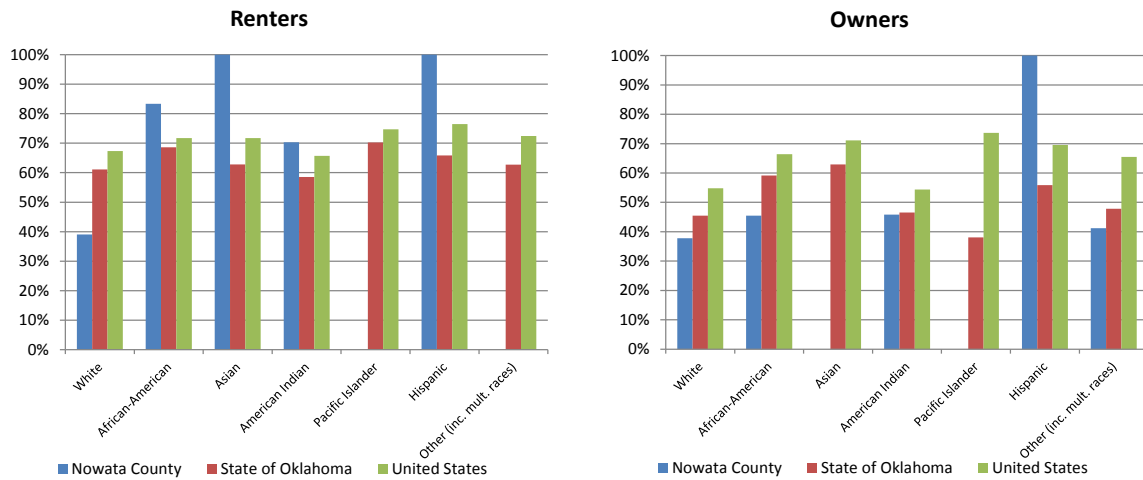
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Nowata County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,119	450	40.21%	484	45.45%
White alone, non-Hispanic	714	270	37.82%	343	39.07%
Black or African-American alone	44	20	45.45%	24	83.33%
Asian alone	0	0	N/A	4	100.00%
American Indian alone	240	110	45.83%	91	70.33%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	4	4	100.00%	4	100.00%
Other (including multiple races)	119	49	41.18%	29	0.00%

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

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



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

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Nowata County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 205 renter households that are cost overburdened, and 305 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 19 renter households that are cost overburdened, and 139 homeowners that are cost overburdened.
- 70.33% of American Indian renters with incomes less than 80% of Area Median Income have one or more housing problems. 83.33% of African American renters with incomes less than



80% of Area Median Income have one or more housing problems, and 100% of both Hispanic and Asian renters with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Housing Needs by Income Thresholds

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

Nowata County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	33	8	41
Less than 30% AMI	8.10%	26.79%	3	2	5
Less than 50% AMI	18.54%	44.05%	6	3	10
Less than 60% AMI	22.24%	52.86%	7	4	11
Less than 80% AMI	35.05%	58.93%	12	5	16

Elderly Housing Needs

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

Nowata County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	36.45%	15.83%	12	1	13
Elderly less than 30% AMI	3.43%	2.26%	1	0	1
Elderly less than 50% AMI	10.12%	6.43%	3	0	4
Elderly less than 60% AMI	12.15%	7.71%	4	1	5
Elderly less than 80% AMI	18.54%	10.00%	6	1	7

Housing Needs for Persons with Disabilities / Special Needs

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

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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	39.19%	41.42%	13	3	16
Disabled less than 30% AMI	4.04%	16.57%	1	1	3
Disabled less than 50% AMI	11.04%	27.22%	4	2	6
Disabled less than 60% AMI	13.25%	32.66%	4	3	7
Disabled less than 80% AMI	18.35%	30.77%	6	2	8

Housing Needs for Veterans

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

Nowata County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	33	8	41
Total Veteran Demand	11.49%	11.49%	4	1	5
Veterans with Disabilities	4.88%	4.88%	2	0	2
Veterans Below Poverty	0.92%	0.92%	0	0	0
Disabled Veterans Below Poverty	0.22%	0.22%	0	0	0

Housing Needs for Working Families

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

Nowata County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	33	8	41
Total Working Families	50.59%	50.59%	17	4	21
Working Families with Children Present	24.74%	24.74%	8	2	10

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 41 housing units will be needed in Nowata County over the next five years. Of those units:

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

- 5 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 7 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- Two will be needed by veterans with disabilities
- 10 will be needed by working families with children present

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