

Housing Needs Assessment
Osage 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:

December 8, 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.





January 28, 2016

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

SUBJECT: Housing Needs Assessment
 Osage County
 IRR - Tulsa/OKC File No. 140-2015-0070

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 Osage County Residential Housing Market Analysis. Analyst Maryam Moradian personally inspected the Osage County area during the month of December 2015 to collect the data used in the preparation of the Osage County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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- A. Acknowledgments
- B. Qualifications

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 Osage County is projected to grow by 0.36% per year over the next five years, underperforming the State of Oklahoma.
2. Osage County is projected to need a total of 338 housing units for ownership and 90 housing units for rent over the next five years.
3. Median Household Income in Osage County is estimated to be \$42,375 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Osage County is estimated to be 14.49%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Osage County are lower than the state averages.
5. Home values and rental rates in Osage County are also lower than the state averages.
6. Median sale price for homes in Skiatook was \$159,925 in 2015, with a median price per square foot of \$90.58. The median sale price to list price ratio was 98.3%, with median days on market of 40 days.
7. Approximately 32.39% of renters and 18.57% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 96 Injuries:334 Fatalities:16 Damages (1996-2014): \$2,680,000.00
2. Social Vulnerability: Below state score at the county level; at the census tract level, the western portion of the county, including Pawhuska, has elevated social vulnerability scores
3. Floodplain: Osage County has experienced 71 Flood events from 1950 through 2010 resulting in \$992,000 in damage.

Homelessness Specific Findings

1. Osage County is located in the North Central Oklahoma Continuum of Care.
2. There are an estimated 201 homeless individuals in this area, 154 of which are identified as sheltered.
3. There is no record of homeless youth and young adults in this region.
4. The largest subpopulations of homeless in OK 500 include: the chronically homeless (29), chronic substance abusers (23), and domestic violence victims (24).
5. The population of domestic violence victims in this area is disproportionately high.
6. Permanent housing options are significantly limited. More funds should be diverted to meet the long term housing needs of the mentally ill, substance abusers, and victims of domestic violence.

Fair Housing Specific Findings

1. Units at risk for poverty: 538
2. Units in mostly non-white enclaves: 700
3. Units nearer elevated number of persons with disabilities: 1,391
4. Units further than 15 miles from a hospital: 42

Lead-Based Paint Specific Findings

1. We estimate there are 3,295 occupied housing units in Osage County with lead-based paint hazards.
2. 1,675 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 471 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 Osage 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 Osage 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 Osage 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 Osage County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Osage County area.

Effective Date of Consultation

The Osage County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 8, 2015. The date of this report is January 28, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Osage County area was inspected during December, 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

Osage County Analysis

Area Information

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

Osage County is located in northeastern Oklahoma. The county is bordered on the north by Kansas, on the west by Pawnee, Noble, and Kay counties, on the south by Pawnee and Tulsa counties, and on the east by Washington and Tulsa counties. The Osage County Seat is Pawhuska, which is located in the central part of the county. This location is approximately 56.5 miles northwest of Tulsa and 148 miles northeast of Oklahoma City. The largest community in the county, Skiatook, will be the primary focus of this report.

Osage County has a total area of 2,304 square miles (2,246 square miles of land, and 58 square miles of water), ranking 1st out of Oklahoma's 77 counties in terms of total area. The total population of Osage County as of the 2010 Census was 47,472 persons, for a population density of 21 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 Osage. These are US-60, OK-99, OK-97, OK-20, OK-11, OK-123, and OK-18. The nearest interstate highway is I-244 approximately 59.3 miles southeast of Pawhuska.

Public transportation is provided by the Cimarron Public Transit, which operates a demand-responsive transportation service. Cimarron operates within Osage County, as well as throughout the surrounding counties. Further, Tulsa Transit operates within the southeastern corner of Osage County due to the proximity of the county borders to the Tulsa area. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles.

The Skiatook Municipal Airport is located southwest of Skiatook. The airport has an asphalt runway and averages 86 aircraft operations per week. Additionally, the Bartlesville Municipal Airport is located

within driving distance of Skiatook. The nearest full service commercial airport is Tulsa International Airport.

Educational Facilities

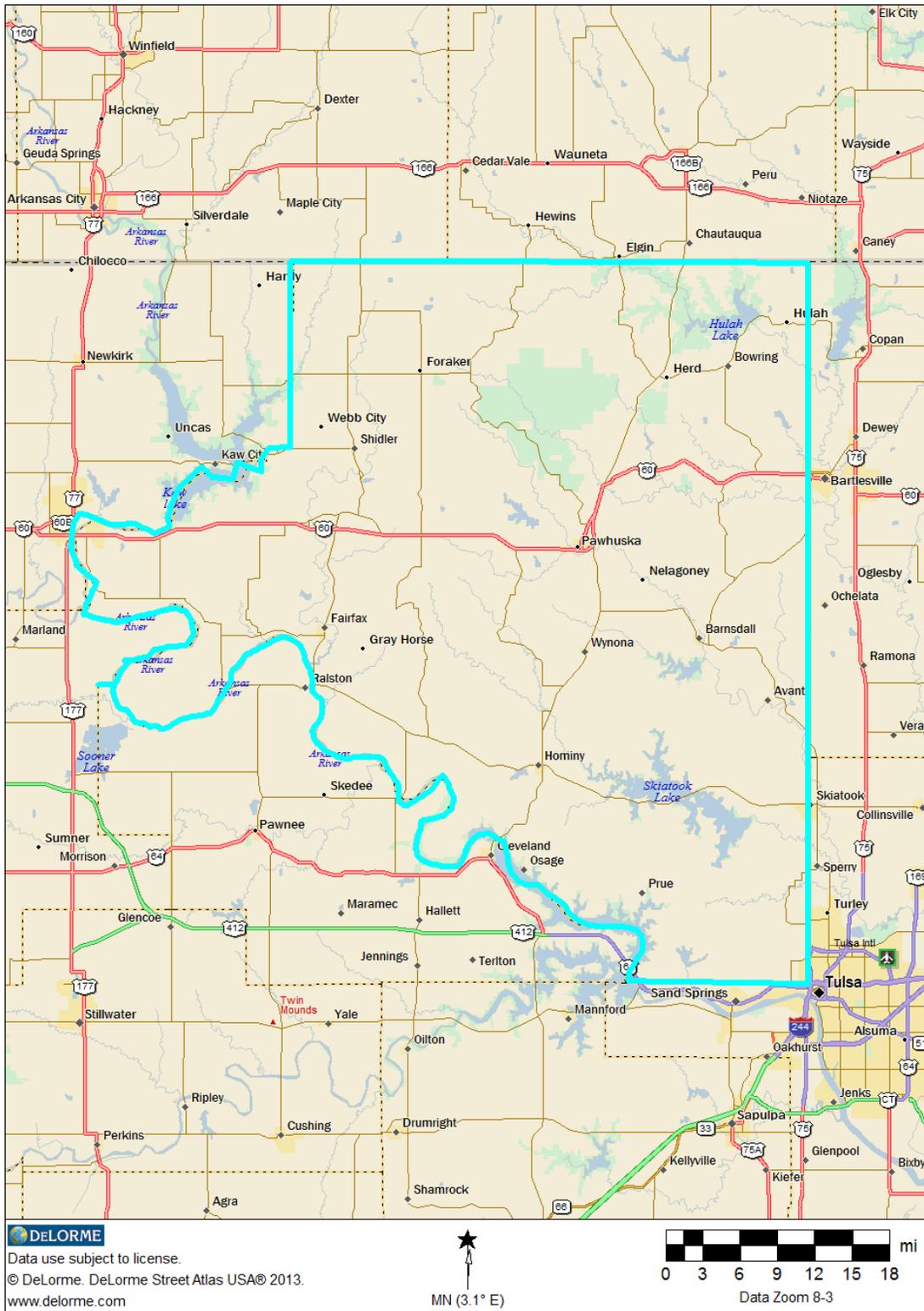
All of the county communities have public school facilities.

Skiatook Public Schools serve the Skiatook area and offer an Early Childhood Learning Center, and one elementary, middle, and high school. There are no higher education offerings within Skiatook; the closest opportunities include the University of Tulsa, Rogers State University, Oral Roberts University and Oklahoma Wesleyan University.

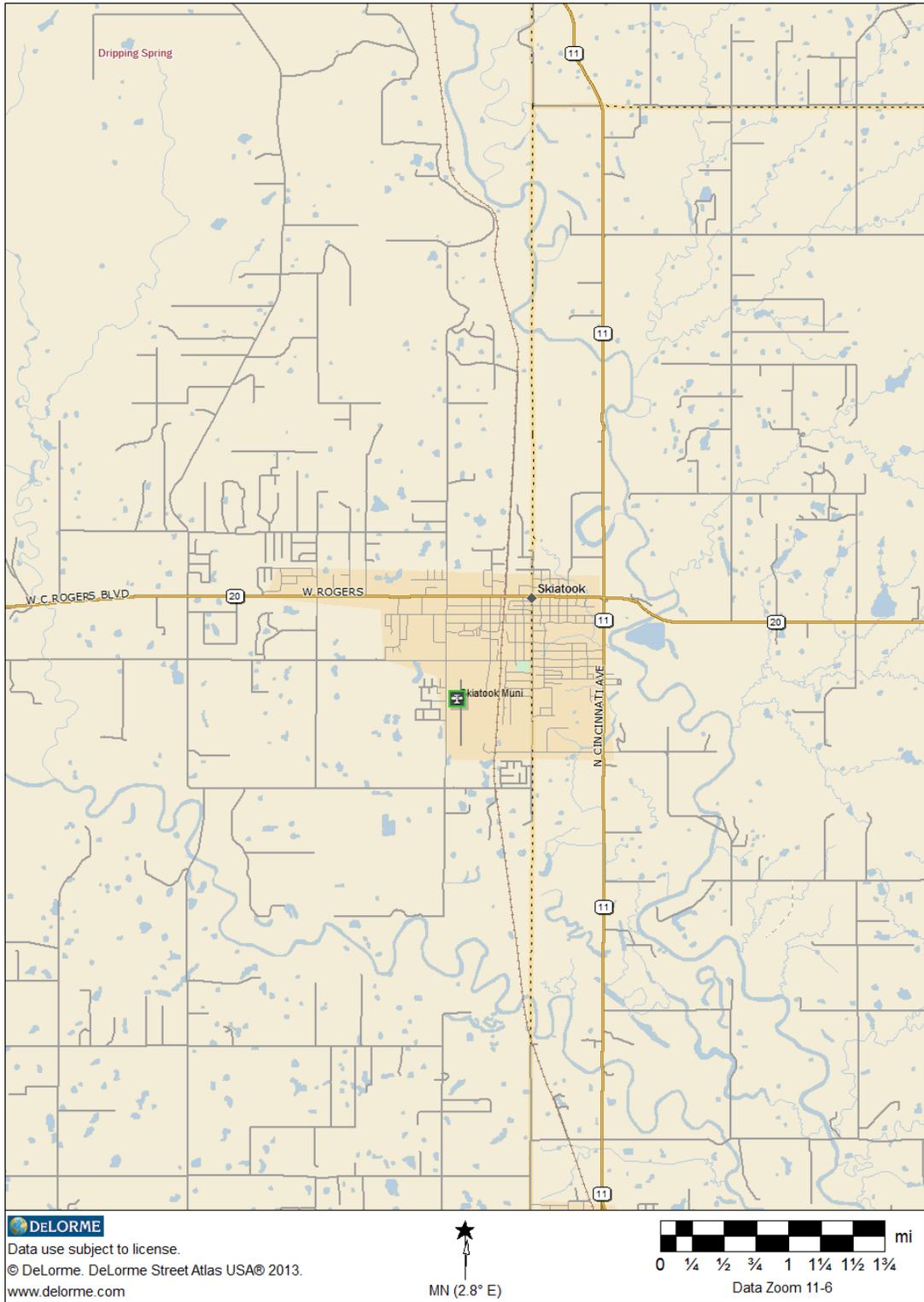
Medical Facilities

Skiatook residents are without major medical facilities within the city limits. The Bailey Medical Center in Owasso is approximately 13 miles east of the city and offers emergency and acute-care. Additionally, Tulsa has a multitude of hospital options within a short driving distance. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Osage County Area Map



Skiatook Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Osage 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
Skiatook	5,396	7,397	3.20%	8,023	1.64%	8,353	0.81%
Osage County	44,437	47,472	0.66%	48,024	0.23%	48,901	0.36%
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 Osage County was 47,472 persons as of the 2010 Census, a 0.66% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Osage County to be 48,024 persons, and projects that the population will show 0.36% annualized growth over the next five years.

The population of Skiatook was 7,397 persons as of the 2010 Census, a 3.20% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Skiatook to be 8,023 persons, and projects that the population will show 0.81% annualized growth over the next five years.

The next table presents data regarding household levels in Osage 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							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Skiatook	1,994	2,796	3.44%	2,983	1.30%	3,081	0.65%
Osage County	16,617	18,205	0.92%	18,562	0.39%	18,990	0.46%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Skiatook	1,476	1,989	3.03%	2,168	1.74%	2,241	0.66%
Osage County	12,214	12,972	0.60%	13,245	0.42%	13,572	0.49%
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, Osage County had a total of 18,205 households, representing a 0.92% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Osage County to have 18,562 households. This number is expected to experience a 0.46% annualized rate of growth over the next five years.

As of 2010, Skiatook had a total of 2,796 households, representing a 3.44% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Skiatook to have 2,983 households. This number is expected to experience a 0.65% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Skiatook		Osage County	
	No.	Percent	No.	Percent
Total Population	7,602		47,800	
White Alone	5,897	77.57%	31,423	65.74%
Black or African American Alone	2	0.03%	5,386	11.27%
Amer. Indian or Alaska Native Alone	1,233	16.22%	7,049	14.75%
Asian Alone	1	0.01%	83	0.17%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	59	0.12%
Some Other Race Alone	27	0.36%	388	0.81%
Two or More Races	442	5.81%	3,412	7.14%

Population by Hispanic or Latino Origin	Skiatook		Osage County	
	No.	Percent	No.	Percent
Total Population	7,602		47,800	
Hispanic or Latino	31	0.41%	1,447	3.03%
<i>Hispanic or Latino, White Alone</i>	0	0.00%	602	41.60%
<i>Hispanic or Latino, All Other Races</i>	31	100.00%	845	58.40%
Not Hispanic or Latino	7,571	99.59%	46,353	96.97%
<i>Not Hispanic or Latino, White Alone</i>	5,897	77.89%	30,821	66.49%
<i>Not Hispanic or Latino, All Other Races</i>	1,674	22.11%	15,532	33.51%

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

In Osage County, racial and ethnic minorities comprise 35.52% of the total population. Within Skiatook, racial and ethnic minorities represent 22.43% of the population.

Population by Age

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

Osage 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	47,472		48,024		48,901			
Age 0 - 4	2,904	6.12%	2,632	5.48%	2,724	5.57%	-1.95%	0.69%
Age 5 - 9	3,254	6.85%	2,867	5.97%	2,647	5.41%	-2.50%	-1.58%
Age 10 - 14	3,344	7.04%	3,266	6.80%	2,901	5.93%	-0.47%	-2.34%
Age 15 - 17	2,051	4.32%	2,038	4.24%	2,072	4.24%	-0.13%	0.33%
Age 18 - 20	1,615	3.40%	1,806	3.76%	1,929	3.94%	2.26%	1.33%
Age 21 - 24	1,850	3.90%	2,326	4.84%	2,740	5.60%	4.69%	3.33%
Age 25 - 34	5,275	11.11%	5,187	10.80%	5,593	11.44%	-0.34%	1.52%
Age 35 - 44	5,661	11.92%	5,300	11.04%	5,072	10.37%	-1.31%	-0.88%
Age 45 - 54	7,629	16.07%	6,657	13.86%	5,772	11.80%	-2.69%	-2.81%
Age 55 - 64	6,611	13.93%	7,034	14.65%	7,198	14.72%	1.25%	0.46%
Age 65 - 74	4,363	9.19%	5,459	11.37%	6,507	13.31%	4.58%	3.57%
Age 75 - 84	2,262	4.76%	2,622	5.46%	2,776	5.68%	3.00%	1.15%
Age 85 and over	653	1.38%	830	1.73%	970	1.98%	4.91%	3.17%
<i>Age 55 and over</i>	<i>13,889</i>	<i>29.26%</i>	<i>15,945</i>	<i>33.20%</i>	<i>17,451</i>	<i>35.69%</i>	<i>2.80%</i>	<i>1.82%</i>
<i>Age 62 and over</i>	<i>8,608</i>	<i>18.13%</i>	<i>10,191</i>	<i>21.22%</i>	<i>11,442</i>	<i>23.40%</i>	<i>3.43%</i>	<i>2.34%</i>
Median Age	41.1		42.3		42.6		0.58%	0.14%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Osage County is 42.3 years. This compares with the statewide figure of 36.6 years. Approximately 5.48% of the population is below the age of 5, while 21.22% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.34% per year.

Skiatook 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	7,397		8,023		8,353			
Age 0 - 4	580	7.84%	584	7.28%	612	7.33%	0.14%	0.94%
Age 5 - 9	586	7.92%	614	7.65%	592	7.09%	0.94%	-0.73%
Age 10 - 14	570	7.71%	615	7.67%	620	7.42%	1.53%	0.16%
Age 15 - 17	344	4.65%	360	4.49%	389	4.66%	0.91%	1.56%
Age 18 - 20	268	3.62%	321	4.00%	346	4.14%	3.68%	1.51%
Age 21 - 24	355	4.80%	400	4.99%	469	5.61%	2.42%	3.23%
Age 25 - 34	983	13.29%	1,019	12.70%	993	11.89%	0.72%	-0.52%
Age 35 - 44	953	12.88%	987	12.30%	1,039	12.44%	0.70%	1.03%
Age 45 - 54	1,094	14.79%	1,099	13.70%	1,022	12.24%	0.09%	-1.44%
Age 55 - 64	728	9.84%	913	11.38%	1,038	12.43%	4.63%	2.60%
Age 65 - 74	521	7.04%	621	7.74%	694	8.31%	3.57%	2.25%
Age 75 - 84	323	4.37%	367	4.57%	394	4.72%	2.59%	1.43%
Age 85 and over	92	1.24%	123	1.53%	145	1.74%	5.98%	3.35%
<i>Age 55 and over</i>	<i>1,664</i>	<i>22.50%</i>	<i>2,024</i>	<i>25.23%</i>	<i>2,271</i>	<i>27.19%</i>	<i>3.99%</i>	<i>2.33%</i>
<i>Age 62 and over</i>	<i>1,062</i>	<i>14.36%</i>	<i>1,262</i>	<i>15.73%</i>	<i>1,399</i>	<i>16.75%</i>	<i>3.50%</i>	<i>2.09%</i>
Median Age	35.1		36.0		36.5		0.51%	0.28%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Skiatook is 36.0 years. This compares with the statewide figure of 36.6 years. Approximately 7.28% of the population is below the age of 5, while 15.73% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.09% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Skiatook		Osage County	
	No.	Percent	No.	Percent
Total Families:	1,936		13,203	
Married-Couple Family:	1,301	67.20%	10,208	77.32%
With Children Under 18 Years	604	31.20%	3,474	26.31%
No Children Under 18 Years	697	36.00%	6,734	51.00%
Other Family:	635	32.80%	2,995	22.68%
Male Householder, No Wife Present	219	11.31%	838	6.35%
With Children Under 18 Years	165	8.52%	391	2.96%
No Children Under 18 Years	54	2.79%	447	3.39%
Female Householder, No Husband Present	416	21.49%	2,157	16.34%
With Children Under 18 Years	295	15.24%	1,270	9.62%
No Children Under 18 Years	121	6.25%	887	6.72%
<hr/>				
Total Single Parent Families	460		1,661	
Male Householder	165	35.87%	391	23.54%
Female Householder	295	64.13%	1,270	76.46%

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

As shown, within Osage County, among all families 12.58% are single-parent families, while in Skiatook, the percentage is 23.76%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	7,562		46,319		3,702,515	
Under 18 Years:	2,233		11,416		933,738	
With One Type of Disability	104	4.66%	684	5.99%	33,744	3.61%
With Two or More Disabilities	25	1.12%	232	2.03%	11,082	1.19%
No Disabilities	2,104	94.22%	10,500	91.98%	888,912	95.20%
18 to 64 Years:	4,450		27,183		2,265,702	
With One Type of Disability	287	6.45%	2,128	7.83%	169,697	7.49%
With Two or More Disabilities	284	6.38%	1,963	7.22%	149,960	6.62%
No Disabilities	3,879	87.17%	23,092	84.95%	1,946,045	85.89%
65 Years and Over:	879		7,720		503,075	
With One Type of Disability	176	20.02%	1,396	18.08%	95,633	19.01%
With Two or More Disabilities	284	32.31%	1,929	24.99%	117,044	23.27%
No Disabilities	419	47.67%	4,395	56.93%	290,398	57.72%
Total Number of Persons with Disabilities:	1,160	15.34%	8,332	17.99%	577,160	15.59%

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

Within Osage County, 17.99% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Skiatook the percentage is 15.34%.

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

2013 Population by Veteran and Disability Status

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	5,329		34,903		2,738,788	
Veteran:	508	9.53%	3,944	11.30%	305,899	11.17%
With a Disability	158	31.10%	1,350	34.23%	100,518	32.86%
No Disability	350	68.90%	2,594	65.77%	205,381	67.14%
Non-veteran:	4,821	90.47%	30,959	88.70%	2,432,889	88.83%
With a Disability	873	18.11%	6,066	19.59%	430,610	17.70%
No Disability	3,948	81.89%	24,893	80.41%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Osage County, the Census Bureau estimates there are 3,944 veterans, 34.23% of which have one or more disabilities (compared with 32.86% at a statewide level). In Skiatook, there are an estimated 508 veterans, 31.10% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Skiatook		Osage County	
	No.	Percent	No.	Percent
Total Population	7,397		47,472	
Group Quarters Population	44	0.59%	1,504	3.17%
Institutionalized Population	43	0.58%	1,429	3.01%
Correctional facilities for adults	0	0.00%	1,290	2.72%
Juvenile facilities	0	0.00%	10	0.02%
Nursing facilities/Skilled-nursing facilities	43	0.58%	129	0.27%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	1	0.01%	75	0.16%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	1	0.01%	75	0.16%

Source: 2010 Decennial Census, Table P42

The percentage of the Osage County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is due to inmates at the Dick Conner Correctional Center in Hominy.

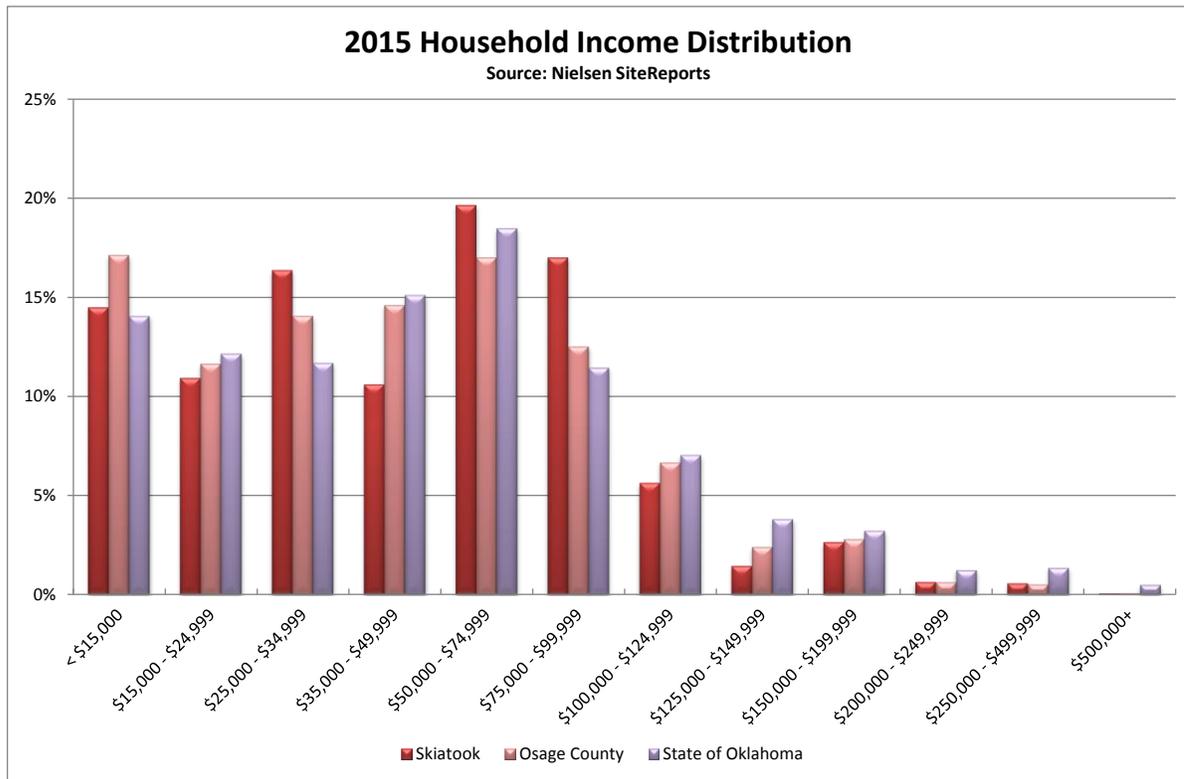
Household Income Levels

Data in the following chart shows the distribution of household income in Osage 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						
	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,983		18,562		1,520,327	
< \$15,000	432	14.48%	3,178	17.12%	213,623	14.05%
\$15,000 - \$24,999	326	10.93%	2,162	11.65%	184,613	12.14%
\$25,000 - \$34,999	488	16.36%	2,609	14.06%	177,481	11.67%
\$35,000 - \$49,999	316	10.59%	2,709	14.59%	229,628	15.10%
\$50,000 - \$74,999	586	19.64%	3,156	17.00%	280,845	18.47%
\$75,000 - \$99,999	507	17.00%	2,322	12.51%	173,963	11.44%
\$100,000 - \$124,999	168	5.63%	1,236	6.66%	106,912	7.03%
\$125,000 - \$149,999	43	1.44%	446	2.40%	57,804	3.80%
\$150,000 - \$199,999	79	2.65%	518	2.79%	48,856	3.21%
\$200,000 - \$249,999	19	0.64%	116	0.62%	18,661	1.23%
\$250,000 - \$499,999	17	0.57%	96	0.52%	20,487	1.35%
\$500,000+	2	0.07%	14	0.08%	7,454	0.49%
Median Household Income	\$46,653		\$42,375		\$47,049	
Average Household Income	\$55,867		\$54,614		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Osage County is estimated to be \$42,375 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Skiatook, median household income is estimated to be \$46,653. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Skiatook	\$32,946	\$46,653	2.20%	2.40%	-0.20%
Osage County	\$34,477	\$42,375	1.30%	2.40%	-1.10%
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 Osage County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Osage 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 Osage 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.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Skiatook	12.88%	15.96%	308	10.30%	53.22%
Osage County	13.22%	14.49%	126	15.09%	53.70%
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 Osage County is estimated to be 14.49% by the American Community Survey. This is an increase of 126 basis points since the 2000 Census. Within Skiatook, the poverty rate is estimated to be 15.96%. 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 Osage County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

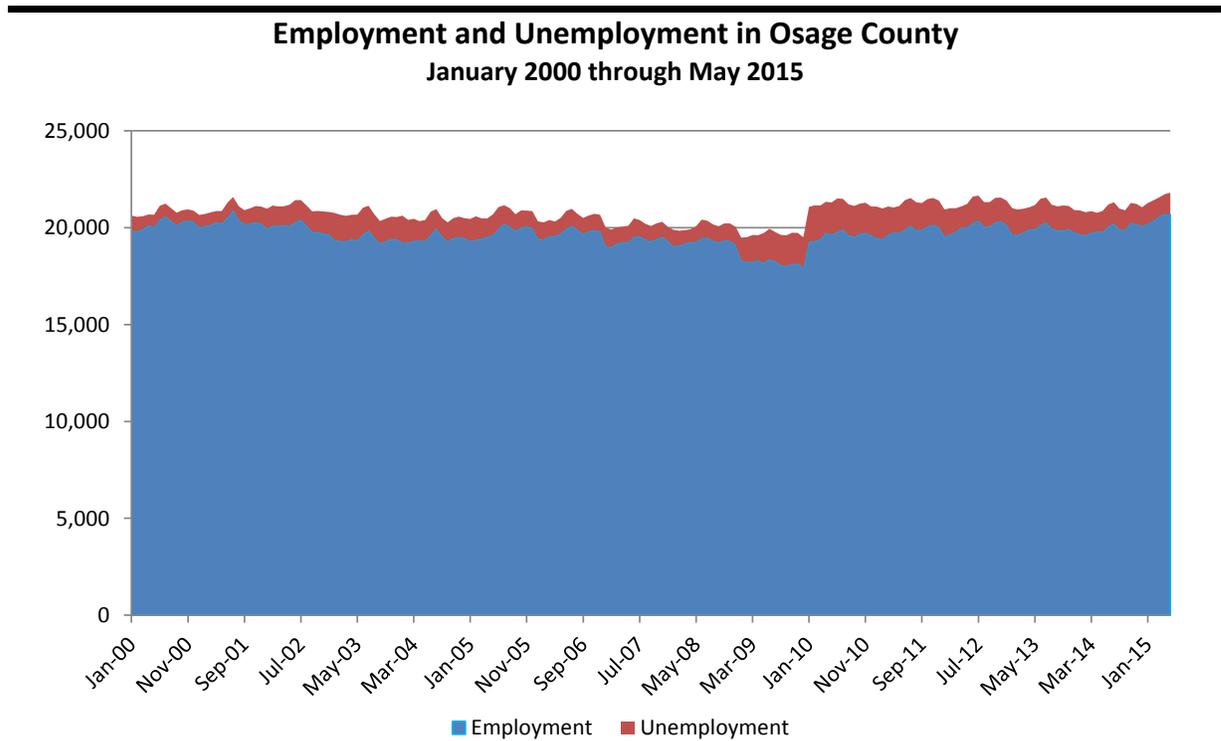
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Osage County	19,645	20,669	1.02%	7.8%	5.2%	-260
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Osage County was 20,669 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.02% per year. The unemployment rate in May was 5.2%, a decrease of -260 basis points from May 2010, which was 7.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Osage County has generally mirrored these trends.

Employment Level Trends

The following chart shows total employment and unemployment levels in Osage 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

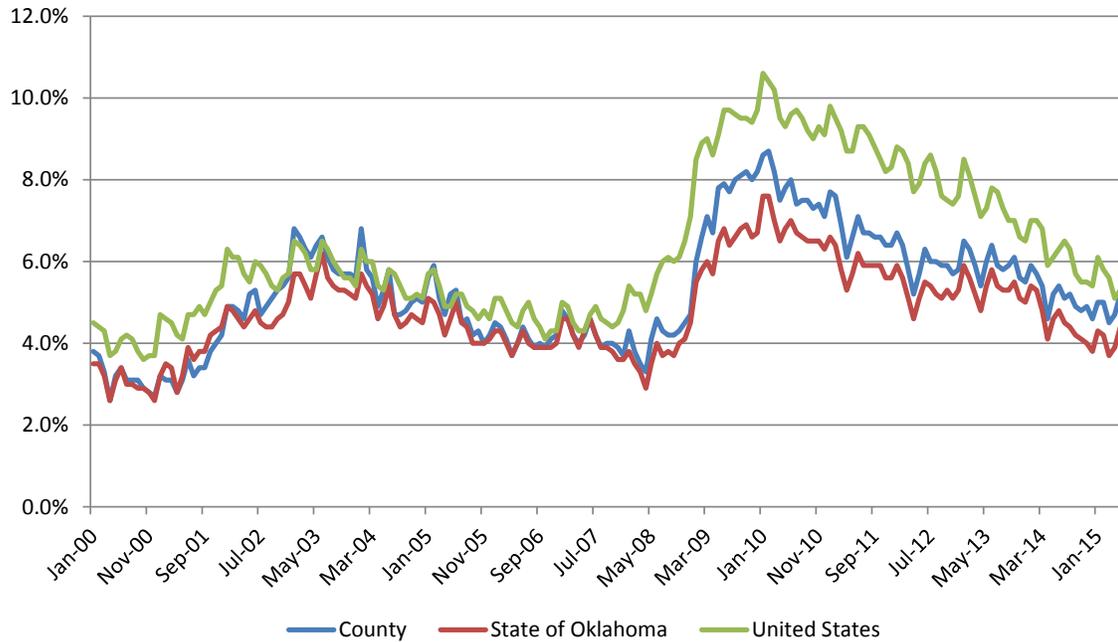
As shown, total employment levels have been generally level in Osage County over the last fifteen years. There has been some employment growth within the last twelve months, growing to its current level of 20,669 persons. The number of unemployed persons in May 2015 was 1,142, out of a total labor force of 21,811 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Osage 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 Osage 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 Osage 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 5.2%. On the whole, unemployment rates in Osage County track very well with statewide figures but are frequently somewhat above the state. Compared with the United States, unemployment rates in Osage County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Osage 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.

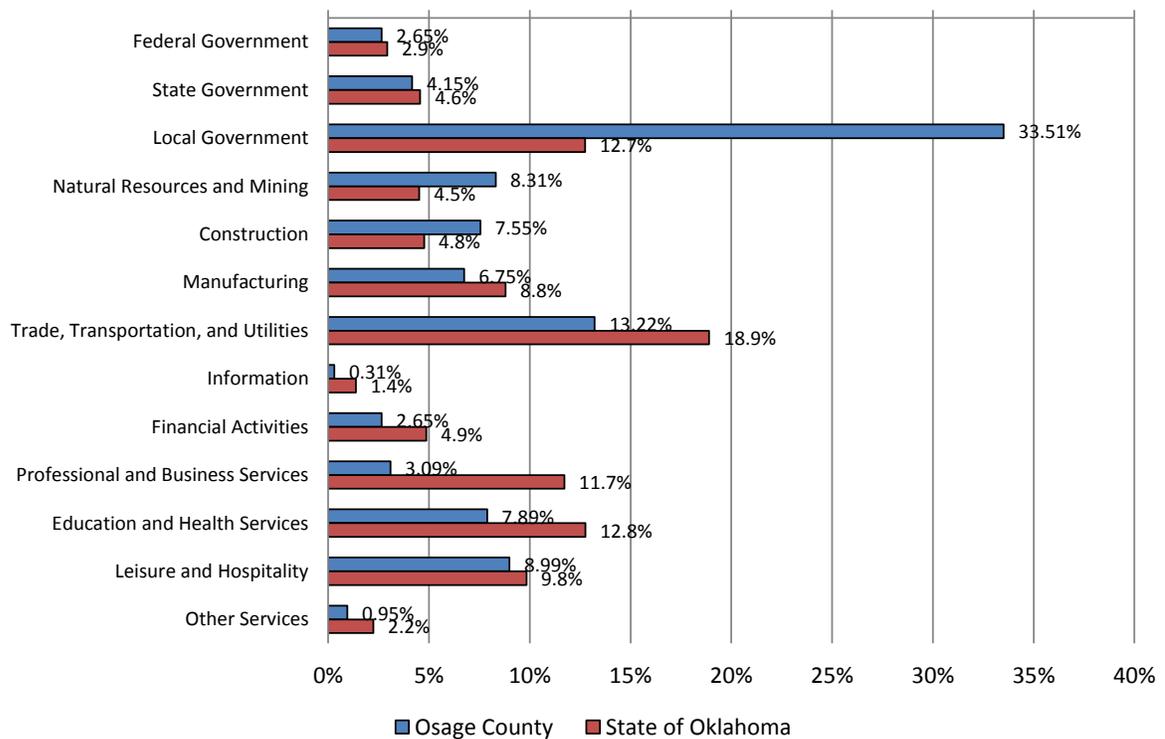


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	31	182	2.65%	\$52,434	1.33
State Government	10	285	4.15%	\$38,888	1.25
Local Government	61	2,299	33.51%	\$34,612	3.32
Natural Resources and Mining	67	570	8.31%	\$50,550	5.48
Construction	67	518	7.55%	\$48,414	1.69
Manufacturing	31	463	6.75%	\$49,350	0.76
Trade, Transportation, and Utilities	116	907	13.22%	\$26,406	0.69
Information	3	21	0.31%	\$49,599	0.15
Financial Activities	44	182	2.65%	\$37,915	0.47
Professional and Business Services	58	212	3.09%	\$37,592	0.22
Education and Health Services	41	541	7.89%	\$25,634	0.52
Leisure and Hospitality	43	617	8.99%	\$14,543	0.84
Other Services	19	65	0.95%	\$27,103	0.31
Total	588	6,860		\$35,180	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 (13.22%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$26,406 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$50,550 per year.

The rightmost column of the previous table provides location quotients for each industry for Osage 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 (Osage 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 Osage County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.48. This sector includes agricultural employment, as well as employment in the oil and gas industry.

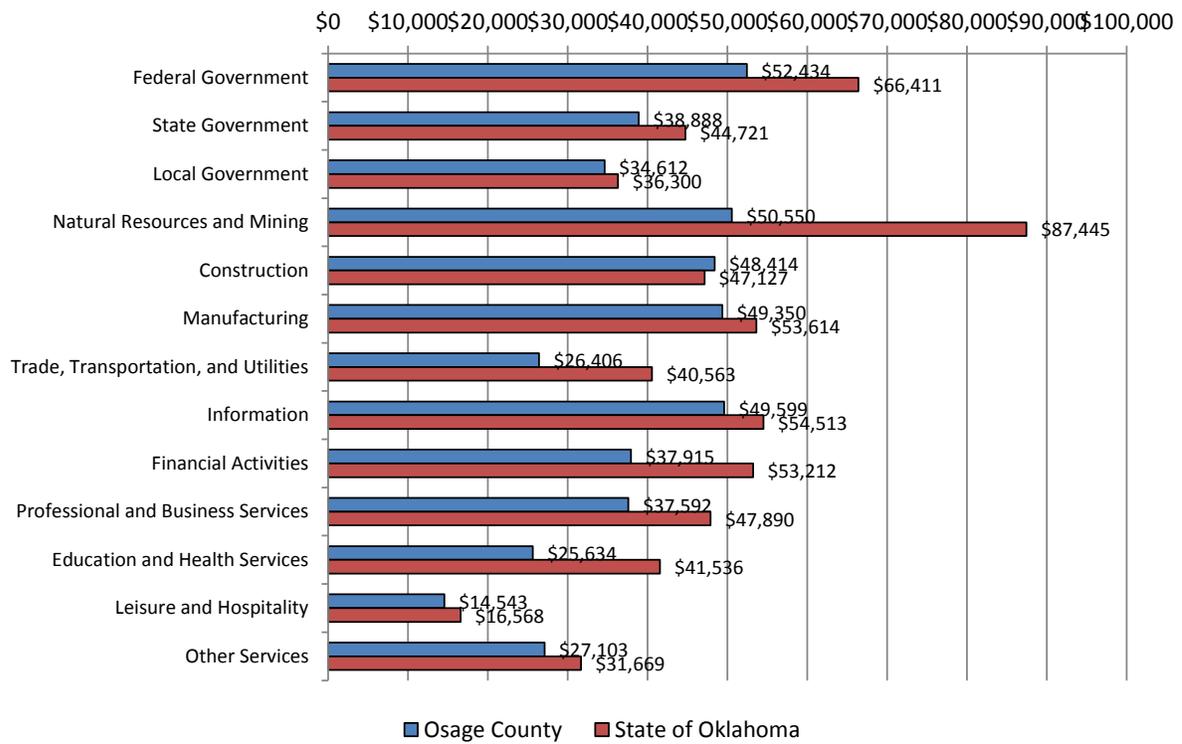
The next table presents average annual pay in Osage County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Osage County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,434	\$66,411	\$75,784	79.0%	69.2%
State Government	\$38,888	\$44,721	\$54,184	87.0%	71.8%
Local Government	\$34,612	\$36,300	\$46,146	95.3%	75.0%
Natural Resources and Mining	\$50,550	\$87,445	\$59,666	57.8%	84.7%
Construction	\$48,414	\$47,127	\$55,041	102.7%	88.0%
Manufacturing	\$49,350	\$53,614	\$62,977	92.0%	78.4%
Trade, Transportation, and Utilities	\$26,406	\$40,563	\$42,988	65.1%	61.4%
Information	\$49,599	\$54,513	\$90,804	91.0%	54.6%
Financial Activities	\$37,915	\$53,212	\$85,261	71.3%	44.5%
Professional and Business Services	\$37,592	\$47,890	\$66,657	78.5%	56.4%
Education and Health Services	\$25,634	\$41,536	\$45,951	61.7%	55.8%
Leisure and Hospitality	\$14,543	\$16,568	\$20,993	87.8%	69.3%
Other Services	\$27,103	\$31,669	\$33,935	85.6%	79.9%
Total	\$35,180	\$43,774	\$51,361	80.4%	68.5%

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, Osage County has lower average wages in every employment sector, excepting construction which is slightly higher.

Working Families

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

Families by Employment Status and Presence of Children						
	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,936		13,203		961,468	
With Children <18 Years:	1,064	54.96%	5,135	38.89%	425,517	44.26%
Married Couple:	604	56.77%	3,474	67.65%	281,418	66.14%
Both Parents Employed	334	55.30%	1,982	57.05%	166,700	59.24%
One Parent Employed	270	44.70%	1,316	37.88%	104,817	37.25%
Neither Parent Employed	0	0.00%	176	5.07%	9,901	3.52%
Other Family:	460	43.23%	1,661	32.35%	144,099	33.86%
Male Householder:	165	35.87%	391	23.54%	36,996	25.67%
Employed	154	93.33%	340	86.96%	31,044	83.91%
Not Employed	11	6.67%	51	13.04%	5,952	16.09%
Female Householder:	295	64.13%	1,270	76.46%	107,103	74.33%
Employed	261	88.47%	886	69.76%	75,631	70.62%
Not Employed	34	11.53%	384	30.24%	31,472	29.38%
Without Children <18 Years:	872	45.04%	8,068	61.11%	535,951	55.74%
Married Couple:	697	79.93%	6,734	83.47%	431,868	80.58%
Both Spouses Employed	239	34.29%	2,338	34.72%	167,589	38.81%
One Spouse Employed	235	33.72%	2,354	34.96%	138,214	32.00%
Neither Spouse Employed	223	31.99%	2,042	30.32%	126,065	29.19%
Other Family:	175	20.07%	1,334	16.53%	104,083	19.42%
Male Householder:	54	24.22%	447	21.89%	32,243	25.58%
Employed	12	22.22%	187	41.83%	19,437	60.28%
Not Employed	42	77.78%	260	58.17%	12,806	39.72%
Female Householder:	121	69.14%	887	66.49%	71,840	69.02%
Employed	65	53.72%	410	46.22%	36,601	50.95%
Not Employed	56	46.28%	477	53.78%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,570</i>	<i>81.10%</i>	<i>9,813</i>	<i>74.32%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>1,019</i>	<i>64.90%</i>	<i>4,524</i>	<i>46.10%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>551</i>	<i>35.10%</i>	<i>5,289</i>	<i>53.90%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Osage County, there are 9,813 working families, 46.10% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Osage County area include the Dick Conner Correctional Center, the Pawhuska public school system, Baker Petrolite, Osage County, and the Osage Nation. Within the Skiatook area, recreational employment related to Lake Skiatook is a key industry.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	3,288		19,017		1,613,364	
Less than 15 minutes	1,195	36.34%	6,182	32.51%	581,194	36.02%
15 to 30 minutes	772	23.48%	5,937	31.22%	625,885	38.79%
30 to 45 minutes	959	29.17%	4,321	22.72%	260,192	16.13%
45 to 60 minutes	277	8.42%	1,556	8.18%	74,625	4.63%
60 or more minutes	85	2.59%	1,021	5.37%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Osage County, the largest percentage of workers (32.51%) travel fewer than 15 minutes to work. Although Osage County has an active labor market, some of its residents commute to other labor markets, particularly employers in the Tulsa Central Business District which is located just southeast of Osage County's southeastern border.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	3,296		19,536		1,673,026	
Car, Truck or Van:	3,163	95.96%	18,471	94.55%	1,551,461	92.73%
<i>Drove Alone</i>	2,800	88.52%	16,292	88.20%	1,373,407	88.52%
<i>Carpooled</i>	363	11.48%	2,179	11.80%	178,054	11.48%
Public Transportation	0	0.00%	81	0.41%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	24	0.12%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	98	2.97%	257	1.32%	30,401	1.82%
Other Means	27	0.82%	184	0.94%	14,442	0.86%
Worked at Home	8	0.24%	519	2.66%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Osage 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 Osage 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
Skiatook	2,125	3,067	3.74%	3,270	1.29%
Osage County	18,826	21,143	1.17%	21,606	0.43%
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 Osage County grew by 0.43% per year, to a total of 21,606 housing units in 2015. In terms of new housing unit construction, Osage County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,112		21,150		1,669,828	
1 Unit, Detached	2,402	77.19%	16,151	76.36%	1,219,987	73.06%
1 Unit, Attached	15	0.48%	199	0.94%	34,434	2.06%
Duplex Units	60	1.93%	381	1.80%	34,207	2.05%
3-4 Units	102	3.28%	294	1.39%	42,069	2.52%
5-9 Units	94	3.02%	233	1.10%	59,977	3.59%
10-19 Units	86	2.76%	110	0.52%	57,594	3.45%
20-49 Units	114	3.66%	194	0.92%	29,602	1.77%
50 or More Units	7	0.22%	127	0.60%	30,240	1.81%
Mobile Homes	232	7.46%	3,440	16.26%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	21	0.10%	2,159	0.13%
Total Multifamily Units	463	14.88%	1,339	6.33%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Osage County, 76.36% of housing units are single-family, detached. 6.33% of housing units are multifamily in structure (two or more units per building), while 16.36% of housing units comprise mobile homes, RVs, etc.

Within Skiatook, 77.19% of housing units are single-family, detached. 14.88% of housing units are multifamily in structure, while 7.46% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,814		18,512		1,444,081	
Owner Occupied:	1,843	65.49%	14,617	78.96%	968,736	67.08%
No Bedroom	0	0.00%	21	0.14%	2,580	0.27%
1 Bedroom	29	1.57%	322	2.20%	16,837	1.74%
2 Bedrooms	183	9.93%	2,933	20.07%	166,446	17.18%
3 Bedrooms	1,238	67.17%	8,456	57.85%	579,135	59.78%
4 Bedrooms	301	16.33%	2,365	16.18%	177,151	18.29%
5 or More Bedrooms	92	4.99%	520	3.56%	26,587	2.74%
Renter Occupied:	971	34.51%	3,895	21.04%	475,345	32.92%
No Bedroom	0	0.00%	41	1.05%	13,948	2.93%
1 Bedroom	259	26.67%	822	21.10%	101,850	21.43%
2 Bedrooms	352	36.25%	1,385	35.56%	179,121	37.68%
3 Bedrooms	254	26.16%	1,398	35.89%	152,358	32.05%
4 Bedrooms	94	9.68%	193	4.96%	24,968	5.25%
5 or More Bedrooms	12	1.24%	56	1.44%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Osage County is 78.96%, while 21.04% of housing units are renter occupied. In Skiatook, the homeownership rate is 65.49%, while 34.51% of households are renters.

Housing Units Tenure and Household Income

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

Osage County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	18,512	14,617	3,895	78.96%	21.04%
Less than \$5,000	760	415	345	54.61%	45.39%
\$5,000 - \$9,999	988	479	509	48.48%	51.52%
\$10,000-\$14,999	1,350	920	430	68.15%	31.85%
\$15,000-\$19,999	1,174	686	488	58.43%	41.57%
\$20,000-\$24,999	886	663	223	74.83%	25.17%
\$25,000-\$34,999	2,344	1,676	668	71.50%	28.50%
\$35,000-\$49,999	2,605	2,158	447	82.84%	17.16%
\$50,000-\$74,999	3,403	2,889	514	84.90%	15.10%
\$75,000-\$99,999	2,385	2,210	175	92.66%	7.34%
\$100,000-\$149,999	1,906	1,855	51	97.32%	2.68%
\$150,000 or more	711	666	45	93.67%	6.33%
Income Less Than \$25,000	5,158	3,163	1,995	61.32%	38.68%

Source: 2009-2013 American Community Survey, Table B25118

Within Osage County as a whole, 38.68% of households with incomes less than \$25,000 are estimated to be renters, while 61.32% are estimated to be homeowners.

Skiatook Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,814	1,843	971	65.49%	34.51%
Less than \$5,000	98	85	13	86.73%	13.27%
\$5,000 - \$9,999	147	74	73	50.34%	49.66%
\$10,000-\$14,999	237	134	103	56.54%	43.46%
\$15,000-\$19,999	186	55	131	29.57%	70.43%
\$20,000-\$24,999	122	54	68	44.26%	55.74%
\$25,000-\$34,999	449	243	206	54.12%	45.88%
\$35,000-\$49,999	300	185	115	61.67%	38.33%
\$50,000-\$74,999	675	441	234	65.33%	34.67%
\$75,000-\$99,999	362	353	9	97.51%	2.49%
\$100,000-\$149,999	145	133	12	91.72%	8.28%
\$150,000 or more	93	86	7	92.47%	7.53%
Income Less Than \$25,000	790	402	388	50.89%	49.11%

Source: 2009-2013 American Community Survey, Table B25118

Within Skiatook, 49.11% of households with incomes less than \$25,000 are estimated to be renters, while 50.89% 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

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,814		18,512		1,444,081	
Owner Occupied:	1,843	65.49%	14,617	78.96%	968,736	67.08%
Built 2010 or Later	0	0.00%	92	0.63%	10,443	1.08%
Built 2000 to 2009	492	26.70%	2,147	14.69%	153,492	15.84%
Built 1990 to 1999	204	11.07%	1,906	13.04%	125,431	12.95%
Built 1980 to 1989	273	14.81%	2,256	15.43%	148,643	15.34%
Built 1970 to 1979	268	14.54%	3,136	21.45%	184,378	19.03%
Built 1960 to 1969	257	13.94%	1,422	9.73%	114,425	11.81%
Built 1950 to 1959	150	8.14%	1,230	8.41%	106,544	11.00%
Built 1940 to 1949	57	3.09%	837	5.73%	50,143	5.18%
Built 1939 or Earlier	142	7.70%	1,591	10.88%	75,237	7.77%
Median Year Built:		1982		1977		1977
Renter Occupied:	971	34.51%	3,895	21.04%	475,345	32.92%
Built 2010 or Later	30	3.09%	30	0.77%	5,019	1.06%
Built 2000 to 2009	75	7.72%	443	11.37%	50,883	10.70%
Built 1990 to 1999	165	16.99%	342	8.78%	47,860	10.07%
Built 1980 to 1989	126	12.98%	668	17.15%	77,521	16.31%
Built 1970 to 1979	198	20.39%	790	20.28%	104,609	22.01%
Built 1960 to 1969	46	4.74%	390	10.01%	64,546	13.58%
Built 1950 to 1959	182	18.74%	472	12.12%	54,601	11.49%
Built 1940 to 1949	101	10.40%	411	10.55%	31,217	6.57%
Built 1939 or Earlier	48	4.94%	349	8.96%	39,089	8.22%
Median Year Built:		1975		1974		1975
Overall Median Year Built:		1982		1977		1976

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

Within Osage County, 14.65% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Skiatook the percentage is 21.22%.

73.21% of housing units in Osage County were built prior to 1990, while in Skiatook the percentage is 65.67%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Osage 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
Skiatook	2,814	0	0.00%	4	0.14%	55	1.95%
Osage County	18,512	121	0.65%	170	0.92%	648	3.50%
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 Osage County, 0.65% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.92% 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 Osage County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,112		21,150		1,669,828	
Total Vacant Units	298	9.58%	2,638	12.47%	225,747	13.52%
For rent	105	35.23%	264	10.01%	43,477	19.26%
Rented, not occupied	19	6.38%	35	1.33%	9,127	4.04%
For sale only	95	31.88%	234	8.87%	23,149	10.25%
Sold, not occupied	0	0.00%	37	1.40%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	512	19.41%	39,475	17.49%
For migrant workers	0	0.00%	6	0.23%	746	0.33%
Other vacant	79	26.51%	1,550	58.76%	101,155	44.81%
Homeowner Vacancy Rate	4.90%		1.57%		2.31%	
Rental Vacancy Rate	9.59%		6.29%		8.24%	

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

Within Osage County, the overall housing vacancy rate is estimated to be 12.47%. The homeowner vacancy rate is estimated to be 1.57%, while the rental vacancy rate is estimated to be 6.29%.

In Skiatook, the overall housing vacancy rate is estimated to be 9.58%. The homeowner vacancy rate is estimated to be 4.90%, while the rental vacancy rate is estimated to be 9.59%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Skiatook, and unincorporated areas of Osage County. 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.

Skiatook town

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	49	\$118,265	0	N/A
2005	49	\$128,265	0	N/A
2006	105	\$136,438	0	N/A
2007	127	\$125,898	2	\$100,000
2008	59	\$130,441	6	\$73,333
2009	57	\$142,474	16	\$65,000
2010	53	\$122,509	0	N/A
2011	41	\$129,912	24	\$71,250
2012	51	\$171,353	6	\$25,000
2013	54	\$152,630	0	N/A
2014	44	\$166,045	12	\$80,417

Source: United States Census Bureau Building Permits Survey

In Skiatook town, building permits for 755 housing units were issued between 2004 and 2014, for an average of 69 units per year. 91.26% of these housing units were single family homes, and 8.74% consisted of multifamily units.

Osage County Unincorporated Area New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	181	\$135,181	0	N/A
2005	105	\$137,545	0	N/A
2006	140	\$162,428	0	N/A
2007	109	\$170,877	0	N/A
2008	85	\$190,390	0	N/A
2009	56	\$151,323	0	N/A
2010	57	\$158,325	0	N/A
2011	61	\$148,370	0	N/A
2012	61	\$215,105	0	N/A
2013	61	\$184,453	0	N/A
2014	68	\$190,621	0	N/A

Source: United States Census Bureau Building Permits Survey

In the unincorporated areas of Osage County, building permits for 984 housing units were issued between 2004 and 2014, for an average of 89 units per year. 100.00% of these housing units were single family homes.

New Construction Activity

For Ownership:

Much new housing construction in Osage County is occurring on rural acreages or in rural subdivisions, or in smaller communities such as Sperry, Bowring, Anderson and Prue. Outside of rural areas and smaller communities, most new construction in Osage County is occurring in Skiatook. Within Skiatook, new homes have been recently constructed in the subdivisions Crystal Bay Estates, Seven Lakes, Wills Acres, The Estates at Cross Timbers, East Ridge Estates, Britton Meadows, Copper Hill, The Crossing in Skiatook, The Orchards Estates, and Village Park, among others.

Although some new homes in Osage County have been relatively affordable (priced under \$150,000), many have been higher-end homes priced over \$300,000. The average sale price of homes constructed after 2010 in Osage County (and sold after January 2015) is estimated to be \$194,273, which is well above what could be afforded by a household earning at or less than median household income for Osage County, estimated to be \$42,375 in 2015.

For Rent:

New multifamily rental development in Skiatook has been fairly limited over the last several years. The most recent developments of note were both financed with Affordable Housing Tax Credits: Oak Timbers (60 units for family occupancy) and West Oak Village (40 units for senior occupancy), which were constructed in 2004 and 2003 respectively. Skiatook Retirement Community is a USDA / Tax

Credit facility originally constructed in 1988, but was recently fully renovated. To the best of our knowledge no new multifamily units are currently planned in Skiatook.

Homeownership Market

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

Housing Units by Home Value

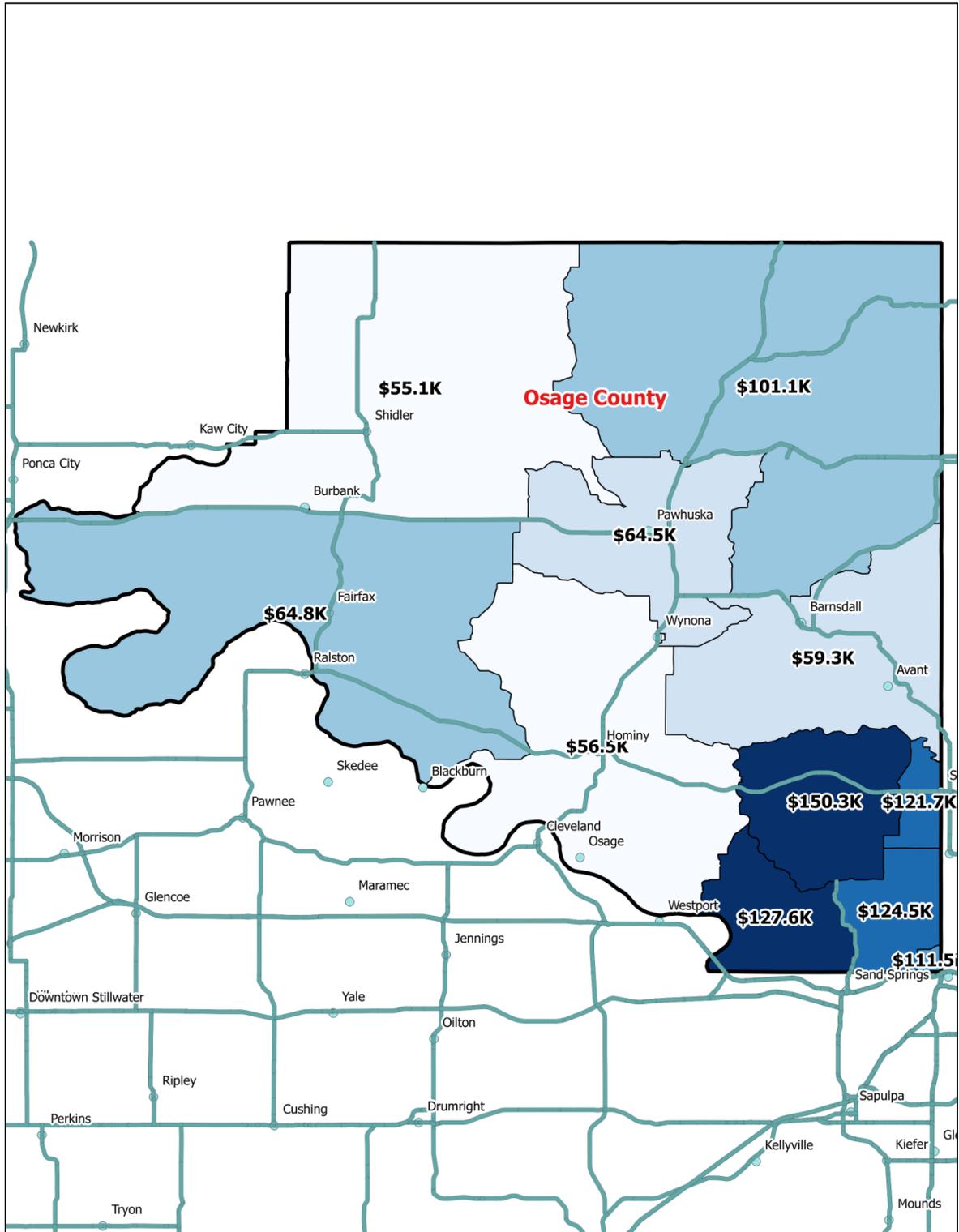
The following table presents housing units in Osage County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value						
	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,843		14,617		968,736	
Less than \$10,000	67	3.64%	514	3.52%	20,980	2.17%
\$10,000 to \$14,999	25	1.36%	327	2.24%	15,427	1.59%
\$15,000 to \$19,999	12	0.65%	341	2.33%	13,813	1.43%
\$20,000 to \$24,999	14	0.76%	380	2.60%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	372	2.54%	16,060	1.66%
\$30,000 to \$34,999	41	2.22%	545	3.73%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	245	1.68%	14,899	1.54%
\$40,000 to \$49,999	36	1.95%	827	5.66%	39,618	4.09%
\$50,000 to \$59,999	46	2.50%	839	5.74%	45,292	4.68%
\$60,000 to \$69,999	198	10.74%	928	6.35%	52,304	5.40%
\$70,000 to \$79,999	117	6.35%	919	6.29%	55,612	5.74%
\$80,000 to \$89,999	145	7.87%	831	5.69%	61,981	6.40%
\$90,000 to \$99,999	205	11.12%	616	4.21%	51,518	5.32%
\$100,000 to \$124,999	279	15.14%	1,540	10.54%	119,416	12.33%
\$125,000 to \$149,999	264	14.32%	1,138	7.79%	96,769	9.99%
\$150,000 to \$174,999	91	4.94%	1,138	7.79%	91,779	9.47%
\$175,000 to \$199,999	84	4.56%	688	4.71%	53,304	5.50%
\$200,000 to \$249,999	89	4.83%	1,079	7.38%	69,754	7.20%
\$250,000 to \$299,999	81	4.40%	471	3.22%	41,779	4.31%
\$300,000 to \$399,999	35	1.90%	428	2.93%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	126	0.86%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	155	1.06%	12,784	1.32%
\$750,000 to \$999,999	14	0.76%	67	0.46%	3,764	0.39%
\$1,000,000 or more	0	0.00%	103	0.70%	5,018	0.52%
Median Home Value:	\$101,400		\$93,900		\$112,800	

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

The median value of owner-occupied homes in Osage County is \$93,900. This is -16.8% lower than the statewide median, which is \$112,800. The median home value in Skiatook is estimated to be \$101,400. The geographic distribution of home values in Osage County can be visualized by the following map.

Osage County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Osage 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

	Skiatook Median Value	Osage County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$144,600	\$188,900
Built 2000 to 2009	\$139,400	\$162,600	\$178,000
Built 1990 to 1999	\$120,700	\$128,100	\$147,300
Built 1980 to 1989	\$69,300	\$85,700	\$118,300
Built 1970 to 1979	\$97,200	\$99,200	\$111,900
Built 1960 to 1969	\$87,300	\$84,900	\$97,100
Built 1950 to 1959	\$70,000	\$66,500	\$80,300
Built 1940 to 1949	\$63,500	\$51,100	\$67,900
Built 1939 or Earlier	\$82,000	\$61,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Skiatook Single Family Sales Activity

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

Skiatook Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	7	7	8	9	6
Median List Price	\$75,000	\$50,000	\$46,950	\$60,000	\$57,000
Median Sale Price	\$70,000	\$40,000	\$41,000	\$59,000	\$52,000
Sale/List Price Ratio	98.8%	92.1%	95.7%	92.1%	99.9%
Median Square Feet	1,288	1,180	1,227	1,164	1,104
Median Price/SF	\$56.72	\$35.23	\$38.10	\$48.37	\$51.19
Med. Days on Market	32	37	41	27	23

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	96	122	133	134	103
Median List Price	\$121,849	\$137,250	\$130,238	\$137,925	\$135,000
Median Sale Price	\$115,699	\$134,850	\$129,000	\$136,500	\$133,000
Sale/List Price Ratio	96.3%	97.9%	98.0%	97.7%	98.6%
Median Square Feet	1,447	1,516	1,517	1,528	1,508
Median Price/SF	\$78.61	\$83.30	\$82.95	\$85.43	\$87.97
Med. Days on Market	54	66	55	67	38

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	39	37	49	38	44
Median List Price	\$222,500	\$215,000	\$199,900	\$232,500	\$239,475
Median Sale Price	\$208,000	\$206,000	\$195,000	\$226,450	\$234,950
Sale/List Price Ratio	96.5%	97.0%	97.7%	97.5%	98.0%
Median Square Feet	2,383	2,580	2,281	2,239	2,272
Median Price/SF	\$85.16	\$84.57	\$89.18	\$88.33	\$97.81
Med. Days on Market	77	58	42	55	57

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	146	169	197	182	160
Median List Price	\$135,450	\$153,000	\$144,900	\$148,500	\$159,900
Median Sale Price	\$134,750	\$150,000	\$141,000	\$141,880	\$159,925
Sale/List Price Ratio	96.3%	97.7%	97.9%	97.6%	98.3%
Median Square Feet	1,559	1,621	1,672	1,629	1,618
Median Price/SF	\$80.48	\$82.77	\$84.39	\$86.23	\$90.58
Med. Days on Market	61	65	49	58	40

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.33% per year. The median sale price was \$159,925 in 2015, for a median price per square foot of \$90.58/SF. The median sale price to list price ratio was 98.3%, with median days on market of 40 days. On the whole, the housing market in Skiatook has strengthened over the last several years, with increasing list and sale prices, increasing sale to list price ratios, and declining marketing times.

Foreclosure Rates

The next table presents foreclosure rate data for Osage 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
Osage County	4.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	3

* 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 Osage County was 4.1% in May 2014. The county ranked 3 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With the third highest foreclosure rate in Oklahoma, it is likely that foreclosures have had some negative impact on the Osage County housing market, though there does not appear to be any significant effect on Skiatook's housing market. High rates of foreclosure can have a depressing effect on local home values, lengthening marketing times and making it more difficult for potential homebuyers to secure financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Osage 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 Osage 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						
	Skiatook		Osage County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	971		3,895		475,345	
With cash rent:	910		3,282		432,109	
Less than \$100	0	0.00%	17	0.44%	2,025	0.43%
\$100 to \$149	0	0.00%	38	0.98%	2,109	0.44%
\$150 to \$199	16	1.65%	125	3.21%	4,268	0.90%
\$200 to \$249	4	0.41%	91	2.34%	8,784	1.85%
\$250 to \$299	0	0.00%	136	3.49%	8,413	1.77%
\$300 to \$349	3	0.31%	157	4.03%	9,107	1.92%
\$350 to \$399	13	1.34%	178	4.57%	10,932	2.30%
\$400 to \$449	90	9.27%	250	6.42%	15,636	3.29%
\$450 to \$499	138	14.21%	389	9.99%	24,055	5.06%
\$500 to \$549	31	3.19%	133	3.41%	31,527	6.63%
\$550 to \$599	42	4.33%	130	3.34%	33,032	6.95%
\$600 to \$649	111	11.43%	346	8.88%	34,832	7.33%
\$650 to \$699	17	1.75%	217	5.57%	32,267	6.79%
\$700 to \$749	74	7.62%	186	4.78%	30,340	6.38%
\$750 to \$799	89	9.17%	141	3.62%	27,956	5.88%
\$800 to \$899	42	4.33%	310	7.96%	45,824	9.64%
\$900 to \$999	29	2.99%	148	3.80%	34,153	7.18%
\$1,000 to \$1,249	192	19.77%	255	6.55%	46,884	9.86%
\$1,250 to \$1,499	7	0.72%	17	0.44%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	12	1.24%	18	0.46%	5,121	1.08%
No cash rent	61	6.28%	613	15.74%	43,236	9.10%
Median Gross Rent	\$671		\$599		\$699	

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

Median gross rent in Osage County is estimated to be \$599, which is -14.3% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Skiatook is estimated to be \$671.

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

	Skiatook Median Rent	Osage County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$639	\$516	\$841
Built 1990 to 1999	\$725	\$759	\$715
Built 1980 to 1989	\$605	\$379	\$693
Built 1970 to 1979	\$493	\$551	\$662
Built 1960 to 1969	\$930	\$650	\$689
Built 1950 to 1959	\$737	\$727	\$714
Built 1940 to 1949	\$1,108	\$640	\$673
Built 1939 or Earlier	\$950	\$542	\$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 Osage County is among housing units in Skiatook constructed between 1940 and 1949, which is \$1,108 per month. In order to be affordable, a household would need to earn at least \$44,320 per year to afford such a unit.

Skiatook Rental Survey Data

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

Skiatook Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Oak Timbers	LIHTC	2004	1	1	670	\$445	\$0.664	5.00%
Oak Timbers	LIHTC	2004	2	2	836	\$525	\$0.628	5.00%
Oak Timbers	LIHTC	2004	3	2	1,031	\$595	\$0.577	5.00%
Cedar Apartments	Market Rate	1985	1	1	432	\$400	\$0.926	0.00%
Cherokee Heritage	Market Rate	1975	2	1	920	\$545	\$0.592	0.00%
Cherokee Heritage	Market Rate	1975	3	1	1,000	\$670	\$0.670	0.00%
Ash Street Apartments	Market Rate	1970	2	1	705	\$475	\$0.674	0.00%
West Oak Village	LIHTC - Elderly	2003	1	1	545	N/A	N/A	N/A
West Oak Village	LIHTC - Elderly	2003	2	1	780	N/A	N/A	N/A
Skiatook Retirement Community	USDA / LIHTC - Elderly	1988	1	1	688	30%	N/A	N/A
Skiatook Retirement Community	USDA / LIHTC - Elderly	1988	2	1	784	30%	N/A	N/A
Tomco Apartments	USDA - Family	1986	1	1	688	30%	N/A	N/A
Tomco Apartments	USDA - Family	1986	2	1	784	30%	N/A	N/A

The previous rent surveys encompass over two hundred rental units in seven complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$5 to \$10 per unit per month annually over the past 36 months. Occupancy levels in the Skiatook area have continued to increase to its present level in the upper 90% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Rental Market Vacancy – Skiatook

The developments outlined previously report occupancy levels typically at or above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Skiatook market. The overall market vacancy of rental housing units was reported at 9.59% by the Census Bureau as of the most recent American Community Survey; this figure includes rental units of all types including single family homes.



Ash Street Apartments



Cherokee Heritage



Cedar Apartments



Oak Timbers

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 Osage 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.

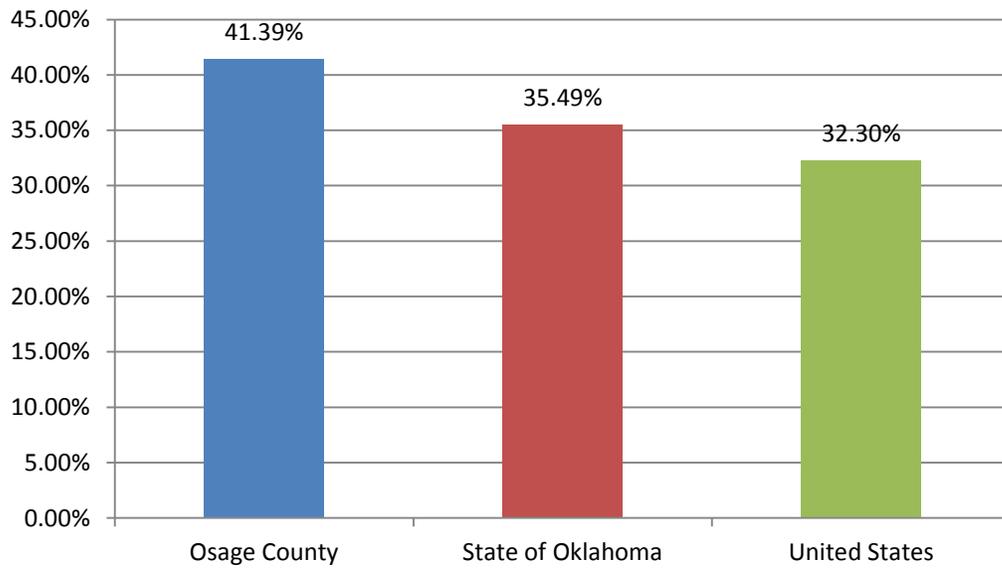
HUD Programs in Osage County

Osage County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	368	93%	\$14,899	\$286	\$403	41.47%
Housing Choice Vouchers	230	95%	\$13,008	\$343	\$467	42.37%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	73	88%	\$7,293	\$175	\$314	35.86%
Summary of All HUD Programs	671	93%	\$13,563	\$292	\$413	41.39%
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 671 housing units located within Osage County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$13,563. Total monthly rent for these units averages \$705, with the federal contribution averaging \$413 (58.61%) and the tenant's contribution averaging \$292 (41.39%).

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.



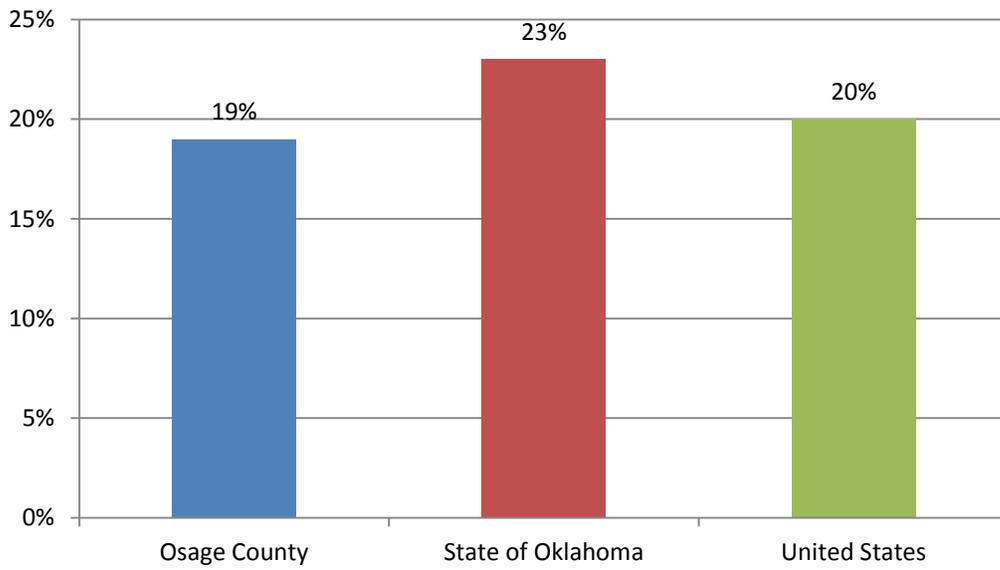
Demographics of Persons in HUD Programs in Osage County

Osage County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	368	43%	16%	32%	49%	51%
Housing Choice Vouchers	230	51%	25%	35%	84%	75%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	73	38%	20%	14%	42%	5%
Summary of All HUD Programs	671	45%	19%	31%	60%	54%
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

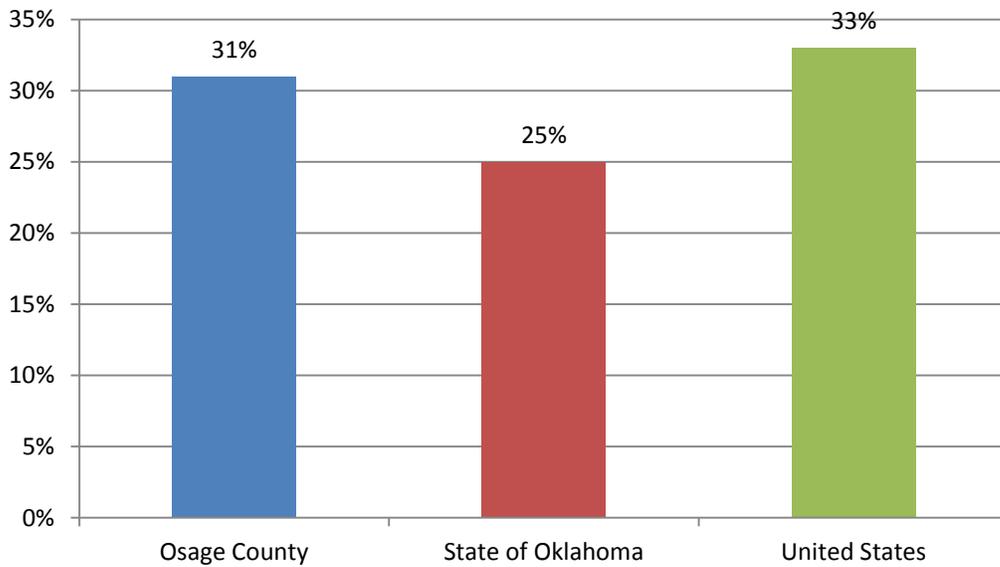
45% of housing units are occupied by single parents with female heads of household. 19% of households have at least one person with a disability. 31% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 60% have one or more disabilities. Finally, 54% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

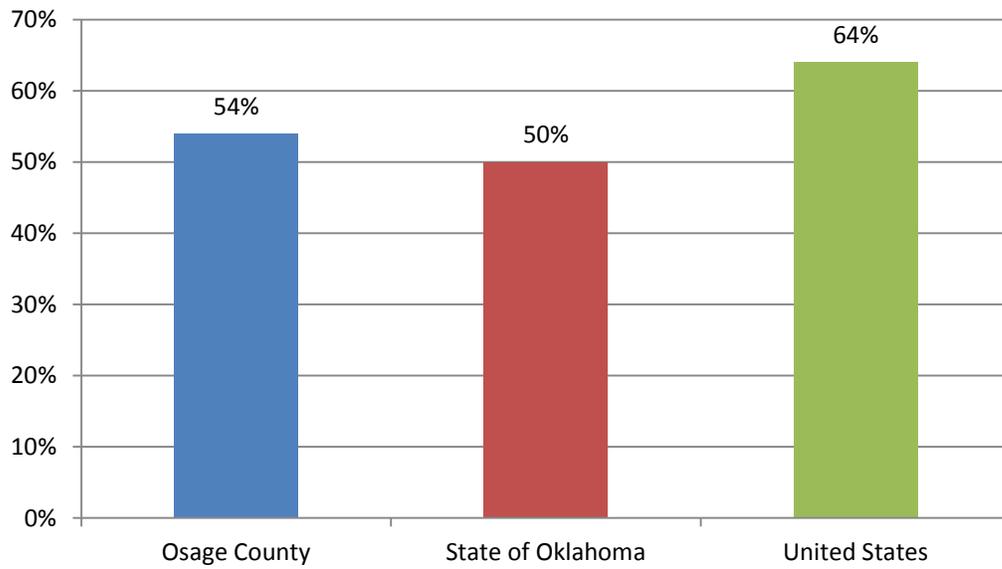
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Osage 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 Osage 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.

Osage County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,470		1,105	
Cost Burden Less Than 30%	335	22.79%	280	25.34%
Cost Burden Between 30%-50%	255	17.35%	145	13.12%
Cost Burden Greater Than 50%	735	50.00%	475	42.99%
Not Computed (no/negative income)	150	10.20%	205	18.55%
Income 30%-50% HAMFI	1,540		830	
Cost Burden Less Than 30%	1,055	68.51%	435	52.41%
Cost Burden Between 30%-50%	320	20.78%	195	23.49%
Cost Burden Greater Than 50%	170	11.04%	205	24.70%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,890		885	
Cost Burden Less Than 30%	2,185	75.61%	690	77.97%
Cost Burden Between 30%-50%	455	15.74%	195	22.03%
Cost Burden Greater Than 50%	250	8.65%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,480		415	
Cost Burden Less Than 30%	1,300	87.84%	400	96.39%
Cost Burden Between 30%-50%	180	12.16%	15	3.61%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	14,705		3,810	
Cost Burden Less Than 30%	11,830	80.45%	2,375	62.34%
Cost Burden Between 30%-50%	1,550	10.54%	550	14.44%
Cost Burden Greater Than 50%	1,180	8.02%	684	17.95%
Not Computed (no/negative income)	150	1.02%	205	5.38%

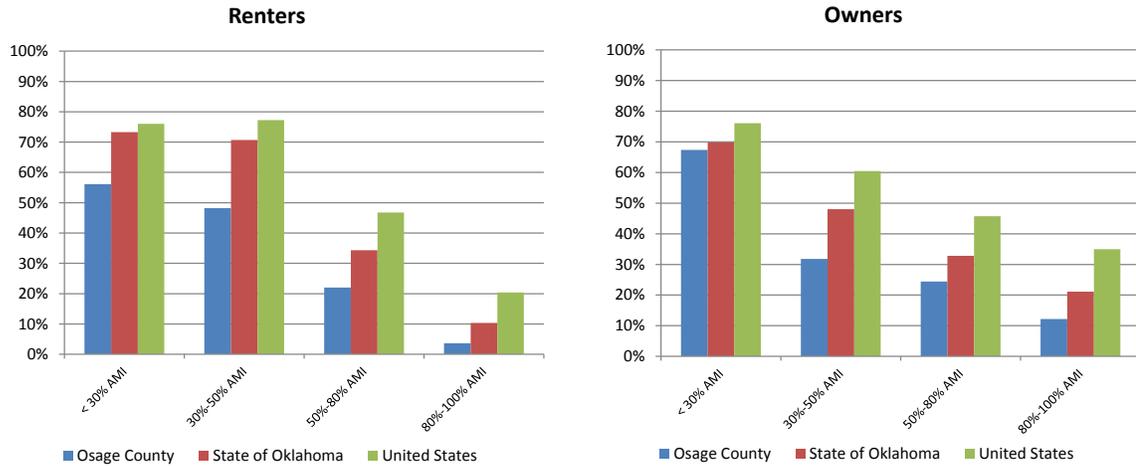
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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 Osage County with the State of Oklahoma as a whole, and the United States.

Osage 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	1,470	67.35%	1,105	56.11%
Income 30%-50% HAMFI	1,540	31.82%	830	48.19%
Income 50%-80% HAMFI	2,890	24.39%	885	22.03%
Income 80%-100% HAMFI	1,480	12.16%	415	3.61%
All Incomes	14,705	18.57%	3,810	32.39%

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.



Osage County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,470		1,105	
Between 1.0 and 1.5 Persons per Room	30	2.04%	20	1.81%
More than 1.5 Persons per Room	0	0.00%	20	1.81%
Lacks Complete Kitchen or Plumbing	20	1.36%	60	5.43%
Income 30%-50% HAMFI	1,540		830	
Between 1.0 and 1.5 Persons per Room	25	1.62%	70	8.43%
More than 1.5 Persons per Room	4	0.26%	0	0.00%
Lacks Complete Kitchen or Plumbing	40	2.60%	0	0.00%
Income 50%-80% HAMFI	2,890		885	
Between 1.0 and 1.5 Persons per Room	75	2.60%	20	2.26%
More than 1.5 Persons per Room	10	0.35%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	1.21%	4	0.45%
Income 80%-100% HAMFI	1,480		415	
Between 1.0 and 1.5 Persons per Room	15	1.01%	4	0.96%
More than 1.5 Persons per Room	4	0.27%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.27%	0	0.00%
All Incomes	14,705		3,810	
Between 1.0 and 1.5 Persons per Room	240	1.63%	114	2.99%
More than 1.5 Persons per Room	22	0.15%	20	0.52%
Lacks Complete Kitchen or Plumbing	68	0.46%	68	1.78%

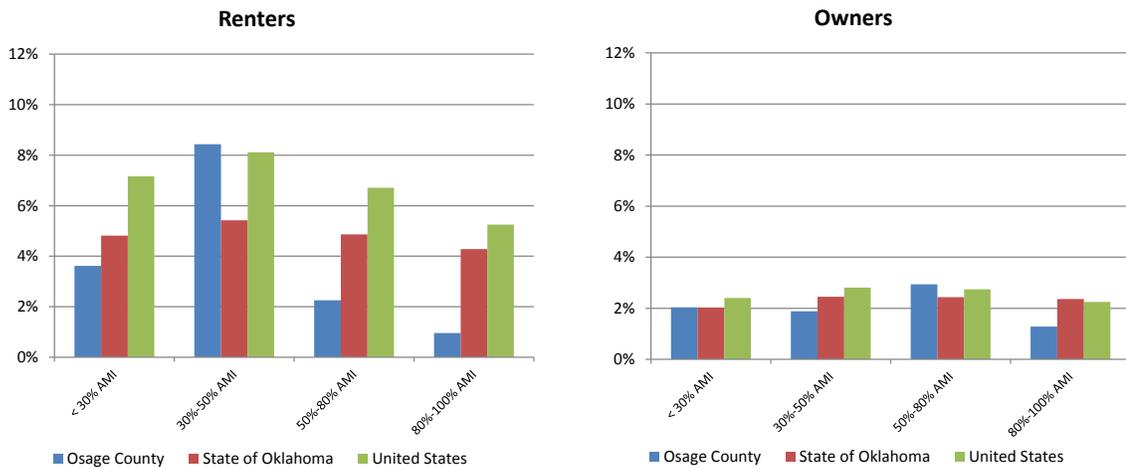
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Osage County, Oklahoma and the nation.

Osage 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	1,470	2.04%	1,105	3.62%	
Income 30%-50% HAMFI	1,540	1.88%	830	8.43%	
Income 50%-80% HAMFI	2,890	2.94%	885	2.26%	
Income 80%-100% HAMFI	1,480	1.28%	415	0.96%	
All Incomes	14,705	1.78%	3,810	3.52%	

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 Osage County, the state and the nation.

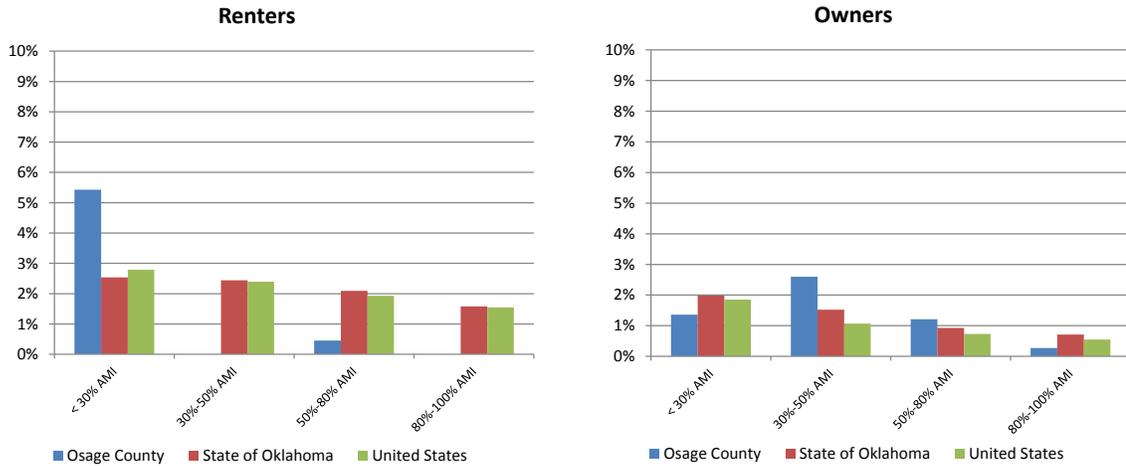
Osage County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,470	1.36%	1,105	5.43%	
Income 30%-50% HAMFI	1,540	2.60%	830	0.00%	
Income 50%-80% HAMFI	2,890	1.21%	885	0.45%	
Income 80%-100% HAMFI	1,480	0.27%	415	0.00%	
All Incomes	14,705	0.46%	3,810	1.78%	

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.



Osage 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	1,470	985	67.01%	1,105	615	55.66%
Elderly Family	130	75	57.69%	0	0	N/A
Small Family (2-4 persons)	525	390	74.29%	365	145	39.73%
Large Family (5 or more persons)	50	30	60.00%	45	25	55.56%
Elderly Non-Family	470	260	55.32%	285	140	49.12%
Non-Family, Non-Elderly	295	230	77.97%	415	305	73.49%
Income 30%-50% HAMFI	1,540	490	31.82%	830	400	48.19%
Elderly Family	320	45	14.06%	80	0	0.00%
Small Family (2-4 persons)	415	200	48.19%	290	175	60.34%
Large Family (5 or more persons)	70	30	42.86%	65	40	61.54%
Elderly Non-Family	540	145	26.85%	220	75	34.09%
Non-Family, Non-Elderly	200	70	35.00%	180	110	61.11%
Income 50%-80% HAMFI	2,890	705	24.39%	885	194	21.92%
Elderly Family	795	145	18.24%	70	4	5.71%
Small Family (2-4 persons)	825	185	22.42%	455	135	29.67%
Large Family (5 or more persons)	420	135	32.14%	40	0	0.00%
Elderly Non-Family	450	85	18.89%	70	10	14.29%
Non-Family, Non-Elderly	400	155	38.75%	260	45	17.31%
Income 80%-100% HAMFI	1,480	179	12.09%	415	18	4.34%
Elderly Family	380	30	7.89%	15	0	0.00%
Small Family (2-4 persons)	650	115	17.69%	200	4	2.00%
Large Family (5 or more persons)	155	4	2.58%	30	0	0.00%
Elderly Non-Family	205	20	9.76%	20	10	50.00%
Non-Family, Non-Elderly	95	10	10.53%	150	4	2.67%
All Incomes	14,705	2,724	18.52%	3,810	1,231	32.31%
Elderly Family	3,030	330	10.89%	175	4	2.29%
Small Family (2-4 persons)	6,435	1,100	17.09%	1,710	463	27.08%
Large Family (5 or more persons)	1,545	214	13.85%	210	65	30.95%
Elderly Non-Family	1,990	540	27.14%	620	235	37.90%
Non-Family, Non-Elderly	1,710	540	31.58%	1,110	464	41.80%

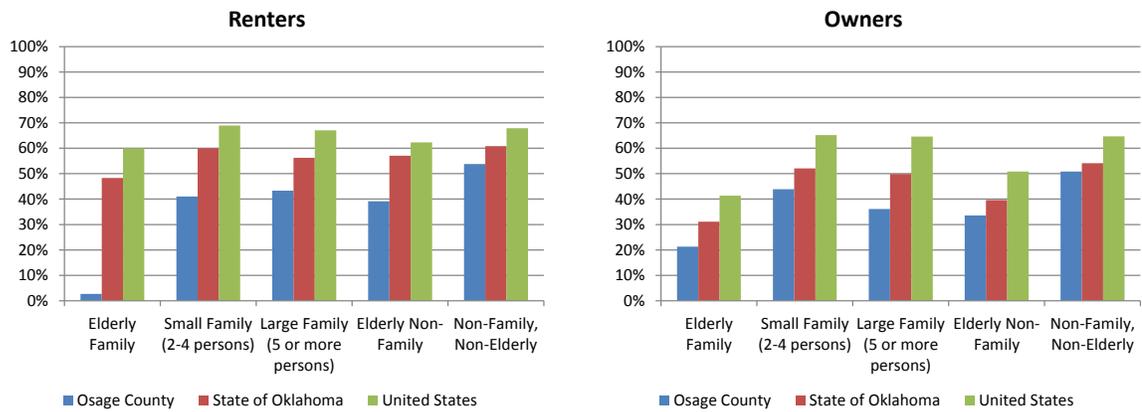
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Osage County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
Income < 80% HAMFI	5,900	2,180	36.95%	2,820	42.87%	
Elderly Family	1,245	265	21.29%	150	4	2.67%
Small Family (2-4 persons)	1,765	775	43.91%	1,110	455	40.99%
Large Family (5 or more persons)	540	195	36.11%	150	65	43.33%
Elderly Non-Family	1,460	490	33.56%	575	225	39.13%
Non-Family, Non-Elderly	895	455	50.84%	855	460	53.80%

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).

Osage 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	1,470	1,000	68.03%	1,105	665	60.18%
Elderly Family	130	70	53.85%	0	0	N/A
Small Family (2-4 persons)	525	390	74.29%	365	145	39.73%
Large Family (5 or more persons)	50	40	80.00%	45	35	77.78%
Elderly Non-Family	470	265	56.38%	285	145	50.88%
Non-Family, Non-Elderly	295	235	79.66%	415	340	81.93%
Income 30%-50% HAMFI	1,540	545	35.39%	830	410	49.40%
Elderly Family	320	45	14.06%	80	0	0.00%
Small Family (2-4 persons)	415	205	49.40%	290	175	60.34%
Large Family (5 or more persons)	70	40	57.14%	65	55	84.62%
Elderly Non-Family	540	155	28.70%	220	70	31.82%
Non-Family, Non-Elderly	200	100	50.00%	180	110	61.11%
Income 50%-80% HAMFI	2,890	790	27.34%	885	219	24.75%
Elderly Family	795	140	17.61%	70	4	5.71%
Small Family (2-4 persons)	825	195	23.64%	455	140	30.77%
Large Family (5 or more persons)	420	210	50.00%	40	15	37.50%
Elderly Non-Family	450	85	18.89%	70	10	14.29%
Non-Family, Non-Elderly	400	160	40.00%	260	50	19.23%
Income Greater than 80% of HAMFI	8,805	680	7.72%	990	28	2.83%
Elderly Family	1,785	70	3.92%	25	0	0.00%
Small Family (2-4 persons)	4,670	375	8.03%	600	10	1.67%
Large Family (5 or more persons)	1,005	100	9.95%	60	4	6.67%
Elderly Non-Family	525	50	9.52%	45	10	22.22%
Non-Family, Non-Elderly	820	85	10.37%	255	4	1.57%
All Incomes	14,705	3,015	20.50%	3,810	1,322	34.70%
Elderly Family	3,030	325	10.73%	175	4	2.29%
Small Family (2-4 persons)	6,435	1,165	18.10%	1,710	470	27.49%
Large Family (5 or more persons)	1,545	390	25.24%	210	109	51.90%
Elderly Non-Family	1,985	555	27.96%	620	235	37.90%
Non-Family, Non-Elderly	1,715	580	33.82%	1,110	504	45.41%

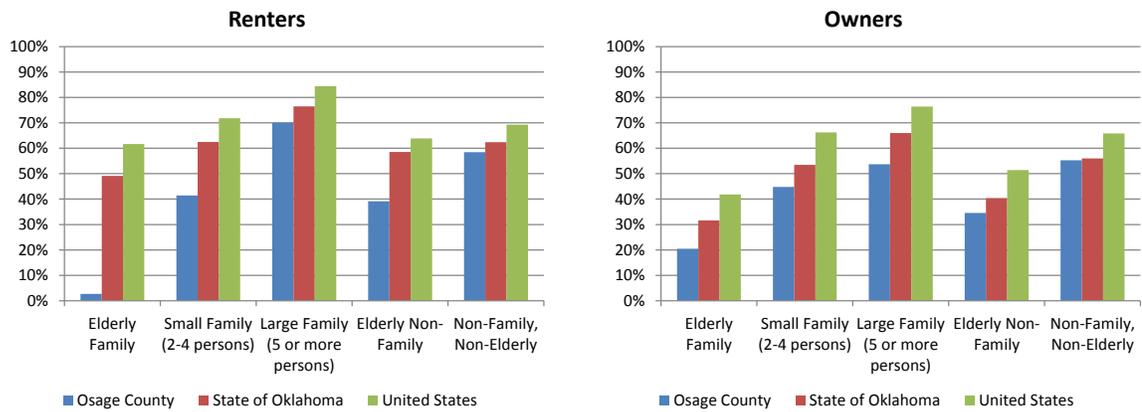
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Osage 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	5,900	2,335	39.58%	2,820	45.89%
Elderly Family	1,245	255	20.48%	150	4
Small Family (2-4 persons)	1,765	790	44.76%	1,110	460
Large Family (5 or more persons)	540	290	53.70%	150	105
Elderly Non-Family	1,460	505	34.59%	575	225
Non-Family, Non-Elderly	895	495	55.31%	855	500

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 Osage 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.”



Osage County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,470	1,000	68.0%	1,100	665	60.5%
White alone, non-Hispanic	850	560	65.9%	685	430	62.8%
Black or African-American alone	135	95	70.4%	225	165	73.3%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	395	260	65.8%	140	40	28.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	29	25	86.2%
Other (including multiple races)	84	80	95.2%	29	10	34.5%
Income 30%-50% HAMFI	1,545	545	35.3%	835	415	49.7%
White alone, non-Hispanic	1,085	325	30.0%	485	295	60.8%
Black or African-American alone	150	60	40.0%	165	100	60.6%
Asian alone	0	0	N/A	15	15	100.0%
American Indian alone	190	100	52.6%	100	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	25	62.5%	29	4	13.8%
Other (including multiple races)	85	40	47.1%	35	0	0.0%
Income 50%-80% HAMFI	2,890	790	27.3%	890	220	24.7%
White alone, non-Hispanic	2,080	550	26.4%	480	60	12.5%
Black or African-American alone	280	185	66.1%	145	145	100.0%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	330	25	7.6%	145	15	10.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	10	25.0%	40	0	0.0%
Other (including multiple races)	155	20	12.9%	75	0	0.0%
Income 80%-100% HAMFI	1,485	210	14.1%	415	20	4.8%
White alone, non-Hispanic	1,185	155	13.1%	185	15	8.1%
Black or African-American alone	100	15	15.0%	45	0	0.0%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	110	40	36.4%	100	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	50	0	0.0%	40	0	0.0%
Other (including multiple races)	30	0	0.0%	44	4	9.1%
All Incomes	14,715	3,015	20.5%	3,814	1,324	34.7%
White alone, non-Hispanic	10,800	1,885	17.5%	2,289	804	35.1%
Black or African-American alone	1,320	435	33.0%	584	410	70.2%
Asian alone	12	0	0.0%	15	15	100.0%
American Indian alone	1,645	470	28.6%	575	55	9.6%
Pacific Islander alone	0	0	N/A	15	0	0.0%
Hispanic, any race	224	65	29.0%	138	29	21.0%
Other (including multiple races)	709	160	22.6%	193	14	7.3%

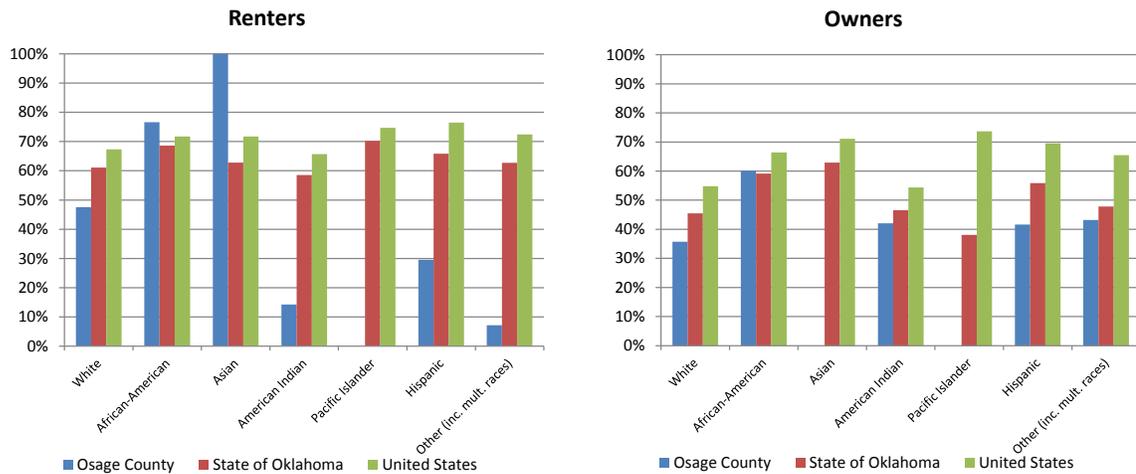
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Osage 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	5,905	2,335	39.54%	2,825	46.02%
White alone, non-Hispanic	4,015	1,435	35.74%	1,650	47.58%
Black or African-American alone	565	340	60.18%	535	76.64%
Asian alone	4	0	0.00%	15	100.00%
American Indian alone	915	385	42.08%	385	14.29%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	84	35	41.67%	29	29.59%
Other (including multiple races)	324	140	43.21%	139	7.19%

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

- Among households with incomes less than 50% of Area Median Income, there are 1,020 renter households that are cost overburdened, and 1,480 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 215 renter households that are cost overburdened, and 525 homeowners that are cost overburdened.



- 76.64% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 60.18% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.
- 100% of 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 Osage 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 Osage 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.

Osage County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	338	90	428
Less than 30% AMI	10.00%	29.00%	34	26	60
Less than 50% AMI	20.47%	50.79%	69	46	115
Less than 60% AMI	24.56%	60.94%	83	55	138
Less than 80% AMI	40.12%	74.02%	136	67	202

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.

Osage County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	34.14%	20.87%	115	19	134
Elderly less than 30% AMI	4.08%	7.48%	14	7	21
Elderly less than 50% AMI	9.93%	15.35%	34	14	47
Elderly less than 60% AMI	11.91%	18.43%	40	17	57
Elderly less than 80% AMI	18.40%	19.03%	62	17	79

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.

Osage 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)	33.63%	35.04%	114	32	145
Disabled less than 30% AMI	4.73%	15.49%	16	14	30
Disabled less than 50% AMI	9.69%	23.62%	33	21	54
Disabled less than 60% AMI	11.63%	28.35%	39	26	65
Disabled less than 80% AMI	17.89%	31.10%	60	28	88

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.

Osage 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%	338	90	428
Total Veteran Demand	11.30%	11.30%	38	10	48
Veterans with Disabilities	3.87%	3.87%	13	3	17
Veterans Below Poverty	0.94%	0.94%	3	1	4
Disabled Veterans Below Poverty	0.48%	0.48%	2	0	2

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).

Osage County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	338	90	428
Total Working Families	53.01%	53.01%	179	48	227
Working Families with Children Present	24.44%	24.44%	83	22	105

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 428 housing units will be needed in Osage County over the next five years. Of those units:

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

- 57 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 65 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 4 will be needed by veterans living below the poverty line
- 105 will be needed by working families with children present

This data suggests a strong need in Osage County for housing units that are both affordable and accessible to persons with disabilities / special needs, and working families with children.