

Housing Needs Assessment
Alfalpa 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 11, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Alfalfa County
 IRR - Tulsa/OKC File No. 140-2015-0014

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 Alfalfa County Residential Housing Market Analysis. Analyst Tyler Bowers personally inspected the Alfalfa County area during the month of December 2015 to collect the data used in the preparation of the Alfalfa 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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Tyler Bowers
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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Alfalfa County is projected to grow by 1.37% per year over the next five years, outperforming the State of Oklahoma.
2. Depressed energy prices, however, may have a significant impact on housing demand in Alfalfa County.
3. Alfalfa County is projected to need a total of 151 housing units for ownership and 45 housing units for rent over the next five years.
4. Median Household Income in Alfalfa County is estimated to be \$46,899 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Alfalfa County is estimated to be 12.79%, compared with 16.85% for Oklahoma.
5. Rental vacancy rates in Alfalfa County are lower than the state averages, while the homeowner vacancy rate is nearly identical to the state.
6. Home values and rental rates in Alfalfa County are also lower than the state averages.

7. Average sale price for homes in Cherokee was \$54,018 in 2015, with an average price per square foot of \$38.64. Average year of construction is 1939. For homes constructed since 2005, average sale price in Alfalfa County is \$205,668.
8. Approximately 19.09% of renters and 8.22% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper).
2. Update and maintain the county HMP
3. Tornadoes (1959-2014): Number: 45 Injuries:3 Fatalities:0 Damages (1996-2014): \$260,000.00
4. Social Vulnerability: Similar to overall state level
5. Floodplain: updated flood maps not available.

Homelessness Specific Findings

1. Alfalfa County is located in the Oklahoma Balance of State Continuum of Care.
2. There are an estimated 295 homeless individuals in this area, 154 of which are identified as sheltered.
3. Homeless children under the age of 18 are more likely to be unsheltered than sheltered.
4. Many homeless persons are victims of domestic violence, totaling 75 people.
5. Very few units are available for occupation by families with children (14), and there is a need to grow the number of units that are available for this group of homeless and the children in their care.

Fair Housing Specific Findings

1. Units further than 15 miles to a Hospital: 93
1. Units that lack readily available Transit: 23

Lead-Based Paint Specific Findings

2. We estimate there are 705 occupied housing units in Alfalfa County with lead-based paint hazards.
3. 320 of those housing units are estimated to be occupied by low-to-moderate income households.
4. We estimate that 72 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 Alfalfa 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 Alfalfa 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 Alfalfa 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 Alfalfa County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Alfalfa County area.

Effective Date of Consultation

The Alfalfa County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 11, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Alfalfa 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

Alfalfa County Analysis

Area Information

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

Alfalfa County is located in northern Oklahoma. The county is bordered on the north by Kansas, on the west by Woods County, on the south by Major County, and on the east by Grant and Garfield counties. The Alfalfa County Seat is Cherokee, which is located in the central part of the county. This location is approximately 100 miles northwest of Oklahoma City and 136 miles northwest of Tulsa.

Alfalfa County has a total area of 881 square miles (866 square miles of land, and 15 square miles of water), ranking 34th out of Oklahoma's 77 counties in terms of total area. The total population of Alfalfa County as of the 2010 Census was 5,642 persons, for a population density of 7 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 Alfalfa County. These are US-64, OK-8, OK-58, OK-11, and OK-45. The nearest interstate highway is I-35, approximately 59 miles to the east. The county also has an intricate network of county roadways.

Public transportation is provided by Cherokee Strip Transit which operates both flexible-fixed routes as well as demand-response service. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Cherokee Municipal Airport is located just north of Cherokee. It has a single asphalt runway approximately 3,770 feet in length, and averages approximately 57 aircraft operations per week. The nearest full-service commercial airport is Will Rogers World Airport, located approximately 105 miles southeast.

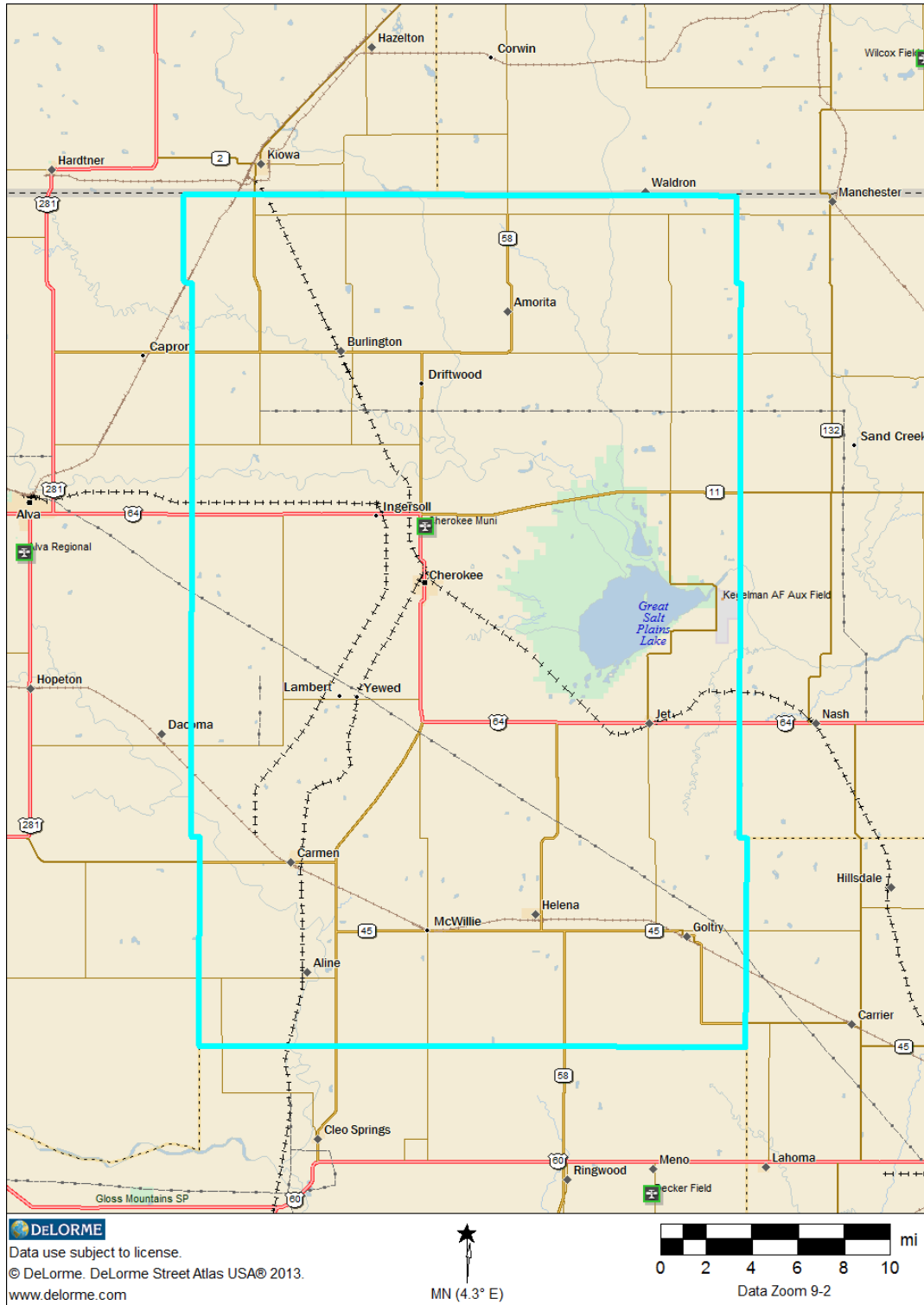
Educational Facilities

All of the county communities have public school facilities. Cherokee is served by Cherokee Public Schools. Cherokee Public Schools is comprised of one elementary school and a joint jr/sr high school. Higher education offerings near Alfalfa County include Northwestern Oklahoma State University Alva, approximately 16 miles west.

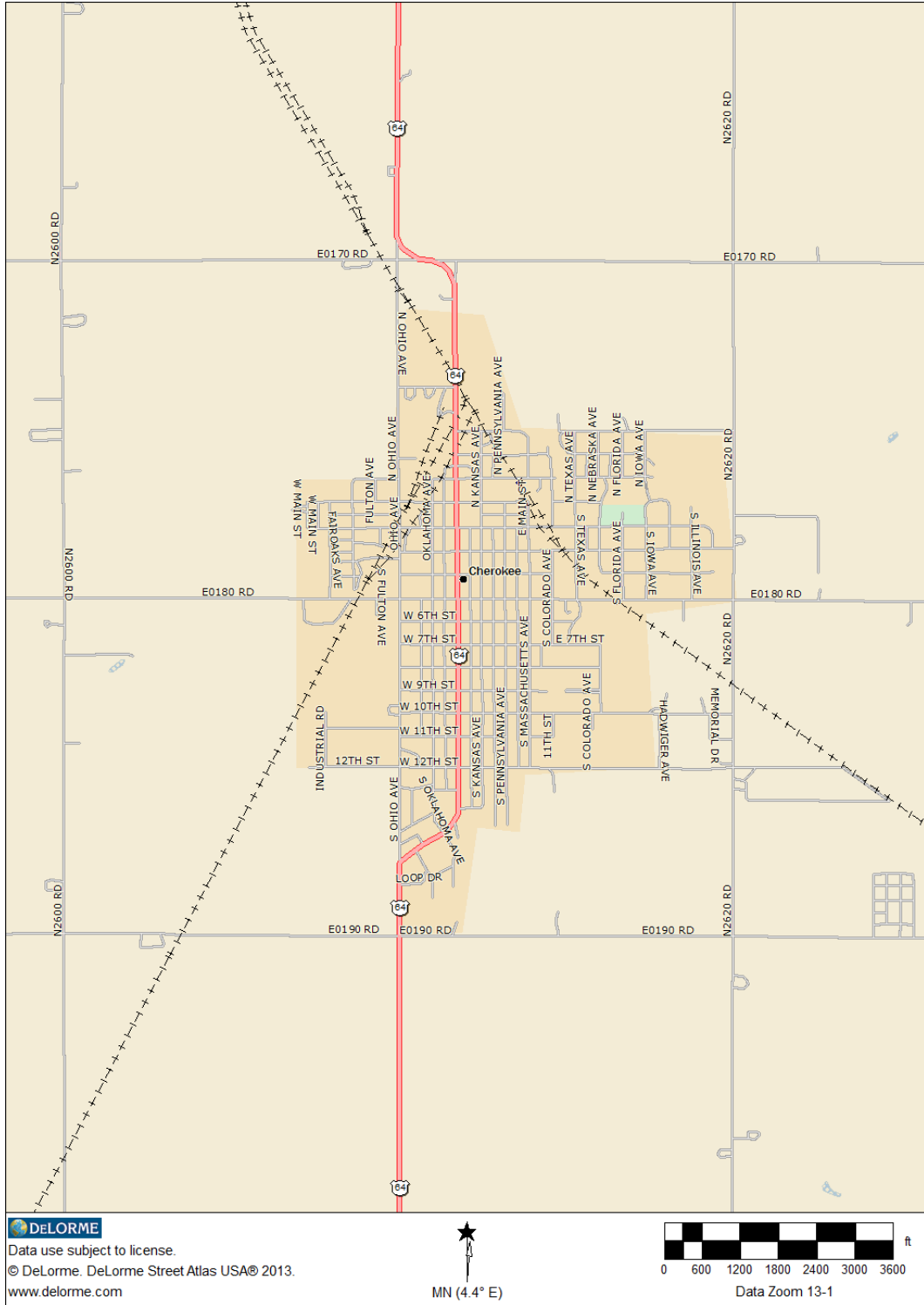
Medical Facilities

Medical services are provided by the Great Salt Plains Health Center, a comprehensive medical facility offering dental care, behavioral health services, and a number of additional medical procedures. Additionally, the Integris Enid Hospital is located approximately 51 miles southeast and offers emergency care. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Alfalfa County Area Map



Cherokee Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Alfalfa 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
Cherokee	1,630	1,498	-0.84%	1,726	2.87%	1,874	1.66%
Alfalfa County	6,105	5,642	-0.79%	6,019	1.30%	6,442	1.37%
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 Alfalfa County was 5,642 persons as of the 2010 Census, a -0.79% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Alfalfa County to be 6,019 persons, and projects that the population will show 1.37% annualized growth over the next five years.

The population of Cherokee was 1,498 persons as of the 2010 Census, a -0.84% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Cherokee to be 1,726 persons, and projects that the population will show 1.66% annualized growth over the next five years.

It should be noted that the economy of Alfalfa County is dependent to a degree on the energy sector, and that recent declines in energy prices may have a significant impact on future population and household growth.

The next table presents data regarding household levels in Alfalfa 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
Cherokee	709	647	-0.91%	762	3.33%	832	1.77%
Alfalfa County	2,199	2,022	-0.84%	2,198	1.68%	2,394	1.72%
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
Cherokee	450	396	-1.27%	479	3.88%	522	1.73%
Alfalfa County	1,482	1,333	-1.05%	1,444	1.61%	1,568	1.66%
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, Alfalfa County had a total of 2,022 households, representing a -0.84% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Alfalfa County to have 2,198 households. This number is expected to experience a 1.72% annualized rate of growth over the next five years.

As of 2010, Cherokee had a total of 647 households, representing a -0.91% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Cherokee to have 762 households. This number is expected to experience a 1.77% 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 Alfalfa County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Cherokee		Alfalfa County	
	No.	Percent	No.	Percent
Total Population	1,560		5,674	
White Alone	1,386	88.85%	4,747	83.66%
Black or African American Alone	0	0.00%	114	2.01%
Amer. Indian or Alaska Native Alone	1	0.06%	92	1.62%
Asian Alone	0	0.00%	1	0.02%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	25	1.60%	132	2.33%
Two or More Races	148	9.49%	588	10.36%

Population by Hispanic or Latino Origin	Cherokee		Alfalfa County	
	No.	Percent	No.	Percent
Total Population	1,560		5,674	
Hispanic or Latino	115	7.37%	258	4.55%
<i>Hispanic or Latino, White Alone</i>	90	78.26%	110	42.64%
<i>Hispanic or Latino, All Other Races</i>	25	21.74%	148	57.36%
Not Hispanic or Latino	1,445	92.63%	5,416	95.45%
<i>Not Hispanic or Latino, White Alone</i>	1,296	89.69%	4,637	85.62%
<i>Not Hispanic or Latino, All Other Races</i>	149	10.31%	779	14.38%

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

In Alfalfa County, racial and ethnic minorities comprise 18.28% of the total population. Within Cherokee, racial and ethnic minorities represent 16.92% of the population.

Population by Age

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

Alfalfa 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	5,642		6,019		6,442			
Age 0 - 4	283	5.02%	315	5.23%	340	5.28%	2.17%	1.54%
Age 5 - 9	255	4.52%	292	4.85%	336	5.22%	2.75%	2.85%
Age 10 - 14	284	5.03%	290	4.82%	312	4.84%	0.42%	1.47%
Age 15 - 17	196	3.47%	187	3.11%	194	3.01%	-0.94%	0.74%
Age 18 - 20	122	2.16%	159	2.64%	181	2.81%	5.44%	2.63%
Age 21 - 24	177	3.14%	201	3.34%	256	3.97%	2.58%	4.96%
Age 25 - 34	538	9.54%	624	10.37%	631	9.80%	3.01%	0.22%
Age 35 - 44	860	15.24%	884	14.69%	943	14.64%	0.55%	1.30%
Age 45 - 54	1,040	18.43%	971	16.13%	905	14.05%	-1.36%	-1.40%
Age 55 - 64	745	13.20%	866	14.39%	900	13.97%	3.06%	0.77%
Age 65 - 74	622	11.02%	679	11.28%	837	12.99%	1.77%	4.27%
Age 75 - 84	369	6.54%	396	6.58%	432	6.71%	1.42%	1.76%
Age 85 and over	151	2.68%	155	2.58%	175	2.72%	0.52%	2.46%
<i>Age 55 and over</i>	<i>1,887</i>	<i>33.45%</i>	<i>2,096</i>	<i>34.82%</i>	<i>2,344</i>	<i>36.39%</i>	<i>2.12%</i>	<i>2.26%</i>
<i>Age 62 and over</i>	<i>1,215</i>	<i>21.53%</i>	<i>1,335</i>	<i>22.18%</i>	<i>1,539</i>	<i>23.89%</i>	<i>1.91%</i>	<i>2.89%</i>
Median Age	46.0		45.6		45.3		-0.17%	-0.13%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Alfalfa County is 45.6 years. This compares with the statewide figure of 36.6 years. Approximately 5.23% of the population is below the age of 5, while 22.18% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.89% per year.

Cherokee 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	1,498		1,726		1,874			
Age 0 - 4	88	5.87%	104	6.03%	110	5.87%	3.40%	1.13%
Age 5 - 9	83	5.54%	95	5.50%	109	5.82%	2.74%	2.79%
Age 10 - 14	87	5.81%	99	5.74%	103	5.50%	2.62%	0.80%
Age 15 - 17	63	4.21%	61	3.53%	65	3.47%	-0.64%	1.28%
Age 18 - 20	45	3.00%	55	3.19%	62	3.31%	4.10%	2.42%
Age 21 - 24	59	3.94%	71	4.11%	84	4.48%	3.77%	3.42%
Age 25 - 34	144	9.61%	194	11.24%	196	10.46%	6.14%	0.21%
Age 35 - 44	144	9.61%	158	9.15%	191	10.19%	1.87%	3.87%
Age 45 - 54	228	15.22%	214	12.40%	188	10.03%	-1.26%	-2.56%
Age 55 - 64	201	13.42%	258	14.95%	282	15.05%	5.12%	1.79%
Age 65 - 74	174	11.62%	209	12.11%	264	14.09%	3.73%	4.78%
Age 75 - 84	117	7.81%	139	8.05%	145	7.74%	3.51%	0.85%
Age 85 and over	65	4.34%	69	4.00%	75	4.00%	1.20%	1.68%
<i>Age 55 and over</i>	<i>557</i>	<i>37.18%</i>	<i>675</i>	<i>39.11%</i>	<i>766</i>	<i>40.88%</i>	<i>3.92%</i>	<i>2.56%</i>
<i>Age 62 and over</i>	<i>351</i>	<i>23.45%</i>	<i>425</i>	<i>24.65%</i>	<i>494</i>	<i>26.34%</i>	<i>3.90%</i>	<i>3.02%</i>
Median Age	46.6		46.2		45.9		-0.17%	-0.13%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Cherokee is 46.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.03% of the population is below the age of 5, while 24.65% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.02% per year.

Compared with the rest of the state, Cherokee and Alfalfa County have significantly older populations, and their senior populations are projected to grow significantly over the next five years.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Cherokee		Alfalfa County	
	No.	Percent	No.	Percent
Total Families:	406		1,300	
Married-Couple Family:	338	83.25%	1,081	83.15%
With Children Under 18 Years	131	32.27%	371	28.54%
No Children Under 18 Years	207	50.99%	710	54.62%
Other Family:	68	16.75%	219	16.85%
Male Householder, No Wife Present	10	2.46%	68	5.23%
With Children Under 18 Years	10	2.46%	38	2.92%
No Children Under 18 Years	0	0.00%	30	2.31%
Female Householder, No Husband Present	58	14.29%	151	11.62%
With Children Under 18 Years	37	9.11%	84	6.46%
No Children Under 18 Years	21	5.17%	67	5.15%
<hr/>				
Total Single Parent Families	47		122	
Male Householder	10	21.28%	38	31.15%
Female Householder	37	78.72%	84	68.85%

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

As shown, within Alfalfa County, among all families 9.38% are single-parent families, while in Cherokee, the percentage is 11.58%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	1,507		4,632		3,702,515	
Under 18 Years:	341		1,034		933,738	
With One Type of Disability	13	3.81%	26	2.51%	33,744	3.61%
With Two or More Disabilities	0	0.00%	3	0.29%	11,082	1.19%
No Disabilities	328	96.19%	1,005	97.20%	888,912	95.20%
18 to 64 Years:	886		2,589		2,265,702	
With One Type of Disability	127	14.33%	269	10.39%	169,697	7.49%
With Two or More Disabilities	42	4.74%	111	4.29%	149,960	6.62%
No Disabilities	717	80.93%	2,209	85.32%	1,946,045	85.89%
65 Years and Over:	280		1,009		503,075	
With One Type of Disability	53	18.93%	210	20.81%	95,633	19.01%
With Two or More Disabilities	51	18.21%	159	15.76%	117,044	23.27%
No Disabilities	176	62.86%	640	63.43%	290,398	57.72%
Total Number of Persons with Disabilities:	286	18.98%	778	16.80%	577,160	15.59%

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

Within Alfalfa County, 16.80% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Cherokee the percentage is 18.98%.

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

2013 Population by Veteran and Disability Status

	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,166		3,598		2,738,788	
Veteran:	154	13.21%	393	10.92%	305,899	11.17%
With a Disability	61	39.61%	147	37.40%	100,518	32.86%
No Disability	93	60.39%	246	62.60%	205,381	67.14%
Non-veteran:	1,012	86.79%	3,205	89.08%	2,432,889	88.83%
With a Disability	212	20.95%	602	18.78%	430,610	17.70%
No Disability	800	79.05%	2,603	81.22%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Alfalfa County, the Census Bureau estimates there are 393 veterans, 37.40% of which have one or more disabilities (compared with 32.86% at a statewide level). In Cherokee, there are an estimated 154 veterans, 39.61% of which are estimated to have a disability. Compared with the rest of the state, veterans in Cherokee and Alfalfa County are somewhat more likely to have disabilities.

Group Quarters Population

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

2010 Group Quarters Population

	Cherokee		Alfalfa County	
	No.	Percent	No.	Percent
Total Population	1,498		5,642	
Group Quarters Population	51	3.40%	1,054	18.68%
Institutionalized Population	51	3.40%	1,054	18.68%
Correctional facilities for adults	11	0.73%	1,014	17.97%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	40	2.67%	40	0.71%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

The percentage of the Alfalfa County population in group quarters is significantly higher than the statewide figure, which was 2.99% in 2010. This is due to the James Crabtree Correctional Center in Helena, which houses approximately 1,000 minimum and medium security inmates.

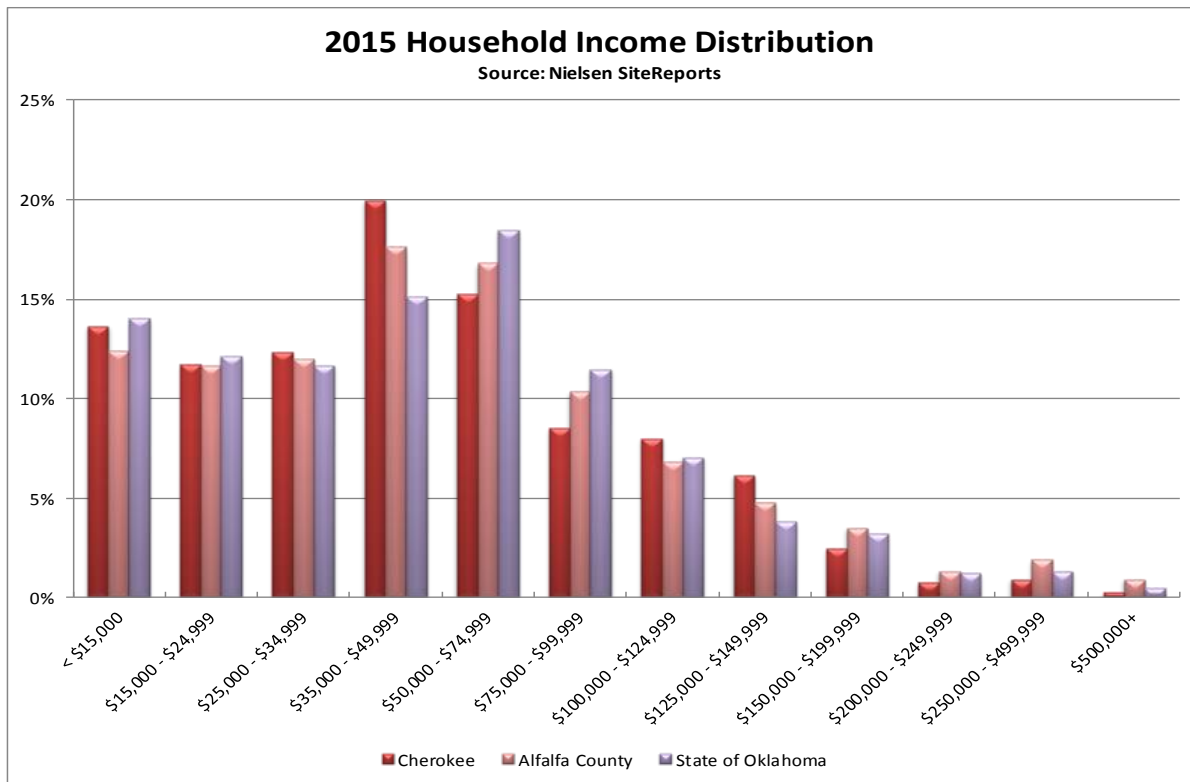
Household Income Levels

Data in the following chart shows the distribution of household income in Alfalfa 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						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	762		2,198		1,520,327	
< \$15,000	104	13.65%	273	12.42%	213,623	14.05%
\$15,000 - \$24,999	89	11.68%	256	11.65%	184,613	12.14%
\$25,000 - \$34,999	94	12.34%	263	11.97%	177,481	11.67%
\$35,000 - \$49,999	152	19.95%	387	17.61%	229,628	15.10%
\$50,000 - \$74,999	116	15.22%	369	16.79%	280,845	18.47%
\$75,000 - \$99,999	65	8.53%	227	10.33%	173,963	11.44%
\$100,000 - \$124,999	61	8.01%	150	6.82%	106,912	7.03%
\$125,000 - \$149,999	47	6.17%	105	4.78%	57,804	3.80%
\$150,000 - \$199,999	19	2.49%	77	3.50%	48,856	3.21%
\$200,000 - \$249,999	6	0.79%	29	1.32%	18,661	1.23%
\$250,000 - \$499,999	7	0.92%	42	1.91%	20,487	1.35%
\$500,000+	2	0.26%	20	0.91%	7,454	0.49%
Median Household Income	\$44,276		\$46,899		\$47,049	
Average Household Income	\$60,443		\$68,228		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Alfalfa County is estimated to be \$46,899 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Cherokee, median household income is estimated to be \$44,276. The income distributions of Cherokee and Alfalfa County are fairly similar to the rest of the state, though somewhat more heavily concentrated in the income bracket between \$35,000 and \$50,000. The income distribution can be better visualized by the following chart.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Cherokee	\$29,010	\$44,276	2.68%	2.40%	0.28%
Alfalfa County	\$30,259	\$46,899	2.78%	2.40%	0.38%
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 Alfalfa County and Cherokee saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends which saw negative income growth over this period, after adjusting for inflation: 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 Alfalfa 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
Cherokee	13.66%	14.20%	54	100.00%	40.54%
Alfalfa County	13.72%	12.79%	-93	73.68%	54.76%
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 Alfalfa County is estimated to be 12.79% by the American Community Survey. This is a decrease of -93 basis points since the 2000 Census. Within Cherokee, the poverty rate is estimated to be 14.20%. Both poverty rates are below the statewide poverty rate of 16.85%. 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 Alfalfa 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)
Alfalfa County	2,377	3,405	7.45%	5.0%	2.7%	-230
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

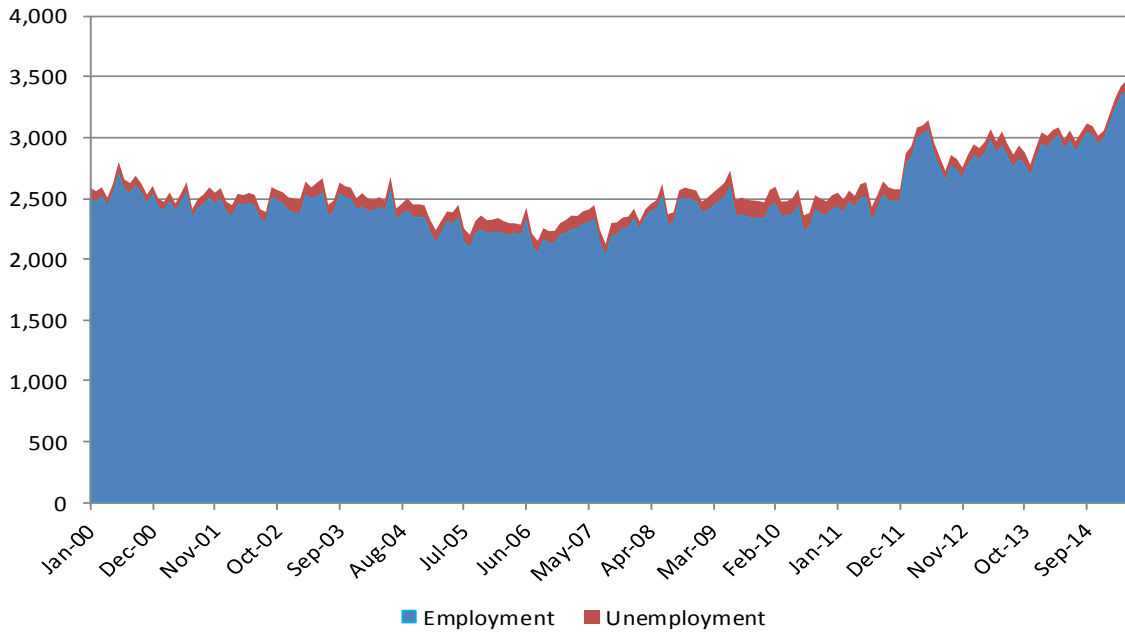
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Alfalfa County was 3,405 persons. Compared with figures from May 2010, this represents annualized employment growth of 7.45% per year. The unemployment rate in May was 2.7%, a decrease of -230 basis points from May 2010, which was 5.0%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Alfalfa County has outperformed both the state and nation in these statistics.

Employment Level Trends

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

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

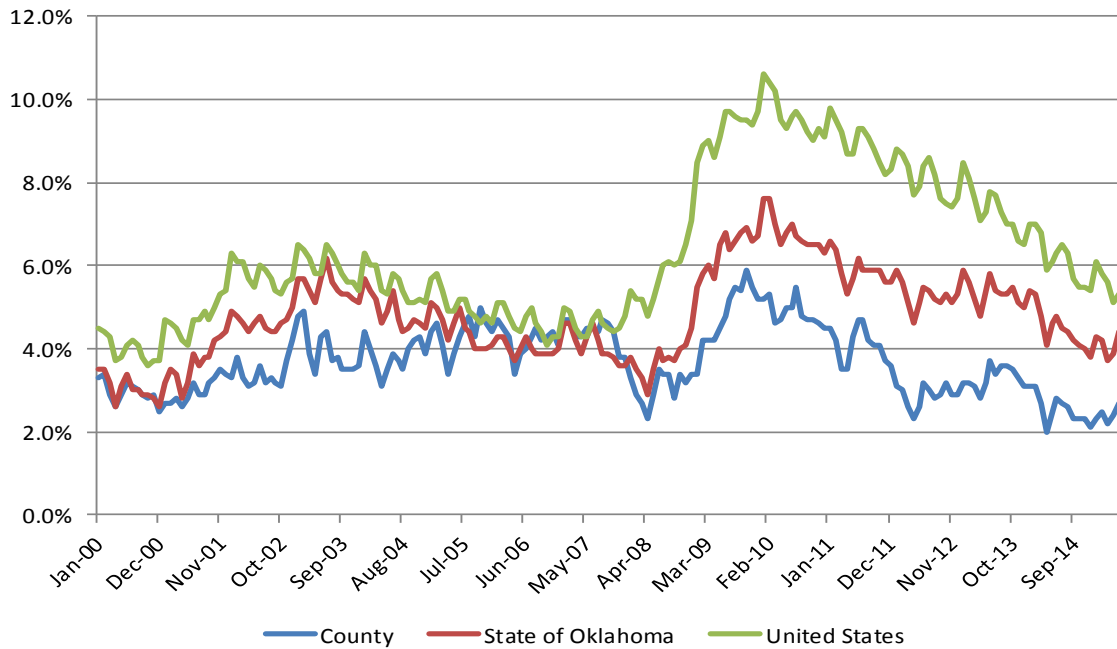
As shown, total employment levels generally trended downward in Alfalfa County through much of the 2000s, until showing upward movement in 2007 (not coincidentally, energy prices were increasing at the same time). Total employment flattened during the national economic downturn which began in late 2008, but employment growth resumed in early 2010, and has continued to grow to its current level of 3,405 persons. The number of unemployed persons in May 2015 was 96, out of a total labor force of 3,501 persons. It should be noted that as the energy sector is a major employer in the area, future employment levels may see a sharp decline due to depressed energy prices.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Alfalfa 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 Alfalfa 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 Alfalfa 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 2.7%. On the whole, unemployment rates in Alfalfa County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Alfalfa 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 Alfalfa 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.

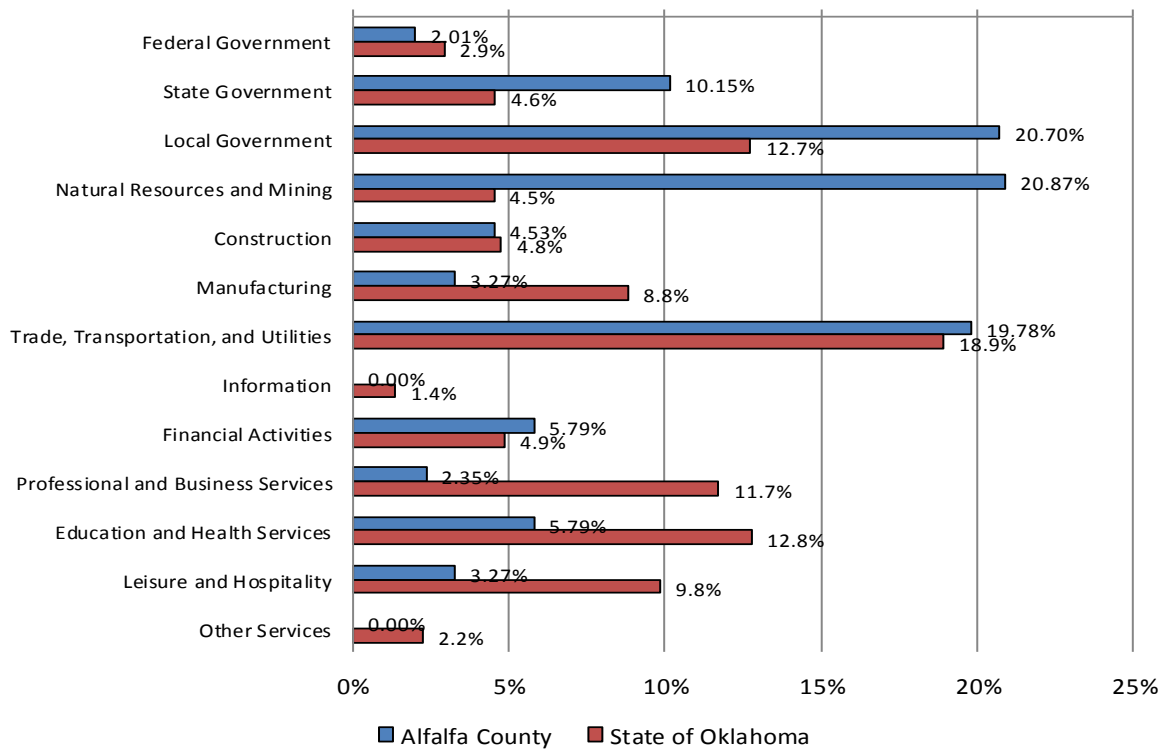


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	9	35	2.01%	\$44,955	1.00
State Government	7	177	10.15%	\$40,471	3.05
Local Government	21	361	20.70%	\$27,572	2.05
Natural Resources and Mining	16	364	20.87%	\$75,988	13.76
Construction	16	79	4.53%	\$73,187	1.01
Manufacturing	6	57	3.27%	\$30,678	0.37
Trade, Transportation, and Utilities	36	345	19.78%	\$33,325	1.04
Information	2	N/A	N/A	N/A	N/A
Financial Activities	18	101	5.79%	\$43,847	1.03
Professional and Business Services	12	41	2.35%	\$26,681	0.17
Education and Health Services	8	101	5.79%	\$31,642	0.38
Leisure and Hospitality	8	57	3.27%	\$12,993	0.31
Other Services	5	N/A	N/A	N/A	N/A
Total	163	1,744		\$43,344	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 (20.87%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$75,988 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$75,988 per year.

The rightmost column of the previous table provides location quotients for each industry for Alfalfa 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 (Alfalfa 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 Alfalfa County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 13.76. This sector includes agricultural employment, as well as employment in the oil and gas industry.

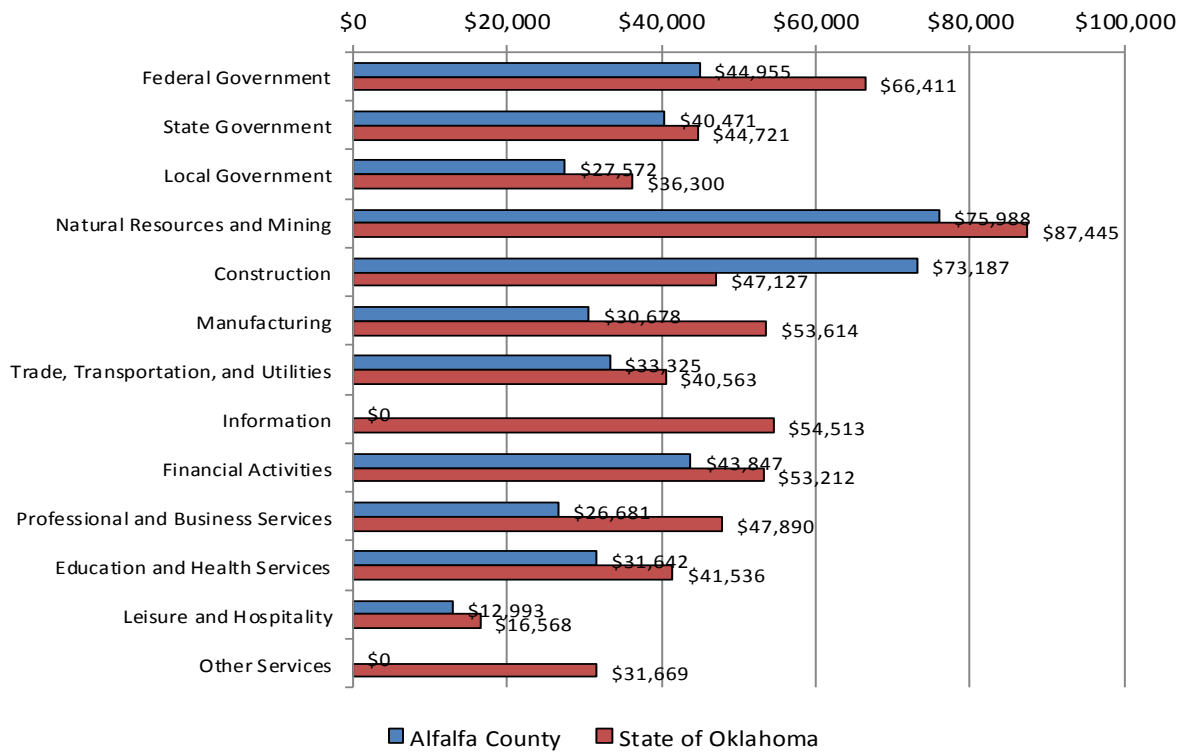
The next table presents average annual pay in Alfalfa County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Alfalfa County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$44,955	\$66,411	\$75,784	67.7%	59.3%
State Government	\$40,471	\$44,721	\$54,184	90.5%	74.7%
Local Government	\$27,572	\$36,300	\$46,146	76.0%	59.7%
Natural Resources and Mining	\$75,988	\$87,445	\$59,666	86.9%	127.4%
Construction	\$73,187	\$47,127	\$55,041	155.3%	133.0%
Manufacturing	\$30,678	\$53,614	\$62,977	57.2%	48.7%
Trade, Transportation, and Utilities	\$33,325	\$40,563	\$42,988	82.2%	77.5%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$43,847	\$53,212	\$85,261	82.4%	51.4%
Professional and Business Services	\$26,681	\$47,890	\$66,657	55.7%	40.0%
Education and Health Services	\$31,642	\$41,536	\$45,951	76.2%	68.9%
Leisure and Hospitality	\$12,993	\$16,568	\$20,993	78.4%	61.9%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$43,344	\$43,774	\$51,361	99.0%	84.4%

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, Alfalfa County has higher average wages in construction and lower average wages in each of the other employment sectors.

Working Families

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



Families by Employment Status and Presence of Children						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	406		1,300		961,468	
With Children <18 Years:	178	43.84%	493	37.92%	425,517	44.26%
Married Couple:	131	73.60%	371	75.25%	281,418	66.14%
Both Parents Employed	89	67.94%	251	67.65%	166,700	59.24%
One Parent Employed	42	32.06%	120	32.35%	104,817	37.25%
Neither Parent Employed	0	0.00%	0	0.00%	9,901	3.52%
Other Family:	47	26.40%	122	24.75%	144,099	33.86%
Male Householder:	10	21.28%	38	31.15%	36,996	25.67%
Employed	0	0.00%	17	44.74%	31,044	83.91%
Not Employed	10	100.00%	21	55.26%	5,952	16.09%
Female Householder:	37	78.72%	84	68.85%	107,103	74.33%
Employed	15	40.54%	49	58.33%	75,631	70.62%
Not Employed	22	59.46%	35	41.67%	31,472	29.38%
Without Children <18 Years:	228	56.16%	807	62.08%	535,951	55.74%
Married Couple:	207	90.79%	710	87.98%	431,868	80.58%
Both Spouses Employed	79	38.16%	292	41.13%	167,589	38.81%
One Spouse Employed	78	37.68%	227	31.97%	138,214	32.00%
Neither Spouse Employed	50	24.15%	191	26.90%	126,065	29.19%
Other Family:	21	9.21%	97	12.02%	104,083	19.42%
Male Householder:	0	0.00%	30	15.71%	32,243	25.58%
Employed	0	N/A	17	56.67%	19,437	60.28%
Not Employed	0	N/A	13	43.33%	12,806	39.72%
Female Householder:	21	100.00%	67	69.07%	71,840	69.02%
Employed	0	0.00%	22	32.84%	36,601	50.95%
Not Employed	21	100.00%	45	67.16%	35,239	49.05%
<i>Total Working Families:</i>	<i>303</i>	<i>74.63%</i>	<i>995</i>	<i>76.54%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>146</i>	<i>48.18%</i>	<i>437</i>	<i>43.92%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>157</i>	<i>51.82%</i>	<i>558</i>	<i>56.08%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Alfalfa County, there are 995 working families, 43.92% 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 Alfalfa County area include Alfalfa Electric Cooperative, Caruthers Construction, the Oklahoma Department of Transportation, the James Crabtree Correctional Center, and local government and public education. Employers in the agricultural and oil and gas industries are also significant to the local economy.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	683		2,032		1,613,364	
Less than 15 minutes	379	55.49%	1,062	52.26%	581,194	36.02%
15 to 30 minutes	154	22.55%	531	26.13%	625,885	38.79%
30 to 45 minutes	73	10.69%	256	12.60%	260,192	16.13%
45 to 60 minutes	27	3.95%	70	3.44%	74,625	4.63%
60 or more minutes	50	7.32%	113	5.56%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Alfalfa County, the largest percentage of workers (52.26%) travel fewer than 15 minutes to work. It appears the majority of employees living in Alfalfa County are also employed in Alfalfa County, though a minority commute to other labor markets in the area such as Enid.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	702		2,134		1,673,026	
Car, Truck or Van:	664	94.59%	1,896	88.85%	1,551,461	92.73%
<i>Drove Alone</i>	<i>557</i>	<i>83.89%</i>	<i>1,666</i>	<i>87.87%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>107</i>	<i>16.11%</i>	<i>230</i>	<i>12.13%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	3	0.14%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	10	0.47%	3,757	0.22%
Bicycle	0	0.00%	6	0.28%	4,227	0.25%
Walked	7	1.00%	89	4.17%	30,401	1.82%
Other Means	12	1.71%	28	1.31%	14,442	0.86%
Worked at Home	19	2.71%	102	4.78%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Alfalfa 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 Alfalfa 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
Cherokee	853	845	-0.09%	1,019	3.82%
Alfalfa County	2,832	2,763	-0.25%	2,939	1.24%
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 Alfalfa County grew by 1.24% per year, to a total of 2,939 housing units in 2015. In terms of new housing unit construction, Alfalfa County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	897		2,751		1,669,828	
1 Unit, Detached	852	94.98%	2,495	90.69%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	6	0.22%	34,434	2.06%
Duplex Units	20	2.23%	20	0.73%	34,207	2.05%
3-4 Units	0	0.00%	30	1.09%	42,069	2.52%
5-9 Units	0	0.00%	0	0.00%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	6	0.67%	6	0.22%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	19	2.12%	194	7.05%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
Total Multifamily Units	26	2.90%	56	2.04%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Alfalfa County, 90.69% of housing units are single-family, detached. 2.04% of housing units are multifamily in structure (two or more units per building), while 7.05% of housing units comprise mobile homes, RVs, etc.

Within Cherokee, 94.98% of housing units are single-family, detached. 2.90% of housing units are multifamily in structure, while 2.12% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	669		2,031		1,444,081	
Owner Occupied:	500	74.74%	1,566	77.10%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	46	9.20%	63	4.02%	16,837	1.74%
2 Bedrooms	138	27.60%	422	26.95%	166,446	17.18%
3 Bedrooms	240	48.00%	809	51.66%	579,135	59.78%
4 Bedrooms	55	11.00%	220	14.05%	177,151	18.29%
5 or More Bedrooms	21	4.20%	52	3.32%	26,587	2.74%
Renter Occupied:	169	25.26%	465	22.90%	475,345	32.92%
No Bedroom	3	1.78%	3	0.65%	13,948	2.93%
1 Bedroom	13	7.69%	40	8.60%	101,850	21.43%
2 Bedrooms	63	37.28%	156	33.55%	179,121	37.68%
3 Bedrooms	50	29.59%	199	42.80%	152,358	32.05%
4 Bedrooms	33	19.53%	46	9.89%	24,968	5.25%
5 or More Bedrooms	7	4.14%	21	4.52%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Alfalfa County is 77.10%, while 22.90% of housing units are renter occupied. In Cherokee, the homeownership rate is 74.74%, while 25.26% of households are renters. Both Alfalfa County and Cherokee have notably higher rates of homeownership compared with the rest of the state.

Housing Units Tenure and Household Income

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

Alfalfa County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,031	1,566	465	77.10%	22.90%
Less than \$5,000	45	37	8	82.22%	17.78%
\$5,000 - \$9,999	62	32	30	51.61%	48.39%
\$10,000-\$14,999	164	91	73	55.49%	44.51%
\$15,000-\$19,999	151	104	47	68.87%	31.13%
\$20,000-\$24,999	123	109	14	88.62%	11.38%
\$25,000-\$34,999	249	171	78	68.67%	31.33%
\$35,000-\$49,999	344	250	94	72.67%	27.33%
\$50,000-\$74,999	357	292	65	81.79%	18.21%
\$75,000-\$99,999	195	164	31	84.10%	15.90%
\$100,000-\$149,999	238	213	25	89.50%	10.50%
\$150,000 or more	103	103	0	100.00%	0.00%
Income Less Than \$25,000	545	373	172	68.44%	31.56%

Source: 2009-2013 American Community Survey, Table B25118

Within Alfalfa County as a whole, 31.56% of households with incomes less than \$25,000 are estimated to be renters, while 68.44% are estimated to be homeowners.

Cherokee Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	669	500	169	74.74%	25.26%
Less than \$5,000	21	18	3	85.71%	14.29%
\$5,000 - \$9,999	16	3	13	18.75%	81.25%
\$10,000-\$14,999	63	34	29	53.97%	46.03%
\$15,000-\$19,999	65	40	25	61.54%	38.46%
\$20,000-\$24,999	52	43	9	82.69%	17.31%
\$25,000-\$34,999	98	68	30	69.39%	30.61%
\$35,000-\$49,999	95	68	27	71.58%	28.42%
\$50,000-\$74,999	102	85	17	83.33%	16.67%
\$75,000-\$99,999	58	55	3	94.83%	5.17%
\$100,000-\$149,999	80	67	13	83.75%	16.25%
\$150,000 or more	19	19	0	100.00%	0.00%
Income Less Than \$25,000	217	138	79	63.59%	36.41%

Source: 2009-2013 American Community Survey, Table B25118

Within Cherokee, 36.41% of households with incomes less than \$25,000 are estimated to be renters, while 63.59% 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						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	669		2,031		1,444,081	
Owner Occupied:	500	74.74%	1,566	77.10%	968,736	67.08%
Built 2010 or Later	0	0.00%	5	0.32%	10,443	1.08%
Built 2000 to 2009	8	1.60%	99	6.32%	153,492	15.84%
Built 1990 to 1999	2	0.40%	38	2.43%	125,431	12.95%
Built 1980 to 1989	19	3.80%	95	6.07%	148,643	15.34%
Built 1970 to 1979	98	19.60%	256	16.35%	184,378	19.03%
Built 1960 to 1969	56	11.20%	180	11.49%	114,425	11.81%
Built 1950 to 1959	46	9.20%	193	12.32%	106,544	11.00%
Built 1940 to 1949	86	17.20%	198	12.64%	50,143	5.18%
Built 1939 or Earlier	185	37.00%	502	32.06%	75,237	7.77%
Median Year Built:		1948		1954		1977
Renter Occupied:	169	25.26%	465	22.90%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	0	0.00%	5	1.08%	50,883	10.70%
Built 1990 to 1999	0	0.00%	11	2.37%	47,860	10.07%
Built 1980 to 1989	3	1.78%	29	6.24%	77,521	16.31%
Built 1970 to 1979	14	8.28%	30	6.45%	104,609	22.01%
Built 1960 to 1969	22	13.02%	53	11.40%	64,546	13.58%
Built 1950 to 1959	6	3.55%	60	12.90%	54,601	11.49%
Built 1940 to 1949	45	26.63%	116	24.95%	31,217	6.57%
Built 1939 or Earlier	79	46.75%	161	34.62%	39,089	8.22%
Median Year Built:		1941		1946		1975
Overall Median Year Built:		1948		1952		1976

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

Within Alfalfa County, 5.37% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Cherokee the percentage is 1.20%.

92.22% of housing units in Alfalfa County were built prior to 1990, while in Cherokee the percentage is 98.51%. These figures compare with the statewide figure of 72.78%.

Compared with the rest of the state, Cherokee and Alfalfa County have dramatically older housing stocks, with relatively little new home construction since 2000 and significant percentages of housing units constructed prior to 1940.

Substandard Housing

The next table presents data regarding substandard housing in Alfalfa 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
Cherokee	669	0	0.00%	5	0.75%	2	0.30%
Alfalfa County	2,031	1	0.05%	7	0.34%	36	1.77%
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 Alfalfa County, 0.05% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.34% 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 Alfalfa County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	897		2,751		1,669,828	
Total Vacant Units	228	25.42%	720	26.17%	225,747	13.52%
For rent	17	7.46%	17	2.36%	43,477	19.26%
Rented, not occupied	0	0.00%	6	0.83%	9,127	4.04%
For sale only	31	13.60%	39	5.42%	23,149	10.25%
Sold, not occupied	21	9.21%	57	7.92%	8,618	3.82%
For seasonal, recreational, or occasional use	15	6.58%	250	34.72%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	144	63.16%	351	48.75%	101,155	44.81%
Homeowner Vacancy Rate	5.62%		2.35%		2.31%	
Rental Vacancy Rate	9.14%		3.48%		8.24%	

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

Within Alfalfa County, the overall housing vacancy rate is estimated to be 26.17%. The homeowner vacancy rate is estimated to be 2.35%, while the rental vacancy rate is estimated to be 3.48%.

In Cherokee, the overall housing vacancy rate is estimated to be 25.42%. The homeowner vacancy rate is estimated to be 5.62%, while the rental vacancy rate is estimated to be 9.14%.

Building Permits

The table presents data regarding new residential building permits issued in Cherokee. 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.

Cherokee

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Cherokee, building permits were reported for the last ten years. It is possible permits were issued in some of these years but not reported to the Census Bureau. However, it appears most if not all new home construction in Alfalfa County has occurred on rural acreages outside of Cherokee's city limits.

New Construction Activity

For Ownership:

Although new homes have been constructed in Alfalfa County, effectively all new construction has been on rural acreages, or in small communities outside of Cherokee such as Carmen, Jet and Burlington. Effectively all such construction appears to have been custom built.

The average price of homes constructed since 2005 (sold since January 2014) is estimated to be \$205,668. This is well above what could reasonably be afforded by a household earning median household income for Alfalfa County, which is estimated to be \$46,899 in 2015.

For Rent:

No new rental housing of any note has been constructed in Alfalfa County in many years to the best of our knowledge.

Homeownership Market

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

Housing Units by Home Value

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

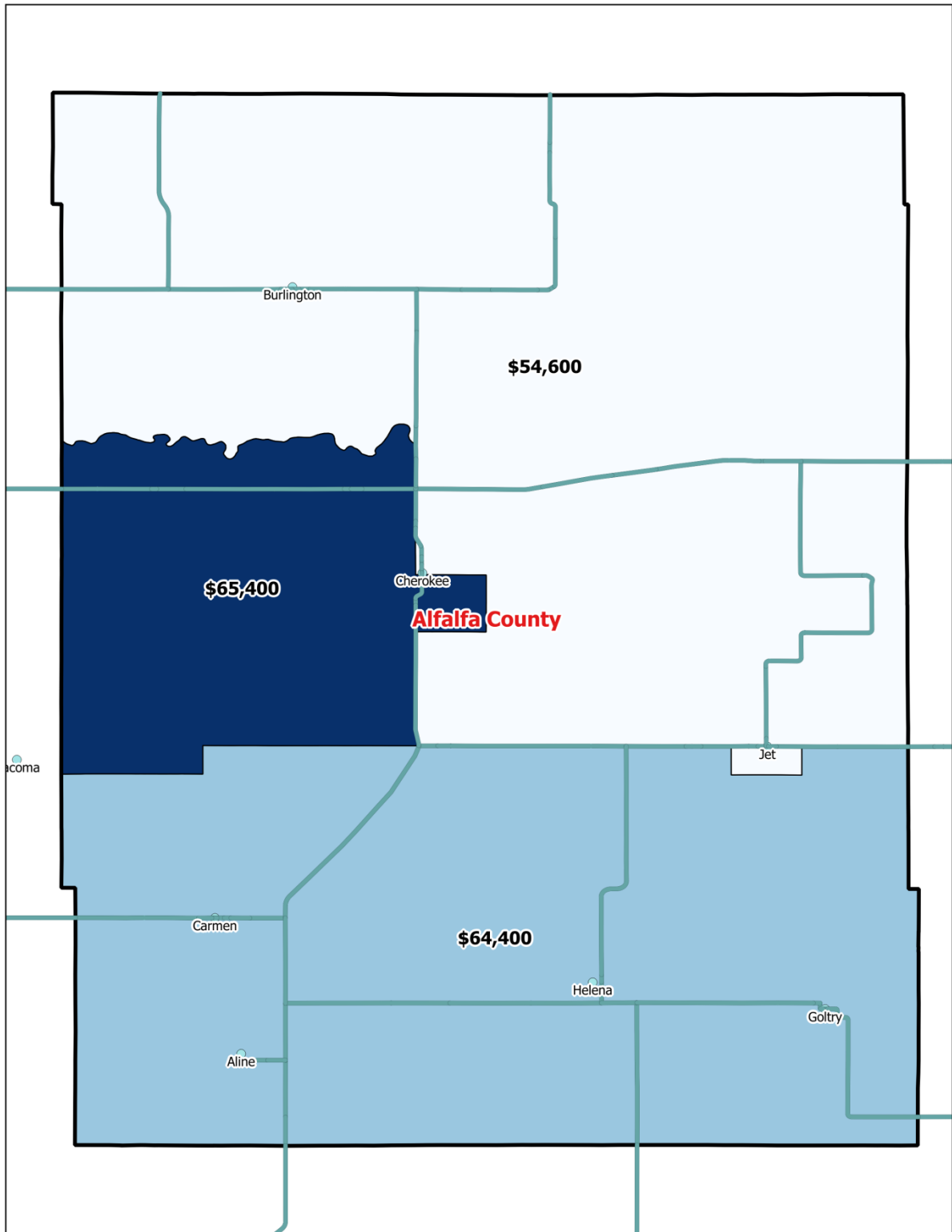
2013 Housing Units by Home Value						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	500		1,566		968,736	
Less than \$10,000	47	9.40%	106	6.77%	20,980	2.17%
\$10,000 to \$14,999	30	6.00%	83	5.30%	15,427	1.59%
\$15,000 to \$19,999	17	3.40%	44	2.81%	13,813	1.43%
\$20,000 to \$24,999	12	2.40%	40	2.55%	16,705	1.72%
\$25,000 to \$29,999	45	9.00%	81	5.17%	16,060	1.66%
\$30,000 to \$34,999	29	5.80%	100	6.39%	19,146	1.98%
\$35,000 to \$39,999	11	2.20%	57	3.64%	14,899	1.54%
\$40,000 to \$49,999	37	7.40%	147	9.39%	39,618	4.09%
\$50,000 to \$59,999	38	7.60%	93	5.94%	45,292	4.68%
\$60,000 to \$69,999	53	10.60%	121	7.73%	52,304	5.40%
\$70,000 to \$79,999	31	6.20%	96	6.13%	55,612	5.74%
\$80,000 to \$89,999	35	7.00%	109	6.96%	61,981	6.40%
\$90,000 to \$99,999	0	0.00%	31	1.98%	51,518	5.32%
\$100,000 to \$124,999	27	5.40%	97	6.19%	119,416	12.33%
\$125,000 to \$149,999	31	6.20%	72	4.60%	96,769	9.99%
\$150,000 to \$174,999	17	3.40%	107	6.83%	91,779	9.47%
\$175,000 to \$199,999	12	2.40%	17	1.09%	53,304	5.50%
\$200,000 to \$249,999	16	3.20%	48	3.07%	69,754	7.20%
\$250,000 to \$299,999	3	0.60%	47	3.00%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	38	2.43%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	7	0.45%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	8	0.51%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	4	0.26%	3,764	0.39%
\$1,000,000 or more	9	1.80%	13	0.83%	5,018	0.52%
Median Home Value:	\$55,800		\$62,600		\$112,800	

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

The median value of owner-occupied homes in Alfalfa County is \$62,600. This is -44.5% lower than the statewide median, which is \$112,800. The median home value in Cherokee is estimated to be \$55,800.

The geographic distribution of home values in Alfalfa County can be visualized by the following map. As can be seen, home values are relatively consistent across the county, but somewhat higher in the west-central area of Alfalfa County.

Alfalfa County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Alfalfa 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			
	Cherokee Median Value	Alfalfa County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	\$137,500	\$172,300	\$178,000
Built 1990 to 1999	-	\$50,000	\$147,300
Built 1980 to 1989	\$59,500	\$68,800	\$118,300
Built 1970 to 1979	\$80,800	\$88,400	\$111,900
Built 1960 to 1969	\$63,100	\$72,900	\$97,100
Built 1950 to 1959	\$53,300	\$53,900	\$80,300
Built 1940 to 1949	\$42,900	\$47,400	\$67,900
Built 1939 or Earlier	\$34,700	\$40,400	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Cherokee Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Cherokee. This data was furnished by County Records, Inc. from publicly available data. Due to the relatively low volume of sales data in Cherokee, the data is presented only for all bedroom types as a whole.

Cherokee Single Family Sales Activity					
All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	36	45	51	36	35
Average Sale Price	\$41,629	\$63,351	\$72,958	\$58,501	\$54,018
Average Square Feet	1,396	1,431	1,509	1,338	1,398
Average Price/SF	\$29.82	\$44.27	\$48.35	\$43.72	\$38.64
Average Year Built	1942	1939	1941	1940	1939

Source: Alfalfa County Assessor, via County Records, Inc.

Between 2011 and 2014, the average sale price grew by 8.88% per year. The average sale price in 2015 was \$54,018 for an average price per square foot of \$38.64/SF. Although it is difficult to draw meaningful conclusions from the sample size available, it appears that home prices increased significantly through 2013 and have since leveled off to an extent.

Foreclosure Rates

Due to the small size of Alfalfa County, reliable foreclosure rate data was unavailable to us. It does not appear that foreclosures have had an undue impact on the local housing market compared with other parts of the state or country.

Rental Market

This section will discuss supply and demand factors for the rental market in Alfalfa 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 Alfalfa 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						
	Cherokee		Alfalfa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	169		465		475,345	
With cash rent:	132		286		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	6	3.55%	18	3.87%	8,784	1.85%
\$250 to \$299	0	0.00%	0	0.00%	8,413	1.77%
\$300 to \$349	11	6.51%	21	4.52%	9,107	1.92%
\$350 to \$399	28	16.57%	48	10.32%	10,932	2.30%
\$400 to \$449	0	0.00%	8	1.72%	15,636	3.29%
\$450 to \$499	6	3.55%	24	5.16%	24,055	5.06%
\$500 to \$549	5	2.96%	27	5.81%	31,527	6.63%
\$550 to \$599	4	2.37%	16	3.44%	33,032	6.95%
\$600 to \$649	2	1.18%	27	5.81%	34,832	7.33%
\$650 to \$699	3	1.78%	9	1.94%	32,267	6.79%
\$700 to \$749	25	14.79%	36	7.74%	30,340	6.38%
\$750 to \$799	0	0.00%	0	0.00%	27,956	5.88%
\$800 to \$899	0	0.00%	3	0.65%	45,824	9.64%
\$900 to \$999	10	5.92%	14	3.01%	34,153	7.18%
\$1,000 to \$1,249	20	11.83%	23	4.95%	46,884	9.86%
\$1,250 to \$1,499	12	7.10%	12	2.58%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	37	21.89%	179	38.49%	43,236	9.10%
Median Gross Rent	\$702		\$544		\$699	

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

Median gross rent in Alfalfa County is estimated to be \$544, which is -22.2% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Cherokee is estimated to be \$702, slightly above the state median.

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			
	Cherokee Median Rent	Alfalfa County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	-	\$841
Built 1990 to 1999	-	-	\$715
Built 1980 to 1989	-	\$369	\$693
Built 1970 to 1979	-	\$530	\$662
Built 1960 to 1969	\$704	\$703	\$689
Built 1950 to 1959	-	\$534	\$714
Built 1940 to 1949	\$505	\$608	\$673
Built 1939 or Earlier	\$708	\$469	\$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 Alfalfa County is among housing units in Cherokee constructed before 1940, which is \$708 per month. In order to be affordable, a household would need to earn at least \$28,320 per year to afford such a unit.

Cherokee Rental Survey Data

There is one multifamily housing development in Cherokee: a 24-unit property under the tax-credit program, as well as USDA-Rural Development. Rental rates are based on 30% of the tenant's income. It offers one, two and three bedroom units. We were unable to contact a representative of this property to confirm its current occupancy.



Chaparral Village

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Alfalfa 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 Alfalfa County						
Alfalfa County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	0	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	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	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	0	N/A	N/A	N/A	N/A	N/A
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

There are no housing units located within Alfalfa County that participate in any program administered by the U.S. Department of Housing and Urban Development.

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 Alfalfa 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 Alfalfa 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.

Alfalfa County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	120		65	
Cost Burden Less Than 30%	40	33.33%	25	38.46%
Cost Burden Between 30%-50%	15	12.50%	25	38.46%
Cost Burden Greater Than 50%	45	37.50%	20	30.77%
Not Computed (no/negative income)	15	12.50%	0	0.00%
Income 30%-50% HAMFI	180		105	
Cost Burden Less Than 30%	140	77.78%	75	71.43%
Cost Burden Between 30%-50%	25	13.89%	25	23.81%
Cost Burden Greater Than 50%	10	5.56%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	330		105	
Cost Burden Less Than 30%	305	92.42%	100	95.24%
Cost Burden Between 30%-50%	25	7.58%	4	3.81%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	130		50	
Cost Burden Less Than 30%	130	100.00%	50	100.00%
Cost Burden Between 30%-50%	4	3.08%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	1,605		440	
Cost Burden Less Than 30%	1,450	90.34%	355	80.68%
Cost Burden Between 30%-50%	73	4.55%	64	14.55%
Cost Burden Greater Than 50%	59	3.68%	20	4.55%
Not Computed (no/negative income)	15	0.93%	0	0.00%

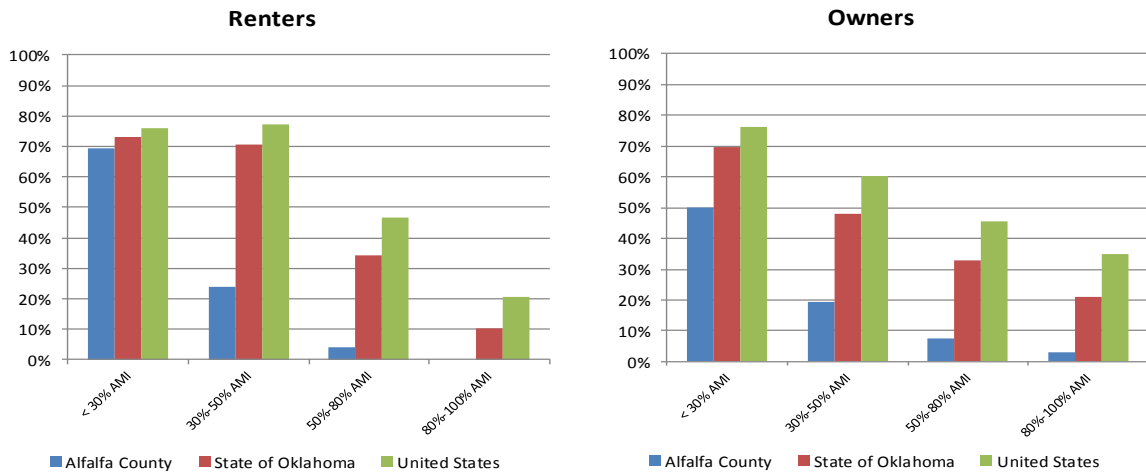
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Alfalfa 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	120	50.00%	65	69.23%
Income 30%-50% HAMFI	180	19.44%	105	23.81%
Income 50%-80% HAMFI	330	7.58%	105	3.81%
Income 80%-100% HAMFI	130	3.08%	50	0.00%
All Incomes	1,605	8.22%	440	19.09%

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.



Alfalfa County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	120		65	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 30%-50% HAMFI	180		105	
Between 1.0 and 1.5 Persons per Room	4	2.22%	4	3.81%
More than 1.5 Persons per Room	0	0.00%	4	3.81%
Lacks Complete Kitchen or Plumbing	4	2.22%	4	3.81%
Income 50%-80% HAMFI	330		105	
Between 1.0 and 1.5 Persons per Room	4	1.21%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	130		50	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	1,605		440	
Between 1.0 and 1.5 Persons per Room	8	0.50%	4	0.91%
More than 1.5 Persons per Room	0	0.00%	4	0.91%
Lacks Complete Kitchen or Plumbing	4	0.25%	4	0.91%

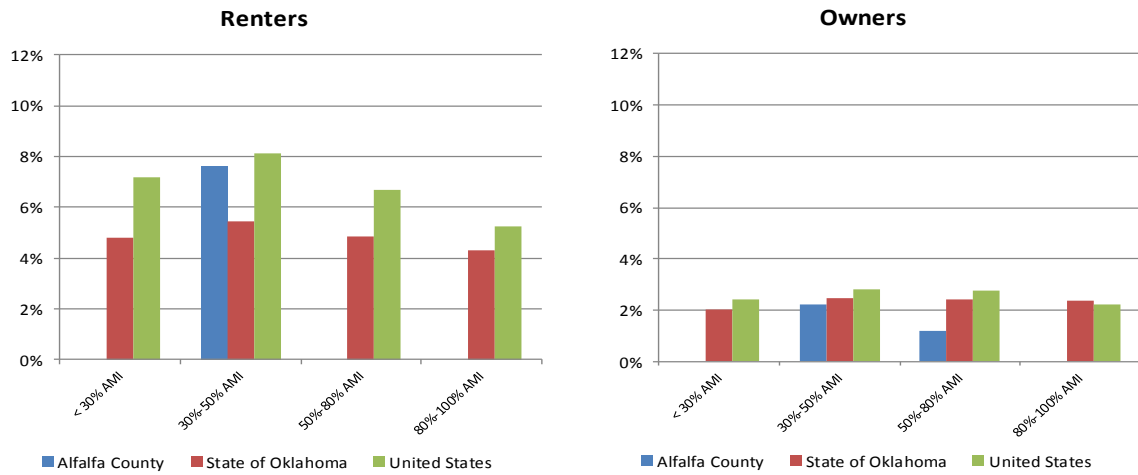
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Alfalfa County, Oklahoma and the nation.

Alfalfa 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	120	0.00%	65	0.00%	
Income 30%-50% HAMFI	180	2.22%	105	7.62%	
Income 50%-80% HAMFI	330	1.21%	105	0.00%	
Income 80%-100% HAMFI	130	0.00%	50	0.00%	
All Incomes	1,605	0.50%	440	1.82%	

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 Alfalfa County, the state and the nation.

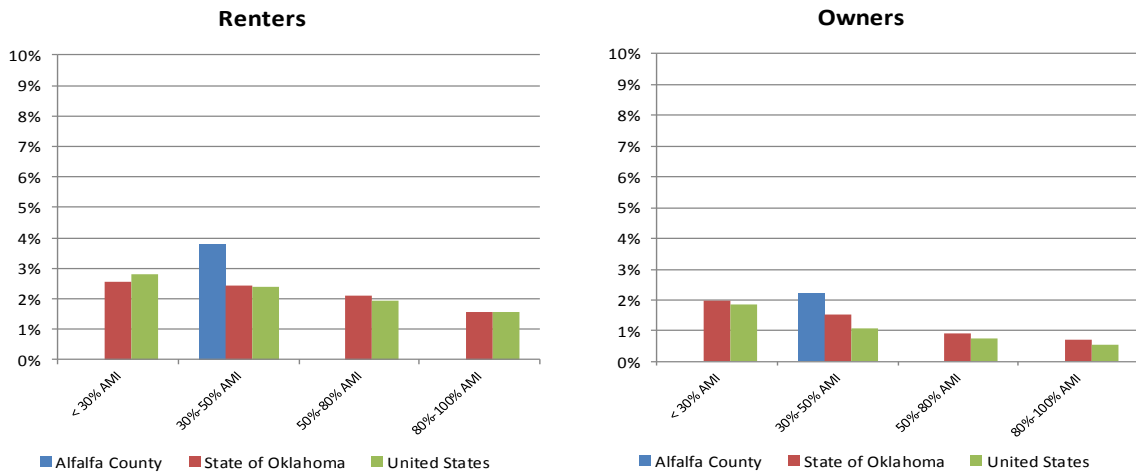
Alfalfa County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	120	0.00%	65	0.00%	65
Income 30%-50% HAMFI	180	2.22%	105	3.81%	105
Income 50%-80% HAMFI	330	0.00%	105	0.00%	105
Income 80%-100% HAMFI	130	0.00%	50	0.00%	50
All Incomes	1,605	0.25%	440	0.91%	440

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.



Alfalfa County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	120	63	52.50%	65	37	56.92%
Elderly Family	4	4	100.00%	4	0	0.00%
Small Family (2-4 persons)	25	15	60.00%	30	25	83.33%
Large Family (5 or more persons)	0	0	N/A	4	4	100.00%
Elderly Non-Family	55	25	45.45%	4	0	0.00%
Non-Family, Non-Elderly	35	19	54.29%	20	8	40.00%
Income 30%-50% HAMFI	180	37	20.56%	105	28	26.67%
Elderly Family	55	4	7.27%	4	4	100.00%
Small Family (2-4 persons)	25	15	60.00%	10	0	0.00%
Large Family (5 or more persons)	4	0	0.00%	10	0	0.00%
Elderly Non-Family	75	14	18.67%	45	4	8.89%
Non-Family, Non-Elderly	25	4	16.00%	40	20	50.00%
Income 50%-80% HAMFI	330	16	4.85%	105	12	11.43%
Elderly Family	75	4	5.33%	4	0	0.00%
Small Family (2-4 persons)	110	4	3.64%	40	0	0.00%
Large Family (5 or more persons)	25	4	16.00%	4	4	100.00%
Elderly Non-Family	85	4	4.71%	15	4	26.67%
Non-Family, Non-Elderly	35	0	0.00%	40	4	10.00%
Income 80%-100% HAMFI	130	4	3.08%	50	0	0.00%
Elderly Family	35	4	11.43%	0	0	N/A
Small Family (2-4 persons)	45	0	0.00%	20	0	0.00%
Large Family (5 or more persons)	4	0	0.00%	4	0	0.00%
Elderly Non-Family	30	0	0.00%	10	0	0.00%
Non-Family, Non-Elderly	20	0	0.00%	20	0	0.00%
All Incomes	1,605	128	7.98%	440	87	19.77%
Elderly Family	434	16	3.69%	16	4	25.00%
Small Family (2-4 persons)	610	42	6.89%	165	35	21.21%
Large Family (5 or more persons)	78	4	5.13%	42	8	19.05%
Elderly Non-Family	295	43	14.58%	74	8	10.81%
Non-Family, Non-Elderly	200	23	11.50%	145	32	22.07%

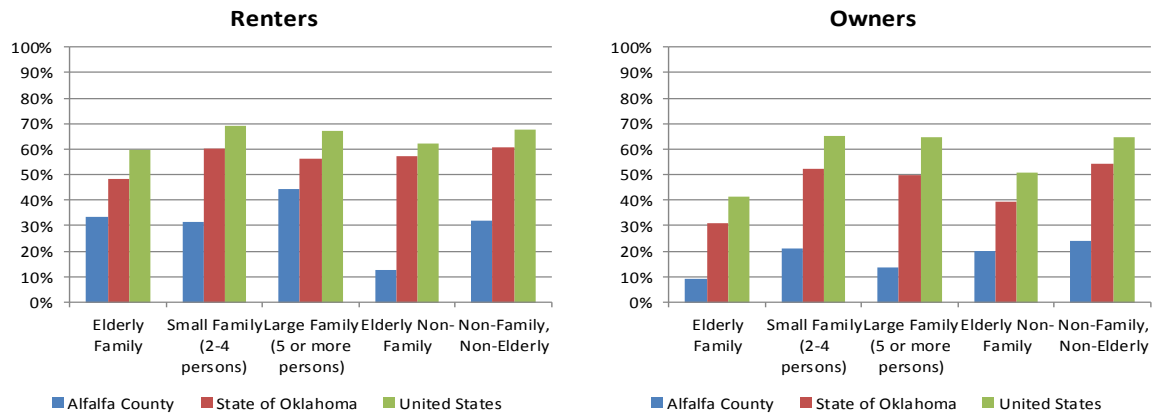
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Alfalfa County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	630	116	18.41%	275	28.00%
Elderly Family	134	12	8.96%	12	33.33%
Small Family (2-4 persons)	160	34	21.25%	80	31.25%
Large Family (5 or more persons)	29	4	13.79%	18	44.44%
Elderly Non-Family	215	43	20.00%	64	12.50%
Non-Family, Non-Elderly	95	23	24.21%	100	32.00%

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).



Alfalfa 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	120	64	53.33%	65	44	67.69%
Elderly Family	4	4	100.00%	4	0	0.00%
Small Family (2-4 persons)	25	15	60.00%	30	30	100.00%
Large Family (5 or more persons)	0	0	N/A	4	4	100.00%
Elderly Non-Family	55	30	54.55%	4	0	0.00%
Non-Family, Non-Elderly	35	15	42.86%	20	10	50.00%
Income 30%-50% HAMFI	180	48	26.67%	105	44	41.90%
Elderly Family	55	4	7.27%	4	4	100.00%
Small Family (2-4 persons)	25	15	60.00%	10	0	0.00%
Large Family (5 or more persons)	4	4	100.00%	10	10	100.00%
Elderly Non-Family	75	15	20.00%	45	10	22.22%
Non-Family, Non-Elderly	25	10	40.00%	40	20	50.00%
Income 50%-80% HAMFI	330	16	4.85%	105	12	11.43%
Elderly Family	75	4	5.33%	4	0	0.00%
Small Family (2-4 persons)	110	4	3.64%	40	0	0.00%
Large Family (5 or more persons)	25	4	16.00%	4	4	100.00%
Elderly Non-Family	85	4	4.71%	15	4	26.67%
Non-Family, Non-Elderly	35	0	0.00%	40	4	10.00%
Income Greater than 80% of HAMFI	980	19	1.94%	165	10	6.06%
Elderly Family	300	4	1.33%	4	0	0.00%
Small Family (2-4 persons)	450	15	3.33%	85	10	11.76%
Large Family (5 or more persons)	50	0	0.00%	25	0	0.00%
Elderly Non-Family	75	0	0.00%	10	0	0.00%
Non-Family, Non-Elderly	105	0	0.00%	45	0	0.00%
All Incomes	1,610	147	9.13%	440	110	25.00%
Elderly Family	434	16	3.69%	16	4	25.00%
Small Family (2-4 persons)	610	49	8.03%	165	40	24.24%
Large Family (5 or more persons)	79	8	10.13%	43	18	41.86%
Elderly Non-Family	290	49	16.90%	74	14	18.92%
Non-Family, Non-Elderly	200	25	12.50%	145	34	23.45%

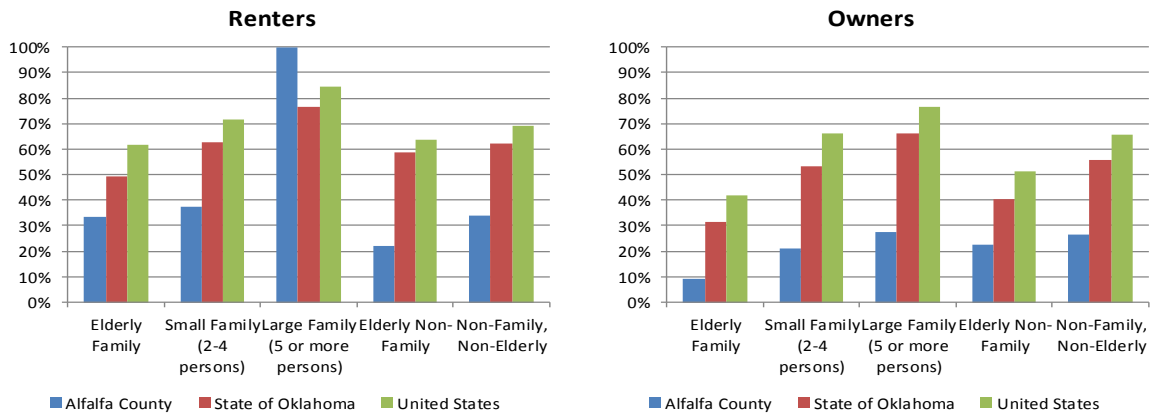
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Alfalfa 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	630	128	20.32%	275	36.36%
Elderly Family	134	12	8.96%	12	33.33%
Small Family (2-4 persons)	160	34	21.25%	80	37.50%
Large Family (5 or more persons)	29	8	27.59%	18	100.00%
Elderly Non-Family	215	49	22.79%	64	21.88%
Non-Family, Non-Elderly	95	25	26.32%	100	34.00%

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 Alfalfa 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.”



Alfalfa County : CHAS - Housing Problems by Race / Ethnicity and HAMFI

Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	115	60	52.2%	70	45	64.3%
White alone, non-Hispanic	110	60	54.5%	50	25	50.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	4	0	0.0%	15	15	100.0%
Income 30%-50% HAMFI	175	40	22.9%	105	40	38.1%
White alone, non-Hispanic	165	40	24.2%	85	30	35.3%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	10	10	100.0%
Other (including multiple races)	10	0	0.0%	4	0	0.0%
Income 50%-80% HAMFI	330	25	7.6%	104	4	3.8%
White alone, non-Hispanic	300	25	8.3%	99	4	4.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	0	0	N/A
Other (including multiple races)	20	0	0.0%	4	0	0.0%
Income 80%-100% HAMFI	134	4	3.0%	50	0	0.0%
White alone, non-Hispanic	129	4	3.1%	45	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	4	0	0.0%	4	0	0.0%
All Incomes	1,604	144	9.0%	444	99	22.3%
White alone, non-Hispanic	1,504	144	9.6%	394	69	17.5%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	4	0	0.0%
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	0	0.0%	10	10	100.0%
Other (including multiple races)	68	0	0.0%	31	15	48.4%

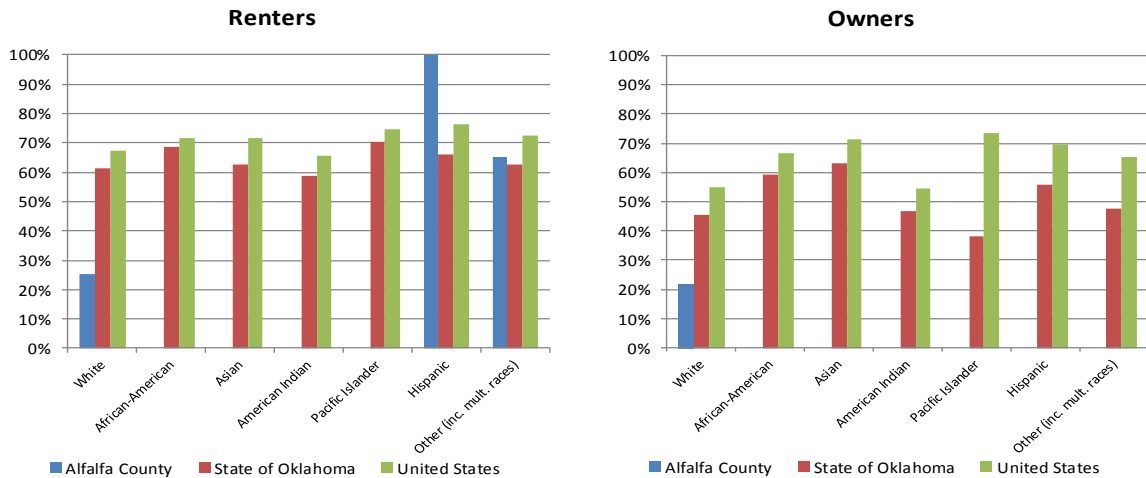
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	620	125	20.16%	279	89	31.90%
White alone, non-Hispanic	575	125	21.74%	234	59	25.21%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.00%	10	10	100.00%
Other (including multiple races)	34	0	0.00%	23	15	65.22%

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 Alfalfa 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 70 renter households that are cost overburdened, and 95 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 8 renter households that are cost overburdened, and 47 homeowners that are cost overburdened.
- 100% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.



Overall Anticipated Housing Demand

Future demand for housing units in Alfalfa County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for Cherokee, as well as Alfalfa County as a whole. The calculations are shown in the following tables.

Cherokee Anticipated Demand

Households in Cherokee declined at an annually compounded rate of -0.91% from 2000 to 2010. Nielsen SiteReports estimates households have grown 3.33% per year since that time, and that households will grow 1.77% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.77% per year in forecasting future household growth for Cherokee, though these forecasts should be tempered by potential impacts of depressed oil and gas prices.

The percentage of owner households was estimated at 74.74% with renter households estimated at 25.26%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Cherokee						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	762	776	789	803	818	832
Owner %: 74.74%	570	580	590	600	611	622
Renter %: 25.26%	192	196	199	203	207	210
Total New Owner Households						52
Total New Renter Households						18

Based on an estimated household growth rate of 1.77% per year, Cherokee would require 52 new housing units for ownership, and 18 units for rent, over the next five years. Annually this equates to 10 units for ownership per year, and 4 units for rent per year.

Alfalfa County Anticipated Demand

Households in Alfalfa County declined at an annually compounded rate of -0.84% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.68% per year since that time, and that households will grow 1.72% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.72% per year in forecasting future household growth for Alfalfa County. Again, we note that lower energy prices may have an impact on housing demand in the near future.

The percentage of owner households was estimated at 77.10% with renter households estimated at 22.90%, based on data from the U.S. Census Bureau. The estimated number of additional units needed

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Alfalfa 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 Alfalfa 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.

Alfalfa County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	151	45	196
Less than 30% AMI	7.48%	14.77%	11	7	18
Less than 50% AMI	18.69%	38.64%	28	17	46
Less than 60% AMI	22.43%	46.36%	34	21	55
Less than 80% AMI	39.25%	62.50%	59	28	87

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.

Alfalfa County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	45.42%	20.45%	69	9	78
Elderly less than 30% AMI	3.68%	1.82%	6	1	6
Elderly less than 50% AMI	11.78%	12.95%	18	6	24
Elderly less than 60% AMI	14.13%	15.55%	21	7	28
Elderly less than 80% AMI	21.74%	17.27%	33	8	41

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.



Alfalfa 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)	31.37%	25.00%	47	11	59
Disabled less than 30% AMI	3.42%	6.82%	5	3	8
Disabled less than 50% AMI	7.45%	11.36%	11	5	16
Disabled less than 60% AMI	8.94%	13.64%	14	6	20
Disabled less than 80% AMI	15.84%	15.91%	24	7	31

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.

Alfalfa 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%	151	45	196
Total Veteran Demand	10.92%	10.92%	17	5	21
Veterans with Disabilities	4.09%	4.09%	6	2	8
Veterans Below Poverty	1.22%	1.22%	2	1	2
Disabled Veterans Below Poverty	1.03%	1.03%	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).

Alfalfa County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	151	45	196
Total Working Families	48.99%	48.99%	74	22	96
Working Families with Children Present	21.52%	21.52%	33	10	42

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 196 housing units will be needed in Alfalfa County over the next five years. Of those units:

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

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

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