

Housing Needs Assessment
Harper County

Prepared For:

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

Effective Date of the Analysis:

October 19, 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.





October 30, 2015

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

SUBJECT: Housing Needs Assessment
 Harper County
 IRR - Tulsa/OKC File No. 140-2015-0030

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 Harper County Residential Housing Market Analysis. Analyst Sarah Kin personally inspected the Harper County area during the month of October 2015 to collect the data used in the preparation of the Harper 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

Owen S. Ard, MAI
Certified General Real Estate Appraiser
Oklahoma Certificate #11245CGA
Telephone: 918-492-4844, x103
Email: oard@irr.com

David A. Puckett
Certified General Real Estate Appraiser
Oklahoma Certificate #12795CGA
Telephone: 918-492-4844, x104
Email: dpuckett@irr.com

Sarah Kin
Senior Analyst



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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 Harper County grew by 0.34% annually between 2000 and 2010, and by 1.25% annually between 2010 and 2015. Nielsen SiteReports is forecasting annual growth of 1.31% between 2015 and 2020 for Harper County. This is in contrast to reports from city officials and local real estate professional that believe the area population is stagnant or contracting due to a decline in the oil and gas market.
2. Home values and rental rates in Harper County are well below the state averages, making new market rate residential construction not cost feasible.
3. Harper County is projected to need a total of 16 housing units for ownership and 4 housing units for rent over the next five years. This is notable when considering that very few new residential units have been constructed over the past decade.
4. Although the poverty rate in Harper County is below the poverty rate for the State of Oklahoma as a whole, it has increased at more than twice the statewide poverty rate between 2000 and 2013. Additionally, the poverty rate of single-parent families with a female householder in Harper County is 73.61%, compared with 47.60% at the state level.

5. 40.21% of the housing stock in the Town of Buffalo was constructed before 1950. 33.47% of the housing stock in Harper County was constructed before 1950. In the State of Oklahoma as a whole, 12.95% of the housing stock was constructed before 1950.

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: 27 Injuries:7 Fatalities: 0 Damages (1996-2014): \$140,000.00
4. Social Vulnerability: Below state score at the county level
5. Floodplain: updated flood maps not available.

Homelessness Specific Findings

1. Harper 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 from a hospital: 14
2. Units located in a food desert: 36
3. Units that lack readily available transit: 50

Lead-Based Paint Specific Findings

4. We estimate there are 395 occupied housing units in Harper County with lead-based paint hazards.
5. 168 of those housing units are estimated to be occupied by low-to-moderate income households.
6. We estimate that 60 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 Harper 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 Harper 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 Harper 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 Harper County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Harper County area.

Effective Date of Consultation

The Harper County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 19, 2015. The date of this report is October 30, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

6. The 2000 and 2010 Decennial Censuses of Population and Housing
7. The 2009-2013 American Community Survey (ACS)
8. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
9. 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
10. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
11. Continuum of Care Assistance Programs

12. The National Oceanic and Atmospheric Administration
13. Nielsen SiteReports (formerly known as Claritas)
14. The Oklahoma State Department of Health
15. The Oklahoma Department of Human Services
16. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
17. The Federal Reserve Bank of New York



Harper County Analysis

Area Information

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

Harper County is located in northwestern Oklahoma. Harper County shares its northern border with the State of Kansas. Buffalo, the county seat of Harper County, is approximately 150 miles northwest of the Oklahoma City central business district. Wichita, Kansas, is approximately 140 miles to the northeast. Amarillo, Texas is approximately 165 miles to the southwest.

Harper County has a total area of 1,041 square miles (1,039 square miles of land, and 2 square miles of water), ranking 17th out of Oklahoma's 77 counties in terms of total area. The total population of Harper County as of the 2010 Census was 3,685 persons, for a population density of 4 persons per square mile of land.

Access and Linkages

The county is served by the national highway system, but is removed from the interstate highway system. U.S. Highway 64 is the major east/west thoroughfare through Harper County. This is a primarily two-lane highway that connects several northern Oklahoma communities, including Buffalo, Alva, and Cherokee, before merging with Interstate 35 in central Oklahoma. Harper County is also served by U.S. Highway 183, which passes through the county in a north/south direction. US-183 connects the county seat of Buffalo to the City of Woodward, Oklahoma, approximately 30 miles to the southeast.

Public transportation is not available in Harper County. The county is not served by passenger bus or rail service. The Buffalo Municipal Airport is a city-owned, public-use airport located two miles north of Buffalo. It has a single asphalt runway approximately 4,000 feet in length, and averages approximately 200 aircraft operations per year. The nearest full-service commercial airport is Will Rogers World Airport in Oklahoma City, approximately 150 miles to the southeast.

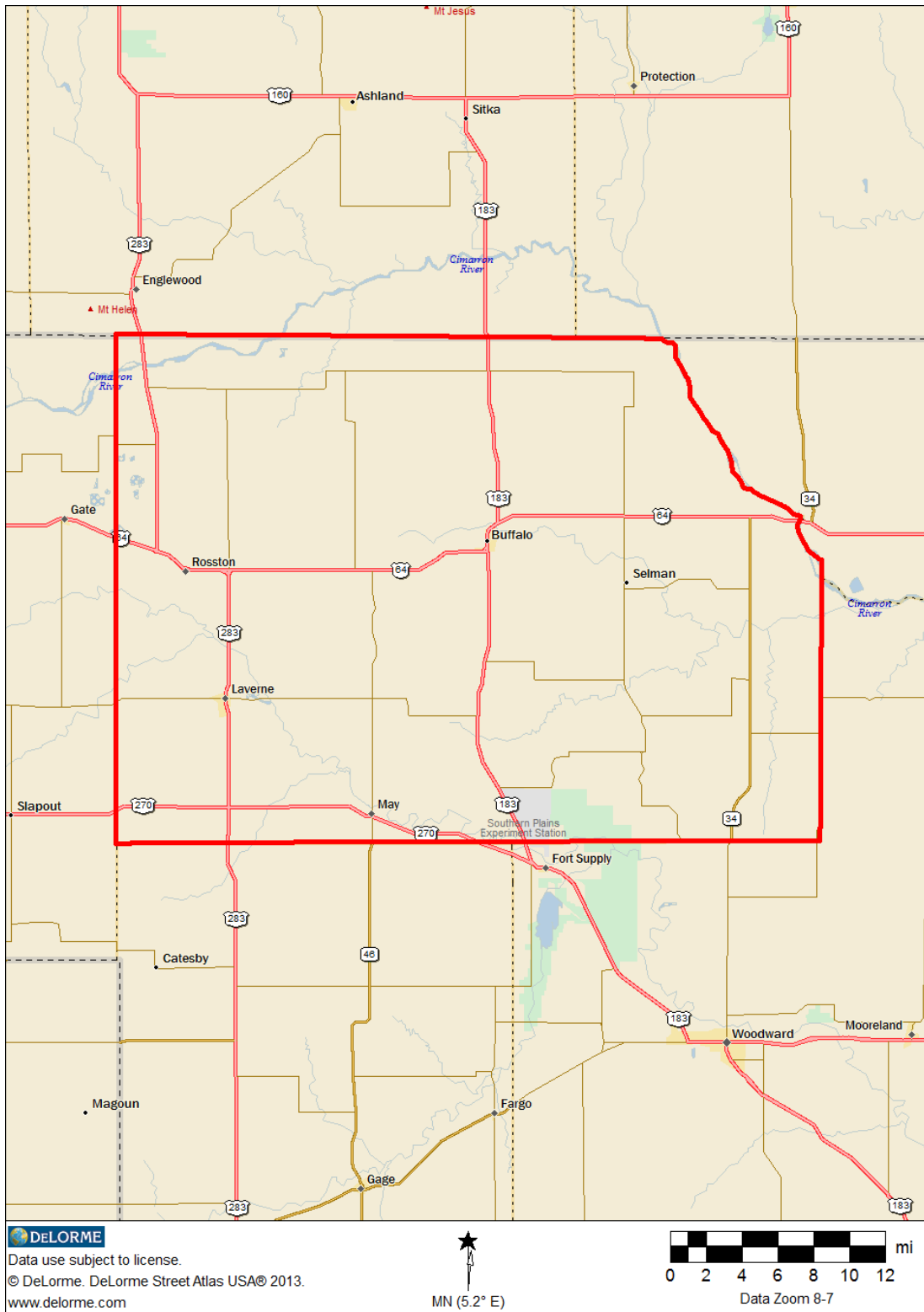
Educational Facilities

The communities of Buffalo and Laverne have public school facilities. There are no colleges or universities within Harper County. The closest colleges and universities are located in Woodward, Oklahoma, and include the Woodward campus of Northwest Oklahoma State University and High Plains Technology Center.

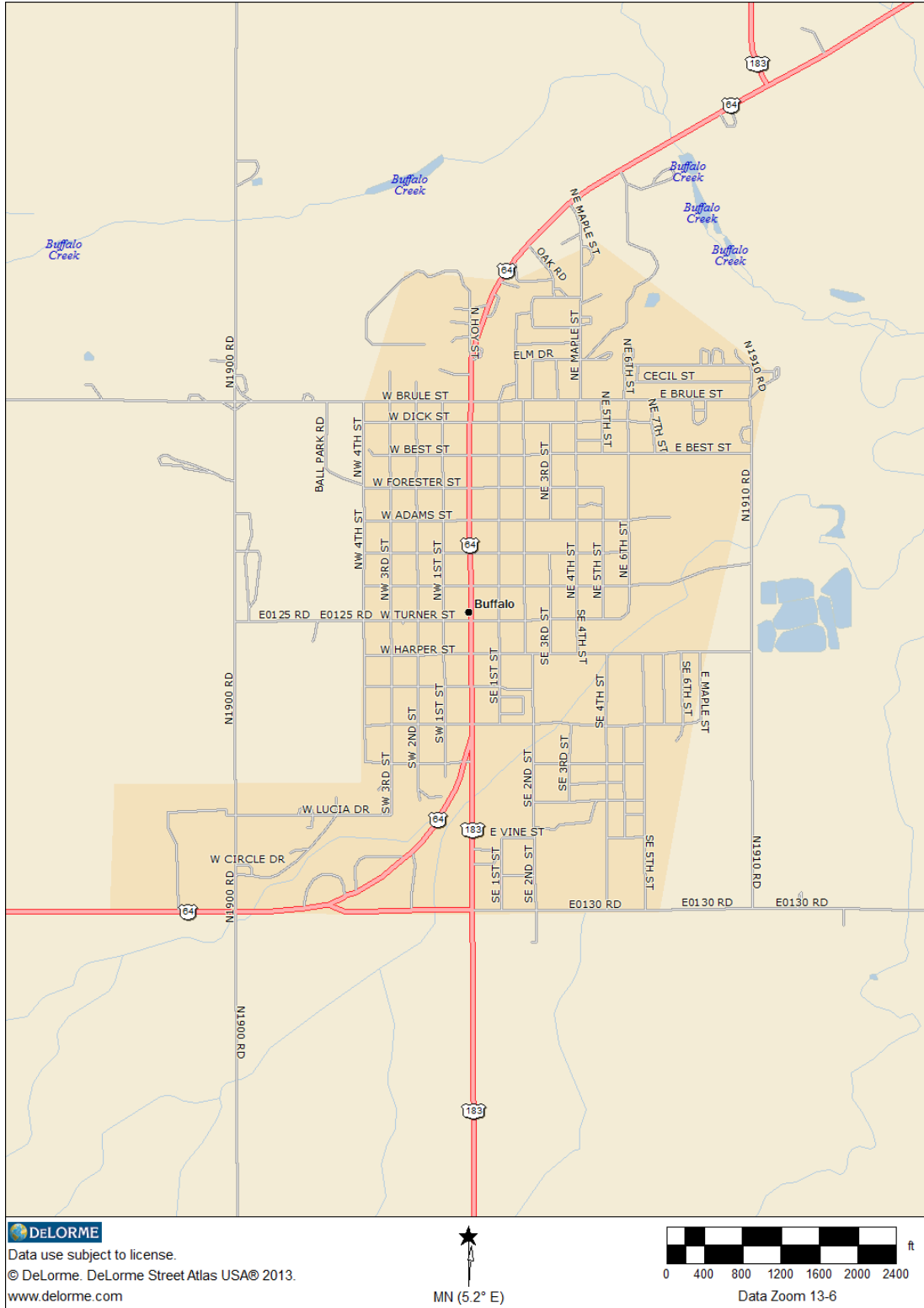
Medical Facilities

County medical services are provided by the Harper County Community Hospital, located in Buffalo. This is a 25-bed critical access hospital. The Buffalo Family Health Clinic is located adjacent to Buffalo City Hall. The clinic is typically staffed by a physician, physician's assistant, and nurse practitioner. However, the community of Buffalo currently does not have a doctor on staff at either the clinic or the hospital. The Laverne Family Health Clinic, located in Laverne, Oklahoma, has a physician, a physician's assistant and two nurse practitioners on staff.

Harper County Area Map



Buffalo Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Harper 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. The trended census data does not take into account the effect of the downturn in the oil and gas market, which may moderate or even reverse population growth in the county over the next five years.

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Buffalo	1,200	1,299	0.80%	1,360	0.92%	1,441	1.16%
Harper County	3,562	3,685	0.34%	3,921	1.25%	4,185	1.31%
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 Harper County was 3,685 persons as of the 2010 Census, a 0.34% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Harper County to be 3,921 persons, and projects that the population will show 1.31% annualized growth over the next five years.

The population of Buffalo was 1,299 persons as of the 2010 Census, a 0.80% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Buffalo to be 1,360 persons, and projects that the population will show 1.16% annualized growth over the next five years.

The next table presents data regarding household levels in Harper 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
Buffalo	495	520	0.49%	567	1.75%	601	1.17%
Harper County	1,509	1,527	0.12%	1,614	1.11%	1,716	1.23%
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
Buffalo	336	342	0.18%	371	1.64%	393	1.16%
Harper County	1,030	1,018	-0.12%	1,076	1.11%	1,144	1.23%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Harper County had a total of 1,527 households, representing a 0.12% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Harper County to have 1,614 households. This number is expected to experience a 1.23% annualized rate of growth over the next five years.

As of 2010, Buffalo had a total of 520 households, representing a 0.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Buffalo to have 567 households. This number is expected to experience a 1.17% 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 Harper County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Buffalo		Harper County	
	No.	Percent	No.	Percent
Total Population	1,466		3,710	
White Alone	1,406	95.91%	3,538	95.36%
Black or African American Alone	1	0.07%	1	0.03%
Amer. Indian or Alaska Native Alone	1	0.07%	9	0.24%
Asian Alone	3	0.20%	5	0.13%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	28	1.91%	65	1.75%
Two or More Races	27	1.84%	92	2.48%
Population by Hispanic or Latino Origin	Buffalo		Harper County	
	No.	Percent	No.	Percent
Total Population	1,466		3,710	
Hispanic or Latino	403	27.49%	679	18.30%
<i>Hispanic or Latino, White Alone</i>	355	88.09%	594	87.48%
<i>Hispanic or Latino, All Other Races</i>	48	11.91%	85	12.52%
Not Hispanic or Latino	1,063	72.51%	3,031	81.70%
<i>Not Hispanic or Latino, White Alone</i>	1,051	98.87%	2,944	97.13%
<i>Not Hispanic or Latino, All Other Races</i>	12	1.13%	87	2.87%

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

In Harper County, racial and ethnic minorities comprise 20.65% of the total population. Within Buffalo, racial and ethnic minorities represent 28.31% of the population.

Population by Age

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

Harper 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	3,685		3,921		4,185			
Age 0 - 4	296	8.03%	280	7.14%	306	7.31%	-1.11%	1.79%
Age 5 - 9	235	6.38%	277	7.06%	291	6.95%	3.34%	0.99%
Age 10 - 14	242	6.57%	265	6.76%	289	6.91%	1.83%	1.75%
Age 15 - 17	157	4.26%	157	4.00%	172	4.11%	0.00%	1.84%
Age 18 - 20	106	2.88%	136	3.47%	156	3.73%	5.11%	2.78%
Age 21 - 24	133	3.61%	169	4.31%	211	5.04%	4.91%	4.54%
Age 25 - 34	483	13.11%	455	11.60%	434	10.37%	-1.19%	-0.94%
Age 35 - 44	375	10.18%	431	10.99%	493	11.78%	2.82%	2.72%
Age 45 - 54	524	14.22%	473	12.06%	412	9.84%	-2.03%	-2.72%
Age 55 - 64	448	12.16%	543	13.85%	579	13.84%	3.92%	1.29%
Age 65 - 74	324	8.79%	344	8.77%	422	10.08%	1.21%	4.17%
Age 75 - 84	264	7.16%	283	7.22%	301	7.19%	1.40%	1.24%
Age 85 and over	98	2.66%	108	2.75%	119	2.84%	1.96%	1.96%
<i>Age 55 and over</i>	<i>1,134</i>	<i>30.77%</i>	<i>1,278</i>	<i>32.59%</i>	<i>1,421</i>	<i>33.95%</i>	<i>2.42%</i>	<i>2.14%</i>
<i>Age 62 and over</i>	<i>722</i>	<i>19.60%</i>	<i>790</i>	<i>20.15%</i>	<i>897</i>	<i>21.43%</i>	<i>1.80%</i>	<i>2.57%</i>
Median Age	40.1		40.1		39.7		0.00%	-0.20%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Harper County is 40.1 years. This compares with the statewide figure of 36.6 years. Approximately 7.14% of the population is below the age of 5, while 20.15% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.57% per year.

Buffalo 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	1,299		1,360		1,441			
Age 0 - 4	100	7.70%	93	6.84%	106	7.36%	-1.44%	2.65%
Age 5 - 9	83	6.39%	93	6.84%	94	6.52%	2.30%	0.21%
Age 10 - 14	77	5.93%	93	6.84%	98	6.80%	3.85%	1.05%
Age 15 - 17	47	3.62%	49	3.60%	60	4.16%	0.84%	4.13%
Age 18 - 20	34	2.62%	43	3.16%	50	3.47%	4.81%	3.06%
Age 21 - 24	43	3.31%	52	3.82%	67	4.65%	3.87%	5.20%
Age 25 - 34	170	13.09%	153	11.25%	138	9.58%	-2.09%	-2.04%
Age 35 - 44	134	10.32%	148	10.88%	171	11.87%	2.01%	2.93%
Age 45 - 54	175	13.47%	159	11.69%	144	9.99%	-1.90%	-1.96%
Age 55 - 64	172	13.24%	193	14.19%	191	13.25%	2.33%	-0.21%
Age 65 - 74	119	9.16%	132	9.71%	158	10.96%	2.10%	3.66%
Age 75 - 84	103	7.93%	107	7.87%	117	8.12%	0.76%	1.80%
Age 85 and over	42	3.23%	45	3.31%	47	3.26%	1.39%	0.87%
<i>Age 55 and over</i>	436	33.56%	477	35.07%	513	35.60%	1.81%	1.47%
<i>Age 62 and over</i>	274	21.06%	297	21.83%	332	23.06%	1.65%	2.28%
Median Age	42.1		42.0		41.3		-0.05%	-0.34%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Buffalo is 42.0 years. This compares with the statewide figure of 36.6 years. Approximately 6.84% of the population is below the age of 5, while 21.83% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.28% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Buffalo		Harper County	
	No.	Percent	No.	Percent
Total Families:	385		1,030	
Married-Couple Family:	321	83.38%	871	84.56%
With Children Under 18 Years	115	29.87%	315	30.58%
No Children Under 18 Years	206	53.51%	556	53.98%
Other Family:	64	16.62%	159	15.44%
Male Householder, No Wife Present	22	5.71%	56	5.44%
With Children Under 18 Years	20	5.19%	29	2.82%
No Children Under 18 Years	2	0.52%	27	2.62%
Female Householder, No Husband Present	42	10.91%	103	10.00%
With Children Under 18 Years	34	8.83%	72	6.99%
No Children Under 18 Years	8	2.08%	31	3.01%
<hr/>				
Total Single Parent Families	54		101	
Male Householder	20	37.04%	29	28.71%
Female Householder	34	62.96%	72	71.29%

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

As shown, within Harper County, among all families 9.81% are single-parent families, while in Buffalo, the percentage is 14.03%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	1,436		3,661		3,702,515	
Under 18 Years:	371		935		933,738	
With One Type of Disability	0	0.00%	11	1.18%	33,744	3.61%
With Two or More Disabilities	0	0.00%	0	0.00%	11,082	1.19%
No Disabilities	371	100.00%	924	98.82%	888,912	95.20%
18 to 64 Years:	800		2,073		2,265,702	
With One Type of Disability	35	4.38%	91	4.39%	169,697	7.49%
With Two or More Disabilities	27	3.38%	70	3.38%	149,960	6.62%
No Disabilities	738	92.25%	1,912	92.23%	1,946,045	85.89%
65 Years and Over:	265		653		503,075	
With One Type of Disability	49	18.49%	119	18.22%	95,633	19.01%
With Two or More Disabilities	62	23.40%	142	21.75%	117,044	23.27%
No Disabilities	154	58.11%	392	60.03%	290,398	57.72%
Total Number of Persons with Disabilities:	173	12.05%	433	11.83%	577,160	15.59%

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

Within Harper County, 11.83% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Buffalo the percentage is 12.05%.

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

2013 Population by Veteran and Disability Status

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,065		2,726		2,738,788	
Veteran:	74	6.95%	240	8.80%	305,899	11.17%
<i>With a Disability</i>	13	17.57%	64	26.67%	100,518	32.86%
<i>No Disability</i>	61	82.43%	176	73.33%	205,381	67.14%
Non-veteran:	991	93.05%	2,486	91.20%	2,432,889	88.83%
<i>With a Disability</i>	160	16.15%	358	14.40%	430,610	17.70%
<i>No Disability</i>	831	83.85%	2,128	85.60%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Harper County, the Census Bureau estimates there are 240 veterans, 26.67% of which have one or more disabilities (compared with 32.86% at a statewide level). In Buffalo, there are an estimated 74 veterans, 17.57% of which are estimated to have a disability.

Group Quarters Population

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

	Buffalo		Harper County	
	No.	Percent	No.	Percent
Total Population	1,299		3,685	
Group Quarters Population	41	3.16%	41	1.11%
Institutionalized Population	41	3.16%	41	1.11%
Correctional facilities for adults	4	0.31%	4	0.11%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	37	2.85%	37	1.00%
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

Household Income Levels

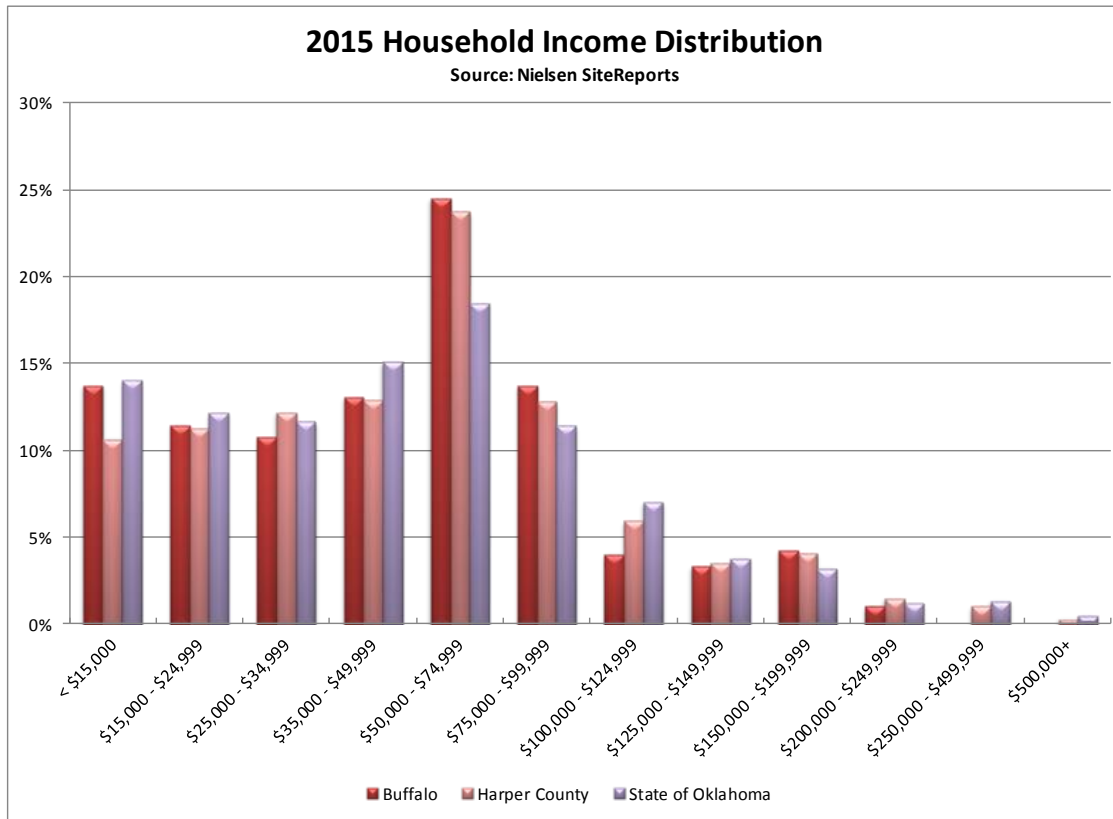
Data in the following chart shows the distribution of household income in Harper County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	567		1,614		1,520,327	
< \$15,000	78	13.76%	172	10.66%	213,623	14.05%
\$15,000 - \$24,999	65	11.46%	182	11.28%	184,613	12.14%
\$25,000 - \$34,999	61	10.76%	197	12.21%	177,481	11.67%
\$35,000 - \$49,999	74	13.05%	208	12.89%	229,628	15.10%
\$50,000 - \$74,999	139	24.51%	383	23.73%	280,845	18.47%
\$75,000 - \$99,999	78	13.76%	207	12.83%	173,963	11.44%
\$100,000 - \$124,999	23	4.06%	96	5.95%	106,912	7.03%
\$125,000 - \$149,999	19	3.35%	57	3.53%	57,804	3.80%
\$150,000 - \$199,999	24	4.23%	66	4.09%	48,856	3.21%
\$200,000 - \$249,999	6	1.06%	24	1.49%	18,661	1.23%
\$250,000 - \$499,999	0	0.00%	17	1.05%	20,487	1.35%
\$500,000+	0	0.00%	5	0.31%	7,454	0.49%
Median Household Income	\$50,989		\$53,133		\$47,049	
Average Household Income	\$58,210		\$65,014		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Harper County is estimated to be \$53,133 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Buffalo, median household income is estimated to be \$50,989.



Household Income Trend

Next we examine the long-term growth of incomes in Harper 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
Buffalo	\$30,433	\$50,989	3.28%	2.40%	0.88%
Harper County	\$33,705	\$53,133	2.89%	2.40%	0.49%
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 the City of Buffalo and Harper County saw positive growth in “real” median household income, once inflation is taken into account. This is in direct contrast to the State of Oklahoma and the



nation as a whole. 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 Harper 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	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Buffalo	11.73%	14.88%	315	35.00%	44.12%
Harper County	10.18%	14.86%	468	24.14%	73.61%
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 Harper County is estimated to be 14.86% by the American Community Survey. This is an increase of 468 basis points since the 2000 Census. Within Buffalo, the poverty rate is estimated to be 14.88%. 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 Harper 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)
Harper County	1,783	2,153	3.84%	4.8%	2.9%	-190
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

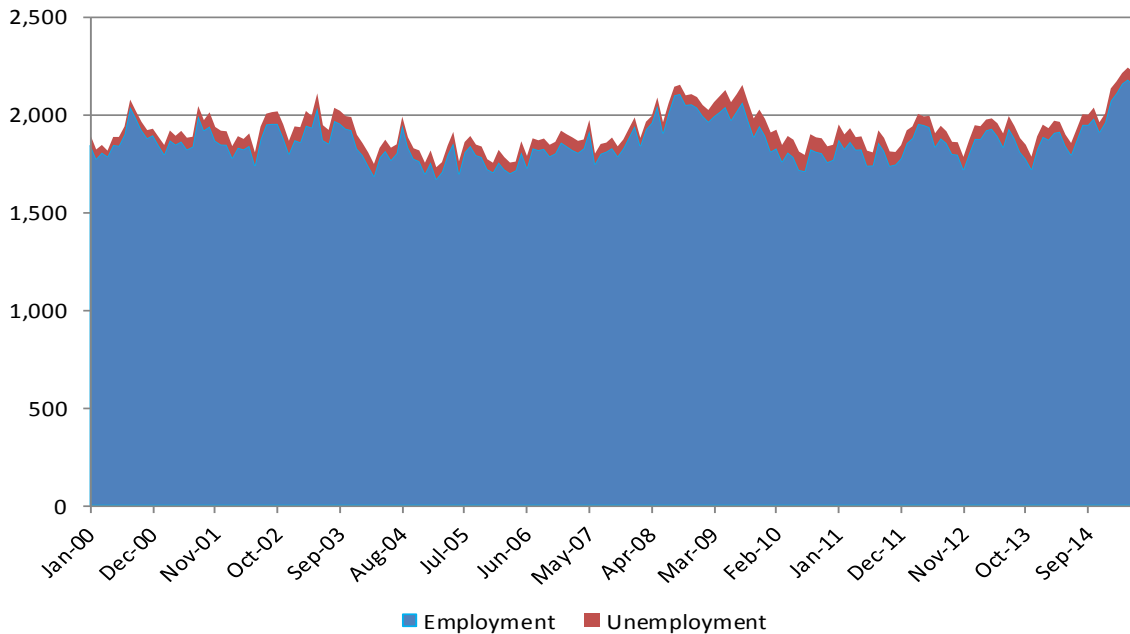
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Harper County was 2,153 persons. Compared with figures from May 2010, this represents annualized employment growth of 3.84% per year. The unemployment rate in May was 2.9%, a decrease of -190 basis points from May 2010, which was 4.8%. Over the last five years, both the statewide and national trends have been improving employment levels and unemployment rates have been declining; while the unemployment rate in Harper County has not declined as dramatically as it has at statewide and national levels, it is notable that in May 2010, the unemployment rate in Harper County was dramatically lower than national indications.

Employment Level Trends

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

Employment and Unemployment in Harper County
 January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

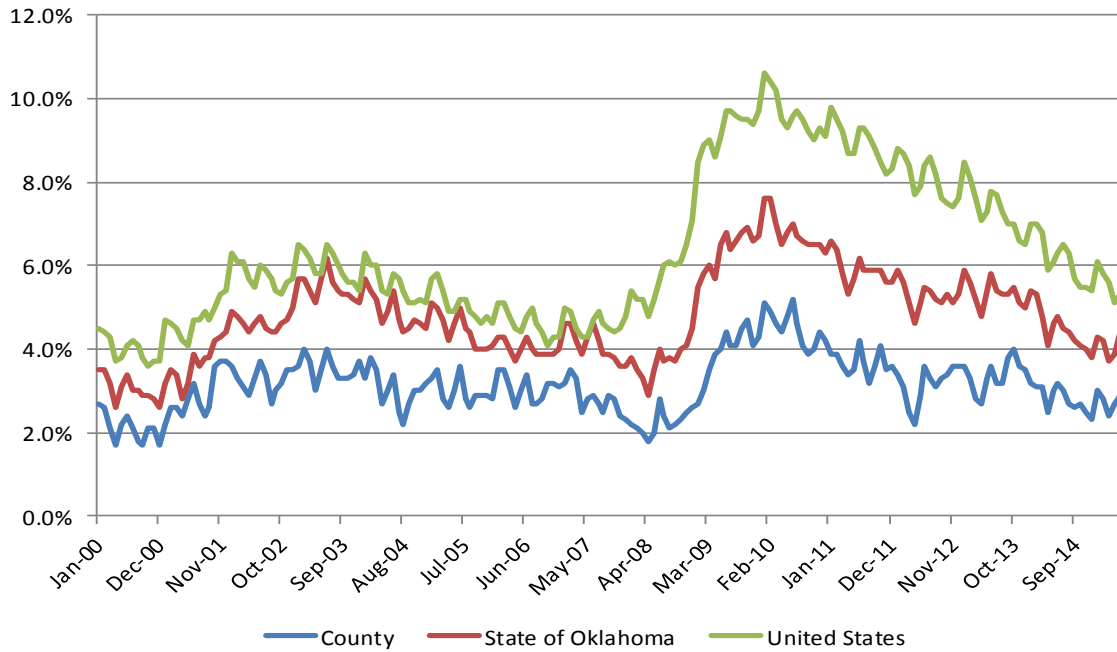
As shown, total employment levels in Harper County have remained relatively over the past fifteen years. The national economic recession of 2009-2010, which had a measurable impact on local economies throughout Oklahoma, had little demonstrable impact on either employment or the total labor force in Harper County. It appears that a positive growth trend in employment is emerging from early 2014 through the present, with employment reaching its highest point in over fifteen years in 2015. May 2015 employment is 2,153 persons. The number of unemployed persons in May 2015 was 65, out of a total labor force of 2,218 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Harper 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 Harper County, Oklahoma and the United States
January 2000 through May 2015**



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

Unemployment rates in Harper County typically trend with statewide levels, although the Harper County rate is generally 1-2 percentage points below the statewide level. Unemployment rates in Harper County remained relatively stable from January 2000 through the end of 2008. Unemployment rates remained below 4.0% throughout this time period. Concurrent with the national economic recession, unemployment rates in Harper County rose through 2009 into 2010, although the unemployment rate in Harper County peaked at 5.2% in July 2010, while the national unemployment rate reached as high as 10.6% in January 2010.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Harper 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.

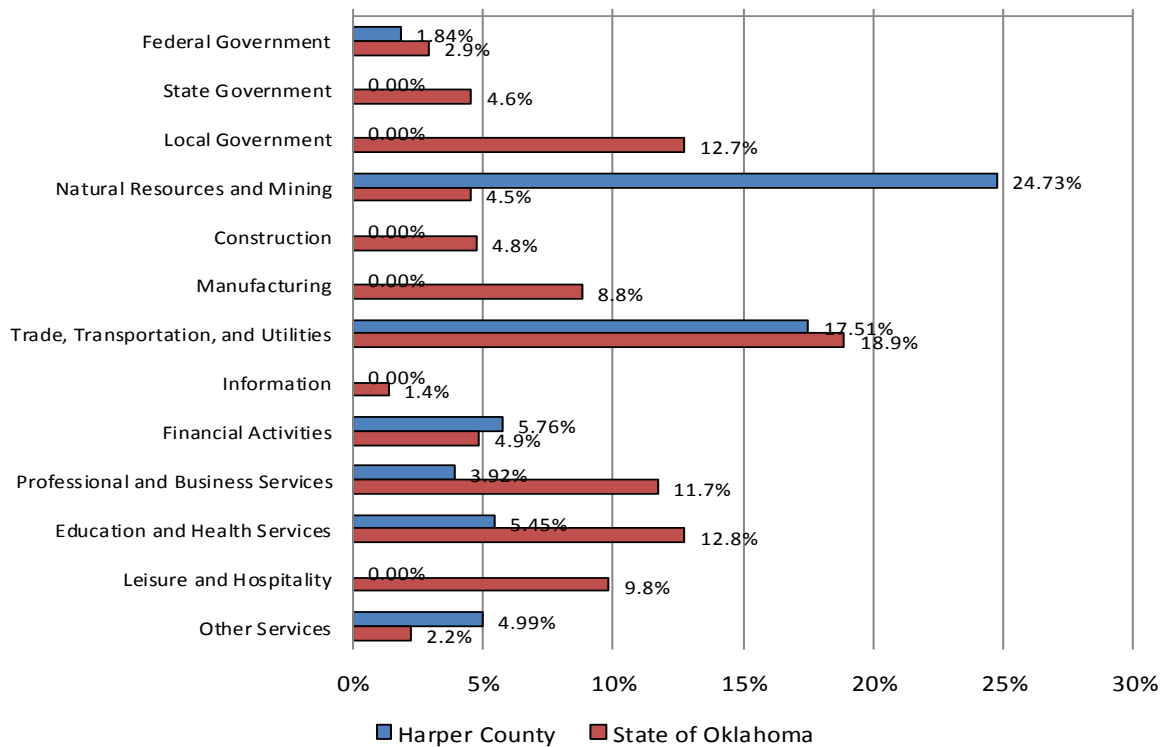


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	5	24	1.84%	\$39,848	0.92
State Government	6	N/A	N/A	N/A	N/A
Local Government	15	N/A	N/A	N/A	N/A
Natural Resources and Mining	29	322	24.73%	\$42,318	16.31
Construction	6	N/A	N/A	N/A	N/A
Manufacturing	1	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	37	228	17.51%	\$40,638	0.92
Information	2	N/A	N/A	N/A	N/A
Financial Activities	14	75	5.76%	\$30,212	1.03
Professional and Business Services	13	51	3.92%	\$33,179	0.28
Education and Health Services	9	71	5.45%	\$22,921	0.36
Leisure and Hospitality	6	N/A	N/A	N/A	N/A
Other Services	12	65	4.99%	\$24,410	1.61
Total	155	1,302		\$34,640	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 (24.73%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$42,318 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$42,318 per year.

The rightmost column of the previous table provides location quotients for each industry for Harper 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 (Harper 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 Harper County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 16.31.

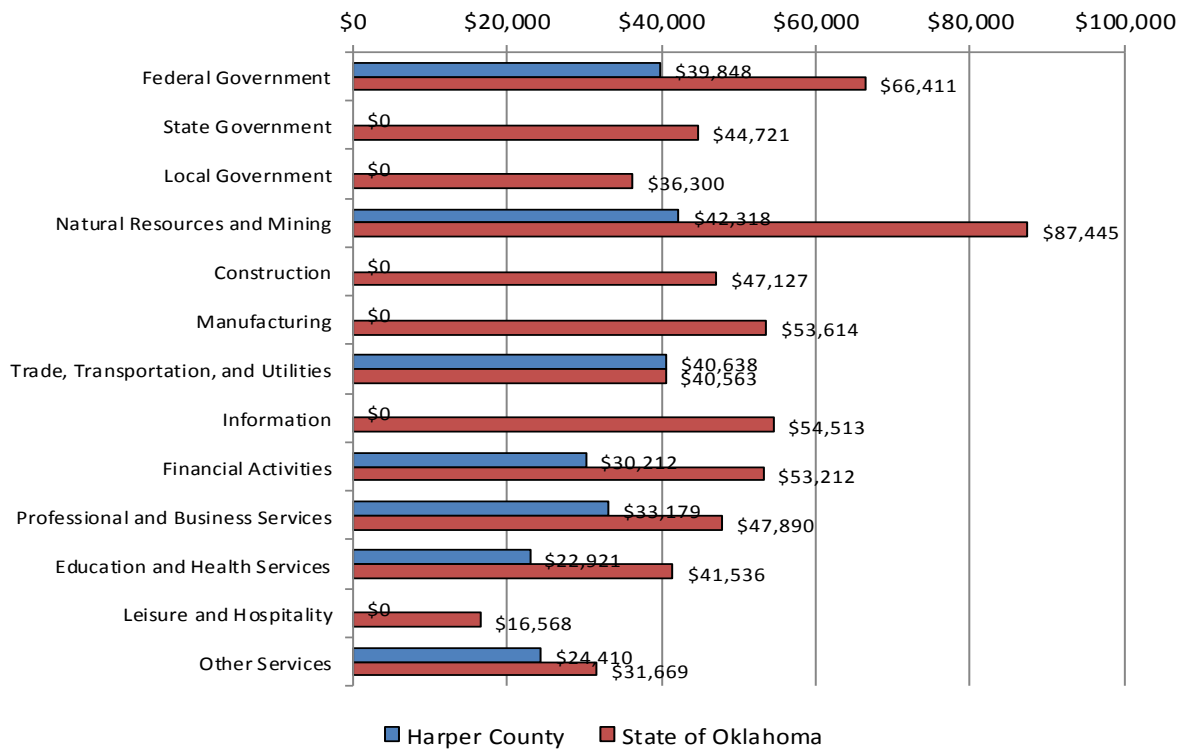
The next table presents average annual pay in Harper County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Harper County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$39,848	\$66,411	\$75,784	60.0%	52.6%
State Government	N/A	\$44,721	\$54,184	N/A	N/A
Local Government	N/A	\$36,300	\$46,146	N/A	N/A
Natural Resources and Mining	\$42,318	\$87,445	\$59,666	48.4%	70.9%
Construction	N/A	\$47,127	\$55,041	N/A	N/A
Manufacturing	N/A	\$53,614	\$62,977	N/A	N/A
Trade, Transportation, and Utilities	\$40,638	\$40,563	\$42,988	100.2%	94.5%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$30,212	\$53,212	\$85,261	56.8%	35.4%
Professional and Business Services	\$33,179	\$47,890	\$66,657	69.3%	49.8%
Education and Health Services	\$22,921	\$41,536	\$45,951	55.2%	49.9%
Leisure and Hospitality	N/A	\$16,568	\$20,993	N/A	N/A
Other Services	\$24,410	\$31,669	\$33,935	77.1%	71.9%
Total	\$34,640	\$43,774	\$51,361	79.1%	67.4%

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

Working Families

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

Families by Employment Status and Presence of Children						
	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	385		1,030		961,468	
With Children <18 Years:	169	43.90%	416	40.39%	425,517	44.26%
Married Couple:	115	68.05%	315	75.72%	281,418	66.14%
Both Parents Employed	80	69.57%	232	73.65%	166,700	59.24%
One Parent Employed	35	30.43%	83	26.35%	104,817	37.25%
Neither Parent Employed	0	0.00%	0	0.00%	9,901	3.52%
Other Family:	54	31.95%	101	24.28%	144,099	33.86%
Male Householder:	20	37.04%	29	28.71%	36,996	25.67%
Employed	20	100.00%	29	100.00%	31,044	83.91%
Not Employed	0	0.00%	0	0.00%	5,952	16.09%
Female Householder:	34	62.96%	72	71.29%	107,103	74.33%
Employed	34	100.00%	50	69.44%	75,631	70.62%
Not Employed	0	0.00%	22	30.56%	31,472	29.38%
Without Children <18 Years:	216	56.10%	614	59.61%	535,951	55.74%
Married Couple:	206	95.37%	556	90.55%	431,868	80.58%
Both Spouses Employed	113	54.85%	276	49.64%	167,589	38.81%
One Spouse Employed	67	32.52%	158	28.42%	138,214	32.00%
Neither Spouse Employed	26	12.62%	122	21.94%	126,065	29.19%
Other Family:	10	4.63%	58	9.45%	104,083	19.42%
Male Householder:	2	7.69%	27	22.13%	32,243	25.58%
Employed	0	0.00%	14	51.85%	19,437	60.28%
Not Employed	2	100.00%	13	48.15%	12,806	39.72%
Female Householder:	8	80.00%	31	53.45%	71,840	69.02%
Employed	0	0.00%	9	29.03%	36,601	50.95%
Not Employed	8	100.00%	22	70.97%	35,239	49.05%
<i>Total Working Families:</i>	<i>349</i>	<i>90.65%</i>	<i>851</i>	<i>82.62%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>169</i>	<i>48.42%</i>	<i>394</i>	<i>46.30%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>180</i>	<i>51.58%</i>	<i>457</i>	<i>53.70%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Harper County, there are 851 working families, 46.30% 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 Harper County area are presented in the following table, as reported by the James Leonard, Economic Development Director for Buffalo, Oklahoma.

Major Employers in Harper County

Company	Industry / Description
Buffalo Feeders	Agriculture
OK Calf Feeders	Agriculture
Murphy Farms	Agriculture
ODOT Division #6	Public Safety
Harper County Community Hospital	Healthcare
DRY Fabrication & Welding	Welding/Manufacturing

Source: James Leonard, Economic Development Director for Buffalo, Oklahoma

The Harper County economy is largely dependent upon agriculture and the energy sector. Not included in this list are the Buffalo and Laverne school districts, and Harper County government.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	690		1,750		1,613,364	
Less than 15 minutes	467	67.68%	1,130	64.57%	581,194	36.02%
15 to 30 minutes	97	14.06%	269	15.37%	625,885	38.79%
30 to 45 minutes	86	12.46%	234	13.37%	260,192	16.13%
45 to 60 minutes	35	5.07%	71	4.06%	74,625	4.63%
60 or more minutes	5	0.72%	46	2.63%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Harper County, the largest percentage of workers (64.57%) travel Less than 15 minutes to work. Although the majority of Harper County residents work within the county, some commute to other labor centers, such as Woodward, Oklahoma.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	706		1,825		1,673,026	
Car, Truck or Van:	651	92.21%	1,690	92.60%	1,551,461	92.73%
<i>Drove Alone</i>	624	95.85%	1,580	93.49%	1,373,407	88.52%
<i>Carpooled</i>	27	4.15%	110	6.51%	178,054	11.48%
Public Transportation	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	39	5.52%	42	2.30%	30,401	1.82%
Other Means	0	0.00%	18	0.99%	14,442	0.86%
Worked at Home	16	2.27%	75	4.11%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Harper 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	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Buffalo	599	653	0.87%	708	1.63%
Harper County	1,863	1,908	0.24%	1,995	0.90%
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 Harper County grew by 0.90% per year, to a total of 1,995 housing units in 2015. In terms of new housing unit construction, Harper County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	654		1,903		1,669,828	
1 Unit, Detached	562	85.93%	1,643	86.34%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	3	0.16%	34,434	2.06%
Duplex Units	0	0.00%	8	0.42%	34,207	2.05%
3-4 Units	16	2.45%	23	1.21%	42,069	2.52%
5-9 Units	0	0.00%	10	0.53%	59,977	3.59%
10-19 Units	19	2.91%	36	1.89%	57,594	3.45%
20-49 Units	0	0.00%	0	0.00%	29,602	1.77%
50 or More Units	0	0.00%	2	0.11%	30,240	1.81%
Mobile Homes	52	7.95%	173	9.09%	159,559	9.56%
Boat, RV, Van, etc.	5	0.76%	5	0.26%	2,159	0.13%
Total Multifamily Units	35	5.35%	79	4.15%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Harper County, 86.34% of housing units are single-family, detached. 4.15% of housing units are multifamily in structure (two or more units per building), while 9.35% of housing units comprise mobile homes, RVs, etc.

Within Buffalo, 85.93% of housing units are single-family, detached. 5.35% of housing units are multifamily in structure, while 8.72% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	605		1,492		1,444,081	
Owner Occupied:	470	77.69%	1,201	80.50%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	13	2.77%	53	4.41%	16,837	1.74%
2 Bedrooms	102	21.70%	254	21.15%	166,446	17.18%
3 Bedrooms	299	63.62%	661	55.04%	579,135	59.78%
4 Bedrooms	53	11.28%	190	15.82%	177,151	18.29%
5 or More Bedrooms	3	0.64%	43	3.58%	26,587	2.74%
Renter Occupied:	135	22.31%	291	19.50%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	11	8.15%	18	6.19%	101,850	21.43%
2 Bedrooms	60	44.44%	122	41.92%	179,121	37.68%
3 Bedrooms	37	27.41%	113	38.83%	152,358	32.05%
4 Bedrooms	27	20.00%	38	13.06%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Harper County is 80.50%, while 19.50% of housing units are renter occupied. In Buffalo, the homeownership rate is 77.69%, while 22.31% of households are renters.

Housing Units Tenure and Household Income

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

Harper County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,492	1,201	291	80.50%	19.50%
Less than \$5,000	77	48	29	62.34%	37.66%
\$5,000 - \$9,999	36	15	21	41.67%	58.33%
\$10,000-\$14,999	89	69	20	77.53%	22.47%
\$15,000-\$19,999	76	42	34	55.26%	44.74%
\$20,000-\$24,999	103	71	32	68.93%	31.07%
\$25,000-\$34,999	150	118	32	78.67%	21.33%
\$35,000-\$49,999	307	258	49	84.04%	15.96%
\$50,000-\$74,999	346	312	34	90.17%	9.83%
\$75,000-\$99,999	124	116	8	93.55%	6.45%
\$100,000-\$149,999	136	106	30	77.94%	22.06%
\$150,000 or more	48	46	2	95.83%	4.17%
Income Less Than \$25,000	381	245	136	64.30%	35.70%

Source: 2009-2013 American Community Survey, Table B25118

Within Harper County as a whole, 35.70% of households with incomes less than \$25,000 are estimated to be renters, while 64.30% are estimated to be homeowners.

Buffalo Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	605	470	135	77.69%	22.31%
Less than \$5,000	34	25	9	73.53%	26.47%
\$5,000 - \$9,999	21	5	16	23.81%	76.19%
\$10,000-\$14,999	54	49	5	90.74%	9.26%
\$15,000-\$19,999	30	19	11	63.33%	36.67%
\$20,000-\$24,999	47	32	15	68.09%	31.91%
\$25,000-\$34,999	55	44	11	80.00%	20.00%
\$35,000-\$49,999	113	87	26	76.99%	23.01%
\$50,000-\$74,999	142	122	20	85.92%	14.08%
\$75,000-\$99,999	44	44	0	100.00%	0.00%
\$100,000-\$149,999	46	24	22	52.17%	47.83%
\$150,000 or more	19	19	0	100.00%	0.00%
Income Less Than \$25,000	186	130	56	69.89%	30.11%

Source: 2009-2013 American Community Survey, Table B25118

Within Buffalo, 30.11% of households with incomes less than \$25,000 are estimated to be renters, while 69.89% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction						
	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	605		1,492		1,444,081	
Owner Occupied:	470	77.69%	1,201	80.50%	968,736	67.08%
Built 2010 or Later	0	0.00%	6	0.50%	10,443	1.08%
Built 2000 to 2009	22	4.68%	62	5.16%	153,492	15.84%
Built 1990 to 1999	15	3.19%	69	5.75%	125,431	12.95%
Built 1980 to 1989	51	10.85%	132	10.99%	148,643	15.34%
Built 1970 to 1979	48	10.21%	149	12.41%	184,378	19.03%
Built 1960 to 1969	119	25.32%	271	22.56%	114,425	11.81%
Built 1950 to 1959	26	5.53%	110	9.16%	106,544	11.00%
Built 1940 to 1949	90	19.15%	156	12.99%	50,143	5.18%
Built 1939 or Earlier	99	21.06%	246	20.48%	75,237	7.77%
Median Year Built:		1962		1963		1977
Renter Occupied:	135	22.31%	291	19.50%	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%	0	0.00%	50,883	10.70%
Built 1990 to 1999	11	8.15%	11	3.78%	47,860	10.07%
Built 1980 to 1989	30	22.22%	48	16.49%	77,521	16.31%
Built 1970 to 1979	39	28.89%	71	24.40%	104,609	22.01%
Built 1960 to 1969	24	17.78%	32	11.00%	64,546	13.58%
Built 1950 to 1959	16	11.85%	41	14.09%	54,601	11.49%
Built 1940 to 1949	8	5.93%	38	13.06%	31,217	6.57%
Built 1939 or Earlier	7	5.19%	50	17.18%	39,089	8.22%
Median Year Built:		1973		1965		1975
Overall Median Year Built:		1962		1963		1976

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

Within Harper County, 4.56% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Buffalo the percentage is 3.64%.

90.08% of housing units in Harper County were built prior to 1990, while in Buffalo the percentage is 92.07%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Harper 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
Buffalo	605	0	0.00%	0	0.00%	0	0.00%
Harper County	1,492	2	0.13%	0	0.00%	14	0.94%
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 Harper County, 0.13% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while none have inadequate kitchen facilities (compared with 0.90% at a statewide level).

Vacancy Rates

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

2013 Housing Units by Vacancy

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	654		1,903		1,669,828	
Total Vacant Units	49	7.49%	411	21.60%	225,747	13.52%
For rent	14	28.57%	52	12.65%	43,477	19.26%
Rented, not occupied	0	0.00%	10	2.43%	9,127	4.04%
For sale only	0	0.00%	15	3.65%	23,149	10.25%
Sold, not occupied	0	0.00%	0	0.00%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	44	10.71%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	35	71.43%	290	70.56%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		1.23%		2.31%	
Rental Vacancy Rate	9.40%		14.73%		8.24%	

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

Within Harper County, the overall housing vacancy rate is estimated to be 21.60%. The homeowner vacancy rate is estimated to be 1.23%, while the rental vacancy rate is estimated to be 14.73%.

In Buffalo, the overall housing vacancy rate is estimated to be 7.49%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 9.40%.

Building Permits

The U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division publishes a report of residential building permits issued for single family and multifamily units. The City of Buffalo reported zero residential building permits issued over the 2004-2014 period. A search of the Harper County records indicated that there are 35 single family residences in Harper County that were built after 2004, two of which are in Buffalo. No multifamily structures built after 2004 were identified. This data is consistent with our interviews with local officials, all of whom indicated little to no housing growth in the area over the previous decade.

Homeownership Market

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

Housing Units by Home Value

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

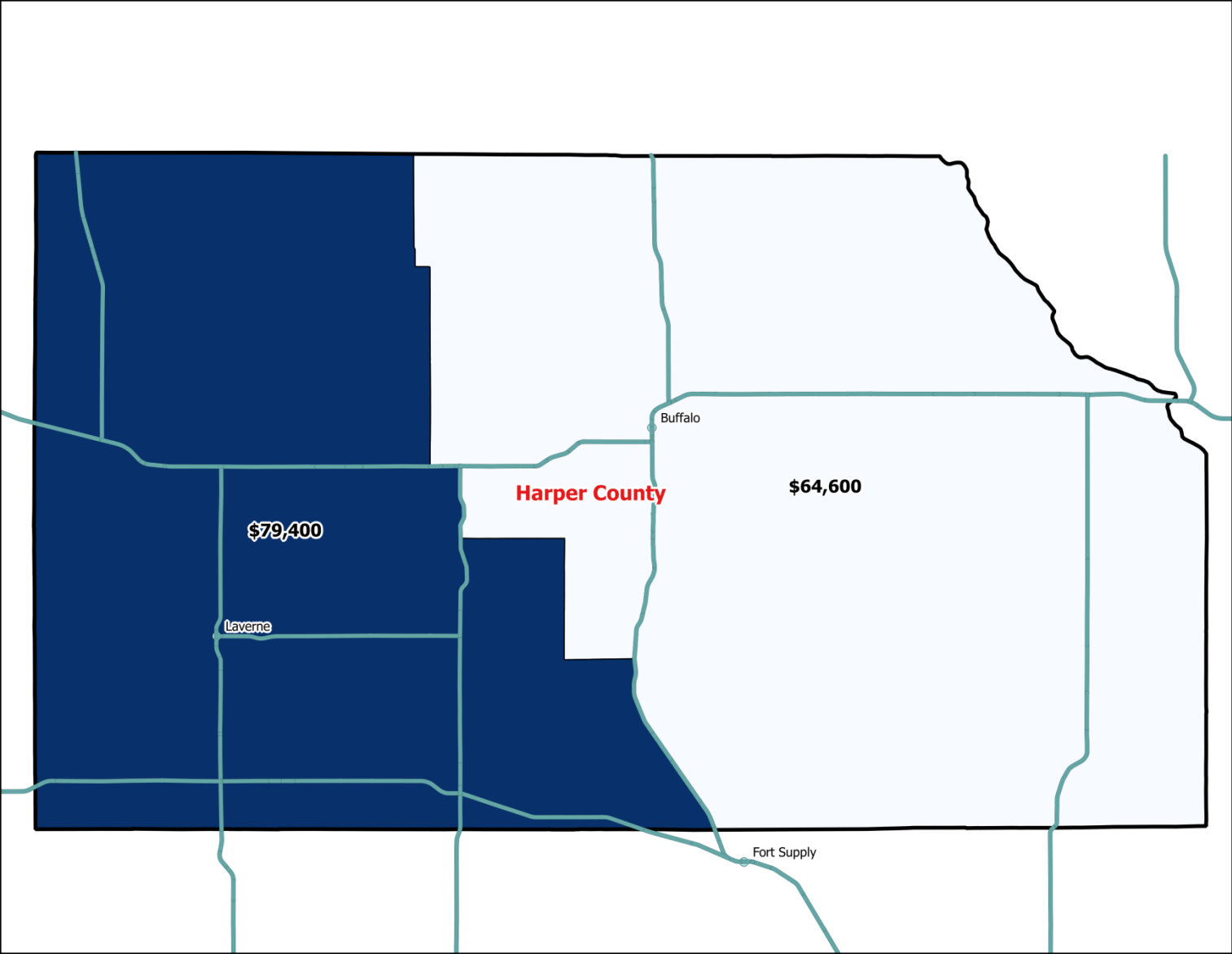
2013 Housing Units by Home Value

	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	470		1,201		968,736	
Less than \$10,000	0	0.00%	9	0.75%	20,980	2.17%
\$10,000 to \$14,999	24	5.11%	39	3.25%	15,427	1.59%
\$15,000 to \$19,999	11	2.34%	21	1.75%	13,813	1.43%
\$20,000 to \$24,999	16	3.40%	57	4.75%	16,705	1.72%
\$25,000 to \$29,999	53	11.28%	66	5.50%	16,060	1.66%
\$30,000 to \$34,999	37	7.87%	112	9.33%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	0	0.00%	14,899	1.54%
\$40,000 to \$49,999	59	12.55%	127	10.57%	39,618	4.09%
\$50,000 to \$59,999	34	7.23%	55	4.58%	45,292	4.68%
\$60,000 to \$69,999	45	9.57%	134	11.16%	52,304	5.40%
\$70,000 to \$79,999	60	12.77%	81	6.74%	55,612	5.74%
\$80,000 to \$89,999	57	12.13%	164	13.66%	61,981	6.40%
\$90,000 to \$99,999	6	1.28%	44	3.66%	51,518	5.32%
\$100,000 to \$124,999	42	8.94%	119	9.91%	119,416	12.33%
\$125,000 to \$149,999	0	0.00%	34	2.83%	96,769	9.99%
\$150,000 to \$174,999	21	4.47%	68	5.66%	91,779	9.47%
\$175,000 to \$199,999	3	0.64%	30	2.50%	53,304	5.50%
\$200,000 to \$249,999	0	0.00%	28	2.33%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	0	0.00%	41,779	4.31%
\$300,000 to \$399,999	2	0.43%	2	0.17%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	4	0.33%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	0	0.00%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	7	0.58%	5,018	0.52%
Median Home Value:	\$60,200		\$68,500		\$112,800	

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

The median value of owner-occupied homes in Harper County is \$68,500. This is -39.3% lower than the statewide median, which is \$112,800. The median home value in Buffalo is estimated to be \$60,200. The geographic distribution of home values in Harper County can be visualized by the following map.

Harper County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Harper 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			
	Buffalo Median Value	Harper County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	\$43,100	\$47,500	\$178,000
Built 1990 to 1999	\$50,600	\$61,000	\$147,300
Built 1980 to 1989	\$73,600	\$80,000	\$118,300
Built 1970 to 1979	\$82,700	\$80,300	\$111,900
Built 1960 to 1969	\$72,300	\$88,100	\$97,100
Built 1950 to 1959	\$29,600	\$49,300	\$80,300
Built 1940 to 1949	\$44,800	\$62,100	\$67,900
Built 1939 or Earlier	\$66,900	\$66,200	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Buffalo Single Family Sales Activity

Buffalo Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	16	22	26	23	14
Average Sale Price	\$29,693	\$34,808	\$28,604	\$40,948	\$47,862
Average Square Feet	1,200	1,205	1,173	1,359	1,469
Average Price/SF	\$23.66	\$27.08	\$22.60	\$30.84	\$30.75
Average Year Built	1948	1949	1946	1950	1950

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

Between 2011 and 2014, the average sale price grew by 8.37% per year. The average sale price in 2015 was \$47,862 for an average price per square foot of \$30.75/SF.

Foreclosure Rates

Due to the small size of Harper County, reliable foreclosure rate data was unavailable to us. Discussions with local real estate professionals indicate that foreclosures in the area have not had a measurable impact on the local housing market.

Rental Market

This section will discuss supply and demand factors for the rental market in Harper 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 Harper 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						
	Buffalo		Harper County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	135		291		475,345	
With cash rent:	99		220		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	10	7.41%	10	3.44%	4,268	0.90%
\$200 to \$249	0	0.00%	0	0.00%	8,784	1.85%
\$250 to \$299	3	2.22%	8	2.75%	8,413	1.77%
\$300 to \$349	17	12.59%	25	8.59%	9,107	1.92%
\$350 to \$399	16	11.85%	16	5.50%	10,932	2.30%
\$400 to \$449	8	5.93%	13	4.47%	15,636	3.29%
\$450 to \$499	19	14.07%	32	11.00%	24,055	5.06%
\$500 to \$549	0	0.00%	37	12.71%	31,527	6.63%
\$550 to \$599	13	9.63%	19	6.53%	33,032	6.95%
\$600 to \$649	3	2.22%	9	3.09%	34,832	7.33%
\$650 to \$699	0	0.00%	23	7.90%	32,267	6.79%
\$700 to \$749	0	0.00%	0	0.00%	30,340	6.38%
\$750 to \$799	0	0.00%	0	0.00%	27,956	5.88%
\$800 to \$899	10	7.41%	23	7.90%	45,824	9.64%
\$900 to \$999	0	0.00%	0	0.00%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	5	1.72%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	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	36	26.67%	71	24.40%	43,236	9.10%
Median Gross Rent		\$422		\$508		\$699

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

Median gross rent in Harper County is estimated to be \$508, which is -27.3% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Buffalo is estimated to be \$422.

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			
	Buffalo Median Rent	Harper 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	-	\$484	\$693
Built 1970 to 1979	\$342	\$375	\$662
Built 1960 to 1969	-	\$596	\$689
Built 1950 to 1959	-	\$654	\$714
Built 1940 to 1949	-	\$633	\$673
Built 1939 or Earlier	-	\$533	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

Buffalo Rental Survey Data

The next two tables show the results of our rental survey of Buffalo. There is one apartment complex known to exist in Buffalo—a twelve unit USDA RD property known as Buffalo Valley Apartments. This property was built in 1982 and was renovated in 2001. Property amenities are limited, but do include a storm shelter. The property has two units currently vacant, however, the manager is processing applications for these units. The property has a waiting list, typically with 3-4 households. The rents quoted by the property manager are the “market rate” rents under the USDA RD program. All twelve units are subsidized and tenants pay rent based upon 30% of their income.

Buffalo Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Buffalo Valley Apartments	USDA RD	1982	2	1	800	\$830	\$1.038	17.00%
Buffalo Valley Apartments	USDA RD	1982	3	2	1,000	\$915	\$0.915	17.00%
Buffalo Valley Apartments	USDA RD	1982	4	2	1,100	\$940	\$0.855	17.00%

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a number of single family residences are rentals. Single family rental rates typically range from \$400-\$500 for a two bedroom home and \$500-\$600 for a three bedroom home. Although city officials noted that rental housing is typically in short supply, the recent downturn in the oil and gas sector has led to decreased demand for housing in Buffalo.

Rental Market Vacancy – Buffalo

The Buffalo Valley apartments typically remain 100% occupied with a waiting list. Additionally, single family rental housing is typically in short supply. However, a downturn in the local economy due to the decline in oil prices has relieved some of the pressure on the housing market. This analyst identified two single family housing units marketed for rent in October 2015. The overall market vacancy of rental housing units was reported at 9.40% by the Census Bureau as of the most recent American Community Survey. This vacancy level is inclusive of all housing units, including housing units not fit for occupancy.



Rent Survey 1
Buffalo Valley Apartments

Summary of HUD Subsidized Properties

There are no HUD subsidized properties in Harper County. The HUD “Picture of Subsidized Households” data for 2013 does not identify any housing choice vouchers in Harper County.



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 Harper 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 Harper 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.

Harper County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	95		60	
Cost Burden Less Than 30%	4	4.21%	15	25.00%
Cost Burden Between 30%-50%	15	15.79%	10	16.67%
Cost Burden Greater Than 50%	45	47.37%	30	50.00%
Not Computed (no/negative income)	30	31.58%	10	16.67%
Income 30%-50% HAMFI	75		30	
Cost Burden Less Than 30%	70	93.33%	20	66.67%
Cost Burden Between 30%-50%	4	5.33%	10	33.33%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	230		115	
Cost Burden Less Than 30%	205	89.13%	100	86.96%
Cost Burden Between 30%-50%	20	8.70%	15	13.04%
Cost Burden Greater Than 50%	4	1.74%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	150		10	
Cost Burden Less Than 30%	140	93.33%	10	100.00%
Cost Burden Between 30%-50%	10	6.67%	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	1,220		290	
Cost Burden Less Than 30%	1,089	89.26%	220	75.86%
Cost Burden Between 30%-50%	53	4.34%	35	12.07%
Cost Burden Greater Than 50%	49	4.02%	30	10.34%
Not Computed (no/negative income)	30	2.46%	10	3.45%

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

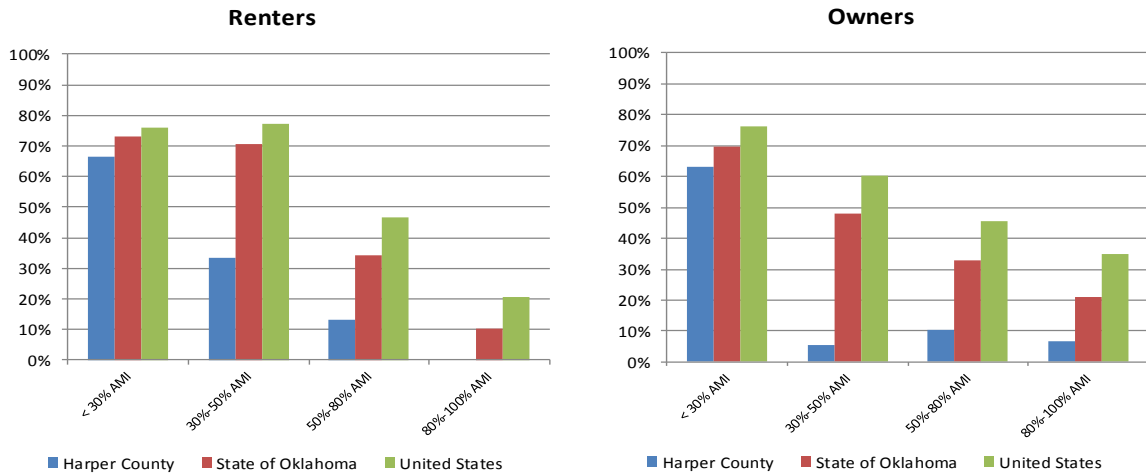
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Harper County with the State of Oklahoma as a whole, and the United States.

Harper 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	95	63.16%	60	66.67%
Income 30%-50% HAMFI	75	5.33%	30	33.33%
Income 50%-80% HAMFI	230	10.43%	115	13.04%
Income 80%-100% HAMFI	150	6.67%	10	0.00%
All Incomes	1,220	8.36%	290	22.41%

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.

Harper County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
	Owners		Renters	
Household Income / Housing Problem	Number	Percent	Number	Percent
Income < 30% HAMFI	95		60	
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	75		30	
Between 1.0 and 1.5 Persons per Room	4	5.33%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	5.33%	0	0.00%
Income 50%-80% HAMFI	230		115	
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 80%-100% HAMFI	150		10	
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	1,220		290	
Between 1.0 and 1.5 Persons per Room	4	0.33%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.33%	0	0.00%

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

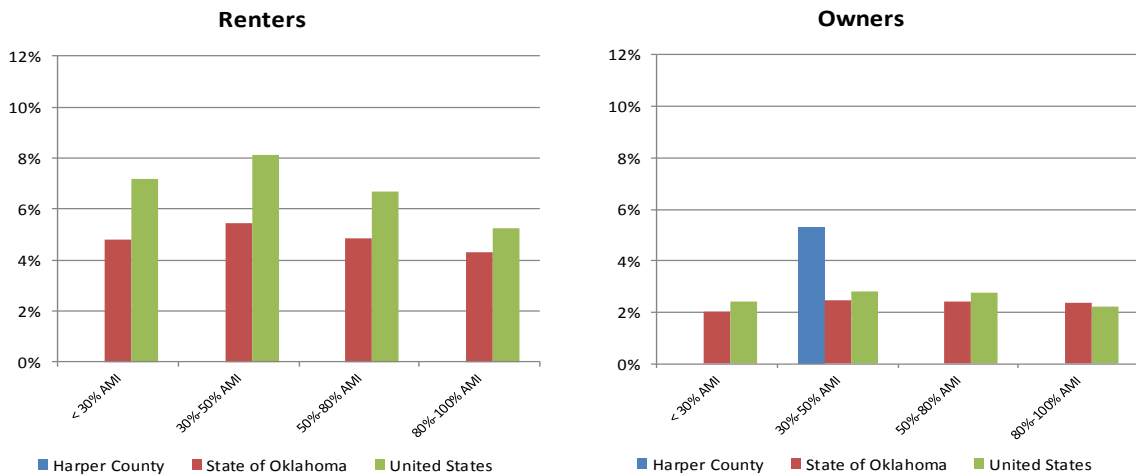
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Harper County, Oklahoma and the nation.

Harper County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0		% > 1.0	
		Persons per Room	Total	Persons per Room	Total
Income < 30% HAMFI	95	0.00%	60	0.00%	
Income 30%-50% HAMFI	75	5.33%	30	0.00%	
Income 50%-80% HAMFI	230	0.00%	115	0.00%	
Income 80%-100% HAMFI	150	0.00%	10	0.00%	
All Incomes	1,220	0.33%	290	0.00%	

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 Harper County, the state and the nation.

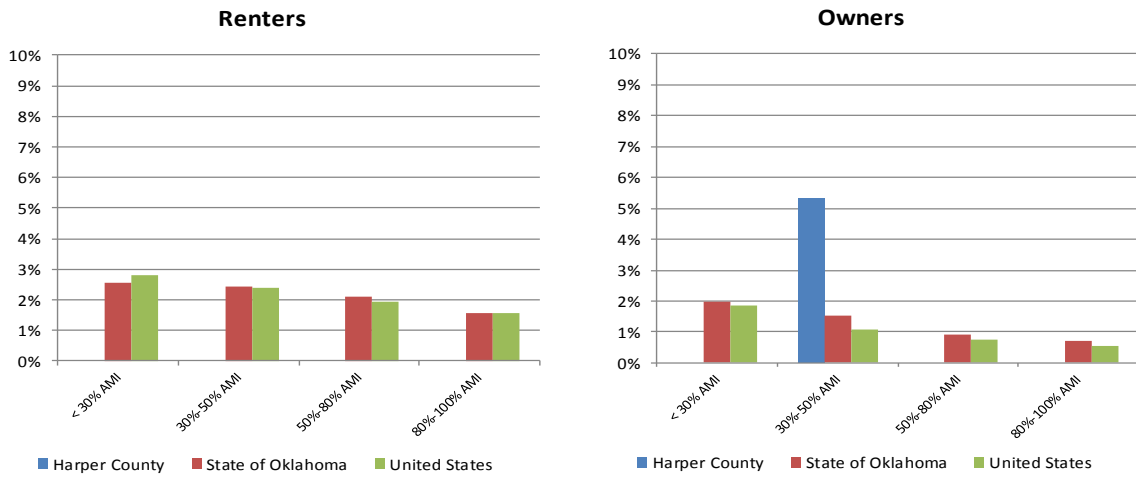
Harper County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking		% Lacking	
		Kitchen or Plumbing	Total	Kitchen or Plumbing	Total
Income < 30% HAMFI	95	0.00%	60	0.00%	
Income 30%-50% HAMFI	75	5.33%	30	0.00%	
Income 50%-80% HAMFI	230	0.00%	115	0.00%	
Income 80%-100% HAMFI	150	0.00%	10	0.00%	
All Incomes	1,220	0.33%	290	0.00%	

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.



Harper County : CHAS - Housing Cost Burden by Household Type / HAMFI						
	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	95	66	69.47%	60	40	66.67%
Elderly Family	10	8	80.00%	15	0	0.00%
Small Family (2-4 persons)	20	20	100.00%	40	30	75.00%
Large Family (5 or more persons)	4	4	100.00%	0	0	N/A
Elderly Non-Family	60	34	56.67%	0	0	N/A
Non-Family, Non-Elderly	0	0	N/A	10	10	100.00%
Income 30%-50% HAMFI	75	8	10.67%	30	14	46.67%
Elderly Family	10	4	40.00%	0	0	N/A
Small Family (2-4 persons)	4	4	100.00%	15	4	26.67%
Large Family (5 or more persons)	4	0	0.00%	15	10	66.67%
Elderly Non-Family	55	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	4	0	0.00%	4	0	0.00%
Income 50%-80% HAMFI	230	24	10.43%	115	14	12.17%
Elderly Family	70	0	0.00%	10	0	0.00%
Small Family (2-4 persons)	60	10	16.67%	35	0	0.00%
Large Family (5 or more persons)	20	10	50.00%	30	10	33.33%
Elderly Non-Family	55	4	7.27%	15	4	26.67%
Non-Family, Non-Elderly	25	0	0.00%	25	0	0.00%
Income 80%-100% HAMFI	150	8	5.33%	10	0	0.00%
Elderly Family	35	0	0.00%	0	0	N/A
Small Family (2-4 persons)	45	4	8.89%	4	0	0.00%
Large Family (5 or more persons)	40	0	0.00%	0	0	N/A
Elderly Non-Family	10	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	15	4	26.67%	0	0	N/A
All Incomes	1,220	110	9.02%	290	68	23.45%
Elderly Family	250	12	4.80%	40	0	0.00%
Small Family (2-4 persons)	504	42	8.33%	144	34	23.61%
Large Family (5 or more persons)	83	14	16.87%	45	20	44.44%
Elderly Non-Family	235	38	16.17%	19	4	21.05%
Non-Family, Non-Elderly	149	4	2.68%	49	10	20.41%

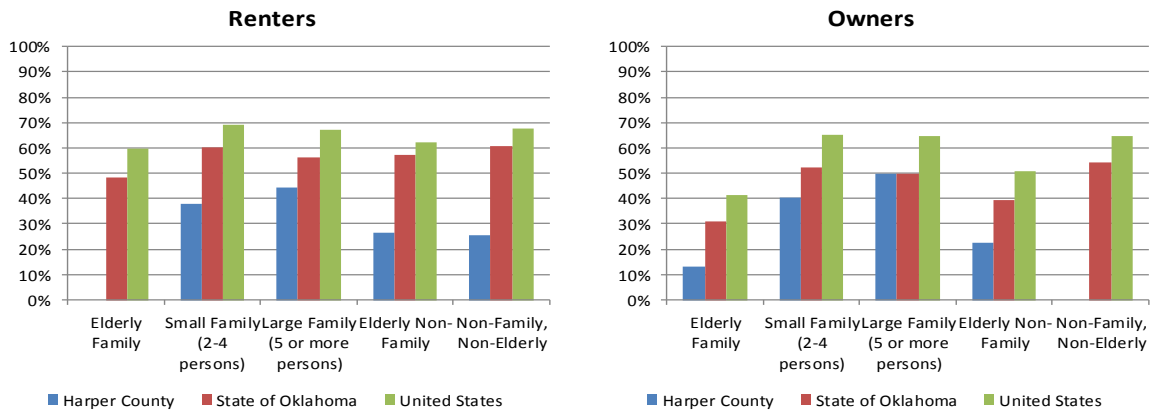
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Harper County : Households under 80% AMI by Cost Burden

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 < 80% HAMFI	400	98	24.50%	205	68	33.17%
Elderly Family	90	12	13.33%	25	0	0.00%
Small Family (2-4 persons)	84	34	40.48%	90	34	37.78%
Large Family (5 or more persons)	28	14	50.00%	45	20	44.44%
Elderly Non-Family	170	38	22.35%	15	4	26.67%
Non-Family, Non-Elderly	29	0	0.00%	39	10	25.64%

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).



Harper County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	95	63	66.32%	60	40	66.67%
Elderly Family	10	4	40.00%	15	0	0.00%
Small Family (2-4 persons)	20	20	100.00%	40	30	75.00%
Large Family (5 or more persons)	4	4	100.00%	0	0	N/A
Elderly Non-Family	60	35	58.33%	0	0	N/A
Non-Family, Non-Elderly	0	0	N/A	10	10	100.00%
Income 30%-50% HAMFI	75	16	21.33%	30	14	46.67%
Elderly Family	10	4	40.00%	0	0	N/A
Small Family (2-4 persons)	4	4	100.00%	15	4	26.67%
Large Family (5 or more persons)	4	4	100.00%	15	10	66.67%
Elderly Non-Family	55	4	7.27%	0	0	N/A
Non-Family, Non-Elderly	4	0	0.00%	4	0	0.00%
Income 50%-80% HAMFI	230	24	10.43%	115	14	12.17%
Elderly Family	70	0	0.00%	10	0	0.00%
Small Family (2-4 persons)	60	10	16.67%	35	0	0.00%
Large Family (5 or more persons)	20	10	50.00%	30	10	33.33%
Elderly Non-Family	55	4	7.27%	15	4	26.67%
Non-Family, Non-Elderly	25	0	0.00%	25	0	0.00%
Income Greater than 80% of HAMFI	820	14	1.71%	85	0	0.00%
Elderly Family	155	0	0.00%	15	0	0.00%
Small Family (2-4 persons)	420	10	2.38%	55	0	0.00%
Large Family (5 or more persons)	55	0	0.00%	0	0	N/A
Elderly Non-Family	65	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	125	4	3.20%	10	0	0.00%
All Incomes	1,220	117	9.59%	290	68	23.45%
Elderly Family	245	8	3.27%	40	0	0.00%
Small Family (2-4 persons)	504	44	8.73%	145	34	23.45%
Large Family (5 or more persons)	83	18	21.69%	45	20	44.44%
Elderly Non-Family	235	43	18.30%	19	4	21.05%
Non-Family, Non-Elderly	154	4	2.60%	49	10	20.41%

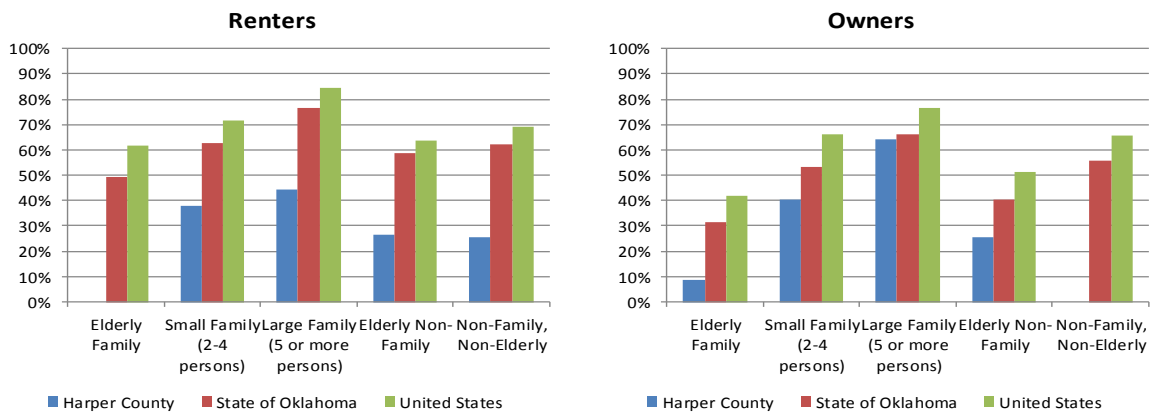
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Harper County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	400	103	25.75%	205	68	33.17%
Elderly Family	90	8	8.89%	25	0	0.00%
Small Family (2-4 persons)	84	34	40.48%	90	34	37.78%
Large Family (5 or more persons)	28	18	64.29%	45	20	44.44%
Elderly Non-Family	170	43	25.29%	15	4	26.67%
Non-Family, Non-Elderly	29	0	0.00%	39	10	25.64%

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 Harper 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.”



Harper 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	99	65	65.7%	65	40	61.5%
White alone, non-Hispanic	84	50	59.5%	50	35	70.0%
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	15	15	100.0%	14	4	28.6%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 30%-50% HAMFI	75	10	13.3%	30	10	33.3%
White alone, non-Hispanic	75	10	13.3%	15	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	8	4	50.0%	14	10	71.4%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 50%-80% HAMFI	230	25	10.9%	115	15	13.0%
White alone, non-Hispanic	200	10	5.0%	100	15	15.0%
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	30	15	50.0%	15	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 80%-100% HAMFI	150	10	6.7%	10	0	0.0%
White alone, non-Hispanic	115	10	8.7%	10	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	25	0	0.0%	0	0	N/A
Other (including multiple races)	4	0	0.0%	0	0	N/A
All Incomes	1,228	114	9.3%	295	65	22.0%
White alone, non-Hispanic	1,089	80	7.3%	250	50	20.0%
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	123	34	27.6%	43	14	32.6%
Other (including multiple races)	18	4	22.2%	0	0	N/A

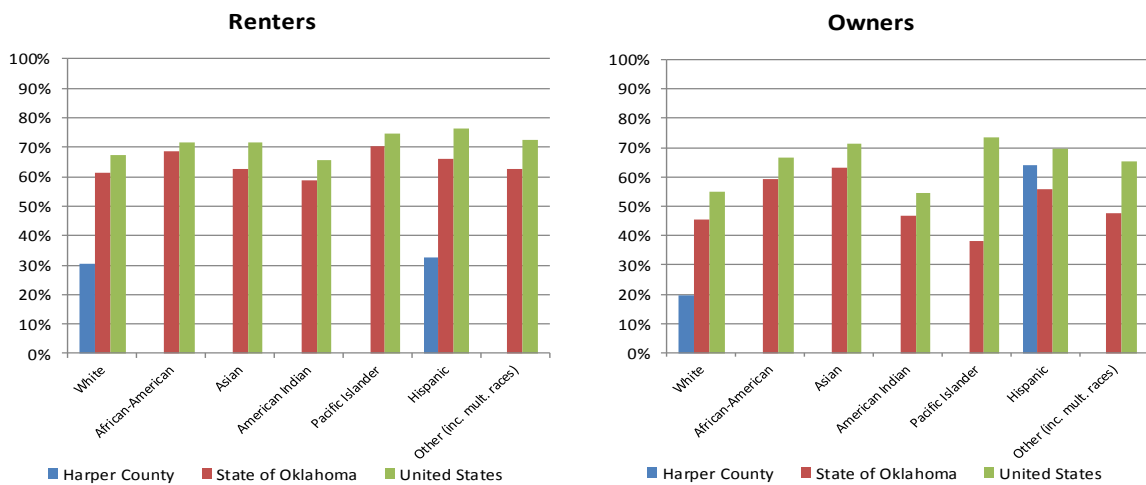
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	404	100	24.75%	210	30.95%
White alone, non-Hispanic	359	70	19.50%	165	30.30%
Black or African-American alone	0	0	N/A	0	N/A
Asian alone	0	0	N/A	0	N/A
American Indian alone	0	0	N/A	0	N/A
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	53	34	64.15%	43	32.56%
Other (including multiple races)	0	0	N/A	0	N/A

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



Overall Anticipated Housing Demand

Future demand for housing units in Harper 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 Buffalo as well as Harper County as a whole. The calculations are shown in the following tables.

Buffalo Anticipated Demand

Households in Buffalo grew at an annually compounded rate of 0.49% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.75% per year since that time, and that households will grow 1.17% per year through 2020. Discussions with city officials indicate that this population growth forecast is likely unrealistic for the Town of Buffalo. Both James Leonard, Economic Development Director of Buffalo and Steve Wilson, a real estate broker active in Buffalo, indicated that the population of Buffalo has contracted in recent months. Although the long term forecast for oil prices is indicative of an eventual market recovery, we do not expect population growth in Buffalo to continue at the rates predicted by Nielsen SiteReports. For these reasons, we believe a reasonable forecast of future household growth in Buffalo is 0.25% per year, based on past performance and the previously noted factors.

The percentage of owner households was estimated at 77.69% with renter households estimated at 22.31%, 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 Buffalo						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	567	568	570	571	573	574
Owner %: 77.69%	440	442	443	444	445	446
Renter %: 22.31%	127	127	127	127	128	128
	Total New Owner Households					6
	Total New Renter Households					2

Based on an estimated household growth rate of 0.25% per year, Buffalo would require 6 new housing units for ownership, and 2 units for rent, over the next five years. Although this is a small number of units, it is notable that only two residential units have been constructed in Buffalo since 2004. With no new construction, any population growth in the area will create increased pressure on the local housing market. There are a number of vacant housing units not fit for habitation in Buffalo. Rehabilitation of the existing housing in the community would allow for population and employment growth in the area, and could be more cost effective than new residential construction.

Harper County Anticipated Demand

Households in Harper County grew at an annually compounded rate of 0.12% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.11% per year since that time, and that households will grow 1.23% per year through 2020. As in the Town of Buffalo, the Harper County economy has been negatively impacted by the decline in the oil market. For these reasons, we believe a reasonable forecast of future household growth in Harper County is 0.25% per year, identical to our forecast growth rate for the Town of Buffalo.

The percentage of owner households was estimated at 80.50% with renter households estimated at 19.50%, 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 Harper County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	1,614	1,618	1,622	1,626	1,630	1,634
Owner %: 80.50%	1,299	1,302	1,306	1,309	1,312	1,316
Renter %: 19.50%	315	316	316	317	318	319
				Total New Owner Households		16
				Total New Renter Households		4

Based on an estimated household growth rate of 0.25% per year, Harper County would require 16 new housing units for ownership, and 4 units for rent, over the next five years. Annually this equates to 3 units for ownership per year, and 1 unit for rent per year. As in the Town of Buffalo, there are several uninhabitable single family units in Harper County. Nielsen SiteReports estimates that in 2015, there are 1,614 households in Harper County and 1,995 housing units. This is indicative of a vacancy rate of 19% or 381 vacant housing units. Rehabilitation of the county's existing housing stock would accommodate any population growth in the county and counter the number of units demolished due to poor condition.

Housing Demand – Population Subsets

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

Harper County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	16	4	20
Less than 30% AMI	7.79%	20.69%	1	1	2
Less than 50% AMI	13.93%	31.03%	2	1	4
Less than 60% AMI	16.72%	37.24%	3	1	4
Less than 80% AMI	32.79%	70.69%	5	3	8

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.

Harper 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	39.75%	20.34%	6	1	7
Elderly less than 30% AMI	5.74%	5.17%	1	0	1
Elderly less than 50% AMI	11.07%	5.17%	2	0	2
Elderly less than 60% AMI	13.28%	6.21%	2	0	2
Elderly less than 80% AMI	21.31%	13.79%	3	1	4

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.



Harper 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)	23.36%	22.41%	4	1	5
Disabled less than 30% AMI	2.05%	0.00%	0	0	0
Disabled less than 50% AMI	5.33%	3.45%	1	0	1
Disabled less than 60% AMI	6.39%	4.14%	1	0	1
Disabled less than 80% AMI	11.07%	13.79%	2	1	2

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.

Harper 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%	16	4	20
Total Veteran Demand	8.80%	8.80%	1	0	2
Veterans with Disabilities	2.35%	2.35%	0	0	0
Veterans Below Poverty	0.44%	0.44%	0	0	0
Disabled Veterans Below Poverty	0.11%	0.11%	0	0	0

Housing Needs for Working Families

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

Harper County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	16	4	20
Total Working Families	57.04%	57.04%	9	2	12
Working Families with Children Present	26.41%	26.41%	4	1	5
