

Housing Needs Assessment
Rogers 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:

June 12, 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 1, 2015

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

SUBJECT: Housing Needs Assessment
 Rogers County
 IRR - Tulsa/OKC File No. 140-2015-0079

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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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 Rogers County is projected to grow by 0.78% per year over the next five years, similar to the rest of the State of Oklahoma.
2. Rogers County is projected to need a total of 1,104 housing units for ownership and 295 housing units for rent over the next five years. A housing study performed by CDS Market Strategies and commissioned by the Claremore Industrial and Economic Development Authority (CIEDA) concludes demand for 633 units for ownership and 163 units for rent over the next two years.
3. Median Household Income in Rogers County is estimated to be \$59,338 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Rogers County is estimated to be 9.26%, compared with 14.72% for Oklahoma.
4. Homeowner vacancy rates in Rogers County are similar to state averages, while the rental vacancy rate is lower.
5. Home values and rental rates in Rogers County are much higher than state averages.

6. Median sale price for homes in Claremore was \$142,173 in 2015, with a median price per square foot of \$88.75/SF. The median sale price to list price ratio was 98.7%, with median days on market of 34 days.
7. Median sale price for homes in Catoosa was \$155,000 in 2015, with a median price per square foot of \$81.48/SF. The median sale price to list price ratio was 98.5%, with median days on market of 28 days.
8. Approximately 37.29% of renters and 17.87% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number:56 Injuries:309 Fatalities: 10 Damages (1996-2014): \$1,850,000.00
2. Social Vulnerability: Below state score at the county level; the immediate census tract near Claremore has an elevated score
3. Floodplain: According to the NCDRC, City of Claremore experienced 3 flood events between 2006 and 2011. There are seven repetitive loss structures in Claremore that are insured through NFIP.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units farther than 15 miles to Hospital: 36

Lead-Based Paint Specific Findings

1. We estimate there are 3,528 occupied housing units in Rogers County with lead-based paint hazards.
2. 1,436 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 515 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 Rogers 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 Rogers 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 Rogers 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 Rogers County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Rogers County area.

Effective Date of Consultation

The Rogers County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 12, 2015. The date of this report is October 1, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

7. The National Oceanic and Atmospheric Administration
8. Nielsen SiteReports (formerly known as Claritas)
9. The Oklahoma State Department of Health
10. The Oklahoma Department of Human Services
11. The City of Claremore, Planning and Development Services
12. The Claremore Chamber of Commerce
13. The Claremore Industrial and Economic Development Authority
14. The Rogers County Planning Commission
15. Rogers County Emergency Management
16. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
17. The Federal Reserve Bank of New York

Rogers County Analysis

Area Information

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

Rogers County is located in northeastern Oklahoma. The county is bordered on the north by Nowata and Craig counties, on the west by Tulsa and Washington counties, on the south by Tulsa and Wagoner counties, and on the east by Craig and Mayes counties. The Rogers County Seat is Claremore, which is located in the central part of the county. This location is approximately 30.4 miles northeast of Tulsa and 135 miles northeast of Oklahoma City.

Rogers County has a total area of 711 square miles (676 square miles of land, and 36 square miles of water), ranking 54th out of Oklahoma's 77 counties in terms of total area. The total population of Rogers County as of the 2010 Census was 86,905 persons, for a population density of 129 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. There are multiple national and state highway systems that run through Rogers County. These are I-44, US-169, US-412, OK-88, OK-66, OK-20, and OK-28. The nearest interstate highway is I-44, which dissects the county from the northeast to the southwest. The county also has an intricate network of county roadways.

Pelivan Transit provides both flexible and fixed routes, as well as demand-response transportation services. Areas within Catoosa are provided public transportation services by Tulsa Transit, which operates fixed routes in the southwestern region of Rogers County. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Claremore Regional Airport is located just east of Claremore. It has an asphalt runway 5,200 feet in length, and averages approximately 41 aircraft operations per day. It has started an aviation ground school program in partnership with Rogers State University and Tulsa Aviation Group. Tulsa

International Airport is the closest commercial airport to both Claremore and Catoosa. The full service airport is located approximately 24.4 miles from Claremore and 12.7 miles from Catoosa.

Another important linkage in Catoosa is the Port of Catoosa, located along the Verdigris River. The multimodal shipping complex acts as an additional method of transporting goods from the Catoosa and greater Rogers County area. The economic impact of the port is reported to be significant, as the port employs approximately 4,000 residents of the surrounding area.

Educational Facilities

All of the county communities have public school facilities. Claremore is served by Claremore Public Schools. Claremore Public Schools is comprised of four elementary schools, and one middle school and high school. Catoosa Public Schools is comprised of one early learning center, two elementary schools, and one middle school and high school. Rogers State University is located in Claremore: RSU is a four-year, public university with enrollment of over 4,300 students.

Medical Facilities

Medical services are provided by Hillcrest Hospital Claremore, an acute-care hospital providing in and outpatient services, as well as an emergency unit. Additionally, the Claremore Indian Hospital provides medical services for tribal members living within Rogers County. Claremore Veterans Center is a 302-bed long-term nursing care facility with specialized Alzheimer's and dementia care. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

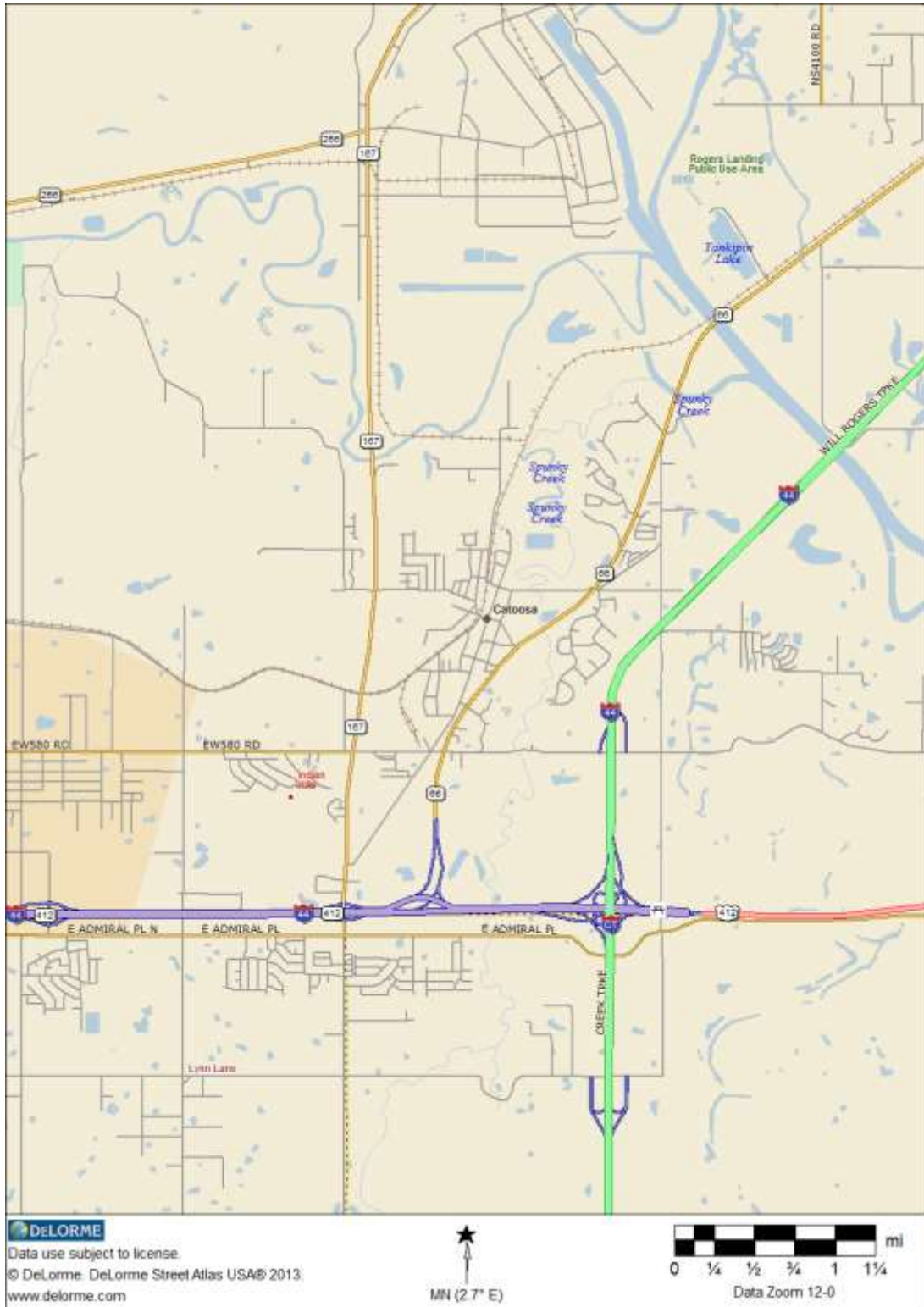
Rogers County Area Map



Claremore Area Map



Catoosa Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Claremore	15,873	18,581	1.59%	19,288	0.75%	19,892	0.62%
Catoosa	5,449	7,151	2.76%	6,765	-1.10%	7,057	0.85%
Rogers County	70,641	86,905	2.09%	90,055	0.71%	93,642	0.78%
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 Rogers County was 86,905 persons as of the 2010 Census, a 2.09% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Rogers County to be 90,055 persons, and projects that the population will show 0.78% annualized growth over the next five years.

The population of Claremore was 18,581 persons as of the 2010 Census, a 1.59% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Claremore to be 19,288 persons, and projects that the population will show 0.62% annualized growth over the next five years.

The population of Catoosa was 7,151 persons as of the 2010 Census, a 2.76% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Catoosa to be 6,765 persons, and projects that the population will show 0.85% annualized growth over the next five years. It is unclear as to lower 2015 population estimate for Catoosa, as the most recent population estimates from the Census Bureau all report Catoosa's population to be relatively stable, though we do believe the population growth forecast is reasonable in percentage terms.

The next table presents data regarding household levels in Rogers 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 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Claremore	6,283	7,224	1.41%	7,491	0.73%	7,764	0.72%
Catoosa	1,972	2,581	2.73%	2,527	-0.42%	2,652	0.97%
Rogers County	25,724	31,884	2.17%	33,158	0.79%	34,557	0.83%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Claremore	4,164	4,559	0.91%	4,841	1.21%	5,026	0.75%
Catoosa	1,519	1,876	2.13%	1,863	-0.14%	1,955	0.97%
Rogers County	20,091	24,088	1.83%	25,091	0.82%	26,183	0.86%
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, Rogers County had a total of 31,884 households, representing a 2.17% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Rogers County to have 33,158 households. This number is expected to experience a 0.83% annualized rate of growth over the next five years.

As of 2010, Claremore had a total of 7,224 households, representing a 1.41% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Claremore to have 7,491 households. This number is expected to experience a 0.72% annualized rate of growth over the next five years.

As of 2010, Catoosa had a total of 2,581 households, representing a 2.73% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Catoosa to have 2,527 households. This number is expected to experience a 0.97% annualized rate of growth over the next five years. Like the population estimates, we are unclear as to why Nielsen estimates Catoosa to have a smaller number of households in 2015, but we do believe the percentage growth forecasted over the next five years appears reasonable.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity						
Single-Classification Race	Claremore		Catoosa		Rogers County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	18,777		7,284		87,730	
White Alone	12,976	69.11%	5,300	72.76%	66,321	75.60%
Black or African American Alone	370	1.97%	95	1.30%	789	0.90%
Amer. Indian or Alaska Native Alone	3,101	16.51%	931	12.78%	10,824	12.34%
Asian Alone	66	0.35%	157	2.16%	841	0.96%
Native Hawaiian and Other Pac. Isl. Alone	4	0.02%	0	0.00%	7	0.01%
Some Other Race Alone	466	2.48%	200	2.75%	1,063	1.21%
Two or More Races	1,794	9.55%	601	8.25%	7,885	8.99%
Population by Hispanic or Latino Origin	Claremore		Catoosa		Rogers County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	18,777		7,284		87,730	
Hispanic or Latino	1,127	6.00%	520	7.14%	3,396	3.87%
<i>Hispanic or Latino, White Alone</i>	609	54.04%	323	62.12%	1,865	54.92%
<i>Hispanic or Latino, All Other Races</i>	518	45.96%	197	37.88%	1,531	45.08%
Not Hispanic or Latino	17,650	94.00%	6,764	92.86%	84,334	96.13%
<i>Not Hispanic or Latino, White Alone</i>	12,367	70.07%	4,977	73.58%	64,456	76.43%
<i>Not Hispanic or Latino, All Other Races</i>	5,283	29.93%	1,787	26.42%	19,878	23.57%

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

In Rogers County, racial and ethnic minorities comprise 26.53% of the total population. Within Claremore, racial and ethnic minorities represent 34.14% of the population. Within Catoosa, the percentage is 31.67%.

Population by Age

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

Rogers 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	86,905		90,055		93,642			
Age 0 - 4	5,488	6.31%	5,240	5.82%	5,439	5.81%	-0.92%	0.75%
Age 5 - 9	6,157	7.08%	5,641	6.26%	5,358	5.72%	-1.74%	-1.02%
Age 10 - 14	6,923	7.97%	6,483	7.20%	5,783	6.18%	-1.30%	-2.26%
Age 15 - 17	4,148	4.77%	4,182	4.64%	4,168	4.45%	0.16%	-0.07%
Age 18 - 20	3,553	4.09%	3,833	4.26%	3,979	4.25%	1.53%	0.75%
Age 21 - 24	3,867	4.45%	4,894	5.43%	5,595	5.97%	4.82%	2.71%
Age 25 - 34	9,803	11.28%	10,288	11.42%	11,438	12.21%	0.97%	2.14%
Age 35 - 44	11,609	13.36%	10,888	12.09%	10,434	11.14%	-1.27%	-0.85%
Age 45 - 54	13,408	15.43%	12,864	14.28%	12,031	12.85%	-0.82%	-1.33%
Age 55 - 64	10,340	11.90%	11,733	13.03%	12,833	13.70%	2.56%	1.81%
Age 65 - 74	6,921	7.96%	8,306	9.22%	9,913	10.59%	3.72%	3.60%
Age 75 - 84	3,543	4.08%	4,278	4.75%	4,967	5.30%	3.84%	3.03%
Age 85 and over	1,145	1.32%	1,425	1.58%	1,704	1.82%	4.47%	3.64%
<i>Age 55 and over</i>	<i>21,949</i>	<i>25.26%</i>	<i>25,742</i>	<i>28.58%</i>	<i>29,417</i>	<i>31.41%</i>	<i>3.24%</i>	<i>2.70%</i>
<i>Age 62 and over</i>	<i>13,566</i>	<i>15.61%</i>	<i>16,104</i>	<i>17.88%</i>	<i>18,730</i>	<i>20.00%</i>	<i>3.49%</i>	<i>3.07%</i>
Median Age	38.0		39.1		39.9		0.57%	0.41%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Rogers County is 39.1 years. This compares with the statewide figure of 36.6 years. Approximately 5.82% of the population is below the age of 5, while 17.88% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.07% per year. On the whole, Rogers County has a somewhat older population in comparison with the rest of the state.

Claremore Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	18,581		19,288		19,892			
Age 0 - 4	1,341	7.22%	1,264	6.55%	1,305	6.56%	-1.18%	0.64%
Age 5 - 9	1,326	7.14%	1,350	7.00%	1,267	6.37%	0.36%	-1.26%
Age 10 - 14	1,232	6.63%	1,351	7.00%	1,353	6.80%	1.86%	0.03%
Age 15 - 17	733	3.94%	795	4.12%	872	4.38%	1.64%	1.87%
Age 18 - 20	947	5.10%	820	4.25%	886	4.45%	-2.84%	1.56%
Age 21 - 24	1,213	6.53%	1,068	5.54%	1,129	5.68%	-2.51%	1.12%
Age 25 - 34	2,642	14.22%	2,908	15.08%	2,685	13.50%	1.94%	-1.58%
Age 35 - 44	2,151	11.58%	2,314	12.00%	2,617	13.16%	1.47%	2.49%
Age 45 - 54	2,276	12.25%	2,162	11.21%	2,138	10.75%	-1.02%	-0.22%
Age 55 - 64	1,846	9.93%	2,026	10.50%	2,118	10.65%	1.88%	0.89%
Age 65 - 74	1,360	7.32%	1,583	8.21%	1,784	8.97%	3.08%	2.42%
Age 75 - 84	1,055	5.68%	1,100	5.70%	1,156	5.81%	0.84%	1.00%
Age 85 and over	459	2.47%	547	2.84%	582	2.93%	3.57%	1.25%
<i>Age 55 and over</i>	<i>4,720</i>	<i>25.40%</i>	<i>5,256</i>	<i>27.25%</i>	<i>5,640</i>	<i>28.35%</i>	<i>2.17%</i>	<i>1.42%</i>
<i>Age 62 and over</i>	<i>2,969</i>	<i>15.98%</i>	<i>3,291</i>	<i>17.06%</i>	<i>3,575</i>	<i>17.97%</i>	<i>2.08%</i>	<i>1.67%</i>
Median Age	34.5		35.4		36.7		0.52%	0.72%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Claremore is 35.4 years. This compares with the statewide figure of 36.6 years. Approximately 6.55% of the population is below the age of 5, while 17.06% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.67% per year. Claremore's age distribution is relatively similar with the rest of Oklahoma.

Catoosa Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	7,151		6,765		7,057			
Age 0 - 4	553	7.73%	467	6.90%	485	6.87%	-3.32%	0.76%
Age 5 - 9	560	7.83%	502	7.42%	471	6.67%	-2.16%	-1.27%
Age 10 - 14	552	7.72%	505	7.46%	506	7.17%	-1.76%	0.04%
Age 15 - 17	306	4.28%	293	4.33%	317	4.49%	-0.86%	1.59%
Age 18 - 20	288	4.03%	262	3.87%	287	4.07%	-1.87%	1.84%
Age 21 - 24	347	4.85%	329	4.86%	381	5.40%	-1.06%	2.98%
Age 25 - 34	1,008	14.10%	924	13.66%	868	12.30%	-1.73%	-1.24%
Age 35 - 44	903	12.63%	859	12.70%	935	13.25%	-0.99%	1.71%
Age 45 - 54	1,015	14.19%	891	13.17%	828	11.73%	-2.57%	-1.46%
Age 55 - 64	765	10.70%	786	11.62%	869	12.31%	0.54%	2.03%
Age 65 - 74	530	7.41%	571	8.44%	663	9.39%	1.50%	3.03%
Age 75 - 84	254	3.55%	291	4.30%	340	4.82%	2.76%	3.16%
Age 85 and over	70	0.98%	85	1.26%	107	1.52%	3.96%	4.71%
<i>Age 55 and over</i>	<i>1,619</i>	<i>22.64%</i>	<i>1,733</i>	<i>25.62%</i>	<i>1,979</i>	<i>28.04%</i>	<i>1.37%</i>	<i>2.69%</i>
<i>Age 62 and over</i>	<i>1,014</i>	<i>14.17%</i>	<i>1,098</i>	<i>16.23%</i>	<i>1,264</i>	<i>17.91%</i>	<i>1.61%</i>	<i>2.85%</i>
Median Age	34.6		36.2		37.3		0.91%	0.60%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Catoosa is 36.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.90% of the population is below the age of 5, while 16.23% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.85% per year. Like Claremore, Catoosa's age distribution is very similar to the rest of Oklahoma.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Claremore		Catoosa		Rogers County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	4,845		1,915		24,966	
Married-Couple Family:	3,266	67.41%	1,484	77.49%	20,095	80.49%
With Children Under 18 Years	1,415	29.21%	737	38.49%	8,378	33.56%
No Children Under 18 Years	1,851	38.20%	747	39.01%	11,717	46.93%
Other Family:	1,579	32.59%	431	22.51%	4,871	19.51%
Male Householder, No Wife Present	427	8.81%	203	10.60%	1,680	6.73%
With Children Under 18 Years	171	3.53%	111	5.80%	809	3.24%
No Children Under 18 Years	256	5.28%	92	4.80%	871	3.49%
Female Householder, No Husband Present	1,152	23.78%	228	11.91%	3,191	12.78%
With Children Under 18 Years	673	13.89%	138	7.21%	1,864	7.47%
No Children Under 18 Years	479	9.89%	90	4.70%	1,327	5.32%
Total Single Parent Families	844		249		2,673	
Male Householder	171	20.26%	111	44.58%	809	30.27%
Female Householder	673	79.74%	138	55.42%	1,864	69.73%

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

As shown, within Rogers County, among all families 10.71% are single-parent families, while in Claremore, the percentage is 17.42%. In Catoosa the percentage of single-parent families is 13.00%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	18,132		7,208		86,883		3,702,515	
Under 18 Years:	4,388		1,989		22,468		933,738	
With One Type of Disability	157	3.58%	93	4.68%	691	3.08%	33,744	3.61%
With Two or More Disabilities	39	0.89%	41	2.06%	265	1.18%	11,082	1.19%
No Disabilities	4,192	95.53%	1,855	93.26%	21,512	95.75%	888,912	95.20%
18 to 64 Years:	10,998		4,537		52,720		2,265,702	
With One Type of Disability	960	8.73%	327	7.21%	3,815	7.24%	169,697	7.49%
With Two or More Disabilities	790	7.18%	304	6.70%	3,000	5.69%	149,960	6.62%
No Disabilities	9,248	84.09%	3,906	86.09%	45,905	87.07%	1,946,045	85.89%
65 Years and Over:	2,746		682		11,695		503,075	
With One Type of Disability	487	17.73%	174	25.51%	1,999	17.09%	95,633	19.01%
With Two or More Disabilities	791	28.81%	165	24.19%	2,590	22.15%	117,044	23.27%
No Disabilities	1,468	53.46%	343	50.29%	7,106	60.76%	290,398	57.72%
Total Number of Persons with Disabilities:	3,224	17.78%	1,104	15.32%	12,360	14.23%	577,160	15.59%

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

Within Rogers County, 14.23% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Claremore the percentage is 17.78%. In Catoosa the percentage is 15.32%.

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

2013 Population by Veteran and Disability Status								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom								
Poverty Status is Determined	13,546		5,219		64,217		2,738,788	
Veteran:	1,766	13.04%	680	13.03%	8,077	12.58%	305,899	11.17%
<i>With a Disability</i>	628	35.56%	267	39.26%	2,615	32.38%	100,518	32.86%
<i>No Disability</i>	1,138	64.44%	413	60.74%	5,462	67.62%	205,381	67.14%
Non-veteran:	11,780	86.96%	4,539	86.97%	56,140	87.42%	2,432,889	88.83%
<i>With a Disability</i>	2,387	20.26%	703	15.49%	8,776	15.63%	430,610	17.70%
<i>No Disability</i>	9,393	79.74%	3,836	84.51%	47,364	84.37%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Rogers County, the Census Bureau estimates there are 8,077 veterans, 32.38% of which have one or more disabilities (compared with 32.86% at a statewide level). In Claremore, there are an estimated 1,766 veterans, 35.56% of which are estimated to have a disability. Within Catoosa the number of veterans is estimated to be 680 (39.26% with a disability).

Group Quarters Population

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

2010 Group Quarters Population						
	Claremore		Catoosa		Rogers County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	18,581		7,151		86,905	
Group Quarters Population	1,072	5.77%	66	0.92%	1,216	1.40%
Institutionalized Population	777	4.18%	66	0.92%	912	1.05%
Correctional facilities for adults	191	1.03%	0	0.00%	191	0.22%
Juvenile facilities	5	0.03%	0	0.00%	14	0.02%
Nursing facilities/Skilled-nursing facilities	569	3.06%	66	0.92%	695	0.80%
Other institutional facilities	12	0.06%	0	0.00%	12	0.01%
Noninstitutionalized population	295	1.59%	0	0.00%	304	0.35%
College/University student housing	264	1.42%	0	0.00%	264	0.30%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	31	0.17%	0	0.00%	40	0.05%

Source: 2010 Decennial Census, Table P42

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

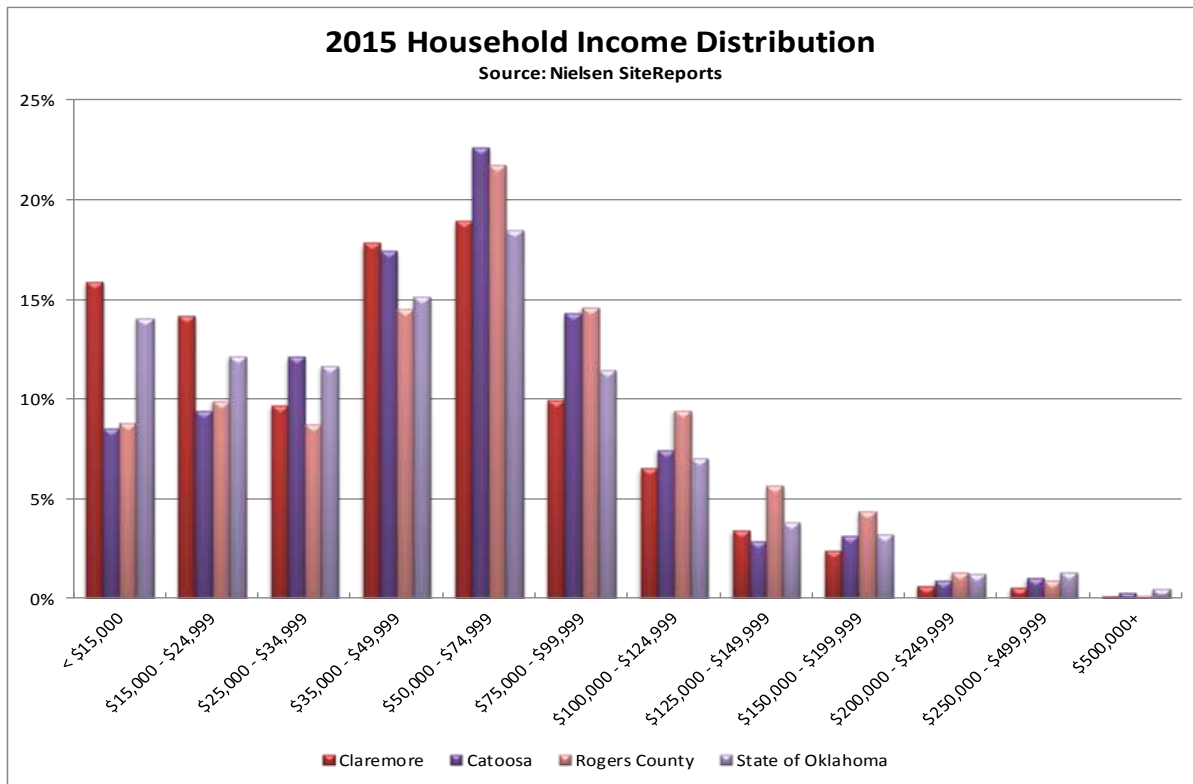
Household Income Levels

Data in the following chart shows the distribution of household income in Rogers 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								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	7,491		2,527		33,158		1,520,327	
< \$15,000	1,188	15.86%	216	8.55%	2,911	8.78%	213,623	14.05%
\$15,000 - \$24,999	1,061	14.16%	237	9.38%	3,284	9.90%	184,613	12.14%
\$25,000 - \$34,999	724	9.66%	306	12.11%	2,894	8.73%	177,481	11.67%
\$35,000 - \$49,999	1,335	17.82%	440	17.41%	4,801	14.48%	229,628	15.10%
\$50,000 - \$74,999	1,416	18.90%	571	22.60%	7,199	21.71%	280,845	18.47%
\$75,000 - \$99,999	743	9.92%	361	14.29%	4,839	14.59%	173,963	11.44%
\$100,000 - \$124,999	489	6.53%	188	7.44%	3,128	9.43%	106,912	7.03%
\$125,000 - \$149,999	256	3.42%	72	2.85%	1,872	5.65%	57,804	3.80%
\$150,000 - \$199,999	181	2.42%	79	3.13%	1,444	4.35%	48,856	3.21%
\$200,000 - \$249,999	48	0.64%	23	0.91%	431	1.30%	18,661	1.23%
\$250,000 - \$499,999	40	0.53%	26	1.03%	303	0.91%	20,487	1.35%
\$500,000+	10	0.13%	8	0.32%	52	0.16%	7,454	0.49%
Median Household Income	\$43,680		\$52,824		\$59,338		\$47,049	
Average Household Income	\$55,247		\$64,757		\$70,509		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Rogers County is estimated to be \$59,338 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Claremore, median household income is estimated to be \$43,680. In Catoosa the estimate is \$52,824.



Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Claremore	\$34,547	\$43,680	1.48%	2.40%	-0.92%
Catoosa	\$39,821	\$52,824	1.78%	2.40%	-0.62%
Rogers County	\$44,471	\$59,338	1.82%	2.40%	-0.58%
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 Rogers County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is



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

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Claremore	11.85%	14.70%	285	15.79%	43.09%
Catoosa	12.35%	12.17%	-18	16.22%	41.30%
Rogers County	8.61%	9.26%	64	15.20%	37.55%
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 Rogers County is estimated to be 9.26% by the American Community Survey. This is an increase of 64 basis points since the 2000 Census. Within Claremore, the poverty rate is estimated to be 14.70%. Within Catoosa, the rate is estimated to be 12.17%. 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. Nonetheless, it should be noted that Claremore, Catoosa, and Rogers County as a whole all have poverty rates below statewide and national figures.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Rogers 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)
Rogers County	40,544	42,853	1.11%	6.9%	4.3%	-260
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thds)	139,497	149,349	1.37%	9.3%	5.3%	-400

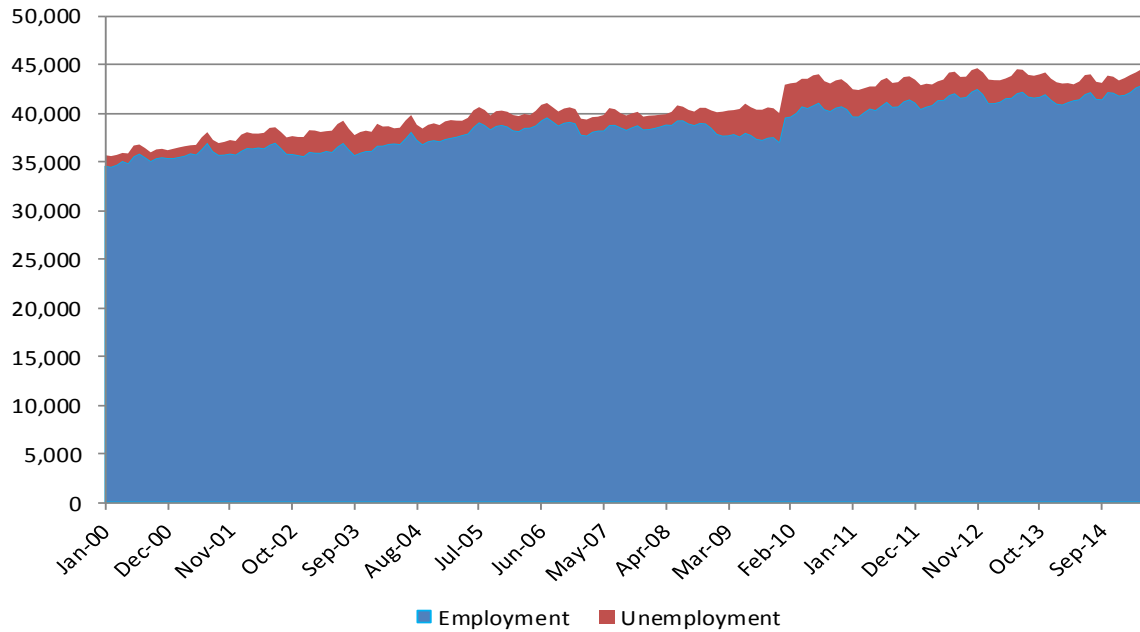
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Rogers County was 42,853 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.11% per year. The unemployment rate in May was 4.3%, a decrease of -260 basis points from May 2010, which was 6.9%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Rogers County has mirrored these trends.

Employment Level Trends

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

Employment and Unemployment in Rogers County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

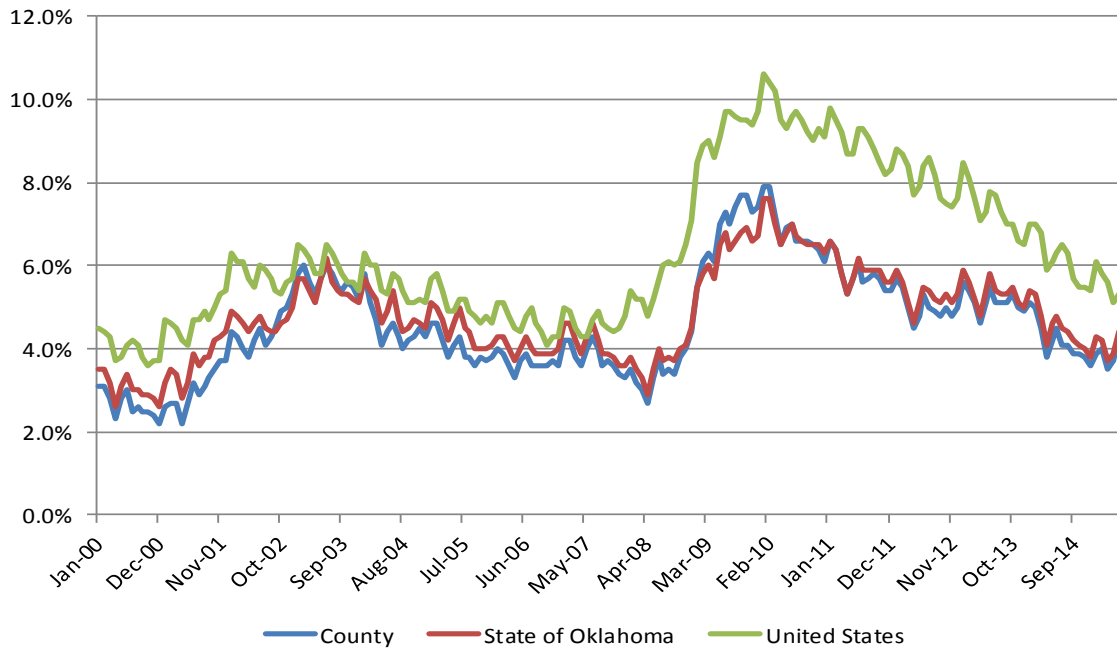
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels levelled off due to the national economic recession. It is notable that total employment remained essentially flat during the recession, as most areas of Oklahoma saw employment contractions. Employment growth resumed in early 2010, and has continued to grow to its current level of 42,853 persons. The number of unemployed persons in May 2015 was 1,924, out of a total labor force of 44,777 persons.

Unemployment Rate Trends

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



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

As shown, unemployment rates in Rogers County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.3%. On the whole, unemployment rates in Rogers County track very well with statewide figures. Compared with the United States, unemployment rates in Rogers County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Rogers 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.

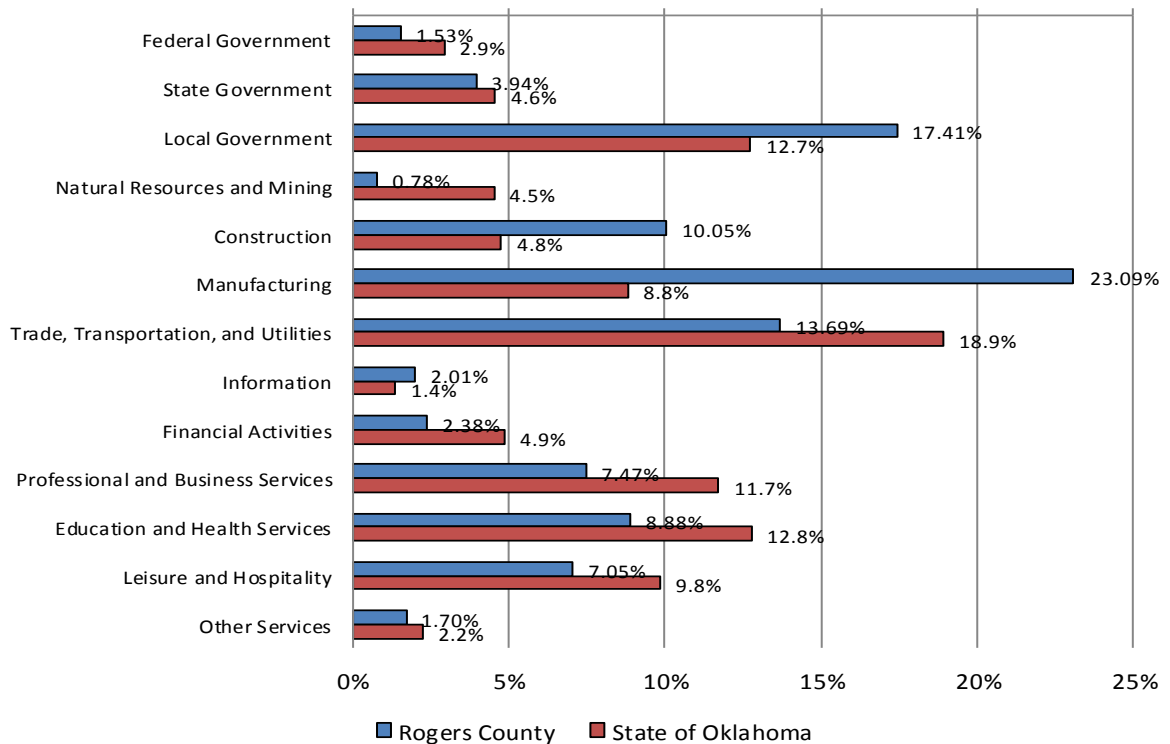


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	15	438	1.53%	\$58,395	0.77
State Government	16	1,126	3.94%	\$34,899	1.18
Local Government	73	4,973	17.41%	\$39,660	1.73
Natural Resources and Mining	23	224	0.78%	\$48,146	0.52
Construction	247	2,870	10.05%	\$53,187	2.25
Manufacturing	164	6,596	23.09%	\$61,779	2.60
Trade, Transportation, and Utilities	353	3,909	13.69%	\$37,224	0.72
Information	23	575	2.01%	\$39,751	1.01
Financial Activities	153	681	2.38%	\$40,082	0.42
Professional and Business Services	279	2,133	7.47%	\$45,800	0.53
Education and Health Services	231	2,537	8.88%	\$32,233	0.59
Leisure and Hospitality	121	2,013	7.05%	\$14,583	0.66
Other Services	93	486	1.70%	\$32,028	0.55
Total	1,789	28,561		\$43,873	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 (23.09%) are employed in Manufacturing. The average annual pay in this sector is \$61,779 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$61,779 per year.

The rightmost column of the previous table provides location quotients for each industry for Rogers 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 (Rogers 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 Rogers County, the largest is Manufacturing, with a quotient of 2.60, while Construction has the second highest quotient (2.25).

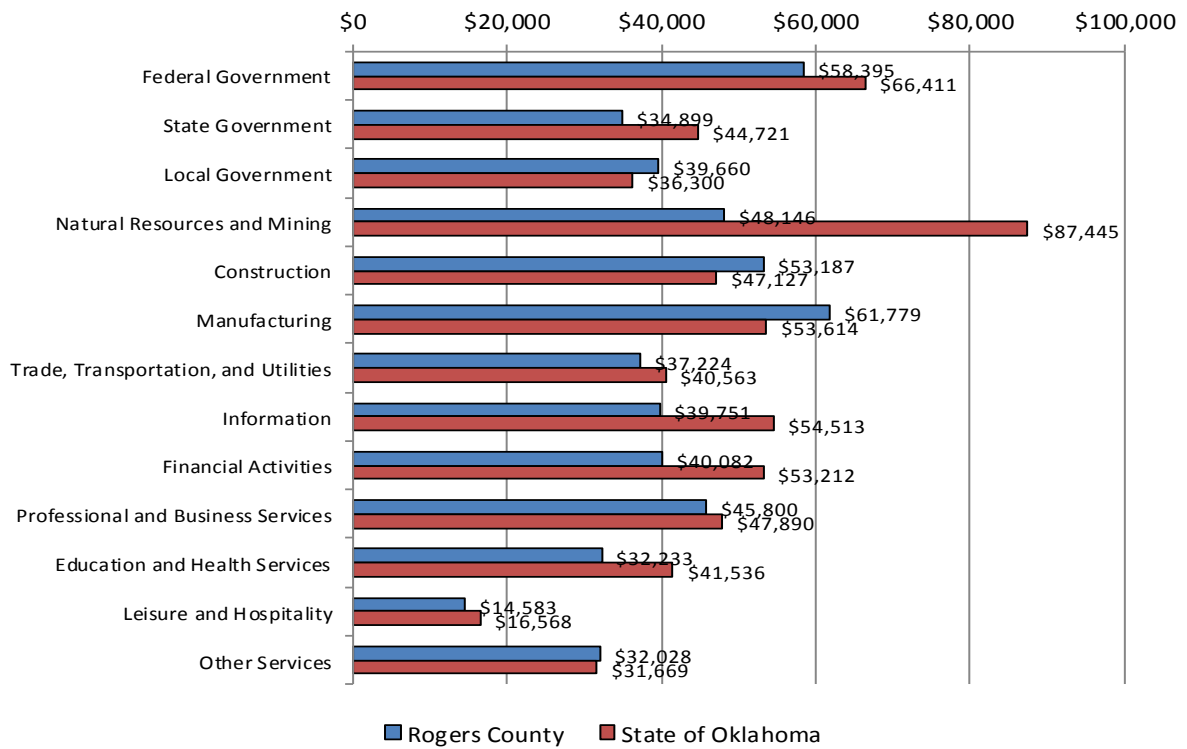
The next table presents average annual pay in Rogers County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Rogers County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$58,395	\$66,411	\$75,784	87.9%	77.1%
State Government	\$34,899	\$44,721	\$54,184	78.0%	64.4%
Local Government	\$39,660	\$36,300	\$46,146	109.3%	85.9%
Natural Resources and Mining	\$48,146	\$87,445	\$59,666	55.1%	80.7%
Construction	\$53,187	\$47,127	\$55,041	112.9%	96.6%
Manufacturing	\$61,779	\$53,614	\$62,977	115.2%	98.1%
Trade, Transportation, and Utilities	\$37,224	\$40,563	\$42,988	91.8%	86.6%
Information	\$39,751	\$54,513	\$90,804	72.9%	43.8%
Financial Activities	\$40,082	\$53,212	\$85,261	75.3%	47.0%
Professional and Business Services	\$45,800	\$47,890	\$66,657	95.6%	68.7%
Education and Health Services	\$32,233	\$41,536	\$45,951	77.6%	70.1%
Leisure and Hospitality	\$14,583	\$16,568	\$20,993	88.0%	69.5%
Other Services	\$32,028	\$31,669	\$33,935	101.1%	94.4%
Total	\$43,873	\$43,774	\$51,361	100.2%	85.4%

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

Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Rogers County has higher average wages in construction and manufacturing, and lower average wages in natural resources and mining, information, financial activities, and education and health services.

Working Families

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



Families by Employment Status and Presence of Children								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	4,845		1,915		24,966		961,468	
With Children <18 Years:	2,259	46.63%	986	51.49%	11,051	44.26%	425,517	44.26%
Married Couple:	1,415	62.64%	737	74.75%	8,378	75.81%	281,418	66.14%
Both Parents Employed	892	63.04%	394	53.46%	5,435	64.87%	166,700	59.24%
One Parent Employed	485	34.28%	330	44.78%	2,824	33.71%	104,817	37.25%
Neither Parent Employed	38	2.69%	13	1.76%	119	1.42%	9,901	3.52%
Other Family:	844	37.36%	249	25.25%	2,673	24.19%	144,099	33.86%
Male Householder:	171	20.26%	111	44.58%	809	30.27%	36,996	25.67%
Employed	135	78.95%	96	86.49%	709	87.64%	31,044	83.91%
Not Employed	36	21.05%	15	13.51%	100	12.36%	5,952	16.09%
Female Householder:	673	79.74%	138	55.42%	1,864	69.73%	107,103	74.33%
Employed	488	72.51%	97	70.29%	1,371	73.55%	75,631	70.62%
Not Employed	185	27.49%	41	29.71%	493	26.45%	31,472	29.38%
Without Children <18 Years:	2,586	53.37%	929	48.51%	13,915	55.74%	535,951	55.74%
Married Couple:	1,851	71.58%	747	80.41%	11,717	84.20%	431,868	80.58%
Both Spouses Employed	662	35.76%	324	43.37%	4,641	39.61%	167,589	38.81%
One Spouse Employed	493	26.63%	263	35.21%	3,440	29.36%	138,214	32.00%
Neither Spouse Employed	696	37.60%	160	21.42%	3,636	31.03%	126,065	29.19%
Other Family:	735	28.42%	182	19.59%	2,198	15.80%	104,083	19.42%
Male Householder:	256	36.78%	92	57.50%	871	23.95%	32,243	25.58%
Employed	184	71.88%	66	71.74%	608	69.80%	19,437	60.28%
Not Employed	72	28.13%	26	28.26%	263	30.20%	12,806	39.72%
Female Householder:	479	65.17%	90	49.45%	1,327	60.37%	71,840	69.02%
Employed	180	37.58%	50	55.56%	661	49.81%	36,601	50.95%
Not Employed	299	62.42%	40	44.44%	666	50.19%	35,239	49.05%
<i>Total Working Families:</i>	<i>3,519</i>	<i>72.63%</i>	<i>1,620</i>	<i>84.60%</i>	<i>19,689</i>	<i>78.86%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>2,000</i>	<i>56.83%</i>	<i>917</i>	<i>56.60%</i>	<i>10,339</i>	<i>52.51%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>1,519</i>	<i>43.17%</i>	<i>703</i>	<i>43.40%</i>	<i>9,350</i>	<i>47.49%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Rogers County, there are 19,689 working families, 52.51% 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 Rogers County area are presented in the following table, as reported by the Claremore Industrial & Economic Development Authority (CIEDA), with supplemental information for the Tulsa Port of Catoosa and Cherokee Nation provided by the Tulsa World.

Major Employers in Rogers County		
Company	Industry / Description	No. Employees
Tulsa Port of Catoosa	Various industrial employers	4,000
Cherokee Nation	Tribal services and gaming (Hard Rock Casino)	1,811
Baker Hughes	Variable Speed Controller, Cable & Pump Manufacturer	1,200
Rogers State University	University	555
Claremore Public Schools	Local School District	550
Claremore Regional Hospital	Hospital	500
Wal-Mart Supercenter	Retail Store	500
AXH Air Coolers LLC	Power Boiler & Heat Exchanger Manufacturer	490
Claremore Indian Hospital	Hospital	400
Claremore Veterans Center	Military Veterans Center	350
City of Claremore	City Government	322
Rogers County	County Government	260
Pelco Structural	Steel pole assemblies manufacturer for the utility, lighting and communication industries	140
Reasor's	Grocery Store	139
Lowe's	Home Improvement / Lumber Yard	125
Pryor Machine & Tool	Aerospace Parts Manufacturer	90
Warehouse Market	Grocery Store	90
Hydrohoist Marine Group, Inc.	Boat Lifts Manufacturer	75
Caseco	Truck Body Manufacturer	70
Pixley Lumber	Home Improvement / Lumber Yard	60
Tarby of Delaware, Inc.	Oil Pump & Cavity Pump Manufacturer	43
Whirlwind Steel Buildings, Inc.	Steel Building Components Manufacturer	35

Source: Claremore Industrial & Economic Development Authority (CIEDA) & Tulsa World

As shown, there are a variety of employers in Rogers County in a number of different industries. Some major employers are related to the oil and gas industry, and depressed energy prices have had some effect on these employers, though the long-term impact on the area is as yet uncertain.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	7,820		3,471		39,652		1,613,364	
Less than 15 minutes	3,682	47.08%	835	24.06%	10,110	25.50%	581,194	36.02%
15 to 30 minutes	1,858	23.76%	1,928	55.55%	14,728	37.14%	625,885	38.79%
30 to 45 minutes	1,632	20.87%	547	15.76%	10,123	25.53%	260,192	16.13%
45 to 60 minutes	455	5.82%	66	1.90%	3,098	7.81%	74,625	4.63%
60 or more minutes	193	2.47%	95	2.74%	1,593	4.02%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Rogers County, the largest percentage of workers (37.14%) travel 15 to 30 minutes to work. This data suggests that while many persons living in Rogers County are also employed within the county, some persons also commute to other labor markets such as Tulsa.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	7,993		3,568		40,775		1,673,026	
Car, Truck or Van:	7,539	94.32%	3,373	94.53%	38,804	95.17%	1,551,461	92.73%
<i>Drove Alone</i>	6,787	90.03%	3,018	89.48%	35,312	91.00%	1,373,407	88.52%
<i>Carpooled</i>	752	9.97%	355	10.52%	3,492	9.00%	178,054	11.48%
Public Transportation	9	0.11%	6	0.17%	63	0.15%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	14	0.18%	0	0.00%	100	0.25%	3,757	0.22%
Bicycle	13	0.16%	0	0.00%	19	0.05%	4,227	0.25%
Walked	136	1.70%	11	0.31%	318	0.78%	30,401	1.82%
Other Means	109	1.36%	81	2.27%	348	0.85%	14,442	0.86%
Worked at Home	173	2.16%	97	2.72%	1,123	2.75%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Rogers 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
Claremore	6,784	7,913	1.55%	8,232	0.79%
Catoosa	2,093	2,993	3.64%	2,915	-0.53%
Rogers County	27,476	35,160	2.50%	36,502	0.75%
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 Rogers County grew by 0.75% per year, to a total of 36,502 housing units in 2015. In terms of new housing unit construction, Rogers County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	8,221		2,954		35,349		1,669,828	
1 Unit, Detached	6,030	73.35%	2,056	69.60%	28,302	80.06%	1,219,987	73.06%
1 Unit, Attached	273	3.32%	82	2.78%	479	1.36%	34,434	2.06%
Duplex Units	437	5.32%	113	3.83%	635	1.80%	34,207	2.05%
3-4 Units	193	2.35%	28	0.95%	357	1.01%	42,069	2.52%
5-9 Units	312	3.80%	75	2.54%	467	1.32%	59,977	3.59%
10-19 Units	318	3.87%	31	1.05%	464	1.31%	57,594	3.45%
20-49 Units	191	2.32%	220	7.45%	275	0.78%	29,602	1.77%
50 or More Units	168	2.04%	0	0.00%	193	0.55%	30,240	1.81%
Mobile Homes	281	3.42%	314	10.63%	4,073	11.52%	159,559	9.56%
Boat, RV, Van, etc.	18	0.22%	35	1.18%	104	0.29%	2,159	0.13%
Total Multifamily Units	1,619	19.69%	467	15.81%	2,391	6.76%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Rogers County, 80.06% of housing units are single-family, detached. 6.76% of housing units are multifamily in structure (two or more units per building), while 11.82% of housing units comprise mobile homes, RVs, etc.

Within Claremore, 73.35% of housing units are single-family, detached. 19.69% of housing units are multifamily in structure, while 3.64% of housing units comprise mobile homes, RVs, etc.

Within Catoosa, 69.60% of housing units are single-family, detached. 15.81% of housing units are multifamily in structure, while 11.81% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,592		2,655		32,693		1,444,081	
Owner Occupied:	4,258	56.09%	1,682	63.35%	25,792	78.89%	968,736	67.08%
No Bedroom	5	0.12%	0	0.00%	71	0.28%	2,580	0.27%
1 Bedroom	50	1.17%	46	2.73%	282	1.09%	16,837	1.74%
2 Bedrooms	659	15.48%	208	12.37%	2,942	11.41%	166,446	17.18%
3 Bedrooms	2,892	67.92%	1,123	66.77%	16,126	62.52%	579,135	59.78%
4 Bedrooms	621	14.58%	276	16.41%	5,138	19.92%	177,151	18.29%
5 or More Bedrooms	31	0.73%	29	1.72%	1,233	4.78%	26,587	2.74%
Renter Occupied:	3,334	43.91%	973	36.65%	6,901	21.11%	475,345	32.92%
No Bedroom	163	4.89%	0	0.00%	195	2.83%	13,948	2.93%
1 Bedroom	701	21.03%	152	15.62%	1,043	15.11%	101,850	21.43%
2 Bedrooms	1,330	39.89%	412	42.34%	2,599	37.66%	179,121	37.68%
3 Bedrooms	973	29.18%	349	35.87%	2,487	36.04%	152,358	32.05%
4 Bedrooms	143	4.29%	48	4.93%	489	7.09%	24,968	5.25%
5 or More Bedrooms	24	0.72%	12	1.23%	88	1.28%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Rogers County is 78.89%, while 21.11% of housing units are renter occupied. In Claremore, the homeownership rate is 56.09%, while 43.91% of households are renters. In Catoosa 63.35% of households are homeowners while 36.65% are renters.

Housing Units Tenure and Household Income

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

Rogers County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	32,693	25,792	6,901	78.89%	21.11%
Less than \$5,000	486	230	256	47.33%	52.67%
\$5,000 - \$9,999	948	468	480	49.37%	50.63%
\$10,000-\$14,999	1,378	752	626	54.57%	45.43%
\$15,000-\$19,999	1,355	882	473	65.09%	34.91%
\$20,000-\$24,999	1,533	865	668	56.43%	43.57%
\$25,000-\$34,999	3,268	2,206	1,062	67.50%	32.50%
\$35,000-\$49,999	4,912	3,699	1,213	75.31%	24.69%
\$50,000-\$74,999	6,824	5,774	1,050	84.61%	15.39%
\$75,000-\$99,999	4,786	4,138	648	86.46%	13.54%
\$100,000-\$149,999	4,861	4,515	346	92.88%	7.12%
\$150,000 or more	2,342	2,263	79	96.63%	3.37%
Income Less Than \$25,000	5,700	3,197	2,503	56.09%	43.91%

Source: 2009-2013 American Community Survey, Table B25118

Within Rogers County as a whole, 43.91% of households with incomes less than \$25,000 are estimated to be renters, while 56.09% are estimated to be homeowners.

Claremore Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,592	4,258	3,334	56.09%	43.91%
Less than \$5,000	189	66	123	34.92%	65.08%
\$5,000 - \$9,999	437	125	312	28.60%	71.40%
\$10,000-\$14,999	646	250	396	38.70%	61.30%
\$15,000-\$19,999	398	159	239	39.95%	60.05%
\$20,000-\$24,999	629	208	421	33.07%	66.93%
\$25,000-\$34,999	861	319	542	37.05%	62.95%
\$35,000-\$49,999	1,237	737	500	59.58%	40.42%
\$50,000-\$74,999	1,491	1,048	443	70.29%	29.71%
\$75,000-\$99,999	758	548	210	72.30%	27.70%
\$100,000-\$149,999	660	547	113	82.88%	17.12%
\$150,000 or more	286	251	35	87.76%	12.24%
Income Less Than \$25,000	2,299	808	1,491	35.15%	64.85%

Source: 2009-2013 American Community Survey, Table B25118

Within Claremore, 64.85% of households with incomes less than \$25,000 are estimated to be renters, while 35.15% are estimated to be homeowners.

Catoosa Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,655	1,682	973	63.35%	36.65%
Less than \$5,000	38	0	38	0.00%	100.00%
\$5,000 - \$9,999	76	26	50	34.21%	65.79%
\$10,000-\$14,999	64	31	33	48.44%	51.56%
\$15,000-\$19,999	118	84	34	71.19%	28.81%
\$20,000-\$24,999	149	94	55	63.09%	36.91%
\$25,000-\$34,999	374	235	139	62.83%	37.17%
\$35,000-\$49,999	422	234	188	55.45%	44.55%
\$50,000-\$74,999	617	419	198	67.91%	32.09%
\$75,000-\$99,999	402	224	178	55.72%	44.28%
\$100,000-\$149,999	250	196	54	78.40%	21.60%
\$150,000 or more	145	139	6	95.86%	4.14%
Income Less Than \$25,000	445	235	210	52.81%	47.19%

Source: 2009-2013 American Community Survey, Table B25118

Within Catoosa, 47.19% of households with incomes less than \$25,000 are estimated to be renters, while 52.81% 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								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,592		2,655		32,693		1,444,081	
Owner Occupied:	4,258	56.09%	1,682	63.35%	25,792	78.89%	968,736	67.08%
Built 2010 or Later	12	0.28%	7	0.42%	355	1.38%	10,443	1.08%
Built 2000 to 2009	621	14.58%	295	17.54%	6,811	26.41%	153,492	15.84%
Built 1990 to 1999	605	14.21%	313	18.61%	4,710	18.26%	125,431	12.95%
Built 1980 to 1989	764	17.94%	275	16.35%	4,134	16.03%	148,643	15.34%
Built 1970 to 1979	1,156	27.15%	223	13.26%	5,627	21.82%	184,378	19.03%
Built 1960 to 1969	418	9.82%	352	20.93%	1,659	6.43%	114,425	11.81%
Built 1950 to 1959	283	6.65%	139	8.26%	1,174	4.55%	106,544	11.00%
Built 1940 to 1949	126	2.96%	38	2.26%	444	1.72%	50,143	5.18%
Built 1939 or Earlier	273	6.41%	40	2.38%	878	3.40%	75,237	7.77%
Median Year Built:		1979		1982		1988		1977
Renter Occupied:	3,334	43.91%	973	36.65%	6,901	21.11%	475,345	32.92%
Built 2010 or Later	11	0.33%	25	2.57%	47	0.68%	5,019	1.06%
Built 2000 to 2009	440	13.20%	334	34.33%	1,253	18.16%	50,883	10.70%
Built 1990 to 1999	676	20.28%	108	11.10%	1,257	18.21%	47,860	10.07%
Built 1980 to 1989	539	16.17%	141	14.49%	1,165	16.88%	77,521	16.31%
Built 1970 to 1979	503	15.09%	149	15.31%	1,080	15.65%	104,609	22.01%
Built 1960 to 1969	491	14.73%	101	10.38%	807	11.69%	64,546	13.58%
Built 1950 to 1959	283	8.49%	33	3.39%	548	7.94%	54,601	11.49%
Built 1940 to 1949	116	3.48%	20	2.06%	217	3.14%	31,217	6.57%
Built 1939 or Earlier	275	8.25%	62	6.37%	527	7.64%	39,089	8.22%
Median Year Built:		1980		1989		1982		1975
Overall Median Year Built:		1979		1984		1986		1976

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

Within Rogers County, 25.90% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Claremore the percentage is 14.28%. Within Catoosa the percentage is 24.90%.

55.85% of housing units in Rogers County were built prior to 1990, while in Claremore the percentage is 68.85%. These figures compare with the statewide figure of 72.78%. In Catoosa the percentage is 59.25%. Taken together, this data shows that housing in Rogers County is relatively younger compared with the rest of Oklahoma, and that the area has seen comparably strong construction growth in the last fifteen years.

Substandard Housing

The next table presents data regarding substandard housing in Rogers 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
Claremore	7,592	47	0.62%	106	1.40%	34	0.45%
Catoosa	2,655	0	0.00%	15	0.56%	20	0.75%
Rogers County	32,693	124	0.38%	184	0.56%	838	2.56%
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 Rogers County, 0.38% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.56% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities. Compared with the rest of the state, Rogers County has a relatively low percentage of substandard homes.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	8,221		2,954		35,349		1,669,828	
Total Vacant Units	629	7.65%	299	10.12%	2,656	7.51%	225,747	13.52%
For rent	198	31.48%	97	32.44%	363	13.67%	43,477	19.26%
Rented, not occupied	9	1.43%	0	0.00%	94	3.54%	9,127	4.04%
For sale only	87	13.83%	51	17.06%	602	22.67%	23,149	10.25%
Sold, not occupied	19	3.02%	35	11.71%	207	7.79%	8,618	3.82%
For seasonal, recreational, or occasional use	52	8.27%	0	0.00%	207	7.79%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	15	0.56%	746	0.33%
Other vacant	264	41.97%	116	38.80%	1,168	43.98%	101,155	44.81%
Homeowner Vacancy Rate	1.99%		2.88%		2.26%		2.31%	
Rental Vacancy Rate	5.59%		9.07%		4.93%		8.24%	

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

Within Rogers County, the overall housing vacancy rate is estimated to be 7.51%. The homeowner vacancy rate is estimated to be 2.26%, while the rental vacancy rate is estimated to be 4.93%.

In Claremore, the overall housing vacancy rate is estimated to be 7.65%. The homeowner vacancy rate is estimated to be 1.99%, while the rental vacancy rate is estimated to be 5.59%.

In Catoosa, the overall housing vacancy rate is estimated to be 10.12%. The homeowner vacancy rate is estimated to be 2.88%, while the rental vacancy rate is estimated to be 9.07%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Claremore, Catoosa, and unincorporated areas of Rogers County. Data for Rogers County and Catoosa were furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Data for Claremore was provided by the City of Claremore, Planning and Development Services. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.

Claremore

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	91	\$69,670	30	\$56,962
2005	121	\$67,540	7	\$30,870
2006	98	\$82,960	8	\$50,777
2007	67	\$106,435	16	\$58,673
2008	28	\$137,539	29	\$67,241
2009	16	\$117,894	29	\$58,516
2010	18	\$153,395	8	\$58,125
2011	16	\$100,764	32	\$60,203
2012	13	\$163,578	48	\$64,792
2013	19	\$141,842	14	\$71,786
2014	25	\$133,382	14	\$71,071

Source: City of Claremore, Planning and Development Services

In Claremore, building permits for 747 housing units were issued between 2004 and 2014, for an average of 68 units per year. 68.54% of these housing units were single family homes, and 31.46% consisted of multifamily units. The overwhelming majority of the multifamily units consisted of duplex units.

Catoosa

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	32	\$145,248	132	\$58,962
2005	21	\$188,207	22	\$51,852
2006	23	\$205,780	0	N/A
2007	16	\$189,663	0	N/A
2008	8	\$219,625	272	\$79,731
2009	4	\$185,250	0	N/A
2010	5	\$202,200	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	24	\$39,583

Source: City of Claremore, Planning and Development Services

In Catoosa, building permits for 559 housing units were issued between 2004 and 2014, for an average of 51 units per year. 19.50% of these housing units were single family homes, and 80.50% consisted of multifamily units. It is unclear if this data presents a complete picture of permits issued in Catoosa, and it is likely that not all new housing unit permits have been reported.

Claremore-Rogers County Part Unincorporated Area New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	374	\$138,120	0	N/A
2005	593	\$113,143	0	N/A
2006	574	\$114,862	0	N/A
2007	451	\$117,940	0	N/A
2008	348	\$128,246	0	N/A
2009	272	\$169,454	0	N/A
2010	232	\$154,983	0	N/A
2011	215	\$140,995	0	N/A
2012	264	\$140,656	0	N/A
2013	363	\$193,439	0	N/A
2014	369	\$170,331	0	N/A

Source: United States Census Bureau Building Permits Survey

The previous table presents data for building permits issued by the Rogers County Planning Commission, which covers much of the unincorporated area of Rogers County (though not all of Rogers County is within the jurisdiction of the planning commission). Building permits for 4,055 housing units were issued between 2004 and 2014, for an average of 369 units per year. Average construction costs have steadily increased over the past ten years, from \$138,120 in 2004 to \$170,331 in 2014.

New Construction Activity

For Ownership:

New housing construction for ownership is occurring throughout Rogers County, though it is more concentrated in western and southwestern areas of the county. As can be seen from building permits issued by the Rogers County Planning Commission, much of the new development is occurring in unincorporated areas of the county. Subdivisions experiencing new development include:

- Stone Canyon
- The Ridge
- Quail Brook

- Sunny Lake Estates
- Shiloh Estates
- King's Crossing

New housing construction in Rogers County is primarily of higher-end construction, and would not be considered affordable to households earning at or less than area median income. A search of sales of homes in Rogers County (throughout the entire county including all cities and school districts in Rogers County), shows that the median sale price of homes constructed since 2010 in Rogers County is \$234,950, for sales closed since January 2014. This price is well above affordability for a household earning \$59,338 (Rogers County median household income).

For Rent:

New residential construction for rent has been relatively limited in Rogers County over the last ten years. Claremore Village was completed just south of Claremore in 2014, and comprises 80 affordable housing units for seniors. Oakmont Apartments was completed in 2009 in Catoosa (within Tulsa County), which comprises 200 market rate units. Apart from these properties, there has been sporadic construction of market rate duplex units in Rogers County, primarily in Claremore.

A second phase for an existing market rate facility in Claremore (Deer Run) has been discussed, however its status is uncertain and it is unknown if this project will be constructed.

A 60-unit affordable housing development has been proposed for Claremore (Honey Suckle Ridge). This property would be for general (family) occupancy. If completed this property would assist in meeting the affordable housing needs of Claremore.

Homeownership Market

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

Housing Units by Home Value

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

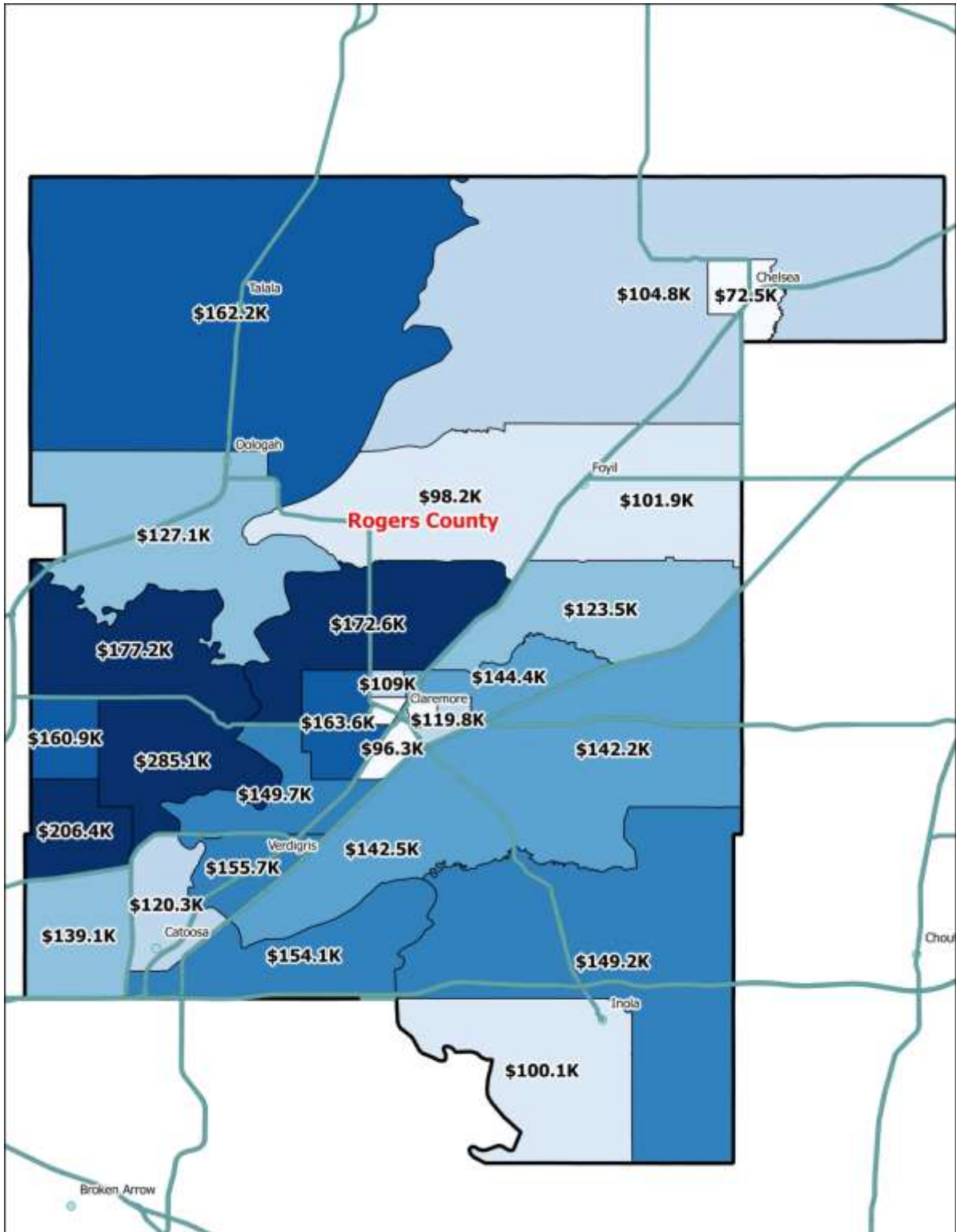
2013 Housing Units by Home Value								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	4,258		1,682		25,792		968,736	
Less than \$10,000	58	1.36%	100	5.95%	502	1.95%	20,980	2.17%
\$10,000 to \$14,999	69	1.62%	17	1.01%	331	1.28%	15,427	1.59%
\$15,000 to \$19,999	15	0.35%	0	0.00%	152	0.59%	13,813	1.43%
\$20,000 to \$24,999	18	0.42%	37	2.20%	215	0.83%	16,705	1.72%
\$25,000 to \$29,999	26	0.61%	12	0.71%	236	0.92%	16,060	1.66%
\$30,000 to \$34,999	27	0.63%	23	1.37%	182	0.71%	19,146	1.98%
\$35,000 to \$39,999	20	0.47%	6	0.36%	120	0.47%	14,899	1.54%
\$40,000 to \$49,999	51	1.20%	10	0.59%	352	1.36%	39,618	4.09%
\$50,000 to \$59,999	120	2.82%	115	6.84%	699	2.71%	45,292	4.68%
\$60,000 to \$69,999	150	3.52%	135	8.03%	732	2.84%	52,304	5.40%
\$70,000 to \$79,999	317	7.44%	106	6.30%	1,023	3.97%	55,612	5.74%
\$80,000 to \$89,999	314	7.37%	60	3.57%	1,110	4.30%	61,981	6.40%
\$90,000 to \$99,999	482	11.32%	157	9.33%	1,287	4.99%	51,518	5.32%
\$100,000 to \$124,999	826	19.40%	217	12.90%	3,386	13.13%	119,416	12.33%
\$125,000 to \$149,999	562	13.20%	181	10.76%	3,461	13.42%	96,769	9.99%
\$150,000 to \$174,999	442	10.38%	119	7.07%	3,221	12.49%	91,779	9.47%
\$175,000 to \$199,999	288	6.76%	95	5.65%	2,072	8.03%	53,304	5.50%
\$200,000 to \$249,999	208	4.88%	106	6.30%	2,683	10.40%	69,754	7.20%
\$250,000 to \$299,999	103	2.42%	53	3.15%	1,722	6.68%	41,779	4.31%
\$300,000 to \$399,999	61	1.43%	74	4.40%	1,284	4.98%	37,680	3.89%
\$400,000 to \$499,999	55	1.29%	43	2.56%	419	1.62%	13,334	1.38%
\$500,000 to \$749,999	36	0.85%	16	0.95%	336	1.30%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	134	0.52%	3,764	0.39%
\$1,000,000 or more	10	0.23%	0	0.00%	133	0.52%	5,018	0.52%
Median Home Value:	\$114,000		\$107,300		\$143,600		\$112,800	

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

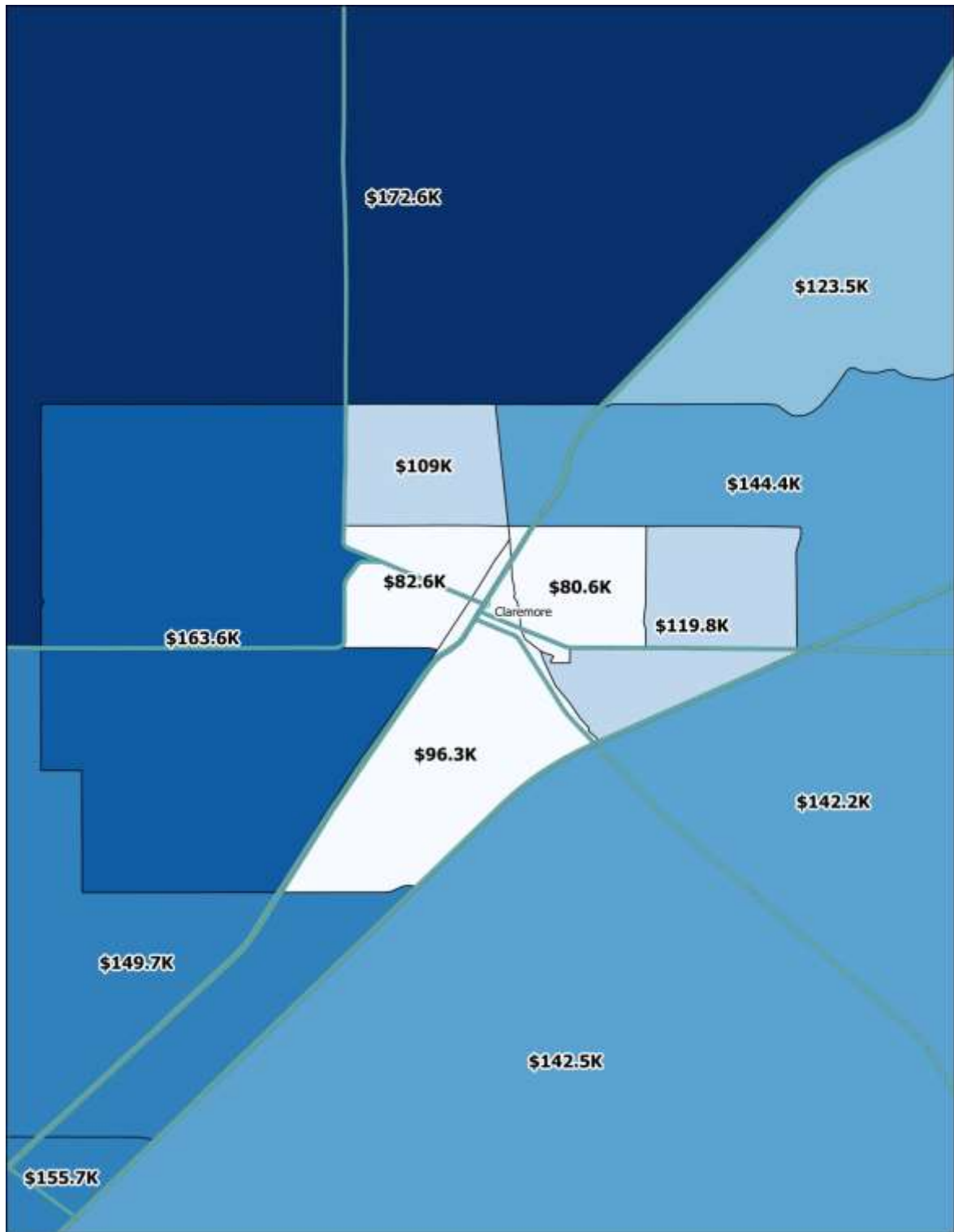
The median value of owner-occupied homes in Rogers County is \$143,600. This is 27.3% greater than the statewide median, which is \$112,800. The median home value in Claremore is estimated to be \$114,000. The median home value in Catoosa is estimated to be \$107,300.

The geographic distribution of home values in Rogers County can be visualized by the following map.

Rogers County Median Home Values by Census Tract



Median Home Values by Census Tract – Claremore Detail



Home Values by Year of Construction

The next table presents median home values in Rogers 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				
	Claremore Median Value	Catoosa Median Value	Rogers County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:				
Built 2010 or Later	-	-	\$163,400	\$188,900
Built 2000 to 2009	\$129,300	\$170,800	\$170,300	\$178,000
Built 1990 to 1999	\$152,800	\$111,700	\$153,400	\$147,300
Built 1980 to 1989	\$116,500	\$95,700	\$141,300	\$118,300
Built 1970 to 1979	\$112,600	\$99,300	\$137,700	\$111,900
Built 1960 to 1969	\$103,300	\$78,100	\$113,500	\$97,100
Built 1950 to 1959	\$76,100	\$115,100	\$89,300	\$80,300
Built 1940 to 1949	\$72,900	\$138,900	\$84,400	\$67,900
Built 1939 or Earlier	\$81,400	\$113,800	\$86,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Claremore Single Family Sales Activity

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

Claremore Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	38	44	47	28	35
Median List Price	\$63,900	\$72,250	\$74,900	\$54,900	\$79,900
Median Sale Price	\$63,250	\$71,500	\$72,000	\$50,500	\$75,000
Sale/List Price Ratio	99.9%	96.5%	95.7%	94.4%	98.3%
Median Square Feet	1,088	1,068	1,067	1,026	1,075
Median Price/SF	\$58.87	\$65.86	\$61.86	\$53.47	\$71.73
Med. Days on Market	56	57	36	28	24

Source: Tulsa MLS

Claremore Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	289	322	365	360	327
Median List Price	\$120,000	\$124,878	\$134,500	\$127,200	\$139,900
Median Sale Price	\$120,000	\$120,000	\$127,900	\$123,250	\$139,000
Sale/List Price Ratio	97.5%	97.7%	98.3%	98.0%	98.9%
Median Square Feet	1,530	1,549	1,562	1,510	1,538
Median Price/SF	\$77.29	\$77.37	\$82.08	\$82.76	\$90.22
Med. Days on Market	52	50	46	43	30

Source: Tulsa MLS

Claremore Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	68	107	118	153	110
Median List Price	\$176,500	\$165,000	\$187,500	\$180,000	\$199,500
Median Sale Price	\$172,150	\$162,000	\$182,559	\$175,000	\$198,116
Sale/List Price Ratio	97.4%	98.2%	97.7%	98.5%	98.3%
Median Square Feet	2,230	2,183	2,239	2,175	2,115
Median Price/SF	\$74.58	\$79.69	\$82.48	\$78.39	\$89.89
Med. Days on Market	68	42	55	46	45

Source: Tulsa MLS

Claremore Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	404	488	547	573	486
Median List Price	\$124,000	\$127,000	\$135,000	\$134,900	\$145,000
Median Sale Price	\$121,750	\$124,950	\$135,000	\$132,500	\$142,173
Sale/List Price Ratio	97.7%	97.6%	97.9%	98.1%	98.7%
Median Square Feet	1,567	1,630	1,636	1,636	1,647
Median Price/SF	\$75.72	\$76.46	\$81.17	\$80.92	\$88.75
Med. Days on Market	56	49	48	42	34

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.13% per year. The median sale price was \$142,173 in 2015, for a median price per square foot of \$88.75/SF. The median sale price to list price ratio was 98.7%, with median days on market of 34 days. This data shows a strengthening single family market with improving sale prices, higher sale to list price ratios, increasing sale prices per square foot, and fewer days on market.

Catoosa Single Family Sales Activity

The next series of tables presents the same data as reported for Catoosa.

Catoosa Single Family Sales Activity**Two Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	6	3	6	5	7
Median List Price	\$59,750	\$52,900	\$92,500	\$79,000	\$70,000
Median Sale Price	\$64,250	\$52,900	\$85,750	\$72,000	\$67,000
Sale/List Price Ratio	89.6%	100.0%	97.1%	92.4%	100.0%
Median Square Feet	917	1,260	1,375	858	1,056
Median Price/SF	\$63.47	\$41.98	\$66.19	\$83.33	\$51.38
Med. Days on Market	19	70	35	72	14

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	25	37	52	46	31
Median List Price	\$119,995	\$140,000	\$99,900	\$117,500	\$147,500
Median Sale Price	\$115,000	\$137,000	\$96,950	\$113,750	\$153,000
Sale/List Price Ratio	97.2%	97.4%	97.0%	99.4%	99.2%
Median Square Feet	1,565	1,698	1,467	1,382	1,857
Median Price/SF	\$74.15	\$76.44	\$74.78	\$87.08	\$83.55
Med. Days on Market	53	58	29	34	19

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	15	10	16	14	16
Median List Price	\$175,000	\$235,700	\$177,450	\$214,950	\$242,000
Median Sale Price	\$166,500	\$226,750	\$172,500	\$203,250	\$239,500
Sale/List Price Ratio	97.0%	97.1%	97.5%	96.9%	98.1%
Median Square Feet	2,354	2,484	2,161	2,884	2,978
Median Price/SF	\$72.64	\$82.00	\$78.76	\$77.05	\$80.00
Med. Days on Market	40	49	32	49	99

Source: Tulsa MLS

Catoosa Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	46	53	77	66	54
Median List Price	\$119,998	\$140,000	\$120,000	\$127,400	\$152,250
Median Sale Price	\$117,500	\$140,000	\$119,900	\$124,950	\$155,000
Sale/List Price Ratio	97.0%	97.5%	98.3%	98.3%	98.5%
Median Square Feet	1,571	1,890	1,553	1,536	1,936
Median Price/SF	\$73.32	\$78.00	\$75.44	\$82.82	\$81.48
Med. Days on Market	48	54	29	38	28

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 1.51% per year. The median sale price was \$155,000 in 2015, for a median price per square foot of \$81.48/SF. The median sale price to list price ratio was 98.5%, with median days on market of 28 days. Like Claremore, sale prices have been steadily increasing in Catoosa over the last several years, with fewer days on market and increasing sale price to list price ratios.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Rogers County	2.7%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	22

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

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

According to the data provided, the foreclosure rate in Rogers County was 2.7% in May 2014. The county ranked 22 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. Though the foreclosure rate reported is somewhat higher compared with the rest of the state, foreclosures do not appear to have significantly impacted the local market based on single family sales figures reported in Rogers County.

Rental Market

This section will discuss supply and demand factors for the rental market in Rogers 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 Rogers 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								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	3,334		973		6,901		475,345	
With cash rent:	3,268		942		6,305		432,109	
Less than \$100	69	2.07%	0	0.00%	69	1.00%	2,025	0.43%
\$100 to \$149	19	0.57%	0	0.00%	19	0.28%	2,109	0.44%
\$150 to \$199	12	0.36%	24	2.47%	36	0.52%	4,268	0.90%
\$200 to \$249	37	1.11%	20	2.06%	80	1.16%	8,784	1.85%
\$250 to \$299	73	2.19%	39	4.01%	153	2.22%	8,413	1.77%
\$300 to \$349	40	1.20%	27	2.77%	121	1.75%	9,107	1.92%
\$350 to \$399	50	1.50%	26	2.67%	148	2.14%	10,932	2.30%
\$400 to \$449	131	3.93%	25	2.57%	186	2.70%	15,636	3.29%
\$450 to \$499	106	3.18%	28	2.88%	273	3.96%	24,055	5.06%
\$500 to \$549	195	5.85%	21	2.16%	372	5.39%	31,527	6.63%
\$550 to \$599	214	6.42%	17	1.75%	396	5.74%	33,032	6.95%
\$600 to \$649	186	5.58%	22	2.26%	306	4.43%	34,832	7.33%
\$650 to \$699	187	5.61%	72	7.40%	343	4.97%	32,267	6.79%
\$700 to \$749	173	5.19%	66	6.78%	358	5.19%	30,340	6.38%
\$750 to \$799	272	8.16%	118	12.13%	406	5.88%	27,956	5.88%
\$800 to \$899	536	16.08%	66	6.78%	808	11.71%	45,824	9.64%
\$900 to \$999	346	10.38%	107	11.00%	647	9.38%	34,153	7.18%
\$1,000 to \$1,249	402	12.06%	217	22.30%	977	14.16%	46,884	9.86%
\$1,250 to \$1,499	122	3.66%	44	4.52%	322	4.67%	14,699	3.09%
\$1,500 to \$1,999	55	1.65%	3	0.31%	222	3.22%	10,145	2.13%
\$2,000 or more	43	1.29%	0	0.00%	63	0.91%	5,121	1.08%
No cash rent	66	1.98%	31	3.19%	596	8.64%	43,236	9.10%
Median Gross Rent	\$776		\$786		\$786		\$699	

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

Median gross rent in Rogers County is estimated to be \$786, which is 12.4% greater than Oklahoma's median gross rent of \$699/month. Median gross rent in Claremore is estimated to be \$776. Median rent in Catoosa is estimated to be \$786.

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

	Claremore Median Rent	Catoosa Median Rent	Rogers County Median Rent	State of Oklahoma Median Rent
Total Rental Units:				
Built 2010 or Later	-	\$738	\$1,125	\$933
Built 2000 to 2009	\$916	\$981	\$1,025	\$841
Built 1990 to 1999	\$763	\$833	\$776	\$715
Built 1980 to 1989	\$551	\$453	\$615	\$693
Built 1970 to 1979	\$780	\$739	\$750	\$662
Built 1960 to 1969	\$845	\$800	\$837	\$689
Built 1950 to 1959	\$830	\$370	\$749	\$714
Built 1940 to 1949	\$745	\$525	\$724	\$673
Built 1939 or Earlier	\$751	\$875	\$727	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Rogers County is among housing units constructed after 2010, which is \$1,125 per month. A household would need to earn at least \$45,000 per year to afford such a unit.

Claremore Rental Survey Data

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

Claremore Rental Properties - Market Rate							
	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
1800 Center Apartments	1975	N/A	N/A	671	\$475	\$0.708	0.00%
1800 Center Apartments	1975	N/A	N/A	N/A	\$575	N/A	0.00%
Talbert Village	1983	N/A	N/A	450	\$445	\$0.989	12.00%
Talbert Village	1983	N/A	N/A	550	\$475	\$0.864	12.00%
Chalet 1400 Apartments	1975	N/A	N/A	663	\$456	\$0.688	N/A
Chalet 1400 Apartments	1975	N/A	N/A	830	\$484	\$0.583	N/A
Chalet 1400 Apartments	1975	N/A	N/A	880	\$484	\$0.550	N/A
Chalet 1400 Apartments	1975	N/A	N/A	926	\$511	\$0.552	N/A
Twin Oaks Apartments	1986	1	1	550	\$489	\$0.889	2.00%
Twin Oaks Apartments	1986	2	1	775	\$589	\$0.760	2.00%
Deer Run Apartments	2000	1	1	538	\$505	\$0.939	0.00%
Deer Run Apartments	2000	1	1	545	\$515	\$0.945	0.00%
Deer Run Apartments	2000	1	1	556	\$525	\$0.944	0.00%
Deer Run Apartments	2000	1	1	666	\$565	\$0.848	0.00%
Deer Run Apartments	2000	2	1	767	\$565	\$0.737	0.00%
Deer Run Apartments	2000	2	1	814	\$590	\$0.725	0.00%
Deer Run Apartments	2000	2	2	987	\$665	\$0.674	0.00%
Deer Run Apartments	2000	2	2	989	\$685	\$0.693	0.00%

Claremore Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
JB Milam Senior Housing	Government Subsidized	1983	1	1	576	\$577	\$1.002	1.90%
JB Milam Senior Housing	Government Subsidized	1983	2	1	650	N/A	N/A	1.90%
Will Rogers Apartments	LHTC	1929	1	1	550	\$470	\$0.855	5.30%
Will Rogers Apartments	LHTC	1929	2	1	625	\$570	\$0.912	5.30%
Claremore Village	LHTC	2013	1	1	769	N/A	N/A	15.00%
Claremore Village	LHTC	2013	1	1	769	N/A	N/A	15.00%
Claremore Village	LHTC	2013	2	2	975	N/A	N/A	15.00%
Avondale Estates	LHTC	2002	1	1	710	\$455	\$0.641	N/A
Avondale Estates	LHTC	2002	1	1	710	\$455	\$0.641	N/A
Avondale Estates	LHTC	2002	1	1	710	\$535	\$0.754	N/A
Avondale Estates	LHTC	2002	2	2	935	\$545	\$0.583	N/A
Avondale Estates	LHTC	2002	2	2	935	\$545	\$0.583	N/A
Avondale Estates	LHTC	2002	2	2	935	\$635	\$0.679	N/A
Chapel Ridge of Claremore	LHTC	2001	1	1	673	\$599	\$0.890	8.00%
Chapel Ridge of Claremore	LHTC	2001	2	2	908	\$719	\$0.792	8.00%
Chapel Ridge of Claremore	LHTC	2001	3	2	1,083	\$834	\$0.770	8.00%

The previous rent surveys encompass over six hundred rental units in ten complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months.

Rental Market Vacancy – Claremore

The overall market vacancy of rental housing units was reported at 5.59% by the Census Bureau as of the most recent American Community Survey. Our own survey supports this figure. Claremore Village



is experiencing somewhat higher vacancy but had only recently begun leasing as of the date the survey had been performed.



Rent Survey 1
1800 Center Apartments



Rent Survey 2
Talbert Village



Rent Survey 3
Chalet 1400 Apartments



Rent Survey 4
Twin Oaks Apartments



Rent Survey 5
Deer Run Apartments



Rent Survey 6
JB Milam Senior Housing



Rent Survey 7
Will Rogers Apartments



Rent Survey 8
Claremore Village



Rent Survey 9
Avondale Estates



Rent Survey 10
Chapel Ridge of Claremore



Rent Survey 11
Hamilton Crossing



Rent Survey 12
Spunky Ridge Townhouses



Rent Survey 13
Oakmont Apartments

Catoosa Rental Survey Data

The next two tables show the results of our rental survey of Catoosa. There are no affordable housing developments in Catoosa to our knowledge.

Catoosa Rental Properties - Market Rate							
	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Hamilton Crossing	2005	2	1	950	\$850	\$0.895	7.00%
Hamilton Crossing	2005	2	2	950	\$855	\$0.900	7.00%
Hamilton Crossing	2005	2	1	1,100	\$845	\$0.768	7.00%
Hamilton Crossing	2005	2	2	1,100	\$915	\$0.832	7.00%
Hamilton Crossing	2005	2	1	1,200	\$845	\$0.704	7.00%
Hamilton Crossing	2005	3	1	1,300	\$965	\$0.742	7.00%
Hamilton Crossing	2005	3	2	1,400	\$1,055	\$0.754	7.00%
Spunky Ridge Townhouses	1986	1	1	720	\$550	\$0.764	0.00%
Spunky Ridge Townhouses	1986	2	1	1,064	\$700	\$0.658	0.00%
Spunky Ridge Townhouses	1986	3	2	1,596	\$800	\$0.501	0.00%
Oakmont Apartments	2009	1	1	722	\$659	\$0.913	8.00%
Oakmont Apartments	2009	1	1	814	\$859	\$1.055	8.00%
Oakmont Apartments	2009	2	2	961	\$759	\$0.790	8.00%
Oakmont Apartments	2009	2	2	1,119	\$1,019	\$0.911	8.00%
Oakmont Apartments	2009	3	2	1,085	\$944	\$0.870	8.00%
Oakmont Apartments	2009	3	2	1,415	\$1,219	\$0.861	8.00%

The previous rent surveys encompass over three hundred rental units in three complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Note that Oakmont Apartments is actually in Tulsa County. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months.

Rental Market Vacancy – Catoosa

The overall market vacancy of rental housing units was reported at 9.07% by the Census Bureau as of the most recent American Community Survey. Our own survey of rental properties in Catoosa supports this figure.

Summary of HUD Subsidized Properties

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

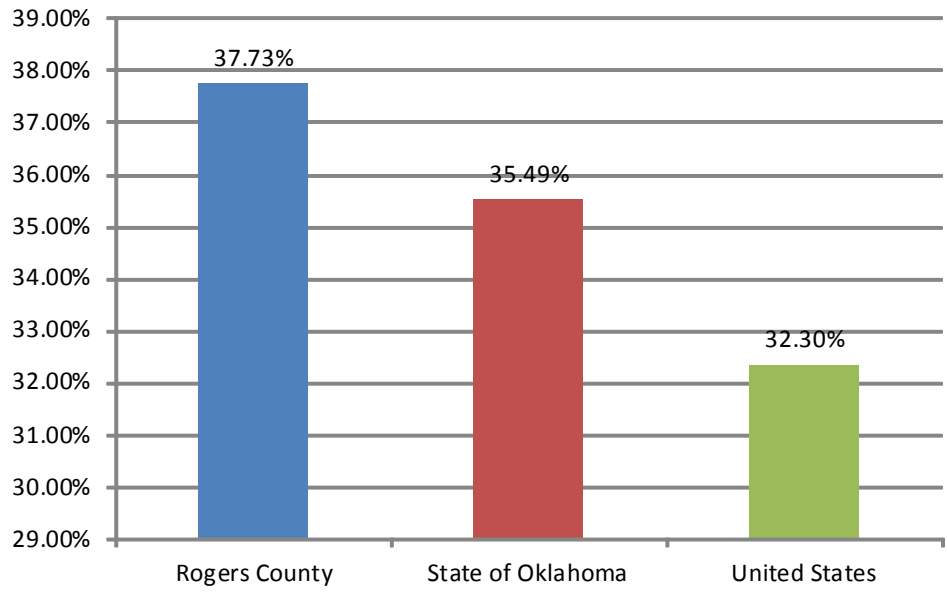
HUD Programs in Rogers County

		Occupancy	Avg. Household	Tenant	Federal	% of Total
Rogers County	# Units	Rate	Income	Contribution	Contribution	Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	161	95%	\$11,761	\$314	\$430	42.20%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	72	99%	\$10,660	\$240	\$492	32.76%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	36	97%	\$12,314	\$287	\$193	59.83%
Summary of All HUD Programs	269	96%	\$11,192	\$270	\$445	37.73%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 269 housing units located within Rogers County, with an overall occupancy rate of 96%. The average household income among households living in these units is \$11,192. Total monthly rent for these units averages \$714, with the federal contribution averaging \$445 (62.27%) and the tenant's contribution averaging \$270 (37.73%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



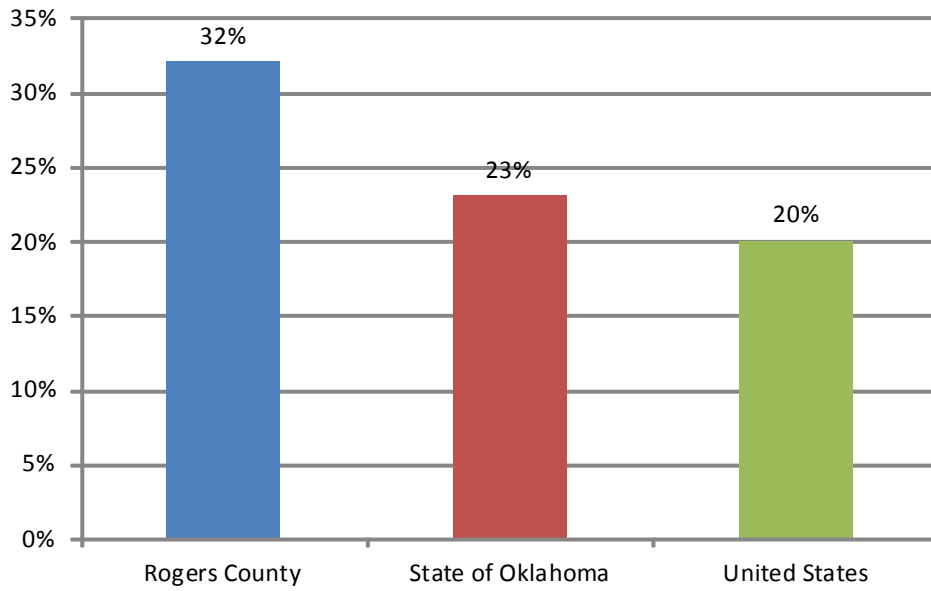
Demographics of Persons in HUD Programs in Rogers County

Rogers County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	161	27%	43%	49%	72%	24%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	72	39%	20%	35%	29%	17%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	36	0%	97%	13%	75%	16%
Summary of All HUD Programs	269	31%	32%	38%	50%	20%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

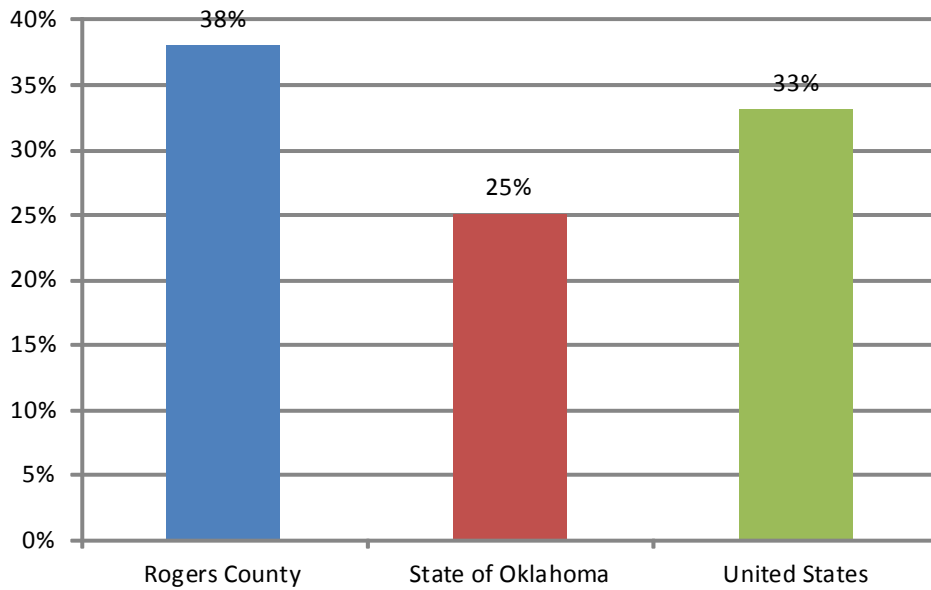
31% of housing units are occupied by single parents with female heads of household. 32% of households have at least one person with a disability. 38% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 50% have one or more disabilities. Finally, 20% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

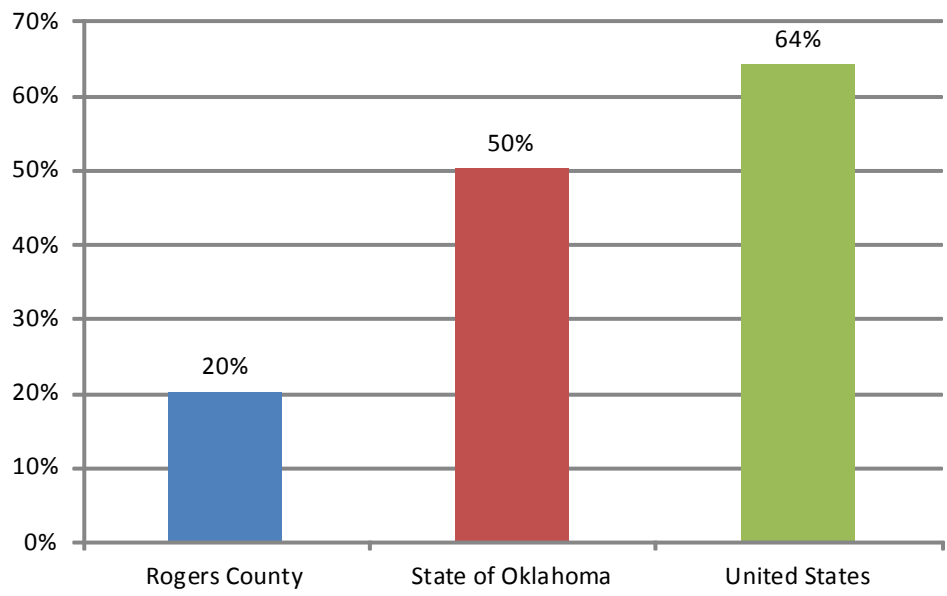
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Rogers 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 Rogers 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.

Rogers County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,250		1,225	
Cost Burden Less Than 30%	260	20.80%	255	20.82%
Cost Burden Between 30%-50%	235	18.80%	135	11.02%
Cost Burden Greater Than 50%	675	54.00%	720	58.78%
Not Computed (no/negative income)	80	6.40%	115	9.39%
Income 30%-50% HAMFI	1,740		1,345	
Cost Burden Less Than 30%	975	56.03%	395	29.37%
Cost Burden Between 30%-50%	410	23.56%	670	49.81%
Cost Burden Greater Than 50%	355	20.40%	280	20.82%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	3,145		1,560	
Cost Burden Less Than 30%	1,895	60.25%	910	58.33%
Cost Burden Between 30%-50%	855	27.19%	570	36.54%
Cost Burden Greater Than 50%	390	12.40%	80	5.13%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	2,585		625	
Cost Burden Less Than 30%	1,970	76.21%	575	92.00%
Cost Burden Between 30%-50%	560	21.66%	50	8.00%
Cost Burden Greater Than 50%	55	2.13%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	25,625		6,905	
Cost Burden Less Than 30%	20,960	81.80%	4,220	61.12%
Cost Burden Between 30%-50%	2,985	11.65%	1,485	21.51%
Cost Burden Greater Than 50%	1,595	6.22%	1,090	15.79%
Not Computed (no/negative income)	80	0.31%	115	1.67%

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

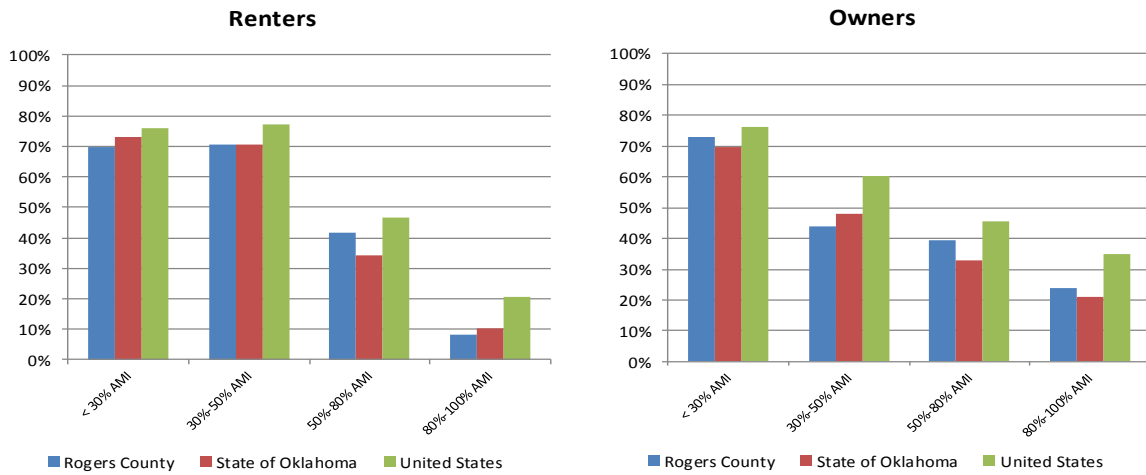
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Rogers County with the State of Oklahoma as a whole, and the United States.

Rogers County : Households by Income by Cost Burden

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,250	72.80%	1,225	69.80%
Income 30%-50% HAMFI	1,740	43.97%	1,345	70.63%
Income 50%-80% HAMFI	3,145	39.59%	1,560	41.67%
Income 80%-100% HAMFI	2,585	23.79%	625	8.00%
All Incomes	25,625	17.87%	6,905	37.29%

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.



Rogers County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,250		1,225	
Between 1.0 and 1.5 Persons per Room	4	0.32%	20	1.63%
More than 1.5 Persons per Room	4	0.32%	0	0.00%
Lacks Complete Kitchen or Plumbing	25	2.00%	30	2.45%
Income 30%-50% HAMFI	1,740		1,345	
Between 1.0 and 1.5 Persons per Room	40	2.30%	75	5.58%
More than 1.5 Persons per Room	0	0.00%	20	1.49%
Lacks Complete Kitchen or Plumbing	20	1.15%	45	3.35%
Income 50%-80% HAMFI	3,145		1,560	
Between 1.0 and 1.5 Persons per Room	85	2.70%	65	4.17%
More than 1.5 Persons per Room	10	0.32%	10	0.64%
Lacks Complete Kitchen or Plumbing	0	0.00%	30	1.92%
Income 80%-100% HAMFI	2,585		625	
Between 1.0 and 1.5 Persons per Room	40	1.55%	45	7.20%
More than 1.5 Persons per Room	10	0.39%	10	1.60%
Lacks Complete Kitchen or Plumbing	0	0.00%	50	8.00%
All Incomes	25,625		6,905	
Between 1.0 and 1.5 Persons per Room	444	1.73%	260	3.77%
More than 1.5 Persons per Room	74	0.29%	50	0.72%
Lacks Complete Kitchen or Plumbing	125	0.49%	230	3.33%

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

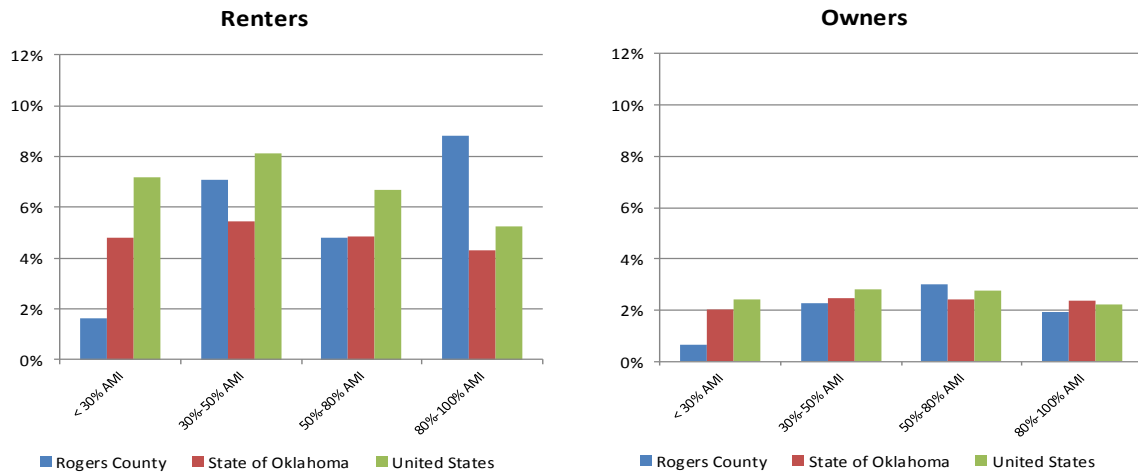
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Rogers County, Oklahoma and the nation.

Rogers County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,250	0.64%	1,225	1.63%	1,225
Income 30%-50% HAMFI	1,740	2.30%	1,345	7.06%	1,345
Income 50%-80% HAMFI	3,145	3.02%	1,560	4.81%	1,560
Income 80%-100% HAMFI	2,585	1.93%	625	8.80%	625
All Incomes	25,625	2.02%	6,905	4.49%	6,905

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 Rogers County, the state and the nation.

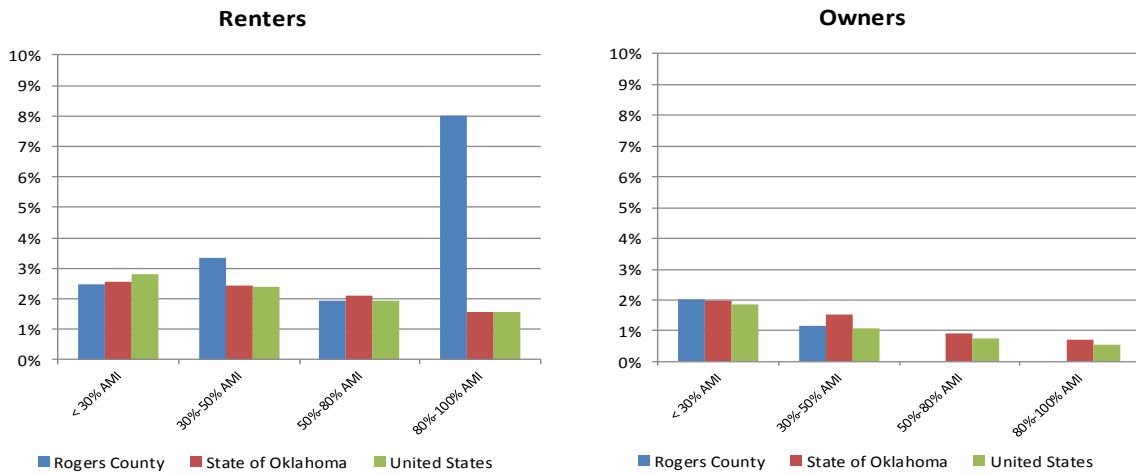
Rogers County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,250	2.00%	1,225	2.45%	
Income 30%-50% HAMFI	1,740	1.15%	1,345	3.35%	
Income 50%-80% HAMFI	3,145	0.00%	1,560	1.92%	
Income 80%-100% HAMFI	2,585	0.00%	625	8.00%	
All Incomes	25,625	0.49%	6,905	3.33%	

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.



Rogers 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	1,250	913	73.04%	1,225	859	70.12%
Elderly Family	90	79	87.78%	10	10	100.00%
Small Family (2-4 persons)	260	220	84.62%	475	350	73.68%
Large Family (5 or more persons)	130	109	83.85%	55	40	72.73%
Elderly Non-Family	475	350	73.68%	305	169	55.41%
Non-Family, Non-Elderly	290	155	53.45%	380	290	76.32%
Income 30%-50% HAMFI	1,740	769	44.20%	1,345	950	70.63%
Elderly Family	310	105	33.87%	45	30	66.67%
Small Family (2-4 persons)	485	285	58.76%	535	415	77.57%
Large Family (5 or more persons)	110	54	49.09%	145	85	58.62%
Elderly Non-Family	645	225	34.88%	320	230	71.88%
Non-Family, Non-Elderly	195	100	51.28%	300	190	63.33%
Income 50%-80% HAMFI	3,145	1,250	39.75%	1,560	645	41.35%
Elderly Family	905	265	29.28%	115	30	26.09%
Small Family (2-4 persons)	925	455	49.19%	660	305	46.21%
Large Family (5 or more persons)	320	195	60.94%	260	80	30.77%
Elderly Non-Family	615	175	28.46%	160	80	50.00%
Non-Family, Non-Elderly	380	160	42.11%	365	150	41.10%
Income 80%-100% HAMFI	2,585	613	23.71%	625	50	8.00%
Elderly Family	765	149	19.48%	25	0	0.00%
Small Family (2-4 persons)	1,050	270	25.71%	210	25	11.90%
Large Family (5 or more persons)	260	65	25.00%	115	0	0.00%
Elderly Non-Family	165	4	2.42%	75	0	0.00%
Non-Family, Non-Elderly	345	125	36.23%	195	25	12.82%
All Incomes	25,625	4,590	17.91%	6,905	2,569	37.20%
Elderly Family	5,050	768	15.21%	265	80	30.19%
Small Family (2-4 persons)	12,805	1,840	14.37%	3,155	1,125	35.66%
Large Family (5 or more persons)	2,700	513	19.00%	730	205	28.08%
Elderly Non-Family	2,475	799	32.28%	925	489	52.86%
Non-Family, Non-Elderly	2,600	670	25.77%	1,830	670	36.61%

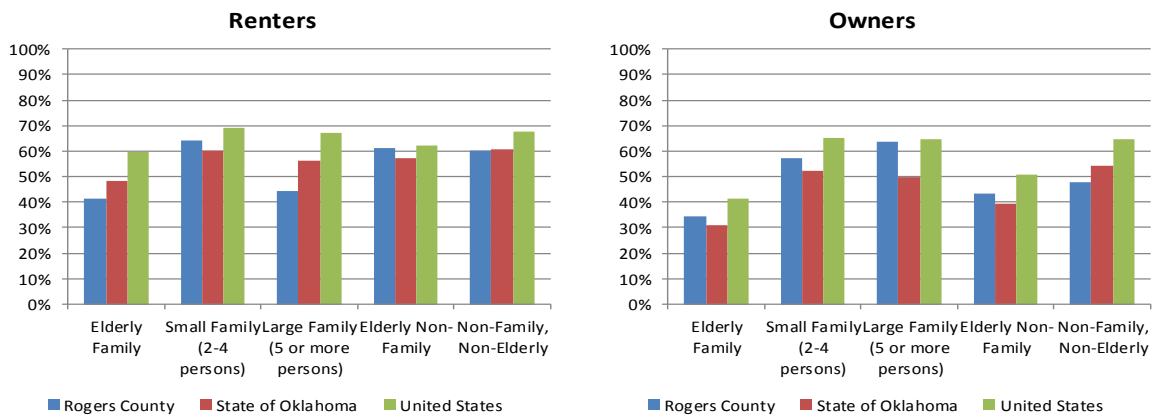
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Rogers 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	6,135	2,932	47.79%	4,130	2,454	59.42%
Elderly Family	1,305	449	34.41%	170	70	41.18%
Small Family (2-4 persons)	1,670	960	57.49%	1,670	1,070	64.07%
Large Family (5 or more persons)	560	358	63.93%	460	205	44.57%
Elderly Non-Family	1,735	750	43.23%	785	479	61.02%
Non-Family, Non-Elderly	865	415	47.98%	1,045	630	60.29%

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).



Rogers County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems	
Income < 30% HAMFI	1,250	915	73.20%	1,225	885	72.24%
Elderly Family	90	75	83.33%	10	10	100.00%
Small Family (2-4 persons)	260	220	84.62%	475	370	77.89%
Large Family (5 or more persons)	130	115	88.46%	55	40	72.73%
Elderly Non-Family	475	350	73.68%	305	170	55.74%
Non-Family, Non-Elderly	290	155	53.45%	380	295	77.63%
Income 30%-50% HAMFI	1,740	795	45.69%	1,345	975	72.49%
Elderly Family	310	110	35.48%	45	30	66.67%
Small Family (2-4 persons)	485	290	59.79%	535	415	77.57%
Large Family (5 or more persons)	110	55	50.00%	145	110	75.86%
Elderly Non-Family	645	235	36.43%	320	230	71.88%
Non-Family, Non-Elderly	195	105	53.85%	300	190	63.33%
Income 50%-80% HAMFI	3,145	1,305	41.49%	1,560	725	46.47%
Elderly Family	905	265	29.28%	115	30	26.09%
Small Family (2-4 persons)	925	455	49.19%	660	305	46.21%
Large Family (5 or more persons)	320	250	78.13%	260	145	55.77%
Elderly Non-Family	615	175	28.46%	160	80	50.00%
Non-Family, Non-Elderly	380	160	42.11%	365	165	45.21%
Income Greater than 80% of HAMFI	19,490	2,110	10.83%	2,775	350	12.61%
Elderly Family	3,745	335	8.95%	95	10	10.53%
Small Family (2-4 persons)	11,135	1,015	9.12%	1,485	105	7.07%
Large Family (5 or more persons)	2,135	445	20.84%	270	105	38.89%
Elderly Non-Family	740	50	6.76%	140	65	46.43%
Non-Family, Non-Elderly	1,735	265	15.27%	785	65	8.28%
All Incomes	25,625	5,125	20.00%	6,905	2,935	42.51%
Elderly Family	5,050	785	15.54%	265	80	30.19%
Small Family (2-4 persons)	12,805	1,980	15.46%	3,155	1,195	37.88%
Large Family (5 or more persons)	2,695	865	32.10%	730	400	54.79%
Elderly Non-Family	2,475	810	32.73%	925	545	58.92%
Non-Family, Non-Elderly	2,600	685	26.35%	1,830	715	39.07%

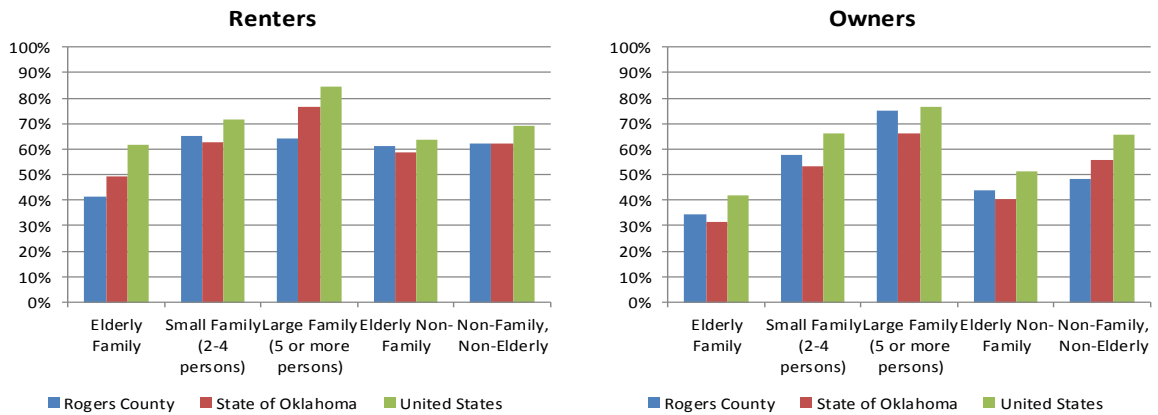
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Rogers County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	6,135	3,015	49.14%	4,130	62.59%
Elderly Family	1,305	450	34.48%	170	41.18%
Small Family (2-4 persons)	1,670	965	57.78%	1,090	65.27%
Large Family (5 or more persons)	560	420	75.00%	460	64.13%
Elderly Non-Family	1,735	760	43.80%	785	61.15%
Non-Family, Non-Elderly	865	420	48.55%	1,045	62.20%

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 Rogers 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.”



Rogers 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	1,250	915	73.2%	1,220	880	72.1%
White alone, non-Hispanic	1,000	760	76.0%	685	500	73.0%
Black or African-American alone	50	50	100.0%	4	4	100.0%
Asian alone	0	0	N/A	50	40	80.0%
American Indian alone	90	50	55.6%	260	170	65.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	40	40	100.0%
Other (including multiple races)	95	45	47.4%	185	130	70.3%
Income 30%-50% HAMFI	1,745	795	45.6%	1,345	975	72.5%
White alone, non-Hispanic	1,370	595	43.4%	870	665	76.4%
Black or African-American alone	0	0	N/A	35	35	100.0%
Asian alone	25	0	0.0%	4	4	100.0%
American Indian alone	265	165	62.3%	265	140	52.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	0	0.0%	65	45	69.2%
Other (including multiple races)	70	35	50.0%	100	80	80.0%
Income 50%-80% HAMFI	3,140	1,300	41.4%	1,560	725	46.5%
White alone, non-Hispanic	2,295	925	40.3%	1,125	510	45.3%
Black or African-American alone	29	25	86.2%	0	0	N/A
Asian alone	15	0	0.0%	0	0	N/A
American Indian alone	505	220	43.6%	240	105	43.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	100	55	55.0%	90	40	44.4%
Other (including multiple races)	190	75	39.5%	105	70	66.7%
Income 80%-100% HAMFI	2,580	660	25.6%	625	155	24.8%
White alone, non-Hispanic	2,060	505	24.5%	385	125	32.5%
Black or African-American alone	4	4	100.0%	0	0	N/A
Asian alone	4	4	100.0%	10	0	0.0%
American Indian alone	235	60	25.5%	124	4	3.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	94	4	4.3%	45	0	0.0%
Other (including multiple races)	185	80	43.2%	60	20	33.3%
All Incomes	25,625	5,120	20.0%	6,900	2,930	42.5%
White alone, non-Hispanic	20,545	3,895	19.0%	4,700	1,955	41.6%
Black or African-American alone	193	134	69.4%	54	39	72.2%
Asian alone	119	14	11.8%	74	44	59.5%
American Indian alone	2,760	630	22.8%	1,099	429	39.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	568	143	25.2%	315	125	39.7%
Other (including multiple races)	1,430	295	20.6%	650	330	50.8%

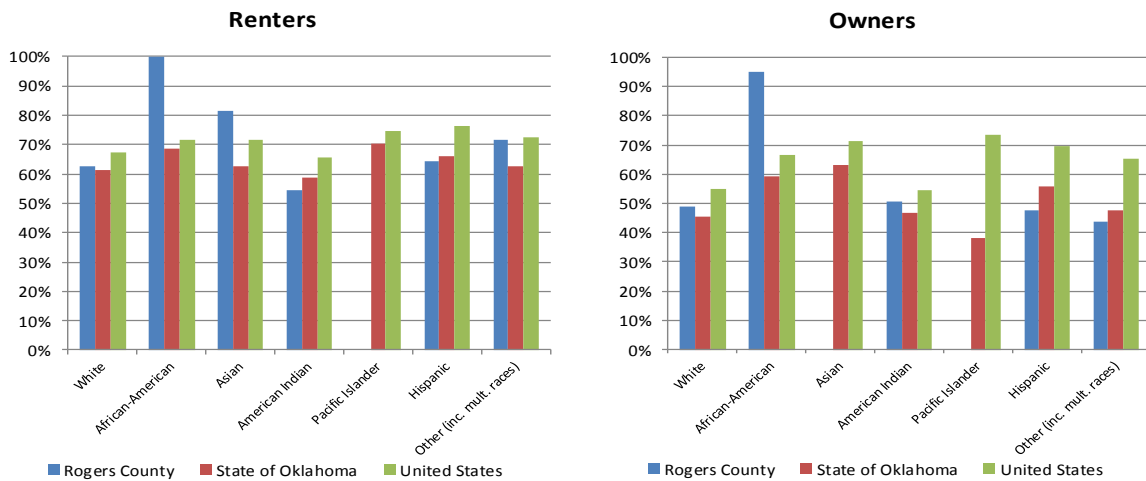
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Rogers 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	6,135	3,010	49.06%	4,125	62.55%
White alone, non-Hispanic	4,665	2,280	48.87%	2,680	62.50%
Black or African-American alone	79	75	94.94%	39	100.00%
Asian alone	40	0	0.00%	54	81.48%
American Indian alone	860	435	50.58%	765	54.25%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	124	59	47.58%	195	64.10%
Other (including multiple races)	355	155	43.66%	390	71.79%

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

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



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

CHAS Conclusions

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

- Among households with incomes less than 50% of Area Median Income, there are 2,570 renter households that are cost overburdened, and 2,990 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 439 renter households that are cost overburdened, and 759 homeowners that are cost overburdened.



- 100% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 94.9% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

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 Catoosa						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	2,527	2,552	2,576	2,601	2,627	2,652
Owner %: 63.35%	1,601	1,616	1,632	1,648	1,664	1,680
Renter %: 36.65%	926	935	944	953	963	972
Total New Owner Households						79
Total New Renter Households						46

Based on an estimated household growth rate of 0.97% per year, Catoosa would require 79 new housing units for ownership, and 46 units for rent, over the next five years. Annually this equates to 16 units for ownership per year, and 9 units for rent per year.

Rogers County Anticipated Demand

Households in Rogers County grew at an annually compounded rate of 2.17% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.79% per year since that time, and that households will grow 0.83% per year through 2020.

The percentage of owner households was estimated at 78.89% with renter households estimated at 21.11%, 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 Rogers County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	33,158	33,433	33,711	33,990	34,273	34,557
Owner %: 78.89%	26,159	26,376	26,595	26,816	27,038	27,263
Renter %: 21.11%	6,999	7,057	7,116	7,175	7,234	7,294
Total New Owner Households						1,104
Total New Renter Households						295

Based on an estimated household growth rate of 0.83% per year, Rogers County would require 1,104 new housing units for ownership, and 295 units for rent, over the next five years. Annually this equates to 221 units for ownership per year, and 59 units for rent per year. These figures only account for new households, and do not account for older housing stock falling into a state of disrepair.

Housing Demand – Population Subsets

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

Rogers County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	1,104	295	1,399
Less than 30% AMI	4.88%	17.74%	54	52	106
Less than 50% AMI	11.67%	37.22%	129	110	239
Less than 60% AMI	14.00%	44.66%	155	132	286
Less than 80% AMI	23.94%	59.81%	264	177	441

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.

Rogers 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	29.37%	17.23%	324	51	375
Elderly less than 30% AMI	2.20%	4.56%	24	13	38
Elderly less than 50% AMI	5.93%	9.85%	65	29	95
Elderly less than 60% AMI	7.12%	11.82%	79	35	113
Elderly less than 80% AMI	11.86%	13.83%	131	41	172

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.

Rogers 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)	28.51%	35.26%	315	104	419
Disabled less than 30% AMI	2.60%	9.27%	29	27	56
Disabled less than 50% AMI	5.58%	18.83%	62	56	117
Disabled less than 60% AMI	6.70%	22.59%	74	67	141
Disabled less than 80% AMI	9.83%	26.94%	109	80	188

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.

Rogers 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%	1,104	295	1,399
Total Veteran Demand	12.58%	12.58%	139	37	176
Veterans with Disabilities	4.07%	4.07%	45	12	57
Veterans Below Poverty	0.64%	0.64%	7	2	9
Disabled Veterans Below Poverty	0.27%	0.27%	3	1	4

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).

Rogers County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	1,104	295	1,399
Total Working Families	60.22%	60.22%	665	178	843
Working Families with Children Present	31.62%	31.62%	349	93	442

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,399 housing units will be needed in Rogers County over the next five years. Of those units:

- 286 will be needed by households earning less than 60% of Area Median Income
- 113 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 141 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 9 will be needed by veterans living below the poverty line
- 442 will be needed by working families with children present

This data suggests a strong and growing need in Rogers County for housing units that are both affordable and accessible to persons with disabilities / special needs, as well as persons age 62 and up.

Special Topics

Rogers County Disaster Resiliency Assessment

The purpose of this section is to assess at the county level key components of disaster resiliency. Housing location and quality as well as planning activities can help reduce impacts from disaster events and allow for faster recovery. Disasters can include tornadoes, extreme weather, high winds, as well as man-made events. These events may largely be inevitable, but the ability to reduce damage and casualties as well recovery can be improved with good planning.

C.0 Comprehensive Plans & Hazard Mitigation Plans

There are 2 key cities within the county including Claremore (the county seat) and Catoosa. Towns include Chelsea, Foyil, Inola, Oologah, Talala, Valley Park and Verdigris. Though partly in Rogers County, Collinsville (primarily in Tulsa County), Owasso (primarily in Tulsa County) and Tulsa (primarily in Tulsa County) are addressed in the Tulsa County Assessment. Likewise, Fair Oaks (primarily in Wagoner County) is addressed in the Wagoner County Assessment.

Comprehensive plans are the guiding documents for cities of various sizes to address key aspects of their community from land use, transportation, environment, housing, and economic development. Of the 2 cities, Claremore has a comprehensive plan that has been adopted. Of these plans the following plans contain language in the plan that addresses land use decisions that reduce placing housing and businesses within historical areas of risk (e.g. flooding) and other supporting actions to increase disaster resiliency.

Claremore-Rogers County has a joint Comprehensive Plan: 2025 - Language in plan that address disaster resiliency relates to not allowing building within a flood zone.

Based on the review of the existing and available comprehensive plans for the area, it is recommended that any future comprehensive planning work done include coordination and goals to address disaster resiliency.

The other key plan for a city to manage, mitigate and plan for recovery related to disasters is a Hazard Mitigation Plan (or Emergency Management Plan). Often low density counties, the Hazard Mitigation Plan is done at the county level, though some cities may augment the county plan with a city plan.

Rogers County adopted a Hazard Mitigation Plan on August 31, 2010 that is due for updating.

The City of Claremore has a Hazard Mitigation Plan that was adopted on November 21, 2012.

Emergency Operation Plan

The City of Claremore has adopted an Emergency Operations Plan (EOP) in 2011.

Claremore public Schools also have an EOP adopted in 2012.

As of the time the HMP was approved, mitigation measures in the plan called for construction of an Emergency Operations Center/911 center.

Rogers County has a mobile Emergency Operations Center.

Rogers County has a Community Emergency Response Team (CERT)

Rogers County has a Mass Notification service.

City of Claremore has 8 storm sirens.

C.2.1.1. Historical Data on Natural Disasters and Other Hazards

Data on historical damages and casualties is typically collected as part of a Hazard Mitigation Plan preparation to determine the appropriate planning measures and actions to take before and after an event.

C.2.1.1. Historical Data on Natural Disasters and Other Hazards

The City of Claremore 2012 Hazard Mitigation Plan has several Goals and Objectives. The following specifically addresses storm shelters and safe rooms.

Goal 3 Tornado Hazard: To reduce the risk from tornados in the City of Claremore

Objectives:

1. Encourage building of individual safe rooms and storm shelters.

The following are high priority mitigation measures within the City of Claremore HMP:

Prioritized Mitigation Measures		
Rank	Lead/Responsible Department	Mitigation Strategy
1	City Emergency Management	Purchase and install NOAA weather radios in City facilities.
2	City Emergency Management	Develop an "all media program" including the City's web page to educate the City residents about mitigating the risk of life and property associated with the occurrence of hazards.
3	City Building Operations	Install water saving fixtures in all City facilities.
4	City Public Works	Develop detailed soils maps to determine risk areas.
5	City Electric Department	Bury overhead power lines to make them more hazard resistant.
6	City Emergency Management	Construct an Emergency Operations Center.
7	City Administration	Safe rooms at City facilities including the Community Center.

8	City Administration	Develop a fee in lieu regulation that would provide an alternative for land developers to contribute to a fund to construct a regional detention facility instead of building individual storm water detention facilities.
9	Public Works	Install placards on buildings showing their address so emergency responders can positively locate emergency request calls.
10	Public Works	Extend Master Drainage Plan to include fence line to better provide information on flood hazards.
11	Public Works	Formalize maintenance plan/procedures for storm water system.
12	City Administration	Draft an ordinance to require all new buildings to have a shelter to withstand tornadoes and high wind events.
13	City Administration	Improve building construction standards to insure buildings are built to withstand hazards.
14	City Administration	Encourage shelter/safe room construction at high hazard areas such as mobile home parks and apartment complexes.
15	Emergency Management	Additional emergency warning sirens to cover large outdoor gathering areas.
16	Electric Department	Install lightning protection systems for city facilities and private critical facilities.
17	Public Works	Construct indoor storage for all city vehicles (5 structures) to protect from hail.
18	City Administration	Encourage planning/education of safety procedures for large outdoor gatherings.
19	Emergency Management	Designate emergency routes/procedures in ordinance or policy to maintain traffic flow through City during snow and ice events.
20	Public Works	Update ordinances to require snow removal for facilities requiring emergency services.
21	Emergency Management	Prepare facilities for use as possible warming shelters for citizens displaced during severe winter storms.
22	Emergency Management	Prepare facilities for use as possible cooling shelters for citizens displaced during extreme heat events.
23	Public Works	Construction of additional water supply storage capacity to maintain an acceptable supply of water to city residents during periods of drought.
24	Fire Department	Adopt Wildland/Urban Interface programs and procedures.
25	Emergency Management	Reactivate/revitalize the Local Emergency Planning Commission for hazard material event response.
26	Emergency Management	Strengthen/formalize evacuation and warning procedures for public evacuations and warnings to the public.
27	City Administration	Incorporate an EOC into the Fire Administration/Senior Center Facility being renovated for such purposes. Include emergency power capabilities to increase structural requirements to allow for its use as a storm shelter for the occupants of the facility.

28	Public Works	Install emergency power to the Water Treatment Plant so the plan can maintain operation during a power emergency.
29	Emergency Management	Improve interoperability and redundancy in radio communications for emergency responders.

Claremore Public Schools Mitigation Measures		
1	Claremore Schools Building Operations	Install water saving fixtures in school facilities.
2	Claremore Schools Building Operations	Purchase and install two backup generators.
3	Claremore Schools Building Operations	Acquisition of snow removal equipment and sand spreaders.
4	Claremore Schools Building Operations	Outdoor warning systems to provide immediate notification of approaching hazards to students and staff outside of the school buildings.
5	Claremore Schools Building Operations	2-way radios for all school buildings – for staff to use out in the school facilities to hazard response coordinators when inspecting facilities during and after hazard events.
6	Claremore Schools Building Operations	Install energy efficient windows in school buildings.
7	Claremore Schools Building Operations	Install NOAA weather radios in school facilities.
8	Claremore Schools Building Operations	Develop an “all media program” to educate the school staff, students, and parents about mitigation the risk of life and property associated the occurrence of hazards.
9	Claremore Schools Building Operations	Develop detailed soils maps to identify the soil’s construction properties including shrink-swell potential, to insure proper foundation design and construction of future improvements and buildings at each school site.

Historical natural disasters in Rogers County are documented in the City of Claremore 2012 Hazard Mitigation Plan (HMP). Typical hazard disasters in the region include flooding, severe storms, wildfires, severe winter storms, and tornadoes.

Dam Failure Risks

Historical Context: There are 30 dams listed in the Rogers County Dam Safety Program. Claremore Lake Dam is classified as High Hazard. There has not been a historical dam breach in Rogers County.

Mitigation Strategy / Recommendations from HMP:

Drought

Historical Context: Rogers County has experienced 8 drought events from 2006 through 2011. No loss of crops or property damage were reported.

Mitigation Strategy / Recommendations from HMP:

- Construction of additional water supply storage capacity to maintain an acceptable supply of water to city residents during periods of drought.

Earthquake

Historical Context: According to the Oklahoma Geological Survey, Rogers County and City of Claremore have had 0 earthquakes from 2006 through 2011.

Mitigation Strategy / Recommendations from HMP: Rogers County does not consider earthquakes to be a significant threat.

Expansive Soils

Historical Context: Damage to structures due to expansive soils can be expected following periods of extended drought. Damage from expansive soils is difficult to track. No damage information is available.

Mitigation Strategy / Recommendations from HMP:

- Develop detailed soils maps to determine risk areas.

Extreme Heat

Historical Context: According to the NCDC, Rogers County experienced 11 extreme heat events from 2006 through 2011.

Mitigation Strategy / Recommendations from HMP:

- Prepare facilities for use as possible cooling shelters for citizens displaced during extreme heat events.

Flood

Historical Context: According to the NCDC, City of Claremore experienced 3 flood events between 2006 and 2011.

There are seven repetitive loss structures in Claremore that are insured through NFIP. As grant funds become available, the regulating jurisdiction is working with the property owner to remove the structure from the floodplain.

Mitigation Strategy / Recommendations from HMP:

Hail

Historical Context: City of Claremore has reported 12 hail events from 2006 through 2011.

Mitigation Strategy / Recommendations from HMP:

- Construct indoor storage for all city vehicles (5 structures) to protect from hail.

Hazardous Materials, Fixed Site (and Transportation Incidents)

Historical Context: The City of Claremore responded 405 hazard events between 2006 and 2011.

Mitigation Strategy / Recommendations from HMP:

High winds

Historical Context: According to the NCDC data, City of Claremore experienced 17 wind events between 2006 and 2011 that resulted in \$80,000 in damage.

Mitigation Strategy / Recommendations from HMP:

- Improve building construction standards to insure buildings are built to withstand hazards.

Lightning

Historical Context: According to the NCDC, City of Claremore experienced zero lightning events between 2006 and 2011.

Mitigation Strategy / Recommendations from HMP:

- Install lightning protection systems for city facilities and private critical facilities.

Tornado

Historical Context: According to the NCDC, there were 8 tornadoes in and around the Claremore area between 1950 and 2010.

- May 18, 1989, an F-1 tornado touched down in Claremore resulting in one injury and not fatalities. Damage estimates are not available.

Mitigation Strategy / Recommendations from HMP:

- Safe rooms at City facilities including the Community Center.
- Draft an ordinance to require all new buildings to have a shelter to withstand tornadoes and high wind events.
- Improve building construction standards to insure buildings are built to withstand hazards.
- Encourage shelter/safe room construction at high hazard areas such as mobile home parks and apartment complexes.
- Additional emergency warning sirens to cover large outdoor gathering areas.
- Incorporate an EOC into the Fire Administration/Senior Center Facility being renovated for such purposes. Include emergency power capabilities to increase structural requirements to allow for its use as a storm shelter for the occupants of the facility.

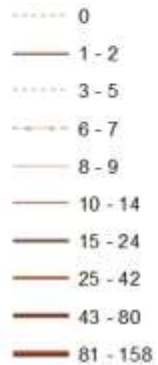
For all the county profiles for this study we are providing maps of the historic tornados mapped over the developed social vulnerability index. This is in addition to the data prepared and summarized from the HMP in this section.

Social Vulnerability - Impacts on Housing & Disaster Resiliency

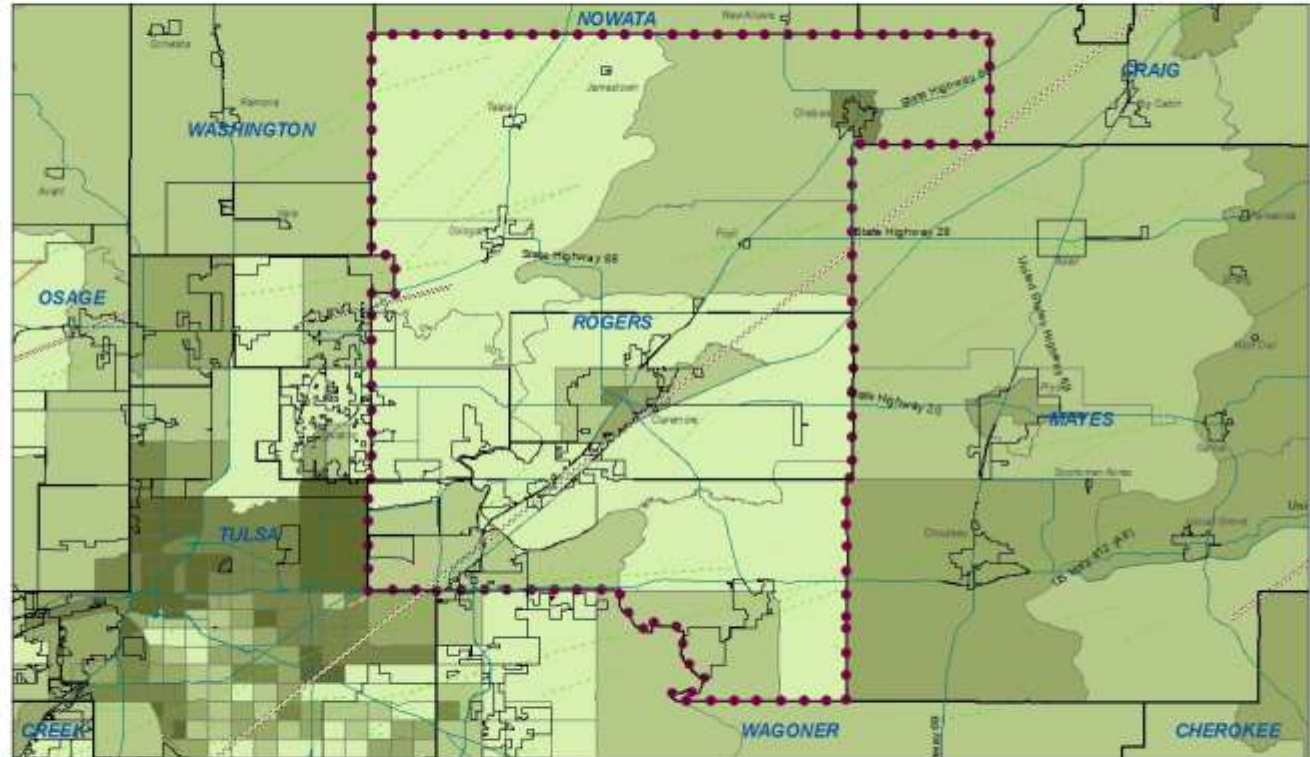
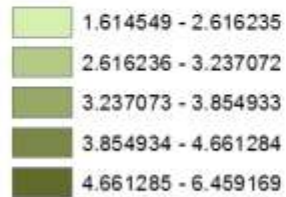
Tornado Events 1950 - 2014

Rogers County

of fatalities associated with event



Social Vulnerability Index



Sources: Stetten van Zandt, Texas A&M, Hazard Planning materials, and 2004-2013 American Community Survey, Tables B13003, B01001, B17001, B08001, B23044, B29001, B23042, B02001, B03001, B26001, B23016, B17001, B25043, B2401, B23019 & B06001

19XX or 20XX Year of Event



Selected County Boundary



Social Vulnerability - Impacts on Housing & Disaster Resiliency

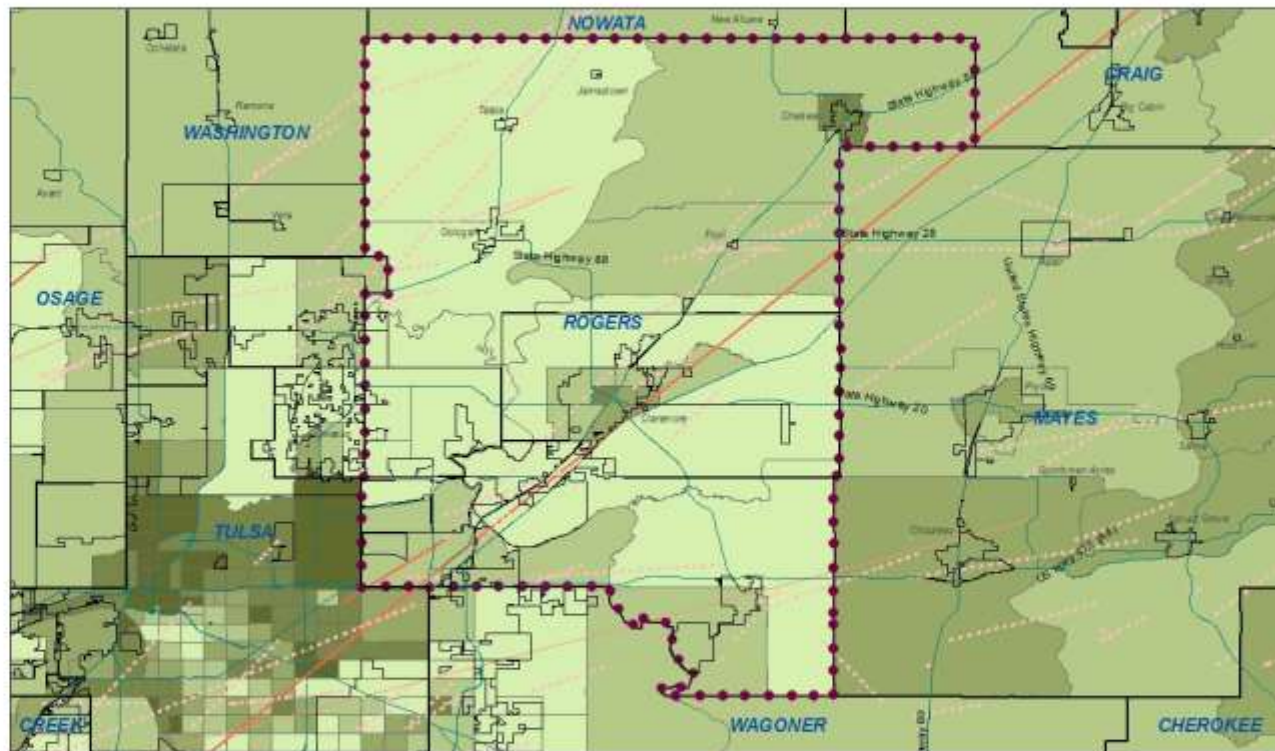
Tornado Events 1950 - 2014
Rogers County

of injuries associated with event

- 0 - 2
- 3 - 8
- 9 - 21
- 22 - 42
- 43 - 68
- 69 - 106
- 107 - 212
- 213 - 583
- 584 - 1150
- 1151 - 1740

Social Vulnerability Index

- 1.614549 - 2.616235
- 2.616236 - 3.237072
- 3.237073 - 3.854933
- 3.854934 - 4.661284
- 4.661285 - 6.459169



19XX or 20XX Year of Event

Selected County Boundary

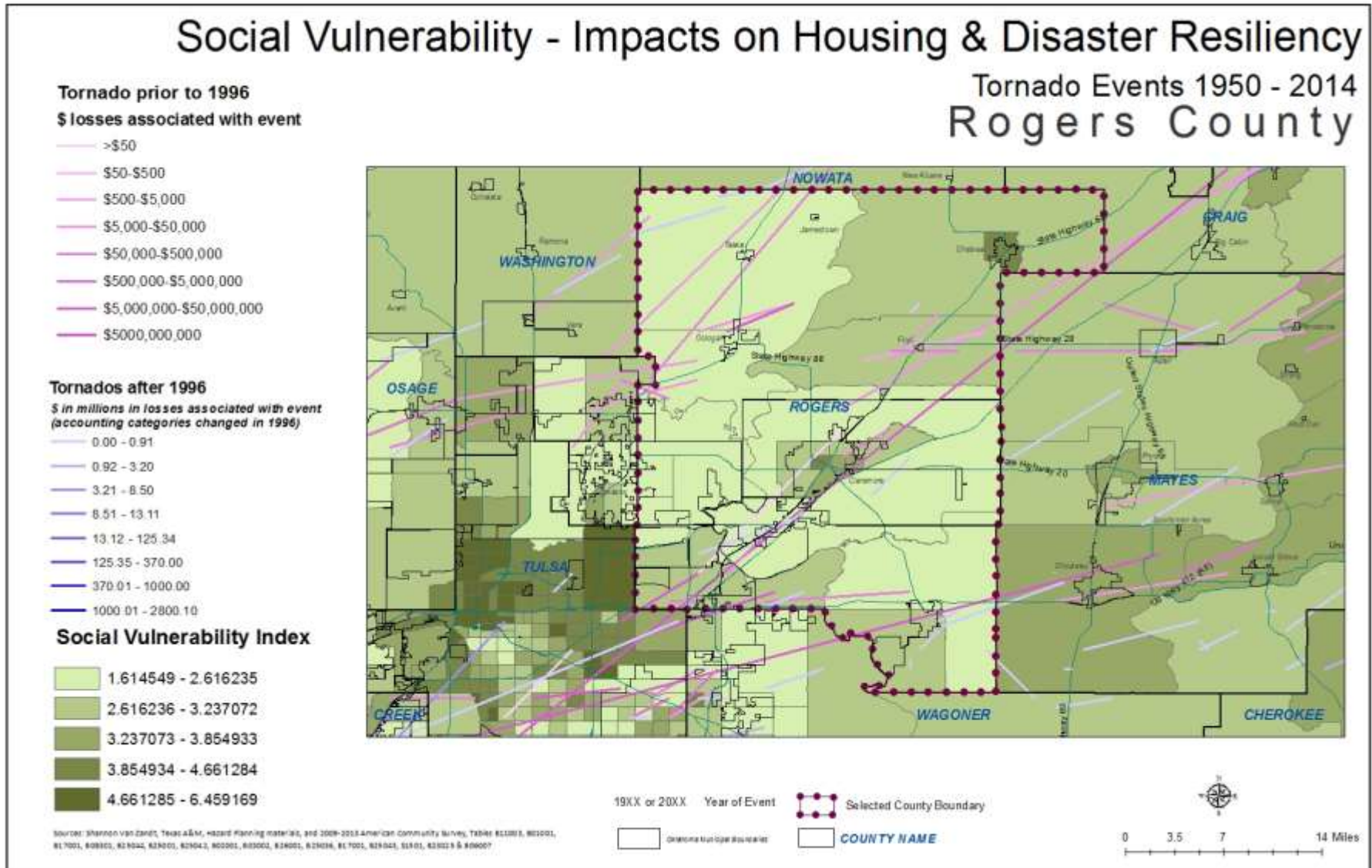
Oklahoma Municipal Boundaries

COUNTY NAME



0 3.5 7 14 Miles

Sources: Shannon Van Dant, Texas A&M, Hazard Planning materials, and 2009-2013 American Community Survey, Tables B11003, B02003, B17001, B06001, B23044, B25001, B29042, B02001, B03002, B26001, B25006, B17001, B25041, S1901, B23023 & B06007



Wildfires/Urban (Structure) Fires

Historical Context: The City of Claremore's Fire Department responded to 191 grass fires from 2006 to 2011. (The Claremore HMP did not distinguish between Wildfires and Urban Fires.)

Mitigation Strategy / Recommendations from HMP:

- Adopt Wildland/Urban Interface programs and procedures.

Winter Storms

Historical Context: There have been 17 winter storm events in City of Claremore from 2006 to 2011 that resulted in damages of \$70,000,000.

Mitigation Strategy / Recommendations from HMP:

- Designate emergency routes/procedures in ordinance or policy to maintain traffic flow through City during snow and ice events.
- Update ordinances to require snow removal for facilities requiring emergency services.
- Prepare facilities for use as possible warming shelters for citizens displaced during severe winter storms.

C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters from Disaster Event

Most jurisdictions have elected to not have public shelters in order to discourage people from leaving safe places and ultimately be caught on the road trying to reach a public shelter.

Rogers County has a storm shelter program whereby residents can register locations of private shelters by telephone.

<http://www.rcsheriff.org/page.php?id=8>

Verdigris and Catoosa are in the process of building storm shelters at public schools.

http://www.claremoreprogress.com/news/rogers-county-schools-build-storm-shelters/article_45b8ffa2-4286-11e5-92fe-b76edccad514.html

C.2.1.3 Public Policy and Governance to Build Disaster Resiliency

City of Claremore follows the State of Oklahoma adopted building codes using the 2009 International Building Code. The City of Claremore has a comprehensive plan, zoning code (updated 2011), and subdivision regulations (adopted 2001).

City of Claremore Hazard Mitigation Planning Team includes the City and the Claremore Public Schools.

C.2.1.4 Local Emergency Response Agency Structure

Rogers County has clearly defined Emergency Measures and Activities (Section 4.2.4) along with the responsible party for carrying out each activity such as activating the emergency operations room, shutting off power to threatened areas, ordering evacuation, opening evacuation shelters, and monitoring water levels, etc.

C.2.1.5 Threat & Hazard Warning Systems

Warning systems may be activated from any level of government by agencies having responsibility to notify the public of imminent danger. At the local level, these warnings are channeled through the Emergency Management Director in order to assign responsibility and ensure control of the warning process.

Rogers County Emergency Notification and Warning Systems

NOAA Weather Radios

The City of Claremore HMP states that the community should consider a NOAA weather radio program.

Warning Systems

City of Claremore outdoor warning system includes 8 sirens.

Social Vulnerability

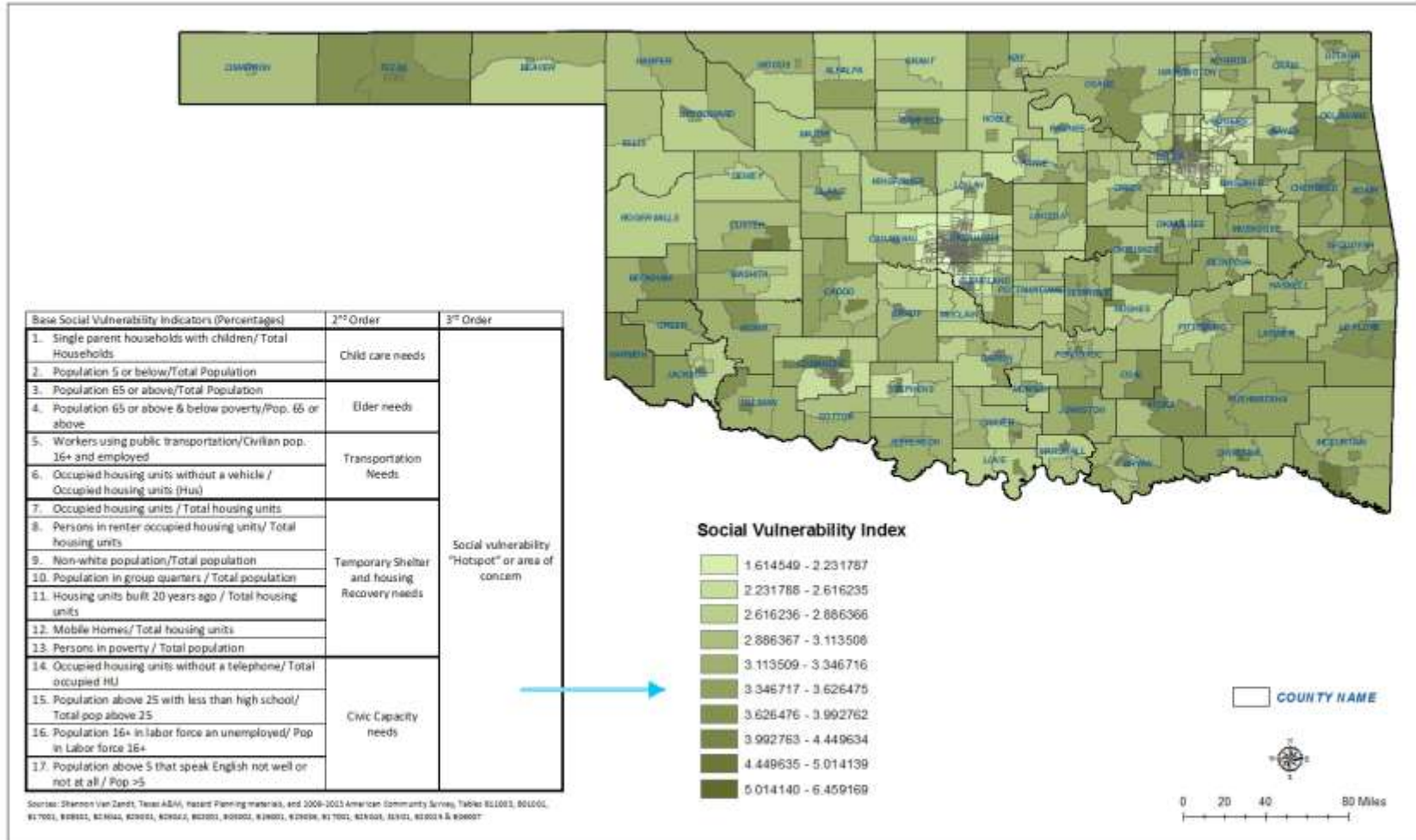
Based on the research work done by the Texas A&M University Hazard Reduction and Recovery Center, an added component is being included in this section. Social vulnerability can place households at a further disadvantage during and after a disaster. This analysis is assessing for the county the levels of social vulnerability based on demographic indicators to highlight 'hotspots' or counties that have higher social vulnerability. That combined with Hazard Mitigation Plans – or lack thereof – can highlight places where additional work is needed to reduce impacts on households.

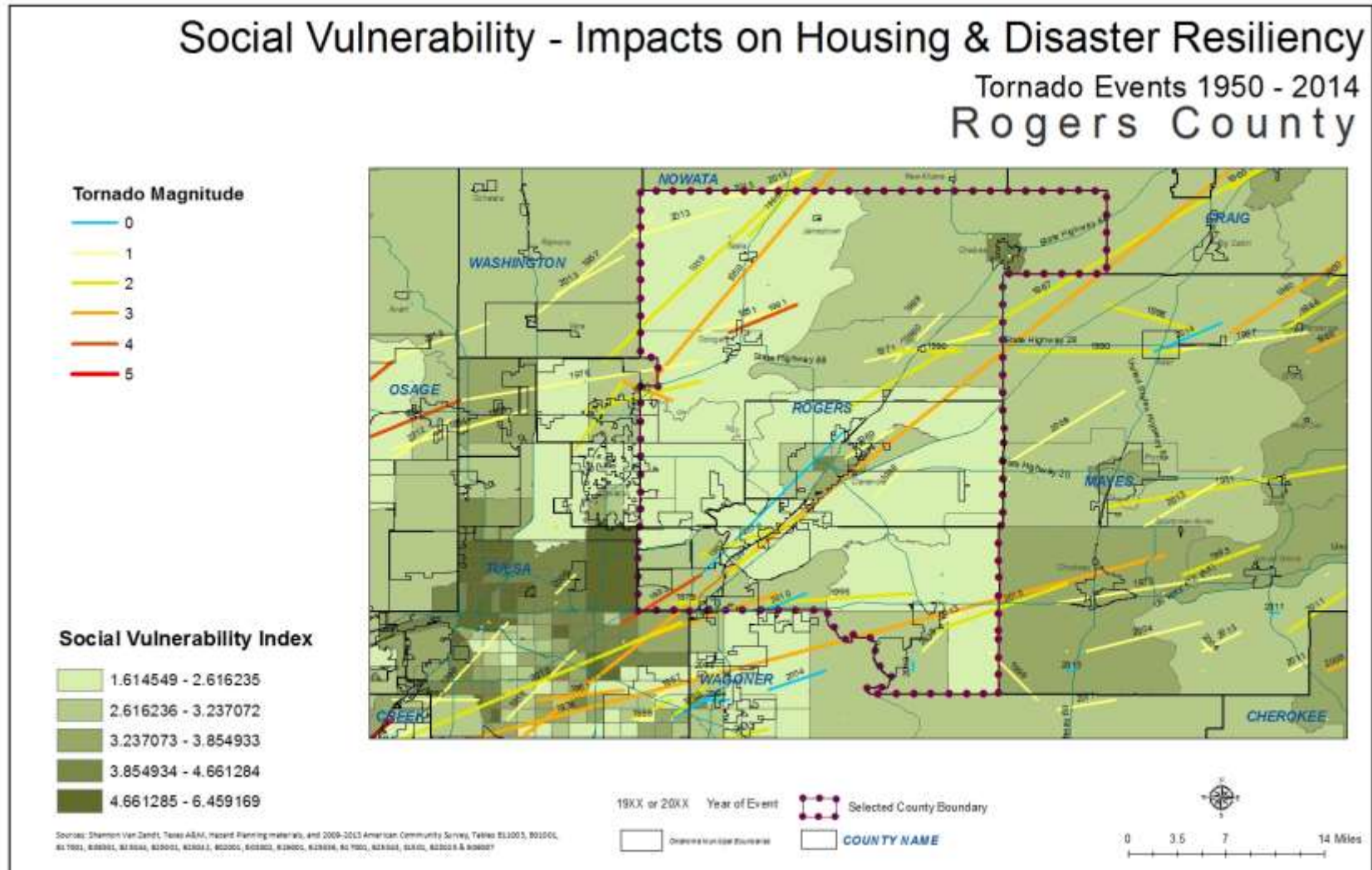
Social Vulnerability Analysis - Rogers County

Base Social Vulnerability Indicators (%)		2nd Order	3rd Order
1.) Single Parent Households	10.71%	0.167	2.774 Social Vulnerability 'Hotspot' or Area of Concern
2.) Population Under 5	6.01%	(Child Care Needs)	
3.) Population 65 or Above	13.97%	0.199	
4.) Population 65 or Above Poverty Rate	5.89%	(Elder Needs)	
5.) Workers Using Public Transportation	0.15%	0.034	
6.) Occupied Housing Units w/o Vehicle	3.29%	(Transportation Needs)	
7.) Housing Unit Occupancy Rate	92.49%		
8.) Rental Occupancy Rate	21.11%	2.182	
9.) Non-White Population	26.53%	(Temporary Shelter	
10.) Population in Group Quarters	1.15%	and Housing	
11.) Housing Units Built Prior to 1990	55.85%	Recovery Needs)	
12.) Mobile Homes, RVs, Vans, etc.	11.82%		
13.) Poverty Rate	9.26%		
14.) Housing Units Lacking Telephones	1.88%		
15.) Age 25+ With Less Than High School Diploma	9.60%	0.192	
16.) Unemployment Rate	6.37%	(Civic Capacity	
17.) Age 5+ Which Cannot Speak English Well or Not At All	1.37%	Needs)	

Sources: Shannon Van Zandt, Texas A&M, Hazard Planning materials, and 2009-2013 American Community Survey, Tables B11003, B01001, B17001, B08301, B25044, B25001, B25042, B02001, B03002, B26001, B25036, B17001, B25043, S1501, B23025 & B06007

Social Vulnerability - Impacts on Housing & Disaster Resiliency





Social vulnerability combined with the devastating impacts of a natural or man-made disaster can compound a household's ability to recover and in fact can place those individuals at an even greater gap or disadvantage prior to the event (Shannon Van Zandt, Texas A&M, Hazard Planning).

This county falls below state score per this index for social vulnerability when comparing as a county to other counties in the state. The immediate census tract near Claremore has an elevated score where increased social vulnerability is notable.

Recommendations for this county:

- Continue to update and maintain the county HMP and include attention to areas within the county that in addition to physical vulnerability may have compounding social vulnerability factors.
- Efforts to strengthen building codes related to tornadoes and natural disasters should be considered.
- Planning for shelters from disaster events for multifamily, HUD and LIHTC units, in addition to all housing in the community should be incorporated with any effort to increase housing.

Homelessness

By Continuum of Care

Oklahoma is comprised of eight Continuums of Care (CoC). These entities manage the provision of services to the homeless, among other functions. By definition, CoCs involve nonprofit homeless providers; victim service providers; faith-based organizations; governments; businesses; advocates; public housing agencies; school districts; social service providers; mental health agencies; hospitals; universities; affordable housing developers; law enforcement and other organizations that serve the homeless and those at risk of becoming homeless (Continuum of Care Network pamphlet, 2015). These entities are governed by a community plan that helps them deliver services to the homeless and/or to prevent a return to the homeless. CoCs provide a variety of services aimed at outreach, engagement and assessment, including emergency shelter, rapid re-housing, transitional housing, and permanent housing, among others (Continuum of Care Network pamphlet, 2015).

The data below describes the characteristics of those receiving or eligible for the CoC in which Rogers County is located. This data is collected by the CoCs on last day of January each year and reported on an annual basis. It is currently the best source of data available at the State level of understanding the demographics of these populations.

OK 505 Northeast Oklahoma

OK 505 represents the northeast region of Oklahoma, including Craig, Ottawa, Delaware, Cherokee, Adair, Sequoyah, Washington, Nowata, Rogers, Mayes, and Wagoner counties. There is a disproportionately high number of homeless households comprised of children in this CoC (24 out of 300). Eight of these 24 child only households are unsheltered. This area also has a high incidence of homeless victims of domestic violence (168). This group, for the most part, appears to be finding shelter. However, of the homeless veterans (51), the majority are unsheltered (30). The population of homeless substance abusers is also significant in this CoC (122). They, too, are finding shelter with only 10 reported instances of the failure to find shelter.

This CoC has invested in the creation of a significant number of temporary and permanent units of shelter for homeless individuals and family. There are 449 units of temporary housing available to individual and families in this region year around. An additional 90 units of permanent housing are available to homeless families and individuals. There exists a need for more units of rapid rehousing for veterans given the current population of unsheltered vets.

<i>OK 505 Northeast OK</i>	Emergency Shelter(sheltered)	Transitional Housing(sheltered)	Unsheltered	Total
Households without children	155	33	47	235
Households with at least 1 adult & 1 child	29	3	9	41
Households with only children	16	0	8	24
total homeless households	200	36	64	300
Persons in households without children	156	33	47	236
persons age 18-24	32	3	19	54
persons over age 24	124	30	28	182
Persons in households with at least 1 adult & 1 child	87	8	28	123
children under age 18	55	4	17	76
persons age 18-24	6	0	0	6
persons over 24	26	4	11	41
persons in households with only 1 children	16	0	8	24
Total homeless persons	259	41	83	383
Subpopulations	Sheltered		Unsheltered	Total
Chronically Homeless	81		22	103
Chronically Homeless Individuals	61		12	73
Chronically Homeless Persons in Families	20		10	30
Severely Mentally Ill	33		16	49
Chronic Substance Abuse	112		10	122
Veterans	21		30	51
HIV/AIDS	0		0	0
Victims of Domestic Violence	159		9	168

CoC Number: OK-505**CoC Name: Northeast Oklahoma CoC****Summary of all beds reported by Continuum of Care:**

	Family Units ¹	Family Beds ¹	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Subset of Total Bed Inventory		
								Chronic Beds ²	Veteran Beds ²	Youth Beds ²
Emergency, Safe Haven and Transitional Housing	55	167	256	26	449	0	0	n/a	0	26
Emergency Shelter	52	159	219	26	404	0	0	n/a	0	26
Transitional Housing	3	8	37	0	45	n/a	n/a	n/a	0	0
Permanent Housing	9	30	65	0	95	n/a	n/a	n/a	14	0
Permanent Supportive Housing*	7	22	53	0	75	n/a	n/a	53	8	0
Rapid Re-Housing	1	5	5	0	10	n/a	n/a	n/a	6	0
Other Permanent Housing**	1	3	7	0	10	n/a	n/a	n/a	0	0
Grand Total	64	197	321	26	544	0	0	53	14	26

CoC beds reported by Program Type:**Emergency Shelter for Families¹**

Provider Name	Facility Name	Family Units ¹	Family Beds ¹	Adult-Only Beds	Child-Only Beds	Seasonal	Overflow / Voucher	Total Beds	Subset of Total Bed Inventory		
									Chronic Beds ²	Veteran Beds ²	Youth Beds ²
Hope House	Hope House	5	18	0	0	0	0	18	n/a	0	0
Total		5	18	0	0	0	0	18	n/a	0	0

COC Conclusion

Each of the CoC's represents a unique area. It's important to note that the Point In Time data serves as a baseline. It is likely that the homeless population is much larger than counted. Generally, the State's homeless population is over the age of 24. In some areas of the State, there is a disproportionately high rate of homeless youth. More detailed exploration is necessary to understand the reasons which led them to this State and the needs of homeless youth. Domestic violence victims comprise a significant portion of the homeless population in the State. In some areas, the presence of social service providers for this subpopulation has reduced homeless rates. The same is true with respect to homeless veterans. As anticipated, the majority of the homeless population across the state can be classified as: mentally ill, chronically homeless, and chronic substance abusers. The needs of these difficult to house homeless must remain a priority across the State.

A Snap Shot of Homelessness in the State

Point in Time data was last collected on January 29, 2015 across the State. On that date, counts revealed a homeless populations of more than 3,000 residents. The majority of those counted (2,603 individuals) were classified as households without children. The majority of this group lives in emergency shelters (1,652) or transitional housing (376) with 575 classified as unsheltered.

The number of households with children is seemingly small totaling 343. The vast majority of those in this classification live at emergency shelters (201) or transitional housing (104) with only 38 classified as unsheltered. Homeless service providers in Oklahoma City and Tulsa emphasized that this group was likely undercounted across the State because they are less visible than other categories of homeless. They emphasized that emergency shelters, as presently designed, do not meet the needs of families with children in terms of both privacy and safety.

The Point in Time data reveals less than 100 households comprised of only children. Of these 74 counted households, 35 live in emergency shelters and 39 are unsheltered. This population is likely significantly undercounted as youth who are homeless typically seek to avoid identification for fear of being returned to their homes. These young people often have specific needs for supportive services that are difficult to deliver because the population remains unseen. Homeless advocates in the State hold up Tulsa as a good example of the State for serving homeless youth. OKC's Be the Change is also a leader in identifying and providing needed service to homeless youth in the metropolitan region. The problem of homeless youth is not just isolated to large urban areas. Mid-sized and smaller cities also look for innovative ways to service. Cities like El Reno and Enid have their own drop in centers for homeless youth. Social networks in smaller cities fill similar functions.

Oklahoma City public schools also tracks homeless students within the district. There are homeless students attending 78 elementary and middle schools in Oklahoma City. This data suggests that the majority of the city's homeless students are African American or Hispanic. There are 664 homeless African American students, 724 homeless Hispanic students, and 254 homeless Caucasian students. There are ten high schools in OKC that have reported having homeless students. Douglass and Capitol Hill high schools have the highest homeless student populations. Douglass has 50 homeless African American students. Capitol Hill has 49 homeless Hispanic students. The majority of these students can be classified as "couch homeless" or doubled up, meaning that they are finding

shelter with extended family members, friends, and other non-relatives for a brief amount of time due to hardship.

The majority of Oklahoma's homeless population is over 24 years old. This classification system is not particularly useful in helping to assess the number and needs of the elderly population, which is reported to be a substantial subset of this population.

The Point in Time data categorizes the homeless population into two categories: Hispanic/Latino and Non-Hispanic/Non-Latino. The lion's share of homeless in Oklahoma are Non-Hispanic/Non-Latino (3,528). In Oklahoma City, 62% of the homeless served are classified as Caucasian. Twenty-five percent of the homeless population is African American. Seven percent of the homeless in OKC identify as Native American. Less than one percent of those identified as homeless in OKC are Asian. By contrast, a relative small fraction of the State's homeless population is Hispanic/Latino. The Point in Time data identified a relatively small Hispanic homeless population, including less than 250 individuals. This follows OKC counts that identify 7% of the city's homeless population as Hispanic. Homeless advocates in OKC indicate that social networks, including churches and extended families, keep the number of homeless in the Hispanic population proportionately lower than their Non-Hispanic/Non-Latino counterparts. However, these individuals likely classify as "couch homeless" and are in a continued state of being vulnerable to becoming homeless.

The PIT data indicates that there are more homeless males (2,237) than females (1,535). This follows national trends. Care should be taken when interpreting this data, as women are less likely to participate in Point in Time counts. There is a growing population of homeless in Oklahoma that identifies as transgender. PIT data identified 5 individuals identifying as transgender. This population is likely much higher and will continue to grow due to family and national attitudes about this population. Transgender populations may require special housing accommodations, especially in the emergency shelter context, to provide for their social and emotional needs.

Another group of homeless individuals that merits special consideration in the distribution of resources is those identified as having special needs. This classification includes persons with "physical, mental or behavioral disabilities, persons with HIV/AIDS and/or persons with alcohol or drug addictions. The Point in Time data estimates that there are nearly 1300 homeless persons with special needs in OKC alone.

The Point in Time data is coarse and does not do an effectively track homeless populations with specific needs, such as those persons who are homeless and living with HIV/AIDS. This special population of homeless is likely growing in Oklahoma. According to the Oklahoma State Department of Health there were an estimated 5,375 cases of persons living with HIV/AIDS by the end of 2013. There were a total of 437 newly diagnosed HIV/AIDS cases in 2013 for the state of Oklahoma. The vast majority of populations living with HIV/AIDS (nearly 72%) reside in urban areas. In OKC alone, the Point in Time data identified at least 25 homeless individuals living with HIV/AIDS. This is likely an undercount. Based on this information and anecdotal data from homeless service providers, special effort must be made to understand the housing, medical, and supportive services needs of homeless persons living with HIV/AIDS.

Shelter is crucial for homeless persons with HIV/AIDS in the management of this illness. However, traditional shelter setting(s) may not be suitable to house this population. Those with suppressed immune systems are vulnerable to the spread of infectious diseases which may be present in open shelters. In addition, shelter personnel may not be properly trained in handling AIDS related issues. For these reasons, as well as resources made available by the federal government, homeless persons living with HIV/AIDS are often given housing choice vouchers, created by HOPWA, so that they secure housing on the private market. This can be challenging in constrained rental markets like Norman, for example, where affordable housing options are limited. It is estimated that more than 60 individuals living in OKC with HIV/AIDS are homeless because they have been unable to find a landlord that will accept their housing choice voucher.

State Name: Oklahoma**Point-in Time Date: 1/29/2015****Summary by household type reported:**

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Households without children ¹	1,652	376	575	2,603
Households with at least one adult and one child ²	201	104	38	343
Households with only children ³	35	0	39	74
Total Homeless Households	1,888	480	652	3,020

Summary of persons in each household type:

Persons in households without children¹	1,676	397	623	2,696
Persons Age 18 to 24	214	61	110	385
Persons Over Age 24	1,462	336	513	2,311
Persons in households with at least one adult and one child²	595	293	108	996
Children Under Age 18	373	176	57	606
Persons Age 18 to 24	40	29	13	82
Persons Over Age 24	182	88	38	308
Persons in households with only children³	38	0	47	85
Total Homeless Persons	2,309	690	778	3,777

Demographic summary by ethnicity:

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Hispanic / Latino	154	43	52	249
Non-Hispanic / Non-Latino	2,155	647	726	3,528
Total	2,309	690	778	3,777

Demographic summary by gender:

Female	1,004	272	259	1,535
Male	1,302	416	519	2,237
Transgender	3	2	0	5
Total	2,309	690	778	3,777

Rural Areas

Homelessness in the rural areas of the State is much more difficult to calculate. Given the population density of the State, the majority of services that serve the homeless are concentrated in urban and semi-urban areas. Even if beds are available, many rural homeless lack knowledge about the services or a means to travel to receive the same. As a part of this study, OU students were dispatched into the 77 counties in the State to, among other issues, attempt to understand the degree to which there is rural homelessness in the State. Their qualitative inquiries yielded very little data, in part, because rural homeless is difficult to identify and often ignored. For the purposes of this report, a literature review was prepared on the topic of rural homelessness in the United States. The goals of this academic review is to assist policymakers and service providers in the State in uncovering the dimensions of this illusive population.

In the U.S., the rural homeless population is predominantly Caucasian. This population is comprised of single mothers, widowed wives and husbands, divorced and separated men and women, and young people. A study examining rural homelessness in Ohio found that nearly 40% of those who classify as homeless were divorced, separated, or widowed (First, Richard J., John C. Rife, and Beverly G. Toomey, 1994, pg. 101). Ohio's rural homeless were also relatively young. Close to 80% of homeless population in this study was between the ages of 18 and 39 years old (First et al, 1994, pg. 101). Rural homelessness is often less visible than urban homelessness because these populations commonly take shelter are at a friend's house, in their vehicles, or on abandoned properties. These populations can also be found on "...campgrounds or in hollows, desert canyons, farmers' fields, state parks, and highway rest areas" (Milbourne and Cloke, 2006, pg. 17).

The causes of rural homelessness mirror, in most ways, the plight of the urban homeless. The study of homelessness in rural Ohio revealed family problems and substance abuse issues as primary causes of rural homelessness. The incidence of homelessness resulting from situations of domestic violence is high in rural areas (Cummins et al, 1998). Substance abuse issues are a common cause for homelessness in rural America. The literature reveals that this population tends to be homeless because they have isolated themselves from family and people who want to help (First et al, 1994). In the case of both domestic violence and substance abuse, it is often difficult for these individuals to find shelter and the supportive services they require in rural areas where options are limited, if available at all. The thought of moving to an urban area to find both shelter and supportive services is sometimes not considered at all by these vulnerable populations.

Rural areas are also more prone to the kind of poverty that puts individuals and families at risk for homelessness. The number of people living at or below the poverty line in rural places is higher than anywhere else in the United States (Moore, 2001). The statement "rural homelessness is a microcosm of national economic and political developments" cannot be truer for American rural communities (Vissing, 1996, pg. 103). The disinvestment of small towns and their inability to attract long-term sustainable business development, cripples a small town's economy. In effect, this is a main contributor for why poverty is such a common theme for rural communities. As a result, the State should carefully consider its investments in rural Oklahoma. While there is a need for shelter in these places, the construction of this housing type should be weighed with long term opportunities for employment in the area.

It is not surprising that rural areas typically lack both emergency shelters and temporary housing options. Services that provide temporary housing and provide relief and support services for those who cannot find food are virtually nonexistent in rural communities across the United States (Moore, 2001). Sheltering the homeless is undercapitalized in rural areas because communities do not see a concentration of homeless individuals (Vissing, 1996, pg. 146). As a result, the homeless must satisfice where they are. For instance, for families who are homeless, some of them use a friend's house to store clothes or to seek shelter, while some receive assistance from churches (Cummins et al, 1998). Others migrate to urban areas where services are available and more accessible (Rollinson, Paul A., and John T. Pardeck, 2006).

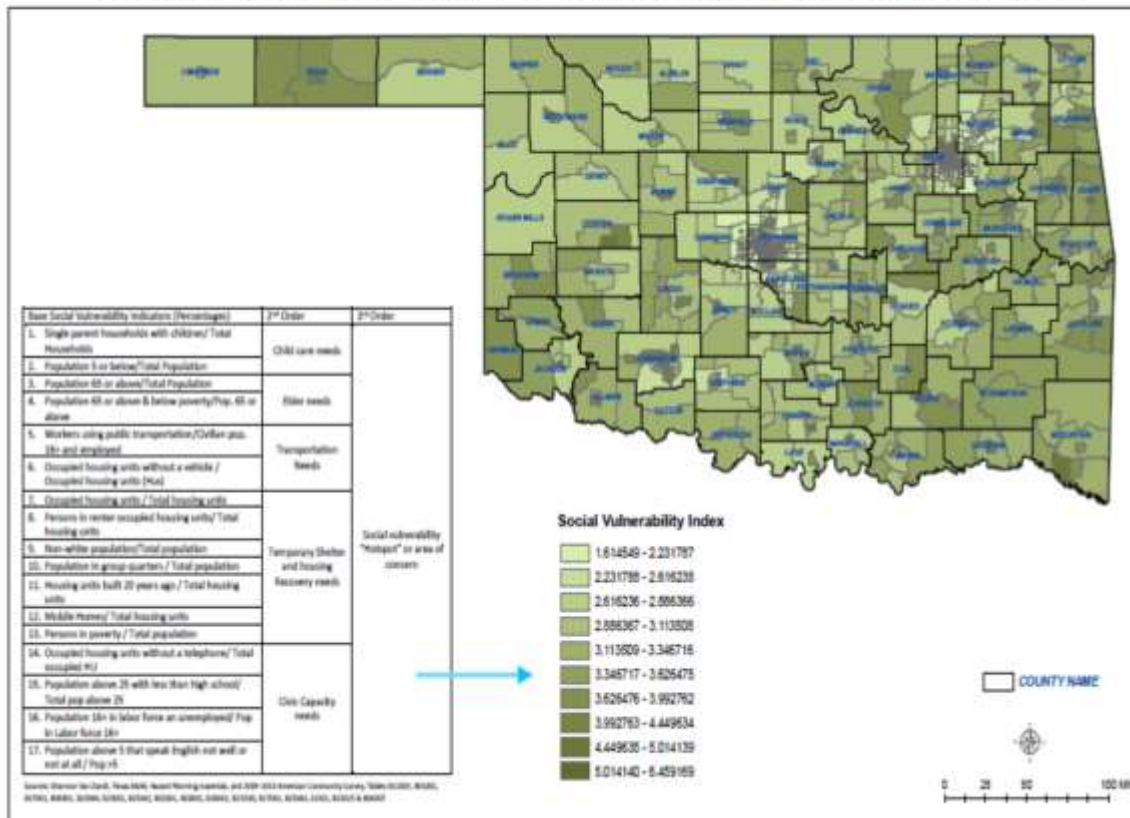
The absence of affordable housing in rural areas is a root cause of homelessness (Levinson, David, and Marcy Ross, 2007). In fact, it was noticed that many of the people were receiving monetary assistance or previously had some money saved up to spend on housing, but these measures were not enough to keep them afloat (First et al, 1994, pg. 101). Housing costs rise in rural areas typically rise as a result of competition for a limited amount of housing stock. In some rural areas, low income families are spending 70% of their household incomes on housing, sometimes substandard housing (Vissing, 1996, pg. 124). As Levinson et al explain, "housing costs are lower but so are incomes, with the result of placing a heavier rent burden in the community" (Levinson, David, and Marcy Ross, 2007, pg. 45). Renters in rural communities, as a result, are far more susceptible to becoming homeless than their urban or suburban counterparts because they do not have the financial safety net sometimes associated with homeownership (Fitchen, 1991, pg. 193).

While this brief review of the literature describes the state of homelessness across rural America, many of the lessons learned are easily translated to an Oklahoma context. The condition and supply of affordable housing units is relatively poor in many rural portions of the State. Rent burden, as more fully characterized in the Consolidated Housing Affordability Strategy (CHAS) section of this report, is high. This leaves families living and working in relatively weak economies vulnerable to homelessness. Once homeless, supportive services in these areas are relatively limited, especially for the chronically homeless, those with substance abuse problems, and victims of domestic violence. Services available to these populations in urban areas may not be attractive to individuals and families who are accustomed to life in rural communities. Where practicable, more consideration must be given to providing supportive services and temporary and permanent housing to homeless populations wishing to remain in rural areas.

At Risk For Homelessness

Poverty is the primary factor that places Oklahoma families at risk of being homeless. There are many factors experienced by those living in poverty which leave residents more or less vulnerable to homelessness. For the purposes of this study, a social vulnerability index has been constructed to measure the likelihood or risk that residents living in poverty might find themselves homeless. This index includes factors such as single headed households, concentration of young and elderly residents, the reliance on public transportation, private vehicle availability, racial composition, housing type, presence or absence of a telephone in the household, amongst other factors. This index is additive and seeks to understand the collective impact of these factors in estimating the vulnerability of a local population. While employed in more significant detail in the section of this report focusing on disaster resiliency, this tool is useful in identifying areas of the State where populations may be most vulnerable to homelessness. The index utilized in this section is different from the one crafted in the Disaster Resiliency chapter of this report in that it estimates social vulnerability at the county level, rather than by census tract. The decision to study vulnerability to homelessness at the county level was made to help policymakers understand, more generally, where resources and economic interventions are most necessary to stave off the potential effects of homelessness. This maps presents vulnerability to homelessness on the county level, depicting the most vulnerable counties in dark green.

Social Vulnerability - Impacts on Housing & Disaster Resiliency



The Oklahoma families most likely at risk are those living in public and subsidized housing. They live below the poverty line. Even those who are employed, remain vulnerable to homeless because an unexpected expense, like a medical emergency, threatens their ability to pay for their share of rent owed or utilities. A missed payment can easily lead to eviction and homeless.

Through the U.S. Department of Housing and Urban Development, Oklahoma service providers have been vested with more than 24,000 housing choice vouchers. Their spatial distribution is outlined below. Of significance is the size of the waiting lists for public housing units and housing choice vouchers in cities across the State. These individuals are the most vulnerable to being homeless.

		Authorized Vouchers	Public Housing Waiting List	Voucher waiting list
Ada	OK024	110	Unknown	Unknown
Bristow	OK033	87	Unknown	Unknown
Broken Bow	OK006	217	Unknown	Unknown
Fort Gibson	OK118	44	Unknown	Unknown
Henryetta	OK142	115	Unknown	Unknown
Hugo	OK044	178	14	56
Lawton	OK005	92	Unknown	Unknown
McAlester	OK062	73	118	36
Miami	OK027	243	126	179
Muskogee	OK099	843	Unknown	230
Norman	OK139	1,185	Unknown	313
Oklahoma City	OK002	4,219	830	8021
Oklahoma HFA	OK901	10,708	Unknown	11,155
Ponca City	OK111	134	70	148
Seminole	OK032	189	53	44
Shawnee	OK095	497	320	623
Stillwater	OK146	656	550	420
Stilwell	OK067	29	Unknown	Unknown
Tecumseh	OK148	31	90	171
Tulsa	OK073	4,808	4951	5859
Wewoka	OK096	154	Unknown	
Oklahoma		24,612		

Findings and Recommendations

There remains a significant homeless population in the urban and rural areas of Oklahoma. This population is very likely significantly undercounted in the Point In Time data. Local homeless advocates and service providers are highly aware of this undercount and are using innovative tools to find and serve the homeless. One example of these extra efforts to identify homeless populations is the data being collected by schools about the number of youth who are homeless or “couch” homeless. In this study, the research team also considered those families living at the economic margins and makes the case for the need for funding to support the housing needs of those that live a pay check or two from being homeless.

Those living with HIV/AIDS tend to underreport their status and needs. Given the cost of medical care these individuals face, the need for permanent and stable housing is critical. Housing providers must work to ensure that there are enough units for this undercounted population. Working with county health care providers, OHFA is much more likely to accurately estimate the size and needs of this population of homeless and potentially homeless persons. Special care must be taken to ascertain the barriers these individuals face when using vouchers to secure housing in the marketplace.

Victims of domestic violence require housing and supportive services across the State. CoCs with high supportive services tend to better accommodate the housing needs of these population. Cleveland County provides a good model for the State. However, many homeless victims of domestic violence live in rural areas that are underserved. Efforts must be undertaken to work with social services providers, schools, churches, and the police to help identify these individuals and to lead them to available housing and supportive services.

While not mentioned in the PIT data, estimates must be prepared to calculate the number and needs of homeless populations with felonies. In particular, there has been a rise nationally in the number of homeless sex offenders. Zoning regulations and discrimination from the private market has pushed many registered sex offenders to the periphery of many communities. This population must not be forgotten by policymakers.

The size of the homeless veteran population is decreasing as a result of national initiatives to end homelessness for veterans in Oklahoma. The needs of homeless veterans appear to be highest in areas of the State near VA facilities. Permanent housing should be constructed at a higher rate in these areas to meet demand. Care should be taken to make certain that the housing constructed is built to meet the psychological needs of veterans, particularly those suffering from PTSD.

Rural homelessness, in general, is a challenge to assess and characterize. The rate of homelessness in rural areas is most likely much higher than annual counts demonstrate. The majority of rural homeless likely find shelter out of public view. Some may shelter in their cars, in undeveloped areas or in the homes of those who allow them to stay. They are not likely to find their way to urban areas given their lack of transportation options and preferences for rural living. Programs that are developed to provide housing for the rural homeless must be developed to allow sheltering in place where possible.

Waiting lists for public housing and section 8 vouchers are high across the State. This is not uncommon to Oklahoma. However, when we are considering the size of the population that is at risk to homelessness, these waiting lists are an important factor to consider. Resources should be spent in a manner which is preventative so that these individuals' and families' needs are met before they become homeless.

The absence of affordable housing alternatives across some parts of the State is the largest threat to homelessness. In markets that are constrained by an aging housing stock or those that are rapidly growing, individuals and families who live on the economic margins are at risk for becoming homeless. Communities must work to ensure that zoning regulations promote the development of housing types serving all income levels, including the construction of affordable housing to meet the needs of the presently homeless and those at risk for becoming the same. Funding distributions should be targeted to communities with the highest needs who are willing to do what is necessary to meet the needs of the homeless and those at risk for the same.

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Fair Housing

Summary

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity.

These findings are intended to aid the Oklahoma Housing Finance Agency (OHFA) determine the location of new affordable housing in relation to vulnerable populations and explore ways to expand the opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Key Findings:

- 70% of affordable housing units are located in census tracts marked by poverty
- 62% of affordable housing is located in census tracts where a majority of the residents are not white
- 13% of affordable housing units have no access to transit services and 56% have access to limited service, on-demand transit
- 2.6% of affordable housing units have limited access to a hospital
- 7.8% of affordable housing units are located in food deserts

Recommendations:

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

What is Fair Housing?

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. On one hand, this protects the ability of individuals to obtain housing regardless of personal characteristics such as race, skin color, national origin, gender, familial status, or disability. It also focuses attention on more subtle forms of discrimination that cluster low-income housing in ways that inhibit the ability of communities to access services and amenities that support self-sufficiency and autonomy.

Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity. In 2014, HUD released the Affirmatively Furthering Fair Housing (AFFH) rule for public comment. The draft rule

“directs HUD’s program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination” (HUD 2015). In 2015, the United States Supreme Court provided legal support for actions taken to remedy patterns that impede the upward mobility and opportunity of low-income individuals and communities. In the case of Texas Department of Housing and Community Affairs v. The Inclusive Communities Project the court reiterated the need to address disparate impacts in considering the location of affordable housing and reinforced the importance of AFFH (Bostic 2015). Housing discrimination from this perspective is not only felt by individual residents, it can also be the result of actions that work to limit the opportunities to improve the quality of life in local communities.

Approach

In Oklahoma, a combination of federal and state programs work to support the opportunities provided to individuals and families who rest safely and comfortably in an apartment or home. Here we use publicly available data for units that are part of the Low Income Housing Tax Credit (LIHTC) Program, the Rural Rental Housing Loans, or OHFA administered programs such as Oklahoma Affordable Housing Tax Credit (AHTC), the HOME investment partnership program, the Section 8 Housing Choice Voucher Program, and multi-family bonds. Collectively, these programs represent state efforts to assist individuals who are unable to afford housing.

Indicators of disparate impact vary but seem to contingent upon the contextual characteristics of a particular neighborhood. In an effort to help communities investigate and understand community level disparate impacts, HUD created a Fair Housing Assessment Tool (http://www.huduser.gov/portal/affht_pt.html#affh). The assessment tool includes measures on indicators of disparate impacts based on the clustering of potentially vulnerable populations, including:

- Race/Ethnicity of Residents
- National Origin of Residents
- English Proficiency of Residents
- Job Accessibility
- Transit Accessibility
- Level of Poverty
- Environmental Exposure (e.g. pollution, crime, food, health care, etc.)
- Disability

This report uses the Fair Housing Assessment Tool in conjunction with readily available data to initiate a more thorough investigation of the potential for disparate impacts in the state. The findings are intended to aid the Oklahoma Housing Finance Agency regarding future location of new fair housing in relation to vulnerable populations and the future opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Data

Data for this report are compiled from a variety of sources including the United States Census, the University of Oklahoma Center for Spatial Analysis, and primary data collected as part of ongoing research efforts at the University of Oklahoma. Data are aggregated into census tracts and reported statewide as well as by county (see Appendix 1).

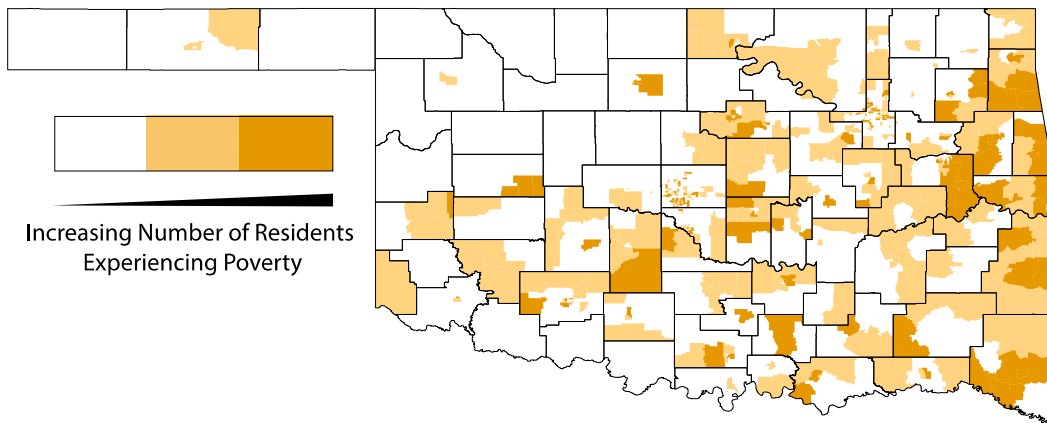
1. Urban/Rural

A majority of the affordable housing in Oklahoma is situated in rural communities. Urban communities including Edmond, Lawton, Norman, Oklahoma City, and Tulsa are home to just over 1/3 of the affordable housing units in the state.

	Total Affordable Housing Units	Situated an Urban Setting	Situated in a Rural Setting
OHFA	35,292	11,699 (33.1%)	23,593 (66.9%)
515	5,384	0	5,384 (100%)
LIHTC	23,537	8,255 (35.1%)	15,282 (64.9%)
Total	64,213	19,954 (31.1%)	44,259 (68.9%)

2. Poverty

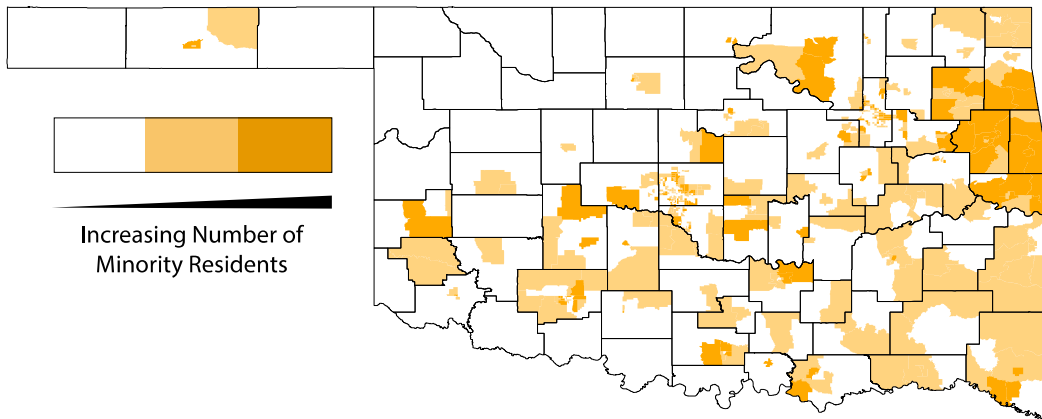
Approximately 70% of affordable housing units in Oklahoma are located in census tracts where the number of residents living in poverty is above the state average. About half of these units are located in areas of extreme poverty, where the number of individuals who are economically vulnerable exceeds 994, more than one standard deviation (411) from the mean (583).



	Total Affordable Housing Units	Situated in Poverty	Situated in Extreme Poverty
OHFA	35,292	12,295 (34.8%)	12,464 (35.3%)
515	5,384	2,093 (38.9%)	1,839 (34.2%)
LIHTC	23,537	7,483 (31.8%)	8,924 (38.0%)
Total	64,213	21,796 (33.9%)	23,227 (36.2%)

3. Non-white Enclaves

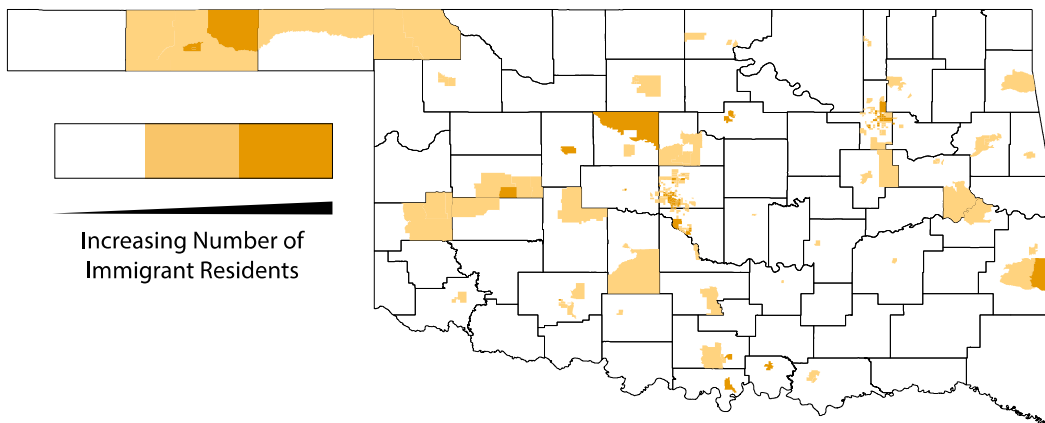
Just over 60% of affordable housing units in Oklahoma are located in census tracts where a majority of the residents are non-white. With just fewer than 24% of the total affordable housing units in census tracts heavily populated with residents who are not white – identified as census tracts where the number of non-white residents is more than 1,595 - one standard deviation (653) greater than the mean (542).



	Total Affordable Housing Units	Situated in Majority Non-White Community	Situated in Heavily Non-White Community
OHFA	35,292	12,814 (36.3%)	7,907 (22.4%)
515	5,384	2,229 (41.4%)	1,288 (23.9%)
LIHTC	23,537	10,285 (43.7%)	5,677 (24.1%)
Total	64,213	25,328 (39.4%)	14,872 (23.2%)

4. Immigrant Enclaves

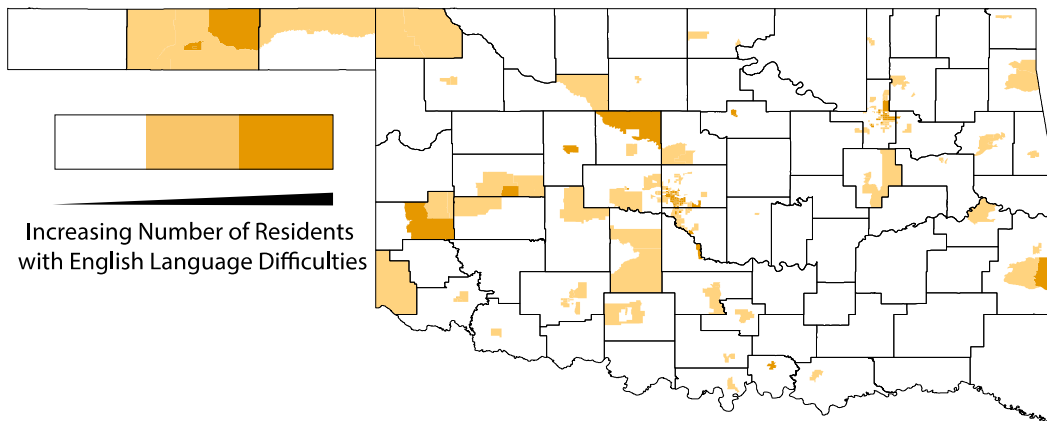
One-third of affordable housing units in Oklahoma are located in census tracts where more than the average number of residents are immigrants. About half of these units are located in areas dense with immigrants, where the number of individuals who are not citizen exceeds 349, more than one standard deviation (219) from the mean (130).



	Total Affordable Housing Units	Situated in Immigrant Enclave	Situated in Heavily Immigrant Enclave
OHFA	35,292	8,114 (23.0%)	3,358 (9.5%)
515	5,384	1,017 (18.9%)	159 (3.0%)
LIHTC	23,537	5,457 (23.2%)	3,364 (14.3%)
Total	64,213	14,588 (22.7%)	6,881 (10.7%)

5. Limited English Proficiency

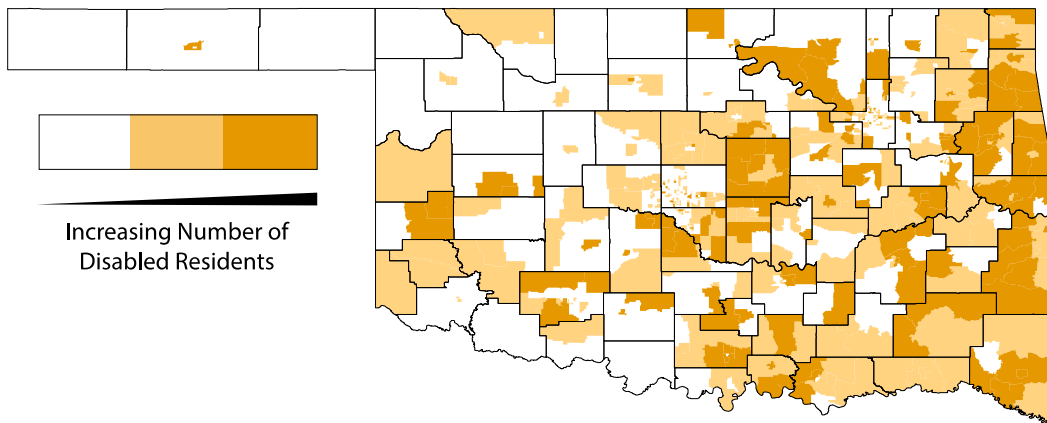
Almost 17,000 existing affordable housing units in Oklahoma are located in census tracts where more residents than average do not speak English very well. A little more than half of these units are located in areas dense with individuals with limited English proficiency, where the number of individuals who speak English less than very well exceeds 380, more than one standard deviation (240) from the mean (140).



	Total Affordable Housing Units	Community with more than average number of Limited English Speakers	Community dense with limited English Speakers
OHFA	35,292	6,250 (17.7%)	3,122 (8.8%)
515	5,384	799 (14.8%)	240 (4.5%)
LIHTC	23,537	4,034 (17.1%)	3,475 (14.8%)
Total	64,213	11,083 (17.3%)	6,837 (10.6%)

6. Disability

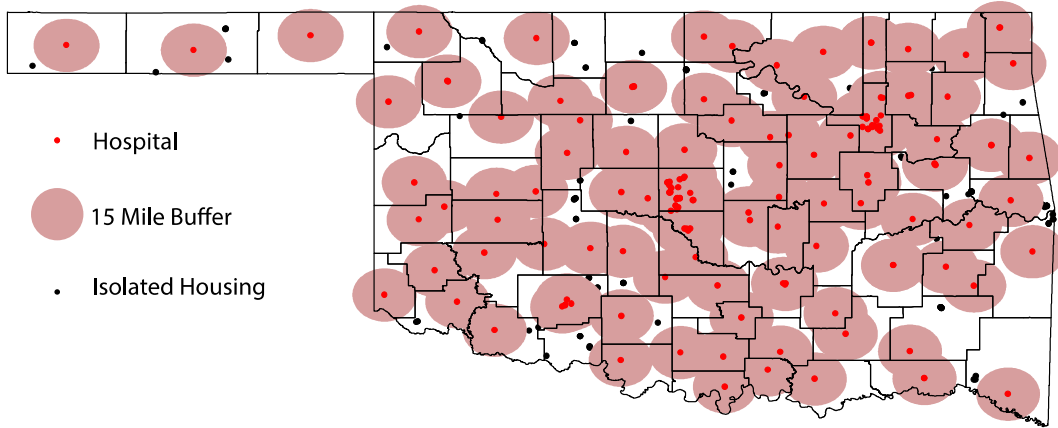
Almost 60% of existing affordable housing units in Oklahoma are located in census tracts where more residents than average have a disability. A little more than half of these units are located in areas dense with individuals with a disability, where the number of individuals who are disabled is greater than 831, more than one standard deviation (289) from the mean (542).



	Total Affordable Housing Units	Community with more than average number of Disabled Residents	Community dense with Disabled Residents
OHFA	35,292	10,098 (28.6%)	10,722 (30.4%)
515	5,384	1,686 (31.3%)	2,594 (48.8%)
LIHTC	23,537	7,074 (30.1%)	6,289 (26.7%)
Total	64,213	18,858 (29.4%)	19,605 (30.5%)

7. Hospitals

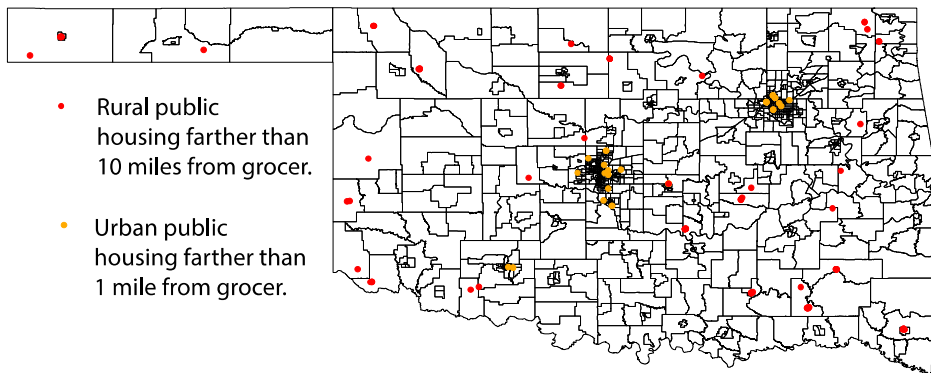
There are no affordable housing units more than 30 miles from a hospital. Approximately 2.6% of affordable housing units are farther than 15 miles from the nearest hospital. As indicated by the larger percentage of Rural Rental Housing Loan units, most of these are located in rural areas.



	Total Affordable Housing Units	More than 15 miles to nearest hospital	More than 30 miles to nearest hospital
OHFA	35,292	628 (1.8%)	0
515	5,384	500 (9.3%)	0
LIHTC	23,537	532 (2.3%)	0
Total	64,213	1,660 (2.6%)	0

8. Grocery Stores

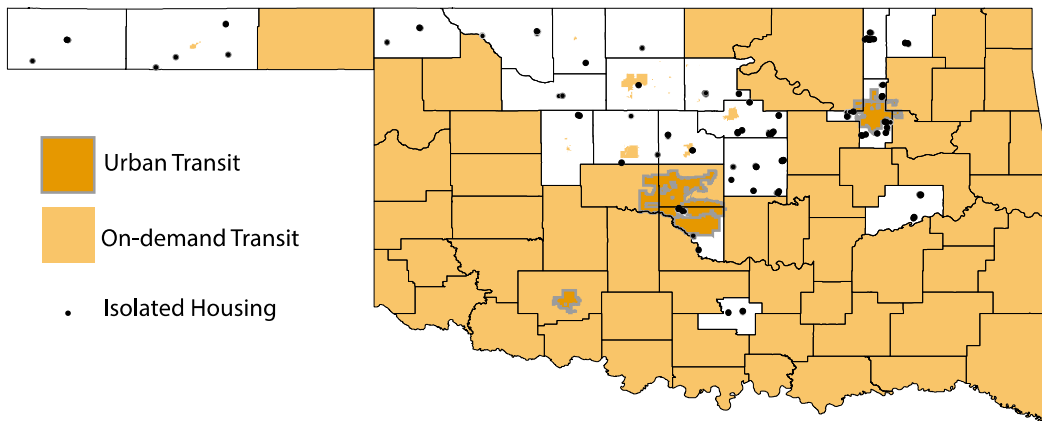
Approximately 7.8% of affordable housing units are in areas that are classified as food deserts. According to the United States Department of Agriculture, food deserts exist in urban environments further than 1 mile from a grocery store and in rural environments further than 10 miles from a grocery store (<https://apps.ams.usda.gov/fooddeserts/foodDeserts.aspx>).



	Total Affordable Housing Units	Urban > 1 Mile from nearest Grocer	Rural > 10 miles to nearest Grocer
OHFA	35,292	1,493 (4.2%)	1,097 (3.1%)
515	5,384	0	466 (8.7%)
LIHTC	23,537	1,175 (5.0%)	769 (3.3%)
Total	64,213	2,668 (4.2%)	2,332 (3.6%)

9. Transit

A little over 69% of affordable housing in Oklahoma is located in a census tract with limited or no access to transit services. This includes 8,367 affordable housing units in areas that lack public transit services all together as well as 36,363 units that are situated in areas that have on-demand transportation services that often have limited operation times and may only serve elderly and disabled populations or those going to a medical appointment.



	Total Affordable Housing Units	No Transit	Urban Transit	On-Demand Transit
OHFA	35,292	4,035 (11.4%)	11,265 (31.9%)	19,992 (56.6%)
515	5,384	767 (14.2%)	0	4,617 (85.8%)
LIHTC	23,537	3,565 (15.1%)	8,217 (34.9%)	11,755 (49.9%)
Total	64,213	8,367 (13.0%)	19,482 (30.3%)	36,363 (56.6%)

What does this mean for Oklahoma?

This report suggests a number of possible ways forward for the Oklahoma Housing Finance Agency as it continues to support quality low-income and workforce housing for residents of the state. Across a number of indicators of opportunity, affordable housing in the state clusters in ways that raise concerns about the opportunities available to affordable housing residents in comparison to other residents.

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

Moving ahead, Oklahoma should be wary of a narrowly focused vision focused solely on the problems of existing affordable housing and the integration of these residents into other communities. The relocation of residents harkens back to the physical and social destruction brought about by urban renewal. Such an approach pits efforts to enhance existing affordable housing through community development against efforts to build a more integrated and diverse society (Goetz 2015). Rather, Oklahoma has the opportunity to work closely with local municipalities to improve the conditions of current affordable housing communities while simultaneously advancing integration of low-income and workforce housing through the construction in new settings.

For future new development, a number of case studies and emerging scholarship on the importance of neighborhood effects provide guidance on possible ways forward for Oklahoma. For instance, in El Paso, Texas a public private partnership between the Housing Authority of the City of El Paso and private developers led to the development of a mixed income housing development. Eastside Crossings (<http://www.hacep.org/about-us/eastside-crossings>) provides 74 traditional affordable housing units, 79 affordable housing units, and 45 market rate units in partnership with the Texas Department of Housing and Community Affairs (Housing Authority of El Paso 2015). In Sacramento, partnership between private developers and the Capital Area Redevelopment Authority resulted in the adaptive reuse of a building listed on the National Register of Historic Buildings into affordable Housing (Vellinga 2015). Located in a dense, walkable, transit-oriented community, the Warehouse Artist Lofts (<http://www.rstreetwal.com>) are home to 116 units, 86 of which are affordable and 13,000 square feet of ground floor retail.

For existing affordable housing, strategies exist to help enhance localized opportunities and build a culture of community participation around housing. Across the nation, there is a need to refocus the discussion away from the deficits found in many communities to look for closely at opportunities (Lens 2015) and to think about the consequences of physical, social, and economic isolation (Clarke, Morenoff, Debbink, Golberstein, Elliott, & Lantz, 2014.).

The Oklahoma Housing Finance Agency may need to collaborate more closely with other governmental agencies to develop comprehensive strategies that not only improve existing housing but also work toward enhancing access to food, recreation, amenities, jobs, and quality schools. By doing so, OHFA could help build the social and physical resiliency of these communities so that residents would be empowered to choose for themselves whether or not they want to stay and be part of their existing community or move elsewhere in search of a better quality of life. A set of tools for doing some of this work is available through Policy Link (<http://www.policylink.org/equity-tools/equitable-development-toolkit/about-toolkit>). For those who are relocated due to circumstances that make staying in place impossible, intensive case management may be required to ensure that these residents avoid pitfalls and thrive in a new environment (Theodos, Popkin, Guernsey, & Getsinger, 2010). But evidence continues to suggest that stability, particularly in the lives of children, is an essential part of ensuring that everyone has the opportunity to succeed and thrive (HUD 2014).

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Data Sources

2014 American Community Survey Estimates

- Poverty: ACS_13_5YR_S1701 > HC02_EST_VC01 > Below poverty level; Estimate; Population for whom poverty status is determined
- Non-white enclaves: ACS_13_5YR_BO2001 > HD01_VD02 > [Total Population] - Estimate; Total: - White alone
- Immigrant enclaves: ACS_13_5YR_BO5001 > HD01_VD06 > Estimate; Total: - Not a U.S. citizen
- Limited English Proficiency: ACS_13_5YR_S1601 > HC03_EST_VC01 > Percent of specified language speakers - Speak English less than "very well"; Estimate; Population 5 years and over
- Disability: ACS_13_5YR_S1810 > HC02_EST_VC01 > with a disability; estimate; total civilian noninstitutionalized population

University of Oklahoma Center for Spatial Analysis: Data Warehouse

- Hospital locations as of 2008 derived from Oklahoma State Department of Health, Health Care Information Division.

University of Oklahoma Division of Regional and City Planning

- Grocery store locations retrieved from Internet search conducted by faculty and student research assistants at the University of Oklahoma.
- Transit locations retrieved from Oklahoma Department of Transportation (<http://www.okladot.state.ok.us/transit/pubtrans.htm>) and geocoded by faculty and student research assistants at the University of Oklahoma.

Appendix 1: County affordable housing Summaries

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Adair	676	676	676	0	0	177	0	0	0
Alfalfa	93	0	0	0	0	0	93	0	23
Atoka	145	121	0	0	0	0	24	145	24
Beaver	0	0	0	0	0	0	0	0	0
Beckham	343	87	228	0	228	315	0	28	0
Blaine	169	0	0	127	127	0	24	0	42
Bryan	1,005	538	501	0	0	501	0	0	0
Caddo	658	292	387	0	0	292	95	0	0
Canadian	1,655	0	248	0	0	0	48	24	0
Carter	1,040	373	938	189	0	972	24	24	24
Cherokee	1,359	986	412	0	0	436	0	13	0
Choctaw	433	312	0	0	0	0	0	0	0
Cimarron	69	0	0	0	0	0	8	69	69
Cleveland	2,389	1,080	194	758	648	601	0	214	718
Coal	71	0	0	0	0	71	0	0	0
Comanche	1,214	200	182	0	0	225	123	151	24
Cotton	114	0	0	0	0	0	114	0	0
Craig	290	0	0	0	0	157	0	72	0
Creek	1,359	163	163	0	0	670	0	0	0
Custer	255	78	0	0	0	172	0	0	0
Delaware	712	695	285	0	0	712	28	0	0
Dewey	75	0	0	0	0	0	16	0	0
Ellis	39	0	0	0	0	0	0	0	0
Garfield	824	683	127	0	0	0	0	52	50

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Immigrant Enclaves	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Garvin	557	0	0	0	0	265	0	0	0
Grady	758	71	0	0	0	621	71	0	0
Grant	8	0	0	0	0	0	8	8	8
Greer	100	0	0	0	0	0	0	0	0
Harmon	62	0	0	0	0	0	0	2	0
Harper	50	0	0	0	0	0	14	36	50
Haskell	63	0	0	0	0	0	0	0	0
Hughes	341	0	0	0	0	0	0	76	0
Jackson	322	18	18	0	18	0	30	30	0
Jefferson	36	0	0	0	0	0	0	0	0
Johnston	517	493	0	0	0	493	0	0	0
Kay	1,001	196	168	0	0	344	0	0	0
Kingfisher	153	0	0	8	8	0	8	8	40
Kiowa	143	0	0	0	0	0	0	0	0
Latimer	220	0	0	0	0	220	0	0	0
Le Flore	1,050	204	0	0	0	573	166	0	0
Lincoln	705	143	0	0	0	705	42	0	705
Logan	629	0	0	0	0	300	0	0	158
Love	62	0	0	62	0	0	0	0	0
Major	76	0	0	0	0	0	0	0	76
Marshall	134	0	109	109	109	109	0	0	0
Mayes	546	382	218	0	0	382	0	0	0
McClain	346	55	0	0	47	299	0	0	0
McCurtain	767	767	746	0	0	767	57	315	0
McIntosh	488	0	0	0	0	169	0	0	488

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Murray	224	95	0	0	0	224	0	0	224
Muskogee	1,572	642	59	0	0	44	48	0	0
Noble	387	0	0	0	0	0	42	30	345
Nowata	229	0	0	0	0	185	0	0	229
Okfuskee	214	169	0	0	0	213	0	1	0
Oklahoma	11,497	3,920	3,518	2,445	2,641	456	0	1,202	25
Okmulgee	663	303	227	0	0	127	0	0	0
Osage	1,544	538	700	0	0	1,391	42	0	0
Ottawa	409	0	0	0	0	96	0	84	0
Pawnee	65	0	0	0	0	0	37	20	0
Payne	1,797	1,209	0	120	120	648	0	0	971
Pittsburg	1,268	0	50	0	0	284	16	16	0
Pontotoc	810	311	286	0	0	336	0	0	0
Pottawatomie	1,715	1,009	587	0	0	954	0	284	0
Pushmataha	381	234	0	0	0	381	147	381	0
Roger Mills	14	0	0	0	0	0	0	14	0
Rogers	973	0	0	0	0	0	36	0	0
Seminole	426	76	75	0	0	75	0	123	0
Sequoyah	1,449	922	922	0	0	726	243	0	0
Stephens	841	0	0	0	0	310	12	0	0
Texas	816	0	372	782	782	372	60	6	75
Tillman	114	0	0	0	0	0	0	0	0
Tulsa	9,868	4,750	1,807	2,281	2,109	1,419	0	1,441	2,220
Wagoner	1,094	691	461	0	0	701	0	0	0
Washington	1,262	0	108	0	0	108	0	0	1,262
Washita	189	0	0	0	0	0	0	0	0

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Woods	65	0	0	0	0	0	2	0	65
Woodward	161	0	0	0	0	0	0	60	0

Lead-Based Paint Hazards

Findings / Health and Well-being

Lead is known to be highly toxic particularly to young children 5 years of age and under. Excessive exposure results in reduced intelligence, impaired hearing, reduced stature and a host of other negative health effects. It is well documented that a common source of lead exposure for children is lead-based paint in older housing along with the dust and soil it generates. Children are exposed to lead-based paint most commonly by directly eating paint chips or indirectly by ingesting lead-contaminated house dust or soil through normal hand-to-mouth contact.

For purposes of this analysis, the federal definition of “lead-based paint hazard” at 24 CFR Part 35.86 was applied. Under this definition, lead-based paint hazard is defined as, “...any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.”

It is noteworthy estimates presented can only be stated as dwellings that “potentially” have LBP hazards because there are no real-time surveys or studies of residential structures built prior to 1978. However, there have been previous estimations provided in the state’s Consolidated Plan.

Statewide Findings

Using methodology which will be discussed later in this section, we have estimated the number of housing units in Oklahoma with lead-based paint hazards as defined in 24 CFR Part 35.86. Our estimates are shown in the following table.

Lead-Based Paint Hazards in Oklahoma		
	Number	Percent
Total Housing Units	1,432,730	
Total Housing Units with Lead-Based Paint Hazards	240,229	16.8%
Owner-Occupied Units w/LBP Hazards	159,861	66.5%
Renter-Occupied Units w/LBP Hazards	80,368	33.5%
Housing Units w/LBP Hazards Occupied by Low-to-Moderate Income Households	113,931	47.4%
Housing Units w/LBP Hazards with Children < 6 Years of Age Present	37,426	15.6%
Housing Units w/LBP Hazards Occupied by LMI Households and Children < 6 Years of Age Present	19,761	52.8%

Sources: American Healthy Homes Survey Table 5-1 & CHASTables 12 & 13

As shown, we estimate that there are 240,229 housing units in Oklahoma containing lead-based paint hazards, representing 16.8% of Oklahoma’s total housing stock. 66.5% of those units are owner-occupied, while 33.5% are renter-occupied. Of the 240,229 housing units containing lead-based paint hazards, 113,931 units, or 47.4%, are occupied by households with low-to-moderate incomes as defined by HUD. Among all housing units with lead-based paint hazards, 37,426 units have children under the age of six present, and 52.8% of those units, or 19,761 units total, are households with low-to-moderate incomes. Exhibits 2 through 6, found at the end of this section, graphically summarize our statewide findings at a county level.

Disaster Resiliency/ Economy and Society, Infrastructure and Environment

While communities strive to address lead-based paint hazards through education and removal when detected in connection with federally funded local housing rehabilitation initiatives, hazard detection and mitigation may have special considerations in terms of disaster resiliency.

Many disasters are accompanied by widespread damage to residential structures often times scattering building material debris across the landscape necessitating removal by heavy equipment and disposal in landfills. When building materials contaminated with lead-based paint become part of non-contaminated debris disposal, it presents an environmental hazard that can span well beyond recovery and rebuilding efforts.

Leadership and Strategy

Given the albeit large but finite number of potential housing units with lead hazards, the state and local communities may wish to consider initiatives aimed at reducing and/or eventually eliminating residential lead-based paint hazards, particularly in housing occupied by low and moderate income households with young children present. One such initiative could be the use of the state's various federal and state housing programs' competitive funding selection criteria. By designing rating criteria that specifically awards points to applicants that purposefully seek out properties within counties known to have higher percentages of lead hazards, housing developers along with those engaged in rehabilitation may be incentivized to engage in hazard mitigation.

State and local governments may wish to capitalize on the results of this study by using the data to support competitive applications to the Federal Home Loan Bank Topeka's Affordable Housing Program funding for owner occupied rehabilitation which, among other competitive rating criteria, awards points for the "Abatement of Hazardous Environmental Conditions". Similarly, this report's data may be used to document hazards and need in applications for competitive health care grants offered at the federal level.

Similar to initiatives undertaken by USHUD, the state may want to consider undertaking a real-time sample survey of homes built prior to 1978 across the state's community sizes and counties to more accurately ascertain the extent of the hazard and/or conducting real-time surveys of LBP Risk Assessors licensed by the ODEQ.

Survey of Previous Lead-based Paint Studies

Using a combination of US Census Bureau and US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy data and age of housing stock built prior to 1980, the Oklahoma Department of Commerce's, "State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018" estimated 59% of the owner occupied and 65% of the renter occupied housing had the potential of containing lead-based paint. To address lead paint hazards, the Consolidated Plan recommended assessment of hazard presence be conducted at the point dwelling rehabilitation is undertaken and that nonprofits advise persons receiving federal rehabilitating assistance regarding the dangers of lead exposure.

At the national level, between 1998 and 2000, USHUD Office of Health Homes and Lead Hazard Control staff and the National Institute of Environmental Health Sciences conducted a real-time

random sampling of 831 permanently occupied housing units (multifamily, single family and mobile homes) taken from all 50 states and the District of Columbia. The results indicated an estimated 38 million (39% of the 96 million total housing units) of the nation's housing units had lead-based paint hazards. Of that total, 24 million had significant lead hazards with 1.2 million of those units occupied by low income families. It was further estimate that 35% of all low income housing had lead-based paint hazards. The study also noted the prevalence of lead-based paint increases with age of housing. However, most painted surfaces, even in older homes don't have lead paint. Geography was found to be related to the incidence of lead-based paint with the Northeast and Midwest having 2 times the prevalence of lead paint than the South and West. Finally, the study recommends "public-private sector resources be directed units posing the greatest risk" as a preventive measure to avoid lead poisoning.

In April 2011, the U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control updated its 1998-2000 nationwide report in its publication, "American Healthy Homes Survey, Lead and Arsenic Findings". This report, conducted from June 2005 through March 2006, estimated 37.1 million homes (34.9%) out of a total of 106 million total housing units have lead-based paint somewhere in the building. Of the 65.6 million homes built before 1978, 34.4 million (52%) have lead-based paint. The study reaffirmed the previous finding that the prevalence of lead-based paint is higher in the Northeast and Midwest parts of the United States than South and West. It also confirmed earlier finding that the incidence of lead-based paint increases with age of housing with 86% of the homes built prior to 1940 containing lead. An estimated 3.6 million homes with children less than 6 years of age have lead-based paint hazards of which 1.1 million are low income households. Of the 16.8 million homes with children under the age of 6, 5.7 million (34%) have lead-based paint, about the same incidence of lead-based paint in all homes.

In June 2006, the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program (OCLPPP) received a 5-year project grant "Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups". That program focused on communities evidencing high numbers of children 6-72 months of age who are at high risk for lead poisoning.

In order to more effectively target high-risk areas and populations, the OCLPPP identified 21 high-risk target area (HRTA) zip codes (see Exhibit #1) located within Oklahoma, Tulsa, Muskogee, Jackson, Okmulgee, Ottawa, Kay, Garfield, and Hughes counties. These 21 zip codes were narrowed from a list of 57 zip codes out of the state's approximately 700 zip codes that with populations of 5,000 or more persons; greater than or equal to 22% of housing stock built prior to 1950; and, greater than or equal to 18% of children under the age of 6 years living below the poverty level.

The 57 zip codes were further compared and evaluated based on selected characteristics such as EBL cases and proportion of minority population. Zip codes with higher EBL prevalence and/or minority populations (Hispanic/African American/American Indian) were ranked higher and given the designation as HRTA zip codes.

Rogers County Findings

The number of housing units in Rogers County containing lead-based paint hazards can be estimated by applying the percentages of housing units with such hazards reported by the American Healthy

Homes Survey, to the number of occupied homes in Rogers County, by year of construction. The following table presents the percentage of housing units in the Census Bureau South Region based on the AHHS findings.

Housing Units in the South Census Region with Lead-Based Paint Hazards by Year of Construction			
Year of Construction	No. of Housing Units (000s)	Units w/ LBP Hazards (000s)	Percent of Units w/ LBP Hazards
1978-2005	18,625	664	3.6%
1960-1977	11,724	1,311	11.2%
1940-1959	5,575	2,145	38.5%
1939 or Earlier	3,072	1,947	63.4%
Total	38,996	6,067	15.6%

Source: U.S. Dept. of Housing and Urban Development, American Healthy Homes Survey, Table 5-1

These percentages can then be applied to the number of housing units in Rogers County, by year of construction and by tenure (owner-occupied versus renter-occupied), as reported by HUD's Comprehensive Housing Affordability Strategy (CHAS) data for Rogers County.

Total Housing Units in Rogers County with Lead-Based Paint Hazards by Tenure			
Total Owner-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	16,061	3.57%	573
1960-1977	6,665	11.18%	745
1940-1959	1,690	38.48%	650
1939 or Earlier	965	63.38%	612
Total	25,380	10.16%	2,580
Total Renter-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	3,732	3.57%	133
1960-1977	1,634	11.18%	183
1940-1959	805	38.48%	310
1939 or Earlier	510	63.38%	323
Total	6,680	14.20%	949
Total Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	19,792	3.57%	706
1960-1977	8,298	11.18%	928
1940-1959	2,495	38.48%	960
1939 or Earlier	1,475	63.38%	935
Total	32,060	11.01%	3,528

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

Finally, we can use the same methodology to estimate the number of housing units in Rogers County with lead-based paint hazards, occupied by households with low-to-moderate incomes, by tenure:

**Housing Units in Rogers County with Lead-Based Paint Hazards by Tenure,
Occupied by Low-Income Families**

Owner-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,534	3.57%	55
1960-1977	842	11.18%	94
1940-1959	405	38.48%	156
1939 or Earlier	225	63.38%	143
Total	3,005	14.88%	447

Renter-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,211	3.57%	43
1960-1977	590	11.18%	66
1940-1959	350	38.48%	135
1939 or Earlier	285	63.38%	181
Total	2,435	17.43%	424

Total Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	2,744	3.57%	98
1960-1977	1,431	11.18%	160
1940-1959	755	38.48%	290
1939 or Earlier	510	63.38%	323
Total	5,440	16.02%	872

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

**Housing Units in Rogers County with Lead-Based Paint Hazards by Tenure,
Occupied by Moderate-Income Families**

Owner-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,579	3.57%	56
1960-1977	842	11.18%	94
1940-1959	325	38.48%	125
1939 or Earlier	180	63.38%	114
Total	2,925	13.32%	390

Renter-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	807	3.57%	29
1960-1977	468	11.18%	52
1940-1959	170	38.48%	65
1939 or Earlier	45	63.38%	29
Total	1,490	11.75%	175

Total Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	2,386	3.57%	85
1960-1977	1,310	11.18%	146
1940-1959	495	38.48%	190
1939 or Earlier	225	63.38%	143
Total	4,415	12.79%	565

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

To conclude, we estimate that there are a total of 3,528 homes in Rogers County containing lead-based paint hazards, 2,580 owner-occupied and 949 renter-occupied. Of the 3,528 homes in the county estimated to have lead-based paint hazards, 872 are estimated to be occupied by households with low-incomes (incomes less than 50% of Area Median Income), and 565 are estimated to be occupied by households with moderate incomes (between 50% and 80% of Area Median Income), for a total of 1,436 housing units in Rogers County with lead-based paint hazards occupied by households with low or moderate incomes.

Lead-Based Paint Hazards in Homes with Children Present

Using the same methodology, we can estimate the number of housing units in Rogers County occupied by households with children under the age of six present. For this analysis we apply the lead-based paint hazards percentages from the American Healthy Homes Survey to the data in HUD CHAS Table 13, which details housing units by year of construction, household income, and presence of children under the age of six. The data is presented in the following table:

Housing Units in Rogers County with Lead-Based Paint Hazards**with Children under Age 6 Present Occupied by Low or Moderate-Income Families**

Housing Units < 50% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	644	3.57%	23
1940-1977	366	19.98%	73
1939 or Earlier	19	63.38%	12
Total	1,029	10.50%	108

Housing Units 50%-80% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	681	3.57%	24
1940-1977	299	19.98%	60
1939 or Earlier	14	63.38%	9
Total	994	9.35%	93

Total LMI Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,325	3.57%	47
1940-1977	665	19.98%	133
1939 or Earlier	33	63.38%	21
Total	2,023	9.94%	201

Total Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	4,316	3.57%	154
1940-1977	1,435	19.98%	287
1939 or Earlier	117	63.38%	74
Total	5,867	8.77%	515

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 13

As shown, we estimate there are 515 housing units in Rogers County with lead-based paint hazards and children under the age of six present, and that 201 of those housing units are occupied by families with low to moderate incomes.

Research Footnotes/Sources

Oklahoma Department of Commerce, "State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018"

"The Prevalence of Lead-Based Paint Hazards in U.S. Housing", Environmental Health Perspectives, Volume 110, Number 10, October 2002

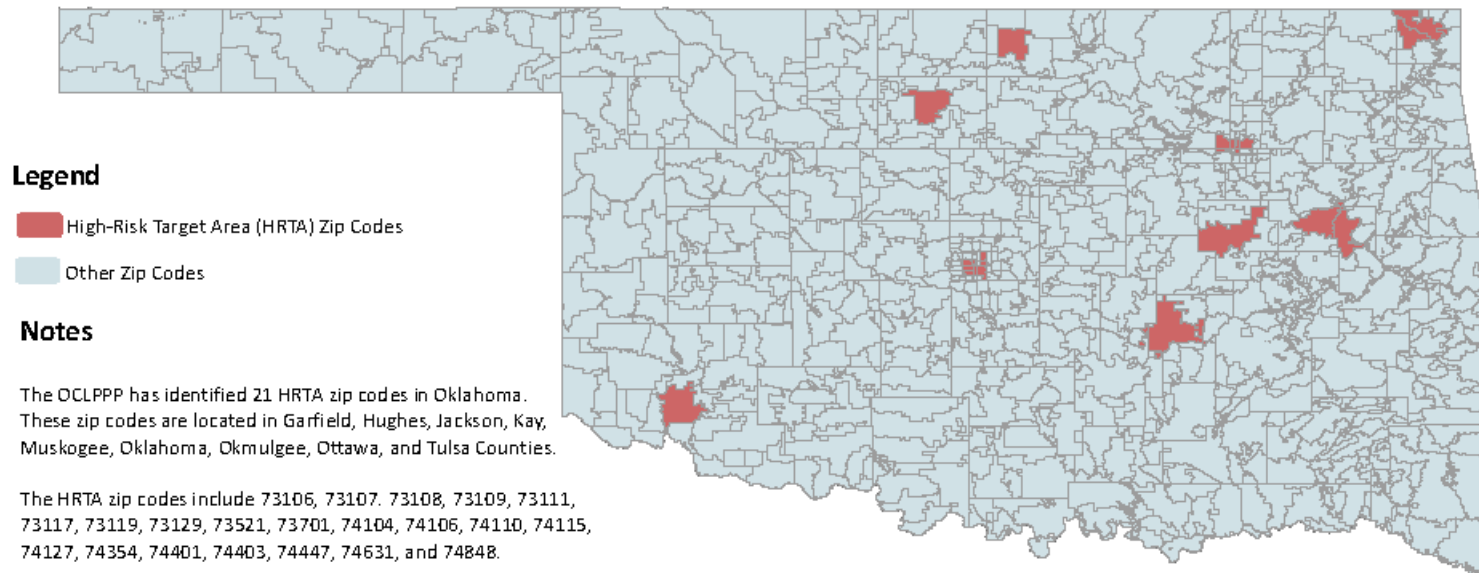
U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control, "American Healthy Homes Survey, Lead and Arsenic Findings", April 2011

Oklahoma State Department of Health, Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups"

U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

Exhibit #1

Map 2: High-Risk Target Areas (HRTA) Zip Codes for Childhood Lead Poisoning



Legend

- High-Risk Target Area (HRTA) Zip Codes
- Other Zip Codes

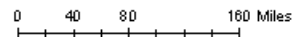
Notes

The OCLPPP has identified 21 HRTA zip codes in Oklahoma. These zip codes are located in Garfield, Hughes, Jackson, Kay, Muskogee, Oklahoma, Okmulgee, Ottawa, and Tulsa Counties.

The HRTA zip codes include 73106, 73107, 73108, 73109, 73111, 73117, 73119, 73129, 73521, 73701, 74104, 74106, 74110, 74115, 74127, 74354, 74401, 74403, 74447, 74631, and 74848.

The HRTA zip codes are identified using the following criteria:

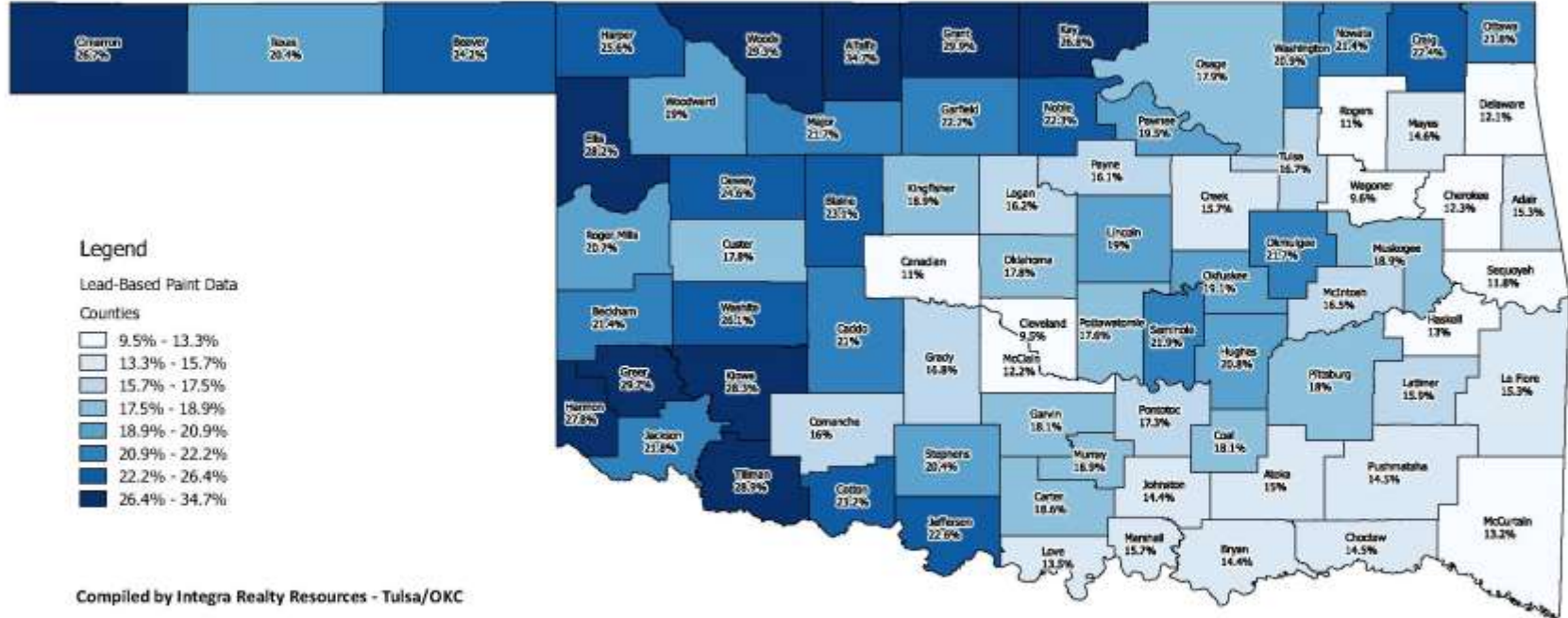
- 1- Zip codes having the highest proportion of pre-1950 housing;
- 2- Zip codes having the highest proportion of children under six years of age living in poverty;
- 3- Zip codes having high elevated blood lead level (EBLL) prevalence rate; and
- 4- Zip codes having the highest proportion of minority populations.



Childhood Lead Poisoning Prevention Program
 Screening and Special Services
 Prevention and Preparedness Service
 Oklahoma State Department of Health

Exhibit #2

Percentage of Housing Units Containing Lead-Based Paint Hazards

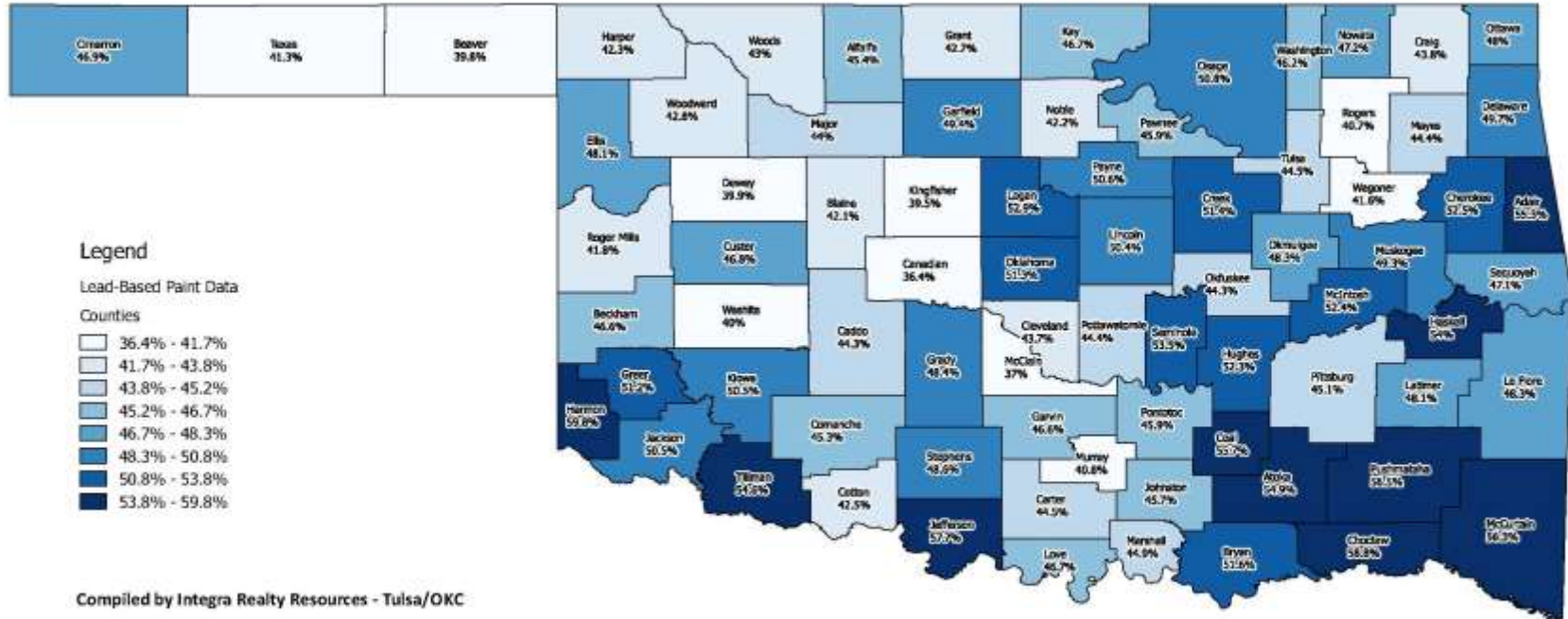


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #3

Percentage of Housing Units Containing Lead-Based Paint Hazards Occupied by Low to Moderate Income Households

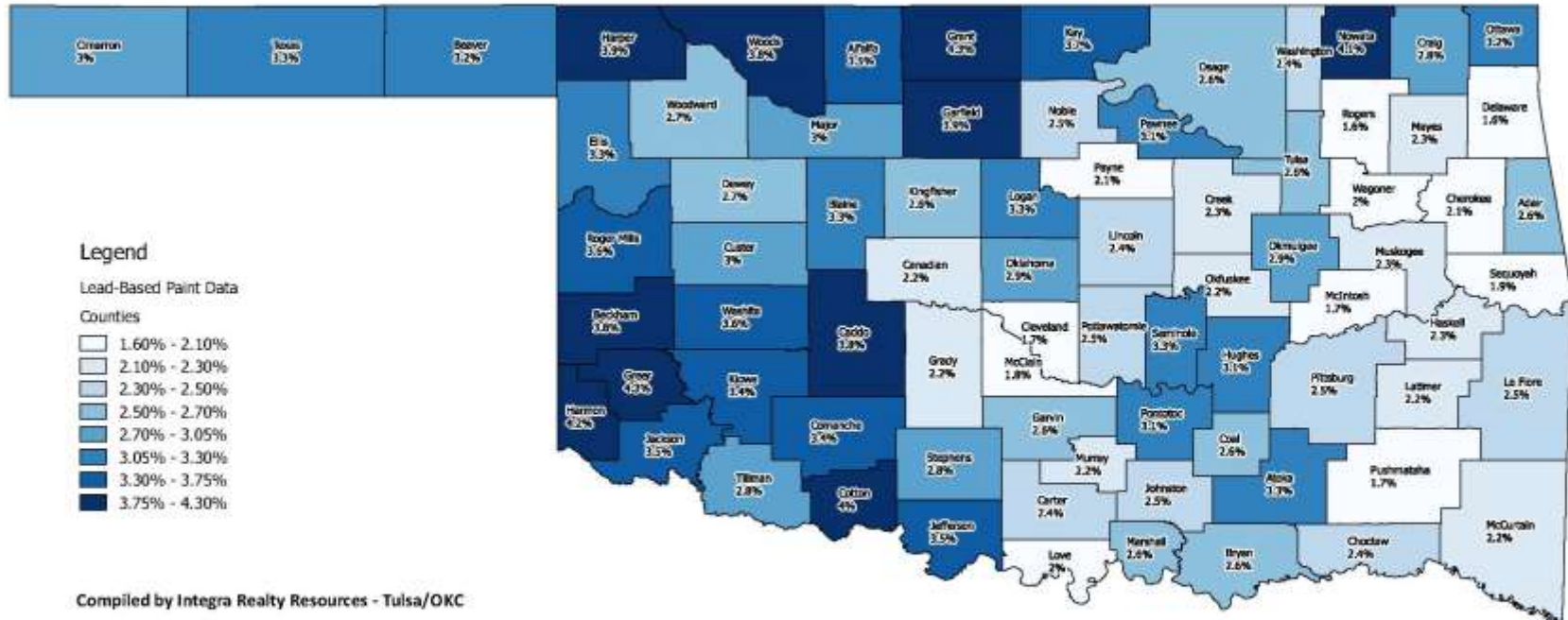


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
 HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
 HUD American Healthy Homes Survey, Table 5-1

Exhibit #4

Percentage of Housing Units Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present

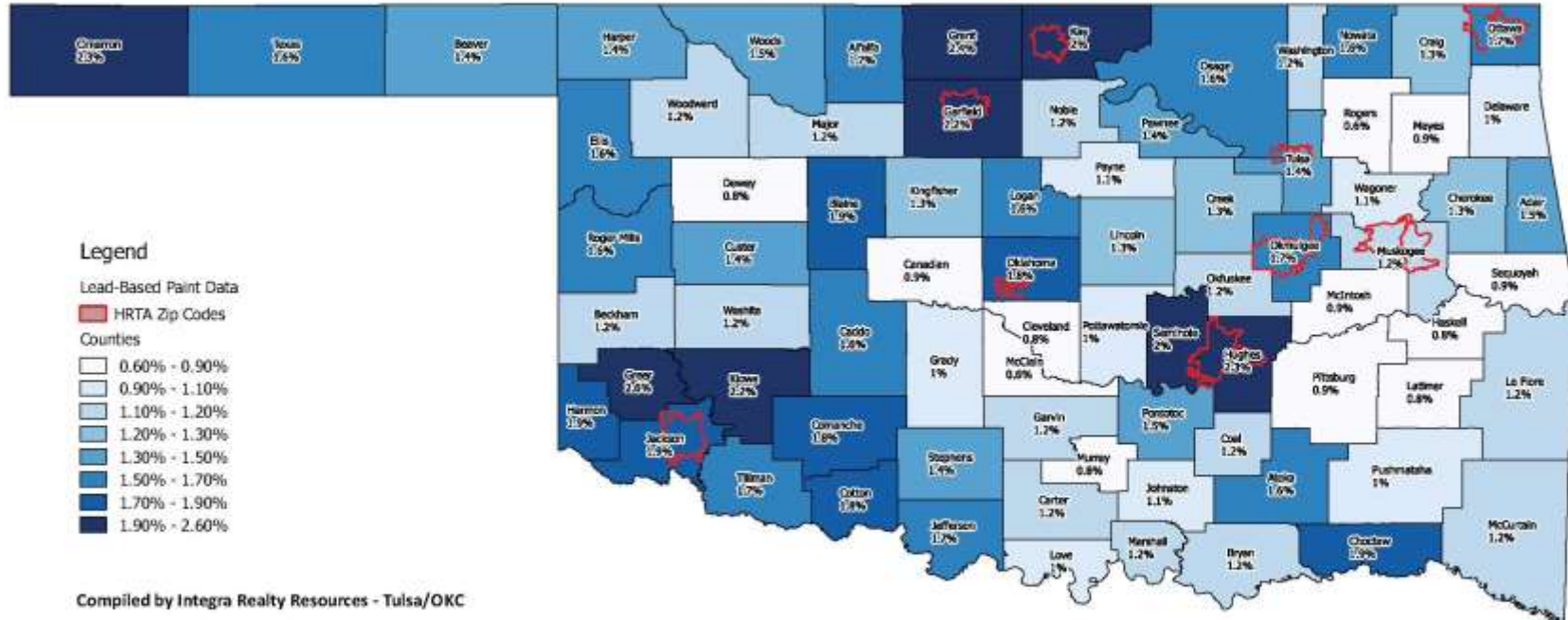


Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
 HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
 HUD American Healthy Homes Survey, Table 5-1

Exhibit #6

Percentage of Housing Units Occupied by Low to Moderate Income Households Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present High-Risk Target Area (HRTA) Zip Codes Highlighted in Red



Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1



Conclusions

The previous analysis has attempted to describe the state of the residential housing market in Rogers County, Oklahoma. Where possible, information regarding the population centers of the county was included to assess need on a community level. Much of the information is based on demographic information from local authorities and national information services. However, personal interviews were performed with property owners and managers, real estate professionals, and community officials in an effort to substantiate information from the national organizations and understand current market conditions. Several important issues regarding housing have become apparent through this analysis and are identified below.

Rogers County has undergone steady growth over the last fifteen years, in terms of population, households and employment levels. Major drivers of growth in the area include the Cherokee Nation, Rogers State University, the oil and gas industry, and the Tulsa Port of Catoosa. New population and employment growth has been met with new housing construction, both for rent and for ownership, and for the most part new housing construction appears to have kept pace with new housing demand. Although new homes have been constructed in Rogers County, much new housing construction is relatively more expensive. The median home price of homes constructed since 2010 in Rogers County is estimated to be \$234,950, which is above what could be afforded by a household earning at or less than median household income for Rogers County, which is estimated to be \$59,338 in 2015.

New construction of rental units is relatively more limited. 80 affordable housing units for seniors were recently constructed in Rogers County, and market rate duplexes have been sporadically constructed, primarily in and around Claremore. No large-scale market-rate multifamily rental development has occurred in many years: a second phase for Deer Run Apartments has been discussed in the past but its future is uncertain. A 60 unit affordable housing development for families has been proposed in Claremore and this project would help meet the affordable housing needs of renters in the area.

Rogers County has a relatively high rate of renters with high rent costs (37.29%) as well as homeowners with high ownership costs (17.87%). However, the county's poverty rate is below the state, at 14.70% compared with 16.85% statewide.

In terms of disaster resiliency we note that 56 tornadoes have impacted the county between 1959 and 2014, with 309 injuries and ten fatalities combined, and that the National Climatic Data Center notes three flood events in or near Claremore between 2006 and 2011.

Rogers County is located within the Northeast Oklahoma Continuum of Care (CoC), which provides services to the area's homeless populations among other functions. Throughout the entire Northeast Oklahoma CoC, there are an estimated 383 homeless persons, 300 of which are estimated to be sheltered. This Continuum of Care has a disproportionately high number of homeless households entirely comprised of children under the age of 18, and a high incidence of homeless victims of domestic violence. We also note that the majority of homeless veterans in this region are unsheltered.

In terms of fair housing issues, there are 36 affordable housing units in Rogers County further than 15 miles from a hospital. No other issues are noted.

Due to the age of the county's housing stock, lead-based paint hazards are an issue, with an estimated 3,528 occupied housing units with such hazards, and 515 of those units occupied by low-to-moderate income households with children under the age of 6 present.

In summary, it is apparent that new housing in several categories is required in Rogers County. While the upper end of the market is being satisfied, the lower end of the population that requires rental and moderate cost ownership property has a more limited product available. As the population continues to grow in Rogers County as a whole, this demand will continue to increase. We estimate the county will need 1,104 housing units for ownership and 295 housing units for rent over the next five years, in order to accommodate projected population and household growth. These units should include a mixture of both market rate rental units, affordable housing units, and housing for ownership affordable to a range of incomes.

Addendum A

Acknowledgments



The Housing Needs Assessment research team extends a special thanks to the following individuals and organizations for their many contributions of data, program information and time that helped make this project possible:

University of Oklahoma Intern Team

Derrick “Rhys” Wilson, Eyakem Gulilat, Chase Phillips, Jane Wyrick, Charlotte Adcock, Sam Shreder, Jacquelyn Porter, Amy Wilson, Kevin Wang, Lora Gwartney, Forrest Bennett, Maryam Moradian, Salma Al Nairab

Federal Agencies

Federal Reserve Bank of Kansas City-Oklahoma City Branch, Steven Shepelwich

US Federal Emergency Management Agency, Harold Latham

US Department of Housing and Urban Development Oklahoma City Field Office, Jackie McBride

Oklahoma State Agencies

Department of Health Karen Fenserly, Susan J. Quigley and Marisa New

Department of Human Services, Connie Schlittler

Department of Emergency Management Dara Hayes

Department of Commerce, Rebekah Zahn-Pittser

Local Organizations

Regional Council of Governments and Oklahoma Association of Regional Councils

Continuums of Care Network

Hazard Mitigation Plan personnel/administrators

Community economic development professionals

City Managers and Planners

Community Action Agencies

Chambers of Commerce

Affordable housing developers, owners and investors

Homeless Alliance, Dan Straughan, Sunshine Hernandez



Addenda

Pathways, Patrice Pratt

Women's Resource Center, Vanessa Morrison

AIDS Care Fund, Sunshine Schillings

Addendum B

Qualifications



Owen S. Ard, MAI

Experience

Senior Managing Director of Integra Realty Resources - Tulsa/OKC, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since 1984, Mr. Ard has performed appraisal services consisting of narrative and summary real estate appraisals, ad valorem tax protests, consulting, litigation support services, market and feasibility studies, reviews, market study analyses and appraisals in connection with allocation of tax credits, brokerage services for commercial and residential transactions, property management, and expert litigation testimony. All types of real property are encompassed -apartments, ranches, theaters, hotel/motel, multi-purpose and resort properties, golf courses, high-rise and garden office buildings, manufacturing facilities, warehousing and distribution centers, nursing homes, assisted living facilities, banks, shopping centers and malls, residential subdivisions, industrial parks, and sports arenas. Valuations and market studies have been prepared on proposed, partially completed, renovated and existing structures. Appraisals have been made for condemnation purposes, estates, mortgage financing, equity participation and due diligence support. Clients served include corporations, law firms, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Central Oklahoma Chapter, Appraisal Institute (Past Chapter President)
National Association of Realtors
Urban Land Institute
National Council of Affordable Housing Market Analysts
Appraisal Institute National Committees
Tulsa Metropolitan Area Planning Commission
Tulsa Preservation Commission
Tulsa Local Development Act Review Committee
Appraisal Institute, Member (MAI)

Licenses

Oklahoma, Oklahoma General Appraiser License, 11245CGA, Expires April 2018

Education

B.S.B.A. Degree, Marketing, University of Tulsa, Tulsa, Oklahoma (1984)

Successfully completed numerous real estate related courses and seminars sponsored by the Appraisal Institute, accredited universities and others.

Currently certified by the Appraisal Institute's voluntary program of continuing education for its designated members.

Qualified Before Courts & Administrative Bodies

District Court of Tulsa County, Oklahoma
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United States Federal Bankruptcy Court, Minneapolis, Minnesota
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David A. Puckett

Experience

Senior Director with Integra Realty Resources - Oklahoma, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since May 2002, Mr. Puckett has performed appraisal services consisting of narrative and summary real estate appraisals. All types of real property are encompassed-apartments, garden office buildings, manufacturing and warehouse industrial buildings, mobile home parks, restaurants and retail structures. Valuations and market studies have been prepared on proposed and existing structures. Appraisals have been made for estates, mortgage financing, equity participation and due diligence support. Prior to his employ at Integra Realty Resources - Oklahoma, Mr. Puckett was an employee of the University of Oklahoma Center for Business and Economic Development, working as a data analyst for the All County Affordable Housing Study commissioned by the Oklahoma Department of Commerce. Responsibilities included demographic, economic and real estate data collection from federal, state and local sources, as well as interviews of regional planning district, county and municipal officials, real estate market experts and local economic development experts. Mr. Puckett was responsible for site visits of 23 of the 77 Oklahoma counties, and personally authored 18 of the final reports. As an employee of IRR-Oklahoma, Mr. Puckett also performed the site visits and authored the final reports for four of the nine entitlement cities: Tulsa, Broken Arrow, Shawnee and Lawton. Mr. Puckett has also completed numerous housing market studies for use in applications for Federal Low-Income Housing Tax Credits in Oklahoma, Kansas, Missouri and Arkansas, and has performed market studies and appraisals for use in H.U.D.'s Multifamily Accelerated Processing (M.A.P.) program. Clients served include corporations, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Appraisal Institute-Candidate for Designation

Licenses

Oklahoma, Oklahoma General Appraiser License, 12795CGA, Expires December 2016

Education

University of Oklahoma, Norman – Bachelor of Arts (Economics)

Successfully completed the following Appraisal Institute courses and seminars:

- Uniform Standards of Professional Appraisal Practice, 15-Hour
- Introduction to Income Capitalization Seminar
- Basic Income Capitalization 310
- Advanced Income Capitalization 510
- Highest and Best Use and Market Analysis 520
- Advanced Sales Comparison and Cost Approaches 530
- Report Writing and Valuation Analysis 540
- Advanced Concepts and Case Studies
- Real Estate Finance Statistics and Valuation Modeling
- Business Practices and Ethics 420

Integra Realty Resources

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Integra Realty Resources, Inc.

Corporate Profile

Integra Realty Resources, Inc. offers the most comprehensive property valuation and counseling coverage in North America with over 60 independently owned and operated offices located throughout the United States and the Caribbean. Integra was created for the purpose of combining the intimate knowledge of well-established local firms with the powerful resources and capabilities of a national company. Integra offers integrated technology, national data and information systems, as well as standardized valuation models and report formats for ease of client review and analysis. Integra's local offices have an average of 25 years of service in the local market, and virtually all are headed by a Senior Managing Director who is an MAI member of the Appraisal Institute.

A listing of IRR's local offices and their Senior Managing Directors follows:

ATLANTA, GA - Sherry L. Watkins, MAI, FRICS
AUSTIN, TX - Randy A. Williams, MAI, SR/WA, FRICS
BALTIMORE, MD - G. Edward Kerr, MAI, MRICS
BIRMINGHAM, AL - Rusty Rich, MAI, MRICS
BOISE, ID - Bradford T. Knipe, MAI, ARA, CCIM, CRE, FRICS
BOSTON, MA - David L. Cary, Jr., MAI, MRICS
CHARLESTON, SC - Cleveland "Bud" Wright, Jr., MAI
CHARLOTTE, NC - Fitzhugh L. Stout, MAI, CRE, FRICS
CHICAGO, IL - Eric L. Enloe, MAI, FRICS
CINCINNATI, OH - Gary S. Wright, MAI, FRICS, SRA
CLEVELAND, OH - Douglas P. Sloan, MAI
COLUMBIA, SC - Michael B. Dodds, MAI, CCIM
COLUMBUS, OH - Bruce A. Daubner, MAI, FRICS
DALLAS, TX - Mark R. Lamb, MAI, CPA, FRICS
DAYTON, OH - Gary S. Wright, MAI, FRICS, SRA
DENVER, CO - Brad A. Weiman, MAI, FRICS
DETROIT, MI - Anthony Sanna, MAI, CRE, FRICS
FORT WORTH, TX - Gregory B. Cook, SR/WA
GREENSBORO, NC - Nancy Tritt, MAI, SRA, FRICS
GREENVILLE, SC - Michael B. Dodds, MAI, CCIM
HARTFORD, CT - Mark F. Bates, MAI, CRE, FRICS
HOUSTON, TX - David R. Dominy, MAI, CRE, FRICS
INDIANAPOLIS, IN - Michael C. Lady, MAI, SRA, CCIM, FRICS
JACKSON, MS - John R. Praytor, MAI
JACKSONVILLE, FL - Robert Crenshaw, MAI, FRICS
KANSAS CITY, MO/KS - Kenneth Jagers, MAI, FRICS
LAS VEGAS, NV - Charles E. Jack IV, MAI
LOS ANGELES, CA - John G. Ellis, MAI, CRE, FRICS
LOS ANGELES, CA - Matthew J. Swanson, MAI
LOUISVILLE, KY - Stacey Nicholas, MAI, MRICS
MEMPHIS, TN - J. Walter Allen, MAI, FRICS

MIAMI/PALM BEACH, FL - Anthony M. Graziano, MAI, CRE, FRICS
MINNEAPOLIS, MN - Michael F. Amundson, MAI, CCIM, FRICS
NAPLES, FL - Carlton J. Lloyd, MAI, FRICS
NASHVILLE, TN - R. Paul Perutelli, MAI, SRA, FRICS
NEW JERSEY COASTAL - Halvor J. Egeland, MAI
NEW JERSEY NORTHERN - Matthew S. Krauser, CRE, FRICS
NEW YORK, NY - Raymond T. Cirz, MAI, CRE, FRICS
ORANGE COUNTY, CA - Steve Calandra, MAI
ORLANDO, FL - Christopher Starkey, MAI, MRICS
PHILADELPHIA, PA - Joseph D. Pasquarella, MAI, CRE, FRICS
PHOENIX, AZ - Walter "Tres" Winius III, MAI, FRICS
PITTSBURGH, PA - Paul D. Griffith, MAI, CRE, FRICS
PORTLAND, OR - Brian A. Glanville, MAI, CRE, FRICS
PROVIDENCE, RI - Gerard H. McDonough, MAI, FRICS
RALEIGH, NC - Chris R. Morris, MAI, FRICS
RICHMOND, VA - Kenneth L. Brown, MAI, CCIM, FRICS
SACRAMENTO, CA - Scott Beebe, MAI, FRICS
ST. LOUIS, MO - P. Ryan McDonald, MAI, FRICS
SALT LAKE CITY, UT - Darrin W. Liddell, MAI, FRICS, CCIM
SAN DIEGO, CA - Jeff A. Greenwald, MAI, SRA, FRICS
SAN FRANCISCO, CA - Jan Kleczewski, MAI, FRICS
SARASOTA, FL - Carlton J. Lloyd, MAI, FRICS
SAVANNAH, GA - J. Carl Schultz, Jr., MAI, FRICS, CRE, SRA
SEATTLE, WA - Allen N. Safer, MAI, MRICS
SYRACUSE, NY - William J. Kimball, MAI, FRICS
TAMPA, FL - Bradford L. Johnson, MAI, MRICS
TULSA, OK - Owen S. Ard, MAI
WASHINGTON, DC - Patrick C. Kerr, MAI, FRICS, SRA
WILMINGTON, DE - Douglas L. Nickel, MAI, FRICS
CARIBBEAN/CAYMAN ISLANDS - James Andrews, MAI, FRICS

Corporate Office

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DAWN EVE JOURDAN, ESQ., PH.D.

Director and Associate Professor
Regional and City Planning
College of Architecture
830 Van Vleet Oval, Gould Hall, Room 180
Norman, OK 73019-4141
Phone: (405) 325-3502
Fax: (405) 325-7558
E-MAIL: Dawn.E.Jourdan-1@ou.edu

EDUCATION:

Ph.D. Urban and Regional Planning, Florida State University, Tallahassee, FL, 2004.

J.D./M.U.P. Law and Urban Planning, University of Kansas, Lawrence, KS, 2000.

B.S. Urban Affairs and Theatre Arts, Bradley University, Peoria, IL, 1996.

RESEARCH INTERESTS:

The legal aspects of land use, affordable housing, historic preservation and aesthetics regulation at the federal, state, and local level.

WORK EXPERIENCE:

Associate Professor and Director of Regional and City Planning, University of Oklahoma (07/12-present)

Assistant Professor with a Joint Appointment in Planning and Law, University of Florida (01/08-6/12)

Director of the Center for Building Better Communities, University of Florida (05/11-06/12)

Assistant Professor and Minor Program Coordinator, Texas A&M University (01/05-12/07)

Lecturer, Rutgers University Bloustein Institute (01/06-present)

Lecturer, Texas A&M University (01/04-12/04)

Adjunct Professor, Florida State University (01/03-12/03)

Graduate Teaching Assistant, Florida State University (05/02-12/03)

Legal Intern, 1000 Friends of Florida (05/02-12/03)

Associate, Holland & Knight LLP (05/00-08/01)

AWARDS:

Student Planning Award for the Pinellas County Post Disaster Ordinance Drafting Project from the Florida Chapter of the American Planning Association, Fall, 2011.

Award for Service as the University Liaison to the Florida Chapter of the American Planning Association, Fall, 2010.

Teacher of the year award by the UF Student Planning Association, April, 2010.

Best paper in the real estate valuation category by the Appraisal Institute with Kimberly Geideman and Shan Gao, Fall, 2009.

Excellence in Teach Award by the College of Architecture of Texas A & M University, September, 2005.

Student Planning Award by the Texas Chapter of the American Planning Association, Fall, 2007.

Early Dissertation Research Grant to Study the Effects of Intergenerational Planning on Relocation Grief from the U.S. Department of Housing and Urban Development, November, 2003.

COURSES TAUGHT:

Principles and Practice of Urban Planning (graduate level, at the University of Oklahoma)

Land Use Controls (graduate level, at the University of Oklahoma)

Sociology of Housing (graduate level, at the University of Oklahoma with Dean Charles Graham)

Growth Management Powers II (graduate-law course, at the University of Florida)

Growth Management Powers I (graduate-law course, at the University of Florida)

Affordable Housing Law (graduate-law course, at the University of Florida)

Planning History and Theory (graduate level, at the University of Florida and Texas A&M University)

Land Use Planning Law (law school, at the University of Florida College of Law)

Land Development Law (graduate level, at Texas A&M University)
Historic Preservation Law (graduate level, at Texas A&M University)
Introduction to Urban Planning (undergraduate level, at Texas A&M University and Florida State University)
Attorney-Client Communications (undergraduate level, at Florida State University)
Legal Communications (undergraduate level, at Florida State University)
Environmental Law (continuing education, at Rutgers University)
Historic Preservation Law (continuing education, at Rutgers University)
Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (forthcoming).

Ozor, B., K. Frank, and **D. Jourdan**, Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson, Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law* (forthcoming).

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer*, 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities* available at: <http://www.sciencedirect.com/science/article/pii/S0264275113000322>, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law*, 65:4, 2013, 4-10.

Land Development Law (graduate level, at Texas A&M University)
Historic Preservation Law (graduate level, at Texas A&M University)
Introduction to Urban Planning (undergraduate level, at Texas A&M University and Florida State University)
Attorney-Client Communications (undergraduate level, at Florida State University)
Legal Communications (undergraduate level, at Florida State University)
Environmental Law (continuing education, at Rutgers University)
Historic Preservation Law (continuing education, at Rutgers University)
Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (forthcoming).

Ozor, B., K. Frank, and **D. Jourdan**, Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson, Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law* (forthcoming).

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer*, 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities* available at: <http://www.sciencedirect.com/science/article/pii/S0264275113000322>, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law*, 65:4, 2013, 4-10.

Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation*, Vol. 2:No. 2, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. *Planner's Guide to Land Use Law: Planning for Wicked Problems*, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and **D. Jourdan**. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation*, Vol. 2:No. 2, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

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Jourdan, D. and E. Strauss. *Planner's Guide to Land Use Law: Planning for Wicked Problems*, NY: Routledge (under contract).

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D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

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Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2011).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2009).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2008).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Baseline Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2007).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Need and Demand for Affordable Housing in the Brazos Valley. Report to Brazos Valley Affordable Housing Corporation. (June 2006).

SPONSORED RESEARCH:

Co-PI, Tribal Climate Change and Extreme Event Response Studies to Identify Vulnerabilities, South Central Climate Science Center, 2014-2015.

PI, Oklahoma City, Sustainability Audit, May 2013-present.

PI, Shimberg Center for Housing Studies, The Lost Properties and Moving To Opportunity, October 2010 – Present.

Investigator and Collaboration Lead, Planning for Sea Level Rise: A Pilot Study to Evaluate and Improve the Development and Delivery of Habitat Vulnerability Assessments and Adaptive Conservation Designs to Coastal Decision Makers, National Estuarine Research Reserve System Science Collaborative, 2011-2014.

Co-PI, Rural Coastal Region Adaptation Planning for Sea Level Rise, Florida Sea Grant, 2012-14.

Co-PI, Development of Sea Level Rise Adaptation Planning Procedures and Tools Using NOAA Sea Level Rise Impacts Viewer, Gulf of Mexico Regional Research Competition, 2012-14.

Co-PI, Impact of Parking Supply and Demand Management on Central Business District (CBD) Traffic Congestion, Transit Performance and Sustainable Land Use, Florida Department of Transportation, January 2010 – October 2011.

A Parameterized Climate Change Projection Model for Hurricane Flooding, Wave Action, Economic Damages, and Population Dynamics, sponsored by NOAA, September 2009-September 2011, Role, Co-Principal Investigator.

HOPE VI Community Services Study for the Redevelopment of Magnolia Gardens in Beaumont, Texas, sponsored by the U.S. Department of Housing and Urban Development and the Beaumont Public Housing Authority, January 2007-December 2011, Role, Co-Principal Investigator.

Preserve America Grant for an Intergenerational Oral History for Hearne, Texas, sponsored by the National Parks Service, January 2007-December 2007, Role, Investigator.

A Hedonic Model of the Effects of Adaptive Reuse on Community Change in Savannah, Georgia, sponsored by the Lincoln Institute of Land Policy, Role, Investigator.

Legal Analysis and Policy Formulation Regarding the Use of Regional Rural Landbanking to Enhance the Development of Affordable Housing Opportunities in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2007-August 2007, Role, Co-Principal Investigator.

Market Study of the Barriers to the Provision of Affordable Housing in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2006-August 2006, Role, Co-Principal Investigator.

Comparative Analysis of the Effects of the Location of Big Box Retail on Housing Prices in Urban and Suburban Areas, sponsored by Texas A&M College of Architecture, December 2005-December 2006, Role, Principal Investigator.

PROFESSIONAL SERVICE AND AFFILIATIONS:

Professional Services

Chair of the Academic Advisory Council for Sign Research and Education (August 2014-present)

Chair of the Planner Outreach Subcommittee for the International Sign Association (January 2014-present)

Appointed to the Alachua County Affordable Housing Advisory Board (April 2010-2011)

University Liaison to the Florida Chapter of the American Planning Association (September 2007-September 2010)

Fellow to the Center for Children and Families at the Levin College of Law (May 2007-2012)

Member of the Law School Honor Code Committee (2009-2010)

Member of the ICCHP Committee (2009-2010)

Member of DCP Faculty Council (2009-2012)

Member of UF Historic Buildings and Structures Committee (2009-2010)

UF Commencement Marshall (2008-2010)

Ad Hoc Member of the Amicus Committee for the American Planning Association
Fellow for the Center for Heritage Conservation at Texas A&M University (2005-2007).

Professional Affiliations

American Planning Association

Oklahoma Chapter of the APA

Association of Collegiate Schools of Planning

Member of the Illinois Bar

Served as a manuscript and grant proposal reviewer for the following:

Journal of the Community Development Society

Journal of Planning History

US-China Law Review

UF Journal of Law and Public Policy

Journal of Planning Education and Research

National Science Foundation

CONFERENCE PRESENTATIONS:

International Conferences-Refereed Presentations

Jourdan, D., K. Hurd, H. G. Hawkins, and K. Winson-Geideman. Evidence-based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the AESOP-ACSP Conference in Dublin, Ireland, July 2013.

Nolon, J., Call, C., Murtaza, A, and **Jourdan, D.** Property Rights, Political Drama, and Smart Growth: The Challenges of Sustainable Development in 2011. Presented at the National Conference of the American Bar Association in Toronto, August 2011.

Jourdan, D., Wal-Mart in the Garden District- Does the Arbitrary and Capricious Standard of Review Lessen the Right of Citizens to Participate. Presented at the

International Association of Planning Law and Property Rights, Aalborg, Denmark, February, 2008.

Jourdan, D. and VanZandt, S, Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Chicago, IL, July 2008.

Jourdan, D., Should Children Have the Right to Speak for Themselves: The legal rights of youth to participate in national level policymaking. Presented at the International Conference on the Rights of Children, Ghent, Belgium (2006).

Jourdan, D., Grounding Theory: Developing New Theory on Intergenerational Participation. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Mexico City, Mexico (2006).

Jourdan, D., Planning to Reduce Worry. Presented at the Making Cities Livable Conference, Venice, Italy (2005).

National Conferences

Jourdan, D. Community Aesthetics and Sign Regulations: How far can a city go to prescribe aesthetics?" Presented at the National Signage Research and Education Conference in Cincinnati, OK, October, 2013.

Jourdan, D. and J. Kellaris, Collaborating with City Officials on Urban Signage, Presented at the International Sign Expo, in Las Vegas, NV, April, 2012.

Jourdan, D. Evidence-Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the National Signage Research and Education Conference in Cincinnati, OK, October, 2012.

Jourdan, D., Ray, A., and Thompson, L. Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity? Urban Affairs Association, Pittsburgh, PA, April 2012.

Frank, K., **Jourdan, D.**, Easley, G., and F. Eddleton. Leveraging community historical identity for climate change adaptation planning. Society for American City and Regional Planning History Conference, Baltimore, MD, November 17-20, 2011.

Frank, K., **Jourdan, D.**, and Obonyo, E. Sea level rise adaptation planning for rural coastal areas in Florida. Initiative on Climate Adaptation Research and Understanding through the Social Sciences: Climate Vulnerability and Adaptation (ICARUS II). May 5-8, Ann Arbor, MI, 2011.

Steiner, R., **Jourdan, D.**, Blanco, A., Mackey, J., Hanley, G., Sucar, V., and Shmaltzuyev, M., Understanding the Connection between Parking Management and Transit Usage: A Case Study of Miami and Fort Lauderdale Central Business Districts. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference, Minneapolis. Oct. 13 – 16, 2011.

Steiner, R., Blanco, A. and **Jourdan, D.**, Impact of Parking Supply And Demand Management on Central Business District (CBD) Traffic Congestion. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference. Minneapolis. Oct. 5 – 10, 2010.

Jourdan, D. Coming Home: The Relocation Effects of Expedited HOPE VI Revitalization Processes. Presented at the Urban Affairs Association, New Orleans, LA, 2011.

Zhao, J. and **Jourdan, D.** Zoning Variance Administration in Practice: Influencing Factors and Trends. Presented at the ACSP Conference in Minneapolis, MN, November, 2010.

Jourdan, D., Valuing Grief: A Proposal to Compensate Relocated Public Housing Residents for Intangibles. Presented at the ACSP Conference, Washington, D.C., October, 2009.

Jourdan, D., Garvin, E. and Stroud, N. Potential Legal Challenges to Form Based Codes: the Miami 21 Test Case. Presented at the IMLA Conference, Miami, FL, October, 2009.

Jourdan, D., Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint ACSP/AESOP Conference, Chicago, IL, July 2008.

VanZandt, S. and **Jourdan, D.** Landbanking to Meet Affordable Housing Needs. Presented at the National Conference of the American Planning Association Conference, Las Vegas, NV, April, 2008.

Jourdan, D. and Wieters, M. Serious Play: Constructing Learning to Promote Meaningful Dialogue in the Planning Classroom. Presented at the Association of Collegiate Schools of Planning National Conference, Fort Worth, TX, 2006.

Geideman, K. and **Jourdan, D.** Preserving Who's Neighborhood: The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. Presented at the Lincoln Land Institute, Cambridge, MA, 2006.

Jourdan, D., Sentencing Goldilocks. Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Public Housing: Is it Worth Preserving?"Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Grieving for a Lost Home?: A Case Study of How Participation in an Intergenerational Planning Process Lessened the Pre-Relocation Grief Effects of Experienced by the Youth and Adult Residents of the McDaniel Glenn Public Housing Community in Atlanta. Presented at the Association of Collegiate Schools of Planning National, Portland, OR, 2004.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatter Settlements in Belize. Presented at Pace University, NYC, April 2004.

Jourdan, D., Increasing Youth Participation in the Planning Process. Presented at the Association of Collegiate Schools of Planning National Conference, Baltimore, MD, 2002.

National Conferences – Invited Discussant and/or Moderator

Jourdan, D. Institute for Quality Communities Placemaking Conference in Norman, OK (2013) on the topic of "Healthy, Walkable Communities."

Jourdan, D. Annual Conference of the ACSP in Washington D.C. (2009) on the topic of "Comparative Jurisprudence Relating to Takings and Due Process Law."

Jourdan, D. Joint ACSP/AESOP Conference, Chicago, IL, (2008) on the topic of "Comparative Legal Jurisprudence on Property Rights."

Jourdan, D. Annual Conference of the ACSP in Fort Worth, TX (2006) on the topic of "Researching Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Kansas City, MO (2005) on the topic of "Research Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Portland, OR (2004) on the topic of "What Planners Should Know About the Law."

Jourdan, D. Sustainable Campus Planning, Annual Conference of the ACSP in Baltimore, MD (2002).

State Conferences –Presentations by Invitation

Jourdan, D. The New Urbanism: Optimizing Imagination, Creativity, Innovation, and Human Flourishing, Presented at the State Creativity Forum in Oklahoma City, OK, November, 2013.

Jourdan, D. So You Want to Take on Your Sign Code, Presented at the State Conference of the Oklahoma Chapter of the American Planning Association in Tahlequah, OK, October, 2013.

Steiner, R., Blanco, A., and **Jourdan, D.** Parking as a Smart Growth Strategy, Presented at the Florida Chapter of the American Planning Association Conference September 2011.

Silver, C. and **Jourdan, D.** Legal Aspects of Sustainable Development, Presented at the Florida Chapter of the American Planning Association Conference, September, 2011.

Jourdan, D. The Land Use Revolution: The Tea Party's Influence on Planning Process. Presented at the Annual Conference of the Utah Land Institute, Salt Lake City, Utah, November 2011.

Jourdan, D., Measuring the Winds of Change: the Introduction of Qualitative Research Methods in Planning Processes. Presented at the Annual Conference of the Texas Chapter of the American Planning Association, Corpus Christi, TX (2006).

REFERENCES AVAILABLE UPON REQUEST



K. MEGHAN WIETERS, PH.D., AICP

University of Oklahoma, Regional & City Planning, 830 Van Vleet Oval - Gould Hall RM 162
 Norman, OK 73019, kmeghanwieters@ou.edu

EDUCATION

Texas A&M University
Ph.D in Urban Regional Science **2003 – August 2009**
 Dissertation: "Integrating Walking for Transportation and Physical Activity for Sedentary Office Workers In Texas"

University of Texas at Austin
Masters of Science in Community & Regional Planning **1993-1995**
 Thesis: "Building a Community: Transit Options in the Land Development Code and Land Development Process"

Trinity University
Bachelors of Arts **1989-1993**
 Majors: Philosophy, International Studies (concentration on Latin America), Minor: Spanish

TEACHING

Assistant Professor - University of Oklahoma		Fall 2009 – to present
RCPL 5813 Environmental Planning Methods	RCPL 5013 History and Theory of Urban Planning	
RCPL 5513 Subdivision Planning	RCPL 5823 Rural and Regional Planning	
RCPL 5493 Transportation and Land Use Planning	RCPL 5990 Public Health & Built Environment	

PREVIOUS RESEARCH POSITIONS & PRACTICE

Texas A&M University	August 2006
Graduate Assistant	May 2009
Texas Transportation Institute	August 2003 –
Graduate Research Assistant	August 2006
City of Austin - Transportation, Planning & Sustainability Department	August 1998 –
Principal Planner / Senior Planner	August 2003
Capital Metropolitan Transportation Authority	April 1994 –
Land Use/Transportation Planner	August 1998

PUBLICATIONS & REPORTS

Wieters, K M. Office Workers Stuck at their Desks: Built Environment Implications on Walk Trips. Under review – *Health & Place*, April 2014.

Wieters, K M. Advantages of Online Methods in Planning Research: Capturing Walking Habits in Different Built Environments. Under Review -- *Sage Open*, February 2014

Wieters, K M, Kim, J-H, Lee, C. "Assessment of Wearable Global Positioning System Units for Physical Activity Research", *Journal of Physical Activity & Health*, September 2012 (published)

Zietsman, J, Villa, J.C., Forrest, T. L., and Storey, J. M. (2005) "Mexican Truck Idling Emissions at the El Paso - Ciudad Juarez Border Location" Report 473700-00033. Prepared for Southwest Region University Transportation Center.



Zietsman, J., Bubbosh, P., Li, L., Bochner, B., Villa, J. (2005) "National Deployment Strategy for Truck Stop Electrification". Prepared for U.S. Environmental Protection Agency.

Zietsman, J., Bynum, J., Wieters, K., and Bochner, B. (2005) "Reducing School Bus Emissions in Texas". Prepared for Texas Department of Transportation. Proceedings of the 2005 Mid-Continent Transportation Research Symposium.

Wieters, K. and J. Borowiec. (2004) "An Examination of Methods for Increasing On-Airport Revenue". Prepared for Texas Department of Transportation: Aviation Division.

Hard, Ed. et al. (2003) "TxDOT Involvement in the Local Development Process", Report 4429-1.

CONFERENCE & INVITED PRESENTATIONS

Wieters, K, M Wiens, T.O. Bowman. Walkability: A Tool for Promoting Health, Better Planning and Building Community. Presentation at "Planning Oklahoma Together" OKAPA Conference, Tahlequah, OK, October 2013.

Gibson, H and K. Wieters, Talking Green in Red States. Kansas APA Conference, Manhattan, KS October 2013

Wieters, K. Teaching, Learning and Implementing Walkability in Oklahoma City. Oklahoma Service Learning Conference, "The Art of Teaching through Science of Service", Friday November 22, 2013

Wieters, K, D Hess, P Firth. Invited panelist for Pedestrian and Bicycle University Education, Transportation Research Board 82nd Annual Meeting, January 13-17, 2013.

Wieters, K, J Fees, and B McCann. Why should we care about those silly pedestrians and bicyclists? Barriers to Adoption of Complete Streets Ordinances in Cowboy Country. Presented paper at the Association of Collegiate Schools of Planning Conference, Cincinnati, OH, 2012

Wieters, K. Office workers – Sedentary by Practice: How can we integrate physical activity as part of daily routines at work. Oklahoma Public Health Association Conference, Health Equity Caucus, April 2012

Wieters, K M, L Fithian, T McCuen, and C Barrett. Teaching How to Manage Competing Interests: Planners, Architects and Construction Science Students Developing a Subdivision Together. Presented paper at the Association of Collegiate Schools of Planning Conference, Salt Lake City, UT; 2011.

Wieters K M. Methodology in assessing walking behavior for office workers using online survey methods. Presented paper at the Association of Collegiate Schools of Planning Conference. Minneapolis, MN; 2010.

Lee C, Wieters M, Giusti C, Lord D. The Environment and Obesity among Latino Adults: A case study exploring the roles of built environments in promoting physical activity and reducing obesity among colonia residents. Inter-University Program for Latino Research. University of Notre Dame; 2010.

Wieters KM, Kim J-H, Lee C. A walk to grab a cup of coffee: Assessment of available research instruments for measuring physical activity. Presented paper at the Association of Collegiate Schools of Planning Conference Chicago, IL; 2008.

Jourdan, D., Wieters, K. "Serious Play: Constructing Learning To Promote Meaningful Dialogue In The Planning Classroom". Co-Presented paper at the Association of Collegiate Schools of Planning Conference. Milwaukee, WI; 2006.

INVITED LECTURES

University of Oklahoma
Department of Geography & Sustainability, Spring Colloquium
"Walking & Biking: Active Transportation and the Built Environment" January 2014

Kansas State University – Big 12 Fellowship

- The messiness of random sampling spatially Oct. 21, 2013
- Watershed Functions & Impacts from Development Oct. 21, 2013
- Creating an audit tool and operationalizing data Oct. 23, 2013
- Bicycle Facility Design & Planning Oct. 23, 2013
- Observational Methods Oct. 23, 2013
- Pedestrian Planning and Design: How does the environment we live in impact our lives? Oct. 2013
- Office workers – Sedentary by Practice: How can we integrate physical activity as part of daily routines at work – Formal presentation to faculty and students Oct. 2013

Department of Biostatistics and Epidemiology College of Public Health,
University of Oklahoma Health Sciences Center

- Planning, Built Environment, and Public Health: How does the environment we live in impact our lives? March 11, 2013

GRANT FUNDING

Received Ed Cline Faculty Development Award (\$1450), Spring 2014
Received Big 12 Faculty Fellowship Program Award (\$2500) June 2013
Received College of Architecture IT recipient (\$3450) July 2013
Sooner Parents Mini-Grant Funding (\$500) for student mentoring –prepared and submitted to assist RCPL Student Planning Association July 2013
Received Junior Faculty Research (\$7,000) for summer research on rural planning and physical activity opportunities. University of Oklahoma, Summer 2012
Robert Wood Johnson Active Living Research Dissertation Grant (\$25,000), Texas A&M University, 2007

SERVICE

University-Level Service

- Advisory Committee Course Management Systems (ACCMS) Spring 2013

College-Level Service

- Graduate Liaison for Regional & City Planning Division (Fall 2013 – present)
- Graduate Research & Curriculum Committee (Fall 2013 – present)
- RCPL orientation (Fall 2010- present)
- Search committee for new RCPL hires, new LA hire (Summer 2011, Summer 2012, Spring 2013, Spring 2014)
- IT Committee (member since 2012), Chair (Fall 2013-Spring 2014)
- Model Shop Committee (member since 2012-Fall 2013)
- RCPL website (2011- present)
- GHGI committee (Gould Hall Green Initiative) (Fall 2011)
- Co-hosting and arranging guest seminar: Dr. Chanam Lee – "The Built Environment and Disparities in Physical Activity", December 2012.

SERVICE

State-level / City-Level Service

- President – Health Equity Caucus, subgroup of Oklahoma Public Health Association
- APA/AICP member
- Bicycle Advisory Committee, City of Norman – Committee member (Spring 2013 – 2016)

National-Level Service

- Secretary/Treasurer of Faculty Women’s Interest Group (FWIG), committee under Association of Collegiate Schools of Planning (ACSP).
- CDC Weight of the Nation Conference planning, Built Environment & Transportation Subcommittee
- Reviewer for Journal of Physical Activity and Health

Bryce C. Lowery, PhD

Contact

University of Oklahoma
 College of Architecture - Division of Regional and City Planning
 830 Van Vleet Oval
 Gould Hall 255
 Norman, OK 73019
 (405) 325-8953
 bryce.c.lowery@ou.edu

Academic Experience

Assistant Professor	2014 - present
<i>College of Architecture – Division of Regional and City Planning</i>	
<i>University of Oklahoma – Norman, OK</i>	

Education

Doctor of Philosophy – Policy, Planning, and Development	2014
<i>Sol Price School of Public Policy</i>	
<i>University of Southern California - Los Angeles, CA</i>	
<i>Dissertation: Social Construction of the Experience Economy: The spatial ecology of outdoor advertising in Los Angeles</i>	
Jack Dyckman Award - Best Dissertation in Planning & Development	
Committee:	David Sloane, PhD Tridib Banerjee, PhD Pierrette Hondagneu-Sotelo, PhD (Sociology)
Master of Landscape Architecture	2008
<i>College of Environmental Design</i>	
<i>California State Polytechnic University - Pomona, CA</i>	
Master of Science – Environmental Policy and Behavior	2000
<i>School of Natural Resources and Environment</i>	
<i>University of Michigan - Ann Arbor, MI</i>	
Bachelor of Arts – Economics and Environmental Studies	1996
<i>Dornsife College of Letters, Arts, and Sciences</i>	
<i>University of Southern California - Los Angeles, CA</i>	

Publications

The Prospects and Problems of Integrating Sketch Maps with Geographic Information Systems (GIS) to Understand Environmental Perception: A case study of mapping youth fear in Los Angeles gang neighborhoods	2014
<i>Environment and Planning B: Planning and Design</i> 41(2): 251-271. Curtis, J.W., E. Shiau, B. Lowery, D. Sloane, K. Hennigan and A. Curtis	
The Prevalence of Harmful Content on Outdoor Advertising in Los Angeles: Land use, community characteristics, and the spatial inequality of a public health nuisance	2014
<i>American Journal of Public Health</i> 104(4): 658–664. Lowery, B.C. and D.C. Sloane	

Presentations

**From Regional Center to Sign District:
 Regulating outdoor advertising in Los Angeles, 1881-2012**
Association of Collegiate Schools of Planning – Philadelphia, PA – November 1, 2014
 with David Sloane

- Do Farmers' Markets Improve the Availability of Healthy Foods for All Communities?**
A case study of 19 markets in Los Angeles.
Association of Collegiate Schools of Planning – Philadelphia, PA – October 30, 2014
 with Denise Payan, LaVonna Blair-Lewis and David Sloane
- If You See Something, Say Something:**
Community response (and non-response) to outdoor advertising regulation in Los Angeles
Council of Educators in Landscape Architecture – Austin, TX – March 29, 2013
- The Spatial Ecology of Outdoor Advertising in Los Angeles:**
The unjust impact of the commercial landscape
Association of Collegiate Schools of Planning – Cincinnati, OH – November 3, 2012
 with David Sloane
- Employing Social Network Analysis to Understand the Formation of Sustainable Social Capital**
Council of Educators in Landscape Architecture - Tucson, AZ – January 15, 2009

Teaching Experience

- Assistant Professor**
University of Oklahoma – College of Architecture 2014-present
 Subdivision and Site Planning (graduate)
 Computer Mapping and GIS in Planning (graduate)
 Comprehensive Planning Studio (graduate)
- Lecturer**
University of California, Irvine – School of Social Ecology 2014
 Design and Planning Graphics (graduate)
- Teaching Assistant**
University of Southern California - Sol Price School of Public Policy 2008-2013
 Citizenship and Public Ethics (undergraduate)
 History of Planning and Development (undergraduate)
 Planning History and Urban Form (graduate)
 Smart Growth and Urban Sprawl (graduate)
 Urban Context for Policy and Planning (undergraduate)
 Urban Planning and Development (undergraduate)
 Urban Planning and Social Policy (graduate - online)
- Graduate Student Instructor**
University of Michigan - School of Natural Resources and Environment 1999-2000
 Introduction to Environmental Policy (undergraduate)
 Introduction to Natural Resource Management (undergraduate)

Other Experience

- Research Assistant** 2009 - 2014
Sol Price School of Public Policy - University of Southern California
- Editorial Assistant** – Terry L. Cooper 2011 - 2012
*The Responsible Administrator:
 An Approach to Ethics for the Administrative Role, 6th Edition, 2012.*
- Research Associate** 2005 - 2006
Lodestar Management/Research Inc. (now Harder+Company)
- Project Coordinator** 2004 - 2005
Perinatal Advisory Council of Los Angeles County
- Community Researcher** 2002 - 2004
Children's Planning Council - Los Angeles County Board of Supervisors
- Assistant Director** 2000 - 2002
Health DATA Program - UCLA Center for Health Policy Research

Curriculum Coordinator <i>UCLA Labor, Occupational, Safety and Health Program</i>	2000
Research Coordinator <i>The Wild Thornberry's Television Series</i> <i>Klasky-Csupo Incorporated/Nickelodeon Studios</i>	1996 - 1998
<hr/> <i>Activities and Service</i> <hr/>	
Committee Member <i>University of Oklahoma</i> Anna Siprikova – Master of City and Regional Planning Thesis	2014 - present
Reviewer <i>American Journal of Public Health</i> <i>Council of Educators in Landscape Architecture</i>	
Member <i>American Planning Association</i> <i>American Public Health Association</i> <i>American Society of Landscape Architects</i> <i>Association of American Geographers</i> <i>Environmental Design Research Association</i>	
Member <i>Creating/Making Facilities Coordination Team</i> <i>University of Oklahoma – College of Architecture</i>	2014 - present
Member <i>Billboard and Visual Landscape Visioning Group</i> <i>City of Los Angeles</i>	2013
Area Chairperson <i>Hollywood Hills West Neighborhood Council – Area 2: Cahuenga Pass</i> <i>City of Los Angeles</i>	2010 - 2012
Vice-Chairperson	2010 - 2012
Appointee <i>Cahuenga/Ventura Corridor Specific Plan Review Board</i> <i>City of Los Angeles - Council District 4</i>	2008 - 2012
President	2011 - 2012
Member <i>Cahuenga Pass Property Owners' Association</i>	2000 - 2012

Byron DeBruler

DeBruler, Inc.

8200 NE 139th Street

Edmond, OK 73103

United States of America

Phone: 405/396-2032 Cell Phone: 405/202-1610

BACKGROUND SUMMARY

Executive Manager with extensive experience in public sector resource design, management and evaluation. Knowledge and skills include: structuring and design of state and local service programs and initiatives, developing written proposals for project financing, identifying community economic development resources and training.

EXPERIENCE

DeBruler, Inc.

Vice President, Oklahoma City, August 2001 to Present

Provide services including:

- ✓ Researching public and private resources and preparing applications for financial assistance in response to client requests for economic and community development projects.
- ✓ Technical assistance to nonprofits and units of local government regarding federal and state resources and structuring project-beneficial partnerships; preparing strategic and business plans for public and private sector entities.
- ✓ Group facilitation services.
- ✓ Technical training for nonprofits and units of local government regarding federal and state financial assistance programs. Conducting organizational assessments and developing capacity building curriculums.

Oklahoma Housing Finance Agency

Team Leader, Housing Development Team, Oklahoma City, July 1998 to July 2001

Provided direct supervision and oversight of sixteen staff engaged in the administration of multiple federal and state affordable housing program resources.

While employed by the agency:

- ✓ Reorganized state's Single Family Mortgage Revenue Bond, Low-income Housing Tax Credit, HOME Investment Partnerships and Housing Trust Fund Programs into a single work unit.
- ✓ Streamlined Low-income Housing Tax Credit Program administrative rules to provide for market responsive design flexibility.
- ✓ Streamlined affordable housing resources by developing a singular application package and process for the agency's affordable housing development resources and established e-information network.
- ✓ Facilitated the development of working partnerships between the state's nonprofit and for-profit housing development organizations and agency's mortgage revenue bond lenders.
- ✓ Financed the development of affordable housing by leveraging public sector development funds with private investments.

- ✓ Facilitated legislative task force on rural affordable housing issues and devised legislative and programmatic actions to spur rural development.
- ✓ Developed, financed and implemented the state's first statewide affordable housing market analysis in partnership with a major university center.
- ✓ Drafted enabling legislation, capitalized and implemented state's Housing Trust Fund.

Oklahoma Department of Commerce

Program Manager/Department Head, Oklahoma City, March 1988 to July 1998

- ✓ In response to market-based demand, directed a team of professional agency staff with diverse skills, in the redesign of the state's HOME Investment Partnerships Program from primarily rehabilitation services to the production of rural affordable housing units.
- ✓ Led HOME Program administrative team in the relocation of the Program from its state agency environment to the Oklahoma Housing Finance Agency, a public trust.
- ✓ Leveraged HOME Program development resources with other public and private debt capital to finance the development of rural affordable housing statewide.
- ✓ Formulated and implemented a legislative agenda to enact and capitalizing the state's Housing Trust Fund.
- ✓ Provided daily oversight and administration for several state administered federal programs including: U.S. Department of Energy State Energy Program, Community Development Block Grant, Home Investment Partnerships, Rental Rehabilitation, Solar Energy and Energy Conservation Bank, and State Appropriated Funds for regional councils of government.

City of Oklahoma City January 1984 to February 1988

Division Head, Code Inspections Division/Department of Environmental Services

Assistant Superintendent, Utility Services Division/Water Department

Administrative Assistant, Street Maintenance Division, Public Works Department

Management Intern, Personnel Department

EDUCATION

Masters of Public Administration, University of Oklahoma 1983

Bachelor of Arts Political Science, University of Oklahoma, 1979

