

**Housing Needs Assessment**  
**Rogers County**

**Prepared For:**

Oklahoma Housing Finance Agency  
Oklahoma Department of Commerce  
100 NW 63<sup>rd</sup> 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  
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100 NW 63<sup>rd</sup> Street, Ste. 200  
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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  
October 1, 2015  
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of 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.

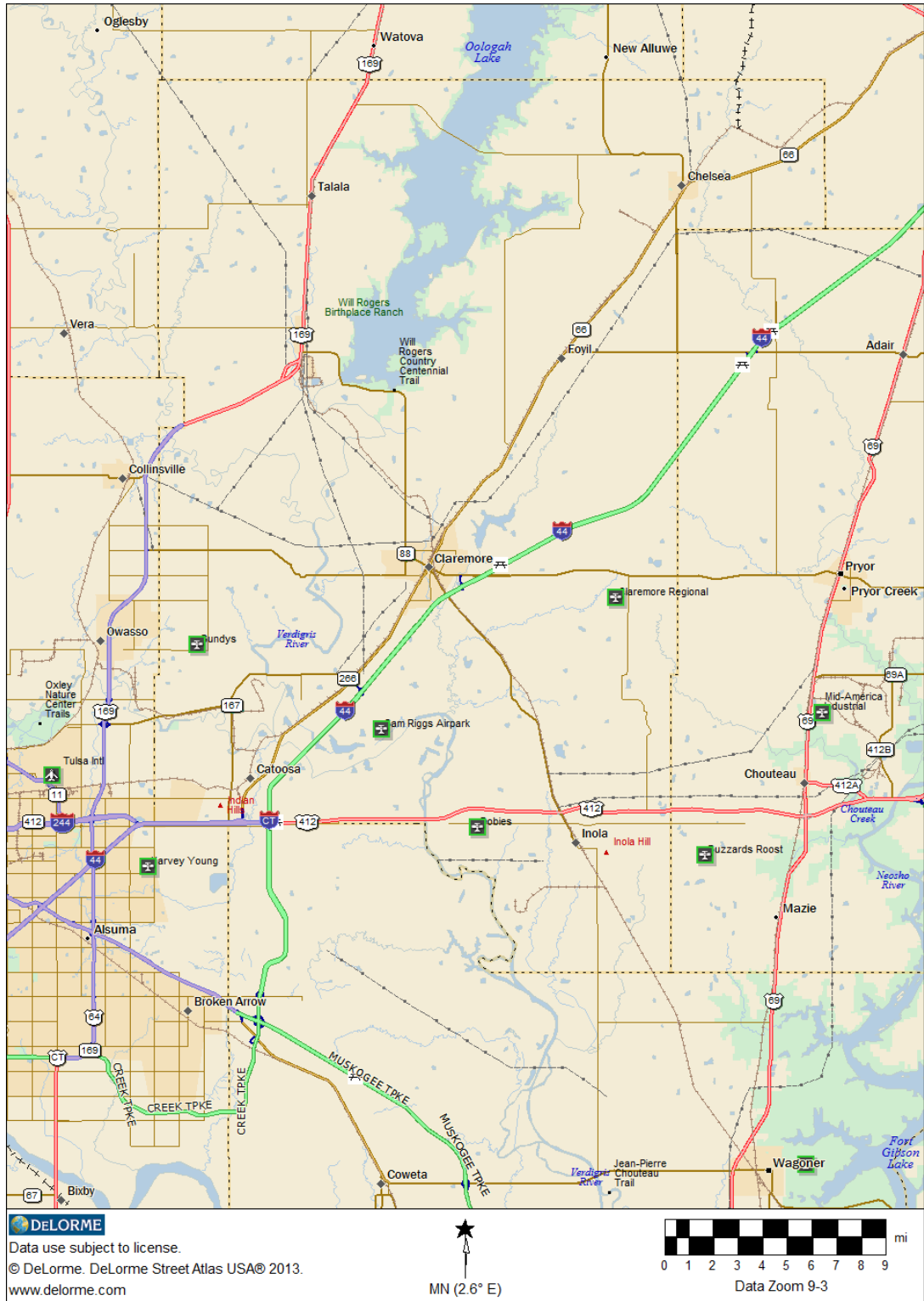
### **Educational Facilities**

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.

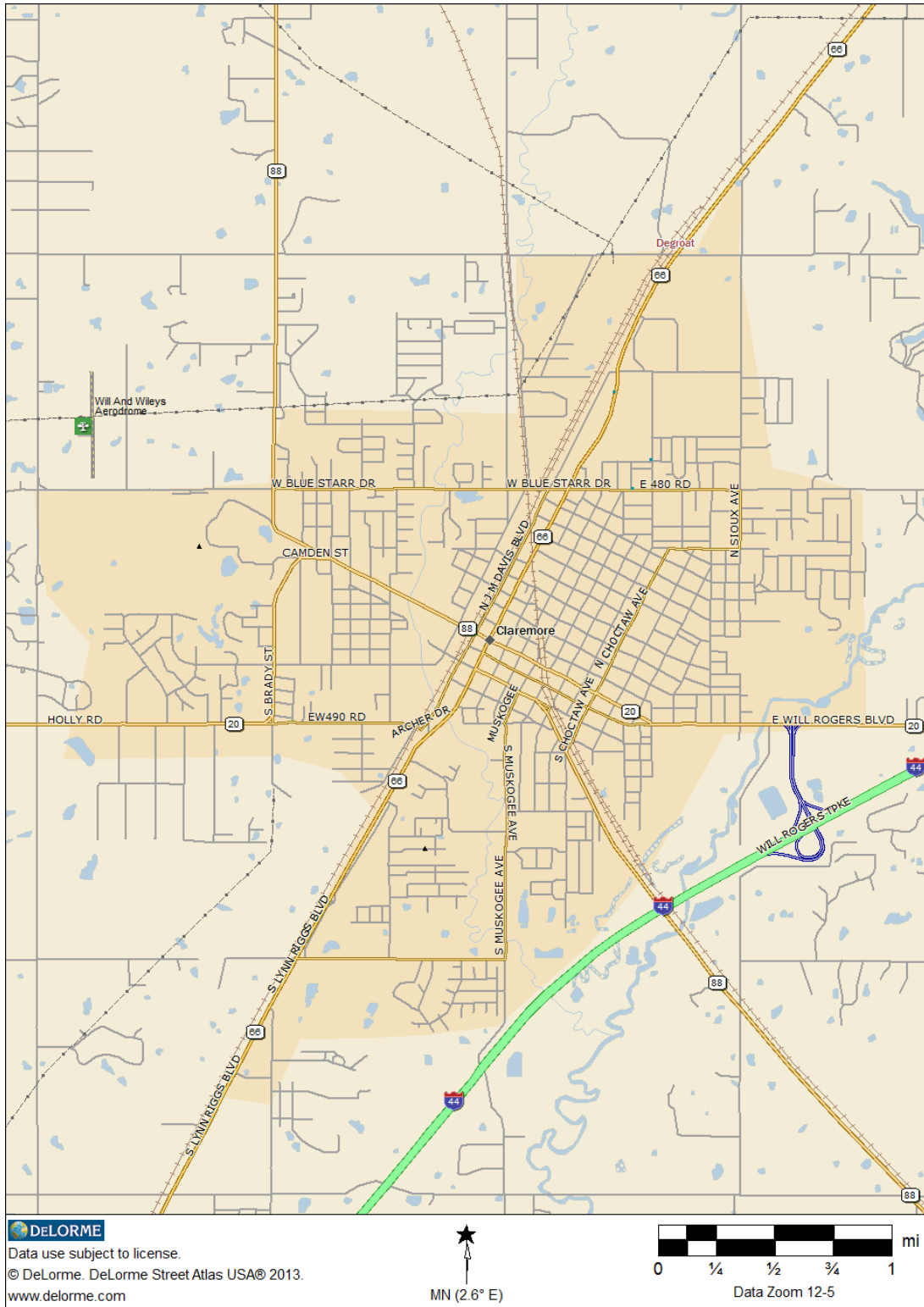
### **Medical Facilities**

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.

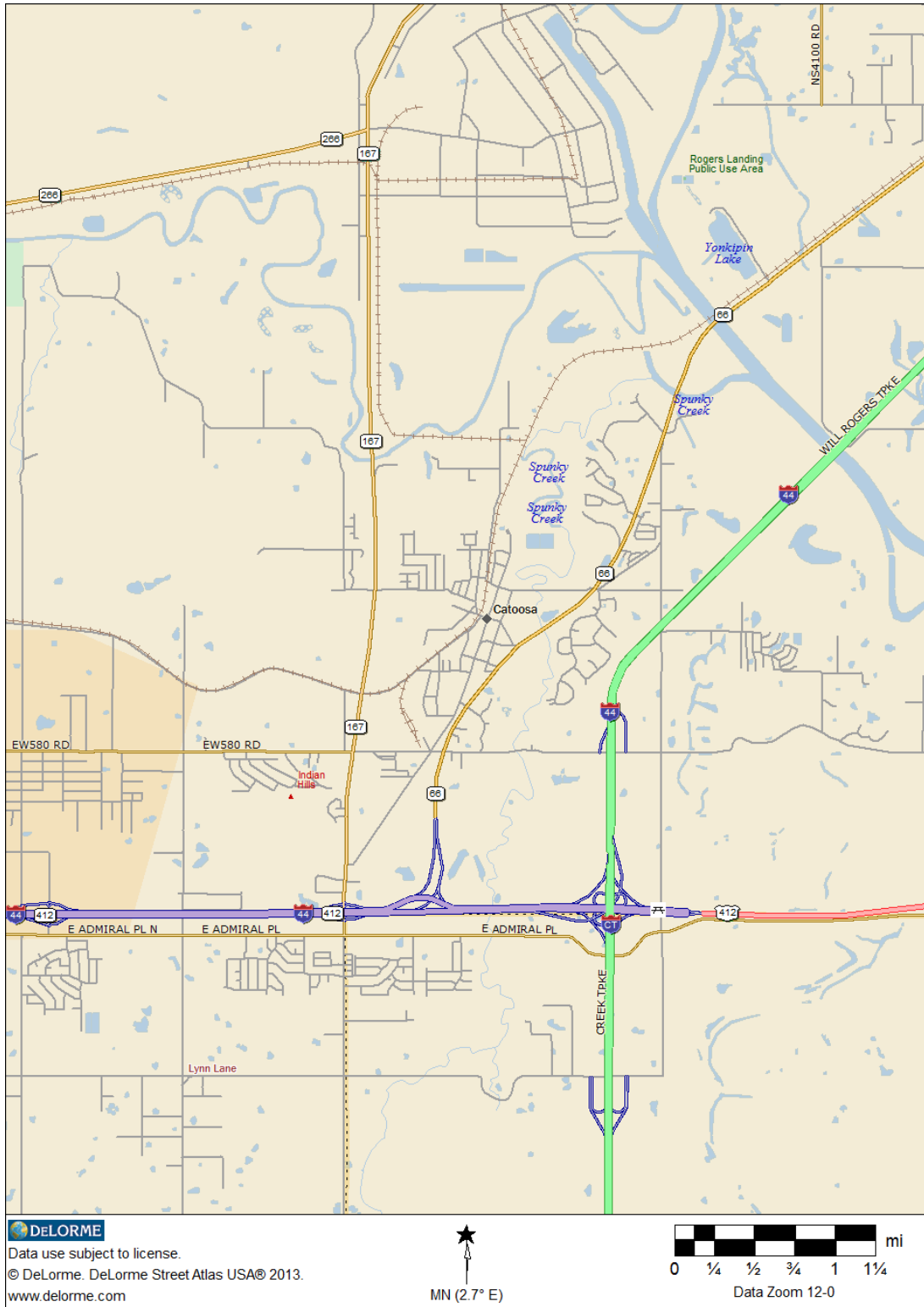
### Rogers County Area Map



### 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.

<b>Population Levels and Annual Changes</b>							
	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.



<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	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%
<b>Family Households</b>	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.

<b>2013 Population by Race and Ethnicity</b>						
<b>Single-Classification Race</b>	<b>Claremore</b>		<b>Catoosa</b>		<b>Rogers County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
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%
<b>Population by Hispanic or Latino Origin</b>	<b>Claremore</b>		<b>Catoosa</b>		<b>Rogers County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
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.

<b>Rogers County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	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>
<b>Median Age</b>	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.
<b>Population by Age</b>	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>
<b>Median Age</b>	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.
<b>Population by Age</b>	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>
<b>Median Age</b>	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:

<b>2013 Population by Veteran and Disability Status</b>								
	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.

<b>2010 Group Quarters Population</b>						
	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

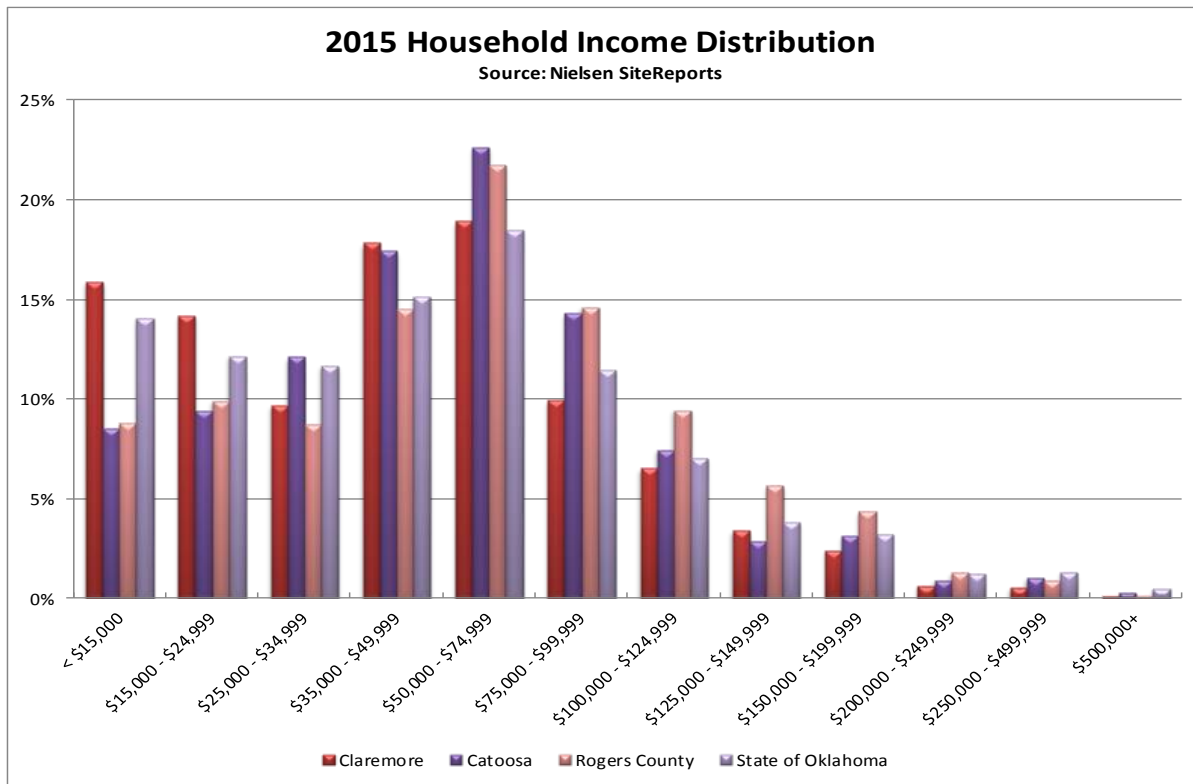
Data in the following chart shows the distribution of household income in Rogers County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

<b>2015 Household Income Distribution</b>								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Households by HH Income</b>	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%
<b>Median Household Income</b>	\$43,680		\$52,824		\$59,338		\$47,049	
<b>Average Household Income</b>	\$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.

<b>Household Income Trend</b>					
	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.

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		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.

<b>Employment and Unemployment</b>						
	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 (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

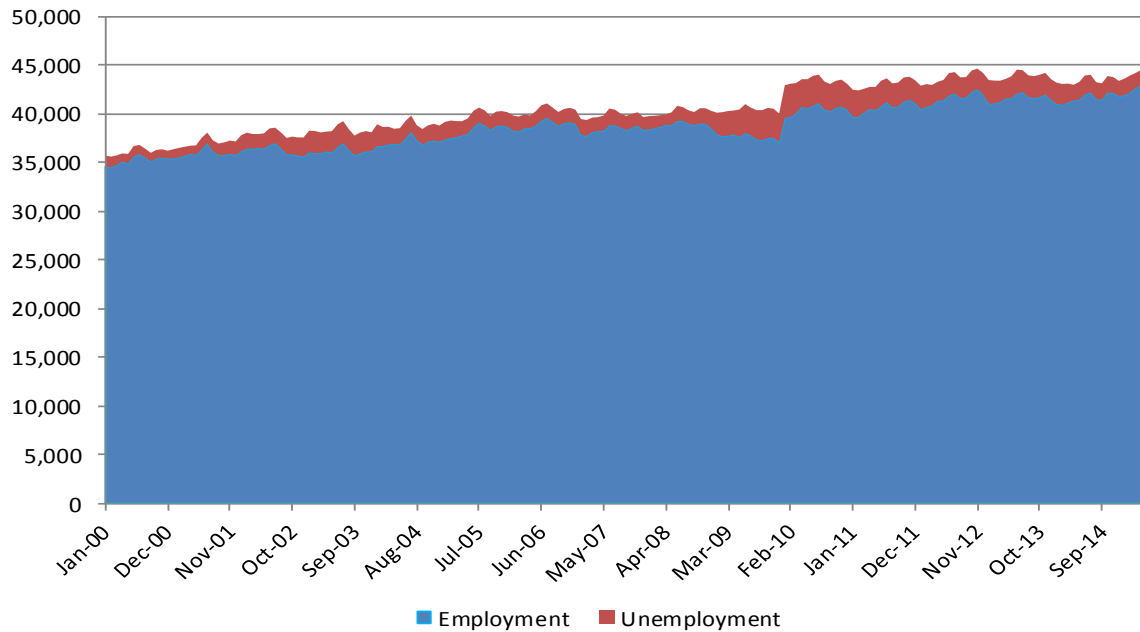
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in 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

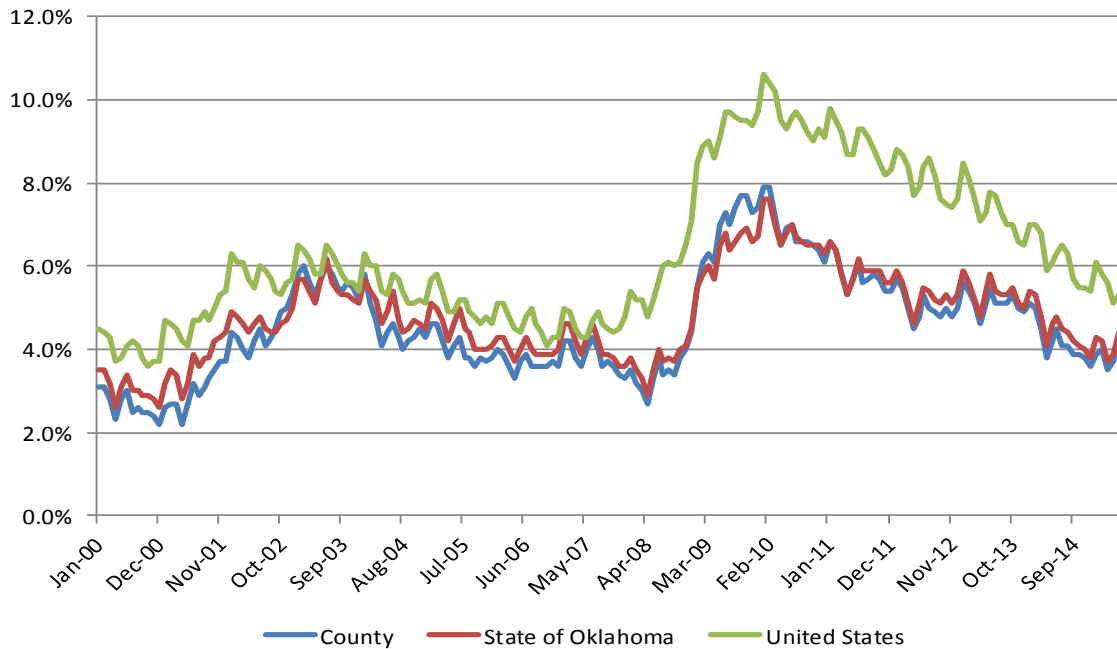
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels levelled off due to the national economic recession. It is notable that total employment remained essentially flat during the recession, as most areas of Oklahoma 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 4<sup>th</sup> 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.

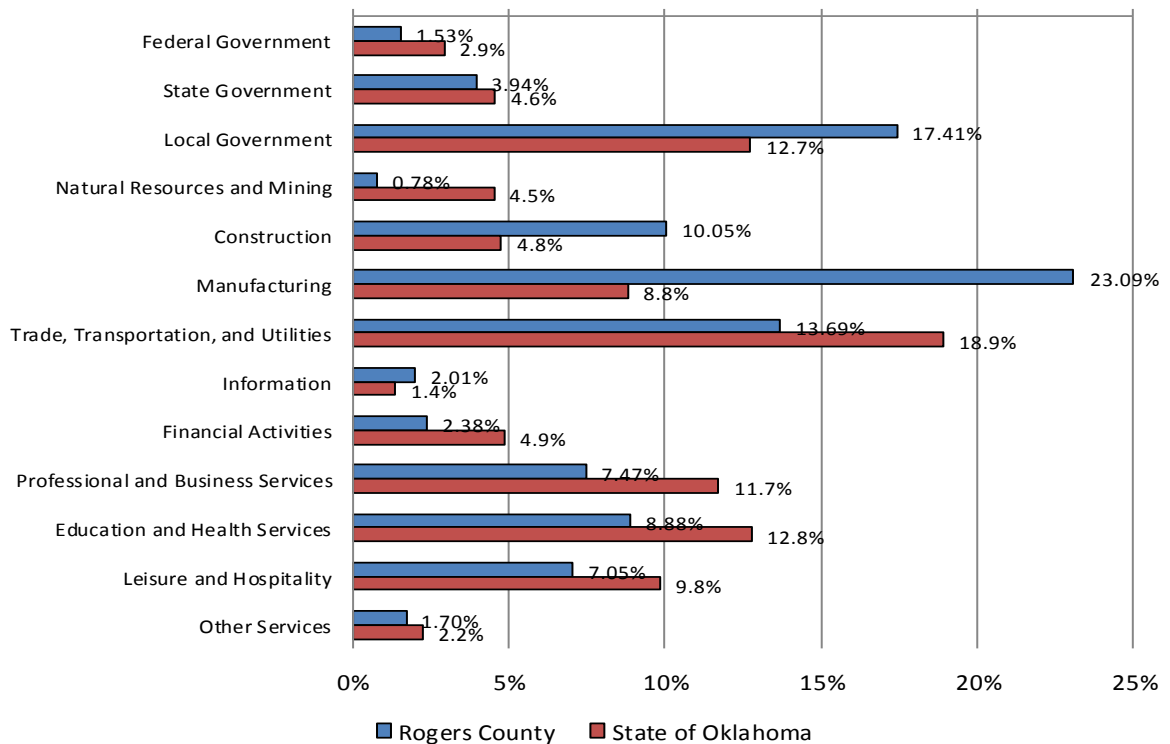


**Employees and Wages by Supersector - 2014**

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
<b>Total</b>	<b>1,789</b>	<b>28,561</b>		<b>\$43,873</b>	<b>1.00</b>

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).

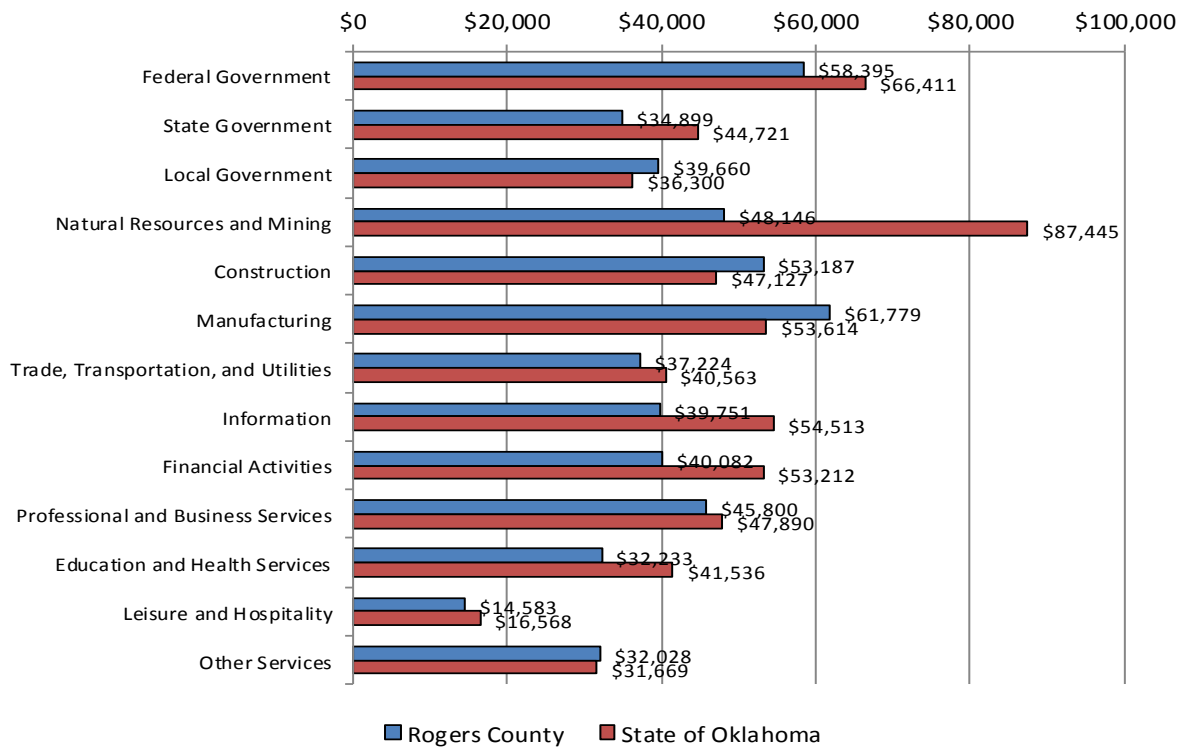
The next table presents average annual pay in Rogers County by industry, in comparison with Oklahoma as a whole and the United States.

### 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%
<b>Total</b>	<b>\$43,873</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>100.2%</b>	<b>85.4%</b>

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.





<b>Families by Employment Status and Presence of Children</b>								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Families</b>	<b>4,845</b>		<b>1,915</b>		<b>24,966</b>		<b>961,468</b>	
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 &lt;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 &lt;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.

<b>Major Employers in Rogers County</b>		
<b>Company</b>	<b>Industry / Description</b>	<b>No. Employees</b>
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
<b>Commuting Workers:</b>	<b>7,820</b>		<b>3,471</b>		<b>39,652</b>		<b>1,613,364</b>	
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
<b>Total Workers Age 16+</b>	<b>7,993</b>		<b>3,568</b>		<b>40,775</b>		<b>1,673,026</b>	
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.

<b>Total Housing Units</b>					
	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.

<b>2013 Housing Units by Units in Structure</b>								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>8,221</b>		<b>2,954</b>		<b>35,349</b>		<b>1,669,828</b>	
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%
<b>Total Multifamily Units</b>	<b>1,619</b>	<b>19.69%</b>	<b>467</b>	<b>15.81%</b>	<b>2,391</b>	<b>6.76%</b>	<b>253,689</b>	<b>15.19%</b>

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.

<b>2013 Housing Units by Tenure and Number of Bedrooms</b>								
	Claremore		Catoosa		Rogers County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>7,592</b>		<b>2,655</b>		<b>32,693</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>4,258</b>	<b>56.09%</b>	<b>1,682</b>	<b>63.35%</b>	<b>25,792</b>	<b>78.89%</b>	<b>968,736</b>	<b>67.08%</b>
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%
<b>Renter Occupied:</b>	<b>3,334</b>	<b>43.91%</b>	<b>973</b>	<b>36.65%</b>	<b>6,901</b>	<b>21.11%</b>	<b>475,345</b>	<b>32.92%</b>
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
<b>Total</b>	<b>32,693</b>	<b>25,792</b>	<b>6,901</b>	<b>78.89%</b>	<b>21.11%</b>
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%
<b>Income Less Than \$25,000</b>	<b>5,700</b>	<b>3,197</b>	<b>2,503</b>	<b>56.09%</b>	<b>43.91%</b>

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
<b>Total</b>	<b>7,592</b>	<b>4,258</b>	<b>3,334</b>	<b>56.09%</b>	<b>43.91%</b>
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%
<b>Income Less Than \$25,000</b>	<b>2,299</b>	<b>808</b>	<b>1,491</b>	<b>35.15%</b>	<b>64.85%</b>

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.

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**Catoosa Owner/Renter Percentages by Income Band in 2013**


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Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>2,655</b>	<b>1,682</b>	<b>973</b>	<b>63.35%</b>	<b>36.65%</b>
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%
<b>Income Less Than \$25,000</b>	<b>445</b>	<b>235</b>	<b>210</b>	<b>52.81%</b>	<b>47.19%</b>

Source: 2009-2013 American Community Survey, Table B25118

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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.

<b>2013 Housing Units by Tenure and Year of Construction</b>								
	<b>Claremore</b>		<b>Catoosa</b>		<b>Rogers County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>7,592</b>		<b>2,655</b>		<b>32,693</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>4,258</b>	<b>56.09%</b>	<b>1,682</b>	<b>63.35%</b>	<b>25,792</b>	<b>78.89%</b>	<b>968,736</b>	<b>67.08%</b>
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
<b>Renter Occupied:</b>	<b>3,334</b>	<b>43.91%</b>	<b>973</b>	<b>36.65%</b>	<b>6,901</b>	<b>21.11%</b>	<b>475,345</b>	<b>32.92%</b>
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
<b>Overall Median Year Built:</b>		<b>1979</b>		<b>1984</b>		<b>1986</b>		<b>1976</b>

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.

<b>2013 Housing Units by Vacancy</b>								
	<b>Claremore</b>		<b>Catoosa</b>		<b>Rogers County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	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%
<b>Homeowner Vacancy Rate</b>	1.99%		2.88%		2.26%		2.31%	
<b>Rental Vacancy Rate</b>	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.

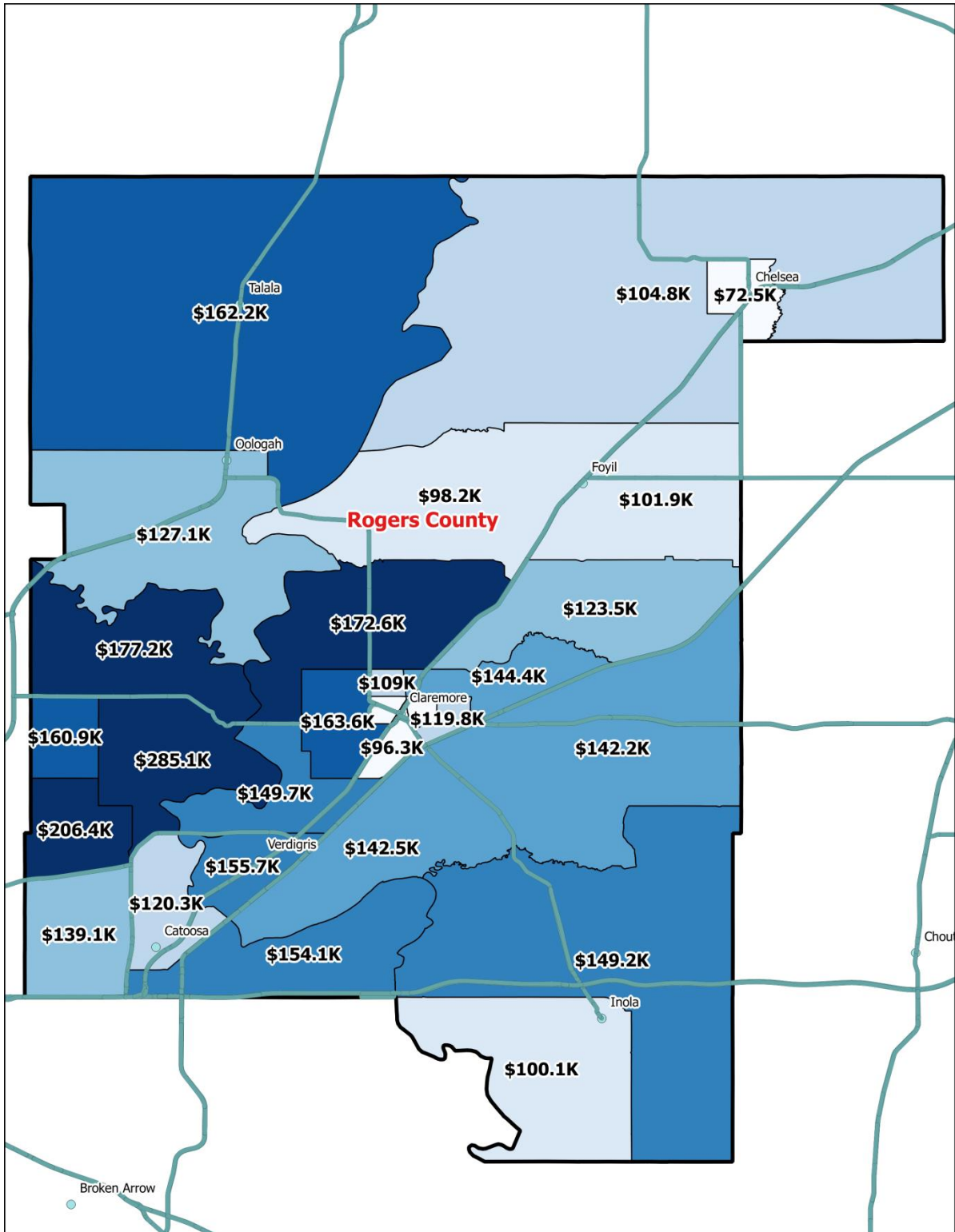
<b>2013 Housing Units by Home Value</b>								
	<b>Claremore</b>		<b>Catoosa</b>		<b>Rogers County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>4,258</b>		<b>1,682</b>		<b>25,792</b>		<b>968,736</b>	
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%
<b>Median Home Value:</b>	<b>\$114,000</b>		<b>\$107,300</b>		<b>\$143,600</b>		<b>\$112,800</b>	

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

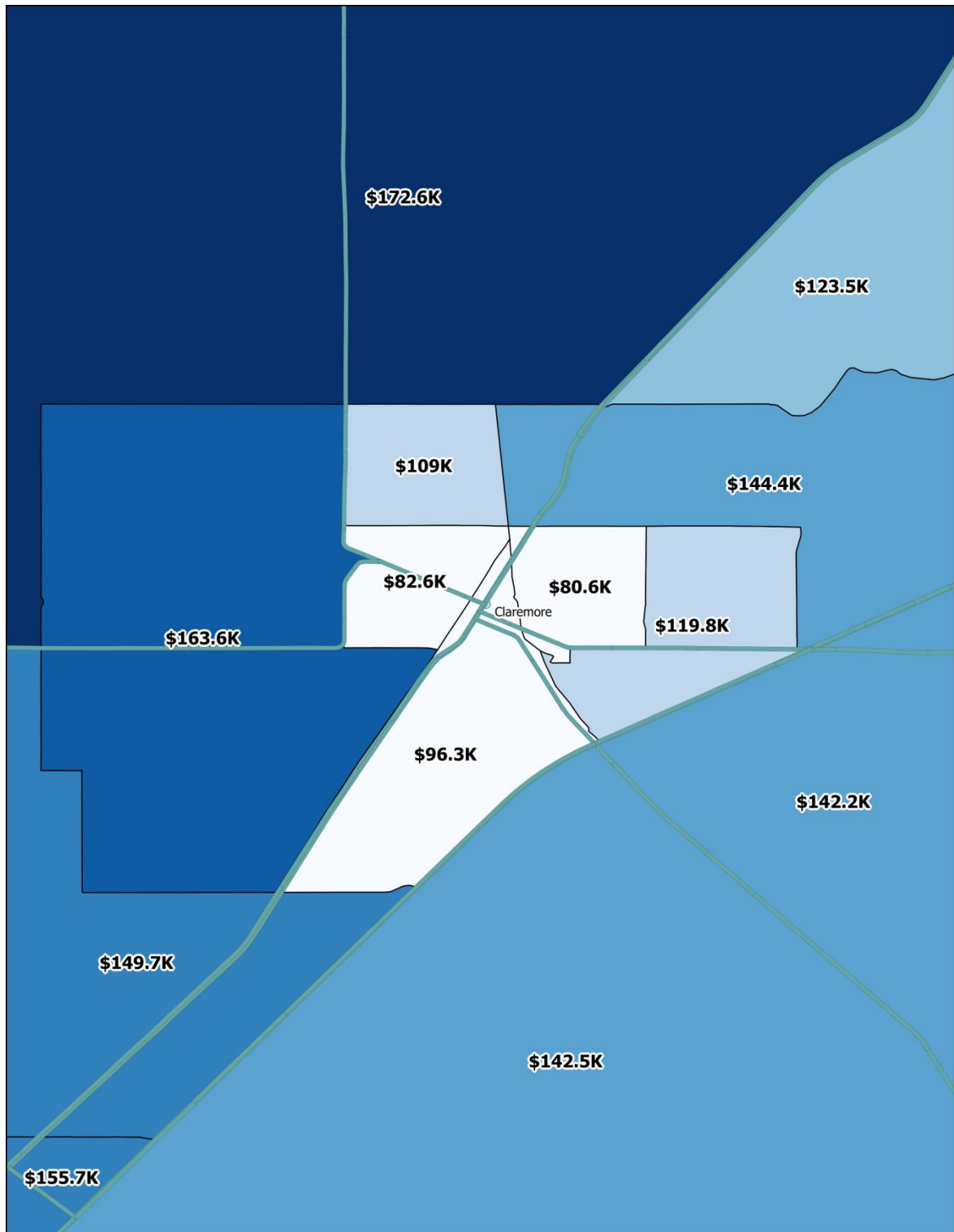
The median value of owner-occupied homes in Rogers County is \$143,600. This is 27.3% greater than the statewide median, which is \$112,800. The median home value in Claremore is estimated to be \$114,000. The median home value in Catoosa is estimated to be \$107,300.

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.

<b>2013 Median Home Value by Year of Construction</b>				
	<b>Claremore Median Value</b>	<b>Catoosa Median Value</b>	<b>Rogers County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>				
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.

<b>Claremore Single Family Sales Activity</b>					
<b>Two Bedroom Units</b>					
<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# 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

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**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

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**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

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**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).

<b>2013 Rental Units by Gross Rent</b>								
	<b>Claremore</b>		<b>Catoosa</b>		<b>Rogers County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>3,334</b>		<b>973</b>		<b>6,901</b>		<b>475,345</b>	
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%
<b>Median Gross Rent</b>	<b>\$776</b>		<b>\$786</b>		<b>\$786</b>		<b>\$699</b>	

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
<b>Total Rental Units:</b>				
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.)

<b>Claremore Rental Properties - Market Rate</b>							
	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
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%

<b>Claremore Rental Properties - Affordable</b>								
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
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	LIHTC	1929	1	1	550	\$470	\$0.855	5.30%
Will Rogers Apartments	LIHTC	1929	2	1	625	\$570	\$0.912	5.30%
Claremore Village	LIHTC	2013	1	1	769	N/A	N/A	15.00%
Claremore Village	LIHTC	2013	1	1	769	N/A	N/A	15.00%
Claremore Village	LIHTC	2013	2	2	975	N/A	N/A	15.00%
Avondale Estates	LIHTC	2002	1	1	710	\$455	\$0.641	N/A
Avondale Estates	LIHTC	2002	1	1	710	\$455	\$0.641	N/A
Avondale Estates	LIHTC	2002	1	1	710	\$535	\$0.754	N/A
Avondale Estates	LIHTC	2002	2	2	935	\$545	\$0.583	N/A
Avondale Estates	LIHTC	2002	2	2	935	\$545	\$0.583	N/A
Avondale Estates	LIHTC	2002	2	2	935	\$635	\$0.679	N/A
Chapel Ridge of Claremore	LIHTC	2001	1	1	673	\$599	\$0.890	8.00%
Chapel Ridge of Claremore	LIHTC	2001	2	2	908	\$719	\$0.792	8.00%
Chapel Ridge of Claremore	LIHTC	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.

<b>Catoosa Rental Properties - Market Rate</b>							
	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
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.

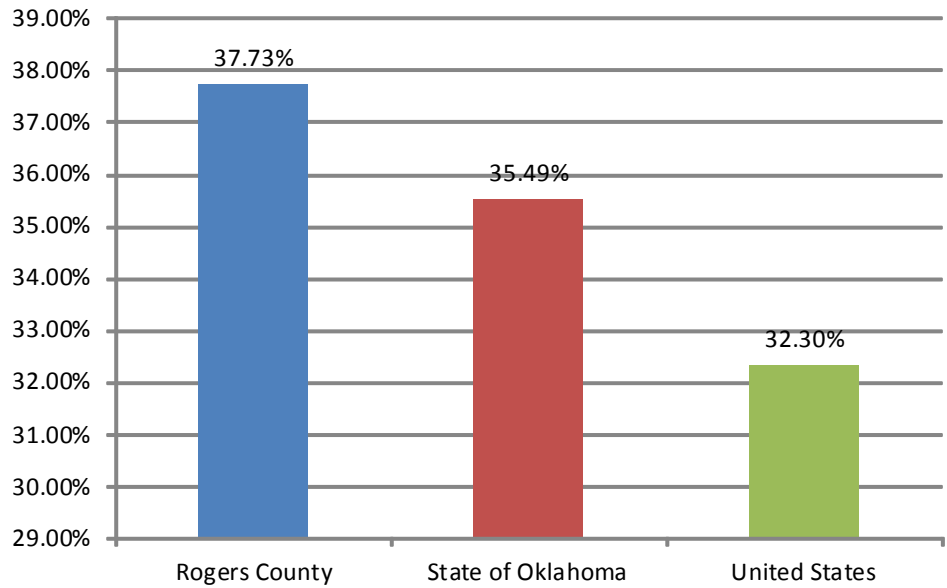
### HUD Programs in Rogers County

		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%
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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.



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**Demographics of Persons in HUD Programs in Rogers County**


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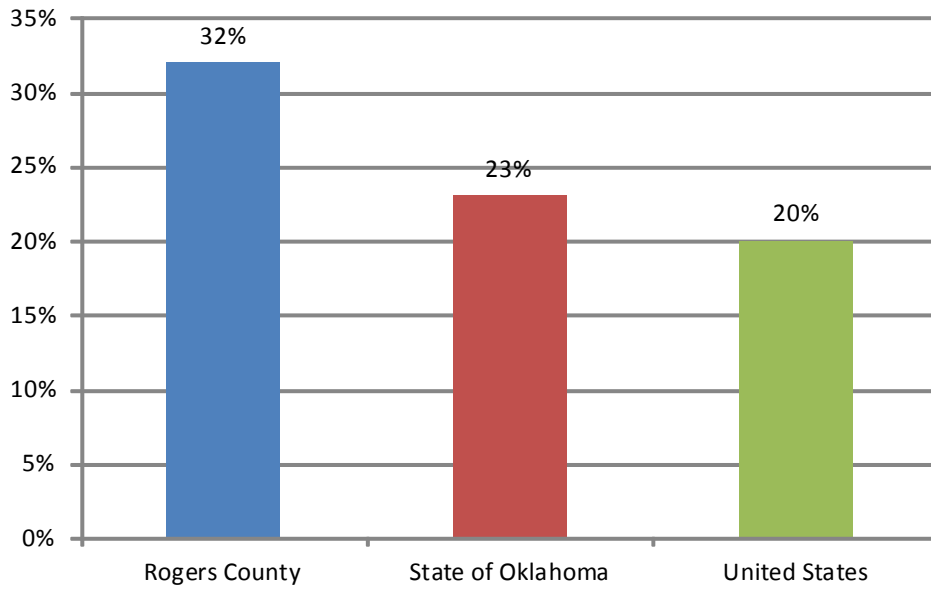
<b>Rogers County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	161	27%	43%	49%	72%	24%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	72	39%	20%	35%	29%	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%
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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

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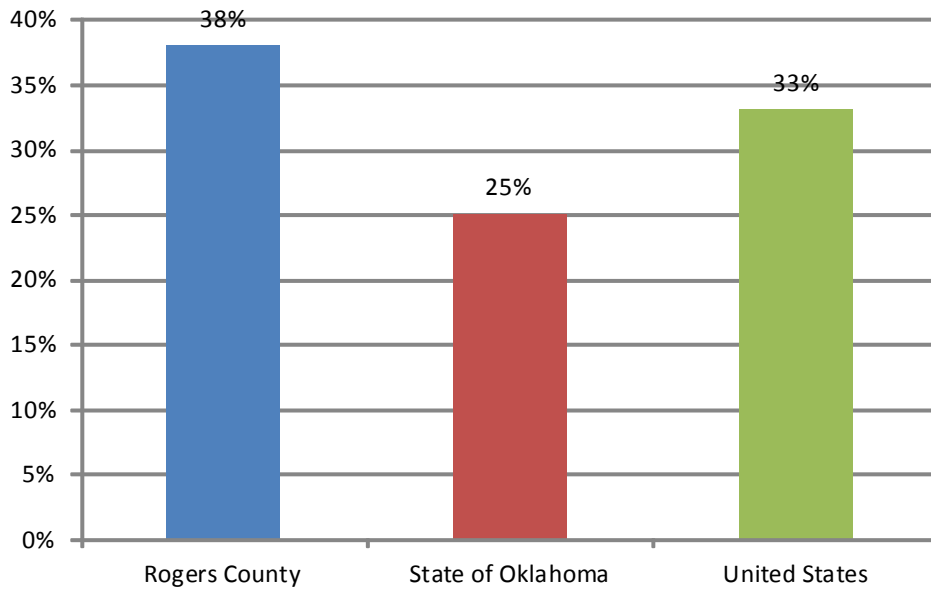
31% of housing units are occupied by single parents with female heads of household. 32% of households have at least one person with a disability. 38% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 50% have one or more disabilities. Finally, 20% of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

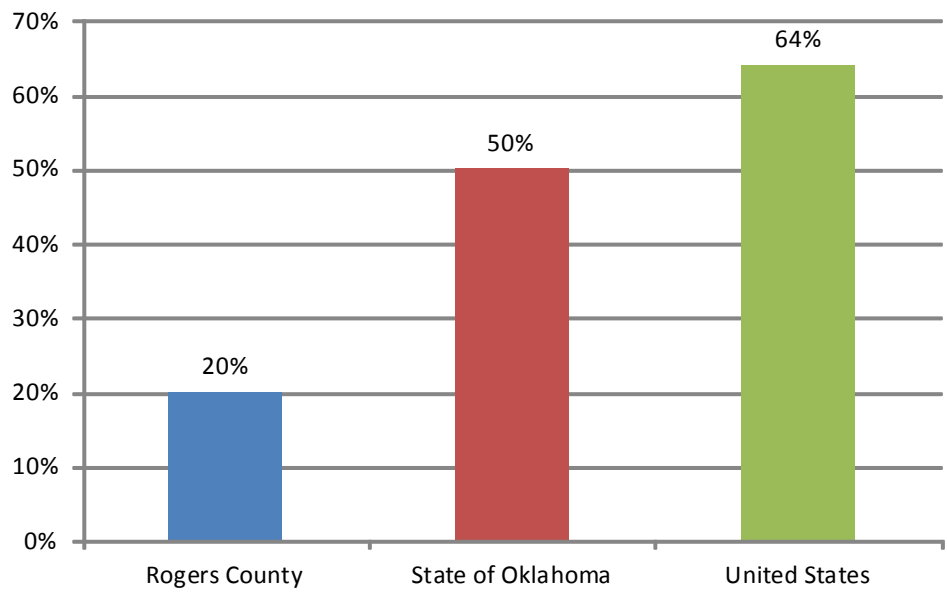




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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## 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
<b>Income &lt; 30% HAMFI</b>	<b>1,250</b>		<b>1,225</b>	
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%
<b>Income 30%-50% HAMFI</b>	<b>1,740</b>		<b>1,345</b>	
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%
<b>Income 50%-80% HAMFI</b>	<b>3,145</b>		<b>1,560</b>	
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%
<b>Income 80%-100% HAMFI</b>	<b>2,585</b>		<b>625</b>	
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%
<b>All Incomes</b>	<b>25,625</b>		<b>6,905</b>	
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

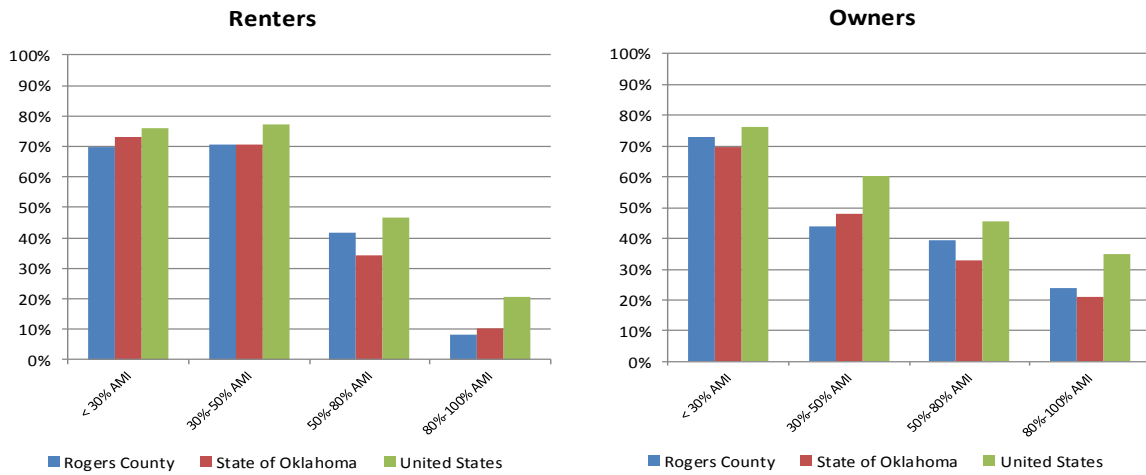
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Rogers County with the State of Oklahoma as a whole, and the United States.

**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.



<b>Rogers County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>1,250</b>		<b>1,225</b>	
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%
<b>Income 30%-50% HAMFI</b>	<b>1,740</b>		<b>1,345</b>	
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%
<b>Income 50%-80% HAMFI</b>	<b>3,145</b>		<b>1,560</b>	
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%
<b>Income 80%-100% HAMFI</b>	<b>2,585</b>		<b>625</b>	
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%
<b>All Incomes</b>	<b>25,625</b>		<b>6,905</b>	
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%

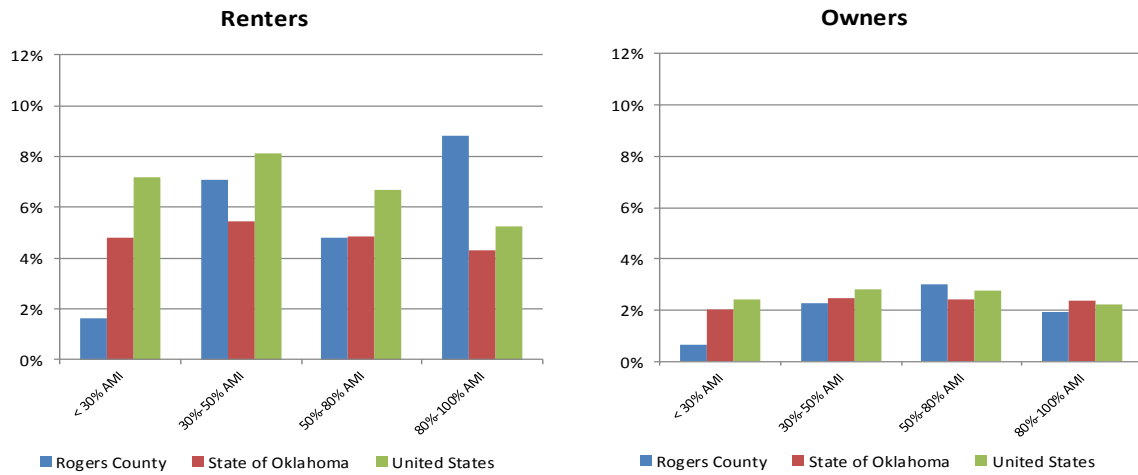
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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.

<b>Rogers County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
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.

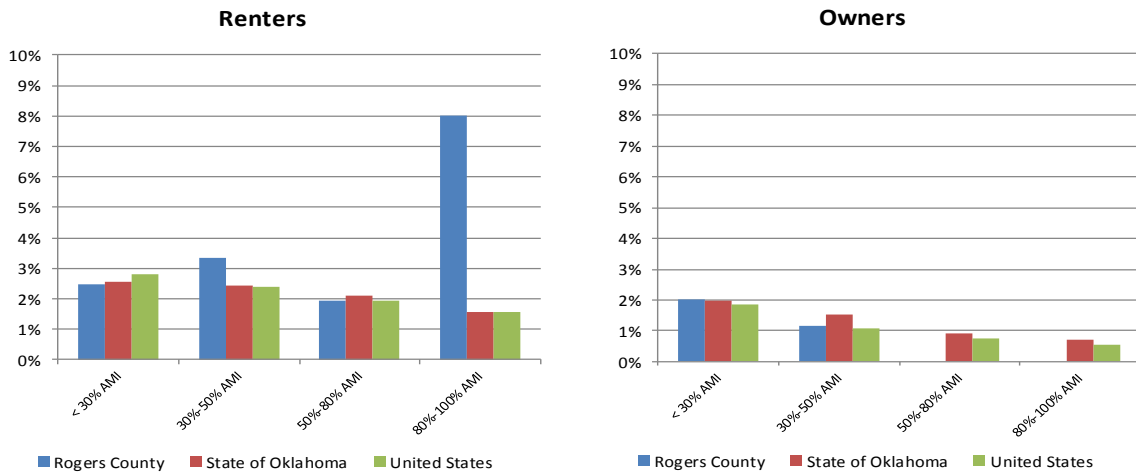
**Rogers County : Households by Income by Substandard Conditions**

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.



<b>Rogers County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income, Household Size/Type</b>						
<b>Income &lt; 30% HAMFI</b>	<b>1,250</b>	<b>913</b>	<b>73.04%</b>	<b>1,225</b>	<b>859</b>	<b>70.12%</b>
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%
<b>Income 30%-50% HAMFI</b>	<b>1,740</b>	<b>769</b>	<b>44.20%</b>	<b>1,345</b>	<b>950</b>	<b>70.63%</b>
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%
<b>Income 50%-80% HAMFI</b>	<b>3,145</b>	<b>1,250</b>	<b>39.75%</b>	<b>1,560</b>	<b>645</b>	<b>41.35%</b>
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%
<b>Income 80%-100% HAMFI</b>	<b>2,585</b>	<b>613</b>	<b>23.71%</b>	<b>625</b>	<b>50</b>	<b>8.00%</b>
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%
<b>All Incomes</b>	<b>25,625</b>	<b>4,590</b>	<b>17.91%</b>	<b>6,905</b>	<b>2,569</b>	<b>37.20%</b>
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

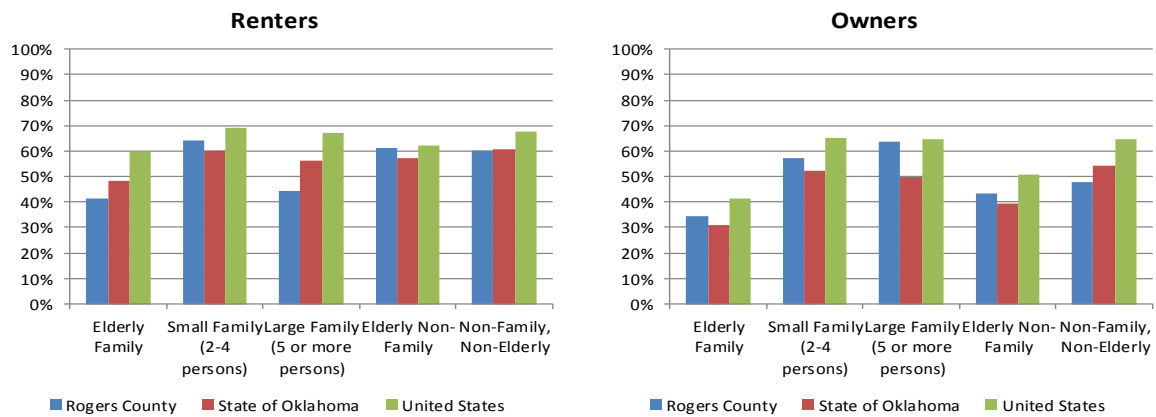


**Rogers County : Households under 80% AMI by Cost Burden**

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
<b>Income &lt; 80% HAMFI</b>	<b>6,135</b>	<b>2,932</b>	<b>47.79%</b>	<b>4,130</b>	<b>2,454</b>	<b>59.42%</b>
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).



<b>Rogers County : CHAS - Housing Problems by Household Type and HAMFI</b>						
<b>Income, Household Size/Type</b>	<b>Total</b>	<b>Owners</b>			<b>Renters</b>	
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>1,250</b>	<b>915</b>	<b>73.20%</b>	<b>1,225</b>	<b>885</b>	<b>72.24%</b>
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%
<b>Income 30%-50% HAMFI</b>	<b>1,740</b>	<b>795</b>	<b>45.69%</b>	<b>1,345</b>	<b>975</b>	<b>72.49%</b>
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%
<b>Income 50%-80% HAMFI</b>	<b>3,145</b>	<b>1,305</b>	<b>41.49%</b>	<b>1,560</b>	<b>725</b>	<b>46.47%</b>
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%
<b>Income Greater than 80% of HAMFI</b>	<b>19,490</b>	<b>2,110</b>	<b>10.83%</b>	<b>2,775</b>	<b>350</b>	<b>12.61%</b>
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%
<b>All Incomes</b>	<b>25,625</b>	<b>5,125</b>	<b>20.00%</b>	<b>6,905</b>	<b>2,935</b>	<b>42.51%</b>
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%

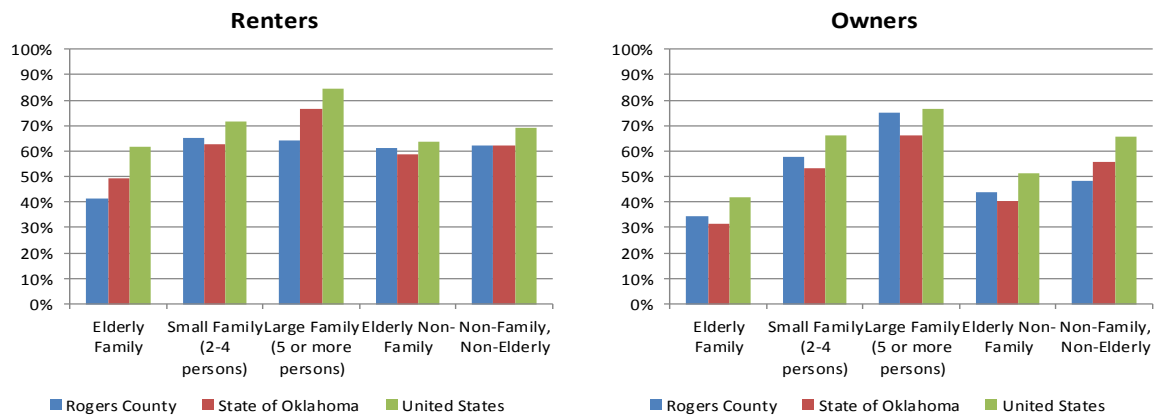
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**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
<b>Income &lt; 80% HAMFI</b>	<b>6,135</b>	<b>3,015</b>	<b>49.14%</b>	<b>4,130</b>	<b>62.59%</b>
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.”



<b>Rogers County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>1,250</b>	<b>915</b>	<b>73.2%</b>	<b>1,220</b>	<b>880</b>	<b>72.1%</b>
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%
<b>Income 30%-50% HAMFI</b>	<b>1,745</b>	<b>795</b>	<b>45.6%</b>	<b>1,345</b>	<b>975</b>	<b>72.5%</b>
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%
<b>Income 50%-80% HAMFI</b>	<b>3,140</b>	<b>1,300</b>	<b>41.4%</b>	<b>1,560</b>	<b>725</b>	<b>46.5%</b>
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%
<b>Income 80%-100% HAMFI</b>	<b>2,580</b>	<b>660</b>	<b>25.6%</b>	<b>625</b>	<b>155</b>	<b>24.8%</b>
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%
<b>All Incomes</b>	<b>25,625</b>	<b>5,120</b>	<b>20.0%</b>	<b>6,900</b>	<b>2,930</b>	<b>42.5%</b>
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%

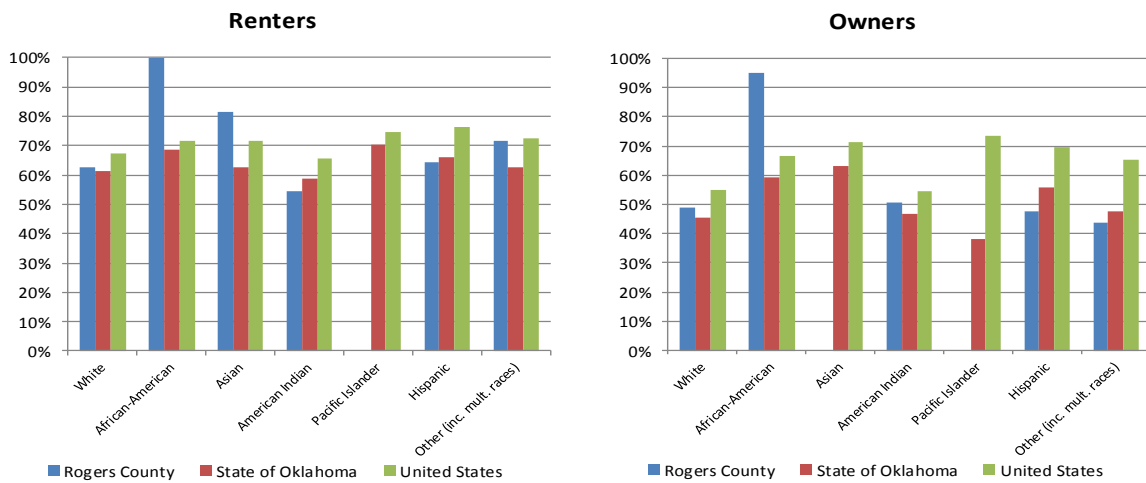
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**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
<b>Income &lt; 80% HAMFI</b>	<b>6,135</b>	<b>3,010</b>	<b>49.06%</b>	<b>4,125</b>	<b>62.55%</b>
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%	125	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.

<b>Future Housing Demand Estimates for Catoosa</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
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
<b>Total New Owner Households</b>						<b>79</b>
<b>Total New Renter Households</b>						<b>46</b>

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.

<b>Future Housing Demand Estimates for Rogers County</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
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
<b>Total New Owner Households</b>						<b>1,104</b>
<b>Total New Renter Households</b>						<b>295</b>

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.

<b>Rogers County: 2015-2020 Housing Needs by Income Threshold</b>					
	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.

<b>Rogers County: 2015-2020 Housing Needs Age 62 and Up</b>					
	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.

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**Rogers County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	28.51%	35.26%	315	104	<b>419</b>
Disabled less than 30% AMI	2.60%	9.27%	29	27	<b>56</b>
Disabled less than 50% AMI	5.58%	18.83%	62	56	<b>117</b>
Disabled less than 60% AMI	6.70%	22.59%	74	67	<b>141</b>
Disabled less than 80% AMI	9.83%	26.94%	109	80	<b>188</b>

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**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.

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**Rogers County: 2015-2020 Housing Needs for Veterans**


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	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	<b>176</b>
Veterans with Disabilities	4.07%	4.07%	45	12	<b>57</b>
Veterans Below Poverty	0.64%	0.64%	7	2	<b>9</b>
Disabled Veterans Below Poverty	0.27%	0.27%	3	1	<b>4</b>

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**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).

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**Rogers County: 2015-2020 Housing Needs for Working Families**


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	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	<b>843</b>
Working Families with Children Present	31.62%	31.62%	349	93	<b>442</b>

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**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.