

**Housing Needs Assessment**  
**Creek 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 24, 2015

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





December 31, 2015

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

SUBJECT:       Housing Needs Assessment  
                  Creek County  
                  IRR - Tulsa/OKC File No. 140-2015-0032

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 Creek County Residential Housing Market Analysis. Analyst Kevin Wang personally inspected the Creek County area during the month of June 2015 to collect the data used in the preparation of the Creek 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 the IRR-Tulsa/OKC.

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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

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

Kevin Wang  
Market Analyst



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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of Creek County is projected to grow by 0.31% per year over the next five years, underperforming the State of Oklahoma.
2. Creek County is projected to need a total of 370 housing units for ownership and 125 housing units for rent over the next five years.
3. Median Household Income in Creek County is estimated to be \$44,813 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Creek County is estimated to be 14.72%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Creek County and Sapulpa are lower than the state averages.
5. Home values and rental rates in Creek County are slightly lower than the state averages.
6. Median sale price for homes in Sapulpa was \$110,000 in 2015, with a median price per square foot of \$76.24. The median sale price to list price ratio was 98.3%, with median days on market of 31 days.

7. Approximately 30.79% of renters and 19.50% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Exemplary connections between comprehensive plan and HMP. HMP clearly maps vulnerable populations in order to be more aware of where attention may be needed.
2. Tornadoes (1959-2014): Number: 64 Injuries: 526 Fatalities: 30 Damages (1996-2014): \$70,290,000.00
3. Social Vulnerability: Below state score at the county level; some census tracts have elevated scores.
4. Floodplain: City of Sapulpa has floodplain management goals within comprehensive plan; Drumright, Sapulpa, Mannford, Slick and Bristow have notable development within the floodplain.

**Homelessness Specific Findings**

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

**Fair Housing Specific Findings**

1. Units at risk for poverty: 163
2. Units in mostly non-white enclaves: 163
3. Units nearer elevated number of persons with disabilities: 670

**Lead-Based Paint Specific Findings**

1. We estimate there are 4,141 occupied housing units in Creek County with lead-based paint hazards.
2. 2,130 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 612 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 Creek 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 Creek 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 Creek 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 Creek County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Creek County area.

## Effective Date of Consultation

The Creek County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 24, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Creek 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 Federal Reserve Bank of Kansas City, Oklahoma City Branch
12. The Federal Reserve Bank of New York

# Creek County Analysis

## Area Information

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

Creek County is located in northeast Oklahoma. The eastern edge of the county is adjacent to southwest Tulsa County. The Creek County Seat, Sapulpa, is approximately 13 miles southwest of the Tulsa central business district, 102 miles northeast of Oklahoma City, and 135 miles southwest of Joplin, Missouri.

Creek County has a total area of 970 square miles (950 square miles of land, and 20 square miles of water), ranking 24th out of Oklahoma's 77 counties in terms of total area. The total population of Creek County as of the 2010 Census was 69,967 persons, for a population density of 74 persons per square mile of land.

## Access and Linkages

The county is well located in relationship to state and national highway systems. Sapulpa is located on I-44 and is intersected by US75A, SH66, SH33, SH97 and SH117. Interstate 44, a major regional expressway, allows access throughout the county from east to west. State Highway 66 crosses the county from west to east, State Highway 33 through the northern part of the county, State Highway 97 on the eastern edge from north to south and State Highway 117 on the eastern edge from east to west. U.S. Highway 75A runs north to south on the eastern edge of the county. Access to the Tulsa metropolitan area, Sapulpa, and most rural parts of the county is easily accessible from the various state and federal highways. Finally, the Creek Turnpike (State Highway 364) connects Sapulpa and northeast Creek County to the eastern and northeastern portions of the Tulsa metro area.

Public transportation is provided on a demand-response basis by the Cimarron Public Transit System (a service of United Community Action Program, Inc.), with service in Creek, Kay, Osage, Pawnee and Washington counties. 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.

The only public general aviation airport in Creek County is Jones Memorial Airport in Bristow. It has a single asphalt runway with a length of 3,379 feet, and averages 38 aircraft operations per week. The nearest full-service commercial airport is Tulsa International Airport, located approximately 18 miles northeast of Sapulpa.

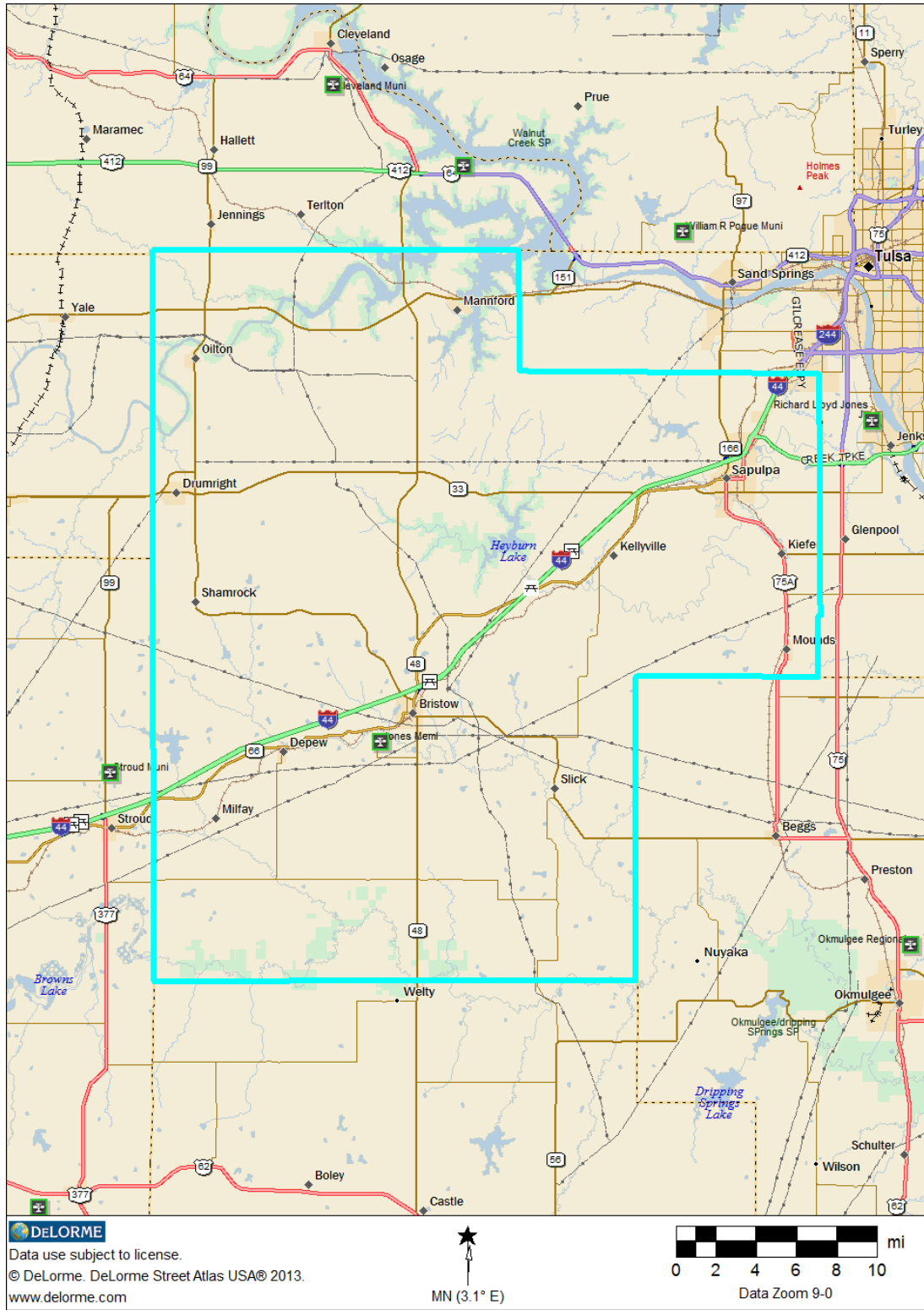
### **Educational Facilities**

All of the county communities have public school facilities. In addition, the Central Technology Center has a campus located in Sapulpa. Several other colleges and universities are accessible to students including the University of Tulsa, Oral Roberts University and Tulsa Community College. Each of these higher level institutions is located in Tulsa. Oklahoma State University is located in Stillwater, 62 miles from Sapulpa. Additionally, Oklahoma State University and the University of Oklahoma have significant branch campuses in Tulsa.

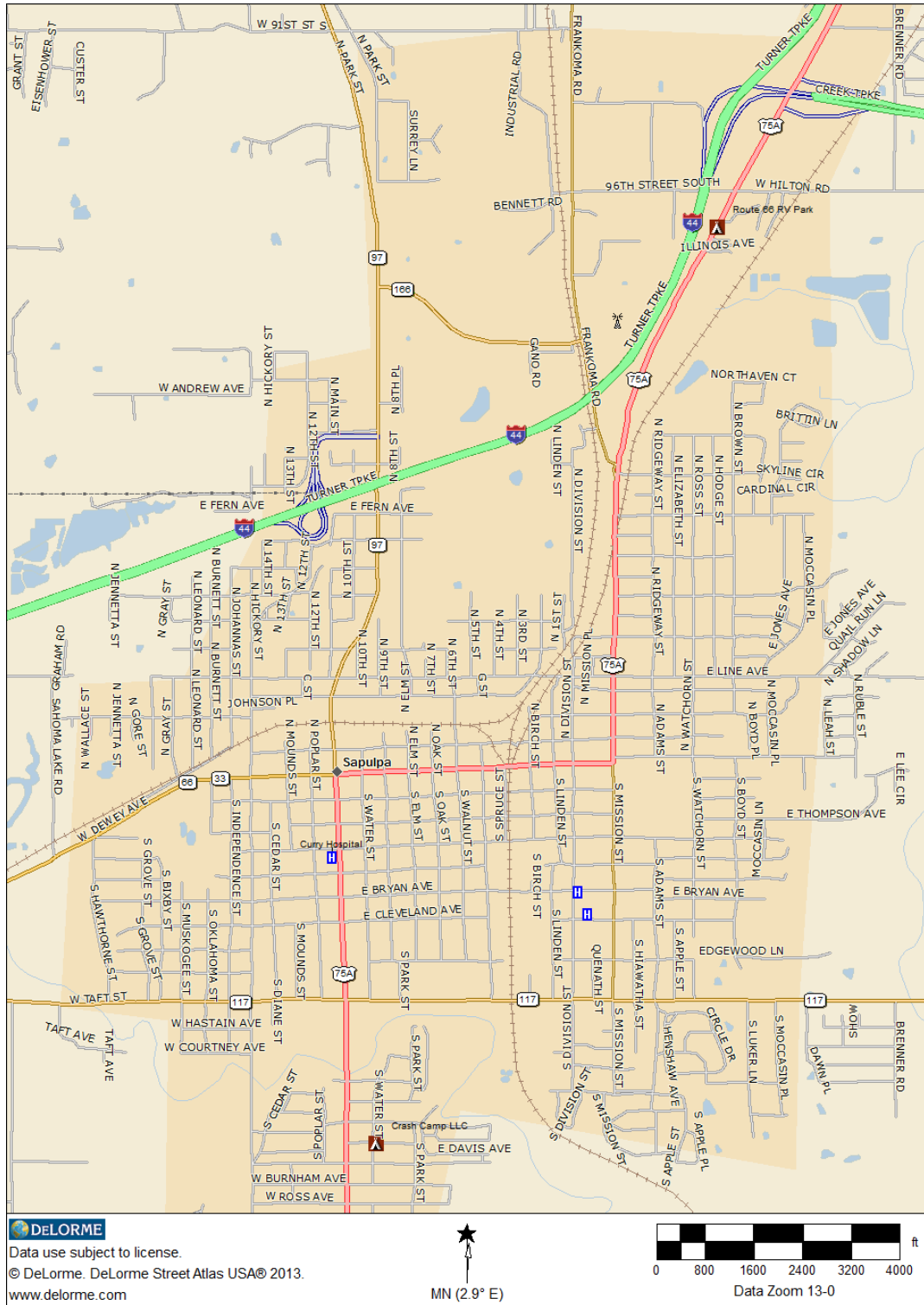
### **Medical Facilities**

County medical services are provided by the St. John Sapulpa, a 25-bed non-profit hospital with full-service primary care as well as gastroenterology, general surgery, ophthalmology and podiatry. Professional services are offered by local physicians and dentists. The smaller county communities typically have either small out patient medical services or doctors offices in the community.

### Creek County Area Map



### Sapulpa Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Creek 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
Sapulpa	19,166	20,544	0.70%	21,933	1.32%	22,198	0.24%
Creek County	67,367	69,967	0.38%	70,458	0.14%	71,556	0.31%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Creek County was 69,967 persons as of the 2010 Census, a 0.38% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Creek County to be 70,458 persons, and projects that the population will show 0.31% annualized growth over the next five years.

The population of Sapulpa was 20,544 persons as of the 2010 Census, a 0.70% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Sapulpa to be 21,933 persons, and projects that the population will show 0.24% annualized growth over the next five years. This forecast appears conservative in light of higher growth rates between 2000 and 2010, and 2010 and 2015.

The next table presents data regarding household levels in Creek 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	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sapulpa	7,430	8,015	0.76%	8,561	1.33%	8,701	0.32%
Creek County	25,289	26,539	0.48%	26,867	0.25%	27,362	0.37%
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	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sapulpa	5,358	5,497	0.26%	5,989	1.73%	6,088	0.33%
Creek	19,024	19,354	0.17%	19,605	0.26%	19,972	0.37%
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, Creek County had a total of 26,539 households, representing a 0.48% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Creek County to have 26,867 households. This number is expected to experience a 0.37% annualized rate of growth over the next five years.

As of 2010, Sapulpa had a total of 8,015 households, representing a 0.76% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Sapulpa to have 8,561 households. This number is expected to experience a 0.32% annualized rate of growth over the next five years.

### Population by Race and Ethnicity

The next table presents data regarding the racial and ethnic composition of Creek 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>Sapulpa</b>		<b>Creek County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	20,662		70,246	
White Alone	16,089	77.87%	55,992	79.71%
Black or African American Alone	554	2.68%	1,646	2.34%
Amer. Indian or Alaska Native Alone	1,950	9.44%	5,694	8.11%
Asian Alone	140	0.68%	341	0.49%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	1	0.00%
Some Other Race Alone	388	1.88%	662	0.94%
Two or More Races	1,541	7.46%	5,910	8.41%
<b>Population by Hispanic or Latino Origin</b>	<b>Sapulpa</b>		<b>Creek County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	20,662		70,246	
Hispanic or Latino	967	4.68%	2,370	3.37%
<i>Hispanic or Latino, White Alone</i>	508	52.53%	1,275	53.80%
<i>Hispanic or Latino, All Other Races</i>	459	47.47%	1,095	46.20%
Not Hispanic or Latino	19,695	95.32%	67,876	96.63%
<i>Not Hispanic or Latino, White Alone</i>	15,581	79.11%	54,717	80.61%
<i>Not Hispanic or Latino, All Other Races</i>	4,114	20.89%	13,159	19.39%

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

In Creek County, racial and ethnic minorities comprise 22.11% of the total population. Within Sapulpa, racial and ethnic minorities represent 24.59% of the population.

### Population by Age

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



<b>Creek 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>	69,967		70,458		71,556			
Age 0 - 4	4,385	6.27%	4,365	6.20%	4,451	6.22%	-0.09%	0.39%
Age 5 - 9	4,821	6.89%	4,534	6.44%	4,348	6.08%	-1.22%	-0.83%
Age 10 - 14	5,109	7.30%	4,871	6.91%	4,532	6.33%	-0.95%	-1.43%
Age 15 - 17	3,113	4.45%	2,998	4.26%	3,044	4.25%	-0.75%	0.31%
Age 18 - 20	2,542	3.63%	2,693	3.82%	2,798	3.91%	1.16%	0.77%
Age 21 - 24	2,933	4.19%	3,505	4.97%	3,878	5.42%	3.63%	2.04%
Age 25 - 34	7,852	11.22%	7,988	11.34%	8,285	11.58%	0.34%	0.73%
Age 35 - 44	8,732	12.48%	8,198	11.64%	8,002	11.18%	-1.25%	-0.48%
Age 45 - 54	10,689	15.28%	9,555	13.56%	8,548	11.95%	-2.22%	-2.20%
Age 55 - 64	9,316	13.31%	9,639	13.68%	9,651	13.49%	0.68%	0.02%
Age 65 - 74	6,080	8.69%	7,248	10.29%	8,665	12.11%	3.58%	3.64%
Age 75 - 84	3,234	4.62%	3,484	4.94%	3,825	5.35%	1.50%	1.89%
Age 85 and over	1,161	1.66%	1,380	1.96%	1,529	2.14%	3.52%	2.07%
<i>Age 55 and over</i>	<i>19,791</i>	<i>28.29%</i>	<i>21,751</i>	<i>30.87%</i>	<i>23,670</i>	<i>33.08%</i>	<i>1.91%</i>	<i>1.71%</i>
<i>Age 62 and over</i>	<i>12,109</i>	<i>17.31%</i>	<i>13,624</i>	<i>19.34%</i>	<i>15,385</i>	<i>21.50%</i>	<i>2.39%</i>	<i>2.46%</i>
<b>Median Age</b>	39.8		40.2		40.6		0.20%	0.20%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Creek County is 40.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.20% of the population is below the age of 5, while 19.34% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.46% per year. Based on this information, Creek County has a somewhat older population compared with the rest of Oklahoma.

### Sapulpa 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>	20,544		21,933		22,198			
Age 0 - 4	1,295	6.30%	1,339	6.10%	1,349	6.08%	0.67%	0.15%
Age 5 - 9	1,403	6.83%	1,413	6.44%	1,333	6.01%	0.14%	-1.16%
Age 10 - 14	1,443	7.02%	1,491	6.80%	1,409	6.35%	0.66%	-1.12%
Age 15 - 17	851	4.14%	894	4.08%	930	4.19%	0.99%	0.79%
Age 18 - 20	757	3.68%	799	3.64%	846	3.81%	1.09%	1.15%
Age 21 - 24	945	4.60%	1,038	4.73%	1,142	5.14%	1.90%	1.93%
Age 25 - 34	2,502	12.18%	2,705	12.33%	2,638	11.88%	1.57%	-0.50%
Age 35 - 44	2,544	12.38%	2,604	11.87%	2,632	11.86%	0.47%	0.21%
Age 45 - 54	2,985	14.53%	2,863	13.05%	2,623	11.82%	-0.83%	-1.74%
Age 55 - 64	2,652	12.91%	2,908	13.26%	2,901	13.07%	1.86%	-0.05%
Age 65 - 74	1,710	8.32%	2,188	9.98%	2,605	11.74%	5.05%	3.55%
Age 75 - 84	1,026	4.99%	1,138	5.19%	1,207	5.44%	2.09%	1.18%
Age 85 and over	431	2.10%	553	2.52%	583	2.63%	5.11%	1.06%
<i>Age 55 and over</i>	<i>5,819</i>	<i>28.32%</i>	<i>6,787</i>	<i>30.94%</i>	<i>7,296</i>	<i>32.87%</i>	<i>3.13%</i>	<i>1.46%</i>
<i>Age 62 and over</i>	<i>3,532</i>	<i>17.19%</i>	<i>4,198</i>	<i>19.14%</i>	<i>4,682</i>	<i>21.09%</i>	<i>3.52%</i>	<i>2.21%</i>
<b>Median Age</b>	39.2		39.9		40.5		0.35%	0.30%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Sapulpa is 39.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.10% of the population is below the age of 5, while 19.14% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.21% per year. Like Creek County as a whole, Sapulpa has an older population and is expected to see strong growth in its senior population over the next five years.

### Families by Presence of Children

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

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**2013 Family Type by Presence of Children Under 18 Years**


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	Sapulpa		Creek County	
	No.	Percent	No.	Percent
Total Families:	5,243		18,902	
Married-Couple Family:	3,653	69.67%	14,652	77.52%
With Children Under 18 Years	1,330	25.37%	5,261	27.83%
No Children Under 18 Years	2,323	44.31%	9,391	49.68%
Other Family:	1,590	30.33%	4,250	22.48%
Male Householder, No Wife Present	405	7.72%	1,405	7.43%
With Children Under 18 Years	215	4.10%	794	4.20%
No Children Under 18 Years	190	3.62%	611	3.23%
Female Householder, No Husband Present	1,185	22.60%	2,845	15.05%
With Children Under 18 Years	708	13.50%	1,550	8.20%
No Children Under 18 Years	477	9.10%	1,295	6.85%
<hr/>				
Total Single Parent Families	923		2,344	
Male Householder	215	23.29%	794	33.87%
Female Householder	708	76.71%	1,550	66.13%

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

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As shown, within Creek County, among all families 12.40% are single-parent families, while in Sapulpa, the percentage is 17.60%.

### Population by Presence of Disabilities

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

### 2013 Age by Number of Disabilities

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	20,439		69,515		3,702,515	
Under 18 Years:	5,131		17,300		933,738	
With One Type of Disability	201	3.92%	608	3.51%	33,744	3.61%
With Two or More Disabilities	76	1.48%	117	0.68%	11,082	1.19%
No Disabilities	4,854	94.60%	16,575	95.81%	888,912	95.20%
18 to 64 Years:	12,011		41,644		2,265,702	
With One Type of Disability	1,155	9.62%	3,801	9.13%	169,697	7.49%
With Two or More Disabilities	1,181	9.83%	3,401	8.17%	149,960	6.62%
No Disabilities	9,675	80.55%	34,442	82.71%	1,946,045	85.89%
65 Years and Over:	3,297		10,571		503,075	
With One Type of Disability	585	17.74%	2,048	19.37%	95,633	19.01%
With Two or More Disabilities	589	17.86%	2,485	23.51%	117,044	23.27%
No Disabilities	2,123	64.39%	6,038	57.12%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>3,787</b>	<b>18.53%</b>	<b>12,460</b>	<b>17.92%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Creek County, 17.92% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Sapulpa the percentage is 18.53%.

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

### 2013 Population by Veteran and Disability Status

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	15,308		52,215		2,738,788	
Veteran:	1,625	10.62%	5,721	10.96%	305,899	11.17%
With a Disability	597	36.74%	2,117	37.00%	100,518	32.86%
No Disability	1,028	63.26%	3,604	63.00%	205,381	67.14%
Non-veteran:	13,683	89.38%	46,494	89.04%	2,432,889	88.83%
With a Disability	2,913	21.29%	9,618	20.69%	430,610	17.70%
No Disability	10,770	78.71%	36,876	79.31%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Creek County, the Census Bureau estimates there are 5,721 veterans, 37.00% of which have one or more disabilities (compared with 32.86% at a statewide level). In Sapulpa, there are an estimated 1,625 veterans, 36.74% of which are estimated to have a disability.

### Group Quarters Population

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

#### 2010 Group Quarters Population

	Sapulpa		Creek County	
	No.	Percent	No.	Percent
Total Population	20,544		69,967	
Group Quarters Population	450	2.19%	1,062	1.52%
Institutionalized Population	179	0.87%	774	1.11%
Correctional facilities for adults	15	0.07%	340	0.49%
Juvenile facilities	5	0.02%	5	0.01%
Nursing facilities/Skilled-nursing facilities	159	0.77%	429	0.61%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	271	1.32%	288	0.41%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	271	1.32%	288	0.41%

Source: 2010 Decennial Census, Table P42

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

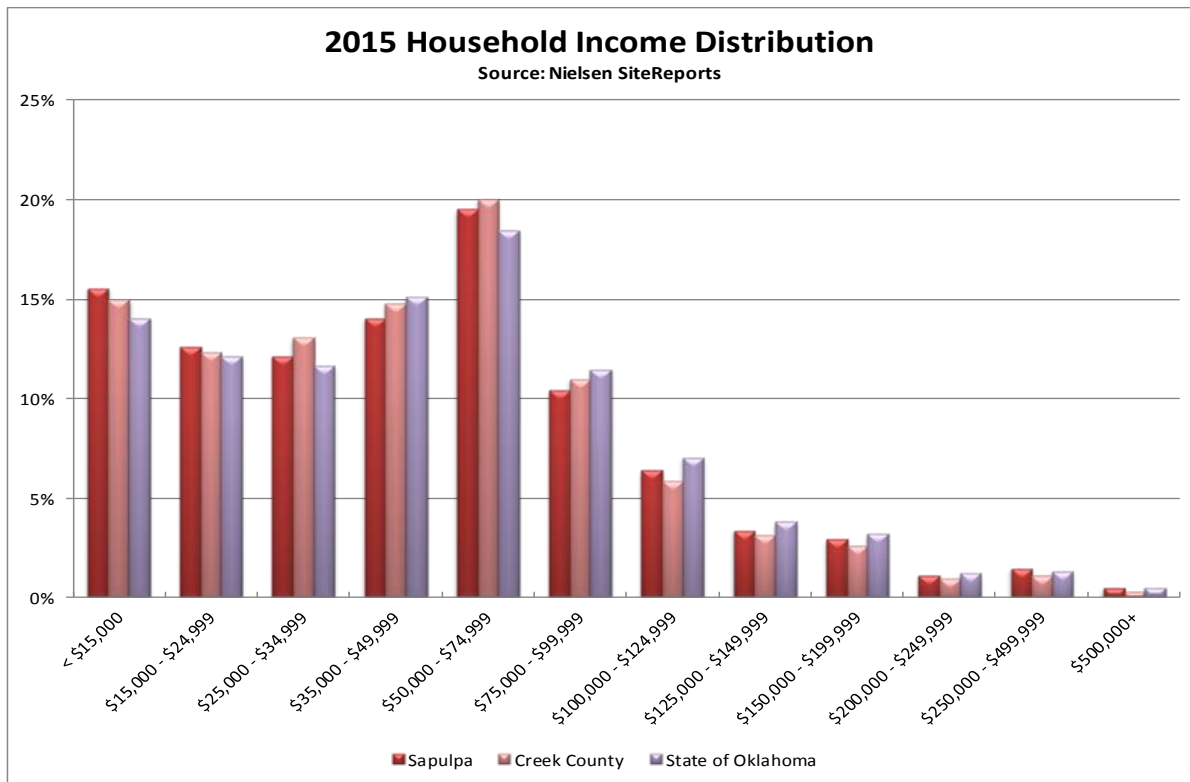
## Household Income Levels

Data in the following chart shows the distribution of household income in Creek 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>						
	<b>Sapulpa</b>		<b>Creek 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>Households by HH Income</b>	8,561		26,867		1,520,327	
< \$15,000	1,331	15.55%	4,017	14.95%	213,623	14.05%
\$15,000 - \$24,999	1,079	12.60%	3,314	12.33%	184,613	12.14%
\$25,000 - \$34,999	1,037	12.11%	3,504	13.04%	177,481	11.67%
\$35,000 - \$49,999	1,202	14.04%	3,972	14.78%	229,628	15.10%
\$50,000 - \$74,999	1,671	19.52%	5,366	19.97%	280,845	18.47%
\$75,000 - \$99,999	891	10.41%	2,941	10.95%	173,963	11.44%
\$100,000 - \$124,999	546	6.38%	1,569	5.84%	106,912	7.03%
\$125,000 - \$149,999	289	3.38%	841	3.13%	57,804	3.80%
\$150,000 - \$199,999	250	2.92%	702	2.61%	48,856	3.21%
\$200,000 - \$249,999	97	1.13%	255	0.95%	18,661	1.23%
\$250,000 - \$499,999	127	1.48%	299	1.11%	20,487	1.35%
\$500,000+	41	0.48%	87	0.32%	7,454	0.49%
<b>Median Household Income</b>	\$45,401		\$44,813		\$47,049	
<b>Average Household Income</b>	\$61,309		\$58,691		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Creek County is estimated to be \$44,813 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Sapulpa, median household income is estimated to be \$45,401. On the whole, the income distributions of Creek County and Sapulpa are very similar to statewide figures. The income distribution can be better visualized by the following chart.



**Household Income Trend**

Next we examine the long-term growth of incomes in Creek 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
Sapulpa	\$32,245	\$45,401	2.16%	2.40%	-0.24%
Creek County	\$33,168	\$44,813	1.90%	2.40%	-0.50%
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 Creek 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 Creek 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 Creek County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Sapulpa	12.93%	17.49%	456	20.47%	41.81%
Creek County	13.46%	14.72%	126	17.76%	45.55%
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 Creek County is estimated to be 14.72% by the American Community Survey. This is an increase of 126 basis points since the 2000 Census. Within Sapulpa, the poverty rate is estimated to be 17.49%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.



## Economic Conditions

### Employment and Unemployment

The following table presents total employment figures and unemployment rates for Creek 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)
Creek County	29,106	30,325	0.82%	8.6%	4.9%	-370
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

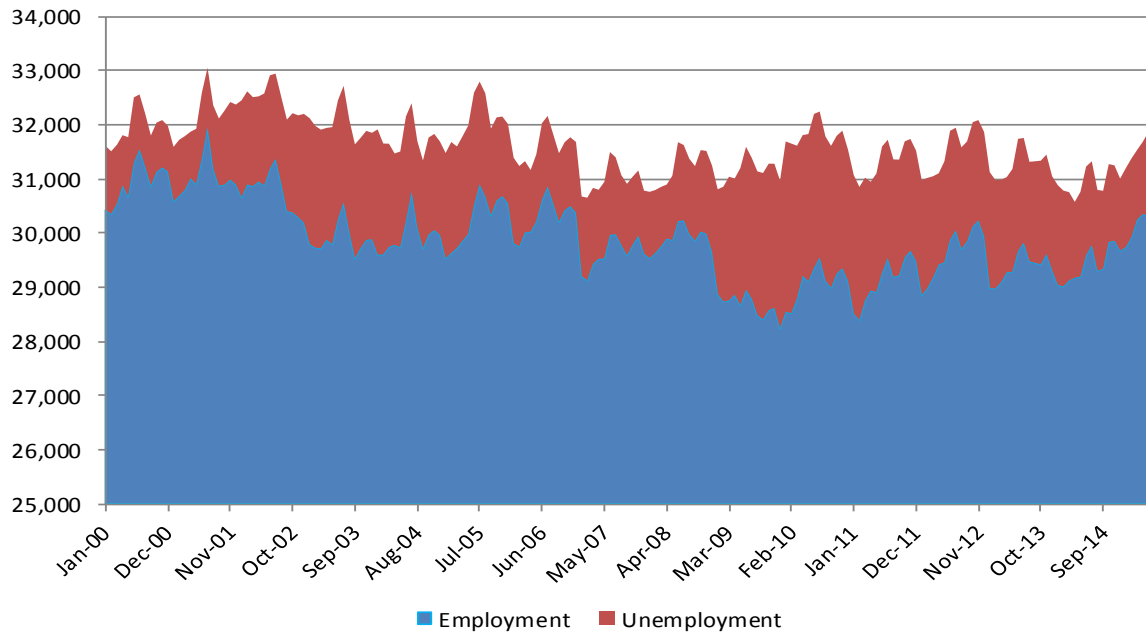
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Creek County was 30,325 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.82% per year. The unemployment rate in May was 4.9%, a decrease of -370 basis points from May 2010, which was 8.6%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Creek County has been generally consistent with these trends.

### Employment Level Trends

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

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



*Source: Bureau of Labor Statistics, Local Area Unemployment Statistics*

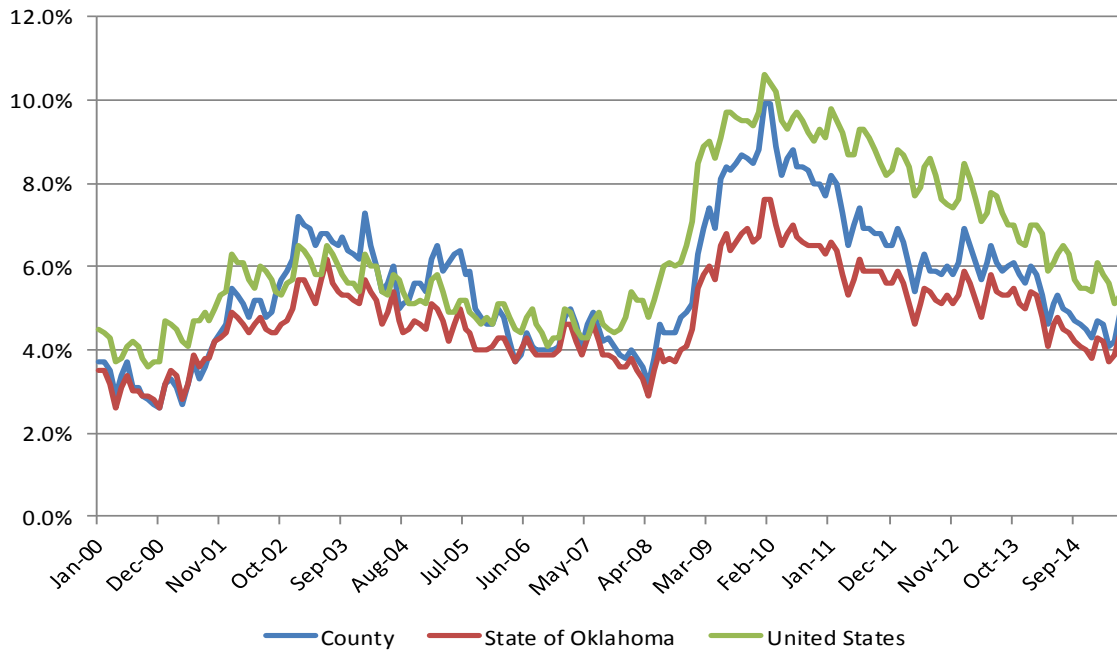
As shown, total employment levels have generally trended downward from 2000 through early 2010. This trend reversed in 2010, and has shown positive growth up to its current level of 30,325 persons. The number of unemployed persons in May 2015 was 1,549, out of a total labor force of 31,874 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Creek 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 Creek 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 Creek 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 4.9%. On the whole, unemployment rates in Creek County track very well with statewide figures but are typically slightly above the state. Compared with the United States, unemployment rates in Creek 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 Creek 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.

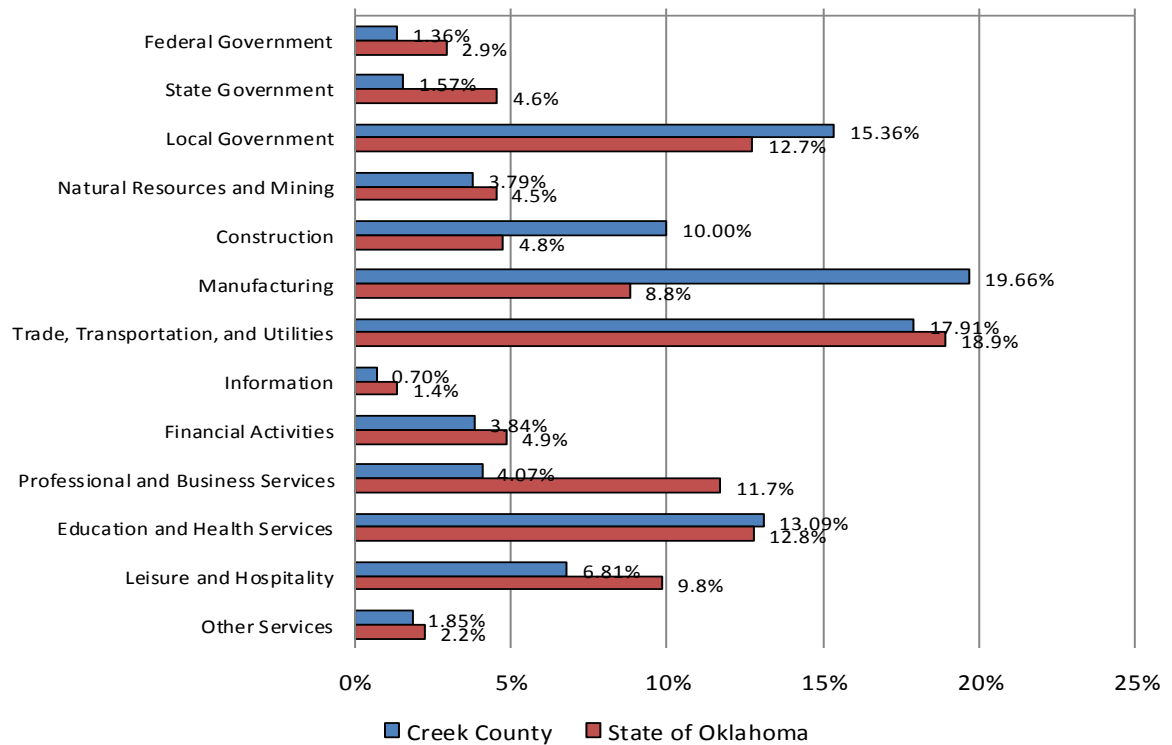


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	15	254	1.36%	\$67,520	0.68
State Government	12	292	1.57%	\$36,731	0.47
Local Government	68	2,859	15.36%	\$32,745	1.52
Natural Resources and Mining	85	706	3.79%	\$52,308	2.50
Construction	210	1,861	10.00%	\$49,521	2.24
Manufacturing	132	3,660	19.66%	\$56,547	2.21
Trade, Transportation, and Utilities	306	3,334	17.91%	\$34,811	0.94
Information	15	130	0.70%	\$43,744	0.35
Financial Activities	117	714	3.84%	\$40,582	0.68
Professional and Business Services	171	757	4.07%	\$37,726	0.29
Education and Health Services	168	2,437	13.09%	\$30,087	0.87
Leisure and Hospitality	93	1,267	6.81%	\$13,447	0.64
Other Services	80	345	1.85%	\$31,763	0.60
<b>Total</b>	<b>1,471</b>	<b>18,614</b>		<b>\$39,651</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 (19.66%) are employed in Manufacturing. The average annual pay in this sector is \$56,547 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$56,547 per year.

The rightmost column of the previous table provides location quotients for each industry for Creek 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 (Creek 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 Creek County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 2.50. Two other major employment bases are in Construction and Manufacturing.

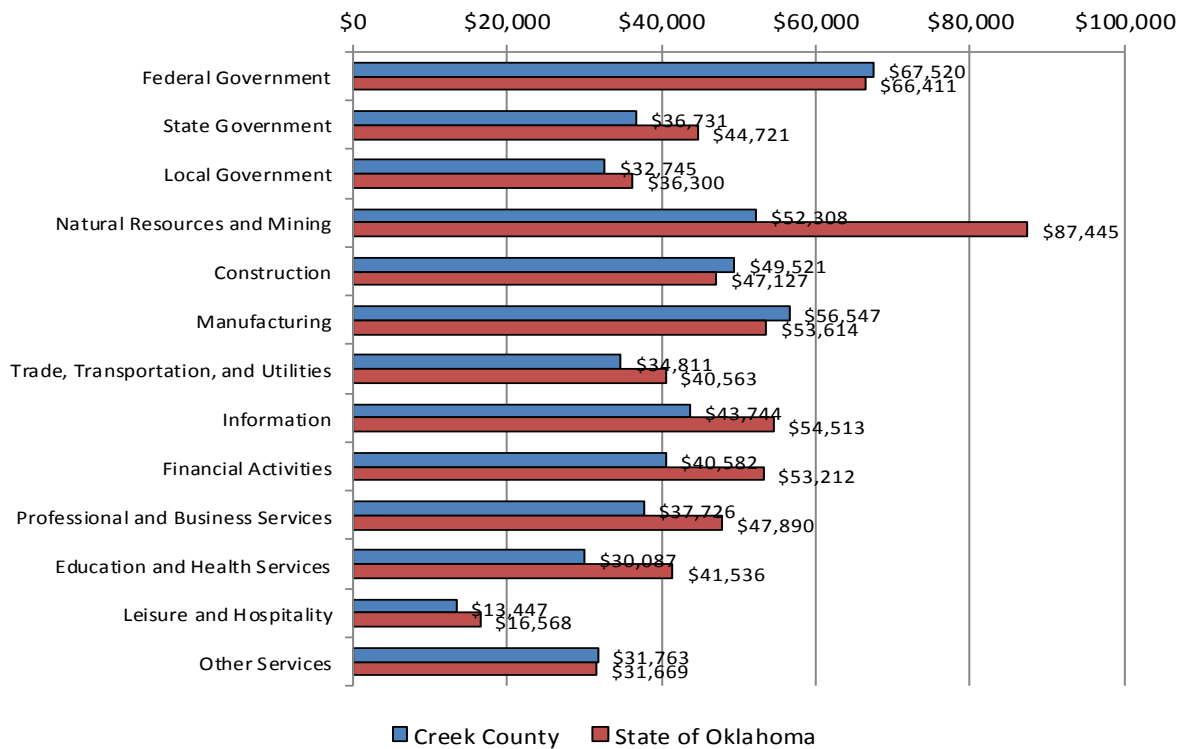
The next table presents average annual pay in Creek County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Creek County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$67,520	\$66,411	\$75,784	101.7%	89.1%
State Government	\$36,731	\$44,721	\$54,184	82.1%	67.8%
Local Government	\$32,745	\$36,300	\$46,146	90.2%	71.0%
Natural Resources and Mining	\$52,308	\$87,445	\$59,666	59.8%	87.7%
Construction	\$49,521	\$47,127	\$55,041	105.1%	90.0%
Manufacturing	\$56,547	\$53,614	\$62,977	105.5%	89.8%
Trade, Transportation, and Utilities	\$34,811	\$40,563	\$42,988	85.8%	81.0%
Information	\$43,744	\$54,513	\$90,804	80.2%	48.2%
Financial Activities	\$40,582	\$53,212	\$85,261	76.3%	47.6%
Professional and Business Services	\$37,726	\$47,890	\$66,657	78.8%	56.6%
Education and Health Services	\$30,087	\$41,536	\$45,951	72.4%	65.5%
Leisure and Hospitality	\$13,447	\$16,568	\$20,993	81.2%	64.1%
Other Services	\$31,763	\$31,669	\$33,935	100.3%	93.6%
<b>Total</b>	<b>\$39,651</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>90.6%</b>	<b>77.2%</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, Creek County has higher average wages in construction, manufacturing and federal government, and lower average wages in the rest of the employment sectors, notably so in natural resources and mining.

**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>						
	<b>Sapulpa</b>		<b>Creek 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>Total Families</b>	<b>5,243</b>		<b>18,902</b>		<b>961,468</b>	
With Children <18 Years:	2,253	42.97%	7,605	40.23%	425,517	44.26%
Married Couple:	1,330	59.03%	5,261	69.18%	281,418	66.14%
Both Parents Employed	724	54.44%	2,983	56.70%	166,700	59.24%
One Parent Employed	526	39.55%	2,069	39.33%	104,817	37.25%
Neither Parent Employed	80	6.02%	209	3.97%	9,901	3.52%
Other Family:	923	40.97%	2,344	30.82%	144,099	33.86%
Male Householder:	215	23.29%	794	33.87%	36,996	25.67%
Employed	164	76.28%	619	77.96%	31,044	83.91%
Not Employed	51	23.72%	175	22.04%	5,952	16.09%
Female Householder:	708	76.71%	1,550	66.13%	107,103	74.33%
Employed	504	71.19%	1,025	66.13%	75,631	70.62%
Not Employed	204	28.81%	525	33.87%	31,472	29.38%
Without Children <18 Years:	2,990	57.03%	11,297	59.77%	535,951	55.74%
Married Couple:	2,323	77.69%	9,391	83.13%	431,868	80.58%
Both Spouses Employed	837	36.03%	3,373	35.92%	167,589	38.81%
One Spouse Employed	686	29.53%	3,112	33.14%	138,214	32.00%
Neither Spouse Employed	800	34.44%	2,906	30.94%	126,065	29.19%
Other Family:	667	22.31%	1,906	16.87%	104,083	19.42%
Male Householder:	190	23.75%	611	21.03%	32,243	25.58%
Employed	74	38.95%	280	45.83%	19,437	60.28%
Not Employed	116	61.05%	331	54.17%	12,806	39.72%
Female Householder:	477	71.51%	1,295	67.94%	71,840	69.02%
Employed	296	62.05%	652	50.35%	36,601	50.95%
Not Employed	181	37.95%	643	49.65%	35,239	49.05%
<i>Total Working Families:</i>	<i>3,811</i>	<i>72.69%</i>	<i>14,113</i>	<i>74.66%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>1,918</i>	<i>50.33%</i>	<i>6,696</i>	<i>47.45%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>1,893</i>	<i>49.67%</i>	<i>7,417</i>	<i>52.55%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Creek County, there are 14,113 working families, 47.45% 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 Creek County area are presented in the following table, as reported by the Sapulpa Chamber of Commerce.

### Major Employers in Creek County

Company	Industry / Description	No. Employees
T.D. Williamson, Inc.	Engineering equipment	400
Saint Gobain Glass	Beverage Containers	330
Greenbay Packaging Division	Corrugated boxes	200
Madison, Inc.	Steel buildings	200
Thermal Engineering International	Metal fabrication	175
Bennett Steel, Inc.	Commercial steel fabrication	150
Brown Minneapolis Tank	Welded steel storage tanks	150
Paragon Industries, Inc.	Pipe casting, tubular goods	150
IMCO	Magnesium/aluminum products	125
Sagebrush Pipeline Supply	Oil/gas metering equipment	115
J&G Steel	Steel fabrication	112
Atlantis Plastics	Plastic Stretch Film	100
Electrical Power Systems	Voltage switching gear	100
Tulsa Steel	Structural steel fabrication	100
Fabsco/Shell & Tube	Heat exchangers	50
Prescor, Inc.	ASME tank heads	48
Frankoma Pottery	Pottery	38

Source: Sapulpa Chamber of Commerce

As can be seen, the area has a wide variety of manufacturing/industrial employers in a number of different fields, which should provide some insulation from cyclical economic fluctuations.

## Commuting Patterns

### Travel Time to Work

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

### Workers 16 Years and Over by Commuting Time to Work

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>8,008</b>		<b>27,975</b>		<b>1,613,364</b>	
Less than 15 minutes	2,615	32.65%	8,045	28.76%	581,194	36.02%
15 to 30 minutes	3,301	41.22%	9,553	34.15%	625,885	38.79%
30 to 45 minutes	1,684	21.03%	6,608	23.62%	260,192	16.13%
45 to 60 minutes	159	1.99%	2,338	8.36%	74,625	4.63%
60 or more minutes	249	3.11%	1,431	5.12%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303



Within Creek County, the largest percentage of workers (34.15%) travel 15 to 30 minutes to work. This data suggests that although Creek County and Sapulpa have an active labor market, there is also a number of persons living in Creek County / Sapulpa who 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 Creek County.

<b>Workers 16 Years and Over by Means of Transportation to Work</b>						
	<b>Sapulpa</b>		<b>Creek 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>Total Workers Age 16+</b>	<b>8,268</b>		<b>29,140</b>		<b>1,673,026</b>	
Car, Truck or Van:	7,921	95.80%	27,321	93.76%	1,551,461	92.73%
<i>Drove Alone</i>	7,289	92.02%	24,408	89.34%	1,373,407	88.52%
<i>Carpooled</i>	632	7.98%	2,913	10.66%	178,054	11.48%
Public Transportation	11	0.13%	35	0.12%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	80	0.27%	3,757	0.22%
Bicycle	0	0.00%	24	0.08%	4,227	0.25%
Walked	35	0.42%	335	1.15%	30,401	1.82%
Other Means	41	0.50%	180	0.62%	14,442	0.86%
Worked at Home	260	3.14%	1,165	4.00%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Creek 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 Creek 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
Sapulpa	8,114	8,903	0.93%	9,526	1.36%
Creek County	27,986	29,761	0.62%	30,350	0.39%
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 Creek County grew by 0.39% per year, to a total of 30,350 housing units in 2015. In terms of new housing unit construction, Creek County underperformed Oklahoma as a whole between 2010 and 2015, though new construction in Sapulpa appears to have been significant over this period.

### Housing by Units in Structure

The next table separates housing units in Creek 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>						
	<b>Sapulpa</b>		<b>Creek 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>Total Housing Units</b>	<b>8,942</b>		<b>29,746</b>		<b>1,669,828</b>	
1 Unit, Detached	7,367	82.39%	21,870	73.52%	1,219,987	73.06%
1 Unit, Attached	187	2.09%	396	1.33%	34,434	2.06%
Duplex Units	129	1.44%	301	1.01%	34,207	2.05%
3-4 Units	167	1.87%	397	1.33%	42,069	2.52%
5-9 Units	86	0.96%	334	1.12%	59,977	3.59%
10-19 Units	149	1.67%	260	0.87%	57,594	3.45%
20-49 Units	262	2.93%	334	1.12%	29,602	1.77%
50 or More Units	176	1.97%	230	0.77%	30,240	1.81%
Mobile Homes	412	4.61%	5,531	18.59%	159,559	9.56%
Boat, RV, Van, etc.	7	0.08%	93	0.31%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>969</b>	<b>10.84%</b>	<b>1,856</b>	<b>6.24%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Creek County, 73.52% of housing units are single-family, detached. 6.24% of housing units are multifamily in structure (two or more units per building), while 18.91% of housing units comprise mobile homes, RVs, etc.

Within Sapulpa, 82.39% of housing units are single-family, detached. 10.84% of housing units are multifamily in structure, while 4.69% of housing units comprise mobile homes, RVs, etc.

### **Housing Units Number of Bedrooms and Tenure**

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

### 2013 Housing Units by Tenure and Number of Bedrooms

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>7,852</b>		<b>26,296</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>5,108</b>	<b>65.05%</b>	<b>19,670</b>	<b>74.80%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	100	0.51%	2,580	0.27%
1 Bedroom	79	1.55%	351	1.78%	16,837	1.74%
2 Bedrooms	1,053	20.61%	3,580	18.20%	166,446	17.18%
3 Bedrooms	3,234	63.31%	12,224	62.15%	579,135	59.78%
4 Bedrooms	639	12.51%	2,842	14.45%	177,151	18.29%
5 or More Bedrooms	103	2.02%	573	2.91%	26,587	2.74%
<b>Renter Occupied:</b>	<b>2,744</b>	<b>34.95%</b>	<b>6,626</b>	<b>25.20%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	69	2.51%	190	2.87%	13,948	2.93%
1 Bedroom	459	16.73%	891	13.45%	101,850	21.43%
2 Bedrooms	1,025	37.35%	2,403	36.27%	179,121	37.68%
3 Bedrooms	974	35.50%	2,628	39.66%	152,358	32.05%
4 Bedrooms	193	7.03%	458	6.91%	24,968	5.25%
5 or More Bedrooms	24	0.87%	56	0.85%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Creek County is 74.80%, while 25.20% of housing units are renter occupied. In Sapulpa, the homeownership rate is 65.05%, while 34.95% of households are renters.

### Housing Units Tenure and Household Income

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

#### Creek County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>26,296</b>	<b>19,670</b>	<b>6,626</b>	<b>74.80%</b>	<b>25.20%</b>
Less than \$5,000	742	365	377	49.19%	50.81%
\$5,000 - \$9,999	1,127	473	654	41.97%	58.03%
\$10,000-\$14,999	1,790	992	798	55.42%	44.58%
\$15,000-\$19,999	1,688	1,081	607	64.04%	35.96%
\$20,000-\$24,999	1,651	1,107	544	67.05%	32.95%
\$25,000-\$34,999	3,595	2,492	1,103	69.32%	30.68%
\$35,000-\$49,999	4,149	3,221	928	77.63%	22.37%
\$50,000-\$74,999	4,977	3,963	1,014	79.63%	20.37%
\$75,000-\$99,999	3,106	2,791	315	89.86%	10.14%
\$100,000-\$149,999	2,178	1,952	226	89.62%	10.38%
\$150,000 or more	1,293	1,233	60	95.36%	4.64%
<b>Income Less Than \$25,000</b>	<b>6,998</b>	<b>4,018</b>	<b>2,980</b>	<b>57.42%</b>	<b>42.58%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Creek County as a whole, 42.58% of households with incomes less than \$25,000 are estimated to be renters, while 57.42% are estimated to be homeowners.

### Sapulpa Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>7,852</b>	<b>5,108</b>	<b>2,744</b>	<b>65.05%</b>	<b>34.95%</b>
Less than \$5,000	182	59	123	32.42%	67.58%
\$5,000 - \$9,999	468	201	267	42.95%	57.05%
\$10,000-\$14,999	638	331	307	51.88%	48.12%
\$15,000-\$19,999	554	287	267	51.81%	48.19%
\$20,000-\$24,999	472	237	235	50.21%	49.79%
\$25,000-\$34,999	1,157	669	488	57.82%	42.18%
\$35,000-\$49,999	1,127	689	438	61.14%	38.86%
\$50,000-\$74,999	1,432	1,068	364	74.58%	25.42%
\$75,000-\$99,999	832	745	87	89.54%	10.46%
\$100,000-\$149,999	638	496	142	77.74%	22.26%
\$150,000 or more	352	326	26	92.61%	7.39%
<b>Income Less Than \$25,000</b>	<b>2,314</b>	<b>1,115</b>	<b>1,199</b>	<b>48.18%</b>	<b>51.82%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Sapulpa, 51.82% of households with incomes less than \$25,000 are estimated to be renters, while 48.18% are estimated to be homeowners.

### Housing Units by Year of Construction and Tenure

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

### 2013 Housing Units by Tenure and Year of Construction

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>7,852</b>		<b>26,296</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>5,108</b>	<b>65.05%</b>	<b>19,670</b>	<b>74.80%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	40	0.78%	350	1.78%	10,443	1.08%
Built 2000 to 2009	574	11.24%	3,392	17.24%	153,492	15.84%
Built 1990 to 1999	496	9.71%	3,026	15.38%	125,431	12.95%
Built 1980 to 1989	618	12.10%	3,148	16.00%	148,643	15.34%
Built 1970 to 1979	1,017	19.91%	4,158	21.14%	184,378	19.03%
Built 1960 to 1969	784	15.35%	1,986	10.10%	114,425	11.81%
Built 1950 to 1959	615	12.04%	1,354	6.88%	106,544	11.00%
Built 1940 to 1949	319	6.25%	687	3.49%	50,143	5.18%
Built 1939 or Earlier	645	12.63%	1,569	7.98%	75,237	7.77%
Median Year Built:		1972		1980		1977
<b>Renter Occupied:</b>	<b>2,744</b>	<b>34.95%</b>	<b>6,626</b>	<b>25.20%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	15	0.23%	5,019	1.06%
Built 2000 to 2009	332	12.10%	700	10.56%	50,883	10.70%
Built 1990 to 1999	213	7.76%	715	10.79%	47,860	10.07%
Built 1980 to 1989	203	7.40%	827	12.48%	77,521	16.31%
Built 1970 to 1979	555	20.23%	1,536	23.18%	104,609	22.01%
Built 1960 to 1969	428	15.60%	974	14.70%	64,546	13.58%
Built 1950 to 1959	360	13.12%	671	10.13%	54,601	11.49%
Built 1940 to 1949	232	8.45%	380	5.73%	31,217	6.57%
Built 1939 or Earlier	421	15.34%	808	12.19%	39,089	8.22%
Median Year Built:		1968		1973		1975
<b>Overall Median Year Built:</b>		<b>1972</b>		<b>1978</b>		<b>1976</b>

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

Within Creek County, 16.95% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Sapulpa the percentage is 12.05%.

68.82% of housing units in Creek County were built prior to 1990, while in Sapulpa the percentage is 78.92%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

The next table presents data regarding substandard housing in Creek 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
Sapulpa	7,852	44	0.56%	33	0.42%	40	0.51%
Creek County	26,296	112	0.43%	187	0.71%	949	3.61%
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 Creek County, 0.43% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.71% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

### Vacancy Rates

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

### 2013 Housing Units by Vacancy

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	8,942		29,746		1,669,828	
Total Vacant Units	1,090	12.19%	3,450	11.60%	225,747	13.52%
For rent	199	18.26%	370	10.72%	43,477	19.26%
Rented, not occupied	20	1.83%	49	1.42%	9,127	4.04%
For sale only	110	10.09%	310	8.99%	23,149	10.25%
Sold, not occupied	58	5.32%	143	4.14%	8,618	3.82%
For seasonal, recreational, or occasional use	69	6.33%	350	10.14%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	634	58.17%	2,228	64.58%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	2.08%		1.54%		2.31%	
<b>Rental Vacancy Rate</b>	6.72%		5.25%		8.24%	

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

Within Creek County, the overall housing vacancy rate is estimated to be 11.60%. The homeowner vacancy rate is estimated to be 1.54%, while the rental vacancy rate is estimated to be 5.25%.

In Sapulpa, the overall housing vacancy rate is estimated to be 12.19%. The homeowner vacancy rate is estimated to be 2.08%, while the rental vacancy rate is estimated to be 6.72%. Compared with Oklahoma as a whole, vacancy rates among renters and houses for ownership are lower, suggesting a comparably tighter housing market.

### Building Permits

The next series of tables present data regarding new residential building permits issued in Sapulpa. This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.



## Sapulpa

### New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	70	\$143,007	0	N/A
2005	136	\$116,982	0	N/A
2006	128	\$135,789	0	N/A
2007	149	\$143,875	0	N/A
2008	86	\$125,460	0	N/A
2009	69	\$156,154	0	N/A
2010	59	\$145,528	0	N/A
2011	28	\$163,161	0	N/A
2012	46	\$139,941	0	N/A
2013	71	\$150,229	4	\$94,500
2014	75	\$168,857	0	N/A

Source: United States Census Bureau Building Permits Survey

In Sapulpa, building permits for 921 housing units were issued between 2004 and 2014, for an average of 84 units per year. 99.57% of these housing units were single family homes, and 0.43% consisted of multifamily units. The overall trend over this period has been for increasingly expensive homes, with 2014 reporting the highest average cost to date at \$168,857 per home.

### New Construction Activity

#### For Ownership:

New housing construction has occurred throughout Creek County. Many homes are built on rural, unplatted acreages, or in rural subdivisions outside of any particular city's jurisdiction. Homes have been constructed in most of the smaller communities in Creek County as well, including Mounds, Mannford, Bristow, Kiefer, and Kellyville. Within Sapulpa, there are several subdivisions where new construction is taking place, including The Lakes at Cross Timbers, The Lakes at Jefferson Heights and The Crossing at Jefferson Heights. Most new homes are built either east or southwest of Sapulpa.

Compared with other areas in the region, new homes in Creek County are relatively affordable, with many priced under \$150,000. The average sale price for homes constructed in or after 2014 (and sold after January 2015) is \$172,527 or \$98.55 per square foot.

#### For Rent:

Two affordable housing developments are currently under construction in Sapulpa. Wickham Gardens will add 60 affordable rental units for family occupancy, while Walnut Park Manor will add 50 affordable rental units for seniors age 62 and up. These developments should go far in meeting the affordable rental housing needs of Sapulpa.

## Homeownership Market

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

### Housing Units by Home Value

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

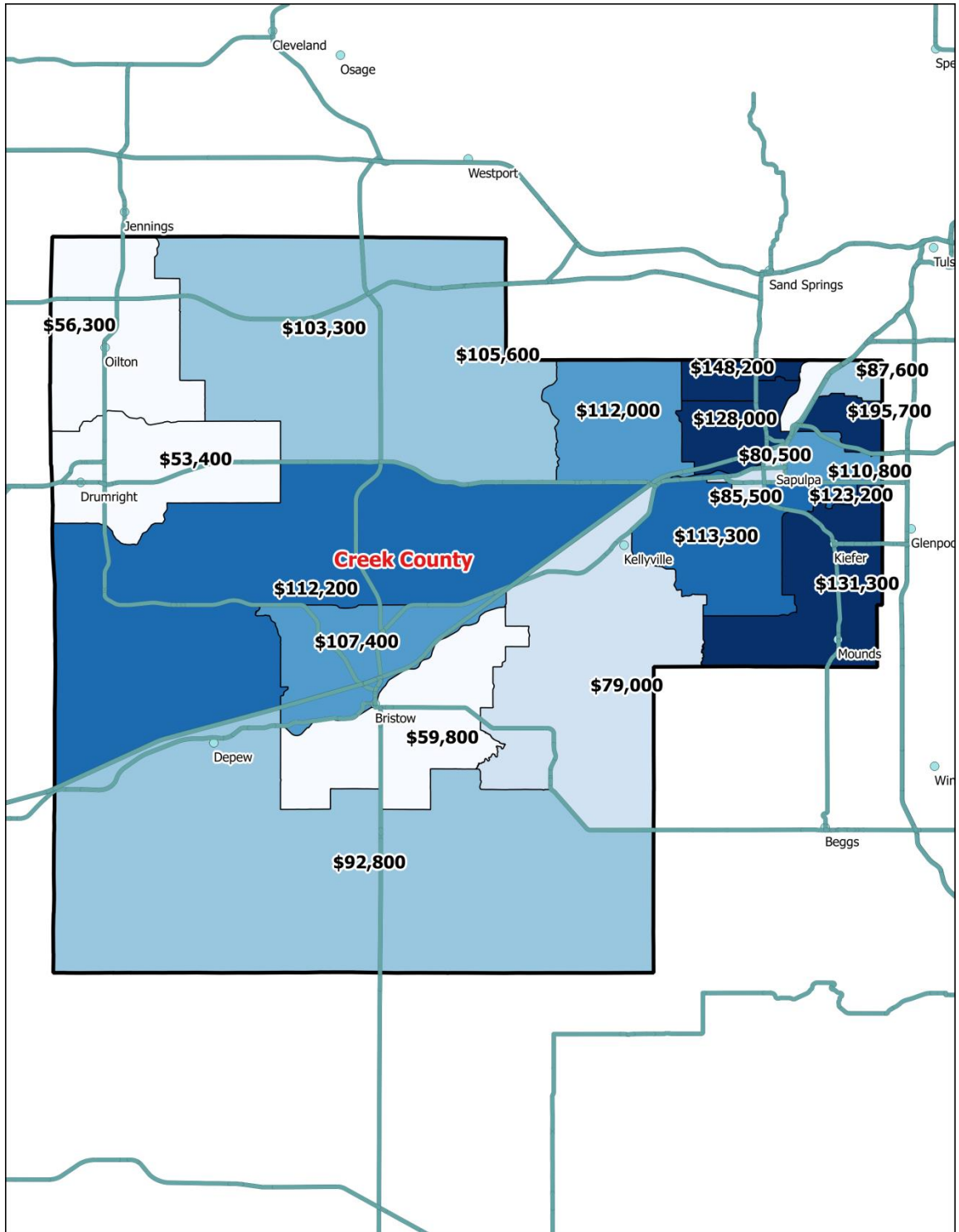
#### 2013 Housing Units by Home Value

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Owner-Occupied Units:</b>	<b>5,108</b>		<b>19,670</b>		<b>968,736</b>	
Less than \$10,000	163	3.19%	655	3.33%	20,980	2.17%
\$10,000 to \$14,999	96	1.88%	576	2.93%	15,427	1.59%
\$15,000 to \$19,999	15	0.29%	457	2.32%	13,813	1.43%
\$20,000 to \$24,999	42	0.82%	420	2.14%	16,705	1.72%
\$25,000 to \$29,999	21	0.41%	418	2.13%	16,060	1.66%
\$30,000 to \$34,999	22	0.43%	405	2.06%	19,146	1.98%
\$35,000 to \$39,999	63	1.23%	306	1.56%	14,899	1.54%
\$40,000 to \$49,999	291	5.70%	791	4.02%	39,618	4.09%
\$50,000 to \$59,999	258	5.05%	1,053	5.35%	45,292	4.68%
\$60,000 to \$69,999	352	6.89%	1,053	5.35%	52,304	5.40%
\$70,000 to \$79,999	286	5.60%	1,015	5.16%	55,612	5.74%
\$80,000 to \$89,999	539	10.55%	1,199	6.10%	61,981	6.40%
\$90,000 to \$99,999	312	6.11%	850	4.32%	51,518	5.32%
\$100,000 to \$124,999	739	14.47%	2,735	13.90%	119,416	12.33%
\$125,000 to \$149,999	486	9.51%	1,594	8.10%	96,769	9.99%
\$150,000 to \$174,999	446	8.73%	1,819	9.25%	91,779	9.47%
\$175,000 to \$199,999	292	5.72%	935	4.75%	53,304	5.50%
\$200,000 to \$249,999	316	6.19%	1,330	6.76%	69,754	7.20%
\$250,000 to \$299,999	116	2.27%	693	3.52%	41,779	4.31%
\$300,000 to \$399,999	160	3.13%	633	3.22%	37,680	3.89%
\$400,000 to \$499,999	59	1.16%	322	1.64%	13,334	1.38%
\$500,000 to \$749,999	19	0.37%	239	1.22%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	49	0.25%	3,764	0.39%
\$1,000,000 or more	15	0.29%	123	0.63%	5,018	0.52%
<b>Median Home Value:</b>		<b>\$103,200</b>		<b>\$105,800</b>		<b>\$112,800</b>

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

The median value of owner-occupied homes in Creek County is \$105,800. This is -6.2% lower than the statewide median, which is \$112,800. The median home value in Sapulpa is estimated to be \$103,200. The geographic distribution of home values in Creek County can be visualized by the following map.

### Creek County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Creek 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>Sapulpa Median Value</b>	<b>Creek County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	\$139,000	\$136,000	\$188,900
Built 2000 to 2009	\$136,500	\$148,600	\$178,000
Built 1990 to 1999	\$163,400	\$120,800	\$147,300
Built 1980 to 1989	\$102,300	\$90,100	\$118,300
Built 1970 to 1979	\$125,900	\$112,900	\$111,900
Built 1960 to 1969	\$92,900	\$95,700	\$97,100
Built 1950 to 1959	\$81,600	\$80,300	\$80,300
Built 1940 to 1949	\$81,600	\$69,800	\$67,900
Built 1939 or Earlier	\$70,100	\$71,900	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Sapulpa Single Family Sales Activity

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

<b>Sapulpa 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	40	31	56	34	30
Median List Price	\$63,450	\$45,000	\$63,000	\$59,450	\$66,000
Median Sale Price	\$60,150	\$49,000	\$51,750	\$55,500	\$63,300
Sale/List Price Ratio	95.0%	98.6%	94.8%	94.0%	94.0%
Median Square Feet	1,149	1,088	1,086	1,080	1,013
Median Price/SF	\$47.33	\$42.20	\$52.43	\$51.92	\$61.50
Med. Days on Market	48	29	49	48	32

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	214	237	229	254	194
Median List Price	\$96,375	\$110,900	\$112,500	\$119,500	\$116,650
Median Sale Price	\$93,750	\$109,500	\$110,000	\$116,000	\$112,750
Sale/List Price Ratio	97.0%	97.1%	97.1%	98.2%	98.8%
Median Square Feet	1,344	1,522	1,437	1,462	1,401
Median Price/SF	\$64.67	\$71.38	\$73.46	\$76.61	\$79.28
Med. Days on Market	52	45	38	37	30

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	52	56	54	64	43
Median List Price	\$179,250	\$194,450	\$188,000	\$179,900	\$147,625
Median Sale Price	\$170,200	\$182,500	\$179,000	\$178,995	\$147,625
Sale/List Price Ratio	96.3%	97.8%	97.7%	97.6%	98.6%
Median Square Feet	2,221	2,418	2,401	2,324	2,029
Median Price/SF	\$71.71	\$78.92	\$69.89	\$78.70	\$72.76
Med. Days on Market	39	48	40	45	41

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	315	334	351	361	270
Median List Price	\$99,500	\$114,900	\$110,000	\$119,500	\$115,000
Median Sale Price	\$96,500	\$111,500	\$107,500	\$116,000	\$110,000
Sale/List Price Ratio	96.6%	97.3%	97.0%	97.9%	98.3%
Median Square Feet	1,380	1,554	1,456	1,503	1,440
Median Price/SF	\$63.99	\$69.87	\$69.61	\$75.08	\$76.24
Med. Days on Market	48	45	40	42	31

Source: Tulsa MLS

Between 2011 and year-end 2014, the average list price grew by 4.69% per year. The average sale price was \$110,000 in 2015, for an average price per square foot of \$76.24/SF. The average sale price to list price ratio was 98.3%, with an average days on market of 31 days. On the whole the Sapulpa market has improved over the previous four years, with increasing sale prices, sale/list price ratios and prices per square foot, and reduced marketing times.

## Foreclosure Rates

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

<b>Foreclosure Rates</b>	
<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Creek County	2.3%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	27

\* 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 Creek County was 2.3% in May 2014. The county ranked 27 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%. Compared with the rest of the state, there does not appear to have been any disproportionate impact on the local housing market from foreclosures.

## Rental Market

This section will discuss supply and demand factors for the rental market in Creek 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 Creek County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

### 2013 Rental Units by Gross Rent

	Sapulpa		Creek County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Rental Units:</b>	<b>2,744</b>		<b>6,626</b>		<b>475,345</b>	
With cash rent:	2,414		5,512		432,109	
Less than \$100	0	0.00%	15	0.23%	2,025	0.43%
\$100 to \$149	5	0.18%	19	0.29%	2,109	0.44%
\$150 to \$199	35	1.28%	124	1.87%	4,268	0.90%
\$200 to \$249	36	1.31%	164	2.48%	8,784	1.85%
\$250 to \$299	37	1.35%	160	2.41%	8,413	1.77%
\$300 to \$349	30	1.09%	169	2.55%	9,107	1.92%
\$350 to \$399	31	1.13%	126	1.90%	10,932	2.30%
\$400 to \$449	104	3.79%	349	5.27%	15,636	3.29%
\$450 to \$499	101	3.68%	308	4.65%	24,055	5.06%
\$500 to \$549	205	7.47%	367	5.54%	31,527	6.63%
\$550 to \$599	185	6.74%	362	5.46%	33,032	6.95%
\$600 to \$649	220	8.02%	463	6.99%	34,832	7.33%
\$650 to \$699	112	4.08%	354	5.34%	32,267	6.79%
\$700 to \$749	257	9.37%	410	6.19%	30,340	6.38%
\$750 to \$799	84	3.06%	282	4.26%	27,956	5.88%
\$800 to \$899	333	12.14%	758	11.44%	45,824	9.64%
\$900 to \$999	228	8.31%	420	6.34%	34,153	7.18%
\$1,000 to \$1,249	289	10.53%	456	6.88%	46,884	9.86%
\$1,250 to \$1,499	21	0.77%	93	1.40%	14,699	3.09%
\$1,500 to \$1,999	59	2.15%	71	1.07%	10,145	2.13%
\$2,000 or more	42	1.53%	42	0.63%	5,121	1.08%
No cash rent	330	12.03%	1,114	16.81%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$721</b>		<b>\$668</b>		<b>\$699</b>	

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

Median gross rent in Creek County is estimated to be \$668, which is -4.4% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Sapulpa is estimated to be \$721. On the whole, rental rates in Sapulpa and Creek County appear to be very similar to statewide figures.

#### 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

	Sapulpa Median Rent	Creek County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$905	\$788	\$841
Built 1990 to 1999	\$663	\$664	\$715
Built 1980 to 1989	\$680	\$600	\$693
Built 1970 to 1979	\$578	\$605	\$662
Built 1960 to 1969	\$732	\$656	\$689
Built 1950 to 1959	\$731	\$677	\$714
Built 1940 to 1949	\$824	\$818	\$673
Built 1939 or Earlier	\$718	\$685	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

### Sapulpa Rental Survey Data

The next table shows the results of our rental survey of Sapulpa. 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.)

#### Sapulpa Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Pinehurst Apartments	Market Rate	2004	1	1	738	\$674	\$0.913	2.00%
Pinehurst Apartments	Market Rate	2004	2	2	978	\$794	\$0.812	2.00%
Pinehurst Apartments	Market Rate	2004	3	2	1,083	\$934	\$0.862	2.00%
Cambridge Court	LIHTC - Family	2002	1	1	692	\$465	\$0.672	0.00%
Cambridge Court	LIHTC - Family	2002	2	2	945	\$585	\$0.619	0.00%
Cambridge Court	LIHTC - Family	2002	3	2	1,111	\$645	\$0.581	0.00%
Woodhaven Apartments	Market Rate	1970	2	1	950	\$540	\$0.568	N/A
Woodhaven Apartments	Market Rate	1970	3	1	1,250	\$665	\$0.532	N/A
Southern Hills Apartments	Market Rate	1976	1	1	750	\$465	\$0.620	N/A
Southern Hills Apartments	Market Rate	1976	2	2	950	\$515	\$0.542	N/A
Garden Park Apartments	Market Rate	1973	1	1	600	\$445	\$0.742	9.00%
Garden Park Apartments	Market Rate	1973	2	2	800	\$545	\$0.681	9.00%
Garden Park Apartments	Market Rate	1973	3	2	900	\$625	\$0.694	9.00%

The previous rent surveys encompass over four hundred rental units in five 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 – Sapulpa**

The developments outlined previously report occupancy levels typically above 91%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Sapulpa market. The overall market vacancy of rental housing units was reported at 6.72% by the Census Bureau as of the most recent American Community Survey. Our own rental survey appears to support this figure.



Garden Park Apartments



Southern Hills Apartments



Woodhaven Apartments



Cambridge Court



Pinehurst Apt

Creek County



## 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 Creek 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.

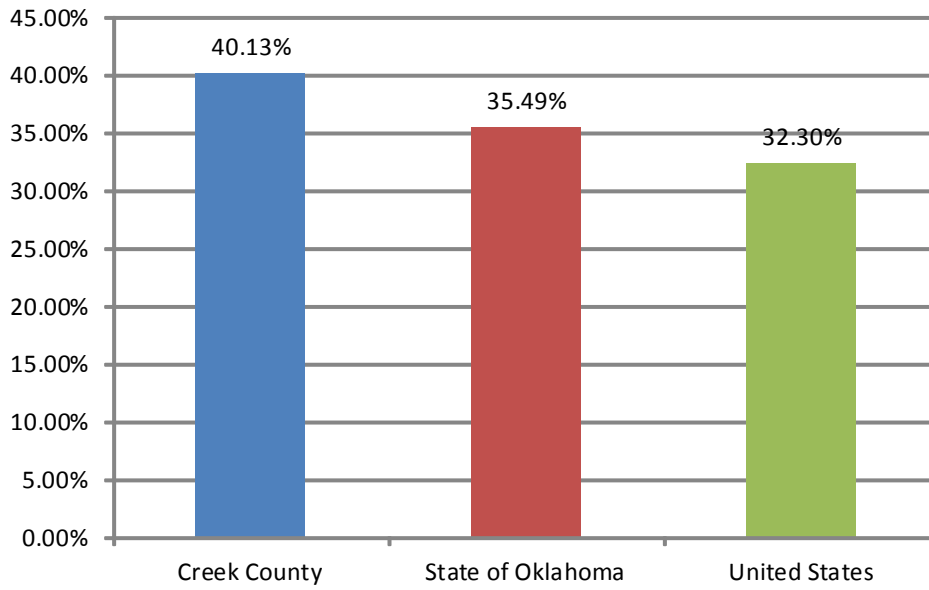
### HUD Programs in Creek County

<b>Creek County</b>	<b># Units</b>	<b>Occupancy Rate</b>	<b>Avg. Household Income</b>	<b>Tenant Contribution</b>	<b>Federal Contribution</b>	<b>% of Total Rent</b>
Public Housing	329	96%	\$17,879	\$223	\$340	39.59%
Housing Choice Vouchers	268	88%	\$12,401	\$312	\$399	43.95%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	87	97%	\$11,657	\$256	\$391	39.58%
Section 236	60	87%	\$7,738	\$177	\$494	26.44%
Multi-Family Other	168	100%	\$9,875	\$234	\$295	44.18%
<b>Summary of All HUD Programs</b>	<b>912</b>	<b>93%</b>	<b>\$14,270</b>	<b>\$253</b>	<b>\$377</b>	<b>40.13%</b>
<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%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>94%</b>	<b>\$10,360</b>	<b>\$242</b>	<b>\$440</b>	<b>35.49%</b>
<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%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>94%</b>	<b>\$12,892</b>	<b>\$304</b>	<b>\$637</b>	<b>32.30%</b>

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

Among all HUD programs, there are 912 housing units located within Creek County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$14,270. Total monthly rent for these units averages \$630, with the federal contribution averaging \$377 (59.87%) and the tenant's contribution averaging \$253 (40.13%).

**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 Creek County**


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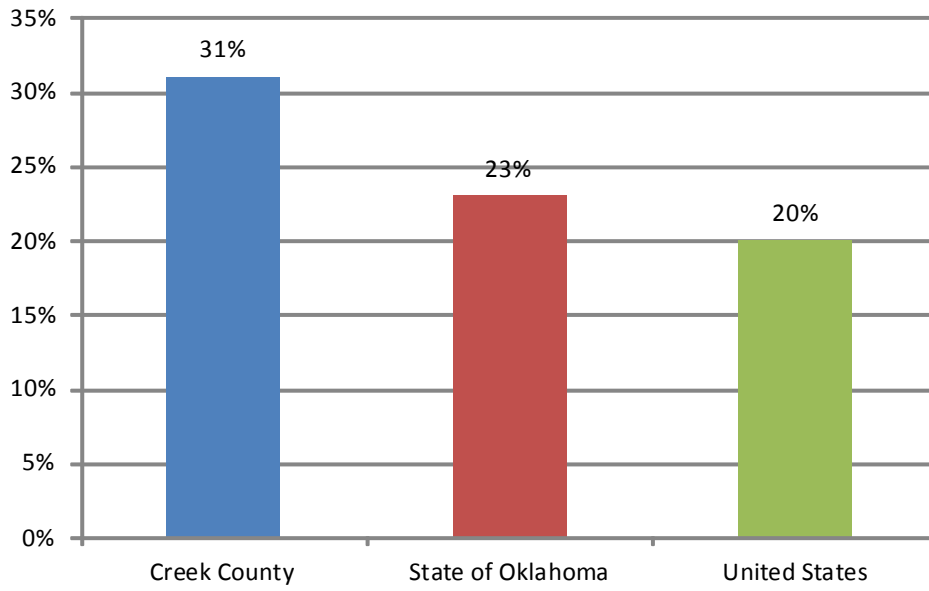
<b>Creek County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	329	22%	25%	36%	71%	18%
Housing Choice Vouchers	268	29%	39%	38%	87%	22%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	87	0%	44%	68%	19%	13%
Section 236	60	46%	15%	5%	100%	24%
Multi-Family Other	168	0%	100%	29%	100%	18%
Summary of All HUD Programs	912	23%	31%	38%	66%	19%
<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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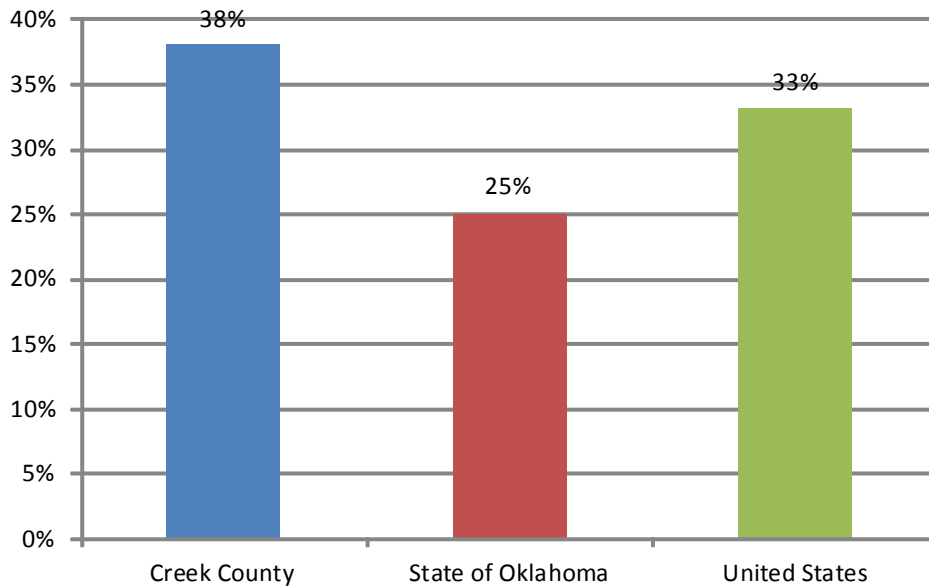
23% of housing units are occupied by single parents with female heads of household. 31% of households have at least one person with a disability. 38% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 66% have one or more disabilities. Finally, 19% of households are designated as racial or ethnic minorities. Compared with the rest of the state, Creek County has a lower percentage of single mothers, a higher percentage of persons with disabilities and persons age 62 and above, and a lower percentage of racial/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**



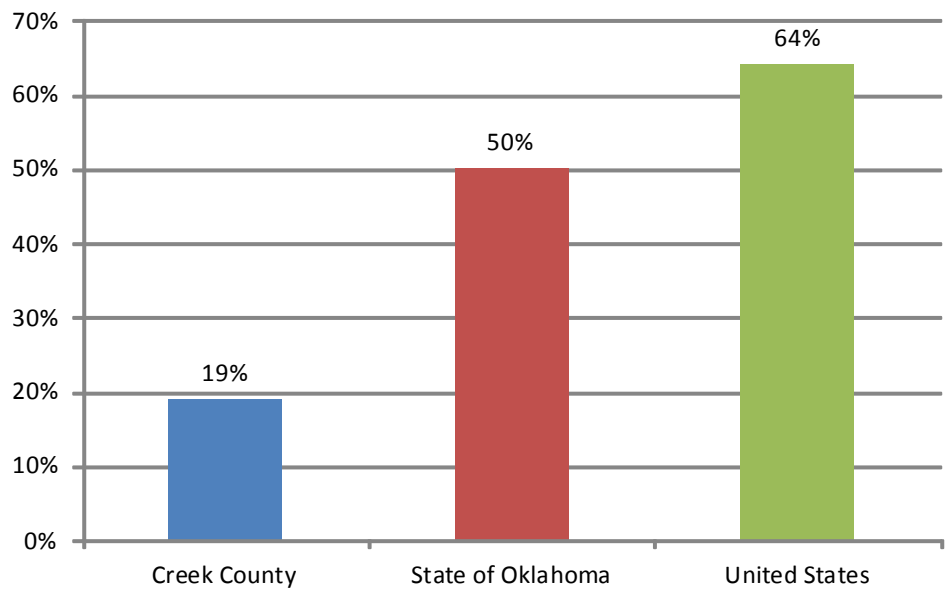
Source: 2013 HUD Picture of Subsidized Households



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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 Creek 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 Creek 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.



**Creek County : CHAS - Housing Cost Burden by HAMFI**

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>1,510</b>		<b>1,495</b>	
Cost Burden Less Than 30%	340	22.52%	440	29.43%
Cost Burden Between 30%-50%	365	24.17%	240	16.05%
Cost Burden Greater Than 50%	690	45.70%	740	49.50%
Not Computed (no/negative income)	115	7.62%	70	4.68%
<b>Income 30%-50% HAMFI</b>	<b>2,245</b>		<b>1,125</b>	
Cost Burden Less Than 30%	1,375	61.25%	495	44.00%
Cost Burden Between 30%-50%	445	19.82%	420	37.33%
Cost Burden Greater Than 50%	420	18.71%	205	18.22%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>3,880</b>		<b>1,655</b>	
Cost Burden Less Than 30%	2,915	75.13%	1,395	84.29%
Cost Burden Between 30%-50%	785	20.23%	240	14.50%
Cost Burden Greater Than 50%	180	4.64%	15	0.91%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>2,340</b>		<b>720</b>	
Cost Burden Less Than 30%	1,865	79.70%	635	88.19%
Cost Burden Between 30%-50%	425	18.16%	80	11.11%
Cost Burden Greater Than 50%	50	2.14%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>19,950</b>		<b>6,480</b>	
Cost Burden Less Than 30%	15,945	79.92%	4,400	67.90%
Cost Burden Between 30%-50%	2,505	12.56%	1,015	15.66%
Cost Burden Greater Than 50%	1,385	6.94%	980	15.12%
Not Computed (no/negative income)	115	0.58%	70	1.08%

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

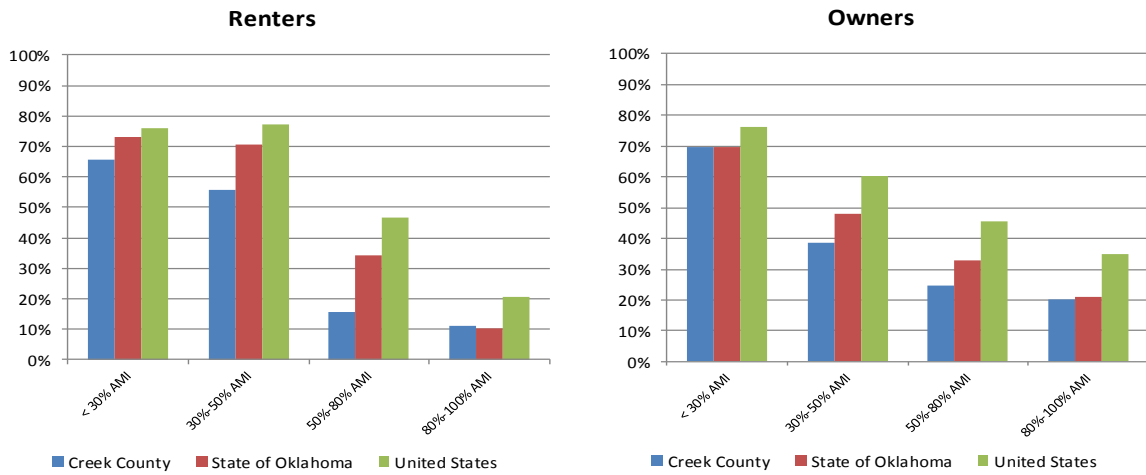
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Creek County with the State of Oklahoma as a whole, and the United States.

**Creek 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	1,510	69.87%	1,495	65.55%
Income 30%-50% HAMFI	2,245	38.53%	1,125	55.56%
Income 50%-80% HAMFI	3,880	24.87%	1,655	15.41%
Income 80%-100% HAMFI	2,340	20.30%	720	11.11%
All Incomes	19,950	19.50%	6,480	30.79%

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.



### Creek County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>1,510</b>		<b>1,495</b>	
Between 1.0 and 1.5 Persons per Room	25	1.66%	55	3.68%
More than 1.5 Persons per Room	10	0.66%	25	1.67%
Lacks Complete Kitchen or Plumbing	25	1.66%	50	3.34%
<b>Income 30%-50% HAMFI</b>	<b>2,245</b>		<b>1,125</b>	
Between 1.0 and 1.5 Persons per Room	30	1.34%	20	1.78%
More than 1.5 Persons per Room	4	0.18%	15	1.33%
Lacks Complete Kitchen or Plumbing	50	2.23%	25	2.22%
<b>Income 50%-80% HAMFI</b>	<b>3,880</b>		<b>1,655</b>	
Between 1.0 and 1.5 Persons per Room	100	2.58%	105	6.34%
More than 1.5 Persons per Room	45	1.16%	4	0.24%
Lacks Complete Kitchen or Plumbing	15	0.39%	20	1.21%
<b>Income 80%-100% HAMFI</b>	<b>2,340</b>		<b>720</b>	
Between 1.0 and 1.5 Persons per Room	20	0.85%	10	1.39%
More than 1.5 Persons per Room	30	1.28%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	0.85%	10	1.39%
<b>All Incomes</b>	<b>19,950</b>		<b>6,480</b>	
Between 1.0 and 1.5 Persons per Room	275	1.38%	275	4.24%
More than 1.5 Persons per Room	93	0.47%	44	0.68%
Lacks Complete Kitchen or Plumbing	120	0.60%	155	2.39%

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

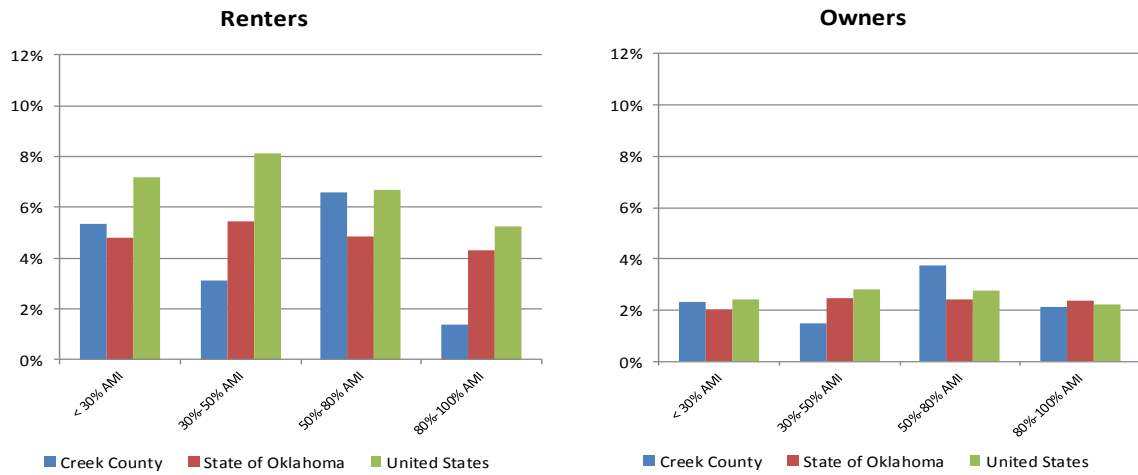
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Creek County, Oklahoma and the nation.

### Creek County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,510	2.32%	1,495	5.35%	1,495
Income 30%-50% HAMFI	2,245	1.51%	1,125	3.11%	1,125
Income 50%-80% HAMFI	3,880	3.74%	1,655	6.59%	1,655
Income 80%-100% HAMFI	2,340	2.14%	720	1.39%	720
All Incomes	19,950	1.84%	6,480	4.92%	6,480

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 Creek County, the state and the nation.

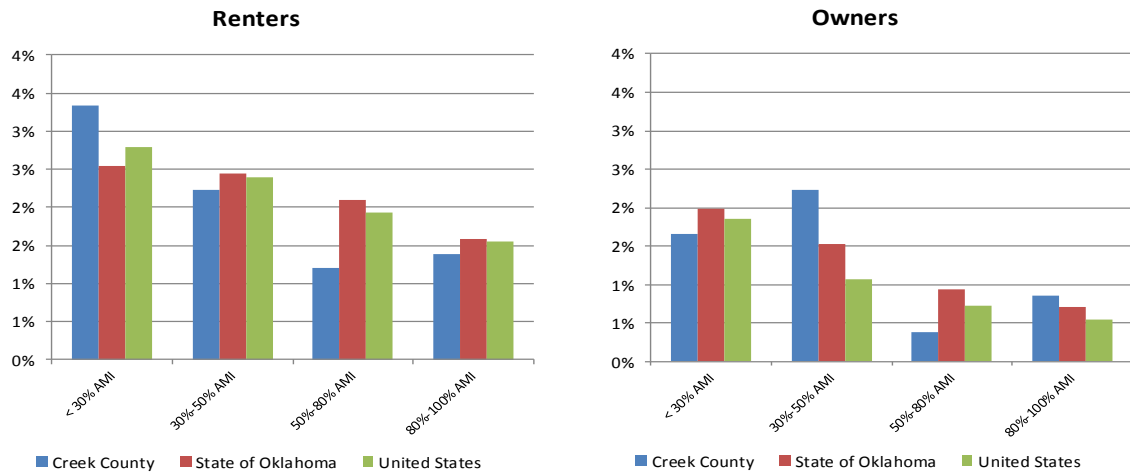
**Creek County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,510	1.66%	1,495	3.34%	
Income 30%-50% HAMFI	2,245	2.23%	1,125	2.22%	
Income 50%-80% HAMFI	3,880	0.39%	1,655	1.21%	
Income 80%-100% HAMFI	2,340	0.85%	720	1.39%	
All Incomes	19,950	0.60%	6,480	2.39%	

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.



**Creek County : CHAS - Housing Cost Burden by Household Type / HAMFI**

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
<b>Income &lt; 30% HAMFI</b>	<b>1,510</b>	<b>1,050</b>	<b>69.54%</b>	<b>1,495</b>	<b>990</b>	<b>66.22%</b>
Elderly Family	150	100	66.67%	30	15	50.00%
Small Family (2-4 persons)	575	415	72.17%	595	425	71.43%
Large Family (5 or more persons)	60	40	66.67%	75	45	60.00%
Elderly Non-Family	425	285	67.06%	315	165	52.38%
Non-Family, Non-Elderly	295	210	71.19%	480	340	70.83%
<b>Income 30%-50% HAMFI</b>	<b>2,245</b>	<b>874</b>	<b>38.93%</b>	<b>1,125</b>	<b>630</b>	<b>56.00%</b>
Elderly Family	470	170	36.17%	80	35	43.75%
Small Family (2-4 persons)	505	230	45.54%	360	205	56.94%
Large Family (5 or more persons)	110	34	30.91%	100	70	70.00%
Elderly Non-Family	800	225	28.13%	235	120	51.06%
Non-Family, Non-Elderly	355	215	60.56%	345	200	57.97%
<b>Income 50%-80% HAMFI</b>	<b>3,880</b>	<b>964</b>	<b>24.85%</b>	<b>1,655</b>	<b>264</b>	<b>15.95%</b>
Elderly Family	1,055	195	18.48%	105	24	22.86%
Small Family (2-4 persons)	1,330	455	34.21%	840	155	18.45%
Large Family (5 or more persons)	350	90	25.71%	190	0	0.00%
Elderly Non-Family	625	65	10.40%	135	20	14.81%
Non-Family, Non-Elderly	520	159	30.58%	385	65	16.88%
<b>Income 80%-100% HAMFI</b>	<b>2,340</b>	<b>470</b>	<b>20.09%</b>	<b>720</b>	<b>85</b>	<b>11.81%</b>
Elderly Family	505	25	4.95%	70	0	0.00%
Small Family (2-4 persons)	1,020	230	22.55%	325	65	20.00%
Large Family (5 or more persons)	225	40	17.78%	75	0	0.00%
Elderly Non-Family	185	30	16.22%	15	0	0.00%
Non-Family, Non-Elderly	405	145	35.80%	235	20	8.51%
<b>All Incomes</b>	<b>19,950</b>	<b>3,888</b>	<b>19.49%</b>	<b>6,480</b>	<b>2,024</b>	<b>31.23%</b>
Elderly Family	3,920	570	14.54%	375	84	22.40%
Small Family (2-4 persons)	9,300	1,560	16.77%	2,880	850	29.51%
Large Family (5 or more persons)	1,730	259	14.97%	660	115	17.42%
Elderly Non-Family	2,415	615	25.47%	815	315	38.65%
Non-Family, Non-Elderly	2,580	884	34.26%	1,750	660	37.71%

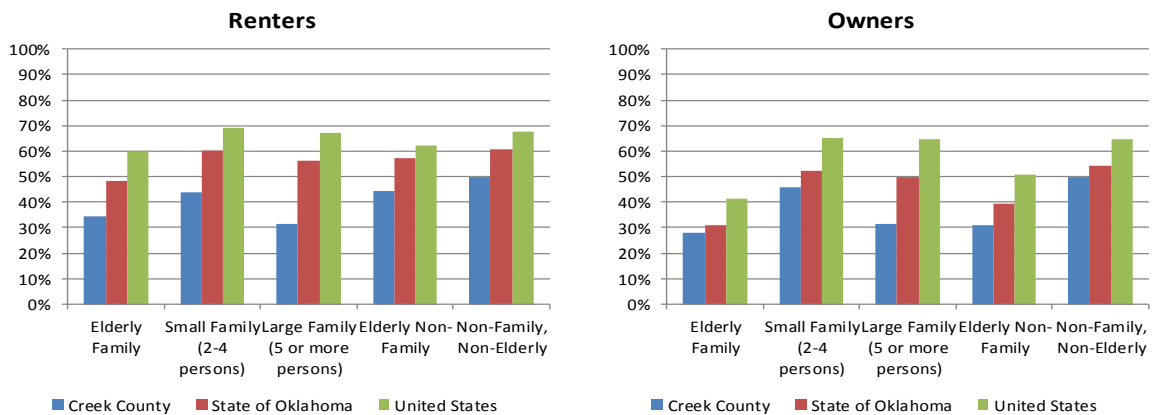
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 80% HAMFI</b>	<b>7,635</b>	<b>2,888</b>	<b>37.83%</b>	<b>4,275</b>	<b>44.07%</b>
Elderly Family	1,675	465	27.76%	215	34.42%
Small Family (2-4 persons)	2,410	1,100	45.64%	1,795	43.73%
Large Family (5 or more persons)	520	164	31.54%	365	31.51%
Elderly Non-Family	1,850	575	31.08%	685	44.53%
Non-Family, Non-Elderly	1,170	584	49.91%	1,210	50.00%

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

**Households Under 80% of AMI: Percentage Housing Cost Overburdened**



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

**Housing Problems by Household Type**

The next set of tables presents data by household type and whether or not the household is experiencing **any** housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



**Creek County : CHAS - Housing Problems by Household Type and HAMFI**

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>1,510</b>	<b>1,075</b>	<b>71.19%</b>	<b>1,495</b>	<b>1,045</b>	<b>69.90%</b>
Elderly Family	150	105	70.00%	30	15	50.00%
Small Family (2-4 persons)	575	415	72.17%	595	450	75.63%
Large Family (5 or more persons)	60	40	66.67%	75	50	66.67%
Elderly Non-Family	425	285	67.06%	315	175	55.56%
Non-Family, Non-Elderly	295	230	77.97%	480	355	73.96%
<b>Income 30%-50% HAMFI</b>	<b>2,245</b>	<b>930</b>	<b>41.43%</b>	<b>1,125</b>	<b>635</b>	<b>56.44%</b>
Elderly Family	470	200	42.55%	80	35	43.75%
Small Family (2-4 persons)	505	245	48.51%	360	210	58.33%
Large Family (5 or more persons)	110	55	50.00%	100	75	75.00%
Elderly Non-Family	800	220	27.50%	235	115	48.94%
Non-Family, Non-Elderly	355	210	59.15%	345	200	57.97%
<b>Income 50%-80% HAMFI</b>	<b>3,880</b>	<b>1,105</b>	<b>28.48%</b>	<b>1,655</b>	<b>375</b>	<b>22.66%</b>
Elderly Family	1,055	205	19.43%	105	20	19.05%
Small Family (2-4 persons)	1,330	470	35.34%	840	190	22.62%
Large Family (5 or more persons)	350	200	57.14%	190	65	34.21%
Elderly Non-Family	625	70	11.20%	135	20	14.81%
Non-Family, Non-Elderly	520	160	30.77%	385	80	20.78%
<b>Income Greater than 80% of HAMFI</b>	<b>12,315</b>	<b>1,155</b>	<b>9.38%</b>	<b>2,205</b>	<b>295</b>	<b>13.38%</b>
Elderly Family	2,245	110	4.90%	160	10	6.25%
Small Family (2-4 persons)	6,890	510	7.40%	1,085	85	7.83%
Large Family (5 or more persons)	1,210	180	14.88%	295	100	33.90%
Elderly Non-Family	565	40	7.08%	125	10	8.00%
Non-Family, Non-Elderly	1,405	315	22.42%	540	90	16.67%
<b>All Incomes</b>	<b>19,950</b>	<b>4,265</b>	<b>21.38%</b>	<b>6,480</b>	<b>2,350</b>	<b>36.27%</b>
Elderly Family	3,920	620	15.82%	375	80	21.33%
Small Family (2-4 persons)	9,300	1,640	17.63%	2,880	935	32.47%
Large Family (5 or more persons)	1,730	475	27.46%	660	290	43.94%
Elderly Non-Family	2,415	615	25.47%	810	320	39.51%
Non-Family, Non-Elderly	2,575	915	35.53%	1,750	725	41.43%

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

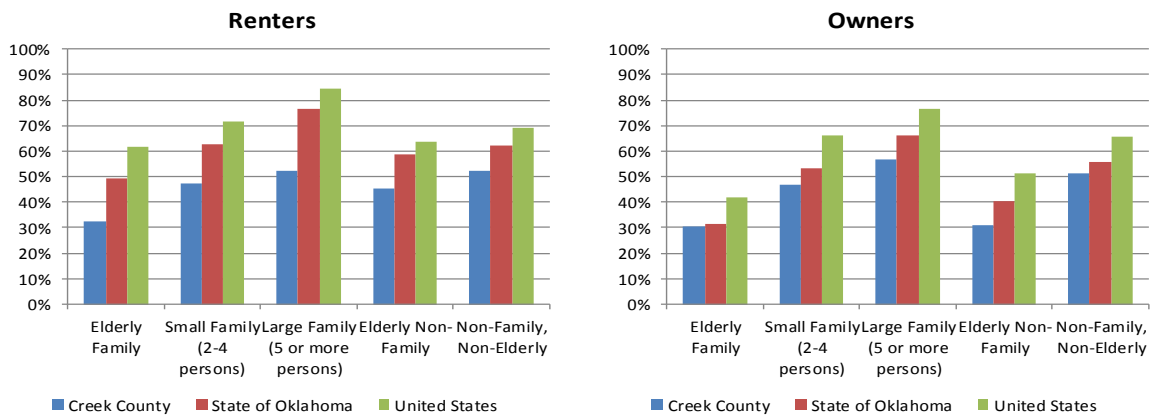


**Creek County : Households under 80% AMI by Housing Problems**

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>7,635</b>	<b>3,110</b>	<b>40.73%</b>	<b>4,275</b>	<b>48.07%</b>
Elderly Family	1,675	510	30.45%	215	32.56%
Small Family (2-4 persons)	2,410	1,130	46.89%	1,795	47.35%
Large Family (5 or more persons)	520	295	56.73%	365	52.05%
Elderly Non-Family	1,850	575	31.08%	685	45.26%
Non-Family, Non-Elderly	1,170	600	51.28%	1,210	52.48%

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 Creek 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>Creek 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>1,505</b>	<b>1,075</b>	<b>71.4%</b>	<b>1,500</b>	<b>1,045</b>	<b>69.7%</b>
White alone, non-Hispanic	1,160	840	72.4%	1,050	665	63.3%
Black or African-American alone	100	40	40.0%	95	80	84.2%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	88	80	90.9%	129	115	89.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	29	25	86.2%
Other (including multiple races)	145	105	72.4%	190	155	81.6%
<b>Income 30%-50% HAMFI</b>	<b>2,240</b>	<b>930</b>	<b>41.5%</b>	<b>1,125</b>	<b>640</b>	<b>56.9%</b>
White alone, non-Hispanic	1,775	760	42.8%	910	535	58.8%
Black or African-American alone	55	10	18.2%	55	25	45.5%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	195	75	38.5%	50	30	60.0%
Pacific Islander alone	0	0	N/A	4	4	100.0%
Hispanic, any race	40	25	62.5%	45	30	66.7%
Other (including multiple races)	180	60	33.3%	70	20	28.6%
<b>Income 50%-80% HAMFI</b>	<b>3,880</b>	<b>1,100</b>	<b>28.4%</b>	<b>1,655</b>	<b>380</b>	<b>23.0%</b>
White alone, non-Hispanic	3,280	965	29.4%	1,320	280	21.2%
Black or African-American alone	25	0	0.0%	85	10	11.8%
Asian alone	10	10	100.0%	0	0	N/A
American Indian alone	190	50	26.3%	150	70	46.7%
Pacific Islander alone	10	0	0.0%	0	0	N/A
Hispanic, any race	80	20	25.0%	4	4	100.0%
Other (including multiple races)	280	55	19.6%	90	10	11.1%
<b>Income 80%-100% HAMFI</b>	<b>2,340</b>	<b>530</b>	<b>22.6%</b>	<b>720</b>	<b>105</b>	<b>14.6%</b>
White alone, non-Hispanic	1,970	450	22.8%	500	90	18.0%
Black or African-American alone	40	0	0.0%	20	0	0.0%
Asian alone	10	10	100.0%	0	0	N/A
American Indian alone	135	20	14.8%	105	0	0.0%
Pacific Islander alone	15	0	0.0%	0	0	N/A
Hispanic, any race	25	0	0.0%	0	0	N/A
Other (including multiple races)	145	50	34.5%	95	10	10.5%
<b>All Incomes</b>	<b>19,945</b>	<b>4,265</b>	<b>21.4%</b>	<b>6,485</b>	<b>2,360</b>	<b>36.4%</b>
White alone, non-Hispanic	16,930	3,570	21.1%	5,015	1,725	34.4%
Black or African-American alone	285	50	17.5%	285	125	43.9%
Asian alone	60	40	66.7%	0	0	N/A
American Indian alone	1,073	245	22.8%	549	230	41.9%
Pacific Islander alone	29	0	0.0%	4	4	100.0%
Hispanic, any race	309	59	19.1%	113	69	61.1%
Other (including multiple races)	1,245	300	24.1%	519	199	38.3%

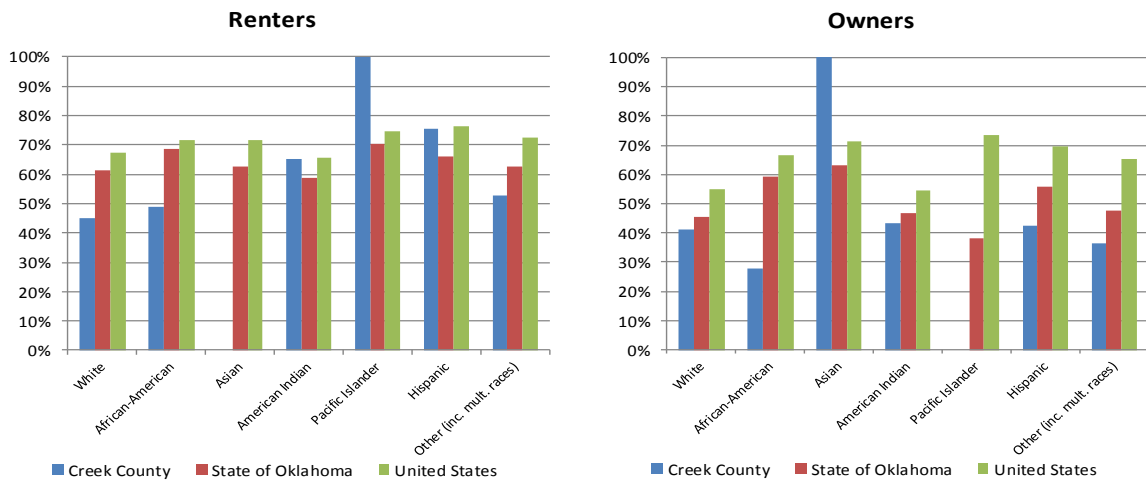
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Creek 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>7,625</b>	<b>3,105</b>	<b>40.72%</b>	<b>4,280</b>	<b>48.25%</b>
White alone, non-Hispanic	6,215	2,565	41.27%	3,280	45.12%
Black or African-American alone	180	50	27.78%	235	48.94%
Asian alone	10	10	100.00%	0	N/A
American Indian alone	473	205	43.34%	329	65.35%
Pacific Islander alone	10	0	0.00%	4	100.00%
Hispanic, any race	130	55	42.31%	78	75.64%
Other (including multiple races)	605	220	36.36%	350	52.86%

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

- Among households with incomes less than 50% of Area Median Income, there are 1,605 renter households that are cost overburdened, and 1,920 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 335 renter households that are cost overburdened, and 780 homeowners that are cost overburdened.



- 75.64% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 65.35% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems.





## Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Creek 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 Creek 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>Creek 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%	370	125	495
Less than 30% AMI	7.57%	23.07%	28	29	57
Less than 50% AMI	18.82%	40.43%	70	50	120
Less than 60% AMI	22.59%	48.52%	84	61	144
Less than 80% AMI	38.27%	65.97%	142	82	224

### 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>Creek 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	31.75%	18.36%	118	23	140
Elderly less than 30% AMI	2.88%	5.32%	11	7	17
Elderly less than 50% AMI	9.25%	10.19%	34	13	47
Elderly less than 60% AMI	11.10%	12.22%	41	15	56
Elderly less than 80% AMI	17.67%	13.89%	65	17	83

### 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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**Creek 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)	33.56%	36.03%	124	45	<b>169</b>
Disabled less than 30% AMI	4.21%	9.80%	16	12	<b>28</b>
Disabled less than 50% AMI	10.03%	18.21%	37	23	<b>60</b>
Disabled less than 60% AMI	12.03%	21.85%	45	27	<b>72</b>
Disabled less than 80% AMI	18.42%	25.93%	68	32	<b>101</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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**Creek 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%	370	125	495
Total Veteran Demand	10.96%	10.96%	41	14	<b>54</b>
Veterans with Disabilities	4.05%	4.05%	15	5	<b>20</b>
Veterans Below Poverty	1.07%	1.07%	4	1	<b>5</b>
Disabled Veterans Below Poverty	0.60%	0.60%	2	1	<b>3</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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**Creek 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%	370	125	495
Total Working Families	53.67%	53.67%	199	67	<b>266</b>
Working Families with Children Present	25.46%	25.46%	94	32	<b>126</b>

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**Population Subset Conclusions**

Based on population and household growth over the next five years, a total of 495 housing units will be needed in Creek County over the next five years. Of those units:

- 144 will be needed by households earning less than 60% of Area Median Income
- 56 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 72 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 5 will be needed by veterans living below the poverty line
- 126 will be needed by working families with children present

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