

**Housing Needs Assessment**  
**Washington 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:**

July 15, 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  
                  Washington County  
                  IRR - Tulsa/OKC File No. 140-2015-0087

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 Washington County Residential Housing Market Analysis. Analyst Forrest Bennett personally inspected the Washington County area during the month of July 2015 to collect the data used in the preparation of the Washington 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**

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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 Washington County is projected to grow by 0.37% per year over the next five years, underperforming the State of Oklahoma.
2. Washington County is projected to need a total of 309 housing units for ownership and 115 housing units for rent over the next five years, primarily in the Bartlesville area.
3. Median Household Income in Washington County is estimated to be \$53,170 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Washington County is estimated to be 14.76%, compared with 16.85% for Oklahoma.
4. The rental vacancy rate in Washington County is significantly lower than the state average, while the homeowner vacancy rate is slightly higher.
5. Home values and rental rates in Washington County are slightly lower than the state averages.
6. Approximately 34.45% of renters and 18.32% of owners are housing cost overburdened.

## **Disaster Resiliency Specific Findings:**

1. Maintain the county HMP

2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number: 31 Injuries: 102 Fatalities: 1 Damages (1996-2014): \$1,920,000.00
4. Social Vulnerability: Below state score at the county level;The area most vulnerable by census tract is in the populated area of Bartlesville.
5. Floodplain: Bartlesville, Dewey, Copan, Ramona and Ocheleta have notable development within or near the floodplain.

#### **Homelessness Specific Findings**

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

#### **Fair Housing Specific Findings**

1. Units in mostly non-white enclaves: 108
2. Units nearer elevated number of disabled persons: 108
3. Units that lack readily available transit: 1,262

#### **Lead-Based Paint Specific Findings**

4. We estimate there are 4,464 occupied housing units in Washington County with lead-based paint hazards.
  1. 2,064 of those housing units are estimated to be occupied by low-to-moderate income households.
  2. We estimate that 503 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 Washington 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 Washington 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 Washington 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 Washington County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Washington County area.

## Effective Date of Consultation

The Washington County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 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 Washington County area was inspected during July, 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

# Washington County Analysis

## Area Information

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

Washington County is located in northeastern Oklahoma. The county is bordered on the north by Kansas, on the west by Osage County, on the south by Tulsa County, and on the east by Nowata and Rogers counties. The Washington County Seat is Bartlesville, which is located in the central part of the county. This location is approximately 45.5 miles north of Tulsa and 152 miles northeast of Oklahoma City.

Washington County has a total area of 424 square miles (415 square miles of land, and 9 square miles of water), ranking 77th out of Oklahoma's 77 counties in terms of total area. The total population of Washington County as of the 2010 Census was 50,976 persons, for a population density of 123 persons per square mile of land.

## Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Washington. These are US-60, US-75, OK-123, and OK-10. The nearest interstate highway is I-244 approximately 48.2 miles south of Bartlesville.

Public transportation is provided by the Cimarron Public Transit, which operates a demand-responsive transportation service. Cimarron operates within Washington County, as well as throughout the surrounding counties. Additionally, the City Ride Circuit offers Bartlesville residents with a 12-stop city transit system, costing \$0.25 per trip. Further, Tulsa Transit operates within the southern border of Washington County due to the proximity of the county borders to the Tulsa area. Bartlesville 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.

The Bartlesville Municipal Airport is located northwest of downtown Bartlesville. The airport has a 6,200 foot asphalt runway and averages 33 aircraft operations per day. Additionally, Tulsa International Airport is located within 44.5 miles and is the nearest full service commercial airport.

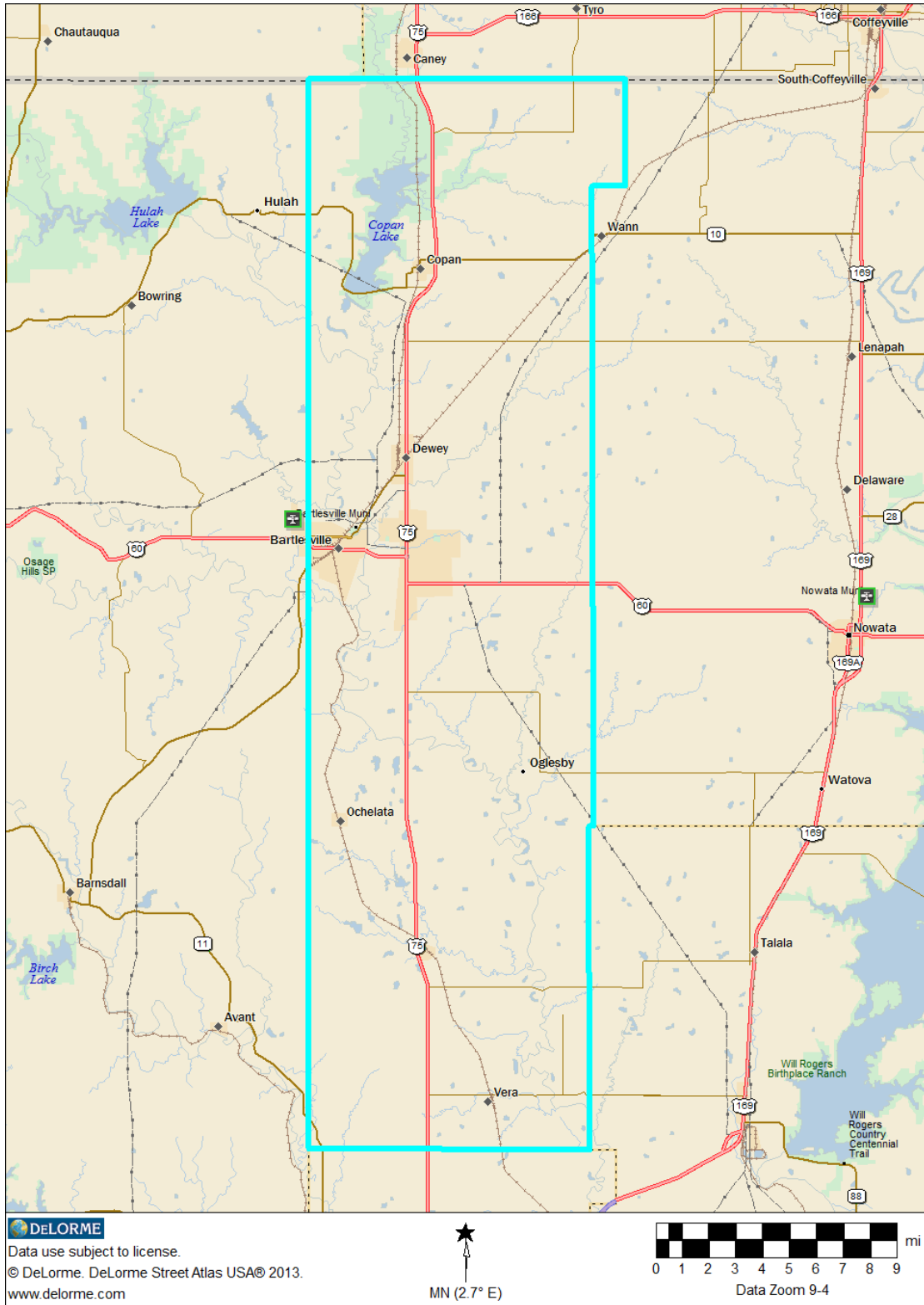
### **Educational Facilities**

All of the county communities have public school facilities. Bartlesville is served by Bartlesville Public Schools. Bartlesville Public Schools is comprised of one elementary, middle, and high school, as well as a the Will Rogers Complex, a learning facility for students seeking alternate educational opportunities. Higher education offerings within Bartlesville include Rogers State University (Bartlesville satellite campus) and Oklahoma Wesleyan University.

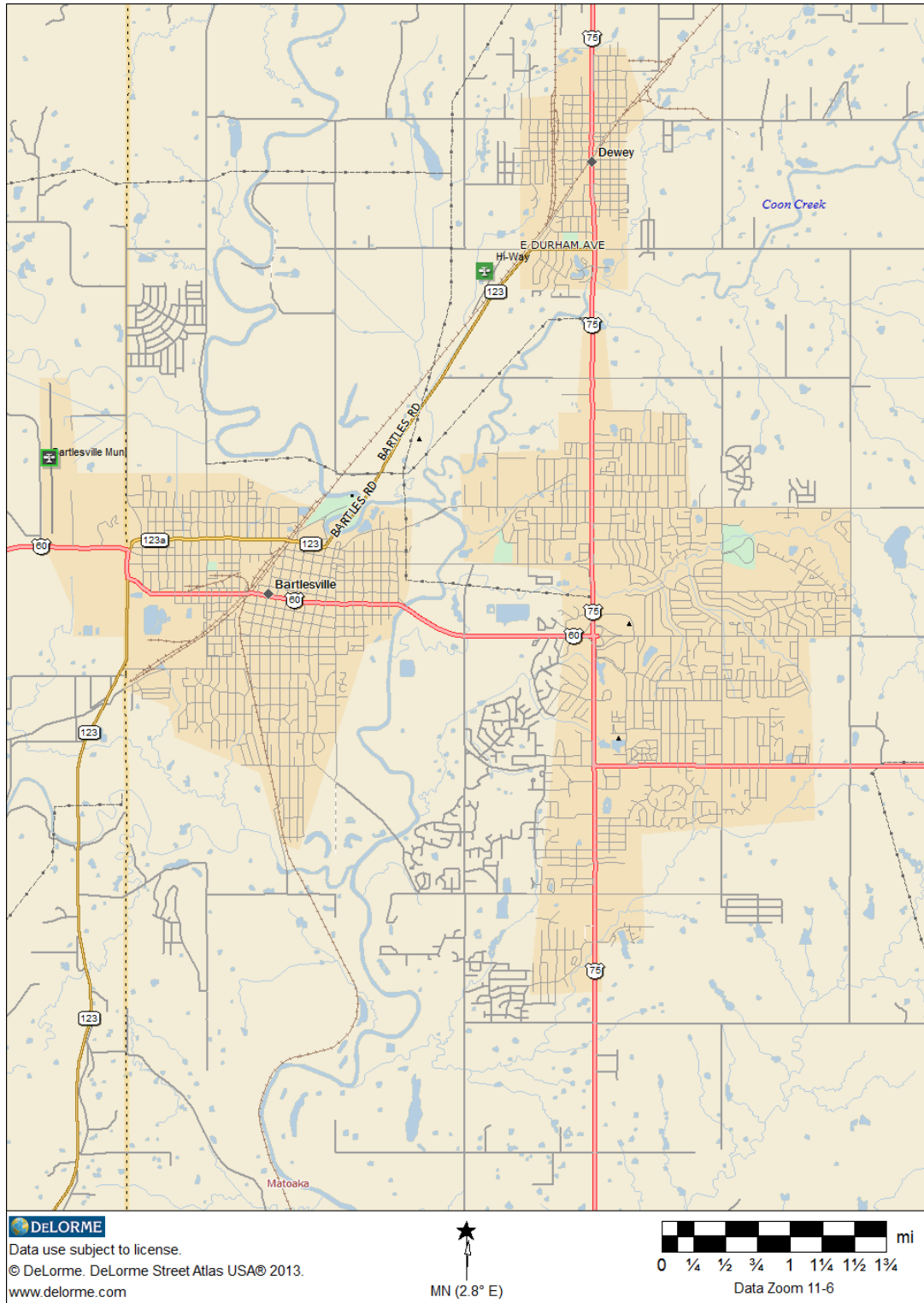
### **Medical Facilities**

Medical services are provided by the Jane Phillips Medical Center, an acute-care hospital and part of the St. Johns health System, providing Bartlesville with emergency care. The medical center also provides in and outpatient procedures, along with numerous medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Washington County Area Map



### Bartlesville Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Washington 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
Bartlesville	34,748	35,750	0.28%	36,102	0.20%	36,707	0.33%
Washington County	48,996	50,976	0.40%	51,608	0.25%	52,557	0.37%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Washington County was 50,976 persons as of the 2010 Census, a 0.40% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Washington County to be 51,608 persons, and projects that the population will show 0.37% annualized growth over the next five years.

The population of Bartlesville was 35,750 persons as of the 2010 Census, a 0.28% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Bartlesville to be 36,102 persons, and projects that the population will show 0.33% annualized growth over the next five years.

The next table presents data regarding household levels in Washington 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>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
<b>Total Households</b>							
Bartlesville	14,565	14,977	0.28%	15,195	0.29%	15,497	0.39%
Washington County	20,179	21,036	0.42%	21,332	0.28%	21,756	0.39%
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>							
Bartlesville	9,830	9,729	-0.10%	9,862	0.27%	10,058	0.39%
Washington County	14,031	14,123	0.07%	14,316	0.27%	14,603	0.40%
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, Washington County had a total of 21,036 households, representing a 0.42% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Washington County to have 21,332 households. This number is expected to experience a 0.39% annualized rate of growth over the next five years.

As of 2010, Bartlesville had a total of 14,977 households, representing a 0.28% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Bartlesville to have 15,195 households. This number is expected to experience a 0.39% 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 Washington County based on the U.S. Census Bureau's American Community Survey.

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Bartlesville		Washington County	
	No.	Percent	No.	Percent
Total Population	36,035		51,329	
White Alone	28,633	79.46%	40,539	78.98%
Black or African American Alone	1,299	3.60%	1,304	2.54%
Amer. Indian or Alaska Native Alone	2,335	6.48%	4,369	8.51%
Asian Alone	705	1.96%	832	1.62%
Native Hawaiian and Other Pac. Isl. Alone	11	0.03%	11	0.02%
Some Other Race Alone	423	1.17%	469	0.91%
Two or More Races	2,629	7.30%	3,805	7.41%
Population by Hispanic or Latino Origin	Bartlesville		Washington County	
	No.	Percent	No.	Percent
Total Population	36,035		51,329	
Hispanic or Latino	2,215	6.15%	2,677	5.22%
<i>Hispanic or Latino, White Alone</i>	1,606	72.51%	1,975	73.78%
<i>Hispanic or Latino, All Other Races</i>	609	27.49%	702	26.22%
Not Hispanic or Latino	33,820	93.85%	48,652	94.78%
<i>Not Hispanic or Latino, White Alone</i>	27,027	79.91%	38,564	79.26%
<i>Not Hispanic or Latino, All Other Races</i>	6,793	20.09%	10,088	20.74%

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

In Washington County, racial and ethnic minorities comprise 24.87% of the total population. Within Bartlesville, racial and ethnic minorities represent 25.00% of the population.

### Population by Age

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



<b>Washington 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>	50,976		51,608		52,557			
Age 0 - 4	3,311	6.50%	3,212	6.22%	3,263	6.21%	-0.61%	0.32%
Age 5 - 9	3,329	6.53%	3,277	6.35%	3,220	6.13%	-0.31%	-0.35%
Age 10 - 14	3,230	6.34%	3,321	6.44%	3,297	6.27%	0.56%	-0.14%
Age 15 - 17	2,083	4.09%	2,080	4.03%	2,106	4.01%	-0.03%	0.25%
Age 18 - 20	1,884	3.70%	2,014	3.90%	2,061	3.92%	1.34%	0.46%
Age 21 - 24	2,318	4.55%	2,605	5.05%	2,762	5.26%	2.36%	1.18%
Age 25 - 34	5,786	11.35%	6,039	11.70%	6,151	11.70%	0.86%	0.37%
Age 35 - 44	5,788	11.35%	5,688	11.02%	5,831	11.09%	-0.35%	0.50%
Age 45 - 54	7,515	14.74%	6,481	12.56%	5,848	11.13%	-2.92%	-2.03%
Age 55 - 64	6,649	13.04%	7,077	13.71%	6,925	13.18%	1.26%	-0.43%
Age 65 - 74	4,534	8.89%	5,198	10.07%	6,270	11.93%	2.77%	3.82%
Age 75 - 84	3,219	6.31%	3,224	6.25%	3,327	6.33%	0.03%	0.63%
Age 85 and over	1,330	2.61%	1,392	2.70%	1,496	2.85%	0.92%	1.45%
<i>Age 55 and over</i>	<i>15,732</i>	<i>30.86%</i>	<i>16,891</i>	<i>32.73%</i>	<i>18,018</i>	<i>34.28%</i>	<i>1.43%</i>	<i>1.30%</i>
<i>Age 62 and over</i>	<i>9,748</i>	<i>19.12%</i>	<i>10,545</i>	<i>20.43%</i>	<i>11,675</i>	<i>22.21%</i>	<i>1.59%</i>	<i>2.06%</i>
<b>Median Age</b>	41.1		40.7		40.9		-0.20%	0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Washington County is 40.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.22% of the population is below the age of 5, while 20.43% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.06% per year.

<b>Bartlesville 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>	35,750		36,102		36,707			
Age 0 - 4	2,391	6.69%	2,289	6.34%	2,329	6.34%	-0.87%	0.35%
Age 5 - 9	2,387	6.68%	2,351	6.51%	2,292	6.24%	-0.30%	-0.51%
Age 10 - 14	2,238	6.26%	2,352	6.51%	2,348	6.40%	1.00%	-0.03%
Age 15 - 17	1,418	3.97%	1,440	3.99%	1,491	4.06%	0.31%	0.70%
Age 18 - 20	1,368	3.83%	1,435	3.97%	1,493	4.07%	0.96%	0.80%
Age 21 - 24	1,742	4.87%	1,809	5.01%	1,935	5.27%	0.76%	1.36%
Age 25 - 34	4,286	11.99%	4,464	12.36%	4,348	11.85%	0.82%	-0.53%
Age 35 - 44	4,029	11.27%	4,059	11.24%	4,252	11.58%	0.15%	0.93%
Age 45 - 54	5,093	14.25%	4,360	12.08%	4,025	10.97%	-3.06%	-1.59%
Age 55 - 64	4,470	12.50%	4,785	13.25%	4,596	12.52%	1.37%	-0.80%
Age 65 - 74	2,996	8.38%	3,445	9.54%	4,196	11.43%	2.83%	4.02%
Age 75 - 84	2,292	6.41%	2,246	6.22%	2,284	6.22%	-0.40%	0.34%
Age 85 and over	1,040	2.91%	1,067	2.96%	1,118	3.05%	0.51%	0.94%
<i>Age 55 and over</i>	<i>10,798</i>	<i>30.20%</i>	<i>11,543</i>	<i>31.97%</i>	<i>12,194</i>	<i>33.22%</i>	<i>1.34%</i>	<i>1.10%</i>
<i>Age 62 and over</i>	<i>6,629</i>	<i>18.54%</i>	<i>7,127</i>	<i>19.74%</i>	<i>7,859</i>	<i>21.41%</i>	<i>1.46%</i>	<i>1.98%</i>
<b>Median Age</b>	40.1		39.7		40.0		-0.20%	0.15%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Bartlesville is 39.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.34% of the population is below the age of 5, while 19.74% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.98% per year.

### Families by Presence of Children

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

	Bartlesville		Washington County	
	No.	Percent	No.	Percent
Total Families:	9,740		14,183	
Married-Couple Family:	7,161	73.52%	10,781	76.01%
With Children Under 18 Years	2,803	28.78%	4,006	28.25%
No Children Under 18 Years	4,358	44.74%	6,775	47.77%
Other Family:	2,579	26.48%	3,402	23.99%
Male Householder, No Wife Present	661	6.79%	1,007	7.10%
With Children Under 18 Years	437	4.49%	634	4.47%
No Children Under 18 Years	224	2.30%	373	2.63%
Female Householder, No Husband Present	1,918	19.69%	2,395	16.89%
With Children Under 18 Years	1,150	11.81%	1,440	10.15%
No Children Under 18 Years	768	7.89%	955	6.73%
Total Single Parent Families	1,587		2,074	
Male Householder	437	27.54%	634	30.57%
Female Householder	1,150	72.46%	1,440	69.43%

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

As shown, within Washington County, among all families 14.62% are single-parent families, while in Bartlesville, the percentage is 16.29%.

### Population by Presence of Disabilities

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

<b>2013 Age by Number of Disabilities</b>						
	<b>Bartlesville</b>		<b>Washington 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>
Civilian Non-Institutionalized Population:	35,797		50,956		3,702,515	
Under 18 Years:	8,522		12,119		933,738	
With One Type of Disability	304	3.57%	490	4.04%	33,744	3.61%
With Two or More Disabilities	85	1.00%	128	1.06%	11,082	1.19%
No Disabilities	8,133	95.44%	11,501	94.90%	888,912	95.20%
18 to 64 Years:	21,068		29,806		2,265,702	
With One Type of Disability	1,379	6.55%	2,171	7.28%	169,697	7.49%
With Two or More Disabilities	1,434	6.81%	2,025	6.79%	149,960	6.62%
No Disabilities	18,255	86.65%	25,610	85.92%	1,946,045	85.89%
65 Years and Over:	6,207		9,031		503,075	
With One Type of Disability	1,173	18.90%	1,708	18.91%	95,633	19.01%
With Two or More Disabilities	1,214	19.56%	1,806	20.00%	117,044	23.27%
No Disabilities	3,820	61.54%	5,517	61.09%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>5,589</b>	<b>15.61%</b>	<b>8,328</b>	<b>16.34%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Washington County, 16.34% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Bartlesville the percentage is 15.61%.

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

<b>2013 Population by Veteran and Disability Status</b>						
	<b>Bartlesville</b>		<b>Washington 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>
Civilian Population Age 18+ For Whom Poverty Status is Determined	26,974		38,536		2,738,788	
Veteran:	2,978	11.04%	4,481	11.63%	305,899	11.17%
With a Disability	943	31.67%	1,496	33.39%	100,518	32.86%
No Disability	2,035	68.33%	2,985	66.61%	205,381	67.14%
Non-veteran:	23,996	88.96%	34,055	88.37%	2,432,889	88.83%
With a Disability	4,250	17.71%	6,207	18.23%	430,610	17.70%
No Disability	19,746	82.29%	27,848	81.77%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Washington County, the Census Bureau estimates there are 4,481 veterans, 33.39% of which have one or more disabilities (compared with 32.86% at a statewide level). In Bartlesville, there are an estimated 2,978 veterans, 31.67% of which are estimated to have a disability.

### Group Quarters Population

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

	Bartlesville		Washington County	
	No.	Percent	No.	Percent
Total Population	35,750		50,976	
Group Quarters Population	658	1.84%	798	1.57%
Institutionalized Population	256	0.72%	396	0.78%
Correctional facilities for adults	103	0.29%	103	0.20%
Juvenile facilities	8	0.02%	8	0.02%
Nursing facilities/Skilled-nursing facilities	145	0.41%	285	0.56%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	402	1.12%	402	0.79%
College/University student housing	260	0.73%	260	0.51%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	142	0.40%	142	0.28%

Source: 2010 Decennial Census, Table P42

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

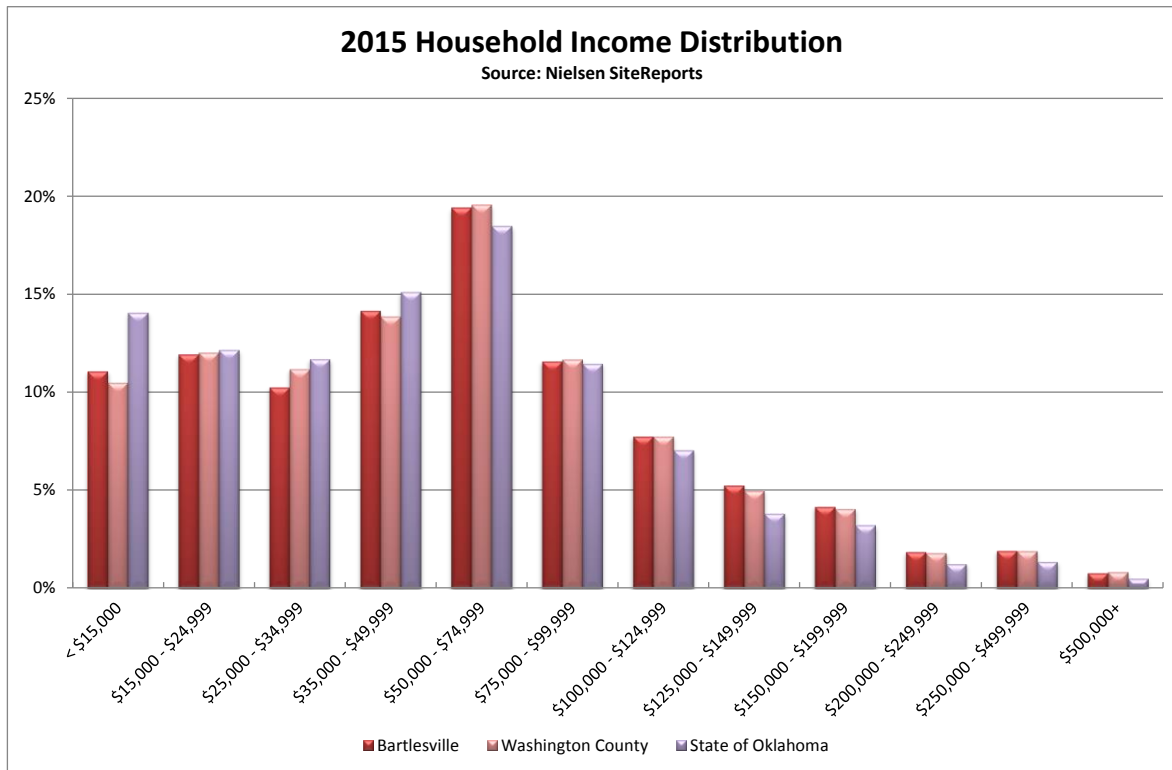
### Household Income Levels

Data in the following chart shows the distribution of household income in Washington 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>Bartlesville</b>		<b>Washington 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>	15,195		21,332		1,520,327	
< \$15,000	1,680	11.06%	2,235	10.48%	213,623	14.05%
\$15,000 - \$24,999	1,811	11.92%	2,562	12.01%	184,613	12.14%
\$25,000 - \$34,999	1,556	10.24%	2,384	11.18%	177,481	11.67%
\$35,000 - \$49,999	2,149	14.14%	2,956	13.86%	229,628	15.10%
\$50,000 - \$74,999	2,950	19.41%	4,172	19.56%	280,845	18.47%
\$75,000 - \$99,999	1,758	11.57%	2,488	11.66%	173,963	11.44%
\$100,000 - \$124,999	1,176	7.74%	1,649	7.73%	106,912	7.03%
\$125,000 - \$149,999	797	5.25%	1,060	4.97%	57,804	3.80%
\$150,000 - \$199,999	631	4.15%	862	4.04%	48,856	3.21%
\$200,000 - \$249,999	281	1.85%	383	1.80%	18,661	1.23%
\$250,000 - \$499,999	289	1.90%	404	1.89%	20,487	1.35%
\$500,000+	117	0.77%	177	0.83%	7,454	0.49%
<b>Median Household Income</b>	\$53,403		\$53,170		\$47,049	
<b>Average Household Income</b>	\$72,155		\$72,023		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Washington County is estimated to be \$53,170 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Bartlesville, median household income is estimated to be \$53,403. The income distribution can be better visualized by the following chart.



**Household Income Trend**

Next we examine the long-term growth of incomes in Washington 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
Bartlesville	\$35,827	\$53,403	2.53%	2.40%	0.13%
Washington County	\$35,816	\$53,170	2.50%	2.40%	0.10%
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 Washington County and Bartlesville saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends which saw negative income growth during this time: 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 Washington County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Bartlesville	12.66%	15.96%	330	27.92%	44.96%
Washington County	11.90%	14.76%	286	26.66%	42.29%
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 Washington County is estimated to be 14.76% by the American Community Survey. This is an increase of 286 basis points since the 2000 Census. Within Bartlesville, the poverty rate is estimated to be 15.96%. 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 Washington 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	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Washington County	22,506	23,972	1.27%	6.7%	4.2%	-250
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

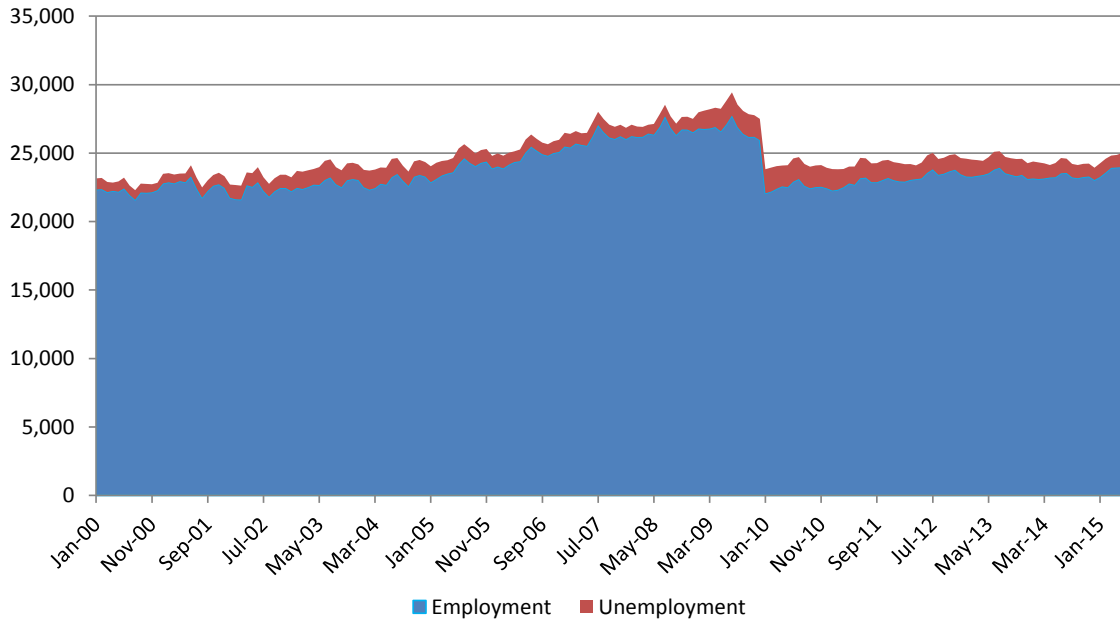
As of May 2015, total employment in Washington County was 23,972 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.27% per year. The unemployment rate in May was 4.2%, a decrease of -250 basis points from May 2010, which was 6.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Washington County has mirrored these trends.

### Employment Level Trends

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



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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

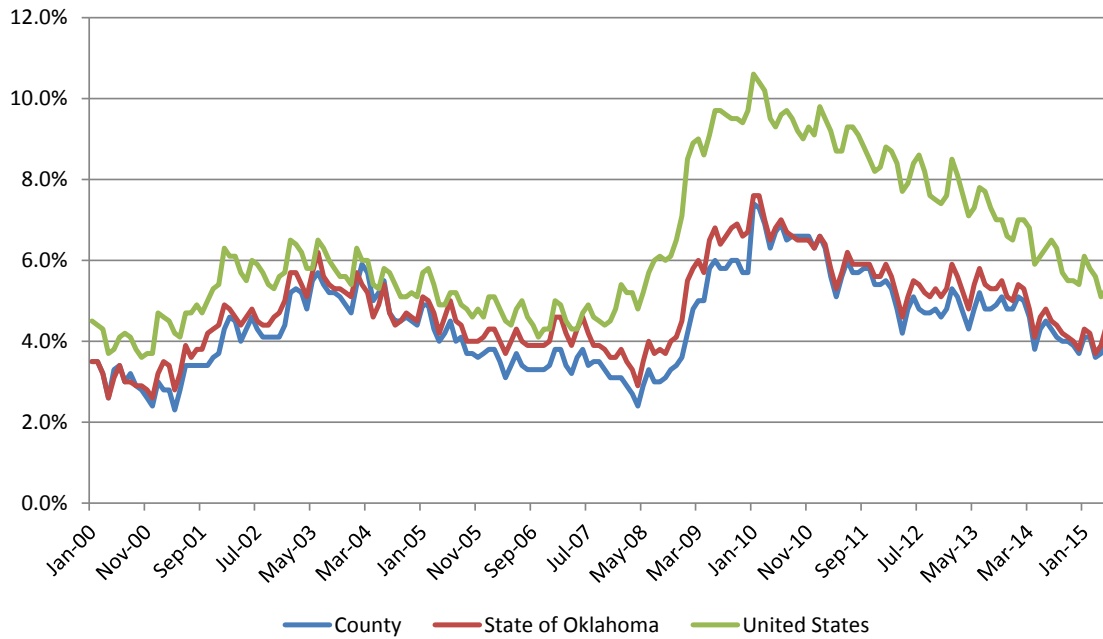
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to flatten due to the national economic recession. The large drop in January 2010 is not an actual decrease in employment levels, but rather a base employment adjustment on the part of the Bureau of Labor Statistics based on the results of the 2010 Census. Employment growth resumed in 2011, and has continued to grow to its current level of 23,972 persons. The number of unemployed persons in May 2015 was 1,047, out of a total labor force of 25,019 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Washington 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 Washington 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 Washington 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 4.2%. On the whole, unemployment rates in Washington County track very closely with statewide figures. Compared with the United States, unemployment rates in Washington 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 Washington 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.

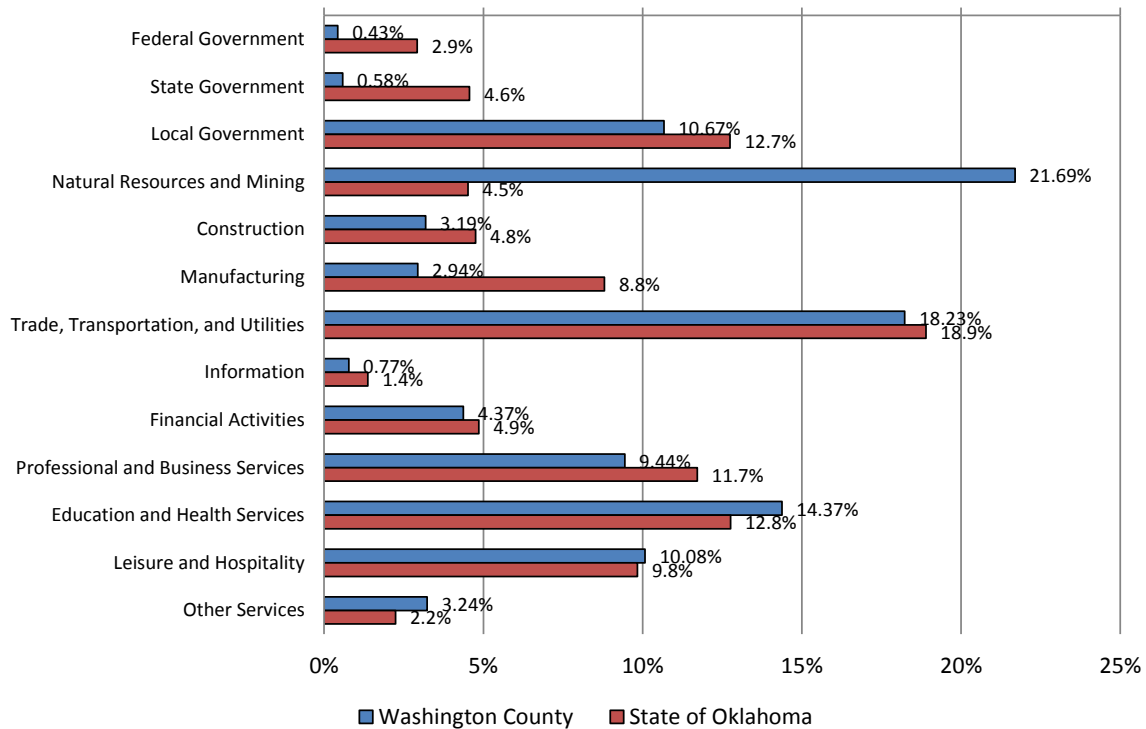


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	11	92	0.43%	\$57,313	0.22
State Government	9	125	0.58%	\$37,542	0.18
Local Government	31	2,281	10.67%	\$32,603	1.06
Natural Resources and Mining	58	4,638	21.69%	\$110,811	14.30
Construction	121	682	3.19%	\$39,345	0.71
Manufacturing	33	628	2.94%	\$52,795	0.33
Trade, Transportation, and Utilities	247	3,898	18.23%	\$32,733	0.95
Information	17	165	0.77%	\$40,206	0.39
Financial Activities	131	934	4.37%	\$47,972	0.78
Professional and Business Services	246	2,018	9.44%	\$36,083	0.68
Education and Health Services	186	3,073	14.37%	\$39,162	0.95
Leisure and Hospitality	123	2,155	10.08%	\$14,162	0.94
Other Services	103	692	3.24%	\$27,854	1.04
<b>Total</b>	<b>1,316</b>	<b>21,381</b>		<b>\$50,524</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 (21.69%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$110,811 per year, which is also the highest annual pay of any of the employment sectors.



The rightmost column of the previous table provides location quotients for each industry for Washington 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 (Washington 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 Washington County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 14.30. This sector includes agricultural employment, as well as employment in the oil and gas industry.

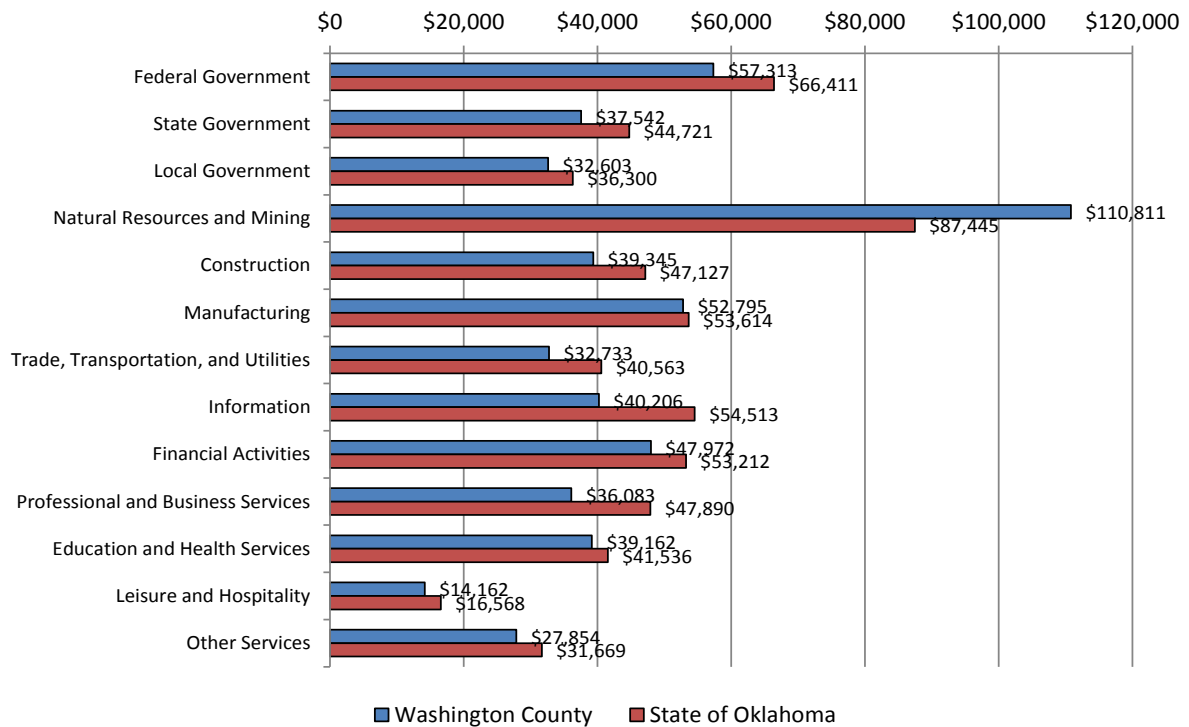
The next table presents average annual pay in Washington County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Washington County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$57,313	\$66,411	\$75,784	86.3%	75.6%
State Government	\$37,542	\$44,721	\$54,184	83.9%	69.3%
Local Government	\$32,603	\$36,300	\$46,146	89.8%	70.7%
Natural Resources and Mining	\$110,811	\$87,445	\$59,666	126.7%	185.7%
Construction	\$39,345	\$47,127	\$55,041	83.5%	71.5%
Manufacturing	\$52,795	\$53,614	\$62,977	98.5%	83.8%
Trade, Transportation, and Utilities	\$32,733	\$40,563	\$42,988	80.7%	76.1%
Information	\$40,206	\$54,513	\$90,804	73.8%	44.3%
Financial Activities	\$47,972	\$53,212	\$85,261	90.2%	56.3%
Professional and Business Services	\$36,083	\$47,890	\$66,657	75.3%	54.1%
Education and Health Services	\$39,162	\$41,536	\$45,951	94.3%	85.2%
Leisure and Hospitality	\$14,162	\$16,568	\$20,993	85.5%	67.5%
Other Services	\$27,854	\$31,669	\$33,935	88.0%	82.1%
<b>Total</b>	<b>\$50,524</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>115.4%</b>	<b>98.4%</b>

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

**Average Annual Pay - 2014**



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

In comparison with the rest of Oklahoma, Washington County has higher average wages in natural resources and mining (due to ConocoPhillips), and lower average wages in each of the other employment sectors.

**Working Families**

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



<b>Families by Employment Status and Presence of Children</b>						
	<b>Bartlesville</b>		<b>Washington 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>9,740</b>		<b>14,183</b>		<b>961,468</b>	
With Children <18 Years:	4,390	45.07%	6,080	42.87%	425,517	44.26%
Married Couple:	2,803	63.85%	4,006	65.89%	281,418	66.14%
Both Parents Employed	1,758	62.72%	2,524	63.01%	166,700	59.24%
One Parent Employed	983	35.07%	1,381	34.47%	104,817	37.25%
Neither Parent Employed	62	2.21%	101	2.52%	9,901	3.52%
Other Family:	1,587	36.15%	2,074	34.11%	144,099	33.86%
Male Householder:	437	27.54%	634	30.57%	36,996	25.67%
Employed	391	89.47%	533	84.07%	31,044	83.91%
Not Employed	46	10.53%	101	15.93%	5,952	16.09%
Female Householder:	1,150	72.46%	1,440	69.43%	107,103	74.33%
Employed	743	64.61%	912	63.33%	75,631	70.62%
Not Employed	407	35.39%	528	36.67%	31,472	29.38%
Without Children <18 Years:	5,350	54.93%	8,103	57.13%	535,951	55.74%
Married Couple:	4,358	81.46%	6,775	83.61%	431,868	80.58%
Both Spouses Employed	1,368	31.39%	2,166	31.97%	167,589	38.81%
One Spouse Employed	1,451	33.30%	2,159	31.87%	138,214	32.00%
Neither Spouse Employed	1,539	35.31%	2,450	36.16%	126,065	29.19%
Other Family:	992	18.54%	1,328	16.39%	104,083	19.42%
Male Householder:	224	14.55%	373	15.22%	32,243	25.58%
Employed	169	75.45%	232	62.20%	19,437	60.28%
Not Employed	55	24.55%	141	37.80%	12,806	39.72%
Female Householder:	768	77.42%	955	71.91%	71,840	69.02%
Employed	483	62.89%	593	62.09%	36,601	50.95%
Not Employed	285	37.11%	362	37.91%	35,239	49.05%
<i>Total Working Families:</i>	<i>7,346</i>	<i>75.42%</i>	<i>10,500</i>	<i>74.03%</i>	<i>740,033</i>	<i>76.97%</i>
<i>  With Children &lt;18 Years:</i>	<i>3,875</i>	<i>52.75%</i>	<i>5,350</i>	<i>50.95%</i>	<i>378,192</i>	<i>51.10%</i>
<i>  Without Children &lt;18 Years:</i>	<i>3,471</i>	<i>47.25%</i>	<i>5,150</i>	<i>49.05%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Washington County, there are 10,500 working families, 50.95% 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 Washington County area are presented in the following table, as reported by the Bartlesville Development Authority.

<b>Major Employers in Bartlesville</b>		
<b>Company</b>	<b>Industry / Description</b>	<b>No. Employees</b>
Phillips 66	Refining and Marketing	2,100
ConocoPhillips *	Global Shared Services E&P	1,950
Jane Phillips Medical Center	Hospital/ Health Care	1,139
Bartlesville Public Schools	Education	874
Walmart Logistics	Grocery Products Distribution	638
Wal-Mart SuperCenter #41	Retail	450
SITEL	Customer Service Center	325
City of Bartlesville	Government	324
Diversified Systems Resources	IT Solutions/Software	275
ABB TotalFlow	Process Measurement Instrum.	216
Schlumberger	Electric submersible pumps, etc.	228
Chevron Phillips	Research & Development	203
Arvest Bank	Financial	185
Truity Credit Union	Financial Services	182
Oilfield Pipe and Supply	Rolled and Welded Pipe Mfg.	155
Siemens Industry	Process Control Instrumentation	150
Washington County	Government	130
Springs Global US, Inc.	Textiles	130
Walmart Administrative Services	Claims Management	128
United Linen & Uniform	Commercial Linens & Uniforms	120
Tri County Technology Center	Technical Education	100
Central States Business Forms	Custom Business Forms/Check	91

*Source: Bartlesville Development Authority*

The largest employer in the area by far is Phillips 66 / Conoco Phillips. Consequently, employment increases (and decreases) at this company can have significant effects on overall economic conditions in Bartlesville and Washington County as a whole.

## Commuting Patterns

### Travel Time to Work

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

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

	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>15,535</b>		<b>21,661</b>		<b>1,613,364</b>	
Less than 15 minutes	9,755	62.79%	11,458	52.90%	581,194	36.02%
15 to 30 minutes	3,805	24.49%	6,250	28.85%	625,885	38.79%
30 to 45 minutes	734	4.72%	2,003	9.25%	260,192	16.13%
45 to 60 minutes	742	4.78%	1,174	5.42%	74,625	4.63%
60 or more minutes	499	3.21%	776	3.58%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Washington County, the largest percentage of workers (52.90%) travel fewer than 15 minutes to work. It is clear that the majority of employees living in Washington County are also employed in Washington County and do not commute to other labor markets.

### Means of Transportation

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

### Workers 16 Years and Over by Means of Transportation to Work

	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>15,800</b>		<b>22,151</b>		<b>1,673,026</b>	
Car, Truck or Van:	14,851	93.99%	20,850	94.13%	1,551,461	92.73%
<i>Drove Alone</i>	<i>12,539</i>	<i>84.43%</i>	<i>17,867</i>	<i>85.69%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>2,312</i>	<i>15.57%</i>	<i>2,983</i>	<i>14.31%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	70	0.44%	70	0.32%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	84	0.53%	93	0.42%	3,757	0.22%
Bicycle	68	0.43%	68	0.31%	4,227	0.25%
Walked	422	2.67%	455	2.05%	30,401	1.82%
Other Means	40	0.25%	125	0.56%	14,442	0.86%
Worked at Home	265	1.68%	490	2.21%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Washington 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 Washington 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 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Bartlesville	16,091	16,768	0.41%	17,064	0.35%
Washington County	22,250	23,451	0.53%	23,859	0.35%
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 Washington County grew by 0.35% per year, to a total of 23,859 housing units in 2015. In terms of new housing unit construction, Washington County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

The next table separates housing units in Washington 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>						
	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>16,834</b>		<b>23,497</b>		<b>1,669,828</b>	
1 Unit, Detached	13,504	80.22%	18,673	79.47%	1,219,987	73.06%
1 Unit, Attached	426	2.53%	458	1.95%	34,434	2.06%
Duplex Units	214	1.27%	248	1.06%	34,207	2.05%
3-4 Units	554	3.29%	602	2.56%	42,069	2.52%
5-9 Units	549	3.26%	575	2.45%	59,977	3.59%
10-19 Units	432	2.57%	432	1.84%	57,594	3.45%
20-49 Units	413	2.45%	413	1.76%	29,602	1.77%
50 or More Units	422	2.51%	437	1.86%	30,240	1.81%
Mobile Homes	309	1.84%	1,633	6.95%	159,559	9.56%
Boat, RV, Van, etc.	11	0.07%	26	0.11%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>2,584</b>	<b>15.35%</b>	<b>2,707</b>	<b>11.52%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Washington County, 79.47% of housing units are single-family, detached. 11.52% of housing units are multifamily in structure (two or more units per building), while 7.06% of housing units comprise mobile homes, RVs, etc.

Within Bartlesville, 80.22% of housing units are single-family, detached. 15.35% of housing units are multifamily in structure, while 1.90% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>15,189</b>		<b>21,332</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>10,329</b>	<b>68.00%</b>	<b>15,545</b>	<b>72.87%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	33	0.32%	51	0.33%	2,580	0.27%
1 Bedroom	66	0.64%	197	1.27%	16,837	1.74%
2 Bedrooms	1,534	14.85%	2,504	16.11%	166,446	17.18%
3 Bedrooms	5,496	53.21%	8,620	55.45%	579,135	59.78%
4 Bedrooms	2,923	28.30%	3,704	23.83%	177,151	18.29%
5 or More Bedrooms	277	2.68%	469	3.02%	26,587	2.74%
<b>Renter Occupied:</b>	<b>4,860</b>	<b>32.00%</b>	<b>5,787</b>	<b>27.13%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	113	2.33%	113	1.95%	13,948	2.93%
1 Bedroom	1,337	27.51%	1,377	23.79%	101,850	21.43%
2 Bedrooms	1,608	33.09%	1,984	34.28%	179,121	37.68%
3 Bedrooms	1,479	30.43%	1,947	33.64%	152,358	32.05%
4 Bedrooms	281	5.78%	301	5.20%	24,968	5.25%
5 or More Bedrooms	42	0.86%	65	1.12%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Washington County is 72.87%, while 27.13% of housing units are renter occupied. In Bartlesville, the homeownership rate is 68.00%, while 32.00% of households are renters.

### Housing Units Tenure and Household Income

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

**Washington County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>21,332</b>	<b>15,545</b>	<b>5,787</b>	<b>72.87%</b>	<b>27.13%</b>
Less than \$5,000	609	256	353	42.04%	57.96%
\$5,000 - \$9,999	644	280	364	43.48%	56.52%
\$10,000-\$14,999	1,370	913	457	66.64%	33.36%
\$15,000-\$19,999	1,208	614	594	50.83%	49.17%
\$20,000-\$24,999	1,408	785	623	55.75%	44.25%
\$25,000-\$34,999	2,638	1,824	814	69.14%	30.86%
\$35,000-\$49,999	3,069	2,111	958	68.78%	31.22%
\$50,000-\$74,999	4,286	3,288	998	76.71%	23.29%
\$75,000-\$99,999	2,330	2,015	315	86.48%	13.52%
\$100,000-\$149,999	2,555	2,309	246	90.37%	9.63%
\$150,000 or more	1,215	1,150	65	94.65%	5.35%
<b>Income Less Than \$25,000</b>	<b>5,239</b>	<b>2,848</b>	<b>2,391</b>	<b>54.36%</b>	<b>45.64%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Washington County as a whole, 45.64% of households with incomes less than \$25,000 are estimated to be renters, while 54.36% are estimated to be homeowners.

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

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>15,189</b>	<b>10,329</b>	<b>4,860</b>	<b>68.00%</b>	<b>32.00%</b>
Less than \$5,000	488	188	300	38.52%	61.48%
\$5,000 - \$9,999	477	180	297	37.74%	62.26%
\$10,000-\$14,999	895	576	319	64.36%	35.64%
\$15,000-\$19,999	891	394	497	44.22%	55.78%
\$20,000-\$24,999	951	411	540	43.22%	56.78%
\$25,000-\$34,999	1,867	1,186	681	63.52%	36.48%
\$35,000-\$49,999	2,185	1,370	815	62.70%	37.30%
\$50,000-\$74,999	3,076	2,204	872	71.65%	28.35%
\$75,000-\$99,999	1,575	1,333	242	84.63%	15.37%
\$100,000-\$149,999	1,877	1,645	232	87.64%	12.36%
\$150,000 or more	907	842	65	92.83%	7.17%
<b>Income Less Than \$25,000</b>	<b>3,702</b>	<b>1,749</b>	<b>1,953</b>	<b>47.24%</b>	<b>52.76%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Bartlesville, 52.76% of households with incomes less than \$25,000 are estimated to be renters, while 47.24% 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**

	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>15,189</b>		<b>21,332</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>10,329</b>	<b>68.00%</b>	<b>15,545</b>	<b>72.87%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	52	0.50%	99	0.64%	10,443	1.08%
Built 2000 to 2009	837	8.10%	1,631	10.49%	153,492	15.84%
Built 1990 to 1999	447	4.33%	1,159	7.46%	125,431	12.95%
Built 1980 to 1989	1,341	12.98%	2,020	12.99%	148,643	15.34%
Built 1970 to 1979	2,067	20.01%	2,962	19.05%	184,378	19.03%
Built 1960 to 1969	1,752	16.96%	2,479	15.95%	114,425	11.81%
Built 1950 to 1959	2,319	22.45%	2,867	18.44%	106,544	11.00%
Built 1940 to 1949	637	6.17%	1,013	6.52%	50,143	5.18%
Built 1939 or Earlier	877	8.49%	1,315	8.46%	75,237	7.77%
Median Year Built:		1968		1970		1977
<b>Renter Occupied:</b>	<b>4,860</b>	<b>32.00%</b>	<b>5,787</b>	<b>27.13%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	4	0.07%	5,019	1.06%
Built 2000 to 2009	293	6.03%	326	5.63%	50,883	10.70%
Built 1990 to 1999	472	9.71%	576	9.95%	47,860	10.07%
Built 1980 to 1989	769	15.82%	977	16.88%	77,521	16.31%
Built 1970 to 1979	972	20.00%	1,120	19.35%	104,609	22.01%
Built 1960 to 1969	511	10.51%	587	10.14%	64,546	13.58%
Built 1950 to 1959	876	18.02%	1,083	18.71%	54,601	11.49%
Built 1940 to 1949	377	7.76%	470	8.12%	31,217	6.57%
Built 1939 or Earlier	590	12.14%	644	11.13%	39,089	8.22%
Median Year Built:		1971		1971		1975
<b>Overall Median Year Built:</b>		<b>1968</b>		<b>1971</b>		<b>1976</b>

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

Within Washington County, 9.66% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Bartlesville the percentage is 7.78%.

82.21% of housing units in Washington County were built prior to 1990, while in Bartlesville the percentage is 86.17%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

The next table presents data regarding substandard housing in Washington 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
Bartlesville	15,189	87	0.57%	215	1.42%	99	0.65%
Washington County	21,332	92	0.43%	236	1.11%	301	1.41%
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 Washington County, 0.43% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.11% 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 Washington County by vacancy and type. This data is provided by the American Community Survey.

### 2013 Housing Units by Vacancy

	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	16,834		23,497		1,669,828	
Total Vacant Units	1,645	9.77%	2,165	9.21%	225,747	13.52%
For rent	222	13.50%	242	11.18%	43,477	19.26%
Rented, not occupied	33	2.01%	33	1.52%	9,127	4.04%
For sale only	451	27.42%	460	21.25%	23,149	10.25%
Sold, not occupied	41	2.49%	62	2.86%	8,618	3.82%
For seasonal, recreational, or occasional use	66	4.01%	89	4.11%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	832	50.58%	1,279	59.08%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	4.17%		2.86%		2.31%	
<b>Rental Vacancy Rate</b>	4.34%		3.99%		8.24%	

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

Within Washington County, the overall housing vacancy rate is estimated to be 9.21%. The homeowner vacancy rate is estimated to be 2.86%, while the rental vacancy rate is estimated to be 3.99%.

In Bartlesville, the overall housing vacancy rate is estimated to be 9.77%. The homeowner vacancy rate is estimated to be 4.17%, while the rental vacancy rate is estimated to be 4.34%.

## Building Permits

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

<b>Bartlesville</b>				
<b>New Residential Building Permits Issued, 2004-2014</b>				
<b>Year</b>	<b>Single Family Units</b>	<b>Avg. Construction Cost</b>	<b>Multifamily Units</b>	<b>Avg. Multifamily Construction Cost</b>
2004	81	\$144,112	8	\$64,950
2005	178	\$193,281	4	\$100,000
2006	189	\$206,377	4	\$65,000
2007	220	\$161,270	0	N/A
2008	6	\$337,349	0	N/A
2009	56	\$204,905	0	N/A
2010	58	\$183,782	0	N/A
2011	95	\$154,943	16	\$54,967
2012	55	\$208,029	0	N/A
2013	60	\$236,963	0	N/A
2014	84	\$207,607	6	\$86,667

*Source: United States Census Bureau Building Permits Survey*

In Bartlesville, building permits for 1,120 housing units were issued between 2004 and 2014, for an average of 102 units per year. 96.61% of these housing units were single family homes, and 3.39% consisted of multifamily units. Although new housing construction appears to be keeping up with demand for housing for ownership, new construction of rental housing appears to be lagging behind demand for rental housing.

## New Construction Activity

### For Ownership:

Although there has been new construction throughout Washington County (including rural acreages, rural subdivisions, and smaller communities like Romona, Dewey and Copan), the majority of new housing construction has been in Bartlesville. Subdivisions where new construction is occurring

include Park Place Addition, Southern Hills, Colonial Estates, Covington Park, and Stone Branch. For the most part, new home construction is not priced at a level affordable to households earning at or less than median household income for Washington County: homes constructed in or after 2014, that have sold since January 2015, have a minimum sale price of \$160,000 and an average sale price of \$238,508, or \$107.56 per square foot.

**For Rent:**

There have been new rental units added to the Bartlesville market in recent years, though these have mostly been limited to market rate properties rather than affordable housing, and also limited to either small-scale developments (duplexes and townhouses), or conversions of existing buildings in or near downtown Bartlesville. The Johnstone Apartments is a notable example, the property was formerly a hotel which was converted to 80 market rate apartment units. There have not been any significant new garden apartment complexes constructed in recent years, though some have been proposed.

## Homeownership Market

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

### Housing Units by Home Value

The following table presents housing units in Washington 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

	Bartlesville		Washington County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Owner-Occupied Units:</b>	<b>10,329</b>		<b>15,545</b>		<b>968,736</b>	
Less than \$10,000	135	1.31%	278	1.79%	20,980	2.17%
\$10,000 to \$14,999	147	1.42%	275	1.77%	15,427	1.59%
\$15,000 to \$19,999	95	0.92%	234	1.51%	13,813	1.43%
\$20,000 to \$24,999	163	1.58%	291	1.87%	16,705	1.72%
\$25,000 to \$29,999	251	2.43%	273	1.76%	16,060	1.66%
\$30,000 to \$34,999	146	1.41%	307	1.97%	19,146	1.98%
\$35,000 to \$39,999	106	1.03%	174	1.12%	14,899	1.54%
\$40,000 to \$49,999	193	1.87%	386	2.48%	39,618	4.09%
\$50,000 to \$59,999	501	4.85%	850	5.47%	45,292	4.68%
\$60,000 to \$69,999	704	6.82%	1,082	6.96%	52,304	5.40%
\$70,000 to \$79,999	550	5.32%	841	5.41%	55,612	5.74%
\$80,000 to \$89,999	680	6.58%	900	5.79%	61,981	6.40%
\$90,000 to \$99,999	687	6.65%	863	5.55%	51,518	5.32%
\$100,000 to \$124,999	1,782	17.25%	2,342	15.07%	119,416	12.33%
\$125,000 to \$149,999	1,307	12.65%	1,695	10.90%	96,769	9.99%
\$150,000 to \$174,999	906	8.77%	1,362	8.76%	91,779	9.47%
\$175,000 to \$199,999	441	4.27%	639	4.11%	53,304	5.50%
\$200,000 to \$249,999	738	7.14%	1,242	7.99%	69,754	7.20%
\$250,000 to \$299,999	354	3.43%	450	2.89%	41,779	4.31%
\$300,000 to \$399,999	274	2.65%	554	3.56%	37,680	3.89%
\$400,000 to \$499,999	59	0.57%	193	1.24%	13,334	1.38%
\$500,000 to \$749,999	75	0.73%	208	1.34%	12,784	1.32%
\$750,000 to \$999,999	35	0.34%	57	0.37%	3,764	0.39%
\$1,000,000 or more	0	0.00%	49	0.32%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$111,500</b>		<b>\$111,000</b>		<b>\$112,800</b>	

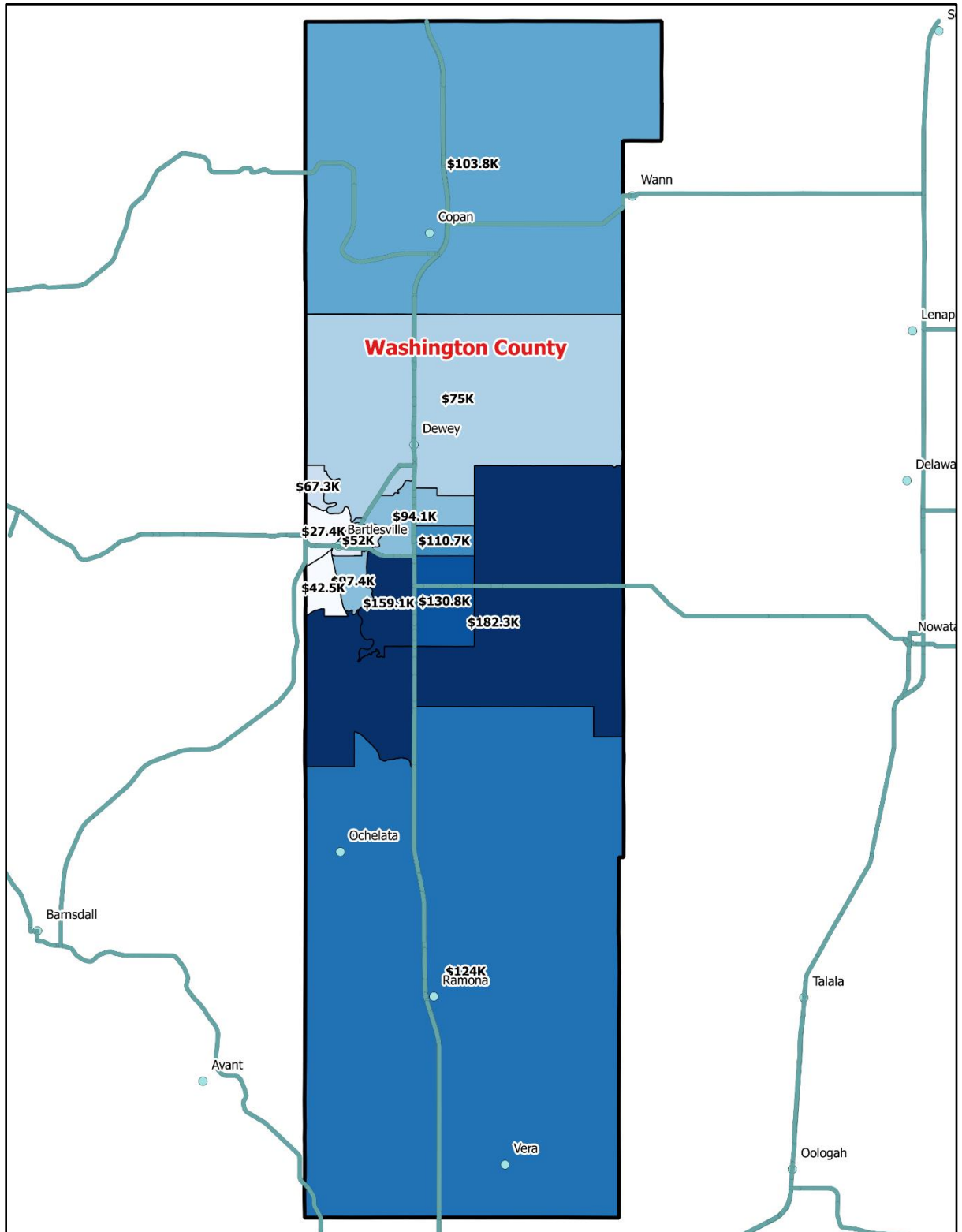
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Washington County is \$111,000. This is -1.6% lower than the statewide median, which is \$112,800. The median home value in Bartlesville is estimated to be \$111,500.

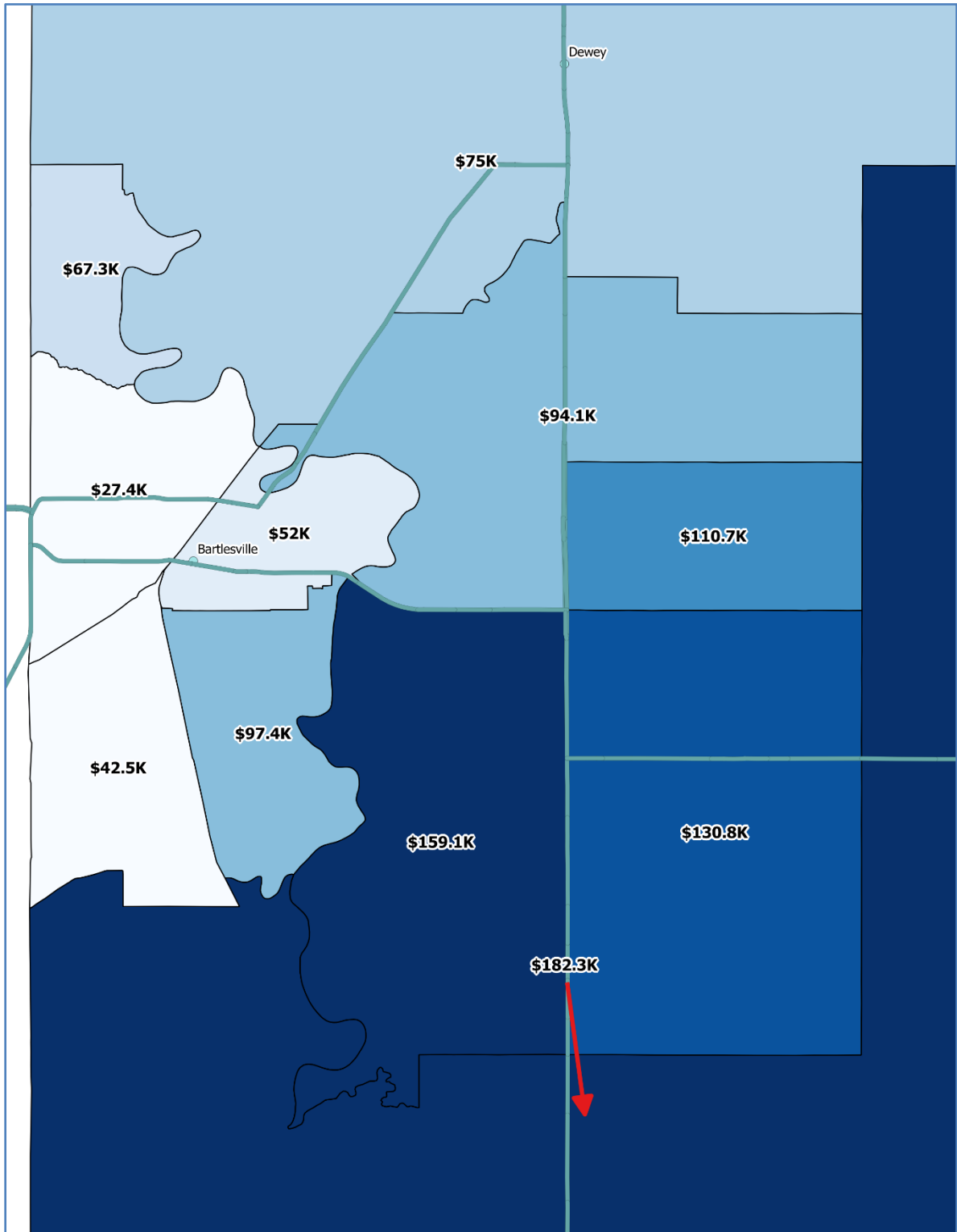
The geographic distribution of home values in Washington County can be visualized by the following maps.



### Washington County Median Home Values by Census Tract



### Median Home Values by Census Tract – Bartlesville Detail



## Home Values by Year of Construction

The next table presents median home values in Washington County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

### 2013 Median Home Value by Year of Construction

	Bartlesville Median Value	Washington County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	\$182,500	\$179,400	\$188,900
Built 2000 to 2009	\$188,700	\$186,800	\$178,000
Built 1990 to 1999	\$205,900	\$175,600	\$147,300
Built 1980 to 1989	\$135,200	\$131,200	\$118,300
Built 1970 to 1979	\$128,500	\$127,100	\$111,900
Built 1960 to 1969	\$108,800	\$105,300	\$97,100
Built 1950 to 1959	\$80,500	\$77,400	\$80,300
Built 1940 to 1949	\$61,800	\$62,300	\$67,900
Built 1939 or Earlier	\$65,800	\$71,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Bartlesville Single Family Sales Activity

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

### Bartlesville Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	48	61	63	56	41
Median List Price	\$40,450	\$34,900	\$39,900	\$58,250	\$64,500
Median Sale Price	\$34,990	\$33,000	\$33,000	\$53,750	\$58,000
Sale/List Price Ratio	96.0%	97.0%	92.2%	98.8%	97.1%
Median Square Feet	1,105	1,064	1,016	1,095	1,151
Median Price/SF	\$38.02	\$30.50	\$33.80	\$43.33	\$53.89
Med. Days on Market	49	27	28	14	31

Source: Tulsa MLS

### Bartlesville Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	346	361	375	387	282
Median List Price	\$95,000	\$108,000	\$100,000	\$113,500	\$110,000
Median Sale Price	\$91,600	\$105,000	\$99,900	\$109,000	\$108,550
Sale/List Price Ratio	97.3%	98.2%	97.8%	97.9%	98.2%
Median Square Feet	1,601	1,687	1,621	1,611	1,651
Median Price/SF	\$60.60	\$60.58	\$61.49	\$64.05	\$66.47
Med. Days on Market	44	42	37	29	24

Source: Tulsa MLS

### Bartlesville Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	209	213	232	245	160
Median List Price	\$200,000	\$199,900	\$199,950	\$210,000	\$195,000
Median Sale Price	\$195,000	\$195,000	\$195,875	\$207,000	\$191,000
Sale/List Price Ratio	97.3%	97.8%	97.9%	97.9%	97.9%
Median Square Feet	2,550	2,529	2,491	2,440	2,424
Median Price/SF	\$76.93	\$77.18	\$76.21	\$81.75	\$75.21
Med. Days on Market	46	40	39	35	35

Source: Tulsa MLS

### Bartlesville Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	628	670	706	715	509
Median List Price	\$119,900	\$125,000	\$129,900	\$129,900	\$130,000
Median Sale Price	\$117,250	\$122,750	\$125,000	\$125,000	\$129,000
Sale/List Price Ratio	97.3%	98.1%	97.6%	97.8%	98.0%
Median Square Feet	1,809	1,907	1,900	1,852	1,857
Median Price/SF	\$63.31	\$63.74	\$64.19	\$66.58	\$67.83
Med. Days on Market	46	40	37	29	28

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.02% per year. The median sale price was \$129,000 in 2015, for a median price per square foot of \$67.83. The median sale price to list price ratio was 98.0%, with median days on market of 28 days. On the whole, the housing market in Bartlesville appears to be strengthening, with increase list and sale prices, high sale to list price ratios, and declining market times.

### Foreclosure Rates

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

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<b>Foreclosure Rates</b>	
<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Washington County	2.6%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	24

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

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

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According to the data provided, the foreclosure rate in Washington County was 2.6% in May 2014. The county ranked 24 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%.

With a moderately above-average foreclosure rate, it is likely that foreclosures have had some negative impact on the local housing market, depressing sale prices and making it more difficult for potential buyers to receive financing.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Bartlesville</b>		<b>Washington 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 Rental Units:</b>	<b>4,860</b>		<b>5,787</b>		<b>475,345</b>	
With cash rent:	4,621		5,350		432,109	
Less than \$100	65	1.34%	65	1.12%	2,025	0.43%
\$100 to \$149	17	0.35%	33	0.57%	2,109	0.44%
\$150 to \$199	41	0.84%	68	1.18%	4,268	0.90%
\$200 to \$249	80	1.65%	88	1.52%	8,784	1.85%
\$250 to \$299	103	2.12%	120	2.07%	8,413	1.77%
\$300 to \$349	74	1.52%	93	1.61%	9,107	1.92%
\$350 to \$399	144	2.96%	147	2.54%	10,932	2.30%
\$400 to \$449	173	3.56%	190	3.28%	15,636	3.29%
\$450 to \$499	387	7.96%	421	7.27%	24,055	5.06%
\$500 to \$549	437	8.99%	506	8.74%	31,527	6.63%
\$550 to \$599	382	7.86%	478	8.26%	33,032	6.95%
\$600 to \$649	571	11.75%	606	10.47%	34,832	7.33%
\$650 to \$699	256	5.27%	357	6.17%	32,267	6.79%
\$700 to \$749	255	5.25%	310	5.36%	30,340	6.38%
\$750 to \$799	209	4.30%	265	4.58%	27,956	5.88%
\$800 to \$899	349	7.18%	420	7.26%	45,824	9.64%
\$900 to \$999	280	5.76%	337	5.82%	34,153	7.18%
\$1,000 to \$1,249	394	8.11%	442	7.64%	46,884	9.86%
\$1,250 to \$1,499	69	1.42%	69	1.19%	14,699	3.09%
\$1,500 to \$1,999	175	3.60%	175	3.02%	10,145	2.13%
\$2,000 or more	160	3.29%	160	2.76%	5,121	1.08%
No cash rent	239	4.92%	437	7.55%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$636</b>		<b>\$638</b>		<b>\$699</b>	

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

Median gross rent in Washington County is estimated to be \$638, which is -8.7% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Bartlesville is estimated to be \$636.

### 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

	Bartlesville Median Rent	Washington County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$1,114	\$1,076	\$841
Built 1990 to 1999	\$610	\$623	\$715
Built 1980 to 1989	\$574	\$584	\$693
Built 1970 to 1979	\$576	\$590	\$662
Built 1960 to 1969	\$783	\$749	\$689
Built 1950 to 1959	\$690	\$660	\$714
Built 1940 to 1949	\$627	\$609	\$673
Built 1939 or Earlier	\$666	\$670	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Washington County is among housing units constructed in Bartlesville after 2010, which is \$1,114 per month. In order to be affordable, a household would need to earn at least \$44,560 per year to afford such a unit.

### Bartlesville Rental Survey Data

The next two tables show the results of our rental survey of Bartlesville.

<b>Bartlesville Rental Properties</b>								
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
Buffalo Run Townhomes	Market Rate	2012	1	1	700	\$800	\$1.143	0.00%
Price Lofts	Market Rate	2009	1	1	842	\$750	\$0.891	0.00%
Price Lofts	Market Rate	2009	1	1	1,040	\$850	\$0.817	0.00%
Price Lofts	Market Rate	2009	1	1	1,095	\$850	\$0.776	0.00%
Price Lofts	Market Rate	2009	2	1	1,000	\$825	\$0.825	0.00%
Price Lofts	Market Rate	2009	2	1	1,170	\$975	\$0.833	0.00%
Price Lofts	Market Rate	2009	2	2	1,292	\$950	\$0.735	0.00%
Johnstone Apartments	Market Rate	1960	Studio	1	363	\$400	\$1.102	10.00%
Johnstone Apartments	Market Rate	1960	1	1	528	\$530	\$1.004	10.00%
Johnstone Apartments	Market Rate	1960	1	1	598	\$650	\$1.087	10.00%
Johnstone Apartments	Market Rate	1960	1	1	616	\$650	\$1.055	10.00%
Johnstone Apartments	Market Rate	1960	1	1	679	\$650	\$0.957	10.00%
Johnstone Apartments	Market Rate	1960	2	1	770	\$850	\$1.104	10.00%
Johnstone Apartments	Market Rate	1960	2	2	832	\$975	\$1.172	10.00%
Johnstone Apartments	Market Rate	1960	2	2	1,064	\$1,064	\$1.000	10.00%
Johnstone Apartments	Market Rate	1960	2	2	1,106	\$1,150	\$1.040	10.00%
Johnstone Apartments	Market Rate	1960	3	2	1,200	\$1,300	\$1.083	10.00%
Johnstone Apartments	Market Rate	1960	2	2	1,450	\$1,350	\$0.931	10.00%
Gramercy Lofts	Market Rate	2012	2	1	1,135	\$1,190	\$1.048	2.70%
Gramercy Lofts	Market Rate	2012	2	1	1,310	\$1,290	\$0.985	2.70%
Gramercy Lofts	Market Rate	2012	3	2	1,640	\$1,390	\$0.848	2.70%
Gramercy Lofts	Market Rate	2012	2	2	1,750	\$1,550	\$0.886	2.70%
Gramercy Lofts	Market Rate	2012	3	2	1,960	\$1,490	\$0.760	2.70%
Gramercy Lofts	Market Rate	2012	3	2	2,035	\$1,490	\$0.732	2.70%
Gramercy Lofts	Market Rate	2012	3	3	2,150	\$1,690	\$0.786	2.70%
Lexington Commons	Market Rate	1988	1	1	709	\$625	\$0.882	6.00%
Lexington Commons	Market Rate	1988	1	1	1,042	\$739	\$0.709	6.00%
Lexington Commons	Market Rate	1988	2	2	1,067	\$829	\$0.777	6.00%
Lexington Commons	Market Rate	1988	2	2	1,644	\$879	\$0.535	6.00%
The Village	Market Rate	1982	1	1	600	\$420	\$0.700	5.00%
The Village	Market Rate	1982	1	1	650	\$450	\$0.692	5.00%
The Village	Market Rate	1982	2	1	850	\$540	\$0.635	5.00%
The Village	Market Rate	1982	2	2	850	\$570	\$0.671	5.00%
Forest Creek Condos	Market Rate	1985	1	1	521	\$425	\$0.816	0.00%
Forest Creek Condos	Market Rate	1985	2	2	920	\$695	\$0.755	0.00%
Forest Creek Condos	Market Rate	1985	2	2	1,024	\$695	\$0.679	0.00%
Forest Creek Condos	Market Rate	1985	2	2	1,150	\$800	\$0.696	0.00%

The previous rent surveys encompass over six hundred rental units in seven 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. Occupancy levels in the Bartlesville area have continued to increase to its present level in the upper 90% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

### **Rental Market Vacancy – Bartlesville**

The developments outlined previously report occupancy levels typically above 94% (excepting the Johnstone Apartments). 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 Bartlesville market. The Section 8 units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 4.34% by the Census Bureau as of the most recent American Community Survey, which is significantly lower than statewide indications.



Forest Creek Condos



The Village



Lexington Commons



Gramercy Lofts



Johnstone Apartments



Price Lofts



Buffalo Run Townhomes

## 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 Washington 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.

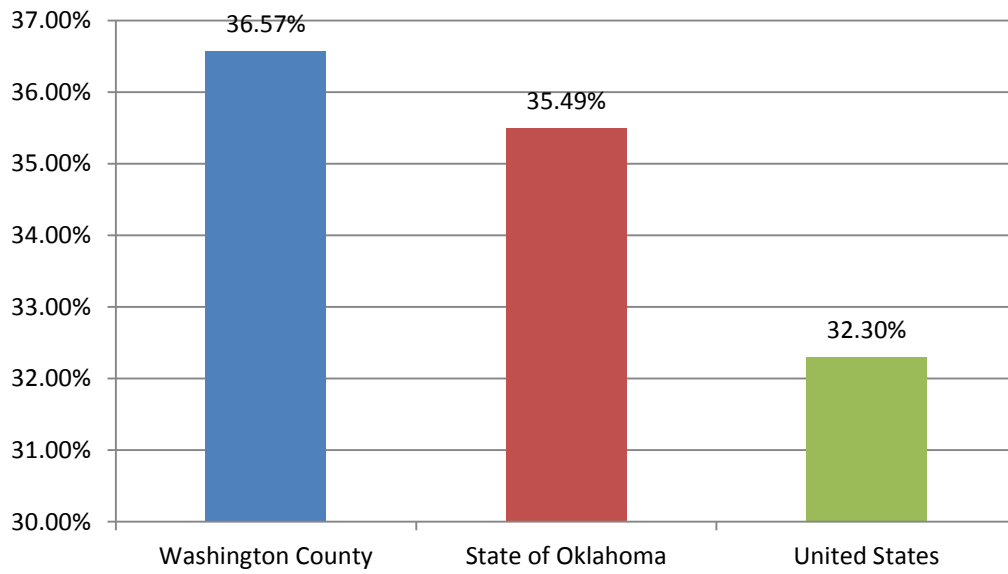
### HUD Programs in Washington County

Washington County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	48	95%	\$12,012	\$333	\$308	51.94%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	171	94%	\$11,204	\$246	\$412	37.38%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	142	97%	\$8,411	\$190	\$382	33.24%
Summary of All HUD Programs	361	95%	\$9,864	\$224	\$389	36.57%
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 361 housing units located within Washington County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$9,864. Total monthly rent for these units averages \$614, with the federal contribution averaging \$389 (63.43%) and the tenant's contribution averaging \$224 (36.57%).

**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 Washington County**


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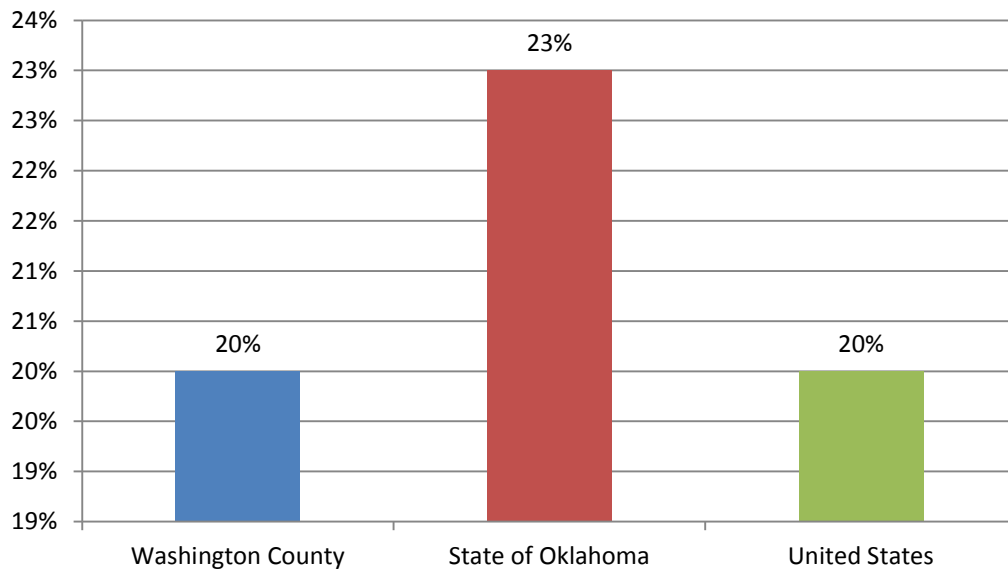
<b>Washington County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	48	30%	41%	46%	81%	35%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	171	30%	21%	55%	44%	13%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	142	41%	16%	19%	33%	26%
Summary of All HUD Programs	361	36%	20%	36%	45%	21%
<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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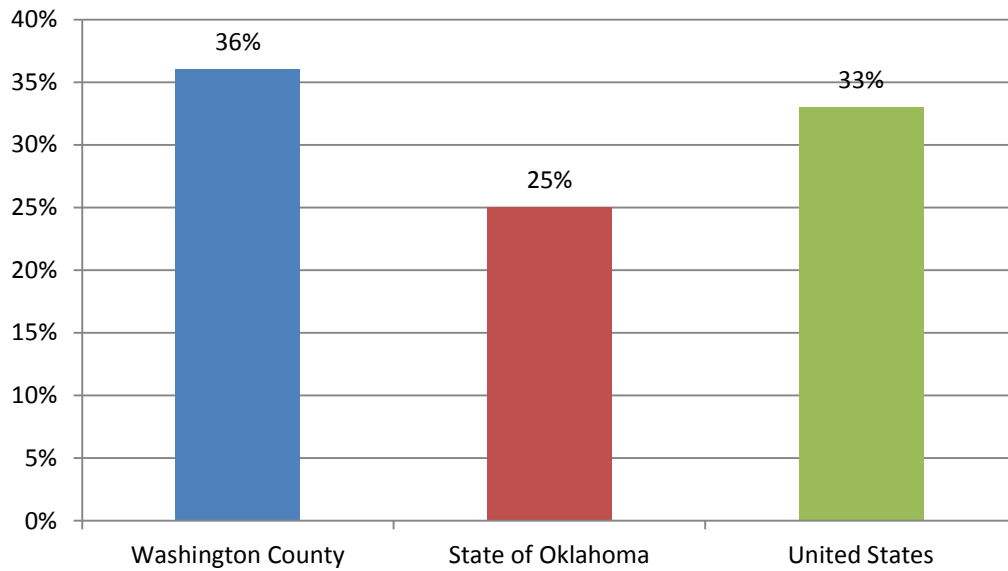
36% of housing units are occupied by single parents with female heads of household. 20% of households have at least one person with a disability. 36% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 45% have one or more disabilities. Finally, 21% of households are designated as racial or ethnic minorities.

**Percentage of Households with Disabilities - HUD Subsidized Properties**



Source: 2013 HUD Picture of Subsidized Households

**Percentage of Households Age 62+ - HUD Subsidized Properties**



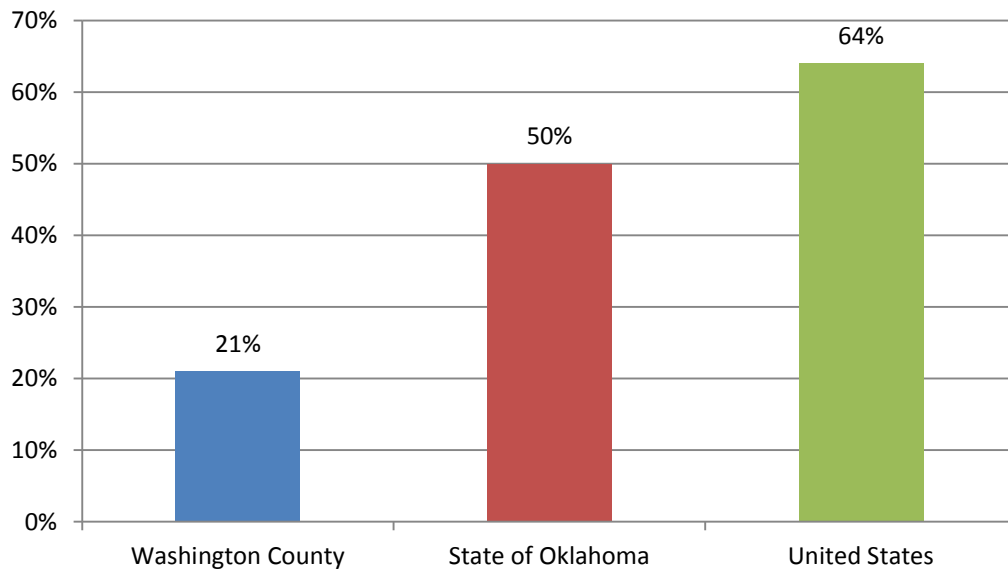
Source: 2013 HUD Picture of Subsidized Households



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

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

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

<b>Washington County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>885</b>		<b>1,210</b>	
Cost Burden Less Than 30%	110	12.43%	230	19.01%
Cost Burden Between 30%-50%	220	24.86%	200	16.53%
Cost Burden Greater Than 50%	480	54.24%	640	52.89%
Not Computed (no/negative income)	75	8.47%	140	11.57%
<b>Income 30%-50% HAMFI</b>	<b>1,675</b>		<b>1,110</b>	
Cost Burden Less Than 30%	850	50.75%	500	45.05%
Cost Burden Between 30%-50%	460	27.46%	415	37.39%
Cost Burden Greater Than 50%	370	22.09%	195	17.57%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>2,625</b>		<b>1,115</b>	
Cost Burden Less Than 30%	1,875	71.43%	810	72.65%
Cost Burden Between 30%-50%	660	25.14%	270	24.22%
Cost Burden Greater Than 50%	90	3.43%	35	3.14%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>1,405</b>		<b>705</b>	
Cost Burden Less Than 30%	1,155	82.21%	580	82.27%
Cost Burden Between 30%-50%	185	13.17%	65	9.22%
Cost Burden Greater Than 50%	65	4.63%	55	7.80%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>15,750</b>		<b>5,690</b>	
Cost Burden Less Than 30%	12,795	81.24%	3,590	63.09%
Cost Burden Between 30%-50%	1,855	11.78%	1,035	18.19%
Cost Burden Greater Than 50%	1,030	6.54%	925	16.26%
Not Computed (no/negative income)	75	0.48%	140	2.46%

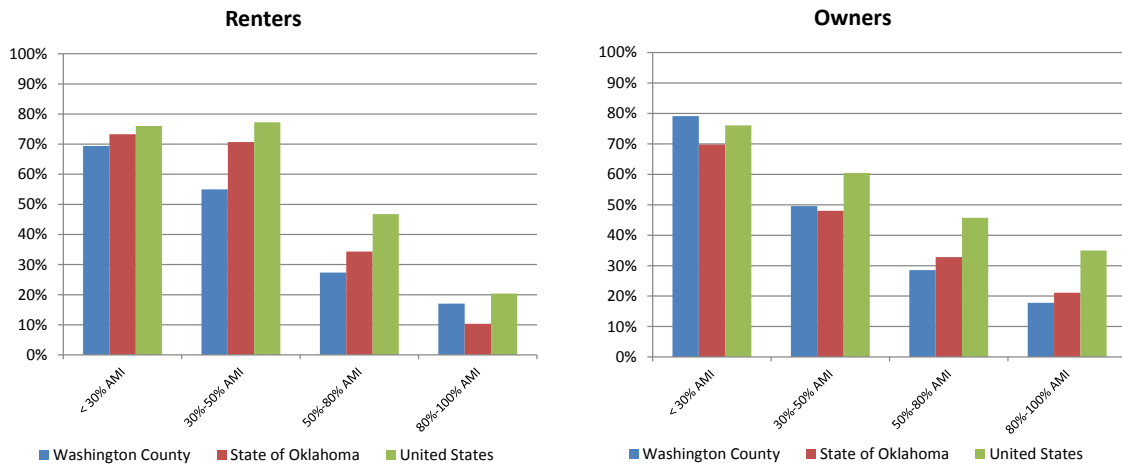
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>Washington County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	885	79.10%	1,210	69.42%
Income 30%-50% HAMFI	1,675	49.55%	1,110	54.95%
Income 50%-80% HAMFI	2,625	28.57%	1,115	27.35%
Income 80%-100% HAMFI	1,405	17.79%	705	17.02%
All Incomes	15,750	18.32%	5,690	34.45%

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

**Households by Income Threshold: Percentage with Housing Cost Over 30% of Income**



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

**Substandard Conditions / Overcrowding by Income Threshold**

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.



<b>Washington County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>885</b>		<b>1,210</b>	
Between 1.0 and 1.5 Persons per Room	4	0.45%	25	2.07%
More than 1.5 Persons per Room	0	0.00%	15	1.24%
Lacks Complete Kitchen or Plumbing	0	0.00%	10	0.83%
<b>Income 30%-50% HAMFI</b>	<b>1,675</b>		<b>1,110</b>	
Between 1.0 and 1.5 Persons per Room	10	0.60%	10	0.90%
More than 1.5 Persons per Room	0	0.00%	10	0.90%
Lacks Complete Kitchen or Plumbing	50	2.99%	20	1.80%
<b>Income 50%-80% HAMFI</b>	<b>2,625</b>		<b>1,115</b>	
Between 1.0 and 1.5 Persons per Room	35	1.33%	20	1.79%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	0.38%	4	0.36%
<b>Income 80%-100% HAMFI</b>	<b>1,405</b>		<b>705</b>	
Between 1.0 and 1.5 Persons per Room	4	0.28%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	60	8.51%
<b>All Incomes</b>	<b>15,750</b>		<b>5,690</b>	
Between 1.0 and 1.5 Persons per Room	83	0.53%	59	1.04%
More than 1.5 Persons per Room	0	0.00%	25	0.44%
Lacks Complete Kitchen or Plumbing	65	0.41%	154	2.71%

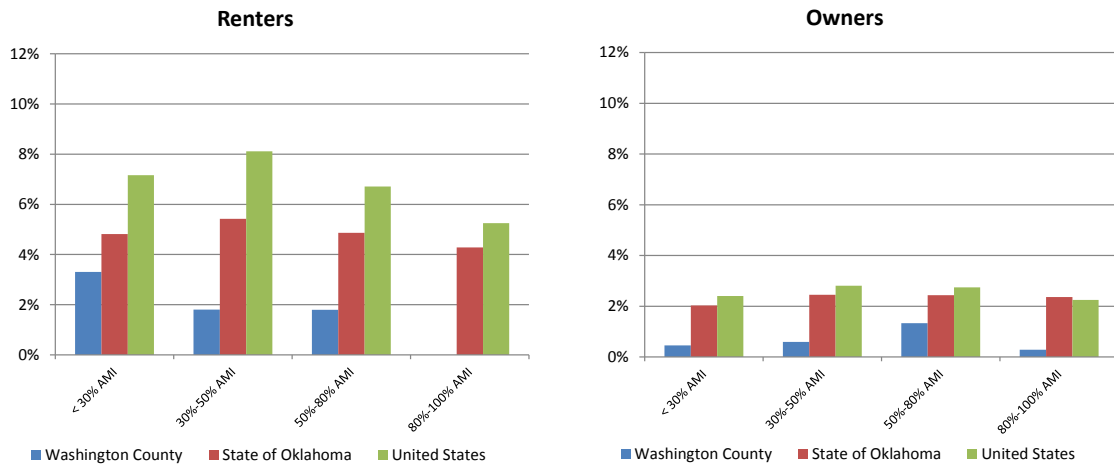
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Washington County, Oklahoma and the nation.

<b>Washington County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	885	0.45%	1,210	3.31%	
Income 30%-50% HAMFI	1,675	0.60%	1,110	1.80%	
Income 50%-80% HAMFI	2,625	1.33%	1,115	1.79%	
Income 80%-100% HAMFI	1,405	0.28%	705	0.00%	
<b>All Incomes</b>	<b>15,750</b>	<b>0.53%</b>	<b>5,690</b>	<b>1.48%</b>	

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 Washington County, the state and the nation.

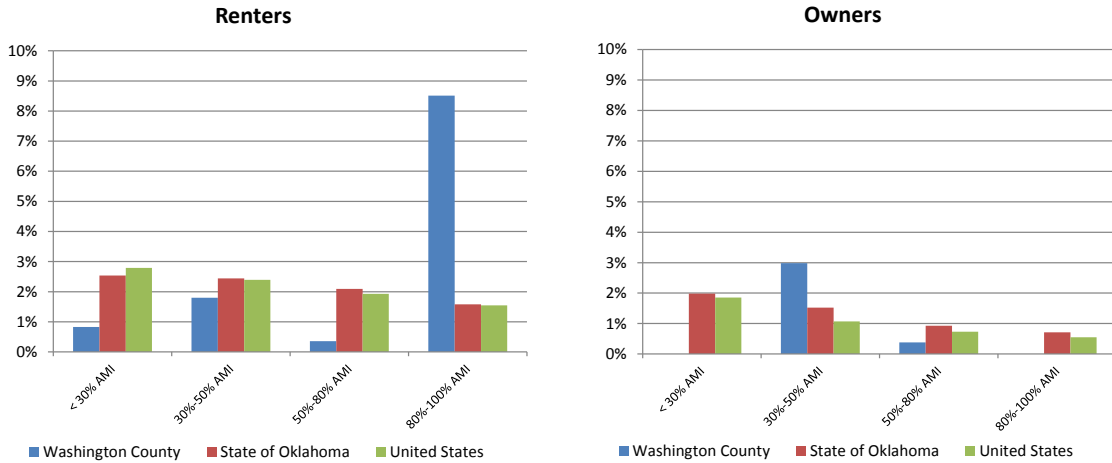
**Washington County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	885	0.00%	1,210	0.83%	
Income 30%-50% HAMFI	1,675	2.99%	1,110	1.80%	
Income 50%-80% HAMFI	2,625	0.38%	1,115	0.36%	
Income 80%-100% HAMFI	1,405	0.00%	705	8.51%	
All Incomes	15,750	0.41%	5,690	2.71%	

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.



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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
	Income	Income		Income	Income	
<b>Income &lt; 30% HAMFI</b>	<b>885</b>	<b>695</b>	<b>78.53%</b>	<b>1,210</b>	<b>840</b>	<b>69.42%</b>
Elderly Family	80	60	75.00%	40	40	100.00%
Small Family (2-4 persons)	210	180	85.71%	615	465	75.61%
Large Family (5 or more persons)	20	10	50.00%	15	15	100.00%
Elderly Non-Family	360	270	75.00%	160	75	46.88%
Non-Family, Non-Elderly	210	175	83.33%	385	245	63.64%
<b>Income 30%-50% HAMFI</b>	<b>1,675</b>	<b>824</b>	<b>49.19%</b>	<b>1,110</b>	<b>615</b>	<b>55.41%</b>
Elderly Family	300	75	25.00%	45	10	22.22%
Small Family (2-4 persons)	365	275	75.34%	440	245	55.68%
Large Family (5 or more persons)	155	115	74.19%	60	45	75.00%
Elderly Non-Family	690	340	49.28%	270	165	61.11%
Non-Family, Non-Elderly	170	19	11.18%	295	150	50.85%
<b>Income 50%-80% HAMFI</b>	<b>2,625</b>	<b>755</b>	<b>28.76%</b>	<b>1,115</b>	<b>305</b>	<b>27.35%</b>
Elderly Family	650	85	13.08%	110	0	0.00%
Small Family (2-4 persons)	775	330	42.58%	540	125	23.15%
Large Family (5 or more persons)	120	45	37.50%	20	0	0.00%
Elderly Non-Family	555	55	9.91%	125	55	44.00%
Non-Family, Non-Elderly	525	240	45.71%	320	125	39.06%
<b>Income 80%-100% HAMFI</b>	<b>1,405</b>	<b>245</b>	<b>17.44%</b>	<b>705</b>	<b>120</b>	<b>17.02%</b>
Elderly Family	315	30	9.52%	30	20	66.67%
Small Family (2-4 persons)	585	175	29.91%	385	30	7.79%
Large Family (5 or more persons)	100	0	0.00%	15	0	0.00%
Elderly Non-Family	260	10	3.85%	85	55	64.71%
Non-Family, Non-Elderly	145	30	20.69%	190	15	7.89%
<b>All Incomes</b>	<b>15,750</b>	<b>2,878</b>	<b>18.27%</b>	<b>5,690</b>	<b>1,965</b>	<b>34.53%</b>
Elderly Family	3,145	299	9.51%	370	85	22.97%
Small Family (2-4 persons)	6,895	1,090	15.81%	2,605	865	33.21%
Large Family (5 or more persons)	970	215	22.16%	145	60	41.38%
Elderly Non-Family	2,595	710	27.36%	810	420	51.85%
Non-Family, Non-Elderly	2,145	564	26.29%	1,765	535	30.31%

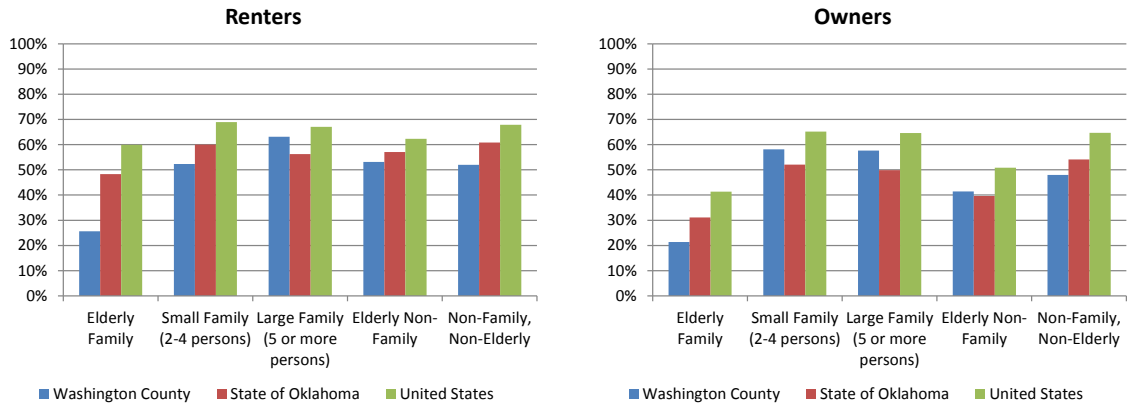
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
	Income	Income		Income	Income	
<b>Income &lt; 80% HAMFI</b>	<b>5,185</b>	<b>2,274</b>	<b>43.86%</b>	<b>3,435</b>	<b>1,760</b>	<b>51.24%</b>
Elderly Family	1,030	220	21.36%	195	50	25.64%
Small Family (2-4 persons)	1,350	785	58.15%	1,595	835	52.35%
Large Family (5 or more persons)	295	170	57.63%	95	60	63.16%
Elderly Non-Family	1,605	665	41.43%	555	295	53.15%
Non-Family, Non-Elderly	905	434	47.96%	1,000	520	52.00%

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).





**Washington 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>885</b>	<b>705</b>	<b>79.66%</b>	<b>1,210</b>	<b>840</b>	<b>69.42%</b>
Elderly Family	80	60	75.00%	40	40	100.00%
Small Family (2-4 persons)	210	180	85.71%	615	465	75.61%
Large Family (5 or more persons)	20	15	75.00%	15	15	100.00%
Elderly Non-Family	360	275	76.39%	160	75	46.88%
Non-Family, Non-Elderly	210	175	83.33%	385	245	63.64%
<b>Income 30%-50% HAMFI</b>	<b>1,675</b>	<b>880</b>	<b>52.54%</b>	<b>1,110</b>	<b>635</b>	<b>57.21%</b>
Elderly Family	300	75	25.00%	45	10	22.22%
Small Family (2-4 persons)	365	290	79.45%	440	255	57.95%
Large Family (5 or more persons)	155	115	74.19%	60	60	100.00%
Elderly Non-Family	690	345	50.00%	270	165	61.11%
Non-Family, Non-Elderly	170	55	32.35%	295	145	49.15%
<b>Income 50%-80% HAMFI</b>	<b>2,625</b>	<b>795</b>	<b>30.29%</b>	<b>1,115</b>	<b>330</b>	<b>29.60%</b>
Elderly Family	650	85	13.08%	110	0	0.00%
Small Family (2-4 persons)	775	330	42.58%	540	125	23.15%
Large Family (5 or more persons)	120	80	66.67%	20	20	100.00%
Elderly Non-Family	555	50	9.01%	125	55	44.00%
Non-Family, Non-Elderly	525	250	47.62%	320	130	40.63%
<b>Income Greater than 80% of HAMFI</b>	<b>10,565</b>	<b>650</b>	<b>6.15%</b>	<b>2,255</b>	<b>230</b>	<b>10.20%</b>
Elderly Family	2,115	80	3.78%	175	35	20.00%
Small Family (2-4 persons)	5,545	315	5.68%	1,010	30	2.97%
Large Family (5 or more persons)	675	75	11.11%	50	10	20.00%
Elderly Non-Family	990	50	5.05%	260	140	53.85%
Non-Family, Non-Elderly	1,240	130	10.48%	765	15	1.96%
<b>All Incomes</b>	<b>15,750</b>	<b>3,030</b>	<b>19.24%</b>	<b>5,690</b>	<b>2,035</b>	<b>35.76%</b>
Elderly Family	3,145	300	9.54%	370	85	22.97%
Small Family (2-4 persons)	6,895	1,115	16.17%	2,605	875	33.59%
Large Family (5 or more persons)	970	285	29.38%	145	105	72.41%
Elderly Non-Family	2,595	720	27.75%	815	435	53.37%
Non-Family, Non-Elderly	2,145	610	28.44%	1,765	535	30.31%

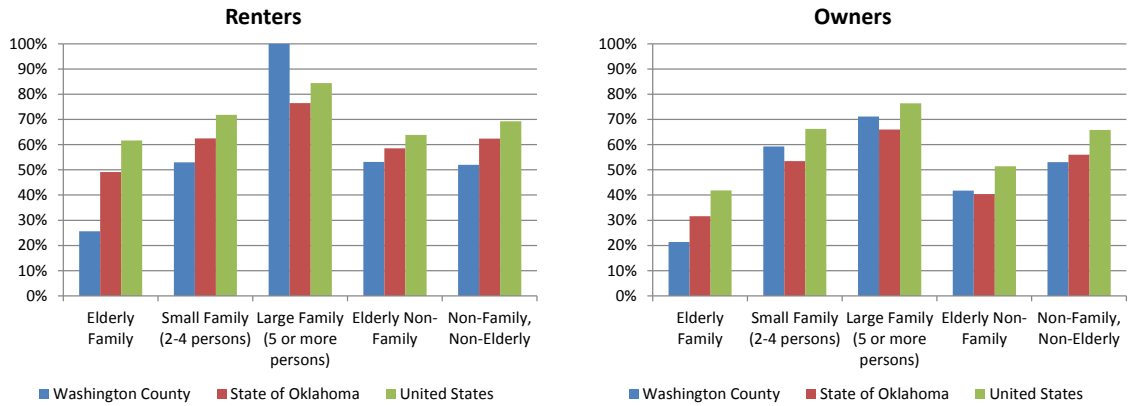
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>5,185</b>	<b>2,380</b>	<b>45.90%</b>	<b>3,435</b>	<b>1,805</b>	<b>52.55%</b>
Elderly Family	1,030	220	21.36%	195	50	25.64%
Small Family (2-4 persons)	1,350	800	59.26%	1,595	845	52.98%
Large Family (5 or more persons)	295	210	71.19%	95	95	100.00%
Elderly Non-Family	1,605	670	41.74%	555	295	53.15%
Non-Family, Non-Elderly	905	480	53.04%	1,000	520	52.00%

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

**Households Under 80% of AMI: Percentage with Housing Problems**



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

**Housing Problems by Race / Ethnicity**

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Washington 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>Washington County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>		
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>885</b>	<b>705</b>	<b>79.7%</b>	<b>1,210</b>	<b>840</b>	<b>69.4%</b>
White alone, non-Hispanic	710	555	78.2%	835	580	69.5%
Black or African-American alone	35	35	100.0%	90	80	88.9%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	88	80	90.9%	140	55	39.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	20	100.0%	85	85	100.0%
Other (including multiple races)	29	15	51.7%	60	40	66.7%
<b>Income 30%-50% HAMFI</b>	<b>1,680</b>	<b>880</b>	<b>52.4%</b>	<b>1,110</b>	<b>640</b>	<b>57.7%</b>
White alone, non-Hispanic	1,395	730	52.3%	795	395	49.7%
Black or African-American alone	30	10	33.3%	35	25	71.4%
Asian alone	15	15	100.0%	0	0	N/A
American Indian alone	70	35	50.0%	70	55	78.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	50	25	50.0%	80	65	81.3%
Other (including multiple races)	115	65	56.5%	130	105	80.8%
<b>Income 50%-80% HAMFI</b>	<b>2,625</b>	<b>795</b>	<b>30.3%</b>	<b>1,115</b>	<b>330</b>	<b>29.6%</b>
White alone, non-Hispanic	2,075	580	28.0%	635	235	37.0%
Black or African-American alone	25	0	0.0%	50	10	20.0%
Asian alone	0	0	N/A	15	0	0.0%
American Indian alone	270	105	38.9%	195	25	12.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	49	45	91.8%	110	45	40.9%
Other (including multiple races)	210	65	31.0%	105	15	14.3%
<b>Income 80%-100% HAMFI</b>	<b>1,405</b>	<b>250</b>	<b>17.8%</b>	<b>705</b>	<b>140</b>	<b>19.9%</b>
White alone, non-Hispanic	1,215	210	17.3%	515	140	27.2%
Black or African-American alone	10	0	0.0%	10	0	0.0%
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	60	10	16.7%	55	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	55	0	0.0%	85	0	0.0%
Other (including multiple races)	55	20	36.4%	40	0	0.0%
<b>All Incomes</b>	<b>15,755</b>	<b>3,030</b>	<b>19.2%</b>	<b>5,690</b>	<b>2,040</b>	<b>35.9%</b>
White alone, non-Hispanic	13,105	2,400	18.3%	3,965	1,435	36.2%
Black or African-American alone	200	45	22.5%	200	115	57.5%
Asian alone	89	44	49.4%	110	0	0.0%
American Indian alone	938	255	27.2%	539	139	25.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	373	94	25.2%	445	195	43.8%
Other (including multiple races)	1,039	185	17.8%	425	160	37.6%

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

**Washington County : Households under 80% AMI by Race/Ethnicity**

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>5,190</b>	<b>2,380</b>	<b>45.86%</b>	<b>3,435</b>	<b>1,810</b>	<b>52.69%</b>
White alone, non-Hispanic	4,180	1,865	44.62%	2,265	1,210	53.42%
Black or African-American alone	90	45	50.00%	175	115	65.71%
Asian alone	15	15	100.00%	15	0	0.00%
American Indian alone	428	220	51.40%	405	135	33.33%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	119	90	75.63%	275	195	70.91%
Other (including multiple races)	354	145	40.96%	295	160	54.24%

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 Washington 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 1,450 renter households that are cost overburdened, and 1,530 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 290 renter households that are cost overburdened, and 745 homeowners that are cost overburdened.
- 70.91% of Hispanic renters, and 65.71% of African-American renters, with incomes less than 80% of Area Median Income have one or more housing problems.



- 75.63% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.



in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

<b>Future Housing Demand Estimates for Washington County</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	21,332	21,416	21,501	21,585	21,671	21,756
Owner %: 72.87%	15,545	15,606	15,668	15,730	15,792	15,854
Renter %: 27.13%	5,787	5,810	5,833	5,856	5,879	5,902
				<b>Total New Owner Households</b>		<b>309</b>
				<b>Total New Renter Households</b>		<b>115</b>

Based on an estimated household growth rate of 0.39% per year, Washington County would require 309 new housing units for ownership, and 115 units for rent, over the next five years. Annually this equates to 62 units for ownership per year, and 23 units for rent per year.

## Housing Demand – Population Subsets

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

#### Washington County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	309	115	424
Less than 30% AMI	5.62%	21.27%	17	24	42
Less than 50% AMI	16.25%	40.77%	50	47	97
Less than 60% AMI	19.50%	48.93%	60	56	117
Less than 80% AMI	32.92%	60.37%	102	69	171

### 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.

#### Washington County: 2015-2020 Housing Needs Age 62 and Up

	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	36.44%	20.74%	113	24	136
Elderly less than 30% AMI	2.79%	3.51%	9	4	13
Elderly less than 50% AMI	9.08%	9.05%	28	10	38
Elderly less than 60% AMI	10.90%	10.86%	34	12	46
Elderly less than 80% AMI	16.73%	13.18%	52	15	67

### 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.



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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	32.25%	31.46%	100	36	<b>136</b>
Disabled less than 30% AMI	3.05%	9.05%	9	10	<b>20</b>
Disabled less than 50% AMI	8.32%	16.26%	26	19	<b>44</b>
Disabled less than 60% AMI	9.98%	19.51%	31	22	<b>53</b>
Disabled less than 80% AMI	15.84%	21.44%	49	25	<b>74</b>

**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.

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

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	309	115	424
Total Veteran Demand	11.63%	11.63%	36	13	<b>49</b>
Veterans with Disabilities	3.88%	3.88%	12	4	<b>16</b>
Veterans Below Poverty	0.76%	0.76%	2	1	<b>3</b>
Disabled Veterans Below Poverty	0.39%	0.39%	1	0	<b>2</b>

**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).

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

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	309	115	424
Total Working Families	49.22%	49.22%	152	57	<b>209</b>
Working Families with Children Present	25.08%	25.08%	77	29	<b>106</b>

**Population Subset Conclusions**

Based on population and household growth over the next five years, a total of 424 housing units will be needed in Washington County over the next five years. Of those units:

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

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

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