

Housing Needs Assessment
Tulsa County

Prepared For:

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

Effective Date of the Analysis:

October 1, 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.





January 31, 2016

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

SUBJECT: Housing Needs Assessment
 Tulsa County
 IRR - Tulsa/OKC File No. 140-2015-0085

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
January 31, 2016
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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 Tulsa County is projected to grow by 0.98% per year over the next five years, outperforming the State of Oklahoma.
2. Tulsa County is projected to need a total of 7,642 housing units for ownership and 4,898 housing units for rent over the next five years.
3. Median Household Income in Tulsa County is estimated to be \$48,553 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Tulsa County is estimated to be 15.90%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Tulsa County are slightly higher than the state averages.
5. Home values and rental rates in Tulsa County are higher than the state averages.
6. Median sale price for homes in Tulsa was \$135,000 in 2015, with a median price per square foot of \$77.50. The median sale price to list price ratio was 96.9%, with median days on market of 29 days.

7. Median sale price for homes in Broken Arrow was \$159,900 in 2015, with a median price per square foot of \$82.81. The median sale price to list price ratio was 99.0%, with median days on market of 28 days.
8. Median sale price for homes in Owasso was \$188,750 in 2015, with a median price per square foot of \$93.49. The median sale price to list price ratio was 99.4%, with median days on market of 28 days.
9. Median sale price for homes in Bixby was \$215,000 in 2015, with a median price per square foot of \$98.17. The median sale price to list price ratio was 97.8%, with median days on market of 34 days.
10. Median sale price for homes in Sand Springs was \$132,000 in 2015, with a median price per square foot of \$80.78. The median sale price to list price ratio was 97.8%, with median days on market of 37 days.
11. Median sale price for homes in Jenks was \$200,439 in 2015, with a median price per square foot of \$98.69. The median sale price to list price ratio was 97.8%, with median days on market of 27 days.
12. Median sale price for homes in Glenpool was \$149,275 in 2015, with a median price per square foot of \$96.68. The median sale price to list price ratio was 99.5%, with median days on market of 28 days.
13. Median sale price for homes in Collinsville was \$156,500 in 2015, with a median price per square foot of \$88.92. The median sale price to list price ratio was 98.5%, with median days on market of 28 days.
14. Approximately 42.74% of renters and 20.77% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Increase sirens coverage as recommended by HMP and emergency manager
2. Tornadoes (1959-2014): Number:67 Injuries: 383 Fatalities: 15 Damages (1996-2014): \$13,270,000.00
3. Social Vulnerability: Similar to overall state level at county level; at the census tract level, Tulsa – particularly North Tulsa – has increased social vulnerability
4. Floodplain: Estimated 1425 residential buildings in the floodplain; 29 repetitive loss structures in unincorporated Tulsa County that are insured through the National Flood Insurance Program

Homelessness Specific Findings

1. Tulsa County is served by the Tulsa City/County Continuum of Care.
2. There are an estimated 1,010 homeless individuals in this area, 908 of which are identified as sheltered.
3. The majority of the homeless population is over 24 years of age.
4. The largest homeless subpopulations include the mentally ill, chronic substance abusers, veterans and victims of domestic violence.
5. Of these subpopulations, the mentally ill and chronic substance abusers are the least sheltered.

6. Permanent housing options are significantly limited. More funds should be diverted to meet the long term housing needs of the mentally ill and substance abusers.

Fair Housing Specific Findings

1. Units at risk for poverty: 4,750
2. Units in mostly non-white enclaves: 1,807
3. Units in a community of immigrants: 2,281
4. Units in limited English neighborhoods: 2,109
5. Units nearer elevated number of persons with disabilities: 1,419
6. Units located in a food desert: 1,441
7. Units that lack readily available transit: 2,220

Lead-Based Paint Specific Findings

1. We estimate there are 40,136 occupied housing units in Tulsa County with lead-based paint hazards.
2. 17,864 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 6,139 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 Tulsa 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 Tulsa 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 Tulsa 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 Tulsa County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Tulsa County area.

Effective Date of Consultation

The Tulsa County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 1, 2015. The date of this report is January 31, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

Tulsa County Analysis

Area Information

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

Tulsa County is located in northeast Oklahoma. It is bordered on the north by Washington County, on the east by Rogers and Wagoner counties, on the south by Okmulgee County, and on the west by Osage and Creek counties. The county seat, Tulsa, is approximately 100 miles northeast of Oklahoma City, and approximately 100 miles southwest of Joplin, Missouri.

Tulsa County has a total area of 587 square miles (570 square miles of land, and 17 square miles of water), ranking 66th out of Oklahoma's 77 counties in terms of total area. The total population of Tulsa County as of the 2010 Census was 603,403 persons, for a population density of 1,058 persons per square mile of land.

Access and Linkages

The county is well located in relationship to state and national highway systems. I-44 crosses through the county, providing access to Oklahoma City to the southwest and Joplin to the northeast. U.S. 75 intersects I-44 in the county, providing access to Bartlesville to the north and the Dallas/Fort Worth area to the south. Additionally, the county has a well maintained interior road system.

In most of the county, public transportation is provided by the Metropolitan Tulsa Transit Authority. In northern portions of the county, additional transit services are provided by Pelivan Transit. However, the primary mode of transportation in this area is private automobiles by far.

Tulsa International Airport is located in the central area of the county. It is the primary commercial airport in the region and is served by most major carriers.

Educational Facilities

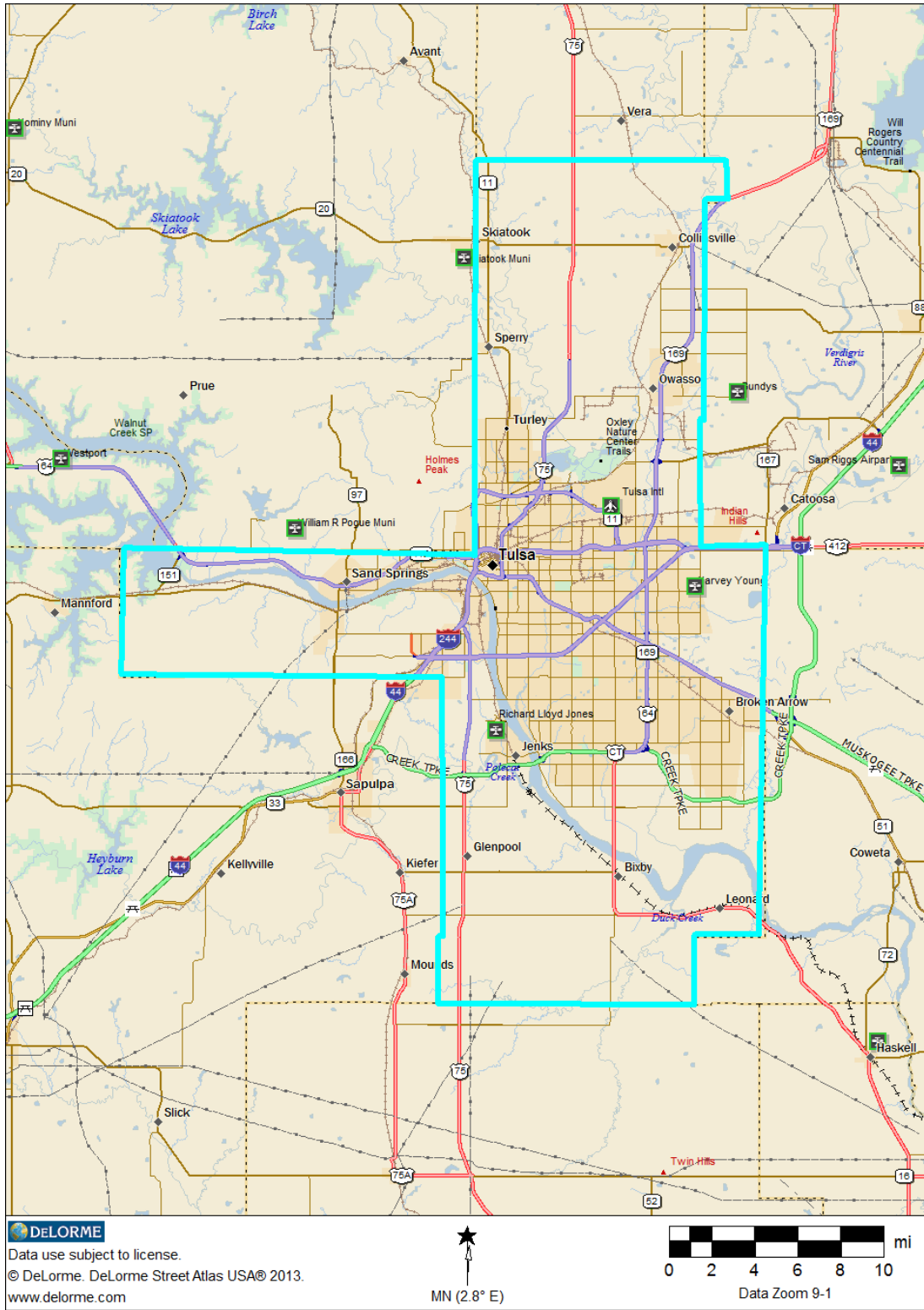
All of the county communities have public school facilities. Higher education is available throughout the county as well, including institutions such as the University of Tulsa, Oral Roberts University, and

branch campuses of the University of Oklahoma, Oklahoma State University, and Northeastern State University.

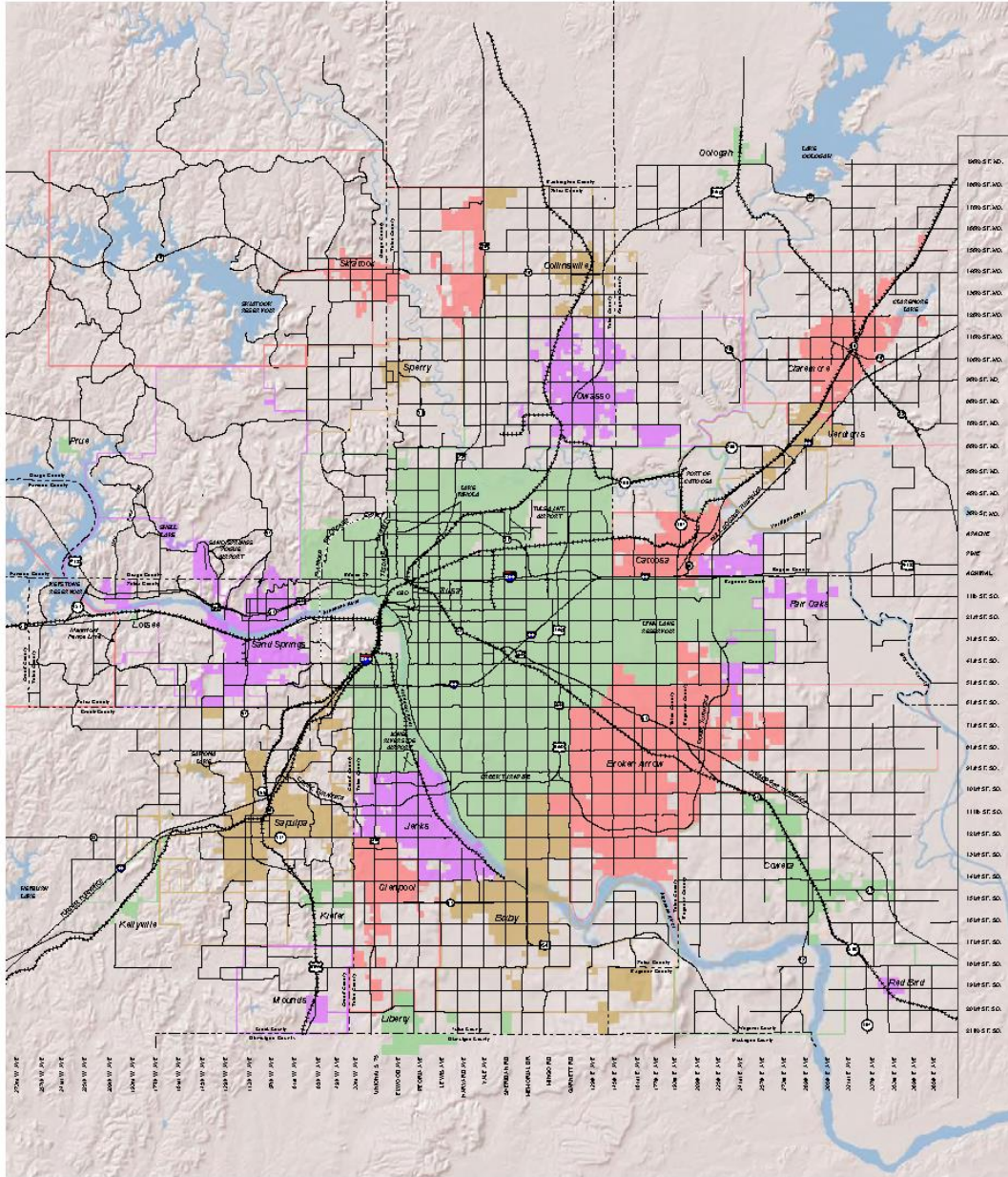
Medical Facilities

The area has a large number of health care facilities and specialty hospitals, including St. John Health System, Hillcrest Health System, and Saint Francis Health System. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

Tulsa County Area Map



Tulsa Area Map / Corporate Limits



METROPOLITAN TULSA AREA CORPORATE LIMITS

TERRITORIAL AND JURISDICTIONAL LIMITS
2012

NOTE:
THIS MAP IS UPDATED ANNUALLY AND CHANGES MAY OCCUR AFTER THE DATE OF PUBLICATION. THEREFORE,
PLEASE INQUIRY SHOULD BE MADE AT THE INFO OFFICE FOR THE LATEST INFORMATION.
THIS MAP SHOULD BE USED FOR GENERAL REFERENCE PURPOSES ONLY. SOME FEATURES HAVE BEEN
GRAPHICALLY ENHANCED FOR CLARITY PURPOSES.

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PREPARED BY INCOG
March 2012



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Tulsa	393,049	391,906	-0.03%	401,838	0.50%	415,164	0.65%
Broken Arrow	74,859	98,850	2.82%	107,506	1.69%	114,987	1.35%
Owasso	18,502	28,915	4.57%	33,539	3.01%	36,710	1.82%
Bixby	13,336	20,884	4.59%	23,880	2.72%	26,592	2.17%
Sand Springs	17,451	18,906	0.80%	20,317	1.45%	21,327	0.98%
Jenks	9,557	16,924	5.88%	19,554	2.93%	21,831	2.23%
Glenpool	8,123	10,808	2.90%	11,790	1.75%	12,762	1.60%
Collinsville	4,077	5,606	3.24%	6,489	2.97%	6,961	1.41%
Tulsa County	563,299	603,403	0.69%	632,738	0.95%	664,457	0.98%
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 Tulsa County was 603,403 persons as of the 2010 Census, a 0.69% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tulsa County to be 632,738 persons, and projects that the population will show 0.98% annualized growth over the next five years.

The population of Tulsa was 391,906 persons as of the 2010 Census, a -0.03% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tulsa to be 401,838 persons, and projects that the population will show 0.65% annualized growth over the next five years.

The population of Broken Arrow was 98,850 persons as of the 2010 Census, a 2.82% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Broken Arrow to be 107,506 persons, and projects that the population will show 1.35% annualized growth over the next five years.

The population of Owasso was 28,915 persons as of the 2010 Census, a 4.57% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Owasso to be 33,539 persons, and projects that the population will show 1.82% annualized growth over the next five years.

The population of Bixby was 20,884 persons as of the 2010 Census, a 4.59% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Bixby to be 23,880 persons, and projects that the population will show 2.17% annualized growth over the next five years.

The population of Sand Springs was 18,906 persons as of the 2010 Census, a 0.80% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Sand Springs to be 20,317 persons, and projects that the population will show 0.98% annualized growth over the next five years.

The population of Jenks was 16,924 persons as of the 2010 Census, a 5.88% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Jenks to be 19,554 persons, and projects that the population will show 2.23% annualized growth over the next five years.

The population of Glenpool was 10,808 persons as of the 2010 Census, a 2.90% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Glenpool to be 11,790 persons, and projects that the population will show 1.60% annualized growth over the next five years.

The population of Collinsville was 5,606 persons as of the 2010 Census, a 3.24% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Collinsville to be 6,489 persons, and projects that the population will show 1.41% annualized growth over the next five years.

The next table presents data regarding household levels in Tulsa County over the same periods of time. This data is presented both for all households (family and non-family) as well as family households alone.

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Tulsa	165,743	163,975	-0.11%	168,644	0.56%	174,744	0.71%
Broken Arrow	26,159	36,141	3.29%	39,195	1.64%	41,897	1.34%
Owasso	6,595	10,689	4.95%	12,123	2.55%	13,183	1.69%
Bixby	4,903	7,658	4.56%	8,674	2.52%	9,613	2.08%
Sand Springs	6,564	7,335	1.12%	7,916	1.54%	8,326	1.02%
Jenks	3,451	5,954	5.61%	6,739	2.51%	7,462	2.06%
Glenpool	2,761	3,723	3.03%	4,066	1.78%	4,386	1.53%
Collinsville	1,550	2,111	3.14%	2,409	2.68%	2,571	1.31%
Tulsa County	226,892	241,737	0.64%	252,860	0.90%	265,400	0.97%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Tulsa	99,094	95,246	-0.40%	98,186	0.61%	101,810	0.73%
Broken Arrow	21,167	27,614	2.69%	29,913	1.61%	31,989	1.35%
Owasso	5,120	7,807	4.31%	9,035	2.96%	9,843	1.73%
Bixby	3,819	5,925	4.49%	6,682	2.43%	7,409	2.09%
Sand Springs	4,869	5,187	0.63%	5,651	1.73%	5,953	1.05%
Jenks	2,756	4,753	5.60%	5,407	2.61%	6,013	2.15%
Glenpool	2,251	2,927	2.66%	3,199	1.79%	3,453	1.54%
Collinsville	1,113	1,529	3.23%	1,753	2.77%	1,874	1.34%
Tulsa County	147,316	154,084	0.45%	161,916	1.00%	170,507	1.04%
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, Tulsa County had a total of 241,737 households, representing a 0.64% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tulsa County to have 252,860 households. This number is expected to experience a 0.97% annualized rate of growth over the next five years.

As of 2010, Tulsa had a total of 163,975 households, representing a -0.11% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tulsa to have 168,644 households. This number is expected to experience a 0.71% annualized rate of growth over the next five years.

As of 2010, Broken Arrow had a total of 36,141 households, representing a 3.29% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Broken Arrow to have 39,195 households. This number is expected to experience a 1.34% annualized rate of growth over the next five years.

As of 2010, Owasso had a total of 10,689 households, representing a 4.95% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Owasso to have 12,123 households. This number is expected to experience a 1.69% annualized rate of growth over the next five years.

As of 2010, Bixby had a total of 7,658 households, representing a 4.56% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Bixby to have 8,674 households. This number is expected to experience a 2.08% annualized rate of growth over the next five years.

As of 2010, Sand Springs had a total of 7,335 households, representing a 1.12% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Sand Springs to have 7,916 households. This number is expected to experience a 1.02% annualized rate of growth over the next five years.

As of 2010, Jenks had a total of 5,954 households, representing a 5.61% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Jenks to have 6,739 households. This number is expected to experience a 2.06% annualized rate of growth over the next five years.

As of 2010, Glenpool had a total of 3,723 households, representing a 3.03% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Glenpool to have 4,066 households. This number is expected to experience a 1.53% annualized rate of growth over the next five years.

As of 2010, Collinsville had a total of 2,111 households, representing a 3.14% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Collinsville to have 2,409 households. This number is expected to experience a 1.31% 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 Tulsa County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Tulsa		Broken Arrow		Owasso		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	393,709		100,464		30,558		609,610	
White Alone	262,403	66.65%	79,624	79.26%	23,939	78.34%	439,171	72.04%
Black or African American Alone	59,874	15.21%	4,574	4.55%	895	2.93%	62,729	10.29%
Amer. Indian or Alaska Native Alone	16,743	4.25%	3,846	3.83%	2,292	7.50%	28,619	4.69%
Asian Alone	9,549	2.43%	3,173	3.16%	767	2.51%	14,682	2.41%
Native Hawaiian and Other Pac. Isl. Alone	383	0.10%	47	0.05%	0	0.00%	440	0.07%
Some Other Race Alone	16,593	4.21%	1,584	1.58%	669	2.19%	19,204	3.15%
Two or More Races	28,164	7.15%	7,616	7.58%	1,996	6.53%	44,765	7.34%
Population by Hispanic or Latino Origin	Tulsa		Broken Arrow		Owasso		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	393,709		100,464		30,558		609,610	
Hispanic or Latino	56,643	14.39%	7,352	7.32%	2,086	6.83%	68,260	11.20%
<i>Hispanic or Latino, White Alone</i>	36,119	63.77%	4,881	66.39%	1,195	57.29%	43,948	64.38%
<i>Hispanic or Latino, All Other Races</i>	20,524	36.23%	2,471	33.61%	891	42.71%	24,312	35.62%
Not Hispanic or Latino	337,066	85.61%	93,112	92.68%	28,472	93.17%	541,350	88.80%
<i>Not Hispanic or Latino, White Alone</i>	226,284	67.13%	74,743	80.27%	22,744	79.88%	395,223	73.01%
<i>Not Hispanic or Latino, All Other Races</i>	110,782	32.87%	18,369	19.73%	5,728	20.12%	146,127	26.99%

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

2013 Population by Race and Ethnicity

Single-Classification Race	Bixby		Sand Springs		Jenks		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	21,719		19,243		17,560		609,610	
White Alone	18,672	85.97%	15,465	80.37%	14,815	84.37%	439,171	72.04%
Black or African American Alone	244	1.12%	430	2.23%	657	3.74%	62,729	10.29%
Amer. Indian or Alaska Native Alone	891	4.10%	1,243	6.46%	568	3.23%	28,619	4.69%
Asian Alone	535	2.46%	73	0.38%	520	2.96%	14,682	2.41%
Native Hawaiian and Other Pac. Isl. Alone	10	0.05%	0	0.00%	0	0.00%	440	0.07%
Some Other Race Alone	87	0.40%	88	0.46%	45	0.26%	19,204	3.15%
Two or More Races	1,280	5.89%	1,944	10.10%	955	5.44%	44,765	7.34%

Population by Hispanic or Latino Origin	Bixby		Sand Springs		Jenks		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	21,719		19,243		17,560		609,610	
Hispanic or Latino	712	3.28%	709	3.68%	826	4.70%	68,260	11.20%
<i>Hispanic or Latino, White Alone</i>	591	83.01%	471	66.43%	755	91.40%	43,948	64.38%
<i>Hispanic or Latino, All Other Races</i>	121	16.99%	238	33.57%	71	8.60%	24,312	35.62%
Not Hispanic or Latino	21,007	96.72%	18,534	96.32%	16,734	95.30%	541,350	88.80%
<i>Not Hispanic or Latino, White Alone</i>	18,081	86.07%	14,994	80.90%	14,060	84.02%	395,223	73.01%
<i>Not Hispanic or Latino, All Other Races</i>	2,926	13.93%	3,540	19.10%	2,674	15.98%	146,127	26.99%

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

2013 Population by Race and Ethnicity

Single-Classification Race	Glenpool		Collinsville		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	11,117		5,808		609,610	
White Alone	8,477	76.25%	4,604	79.27%	439,171	72.04%
Black or African American Alone	111	1.00%	154	2.65%	62,729	10.29%
Amer. Indian or Alaska Native Alone	1,184	10.65%	421	7.25%	28,619	4.69%
Asian Alone	75	0.67%	40	0.69%	14,682	2.41%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%	440	0.07%
Some Other Race Alone	75	0.67%	14	0.24%	19,204	3.15%
Two or More Races	1,195	10.75%	575	9.90%	44,765	7.34%

Population by Hispanic or Latino Origin	Glenpool		Collinsville		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	11,117		5,808		609,610	
Hispanic or Latino	464	4.17%	62	1.07%	68,260	11.20%
<i>Hispanic or Latino, White Alone</i>	340	73.28%	48	77.42%	43,948	64.38%
<i>Hispanic or Latino, All Other Races</i>	124	26.72%	14	22.58%	24,312	35.62%
Not Hispanic or Latino	10,653	95.83%	5,746	98.93%	541,350	88.80%
<i>Not Hispanic or Latino, White Alone</i>	8,137	76.38%	4,556	79.29%	395,223	73.01%
<i>Not Hispanic or Latino, All Other Races</i>	2,516	23.62%	1,190	20.71%	146,127	26.99%

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

In Tulsa County, racial and ethnic minorities comprise 35.17% of the total population. Within Tulsa, racial and ethnic minorities represent 42.53% of the population. Within Broken Arrow, the percentage is 25.60%, while in Owasso the percentage is 25.57%.

Within Bixby, racial and ethnic minorities represent 16.75% of the population. Within Sand Springs, the percentage is 22.08%, while in Jenks the percentage is 19.93%.

Within Glenpool, racial and ethnic minorities represent 26.81% of the population. Within Collinsville, the percentage is 21.56%.

Population by Age

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

Tulsa County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	603,403		632,738		664,457			
Age 0 - 4	44,711	7.41%	46,175	7.30%	47,378	7.13%	0.65%	0.52%
Age 5 - 9	43,321	7.18%	45,236	7.15%	46,924	7.06%	0.87%	0.74%
Age 10 - 14	41,237	6.83%	43,846	6.93%	46,119	6.94%	1.23%	1.02%
Age 15 - 17	25,007	4.14%	25,711	4.06%	28,036	4.22%	0.56%	1.75%
Age 18 - 20	24,953	4.14%	25,311	4.00%	26,985	4.06%	0.29%	1.29%
Age 21 - 24	33,867	5.61%	33,515	5.30%	34,394	5.18%	-0.21%	0.52%
Age 25 - 34	87,168	14.45%	89,634	14.17%	86,423	13.01%	0.56%	-0.73%
Age 35 - 44	78,473	13.01%	81,751	12.92%	87,801	13.21%	0.82%	1.44%
Age 45 - 54	83,642	13.86%	80,465	12.72%	79,800	12.01%	-0.77%	-0.17%
Age 55 - 64	68,168	11.30%	76,665	12.12%	79,923	12.03%	2.38%	0.84%
Age 65 - 74	38,330	6.35%	48,417	7.65%	60,420	9.09%	4.78%	4.53%
Age 75 - 84	24,440	4.05%	24,743	3.91%	28,611	4.31%	0.25%	2.95%
Age 85 and over	10,086	1.67%	11,269	1.78%	11,643	1.75%	2.24%	0.66%
<i>Age 55 and over</i>	<i>141,024</i>	<i>23.37%</i>	<i>161,094</i>	<i>25.46%</i>	<i>180,597</i>	<i>27.18%</i>	<i>2.70%</i>	<i>2.31%</i>
<i>Age 62 and over</i>	<i>83,220</i>	<i>13.79%</i>	<i>96,160</i>	<i>15.20%</i>	<i>113,008</i>	<i>17.01%</i>	<i>2.93%</i>	<i>3.28%</i>
Median Age	35.2		35.8		36.8		0.34%	0.55%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tulsa County is 35.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.30% of the population is below the age of 5, while 15.20% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.28% per year.

Tulsa Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	391,906		401,838		415,164			
Age 0 - 4	29,376	7.50%	28,864	7.18%	28,997	6.98%	-0.35%	0.09%
Age 5 - 9	26,747	6.82%	28,374	7.06%	28,854	6.95%	1.19%	0.34%
Age 10 - 14	24,579	6.27%	26,175	6.51%	28,209	6.79%	1.27%	1.51%
Age 15 - 17	15,064	3.84%	15,334	3.82%	16,591	4.00%	0.36%	1.59%
Age 18 - 20	17,319	4.42%	16,070	4.00%	16,651	4.01%	-1.49%	0.71%
Age 21 - 24	24,988	6.38%	21,569	5.37%	20,798	5.01%	-2.90%	-0.73%
Age 25 - 34	58,941	15.04%	61,832	15.39%	57,666	13.89%	0.96%	-1.39%
Age 35 - 44	48,281	12.32%	50,456	12.56%	55,957	13.48%	0.89%	2.09%
Age 45 - 54	52,806	13.47%	48,789	12.14%	47,228	11.38%	-1.57%	-0.65%
Age 55 - 64	44,864	11.45%	48,910	12.17%	49,268	11.87%	1.74%	0.15%
Age 65 - 74	24,850	6.34%	31,106	7.74%	38,613	9.30%	4.59%	4.42%
Age 75 - 84	16,783	4.28%	16,427	4.09%	18,322	4.41%	-0.43%	2.21%
Age 85 and over	7,308	1.86%	7,932	1.97%	8,010	1.93%	1.65%	0.20%
<i>Age 55 and over</i>	<i>93,805</i>	<i>23.94%</i>	<i>104,375</i>	<i>25.97%</i>	<i>114,213</i>	<i>27.51%</i>	<i>2.16%</i>	<i>1.82%</i>
<i>Age 62 and over</i>	<i>55,092</i>	<i>14.06%</i>	<i>62,206</i>	<i>15.48%</i>	<i>71,715</i>	<i>17.27%</i>	<i>2.46%</i>	<i>2.89%</i>
Median Age	34.8		35.5		36.8		0.40%	0.72%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tulsa is 35.5 years. This compares with the statewide figure of 36.6 years. Approximately 7.18% of the population is below the age of 5, while 15.48% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.89% per year.

Broken Arrow Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	98,850		107,506		114,987			
Age 0 - 4	7,146	7.23%	7,732	7.19%	8,128	7.07%	1.59%	1.00%
Age 5 - 9	7,619	7.71%	7,677	7.14%	8,008	6.96%	0.15%	0.85%
Age 10 - 14	7,634	7.72%	8,032	7.47%	8,022	6.98%	1.02%	-0.02%
Age 15 - 17	4,699	4.75%	4,753	4.42%	5,147	4.48%	0.23%	1.61%
Age 18 - 20	3,644	3.69%	4,252	3.96%	4,664	4.06%	3.13%	1.87%
Age 21 - 24	4,219	4.27%	5,626	5.23%	6,207	5.40%	5.92%	1.99%
Age 25 - 34	13,755	13.92%	13,521	12.58%	13,696	11.91%	-0.34%	0.26%
Age 35 - 44	13,920	14.08%	14,660	13.64%	15,166	13.19%	1.04%	0.68%
Age 45 - 54	14,418	14.59%	14,623	13.60%	14,789	12.86%	0.28%	0.23%
Age 55 - 64	11,501	11.63%	13,570	12.62%	14,435	12.55%	3.36%	1.24%
Age 65 - 74	6,000	6.07%	8,193	7.62%	10,772	9.37%	6.43%	5.63%
Age 75 - 84	3,187	3.22%	3,489	3.25%	4,439	3.86%	1.83%	4.93%
Age 85 and over	1,108	1.12%	1,378	1.28%	1,514	1.32%	4.46%	1.90%
<i>Age 55 and over</i>	<i>21,796</i>	<i>22.05%</i>	<i>26,630</i>	<i>24.77%</i>	<i>31,160</i>	<i>27.10%</i>	<i>4.09%</i>	<i>3.19%</i>
<i>Age 62 and over</i>	<i>12,637</i>	<i>12.78%</i>	<i>15,753</i>	<i>14.65%</i>	<i>19,542</i>	<i>16.99%</i>	<i>4.51%</i>	<i>4.40%</i>
Median Age	35.5		36.5		37.4		0.56%	0.49%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Broken Arrow is 36.5 years. This compares with the statewide figure of 36.6 years. Approximately 7.19% of the population is below the age of 5, while 14.65% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.40% per year.

Owasso Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	28,915		33,539		36,710			
Age 0 - 4	2,220	7.68%	2,542	7.58%	2,724	7.42%	2.75%	1.39%
Age 5 - 9	2,445	8.46%	2,500	7.45%	2,661	7.25%	0.45%	1.26%
Age 10 - 14	2,415	8.35%	2,787	8.31%	2,719	7.41%	2.91%	-0.49%
Age 15 - 17	1,391	4.81%	1,590	4.74%	1,791	4.88%	2.71%	2.41%
Age 18 - 20	1,097	3.79%	1,404	4.19%	1,615	4.40%	5.06%	2.84%
Age 21 - 24	1,407	4.87%	1,787	5.33%	2,107	5.74%	4.90%	3.35%
Age 25 - 34	4,055	14.02%	4,232	12.62%	4,408	12.01%	0.86%	0.82%
Age 35 - 44	4,253	14.71%	4,671	13.93%	4,777	13.01%	1.89%	0.45%
Age 45 - 54	4,095	14.16%	4,672	13.93%	4,921	13.41%	2.67%	1.04%
Age 55 - 64	2,628	9.09%	3,605	10.75%	4,336	11.81%	6.53%	3.76%
Age 65 - 74	1,571	5.43%	2,094	6.24%	2,667	7.27%	5.92%	4.96%
Age 75 - 84	965	3.34%	1,139	3.40%	1,413	3.85%	3.37%	4.41%
Age 85 and over	373	1.29%	516	1.54%	571	1.56%	6.71%	2.05%
<i>Age 55 and over</i>	<i>5,537</i>	<i>19.15%</i>	<i>7,354</i>	<i>21.93%</i>	<i>8,987</i>	<i>24.48%</i>	<i>5.84%</i>	<i>4.09%</i>
<i>Age 62 and over</i>	<i>3,324</i>	<i>11.50%</i>	<i>4,315</i>	<i>12.86%</i>	<i>5,381</i>	<i>14.66%</i>	<i>5.35%</i>	<i>4.52%</i>
Median Age	33.6		34.8		35.7		0.70%	0.51%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Owasso is 34.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.58% of the population is below the age of 5, while 12.86% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.52% per year.

Bixby Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	20,884		23,880		26,592			
Age 0 - 4	1,541	7.38%	1,809	7.58%	1,980	7.45%	3.26%	1.82%
Age 5 - 9	1,803	8.63%	1,851	7.75%	1,955	7.35%	0.53%	1.10%
Age 10 - 14	1,666	7.98%	1,931	8.09%	2,024	7.61%	3.00%	0.95%
Age 15 - 17	875	4.19%	1,080	4.52%	1,291	4.85%	4.30%	3.63%
Age 18 - 20	645	3.09%	925	3.87%	1,150	4.32%	7.48%	4.45%
Age 21 - 24	828	3.96%	1,102	4.61%	1,465	5.51%	5.88%	5.86%
Age 25 - 34	2,591	12.41%	2,641	11.06%	2,804	10.54%	0.38%	1.20%
Age 35 - 44	3,171	15.18%	3,280	13.74%	3,169	11.92%	0.68%	-0.69%
Age 45 - 54	2,956	14.15%	3,350	14.03%	3,699	13.91%	2.53%	2.00%
Age 55 - 64	2,236	10.71%	2,725	11.41%	3,185	11.98%	4.03%	3.17%
Age 65 - 74	1,494	7.15%	1,930	8.08%	2,313	8.70%	5.25%	3.69%
Age 75 - 84	815	3.90%	933	3.91%	1,191	4.48%	2.74%	5.00%
Age 85 and over	263	1.26%	323	1.35%	366	1.38%	4.20%	2.53%
<i>Age 55 and over</i>	<i>4,808</i>	<i>23.02%</i>	<i>5,911</i>	<i>24.75%</i>	<i>7,055</i>	<i>26.53%</i>	<i>4.22%</i>	<i>3.60%</i>
<i>Age 62 and over</i>	<i>2,980</i>	<i>14.27%</i>	<i>3,681</i>	<i>15.41%</i>	<i>4,460</i>	<i>16.77%</i>	<i>4.31%</i>	<i>3.91%</i>
Median Age	36.6		36.8		37.0		0.11%	0.11%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Bixby is 36.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.58% of the population is below the age of 5, while 15.41% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.91% per year.

Sand Springs Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	18,906		20,317		21,327			
Age 0 - 4	1,277	6.75%	1,443	7.10%	1,514	7.10%	2.47%	0.97%
Age 5 - 9	1,385	7.33%	1,386	6.82%	1,485	6.96%	0.01%	1.39%
Age 10 - 14	1,430	7.56%	1,484	7.30%	1,458	6.84%	0.74%	-0.35%
Age 15 - 17	876	4.63%	892	4.39%	964	4.52%	0.36%	1.56%
Age 18 - 20	701	3.71%	807	3.97%	874	4.10%	2.86%	1.61%
Age 21 - 24	801	4.24%	1,024	5.04%	1,130	5.30%	5.03%	1.99%
Age 25 - 34	2,349	12.42%	2,478	12.20%	2,499	11.72%	1.07%	0.17%
Age 35 - 44	2,448	12.95%	2,504	12.32%	2,614	12.26%	0.45%	0.86%
Age 45 - 54	2,662	14.08%	2,657	13.08%	2,593	12.16%	-0.04%	-0.49%
Age 55 - 64	2,259	11.95%	2,485	12.23%	2,591	12.15%	1.93%	0.84%
Age 65 - 74	1,450	7.67%	1,776	8.74%	2,097	9.83%	4.14%	3.38%
Age 75 - 84	930	4.92%	966	4.75%	1,069	5.01%	0.76%	2.05%
Age 85 and over	338	1.79%	415	2.04%	439	2.06%	4.19%	1.13%
<i>Age 55 and over</i>	<i>4,977</i>	<i>26.32%</i>	<i>5,642</i>	<i>27.77%</i>	<i>6,196</i>	<i>29.05%</i>	<i>2.54%</i>	<i>1.89%</i>
<i>Age 62 and over</i>	<i>3,058</i>	<i>16.17%</i>	<i>3,488</i>	<i>17.17%</i>	<i>3,943</i>	<i>18.49%</i>	<i>2.67%</i>	<i>2.49%</i>
Median Age	37.6		37.6		37.8		0.00%	0.11%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Sand Springs is 37.6 years. This compares with the statewide figure of 36.6 years. Approximately 7.10% of the population is below the age of 5, while 17.17% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.49% per year.

Jenks Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	16,924		19,554		21,831			
Age 0 - 4	1,391	8.22%	1,647	8.42%	1,791	8.20%	3.44%	1.69%
Age 5 - 9	1,490	8.80%	1,634	8.36%	1,762	8.07%	1.86%	1.52%
Age 10 - 14	1,379	8.15%	1,622	8.29%	1,767	8.09%	3.30%	1.73%
Age 15 - 17	736	4.35%	881	4.51%	1,075	4.92%	3.66%	4.06%
Age 18 - 20	500	2.95%	754	3.86%	943	4.32%	8.56%	4.58%
Age 21 - 24	492	2.91%	891	4.56%	1,182	5.41%	12.61%	5.82%
Age 25 - 34	2,437	14.40%	2,056	10.51%	1,972	9.03%	-3.34%	-0.83%
Age 35 - 44	2,639	15.59%	2,993	15.31%	2,993	13.71%	2.55%	0.00%
Age 45 - 54	2,373	14.02%	2,660	13.60%	3,014	13.81%	2.31%	2.53%
Age 55 - 64	1,712	10.12%	2,131	10.90%	2,500	11.45%	4.48%	3.25%
Age 65 - 74	994	5.87%	1,387	7.09%	1,733	7.94%	6.89%	4.55%
Age 75 - 84	570	3.37%	645	3.30%	801	3.67%	2.50%	4.43%
Age 85 and over	211	1.25%	253	1.29%	298	1.37%	3.70%	3.33%
<i>Age 55 and over</i>	<i>3,487</i>	<i>20.60%</i>	<i>4,416</i>	<i>22.58%</i>	<i>5,332</i>	<i>24.42%</i>	<i>4.84%</i>	<i>3.84%</i>
<i>Age 62 and over</i>	<i>2,078</i>	<i>12.28%</i>	<i>2,671</i>	<i>13.66%</i>	<i>3,284</i>	<i>15.04%</i>	<i>5.16%</i>	<i>4.22%</i>
Median Age	35.1		36.0		36.4		0.51%	0.22%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Jenks is 36.0 years. This compares with the statewide figure of 36.6 years. Approximately 8.42% of the population is below the age of 5, while 13.66% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.22% per year.

Glenpool Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	10,808		11,790		12,762			
Age 0 - 4	915	8.47%	1,018	8.63%	1,062	8.32%	2.16%	0.85%
Age 5 - 9	920	8.51%	966	8.19%	1,047	8.20%	0.98%	1.62%
Age 10 - 14	912	8.44%	938	7.96%	998	7.82%	0.56%	1.25%
Age 15 - 17	512	4.74%	546	4.63%	593	4.65%	1.29%	1.67%
Age 18 - 20	443	4.10%	486	4.12%	535	4.19%	1.87%	1.94%
Age 21 - 24	482	4.46%	625	5.30%	705	5.52%	5.33%	2.44%
Age 25 - 34	1,779	16.46%	1,703	14.44%	1,554	12.18%	-0.87%	-1.81%
Age 35 - 44	1,540	14.25%	1,727	14.65%	1,922	15.06%	2.32%	2.16%
Age 45 - 54	1,495	13.83%	1,465	12.43%	1,566	12.27%	-0.40%	1.34%
Age 55 - 64	1,014	9.38%	1,276	10.82%	1,421	11.13%	4.70%	2.18%
Age 65 - 74	511	4.73%	679	5.76%	891	6.98%	5.85%	5.58%
Age 75 - 84	197	1.82%	272	2.31%	376	2.95%	6.66%	6.69%
Age 85 and over	88	0.81%	89	0.75%	92	0.72%	0.23%	0.67%
<i>Age 55 and over</i>	<i>1,810</i>	<i>16.75%</i>	<i>2,316</i>	<i>19.64%</i>	<i>2,780</i>	<i>21.78%</i>	<i>5.05%</i>	<i>3.72%</i>
<i>Age 62 and over</i>	<i>1,012</i>	<i>9.37%</i>	<i>1,334</i>	<i>11.31%</i>	<i>1,693</i>	<i>13.27%</i>	<i>5.67%</i>	<i>4.89%</i>
Median Age	31.9		32.7		34.3		0.50%	0.96%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Glenpool is 32.7 years. This compares with the statewide figure of 36.6 years. Approximately 8.63% of the population is below the age of 5, while 11.31% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.89% per year.

Collinsville Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	5,606		6,489		6,961			
Age 0 - 4	401	7.15%	488	7.52%	519	7.46%	4.01%	1.24%
Age 5 - 9	431	7.69%	464	7.15%	504	7.24%	1.49%	1.67%
Age 10 - 14	427	7.62%	493	7.60%	491	7.05%	2.92%	-0.08%
Age 15 - 17	261	4.66%	281	4.33%	318	4.57%	1.49%	2.50%
Age 18 - 20	192	3.42%	256	3.95%	286	4.11%	5.92%	2.24%
Age 21 - 24	242	4.32%	340	5.24%	374	5.37%	7.04%	1.92%
Age 25 - 34	738	13.16%	787	12.13%	805	11.56%	1.29%	0.45%
Age 35 - 44	791	14.11%	874	13.47%	900	12.93%	2.02%	0.59%
Age 45 - 54	736	13.13%	845	13.02%	907	13.03%	2.80%	1.43%
Age 55 - 64	589	10.51%	727	11.20%	785	11.28%	4.30%	1.55%
Age 65 - 74	405	7.22%	498	7.67%	596	8.56%	4.22%	3.66%
Age 75 - 84	266	4.74%	298	4.59%	340	4.88%	2.30%	2.67%
Age 85 and over	127	2.27%	138	2.13%	136	1.95%	1.68%	-0.29%
<i>Age 55 and over</i>	<i>1,387</i>	<i>24.74%</i>	<i>1,661</i>	<i>25.60%</i>	<i>1,857</i>	<i>26.68%</i>	<i>3.67%</i>	<i>2.26%</i>
<i>Age 62 and over</i>	<i>848</i>	<i>15.12%</i>	<i>1,014</i>	<i>15.63%</i>	<i>1,172</i>	<i>16.83%</i>	<i>3.65%</i>	<i>2.93%</i>
Median Age	36.4		36.6		37.0		0.11%	0.22%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Collinsville is 36.6 years. This compares with the statewide figure of 36.6 years. Approximately 7.52% of the population is below the age of 5, while 15.63% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.93% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years								
	Tulsa		Broken Arrow		Owasso		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families:	95,073		27,462		8,085		153,790	
Married-Couple Family:	62,187	65.41%	22,193	80.81%	6,419	79.39%	109,572	71.25%
With Children Under 18 Years	25,133	26.44%	10,337	37.64%	3,378	41.78%	47,083	30.62%
No Children Under 18 Years	37,054	38.97%	11,856	43.17%	3,041	37.61%	62,489	40.63%
Other Family:	32,886	34.59%	5,269	19.19%	1,666	20.61%	44,218	28.75%
Male Householder, No Wife Present	7,990	8.40%	1,393	5.07%	608	7.52%	11,268	7.33%
With Children Under 18 Years	4,201	4.42%	767	2.79%	473	5.85%	6,139	3.99%
No Children Under 18 Years	3,789	3.99%	626	2.28%	135	1.67%	5,129	3.34%
Female Householder, No Husband Present	24,896	26.19%	3,876	14.11%	1,058	13.09%	32,950	21.43%
With Children Under 18 Years	15,680	16.49%	2,475	9.01%	690	8.53%	20,602	13.40%
No Children Under 18 Years	9,216	9.69%	1,401	5.10%	368	4.55%	12,348	8.03%
Total Single Parent Families	19,881		3,242		1,163		26,741	
Male Householder	4,201	21.13%	767	23.66%	473	40.67%	6,139	22.96%
Female Householder	15,680	78.87%	2,475	76.34%	690	59.33%	20,602	77.04%

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

2013 Family Type by Presence of Children Under 18 Years

	Bixby		Sand Springs		Jenks		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families:	5,955		5,106		4,842		153,790	
Married-Couple Family:	5,139	86.30%	4,003	78.40%	4,004	82.69%	109,572	71.25%
With Children Under 18 Years	2,424	40.71%	1,880	36.82%	2,064	42.63%	47,083	30.62%
No Children Under 18 Years	2,715	45.59%	2,123	41.58%	1,940	40.07%	62,489	40.63%
Other Family:	816	13.70%	1,103	21.60%	838	17.31%	44,218	28.75%
Male Householder, No Wife Present	221	3.71%	216	4.23%	153	3.16%	11,268	7.33%
With Children Under 18 Years	138	2.32%	122	2.39%	73	1.51%	6,139	3.99%
No Children Under 18 Years	83	1.39%	94	1.84%	80	1.65%	5,129	3.34%
Female Householder, No Husband Present	595	9.99%	887	17.37%	685	14.15%	32,950	21.43%
With Children Under 18 Years	397	6.67%	587	11.50%	418	8.63%	20,602	13.40%
No Children Under 18 Years	198	3.32%	300	5.88%	267	5.51%	12,348	8.03%
Total Single Parent Families	535		709		491		26,741	
Male Householder	138	25.79%	122	17.21%	73	14.87%	6,139	22.96%
Female Householder	397	74.21%	587	82.79%	418	85.13%	20,602	77.04%

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

2013 Family Type by Presence of Children Under 18 Years

	Glenpool		Collinsville		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	2,965		1,523		153,790	
Married-Couple Family:	2,102	70.89%	1,258	82.60%	109,572	71.25%
With Children Under 18 Years	1,091	36.80%	701	46.03%	47,083	30.62%
No Children Under 18 Years	1,011	34.10%	557	36.57%	62,489	40.63%
Other Family:	863	29.11%	265	17.40%	44,218	28.75%
Male Householder, No Wife Present	169	5.70%	145	9.52%	11,268	7.33%
With Children Under 18 Years	125	4.22%	145	9.52%	6,139	3.99%
No Children Under 18 Years	44	1.48%	0	0.00%	5,129	3.34%
Female Householder, No Husband Present	694	23.41%	120	7.88%	32,950	21.43%
With Children Under 18 Years	333	11.23%	62	4.07%	20,602	13.40%
No Children Under 18 Years	361	12.18%	58	3.81%	12,348	8.03%
Total Single Parent Families	458		207		26,741	
Male Householder	125	27.29%	145	70.05%	6,139	22.96%
Female Householder	333	72.71%	62	29.95%	20,602	77.04%

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

As shown, within Tulsa County, among all families 17.39% are single-parent families, while in Tulsa, the percentage is 20.91%. In Broken Arrow the percentage of single-parent families is 11.81%, while in Owasso the percentage is 14.38%.

In Bixby, the percentage is 8.98%. In Sand Springs the percentage of single-parent families is 13.89%, while in Jenks the percentage is 10.14%. In Glenpool, the percentage is 15.45%. In Collinsville the percentage of single-parent families is 13.59%

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	389,987		100,009		30,214		604,388		3,702,515	
Under 18 Years:	95,940		27,489		9,132		155,205		933,738	
With One Type of Disability	3,919	4.08%	720	2.62%	234	2.56%	5,594	3.60%	33,744	3.61%
With Two or More Disabilities	1,115	1.16%	290	1.05%	91	1.00%	1,687	1.09%	11,082	1.19%
No Disabilities	90,906	94.75%	26,479	96.33%	8,807	96.44%	147,924	95.31%	888,912	95.20%
18 to 64 Years:	245,628		62,111		18,470		376,490		2,265,702	
With One Type of Disability	17,127	6.97%	3,047	4.91%	1,023	5.54%	24,521	6.51%	169,697	7.49%
With Two or More Disabilities	15,599	6.35%	2,185	3.52%	796	4.31%	20,761	5.51%	149,960	6.62%
No Disabilities	212,902	86.68%	56,879	91.58%	16,651	90.15%	331,208	87.97%	1,946,045	85.89%
65 Years and Over:	48,419		10,409		2,612		72,693		503,075	
With One Type of Disability	8,142	16.82%	1,665	16.00%	451	17.27%	12,589	17.32%	95,633	19.01%
With Two or More Disabilities	10,336	21.35%	1,649	15.84%	730	27.95%	15,305	21.05%	117,044	23.27%
No Disabilities	29,941	61.84%	7,095	68.16%	1,431	54.79%	44,799	61.63%	290,398	57.72%
Total Number of Persons with Disabilities:	56,238	14.42%	9,556	9.56%	3,325	11.00%	80,457	13.31%	577,160	15.59%

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

2013 Age by Number of Disabilities

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	21,662		19,107		17,430		604,388		3,702,515	
Under 18 Years:	6,536		5,326		5,398		155,205		933,738	
With One Type of Disability	135	2.07%	116	2.18%	157	2.91%	5,594	3.60%	33,744	3.61%
With Two or More Disabilities	35	0.54%	42	0.79%	49	0.91%	1,687	1.09%	11,082	1.19%
No Disabilities	6,366	97.40%	5,168	97.03%	5,192	96.18%	147,924	95.31%	888,912	95.20%
18 to 64 Years:	12,714		11,351		10,483		376,490		2,265,702	
With One Type of Disability	619	4.87%	977	8.61%	291	2.78%	24,521	6.51%	169,697	7.49%
With Two or More Disabilities	298	2.34%	609	5.37%	208	1.98%	20,761	5.51%	149,960	6.62%
No Disabilities	11,797	92.79%	9,765	86.03%	9,984	95.24%	331,208	87.97%	1,946,045	85.89%
65 Years and Over:	2,412		2,430		1,549		72,693		503,075	
With One Type of Disability	490	20.32%	599	24.65%	334	21.56%	12,589	17.32%	95,633	19.01%
With Two or More Disabilities	476	19.73%	742	30.53%	188	12.14%	15,305	21.05%	117,044	23.27%
No Disabilities	1,446	59.95%	1,089	44.81%	1,027	66.30%	44,799	61.63%	290,398	57.72%
Total Number of Persons with Disabilities:	2,053	9.48%	3,085	16.15%	1,227	7.04%	80,457	13.31%	577,160	15.59%

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

2013 Age by Number of Disabilities

	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	11,036		5,734		604,388		3,702,515	
Under 18 Years:	3,175		1,744		155,205		933,738	
With One Type of Disability	131	4.13%	30	1.72%	5,594	3.60%	33,744	3.61%
With Two or More Disabilities	30	0.94%	33	1.89%	1,687	1.09%	11,082	1.19%
No Disabilities	3,014	94.93%	1,681	96.39%	147,924	95.31%	888,912	95.20%
18 to 64 Years:	6,978		3,308		376,490		2,265,702	
With One Type of Disability	539	7.72%	273	8.25%	24,521	6.51%	169,697	7.49%
With Two or More Disabilities	351	5.03%	115	3.48%	20,761	5.51%	149,960	6.62%
No Disabilities	6,088	87.25%	2,920	88.27%	331,208	87.97%	1,946,045	85.89%
65 Years and Over:	883		682		72,693		503,075	
With One Type of Disability	125	14.16%	101	14.81%	12,589	17.32%	95,633	19.01%
With Two or More Disabilities	165	18.69%	198	29.03%	15,305	21.05%	117,044	23.27%
No Disabilities	593	67.16%	383	56.16%	44,799	61.63%	290,398	57.72%
Total Number of Persons with Disabilities:	1,341	12.15%	750	13.08%	80,457	13.31%	577,160	15.59%

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

Within Tulsa County, 13.31% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Tulsa the percentage is 14.42%. In

Broken Arrow the percentage is 9.56%, while in Owasso the percentage is 11.00%. In Bixby the percentage is 9.48%. In Sand Springs the percentage is 16.15%, while in Jenks the percentage is 7.04%. In Glenpool the percentage is 12.15%. In Collinsville the percentage is 13.08%.

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

2013 Population by Veteran and Disability Status										
	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom										
Poverty Status is Determined	291,001		72,520		21,082		446,131		2,738,788	
Veteran:	27,037	9.29%	7,477	10.31%	2,340	11.10%	43,029	9.64%	305,899	11.17%
<i>With a Disability</i>	8,314	30.75%	1,623	21.71%	626	26.75%	12,769	29.68%	100,518	32.86%
<i>No Disability</i>	18,723	69.25%	5,854	78.29%	1,714	73.25%	30,260	70.32%	205,381	67.14%
Non-veteran:	263,964	90.71%	65,043	89.69%	18,742	88.90%	403,102	90.36%	2,432,889	88.83%
<i>With a Disability</i>	42,814	16.22%	6,923	10.64%	2,374	12.67%	60,331	14.97%	430,610	17.70%
<i>No Disability</i>	221,150	83.78%	58,120	89.36%	16,368	87.33%	342,771	85.03%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

2013 Population by Veteran and Disability Status										
	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom										
Poverty Status is Determined	15,126		13,781		12,032		446,131		2,738,788	
Veteran:	1,293	8.55%	1,268	9.20%	995	8.27%	43,029	9.64%	305,899	11.17%
<i>With a Disability</i>	302	23.36%	543	42.82%	211	21.21%	12,769	29.68%	100,518	32.86%
<i>No Disability</i>	991	76.64%	725	57.18%	784	78.79%	30,260	70.32%	205,381	67.14%
Non-veteran:	13,833	91.45%	12,513	90.80%	11,037	91.73%	403,102	90.36%	2,432,889	88.83%
<i>With a Disability</i>	1,581	11.43%	2,384	19.05%	810	7.34%	60,331	14.97%	430,610	17.70%
<i>No Disability</i>	12,252	88.57%	10,129	80.95%	10,227	92.66%	342,771	85.03%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

2013 Population by Veteran and Disability Status										
	Glenpool		Collinsville		Tulsa County		State of Oklahoma			
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom										
Poverty Status is Determined	7,861		3,990		446,131		2,738,788			
Veteran:	764	9.72%	424	10.63%	43,029	9.64%	305,899	11.17%		
<i>With a Disability</i>	187	24.48%	159	37.50%	12,769	29.68%	100,518	32.86%		
<i>No Disability</i>	577	75.52%	265	62.50%	30,260	70.32%	205,381	67.14%		
Non-veteran:	7,097	90.28%	3,566	89.37%	403,102	90.36%	2,432,889	88.83%		
<i>With a Disability</i>	993	13.99%	528	14.81%	60,331	14.97%	430,610	17.70%		
<i>No Disability</i>	6,104	86.01%	3,038	85.19%	342,771	85.03%	2,002,279	82.30%		

Source: 2009-2013 American Community Survey, Table C21007

Within Tulsa County, the Census Bureau estimates there are 43,029 veterans, 29.68% of which have one or more disabilities (compared with 32.86% at a statewide level). In Tulsa, there are an estimated 27,037 veterans, 30.75% of which are estimated to have a disability. Within Broken Arrow the number of veterans is estimated to be 7,477 (21.71% with a disability), and within Owasso there are an estimated 2,340 veterans, 26.75% with one or more disabilities.

In Bixby, there are an estimated 1,293 veterans, 23.36% of which are estimated to have a disability. Within Sand Springs the number of veterans is estimated to be 1,268 (42.82% with a disability), and within Jenks there are an estimated 995 veterans, 21.21% with one or more disabilities.

In Glenpool, there are an estimated 764 veterans, 24.48% of which are estimated to have a disability. Within Collinsville the number of veterans is estimated to be 424 (37.50% with a disability).

Group Quarters Population

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

2010 Group Quarters Population

	Tulsa		Broken Arrow		Owasso		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	391,906		98,850		28,915		603,403	
Group Quarters Population	8,386	2.14%	468	0.47%	242	0.84%	9,817	1.63%
Institutionalized Population	4,284	1.09%	466	0.47%	214	0.74%	5,670	0.94%
Correctional facilities for adults	2,049	0.52%	0	0.00%	0	0.00%	2,188	0.36%
Juvenile facilities	83	0.02%	0	0.00%	41	0.14%	251	0.04%
Nursing facilities/Skilled-nursing facilities	2,033	0.52%	466	0.47%	173	0.60%	3,112	0.52%
Other institutional facilities	119	0.03%	0	0.00%	0	0.00%	119	0.02%
Noninstitutionalized population	4,102	1.05%	2	0.00%	28	0.10%	4,147	0.69%
College/University student housing	2721	0.69%	0	0.00%	0	0.00%	2721	0.45%
Military quarters	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	1381	0.35%	2	0.00%	28	0.10%	1426	0.24%

Source: 2010 Decennial Census, Table P42

2010 Group Quarters Population

	Bixby		Sand Springs		Jenks		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	20,884		18,906		16,924		603,403	
Group Quarters Population	47	0.23%	213	1.13%	165	0.97%	9,817	1.63%
Institutionalized Population	47	0.23%	169	0.89%	165	0.97%	5,670	0.94%
Correctional facilities for adults	0	0.00%	0	0.00%	0	0.00%	2,188	0.36%
Juvenile facilities	0	0.00%	85	0.45%	0	0.00%	251	0.04%
Nursing facilities/Skilled-nursing facilities	47	0.23%	84	0.44%	165	0.97%	3,112	0.52%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%	119	0.02%
Noninstitutionalized population	0	0.00%	44	0.23%	0	0.00%	4,147	0.69%
College/University student housing	0	0.00%	0	0.00%	0	0.00%	2721	0.45%
Military quarters	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	44	0.23%	0	0.00%	1426	0.24%

Source: 2010 Decennial Census, Table P42

2010 Group Quarters Population						
	Glenpool		Collinsville		Tulsa County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	10,808		5,606		603,403	
Group Quarters Population	64	0.59%	80	1.43%	9,817	1.63%
Institutionalized Population	64	0.59%	80	1.43%	5,670	0.94%
Correctional facilities for adults	0	0.00%	0	0.00%	2,188	0.36%
Juvenile facilities	0	0.00%	0	0.00%	251	0.04%
Nursing facilities/Skilled-nursing facilities	64	0.59%	80	1.43%	3,112	0.52%
Other institutional facilities	0	0.00%	0	0.00%	119	0.02%
Noninstitutionalized population	0	0.00%	0	0.00%	4,147	0.69%
College/University student housing	0	0.00%	0	0.00%	2,721	0.45%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%	1,426	0.24%

Source: 2010 Decennial Census, Table P42

The percentage of the Tulsa 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 Tulsa County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution										
	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	168,644		39,195		12,123		252,860		1,520,327	
< \$15,000	27,572	16.35%	2,463	6.28%	620	5.11%	33,381	13.20%	213,623	14.05%
\$15,000 - \$24,999	23,056	13.67%	2,995	7.64%	937	7.73%	30,033	11.88%	184,613	12.14%
\$25,000 - \$34,999	21,806	12.93%	3,418	8.72%	1,019	8.41%	28,846	11.41%	177,481	11.67%
\$35,000 - \$49,999	26,625	15.79%	5,547	14.15%	1,532	12.64%	37,819	14.96%	229,628	15.10%
\$50,000 - \$74,999	28,443	16.87%	9,071	23.14%	2,660	21.94%	47,012	18.59%	280,845	18.47%
\$75,000 - \$99,999	14,727	8.73%	6,255	15.96%	1,852	15.28%	27,456	10.86%	173,963	11.44%
\$100,000 - \$124,999	9,195	5.45%	3,981	10.16%	1,342	11.07%	17,803	7.04%	106,912	7.03%
\$125,000 - \$149,999	4,843	2.87%	2,139	5.46%	865	7.14%	9,691	3.83%	57,804	3.80%
\$150,000 - \$199,999	5,296	3.14%	1,911	4.88%	803	6.62%	10,021	3.96%	48,856	3.21%
\$200,000 - \$249,999	2,217	1.31%	650	1.66%	271	2.24%	3,864	1.53%	18,661	1.23%
\$250,000 - \$499,999	3,320	1.97%	643	1.64%	184	1.52%	4,980	1.97%	20,487	1.35%
\$500,000+	1,544	0.92%	122	0.31%	38	0.31%	1,954	0.77%	7,454	0.49%
Median Household Income	\$41,697		\$64,261		\$68,360		\$48,553		\$47,049	
Average Household Income	\$62,359		\$77,128		\$82,426		\$68,197		\$63,390	

Source: Nielsen SiteReports

2015 Household Income Distribution										
	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	8,674		7,916		6,739		252,860		1,520,327	
< \$15,000	669	7.71%	850	10.74%	230	3.41%	33,381	13.20%	213,623	14.05%
\$15,000 - \$24,999	599	6.91%	850	10.74%	399	5.92%	30,033	11.88%	184,613	12.14%
\$25,000 - \$34,999	481	5.55%	953	12.04%	352	5.22%	28,846	11.41%	177,481	11.67%
\$35,000 - \$49,999	1,070	12.34%	1,130	14.27%	749	11.11%	37,819	14.96%	229,628	15.10%
\$50,000 - \$74,999	1,816	20.94%	1,655	20.91%	1,281	19.01%	47,012	18.59%	280,845	18.47%
\$75,000 - \$99,999	1,215	14.01%	1,015	12.82%	1,266	18.79%	27,456	10.86%	173,963	11.44%
\$100,000 - \$124,999	850	9.80%	585	7.39%	1,065	15.80%	17,803	7.04%	106,912	7.03%
\$125,000 - \$149,999	540	6.23%	343	4.33%	488	7.24%	9,691	3.83%	57,804	3.80%
\$150,000 - \$199,999	605	6.97%	322	4.07%	496	7.36%	10,021	3.96%	48,856	3.21%
\$200,000 - \$249,999	268	3.09%	92	1.16%	170	2.52%	3,864	1.53%	18,661	1.23%
\$250,000 - \$499,999	410	4.73%	97	1.23%	199	2.95%	4,980	1.97%	20,487	1.35%
\$500,000+	151	1.74%	24	0.30%	44	0.65%	1,954	0.77%	7,454	0.49%
Median Household Income	\$70,898		\$52,644		\$82,079		\$48,553		\$47,049	
Average Household Income	\$97,465		\$66,490		\$95,332		\$68,197		\$63,390	

Source: Nielsen SiteReports

2015 Household Income Distribution								
	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	4,066		2,409		252,860		1,520,327	
< \$15,000	256	6.30%	238	9.88%	33,381	13.20%	213,623	14.05%
\$15,000 - \$24,999	385	9.47%	263	10.92%	30,033	11.88%	184,613	12.14%
\$25,000 - \$34,999	326	8.02%	226	9.38%	28,846	11.41%	177,481	11.67%
\$35,000 - \$49,999	447	10.99%	322	13.37%	37,819	14.96%	229,628	15.10%
\$50,000 - \$74,999	1,067	26.24%	495	20.55%	47,012	18.59%	280,845	18.47%
\$75,000 - \$99,999	788	19.38%	360	14.94%	27,456	10.86%	173,963	11.44%
\$100,000 - \$124,999	357	8.78%	226	9.38%	17,803	7.04%	106,912	7.03%
\$125,000 - \$149,999	166	4.08%	115	4.77%	9,691	3.83%	57,804	3.80%
\$150,000 - \$199,999	157	3.86%	92	3.82%	10,021	3.96%	48,856	3.21%
\$200,000 - \$249,999	51	1.25%	32	1.33%	3,864	1.53%	18,661	1.23%
\$250,000 - \$499,999	57	1.40%	30	1.25%	4,980	1.97%	20,487	1.35%
\$500,000+	9	0.22%	10	0.42%	1,954	0.77%	7,454	0.49%
Median Household Income	\$64,503		\$57,854		\$48,553		\$47,049	
Average Household Income	\$73,593		\$70,348		\$68,197		\$63,390	

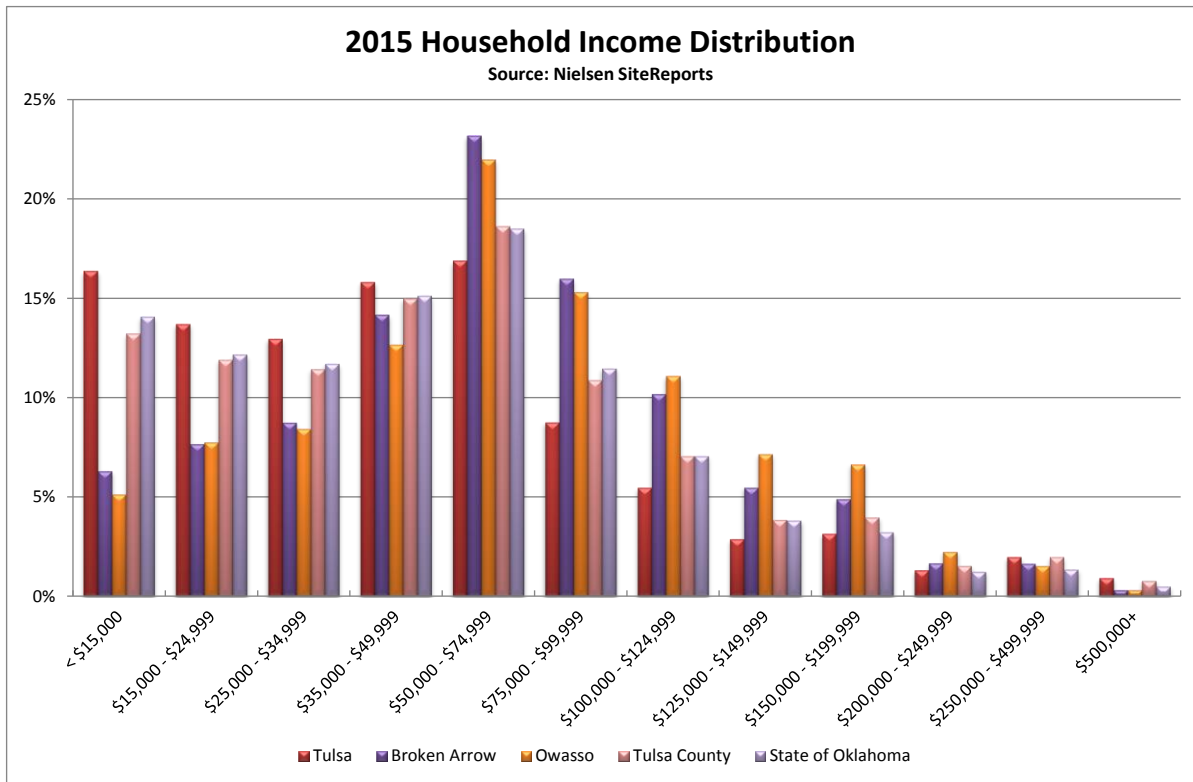
Source: Nielsen SiteReports

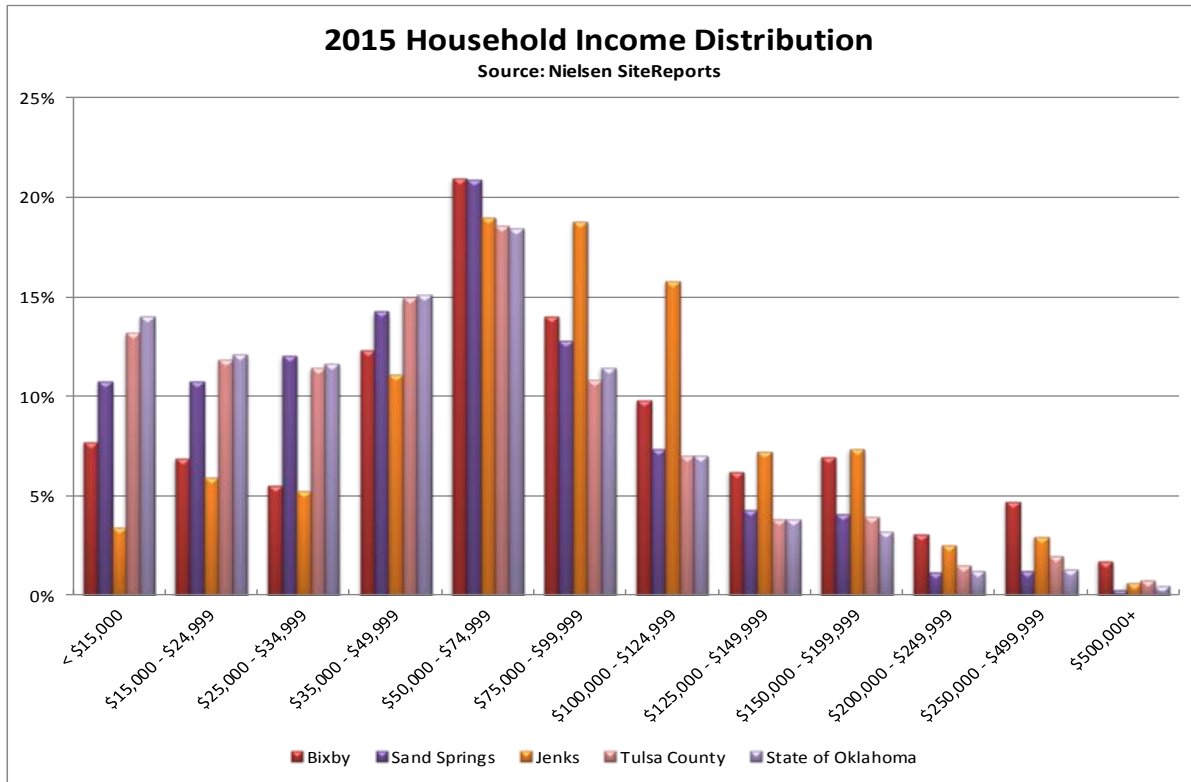
As shown, median household income for Tulsa County is estimated to be \$48,553 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Tulsa, median household income is estimated to be \$41,697. In Broken Arrow the estimate is \$64,261, while in Owasso the estimate is \$68,360.

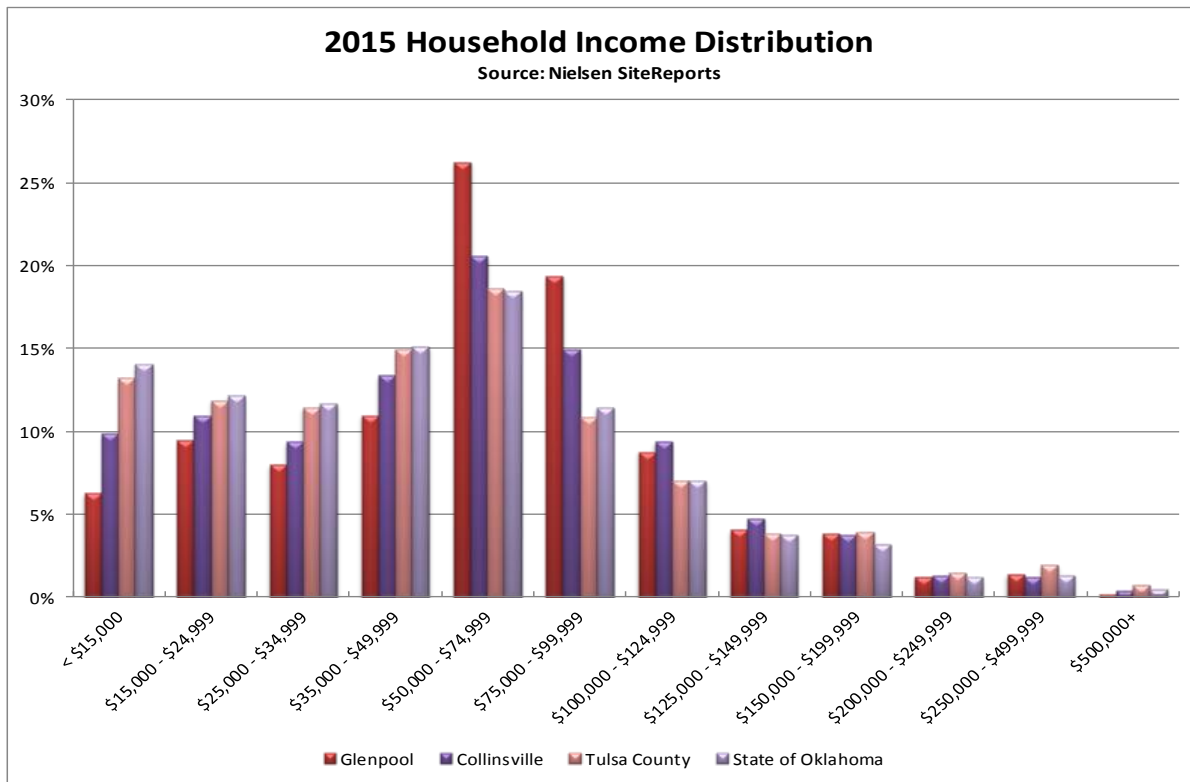
For Bixby, median household income is estimated to be \$70,898. In Sand Springs the estimate is \$52,644, while in Jenks the estimate is \$82,079.

For Glenpool, median household income is estimated to be \$64,503. In Collinsville the estimate is \$57,854.

The income distribution can be better visualized by the following charts.







Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Tulsa	\$35,316	\$41,697	1.04%	2.40%	-1.36%
Broken Arrow	\$53,507	\$64,261	1.15%	2.40%	-1.25%
Owasso	\$49,798	\$68,360	2.00%	2.40%	-0.40%
Bixby	\$50,854	\$70,898	2.10%	2.40%	-0.30%
Sand Springs	\$40,380	\$52,644	1.67%	2.40%	-0.73%
Jenks	\$54,637	\$82,079	2.58%	2.40%	0.18%
Glenpool	\$43,209	\$64,503	2.54%	2.40%	0.14%
Collinsville	\$36,209	\$57,854	2.97%	2.40%	0.57%
Tulsa County	\$38,213	\$48,553	1.51%	2.40%	-0.89%
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 Tulsa County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Tulsa County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Tulsa 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
Tulsa	14.12%	20.10%	598	24.14%	50.22%
Broken Arrow	4.50%	7.70%	320	10.82%	31.84%
Owasso	4.75%	8.74%	399	5.29%	36.09%
Bixby	5.40%	7.02%	162	5.80%	35.77%
Sand Springs	9.10%	9.89%	79	31.15%	39.86%
Jenks	4.55%	5.67%	112	13.70%	26.79%
Glenpool	6.43%	8.89%	246	0.00%	25.53%
Collinsville	11.36%	7.65%	-371	8.28%	40.32%
Tulsa County	11.61%	15.90%	429	20.38%	46.58%
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 Tulsa County is estimated to be 15.90% by the American Community Survey. This is an increase of 429 basis points since the 2000 Census. Within Tulsa, the poverty rate is estimated to be 20.10%. Within Broken Arrow, the rate is estimated to be 7.70%, while the poverty rate in Owasso is estimated to be 8.74%. Within Bixby, the poverty rate is estimated to be 7.02%. Within Sand

Springs, the rate is estimated to be 9.89%, while the poverty rate in Jenks is estimated to be 5.67%. Within Glenpool, the poverty rate is estimated to be 8.89%. Within Collinsville, the rate is estimated to be 7.65%. It is notable that Collinsville is the only community in Tulsa County to have shown a decrease in poverty between 2000 and 2013.

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 Tulsa County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

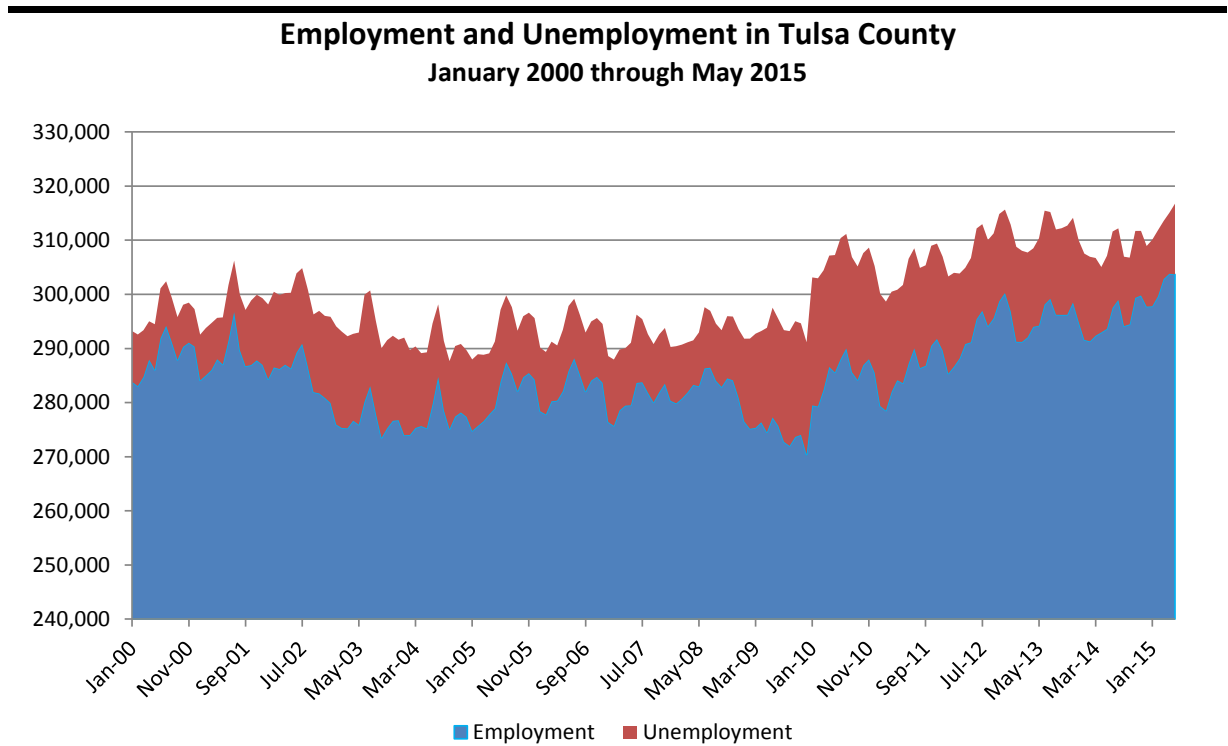
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Tulsa County	285,562	303,678	1.24%	7.1%	4.1%	-300
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Tulsa County was 303,678 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.24% per year. The unemployment rate in May was 4.1%, a decrease of -300 basis points from May 2010, which was 7.1%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Tulsa County has generally mirrored these trends, though annualized employment growth was slightly slower than both the state and the nation during this period of time.

Employment Level Trends

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

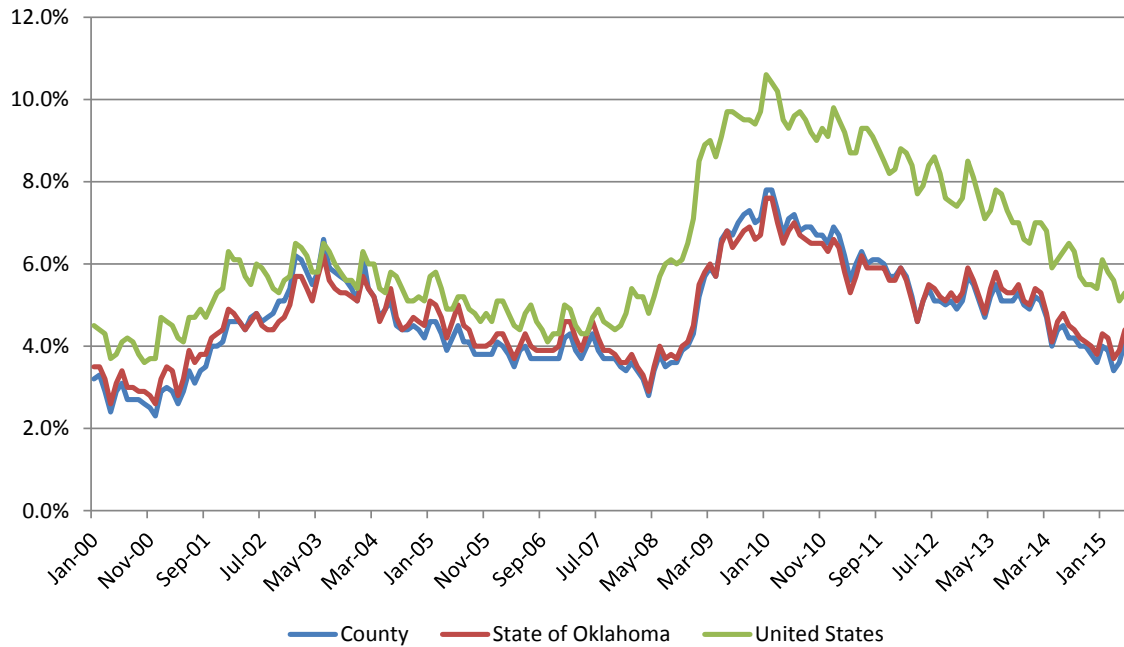
As shown, total employment levels fluctuated somewhat from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 303,678 persons. The number of unemployed persons in May 2015 was 13,079, out of a total labor force of 316,757 persons. We note that there have been two notable layoff announcements since that time: BizJet (150 affected employees) and Apache Corp (166 affected employees). In addition, the oil and gas industry is a major economic driver in the region, and persistent low energy prices will have a negative impact on the area in the near term.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Tulsa 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 Tulsa 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 Tulsa County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.1%. On the whole, unemployment rates in Tulsa County track very well with statewide figures. Compared with the United States, unemployment rates in Tulsa 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 Tulsa 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.

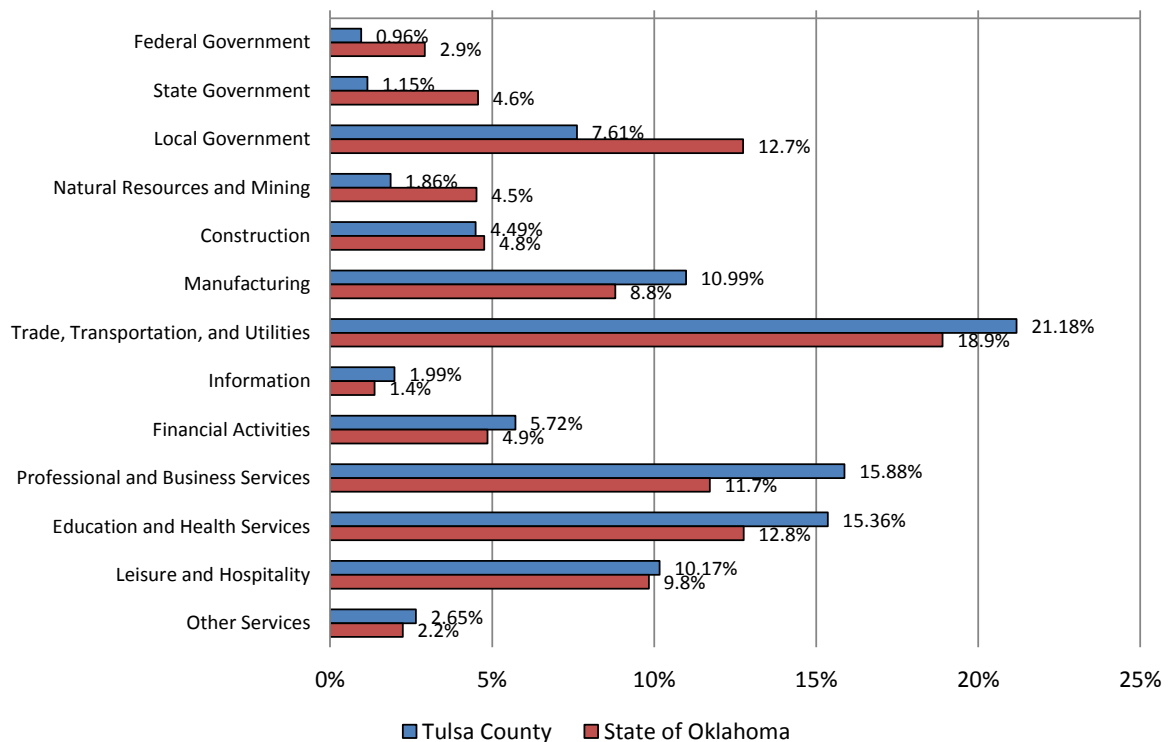


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	60	3,290	0.96%	\$71,199	0.48
State Government	28	3,956	1.15%	\$34,419	0.35
Local Government	168	26,113	7.61%	\$38,397	0.76
Natural Resources and Mining	425	6,389	1.86%	\$115,636	1.23
Construction	1,682	15,402	4.49%	\$49,269	1.00
Manufacturing	1,092	37,679	10.99%	\$58,586	1.23
Trade, Transportation, and Utilities	4,533	72,632	21.18%	\$48,893	1.11
Information	349	6,826	1.99%	\$64,571	0.99
Financial Activities	2,351	19,614	5.72%	\$62,389	1.02
Professional and Business Services	4,508	54,446	15.88%	\$51,540	1.14
Education and Health Services	2,913	52,665	15.36%	\$48,193	1.02
Leisure and Hospitality	1,740	34,874	10.17%	\$16,951	0.95
Other Services	1,504	9,080	2.65%	\$32,750	0.85
Total	21,352	342,965		\$48,187	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (21.18%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$48,893 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$115,636 per year.

The rightmost column of the previous table provides location quotients for each industry for Tulsa 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 (Tulsa 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 Tulsa County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 1.23. This sector includes agricultural employment as well as employment in the oil and gas industry.

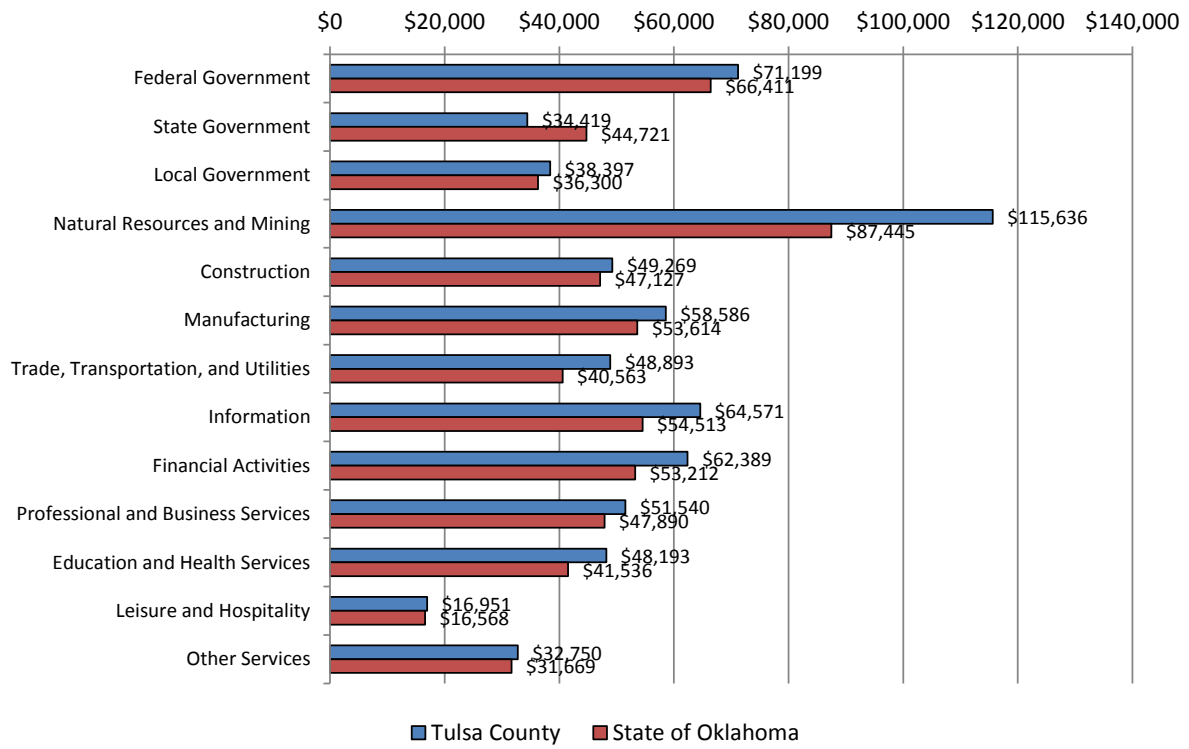
The next table presents average annual pay in Tulsa County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Tulsa County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$71,199	\$66,411	\$75,784	107.2%	93.9%
State Government	\$34,419	\$44,721	\$54,184	77.0%	63.5%
Local Government	\$38,397	\$36,300	\$46,146	105.8%	83.2%
Natural Resources and Mining	\$115,636	\$87,445	\$59,666	132.2%	193.8%
Construction	\$49,269	\$47,127	\$55,041	104.5%	89.5%
Manufacturing	\$58,586	\$53,614	\$62,977	109.3%	93.0%
Trade, Transportation, and Utilities	\$48,893	\$40,563	\$42,988	120.5%	113.7%
Information	\$64,571	\$54,513	\$90,804	118.5%	71.1%
Financial Activities	\$62,389	\$53,212	\$85,261	117.2%	73.2%
Professional and Business Services	\$51,540	\$47,890	\$66,657	107.6%	77.3%
Education and Health Services	\$48,193	\$41,536	\$45,951	116.0%	104.9%
Leisure and Hospitality	\$16,951	\$16,568	\$20,993	102.3%	80.7%
Other Services	\$32,750	\$31,669	\$33,935	103.4%	96.5%
Total	\$48,187	\$43,774	\$51,361	110.1%	93.8%

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, Tulsa County has higher average wages in every employment supersector, except state government.

Working Families

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

Families by Employment Status and Presence of Children

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	95,073		27,462		8,085		153,790		961,468	
With Children <18 Years:	45,014	47.35%	13,579	49.45%	4,541	56.17%	73,824	48.00%	425,517	44.26%
Married Couple:	25,133	55.83%	10,337	76.12%	3,378	74.39%	47,083	63.78%	281,418	66.14%
Both Parents Employed	13,440	53.48%	6,742	65.22%	2,223	65.81%	27,795	59.03%	166,700	59.24%
One Parent Employed	10,864	43.23%	3,467	33.54%	1,133	33.54%	18,125	38.50%	104,817	37.25%
Neither Parent Employed	829	3.30%	128	1.24%	22	0.65%	1,163	2.47%	9,901	3.52%
Other Family:	19,881	44.17%	3,242	23.88%	1,163	25.61%	26,741	36.22%	144,099	33.86%
Male Householder:	4,201	21.13%	767	23.66%	473	40.67%	6,139	22.96%	36,996	25.67%
Employed	3,394	80.79%	704	91.79%	428	90.49%	5,147	83.84%	31,044	83.91%
Not Employed	807	19.21%	63	8.21%	45	9.51%	992	16.16%	5,952	16.09%
Female Householder:	15,680	78.87%	2,475	76.34%	690	59.33%	20,602	77.04%	107,103	74.33%
Employed	10,603	67.62%	1,865	75.35%	533	77.25%	14,440	70.09%	75,631	70.62%
Not Employed	5,077	32.38%	610	24.65%	157	22.75%	6,162	29.91%	31,472	29.38%
Without Children <18 Years:	50,059	52.65%	13,883	50.55%	3,544	43.83%	79,966	52.00%	535,951	55.74%
Married Couple:	37,054	74.02%	11,856	85.40%	3,041	85.81%	62,489	78.14%	431,868	80.58%
Both Spouses Employed	14,881	40.16%	5,658	47.72%	1,480	48.67%	26,552	42.49%	167,589	38.81%
One Spouse Employed	12,403	33.47%	3,992	33.67%	956	31.44%	20,699	33.12%	138,214	32.00%
Neither Spouse Employed	9,770	26.37%	2,206	18.61%	605	19.89%	15,238	24.39%	126,065	29.19%
Other Family:	13,005	25.98%	2,027	14.60%	503	14.19%	17,477	21.86%	104,083	19.42%
Male Householder:	3,789	38.78%	626	28.38%	135	22.31%	5,129	33.66%	32,243	25.58%
Employed	2,516	66.40%	461	73.64%	109	80.74%	3,360	65.51%	19,437	60.28%
Not Employed	1,273	33.60%	165	26.36%	26	19.26%	1,769	34.49%	12,806	39.72%
Female Householder:	9,216	70.87%	1,401	69.12%	368	73.16%	12,348	70.65%	71,840	69.02%
Employed	5,344	57.99%	869	62.03%	213	57.88%	7,009	56.76%	36,601	50.95%
Not Employed	3,872	42.01%	532	37.97%	155	42.12%	5,339	43.24%	35,239	49.05%
<i>Total Working Families:</i>	<i>73,445</i>	<i>77.25%</i>	<i>23,758</i>	<i>86.51%</i>	<i>7,075</i>	<i>87.51%</i>	<i>123,127</i>	<i>80.06%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>38,301</i>	<i>52.15%</i>	<i>12,778</i>	<i>53.78%</i>	<i>4,317</i>	<i>61.02%</i>	<i>65,507</i>	<i>53.20%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>35,144</i>	<i>47.85%</i>	<i>10,980</i>	<i>46.22%</i>	<i>2,758</i>	<i>38.98%</i>	<i>57,620</i>	<i>46.80%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Families by Employment Status and Presence of Children

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	5,955		5,106		4,842		153,790		961,468	
With Children <18 Years:	2,959	49.69%	2,589	50.71%	2,555	52.77%	73,824	48.00%	425,517	44.26%
Married Couple:	2,424	81.92%	1,880	72.61%	2,064	80.78%	47,083	63.78%	281,418	66.14%
Both Parents Employed	1,447	59.69%	1,385	73.67%	1,224	59.30%	27,795	59.03%	166,700	59.24%
One Parent Employed	932	38.45%	455	24.20%	816	39.53%	18,125	38.50%	104,817	37.25%
Neither Parent Employed	45	1.86%	40	2.13%	24	1.16%	1,163	2.47%	9,901	3.52%
Other Family:	535	18.08%	709	27.39%	491	19.22%	26,741	36.22%	144,099	33.86%
Male Householder:	138	25.79%	122	17.21%	73	14.87%	6,139	22.96%	36,996	25.67%
Employed	111	80.43%	98	80.33%	63	86.30%	5,147	83.84%	31,044	83.91%
Not Employed	27	19.57%	24	19.67%	10	13.70%	992	16.16%	5,952	16.09%
Female Householder:	397	74.21%	587	82.79%	418	85.13%	20,602	77.04%	107,103	74.33%
Employed	345	86.90%	446	75.98%	368	88.04%	14,440	70.09%	75,631	70.62%
Not Employed	52	13.10%	141	24.02%	50	11.96%	6,162	29.91%	31,472	29.38%
Without Children <18 Years:	2,996	50.31%	2,517	49.29%	2,287	47.23%	79,966	52.00%	535,951	55.74%
Married Couple:	2,715	90.62%	2,123	84.35%	1,940	84.83%	62,489	78.14%	431,868	80.58%
Both Spouses Employed	1,165	42.91%	951	44.80%	1,033	53.25%	26,552	42.49%	167,589	38.81%
One Spouse Employed	999	36.80%	644	30.33%	571	29.43%	20,699	33.12%	138,214	32.00%
Neither Spouse Employed	551	20.29%	528	24.87%	336	17.32%	15,238	24.39%	126,065	29.19%
Other Family:	281	9.38%	394	15.65%	347	15.17%	17,477	21.86%	104,083	19.42%
Male Householder:	83	15.06%	94	17.80%	80	23.81%	5,129	33.66%	32,243	25.58%
Employed	50	60.24%	64	68.09%	42	52.50%	3,360	65.51%	19,437	60.28%
Not Employed	33	39.76%	30	31.91%	38	47.50%	1,769	34.49%	12,806	39.72%
Female Householder:	198	70.46%	300	76.14%	267	76.95%	12,348	70.65%	71,840	69.02%
Employed	96	48.48%	146	48.67%	164	61.42%	7,009	56.76%	36,601	50.95%
Not Employed	102	51.52%	154	51.33%	103	38.58%	5,339	43.24%	35,239	49.05%
<i>Total Working Families:</i>	<i>5,145</i>	<i>86.40%</i>	<i>4,189</i>	<i>82.04%</i>	<i>4,281</i>	<i>88.41%</i>	<i>123,127</i>	<i>80.06%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>2,835</i>	<i>55.10%</i>	<i>2,384</i>	<i>56.91%</i>	<i>2,471</i>	<i>57.72%</i>	<i>65,507</i>	<i>53.20%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>2,310</i>	<i>44.90%</i>	<i>1,805</i>	<i>43.09%</i>	<i>1,810</i>	<i>42.28%</i>	<i>57,620</i>	<i>46.80%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Families by Employment Status and Presence of Children								
	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	2,965		1,523		153,790		961,468	
With Children <18 Years:	1,549	52.24%	908	59.62%	73,824	48.00%	425,517	44.26%
Married Couple:	1,091	70.43%	701	77.20%	47,083	63.78%	281,418	66.14%
Both Parents Employed	666	61.04%	514	73.32%	27,795	59.03%	166,700	59.24%
One Parent Employed	425	38.96%	187	26.68%	18,125	38.50%	104,817	37.25%
Neither Parent Employed	0	0.00%	0	0.00%	1,163	2.47%	9,901	3.52%
Other Family:	458	29.57%	207	22.80%	26,741	36.22%	144,099	33.86%
Male Householder:	125	27.29%	145	70.05%	6,139	22.96%	36,996	25.67%
Employed	113	90.40%	145	100.00%	5,147	83.84%	31,044	83.91%
Not Employed	12	9.60%	0	0.00%	992	16.16%	5,952	16.09%
Female Householder:	333	72.71%	62	29.95%	20,602	77.04%	107,103	74.33%
Employed	286	85.89%	47	75.81%	14,440	70.09%	75,631	70.62%
Not Employed	47	14.11%	15	24.19%	6,162	29.91%	31,472	29.38%
Without Children <18 Years:	1,416	47.76%	615	40.38%	79,966	52.00%	535,951	55.74%
Married Couple:	1,011	71.40%	557	90.57%	62,489	78.14%	431,868	80.58%
Both Spouses Employed	451	44.61%	255	45.78%	26,552	42.49%	167,589	38.81%
One Spouse Employed	387	38.28%	175	31.42%	20,699	33.12%	138,214	32.00%
Neither Spouse Employed	173	17.11%	127	22.80%	15,238	24.39%	126,065	29.19%
Other Family:	405	28.60%	58	9.43%	17,477	21.86%	104,083	19.42%
Male Householder:	44	25.43%	0	0.00%	5,129	33.66%	32,243	25.58%
Employed	33	75.00%	0	#DIV/0!	3,360	65.51%	19,437	60.28%
Not Employed	11	25.00%	0	#DIV/0!	1,769	34.49%	12,806	39.72%
Female Householder:	361	89.14%	58	100.00%	12,348	70.65%	71,840	69.02%
Employed	209	57.89%	22	37.93%	7,009	56.76%	36,601	50.95%
Not Employed	152	42.11%	36	62.07%	5,339	43.24%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,570</i>	<i>86.68%</i>	<i>1,345</i>	<i>88.31%</i>	<i>123,127</i>	<i>80.06%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>1,490</i>	<i>57.98%</i>	<i>893</i>	<i>66.39%</i>	<i>65,507</i>	<i>53.20%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>1,080</i>	<i>42.02%</i>	<i>452</i>	<i>33.61%</i>	<i>57,620</i>	<i>46.80%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Tulsa County, there are 123,127 working families, 53.20% 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 Tulsa County area are presented in the following table, as reported by the Tulsa Area Partnership.

Major Employers (Over 1,000 Employees) - Tulsa MSA

Company	Industry / Description
Williams Companies Inc	Oil & Gas
Saint Francis Health System	Health Care
American Airlines	Aircraft Maintenance
Bank Of Oklahoma	Financial Services
Blue Cross & Blue Shield	Insurance
Broken Arrow Public Schools	Education
Okla. State Univ. Medical Ctr	Health Care
Oral Roberts University	Higher Education
Quiktrip Corp	Convenience Stores Hq
Spirit Aerosystems Inc.	Aerospace
St John Medical Center	Health Care
Avis Budget Group	Reservation Ctr
Dollar Thrifty Automotive	Automobile Rental
EDS	Data Services
Hillcrest Healthcare System	Health Care
ONEOK Inc	Natural Gas
IBM	Accounting
Nordam Group	Aerospace
Owasso Public Schools	Education
Reasor's Foods	Grocers
State Farm Insurance	Insurance
Tulsa Public Schools	Education
Tulsa, City Of	City Government
Tulsa, County Of	County Government
Union Public Schools	Education
University Of Tulsa	Higher Education
US Postal Service	Mail Service
Verizon	Communication Services
Wal-Mart	Retail
Whirlpool	Electric & Gas Ranges
Jenks Public Schools	Education
Aaon	Heat Exchangers
Alorica Inc	Tech Service
AT&T	Communication Services
Cherokee Casino Resort	Attractions
DirecTV	Customer Service

Source: Tulsa Area Partnership

The Tulsa area has a wide variety of employers, though the oil and gas industry is a major component of the area's economic base. The current environment of depressed energy prices will likely continue to have a negative impact on the area in the near term.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	175,338		48,268		14,682		276,312		1,613,364	
Less than 15 minutes	62,994	35.93%	12,810	26.54%	4,803	32.71%	89,404	32.36%	581,194	36.02%
15 to 30 minutes	85,915	49.00%	25,578	52.99%	6,238	42.49%	135,046	48.87%	625,885	38.79%
30 to 45 minutes	18,673	10.65%	7,810	16.18%	3,041	20.71%	39,005	14.12%	260,192	16.13%
45 to 60 minutes	3,459	1.97%	1,211	2.51%	311	2.12%	6,304	2.28%	74,625	4.63%
60 or more minutes	4,297	2.45%	859	1.78%	289	1.97%	6,553	2.37%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Workers 16 Years and Over by Commuting Time to Work

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	9,557		8,867		8,395		276,312		1,613,364	
Less than 15 minutes	1,907	19.95%	2,447	27.60%	1,860	22.16%	89,404	32.36%	581,194	36.02%
15 to 30 minutes	4,608	48.22%	4,109	46.34%	4,984	59.37%	135,046	48.87%	625,885	38.79%
30 to 45 minutes	2,464	25.78%	1,671	18.85%	1,352	16.10%	39,005	14.12%	260,192	16.13%
45 to 60 minutes	300	3.14%	270	3.04%	108	1.29%	6,304	2.28%	74,625	4.63%
60 or more minutes	278	2.91%	370	4.17%	91	1.08%	6,553	2.37%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Workers 16 Years and Over by Commuting Time to Work

	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	5,045		2,691		276,312		1,613,364	
Less than 15 minutes	1,163	23.05%	595	22.11%	89,404	32.36%	581,194	36.02%
15 to 30 minutes	2,464	48.84%	1,171	43.52%	135,046	48.87%	625,885	38.79%
30 to 45 minutes	1,080	21.41%	782	29.06%	39,005	14.12%	260,192	16.13%
45 to 60 minutes	239	4.74%	94	3.49%	6,304	2.28%	74,625	4.63%
60 or more minutes	99	1.96%	49	1.82%	6,553	2.37%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Tulsa County, the largest percentage of workers (48.87%) travel 15 to 30 minutes to work. Tulsa is the economic hub of northeastern Oklahoma, and is consequently a net importer of labor from other satellite communities in the region.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	181,829		50,336		15,403		287,106		1,673,026	
Car, Truck or Van:	167,473	92.10%	47,219	93.81%	14,373	93.31%	266,389	92.78%	1,551,461	92.73%
<i>Drove Alone</i>	147,398	88.01%	42,527	90.06%	13,130	91.35%	236,835	88.91%	1,373,407	88.52%
<i>Carpooled</i>	20,075	11.99%	4,692	9.94%	1,243	8.65%	29,554	11.09%	178,054	11.48%
Public Transportation	1,967	1.08%	164	0.33%	41	0.27%	2,199	0.77%	8,092	0.48%
Taxicab	244	0.13%	0	0.00%	7	0.05%	259	0.09%	984	0.06%
Motorcycle	319	0.18%	127	0.25%	26	0.17%	543	0.19%	3,757	0.22%
Bicycle	590	0.32%	30	0.06%	48	0.31%	784	0.27%	4,227	0.25%
Walked	3,362	1.85%	216	0.43%	139	0.90%	3,936	1.37%	30,401	1.82%
Other Means	1,383	0.76%	512	1.02%	48	0.31%	2,202	0.77%	14,442	0.86%
Worked at Home	6,491	3.57%	2,068	4.11%	721	4.68%	10,794	3.76%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

Workers 16 Years and Over by Means of Transportation to Work

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	9,967		9,083		8,870		287,106		1,673,026	
Car, Truck or Van:	9,349	93.80%	8,656	95.30%	8,336	93.98%	266,389	92.78%	1,551,461	92.73%
<i>Drove Alone</i>	8,757	93.67%	7,758	89.63%	7,830	93.93%	236,835	88.91%	1,373,407	88.52%
<i>Carpooled</i>	592	6.33%	898	10.37%	506	6.07%	29,554	11.09%	178,054	11.48%
Public Transportation	43	0.43%	57	0.63%	0	0.00%	2,199	0.77%	8,092	0.48%
Taxicab	8	0.08%	0	0.00%	0	0.00%	259	0.09%	984	0.06%
Motorcycle	26	0.26%	20	0.22%	0	0.00%	543	0.19%	3,757	0.22%
Bicycle	25	0.25%	0	0.00%	41	0.46%	784	0.27%	4,227	0.25%
Walked	4	0.04%	95	1.05%	0	0.00%	3,936	1.37%	30,401	1.82%
Other Means	102	1.02%	39	0.43%	18	0.20%	2,202	0.77%	14,442	0.86%
Worked at Home	410	4.11%	216	2.38%	475	5.36%	10,794	3.76%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

Workers 16 Years and Over by Means of Transportation to Work

	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	5,241		2,815		287,106		1,673,026	
Car, Truck or Van:	4,836	92.27%	2,639	93.75%	266,389	92.78%	1,551,461	92.73%
<i>Drove Alone</i>	4,263	88.15%	2,489	94.32%	236,835	88.91%	1,373,407	88.52%
<i>Carpooled</i>	573	11.85%	150	5.68%	29,554	11.09%	178,054	11.48%
Public Transportation	0	0.00%	0	0.00%	2,199	0.77%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	259	0.09%	984	0.06%
Motorcycle	44	0.84%	0	0.00%	543	0.19%	3,757	0.22%
Bicycle	70	1.34%	0	0.00%	784	0.27%	4,227	0.25%
Walked	27	0.52%	0	0.00%	3,936	1.37%	30,401	1.82%
Other Means	68	1.30%	52	1.85%	2,202	0.77%	14,442	0.86%
Worked at Home	196	3.74%	124	4.40%	10,794	3.76%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Tulsa 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 Tulsa County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Tulsa	179,405	185,127	0.31%	190,443	0.57%
Broken Arrow	27,085	38,013	3.45%	41,106	1.58%
Owasso	7,004	11,346	4.94%	12,759	2.38%
Bixby	5,287	8,187	4.47%	9,206	2.37%
Sand Springs	6,979	7,995	1.37%	8,619	1.51%
Jenks	3,592	6,395	5.94%	7,203	2.41%
Glenpool	2,849	3,947	3.31%	4,294	1.70%
Collinsville	1,688	2,324	3.25%	2,633	2.53%
Tulsa County	243,953	268,426	0.96%	280,340	0.87%
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 Tulsa County grew by 0.87% per year, to a total of 280,340 housing units in 2015. In terms of new housing unit construction, Tulsa County slightly outpaced Oklahoma as a whole between 2010 and 2015. The fastest rates of new home construction over this period were in Collinsville (2.53% annual growth), Jenks (2.41%), Owasso (2.38%) and Bixby (2.37%).

Housing by Units in Structure

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

2013 Housing Units by Units in Structure

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	186,311		38,224		11,653		270,608		1,669,828	
1 Unit, Detached	117,312	62.97%	32,495	85.01%	9,019	77.40%	187,422	69.26%	1,219,987	73.06%
1 Unit, Attached	5,954	3.20%	717	1.88%	228	1.96%	7,226	2.67%	34,434	2.06%
Duplex Units	3,860	2.07%	371	0.97%	18	0.15%	4,600	1.70%	34,207	2.05%
3-4 Units	8,560	4.59%	506	1.32%	176	1.51%	9,704	3.59%	42,069	2.52%
5-9 Units	14,049	7.54%	997	2.61%	295	2.53%	15,738	5.82%	59,977	3.59%
10-19 Units	16,147	8.67%	1,308	3.42%	1,030	8.84%	19,041	7.04%	57,594	3.45%
20-49 Units	8,319	4.47%	374	0.98%	440	3.78%	9,401	3.47%	29,602	1.77%
50 or More Units	9,086	4.88%	473	1.24%	274	2.35%	9,959	3.68%	30,240	1.81%
Mobile Homes	2,876	1.54%	983	2.57%	173	1.48%	7,340	2.71%	159,559	9.56%
Boat, RV, Van, etc.	148	0.08%	0	0.00%	0	0.00%	177	0.07%	2,159	0.13%
Total Multifamily Units	60,021	32.22%	4,029	10.54%	2,233	19.16%	68,443	25.29%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

2013 Housing Units by Tenure and Number of Bedrooms

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,758		7,258		6,000		241,915		1,444,081	
Owner Occupied:	6,239	80.42%	5,117	70.50%	4,887	81.45%	147,424	60.94%	968,736	67.08%
No Bedroom	19	0.30%	0	0.00%	0	0.00%	340	0.23%	2,580	0.27%
1 Bedroom	13	0.21%	12	0.23%	0	0.00%	1,701	1.15%	16,837	1.74%
2 Bedrooms	401	6.43%	639	12.49%	209	4.28%	20,589	13.97%	166,446	17.18%
3 Bedrooms	3,238	51.90%	3,622	70.78%	2,727	55.80%	84,595	57.38%	579,135	59.78%
4 Bedrooms	2,019	32.36%	745	14.56%	1,694	34.66%	34,159	23.17%	177,151	18.29%
5 or More Bedrooms	549	8.80%	99	1.93%	257	5.26%	6,040	4.10%	26,587	2.74%
Renter Occupied:	1,519	19.58%	2,141	29.50%	1,113	18.55%	94,491	39.06%	475,345	32.92%
No Bedroom	30	1.97%	76	3.55%	11	0.99%	2,719	2.88%	13,948	2.93%
1 Bedroom	316	20.80%	652	30.45%	75	6.74%	29,232	30.94%	101,850	21.43%
2 Bedrooms	624	41.08%	715	33.40%	233	20.93%	32,311	34.19%	179,121	37.68%
3 Bedrooms	436	28.70%	568	26.53%	586	52.65%	25,560	27.05%	152,358	32.05%
4 Bedrooms	113	7.44%	108	5.04%	182	16.35%	4,206	4.45%	24,968	5.25%
5 or More Bedrooms	0	0.00%	22	1.03%	26	2.34%	463	0.49%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

2013 Housing Units by Units in Structure

	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,987		2,277		270,608		1,669,828	
1 Unit, Detached	3,390	85.03%	2,012	88.36%	187,422	69.26%	1,219,987	73.06%
1 Unit, Attached	83	2.08%	15	0.66%	7,226	2.67%	34,434	2.06%
Duplex Units	16	0.40%	15	0.66%	4,600	1.70%	34,207	2.05%
3-4 Units	13	0.33%	0	0.00%	9,704	3.59%	42,069	2.52%
5-9 Units	95	2.38%	0	0.00%	15,738	5.82%	59,977	3.59%
10-19 Units	101	2.53%	26	1.14%	19,041	7.04%	57,594	3.45%
20-49 Units	33	0.83%	103	4.52%	9,401	3.47%	29,602	1.77%
50 or More Units	23	0.58%	5	0.22%	9,959	3.68%	30,240	1.81%
Mobile Homes	233	5.84%	101	4.44%	7,340	2.71%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	177	0.07%	2,159	0.13%
Total Multifamily Units	281	7.05%	149	6.54%	68,443	25.29%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Tulsa County, 69.26% of housing units are single-family, detached. 25.29% of housing units are multifamily in structure (two or more units per building), while 2.78% of housing units comprise mobile homes, RVs, etc.

Within Tulsa, 62.97% of housing units are single-family, detached. 32.22% of housing units are multifamily in structure, while 1.62% of housing units comprise mobile homes, RVs, etc.

Within Broken Arrow, 85.01% of housing units are single-family, detached. 10.54% of housing units are multifamily in structure, while 2.57% of housing units comprise mobile homes, RVs, etc.

Within Owasso, 77.40% of housing units are single-family, detached. 19.16% of housing units are multifamily in structure, while 1.48% of housing units comprise mobile homes, RVs, etc.

Within Bixby, 80.64% of housing units are single-family, detached. 11.19% of housing units are multifamily in structure, while 6.82% of housing units comprise mobile homes, RVs, etc.

Within Sand Springs, 79.60% of housing units are single-family, detached. 14.88% of housing units are multifamily in structure, while 3.97% of housing units comprise mobile homes, RVs, etc.

Within Jenks, 93.42% of housing units are single-family, detached. 4.37% of housing units are multifamily in structure, while 1.40% of housing units comprise mobile homes, RVs, etc.

Within Glenpool, 85.03% of housing units are single-family, detached. 7.05% of housing units are multifamily in structure, while 5.84% of housing units comprise mobile homes, RVs, etc.

Within Collinsville, 88.36% of housing units are single-family, detached. 6.54% of housing units are multifamily in structure, while 4.44% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	163,507		35,978		11,044		241,915		1,444,081	
Owner Occupied:	87,194	53.33%	28,343	78.78%	7,442	67.39%	147,424	60.94%	968,736	67.08%
No Bedroom	179	0.21%	74	0.26%	13	0.17%	340	0.23%	2,580	0.27%
1 Bedroom	1,257	1.44%	143	0.50%	72	0.97%	1,701	1.15%	16,837	1.74%
2 Bedrooms	15,362	17.62%	1,226	4.33%	399	5.36%	20,589	13.97%	166,446	17.18%
3 Bedrooms	48,864	56.04%	16,736	59.05%	4,866	65.39%	84,595	57.38%	579,135	59.78%
4 Bedrooms	18,234	20.91%	8,862	31.27%	1,884	25.32%	34,159	23.17%	177,151	18.29%
5 or More Bedrooms	3,298	3.78%	1,302	4.59%	208	2.79%	6,040	4.10%	26,587	2.74%
Renter Occupied:	76,313	46.67%	7,635	21.22%	3,602	32.61%	94,491	39.06%	475,345	32.92%
No Bedroom	2,348	3.08%	150	1.96%	60	1.67%	2,719	2.88%	13,948	2.93%
1 Bedroom	25,867	33.90%	1,252	16.40%	962	26.71%	29,232	30.94%	101,850	21.43%
2 Bedrooms	26,634	34.90%	2,340	30.65%	1,145	31.79%	32,311	34.19%	179,121	37.68%
3 Bedrooms	18,365	24.07%	3,133	41.03%	1,229	34.12%	25,560	27.05%	152,358	32.05%
4 Bedrooms	2,793	3.66%	669	8.76%	200	5.55%	4,206	4.45%	24,968	5.25%
5 or More Bedrooms	306	0.40%	91	1.19%	6	0.17%	463	0.49%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

2013 Housing Units by Tenure and Number of Bedrooms

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,758		7,258		6,000		241,915		1,444,081	
Owner Occupied:	6,239	80.42%	5,117	70.50%	4,887	81.45%	147,424	60.94%	968,736	67.08%
No Bedroom	19	0.30%	0	0.00%	0	0.00%	340	0.23%	2,580	0.27%
1 Bedroom	13	0.21%	12	0.23%	0	0.00%	1,701	1.15%	16,837	1.74%
2 Bedrooms	401	6.43%	639	12.49%	209	4.28%	20,589	13.97%	166,446	17.18%
3 Bedrooms	3,238	51.90%	3,622	70.78%	2,727	55.80%	84,595	57.38%	579,135	59.78%
4 Bedrooms	2,019	32.36%	745	14.56%	1,694	34.66%	34,159	23.17%	177,151	18.29%
5 or More Bedrooms	549	8.80%	99	1.93%	257	5.26%	6,040	4.10%	26,587	2.74%
Renter Occupied:	1,519	19.58%	2,141	29.50%	1,113	18.55%	94,491	39.06%	475,345	32.92%
No Bedroom	30	1.97%	76	3.55%	11	0.99%	2,719	2.88%	13,948	2.93%
1 Bedroom	316	20.80%	652	30.45%	75	6.74%	29,232	30.94%	101,850	21.43%
2 Bedrooms	624	41.08%	715	33.40%	233	20.93%	32,311	34.19%	179,121	37.68%
3 Bedrooms	436	28.70%	568	26.53%	586	52.65%	25,560	27.05%	152,358	32.05%
4 Bedrooms	113	7.44%	108	5.04%	182	16.35%	4,206	4.45%	24,968	5.25%
5 or More Bedrooms	0	0.00%	22	1.03%	26	2.34%	463	0.49%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

2013 Housing Units by Tenure and Number of Bedrooms								
	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,726		2,162		241,915		1,444,081	
Owner Occupied:	2,748	73.75%	1,457	67.39%	147,424	60.94%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	340	0.23%	2,580	0.27%
1 Bedroom	0	0.00%	28	1.92%	1,701	1.15%	16,837	1.74%
2 Bedrooms	203	7.39%	221	15.17%	20,589	13.97%	166,446	17.18%
3 Bedrooms	2,047	74.49%	897	61.56%	84,595	57.38%	579,135	59.78%
4 Bedrooms	437	15.90%	297	20.38%	34,159	23.17%	177,151	18.29%
5 or More Bedrooms	61	2.22%	14	0.96%	6,040	4.10%	26,587	2.74%
Renter Occupied:	978	26.25%	705	32.61%	94,491	39.06%	475,345	32.92%
No Bedroom	13	1.33%	41	5.82%	2,719	2.88%	13,948	2.93%
1 Bedroom	131	13.39%	154	21.84%	29,232	30.94%	101,850	21.43%
2 Bedrooms	166	16.97%	185	26.24%	32,311	34.19%	179,121	37.68%
3 Bedrooms	607	62.07%	270	38.30%	25,560	27.05%	152,358	32.05%
4 Bedrooms	61	6.24%	55	7.80%	4,206	4.45%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	463	0.49%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Tulsa County is 60.94%, while 39.06% of housing units are renter occupied. In Tulsa, the homeownership rate is 53.33%, while 46.67% of households are renters. In Broken Arrow 78.78% of households are homeowners while 21.22% are renters, and in Owasso the homeownership rate is 67.39% while 32.61% are renters.

In Bixby, the homeownership rate is 80.42%, while 19.58% of households are renters. In Sand Springs 70.50% of households are homeowners while 29.50% are renters, and in Jenks the homeownership rate is 81.45% while 18.55% are renters.

In Glenpool, the homeownership rate is 73.75%, while 26.25% of households are renters. In Collinsville 67.39% of households are homeowners while 32.61% are renters.

Housing Units Tenure and Household Income

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

Tulsa County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	241,915	147,424	94,491	60.94%	39.06%
Less than \$5,000	9,204	2,142	7,062	23.27%	76.73%
\$5,000 - \$9,999	9,652	3,010	6,642	31.19%	68.81%
\$10,000-\$14,999	13,480	4,279	9,201	31.74%	68.26%
\$15,000-\$19,999	14,075	5,545	8,530	39.40%	60.60%
\$20,000-\$24,999	14,362	5,977	8,385	41.62%	58.38%
\$25,000-\$34,999	27,916	13,254	14,662	47.48%	52.52%
\$35,000-\$49,999	36,108	19,957	16,151	55.27%	44.73%
\$50,000-\$74,999	44,980	30,890	14,090	68.67%	31.33%
\$75,000-\$99,999	26,850	21,531	5,319	80.19%	19.81%
\$100,000-\$149,999	26,712	23,682	3,030	88.66%	11.34%
\$150,000 or more	18,576	17,157	1,419	92.36%	7.64%
Income Less Than \$25,000	60,773	20,953	39,820	34.48%	65.52%

Source: 2009-2013 American Community Survey, Table B25118

Within Tulsa County as a whole, 65.52% of households with incomes less than \$25,000 are estimated to be renters, while 34.48% are estimated to be homeowners.

Tulsa Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	163,507	87,194	76,313	53.33%	46.67%
Less than \$5,000	7,782	1,367	6,415	17.57%	82.43%
\$5,000 - \$9,999	8,098	2,101	5,997	25.94%	74.06%
\$10,000-\$14,999	10,852	3,239	7,613	29.85%	70.15%
\$15,000-\$19,999	10,799	3,732	7,067	34.56%	65.44%
\$20,000-\$24,999	11,208	4,294	6,914	38.31%	61.69%
\$25,000-\$34,999	21,169	9,089	12,080	42.94%	57.06%
\$35,000-\$49,999	25,537	12,740	12,797	49.89%	50.11%
\$50,000-\$74,999	27,730	17,192	10,538	62.00%	38.00%
\$75,000-\$99,999	14,640	10,995	3,645	75.10%	24.90%
\$100,000-\$149,999	13,807	11,694	2,113	84.70%	15.30%
\$150,000 or more	11,885	10,751	1,134	90.46%	9.54%
Income Less Than \$25,000	48,739	14,733	34,006	30.23%	69.77%

Source: 2009-2013 American Community Survey, Table B25118

Within Tulsa, 69.77% of households with incomes less than \$25,000 are estimated to be renters, while 30.23% are estimated to be homeowners.

Broken Arrow Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	35,978	28,343	7,635	78.78%	21.22%
Less than \$5,000	573	307	266	53.58%	46.42%
\$5,000 - \$9,999	577	293	284	50.78%	49.22%
\$10,000-\$14,999	998	424	574	42.48%	57.52%
\$15,000-\$19,999	1,162	609	553	52.41%	47.59%
\$20,000-\$24,999	1,428	912	516	63.87%	36.13%
\$25,000-\$34,999	3,038	1,990	1,048	65.50%	34.50%
\$35,000-\$49,999	4,987	3,436	1,551	68.90%	31.10%
\$50,000-\$74,999	7,965	6,365	1,600	79.91%	20.09%
\$75,000-\$99,999	5,812	5,168	644	88.92%	11.08%
\$100,000-\$149,999	6,233	5,786	447	92.83%	7.17%
\$150,000 or more	3,205	3,053	152	95.26%	4.74%
Income Less Than \$25,000	4,738	2,545	2,193	53.71%	46.29%

Source: 2009-2013 American Community Survey, Table B25118

Within Broken Arrow, 46.29% of households with incomes less than \$25,000 are estimated to be renters, while 53.71% are estimated to be homeowners.

Owasso Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	11,044	7,442	3,602	67.39%	32.61%
Less than \$5,000	256	75	181	29.30%	70.70%
\$5,000 - \$9,999	125	63	62	50.40%	49.60%
\$10,000-\$14,999	271	45	226	16.61%	83.39%
\$15,000-\$19,999	392	143	249	36.48%	63.52%
\$20,000-\$24,999	453	102	351	22.52%	77.48%
\$25,000-\$34,999	983	355	628	36.11%	63.89%
\$35,000-\$49,999	1,536	860	676	55.99%	44.01%
\$50,000-\$74,999	2,679	2,068	611	77.19%	22.81%
\$75,000-\$99,999	1,732	1,348	384	77.83%	22.17%
\$100,000-\$149,999	1,881	1,677	204	89.15%	10.85%
\$150,000 or more	736	706	30	95.92%	4.08%
Income Less Than \$25,000	1,497	428	1,069	28.59%	71.41%

Source: 2009-2013 American Community Survey, Table B25118

Within Owasso, 71.41% of households with incomes less than \$25,000 are estimated to be renters, while 28.59% are estimated to be homeowners.

Bixby Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,758	6,239	1,519	80.42%	19.58%
Less than \$5,000	124	67	57	54.03%	45.97%
\$5,000 - \$9,999	134	48	86	35.82%	64.18%
\$10,000-\$14,999	306	121	185	39.54%	60.46%
\$15,000-\$19,999	356	199	157	55.90%	44.10%
\$20,000-\$24,999	237	145	92	61.18%	38.82%
\$25,000-\$34,999	344	194	150	56.40%	43.60%
\$35,000-\$49,999	959	683	276	71.22%	28.78%
\$50,000-\$74,999	1,685	1,406	279	83.44%	16.56%
\$75,000-\$99,999	936	847	89	90.49%	9.51%
\$100,000-\$149,999	1,403	1,296	107	92.37%	7.63%
\$150,000 or more	1,274	1,233	41	96.78%	3.22%
Income Less Than \$25,000	1,157	580	577	50.13%	49.87%

Source: 2009-2013 American Community Survey, Table B25118

Within Bixby, 49.87% of households with incomes less than \$25,000 are estimated to be renters, while 50.13% are estimated to be homeowners.

Sand Springs Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,258	5,117	2,141	70.50%	29.50%
Less than \$5,000	152	41	111	26.97%	73.03%
\$5,000 - \$9,999	176	49	127	27.84%	72.16%
\$10,000-\$14,999	375	138	237	36.80%	63.20%
\$15,000-\$19,999	453	201	252	44.37%	55.63%
\$20,000-\$24,999	355	119	236	33.52%	66.48%
\$25,000-\$34,999	812	503	309	61.95%	38.05%
\$35,000-\$49,999	1,080	715	365	66.20%	33.80%
\$50,000-\$74,999	1,602	1,321	281	82.46%	17.54%
\$75,000-\$99,999	930	773	157	83.12%	16.88%
\$100,000-\$149,999	983	939	44	95.52%	4.48%
\$150,000 or more	340	318	22	93.53%	6.47%
Income Less Than \$25,000	1,511	548	963	36.27%	63.73%

Source: 2009-2013 American Community Survey, Table B25118

Within Sand Springs, 63.73% of households with incomes less than \$25,000 are estimated to be renters, while 36.27% are estimated to be homeowners.

Jenks Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	6,000	4,887	1,113	81.45%	18.55%
Less than \$5,000	48	39	9	81.25%	18.75%
\$5,000 - \$9,999	78	25	53	32.05%	67.95%
\$10,000-\$14,999	95	27	68	28.42%	71.58%
\$15,000-\$19,999	157	99	58	63.06%	36.94%
\$20,000-\$24,999	123	83	40	67.48%	32.52%
\$25,000-\$34,999	351	252	99	71.79%	28.21%
\$35,000-\$49,999	789	565	224	71.61%	28.39%
\$50,000-\$74,999	963	734	229	76.22%	23.78%
\$75,000-\$99,999	1,071	896	175	83.66%	16.34%
\$100,000-\$149,999	1,522	1,385	137	91.00%	9.00%
\$150,000 or more	803	782	21	97.38%	2.62%
Income Less Than \$25,000	501	273	228	54.49%	45.51%

Source: 2009-2013 American Community Survey, Table B25118

Within Jenks, 45.51% of households with incomes less than \$25,000 are estimated to be renters, while 54.49% are estimated to be homeowners.

Glenpool Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,726	2,748	978	73.75%	26.25%
Less than \$5,000	75	51	24	68.00%	32.00%
\$5,000 - \$9,999	78	39	39	50.00%	50.00%
\$10,000-\$14,999	108	65	43	60.19%	39.81%
\$15,000-\$19,999	173	55	118	31.79%	68.21%
\$20,000-\$24,999	151	109	42	72.19%	27.81%
\$25,000-\$34,999	383	193	190	50.39%	49.61%
\$35,000-\$49,999	456	308	148	67.54%	32.46%
\$50,000-\$74,999	1,089	811	278	74.47%	25.53%
\$75,000-\$99,999	715	641	74	89.65%	10.35%
\$100,000-\$149,999	343	332	11	96.79%	3.21%
\$150,000 or more	155	144	11	92.90%	7.10%
Income Less Than \$25,000	585	319	266	54.53%	45.47%

Source: 2009-2013 American Community Survey, Table B25118

Within Glenpool, 45.47% of households with incomes less than \$25,000 are estimated to be renters, while 54.53% are estimated to be homeowners.

Collinsville Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,162	1,457	705	67.39%	32.61%
Less than \$5,000	12	12	0	100.00%	0.00%
\$5,000 - \$9,999	38	12	26	31.58%	68.42%
\$10,000-\$14,999	161	50	111	31.06%	68.94%
\$15,000-\$19,999	90	54	36	60.00%	40.00%
\$20,000-\$24,999	148	22	126	14.86%	85.14%
\$25,000-\$34,999	167	111	56	66.47%	33.53%
\$35,000-\$49,999	290	248	42	85.52%	14.48%
\$50,000-\$74,999	500	333	167	66.60%	33.40%
\$75,000-\$99,999	478	388	90	81.17%	18.83%
\$100,000-\$149,999	193	169	24	87.56%	12.44%
\$150,000 or more	85	58	27	68.24%	31.76%
Income Less Than \$25,000	449	150	299	33.41%	66.59%

Source: 2009-2013 American Community Survey, Table B25118

Within Collinsville, 66.59% of households with incomes less than \$25,000 are estimated to be renters, while 33.41% 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

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	163,507		35,978		11,044		241,915		1,444,081	
Owner Occupied:	87,194	53.33%	28,343	78.78%	7,442	67.39%	147,424	60.94%	968,736	67.08%
Built 2010 or Later	374	0.43%	289	1.02%	248	3.33%	1,293	0.88%	10,443	1.08%
Built 2000 to 2009	5,573	6.39%	7,125	25.14%	3,391	45.57%	22,820	15.48%	153,492	15.84%
Built 1990 to 1999	7,202	8.26%	5,859	20.67%	1,499	20.14%	18,337	12.44%	125,431	12.95%
Built 1980 to 1989	10,203	11.70%	5,823	20.54%	1,052	14.14%	20,584	13.96%	148,643	15.34%
Built 1970 to 1979	15,665	17.97%	6,551	23.11%	754	10.13%	26,501	17.98%	184,378	19.03%
Built 1960 to 1969	13,185	15.12%	1,479	5.22%	198	2.66%	16,988	11.52%	114,425	11.81%
Built 1950 to 1959	18,631	21.37%	617	2.18%	246	3.31%	21,682	14.71%	106,544	11.00%
Built 1940 to 1949	7,087	8.13%	221	0.78%	9	0.12%	8,247	5.59%	50,143	5.18%
Built 1939 or Earlier	9,274	10.64%	379	1.34%	45	0.60%	10,972	7.44%	75,237	7.77%
Median Year Built:	1967		1988		1999		1976		1977	
Renter Occupied:	76,313	46.67%	7,635	21.22%	3,602	32.61%	94,491	39.06%	475,345	32.92%
Built 2010 or Later	440	0.58%	178	2.33%	164	4.55%	816	0.86%	5,019	1.06%
Built 2000 to 2009	4,927	6.46%	1,460	19.12%	1,139	31.62%	8,205	8.68%	50,883	10.70%
Built 1990 to 1999	7,516	9.85%	1,229	16.10%	674	18.71%	10,808	11.44%	47,860	10.07%
Built 1980 to 1989	13,540	17.74%	1,600	20.96%	613	17.02%	16,838	17.82%	77,521	16.31%
Built 1970 to 1979	19,480	25.53%	2,130	27.90%	602	16.71%	23,607	24.98%	104,609	22.01%
Built 1960 to 1969	10,785	14.13%	581	7.61%	179	4.97%	12,250	12.96%	64,546	13.58%
Built 1950 to 1959	8,995	11.79%	203	2.66%	118	3.28%	10,069	10.66%	54,601	11.49%
Built 1940 to 1949	4,977	6.52%	119	1.56%	15	0.42%	5,473	5.79%	31,217	6.57%
Built 1939 or Earlier	5,653	7.41%	135	1.77%	98	2.72%	6,425	6.80%	39,089	8.22%
Median Year Built:	1974		1984		1993		1976		1975	
Overall Median Year Built:	1967		1988		1997		1976		1976	

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

2013 Housing Units by Tenure and Year of Construction

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,758		7,258		6,000		241,915		1,444,081	
Owner Occupied:	6,239	80.42%	5,117	70.50%	4,887	81.45%	147,424	60.94%	968,736	67.08%
Built 2010 or Later	128	2.05%	39	0.76%	133	2.72%	1,293	0.88%	10,443	1.08%
Built 2000 to 2009	2,846	45.62%	862	16.85%	2,347	48.03%	22,820	15.48%	153,492	15.84%
Built 1990 to 1999	1,112	17.82%	819	16.01%	789	16.14%	18,337	12.44%	125,431	12.95%
Built 1980 to 1989	759	12.17%	765	14.95%	548	11.21%	20,584	13.96%	148,643	15.34%
Built 1970 to 1979	677	10.85%	1,049	20.50%	657	13.44%	26,501	17.98%	184,378	19.03%
Built 1960 to 1969	431	6.91%	482	9.42%	247	5.05%	16,988	11.52%	114,425	11.81%
Built 1950 to 1959	242	3.88%	586	11.45%	113	2.31%	21,682	14.71%	106,544	11.00%
Built 1940 to 1949	29	0.46%	233	4.55%	44	0.90%	8,247	5.59%	50,143	5.18%
Built 1939 or Earlier	15	0.24%	282	5.51%	9	0.18%	10,972	7.44%	75,237	7.77%
Median Year Built:		1999		1979		2000		1976		1977
Renter Occupied:	1,519	19.58%	2,141	29.50%	1,113	18.55%	94,491	39.06%	475,345	32.92%
Built 2010 or Later	0	0.00%	11	0.51%	14	1.26%	816	0.86%	5,019	1.06%
Built 2000 to 2009	279	18.37%	306	14.29%	366	32.88%	8,205	8.68%	50,883	10.70%
Built 1990 to 1999	486	31.99%	343	16.02%	52	4.67%	10,808	11.44%	47,860	10.07%
Built 1980 to 1989	265	17.45%	325	15.18%	217	19.50%	16,838	17.82%	77,521	16.31%
Built 1970 to 1979	291	19.16%	389	18.17%	275	24.71%	23,607	24.98%	104,609	22.01%
Built 1960 to 1969	82	5.40%	270	12.61%	63	5.66%	12,250	12.96%	64,546	13.58%
Built 1950 to 1959	82	5.40%	123	5.74%	73	6.56%	10,069	10.66%	54,601	11.49%
Built 1940 to 1949	23	1.51%	171	7.99%	19	1.71%	5,473	5.79%	31,217	6.57%
Built 1939 or Earlier	11	0.72%	203	9.48%	34	3.05%	6,425	6.80%	39,089	8.22%
Median Year Built:		1990		1978		1984		1976		1975
Overall Median Year Built:		1999		1979		1998		1976		1976

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

2013 Housing Units by Tenure and Year of Construction								
	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,726		2,162		241,915		1,444,081	
Owner Occupied:	2,748	73.75%	1,457	67.39%	147,424	60.94%	968,736	67.08%
Built 2010 or Later	65	2.37%	62	4.26%	1,293	0.88%	10,443	1.08%
Built 2000 to 2009	706	25.69%	388	26.63%	22,820	15.48%	153,492	15.84%
Built 1990 to 1999	521	18.96%	303	20.80%	18,337	12.44%	125,431	12.95%
Built 1980 to 1989	850	30.93%	186	12.77%	20,584	13.96%	148,643	15.34%
Built 1970 to 1979	485	17.65%	72	4.94%	26,501	17.98%	184,378	19.03%
Built 1960 to 1969	48	1.75%	67	4.60%	16,988	11.52%	114,425	11.81%
Built 1950 to 1959	43	1.56%	186	12.77%	21,682	14.71%	106,544	11.00%
Built 1940 to 1949	30	1.09%	53	3.64%	8,247	5.59%	50,143	5.18%
Built 1939 or Earlier	0	0.00%	140	9.61%	10,972	7.44%	75,237	7.77%
Median Year Built:		1989		1991		1976		1977
Renter Occupied:	978	26.25%	705	32.61%	94,491	39.06%	475,345	32.92%
Built 2010 or Later	13	1.33%	5	0.71%	816	0.86%	5,019	1.06%
Built 2000 to 2009	129	13.19%	124	17.59%	8,205	8.68%	50,883	10.70%
Built 1990 to 1999	212	21.68%	69	9.79%	10,808	11.44%	47,860	10.07%
Built 1980 to 1989	240	24.54%	49	6.95%	16,838	17.82%	77,521	16.31%
Built 1970 to 1979	290	29.65%	42	5.96%	23,607	24.98%	104,609	22.01%
Built 1960 to 1969	60	6.13%	93	13.19%	12,250	12.96%	64,546	13.58%
Built 1950 to 1959	34	3.48%	182	25.82%	10,069	10.66%	54,601	11.49%
Built 1940 to 1949	0	0.00%	58	8.23%	5,473	5.79%	31,217	6.57%
Built 1939 or Earlier	0	0.00%	83	11.77%	6,425	6.80%	39,089	8.22%
Median Year Built:		1984		1963		1976		1975
Overall Median Year Built:		1989		1984		1976		1976

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

Within Tulsa County, 13.70% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Tulsa the percentage is 6.92%. Within Broken Arrow the percentage is 25.16%, while in Owasso the percentage is 44.75%. Within Bixby the percentage is 41.93%. Within Sand Springs the percentage is 16.78%, while in Jenks the percentage is 47.67%. Within Glenpool the percentage is 24.50%. Within Collinsville the percentage is 26.78%.

74.26% of housing units in Tulsa County were built prior to 1990, while in Tulsa the percentage is 84.08%. These figures compare with the statewide figure of 72.78%. In Broken Arrow the percentage is 55.14%, and in Owasso 35.58% were constructed prior to 1990. In Bixby the percentage is 37.47%. In Sand Springs the percentage is 67.21%, and in Jenks 38.32% were constructed prior to 1990. In Glenpool the percentage is 55.82%, while In Collinsville the percentage is 56.01%.

Substandard Housing

The next table presents data regarding substandard housing in Tulsa 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
Tulsa	163,507	724	0.44%	1,387	0.85%	294	0.18%
Broken Arrow	35,978	47	0.13%	240	0.67%	136	0.38%
Owasso	11,044	8	0.07%	107	0.97%	95	0.86%
Bixby	7,758	7	0.09%	31	0.40%	46	0.59%
Sand Springs	7,258	7	0.10%	47	0.65%	28	0.39%
Jenks	6,000	23	0.38%	25	0.42%	0	0.00%
Glenpool	3,726	0	0.00%	33	0.89%	30	0.81%
Collinsville	2,162	7	0.32%	41	1.90%	0	0.00%
Tulsa County	241,915	892	0.37%	2,001	0.83%	917	0.38%
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 Tulsa County, 0.37% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.83% 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 Tulsa County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	186,311		38,224		11,653		270,608		1,669,828	
Total Vacant Units	22,804	12.24%	2,246	5.88%	609	5.23%	28,693	10.60%	225,747	13.52%
For rent	8,313	36.45%	547	24.35%	128	21.02%	9,333	32.53%	43,477	19.26%
Rented, not occupied	1,047	4.59%	103	4.59%	51	8.37%	1,303	4.54%	9,127	4.04%
For sale only	2,551	11.19%	621	27.65%	58	9.52%	3,774	13.15%	23,149	10.25%
Sold, not occupied	862	3.78%	123	5.48%	24	3.94%	1,101	3.84%	8,618	3.82%
For seasonal, recreational, or occasional use	2,418	10.60%	117	5.21%	18	2.96%	3,081	10.74%	39,475	17.49%
For migrant workers	50	0.22%	5	0.22%	0	0.00%	50	0.17%	746	0.33%
Other vacant	7,563	33.17%	730	32.50%	330	54.19%	10,051	35.03%	101,155	44.81%
Homeowner Vacancy Rate	2.82%		2.13%		0.77%		2.48%		2.31%	
Rental Vacancy Rate	9.70%		6.60%		3.39%		8.88%		8.24%	

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

2013 Housing Units by Vacancy

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	8,447		7,901		6,227		270,608		1,669,828	
Total Vacant Units	689	8.16%	643	8.14%	227	3.65%	28,693	10.60%	225,747	13.52%
For rent	51	7.40%	143	22.24%	0	0.00%	9,333	32.53%	43,477	19.26%
Rented, not occupied	30	4.35%	9	1.40%	0	0.00%	1,303	4.54%	9,127	4.04%
For sale only	208	30.19%	113	17.57%	44	19.38%	3,774	13.15%	23,149	10.25%
Sold, not occupied	31	4.50%	21	3.27%	14	6.17%	1,101	3.84%	8,618	3.82%
For seasonal, recreational, or occasional use	18	2.61%	33	5.13%	34	14.98%	3,081	10.74%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	0	0.00%	50	0.17%	746	0.33%
Other vacant	351	50.94%	324	50.39%	135	59.47%	10,051	35.03%	101,155	44.81%
Homeowner Vacancy Rate	3.21%		2.15%		0.89%		2.48%		2.31%	
Rental Vacancy Rate	3.19%		6.24%		0.00%		8.88%		8.24%	

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

2013 Housing Units by Vacancy

	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,987		2,277		270,608		1,669,828	
Total Vacant Units	261	6.55%	115	5.05%	28,693	10.60%	225,747	13.52%
For rent	51	19.54%	14	12.17%	9,333	32.53%	43,477	19.26%
Rented, not occupied	14	5.36%	0	0.00%	1,303	4.54%	9,127	4.04%
For sale only	83	31.80%	0	0.00%	3,774	13.15%	23,149	10.25%
Sold, not occupied	8	3.07%	0	0.00%	1,101	3.84%	8,618	3.82%
For seasonal, recreational, or occasional use	20	7.66%	44	38.26%	3,081	10.74%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	50	0.17%	746	0.33%
Other vacant	85	32.57%	57	49.57%	10,051	35.03%	101,155	44.81%
Homeowner Vacancy Rate	2.92%		0.00%		2.48%		2.31%	
Rental Vacancy Rate	4.89%		1.95%		8.88%		8.24%	

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

Within Tulsa County, the overall housing vacancy rate is estimated to be 10.60%. The homeowner vacancy rate is estimated to be 2.48%, while the rental vacancy rate is estimated to be 8.88%.

In Tulsa, the overall housing vacancy rate is estimated to be 12.24%. The homeowner vacancy rate is estimated to be 2.82%, while the rental vacancy rate is estimated to be 9.70%.

In Broken Arrow, the overall housing vacancy rate is estimated to be 5.88%. The homeowner vacancy rate is estimated to be 2.13%, while the rental vacancy rate is estimated to be 6.60%.

In Owasso, the overall housing vacancy rate is estimated to be 5.23%. The homeowner vacancy rate is estimated to be 0.77%, while the rental vacancy rate is estimated to be 3.39%.

In Bixby, the overall housing vacancy rate is estimated to be 8.16%. The homeowner vacancy rate is estimated to be 3.21%, while the rental vacancy rate is estimated to be 3.19%.

In Sand Springs, the overall housing vacancy rate is estimated to be 8.14%. The homeowner vacancy rate is estimated to be 2.15%, while the rental vacancy rate is estimated to be 6.24%.

In Jenks, the overall housing vacancy rate is estimated to be 3.65%. The homeowner vacancy rate is estimated to be 0.89%, while the rental vacancy rate is estimated to be 0.00%.

In Glenpool, the overall housing vacancy rate is estimated to be 6.55%. The homeowner vacancy rate is estimated to be 2.92%, while the rental vacancy rate is estimated to be 4.89%.

In Collinsville, the overall housing vacancy rate is estimated to be 5.05%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 1.95%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Tulsa, Broken Arrow, Owasso, Bixby, Sand Springs, Jenks, Glenpool, Collinsville, and unincorporated areas of Tulsa County. 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.

Tulsa

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	519	\$176,690	0	N/A
2005	717	\$191,631	394	\$62,634
2006	699	\$241,565	2	\$227,000
2007	667	\$230,619	406	\$18,085
2008	436	\$245,265	394	\$95,587
2009	372	\$209,114	350	\$83,024
2010	335	\$227,614	111	\$115,950
2011	319	\$226,999	788	\$80,560
2012	577	\$198,431	594	\$92,278
2013	436	\$241,266	164	\$92,573
2014	402	\$261,170	963	\$81,118

Source: United States Census Bureau Building Permits Survey

In Tulsa, building permits for 9,645 housing units were issued between 2004 and 2014, for an average of 877 units per year. 56.81% of these housing units were single family homes, and 43.19% consisted of multifamily units.

Broken Arrow

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	726	\$134,863	2	\$72,402
2005	906	\$144,635	24	\$81,841
2006	921	\$154,521	149	\$83,718
2007	861	\$164,998	53	\$81,910
2008	470	\$173,915	112	\$83,439
2009	497	\$179,390	44	\$49,656
2010	366	\$176,131	0	N/A
2011	386	\$182,174	378	\$34,722
2012	404	\$192,000	0	N/A
2013	547	\$201,334	0	N/A
2014	486	\$198,899	136	\$146,712

Source: United States Census Bureau Building Permits Survey

In Broken Arrow, building permits for 7,468 housing units were issued between 2004 and 2014, for an average of 679 units per year. 87.98% of these housing units were single family homes, and 12.02% consisted of multifamily units.

Owasso**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	528	\$100,372	8	\$54,402
2005	518	\$102,147	0	N/A
2006	336	\$107,500	164	\$37,992
2007	305	\$107,923	300	\$51,610
2008	267	\$102,596	228	\$37,127
2009	302	\$104,640	0	N/A
2010	224	\$106,164	228	\$49,730
2011	179	\$123,749	0	N/A
2012	224	\$126,376	132	\$33,826
2013	238	\$154,659	274	\$67,108
2014	266	\$211,350	4	\$122,446

Source: United States Census Bureau Building Permits Survey

In Owasso, building permits for 4,725 housing units were issued between 2004 and 2014, for an average of 430 units per year. 71.68% of these housing units were single family homes, and 28.32% consisted of multifamily units.

Bixby**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	406	\$242,997	2	\$70,200
2005	323	\$218,724	0	N/A
2006	337	\$210,191	0	N/A
2007	269	\$233,864	0	N/A
2008	156	\$231,046	108	\$18,569
2009	181	\$224,135	4	\$90,740
2010	209	\$234,067	0	N/A
2011	185	\$286,387	248	\$44,197
2012	227	\$217,998	0	N/A
2013	288	\$226,918	0	N/A
2014	227	\$206,243	0	N/A

Source: United States Census Bureau Building Permits Survey

In Bixby, building permits for 3,170 housing units were issued between 2004 and 2014, for an average of 288 units per year. 88.58% of these housing units were single family homes, and 11.42% consisted of multifamily units.

Sand Springs

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	60	\$186,434	0	N/A
2005	86	\$194,006	200	\$64,870
2006	65	\$197,776	0	N/A
2007	80	\$214,427	0	N/A
2008	48	\$226,966	0	N/A
2009	66	\$167,584	0	N/A
2010	47	\$193,697	0	N/A
2011	47	\$184,028	42	\$100,487
2012	67	\$195,115	2	\$140,000
2013	75	\$184,080	4	\$75,000
2014	64	\$198,955	0	N/A

Source: United States Census Bureau Building Permits Survey

In Sand Springs, building permits for 953 housing units were issued between 2004 and 2014, for an average of 87 units per year. 73.98% of these housing units were single family homes, and 26.02% consisted of multifamily units.

Jenks

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	381	\$137,821	0	N/A
2005	438	\$158,630	0	N/A
2006	307	\$202,435	0	N/A
2007	299	\$193,578	0	N/A
2008	200	\$231,568	0	N/A
2009	172	\$213,993	234	\$70,833
2010	183	\$222,809	0	N/A
2011	172	\$238,740	0	N/A
2012	206	\$248,742	0	N/A
2013	220	\$270,420	260	\$52,959
2014	278	\$259,467	0	N/A

Source: United States Census Bureau Building Permits Survey

In Jenks, building permits for 3,350 housing units were issued between 2004 and 2014, for an average of 305 units per year. 85.25% of these housing units were single family homes, and 14.75% consisted of multifamily units.

Glenpool

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	89	\$125,636	0	N/A
2005	79	\$131,563	0	N/A
2006	112	\$135,982	36	\$56,000
2007	147	\$130,460	0	N/A
2008	142	\$126,209	0	N/A
2009	122	\$109,819	0	N/A
2010	103	\$107,703	0	N/A
2011	48	\$127,856	52	\$62,988
2012	64	\$134,154	0	N/A
2013	82	\$132,866	0	N/A
2014	80	\$148,262	348	\$86,442

Source: United States Census Bureau Building Permits Survey

In Glenpool, building permits for 1,504 housing units were issued between 2004 and 2014, for an average of 137 units per year. 71.01% of these housing units were single family homes, and 28.99% consisted of multifamily units.

Collinsville

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	80	\$105,900	2	\$50,000
2006	99	\$114,608	0	N/A
2007	148	\$100,236	0	N/A
2008	63	\$119,905	0	N/A
2009	49	\$135,429	6	\$56,667
2010	59	\$129,051	2	\$55,500
2011	44	\$116,679	0	N/A
2012	88	\$108,523	0	N/A
2013	83	\$123,232	0	N/A
2014	68	\$136,639	8	\$62,250

Source: United States Census Bureau Building Permits Survey

In Collinsville, building permits for 799 housing units were issued between 2004 and 2014, for an average of 73 units per year. 97.75% of these housing units were single family homes, and 2.25% consisted of multifamily units.

Tulsa County Unincorporated Area New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	149	\$157,731	0	N/A
2005	157	\$194,086	0	N/A
2006	168	\$222,027	0	N/A
2007	191	\$222,328	0	N/A
2008	104	\$238,660	0	N/A
2009	97	\$261,116	0	N/A
2010	94	\$204,888	0	N/A
2011	73	\$234,146	0	N/A
2012	94	\$221,768	0	N/A
2013	112	\$257,741	0	N/A
2014	126	\$251,712	0	N/A

Source: United States Census Bureau Building Permits Survey

In Tulsa County's unincorporated area, building permits for 1,365 housing units were issued between 2004 and 2014, for an average of 124 units per year. 100.00% of these housing units were single family homes.

New Construction Activity

For Ownership:

New home construction for ownership has occurred throughout Tulsa County over the last several years, in the southeastern portion of the county (Broken Arrow and Bixby), the southern area of the county (Jenks, Glenpool, south Tulsa), and the northern area of the county in and around Owasso and Collinsville. There has also been some new construction of housing units for ownership in the downtown Tulsa area, typically comprising condominiums and townhouses.

New construction in the area has included a mixture of relatively affordable homes (priced under \$150,000) and significantly more expensive homes. We have compiled sale statistics for homes of recent construction (in or after 2014) for most of Tulsa County's major population centers.

Tulsa: \$410,912 average sale price, or \$130.52 per square foot, median price \$353,950.

Broken Arrow: \$251,710 average sale price, or \$107.04 per square foot, median price \$237,000.

Owasso: \$282,976 average sale price, or \$114.91 per square foot, median price \$236,500.

Bixby: \$270,337 average sale price, or \$112.97 per square foot, median price \$262,897.

Sand Springs: \$286,272 average sale price, or \$118.26 per square foot, median price \$319,378.

Jenks: \$336,059 average sale price, or \$116.62 per square foot, median price \$292,000.

Glenpool: \$181,562 average sale price, or \$104.97 per square foot, median price \$169,380.

Collinsville: \$212,193 average sale price, or \$110.44 per square foot, median price \$199,995.

As can be seen, new homes for ownership are significantly more expensive in Tulsa and Jenks compared with other communities in Tulsa County, while new homes in Glenpool are relatively more affordable.

For Rent:

There has been significant new apartment development in Tulsa County over the last several years, both market rate and affordable in nature. Geographically, most of this development is occurring within Tulsa's urban core, and in suburban areas such as Broken Arrow, Owasso, South Tulsa, Jenks and Glenpool.

The following table presents data regarding new rental development either under construction or planned in Tulsa County. This list comprises most of the notable development of which we are aware.

New Multifamily Under Construction / Planned			
Name	No. Units	Type	Location
YMCA Loft Redevelopment	82	Market Rate	Urban Core
The Edge at East Village	162	Market Rate	Urban Core
East End Village	83	Market Rate	Urban Core
The View	200	Market Rate	Urban Core
Santa Fe Square	291	Market Rate	Urban Core
The Cosmopolitan	262	Market Rate	Urban Core
Wind River	157	Market Rate	South Tulsa
The Icon at Broken Arrow	236	Market Rate	Broken Arrow
Creekside Apartments	248	Market Rate	Broken Arrow
Cottages of Tallgrass Point	270	Market Rate	Owasso
Total Market Rate	1,991		
Cherokee Meadows	48	Affordable - Elderly	North Tulsa
Ford / Fox Building Lofts	31	Affordable - Workforce	Urban Core
Northwind Estates II	56	Affordable - Elderly	North Tulsa
Total Affordable	135		
GRAND TOTAL	2,126		
Percent Market Rate	93.7%		
Percent Affordable	6.3%		

As can be seen, the vast majority of new rental development within the county comprises market rate housing. There has been new affordable housing added in Tulsa urban core area in the recent past (Riverbend Gardens, West Park), and 31 units are nearing completion in the historic Brady District in downtown Tulsa (the Ford / Fox Building Lofts): though those units are not subsidized or rent restricted, they will be comparatively affordable and intended as workforce housing.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Tulsa 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										
	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	87,194		28,343		7,442		147,424		968,736	
Less than \$10,000	1,027	1.18%	216	0.76%	93	1.25%	1,833	1.24%	20,980	2.17%
\$10,000 to \$14,999	579	0.66%	191	0.67%	60	0.81%	1,097	0.74%	15,427	1.59%
\$15,000 to \$19,999	731	0.84%	179	0.63%	21	0.28%	1,188	0.81%	13,813	1.43%
\$20,000 to \$24,999	782	0.90%	57	0.20%	12	0.16%	1,161	0.79%	16,705	1.72%
\$25,000 to \$29,999	894	1.03%	101	0.36%	0	0.00%	1,125	0.76%	16,060	1.66%
\$30,000 to \$34,999	1,027	1.18%	61	0.22%	6	0.08%	1,433	0.97%	19,146	1.98%
\$35,000 to \$39,999	959	1.10%	7	0.02%	11	0.15%	1,265	0.86%	14,899	1.54%
\$40,000 to \$49,999	2,570	2.95%	218	0.77%	53	0.71%	3,251	2.21%	39,618	4.09%
\$50,000 to \$59,999	3,681	4.22%	297	1.05%	23	0.31%	4,862	3.30%	45,292	4.68%
\$60,000 to \$69,999	4,219	4.84%	235	0.83%	32	0.43%	5,290	3.59%	52,304	5.40%
\$70,000 to \$79,999	4,928	5.65%	449	1.58%	91	1.22%	6,425	4.36%	55,612	5.74%
\$80,000 to \$89,999	6,179	7.09%	1,071	3.78%	159	2.14%	8,868	6.02%	61,981	6.40%
\$90,000 to \$99,999	5,420	6.22%	1,353	4.77%	345	4.64%	8,461	5.74%	51,518	5.32%
\$100,000 to \$124,999	11,936	13.69%	4,666	16.46%	1,320	17.74%	21,029	14.26%	119,416	12.33%
\$125,000 to \$149,999	8,983	10.30%	4,835	17.06%	1,585	21.30%	17,616	11.95%	96,769	9.99%
\$150,000 to \$174,999	7,742	8.88%	4,575	16.14%	1,253	16.84%	15,923	10.80%	91,779	9.47%
\$175,000 to \$199,999	4,716	5.41%	2,829	9.98%	697	9.37%	9,904	6.72%	53,304	5.50%
\$200,000 to \$249,999	6,247	7.16%	3,464	12.22%	892	11.99%	12,929	8.77%	69,754	7.20%
\$250,000 to \$299,999	4,316	4.95%	1,318	4.65%	463	6.22%	7,687	5.21%	41,779	4.31%
\$300,000 to \$399,999	4,629	5.31%	1,367	4.82%	266	3.57%	8,288	5.62%	37,680	3.89%
\$400,000 to \$499,999	1,993	2.29%	303	1.07%	41	0.55%	2,850	1.93%	13,334	1.38%
\$500,000 to \$749,999	2,131	2.44%	380	1.34%	11	0.15%	2,996	2.03%	12,784	1.32%
\$750,000 to \$999,999	727	0.83%	91	0.32%	0	0.00%	950	0.64%	3,764	0.39%
\$1,000,000 or more	778	0.89%	80	0.28%	8	0.11%	993	0.67%	5,018	0.52%
Median Home Value:	\$122,200		\$151,300		\$148,600		\$134,100		\$112,800	

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

2013 Housing Units by Home Value

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	6,239		5,117		4,887		147,424		968,736	
Less than \$10,000	63	1.01%	83	1.62%	30	0.61%	1,833	1.24%	20,980	2.17%
\$10,000 to \$14,999	72	1.15%	28	0.55%	41	0.84%	1,097	0.74%	15,427	1.59%
\$15,000 to \$19,999	60	0.96%	73	1.43%	18	0.37%	1,188	0.81%	13,813	1.43%
\$20,000 to \$24,999	19	0.30%	37	0.72%	12	0.25%	1,161	0.79%	16,705	1.72%
\$25,000 to \$29,999	14	0.22%	0	0.00%	0	0.00%	1,125	0.76%	16,060	1.66%
\$30,000 to \$34,999	15	0.24%	11	0.21%	0	0.00%	1,433	0.97%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	66	1.29%	0	0.00%	1,265	0.86%	14,899	1.54%
\$40,000 to \$49,999	0	0.00%	56	1.09%	33	0.68%	3,251	2.21%	39,618	4.09%
\$50,000 to \$59,999	11	0.18%	187	3.65%	58	1.19%	4,862	3.30%	45,292	4.68%
\$60,000 to \$69,999	76	1.22%	185	3.62%	10	0.20%	5,290	3.59%	52,304	5.40%
\$70,000 to \$79,999	30	0.48%	353	6.90%	23	0.47%	6,425	4.36%	55,612	5.74%
\$80,000 to \$89,999	173	2.77%	389	7.60%	56	1.15%	8,868	6.02%	61,981	6.40%
\$90,000 to \$99,999	158	2.53%	397	7.76%	83	1.70%	8,461	5.74%	51,518	5.32%
\$100,000 to \$124,999	573	9.18%	1,001	19.56%	555	11.36%	21,029	14.26%	119,416	12.33%
\$125,000 to \$149,999	757	12.13%	676	13.21%	683	13.98%	17,616	11.95%	96,769	9.99%
\$150,000 to \$174,999	817	13.10%	593	11.59%	755	15.45%	15,923	10.80%	91,779	9.47%
\$175,000 to \$199,999	671	10.75%	265	5.18%	475	9.72%	9,904	6.72%	53,304	5.50%
\$200,000 to \$249,999	561	8.99%	334	6.53%	951	19.46%	12,929	8.77%	69,754	7.20%
\$250,000 to \$299,999	584	9.36%	190	3.71%	384	7.86%	7,687	5.21%	41,779	4.31%
\$300,000 to \$399,999	955	15.31%	120	2.35%	500	10.23%	8,288	5.62%	37,680	3.89%
\$400,000 to \$499,999	282	4.52%	13	0.25%	64	1.31%	2,850	1.93%	13,334	1.38%
\$500,000 to \$749,999	264	4.23%	26	0.51%	106	2.17%	2,996	2.03%	12,784	1.32%
\$750,000 to \$999,999	70	1.12%	15	0.29%	15	0.31%	950	0.64%	3,764	0.39%
\$1,000,000 or more	14	0.22%	19	0.37%	35	0.72%	993	0.67%	5,018	0.52%
Median Home Value:	\$185,500		\$117,300		\$179,600		\$134,100		\$112,800	

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

2013 Housing Units by Home Value

	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,748		1,457		147,424		968,736	
Less than \$10,000	19	0.69%	34	2.33%	1,833	1.24%	20,980	2.17%
\$10,000 to \$14,999	20	0.73%	6	0.41%	1,097	0.74%	15,427	1.59%
\$15,000 to \$19,999	8	0.29%	17	1.17%	1,188	0.81%	13,813	1.43%
\$20,000 to \$24,999	20	0.73%	16	1.10%	1,161	0.79%	16,705	1.72%
\$25,000 to \$29,999	19	0.69%	13	0.89%	1,125	0.76%	16,060	1.66%
\$30,000 to \$34,999	9	0.33%	0	0.00%	1,433	0.97%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	12	0.82%	1,265	0.86%	14,899	1.54%
\$40,000 to \$49,999	32	1.16%	56	3.84%	3,251	2.21%	39,618	4.09%
\$50,000 to \$59,999	16	0.58%	31	2.13%	4,862	3.30%	45,292	4.68%
\$60,000 to \$69,999	56	2.04%	24	1.65%	5,290	3.59%	52,304	5.40%
\$70,000 to \$79,999	138	5.02%	117	8.03%	6,425	4.36%	55,612	5.74%
\$80,000 to \$89,999	275	10.01%	83	5.70%	8,868	6.02%	61,981	6.40%
\$90,000 to \$99,999	340	12.37%	95	6.52%	8,461	5.74%	51,518	5.32%
\$100,000 to \$124,999	626	22.78%	176	12.08%	21,029	14.26%	119,416	12.33%
\$125,000 to \$149,999	458	16.67%	293	20.11%	17,616	11.95%	96,769	9.99%
\$150,000 to \$174,999	178	6.48%	181	12.42%	15,923	10.80%	91,779	9.47%
\$175,000 to \$199,999	159	5.79%	147	10.09%	9,904	6.72%	53,304	5.50%
\$200,000 to \$249,999	158	5.75%	126	8.65%	12,929	8.77%	69,754	7.20%
\$250,000 to \$299,999	75	2.73%	11	0.75%	7,687	5.21%	41,779	4.31%
\$300,000 to \$399,999	107	3.89%	0	0.00%	8,288	5.62%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	19	1.30%	2,850	1.93%	13,334	1.38%
\$500,000 to \$749,999	9	0.33%	0	0.00%	2,996	2.03%	12,784	1.32%
\$750,000 to \$999,999	11	0.40%	0	0.00%	950	0.64%	3,764	0.39%
\$1,000,000 or more	15	0.55%	0	0.00%	993	0.67%	5,018	0.52%
Median Home Value:	\$116,900		\$129,100		\$134,100		\$112,800	

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

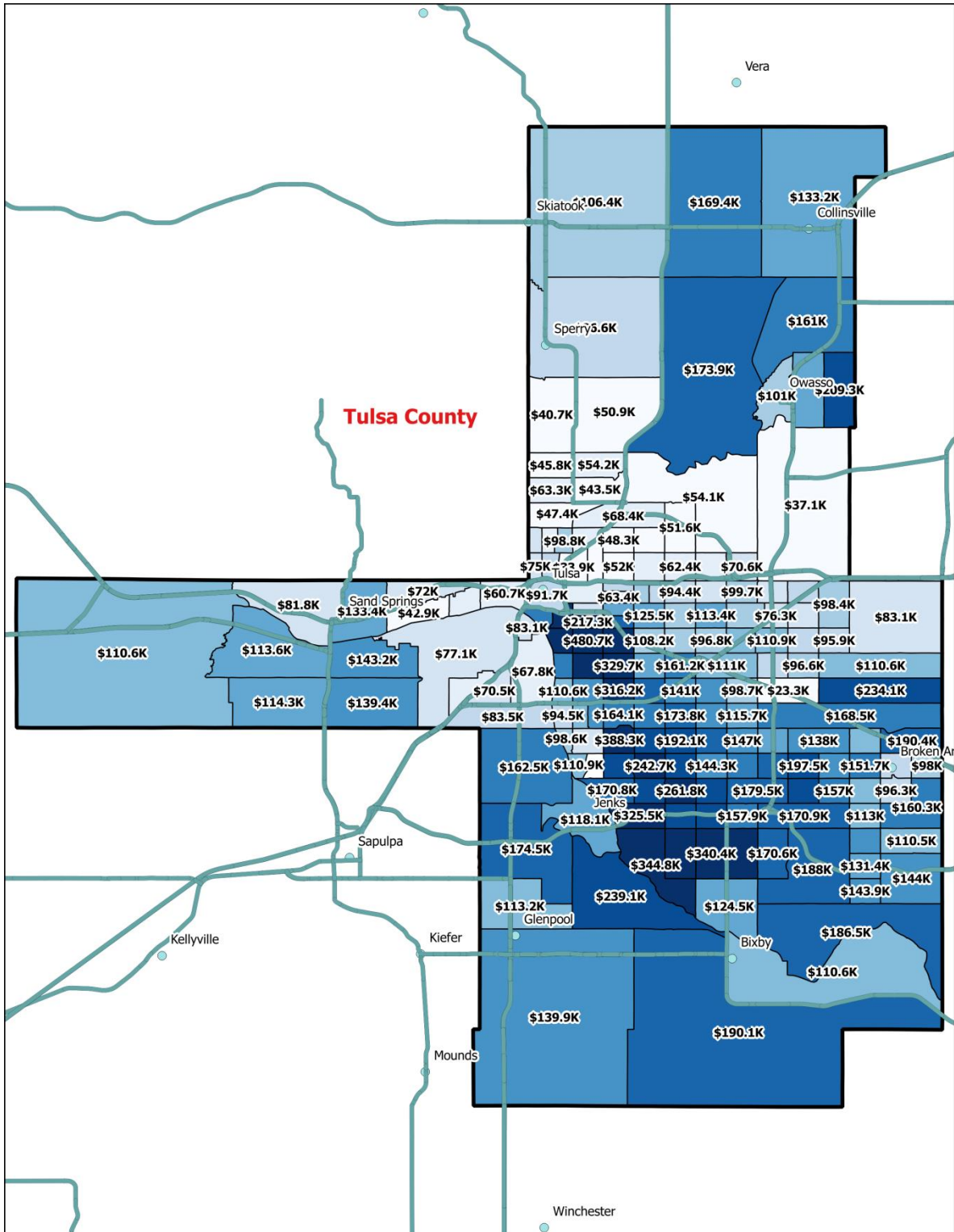
The median value of owner-occupied homes in Tulsa County is \$134,100. This is 18.9% greater than the statewide median, which is \$112,800. The median home value in Tulsa is estimated to be \$122,200. The median home value in Broken Arrow is estimated to be \$151,300, while in Owasso the estimate is \$148,600.

The median home value in Bixby is estimated to be \$185,500. The median home value in Sand Springs is estimated to be \$117,300, while in Jenks the estimate is \$179,600.

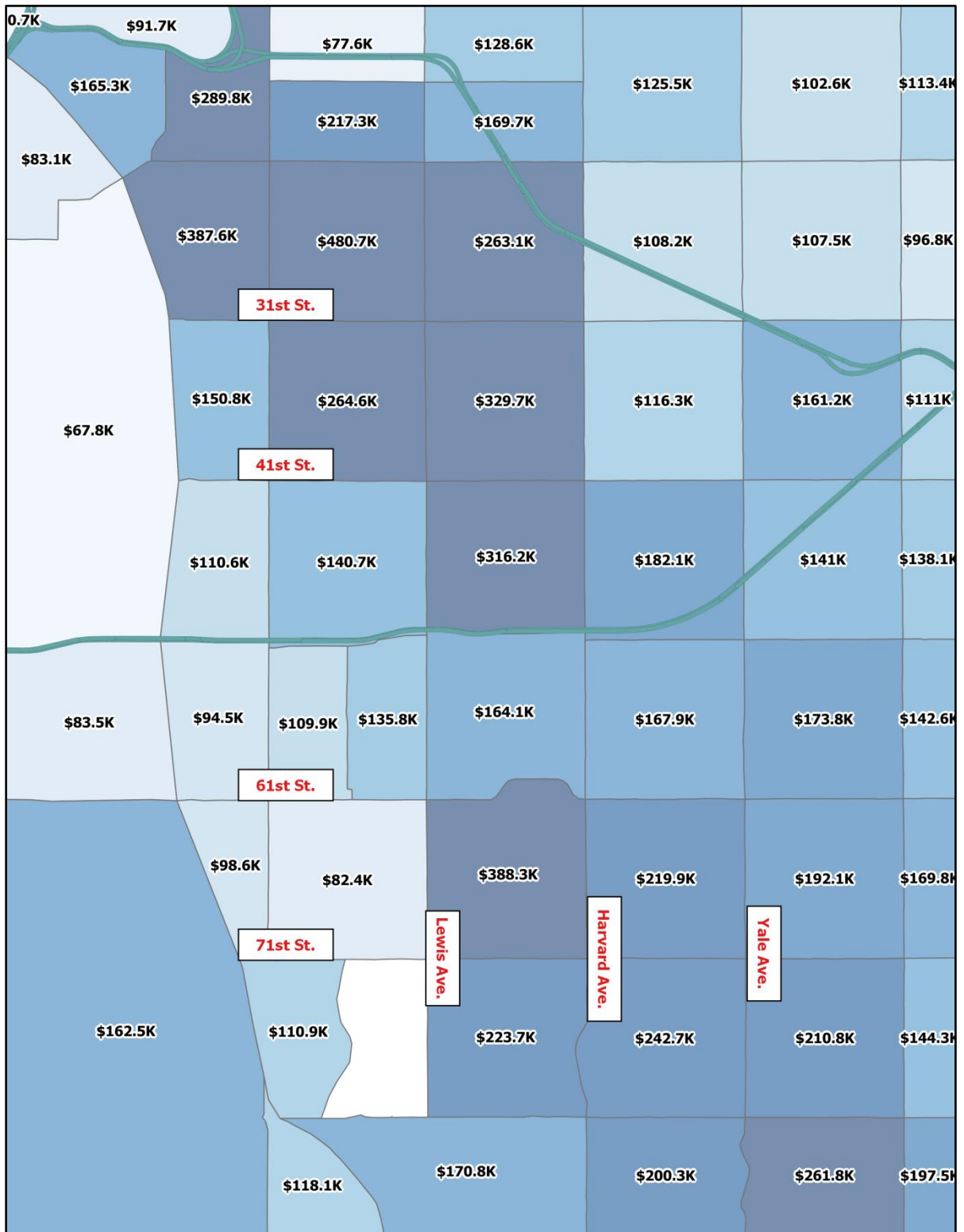
The median home value in Glenpool is estimated to be \$116,900. The median home value in Collinsville is estimated to be \$129,100.

The geographic distribution of home values in Tulsa County can be visualized by the following maps. As can be seen, the highest home values are in the central and southern areas of Tulsa, and the lowest are in the western and northern areas.

Tulsa County Median Home Values by Census Tract



Median Home Values by Census Tract – Central Tulsa Detail



Home Values by Year of Construction

The next table presents median home values in Tulsa 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

	Tulsa Median Value	Broken Arrow Median Value	Owasso Median Value	Tulsa County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:					
Built 2010 or Later	\$236,300	\$265,200	\$153,300	\$230,100	\$188,900
Built 2000 to 2009	\$245,900	\$210,800	\$169,100	\$216,100	\$178,000
Built 1990 to 1999	\$212,700	\$167,700	\$159,900	\$174,300	\$147,300
Built 1980 to 1989	\$153,600	\$136,300	\$118,000	\$137,800	\$118,300
Built 1970 to 1979	\$120,200	\$122,100	\$115,600	\$119,500	\$111,900
Built 1960 to 1969	\$113,700	\$103,700	\$86,400	\$112,100	\$97,100
Built 1950 to 1959	\$94,400	\$88,800	\$91,400	\$93,200	\$80,300
Built 1940 to 1949	\$86,400	\$79,000	-	\$82,200	\$67,900
Built 1939 or Earlier	\$136,300	\$87,800	\$73,700	\$119,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

2013 Median Home Value by Year of Construction

	Bixby Median Value	Sand Springs Median Value	Jenks Median Value	Tulsa County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:					
Built 2010 or Later	\$322,400	\$150,800	\$235,000	\$230,100	\$188,900
Built 2000 to 2009	\$259,200	\$173,400	\$218,800	\$216,100	\$178,000
Built 1990 to 1999	\$186,100	\$157,700	\$193,000	\$174,300	\$147,300
Built 1980 to 1989	\$141,200	\$117,000	\$151,300	\$137,800	\$118,300
Built 1970 to 1979	\$139,900	\$115,600	\$132,500	\$119,500	\$111,900
Built 1960 to 1969	\$130,400	\$91,900	\$117,300	\$112,100	\$97,100
Built 1950 to 1959	\$102,400	\$89,700	\$97,200	\$93,200	\$80,300
Built 1940 to 1949	-	\$62,600	\$125,000	\$82,200	\$67,900
Built 1939 or Earlier	-	\$84,900	-	\$119,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

2013 Median Home Value by Year of Construction

	Glenpool Median Value	Collinsville Median Value	Tulsa County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:				
Built 2010 or Later	\$221,000	\$194,400	\$230,100	\$188,900
Built 2000 to 2009	\$177,200	\$165,100	\$216,100	\$178,000
Built 1990 to 1999	\$130,200	\$138,500	\$174,300	\$147,300
Built 1980 to 1989	\$101,000	\$114,100	\$137,800	\$118,300
Built 1970 to 1979	\$92,700	\$78,400	\$119,500	\$111,900
Built 1960 to 1969	\$120,800	\$101,400	\$112,100	\$97,100
Built 1950 to 1959	-	\$93,200	\$93,200	\$80,300
Built 1940 to 1949	-	\$52,700	\$82,200	\$67,900
Built 1939 or Earlier	-	\$80,700	\$119,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Tulsa Single Family Sales Activity

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

Tulsa Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	540	542	542	537	622
Median List Price	\$61,780	\$73,900	\$78,000	\$79,500	\$88,900
Median Sale Price	\$58,913	\$68,000	\$76,125	\$73,800	\$85,000
Sale/List Price Ratio	95.4%	92.0%	97.6%	92.8%	95.6%
Median Square Feet	1,112	1,138	1,133	1,147	1,136
Median Price/SF	\$52.98	\$59.75	\$67.19	\$64.34	\$74.82
Med. Days on Market	45	38	28	35	26

Source: Tulsa MLS

Tulsa Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	2,193	2,493	2,539	2,735	2,709
Median List Price	\$109,000	\$110,000	\$115,000	\$116,500	\$119,900
Median Sale Price	\$103,000	\$107,000	\$111,000	\$113,000	\$116,000
Sale/List Price Ratio	94.5%	97.3%	96.5%	97.0%	96.7%
Median Square Feet	1,550	1,558	1,564	1,567	1,560
Median Price/SF	\$66.45	\$68.68	\$70.97	\$72.11	\$74.36
Med. Days on Market	47	43	35	35	27

Source: Tulsa MLS

Tulsa Single Family Sales Activity

Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	910	1,127	1,196	1,148	1,233
Median List Price	\$219,900	\$234,900	\$238,950	\$239,500	\$242,500
Median Sale Price	\$211,000	\$228,000	\$228,000	\$230,000	\$238,000
Sale/List Price Ratio	96.0%	97.1%	95.4%	96.0%	98.1%
Median Square Feet	2,835	2,873	2,848	2,849	2,835
Median Price/SF	\$74.43	\$79.36	\$80.06	\$80.73	\$83.95
Med. Days on Market	56	48	41	40	39

Source: Tulsa MLS

Tulsa Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	3,828	4,368	4,516	4,669	4,796
Median List Price	\$125,000	\$129,000	\$137,900	\$135,000	\$139,250
Median Sale Price	\$120,000	\$124,900	\$132,900	\$132,000	\$135,000
Sale/List Price Ratio	96.0%	96.8%	96.4%	97.8%	96.9%
Median Square Feet	1,706	1,744	1,774	1,748	1,742
Median Price/SF	\$70.34	\$71.62	\$74.92	\$75.51	\$77.50
Med. Days on Market	49	45	37	37	29

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 1.94% per year. The median sale price was \$135,000 in 2015, for a median price per square foot of \$77.50/SF. The median sale price to list price ratio was 96.9%, with median days on market of 29 days.

Broken Arrow Single Family Sales Activity

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

Broken Arrow Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	42	32	41	34	38
Median List Price	\$74,950	\$70,000	\$92,000	\$71,200	\$83,250
Median Sale Price	\$74,950	\$66,250	\$90,000	\$65,893	\$79,750
Sale/List Price Ratio	100.0%	94.6%	97.8%	92.5%	95.8%
Median Square Feet	1,132	1,035	1,090	1,120	1,097
Median Price/SF	\$66.21	\$64.01	\$82.57	\$58.83	\$72.70
Med. Days on Market	42	48	16	26	24

Source: Tulsa MLS

Broken Arrow Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	925	1,098	1,261	1,312	1,364
Median List Price	\$129,900	\$130,000	\$137,500	\$139,500	\$145,000
Median Sale Price	\$125,000	\$128,900	\$135,000	\$136,850	\$142,725
Sale/List Price Ratio	96.2%	99.2%	98.2%	98.1%	98.4%
Median Square Feet	1,687	1,675	1,695	1,667	1,707
Median Price/SF	\$74.10	\$76.96	\$79.65	\$82.09	\$83.61
Med. Days on Market	53	45	35	30	24

Source: Tulsa MLS

Broken Arrow Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	465	578	682	704	723
Median List Price	\$187,000	\$182,950	\$199,500	\$198,000	\$204,900
Median Sale Price	\$182,500	\$179,078	\$196,250	\$192,500	\$198,500
Sale/List Price Ratio	97.6%	97.9%	98.4%	97.2%	96.9%
Median Square Feet	2,480	2,493	2,559	2,462	2,476
Median Price/SF	\$73.59	\$71.83	\$76.69	\$78.19	\$80.17
Med. Days on Market	57	52	36	38	35

Source: Tulsa MLS

Broken Arrow Single Family Sales Activity**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1,498	1,801	2,082	2,146	2,224
Median List Price	\$144,900	\$147,900	\$154,999	\$157,816	\$161,500
Median Sale Price	\$140,750	\$144,525	\$152,000	\$154,900	\$159,900
Sale/List Price Ratio	97.1%	97.7%	98.1%	98.2%	99.0%
Median Square Feet	1,909	1,921	1,933	1,914	1,931
Median Price/SF	\$73.73	\$75.23	\$78.63	\$80.93	\$82.81
Med. Days on Market	55	49	35	34	28

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.16% per year. The median sale price was \$159,900 in 2015, for a median price per square foot of \$82.81/SF. The median sale price to list price ratio was 99.0%, with median days on market of 28 days.

Owasso Single Family Sales Activity

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	9	6	9	10	12
Median List Price	\$82,900	\$82,400	\$89,900	\$94,950	\$115,260
Median Sale Price	\$84,000	\$78,750	\$85,000	\$91,450	\$104,400
Sale/List Price Ratio	101.3%	95.6%	94.5%	96.3%	90.6%
Median Square Feet	1,035	859	1,110	1,201	1,175
Median Price/SF	\$81.16	\$91.68	\$76.58	\$76.14	\$88.85
Med. Days on Market	39	39	43	25	21

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	296	362	425	445	458
Median List Price	\$138,995	\$147,295	\$149,900	\$155,000	\$153,383
Median Sale Price	\$134,974	\$145,420	\$148,000	\$154,000	\$151,200
Sale/List Price Ratio	97.1%	98.7%	98.7%	99.4%	98.6%
Median Square Feet	1,598	1,694	1,670	1,668	1,589
Median Price/SF	\$84.46	\$85.84	\$88.62	\$92.33	\$95.15
Med. Days on Market	53	49	41	28	23

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	208	282	358	372	341
Median List Price	\$223,700	\$223,450	\$229,000	\$236,652	\$239,900
Median Sale Price	\$217,000	\$219,050	\$224,900	\$235,000	\$237,500
Sale/List Price Ratio	97.0%	98.0%	98.2%	99.3%	99.0%
Median Square Feet	2,635	2,623	2,491	2,538	2,568
Median Price/SF	\$82.35	\$83.51	\$90.29	\$92.59	\$92.48
Med. Days on Market	48	48	37	39	37

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	540	689	827	866	866
Median List Price	\$169,700	\$177,500	\$185,000	\$189,950	\$189,900
Median Sale Price	\$163,750	\$175,000	\$181,000	\$189,000	\$188,750
Sale/List Price Ratio	96.5%	98.6%	97.8%	99.5%	99.4%
Median Square Feet	1,960	2,080	2,049	2,055	2,019
Median Price/SF	\$83.55	\$84.13	\$88.34	\$91.97	\$93.49
Med. Days on Market	52	49	41	32	28

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.86% per year. The median sale price was \$188,750 in 2015, for a median price per square foot of \$93.49/SF. The median sale price to list price ratio was 99.4%, with median days on market of 28 days.

Bixby Single Family Sales Activity

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	8	7	4	4
Median List Price	\$86,000	\$57,950	\$100,000	\$214,994	\$174,200
Median Sale Price	\$83,300	\$49,000	\$85,000	\$205,000	\$179,000
Sale/List Price Ratio	96.9%	84.6%	85.0%	95.4%	102.8%
Median Square Feet	1,247	1,042	1,763	1,292	2,086
Median Price/SF	\$66.80	\$47.02	\$48.21	\$158.67	\$85.81
Med. Days on Market	36	45	116	26	10

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	175	188	245	260	305
Median List Price	\$149,500	\$145,000	\$163,500	\$169,900	\$165,000
Median Sale Price	\$143,900	\$140,000	\$159,500	\$165,000	\$164,000
Sale/List Price Ratio	96.3%	96.6%	97.6%	97.1%	99.4%
Median Square Feet	1,750	1,743	1,786	1,864	1,721
Median Price/SF	\$82.23	\$80.32	\$89.31	\$88.52	\$95.29
Med. Days on Market	50	57	40	21	26

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	127	171	179	207	220
Median List Price	\$269,900	\$296,600	\$300,000	\$295,000	\$305,000
Median Sale Price	\$265,000	\$288,000	\$295,000	\$287,500	\$299,900
Sale/List Price Ratio	98.2%	97.1%	98.3%	97.5%	98.3%
Median Square Feet	3,018	3,250	3,115	3,011	2,963
Median Price/SF	\$87.81	\$88.62	\$94.70	\$95.48	\$101.21
Med. Days on Market	55	61	45	49	47

Source: Tulsa MLS

Bixby Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	350	406	475	517	584
Median List Price	\$181,808	\$209,700	\$205,000	\$224,500	\$219,900
Median Sale Price	\$175,185	\$199,950	\$203,000	\$217,500	\$215,000
Sale/List Price Ratio	96.4%	95.4%	99.0%	96.9%	97.8%
Median Square Feet	2,083	2,372	2,170	2,207	2,190
Median Price/SF	\$84.10	\$84.30	\$93.55	\$98.55	\$98.17
Med. Days on Market	53	60	43	36	34

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 5.41% per year. The median sale price was \$215,000 in 2015, for a median price per square foot of \$98.17/SF. The median sale price to list price ratio was 97.8%, with median days on market of 34 days.

Sand Springs Single Family Sales Activity

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

Sand Springs Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	22	33	23	52	35
Median List Price	\$63,500	\$60,000	\$69,999	\$64,200	\$69,800
Median Sale Price	\$59,000	\$61,800	\$63,500	\$64,250	\$66,000
Sale/List Price Ratio	92.9%	103.0%	90.7%	100.1%	94.6%
Median Square Feet	1,117	1,112	1,048	1,140	1,128
Median Price/SF	\$52.82	\$55.58	\$60.59	\$56.36	\$58.51
Med. Days on Market	52	38	62	53	46

Source: Tulsa MLS

Sand Springs Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	171	219	238	219	239
Median List Price	\$109,000	\$122,000	\$114,950	\$128,000	\$129,900
Median Sale Price	\$105,000	\$119,000	\$111,250	\$125,000	\$125,000
Sale/List Price Ratio	96.3%	97.5%	96.8%	97.7%	96.2%
Median Square Feet	1,459	1,569	1,520	1,574	1,540
Median Price/SF	\$71.97	\$75.84	\$73.19	\$79.42	\$81.17
Med. Days on Market	63	42	39	39	34

Source: Tulsa MLS

Sand Springs Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	48	63	72	68	83
Median List Price	\$186,250	\$192,000	\$193,450	\$222,400	\$220,000
Median Sale Price	\$180,000	\$192,000	\$188,000	\$211,000	\$210,000
Sale/List Price Ratio	96.6%	100.0%	97.2%	94.9%	95.5%
Median Square Feet	2,349	2,482	2,496	2,420	2,480
Median Price/SF	\$76.63	\$77.36	\$75.32	\$87.19	\$84.68
Med. Days on Market	37	74	47	36	36

Source: Tulsa MLS

Sand Springs Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	246	328	345	350	367
Median List Price	\$110,450	\$125,950	\$126,900	\$129,000	\$135,000
Median Sale Price	\$106,600	\$122,875	\$121,900	\$126,700	\$132,000
Sale/List Price Ratio	96.5%	97.6%	96.1%	98.2%	97.8%
Median Square Feet	1,531	1,665	1,648	1,654	1,634
Median Price/SF	\$69.63	\$73.80	\$73.97	\$76.60	\$80.78
Med. Days on Market	55	45	41	42	37

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 3.96% per year. The median sale price was \$132,000 in 2015, for a median price per square foot of \$80.78/SF. The median sale price to list price ratio was 97.8%, with median days on market of 37 days.

Jenks Single Family Sales Activity

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

Jenks Single Family Sales Activity
Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	3	0	6	5
Median List Price	\$114,000	\$48,900	N/A	\$126,200	\$87,900
Median Sale Price	\$112,000	\$44,900	N/A	\$117,250	\$82,100
Sale/List Price Ratio	98.2%	91.8%	N/A	92.9%	93.4%
Median Square Feet	1,190	1,114	N/A	1,324	1,188
Median Price/SF	\$94.12	\$40.31	N/A	\$88.56	\$69.11
Med. Days on Market	66	94	N/A	33	12

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	161	175	220	255	229
Median List Price	\$150,000	\$155,000	\$166,950	\$169,900	\$169,500
Median Sale Price	\$148,000	\$151,750	\$161,700	\$166,140	\$167,500
Sale/List Price Ratio	98.7%	97.9%	96.9%	97.8%	98.8%
Median Square Feet	1,728	1,698	1,769	1,750	1,671
Median Price/SF	\$85.65	\$89.37	\$91.41	\$94.94	\$100.24
Med. Days on Market	58	37	31	28	16

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	100	140	185	190	173
Median List Price	\$239,900	\$247,000	\$272,500	\$260,950	\$268,103
Median Sale Price	\$229,700	\$234,750	\$267,500	\$256,000	\$265,000
Sale/List Price Ratio	95.7%	95.0%	98.2%	98.1%	98.8%
Median Square Feet	2,825	2,756	2,709	2,610	2,575
Median Price/SF	\$81.31	\$85.18	\$98.74	\$98.08	\$102.91
Med. Days on Market	57	59	40	37	40

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	286	339	430	478	441
Median List Price	\$180,000	\$189,000	\$197,750	\$199,900	\$205,000
Median Sale Price	\$175,450	\$185,900	\$195,000	\$195,750	\$200,439
Sale/List Price Ratio	97.5%	98.4%	98.6%	97.9%	97.8%
Median Square Feet	2,019	2,092	2,037	2,034	2,031
Median Price/SF	\$86.90	\$88.86	\$95.73	\$96.24	\$98.69
Med. Days on Market	59	46	35	32	27

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.66% per year. The median sale price was \$200,439 in 2015, for a median price per square foot of \$98.69/SF. The median sale price to list price ratio was 97.8%, with median days on market of 27 days.

Glenpool Single Family Sales Activity

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	2	4	5	2	7
Median List Price	\$65,750	\$52,250	\$49,900	\$70,950	\$69,000
Median Sale Price	\$57,500	\$57,613	\$45,010	\$68,000	\$67,000
Sale/List Price Ratio	87.5%	110.3%	90.2%	95.8%	97.1%
Median Square Feet	884	1,114	1,024	1,104	1,081
Median Price/SF	\$65.05	\$51.72	\$43.96	\$61.59	\$61.98
Med. Days on Market	32	47	24	32	14

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	122	135	160	140	176
Median List Price	\$118,500	\$126,900	\$123,500	\$130,000	\$139,700
Median Sale Price	\$119,000	\$124,900	\$120,000	\$130,000	\$139,700
Sale/List Price Ratio	100.4%	98.4%	97.2%	100.0%	100.0%
Median Square Feet	1,463	1,462	1,394	1,483	1,456
Median Price/SF	\$81.34	\$85.43	\$86.08	\$87.66	\$95.95
Med. Days on Market	50	57	35	42	29

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	30	32	39	45	69
Median List Price	\$180,260	\$154,950	\$150,000	\$155,000	\$192,900
Median Sale Price	\$175,500	\$148,250	\$149,000	\$162,000	\$189,985
Sale/List Price Ratio	97.4%	95.7%	99.3%	104.5%	98.5%
Median Square Feet	1,987	1,907	1,876	1,828	2,004
Median Price/SF	\$88.32	\$77.74	\$79.42	\$88.62	\$94.80
Med. Days on Market	89	50	42	46	33

Source: Tulsa MLS

Glenpool Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	156	177	207	190	255
Median List Price	\$129,900	\$132,999	\$129,000	\$139,700	\$150,000
Median Sale Price	\$128,950	\$129,900	\$126,644	\$136,950	\$149,275
Sale/List Price Ratio	99.3%	97.7%	98.2%	98.0%	99.5%
Median Square Feet	1,481	1,518	1,452	1,532	1,544
Median Price/SF	\$87.07	\$85.57	\$87.22	\$89.39	\$96.68
Med. Days on Market	57	56	36	42	28

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 1.83% per year. The median sale price was \$149,275 in 2015, for a median price per square foot of \$96.68/SF. The median sale price to list price ratio was 99.5%, with median days on market of 28 days.

Collinsville Single Family Sales Activity

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

Collinsville Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	10	16	20	7
Median List Price	\$49,500	\$54,900	\$72,950	\$86,450	\$109,900
Median Sale Price	\$49,500	\$60,300	\$72,250	\$84,500	\$107,900
Sale/List Price Ratio	100.0%	109.8%	99.0%	97.7%	98.2%
Median Square Feet	958	1,400	1,127	998	1,253
Median Price/SF	\$51.67	\$43.07	\$64.11	\$84.67	\$86.11
Med. Days on Market	35	58	23	46	14

Source: Tulsa MLS

Collinsville Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	202	191	231	213	182
Median List Price	\$134,207	\$133,900	\$144,829	\$144,900	\$149,250
Median Sale Price	\$131,950	\$131,605	\$144,000	\$144,000	\$146,545
Sale/List Price Ratio	98.3%	98.3%	99.4%	99.4%	98.2%
Median Square Feet	1,653	1,608	1,516	1,616	1,613
Median Price/SF	\$79.82	\$81.84	\$94.99	\$89.11	\$90.85
Med. Days on Market	48	47	40	23	30

Source: Tulsa MLS

Collinsville Single Family Sales Activity

Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	76	76	91	112	104
Median List Price	\$179,950	\$165,000	\$175,600	\$191,000	\$191,750
Median Sale Price	\$176,288	\$157,875	\$175,000	\$186,900	\$194,250
Sale/List Price Ratio	98.0%	95.7%	99.7%	97.9%	101.3%
Median Square Feet	1,984	1,989	1,890	2,001	1,972
Median Price/SF	\$88.85	\$79.37	\$92.59	\$93.40	\$98.50
Med. Days on Market	52	59	41	27	23

Source: Tulsa MLS

Collinsville Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	295	282	344	355	301
Median List Price	\$139,000	\$140,250	\$149,700	\$154,900	\$158,900
Median Sale Price	\$137,500	\$139,998	\$147,750	\$151,000	\$156,500
Sale/List Price Ratio	98.9%	99.8%	98.7%	97.5%	98.5%
Median Square Feet	1,713	1,697	1,613	1,751	1,760
Median Price/SF	\$80.27	\$82.50	\$91.60	\$86.24	\$88.92
Med. Days on Market	49	50	40	27	28

Source: Tulsa MLS

Between 2011 and year-end 2014, the median list price grew by 2.74% per year. The median sale price was \$156,500 in 2015, for a median price per square foot of \$88.92/SF. The median sale price to list price ratio was 98.5%, with median days on market of 28 days.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Tulsa County	2.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	37

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

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

According to the data provided, the foreclosure rate in Tulsa County was 2.0% in May 2014. The county ranked 37 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%.

The foreclosure rate in Tulsa County is slightly lower than state and national averages. High rates of foreclosure can have a depressing effect on a neighborhood's home values, while lengthening marketing times and making it more difficult for potential buyers to secure financing. With a below average foreclosure rate, foreclosures have likely had less impact on the area's housing market compared with other areas of the state and the nation.

Rental Market

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

2013 Rental Units by Gross Rent										
	Tulsa		Broken Arrow		Owasso		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	76,313		7,635		3,602		94,491		475,345	
With cash rent:	72,959		7,301		3,354		89,694		432,109	
Less than \$100	881	1.15%	0	0.00%	0	0.00%	906	0.96%	2,025	0.43%
\$100 to \$149	499	0.65%	27	0.35%	0	0.00%	578	0.61%	2,109	0.44%
\$150 to \$199	800	1.05%	8	0.10%	0	0.00%	797	0.84%	4,268	0.90%
\$200 to \$249	1,294	1.70%	56	0.73%	0	0.00%	1,345	1.42%	8,784	1.85%
\$250 to \$299	1,048	1.37%	88	1.15%	0	0.00%	1,116	1.18%	8,413	1.77%
\$300 to \$349	975	1.28%	58	0.76%	21	0.58%	1,159	1.23%	9,107	1.92%
\$350 to \$399	895	1.17%	131	1.72%	11	0.31%	1,151	1.22%	10,932	2.30%
\$400 to \$449	2,153	2.82%	82	1.07%	39	1.08%	2,414	2.55%	15,636	3.29%
\$450 to \$499	3,413	4.47%	126	1.65%	52	1.44%	3,803	4.02%	24,055	5.06%
\$500 to \$549	5,464	7.16%	139	1.82%	108	3.00%	6,019	6.37%	31,527	6.63%
\$550 to \$599	5,275	6.91%	389	5.09%	95	2.64%	6,040	6.39%	33,032	6.95%
\$600 to \$649	4,807	6.30%	372	4.87%	231	6.41%	5,991	6.34%	34,832	7.33%
\$650 to \$699	6,049	7.93%	302	3.96%	150	4.16%	6,940	7.34%	32,267	6.79%
\$700 to \$749	5,506	7.22%	330	4.32%	437	12.13%	6,719	7.11%	30,340	6.38%
\$750 to \$799	4,736	6.21%	558	7.31%	248	6.89%	5,997	6.35%	27,956	5.88%
\$800 to \$899	8,300	10.88%	810	10.61%	438	12.16%	10,273	10.87%	45,824	9.64%
\$900 to \$999	6,348	8.32%	692	9.06%	383	10.63%	7,978	8.44%	34,153	7.18%
\$1,000 to \$1,249	9,345	12.25%	1,678	21.98%	583	16.19%	12,511	13.24%	46,884	9.86%
\$1,250 to \$1,499	2,583	3.38%	717	9.39%	173	4.80%	3,926	4.15%	14,699	3.09%
\$1,500 to \$1,999	1,495	1.96%	597	7.82%	296	8.22%	2,638	2.79%	10,145	2.13%
\$2,000 or more	1,093	1.43%	141	1.85%	89	2.47%	1,393	1.47%	5,121	1.08%
No cash rent	3,354	4.40%	334	4.37%	248	6.89%	4,797	5.08%	43,236	9.10%
Median Gross Rent	\$727		\$925		\$865		\$749		\$699	

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

2013 Rental Units by Gross Rent

	Bixby		Sand Springs		Jenks		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,519		2,141		1,113		94,491		475,345	
With cash rent:	1,432		1,968		1,075		89,694		432,109	
Less than \$100	0	0.00%	25	1.17%	0	0.00%	906	0.96%	2,025	0.43%
\$100 to \$149	0	0.00%	51	2.38%	9	0.81%	578	0.61%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	0	0.00%	797	0.84%	4,268	0.90%
\$200 to \$249	8	0.53%	41	1.91%	0	0.00%	1,345	1.42%	8,784	1.85%
\$250 to \$299	9	0.59%	37	1.73%	0	0.00%	1,116	1.18%	8,413	1.77%
\$300 to \$349	0	0.00%	57	2.66%	0	0.00%	1,159	1.23%	9,107	1.92%
\$350 to \$399	31	2.04%	52	2.43%	0	0.00%	1,151	1.22%	10,932	2.30%
\$400 to \$449	34	2.24%	53	2.48%	10	0.90%	2,414	2.55%	15,636	3.29%
\$450 to \$499	17	1.12%	116	5.42%	7	0.63%	3,803	4.02%	24,055	5.06%
\$500 to \$549	24	1.58%	88	4.11%	50	4.49%	6,019	6.37%	31,527	6.63%
\$550 to \$599	25	1.65%	163	7.61%	9	0.81%	6,040	6.39%	33,032	6.95%
\$600 to \$649	119	7.83%	148	6.91%	49	4.40%	5,991	6.34%	34,832	7.33%
\$650 to \$699	110	7.24%	195	9.11%	39	3.50%	6,940	7.34%	32,267	6.79%
\$700 to \$749	46	3.03%	81	3.78%	105	9.43%	6,719	7.11%	30,340	6.38%
\$750 to \$799	190	12.51%	121	5.65%	39	3.50%	5,997	6.35%	27,956	5.88%
\$800 to \$899	304	20.01%	183	8.55%	81	7.28%	10,273	10.87%	45,824	9.64%
\$900 to \$999	103	6.78%	147	6.87%	99	8.89%	7,978	8.44%	34,153	7.18%
\$1,000 to \$1,249	134	8.82%	239	11.16%	253	22.73%	12,511	13.24%	46,884	9.86%
\$1,250 to \$1,499	156	10.27%	106	4.95%	145	13.03%	3,926	4.15%	14,699	3.09%
\$1,500 to \$1,999	82	5.40%	65	3.04%	150	13.48%	2,638	2.79%	10,145	2.13%
\$2,000 or more	40	2.63%	0	0.00%	30	2.70%	1,393	1.47%	5,121	1.08%
No cash rent	87	5.73%	173	8.08%	38	3.41%	4,797	5.08%	43,236	9.10%
Median Gross Rent	\$834		\$689		\$1,040		\$749		\$699	

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

2013 Rental Units by Gross Rent								
	Glenpool		Collinsville		Tulsa County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	978		705		94,491		475,345	
With cash rent:	937		661		89,694		432,109	
Less than \$100	0	0.00%	0	0.00%	906	0.96%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	578	0.61%	2,109	0.44%
\$150 to \$199	0	0.00%	26	3.69%	797	0.84%	4,268	0.90%
\$200 to \$249	0	0.00%	5	0.71%	1,345	1.42%	8,784	1.85%
\$250 to \$299	0	0.00%	0	0.00%	1,116	1.18%	8,413	1.77%
\$300 to \$349	14	1.43%	14	1.99%	1,159	1.23%	9,107	1.92%
\$350 to \$399	45	4.60%	0	0.00%	1,151	1.22%	10,932	2.30%
\$400 to \$449	14	1.43%	21	2.98%	2,414	2.55%	15,636	3.29%
\$450 to \$499	61	6.24%	48	6.81%	3,803	4.02%	24,055	5.06%
\$500 to \$549	39	3.99%	0	0.00%	6,019	6.37%	31,527	6.63%
\$550 to \$599	40	4.09%	12	1.70%	6,040	6.39%	33,032	6.95%
\$600 to \$649	74	7.57%	23	3.26%	5,991	6.34%	34,832	7.33%
\$650 to \$699	30	3.07%	34	4.82%	6,940	7.34%	32,267	6.79%
\$700 to \$749	0	0.00%	90	12.77%	6,719	7.11%	30,340	6.38%
\$750 to \$799	7	0.72%	24	3.40%	5,997	6.35%	27,956	5.88%
\$800 to \$899	120	12.27%	41	5.82%	10,273	10.87%	45,824	9.64%
\$900 to \$999	133	13.60%	147	20.85%	7,978	8.44%	34,153	7.18%
\$1,000 to \$1,249	296	30.27%	51	7.23%	12,511	13.24%	46,884	9.86%
\$1,250 to \$1,499	53	5.42%	57	8.09%	3,926	4.15%	14,699	3.09%
\$1,500 to \$1,999	11	1.12%	68	9.65%	2,638	2.79%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	1,393	1.47%	5,121	1.08%
No cash rent	41	4.19%	44	6.24%	4,797	5.08%	43,236	9.10%
Median Gross Rent	\$918		\$882		\$749		\$699	

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

Median gross rent in Tulsa County is estimated to be \$749, which is 7.2% greater than Oklahoma's median gross rent of \$699/month. Median gross rent in Tulsa is estimated to be \$727. Median rent in Broken Arrow is estimated to be \$925, while in Owasso the estimate is \$865.

Median gross rent in Bixby is estimated to be \$834. Median rent in Sand Springs is estimated to be \$689, while in Jenks the estimate is \$1,040.

Median gross rent in Glenpool is estimated to be \$918. Median rent in Collinsville is estimated to be \$882.

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

	Tulsa Median Rent	Broken Arrow Median Rent	Owasso Median Rent	Tulsa County Median Rent	State of Oklahoma Median Rent
Total Rental Units:					
Built 2010 or Later	\$1,006	\$1,017	\$789	\$965	\$933
Built 2000 to 2009	\$904	\$951	\$892	\$904	\$841
Built 1990 to 1999	\$771	\$869	\$839	\$784	\$715
Built 1980 to 1989	\$707	\$982	\$810	\$731	\$693
Built 1970 to 1979	\$679	\$969	\$896	\$703	\$662
Built 1960 to 1969	\$675	\$871	\$899	\$696	\$689
Built 1950 to 1959	\$803	\$796	\$917	\$798	\$714
Built 1940 to 1949	\$766	\$649	-	\$760	\$673
Built 1939 or Earlier	\$731	\$763	\$921	\$738	\$651

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median gross rent.
Source: 2009-2013 American Community Survey, Table 25111

2013 Median Gross Rent by Year of Construction

	Bixby Median Rent	Sand Springs Median Rent	Jenks Median Rent	Tulsa County Median Rent	State of Oklahoma Median Rent
Total Rental Units:					
Built 2010 or Later	-	-	-	\$965	\$933
Built 2000 to 2009	\$901	\$695	\$1,437	\$904	\$841
Built 1990 to 1999	\$831	\$759	\$589	\$784	\$715
Built 1980 to 1989	\$903	\$621	\$987	\$731	\$693
Built 1970 to 1979	\$799	\$644	\$901	\$703	\$662
Built 1960 to 1969	\$796	\$684	\$749	\$696	\$689
Built 1950 to 1959	\$773	\$787	\$793	\$798	\$714
Built 1940 to 1949	-	\$677	-	\$760	\$673
Built 1939 or Earlier	-	\$818	\$686	\$738	\$651

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median gross rent.
Source: 2009-2013 American Community Survey, Table 25111

2013 Median Gross Rent by Year of Construction

	Glenpool Median Rent	Collinsville Median Rent	Tulsa County Median Rent	State of Oklahoma Median Rent
Total Rental Units:				
Built 2010 or Later	-	-	\$965	\$933
Built 2000 to 2009	\$420	\$421	\$904	\$841
Built 1990 to 1999	\$667	\$1,358	\$784	\$715
Built 1980 to 1989	\$1,096	-	\$731	\$693
Built 1970 to 1979	\$958	\$825	\$703	\$662
Built 1960 to 1969	-	\$932	\$696	\$689
Built 1950 to 1959	-	\$748	\$798	\$714
Built 1940 to 1949	-	\$491	\$760	\$673
Built 1939 or Earlier	-	\$1,567	\$738	\$651

rent.

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Tulsa County is among housing units constructed in Jenks after 2000, which is \$1,437 per month. In order to be affordable, a household would need to earn at least \$57,480 per year to afford such a unit.

Tulsa Area Rental Survey Data

The next series of tables show the results of our rental survey of the Tulsa area. This data is summarized for each of the major communities in Tulsa County, and also separated by construction vintage (properties built prior to and after the year 2000), and also for affordable rental developments (in this case, developments under the Affordable Housing Tax Credit program). Due to the relatively small size of the Glenpool and Collinsville market rate apartment markets we were unable to report figures for those communities.

Tulsa Area Apartments - By City / Submarket				
City	Average Rent	Average Size (SF)	Average Rent/SF	Average Vacancy
Tulsa - Urban	\$1,416	1,025	\$1.39	6.1%
Tulsa - Suburban	\$796	902	\$0.90	6.4%
Broken Arrow	\$852	938	\$0.92	6.0%
Owasso	\$793	881	\$0.90	5.6%
Bixby	\$864	894	\$0.97	4.0%
Sand Springs	\$699	910	\$0.78	N/A
Jenks	\$832	896	\$0.94	6.5%
Overall Averages	\$895	922	\$0.98	6.3%

By far, the highest rental rates in Tulsa County are found in its urban core area (downtown and surrounding neighborhoods, including the Brookside and Cherry Street districts). High demand for housing is driven by the proximity of major employers, as well as significant entertainment and cultural amenities. High demand has, until recently, been met with relatively little new supply. Consequently the downtown / midtown area of Tulsa has seen rapid escalation in rental rates with very little vacancy, though rental growth has slowed in the last quarter of 2015.

The next highest rental rates in area are found in Broken Arrow and Bixby, where the local school districts are a significant demand driver. Suburban areas of Tulsa have much lower rental rates than its urban core, and also include much of the city's older multifamily rental stock (much of which was constructed in the 1970s and early 1980s).

The next two tables shows rental rates in the Tulsa area, by one, two and three bedroom units, and separated by properties built prior to 2000 and after 2000 (this data is reported only for market rate properties, affordable developments will be discussed separately).

Tulsa Area Apartments - Post 2000 Vintage				
Bedroom Type	Average Rent	Average Size (SF)	Average Rent/SF	Average Vacancy
One Bedroom	\$949	800	\$1.19	7.1%
Two Bedroom	\$1,210	1,130	\$1.06	6.5%
Three Bedroom	\$1,297	1,315	\$0.99	7.0%
All Bedroom Types	\$1,086	974	\$1.12	6.6%

Tulsa Area Apartments - Pre 2000 Vintage				
Bedroom Type	Average Rent	Average Size (SF)	Average Rent/SF	Average Vacancy
One Bedroom	\$645	697	\$0.93	7.3%
Two Bedroom	\$846	1,028	\$0.83	7.1%
Three Bedroom	\$962	1,202	\$0.81	6.6%
All Bedroom Types	\$760	886	\$0.88	7.1%

As can be seen, there is a significant difference in rental rates and occupancy rates between properties of recent construction versus older properties. Review of historical rental data indicates rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months, but appear to be relatively flat over the last three months of 2015.

Rental Survey Data – Urban Core

The next table summarizes data from our survey of market rate properties in Tulsa’s urban core (downtown and immediately surrounding areas). Three bedroom units are relatively scarce in this market and there was insufficient data to provide statistics for that bedroom type.

Tulsa Apartments - Downtown / Midtown				
Bedroom Type	Average Rent	Average Size (SF)	Average Rent/SF	Average Vacancy
One Bedroom	\$1,185	841	\$1.41	5.8%
Two Bedroom	\$1,733	1,272	\$1.37	6.3%
Three Bedroom	N/A	N/A	N/A	N/A
All Bedroom Types	\$1,416	1,025	\$1.39	6.1%

As can be seen, rental rates in Tulsa’s urban core are significantly higher than other areas of the metro area, with consistently low vacancy. Rental rates have increased significantly over the last 36 months, in some cases by as much as \$50 to \$100 per month, though rental rates appear to have been relatively flat over the last quarter of 2015. Overall vacancy of 6.1% is among the lowest of any of the Tulsa submarkets. This vacancy rate is somewhat high for Oklahoma City’s urban core area: in the recent past, vacancy has averaged under 4%, with only a small handful of apartment units available for rent.

Rental Survey Data – Affordable Properties

The next table summarizes data from our survey of properties in Tulsa County that are under the Affordable Housing Tax Credit program.

Tulsa Area Apartments - Affordable Housing Tax Credit				
Bedroom Type	Average Rent	Average Size (SF)	Average Rent/SF	Average Vacancy
One Bedroom	\$505	601	\$0.84	1.0%
Two Bedroom	\$638	951	\$0.68	1.0%
Three Bedroom	\$1,200	1,362	\$0.88	2.0%
All Bedroom Types	\$591	795	\$0.77	1.0%

The rental rates shown above are restricted by the Affordable Housing Tax Credit program, and intended to be affordable to households earning less than 50% and 60% of Area Median Income. As can be seen, they are well below market rental rates in the Tulsa area. Increases in rent for these units are limited by the maximum rental rates allowable under the AHTC program, and in many cases these properties have shown \$5 to \$10 per month increases in rent over the last several years. Average vacancy reported in our survey is significantly lower than that reported for market rate properties, with an average of 1.0%, and many properties reporting full occupancy lengthy waiting lists.

Rental Survey Summary

Rental rates have increased notably throughout Tulsa County over the last several years, particularly in the downtown / midtown Tulsa area. This trend has lessened somewhat in the last 3 to 6 months of 2015, likely due in no small part to declining energy prices, but occupancy remains high in Tulsa's urban core.

Affordable rental housing is in very short supply throughout Tulsa County, with very low vacancy and waiting lists at many affordable properties. As population growth continues in the area over the next five years, demand for rental housing of all types should continue to grow, and with comparatively little new affordable housing development the need for affordable rental units will continue to grow as well.

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 Tulsa 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.

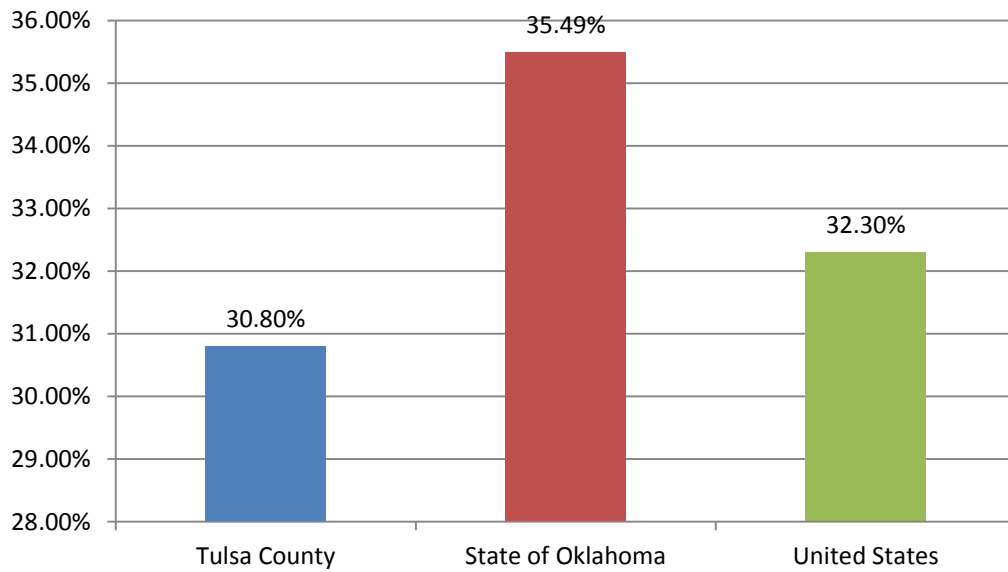
HUD Programs in Tulsa County

Tulsa County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	2,418	98%	\$6,293	\$153	\$491	23.71%
Housing Choice Vouchers	6,287	95%	\$10,282	\$278	\$497	35.87%
Mod Rehab	106	92%	\$7,699	\$142	\$575	19.82%
Section 8 NC/SR	1,006	97%	\$10,523	\$239	\$468	33.80%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	2,100	92%	\$6,676	\$154	\$537	22.35%
Summary of All HUD Programs	11,917	95%	\$8,759	\$222	\$499	30.80%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 11,917 housing units located within Tulsa County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$8,759. Total monthly rent for these units averages \$721, with the federal contribution averaging \$499 (69.20%) and the tenant's contribution averaging \$222 (30.80%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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

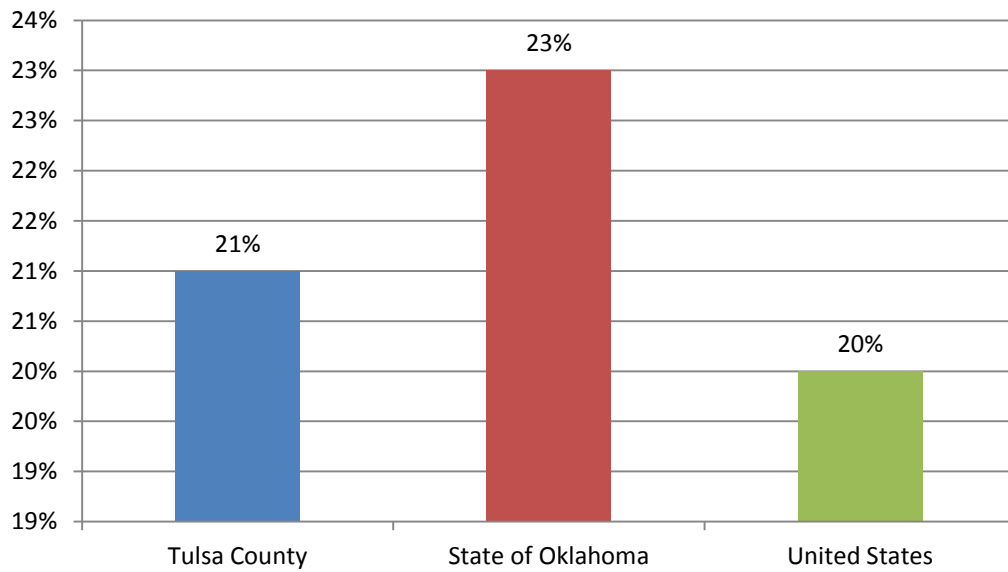
Demographics of Persons in HUD Programs in Tulsa County

Tulsa County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	2,418	54%	14%	11%	70%	64%
Housing Choice Vouchers	6,287	47%	27%	17%	80%	68%
Mod Rehab	106	57%	16%	7%	100%	60%
Section 8 NC/SR	1,006	9%	41%	51%	25%	31%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	2,100	47%	10%	16%	28%	58%
Summary of All HUD Programs	11,917	44%	21%	19%	52%	61%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

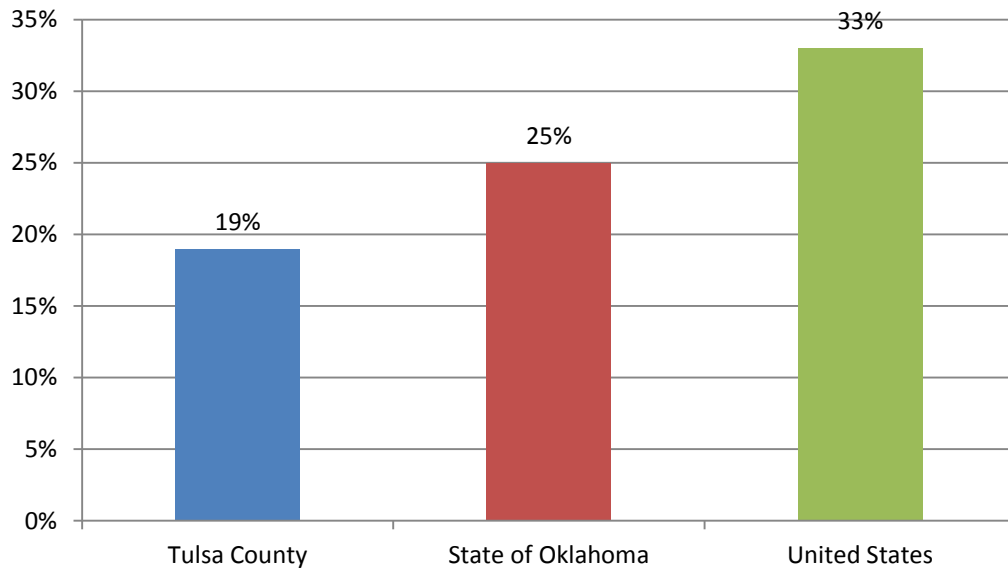
44% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 19% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 52% have one or more disabilities. Finally, 61% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

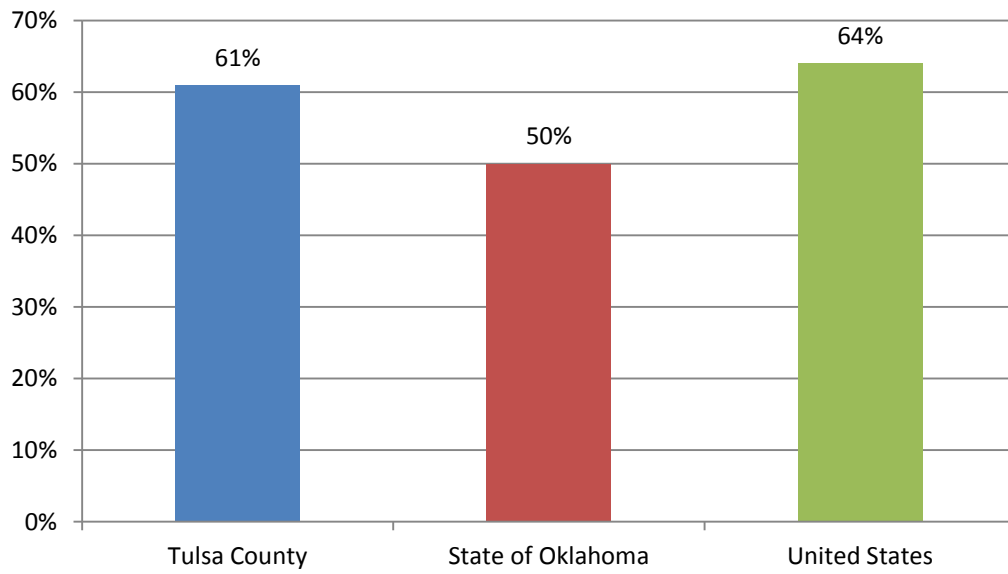
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Tulsa County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	7,615		20,075	
Cost Burden Less Than 30%	985	12.93%	2,885	14.37%
Cost Burden Between 30%-50%	1,410	18.52%	1,960	9.76%
Cost Burden Greater Than 50%	4,380	57.52%	12,645	62.99%
Not Computed (no/negative income)	845	11.10%	2,585	12.88%
Income 30%-50% HAMFI	10,735		17,840	
Cost Burden Less Than 30%	4,690	43.69%	3,810	21.36%
Cost Burden Between 30%-50%	2,680	24.97%	8,700	48.77%
Cost Burden Greater Than 50%	3,360	31.30%	5,325	29.85%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	20,100		21,710	
Cost Burden Less Than 30%	11,465	57.04%	12,955	59.67%
Cost Burden Between 30%-50%	5,985	29.78%	7,635	35.17%
Cost Burden Greater Than 50%	2,650	13.18%	1,120	5.16%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	14,180		10,330	
Cost Burden Less Than 30%	10,275	72.46%	8,840	85.58%
Cost Burden Between 30%-50%	3,335	23.52%	1,250	12.10%
Cost Burden Greater Than 50%	570	4.02%	240	2.32%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	147,845		92,965	
Cost Burden Less Than 30%	116,290	78.66%	50,645	54.48%
Cost Burden Between 30%-50%	19,055	12.89%	20,290	21.83%
Cost Burden Greater Than 50%	11,650	7.88%	19,440	20.91%
Not Computed (no/negative income)	845	0.57%	2,585	2.78%

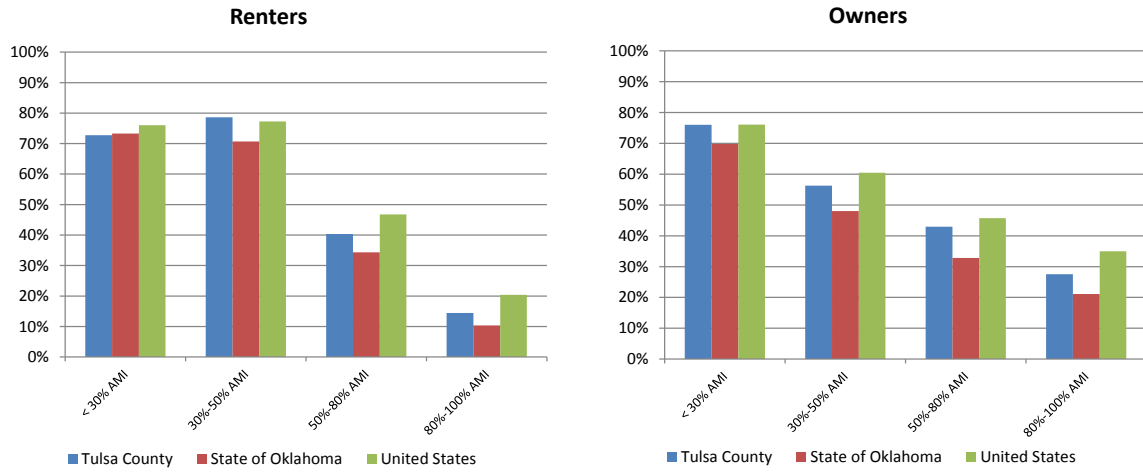
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Tulsa County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	7,615	76.03%	20,075	72.75%
Income 30%-50% HAMFI	10,735	56.26%	17,840	78.62%
Income 50%-80% HAMFI	20,100	42.96%	21,710	40.33%
Income 80%-100% HAMFI	14,180	27.54%	10,330	14.42%
All Incomes	147,845	20.77%	92,965	42.74%

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.



Tulsa County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	7,615		20,075	
Between 1.0 and 1.5 Persons per Room	210	2.76%	760	3.79%
More than 1.5 Persons per Room	10	0.13%	180	0.90%
Lacks Complete Kitchen or Plumbing	115	1.51%	535	2.67%
Income 30%-50% HAMFI	10,735		17,840	
Between 1.0 and 1.5 Persons per Room	275	2.56%	865	4.85%
More than 1.5 Persons per Room	4	0.04%	255	1.43%
Lacks Complete Kitchen or Plumbing	145	1.35%	395	2.21%
Income 50%-80% HAMFI	20,100		21,710	
Between 1.0 and 1.5 Persons per Room	310	1.54%	880	4.05%
More than 1.5 Persons per Room	90	0.45%	235	1.08%
Lacks Complete Kitchen or Plumbing	205	1.02%	450	2.07%
Income 80%-100% HAMFI	14,180		10,330	
Between 1.0 and 1.5 Persons per Room	260	1.83%	350	3.39%
More than 1.5 Persons per Room	60	0.42%	160	1.55%
Lacks Complete Kitchen or Plumbing	65	0.46%	160	1.55%
All Incomes	147,845		92,965	
Between 1.0 and 1.5 Persons per Room	1,670	1.13%	3,320	3.57%
More than 1.5 Persons per Room	279	0.19%	990	1.06%
Lacks Complete Kitchen or Plumbing	700	0.47%	1,905	2.05%

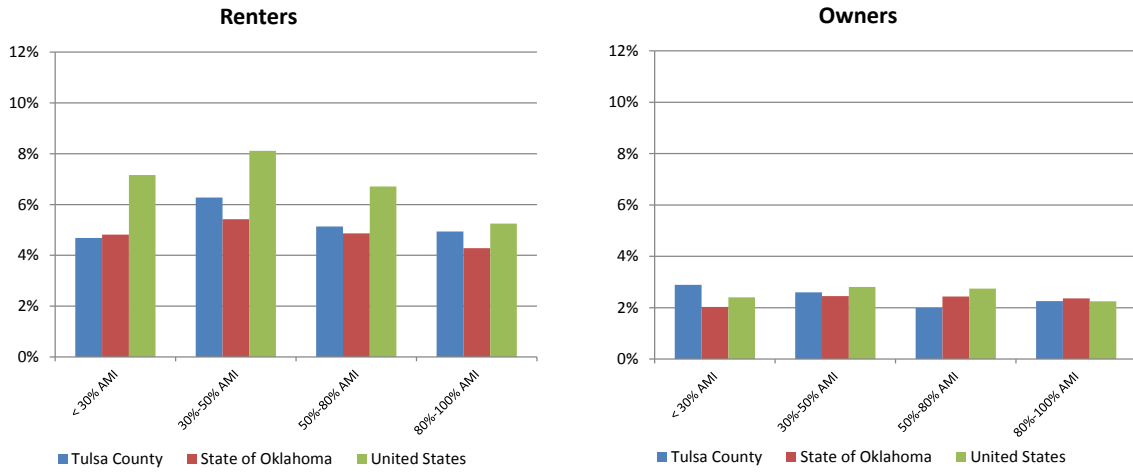
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Tulsa County, Oklahoma and the nation.

Tulsa County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	7,615	2.89%	20,075	4.68%	
Income 30%-50% HAMFI	10,735	2.60%	17,840	6.28%	
Income 50%-80% HAMFI	20,100	1.99%	21,710	5.14%	
Income 80%-100% HAMFI	14,180	2.26%	10,330	4.94%	
All Incomes	147,845	1.32%	92,965	4.64%	

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 Tulsa County, the state and the nation.

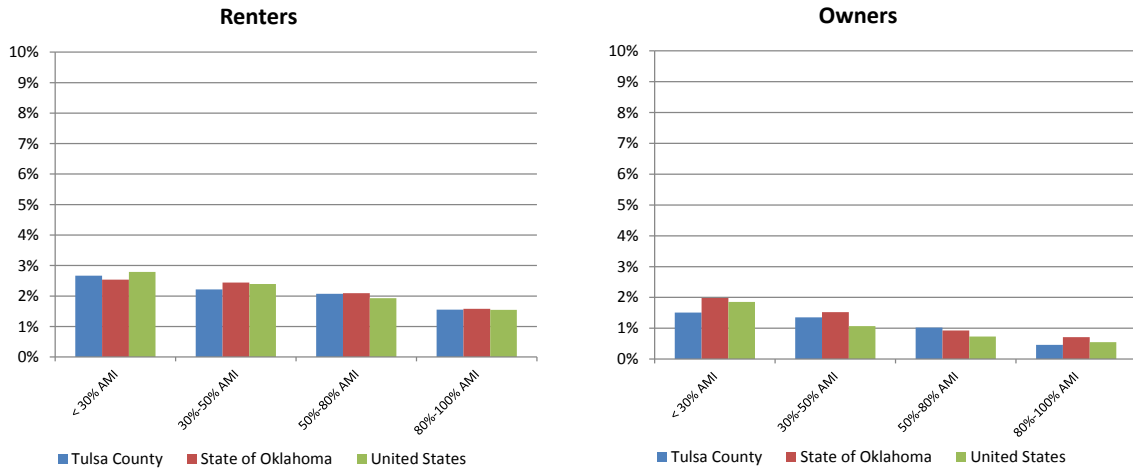
Tulsa County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	7,615	1.51%	20,075	2.67%	
Income 30%-50% HAMFI	10,735	1.35%	17,840	2.21%	
Income 50%-80% HAMFI	20,100	1.02%	21,710	2.07%	
Income 80%-100% HAMFI	14,180	0.46%	10,330	1.55%	
All Incomes	147,845	0.47%	92,965	2.05%	

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.



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

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost	Pct. w/ Cost	No. w/ Cost	Pct. w/ Cost	
		> 30%	> 30%	> 30%	> 30%	
	Income	Income	Total	Income	Income	
Income < 30% HAMFI	7,615	5,775	75.84%	20,075	14,615	72.80%
Elderly Family	640	440	68.75%	315	275	87.30%
Small Family (2-4 persons)	1,750	1,545	88.29%	7,125	5,155	72.35%
Large Family (5 or more persons)	485	425	87.63%	1,615	1,345	83.28%
Elderly Non-Family	2,600	1,835	70.58%	2,920	1,870	64.04%
Non-Family, Non-Elderly	2,145	1,530	71.33%	8,105	5,970	73.66%
Income 30%-50% HAMFI	10,735	6,045	56.31%	17,840	14,015	78.56%
Elderly Family	1,295	515	39.77%	420	320	76.19%
Small Family (2-4 persons)	2,730	1,975	72.34%	6,230	4,790	76.89%
Large Family (5 or more persons)	750	490	65.33%	1,510	1,225	81.13%
Elderly Non-Family	4,150	1,845	44.46%	2,905	2,085	71.77%
Non-Family, Non-Elderly	1,805	1,220	67.59%	6,770	5,595	82.64%
Income 50%-80% HAMFI	20,100	8,635	42.96%	21,710	8,755	40.33%
Elderly Family	4,225	1,030	24.38%	750	345	46.00%
Small Family (2-4 persons)	6,450	3,385	52.48%	8,315	3,200	38.48%
Large Family (5 or more persons)	1,890	940	49.74%	1,610	560	34.78%
Elderly Non-Family	4,150	1,230	29.64%	2,010	1,095	54.48%
Non-Family, Non-Elderly	3,390	2,050	60.47%	9,025	3,555	39.39%
Income 80%-100% HAMFI	14,180	3,905	27.54%	10,330	1,485	14.38%
Elderly Family	2,855	520	18.21%	255	15	5.88%
Small Family (2-4 persons)	5,425	1,670	30.78%	4,215	460	10.91%
Large Family (5 or more persons)	1,575	385	24.44%	920	45	4.89%
Elderly Non-Family	1,615	265	16.41%	775	315	40.65%
Non-Family, Non-Elderly	2,705	1,065	39.37%	4,160	650	15.63%
All Incomes	147,845	30,700	20.76%	92,965	39,725	42.73%
Elderly Family	25,045	3,280	13.10%	3,030	1,140	37.62%
Small Family (2-4 persons)	69,315	11,880	17.14%	35,825	13,750	38.38%
Large Family (5 or more persons)	12,480	2,800	22.44%	7,130	3,210	45.02%
Elderly Non-Family	18,225	5,595	30.70%	9,880	5,635	57.03%
Non-Family, Non-Elderly	22,780	7,145	31.37%	37,095	15,990	43.11%

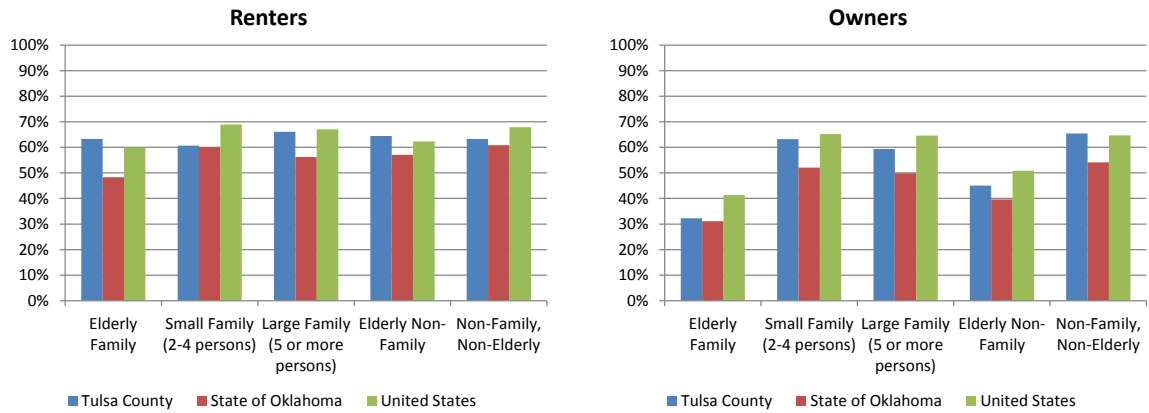
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Tulsa County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
Income < 80% HAMFI	38,450	20,455	53.20%	59,625	37,385	62.70%
Elderly Family	6,160	1,985	32.22%	1,485	940	63.30%
Small Family (2-4 persons)	10,930	6,905	63.17%	21,670	13,145	60.66%
Large Family (5 or more persons)	3,125	1,855	59.36%	4,735	3,130	66.10%
Elderly Non-Family	10,900	4,910	45.05%	7,835	5,050	64.45%
Non-Family, Non-Elderly	7,340	4,800	65.40%	23,900	15,120	63.26%

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).



Tulsa County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	7,615	5,870	77.08%	20,075	14,755	73.50%
Elderly Family	640	440	68.75%	315	275	87.30%
Small Family (2-4 persons)	1,750	1,565	89.43%	7,125	5,185	72.77%
Large Family (5 or more persons)	485	460	94.85%	1,615	1,370	84.83%
Elderly Non-Family	2,600	1,850	71.15%	2,920	1,880	64.38%
Non-Family, Non-Elderly	2,145	1,555	72.49%	8,105	6,045	74.58%
Income 30%-50% HAMFI	10,735	6,250	58.22%	17,840	14,435	80.91%
Elderly Family	1,295	525	40.54%	420	320	76.19%
Small Family (2-4 persons)	2,730	1,995	73.08%	6,230	5,005	80.34%
Large Family (5 or more persons)	750	600	80.00%	1,510	1,420	94.04%
Elderly Non-Family	4,150	1,880	45.30%	2,905	2,085	71.77%
Non-Family, Non-Elderly	1,805	1,250	69.25%	6,770	5,605	82.79%
Income 50%-80% HAMFI	20,100	9,030	44.93%	21,710	9,860	45.42%
Elderly Family	4,225	1,030	24.38%	750	370	49.33%
Small Family (2-4 persons)	6,450	3,490	54.11%	8,315	3,460	41.61%
Large Family (5 or more persons)	1,890	1,170	61.90%	1,610	1,135	70.50%
Elderly Non-Family	4,150	1,280	30.84%	2,010	1,150	57.21%
Non-Family, Non-Elderly	3,390	2,060	60.77%	9,025	3,745	41.50%
Income Greater than 80% of HAMFI	109,390	11,585	10.59%	33,340	3,885	11.65%
Elderly Family	18,885	1,305	6.91%	1,550	230	14.84%
Small Family (2-4 persons)	58,390	5,320	9.11%	14,155	1,120	7.91%
Large Family (5 or more persons)	9,355	1,800	19.24%	2,395	750	31.32%
Elderly Non-Family	7,325	720	9.83%	2,045	650	31.78%
Non-Family, Non-Elderly	15,440	2,440	15.80%	13,195	1,135	8.60%
All Incomes	147,840	32,735	22.14%	92,965	42,935	46.18%
Elderly Family	25,045	3,300	13.18%	3,035	1,195	39.37%
Small Family (2-4 persons)	69,320	12,370	17.84%	35,825	14,770	41.23%
Large Family (5 or more persons)	12,480	4,030	32.29%	7,130	4,675	65.57%
Elderly Non-Family	18,225	5,730	31.44%	9,880	5,765	58.35%
Non-Family, Non-Elderly	22,780	7,305	32.07%	37,095	16,530	44.56%

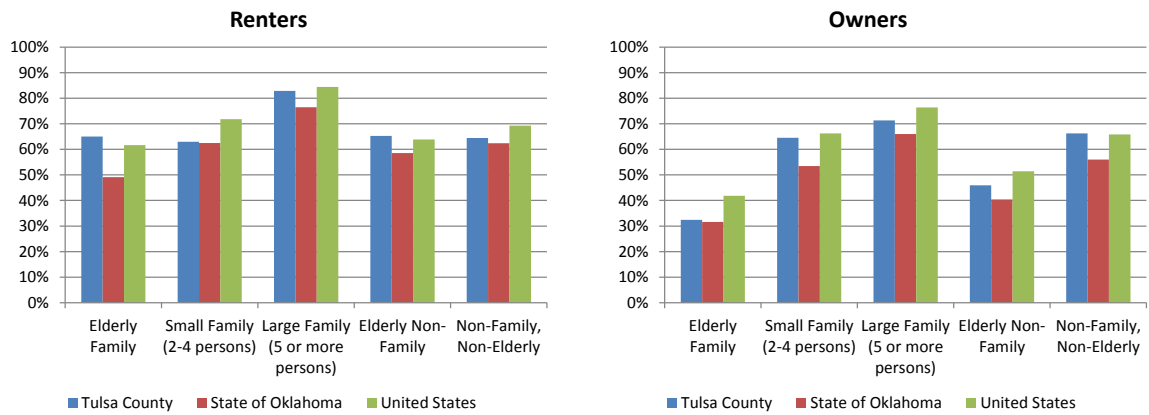
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Tulsa County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	38,450	21,150	55.01%	59,625	65.49%
Elderly Family	6,160	1,995	32.39%	1,485	64.98%
Small Family (2-4 persons)	10,930	7,050	64.50%	21,670	62.99%
Large Family (5 or more persons)	3,125	2,230	71.36%	4,735	82.89%
Elderly Non-Family	10,900	5,010	45.96%	7,835	65.28%
Non-Family, Non-Elderly	7,340	4,865	66.28%	23,900	64.41%

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 Tulsa 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.”



Tulsa County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	7,615	5,875	77.2%	20,080	14,760	73.5%
White alone, non-Hispanic	5,115	3,875	75.8%	9,840	7,120	72.4%
Black or African-American alone	1,215	865	71.2%	5,270	3,850	73.1%
Asian alone	105	90	85.7%	545	390	71.6%
American Indian alone	299	275	92.0%	950	680	71.6%
Pacific Islander alone	0	0	N/A	14	10	71.4%
Hispanic, any race	505	445	88.1%	1,940	1,605	82.7%
Other (including multiple races)	380	320	84.2%	1,525	1,105	72.5%
Income 30%-50% HAMFI	10,735	6,250	58.2%	17,840	14,440	80.9%
White alone, non-Hispanic	7,340	4,035	55.0%	10,055	8,165	81.2%
Black or African-American alone	1,180	790	66.9%	3,365	2,785	82.8%
Asian alone	130	120	92.3%	175	115	65.7%
American Indian alone	520	330	63.5%	855	680	79.5%
Pacific Islander alone	0	0	N/A	15	0	0.0%
Hispanic, any race	990	700	70.7%	2,415	1,990	82.4%
Other (including multiple races)	570	270	47.4%	960	705	73.4%
Income 50%-80% HAMFI	20,100	9,030	44.9%	21,710	9,860	45.4%
White alone, non-Hispanic	14,595	6,225	42.7%	12,590	6,060	48.1%
Black or African-American alone	1,720	725	42.2%	3,535	1,390	39.3%
Asian alone	320	270	84.4%	315	215	68.3%
American Indian alone	755	295	39.1%	1,185	425	35.9%
Pacific Islander alone	0	0	N/A	50	35	70.0%
Hispanic, any race	1,735	1,015	58.5%	2,620	1,095	41.8%
Other (including multiple races)	980	500	51.0%	1,420	645	45.4%
Income 80%-100% HAMFI	14,180	4,205	29.7%	10,330	2,085	20.2%
White alone, non-Hispanic	10,680	3,190	29.9%	6,615	1,295	19.6%
Black or African-American alone	1,065	275	25.8%	1,330	235	17.7%
Asian alone	290	155	53.4%	175	65	37.1%
American Indian alone	485	80	16.5%	475	100	21.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	1,030	390	37.9%	1,130	265	23.5%
Other (including multiple races)	625	115	18.4%	605	125	20.7%
All Incomes	147,845	32,745	22.1%	92,970	42,945	46.2%
White alone, non-Hispanic	116,620	23,075	19.8%	55,610	23,930	43.0%
Black or African-American alone	8,960	2,990	33.4%	15,560	8,405	54.0%
Asian alone	2,460	870	35.4%	1,925	825	42.9%
American Indian alone	5,569	1,205	21.6%	4,330	1,900	43.9%
Pacific Islander alone	15	0	0.0%	94	45	47.9%
Hispanic, any race	7,855	3,105	39.5%	9,770	5,190	53.1%
Other (including multiple races)	6,360	1,490	23.4%	5,690	2,655	46.7%

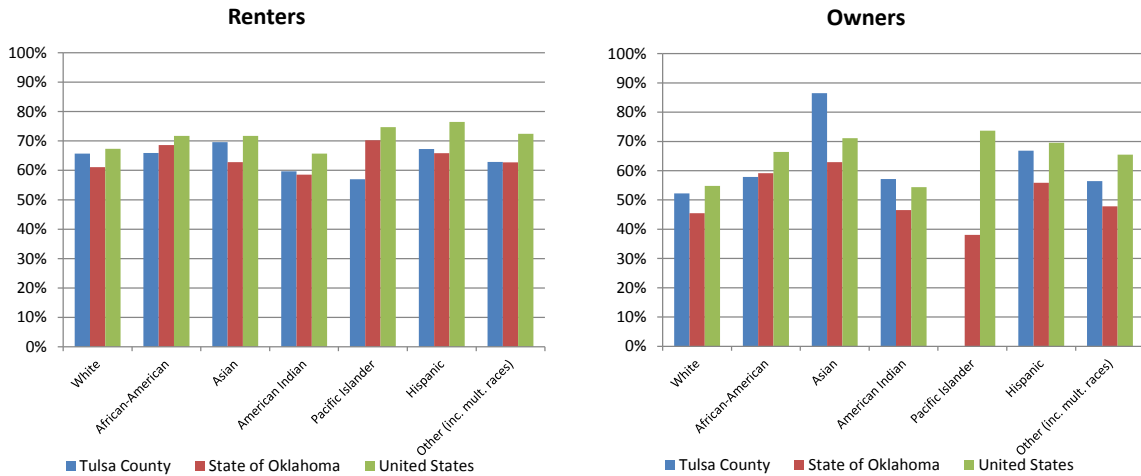
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems	
Income < 80% HAMFI	38,450	21,155	55.02%	59,630	39,060	65.50%
White alone, non-Hispanic	27,050	14,135	52.26%	32,485	21,345	65.71%
Black or African-American alone	4,115	2,380	57.84%	12,170	8,025	65.94%
Asian alone	555	480	86.49%	1,035	720	69.57%
American Indian alone	1,574	900	57.18%	2,990	1,785	59.70%
Pacific Islander alone	0	0	N/A	79	45	56.96%
Hispanic, any race	3,230	2,160	66.87%	6,975	4,690	67.24%
Other (including multiple races)	1,930	1,090	56.48%	3,905	2,455	62.87%

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 Tulsa County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 28,630 renter households that are cost overburdened, and 11,830 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 4,550 renter households that are cost overburdened, and 4,635 homeowners that are cost overburdened.



- 86.49% of Asian homeowners with incomes less than 80% of Area Median Income have one or more housing problems.
- 66.87% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

Future demand for housing units in Tulsa County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for Tulsa, Broken Arrow, Owasso, Bixby, Sand Springs, Jenks, Glenpool, and Collinsville, as well as Tulsa County as a whole. The calculations are shown in the following tables.

Tulsa Anticipated Demand

Households in Tulsa declined at an annually compounded rate of -0.11% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.56% per year since that time, and that households will grow 0.71% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.71% per year in forecasting future household growth for Tulsa.

The percentage of owner households was estimated at 53.33% with renter households estimated at 46.67%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Tulsa						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	168,644	169,847	171,058	172,278	173,507	174,744
Owner %: 53.33%	89,933	90,575	91,221	91,871	92,527	93,186
Renter %: 46.67%	78,711	79,272	79,837	80,407	80,980	81,558
Total New Owner Households						3,253
Total New Renter Households						2,847

Based on an estimated household growth rate of 0.71% per year, Tulsa would require 3,253 new housing units for ownership, and 2,847 units for rent, over the next five years. Annually this equates to 651 units for ownership per year, and 569 units for rent per year.

Broken Arrow Anticipated Demand

Households in Broken Arrow grew at an annually compounded rate of 3.29% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.64% per year since that time, and that households will grow 1.34% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.34% per year in forecasting future household growth for Broken Arrow.

The percentage of owner households was estimated at 78.78% with renter households estimated at 21.22%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth

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

Future Housing Demand Estimates for Broken Arrow						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	39,195	39,721	40,254	40,795	41,342	41,897
Owner %: 78.78%	30,877	31,292	31,712	32,137	32,569	33,006
Renter %: 21.22%	8,318	8,429	8,542	8,657	8,773	8,891
Total New Owner Households						2,129
Total New Renter Households						573

Based on an estimated household growth rate of 1.34% per year, Broken Arrow would require 2,129 new housing units for ownership, and 573 units for rent, over the next five years. Annually this equates to 426 units for ownership per year, and 115 units for rent per year.

Owasso Anticipated Demand

Households in Owasso grew at an annually compounded rate of 4.95% from 2000 to 2010. Nielsen SiteReports estimates households have grown 2.55% per year since that time, and that households will grow 1.69% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.69% per year in forecasting future household growth for Owasso.

The percentage of owner households was estimated at 67.39% with renter households estimated at 32.61%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Owasso						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	12,123	12,328	12,536	12,748	12,964	13,183
Owner %: 67.39%	8,169	8,307	8,448	8,590	8,736	8,883
Renter %: 32.61%	3,954	4,021	4,089	4,158	4,228	4,300
Total New Owner Households						714
Total New Renter Households						346

Based on an estimated household growth rate of 1.69% per year, Owasso would require 714 new housing units for ownership, and 346 units for rent, over the next five years. Annually this equates to 143 units for ownership per year, and 69 units for rent per year.

Bixby Anticipated Demand

Households in Bixby grew at an annually compounded rate of 4.56% from 2000 to 2010. Nielsen SiteReports estimates households have grown 2.52% per year since that time, and that households

will grow 2.08% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 2.08% per year in forecasting future household growth for Bixby.

The percentage of owner households was estimated at 80.42% with renter households estimated at 19.58%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Bixby						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	8,674	8,854	9,038	9,226	9,417	9,613
Owner %: 80.42%	6,976	7,121	7,268	7,419	7,573	7,731
Renter %: 19.58%	1,698	1,734	1,770	1,806	1,844	1,882
Total New Owner Households						755
Total New Renter Households						184

Based on an estimated household growth rate of 2.08% per year, Bixby would require 755 new housing units for ownership, and 184 units for rent, over the next five years. Annually this equates to 151 units for ownership per year, and 37 units for rent per year.

Sand Springs Anticipated Demand

Households in Sand Springs grew at an annually compounded rate of 1.12% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.54% per year since that time, and that households will grow 1.02% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.02% per year in forecasting future household growth for Sand Springs.

The percentage of owner households was estimated at 70.50% with renter households estimated at 29.50%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Sand Springs						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	7,916	7,996	8,078	8,160	8,242	8,326
Owner %: 70.50%	5,581	5,638	5,695	5,753	5,811	5,870
Renter %: 29.50%	2,335	2,359	2,383	2,407	2,431	2,456
Total New Owner Households						289
Total New Renter Households						121

Housing Demand – Population Subsets

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

Tulsa County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	7,642	4,898	12,540
Less than 30% AMI	5.15%	21.59%	394	1,058	1,451
Less than 50% AMI	12.41%	40.78%	948	1,998	2,946
Less than 60% AMI	14.89%	48.94%	1,138	2,397	3,535
Less than 80% AMI	26.01%	64.14%	1,987	3,141	5,129

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.

Tulsa 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	29.27%	13.89%	2,237	680	2,917
Elderly less than 30% AMI	2.19%	3.48%	167	170	338
Elderly less than 50% AMI	5.87%	7.06%	449	346	795
Elderly less than 60% AMI	7.05%	8.47%	539	415	953
Elderly less than 80% AMI	11.54%	10.03%	882	491	1,373

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.

Tulsa 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)	25.33%	28.35%	1,936	1,389	3,325
Disabled less than 30% AMI	2.31%	8.59%	177	421	597
Disabled less than 50% AMI	5.29%	15.22%	404	746	1,150
Disabled less than 60% AMI	6.35%	18.26%	485	895	1,380
Disabled less than 80% AMI	10.03%	21.17%	766	1,037	1,803

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.

Tulsa 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%	7,642	4,898	12,540
Total Veteran Demand	9.64%	9.64%	737	472	1,209
Veterans with Disabilities	2.86%	2.86%	219	140	359
Veterans Below Poverty	0.79%	0.79%	60	39	99
Disabled Veterans Below Poverty	0.29%	0.29%	23	14	37

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).

Tulsa County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	7,642	4,898	12,540
Total Working Families	50.90%	50.90%	3,889	2,493	6,382
Working Families with Children Present	27.08%	27.08%	2,069	1,326	3,396

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 12,540 housing units will be needed in Tulsa County over the next five years. Of those units:

- 3,535 will be needed by households earning less than 60% of Area Median Income

- 953 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 1,380 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 99 will be needed by veterans living below the poverty line
- 3,396 will be needed by working families with children present

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