

2024 HOUSING STUDY

City of Bartlesville

Community Development Department

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Introduction

In the heart of Washington County, Oklahoma, the City of Bartlesville stands as a testament to the region's rich history and dynamic present. Over the years, this city, like many others, has been a crucible of change, reflecting broader socio-economic and demographic evolutions. It's in the midst of these changes that the very fabric of a community's housing landscape is woven, evolving to address shifting needs, desires, and challenges. Recognizing the critical role that housing plays in the well-being, growth, and development of a community, this comprehensive housing study has been initiated.

The goal is multi-dimensional. At its core, it aims to provide a holistic understanding of the city's current housing environment, unearthing trends, spotlighting gaps, and projecting future needs. To ensure a thorough and nuanced understanding, this study doesn't rely on a single source of information. Instead, it integrates data from a rich array of authoritative sources, each offering its own perspective and depth.

The United States Census provides invaluable demographic and housing stock information, offering a broad snapshot of where the city stands today. Insights from the Department of Housing and Urban Development (HUD) enable a deeper understanding of housing affordability, substandard living conditions, and the pivotal role of subsidized properties in the local housing ecosystem. The Tulsa Multiple Listing Service (MLS) offers a lens into the real estate market's intricacies, shedding light on the rhythms of buying, selling, and renting properties in the area. Additionally, the Federal Reserve Bank's data anchors the study in the larger economic context, highlighting trends in foreclosures, lending, and broader economic implications. Lastly, Local Rental Survey Data provides a grassroots perspective, capturing the on-the-ground realities, challenges, and opportunities within the rental market.

By weaving together these diverse threads of data, the study endeavors to paint a holistic picture of Bartlesville's housing scene. Beyond mere numbers, it seeks to uncover the stories of residents - from homeowners to renters, from affluent communities to those struggling with housing affordability, from long-term residents to newcomers. It's a narrative of a city in flux, of changing needs and shifting priorities.

As we navigate the pages of this study, it's essential to keep in mind the ultimate goal: to inform and guide housing decisions in the City of Bartlesville. In doing so, the aspiration is to lay the foundation for a community where every individual, irrespective of their economic status, race, or ethnicity, has access to housing that is safe, affordable, and resonant with their needs. A community where housing isn't just about buildings but about homes, neighborhoods, and a shared future.

Housing Stock Analysis

The intertwining of shelter, socio-economic indicators, and cultural fabric finds its resonance in the housing landscape of any community. Through this Housing Stock Analysis, one gains an exhaustive exploration into the current state and intricacies of housing within the community.

Starting with the total housing units, this metric offers a foundational perspective, shedding light on the overall capacity of the region to accommodate its inhabitants. It gives one a sense of scale, hinting at both the historical growth patterns and potential future expansions.

Diving into the nuances, housing by units in structure helps one understand the diversity of housing in the region. It reveals the architectural and planning preferences, emphasizing the balance between single-family homes, multi-unit complexes, and other structural types.

Further, the distribution of housing units by the number of bedrooms and tenure provides insight into the community's demographic and lifestyle preferences. This information is crucial in determining the suitability of the housing stock to cater to various family sizes and the balance between homeownership and rentals.

The issue of substandard housing cannot be overlooked. Data on this reveals those properties that may be lacking essential amenities or might need significant repairs. Addressing these units is crucial for ensuring the overall well-being of the community.

Vacancy rates serve as a barometer for the health of the housing market, indicating the equilibrium, or lack thereof, between housing supply and demand. A deeper understanding of building permits gives foresight into the community's growth trajectory, suggesting the types and locations of housing structures that may soon grace the region.

Lastly, insights into the homeownership market and the rental market, juxtaposed with a summary of HUD subsidized properties, complete the picture. These elements provide clarity on the financial dynamics of housing, the accessibility of homes, and the role of governmental support in ensuring housing affordability.

In sum, the Housing Stock Analysis offers a comprehensive view, allowing stakeholders to make informed decisions for the community's future housing needs and priorities.

EXISTING HOUSING UNITS:

The forthcoming table offers a detailed breakdown of the total number of housing units within the State of Oklahoma, Washington County, and City of Bartlesville. This information is sourced directly from the U.S. Census Bureau's datasets. Specifically, the data reflects the figures reported in the 2010 Census and is further updated with the numbers from the 2020 Census. The inclusion of both these datasets provides a decade-long perspective, enabling a comprehensive understanding of housing trends and shifts within the county over the ten-year period.

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Source: 2010 and 2020 Decennial Census

Since 2010, it's estimated that Washington County has experienced an annual growth rate of 0.25% in housing units, culminating in a total of 25,075 units by 2027. Comparatively, when assessing new housing unit construction from 2010 to 2020, Washington County's performance lagged behind that of the broader Oklahoma region.

HOUSING BY UNITS IN STRUCTURE

The subsequent table delineates the housing units within Washington County, categorizing them by their respective structures. This data is sourced from the Census Bureau's American Community Survey, offering insights into the architectural diversity and preferences within the county.

2021 Housing Units by Units in Structure

Label	Oklahoma		Washington County, Oklahoma		Bartlesville city, Oklahoma	
	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>
Total:	1,740,972	100.00%	23,739	100.00%	16,721	100.00%
1, detached	1,270,019	72.95%	19,177	80.78%	13,406	80.17%
1, attached	35,681	2.05%	295	1.24%	260	1.55%
2	32,605	1.87%	335	1.41%	296	1.77%
3 or 4	46,856	2.69%	801	3.37%	722	4.32%
5 to 9	64,962	3.73%	579	2.44%	572	3.42%
10 to 19	59,247	3.40%	448	1.89%	448	2.68%
20 to 49	31,715	1.82%	328	1.38%	328	1.96%
50 or more	37,299	2.14%	415	1.75%	400	2.39%
Mobile home	159,688	9.17%	1,306	5.50%	257	1.54%
Boat, RV, van, etc.	2,900	0.17%	55	0.23%	32	0.19%

Source: 2021 5 Year Estimate Community Survey, Table B25024

In Washington County, a significant majority, 80.78%, of the housing stock consists of single-family detached homes. Multifamily structures, which encompass buildings with two or more units, account for 12.24%. The remaining 6.98% of housing units include mobile homes, RVs, and similar dwellings.

In Bartlesville specifically, single-family detached homes constitute 80.17% of the housing landscape. Multifamily structures make up 16.54%, while mobile homes, RVs, and similar units represent a smaller portion at 3.28%.

HOUSING UNITS BY NUMBER OF BEDROOMS AND TENURE

The upcoming table offers a detailed breakdown of housing units in Washington County, categorizing them based on tenure, whether owned or rented, and by the number of bedrooms they contain. This data provides insights into the living arrangements and preferences of the county's residents.

2021 Housing Units by Tenure and Number of Bedrooms

	State of Oklahoma		Washington County		City of Bartlesville	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Total:	1,493,569	100.00%	20,376	100.00%	14,425	100.0%
Owner occupied:	986,555	66.05%	14,516	71.24%	9,651	66.9%
No bedroom	3,337	0.22%	3	0.01%	0	0.0%
1 bedroom	17,243	1.15%	278	1.36%	197	1.4%
2 bedrooms	147,713	9.89%	2,028	9.95%	1,135	7.9%
3 bedrooms	583,321	39.06%	8,164	40.07%	5,404	37.5%
4 bedrooms	202,672	13.57%	3,375	16.56%	2,535	17.6%
5 or more	32,269	2.16%	668	3.28%	380	2.6%
Renter occupied:	507,014	33.95%	5,860	28.76%	4,774	33.1%
No bedroom	19,738	1.32%	188	0.92%	188	1.3%
1 bedroom	106,510	7.13%	1,256	6.16%	1,132	7.8%
2 bedrooms	178,948	11.98%	1,814	8.90%	1,433	9.9%
3 bedrooms	167,407	11.21%	2,243	11.01%	1,734	12.0%
4 bedrooms	30,599	2.05%	291	1.43%	219	1.5%
5 or more	3,812	0.26%	68	0.33%	68	0.5%

Source: 2021 5 Year Estimate Community Survey, Table B25042

In Washington County, the majority of residents opt for homeownership, with a rate standing at 71.87%. Conversely, 28.13% of the housing units are occupied by renters. When narrowing the focus to Bartlesville, homeownership constitutes 67.00% of the housing landscape, while rental units are occupied by 33.00% of the households.

HOUSING UNITS BY TENURE AND HOUSEHOLD INCOME

Subsequent tables delve into a detailed exploration of housing units, categorizing them based on tenure—whether they're owned or rented—and juxtaposing this with household income. This allows for a comprehensive view of housing affordability and preferences in relation to income brackets within the county.

Washington County & City of Bartlesville Owner/Renter Percentages by Income Band in 2021

<i>Household Income</i>	Washington County		City of Bartlesville	
	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>
Total:	20,382		14,443	
Owner occupied:	14,649		9,856	
Less than \$5,000	358	2.44%	229	2.32%
\$5,000 to \$9,999	179	1.22%	141	1.43%
\$10,000 to \$14,999	317	2.16%	208	2.11%
\$15,000 to \$19,999	493	3.37%	321	3.26%
\$20,000 to \$24,999	766	5.23%	527	5.35%
\$25,000 to \$34,999	1,428	9.75%	928	9.42%
\$35,000 to \$49,999	1,739	11.87%	1,208	12.26%
\$50,000 to \$74,999	2,895	19.76%	1,864	18.91%
\$75,000 to \$99,999	1,940	13.24%	1,257	12.75%
\$100,000 to \$149,999	2,335	15.94%	1,658	16.82%
\$150,000 or more	2,199	15.01%	1,515	15.37%
Renter occupied:	5,733		4,587	
Less than \$5,000	296	5.16%	212	4.62%
\$5,000 to \$9,999	312	5.44%	252	5.49%
\$10,000 to \$14,999	586	10.22%	490	10.68%
\$15,000 to \$19,999	537	9.37%	430	9.37%
\$20,000 to \$24,999	554	9.66%	466	10.16%
\$25,000 to \$34,999	798	13.92%	637	13.89%
\$35,000 to \$49,999	899	15.68%	690	15.04%
\$50,000 to \$74,999	858	14.97%	690	15.04%
\$75,000 to \$99,999	335	5.84%	293	6.39%
\$100,000 to \$149,999	406	7.08%	330	7.19%
\$150,000 or more	152	2.65%	97	2.11%

Owner Occupied Income				
Less than \$35,000	3541	24.17%	2354	23.88%
Renter Occupied Income				
Less than \$35,000	3083	53.78%	2487	54.22%

Source: 2021 5 Year Estimate Community Survey, Table B25118

In Bartlesville, the latest data indicates a shift in the housing dynamics for households with incomes less than \$35,000. Currently, 54.22% of these households are estimated to be renters, while a smaller proportion, 23.88%, are homeowners. This update reflects a notable change from previous estimates, where 52.76% were renters and 47.24% were homeowners, suggesting evolving economic and housing trends in the community.

HOUSING UNITS BY YEAR OF CONSTRUCTION AND TENURE

The following table presents a detailed segmentation of housing units by their year of construction and tenure (owner-occupied vs. renter-occupied). It also includes data on the median year of construction. This analysis offers insights into the historical development and current age profile of the housing stock, aiding in understanding urban growth patterns and housing preferences over time.

2021 Housing Units by Tenure and Year of Construction

	State of Oklahoma		Washington County		City of Bartlesville	
	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>
Total:	1,503,868		20,382		14,443	
Owner occupied:	993,391	66.06%	14,649	71.87%	9,856	68.24%
Built 2020 or later	3,012	0.30%	26	0.18%	10	0.10%
Built 2010 to 2019	96,007	9.66%	738	5.04%	380	3.86%
Built 2000 to 2009	156,856	15.79%	1,686	11.51%	979	9.93%
Built 1990 to 1999	120,534	12.13%	1,157	7.90%	614	6.23%
Built 1980 to 1989	137,548	13.85%	2,130	14.54%	1,437	14.58%
Built 1970 to 1979	172,543	17.37%	2,701	18.44%	2,004	20.33%
Built 1960 to 1969	103,956	10.46%	1,873	12.79%	1,393	14.13%
Built 1950 to 1959	95,138	9.58%	2,354	16.07%	1,740	17.65%
Built 1940 to 1949	42,055	4.23%	896	6.12%	601	6.10%
Built 1939 or earlier	65,742	6.62%	1,088	7.43%	698	7.08%
Median Year Built	1980		1974		1972	
Renter occupied:	510,477	33.94%	5,733	28.13%	4,587	31.76%
Built 2020 or later	319	0.06%	0	0.00%	0	0.00%
Built 2010 to 2019	44,238	8.67%	258	4.50%	252	5.49%
Built 2000 to 2009	49,709	9.74%	242	4.22%	185	4.03%
Built 1990 to 1999	56,353	11.04%	476	8.30%	376	8.20%
Built 1980 to 1989	79,867	15.65%	664	11.58%	553	12.06%
Built 1970 to 1979	102,898	20.16%	1,015	17.70%	847	18.47%
Built 1960 to 1969	61,607	12.07%	754	13.15%	630	13.73%
Built 1950 to 1959	51,187	10.03%	1,317	22.97%	1,042	22.72%
Built 1940 to 1949	27,847	5.46%	476	8.30%	364	7.94%
Built 1939 or earlier	36,452	7.14%	531	9.26%	338	7.37%
Median Year Built	1978		1967		1969	
Overall Median Year Built	1979		1970		1970	

Source: 2021 5 Year Estimate Community Survey, Table B25037

In Washington County, the proportion of housing units constructed post-2000 stands at 14.47%, illustrating a moderate pace of recent development in the area. This figure is notably lower than the statewide average, where 23.28% of housing units were built in the same timeframe, indicating a more rapid rate of new housing development across the State of Oklahoma. Within the City of Bartlesville, the percentage of housing units built after 2000 is slightly lower at 12.50%, suggesting a more gradual update to the housing stock in the city compared to the broader trends observed both county-wide and state-wide.

SUBSTANDARD HOUSING

The upcoming table in this report offers a detailed overview of substandard housing within Washington County, focusing on the most commonly recognized indicators of inadequate housing conditions. These include the lack of complete plumbing facilities and the absence of a fully functional kitchen. Additionally, the report includes data on homes that rely on wood for heating. While using wood as a primary heat source is less commonly associated with substandard housing and may often be found in homes intended for seasonal use, it's an aspect worth noting for a comprehensive understanding of the housing conditions.

According to the Census Bureau, a housing unit is considered to have inadequate plumbing if it lacks any one or more of the following: hot and cold running water, a flush toilet, and a bathtub or shower. Similarly, the definition of an inadequate kitchen entails the absence of any of these elements: a sink with a faucet, a stove or range, and a refrigerator. By these standards, the data in the table aims to provide a clear picture of the quality of living conditions in Washington County's housing units, underscoring areas where improvements may be necessary.

	Occupied Units	Inadequate Plumbing Number Percent	Inadequate Kitchen Number Percent	Use Wood for Fuel Number Percent
Oklahoma	1,503,868	6,347 0.42%	13,539 0.90%	20,799 1.38%
Washington County	20,382	142 0.70%	396 1.94%	205 1.01%
Bartlesville	11,443	76 0.66%	293 2.56%	66 0.58%

Source: 2021 5 Year Estimate Community Survey, Table B25040, B25048 & B25052

In Oklahoma, 0.42% have inadequate plumbing, while 0.90% lack proper kitchen facilities. The use of wood for fuel is noted in 1.38% of the housing units, suggesting that these issues, while present, affect a modest portion of the state's housing stock.

Comparatively, Washington County and Bartlesville show higher percentages in certain areas. In Washington County, 0.70% of housing units have inadequate plumbing and 1.94% have inadequate kitchens, surpassing the state averages. Bartlesville reflects a similar trend in plumbing at 0.66%, but a notably higher rate in kitchen inadequacies at 2.56%. For both regions, the use of wood for fuel, around 1%, aligns more closely with the state's average, highlighting specific areas where housing improvements are more needed.

VACANCY RATES

The upcoming table in the report details the housing units in Washington County, focusing on their vacancy status and categorizing them by type. This comprehensive data is sourced from the American Community Survey, providing a detailed view of the housing landscape in terms of occupancy and the variety of housing available in the county.

	State of Oklahoma		Washington County		City of Bartlesville	
	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>
Total Housing Units	1,741,721		23,705		16,720	
Total Vacant Units:	237,853	13.66%	3,323	14.02%	2,277	13.62%
For rent	44,234	18.60%	554	16.67%	500	21.96%
Rented, not occupied	6,133	2.58%	14	0.42%	9	0.40%
For sale only	16,579	6.97%	359	10.80%	254	11.16%
Sold, not occupied	13,770	5.79%	116	3.49%	93	4.08%
For seasonal, recreational, or occasional use	34,001	14.29%	52	1.56%	21	0.92%
For migrant workers	354	0.15%	0	0.00%	0	0.00%
Other vacant	122,782	51.62%	2,228	67.05%	1,400	61.48%
Homeowner Vacancy Rate		1.60%		2.40%		2.50%
Rental Vacancy Rate		7.90%		8.80%		9.80%

Source: 2021 5 Year Estimate Community Survey, Table B250001, B25003, B25004

In Washington County, current estimates place the overall housing vacancy rate at 14.02%. Within this, the homeowner vacancy rate is approximately 2.40%, and the rental vacancy rate stands at about 8.80%.

Turning to Bartlesville, the overall housing vacancy rate is slightly lower at an estimated 13.62%. Here, the homeowner vacancy rate is close to Washington County's at 2.50%, while the rental vacancy rate is somewhat higher, estimated at 9.80%.

BUILDING PERMITS

The upcoming table in the report offers data on new residential building permits issued in Bartlesville, as provided by the U.S. Census Bureau's Residential Construction Branch within the Manufacturing and Construction Division. It's important to note that the average costs included in this data represent only the physical construction costs of the housing units. These figures do not encompass land prices, most soft costs such as finance fees, or the builder's profit, which are significant components of the total cost of housing development. This distinction is crucial for a clear understanding of the construction landscape as depicted by the permits data.

City of Bartlesville

Year	Single Family	Avg. Construction	Multifamily	Avg. Construction
	Units	Cost	Units	Cost
2012	54	\$ 218,955.00	1	\$ 60,000.00
2013	60	\$ 236,963.00	1	\$ 28,000.00
2014	81	\$ 211,716.00	3	\$ 106,800.00
2015	39	\$ 213,939.00	1	\$ 100,000.00
2016	22	\$ 304,808.00	26	\$ 79,237.00
2017	34	\$ 153,866.00	-	N/A
2018	17	\$ 173,479.00	-	N/A
2019	17	\$ 161,574.00	-	N/A
2020	24	\$ 225,415.00	-	N/A
2021	85	\$ 301,429.00	3	\$ 195,217.00
2022	47	\$ 359,422.00	4	\$ 221,817.00

Source: City of Bartlesville Community Development Department

Between 2012 and 2022 in Bartlesville, a total of 519 housing units received building permits, averaging approximately 52 units per year. Of these, a significant majority, 92.49%, were single-family homes, while multifamily units constituted 3.39%. This data suggests that while new housing construction is largely meeting the demand for ownership homes, the development of rental housing is not keeping pace with the increasing demand for rental properties. The disparity between the construction of single-family homes and multifamily units indicates a potential gap in the housing market, particularly in the rental sector.

New Construction Activity:

Ownership Housing:

New housing developments in Washington County, encompassing rural areas and smaller communities like Ramona, Dewey, and Copan, have been concentrated primarily in Bartlesville. Prominent subdivisions witnessing this growth include Foxtail Villas of Bison Trails, Park Place, and Stone Branch. Data from the National Association of Realtors, utilizing Multiple Listing Service information, indicates that the median listing price for homes in this area is around \$200,000, with the price per square foot averaging at about \$102. This provides a snapshot of the current market dynamics in terms of pricing and demand for new housing in these regions.

Rental Housing:

In the rental market of Bartlesville, recent years have seen the addition of new rental units. Development trends have been leaning towards smaller-scale projects, like duplexes and townhouses, as well as the conversion of existing buildings in or near the downtown area. The Phillips Hotel and Apartments conversion project, which transformed a former hotel into 80 market-rate apartment units, is a prime example of this trend. Additionally, the Bison Trails Apartments, a new development built in 2018, features 158 units across 2 stories, with an

average rental rate of \$1,200 per unit. This recent addition underscores the ongoing development in the rental housing market, particularly in the context of market-rate properties.

HOMEOWNERSHIP MARKET

This section delves into the market for housing units available for purchase in Washington County, drawing upon data gathered from a variety of local and national sources.

2021 Housing Units by Home Value

The upcoming table provides a detailed breakdown of housing units in Washington County categorized by their value. Additionally, it includes the median home value as reported by the Census Bureau's American Community Survey. This information is crucial in understanding the range of housing prices within the county and how they align with broader market trends.

	State of Oklahoma		Washington County		City of Bartlesville	
	Unites	Percent	Unites	Percent	Unites	Percent
Total:	993,391	100%	14,649	100.00%	9,856	100.00%
Less than \$10,000	16,014	1.61%	158	1.08%	72	0.73%
\$10,000 to \$14,999	11,371	1.14%	118	0.81%	67	0.68%
\$15,000 to \$19,999	9,477	0.95%	97	0.66%	54	0.55%
\$20,000 to \$24,999	11,539	1.16%	180	1.23%	80	0.81%
\$25,000 to \$29,999	10,516	1.06%	163	1.11%	110	1.12%
\$30,000 to \$34,999	13,144	1.32%	127	0.87%	88	0.89%
\$35,000 to \$39,999	9,900	1.00%	272	1.86%	152	1.54%
\$40,000 to \$49,999	25,880	2.61%	442	3.02%	319	3.24%
\$50,000 to \$59,999	31,090	3.13%	628	4.29%	295	2.99%
\$60,000 to \$69,999	37,434	3.77%	577	3.94%	477	4.84%
\$70,000 to \$79,999	40,361	4.06%	664	4.53%	560	5.68%
\$80,000 to \$89,999	46,637	4.69%	872	5.95%	554	5.62%
\$90,000 to \$99,999	39,572	3.98%	969	6.61%	583	5.92%
\$100,000 to \$124,999	98,890	9.95%	1,934	13.20%	1,459	14.80%
\$125,000 to \$149,999	91,326	9.19%	1,261	8.61%	1,001	10.16%
\$150,000 to \$174,999	107,416	10.81%	1,306	8.92%	902	9.15%
\$175,000 to \$199,999	71,006	7.15%	827	5.65%	576	5.84%
\$200,000 to \$249,999	102,747	10.34%	1,448	9.88%	946	9.60%
\$250,000 to \$299,999	71,134	7.16%	777	5.30%	565	5.73%
\$300,000 to \$399,999	74,065	7.46%	1,064	7.26%	786	7.97%
\$400,000 to \$499,999	31,248	3.15%	310	2.12%	86	0.87%
\$500,000 to \$749,999	25,742	2.59%	261	1.78%	80	0.81%
\$750,000 to \$999,999	8,199	0.83%	157	1.07%	44	0.45%
\$1,000,000 to \$1,499,999	4,467	0.45%	25	0.17%	-	0.00%
\$1,500,000 to \$1,999,999	1,641	0.17%	12	0.08%	-	0.00%
\$2,000,000 or more	2,575	0.26%	-	0.00%	-	0.00%

Median Home Value	\$150,800.00	\$ 127,400.00	\$ 126,400.00
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Source: 2021 5 Year Estimate Community Survey, Table B25075 and B25077

The median value of owner-occupied homes in Washington County is \$127,400, which is 15.5% lower than the statewide median of \$150,800. In Bartlesville, the median home value is closely comparable to the county's average, estimated at \$126,400.

HOME VALUES BY YEAR OF CONSTRUCTION

The forthcoming table provides insights into the median home values in Washington County, categorized based on the year of construction. It's important to note that any missing data fields in the table are due to the Census Bureau having insufficient data to estimate a median value for that particular age bracket of homes. This categorization by construction year offers a unique perspective on the valuation trends of properties across different eras within the county.

2021 Median Home Value by Year of Construction

	State of Oklahoma	Washington County	City of Bartlesville
Built 2020 or later	\$ 291,700.00	-	-
Built 2010 to 2019	\$ 245,600.00	\$ 321,700.00	\$ 297,900.00
Built 2000 to 2009	\$ 208,500.00	\$ 215,900.00	\$ 231,700.00
Built 1990 to 1999	\$ 176,000.00	\$ 213,200.00	\$ 234,700.00
Built 1980 to 1989	\$ 146,400.00	\$ 154,300.00	\$ 158,700.00
Built 1970 to 1979	\$ 137,500.00	\$ 136,000.00	\$ 131,200.00
Built 1960 to 1969	\$ 116,700.00	\$ 115,700.00	\$ 119,500.00
Built 1950 to 1959	\$ 94,300.00	\$ 82,200.00	\$ 79,800.00
Built 1940 to 1949	\$ 81,900.00	\$ 82,300.00	\$ 70,200.00
Built 1939 or earlier	\$ 95,900.00	\$ 81,900.00	\$ 79,100.00

Source: 2021 5 Year Estimate Community Survey, Table 25107

Bartlesville Single Family Sales Activity

Upcoming in the report are tables that detail the sales activity for single-family homes in Bartlesville. This data is organized to highlight the sales for homes with different numbers of bedrooms - specifically, two, three, and four-bedroom units. Additionally, there is an overview that includes all housing units combined, providing a comprehensive look at the single-family home market in its entirety. This structure allows for a nuanced understanding of the sales trends across various types of single-family homes in Bartlesville.

FORECLOSURE RATES

The upcoming table in the report provides data on foreclosure rates in Washington County, as compiled by Attom Data. This information is current as of February 2023 and offers a valuable perspective on the state of housing stability and financial health in the region during that period. The inclusion of this data is crucial for understanding the economic challenges faced by homeowners in Washington County at that time.

	Foreclosure Rate, February 2023
United States	0.130%
State of Oklahoma	0.130%
Washington County	0.123%

Source: Attom Data - FRB-NY

As of February 2023, Washington County's foreclosure rate was reported at 0.123%, a figure that is marginally lower than both the statewide and nationwide rates, which stand at 0.130%. This comparison places Washington County slightly better off in terms of foreclosure rates compared to the broader averages. Despite this, the existence of foreclosures in the county still has potential implications for the local housing market.

Foreclosures, even at a rate slightly lower than average, can exert downward pressure on housing prices. Homes under foreclosure often sell at lower prices, which can affect the valuation of properties in the vicinity and potentially alter market dynamics. Additionally, the presence of foreclosures might lead to stricter lending standards by financial institutions, making it more challenging for potential buyers, particularly those with weaker credit profiles, to secure financing. Consequently, while Washington County's foreclosure rate is relatively stable, its impact on the housing market warrants ongoing attention.

RENTAL MARKET

This section of the report delves into the dynamics of supply and demand within the rental market of Washington County. The analysis is informed by a combination of publicly available data sources as well as proprietary surveys conducted with local landlords and an array of rental properties in the area. This approach ensures a comprehensive understanding of the current rental market landscape in the county.

2021 Rental Units by Gross Rent

Upcoming in the report is a table that outlines the gross rental rates across Washington County. It's important to clarify that 'gross rent' in this context refers to the total cost borne by

the renter, encompassing not only the contract rent but also all utility expenses like electricity, gas, water, sewer, and trash collection. However, it's worth noting that this figure does not include additional expenses such as telephone, cable, or internet services. This comprehensive view of gross rent provides a more accurate picture of the financial burden on renters and the affordability of rental units in the county.

	State of Oklahoma		Washington County		City of Bartlesville	
	Number	Percent	Number	Percent	Number	Percent
Total:	510477	100.00%	5733	100.00%	4587	100.00%
With cash rent:	469169	91.91%	5146	89.76%	4283	93.37%
Less than \$100	1636	0.32%	61	1.06%	61	1.33%
\$100 to \$149	1398	0.27%	25	0.44%	25	0.55%
\$150 to \$199	2159	0.42%	20	0.35%	20	0.44%
\$200 to \$249	6248	1.22%	102	1.78%	98	2.14%
\$250 to \$299	6769	1.33%	45	0.78%	45	0.98%
\$300 to \$349	6497	1.27%	185	3.23%	185	4.03%
\$350 to \$399	7007	1.37%	98	1.71%	69	1.50%
\$400 to \$449	8038	1.57%	144	2.51%	87	1.90%
\$450 to \$499	10154	1.99%	83	1.45%	51	1.11%
\$500 to \$549	13792	2.70%	145	2.53%	119	2.59%
\$550 to \$599	20442	4.00%	297	5.18%	241	5.25%
\$600 to \$649	23241	4.55%	300	5.23%	239	5.21%
\$650 to \$699	27853	5.46%	396	6.91%	322	7.02%
\$700 to \$749	30317	5.94%	505	8.81%	376	8.20%
\$750 to \$799	31096	6.09%	302	5.27%	260	5.67%
\$800 to \$899	60825	11.92%	518	9.04%	445	9.70%
\$900 to \$999	50165	9.83%	522	9.11%	479	10.44%
\$1,000 to \$1,249	87123	17.07%	830	14.48%	667	14.54%
\$1,250 to \$1,499	37498	7.35%	238	4.15%	232	5.06%
\$1,500 to \$1,999	27377	5.36%	221	3.85%	166	3.62%
\$2,000 to \$2,499	5623	1.10%	32	0.56%	32	0.70%
\$2,500 to \$2,999	1674	0.33%	0	0.00%	0	0.00%
\$3,000 to \$3,499	951	0.19%	38	0.66%	25	0.55%
\$3,500 or more	1286	0.25%	39	0.68%	39	0.85%
No cash rent	41308	8.09%	587	10.24%	304	6.63%

Median Gross Rent	\$ 862.00	\$ 778.00	\$ 789.00
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Source: 2021 5 Year Estimate Community Survey, Tables B25063 and B25064

The median gross rent in Washington County is estimated at \$778, which is approximately 9.75% lower than Oklahoma's median gross rent of \$862 per month. In Bartlesville, the median gross rent is slightly higher, estimated at \$789.

MEDIAN GROSS RENT BY YEAR OF CONSTRUCTION

The upcoming table in the report provides detailed information on median gross rent in relation to the year of construction of housing units, drawing from data supplied by the American Community Survey. It's important to note that where dashes appear in the table, they signify instances where the Census Bureau did not have sufficient data to determine a median rent value for those particular categories of housing unit construction. This data is vital in understanding how the age and condition of housing units influence rental prices within the community.

	State of Oklahoma Median Rent	Washington County Median Rent	City of Bartlesville Median Rent
Total:			
Built 2020 or later	\$ 1,279.00	-	-
Built 2010 to 2019	\$ 1,075.00	\$ 896.00	\$ 1,010.00
Built 2000 to 2009	\$ 965.00	\$ 698.00	\$ 808.00
Built 1990 to 1999	\$ 860.00	\$ 780.00	\$ 818.00
Built 1980 to 1989	\$ 825.00	\$ 715.00	\$ 687.00
Built 1970 to 1979	\$ 810.00	\$ 725.00	\$ 704.00
Built 1960 to 1969	\$ 832.00	\$ 720.00	\$ 725.00
Built 1950 to 1959	\$ 871.00	\$ 886.00	\$ 922.00
Built 1940 to 1949	\$ 837.00	\$ 796.00	\$ 781.00
Built 1939 or earlier	\$ 820.00	\$ 845.00	\$ 882.00

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

Source: 2021 5 Year Estimate Community Survey, Tables 251111

The highest median gross rent in Washington County is found in housing units constructed in Bartlesville after 2010, amounting to \$1,010 per month. For a household to afford this level of rent comfortably, an annual income of at least \$40,380 would be required. This figure is calculated based on the general guideline that housing costs should not exceed 30% of a household's income.

SUMMARY OF HUD SUBSIDIZED PROPERTIES

The subsequent tables in this section provide a comprehensive overview of housing units and households that receive subsidies from the United States Department of Housing and Urban Development (HUD). This data, encompassing Washington County, the State of Oklahoma, and the United States, is sourced from HUD's "Picture of Subsidized Households" for the year 2021, which is the most recent dataset available. These tables offer valuable insights into the scope and scale of HUD's efforts in providing affordable housing solutions across different levels of government.

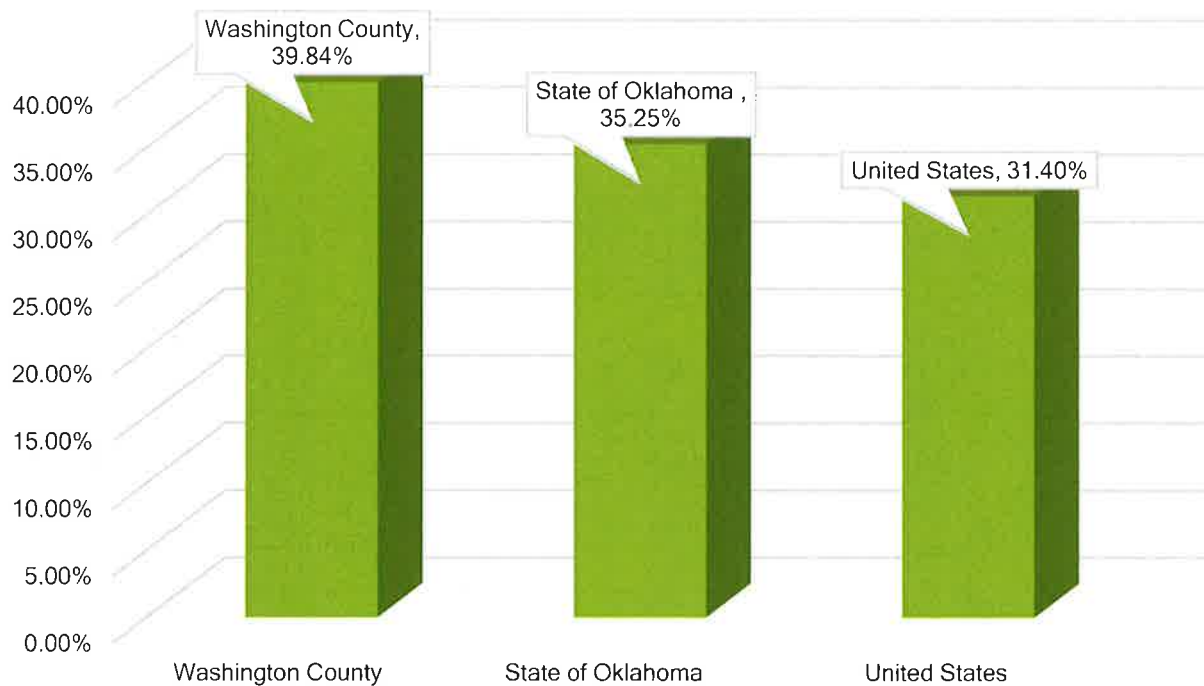
HUD Programs in Washington County

United States	# Units	Occupancy Rate	Average Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	907,550	92%	\$ 17,033.00	374	787	32.21%
Housing Choice Vouchers	2,718,084	83%	\$ 16,610.00	420	948	30.70%
Mod Rehab	14,431	99%	\$ 10,946.00	265	812	24.61%
Project Based Section 8	1,314,211	92%	\$ 14,405.00	337	936	26.47%
202/PRAC	124,839	97%	\$ 15,052.00	343	482	41.58%
811/PRAC	33,820	92%	\$ 13,113.00	308	507	37.79%
State of Oklahoma	# Units	Occupancy Rate	Average Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	10,939	89%	\$ 14,137.00	279	623	31%
Housing Choice Vouchers	27,899	80%	\$ 12,289.00	309	640	33%
Mod Rehab	82	84%	\$ 6,060.00	155	563	22%
Project Based Section 8	13,018	89%	\$ 10,232.00	239	598	29%
202/PRAC	1,117	92%	\$ 14,554.00	326	196	62%
811/PRAC	709	93%	\$ 12,196.00	275	288	49%
Washington County	# Units	Occupancy Rate	Average Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	41	91%	\$ 12,554.00	317	630	33%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Project Based Section 8	469	93%	\$ 10,599.00	245	500	33%
202/PRAC	40	98%	\$ 16,284.00	341	323	51%
811/PRAC	36	98%	\$ 12,296.00	285	341	46%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2021

Within Washington County, under various HUD programs, there are a total of 586 housing units, maintaining a high overall occupancy rate of 95%. The households residing in these units have an average income of \$12,933.25. For these HUD-subsidized housing units, the total average monthly rent comes to \$745.50. Of this amount, the federal contribution averages \$448.50, accounting for 60.16% of the total rent, while the tenants' average contribution is around \$297.00, making up the remaining 39.84%.

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2021

The upcoming table in the report provides a detailed look at select demographic variables characterizing households that reside in HUD-subsidized units. This information offers a deeper understanding of the composition and characteristics of these households, highlighting key aspects of the community benefiting from HUD's housing support.

Demographics of Persons in HUD Programs in Washington County

United States	# Units	% Single Mothers	% w/Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	907550	32%	24%	36%	53%	71%
Housing Choice Vouchers	2718084	35%	25%	32%	67%	70%
Mod Rehab	14431	15%	40%	34%	71%	72%
Project Based Section 8	1314211	23%	19%	52%	27%	57%
202/PRAC	124839	0%	7%	1%	7%	50%
811/PRAC	33820	2%	92%	29%	97%	35%

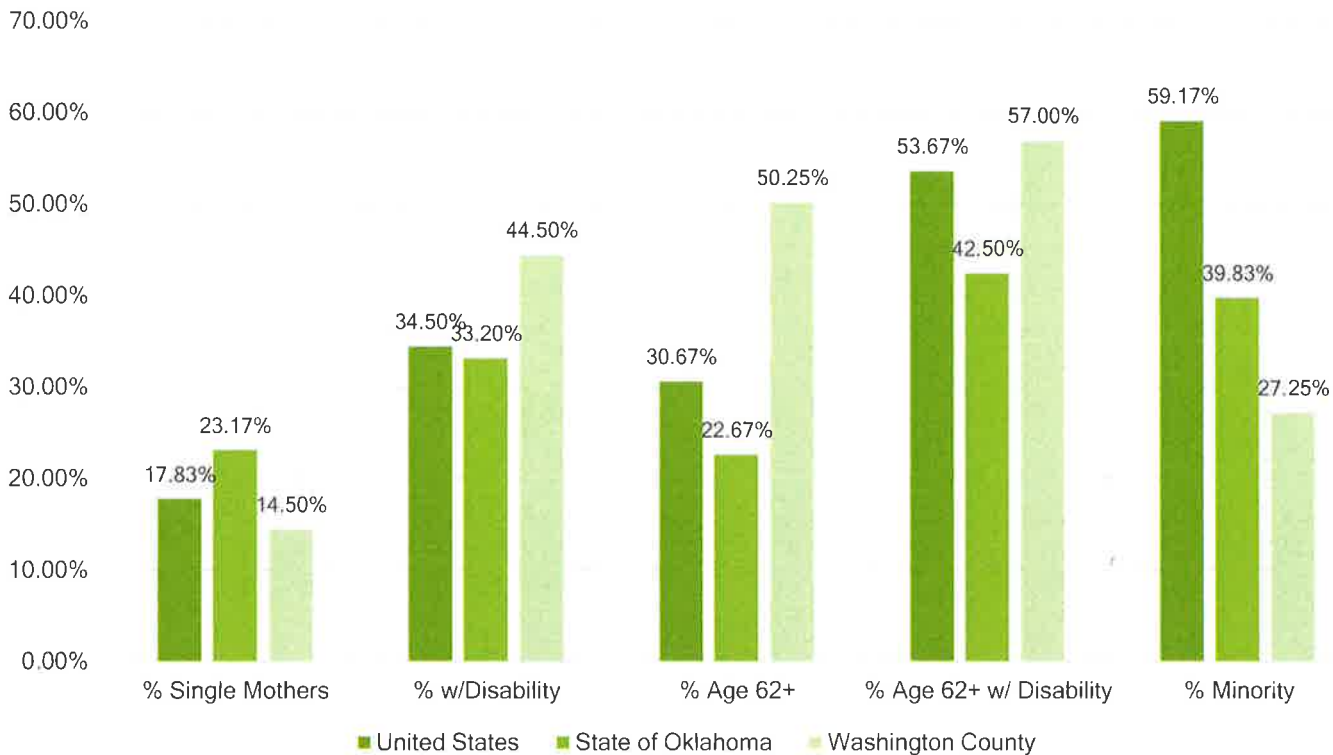
State of Oklahoma	# Units	% Single Mothers	% w/Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	10939	27%	26%	35%	60%	40%
Housing Choice Vouchers	27899	40%	27%	26%	76%	64%
Mod Rehab	82	39%	18%	15%	67%	51%
Project Based Section 8	13018	32%	20%	36%	39%	42%
202/PRAC	1117	0%	11%	1%	12%	22%
811/PRAC	709	1%	97%	23%	1%	20%

Washington County	# Units	% Single Mothers	% w/Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	41	20%	48%	40%	81%	40%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Project Based Section 8	469	38%	15%	39%	34%	29%
202/PRAC	40	0%	15%	100%	13%	21%
811/PRAC	36	0%	100%	22%	100%	19%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2021

In the surveyed housing units, 14.50% are occupied by single parents with female heads of household. A significant 44.50% of these households include at least one person with a disability. Furthermore, in over half of the households, specifically 50.25%, either the householder or their spouse is aged 62 or above. Within this senior demographic, 57.00% of the households have one or more members with disabilities. Additionally, 27.25% of the households are identified as belonging to racial or ethnic minority groups.

Average Demographics in HUD Programs



Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2021

Projected Housing Need

CONSOLIDATED HOUSING AFFORDABILITY STRATEGY (CHAS)

This section of the report is dedicated to analyzing data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) for Washington County. The CHAS data is a critical tool in understanding housing needs, as it categorizes these needs across various household income thresholds. These thresholds are defined according to the HUD Area Median Family Income (HAMFI), which for the purpose of this report, is synonymous with Area Median Income (AMI). This data is invaluable as it provides the most comprehensive indicator of housing need segmented by household income levels as defined by HUD.

COST BURDEN BY INCOME THRESHOLD

The forthcoming table in the report will present CHAS data specific to Washington County, focusing on the housing cost burden as a percentage of household income. For renters, this cost includes contract rent plus any utilities not covered by the landlord, such as electricity, natural gas, and water (excluding costs like telephone, cable, or internet services). For homeowners, the costs encompass mortgage debt service or similar debts, utilities, property taxes, and property insurance.

A key aspect of this analysis is the identification of households that are cost overburdened. Households spending more than 30% of their gross income on housing costs (whether renters or owners) are considered overburdened. Those with housing costs exceeding 50% of their gross income are classified as "severely" overburdened. This data is crucial for understanding the extent of housing affordability challenges faced by different segments of the population in Washington County.

Washington County: CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	840		1,400	
Cost Burden Less Than 30%	190	22.62%	290	20.71%
Cost Burden Between 30%-50%	165	19.64%	185	13.21%
Cost Burden Greater Than 50%	395	47.02%	790	56.43%
Not Computed (no/negative income)	85	10.12%	135	9.64%
Income 30%-50% HAMFI	1,440		1,195	
Cost Burden Less Than 30%	915	63.54%	375	31.38%
Cost Burden Between 30%-50%	385	26.74%	630	52.72%
Cost Burden Greater Than 50%	140	9.72%	190	15.90%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,315		1,290	
Cost Burden Less Than 30%	1,875	80.99%	1005	77.91%
Cost Burden Between 30%-50%	380	16.41%	240	18.60%
Cost Burden Greater Than 50%	60	2.59%	45	3.49%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,360		590	
Cost Burden Less Than 30%	1,240	91.18%	580	98.31%
Cost Burden Between 30%-50%	110	8.09%	10	1.69%
Cost Burden Greater Than 50%	10	0.74%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	14,515	100.00%	5,860	100.00%
Cost Burden Less Than 30%	12,485	86.01%	3,600	61.43%
Cost Burden Between 30%-50%	1,335	9.20%	1,065	18.17%
Cost Burden Greater Than 50%	609	4.20%	1060	18.09%
Not Computed (no/negative income)	85	0.59%	135	2.30%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 8

The upcoming table in the report succinctly summarizes data for households in Washington County that are experiencing a cost burden greater than 30% of their gross income. This summary will provide a clear overview of the proportion of households facing this financial strain. Following this table, a comparative chart will be presented. This chart will juxtapose Washington County's figures with those of the State of Oklahoma and the United States, offering a broader perspective on how the county fares in terms of housing affordability relative to larger geographic entities. This comparison is crucial for understanding Washington County's position within wider regional and national contexts regarding housing cost burdens.

Washington County: Households by Income by Cost Burden

Income Distribution Overview	Owner	Percent	Renter	Percent	Total
Household Income less-than or= 30% HAMFI	840	38%	1,400	63%	2,240
Household Income >30% to less-than or= 50% HAMFI	1,440	55%	1,195	45%	2,635
Household Income >50% to less-than or= 80% HAMFI	2,315	64%	1,290	36%	3,605
Household Income >80% to less-than or=100% HAMFI	1,360	70%	590	30%	1,950
Household Income >100% HAMFI	8,565	86%	1,385	14%	9,950
Total	14,520	71%	5,860	29%	20,380

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 8

SUBSTANDARD CONDITIONS / OVERCROWDING BY INCOME THRESHOLD

In the forthcoming section of the report, a table will be presented that summarizes data on substandard housing conditions and overcrowding in Washington County, with a focus on the differentiation between owner-occupied and renter-occupied units and across various HUD Area Median Family Income (HAMFI) income thresholds. Substandard housing conditions, as defined by HUD, refer to any housing unit that lacks either complete plumbing or a complete kitchen.

To further clarify, a unit is considered to lack complete plumbing if it is missing any of the following: hot and cold running water, a flush toilet, or a bathtub or shower. These facilities do not necessarily need to be located in the same room. Similarly, a housing unit is deemed to have an incomplete kitchen if it lacks any one of these three items: a sink with a faucet, a stove or range, or a refrigerator.

Additionally, the concept of overcrowding in households is addressed in this data. A household is labeled as "overcrowded" if there are more than 1.0 persons per room, considering not just bedrooms but all rooms, including living rooms and kitchens. Furthermore, a household is considered "severely overcrowded" if there are more than 1.5 persons per room. This section of the report thus aims to provide a detailed understanding of the extent and nature of substandard living conditions and overcrowding in Washington County, segmented by income and tenure.

Washington County: CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	840		1,400	
Between 1.0 and 1.5 Persons per Room	4	0.48%	40	2.86%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.48%	190	13.57%
Income 30%-50% HAMFI	1,440		1,195	
Between 1.0 and 1.5 Persons per Room	4	0.28%	10	0.84%
More than 1.5 Persons per Room	35	2.43%	0	0.00%
Lacks Complete Kitchen or Plumbing	25	1.74%	20	1.67%
Income 50%-80% HAMFI	2,315		1,290	
Between 1.0 and 1.5 Persons per Room	10	0.43%	30	2.33%
More than 1.5 Persons per Room	10	0.43%	4	0.31%
Lacks Complete Kitchen or Plumbing	10	0.43%	30	2.33%
Income 80%-100% HAMFI	1,360		590	
Between 1.0 and 1.5 Persons per Room	25	1.84%	30	5.08%
More than 1.5 Persons per Room	4	0.29%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	0.74%	0	0.00%
All Incomes	14,515		5,860	
Between 1.0 and 1.5 Persons per Room	20	0.14%	135	2.30%
More than 1.5 Persons per Room	110	0.76%	4	0.07%
Lacks Complete Kitchen or Plumbing	145	1.00%	305	5.20%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 3

The upcoming table in the report will provide a summary focusing on overcrowding, specifically targeting households where the occupancy exceeds 1.0 persons per room. This data will offer a detailed look at the prevalence of overcrowding within Washington County. Accompanying this table will be a comparative chart. This chart will juxtapose the data on overcrowding in Washington County against similar statistics from both the State of Oklahoma and the national level. This comparison is designed to contextualize the local data within broader geographic and demographic frameworks, offering insights into how Washington County stands in relation to the state and the nation in terms of housing overcrowding.

Washington County : Households by Income by Overcrowding

Household Income Threshold	Owners		Renters	
	Total	% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room
Income < 30% HAMFI	840	0.48%	1400	2.86%
Income 30%-50% HAMFI	1,440	2.71%	1195	0.84%
Income 50%-80% HAMFI	2,315	0.86%	1290	2.64%
Income 80%-100% HAMFI	1,360	2.13%	590	5.08%
All Incomes	14,515	0.90%	5860	2.37%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 3

Washington County: Households by Income by Substandard Conditions

Household Size/Type	Owners		Renters	
	Total	% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing
		Plumbing		Plumbing
Income < 30% HAMFI	840	0.48%	1,400	13.57%
Income 30%-50% HAMFI	1,440	1.74%	1,195	1.67%
Income 50%-80% HAMFI	2,315	0.43%	1,290	2.33%
Income 80%-100% HAMFI	1,360	0.74%	590	0.00%
All Incomes	14,515	1.00%	5,860	5.20%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 3

COST BURDEN BY HOUSEHOLD TYPE

The forthcoming table in the report will offer an in-depth breakdown of households within Washington County. This analysis categorizes households based on HUD Area Median Family Income (HAMFI) levels, as well as by household type and size, further examining the extent of housing cost burden faced by each category. The household types, as defined by HUD, are classified into several distinct groups:

- **Elderly Family:** This includes households comprising two persons, where either or both individuals are aged 62 or over.
- **Small Family:** Defined as either a 2person household where neither individual is 62 or over, or families consisting of 3 or 4 persons of any age.
- **Large Family:** These are families that have 5 or more members.
- **Elderly NonFamily:** This category covers single persons aged 62 or over, as well as households of unrelated elderly individuals.
- **NonElderly, NonFamily:** This group encompasses all other types of households not covered in the above categories.

This table aims to provide a nuanced view of how housing costs impact different types of households, from families of various sizes to elderly individuals, both living alone and in nonfamily settings. The categorization by HUD provides a framework for understanding the diverse housing needs and challenges faced by different segments of the population in Washington County.

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

Income, Household Size/Type	Owners				Renters	
	No. w/ Cost > 30%		Pct. w/ Cost > 30%		No. w/ Cost > 30%	
	Total	Income	Income	Total	Income	Income
Income < 30% HAMFI	840	185	22.02%	1,400	289	20.64%
Elderly Family	85	15	17.65%	10	4	40.00%
Small Family (2-4 persons)	230	20	8.70%	580	110	18.97%
Large Family (5 or more persons)	35	30	85.71%	15	0	0.00%
Elderly Non-Family	310	85	27.42%	410	75	18.29%
Non-Family, Non-Elderly	180	35	19.44%	380	100	26.32%
Income 30%-50% HAMFI	1,440	920	63.89%	1,195	374	31.30%
Elderly Family	205	110	53.66%	40	4	10.00%
Small Family (2-4 persons)	340	185	54.41%	415	110	26.51%
Large Family (5 or more persons)	130	125	96.15%	85	45	52.94%
Elderly Non-Family	535	345	64.49%	350	155	44.29%
Non-Family, Non-Elderly	235	155	65.96%	305	60	19.67%
Income 50%-80% HAMFI	2,315	1875	80.99%	1,290	1005	77.91%
Elderly Family	520	375	72.12%	130	115	88.46%
Small Family (2-4 persons)	595	490	82.35%	550	475	86.36%
Large Family (5 or more persons)	145	145	100.00%	75	40	53.33%
Elderly Non-Family	820	685	83.54%	140	85	60.71%
Non-Family, Non-Elderly	230	180	78.26%	390	290	74.36%
Income 80%-100% HAMFI	1,360	1245	91.54%	590	579	98.14%
Elderly Family	260	235	90.38%	4	4	100.00%
Small Family (2-4 persons)	530	505	95.28%	250	250	100.00%
Large Family (5 or more persons)	135	115	85.19%	50	50	100.00%
Elderly Non-Family	270	260	96.30%	65	65	100.00%
Non-Family, Non-Elderly	160	130	81.25%	220	210	95.45%
All Incomes	14,515	12,490	86.05%	5,860	3,587	61.21%
Elderly Family	3,065	2695	87.93%	294	222	75.51%
Small Family (2-4 persons)	5,735	5,115	89.19%	2,550	1700	66.67%
Large Family (5 or more persons)	1045	995	95.22%	265	175	66.04%
Elderly Non-Family	3,170	2515	79.34%	1075	465	43.26%
Non-Family, Non-Elderly	1,500	1170	78.00%	1,660	1025	61.75%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 7

Washington County: Households under 80% AMI by Cost Burden

Household Size/Type	Owners				Renters	
	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
Income < 80% HAMFI	4,595	2,980	64.85%	3,885	1,668	42.93%
Elderly Family	810	500	61.73%	180	123	68.33%
Small Family (2-4 persons)	1,165	695	59.66%	1,545	695	44.98%
Large Family (5 or more persons)	310	300	96.77%	175	85	48.57%
Elderly Non-Family	1,665	1,115	66.97%	900	315	35.00%
Non-Family, Non-Elderly	645	370	57.36%	1,075	450	41.86%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 7

In the next segment of the report, a series of tables will be presented, detailing data categorized by household type and the presence of any housing problems. These problems are defined by HUD according to specific criteria, encompassing a range of issues that affect the quality of life and financial stability of the households. The criteria for identifying housing problems include:

- Households where housing costs exceed 30% of their income, categorizing them as cost-overburdened. This is a common benchmark used to assess the affordability of housing relative to household income.
- Households living in units that lack complete plumbing or a complete kitchen, classifying these as substandard housing units. This criterion addresses the basic living standards expected in a housing unit.
- Households residing in units that are overcrowded, defined as having more than 1.0 persons per room. This measure goes beyond just bedrooms to include all rooms in the dwelling.

This section of the report aims to provide a comprehensive view of the extent and nature of housing problems within various household types in the community. By doing so, it offers valuable insights into the areas where intervention or support may be most needed.

Washington County: CHAS - Housing Problems by Household Type and HAMFI

Income, Household Size/Type	Owners				Renters	
	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income	Income
Income < 30% HAMFI	840	569	67.74%	1,400	1079	77.07%
Elderly Family	85	65	76.47%	10	4	40.00%
Small Family (2-4 persons)	230	170	73.91%	580	465	80.17%
Large Family (5 or more persons)	35	4	11.43%	15	15	100.00%
Elderly Non-Family	310	220	70.97%	410	320	78.05%
Non-Family, Non-Elderly	180	110	61.11%	380	275	72.37%
Income 30%-50% HAMFI	1,440	525	36.46%	1,195	820	68.62%
Elderly Family	205	95	46.34%	40	35	87.50%
Small Family (2-4 persons)	340	115	33.82%	415	305	73.49%
Large Family (5 or more persons)	130	45	34.62%	85	40	47.06%
Elderly Non-Family	535	190	35.51%	350	195	55.71%
Non-Family, Non-Elderly	235	80	34.04%	305	245	80.33%
Income 50%-80% HAMFI	2,315	455	19.65%	1,290	290	22.48%
Elderly Family	520	145	27.88%	130	15	11.54%
Small Family (2-4 persons)	595	110	18.49%	550	75	13.64%
Large Family (5 or more persons)	145	15	10.34%	75	45	60.00%
Elderly Non-Family	820	135	16.46%	140	55	39.29%
Non-Family, Non-Elderly	230	50	21.74%	390	100	25.64%
Income > 80% HAMFI	9,925	620	6.25%	1975	115	5.82%
Elderly Family	260	105	40.38%	115	25	21.74%
Small Family (2-4 persons)	530	220	41.51%	1005	20	1.99%
Large Family (5 or more persons)	135	110	81.48%	90	25	27.78%
Elderly Non-Family	270	120	44.44%	175	40	22.86%
Non-Family, Non-Elderly	160	65	40.63%	590	25	4.24%
All Incomes	14,515	2,169	14.94%	5,860	2,304	39.32%
Elderly Family	2,260	410	18.14%	294	79	26.87%
Small Family (2-4 persons)	4,575	615	13.44%	2,550	865	33.92%
Large Family (5 or more persons)	735	174	23.67%	265	125	47.17%
Elderly Non-Family	1,505	665	44.19%	1075	610	56.74%
Non-Family, Non-Elderly	855	305	35.67%	1,660	645	38.86%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 16

Washington County: Households under 80% AMI by Housing Problems

Household Size/Type	Owners				Renters	
	Total	No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
Income < 80% HAMFI	4,595	1,549	33.71%	3,885	2,189	56.34%
Elderly Family	810	305	37.65%	180	54	30.00%
Small Family (2-4 persons)	1,165	395	33.91%	1,545	845	54.69%
Large Family (5 or more persons)	310	64	20.65%	175	100	57.14%
Elderly Non-Family	1,665	545	32.73%	900	570	63.33%
Non-Family, Non-Elderly	645	240	37.21%	1,075	620	57.67%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 7

HOUSING PROBLEMS BY RACE / ETHNICITY

In the forthcoming section of the report, tables will summarize housing problems in Washington County, as previously defined, with a focus on how these issues intersect with race and ethnicity, and are influenced by HUD Area Median Family Income (HAMFI) thresholds. This analysis adheres to the guidelines set out in CFR 91.305(b)(1)(ii)(2), which address the concept of disproportionate need among racial or ethnic groups.

According to this regulation, a racial or ethnic group is considered to have a disproportionate need if the percentage of individuals facing a specific housing problem within that group is at least 10 percentage points higher than the overall percentage in the same category of need. This approach allows for an in-depth examination of how housing challenges disproportionately impact different racial and ethnic groups within the community, offering insights crucial for addressing equity in housing policy and support measures.

Washington County: CHAS - Housing Problems by Race / Ethnicity and HAMFI

Income, Race / Ethnicity	Owners			Renters		
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	11885	560	4.71%	3,425	1030	30.07%
White alone, non-Hispanic	10130	495	4.89%	2610	780	29.89%
Black or African-American alone	140	15	10.71%	125	70	56.00%
Asian alone	185	0	0.00%	110	25	22.73%
American Indian alone	970	10	1.03%	385	70	18.18%
Pacific Islander alone	0	0	0.00%	0	0	0.00%
Hispanic, any race	460	40	8.70%	195	85	43.59%
Income 30%-50% HAMFI	1,290	525	40.70%	975	725	74.36%
White alone, non-Hispanic	960	420	43.75%	660	505	76.52%
Black or African-American alone	50	35	70.00%	110	65	59.09%
Asian alone	0	10	0.00%	0	0	0.00%
American Indian alone	195	45	23.08%	100	100	100.00%
Pacific Islander alone	0	0	0.00%	0	0	0.00%
Hispanic, any race	85	15	17.65%	105	55	52.38%
Income 50%-80% HAMFI	579	394	68.05%	1,000	260	26.00%
White alone, non-Hispanic	540	365	67.59%	760	175	23.03%
Black or African-American alone	15	15	100.00%	45	15	33.33%
Asian alone	10	0	0.00%	25	0	0.00%
American Indian alone	10	10	100.00%	100	25	25.00%
Pacific Islander alone	0	0	0.00%	0	0	0.00%
Hispanic, any race	4	4	100.00%	70	45	64.29%
Income 80%-100% HAMFI	89	85	95.51%	139	15	10.79%
White alone, non-Hispanic	75	75	100.00%	100	15	15.00%
Black or African-American alone	0	0	0.00%	4	0	0.00%
Asian alone	0	0	0.00%	0	0	0.00%
American Indian alone	4	0	0.00%	35	0	0.00%
Pacific Islander alone	0	0	0.00%	0	0	0.00%
Hispanic, any race	10	10	100.00%	0	0	0.00%
All Incomes	13,843	1,564	11.30%	5,539	2,030	36.65%
White alone, non-Hispanic	11,705	1,355	11.58%	4,130	1,475	35.71%
Black or African-American alone	205	65	31.71%	284	150	52.82%
Asian alone	195	10	5.13%	135	25	18.52%
American Indian alone	1,179	65	5.51%	620	195	31.45%
Pacific Islander alone	0	0	0.00%	0	0	0.00%
Hispanic, any race	559	69	12.34%	370	185	50.00%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Owners			Renters		
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	13,754	1,479	10.75%	5,400	2,015	37.31%
White alone, non-Hispanic	11,630	1,280	11.01%	4,030	1,460	36.23%
Black or African-American alone	205	65	31.71%	280	150	53.57%
Asian alone	195	10	5.13%	135	25	18.52%
American Indian alone	1,175	65	5.53%	585	195	33.33%
Pacific Islander alone	0	0	0.00%	0	0	0.00%
Hispanic, any race	549	59	10.75%	370	185	50.00%

Source: 2016-2020 HUD Comprehensive Housing Affordability Strategy, Table 7

CHAS CONCLUSIONS

The data analyzed from the Consolidated Housing Affordability Strategy (CHAS) highlights several critical areas of need within Washington County's population. A key finding is that the most significant housing challenges are faced by households earning less than 30% of the Area Median Income (AMI). However, other notable areas of concern have also emerged:

- Among households with incomes below 50% of the AMI, there is a substantial number of both renters and homeowners who are cost overburdened. Specifically, there are 1,795 renter households and 1,085 homeowner households in this income bracket facing significant housing cost burdens.
- Focusing on elderly households earning less than 50% of the AMI, the data reveals that 238 renter households and 555 homeowner households are struggling with housing costs.
- Racial and ethnic disparities are evident in housing challenges. About half of Hispanic renters (50.00%) and a slightly higher percentage of African-American renters (53.57%) with incomes less than 80% of the AMI are facing one or more housing problems.
- Among Hispanic homeowners with incomes below 80% of the AMI, 10.75% are experiencing housing-related issues.

These findings underscore the need for targeted interventions to address the diverse and often severe housing needs across different income levels, age groups, and racial and ethnic demographics in Washington County.

OVERALL ANTICIPATED HOUSING DEMAND

The future demand for housing units in Washington County can be projected by analyzing trends in population and household growth. This estimation considers various factors including employment base increases within the city and demographic trends. For a comprehensive understanding, data from both the U.S. Census Bureau and local sources have been utilized. Details on changes in households and population, key to forecasting housing demand, have been outlined in a previous section of this report. The anticipated future demand is calculated not just for Washington County as a whole but also specifically for Bartlesville. The methodology and results of these calculations are presented in the following tables.

Bartlesville Anticipated Demand

In Bartlesville, households have grown at an annually compounded rate of 0.35% from 2010 to 2021. Based on the U.S. Census Bureau data, the composition of these households was estimated to be 68.00% owner-occupied and 32.00% renter-occupied. To estimate the number of additional housing units required to meet the growing demand, these percentages are applied to the projected increase in households. It is important to note, however, that these figures are estimates and should be used as guidelines rather than definitive predictions of rental and owner housing needs. The calculations and their implications are detailed in the subsequent section.

Year	2021	2022	2023	2024	2025	2026	2027
Household Estimates	17,245	17,292	17,292	17,353	17,413	17,474	17,535
Owner %: 68.00%	11,727	11,759	11,759	11,800	11,841	11,882	11,924
Renter %: 32.00%	5,518	5,533	5,533	5,553	5,572	5,592	5,611

Total New Owner Households: 165

Total New Renter Households: 78

Based on the estimated household growth rate of 0.35% per year, it is projected that Bartlesville will require an additional 165 housing units for ownership and 78 units for rent over the next five years. This projection breaks down to approximately 33 new units for ownership and 16 units for rent each year, addressing the anticipated growth in housing demand.

Washington County Anticipated Demand

In Washington County, household growth has been observed at an annually compounded rate of 0.24% from 2010 to 2021. Utilizing data from the U.S. Census Bureau, the composition of these households is estimated with 71.87% being owner-occupied and 28.13% renter-occupied. To estimate the number of additional units required to meet the increasing demand, these ownership and rental percentages are applied to the projected growth in households. This calculation provides a framework for estimating the future need for both rental and owner-occupied housing units in the county. However, it's important to treat these figures as estimates and guidelines, not definitive predictions, of the upcoming housing requirements. The specific calculations and their implications are detailed in the subsequent sections of the report.

Year	2021	2022	2023	2024	2025	2026	2027
Household Estimates	17,245	17,292	24,950	25,012	25,075	25,138	25,200
Owner %: 68.00%	11,727	11,759	17,932	17,976	18,021	18,066	18,112
Renter %: 32.00%	5,518	5,533	7,018	7,036	7,054	7,071	7,089

Total New Owner Households: 180

Total New Renter Households: 70

Based on the estimated annual household growth rate of 0.24% in Washington County, it is projected that there will be a need for 180 new housing units for ownership and 70 units for rent over the next five years. This demand breaks down to approximately 37 new units for ownership and 10 units for rent each year. These figures reflect the anticipated requirements to accommodate the growing housing needs in the county.

Housing Demand - Population Subsets

In this section, we will explore the forecasted housing needs and trends for specific population subsets in Washington County over the next five years. These forecasts are derived from the overall housing trends projected for the county in the coming half-decade.

Housing Needs by Income Thresholds

The initial table in this section will focus on the future housing needs and trends for households in Washington County, segmented by various income thresholds. These thresholds include households with incomes below 30%, 50%, and 80% of the Area Median Income (AMI), and the analysis will differentiate between owner-occupied and renter-occupied households.

The forecasts are primarily based on data from the HUD Consolidated Housing Affordability Strategy that was presented earlier. It is estimated that households with incomes below 60% of the AMI constitute approximately 120% of the number of households at the 50% AMI threshold. It is important to note that these figures are cumulative and should not be summed across different income thresholds. This approach allows for a nuanced understanding of the varying housing needs across different income levels within the county, providing crucial insights for targeted housing policies and interventions.

Washington County: 2023-2027 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2021-2027	100.00%	100.00%	180	70	250
Less than 30% AMI	5.80%	23.89%	10	17	27
Less than 50% AMI	15.70%	44.28%	28	31	59
Less than 80% AMI	31.70%	66.30%	57	46	103

Elderly Housing Needs

The upcoming table in the report will focus on the future housing needs and trends specifically for households with elderly persons, defined as those aged 62 and above. This analysis will draw upon the overall housing trends previously outlined in the report, utilizing the 2008-2012 CHAS (Consolidated Housing Affordability Strategy) data, with a particular emphasis on information from CHAS Table 16.

This table will provide a detailed breakdown of elderly housing needs, segmented by income threshold and tenure. The inclusion of these factors allows for a comprehensive understanding of the housing situation for elderly populations in Washington County, considering both their financial capabilities and their preferences or requirements for housing as owners or renters. This data is vital for planning and addressing the specific housing needs of the elderly demographic, which often has unique requirements in terms of accessibility, proximity to services, and community support structures.

	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	21.15%	21.07%	38	15	53
Elderly less than 30% AMI	2.77%	3.39%	1	1	2
Elderly less than 50% AMI	9.45%	16.95%	3	5	8
Elderly less than 80% AMI	26.38%	61.02%	15	28	43

Housing Needs for Persons with Disabilities / Special Needs

The subsequent table in the report will concentrate on the projected trends and housing needs for households that include at least one member with a disability. This assessment is based on HUD's CHAS Table 6, which identifies disabilities including hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, and limitations in independent living.

Similar to the previous tables, this analysis will also segment the data by income threshold and tenure. This approach ensures a thorough understanding of how different levels of income and housing arrangements (ownership vs. renting) intersect with the housing needs of persons with disabilities or special needs. The table aims to provide insights crucial for developing housing policies and programs that are inclusive and responsive to the unique requirements of this demographic in Washington County.

Washington County: 2023-2027 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	54.63%	18.72%	98	13	111
Disabled less than 30% AMI	8.25%	4.91%	15	3	18
Disabled less than 50% AMI	18.40%	10.06%	33	7	40
Disabled less than 80% AMI	29.13%	13.94%	52	10	62

Housing Needs for Veterans

In this section of the report, the focus shifts to the housing needs of households that include at least one veteran. Since data specific to veterans' housing needs is not available through HUD's Consolidated Housing Affordability Strategy, this analysis relies on alternative data sourced from the U.S. Census Bureau.

The data provided will be categorized not only by tenure, distinguishing between homeownership and rental situations, but also by poverty status and disability status. This multi-faceted approach is designed to offer a comprehensive view of the various factors affecting the housing situations of veterans. By examining these different dimensions, the report aims to highlight the unique challenges and needs faced by veterans in securing adequate housing and to provide insights that can inform policies and initiatives aimed at supporting this significant segment of the population in Washington County.

Washington County: 2023-2027 Housing Needs for Veterans:

	%	Owner Subset	Renter Subset	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)		100.00%	100.00%	180	70	250
Total Veteran Demand		10.86%	10.86%	20	8	27
Veterans with Disabilities		3.64%	3.64%	7	3	9
Veterans Below Poverty		0.33%	0.33%	1	0	1
Disabled Veterans Below Poverty		0.24%	0.24%	0	0	1

Housing Needs for Working Families

The final table in this segment of the report will address the housing needs of working families. In this context, 'working families' are defined as family units (households with at least two members related by blood or marriage) where at least one member is employed. This specific focus acknowledges the unique housing challenges and requirements that working families might face.

Similar to the approach taken for assessing veterans' housing needs, this analysis cannot utilize data from HUD's Consolidated Housing Affordability Strategy. Therefore, the report turns to the Census Bureau's American Community Survey for relevant data, specifically referencing table B23007. This data will be further categorized to distinguish households with the presence of children under the age of 18.

By breaking down the data in this manner, the report aims to offer a nuanced understanding of how employment status and family composition, particularly the presence of children, impact the housing needs and preferences of families. This information is crucial for tailoring housing policies and programs to better support the stability and growth of working families in Washington County.

Washington County: 2023-2027 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	180	70	250
Total Working Families	64.60%	64.60%	116	45	162
Working Families with Children Present	27.76%	27.76%	50	19	69

Population Subset Conclusions

The projected population and household growth in Washington County over the next five years indicates a need for an additional 250 housing units. The breakdown of these requirements by specific population subsets highlights varying needs within the community:

- A notable portion, consisting of 86 units, will be required to accommodate households earning less than 50% of the Area Median Income. This points to a significant demand for affordable housing options in the county.
- For elderly households, specifically those aged 62 and above and earning less than 50% of the Area Median Income, there will be a need for 10 additional units. This figure underscores the importance of housing that is both affordable and suitable for older residents.
- Among households with disabilities or special needs, also earning less than 50% of Area Median Income, there is a projected need for 58 units. This highlights a critical demand for housing that is not only affordable but also accessible and tailored to the needs of individuals with disabilities.
- There is a relatively smaller, yet significant, need for housing among veterans living below the poverty line, with 1 unit being required.
- Working families with children present in the household show a substantial need, with 69 units required. This underscores the importance of housing that supports the stability and growth of working families, particularly those with children.

Overall, the data emphasizes a strong requirement in Washington County for housing solutions that cater to affordability and accessibility, particularly for persons with disabilities or special needs and for working families with children. This insight is crucial for guiding future housing policy and development efforts in the county.

CONCLUSION AND STRATEGIC GOALS FOR BARTLESVILLE AND WASHINGTON COUNTY HOUSING

This detailed housing study for Bartlesville and Washington County has illuminated the multifaceted nature of local housing needs. The research, grounded in data from the U.S. Census Bureau, HUD's Consolidated Housing Affordability Strategy, and local surveys, reveals both challenges and opportunities. It provides a foundational understanding for strategic planning to address housing demands effectively over the next five years.

Strategic Five-Year Goals:

1. Expanding Affordable Housing Access:

- Objective: Develop and facilitate access to at least 86 affordable housing units.
- Strategies:
 - i. Implement incentive programs for developers to build affordable housing.
 - ii. Advocate for state and federal funding for funding and resources.
 - iii. Strengthen zoning and policy frameworks to support affordable housing development.
- Expected Outcomes:
 - Increased availability of affordable housing units.
 - Enhanced socioeconomic diversity and stability in communities.

2. Senior-Friendly Housing Solutions:

- Objective: Create 10 additional senior-accessible housing units tailored to the income levels and needs of elderly residents.
- Strategies:
 - i. Collaborate with senior advocacy groups for tailored housing design.
 - ii. Advocate for state and federal funding for retrofitting existing units to enhance accessibility.
- Expected Outcomes:
 - Improved quality of life for senior residents.
 - Reduction in senior housing crisis incidences.

3. Enhancing Housing for Disabled and Special Needs Populations:

- Objective: Address the requirement of 58 housing units for disabled and special needs individuals.
- Strategies:
 - i. Integrate universal design principles in new housing projects.
 - ii. Advocate for state and federal funding specifically earmarked for accessible housing.
- Expected Outcomes:
 - Accessible housing that meets diverse needs.
 - Greater community inclusion for individuals with disabilities.

4. Targeted Support for Veterans:

- Objective: Develop tailored housing solutions for veterans living below the poverty line.
- Strategies:
 - i. Collaborate with veterans' associations to identify housing needs.
 - ii. Advocate for state and federal funding for impoverished veterans.
- Expected Outcomes:
 - Enhanced support and resources for veterans facing housing challenges.
 - Improved integration of veterans into community housing.

5. Supporting Working Families with Children:

- Objective: Facilitate the development of 69 housing units suitable for working families with children.
- Strategies:
 - i. Promote family-oriented residential areas with access to schools and parks.
 - ii. Implement housing subsidies or tax incentives for families.
- Expected Outcomes:
 - Stability and growth in family-oriented communities.
 - Enhanced access to quality housing for working families.

Necessity for a 2027 Housing Study Update:

Given the dynamic nature of demographic shifts, economic fluctuations, and evolving housing market trends, it's imperative to revisit and update this study in 2027. This future analysis will:

Assess Progress: Measure the effectiveness of implemented strategies against the set goals.

Adapt to Changing Needs: Identify new housing challenges and opportunities that emerge over the next five years.

Refine Strategies: Modify existing plans to align with updated data and community feedback.

Ensure Continued Relevance: Confirm that housing policies and programs are meeting the current and future needs of the community.

In summary, this comprehensive study serves as a strategic guide for addressing the diverse housing needs in Bartlesville and Washington County. By committing to these goals and embracing a flexible approach to policy development and implementation, the community can work towards a future where housing is a cornerstone of sustainable growth and quality of life for all residents. An update in 2027 will be crucial in sustaining this momentum and ensuring that housing strategies continue to resonate with and benefit the community effectively.