planitulsa

economic development

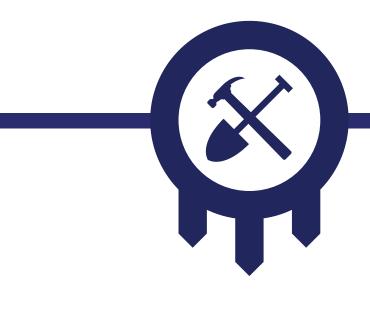


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chapter 4 economic development

INTRODUCTION

Economic opportunity is a key component of quality of life for all Tulsans. Opportunity thrives in a healthy economy capable of providing accessible employment, equitable education, and a reliable revenue stream able to adequately pay for needed <u>public</u> <u>services</u>. Public policy affects economic activity, whether to support targeted industry growth, encourage <u>entrepreneurship</u>, or enhance vibrant commercial districts. Balancing the needs of the business sector, public sector fiscal realities, and the well being of all residents requires thoughtful policy development.

The ease and success of opening of a new business is a strong indicator of equitable access to economic prosperity when evaluated across population groups. Starting and growing a business requires access to business connections, <u>capital</u>, and other resources that have historically been unattainable for minority populations. As Tulsa's population continues to diversify over time, future economic success will depend on the pursuit of equitable economic development outcomes. Three major components will contribute to an economic development strategy that works best for all residents:

- 1. Growth in jobs that pay a living wage,
- 2. Growth in entrepreneurship and wealth, and
- 3. Enhanced opportunities for <u>historically</u> <u>underserved areas and populations</u>.



The Golden Driller is a beloved monument to the economic origins of Tulsa. Oil booms and busts shaped the landscape of the city throughout the 20th century.

This approach, and the recommendations in this chapter, intend to:

- Create an environment for <u>local</u> <u>businesses</u> to flourish, and for innovators and entrepreneurs to thrive,
- Adequately plan for employment and industry retention and growth,
- Promote the quality education, skills, and <u>workforce development</u> resources necessary for an opportunity rich economy, and
- Support all Tulsans as they work toward financial security and prosperity with an emphasis on those experiencing historical and <u>systemic</u> vulnerabilities.

Household Income

In 2020, Tulsa's median household income was \$49,474 compared to the Oklahoma median income of \$53,840, and the United States median income of \$64,994. Tulsa's mean income is \$74,714, significantly higher than the median income, indicating income inequality whereby the highest income earners' annual income creates an offset between the two values. For comparison, Tulsa's median income is equal to 66.2% of the mean income, compared to 72.6% and 71.0% for Oklahoma and the United States respectively. While the cost of living is relatively low in Tulsa, there are still significant differences in economic prosperity across the city.

Demographic Trends

Planning for Tulsa's future economic development requires acknowledgement of demographic and population trends. Tulsa has become a <u>majority-minority</u> city, with less than 50% of the population identifying as White Non-Hispanic in the 2020 Census. Since 2010 Tulsa's non-Hispanic White population decreased by 11.8%, while the Hispanic population, Asian population, and population of two or more races increased by 43.1%, 58.6%, and 96.0% respectively. The Black and American Indian and Alaska Native populations had marginal decreases of 1.2% and 2.6% respectively.

Tulsa's growing diversity is expected to continue, and planning for the unique needs of a diverse population entails considerations for education, skills, workforce, and entrepreneurial support. A local economy is as strong as its residents, and the ability to access the tools and skills needed to be financially secure directly contributes to Tulsa's economic success and resilience.

A Great Place to Live and Do Business

A major component of Tulsa's economic development strategy is to increase the desirability of living within the city and the region. The more people who live in the area, the more opportunities there are for entrepreneurship and interest from national and international businesses. Many things contribute to a city where businesses want to locate, including quality schools, safe and attractive neighborhoods, interesting and engaging shopping districts, and convenient transportation options.

Currently, Tulsa is home to a diverse mix of manufacturing, resource industry, aerospace,



Despite the impacts of the global COVID-19 pandemic, Tulsa is continuing to make great strides toward a more prosperous future.

and shipping and logistics firms. Tulsa has also long been a hub for education and health care industries, and more recently, there has been renewed growth and focus in the information technology field. Steady growth in the economic sector has given rise to increased employment and gross domestic product, with Tulsa by 2019 producing over 33% of the goods and services that comprise Oklahoma's economy. Maintaining this momentum and pursuing a more attractive quality of life are critical to Tulsa's economic future.

Businesses are more likely to locate where their employees will enjoy a high quality of life. To achieve this, Tulsa must pursue a spectrum of improvements. In particular, enhancements to the downtown and business districts across the city will set Tulsa apart from surrounding municipalities. Low-density development patterns have diminished the viability of many walkable areas to support robust economic activity. Programs like the <u>Destination Districts</u> program in the Tulsa Planning Office represent the City of Tulsa's prioritization of supporting business organizations to enhance economic activity in areas of the city that have seen limited economic activity in recent decades. <u>Economic development incentives</u>, such as <u>tax increment</u> <u>financing (TIF)</u> districts and the <u>Commercial</u> <u>Revitalization Revolving Loan Fund</u> are among a suite of incentive opportunities meant to stimulate economic development in ways that are context-sensitive and support Tulsa's entrepreneurial ambitions.

Through partnerships with area school districts, colleges, and universities, the City of Tulsa seeks to enhance <u>educational attainment</u> and opportunity for all residents. When possible,

aligning school curricula with industry needs can help to ensure Tulsans are well positioned for local employment. It is also important that the City of Tulsa supports school districts with transportation, <u>co-location</u> of resources, and shared decision-making regarding school site location and City <u>infrastructure</u> enhancements.

A Structured Approach

In 2021 the economic development function of the City of Tulsa was transferred to a new authority named the Tulsa Authority for Economic Opportunity (TAEO). This agency absorbed the responsibilities of the Mayor's Office of Economic Development, the Tulsa Industrial Authority, the Tulsa Parking Authority, and the Economic Development Commission. The authority comprises 13 members including the Mayor, seven mayoral appointees, and the five members of the Tulsa Development Authority. The mission of TAEO is to promote shared prosperity and racial equity through the administration of incentive programs, business attraction efforts, and economic development planning activities.

By combining this grouping of authorities into one entity, economic development activities are conducted in a more streamlined manner than before, with redundant functions consolidated into one operating structure. This approach has been pursued in cities across the country, including Oklahoma City, to great success. This will lead to Tulsa being a stronger competitor in economic markets among peer cities, and being a more effective regional partner with surrounding municipalities, tribal governments, and the State.

KEY IDEAS

Subject Matter Experts

More than 30 stakeholder groups were engaged to understand economic development challenges and opportunities for the City of Tulsa. These included local <u>financial wellness advocates</u>, industry representatives, <u>chambers of commerce</u>, workforce development agencies, tribal economic development leaders, and entrepreneurial resource organizations. Key ideas from these conversations include:

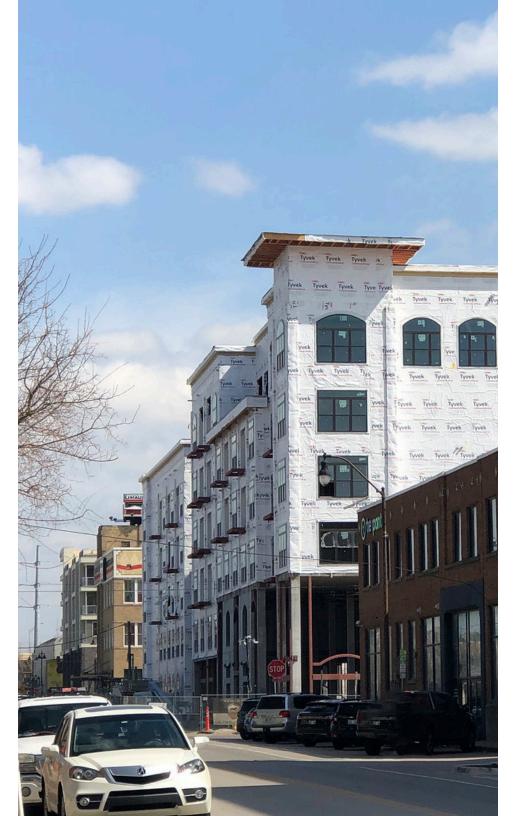
- Economic growth should provide opportunities for all Tulsans.
- Local and prospective businesses should have easy access to needed economic development resources.
- The City should support entrepreneurship at every scale.
- New development should support vibrant, sustainable, and transit-oriented communities.
- An adequate supply of developable industrial sites should be available and maintained.
- Education and workforce development programs should be funded and supported by the City.
- Tulsa's economic development practices should support sustainability, resource efficiency, and energy innovation.

Community Members

Through numerous public engagement efforts, residents of Tulsa provided a great deal of input, much of which was in alignment with what was heard from subject matter experts. Key ideas heard through community engagement include:

- Ensuring equitable access to economic development should be a top priority.
- Tulsa should be home to a diverse set of industries.
- Sustainability should be a focus of the Tulsa's economic development strategy.
- <u>Transit-oriented development</u> and <u>mixed-use zoning</u> should be used to spur economic development in Tulsa.
- There should be more focus on local businesses, small businesses, and entrepreneurship.

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Economic growth and development contribute to a prosperous and diverse economy capable of providing access to economic opportunity for all Tulsans.

A goal of any economic development strategy is to improve the quality of life for the residents of Tulsa. Adaptability and preparedness for opportunity is critical to the successful growth of our local economy, and improvements should increase economic opportunity for populations that have been historically left out of economic prosperity.

Strategy 1.1

Align strategic public investment and efforts to address systemic <u>poverty</u> and racial, ethnic, and disability-related disparities in employment opportunity.

Strategy 1.2

Partner with and support the growth of <u>transitional employment programs</u> and organizations that provide experience, training, and pathways to employment for disadvantaged populations.

Strategy 1.3

Work to ensure all residents have access to internet connectivity, hardware availability, and digital literacy resources.

Strategy 1.4

Diversify the local economy by proactively targeting businesses and industries that are not currently located in Tulsa.

Strategy 1.5

Ensure public investment initiatives support target <u>industry clusters</u>, and promote the development and growth of new industry clusters.

Strategy 1.6

Sustain diverse and inclusive economic development institutions, boards, and commissions, and encourage active public participation in economic development policy and decision making.

Local and prospective businesses have easy access to a spectrum of economic development information and resources.

Starting a business or locating a business in Tulsa should be easy to do. Information and guidance offered by the City of Tulsa can help facilitate <u>business development</u>, and incentives can ensure new economic opportunities in the community provide a net benefit to the residents of the city.

Strategy 2.1

Connect local businesses to resources and information that are critical to investing and developing in Tulsa.

Strategy 2.2

Frequently evaluate licenses and fines to understand potential impediments to business.

Strategy 2.3

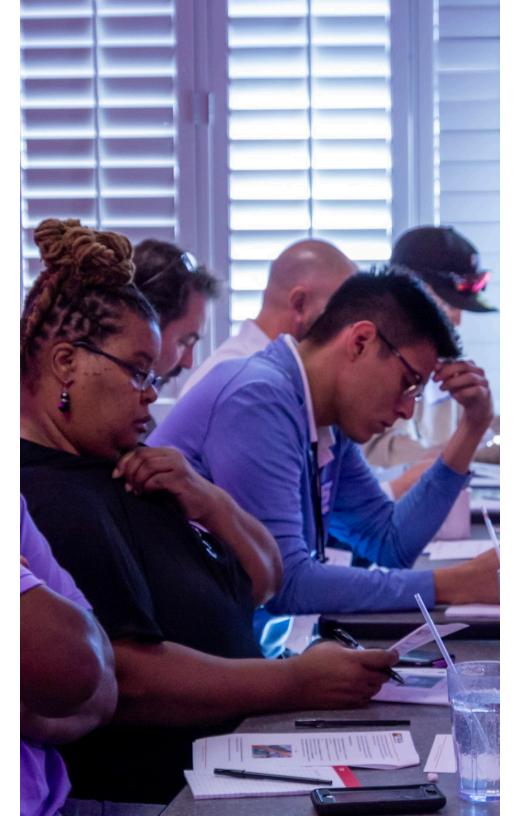
Maintain and promote access to economic development and <u>revitalization</u> tools, including tax-increment financing (TIF), <u>business improvement</u> <u>districts</u>, the <u>Economic Infrastructure Fund</u>, the <u>Downtown Revolving Loan</u> <u>Fund</u>, and the <u>Property Assessed Clean Energy</u> program.

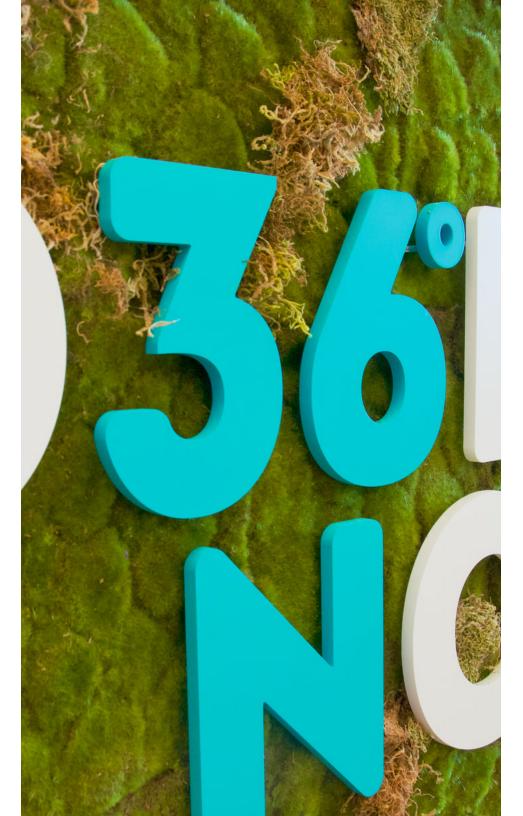
Strategy 2.4

Support the growth of small businesses in the region through <u>municipal</u> <u>contracting</u> and <u>procurement</u> programs.

Strategy 2.5

Strengthen neighborhood business districts through organization, <u>marketing</u>, and business development.





The City encourages entrepreneurship and contributes to the support and expansion of entrepreneurial opportunity.

Entrepreneurship is a critical component to a successful local economy. All large businesses began as entrepreneurial ventures, and Tulsa can be a hub of innovation and entrepreneurship to ensure the long-term resilience of the local economy. Support for prospective and new business owners can help to level the economic playing field for marginalized populations and create unique places where Tulsans and visitors want to spend their money.

Strategy 3.1

Expand the network of capital to support the creation and growth of innovative local entrepreneurs.

Strategy 3.2

Connect entrepreneurs and <u>start-ups</u> to networks and resources that support their business development.

Strategy 3.3

Support immigrant, refugee, and minority business ownership and contract opportunities.

Strategy 3.4

Encourage entrepreneurial and <u>emerging business</u> growth by fostering a startup ecosystem with places, mentors, peers, and systems to assist innovators and businesses.

Strategy 3.5

Encourage residents and visitors to support Tulsa's local businesses.

New development supports vibrant, sustainable, transit-oriented communities.

Investments by the City into new infrastructure and public services create opportunities for efficient new growth. Where possible, new economic development initiatives should take advantage of existing public <u>assets</u> to allow the City to do more with less cost. This efficiency will allow for further investment of savings from capital and operational costs that are required to maintain infrastructure and increase public service distribution.

Strategy 4.1

Encourage infill development in areas served by public transportation.

Strategy 4.2

Ensure that new employment sites are well connected to existing <u>multimodal transportation networks</u>.

Strategy 4.3

Establish and expand local programs and incentives that support the development of <u>affordable housing</u>.

Strategy 4.4

Promote the revitalization of <u>Regional Centers, Local Centers, and</u> <u>Multiple Use areas</u> that have experienced <u>disinvestment</u>, with a focus on attracting businesses that support the needs of surrounding neighborhoods.

Strategy 4.5

Ensure adequate infrastructure, utilities, and public safety services are in place for new and proposed development.

Strategy 4.6

Foster the success of the downtown area and Destination Districts through targeted investment, incentives, and revitalization strategies.







An adequate and appropriate supply of developable land is maintained to meet local industrial and commercial needs.

Major employment centers and industrial sites require access to transportation, utilities, public safety, and more. Ensuring tracts of land are available for business expansion and attraction is a critical component of any city's economic development approach. Working with surrounding jurisdictions and tribes can strengthen efforts to create new employment opportunities.

Strategy 5.1

Identify and designate "pad-ready" sites.

Strategy 5.2

Support continued growth and development at the Tulsa Port of Catoosa and the Tulsa Port of Inola.

Strategy 5.3

Support the continued expansion of industrial and commercial uses on sites adjacent to the <u>Tulsa International Airport</u>.

Strategy 5.4

Establish economic development plans for rail, highway, and turnpike corridors.

Strategy 5.5

Partner with regional and statewide economic development entities, including neighboring tribes and municipalities, to determine where interests align to maximize regional impacts.

Quality education and workforce development are prioritized for funding and support within the economic development vision of the City of Tulsa.

In order for Tulsa to compete against cities across Oklahoma and the country as a whole, an educated workforce is required. Increasing the ability for residents and new Tulsans to achieve their higher education goals locally will decrease the number of residents who leave the region to seek higher education. Moreover, Tulsa's local educational institutions can provide specialized learning tracks to prepare students for jobs available in the community.

Strategy 6.1

Work cooperatively with local school districts to help maintain and enhance the quality of $\underline{K-12}$ education.

Strategy 6.2

Improve coordination among pre-K-12 schools, community colleges, and agencies providing workforce training to build comprehensive career pathways for youth.

Strategy 6.3

Promote the development of initiatives that support immigrant workers and provide them equitable access to resources and opportunities to access the workforce.

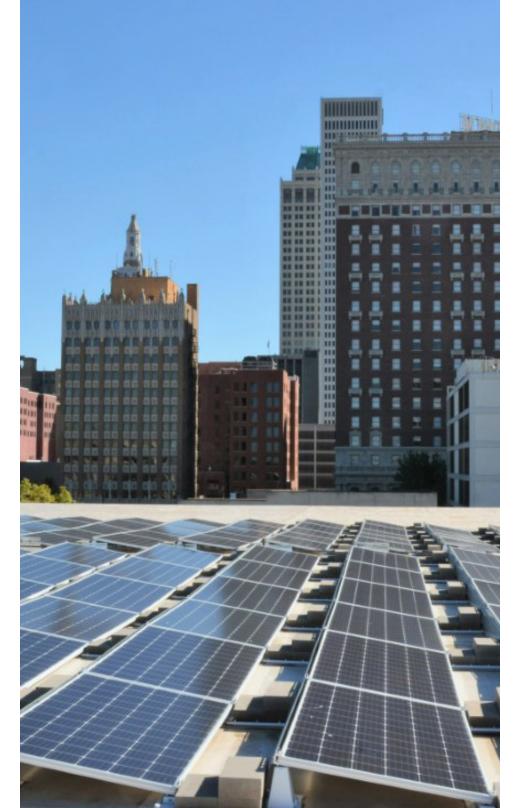
Strategy 6.4

Encourage collaboration among local education institutions to address educational attainment gaps and increase the attainment of <u>post-secondary</u> degrees that support the growth and competitiveness of the regional economy.

Strategy 6.5

Collaborate with local <u>technical and trade schools</u> on initiatives to expand offered programs and services.





Sustainable economic development practices enable energy and resource efficiency while contributing to a safe, healthy, and resilient environment.

Tulsa has been a leader in the energy industry for more than a century, and as new and more efficient forms of energy production are developed, Tulsa is again positioned to capitalize. With plentiful natural resources in the region, Tulsa has the opportunity to partner with state, municipal, and tribal governments, as well as industry leaders, to incentivize new investment in renewable energy production. Pursuing renewable energy and other ways of managing <u>ecological impacts</u> will ensure a higher quality of life for all residents.

Strategy 7.1

Collaborate on initiatives to manage ecological impacts of industrial, <u>freight</u>, and port facilities.

Strategy 7.2

Facilitate the adoption of new and innovative design technologies for industrial and commercial development.

Strategy 7.3

Expand the local capacity of renewable energy as an opportunity for industry attraction, job growth, and long-term utility savings.

Strategy 7.4

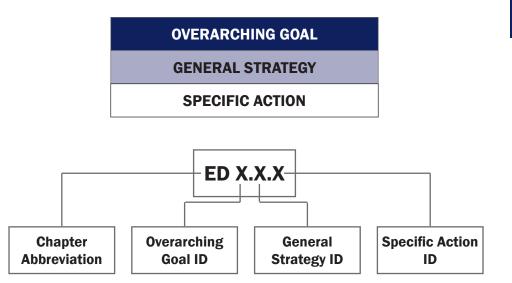
Balance the needs of industrial site development with the protection and management of environmental resources.

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ACTION TABLE

T.

This table includes the goals and strategies outlined in the previous pages with specific actions that will help to achieve the intent of the goals and strategies. Each specific action includes what type of action it is and what parties should be involved in order to implement the action. All of these goals, strategies, and actions are derived from engagement with the Tulsa community and subject matter experts, past planning efforts conducted by the City of Tulsa and partner agencies, best practices from cities across the United States, and research and data analysis conducted by Tulsa Planning Office staff. Any action taken to implement a specific strategy or action included in this table or a policy recommended elsewhere in this chapter will be in accord with Oklahoma law.



T

Action ID	Action Required	Action Type	Involved Parties		
ED 1	Economic growth and development contribute to a prosperous and diverse economy capable of providing access to economic opportunity for all Tulsans.				
ED 1.1	Align strategic public investment and efforts to address systemic poverty and racial, ethnic, and disability-related disparities in employment opportunity.	Strategy	Multiple		
ED 1.1.1	Target public resources at the neighborhood level through the <u>Vibrant</u> <u>Neighborhood Partnership</u> program to enhance residents' quality of life and address economic opportunity access.	Program	Community Development		
ED 1.1.2	Support and identify funding for the <u>Financial Empowerment Center</u> and its <u>financial navigator program</u> to provide individual financial wellness education and resources.	Program	Office of Resilience & Equity		
ED 1.1.3	Coordinate across departments to align planning and implementation of new infrastructure intended to support localized economic growth.	Policy	TAEO Tulsa Planning Office Public Works TMUA		

1

Action ID	Action Required	Action Type	Involved Parties
ED 1.1.4	Align and prioritize <u>Capital Improvement Plan (CIP)</u> investments to facilitate growth and reinvestment in areas experiencing economic disparities.	Capital	Mayor's Office Finance Tulsa Planning Office Public Works
ED 1.2	Partner with and support the growth of transitional employment programs and organizations that provide experience, training, and pathways to employment for disadvantaged populations.	Strategy	Multiple
ED 1.2.1	Encourage polices and programs dedicated to hiring justice-involved individuals, particularly for any company that receives public incentives from the City of Tulsa.	Policy	TAEO
ED 1.2.2	Partner with the Local Workforce Development Board to create programs and services that address employment accessibility issues experienced by the disabled and disadvantaged workforce, including <u>paratransit</u> service improvements, <u>workforce navigation</u> , and <u>connection programs</u> .	Program	MTTA
ED 1.2.3	Implement recommendations from the <u>New Tulsans Initiative</u> to ensure immigrants are welcomed, engaged, and integrated into the regional economy.	Program	Office of Resilience & Equity TAEO
ED 1.3	Work to ensure all residents have access to Internet connectivity, hardware availability, and digital literacy resources.	Strategy	Multiple
ED 1.4	Diversify the local economy by proactively targeting businesses and industries that are not currently located in Tulsa.	Strategy	Multiple
ED 1.4.1	Expand marketing efforts in collaboration with the <u>Tulsa Regional Chamber</u> to increase awareness of recent economic successes and to better define Tulsa's brand.	Engagement	TAEO
ED 1.4.2	Partner with the <u>Tulsa Regional Chamber</u> , regional economic development entities, and the State of Oklahoma to execute coordinated marketing efforts that align with the region and state's competitive industry advantages.	Engagement	TAEO Mayor's Office

Action ID	Action Required	Action Type	Involved Parties
ED 1.4.3	Create a formalized platform for ongoing collaboration among participants of the <u>Tulsa Regional Chamber</u> 's Intercity Visit program.	Policy	Mayor's Office
ED 1.5	Ensure public investment initiatives support targeted industry clusters and promote the development and growth of new industry clusters.	Strategy	Multiple
ED 1.5.1	Leverage local, state, and federal incentive programs to promote the creation and expansion of businesses in target industry clusters.	Policy	TAEO
ED 1.5.2	Prioritize infrastructure projects that support retention and expansion of businesses in target clusters, including aerospace, healthcare, education, technology, energy, and advanced manufacturing.	Capital	TAEO Public Works Water & Sewer Tulsa Planning Office
ED 1.5.3	Proactively identify and vet transformational investments in projects supporting industry growth that can be prepared for major tax packages (Improve Our Tulsa, Vision Tulsa).	Capital	TAEO City of Tulsa
ED 1.6	Sustain diverse and inclusive economic development institutions, boards, and commissions, and encourage active public participation in economic development policy and decision-making.	Strategy	TAEO
ED 2	Local and prospective businesses have easy access to a spectrum of economic	e development informatio	n and resources.
ED 2.1	Connect local businesses to resources and information that are critical to investing and developing in Tulsa.	Strategy	Multiple
ED 2.1.1	Leverage the new PartnerTulsa website to serve as a centralized portal for information and resources for local businesses on <u>Community Development</u> <u>Block Grants (CDBG)</u> , <u>tax credits</u> , economic development incentives, and other municipal funding or loan programs.	Policy	TAEO
ED 2.1.2	Maintain a designated liaison or responsible party committed to assisting local businesses in navigating business support programs offered by the City.	Personnel	TAEO

Action ID	Action Required	Action Type	Involved Parties
ED 2.1.3	Develop new marketing and communications materials to ensure business owners are aware of support programs offered by the City and its partners.	Engagement	TAEO Communications
ED 2.1.4	Consistently update <u>permitting</u> process materials and guidance resources, and broadly communicate changes with stakeholders.	Policy	TAEO Development Services Tulsa Planning Office Communications
ED 2.2	Frequently evaluate licenses and fines to understand potential impediments to business.	Strategy	Multiple
ED 2.2.1	Work with the Tulsa Health Department to develop a sliding scale fee schedule for mobile and temporary food businesses dependent on the size of operation.	Partnership	Tulsa Planning Office
ED 2.2.2	Conduct regular reviews to identify and address barriers to licensure and permitting approval, with a focus on identifying requirements that have a disproportionate impact on low-income residents and business owners.	Policy	Tulsa Planning Office Development Services TAEO
ED 2.2.3	Conduct regular reviews of fines and fees to evaluate their impact on low-income residents and small business owners.	Policy	Development Services Neighborhood Inspections
ED 2.2.4	Support efforts at the state to review state-level licensing requirements, with a focus on identifying requirements that have a disproportionate impact on low-income residents and business owners.	Advocacy	Mayor's Office TAEO
ED 2.3	Maintain and promote access to economic development and revitalization tools, including tax-increment financing (TIF), business improvement districts, the Economic Infrastructure Fund, the Downtown Revolving Loan Fund, and the Property Assessed Clean Energy program.	Strategy	Multiple
ED 2.3.1	Develop diverse and stable funding streams to supplement the Economic Development Infrastructure Fund.	Incentives	TAEO Finance
ED 2.3.2	Strengthen incentive policies to support the growth of employment opportunities that increase wages, and promote employment opportunities for disadvantaged workers.	Incentives	TAEO

Action ID	Action Required	Action Type	Involved Parties
ED 2.3.3	Regularly evaluate requirements for public incentives that must be met in order for the City to support a project to determine if standards need modification.	Incentives	TAEO
ED 2.3.4	Monitor the performance of key incentive programs to ensure projects align with policy goals, and pursue potential changes to program requirements as needed.	Incentives	TAEO
ED 2.4	Support the growth of small businesses in the region through municipal contracting and procurement programs.	Strategy	Multiple
ED 2.4.1	Expand the use of the <u>Small Business Enterprise</u> program by applying it to City purchasing and enhancing outreach, education, and enrollment efforts.	Policy	TAEO Finance
ED 2.4.2	Explore opportunities for Small Business Enterprise program participants to increase competitiveness for public contracts.	Policy	TAEO Finance
2.4.3	Support Small Business Enterprise program participations through <u>technical</u> assistance and incentives.	Policy	TAEO
ED 2.5	Strengthen neighborhood business districts through organization, marketing, and business development.	Strategy	Multiple
ED 2.5.1	Support community-led district and area economic development efforts through engagement with local chambers of commerce, business associations, and grassroots organizations.	Engagement	Tulsa Planning Office Community Development TAEO
ED 2.5.2	Prioritize public investments, such as <u>streetscapes</u> , bicycle/pedestrian infrastructure, and <u>commercial revitalization</u> efforts, that strengthen and connect neighborhood business districts.	Planning	Tulsa Planning Office TAEO Public Works
ED 2.5.3	Support the creation and capacity of <u>place-based economic development</u> and local commercial organizations through technical assistance and resources.	Program	Community Development TAEO
ED 2.5.4	Support Destination Districts businesses through targeted support efforts tailored to the needs of small retailers, commercial business owners, and property developers.	Program	Community Development TAEO

Action ID	Action Required	Action Type	Involved Parties
ED 2.5.5	Continue and expand support for the Destination Districts program.	Program	Community Development
ED 2.5.6	Encourage small business creation and expansion through technical assistance and incentives.	Program	TAEO
ED 3	The City encourages entrepreneurship and contributes to the support and expa	nsion of entrepreneurial	opportunity.
ED 3.1	Expand the network of capital to support the creation and growth of innovative local entrepreneurs.	Strategy	Multiple
ED 3.1.1	Increase the number of <u>community development financial institutions</u> (<u>CDFIs</u>) to expand and diversify local lending capacity for a variety of potential entrepreneurs.	Policy	TAEO
ED 3.1.2	Collaborate with <u>financial institutions</u> to make lending practices more accessible, culturally inclusive, and aligned with targeted low- and moderate-income financing mechanisms.	Partnership	TAEO Office of Resilience & Equity
ED 3.1.3	Host networking events to connect businesses with investors, community development financial institutions, and other lenders that can provide small business loans.	Engagement	TAEO Office of Resilience & Equity
ED 3.1.4	Coordinate and collaborate with Tribal loan funds.	Partnership	TAEO
ED 3.2	Connect entrepreneurs and start-ups to networks and resources that support their business development.	Strategy	TAEO
ED 3.2.1	Engage and collaborate with local <u>business incubators</u> to understand local resource needs and growth opportunities for business start-ups.	Engagement	TAEO
ED 3.2.2	Partner with entrepreneurial training, education, and networking organizations to expand resources, skills training, and education.	Partnership	TAEO

Action ID	Action Required	Action Type	Involved Parties
ED 3.3	Support immigrant, refugee, and minority business ownership and contract opportunities.	Strategy	Multiple
ED 3.3.1	Develop incentive policies aimed at encouraging immigrant entrepreneurship and engaging employers in immigrant hiring and training.	Incentives	TAEO Office of Resilience & Equity
ED 3.3.2	Regularly assess, identify, and address barriers faced by immigrant entrepreneurs and immigrant business owners (e.g. access to contracting, financing, networking, language skills, and technical assistance opportunities).	Analysis	TAEO Office of Resilience & Equity
ED 3.4	Encourage entrepreneurial and emerging business growth by fostering an ecosystem with places, mentors, peers, and systems to assist innovators and businesses.	Strategy	Multiple
ED 3.4.1	Support start-up businesses by allowing <u>pop-up commercial uses</u> , <u>mobile</u> <u>vending</u> , and temporary land uses, and provide business support for <u>home-based businesses</u> with low-cost entry.	Policy	Development Services Tulsa Planning Office
ED 3.4.2	Establish and maintain an online database of entrepreneurial ecosystem resources.	Incentives	TAEO
ED 3.5	Encourage residents and visitors to support Tulsa's local businesses.	Strategy	Multiple
ED 3.5.1	Work with the Downtown Tulsa Partnership to promote " <u>Buy Local</u> " campaigns and to produce marketing materials that support Tulsa producers.	Partnership	TAEO DTP Community Development
ED 4	New development supports vibrant, sustainable, transit-oriented communities.		
ED 4.1	Encourage infill development in areas served by public transportation.	Strategy	Multiple
ED 4.1.1	Explore <u>density bonuses</u> for infill projects based on a site's proximity to specified existing services and infrastructure facilities.	Incentives	Tulsa Planning Office

Action ID	Action Required	Action Type	Involved Parties
ED 4.1.2	Create a comprehensive and flexible package of financial incentives to encourage infill in targeted areas and corridors.	Incentives	TAEO Tulsa Planning Office
ED 4.1.3	Provide <u>administrative incentives</u> for targeted areas and corridors, including expedited plan review, permitting assistance, and <u>proactive code enforcement</u> .	Incentives	Tulsa Planning Office Development Services Neighborhood Inspections
ED 4.2	Ensure that new employment development is well-connected to multimodal transportation networks.	Strategy	Multiple
ED 4.2.1	Incentivize housing and commercial growth along high frequency transit corridors.	Incentives	TAEO Tulsa Planning Office
ED 4.2.2	Align transportation planning with workforce and economic development initiatives to better connect workers and students to jobs and education.	Planning	Tulsa Planning Office INCOG Transportation Tulsa Transit TAEO
ED 4.2.3	Encourage <u>transportation demand management (TDM)</u> strategies in key industrial and commercial centers.	Policy	TAEO INCOG Transportation Tulsa Transit Partner Industries
ED 4.2.4	Invest in transit routes connecting people to employment centers, with a focus on areas with single- or zero-car households.	Capital	Tulsa Transit
ED 4.2.5	Encourage business expansion along transit routes to increase the amount of goods and services available to riders.	Policy	TAEO Tulsa Planning Office Tulsa Transit
ED 4.3	Establish and expand local programs and incentives that support the development of affordable housing.	Strategy	Multiple
ED 4.3.1	Identify and target potential funders to contribute to the <u>Affordable Housing</u> <u>Trust Fund</u> .	Partnership	TAEO

Action ID	Action Required	Action Type	Involved Parties
ED 4.3.2	Establish a permanent public funding source to provide stable revenue for the Affordable Housing Trust Fund to ensure continued support for affordable housing development.	Program	TAEO
ED 4.3.3	Evaluate the impact of large economic development projects on housing affordability, and develop proactive policy solutions to mitigate upward pressures on housing prices.	Analysis	TAEO Tulsa Planning Office DTP
ED 4.4	Promote the revitalization of Regional Centers, Local Centers, and Multiple Use areas that have experienced disinvestment, with a focus on attracting businesses that support the needs of surrounding neighborhoods.	Strategy	Multiple
ED 4.4.1	Support the redevelopment of underutilized commercial properties within Regional Centers, Local Centers, and Multiple Use areas.	Policy	TAEO
ED 4.5	Ensure adequate infrastructure, utilities, and public safety services are in place for new and proposed development.	Strategy	Multiple
ED 4.5.1	Explore the use of impact analyses and fees to address and accommodate new development's public infrastructure and services needs.	Analysis	Tulsa Planning Office Development Services
ED 4.6	Foster the success of the downtown area through targeted investment, incentives, and revitalization strategies.	Strategy	Multiple
ED 4.6.1	Activate the street level (outdoor seating, lighting, artwork, etc.) and enhance pedestrian accessibility in the downtown area.	Capital	DTP Public Works Tulsa Planning Office Community Development
ED 4.6.2	Use increment funding from TIF districts to accomplish downtown area development goals.	Incentives	TAEO DTP
ED 4.6.3	Better integrate downtown area university and college campuses through pedestrian, bike, and bus connections, and encourage additional student housing and support services.	Planning	Tulsa Planning Office DTP Public Works

Action ID	Action Required	Action Type	Involved Parties
ED 5	An adequate and appropriate supply of employment land is maintained to meet	t local industrial and con	nmercial needs.
ED 5.1	Identify and designate "pad-ready" sites.	Strategy	Multiple
ED 5.1.1	Provide infrastructure to accommodate new employers, and seek federal and state grants to supplement local funding for capital improvements.	Capital	TAEO Public Works INCOG Transportation INCOG Econ. Dev.
ED 5.1.2	Leverage existing areas of opportunity where incentives such as <u>New Market</u> <u>Tax Credits</u> or <u>Opportunity Zones</u> are located.	Policy	TAEO
ED 5.1.3	Apply grants and other tools to enhance the marketability of pad-ready sites.	Incentives	TAEO
ED 5.1.4	Facilitate siting that encourages co-location of resources, such as <u>industrial</u> <u>parks</u> .	Policy	TAEO Tulsa Planning Office
ED 5.1.5	Actively market pad-ready sites to potential employers across the country.	Policy	TAEO
ED 5.1.6	Pursue Site Ready certification for City-owned and private sites.	Policy	TAEO
ED 5.2	Support the continued growth of the Tulsa Port of Catoosa and the Tulsa Port of Inola.	Strategy	Multiple
ED 5.2.1	Work in coordination with the Tulsa Ports to identify infrastructure needs, as well as potential funding mechanisms, grant programs, and partnerships to implement identified projects.	Partnership	TAEO Tulsa Ports Public Works
ED 5.2.2	Coordinate regional business attraction activities with Tulsa Ports.	Partnership	TAEO Tulsa Ports
ED 5.2.3	Evaluate the distribution of public services, such as fire service, to the Tulsa Ports sites, and develop approaches for closing existing service gaps.	Analysis	Tulsa Ports Tulsa Planning Office

Action ID	Action Required	Action Type	Involved Parties
ED 5.2.4	Support efforts to maintain the locks and dams of the river system.	Policy	City of Tulsa Tulsa Ports
ED 5.3	Support the continued expansion of employment and industrial uses on sites adjacent to the Tulsa International Airport.	Strategy	Multiple
ED 5.3.1	Collaborate with the Tulsa Airports Improvement Trust (TAIT) to market sites on airport land with a focus on aerospace, commercial, industrial, and technology-based prospects.	Partnership	TAEO TAIT
ED 5.3.2	Promote the airport's cargo services to better insulate revenues against unforeseen events, such as the COVID-19 pandemic.	Policy	TAIT
ED 5.3.3	Work to attract innovative aeronautical industries to locate in Tulsa.	Policy	TAEO TAIT
ED 5.3.4	Pursue non-aeronautical business attraction for sites on the east side of Mingo Rd. through business attraction and improvements to the Mingo Creek channel to prevent flooding events.	Policy	TAEO TAIT
ED 5.3.5	Evaluate the development of an airport <u>zoning overlay</u> to provide relief for certain aesthetic land use regulations, such as landscaping.	Code Changes	Tulsa Planning Office TAIT
ED 5.3.6	Work with TAIT to identify transportation solutions for improved access to and from the airport site.	Planning	TAIT Tulsa Transit Tulsa Planning Office INCOG Transportation
ED 5.3.7	Evaluate the need for additional land use regulations (building height limits, insulation requirements, etc.) on land surrounding the airport to mitigate potential negative impacts.	Planning	Tulsa Planning Office TAIT

Action ID	Action Required	Action Type	Involved Parties
ED 5.4	Establish economic development plans for rail, highway, and turnpike corridors.	Strategy	Multiple
ED 5.4.1	Prioritize commercial, retail, and industrial uses along highways to capitalize on the high level of transportation access and to mitigate against the negative health impacts of sensitive land uses being exposed to highway pollution.	Policy	Tulsa Planning Office TAEO
ED 5.5	Partner with regional and statewide economic development entities, including neighboring tribes and municipalities, to determine where interests align to maximize regional impacts.	Strategy	TAEO
ED 5.5.1	Identify and support existing regional industries with the greatest growth potential to ensure proper support for expansion opportunities.	Planning	TAEO
ED 6	Quality education and workforce development are prioritized for funding and su City of Tulsa.	upport within the econon	nic development vision of the
ED 6.1	Work cooperatively with local school districts to help maintain and enhance the quality of K-12 education.	Strategy	Multiple
ED 6.1.1	Continue the approach of allocating 10% of tax-increment financing (TIF) revenues to school districts.	Policy	TAEO
ED 6.1.2	Advocate at the state and federal level for enhanced school funding.	Advocacy	City of Tulsa
ED 6.2	Improve coordination among pre-K-12 schools, community colleges, and agencies providing workforce training to build comprehensive career pathways for youth.	Strategy	Multiple
ED 6.2.1	Cluster or co-locate high schools, <u>vocational schools</u> , and colleges or universities near employment centers to better connect students to employment opportunities.	Policy	Tulsa Planning Office
ED 6.2.2	Evaluate partnering with the <u>Tulsa Regional Chamber</u> to institute a summer youth employment program that provides low- and moderate-income youth with job skills, <u>soft skills</u> , and experience in workplaces.	Program	City of Tulsa

Action ID	Action Required	Action Type	Involved Parties
ED 6.2.3	Continue to support the City's commitment to funding early childhood education, and work as an active partner in the promotion and expansion of programming.	Policy	City of Tulsa
ED 6.3	Promote the development of initiatives that support immigrant workers and provide them equitable access to resources and opportunities to access the workforce.	Strategy	Multiple
ED 6.3.1	Develop and implement a plan that supports immigrant workforce integration in partnership with local chambers of commerce, workforce organizations, and business associations.	Planning	TAEO Office of Resilience & Equity
ED 6.3.2	Create and support mentorship programs for immigrants to assist them in business implementation and to enter the workforce.	Program	TAEO Office of Resilience & Equity
ED 6.3.3	Encourage the recognition of foreign credentials (university, certification, etc) for companies that receive public incentives.	Policy	TAEO Office of Resilience & Equity
ED 6.4	Encourage collaboration among local education institutions to address educational attainment gaps and increase the attainment of post-secondary degrees that support the growth and competitiveness of the regional economy.	Strategy	TAEO
ED 6.4.1	Encourage local colleges and universities to develop bachelor's degree opportunities.	Partnership	TAEO Mayor's Office
ED 6.4.2	Support <u>Tulsa Community College</u> 's efforts to increase transfer opportunities for community college students and those with an associate's degree.	Partnership	TAEO Mayor's Office
ED 6.4.3	Encourage the acceptance and transfer of associate's degrees with <u>OSU-Tulsa</u> , <u>Langston-Tulsa</u> , and <u>OU-Tulsa</u> .	Partnership	TAEO Mayor's Office
ED 6.4.4	Support efforts to expand OSU-Tulsa's degree offerings in coordination with Langston University.	Partnership	TAEO Mayor's Office

Action ID	Action Required	Action Type	Involved Parties			
ED 6.5	Invest in local technical and trade schools, and collaborate on initiatives to expand offered programs and services.	Strategy	Multiple			
ED 6.5.1	Encourage regional <u>Career Tech</u> institutions to provide training and physical space that aligns with the needs of existing local industries.	Partnership	TAEO Mayor's Office			
ED 7	Sustainable economic development practices enable energy and resource efficiency while contributing to a safe, healthy, and resilient environment.					
ED 7.1	Collaborate on initiatives to manage ecological impacts of industrial, freight, and port facilities.	Strategy	Multiple			
ED 7.1.1	Invest in expanded facilities to collect, process, and distribute industrial and commercial waste and recyclables.	Program	Public Works			
ED 7.1.2	Incentivize the use of <u>clean fuels</u> and energy resources in industrial transportation operations.	Incentives	INCOG Environment			
ED 7.2	Facilitate the adoption of new and innovative design technologies for industrial and commercial development.	Strategy	Multiple			
ED 7.2.1	Integrate energy efficiency and renewable energy standards into City-based economic development incentives.	Policy	City of Tulsa			
ED 7.2.2	Support the Commercial Property Assessed Clean Energy (C-PACE) program in Tulsa County through promotion efforts to increase the number of participating businesses.	Policy	INCOG Environment TAEO			
ED 7.2.3	Market and expand the <u>Low Impact Development</u> recognition program and explore incentive opportunities as compensation for local certification.	Program	Public Works			

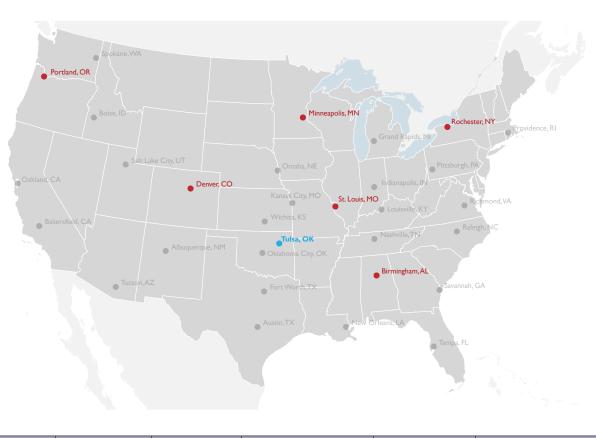
Action ID	Action Required	Action Type	Involved Parties
ED 7.3	Expand the local capacity of renewable energy as an opportunity for industry attraction, job growth, and long-term utility savings.	Strategy	Multiple
ED 7.3.1	Promote employment opportunities associated with the production of renewable energy, energy efficiency projects, waste reduction, production of more durable goods, and recycling.	Policy	TAEO
ED 7.3.2	Promote alignment on energy research, development, and technical training among colleges and universities.	Partnership	INCOG Environment
ED 7.3.3	Implement an information and technical assistance program to aid businesses in attaining and maintaining sustainable and environmentally friendly practices.	Program	INCOG Environment
ED 7.3.4	Work with local utilities on expanding and diversifying electricity sources to include wind, solar, and other viable local renewables, and reroute above-ground utilities where possible.	Partnership	TAEO
ED 7.4	Balance the needs of industrial site development with the protection and management of environmental resources.	Strategy	Multiple
ED 7.4.1	Facilitate concurrent strategies to protect and improve industrial capacity and watershed health.	Policy	Public Works

SELECTED CITY COMPARISON

Tulsa Planning Office staff selected this set of 6 cities from the review of more than 30 comprehensive plans from across the United States. These cities were selected for the broad spectrum of land use approaches outlined in their respective comprehensive plans. The metrics chosen for this chapter include measures of household financial wellness, as well as metrics related to employment rates and participation. Tulsa has favorable results for all of the selected metrics, though median income is well below cities like Portland, Denver, and Minneapolis. This is balanced by Tulsa's most favorable metric, the <u>Cost of Living Coefficient</u>.

Most Favorable

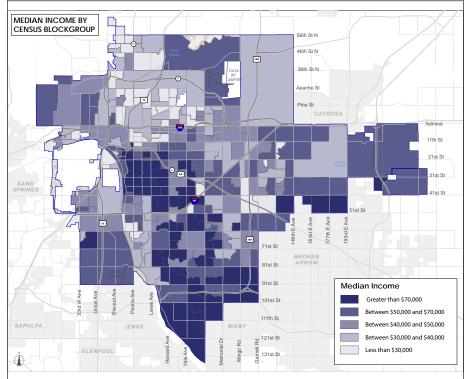
Least Favorable



Metric	Units	Tulsa, OK	Rochester, NY	Portland, OR	Denver, CO	Minneapolis, MN	St. Louis, MO	Birmingham, AL
Median Income	\$	\$49,474	\$37,711	\$76,231	\$75,646	\$65,899	\$47,176	\$36,753
Cost of Living Coefficient	Index Score Out of 100	62.58	70.79	77.52	72.91	81.11	67.34	75.04
% Unbanked	%	11.3%	2.40%	5.00%	5.20%	4.50%	8.00%	12.3%
% Receiving EITC	%	33.0%	41.0%	26.0%	27.0%	27.0%	40.0%	49.0%
Unemployment Rate	%	6.40%	14.0%	6.50%	4.50%	5.70%	9.50%	10.2%
Labor Force Participation Rate	%	66.0%	62.0%	63.0%	71.0%	75.0%	65.0%	61.0%

FEATURED METRIC

Median Income



Tulsa ranks in the middle for median income when compared to the selected cities. Having a mid-range income comes with pros and cons. Tulsa is known for its affordability, but attracting talent from other cities can be difficult due to limited earning potential. Finding ways to maintain affordability while recruiting talent and economic development requires creative approaches to increasing the desirability of living in the city.

Within Tulsa there is significant income <u>disparity</u> across the city, with areas of Midtown and South Tulsa having more than double the median income of areas in North Tulsa, West Tulsa, and northeast Tulsa.

Cost of Living Coefficient

Tulsa has the lowest Cost of Living Coefficient compared to the selected cities. This allows Tulsans to have more expendable income to stimulate the local economy. Ensuring that Tulsans are able to afford their needs is crucial to positive economic development.

% Unbanked

Tulsa has one of the highest percentages of <u>unbanked</u> residents. This is an unfortunate factor for Tulsans as many unbanked persons cannot use savings accounts for emergency funds or have the benefit of linking their accounts to pay bills. Ensuring that all Tulsans are financially secure is very important for improved quality of life and a thriving economy.

% Receiving EITC

<u>EITC or Earned Income Tax Credit</u>, provides a tax break for low-to-moderate-income workers and families. EITC can be used to reduce taxes someone owes or add to a tax refund. Tulsa ranks in the middle when compared to peer cities for this metric.

Unemployment Rate

Tulsa has one of the lowest <u>unemployment rates</u> among the selected cities. Low unemployment means that there are fewer workers available to fill job openings. This provides opportunities for others that may have had difficulties securing employment previously. While unemployment rates are a good indicator of persons employed; they primarily show those who are actively searching.

Labor Force Participation

Labor Force Participation Rate describes the proportion of the working-age population and the amount of people employed or actively seeking work. This is a more detailed look at employment rates and can provide more context alongside unemployment rates. Tulsa has one of the highest labor force participation rates among the selected cities. This paints a positive picture for the city and reinforces the unemployment data for the selected cities. As more working-aged Tulsans are employed or seeking work, the more they participate in the local economy and provide for themselves and their families.

EQUITY & RESILIENCE CONSIDERATIONS

INCOME INEQUALITY

Tulsa has a relatively high rate of income inequality, with the top quintile of earners making roughly 16.5 times as much as the bottom quintile. This equates to a <u>Gini Index</u> rating of 0.52, higher than Oklahoma City, OK, Portland, OR, Minneapolis, MN, or Denver, CO. The Gini Index ranges from 0 to 1, where 0 represents an income-equal place where individual incomes are representative of their proportion of total income. The higher the index, the more unequal the income distribution. To address the inequality, the goal is not to lower the incomes of those in the higher-earning categories but to raise the incomes of those in the lower-earning categories. Strategies should include connecting <u>low-income and moderate-income households</u> to employment opportunities, employers that provide meaningful benefits, and opportunities to pursue entrepreneurial ventures. Additionally, housing affordability and alternative transportation options are critical to ensure economic mobility.

Recommendations

- *ED.ER.1* Implement recommendations from the New Tulsans Initiative to ensure immigrants are welcomed, engaged, and integrated into the regional economy.
- *ED.ER.2* Locate job and <u>workforce readiness centers</u> in accessible Local Centers, especially in low- and moderate-income communities.

EDUCATIONAL ATTAINMENT

One of the most significant indicators of economic wellness is educational attainment. In Tulsa there are significant differences in degree completion among racial and ethnic groups. 41.8% of White Non-Hispanic Tulsans have at least a Bachelor's degree, followed closely by Asian Tulsans at 37.5%. This contrasts with the 25.3% of American Indian or Alaska Native Tulsans, 20.0% of Black Tulsans, and 11.1% of Hispanic Tulsans. This disparity leads to unequal economic opportunity in the city. As the demographic makeup of Tulsa continues to shift towards greater minority group representation, it is essential that efforts are made to connect racial minority groups with better educational attainment opportunities. The future of Tulsa's economy is contingent on equitable education outcomes, as employers that pay high wages will look to locate in cities with a highly educated workforce ready to begin work.

Recommendations

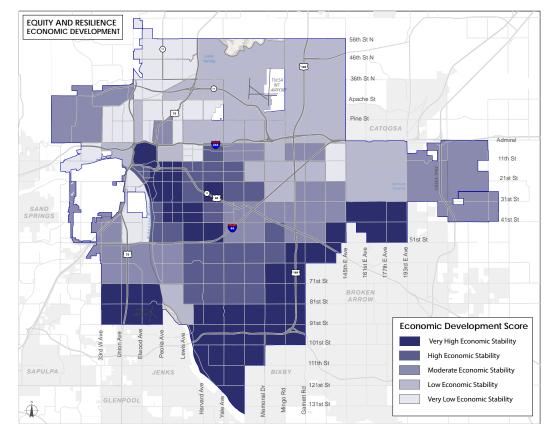
- ED.ER.3 Encourage local colleges and universities to develop bachelor's degree opportunities.
- *ED.ER.4* Coordinate curriculum and skills training to meet target industry needs, including aerospace, healthcare, education, and technology services.

WEALTH INEQUALITY

Wealth inequality is a substantial contributor to disparity in Tulsa. The Samuel DuBois Cook Center on Social Equity and Duke University released a report in November of 2021 that analyzed wealth disparities in Tulsa. The report found the average wealth in Tulsa, that is total assets minus liabilities, is \$144,588; however, there is substantial variation by racial and ethnic group. White households had an average wealth of \$213,075, while Black households were at \$19,481, Hispanic households were at \$82,204, and Native American households were at \$189,173. This report also found that household wealth in Tulsa is largely driven by asset accumulation, not debt minimization. This implies that Black households, which have lower average wealth levels, may have similar levels of debt for all liability categories, leading to greater numbers of Black Tulsa households being in debt relative to White Tulsa households. The largest asset gap between White and Black households is home equity. Home values in predominantly Black Tulsa neighborhoods are substantially lower than those in predominantly White neighborhoods, often below the value at which traditional lenders will provide mortgage loans. This exacerbates the problem by making it more difficult to purchase a home in low-income areas than high-income areas.

Recommendations

- *ED.ER.5* Support and identify funding for the Financial Empowerment Center and its financial navigator program to provide individual financial wellness education and resources.
- ED.ER.6 Collaborate with traditional financial institutions to make lending practices more accessible, culturally inclusive, and aligned with targeted low- and moderate-income financing mechanisms.



This map is generated using data from the Tulsa Planning Office's Neighborhood Conditions Index (NCI).

GEOGRAPHIC DISPARITIES

The above map distinguishes areas of the city by a number of economic stability indicators, as well as indicators related to economic growth potential. Presently there is significant disparity in economic stability across Tulsa, with areas of north Tulsa, east of downtown, and west Tulsa having substantially lower economic stability when compared to parts of Midtown and south Tulsa.

INDICATORS USED IN MAP

- Population Growth
- Educational Attainment
- Employment Density
- Labor Force Participation
- Median Income

- Health Insurance Coverage Rates
- Employment Rate
- Poverty Rate
- Nearby Commercial Square Footage

RELEVANT EQUALITY INDICATORS*

- INDICATOR 1:Business Executives by Gender
- INDICATOR 2: Business Executives by Race
- INDICATOR 3: <u>Payday Loans</u> and Banks by Geography
- INDICATOR 4: Unemployment by Race
- INDICATOR 5: Existing Jobs by Geography
- INDICATOR 6: High-Wage Occupations by Race
- INDICATOR 7: Living Wage by Geography
- INDICATOR 8: Median Household Income by Race
- INDICATOR 9: Poverty by Educational Attainment

RELEVANT RESILIENT TULSA ACTIONS**

- ACTION 23: Empower Bank\$afe Oklahoma in Tulsa.
- ACTION 24: Partner with local institutions to address industry-specific skills gaps.
- ACTION 25: Provide business support services to promote employment among adjudicated individuals.
- ACTION 26: Establish an <u>Innovation District</u> and Prototyping Zone
- ACTION 27: Market Tulsa for energy innovation
- ACTION 41: Advocate for the reform of expungement practice and licensing restrictions

VULNERABLE POPULATIONS

- Low-Income households
- Racial and ethnic minority groups
- Immigrants and Individuals with limited English proficiency
- Single-parent households
- Older adults
- People experiencing homelessness

*Equality Indicator reports are issued annually by the City of Tulsa. **Resilient Tulsa Strategy was adopted by the City of Tulsa in 2018.

HEALTH & WELLNESS CONSIDERATIONS

Educational Attainment

Health Impact	Associated Health Outcome
Lower earning potential associated with lower educational attainment	More difficulty finding employer-based health insurance, less money for healthful choices, reduced life expectancy, increased risk of chronic disease

Tulsa Context

In Tulsa 86.6% of residents 18 and older are high school graduates or have the high school graduate equivalency, while 28.7% have a bachelor's degree or higher. These rates are slightly lower than the national averages of 87.5% and 29.6% respectively. Among the different racial and ethnic groups, White Tulsans have the highest high school graduation rates at 89.9%, followed by Black Tulsans at 88.8%, Tulsans identifying as two or more races at 88.3%, American Indian Tulsans at 74.8%, and Asian Tulsans at 74.8%. Hispanic or Latino Tulsans, Native Hawaijan and Pacific Islander Tulsans, and Tulsans of other races all have below 60% high school graduation rates. Asian Tulsans and White Tulsans have greater than 35% of their population with a bachelor's degree, while American Indian Tulsans and Tulsans identifying as two or more races are in the 20% to 30% range, and Black Tulsans and Hispanic or Latino Tulsans are in the 10% to 20% range. Native Hawaiian and Pacific Islander Tulsans and Tulsans from other races have less than 10% of their population with a bachelor's degree or higher.

Policy Recommendations

- *ED.HW.1* Work cooperatively with local school districts to help maintain and enhance the quality of K-12 education in city schools.
- *ED.HW.2* Establish a liaison responsibility within a city staffed role designed to connect and communicate with district leadership for economic and community development initiatives.
- ED.HW.3 Advocate at the state and federal level for enhanced school funding.

Health Insurance

Health Impact	Associated Health Outcome		
Access to health services	Increase in life expectancy, Improved overall health		

Tulsa Context

According to the Census Bureau, 16.6% of Tulsans were uninsured in 2019. However, there are significant disparities by race and ethnicity. 30% of Hispanic or Latino Tulsans residents were uninsured, compared to 15.3% of White residents. Unsurprisingly, 52% of unemployed residents were uninsured.

Policy Recommendations

ED.HW.4 Support and identify funding for the Financial Empowerment Center and its financial navigator program to provide individual financial wellness education and resources.

ED.HW.5 Promote health insurance informational events and opportunities for residents to learn more about what options are available to them.

Workforce Development

Health Impact	Associated Health Outcome
Access to workforce development services and supports	Increase in education and skills attainment, mental health, sense of self-actualization (confidence) and sense of belonging, financial well-being

Tulsa Context

In Tulsa there is an overall labor force participation rate of 65.6%, compared to the national average of 63.4%, and the Oklahoma average of 61.2%. Among Tulsans between 20 and 64 years of age, 82.9% of men and 72.2% of women participate in the labor force. Until the COVID 19 pandemic, Tulsa's unemployment rate was one of the lowest in the nation at 3.0%. This increased to a peak of 15.1% in April 2020, and has settled to 3.4% by July 2022.

Policy Recommendations

- *ED.HW.6* Advertise and actively promote workforce services, such as job training or resume building, prioritizing areas and communities of highest need.
- ED.HW.7 Promote and incentivize affordable and accessible wraparound employment support services.
- *ED.HW.8* Invest in workforce and employer connected transit networks and services, and actively encourage transit-oriented development and densities around transit networks to allow affordable and choice housing and services in proximity to transit lines.
- *ED.HW.9* Invest and expand education and workforce integration from Headstart/Pre-K through robust support of quality K-12 education with embedded connections to college and career readiness programming.

Poverty/Personal Financial Health

Health Impact	Associated Health Outcome
Negative quality of life impacts of poverty	Decrease in life expectancy/mortality; Increase in heart disease, stroke, diabetes, and other chronic diseases
Lack of financial security	Increase in stress, depression, and poor physical heath

Tulsa Context

The median earnings in the past 12 months from the 2019 American Community Survey for all Tulsans over age 25 is \$36,371, but those without a high school diploma earn \$24,601, those with only a high school diploma earn \$30,254, those with a bachelor's degree earn \$47,610, and those with graduate or professional degrees earn \$65,886. The disparity between male and female Tulsans' earnings is significant, with the median earnings for women being 72.5% of that of men. Among the different racial and ethnic groups, White Tulsans earn a median income of \$58,948, while American Indian Tulsans have a median income of \$46,630, Asian Tulsans are at \$43,818, Hispanic or Latino Tulsans are at \$41,954, Tulsans with two or more races are at \$39,639, Tulsans from some other race are at \$35,057, and Black Tulsans are at \$30,864. In 2019 18.6% of people in Tulsa lived below the poverty level, compared with 15.2% in Oklahoma and 16.8% in the United States overall.

Policy Recommendations

- *ED.HW.10* Align strategic public investment and efforts to address systemic poverty and racial, ethnic, and disability-related disparities in income and employment opportunity.
- *ED.HW.11* Partner with transitional employment programs and organizations that work to help provide experience, training, and pathways to employment for disadvantaged populations.
- *ED.HW.12* Establish new and build upon existing local programs and incentives that support the development of affordable housing.

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FUNDING PRIORITIES

The success of Tulsa's local and regional economy depends on many factors, including effective collaboration between the City of Tulsa and partner agencies, competitive incentive programs, support for entrepreneurs, workforce development programs, and adequate infrastructure to accommodate physical development associated with business development.

Capital funding for infrastructure improvements should be flexible to allow for tailored enhancements that suit the needs for a given business attraction effort. This is especially important for economic development initiatives in areas of the city that are not presently served by water and sewer infrastructure and lack adequate arterial street capacity for industrial levels of traffic. Other incentives that assist with construction, rehabilitation, <u>remediation</u>, and <u>placemaking</u> should be developed and funded to facilitate desired economic development activity.

In addition to infrastructure and utility improvements, new economic development initiatives should include additional funding for public services departments. This includes allocations for Tulsa Fire Department, Tulsa Police Department, and Asset Management staff and resources to ensure that new sites are adequately served and that these departments' budgets are not constrained in ways that limit their effectiveness to serve other areas of the city.

REGIONALISM CONSIDERATIONS

Economic development decisions are considered at the regional level presently, whether through collaboration from the economic development functions of the City of Tulsa with Tulsa County, surrounding counties and municipalities, the State of Oklahoma, and tribal governments, or through the work of the Tulsa Regional Chamber. Regional hubs such as the Tulsa Ports, The Tulsa International Airport, and the <u>Cherokee Industrial Park</u> are emblems of the connectedness of the economy in the region. Matching the economic vision of the region with the fiscal responsibilities of the City of Tulsa leads to a more sustainable foundation for business attraction, quality of life improvements, and workforce development, all of which contribute to an attractive business environment. Investment in Tulsa creates a virtuous cycle of economic and fiscal benefit.

The MidAmerica Industrial Park, located in Pryor, Oklahoma, is one of the largest industrial parks in the United States, and the largest in Oklahoma, at more than 9,000 acres. Presently, the MidAmerica Industrial Park has 85 businesses and expansion is all but constant. Tulsa is uniquely positioned to reap economic benefits due to the proximity of this industrial park. Finding ways to better connect it and Tulsa through business relationships, transportation systems, and other methods should be pursued.

Other specific initiatives that could benefit from a regional approach include working with tribal governments to bring new forms of energy production to the region, such as wind and solar, expanding infrastructure and public service distribution to Inola and the Port of Catoosa, or working to bring a public university with a four year undergraduate curriculum.

Administrative Incentives – An approach to incentives where fees or other administrative requirements are reduced or waived in order to encourage activity that supports specific policy goals.

Affordable Housing – Housing on which the occupant is paying no more than 30% of gross income for housing costs, including utilities.

Asset – Things that are owned that have value, including the value of securities and funds held in checking or savings accounts, retirement account balances, trading accounts, and real estate.

Business Development – A set of tasks and processes meant to develop and implement growth opportunities within (and between) organizations in a sustainable and profitable way.

Business Improvement District (BID) – A defined area within which businesses are required to pay an additional tax in order to fund projects within the district's boundaries.

Business Incubator – Organizations that help startup companies and individual entrepreneurs develop their businesses by providing a full range of services, including management training, office space, and venture capital financing.

Buy Local Campaigns – Campaigns to encourage residents and visitors of a place to shop or visit businesses that are local to that place.

Capital – A broad term that can describe any thing that confers value or benefit to its owner, such as a factory and its machinery, intellectual property like patents, or the financial assets of a business or an individual.

Capital Improvement Plan (CIP) – A community planning and fiscal management tool used to coordinate the location, timing, and financing of physical construction projects or permanent structural alterations or repairs to existing City assets.

Chambers of Commerce – Local associations that promote and protect the interests of the business community in a particular place.

Clean Energy – The U.S. Department of Energy includes solar, wind, water, geothermal, bioenergy, nuclear, and hydrogen

Clean Fuel – In transport clean fuels refers to biofuels that have lower greenhouse gas emission rates, such as ethanol, liquefied petroleum gas (LPG), or biodiesel.

Co-Location – The act of placing multiple (sometimes related) entities within a single location.

Commercial Revitalization – The enhancement of commercial activity in an area through targeted investments in infrastructure, street usability and appearance, and rehabilitation of existing commercial structures.

Community Development Block Grant (CDBG) – A program of the U.S. Department of Housing and Urban Development, which funds local community development activities with the stated goal of providing affordable housing, anti-poverty programs, and infrastructure development.

Community Development Financial Institution (CDFI) – Private financial institutions dedicated to delivering responsible, affordable lending to help low-income communities.

Connection Programs – Programs that connect individuals, including those with disabilities, to employment opportunities through partnerships with employers.

Cost of Living Coefficient – A theoretical price index that measures relative cost of living for areas in comparison to other areas.

Density Bonus – An incentive-based tool that permits a developer to increase the maximum allowable development on a site in exchange for either funds or in-kind support for specified public policy goals.

Disinvestment - The withdrawal or reduction of an investment.

Disparity - A noticeable and usually significant difference or dissimilarity.

Earned Income Tax Credit (EITC) – A refundable tax credit for low- to moderate-income working individuals and couples, particularly those with children. The amount of EITC benefit depends on a recipient's income and number of children.

Ecological Impacts – The effect of human activities and natural events on living organisms and their habitats.

Economic Development Incentives – Cash or near-cash assistance provided on a discretionary basis to attract or retain business operations.

Economic Opportunity – Support from a society that gives an individual the chance to thrive in an economic system.

Educational Attainment – The highest level of education that a person has successfully completed.

Emerging Business – Companies that are formed around a new product or idea that is in the early stages of development.

Entrepreneur/Entrepreneurship – Someone who starts their own business, especially when this involves seeing a new opportunity.

Environmental Resources – Natural habitats, sensitive species, sensitive habitat lands, wetlands, floodplains, significant prehistoric/historic sites, and/or agricultural lands.

Equity - Just and fair inclusion into a society in which all can participate, prosper, and reach their full potential.

Financial Institutions – Business entities that provide services as intermediaries for different types of financial monetary transactions.

Financial Wellness Advocates – Community members and organizations that connect people with resources for financial knowledge to attain financial security and prevent stress due to financial struggles.

Freight – Goods transported in bulk by truck, train, ship, or aircraft.

Gini Index – A statistical measure intended to represent the income inequality or the wealth inequality within a nation or a social group.

Grassroots Organization – Organizations that are primarily made up of civilians advocating a cause to spur change at local, national, or international levels.

Gross Domestic Product – The total value of goods produced and services provided in a country during one year.

Historically Underserved Populations – Communities or groups of people who have historically faced additional barriers to the benefits of economic growth due to race, ethnicity, color, national origin, disability, primary language other than English, gender, age, sexual orientation, geographic location, immigration status, or poverty.

Home Equity – The difference between a home's fair market value and the outstanding balance of all liens on the property.

Home-Based Businesses – A small business that operates from the business owner's home office.

Impact Fees – Typically a one-time payment imposed by a local government on a property developer to offset the financial impact a new development places on public infrastructure, such as roads, water and sewer, parks, and other services.

Income Inequality – Disparity in the distribution of income between individuals, groups, populations, social classes, or countries.

Industrial Park – An area zoned and planned for the purpose of industrial development.

Industry Cluster – A geographic concentration of interconnected businesses, suppliers, and associated institutions in a particular field. Clusters are considered to increase the productivity with which companies can compete, nationally and globally.

Infill Development – New construction in existing areas of the city, particularly older parts of the city.

Infrastructure – The basic physical and organizational structures and facilities needed for the operation of a society or enterprise.

Innovation District – Zones in cities where public and private actors work to attract entrepreneurs, startups, business incubators, generally with the aim of revitalizing depressed downtown areas.

Justice Involvement – The state of being or having been arrested, put to trial, incarcerated, or any other type of involvement with the justice system.

K-12 Education – Education between kindergarten and 12th grade, or primary and secondary education.

Labor Force Participation Rate – The percentage of all people of working age who are employed or are actively seeking work.

Liability – Debts, including personal loans, credit cards, student loans, unpaid taxes, and mortgages.

Living Wage – A wage that is high enough to maintain a normal standard of living.

Local Business – A company which provides goods or services to a local population. Though most often used when referring to a locally-owned business, the term may also be used to describe a franchise or corporate branch operating within a local area.

Low Impact Development (LID) – A land planning and engineering design approach to manage stormwater runoff as part of green infrastructure, emphasizing conservation and use of on-site natural features to protect water quality.

Low Moderate Income Households – Families and individuals whose annual incomes do not exceed 80% of the median family income or such other income limits as determined by the US Department of Housing and Urban Development (HUD).

Majority Minority – When an area's population has one or more racial, ethnic, and/or religious minority groups that makes up the majority of the local population.

Marketing – The action or business of promoting and selling products or services, including market research and advertising.

Median Income – The income amount that divides a population into two equal groups, half having an income above that amount, and half having an income below that amount.

Mixed-Use Zoning – Zoning that permits a kind of urban development that blends multiple uses, such as residential, commercial, cultural, institutional, or entertainment, into one space, where those functions are to some degree physically and functionally integrated.

Mobile Vending – Any person who dispenses food or beverages from a food vending vehicle for immediate service and/or consumption.

Multimodal Transportation Networks – Overlapping systems of transportation infrastructure, generally including automobiles, public transit, pedestrians, cyclists, and freight.

Municipal Contracting – The establishment of contractual agreements between a city and a private or non-profit entity to complete work.

New Market Tax Credit (NMTC) – A federal financial program that aims to stimulate business and real estate investment in low-income communities via a federal tax credit.

Opportunity Zones – A designation and investment program created by the Tax Cuts and Jobs Act of 2017 allowing for certain investments in lower income areas to have tax advantages.

Pad Ready Sites – A site that has all necessary utilities, infrastructure, zoning, and other conditions that make it immediately suitable for development.

Paratransit – A transportation option for individuals who are unable to use fixed-route bus or rail systems serving their location. These services are flexible in their scheduling and routing, allowing them to accommodate the specific needs of their riders.

Payday Loans – A short-term unsecured loan, often characterized by high interest rates.

Permitting – The process to receive an official approval issued by the local government agency that allows a construction or remodeling project to proceed.

Place-Based Economic Development – Economic development strategies that are specific to a geographic area.

Placemaking – Transforming public spaces to strengthen the connections between people and place.

Pop-Up Commercial Uses – A temporary retail space that is typically used to introduce a new product line, test a new market or generate awareness for a product or cause.

Post-Secondary Education – The education level that follows the successful completion of secondary education, including universities and colleges, as well as trade and vocational schools.

Poverty – A state or condition in which a person or community lacks the financial resources and essentials for a minimum standard of living.

Proactive Code Enforcement – The act of investigating an area for code violations proactively rather than only when complaints are filed with the City.

Procurement – The process of finding and agreeing to terms, and acquiring goods, services, or works from an external source, often via a tendering or competitive bidding process.

Property Assessed Clean Energy (PACE) Program – A financing program used for financing energy efficiency upgrades, disaster resiliency improvements, water conservation measures, or renewable energy installations of residential, commercial, and industrial property owners.

Public Services – Any service intended to address needs pertaining to the aggregate members of a community. Public services are available to people within a government jurisdiction as provided directly through public sector agencies or via public financing.

Remediation – The action of remedying something, in particular of reversing or stopping environmental damage.

Revitalization – The act or process of giving new life or fresh vitality or energy to someone or something.

Site Ready – A program offered by the State of Oklahoma Department of Commerce to endorse properties as ready for investment based on criteria related to site readiness.

Soft Skills – Attributes and personality traits that help employees interact with others and succeed in the workplace, such as the ability to communicate with prospective clients, coworker mentorship, leadership, negotiations, the ability to follow instructions, and get a job done on time.

Start-Up – A company or project undertaken by an entrepreneur to seek, develop, and validate a scalable business model.

Streetscape – The natural and built fabric of the street, or the design quality of the street and its visual effect.

Systemic – Relating to the intrinsic structure of a system, often with regard to how the design or implementation of a system self-perpetuates conditions.

Tax Credits – An amount of money that taxpayers can subtract directly from the taxes they owe. Unlike deductions, which lower the amount of taxable income, tax credits reduce the actual amount of tax owed.

Tax-Increment Funding (TIF) Districts – A public financing method that is used as a subsidy for redevelopment, infrastructure, and other community-improvement projects in a defined area.

Technical Assistance – The process of providing targeted support to an organization with a development need or problem.

Technical, Trade, or Vocational School – A postsecondary educational institution designed to train students for a specific job in a skilled trade career.

Transitional Employment Programs – A strategy that places individuals in temporary jobs to prepare them for permanent job placement.

Transit-Oriented Development (TOD) – A type of urban development that maximizes the amount of residential, business and leisure space within walking distance of public transport.

Transportation Demand Management (TDM) – The application of strategies and policies to reduce or redistribute travel demand.

Unbanked – An informal term for adults who do not use banks or banking institutions in any capacity.

Unemployment Rate – The proportion of the labor force that is not currently employed but could be.

Vertical Take-Off Vehicles – An aircraft that can hover, take off and land vertically without relying on a runway.

Watershed – A region or area bounded peripherally by a divide and that drains to a particular watercourse or body of water.

Wealth Inequality – Disparity in the distribution of wealth (total assets minus total liabilities) between individuals, groups, populations, social classes, or countries.

Workforce Development – A component of economic development focused on preparing individuals for success in employment through skills training, financial and administrative assistance, and connections to employers, often with programs tailored to the needs of employers in the local region.

Workforce Navigation – Programmatic assistance to help people successfully enter the workforce, tailored to the specific needs of individuals.

Workforce Readiness Center – Facilities that offer services to prepare new workplace entrants to enter the workforce with the requisite knowledge, skills, abilities and attributes in order to engage in endeavors that will be required in their respective occupations.

Working-Age Population – The range of ages at which people are typically engaged in paid or unpaid work, typically between 18 and 65 years of age.

Zoning Overlay – A zoning district which is applied over one or more previously established zoning districts, establishing additional or stricter standards and criteria for covered properties in addition to those of the underlying zoning district.

RELEVANT CITY DEPARTMENTS, PROGRAMS, PLANS, AND EXTERNAL ORGANIZATIONS

Affordable Housing Trust Fund – A city-wide fund for production or preservation of affordable housing through affordable rental housing development loans as well as grants for homebuyer assistance, landlord incentives, and rental assistance programs.

<u>Asset Management Department</u> – A department of the City of Tulsa that manages and maintains City-owned facilities, fleet, and equipment.

Career Tech – A State of Oklahoma system that contributes to the state's economic development and quality of life by offering programs and services in 29 technology center districts operating on 59 campuses, 394 PK-12 school districts, 13 skills centers campuses that include three juvenile facilities, and 31 adult basic education service providers.

Cherokee Industrial Park – A more than 1,300-acre industrial park outside of the Tulsa city limits in north Tulsa County.

<u>Commercial Revitalization Revolving Loan Fund</u> – A City of Tulsa revolving loan fund intended to provide low cost capital to retail entrepreneurs and developers.

Communications Department – A department of the City of Tulsa that aims to facilitate open and accountable access to city government for the citizens of Tulsa and assist in communicating the prioritized initiatives set by the administration and all other City departments.

Community Development Division - A division of the Department of City Experience that administers community and economic development programs and initiatives, supporting residents in creating economically viable and sustainable communities through neighborhood partnerships, housing programs, and community development initiatives.

Development Services Department – A department of the City of Tulsa that promotes safety, livability, and economic growth through efficient and collaborative application of building and development codes.

Destination Districts – The Department of City Experience's program to stimulate economic development, foster authentic cultural expression, develop civic pride, and deepen the connections to places in order to retain talent, attract new residents, and increase tourism opportunities.

Downtown Revolving Loan Fund – A City of Tulsa economic development incentive fund used to encourage development and redevelopment within the downtown area.

Downtown Tulsa Partnership (DTP) – A partnership of property and business representatives, and civic leaders to advocate and champion the continued improvement of Downtown Tulsa.

Economic Development Commission (EDC) – The former commission that oversaw decisions made by the City of Tulsa related to economic development.

Economic Infrastructure Fund – A City of Tulsa funding source that was created to assist with valid public infrastructure needs related to business retention, expansion, and attraction.

<u>Finance Department</u> – A department of the City of Tulsa that maintains the finances of the City.

<u>Financial Empowerment Center (FEC)</u> – A City of Tulsa and Goodwill Industries partnership that offers one-on-one financial counseling at no cost to all residents regardless of income and in a variety of languages.

Financial Navigator Program – The Financial Empowerment Center's program to counsel residents on financial wellness.

INCOG Economic Development – A department of INCOG that provides grant writing and administration services to local governments related to programs for public infrastructure improvements, housing, and economic development projects.

INCOG Transportation – As a function of the Metropolitan Planning Organization (MPO) for the Tulsa area, INCOG Transportation facilitates a cooperative effort with federal, state, and local governments and other transportation agencies to assess the area's transportation requirements and to develop comprehensive, multi-modal plans and programs that address the needs and goals of the region.

Langston Tulsa – The Tulsa campus for Langston University that offers upper division courses and graduate courses for students who have completed their associate's degree and wish to pursue a bachelor's degree or a master's degree.

Local Center, Regional Centers, Multiple Use Areas – Land Use Designations included in the Land Use Plan of the City of Tulsa's comprehensive plan (see Development Review Guide for details.)

Mayor's Office of Economic Development (MOED) – The former organization responsible for the City of Tulsa's economic development efforts.

Neighborhood Inspections - A division of the Department of City Experience that enforces regulations that are a part of the zoning code or nuisance ordinances.

<u>New Tulsans Initiative</u> – A City of Tulsa program that promotes social cohesion and shared prosperity by providing services and information to assist Tulsa's immigrant populations.

RELEVANT CITY DEPARTMENTS, PROGRAMS, PLANS, AND EXTERNAL ORGANIZATIONS

<u>Office of Resilience & Equity</u> - An office within the Department of City Experience that works to achieve equality for all Tulsans through partnership building, education, cultural awareness, and advocacy.

<u>OSU-Tulsa</u> – An extension of Oklahoma State University in Tulsa that works in conjunction with the main OSU campus in Stillwater, Oklahoma.

<u>OU-Tulsa</u> – The Tulsa campus of Oklahoma University that offers a wide range of undergraduate, Master's, and Doctorate level degrees, as well as graduate certificates.

Public Works Department - A department of the City of Tulsa that is responsible for planning, directing and coordinating the construction and maintenance of streets and public facilities, managing all related engineering services, and maintaining stormwater systems.

<u>Small Business Enterprise (SBE) Program</u> – A program is designed to create an environment in which small businesses have the opportunity to participate in the contracting of contract goods and services financed with local, state and/or federal funds.

Tulsa Airports Investment Trust (TAIT) – The authority that administers, manages, and operates Tulsa International Airport and Tulsa Riverside Airport.

Tulsa Authority for Economic Opportunity (TAEO) – The merger of five public entities to create a single, independent organization to lead the City of Tulsa's community and economic development efforts.

Tulsa Community College (TCC) – A public community college in Tulsa founded in 1970 and is the largest two-year college in Oklahoma, serving approximately 23,000 students per year in classes.

Tulsa Development Authority (TDA) – A City of Tulsa authority that partners with the Tulsa Authority for Economic Opportunity (TAEO) to revitalize areas and encourage private and public reinvestment to support economic growth.

Tulsa Fire Department (TFD) – A department of the City of Tulsa that provides fire safety and paramedic services to Tulsa residents.

Tulsa Health Department (THD) – The primary public health agency for Tulsa County residents, including 13 municipalities and four unincorporated areas.

Tulsa Industrial Authority (TIA) – The former authority responsible for promoting economic development within and near Tulsa through financing of various facilities.

Tulsa International Airport – A civil-military airport five miles northeast of downtown Tulsa and Tulsa's largest airport.

Tulsa Parking Authority (TPA) – The former authority responsible for publicly-owned parking facilities in Tulsa.

Tulsa Planning Office – A division of the Department of City Experience that administers the zoning and planning process for the City of Tulsa.

Tulsa Police Department (TPD) – A department of the City of Tulsa that provides law enforcement and safety services to Tulsa residents.

<u>**Tulsa Port of Catoosa/Tulsa Port of Inola**</u> – An inland multi-modal shipping complex and 2000-acre industrial park located at the head of navigation for the McClellan-Kerr Arkansas River Navigation System.

Tulsa Regional Chamber of Commerce – The largest chamber of commerce in the Tulsa region, representing more than 2,150 member organizations, and providing programs and services designed to strengthen Tulsa-area businesses of all sizes.

Tulsa Transit (MTTA) – The public transit system operating buses and paratransit for Tulsa metropolitan area.

<u>Vibrant Neighborhoods Partnership (VNP)</u> – The Department of City Experience's community-driven program to holistically improve neighborhood infrastructure and enjoyment through targeted public support and service delivery in collaboration with neighborhood residents.

<u>Water & Sewer Department</u> – A department of the City of Tulsa that manages, operates, and maintains the City's water and wastewater systems.

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Black Wall Street Chamber of Commerce

Cherokee Nation

Fab Lab

Goodwill Tulsa

Hemphill Create

INCOG Economic Development

Kitchen 66

Muscogee Nation

North Tulsa Community Coalition Economic Stability Task Force

Oklahoma Department of Commerce

Oklahoma Manufacturing Alliance

Oklahoma Policy Institute

SCORE Tulsa

TEDC Creative Capital

Tulsa Airports Improvement Trust

Tulsa Authority for Economic Opportunity

Tulsa Innovation Labs

Tulsa Ports

Tulsa Regional Chamber

TYPROS

Workforce Tulsa

YWCA

Community Engagement Activities

Resident Input Sessions Resident Input Survey Resident Input Emails and Phone Calls All engagement activities that went into the development of the following plans: Gallup Citivoice Index Retail Market Study

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