



planit**u**lsa

housing and neighborhoods



TABLE OF CONTENTS

203-205 INTRODUCTION

206-213 GOALS & STRATEGIES

214-227 ACTION TABLE

228-235 CONTEXTS

- a. selected city comparison
- b. equity & resiliency
- c. health & wellness
- d. funding priorities
- e. regionalism

236-239 GLOSSARY

240-241 SOURCES & REFERENCES

chapter 5

housing and neighborhoods

INTRODUCTION

Housing is a basic human need and a critical component of community health and prosperity. Ensuring access to suitable housing for a growing and diverse population requires a holistic policy approach. Sound housing policy ensures choice, affordability, physical access, and access to incentives, programs, and partnerships.

Historical Trends

Since the City of Tulsa was established over a century ago, Tulsa has expanded outwards, driven by innovations in transportation. Initially, Tulsa's urban form was built around pedestrians and horse-drawn carriages. Later, the city expanded as streetcars opened up new areas for residents to live while still being able to access the downtown core with ease. With more people using automobiles, Tulsa continued to expand, but at a faster and faster rate.

Until the 2000s, the vast majority of new home construction in Tulsa's corporate limits occurred in undeveloped greenfield areas. That growth has since extended to the city limits in most directions, though there are edges of the city in the east, northwest, and southwest yet to fully develop. This limitation on the availability of greenfield sites has led to a resurgence of development activity in older areas of the city. In order to accommodate greater demand for infill, sound land use and development policies pertaining to housing are necessary, particularly to ensure compatibility with existing contextual characteristics.



Tulsa has substantial architectural diversity in neighborhoods across the city, with examples from all eras of the 20th and 21st centuries.

Housing Affordability

Housing prices in Tulsa have increased significantly in the past several years, with especially steep increases since the beginning of the COVID-19 pandemic. Between April 2017 and April 2022 the median sale price for a detached house in Tulsa increased by 65% from \$141,000 to \$233,000. Over the same time frame, rental costs for studio, 1-bedroom, and 2-bedroom homes increased by 48.1%, 80.8%, and 60.1% respectively. More significant is the increase between June 2021 and June 2022 of 29% for a studio apartment, 58% for a 1-bedroom apartment, and 38% for a 2-bedroom apartment. These extreme increases are due in part to the market impacts of the

COVID-19 pandemic; however, Tulsa's increases far outpace those of Oklahoma City and are on par with increases seen in cities that Tulsa is not often associated with in conversations about housing, including Austin, TX, Miami, FL, and New York City, NY.

The most recent American Community Survey results from 2020 show that 48.7% of Tulsa's renting households are considered "housing cost-burdened." This means that these households are spending 30% or more of their income on housing costs, leaving less money for other needs. In contrast, only 17.9% of Tulsa's homeowners are considered housing cost-burdened. The recent increases

in costs exacerbate these numbers and place homeownership further out of reach of many of Tulsa's renting families. Homeownership is a well-established way to build generational wealth, and policies should be pursued to increase Tulsans' ability to move from the rental market into a home of their own. Additionally, policies that stabilize the rental market are more important than ever.

Evictions

For many households, the burden of housing costs can be too much to bear, and they may find themselves facing eviction from their home. Despite the relatively affordable cost of living in Tulsa compared with many major cities, Tulsa's eviction rate is consistently among the highest in the nation. A significant portion of the evictions in Tulsa are considered "serial evictions" where numerous eviction notices are filed against tenants in order to recoup overdue rent and fees. This places a burden on the courts system to process all of these cases, many of which end in default judgements with tenants paying their fines. This also can cause costs to stack up for tenants, leading to a cycle of fees and evictions, hurting families' credit scores and trapping them in unstable housing situations. Data show that the bulk of evictions in Tulsa come from out-of-state companies, rather than local "mom-and-pop" landlords.

Oklahoma also has very little legal recourse for tenants and does not prevent retaliatory evictions, creating situations where tenants may have to choose between living in unsuitable conditions or facing eviction and potential homelessness. Recognizing this reality, the City of Tulsa has made strides to address these issues through the establishment of the Gold Star Landlord Program to connect tenants



Providing a wide range of housing options at various price points is an important factor in housing and neighborhood equity.

with quality landlords. This program and other associated efforts will help to mitigate against the current eviction crisis in Tulsa.

Homelessness

The steep increases in housing costs and the great number of evictions in Tulsa are among the conditions that have led many of Tulsa's residents and families to be unhoused. According to the 2022 annual Point In Time (PiT) Count data provided through the Continuum of Care program, other major reasons for homelessness in Tulsa include COVID-19, domestic violence, criminal justice involvement, loss of income, mental health struggles, relationship breakdown, and substance abuse struggles. The PiT for 2022 showed little change in the total number of people experiencing any form of homelessness but an increase in those who are experiencing chronic homelessness.

This refers to those who have experienced homelessness for more than a year or repeatedly, exacerbated by disabling conditions such as substance abuse disorders, serious mental illness, or physical disability. Nearly 48% of Tulsa's unhoused residents are experiencing chronic homelessness, and nearly one-fourth of those surveyed during the PiT were youth or adults accompanied by children.

Efforts by organizations in Tulsa's Continuum of Care have helped many to get connected to resources to break the cycle of homelessness, but significant contributions are needed from others in order to alleviate the conditions faced by this group of Tulsans. Addressing housing affordability, the eviction crisis, and other factors that lead to homelessness should be a priority going forward, or it is unlikely that the rates of homelessness in the community will decrease.

Plans and Policy Changes

The City of Tulsa has completed several studies and policy changes to begin to address the issues of housing need in the community. In 2019 the Affordable Housing Strategy was completed, which establishes the direction for achieving a more sustainable and equitable housing environment in Tulsa. The Downtown and Surrounding Neighborhoods Housing Study was completed in 2020 as well, which identified the demand for housing in the downtown and the neighborhoods abutting the Inner-Dispersal Loop (IDL). This has led to the establishment of the Neighborhood Infill Overlay (NIO), which relaxes zoning regulations to permit more housing types, particularly those that belong to the “Missing Middle,” such as duplexes, townhomes, multi-unit houses, and small multi-family buildings. This approach will alleviate some of the strain felt in the community, but further efforts will be necessary. Tulsa is not growing at an extreme rate, which indicates that dramatic change is not necessarily required to achieve our local goals. However, programs to mitigate against unfair renting practices, a diversification of housing types and price points, and enhanced programs to assist those experiencing homelessness are critical to ensure housing equity for all Tulsans.

KEY IDEAS

Subject Matter Experts

Tulsa Planning Office staff engaged with numerous community groups to determine what work in the realm of housing is ongoing, new ideas, and how the City can be a better partner going forward. Groups engaged included organizations with expertise in subsidized housing, home building, homelessness, evictions, neighborhoods, and community development. Key ideas from these discussions include:

- Neighborhoods in Tulsa should have tools and training to self-determine community development.
- Neighborhood revitalization efforts should be implemented holistically and sustainably.
- Displacement in neighborhoods should be prevented.
- Renovation and infill should be promoted to generate safe, sanitary, and affordable housing.
- Homeownership should be made more accessible for all Tulsans.
- Tulsans should be better protected from evictions.
- Homelessness in Tulsa should be rare, brief, and non-recurring.
- Tulsa’s neighborhoods should be well-connected to things that support residents’ daily needs.
- The City should support the preservation of historic homes and neighborhood characteristics.
- Tulsa should have a robust mix of housing types and sizes.

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:

- Affordable Housing should be prioritized in new housing development.
- “Housing first” policy should be emphasized to combat homelessness in Tulsa.
- Neighborhoods should be walkable and safe.
- Missing Middle Housing should be developed to provide more affordable housing options.
- Resources should be provided for housing restoration to maintain quality housing in Tulsa.

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Goal 1

Neighborhoods in Tulsa have the resources to successfully self-determine their community development efforts.

Neighborhood revitalization is important in many areas across the city. It is often hard for neighborhood residents to find the resources they need to make improvements to personal property and common areas within neighborhoods. Tulsa should work with residents and provide resources to help enhance their community development efforts and address issues that affect the well-being of their neighborhoods.

Strategy 1.1

Build cross-sector partnerships to deliver community development services and support to neighborhoods.

Strategy 1.2

Address dilapidated structures, vacancy, and abandonment as priorities for improving the quality of neighborhoods.

Strategy 1.3

Encourage the implementation of City-led neighborhood revitalization initiatives, and make other resources available to assist residents with neighborhood improvements.

Strategy 1.4

Seek a variety of funding opportunities to encourage neighborhood revitalization.

Strategy 1.5

Define neighborhood statistical boundaries to continuously monitor changes and outcomes in neighborhoods across the city.

Goal 2

Housing disruptions, including displacement and evictions, are reduced through the development and deployment of a variety of tools.

Having a stable living situation is key to a higher quality of life, and historically, Tulsa has maintained some of the most affordable housing in the country. However, as prices have begun to increase sharply, strategies and initiatives are needed to assist those Tulsans that are facing eviction or are at risk of displacement due to increases in rent or property taxes.

Strategy 2.1

Ensure protections are in place to minimize displacement as communities and neighborhoods experience redevelopment activity.

Strategy 2.2

Explore community land trusts and land banks to maintain affordability in markets facing pressure of displacement.

Strategy 2.3

Provide information, tools, and legal support for those who are being evicted or are at risk of being evicted.





Goal 3

Tulsa has a robust housing stock with an adequate mix of housing sizes, types, costs, and locations.

It is important that a wide range of housing choices at different price points is available to support the diverse needs of Tulsa residents. Adequate land, programs, and incentives should be provided in order to maintain a balanced housing mixture throughout the city.

Strategy 3.1

Ensure a regulatory environment that supports new housing to satisfy demand.

Strategy 3.2

Ensure housing is well connected to basic services and land uses that support residents' daily needs.

Strategy 3.3

Encourage the development, preservation, and maintenance of well-constructed affordable housing.

Strategy 3.4

Identify resources for local home builders to support a range of housing development types.

Goal 4

Tulsa works to ensure equitable access to housing and homeownership by removing barriers and reducing disparities experienced due to race, color, religion, gender, sexual orientation, national origin, disability, income, and familial status.

Housing accessibility is crucial to mitigating housing insecurity and homelessness in the city. Tulsa should ensure that housing is accessible for all residents and work to overcome disparities by supporting existing organizations, as well as establishing new programs to meet the changing needs of the community.

Strategy 4.1

Establish programs and identify funding to assist low- and moderate-income households with the purchase and maintenance of a home.

Strategy 4.2

Strategically locate affordable housing in areas that most benefit from existing public infrastructure and services.

Strategy 4.3

Identify and establish programs, partnerships, and funding to meet the evolving needs of affordable housing in Tulsa.

Strategy 4.4

Prevent housing discrimination through City-initiated programs and the support of fair housing laws.

Strategy 4.5

Identify programs providing legal assistance to resolve estate and title issues to permit succession of housing from one generation to the next, or from one family member to another.





Goal 5

All Tulsans have access to decent, safe, and sanitary housing.

The condition of homes can be a significant indicator of physical health and overall quality of life. Tulsa should anticipate and minimize the potential threats to safe and sanitary living conditions by supporting incentives for landlords, empowering tenants with methods of recourse if they are treated unfairly, and ensuring that landlords have the needed support to maintain their homes. Homeowners should have access to resources for support related to home repairs and renovations, as well as educational resources to assist with the purchase and ownership of a home.

Strategy 5.1

Incentivize quality landlords, and provide resources for landlords to promote responsible practices and to ensure accountability.

Strategy 5.2

Improve tenant protections and support services for Tulsans who rent.

Strategy 5.3

Provide assistance to vulnerable homeowners to maintain their homes in safe and healthy conditions.

Strategy 5.4

Develop programs to facilitate older adults aging in place.

Goal 6

Homelessness in Tulsa is rare, brief, and nonrecurring.

Tulsa should embrace partnerships with public and private organizations that provide paths to housing for those experiencing homelessness through shelters, temporary housing, and more permanent residence solutions. The City should provide resources to ensure that the community response is adequate to address changing needs.

Strategy 6.1

Continue collaboration between public agencies and homelessness service providers to provide affordable housing, transitional housing, shelters, and services needed to support unhoused persons.

Strategy 6.2

Support getting people into housing as a first priority to combat and end homelessness.

Strategy 6.3

Identify funding to address the range of services and needs of the local homeless population.





Goal 7

Tulsa embraces the preservation of historic homes and neighborhood identity.

Maintaining appropriate historic and cultural assets in neighborhoods will provide a true sense of place that past, present, and future residents can all appreciate. Tulsa should continue to work with federal, state, and local organizations that identify and preserve historically significant sites and work to equitably maintain and enhance neighborhood charm through zoning and community resources for residents.

Strategy 7.1

Ensure that neighborhoods are identified for their unique characteristics, and expand opportunities for residents to engage in preservation efforts within their neighborhoods.

Strategy 7.2

Encourage the use of zoning tools, such as overlay districts, to preserve the scale and character of distinct neighborhoods throughout the city.

Strategy 7.3

In Historic Preservation (HP) districts, work to prevent and proactively address zoning code violations and building alterations that do not meet the HP Unified Design Guidelines.

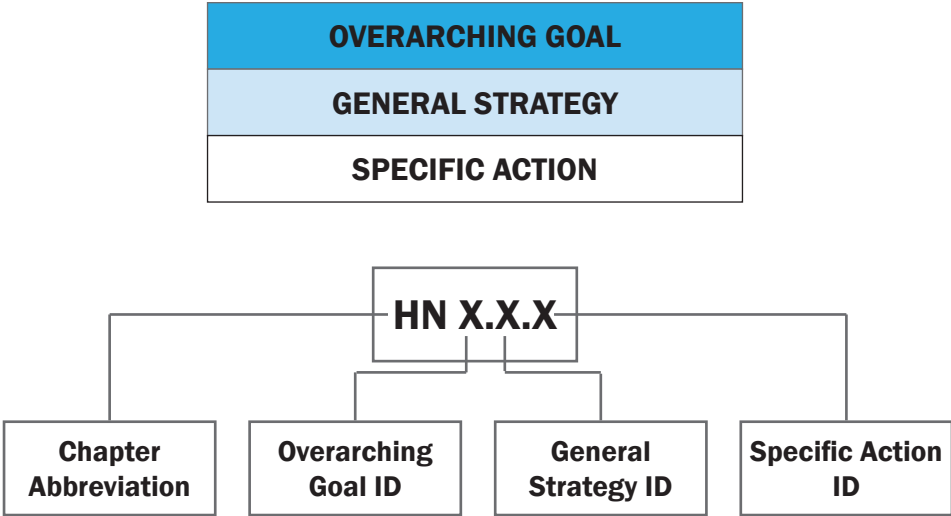
Strategy 7.4

Provide technical assistance to residents to explore home ownership for households at all income levels in overlay districts.

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ACTION TABLE

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.



Action ID	Action Required	Action Type	Involved Parties
HN 1	Neighborhoods in Tulsa have the resources to successfully self-determine their community development efforts.		
HN 1.1	Build cross-sector partnerships to deliver community development services and support to neighborhoods.	Strategy	Multiple
HN 1.1.1	Support the creation of and investment in <u>Community Development Financial Institutions</u> (CDFIs) and non-traditional financing institutions to fill lending and capital gaps in neighborhood residential and commercial development.	Policy	Community Development TAO
HN 1.1.2	Increase the number and capacity of <u>Community Development Corporations</u> (CDCs) and <u>Community Housing Development Organizations</u> (CHDOs) to provide <u>mixed-income housing</u> through leadership training, technical assistance, and educational workshops.	Program	Community Development Finance TAO
HN 1.1.3	Collaborate with local service providers to establish and expand satellite community development and support agencies within neighborhoods.	Partnership	TAO Community Development

Action ID	Action Required	Action Type	Involved Parties
HN 1.2	Address dilapidated structures, vacancy, and abandonment as priorities for improving the quality of neighborhoods.	Strategy	Multiple
HN 1.2.1	Create programs to rehabilitate and reuse properties for owners in need of assistance.	Program	Community Development TAEO
HN 1.2.2	Conduct consistent and effective <u>code enforcement</u> as a method for maintaining safe and healthy neighborhoods.	Program	Neighborhood Inspections
HN 1.2.3	Conduct ongoing assessments and inventories of structures throughout neighborhoods to determine necessary interventions.	Planning	Tulsa Planning Office Community Development TAEO
HN 1.3	Encourage the implementation of City-led neighborhood revitalization initiatives, and make other resources available to assist residents with neighborhood improvements.	Strategy	Multiple
HN 1.3.1	Promote the City's <u>Vibrant Neighborhoods Partnership</u> to assist neighborhoods in holistically improving their built environment and quality of life.	Program	Community Development
HN 1.3.2	Promote the use of the Tulsa Planning Office's <u>Neighborhood Toolkit</u> as a resource for improving neighborhood outcomes.	Program	Tulsa Planning Office
HN 1.3.3	Create a resource hub where neighborhood organizations, representatives and other community stakeholders have access to tools for neighborhood improvement.	Program	Community Development Tulsa Planning Office TAEO
HN 1.4	Seek a variety of funding opportunities to encourage neighborhood revitalization.	Strategy	Multiple
HN 1.4.1	Allocate a portion of <u>CDBG</u> and <u>HOME grant</u> funds in neighborhoods included in the <u>Vibrant Neighborhoods Partnership</u> .	Policy	Finance Community Development
HN 1.4.2	Identify properties in neighborhoods where <u>historic or commercial tax credits</u> are applicable, and market them as a resource for property reinvestment.	Planning	TAEO Tulsa Planning Office

Action ID	Action Required	Action Type	Involved Parties
HN 1.4.3	Prioritize renovation over demolition in neighborhood revitalization efforts, and secure funding to assist residents whose financial situation does not allow them to complete the renovations without support.	Policy	Community Development
HN 1.5	Define neighborhood statistical boundaries to continuously monitor changes and outcomes in neighborhoods across the city.	Strategy	Multiple
HN 1.5.1	Assess unique neighborhood needs with replicable analysis methods.	Planning	Tulsa Planning Office
HN 1.5.2	Consistently provide traceable and clear neighborhood-level data to the public and decision makers during policy and service delivery initiatives.	Policy	Tulsa Planning Office Community Development
HN 2	Tulsa prevents housing disruptions, including displacement and evictions, through the development and deployment of a variety of tools.		
HN 2.1	Ensure protections are in place to minimize displacement as communities and neighborhoods experience new growth.	Strategy	Multiple
HN 2.1.1	Encourage Community Benefit Agreements for public-assisted projects that explicitly address how potential displacement will be mitigated.	Policy	TAE0
HN 2.1.2	Explore the use of <u>TIF districts</u> to fund the inclusion of affordable housing and to fund mitigation of displacement resulting from new development within the district.	Planning	TAE0
HN 2.1.3	Explore <u>inclusionary zoning</u> policies that require affordable housing in areas that are prone to displacement.	Planning	Tulsa Planning Office TAE0
HN 2.1.4	Evaluate, and implement where possible, property value caps or exemptions for areas experiencing housing market interventions via government investments.	Advocacy	Community Development

Action ID	Action Required	Action Type	Involved Parties
HN 2.2	Explore community land trusts and land banks to maintain affordability in markets facing pressure of displacement.	Strategy	Multiple
HN 2.2.1	Evaluate the regulatory framework needed to facilitate land banks in Tulsa.	Analysis	Community Development
HN 2.2.2	Encourage community ownership and priority purchasing for uniquely vulnerable housing, including mobile and manufactured home parks.	Policy	Community Development TAEO
HN 2.3	Identify sources of information, tools, and legal support for those who are being evicted or are at risk of being evicted.	Strategy	Multiple
HN 2.3.1	Create and disperse physical and digital materials about tenants' rights and resources.	Engagement	Community Development TAEO Office of Resilience & Equity
HN 2.3.2	Provide expungement support for people with criminal records or prior evictions.	Program	Office of Resilience & Equity
HN 2.3.3	Identify flexible funding resources for tenants and landlords to prevent eviction.	Policy	Community Development TAEO
HN 2.3.4	Proactively reach out to tenants at risk of or potentially experiencing eviction to provide tools and connections to resources.	Program	Community Development
HN 3	Tulsa has a robust housing stock with an adequate mix of housing sizes, types, costs, and locations.		
HN 3.1	Ensure a regulatory environment that supports new housing to satisfy demand.	Strategy	Multiple
HN 3.1.1	Evaluate large public and private investments for their impact on future housing needs.	Policy	TAEO Tulsa Planning Office
HN 3.1.2	Analyze residential zoning impediments periodically to ensure future housing demand can be accommodated within the service areas of existing infrastructure and services.	Planning	Tulsa Planning Office Development Services

Action ID	Action Required	Action Type	Involved Parties
HN 3.2	Ensure housing is well connected to basic services and land uses that support residents' daily needs.	Strategy	Multiple
HN 3.2.1	Incentivize property owners to pursue zoning that permits residential density and infill in well-connected centers and corridors that is consistent in scale with surrounding property.	Policy	Tulsa Planning Office
HN 3.2.2	Promote a walkable and active environment in tandem with housing development, including sidewalk, trail, park, and bicycle amenities.	Policy	Tulsa Planning Office Tulsa Housing Authority Community Development TAE0
HN 3.2.3	Promote workforce and student housing that prioritizes access to jobs and education.	Policy	Community Development TAE0
HN 3.3	Encourage the development, preservation, and maintenance of well-constructed affordable housing.	Strategy	Multiple
HN 3.3.1	Conduct periodic reviews of the City of Tulsa <u>Zoning Code and Zoning Map</u> to identify feasible amendments to facilitate an increase in development of affordable housing.	Planning	Tulsa Planning Office Development Services Community Development
HN 3.3.2	Conduct frequent educational trainings for local home builders on approval processes.	Engagement	Tulsa Planning Office Development Services
HN 3.3.3	Consolidate information for prospective affordable housing developers, including information about City processes and financial incentives.	Policy	Community Development TAE0
HN 3.3.4	Continue to remove barriers to the development of "Missing Middle" housing types.	Code Changes	Tulsa Planning Office Development Services
HN 3.3.5	Evaluate the effect of short-term rentals on housing availability and affordability.	Analysis	City of Tulsa

Action ID	Action Required	Action Type	Involved Parties
HN 3.4	Identify resources for local home builders to support a range of housing types.	Strategy	Multiple
HN 3.4.1	Encourage new and innovative housing types for affordability and sustainability.	Policy	Tulsa Planning Office
HN 3.4.2	Identify local home builders to implement small-scale development by partnering with local community development corporations (CDCs) and community-based organizations.	Partnership	Community Development
HN 3.4.3	Encourage <u>employer-assisted affordable housing</u> in tandem with major employment center development and expansion.	Policy	TAEO Community Development
HN 4	Tulsa works to ensure equitable access to housing and homeownership by removing barriers and reducing disparities experienced due to race, color, religion, gender, sexual orientation, national origin, disability, income, and familial status.		
HN 4.1	Establish programs and identify funding to assist low- and moderate-income households with the purchase and maintenance of a home.	Strategy	Multiple
HN 4.1.1	Coordinate with financial institutions to identify sources of funds to fill the lending gap for home buyers who fall below the threshold of lending through traditional financing.	Partnership	Community Development Office of Resilience & Equity TAEO
HN 4.1.2	Support and connect residents to low-income homebuyer education services and resources provided by partners, including Housing Partners of Tulsa and <u>Green Country Habitat for Humanity</u> .	Policy	Community Development TAEO Office of Resilience & Equity
HN 4.1.3	Promote rehabilitation projects for lower-income households in neighborhoods vulnerable to speculation, redevelopment, and displacement.	Policy	Community Development
HN 4.1.4	Fund citywide programs with federal and private funds to rehabilitate properties of homeowners who cannot afford to make needed repairs.	Policy	Community Development TAEO Finance

Action ID	Action Required	Action Type	Involved Parties
HN 4.2	Strategically locate affordable housing in areas that most benefit from existing public infrastructure and services.	Strategy	Multiple
HN 4.2.1	Incentivize well-constructed affordable housing development along existing transit routes, especially along current and future Bus Rapid Transit (BRT) service routes that is not out of scale with surrounding properties.	Incentives	TAE0
HN 4.2.2	Where pedestrian infrastructure does not exist, provide sidewalks and safe crossings as an incentive to affordable housing development projects.	Incentives	TAE0 Tulsa Planning Office Finance Public Works
HN 4.2.3	Continue to assess the condition of water and sewer infrastructure, and seek to replace aging infrastructure that is made of lead or other potentially hazardous materials.	Planning	Water & Sewer
HN 4.2.4	Ensure affordable housing development is located in high opportunity areas with adequate access to public transportation, jobs, schools, and amenities.	Planning	TAE0 Tulsa Housing Authority Tulsa Planning Office
HN 4.3	Identify and establish programs, partnerships, and funding to meet the evolving needs of affordable housing in Tulsa.	Strategy	Multiple
HN 4.3.2	Enhance the <u>Affordable Housing Trust Fund</u> through dedicated public investment.	Program	Community Development TAE0
HN 4.3.3	Partner with the <u>Tulsa Housing Authority</u> to expand education about the utilization of <u>project-based and choice vouchers</u> .	Partnership	Community Development TAE0 Tulsa Housing Authority
HN 4.3.4	Leverage public properties for the development of affordable housing.	Planning	TAE0
HN 4.3.5	Embed affordable housing goals and funding into Tax Increment Financing (TIF) and other public incentives, particularly in areas of high need.	Policy	TAE0

Action ID	Action Required	Action Type	Involved Parties
HN 4.3.6	Align local CDBG and HOME investments and activities to prioritize affordable housing development.	Policy	Community Development Tulsa Planning Office TAEO Finance
HN 4.4	Prevent housing discrimination through City-initiated programs and the support of fair housing laws.	Strategy	Multiple
HN 4.4.1	Support the <u>Gold Star Landlord Program</u> as an opportunity for legal education, resources, and displacement mitigation.	Program	Community Development TAEO
HN 4.4.2	Coordinate with fair housing programs to evaluate and monitor instances of housing discrimination and collaborate on amelioration.	Partnership	Community Development Office of Resilience & Equity
HN 4.5	Identify programs providing legal assistance to resolve estate and title issues to permit succession of housing from one generation to the next, or from one family member to another.	Strategy	Multiple
HN 4.5.1	Pursue legislation allowing the City to acquire property and clear title without the use of eminent domain.	Policy	Community Development TAEO
HN 5	All Tulsans have access to decent, safe, and sanitary housing.		
HN 5.1	Incentivize quality landlords, and provide resources for landlords to promote responsible practices and to ensure accountability.	Strategy	Multiple
HN 5.1.1	Utilize and expand the capacity of the <u>Gold Star Landlord Program</u> to minimize the financial burden of providing low-cost quality housing, especially for tenants with complicated rental histories.	Program	TAEO
HN 5.1.2	Implement a preferred rental database that tracks landlords with unpaid property taxes, foreclosure vulnerability, repeated code enforcement actions, and excessive eviction filings.	Program	TAEO

Action ID	Action Required	Action Type	Involved Parties
HN 5.1.4	Expand landlord education and property management training to encourage timely repairs, minimize disputes, and support the landlord-tenant relationship.	Engagement	Community Development TAE0
HN 5.2	Improve tenant protections and support services for Tulsans who rent.	Strategy	Multiple
HN 5.2.1	Advocate for increased tenant protections in the <u>Oklahoma Residential Landlord and Tenant Act</u> , especially related to necessary home improvements.	Advocacy	Community Development Office of Resilience & Equity
HN 5.2.2	Conduct community surveys, inspections, and other analyses to ensure compliance with fair housing practices in the rental community, and address noncompliance.	Policy	Community Development
HN 5.2.3	Ensure tenants and landlords are aware of their rights in their native language by providing materials in commonly spoken languages of Tulsans.	Policy	Community Development
HN 5.2.4	Expand outreach for programs that address code violations, and promote housing quality and safety services, including those offered through the Community Development & Housing division and <u>Tulsa Health Department</u> .	Program	Neighborhood Inspections Tulsa Health Dept.
HN 5.3	Provide assistance to vulnerable homeowners to maintain their homes in safe and healthy conditions, and enable older residents to age in place.	Strategy	Multiple
HN 5.3.1	Identify financing and loan programs that assist low-income, senior, and disabled owners with housing repair, maintenance, and upgrades that allow aging in place.	Program	TAE0
HN 5.3.2	Expand and support programs, including the <u>Lead-Based Paint Hazard Reduction Program</u> , that reduce the risk of environmental hazards in the home.	Program	Community Development Tulsa Health Dept.
HN 5.3.3	Expand the capacity of the Customer Care Center to improve access to resources for homeowners to repair code violations and safety concerns.	Program	City of Tulsa

Action ID	Action Required	Action Type	Involved Parties
HN 5.4	Develop programs to facilitate older adults aging in place.	Strategy	Multiple
HN 5.4.1	Support volunteer and donation-based programs to paint and repair homes of older, disabled, and low-income residents.	Program	Community Development
HN 5.4.2	Research and implement property tax relief mechanisms for older adults and low-income households facing rising tax cost burdens.	Policy	Community Development
HN 6	Homelessness in Tulsa is rare, brief, and nonrecurring.		
HN 6.1	Continue collaboration between public agencies and homelessness service providers to provide affordable housing, transitional housing, shelters, and services needed to support unhoused persons.	Strategy	Multiple
HN 6.1.1	Encourage a continuum of safe and affordable housing opportunities and related supportive services, including <u>rent assistance</u> , <u>permanent supportive housing</u> , transitional housing, <u>micro-housing communities</u> , <u>emergency shelters</u> , <u>warming centers</u> , and <u>transitional campgrounds/rest areas</u> .	Program	Tulsa Housing Authority Community Development Community Partners
HN 6.1.2	Encourage the improvement of discharge policies and support programs to reduce the number of individuals who exit institutions and end up in homelessness.	Policy	Community Development Community Partners
HN 6.1.3	Work to connect homeless persons to health care for physical and mental health needs through mobile health teams, assistance with Medicare and Medicaid, and adding physical and mental care providers to existing shelters.	Policy	Tulsa Police Dept. Municipal Courts Community Partners
HN 6.1.4	Collaborate with the <u>Tulsa Housing Authority</u> to encourage increased acceptance of housing vouchers across the city.	Partnership	Community Development Tulsa Housing Authority

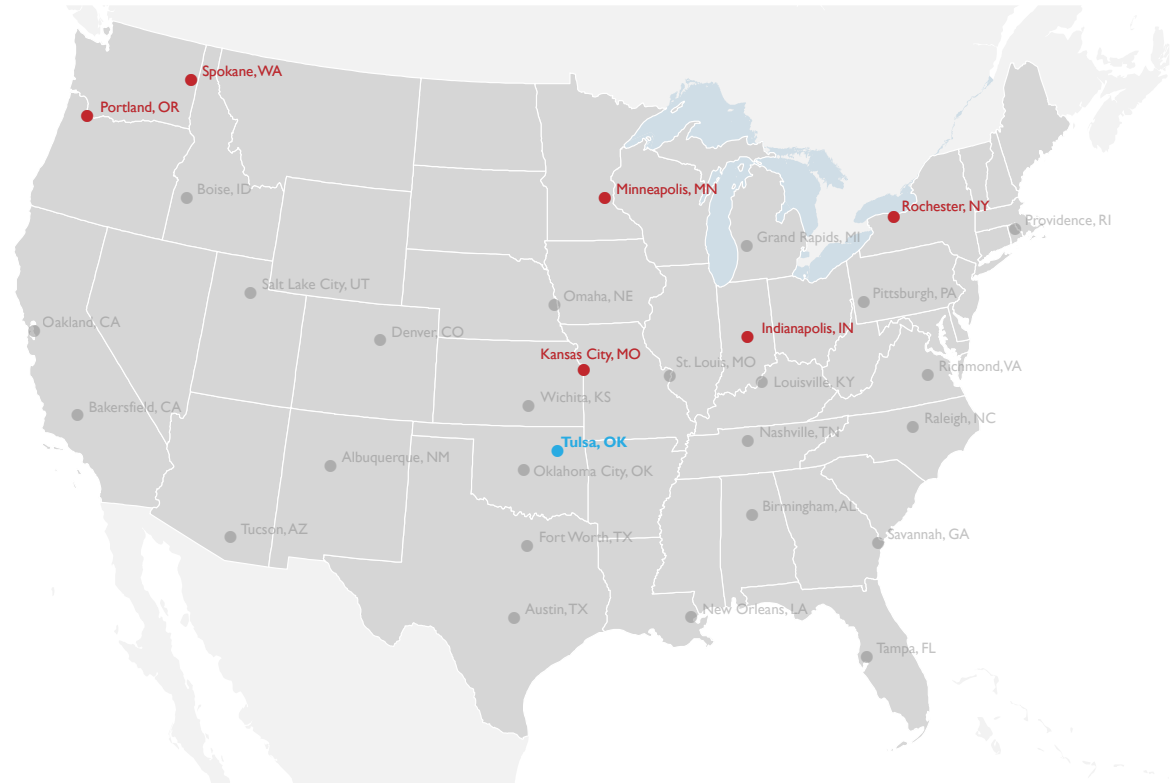
Action ID	Action Required	Action Type	Involved Parties
HN 6.2	Support getting people into housing as a first priority to combat and end homelessness.	Strategy	Multiple
HN 6.2.1	Encourage lowering barriers to access the homelessness system of care, including those related to pets, possessions, or prior suspensions, while also maintaining systems of compassionate accountability.	Policy	Community Development Community Partners
HN 6.2.2	Provide information concerning assistance with finding and accessing housing available to households that are at risk of or experiencing homelessness.	Program	Community Development
HN 6.2.3	Support households exiting homelessness through financial management skills training and services that provide needed household items.	Program	Community Development Community Partners
HN 6.3	Identify funding to address the range of services and needs of the local homeless population.	Strategy	Multiple
HN 6.3.1	Improve data collection and collaboration across entities addressing homelessness in order to prioritize service distribution.	Policy	TAEO Community Partners
HN 6.3.2	Direct federal, state, and local resources to agencies who work to address homelessness.	Policy	City of Tulsa
HN 6.3.3	Increase access to permanent housing for people who are experiencing or at risk of homelessness through a flexible and ongoing fund that provides loans or grants for deposits, application fees, and moving fees.	Program	Community Development TAEO
HN 7	Tulsa embraces the preservation of historic homes and neighborhood identity.		
HN 7.1	Ensure that neighborhoods are identified for their unique characteristics, and expand opportunities for residents to engage in preservation efforts within their neighborhoods.	Strategy	Tulsa Planning Office
HN 7.1.1	Conduct fieldwork to expand the sites and districts determined to be eligible for inclusion on the <u>National Register of Historic Places</u> .	Policy	Tulsa Planning Office

Action ID	Action Required	Action Type	Involved Parties
HN 7.1.2	Continue to engage with residents to encourage the pursuit of nominations of their neighborhoods to the National Register of Historic Places.	Policy	Tulsa Planning Office
HN 7.1.3	Work with neighborhoods in <u>Historic Preservation overlay</u> districts to create neighborhood identity signs.	Policy	Tulsa Planning Office
HN 7.2	Encourage the use of zoning tools, such as overlays, to preserve the scale and character of distinct neighborhoods throughout the city.	Strategy	Tulsa Planning Office
HN 7.2.1	Continue providing guidance to neighborhood residents expressing interest in the establishment of an Historic Preservation overlay district.	Policy	Tulsa Planning Office
HN 7.2.2	Work with residents upon request to develop <u>Neighborhood Character overlay</u> design standards unique to each overlay district.	Policy	Tulsa Planning Office
HN 7.2.3	Monitor the level of development activity in the <u>Neighborhood Infill Overlay</u> to evaluate the success of enabling Missing Middle housing options by right.	Policy	Tulsa Planning Office Development Services
HN 7.2.4	Evaluate zoning regulations related to <u>Accessory Dwelling Units</u> (ADUs) to facilitate the construction of additional housing units within Historic Preservation overlay districts while ensuring that they fit the scale and character of their surroundings.	Code Changes	Tulsa Planning Office
HN 7.3	In Historic Preservation (HP) districts, work to prevent and proactively address zoning code violations and building alterations that do not meet the HP <u>Unified Design Guidelines</u> .	Strategy	Multiple
HN 7.3.1	Conduct regular outreach to educate owners within Historic Preservation overlay districts of relevant zoning regulations and the standards of the <u>Unified Design Guidelines</u> .	Engagement	Tulsa Planning Office
HN 7.3.2	Coordinate to identify, address, and resolve zoning code violations within Historic Preservation overlay districts.	Policy	Tulsa Planning Office Neighborhood Inspections

Action ID	Action Required	Action Type	Involved Parties
HN 7.3.3	Establish outreach and education efforts to promote awareness of Historic Preservation regulations among real estate professionals and title companies.	Engagement	Tulsa Planning Office
HN 7.3.4	Establish a training program to educate developers, contractors, and vendors on compliance with the <u>Unified Design Guidelines</u> and preservation and rehabilitation best practices.	Program	Tulsa Planning Office
HN 7.3.5	Develop a protocol to notify applicants of Historic Preservation zoning upon application for all City permits within Historic Preservation overlay districts.	Policy	Tulsa Planning Office Development Services
HN 7.4	Provide technical assistance to residents to explore home ownership for households at all income levels in overlay districts.	Strategy	Multiple
HN 7.4.1	Identify sources of low-interest or no interest loans for basic upkeep and maintenance of properties within Historic Preservation overlay districts and <u>Neighborhood Character overlay</u> districts.	Program	TAEO Community Development Tulsa Planning Office
HN 7.4.2	Host workshops and other educational events for homeowners to learn technical skills unique to the maintenance of historic properties.	Engagement	Tulsa Planning Office
HN 7.4.3	Compile a list of local resources for owners to consult when completing basic maintenance and repair projects.	Policy	Tulsa Planning Office

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 range from the West Coast, to the Midwest, and the Northeast, with varying degrees of similarity to Tulsa. The metrics selected were chosen to compare the cost of housing and residents' ability to afford these costs. The distinction between owners and renters has been made in order to demonstrate the different conditions faced by these two groups.

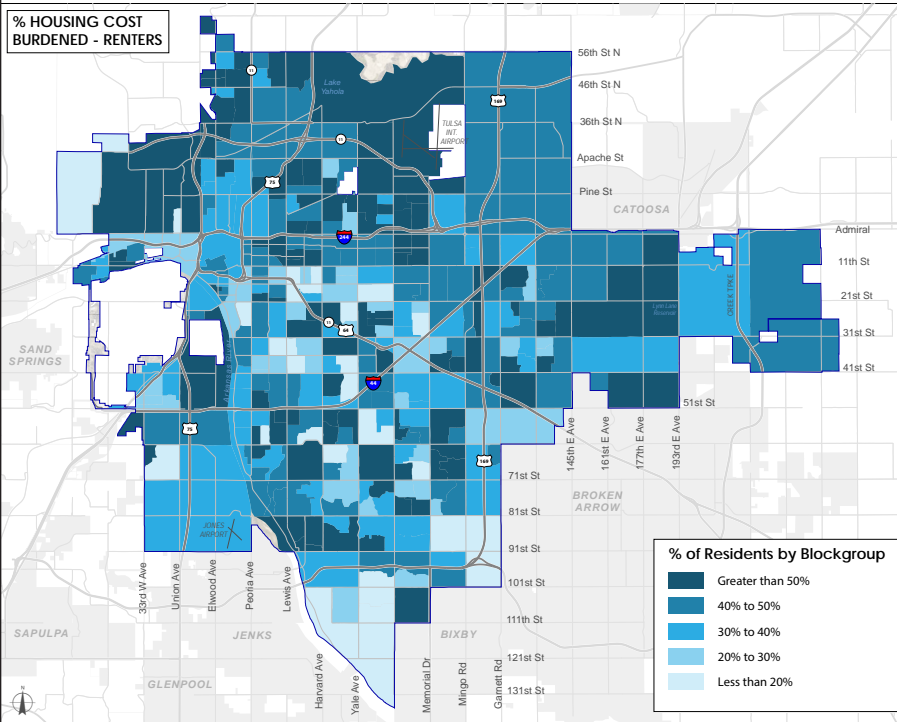


Most Favorable Least Favorable

Metric	Units	Tulsa, OK	Spokane, WA	Portland, OR	Kansas City, MO	Minneapolis, MN	Indianapolis, IN	Rochester, NY
Median Home Value	\$	\$165,000	\$373,000	\$558,000	\$209,000	\$320,000	\$199,000	\$196,000
Median Rent	\$	\$827	\$1,005	\$1,450	\$950	\$1,215	\$951	\$995
Average Household Size-Owners	People Per Unit	2.57	2.33	2.53	2.51	2.43	2.78	2.34
Average Household Size-Renters	People Per Unit	2.24	2.17	1.98	2.09	2.11	2.21	2.19
% Own	%	51.4%	55.1%	53.8%	52.8%	46.7%	53.0%	35.4%
% Rent	%	48.6%	44.9%	46.2%	47.2%	53.3%	47.0%	64.6%
% Cost Burdened - Owners	%	17.85%	18.80%	22.80%	17.90%	17.60%	18.00%	18.75%
% Cost Burdened- Renters	%	48.70%	46.10%	46.70%	46.20%	44.30%	52.20%	54.60%

FEATURED METRIC

% Cost Burdened - Renters



Tulsa has one of the lowest percentages of cost-burdened homeowners but one of the highest percentages of cost-burdened renters. The results show that many tenants are paying above their means (30% or more of their monthly income in rent). This conclusion emphasizes the need for more housing options in Tulsa. Not only do housing types need to be diverse in composition, but they also need to be available at different price points. Within Tulsa, the distribution of the population that is housing cost burdened is not concentrated in any one area. This is an issue in all parts of the city, regardless of the cost of rent in those areas.

Average Household Size

Tulsa ranks second after Indianapolis, Indiana, in average household size for owners, and Tulsa ranks the highest for average household size for renters. A larger household size among renters indicates that more families with children are living in rental housing. This gives more importance to the development of missing middle housing types so that families have a variety of affordable options to choose from.

% Own / % Rent

Tulsa has the third highest percentage of ownership among the selected cities. 51.4% of Tulsa households own their home, while 48.6% of Tulsa households occupy rental units. It is common across almost all of the selected cities that ownership levels are higher than rent; however, in more dense cities like Rochester, New York, more residents rent their properties than own them.

Median Rent

Tulsa has the lowest median rent value, estimated at \$827. Providing various options of rental property is important to serve the diverse housing needs of Tulsans. Missing middle infill development will allow for various rental options that are also consistent with the characteristics and scale of the neighborhoods in which they are located. Missing middle infill will also yield more diversity, affordability, and walkability within Tulsa neighborhoods.

Median Home Value

Tulsa's median home value is estimated at \$165,000, and is the lowest among the selected cities. While owning a home is still an obstacle for many, Tulsa remains quite affordable. The lower cost of owning a home is a unique and attractive feature of Tulsa; maintaining this into the future will ensure greater levels of homeownership and lower levels of housing cost burden.

EQUITY & RESILIENCE CONSIDERATIONS

HOME APPRAISAL INEQUITY

Since the 1930's, racial composition of neighborhoods was a major factor in determining the evaluation of home values in the United States. Although this direct practice was outlawed in the 60's and 70's, the association between home value and the composition of race in neighborhoods is still present today. A long history of discriminatory evaluations combined with contemporary appraisal practices have made appraisal inequities even stronger than before. This issue has been raised to prominence in recent years, as homeownership is well-known as a source of generational wealth. Research from Freddie Mac in 2021 using Census data found that 12.5% of home purchase appraisals in majority-Black neighborhoods and 15.4% in majority-Latino neighborhoods resulted in a value below the contract price (the amount a buyer is willing to pay for the property), compared to only 7.4% of appraisals in predominantly White neighborhoods. Given that appraisals include consideration of the value of surrounding properties, this can have a cascading effect for property values across entire neighborhoods.

Recommendations

- HN.ER.1* Encourage training programs for appraisers to combat implicit bias in the home appraisal process.
- HN.ER.2* Ensure guidance provided by the United States Department of Housing and Urban Development (HUD) Action Plan to Advance Property Assessment and Valuation Equity is followed to address the issue.

HOUSING COST BURDEN

A household is considered to be housing cost burdened if they are paying more than 30% of their income on housing. Among homeowners in the United States, 26.6% of homeowners with a mortgage and 12.5% of homeowners without a mortgage are considered housing cost burdened. Of all renters in the United States, 48.5% are considered housing cost burdened. Cost burdened renter households outnumbered cost burdened homeowner households by over 3 million according to the 2019 American Community Survey. Nearly 50% of Tulsans are renters and half of those renters are cost burdened. Households experiencing these conditions are less resilient to chronic stressors and acute shocks and are less likely to be able to afford healthcare costs or create savings for retirement or

entrepreneurship. With a quarter of residents struggling to pay rent and steep increases in house prices and rental costs, aggressive actions will need to be made to ensure affordable housing options for all Tulsans.

Recommendations

- HN.ER.3* Analyze residential zoning impediments frequently to ensure future housing demand can be accommodated within the service areas of existing infrastructure and services.
- HN.ER.4* Conduct reviews of the City of Tulsa Zoning Code and Zoning Map to identify feasible amendments to facilitate an increase in development of affordable housing.
- HN.ER.5* Encourage new and innovative housing types for affordability and sustainability.

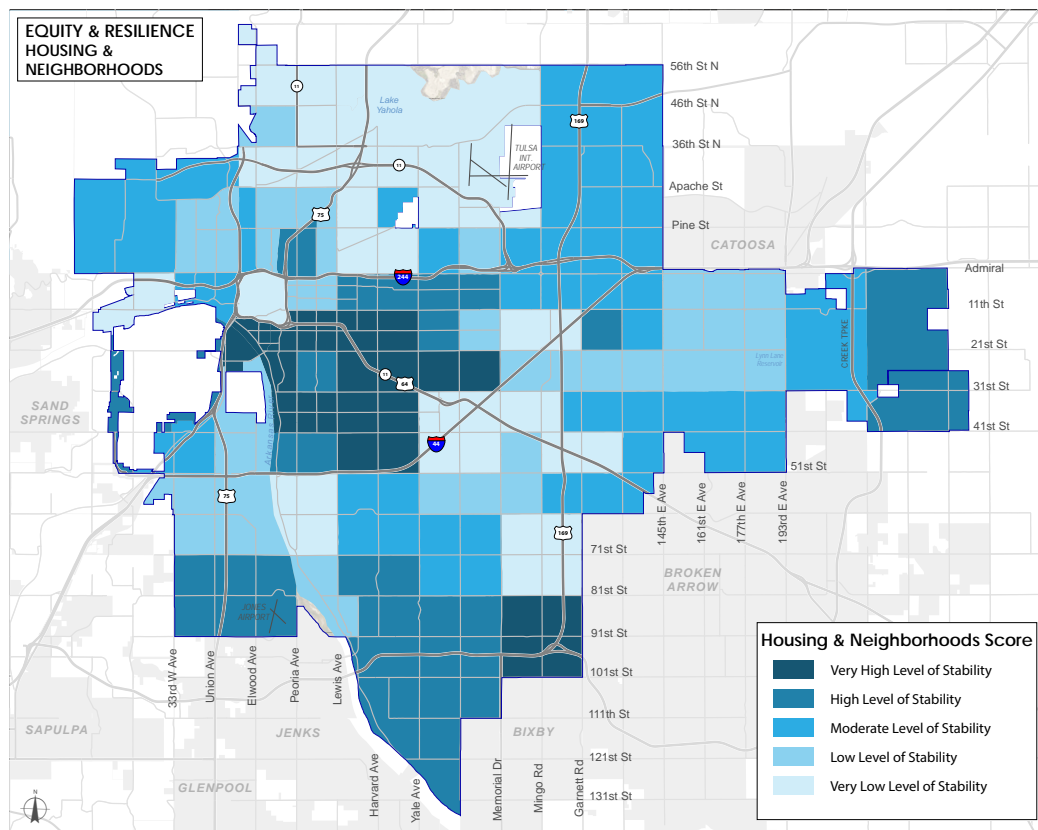
HOMELESSNESS

Homelessness is a systemic problem facing cities across the United States. It can be caused by lack of affordable housing for low income individuals, poverty, domestic violence, evictions, racial discrimination, addiction, and unemployment. Many factors can be determinants of homelessness or put someone at risk for becoming unhoused, and many of these factors have been historically unchanged, leading to homelessness being a devastating societal norm. Ensuring that there are sustainable housing resources for those experiencing homelessness, as well as providing sufficient affordable housing, are just some of the ways to address this issue.

Recommendations

- HN.ER.6* Support the Housing First approach to combat and end homelessness.
- HN.ER.7* Provide information concerning assistance with finding and accessing housing available to households that are at risk of or experiencing homelessness.

EQUITY & RESILIENCE HOUSING & NEIGHBORHOODS



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

GEOGRAPHIC DISPARITIES

The above map identifies where neighborhoods are experiencing some level of instability. This was measured using data related to residents' ability to afford their current housing costs, as well as the amount of violent crime in the area. Residents of downtown, the 61st and Peoria Ave. area, as well as neighborhoods in north Tulsa, northeast Tulsa, and east Tulsa have instability associated with housing costs and the presence of violent crime.

INDICATORS USED IN MAP

- % Housing Cost-Burdened - Renters
- % Housing Cost-Burdened - Owners
- Rate of Violent Crime
- Occupancy Rate
- Housing Density
- Evictions
- Code Violations (except at-large animals)
- # of Police Calls (non-violent)

RELEVANT EQUALITY INDICATORS*

- INDICATOR 9: Homeownership by race
- INDICATOR 20: Home purchase loan denials by race
- INDICATOR 21: Housing cost burden by income
- INDICATOR 22: Youth homelessness by race
- INDICATOR 23: Homelessness by veteran status
- INDICATOR 24: Homelessness by disability status
- INDICATOR 25: Rent burden by income
- INDICATOR 26: Evictions by race
- INDICATOR 27: Housing complaints by geography
- INDICATOR 43: Food deserts by geography
- INDICATOR 46: Vacant housing by geography
- INDICATOR 51: HOAs and NAs by geography

RELEVANT RESILIENT TULSA ACTIONS**

- ACTION 04: Pilot "Healthy Places" place-based initiative
- ACTION 06: Invest in neighborhoods through Neighborhood Action Plans
- ACTION 12: Incentivize grocery store development in underserved communities.
- ACTION 13: Develop a healthy food environment coalition.
- ACTION 38: Create a Tulsa Housing Policy Director position

VULNERABLE POPULATION GROUPS

- Low-income households
- Racial and ethnic minority populations
- Residents with limited English proficiency
- Single-parent households
- Older adults
- Youth

*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

Poor Housing Quality

Health Impact	Associated Health Outcome
Harmful chemicals (lead, asbestos, mold, etc.)	Respiratory disease, poisoning, developmental delays, neurological changes
Stress and depression from adverse environmental conditions	Increase in anxiety and depressive disorders

Tulsa Context

The Tulsa County Assessor's office designates each residential property with a level of housing quality based on the materials and construction expertise used to build a structure. This scale ranges from A - Excellent, to E - Low. In Tulsa, most residential properties fall into the C or D quality level, with areas of A and B in the historic Midtown and Brookside areas, as well as in the far southwest of the city. North Tulsa and the area around 61st St. and Peoria Ave. are predominantly level D and E. These designations inform the assessment of property value and the corresponding ad valorem taxes.

Policy Recommendations

- HN.HW.1* Develop and support programs locally that can leverage funding for multi-unit and low-income housing improvement, including Rental Assistance Demonstration and Affordable Housing Trust Funds.
- HN.HW.2* Explore housing rehabilitation codes that can allow home and property owners to make repairs to existing homes without fully bringing them up to code.
- HN.HW.3* Where homes are in need of substantial rehabilitation, explore incentives to encourage redevelopment that preserves their ongoing habitability.
- HN.HW.4* Support and expand programs that include home safety inspections and abatement for health concerns, including lead.

Violent Crime

Health Impact	Associated Health Outcome
Violent altercations	Physical injury, death, decreased quality of life
Stress and depression from adverse environmental conditions	Increased substance abuse, increase in domestic violence, anxiety, depressive disorders

Tulsa Context

In 2020, there were a total of 4,741 violent crimes (homicide, rape, aggravated assault, and robbery) in Tulsa. This reporting includes 84 homicides, 401 rapes, 758 robberies, and 3,498 aggravated assaults. The highest rates of violent crime by ZIP code in Tulsa are in 74106 (26.6 crimes per 1,000 residents), 74120 (22.6 crimes per 1,000 residents), and 74110 (20.3 crimes per 1,000 residents). These three ZIP codes are located in north and northeast Tulsa. The ZIP codes with the lowest per-capita violent crime are 74114, 74132, and 74137, at 2.5, 2.1, and 2.0 crimes per 1,000 residents respectively. These areas include the Maple Ridge area, Tulsa Hills, and far south Tulsa.

Policy Recommendations

- HN.HW.5* Collaborate with social services agencies and other City departments to address root causes that lead to individual and group criminal activity.
- HN.HW.6* Increase partnerships with local community organizations and schools to facilitate an increased interface between TPD and the public that is not based on ordinary patrol activities.
- HN.HW.7* Develop and implement Micro-Area Police Plans in areas of the city with high rates of crime and low trust of police to establish collaborative relationships with residents to address crime in their neighborhoods.

Homelessness

Health Impact	Associated Health Outcome
Exposure to inhospitable environmental conditions	Frostbite, hypothermia, hyperthermia, open wounds, parasitic infections
Lack of access to healthcare and personal health accommodations	Skin disorders, dental and periodontal disease, venereal diseases, mental illness, diabetes, hypertension, tuberculosis

Tulsa Context

The annual point-in-time (PIT) count conducted in Tulsa documents people experiencing homelessness and the current sheltering status, including people in emergency shelters, safe havens, transitional housing, treatment centers, and unsheltered people. In 2015 the Tulsa PIT Count found 783 people experiencing homelessness, with 129 (16.5%) of those unsheltered. In 2020 this total count had increased by nearly 40% to 1,089 individuals, and the unsheltered population more than doubled to 266 individuals, or 24.4% of the counted population. This sharp increase in the past 5 years indicates that homelessness in Tulsa is increasing, and these increases strain what limited resources exist to provide shelter and services for these individuals. The COVID-19 pandemic complicated shelter service with new requirements for social distancing.

Policy Recommendations

HN.HW.8 Continue collaboration between public agencies and homeless service providers to provide affordable housing, transitional housing, shelters, and services needed to support homeless persons.

HN.HW.9 Support the Housing First approach to combat and end homelessness.

HN.HW.10 Acquire and assign funding to address the range of services and needs of the local homeless population.

Housing Affordability

Health Impact	Associated Health Outcome
Less disposable income for health-improving choices	Increase in obesity, diabetes, chronic diseases, and malnutrition

Tulsa Context

In Tulsa 48.6% of residents rent their homes, and 51.4% own. The median rent in 2019 was \$827, while the average home value was \$152,700, or an average monthly payment of \$692 with a 20% down payment on a 30-year mortgage term. 48.7% of renters are cost-burdened, or spend 30% of their gross income or more on their rent, while only 17.9% of owners are cost-burdened. This indicates that the housing options available to those who are not able to save up for a down payment are higher than for those who can, exacerbating a lack of affordable housing and stifling many families' ability to purchase a home.

Policy Recommendations

HN.HW.11 Conduct review of City of Tulsa Zoning Code and Zoning Map to identify feasible amendments, which would facilitate an increase in development of affordable housing.

HN.HW.12 Remove barriers to the development of missing middle housing types.

HN.HW.13 Identify funding and programs to assist low- and moderate-income households with the purchase and maintenance of a home.

HN.HW.14 Strategically locate affordable housing in areas that most benefit from existing public infrastructure and services.

HN.HW.15 Embed affordable housing goals and funding into Tax Increment Financing (TIF) and other public incentives, particularly in areas of high need.

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FUNDING PRIORITIES

Concerns about housing affordability and homelessness have increased dramatically in the past several years in Tulsa. Additionally, enforcement of City codes is needed to ensure existing neighborhoods are stable, safe, and attractive. In order to address these concerns additional funding is needed for programs and the personnel to implement planned changes.

The largest capital needs are associated with the Affordable Housing Trust Fund, which is funded by City of Tulsa contributions as well as private donations. Initial funding has been acquired, but as the program continues to grow, its success will depend on consistent funding contributions to expand the program's influence. Capital needs related to neighborhoods include beautification programs, as well as infrastructure improvement funds for sidewalks and neighborhood street repairs. Finally, Tulsa Code Enforcement personnel have capital needs related to their fleet vehicles and technology to more efficiently handle issues across the city.

Operational and personnel needs include a need for more Code Enforcement officers and additional Neighborhood Liaisons within the Community Development & Housing division, the go-to department for residents who have problems that need solving in their neighborhoods. Funding is also needed to support the Vibrant Neighborhoods Partnership as additional neighborhoods are accepted into the program. Ensuring that residents have plenty of resources available to them will lead to greater satisfaction with the City government and stronger neighborhoods. Funding through federal programs like CDBG and HOME should be focused into these efforts to enhance their likelihood of success.

Finally, additional funding and new programs are needed to help Tulsans experiencing homelessness. As housing becomes less affordable it becomes more difficult for the unhoused population to break the cycle of homelessness.

REGIONALISM CONSIDERATIONS

New residential development in Tulsa has shifted from predominantly greenfield subdivisions to an even split between greenfield and infill projects. As the Tulsa region developed over the past 70 years in a sprawl pattern there are fewer locations to expand subdivisions in a cost-effective way for developers. This has not slowed the growth pattern for surrounding suburban communities such as Broken Arrow, Owasso, Bixby, and Jenks. Indeed, many of the developers who built subdivisions in Tulsa have now shifted their investments to these surrounding communities. This means that the rules that were in place to facilitate this development pattern no longer address the issues of most concern for the current development paradigm in Tulsa.

Many residents are concerned with the impact of new housing or other uses in existing neighborhoods and feel like there are not enough measures in place to ensure that development is sensitive to pre-existing conditions that make these places attractive for development in the first place. Compromise is often achievable through meaningful engagement of residents by the developer, and further guidance can be established through existing mechanisms like Historic Preservation overlay districts, Neighborhood Character overlay districts, or covenants. Tulsa is in a phase of culturing, where increased investments in existing areas can help them flourish, but not without consideration of existing context. This presents the opportunity to attract residents from surrounding communities back into Tulsa for an enhanced quality of life and city-living experience.

GLOSSARY OF TERMS

Accessory Dwelling Units (ADUs) - A smaller, independent residential dwelling unit located on the same lot as a stand-alone detached home.

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

Appraisal - A valuation of property, such as real estate, by the estimate of an authorized person. Appraisals are typically used for insurance and taxation purposes or to determine a possible selling price for an item or property.

Beautification - The action or process of improving the appearance of a place.

Bus Rapid Transit - A bus-based public transport system designed to have better capacity and reliability than a conventional bus system.

Capital Improvements 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.

Chronic Homelessness - Used to describe people who have experienced homelessness for at least a year, or repeatedly, while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.

Community Benefits Agreement - A contract signed by community groups and a real estate developer that requires the developer to provide specific amenities and/or mitigations to the local community or neighborhood.

Community Development - A process where community members are supported by agencies to identify and take collective action on issues which are important to them.

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 Corporations (CDCs) - A not-for-profit organization incorporated to provide programs, offer services and engage in other activities that promote and support community development. CDCs usually serve a geographic location such as a neighborhood or a town.

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

Community Housing Development Organizations (CHDOs) - A private nonprofit, community-based, service organization that has staff with the capacity to develop affordable housing for the community it serves.

Community Land Trust - A nonprofit corporation that holds land on behalf of a community, while serving as the long-term steward for affordable housing and other community assets.

Continuum of Care (CoC) - A regional or local planning body that coordinates housing and services funding for homeless families and individuals.

Default Judgment - A binding judgment in favor of either party based on some failure to take action by the other party. Most often, it is a judgment in favor of a plaintiff when the defendant has not responded to a summons or has failed to appear before a court of law.

Detached House - A free-standing residential building.

Displacement - When residents of an area are forced to leave due to increases in housing costs that make the area unaffordable.

Emergency Shelter - Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.

Employer-Assisted Affordable Housing - Housing assistance provided by an employer that may include down payment grants or loans, homeownership counseling and education, rental subsidies or direct investment in the construction of rental housing.

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

Eviction - The court-ordered removal of a tenant from the property where they reside due to nonpayment of rent, damages, illegal activity, violation of the terms of a lease, or if the landlord wishes to take possession of the property.

Fair Housing Laws - The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing.

Historic Preservation Overlay - An overlay that supplements underlying zoning with the goal of preserving historical characteristics of an area. Substantial changes and new development have design guidelines in addition to the regulations of the underlying zoning, and cases are heard by the Tulsa Preservation Commission.

Historic Tax Credits - An indirect federal subsidy to finance the rehabilitation of historic buildings with a 20 percent tax credit for qualified expenditures.

Historically Significant Sites - An official location where pieces of political, military, cultural, or social history have been preserved due to their cultural heritage value.

GLOSSARY OF TERMS

HOME Funding - Funding to states and localities to be used exclusively for affordable housing activities to benefit low-income households.

Housing Cost-Burdened - When a household pays more than 30% of its income toward housing expenses. A household is said to be severely cost-burdened when it pays at least 50% of its income toward housing.

Housing First - A policy that offers permanent housing as quickly as possible to homeless people, and other supportive services afterward.

Housing Succession - The process of settling a deceased person's estate and distributing the property to those who inherit after the debts are paid.

Housing Voucher (Project-Based and Choice) - A voucher that can be spent on rented housing, such as Section 8 public housing in the United States.

Inclusionary Zoning - Ordinances that require a given share of new construction to be affordable by people with low to moderate incomes.

Land Bank - A governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

Landlord - The owner, lessor, or sublessor of a dwelling unit or the building of which it is a part, manufactured or mobile home site, space, or lot.

Low-Moderate Income Households - Families and individuals whose Annual Incomes do not exceed eighty percent (80%) of the median family income or such other income limits as determined by HUD.

Median Sale Price - The middle point for real estate prices, where half of sale prices are higher and half are lower.

Micro-Housing Communities - Any residential structure, foundation built or on wheels, with full utilities (electric, water, sewer, etc.) and living facilities (kitchen, bed, bath, etc.) designed for full time occupancy that accommodates occupants at less than 300 square feet per person.

Missing Middle Housing - Housing types with densities between detached houses and apartment buildings, such as duplexes, triplexes, quadplexes, and small apartment buildings.

Mixed-Income Housing - Developments that comprise differing levels of affordability, with some units at market rate and others available to low-income households at below-market rates.

National Register of Historic Places - Authorized by the National Historic Preservation Act of 1966, the National Park Service's National Register of Historic Places is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect America's historic and archeological resources.

Neighborhood Revitalization - A collaborative approach to improve the quality of life for all residents in a neighborhood. Focus areas can include beautification, community, housing, health, and safety.

Neighborhood Statistical Boundaries - A collection of Census geographies associated with a specific area that allows for tracking trends over time.

Overlay District - A district layered on another land use district that supersedes, modifies, or supplements the underlying land use regulations.

Owner-Occupied - When a residential property is occupied as the primary residence by the person or household that owns it.

Permanent Support Housing - An intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people.

Point in Time (PiT) Count - An annual survey of homeless individuals in the United States conducted by local agencies called Continuums of Care (CoCs) on behalf of the US Department of Housing and Urban Development.

Rent Assistance - Monetary help with rent that can come from a government agency or a nonprofit.

Serial Evictions - Eviction proceedings being initiated for the same tenant several times in sequence, often due to system automation of large property management companies.

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

Tenant - Any person entitled under a rental agreement to occupy a dwelling unit.

Transitional Campgrounds/Rest Areas - Places for temporary accommodation and access to services for those experiencing homelessness.

Transitional Housing - Temporary housing for certain segments of the homeless population, set up to transition residents into permanent, affordable housing.

Warming Center - A short-term emergency shelter that operates when temperatures or a combination of precipitation, wind chill, wind and temperature become dangerously inclement.

Zoning Code and Map - The municipal ordinances that regulate land use and property design and the map that identifies the applicable zoning district for properties governed by the zoning code.

RELEVANT CITY DEPARTMENTS, PROGRAMS, PLANS, AND EXTERNAL ORGANIZATIONS

Affordable Housing Strategy – A City of Tulsa document completed in 2020 that is designed to guide policy, process, and decision making for housing in Tulsa.

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.

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.

Downtown and Surrounding Neighborhoods Housing Study - A City of Tulsa study to comprehensively assess housing needs downtown and in the surrounding neighborhoods, and craft a holistic development and policy framework to guide equitable housing investments in the area.

Equality Indicators - An annual report created through partnership between the City of Tulsa and the Community Service Council to measure and track disparities among subgroups of Tulsans over time.

Finance Department – A department of the City of Tulsa that maintains the finances of the City.

Green Country Habitat for Humanity - A Tulsa nonprofit organization that provides an array of programs to assist households in the purchase of a home.

Gold Star Landlord Program – A free and voluntary City of Tulsa program that provides rewards and incentives for landlords who engage in the best rental practices.

Housing Solutions Tulsa – A 501(c)(3) organization dedicated to building systems that make homelessness rare, brief and non-recurring in Tulsa, Oklahoma. Housing Solutions is the lead agency for the Tulsa County HUD funded Continuum of Care (CoC).

Inner-Dispersal Loop (IDL) - The highway system that wraps around Tulsa's downtown core.

Lead-Based Paint Hazard Reduction Program - A federal program to identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants.

Municipal Courts Department - A court of record, authorized under City Ordinance and jurisdiction in the City of Tulsa that is responsible for misdemeanor traffic, parking, and criminal offenses, as well as code violations for health, fire, animal, and zoning violations.

Neighborhood Character Overlay - A zoning overlay that establishes zoning regulations that are intended to promote the development of compatible infill housing in established neighborhoods.

Neighborhood Infill Overlay (NIO) - A zoning overlay that modifies allowable building types and site design constraints in order to facilitate the development of missing middle housing.

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

Neighborhood Liaisons - Employees within the Working In Neighborhoods Department at the City of Tulsa who coordinate with neighborhoods and their representatives to connect them with City services and resources.

Neighborhood Toolkit - A toolkit created by the Tulsa Planning Office that offers information on how to organize a neighborhood, launch projects, celebrate with neighborhood events, access resources, and more.

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

Oklahoma Residential Landlord and Tenant Act - The Oklahoma statute that outlines regulations for landlords and tenants.

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.

Tax Delinquency Auction - A recurring Tulsa County Treasurer's auction for the sale of real estate for non-payment of ad valorem property taxes or non-payment of special assessments, such as cleaning and mowing.

Tulsa Authority for Economic Opportunity (TAEQ) - A 13-member authority, also known as Partner Tulsa, that merges the former Mayor's Office of Economic Development, the Tulsa Industrial Authority, the Tulsa Parking Authority, and the Economic Development Commission which aims to provide a more efficient and effective economic development process for both the city and those hoping to do business in Tulsa.

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

RELEVANT CITY DEPARTMENTS, PROGRAMS, PLANS, AND EXTERNAL ORGANIZATIONS

Tulsa Housing Authority (THA) - An agency that provides publicly assisted housing, including traditional public housing, mixed-finance sites and housing vouchers. Currently, THA provides assistance to more than 20,000 individuals, or 7,200 families.

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

Unified Design Guidelines - Guidelines for design for properties located in an historic preservation zoning overlay.

Vibrant Neighborhoods Partnership - 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.

Water & Sewer Department - A department of the City of Tulsa that manages, operates, and maintains the City's water and wastewater systems.

SOURCES AND REFERENCES

Subject Matter Experts and Relevant Plans

Tulsa Development Authority

Tulsa Public Schools

Tulsa Housing Authority

Mental Health Association of Oklahoma

Capital Homes

Gurustu Communities

Greater Tulsa Association of Realtors

Legal Aid of Oklahoma

Impact Tulsa

Restore Hope

Neighborhood Alliance OKC

Crossover Community Impact

Strong Neighborhoods, OKC

Tulsa Historical Society

Tulsa Health Department

Growing Together

Homebuilders Association of Greater Tulsa

City Lights

Green Country Habitat for Humanity

Working In Neighborhoods Department (WIN)

Leadership Tulsa

Oklahoma Policy Institute

Community Engagement Activities

All engagement activities that went into the development of the following plans:

- Affordable Housing Strategy (2020)
- Downtown and Surrounding Neighborhoods Housing Study (2020)

Housing and Neighborhoods Policy Survey

Neighborhood Infill Public Meeting

Local Homebuilder Roundtable Discussions

Resident Input Sessions

Resident Input Survey

Resident Input Emails and Phone Calls

Plans Reviewed and Incorporated

Affordable Housing Strategy (2020)

Downtown and Surrounding Neighborhoods Housing Study (2020)

Statewide Affordable Housing Market Study (2015)

City of Tulsa Consolidated Plan (2020)

Resilient Tulsa Strategy (2018)

Small Area Plans (Crutchfield, Southwest Tulsa, Unity Heritage Neighborhoods, Arena District Master Plan, Kendall-Whittier Sector Plan, Crosbie Heights, West Highlands/Tulsa Hills, Downtown Walkability Study, Pearl District)

Selected City Metrics

Table DP04 2019: ACS 1-year estimates data profiles

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Photos

Jeffries, Daniel. Riverview Neighborhood. Tulsa, OK. 2021. Page 2.

Jeffries, Daniel. Single Family. Tulsa, OK. 2021. Page 3.

Jeffries, Daniel. Multi-Family. Tulsa, OK. 2021. Page 4.

Pierson, Jamie. Tipton Garden Mural. Tulsa, OK. 2021. Page 7

Jeffries, Daniel. Eugene Fields. Tulsa, OK. 2021. Page 8.

Jeffries, Daniel. Apartments. Tulsa, OK. 2021. Page 9.

O’Connell, Alex. Home For Sale. Tulsa, OK. 2021. Page 10.

Jeffries, Daniel. Townhomes. Tulsa, OK. 2021. Page 11.

O’Connell, Alex. Tulsa Day Center. Tulsa, OK. 2021. Page 12.

Jeffries, Daniel. Tulsa Home. Tulsa, OK. 2021. Page 13.

