

The Economics of Land Use



Final Report

Housing Affordability Study

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City of Oklahoma City Planning Department

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Preface from The City Project Team

We commissioned this study to obtain a clearer picture of the current conditions and availability of housing in our community with consideration of the needs of our residents. Findings show at present we are fortunate that there is sufficient, affordable, and adequate housing available for those in our community who make at or above the median income in Oklahoma City. However, for the 44 percent of city residents that do not enjoy this level of income, the picture is different. For those at the lower end of the income spectrum, housing that is affordable becomes increasingly hard to find. Additionally, many of these units are poorly maintained and may even pose a health or safety risk for the women, men and children who reside within. It is also worth noting that over the last decade, housing costs in Oklahoma City have risen at a faster rate than wages, creating an affordability gap.

Housing is generally considered to be affordable when no more than 30 percent of a household's gross income goes to the cost of housing. For homeowners, that includes mortgage principal, interest, insurance, and taxes. For renters, housing costs include rent and housing related utilities. Households in the higher income brackets may choose to pay a higher percentage for housing costs as they have more disposable income. However, for households at lower socio-economic levels, making housing payments that exceed this threshold leaves little for other critical costs of living. By this formula, a single person household working fulltime at minimum wage (\$16,120/year) for example, should have housing cost less than \$403/month - practically requiring them to either work a secondary job and/or find a roommate to share housing costs.

WHY THIS IS IMPORTANT

Shelter is a fundamental human need. Without stable housing, individuals can not economically or socially flourish or contribute as they wish to their community. Without a safe and stable place to call home, we see greater mental and physical health ailments, difficulties for our children in receiving quality education, and greater challenges to keeping employment. All these issues pose a cost to our community and lead to greater instability for all our residents.

Also, we know that people living at the lower end of the income spectrum are more often housing cost burdened. This means that they spend over 30 percent and sometimes up to or more than 50 percent of their monthly income on housing, leaving less for food, healthcare, transportation, and other basic needs, much less for the discretionary spending that supports many of our community businesses. Additionally, those unexpected life expenses that occur for all of us, for example, a dental problem, car repair, or other emergency, for some create the need for a choice between addressing the problem or paying the month's rent – that is, surviving versus thriving. This difficult choice can sometimes lead to missed housing payments, evictions, and in some cases homelessness.

We should further recognize that having quality, affordable housing is good for the local economy in other ways.

- Affordable housing is necessary for improving economic security for all, but particularly for people of color, low-income individuals and families, and fixed-income seniors.

- When housing costs represent a reasonable share of a household's income, individuals and families contribute a greater share to the local sales tax base and to investing in their financial future and growth of the overall economy.
- Well-maintained housing stock attracts neighborhood investment and the commercial and retail enterprises that serve and are served by those neighborhoods.
- Well-maintained and stable neighborhoods are also not attractive targets for speculative development, such that can result in rapid change and displacement.

Investing in quality, affordable housing is also good for schools and the education and betterment of our children:

- Housing, neighborhoods, and schools are interrelated in their impact on children's educational outcomes.
- Quality affordable housing helps create stable neighborhoods and fuels the property tax base that funds our public education system.
- Low-income families with particularly high housing cost burdens are less likely to have the money to spend on goods and services that benefit child development.

Housing insecurity disproportionately affects people of color, seniors, and low-income individuals/families. Addressing housing insecurity, whether by race, age, or class, is foundational to a more equitable culture. When we look at all the interrelated issues and the bigger picture, it should be clear that the issue of housing should be a wider community concern. Those surveyed as part of this study agreed, and over 72 percent of respondents said Oklahoma City should be involved in addressing housing quality problems and ensuring an adequate supply of affordable and safe housing.

WHY LOCAL GOVERNMENT SHOULD BE INVOLVED

Oklahoma City recognizes housing as a critical component of our community. This is reflected in the City Council priority to promote safe, secure, and thriving neighborhoods. This priority recognizes that "neighborhoods are the building blocks of a great city and residents expect safe neighborhoods that provide a high quality of life."

The City's comprehensive plan, *planokc*, includes many goals and initiatives relating to housing, including a goal that "Oklahoma City's neighborhoods thrive because they contain quality housing choices to meet the diverse needs of the population."

In addition to the City Council Priorities and *planokc* goals, this study emphasizes the need for a housing policy goal that is equitable and measurable: *a goal that does not stop short of aiming for safe, quality affordable housing for all residents.*

For a community to have plenty of safe housing that is affordable to all is no simple task. Cities across the country are increasingly wrestling with this issue and there are no easy answers. The costs to build housing continue to rise. In some cities there are housing shortages and there are escalated housing development costs. Even for middle-class residents, these conditions result in housing affordability conditions spiraling out of control.

Fortunately, Oklahoma City is not in this position yet. Even with our regionally low-cost housing, we are not immune to this potential future. This document further examines the problems in Oklahoma City and suggests actions to consider as part of a solution and to minimize future issues.

Resolving the housing issue will require integrated strategies. It will require that new housing continue to be steadily built. As a community we can help by embracing differing housing types. The cost to build duplexes, triplexes, quadplexes, and townhouses – housing styles that are often referred to as missing middle housing, are lower per-unit than single-family homes. Also, allowing homeowners to build accessory living units on their property can increase the supply of affordable housing. Some people could, and might choose to, live in smaller spaces than we conventionally build, so smaller single-family homes, as well as rental units may be an option for more affordable living. An increase in density can be accomplished, for example, by building more homes on less land and having smaller lot sizes. These are tools that could make housing more affordable for people in our community, and the City’s role in zoning, supporting, and regulating housing concerns is one vital component. Additionally, the integrated strategies recommended in this report are intended to accommodate those who wish to stay in their existing neighborhoods. Slow stable improvement through a range of housing strategies is less likely to invite the pitfalls of displacement that typically accompany rapid neighborhood change.

Ensuring supply alone will not resolve the issue. As this report and other data document, Oklahoma City has eviction rates that are appreciably higher than most of our peer cities. Much of this can be attributed to weak tenant protection laws in our state. Increased tenant protection efforts are needed to increase stability and housing habitability. It should be no surprise that once a family has a record of eviction, it becomes even harder to find housing. Almost all eviction cases are resolved in favor of the landlord. Landlords generally are represented by legal counsel, and tenants generally are not. Our eviction process is unusually fast, as notice to eviction may take as little as 10 days, and there are few if any sufficient local or state protections. Furthermore, tenants have very little recourse when landlords fail to timely fix problematic conditions, such as mold, vermin, electrical or plumbing problems. The survey results in this report indicate that there is a problem with the condition of housing in our community with 8 percent reporting major concerns.

If there is adequate, safe, and affordable housing, and if our residents have the tools, protections, and means to ensure this (such as adequate tenant protections), our community and economy will prosper. For our most vulnerable residents, there is a large and growing need for greater and more effective subsidy. This can take the form of subsidizing the building of housing units, such that rents can be lowered to an affordable level, or in direct subsidy of rents through mechanisms such as existing voucher programs, or through funding of on-going housing assistance agencies that can provide help with rent and utilities.

A comprehensive housing policy is built on a foundation of equitable access, and includes the three legs of supply, stability, and subsidy. Now is the time to be thoughtful in promoting housing policy that can best provide security to our residents across all income ranges and prevent future problems at the scale of those affecting other communities.

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1.0 EXECUTIVE SUMMARY

1.1 Introduction

1.1.1 Objectives

For generations, Oklahoma City has been successful at attracting talent and business through its high quality of life, reasonable cost of living, and strong economic development and economic opportunities. Through its award-winning plan **okc**, Oklahoma City has continued to engage in and embrace forward-thinking land use planning and public financing practices.

While the city's housing remains generally affordable to most of its population, and price and rent appreciation have not escalated at alarmingly high rates, a close examination of trends and residents' lives reveals deeply rooted and persistent challenges for parts of the population, particularly renters, low-income households, and minorities.

This comprehensive housing study embodies a further commitment to ensuring that the housing market remains not only competitive, but also affordable to its current and future residents. Among the objectives of this study are to inform political dialogue, shape policy, and guide investment decisions.

- **Inform dialogue** by bringing to light community sentiments, needs, and concerns, as well as data analysis, research, and best practices that lead to more robust dialogue of issues.
- **Bolster plan **okc**** by supporting and enabling implementation of the comprehensive plan's vision for increasing housing choice and diversity, and ensuring that neighborhoods are safe, attractive, and vibrant.
- **Guide decision-making** by elevating the key themes, considerations, and a strategic framework for approaching challenges on multiple fronts with an eye on the short- and long-term.

Specifically, the objectives of the Housing Affordability Study were to research and analyze housing affordability, supply conditions, and demand drivers, to:

- Better understand current state of supply and condition
- Develop homeownership and rental strategies for (at least) the next five years
- Pursue housing program opportunities that benefit lower-income households
- Leverage these findings and recommendations to inform development-related code changes

1.1.2 Approach

Completing this work involved a multi-layered process. It involved convening and listening to the stories and issues of a broad spectrum of stakeholders and residents. It involved gathering and analyzing data representative of Oklahoma City's residents and the City's market in the context of its peers. It also involved looking into the City's regulatory framework against a backdrop of best practices and case studies. Specifically, those pieces of the process were:

- **An Advisory Group** of housing industry representatives, stakeholders, the community, and advocates was convened throughout the process to explore data and information as it was gathered, to guide the fielding of the community-wide survey and discuss the issues and potential approaches to addressing issues.
- **Focus Groups** were held with a diversity of community members, advocates, business representatives, economic developers, housing developers and homebuilders, neighborhood association representatives, realtors, fair housing, human and social services providers, and finance and lending industry representatives. Conversations were often targeted on specific topics but also allowed for free exchange of questions and ideas to gain perspectives on challenges, solutions, and obstacles for housing challenges facing owners, renters, businesses, and diverse populations.
- **A Community Survey** was fielded through a combination of direct mailings and an open weblink and yielded a 15 percent response rate, representing nearly 6,000 residents. The purpose of the survey was to probe into issues of current resident housing satisfaction, conditions, preferences, perceptions, as well as economic and social vulnerabilities. The objective was to look deeper into housing issues, such as housing stability, across the spectrums of income and population.
- **Data Analysis** of industry-standard local and national data sources was used to document trends and conditions of housing market supply, demand, and affordability. The objective was to present common metrics of housing market analysis. Timeframes throughout the document generally identify annual metrics, and some trends represent monthly patterns.
- **Best Practice Research** is included to frame the understanding of Oklahoma City's regulatory and policy context. The purpose is to identify the full spectrum of approaches that can be applied to address a wide range of issues by delineating local versus state-level purview, alternative funding or resource approaches, programs, and partnerships.

Strategic recommendations and potential actions were then structured to address those issues by theme and vetted again through feedback from the Advisory Group members, community leadership, and City leadership.

1.2 Key Findings

The outcomes of the process revealed a series of issues and needs that center around renters, owners, and the broader housing eco-system (referring to policy and programming, as well as the local and state regulatory context). Key findings from the study are:

- ***Strong fundamentals have made Oklahoma City a resilient economy.*** During recessions, some of the city's primary market patterns have held steadier than most of its peers. Its population has grown faster, including young professionals and retirees. In the city's housing market, barriers to ownership are lower than most of its peers, with relatively moderate median price increases and modest annual home price appreciation. These conditions have translated to employment and affordable housing opportunities for many.
- ***Not all the city's residents have shared in the same experience.*** There are more than 68,000 households spending more than 30 percent of their gross income on housing, impacting their stability and the economic development potentials of the local economy. Compounding their problems, thousands of naturally-occurring affordable owner and renter housing units in the city are in serious need of rehabilitation – many of which are in previously redlined areas, minorities face disproportionately large barriers to home ownership. Due to a variety of market and income factors, the portion of neighborhoods in the city affordable to African-American households has declined over the last decade, impeding their pursuit of economic opportunity and access to quality public schools.
- ***Dynamics between the city's rental supply and demand pose some of its toughest challenges.*** Renters account for a larger portion of all households than they did 10 years ago, and while housing stability is not a concern for the city's many young professionals, it is a problem for low-income, minority, and elderly renter households. Analysis reveals these subgroups are more likely to be underemployed, working multiple jobs, or paying more than they can afford on rent. Renters earning less than \$50,000, which is roughly 60 percent of Area Median Income (AMI), are more likely to be: 1) living in housing with serious need of rehabilitation, 2) struggling with a life event compromising their ability to cover living expenses or hold a job, 3) trying to remedy a bad credit history, 4) having difficulty finding accessible housing, or 5) experiencing discrimination.
- ***Homeownership is losing ground in the city and nationally.*** The past decade saw historic lows in the mortgage interest rate, yet only 30 percent of the city's new households were owners. And while thousands paid off their mortgages, there were 5,500 fewer owner households in Oklahoma City with a mortgage in 2019 than there had been in 2010. Compounding this situation is the problem that, at eight (8) percent, Oklahoma City has one of the highest mortgage loan denial rates in the U.S. African Americans and Hispanics applying for mortgages in Oklahoma City experience a disproportional denial rate of over 15 percent, which is nearly double the denial rate of the denial rate in the city overall.

- ***The system fails renters when options are limited, unaffordable, or in poor condition, and when it leaves households vulnerable to instabilities with no options or support.*** Traditional federal resources for addressing housing quality and affordability challenges are critical, but limited and restrictive. Analysis shows that the scale of problems eclipses resources available. For large portions of the renter population living with any variety of housing instabilities, eviction looms overhead. State statute gives little recourse to renters to make repairs or protect them against landlord retaliation. Because there are so few protections for renters in the state, the cycle of eviction for the city's renters can easily repeat itself, which is why Oklahoma City has one of the highest eviction rates in the U.S. Moreover, bad credit history, which can be linked to a household's rental history, is the primary reason for mortgage loan denial in the city.
- ***The system also fails to meet the needs of a diverse owner population.*** Although the complexion of the city's households has changed, the market seems to be repeating a decades-old pattern of vast land consumption to meet housing needs of a growing population. Three (3) out of four (4) units built within the city's municipal boundaries in the last decade were located on the city's periphery, perpetuating a pattern of ever-lower new residential development densities that has continued since the 1950s. The market has also continued its pattern of delivering little variety of housing product, in which three (3) out of every four (4) new units was a three- or four-bedroom single-family home.

1.3 Conclusions and Next Steps

Emerging from this study are themes, findings, and recommendations that make a compelling case for strategic action in Oklahoma City. The following is a 5-point strategy for addressing this report's proposed "housing system" changes, acting on recommended strategies to achieve greater stability in the housing market, and leveraging funding and partnership resources:

- Increase the inventory and diversity of affordable rental units, including housing for those with special needs
- Preserve the long-term affordability and habitability of new and existing housing
- Increase Household and Shelter Supportive Services, such as financial literacy, counseling, and tenant rights
- Support opportunities to obtain and sustain affordable homeownership
- Refine development incentives and expand funding sources and partnerships

Justification for Acting Now. On one hand, analysis shows that Oklahoma City has yet to reach a point of no return in its housing market. On the other hand, analysis also shows that the market may be headed in that direction. Already, each year nearly 70,000 households spend hundreds of millions of dollars more than they can afford. Without preservation of existing units that are affordable, thousands of households living in renter and owner units that need rehabilitation are at risk of gentrification or displacement. To address the problems strategically, the report outlines several key implementation steps:

- Define a clear set of housing policy objectives to support a Housing Framework
- Outline a comprehensive approach to meeting these objectives using the full array of resources available to local agencies in the community
- Define a timeline for implementation
- Identify a process and metrics for accountability to assess progress

Without bolstering the system (already stretched beyond capacity) to address housing stability issues, such as social services, renter protections or stronger financial literacy, the cost of dealing with the externalized social problems will far exceed the cost of dealing with them in the first place.

1.4 Report Structure

This report is organized in a structure that reflects the project's approach. There are chapters and sections within that detail the community and stakeholder engagement. There are chapters that detail specific elements of the housing market, such as demand characteristics supply characteristics, and affordability. Other chapters detail the synthesis of the project, such as the housing system framework, issues and needs, and potential strategies and actions. The following overviews are what the reader can expect to glean from each of the chapters:

- **CHAPTER 2 COMMUNITY & STAKEHOLDER ENGAGEMENT** describes the extent of the Project's Advisory Group involvement, focus groups, and the community-wide survey. Except the community-wide survey findings, which are discussed in Chapter 5, Chapter 2 outlines major themes and issues that emerged from dozens of groups and individual stakeholder interactions, discussing prominent problems from the perspective of policymakers, practitioners, and residents.
- **CHAPTER 3 HOUSING DEMAND** delves into the numerous community-wide metrics of employment, population, households, commuting, and incomes by race and ethnicity trends in Oklahoma City in comparison to its peers. The chapter also delves into the high-level housing market trends, such as housing construction, price, and rental appreciation.
- **CHAPTER 4 HOUSING AFFORDABILITY** begins with a definition of affordability, explores the possible redefinition of terms such as "affordable" and "workforce" housing. The analysis here folds in industry-standard approaches to identifying affordability problems, such as cost-burden, housing inventory mismatches, and affordability gaps for the overall population and for different racial/ethnic groups. These findings are also put into context of Oklahoma City's peers.
- **CHAPTER 5 CHALLENGES & ISSUES** uses the community-wide survey results and examines household vulnerabilities, housing conditions, the magnitude of housing need by problem type, and provides a gauge of community support that currently exists for Oklahoma City to take action. Each subject of this chapter features a discussion of the issues by subarea, income category, and by tenure.
- **CHAPTER 6 HOUSING SYSTEM FRAMEWORK** provides a context to understanding contextual issues, programming, and policy related to local and state regulation, program funding, and partnerships. Where possible, the information presented compares Oklahoma City to its peers or other case studies. The purpose of this section is to enrich dialogue regarding how other communities, in comparison to Oklahoma City, approach policy, programs, and strategies.
- **CHAPTER 7 RECOMMENDATIONS, FUNDING, & IMPLEMENTATION** provides holistic (not an all-or-nothing) approaches to addressing, funding, and implementing recommendations that can indirectly and directly remedy the city's problems over the near- and long-term, working with its partners strategically.
- **APPENDIX** provides the survey instrument used to collect primary data from the community, as well as supporting data and technical information, which is available upon request.

2.0 COMMUNITY & STAKEHOLDER ENGAGEMENT

Setting the stage for the discussion of trends and conditions in the following three chapters, this chapter synthesizes and weaves the various trends and issues into the narrative outlined in the Executive Summary. The synthesis of these issues in the three parts is a direct product of reflection on the community and stakeholder input throughout the project, which included the engagement of an Advisory Group, several dozen focus groups, interviews with elected officials and community leaders, as well as a random sample survey of the population of Oklahoma City. As a result, the following themes emerged:

- Issues facing Renters
- Issues facing Owners
- Systems-Level Issues

Beyond this basic narrative, other key issue areas emerged throughout discussions with stakeholders that were also echoed by City staff reflection on the findings. Those key issues were:

- Equity and public health
- Habitability and housing conditions
- Tenant rights, empowerment, and education
- Housing type diversity
- Need for financing through partners and different products

2.1 Advisory Group

A stakeholder advisory group met four (4) times between November 2019 and March 2020. Members of the advisory group were selected with the input from the consultant team, City staff, and City Council members. The objectives of meeting formally with this group of individuals were to discuss and obtain feedback on the following topics:

- Stakeholder group role as co-contributors and advisors
- Community-wide survey instrument input
- Preliminary data analysis, for example, gaps analysis, and market conditions
- Issues of City purview regarding the City's ability to address certain market challenges

2.1.1 Advisory Group Survey Questions

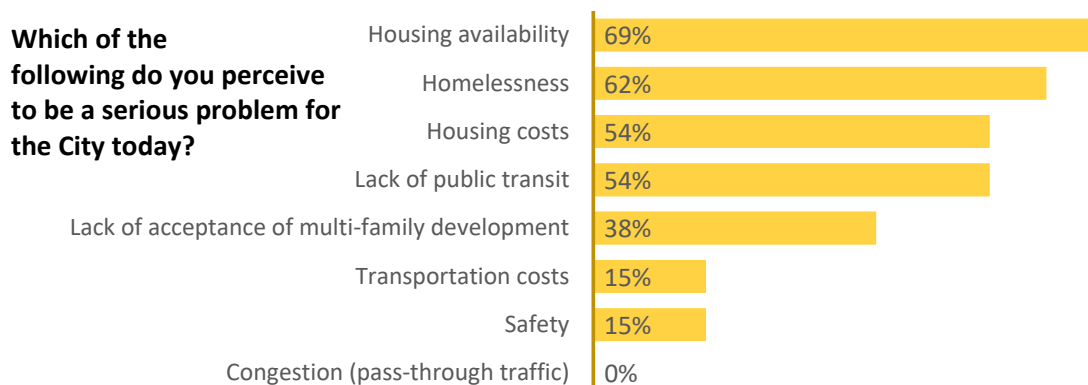
A survey was fielded to gauge sentiments and perspectives of the Advisory Group participants on challenges facing the community, the City's role, use of resources, and other issues. It should be noted that while the Advisory Group responses are not a representative statistical sample, the members provided valuable and insightful perspectives for this effort. The following questions were fielded to the Advisory Group.

- Which of the following do you perceive to be a serious problem for the city today?
- Of those you perceive to be a serious problem for the city today, please rank your answers from most serious to least serious (1 = most serious)
- Do you believe that the problems you identified above are aspects of the market/economy that the City has purview to address/remedy?
- What positive trends do you perceive that could be construed as "opportunities" the city should seek to leverage to address any perceived problems?
- On a scale of 1 to 10, to what degree do you think Oklahoma City should seek to effect change for the problems identified?
- Left to "its" own devices, do you believe the market will take care of itself?
- Please share any additional thoughts on the market taking care or not taking care of itself
- Additionally, or alternatively, what countermeasures would help to self-correct the problems identified previously?
- What resources should be leveraged to address any problems/challenges?
- On a scale of 1 to 10, to what degree should the City use financial resources to address the problems you have identified?
- Please share any additional thoughts on the City using financial resources to address these problems.
- Given the city's limited land supply available for residential development, which area(s) do you think should be prioritized?
- How important would it be to you for the City to support the development of affordable housing?
- How should the City modify its regulatory environment to address these housing problems?
- Please explain any additional thoughts for how the City should move ahead to address housing challenges.

2.1.2 Advisory Group Survey Responses

Respondents were permitted to select all that they believed were applicable. **Figure 1** summarizes that approximately 70 percent believe that housing availability was a serious problem, followed by approximately 60 percent who believe that homelessness was the next biggest problem, followed by costs and lack of public transit.

Figure 1 Advisory Group Survey: Serious Problem



Source: Economic & Planning Systems
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Study\Data\193045-Advisory Group Survey.xlsx\summary

On a scale of 1 to 10, respondents ranked their concerns. **Figure 2** illustrates that safety ranks as the top concern (although only 2 respondents indicated so), followed by housing costs, availability, and homelessness.

Figure 2 Advisory Group Survey: Ranking of Concerns

Safety	1	n = 2	Of those you perceive to be a serious problem for the City today, please rank your answers from most serious to least serious (1 = most serious)
Housing costs	2	n = 7	
Housing availability	3	n = 9	
Homelessness	3	n = 7	
Lack of acceptance of multi-family development	3	n = 5	
Transportation costs	4	n = 2	
Lack of public transit	4	n = 6	

Source: Economic & Planning Systems
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Responses shown in **Figure 3** illustrate that the City has the most purview to address the lack of public transit, safety, followed by the lack of acceptance of multifamily development. Housing availability and costs are also viewed as being “somewhat” within the City’s purview.

Figure 3 Advisory Group Survey: Remedy within City Purview

Lack of public transit	1.0	n = 7	Do you believe that the problems you identified above are aspects of the market/economy that the City has purview to address/remedy?
Safety	1.0	n = 2	
Lack of acceptance of multi-family development	1.2	n = 5	
Transportation costs	1.5	n = 2	
Homelessness	1.6	n = 8	
Housing availability	1.9	n = 9	
Housing costs	2.1	n = 7	

Source: Economic & Planning Systems
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1 = Yes, very much
2 = Yes, somewhat
3 = No, not really
4 = Not at all

Opportunities to Leverage in Addressing Challenges

The following summarizes the Advisory Group's opinions on how best to take advantage of current trends and resources to address the challenges identified. The most consistent themes were to explore Accessory Dwelling Units (ADUs) and recapitalize some portion of MAPS 4 funding into a larger pot of money, such as a recapitalizing loan fund or revolving loan fund.

- Collaborate with partner agencies.
- Examine the market potential for ADUs among the growing population of young professionals who may be interested in living in more urban settings.
- Establish ADUs in appropriate context.
- Utilize form-based zoning in new developments, especially in historic areas needing revitalization.
- Identify private sector resources for addressing problems and educating the public.
- Increase funding for public transit with an educational campaign that highlights the importance of public transportation.
- Remove minimum square-footage for new developments – for land and dwelling units.
- Minimize rental multifamily and encourage for-sale multifamily, such as townhomes or condominiums.
- Eliminate single-family zoning.
- Establish a land trust.
- Leverage some MAPS 4 funds to parlay into a much larger sum.
- Leverage code changes to make landlords more accountable.
- Ensure low-income housing is provided in Opportunity Zones.
- Align local lenders in special financing for workforce and low-income housing.

Market Intervention

When asked whether they think the market will take care of itself if left to "its own devices", the Advisory Group responses lean slightly off center toward the market needing some but not extreme intervention (**Figure 4**). There was representation across the whole spectrum, the open-ended responses characterize much more nuanced understandings of the balance between the "market" left alone and full intervention by the City. The responses are paraphrased:

- I perceive an increasing number of people leaving the city for "nicer" homes and better schools, and thus not contributing to positive change in neighborhoods. This negatively impacts neighborhoods, perpetuates disinvestment, diminishes the likelihood of organized groups being active, and reduces the number of potential elected candidates. The city needs to build capacity among neighborhoods with fewer resources and less representation.
- The problem is cost. Even if the market wanted to solve it, the cost of developing in areas where the need is the greatest is high.
- The city needs to invest in outreach to educate the community as to communicate who has a role and how they can play it.
- Strengthen the economic incentives for landlords to maintain their properties to acceptable standards.
- Transportation costs are externalized from businesses, causing a need for government involvement.
- Oklahoma City could incentivize developers to build affordable housing.

- Solutions like with zoning / community outreach from the City, as well as public investments in transit, also a public sector responsibility.
- Landlord tenant laws are tilted in favor of the landlord.
- If the market took care of itself, we would not have a need for the programs in place today to assist those with lower incomes access housing.
- The level of intervention must be enough to curb extreme consequences but not so much as to undermine free market economics.

Figure 4 Advisory Group Survey: Market Left to Own Devices

**Left to "its" own devices,
do you believe the market
will take care of itself?**

1 = market will take care of itself
10 = market requires intervention

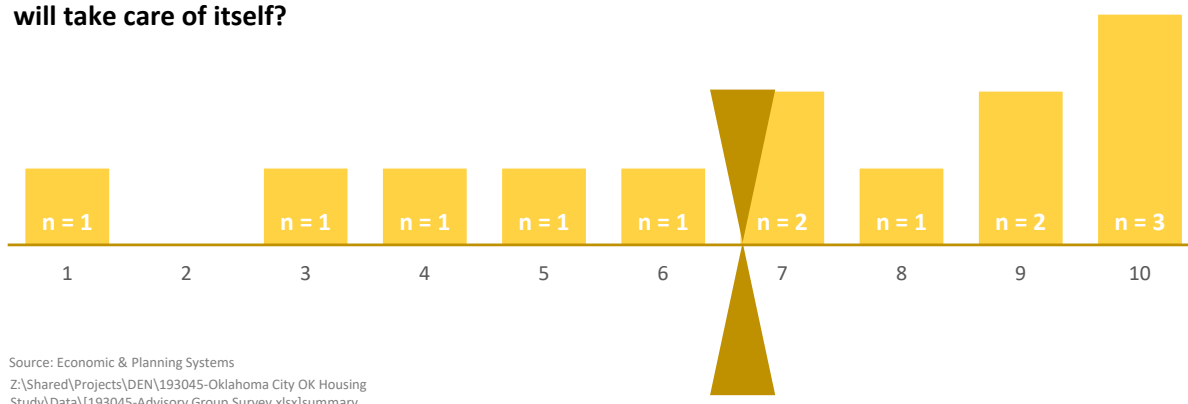
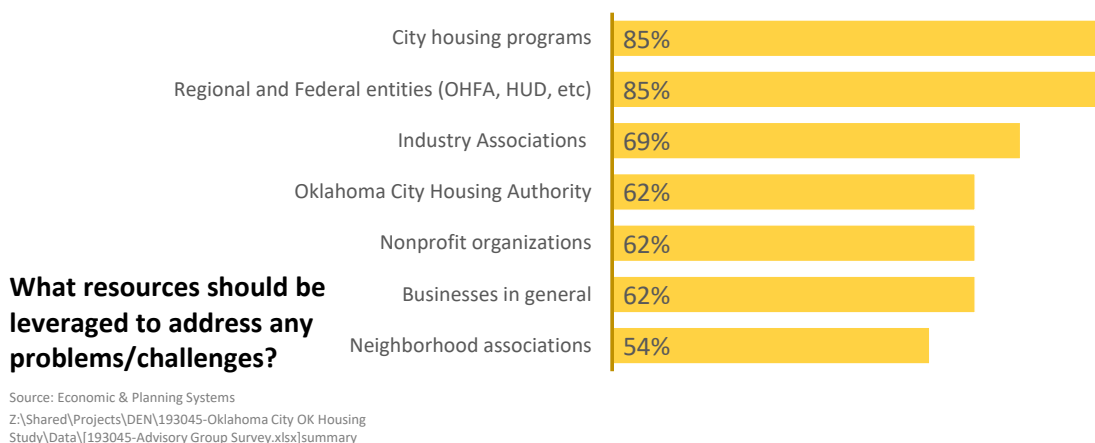


Figure 5 illustrates the Advisory Group's overall desire to utilize existing resources and structures as much as possible. In order, the respondents believe that current programs, followed by regional and federal entities, industry groups, and the Oklahoma City Housing Authority, should be utilized in addressing challenges.

Figure 5 Advisory Group Survey: Resources Leveraged to Address Challenges



Advisory Group members felt most strongly about applying use of financial resources to solving concerns over safety and the lack of public transit, followed by homelessness. Housing availability, lack of acceptance of multifamily development and housing costs tied for a degree of 7, midway between neutral and use of maximum resources. One of the open-ended responses noted that the City should educate the community more on programs it has. Awareness (and collaboration) can create a greater diversity of funding, implementation and tracking of programs.

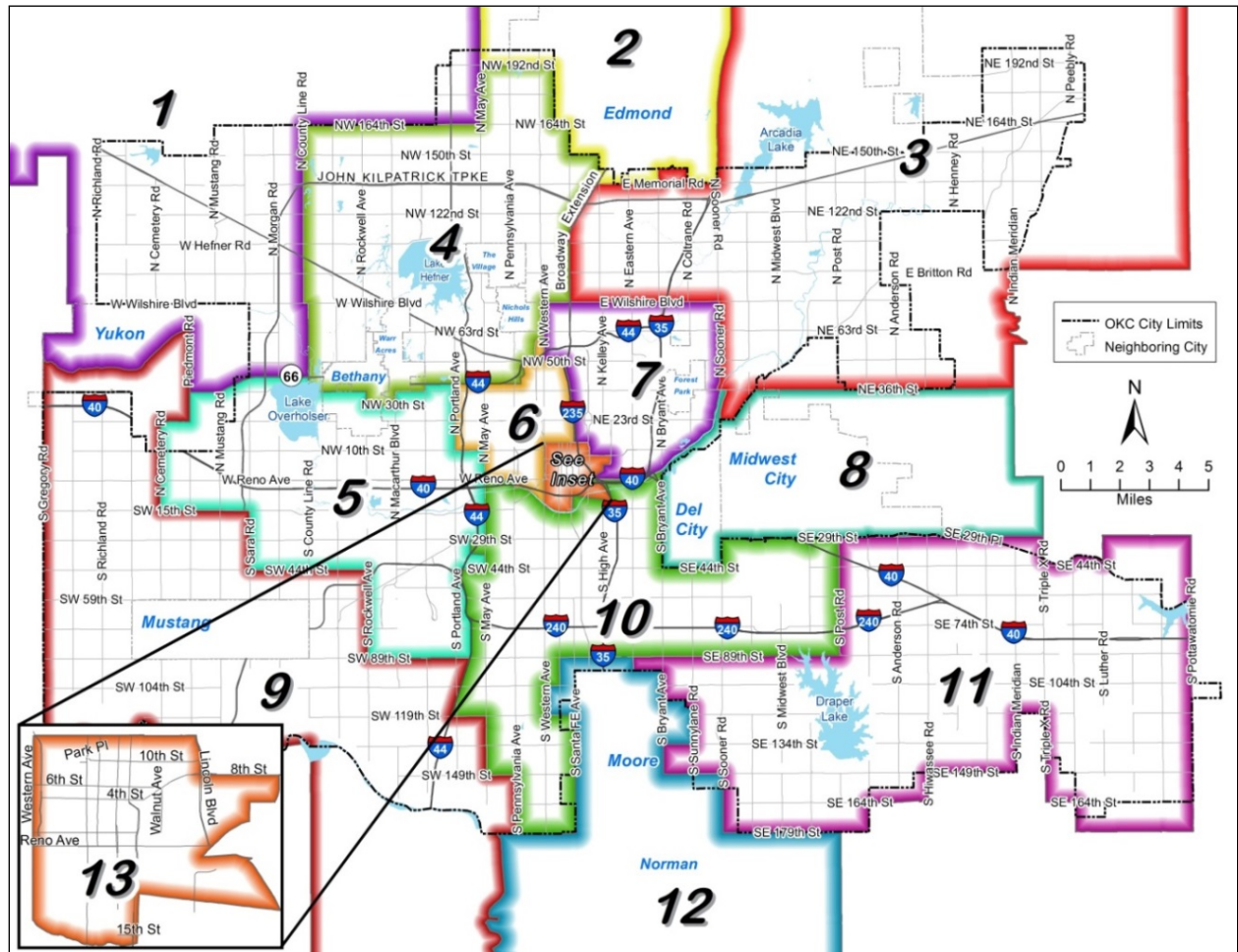
Figure 6 Advisory Group Survey: Use of Financial Resources

Safety	10	n = 2	On a scale of 1 to 10, to what degree should the City use financial resources to address the problems you've identified?
Lack of public transit	10	n = 7	
Homelessness	8	n = 8	
Housing availability	7	n = 9	
Lack of acceptance of multi-family development	7	n = 5	
Housing costs	7	n = 7	
Transportation costs	5	n = 2	
			1 = No resources at all
			10 = Maximum resources

Source: Economic & Planning Systems
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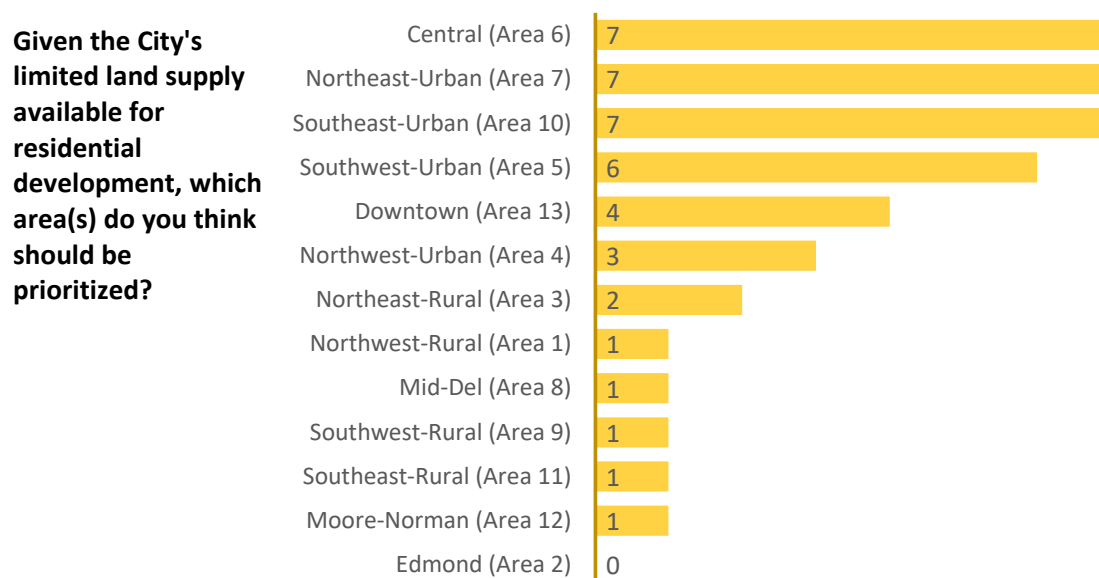
The Advisory Group members were also shown a map of the city divided into subareas. These subareas, as illustrated in **Figure 7**, were also used to collect and analyze responses from the random sample community-wide survey discussed later in the report.

Figure 7 Subarea Map



Shown in **Figure 8**, just over half of the Advisory Group respondents indicated that Subareas 6 (Central), 7 (Northeast-Urban), 10 (Southeast-Urban), and 5 (Southwest-Urban) were the most appropriate areas to prioritize for investment.

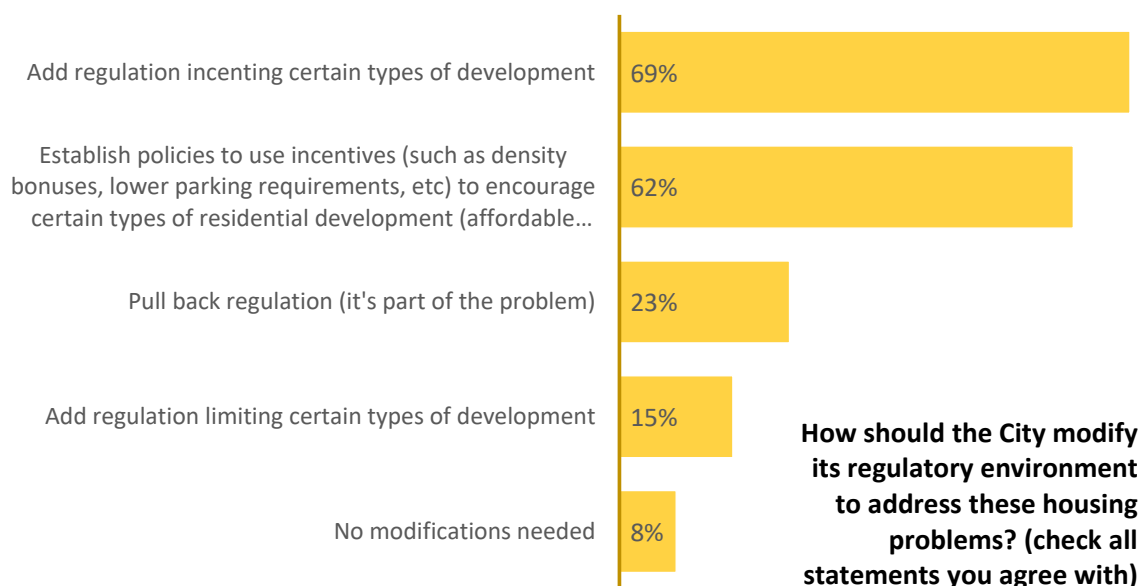
Figure 8 Advisory Group Survey: Areas for Prioritization



Source: Economic & Planning Systems
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Figure 9 illustrates support for zoning modifications. Nearly 70 percent of the Advisory Group supported using incentives for certain types of development, such as ADUs, and slightly more than 60 percent supported the specific idea of using incentives for affordable housing development.

Figure 9 Advisory Group Survey: Modification to Regulatory Environment



Source: Economic & Planning Systems
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2.2 Focus Groups

Dozens of focus groups were convened with community members, advocates, business representatives, economic developers, housing developers and homebuilders, neighborhood association representatives, realtors, fair housing, human and social services providers, and finance and lending industry representatives. Many of the focus groups were convened to target conversations on specific topics, while some were held openly to allow for free exchange of questions and ideas – all pertaining to housing issues. The objectives were to gain perspectives on challenges, solutions, and obstacles to addressing all matters of housing challenges facing owners, renters, businesses, and the different populations they all represent.

The following are observations and perspectives from these meetings. The substance of these conversations has been condensed and organized to align with the overall narrative of findings and recommendations in this report: those issues relevant to renters, owners, and the housing system.

Renter Issues. Aligning with the first of the three broad narrative themes, the following are perspectives and concerns shared by participants regarding renters, housing conditions, vulnerable populations, evictions, tenant protections, and the lack of resources this population in Oklahoma City has at hand.

- Broad awareness was expressed around the city's large community of households at high risk of eviction, specifically families with incomes less than \$30,000.
- Broad recognition of the urgent need for renter protections, more effective "repair and deduct" statutes, eviction protections, and the need for greater renter advocacy.
- There is a perception that landlords do not care about tenant welfare.
- Recognition of need to serve the vulnerable populations, particularly renters, who suffer with mental health issues or substance abuse problems.
- City needs to seek ways to convert renters to owners.
- Desire to see greater investment in the existing inventory.
- Growing awareness of the aging housing stock in the city's inner core.
- Awareness of perpetual outward expansion of the city's boundaries and migration of affluent families to newer housing/greenfield development, which leaves existing stock to deteriorate, furthering disconnecting people from services.
- Consistent awareness and frustration with Oklahoma City's status as having a high eviction rate by comparison to other cities.
- Renters need a tenant council.
- Broad recognition among stakeholders and community leaders that renters need protections afforded them through a local landlord licensing program – reference made to Del City's Housing Inspection Program.¹
- It was also suggested that a landlord licensing program did not need to base its fees on a complete cost-recovery model, and that any program adopted should be done so incrementally.
- Poor conditions of many rental properties create a "pernicious bias" against renters.
- City needs a focused strategy for dealing with aging 1970s apartment complexes.
- Need for a mold ordinance.

¹ <https://www.cityofdelcity.com/housing-inspection-program>

Owner Issues. Aligning with the second theme of the overall narrative, the following perspectives and concerns were shared regarding the city's owner population, housing stock quality, neighborhood change and displacement, the opportunities and obstacles related to barriers to ownership and building equity, and the role that Oklahoma City and its partners could play in facilitating, but not necessarily controlling for these conditions.

- Severe supply shortage of single-family housing in the \$90K-\$120K price range, as well as the \$120,000 to \$250,000 range.
- Concern that first-time homebuyers are losing in their quest against the greater equity and wealth of the Baby Boomer generation seeking to downsize – that is, competition in the \$250,000 to \$500,000 range for the same product is too competitive.
- Concern for owners being displaced through neighborhood change.
- Broad concern over the loss of naturally occurring affordable housing, that the trend is being exacerbated by the conversion of owner-occupied housing to rentals (confirmed in the analysis of building permit data).
- Further concerns were shared that the single-family house should not be equated to an optimal rental unit, suggesting a mismatch of the market supply and demand dynamic.
- New greenfield product appears to be mainly traditional – that is, perceived lack of housing diversity, whereas infill product appears to be more creative.
- Need for system-wide expertise to govern and administer use of funds and programming – that is, City needs to play that role.
- Title transfer problems.
- Desire to see Oklahoma City Urban Renewal Authority (OCURA) -owned sites developed with affordable, not market-rate housing.
- Desire to see greater investment in the existing inventory.
- Growing perception of the aging housing stock of the inner core, and that the perpetual outward expansion and migration of more affluent families to newer housing and greenfield development leaves the existing stock to deteriorate and disconnects people from services.
- Numerous suggestions were made regarding a Community Land Trust (CLT) model creating long-term affordability.
- Some suggested that, in addition to the opportunity for the development of a CLT model for NE Oklahoma City (aligning with Subarea 7) significant inventory of vacant and abandoned buildings were contained in Ward 3 (Southwest Urban and Rural subareas)
- Perception that an obstacle to historic home rehab is the lack of enough skilled craftsmen in the construction industries.
- A potential obstacle to incenting existing property owners with a scaled-up rehab program is that investment is not recuperated until resale.
- The current homestead exemption of \$1,000 from the assessed valuation does very little to help those with greatest need (that is, \$1,000 exemption saves the property owner less than \$200 per year in taxes).
- There seems to be an opportunity to expand the function and capacity of local Community Development Finance Institutions (CDFIs), such as Oklahoma Housing Finance Agency (OHFA) and Neighborhood Housing Services (NHS), to blend infill and rehab efforts with better transportation and employment access.
- Suggestion was made that inclusionary zoning be considered, despite current statutory provision prohibiting inclusionary zoning in Oklahoma.

System Issues. Within the third narrative theme, the housing system, there are several subcategories in which participants' comments are organized: suggestions for system-level change, challenges with infill development, challenges with small-scale development, and challenges with financing and access to capital, problems for special populations, habitability, and sustainable partnerships.

The term "systems-level" refers to suggestions that require more fundamental, rather than merely tactical, shifts in policy, process, or approach. Among many of the participants, particularly those in the development, construction, legal, and finance industries, general statements were made regarding the need to reform or enhance the context in which problems are approached (as opposed to merely finding tools to use within the same policy, process, or funding structures).

- The issue is long-term affordability—not a one-time fix.
- Agreement that at the foundation of the problems is a problem of wages and incomes not being sufficient.
- Broad recognition that there is a fundamental need for better financial education, and that it should be a component of any set of solutions.
- This need is evidenced by the suggestion that borrowers' debt to income ratios are now as high as 65 percent, versus 35 percent just 10 years ago.
- Concern for who is getting left out of the gains in prosperity.
- Concern that access to transportation needs to be considered more in housing development.
- Support for getting people on the path to self-sufficiency.
- Some housing practitioners suggested that the income guidelines used for affordable housing programming exclude many categories of need, and the recommendation was made to lower the AMI categories to accommodate those needs.
- General concern that people do not reach out about their problems.
- Need for housing liaisons or navigators between City departments and developers.
- Planners and engineers should review development projects as a team.
- Would like to see the City's development regulations provide an alternative or replacement to the Planned Unit Development (PUD).

Challenges to Infill Development. Among the participants active with infill projects, lending and project development, there were active conversations and anecdotes shared about the variety of challenges for infill development.

- Concern that not enough attention is paid to infill development, and that the processes in place seem to favor greenfield development. Participants explained that the development review process for moving an infill project forward was more difficult than a greenfield project, and as such, deterred the pursuit of infill projects.
- The length of the planning process is also seen by some as an impediment to affordability and product diversity.
- Frustration was expressed that small developers seeking to do anything out of the ordinary get pushed to the Board of Adjustments.
- A market challenge perceived is that infill struggles to capture market demand because of lower quality schools in areas where infill would be ideal.
- Suggestions were made that the Core to Shore area, east side of the city, and even the Wheeler District might be good locations to pilot a Community Land Trust (CLT). On the other hand, there were concerns voiced that development through a CLT model could stimulate or speed up gentrification and displacement.

- Opportunities exist for placing affordable housing targets along transit corridors as the City moves into Bus Rapid Transit (BRT) planning.
- Escalation in land prices, particularly in downtown, contribute to increasing barriers to achieving goals of housing in proximity to employment and services.
- Concern over speculative land holding occurring to the detriment of public goals and community need.
- When land acquisition costs are high, only high-priced multifamily product is feasible.
- Perceptions also center around the concern that generally, land price escalation results in lower potential returns, and are insufficient to mitigate the risks of development.
- Need incentives to encourage better and more infill development.
- City should have an audit of the development review process, including surveying developers every 5 years.
- Development impact fees need to be assessed with a differential for greenfield versus infill.
- A significant obstacle for infill projects is the high per linear foot cost to bury power lines, a potentially appropriate cost to offset with incentives.
- Zoning setback requirements are a significant constraint on the ability to economically build optimal units.

Small Scale Developers, Financing, and Access to Capital. Related closely to the topic of infill, conversations with smaller-scale developers (those mainly focused on infill projects) generated significant discussion of the challenges of access to capital based on scale.

- For small developers, like the city's three active CHDOs (Community Housing Development Organizations), frustration was expressed that HUD's regulations for use of HUD's HOME (Home Investment Partnership Program) funds limit their production capacity – for example, by limiting them to no more than one active contract open at a time.
- Small scale developers need better access to capital.
- Look for institutions and employers to help fund a Housing Trust Fund (HTF) as they have a significant stake in this issue.
- Perception that the opportunities exist, but that financing limitations present sometimes insurmountable obstacles.
- Nearly every small-scale developer suggested that a revolving loan fund (RLF) available for development would be beneficial to skirt the limitations of use of federal dollars and would expand their capacity.
- An RLF could be deployed or targeted in specific areas of the city.
- Regardless of how financing is structured, there was acknowledgment that borrowers must deal with banks, requiring a solution to be market-oriented if lenders will participate.
- Better bridge financing is needed to facilitate construction of missing middle housing types like four-plexes. The situation is that justifiable rental rates for infill projects are often too low to support borrowing terms.

Special Populations. Although discussions through the City's 2020 Analysis of Impediments to Fair Housing (AI) report and the 2021 Strategies to Reduce Homelessness (Homelessness Study) shed more light on the needs of special populations, conversations centered around housing inevitably focus on those with the greatest need. In the participants' perspectives, special populations encapsulate minorities, the elderly, homeless, LGBTQ persons, and those struggling with substance, physical, or mental health challenges. Considering the substantial comments in these current studies, the following can be viewed as an accentuation on the issues and confirmation that they are critical to the broader housing needs discussion.

- Agreement that problems facing at-risk populations, such as aging LGBTQ persons, the homeless and youth, have only gotten worse over time.
- Recognition that there is nowhere near the resources or capacity among providers to deal with and address the scale of problems.
- Need to support charitable and nonprofits like churches and nonprofits who play critical roles in helping the working poor, homeless and those at risk of becoming homeless.
- Need for protection of cultural hubs.
- Agreement that systemic racism prevents non-white communities from revitalizing their own communities.
- There are not enough places where indigent populations can go to receive services and help.
- At the foundation of issues for sheltered and unsheltered homeless persons is the need for a stronger sense of community, support, and a supportive system, in which where housing may not necessarily be the best solution.

Habitability. Conversations regarding renter and owner issues often turned to housing conditions, that is, habitability. These issues related to aging housing inventory, neighborhood disinvestment, gentrification and displacement threats, and enforcement issues.

- There is a perception that there is insufficient enforcement capacity or that the City is otherwise unable to enforce current maintenance and occupancy codes.
- There is a perception that there is room for improvement in the inspections department.
- There needs to be better liaising between developers and the City departments engaged throughout the development process to enhance predictability.
- Frustration was voiced over the inconsistencies experienced in inspections, obtaining building permits and enforcement. For example, anecdotes were shared regarding "power trips" by electrical inspectors.
- It was suggested that the City simply needs more inspectors.
- Renters on month-to-month leases being at the highest risk of eviction – anecdotally, people have been evicted for reporting habitability problems, but after eviction, rental options are generally in a worse part of town and the cycle repeats.
- It was suggested that the City could place a lien on the landlord's property rather than issue a fine.
- There is a perception that the City lets landlords off the hook too easily.

Partnerships. Most participants in these focus groups were representatives of the City's many critical partners. As such, some suggestions and perspectives were shared on their potential role in addressing what is perceived as a community challenge, and one for which the solution has a shared interest.

- Employers explained that employee struggles with housing affordability often arise from a crisis or emergency.
- Recommendation that the City should leverage and build the capacity of local CHDOs, for example, NHS, Positively Paseo, and the Jefferson Park Neighborhood Association. An example was made of Affordable Homes of South Texas (AHST), which has averaged production of more than 100 homes per year.
- The City should seek to partner with universities, for example, Oklahoma City University (OCU) holds several lots and has both community interests as well as housing for their faculty in mind.
- The Oklahoma City Housing Authority (OHFA) should have a broader reach to monitor and mitigate these issues.
- Build capacity of the neighborhood associations.
- Build capacity of nonprofit supportive service providers, such as those that provide emergency, transitional, mental health, substance abuse, and youth services.
- Need for strengthening partnerships with social impact organizations (local and national).
- Leverage relationships with the business community especially in industries that have seen and are expected to see substantial employment growth in the longer term, for example, hospitals, to generate a collective impact funding model.
- Some employers have "Emergency Relief Funds" from which individual's rent relief is capped to a specified number of 'events' per year and ranges of \$800 to \$1100 per event. It was suggested that such a model could be scaled with additional contributions from the business community.

2.3 Community Survey

In addition to participants of the Advisory Group, interviews, and focus groups, the broader community is represented in this study through a random-sample survey. Fielded in January 2020, 2,637 responses were obtained through a combination of direct mailings and an open weblink. While it is not possible to track the number of individuals who saw and did or did not respond to the weblink survey, approximately 12,000 mail surveys were sent out and generated a 15.2 percent response rate. When including the number of individuals within each household, a total of 5,955 persons are represented by this survey.

Figure 10 and **Figure 11** illustrate the distribution of raw survey responses by age and income against actual distributions of the population using 5-year 2019 U.S. Census American Community Survey (ACS) data.

- **Age Distribution.** **Figure 10** illustrates the actual distribution of Oklahoma City's population by age category against the distribution of people by age represented by the survey responses. Typical of survey response patterns, the survey is slightly under-representative of populations younger than 35 years, and slightly over-representative of populations over 35 years.
- **Income Distribution.** **Figure 11** illustrates the actual distribution of the city's households by income category against the distribution of households in the survey by income. Also typical of survey response patterns, the raw survey responses are under-representative of households below \$50,000 and over-representative of households with incomes over \$50,000.
- **Survey Response Weighting.** When survey response distributions differ even slightly from actual distributions, this technique is appropriate to give greater weight to the answers from respondents of under-represented groups, such as lower-income households. Data are available from the ACS to construct weights by households by income and tenure, but not by all three variables – income, tenure, and age. For the purposes of the housing affordability analysis, where income plays a major role in understanding needs and identifying solutions, weights were constructed by income and tenure. A complete discussion of the survey results is found in the Challenges and Issues chapter.

Figure 10 Survey vs. Actual Population by Age Distribution

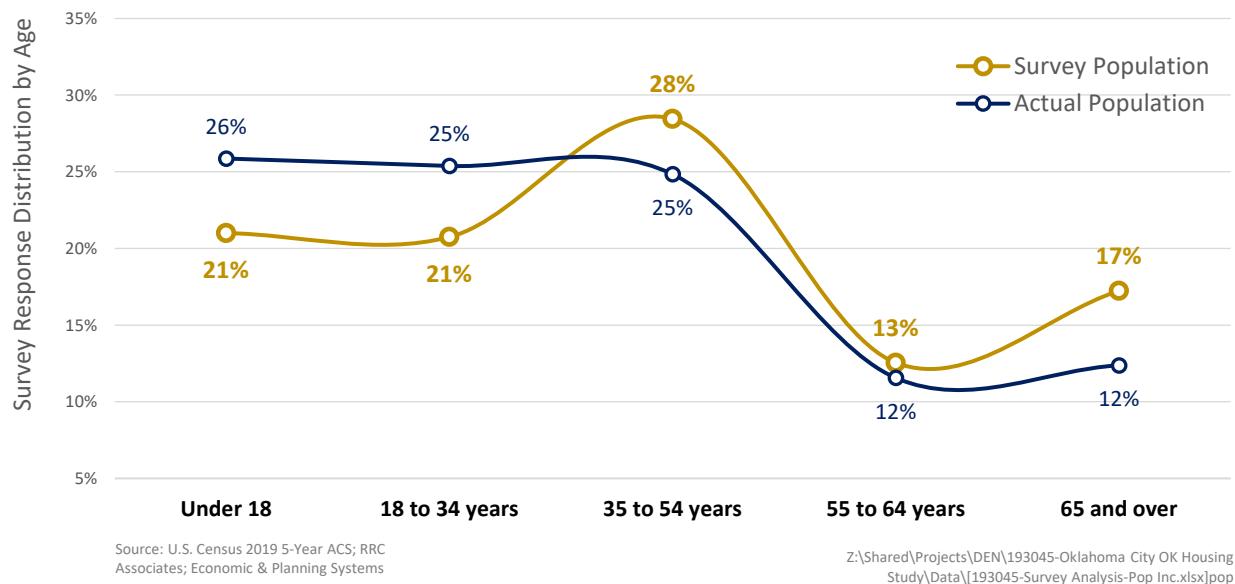
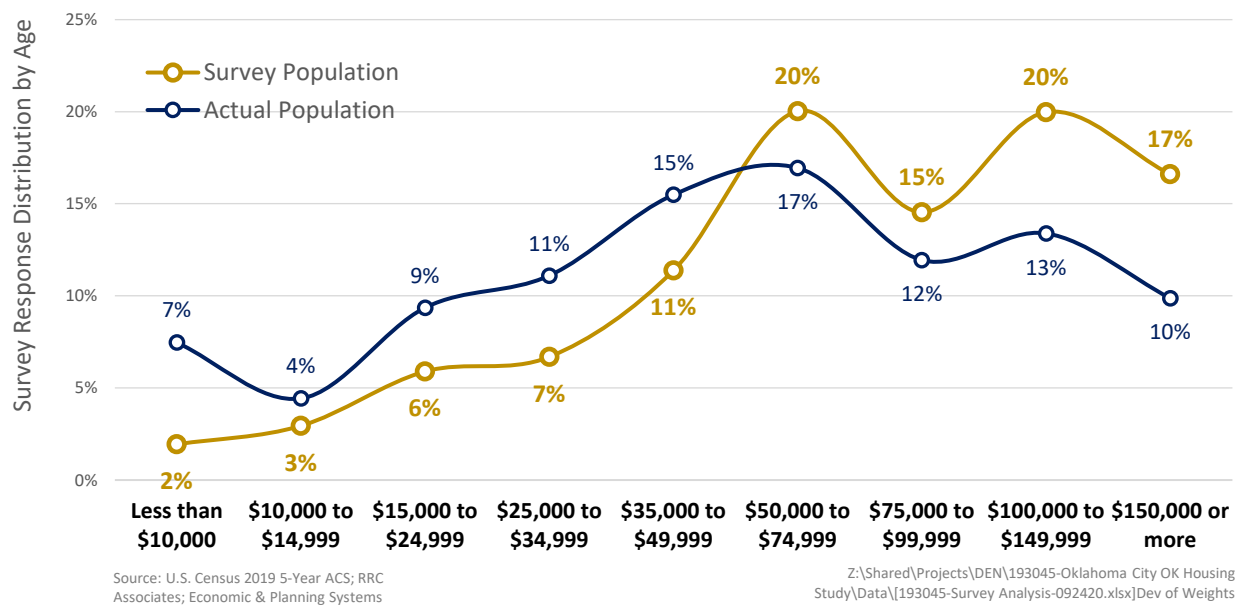


Figure 11 Survey vs. Actual Household Income Distribution



3.0 HOUSING DEMAND

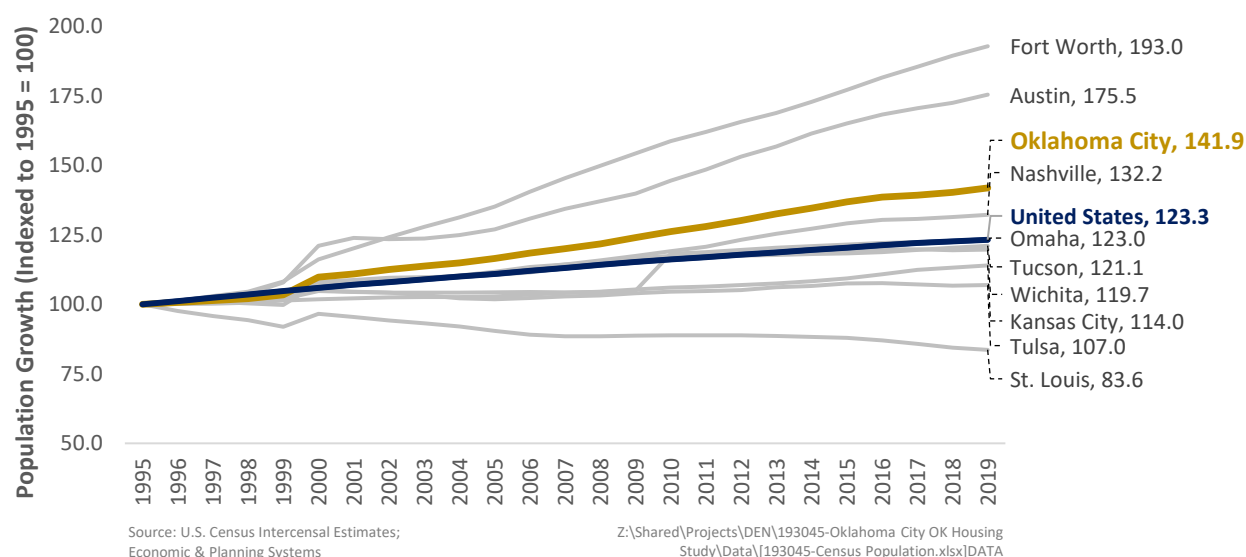
Housing demand is comprised of demographic factors, such as population growth, age of persons, and household attributes, as well as the economic factors of employment, commuting, and incomes. This chapter provides a context to understanding Oklahoma City's demographic and economic housing demand factors in comparison to its peers.

3.1 Population & Households

This section examines demographic trends in Oklahoma City and its peers with respect to race/ethnicity, age, geographic concentrations of race/ethnicity, and households by tenure.

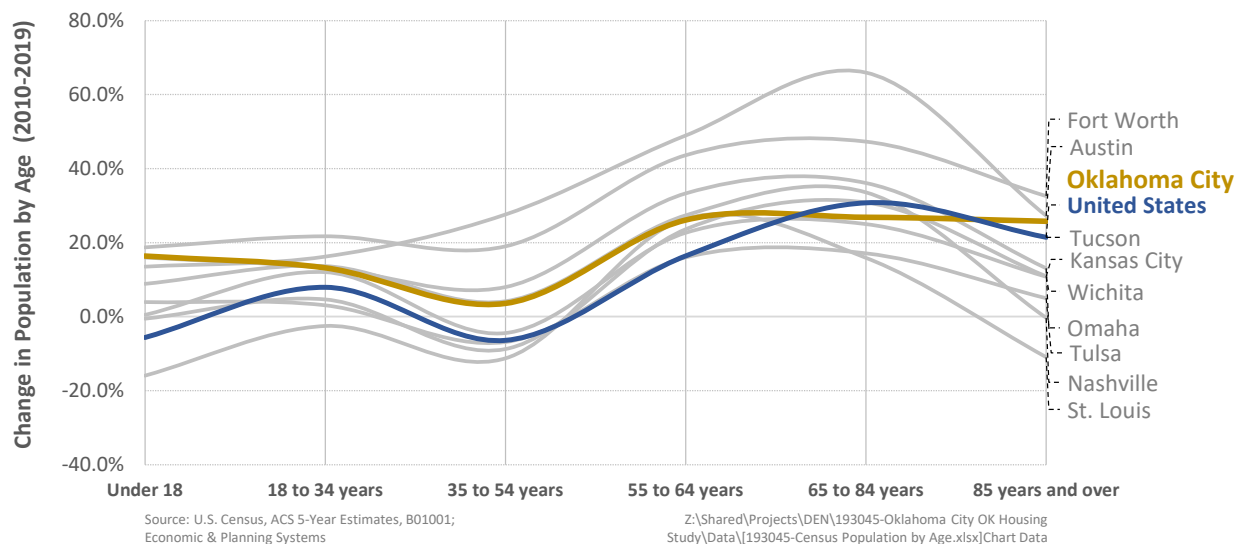
Overall Population. Growth in the city has been relatively strong over the last few decades in comparison to its peers. **Figure 12** illustrates an index of population growth and shows that the city's population has grown 42 percent in comparison to Fort Worth's population, which doubled, and St. Louis, whose population declined.

Figure 12 Population Trends, 1995-2019



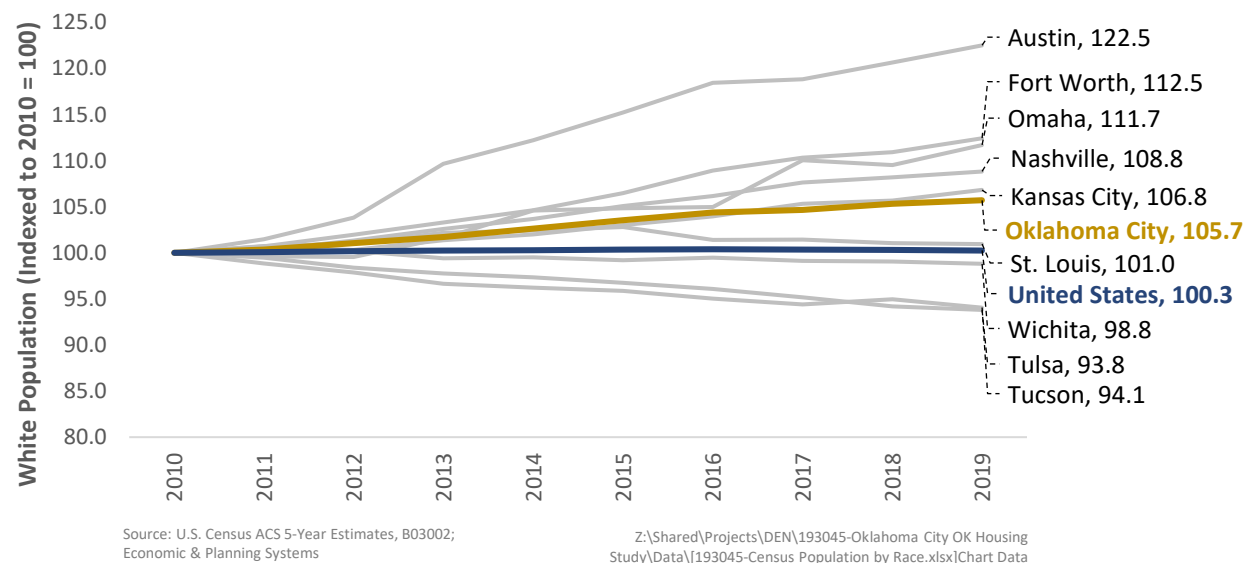
Population by Age. **Figure 13** shows the percent change in each population age group for the city and its peer group between 2010 and 2019. Growth in the city by age group is noticeably more uniform than in many of its peers. In fact, along with Fort Worth and Austin, Oklahoma City was the beneficiary of growth among its youngest age cohort as well as its oldest. The population under 18 grew by 16 percent, and the population over 85 grew by 25 percent.

Figure 13 Population Change by Age, 2010-2019



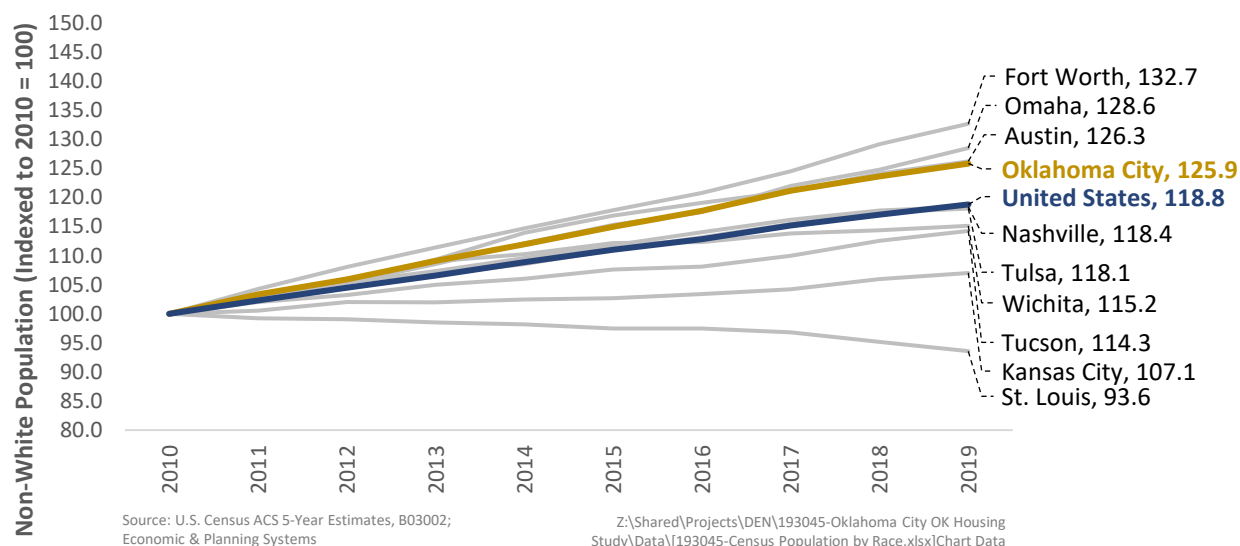
Race and Ethnicity. As illustrated in the next few charts, the city is becoming increasingly diverse. **Figure 14** shows the change in white population, which at the national level has stagnated, remaining nearly constant at an index of 100 over time. In Oklahoma City, the white population has grown by just six (6) percent since 2010, whereas the following charts illustrate significant growth in the non-white populations.

Figure 14 White Population, 2010-2019



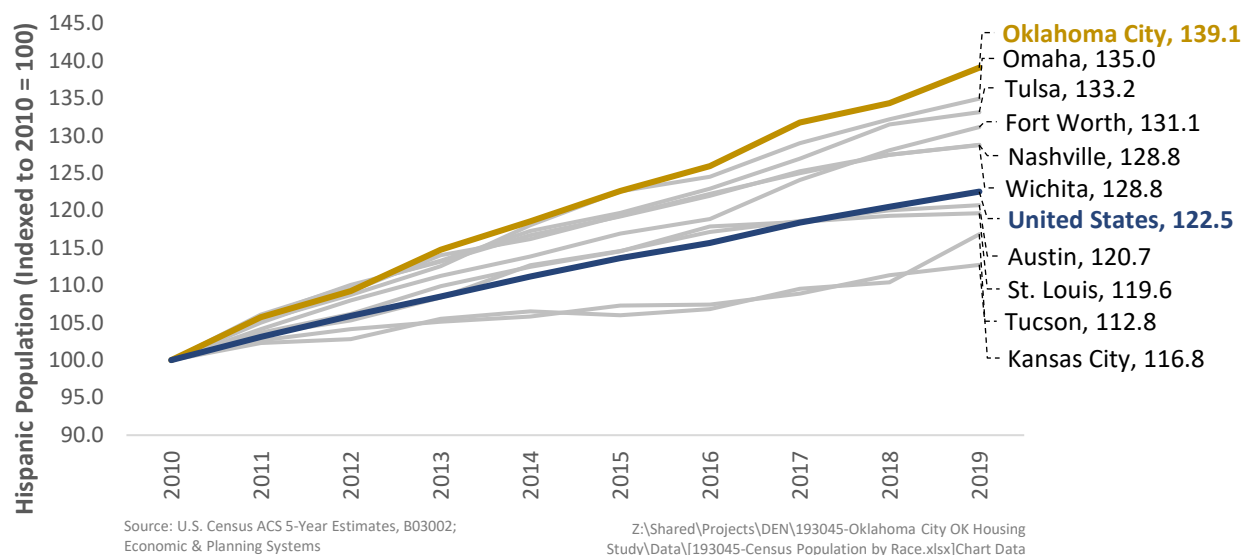
Non-White Population. The non-white population is shown in **Figure 15** and includes Hispanics, African Americans, Asians, American Indian, and Alaska Natives. The flip side of the previous chart, this illustrates that the city, along with Fort Worth, Omaha, and Austin, saw large increases in minority populations.

Figure 15 Non-White (Minority) Population, 2010-2019



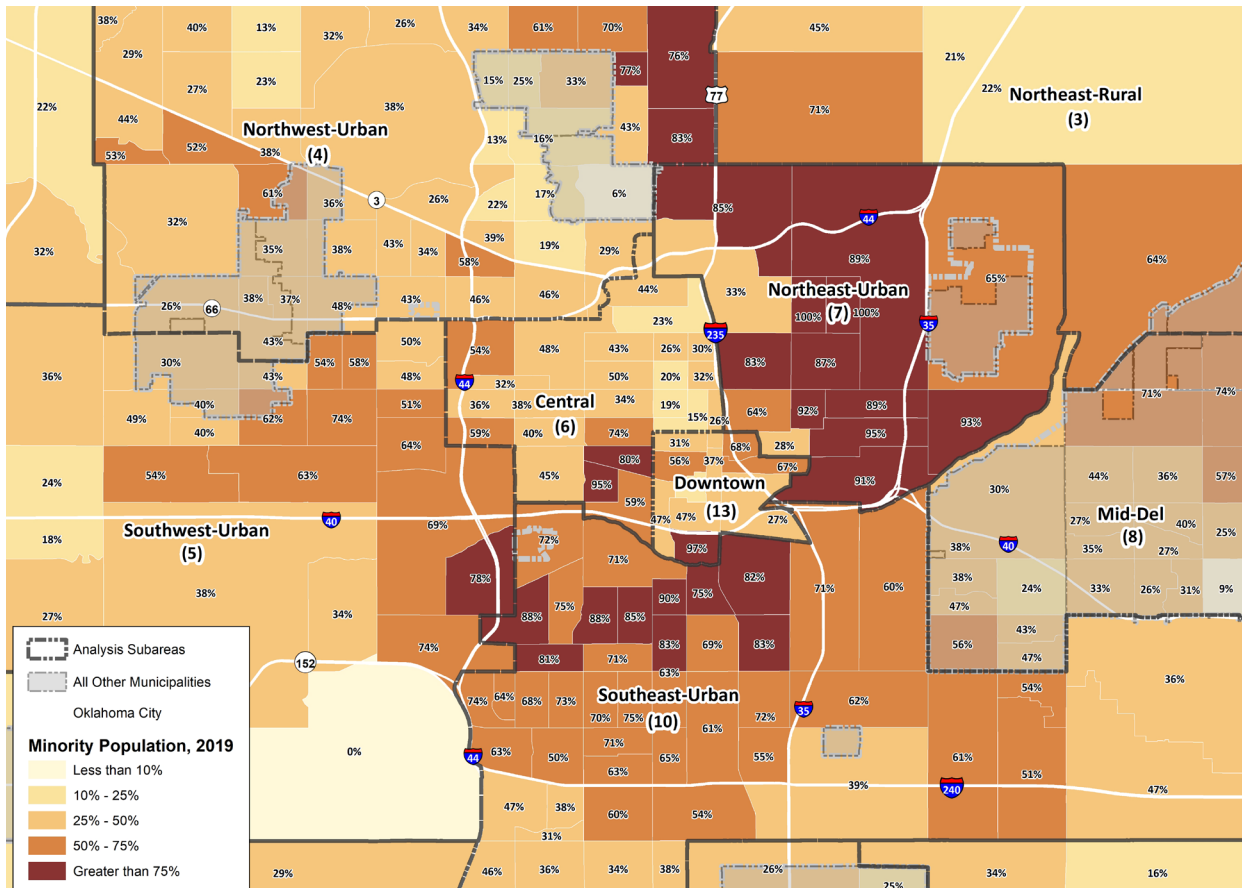
Hispanic Population. Isolating the Hispanic population alone, however, illustrates (**Figure 16**) that the city's Hispanic population grew at a particularly high rate, increasing 39 percent over time by comparison to its peers.

Figure 16 Hispanic Population, 2010-2019



Geographic Dispersion of Minority Population. Minority population changed from approximately 42 percent of total population (2010) to 47 percent (2019), **Figure 17** illustrates the high concentration of minority populations in particular subareas of the city.

Figure 17 Minority Population, 2019

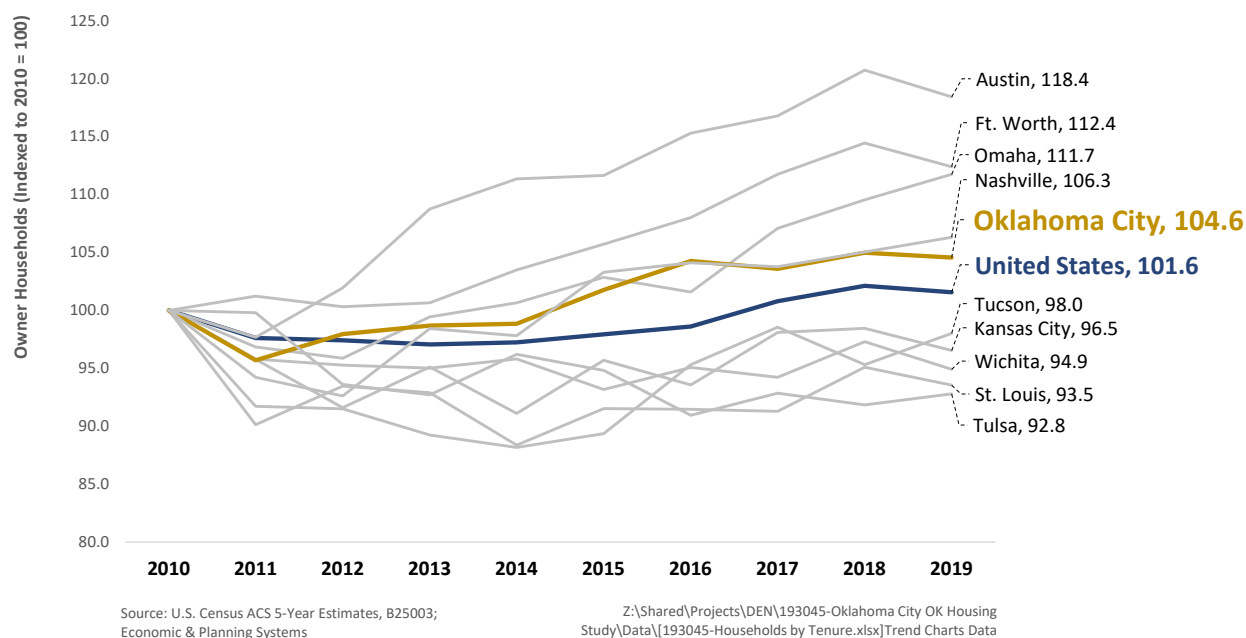


Households by Tenure. Between 2010 and 2019, a few shifts in the composition of households by tenure occurred. At the foundation was the impact the Great Recession (2007 through 2009), had on the balance between homeowners and renters. In 2010, the market had not yet settled from the recession's fallout, and the number of owner households had not yet reached its low point (which it would do in 2013). Analysis (**Figure 18**) shows that the number of owner households nationwide did not recover 2010 levels until 2017. In Oklahoma City, the number of owner households recovered by 2015, but for Tucson, Kansas City, Wichita, St. Louis, and Tulsa, the number of owner households had not recovered 2010 levels even by 2019.

In terms of overall increase, the number of owner households nationally increased by just 1.6 percent between 2010 and 2019 (growth of approximately 1.2 million owner households) and, for Oklahoma City, increased by 4.6 percent (growth of 6,200 owner households).

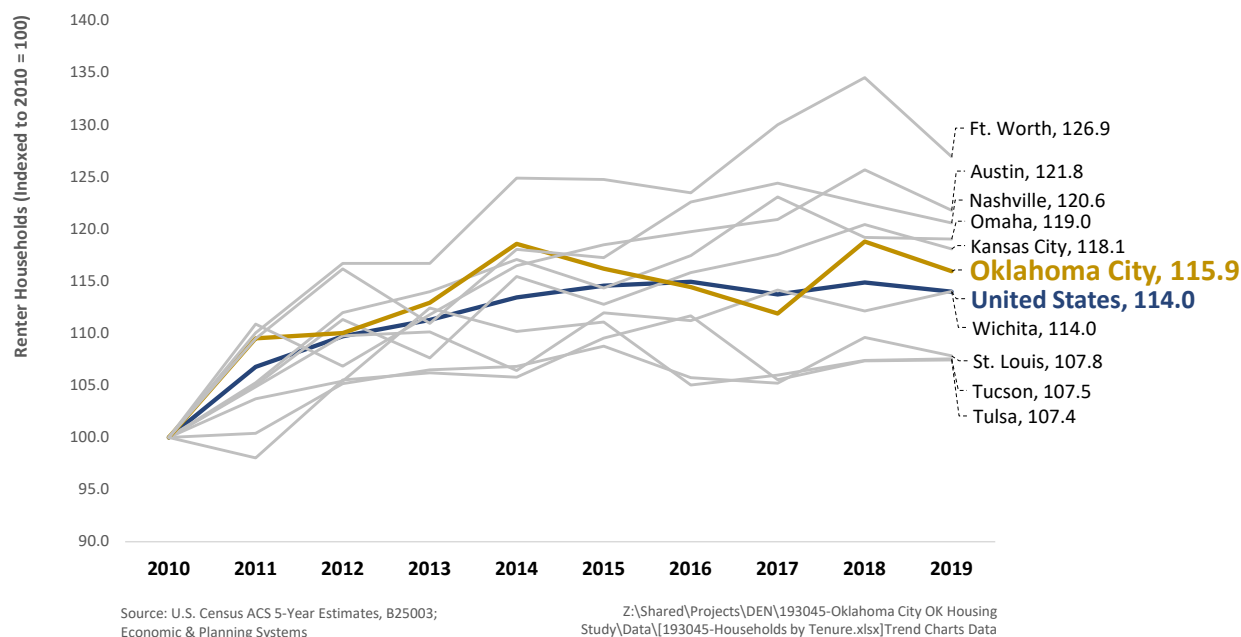
Although that slow recovery pattern has been emerging since earlier in the decade, **Table 1** illustrates that owner households, as a percent of total households, still account for a smaller portion in 2019 (64 percent) than they did in 2010 (67 percent). In Oklahoma City, the same is true where owner households represented approximately 61 percent of all households in 2010 but 58 percent in 2019.

Figure 18 Change in Owner Households, 2010-2019



On the other side of the household tenure split, the number of renter households grew considerably across all geographies. Nationally, **Figure 19** shows that the number of owner households grew by 14 percent between 2010 and 2019 (growth of 5.3 million renter households). In Oklahoma City, renter households grew by approximately 16 percent (13,700 renter households).

Figure 19 Change in Renter Households, 2010-2019



As a percent of total households, **Table 1** shows that renter households nationally accounted for 33 percent of all households in 2010 and nearly 36 percent by 2019. In Oklahoma City, renter households accounted for 38 percent in 2010 and nearly 41 percent by 2019.

Table 1 Households by Tenure as a Percent of Total Households, 2010-2019

	Oklahoma City	United States	Tulsa	Austin	Kansas City	Fort Worth	Omaha	Tucson	Wichita	Nashville	St. Louis
Distribution (2010)											
Owner Households	60.8%	66.6%	53.7%	45.5%	57.6%	59.9%	59.4%	52.4%	62.3%	56.6%	46.5%
Renter Households	38.3%	33.4%	45.1%	53.8%	41.3%	39.3%	39.4%	46.6%	36.4%	42.6%	52.1%
Distribution (2019)											
Owner Households	58.4%	64.0%	50.1%	44.9%	52.7%	57.0%	58.0%	50.1%	58.0%	53.5%	43.0%
Renter Households	40.8%	36.0%	48.7%	54.6%	46.3%	42.3%	40.9%	48.9%	40.7%	45.7%	55.6%

Source: U.S. Census, ACS 5-Year Estimates, B25003; Economic & Planning Systems

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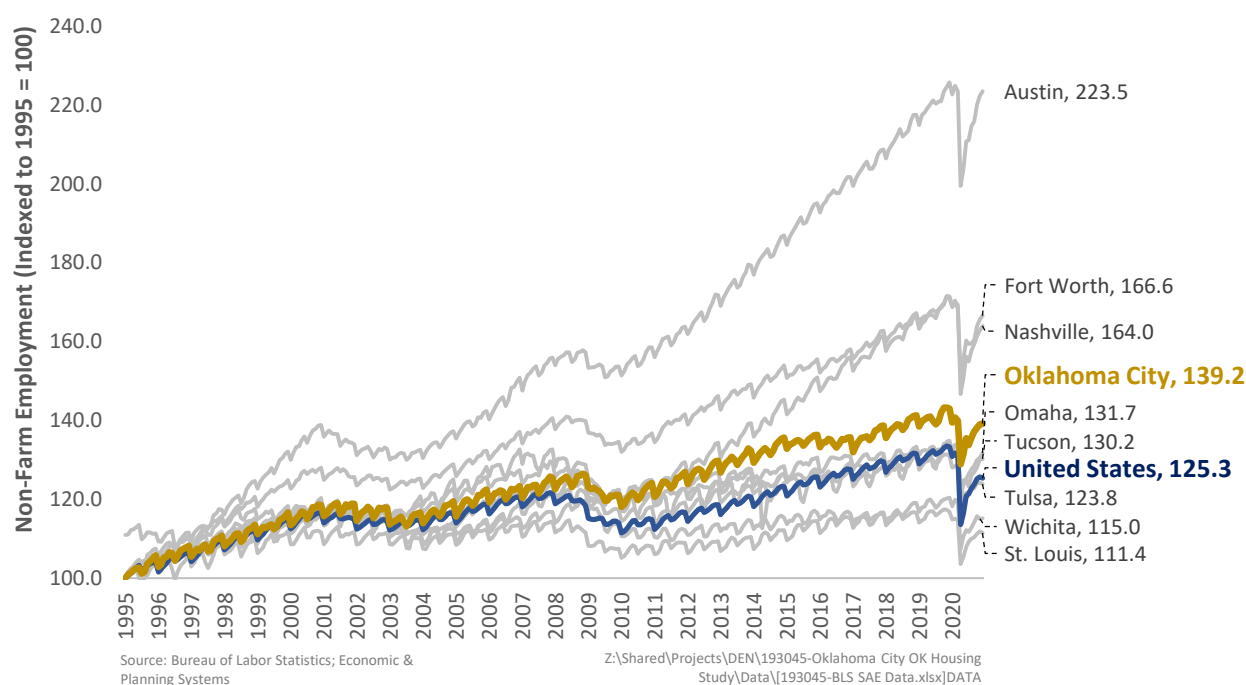
3.2 Employment

Fundamental to housing demand is the creation and maintenance of employment. This section details some of the characteristics of employment trends in Oklahoma City.

Wage and Salary Jobs. As with the overall population trends, **Figure 20** illustrates how Oklahoma City's employment levels have been more stable (less volatile) than employment levels nationally or among peer cities. The following observations can be made about the past three economic cycles, which include peak to trough and recovery patterns.

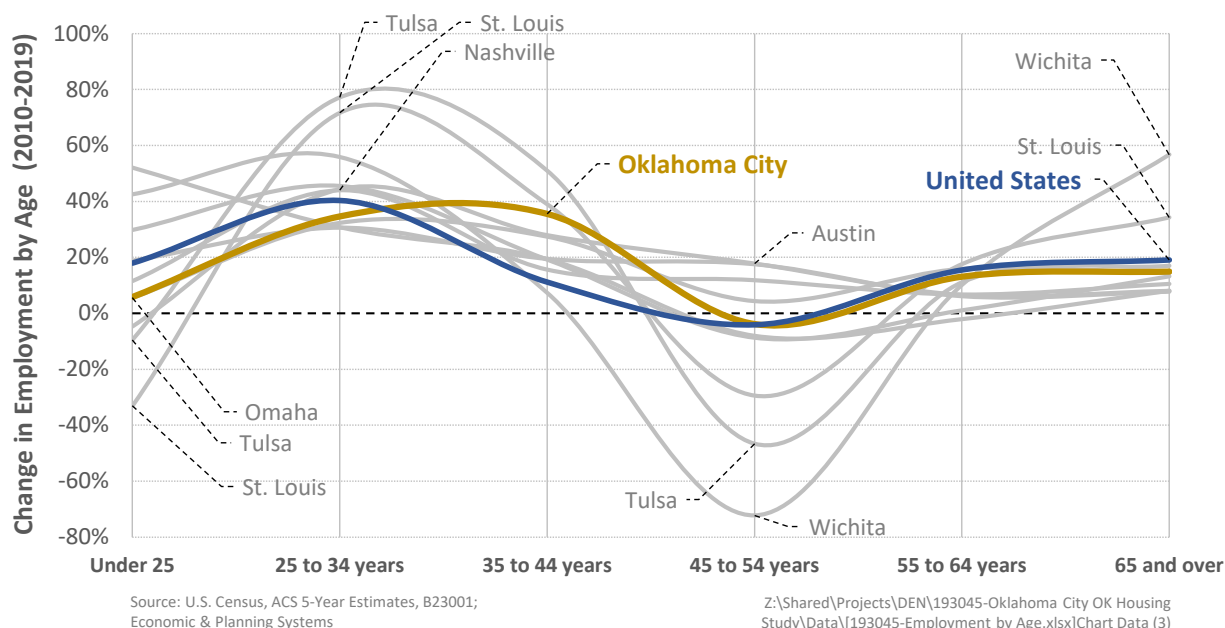
- **9/11 and 2001 Recession.** Between June 2001 and December 2002, U.S. employment had lost nearly 4 percent off its pre-recession peak. Wichita, Austin, Kansas City, and Tucson had more severe declines in employment than Oklahoma City did, which lost 4.5 percent. Once the recovery took hold, it took Oklahoma City, as well as the U.S. in general, nearly 2 years to recover its pre-recession peak. It took Austin slightly over 2 years, Tulsa and Kansas City nearly 3 years, St. Louis 3½ years, and Wichita 4 years.
- **Great Recession (2007 to 2009).** The impact of this recession did not fully impact employment levels until early 2010. When it did, employment had dropped nearly 9 percent nationally, but 6.6 percent in Oklahoma. Tucson lost more than 13 percent of its jobs, Wichita nearly 11 percent, and more than 8 percent in Nashville, St. Louis, Kansas City, and Tulsa. Oklahoma City recovered its pre-recession peak in 2 years, whereas it took nearly 3 years in Omaha, more than 4 years nationally, 4½ years in Tulsa, 6 ½ years in St. Louis, more than 7 years in Tucson, and Wichita never recovered its pre-recession peak.
- **COVID-19 Pandemic.** Following the initial shock of the lockdowns, employment dropped 15 percent nationwide, but 10 percent in Oklahoma City. As of December 2020, Oklahoma City is 2.8 percent below its pre-COVID peak, while the nation is still 6.1 percent below. Recoveries vary among the city's peers between 0.5 percent below peak in Austin to 5.1 percent below peak in St. Louis.

Figure 20 Employment Trends, 2000-2020



Employment by Age. Figure 21 illustrates the change in the portion of jobs held by different age groups between 2010 and 2019. It shows some cities, such as Tulsa and St. Louis, had very high shifts in the number of jobs held by 25- to 34-year-olds. On the other hand, some cities experienced sharp declines in the portion of jobs held by 45- to 54-year-olds, for example, Tulsa and Wichita. By comparison, Oklahoma City's workforce saw relatively larger increases in its portion of jobs held by 35- to 44-year-olds than most of its peers, but closely matched the shifts in the overall US workforce.

Figure 21 Change in Employment by Age, 2010-2019



In-Commuting Patterns. Commuting patterns (Table 2) are the product of employment increases, local workforce, and the pace of new residential construction. For example, if growth in housing supply is insufficient to meet the demands of growth in employment and households, in-commuting patterns are likely to increase. For Oklahoma City, Austin, Nashville, and Omaha, in-commuting increased to accommodate growth in jobs. It should be noted that these data are only available on a 1½ to 2-year lag due to the length of processing time for the U.S. Census Bureau.

Table 2 In-Commuting Patterns, 2010-2018

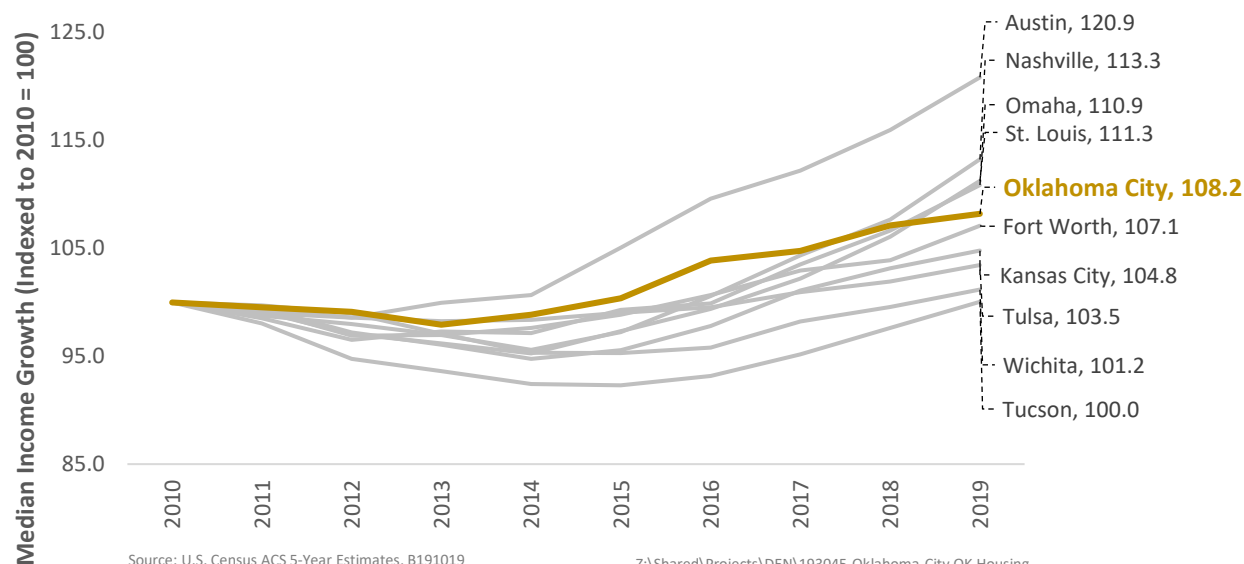
	Tucson	Wichita	Kansas City	St. Louis	Omaha	Oklahoma City	Tulsa	Nashville	Austin	Fort Worth
In-Commuting										
2010	42,050	30,647	83,896	98,920	67,473	109,061	94,998	124,648	215,599	71,447
2011	42,705	27,162	79,160	100,543	82,528	116,438	97,430	132,643	242,056	45,725
2012	41,339	33,904	80,246	100,314	83,504	121,327	98,174	134,067	203,527	36,122
2013	37,286	34,986	76,470	102,781	82,463	122,670	99,729	132,762	215,731	34,932
2014	36,102	35,323	75,658	95,474	82,606	122,325	96,995	135,348	206,317	35,640
2015	28,296	33,296	73,081	92,308	80,794	124,485	92,966	124,542	223,605	31,402
2016	28,047	27,752	75,654	94,634	83,944	118,199	93,886	128,349	234,012	40,911
2017	29,735	25,780	80,896	83,981	84,497	116,573	94,458	127,091	240,347	48,279
2018	27,365	24,710	78,411	86,053	84,949	123,423	95,164	142,573	256,985	46,622
Ann. %	-5.2%	-2.7%	-0.8%	-1.7%	2.9%	1.6%	0.0%	1.7%	2.2%	-5.2%

Source: U.S. Census LEHD; Economic & Planning Systems

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Household Income. Changes in household income factor significantly into affordability calculations in the following chapter. Shown in **Figure 22** are indexed changes in household income, adjusted for inflation using the Consumer Price Index for all urban consumers. Whereas household income in constant dollars increased by 27 percent (to approximately \$55,600) between 2010 and 2019, it only increased by 8 percent in real terms, implying that purchasing power has barely improved. By contrast, households in Austin have benefited from a 20 percent increase in real incomes, but households in Tucson have experienced no change in real incomes.

Figure 22 Real Median Household Income Trends, 2010-2019



Source: U.S. Census ACS 5-Year Estimates, B191019
Economic & Planning Systems

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Household Incomes by Race/Ethnicity. For African American households in Oklahoma City, the median household income adjusted for inflation only increased by 1.5 percent (to approximately \$35,000) between 2010 and 2019 (**Figure 23**). In most of the city's other peers, there was marginally better improvement in household incomes for this portion of the population, although household incomes for African American households in Wichita declined. For Hispanics in Oklahoma City, household incomes increased to a greater extent than among its peers, increasing 15 percent (to approximately \$43,900) over time (**Figure 24**).

Figure 23 Real Median Household Income, African Americans, 2010-2019

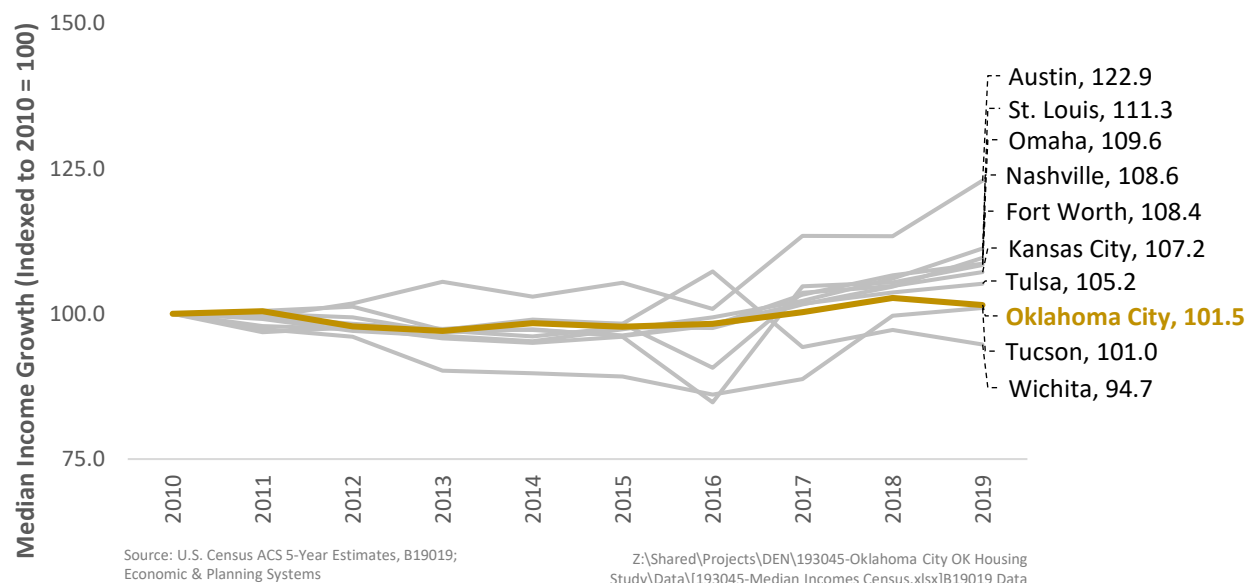
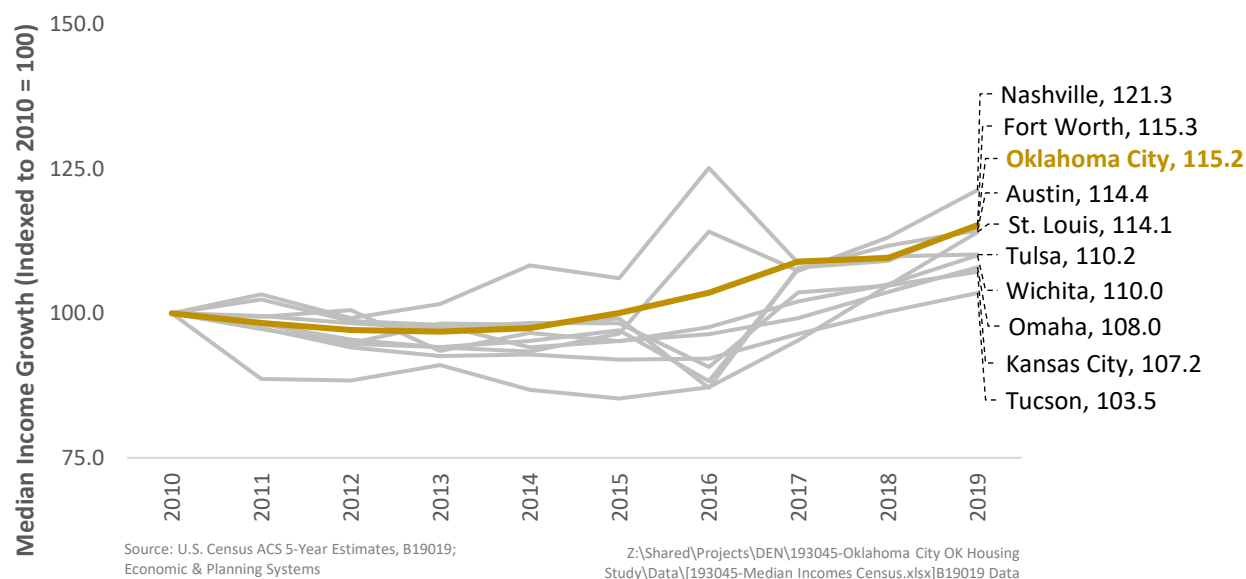
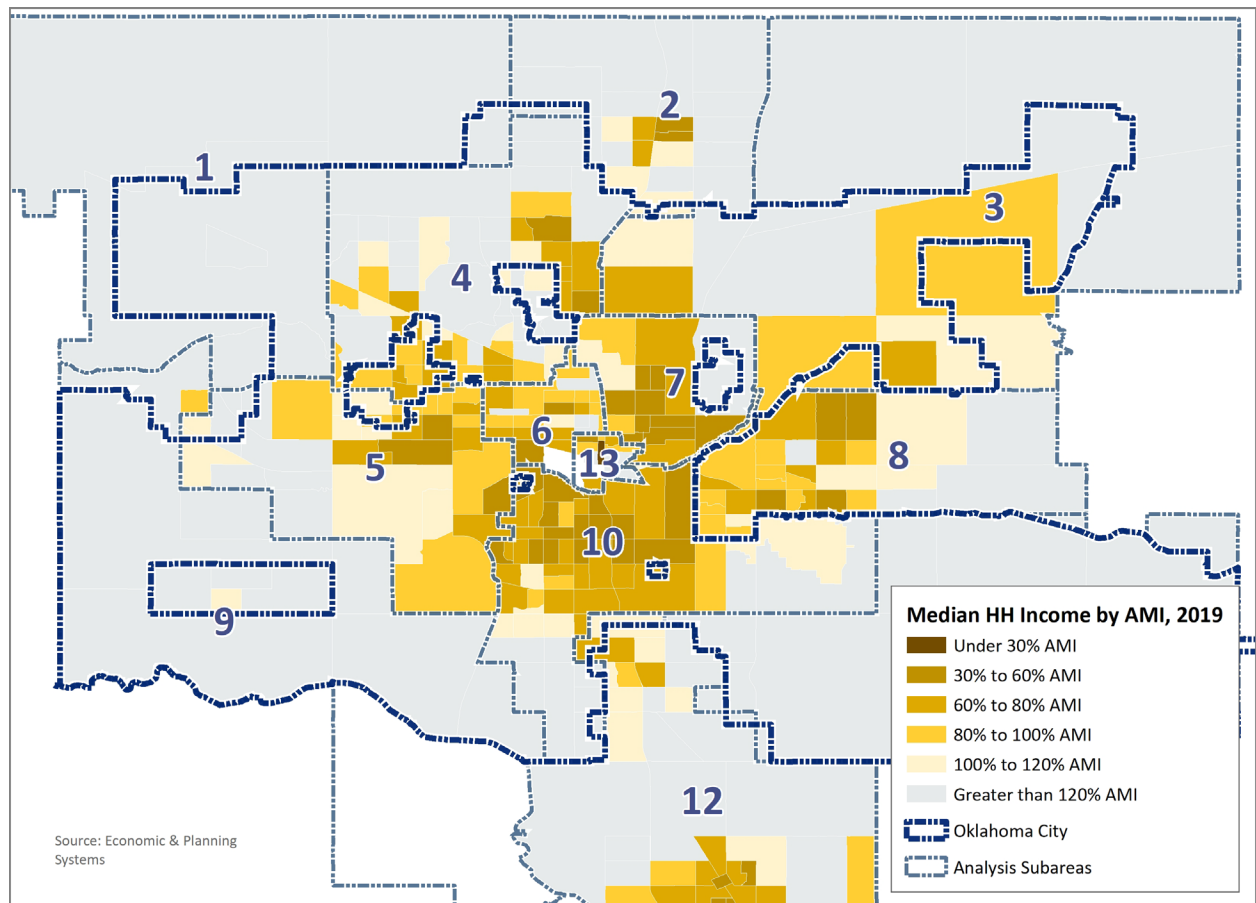


Figure 24 Real Median Household Income, Hispanics, 2010-2019



Geographic Dispersion of Median Household Income. Analysis of both 2010 and 2019 tract-level data illustrate that the pattern of higher income households living on the periphery of the city remains. Closer examination of the data also shows a bifurcation of households by income (Subareas 6 and 13), in which there are concentrations of both higher and lower income households.

Figure 25 Median Household Income by Census Tract, 2019



3.3 Housing Market

This section provides housing market trends, including overall supply, residential construction activity by geography, housing sales prices, and rents.

Housing Inventory. Residential construction activity since the end of the Great Recession (2007-2009) has been robust in some markets, but not all. **Figure 26** illustrates that Oklahoma City's housing inventory growth at nearly 8 percent exceeded national housing inventory growth of approximately six (6) percent. Housing markets in Austin, Ft. Worth, Omaha, and Nashville were all stronger still, increasing overall inventory by 12 to 20 percent.

Figure 26 Housing Inventory, 2010-2019

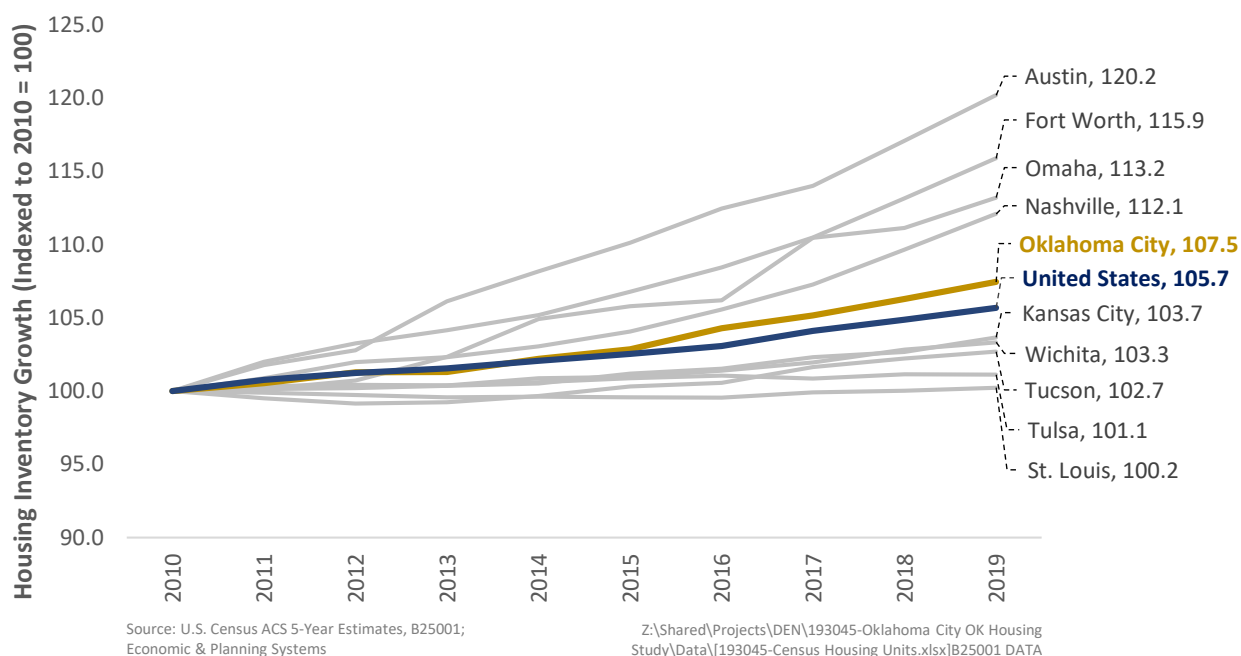


Table 3 shows housing units by location, total change, and the change as a percent of 2010 inventory between 2010 and 2019. These numbers will not reconcile with the analysis of building permit data discussed later, because they represent a midpoint of each year. They are also, like many other secondary data sources in this study, U.S. Census American Community Survey (ACS) 5-year estimates with margins of sampling error.

Table 3 Housing Inventory, 2010-2019

	Oklahoma	United	Housing Units (in '000s)								
	City	States	Tulsa	Austin	Kansas City	Fort Worth	Omaha	Tucson	Wichita	Nashville	St. Louis
	(millions)										
2010	254.2	130.0	185.6	345.3	224.3	282.5	178.0	233.0	166.5	269.3	176.3
2011	255.6	131.0	186.2	351.4	224.6	288.1	178.3	231.9	167.1	271.6	176.1
2012	257.5	131.6	186.3	354.9	224.8	291.7	179.3	231.0	167.2	274.6	175.9
2013	257.5	132.1	186.3	366.5	225.1	294.2	182.2	231.2	167.1	275.5	175.6
2014	259.9	132.7	186.7	373.5	225.5	297.1	186.8	232.2	167.9	277.5	175.7
2015	261.5	133.4	187.2	380.3	227.0	301.7	188.4	233.7	168.1	280.2	175.6
2016	265.2	134.1	187.6	388.3	227.8	306.3	189.1	234.3	168.8	284.3	175.5
2017	267.4	135.4	187.2	393.6	229.5	312.1	196.7	236.8	169.7	288.9	176.2
2018	270.2	136.4	187.7	404.3	230.3	319.7	197.9	238.2	171.2	295.3	176.4
2019	273.2	137.4	187.7	415.0	232.5	327.4	201.6	239.3	172.0	301.8	176.7
Change (2010-2019)											
Total Change	18.9	7.4	2.1	69.7	8.2	44.9	23.5	6.3	5.6	32.6	0.4
Overall % Change	7.5%	5.7%	1.1%	20.2%	3.7%	15.9%	13.2%	2.7%	3.3%	12.1%	0.2%

Source: U.S. Census, ACS 5-Year Estimates, B25001; Economic & Planning Systems

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Housing Inventory and Households by Size. Though not a perfect one-to-one comparison, **Table 4** shows how changes in households by size were met by changes in units by bedroom size over time. For example, while the city gained more than 10,000 one- and two-person households, the city had a net increase of just 1,400 units of studios, one-, and two-bedroom units. On the opposite end of the spectrum, while the city grew by 9,100 three-, four-, and five-person households, the inventory of three-, four-, and five-bedroom units increased by 17,500.

Table 4 Units by Bedroom and Households by Size, 2010-2019

	Oklahoma		Fort	Kansas							
	City	Austin	Worth	City	Nashville	Omaha	St. Louis	Tucson	Tulsa	Wichita	
Change in Households by Household Size (2010-19)											
1-Person	6,229	20,171	8,829	6,165	5,501	7,989	3,846	-264	-1,936	3,284	
2-Person	4,610	24,978	12,618	3,244	13,251	7,517	4,341	2,439	-378	-239	
3-Person	1,112	10,693	9,454	-1,169	5,392	1,767	-2,639	2,214	236	-892	
4-Person	3,829	6,912	7,511	957	2,876	2,594	-1,650	717	483	-331	
5+ Person	4,166	1,301	7,307	1,464	3,132	4,002	-2,385	72	707	1,104	
Change in Unit Inventory by Bedroom Count (2010-19)											
Studios & 1-bdrm	2,943	26,560	7,562	1,126	9,349	3,889	1,768	-344	28	648	
2-bdrm	-1,500	11,243	1,378	390	4,644	3,146	-225	-3,019	-16	-1,643	
3-bdrm	8,405	18,928	19,249	1,770	10,374	6,101	-97	5,810	583	-278	
4-bdrm	8,363	11,530	12,980	3,607	6,659	7,479	-236	3,682	975	3,665	
5+ bdrm	733	1,462	3,710	1,327	1,538	2,890	-800	156	511	3,158	

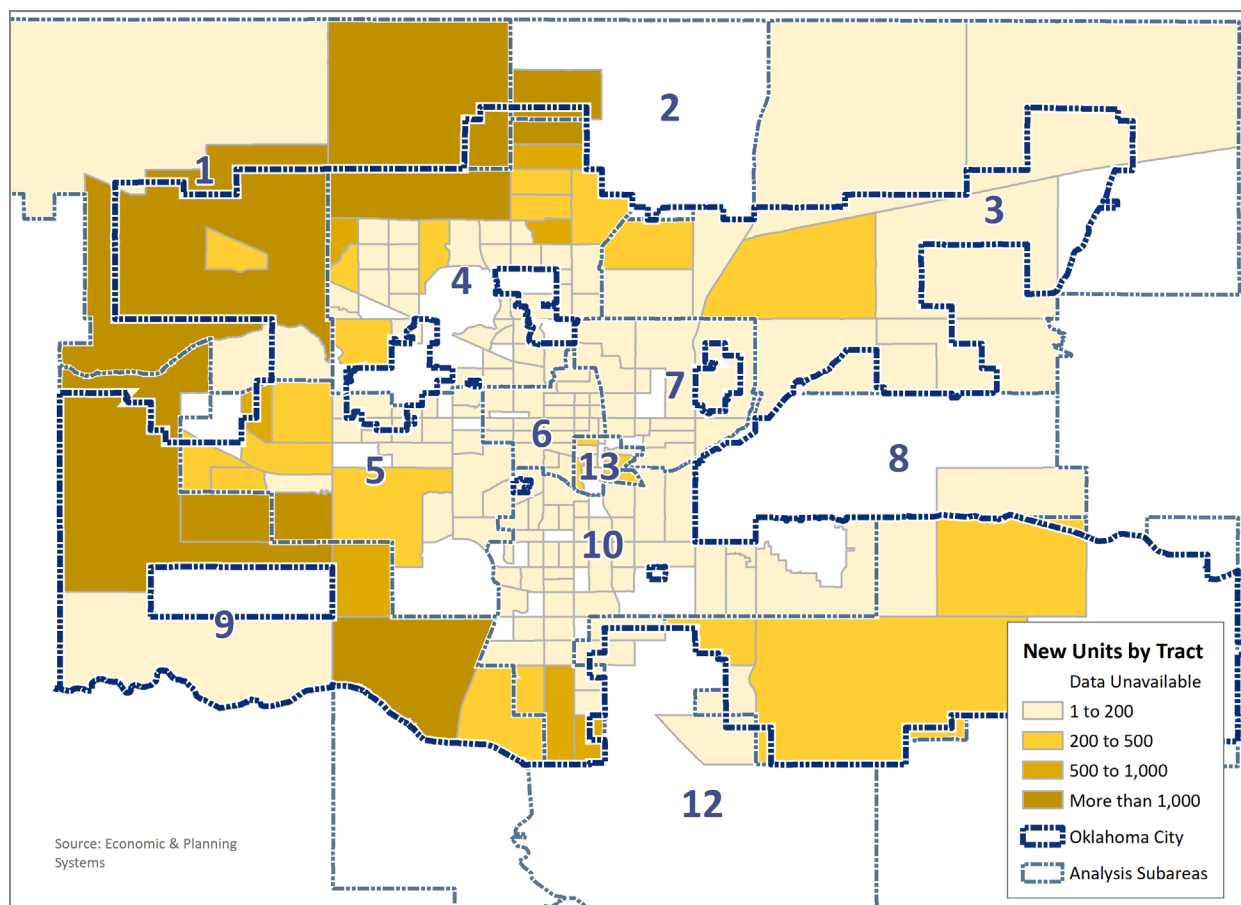
Source: U.S. Census, ACS 5-Year Estimates, B11016; Economic & Planning Systems

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Residential Construction Trends. Between 2010 and the end of 2019, analysis of the city’s new residential construction activity shows that 30,731 new units were built in Oklahoma City.² **Figure 27** illustrates new residential construction (in units) within each Census tract. Boundary lines for the 13 subareas are shown in the map for reference but are also used for aggregating details of the Census tract-level analysis reported in **Table 5**. In the map, the darkest color indicates that, within an individual Census tract (demarcated by light gray lines), more than 1,000 new residential units were built, and the lightest shade of yellow indicates that within a Census tract between one (1) and 200 new residential units were built.

When aggregating the sum of all units by Census tract within each subarea boundary, the analysis (summarized in **Table 5**) reveals that 79 percent of new units were built in subareas in the north- and south-western parts of the city – peripheral sections of Northwest-Urban (4), Southwest-Rural (9), Northwest-Rural (1), and Southwest-Urban (5). By contrast, only 5 percent of new residential units built between 2010 and the end of 2019 were located within Downtown (13) and the Central (6) subarea, collectively.

Figure 27 All New Residential Units Constructed, 2010-2019



² As noted previously, the number of new residential units constructed will not reconcile with other estimates of housing inventory using U.S. Census ACS 5-year estimates, such as those in **Table 3**. The analysis of building permit data here is representative of the entire period between the beginning of 2010 and the end of 2019, whereas the ACS estimates in **Table 3** reflect just the midpoint of each year, 2010 through 2019.

Table 5 Distribution of Residential Construction Activity by Subarea, 2010-2019

	Permits	Units	as % of Total
New Residential Construction by Subarea			
Northwest-Urban (4)	8,847	9,582	31%
Southwest-Rural (9)	5,619	5,687	19%
Northwest-Rural (1)	5,343	5,230	17%
Southwest-Urban (5)	3,635	3,753	12%
Southeast-Urban (10)	2,480	2,698	9%
Downtown (13)	147	1,238	4%
Southeast-Rural (11)	1,028	1,014	3%
Northeast-Rural (3)	915	971	3%
Central (6)	193	289	1%
<u>Northeast-Urban (7)</u>	<u>260</u>	<u>269</u>	<u>1%</u>
Total	28,467	30,731	100%

Source: City of Oklahoma City; Economic & Planning Systems

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- **Single-Family.** Further analysis of these data (**Table 6**) indicate that single-family units accounted for 89 percent of all new units constructed between 2010 and 2019 in Oklahoma City. It also indicates that nearly half (46 percent) of all new units built came through the PUD process.
- **Multifamily.** During this time, 11 percent of new residential construction were multifamily projects, including duplexes, triplexes, fourplexes, townhomes, and apartments. This portion was nearly constant over time.

Table 6 Distribution of Residential Construction Activity by Type, 2010-2019

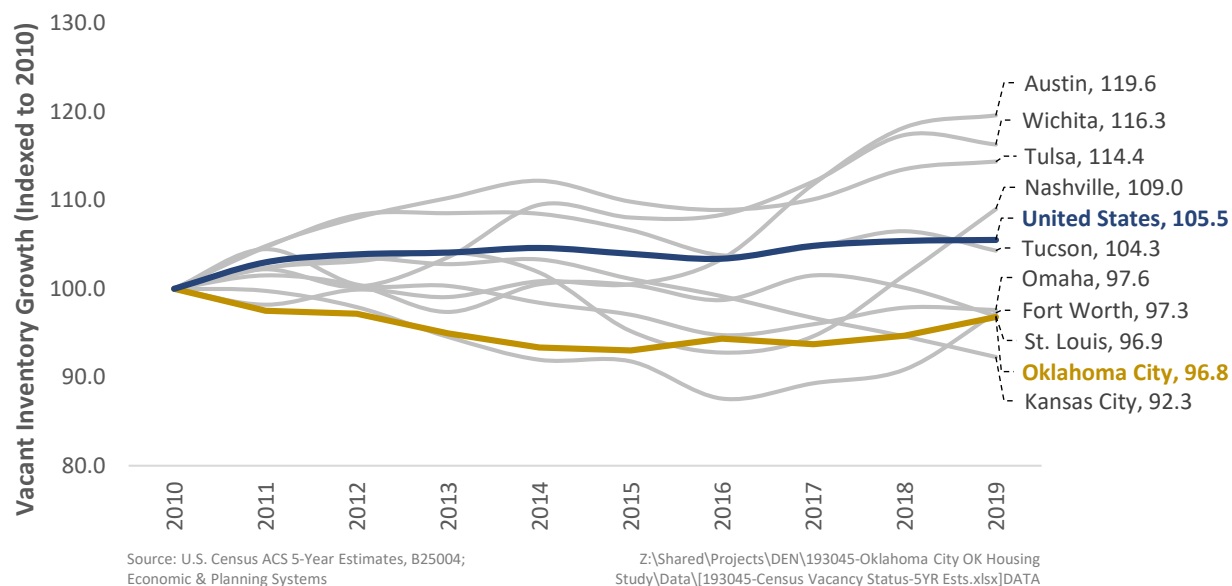
	Units	as % of Total
Multifamily		
Apartment	2,046	7%
Condominium / Townhouse	140	0%
Duplex	695	2%
Fourplex	72	0%
Nursing Home	220	1%
Retirement Housing	168	1%
<u>Triplex</u>	<u>9</u>	<u>0%</u>
Subtotal - Multifamily	3,350	11%
Single-family		
Residence	27,006	88%
<u>Residence-Attached</u>	<u>375</u>	<u>1%</u>
Subtotal	27,381	89%
Total	30,731	100%

Source: City of Oklahoma City; Economic & Planning Systems

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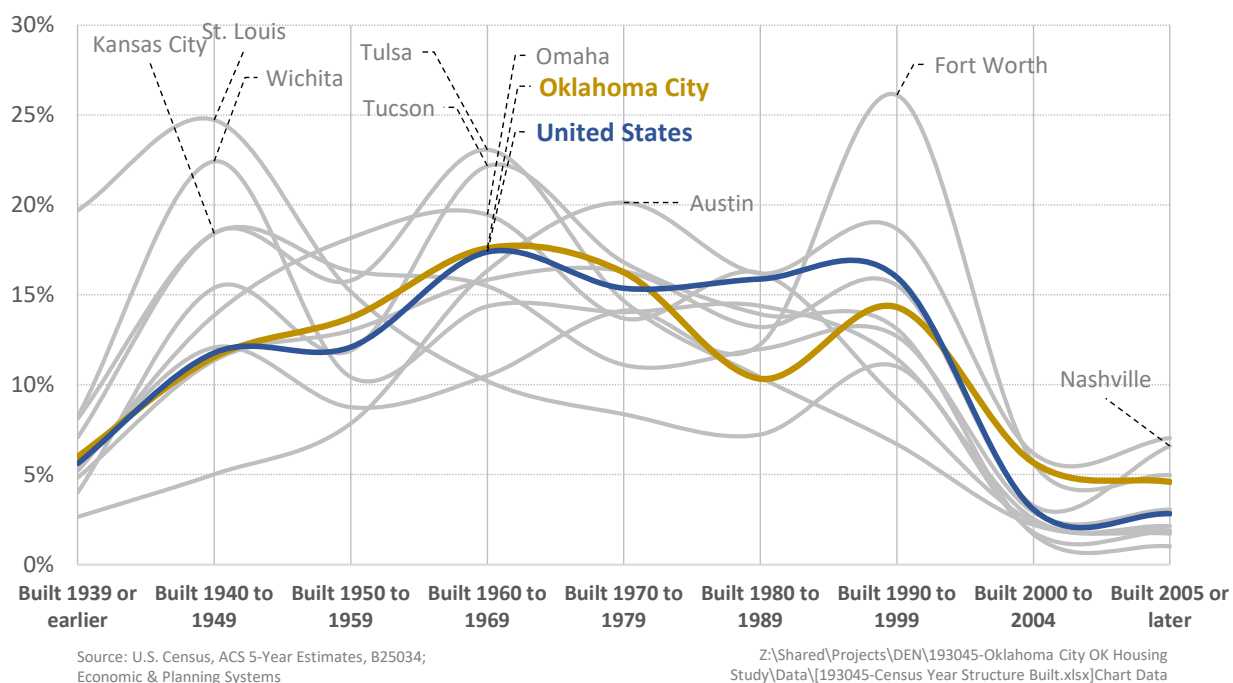
Vacant Housing. Construction activity that lags housing demand (of a growing population) leads to a lower vacant inventory. **Figure 28** illustrates that Oklahoma City's vacant inventory dropped over the decade, along with a handful of other cities.

Figure 28 Vacant Housing Inventory, 2010-2019



Age of Inventory. **Figure 29** illustrates the percent of inventory built by decade. While more than 15 percent of the nation's housing was built before 1950, the 50s and 60s produced twice as much. Another 15 percent of the current inventory was added during each of the following three decades (70s, 80s, and 90s). Despite what has been characterized as the "housing boom" during the 2000s, the inventory added during the last two decades accounts for just 7 percent of the nation's housing.

Figure 29 Distribution of Housing Inventory by Year Structure Built, 2019

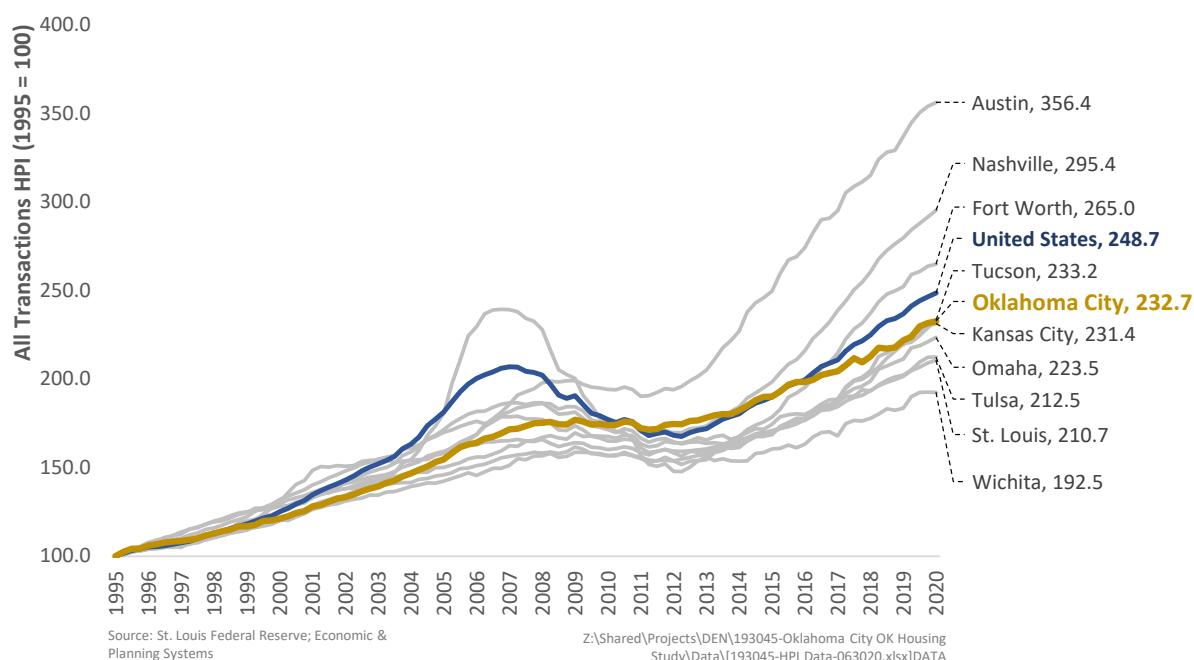


3.3.1 Housing Costs

This section examines the general trends in the cost of housing in the for-sale and rental markets. In the following chapter, these data will be paired against household income data to investigate affordability issues.

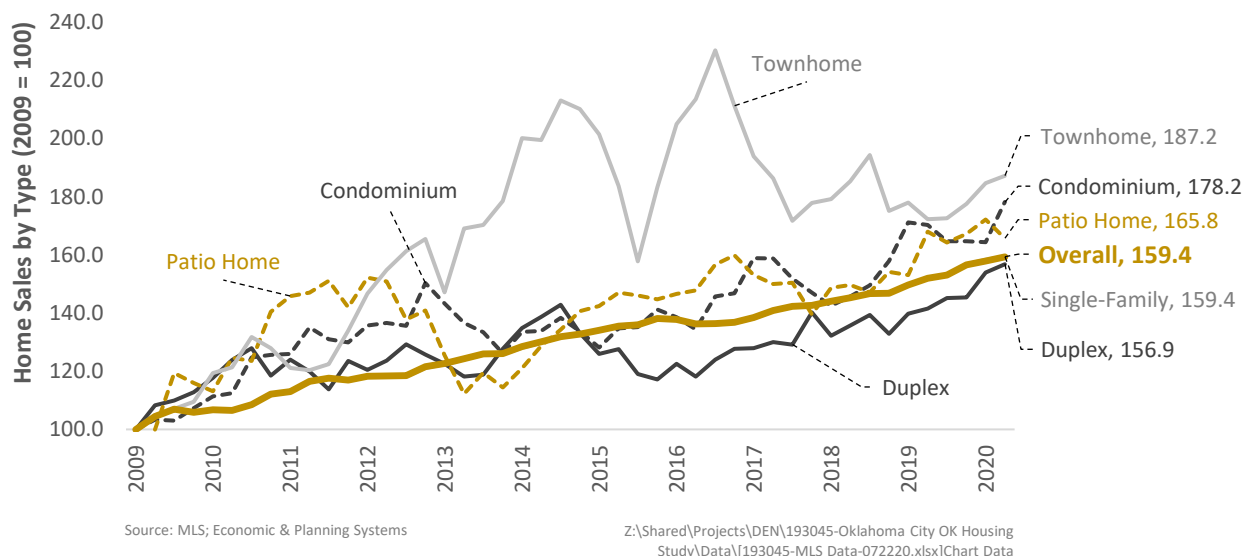
For-Sale Housing. Just as the city's employment trends revealed more modest growth or decline than its peers during past economic cycles, **Figure 30** illustrates that Oklahoma City's housing prices were also somewhat insulated from more dramatic ups and downs than a few of its peers, such as Austin and Nashville.

Figure 30 Housing Sale Prices, 1995-2020



Using the local Multiple Listing Service (MLS), further analysis of trends in housing prices by unit type (**Figure 31**) illustrate the steadiness of overall price appreciation (4.7 percent per year between 2009 and 2020), but the swings in different product types. For example, a few years of spikes in townhome sales (2014 and 2016) are skewed by the sale of units in the Hill – since that time, product in that category seems to have returned to a more conventional trajectory.

Figure 31 Home Sales Prices by Type, Oklahoma City, 2009-2020



Rental Housing. Between 2000 and 2020 (**Figure 32**), Oklahoma City had one of the higher rates of studio apartment rent escalation, moving in parallel with Austin and Tucson (46 percent above 2000, or an average of 1.7 percent per year). The city's rate of appreciation for larger units, such as 3-bedroom units, escalated more modestly at 1.3 percent per year (**Figure 33**).

Figure 32 Rental Market Trends (Studios), 2000-2020

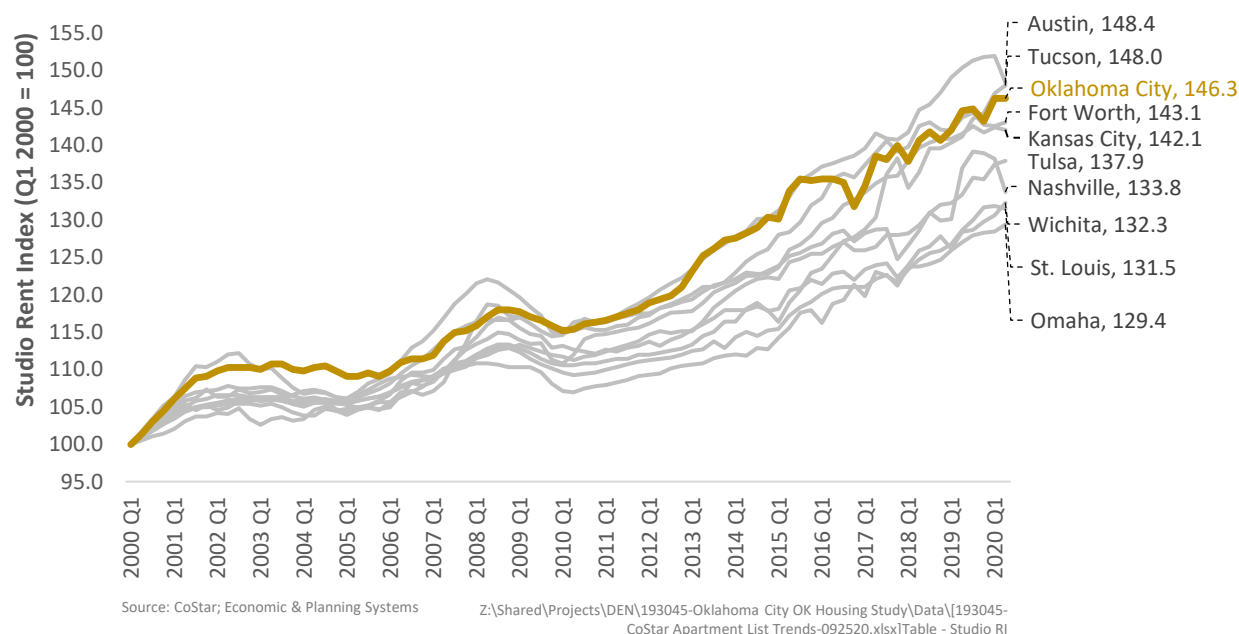
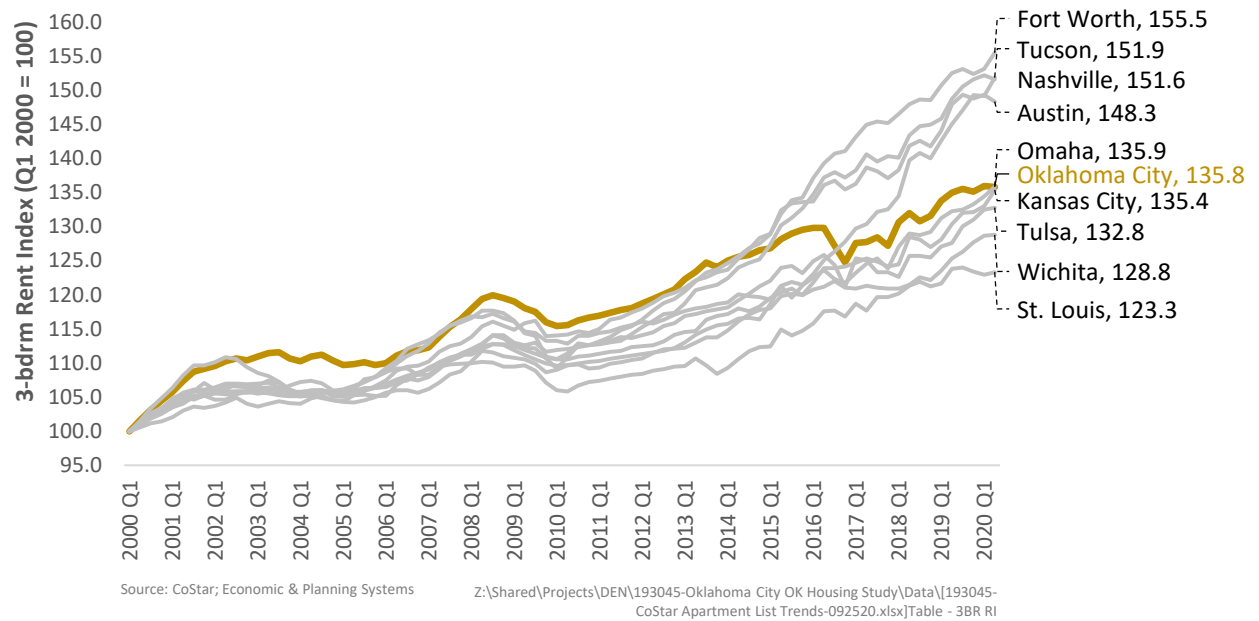
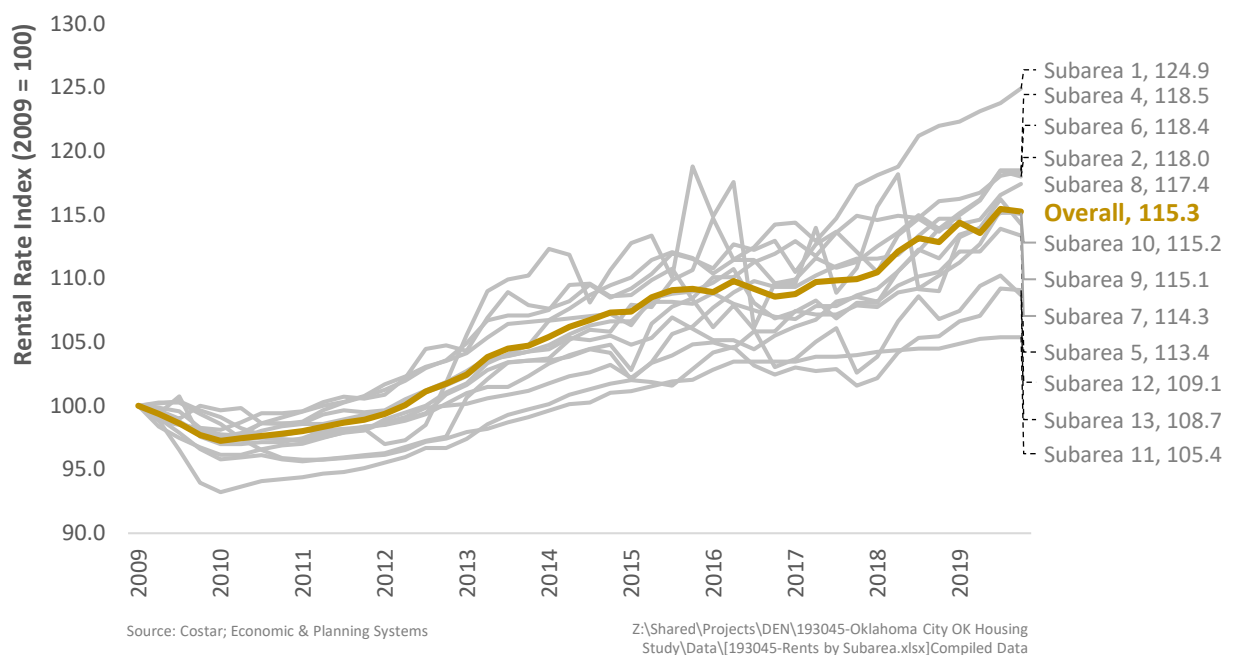


Figure 33 Rental Market Trends (Three Bedroom), 2000-2020



At a local level, rental escalation rates by subarea using Costar data are shown in **Figure 34**. Refer to **Figure 7** for the city's subareas.

Figure 34 Rental Market Trends, Oklahoma City Subareas, 2009-2019



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4.0 HOUSING AFFORDABILITY

The definition of housing affordability lies at the intersection of housing costs and household incomes.³ This section provides a juxtaposition of the affordable housing purchase price for a household earning the area median income (AMI) against median housing price levels.

4.1 Affordability Analysis

4.1.1 Defining Affordability

Area Median Income (AMI). Affordability calculations found in this chapter are based on data from HUD (**Table 7**), which include median incomes for the Oklahoma City metro area by household size. **Table 8** further illustrates household income estimates by AMI ranges, which are referred to as the following categories in housing analysis, programs, and policy:

- **Extremely Low Income.** Less than or below 30 percent AMI
- **Very Low Income.** Less than or below 50 percent AMI
- **Low Income.** Less than or below 60 percent AMI
- **Moderate Income.** Less than or below 80 percent AMI

Table 7 HUD Median Incomes by Household Size, 2010-2020

	2-person	3-person	4-person
Household Incomes by Household Size			
2010	\$47,500	\$53,450	\$59,400
2011	\$48,500	\$54,550	\$60,600
2012	\$49,250	\$55,400	\$61,500
2013	\$48,000	\$54,000	\$60,000
2014	\$49,150	\$55,250	\$61,400
2015	\$51,650	\$58,050	\$64,500
2016	\$51,500	\$57,950	\$64,400
2017	\$53,850	\$60,600	\$67,300
2018	\$55,500	\$62,450	\$69,400
2019	\$59,050	\$66,450	\$73,800
2020	\$59,500	\$66,950	\$74,400

Source: HUD; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-HUD Incomes.xlsx|Table 2 - HUD Medians

³ Affordability is defined as a household spending no more than 30 percent of its income on housing, including payments on principal, interest, taxes, and insurance.

Table 8 Household Incomes by AMI Percent, 2010-2020

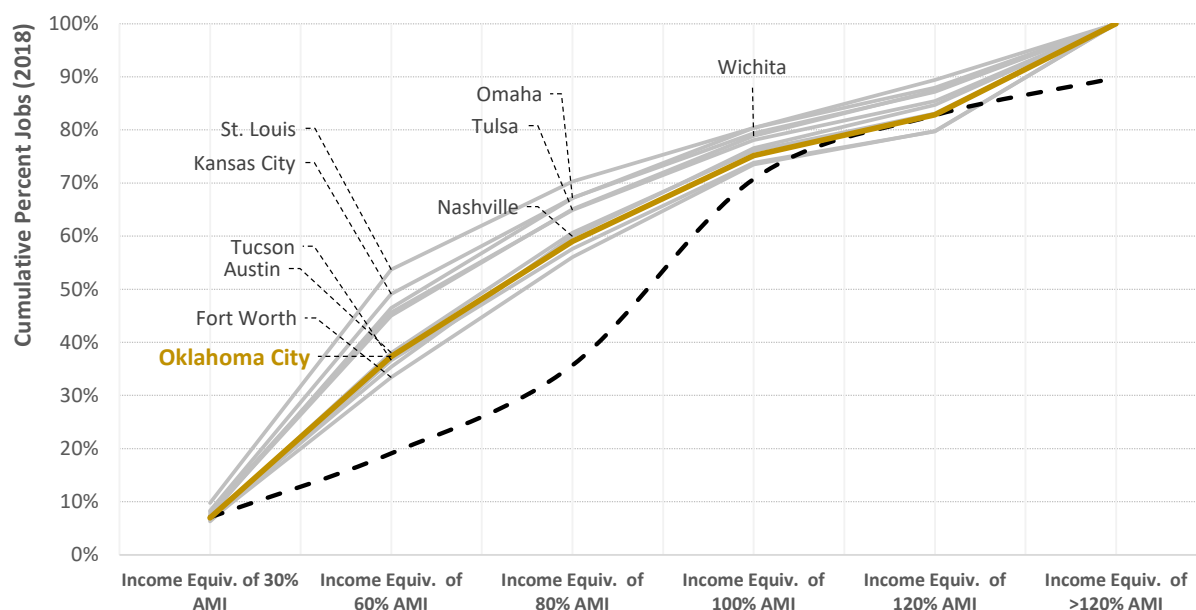
	100%	80%	60%	30%
Household Incomes by AMI Level				
2010	\$59,400	\$47,520	\$35,640	\$17,820
2011	\$60,600	\$48,480	\$36,360	\$18,180
2012	\$61,500	\$49,200	\$36,900	\$18,450
2013	\$60,000	\$48,000	\$36,000	\$18,000
2014	\$61,400	\$49,120	\$36,840	\$18,420
2015	\$64,500	\$51,600	\$38,700	\$19,350
2016	\$64,400	\$51,520	\$38,640	\$19,320
2017	\$67,300	\$53,840	\$40,380	\$20,190
2018	\$69,400	\$55,520	\$41,640	\$20,820
2019	\$73,800	\$59,040	\$44,280	\$22,140
2020	\$74,400	\$59,520	\$44,640	\$22,320

Source: HUD; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-HUD Incomes.xlsx\Table 3 - by AMI

Affordable vs. Workforce. It is common for communities to identify their own categories of affordability with terms like “attainable”, “affordable”, or “workforce” to focus local policy. To assist in the assessment of what constitutes “workforce” in Oklahoma City, the following analysis uses distribution of jobs by income, approximates household incomes with multiple job-holding factors, jobs per household, and draws them as a cumulative distribution curve (**Figure 35**). Illustrated against a cumulative normal distribution (black dotted line), the result of the analysis reveals that 45 percent of jobs in Oklahoma City fall below 60 percent AMI, 65 percent of jobs fall below 80 percent AMI, and 80 percent of jobs fall below 100 percent AMI, suggesting that an appropriate definition of “workforce housing” might be limited to the 80 or 100 percent AMI threshold.

Figure 35 Cumulative Distribution of Jobs by AMI Equivalency, 2018



Source: Bureau of Labor Statistics; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-BLS OES.xlsx\Table - Dist of Jobs by AMI

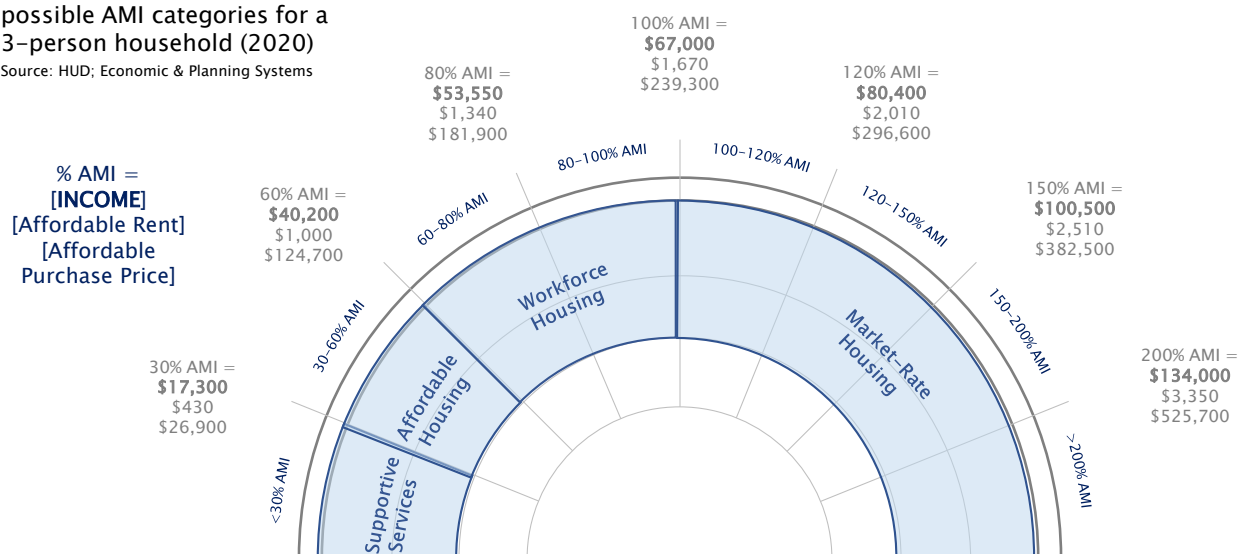
Categories. Figure 36 illustrates possible definitions Oklahoma City could use in local policy development to associate housing types with different income levels using HUD AMI data for a 3-person household. The graphic displays the AMI level, the income, affordable monthly rent, and the affordable home purchase price. As such, the following descriptions are provided for guidance.

- **Supportive Services.** This category can be referred to as Service-Enriched Housing, or housing with supportive services, such as substance abuse, counseling, and emergency assistance. It addresses needs at or below 30 percent AMI, households who are employed, unemployed, retired, or homeless. Housing built at this level can be “transitional” housing, intended to assist people transitioning out of homelessness or recovering from domestic violence, for example. As will be discussed in the Funding & Implementation section in the final chapter, housing with supportive services requires considerable subsidy.
- **Affordable Housing.** This category often refers to households earning 30 to 60 percent AMI but does not usually require the integration of supportive services. Housing built at this income level requires subsidy, but less than housing with supportive services. It is most common for federal resources, such as HOME funds or Low-Income Housing Tax Credits to be used to subsidize this income range.
- **Workforce Housing.** This category is applied with the least consistency from city to city. For Oklahoma City, the preceding analysis makes clear that most of the city’s workforce falls within this 60 to 100 percent AMI range. Federal resources can be applied for development of units at 60 or even up to 80 percent AMI, but not more. Local resources and tools are required to incentivize, fund, or finance units between 80 and 100 percent AMI.
- **Market-Rate Housing.** The category is typically defined by the point at which the for-profit housing producers supply the market with for-sale and rental housing. For Oklahoma City, approximately 65 percent of new homes sold were priced at 100 percent AMI or higher, and 86 percent of new homes sold were priced above 80 percent AMI. Using MLS data, new homes were defined as those built after 2015.

Figure 36 AMI Categories, 2020

Affordable housing terminology and possible AMI categories for a 3-person household (2020)

Source: HUD; Economic & Planning Systems



4.1.2 Affordability Analysis

Divergence of Incomes and Housing Prices. Between 2000 and 2019, US housing prices increased 91 percent while incomes increased 64 percent (**Figure 37**). In Oklahoma City, prices increased 87 percent while incomes increased 59 percent. That translates to 3.3 percent annual appreciation in the sales price against 2.5 percent annual appreciation in household incomes. It should be noted that for the sake of making the following comparisons, the analysis used household incomes defined by data from the U.S. Census ACS, 5-year estimates, rather than the HUD income definitions. While HUD uses the ACS data to identify household medians for households of different sizes, the ACS data provides a median income for each city representative of all households.

Figure 37 Indexed Median Housing Prices and Median Household Incomes, 2000-2019

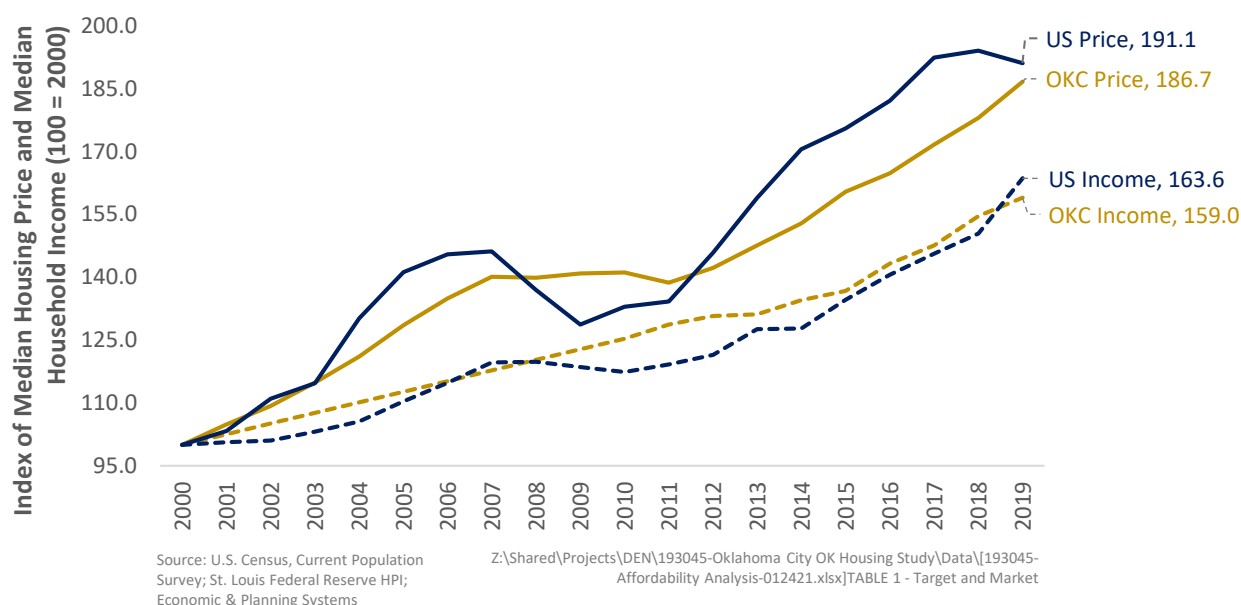
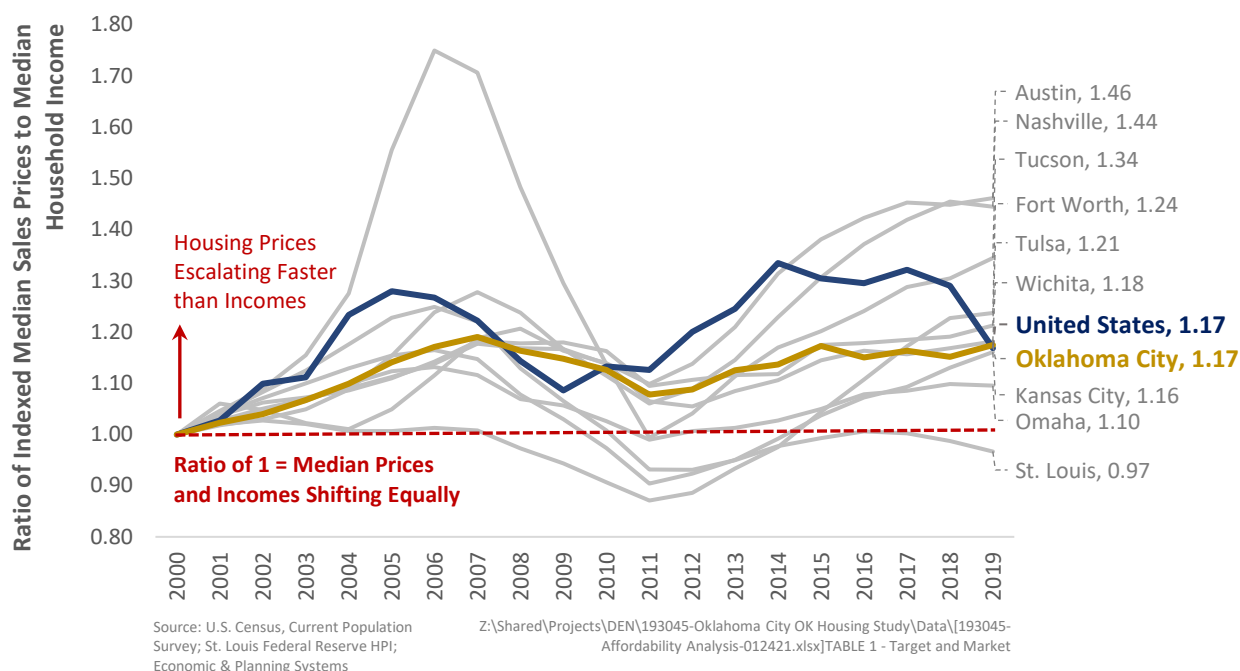


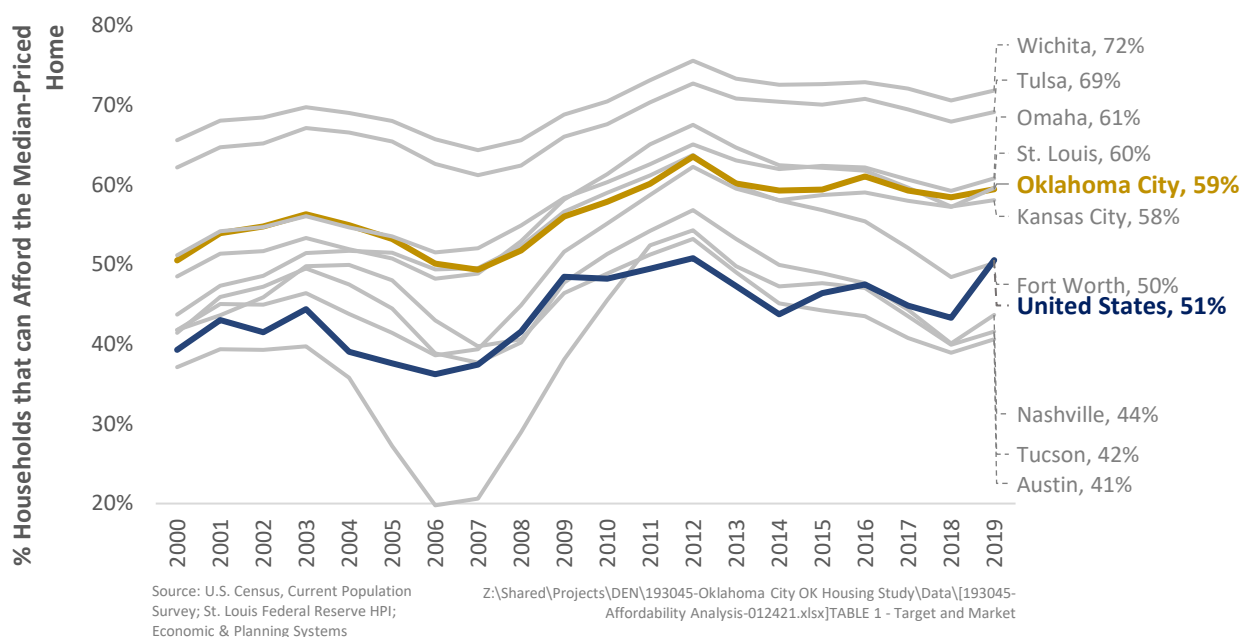
Figure 38 shows Oklahoma City and its peers using a ratio of indexed price trends divided by indexed income trends. The resulting ratio illustrates to what extent housing prices have risen faster than incomes. For example, a ratio greater than one (1) indicates that prices have risen faster than incomes in a given year. A ratio less than one indicates that incomes have risen faster than prices. An upward trend of this ratio indicates a historic divergence of prices and incomes. As such, it can be noted that Oklahoma City has seen a historic divergence of prices and incomes for the past 20 years, climbing to a 17 percent difference. Austin, Nashville, Tucson, and Fort Worth show that their housing markets have diverged even further.

Figure 38 Indexed Household Median Income and Median Sales Price, 2000-2019



Portion of Inventory Affordable to 100 Percent AMI. Viewed differently, **Figure 39** illustrates the portion of households for whom the median-priced home would be affordable. In Oklahoma City, it is estimated that 59 percent of households would have been able to afford the median market price of \$198,000 in 2019. By comparison, a larger portion of households in the city can afford the median-priced than in several its peers and the U.S. in general.

Figure 39 Percent Households for whom Median Price is Affordable, 2000-2019



4.2 Housing Supply Mismatch

Mismatches can be characterized in two ways: 1) a comparison between household income distributions and housing unit distributions, and 2) the number of cost-burdened households, meaning a household is spending more than 30 percent of gross income on housing costs alone. One of the most significant findings, which does not generally differ from analyses conducted in other cities, is that households at higher incomes generally rent or purchase housing in which they do not spend a full 30 percent of their income on housing.

The problem is that inventory affordable to households at 60 to 80 percent AMI, for example, is often unavailable because it is being occupied by households earning higher incomes. The result is a “mismatch”, a situation in which households at lower income levels rent units at cost-burdened levels while households at higher income levels rent or purchase units priced at lower AMI levels.

4.2.1 Owner Housing

Owner Housing Supply. Table 9 shows between 2010 and 2019: 1) an increase in supply affordable for lower AMI levels, which can, in part, reflect an aging of housing stock and a stagnation or decline in valuations due to worsening conditions, 2) a 7,100-unit decline in housing affordable to households earning 60 to 80 percent AMI, 3) a 1,900-unit decline in housing affordable to households earning 80 to 100 percent AMI, and 4) a 360-unit decline in housing affordable to households at 100 to 120 percent AMI.

Table 9 Owner Housing Inventory by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	8,289	9,160	11,664	9,955	10,882	12,648	12,989	13,412	13,168	16,514	8,224	8.0%
31% to 50% AMI	37,179	37,417	41,515	36,580	35,428	39,531	39,531	39,071	36,179	41,718	4,540	1.3%
51% to 60% AMI	20,927	20,993	23,474	21,197	21,022	22,030	21,909	21,439	19,939	24,684	3,757	1.9%
61% to 80% AMI	35,888	35,767	32,444	35,040	34,527	30,352	30,942	31,448	32,613	28,746	-7,141	-2.4%
81% to 100% AMI	15,008	14,994	12,865	14,744	14,918	13,615	14,645	15,591	16,694	13,116	-1,892	-1.5%
101% to 120% AMI	7,921	7,472	5,828	7,045	7,354	6,312	6,578	6,678	7,920	7,564	-357	-0.5%
<u>Greater than 120% AMI</u>	<u>11,548</u>	<u>10,586</u>	<u>9,201</u>	<u>10,758</u>	<u>11,509</u>	<u>10,427</u>	<u>10,963</u>	<u>11,748</u>	<u>13,979</u>	<u>10,172</u>	<u>-1,375</u>	<u>-1.4%</u>
Subtotal Owner Units	136,759	136,389	136,990	135,319	135,641	134,915	137,557	139,386	140,492	142,514	5,755	0.5%
as % of Total	63%	62%	62%	61%	60%	59%	60%	60%	60%	60%		
Total Housing Units	218,248	220,348	222,409	223,243	225,935	227,052	230,276	232,629	234,932	237,899	19,651	1.0%

Source: U.S. Census, ACS 5-Year Estimates, B25075; Economic & Planning Systems

Z:\Shared\Projects\IDEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx\Table 1 - Owner Units by AMI

Owner Household Demand. Table 10 shows a few trends in contrast to the previous series: 1) most notably is how differently the distribution of demand is from the distribution of supply, 2) a 400-household decline at 60 to 80 percent AMI, and a 1,000-household decline at 100 to 120 percent AMI, and 3) a 1,400-household increase at 80 to 100 percent, as well as other AMI bands.

Table 10 Owner Households by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	12,299	11,961	12,237	11,401	11,233	12,155	12,198	12,389	12,625	14,056	1,757	1.5%
31% to 50% AMI	15,008	14,614	14,607	14,159	14,597	14,934	14,588	15,179	15,134	15,338	330	0.2%
51% to 60% AMI	8,121	7,900	7,921	7,659	7,761	7,972	7,762	8,185	8,257	8,603	482	0.6%
61% to 80% AMI	16,822	16,788	16,620	15,592	15,656	16,053	15,471	15,981	15,929	16,449	-373	-0.2%
81% to 100% AMI	14,581	14,302	14,263	13,659	13,845	14,161	14,330	14,647	14,964	15,973	1,391	1.0%
101% to 120% AMI	13,992	13,947	14,100	13,273	13,706	13,426	13,652	13,081	12,907	12,961	-1,031	-0.8%
Greater than 120% AMI	55,936	56,877	57,242	59,576	58,843	56,559	59,942	60,393	61,140	59,613	3,677	0.7%
Owner Households	136,759	136,389	136,990	135,319	135,641	135,259	137,944	139,855	140,492	142,993	6,234	0.5%
as % of Total	61%	61%	60%	59%	59%	58%	59%	59%	59%	59%		
Total Households	222,802	224,986	226,945	227,700	230,517	232,254	235,510	237,895	240,006	242,748	19,946	1.0%

Source: U.S. Census, ACS 5-Year Estimates, B25118; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx|Table 3 - Owner HHs by AMI

Owner Housing Mismatch. Comparing the two distributions illustrates where the mismatches exist by year and over time (Table 11). The resulting estimates are negative if there is an insufficient supply and are positive if there is a sufficient supply: 1) in 2019, there is an insufficient supply of housing at 81 to 100 percent and 101 to 120 percent AMI, and 2) that over the 10-year period, there have been declines in the sufficiency of supply for the “workforce” housing categories (61 to 100 percent AMI) – revealing a total loss of 10,000 units.

Table 11 Owner Mismatch by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	-4,010	-2,801	-573	-1,446	-351	493	791	1,024	543	2,458	6,468	719
31% to 50% AMI	22,171	22,803	26,908	22,421	20,831	24,597	24,942	23,892	21,044	26,380	4,209	468
51% to 60% AMI	12,806	13,093	15,553	13,538	13,261	14,059	14,147	13,254	11,681	16,081	3,275	364
61% to 80% AMI	19,065	18,979	15,824	19,448	18,871	14,299	15,472	15,467	16,684	12,297	-6,768	-752
81% to 100% AMI	426	692	-1,398	1,085	1,074	-546	314	945	1,730	-2,857	-3,283	-365
101% to 120% AMI	-6,071	-6,476	-8,273	-6,228	-6,352	-7,113	-7,074	-6,404	-4,987	-5,398	674	75
Greater than 120% AMI	-44,388	-46,291	-48,042	-48,819	-47,334	-46,133	-48,979	-48,646	-47,161	-49,441	-5,053	-561

Source: U.S. Census, ACS 5-Year Estimates, B25075 and B25118; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx|Table 5 - Owner Gaps by AMI

Owner Household Cost-Burden. As a result of any mismatch, portions of households in each AMI category will be cost-burdened (**Table 12**). The analysis shows that: 1) 19 percent of owners are cost-burdened, with greater portions at the lower AMI levels, and 2) the number of cost-burdened owners declined by 4,600 over time.

Table 12 Cost-Burdened Owner Households by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	8,824	8,449	8,687	8,264	8,031	8,156	8,128	8,204	8,490	9,381	557	0.7%
31% to 50% AMI	6,873	6,887	6,922	6,538	6,736	6,976	6,800	7,067	7,304	6,930	57	0.1%
51% to 60% AMI	3,435	3,346	3,307	3,232	3,199	3,037	2,807	2,655	2,426	2,510	-925	-3.4%
61% to 80% AMI	5,001	5,251	5,561	5,071	5,133	4,941	4,340	4,090	3,755	3,321	-1,680	-4.4%
81% to 100% AMI	2,672	2,599	2,494	2,504	2,315	2,100	2,081	2,125	2,262	2,245	-427	-1.9%
101% to 120% AMI	2,059	2,218	2,281	1,991	2,097	1,749	1,748	1,306	1,058	397	-1,661	-16.7%
<u>Greater than 120% AMI</u>	<u>2,645</u>	<u>2,629</u>	<u>2,327</u>	<u>2,647</u>	<u>2,386</u>	<u>1,931</u>	<u>1,795</u>	<u>1,919</u>	<u>2,200</u>	<u>2,106</u>	<u>-539</u>	<u>-2.5%</u>
Owner Households	31,509	31,379	31,579	30,247	29,898	28,890	27,697	27,366	27,496	26,890	-4,619	-1.7%
As % of Owner HHs												
Less than 30% AMI	72%	71%	71%	72%	71%	67%	67%	66%	67%	67%	-5%	-0.8%
31% to 50% AMI	46%	47%	47%	46%	46%	47%	47%	47%	48%	45%	-1%	-0.2%
51% to 60% AMI	42%	42%	42%	42%	41%	38%	36%	32%	29%	29%	-13%	-4.0%
61% to 80% AMI	30%	31%	33%	33%	33%	31%	28%	26%	24%	20%	-10%	-4.2%
81% to 100% AMI	18%	18%	17%	18%	17%	15%	15%	15%	15%	14%	-4%	-2.9%
101% to 120% AMI	15%	16%	16%	15%	15%	13%	13%	10%	8%	3%	-12%	-16.0%
<u>Greater than 120% AMI</u>	<u>5%</u>	<u>5%</u>	<u>4%</u>	<u>4%</u>	<u>4%</u>	<u>3%</u>	<u>3%</u>	<u>3%</u>	<u>4%</u>	<u>4%</u>	<u>-1%</u>	<u>-3.2%</u>
Owner Households	23%	23%	23%	22%	22%	21%	20%	20%	20%	19%	-4%	0%

Source: U.S. Census, ACS 5-Year Estimates, B25106; Economic & Planning Systems

Z:\Shared\Projects\IDEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx\Table 7 - Owner CB by AMI

4.2.2 Renter Housing

Renter Housing Supply. These trends show that: 1) the inventory of rental units grew 3 times faster than the ownership inventory, 2) there was a 1,300-unit decline in supply affordable at 30 percent AMI, and 3) a 300-unit decline in supply at 60 to 80 percent AMI.

Table 13 Renter Housing Inventory by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	13,627	12,765	11,555	10,071	10,158	11,486	10,925	11,148	10,172	12,278	-1,349	-1.2%
31% to 50% AMI	39,561	39,619	39,471	37,343	38,777	42,749	41,557	44,813	45,899	46,964	7,403	1.9%
51% to 60% AMI	13,524	15,090	15,992	17,461	17,613	16,767	17,526	15,883	17,266	19,763	6,239	4.3%
61% to 80% AMI	10,708	11,751	12,895	15,915	15,957	14,378	15,274	14,854	14,915	10,416	-292	-0.3%
81% to 100% AMI	2,196	2,610	2,923	3,745	4,166	4,246	4,673	4,677	4,942	4,352	2,157	7.9%
101% to 120% AMI	1,058	1,239	1,533	2,088	2,353	1,832	2,041	1,406	898	813	-246	-2.9%
<u>Greater than 120% AMI</u>	<u>814</u>	<u>885</u>	<u>1,051</u>	<u>1,302</u>	<u>1,269</u>	<u>679</u>	<u>722</u>	<u>462</u>	<u>348</u>	<u>799</u>	<u>-15</u>	<u>-0.2%</u>
Subtotal Renter Units [1]	81,489	83,959	85,419	87,924	90,294	92,137	92,719	93,243	94,440	95,385	13,896	1.8%
as % of Total	37%	38%	38%	39%	40%	41%	40%	40%	40%	40%		
Total Housing Units [1]	218,248	220,348	222,409	223,243	225,935	227,052	230,276	232,629	234,932	237,899	16,684	0.8%

[Note 1]: Excludes units with no cash rent.

Source: U.S. Census, ACS 5-Year Estimates, B25063; Economic & Planning Systems

Z:\Shared\Projects\IDEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx\Table 2 - Renter Units by AMI

Renter Household Demand. Table 14 illustrates that: 1) demand increased among the renter population in all categories of households, except the narrow band between 50 and 60 percent AMI, and 2) that demand increased substantially between the 60 and 100 percent AMI ranges.

Table 14 Renter Households by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	28,007	29,383	29,705	28,862	29,101	29,980	28,402	28,034	27,950	29,389	1,382	0.5%
31% to 50% AMI	19,032	18,766	18,959	18,920	19,379	20,548	20,206	20,494	20,748	20,268	1,236	0.7%
51% to 60% AMI	8,392	8,331	8,253	8,710	8,557	8,210	8,274	8,205	7,793	8,149	-243	-0.3%
61% to 80% AMI	10,648	11,166	11,580	11,918	12,476	12,998	13,291	13,390	12,981	12,816	2,168	2.1%
81% to 100% AMI	6,553	6,577	6,387	6,968	7,099	7,261	7,744	8,303	9,390	10,616	4,063	5.5%
101% to 120% AMI	5,474	5,920	6,026	5,979	6,685	6,555	7,031	6,569	6,681	5,822	349	0.7%
<u>Greater than 120% AMI</u>	<u>7,937</u>	<u>8,455</u>	<u>9,045</u>	<u>11,024</u>	<u>11,577</u>	<u>11,444</u>	<u>12,619</u>	<u>13,047</u>	<u>13,971</u>	<u>12,695</u>	<u>4,758</u>	<u>5.4%</u>
Renter Households	86,043	88,597	89,955	92,381	94,876	96,995	97,566	98,040	99,514	99,755	13,712	1.7%
as % of Total	39%	39%	40%	41%	41%	42%	41%	41%	41%	41%		
Total Households	222,802	224,986	226,945	227,700	230,517	232,254	235,510	237,895	240,006	242,748	19,946	1.0%

Source: U.S. Census, ACS 5-Year Estimates, B25118; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx|Table 4 - Renter HHs by AMI

Renter Housing Mismatch. Comparing the two distributions illustrates where the mismatches exist by year and over time. Like the analysis of owner housing, the analysis of renter housing shows negative numbers if there is an insufficient (i.e., mismatch) supply of housing or a positive number if the supply is sufficient (**Table 15**): 1) in 2019, there was a 17,100-unit mismatch for households at 30 percent AMI, a 8,700-unit mismatch between 60 and 100 percent AMI, and 2) over time, the mismatches grew larger in the same categories, indicating declines in the sufficiency of supply, again, for the “workforce” housing categories – a total loss of 4,400 units in the 60 to 100 percent AMI category, as well as a 2,700-unit loss in the 30 percent AMI category.

Table 15 Renter Mismatch by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	-14,380	-16,618	-18,150	-18,792	-18,943	-18,494	-17,476	-16,886	-17,778	-17,111	-2,731	-303
31% to 50% AMI	20,529	20,854	20,512	18,423	19,398	22,202	21,351	24,319	25,151	26,696	6,167	685
51% to 60% AMI	5,133	6,759	7,739	8,751	9,056	8,558	9,252	7,678	9,473	11,615	6,482	720
61% to 80% AMI	60	584	1,315	3,996	3,481	1,380	1,983	1,465	1,934	-2,400	-2,460	-273
81% to 100% AMI	-4,357	-3,967	-3,464	-3,223	-2,933	-3,015	-3,071	-3,626	-4,448	-6,263	-1,906	-212
101% to 120% AMI	-4,415	-4,681	-4,494	-3,890	-4,332	-4,723	-4,990	-5,162	-5,783	-5,010	-594	-66
<u>Greater than 120% AMI</u>	<u>-7,123</u>	<u>-7,570</u>	<u>-7,994</u>	<u>-9,722</u>	<u>-10,308</u>	<u>-10,765</u>	<u>-11,897</u>	<u>-12,584</u>	<u>-13,622</u>	<u>-11,896</u>	<u>-4,773</u>	<u>-530</u>

Source: U.S. Census, ACS 5-Year Estimates, B25063 and B25118; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx|Table 6 - Renter Gaps by AMI

Renter Household Cost-Burden. As a result of the supply insufficiency and mismatches, it is to be expected that portions of households in each AMI category are cost-burdened, again with higher concentrations in lower AMI categories (**Table 16**). The analysis shows: 1) that 42 percent of renters are cost-burdened, 2) that the total number of cost-burdened renter households increased by 3,300 over time, and 3) that the highest rates of cost-burden are households below 50 percent AMI.

Table 16 Cost-Burdened Renter Households by AMI, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010-19	
											Total Δ	Ann. %
Less than 30% AMI	22,626	23,582	24,074	23,028	23,031	23,903	22,463	21,946	22,104	22,546	-80	0.0%
31% to 50% AMI	9,802	10,467	11,204	11,604	12,187	12,946	12,859	13,095	14,110	13,276	3,475	3.4%
51% to 60% AMI	3,929	3,902	3,959	4,735	4,517	3,658	3,736	2,875	2,149	2,411	-1,517	-5.3%
61% to 80% AMI	1,601	1,816	2,133	2,557	2,766	2,911	3,080	2,966	2,610	2,311	711	4.2%
81% to 100% AMI	531	545	496	747	614	505	520	619	723	723	191	3.5%
101% to 120% AMI	249	363	382	385	448	414	432	359	305	81	-168	-11.7%
<u>Greater than 120% AMI</u>	<u>119</u>	<u>154</u>	<u>157</u>	<u>199</u>	<u>184</u>	<u>143</u>	<u>194</u>	<u>118</u>	<u>198</u>	<u>220</u>	<u>101</u>	<u>7.1%</u>
Renter Households	38,857	40,828	42,405	43,256	43,749	44,479	43,285	41,978	42,199	41,569	3,342	0.8%
As % of Renter HHs												
Less than 30% AMI	81%	80%	81%	80%	79%	80%	79%	78%	79%	77%	-4%	-0.6%
31% to 50% AMI	51%	56%	59%	61%	63%	63%	64%	64%	68%	66%	14%	2.7%
51% to 60% AMI	47%	47%	48%	54%	53%	45%	45%	35%	28%	30%	-17%	-5.0%
61% to 80% AMI	15%	16%	18%	21%	22%	22%	23%	22%	20%	18%	3%	2.0%
81% to 100% AMI	8%	8%	8%	11%	9%	7%	7%	7%	8%	7%	-1%	-1.9%
101% to 120% AMI	5%	6%	6%	6%	7%	6%	6%	5%	5%	1%	-3%	-12.3%
<u>Greater than 120% AMI</u>	<u>2%</u>	<u>2%</u>	<u>2%</u>	<u>2%</u>	<u>2%</u>	<u>1%</u>	<u>2%</u>	<u>1%</u>	<u>1%</u>	<u>2%</u>	<u>0%</u>	<u>1.6%</u>
Renter Households	45%	46%	47%	47%	46%	46%	44%	43%	42%	42%	-3%	-0.9%

Source: U.S. Census, ACS 5-Year Estimates, B25106; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Housing Gaps.xlsx|Table 8 - Renter CB by AMI

4.2.3 Economic Impacts of Cost Burden

Affordable and available housing is a primary consideration of employers when making relocation or workforce expansion decisions. While measuring the extent to which housing costs in Oklahoma City impacted job creation is a question requiring further analysis, there are measurable economic impacts resulting from housing cost burden as shown below.

Broadly speaking, dollars spent on rent more than 30 percent of gross income represent dollars that could otherwise be recirculated in the local economy in the form of retail spending, such as clothing, furniture, dining out, among other goods and service categories. There are three reasons why this is important: 1) such spending supports the creation of more jobs, which supports more wages and income for residents, 2) the spending generates additional municipal tax revenues for addressing infrastructure and public needs, and 3) such spending would represent an increase in “quality of life” expenditures for those currently cost-burdened households. In the end, remedying the cost-burden problem as much as possible yields these benefits.

These findings below (**Table 17**) report the dollars associated with spending above the 30 percent of income threshold for the city’s 68,459 cost-burdened households. At an average of \$320 per month, cost-burdened renters and owners spend a collective \$263 million more than what they can afford. Applying the portion of income typically spent on all retail goods and services categories (43 percent), it is estimated that more than \$113 million could recirculate in the local economy, supporting the creation of 1,200 more jobs and generating an additional \$4.7 million in Oklahoma City sales tax revenues, including \$2.5 million in annual General Fund revenues.

Table 17 Economic and Fiscal Impacts of Cost-Burden

		Renters	Owners	Total
Housing Cost Overspending				
Cost-Burdened Households		41,569	26,890	68,459
Average Overspending (Monthly)		\$316	\$326	\$320
Total Overspending		\$157,616,394	\$105,309,262	\$262,925,656
Retail Spending				
% of Household Income on Retail		43%	43%	
Estimated Retail Spending		\$67,775,049	\$45,282,983	\$113,058,032
Employment				
Jobs Supported by Spending [1]		744	497	1,241
City Sales Tax Revenues				
General Fund	2.250%	\$1,524,939	\$1,018,867	\$2,543,806
MAPS 4	1.000%	\$677,750	\$452,830	\$1,130,580
Public Safety	0.750%	\$508,313	\$339,622	\$847,935
<u>Zoo</u>	<u>0.125%</u>	<u>\$84,719</u>	<u>\$56,604</u>	<u>\$141,323</u>
Total	4.125%	\$2,795,721	\$1,867,923	\$4,663,644

[Note 1]: Overall local spending (GRP) per job is \$91,000 using BEA data. Actual retail spending per job is likely lower, making this estimate conservative.
Source: U.S. Census ACS 5-Year Estimates, B25106; U.S. Economic Census; BEA; City of Oklahoma City; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-CB Economic Impact-092420.xlsx\Table - Impact Summary

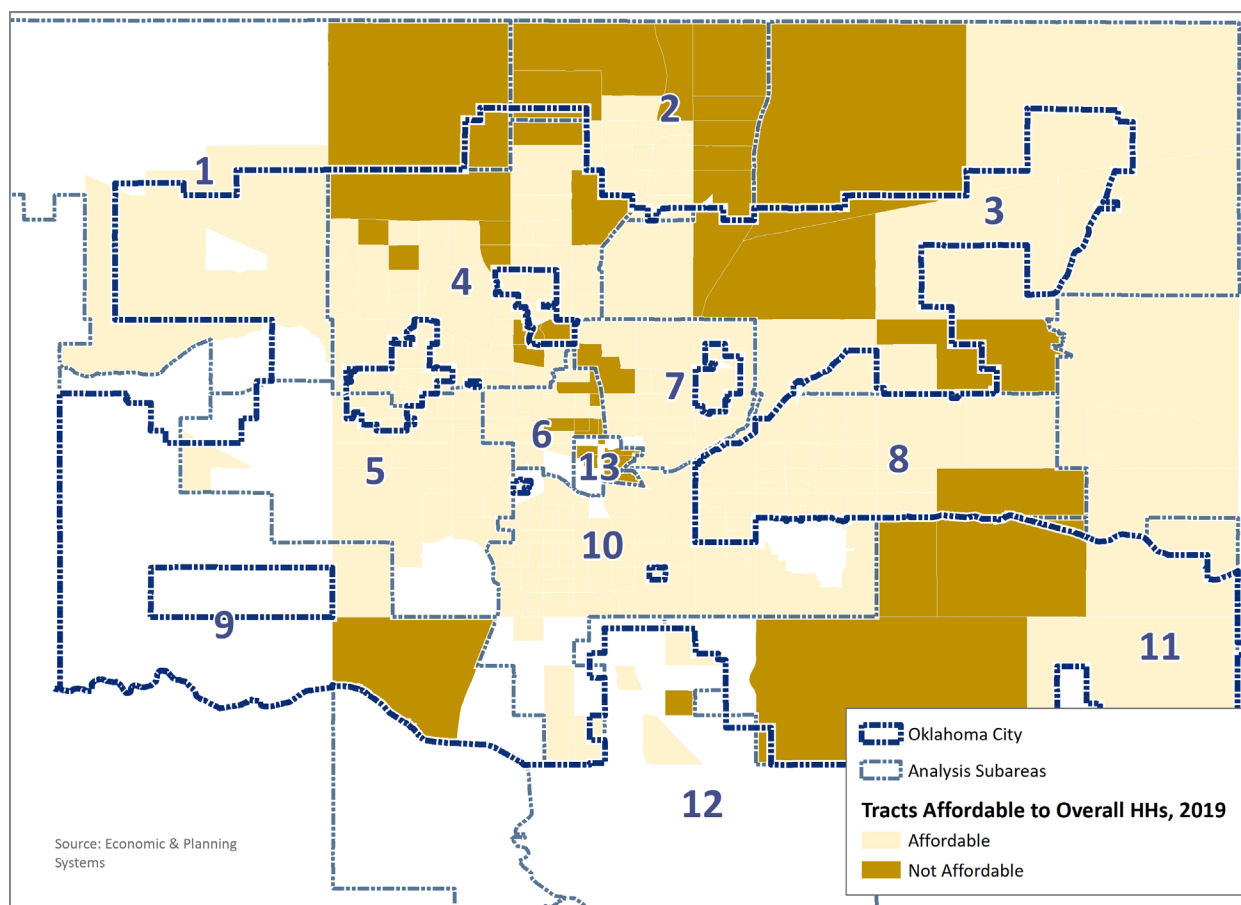
4.3 Housing Mobility and Social Vulnerability

The following section details an analysis of racial equity in affordability throughout Oklahoma City, as well as illustrates social vulnerability among the population.

4.3.1 Housing Mobility

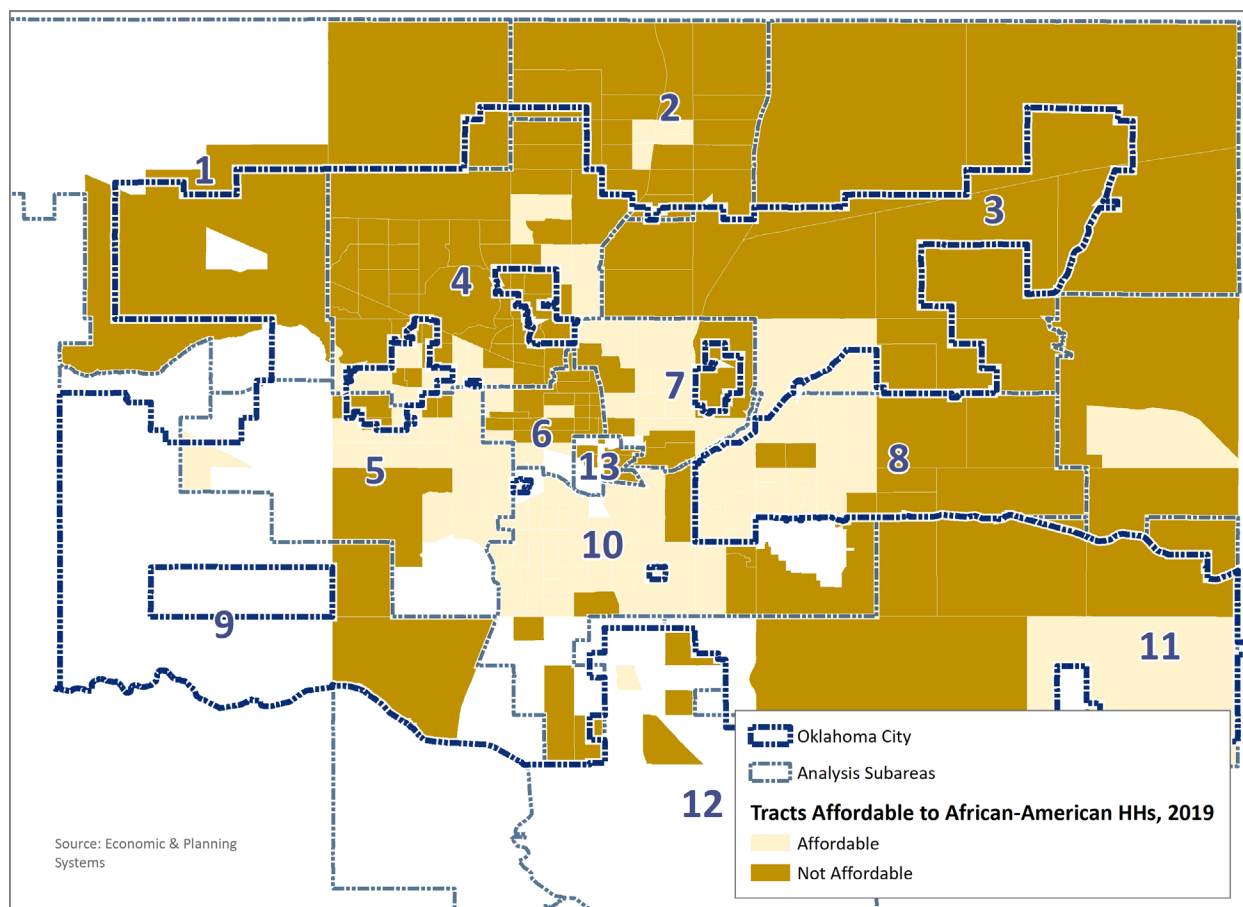
Citywide Mobility Among All Households. Figure 40 illustrates the US Census tracts throughout the city in which households earning 100 percent AMI can or cannot afford the median-priced home. This juxtaposition is offered as an illustration of housing mobility, that is, examining where a household earning median income could or could not move within the city if they chose to. The results show that, whereas in 2010, there were 44 census tracts in which the median-priced home was not affordable to a household earning median income, by 2019, the number of tracts not affordable to a household earning median income decreased by nearly 10 percent, down to 41 tracts.

Figure 40 Areas Unaffordable to Households Earning Median Income, 2019



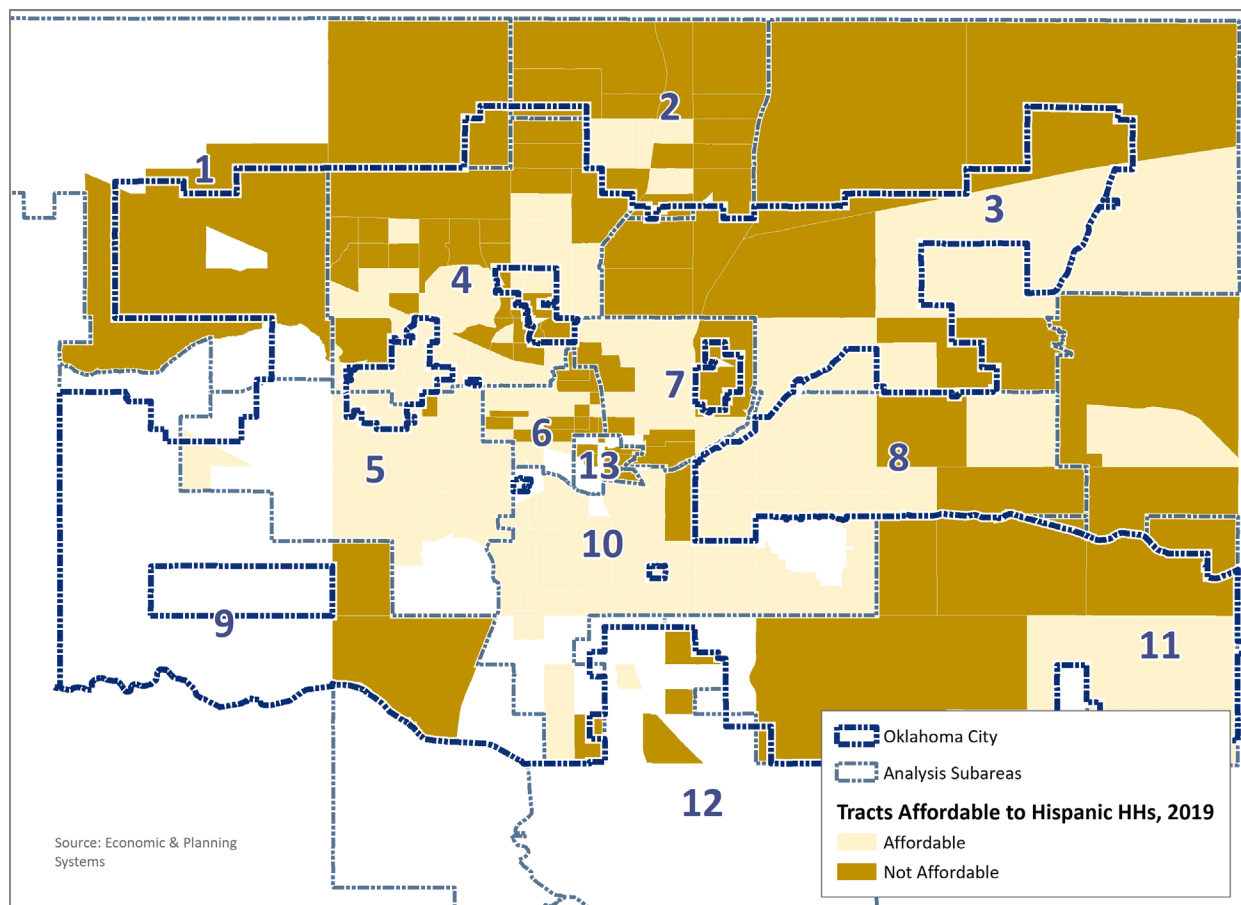
Citywide Mobility Among African American Households. Figure 41 illustrates the housing mobility constraints for the median income of African American households. This analysis reveals not only severely constrained housing mobility but diminishing housing mobility over time. In 2010, 110 census tracts were unaffordable to African Americans wanting to move elsewhere (for example, to access better schools), and by 2019, that number grew to 132 unaffordable tracts, and increase of 20 percent.

Figure 41 Areas Unaffordable to African American Median Income, 2019



Citywide Mobility Among Hispanic Households. Figure 42 illustrates the number of census tracts throughout the city in which the median income of Hispanic households can and cannot afford the median-priced home in Oklahoma City. In 2010, there were 97 tracts unaffordable to Hispanic households if they wanted to look elsewhere for housing (for example, to access better schools), and by 2019, the number of tracts unaffordable decreased by 15 percent to 83.

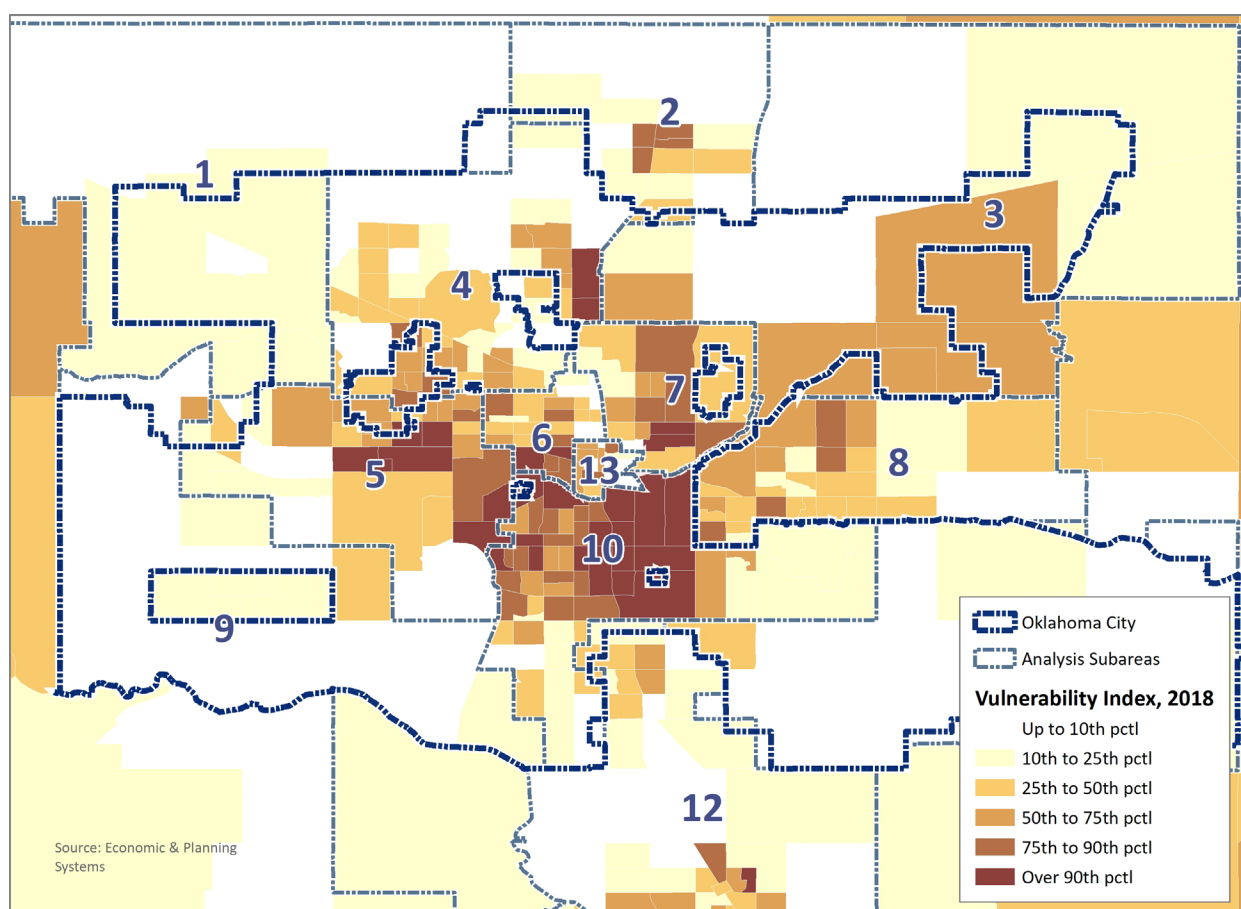
Figure 42 Areas Unaffordable to Hispanic Median Income, 2019



4.3.2 Social Vulnerability

The Social Vulnerability Index (SVI) is a measure used by the Centers for Disease Control (CDC) that uses fifteen different data points to determine how socially vulnerable a given census tract is. Some of the factors highly relevant to housing include poverty, lack of access to transportation, and crowded housing.⁴ The SVI at the tract level (illustrated in **Figure 43**) is created by adding the percentile (shown in the graphic as “pctl.”) rank of each 15 factors into a single percentile rank. Basically, the higher the overall percentile, the higher the higher risk of social vulnerability. As illustrated, the highest scores in Oklahoma City are concentrated around the southern and eastern parts of the urban core, most commonly in the Southeast-Urban and Northeast-Urban – also the areas in which minority populations and lower-income households are concentrated.

Figure 43 Vulnerability Index, 2018



⁴ https://www.atsdr.cdc.gov/placeandhealth/svi/fact_sheet/fact_sheet.html

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5.0 CHALLENGES & ISSUES

Using the community-wide survey results weighted to correct for the underrepresentation by traditionally under-represented population groups, this chapter looks at:

- Household vulnerabilities
- Housing conditions
- Estimate of need
- Community support for City action

Each discussion features details by subarea, income category, and by tenure where appropriate.

5.1 Vulnerabilities & Housing Condition

5.1.1 Vulnerabilities Analysis

This section examines how frequently people perceive or experience housing-related problems like their utilities being shut off, facing eviction, discrimination, paying bills on time, finding affordable housing in safe neighborhoods, or experiencing a life event that causes them trouble covering living expenses. The analysis is viewed from the perspective of subarea as well as income and tenure. A few of the more significant findings citywide are that:

- 20 percent of residents perceive that neighborhoods affordable to them are unsafe.
- 12 percent frequently perceive that housing affordable to them is poorly maintained.
- 12 percent of residents are frequently experiencing a life event that causes them to struggle covering living expenses.

Household Vulnerabilities by Subarea. Based on subarea, the problems seem to be worse for residents of the central subareas (**Table 18**): Southwest-Urban (5), Central (6), Northeast-Urban (7), and Southeast-Urban (10). Within those subareas, a few problems are exceptionally prevalent: 1) that affordable neighborhoods appear unsafe, 2) housing they can afford is poorly maintained, and 3) a life event causing struggles covering living expenses.

Table 18 Portion of Households Experiencing Difficulties by Subarea

	Overall	Northwest-Rural (1)	Northeast-Rural (3)	Northwest-Urban (4)	Southwest-Urban (5)	Central (6)	Northeast-Urban (7)	Southwest-Rural (9)	Southeast-Urban (10)	Southeast-Rural (11)	Downtown (13)
% of Households Experiencing Condition "Frequently"											
Paying Rent or Mortgage on Time	9%	14%	7%	7%	6%	9%	14%	10%	10%	7%	9%
My Credit History Causing Problems	8%	6%	7%	7%	10%	8%	6%	7%	9%	0%	3%
Paying Bills on Time	10%	0%	10%	9%	9%	10%	9%	14%	10%	5%	9%
Utility Shut Off	2%	0%	7%	2%	2%	1%	0%	12%	2%	0%	0%
Eviction	1%	0%	0%	1%	0%	1%	0%	0%	1%	0%	0%
Affordable Neighborhoods appear Unsafe	20%	17%	10%	15%	25%	23%	25%	15%	20%	18%	17%
The Housing I can afford is poorly maintained	12%	9%	9%	11%	18%	15%	6%	5%	9%	8%	4%
Difficulty finding places to accommodate disabilities	6%	0%	12%	4%	10%	6%	4%	0%	8%	17%	5%
Difficulty finding/maintaining employment to cover expenses	10%	7%	8%	8%	12%	9%	5%	7%	12%	0%	6%
Life event is causing me to struggle to cover expenses	12%	19%	10%	10%	12%	13%	9%	10%	14%	4%	7%
Difficulty finding place that accept housing choice voucher	5%	3%	13%	3%	12%	4%	2%	4%	1%	8%	7%
Difficulty finding places with access to transit	11%	19%	9%	13%	14%	11%	7%	3%	11%	8%	14%
Discrimination	6%	8%	13%	4%	10%	3%	16%	1%	7%	6%	8%

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Survey Analysis-092420.xlsx\Table Q10 Area Incls Repair Nd

Housing Insecurities by Income. Table 19 contrasts problems for households above and below 60 percent AMI. For example, this lower-income group of households is 25 times more likely (than households above 60 percent AMI) to have difficulty finding a place that takes Housing Choice Vouchers (HCV), 10 times more likely to experience eviction, 11 times more likely have their utilities shut off, and 9 times more likely to struggle holding a job.

Table 19 Percent of All Households Experiencing Problems Frequently

	Overall	HHs Under 60% AMI	HHs Over 60% AMI	HHs <60% AMI More Likely
% of Households Experiencing Problem "Frequently"				
Paying Rent or Mortgage on Time	10%	19%	3%	8x more likely
My Credit History Causing Problems	9%	17%	3%	5x more likely
Paying Bills on Time	12%	21%	3%	6x more likely
Utility Shut Off	3%	6%	1%	11x more likely
Eviction	5%	10%	1%	10x more likely
Affordable Neighborhoods appear Unsafe	20%	26%	13%	2x more likely
The Housing I can afford is poorly maintained	14%	23%	6%	4x more likely
Difficulty finding places to accommodate disabilities	6%	12%	3%	5x more likely
Difficulty finding/maintaining employment to cover expenses	10%	20%	2%	9x more likely
Life event is causing me to struggle to cover expenses	13%	23%	4%	5x more likely
Difficulty finding place that accept housing choice vouchers	4%	9%	0%	25x more likely
Difficulty finding places with access to transit	10%	14%	7%	2x more likely
Discrimination	6%	10%	3%	3x more likely
Overall Problems	9%	16%	4%	4x more likely

[Note 1] Represents those that have experienced eviction occasionally to frequently.

Source: Economic & Planning Systems

Housing Insecurities for Owners by Income. Among owners, the distribution and likelihood of problems is similar, with problems concentrated in paying mortgage on time, credit history causing problems, paying bills, utilities, and maintaining a job. Even a portion of current owner households under 60 percent AMI have occasionally to frequently experienced eviction at some point in the past 5 years.

Table 20 Percent of Owner Households Experiencing Problems Frequently

	Overall	HHs Under 60% AMI	HHs Over 60% AMI	HHs <60% AMI More Likely
% of Owners Experiencing Problem "Frequently"				
Paying Rent or Mortgage on Time	6%	10%	2%	4x more likely
My Credit History Causing Problems	4%	9%	1%	7x more likely
Paying Bills on Time	6%	11%	2%	5x more likely
Utility Shut Off	1%	4%	0%	12x more likely
Eviction [Note 1]	3%	8%	1%	13x more likely
Affordable Neighborhoods appear Unsafe	13%	18%	9%	2x more likely
The Housing I can afford is poorly maintained	5%	11%	3%	4x more likely
Difficulty finding places to accommodate disabilities	4%	8%	3%	3x more likely
Difficulty finding/maintaining employment to cover expenses	4%	9%	2%	6x more likely
Life event is causing me to struggle to cover expenses	7%	14%	3%	4x more likely
Difficulty finding place that accept housing choice vouchers	0%	0%	0%	n/a
Difficulty finding places with access to transit	7%	10%	6%	2x more likely
Discrimination	4%	5%	3%	1x more likely
Overall Problems	5%	9%	3%	3x more likely

[Note 1] Represents those that have experienced eviction occasionally to frequently.

Source: Economic & Planning Systems

Z:\Shared\Projects\IDEN\193045-Oklahoma City OK Housing Study\Data\193045-Survey Analysis-092420.xlsx]Table - Q10 Income - Owners

Housing Insecurities for Renters by Income. For renters, paying rent is a much bigger problem (than it is for owners), as is finding a place that accommodates disabilities, maintaining a job, and finding a place that accepts HCVs. Also, among renters, 11 percent of all renters under 60 percent AMI indicated they had experienced eviction occasionally to frequently.

Table 21 Percent of Renters Experiencing Problems Frequently

	Overall	HHs Under 60% AMI	HHs Over 60% AMI	HHs <60% AMI More Likely
% of Renters Experiencing Problem "Frequently"				
Paying Rent or Mortgage on Time	17%	25%	3%	8x more likely
My Credit History Causing Problems	18%	22%	11%	2x more likely
Paying Bills on Time	20%	27%	8%	4x more likely
Utility Shut Off	5%	8%	1%	6x more likely
Eviction [Note 1]	7%	11%	2%	6x more likely
Affordable Neighborhoods appear Unsafe	31%	32%	19%	2x more likely
The Housing I can afford is poorly maintained	27%	31%	13%	2x more likely
Difficulty finding places to accommodate disabilities	10%	14%	2%	7x more likely
Difficulty finding/maintaining employment to cover expenses	19%	27%	3%	8x more likely
Life event is causing me to struggle to cover expenses	22%	29%	6%	5x more likely
Difficulty finding place that accept housing choice vouchers	9%	14%	1%	17x more likely
Difficulty finding places with access to transit	14%	17%	8%	2x more likely
Discrimination	9%	13%	4%	3x more likely
Overall Problems	16%	21%	6%	3x more likely

[Note 1] Represents those that have experienced eviction occasionally to frequently.

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Survey Analysis-092420.xlsx|Table - Q10 Income - Renters

Evictions. Supplementing the discussion of vulnerabilities is miscellaneous data on evictions from two sources: Evictions Lab and the Oklahoma Policy Institute (OPI). These data indicate that the rate of evictions in Oklahoma City is at least 6 percent (Evictions Lab) but more likely 14 percent (OPI). It has been noted in several publications that Evictions Lab data undercounts total evictions, with estimates up to 50 percent undercounting.⁵ Data from OPI suggests that during the past two years, the COVID-19 pandemic excepted, filings are in the magnitude of 14,400 per year.

Loan Denials. Another significant issue facing prospective homeowners is that not all loan applications are approved. Success with loan applications is highly dependent not only on household income but also on credit score. As noted in the survey responses summarized in **Table 19**, households with incomes below 60 percent AMI are 5 times more likely to be struggling with their credit history. These households also tend to be lower-income and minority residents. As a result, loan denial rates among minority populations tend to be higher than non-minority populations, as shown in **Table 22**.

Overall, the findings suggest that Oklahoma City has the highest loan denial rate among its peers at 8 percent. Among minorities, African Americans in the city have the second highest loan denial rate at 15 percent (second to Wichita, KS), and households of two or more minority races have the second highest loan denial rate at 13 percent (second to Kansas City, MO).

⁵ <https://shelterforce.org/2018/08/22/eviction-lab-misses-the-mark/>

Table 22 Loan Denial Rates by Race/Ethnicity, 2019

	Tucson	Wichita	Kansas City	St. Louis	Omaha	Oklahoma City	Tulsa	Nashville	Fort Worth	Austin
Portion of Loans Denied by Race/Ethnicity (2019)										
2 or more minority races	9%	8%	14%	0%	11%	13%	3%	5%	13%	12%
American Indian or Alaska Native	11%	16%	10%	7%	9%	9%	7%	2%	11%	12%
Asian	5%	7%	9%	4%	5%	8%	6%	9%	7%	8%
Black or African American	10%	16%	12%	14%	10%	15%	10%	13%	11%	13%
Native Hawaiian or Other Pacific Islander	5%	20%	10%	0%	6%	10%	5%	20%	15%	8%
<u>White</u>	5%	8%	5%	4%	4%	7%	6%	5%	6%	7%
Overall	5%	8%	6%	6%	4%	8%	6%	6%	7%	7%

Source: HMDA; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-HMDA 2019-092120.xlsx\Table - Denial Rate Summary

5.1.2 Housing Conditions

This section examines resident assessments of the physical condition of their residences. Each question was asked to gauge the degree of severity of need for each condition. The results are presented by subarea and “serious” need for:

- Major repairs (inclusive of all other types of repairs)
- Minor repairs (inclusive of all other types of repairs)
- Renter vs. owner vs. overall needs

In general, the results suggest that the that an estimated 9 percent of the city’s housing stock is in serious need of major repairs, 9 percent have broken or drafty windows, 8 percent have problems with plumbing, and 7 percent have problems with floors and/or foundations.

Serious Need for Repair by Subarea. Overall, it is estimated that 7 percent of the city’s population is living in housing that is in serious need of repair. **Table 23** shows that these array of repair problems, while spread throughout the city, are heavily concentrated in the central subareas of the city – Southwest-Urban (5), Central (6), Northeast-Urban (7), and Southeast-Urban (10).

Table 23 Percent of All Housing Supply with Serious Need for Repairs

	Overall	Northwest-Rural (1)	Northeast-Rural (3)	Northwest-Urban (4)	Southwest-Urban (5)	Central (6)	Northeast-Urban (7)	Southwest-Rural (9)	Southeast-Urban (10)	Southeast-Rural (11)	Downtown (13)
% of All Housing in "Serious" Need of Repairs											
Minor Repairs Needed	6%	0%	0%	4%	6%	6%	17%	7%	9%	5%	0%
Major Repairs Needed	9%	2%	3%	5%	7%	13%	16%	10%	11%	9%	3%
Problems with Mold	4%	0%	11%	3%	2%	4%	9%	4%	4%	0%	3%
Floors or Foundation is Uneven or Damaged	7%	6%	3%	4%	7%	9%	12%	8%	9%	6%	1%
Problems with Rodents, Bugs, Other Pests	6%	0%	6%	4%	9%	7%	5%	10%	6%	0%	0%
Problems with Roof Leaks	3%	0%	0%	1%	2%	3%	7%	2%	4%	0%	0%
Problems with Broken or Drafty Windows	9%	5%	0%	6%	10%	13%	17%	6%	7%	10%	7%
Problems with Plumbing	8%	5%	3%	6%	11%	9%	11%	6%	8%	1%	0%
<u>Need Fixes to Finishes (e.g. Cabinets, etc.)</u>	6%	5%	8%	4%	5%	7%	12%	5%	9%	2%	1%
Overall Problems	7%	3%	4%	4%	6%	8%	12%	7%	7%	4%	2%

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Survey Analysis-092420.xlsx]Table - Q8 Area Repair Summary

Need for Repairs (Inclusive of Other Needs) by Subarea. Table 24 presents a filtering of the data. It illustrates the percent of residents that indicated a serious need for: 1) major repairs inclusive of all other repair need categories, and 2) minor repairs inclusive of all other repair need categories. The analysis shows that: Central (6), Northeast-Urban (7), Southwest-Rural (9), and Southeast-Urban (10) have the largest portion of serious needs for major repair, particularly among the rental inventory, and that Northeast-Urban (7), Southwest-Rural (9), and Southeast-Urban (10) have the largest portion of serious needs for minor repairs, again especially among the rental inventory.

Table 24 Percent of Supply with Serious Need for Repairs Inclusive of Other Needs

	Overall	Northwest-Rural (1)	Northeast-Rural (3)	Northwest-Urban (4)	Southwest-Urban (5)	Central (6)	Northeast-Urban (7)	Southwest-Rural (9)	Southeast-Urban (10)	Southeast-Rural (11)	Downtown (13)
Overall % Need for Major Repair (Inclusive of Other Needs)	9%	2%	3%	5%	7%	13%	16%	10%	11%	9%	3%
Renters	10%	0%	0%	6%	3%	13%	19%	17%	13%	0%	3%
Owners	9%	3%	5%	5%	9%	13%	12%	8%	10%	10%	0%
Overall % Need for Minor Repair (Inclusive of Other Needs)	6%	0%	0%	4%	6%	6%	17%	7%	9%	5%	0%
Renters	10%	0%	0%	6%	10%	8%	22%	25%	16%	0%	0%
Owners	4%	0%	0%	3%	4%	5%	12%	2%	5%	5%	0%

Source: Economic & Planning Systems

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5.2 Estimate of Need

Using inventory and household data from the 5-year ACS estimates (2019), the following estimates provide targets or goals for housing rehabilitation, supportive service needs, or other action.

Estimates of Rehab Need by Category. Table 25 shows an overall major repair need (inclusive of other repair needs) of 19,120 units, including 8,860 renter units and 10,260 owner units. It also shows an overall minor repair need (inclusive of other repair needs) of 13,750 units. The estimates shown in other categories of repair are needs independent of major or minor repair needs. For example, in addition to the major/minor repair needs, there are also an estimated 4,390 more units with broken or drafty windows and 5,700 units with plumbing problems.

Table 25 Summary of Major and Minor Rehab Needs (Inclusive)

	Major Repairs (Inclusive)			Minor Repairs (Inclusive)		
	Overall	Renter	Owner	Overall	Renter	Owner
Minor Repairs Needed	4,400	3,180	1,220	13,750	9,380	4,370
Major Repairs Needed	19,120	8,860	10,260	4,470	3,280	1,190
Problems with Mold	3,670	2,080	1,590	1,270	1,140	130
Floors or Foundation is Uneven or Damaged	5,740	3,010	2,730	2,770	2,230	540
Problems with Rodents, Bugs, Other Pests	2,520	1,560	960	2,490	2,070	420
Problems with Roof Leaks	2,200	1,350	850	1,240	980	260
Problems with Broken or Drafty Windows	4,390	3,230	1,160	3,040	2,660	380
Problems with Plumbing	5,700	2,550	3,150	1,910	890	1,020
Need Fixes to Finishes (e.g. Cabinets, etc.)	2,560	1,290	1,270	2,620	1,750	870

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklaoma City OK Housing Study\Reports\193045-Unit Rehab and Repair Targets-092320.xlsx\Table - Maj Min Targets

Estimates of Rehab Need by Subarea. Shown in Table 26, the largest portions of need for major repairs are concentrated in Northwest-Urban (4), Central (6), and Southeast-Urban (10). The largest portion of need for minor repairs are similarly distributed by subarea as well.

Table 26 Summary of Major and Minor Rehab Needs (Inclusive) by Subarea

	Major Repairs (Inclusive)			Minor Repairs (Inclusive)		
	Overall	Renter	Owner	Overall	Renter	Owner
Northwest-Rural (1)	840	0	840	0	0	0
Northeast-Rural (3)	330	0	330	0	0	0
Northwest-Urban (4)	3,330	1,660	1,670	2,840	1,780	1,060
Southwest-Urban (5)	520	130	390	700	520	180
Central (6)	4,890	2,670	2,220	2,510	1,630	880
Northeast-Urban (7)	1,300	880	420	1,440	1,030	410
Southwest-Rural (9)	2,280	930	1,350	1,660	1,360	300
Southeast-Urban (10)	4,970	2,580	2,390	4,260	3,060	1,200
Southeast-Rural (11)	660	0	660	350	0	350
Downtown (13)	10	10	0	0	0	0

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklaoma City OK Housing Study\Reports\193045-Unit Rehab and Repair Targets-092320.xlsx\Table - Maj Min Targets Subarea

Vulnerabilities for Individuals. Table 27 reports the number of individuals experiencing a wide diversity of problems, independent of those struggling with a life event causing them problems covering living expenses and independent of those with serious need for home repairs (as discussed previously). Numerous comments were made in the focus groups during both the Analysis of Impediments (2020) and this study reflecting on the scarcity of resources available and scarcity of capacity to deal with the problems. As such, the findings here can be categorized to begin formulating what could be done and who might be involved in addressing the problems.

- **Need for Education.** Large numbers of households and individuals struggle paying their rent or mortgage, struggle with bad credit history, paying bills on time, getting their utilities shut off, eviction, and discrimination. These challenges might best be addressed through public-private collaborations to expand community awareness, increase homebuyer educational opportunities, financial literacy education, and counseling or supportive services.
- **Need for City Action.** The problems of affordable neighborhoods appearing unsafe, difficulty finding places to accommodate disabilities, and difficulty finding places with access to transit are all inherently land use development, planning, and building code issues, which fall under the government's purview.
- **Need for Community and Support.** There is some overlap with the first category (that is, education needs), but there are a couple categories of social vulnerabilities that require broader support from the community at large: those struggling with a life event (for example, depression, divorce, suicidal thoughts, etc.) and difficulty finding or maintaining employment. These issues present challenges for more human services and economic development-oriented intervention.

Table 27 Summary of Vulnerabilities with Life Event Struggle by Income, Tenure (Inclusive)

	Renters			Owners		
	Overall	Below 60% AMI	Above 60% AMI	Overall	Below 60% AMI	Above 60% AMI
Paying Rent or Mortgage on Time	3,370	3,000	400	3,260	1,800	1,400
My Credit History Causing Problems	3,580	2,600	1,000	1,190	700	500
Paying Bills on Time	4,700	4,000	700	2,310	1,300	1,000
Utility Shut Off	580	600	0	790	600	200
Eviction	630	400	200	1,820	1,200	600
Affordable Neighborhoods appear Unsafe	11,070	6,100	5,000	9,210	3,500	5,700
The Housing I can afford is poorly maintained	8,090	4,900	3,100	1,970	500	1,500
Difficulty finding places to accommodate disabilities	1,790	1,200	600	1,630	300	1,300
Difficulty finding/maintaining employment to cover expense	1,490	1,500	0	1,980	1,300	700
Life event is causing me to struggle to cover expenses	10,140	8,300	1,800	4,840	2,400	2,400
Difficulty finding place that accept housing choice vouchers	620	400	200	90	0	100
Difficulty finding places with access to transit	7,190	4,500	2,700	5,070	800	4,200
Discrimination	1,310	600	700	2,600	700	1,900

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Reports\193045-Unit Rehab and Repair Targets-092320.xlsx]Table - Vuln Ten No Rep Life

5.3 Community Support for City Action

This section presents residents' views on specific actions and beliefs about the extent to which the City should act on certain issues, including ADUs, housing diversity, improving housing quality, etc. The following findings are broken down by renter vs. owner sentiments:

- **Acceptability of ADUs.** There is majority support among renters citywide, but not majority support from owners.
- **Comfort with Same Style Housing in Neighborhood.** There is more agreement from owners, but no clear statement of support either way.
- **Comfort with Gradual Changes in Housing Type Diversity.** As with the acceptability of ADUs, there is also majority support among renters, but less support among owners.
- **City Involvement in Remedying Housing Quality Problems.** Here there is a clear mandate from both renters and owners that the City should be involved in addressing quality problems.
- **City Ensuring Adequate Supply of Affordable and Safe Housing.** Here also is a clear mandate of support from renters and owners.
- **Market Will Take Care of Itself.** Nearly two-thirds of renters and just over half of owners believe that the market will not take care of itself.

Table 28 Summary of Support for City Involvement by Tenure

	Renters		Owners	
	Strong Support / Agreement	Strong Opposition / Disagreement	Strong Support / Agreement	Strong Opposition / Disagreement
Is it all right for someone who owns their home to build an apartment or cottage in their backyard?	54%	25%	42%	38%
How comfortable are you living in a neighborhood where all of the houses and lots are about the same size and style?	29%	24%	37%	23%
How comfortable are you living in a neighborhood with housing variety, where there is a gradual change from townhomes or smaller houses to larger houses?	54%	11%	36%	27%
Do you agree that the City should be involved in addressing or remedying housing quality problems?	80%	6%	64%	12%
Do you agree that the City should be involved in ensuring there is an adequate supply of affordable and safe housing for everyone?	85%	4%	61%	13%
Do you agree that the market will take care of itself and the City should not be involved beyond addressing serious public health and safety problems?	17%	64%	23%	51%

Source: Economic & Planning Systems

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Degree of Support for City Action by Subarea. Table 29 shows the level of support by subarea for the same questions.

- **Acceptability of ADUs.** The most favorable support is in Central (6).
- **Comfort with Same Style Housing in Neighborhood.** Most support for these land use patterns is in the rural parts of the city.
- **Comfort with Gradual Changes in Housing Type Diversity.** Most support for these land use patterns is in the urban parts of the city.
- **City Involvement in Remedying Housing Quality Problems.** There is uniform support for this action.
- **City Ensuring Adequate Supply of Affordable and Safe Housing.** There is also uniform support for this action.
- **Market Will Take Care of Itself.** Disagreement is somewhat uniform except for slightly greater agreement among residents in rural areas.

Table 29 Summary of Support or Agreement by Subarea

	Strong Support / Agreement									
	Northwest-Rural (1)	North-east-Rural (3)	Northwest-Urban (4)	Southwest-Urban (5)	Central (6)	North-east-Urban (7)	Southwest-Rural (9)	South-east-Urban (10)	South-east-Rural (11)	Downtown (13)
Is it all right for someone who owns their home to build an apartment or cottage in their backyard?	34%	42%	46%	45%	65%	41%	39%	40%	25%	74%
How comfortable are you living in a neighborhood where all of the houses and lots are about the same size and style?	36%	37%	41%	44%	27%	34%	58%	37%	25%	36%
How comfortable are you living in a neighborhood with housing variety, where there is a gradual change from townhomes or smaller houses to larger houses?	44%	57%	36%	36%	59%	48%	24%	30%	34%	65%
Do you agree that the City should be involved in addressing or remedying housing quality problems?	71%	80%	72%	72%	79%	75%	65%	62%	59%	77%
Do you agree that the City should be involved in ensuring there is an adequate supply of affordable and safe housing for everyone?	77%	75%	68%	72%	78%	73%	66%	65%	59%	77%
Do you agree that the market will take care of itself and the City should not be involved beyond addressing serious public health and safety problems?	34%	17%	24%	19%	12%	16%	22%	28%	34%	15%

Source: Economic & Planning Systems

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6.0 HOUSING SYSTEM FRAMEWORK

The housing system refers to regulatory, land use, financing, and partnership elements that collectively influence housing production and affordability. This chapter provides a framework for understanding some (not necessarily all) elements related to local controls, funding tools, partnerships, local and state tenant protections, and federal resources.

6.1 Local Controls

6.1.1 Zoning

The following discussion covers the single-family and multifamily zoning context in the city and its peers, as well as allowance of Accessory Dwelling Units (ADUs), minimum lot size, density, and advance public notice period, all of which have an impact on housing production and affordability.

- **Single-Family Zoning.** Recently, efforts in both Minneapolis and the State of Oregon have highlighted the extent that grassroots efforts succeeded in changing a long-standing structure of residential neighborhoods: single-family zoning. **1)** Following several years of efforts, the Minneapolis City Council voted to abolish single-family zoning and allow duplexes and triplexes to be built anywhere in the city.⁶ **2)** Oregon became the first state to pass a measure (HB 2001⁷) requiring cities to allow multifamily housing in single-family zone districts within the urban growth boundary.⁸ Although neither action took effect immediately, these changes did not imply that single-family housing development was prohibited. They did, however, elevate the debate around a few questions: 1) Can upzoning lower overall housing prices? 2) Would new higher-density product really be affordable? 3) Would these changes lead to sudden neighborhood change?
- **Accessory Dwelling Units and Occupancy Limits.** Another local land use control adopted in efforts to increase density and offset affordability challenges is the ADU and/or rental unit maximum unrelated-persons ordinance, both detailed in **Table 30**. A few of the city's peers allow ADUs by-right, including Austin⁹, Tucson¹⁰, and Nashville. Also as shown, most of the city's peers allow occupancy by three or four unrelated persons, but Fort Worth, Tucson, and Oklahoma City allow for five. **1)** In June 2020, Colorado Springs (CO) City Council approved three (3) ordinances related to accessory dwelling units (ADUs). An Attached Family Suites (AFS) ordinance now allows AFS by right in single-family zoning districts. AFS units are a separate unit, but they must conform to the maximum unrelated persons ordinance (no more than five unrelated people living together). Altogether, the process took two full years, and while the initial ADU proposal was not passed, the AFS ordinance allowed for incremental progress.

⁶ <https://www.nytimes.com/2018/12/13/us/minneapolis-single-family-zoning.html>

⁷ <https://olis.leg.state.or.us/liz/2019R1/Measures/Overview/HB2001>

⁸ <https://www.opb.org/news/article/oregon-single-family-zoning-law-effect-developers/>

⁹ <https://www.austintexas.gov/page/accessory-dwelling-units>

¹⁰ <https://webcms.pima.gov/cms/One.aspx?portalId=169&pageId=61866>

Table 30 Survey of Peer City ADU Allowability

	Allows ADUs	Detached ADUs	Citywide	By-Right	Max Unrelated Persons
Tulsa	No	No	No	No	2
Austin	Yes	Yes	SF-3 and MF districts	Yes	4
Kansas City	No	No	No	No	3
Fort Worth	No	No	No	No	5
Omaha	No	No	No	No	4
Wichita	No	No	No	No	4
Tucson	No [1]	No	No	No	5
Nashville	Yes	Yes	In R, not RS zones	Yes	3
St. Louis	No	No	No	No	3
Oklahoma City	No	No	No	No	5

[Note 1]: Tucson allows "guest houses" for non-paying guests

Source: Economic & Planning Systems

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- **Advance Notice Period.** Stakeholders in this process noted that rezonings are often challenged by NIMBYism. A challenge to achieving equity in public processes is the length of advance notice for development – sometimes, longer periods allow for NIMBYism to gain greater traction. Shown in **Table 31**, Oklahoma City has a similar advance public notice period as its peers. In 2020, the Nebraska State Legislature introduced a bill aimed at expanding housing diversity and encouraging affordable housing: the Missing Middle Housing Act. The bill requires cities with a population over 50,000 to submit a housing action plan by 2023 that details a commitment to expanding housing options. If cities do not, they are required to adhere to a default plan allowing duplexes, triplexes, and townhomes by-right in areas zoned for single-family. In addition, the bill establishes a plan for cities to provide a density bonus in exchange for affordable units on new residential development.

Table 31 Advance Notice Period

	Zoning Change	Section of Code	Website:
Oklahoma City	20 days	§59-4150	https://library.municode.com/ok
Tulsa	20 days	70.030-D (2)	http://tulsaplanning.org/plans/T
Austin	14 days	Austin, TX Gov wesbite	https://austintexas.gov/faq/zoni
Kansas City	15 days	88-565-05	https://library.municode.com/m
Fort Worth	15 days	§3.502	http://library.amlegal.com/nxt/g
Omaha	14 days	33-109	https://library.municode.com/ne
Tucson	15 days	3.2.4.C	http://library.amlegal.com/nxt/g
Wichita	20 days*	V-B 3B (pg. 207)	https://www.wichita.gov/Plannir
Nashville	21 days	17.40.710	https://library.municode.com/tn
St. Louis	15 days	26.92.040	https://library.municode.com/m

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Development Advance Notice Period.xlsx|Summary

6.1.2 Development and Review Processes

The following is an overview of two elements in which local governments can also structure overlays and processes to achieve housing production and affordability.

- **Transit-Oriented Development.** In Oklahoma City, *planokc* established a TOD land use typology to encourage development around and within a quarter mile of transit. The designation emphasizes dense, walkable, mixed-use districts with concentrations of employment and housing, permitting 15 to 60 dwelling units (du) per acre in higher density zones, while permitting 7 to 40 du per acre in others. Additional context for the city's peers is: **1)** Since 2010, 70 percent of new housing units built in downtown Kansas City (MO) have been built in a quarter mile of the streetcar line, which then opened in 2016.¹¹ **2)** In 2015, the Tucson (AZ) City Council created an Infill Incentive District (IID) downtown to encourage infill TOD around the Sunlink corridor. The IID offers relaxed zoning regulations and more density. Since then, the corridor has added nearly 1,500 new housing units. **3)** Austin (TX) offers a density bonus for development in designated TODs and requires at least 10 percent of units affordable for renters at 60 percent AMI for 40 years or 80 percent AMI for owners for 99 years.¹² **4)** A component of Omaha's (NE) new BRT service, currently under construction, will be amendments to its master plan to allow for increased residential density on the corridor.¹³
- **Development Review Process.** Although there are multiple elements and multiple agencies often involved with the broader land use development review process, it can also be a critical factor in the production of affordable housing. Stakeholders engaged in focus groups and interviews have observed that improvements can be made in this aspect of the city's housing system. Recognizing that there is great variation from community to community, however, there are common threads of streamlining and efficiency cited by the ICMA applied by the following peers¹⁴: **1)** In 2015, Fort Worth (TX) introduced electronic document review as part of their online permitting system, streamlining development review and allowing citizens and customers to complete most applications without ever going to city hall.¹⁵ **2)** In 2019, Omaha (NE) updated its planning review software to e-PlanREVIEW (EPR) to streamline processes for its building and development projects.¹⁶

¹¹ the Kansas City Planning Commission recommended that the City designate TOD priority areas and adopt TOD incentives related to density bonuses, lower parking requirements, and a TOD fund to finance public and investment. In addition, the housing study from 2019 recommends that the City encourage residential development in transit corridors; <https://www.kcmo.gov/home/showdocument?id=781>

¹² https://austintexas.gov/sites/default/files/files/Housing/Developer_Incentive_Matrix_02072019.pdf

¹³ <https://urbanplanning.cityofomaha.org/transportation-planning/transit-oriented-development>

¹⁴ <https://icma.org/practices-effective-local-government-leadership>

¹⁵ <https://fortworthtexas.gov/uploadedFiles/EDR-submittal-guide.pdf>

¹⁶ <https://eplansoft.com/omaha-nebraska-successfully-completes-implementation-with-integration-to-accela-civic-solution/>

6.1.3 Local Tenant Protections

Distinct from statutory tenant protections (discussed later), there are local mechanisms by which renters can achieve protections regarding housing conditions (habitability) and representation.

- **Landlord Licensing.** Like business licensing, landlord licensing programs function to promote habitability and hold landlords accountable for maintenance and safety conditions. Many cities have adopted such programs locally. **1)** Minneapolis (MN) requires landlords (of SF and multifamily units) to register annually. License and supplemental fees are assessed on a property condition tier, the number of units in the building, and on a building and per-unit basis. Annual per-unit fees, for example, range between \$30 and \$160 depending on the building type and condition.¹⁷ Properties are classified by habitability as determined by city inspection, and properties scoring higher habitability receive fee discounts. The city maintains a publicly accessible database of all rental property information – for example, property habitability tier, code violations, and contact information. To ensure compliance, City staff offer regular workshops for landlords to cover code and provide support. **2)** As of 2015, landlords in Indianapolis (IN) are required to register and annually renew their properties with the city for \$5, which requires providing basic property and contact information (accessible publicly). Failing to register, however, incurs a \$500 fine.
- **Landlord Incentives and Eviction Diversion.** Licensing programs are typically structured with a mix of requirements, fees, and incentives, but some local governments have explicitly structured programs as incentives-based. Programs are intended to shift landlords away from an 'eviction-first' culture, encouraging alternatives and promoting habitability. They stand out as a way to support stable, quality housing for vulnerable residents and strengthening relationships between local government and landlords, while not relying on the expansion of statutory protections. **1)** Tulsa (OK), for example, recently established an incentive program that provides landlords grants of up to \$3,000 or 3 months' rent to cover unpaid rent, repairs, or unpaid utilities.¹⁸ Funds are sourced from the newly formed Affordable Housing Trust Fund. To be eligible, a landlord's units must meet HUD's housing quality standards and may not have more than 5 code violations in the past 3 years. To reach vulnerable tenants, the program explicitly targets landlords who rent to a) renters below 60 percent AMI, b) recipients of government assistance, and c) renters with an eviction record. The program also requires landlords to fulfill certain obligations, including listing units on the city's affordable housing registry, enrolling in the city's healthy homes program, participating in the Early Settlement Mediation program. The City of Tulsa (OK) has also recently established its Gold Star Landlord Program, which contains a balance of requirements and incentives.¹⁹

¹⁷ http://www2.minneapolismn.gov/inspections/rental/inspections_rentlicensefee

¹⁸ <https://www.cityoftulsa.org/media/15237/ahtf-landlord-incentives-formatted.docx>

¹⁹ <https://www.cityoftulsa.org/Landlords>

- **Early Settlement Mediation.** Leveraging local nonprofit legal services, like the Legal Aid Services of Oklahoma, early settlement mediation programs are intended to benefit landlords and tenants. There currently are several Early Settlement Mediation programs in Oklahoma County.²⁰ For tenants, they seek to keep people housed, reduce evictions, and help people avoid the consequences arising from judgements. For landlords, they prevent lengthy and costly legal proceedings. In Tulsa (OK), an Early Settlement Mediation program has existed for some time to resolve legal cases out of court through the work of a trained mediator.²¹ There is, however, difficulty in measuring success of these programs.
- **Tenant Right to Counsel.** Another critical part of tenant protections is ensuring right to counsel. Research indicates that landlord-tenant court cases face imbalances, where landlords benefit from legal representation and are more likely to win eviction cases. This was noted through lengthy discussions with focus group participants. Tenants lack resources and legal representation. Nationally, a handful of cities have passed laws guaranteeing tenant right to counsel, including Baltimore (MD), Philadelphia (PA), New York (NY), and Cleveland (OH). Among Oklahoma City's peers, Tulsa (OK) is pursuing right to counsel. Among the obstacles noted in research were financial support to the pro bono and nonprofit legal services, achieving the right balance between an incentives-based and punitive approach, and political will. Locally, Legal Aid Services of Oklahoma is functioning in this capacity, but its capacity to deal with the magnitude of the problem is extremely limited.
- **Outreach and Webinars.** Communication is at the heart of landlord/tenant relations. Local governments can facilitate these difficult dynamics through supporting outreach by mobilizing housing and tenant advocacy groups, service providers, neighborhood associations, and other grassroots organizations. **1)** In Tulsa (OK), Housing Solutions Tulsa established a regular webinar series to addresses topics like strengthening relationships with tenants, fair housing, landlord rights, housing safety, and illegal evictions. **2)** In Kansas City (MO), extensive grassroots activism and tenant engagement was instrumental to the success of the 2019 Kansas City Tenant Bill of Rights, discussed later.²²
- **Habitability Elements.** At the heart of tenant protections is making housing habitable. Safe, decent, affordable housing has been a cornerstone of HUD's efforts, but local governments also can apply stricter standards. **1)** As noted earlier, Minneapolis (MN) has a licensing program that assigns habitability tiers to properties. Some of the standards applied are condition of plumbing; electrical meets code; outlets and switches have covers; fixtures are working; no exposed wiring; properly functioning water heater; heating system can maintain 68 degrees (F) between October 1st and April 30th; no evidence of an active pest problem; gas lines must be capped as required; and exits are open and not blocked by furniture, trash, or other debris. **2)** In Tulsa (OK), the landlord incentives program requires landlords to meet HUD's housing quality standards, which consists of 13 categories related to housing quality: sanitary bathroom and waste disposal; sanitary food preparation areas; thermal/heating environment; adequate illumination; electricity; interior air quality; safe water supply; free of lead-based paint; no pests; and smoke detectors. Additionally, Tulsa's landlord incentive program also prioritizes

²⁰ <https://osuokc.edu/mediation>

²¹ https://www.tulsacounty.org/Tulsacounty/dynamic_full.aspx?id=14259

²² <http://cityclerk.kcmo.org/LiveWeb/Documents/Document.aspx?q=4jwojq7vIHdp0h1oX7W8vZWUCjBcEakq8jiz4dh1uRonWleua/q46VvUDs54eVme>

landlords who provide internet access. **3)** In its Tenant Bill of Rights, Kansas City (MO) establishes a 'Right to Safe and Accessible Housing', stipulating that all rental units must meet minimum health and safety standards: basic utilities and facilities; ventilation and heating; fire safety; working amenities, including water heating facilities, water, and sewer lines, plumbing and electrical fixtures, and adequate lighting.

6.1.4 Local Funding

Locally sourced funding provides greater flexibility to deal with local and unique problems. The following are a range of funding mechanisms in use to address a variety of housing and affordability issues.

- **Dedicated Sales Tax.** In markets where tourism or economic development is a strong driver of service-sector employment (subsequently housing demand), dedicating a portion of sales taxes can be an effective way to leverage a market driver without unduly burdening local households. Communities with as diverse markets as Aspen (CO), Dayton (OH), and St. Paul (MN) apply this source to fund affordable and workforce housing goals. Oklahoma City's 4.125 percent sales tax revenues are used for the General Fund (2.25 percent), MAPS4 (1 percent), public safety (0.75 percent), and the zoo (0.125 percent).
- **Document Recording Fee.** A document recording fee is a fee applied to the sale of real estate at the time of closing. These fees are generally applied at the state and/or county level and vary greatly in rate. It is similar in nature to an excise tax in that it is calculated as a fee per value of construction. Several cities have imposed an additional document recording fee specifically dedicated to affordable or workforce housing, including St. Louis (MO) and Bucks County (PA).
- **Title Transfer Fee.** Real estate transfer taxes (RETTs) are taxes imposed by states, counties, and cities on title transfer. RETTs are often enacted as a general revenue source but can also be designated for specific purposes such as affordable or workforce housing. While outlawed in some states, Oklahoma allows RETTs by law and amount to \$0.75 per increment of \$500 of sales price. Alternatively, some communities have negotiated real estate transfer assessments (RETAs) with major developers. Different from a RETT, a RETA is a voluntary negotiated agreement between a municipality and a developer that becomes a deed restriction on the sale.
- **Dedicated Property Tax.** Spreading the burden of revenue generating broadly, communities have leveraged this resource with great success. **1)** For more than 30 years, Cambridge (MA) and its Housing Trust Fund have leveraged property taxes to generate more than \$9 million annually (possible through the Community Preservation Act (CPA)). **2)** For 40 years, Seattle (WA) voters have approved bond issues supported by property taxes and built tens of thousands of units. **3)** An emerging outlier in the application of property taxes is the non-local ownership tax differential, applied in areas with high concentrations of second homeowners. Examples exist in Florida, Utah, Minnesota²³, and Vermont. Of all local funding sources, a property tax is the most common revenue stream for servicing debt on general obligation bonds in other states. For Oklahoma City, however, statute would likely need to change to leverage this as a funding stream.

²³ <https://www.house.leg.state.mn.us/hrd/pubs/ss/clssnonr.pdf>

- **General Obligation Bonds.** Very much like the issuance of funding through MAPS rounds or GOLT funds toward affordable housing, general obligation bonds (and even one-time allocations) have become more common among cities experiencing housing challenges. Among the cities that have issued GO bonds is the frequently cited case study of Austin, which has issued several general obligation bonds to support affordable or workforce housing over the past several decades. Voters again approved a \$250 million bond for affordable housing in 2018, which would produce rental housing, home ownership housing, home repair and strategic land acquisition. Since 2016 alone, Albuquerque (NM), Atlanta (GA) – in progress, Baltimore (MD), Dallas (TX), Charlotte (NC), Denver (CO), Sacramento (CA), Raleigh-Durham (NC), Portland (OR), Los Angeles (CA), and Austin (TX) have passed housing bonds. As is the case with the GOLT bond approved by voters recently, property taxes can be used for affordable housing and specific capital projects in Oklahoma City.

6.2 Organizational Infrastructure

A variety of common nonprofit organizational structures are common in housing systems in partnership with the private sector for funding and addressing housing-related problems. Some of these structures already exist:

- **Community Development Financial Institution (CDFI).** A CDFI can be a bank, loan fund, or a community development corporation (CDC) that provides credit and financial services to underserved markets, benefiting for example, the development of affordable housing through commercial lending. At a national scale, both Enterprise Community Partners and Local Initiatives Support Corporation (LISC) are CDFIs and are actively engaged in local markets (LISC is currently setting up local presence in Dallas) and nationally providing financing (loans, grants, and equity) for housing projects and providing technical assistance to local partners and developers to build capacity.
- **Community Housing Development Organization (CHDO).** A CHDO is a nonprofit community-based organizational model that typically has capacity to develop affordable housing in neighborhood or somewhat local/regional contexts. There are currently three active CHDOs in Oklahoma City: Positively Paseo, Neighborhood Housing Services and Jefferson Park.
- **Local Banks and Community Reinvestment Act (CRA).** Traditional lending institutions are authorized under the CRA of 1990 to help meet needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods, through investments in affordable housing, community services targeted to LIM individuals, and neighborhood stabilization efforts in LMI geographies.
- **Community Land Trusts (CLT).** There are currently over 250 CLTs in the country, but none in Oklahoma City. They are non-profit models that can be linked to land banking, and their operations are defined by acquiring and developing land typically for affordable ownership housing. The model's popularity centers around its home resales model, in which the purchaser buys the house at a below-market price but does not buy the land. Held "in trust" in perpetuity, the CLT's control over the land allows the affordability of the home to be maintained over time. Very often, CLTs are formed through master-planning efforts for the development or redevelopment of large-scale sites, such as reuse of airports, decommissioned military bases, etc. In Oklahoma City, it has been suggested through stakeholder interviews that the Core-to-Shore area is one such opportunity.

- **Housing Trust Funds (HTF).** Another nonprofit organizational structure that can be linked with land banking and CLTs is a Housing Trust Fund, often established as a vehicle to receive funding for the explicit benefit of local affordable housing efforts. A classic example is the Cambridge Affordable Housing Trust (CAHT) established in 1988, which provides funding to non-profit housing organizations, the Cambridge Housing Authority, as well as directly offers financial assistance to first-time homebuyers. Since inception, CAHT has received significant funding through dedicated property taxes vis-à-vis the state's Community Preservation Act (CPA).²⁴

6.2.1 Partnerships

In addition to common organizational models in a community, there are public-private partnerships that extend beyond the traditional housing-related mission.

- **University Partnership.** Nationally, a number of universities have formalized their commitments to affordable or workforce housing with local government by contributing to an initial endowment and/or ongoing tax-exempt donations to benefit affordable and workforce housing: **1)** The University of Chicago subsidizes (owns and maintains) approximately 2,000 housing units for low-income residents in surrounding neighborhoods.²⁵ **2)** The Duke-Durham Neighborhood Partnership was founded in with support from Duke University, raising more than \$12 million to invest in neighborhoods, affordable housing, and self-help programs.²⁶ **3)** The Neighborhood Partnership, a partnership of the University of Iowa and Iowa City, focuses on ensuring that neighborhoods surrounding the campus remain vital, safe, affordable to renters and homeowners.²⁷ **4)** After its initial 20-year commitment in 2000, which included administering a \$6 million RLF, Harvard University has recommitted (in 2020) to its partnership with Cambridge and Boston to make low-interest financing available to support affordable or workforce housing. Since inception, its funding has accounted for nearly 20 percent of sources used in the production and rehabilitation of more than 7,000 units.
- **Business Partnerships and Collective Funding Efforts.** Increasingly popular, collective funding efforts leverage business community awareness of housing issues and their impact on availability and stability of local workforces. Partnerships have been drawn up to provide rental assistance, displacement mitigation, and prevention assistance. One example is the Tenant Rental & Utility Assistance (TRUA) program in Denver (CO) which is based on an alternative approach to eviction avoidance or protection. If residents are facing a housing crisis or hardship due to circumstances beyond their control (such as the "life events causing struggles to cover living expenses" as referenced by thousands in Oklahoma City), financial assistance is available in the form of a grant.
- **Community Education.** Lenders and homebuyer counseling representatives during this study's focus groups suggest that the knowledge gaps in financial literacy (especially) are wide and growing among vulnerable populations. Some national/regional institutions, in partnership with the lending and business community, have come up with creative public-private strategies: **1)** the Federal Reserve Bank of New York offers workshops and seminars to public school educators, provides advisors to high school seniors, and provides trainers for community-

²⁴ Refer to this website for more information: <https://www.communitypreservation.org/about>

²⁵ Refer to this website for more information: http://www.uchicago.edu/community/development_housing/

²⁶ Refer to this website for more information: <http://community.duke.edu/>

²⁷ Refer to this website for more information: <http://www.icgov.org/?id=1995>

based organizations. **2)** “The Mint” is a partnership between the Northwestern Mutual Foundation and the National Council on Economic Education (NCEE) that emphasizes personal financial literacy.²⁸ **3)** Everfi Partnerships is a partnership of the Everfi Corporation and financial institutions, corporations, and nonprofit organizations. In Utah, Everfi partners with American Express to bring its program to public schools, and in Arizona, Nevada, New Mexico, and Oregon, it has partnered with Washington Federal Financial Scholars.²⁹

6.3 Statutory Context

6.3.1 Land Banking

The City’s Summary Report by the Abandoned Building Coalition (2016) made local-level recommendations, but some required more substantive changes at the state, including: legislative fixes (that is, receivership authority), revising the definition of abandoned buildings, granting foreclosure authority, and the establishment of a Housing Trust Fund (HTF). Recently, the National Land Bank Network Act of 2020³⁰, supported widely by national housing industry organizations, brings movement to the field, complemented by a few case studies at local and state levels:

- **Nebraska Municipal Land Bank Act (NMLBA).** The bill allows for vacant properties to be redeveloped through single- or multi-municipality land banks, giving them authority to acquire, sell, develop, and rehab property.³¹ Through the NMLBA, the Omaha Land Bank was created.³²
- **Michigan.** Considered among the nation’s best practices, the state’s legislation authorizes acquisition, development, rehabilitation, and reduces the period for foreclosing on vacant properties.³³ In addition, a later bill (HB 4483) allowed for fast-tracking and the tax exemption of land banked properties during the fast-tracking process.³⁴
- **Texas.** Created in 1994, the Texas State Affordable Housing Corporation (TSAHC) serves as a self-sustaining, statewide affordable housing provider. TSAHC aids affordable housing developers and has the authority to sell tax-exempt affordable housing bonds and accept donations of property for land banking.³⁵
- **Land Bank of Kansas City.** Starting in 2010, stakeholders and supporters worked tirelessly to establish legislation enabled creation of a Land Bank in 2012. Using many of the models discussed above (Michigan in particular) the Land Bank of Kansas City (MO) is now able to successfully return vacant properties to productive use.³⁶

²⁸ <http://themint.org/>

²⁹ <https://everfi.com/k-12/>

³⁰ <https://www.congress.gov/bill/116th-congress/house-bill/7103?q=%7B%22search%22%3A%5B%22%5C%22Land+bank%5C%22%22%5D%7D&s=1&r=1>

³¹ <https://nebraskalegislature.gov/FloorDocs/103/PDF/Final/LB97.pdf>

³² https://omahalandbank.org/wp-content/uploads/2019/01/OMLB_Strategic-Plan_2019_FINAL_WEB.pdf

³³ <https://www.csgmidwest.org/policyresearch/0314qom.aspx>

³⁴ <http://legislature.mi.gov/doc.aspx?mcl-Act-258-of-2003>

³⁵ <https://www.tsahc.org/about>

³⁶ <http://www.kcmolandbank.org/about-us.html>

6.3.2 Tenant Protections

Aside from strong local protections, there are also statutory protections that function to manage the legal aspects of landlord-tenant relationships. One resource promoted by the National Apartment Association (NAA), for example, is the Revised Uniform Residential Landlord and Tenant Act (URLTA) of 2015, which provides good local guidance for landlord-tenant relations.³⁷

- **Landlord Retaliation.** “Retaliation” can be defined as a landlord filing an eviction, depriving tenants use of property, or decreasing services following a complaint. Most states have statutes to prohibit landlord retaliation, but Oklahoma does not. **1)** Texas statutes prohibits retaliation when a tenant gives a landlord a notice to repair, complains about code violations, or participates in a tenant organization. **2)** The Kansas City Tenant Bill of Rights (2019) contains an anti-retaliation measure that prohibits landlords from retaliating against a tenant for complaining about a violation or for being the victim of domestic violence.
- **Eviction Records.** An eviction record serves as a major barrier to finding decent, affordable, and stable housing, especially for vulnerable populations, like the more than 14,000 who experience it each year in Oklahoma City. One way to limit the long-lasting negative impact on renters is for states to limit the number of years records can be held. **1)** In Massachusetts and Washington D.C., current proposals are being made to seal all eviction records after three years and prohibiting tenant discrimination based on a sealed record.
- **Crime-Free Multifamily Housing Program.** As a companion to the concepts advanced by Crime Prevention through Environmental Design (CPTED), this program uses local police departments to train landlords in three steps to lessen the number of police calls, stabilize tenant life, and reduce exposure to civil liability.³⁸

³⁷ <https://www.uniformlaws.org/HigherLogic/System/DownloadDocumentFile.ashx?DocumentFileKey=2c1bcbbb-ea0e-f63c-2ed9-3eabec3611ae&forceDialog=0>

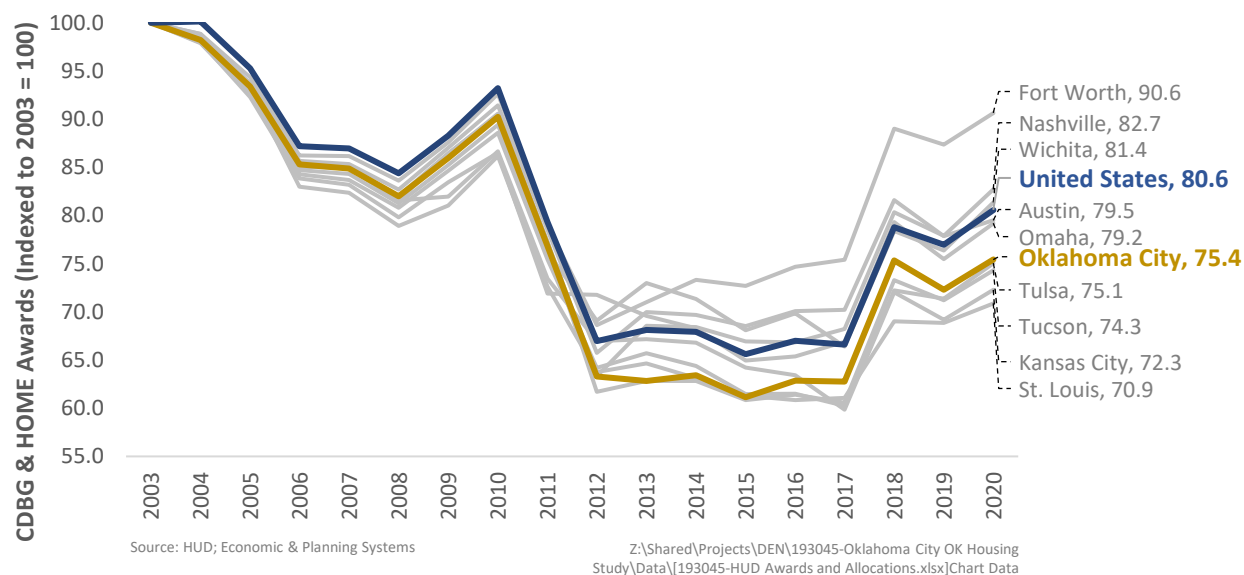
³⁸ <http://www.crime-free-association.org/multi-housing.htm>

6.4 Federal Funding

Federal funding comes mainly through the Department of Housing and Urban Development (HUD) and the IRS Low-Income Housing Tax Credit (LIHTC) program. Most communities rely entirely on these funds to address affordable housing issues. These funds come with strict affordability requirements, and production-oriented funds are used almost exclusively for rental housing.

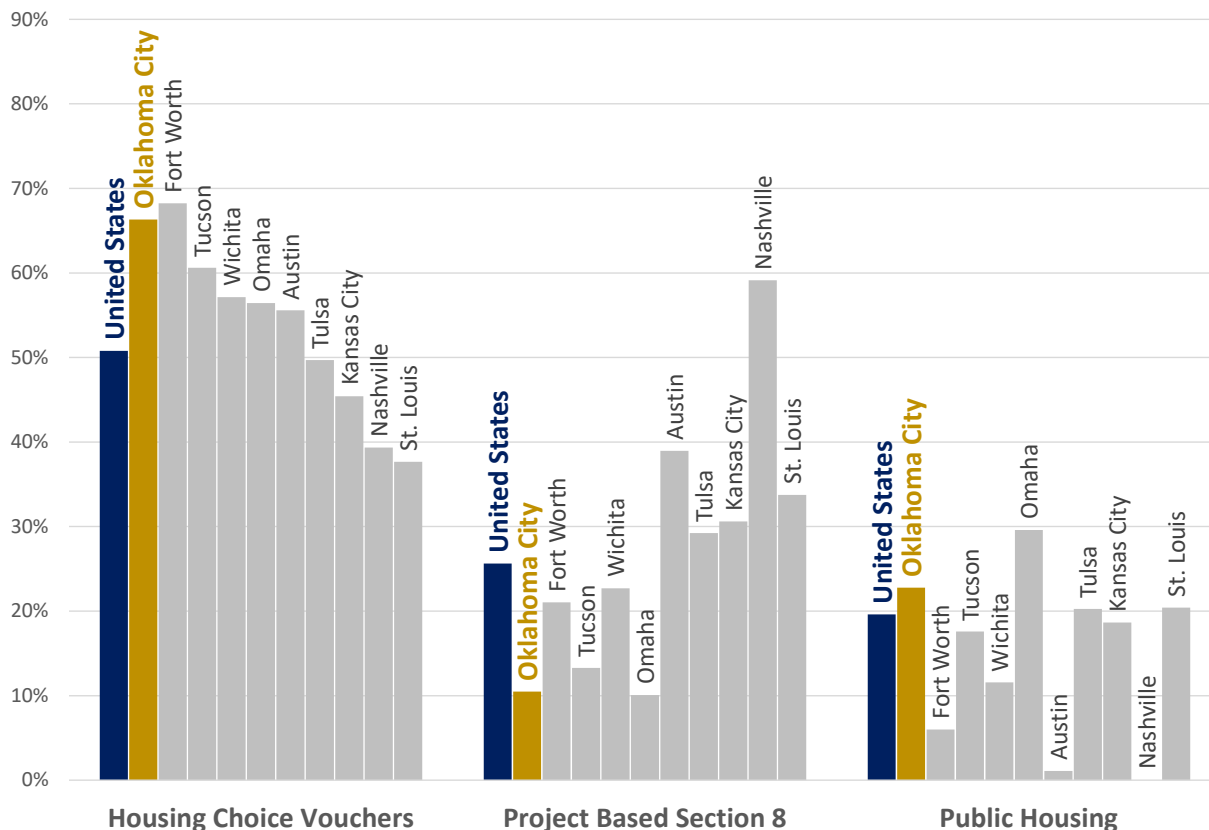
- HUD CDBG and HOME Allocations.** Federal funding has been declining for years. **Figure 44** illustrates indexed Community Development Block Grant (CDBG) funding to the City, its peers, and nationally. Since 2003, allocations nationwide are down 17 percent, while the City's allocations are down 23 percent (not including the one-time NSP funds or Coronavirus Relief Funds made available following the Great Recession (2007-2009) and COVID-19 pandemic, respectively). A similar pattern is present for allocations used primarily for unit production. Since 2003, there has been a 24 percent nationwide decline since 2003. The City currently receives an average of \$4 million annually in CDBG funds, used primarily for housing and supportive services, such as substance abuse, counseling, and emergency assistance, and an average of \$2 million annually in HOME funds, used primarily for production of units.

Figure 44 CDBG and HOME Awards, 2003-2020



- Public Housing Investment.** Through these and other leveraged sources, **Figure 45** illustrates the distribution of public housing investments across three common categories: use of Housing Choice Vouchers (HCV), Project-Based Section 8, and Public Housing inventories, such as those of public housing authorities. Nationwide, a majority of households benefit from affordable housing through the HCV program, followed by Project-Based Section 8 and public housing. Oklahoma City has the second highest proportion of HCV but a higher portion of public housing units than Project-Based Section 8 units.

Figure 45 Distribution of Public Housing Investment by Program Area, 2019



Source: HUD; Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Data\193045-Public Housing Inventories.xlsx|Chart Data

7.0 RECOMMENDATIONS, FUNDING, & IMPLEMENTATION

Oklahoma City's narrative is marked by a contrast between those living with housing stability and those living without. Building on the local and cultural strengths of this community, Oklahoma City has an opportunity to leverage its resilience and strength to address the disparities and inequities among its population.

This chapter provides holistic (not an all-or-nothing) approaches to addressing, funding, and implementing recommendations that can indirectly and directly remedy the city's problems over the near- and long-term, working with its partners strategically.

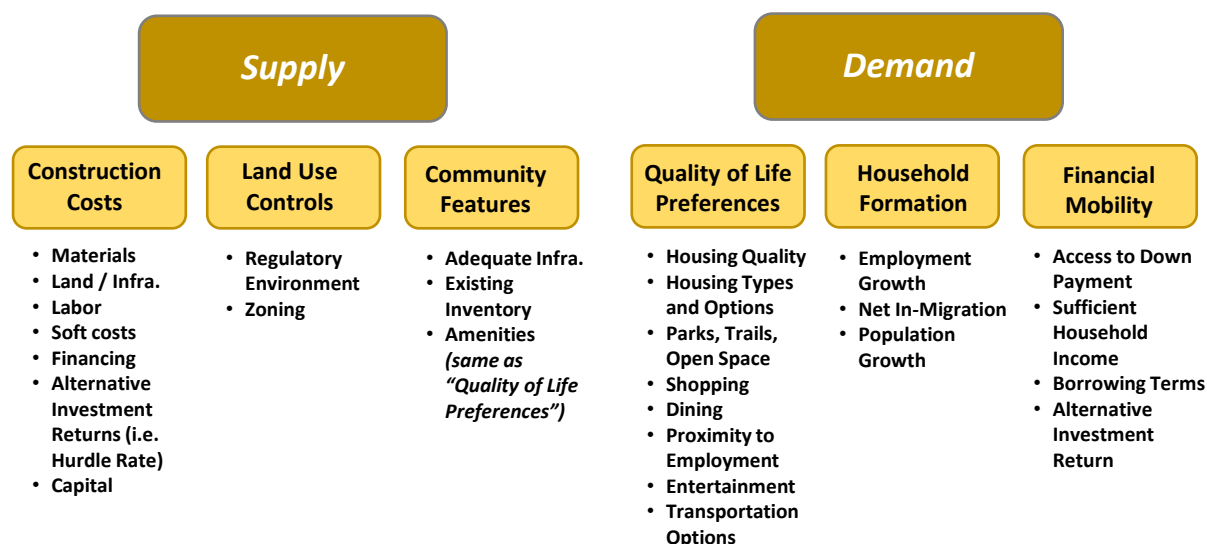
City Purview. The City is just one of many entities in the broader housing system, yet its function is a critical one, providing a foundation of predictability, efficiency, equity, and quality assurance in the development of housing and infrastructure. As illustrated in **Figure 46**, a city has some control over a variety of factors that influence housing production. On the supply side, these include:

- Construction costs: Cities do not have control over the cost of materials, labor, most soft costs, financing, or the cost of equity, but do have some influence on land costs through zoning.
- Development Regulations, Zoning, and the City Development Services Process: Cities have direct control over regulations and processes that can impact highest-and-best land uses, development processes, and design, all of which impact land value and development costs.
- Community features: The provision and/or presence of adequate public infrastructure and community infrastructure are essential to population growth and retention.

While more difficult for a city to influence, there are important aspects of the demand side that influence how households make housing choices (also illustrated in **Figure 46**), such as:

- Stated Preference: This is the point of strongest connection between housing supply and demand. It combines goals among planning and community development, public works departments, economic development, and public transit providers.
- Household formation: Beyond the control of cities, household formation is rooted in the creation and stability of good-paying jobs. Indirectly, however, a city can influence this through coordinated economic development and planning efforts.
- Financial mobility: Although there are many underlying factors that can also influence financial mobility (such as educational attainment and opportunity, social connections, etc.), many community partners are better suited to addressing these factors through education and services.

Figure 46 Illustration of Supply and Demand Factors



7.1 Renter-Oriented Recommendations

7.1.1 Renter Protections and Eviction Prevention

These renter-oriented recommendations are focused on promoting housing stability for renters by expanding tenant protections and ultimately reducing the number of evictions. They are aimed at giving landlords alternatives to evictions, breaking down an 'eviction-first' culture in Oklahoma City. While the City does not have complete control over the number of evictions that occur, it can work to expand tenant protections that ultimately reduce the likelihood and prevalence of eviction. In these recommendations, distinctions are made between local- and state-level strategies.

Local-Level Actions

The following recommended actions cover the issues of housing quality, vulnerability, access, protections, and resources.

- Align efforts with Oklahoma Municipal League, OHFA, OCHA (Oklahoma City Housing Authority), and the OCU School of Law Housing Eviction Legal Assistance Program.
- Coordinate with the OKC-County Health Department (OCCHD) on applying criteria for mobile home inspections to all rentals as a part of the Habitability Goals, including the possible creation of a mold ordinance.
- Establish a Landlord Registry as a first step toward habitability goals and a licensing program.
- Develop Habitability Goals (using the examples provided in this report).
- Augment and update *planokc* goals and other policy priorities to reflect these recommendations on developing tenant protections and habitability goals.
- Establish a Landlord Incentive Program (balanced against deterrents, such as placing a lien on property) that grants landlords funding for unpaid rent or repairs, targeted at low-income tenants.
- Participation in a Landlord Incentive Program should require fulfillment of certain obligations, such as meeting habitability standards and committing to seeking alternatives to eviction.

- Establish a Landlord Licensing Program requiring landlords to register and pay a fee to the City. Fees could be based on the condition of the property as determined by City inspection.
- The City could create a Landlord Registry accessible to the public that provides information on property condition, past code violations, and owner contact information.
- Create a tenant right to counsel program, helping ensure that tenants are represented in court.
- Provide or coordinate funding efforts for providers of legal representation services for tenants.
- Develop an Early Settlement Mediation Program to encourage settlements out of court.
- Expand and coordinate partnerships with organizations engaged in landlord-tenant relations outreach (educational outreach, training sessions, briefing materials) on rights, safety, and avoiding the eviction process.
- Support and partner with tenant advocacy groups who offer tenants assistance and counseling on their rights and on the eviction process.

State-Level Actions

- Engage Oklahoma City leaders and City of Tulsa leadership and other cities to strategize about legislative reform and avoid legislative preemption.
- Update the Oklahoma Residential Landlord and Tenant Act (ORLTA) by adopting in full the 2015 version of the Uniform Residential Landlord and Tenant Act (2015 URLTA).^{39,40}
- Seek to reform statutes governing eviction records expungement (for example, starting even with a five- or seven-year threshold).

7.1.2 Rental Preservation and Rehabilitation: Major/Minor Repair Program

The most common resource for preserving the affordability of multifamily rental housing is the federal low-income housing tax credit (LIHTC) program. There is no comparable, scaled resource for preserving or rehabilitating single-family rental inventory. When it accounts for 56 percent of rentals in Oklahoma City, there is a need to address the issue at scale. Oklahoma City could pilot a program that targets affordability and habitability with the following elements and incentives:

- Evaluate piloting the program in targeted neighborhoods, such as Central (6) or Northeast-Urban (7).
- Consider phasing in the program first with a focus on local, non-institutional landlords.
- Evaluate targeting specific major/minor repair issues, such as broken/drafty windows.
- Tailor the program with specifics oriented around multifamily versus single-family property.
- Structure financial incentives, such as grants or loans, so that property owners who maintain lower levels of affordability for their tenants benefit from the highest level of incentives.
- Evaluate the use of other financial incentives, such as property tax rebates, that might be available to property owners.

The City will benefit from continuing to convene representatives from the building community, the apartment association, and local landlords to gauge interest and narrow in on next steps.

³⁹ This change was proposed in the 2020 Legislative Session in HB3710, but it died in House Rules without a hearing. The author of HB3710 is an Oklahoma representative to the Uniform Law Commission.

⁴⁰ <https://www.uniformlaws.org/HigherLogic/System/DownloadDocumentFile.ashx?DocumentFileKey=2c1bcbbb-ea0e-f63c-2ed9-3eabec3611ae&forceDialog=0>

7.2 Owner-Oriented Recommendations

These owner-oriented recommendations are focused on expanding capacity of producers and suppliers of housing and services.

7.2.1 Owner Preservation and Rehabilitation: Major/Minor Home Repair Program

Although HUD funding is an important and effective part of any comprehensive strategy to remedy affordable ownership housing preservation and rehabilitation, it is not enough. Similar to the previous recommendation for a scaled rental preservation and rehab program, the scale of need to preserve and rehab owner-occupied housing is far greater than traditional resources available and requires a scaled-up program. Such a program could have the following elements:

- Evaluate piloting programs first for specified neighborhoods, such as Central (6) or Northeast-Urban (7)
- Evaluate targeting specific major/minor repair issues, such as broken/drafty windows, roof repair, foundations, etc.
- Consider a program component to assist with covering insurance claim deductibles after a disaster so that repairs can proceed.
- Structure financial incentives, such as grants or loans, so that homeowners with lower AMI levels benefit from more favorable terms.^{41, 42}

As with structuring a rental property major/minor rehab program, the City may also benefit from convening a group of existing builders and organizations engaged in this effort to narrow in on next steps.

7.2.2 Down Payment Assistance (DPA)

Oklahoma City does offer a DPA program through federal HOME funds, but restrictions of this program may pose a barrier to expansion. This recommendation is not to duplicate the current federally funded program, which generally benefits households at 80 percent AMI, but augment or expand it to assist households up to 100 percent AMI with a locally funded component.

Doing this expands the potential pool of households who might use the program. It also opens the possibility that participating households between 80 and 100 percent AMI, for example, could receive assistance in the form of a low interest loan from an RLF rather than a grant, repayment of which would be recapitalized into the RLF. From the perspective of local needs, such an augmented DPA program means that households at just above 80 percent AMI who do not qualify for the federally funded assistance have an option. If it chooses, Oklahoma City could further target this program and resources to first-time homebuyers or, and in particular minority homebuyers, who lack just enough down payment to afford neighborhoods with better educational opportunities.

- Dedicate a portion of MAPS 4 and/or GOLT to a Revolving Loan Fund (see more in System Recommendations below).

⁴¹ The Denver Urban Renewal Authority makes zero or low-interest loans available to existing homeowners to rehabilitate their properties. Since inception, more than 15,000 homeowners have been assisted with their Emergency Home Repair and Single-Family Rehabilitation housing programs.)

⁴² Plano, Texas, established its Great Update Rebate program utilizing General Fund allocations by providing up to \$5,000 in the form of a rebate to homeowners that choose to repair their homes. Similarly, the City's Love Where You Live (LWYL) program leverages volunteer service groups (funded through grants) to assist residents living in those neighborhoods with minor home repairs.

- Work with local and regional CDFIs, including national CDFIs (such as LISC) to build awareness and lending capacity for qualifying households.
- Begin by assisting certain minority neighborhoods in which loan denial rates are generally higher.
- Open this program to higher AMI levels to expand the pool of qualifying borrowers present a lower risk of default to lenders.

7.2.3 Increase Small-Scale Developer Capacity

This recommendation targets two aspects of development capacity: 1) infill represents only a small portion of the city's residential construction activity, and focus group participants indicated that small-scale developers were likelier to produce more housing diversity and likelier to pursue infill developments, and 2) there is a need to facilitate the expansion and diversification of the industry itself. For example, analysis of national employment data show that even 10 years after the Great Recession (2007-2009), the number of residential construction jobs and employers was lower than it was in the early 2000s.⁴³ Furthermore, outreach generated discussion around the need for incentivizing infill projects, particularly in locations where market rents, for example, are often insufficient to justify development feasibility.

As such, the actions recommended here embody strengthening the industry's, especially small-scale producers', access to capital and increase their capacity.

- Dedicate a portion of MAPS4 and/or GOLT funds to a Revolving Loan Fund for these purposes.
- Use funds as take-out guarantees or bridge financing, enabling smaller-scale developers with less access to capital to focus resources efficiently.
- Identify an appropriate custodian/trustee bank or CDFI for its administration and management.

This recommendation is aimed specifically at facilitating the expanded capacity of the City's network to build, preserve, and rehabilitate a substantial portion of the identified needs. It is also indirectly aimed at building incentives to increase housing diversity.

7.2.4 Create a Community Land Trust

This recommendation has been made in the context of the Innovation District Plan⁴⁴ and a recent report supported by the OKC Alliance for Economic Development to preserve and maintain affordability. It also factors into the community-wide discussion regarding land banking (of vacant lands) during the last 5 years. Although the legislative barriers to land banking are noted in the previous chapter, there may be a way around.

- Examine opportunities for the City to support the expansion of mission and capacity of an existing local or regional not-for-profit partner to acquire and development publicly or privately held land for affordable housing purposes.
- Consider piloting a CLT through a catalytic redevelopment process, like the master planning of a large site, such as the Core-to-Shore area.
- As noted in external reports, the City should leverage the vast experience of organizations such as Grounded Solutions Network, which merged with the National Community Land Trust.

⁴³ "Fewer Players, Fewer Homes: Concentration and the New Dynamics of Housing Supply" (Cosman and Quintero, 2019)

⁴⁴ <https://okcinnovation.com/innovate/our-plan-2/>

7.3 System Recommendations

7.3.1 Issue a GOLT-Housing Bond with a Revolving Loan Fund (RLF)

At the heart of facilitating immediate and long-term action is the use of local financial resources. Dozens of communities across the U.S. have had success with voter-approved housing bonds, and Oklahoma City is positioned well to leverage the interest and momentum generated through the MAPS4 and GOLT (General Obligation Limited Tax) bond successes and secure a Housing Bond (HB) of sufficient scale as a component of the next GOLT (as suggested later, \$60 million). Within a GOLT-HB, a significant portion should be allocated to a Revolving Loan Fund (RLF), which would allow funds for specific renter- and owner-oriented recommendations to be loaned and ultimately recapitalized over time.

- Explore political interest and support in issuing a GOLT with a substantial affordable housing component by 2027.
- Leverage this study's findings (and guidance in the Funding section later) to identify possible scale and uses of Housing Bond funds.
- RLF resources could be made available for commercial or individual borrowing purposes at below-market interest rates.
- The RLF should be administered by a trustee bank and/or local CDFI.

A Housing Bond with a RLF could be used for both commercial and individual lending purposes, including but not limited to:

- Secondary loan funds or gap financing for construction and rehabilitation of targeted (income level) affordable rental and ownership housing.
- Targeted financing or loans for small-scale developers, specifically targeting infill projects.
- Down payment assistance.
- Major or minor rehabilitation loans direct to owner-occupiers and smaller-scale rental property owners.
- Loans to homeowners that wish to build ADUs on their property and make them available to income-qualified residents.

Because an RLF relies on identifying uses that can be repaid, the City could further develop this recommendation considering this study's findings. The Funding & Implementation section that follows makes assumptions about these uses, including: 1) a portion would go to construction funding (in contrast to merely granting subsidies), and 2) a portion would go to rehabilitation funding.

7.3.2 Establish a Housing Trust Fund (HTF)

The City could leverage its existing community, institutional, and private philanthropic relationships by establishing a Housing Trust Fund (HTF). For maximum resources, an HTF that is established with numerous partners will address scale. For maximum flexibility, an HTF that has fewer, but larger contributors will address a broad diversity of issues. Like the recommendation for an RLF, an HTF can also include a portion of revolving funds.

- Set aside a portion of the public funds from MAPS 4 or GOLT.
- Seek financial contributions from the business and private philanthropic community.
- Identify an appropriate entity, such as a CDFI, that can work in partnership with a local bank to administer the funds.

- Evaluate working with the Oklahoma Foundation to manage and administer the fund programming and oversight.
- Evaluate desire to carve off portions of the fund as designated for specific purposes, for example, for neighborhood stabilization efforts⁴⁵, emergency rental assistance, bridge financing for small-scale developers, and capacity building for local organizations.

The City could convene a focus group of potential banks and CDFIs to identify management and administrative aspects, as well as challenges, and a path forward.

7.3.3 Strengthen Partnerships and Community Education

Embedded within several recommendations is the need to augment local organization capacity to assist the City with reaching community goals. Some local organizations may be funding partners, while others may contribute in-kind services, such as the delivery of educational programs.

- Build a coalition of advocates, builders, nonprofits, and other service providers.
- Build capacity of existing CHDOs through financial support (from RLF or HTF)
- Seek business community financial participation in risk mitigation efforts, for example, seeding an emergency assistance fund.
- Leverage expertise from outside, that is, national scale, nonprofits like LISC to build capacity.
- Provide financial and programmatic resources to local organizations engaged in efforts to achieve broad community objectives (for example, enhancing statutory tenant protections).
- Engage lending industry to expand community education and financial literacy efforts.
- Work with the Homelessness Task Force on confronting NIMBYism regarding transitional housing production and services.

7.3.4 Define “Affordable” and “Workforce”

Foundational to making local funding and strategic solutions work is to ensure that the landscape of local ordinance or resolutions reflect the actions. Specifically, one of those language changes to make is the clarification of terminology, such as “attainable”, “affordable”, or “workforce” housing. Such definitions would not overwrite definitions used in the allocation of HUD funds or those projects seeking or being awarded Low-Income Housing Tax Credit (LIHTC) equity (either 4 or 9 percent projects).

- Clarify that “affordable” housing is for household incomes at or below 60 percent AMI, and that “workforce” is defined as 60 to 100 percent AMI.
- Applied for development purposes, the City could consider slightly higher levels of income designations in high cost of construction locations, for example, Downtown.

7.3.5 Community Education and Service Delivery Capacity

Much conversation was generated by lenders and homebuyer counseling representatives during focus groups to suggest that knowledge gaps are widening, especially among vulnerable populations. This and other current studies, such as the City’s Analysis of Impediments (2020) and the Homelessness Study (2021), contain many references to the need for more structural

⁴⁵ A Community Stabilization Fund in a neighborhood of Atlanta was created to support long-term residents to pay needed rental, mortgage, water, utility, property tax or code violation home repairs.

approaches to addressing socioeconomic vulnerabilities. As such, through the following recommendations, the City can support efforts to ensure people and organizations are empowered with more and better information, which leads to better housing stability outcomes.

- Provide financial support (for example, challenge grants, temporary staffing, and operational subsidies) to service providers to increase capacity and educational efforts.
- Encourage local/regional lending institutions to participate in and assist in the expansion of financial education offerings (in and out of school).
- Support and help ramp up organizations providing homebuyer counseling and education.
- Support expanded local organization efforts to provide fair housing counseling, information sessions, and efforts to raise awareness of tenant rights, particularly in neighborhoods with high rates of eviction, poor housing conditions, and socioeconomic vulnerabilities.
- Select neighborhoods with willing stakeholders and residents to where zoning modifications may be piloted, ensuring buy-in and support (that is, to avoid NIMBYism).

7.3.6 Improve the Efficiency of Development Processes

Builders and development community stakeholders often referred to problems with efficiency and predictability in development review and building inspection processes. Although it was noted that these issues occur within processes (permits, licensing, plan review, and construction inspection) outside of the Planning Department, it is important to understand these process impact development timing and project costs. Process inefficiency and unpredictability can and often does lead to delays. Project delays result in cost overruns, increased borrowing costs, potentially higher prices or rent levels, or projects not moving forward at all.

The cost of money is critical to the developer. Delays in the development process can force costly extensions and additional payments. For example, on a hypothetical 140-unit multifamily housing project costing approximately \$31 million (\$221,000 per unit), a one-month delay in plan review or inspection can add as much as \$100,000 to total development costs. In the context of an infill project, where applying for a PUD, SPUD, or rezoning can add as many as 90 days to the process, this can lead to a “make or break” decision for developers who do not have the cash flow to endure unforeseen issues.

Improving efficiencies and predictability does not necessarily mean conducting a formal audit. Rather, it means looking for opportunities to enhance predictability and timeliness of processes that impact land use entitlement and development timelines.

- Work with partners and other City departments to identify appropriate roles and individuals to serve as development liaisons or ombudsman.
- Work with partners, other City departments, and the development community to identify and evaluate opportunities to enhance predictability in processes.
- Work with partners to study and document typical lengths of time for entitlement, development review, approval, and construction of different scales of prototypical projects.
- Use the results from such a study of to identify opportunities for offering “expedited review” to projects like affordable housing, in which such a cost reduction incentive serves to further support lower housing costs in development.
- May require additional staffing capacity on the City side

7.3.7 Strengthen Procurement Processes for Development of Public Land

Just as the previous recommendation is aimed at increasing the efficiency of development processes, this recommendation is aimed at achieving public goals on public or Housing Trust owned land. Because land is one of the single largest costs in a development, the City or Housing Trust can make a difference in project costs by acquiring and/or writing down land costs for the development of affordable housing. As such, this recommendation seeks to guide the City and its partners to revisit and refine procurement processes for the development of publicly held land for affordable housing purposes.

- The City could work with OCURA and other development agencies to ensure that each entity has the authority to write down the value of land for a below-market sales. ⁴⁶
- The City should actively participate with partner agencies in the processes of land acquisition and affordable housing development.
- The City should clarify “bright line” rules that clearly define the terms of development of publicly held land, the types of housing desired, and AMI levels.
- The City and its partners should further clarify such bright line rules with tiers of escalating incentives to produce deeper affordability levels – that is, a project that provides the deepest affordability level receives the highest incentive.
- The City could work with partners on best approaches for structuring developer agreements.
- Explore adding ADA/accessibility or Universal Design elements to publicly subsidized projects.

7.3.8 Pursue Zoning Modifications and Neighborhood Designation

There are a few zoning code modifications that would facilitate housing diversity and leverage the community support for City action, noted in the previous chapter.

- Pursue code modifications in the central parts of the City to allow ADUs by-right. Such modifications could be followed by educational and/or public engagement processes in surrounding subareas.
- Pilot zoning changes in the core (and neighborhoods surrounding Downtown) where reductions could be made to the minimum home and lot size.
- Evaluate the possibility of similar changes to home and lot size minimums in Northeast-Urban (7), given relatively strong support from those residents for living in a neighborhood with housing product diversity. ⁴⁷
- Evaluate replicating and localizing the Strong Neighborhoods Initiative (SNI) program so that issues can be addressed in neighborhoods with greatest needs, such as those scoring high on the CDC Social Vulnerability Index (refer to **Figure 43**).
- Update codes to reflect recommendations on inclusion of fair housing language from the Analysis of Impediments (2020).
- Assess whether and to what extent a density bonus could be effective Downtown and other sub-areas for incentivizing (not mandating) affordable housing construction within market-rate projects, thus providing a possible mechanism for bringing affordable housing in proximity to employment.

⁴⁶ Austin does this in practice, though the City has not codified it as policy. LA Metro, on the other hand, does have a codified policy stating that it “may discount the land value of its joint development sites to up to 30% of the fair market value on sites accommodating affordable housing. https://www.metro.net/projects/joint_dev_pgm/affordable-housing/

⁴⁷ It should be noted that the Innovation District Land Use plan details guidelines for “neighborhood” areas, calling out that “...existing lot dimensions [should be used] where feasible.” It also highlights that the typical existing lot dimensions are 50 feet wide by 140 feet deep (equating to 7,000 square feet).

7.3.9 Establish Metrics for Tracking Success

In contrast to much of the data collected in this study (secondary and primary data sources), there are several pieces of information available in a timely basis and from a few entities that could be used as metrics. These potential metrics could embody the 10-year housing goals,

- Number and location of building permits (to track infill progress)
- Units produced (by any partner agency) by AMI by location.
- Units rehabbed (by any partner agency) by AMI by location.
- Integration of the Land Use Diversity index into the tracking
- Utilize the CDC SVI to target investment and intervention.
- Number of households served by AMI through supportive services or reached through community education efforts.
- Number of evictions (by comparison to previous years)
- Loan denial rates using HMDA data by race/ethnicity (by comparison to previous years)
- Number of households taking advantage of DPA.
- Adding a few questions about affordability or needs from this survey to the annual Citizen Survey.

Given that information technology is required to make such tracking possible, the City should work with its IT department to coordinate and centralize tracking of metrics. This will likely require an examination of application entry fields of various departments to ensure data are properly collected.

7.3.10 Establish Housing Targets

The quantification of need in this report provides a framework for establishing housing goals. Communities that establish goals (and tracking metrics) often achieve greater success in the long run.

- Production goals
- Rehab goals
- Households assisted with down payment assistance
- Households assisted through supportive services, such as substance abuse, counseling, and emergency assistance
- Identify portions of these goals for target neighborhoods

In line with strengthening partnerships, as well, and because the City is intending to run bus rapid transit (BRT) along a portion of Northwest Expressway, there is an opportunity to identify where and what extent housing could be a part of the resulting land use (redevelopment) patterns. It also elevates an opportunity to further partner with Embark to identify land holdings, potentials for land swaps, opportunities for joint development, terms of development, and basically affordable or workforce housing development opportunities. Other questions that could be answered would help frame this conversation:

- What corridors and major commuting routes might be appropriate for housing goals?
- Do they align with market development or redevelopment potentials?

7.4 Funding & Implementation

This section rounds out the recommendations with a set of possible funding parameters and implementation suggestions. Guidance is framed around estimates of total need, identifying achievable targets, potential time frames, funding and subsidy factors, and suggested implementation strategies.

7.4.1 Housing Goals

Pulling from various analyses throughout this study, Oklahoma City has a total current need for 44,600 units, addressed through a combination of production, preservation, rehabilitation, homebuyer assistance, transitional housing, in addition to meeting the vulnerability needs of approximately 15,000 households or persons (**Table 32**).

As shown later in this section, however, addressing this scale of problems could cost Oklahoma City (in public subsidies alone) an estimated \$1.3 billion. By calibrating these recommendations to available and potential sources, as well as costing factors, the following considerations are offered to develop and achieve a realistic set of housing goals over the next 15 years:

- Sources of funds** – Potential sources (**Table 33**) include the remainder of MAPS 4 and GOLT bonds (though restricted to specific uses, these funds will still be deployed to achieve goals aligning with this study's housing targets), annual HOME and CDBG funds, as well as an assumed \$60 million GOLT-HB issue in 2027. It is estimated that initial sources of funding would total \$159 million.
- Recapitalized funds** – Also shown in **Table 33**, the analysis assumes portions of funds can be recapitalized through loans to commercial and individual borrowers for construction and rehabilitation: 25 percent of new construction and rehabilitation sources are recapitalized, and 50 percent of DPA funds. Funds are amortized over 5-years at 2 percent with a 10 percent administrative cost netted out. These assumptions yield an additional \$15.1 million, bringing the available sources to \$174.1 million.

Table 32 Total Housing Need and Distribution

	Total Need	as %
Production / Rehab / Pres.		
Ownership production	3,300 units	7%
Ownership rehab	14,630 units	33%
Rental production	7,100 units	16%
Rental rehab	18,240 units	41%
Transitional	560 units	1%
<u>DPA</u>	<u>750 units</u>	<u>2%</u>
Total	44,580 units	100%

Social Vulnerabilities

Supportive Services	14,980 hhs	n/a
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Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Models\193045-Funding Chart.xlsx\Table 5 - Recs Need

Table 33 Potential Sources of Funds

	Total
Sources	
MAPS 4	\$55,000,000
GOLT bond remainder	\$2,500,000
HOME allocations	\$20,000,000
CDBG allocations [Note 1]	\$21,500,000
<u>Future GOLT / Housing Bond</u>	<u>\$60,000,000</u>
Subtotal Initial Sources	\$159,000,000
<u>Recapitalized Funds (2026-2036)</u>	<u>\$15,057,490</u>
Total	\$174,057,490

[Note 1]: Net of staffing, administrative, public services portion.

Source: Economic & Planning Systems

Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Models\193045-Funding Chart.xlsx\Table 3 - ES Sources

- **Subsidy factors** – Per-unit factors are developed (**Table 34**) based on assumptions described later in this section on production of affordable ownership, affordable rental, and transitional housing models. Additional factors are applied for down payment assistance, and the expansion of supportive services.
- **Estimated 15-year goals** – With available sources, it is estimated that Oklahoma City could produce, preserve, rehabilitate, and support 5,800 units, as well as 10,800 households (with household supportive services). As shown in **Table 35**, these goals represent approximately 13 percent of the overall housing need and approximately 33 percent of overall need for household supportive service interventions.

When contemplating investment in housing or social services, it is important to consider the public and private sector costs avoided and the avoidance of the negative economic impact, for example, of housing cost-burden. As noted in this report, housing cost burden potentially reduces the City's sales tax revenue collections to the General Fund by as much as \$2.5 million per year (**Table 14**).

Availability of Funds and Monitoring. One way that funds could be distributed is through Request for Proposals (RFP) or Notices of Funding Availability (NOFA). The City may wish to consider, however, the administrative burden that such processes would require. Regardless, a transparent process is preferable for creating accountability, as well as maintaining and monitoring progress.

Table 34 Per-Unit Funding Factors

	Factor
Production / Rehab / Pres.	
Ownership production	\$24,600 / unit
Ownership rehab	\$20,000 / unit
Rental production	\$42,980 / unit
Rental rehab	\$20,000 / unit
Transitional	\$86,707 / unit
DPA	\$10,000 / unit
Social Vulnerabilities	
Supportive Services	\$2,500 / hh

Source: Economic & Planning Systems
Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Models\193045-Funding Chart.xlsx\Table 6 - Recs per Unit

Table 35 15-Year Housing Goals at 13% of Need

	15-Year Target
Production / Rehab / Pres.	
Ownership production	554 units
Ownership rehab	1,762 units
Rental production	459 units
Rental rehab	2,632 units
Transitional	40 units
<u>DPA</u>	<u>345 units</u>
Total	5,792 units
Social Vulnerabilities	
Supportive Services	10,801 hhs

Source: Economic & Planning Systems
Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Models\193045-Funding Chart.xlsx\Table 9 - Recs Targets

7.4.2 Implementation

Strategic thinking will be required in every aspect from prioritization of needs, deployment of funds, administration, as well as coordination of programming and partnerships. One of the next steps could be to set up a team of City staff and partners to outline and prioritize an action plan. Some key considerations to implementing these recommendations and strategies are:

Partnerships

- Who are the private-sector partners that will play a major role in each of these action steps?
- What resource gaps do those partners have?
- Where are there synergies between local organizations?
- What national partnerships can be made to strengthen the local network of providers?

Zoning and Process Modifications

- In what order do zoning or land use modifications need to be made?
- Which modifications are essential to the success of others?
- Which City departments need to be involved in those efforts?
- Which entities can be involved in creating uniform approaches to the disposition of public lands (near transit) to create affordable opportunities?

Local Tenant Protections

- What do stakeholders agree are the core habitability goals?
- What is the most acceptable balance of incentives and habitability requirements?
- Can a pilot program be advanced first with locally based landlords?

Statutory Framework

- Which private-sector partners can be instrumental in playing a strategic role advancing progress on this front?
- What resources gaps do these organizations have?
- What partner network alignments can be made to close those gaps?

Funding

- Identify regional lenders who are interested in serving as custodians of the Revolving Loan Fund.
- While continuing to manage and administer its existing program funding, the City is best suited to acting as facilitator in the creation of these new locally designed and administered funding sources, such as the RLF.
- In a similar vein, the City is optimally positioned to function as a facilitator among its many partnerships that may participate financially in the creation of an RLF or HTF.
- Identify required leverage goals with public funds to achieve greatest impact.

Success in achieving these housing targets through the high-level funding allocations outlined above can only improve through collective action taken on numerous recommendations made in this report that are targeted to systems-level change. Specific details for these strategies can be refined during further discussion with a staff team.

7.4.3 Assumptions

In closing out the chapter, this section provides a discussion of assumptions for how the housing goals can be achieved with available sources using three scenarios of gap closure:

- Rental production at 50 percent AMI using LIHTC (**Table 36**)
- Transitional housing or emergency shelter production at 30 percent AMI (**Table 37**)
- Ownership production at 80 percent AMI with zero land cost (**Table 38**)
- Discussion of down payment assistance funds.

Rental Production: This factor is estimated using a typical 4-percent LIHTC project deal structure, in which tax credit equity accounts for 40 percent (under recently passed legislation), conventional financing is supported by net rental revenues, the hard cost of construction is \$140 per square-foot (using National Building Cost Calculator software), soft costs are 30 percent of hard costs, and land is factored at 15 percent of total development cost. Because a major obstacle in the production of more affordable rental units is the cap on competitive 9 percent awards, this calculation assumes that all additional production must be accomplished through 4 percent deals, which typically require either or both the market rents to be strong enough and multiple other gap closure sources to be available, such as Tax Increment Financing (TIF), Urban Renewal funds, GOLT-HB, HTF and RLF loans. The gap closure estimate in this scenario is \$43,000 per unit.

Table 36 Multifamily Production Gap at 50% AMI

4% LIHTC (50% AMI)			
		Value	per unit
Development			
Units		130	
Average size (sqft)		800 sqft	
Rentable floor area		104,000 sqft	
Efficiency factor		85%	
Gross floor area		122,353 sqft	
Cost of Construction			
Land	15%	\$4,322,588	\$33,251
Hard costs	\$140 / sqft	\$17,129,412	\$131,765
Soft costs (as % of HC)	30%	\$5,139,000	\$39,531
<u>Developer fee</u>	10%	<u>\$2,227,000</u>	<u>\$17,131</u>
Total		\$28,818,000	\$221,677
Operating Income			
Rental rate (50% AMI)		\$744	
Gross rental income		\$1,160,250	
O&M	30%	-\$348,075	
Stabilized NOI		\$812,175	
DSCR		1.2	
NOI available for DS		\$676,813	
Interest rate		4.00%	
Amortization		30 years	
Sources			
Conventional financing		\$11,703,464	
TC Equity	40%	\$11,527,200	
<u>Gap Closure</u>		<u>\$5,587,336</u>	\$42,980
Total Sources		\$28,818,000	

Source: Economic & Planning Systems
Z:\Shared\Projects\DEN\193045-Oklaoma City OK Housing Study\Models\193045-Funding Chart.xlsx]Table 8 - Recs LIHTC Factors

Rehabilitation: Depending on the nature of the rehabilitation, per-unit factors can range widely from as little as \$5,000 for emergency repairs to \$80,000 for structural repairs, for example, major structural damage from natural disasters. Given this immense range, and the fact that both major and minor repair programs should be explored, an average of \$20,000 per-unit was applied.

Emergency/Transitional Unit Production Subsidizing transitional or emergency shelter units requires much deeper gap closure to offset the lower revenues from occupants, as well as the increased operational costs associated with supportive services, such as substance abuse, counseling, and emergency assistance. The differences between the LIHTC gap closure amount and the transitional housing gap closure amount are: 1) lower rental rates, and 2) 40 percent O&M (compared to 30 percent). As such, the gap closure factor is estimated at \$86,700 per unit (shown in **Table 37**).

Table 37 Transitional Housing Production Gap at 30% AMI

Transitional (30% AMI)			
		Value	per unit
Development			
Units		130	
Average size (sqft)		800 sqft	
Rentable floor area		104,000 sqft	
Efficiency factor		85%	
Gross floor area		122,353 sqft	
Cost of Construction			
Land	15%	\$4,322,588	\$33,251
Hard costs	\$140 / sqft	\$17,129,412	\$131,765
Soft costs (as % of HC)	30%	\$5,139,000	\$39,531
Developer fee	10%	\$2,227,000	\$17,131
Total		\$28,818,000	\$221,677
Operating Income			
Rental rate (30% AMI)		\$446	
Gross rental income		\$696,150	
O&M	40%	-\$278,460	
Stabilized NOI		\$417,690	
DSCR		1.2	
NOI available for DS		\$348,075	
Interest rate		4.00%	
Amortization		30 years	
Sources			
Conventional financing		\$6,018,924	
TC Equity	40%	\$11,527,200	
<u>Gap Closure</u>		<u>\$11,271,876</u>	\$86,707
Total Sources		\$28,818,000	

Source: Economic & Planning Systems
Z:\Shared\Projects\DEN193045-Oklahoma City OK Housing Study\Models\[193045-Funding Chart.xlsx]Table 8 - Recs LIHTC Factors

Ownership Production: The \$24,500 per-unit gap closure factor assumes a cost of construction of \$150,000, excluding land⁴⁸, and a maximum affordable purchase price for the target household of \$164,500 (80 percent AMI). As shown in **Table 38**, the cost of land is zeroed out, implying that the City's participation in gap closure is essentially facilitating a CLT model of land acquisition to be held in perpetuity for the benefit of long-term affordability.

Down Payment Assistance (DPA): Assumptions made for down payment assistance are oriented around the recommendation that a locally funded augmentation of the existing federally funded DPA program be set up to assist households between 80 and 100 percent AMI. While the current DPA program helps in the form of a grant to households at 80 percent AMI, it is assumed that assistance to households between 80 and 100 percent AMI would be repaid at zero or low-interest rates to facilitate the recapitalization of the RLF over time. The analysis assumes an average of \$10,000 per household, which reflects an approximation of the highest DPA amount shown in **Table 39**. A qualifying 2-person household at 80 percent AMI targeting an affordable price of \$164,500, could be eligible for 3 to 5 percent or \$5,000 to \$6,500. At 100 percent AMI, a 2-person household could be eligible for approximately \$8,000 to \$11,000.

Table 38 Ownership Production Gap at 80% AMI

Amount		
Cost of Construction		
Land	0%	\$0
Hard costs		\$150,000
Soft costs (as % of HC)	20%	\$30,000
Developer fee	5%	\$9,000
Total		\$189,000
Affordable Purchase (80% AMI)		\$164,500
Gap Closure		\$24,500

Source: Economic & Planning Systems
Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Models\193045-Funding Chart.xlsx|Table 7 - Recs Aff Own

Table 39 Down Payment Assistance

Amount	
DPA for HHs at 80% AMI (2-person)	
Target Purchase Price	\$164,500
at 3% DPA	\$4,935
at 5% DPA	\$6,537
DPA for HHs at 100% AMI (2-person)	
Target Purchase Price	\$217,900
at 3% DPA	\$8,225
at 5% DPA	\$10,895

Source: Economic & Planning Systems
Z:\Shared\Projects\DEN\193045-Oklahoma City OK Housing Study\Models\193045-Funding Chart.xlsx|Table 9 - DPA

⁴⁸ Estimated using the National Building Cost Calculator (software) for a 1,200 square-foot masonry façade single-family unit with "good standard" finishes located in Oklahoma City.



Appendix A: English & Spanish Community Survey

OKLAHOMA CITY HOUSING SURVEY

The City of Oklahoma City would like your opinion to help understand what housing choices and considerations will be important to metro-area households in the coming years. Please complete and return this survey within 10 days. Your response is COMPLETELY CONFIDENTIAL. Should you have any questions, you are welcome to contact our professional survey consultant team, RRC Associates at the toll-free number 1-888-449-4772. Thank you very much for your time.

To complete this survey online, go to OKCsurvey.org and enter survey number: XXXXX

To participate in the survey in Spanish, go to the website OKCsurvey.org and please click the link located in the upper right corner of the screen to change the option to "Spanish (United States)" and enter survey number: XXXXX

ABOUT YOU AND YOUR CURRENT HOUSEHOLD

1. How long have you lived in the Oklahoma City area? ...And in your current home?

	LIVED IN THE AREA	LIVED IN CURRENT HOME
Less than 1 year	☐	☐
1 to 4 years	☐	☐
5 to 9 years	☐	☐
10 to 19 years	☐	☐
20 years or more	☐	☐

2. How many people live in your household?

_____ Total number of people

3. How many people in your household fall into these age groups? (INCLUDE YOURSELF)

_____ Under 5	_____ 26 to 45
_____ 5 to 11	_____ 46 to 65
_____ 12 to 17	_____ Over 65
_____ 18 to 25	

4. Do you own or rent your residence?

☐ Own ☐ Rent
☐ Other (e.g. living with family, saving to buy a home, not paying rent, etc.): _____

5. Which of the following best describes your household?

- ☐ Adult living alone
☐ Single parent with child(ren)
☐ Couple with child(ren)
☐ Couple, no child(ren)
☐ Empty-nesters (children have left home)
☐ Unrelated roommates
☐ Immediate and extended family members
☐ Other: _____

6. How many bedrooms are in your home?

_____ bedrooms

7. In what type of residence do you live?

- ☐ Single-family house
☐ Townhome
☐ Duplex
☐ Apartment
☐ Mobile home
☐ Condominium
☐ Other: _____

8. Do you have a problem with any of the following conditions in your current residence?

	CHECK ALL THAT APPLY TO YOUR HOME	Level of concern the problem presents:				
		A MINOR PROBLEM			A LARGE PROBLEM	
Minor repairs needed (please describe):	☐	1	2	3	4	5
Major repairs needed (please describe):	☐	1	2	3	4	5
Mold	☐	1	2	3	4	5
Floors or foundation that are uneven or damaged	☐	1	2	3	4	5
Rodents, bugs, other pests	☐	1	2	3	4	5
Roof leaks	☐	1	2	3	4	5
Broken or drafty windows	☐	1	2	3	4	5
Plumbing	☐	1	2	3	4	5
Finishes (e.g. paint, cabinets, flooring, etc.)	☐	1	2	3	4	5

9. A. Please identify how important the following neighborhood and home considerations are to you.
B. For each of the considerations, rate how well your neighborhood/home meets your needs.

Housing Considerations	A: IS THIS CONSIDERATION IMPORTANT TO YOU?				B: HOW WELL ARE YOUR CURRENT NEIGHBORHOOD/HOME NEEDS BEING MET?				
	NOT AT ALL	NOT VERY	SOMEWHAT	VERY IMPORTANT	DOES NOT MEET MY NEEDS AT ALL	NOT MUCH	SOMEWHAT	COMPLETELY	DO NOT KNOW
Home size (# bedrooms, bathrooms)	1	2	3	4	1	2	3	4	x
Lot size (yard size)	1	2	3	4	1	2	3	4	x
Appearance/construction quality	1	2	3	4	1	2	3	4	x
ADA / disability accessibility	1	2	3	4	1	2	3	4	x
Price / Affordability	1	2	3	4	1	2	3	4	x
Neighborhood Considerations									
Sense of safety and security	1	2	3	4	1	2	3	4	x
Quality of public schools	1	2	3	4	1	2	3	4	x
Neighborhood character	1	2	3	4	1	2	3	4	x
Sense of privacy	1	2	3	4	1	2	3	4	x
Location Considerations									
Close to work	1	2	3	4	1	2	3	4	x
Close to parks	1	2	3	4	1	2	3	4	x
Close to trails or bike lanes	1	2	3	4	1	2	3	4	x
Close to dining, shopping, & entertainment options	1	2	3	4	1	2	3	4	x
Close to grocery store	1	2	3	4	1	2	3	4	x
Close to care-giver / Close to health care facilities	1	2	3	4	1	2	3	4	x
Close to public transit	1	2	3	4	1	2	3	4	x

10. Please indicate how much each of the following have been problems for you in the LAST 5 YEARS, and how much you think they will be problems for you in the NEXT 5 YEARS.

	A: IN THE LAST 5 YEARS?					B: ANTICIPATED IN NEXT 5 YEARS?				
	NEVER	NOT MUCH / OCCASIONALLY	SOMEWHAT / SOMETIMES	SEVERAL TIMES	DO NOT KNOW	NEVER	NOT MUCH / OCCASIONALLY	SOMEWHAT / SOMETIMES	SEVERAL TIMES	DO NOT KNOW
Paying rent or mortgage on time	1	2	3	4	x	1	2	3	4	x
My credit history causing problems for renting or buying	1	2	3	4	x	1	2	3	4	x
Paying bills on time	1	2	3	4	x	1	2	3	4	x
Utility shut off	1	2	3	4	x	1	2	3	4	x
Eviction	1	2	3	4	x	1	2	3	4	x
Affordable neighborhoods appear unsafe	1	2	3	4	x	1	2	3	4	x
The housing I can afford is poorly maintained	1	2	3	4	x	1	2	3	4	x
Difficulty finding places to accommodate disabilities	1	2	3	4	x	1	2	3	4	x
Difficulty finding / maintaining employment to cover living expenses	1	2	3	4	x	1	2	3	4	x
Some other life event causing me to struggle to cover living expenses	1	2	3	4	x	1	2	3	4	x
Difficulty finding places that accept Housing Choice Vouchers	1	2	3	4	x	1	2	3	4	x
Difficulty finding places with adequate access to public transportation	1	2	3	4	x	1	2	3	4	x
Discrimination	1	2	3	4	x	1	2	3	4	x

LOCATION PREFERENCES

11. Using the numbered areas on the map, where do you live?

Area # _____ (Insert Number)

OR ☐ Area outside city not shown on map

12. If you were to move from your current home to a different location, what areas on the map would you prefer to move to?

1st Choice # _____ (insert number)

2nd Choice # _____ (insert number)

3rd Choice # _____ (insert number)

Or, other choice: _____

13. If you could change one thing about your neighborhood, what would it be?

14. What school district do you live in?

☐ Oklahoma City SD

☐ Edmond SD

☐ Putnam City SD

☐ Moore SD

☐ Don't know

☐ Other: _____

15. If you want to buy a home, what would you need to make that happen? (Check all that apply)

☐ Nothing – I am ready to purchase now

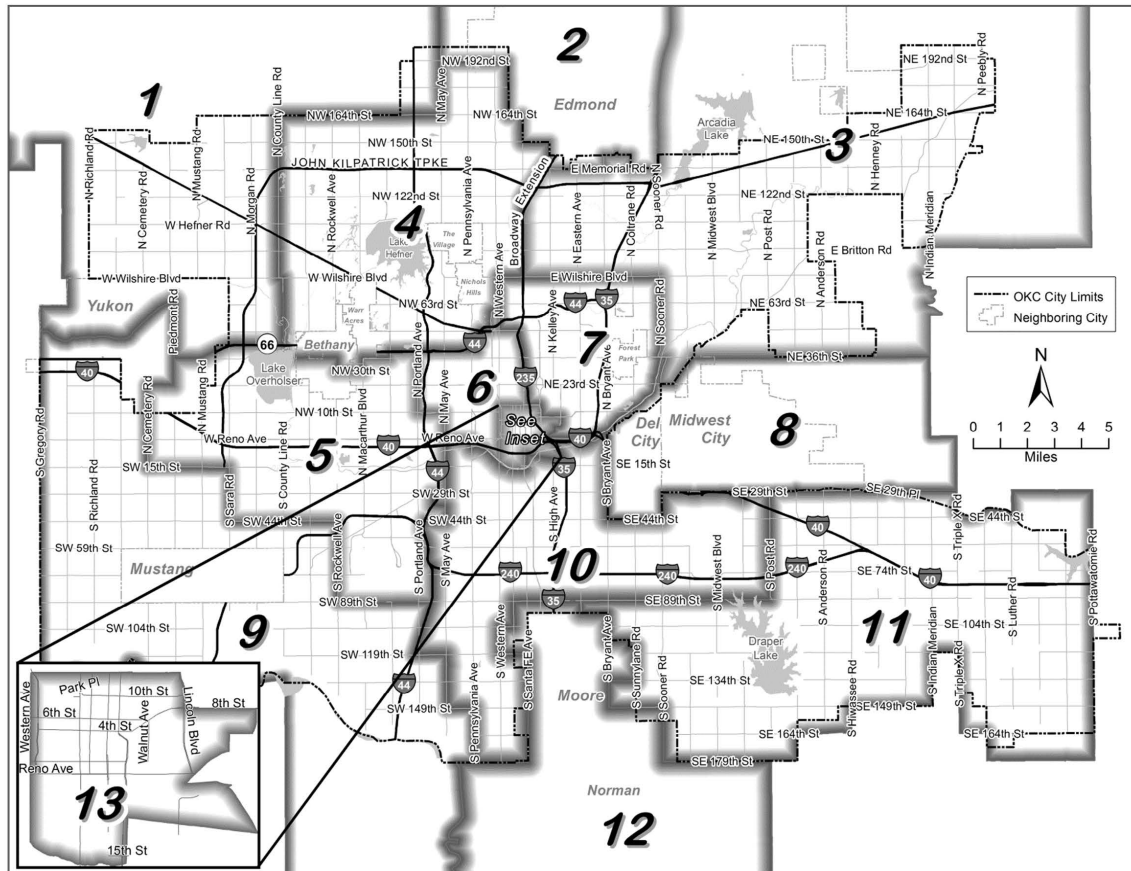
☐ Funds for a down payment

☐ Additional income/funds for monthly payments

☐ Nothing – the type/location of home I want is not available for a price I can afford

☐ I do not want to buy a home

☐ Other (please specify) _____



ABOUT NEIGHBORHOOD HOUSING PREFERENCES

16. Please rate whether you agree or disagree with the statement: It is okay for someone who owns their home (single-family) to build and rent out a small apartment or cottage in their back yard.

<u>I strongly disagree</u>	<u>I somewhat disagree</u>	<u>Neutral</u>	<u>I somewhat agree</u>	<u>I strongly agree</u>
☐	☐	☐	☐	☐

17. Please rate your level of comfort with each of the following scenarios:

a) Living in a neighborhood where all of the houses and lots are about the same size and style:

<u>Much less comfortable</u>	<u>Somewhat less comfortable</u>	<u>Neutral</u>	<u>Somewhat more comfortable</u>	<u>Very comfortable</u>
☐	☐	☐	☐	☐

b) Living in a neighborhood with housing variety, where there is a gradual change from townhomes or smaller houses to larger houses

<u>Much less comfortable</u>	<u>Somewhat less comfortable</u>	<u>Neutral</u>	<u>Somewhat more comfortable</u>	<u>Very comfortable</u>
☐	☐	☐	☐	☐

ABOUT YOUR HOUSING PREFERENCES

18. Please tell us how likely you think you are to move in the next 1 to 5 years.

<u>Very unlikely</u>	<u>Somewhat unlikely</u>	<u>Somewhat likely</u>	<u>Very likely</u>
☐	☐	☐	☐

19. Please tell us where you are most likely to move in the next 1 to 5 years.

<u>Stay in my current home, don't plan on moving</u>	<u>Move within OKC region</u>	<u>Move outside OKC region</u>	<u>Don't Know</u>
☐	☐	☐	☐

20. If you plan to move, will your next home be:

<u>Size</u>	<u>Own/Rent</u>
☐ Larger	☐ Own
☐ Smaller	☐ Rent
☐ Same size	☐ Indifferent
☐ OR, other arrangement (please describe): _____	

21. How do you anticipate your household changing in the next 1 to 5 years? (CHECK ALL THAT APPLY)

☐ Unlikely to change

☐ Change in marital status

☐ Have children/more children

☐ Children will leave home

☐ Elderly parent will move in

☐ Add/Acquire roommates

☐ Will lose roommates

☐ Other: _____

22. Based on your anticipated household changes, please tell us what your top two housing choices are? (CHECK 2)

☐ Traditional single-family detached house

☐ Small-lot single-family detached house

☐ Townhome

☐ Duplex

☐ Apartment

☐ Mobile home

☐ Condominium

☐ Loft

☐ Other: _____

EMPLOYMENT

23. What is your employment status?

(Check all that apply)

- ☐ Working full-time
- ☐ Working part-time
- ☐ Not working
- ☐ Retired
- ☐ Student

24. (IF CURRENTLY WORKING) When do you intend to retire?

- ☐ In the next year
- ☐ In 2 to 3 years
- ☐ In 3 to 5 years
- ☐ In 5 to 10 years
- ☐ In 10 to 20 years
- ☐ In more than 20 years

A FEW FINAL QUESTIONS ABOUT YOU AND YOUR HOUSEHOLD

Please remember that this survey is CONFIDENTIAL.

25. Approximately how long is your commute time to work? _____ minutes OR ☐ Not applicable

(IF YOU COMMUTE) what modes of commuting do you use most frequently?

- ☐ Car
- ☐ Carpool/vanpool (2+ people)
- ☐ Bicycle
- ☐ Bus
- ☐ Streetcar/commuter rail
- ☐ Walk
- ☐ Other: _____

26. What is your household's combined gross annual income (before taxes)?

- | | |
|---|--|
| ☐ Less than \$10,000 | ☐ \$50,000-74,999 |
| ☐ \$10,000-14,999 | ☐ \$75,000-99,999 |
| ☐ \$15,000-24,999 | ☐ \$100,000-149,999 |
| ☐ \$25,000-34,999 | ☐ \$150,000-199,999 |
| ☐ \$35,000-49,999 | ☐ \$200,000 or more |

27. Approximately what are your gross payments PER MONTH on the following?

- \$_____ Mortgage (including, insurance, property taxes and HOA dues)
- \$_____ Rent (if applicable)
- \$_____ Utilities (gas, electric, water)
- \$_____ Student loan debt (if applicable)
- \$_____ Vehicle payment including insurance
- \$_____ Medical costs (including insurance premiums and prescriptions)
- \$_____ Other debt (such as credit cards, personal loans, medical debt, etc.)

28. What year were you born? _____ please enter four-digit year (YYYY)

29. On a scale from 1 – strongly disagree to 5 – strongly agree, rate how much agree with the following statements:

	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE	DON'T KNOW/ NO OPINION
The City should be involved in ensuring there is an adequate supply of affordable and safe housing for everyone.	1	2	3	4	5	X
The City should be involved in addressing or remedying housing quality problems.	1	2	3	4	5	X
The market will take care of itself; the City should not be involved beyond addressing serious public health and safety problems.	1	2	3	4	5	X

30. Please feel free to expand on your thoughts related to the City's role in housing related matters from the question above:

31. Do you have any additional comments or suggestions concerning housing choices in Oklahoma City?

THANK YOU FOR YOUR PARTICIPATION!

ENCUESTA DE VIVIENDAS DE LA CIUDAD DE OKLAHOMA

La ciudad de Oklahoma City quisiera su opinión para ayudar a comprender qué opciones y consideraciones de vivienda serán importantes para los hogares del área metropolitana en los próximos años. Por favor complete y envíe esta encuesta dentro de los siguientes 10 días. Su respuesta es **COMPLETAMENTE CONFIDENCIAL**. Si tiene alguna pregunta, puede comunicarse con nuestro equipo profesional de consultores de encuestas, RRC Associates, llamando al número gratuito 1-888-449-4772. Muchas gracias por tu tiempo.

Para completar esta encuesta en línea, vaya a OKsurvey.org e ingrese el número de encuesta: XXXXX

Para participar en la encuesta en español, vaya al sitio web OKsurvey.org y haga clic en el enlace ubicado en la esquina superior derecha de la pantalla para cambiar la opción a "Español (Estados Unidos)" e ingrese el número de encuesta: XXXXX

ACERCA DE USTED Y SU HOGAR ACTUAL

1. ¿Cuánto tiempo has vivido en el área de Oklahoma City? ... ¿Y en su hogar actual?

	VIVÍA EN LA ZONA	VIVÍA EN VIVIENDA ACTUAL
Menos de 1 año	☐	☐
1 a 4 años	☐	☐
5 a 9 años	☐	☐
10 a 19 años	☐	☐
20 años o más	☐	☐

2. ¿Cuántas personas viven en su hogar?

_____ Número total de personas

3. ¿Cuántas personas en su hogar pertenecen a estos grupos de edad? (INCLUIRSE)

_____ Menores de 5 _____ 26 a 45
 _____ 5 a 11 _____ 46 a 65
 _____ 12 a 17 _____ Mayores de 65
 _____ 18 a 25

4. ¿Es propietario o alquila usted su residencia?

☐ Propia ☐ Alquiler
☐ Otros (por ejemplo, vive con su familia, ahorra para comprar una vivienda, no paga el alquiler, etc.): _____

5. ¿Cuál de las siguientes opciones describe mejor su hogar?

- ☐ Adulto viviendo solo
☐ Padre soltero con hijo(s)
☐ Pareja con hijo(s)
☐ Pareja, sin hijo(s)
☐ Nidos vacíos (los niños se han ido de casa)
☐ Compañeros de vivienda no relacionados
☐ Familiares inmediatos y parientes
☐ Otro: _____

6. ¿Cuántas habitaciones hay en tu vivienda?

_____ habitaciones

7. ¿En qué tipo de residencia vive?

- ☐ Vivienda para una sola familia
☐ Vivienda adosada
☐ Dúplex
☐ Apartamento
☐ Casa móvil
☐ Condominio
☐ Otro: _____

8. ¿Tiene algún problema con alguna de las siguientes situaciones en su residencia actual?

	MARQUE TODAS LOS QUE APLICAN EN SU HOGAR	Nivel de preocupación que siente por el problema: UN PROBLEMA MENOR UN GRAN PROBLEMA				
Reparaciones menores requeridas (por favor describa):	☐	1	2	3	4	5
Reparaciones mayores requeridas (por favor describa):	☐	1	2	3	4	5
Moho	☐	1	2	3	4	5
Pisos o cimientos irregulares o dañados.	☐	1	2	3	4	5
Roedores, insectos, otras plagas	☐	1	2	3	4	5
Goteras en el techo	☐	1	2	3	4	5

Ventanas rotas o con filtros de aire	☐	1	2	3	4	5
Plomería	☐	1	2	3	4	5
Acabados (por ejemplo, pintura, gabinetes, pisos, etc.)	☐	1	2	3	4	5

9. A. Identifique cuán importantes son las siguientes consideraciones de vecindario y hogar para usted.

B. Para cada una de las consideraciones, califique qué tanto su vecindario/hogar satisface sus necesidades.

	A: ¿ES ESTA CONSIDERACIÓN IMPORTANTE PARA USTED?				B: ¿CUÁN BIEN SE ESTÁN CUMPLIENDO SUS NECESIDADES ACTUALES DE				
	EN ABSOLUTO	NO MUCHO	ALGO	MUY IMPORTANTE	NO CUMPLE CON MIS NECESIDADES EN	NO MUCHO	ALGO	COMPLETAMENTE	NO SABE
Consideraciones de vivienda									
Tamaño de la vivienda (# de dormitorios, baños)	1	2	3	4	1	2	3	4	x
Tamaño del lote (tamaño del patio)	1	2	3	4	1	2	3	4	x
Apariencia/calidad de la construcción	1	2	3	4	1	2	3	4	x
ADA/Accesibilidad para discapacitados	1	2	3	4	1	2	3	4	x
Precio/Asequibilidad	1	2	3	4	1	2	3	4	x
Consideraciones del vecindario									
Sentido de seguridad y protección	1	2	3	4	1	2	3	4	x
Calidad de las escuelas públicas	1	2	3	4	1	2	3	4	x
Carácter del vecindario	1	2	3	4	1	2	3	4	x
Sentido de privacidad	1	2	3	4	1	2	3	4	x
Consideraciones de ubicación									
Cerca del trabajo	1	2	3	4	1	2	3	4	x
Cerca de parques	1	2	3	4	1	2	3	4	x
Cerca de senderos o carriles para bicicletas	1	2	3	4	1	2	3	4	x
Cerca de restaurantes, tiendas y opciones de entretenimiento.	1	2	3	4	1	2	3	4	x
Cerca de supermercados	1	2	3	4	1	2	3	4	x
Cerca del cuidador/Cerca de los centros para el cuidado de la salud	1	2	3	4	1	2	3	4	x
Cerca del transporte público	1	2	3	4	1	2	3	4	x

10. Indique qué tanto le han causado problemas cada uno de los siguientes puntos en los ÚLTIMOS 5 AÑOS, y qué tanto cree que serán problemas para usted en los PRÓXIMOS 5 AÑOS.

	A: ¿EN LOS ÚLTIMOS 5 AÑOS?					B: ¿ANTICIPADO PARA LOS PRÓXIMOS 5 AÑOS?				
	NUNCA	NO MUCHO/OCASIONALMENTE	ALGO/ALGUNAS VECES	VARIAS VECES	NO SABE	NUNCA	NO MUCHO/OCASIONALMENTE	ALGO/ALGUNAS VECES	VARIAS VECES	NO SABE
Pagar el alquiler o la hipoteca a tiempo	1	2	3	4	x	1	2	3	4	x
Mi historial de crédito ocasiona problemas para alquilar o comprar	1	2	3	4	x	1	2	3	4	x
Pagar facturas a tiempo	1	2	3	4	x	1	2	3	4	x
Servicios públicos suspendidos	1	2	3	4	x	1	2	3	4	x
Desalojo	1	2	3	4	x	1	2	3	4	x
Los barrios asequibles parecen inseguros	1	2	3	4	x	1	2	3	4	x
La vivienda que puedo pagar está mal mantenida	1	2	3	4	x	1	2	3	4	x
Dificultad para encontrar lugares con adaptaciones para discapacitados	1	2	3	4	x	1	2	3	4	x
Dificultad para encontrar/mantener un empleo para cubrir los gastos básicos de subsistencia	1	2	3	4	x	1	2	3	4	x
Algún otra situación en la vida que me dificulta cubrir los gastos básicos de subsistencia	1	2	3	4	x	1	2	3	4	x

Dificultad para encontrar lugares que acepten Vales de elección de vivienda	1	2	3	4	x	1	2	3	4	x
Dificultad para encontrar lugares con acceso adecuado al transporte público	1	2	3	4	x	1	2	3	4	x
Discriminación	1	2	3	4	x	1	2	3	4	x

PREFERENCIAS DE UBICACIÓN

11. Usando las áreas numeradas en el mapa, ¿dónde vive usted?

Área # _____ (Ingresar número)

☐ Área fuera de la ciudad que no aparece en el mapa

12. Si se mudara de su hogar actual a una ubicación diferente, ¿a qué áreas del mapa preferiría mudarse?

1ra Opción # _____ (ingresar número)

2da Opción # _____ (ingresar número)

3ra Opción # _____ (ingresar número)

U, otra opción: _____

13. Si pudiera cambiar una cosa de su vecindario, ¿cuál sería?

14. ¿En qué distrito escolar vive?

☐ Oklahoma City SD

☐ Edmond SD

☐ Putnam City SD

☐ Moore SD

☐ No sabe

☐ Otro: _____

15. Si desea comprar una vivienda, ¿qué necesitaría para que eso suceda? (Marque todo lo que corresponda)

☐ Nada. Ya estoy listo para comprar

☐ Fondos para una cuota inicial

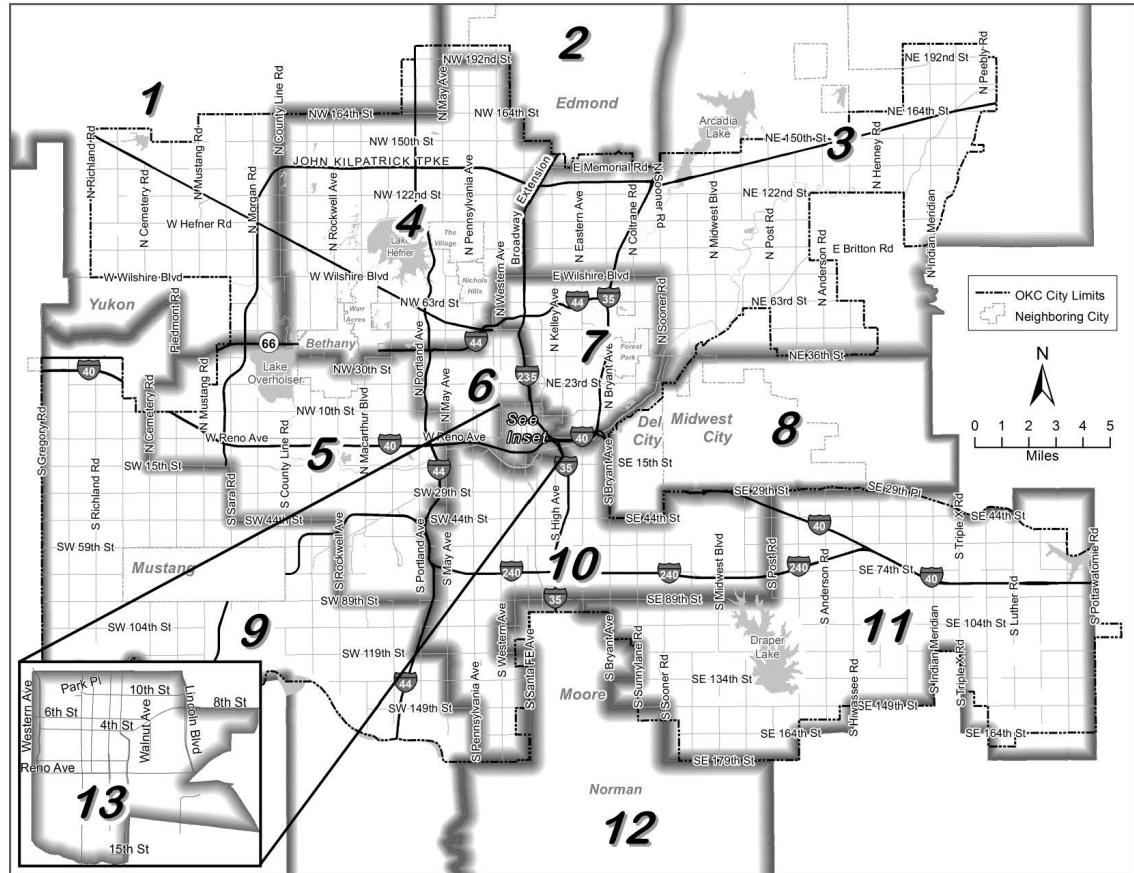
☐ Ingresos/fondos adicionales para los pagos mensuales

☐ Nada. El/la tipo/ubicación de vivienda que quiero no está disponible por un precio que pueda pagar

☐ No quiero comprar una vivienda

☐ Otr

o (especificar) _____



ACERCA DE LAS PREFERENCIAS DEL VECINDARIO

16. Califíque si está de acuerdo o en desacuerdo con la afirmación: Está bien que alguien que sea propietario de una vivienda (unifamiliar) construya y alquile un pequeño apartamento o cabaña en su patio trasero.

<u>Estoy bastante en desacuerdo</u>	<u>Estoy algo en desacuerdo</u>	<u>Neutral</u>	<u>Estoy algo de acuerdo</u>	<u>Estoy bastante en desacuerdo</u>
☐	☐	☐	☐	☐

17. Califíque su nivel de comodidad con cada uno de los siguientes escenarios:

a) Vivir en un vecindario donde todas las viviendas y lotes son del mismo tamaño y estilo:

<u>Mucho menos cómodo</u>	<u>Algo menos cómodo</u>	<u>Neutral</u>	<u>Algo más cómodo</u>	<u>Muy cómodo</u>
☐	☐	☐	☐	☐

b) Vivir en un vecindario con gran variedad de viviendas, donde hay un cambio gradual de viviendas adosadas o viviendas más pequeñas a viviendas más grandes

<u>Mucho menos cómodo</u>	<u>Algo menos cómodo</u>	<u>Neutral</u>	<u>Algo más cómodo</u>	<u>Muy cómodo</u>
☐	☐	☐	☐	☐

ACERCA DE SUS PREFERENCIAS DE VIVIENDA

18. Díganos qué tan probable sea que se mude en los próximos 1 a 5 años.

<u>Muy</u> <u>improbable</u>	<u>Algo</u> <u>improbable</u>	<u>Algo</u> <u>probable</u>	<u>Muy</u> <u>probable</u>
☐	☐	☐	☐

19. Díganos dónde es más probable que se mude en las próximas 1 a 5 años.

<u>Me quedo en mi vivienda</u> <u>actual, no planeo</u>	<u>Mudarme</u> <u>dentro de la</u>	<u>Moverme</u> <u>fuera de la</u>	<u>No</u> <u>sabe</u>
☐	☐	☐	☐

20. Si planea mudarse, su próxima vivienda será:

<u>Tamaño</u>	<u>Propia/En alquiler</u>
☐ Más grande	☐ Propia
☐ Más pequeña	☐ En alquiler
☐ Mismo tamaño	☐ Indiferente

☐ O, otra disposición (describa): _____

21. ¿Cómo anticipa que su hogar cambie en los próximos 1 a 5 años? (MARQUE TODO LO QUE CORRESPONDA)

- ☐ Es poco probable que cambie
- ☐ Cambio de estado civil
- ☐ Tendré hijos/más hijos
- ☐ Los niños se irán del hogar
- ☐ Un padre anciano se mudará dentro del hogar
- ☐ Añadir/conseguir compañeros de vivienda
- ☐ Se marcharán compañeros de vivienda
- ☐ Otro: _____

22. Con base en los cambios anticipados de su hogar, díganos cuáles son sus dos principales opciones de vivienda. (MARQUE 2)

- ☐ Vivienda unifamiliar tradicional independiente
- ☐ Vivienda unifamiliar independiente en lote pequeño
- ☐ Vivienda adosada
- ☐ Dúplex
- ☐ Apartamento
- ☐ Casa móvil
- ☐ Condominio
- ☐ Loft
- ☐ Otro: _____

EMPLEO

23. ¿Cuál es tu situación laboral?

(Marque todo lo que corresponda)

- ☐ Trabajo a tiempo completo
- ☐ Trabajo a tiempo parcial
- ☐ No estoy trabajando
- ☐ Jubilado
- ☐ Estudiante

24. (SI TRABAJA ACTUALMENTE) ¿Cuándo piensa jubilarse?

- ☐ En el próximo año
- ☐ En 2 a 3 años
- ☐ En 3 a 5 años
- ☐ En 5 a 10 años
- ☐ En 10 a 20 años
- ☐ En más de 20 años

ALGUNAS PREGUNTAS FINALES SOBRE USTED Y SU HOGAR

Recuerde que esta encuesta es CONFIDENCIAL.

25. ¿Aproximadamente cuánto tiempo le toma llegar de su residencia a su trabajo? _____ minutos O ☐ No aplica

(SI SE TRANSPORTA A SU TRABAJO) ¿qué modos de transporte usa con más frecuencia?

- ☐ Automóvil
☐ Carpool (compartir automóvil)/vanpool (compartir furgoneta) (2+ personas)
☐ Bicicleta
☐ Autobús
☐ Tranvía/Tren de cercanías
☐ A pie
☐ Otro: _____

26. ¿Cuál es el ingreso anual bruto combinado de su hogar (antes de impuestos)?

- | | |
|---|---|
| ☐ Menos de \$ 10,000 | ☐ \$ 50,000-74,999 |
| ☐ \$ 10,000-14,999 | ☐ \$ 75,000-99,999 |
| ☐ \$ 15,000-24,999 | ☐ \$ 100,000-149,999 |
| ☐ \$ 25,000-34,999 | ☐ \$ 150,000-199,999 |
| ☐ \$ 35,000-49,999 | ☐ \$ 200,000 o más |

27. Aproximadamente, ¿cuáles son sus gastos brutos POR MES para lo siguiente?

- \$ _____ Hipoteca (incluidos seguros, impuestos a la propiedad y cuotas de HOA)
\$ _____ Alquiler (si corresponde)
\$ _____ Servicios públicos (gas, electricidad, agua)
\$ _____ Deuda de préstamo estudiantil (si corresponde)
\$ _____ Gastos de vehículo, incluido el seguro
\$ _____ Gastos médicos (incluidas las primas de seguro y recetas médicas)
\$ _____ Otras deudas (como tarjetas de crédito, préstamos personales, deudas médicas, etc.)

28. ¿En qué año nació? _____ ingrese el año con cuatro dígitos (AAAA)

29. En una escala de 1 - totalmente en desacuerdo a 5 - totalmente de acuerdo, califique qué tanto está de acuerdo con las siguientes afirmaciones:

	MUY EN DESACUERDO	DESACUERDO	NEUTRAL	DE ACUERDO	COMPLETAMENTE DE ACUERDO	NO SABE / NO OPINA
La Ciudad debe involucrarse y garantizar que haya un suministro adecuado de viviendas asequibles y seguras para todos.	1	2	3	4	5	X
La Ciudad debe involucrarse y abordar o remediar los problemas de calidad de las viviendas.	1	2	3	4	5	X
El mercado se cuidará por sí solo; la Ciudad no debe involucrarse más allá de abordar problemas graves de salud pública y seguridad.	1	2	3	4	5	X

30. Con respecto a la pregunta anterior, siéntase en libertad de ampliar sus pensamientos relacionados con el papel de la Ciudad en asuntos relacionados con las viviendas:

31. ¿Tiene algún comentario adicional o sugerencia sobre opciones de vivienda en Oklahoma City?

31. ¿Cuál de las siguientes opciones describe mejor su raza? (Seleccione todo lo que corresponda)

- ☐ Blanco
- ☐ Negro o Afroamericano
- ☐ Hispano, latino o de origen español
- ☐ Asiático
- ☐ Indio americano o nativo de Alaska
- ☐ Nativo de Hawái
- ☐ Otro de las islas del Pacífico
- ☐ Otra carrera
- ☐ Prefiere no responder