

Affordable Housing Strategy





The City of Tulsa Affordable Housing Strategy is a living document designed to guide policy, process and decision making for housing in Tulsa. The City recognizes that to realize its vision of being a world-class city, it must address historical and current housing inequities. The strategy allows for economic growth and innovation while ensuring all Tulsans have access to decent, safe and appropriate housing that meets their needs. The strategy lays out a series of goals and action steps that will take place from 2020-2024. The strategy was designed and will be implemented in collaboration with the Housing Strategy Advisory board comprised of developers, neighborhood stakeholders and social service providers.

A message from Mayor G.T. Bynum



The history of our city is marked with the stories of neighborhoods. Communities that have experienced growth, loss, tragedy and triumph. Many of us have grown up in these neighborhoods. I have been fortunate to call Tulsa home for much of my life, as have six generations of my family. Others may have moved from other places to new communities and made a home in a neighborhood that was unfamiliar to them. Each of our journeys may have been different but one thing is true for all of us: every Tulsan should have the opportunity to live in a safe, economically stable neighborhood with connection to services, amenities and most importantly community.

One of the reasons I ran to be your Mayor is the disparities that exist for Tulsans depending on the zip code they live in. We must reinvest across the city, and we must close gaps in life expectancy. This housing strategy is an important tool to close those gaps. The strategy is not the work of the city alone; community leaders, developers and social service providers have all come together to build a comprehensive plan for reinvestment in all our neighborhoods.

We can correct the past actions that led to neighborhood inequities. These effects still linger today. We will support neighborhoods in determining their future. We will set a standard of living for all Tulsans that honors housing as a basic human need. Join us as we build a city where all neighborhoods are built so all Tulsans can thrive.

Best regards,

A handwritten signature in black ink, appearing to read 'G.T. Bynum'. The signature is stylized and fluid, with a long, sweeping underline that extends to the right.

G.T. Bynum
Mayor of Tulsa

Vision:

The City of Tulsa will be an economically thriving, inclusive community with quality housing opportunities for all of its residents.

Mission:

The City of Tulsa works collaboratively to create quality housing opportunities for all Tulsans that respect and honor the unique needs and characteristics of each neighborhood and its residents.

Core Values:

- 1) Equitable Community Investment
- 2) Long-term Economic Sustainability for all Tulsans
- 3) Housing as a Human Right
- 4) Holistic Neighborhood Reinvestment

Strengthening Neighborhoods

Neighborhoods are the guiding focus of the City of Tulsa Affordable Housing Strategy. Tulsa is comprised of a diverse set of neighborhoods with unique histories and resources. Historical actions including redlining and exclusionary zoning have led to disinvestment in neighborhoods that were once thriving in Tulsa. The strategy around strengthening neighborhoods addresses past inequitable investment in neighborhoods and encourages the empowerment of neighborhood organizations to chart their path forward with support from the City and its partners.

GOAL 1:

Neighborhoods in Tulsa will be given the tools and training to successfully self-determine their community development efforts.

METRICS:

- 1) Increase in neighborhood-level housing organizations across Tulsa
- 2) Number of capacity building opportunities held and attended by neighborhood-level organizations
- 3) Amount of City and Federal dollars awarded to neighborhood organizations
- 4) Increase in CHDOs in targeted communities across Tulsa

 Actions	 Timing	 Funding
Creation of Community Land Trusts and securing of land banks to preserve affordability	Short-term: Identify land bank opportunities by Q2 2020	None: Land will be donated or preserved under TDA or other identified entity
CHDO Academy to increase development capacity in neighborhoods throughout Tulsa	Mid-term: Q1 and Q2 2020 creation, Q3 2020 Launch	HOME funds
Creation of and Investment in CDFIs	Long-term: In 2021, identify organizations to train and certify potential CDFIs Piloted in 2020 by Boomtown	Unfunded: Potential for private and public investment Potential to use collective CRA investment dollars from local banks



GOAL 2:

The City will work collectively with other agencies including local school districts, the Tulsa Housing Authority and a variety of for-profit and nonprofit developers and service providers to implement holistic and sustainable neighborhood revitalization efforts.



METRICS:

- 1) Number of successful targeted neighborhoods
- 2) Number of families experiencing deconcentration of poverty without long-term displacement

🕒 Actions	🕒 Timing	💰 Funding
Formal alignment with local school districts, THA, Growing Together and other community stakeholders for targeted neighborhood investment	<p>Short-term: MOUs to be created and signed by Q3 2020</p> <p>By Q2 2020, identify first neighborhoods for holistic targeted neighborhood investment</p>	<p>CDBG, HOME, Bond Dollars: Creation of Affordable Housing Trust will provide more funding</p> <p>Support from purpose Build Communities and private investment leveraged by Growing Together and other partners</p>
Realignment of CDBG and HOME dollar investments in identified target neighborhoods for maximum impact	<p>Short-term: Change ordinance prior to 2021 grant award process</p>	<p>CDBG and HOME: Creation of Affordable Housing Trust will provide more funding</p>
Establish formal partnerships with for-profit and nonprofit developers to expedite the creation of affordable housing opportunities in underserved neighborhoods	<p>Short-term: Partners are already identified and working, expand to new partners throughout 2020</p> <p>Mid-term: HB2620 change in 2021 legislative session</p>	<p>CDBG, HOME: Creation of Affordable Housing Trust will provide more funding</p> <p>Opportunity to leverage philanthropic investment</p>
Collaborate with local service providers to establish satellite agencies in targeted communities	<p>Long-term: Identify space and work with providers on securing funding for satellite offices, leverage THA, workaround RAD and Choice Neighborhoods Initiative to maximize impact. Open first satellite offices in 2022</p>	<p>Unfunded: Currently unfunded, could use CDBG or fundraising efforts by service providers</p>

Affordable Housing Preservation

Tulsa has a shortage of quality affordable housing options throughout the city. Over 30% of Tulsans are cost-burdened by their housing and there is a need for over 4,000 affordable units to alleviate that cost burden. The lack of quality affordable housing is causing Tulsans to choose substandard housing options that compromise the health and safety of their families. As we address the need for affordable housing units, the preservation piece of the strategy prevents displacement of appropriately housed Tulsans and creates opportunities for current affordable housing stock to improve.

GOAL 3:

The City will develop and deploy a variety of tools to prevent displacement in neighborhoods across Tulsa.

METRICS:

- 1) Decrease in involuntary mobility of Tulsa residents
- 2) Increased home values, decreased attrition
- 3) Number of units facing affordability expiration that maintain affordable status
- 4) Increase homeownership

 Actions	 Timing	 Funding
Creation of Community Land Trusts and securing of land banks to preserve affordability	Short-term: Identify land bank opportunities by Q1 2020	None: Land will be donated or preserved under TDA or other identified entity
Increase homeownership for residents in areas likely to be effected by gentrification	Ongoing: Q1 2020	Use the HOP program as a vehicle to create homeownership opportunities Need to identify partners for down payment assistance and credit counseling
Provide property tax assistance for low-income homeowners in areas affected by gentrification	Mid-term: Q1 2021 contingent upon Affordable Housing Trust	Potential Sources Include: Affordable Housing Trust Fund, an ESG preference for homeowners at risk of displacement

GOAL 4:

The City will refine current strategies and develop new approaches to improve Tulsa's housing stock, promote renovation and infill to generate quality affordable housing.

METRICS:

- 1) Decline in code violations and health department reports for affordable housing units
- 2) Utilization of affordable housing stock in Tulsa
- 3) Number of units being developed into affordable housing prior to county auction

 Actions	 Timing	 Funding
Expand the Tulsa Health Department's Safe and Healthy Homes Program Initiative	Short-term: Expand pilot program by Q2 2020	Unfunded: Work with the Tulsa Health Department to identify funding for additional staff capacity Opportunity to leverage philanthropic funds
The City of Tulsa will have access to acquire properties prior to their sale at the Tulsa County Tax Delinquency Auction	Short-term: Introduce bill in the 2020 legislative session, start using HOP program to acquire property in 2021	Unfunded: Could use CDBG or HOME funds, could leverage TDA resources, could use Affordable Housing Trust Fund
Creation of Tulsa Affordable Housing Waitlist	Short-term: Begin system integration Q1 2020 with COC organizations	Unfunded: Opportunity for philanthropic investment
Implementation of preferred rentals database that tracks landlords with unpaid property taxes, foreclosure vulnerability, repeated code enforcement actions and excessive eviction filing	Mid-term: Q1 2021 will be coupled with the Landlord Licensing program	Unfunded: Opportunity for philanthropic investment
Collaborate with Tulsa County to intervene prior to Tulsa County Tax Delinquency auctions to connect properties to quality landlords or emergency repairs	Mid-term: Establish MOU with Tulsa County to share information by Q1 2021 Mid-term: HB2620 change in 2021 legislative session	Funding to offset revenue loss from auction will come from stable homeownership in previously delinquent properties

Affordable Housing Development

Tulsa continues to see reinvestment throughout the city, including the recent renaissance in the Tulsa Arts District, the Choice Neighborhoods Initiative in West Tulsa and the unprecedented infusion of quality job opportunities throughout the city. As Tulsa continues to economically develop, it is essential all Tulsans have a space in new development. The affordable housing development section of the strategy creates new funding opportunities and incentives to create affordability throughout Tulsa. The success of this strategy will be due to the innovative partnerships forged by the City and the development community.

GOAL 5:

The City will align existing and develop new incentives to support affordable housing in new developments.

METRICS:

- 1) Contributions to Affordable Housing Trust Fund
- 2) Utilization of Affordable Housing Trust Fund
- 3) TIF policies to include affordable housing development component
- 4) Increase in Tax Credits awarded in Tulsa and reduce out-of-state tax credit awards
- 5) PBV utilization
- 6) Number of affordable units created

 Actions	 Timing	 Funding
Incorporate Downtown Area Housing Study recommendations	Short-term: Beginning Q1 2020, pending release of study by Development Strategies	Unknown
Partnership with THA to market the use of project-based vouchers	Short-term: Q1 2020	PBV allocation to THA
Establishment and financing of Affordable Housing Trust Fund	Short-term: Q2 2020	Combination of City funding (potential for councilor discretionary contributions), philanthropic support and private contributions
TIF incentive policy for affordable component of housing development	Ongoing: Currently incorporated into Downtown Master TIF policy	TIF
Partnership with OHFA to expand Low Income Tax Credit investment in Tulsa, including lifting the cap	Long-term: Q4 2021	None

GOAL 6:

The City will streamline current processes throughout departments for trusted developers committed to the City's affordable housing goals and evaluate and modify zoning and other regulatory barriers, which inhibit affordable housing development.

METRICS:

- 1) Number of affordable units created
- 2) Improved customer satisfaction with City processes
- 3) Reduction in time from project submission to issue permits

 Actions	 Timing	 Funding
Collaborative initiative with Economic Development, Community Development, Development Services and INCOG to educate developers on development process and regulations	Short-term: Q2 2020	Limited funding with costs associated with hosting targeted "lunch and learns"
Consolidate information in one informational site for prospective developers including: information about City processes, financial incentives and credits available, zoning restrictions and exceptions available	Short-term: Q3 2020	This will be an update to the existing City website
Conduct review of City of Tulsa Zoning Code and Zoning Map to identify feasible amendments, which would facilitate an increase in development of affordable housing	Mid-term: Q4 2020 in cooperation with the Comprehensive Plan Update	None
Collaborate with permitting, developers and planning to implement pre-approved plans available to developers	Mid-term: Q4 2020 in cooperation with the Comprehensive Plan Update	None

Vacant and Abandoned Properties

Disinvestment from many neighborhoods in Tulsa has resulted in properties falling into disrepair and vacancy across the city. Vacant and abandoned properties provide an opportunity to create affordable housing through collaborative partnerships with developers who can rehab and rebuild where distressed properties exist. The vacant and abandoned properties section of the strategy will remove barriers and create conditions so those developers can transform neighborhoods in collaboration with the communities that live there.

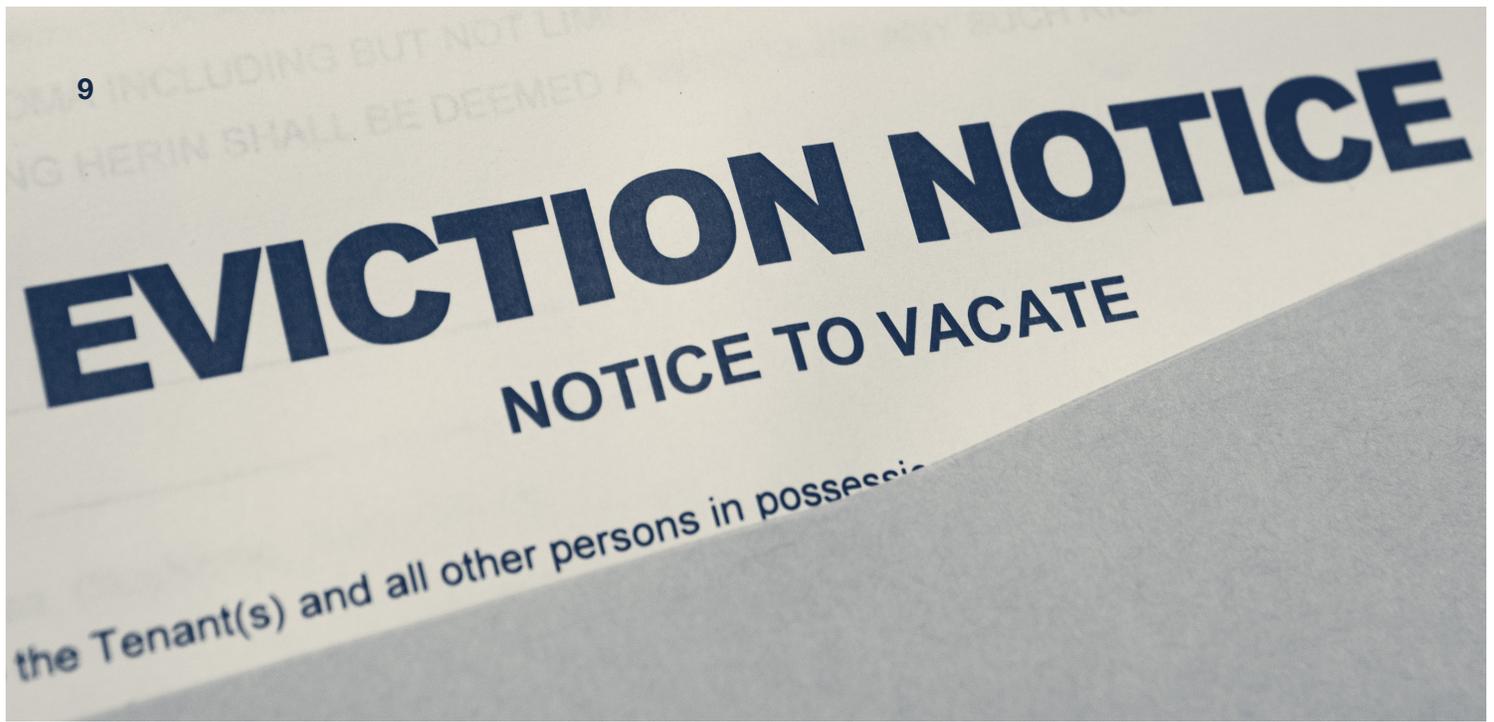
GOAL 7:

The City will realign federal and local funds to strategically address vacant and abandoned properties to increase access to homeownership.

METRICS:

- 1) Number of vacant and abandoned properties redeveloped for affordable housing opportunities
- 2) Reduction in demolition of properties without immediate (within 6 months) development on the property
- 3) Expanded capacity of nonprofits demonstrated by number of successfully completed projects

 Actions	 Timing	 Funding
HOP program policies prioritizing rehab over demolition and preservation over new construction whenever feasible	Short-term: Policies will be completed by end of Q4 2019	Funded by CDBG, HOME and City Contribution: Grant has been applied for through Federal Reserve- awaiting funder match
Creation of preferred developer property portal	Short-term: Q3 2020 to allow for development time, interim solution is updating and sharing list through email	Unfunded: Tableau dashboard
Alignment of CDBG and HOME investment to agencies committed to rehab and development of affordable housing	Short-term: Change ordinance in prior to 2021 grant award process in fall of 2020	CDBG, HOME: Creation of Affordable Housing Trust will provide more funding
Create and get legislation passed allowing the City to acquire property and clear title without the use of eminent domain	Long-term: Draft and introduce for 2020 legislative session	Unfunded: Could use CDBG or HOME funds, could leverage TDA resources, could use Affordable Housing Trust Fund



Evictions

Tulsa is the 11th highest evictor in the nation. While there are a number of conditions that contribute to that ranking, the eviction crisis is resulting in thousands of Tulsans experiencing housing instability every year. The eviction portion of the strategy is designed to empower both landlords and tenants to explore alternatives to eviction and create quality stable housing opportunities to even our most vulnerable residents.

GOAL 8:

The City will work with a coalition of local agencies to create intervention and education programs to address the growing eviction crisis in Tulsa.

METRICS:

- 1) Reduction in formal evictions.
- 2) Number of successful mediation/interventions prior to court
- 3) Number of landlords interacting with the Abode Initiative

 Actions	 Timing	 Funding
Implement the Abode Initiative	Short-term: In process of hiring Abode Initiative position	Grant funded
Proactive outreach to vulnerable tenants	Short-term: Launch OPSI campaign by Q1 2020	No funding necessary
Increase tenant protections in the landlord tenant ordinance	Mid-term: Introduce Tulsa-specific ordinance to council by Q3 2020	No funding necessary
Create and get ordinance passed that provides tenant right to counsel	Long-term: 2021 Legislative session	Unfunded: Repurpose current reactive spending, possible philanthropic investment

GOAL 9:

The City will work to identify, recruit and support exceptional landlords committed to providing decent, safe and sanitary housing for all Tulsans.

METRICS:

- 1) Number of licensed landlords
- 2) Vacancy rates for licensed landlords
- 3) Self certification accuracy

 Actions	 Timing	 Funding
Create a citywide landlord licensing program	Mid-term: Q3 2020	This initiative will assume landlord compliance based on self-certification at no initial cost to landlords/property owners Landlords will be provided support to remain in compliance and an opportunity to cure deficiencies prior to any loss of license Landlords meeting standards defined by the program will have no additional fines/fees or inspections
Incentivize landlords with vacancy payments and leasing bonuses for renting to vulnerable Tulsans	Mid-term: Q3 2020	Contingent upon funding of Affordable Housing Trust Fund
Implementation of preferred rentals database that tracks landlords with unpaid property taxes, foreclosure vulnerability, repeated code enforcement actions and excessive eviction filing	Mid-term: Q1 2021 will be coupled with the Landlord Licensing program	Unfunded: Opportunity for philanthropic investment

Homelessness

The City of Tulsa is a member of the Community Service Council's A Way Home for Tulsa (AWH4T). To demonstrate the ongoing commitment of the City to AWH4T and the coalition of agency members, this strategy formally adopts the AWH4T strategic plan as a shared set of goals to address homelessness in Tulsa.

GOAL 10:

The City will work with A Way Home for Tulsa to implement its [strategic plan](#) to ensure homelessness in Tulsa is rare, brief and nonrecurring.

The strategic plan can be found at <https://csctulsa.org/awh4t-plan>

METRICS:

- 1) Decrease in point in time count
- 2) Percentage of families rehoused from the byname list in 6-12 months
- 3) Decrease in time between homelessness and permanent housing solutions
- 4) Increase in HUD COC grant award for Tulsa





Glossary

Affordable Housing Trust – Distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes.

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

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

Community Housing Development Organization (CHDO) – A private nonprofit, community-based, service organization that has, or intends to obtain staff with the capacity to develop affordable housing for the community it serves.

Choice Neighborhoods Initiative (CNI) – Competitive grant program that provides flexible resources for local leaders to help transform high-poverty, distressed neighborhoods into mixed-income neighborhoods with the affordable housing, safe streets, and good schools every family needs.

Community Land Trust – Nonprofit, community-based organizations designed to ensure community stewardship of land. Community land trusts can be used for many types of development, including commercial and retail, but are primarily used to ensure long-term housing affordability.

Community Reinvestment Act (CRA) – Law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound banking operation.

Emergency Solutions Grant (ESG) – Grant that assists individuals and families quickly to help them regain stability in permanent housing after experiencing a housing crisis or homelessness.

HOME Investment Partnerships Program (HOME) – Funding to states and localities to be used exclusively for affordable housing activities to benefit low-income households.

Housing Opportunity Partnership (HOP) – A City of Tulsa program to identify and reduce the number of uninhabitable and unoccupied homes in Tulsa.

Land Bank – Governmental entities or nonprofit corporations that are focused on the conversion of vacant, abandoned, and tax delinquent properties into productive use.

Low Income Housing Tax Credits (LIHTC) – Indirect federal subsidy used to finance the construction and rehabilitation of low-income affordable rental housing.

Oklahoma Housing Finance Agency (OHFA) – Agency that offers assistance for homeownership, rental housing and housing development including Low Income Housing Tax Credits.

Project Based Vouchers (PBV) – Program that provides affordable apartment communities that are owned by private landlords with a rental subsidy that helps pay the rent for low-income tenants.

Rental Assistance Demonstration (RAD) – Program to preserve public housing by providing Public Housing Agencies (PHAs) with access to more stable funding to make needed improvements to properties.

Tulsa Development Authority (TDA) – Authority that collaborates with planning bodies, city governments and developers to improve neighborhoods through residential and commercial redevelopment.

Tulsa Housing Authority (THA) – Local provider of affordable housing including housing choice voucher (section 8), project based voucher and public housing programs.

Tax Increment Financing (TIF) – Public financing method that is used as a subsidy for redevelopment, infrastructure and other community improvement projects.

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