



CITY OF TULSA

FIVE YEAR CONSOLIDATED PLAN 2020-2024

AND

FIRST YEAR ANNUAL ACTION PLAN 2020-2021



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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Tulsa is pleased to submit its 2020-2024 Consolidated Plan and 2020 Program Year Annual Action Plan. The Consolidated Plan is designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the U.S. Department of Housing and Urban Development (HUD) Office of Community Planning and Development formula block grant programs: Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Emergency Solutions Grant (ESG) Program, and Housing Opportunities for Persons With AIDS (HOPWA) Program. The Consolidated Plan is carried out through Annual Action Plans, which provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan.

The City is submitting Amendment #1 to the 2020 Program Year Annual Action Plan to reduce CDBG and HOME grant allocations. HUD discovered an error in the formula calculation after the original allocations were released. The City will reduce its Administration funds and leave all project funding at the current approved level.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The primary objective of the Consolidated Plan is to improve the quality of life of principally low and moderate income Tulsans, by creating suitable living environments, improving the availability of affordable housing and enhancing economic opportunities. The Needs Assessment process identified a number of overarching needs within the community. These formed the basis for the following 7 priority needs adopted in the Consolidated Plan, which are:

1. Housing Acquisition, Construction & Rehabilitation
2. Essential Services
3. Homeless/Special Populations
4. Economic Development
5. Public Facilities and Infrastructure Improvements
6. Housing Subsidies/Assistance

7. Demolition of Substandard Buildings

The outcomes of addressing these needs will be measured by the increase in availability/accessibility, affordability and sustainability created by the programs and services provided throughout the course of the Consolidated Plan. By concentrating funds on a small number of specific needs, it is hoped that the main objective will be achieved and a greater number of principally low and moderate income persons will benefit from the available funding.

3. Evaluation of past performance

Each year, the City continues to improve its processes and delivery of services to address the housing, community development and economic development objectives that were identified in the 2015 - 2019 Consolidated Plan. Four years of that plan are complete and detailed year-end reports have been written, summarizing the result of activities that have taken place during each year. Copies of these reports can be found at <https://www.cityoftulsa.org/community-programs/grants/plans-and-reports.aspx>

Utilizing Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds, the City of Tulsa has promoted Decent Housing, Suitable Living Environments, and Economic Opportunities. During the last 4 years the City expended nearly \$28 million and has:

- Assisted 114,555 people with public service activities;
- Provided STRMU, TBRA, and Permanent Housing Placement to 638 persons with AIDS;
- Provided Rapid Re-Housing and Homeless Prevention activities to 1,262 households;
- Provided shelter facilities to 10,141 people;
- Created/retained 391 jobs;
- Assisted 54 new and existing businesses;
- Rehabilitated 820 owner occupied homes;
- Assisted 87 first time homebuyers;
- Rehabilitated 1 multi-family rental property;
- Constructed 2 multi-family rental properties for seniors;
- Rehabilitated 4 public facilities;
- Conducted sidewalk and curb ramp installation/improvements at 9 locations; and
- Carried out clearance and demolition activities on 188 substandard structures.

4. Summary of citizen participation process and consultation process

The goals of the City's citizen participation process as it relates to the Consolidated Plan and Annual Action Plans are:

- To increase the involvement of low-income persons, residents of public housing, minority populations, non-English speaking persons and persons with special needs;
- To clarify roles and responsibilities to enable a variety of organizations to participate cooperatively in meeting the goals and objectives identified by the community; and
- To ensure that all citizens and organizations have an opportunity to participate in the evaluation of funded activities.

During the development of this Consolidated Plan and First Year Annual Action Plan, citizens were provided the following opportunities to participate in the process:

- Needs Assessment public hearing – July 18, 2019
- Community meetings - August 12 & 13, 2019
- Online and paper surveys July 12, 2019 – August 30, 2019
- HUD Community Development Committee meetings to set priority needs and goals – August 8, 2019 and September 12, 2019
- HUD Community Development Committee meetings for recommendation of awards – February 4 and 6, 2020
- Consolidated Plan and First Year Annual Action Plan comment period – March 2, 2020 through March 31, 2020
- Consolidated Plan and First Year Annual Action Plan public hearing – March 12, 2020

5. Summary of public comments

During the needs assessment public hearing speakers expressed the need for shelter and services for disadvantaged youths, services for neglected and abused children, services and housing for the homeless population, including homeless prevention, additional affordable housing solutions, services for victims of abuse, childhood education services and facilities, services and housing for the elderly, job creation, and economic development.

Written comments from 4 agencies were also submitted. The comments submitted addressed the need for economic opportunities with a focus on job creation and retention, more efforts to address homeless youth, continued support for early childhood education programs and facilities, inclusion of English language educational programs, and development of a variety of affordable housing types including single family housing development.

During other public meetings held in the 4 quadrants of the City, residents addressed many of the same needs as mentioned above and pointed out that the top 4 calls to the 211 call center are for housing, utility assistance, food, and health care. Those in attendance also expressed the need for better transportation services and improved infrastructure, public facility improvements, and housing rehabilitation and demolition services. To address affordable housing needs, comments included that the City consider a community land trust, put more emphasis on affordable housing in North Tulsa, and

consider new innovations being used in other parts of the country for housing assistance and abatements.

During the City's Community Development meetings on February 4, 2020 and February 6, 2020, recommendations were made for funding decisions.

During the public hearing on the draft Consolidated Plan and 2020-2021 Annual Action Plan, 2 speakers made comments, one included appreciation for the City on the application and funding process and continued emphasis on homelessness and the other speaker addressed where CDBG funds should be spent.

Written comments were submitted from one agency which emphasized the need for economic development activities for small business to create and retain jobs.

Upon completion of the public comment periods and public hearings, all comments were considered and incorporated.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted and incorporated in the Consolidated Plan and First Year Annual Action Plan.

7. Summary

The key element of the 2020-2024 Consolidated Plan is focusing the funds available on priority needs in order to maximize the objectives and outcomes. The City of Tulsa is looking forward to continuing to meet the underserved needs of the community and improving the quality of life of principally low and moderate income Tulsans. The first year of the Five-Year Consolidated Plan will see 31 external agencies and 2 City departments conducting 39 activities totaling \$5,989,223 in grant funding, not including administration costs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of TULSA	Finance - Grants Administration
CDBG Administrator	City of TULSA	Finance - Grants Administration
HOPWA Administrator	City of TULSA	Finance - Grants Administration
HOME Administrator	City of TULSA	Finance -Grants Administration
ESG Administrator	City of TULSA	Finance - Grants Administration

Table 1 – Responsible Agencies

Narrative

The City of Tulsa Finance Department Grants Administration is the lead entity responsible for preparing the Consolidated Plan and for the administration of the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), Housing Opportunities for Persons With AIDS (HOPWA) and the Emergency Solutions Grant (ESG).

Consolidated Plan Public Contact Information

Questions or comments regarding the plan should be addressed to:

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Tulsa Grants Administration is committed to working with local agencies and service providers to create solutions to best address the needs of the community. This Consolidated Plan and First Year Action Plan is the result of months of collaboration between multiple organizations, agencies and local stakeholders. The entities that have provided input and insight into the final plan are listed in the following sections.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Tulsa benefits from a strong and cohesive coalition of local government officials, service providers, lenders, and volunteers. These various groups coordinate effectively to avoid duplication of services and facilitate a delivery system that meets the needs of Tulsa's various populations.

The City continues a targeted public outreach effort to educate and engage the public in the annual planning and funding opportunities process. Activities include:

- Posting and advertising all public meetings with adequate advance notice to citizens to maximize participation;
- Ensuring all public meetings and other forms of communication are accessible to people with disabilities and non-English speaking persons;
- Holding public meetings in different areas of the City;
- Utilizing web-based communication tools to solicit input from citizens;
- Working with local service providers, INCOG, the Housing Authority of the City of Tulsa, local lenders, and others to leverage public and private resources;
- Coordinating resources and services for affordable and supportive housing, in conjunction with local service providers, housing officials, lending institutions, developers, and non-profit organizations, including the City's Continuum of Care;
- Conducting roundtable sessions for HOME and CDBG grantees;
- Meeting with funded agencies to discuss their programs, successes and challenges; and
- Providing on-going citizen participation opportunities in HUD Community Development Committee meetings.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Tulsa and the Tulsa City/County Continuum of Care (CoC) have made great strides in the development of a more inclusive coordination and consultation process. Although it is still a work in progress, the focus remains to collaborate on all aspects of the Emergency Solutions Grant process including planning, funding, implementing and evaluating homeless assistance and prevention programs at the local level. The HUD Community Development Committee's responsibilities include the following duties which play an important role in fulfilling the City's collaboration with the CoC.

- Receiving public input of needs
- Receiving input from the CoC regarding homeless needs, priorities, goals, outcomes, and evaluation measures
- Consulting with the CoC regarding allocation of funds, developing performance standards, and evaluating outcomes of ESG assisted projects

The Homeless Management Information System (HMIS) lead agency, Center for Housing Solutions, and the HMIS administrator participate in the A Way Home for Tulsa (Tulsa CoC) governance council meetings bringing forward HMIS data standards, policies and performance reports for review and approval. The administrator provides access to licenses, hands-on training and technical support to all of the ESG subrecipients, and submits performance reports to the City of Tulsa for the ESG programs. Based on an agreement between the City of Tulsa and the HMIS lead the City of Tulsa allocates 3% of the ESG funds each year to assist the HMIS lead in meeting the regulatory requirements with regard to data collection and mandatory reporting.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

A member of the CoC sits on the HUD Community Development Committee and provides expertise during the allocation process. To ensure compliance with the HEARTH Act changes, Grants Administration (GA) continues to work closely with the City's Continuum of Care and Emergency Solutions grant recipients serving the homeless.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Tulsa Planning Office
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the fair housing focus group and provided data relating to City planning activities for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
2	Agency/Group/Organization	Housing Authority of the City of Tulsa
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the housing and THA focus groups, was on a one-on-one interview, and provided data relating to public housing needs for the development of the Consolidated Plan goals and priority needs. Participated in focus groups and interviews. For anticipated outcomes see narrative below.
3	Agency/Group/Organization	Community Service Council of Greater Tulsa
	Agency/Group/Organization Type	Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-housing Community Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the services focus group and provided data relating to the general population for the development of the Consolidated Plan goals and priority needs. Participated in the focus group and community survey. For anticipated outcomes see narrative below.
4	Agency/Group/Organization	Tulsa Regional Chamber
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization provided data relating to the status of Tulsa’s job market for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
5	Agency/Group/Organization	Tulsa Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization provided data relating to Tulsa crime statistics for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
6	Agency/Group/Organization	LIFE Senior Services, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the focus group for victims of abuse and seniors focus group to inform the needs assessment and provided data relating to the services and housing options for the elderly for the development of the Consolidated Plan goals and priority needs. Participated in the focus groups, public meetings, and community survey. For anticipated outcomes see narrative below.

7	Agency/Group/Organization	Tulsa City/County Continuum of Care
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the needs assessment and provided data relating to City planning activities for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
8	Agency/Group/Organization	Domestic Violence Intervention Services, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the services and abuse/senior focus group and provided data relating to domestic violence and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
9	Agency/Group/Organization	Community Action Project of Tulsa County, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public meetings and provided data relating to children's services and education, in particularly early childhood education for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.

10	Agency/Group/Organization	Mental Health Association Oklahoma
	Agency/Group/Organization Type	CoC Partner Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the fair housing focus group and public hearing to provide information related to community mental health needs and housing for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
11	Agency/Group/Organization	Youth Services of Tulsa, Inc.
	Agency/Group/Organization Type	CoC Partner Services – homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the services focus group and provided data relating to housing and services for homeless youths for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
12	Agency/Group/Organization	Child Abuse Network, Inc.
	Agency/Group/Organization Type	Services - Child Welfare
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the abuse/senior focus group and provided data relating to the needs of victims of child abuse for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
13	Agency/Group/Organization	Tulsa Economic Development Corporation, Inc.
	Agency/Group/Organization Type	Services - Employment
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the job training focus group and was interviewed for insights on economic development and employment needs for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
14	Agency/Group/Organization	Tulsa Area Agency on Aging
	Agency/Group/Organization Type	Local Government – Other Services - Elderly
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the abuse/senior focus group, was on a one-on-one interview, and provided data on senior needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
15	Agency/Group/Organization	Tulsa Center for Individuals with Physical Challenges
	Agency/Group/Organization Type	Services – Person with Physical Disabilities
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a focus group and provided data relating to people living with disabilities and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
16	Agency/Group/Organization	Housing Partners of Tulsa, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the fair housing and housing focus groups and provided data for housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
17	Agency/Group/Organization	Volunteers of America
	Agency/Group/Organization Type	Services – Homelessness Services – Elderly Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the fair housing focus group and provided data on housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
18	Agency/Group/Organization	Tulsa Cares
	Agency/Group/Organization Type	CoC Partner HOPWA recipient
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Services – HIV/AIDS Services - Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the CoC focus group and provided data for HIV/AIDS population’s needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
19	Agency/Group/Organization	Morton Comprehensive Health Services
	Agency/Group/Organization Type	CoC Partner Services – Elderly Services – Transportation Services - Health
	What section of the Plan was addressed by Consultation?	Non-housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the CoC focus group and provided data for elderly, transportation, and health needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
20	Agency/Group/Organization	Alzheimer's Diversity Outreach
	Agency/Group/Organization Type	CoC Partner Services - Elderly
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the CoC focus group and provided data for elderly population's needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
21	Agency/Group/Organization	South Tulsa Community Center
	Agency/Group/Organization Type	Services – Families; Seniors Services – Food Services – Transportation Services – Employment Services – Health
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a focus group and the South Tulsa public meeting, was on a one-on-one interview, and provided data on housing and youth needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
22	Agency/Group/Organization	Mental Health Association OK / East Oak Property Management
	Agency/Group/Organization Type	Rental Housing Management Company
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the housing focus group and provided data for housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
23	Agency/Group/Organization	Tulsa Habitat for Humanity
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the housing focus group and provided data for housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
24	Agency/Group/Organization	Boomtown Development Company
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the housing focus group and provided data for housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
25	Agency/Group/Organization	Vintage Housing, Inc.
	Agency/Group/Organization Type	Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the housing focus group and provided data for housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
26	Agency/Group/Organization	Madison Strategies Group / Tulsa Community WorkAdvance

	Agency/Group/Organization Type	Service – Workforce development
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the job training focus group and provided data for job training and economic development needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
27	Agency/Group/Organization	Workforce Tulsa
	Agency/Group/Organization Type	Service - Workforce development
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the job training focus group and provided data for job training and economic development needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
28	Agency/Group/Organization	Resonance
	Agency/Group/Organization Type	Services – Formerly incarcerated women
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the job training focus group and provided data for job training needs of formerly incarcerated and other related issues for the development of the Consolidated Plan n goals and priority needs. For anticipated outcomes see narrative below.
29	Agency/Group/Organization	Car Care Clinic, Inc.
	Agency/Group/Organization Type	Service - Transportation
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the service focus group and provided data on mobility needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
30	Agency/Group/Organization	Tulsa Day Center
	Agency/Group/Organization Type	CoC Partner Service – Homeless Service - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the service focus group and public hearing and provided data on homeless and rehousing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
31	Agency/Group/Organization	Youth at Heart, Inc.
	Agency/Group/Organization Type	Service - Youth
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the service focus group and provided data on youth needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
32	Agency/Group/Organization	Girl Scouts of Eastern Oklahoma
	Agency/Group/Organization Type	Service - Youth
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the service focus group and provided data on youth needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.

33	Agency/Group/Organization	Family Safety Center
	Agency/Group/Organization Type	Service – Children and Families Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the abuse victims and elderly focus group and provided data on prevention and education needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
34	Agency/Group/Organization	City of Tulsa – Housing Policy Director
	Agency/Group/Organization Type	City – Mayor’s Staff
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The staff person participated in the fair housing and housing focus groups and provided data on housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
35	Agency/Group/Organization	City of Tulsa – Mayor’s Office for Economic Development (MOED)
	Agency/Group/Organization Type	City agency
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the job training focus group and provided data for job training and economic development needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
36	Agency/Group/Organization	Tulsa Health Department
	Agency/Group/Organization Type	City/County agency

	What section of the Plan was addressed by Consultation?	Non-housing Community Development Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the fair housing focus group, was on a one-on-one interview, and provided data on housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
37	Agency/Group/Organization	City of Tulsa Mayor’s Office of Resilience and Equity (MORE)
	Agency/Group/Organization Type	City agency
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the fair housing focus group and provided data on housing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
38	Agency/Group/Organization	Route 66 Main Street, Inc.
	Agency/Group/Organization Type	Services - Employment
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public hearing and provided economic development and employment needs in the southwest area of the City for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
39	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	CoC Partner Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Non-housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public hearing and provided data on homelessness and rehousing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
40	Agency/Group/Organization	Area Council for Community Action
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public hearing and provided information on housing rehabilitation needs for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
41	Agency/Group/Organization	Growing Together Tulsa, Inc.
	Agency/Group/Organization Type	Community Development
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Housing Needs Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public hearing and provided input for needs in the Kendall Whittier area for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
42	Agency/Group/Organization	City of Tulsa Working in Neighborhoods Department
	Agency/Group/Organization Type	City Agency
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in a focus group and provided information on clearance & demolition and housing needs for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
43	Agency/Group/Organization	City of Tulsa Streets and Stormwater Department

	Agency/Group/Organization Type	City Agency
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Public Infrastructure
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency met with Grants Administration staff and participated in the public hearing. Information on sidewalks needed in LMI census tracts was provided for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.
44	Agency/Group/Organization	Restore Hope, Inc.
	Agency/Group/Organization Type	CoC Partner Services – Housing Services – Non-housing Community Development
	What section of the Plan was addressed by Consultation?	Homelessness Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in the public hearing and provided data on homelessness, the eviction crisis in Tulsa, rehousing needs and other related issues for the development of the Consolidated Plan goals and priority needs. For anticipated outcomes see narrative below.

Identify any Agency Types not consulted and provide rationale for not consulting

Multiple agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Service Council of Greater Tulsa	The goals of the Strategic plan, concerning homeless services, are aimed to work in conjunction with the goals of the Continuum of Care plan.
PLANiTULSA: The City of Tulsa Comprehensive Plan	City of Tulsa	The City of Tulsa's comprehensive plan is a long term plan for the City. The Consolidated Plan will aid the City in working towards the goals set regarding Housing / Economic Development
Oklahoma Long Range Transportation Plan	Oklahoma Department of Transportation	Both plans seek to improve transportation links within areas that are currently lacking services.
2019 Annual Report – Tulsa Equality Indicators	Community Service Council of Greater Tulsa	The information contained in this report was used as a tool to inform the City and the community on prioritization of needs and goals related to The Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Tulsa consulted with both Tulsa County and the Indian Nations Council of Government (INCOG). A member of INCOG sits on the HUD Community Development Committee and was involved during the development of the goals and the allocation process. INCOG was also a resource for additional insight and data through participation in focus groups and by sharing studies including their recent publication, *Creating Access to Nutrition: Tulsa C.A.N. Plan*.

The City of Tulsa also consulted a variety of State of Oklahoma studies and resources including *The Interim Study on Affordable Housing and the State’s Analysis of Impediments*.

Narrative (optional):

N/A

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan and Title 12 §800 of City of Tulsa Municipal Code is the guiding documents that facilitate the process for the determination of needs, priorities, and allocation of HUD funds. The HUD Community Development Committee (CDC) receives citizen input and makes funding recommendations.

The CDC solicits public input regarding the long-term and short-term needs of the community to develop funding priorities. This committee consists of the following members who all have voting privileges: the 9 City Councilors and Mayor who shall serve ex-officio; 5 residents of the City of Tulsa, designated by the City Council, 3 of whom shall reside within a low to moderate income census tract, with no more than one representative from each Council district; 1 representative from the Indian Nations Council of Governments (INCOG); 1 representative from a financial institution; 1 representative from the Continuum of Care; 1 representative with grant allocation experience; and 1 representative from the City of Tulsa Planning Department. The Mayor shall designate the representatives from a financial institution, the Continuum of Care, and the individual with grant allocation experience.

The priority needs for the City of Tulsa’s 2020-2024 Consolidated Plan were determined through analysis of information gathered from a variety of sources. From June through August 2019 numerous focus groups, one-on-one interviews, public meetings, and survey instruments were used to get input from organizations and the public. A summary of all data collected was presented to the HUD CDC and a Needs Assessment Public Hearing was conducted on July 18, 2019. Based on the data presented and comments received a list of potential needs was developed by the City’s Grants Administration staff. The priority needs were presented to the public at a series of meetings throughout the City, where citizens were given the chance to prioritize the needs they believed should be addressed throughout the next 5 years. In addition to this, an online survey was conducted allowing citizens an additional method of ranking the potential needs. The results were then analyzed resulting in the HUD CDC approving a list of priorities and goals on September 12, 2019, which were presented to the Mayor and City Council for approval. The priority needs and goals were accepted by the Mayor and City Council on September 25, 2019 and included in the 2020 Request for Proposals released by Grants Administration on October 7, 2019.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Community Meeting	Non-targeted/broad community	30 people attended the community meeting on August 12, 2019 at the Freddie Martin Rudisill Regional Library to prioritize which goals they felt were most important to accomplish during the course of the Consolidated Plan. Media covered the meeting.	Speakers expressed the need for more affordable housing, especially quality housing in North Tulsa, counseling, jobs, transportation, services for the homeless, education, and supportive services.	All comments were considered in the prioritization of needs process.
2	Community Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	A total of 9 people attended the community meeting held on August 12, 2019 at the Briarglen Elementary School. Spanish facilitators were available. Attendees were asked to prioritize which goals they felt were most important to accomplish during the course of the Consolidated Plan.	Speakers expressed the need for improved transportation services, greater access to fresh food, educational programs, employment training, job creation and retention, increased access to affordable housing, housing rehabilitation, demolition and clearance, services for the homeless, education, and supportive services.	All comments were considered in the prioritization of needs process.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
3	Community Meeting	Senior community Non-targeted/broad community	27 attended the community meeting held on August 13, 2019 at the Country Oaks Senior Apartments. Media covered the meeting. Attendees were asked to prioritize which goals they felt were most important to accomplish during the course of the Consolidated Plan.	Participants expressed the need for better mobility access for the elderly. There was general satisfaction with the bus service for those who could use it, but transportation to appointments and door to door service for those less mobile is scarce.	All comments were considered in the prioritization of needs process.
4	Community Meeting	Non-targeted/broad community	10 participated in the community meeting held at the South Tulsa Community House on August 13, 2019. Media covered the meeting. Attendees were asked to prioritize which goals they felt were most important to accomplish during the course of the Consolidated Plan.	Main concern and topic of conversation was around evictions. Priority needs in 3 sectors – Essential Services, Housing, and Infrastructure and Economic Development. South Tulsa has one of the highest numbers of children not attending pre-K. Desire for early childcare provider that provides more spots in South Tulsa.	All comments were considered in the prioritization of needs process.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
5	Focus Group	CoC representatives	11 attended the focus group. Attendees included representatives from social service and housing agencies including the HOPWA recipient.	Lack of safe and sanitary housing choices for people suffering from mental illness and addiction. Retaliatory evictions a problem. Medical respite services are not available in Oklahoma and would help those coming out of hospital care. Last 5 years, 73% of PIT participants requested healthcare.	All comments were considered in the prioritization of needs process.
6	Focus Group	Tulsa Housing Authority representatives	7 attended the focus group. Various staff from the THA attended including several representatives from the leadership.	Family homelessness increasingly an issue. Youth aging out of foster care is also a challenge. Supportive services are a need to keep people housed.	All comments were considered in the prioritization of needs process.
7	Focus Group	Affordable housing representatives	14 attended the focus group. There were developers, housing counsellors, special needs housing representatives, property managers, and the Tulsa Housing Authority.	There is a fair amount of housing development activity, but it does not keep up with demand. Mostly rehab, and new construction mixed income does not exist. Need to ensure quality, safe housing that is affordable.	All comments were considered in the prioritization of needs process.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
8	Focus Group	Economic development representatives Workforce development representatives	12 attended the focus group. Small business development technical assistance and capital providers, City staff, and workforce development representatives attended.	The sentiment was that this plan must pay attention to the economic development needs of Tulsa. More support for small businesses needed. There are lots of jobs available, but they are low paying jobs that require multiple jobs to sustain people. There is a lot of job hopping. Transportation is a key issue to have access to quality jobs.	All comments were considered in the prioritization of needs process.
9	Focus Group	Social service providers Public service providers	12 attended the focus group. Attendees included representatives from essential service agencies including transitional housing agencies, homeless services providers, and youth services.	Seeing an increase in youth homelessness, especially those aging out of foster care and the juvenile justice system and LGBTQ youth. Housing costs going up and wages not keeping up. More family homelessness. Transportation is a challenge for working poor and elderly. Lack of access to opportunity because of poor transportation choices.	All comments were considered in the prioritization of needs process.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
10	Focus Group	Victims of Abuse service providers Elderly/Senior service providers	8 attended the focus group. Representatives from domestic violence service providers and elder/senior services providers attended.	It was shared that there are few resources for victims of domestic abuse. More resources are needed for women, especially, to be able to leave abusive households to a safe living environment. There are relatively more housing options for the elderly, but there is still a need. Transportation options for elderly are present but in limited supply, and the public transportation options often do not meet the special needs of seniors.	All comments were considered in the prioritization of needs process.
11	Focus Group	Fair housing representatives	16 attended the focus group. There were representatives from the City, the CoC, the fair housing committee, housing counselling agencies, and essential services providers.	There is a sense that there is still rental discrimination based on income, modification requests are often denied, and realtors still steer people away from certain areas. There needs to be more education and enforcement of fair housing law.	All comments were considered in the prioritization of needs process.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
12	Internet Outreach via online/paper survey	Non-targeted/broad community	Two surveys were disseminated to the community at large. Both surveys were available online and in paper version. The general survey garnered 89 responses from individuals and organizations. The prioritization survey got 300 responses.	The survey responses reinforced much of the information that was collected from the focus groups and community meetings. Housing affordability and access to safe housing for vulnerable populations was a concern. The need for more fair housing education was also expressed. The prioritization survey looked at housing needs at a more granular level and distinguished between housing needs for various populations. It also prioritized specific efforts in physical and economic development and essential services.	All comments were considered in the prioritization of needs process.
13	One on one stakeholder interviews	Specific representatives of various community stakeholders	7 individuals were interviewed. The interviews were scheduled for 30 minutes. Some went longer.	The interviews gathered additional insight into a variety of topics including housing, essential services, economic development, and transportation.	All comments were considered in the prioritization of needs process.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to ensure the most efficient and effective use of resources the City of Tulsa must first assess the needs of the community. In this section, the City's various demographic and economic indicators will be described and analyzed to provide the foundation needed for grant management.

Developing a picture of the current needs in the City begins by looking at broad trends in population, income, and household demographics. Once that data has been gathered those trends can be examined with a more nuanced analysis of variables, such as how family and household dynamics relate to race and housing problems.

A key goal of the Needs Assessment section is to identify the nature and prevalence of housing problems experienced by the City's residents. Per HUD's definition, there are 4 housing problems that are assessed:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The City's public housing, needs of those facing homelessness, and non-homeless special needs are also discussed. Finally, non-housing development needs like Essential Services and infrastructure are also analyzed to assist in determining where resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in the City of Tulsa is crucial to set evidence-based priorities for entitlement programs.

Data Note: Many fields in this document are populated automatically by the IDIS system. In order to provide the most accurate and up-to-date analysis, additional data sources are often used.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs.

The following section will show that the greatest housing issue facing the citizens of Tulsa is affordable housing. According to the 2013-2017 American Community Survey 5-Year Estimates, there are approximately 51,984 cost burdened households in the City, making up 32.9%. Renters are more likely to be cost burdened, approximately 46.5% pay over 30% of their income towards housing. Homeowners are better off, but still 26% of those with a mortgage and 12% of those without a mortgage are cost burdened. This issue points to the current housing supply being either too small or too expensive.

Demographics	Base Year: 2000	Most Recent Year: 2017	% Change
Population	393,049	401,352	2%
Households	165,881	164,381	-1%
Median Income	\$35,316.00	\$44,577.00	26%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2000 Census (base), 2013-2017 ACS (most recent)

Data Source Comments:

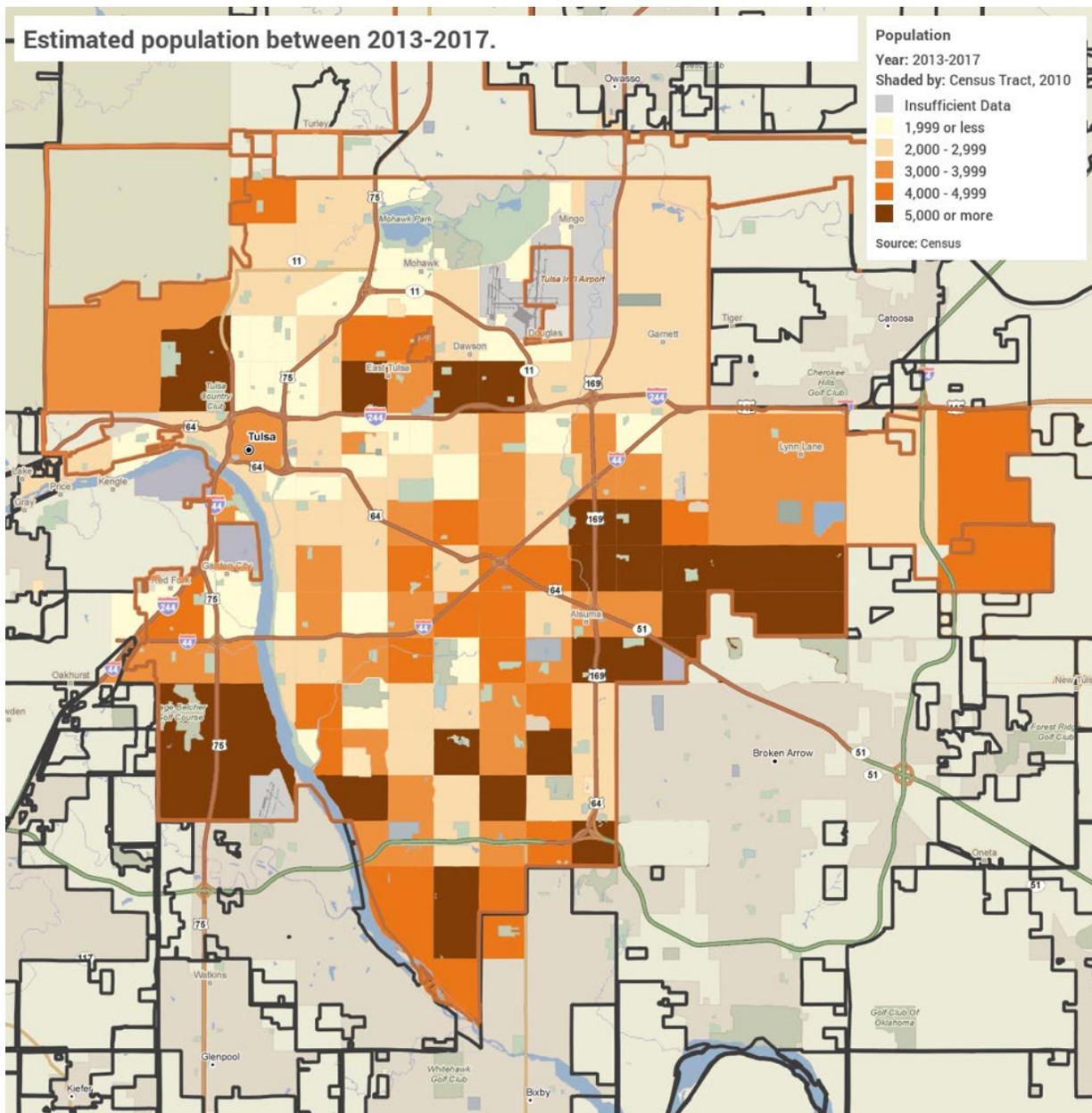
Since 2000, the population of Tulsa has remained relatively stable. In nearly 2 decades it has grown by less than 10,000 people, which represents a 2% growth. The number of households in the community has actually gone down since 2000 which points to an increase in household size.

Residents have a 26% higher median household income than they did in 2000. Unfortunately, due to inflation they have less buying power. The median household income in 2000 (\$35,316) had the same buying power as \$50,806 in 2017. Financially, residents are worse off now than they were then which can lead to increases in poverty and substandard living.

Population

The following map displays the population density throughout the City. Overall, the central part of the City appears to have a lower population per census tract than many of the outer tracts, particularly to the south. However, there is not a strong correlation between population and location. There are a few tracts closer to downtown that have relatively high populations (5,000 or more) that border relatively low population tracts (less than 2,000)

Source: 2013-2017 American Community Survey 5-Year Estimates

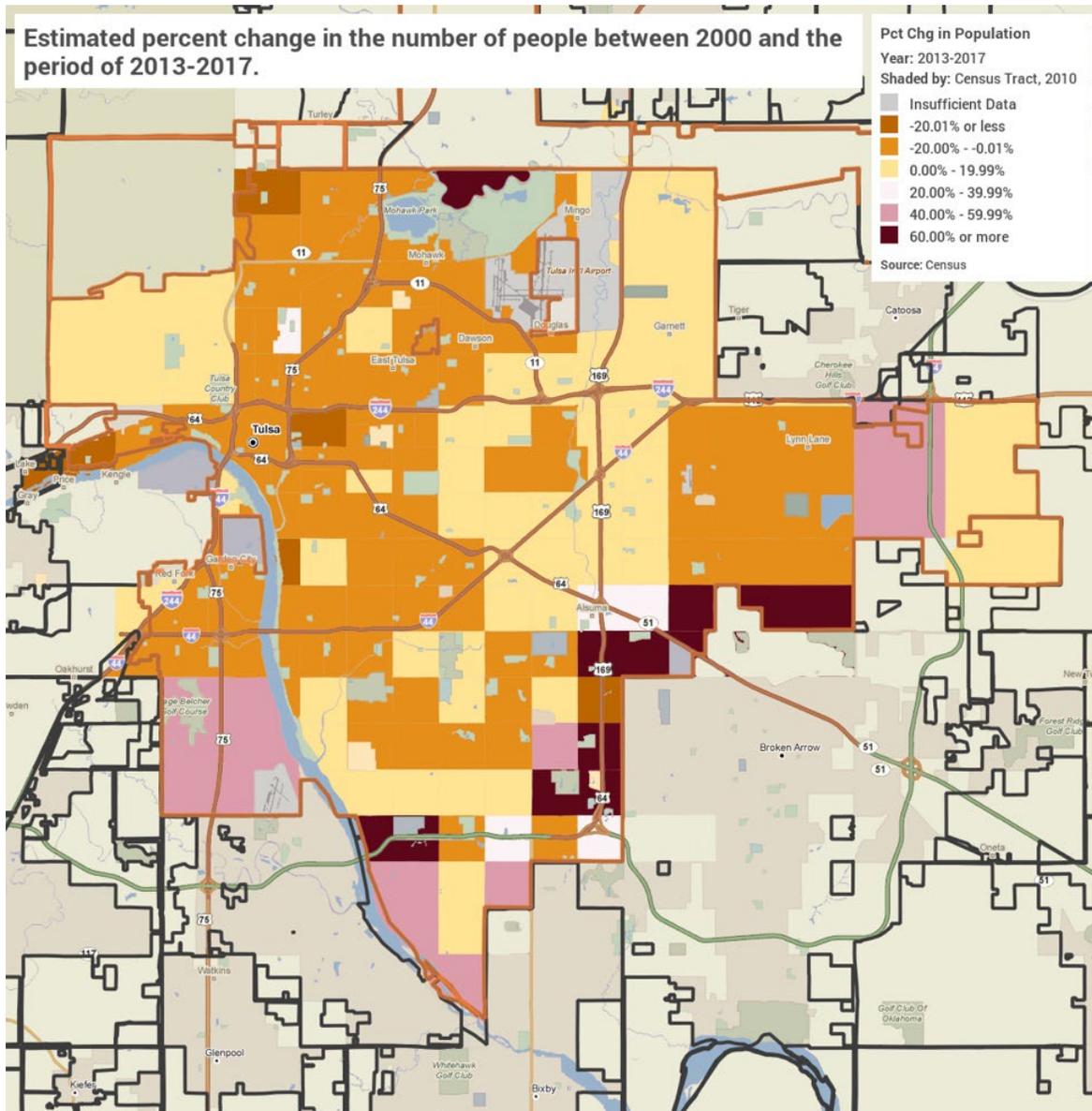


Population

Change in Population

As noted above, the City's population grew by 2% during this time period. That growth was not uniform throughout the City. In fact, the majority of the City saw a population decline, particularly in the downtown tracts. There is a clear pattern of population growth in the border areas and population shrinkage in the central tracts. The reasons for this flight to the suburbs may involve many factors, some of which will be discussed later in this document.

Source: 2013-2017 American Community Survey 5-Year Estimates

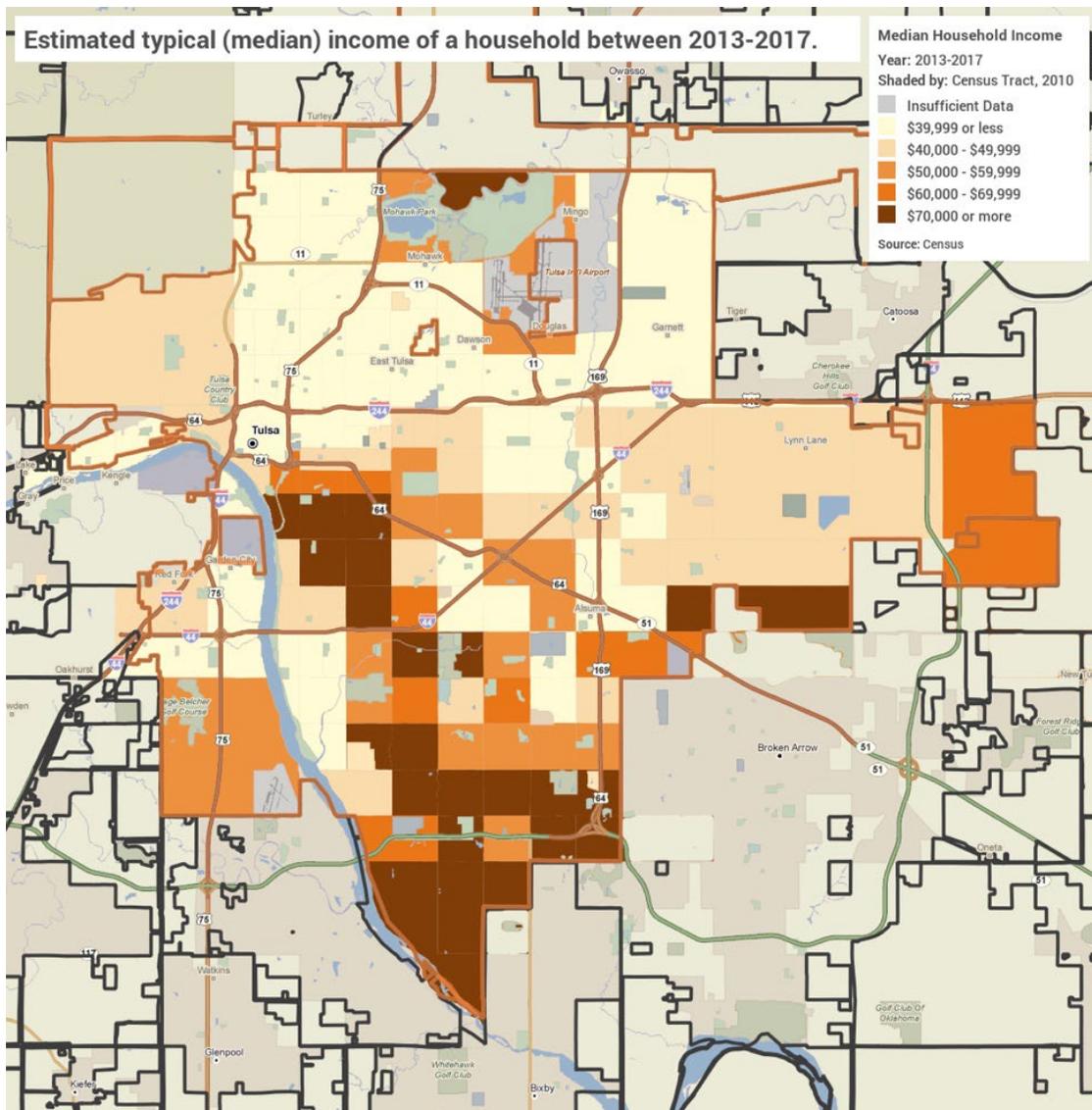


Population Change

Median Household Income

In the City of Tulsa, a household's income appears to be linked to where that person lives. The majority of the tracts in the central and northern areas have a noticeably lower median household income, often under \$40,000. Tracts in the south, on the other hand, tend to have a disproportionately high median household income that is over \$70,000 in many tracts. When income is concentrated in certain areas it can lead to concentrated areas of poverty, which become of particular concern if income and geography are closely related to race or ethnicity in the community.

Source: 2013-2017 American Community Survey 5-Year Estimates

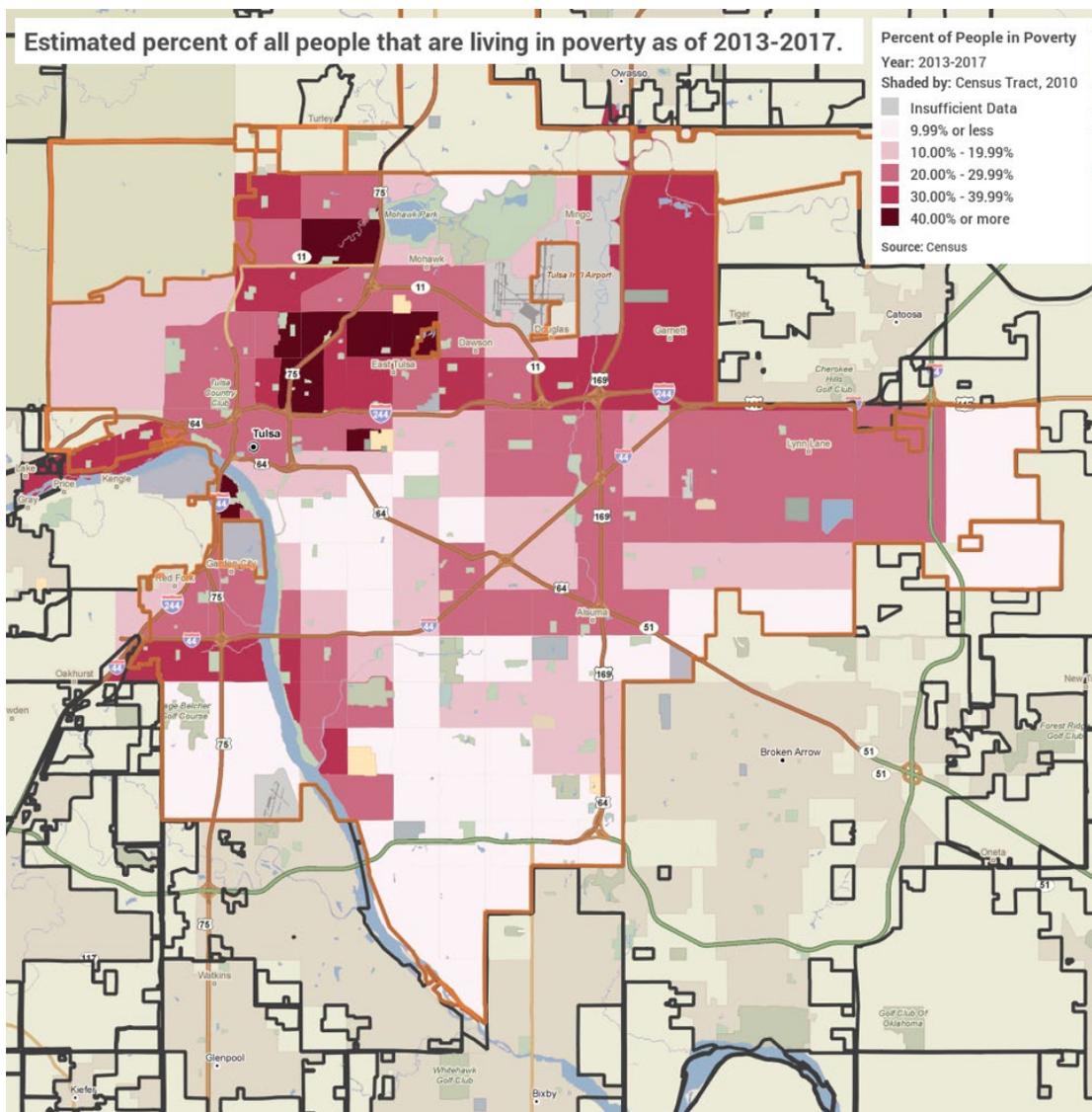


Median Household Income

Poverty

The following map shows that the areas with high poverty are also those that were identified above as having a low median household income. The poverty rate in several central tracts is over 40%, which is significantly higher than the southern tracts where the poverty rate is often less than 10%. According to City and County of Tulsa Homelessness Needs Assessment & Gaps Analysis report from 2019, 63% of families in poverty spend more than 50% of their income on housing, a level considered a severe cost-burden.

Source: 2013-2017 American Community Survey 5-Year Estimates



Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	26,445	23,135	30,185	17,935	66,775
Small Family Households	8,605	7,990	10,420	6,490	30,560
Large Family Households	1,930	2,080	2,430	1,365	4,470
Household contains at least one person 62-74 years of age	3,405	4,045	4,930	3,235	2,170
Household contains at least one person age 75 or older	2,605	3,265	3,595	2,125	1,175
Households with one or more children 6 years old or younger	5,855	5,395	5,365	2,750	7,555

Table 6 - Total Households Table

Alternate Data Source Name:
2011-2015 CHAS
Data Source Comments:

Number Households

The above table breaks down family dynamics and income in the jurisdiction using 2015 CHAS data. Residents who are in higher income ranges tend to have household demographics that differ from those in lower income ranges. For example, residents who earn more than 100% HAMFI are more likely to be a small family household and not have either an elderly person or a child under 6 than households that make less than 30% HAMFI. Larger families are more likely to be multi-generational and have children that must be cared for while still only having 1 or 2 people bringing in income that must be used to care for many people.

The factors which influence household size and education are often interrelated and work to reinforce each other. Education, employment opportunities, marital status and many other factors influence the household’s access to income and household size. Residents who marry later also generally have higher education levels and tend to have smaller families, which means that in addition to higher earning potential these households also have fewer people to care for and fewer baseline living expenses.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	330	135	200	140	805	110	80	90	95	375
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	220	225	215	110	770	10	25	60	10	105
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	710	730	765	250	2,455	115	180	235	210	740
Housing cost burden greater than 50% of income (and none of the above problems)	11,760	3,460	455	145	15,820	3,205	2,040	1,085	210	6,540

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	2,295	7,250	4,630	925	15,100	1,030	2,075	3,705	1,370	8,180
Zero/negative Income (and none of the above problems)	2,420	0	0	0	2,420	650	0	0	0	650

Table 7 – Housing Problems Table

Alternate Data Source Name:

2011-2015 CHAS

Data Source

Comments:

Housing Needs Summary

The table above gives an overview of housing problems in the City. Using 2015 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status.

Cost burden is clearly the biggest housing problem in the City in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2015 CHAS data there were 30,920 renters and 14,720 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income). The bigger picture is actually worse, however, because these figures do not include households that earn more than 100% of the median income.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	15,310	11,800	6,265	1,565	34,940	4,465	4,400	5,175	1,890	15,930
Having none of four housing problems	2,635	3,080	10,380	7,215	23,310	955	3,860	8,360	7,270	20,445
Household has negative income, but none of the other housing problems	2,420	0	0	0	2,420	650	0	0	0	650

Table 8 – Housing Problems 2

Alternate Data Source Name:
 2011-2015 CHAS
Data Source
Comments:

Severe Housing Problems

The table above shows households with at least one severe housing problem broken out by income and occupancy. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,435	4,445	1,865	12,745	1,050	1,285	1,765	4,100
Large Related	1,405	1,045	355	2,805	340	395	245	980
Elderly	1,990	1,475	610	4,075	1,710	1,365	925	4,000
Other	7,455	4,115	2,200	13,770	1,545	735	1,125	3,405
Total need by income	17,285	11,080	5,030	33,395	4,645	3,780	4,060	12,485

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2011-2015 CHAS

Data Source

Comments:

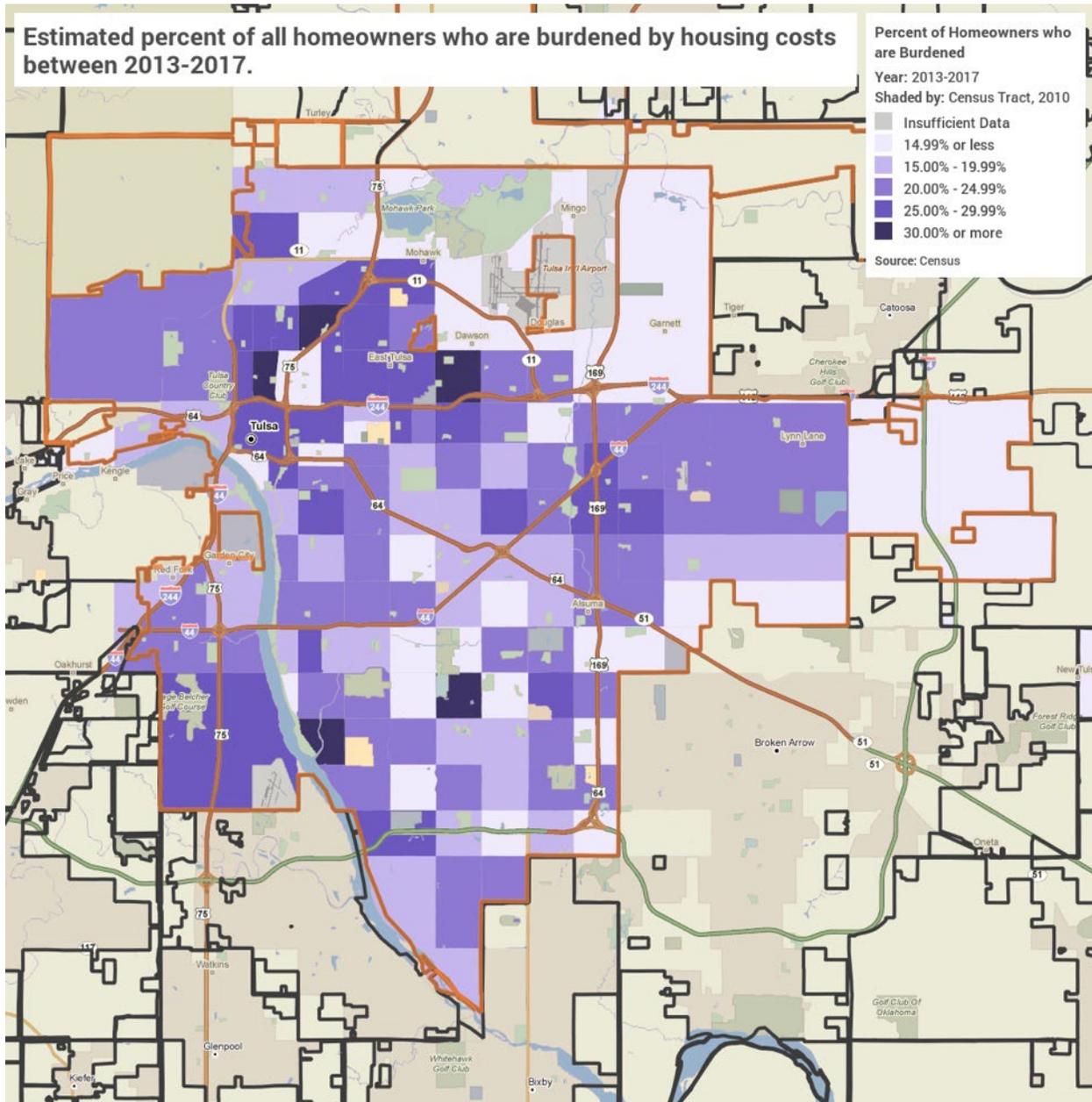
Cost Burden

The table above displays 2015 CHAS data on cost-burdened households in the City for the 0% to 80% AMI cohorts.

Housing Cost-Burdened

The maps and data above showed that income and poverty appear to be closely tied to geography, which includes clear concentrations in certain areas. For cost burden, the picture is less clear. Tracts with high homeowner cost burden rates (30% or more) are found throughout the City, as are low cost burden tracts (less than 15%).

Source: 2013-2017 American Community Survey 5-Year Estimates

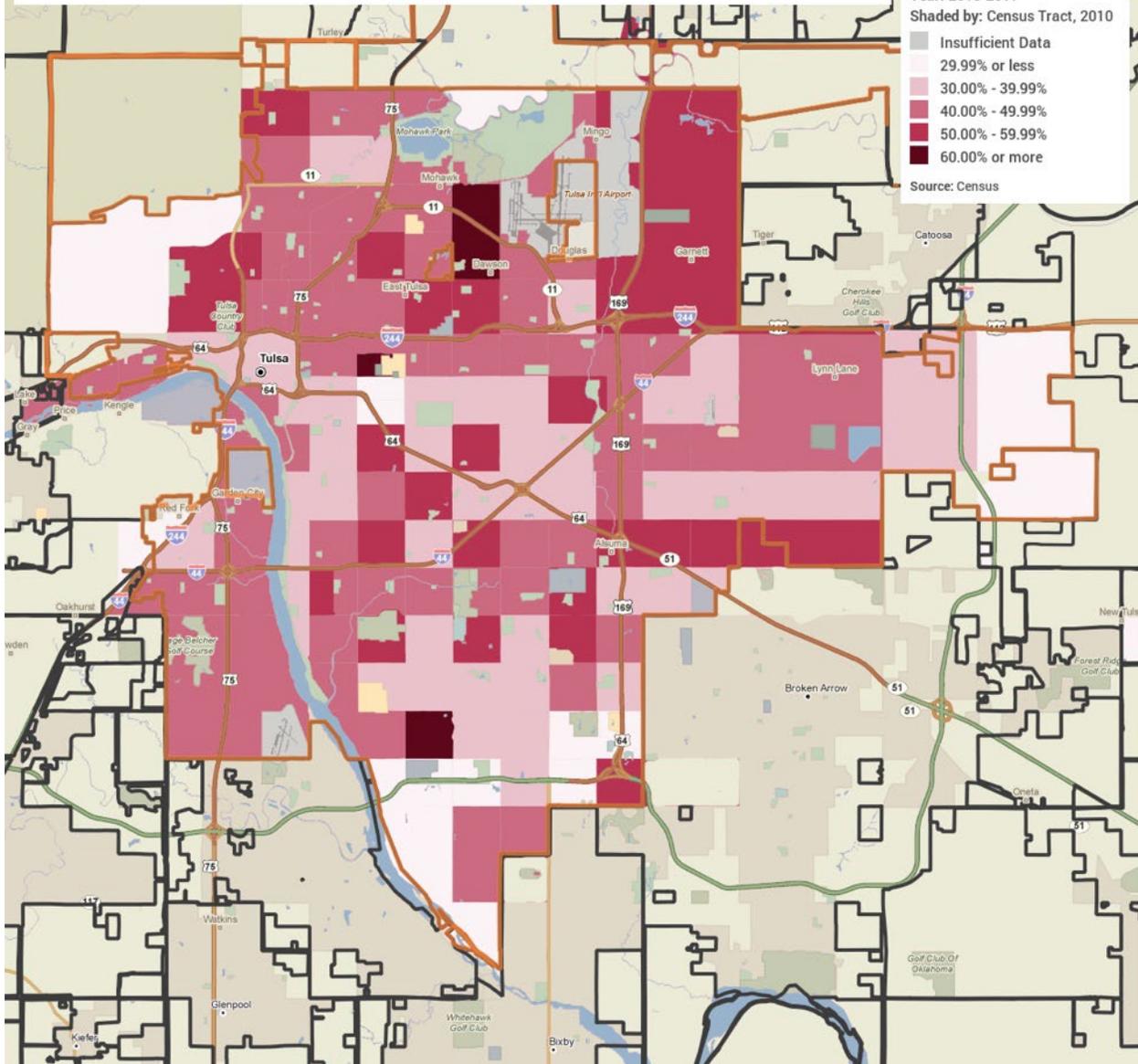


Cost Burdened Homeowners

Cost Burdened Renters

Cost burdened renters show a similar distribution throughout the City. Despite concentrated areas of income and poverty, the tracts with high cost burden (60% or higher) are found on opposite ends of the City while relatively low cost burden rates (30% or less) are found throughout.

Estimated percent of all renters who are cost burdened between 2013-2017.



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,690	1,420	105	6,215	800	710	315	1,825
Large Related	965	285	25	1,275	300	130	50	480
Elderly	1,380	695	200	2,275	950	580	255	1,785
Other	5,240	1,060	115	6,415	980	470	300	1,750
Total need by income	12,275	3,460	445	16,180	3,030	1,890	920	5,840

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2011-2015 CHAS
Data Source
Comments:

Severe Cost Burden

The data presented above shows the severe cost burden in the City, which is defined as paying more than 50% of household income on housing cost. While it is less likely that a household would be severely cost burdened, there are still over 20,000 residents who pay over half their income to housing costs alone.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	865	825	840	225	2,755	120	145	205	150	620
Multiple, unrelated family households	65	90	60	105	320	4	60	90	70	224
Other, non-family households	14	34	80	30	158	0	0	0	0	0
Total need by income	944	949	980	360	3,233	124	205	295	220	844

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

2011-2015 CHAS

Data Source

Comments:

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households, but it is much more prevalent in renter households. There are over 3,000 renters, mostly single-family households, that are overcrowded.

Describe the number and type of single person households in need of housing assistance.

According to the 2013-2017 ACS 5 Year Estimates 35.2% of occupied housing units in Tulsa are single person households. This equates to approximately 57,786 households. Renters are more likely to live in a single-person household than homeowners. Approximately 41.5% of renter-occupied units are single-person households as compared to 29.1% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. In Tulsa, nearly 34% of all households or 18,160 people with someone over the age of 65 are single-person households.

Given that renters and elderly residents are more likely cost burdened than other populations it is likely that many, if not most, of these residents are in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In Tulsa there are 58,737 individuals who have a disability. They represent 14.8% of the population. Black and American Indian residents have higher disability rates than other racial or ethnic groups. The disability rate is highest for older residents, which isn't surprising as disabilities become more prevalent as people age. Ambulatory difficulty is the most common disability with 31,254 individuals reporting it.

Victims of Rape and Domestic Violence

According to the FBI's 2017 Uniform Crime Report, there were 423 reported rapes in Tulsa. Rape is consistently under reported and it is very likely there are significantly more families that need housing support due to this crime. The Tulsa Police Department reports that in 2018 there were 422 rapes.

During 2018, The US Department of Justice Office on Violence Against Women awarded \$1,650,936 in grant funds to organizations in the City of Tulsa. During that same year, the Domestic Violence Intervention Services assisted a large number of survivors, including:

- Counseling for 2,435 survivors of domestic and sexual violence
- Advocacy to 482 survivors of rape and sexual assault
- Advocacy to 9,444 people seeking court services and protective orders
- Advocacy to 852 survivors working with law enforcement
- Education and outreach to 12,063 adults and teens in the community
- Answered 25,314 calls to the crisis and information line
- Safe housing for 496 survivors and their children at the emergency shelter for a total of 17,348 bed nights of shelter
- Safe housing for 75 survivors and children at a transitional living facility
- Legal services to 296 survivors of domestic violence, sexual assault, and stalking
- Safe housing for 29 dogs and 9 cats at the emergency shelter.

What are the most common housing problems?

Like many communities across the country, cost burden is the most common housing problem. When residents pay over 30% of their income to housing costs they are at an increased risk of homelessness and substandard living conditions. Resources spent on housing become unavailable for transportation, health care, child care, and education. All these factors reinforce each other creating an economic situation that is difficult to exit. High housing costs reduce the availability of reliable transportation which prevents access to new economic opportunities which then makes it difficult to earn enough money to cover housing expenses.

According to the 2013-2017 American Community Survey 5-Year Estimates, there are approximately 51,984 cost burdened households in the City, making up 32.9% of the population. Renters are more likely to be cost burdened; approximately 46.5% pay over 30% of their income towards housing. Homeowners are better off but still 26% of those with a mortgage and 12% of those without a mortgage are cost burdened. This points to the current housing supply being either too small or too expensive.

These issues are more severe among low income households. The most recent CHAS data reports that there are 97,695 households whose income is equal to or less than 80% HAMFI. Of these households 45,880 (47%) have a housing cost burden of 30% or more. This is split into 12,485 owner occupied households and 33,395 renter households. Of these households 22,020 have a cost burden greater than 50%.

Are any populations/household types more affected than others by these problems?

Housing problems are concentrated in low-income neighborhoods, which have high levels of minority concentration. An analysis of race and cost burden is conducted in the Market Analysis section of this report.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Approximately 46.5% of the renters in Tulsa have rental obligations that consume more than 30% of their household income. This presents an unreasonably large burden on such households; one for which increasing income is the most likely cure. Approximately 2,873 low income households are overcrowded, 944 of which are extremely low income. Homelessness prevention programs that assist at-risk renters before they reach an unresolvable impasse with their landlords need sufficient funding and the necessary level of promotion so that at-risk renters know how and when to take advantage of them.

Families that approach the end of their Rapid Re-Housing (RRH) assistance will have received required monthly ongoing case management support services of the type that will prepare them to seek and maintain housing on their own. Such services include the development of a housing stabilization and eviction prevention plan which includes budgeting, seeking and retaining employment, household management, and family roles and responsibilities, as well as access to legal counseling and education on available community resources. This type of support will remain an ongoing need for these individuals and families especially when the financial support received through RRH assistance programs end. There is a provision for continued referrals to community support services after RRH assistance ends, but it cannot be comprehensively measured as to outcomes without additional resources.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

No at-risk populations data available.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The factors that contribute to an increased risk of homelessness are as varied as the populations served by the programs available to address them. Lack of sufficient income or the employment stability needed to generate adequate income is a key element. Health issues (both mental and physical) and the lack of education or having job skills that aren't valued or needed by employers can heavily influence the amount of income available to pay for a family's housing. Substance abuse, criminal background, prior evictions, high levels of debt and the loss of benefits (such as housing vouchers or Temporary Assistance for Needy Families (TANF)) can adversely impact the stability of a family's housing situation. Incidences of domestic violence or human trafficking can also greatly diminish one's ability to afford housing, especially when children are involved.

Discussion

The data provided above along with the comments received during the consultation process make it clear that access to decent affordable housing remains to be an issue within Tulsa. Many residents are cost-burdened which puts a financial strain on the households. This was taken into account when creating the priorities, needs and goals, however with limited funds and a large number in need, solutions to these issues are limited.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to determine if any group(s) share a disproportionate burden of the area’s housing problems. For this purpose, HUD guidelines deem a disproportionately greater need exists when persons of a particular racial or ethnic group experiences housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,775	3,590	3,070
White	9,605	1,905	1,385
Black / African American	5,210	980	1,025
Asian	495	40	125
American Indian, Alaska Native	755	185	135
Pacific Islander	10	0	4
Hispanic	2,130	200	195

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,200	6,940	0
White	8,250	3,875	0
Black / African American	3,485	1,225	0
Asian	340	120	0
American Indian, Alaska Native	570	375	0
Pacific Islander	25	15	0
Hispanic	2,480	980	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,440	18,740	0
White	6,320	10,785	0
Black / African American	1,920	3,165	0
Asian	345	325	0
American Indian, Alaska Native	465	825	0
Pacific Islander	10	50	0
Hispanic	1,585	2,540	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,455	14,485	0
White	2,290	9,200	0
Black / African American	455	1,970	0
Asian	75	275	0
American Indian, Alaska Native	150	630	0
Pacific Islander	0	0	0
Hispanic	320	1,580	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income Households

Residents of the City of Tulsa who earn 30% HAMFI or less are considered extremely low income. Housing problems for this demographic are incredibly common. Citywide, approximately 74.81% of all extremely low-income households have at least one housing problem, the most common being cost burden. There are no racial or ethnic groups that have a disproportionately high rate of housing problems in this group.

Very Low Income Households

A household that earns between 30% and 50% HAMFI is classified as very low income. Housing problems are slightly less common for this group than extremely low income households with 70% of the population with a problem. As with the extremely low income population, there are not any racial or ethnic groups that have a disproportionately high housing rate of housing problems.

Low Income Households

Housing problems are significantly less common in households that earn between 50% and 80% HAMFI. Citywide, nearly 38% of households in this group have a housing problem. There is one racial group that is disproportionately affected by housing problems. Over 51% of Asian low income households have a housing problem, however this population is relatively small. There are only 670 Asian households in the City, making up approximately 2% of the income group.

Moderate Income Households

Housing problem rates decline further for this group with only 19.26% of households who earn 80% to 100% HAMFI having a housing problem. There are no racial or ethnic groups that are disproportionately affected by housing problems for this income group.

Conclusion

As can be expected, as a household's income increases the housing problem rate decreases, particularly when a household earns 50% or more HAMFI. According to CHAS data, there is one income group with a race that is disproportionately affected by housing problems, but the population is relatively small.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to determine if any group(s) share a disproportionate burden of the area’s housing problems. For this purpose, HUD guidelines deem a disproportionately greater need exists when persons of a particular racial or ethnic group experiences housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,445	6,915	3,070
White	8,110	3,400	1,385
Black / African American	4,200	1,990	1,025
Asian	420	115	125
American Indian, Alaska Native	615	325	135
Pacific Islander	10	0	4
Hispanic	1,780	550	195

Table 16 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,870	16,265	0
White	3,560	8,565	0
Black / African American	1,515	3,195	0
Asian	200	260	0
American Indian, Alaska Native	235	715	0
Pacific Islander	10	30	0
Hispanic	1,025	2,430	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,110	27,075	0
White	1,555	15,545	0
Black / African American	445	4,640	0
Asian	160	515	0
American Indian, Alaska Native	115	1,175	0
Pacific Islander	10	50	0
Hispanic	715	3,415	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,160	16,775	0
White	685	10,800	0
Black / African American	95	2,330	0
Asian	35	315	0
American Indian, Alaska Native	80	695	0
Pacific Islander	0	0	0
Hispanic	240	1,665	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low Income Households

Residents of the City of Tulsa who earn 30% HAMFI or less are considered extremely low income. Severe housing problems for this demographic are common. Citywide, approximately 62.22% of all extremely low-income households have at least one severe housing problem, the most common being cost burden.

There are no racial or ethnic groups that have a disproportionately high rate of housing problems in this group.

Very Low Income Households

Severe housing problems are significantly less common for very low income households than extremely low income households with 29.7% of the population with a severe housing problem. Asian households face severe housing problems at a disproportionate rate of 43.48%. This population is relatively small, though. There are approximately 460 Asian households in this income group.

Low Income Households

For low income households having a severe housing problem is relatively rare. Only 10.3% of households in the City have a severe housing problem. Again, Asian households appear to have severe housing problems at a disproportionately high rate, 23.7%, and are a relatively small population, 675 households.

Moderate Income Households

Severe housing problems are very rare for moderate income households. Approximately 6.47% of the households in this group have a severe housing problem. There are no racial or ethnic groups that are disproportionately affected by housing problems for this income group.

Conclusion

As can be expected, as a household's income increases the severe housing problem rate decreases. There are a couple of instances where Asian households appear to have a disproportionately high rate of severe housing problems but, overall, there are relatively few households that experience severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater need - housing cost burden when the members of a racial or ethnic group at a given income level experience a housing cost burdens at a greater rate (10% or more) than the income level as a whole. Households who pay more than 30% of their income for housing are considered cost burdened. Households paying more than 50% of their income are considered severely cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	110,505	26,800	23,975	3,200
White	75,455	14,860	13,105	1,420
Black / African American	12,560	5,160	5,575	1,095
Asian	2,300	565	560	135
American Indian, Alaska Native	4,245	1,025	840	140
Pacific Islander	85	35	10	4
Hispanic	10,165	3,265	2,200	205

Table 20 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments:

Discussion:

Housing cost burden is a significant problem in the City of Tulsa. According to the CHAS data, there are nearly 100,000 households that are cost burdened, nearly half of which pay 50% or more of their income to housing cost. Approximately 16.6% of all households in the City pay between 30% and 50% of their income to household costs. Only one racial group appears to have a disproportionately high cost burden, 26.9% of Pacific Islander households are cost burdened. However, there are only 35 households estimated to fall in this group, a very small population. Nearly 15% of the City's households pay 50% or more of their income to housing costs, but no racial or ethnic groups are disproportionately affected.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

30% HAMFI or less

Residents of Tulsa who earn 30% HAMFI or less are considered extremely low income. Housing problems for this demographic are extremely common. Citywide, approximately 74.81% of all extremely low-income households have at least one housing problem, the most common being cost burden. There are no racial/ethnic groups that have a disproportionately high rate of housing problems in this group.

30-50%

A household that earns between 30% and 50% HAMFI is classified as very low income. Housing problems are slightly less common for this group with 70% with a problem. There are no racial/ethnic groups that have a disproportionately high rate of housing problems.

50-80%

Housing problems are significantly less common in households that earn between 50% and 80% HAMFI. Citywide, nearly 38% of households in this group have a housing problem. There is one racial group that is disproportionately affected by housing problems. Over 51% of Asian low income households have a housing problem, however this population is relatively small. There are only 670 Asian households in the City, making up approximately 2% of the income group.

80-100%

Only 19.26% of households who earn 80% to 100% HAMFI have a housing problem. There are no racial/ethnic groups that are disproportionately affected by housing problems for this income group.

Conclusion

As a household's income increases the housing problem rate decreases, particularly when a household earns more than 50% or more HAMFI. According to CHAS data, there is one income group with a race that is disproportionately affected by housing problems, but the population is relatively small.

Severe Housing Problems

30% HAMFI or less

Residents who earn 30% HAMFI or less are considered extremely low income. Severe housing problems for this demographic are common. Citywide, approximately 62.22% of all extremely low-income households have at least one severe housing problem, the most common being cost burden. There are no racial/ethnic groups that have a disproportionately high rate of housing problems in this group.

30-50%

For this category 29.7% of the population have a severe housing problem. Asian households face severe housing problems at a disproportionate rate of 43.48%. This population is relatively small, with approximately 460 Asian households in this income group.

50-80%

Only 10.3% of households in this group have a severe housing problem. Asian households have severe housing problems at a disproportionately high rate of 23.7%. This population is relatively small, with approximately 675 Asian households in this income group.

80-100%

Approximately 6.47% of the households in this group have a severe housing problem. There are no racial/ethnic groups that are disproportionately affected by housing problems for this income group.

Conclusion

As a household's income increases the severe housing problem rate decreases. There are a couple of instances where Asian households appear to have a disproportionately high rate of severe housing problems, but overall there are relatively few households.

Cost Burden

Housing cost burden is a significant problem in Tulsa. There are nearly 100,000 households that are cost burdened, nearly half of which pay 50% or more of their income to housing cost. Approximately 16.6% of all households pay between 30% and 50% of their income to household costs. Only one racial group appears to have a disproportionately high cost burden, 26.9% of Pacific Islander households are cost burdened. However, there are only 35 households estimated to fall in this group, a very small population. Nearly 15% of the City's households pay 50% or more of their income to housing costs, but no racial/ethnic groups are disproportionately affected.

If they have needs not identified above, what are those needs?

No additional needs have been identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Race and ethnicity are often linked to economic opportunities and the area of a City where people live. This issue is discussed in detail in Section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

In September 1967 when the Housing Authority of the City of Tulsa (THA) was created, the need for safe, decent and sanitary housing was tremendous. Families were living in substandard conditions without electricity, gas or running water. At that time, almost 20% of the housing available in the City was substandard in some way.

When THA opened its first Public Housing Community, Seminole Hills, there was waiting list of 2,200 applications for the 150 units available. By the time Comanche Park and Apache Manor were completed, the waiting list had grown to 3,700 applications. The early demographics of THA showed that 60% of the residents were minors and that single women headed 65% of the households.

The next decade would be the most significant for THA in terms of growth. By 1979, THA had constructed or purchased 2,424 units of public housing. The initial Housing Assistance Program (HAP) had reached its 900-unit maximum and the new Section 8 Certificate program had grown to 1,200 units.

Subsidized housing continued to change and grow during the 1980's. Construction on East Central Village, Murdock Villa and Inhofe Plaza was completed. The Moderate Rehabilitation and Section 8 Voucher Program had been introduced and by the mid-80's, the HAP program had been phased out. By 1989, THA was providing housing for almost 20,000 of Tulsa's citizens and community attention began to focus on the need for social, educational and employment programs in public housing.

This community focus resulted in the development of structured self-sufficiency programs in both Section 8 and Public Housing. In 1990 THA opened what would become the first of 13 Resource Centers for residents at Apache Manor. The Section 8 Family Self-Sufficiency Program was introduced in 1991, and by 1992 THA had officially created a Resident Services Program, with the purpose of addressing various needs of families in Public Housing. Funding through the Department of Housing and Urban Development (HUD) enabled THA to create a Security Department to rid THA communities of drugs and criminal activity. A Self-Sufficiency Program for residents of public housing was introduced and a Homeownership Program was developed.

As THA's third decade came to an end, THA had grown and evolved into a professional housing agency that is responsive to resident needs and was developing highly creative and innovative solutions to address those needs. THA currently has 2,247 public housing units and 4,960 Housing Choice Vouchers; however, THA is in the middle of a Rental Assistance Demonstration (RAD) conversion, with properties in the process of

converting, so this number is somewhat fluid. As of the date of this plan, THA has 1,560 units which are currently occupied across public housing and RAD units. This includes intentional vacancies across 3 properties due to HUD approved redevelopment work and a Choice Neighborhood project. In addition, THA has 3 casualty loss units across public housing and RAD projects.

All of Riverview Park has been approved for demolition and disposition, with tenants in the final 55 units being relocated in 2020. THA has substantial vacancies at Sandy Park and Apache Manor in preparation for comprehensive rehabilitation work through 4% Low Income Housing Tax Credits and tax-exempt bonds scheduled to begin in May 2020. In addition, other public housing sites are under varying repairs in preparation for RAD conversions, which has resulted in varying vacancies.

Table 22 below includes to-date information provided by THA on total units in use. Tables 23 through 26 include information on resident characteristics that was obtained from the PIH Information Center. As a result, small discrepancies will be noted in the totals across the tables as the PIC data is not as current.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	39	1,560	4,709	84	4,625	60	0	100

Table 21 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Tulsa Public Housing Authority

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	9,105	10,248	13,349	11,366	13,465	8,889	0
Average length of stay	0	1	3	5	0	5	2	0
Average Household size	0	1	2	2	1	2	1	0
# Homeless at admission	0	1	104	177	14	128	35	0
# of Elderly Program Participants (>62)	0	1	418	977	6	939	32	0
# of Disabled Families	0	16	691	2,749	31	2,672	45	0
# of Families requesting accessibility features	0	0	0	4,407	0	4,353	25	9
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Data Source Comments:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	47	2,297	3,062	53	2,858	66	0	84
Black/African American	0	40	2,930	6,933	60	6,722	36	0	115
Asian	0	0	78	51	0	51	0	0	0
American Indian/Alaska Native	0	13	755	729	9	696	2	0	20
Pacific Islander	0	0	66	103	0	101	0	0	2
Other	0	0	15	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	20	398	706	7	692	1	0	6
Not Hispanic	0	75	5,073	9,761	111	9,344	102	0	203

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:
PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

THA maintains waiting lists for both the Public Housing and Housing Choice Voucher (HCV) programs. Since 2017, THA switched to site based waiting lists for each property, and separated the HCV waitlist. On average each property has a waiting list of 600-1000 applicants. Currently, the HCV waiting list is open and has been since December 2014; applicants are being selected from the list to replace families as they terminate from the program. The HCV waitlist is at 8,600.

The majority of the applicants on both lists are households with 2 or more members, which results in a need for safe, affordable multi-bedroom units. THA also owns and manages Murdock Villa Apartments, a Section 8 Project-based site. It was built for the disabled and is totally accessible.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of residents in public housing and HCV program holders are affordable housing options and higher income levels that will help them become self-sustainable. As seen in the assessment of extremely low-income households (households with 30% AMI or less), the lower the income, the less affordable housing becomes and the more likely a household will experience housing cost burden.

With almost 1,300 elderly and 3,600 disabled public housing residents, additional access to accessible affordable housing units is a major need among public housing residents. This is the largest subpopulation with special needs and represents an immediate need of residents on the programs for accessible units.

Other immediate needs of families on both programs include transportation, GEDs, employment training, daycare and daycare assistance, and jobs.

How do these needs compare to the housing needs of the population at large

Most of the needs of the residents in these programs are the same as the general population. However due to extremely low-income, their needs seem to be overwhelming with families in the HCV program having an average annual income of \$9,693 and families living in Public Housing having an average annual income of \$6,190, making everyday living a challenge. Most families lack transportation to find jobs and attend school or to get to the grocery store or to seek medical attention. Families that must relocate to different units on the HCV program often find it hard to come up with security and utility deposits.

The barrier of finding accessible units for the disabled is also similar to those in the general population, with the primary difference being their income.

Discussion

The City of Tulsa Housing Authority continues to be one of the main providers of affordable housing to Tulsa's low-income populations, providing assistance to nearly 20,000 individuals (7,200 households) who are predominately low-income households.

With almost 1,300 elderly and 3,600 disabled public housing residents, additional access to accessible affordable housing units is a major need among public housing residents.

Source: THA 2018 Annual Report.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the root. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	195	32	281	0	55	69
Persons in Households with Only Children	22	10	184	0	61	17
Persons in Households with Only Adults	634	264	4,227	0	240	52
Chronically Homeless Individuals	218	120	466	0	0	0
Chronically Homeless Families	217	112	329	0	0	0
Veterans	84	22	546	0	373	0
Unaccompanied Child	25	73	184	0	0	0
Persons with HIV	1	3	15	0	0	0

Table 25 - Homeless Needs Assessment

Data Source Comments: Data Provided by the Community Service Council of Greater Tulsa, Continuum of Care lead organization and the entity responsible for overseeing the Homeless Management Information System.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The number of persons becoming homeless is estimated to be 3,255 households, but this number is not broken down for each category above. The number of persons exiting homelessness each year is provided as households and does not include a large number of shelter stayers exited without an exit destination.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	215	115
Black or African American	179	30
Asian	6	0
American Indian or Alaska Native	93	43
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	43	17
Not Hispanic	667	260

Data Source

Comments: The PIT Count doesn't break out data by Race/Ethnicity.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with children: Per the most recent Point-in-Time count data available for the Continuum, Tulsa had 227 unique households in need of housing assistance.

Families of Veterans: There are approximately 106 veterans experiencing homelessness on a single night in Tulsa, according to the most recent Point-In-Time Count. Of those, 3 households included adults with children. Most veterans (84) were sheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Approximately half of those considered homeless in Tulsa identify themselves as being White. Those who identify themselves as Black or African American totals 21%. The percentage of the homeless that identify themselves as American Indian or Alaska Native is 14% which is a 7% increase from 2018. A total of 6% who are homeless identify as Hispanic.

Note: The table above does not allow for including Multiple Races as a race. The Continuum of Care reports that 63 individuals identify as Multiple Races and 118 had no response.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Point in Time count summary for January 24, 2019 indicated that 277 (28%) of the 987 persons surveyed were unsheltered. Of those sheltered, 531 were located in emergency shelters, 136 were in transitional housing and 8 were in safe haven. Of the total sheltered and unsheltered 138 were children under the age of 18.

Discussion:

Homelessness in Tulsa has shown an increase of 8% over the past 5 years (2014-2019) including an increase in unsheltered homelessness of 5%. Although our community has been housing individuals and families at a record pace, the inflow of first-time homeless (65% in 2018) has made it difficult to decrease the number experiencing homelessness. Gaps in the homeless services network include homelessness prevention and diversion, professional services including healthcare, case management and street outreach. In addition, the emergency shelters operate at an average of 96% capacity.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

There are 4 primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the City is accommodating or should accommodate these needs.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	893
Area incidence of AIDS	19
Rate per population	187.2
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,894
Area Prevalence (PLWH per population)	191
Number of new HIV cases reported last year	77

Table 26 – HOPWA Data

Alternate Data Source Name:

2016 OK State Department of Health
2018 CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	95
Short-term Rent, Mortgage, and Utility	265
Facility Based Housing (Permanent, short-term or transitional)	76

Table 27 – HIV Housing Need

Data Source: Tulsa Cares

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 76,925 residents over the age of 60 in the City, making up 19.2% of the population. Approximately 23,308 residents over the age of 60 have a disability, or 34.2%, and approximately 7,693 (10%) are below the poverty level. Elderly residents are much more likely to live in owner-occupied residences than renter-occupied residences, 78% and 22%, respectively. However, many elderly residents are still cost burdened. Approximately 50% of elderly renters and 22% of owners are cost burdened.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics. There were 157 overdose deaths in Tulsa in 2017.

In the 2018 Oklahoma Drug Threat Assessment some data is provided about the prevalence of alcohol and drug addiction. Tulsa County identified prescription opioids as the top drug threat in the area and has one of the highest opioid prescription rates in the state, 170.9 per 100 people. Nationally, prescription opioids are responsible for more drug overdose deaths than heroin. Heroin use has been on the rise in Oklahoma and Tulsa County was 1 of 4 counties responsible for almost 70% of heroin cases submitted by law enforcement.

Approximately half of all cocaine seizures occurred in 4 counties, including Tulsa. The violence associated with crack cocaine distribution in Tulsa County is primarily from the Hoover Crips that control 70% of the cocaine distribution in the county.

Disability: There are 58,737 people in the City who have a disability, which is 14.8% of the population. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Over 50% of residents over the age of 75 have a disability, which is much higher than the disability rate of those between 35 and 64 (17.6%). Ambulatory difficulty is the most common disability and independent living difficulty is the second most common disability. Black and American Indian residents report having a disability at rates higher than other racial or ethnic groups, 16.8% for both groups.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Providing secure, safe, affordable, and stable housing for the elderly is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assist the elderly in remaining active and independent. Additionally, elderly residents' homes may need modifications to assist with any disabilities that may develop as a result of aging.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either in shared settings or privately owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In the Tulsa MSA the HIV/AIDS rate is approximately 187.2 cases per 100,000 people. Black or African-American residents had the highest rate of living with HIV/Aids (530.8 per 100,000). The vast majority of newly diagnosed cases are male (85.7%) and the 20-29 age group had the highest rate of new HIV diagnosis, 21.3 per 100,000. Men who have sex with men was the most common mode of transmission with 60% of the current cases.

Discussion:

N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Through the online surveys, interviews and community focus groups conducted during the citizen participation process for this Consolidated Plan, participants indicated that community facilities projects, particularly ones that support vulnerable populations like senior centers are a need for the City. It is necessary to prioritize public projects that have shown to be effective and to expand them when funds are available.

How were these needs determined?

These needs were determined through the online surveys, interviews and community focus groups conducted during the citizen participation process.

Describe the jurisdiction’s need for Public Improvements:

Interviews with key stakeholders and residents during the Citizen Participation process for this Consolidated Plan included a discussion of infrastructure improvements. Street and road improvements are important as they improve accessibility of residents as well as public safety, but a focus on public transportation infrastructure was identified, particularly to expand upon advancements already made.

How were these needs determined?

Public Improvements needs were determined through demographic analysis, consultation with the public and key stakeholders, and through reviewing programs previously completed by the City. Additional information can be found in the Citizen Participation section of this document.

Describe the jurisdiction’s need for Public Services:

Through community outreach during focus groups and in targeted stakeholder interviews a variety of essential services needs were identified, including crisis services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.

How were these needs determined?

Public Services needs were determined through demographic analysis, consultation with the public and key stakeholders, and through reviewing programs previously completed by the City. Additional information can be found in the Citizen Participation section of this document.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis looks at both the quantity and quality of the homes available in the City of Tulsa. Trends in structure type, age, price, tenure, and other pieces of data are compared across time and location. In addition to information about housing units, factors that indirectly impact the availability of housing are also analyzed. This includes the supply of homeless shelter facilities, special needs services, and non-housing community development services.

Housing Supply- Growth in Tulsa's housing stock was relatively modest between 2010 and 2017. In 2010, the City of Tulsa had approximately 185,574 housing units. By 2017, the number of units increased by less than 2,000 units to 187,155. That is less than 1% growth in the housing stock but within the margin of error to match the population growth of 2%. Despite this growth, the share of occupied housing units fell from 88.9% to 87.8%, meaning that there are actually fewer occupied houses now than in 2010. Overall, the vacancy rate is much higher for rental units than homeowner units. Throughout the City, single-family structures (defined as a structure with 4 units or less by HUD) are the most prevalent and make up 72% of the housing stock. While there are plenty of housing units available in the City, the type and price of the units does not match up with what residents prefer and can afford. This observation signals that there's not a lack of housing supply, but rather a lack of affordable housing.

Condition – Census tracts in the northern part of the City, particularly the northwest, have a much higher concentration of older homes than elsewhere. There are many census tracts where over 90% of the homes were built before 1980 and 50% or more of the homes were built before 1940. These units are at risk of containing lead-based paint and may need significant work to maintain livability. The City of Tulsa's Working in Neighborhoods Department (WIN) oversees a number of programs, including emergency repair grants and rehabilitation loans.

According to information obtained from the Tulsa County Assessor, there are over 1,600 residential properties in Tulsa County which are rated as poor, unstable, or very poor condition. A majority of these properties are located in a concentrated area north of the downtown area. (See Appendix B – Tulsa County Property Conditions Map)

Cost of Housing – The 2013-2017 ACS 5-Year Estimates shows a median home value of \$129,000, a 10% increase from 2010 when the median home value was \$117,000. The median monthly cost for a homeowner with a mortgage is \$1,197 and \$441 without a mortgage.

On average renters pay \$630 monthly for rent, an 18% increase over 2010. Renters have a median housing cost of \$784 per month. There are over 33,000 renters who are currently cost burdened by spending 30% or more of their income on housing costs. The northern section of the City is also where there is a concentration of households that are cost burdened.

Public and Assisted Housing—Tulsa Housing Authority (THA) currently oversees a total of 2,501 public housing units and 4,878 Housing Choice Vouchers. As of February 2020, there were over 8,600 applicants on Public Housing and HCV waiting lists.

Data in this section was provided directly from HUD and includes a range of sources such as the 2000 and 2010 Census records and ACS 2007-2011 data. Additional data was included to supplement the provided data and allow for a more in-depth analysis.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines the composition of the region’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

Overall, the housing stock is primarily single-family structures that vary depending on tenure. Homeowners tend to have larger homes with many bedrooms while renters have smaller units with fewer bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	116,578	62%
1-unit attached structure	6,240	3%
2-4 units	12,751	7%
5-19 units	30,789	16%
20 or more units	17,840	10%
Mobile Home, boat, RV, van, etc	2,957	2%
Total	187,155	100%

Table 28 – Residential Properties by Unit Number

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Residential Properties by Number of Units

The table above breaks down the City’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 62% of all housing units. The City also has a fair number of units in the “Missing Middle” demographic. The “Missing Middle” are property types that are rarely found in rural areas but, when present, provide affordable housing and increased density. For the purposes of this section the “Missing Middle” is defined as buildings with 2-19 units, which makes up 23% of the housing stock in Tulsa. Large multi-family developments (20 or more units) account for 10% of all housing units in the City. Finally, 2% of housing units are classified as mobile home, boat, RV, van, etc.

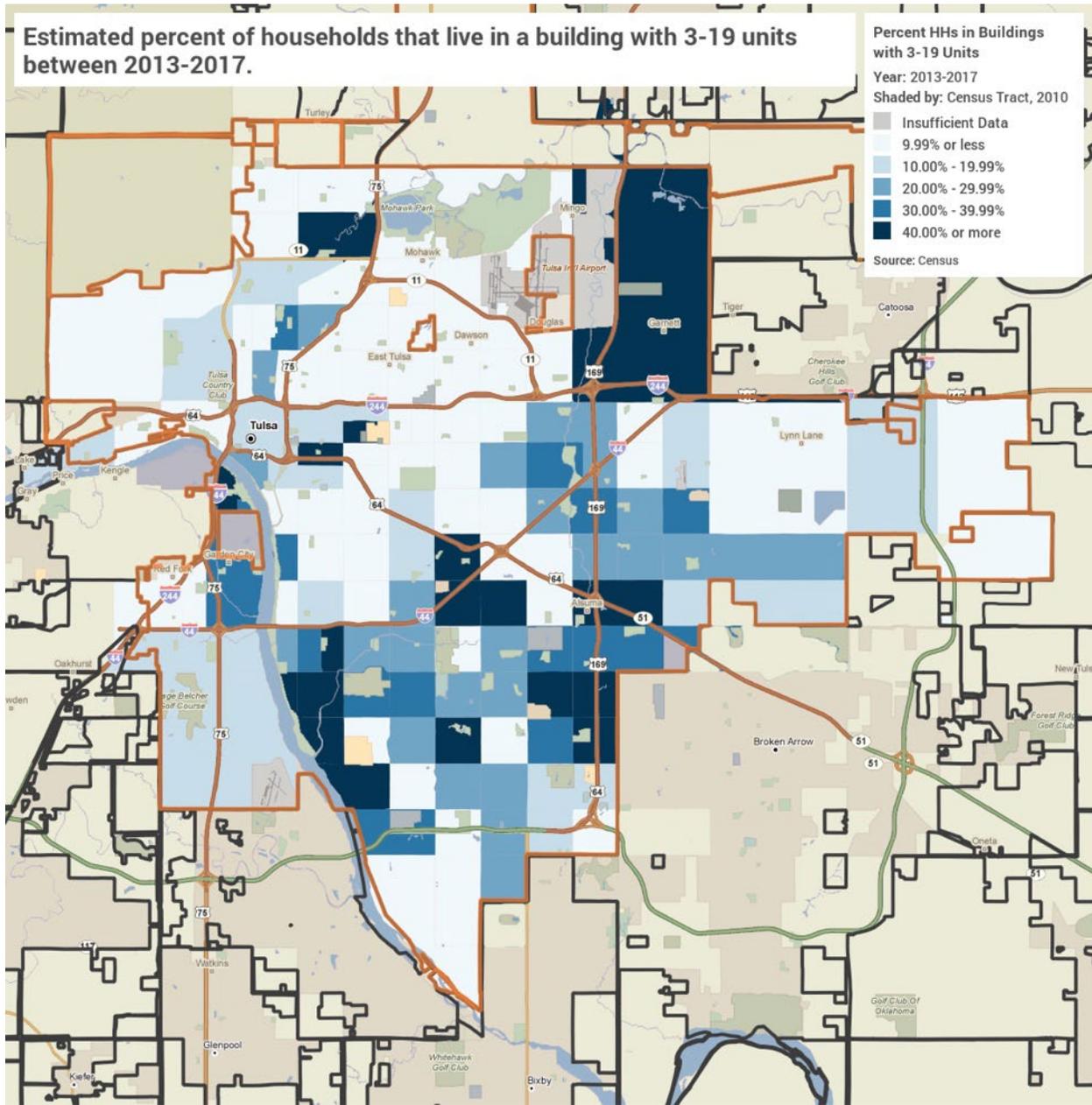
Source: 2013-2017 American Community Survey 5-Year Estimates

Multifamily Development Distribution

The City of Tulsa has a moderate number of multifamily developments, but it is important to verify that these units are available throughout the City. The maps below display the distribution of small, medium, and large multifamily developments in the jurisdiction. Small multifamily developments are buildings with 3-19 units, medium multifamily developments have 20-49 units, and large multifamily developments are buildings with 50+ units.

Small multifamily developments, the “Missing Middle”, are generally more available in the south and eastern parts of the City. There is one tract in the northwest with a relatively large number of units (40% or more) but that is an exception; most tracts in the northwest have less than 10% of the units in this category.

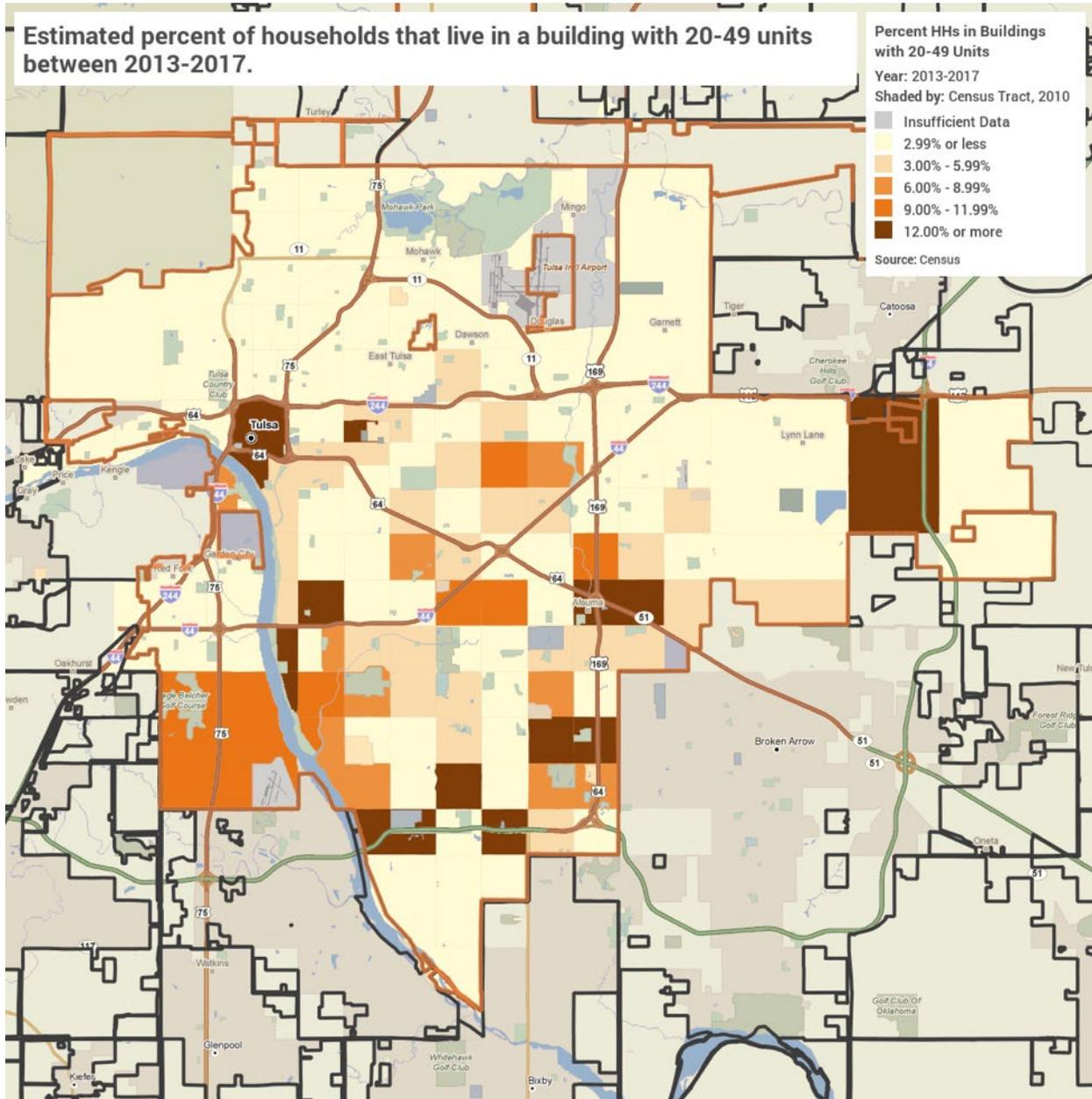
Source: 2013-2017 American Community Survey 5-Year Estimates



Small Multifamily Developments

Medium Multifamily Developments

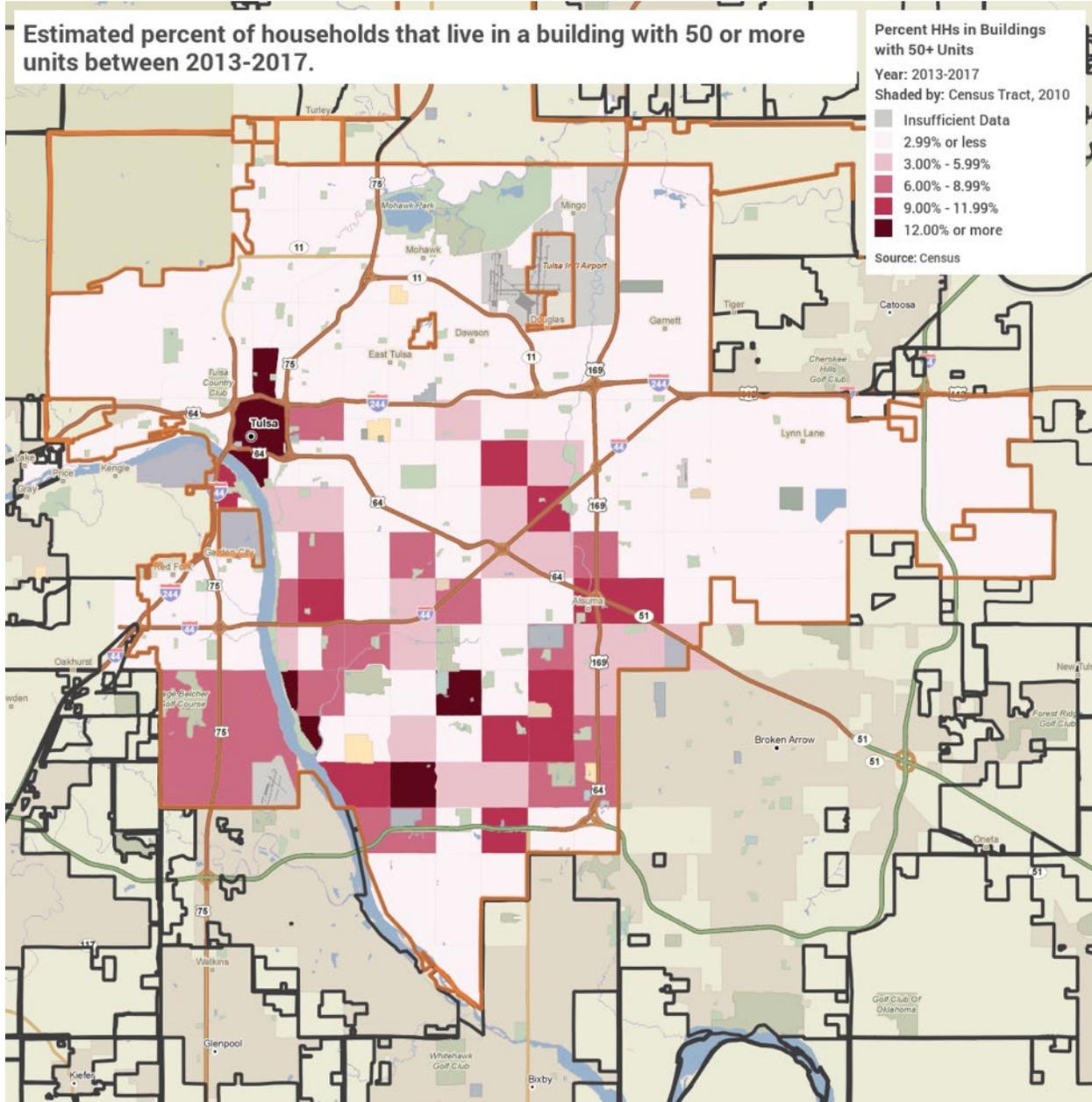
Medium multifamily developments are much less common than small multifamily developments. There are only a few areas with a relatively high number of units in this housing type (12% or more) while most of the City has fewer than 3%. Again, the northwest part of the City stands out as having even fewer units in this category than most of Tulsa.



Medium Multifamily Developments

Large Multifamily Developments

Large multifamily developments, much like medium multifamily developments, are relatively rare when compared to small multifamily developments. However, the location of large multifamily buildings is more concentrated than medium buildings. Large buildings are primarily in the southwest part of the City.



Large Multifamily Developments

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	253	0%	3185	8%
1 bedroom	1320	2%	2600	32%
2 bedrooms	14059	17%	27905	35%
3 or more bedrooms	68376	81%	23282	29%
Total	84008	100%	80373	100

Table 29 – Unit Size by Tenure

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Unit Size by Tenure

The size of the unit a household lives in varies depending on whether they are homeowners or renters. Homeowners tend to live in much larger homes than renters, over 80% of homeowners have a home with 3 or more bedrooms while only 29% of renters have a unit of that size. On the other end of the spectrum, 36% of renters have 1-bedroom or less and only 2% of homeowners have a unit that small. It is generally important for a variety of home sizes to be available for both homeowners and renters. Smaller owner-occupied units allow for renters with lower incomes to become homeowners and large rental units provide more housing for large families that may want to move into the area.

Source: 2013-2017 American Community Survey 5-Year Estimates

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

No less than 40% of all new admissions to the Public Housing and Section 8 project-based programs must be extremely low income and no less than 75 % of new admissions to the HCV must be extremely low income during the housing agency's fiscal year.

A more thorough analysis of publicly supported housing program recipients is conducted in MA-25, Public and Assisted Housing.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the HUD Multifamily Assistance and Section 8 database there are 30 properties in these programs. Of those properties, 2 have expired contracts and 7 contracts are due to expire before the end of 2024. These contracts account for 594 units of affordable housing. Small 1-bedroom or less units are the most prevalent, making up 337 of the expiring units. Only 10 units are 4-bedroom or more.

Does the availability of housing units meet the needs of the population?

No, unfortunately there is a lack of decent, affordable housing in the jurisdiction. In the Needs Assessment it was shown that cost burden is the most common housing problem in the City. In addition to that, we see that there is a lack of large rental units and small owner-occupied units in Tulsa. While there is plenty of single-family buildings there is a lack of larger multi-family buildings that are generally cheaper and have higher density. There is also a need to replace any units that are lost due to expiring Section 8 contracts in order to maintain the affordable housing stock. Overall, there is a need for affordable units in a number of different sizes and building types.

Describe the need for specific types of housing:

The specific type of housing needed varies depending on whether households are renters or homeowners. All residents need more affordable housing but there is a particular lack of small homes for homeowners and large homes for renters. Furthermore, there is a need for more units that can easily access public transportation and can address the needs of seniors and residents with disabilities.

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

In this section, the cost of housing for both homeowners and renters in the City of Tulsa will be described and analyzed. A review is made of current home values and rents, as well as how those prices have changed since 2000. Housing affordability and cost burden are major issues facing the City. Whenever possible, additional data sources will be used to provide supporting evidence for any conclusions that are made.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	\$117,000	\$129,000	10%
Median Contract Rent	\$533	\$630	18%

Table 30 – Cost of Housing

Alternate Data Source Name:

2000 Census (base), 2013-2017 ACS (most recent)

Data Source Comments:

Rent Paid	Number	%
Less than \$500	10,080	13%
\$500-999	47,817	62%
\$1,000-1,499	15,466	20%
\$1,500-1,999	2,122	3%
\$2,000 or more	1,391	2%
Total	76,876	100%

Table 31 - Rent Paid

Alternate Data Source Name:

2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Housing Costs

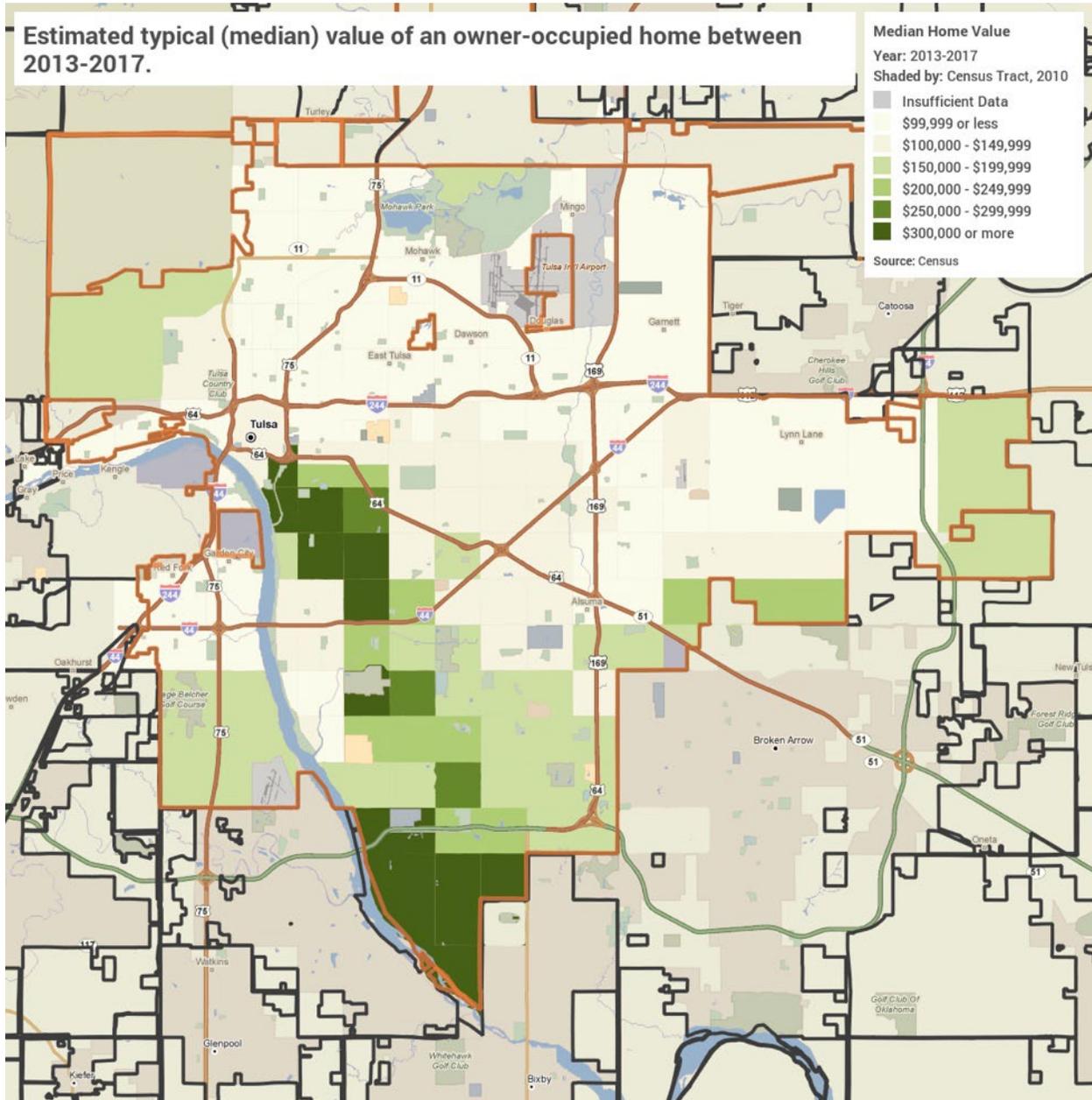
The value of homes in Tulsa have increased by 54% since 2000. This is significantly more than the increase in median household income identified in the Needs Assessment. Rents, on the other hand, have remained relatively stable and are still relatively low. It is highly unlikely that a household will have an increase in income great enough to match the prices, which may lead to substandard living, cost burden, or an inability to move into a house that better suits the family.

Home Value

The following maps display geographically the median home value and rent throughout Tulsa. Though the median home value is \$129,000, the actual median value in each census tract can vary significantly. Areas in the south and west have median home values that are relatively high, over \$300,000. This is

much higher than neighboring tracts to the east and north where the median home value is less than \$100,000. This data points to a concentration of high cost housing that may prevent low-income residents from accessing low-poverty areas. Homes in these areas are likely unaffordable to everyone except the wealthiest members of the community.

Source: 2013-2017 American Community Survey 5-Year Estimates

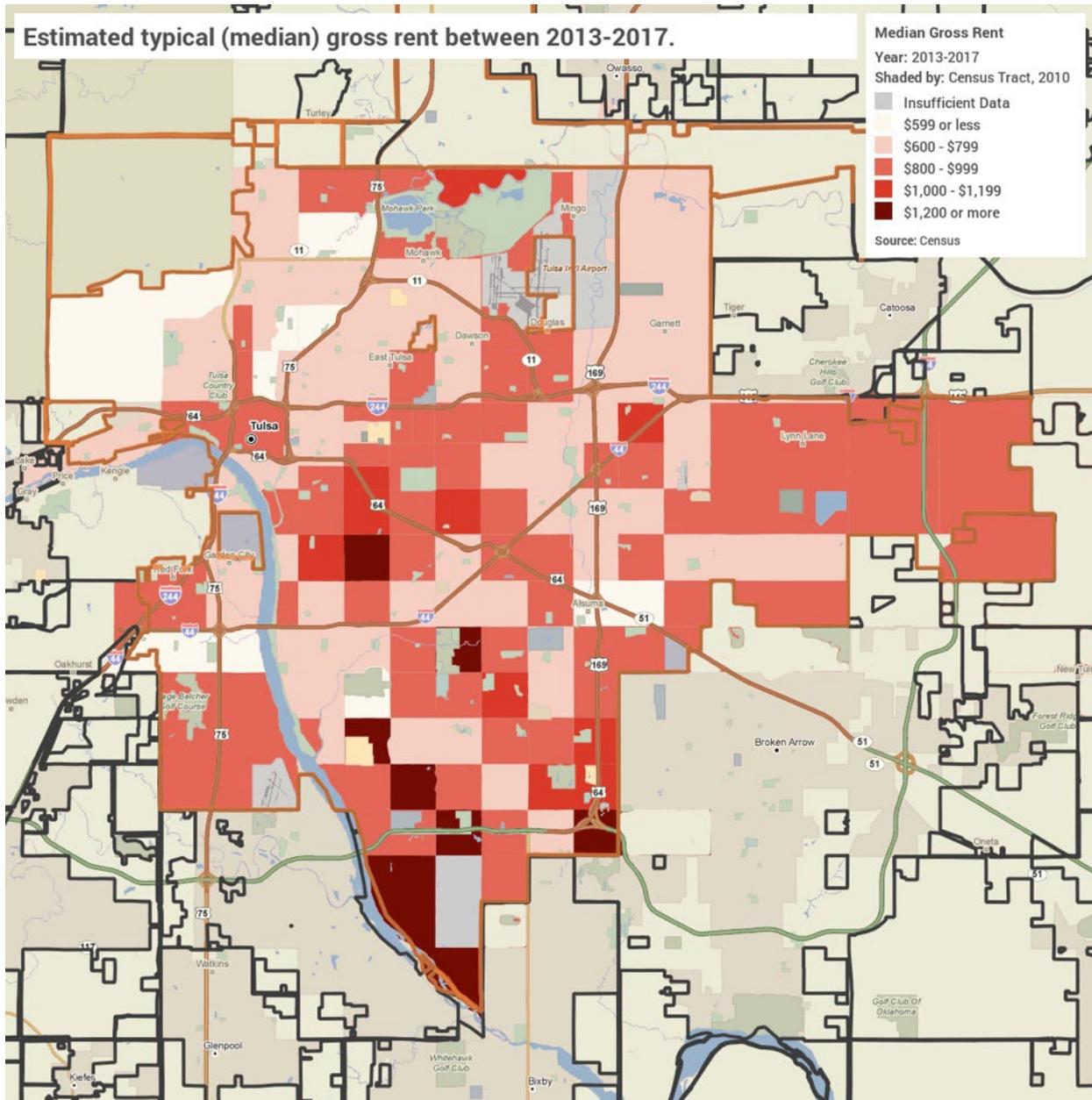


Median Home Value

Median Rent

The median rent in the City shows a different pattern than median home value. There are no apparent concentrations of high rents in the City, though the rent does vary by census tracts. A few tracts have a relatively high median rent of \$1,200 or more and a few others have relatively low median rent at \$600 or less.

Source: 2013-2017 American Community Survey 5-Year Estimates



Median Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	6,755	No Data
50% HAMFI	25,140	10,605
80% HAMFI	55,185	25,914
100% HAMFI	No Data	35,618
Total	87,080	72,137

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Housing Affordability

The availability of affordable housing in Tulsa is clearly linked to household income. According to the 2011-2015 CHAS data, there are over twice as many rental units that are affordable to someone making 80% HAMFI when compared to a household with 50% HAMFI. Owner occupied units have a similar pattern with significantly fewer units that are affordable to very low income households.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$569	\$669	\$865	\$1,162	\$1,315
High HOME Rent	\$569	\$669	\$865	\$1,155	\$1,269
Low HOME Rent	\$569	\$653	\$785	\$906	\$1,011

Table 33 – Monthly Rent

Alternate Data Source Name:
HUD 2019 FMR and HOME Rents
Data Source Comments:

Fair Market Rent and High/Low HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

No, unfortunately there continues to be lack of sufficient affordable housing at all levels. The City continues to have a significant population that is cost burdened, meaning they lack affordable housing. This housing problem is correlated with income, which points to a lack of sufficient housing for low income households. In Tulsa, there are approximately 6,755 affordable rental units available for households earning less than 30% HAMFI but there are over 26,000 households in this group.

How is affordability of housing likely to change considering changes to home values and/or rents?

It is unlikely that the housing market will shift in such a way as to increase the number of affordable owner-occupied or renter-occupied units. Rental units, in particular, do not see prices decrease even when the housing market crashes. In Tulsa, there is plenty of housing, but it does not match the needs of the community. As affordable housing contracts expire and prices inflate, it is likely that fewer and fewer homes will be affordable in the City.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Tulsa Median Rent is \$630, which is between efficiency and 1-bedroom units for the FMR and HOME rents. However, the location of a property greatly impacts the affordability.

Starting in 2019, HUD began releasing Small Area Fair Market Rents based on ZIP Code. When comparing the Small Area Fair Market Rents, it is clear that the city-wide median rent does not represent many areas. There are 114 ZIP codes in the Tulsa Metro Area and the FMR for an efficiency varies from \$520 to \$900. Two-bedroom units vary from \$780 to \$1,350, and large four-bedroom units vary from \$1,190 to \$2,070. Clearly, there are areas that are simply unaffordable to many residents.

Discussion

The Tulsa 2020 goals, outlined in the comprehensive plan, were designed to meet Tulsa's demand for a variety of housing types and address the gaps in income range. The City will continue to look at affordable rental housing solutions over the next 5 years and beyond in accordance with the 2020 Comprehensive Plan. Future HUD awards will be targeted to fund projects that enhance the availability of affordable housing throughout the community.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the City by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the 4 housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Renter-occupied units are much more likely to have at least one housing problem than owner-occupied units. This is primarily due to cost burden. The age of housing units does not vary significantly by housing tenure.

Definitions

Although the City does not have a written definition for “standard condition” or “substandard condition but suitable for rehabilitation”, all housing units are required to meet the minimum property maintenance standards outlined in Title 55 of the City’s Code of Ordinances and are subject to Nuisances ordinance outlined in Title 24. The City of Tulsa Code of Ordinances can be located at <https://library.municode.com>

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	17,309	21%	33,804	42%
With two selected Conditions	369	0%	2,304	3%
With three selected Conditions	24	0%	60	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	66,306	79%	44,205	55%
Total	84,008	100%	80,373	100%

Table 34 - Condition of Units

Alternate Data Source Name:

2013-2017 ACS 5-Yr Estimates

Data Source Comments:

Housing Conditions

The table above details the number of owner and renter households by number of housing problems identified in the most recent ACS 5-Year estimates. Overall, renters are about twice as likely to have a housing problem than homeowners. Relatively few units have more than one selected condition but there are still over 2,700 households with multiple housing problems.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,885	8%	7,308	9%
1980-1999	17,387	21%	20,792	26%
1950-1979	45,196	54%	41,423	52%
Before 1950	14,540	17%	10,850	13%
Total	84,008	100%	80,373	100%

Table 35 – Year Unit Built

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Year Unit Built

The year a house is built is heavily correlated with whether or not it is in substandard condition. Older homes are more likely to need regular maintenance in order to provide a safe and secure living environment to residents. When looking at the age of a home an important factor is whether it was built before 1978. Prior to 1978 lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Due to the way data is collected by the U.S. Census Bureau, homes built prior to 1980 will be considered as having possible lead-based paint hazards.

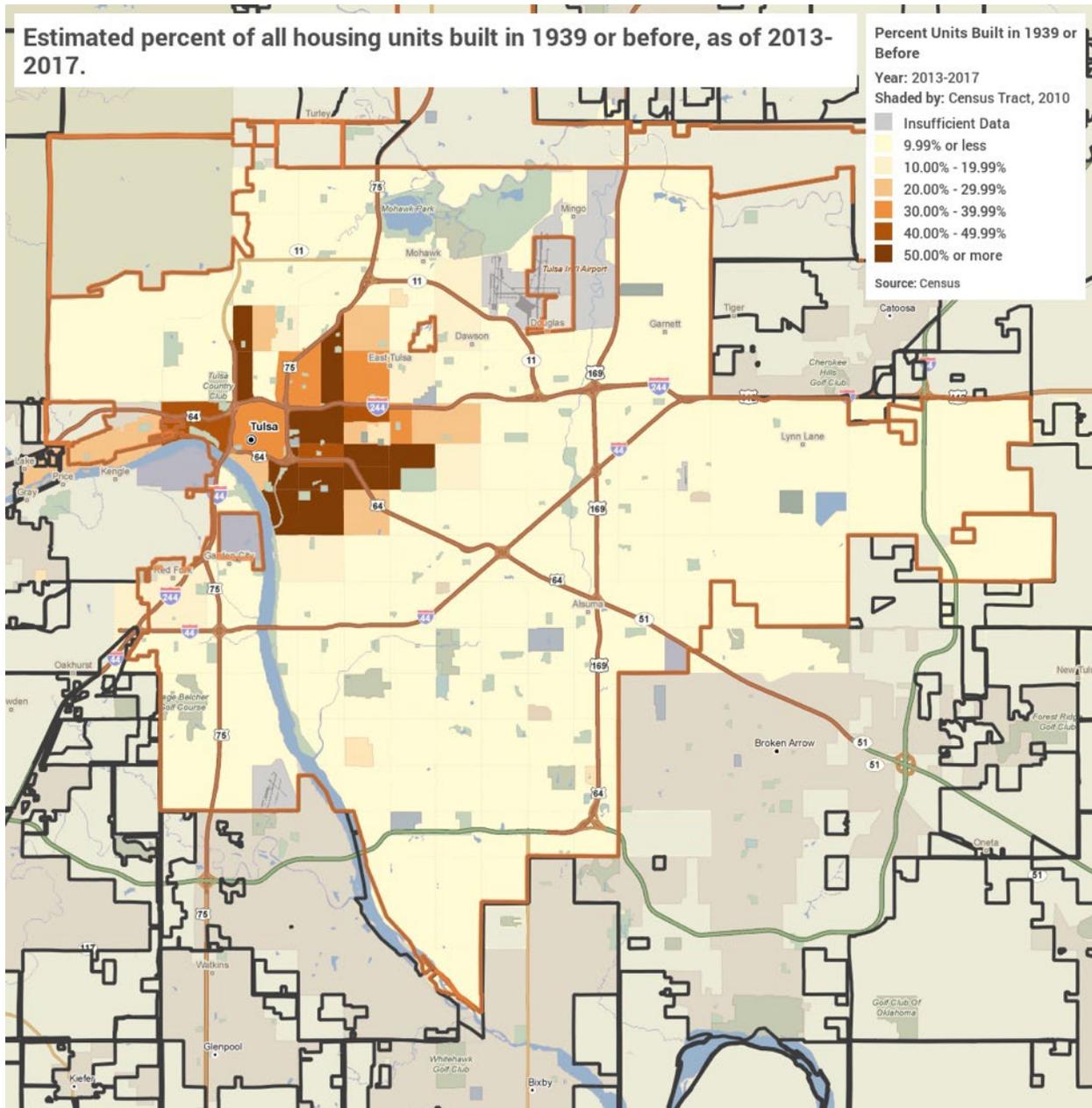
In Tulsa, a significant percentage of homes were built before 1980. The time period with the largest production of both renter and owner units is 1950-1979, where 54% and 52% units were built, respectively. A total of over 86,000 units were built in that time period and over 25,000 units were built before 1950. That means that approximately 116,000 households, or 70%, live in a place with potential lead-based paint hazards.

Source: 2013-2017 American Community Survey 5-Year Estimates

Age of Housing

Geographically, there is a clear pattern of home production built prior to 1940. Units of that age outside of the northwest part of the City are virtually unheard of. Many tracts in the northwest have over 50% of their housing units built before 1940.

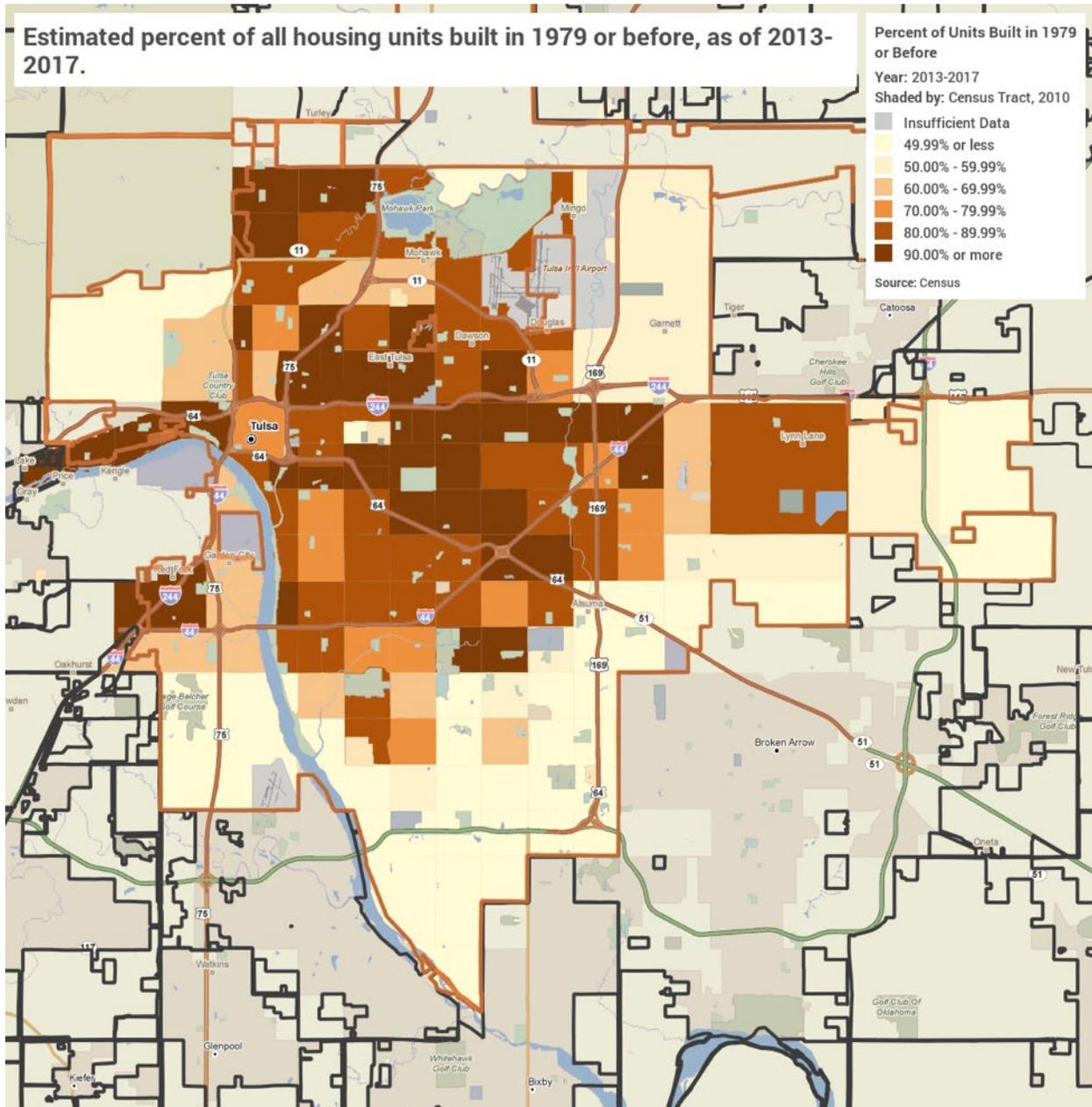
Source: 2013-2017 American Community Survey 5-Year Estimates



Housing Units Built Before 1940

Housing Units Built Before 1980

When looking at the percent of homes built before 1980 there is a clear pattern where the outer edge of the City has newer homes. In many tracts along the outside fewer than 50% of the homes were built before 1980 while tracts that are more central have 90% or more of their housing stock in that group.



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	59,736	71%	52,273	65%
Housing Units build before 1980 with children present	8,053	10%	3,524	4%

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards.

For housing units built before 1980 with children present, the most recent data available was 2015 CHAS data. The 2011-2015 ACS data was used for the total number of units built before 1980 to match the time period. It appears that homeowners are more likely to live in and have children in a unit that was built prior to 1980. Approximately 10% of owner occupied homes that were built before 1980 have children, which is more than twice renter-occupied homes (4%).

Vacancy Rate

The vacancy rate is the rate of homes that are currently unoccupied in a community. It is normal for a community to have vacant units and the general rule is that 7% of rental units and 2% of owner-occupied units is considered healthy. When there are not enough vacant units it becomes difficult for new residents to move into the community and for current residents to change housing as their needs change.

The map below shows the average housing vacancy rates throughout the City. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the City vacancy rates are at least 10%; however, they are highest in the northern tracts where 25% or more of the units are vacant.

Source: 2013-2017 American Community Survey 5-Year Estimates

Need for Owner and Rental Rehabilitation

There is a large need for owner-occupied and renter-occupied housing rehabilitation within Tulsa. Rehabilitation of current units could provide the housing needed for the population instead of producing new, more expensive units. The high cost-burden in the City means many households will not have resources to put towards home repairs themselves.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2011-2015 CHAS data, there are 45,640 LMI households in Tulsa. These households likely need support in order to address any rehabilitation or lead-based paint remediation. The 2011-2015 ACS data estimates that 157,880 homes were built prior to 1980. Given that low-income households are more likely to live in older homes, it is estimated that between 75%-90% of LMI households live in a residence with a lead-based paint hazard, or 34,230-41,076 households. The City and key stakeholders recognize the importance of this issue. In October 2019, the Tulsa Health Department was awarded \$1.2 million from HUD to address lead based paint hazards in the community.

Discussion

The City of Tulsa WIN Department Neighborhood Inspections section is responsible for enforcing nuisance and zoning ordinances to help prevent deterioration of neighborhoods and help maintain the highest safety and health standards for the many residential, non-residential and vacant properties in the City of Tulsa. During the course of this plan, the City will continue to seek solutions to the housing rehabilitation needs of the LMI population, using both HOME and CDBG funding.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

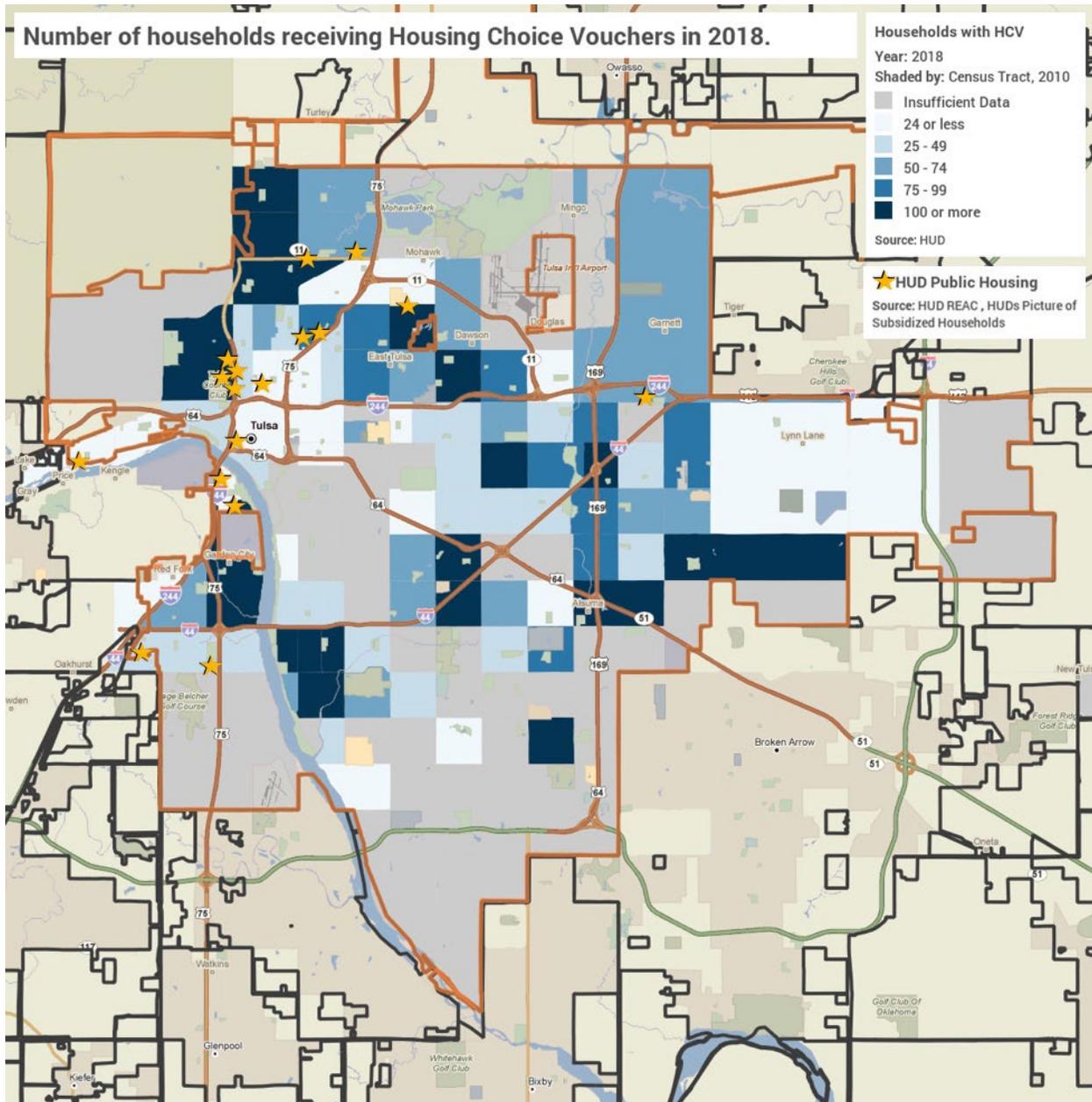
The Housing Authority of the City of Tulsa provides assistance to more than 20,000 individuals or 7,200 families. The following provides an overview on the public housing services currently provided. THA currently has 2,247 public housing units and 4,960 Housing Choice Vouchers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	41	2,247	4,960	95	4,865	75	0	100
# of accessible units	N/A	N/A	10	N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: Tulsa Public Housing Authority



HCV and Public Housing Developments

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Tulsa Housing Authority owns and manages 13 communities (10 family sites and 3 high-rises for senior citizens). The following is a summary of their major sites;

Apache Manor Apartments was built in 1969. It has 31 buildings of townhomes and garden apartments with 160 total units. Apache Manor is a family site that has a resource center and laundry facilities on site.

Comanche Park Apartments was built in 1969. It has 57 buildings of townhomes and garden style apartments, with 275 units. The site has a resource center, laundry facilities and is across the street from the new OU Wayman Tisdale Specialty Health Clinic.

East Central Village Apartments was built in 1982 and is THA's newest Public Housing Site. It has 24 buildings with townhouse and garden apartments; there are 150 units on this site. The site has a resource center and laundry facility.

Hewgley Terrace was built in 1970. It is an 8-story high-rise building. This building was designed specifically for the elderly and disabled; it sits just east of downtown Tulsa.

LaFortune Tower was built in 1975. It is an 11 floor high-rise building, with 22 bungalow type apartments surrounding it. This site is designed for the elderly and disabled.

Mohawk Manor Apartments was built in 1969 with 20 buildings and 106 townhouse apartments. This site has a resource center, laundry and recreation center.

Parkview Terrace Apartments was built in 1971 with 49 buildings and 225 townhouse and garden apartments. This site offers a resource center in the community building along with laundry facilities on site.

Pioneer Plaza is an 11 story high-rise built in 1969, designed for the elderly and disabled. This site sits on top the hill next to THA's Central Office and has an excellent view of downtown Tulsa.

Riverview Park Apartments was built in 1970 and has 190 townhouses and garden apartments and 39 buildings. The site sits just north of the river and has a resource center and laundry facility on site.

Sandy Park Apartments was built in 1971 with 160 town houses and garden apartments. The site has a resource center and laundry facility on site.

Seminole Hills Apartments is a combination of 2 sites, originally Seminole Hills and Whitlow Townhomes. They were built in 1969 with a total of 141 units and 40 buildings. The site offers a resource/recreation center and laundry facilities.

South Haven Manor was built in 1970 with 100 units of duplexes and small single family homes. The site has a resource center and laundry facilities.

Single Family Scattered Sites: THA owns 217 single family houses scattered throughout the City of Tulsa. The houses range from 2 to 4 bedrooms.

Public Housing Condition

Public Housing Development	Average Inspection Score
South Haven Manor	99
Hewgley Terrace	99
THA Scattered Sites	97
LaFortune Towers	97
East Central Village	93
Seminole Hills	88
Riverview Park	85
Parkview Terrace	85
Apache Manor	83
Pioneer Plaza	83
Sandy Park	81
Comanche Park	75
Mohawk Manor	39

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on 3 elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. Over half of the developments were rated excellent and only one was in poor condition.

THA's Public Housing program receives approximately \$3,000,000 annually from the Capital Fund Grant Program. These funds are used to replace roofing, siding, mechanical equipment, security cameras and numerous other projects. THA is in the process of replacing HVAC in all the Public Housing units, this is a phased project that will take several years to complete.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Tulsa Housing Authority is committed to providing safe and affordable housing for its residents. In an ongoing effort, THA has installed or replaced lights, fencing and security cameras on all its sites in an attempt to provide residents with a safe place to live.

THA has resource centers at all of its family sites; these centers are staffed by service coordinators that provide tutoring, computer classes, job skills and resume' classes. All of the adult classes are aimed at self-sufficiency. The Service Coordinators also work diligently with the resident council at each site. Most members of the resident councils are also members of the Tenant Advisory Board (TAB), which meets to discuss residents' concerns and to have input in THA's Agency Plan and Capital Fund Program planning.

THA's portfolio-wide conversion to RAD Project-Based Voucher (PBV) subsidy will guarantee long-term affordability and fiscal stability for existing THA residents. All 12 public housing properties will go through the RAD program over the next several years. A total of 2,202 total units will be preserved under long-term PBV Housing Assistance Payment (HAP) contracts by end of 2021. They will have 20-year contracts with automatic 20-year extensions.

Some conversions will be transactional only in scope, while others will involve demolition and remodeling. The first properties to undergo conversion will be Sandy Park Apartments and Apache Manor Apartments, with work on these properties set to begin in 2020. Upgrades to these 2 properties alone are estimated to cost up to \$30 million and will include new amenities like stainless steel appliances and enhanced property grounds for improved curb appeal.

The other properties will undergo conversions on a rolling basis. Next in the queue are Seminole Hills/Whitlow neighborhood and Mohawk Park which will involve lighter renovations. They are anticipated to take place in 2021 and will not require resident relocation. More extensive demolition and rehabilitation projects will take place in the future and in cases where relocation is necessary, THA will employ the processes required by the Uniform Relocation Act (URA).

In addition to the RAD conversions, THA will be undertaking a scattered site disposition program which will employ a multi-phase sales strategy. Phase 1 will sell 17 units which are the higher-value homes at their fair market price. Phase 2 will create packages out of the 65 units around the Seminole Hills/Whitlow neighborhood, and Phase 3 will sell 132 units at auction.

THA will also implement their Choice Neighborhood Initiative that will transform the Eugene Field neighborhood into “River West”. River West will replace distressed housing with high-quality mixed-income housing that is well-managed and responsive to the needs of the surrounding area. It will improve outcomes of households living in the target area related to employment and income, health and education, and it will create the conditions necessary for public and private reinvestment in order to offer amenities such as safety, quality education and commercial activity.

Discussion:

The City of Tulsa Housing Authority continues to be one of the main providers of affordable housing to Tulsa’s low-income populations, providing assistance to nearly 20,000 individuals or 7,200 families from predominately low-income households. With almost 1,300 elderly and 3,600 disabled public housing residents, additional access to accessible affordable housing units is a major need among public housing residents.

Source: THA 2018 Annual Report.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Even though Tulsa is fortunate to have several agencies that provide homeless facilities and services, they still cannot meet all the needs of the homeless population. In 2019 over 6,500 different Tulsans spent one or more nights in an emergency shelter. In addition to this, in the same year Tulsa’s 2-1-1 helpline received 39,679 requests for housing expense assistance, with the majority of callers experiencing a housing crisis that put them at risk of homelessness.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	174	0	80	74	0
Households with Only Adults	304	72	160	510	0
Chronically Homeless Households	0	0	0	301	0
Veterans	0	0	41	300	0
Unaccompanied Youth	4	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data Provided by the Community Service Council of Greater Tulsa, Continuum of Care lead organization and the entity responsible for overseeing the Homeless Management Information System.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The strategic plan for Continuum of Care (CoC) funding sustainability is to work with private and public funders to ensure all participants are assessed for mainstream benefit eligibility with coordinated access. The Tulsa Continuum of Care, known as A Way Home for Tulsa, includes members from the health, mental health and employment services sectors that participate in community-wide planning and collaboration with mainstream benefit providers such as Oklahoma Department of Human Services and Social Security Administration.

1. Health - The Oklahoma Foundation for Medical Quality (OFMQ), serves as a resource and innovative expert in health care quality and improving outcomes by provision of accelerated translation of evidence-based research into practice, engaging healthcare, legislative, business and consumer communities and more. OFMQ partners with Tulsa's homeless service providers Salvation Army, Volunteers of America, The University of Oklahoma Health Sciences Center, and Department of Veteran Affairs. Although Oklahoma did not elect to expand Medicaid coverage under the Affordable Care Act (ACA), Community Service Council (CSC), as well as Morton Comprehensive Health Services (MCHS), a Federally Qualified Health Care (FQHC) and Homeless Services Clinic, provide Navigator assistance in the area. The Oklahoma Department of Health maintains the Oklahoma Free and Charitable Clinic Directory to assist with access to a free clinic in both rural and urban areas. Morton Comprehensive Health Services (MCHS), a FQHC provider, offers free preventative and chronic primary medical/dental care, health care management for adults and children, discounted prescription drugs and free transportation to and from all health care appointments. The VA provides a large medical facility that serves the Tulsa area's homeless veterans with a full range of medical services.

2. Mental Health - The strategic plan for CoC funding sustainability is to work with private and public funders to ensure all participants are assessed for mainstream benefit eligibility with coordinated access. The Tulsa Center for Behavioral Health (TCBH) and the state operated mental health facility in Tulsa participate in collaborative meetings representing over 30 mental health and homeless service providers in the community. For veterans and individuals with qualifying disabilities, supportive housing options are available through multiple providers.

Mental Health Association OK (MHAOK), Family and Children's Services (F&CS) and Counseling and Recovery Services provide a wide range of mental health services, some coupled with housing within the Continuum. MHAOK employs Recovery Support Specialists who provide peer support services to residents of MHAOK's supportive housing programs in conjunction with the Veterans Administration (Case Management and Health and Mental Health Care) and F&CS' Community Outreach Psychiatric Emergency Services (COPES) team. Other programs offered through F&CS are the Homeless Outreach Team (in shelters or on the streets), Offender Screening (offering treatment alternatives to incarceration), Library Outreach and the Crisis Care Center for emergency psychiatric needs of adults. Further, F&CS and MCHS partner under a regional Substance Abuse and Mental Health Service Administration grant to form the largest community mental health center in NE Oklahoma.

Collaboration between MHAOK and Youth Services of Tulsa (YST) supports housing for 18 to 24 year olds with CoC funded permanent housing units. VA per diem grants support 60 transitional housing beds with treatment services and 13 units for veterans with mental health diagnoses.

3. Employment – The Tulsa CoC membership includes commitment from Workforce Tulsa to participate in system-wide planning, using system-wide service and outcome standards adopted by the CoC in February 2020. All CoC participants are assessed for income supports including mainstream benefits by staff designated to assist with applying for benefits. Mainstream community-wide services available to the homeless include job search assistance, job preparedness and training and employment initiatives. Additional assistance is available for homeless veterans through the Veterans' Workforce Investment Program and the TulsaWORKS program at Goodwill Industries.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following is a list of agencies and the services provided or facilities available to the homeless population.

12&12, Inc. assists individuals with both inpatient and outpatient recovery services focused on serving low-income clients who meet Oklahoma Department of Mental Health and Substance Abuse Services eligibility. 12&12 also serves as a member of the Tulsa CoC.

City Lights Foundation provides street outreach services to connect individuals living in unsheltered situations with social supports, a weekly feeding event under a bridge in the downtown area, and serve as an access point for the coordinated entry system. Many of those they serve are chronically homeless.

Community Service Council provides rapid rehousing and services for veteran families. They also serve as the Continuum of Care and Homeless Management Information System lead agency.

Domestic Violence and Intervention Services provides services, emergency shelter and transitional housing for survivors of domestic violence. Their on-site shelter and transitional housing units are located in a gated facility and includes trauma-informed services, child care, a pet kennel, and a new rapid rehousing program to begin in late 2020.

Family & Children's Services has multiple programs targeted to individuals experiencing homelessness. Projects for Assistance in Transition from Homelessness (PATH), a federal grant program provides intensive case management services to homeless clients with severe mental illness. Also, Homeless Outreach Team (HOT) provides a whole range of wraparound services – from basic needs to emotional support to mental health treatment in the local Salvation Army facility and on the street.

John 3:16 Mission and the Tulsa County Shelter provide emergency shelter and transitional housing for individuals.

Mental Health Association Oklahoma (MHAOK) provides permanent supportive housing, safe havens, transitional housing and homeless outreach services. In addition, a Mobile Medical Intervention Team provides medical services on the street for unsheltered individuals and families.

Salvation Army Center of Hope provides emergency shelter, permanent supportive housing and transitional housing assistance to families and individuals.

Tulsa Day Center for the Homeless (TDCH) provides individuals emergency shelter, permanent supportive housing, rapid rehousing, nurse's clinic, homelessness prevention, and a place to shower and wash clothes.

Volunteers of America provides permanent supportive housing and payee services.

Youth Services of Tulsa provides street outreach and a drop-in center to shower and wash clothes for unsheltered youth. They also provide emergency shelter, transitional housing and services to youth experiencing homelessness.

Iron Gate Ministries serves meals daily and provides groceries to individuals experiencing homelessness or unstable housing.

Morton Comprehensive Health Services provides free transportation and health care including medical, dental and vision care.

Legal Aid Services of Oklahoma provides legal services at the Tulsa Day Center and at Tulsa County family housing court for individuals faced with eviction. Services include disability, social security, expungement and assistance to obtain identification.

Family Promise of Tulsa County provides emergency shelter to families experiencing homelessness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are 4 primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the jurisdiction is accommodating (or should accommodate) those needs.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	37
PH in facilities	0
STRMU	111
ST or TH facilities	0
PH placement	322

Table 40– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, with aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Oklahoma Health Care Authority (OHCA) has state responsibility for discharge planning compliance with state funded health care institutions. Oklahoma Department of Mental Health and Substance Abuse (ODMHSAS) is the entity responsible for oversight of discharge plans. ODMHSAS' statutes for inpatient services require written discharge plans that must include housing, income maintenance and social support as well as specific provisions for ongoing community based mental health or substance abuse treatment needs. State funded nursing homes, hospitals and intermediate care facilities are mandated by law to locate the least restrictive housing and services for people who are discharged.

Based on feedback from Tulsa CARES housing care coordinator and the housing program director, Tenant Based Rental Assistance (TBRA) is a critical need for persons with HIV/AIDS and their families. It is difficult to locate affordable, safe housing options in the Tulsa area that are close in proximity to client's medical care and grocery shopping needs. Due to frequent medical appointments that often require lifestyle management, it is important that they live near their health care provider and have access to healthy foods and physical activity opportunities. Some clients are also in need of deposit assistance which would allow them to relocate to a more ideal location. In addition, Tulsa CARES also recommends that the HIV positive population be a priority population for homeless shelters assisting with rental units.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will fund activities that assist special needs populations that are not homeless but that are still vulnerable. Activities that may be undertaken include crisis services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies are meant to address the overall needs of citizens in the City. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2020, the City updated the previous 2015 assessment. Analysis from the 2020 update has found:

- A limited supply of affordable housing and extensive cost burden, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Fair housing education is lacking and must be better understood by community residents and property owners.

The City plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the City anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

There are many factors within a community that can impact housing supply and demand. The economic development of the community can play a major role in what type of home a household needs and what they can afford. The presence, or lack thereof, of specific industries can also decrease or increase the residents in a community. Throughout this section a variety of economic indicators will be described and analyzed. This will include business activity, labor force participation, travel time, education, and veterans.

Economic Development Market Analysis

In the City of Tulsa there are approximately 272,000 jobs but fewer than 190,000 workers. There are likely many commuters that come from outside the City to work. This reduces unemployment rates but, all things being equal, residents would rather work and live in the same City. Workers who commute out of the City reduce their spending within the City and can reduce the tax base. Additionally, commuting can have a negative impact on an individual's health and well-being.

The largest job sector disconnect is Education and Health Care Services. There are over 62,000 jobs in the City in that sector but only 40,000 workers. Overall, there are only 2 sectors with more workers than jobs, Construction and Other Services. The largest disconnect between jobs and workers is the Professional, Scientific, Management Services Sector where less than half the workers are from Tulsa.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,913	5,393	2	2	0
Arts, Entertainment, Accommodations	20,026	27,504	11	10	-1
Construction	13,208	12,014	7	4	-3
Education and Health Care Services	40,432	62,013	21	23	2
Finance, Insurance, and Real Estate	12,001	18,395	6	7	1
Information	5,501	6,345	3	2	-1
Manufacturing	21,154	21,639	11	8	-3
Other Services	10,401	7,014	5	3	-2
Professional, Scientific, Management Services	23,426	49,169	12	18	6
Public Administration	4,634	7,491	2	3	1
Retail Trade	19,866	30,558	10	11	1
Transportation and Warehousing	9,747	12,741	5	5	0
Wholesale Trade	5,441	12,073	3	4	1
Total	189,750	272,349	--	--	--

Table 41 - Business Activity

Alternate Data Source Name:

2011-2015 ACS (Workers), 2015 LEHD (Jobs)

Data Source Comments: The most recent data for the LEHD was 2015. The 2011-2015 ACS was used for comparison.

Labor Force

Total Population in the Civilian Labor Force	205,458
Civilian Employed Population 16 years and over	191,705
Unemployment Rate	6.70
Unemployment Rate for Ages 16-24	14.30
Unemployment Rate for Ages 25-65	5.60

Table 42 - Labor Force

Alternate Data

Source Name:

2013-2017 ACS 5-

Yr Estimates

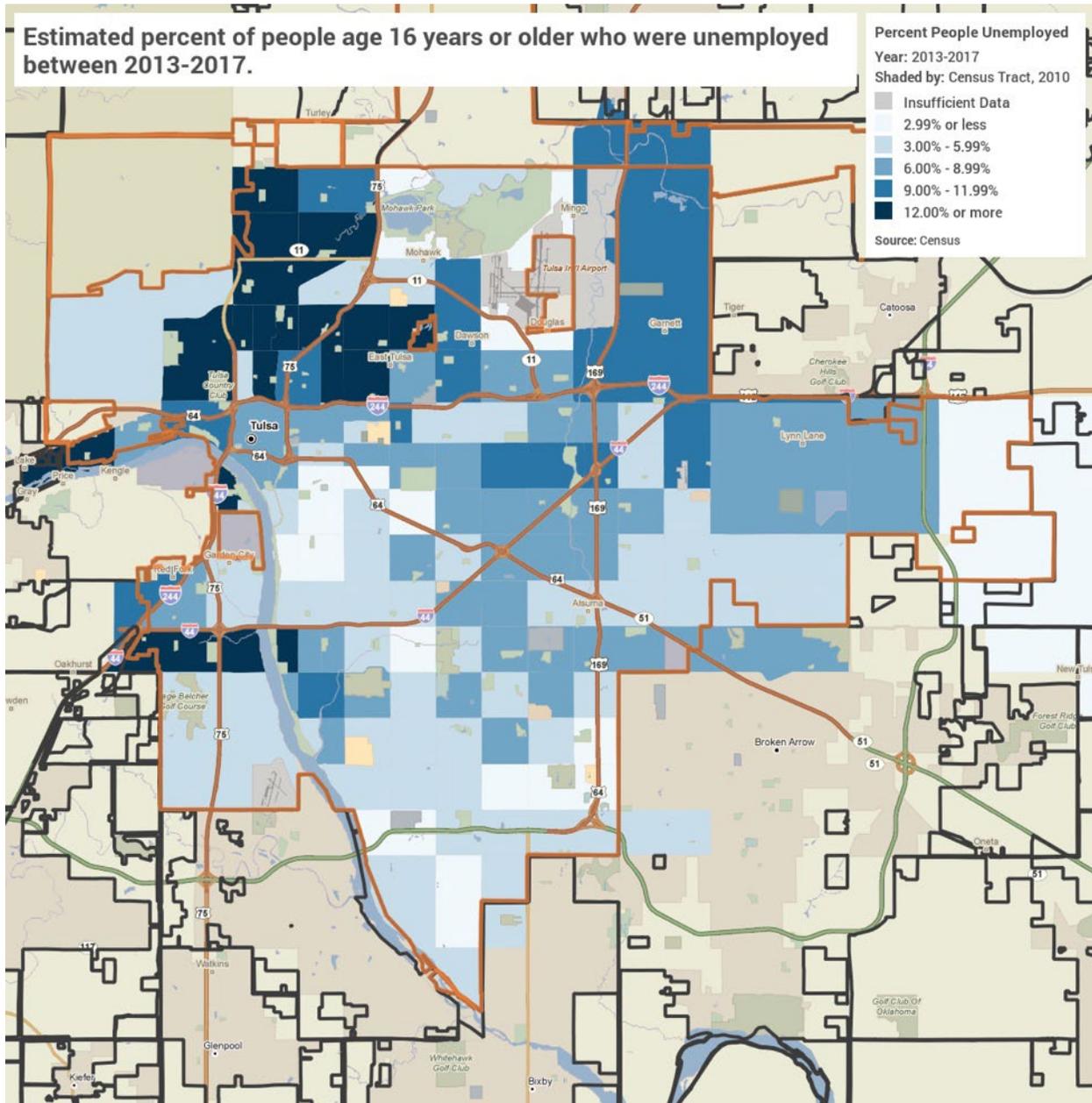
Data Source

Comments:

Unemployment

According to the 2013-2017 ACS, the unemployment rate is 6.7% for all persons in the civilian workforce. The unemployment rate is much higher for residents between the ages of 16-24 where the rate is 14.30%. It is during this age that many people are able to get an education, build experience and get started on a career.

Source: 2013-2017 American Community Survey 5-Year Estimates



Unemployment Rate

As the map above shows, unemployment is not uniform throughout the City. The overall rate is much higher, over 12%, in the northwest tracts of the City. This is also the area with high rates of poverty and lower housing prices.

Occupations by Sector	Number of People at
Management, business and financial	68,543
Farming, fisheries and forestry occupations	420
Service	34,513
Sales and office	46,780
Construction, extraction, maintenance and repair	17,756
Production, transportation and material moving	23,693

Table 43 – Occupations by Sector

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Occupations by Sector

The largest employment sector is the Management, Business and Financial sector, employing 68,543 persons throughout the City. This sector is followed by the Sales and Office sector with 46,780 persons employed and the Service sector with 34,513.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	153,648	85%
30-59 Minutes	22,027	12%
60 or More Minutes	4,875	3%
Total	180,550	100%

Table 44 - Travel Time

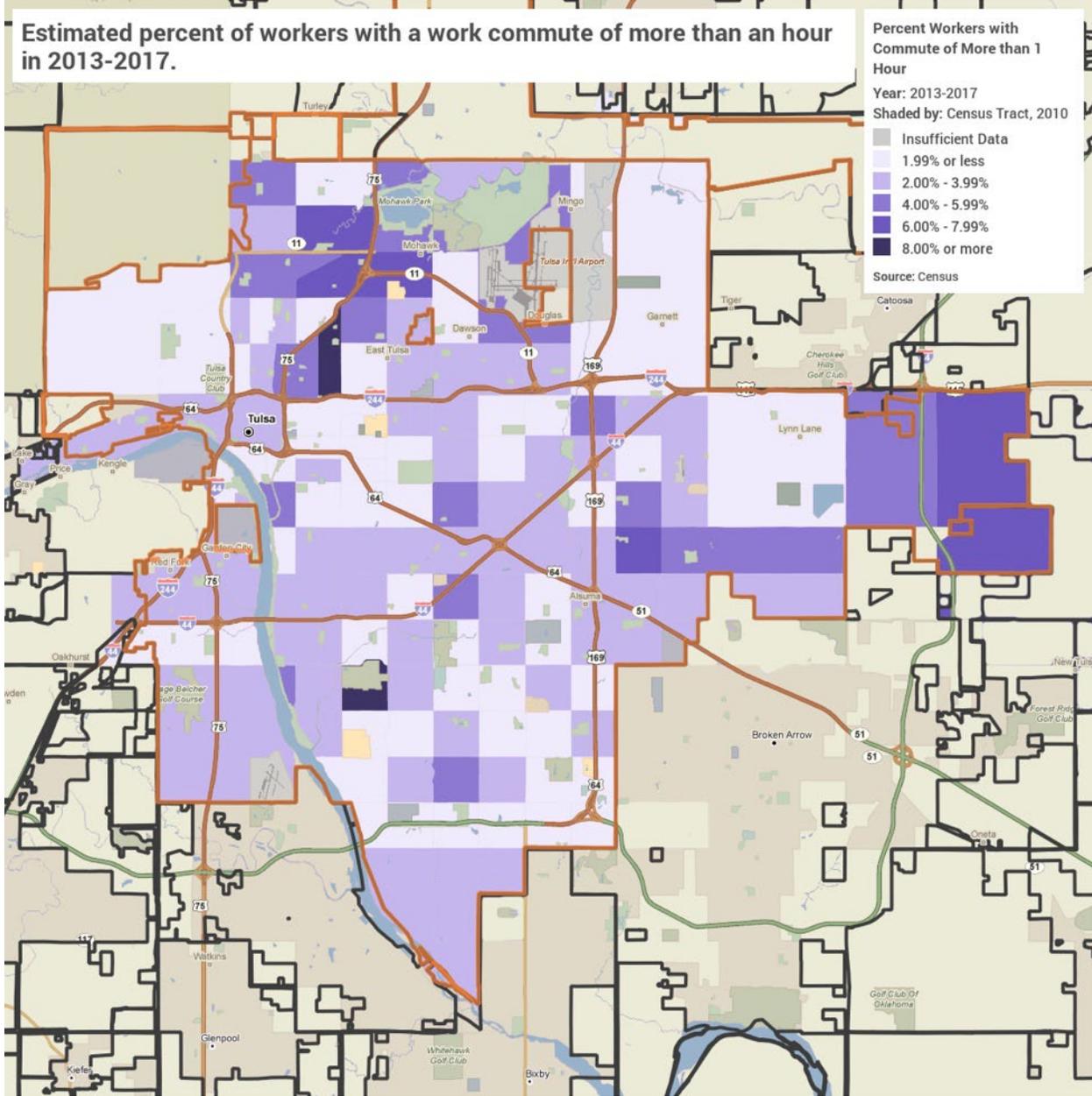
Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Commute Travel Time

As mentioned above, long commutes can have a negative impact on a person's health and overall well-being. Research by Texas A&M Transportation Institute estimates that each year there is over \$100 billion in lost time and wasted fuel in the United States. Long commute times have been linked to an increase in domestic violence, high blood pressure and blood sugar, and increased obesity.

In Tulsa, only 3% of commuters have a long commute, more than one hour. That amounts to nearly 5,000 people. The vast majority of the population (85%) have a short commute and approximately 12% have a medium commute. There is not a significant difference between commute times throughout the City.

Source: 2013-2017 American Community Survey 5-Year Estimates



Commuter Travel Time Greater Than One Hour

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	17,047	2,884	9,273
High school graduate (includes equivalency)	33,782	4,409	14,302
Some college or Associate's degree	48,362	3,534	14,266
Bachelor's degree or higher	53,179	1,528	9,171

Table 45 - Educational Attainment by Employment Status

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,164	3,212	3,822	4,787	2,348
9th to 12th grade, no diploma	6,591	5,859	4,245	6,345	3,488
High school graduate, GED, or alternative	12,779	14,885	12,247	24,131	15,075
Some college, no degree	13,828	14,675	10,484	22,485	13,077
Associate's degree	1,854	5,003	3,931	8,864	2,836
Bachelor's degree	3,733	13,631	9,355	19,910	10,294
Graduate or professional degree	265	4,921	5,122	10,748	6,762

Table 46 - Educational Attainment by Age

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,059
High school graduate (includes equivalency)	25,788
Some college or Associate's degree	31,124
Bachelor's degree	44,364
Graduate or professional degree	60,536

Table 47 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Median Earnings by Educational Attainment

Educational advancement is one of the primary indicators of a person’s potential earnings and financial stability. A person’s average median earnings increase significantly as they attain higher education. For

example, in Tulsa a person with a Bachelor's degree can expect to earn more than twice that of a person who doesn't graduate high school. Over an entire career that can result in a significant increase in wealth. If a person with a Bachelor's degree works from the age 23 to 62 they will earn \$1,730,196 and a person with a high school diploma working from the age 18 to 62 will earn \$970,596. That is approximately \$850,000 more for the Bachelor's degree from earnings alone. That does not factor in increases in wealth that come from a greater likelihood of home ownership, investments, and retirement accounts that often come with higher salary jobs.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

As noted above, in the City of Tulsa there are approximately 272,000 jobs but less than 190,000 workers. The job sectors that provide the most jobs are Education and Health Care Services (62,013 jobs); Professional, Scientific, Management Services (49,169 jobs); and Retail Trade (30,558 jobs). These sectors also have the greatest number of workers in them.

Describe the workforce and infrastructure needs of the business community:

The largest job sector disconnect is Education and Health Care Services. There are over 62,000 jobs in the City in that sector but only 40,000 workers. Overall, there are only 2 sectors with more workers than jobs, Construction and Other Services. The largest disconnect between jobs and workers is the Professional, Scientific, Management Services sector where less than half the workers are from Tulsa. There is an opportunity to train and attract workers to bridge the gap in Education and Health Care Services.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are new programs that are getting off the ground, but there needs to be more education and outreach so that residents use more of them. Outreach efforts need more marketing avenues as some organizations have a hard time reaching potential clients. There is also a need for workforce providers to offer training that is more flexible. Right now, there is not a lot of evening or hours of attendance. It is worthwhile noting that there are a number of private businesses, in hospitality and manufacturing in particular, that hire and support residents through programs including mentorships. Workforce development organizations are also doing educational outreach to private companies in an effort to “Ban the box.” A barrier to more employment is the lack of willingness to hire people that have been involved in the criminal justice system. This effort encourages HR departments to look into why their hiring policies preclude hiring people that have come out of the justice system and create opportunities for hiring them.

Transportation is an issue to provide access to the new jobs that are available. The City transit agency is exploring new bus routes to facilitate those connections, and there are conversations with the private sector to make access to their jobs easier. The City is looking at a Road to Work program in conjunction with the corridor program. Tulsa Transit has implemented new routes as of September 29, 2019. The new routes will focus on North Pine to connect to the jobs that will come online in that part of the City. The timetables of the new route will also conform to shift-based timing. On the private sector side, the Port of Catoosa is looking at van services.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

While Tulsa has large numbers of citizens educated to a Bachelor’s degree level or above, the Educational Attainment by Age table above shows that 7,755 (19.3%) of 18-24 year olds lack a high school diploma or GED equivalent. These workers are in danger of being left behind in a market where job growth requires skilled, educated professionals. Additionally, there are 34,106 residents over the age of 24 that lack a high school diploma or GED equivalent.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce Tulsa offers an on the job training incentive designed to fill the skills gap for employers. Employers who participate in the program are able to claim up to 30% of employees’ cost for up to 6 months.

There are also a number of agencies that provide educational and job training opportunities throughout the community. Community Action Project Inc. offers a career advancement program aimed at providing coaching, education and training to CAP Tulsa, Educare and TANF parents. The Center for Employment Opportunities offers services aimed exclusively for people with criminal records. Resonance Center for Women operates programs for formerly incarcerated women which includes reentry services and job counseling/training. Tulsa Community WorkAdvance operates a sector-focused program to connect individuals to free technical training, full-time job placement, and career advancement coaching.

In addition to these agencies, Tulsa also has multiple educational Institutions offering continuing education programs and workplace training.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Indian Nations Council of Governments (INCOG) is the regional planning agency for this area of Oklahoma. INCOG administers the Economic Development Administration (EDA) approved CEDS for the area which covers the City of Tulsa. The CEDS serves as a description of the current Tulsa area economic and workforce development status, in order to identify opportunities, and employ local, state and federal funds to meet current and emerging regional economic growth needs.

The 2018-2022 CEDS identified 5 district goals that will capitalize on the areas' assets and provide a strategic plan. These goals include:

1. Ensure a healthy, attractive and sustainable environment, vibrant, thriving communities and a high quality of life for all the region's residents
2. Foster a diversified, regional business climate that supports high quality private investment and job creation
3. Ensure residents have better access to living wage jobs and employers have access to world class talent
4. Harness and capitalize on the entrepreneurship and technology innovation developments and assets in the region.
5. Advance the region's transportation infrastructure to meet the demands of a globally connected modern economy

Discussion

During consultation with the public, citizens expressed a need for job creation and retention, employment training and placement services, and educational programs, with each item ranking high in the list of potential goals provided.

There is a strong correlation between areas of high unemployment and areas with high rates of citizens with less than high school education. The City will continue to seek solutions to reduce these numbers and attempt to turn the cycle of poverty around.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies 4 specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. An area has a concentration of multiple housing problems when a census tract has 2 or more housing problems that are disproportionately high. A housing problem is disproportionately high if the percentage of households that have that problem at a rate of 10% or greater than the Citywide rate.

The rate of housing problems in Tulsa is:

- Lacking Complete Plumbing Facilities: 2.29%
- Lacking Complete Kitchen Facilities: 3.32%
- Overcrowding: 3.2%
- Cost Burden: 32.9%

A census tract has a concentration if the lack of complete plumbing facilities is 12.29% or greater, the lack of kitchen facilities is 13.32% or greater, overcrowding is 13.2% or greater, or Cost Burden is 42.9% or greater.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this question, a concentration is defined as any census tract or grouping of census tracts where the minority population is 10% or more over the city-wide average or the Median Household Income is 80% or less than the city-wide MHI. The demographics for Tulsa are:

- Black, non-Hispanic: 15.14%
- Hispanic: 15.81%
- Median Household Income: \$44,577

A census tract has a concentration if the Black population is 25.14% or larger; and the Hispanic population is 25.81% or larger; or the Median Household Income is \$35,901 or less. Maps are included at the end of this section showing areas of concentration.

What are the characteristics of the market in these areas/neighborhoods?

Black Households: In the northwestern part of the City there are many census tracts with a concentration of Black households. These tracts also have a low median income.

Hispanic Households: Hispanic residents are concentrated in several tracts through the northeast part of the City. These tracts tend to have a weaker market with lower median household income.

Low Income Households: Low income households are primarily located in the northern part of the City. The northwest, in particular, has a high concentration of LMI households.

Are there any community assets in these areas/neighborhoods?

Despite the numerous economic and housing problems present within these areas, they all still have significant community assets such as public parks, community centers, educational institutions, health facilities, and community organizations. During the last Consolidated Plan, both local tax dollars and HUD funds have been spent in these areas to improve infrastructure facilities through sidewalk repair and installation and the removal of hazardous structures and graffiti. In 2018, \$1.5 million CDBG funds were awarded to Tulsa Economic Development Corporation to add a grocery store to their Shoppes on Peoria development, which was completed using CDBG funds in 2013.

The City of Tulsa has several large capital projects planned and/or under construction in the Greenwood and Crutchfield areas which historically have been economically challenged and underserved. The City broke ground on the headquarters for United States of America Bicycle Motocross (USA BMX) on November 15, 2019. The \$18.6 million project will take approximately a year and half to complete and when finished will host several annual national competitions bringing needed foot traffic and activity. The site will also have several parcels set aside for future mixed-use development which will provide additional economic development opportunities for this challenged area. Additionally, the City recently authorized the extension of capital improvement sales tax that will provide \$6.0 million dollars for the rehabilitation of the Greenwood Cultural Center which supports the local community thru economic development efforts and provides meeting space and programming that supports small businesses in the area.

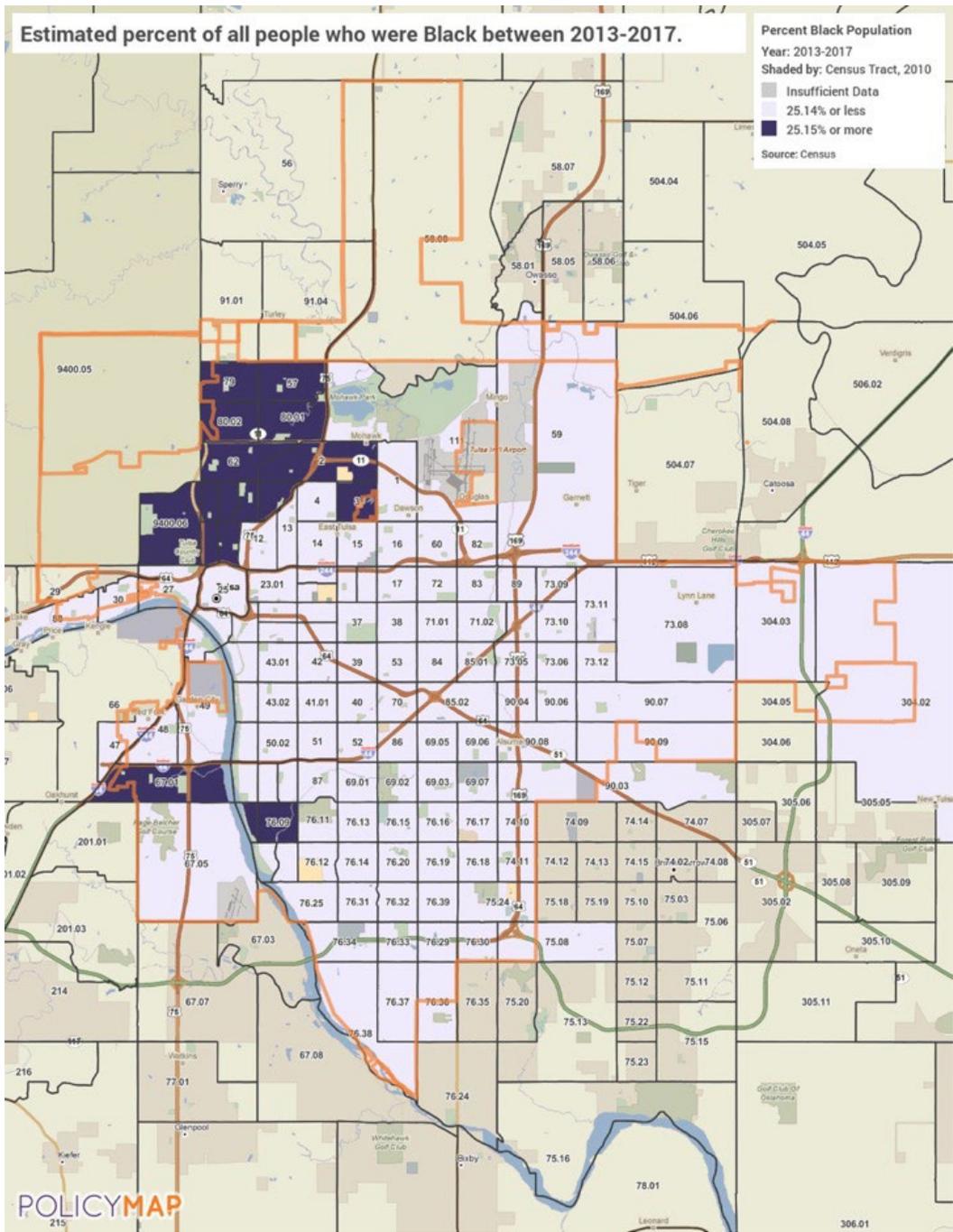
Are there other strategic opportunities in any of these areas?

In 2014, the Mayor of the City of Tulsa established the Mayor's Office of Economic Development. The office has a full time director and several staff members dedicated to the advancement of Tulsa as an attractive location to do business and to the attraction of national retailers that are not currently in the Tulsa market.

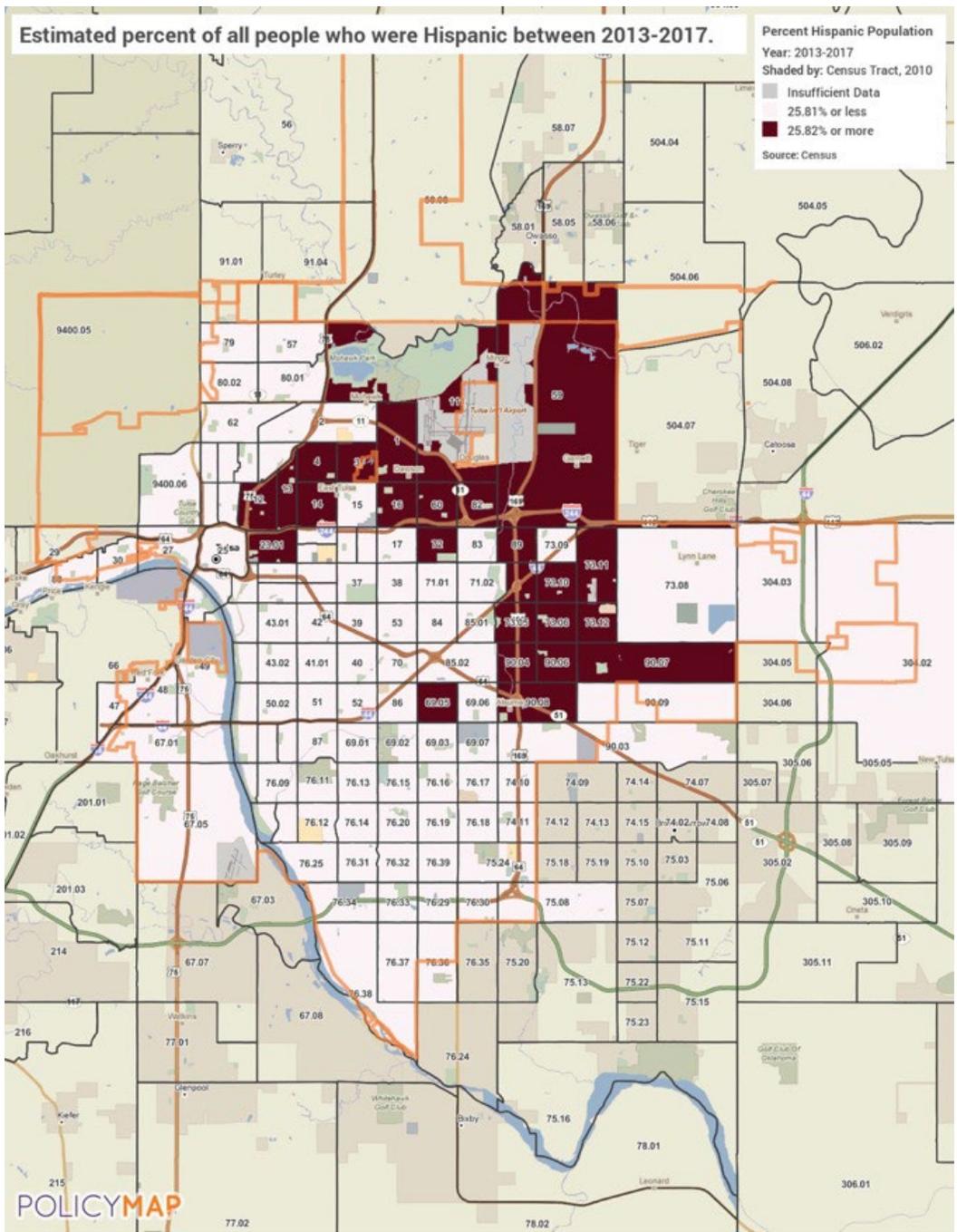
In the past the City has used Tax Increment Financing (TIF) as a tool to incentivize economic development in areas where there may be barriers to infrastructure construction or other development challenges. These areas have all experienced growth and several of these areas have been reauthorized to further incentivize and catalyze previous success. Recently, the City has instituted a retail sales tax rebate program that provides up to a 2 million dollar reimbursement for development related infrastructure to retailers which generate 75 million or more in annual retail sales. Costco and Gander Mountain are 2 retailers which have been attracted to the Tulsa and Oklahoma market as a result of this rebate program.

Additionally, through the City's small area planning program in the Tulsa Planning Office, key areas of the community to target for economic and redevelopment activity have been identified. The City's planning team assembles stakeholders, elected officials, and the public in the development of goals and opportunities for the revitalization of blighted and underdeveloped neighborhoods around the City. The Bus Rapid Transit (BRT) Corridor is the primary target area in this plan and the north south route along Peoria Avenue runs through and connects many of the City's small area plans. It is the City's intent to leverage annual HUD entitlement allocations, capital program allocations, and other City resources to implement the development strategies contained within these plans.

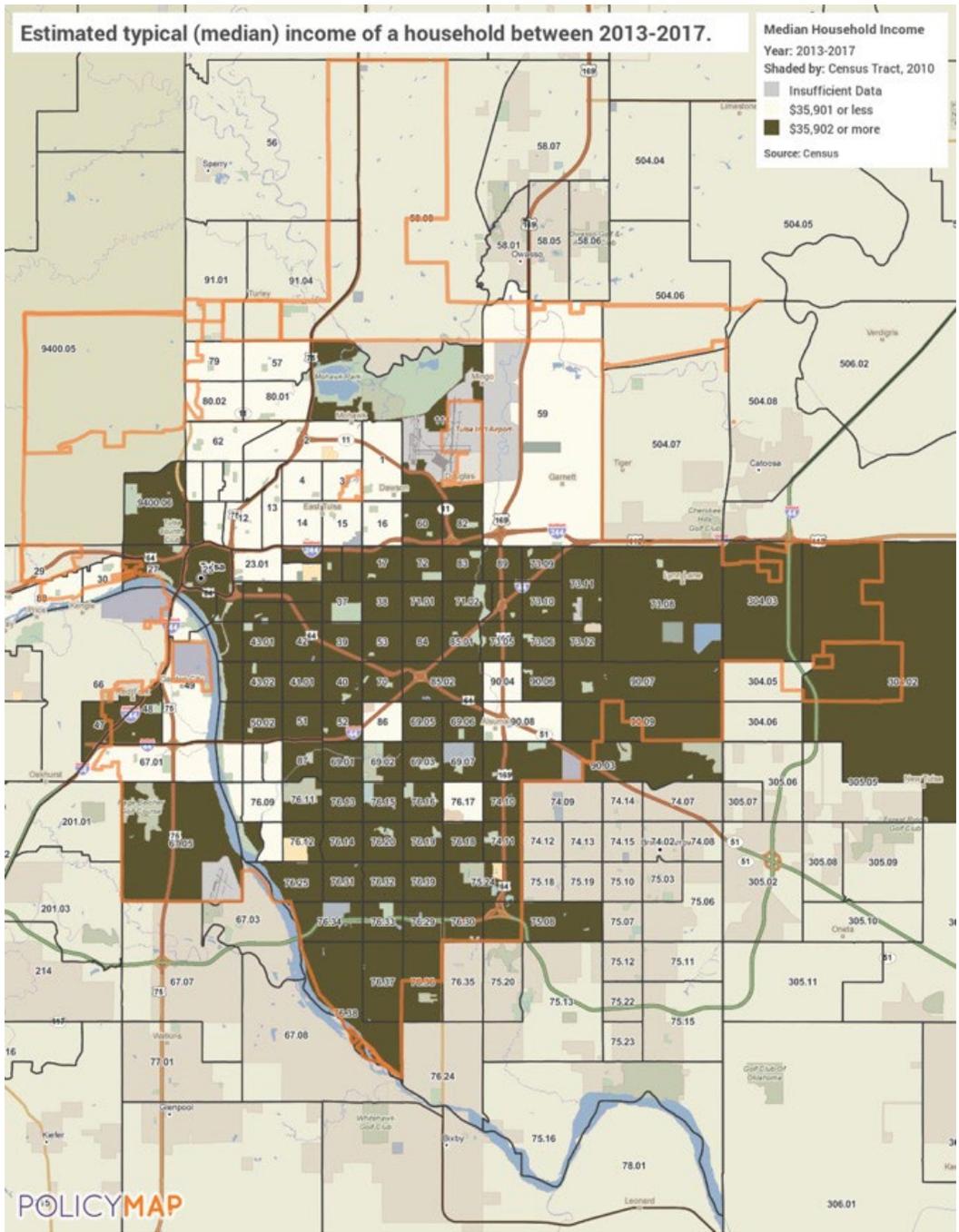
In early 2019, the City hired a Housing Director to develop and facilitate a city-wide housing strategy to create new housing, improve the quality of existing units, and address homelessness. These efforts will include all housing types, include all income levels, and leverage additional City revenue streams for development assistance. This balanced approach to support housing development and preservation in the City will include a strategy to build capacity of local non-profit organizations, including City-certified CHDOS.



Black Population Concentration



Hispanic Population Concentration



Low-Income Households

MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Tulsa does not have significant gaps in broadband coverage. Most of the City has multiple options of internet providers which includes LMI areas. The average Tulsa household has 4 options for broadband-quality Internet service; however, an estimated 27,000 locals still don't have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the City. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows 2 major infrastructure options within Tulsa: cable and DSL.

See map Broadband Access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

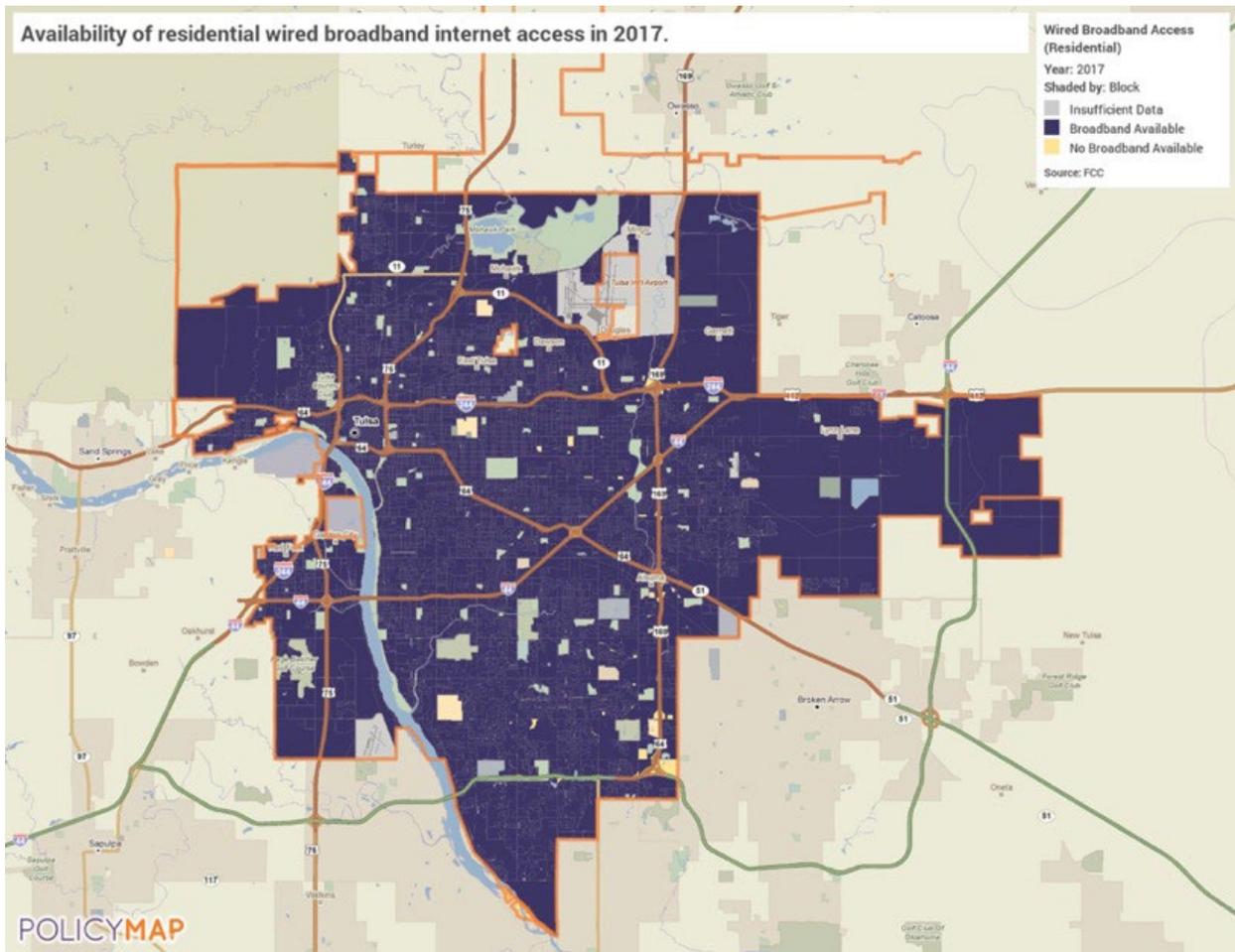
Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Tulsa has a total of 11 Internet providers offering residential service. Cox Communications and AT&T are the strongest providers in Tulsa as far as coverage. The average Tulsa household has 4 options for broadband-quality Internet service. These providers frequently overlap around the City.

- Cox Communications (Cable)
- AT&T Internet (DSL and Fiber)
- EarthLink (DSL and Fiber)
- Atlas Broadband (Fixed Wireless)

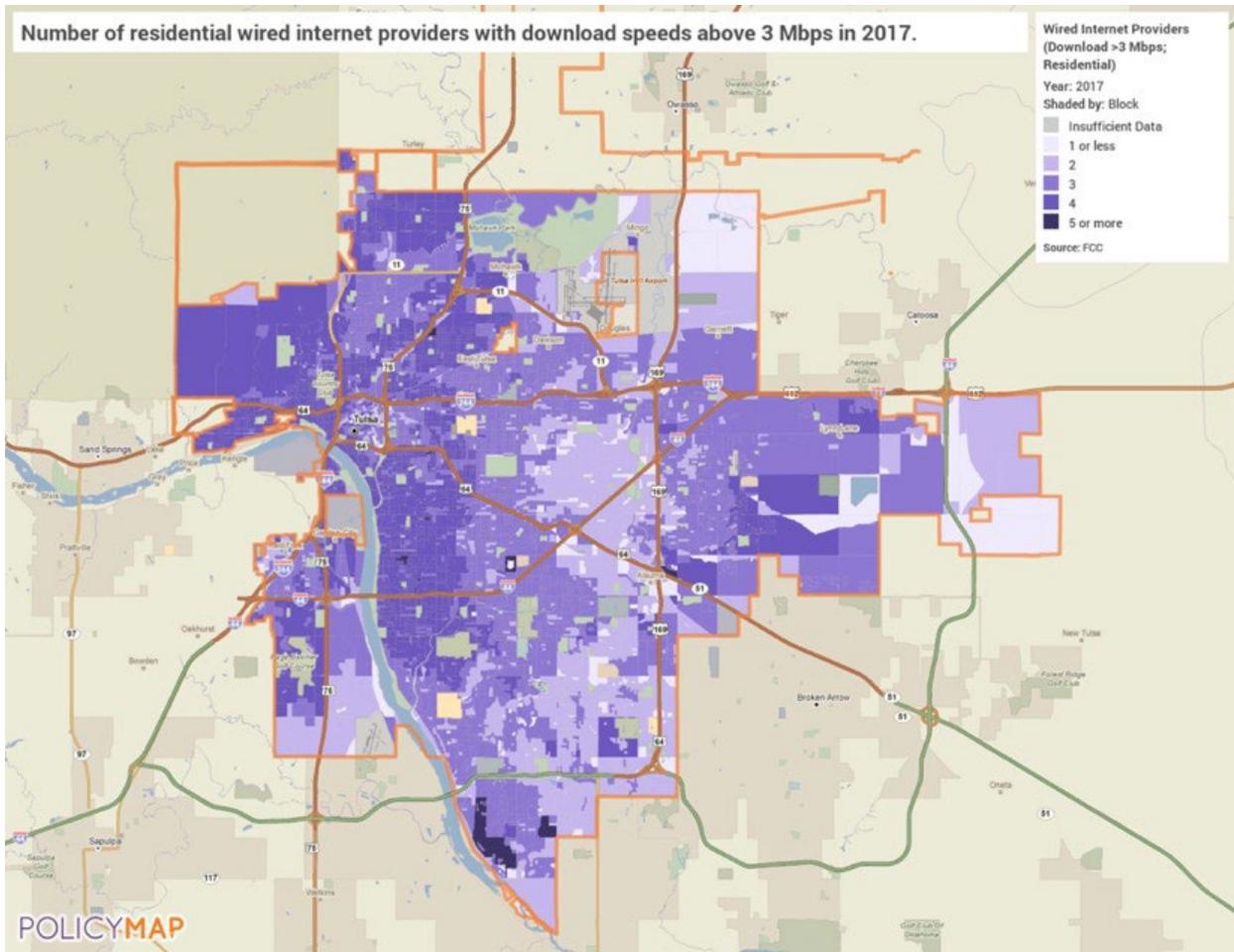
- The Junction Internet (Fixed Wireless)
- AirLink Internet Services (Fixed Wireless)
- Windstream (DSL and Fiber)
- BTC Broadband (Fiber and DSL)
- Suddenlink Communications (Cable)
- Viasat Internet (formerly Exede)(Satellite)
- HughesNet (Satellite)

The following map shows the number of broadband service providers by census tract. Most of the City has at least 2 options of high speed internet with competitive providers, though there are several tracts with lower populations that only have access to one provider.

See map Highspeed Internet Providers.



Broadband Access



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Tulsa has historically been prone to various natural hazard events including tornadoes, flooding, extreme heat, drought, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe droughts—are often most significant for vulnerable communities. The City is not located near the coast, but it is still impacted by secondary effects. By the middle of the century the average summer temperature is expected to rise 4 degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity will lead to people moving from the coast. An increase of people could come into the City which would drive up housing costs, reduce the availability of jobs, and tax resources.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

The City of Tulsa strives to inform and prepare the general public for multi-hazard mitigation. There are online venues (including city website and Tulsa Area Emergency Management Agency Facebook page) that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community.

Tulsa has several public and private organizations that work to address any issues that come from natural disasters. The following organizations help with disaster mitigation and management in various ways. Disaster risks associated with climate change are discussed in MA-20.

Tulsa Area Emergency Management Agency (TAEMA): County-led entity coordinates the preparation, response, recovery and mitigation of major emergencies and disasters. TAEMA also coordinates the public and private physical and human resources to respond to these events.

Oklahoma Voluntary Organizations Active in Disaster (VOAD): This association of organizations aims to mitigate the impact of disasters, promote cooperation, communication, coordination and collaboration; and find more effective delivery of services to communities affected by disaster. Partners include 21st Century Santa, Adventist Community Services, American Red Cross, Billy Graham Evangelistic

Association Rapid Response Team, Catholic Charities Archdiocese of OKC, Catholic Charities Diocese of Tulsa, Church World Service, Community Food Bank of Eastern OK, Convoy of Hope, Disaster Resilience Network, Episcopal Diocese of OK, Feed the Children, Federal Emergency Management Agency, Four Square Disaster Relief, Goodwill Industries of Central OK, Habitat for Humanity of Central OK, Habitat for Humanity International, Heartline 2-1-1, Infant Crisis Services, International Orthodox Christian Charities, Local Area Resilience Cooperative of Central OK, Legal Aid Services of OK, Mental Health Association of OK, Mercy Chef's Emergency Food Service, Minuteman Disaster Response, OK AmeriCorps, OK Conference of Churches, OK Emergency Management, OK Department of Mental Health & Substance Abuse Services, OK Durable Medical Equipment Reuse Program, OK Emergency Response Team, OK Indian Legal Services, Mennonite Disaster Service, Southern Baptist Convention Disaster Relief, OK State Department of Health, OK United Methodist Church Disaster Response, Operation BBQ Relief, Regional Food Bank of OK, Recovering Oklahomans After Disaster, Society of St Vincent de Paul Disaster Services, Stress Response Team, The Church of Jesus Christ of Latter-Day Saints, The Salvation Army and TrustUnited Way of Central OK.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

With the addition of 25 new low and moderate income census tracts, the needs of the low and moderate income population continues to far exceed the available resources. After consulting with the public, subrecipients, stakeholders and other local entities and organizations, it was clear that a number of needs were specific to geographical areas within the City. In order to maximize the achievements over the course of this Consolidated Plan, the City has designated 2 Bus Rapid Transit (BRT) transportation corridors where public facilities and infrastructure improvements or major housing rehabilitation projects will be incentivized (refer to Target Area Map in Appendix D). These BRT routes also align with the following City small area plans:

- 36th Street North
- Crutchfield
- Riverwood

In addition, the City will also continue to provide funding to Essential Services and other priority needs that benefit low and moderate income residents throughout the City.

The City is submitting Amendment #1 to the 2020 Program Year Annual Action Plan to reduce CDBG and HOME grant allocations. HUD discovered an error in the formula calculation after the original allocations were released. The City will reduce its Administration funds and leave all project funding at the current approved level.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

In addition to assisting needs on a City Wide basis, the City has identified the following two target geographies to further address needs along the new Bus Rapid Transit lines.

Table 48 - Geographic Priority Areas

1	Area Name:	Peoria Avenue Bus Rapid Transit Route
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	N/A
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	A map of the target area and a written boundary description is included in Appendix D - Target Areas.
	Include specific housing and commercial characteristics of this target area.	<p>Housing Characteristics: Housing in the area consists of mainly aged single family homes built pre 1950. In addition to this, the area also contains 3 large multifamily housing complexes, 2 of which are owned and operated by Tulsa Housing Authority.</p> <p>Commercial Characteristics: The area lacks a strong commercial base. A number of abandoned or under-utilized properties dotted along the thoroughfare contribute to the negative perceptions of the neighborhood. Some former commercial properties have been re-purposed as doctors' offices and churches.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	After consultation with the public, subrecipients, stakeholders and other local entities and organizations, it was clear that a number of basic needs intersected with availability of accessible transportation. In order to maximize outcomes, it was determined that this transit corridor would be targeted and would provide an opportunity to leverage HUD dollars with other anticipated private investments.	

	Identify the needs in this target area.	Decrease substandard owner-occupied and rental housing. Reduce the concentration of high poverty and unemployment. Demolition of hazardous properties causing unnecessary blight on the area. Job creation and/or training and economic development.
	What are the opportunities for improvement in this target area?	Increased commercial presence along this transit route and collaboration with the vision of adopted City of Tulsa Small Area Plans located within and adjacent to the target area. Improve transportation links to other areas of the City and improved community facilities. Improve housing options within the area through rehabilitation and infill development. Reduce unnecessary blight from abandoned/vacant properties.
	Are there barriers to improvement in this target area?	<ul style="list-style-type: none"> • High poverty rates, especially with census tracts in the northern half and southern third of the transit route • High levels of unemployment concentrated in the northern half and southern third of the transit route • High level of aging housing stock concentrated in the northern half of the transit route • High level of rental housing concentrated in the southern third of the transit route • High number of blighted/abandoned properties concentrated in the northern half of the transit route • Limited resources
2	Area Name:	11 th Street Bus Rapid Transit Route
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	N/A
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	A map of the target area and a written boundary description is included in Appendix D - Target Areas.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Housing Characteristics: Housing in the area consists of a mix of aged single family homes built pre 1970, with a large amount of aging, small rental housing complexes (less than 20 units), as well as vacant, abandoned properties.</p> <p>Commercial Characteristics: There is a large concentration of small, local commercial development along this transit corridor. At the east end of the route there are blighted, abandoned commercial properties.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>After consultation with the public, subrecipients, stakeholders and other local entities and organizations, it was clear that a number of basic needs intersected with availability of accessible transportation. In order to maximize outcomes, it was determined that this transit corridor would be targeted and would provide an opportunity to leverage HUD dollars with other anticipated private investments</p>
<p>Identify the needs in this target area.</p>	<p>Decrease substandard owner-occupied and rental housing. Reduce the concentration of high poverty and unemployment. Demolition of hazardous properties causing unnecessary blight on the area. Job creation and/or training and economic development.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Improved transportation links to other areas of the City and improved community facilities. Improve housing options within the area through rehabilitations. Reduce unnecessary blight from abandoned/vacant properties.</p>
<p>Are there barriers to improvement in this target area?</p>	<ul style="list-style-type: none"> • High poverty rates, in a majority of census tracts • High levels of unemployment • High level of aging housing stock • Medium level of vacant housing • High number of blighted/abandoned commercial properties • Limited resources
<p>Identify the needs in this target area.</p>	<p>Decrease substandard owner-occupied housing. Reduce the concentration of high poverty and unemployment. Job creation and/or training and economic development.</p>

<p>What are the opportunities for improvement in this target area?</p>	<p>Improved transportation links to other areas of the City and improved community facilities. Increase in affordable housing. Job creation and/or training and economic development.</p>
<p>Are there barriers to improvement in this target area?</p>	<ul style="list-style-type: none"> • High poverty rates, with all census tracts covered above both the local and state average • High levels of unemployment • High levels of crime • Low rate of owner occupied housing • Limited resources

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Previously the majority of low and moderate income (LMI) census tracts had been located in the north quadrant of the City and this area was targeted during the last Consolidated Plan. In the last 5 years there has been a sharp rise in the number of LMI census tracts throughout the City as a whole and this is the basis for targeting specific geographical locations within the jurisdiction. The areas targeted all suffer from high poverty and unemployment.

Not all goals will be specifically targeted to these areas. Each year the City will review the needs of these areas and target the goals to meet the needs.

The City will also continue to provide funding to projects that offer services to eligible LMI residents, such as Essential Services, economic development, and housing regardless of the location of the project.

Although, we have designated target areas for revitalization and rehabilitation of existing substandard housing, the City will also seek to incentivize the construction of new housing outside of Racially Concentrated Areas of Poverty (RCAP).

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Housing Acquisition, Construction & Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City Wide Peoria Avenue Bus Rapid Transit Route 11 th Street Bus Rapid Transit Route
	Associated Goals	Acquisition and New Construction of Housing Housing Rehabilitation
	Description	Outreach and data analysis indicate a need for more affordable housing in the City as both renters and owners are cost burdened. Needed activities may include rehabilitation of owner-occupied single-family housing, new construction of single-family housing for homeownership, provision of down payment assistance, and development of affordable rental housing.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.
2	Priority Need Name	Essential Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City Wide
	Associated Goals	Essential Services
	Description	Community outreach indicated a need for services to address vulnerable populations, including in the areas of crisis services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.
	Basis for Relative Priority	Perspectives collected through community survey, community focus groups and stakeholder interviews.
3	Priority Need Name	Homeless/Special Populations
	Priority Level	High

	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City Wide Peoria Avenue Bus Rapid Transit Route
	Associated Goals	Essential Services Emergency Shelter Rental Housing Subsidies
	Description	Community outreach revealed a need for enhanced emergency shelter service and homelessness prevention services as not enough shelter options exist and eviction rates are particularly high in the City.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City Wide Peoria Avenue Bus Rapid Transit Route 11 th Street Bus Rapid Transit Route
	Associated Goals	Economic Development

	Description	Community outreach indicated a need for creating job growth and retention through investment into the local economy. Activities may include job training and business assistance.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.
5	Priority Need Name	Public Facilities and Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City Wide Peoria Avenue Bus Rapid Transit Route 11 th Street Bus Rapid Transit Route
	Associated Goals	Public Facilities and Infrastructure Improvements
	Description	The community outreach process revealed a desire for enhanced facilities and infrastructure improvements, particularly in the areas of facilities that support vulnerable populations like seniors, and improved public transportation infrastructure.
	Basis for Relative Priority	Perspectives collected through community survey, community focus groups and stakeholder interviews.

6	Priority Need Name	Housing Subsidies/Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City Wide Peoria Avenue Bus Rapid Transit Route 11 th Street Bus Rapid Transit Route
	Associated Goals	Rental Housing Subsidies
	Description	Renters are especially rent burdened in the City at rates higher than homeowners. Community outreach expressed a need to provide additional housing subsidies for renters, specifically.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.
7	Priority Need Name	Demolition of Substandard Buildings
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City Wide Peoria Avenue Bus Rapid Transit Route 11 th Street Bus Rapid Transit Route

Associated Goals	Clearance and Demolition
Description	Community outreach indicated a need to address blighted properties to make way for greater community redevelopment and growth.
Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.

Narrative (Optional)

Based on data supplied and public consultation the priority needs above were developed. The 7 priority needs represent the greatest needs currently within the City of Tulsa. The Consolidated Plan will attempt to address these needs throughout the next 5 years with a combination of federal funding and other community resources available.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	A need for rental assistance has been identified, but more pressing is the number of affordable housing units available.
TBRA for Non-Homeless Special Needs	The long-term subsidy assistance, Section 8 Voucher Program, needed for special needs populations maintains a waiting list of approximately 10,000 applicants. The inability to obtain Section 8 assistance prolongs a client’s need for TBRA assistance. In addition, in order for clients diagnosed with HIV/AIDS to remain stable, housing options need not only be affordable but with access to public transportation, health care, food resources and case management services. The lack of affordable housing units available forces placement into housing that may not necessarily create the most stable housing situation.
New Unit Production	<p>The low rental vacancy rates in Tulsa, the recent upswing in the housing market, and continued access to LIHTC opportunities in Oklahoma have all contributed to new interest in the production of affordable senior housing in unserved or underserved areas of the City.</p> <p>The identified need of low-income renters for affordable housing, especially with public transportation access will influence areas for new unit production, balancing that with mixed-income neighborhood investments. Because of the need to increase availability, funding will be targeted to increasing the number of affordable units.</p>
Rehabilitation	<p>Continued economic challenges of low-income residents that have resulted in deferred maintenance of the older housing stock characteristics of low income neighborhoods has made popular the City’s single family housing rehabilitation activities.</p> <p>Many of Tulsa’s low-income rental housing developments are aging and in need of significant rehabilitation. With an identified shortage of affordable housing, especially for the extremely low income population, the City anticipates leveraging limited grant dollars to partner with nonprofit developers to revitalize and retain the current housing stock and those located in strategic public transportation corridors.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	While median sales prices have largely recovered to pre-crash levels and even risen slightly, the volume of sales is still slow despite historically low interest rates. Tighter lending restrictions combined with continued uncertainty in the job market are resulting in a slower recovery of homebuyer acquisition activities.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Currently, the City of Tulsa receives CDBG, HOME, HOPWA, and ESG funding. These funding sources are expected to be available over the next 5 years. In FY 2020, the City has been allocated \$3,543,633 in CDBG funds, \$1,794,733 in HOME funds, \$593,635 in HOPWA funds, and \$300,313 in ESG funds. It is anticipated that funding levels will be similar over the 5 years of this Consolidated Plan. These anticipated amounts are noted in the chart below. As all funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, these figures are subject to change.

Amendment #1 to the PY20 Annual Action Plan reduces the CDBG allocation to \$3,542,094 and the HOME allocation to \$1,794,371. This reduction is due to a formula calculation error discovered by HUD after original allocations were released. The City will reduce its Administration funds and leave all project funding at the current approved level.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Essential Services	3,542,094	1,089,500	483,243	5,114,837	17,169,933	<p>PI includes estimated RL (\$1.0m) for ED activity and PI (\$89,500) realized but not allocated. Prior year includes 483,243 in uncommitted carryover funds. Remainder includes estimated future Annual Allocations plus approximate RL (3.0m) in ED activity.</p> <p>The City is reducing the PY20 Annual Plan allocation due to an error in the formula calculation. The CDBG allocation is reduced by \$539.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,794,371	36,109	449,757	2,280,237	7,178,570	PI is realized and must be allocated. Prior year includes \$449,757 in carryover funds and uncommitted PY19 funds. Remainder is estimated future Annual Allocations The City is reducing the PY20 Annual Plan allocation due to an error in the formula calculation. The HOME allocation is reduced by \$362.
HOPWA	public - federal	Permanent housing placement STRMU Supportive services TBRA	593,635	0	0	593,635	2,374,540	Remainder is estimated future Annual Allocations

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	300,313	0	0	300,313	1,201,252	Remainder is estimated future Annual Allocations

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The federal, state, and local resources available to address the needs identified in the plan include federal formula grant funds under CDBG, ESG, HOME, and HOPWA. The local Continuum of Care (CoC) also awards grant funds under the competitive McKinney-Vento Homeless Assistance Act. These funds will be leveraged with the City's general funds, various state and county resources, local nonprofit resources, and private foundation grants.

Essential service projects will concentrate efforts to address the needs of families, children and youth in high risk populations consistent with the identified priority needs. Use of CDBG and ESG funds will leverage other nonprofit resources and private foundation funds to assist low-income households.

Physical improvements will use a combination of public funds, CDBG funds, City general funds, and nonprofit and private foundation funds to enhance selected projects.

HOME Match: The sources of matching contributions for HOME funds will be from developers and subrecipients' nonfederal contributions, the City and its CHDOs. The City requires developers, subrecipients and CHDOs to match up to 25% of award. First re-use CHDO proceeds, as regulated by HOME, are used as leverage to fund HOME activities. Banked match is available if organizations are not able to generate the required match. The City had \$9.1 million in available banked match as of July 1, 2019.

Emergency Solutions Grant Match: The jurisdiction will fulfill the ESG requirement of a matching contribution equal to the grant program funds. Each organization is required to provide matching funds equal to the amount of funds awarded. This stipulation is included in the written agreement. The City of Tulsa will provide in-kind administrative funds, as necessary, to match administrative funds received. Documentation of match is required when subrecipients submit the monthly request for funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

The Expected Amount Available for the Remainder of Consolidated Plan is an estimate of the funds expected to be received over the remaining 4 years of the Consolidated Plan. Estimates were calculated using the confirmed funding to be received during the first year of the Consolidated Plan plus expected program income.

The CDBG program income total includes an estimated \$1,000,000 per year in revolving loans funds received through economic development activities plus an additional \$89,499 in general program income. It is estimated that a similar amount of Revolving Loan funds will be received over the remaining 4 years and this is included in the Expected Amount Available for the Remainder of Consolidated Plan total.

HOME CHDO Reserve funds in the amount of \$275,000 were allocated in Year 1. Not all of the available HOME funds were allocated in year 1. The balance not awarded in Year 1 will be included in the available funds for Year 2 of the Annual Action Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its Consolidated Plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Tulsa – Working in Neighborhoods	Government	Non-homeless special needs neighborhood improvements	Jurisdiction
City of Tulsa - Streets and Storm Water Department	Government	Non-homeless special needs Public facilities	Jurisdiction
The Housing Authority of the City of Tulsa	PHA	Public Housing	Jurisdiction
Tulsa Economic Development Corporation, Inc.	Other	Economic Development Non-homeless special needs	Jurisdiction
Community Service Council of Greater Tulsa	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Tulsa Area United Way	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Tulsa Community Foundation	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Tulsa CARES	Sponsor	Non-homeless special needs Rental	Jurisdiction
A Way Home for Tulsa	Continuum of Care	Homelessness	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Tulsa is fortunate to have a well-developed and experienced institutional infrastructure for the delivery of housing and community development programs. The table above lists some of the major organizations that provide funding and/or administer programs within the City of Tulsa. In early 2019 the City hired a Housing Director to develop and facilitate a city-wide housing strategy to create new housing, improve the quality of existing units, and address homelessness. These efforts will include all housing types, include all income levels, and leverage additional City revenue streams for development assistance. This balanced approach to support housing development and preservation in the City will

include a strategy to build capacity of local non-profit organizations, including city-certified CHDOS. For this reason, for-profit developers will no longer be eligible to apply for grant funding as there will be other non-grant funding streams available through the City. Though there never seems to be enough funding for all the worthwhile projects the City could implement, overall there are no major gaps.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X		X

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Tulsa Continuum of Care (CoC) encompasses all of the homeless prevention, street outreach and supportive services listed above. Its influence extends to planning for and facilitation of the delivery mechanisms for services. Such services include temporary emergency shelter, transitional housing and permanent housing for the homeless or those at risk of homelessness.

The A Way Home for Tulsa (AWH4T) initiative is a collaboration of 34 agencies with the goal of making homelessness rare, brief and nonrecurring. In 2019, AWH4T completed a 5-year strategic plan which included a full system analysis and cost study to ensure a complete assessment of homeless services and needs in Tulsa, and a solid idea of what implementation might cost. Through a grant from the Veteran's Administration, very low-income veterans and their families are assisted to avoid homelessness and obtain permanent housing. Youth Services of Tulsa provides counseling, runaway and homeless services and shelter, delinquency prevention and youth development. The Homeless Services Network (HSN), which includes approximately 30 member organizations, meet to promote coordination of services, advocate for policies that reduce homelessness and to provide a forum to address emerging issues.

Agencies involved in the AWH4T provide alcohol and drug abuse services, legal aid, mental and health programs and services, rental and utilities assistance, housing, shelter, life skills training, child care for domestic violence victims, and other various support services for the homeless.

The CoC aligns itself with the Housing First philosophy that diverts a community's focus from addressing the needs of people in emergency or transitional shelters to assisting people experiencing a housing crisis to quickly regain stability in permanent housing. This is fostered by its collaboration with the local homeless service providers, as well as its consultation with City of Tulsa's Grants Administration and State of Oklahoma, Department of Commerce to assist with establishing ESG priorities, policies and performance standards. Prevention and diversion practices are incorporated into the written standards that govern the intake and prioritization of those that present for homeless services. The CoC is also assisting with the redesign of the crisis response system comprised of service providers, downtown business owners, law enforcement and City leaders to specifically address the unsheltered homeless in encampments and downtown areas.

Multiple agencies within the community engage the unsheltered homeless and provide connections to services and housing. Family and Children's Services PATH program provides outreach and services for individuals who are living in unsheltered situations and have a mental illness. OU-IMPACT teams provide an array of assertive treatments for unsheltered homeless with options to continue after being housed. Youth Services of Tulsa street outreach teams work with homeless youth aged 18-24. John 3:16 Mission routinely outreaches to encampments and leads a multiagency Encampment Intervention Team created by Continuum members to address increasing numbers of unsheltered homeless. Shelter

referrals, revised barring policies and enhanced police involvement through Tulsa Police Department's Ambassadors and Tulsa County Sheriff's Jail Diversion program have been outcomes of the efforts of the Encampment Intervention Team. Improving crisis response capacity with coordination across community agencies remains a priority. The Continuum's Participant Advisory Group, composed of homeless and formerly homeless individuals, informs the CoC's outreach efforts and actively solicits new members for their input.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

One of Tulsa's weaknesses, compared to other more densely populated cities, is its public transportation system. To meet this gap, one AWH4T member provides free transportation to the majority of all social service agencies that the homeless may need.

Rapid Re-Housing and Prevention program outcomes have been very positive in keeping the homeless housed since this funding became available from HUD. However, gaps in our homeless service sector exist in the areas of supportive services, yet HUD CoC dollars no longer provide funds for many of these critical services. Mental health, health and substance use challenges also dominate the homeless population.

ESG Rapid Re-Housing programs and scattered site permanent housing do encounter barriers with landlord restrictions such as credit history or felony convictions, but that is a gap in service that can be overcome with the proper amount of education and oversight. The availability of rental units capable of accommodating the special needs population is another gap that will require further reallocation of funds with increased prioritization of services.

Gaps of the service delivery system relating to the HIV/AIDS population include a lack of an integration program for re-entry to society after discharge from prison. Homeless shelters are not appropriate for HIV positive individuals, yet readily available housing is not accessible for this population. Clients in the waiting period for disability have no options for supplemental income to allow them to live above the poverty level during the 2 year waiting period.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will continue working with its partners to strengthen networks and connect City residents with needed services by working to maximize resources and communication as services are delivered.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

The following table outlines the goals, funding and outcomes of the Consolidated Plan.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Acquisition and New Construction of Housing	2020	2024	Affordable Housing		Housing, Acquisition, Construction & Rehab	CDBG: \$240,000 HOME: \$4,433,625	Rental units constructed: 10 Household Housing Units Homeowner Housing Added: 17 Household Housing Units Direct Financial Assistance to Homebuyers: 160 Households Assisted
2	Housing Rehabilitation	2020	2024	Affordable Housing		Housing, Acquisition, Construction & Rehab	CDBG: \$5,800,000 HOME: \$4,128,541	Rental units rehabilitated: 97 Household Housing Units Homeowner Housing Rehabilitated: 990 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Essential Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development		Essential Services	CDBG: \$1,753,277 HOPWA: \$1,068,705	Public service activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
4	Emergency Shelter	2020	2024	Homeless		Homeless/Special Populations	ESG: \$900,935	Homeless Person Overnight Shelter: 15,600 Persons Assisted
5	Economic Development	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$5,850,000 (Includes Estimated RL)	Jobs created/retained: 225 Jobs Businesses assisted: 50 Businesses Assisted
6	Public Facilities and Infrastructure Improvements	2020	2024	Non-Housing Community Development		Public Facilities and Infrastructure Improvements	CDBG: \$3,300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
7	Rental Housing Subsidies	2020	2024	Affordable Housing		Homeless/Special Populations Housing Subsidies/Assistance	ESG: \$442,965 HOPWA: \$1,810,425	Tenant-based rental assistance / Rapid Rehousing: 400 Households Assisted Homelessness Prevention: 1,584 Persons Assisted
8	Clearance and Demolition	2020	2024	Non-Housing Community Development		Demolition of Substandard Buildings	CDBG: \$1,800,000	Buildings Demolished: 208 Buildings

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Acquisition and New Construction of Housing
	Goal Description	Acquisition or new construction of affordable multi-family rental units with special consideration given to housing for seniors and the disabled. Down payment and closing cost assistance for first time homebuyers.
2	Goal Name	Housing Rehabilitation
	Goal Description	Rehabilitation of owner occupied housing. Rehabilitation of multi-family rental housing, with special consideration given to housing with units for seniors and those with physical disabilities.
3	Goal Name	Essential Services
	Goal Description	Crisis services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.
4	Goal Name	Emergency Shelter
	Goal Description	Shelter operations and services for the homeless and special populations.
5	Goal Name	Economic Development
	Goal Description	Assistance in the form of loans, grants or technical assistance to private for profit entities for creation or retention of jobs or for provision of goods and services. Technical assistance and training for microenterprise activities.
6	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Acquisition, construction or rehabilitation to public facilities that is not for general government use, including, but may not be limited to, senior centers and transportation infrastructure.

7	Goal Name	Rental Housing Subsidies
	Goal Description	Rental housing subsidies which will assist households to become or remain housed, including households with disabilities and special needs.
8	Goal Name	Clearance and Demolition
	Goal Description	Clearance or demolition of substandard structures and hazardous contaminants.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Throughout the course of the Consolidated Plan 3,258 households will be assisted with affordable housing solutions. All funding streams will be utilized to achieve this goal.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the City of Tulsa (THA) has no plans to increase the number of accessible units under the Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

THA provides Resource Centers at each public housing site. Family sites have access to a computer lab on-site with internet access which can be used for job searches and other related activities. The Resource Centers are staffed by Service Coordinators, who provide education and programming promoting resident involvement. The Service Coordinators also provide intake, assessment, planning, coordination and delivery of services that support economic self-sufficiency. The Service Coordinators identify barriers, such as transportation, childcare, education, and offer programs that will enhance the resident's quality of life and prepare them to enter the work force, thereby breaking the cycle of poverty.

THA has numerous partnerships with local agencies that promote resident involvement. Residents receive monthly calendars advertising programs and activities being offered on site. Adult programs include education, nutrition, health, safety, job readiness, financial literacy and family involvement. Youth programs focus on topics such as youth leadership, literacy, tutoring, life skills, bullying prevention and safety. THA encourages resident involvement in maintaining a healthy lifestyle through on site walking/exercise programs, nutrition classes encouraging healthy eating and cooking and access to mobile grocery services. THA has also increased resident involvement by expanding its partnership with the Tulsa City County Library and the Food Bank of Eastern Oklahoma. Residents of THA communities are actively involved in the planning and development of programs for their communities such as Health & Safety Fairs and Community Block Events. Each community is also encouraged to establish a Resident Association which meets monthly to discuss areas of concern and plan events and activities for their communities.

THA operates a ROSS Service Coordinator grant that provides case management services to residents with a focus on employment, education and self-sufficiency. The case managers work with the residents to set goals pertaining to developing and maintaining a budget, childcare and obtaining health care. The case manager also encourages residents to take advantage of Housing Partners of Tulsa's financial literacy and first time homebuyer program. THA also operates a Family Self-Sufficiency (FSS) Program. This grant funded program provides community support and resources to assist families with becoming self-sufficient. An incentive to get involved in the FSS program is the ability to establish an escrow account. Once the family is determined "Self-Sufficient" by meeting program goals, the money in the escrow account is paid to the participant.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Public policies are meant to address the overall needs of citizens in the City. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2020, the City updated the previous 2015 assessment. Analysis from the 2020 update has found:

- A limited supply of affordable housing and extensive cost burden, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Fair housing education is lacking and must be better understood by community residents and property owners.

The City plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the City anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

The City’s actions identified in the 2020 assessment of fair housing include actions that will help to ameliorate barriers to affordable housing. These actions include addressing Disproportionate Housing Problems and Economic Barriers and also addressing Lack of Access to Transportation Options Reducing Housing and Economic Opportunities. Through these actions the City will work to give special consideration to rental housing development, particularly accessible housing, and will expand access to public transportation giving residents greater access to housing and economic opportunities.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The continued refinement of the CoC's coordinated assessment and referral process will greatly facilitate the exchange of information necessary to provide the most expeditious and effective delivery of services to a homeless person or family presenting for the first time. Regular meetings of the Governance Council are held to discuss issues and trends on which the homeless services provider community can focus and divert resources, as needed. A well-developed committee structure within the CoC membership ensures that problems are recognized and solved as they arise, that existing plans are followed and that full utilization of the services offered by its members is realized.

CoC governance structure is designed to include Federal, State, local and private entities serving the homeless in the planning and coordination of services. The CoC lead agency's role as a community planning council provides multiple opportunities for coordinating with stakeholder groups directly and indirectly related to preventing and ending homelessness. CoC shelter and housing programs leverage community-based and entitlement services in the community to provide wrap-around services for individuals. The CoC is integrally involved with local VA efforts to eliminate Veteran Homelessness. The CoC and private philanthropic partnerships have leveraged public dollars to add 1,000+ debt free units to preserve affordable housing stock and increase supportive housing. Finally, the CoC is active in the Governor's Interagency Council on Homelessness and provides leadership in that group's attainment of its goals.

Addressing the emergency and transitional housing needs of homeless persons

Providing readily accessible emergency shelter and basic needs services to meet the immediate needs of those experiencing homelessness is a critical component of the community's crisis response system. Nightly shelter capacity exceeds 800 units including specialized services for families, victims of domestic violence and youth. Salvation Army, John 3:16, Tulsa County Social Services and the Tulsa Day Center for the Homeless operate emergency shelters. Domestic Violence Intervention Services (DVIS) provides crisis shelter for victims of domestic violence and human trafficking. Youth Services of Tulsa operates a shelter for unaccompanied youth. 2-1-1 Helpline provides 24/7 access to shelter information and the shelter operators have policies in place to expedite referrals when capacity is exceeded at a facility. Community shelters act as the no-wrong-door entry points for funneling the homeless to those permanent housing programs that can most closely address the housing needs for those that present. TDCH, MHAOK Association Drop-in Center and YST provide daytime shelter services with connection to service supports.

Stabilization of needs with connection to permanent housing is the long term objective of shelter services. HMIS data indicates that, for the majority of those accessing emergency shelters, homelessness is short term. Over 50% have shelter stays of less than 2 weeks and 75% exit the shelter within a month.

Transitional housing provides longer-term housing options for individuals and families with more acute needs such as, substance abuse, or with multiple barriers to housing. Salvation Army has a family transitional shelter program. John 3:16 Mission and Salvation Army provide men's transitional programs. 12&12's transitional living program serves Veterans with substance abuse issues. Interim transitional housing has also been proven to be the more appropriate option for youth aged 18 to 24 and for individuals fleeing domestic violence. DVIS serves domestic violence victims and YST partners with MHAOK to provide transitional living housing for youth.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

As part of the CoC strategic plan implementation the lead agency, Housing Solutions, will provide training open to all community providers for housing stability, fair housing, increasing income among other topics to support service delivery using best-practices that empower the provider and the participant across Tulsa County. The City of Tulsa is supporting permanent housing transitions and affordable housing access by providing a full-time Housing Policy Director and Housing Coordinator guided by Tulsa's first Affordable Housing Strategy. As part of this strategy a Housing Trust Fund is being established that will support developers to create or maintain the affordable housing stock to help individuals and families sustain housing while gaining self-sufficiency.

All CoC-funded programs utilize the coordinated entry system when assisting each individual or family. The coordinated entry system, All Doors Open, uses a closed-loop referral system when individuals and families present at one of the multiple entry points. Once entered into the system they are assessed to identify all of their needs and are referred directly to a provider in the system unless that service does not exist. Once received, the provider's ability to accept the referral is recorded and if unable to assist the referred individual/family the coordination center will retrieve it and redirect, if possible. The members of the Continuum and local ESG-funded program subrecipients work together to identify which eligible persons could benefit the most from assistance with the highest priority given to relative levels of acuity and the lack of housing stability based on the common assessment.

As noted previously, the CoC aligns itself with the Housing First philosophy that diverts a community's focus from addressing the needs of people in emergency or transitional shelters to assisting people experiencing a housing crisis to quickly regain stability in permanent housing. Preventing homelessness, reducing emergency shelter stays and preventing recidivism are the intended outcomes of the housing first approach.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC worked with consulting firm, Homebase Center for Common Concerns in 2019 to create a 5-year strategic plan. As part of that process a Discharge Planning subcommittee worked on creating strategies to support individuals being discharged from the criminal justice system, foster-care system and the healthcare system. Community stakeholders that had never engaged with the CoC before provided feedback for real world solutions such as connecting individuals to resources prior to discharge and establishing a peer mentorship program to support long-term success.

In addition, state statutes require that all publicly funded institutions, including mental health, corrections, health care and the foster care system, have discharge planning in place. The Oklahoma Department of Human Services received a planning grant to retool the systems supporting youth aging out of foster care. Community Service Council of Greater Tulsa hosts a local Prisoner Reentry Initiative addressing system barriers to reintegration and operates The Tulsa Reentry One-Stop that provides employment, housing placement and retention services.

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Using Environmental Protection Agency (EPA) guidelines along with ACS data, it is estimated that there are approximately 38,322 (23%) occupied homes in Tulsa which are likely to contain LBP hazards. A high percentage of pre-1978 homes are located in LMI census tracts, where large volumes of homes are in need of rehabilitation.

Although, the City does not currently fund programs that directly address LBP hazards, over the course of this Consolidated Plan, the City will continue to conduct housing rehabilitation projects that require subrecipients to follow lead safe working practices. In addition to homeowner rehabilitation programs, this Consolidated Plan may also address rental rehabilitation in an attempt to increase the quality of rental units available. Any program funded will be required to incorporate lead safe working practices.

In addition to the activities listed above, the City will also attempt to increase access to decent affordable housing without LBP hazards through funding projects for down payment and closing cost assistance for first time homebuyers and acquisition or new construction of affordable multi-family rental units, with special consideration given to housing for seniors and the disabled.

How are the actions listed above related to the extent of lead poisoning and hazards?

Many of the applicants on the homeowner rehabilitation programs waiting lists are living in areas typically consisting of older housing stocks and therefore have a higher risk of containing LBP.

How are the actions listed above integrated into housing policies and procedures?

All housing rehabilitation projects are required to comply with the HUD Lead Safe Housing Rule. This includes, but is not limited to:

- Notifying all home owners of lead hazard information.
- Testing for LBP in all homes built prior to 1978 conducted by a certified LBP Inspector or Risk Assessor.
- Implementing lead safe working practices conducted by certified firms using certified renovators and other trained workers on all homes where LBP is to be disturbed.
- Performing a clearance test of the worksite upon completion of work undertaken where LBP was disturbed.

Down payment and closing cost assistance programs are also required to conduct LBP assessments prior to approval of funding.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a regional, national and sometimes generational issue and many factors contributing to poverty lie outside of local control. According to Tulsa statistics, over 20% of Tulsa residents live in poverty. To reduce these numbers and attempt to turn the cycle of poverty around, Tulsa places an emphasis on programs designed with this end in mind. The City's overarching goals for anti-poverty are as follows:

- Children & Youth Education
- Job training
- Safe and Healthy Living Environments

Tulsa's children and youth who are living in poverty are a priority. To address their needs, a multitude of programs are facilitated within the City. Programs funded by HUD and other community organizations, private foundations and faith-based organizations target low- and moderate- income children and youth to offer after-school programs, mentoring, child care, educational workshops, and community clubs just to name a few.

In addition to allocating HUD funding to programs that train formerly incarcerated individuals and parents of Headstart children to give them the knowledge, experience and training to become permanently employed, funds collected by Tulsa Area United Way and other privately funded foundations are used to provide other funding to agencies to address poverty issues in the City.

Through Tulsa Housing Authority's (THA) Community Relations Department, THA provides Community Resource Centers at its family public housing sites and offers literacy, education, and employment-based programs. The Resource Centers are staffed by full-time Service Coordinators who help move residents to greater self-sufficiency. Services include engagement, assessment, planning, coordination and delivery of services that support economic opportunities and self-sufficient capabilities. Staff from this organization also promotes financial counseling and classes on budgeting and money management.

It is the intent for the City to continue to leverage grant funding by partnering with community and faith-based organizations, private foundations, educational institutions, and the business community to have a more meaningful and efficient impact especially as it relates to addressing issues related to the City's 2019 Equality Indicators Report. (https://www.tulsaei.org/wp-content/uploads/2019/07/Tulsa-Equality-Indicators-Report_2019.pdf)

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's anti-poverty efforts complement its plans to preserve and improve existing affordable housing by providing additional stability and resources to low and moderate income households. Many self-sufficiency program participants feed into affordable housing programs, such as down-payment assistance and other homeownership programs.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Every project utilizing HUD funding undergoes a risk rating evaluation covering different evaluation criteria, each with a different weight. The 4 major categories that are evaluated assess past compliance issues, project specific factors, capacity, and complexity of the program or project. An on-site monitoring schedule is proposed for the grant year based on the assessment process and other factors. Monitored projects include those with the highest scores. Projects not considered at risk may also be monitored if they have not been monitored recently. New projects or agencies new to HUD grants are usually given an on-site “wellness” visit in order to ensure compliance and minimize or eliminate any potential risks. Any deficiencies identified during the wellness visit are corrected through discussion, negotiation, or technical assistance. Construction inspections are made on-site during the “build” phase of each project, and Housing Property Standards inspections are made at all HOME rental housing locations. Information regarding the financial and project performance of each HUD awardee is performed via a desk monitoring each month along with a review of any required single audits. Random client file spot checks of source documentation will be conducted on those projects where agencies pay expenses on behalf of clients using HUD funding.

To ensure long-term compliance with HUD regulations, the City not only recertifies its CHDOs annually but also assesses a developer’s capacity to complete a HOME project and the project’s long-term viability before awarding or committing HOME funds. Much like applying for a CHDO certification from the City, this Developer’s Capacity Certification involves vetting a developer in a number of areas.

In accordance with the Regulatory Agreements and/or the rules of the HOME Investment Partnership Program the City monitors each HOME-assisted rental development annually through an extensive reporting process throughout the HOME affordability period. Onsite monitoring is performed at least every 3 years, but may be more often if any concerns are determined through the annual reporting process.

The City’s staff monitors HUD grant recipients for compliance with hiring, labor standards (Davis Bacon; Section 3; Section 504), EEO, and other Affirmative Action practices.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Currently, the City of Tulsa receives CDBG, HOME, HOPWA, and ESG funding. These funding sources are expected to be available over the next 5 years. In FY 2020, the City has been allocated \$3,543,633 in CDBG funds, \$1,794,733 in HOME funds, \$593,635 in HOPWA funds, and \$300,313 in ESG funds. It is anticipated that funding levels will be similar over the 5 years of this Consolidated Plan. These anticipated amounts are noted in the chart below. As all funding sources are subject to annual Congressional appropriations, as well as potential changes in funding distribution formulas, these figures are subject to change.

Amendment #1 to the PY20 Annual Action Plan reduces the CDBG allocation to \$3,542,094 and the HOME allocation to \$1,794,371. This reduction is due to a formula calculation error discovered by HUD after original allocations were released. The City will reduce its Administration funds and leave all project funding at the current approved level.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Essential Services	3,542,094	1,089,500	483,243	5,114,837	17,169,993	<p>PI includes estimated RL (\$1.0m) for ED activity and PI (\$89,500) realized but not allocated. Prior year includes 483,243 in uncommitted carryover funds. Remainder includes estimated future Annual Allocations plus approximate RL (3.0m) in ED activity.</p> <p>The City is reducing the PY20 Annual Plan allocation due to an error in the formula calculation. The CDBG allocation is reduced by \$539.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,794,371	36,109	449,757	2,280,237	7,178,570	PI is realized and must be allocated. Prior year includes \$449,757 in carryover funds and uncommitted PY19 funds. Remainder is estimated future Annual Allocations The City is reducing the PY20 Annual Plan allocation due to an error in the formula calculation. The HOME allocation is reduced by \$362.
HOPWA	public - federal	Permanent housing placement STRMU Supportive services TBRA	593,635	0	0	593,635	2,374,540	Remainder is estimated future Annual Allocations

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	300,313	0	0	300,313	1,201,252	Remainder is estimated future Annual Allocations

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The federal, state, and local resources available to address the needs identified in the plan include federal formula grant funds under CDBG, ESG, HOME, and HOPWA. The local Continuum of Care (CoC) also awards grant funds under the competitive McKinney-Vento Homeless Assistance Act. These funds will be leveraged with the City's general funds, various state and county resources, local nonprofit resources, and private foundation grants.

Essential Services projects will concentrate efforts to address the needs of families, children and youth in high risk populations consistent with the identified priority needs. Use of CDBG and ESG funds will leverage other nonprofit resources and private foundation funds to assist low-income households.

Physical improvements will use a combination of public funds, CDBG funds, City general funds, and nonprofit and private foundation funds to enhance selected projects.

HOME Match: The sources of matching contributions for HOME funds will be from developers and subrecipients' nonfederal contributions, the City and its CHDOs. The City requires developers, subrecipients and CHDOs to match up to 25% of award. First re-use CHDO proceeds, as regulated by HOME, are used as leverage to fund HOME activities. Banked match is available if organizations are not able to generate the required match. The City had \$9.1 million in available banked match as of July 1, 2019.

Emergency Solutions Grant Match: The jurisdiction will fulfill the ESG requirement of a matching contribution equal to the grant program funds. Each organization is required to provide matching funds equal to the amount of funds awarded. This stipulation is included in the written agreement. The City of Tulsa will provide in-kind administrative funds, as necessary, to match administrative funds received. Documentation of match is required when subrecipients submit the monthly request for funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

The Expected Amount Available for the Remainder of Consolidated Plan is an estimate of the funds expected to be received over the remaining 4 years of the Consolidated Plan. Estimates were calculated using the confirmed funding to be received during the first year of the Consolidated Plan plus expected program income.

The CDBG program income total includes an estimated \$1,000,000 per year in revolving loans funds received through economic development activities plus an additional \$89,499 in general program income. It is estimated that a similar amount of Revolving Loan funds will be received over the remaining 4 years and this is included in the Expected Amount Available for the Remainder of Consolidated Plan total.

HOME CHDO Reserve funds in the amount of \$275,000 were allocated in Year 1. Not all of the available HOME funds were allocated in year 1. The balance not awarded in Year 1 will be included in the available funds for Year 2 of the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Acquisition and New Construction of Housing	2020	2024	Affordable Housing		Housing, Acquisition, Construction & Rehab	CDBG: \$48,000 HOME: \$1,053,625	Direct Financial Assistance to Homebuyers: 32 Households Assisted Homeowner housing Added: 7 Household housing Units
2	Housing Rehabilitation	2020	2024	Affordable Housing		Housing, Acquisition, Construction & Rehab	CDBG: \$1,333,575 HOME: \$675,133	Rental units rehabilitated: 12 Household Housing Units Homeowner Housing Rehabilitated: 242 Household Housing Units
3	Essential Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development		Essential Services	CDBG: \$343,778 HOPWA: \$248,718	Public service activities other than Low/Moderate Income Housing Benefit: 8,000 Persons Assisted
4	Emergency Shelter	2020	2024	Homeless		Homeless/Special Populations	ESG: \$180,187	Homeless Person Overnight Shelter: 3,120 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$1,540,000	Jobs created/retained: 45 Jobs Businesses assisted: 10 Businesses Assisted
6	Public Facilities and Infrastructure Improvements	2020	2024	Non-Housing Community Development		Public Facilities and Infrastructure Improvements	CDBG: \$743,496	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12,378 Persons Assisted
7	Rental Housing Subsidies	2020	2024	Affordable Housing		Homeless/Special Populations Housing Subsidies/Assistance	ESG: \$88,593 HOPWA: \$327,108	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homelessness Prevention: 344 Persons Assisted
8	Clearance and Demolition	2020	2024	Non-Housing Community Development		Demolition of Substandard Buildings	CDBG: \$400,000	Buildings Demolished: 48 Buildings

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Acquisition and New Construction of Housing
	Goal Description	Acquisition or new construction of affordable multi-family rental units with special consideration given to housing for seniors and the disabled. Down payment and closing cost assistance for first time homebuyers.
2	Goal Name	Housing Rehabilitation
	Goal Description	Rehabilitation of owner occupied housing. Rehabilitation of multi-family rental housing, with special consideration given to housing with units for seniors and those with physical disabilities.
3	Goal Name	Essential Services
	Goal Description	Crisis services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.
4	Goal Name	Emergency Shelter
	Goal Description	Shelter operations and services for the homeless and special populations.
5	Goal Name	Economic Development
	Goal Description	Assistance in the form of loans, grants or technical assistance to private for profit entities for creation or retention of jobs or for provision of goods and services. Technical assistance and training for microenterprise activities.
6	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Acquisition, construction or rehabilitation to public facilities that is not for general government use, including, but may not be limited to, senior centers and transportation infrastructure.
7	Goal Name	Rental Housing Subsidies
	Goal Description	Rental housing subsidies will assist households become or remain housed, including households with disabilities and special needs.

8	Goal Name	Clearance and Demolition
	Goal Description	Clearance or demolition of substandard structures and hazardous contaminants.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Tulsa will provide activities that support one or more of the following projects during Program Year 2020.

Projects

#	Project Name
1	Administration
2	Acquisition and New Construction of Housing
3	Housing Rehabilitation
4	Essential Services
5	ESG20 City of Tulsa
6	Economic Development
7	Public Facilities and Infrastructure Improvements
8	2020-2023 Tulsa Cares OKH18F002 (TC)
9	Clearance and Demolition

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The priority needs for the City of Tulsa’s 2020-2024 Consolidated Plan were determined through analysis of information gathered from a variety of sources. The final priorities were included in the Request for Proposals issued October 7, 2019. Agencies were asked to identify which priority their program most closely related. During the evaluation phase, all applications were screened to ensure the proposed project or activity met one of the priority needs.

Most agencies do not have necessary funds to provide all services needed by the clients and have stated in their applications that without HUD funds the project or program may not be able to fully serve the client need.

AP-38 Project Summary

Project Summary Information1	Project Name	Administration
	Target Area	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide
	Goals Supported	Acquisition and New Construction of Housing Clearance and Demolition Economic Development Emergency Shelter Housing Rehabilitation Public Facilities and Infrastructure Improvements Essential Services Housing Subsidies
	Needs Addressed	Demolition of Substandard Buildings Economic Development Homeless / Special Populations Housing Subsidies / Assistance Housing Acquisition, Construction & Rehabilitation Public Facilities and Infrastructure Improvements Essential Services
	Funding	CDBG: \$ 705,987 HOPWA: \$17,809 HOME: \$ 179,111
	Description	Administration and planning of the HUD grant programs
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Not applicable.
	Planned Activities	The City of Tulsa will conduct planning and administration activities including, but not limited to, programmatic and fiscal oversight of all funded activities. The City uses up to 20% administration for CDBG, 10% for HOME, and 3% for HOPWA.

2	Project Name	Acquisition and New Construction of Housing
	Target Area	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide
	Goals Supported	Acquisition and New Construction of Housing
	Needs Addressed	Housing Acquisition, Construction & Rehabilitation
	Funding	CDBG: \$48,000 HOME: \$1,053,625
	Description	Acquisition or new construction of affordable single-family and multi-family rental units with special consideration given to housing for seniors and those with physical disabilities. Down payment and closing cost assistance for first-time homebuyers.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Under this Project, 32 households will benefit from down payment assistance. Under this Project, 7 households will benefit from new construction of single-family homes.
	Location Description	Down Payment Assistance – City Wide New construction of Housing – 206 – 220 S 89 th E Ave, Tulsa, OK
	Planned Activities	Housing Partners of Tulsa will utilize \$160,000 in HOME and \$48,000 in CDBG funds to operate a down payment assistance program benefiting 32 first time homebuyers. With \$893,625 in HOME funds 7 single-family homes will be constructed; 5 by Tulsa Habitat for Humanity, 2 by Boomtown Development Company and will sold to LMI families.
3	Project Name	Housing Rehabilitation
	Target Area	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Acquisition, Construction & Rehabilitation

	Funding	CDBG: \$1,333,575 HOME: \$675,133
	Description	Rehabilitation of owner-occupied housing. Rehabilitation of multi-family rental housing, with special consideration given to housing with units for seniors and those with physical disabilities.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 254 will benefit from the proposed activities. Additionally, 242 owner occupied homes and 15 rental units will be rehabilitated during the year.
	Location Description	Homeowner Rehabilitation - City-Wide Baltimore Apartments – 1741-1743 S Baltimore Ave, Tulsa, OK
	Planned Activities	The City of Tulsa Working in Neighborhoods Department will utilize \$420,000 in HOME and \$1,283,575 in CDBG funds for owner occupied housing rehabilitation. Area Councils for Community Action will use \$50,000 in CDBG funds for energy efficiency improvements and minor exterior rehabilitations. Additionally, Mental Health Association Oklahoma will use \$255,133 in HOME funds to rehabilitate a multi-family rental complex.
4	Project Name	Essential Services
	Target Area	City Wide
	Goals Supported	Essential Services
	Needs Addressed	Essential Services
	Funding	CDBG: \$343,778
	Description	Crisis services for children, adults, and special populations, educational programs for children and youth, employment training and placement services, food security, services for seniors and the homeless, shelter operations and services, housing counseling, and transportation services.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated total of 8,000 persons will be served through essential service activities.
	Location Description	City wide
	Planned Activities	<p>Under this Project, 17 agencies will use CDBG funds to conduct activities that will support essential services.</p> <p>Community Action Project of Tulsa County will use \$22,500 for their Skelly Early Childhood Education Center, Morton Services will use \$22,500 for their Transportation Program, Youth Services of Tulsa will use \$22,500 for their Transitional Living Program, Resonance will use \$21,500 for their Prison to Community Reentry Services, Domestic Violence Intervention Services will use \$21,500 for their Court Advocacy for Victims of Domestic and Sexual Violence Program, Tulsan Operating in Unity Creating Hope will use \$21,500 for their The Zone Afterschool Program, Child Abuse Network will use \$21,500 for their Multidisciplinary Child Abuse Team, Camp Fire Green Country, Inc. will use \$19,500 for their Camp Fire Community Building Clubs, Madison Strategies Group will use \$19,500 for their Work Advance, Girl Scouts of Eastern OK will use \$19,500 for their Sister to Sister Program, Operation Aware will use \$19,000 for their Prevention Education Program, Tulsa Day Center for the Homeless will use \$19,000 for their ARNP-NPC Free Nurses' Clinic, CEO will use \$19,000 for their Re-entry Project, Salvation Army will use \$18,695 for their Emergency Shelter & Feeding Program, Tulsa Speech and Hearing Association will use \$18,695 for their Life Skills, Youth At Heart will use \$18,695 for their Equip For Success Enrichment Program, and YWCA will use \$18,693 for their Employment Services</p>
5	Project Name	ESG19 City of Tulsa
	Target Area	City Wide Peoria Avenue Bus Rapid Transit

	Goals Supported	Emergency Shelter Housing Subsidies
	Needs Addressed	Homeless / Special Populations Housing Subsidies / Assistance
	Funding	ESG: \$ 300,313
	Description	Emergency Solutions Grant activities will be conducted by multiple agencies.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 3,120 persons will be provided with emergency shelter services. Additionally, 284 households will be provided with Homelessness Prevention services.
	Location Description	N/A
	Planned Activities	Domestic Violence Intervention Services will use \$47,704, Youth services of Tulsa will use \$59,843, Tulsa Day Center for the Homeless will use \$44,385, and Legal Aid Services of Oklahoma will use \$28,255, to conduct shelter services. Restore Hope Ministries will receive \$35,000, the Family Safety Center will receive \$25,000 and Salvation Army will receive \$28,593 to provide Homelessness Prevention services. The City of Tulsa will conduct planning and administration activities including, but not limited to, programmatic and fiscal oversight of all funded activities. The City receives 7.5% (\$22,523) in administration for ESG. Community Service Council of Greater Tulsa will receive \$9,010 (3% of ESG award) to provide data collection services required by HUDs Homeless Management Information System (HMIS)
6	Project Name	Economic Development
	Target Area	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide

	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$1,540,000
	Description	Assistance in the form of loans, grants or technical assistance to private for-profit entities for creation or retention of jobs or for provision of goods and services. Technical assistance and training for micro-enterprise activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Under this Project, 45 jobs will be created through economic development activities. Additionally, 10 businesses will receive technical assistance through a micro-enterprise program.
	Location Description	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide
	Planned Activities	Tulsa Economic Development Corporation (TEDC) will provide low interest loans to assist businesses in order to create and/or retain jobs. TEDC will receive \$500,000 of entitlement funds. It is estimated that TEDC will receive and utilize another \$1,000,000 in revolving loan program income. In addition, \$40,000 of entitlement funds was awarded to Route 66 Main Street to provide technical assistance to businesses.
7	Project Name	Public Facilities and Infrastructure Improvements
	Target Area	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Public Facilities and Infrastructure Improvements
	Funding	CDBG: \$743,496
	Description	Acquisition, construction or rehabilitation to public facilities that is not for general government use, including, but may not be limited to, senior centers and transportation infrastructure.

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated total of 12,378 people (67% low- and moderate-income), will benefit from the proposed activities.
	Location Description	McClure Early Childhood Education Center is located at 6150 S. Yorktown Ave, Tulsa, OK Eugene Fields neighborhood, West Tulsa, OK Sidewalks: S. Pittsburg Ave between E 2 nd St and E 4 th Pl and E 31 st St between S 130 th E Ave and S 139 th E Ave
	Planned Activities	Tulsa Children's Coalition will use \$100,000 in CDBG funds to provide energy efficiency upgrades at the McClure Early Childhood Education Center. Tulsa Housing Authority will use \$353,000 in CDBG funds toward infrastructure improvements, associated with the 2017 Choice Neighborhood Initiative award. Improvements will be included but are not limited to, installation of new sidewalks and clearance and demolition activities. City of Tulsa Streets and Stormwater Department will utilize \$290,496 in CDBG funds to install sidewalks in low- and moderate-income areas.
8	Project Name	2020-2023 Tulsa Cares OKH16F002 (TC)
	Target Area	City Wide
	Goals Supported	Essential Services Housing Subsidies
	Needs Addressed	Homeless / Special Populations Housing Subsidies / Assistance Public Services
	Funding	HOPWA: \$575,826
	Description	Provide housing and supportive services to low-income persons with HIV/AIDS.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	An estimated total of 103 individuals will be served with HOPWA assistance.
	Location Description	City wide
	Planned Activities	Tulsa CARES will utilize HOPWA funds totaling \$575,826 to provide TBRA, STRMU, permanent housing placements and support services to persons with HIV/AIDS.
9	Project Name	Clearance and Demolition
	Target Area	Peoria Avenue Bus Rapid Transit 11 th Street Bus Rapid Transit City wide
	Goals Supported	Clearance and Demolition
	Needs Addressed	Demolition of Substandard Buildings
	Funding	CDBG: \$400,000
	Description	Clearance or demolition of substandard structures and hazardous contaminants.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Although no families will directly benefit from clearance and demolition activities, multiple neighborhoods will benefit from the demolition of 48 substandard buildings reducing unnecessary slum and blight conditions.
	Location Description	Low- and moderate-income census tracts within the City of Tulsa
	Planned Activities	The City of Tulsa Working in Neighborhoods Department will use \$400,000 to conduct Clearance and Demolition activities in low- and moderate-income census tracts in the City.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In the development of the Consolidated Plan, 2 specific target areas were defined and approved beyond the city-wide target area. These areas all suffer with high levels of poverty and unemployment, and with the exception of a small proportion of the Peoria BRT route, all are occupied by LMI census tracts.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	89%
Peoria BRT	10%
11 th Street BRT	1%

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Concentrating resources in specific geographies is necessary to adequately address the scale of needs and achieve short and long-term improvements to identified substandard conditions such as deteriorated housing and infrastructure, access to lead-based paint free housing, reconstruction, and overall revitalization. The City elects to focus activity in the areas of the City with a high concentration of poverty, unemployment and basic needs as well as areas where other City funds and private investments are anticipated as a basis for allocating investments geographically with the jurisdiction. The result of geographical allocation of HUD funding is efficient and effective use of the funds to elevate and create more opportunities for areas where needs are greatest.

Discussion

The percentages listed above only represent funded projects that will be located exclusively within the target areas. The geographic distribution of funds for funded projects involving activities such as homeowner rehabilitation and Essential Services, where the location of services will vary during the year, will be included in the Consolidated Annual Performance and Evaluation Report (CAPER) due in September 2021.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will utilize CDBG, HOME, ESG and HOPWA funds to support the following affordable housing goals.

Non-homeless households:

- CDBG will support the rehabilitation of 230 housing units.
- HOME will support 63 housing units.
- ESG will support 284 households with homelessness prevention assistance.

Special-needs households:

- HOPWA will support 103 households with TBRA and STRUMU.

Tulsa CARES will utilize HOPWA funds to support 103 households with Tenant Based Rental Assistance (TBRA) and Short Term Mortgage Rent Utility Assistance (STRUMU). Rental assistance will be provided in the form of Homelessness Prevention with ESG funds managed by Family Safety Center, Salvation Army, and Restore Hope Ministries respectively. A total of 284 households will be served.

The rehabilitation of owner occupied units will be funded with both CDBG and HOME. CDBG funds will provide homeowners up to \$5,000 to carryout energy conservation and other repairs to ensure safe and sanitary living conditions. HOME funds will provide loans up to \$35,000 for major repairs of owner occupied housing. CDBG funds will support 230 housing units and HOME 12 housing units.

HOME funds will be used construct 7 new single-family homes that will be sold to low to moderate income households. In addition, HOME assistance will be provided to 32 low to moderate income households to purchase their first home.

HOME funds will also be used towards the rehabilitation of one apartment complex resulting in 12 additional HOME units.

One Year Goals for the Number of Households to be Supported	
Homeless	38
Non-Homeless	618
Special-Needs	24
Total	680

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	387
The Production of New Units	0
Rehab of Existing Units	254
Acquisition of Existing Units	39
Total	680

**Table 60 - One Year Goals for Affordable Housing by Support Type
Discussion**

The number for Special-Needs is not duplicated in the other categories.

AP-60 Public Housing – 91.220(h)

Introduction

The City will continue to support public housing projects during the Consolidated Plan. The City will help support Tulsa Housing Authority with CDBG funds toward infrastructure improvements, associated with the 2017 Choice Neighborhood Initiative award.

Actions planned during the next year to address the needs to public housing

Tulsa Housing Authority was awarded \$353,000 this program year to support the Choice Neighborhood Initiative. Funds will be used for infrastructure improvements throughout the project property, which may include but are not limited to, sidewalks and clearance and demolition activities.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Tulsa Housing Authority (THA) provides Resource Centers at each of the 9 public housing family communities. A computer lab is furnished on-site with updated systems and high-speed internet access which can be used for job searches and other related activities. The resource centers are staffed by Service Coordinators that provide intake, assessment, planning, coordination and delivery of services that support economic development and self-sufficiency. The service coordinators identify barriers, such as transportation, childcare, and education, and offer programs that will enhance the resident's quality of life and prepare them to enter the workforce, thereby breaking the cycle of poverty. The service coordinators also provide information to the residents to assist them with pursuing homeownership.

THA utilizes a ROSS Service Coordinator grant that provides case management services to residents with a focus on employment, education and self-sufficiency. The case managers work with the residents to set goals pertaining to developing and maintaining a budget, childcare and obtaining health care. The case manager also encourages residents to take advantage of Housing Partners of Tulsa's financial literacy and first time homebuyer program.

Public housing residents are also encouraged to enroll in the Family Self-Sufficiency (FSS) Program. This program provides community support and resources to assist families with becoming self-sufficient. The Family Self-Sufficiency Coordinator meets with the interested resident and if selected for the program, the participant establishes a set of goals, such as employment or homeownership. Monthly meetings are held to assess progress and assist the participant with any barriers in reaching their stated goals. An incentive of the FSS is an escrow account; as the family's income increases, contributions are made to the escrow account on the family's behalf. Once the family is determined "Self-Sufficient" by meeting their goals and moving out of public housing, the money in the escrow account is paid to the participant. No conditions are imposed on the use of the money, but the family is encouraged to pursue homeownership and information on Homebuyer Education Programs is provided to the family.

In addition to providing programming and activities to the residents, the service coordinators work closely with property managers and residents regarding community service hours as mandated by HUD. The service coordinators, together with the residents, develop a work plan to meet the required hours. Residents must track their time and the log is signed by the resident and the Service Coordinator or a representative who facilitated the activity.

Residents of THA communities are actively involved in the planning and development of programs for their communities. Each community is encouraged to establish a Resident Association which meets monthly to discuss areas of concern and plan events and activities for their communities. Each association has a set of by-laws that outlines how the association will operate. Training involving job duties, parliamentary procedures, communication and financial bookkeeping is provided to all Resident Association officers.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Housing Authority of the City of Tulsa is not designated as troubled.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Rental Assistance will be provided in the form of Homelessness Prevention with ESG funds managed by the Family Safety Center, Salvation Army and Restore Hope Ministries respectively. A total of 284 households will be served.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Although the City is not directly providing funds towards reaching out to homeless persons within the City of Tulsa, there are street outreach programs organized by faith-based and non-profit organizations that reach out to unsheltered individuals. Some of these groups target specific populations such as unaccompanied youth and street gang members. Youth Services of Tulsa's street outreach program includes services such as referrals and information, assistance obtaining identification, and options for employment and shelter. Youth Services Drop-In Center offers youth, ages 16 – 24, a place to get a meal, shower, wash clothes, etc. Multiple shelters available to individuals, families and youth which offer case management services to address the needs of homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Tulsa is providing ESG and CDBG funds to 4 emergency shelters and to assist with shelter services and operations. The agencies receiving funds include Domestic Violence Intervention Services, Tulsa Day Center, Salvation Army, and Youth Services of Tulsa. Each shelter provides varying services or targets a specific population to avoid duplication of efforts in the community. Specialized assistance is provided to youth, victims of domestic violence and families with children. In addition to providing a safe place to stay the shelters provide services in the form of case management, child care, community voicemail, counseling, safety planning for victims of domestic violence, medical services, life skills classes, parenting and relationship skills classes, therapeutic exercise classes and services to meet basic personal needs.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Restore Hope Ministries, Family Safety Center, and Salvation Army will use funds for Homelessness Prevention by providing rent subsidies and other assistance so individuals and families have affordable access to safe and sanitary shelter.

In addition to the shelter, Youth Services of Tulsa (YST) assists unaccompanied, homeless youth ages 17-24, through a coordinated referral and application process to quickly move out of homelessness and into transitional housing. While in housing, case management services are provided to increase personal, social, educational and occupational skills needed to transition into adulthood. Youth are also connected with mental health services and other YST and community services to ensure their needs are met and housing is sustained over time.

Mental Health Association Oklahoma will use HOME funds to rehabilitate Baltimore Apartments. At least thirty percent of the units at this location are set aside for persons in recovery or prevention of homelessness due to mental illness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Tulsa awarded funds to 2 programs that assist individuals being discharged from correctional facilities. The Center for Employment Opportunities will provide men and women that were formerly incarcerated and reside in North Tulsa with life skills education, transitional jobs, permanent job placement assistance, and retention services. Resonance Center for Women will provide incarcerated and formerly incarcerated females with relapse prevention education, job readiness training, domestic violence services, and education among other life skills training. Both projects work toward preventing individuals from becoming homeless after discharge.

There are a variety of efforts undertaken by the City of Tulsa and CoC member organizations to prevent homelessness. There are 5 primary preventative services offered by various provider organizations:

- Mortgage assistance
- Rental assistance
- Utilities assistance
- Counseling/advocacy
- Legal assistance

Each service is designed to keep families housed by offering services and support during times of financial or legal difficulty. HOPWA funds will be provided for homelessness prevention to individuals diagnosed with HIV/AIDS and their families in the form of short-term rent, mortgage and utility assistance, tenant-based rental assistance, permanent housing placement and supportive services.

The Tulsa CoC's 2020-2024 Strategic Plan includes the goal of stopping homelessness before it begins. Through multi-sector collaboration community partners support this goal with action steps to improve discharge policies and supports to reduce the number of individuals that exit institutions and systems of care and end up in homelessness; create processes to improve service connections before and after discharge from corrections, health care (including mental health) and foster care systems; and extend resource availability for a longer period of time after discharge, including housing, employment support and community connections. In 2019, the Tulsa CoC membership added the Oklahoma Department of Human Services, National Resource Center for Youth Services and Youth Villages in an effort to address the needs of youth aging out of foster care in local planning.

The Tulsa Housing Authority (THA) has a policy in place which prioritizes subsidized housing for individuals who have a disability. In addition, THA solicited housing owners to apply for project-based vouchers targeted to properties that focus on support for individuals and families exiting homelessness. THA maintains a well-established Family Self-Sufficiency program to assist residents address housing, social service, and employment needs.

Discussion

The City of Tulsa and homeless services providers, including Tulsa's CoC, are committed to providing solutions and serving the needs of individuals experiencing homelessness.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	65
Tenant-based rental assistance	38
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	103

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Public policies are meant to address the overall needs of citizens in the City. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2020, the City updated the previous 2015 assessment. Analysis from the 2020 update has found:

- A limited supply of affordable housing and extensive cost burden, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Fair housing education is lacking and must be better understood by community residents and property owners.

The City plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the City anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

The City’s actions identified in the 2020 assessment of fair housing include actions that will help to ameliorate barriers to affordable housing. These actions include addressing Disproportionate Housing Problems and Economic Barriers and also addressing Lack of Access to Transportation Options Reducing Housing and Economic Opportunities. Through these actions the City will work to give special consideration to rental housing development, particularly accessible housing, and will expand access to public transportation giving residents greater access to housing and economic opportunities.

Discussion: N/A

AP-85 Other Actions – 91.220(k)

Introduction:

The City will use CDBG, ESG, HOME and HOPWA funds to provide a variety of services within the City of Tulsa. The sections below address specific projects funded. A complete list of activities, by funding source, is included in Appendix A

Actions planned to address obstacles to meeting underserved needs

For PY 2020, the City of Tulsa will provide funds to 31 external agencies and 2 City departments to conduct activities across this Annual Action Plan. By awarding a variety of agencies and multiple activities, the City is attempting to address obstacles to meeting the underserved needs of the community.

The City of Tulsa plans to serve 11,223 people with CDBG Essential Services, ESG and HOPWA funds. Broken down by funding source, CDBG Essential Services will account for approximately 8,000 people, Emergency Solutions will account for 3,120 people, and HOPWA will serve 103 people.

Public facility improvements will benefit 12,378 people and will meet the low to moderate income clientele national objective. One project will involve the rehabilitation and expansion of an Early Childhood Education Center. The other project will see the City of Tulsa's Streets and Stormwater Department installing new sidewalks in low and moderate income areas.

Through an economic development activity for small business loans, 45 jobs will be created of which at least 51% will be for low to moderate income persons. The CDBG funds are used to provide loans to businesses normally excluded from the economic mainstream. Additionally, through a micro enterprise program, 10 businesses will be provided with technical assistance.

The City of Tulsa's Working in Neighborhoods Department will use CDBG funds to conduct a clearance and demolition activity in low to moderate income census tracts within the City.

Actions planned to foster and maintain affordable housing

The City of Tulsa has awarded funding that will foster and maintain affordable housing. Two agencies will conduct owner occupied housing rehabilitation projects for 230 homeowners and one agency will rehabilitate 12 rental units

HOME funds will be used construct 7 new single-family homes that will be sold to low to moderate income households. In addition, HOME assistance will be provided to 32 low to moderate income households to purchase their first home.

Actions planned to reduce lead-based paint hazards

The City of Tulsa ensures that inspections for lead-based paint (LBP) hazards will occur, as required, for all funded housing activities. Proper notifications will be provided regarding lead-based paint hazards. All housing units constructed prior to 1978 will be tested for LBP by a certified LBP inspector or Risk Assessor. If LBP is detected, all covered renovations will follow HUDs Lead Safe Housing Rules and be performed by certified firms using certified renovators and other trained workers.

Actions planned to reduce the number of poverty-level families

The City identified priorities that will encompass services that assist in breaking the cycle of poverty. Of the proposals received, 17 were chosen for funding and will serve the following needs in an attempt to reduce the number of poverty level-families:

- Education programs for children and youth, including early childhood education, after school programs, and transitional living programs for homeless youth
- Mentoring, life skills, education and job training for unemployed, underemployed, and those recently released from prison
- Assistance to victims of abuse
- Services to homeless individuals and families

Actions planned to develop institutional structure

During Program Year 2020, the City of Tulsa plans to continue providing roundtable discussions for both CDBG and HOME grant recipients. The roundtables have proven invaluable by keeping an open dialogue with agencies regarding project activities, best practices, and compliance requirements. Training and technical assistance will also be provided to ensure the jurisdiction has a strong delivery system.

Actions planned to enhance coordination between public and private housing and social service agencies

Tulsa benefits from a strong and cohesive coalition of local government officials, service providers, lenders, and volunteers. These various groups coordinate effectively to avoid duplication of services and facilitate a delivery system which meets the needs of Tulsa's various populations. The City continues a targeted public outreach effort to educate and engage the public. HOME and CDBG roundtables bring together the housing and social service agencies for discussions that may include funding opportunities, resource leveraging and coordination, and education and training opportunities.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The first year of the Five Year Consolidated Plan will see 31 external agencies and 2 City departments conducting 39 activities totaling \$5,989,223 in grant funding.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$1,089,500
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	\$1,089,500

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Tulsa does not use any form of assistance that is not described in Section 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Tulsa homeownership program activity uses the recapture provisions of 24 CFR 92.254(a)(4)(ii). It is believed this process is the closest to normal market approaches to financing, the easiest for borrowers to understand, enables the deed restriction requirements of the alternative option to be avoided (which we believe constitutes a barrier to private financing participation), and better enables HOME funds to be marketed in coordination with other private lending. An ongoing homeownership assistance activity has been the City's goal and is in keeping with the basic HOME program descriptions.

A purchaser of a property may apply for and be provided HOME assistance subject to the property and said buyer meeting HOME program eligibility criteria, a written agreement to comply with program terms and conditions, and the availability of funds. Mortgages include the "principal residence" requirement of the program during the affordability period, failure of which will constitute a default of the second mortgage.

The recapture option is a mechanism to recapture all or a portion of the direct HOME subsidy if the HOME recipient decides to sell the house within the affordability period at whatever price the market will bear. Forgiveness will be tied to the length of time the homebuyer has occupied the home in relation to the period of affordability and the net proceeds of the sale. The affordability period is based on the amount of HOME funds provided for the property and is forgiven as designated in the DGA HOME policies and procedures. Calculations for the recapture include the HOME Investment, the Homebuyer Investment, and the Net Proceeds. These are defined as:

1. HOME Investment is all HOME funds contributed to the unit and any direct subsidies consisting of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise subsidizes the purchase;
2. Homebuyer Investment consists of the portion of initial down payment paid by the homebuyer combined with the value of any capital improvements made with the homebuyer funds; and
3. Net Proceeds are the sales price minus closing costs and any non-HOME loan repayments. To allow low-income homebuyers to retain some equity in their property should they need to sell, the City of Tulsa recaptures HOME funds using the following steps:

a) Reduction during affordability period. The HOME investment amount to be recaptured will be reduced on a prorated basis for the time the homeowner has owned and occupied the housing measured against the required affordability period;

b) Owner investment returned first. From the net proceeds of the sale, the homebuyer may recover their entire investment before the HOME investment is recaptured; and

c) Shared Net Proceeds. If the net proceeds are not sufficient to recapture the full HOME investment (or a reduced amount according to the time the homeowner occupied the home), plus enable the homeowner to recover the amount of their down payment and any capital improvement investment made since purchase, the net proceeds will be divided proportionally. The formula used will be HOME Investment multiplied by Net Proceeds divided by HOME Investment plus Homeowner Investment equals HOME Recapture.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The administration of homebuyer programs includes thoroughly informing each potential homebuyer of all the requirements under the HOME Program. This will ensure they understand what is required through the affordability period and the recapture provisions if they sell the property prior to the expiration of the affordability period. This information is included in the Homebuyer Written Agreement and explained verbally by a housing counselor. In addition, a Second Mortgage is executed at closing and is not released until after the affordability period has expired. Provisions in these documents include the following criteria, which are verified annually until the end of the affordability period:

- Principle Residence
- Current on Mortgage, Taxes, and Insurance
- Upkeep of Property (no code violations from the City of Tulsa)

All organizations that administer the program for the City are required to keep an inventory of all properties that remain under the affordability period. This information is submitted to Grants Administration at the end of each program year.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Tulsa does not use HOME funds to refinance existing debt.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

In accordance with 24 CFR 576.400(d) the City of Tulsa has adopted written standards for the provision of ESG assistance in collaboration with the Tulsa Continuum of Care (CoC). These written standards are included in Appendix E.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Tulsa's Continuum of Care's coordinated entry system is All Doors Open. This system is designed to provide each individual or family with adequate services and support to meet their housing needs, with a focus on returning them to housing as quickly as possible. The components of All Doors Open are listed below.

- a. Access and Screening
- b. Assessment
- c. Prioritization and By-Name List(s)
- d. Case Conferencing
- e. Referral
- f. Placement

The system operates with a decentralized "no-wrong-door" system of access, so that persons in need can enter the system at multiple participating agencies in different geographic locations. All Doors Open strives to be inclusive and continuously seeks partnerships with public service institutions (health departments, county clinics, human services), faith-based organizations, other institutions (hospitals and jails), and mainstream resources to serve as access points.

At various provider access points, individuals and families experiencing a housing crisis complete a screening tool that considers the individual or family's need for specialized services and the ability to prevent or divert the individual or family from experiencing homelessness. Should homelessness not be avoidable, a standardized common assessment tool is used to determine the individual or family's vulnerability. The common assessment tool is integrated into the Homeless Management Information System (HMIS) and may be conducted at partner agencies, including shelters, drop-in centers, transitional housing programs, outreach programs, telephonically, or wherever people who are experiencing homelessness first enter Tulsa's coordinated entry system.

Housing programs, including permanent supportive housing, rapid re-housing, transitional housing and safe-haven housing fill available spaces in their programs from a By-Name-List of eligible individuals and families generated from HMIS. To ensure the most vulnerable are housed first, the By-Name-List is prioritized based on common assessment scores and length of time homeless. This coordination improves the targeting of housing resources and reduces the need for people to separately seek assistance at various partner providers.

The HMIS system is fully compliant with HUD's requirement for victim services and does not include domestic abuse service providers.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The HUD grant selections are made through a joint process adopted by the Tulsa City Council and Mayor in which applications are accepted from non-profit agencies serving within the corporate limits of the City of Tulsa. Through public meetings and surveys the HUD Community Development Committee determine the needs of the community, sets the funding priorities, and reviews the community development plan. The Continuum of Care and/or member agencies present homeless needs at the Needs Assessment Public Hearing. Applications are created based on the priority needs determined by the committee and grant guidelines. Upon review of the applications, the HUD Community Development Committee submits funding recommendations to the Mayor and City Council for approval. A member of the Continuum of Care is appointed by the Mayor to serve on the HUD Community Development Committee for the award of ESG funds as well as the other HUD funds.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

As part of the written agreement, subrecipients are required to provide for the participation of a homeless individual or formerly homeless individual in a policy-making function within the organization. This may include involvement of a homeless or formerly homeless person on the Board of Directors or similar entity that considers and sets policy or makes decisions for the organization.

5. Describe performance standards for evaluating ESG.

The City of Tulsa contractually holds subrecipients responsible for meeting the accomplishments established for each grant activity in a written agreement. Each agency is also required to report program outcomes and participant demographics into HMIS and submit quarterly reports to the City. The City works closely with subrecipients and the CoC to develop program and service outcome benchmarks. The *AWH4T Outcome Standards* are used as a guideline for ensuring the success and effectiveness of all homeless programs, including ESG. These standards are included in Appendix E. The 4 goals included in the standards include:

1. Stop Homelessness Before It Begins
2. Transform the Homeless System of Care to Be More Effective, Equitable, and Person-Centered
3. Increase Access to Housing
4. Partner Across Tulsa to Build Solutions and Access Resources