

Attachment A

BEYOND APOLOGY HOUSING REPARATION PROGRAM

DRAFT PROGRAM OUTLINE

11.30.24

Table of Contents

Section 1 - Program Purpose	3
Section 2 - Definitions	4
Section 3 - Program Eligibility	5
Section 4 - Application Submission and Approval Procedures	8
Section 5 - Benefit Descriptions	9
Section 6 - General Rules and Terms of Eligibility	11
Section 7 - Property & Occupancy	12
Section 8 - Eligible Use/Disbursement of Funds	13
Section 9 - Disbursement Process	14
Section 10 - Policy and Budget Recommendations and Modifications	15
Section 11 - File Modifications	17

Section 1 - Program Purpose

The Beyond Apology Housing Reparations Program “Housing Reparation Program” is designed to address the long-standing housing inequities and economic harm experienced by Black/African-American residents of Tulsa. Rooted in the recommendations of the 2023 Beyond Apology Report and established by *Executive Order no. 2024-05*, the Housing Reparation Program aims to advance economic mobility, intergenerational wealth, and neighborhood restoration in North Tulsa through direct and indirect housing benefits.

The Housing Reparation Program acknowledges the City of Tulsa’s role in historic injustices and provides tangible benefits to eligible individuals and organizations. These benefits include financial assistance for homeownership, property improvement, mortgage and tax relief, and homeownership readiness. Additionally, it allocates funds for community revitalization and the creation of a reserve fund to ensure the program's longevity. The focus is on fostering equitable access to housing and addressing systemic barriers that have hindered Black residents from building wealth and stability.

The Housing Reparation Program seeks to provide some repair to the damage caused by racially motivated violence, inequitable policies, intentional divestment and inaction. It prioritizes *Survivors*, defenders and those who died (excluding perpetrators of the harm) in the 1921 Tulsa Race Massacre as well as those left to rebuild in the aftermath. The Housing Reparations Program also extends eligibility to descendants and other Black or African-Americans impacted by decades of housing discrimination in the Historic Greenwood District and North Tulsa. While not adequate or comprehensive It serves as a critical step toward addressing historical harms. It must be noted that neither The Beyond Apology Housing Reparation Program nor its initial funding serve as a conclusion to the work of repair. To ensure its impact, the City of Tulsa should support the ongoing work of the Beyond Apology Commission in addressing all of the priority areas identified in the *1921 Race Riot Report (2021)*, *The Case for Reparations, a Human Rights Watch Report (2021)* and the *Beyond Apology Report (2023)*.

Section 2 - Definitions

Applicant: A person seeking a benefit outlined in this document.

Black of African-American: A person having origins in any of Africa's black racial and ethnic groups.

Contractor/Developer: The party responsible for overseeing construction, improvement or rehabilitation project(s) and entering into a contract with the property owner.

Descendant: A child, grandchild, or 4th generation grandchild of a *Survivor (as defined in Section 2.)*

Historic Greenwood Boundary: The Historic Greenwood District in Tulsa, Oklahoma, is defined by the following boundaries: Lansing Avenue to the east, Archer Street to the south, Pine Street to the north, and the Frisco railroad tracks to the west, including the area around Dr. Martin Luther King Jr. Boulevard (formerly Cincinnati Avenue). This represents the historic core of "Black Wall Street," a thriving hub of African American commerce, homes, and culture prior to the 1921 Tulsa Race Massacre.

North Tulsa zip codes: 74106, 74110, 74126, 74127 & 74130 These zip codes cover neighborhoods that historically and currently constitute North Tulsa including parts of Greenwood District and other surrounding communities.

Preferred-Contractor/Developer: A *Contractor/Developer* who is certified as a City of Tulsa contractor or a member of the Black Contractors Alliance; has a minimum of three years experience in housing related North Tulsa development project(s); and at minimum 51% ownership or governance by a Beyond Apology Housing Reparation Program Tier eligible person(s).

Resident or Residency: An individual with an ownership or rental interest in real property in the City of Tulsa/State of Oklahoma or otherwise occupies real property in City of Tulsa/State of Oklahoma.

Survivor: A Survivor of the 1921 Tulsa Race Massacre excluding perpetrators of the harm.

Eligibility Tier Definitions:

Survivors Tier: Survivors of the 1921 Tulsa Race Massacre (excludes perpetrators of the harm.)

Descendants, Defenders and Rebuilders Tier: Descendants of defenders, and those who died in the 1921 Tulsa Race Massacre as well as those who rebuilt in its aftermath (through 1925). Up to 4th generation descendants are eligible for this tier.

Greenwood/North Tulsa Resident (1926-1971) Tier: Oklahoma residents of Black or African-American Ancestry (and two generations of their direct descendants) who resided in the Historic Greenwood Boundary or North Tulsa zip codes and have been negatively affected by discrimination or inequity in housing policy between 1926-1971 (including but not limited to Redlining, Urban Renewal policy).

Greenwood/North Tulsa Resident (1972-2020) Tier: Oklahoma residents of Black or African-American Ancestry who resided in the Historic Greenwood Boundary or North Tulsa zip codes and have been negatively affected by discrimination, inequity in housing policy or neighborhood disinvestment between 1972-2020 (including but not limited to: land or loan denial, appraisal discrimination, depressed property values).

Section 3 - Program Eligibility

Eligibility for Beyond Apology Housing Reparation Program, all applicants must be able to provide sufficient proof of the following, where applicable to Section 2:

1. If a *Survivors Tier* applicant as defined in Section 2, proof of the following is requested:
 - a. Age
 - b. Race
 - c. Proof of residency

2. If a *Descendants, Defenders and Rebuilders Tier* applicant as defined in Section 2, proof of the following is requested:
 - a. Age
 - b. Race
 - c. Proof of residency or Intent to use benefit in the City of Tulsa

3. If a *Greenwood/North Tulsa Resident (1926-1971) Tier* applicant as defined in Section 2, proof of the following is requested:
 - a. Age
 - b. Race
 - c. Proof of current Oklahoma residency (willingness to build in North Tulsa)
 - d. Proof of residency or property ownership in the boundary defined in the definition portion between 1926-1971

4. If a *Greenwood/North Tulsa Resident (1972-2020) Tier* applicant as defined in Section 2, proof of the following is requested:
 - a. Age
 - b. Race
 - c. Proof of current Oklahoma residency (willingness to build in North Tulsa)
 - d. Proof of residency or property ownership in the boundary defined in the definition portion between 1972-2020.

Section 3 (cont)

Sample list of Documents: Residency, Race, Age	
<ul style="list-style-type: none">• Contract to purchase a home in the City of Tulsa• Rental contract or lease• Home Insurance• Declaration• Mortgage Agreement Property Closing Statement• Voter Registration Card• Voter History• Property Deed• Enumeration Record• Paycheck Stub	<ul style="list-style-type: none">• Bill (Gas, Electric, Water or Tax Return)• W-2• Installment Loan Document Statement• Social Security Card• Library Card (must include name and card address)• Vehicle Registration• Grade School/High• School or yearbook records• Bank Statement• Obituary• U.S. Census

Sample list of Documents of Ancestry
Birth Certificate Adoption Records Marriage Record Hospital or physicians record of birth or death Baptismal record School record/yearbook Government or military records Obituary U.S. Census enumeration record Insurance documents Court Records

Section 3 (cont)

Examples of Documentation	
Affidavits or Testimonies	Sworn affidavits or signed statements from older family members, community elders, or historians affirming descent.
Official Records	Census records, birth certificates, death certificates, or marriage records linking the applicant to known survivors; or Court records or land ownership documents demonstrating family residence in Greenwood around 1921
Family Records	Documents such as family Bibles, wills, or other personal records identifying survivors and descendants.
Official Records	Inclusion in survivor registries, such as those used for previous reparations efforts or historical studies.
Survivor or Family Names Listed in Historical Records	Inclusion in survivor registries, such as those used for previous reparations efforts or historical studies.
Documentation of Greenwood Residency	Addresses or property ownership records in the Greenwood area before or immediately following the massacre.
Insurance or Lawsuit Claims	Records of claims made by survivors or their families for damages after the massacre.
Oral Histories	Verified oral histories passed down through generations, which may have been recorded or documented in archival projects.
Historical Connection	Evidence of a historical connection to the Greenwood community through church memberships, school records, or other affiliations.

Section 4 - Application Submission and Approval Procedures

The Office of the Mayor, in consultation and co-governance with the Beyond Apology Commission has the primary responsibility for overseeing the administration of The Housing Reparations Program. The Program Manager, to be assigned by the office of the Mayor, will keep, at minimum, applications and all required documents to verify eligibility with program requirements and would be responsible for application intake.

The application process includes the following:

1. The Applicant submits the completed application form.
2. The Applicant submits documentation showing sufficient proof as discussed in Section 3.
3. Program Administrator (and advisory board) verifies application and documentation for Housing Reparation.
4. The Beyond Apology Commission determines eligibility based on Program guidelines.
5. Should there be more applicants with the same level of eligibility than there are available funds, the Beyond Apology Commission shall be responsible for establishing and implementing a randomized selection process.
6. The Beyond Apology Commission notifies the program manager of approved applicants.
7. The Program Manager notifies Applicants of approval or denial. Approval letters include the amount of Benefit.

Applications for will be accepted, reviewed and funded based on the following tiers:

1. **Survivors Tier:** Survivors of the 1921 Tulsa Race Massacre (excludes perpetrators of the harm.)
2. **Descendants, Defenders and Rebuilders Tier:** Descendants of defenders, and those who died in the 1921 Tulsa Race Massacre as well as those who rebuilt in its aftermath (through 1925). Up to 4th generation descendants are eligible for this tier.
3. **Greenwood/North Tulsa Resident (1926-1971) Tier:** Oklahoma residents of Black or African-American Ancestry (and two generations of their direct descendants) who resided in the Historic Greenwood Boundary or North Tulsa zip codes and have been negatively affected by discrimination or inequity in housing policy between 1926-1971 (including but not limited to Redlining, Urban Renewal policy).
4. **Greenwood/North Tulsa Resident (1972-2020) Tier:** Oklahoma residents of Black or African-American Ancestry who resided in the Historic Greenwood Boundary or North Tulsa zip codes and have been negatively affected by discrimination, inequity in housing policy or neighborhood disinvestment between 1972-2020 (including but not limited to: land or loan denial, appraisal discrimination, depressed property values).

Section 5 - Benefit Descriptions

Home/Land Ownership Benefit (Individual)

Purpose: Provide funds for any portion of the acquisition process (including but not limited to inspections, down payments and closing costs) to purchase real property in the City of Tulsa.

Initial Funding Allocation: \$8 million or 32% of program budget allocation.

Eligibility: All Tiers (Priority given to applicants in higher tiers)

Survivors Tier - Up to $1000x = B$ (Benefit) [where (x) equals years since 1921] (i.e \$104,000 in 2025)

All other Tiers - up to \$25,000 for homes and or Land located in North Tulsa zip codes and up to \$15,000 for homes in other City of Tulsa zip codes.

Home Preservation/Improvement Benefit (Individual)

Purpose: Provides funds to improve, repair, or modernize real property located in the City of Tulsa.

Initial Funding Allocation: \$7.5 million or 30% of program budget allocation.

Eligibility: All Tiers (Priority given to applicants in higher tiers)

Survivors Tier - Up to $1000x = B$ (Benefit) [where (x) equals years since 1921] (i.e \$104,000 in 2025)

All other Tiers - up to \$25,000 for homes and or Land located in North Tulsa zip codes and up to \$15,000 for homes in other City of Tulsa zip codes.

Mortgage and Property Tax Assistance Benefit (Individual)

Purpose: Provides funds to pay down mortgage principal, interest or late penalties as well as rising or delinquent property taxes for real property within the City of Tulsa.

Initial Funding Allocation: \$2.0 million or 8% of program budget allocation.

Eligibility: All Tiers (Priority given to applicants in higher tiers)

Survivors Tier - Up to $1000x = B$ (Benefit) [where (x) equals years since 1921] (i.e \$104,000 in 2025)

All other Tiers - up to \$25,000 for homes and or Land located in North Tulsa zip codes and up to \$15,000 for homes in other City of Tulsa zip codes.

Home Ownership Readiness Benefit (Individual)

Purpose: Provides funds to pay down costs or debts hampering home loan eligibility. This includes but is not limited to funding for financial issues impacting debt to income ratio, credit scores as well as counseling and/or education to improve financial literacy. (Will we add an income guideline, I am concerned the most vulnerable will not receive assistance).

Initial Funding Allocation: \$3 million or 12% of program budget allocation.

Eligibility: All Tiers (Priority given to applicants that demonstrate the most urgent need i.e the aging population, people experiencing homelessness, families facing housing insecurity and people overcoming criminal histories.)

Survivors Tier - Up to $1000x = B$ (Benefit) [where (x) equals years since 1921] (i.e \$104,000 in 2025)

All other Tiers - up to \$10,000 for homes and or Land located in North Tulsa zip codes and \$7,500 for homes in other City of Tulsa zip codes.

Section 5 (cont)

North Tulsa Development Benefit (Organizational)

Purpose: Provides funds to increase certification or aptitude related to housing development and to acquire property for the purpose of revitalization and increasing the housing supply in North Tulsa zip codes (as defined in Section 2.)

Initial Funding Allocation: \$2.0 million or 8% of program budget allocation.

Eligibility: Beyond Apology Housing Reparation Program Preferred-Contractor/Developer; or Contractor/Developer aspiring to become Beyond Apology Housing Reparation Program Preferred-Contractor/Developer (the requested benefit must help you meet the criteria from Section 2.)

(Priority given to applicants that demonstrate the highest benefit to the North Tulsa community as outlined in the program purpose.)

Housing Program Reserve Trust (Organizational)

Purpose: Provide funds for the establishment of a reserve growth fund/trust for perpetual support of housing program benefits.

Initial Funding Allocation: \$2.0 million or 8% of program budget allocation.

Eligibility: Fiscal entity (to be established or selected) responsible for managing and distributing funds acquired through the Beyond Apology Commission.

Program Development, Management, Study and Evaluation

Purpose: Provide funds for technical assistance, program administration, commissioner participation and other costs associated with the successful fulfillment and maintenance of The Program.

Initial Funding Allocation: \$400,000 or 2% of program budget allocation.

Eligibility: Fiscal entity (to be established) responsible for managing and distributing funds acquired through the Beyond Apology Reparations Commission.

Section 6 - General Rules and Terms of Eligibility

Applicants must meet the criteria outlined in these General Rules:

1. The Applicant must submit an application for eligibility as stated in "Program Descriptions"
2. The Applicant must be:
 - a. At least 18 years of age;
 - b. Of Black/African-American Ancestry;
 - c. Meet one of the prescribed eligibility criteria
3. The maximum investment in any single property is \$50,000. This would require two eligible applicants who share ownership in the property.
4. Funding may be layered with other City of Tulsa or external programs for which the applicant is eligible.
5. The Program is subject to the availability of funding. Approved funds must be used within one year of approval.
6. Applicant participation or non-participation in The Program does not preclude future participation in local reparations benefits, initiatives or programs.

Section 7 - Property & Occupancy

Geographic Boundaries: Tulsa City Limits

Eligible Properties: Single or Multi-family residence (including but not limited to townhome, condominium, duplex or vacant/cleared land zoned for and with the intended use of residential development.

Occupancy Requirements: Applicants must hold at minimum a 50 percent share of the residence or property unless ownership is shared by two or more other eligible benefit recipients. If the property has two or more benefit recipients the requirement of 50 percent ownership by the applicant is waived.

Section 8 - Eligible Use/Disbursement of Funds

Home/Land Ownership Benefit

- a. The applicant must provide proof of ability to purchase subject property including but not limited to mortgage approval with an FDIC insured lending institution.
- b. Funds will be disbursed at closing to the title company.

Home Improvement Benefit

- a. If requested, funds may be released for pre-construction costs and/or payment to a Contractor to secure materials/deposit for the work. (\$5,000 to a Preferred-Contractor/Developer; \$1500 to a contractor/developer who is not a Preferred-Contractor/Developer)
- b. The payment schedule and required documentation will be developed and approved based on the scope of work with the applicant and program manager
- c. The Contractor/Developer must be licensed and insured.
- d. Funds disbursed directly to the Contractor/Developer.

Mortgage and Property Tax Assistance Benefit

- a. All mortgage related funds must be paid directly to the mortgage loan servicer, pending verification of any outstanding loan balance.
- b. All property tax related funds must be paid directly to the County Assessor, pending verification of property tax adjustments or delinquency.

Home Ownership Readiness Benefit

All funds must be paid directly to the service provider or debt holding entity, pending verification of debt or program enrollment

North Tulsa Housing and Neighborhood Benefit

Funds paid to the entity, pending verification of preferred status and required financial documentation

Housing Program Reserve Trust

Funds provided to the entity, pending establishment by the Beyond Apology Commission

Section 9 - Disbursement Process

Upon approval, funds will be disbursed electronically or via check to the approved entities based on the eligible uses described in Section 8.

Section 10 - Policy and Budget Recommendations and Modifications

The Tulsa City Council retains the authority to adjust this policy as needed to support the ongoing work of the Beyond Apology Commission in fostering reconciliation, restoration, and unity across Tulsa. The Commission's mission focuses on promoting shared prosperity for all Tulsans by advancing economic mobility, wealth-building opportunities, and intergenerational equity. This is particularly aimed at addressing the needs of Survivors, defenders, those who died and those who re-built in the wake of the 1921 Tulsa Race Massacre (excluding perpetrators of the harm) as well as their descendants, and generations of North Tulsa residents. The outlined policy recommendations provide actionable strategies for the City of Tulsa to implement reparations, rectify historical inequities, and promote equitable growth and opportunity throughout the community.

1) Focus of Repair: Investing in Infrastructure Improvements in North Tulsa

Recommendation: Prioritize infrastructure upgrades in North Tulsa to address historical neglect and create a foundation for sustainable growth.

- a. Conduct an equity based assessment of infrastructure needs related to housing, including roads, utilities and parks.
- b. Prioritize funding for infrastructure improvements in North Tulsa zip codes related to, but not limited to: plumbing and utilities; street repairs and lighting; general property maintenance and readiness.
- c. Engage residents in planning to ensure alignment with community priorities.

2) Focus of Repair: Land reclamation in North Tulsa

Recommendation: Transfer Tulsa Development Authority (TDA) owned properties in North Tulsa to an approved Community Land Trust or CDC for development projects focused on North Tulsa housing or neighborhood development.

- a. Identify TDA owned properties for transfer to the Community Land Trust or CDC
- b. Collaborate with North Tulsa residents to determine viability of existing Community Land Trust or CDC or to establish a new entity.
- c. Enact City ordinances to formalize the transfer and ensure long term accountability

3) Focus of Repair: Expand Efforts of MORE (Resilient Tulsa's Economic Justice Program)

Recommendation: Broaden the scope of the MORE initiative to address the specific economic needs of North Tulsa residents and businesses.

- a. Allocate additional funding for grants and technical assistance to Black owned businesses.
- b. Build and allocate funding to initiatives that increase the percentage of City of Tulsa contracts won by Black/African-American Contractors and businesses.
- c. Partner with local organizations (recommended by the Beyond Apology Commission) to expand workforce development and vocational training (including people with justice involvement).
- d. Increase program outreach through targeted community engagement in North Tulsa.

Section 10 (Cont)

4) Focus of Repair: Ensure Fair Property Appraisals in North Tulsa

Recommendation: Implement measures to ensure fair property valuations and eliminate racial bias in appraisal practices.

- a. Beyond Apology can establish a committee to review property appraisals in North Tulsa.
- b. Introduce transparency requirements for appraisals and penalties for discriminatory practices.
- c. Provide educational workshops for residents on navigating the appraisal process.

- d. Provide training programs for appraisers focused on recognizing and mitigating implicit biases.

5) Focus of Repair: Ongoing Allocation of City Budget to fund Beyond Apology Reparation Programs

Recommendation: Dedicate a portion of the city's budget surplus and/or general fund of no less than the annual appropriation to the Economic Stabilization Reserve to establish a Beyond Apology Reparations Fund focused on addressing systemic inequities in North Tulsa.

Section 11 - File Maintenance

Files are maintained to ensure eligibility and meet all compliance requirements. After processing by the Project Manager, Files will be entrusted to a University (Archival department), outside agency or institution (neutral party) to be determined by the Beyond Apology Commission.