



THE 2023 TOWN HALL

FINDINGS REPORT & KEY RECOMMENDATIONS



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2023 Oklahoma Academy Town Hall



Tips on How to Successfully Talk with Your Legislator and Help the Oklahoma Academy Move Ideas Into Action

The stronger your relationship is with a legislator, the more the legislator will respect and listen to you. Advocating is all about building relationships. As an Oklahoman, you hold a powerful position; you are a voting constituent who is aware and informed of the issues facing this great state. Here are some tips to help you successfully engage with your legislator:

1. Identify Your Legislators:

- Know who represents you at the local, state, and federal levels.
- Find their contact information, including office addresses, phone numbers, and email addresses.

2. Be Informed:

- Research the issues you want to discuss.
- Understand the legislator's position on those issues.
- Be aware of current legislation related to your concerns.

3. Personalize Your Message:

- Share personal stories or experiences that illustrate the impact of the issues you're addressing.
- Explain how specific policies or decisions affect you, your community, or your organization.

4. Be Clear and Concise:

- Keep your message focused on one or two key points.
- Clearly articulate your position and the action you want the legislator to take.

5. Schedule a Meeting:

- Call the legislator's office or use their scheduling system to request a meeting.
- Be flexible with your availability.

6. Prepare for the Meeting:

- Anticipate questions the legislator might ask and prepare thoughtful responses.
- Bring supporting materials, such as data, reports, or testimonials.

7. Be Respectful:

- Treat the legislator and their staff with respect, even if you disagree.
- Be polite and professional in your communication.

8. Stay on Topic:

- Stick to the issues you've planned to discuss.
- Avoid going off on tangents that might dilute your main message.

9. Know the Legislative Process:

- Understand how bills move through the legislative process.
- Be aware of key committees and decision-making stages.

10. Follow Up:

- Send a thank-you email after your meeting, expressing gratitude for their time and reiterating your main points.
- Keep the legislator updated on developments related to your issue.

Remember that building a relationship with your legislator is an ongoing process. Regular, respectful communication is key to ensuring that your concerns are heard and understood. Be sure to check The Oklahoma Academy website for the complete Library for information on all Town Hall Resource Documents, Issues Briefs and Full Reports.

History of The Oklahoma Academy

FOUNDED BY GOVERNOR HENRY BELLMON

Founded 1967 • Revitalization 1985 • Town Hall Process 2001



The Oklahoma Academy for State Goals was founded in 1967 by one of Oklahoma's greatest statesmen, Henry Louis Bellmon. As the first Republican Governor of Oklahoma, top officials, who were Democrats, surrounded Bellmon. In order to achieve a mark of success in office, Bellmon relied on factual information and rational decision making to work with both the state's lawmakers and the citizenry.

As a politician, Bellmon believed in doing what was in the best interest of the public even if it cost him the next election. Still, he knew the people were an important part of the equation for a successful state. Not only did he seek to engage them in the development of public policy, he understood the connection between a sound quality of life for the citizens and the promise of a prosperous state. Dedicated to fiscal responsibility, Bellmon increased government efficiency and invested in critical government services.



Henry Bellmon

Bellmon's humble upbringing in a farming family and his service in WWII cultivated an honest, thoughtful, nonconformist who valued education, collaboration, and integrity. His vision of The Oklahoma Academy was not unlike a farmer planting seeds in the spring in anticipation of a bountiful crop in the summer. To cultivate an informed, engaged citizenry, the people must first have an opportunity to study the issues and participate in the policy development process.

After his first term as governor, Bellmon knew there was a need for open, nonpartisan dialogue in the young state. He sought to create a public policy organization that was independent, nonpartisan, and inclusive. The purpose of which was to provide citizens the opportunity to participate in a truly democratic process designed to shape the future of Oklahoma. To this day, The Oklahoma Academy upholds Bellmon's vision and the organization's long-standing reputation as the state's premier citizen-based organization for nonpartisan public policy development.

From its inception in 1967, to its revitalization in 1985, to its adoption of the Town Hall process in 2001, The Oklahoma Academy has maintained its relevance in raising awareness and shaping public policy in Oklahoma. Despite its small staff and limited resources, The Oklahoma Academy generates and manages an impressive amount of public policy information, engages the citizens of Oklahoma in discussing and developing policy recommendations, and works ardently with the community leaders and policymakers to implement the resulting ideas through community and legislative action. To date, more than 105 pieces of legislation passed since the adoption of the Town Hall process in 2001.

In a time when politicians often hear only the keyboard warriors and dissenters, the work of The Oklahoma Academy is more important than ever. In this divisive political era, The Oklahoma Academy is dedicated to providing a safe, supportive forum where the art of listening, debating, and collaborating are not only valued but also protected. We've covered a wide range of topics, including education, small business development, government structure, crime, technology and the future, and the state's constitution. We've achieved many milestones and accomplishments, and thanks to citizens like you, we continue to grow in numbers, reach and influence.

It is our sincere hope that you will continue to support us in this endeavor to unite the public in working toward creating solutions for a stronger Oklahoma and its people.

Introductions

OKLAHOMA HOUSING: Affordable • Accessible • Attainable 2023 Oklahoma Academy Town Hall



Greetings Oklahoma Academy Leaders,

I trust this letter finds you well. I am writing to express my gratitude for the invaluable contributions made by the participants at the 2023 Oklahoma Academy Town Hall conference on “Oklahoma Housing: Affordable, Accessible, Attainable.” Their dedication and expertise significantly enhanced the quality of the event, making it a resounding success.

The Town Hall conference served as a platform for engaging discussions and collaboration among key stakeholders, policymakers, and experts in the field. The insights during the panel discussions and thought-provoking questions and recommendations added depth to the conversations and helped shed light on crucial aspects of the housing challenges faced by our communities in Oklahoma.

The commitment of the Town Hall participants to fostering a dialogue on affordable, accessible, and attainable housing was vital in addressing the pressing issues our state is currently facing. Their participation in the conference exemplified our collective dedication to finding innovative solutions and shaping public policies that can positively impact the lives of Oklahomans.

As we move forward, I encourage you to continue your active involvement in the Town Hall initiatives and recommendations. The passion for promoting affordable housing aligns seamlessly with The Oklahoma Academy’s mission, and your continued support will undoubtedly contribute to the success of future endeavors.

Furthermore, the insights gained from this year’s Town Hall conference will inform our state’s ongoing research and encourage policy advocacy efforts. The Academy is committed to translating the knowledge shared during the Town Hall into actionable recommendations for policymakers, with the ultimate goal of fostering positive change in the Oklahoma housing landscape.

Once again, thank you to the Town Hall participants for their invaluable contributions to the conference. Their commitment to advancing public policy solutions is truly commendable. I hope that you will read this Findings Report carefully and that you will choose to help the Academy to take action where needed. The Academy’s tagline is “Moving ideas into action” and I look forward to our continued collaboration as we work together to create a more inclusive and sustainable housing environment for all Oklahomans.

Thank you again, and I look forward to our continued partnership.

Sincerely,

Mike Neal,
Oklahoma Academy Board Chair
President & CEO, Tulsa Regional Chamber



About the Town Hall

The Oklahoma Academy defines leadership as the ability to get people moving in a single direction. One of the most effective ways of achieving that goal is utilizing a process like the Town Hall. The Town Hall incorporates all the elements of a successful consensus-driven process by emphasizing collaboration, cooperation, egalitarianism, inclusivity, and participation. Each must be in place to arrive at the destination improving the overall business climate and quality of life for Oklahoma. The Oklahoma Academy’s Town Hall process is successful in implementing recommendations unlike any other because strong group relationships have been developed through the process that results in greater trust amongst the attendees. By “leading” a diverse group of Oklahomans through the Town Hall process, the Oklahoma Academy provides a value-added service unlike any other.

Priority Recommendations

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2023 Oklahoma Academy Town Hall Priority Recommendations



Against the backdrop of Oklahoma’s evolving housing landscape, The Oklahoma Academy chose to orchestrate the pivotal 2023 Town Hall conference with a focused theme: “Oklahoma Housing: Affordable, Accessible, Attainable.” This deliberate choice underscores the organization’s commitment to addressing the unique challenges and opportunities within the state’s housing sector. By honing in on the policy issues of affordability, accessibility, and attainability, the Academy aimed to unravel the intricacies of housing policy in a thorough research document compiled by the Academy and distributed to the Town Hall Participants in advance to allow them to read and help give them a comprehensive understanding of the issues at hand.

The decision to convene this Town Hall signifies a dedication to fostering local engagement, collaborating with key stakeholders, and amplifying the voices of those directly impacted by housing dynamics in Oklahoma. As the Academy endeavors to propel evidence-based policy discussions, this Town Hall Report and Recommendations should be a catalyst for informed decision-making, advocating for sustainable housing solutions that resonate both within Oklahoma and across the broader spectrum of public policy conversations.

The full Report, drafted from the single consensus of all the Town Hall Participants in the Panel groups, gives insight into the attitudes and thoughts of the Participants. From the full Report (located on pages 15 through 37 of this document), the key Recommendations and Town Hall findings report were constructed. The Town Hall Participants advanced 21 recommendations that not only shed light on the nuanced complexities of the state’s housing landscape but also to advocate for policy changes that can positively impact residents and contribute to the broader dialogue on housing reform. Following the Town Hall, the Participants were provided the list of the recommendations they developed and were asked to prioritize the recommendations indicating the top three recommendations they want The Oklahoma Academy to emphasize first in the 2024 year and to indicate what their first priority, second priority and so on would include. All of the consensus recommendations are published, but the primary emphasis during 2024 is placed on the priority recommendations selected by the Town Hall Participants. The Priority and Key Consensus Recommendations on how Oklahoma should generate innovative solutions to enhance housing conditions are as follows:



Consensus Town Hall Key Recommendations

Recommendation= Proposal as to the best course of action

(The recommendations are in bold print in each of the following areas. Page numbers refer to where the recommendation is found within the full report.)

Top Priority Recommendation

- Considering the shortages in our housing supply -- which can be attributed to everything from supply chain economics, to inflation, to stock depletion due to natural disasters such as tornadoes, wildfires, and floods – **the Town Hall recommends Oklahoma develop a long-term vision to increase affordable housing stock for low to medium income families in no small part to battle the barrier that the lack thereof presents for workforce development initiatives. While there are many challenges to creating more affordable housing opportunities such as construction workforce challenges, and housing in decline in need of rehabilitation and revitalization, Oklahoma’s low cost of living may provide us an opportunity to be a national leader in housing affordability if we approach the problem holistically. Incorporating municipalities, Tribes, developers, service providers, economic developers, chambers of commerce and other stakeholders with facilitation and tool development by the state is the recommended approach for developing policy solutions to meet the needs of all.** [Page 18](#)

Priority Recommendations

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2023 Oklahoma Academy Town Hall **Priority Recommendations**



Second Priority Recommendation

- **The Town Hall recommends that the Housing Stability Fund be set up to fund and be managed to remain perpetual.** The Oklahoma Housing Stability Program, became law June 2, with an effective date of July 1. The program provides \$215 million for the new construction of single family homes, multifamily rental housing, and homebuyer down payment and closing cost assistance in rural and urban Oklahoma communities. The Oklahoma Housing Finance Agency is the administrator of the Oklahoma Housing Stability Program. [Page 24](#)

Third Priority Recommendation

- One of the more pernicious impediments to increasing affordable housing is the concept known as NIMBY, or Not In My Backyard. **The Town Hall recommends communities have a comprehensive plan that reflects their values and goals, a plan that is universally shared with the community, and informs the zoning process. These elements are essential to countering NIMBYism in the community regarding the inclusion of affordable housing and higher density developments. The Town Hall suggested stronger, up-front advocacy of plan elements, recognized that data is an “important tool” to combat NIMBYism, and the importance of additional training for various municipal boards and commissions. In addition, the designation of a strong community representative armed with information of data resources relevant to dispelling unfounded fears related to NIMBYism is a way to educate the community and promote development.** [Page 27](#)

Fourth Priority Recommendation

- **Oklahoma has an affordable housing crisis and the Town Hall recommends that solving this crisis must be a priority at every level of government in the state. Instead of restrictive zoning that reduces affordability, the Town Hall recommends “inclusionary zoning” within residentially zoned subcategories as better way to create community in Oklahoma.** One example is the Paseo District in Oklahoma City which has duplexes located right next to single family homes – and this actually made the community unique, with its own character. [Page 28](#)

Fifth Priority Recommendation

- **The Town Hall recommends that the state identify ways to incentivize small scale landlords who rent to vulnerable populations (e.g. studying homestead exemptions, income tax credits, etc.) The state should consider offering a tax credit to landlords who modify their property to be ADA compliant or who accept Section 8 housing vouchers. The Town Hall supports tax incentives for landlords who invest their capital into housing that serves vulnerable tenants and/or which is affordable.** [Page 34](#)

Key Recommendations

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2023 Oklahoma Academy Town Hall Consensus Recommendations



HOUSING STOCK

- **The Town Hall recommends the state fund and execute an ongoing statewide communication strategy, with the goal of supporting housing development, and reducing the negative stereotypes around certain housing types by emphasizing both the need and positive economic impact of addressing housing needs.** By emphasizing the need for diversification and stratification in housing, the needs of individuals, families, vulnerable populations, and the elderly can better be met. The state’s messaging campaign must build a clear and consistent message that all Oklahomans should have access to quality, safe, and affordable homes. [Page 18](#)
- **The Town Hall recommends stronger collaboration between county, municipal, and nonprofit sectors to move more land/property from vacant to habitable.** Accomplishing this goal can be directed by local entities, however, a legislative committee could review all statewide regulations and policies regarding development, and establish a program that provides rural communities with a list of all available resources to tackle these issues at the local level. [Page 19](#)
- **The Town Hall recommends developers approach stakeholders such as neighbors, businesses, and property owners about planned building and development of affordable housing for populations in need of supportive services and vulnerable populations.** Engagement is key to ensuring that all stakeholders and potential neighbors have an opportunity to be heard, and to be informed. Additionally, communication from the development community should be early, often, and continuous while incorporating active listening, and follow-up. [Page 19](#)
- The Town Hall believes there is a need for transparent and timely communication to ease approvals for development rather than inflame “NIMBYism”. **The Town Hall recommends a communication plan that seeks to comprise as many people as possible, including the low-income population and vulnerable groups who are not typically active, in civil engagement. Groups such as non-profits must be utilized to “take the meeting to them” in reference to low-income populations whose work hours do not allow them to participate during times that meetings have historically been held. There is also a need to address and include the local Home Owner or Neighborhood Associations’ entire membership. The key is to give opportunity to participate in communication efforts to a broad audience to ensure fairness.** [Page 20](#)
- **The Town Hall recommends the need for Community Housing Development Organizations (CHDO), a private non-profit that focuses on affordable housing using HUD Home Funds, in addition to the state and private funding that can serve as federal match.** According to HUD Exchange: “At least 15 percent of HOME Investment Partnerships Program (HOME) funds must be set aside for specific activities to be undertaken by a special type of nonprofit called a Community Housing Development Organization (CHDO). A CHDO is a private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to their legal status, organizational structure, and capacity and experience.” [Page 21](#)



One of the most sincere forms of respect is actually listening to what another has to say.” — **Bryant H. McGill**

Key Recommendations

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2023 Oklahoma Academy Town Hall Consensus Recommendations



HOUSING FINANCING

- **The Town Hall recommends that the Oklahoma Housing Finance Agency expand the number and availability of housing inspectors in order to facilitate faster resolution of inspection needs.** The Affordable Housing Trust Fund (AHTF) runs a supportive program in Tulsa to assist landlords by helping them meet inspection requirements. The state could use a model like the AHTF to pay landlords for the delay of waiting for an inspection. [Page 23](#)
- The Town Hall recognizes that prevention including housing stock and other social support structures are a part of the long-term solutions to our affordable housing crisis. Social issues including unaffordable daycare, mental health services, justice-involved, and homelessness must be addressed along with affordable housing. **The Town Hall recommends utilizing the options available to the state through federal waivers to increase access and eligibility to SNAP, school meals, and other antipoverty programs to support working Oklahomans and address the benefit cliffs that are disincentives to work and wage growth.** The state should use the existing structure of OKDHS community TANF grants to provide support and preventive services to people at risk of eviction or homelessness. [Page 23](#)
- **The Town Hall believes the key to building wealth through homeownership is education, and the need for education must focus on financial literacy in K-12 all the way through adulthood, specifically at times when individuals are seeking to enter into the real estate rentals or purchasing market. The Town Hall recommends financial literacy education for first-time homebuyers at all income levels.** These education programs will make home ownership more attainable, make the retention of that home more likely long term, and will help stem predatory lending occurrences as well. **The Town Hall maintains that for people to make informed decisions, they must be provided with education to aid them prior to making those decisions. However, the requirement of education with respect to finance must not be used as a barrier to prevent vulnerable populations from being able to obtain affordable housing.** [Page 25 & 26](#)

LOCAL ZONING / ORDINANCE

- In Oklahoma, zoning occurs at the local level, and the Town Hall believes local zoning is appropriate because each community experiences different needs and local governments can more easily adapt their ordinances to the changing needs of the community. However, traditional zoning practices are insufficient at meeting Oklahoma's demand for housing. **The Town Hall recommends Oklahoma must tailor zoning regulation to specific communities and utilize appropriate models according to the needs of those communities.** One example of this could be to have the state review its laws to make sure current laws on the books do not impede or preempt cities' ability to control zoning and implement zoning policy or make ordinances relating to the control of property. A legislative research committee can facilitate this review so that the legislature may assess whether it is improvidently impeding or preempting local control. [Page 28](#)
- **The Town Hall recommends the legislative creation of a non-partisan commission including but not limited to diverse representation from rural, urban, suburban, tribal, public, private, and special population stakeholders. This commission will lead the state in providing a macro-view of housing issues in the state and a foundation for statewide solutions for issues such as homelessness, vacant buildings, data needs and other options for innovative ideas to assist municipalities and developers.** [Page 28](#)
- **The Town Hall recommends mixed-use zoning/housing be encouraged to support healthy and environmentally sound municipal growth.** Examples to how this might be carried out could be historic buildings and preservation sites, and the potential use of tax credits available through Oklahoma Department of Commerce and ODOC programs (e.g. Historical Tax Credit). Also, the repurposing of unused parking lots could be targets of mixed-use projects. [Page 29](#)

Key Recommendations

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2023 Oklahoma Academy Town Hall **Consensus Recommendations**



- Aging in place, unhoused seniors, and seniors who lack robust community or family support are becoming more common in our state. This means we must consider available services, construction models, non-traditional living arrangements and tweaking of codes to take into account both home and landscape upkeep. **The Town Hall recommends considering all senior populations in our state, not only those fortunate enough to reach the senior phase of life with a home they own and can afford for the rest of their life. Consideration must be given to the fact that many seniors seek community as they find aging in place to be lonely or dangerous as their health declines.** [Page 31](#)

HOUSING POLICY

- The Town Hall recommends an increase in the eviction timeline from the current 5 days to 10 days with the condition that District Courts in rural counties hold a small claims court docket between the 16th and 31st to ensure timely hearings. [Page 32](#)
- The Town Hall recommends the amendment of the Landlord Tenant Act to include anti-retaliation provisions addressing the bad actors (serial evictors) that abuse the eviction system; the expansion of legal assistance programs to all Oklahoma counties with eviction courts through programs such as law school clinics and increased funding from the state for such programs; lease agreements must feature simple, plain language with affirmative acknowledgement; more robust information dissemination before and throughout the eviction process. [Page 33](#)
- Oklahoma needs to create a process for eviction expungement through an application process and shortening the look-back period on evictions. The Town Hall recommends that any look-back information for a renter should include positive renter characteristics such as consistent rental payments, as opposed to look back information being solely negative. [Page 35](#)
- One barrier to home ownership is the addresses of the victims of domestic abuse/assault are still public record on county assessor sites unless they pay to create a trust. **The Town Hall recommends establishing a fund to assist in paying for the fees associated with creating such trust in order to remove this barrier to home ownership. The creation of this fund will help the victims of domestic violence assault who want to be new homeowners gain a sense of security and safety in their home.** [Page 36](#)



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Research and Planning Committee

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The Oklahoma Academy wishes to also acknowledge the members of the Town Hall Research and Planning Committee for their assistance in developing the resource document. The committee was also responsible for identifying speakers and sponsors invested in the 2023 Town Hall.

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TOWN HALL FINAL REPORT



Final Report

OKLAHOMA HOUSING: Affordable • Accessible • Attainable 2023 Oklahoma Academy Town Hall Final Report



INTRODUCTION

According to the Congressional Research Service, the “Housing Market,” both owned and rental, contributes significantly to the US Gross Domestic Product (GDP). Spending on residential fixed investment accounted for about 4.8% of total GDP, while spending on housing services, which includes renters’ rents and utilities and homeowners imputed rent and utility payments, accounted for 11.9% of total GDP. Combined, spending in the Housing Market sector accounted for 16.7% of US GDP in 2021.

The Oklahoma Academy has hosted 21 Town Halls since its first in 2001. While components of this year’s Town Hall have been addressed in some of the previous Town Halls, this is the first time Housing assumed the “top” topic position. Over a three-day period (October 29 - November 1), Town Hall attendees grappled with a number of dicey and complex issues, from housing stock sufficiency and financing issues to local regulatory/zoning practices and statewide policy solutions. While there wasn’t always agreement as to how to address these issues, there was overwhelming consensus that Oklahoma faces a housing affordability, accessibility, and attainability problem.

Harry Truman famously asked to be sent a “one-armed economist,” having tired of experts of the dismal science often proclaiming “On the one hand, this” and “On the other hand, that.” The data section of the Background Resource Document and the resultant three days of Town Hall deliberations might suggest we should be looking for a “three-armed economist” when we are addressing the topic of Housing. Three key measures used to establish home affordability are home prices (currently at record high levels), mortgage rates (currently at record high levels), and wages (adjusted for inflation, rising tepidly). These measures also impact renters, as rising interest rates make borrowing more expensive for landlords and property developers/owners, which almost always gets passed on in the form of higher rents.

Town Hall Participants were faced with the conundrum of sorting through all of the data, analyses, and opinions with just two arms BUT with over 100 collective minds to discuss, deliberate, and deliver a cogent set of public policy recommendations addressing Oklahoma Housing Affordability, Accessibility, and Attainment problems. What follows are their esteemed suggested solutions to improve Oklahoma’s Housing Market.

REPORT

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The 2023 Town Hall began Sunday night with a dinner and opening remarks from Mike Neal, this year’s Town Hall Chairman. As CEO of the Tulsa Regional Chamber, he welcomed everyone to Tulsa and to the Town Hall and encouraged all attendees to be active Participants, both listening to and contributing to the content. He reminded everyone that the strength and effectiveness of the Town Hall final report will be realized when all contribute to the final product.

Mike then introduced Craig Knutson, Academy Board Member and Research Chair. Craig shared the objectives of this Town Hall and, as a co-report chair, what the report chairs were looking for in terms of content. He echoed several themes that Mike shared and implored each attendee to contribute and have fun.

Craig then introduced Wanda DeBruler, of DeBruler Inc., who moderated a Panel on housing stock. The Panelists included Vernon McKown, Ideal Homes and Neighborhoods, Francesco Cianfarami, Gibbs College of Architecture at the University of Oklahoma, Aldwyn Sappleton, Oklahoma Department of Commerce, and Chip Ard, National Affordable Valuation Sector. Wanda asked three questions and moderated the discussion among the four. What follows is a high-level synopsis of the more significant remarks.

Oklahoma has about 1.7 million housing units, 1.5 million households, with a median age of just over 40 years. The latter is close to the national average, but our diversity of housing stock is not. We have higher rates of single family and mobile homes and lower rates of duplex,

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tri-plex, four-plex, and multi-family units. Each of the Panelists agreed that we have a supply/demand imbalance; several Panelists cited the importance of local municipal and development leadership in terms of achieving greater diversity of stock at the local level. Most agreed that restrictive and non-uniform zoning districts at the local level create impediments to increase overall housing stock and that many municipalities have outdated building codes. Several mentioned the importance of finding enticements for developers to construct affordable housing and AMI (average median income) levels below the 50% level, but no specific solutions were recommended. Finally, one of the Panelists mentioned that the 2008-2018 time period “decimated housing stock” in this country. Based upon population growth, this country should be adding 1 million new units per year; during that time period, there were years when we added less than half that amount. Add to that the loss of units due to natural disasters, large infrastructure projects, etc., and the forecast means we may need to build at least 1.2 million per year over a ten-year period just to get even. In essence, we have a supply shortage and a lack of variety nationally and, certainly, in Oklahoma.

Craig then introduced Valarie Thompson, CEO of the Urban League of Greater Oklahoma City, to moderate a Panel on the needs for our neediest population segments. The Panelists included Laura Rubidoux, Volunteers of America Oklahoma, Dan Straughan, Homeless Alliance, Lynde Gleason, TEEM, and Becky Porter, LIFT Community Action Agency. These Panelists and their respective organizations provide support services to clients in challenging situations/environments. The demographic subgroups include Oklahomans with developmental disabilities, seniors (62+), the homeless/unhoused, the justice-impacted, and the extremely low income (<30% AMI). Valerie asked three questions and moderated the discussion among the four. What follows is a high-level synopsis of the more significant remarks.

While most agreed that housing costs should be no more than 30% of your gross income, for most of their clients, housing is not affordable or accessible. Each of the Panelists had anecdotal stories of clients they serve that they could not find affordable housing or, if they could, it rarely met the criteria most would consider habitable (safe, secure, and sanitary). All felt policy changes were needed to increase habitable housing stock below 60% AMI, as there is currently no incentive for the development community to increase stock for this income range. Several mentioned the need for “livable wages,” which could raise many of their clients into a higher AMI. One Panelist was quoted as saying “demand is kicking supply’s a**,” and all seemed to agree. Funding availability, especially among the charitable community is often tied to documented outcomes, which for some sub-groups (e.g., homeless), is difficult to collect due to the transient nature of the client base. Those seeking funding, both governmental and non-governmental, are often faced with the donors’ “but for” hypothesis, meaning but for our investment, this problem would not exist. This investment in prevention is often difficult to quantify. Finally, all agreed that “housing is health care,” conversely, the lack of housing options negatively impact the health outcomes of those impacted.

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Day 1, Question 1

Oklahoma is feeling the effects of a nationwide decline in housing construction, resulting in the demand for affordable housing outpacing the available stock. As a recent Loft Rapid Response Report on the Oklahoma Housing Finance Agency (OHFA) stated (p. 206 of the Background Resource Document), Oklahoma needs additional housing stock for both rental and owner-occupied residences.

What should be the state's long-term vision for housing stock? How can we quantify and track housing stock/needs and adapt to changing demographics, fluctuations in population, stagnant wages, and other factors? Should the state develop a housing plan like several other states have? If so, who should be involved in developing this plan?

The Town Hall agrees that issues surrounding Oklahoma's affordable housing crisis are multi-faceted and complex. The affordable housing concern in the state can only be resolved by balancing the needs of a diverse population. Participants favored the development of a State Vision for housing rather than a State Plan. A majority of Panels believe that instead of the state creating a prescriptive plan, the state should work to help coordinate data, tracking, demographic analysis, resources and communication efforts to aid local municipalities and regional planning groups in tackling complex planning issues. Many creative solutions were offered including utilizing state resources to develop Housing Solution tools such as data indexes and comprehensive needs analyses which local communities could access when addressing local needs known better by local planning bodies. There was strong recognition from each Panel that there is no "one size fits most" solution to affordable housing challenges, and that local planners are best situated to identify the immediate needs in their communities.

To assist local efforts, the state should fund and develop data resources focused on population growth, work-force needs, available housing, and resources lists (such as non-profits) for housing development as well as other data needs. Additionally, benchmarking funding sources and how they are expended in the state, both public and private, would be a good resource to compare with our peers. The data collected should be analyzed and readily shared with local communities, and the data should be maintained/updated in a timely manner. There must be an organized effort, at every level of government, to track housing trends, and compile demographic data, but the challenge is summarizing that information and turning it into a tool. This is an area where the state could lend its resources, not just funding. At the local level, communities often lack the manpower to create the comprehensive data necessary which has served as a barrier. Creating these kinds of tools will allow stakeholders to make data driven decisions at the local level. Additionally, the state could assist in developing a tool chest of "best practices" for local communities to implement. But implementation should be on the local level.

The Panels emphasized that state facilitation to aid the connection between developers, localities and tribal governments should provide "seats at the table" for interested stakeholders to achieve the long-term goal of achieving the needs of cities.

The Town Hall recommends the state fund and execute an ongoing statewide communication strategy, with the goal of supporting housing development, reducing the negative stereotypes around certain housing types by emphasizing both the need and positive economic impact of addressing housing needs. By emphasizing the need for diversification and stratification in housing, the needs of individuals, families, vulnerable populations, and the elderly can better be met. The state's messaging campaign should build a clear and consistent message that all Oklahomans should have access to quality, safe, and affordable homes.

Four of the five Panels discussed that potential solutions to the affordable housing crisis includes partnerships with our great presence of Tribal Governments and our state should foster those relationships.

Considering the shortages in our housing supply -- which can be attributed to everything from supply chain economics, to inflation, to stock depletion due to natural disasters such as tornadoes, wildfires, and floods -- Oklahoma must develop a long-term vision to increase affordable housing stock for low to medium income families in no small part to battle the barrier that the lack thereof presents for workforce development initiatives. While there are many challenges to creating more affordable housing opportunities such as construction workforce challenges, and housing in decline in need of rehabilitation and revitalization, Oklahoma's low cost of living may provide us an opportunity to be a national leader in housing affordability if we approach the problem holistically. Incorporating municipalities, tribes, developers, service providers, economic developers, Chambers of Commerce and other Stakeholders with facilitation and tool development by the state is the preferred approach of the majority of Town Hall Participants for developing policy solutions to meet the needs of all.

One Panel recommended that the state conduct a comprehensive needs analysis incorporating tribal efforts, municipal efforts, and both state and federal efforts.

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Day 1, Question 2

Communities across the state have a multitude of privately-owned vacant properties. For local governments dealing with large volumes of vacant and abandoned housing, many communities have searched for an avenue to transform these vacant properties into permanently affordable housing. What are some tools local municipalities should consider using to encourage private owners of vacant lots/buildings to bring their properties back into productive use? What role can the public sector play in this “vacant to habitable” movement?

The Town Hall next addressed how the state/local communities could expand housing stock by addressing how to convert vacant properties/lots into higher and better uses. There was consensus that dilapidated buildings/vacant lots are a real concern, not just visually but aesthetically and a drain on both property and sales tax revenues. The issue of absentee and/or out of state landlords and the local municipalities’ ability to easily contact the owners and enforce local ordinances is prevalent. One Panel suggested the prohibition of property owner lists should be repealed to provide greater transparency.

To address this problem, nearly every Panel mentioned that municipalities need “to be more diligent” instead of “too inconsistent” in their enforcement of code enforcement laws. To address the magnitude of this problem, two Panels suggested a “root-cause analysis” approach; having accurate data is critical to knowing where the properties/land are and why they are vacant. One Panel suggested PEW or the University of Oklahoma as a possible provider of such a report.

The composition of local planning and zoning commissions must involve the careful selection of membership and the appointment of community-minded, well trained, and unbiased individuals. These groups must be tasked with reviewing and updating existing local zoning regulations and processes.

While several of the Panels suggested fully utilizing federal program dollars (CDBG, EPA, Tribal, etc.), nearly all of the Panels suggested a stronger focus on more local solutions and funding streams. While no one program appeared in all five Panels, all mentioned individual remedies like state tax credit programs (e.g., historic tax credits, incentives for investors and developers, TIFs, etc.), Community Land Trusts, and exploring the role that the local philanthropic/foundation community can play in incenting and/or leveraging their resources to address these problems.

There were other individual suggestions that ranged from the use of imminent domain, improving the foreclosure process (lien clearance program), to a greater use of restrictive covenants and a complete review of local annexation processes. Several Panels also suggested stronger collaboration between county, municipal, and nonprofit sectors to move more land/property from vacant to habitable. While most of the suggested changes were directed to local entities, one Panel felt that a legislative committee should review all statewide regulations and policies regarding development and to develop a program that provides rural communities with list of all available resources to tackle these issues locally.

Day 1, Question 3

From cities to suburbs to rural communities, as our state grows the housing market has declined. There is demand for housing across all income-levels throughout Oklahoma including for individuals who also require a variety of supportive services whether it be those facing homelessness or being justice-involved, just to name a few. Should developers approach stakeholders such as neighbors, businesses, and property owners on projects proposed “in their backyard” for these specific populations? If yes, explain how and when this should be done. If no, explain why. What mechanisms could be put in place to solicit and incorporate community feedback?

All Panels overwhelmingly agreed that developers should approach stakeholders such as neighbors, businesses, and property owner about planned building and development of affordable housing for populations in need of supportive services and vulnerable populations. Engagement is key to ensuring that all stakeholders and potential neighbors have an opportunity to be heard, and to be educated. Additionally, communication from the development community should be early, often, and continuous while incorporating active listening, and follow-up.

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Incorporating a democratic process with transparent communication will help build trust in the community which can be used to re-educate individuals ensconced in a “not in my backyard” (NIMBY) mindset. Developers should engage in preplanning to include the incorporation and utilization of constructive feedback and modes of communication early on to reduce miscommunication and negativity later on. Feedback collected will be used to inform future action. During communication with communities, developers can use several tools to help build a trust relationship with the communities such as sharing of architectural plans, sharing long-term maintenance and management plans and goals, sharing actual data showing anticipated property valuation and workforce development needs, and broad inclusion of diverse stakeholder groups.

To aid in pro-active communication, there was a consensus among the Panels that non-profit groups, community leaders and Tribes can effectively aid in group understanding. Utilizing partners such as non-profits can help initiate conversations and ease the burden on municipalities. The non-profit sector is a good resource for developers to make connections in the community, especially with stakeholders from more vulnerable populations. Non-profits can also provide expertise in messaging, facilitation, and utilization of reliable data.

Education is a key component to combat the NIMBY mindset. Dependent upon the type of development anticipated, planners should consider providing education regarding wrap-around services available for vulnerable or justice-involved populations. Educating the public on the existence of services within their community can help build trust as well. Education should include information on solutions to community problems like homelessness, justice-involved, aging populations, disabled, and mental illness. For example, there is a high public cost to homelessness which may sway attitude of those who were not already knowledgeable on the fiscal costs. Additionally, we should educate communities on the cost of caring for those in need of services as a result of instability and not having a safe place to live. Addressing the issues on the front end prevents these costs from occurring.

Finally, there was consensus that with respect to development, communication must be planned, coordinated, transparent and inclusive in order to meet the needs of all stakeholders.

One Panel recommended that communities conduct regular and ongoing surveys/polls regarding affordable housing. This enables decision makers to understand the opinions/attitudes of the larger population and not just the opinion of vocal stakeholders who attend community meetings when a project is proposed the way that community feedback is collected can often seem like an invitation to opposition and platforming opponents.

While all Panelists agreed on the need for transparent and timely communication to ease approvals for development rather than inflame “NIMBYism”, there were many ideas suggested on how to deliver said communication. There was consensus that a communication plan should seek to include as many people as possible including the low-income population and vulnerable groups who are not typically active in civil engagement. Several Panels acknowledged the need to address local Home Owner or Neighborhood Associations with the recognition that usually only a small part of their memberships are usually engaged. Several Panels suggested utilizing surveys to reach population that usually do not attend neighborhood meetings, but no suggestion was made as to how these surveys would be conducted and who would gather the information. Suggestions were made to hold open town halls where interested parties could receive information, while others suggested Public Marketing campaigns and even social media. The Town Hall Participants did seem to agree that groups such as non-profits could be utilized to “take the meeting to them” in reference to low-income populations whose work hours do not allow them to participate during times that meetings have historically been held. The key is to give opportunity to participate in communication efforts to a broad audience to ensure fairness.

Day 1, Question 4

Demand for housing in Oklahoma surged following the Covid-19 pandemic. This further reduced historically low supply and pushed home values up significantly. Understanding that the revenue model for affordable (or attainable) housing is necessarily different than for more upscale or high-end housing, what are creative solutions for increasing the inventory of housing stock for first time home buyers / renters (focus on workforce or low income (80%, 50%, and 30% AMI)? Limit your ideas to state or local level, not federal (so “more housing vouchers” would not be applicable).

The Town Hall Participants were next asked to explore options for increasing the inventory of housing stock for first time buyers.

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By the definition, first time homebuyers often have limited funds for a down payment and may require assistance in securing financing. According to the National Association of Realtors, first time home buyers made up 26% of all home buyers, down from 34% in the previous year. Demographically, seventy percent of Younger Millennials and 46% of older Millennials were first time home buyers, more than any other age groups. The Panels were asked to focus on state and local solutions (as opposed to federal programs/dollars). The Panels recognized that systemic issues (education, healthcare, incarceration, domestic issues, etc.) in terms of Oklahoma's performance contribute to the housing affordability crisis.

The “creative solutions” that flowed from the Panels were exhaustive, but consensus was difficult to find. Several Panels supported the “permitting or subsidizing” of additional dwelling units (ADUs). In fact, one Panel “endorsed” ADUs and any tax incentives to encourage their expansion. While one mentioned the problems associated with Airbnb, another extolled the expansion of more affordable rental units, especially in high rent areas. “Public Private Partnerships” were mentioned in several Panels. One specific example mentioned to support workforce housing is to create a down payment assistance program in which the state, an employer, and an employee would each pay a portion of a down payment.

There is a consensus among the Town Hall for the need for Community Housing Development Organizations (CHDO), a private non-profit that focuses on affordable housing using HUD Home Funds, in addition to the state and private funding that can serve as federal match. *According to HUD Exchange: “At least 15 percent of HOME Investment Partnerships Program (HOME) funds must be set aside for specific activities to be undertaken by a special type of nonprofit called a Community Housing Development Organization (CHDO). A CHDO is a private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. In order to qualify for designation as a CHDO, the organization must meet certain requirements pertaining to their legal status, organizational structure, and capacity and experience.”*

Several other unique concepts were mentioned, but failed to appear in other Panels. One Panel called for a “community level conversation,” to include developers, municipal leaders, and community members, with the sole purpose of asking the community: What are your housing needs, by demographic subgroup. Another Panel supports the Housing Incentive Program (HIP), with a seven-year payback for new housing stock and could apply for first time buyers. A third Panel suggested an enhanced marketing strategy for OHFA Stability Program due to its potential effectiveness. Finally, one Panel, supports House Bill 1031X and its \$215 million infusion of new housing dollars which will occur on an annual basis. 3D Manufactured housing, Community development financial institutions (CDFIs), the expansion of historic preservation funding, Tax Increment Financing (TIF), and the redevelopment of shopping malls (due to existing infrastructure already in place and normally being close to schools and grocery stores) and repurposing vacant, dilapidated, and non-residential properties for residential purposes were some of the creative solutions also shared by the Participants.

Day 1, Luncheon Plenary Session

The Monday luncheon panel, Moderated by John Meyers, Executive VP, BancFirst (OKC), focused on the various funding programs and strategies that address housing stock and affordability in the state. John's panel included Dena Sherrill, V.P. of Housing at Rural Enterprises Inc. (Durant), Kenneth Corn. State Director of Rural Development for the USDA (Stillwater), and Wanda DeBruler, DeBruler Inc. (OKC).

Dena spoke extensively on the REI Down Payment Assistance Program, which also includes closing costs assistance. The Program provides up to 5% of the total loan for down payment and closing costs and they promote this program heavily with realtors statewide. She also mentioned that they will begin allowing those dollars to be used for Manufactured Housing before the end of the year.

Dena also mentioned their work with the Midwest Housing Development Fund and the Midwest Housing Equite Group, focused on improving affordability in the rental markets. She mentioned their investments in senior and low-income units, as well as a low-income property in OKC containing 85 units. Finally, she mentioned their participation in three land acquisitions and pre-construction financing loans totaling over \$1 million, short term loans that have been repaid.

Kenneth referenced the USDA's Section 502 Direct Loan Program, which targets low- and very-low-income applicants to obtain decent, safe, and sanitary housing in eligible rural areas. It provided payment assistance, which is a type of subsidy that reduces the mortgage payment for a short time. The funds can also be used to build, renovate or relocate a home, OR to purchase and prepare sites

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for water and sewage facilities. Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers. The current interest rate for Single Family Housing Direct homes is 4.5% for low-income and very-low-income borrowers, well below market-based mortgage rates.

Wanda noted that competitive resources are available, but those funding programs come with a lot of rules. She highlighted a number of programs, including the Housing Stability Program (developer and homebuilder subsidies) and HOME-ARP (HUD) program, which can be used for production or preservation of affordable housing, tenant-based rental assistance, homeless prevention services and housing counseling.

She also shared information on the following programs that address housing affordability: OHFA's tax credits and housing trust funds, FHLB-AHP Topeka's affordable housing program, CDBG (Sections 108, 202, and 811), a wide range of HUD programs, the Certified Development Financial Institution Fund,, Capital Magnet Funds, and the New Market Tax Credit Program.

Day 1, Question 5

The article in the Background Resource Document (p. 73) by Brianna Bailey of The Frontier, illustrates even with a voucher, many still struggle to find landlords who accept Section 8 rental assistance.

This month, the Oklahoma Finance Housing Agency (OFHA) announced that it will no longer accept new applications for its Section 8 Housing Choice Voucher Program because existing resources aren't keeping up with demand. Although officials said the stoppage of accepting new applications is temporary, currently in Oklahoma, Section 8 federal funding helps 10,100 families per month, but the agency receives about 1,100 new requests for assistance each month. The waitlist is three years long with 17,000 households already on the list.

While Section 8 is a federally funded government program, what should be done, if anything, at the state, county, and municipal levels to help solve the funding issues to assisting very low-income families, the elderly, and the disabled to afford decent, safe, and

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sanitary housing in the private market?

To solve funding issues for vulnerable would-be home renters, especially in a Section 8 context, there should be a separate incentive source for landlords besides vouchers because obviously, the availability of vouchers alone has not been enough incentive in the past. From a state Agency perspective, the pause in Section 8 funding may make sense, but long-term effects are damaging. We should endeavor to help those missing out on needed benefits in the interim.

Most Panels agreed that OFHA needs to expand the number and availability of housing inspectors in order to facilitate faster resolution of inspection needs. The Affordable Housing Trust Fund (AHTF) runs a supportive program in Tulsa to assist landlords by helping them meet inspection requirements. The state could use a model like the AHTF to pay landlords for the delay of waiting for an inspection.

The state of Oklahoma may benefit from implementing a broad spectrum of tools for incentivizing landlords to accept Section 8 funding. Currently there are many landlords that do not accept issued vouchers for many reasons including administrative issues, the vouchers only cover part of the payments, delayed payments, and other fiscal issues. To overcome these barriers, the state could extend ad valorem tax credits (similar to TIF Districts) to landlords who accept Section 8 to incentivize more landlords to participate. This may be preferable to forcing landlords to accept vouchers as some states have done. Utilizing the model for Tax Increment Financing (TIF) to intentionally incentivize affordable housing will fundamentally result in more supply, which will lower housing costs. The delayed or incremental implementation of property taxes is a real way of encouraging the types of development that are not currently occurring as much as needed.

The Panels gave several examples of models such as the Gold Star Tulsa Tenant program which help landlords accept Section 8 vouchers. Oklahoma City's "Key to Home" program may be a replicable model. The program incentivizes landlords with an up-front 12 month rent pre-payment. The program is expensive, however – it is an overall cost savings when taking into account homelessness. The retention rate is an incredible 90% -- due to specific case management and streamlining the emergency shelter to a housing pipeline. In terms of mitigating the up-front cost of this model, there is a philanthropic community that will be likely to step up due to their current undercurrent of frustration with housing and homelessness challenges. The nonprofit in OKC called "Focus on Home" is also possibly a model for focusing on furnishing and preparing these units for occupancy.

Other types of incentives such as funding for repairs, waiver of fees and permitting could come from any level of government including county, municipal, or state. Programs providing utility assistance, rental assistance, and help with deposits may be provided by public/private partnerships with non-profits and the faith-based community.

The Panels recognized that prevention including housing stock and other social support structures are a part of the long-term solutions to our affordable housing crisis. Social issues including unaffordable daycare, mental health services, justice-involved, and homelessness must be addressed along with affordable housing. Finally, several Panels thought that the state must raise the minimum wage in Oklahoma, and increase funding for Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF). The Town Hall recommends utilizing the options available to the state through federal waivers to increase access and eligibility to SNAP, school meals, and other antipoverty programs to support working Oklahomans and address the benefit cliffs that are disincentives to work and wage growth. The state could also use the existing structure of OKDHS community TANF grants to provide support and preventive services to people at risk of eviction or homelessness.

Day 1, Question 6

Century 21 CEO Mike Meidler was recently interviewed by the Associated Press and, among the various topics discussed, he was asked about the need for more affordable housing.

He cited four major factors contributing to this perfect storm. First, "the fastest run-up in mortgage rates that we have ever had in history." Second, "the largest generations in US history - Millennials and Gen Zs - are entering their prime home-buying years." Third,

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we are “3-5 plus million homes that we are short.” And finally, “home builders are developing more of what I would call high-end properties, but not enough creative, first-time homebuyer situation properties.”

Assuming these trends are present in the Oklahoma real estate markets as well, what policy or development actions can the private, public, and non-profit sectors take to encourage the development of more appropriate financing solution and more affordable housing statewide? Be specific and detailed as to who, what, how, by when, etc.

There was no clear consensus among the Panels as to how the private, public or non-profit sectors could develop and use new funding solutions or expand the stock of affordable housing. As to what the private sector might contribute, one Panel suggested increasing incentives for large employers to build affordable housing on or near their site. That same Panel suggested the use of “funding pools,” essentially group investors, to increase housing stock. It would be “like an endowment for development.” Finally, a different Panel encouraged the greater use of tax credits for childcare since 68% of the state’s population live in a childcare desert.

Suggestions for greater public sector involvement mandating housing inspections statewide; greater support for the Oklahoma Housing Stability Program; requiring periodic/regular examination of supportive housing programs to determine effectiveness and if changes need to be made; conducting an audit of the Commissioners of the Land Office to determine if any of their available lands are suitable for affordable housing; and greater awareness and utilization of down-payment and closing costs assistance.

As to the nonprofit sector, they should be active participants in more private public partnerships related to expanding affordable housing, be better utilized in the area of improving financial literacy, expansion of Community Land Trusts to preserve affordable residences, and the partnership between banks and nonprofits should be strengthened as it relates to the use of the Community Reinvestment Act.

The Town Hall recommends that the Housing Stability Fund be set up to fund and be managed to remain perpetual. *HB 1031X also known as the Oklahoma Housing Stability Program, became law June 2, with an effective date of July 1. The program provides \$215 million for the new construction of single family homes, multifamily rental housing, and homebuyer down payment and closing cost assistance in rural and urban Oklahoma communities. The Oklahoma Housing Finance Agency is the administrator of the Oklahoma Housing Stability Program.*

Day 1, Question 7

The article in the Background Resource Document (p. 124) by Brianna Scott of NPR, states a tight home market and high interest rates have left prospective home buyers feeling locked out – at least for now. But owning a home is still a cornerstone of the American dream for many, and a key avenue to build wealth.

How can housing finance policies be developed to help individuals and families build wealth through homeownership? What barriers exist to homeownership, particularly for low-income and minority households?

We have an inventory of affordable housing stock that does not meet demand, which results in higher prices. This is the primary barrier that exists to home ownership, and only through more supply will affordability be remedied.

There are many other barriers including individual debt (such as student loan, medical and/or credit card debt), individuals with lack of credit history, lack of knowledge of programs by individuals with low income. Several Panels discussed that younger people are not necessarily looking towards home ownership as a primary way to build wealth, and the Panels pointed out the if wages were increased and rents lowered, there could be other potentially better ways to utilize income to increase wealth. This shift in financial investment could be attributable to young people or lower income populations seeing the net effects on their parents or friends from previous volatile housing markets and predatory lending. Additionally, many are not interested in home ownership due to inherent risks in home ownership such as natural disasters, repairs and costs of insurance. Many within our population are focused simply on survival as opposed to long term financial planning.

Zero interest loans to developers to encourage the type of building needed in this area was a strong recommendation by the one Panel.

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All Panels agreed that the key to change is education and a majority of Panels discussed the need for education focused on Financial Literacy in K-12 all the way through adulthood and specifically at times when individuals are seeking to enter into real estate rentals or purchasing. There was consensus amongst all Panels that for people to make informed decisions, they must be provided with education to aid them prior to making those decisions. However, the requirement of education with respect to finance must not be used as a barrier to prevent vulnerable populations from being able to obtain affordable housing. *Currently, personal Financial Literacy is designed for and taught to students in Grades 7-12.*

One Panel recommended that during periods of high interest rates, the law that forbids mortgage lenders from issuing loans longer than 30 years be suspended. High interest rates chill both selling and delays buying of properties, so extended the loan length may lower monthly payment and spur property transactions.

Oklahoma must do a better job of creating awareness of existing programs that can assist in obtaining housing and wrap around services while addressing gaps in services such as having too few case managers which is a barrier to creating sustainable housing security. Home buying can be overwhelming to vulnerable populations because the processes involve complicated terms and practices. While there are groups that seek to help, many of the people who most need the information do not even know it exists. Therefore, an outreach program to communicate to a broad section of society must be developed and implemented. Communication must be appropriate and repeated often.

Education about and within wrap around services is integral because it is all inter-related. Education should center around financial realities of those in need, e.g. how to portion their social security check to take care of their financial obligations.

Initiatives that would provide for down-payment assistance would be beneficial to help prospective home buyers build wealth, and while there are some existing programs to that end, more is needed.

The Panels further discussed novel approaches such as when individuals are provided services and housing and pay rent for which a portion of said rent to paid back to the renter when they move out. Populations such as young people aging out of foster care, the justice involved, and those recovering from addiction, may find this type of arrangement especially beneficial.

Finally, for vulnerable populations such as the homeless, building wealth has not been the primary focus – they are just looking to survive.

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Day 1, Question 8

According to an article by Pew Research Center (p. 132 in Background Resource Document) 97% of first-time homebuyers used a mortgage to purchase their starter home. However, borrowers who cannot access small mortgages typically experience one of three undesirable outcomes. Some households cannot achieve homeownership, which deprives them of one of this nation's key wealth-building opportunities. Others pay for their home purchase using cash, though this option is challenging for all but the most well-resourced households and is almost never available to first-time homebuyers. And, finally, some resort to alternative financing arrangements, which tend to be riskier and costlier than mortgages, because in most states they are poorly defined and not subject to robust—or sometimes any—consumer protections. What can be done to support first-time homebuyers? What alternative financing models, such as community land trusts or shared equity programs, can help promote housing affordability and accessibility?

The majority of Panels supported some form of financial literacy education for potential, first-time homebuyers, with one stipulating that such training should apply for all income levels, not just for low-income applicants. These programs will not only make home ownership more attainable, make the retention of that home more likely long term, but will help stem predatory lending occurrences as well. Several of the Panels also supported Community Land Trusts to promote housing affordability and access as well as share equity programs, which allow borrowers to purchase homes at below-market prices. In exchange, borrowers agree to sell the property only to other income-qualified buyers and at a restricted sales price.

There were several recommendations that were unique to each program worthy of sharing. One Panel supports a state-based comparison of all financial options for all first-time home-buyers, for statewide distribution and that transparency needs to be a critical component of this effort. From a cultural perspective, another Panel supports making the housing finance system more uniform, with translation services for non-native applicants, as well as protection against identity discrimination. A third Panel supports the development of an insurance fund to assist new homeowners with surprise expenses. One Panel recommends the creation of a program, operated by a Community development financial institution (CDFI), that would help first time home buyers catch up on missed payments to cover missed payments. Facilitating cooperatives could be a viable alternative for entry level professionals and young individuals. These co-housing units currently exist but are under-utilized.

Day 1, Dinner Plenary Session

The Monday evening panel discussion, moderated by David Chapman, Professor of Real Estate at UCO (Edmond), focused on the impact local zoning ordinances and development/regulatory policies have on housing affordability. David's panelists included Travis Hulse, Housing Policy Director, City of Tulsa, Mike Means, E.D., Oklahoma Home Builders Association (OKC), Greg Collins, Special Projects Manager, City of Bartlesville, and Lance Windel, CEO, LW Development (Ardmore).

While each of the panelists came from different parts of the state, all agreed that there are economic and social benefits to reducing exclusionary zoning practices and that such practices tend to limit the supply and diversity of housing options. Most concurred that this was NOT a federal or state issue; that local development policies are not uniform city to city and that the biggest barrier may be local leadership with their willingness and will power to address the matter head on. There was also discussion about the importance of cumulative zoning provisions, which allow less intense uses (e.g., multi-family residential) in more intense districts (e.g., commercial).

Several panelists acknowledged that the increase over the past decades in zoning and land use regulations has impacted both the supply and affordability of housing (Chapman/Edmond). And while all agree that increasing development density (compactness) and having more inclusionary zoning are options, most agreed that, in Oklahoma, that was not as viable an option. Most homeowners place a higher priority in protecting/growing their property values and view increased densities as a barrier to achieving that priority.

Several panelists mentioned that flexibility in design and density in neighborhoods was quite standard 30-50 years ago; now we have the "fear of change, fear of zoning." Too often emotions and perceptions don't match reality; we may view multi-family as large complexes, but in Tulsa multi-zoning is defined as 3 units (triplex) and up. Certainty for those developing property is critical and if what is proposed meets the health, safety, and welfare requirements, as well as the comprehensive plan, the plat approval should not be contestable. Perhaps greater uniformity among all communities is the best way to lower the volume and reduce the number of naysayers and NIMBYism.

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Day 2, Question 1

According to the article by Mike Means in the Background Resource Document (p. 147), zoning restrictions often limit the density and type of housing that can be built in specific areas. While these restrictions aim to preserve community aesthetics and manage infrastructure, they can inadvertently restrict the supply of affordable housing options. Add to that the NIMBY (Not In My Back Yard) sentiments often confronted, the attempt to build more density is often stymied. What role does NIMBYism play in affordable housing development? What are some ways to overcome NIMBY issues related to local zoning and ordinances?

Following Monday night's Panel discussion on the impact that zoning and regulatory ordinances have on development patterns and affordable housing, Town Hall Participants were prepared to address the issue front and center Tuesday morning. One of the more pernicious impediments to increasing affordable housing is the concept known as NIMBY, or Not In My Backyard. In the housing world it's used to describe people, typically existing residents (especially homeowners), who oppose new housing developments near their homes – particularly denser or more affordable housing.

All Panels acknowledged and addressed the issue of NIMBYism, in different yet similar ways. All Panels talked about the importance of having a comprehensive plan that reflects the values and goals of the community, a plan that is universally shared with the community, and informs the zoning process. These elements are essential to countering NIMBYism in the community regarding the inclusion of affordable housing and higher density developments. Most of the Panels suggested stronger, up-front advocacy of plan elements (what it says), recognized that data is an “important tool” to combat NIMBYism (dispelling myths and inaccuracies), and the importance of additional training for various municipal boards and commissions. In addition, the designation of a strong community representative armed with information of data resources relevant to dispelling unfounded fears related to NIMBYism is a helpful way to educate the community and promote development.

On the latter topic (training), there were several unique suggestions on how to accomplish that and what new processes might look like. One Panel was supportive of the state providing funding and guidelines in the development of local comprehensive plans. The funds would come from grants and would encourage citizen input and place-making initiatives. They also suggested that comprehensive plans supported with state dollars and technical assistance must incorporate data of various Area Median Incomes (AMIs), which would encourage affordable and low-income housing. They viewed enhance training of local officials as an “empowerment of community members.”

Another Panel highlighted the importance of accurate and timely data and that all city counselors (and other officials) need to have access to that data to provide sound policy decisions. They, too, supported a strong training program for local officials and suggested a coordinated “awareness campaign” to combat NIMBYism and the negativism of social media postings.

A third Panel agreed with other Panels that having a strong comprehensive plan, with a clear vision, can better allay fears associated with the topics of density and affordable housing. They also suggested the date of the public hearing proceedings continue to be conducted prior to the meeting date of the vote, and that “early communications and advocacy” is an effective way to “smooth tensions” in potentially fractious settings.

A fourth Panel described NIMBYism as very powerfully: Less Diversity in Our Community and also acknowledged a strong comprehensive plan is key to educating all residents while reducing tensions about proposed developments. Finally, they suggested that modifications to public hearing requirements are essential, like more up-front information on pending development proposals and the use and enforcement of time limits at all public meetings.

The last Panel suggested the use of our Councils of Governments, which cover all 77 counties in Oklahoma to conduct a statewide survey on each communities’ “needs and wants,” essentially priorities. The survey should be conducted regularly and the results should be shared with the entire community. The survey might be an effective tool to combat NIMBYism. Developers are encouraged to meet with influential homeowners and associations surrounding a proposed development well in advance of any hearings and/or stakeholder meetings.

There were a number of specific solutions created by the Panels that are unique but worthy of consideration, review, and potential action:

- All municipal leaders, especially city councils: (1) have ready access to both accurate data and sound policy to be a guiding principle; (2) they have clear visions/goals for their cities; and (3) they are armed with the pros and cons of all proposed development applications;
- Development plans that comply with the local comprehensive plan, zoning, and subdivision regulations which may be approved administratively by city staff;

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- All municipalities and towns must have, within their municipal zoning ordinances, an affirmative and proactive communication plan prior to any public hearing (early, active communications can combat NYMBYism);
- All boards and commissions must list their rationales for approval/disapproval. This enhances transparency;
- Municipal leaders can request a study by the state legislature regarding current annexation laws in Oklahoma (are they providing benefits or could they be amended to ensure better development policy?);
- Cities should consider adopting an ordinance similar to the Live Local Act (Florida), but seek an Attorney General opinion first to determine if this would be preempted by state law;
- Cities must create more procedural structure in their meetings to limit or manage more emotionally driven participation; and
- Development plans that comply with the local comprehensive plan, zoning, and subdivision regulations may be approved administratively by city staff.

Day 2, Question 2

The Harvard Law Review, Vol. 135, Issue 4, (p. 158 of the Background Resource Document) states, while the causes of the national shortage of affordable housing are manifold, the role that land use law, particularly zoning, plays in constraining the supply of affordable housing impairs the affordability. Restrictive zoning rules, like single-family zoning, reduce the supply of land available for new housing, which in turn inflates the cost of new housing projects. How should zoning and land-use policies be shaped to address housing needs in the state? What is the impact of these policies on housing availability, affordability, and accessibility?

In Oklahoma, zoning occurs at the local level, and the Town Hall Participants agreed local zoning is appropriate because each community experiences different needs and local governments can more easily adapt their ordinances to the changing needs of the community. Most districts have certain prescriptive requirements and include area specification for both lot size and use. Many communities in Oklahoma impose low density zoning which drives up pricing and reduces affordability. Traditional land use and zoning plans have higher density towards municipal and urban cores, and lower density zones in the suburbs. Traditional zoning practices are insufficient at meeting Oklahoma's demand for housing. There was consensus among the Panels that Oklahoma must tailor zoning regulation to specific communities and utilize appropriate models according to the needs of those communities. One Panel recommended that the state review its laws to make sure current laws on the books do not impede or preempt cities' ability to control zoning and implement zoning policy or make ordinances relating to the control of property. A legislative research committee can facilitate this review so that the legislature may assess whether it is improvidently impeding or preempting local control.

A strong majority of the Town Hall Participants agree that Oklahoma has an affordable housing crisis and that solving that crisis must be a priority at every level of government in the state. Other states have been successful in making affordable housing a priority – states such as Massachusetts. Massachusetts passed and implemented laws that incentivize municipalities to have less restrictive zoning. Instead of restrictive zoning that reduces affordability, a majority of the Town Hall favored “inclusionary zoning” within residentially zoned subcategories as better in creating community in Oklahoma. An example given was the Paseo District in Oklahoma City which has duplexes located right next to single family homes – and this actually had made the community unique, with its own character.

Inclusionary Residential Zoning is a key component for our future, especially considering initiatives such as aging in place, group homes, student housing, etc. Inclusionary Residential Zoning requires or incentivizes real estate developers to include a certain percentage of affordable housing units with new or renovated residential developments with an aim of ensuring that a range of income levels can access housing in a given area thus fostering more inclusive and economically diverse neighborhoods. Many agreed that ADUs should be allowed “by right” because every person has a right to housing. The Panels discussed the benefits of Inclusionary Residential Zoning as a tool that spurs growth and does not require new funding or public capital.

Thoughtful consideration was urged by many in planning developments, including considerations of traffic congestion, carefully tailoring non-coercive policy to community needs. The Participants were not in favor of completely abolishing zoning, but were in fa-

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vor of up-zoning from Residential R1 zoning. The Panels endorsed flexibility of municipalities to alter zoning codes to create more opportunities for affordable, accessible, and attainable housing.

The Town Hall recommends the legislative creation of a non-partisan commission including but not limited to diverse representation from rural, urban, suburban, tribal, public, private, and special population stakeholders. This commission will lead the state in providing a macro-view of housing issues in the state and a foundation for statewide solutions for issues such as homelessness, vacant buildings, data needs and other options for innovative ideas to assist municipalities and developers.

In regards to zoning and land use recommendations, all Panels agreed that comprehensive plans give elected officials the political justification to encourage inclusionary zoning. Plans must take into account changes in changing in housing trends and the needs of a population with generational differences and preferences. For example, plans should include the needs of older citizens and provide by right allowance of elder care housing. Shared housing must be included in comprehensive plans to include consideration of more intensive transportation needs. Comprehensive plans can be utilized to streamline approval processes for development. Another suggestion to streamline the approval process is the development of a user-friendly checklist for obtaining approvals associated with development. The Town Hall recommends that OML take the lead in its creation.

A majority of Panels discussed ways to repurpose vacant buildings and lands. The discussion included the use of citations for run-down or blighted vacant properties as a negative incentive for change. Others discussed positive incentive for repurposing and added consideration of unused school or church land and buildings, but no consensus was reached.

Day 2, Question 3

The article by Travis Hulse in the Background Resource Document (p. 144) states that one of the greatest opportunities to address housing needs may be in commercial corridors with high vacancy. Various studies have found that compact and mixed-use infill housing can support healthy growth with lower costs, reduced environmental impacts, and increased economic benefits. Should our elected officials be encouraged to allow for more pattern zoning/mixed use? If so, explain how this should be done? If not, why? Should our citizens be encouraged to see the benefits of different housing types? If so, how and in what manner? If not, why?

The Panel Participants were then asked to answer questions about the importance of mixed use developments and zoning policies. The background resource document as well as several speakers mentioned several benefits of mixed use zoning, including spurring revitalization, encouraging higher quality design, and preserving/enhancing traditional buildings.

There was unanimity among the Panels that mixed-use zoning/housing should be encouraged to support healthy and environmentally sound municipal growth. There were a number of examples identified among the Panels as to how this might be carried out. Several Panels mentioned historic buildings and preservation sites, and the potential use of tax credits available through OK Department of Commerce and ODOC programs (e.g. Historical Tax Credit). The repurposing of unused parking lots, in general, and at churches, in particular, was also mentioned as particular targets of mixed-use projects. One Panel suggested the better use of liens and property auctions to be used to repurpose space. Support of the City of Tulsa's Mixed-Use Plan as it relates to public transit corridors was also supported. The use of TIF (Tax Increment Finance) and PACE (common property access for clean energy) districts were also cited as plausible examples. Finally, a Panel recommended projects currently in place in Tulsa (Kendall Whittier), Jenks and Muskogee as specific examples of successful mixed-use projects.

Several of the Panels also encouraged the use of targeted marketing and outreach strategies to improve the understanding of mixed-use developments and their financial benefits to a wider set of audiences. One Panel that supported a public campaign to spread information about different housing types/options suggested that the funding for such a program could come from PPPs and the philanthropic communities. Additionally, one Panel suggested that municipalities should leverage funding sources, including land trusts and CDBG monies, to create new housing opportunities.

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There were solutions created by each individual Panel. The following are those solutions for consideration:

- The state should incentivize local public-private partnerships (PPP) mixed use proposals;
- Greater focus and usage of mixed-use zoning supported; with a focus on a diverse mix of socio-economic housing options. (this might help stem modern day segregation as well);
- Encourage greater strategic partnerships (especially faith-based and nonprofits);
- Comprehensive plans are necessary for all municipalities as a tool to support municipal government in increasing necessary housing development and avoiding NIMBYism;
- Cities should have at least a minimal (1%) portion of the property tax so that municipalities have a stake in housing development;
- State economic development funds used to attract businesses to OK must have a portion of those funds set aside for affordable housing, dedicated to the new workforce; and
- OK Department of Commerce should take a leadership role in “sharing knowledge, data, resources, programs, and initiatives throughout the state” and to continue to coordinate with all Tribal Governments.

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Day 2, Question 4

According to the article in the Background Resource Document by Alisa West Cahill, p.13, by 2034 the U.S. will be home to more older adults than children and youth, and very few of us at any age will live in a nursing home.

How can we use demographic trend data and population projections to inform housing development that makes sense long-term?
How can local zoning/ordinances encourage innovative design and construction methods to address housing issues?

Municipalities in Oklahoma need to have a robust comprehensive planning process that includes demographic data, population projectors, and a professional level analysis of this data to translate it to the needed planning techniques. OFHA is collecting crucial data, however what is collected and how it is disseminated must be enhanced. Municipalities can then use this comprehensive plan as a basis to rezone and amend other planning regulation such as accessibility requirement, and construction codes. Comprehensive plans should be readily available to developers and changemakers, along with data points, to foster a greater understanding of essential needs.

In the next several years, there very well may be more elderly people than there are children in Oklahoma. Aging in place, unhoused seniors, and seniors who lack robust community or family support are becoming more common in our state. This means we must consider available services, construction models, non-traditional living arrangements and tweaking of codes to take into account both home and landscape upkeep. The Town Hall recommends considering all senior populations in our state, not only those fortunate enough to reach the senior phase of life with a home they own and can afford for the rest of their life. Secondary to this recommendation is a consideration that many seniors seek community as they find aging in place to be lonely or dangerous as their health declines.

Aging in place is uniquely dependent on the physical location of the home and the services that can be provided – services that are extremely expensive. The Participants agreed that we must better enable healthcare authorities like the Department of Human Services, Life Senior Service to be more expansive to accommodate growing needs in both rural and urban areas. One Panel recommended the use of Community Housing Development Organizations (CHDOs) that cater specifically to senior populations to assist with housing solutions and other demographic subgroups. For families, the utilization of ADU's such as mother-in-law suites provide opportunities for multi-generational living, but zoning changes are much needed to allow for solutions such as garage conversion, and grandmother suites (small sheds converted to living quarters on existing family property) when zoned for single families. Co-housing may also require more flexibility in current zoning laws. One unique model mentioned during the Town Hall's intense conversations was the model that incorporates separate structures with more common areas which allows senior residents to live independently longer. Finally, many of the Tribes in Oklahoma are providing excellent models of how to care for their older citizens that municipalities may want to consider.

One Panel strongly endorsed the development of permitting credits for building homes targeted toward aging in place. Builders could save on permitting fees for installation of tools that aid the aging such as if builders add three food doors, they would save \$100 on the permit. Additional savings would be added for each of the following: handrails, roll-in shower, zero stair entryways, etc. Building codes should additionally be updated to include requiring practices such as bracing for grab bars. In addition to permitting credits, Wichita suggested municipalities should provide developers incentives for proposing plans for density housing that is ADA compliant. Aging infrastructures in existing properties must be addressed. Infrastructures such as sewers and water must be updated both for the benefit of existing properties and in anticipation of high- density zoning needs for the future. Municipalities should consider infrastructure needs for the aging in place such as crosswalks, sidewalks, and other accessible infrastructure to accommodate the aging populations. New structures and rental properties should include ADA compliance features as a part of universal design in anticipation of individuals choosing the age in place. Local zoning should be used to encourage innovative designs. One group recommended that Oklahoma require an Aging In Place Certification for contractors that work in this demographic. This will assist older residents in navigating their own homes and for them to be ADA accessible to visitors.

The Panels reviewed a 1997 law that requires the Oklahoma Department of Commerce and the Oklahoma Housing Finance Agency to develop a statewide affordable housing strategy which must be updated annually. Many of the Town Hall Participants had not been aware of the law nor the report therefrom, but there was a suggestion that the report be made available to the public.

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Day 2, Luncheon Plenary Session

The Tuesday luncheon panel, moderated by Steven Shepelwich, Lead Community Development Advisor for the Kansas City Federal Reserve (OKC), focused on statewide housing policy issues and directions. Steven's panel included Andrea Frymire, VP of Midwest Housing Equity Group (OKC), Bryson Panas, Senior Director of Governmental Affairs, the Oklahoma Association of REALTORS® (OKC), and Julia Kirt, Senator District 30, Oklahoma State Senate (OKC). Before turning to the panel, Steven addressed his role at the Federal Reserve, the importance of monetary policy and housing and their role in implementing the Community Reinvestment Act.

Steven mentioned several key housing topics that are worthy of being repeated: rental markets, especially those with high barriers, housing for families with AMI's under 80%, and workforce housing for the missing middle (workforce/frontline workers). He called upon Andrea to provide an overview of the Oklahoma Affordable Housing Act and how those market segments might be better addressed. She mentioned that since 2015, the Act (and funding) has provided 67 housing developments, which is nearly 5,000 units across the state. By coupling this with the 4% tax credits, the state has leveraged the \$4 million/year into receiving over \$150 million in additional federal funding. Julia asked whether \$million/year was enough, given the leveraging.

Steven then asked the panel to weigh in on the high and persistent eviction rate, driven by a number of factors (inexpensive eviction process, limited resources for tenants, etc.). Julia said Oklahoma has some of the highest eviction rates in the nation and then asked when government should insert itself into a contract with two willing parties. Dickey questions of capitalism/profits vs. Necessary Shelter, especially for families with children. Andrea provided a number of examples of how difficult it is to balance the concerns of tenants and landlords simultaneously and suggested reviewing the The Eviction Lab website. Purging of eviction records in a shorter period of time was also mentioned.

All the panelists expressed concern about the lack of "workforce housing," although the definitions are "fuzzily-defined." The panel was optimistic that the new Housing Stability Program would help the "missing middle" with new housing stock options. Increasing density, reducing parking requirements and allowing for ADUs at the local levels would be very helpful for this segment.

Day 2, Question 5

The article in the Background Resource Document (p. 200) by Sabine Brown and Justice Jones, states eviction filings have surpassed pre-pandemic levels in Oklahoma, posing a crisis that affects a substantial portion of Oklahoma's population as 1 in 3 Oklahoma households rent their homes. According to the article, Oklahoma has some of the highest eviction rates in the country with the City of Tulsa's eviction rate being the 11th highest in the nation, while Oklahoma City has the nation's 20th highest rate. What policies and actions can reduce evictions, support families in maintaining adequate housing, and recognize the needs of property owners?

Evictions are a frequent occurrence among renters in this country. Women, people of color, and families with children are at especially high risk of evictions. The health consequences of evictions, both physical and mental, only worsen those disparities. Town Hall attendees were asked to address remedies for a state with one of the highest eviction rates. What follows are their thoughts and recommendations.

Most of the Panels felt that rising eviction rates were a function of rising rents and flat wage growth; several felt that the eviction process was tilted toward the landlord, and one Panel felt that it was "punitive and punishes the person for being poor." Most felt that legal representation for tenants would be beneficial, even essential, but finding the funding streams to provide that legal representation for tenants was not universal.

The Town Hall suggests an increase in the eviction timeline from the current 5 days to 10 days with the condition that rural county District Courts will hold a small claims court docket between the 16th and 31st to ensure timely hearings. Several Panels also mentioned the need for new anti-retaliation laws; one cited the DOD Housing Bill of Rights and another House Bill 2109 which would prevent landlord retaliation.

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Other actions by several Panels addressed the importance of fair mediation programs (Cushing, Tulsa, and OKC have these), financial education programs for tenants that clearly spell out tenant obligations and rights. This effort might also help tenants save for future rental needs. Nearly all strongly supported better “balance between tenant and landlord rights.”

There were a number of specific solutions made by the Panels that are unique but worthy of consideration, review, and potential action:

- Town Hall recommends the amendment of the Landlord Tenant Act to include anti-retaliation provisions addressing the bad actors (serial evictors) that abuse the eviction system; the expansion of legal assistance programs to all Oklahoma counties with eviction courts through programs such as law school clinics and increased funding from the state for such programs; lease agreements must feature simple, plain language with affirmative acknowledgment; more robust information dissemination before and throughout the eviction process.
- Amend the Landlord Tenant Act to prohibit eviction except in just cause cases of non-payment of rent, criminal activity, and violation of lease/contract including property destruction. The Town Hall encourages the establishment of a statewide rental assistance fund.
- Mandatory mediation must take place prior to filing with language in the amendment that ensure mediation time does not run concurrently with grace period.
- Increase the grace period from five to 15 days.

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Day 2, Question 6

How can housing policies balance the rights and responsibilities of residents and landlords? What can be done to protect vulnerable tenants while ensuring fair compensation for property owners?

To balance the rights and responsibilities of residents and landlords, the trick is enacting policies that lessen bad actions without penalizing good actors inadvertently. Oklahoma Academy Town Hall Participants discussed ideas and recommendations to improve the relationship between Landlords and Tenants including: addressing retaliation and discrimination, registries, incentives, eviction law and standardizing residential leasing agreements.

Retaliation issues arise frequently from request regarding maintenance or pest control rather than from late rental payments. Landlords who look at properties as only static income aren't necessarily concerned with effects of eviction. There was a strong recommendation that the state legislature continue to advance anti-retaliation legislation which should apply to landlords at all levels.

Participants suggested that Oklahoma either adopt and implement the Universal Residential Landlord Tenant Act, or that the Oklahoma Landlord Tenant Act be specifically compared to the Universal Residential Landlord Tenant Act, to see whether Oklahoma could benefit from its provisions.

The Town Hall recommends that the state identify ways to incentivize small scale landlords to rent to vulnerable populations (e.g. studying homestead exemptions, income tax credits, etc.) Additionally, the state should consider offering a tax credit to landlords who modify their property to be ADA compliant or who accept Section 8 housing vouchers.

The Panels support tax incentives for landlords who invest their capital into housing that serves vulnerable tenants and/or which is affordable. Oklahoma needs a "Gold Star Landlord" program that rewards "good landlords" with incentives in recognition of them meeting certain quality and affordability benchmarks, and submitting to routine inspections voluntarily. Simultaneously, the Panels discussed a public registry of landlords on the basis of verified code enforcement violations beyond a certain threshold. Details should be published in a public database for citizen awareness. Requiring landlords to register with the county or city would provide some tenant protection and would help officials determine who bad actors are so they may be avoided.

Vulnerable populations should not be forced by circumstance to "settle" for decrepit residences, and must be protected from landlords who may be predatory. A system on permitting or registration may open the door to other creative solutions, like charging permit fees for registration with said fee dedicated to inspection logistics and eviction prevention services, etc.

Oklahoma's eviction laws tend to favor landlords without adequate supports for tenants. Tenants often do not fully understand their rights, which means resources of non-profits such as legal aid are insufficient to fully help tenants. One suggestion was that indigent tenants be allowed to access our public defender system for representation even though evictions are not criminal in nature. Further, with respect to evictions, discussion ensued about when the last time filing fees were evaluation and adjusted.

Preventing evictions by providing supports for vulnerable populations may be a better solution. Panels discussed raising of Oklahoma's minimum wage in order to help people be able to pay their rent or mortgage. Increasing the minimum wage could transform the lives of renters in a positive way that would also help landlords and the community overall. But without state financial support to supplement individual's wages and encourage higher wages, that type of sweeping change won't happen because businesses and organizations may not be able to afford the increase without assistance. With respect to utilities, there are accommodations available for different kinds of citizens and member of the community. For example, in Cushing, Oklahoma, a program provides utility assistance to victims of domestic abuse, as well as other who ask for help.

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Day 2, Question 7

Several articles in the Background Resource Document show examples of how homelessness is affecting communities across Oklahoma. According to the 2022 Annual Homelessness Assessment Report by The U.S. Department of Housing and Urban Development, there is a reported 3,754 Oklahomans who are homeless. According to the report, the estimates of homelessness in Oklahoma are as follows: 2,966 individuals; 788 people in families with children; 374 unaccompanied homeless youth; 273 veterans; and 1,247 chronically homeless individuals. What are the root causes of homelessness and what supportive policies and programs can address this growing problem?

The causes of homelessness vary but the most common are economic challenges, domestic violence, family issues, health conditions, substance abuse, mental health, Post-traumatic stress disorder (PTSD), and lack of affordable housing. Almost everyone knows someone who is touched by these conditions, however many of us have natural support systems that can help us through difficult times. But what happens when those support systems disappear?

The Participants were presented a two-part question on homelessness: root causes and supportive policies and programs. First, root causes; the list is long yet probably not exhaustive and there was much duplication among the Panels. First, several Panels stated that “Homelessness is a housing problem.” The root causes included mental health/illness, intergenerational poverty, adverse childhood experience, serious mental health, PTSD (veterans), substance abuse, unemployment, those exiting incarceration, domestic violence, victims of human trafficking, unaffordable rents, lack of affordable housing, low wages, the “benefits cliff,” background checks including convictions and evictions, and scarcity of treatment resources.

Most of the Panels also felt that the actual, published numbers are grossly understated due to the number of homeless living in their cars, couch surfing, those living with friends, relatives, etc.

One Panel focused heavily on the need for a systems change to advance and improve social services for the homeless, especially mental health services. They were opposed to re-institutionalization and said that intervention programs were the best investment. Certainly, they provide greater cost-savings than incarceration, emergency health care, and the clearing of encampments.

Another Panel suggested an increase in supportive housing and related services across the state and suggested one way to fund this effort is by amending the state Medicaid plan for care and operations costs. They called for a coordinated, multi-agency effort (we don’t need a new agency) and that navigators within agencies could help determine which programs individuals are eligible for and how those programs can provide additional funding for services.

Oklahoma needs to create a process for eviction expungement through an application process and shortening the look-back period on evictions. The Town Hall recommends that any look-back information for a renter should include positive renter characteristics such as consistent rental payments, as opposed to look back information being solely negative.

There were a number of specific solutions made by each one of the individual Panels that are unique and worthy of consideration, review, and potential action:

- A need for systems in place that features a long-term focus on continual funding going forward; increasing housing options should be the main priority;
- A model program should be developed to address youth homeless in particular by incorporating both education and wrap around services such as access to hygiene, clothing, and food before a child is expected to go to school each day and learn such as “Positive Tomorrows”;
- Examine the model that succeeded in Houston to fortify our current continuum of care programs;

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- Allow for the “lived-experience” in the decision-making process;
- The alignment of federal, state, and private resources is a current challenge that is preventing effective change via large-scale public policy initiatives. We must align to maximize the limited funding available, and to pool together the strengths of different entities (e.g., continuum of care initiative);
- Address the inadequate minimum wage statewide;
- \$1 billion endowment to create \$50 million/year in interest/dividend income, to address homelessness and its root causes;
- Prioritize Prevention Programs (emergency rent, utility services, education, etc.);
- Increased funding at the federal, state, and local levels to support housing for the very low-income residents (below 30% AMI) to provide shelter, transitional and group homes, and permanent, supportive housing; and
- The state should support a coordinated program at no or low cost to promote US citizens/citizens of Oklahoma to obtain a valid Photo ID to enable their access to needed services.

One barrier to home ownership is the addresses of the victims of domestic abuse/assault are still public record on county assessor sites unless they pay to create a trust. The Town Hall recommends establishing a fund to assist in paying for the fees associated with creating such trust in order to remove this barrier to home ownership. This will help these new homeowners gain a sense of security and safety in their home.

Day 2, Question 8

What are the different needs of urban vs. rural when it comes to improving housing stability and housing stock (define if it matters if ownership or rental)? How can you reconcile these differences to create an overall state policy to address the most immediate needs in lack of housing inventory and high housing instability?

Housing is different today. Prioritization of housing and connection to economic development and commercial activity is very important. The types of houses available should accommodate this changing housing landscape as a commercial space that encourages a revenue stream. City councils must be educated that porches (for package deliveries) generate sales tax and can be utilized to benefit the community.

In rural areas, it can be more cost effective to rehabilitate older housing stock to make it habitable, and rural areas are short of habitable and appropriate housing. A solution to the housing stock should acknowledge that restoration in housing in rural areas must be a priority while new construction and restoration are needed in urban areas. But, rural solutions sometimes boil down to single duplexes or small apartment complexes. Rural needs are very specialized from community to community which is a challenge when competing for available funding in certain programs.

Housing is necessarily tied to workforce and economic development in both rural and urban areas, but scaling and needs can be very different.

Engagement between city/county government partners is important for both urban and rural residents with respect to housing. However, the needs are different. For example, rural communities do not have public transportation so housing solutions that promote people’s ability to access resources and be mobile. One Panel suggested that Oklahoma must leverage the Oklahoma Water Resources Board’s (OWRB) Rural Economic Action Plan (REAP) to invest in infrastructure like water and sewers because it can be hard for rural communities to be able to afford to do these projects or get debt financing for the same. Investing in infrastructure promotes development and expansion in all communities.

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To combat lack of services in rural areas, Oklahoma should study the regionalization of certain resources like healthcare in very small rural communities that lack existing services.

A majority of Panels discussed Tribal models that could be replicated particularly in rural areas for housing. The Choctaw Nation has adapted its housing program to offer a continuum of services to its Tribal members. Much of its success can be attributed to how housing counselors tailor their services to the Tribe's needs, from lease purchase to independent elder housing. Tribes are doing an excellent job with their people in the state. The Housing Authority of the Cherokee Nation offers low-income rental housing, rental assistance, college housing, and housing rehabilitation, as well as offering an innovative new home construction program that allows Cherokee families to achieve their goal of home ownership more easily.

Housing in smaller communities is necessarily tied to jobs and infrastructure. For example, the loss of a school or a hospital can lead to severe housing issues. Building housing efficiently at scale in rural areas is a complex challenge that depends on multiple issues such as access to vendors, supplies and city infrastructure. Overall, each community's needs are highly specialized and require focused case-by-case attention. To achieve that kind of attention, rural partnerships (public and private) can help solve unique issues. One Panel recommended that ODOC identify community exemplars like Choctaw's workforce housing and Gore's Nitrogen investment in housing development to secure a workforce.

Small towns need more engagement by their county government partners on issues relating to housing as well as other challenges. Ultimately, we think regions of the state that have more cooperative and communicative county/city relationships have found them beneficial.

Another opportunity to increase housing stock is the use of modular homes. However, there are trucking costs to consider.

One Panel recommends that the state leverage learning from the Oklahoma Department of Commerce SITES Program to create a housing program. The state could use these findings to allocate resources.

CONCLUSION

The solution to Oklahoma's housing crisis is simple, WE NEED MORE HOUSES! But the questions of how do we as a community and state as a whole accomplish the goal of increasing our housing inventory is the real challenge. The work and time devoted to this Town Hall conference by the Participants has produced a consensus report that will not only guide Oklahoma in the future, but will be used to inform, educate, and begin a discussion of open-minded dialogue and fact-based analysis that leads to action on housing policy. Whether the issue is local initiatives, the complexities of the affordable housing crisis, inclusionary zoning, or housing subsidies, better housing policies will create more affordable, accessible, and attainable housing for all Oklahomans.

We plan to reach the goals listed in this document and address the issues discussed throughout this report in an efficient, collaborative, successful manner. As with previous visioning processes facilitated by The Oklahoma Academy, many of the recommendations included herein will become policy recommendations, some will become law, and many will form from community initiatives. Ultimately, each one of us bears an obligation to implement these changes for a more prosperous, healthy, and secure Oklahoma. Moving these ideas into action will take a continued effort and collaboration, and with your help we will ensure Oklahoma is the best state to work, play and live.

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TOWN HALL CONFERENCES

Topics covered at the Town Hall Conference from 2001 - 2024

2001 – Competing in an Innovative World

Town Hall Chair: Cliff Hudson, SONIC, America's Drive-In

2002 – Oklahoma's Health

Town Hall Chair: Cliff Hudson, SONIC, America's Drive-In

2003 – Oklahoma Resources: Energy and Water

Town Hall Co-Chairs: John Feaver, University of Science and Arts of Oklahoma; Howard Barnett, TSF Capital LLC; and Larry Nichols, Devon Energy Corp.

2004 – Oklahoma's Environment: Pursuing A Responsible Balance

Town Hall Chair: William R. McKamey, AEP Public Service Company of Oklahoma

2005 – Drugs: Legal, Illegal... Otherwise

Town Hall Chair: Howard Barnett, TSF Capital LLC

2006 – Strategies for Oklahoma's Future

Town Hall Co-Chairs: John Feaver, University of Science and Arts of Oklahoma; and Larry Rice, Tulsa University

2007 – Building Alliances: Tribal Governments, State & Local Governments And Private Sectors

Town Hall Chair: Douglas Branch, Phillips McFall

2008 – Oklahoma's Criminal Justice System: Can We Be Just As Tough But Twice As Smart?

Town Hall Chair: Steve Turnbo, Schnake Turnbo Frank PR

2009 – Getting Ready For Work: Education Systems And Future Workforce

Town Hall Chair: Howard Barnett, OSU- Tulsa

2010 May – Oklahoma Water- A Special Town Hall on Oklahoma's 50 Year Water Plan

Town Hall Chair: John Feaver, University of Science and Arts of Oklahoma

2010 November – MUNI.OK.GOV- Addressing Municipal Governance

Town Hall Chair: Tom McKeon, Tulsa Community College

2011 – Developing the Oklahoma Economy

Town Hall Chair: Susan Winchester, The Winchester Group

2012 – It's 2032- Where in the World is Oklahoma?

Town Hall Chair: Steve Kreidler, University of Central Oklahoma

2013 – Moving Oklahoma: Improving Our Transportation Infrastructure

Town Hall Chair: Darryl Schmidt, BancFirst

2014 – We Can Do Better: Improving the Health of the Oklahoma People

Town Hall Co-Chairs: Kay Goebel, PhD, Psychologist; Gerry Clancy, MD, OU-Tulsa; and Steve Prescott, MD, Oklahoma Medical Research Foundation

2015 – Oklahoma Priorities: The Government & Taxes We Want

Town Hall Co-Chairs: Howard Barnett, OSU- Tulsa; and Dan Boren, Chickasaw Nation Department of Commerce

2017 – Oklahoma Votes: Improving the Election Process, Voter Access & Informed Voter Engagement

Town Hall Co-Chairs: Dan Boren, Chickasaw Nation Department of Commerce; and John Harper, AEP Public Service Company of Oklahoma

2018 – Aligning Oklahoma's Tax Code to Our 21st Century Economy

Town Hall Co-Chairs: Darryl Schmidt, BancFirst; and Dan Boren, Chickasaw Nation Department of Commerce

2019 – OKLAHOMA ENERGY: Optimizing Our Resources for the Future

Town Hall Co-Chairs: C. Michael Ming, retired VP Baker Hughes, a GE company, and Stuart Solomon, retired President & COO of Public Service Company of Oklahoma

2021 – Addressing Mental Health ~ Improving Mental Wellness

Town Hall Chair: Howard G. Barnett Jr., The Barnett Family Law Firm

2022 – OKLAHOMA'S HUMAN POTENTIAL: Enhancing Our Workforce for an Innovative Economy

Town Hall Chair: Lee Denney, D.V.M., Oklahoma Department of Career and Technology Education

2023 – OKLAHOMA'S HOUSING: Affordable, Accessible, Attainable

Town Hall Chair: Michael S. Neal, CCE, CCD, HLM, President and Chief Executive Officer, Tulsa Regional Chamber

2024 – Politics, Primaries, and Polarization: What about the People? – to be held October 27-30 at River Spirit Casino Resort, Tulsa

Town Hall Chair: Howard G. Barnett Jr., The Barnett Family Law Firm

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