

Leadership Council Meeting

February 2024



Coordinated by Housing Solutions

Agenda & Meeting Packet can be found at
www.housingsolutionstulsa.org/awh4t-partner-portal

A Way Home for Tulsa Leadership Council Meeting

1. Leadership Council Meeting Introduction

- ☐ Call to Order, Ginny Hensley
 - ☐ Vice-Chair – Beth Svetlic
 - ☐ Provider Rep – Noe Rodriguez
- ☐ Roll Call
 - ☐ Welcome to Takiyah Rande'y as YAB Co-Chair
 - ☐ ~~Review & Discuss Vacancies~~

2. Discussion & Approval of:

- ☐ December 2023 Minutes*
- ☐ A New Leaf Letter of Support* - Maranda Figueroa

Lead Agency Updates

1. **HUD FY23 Award**, Becky Gligo
2. **CEO Search**, Brian Kurtz
3. **Task Group Updates**
 1. Strategic Planning, Erin Velez
 2. Communications, Ginny Hensley
4. **Outreach Director Introduction**, Chelsea Butler
5. **Data Report**, Olivia Denton Koopman



**OKLAHOMA
ACCESS TO
JUSTICE
FOUNDATION**

THE DOWNWARD DEBT SPIRAL

A Study of Oklahoma's Judicial Debt Collection System





**Why did we do this
study?**

Legal Services Corporation



The Pew Charitable Trust

Data Analysis

Quantitative data were collected and analyzed by LSC's Civil Court Data Initiative.

- Case data was collected from OSCN
- Data collected was limited to business to consumer debt collection cases filed in Oklahoma between 2018 and 2022.
 - OK case types aren't standardized so keywords like money judgment, indebtedness, and promissory note were used to determine which cases were debt collection cases
- LSC will be producing their own report on this data with additional analysis not included in this report

Debt collection lawsuits dominate Oklahoma's courts

Consumer debt collection cases are the single most common civil case type – $\frac{1}{3}$ of all cases

- 340,000 cases filed from 2018 to 2022.
- Judges' dockets are filled with debt collection cases
- Cases are filed all across Oklahoma - some rural counties face higher filing rates than more urban ones
- Some judges had nearly 200 cases to dispose of in a single morning



National debt collectors and banks dominate dockets

| Plaintiff | Number of Cases Filed | Category | Plaintiff as Percent of All Cases |
|-----------------------------------|-----------------------|----------|-----------------------------------|
| Midland Credit | 20,149 | National | 6% |
| Capital One Bank | 19,754 | National | 6% |
| LVNV Funding | 14,617 | National | 4% |
| Portfolio Recovery Associates LLC | 10,911 | National | 3% |
| Discover Bank | 10,625 | National | 3% |
| Cavalry SPV | 8,820 | National | 3% |
| Jefferson Capital | 7,182 | National | 2% |
| Red River Credit Union | 7,004 | Oklahoma | 2% |
| Integris Healthcare System | 6,284 | Oklahoma | 2% |
| Synchrony Bank | 6,163 | National | 2% |
| Total Cases by Top 10 Filers | 111,509 | | 33% |

8

of top 10 creditors were national companies headquartered outside of OK

33%

of cases filed by top 10 companies

70%

of debt collection cases filed by top filers are filed by debt buyers, payday lenders, banks, and credit card companies

The majority of cases end in default judgments

51%

of cases end in default judgments in counties where disposition data is available

65%

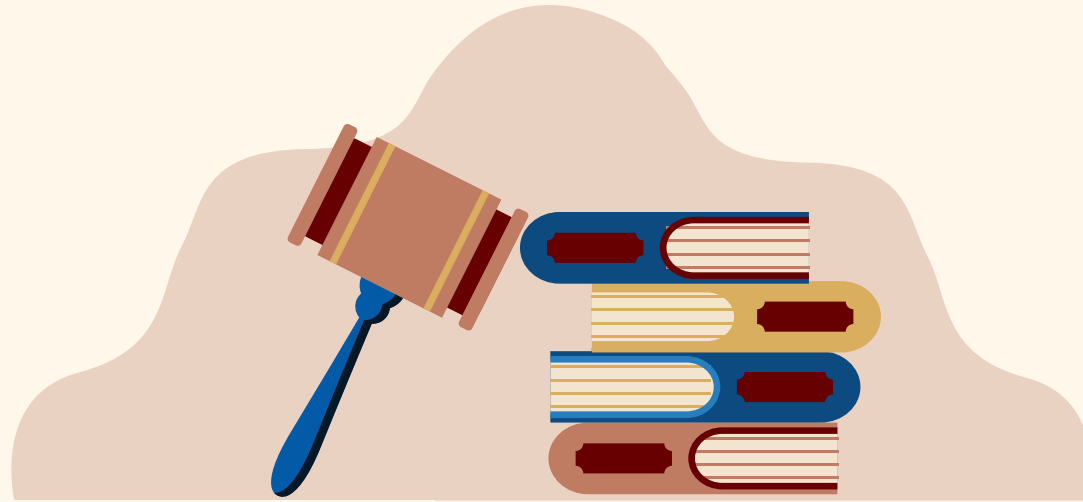
of cases in Oklahoma County end in default judgments



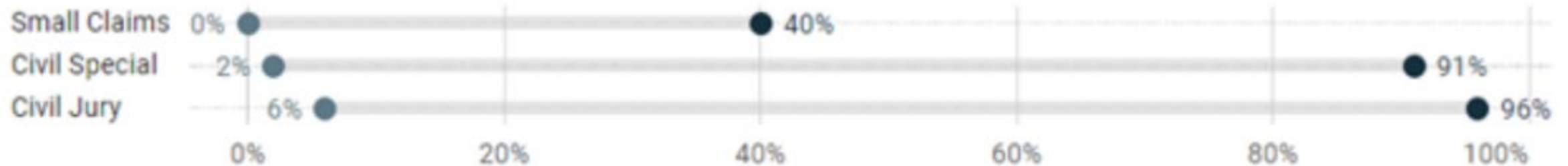
Our court observations and interviews with judges and attorneys indicate that initial failure to appear rates for consumer defendants are even higher

In most counties, proof of debt is not required to obtain a default judgment.

The validity of claims is often not challenged unless the consumer defendant participates in the case.



Compared to creditors, few Oklahoma consumer defendants are represented in their cases



Additional court costs inflate the original amount owed

Original Claim

- + filing fees
- + attorney's fees
- + pre-judgment interest
- + post-judgment interest





Recommendations

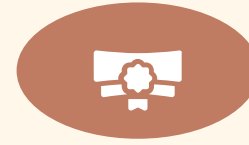
Engage and Empower Consumer Defendants



User friendly and plain language court documents



Fairer notice requirements



Motion for continuance



Checkbox defense forms and sample motions to vacate



Expanded mediation options



Information equity

Ensure Consistency and Fairness in the Legal Process

Increased documentation requirements



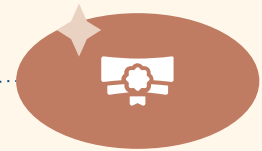
Dismiss cases with prejudice



Disposition Dockets



Limitations on renewing inactive judgments



Protect and Strengthen Oklahoma Workers and Wealth



**Consistent, lower
post-judgment
interest rates**



**Stronger exemptions
and protections
against garnishment**




**Flag collection-proof
consumer defendants**

Legislative Action

Debt

- **HB3576/HB4148** - requiring evidence for medical debt collection cases (including original creditor, pay-off amount, etc.)
- **HB4149** - removing judgment renewals without action
- **HB3179** - plain language mandate for garnishment

Eviction/Housing

- **HB2109** - anti-retaliation
 - **SB1575** - eviction timeline
 - **SB1404** - tax credits for “hard to house” renters
 - **SB1755** - creating an Affordable Housing Task Force
 - **SB1810** - eviction record sealing for dismissals
- 

Learn More

- The Oklahoma Access to Justice Foundation debt collection study: bit.ly/OKDebtReport
- Oklahoma Watch's coverage of the study: <https://oklahomawatch.org/2023/10/02/minority-oklahomans-disproportionately-sued-over-debt/>
- Streetlight News' coverage of the study: <https://streetlightnews.org/oklahoma-debt-housing/>
- Oklahoma Affordable Housing Coalition - <https://affordablehousingcoalition.org>



We believe the people should have a say in their futures and quality of life, so we engage citizens across Oklahoma and involve those citizens in every step of the proposal process. The purpose of our mission is to provide citizens the opportunity to participate in a truly democratic process designed to shape our future.

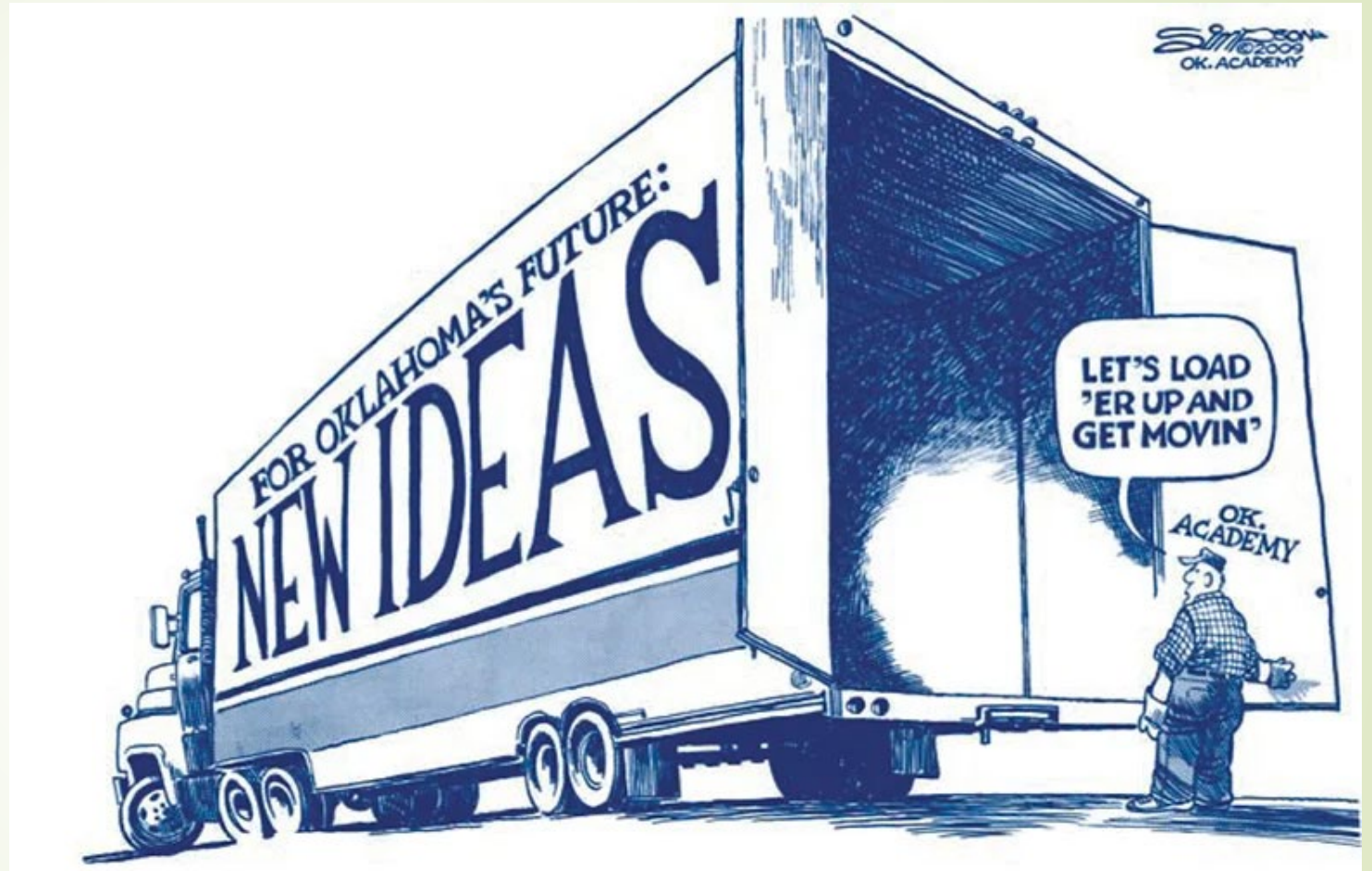
We are creating solutions for a stronger Oklahoma.




Moving Ideas Into Action

OUR MISSION

- The mission of The Oklahoma Academy is educating Oklahomans about public policy, with the goal of equipping them to take a proactive role with our leadership on every civic level.
- As an “Honest Broker”, we’re a nonpartisan source of information about the issues facing our state. Through our Town Hall events, we provide a place for the process of creating solutions together.





Oklahoma's Housing

Affordable • Accessible • Attainable

2023 TOWN HALL Key Recommendations



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.**




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.



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.**
- 



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 made the community unique, with its own character.



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.**



Learn More

- [Home - Oklahoma Academy \(okacademy.org\)](http://okacademy.org)

TULSA HOUSING STRATEGY

DRAFT 1.8.2024

What is the Tulsa Housing Strategy?

The **Tulsa Housing Strategy** describes how Tulsa can meet the demand for 12,900 units described in the 2023 Citywide Housing Assessment. It is clear from the Assessment and conversations that inform this strategy that **producing more housing units is the first step** in addressing other barriers and challenges. This strategy focuses on what funding programs, policies, and supportive actions are needed.

Four Strategies

1. **Fund the gap for new development, preservation, rehab & renovation**, to make more types of housing at a variety of affordability levels economically feasible.
2. **Facilitate housing development and redevelopment** to make housing development opportunities more doable, support demonstration projects, and build a more robust development pipeline.
3. **Double down on Tulsa's older commercial areas**, including downtown and aging and/or underutilized commercial properties, to support housing development.
4. **Advocate, align policy, and make process improvements to remove barriers** to housing development of all types, improve messaging around housing needs, and advocate for more resources.

Priority Actions

This strategy recommends **14 priority actions** that are summarized in the attached pages. The approximately **\$370 million** in public and private dollars needed over the next 10 years to fully implement the priority actions would support the development of **13,000 to 15,000 units** at the price points defined in the Assessment.

What comes next?

The strategy describes the **programs, policies, funding goals, production targets, leadership, and partnerships** needed to achieve the goal of producing nearly 13,000 units over the next decade. Important implementation work is needed over the next several months to prepare for the community to launch these major housing initiatives:

- prepare implementation plans for acquisition, development grant program, and investment fund,
- make funding commitments to bridge the gap from now to when IoT funds are available,
- build capacity and partnerships to support major fundraising initiatives,
- begin development process improvements and hire housing project coordinators, and
- identify potential pilot/catalyst projects.

DEVELOPMENT STRATEGIES

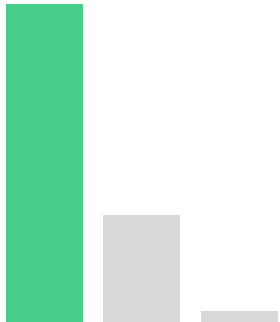
TULSA HOUSING STRATEGY: PRIORITY ACTIONS

TARGET INCOME RANGE – AMI

Strategy 1

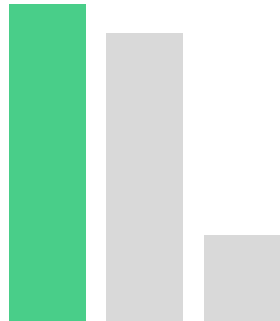
Fund the gap for new development, preservation, rehab, & renovation

\$92M



COSTS

2,750



UNITS

| Actions | What will we accomplish? | TARGET INCOME RANGE – AMI | | | | |
|---|--|--|-----|--|------|--------|
| | | < 30% | 50% | 80% | 120% | 200% + |
| | | Initial Investment* | | Outcome | | |
| | | | | | | |
| | | | | | | |
| 1.a. Housing development grant program | Fund development gap for deeply affordable properties | \$30 million | | 750 units | | |
| | | <ul style="list-style-type: none"> Philanthropy IoT/public | | Years 1–3 | | |
| 1.b. Housing investment fund | Working capital for: <ul style="list-style-type: none"> Predevelopment and acquisition Below-market construction and permanent financing Equity product | \$60 million | | 2,000 units | | |
| | | <ul style="list-style-type: none"> Investors Business Philanthropy Other private IoT/public | | Years 1–3 | | |
| 1.c. Local rental assistance funding | <ul style="list-style-type: none"> Support housing stability Prevent evictions | \$2 million/year | | Support 600-750 households/year | | |
| | | <ul style="list-style-type: none"> IoT/public Philanthropy State? | | Annual | | |
| 1.d. Align landlord incentives with landlord recruitment | <ul style="list-style-type: none"> More landlords accepting vouchers Prevent evictions | \$300,000/year | | Add 50 landlords | | |
| | | <ul style="list-style-type: none"> Funder partners | | In first 3 years | | |

**The dollar amounts listed here represent goals for the first phase of implementation vs. the 10-year strategy period. The actual amounts will vary.*

TULSA HOUSING STRATEGY: PRIORITY ACTIONS

TARGET INCOME RANGE – AMI

Strategy 2

< 30%

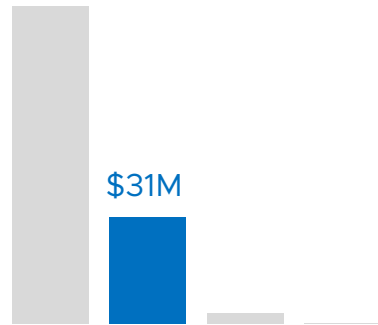
50%

80%

120%

200% +

Facilitate housing development and redevelopment



COSTS



UNITS

| Actions | What will we accomplish? | Initial Investment* | Outcome |
|---|--|--|---|
| 2.a. Acquire and prepare sites and vacant buildings for housing development | <ul style="list-style-type: none"> Set the table for affordable housing development Attract developer partners Low-cost development-ready properties | \$30 million <ul style="list-style-type: none"> IoT/Public Philanthropy | ~2,500 units supported Years 1-3 |
| 2.b. Build and regularly update a housing suitability map | <ul style="list-style-type: none"> Identify ideal sites for housing Identify underutilized commercial properties for residential conversion Understand what is needed to make development-ready | Integrated into GIS department tasks <ul style="list-style-type: none"> City general funds | 15-20 housing properties identified Ongoing |
| 2.c. Create and fund city staff positions | Housing Project Coordinators would guide housing developers through key processes: <ul style="list-style-type: none"> Entitlement Permitting Development approval | \$180,000 – \$220,000/year <ul style="list-style-type: none"> City general funds | Improved communication and reduced approval times Ongoing |
| 2.d. Pre-approved plans program | <ul style="list-style-type: none"> Approvable housing plans Designed to be context-sensitive and appropriate | \$500,000 <ul style="list-style-type: none"> City general funds Philanthropy | Fast-track approval 2025 |

**The dollar amounts listed here represent goals for the first phase of implementation vs. the 10-year strategy period. The actual amounts will vary.*

Strategy 3

| Year | Number of people |
|------|------------------|
| 2010 | ~1.5M |
| 2015 | \$3.2M |

COSTS

| Category | Count |
|----------|-------|
| All | ~100 |
| No | ~90 |
| Yes | 750 |

UNITS

| Actions | What will we accomplish? | Initial Investment* | Outcome |
|--|---|--|---|
| 3.a. Prepare redevelopment strategies | <ul style="list-style-type: none"> Show what types of development are possible for properties acquired or targeted for acquisition Community dialogue Financial modeling to align resources to accomplish affordable housing goals | \$250,000 <ul style="list-style-type: none"> City general funds Grants | 1 redevelopment strategy for a pilot project 2025 |
| 3.b. Acquire an underperforming commercial property as a pilot project | <ul style="list-style-type: none"> Proactively facilitate housing-focused redevelopment Accelerate the entitlement process to create certainty in outcomes -Reactivate underperforming land uses | \$3 million <ul style="list-style-type: none"> IoT/Public Grants | Successful mixed-income/mixed-use redevelopment ~200 units 2025-2026 |
| 3.c. Support office conversions to residential Downtown | <ul style="list-style-type: none"> Accelerate residential conversions by aligning resources and funding Proactively apply for grants, tax credits, and other state and federal resources Leverage existing tool maximally (TIF and DDRF) | Staff time <ul style="list-style-type: none"> Downtown Tulsa PartnerTulsa City | Support 5 conversions in 3 years and DT reinvestment 500-700 units Years 1-3 |

TULSA HOUSING STRATEGY: PRIORITY ACTIONS

TARGET INCOME RANGE – AMI

Strategy 4

< 30%

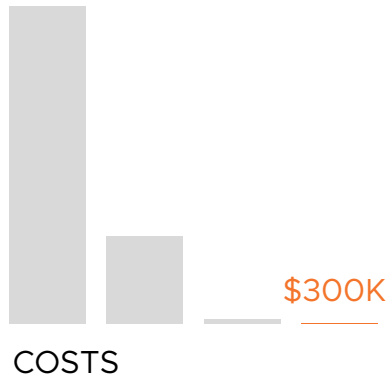
50%

80%

120%

200% +

Advocate, align policy, and make process improvements



| Actions | What will we accomplish? | Initial Investment* | Outcome |
|--|--|---|---|
| 4.a. Form a Housing Coalition | <ul style="list-style-type: none"> Communicate about, support, and advocate for supportive policy around housing at local and state levels Provide leadership and accountability Expand support for housing projects | \$300,000 <ul style="list-style-type: none"> Civic Community Philanthropy | Clear, consistent messaging and advocacy leadership Start now |
| 4.b. Improve the development review and approval process | <ul style="list-style-type: none"> Improve communication Reduce review and approval times Publish target and actual review times and other stats Fast-track process and pre-approved plans | Primarily process improvements <ul style="list-style-type: none"> City | Reduced approval times and improved collaboration Immediate and ongoing |
| 4.c. Amend the zoning code to remove barriers for housing | <ul style="list-style-type: none"> Reduce barriers to housing development by: <ul style="list-style-type: none"> Adopting Housing Feasibility Amendments Expand Neighborhood Infill Overlay Adopt AARP Code Reform Roadmap Add inclusive zoning policies (state statute changes required) | Staff time <ul style="list-style-type: none"> City | More housing types and densities allowed by-right and decrease in re-zoning cases Ongoing |
| 4.d. Affordable housing priority program | Expedite affordable housing developments and align resources by: <ul style="list-style-type: none"> Establishing clear criteria on product type, affordability, location, etc. | Staff time <ul style="list-style-type: none"> City | Streamlined process for affordable housing projects |

TULSA HOUSING STRATEGY: SUPPORTIVE ACTIONS

DRAFT

Strategy 1

Fund the gap for new development, preservation, rehab, & renovation

- Ensure that **CDFI Friendly Tulsa** launches and implements its tools, resources, and investments for minority and underserved communities.
- Use GIS to map housing projects supported by the AHTF and future projects supported by the recommended programs to **track progress and encourage transparency**. Include details such as unit types, affordability classification, year built, programs/incentives used, etc.
- Regularly (at least bi-annually) **evaluate incentive policies** (i.e., TIF, Downtown Revolving Loan Funds, and others) to ensure they complement other tools and prevailing market conditions.
- Continue to **apply for state and federal funds that would support housing development**, including brownfield funding, energy efficiency programs, YIMBY funds, National Housing Trust Fund dollars, and others.
- Expand homeowner supports**, including down payment assistance, homebuyer training, homeowner training, and foreclosure preventions, through AHTF and other programs.
- Expand **home repair programs**, including those that support accessibility modifications so that aging-in-place is more attainable.
- Expand eviction prevention**, landlord/tenant mediation, and other stability supports to keep households in their current housing, including rent and mortgage payment supports and utility payments.
- As more units are brought online, **realign funding** that is currently supporting emergency housing and hotel stays to fund needed supportive services.
- Continue proactive code enforcement** activities to address condition challenges and tenant vulnerabilities at aging rental properties and inform property owners of the programs and/or funding opportunities to fix issues while maintaining affordability. Ensure that the penalties for persistent code violations are substantial enough to encourage action.
- Continue to **raise public funds for housing through future city bond issues**.

Strategy 2

Facilitate housing development and redevelopment

- Plan for needed **infrastructure** improvements/investments to/near housing sites as indicated in the housing suitability map.
- Continue to facilitate housing **developer training and mentorship programs** in Tulsa, especially for minority developers
- Expedite the nuisance property process** to return problem properties to productive use.
- Facilitate **pilot projects** for pre-approved plans (2.d.), catalyst redevelopment (3.a.),
- Actively **recruit national and regional housing developers** to work in Tulsa (for-profit and non-profit)
- Improve **public engagement** around housing, both overall and as specific projects arise.

Strategy 3

Double down on Tulsa’s older commercial areas

- Approve Housing Feasibility Amendments to **remove barriers to housing** development in commercially-zoned districts.
- Implement the **Downtown Strategic Investment Plan** (when completed).
- Ensure that **incentive policies** (e.g., TIF and DDRL) align with market needs.

Strategy 4

Advocate, align policy, and make process improvements

- Create a **repeatable collaboration process for engagement** between elected officials, the Planning Office, developers and neighborhoods that ensures that all voices are heard and the development process before items come to the TMAPC and City Council.
- Coordinate with ongoing advocacy efforts** for housing-supportive policy at the state level, including those underway by AARP, homebuilder’s associations, Realtors associations, and other local governments.

Meeting Wrap-Up

- Public Comments
- Adjourn

Next LC Meeting
March 12, 2024
1:30-3:00
Boston Avenue Church