

Statewide Housing Needs Assessment
Executive Summary

Prepared For:

Oklahoma Housing Finance Agency
Oklahoma Department of Commerce
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This “Statewide Affordable Housing Market Study” was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.



Executive Summary

This summary is part of a Statewide Affordable Housing Market Study commissioned by the Oklahoma Department of Commerce (ODOC) in partnership with the Oklahoma Housing Finance Agency (OHFA), as an outgrowth of the 2013 tornado outbreak in Oklahoma. It was funded by the U.S. Department of Housing and Urban Development (USHUD) through the Community Development Block Grant – Disaster Recovery program (CDBG-DR). This study was conducted by a public/private partnership between Integra Realty Resources – Tulsa/OKC, the University of Oklahoma College of Architecture, Division of Regional and City Planning, and DeBruler Inc. IRR-Tulsa/OKC, The University of Oklahoma, and DeBruler Inc. also prepared a prior statewide study in 2001, also commissioned by ODOC in partnership with OHFA.

This study is a value-added product derived from the original 2001 statewide housing study that incorporates additional topics and datasets not included in the 2001 study, which impact affordable housing throughout the state. These topic areas include:

- Disaster Resiliency
- Homelessness
- Assessment of Fair Housing
- Evaluation of Residential Lead-Based Paint Hazards

These topics are interrelated in terms of affordable housing policy, housing development, and disaster resiliency and recovery. Homeless populations are more vulnerable in the event of a disaster, as are many of the protected classes under the Fair Housing Act. Lead-based paint is typically more likely to be present in housing units occupied by low-to-moderate income persons, and can also present an environmental hazard in the wake of a disaster. Effective affordable housing policy can mitigate the impact of natural and manmade disasters by encouraging the development and preservation of safe, secure, and disaster-resilient housing for Oklahoma’s most vulnerable populations.

Housing Market Analysis Specific Findings:

1. The population of Oklahoma is projected to grow by 0.81% per year through the year 2020, slightly outperforming the United States as a whole.
2. Oklahoma is projected to need a total of 43,942 housing units for ownership and 22,879 housing units for rent through the year 2020, for a total of 66,821 housing units.
3. Of the 43,942 housing units needed for ownership, 7,454 (or 16.96%) will be needed by households earning less than 60% of Area Median Income.
4. Of the 22,879 housing units needed for rent, 11,630 (or 50.83%) will be needed by households earning less than 60% of Area Median Income.
5. Median Household Income in Oklahoma is estimated to be \$47,049 in 2015, compared with the national median household income of \$53,706. Since the 2000 Census, the state’s median household income has grown by 2.16% per year, slower than the rate of inflation over the same period.

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6. The poverty rate in Oklahoma is estimated to be 16.85%, compared with 15.37% for the United States.
 7. Median home value in Oklahoma is estimated to be \$112,800, compared with \$176,700 for the United States.
 8. Median gross rent in Oklahoma is estimated to be \$699 per month, compared with \$904 per month for the United States.
 9. The statewide homeowner vacancy rate is estimated to be 2.31%, compared with 2.2% for the United States.
 10. The statewide rental vacancy rate is estimated to be 8.24%, compared with 7.3% for the United States.
 11. Approximately 40.01% of renters and 19.12% of owners are housing cost overburdened in Oklahoma.

Disaster Resiliency Recommendations:

1. All jurisdictions should either continue to update and maintain, or create, Hazard Mitigation Plans.
2. Particular attention should be paid to areas within the jurisdiction that, in addition to physical vulnerability, have compounding social vulnerability factors.
3. Efforts to strengthen building codes related to tornadoes and other natural disasters should be considered.
4. Continue to support regulations that prevent development in the floodplain and removing structures in the floodplain that experience repeated damages from floods.
5. Planning for shelters from disaster events for multifamily housing units (particularly including affordable housing), in addition to all housing in the community should be incorporated with any effort to increase housing.

Homelessness Specific Findings

1. Point in Time data from January 2015 shows 3,777 homeless persons in Oklahoma, though this figure certainly understates the number of homeless persons in the state.
2. 2,309 of these persons were shown to be in emergency shelters, 690 of these persons were located in traditional housing, and 778 of these persons were unsheltered.
3. The absence of affordable housing alternatives across some parts of the State is the largest threat to homelessness.
4. Communities must work to ensure that zoning regulations promote the development of housing types serving all income levels, including the providing of temporary and permanent housing to meet the needs of the presently homeless and those at risk for becoming the same.

Fair Housing Specific Findings

1. 70% of affordable housing units in Oklahoma are located in census tracts marked by poverty.
2. 62% of affordable housing is located in census tracts where a majority of the residents are not white.

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3. 13% of affordable housing units have no access to transit services and 56% have access to limited service, on-demand transit.
 4. 2.6% of affordable housing units have limited access to a hospital.
 5. 7.8% of affordable housing units are located in food deserts.

Lead-Based Paint Specific Findings

1. We estimate there are 240,229 occupied housing units in Oklahoma with lead-based paint hazards.
2. 113,931 of these housing units are occupied by households with low-to-moderate incomes.
3. We estimate that 19,761 housing units in Oklahoma have lead-based paint hazards, and are occupied by low-to-moderate income households with children under the age of 6 present.

Full Reports

Full results of this statewide housing study for each of Oklahoma's 77 counties can be downloaded from: <http://oklahomahousingneeds.org/counties/>