



HOUSING FORWARD

RESOURCES FOR BETTER HOUSING DEVELOPMENT

October 8, 2025

HousingForwardOK.org





Our Mission

Housing Forward exists to deliver bold, innovative, practical solutions that expand access to housing across Oklahoma.





Our Work

Research and Data



Policy and Advocacy



Experts in Development



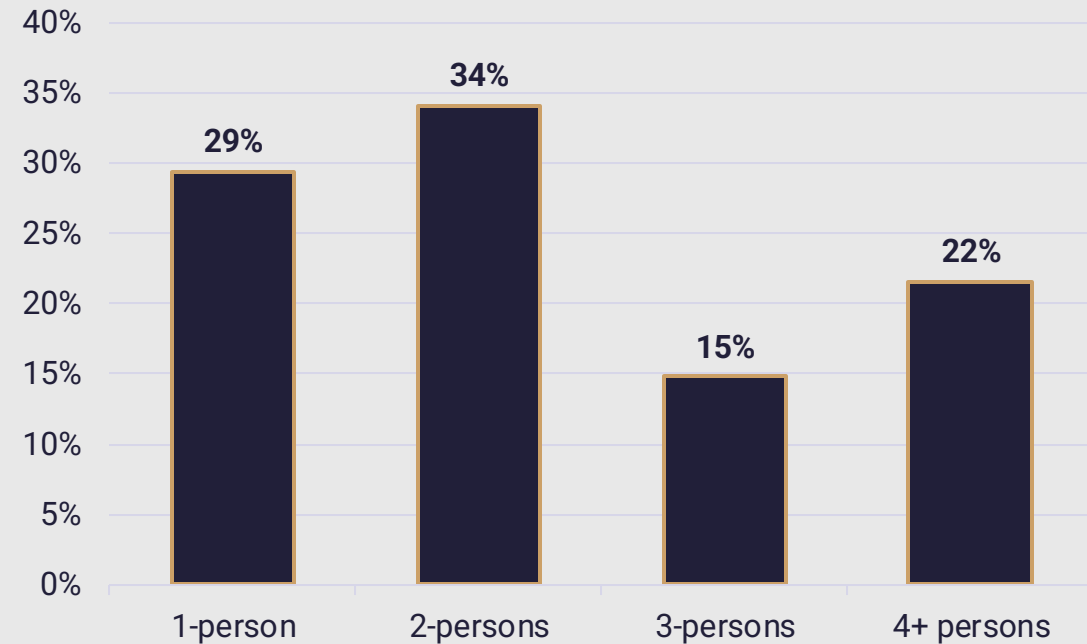


State of Housing in Oklahoma



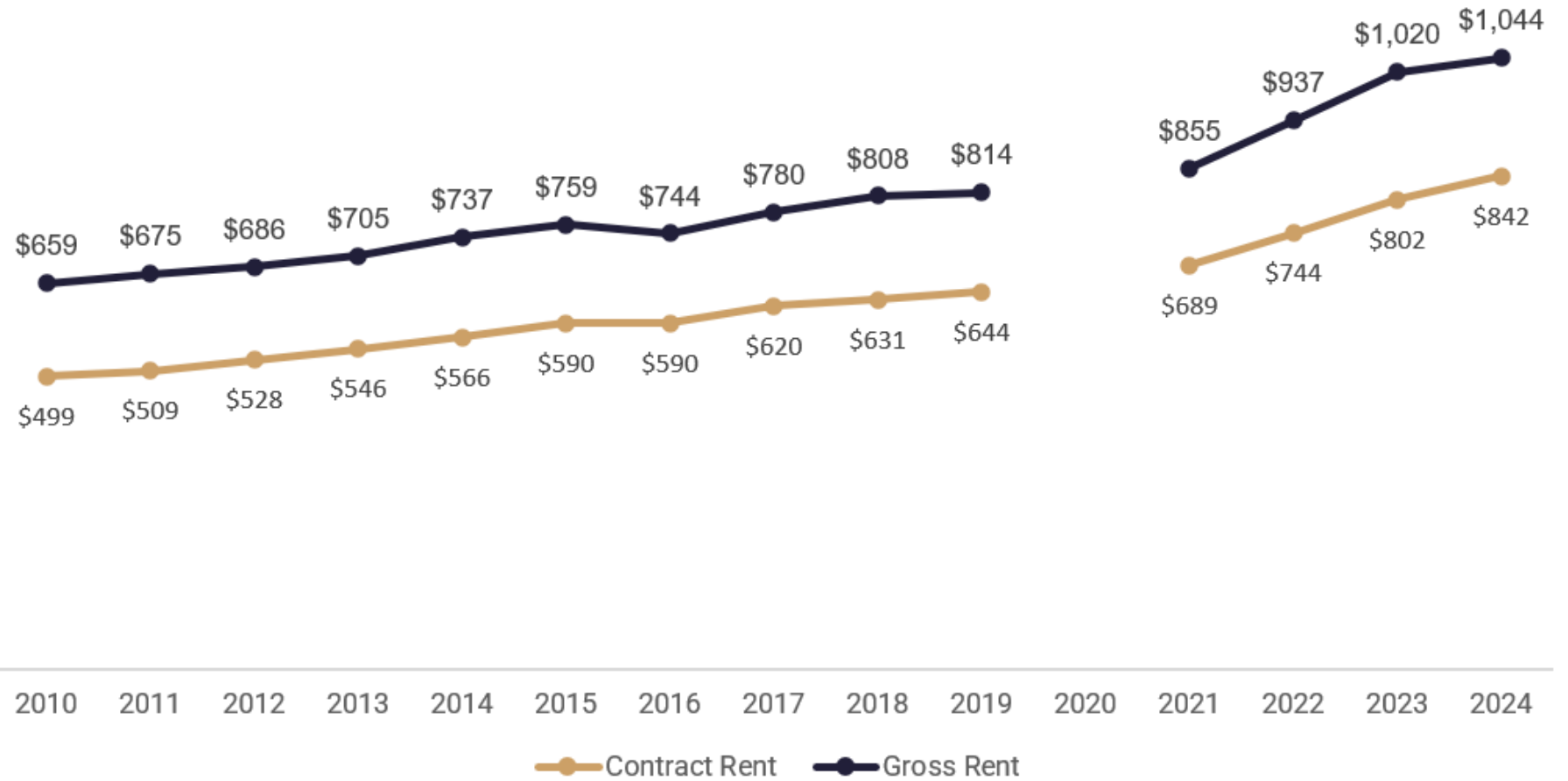
1 in every 3 households in Oklahoma are housing cost-burdened

Share of Oklahoma Households by Household Size



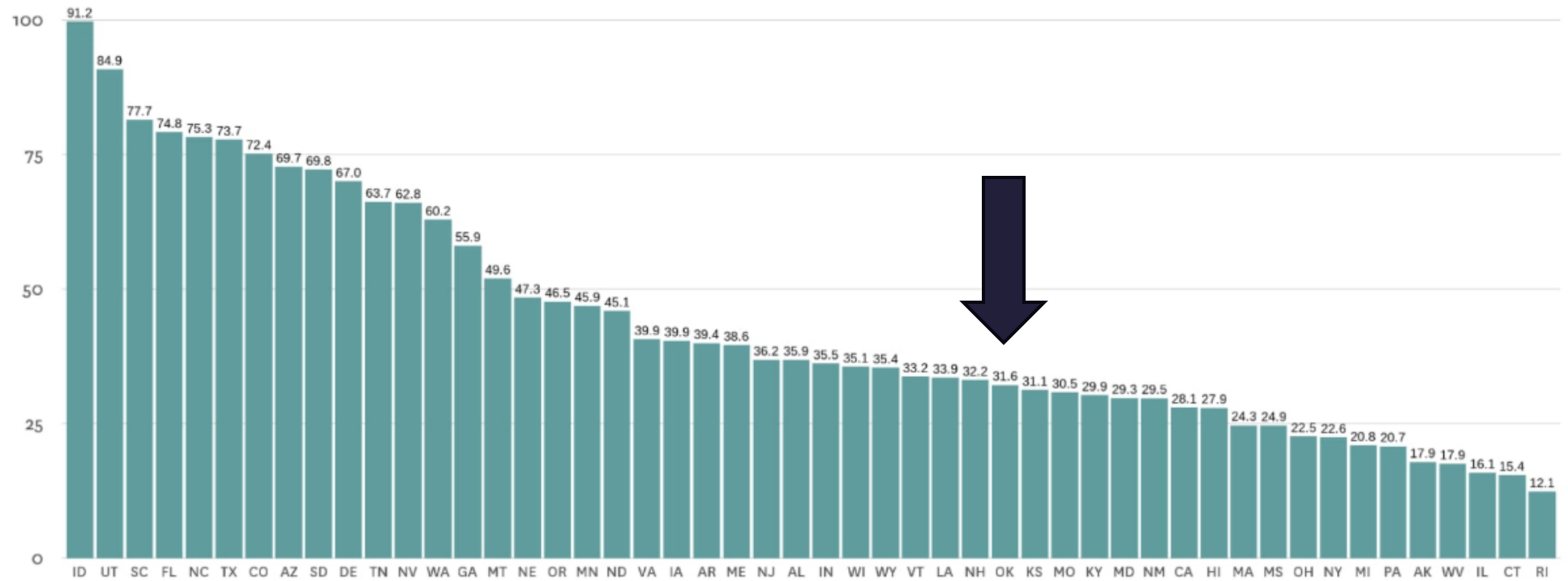


Median Contract & Gross Rents in Oklahoma





Housing Unit Permitting Rate (Per 1,000 Residents), 2015-2024



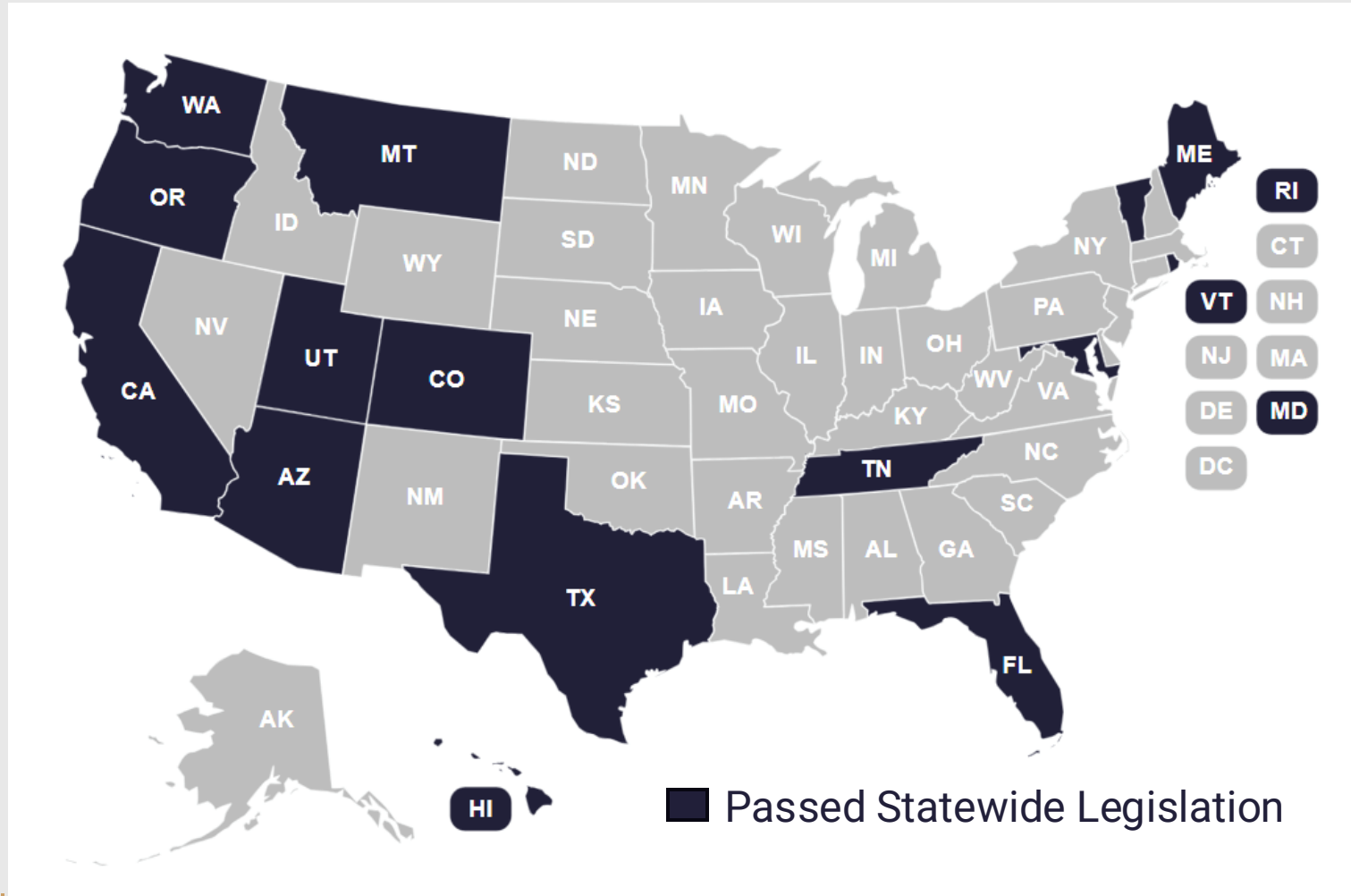
Sources: U.S. Census Bureau Building Permits Survey 2015-2024. American Community Survey 2015. NYU Furman Center.

Note: 2024 U.S. Census Bureau Building Permits Survey is preliminary.





State Housing Legislation Since 2022



Housing Affordability Equation

Drive Costs Up



- Minimum Lot Size
- Parking Minimums
- Overly Restrictive Zoning Code

- Overly Restrictive Building Code
- Lack of Sufficient Infrastructure
- Prolonged Permitting Process

- Median List Price has increased 41% in 10 years to \$305,000
- Rising Insurance Costs
- Wage Stagnation



Land

Construction

Market

Affordability

Drive Costs Down



- Eliminate Minimum Lot Size for Large Metros
- Expand Opportunities for Residential Development in Commercially Zoned Areas

- Re-legalize Single Stair
- Create Pathways to Produce Missing-Middle Housing
- Invest in infrastructure that unlocks buildable land
- Increase Opportunities for Administrative Approval in Permitting

- Strategic Incentives for Housing Production and Preservation
- Property Tax Exemption for Nonprofit Owners/Developers
- Targeted Housing Support





Single-Stair Legislation

- › Current Oklahoma law:
 - › Any residential building over 3 stories tall, each unit is required to have access to two stairwells.
 - › Unlike “Home Rule” or blended states, “Dillon Rule” preempts any municipality in Oklahoma from adopting a less stringent regulation than state code.
- › Texas SB 2835 and Montana SB 213 allow for single-stair buildings as long as:
 - › No more than 6 stories
 - › No more than 4 units per floor
 - › The building is equipped with an automatic sprinkler system
 - › Each unit has at least one window or emergency exit provision





Small Single-Stairway Apartment Buildings Have Strong Safety Record



- › Pew Research found that **modern single-stair buildings were as safe as residential buildings** of other types.
- › Potential to reduce construction costs by 6-13%.
- › The additional stairway and corridor consume around 7% of the building's floor area. **The second stairway adds significant cost, which can mean the difference between a project being financially feasible or not.**





Single-Stair Legislation





Targeted Infrastructure Investment

Utah created a State Infrastructure Bank (SIB) Loan Fund that allows for public entities to apply for low interest loans from the State to fund infrastructure projects



September 2025

Initial Findings: Economic Development Effects of Affordable Housing in Oklahoma

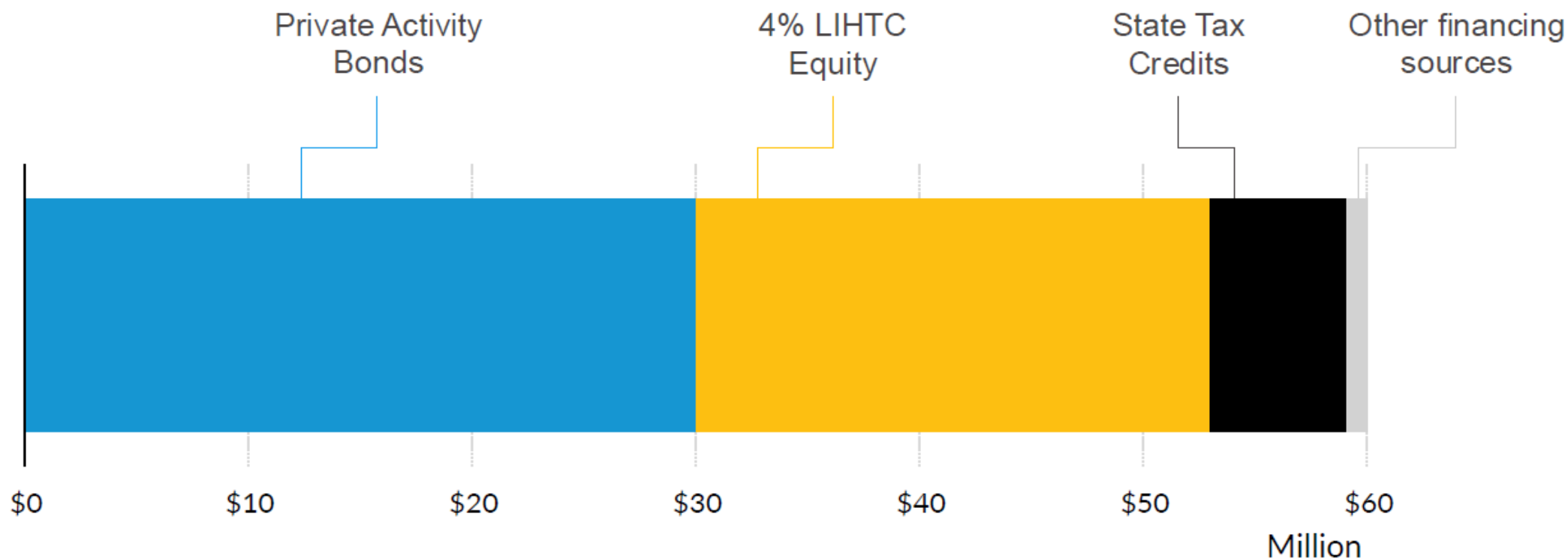
The Alley's End project offers a glance at the economic impact potential of affordable housing projects

- Located in Oklahoma City (400 N. EK Gaylord Blvd)
- 211 units affordable at 60% AMI
- Roughly split between studios, 1-, 2-, and 3-bedroom
- Broke ground in 12/2024 and expected completion by mid-2026



Source: Oklahoma Housing Finance Agency

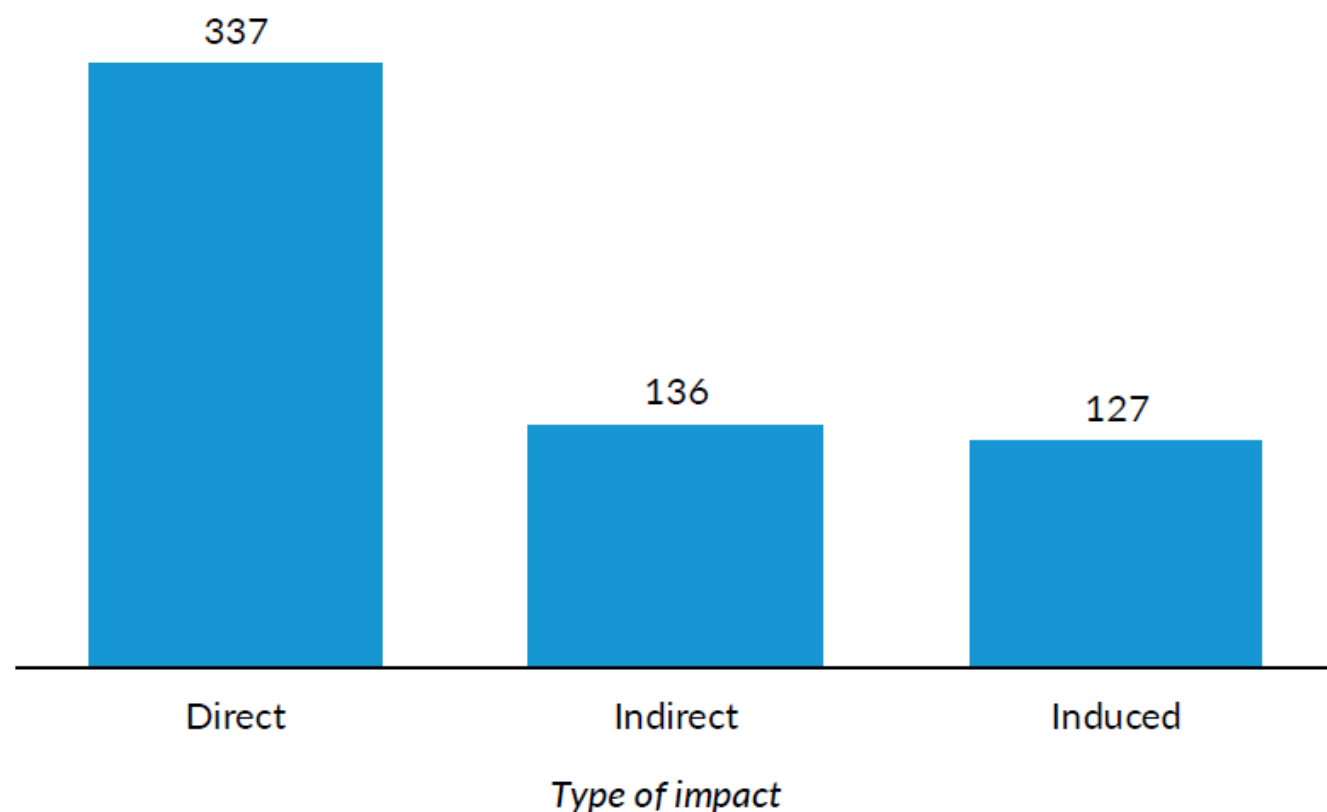
Alley's End is being financed by a roughly equal amount of affordable debt and equity



Source: Oklahoma Housing Finance Agency

Alley's End construction is estimated to support 600 job-years

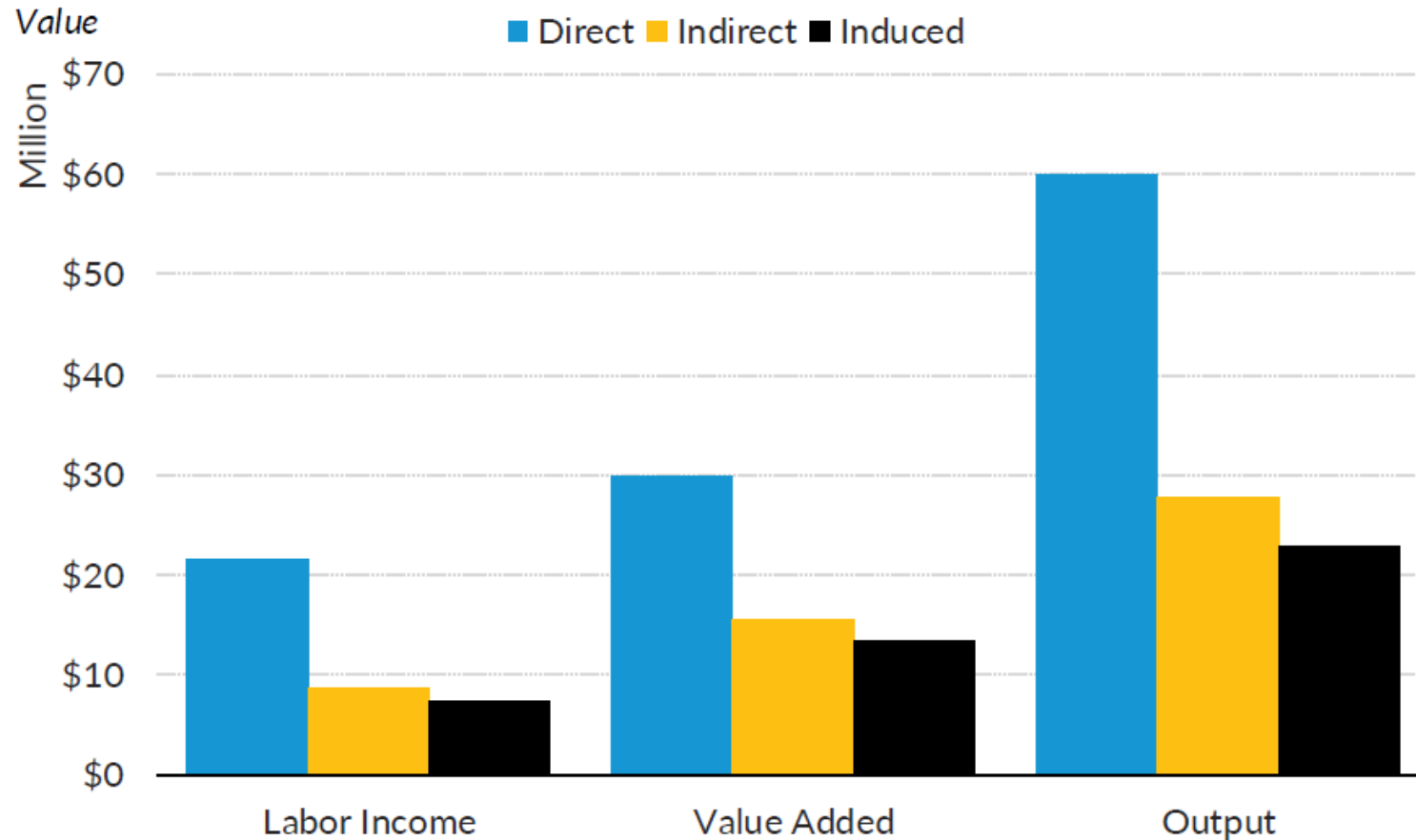
Number of job-years



- Most **direct** jobs estimated to be in the construction sector.
- Most **indirect** (supply chain) jobs estimated to be in retail of building material and equipment
- Most common type of **induced** (household spending) jobs estimated to be in full-service restaurants

Source: Authors' calculations using IMPLAN

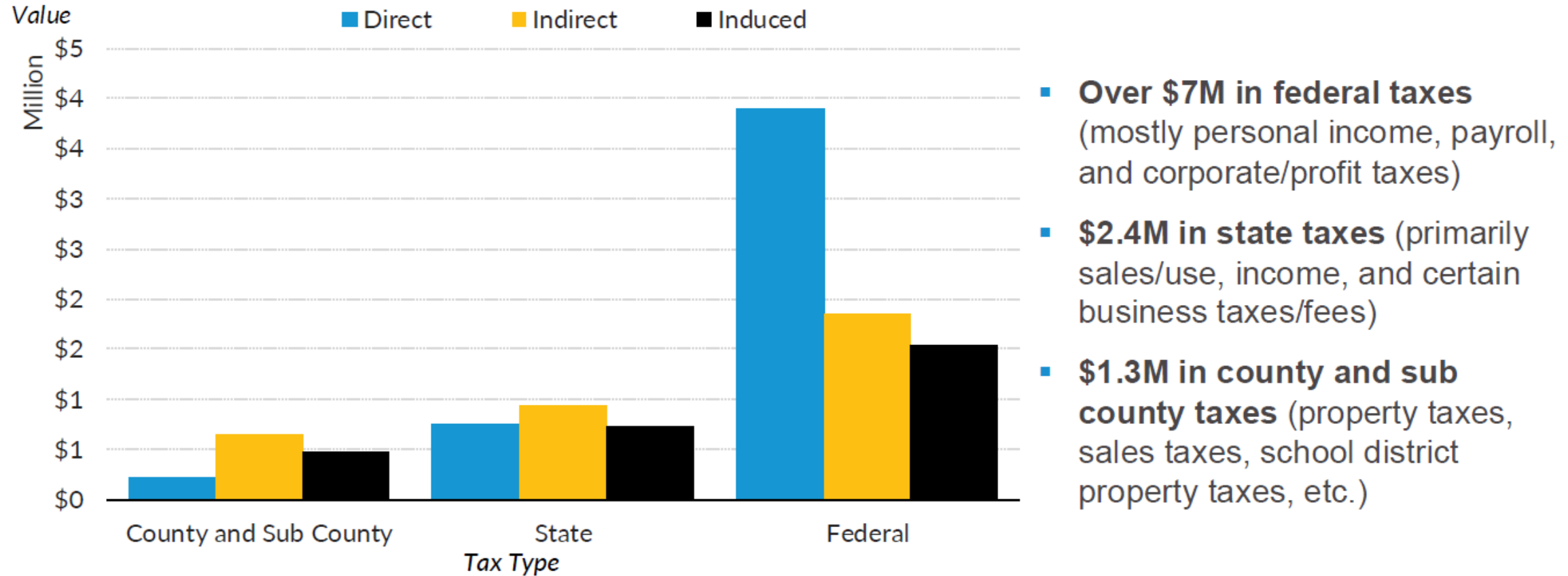
Every \$1 spent on Alley's End construction creates nearly \$2 in total economic activity



- **Over \$37M in labor income triggered** (wages, salaries, benefits, and self-employment income)
- **Almost \$59M in new economic contributions supported** (taxes on productions and imports and other property income)
- **Over \$110M in total economic output prompted** (total local sales, including intermediate inputs)

Source: Authors' calculations using IMPLAN

Alley's End Construction would generate over \$11M in new tax-year revenues across all levels of government



Source: Authors' calculations using IMPLAN

Notes: Assumes one-time fiscal impact from the construction phase only

Every dollar of subsidy carries a 1.84x multiplier in total output

Assuming a linear relationship...

- \$30M in **Private Activity Bonds** invested in the project can be linked to supporting 300 job-years, \$18.7M in labor income, \$29.4M in value added, and \$55 in total output.
- \$23M in **LIHTC equity** invested can be linked to supporting 230 job-years, \$14.3M in labor income, \$22.5M in value added, and \$42M in total output.
- \$6.1M in **State Tax Credit equity** invested can be linked to supporting 61 job-years, \$3.8M in labor income, \$6M in value added, and \$11.2M in total output.

Source: Authors' calculations using IMPLAN



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