



HOUSING FORWARD

Increasing Workforce Housing Production IS-2026-40

Tuesday, September 15, 2026

www.housingforwardok.org



WHAT WE'LL COVER

AGENDA

01 ■ Oklahoma's Housing Picture

02 ■ Building Code Reform: Progress and What Comes Next

03 ■ The ROAD to Housing Act: Oklahoma's Opportunities

04 ■ Faith-Based Housing: Unlocking Underused Land



OUR VISION

We believe in an Oklahoma where everyone has the freedom to live in a home that fits their needs, their life, and their future.





OUR MISSION

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

WHAT WE DO

OUR WORK



RESEARCH

Rigorous analysis of Oklahoma's housing landscape to ground every decision in evidence.



POLICY

Shaping smart policy and advocating for reforms that unlock housing supply statewide.



EXPERTS IN DEVELOPMENT

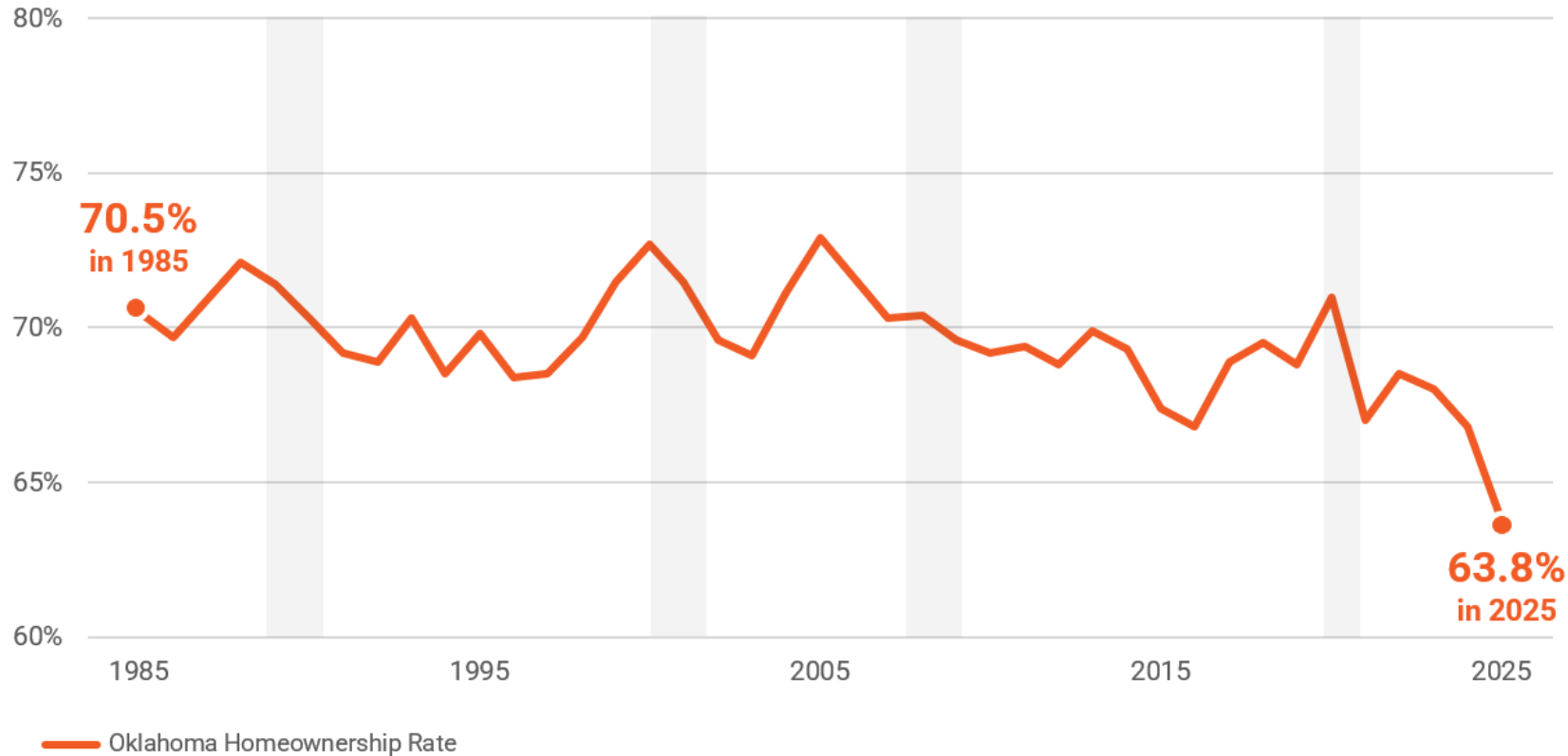
Hands-on expertise to help communities turn housing plans into built reality.

STATE OF HOUSING IN OKLAHOMA

Contextualizing homeownership, housing trends and the affordability gap.



HOMEOWNERSHIP IS DECLINING



Source: U.S. Census Bureau, Homeownership Rate for Oklahoma [OKHOWN], retrieved from FRED, Federal Reserve Bank of St. Louis.

-6.7%

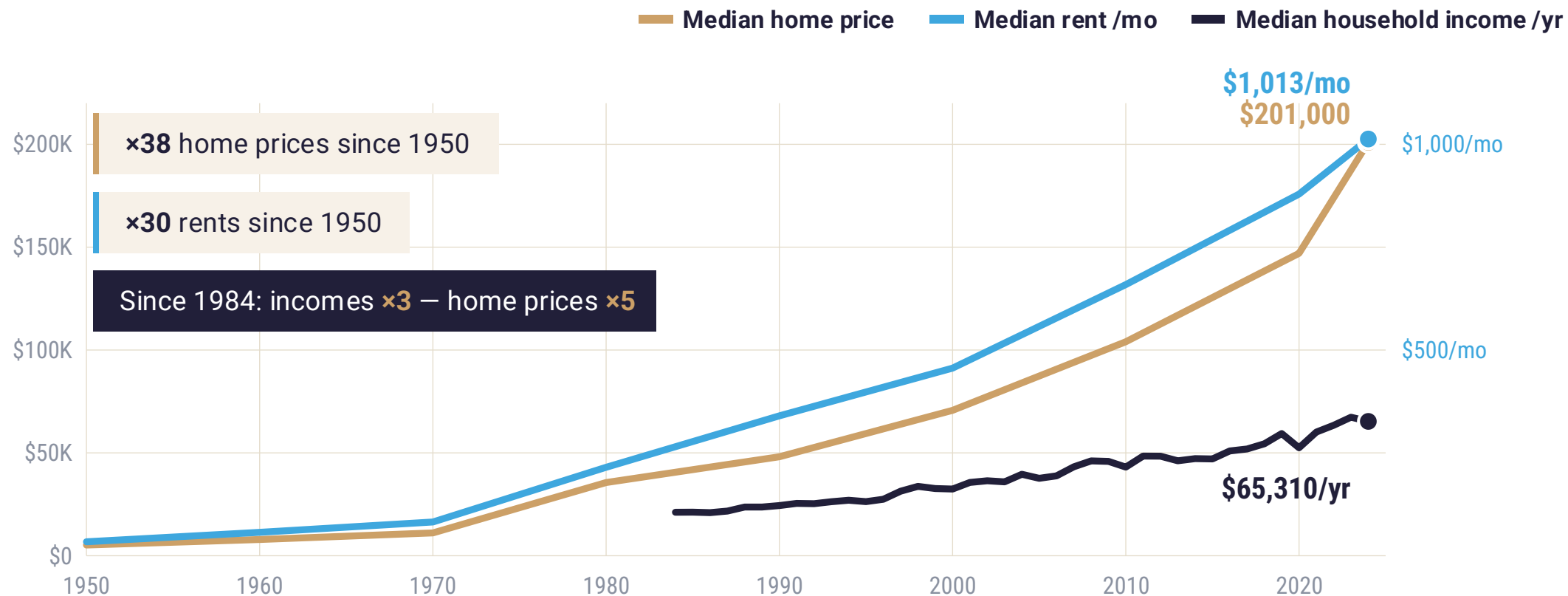
decline in homeownership
in 40 years

41st

in nation for rate of
homeownership (2025)

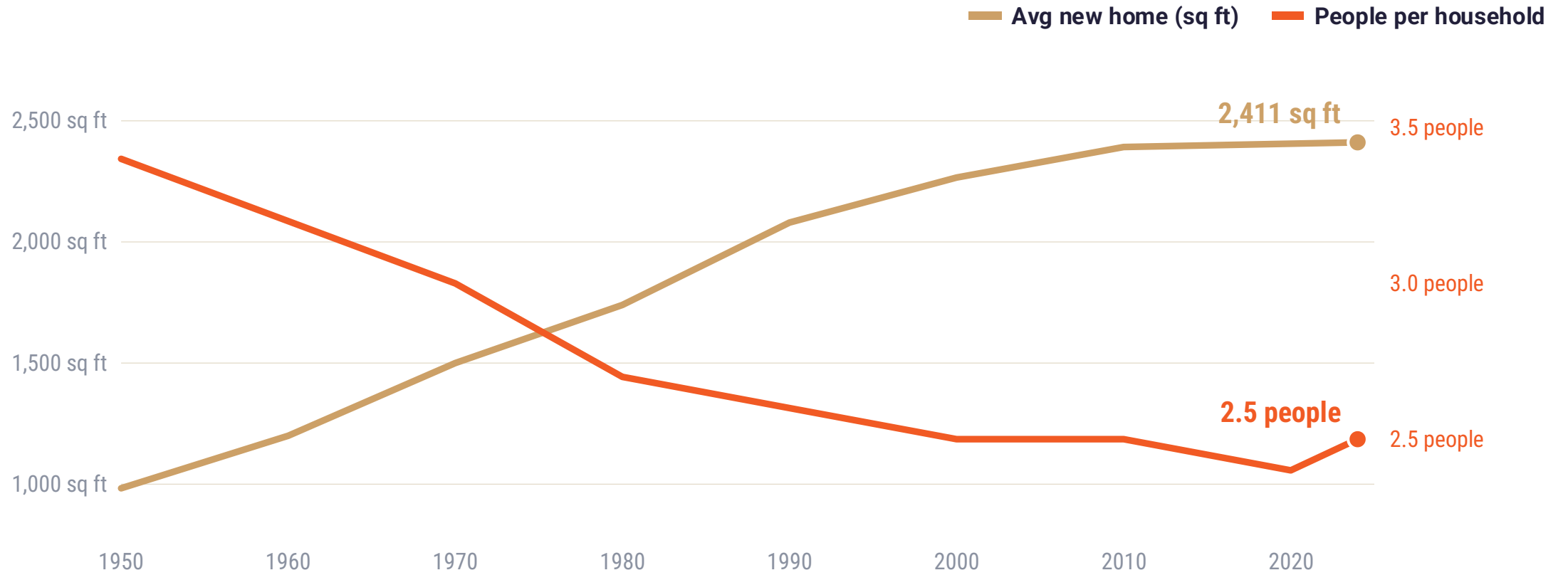
Source: U.S. Census Bureau, USAFacts.org

HOUSING VS WAGES: 1950-PRESENT



Sources: U.S. Census Bureau — Historical Census of Housing (values & gross rents, 1950–2000), ACS (2010–2024); median household income, Census/CPS via FRED (1984–2024). Nominal dollars.

HOME VS HOUSEHOLD SIZE: 1950-PRESENT



Sources: household size — Oklahoma, U.S. Census Bureau (decennial & ACS); home size — U.S. national average for new single-family homes, Census Characteristics of New Housing.



O K L A H O M A
UNIFORM BUILDING CODE COMMISSION

SAFE • STRONG • SUSTAINABLE

Building a Better Oklahoma Together

WHO ARE WE

The OUBCC was created by the legislature in 2009 and was mandated to provide state-wide *minimum* building codes for residential and commercial construction for use by all entities within the state.

Code review Process - Technical Committees

The Commission determines which codes should be reviewed and then creates technical committees to review the codes.

Technical Committee members are chosen from a list of volunteers based on their background expertise.

OUBCC solicits input from the public by requesting code change proposals be submitted.

The Committee will then review the assigned materials and make recommendations to the Commission for any modifications needed.

OUBCC will then review the modifications and develop draft rules based on the input from the committee.

OUBCC



STATEWIDE PARTNER
FOR BUILDING SAFETY



RESOURCE FOR
MUNICIPALITIES



FOCUS ON
COLLABORATION, NOT
REGULATION



SUPPORT ECONOMIC
DEVELOPMENT

STATEWIDE POLICY

ADVANCING REFORMS TO MISSING MIDDLE HOUSING

Aug. 20, 2026: OUBCC voted to advance three "missing middle" building code reforms.

1

SINGLE-STAIR BUILDINGS

Legalizes single-stair buildings up to four stories.

2

FOURPLEXES UNDER RESIDENTIAL CODE

Lets fourplexes build under residential code.

3

RIGHT-SIZED SPRINKLER STANDARDS

Matches sprinkler standards to the scale of small apartment buildings.



SINGLE-STAIR IS A GEOMETRY PROBLEM

- The two-stair rule is a long-standing safeguard, but its main effect today is geometric: two stair cores and a double-loaded corridor need a floor plate that adds cost without adding homes.
- Proposal 9 creates a pathway for single-stair buildings up to four stories and 4,000 square feet, modeled closely on IBC proposal E24-24.
- Life safety is preserved through a tested package: sprinklers throughout, enhanced fire alarm and notification, and two-hour fire-rated exit enclosures.

A NATIONAL MODEL

The proposal tracks reform language advanced through the International Code Council rather than a one-off state amendment, which keeps Oklahoma on the national code path.

WHY SMALL PROJECTS STRUGGLE TO PENCIL

- One- and two-family homes are built under the International Residential Code. A triplex or fourplex falls under the International Building Code, written for commercial construction.
- Commercial code brings design, engineering, and inspection costs that a three- or four-unit building cannot spread across enough units.
- Proposal 4 extends IRC applicability to three- and four-unit dwellings, with NFPA 13D residential sprinklers and, for fourplexes, IBC accessibility compliance.

WHY IT MATTERS NOW

Oklahoma households keep getting smaller while new homes get larger. Small multi-unit buildings fit that demand, and the cost structure is what keeps them from being built.

OKLAHOMA IS TRACKING AHEAD OF THE FEDERAL CLOCK

- Section 102 of the ROAD to Housing Act directs HUD to publish federal guidelines for point-access block buildings, the term of art for single-stair, by January 2028.
- Oklahoma's rules are tracking toward legislative review in 2027, which would put state code in place before the federal guidance arrives.
- Section 102 also authorizes competitive HUD grants for pilot projects testing these buildings, and lets HUD work with the International Code Council on national standards.

WHY IT MATTERS

Federal guidelines only help where state and local code already permits the design. Oklahoma would be competing rather than catching up.

BUILDING CODE REFORM

FROM COMMISSION VOTE TO EFFECTIVE CODE

May 2026

Technical committee

The technical committee advanced both proposals to the full Commission.

Aug. 2026

Full Commission

OUBCC voted to advance the committee recommendations and refer the reforms for rule drafting.

2026-27

Rule drafting

OUBCC establishes the formal rules for each reform, then the Commission approves them.

2027

Legislative review

Approved rules go to the Legislature for final approval before they can take effect.

Fall 2027

In effect

Reforms take effect on the timeline OUBCC has signaled, pending legislative approval.

The 21st Century ROAD to Housing Act

Opportunities for Oklahoma



21st Century ROAD to Housing Act

A bipartisan, comprehensive federal housing bill which requires statewide and local action in order to unlock housing supply.

HOUSING FINANCE

Small-dollar FHA mortgages of \$100K or less; a bigger appraiser pool for rural closings.

HOUSING DEVELOPMENT

New construction becomes CDBG-eligible; FHA multifamily loan limits rise so projects pencil.

HOUSING POLICY

Grants for pre-approved home plans; limits on bulk investor purchases of starter homes.

EXPLORE THE HOUSING ACT



An interactive, searchable, section-by-section guide of all 59 provisions to the Act, with recommendations for Oklahoma.

housingforwardok.org/road-to-housing-explorer

Form Statewide Housing Plan and Standing Task Force

HUD GRANTS OPEN BY JULY 2027

- » Oklahoma has no body charged with producing a statewide housing plan.
- » HUD must stand up its planning and implementation grant program by July 2027, and **states with a current plan will be better positioned** to compete.
- » A standing task force would also **track the federal deadlines** and rulemakings that continue through 2029.



Pre-Approved Housing Plans

- » **Federal grants** for pre-reviewed designs go to cities and tribes, with **10 percent** reserved for **rural areas**.
- » Communities that have used them report **savings of \$5,000 to \$10,000** per home.
- » A state-level plan library would let smaller Oklahoma towns without planning staff participate.



<https://www.cityoftulsa.org/homecatalog>

A Usable Statewide Land Inventory

EFFECTIVE: OCT 1, 2026

- » **Federal law requires** block grant recipients, including the state and its entitlement cities, to **publish searchable inventories** of the undeveloped land they own.
- » Instead of having separate unconnected inventories, this could be an opportunity to create a single statewide inventory that would turn a **compliance exercise into a tool for identifying sites suitable for housing.**



What OHFA Supports

Housing production happens through:

- HOME Investment Partnership Program
- National Housing Trust Fund (NHTF)
- Low Income Housing Tax Credits (LIHTC)
- Bond financing
- Housing Stability Program

The ROAD Act provides new tools to expand housing production, preserve existing housing, support homeownership, and improve the administration of federal housing programs.

Why Housing Production Matters

- Oklahoma's housing challenge is fundamentally a housing supply challenge.
- Communities need rental housing, workforce housing, homeownership opportunities, senior housing, and rural housing.
- The ROAD Act seeks to reduce barriers to housing production through regulatory reform, program flexibility, and new pilot programs.

Section 501: HOME Reauthorization & Reform

HOME Modernization

- Expanded Homeownership Eligibility
- Higher Home Value Limits
- National Inspection Standards
- Infrastructure Eligibility

Potential Benefits to Oklahoma

- More families qualify for assistance
- Reduced administrative burden
- More rural development feasibility
- Greater production flexibility

Section 101: Housing Counseling Reform

What Changed?

Strengthens HUD oversight and quality standards for housing counseling agencies and counselors through:

- Performance reviews and accountability measures
- Additional training and recertification requirements
- Enhanced oversight for noncompliance
- Expanded foreclosure mitigation counseling for certain FHA, USDA, and VA borrowers

Potential Benefits to Oklahoma

Housing Counseling uses:

- Improves consistency and quality of counseling services.
- Supports homebuyer readiness and financial literacy.
- Expands resources for borrowers facing financial hardship.
- Promotes long-term housing stability and foreclosure prevention.
- Encourages growth of a stronger statewide counseling network.

Emerging Housing Opportunities

- Section 210: The Revitalizing Empty Structures Into Desirable Environments (RESIDE) Program
- Section 202: Whole Home Repair Program
- Section 207: Affordable Housing Planning & Implementation Grants

Section 210: The RESIDE Program

Proposed Program

Creates a competitive HOME funding opportunity to support the conversion of vacant and underutilized buildings into housing.

- Converts vacant and underutilized buildings into housing.
- Supports redevelopment and neighborhood revitalization.
- Operates as a competitive funding opportunity within HOME.
- Authorized through FY 2031, subject to appropriations and HUD implementation.

Potential Benefits to Oklahoma

- Increases housing supply.
- Reduces blight.
- Supports downtown redevelopment.
- Leverages existing housing finance resources.
- Examples include hospitals, schools, office buildings, and government buildings that can be converted into housing.

Section 202: Whole Home Repair Pilot

Proposed Program

Creates a competitive grant opportunity for states and local governments to preserve existing housing through:

- Health and safety improvements
- Accessibility modifications
- Weatherization and energy-efficiency upgrades
- Roof, HVAC, plumbing, electrical, and structural repairs
- Resiliency and habitability improvements

Potential Benefits to Oklahoma

- Preserves existing affordable housing inventory
- Helps homeowners remain safely housed and age in place
- Supports rural communities with aging housing stock
- Assists small landlords in maintaining affordable rental housing
- Often provides a faster and lower-cost housing solution than new construction

Section 207: Affordable Housing Planning & Implementation Grants

Proposed Program

Creates a competitive grant opportunity for states, local governments, and regional partners to support housing planning and development readiness activities, including:

- Housing needs assessments
- Housing market studies
- Workforce housing planning
- Regional housing strategies
- Identification of barriers to housing production

Potential Benefits to Oklahoma

- Helps communities better understand local housing needs.
- Supports long-term housing and workforce development planning.
- Strengthens regional coordination and housing strategy development.
- Improves development readiness and future project pipelines.
- Better positions communities to compete for future state and federal housing funding opportunities.

Section 201: Increasing Housing in Opportunity Zones

What Changed?

Allows HUD to provide additional scoring preference for competitive housing grants located in or serving Opportunity Zones.

- Oklahoma contains approximately 117 designated Opportunity Zones.
- Opportunity Zones are located across both urban and rural communities.
- Many Opportunity Zones overlap with areas experiencing housing shortages, redevelopment needs, and infrastructure challenges.

Potential Benefits to Oklahoma

Opportunity Zone uses:

- Improves competitiveness for future federal housing funding opportunities.
- Encourages the alignment of housing investments with community revitalization efforts.
- May help attract additional public and private investment into underserved communities.
- Supports housing production and preservation in areas with demonstrated need.
- Creates opportunities to leverage existing Opportunity Zone designations in support of housing goals.

Implementation Hurdles

- While the ROAD Act creates significant new opportunities for housing production and preservation, many provisions are not immediately available and require additional federal action before they can be utilized.
- Federal Rule Making and Guidance - Many ROAD Act provisions require HUD rulemaking and implementation guidance before states can utilize new program flexibilities or access new funding opportunities
- Federal Appropriations- Several pilot programs are authorized but remain unfunded, requiring future congressional appropriations before HUD can launch competitions and award grants.



MANUFACTURED HOUSING ASSOCIATION
— OF OKLAHOMA —

Thank you for allowing me to speak on behalf of the Manufactured Housing Industry

My name is Deanna Fields; I have been the Executive Director of the Manufactured Housing Association of Oklahoma since 1994. Since then, I have seen a tremendous change in our industry.



Manufactured Housing is the only type of housing constructed to a federal residential building code, which is regulated by HUD

According to a 2020 HUD report, “Factory-built housing has undergone many physical changes that have made it more similar to, and in many way indistinguishable from, conventional site-built housing. Quality improvements in construction and installation practices have increased durability so that the life expectancy of factory-built housing is comparable to that of site-built or onsite housing.



How the 21st Century
Road to Housing Act
affects the Manufactured
Housing industry.

- Expanding What Can Be Built Under the HUD Code – allows manufactured homes to be built with or without a permanent chassis.
- Zoning and Land-Use Progress – offers tools to address local barriers that restrict the placement of manufactured home.
- Preserving Regulatory Efficiency – Clarifies HUD's authority over manufactured home construction, safety and energy standards, keeping the process efficient and avoiding conflicting standards.
- Expanded Financing Opportunities – Advances improvements to FHA Title 1 home-only financing.

HUD is mandating all states align their state definitions of a manufactured home with the federal definition.

Oklahoma is a step ahead of this curve since we changed our definitions over 10 years ago under Title 47, Section 581 (Used Motor Vehicle, Dismantler and Manufactured Housing Commission)

- *Manufactured home means a residential dwelling in one or more sections built in accordance with the National Manufactured Housing Construction and Safety Standards Act of 1974, 42 USC Section 5401 et seq. and rules promulgated pursuant thereto.*
- *Mobile home means a residential dwelling fabricated in an off-site manufacturing facility, designed to be a permanent resident, but which is still transportable, that was built prior to the enacting of the National Manufactured Housing Construction and Safety Standards Act of 1974, 42 USC Section 5401 et seq.*

However, we do have Titles in state law that have the outdated definition.

We need to keep it simple by just defining a manufactured home like we did in Title 47, 21, 27A and Title 68.

What we need is the definition in Title 11. Cities and Towns.

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- *Mobile home means a residential dwelling fabricated in an off-site manufacturing facility, designed to be a permanent resident, but which is still transportable, that was built prior to the enacting of the National Manufactured Housing Construction and Safety Standards Act of 1974, 42 USC Section 5401 et seq.*

Thank you for allowing me to share how the ROAD to Housing Act can change the landscape for increase affordability and attainable homes in Oklahoma



September 2026

Opportunities for Faith-Based Housing Development in Oklahoma

Preliminary Findings



Yonah Freemark, Katie Fallon, Diane K. Levy, and Daniel Pang

Recent Examples of Faith-Based Housing Development



Easter's Home,
Charlotte, North
Carolina



vPoint
Apartments and
the Church at
Clarendon,
Arlington,
Virginia



Village at 6th and
Orchard,
Tacoma,
Washington



Gilliam Place,
Arlington,
Virginia

Key Recommendations for Oklahoma Policymakers

Enable faith organizations to pursue housing statewide

- The state legislature and localities should enact policies that enables faith organizations to pursue housing and mixed - use development projects on a by-right basis.
- These policies can complement existing local policies by creating a state standard that maximizes faith-owned land.

Carefully consider opportunities to expand access to affordable housing

- Many faith organizations support affordable housing, and the state may consider providing extra bonuses for projects with affordable units.
- But any affordable housing requirements should be carefully designed to prevent undermining the financial feasibility of projects. The state should consider grants or set-asides to support this type of project.

Encourage localities to alter land use and investment policies to support projects

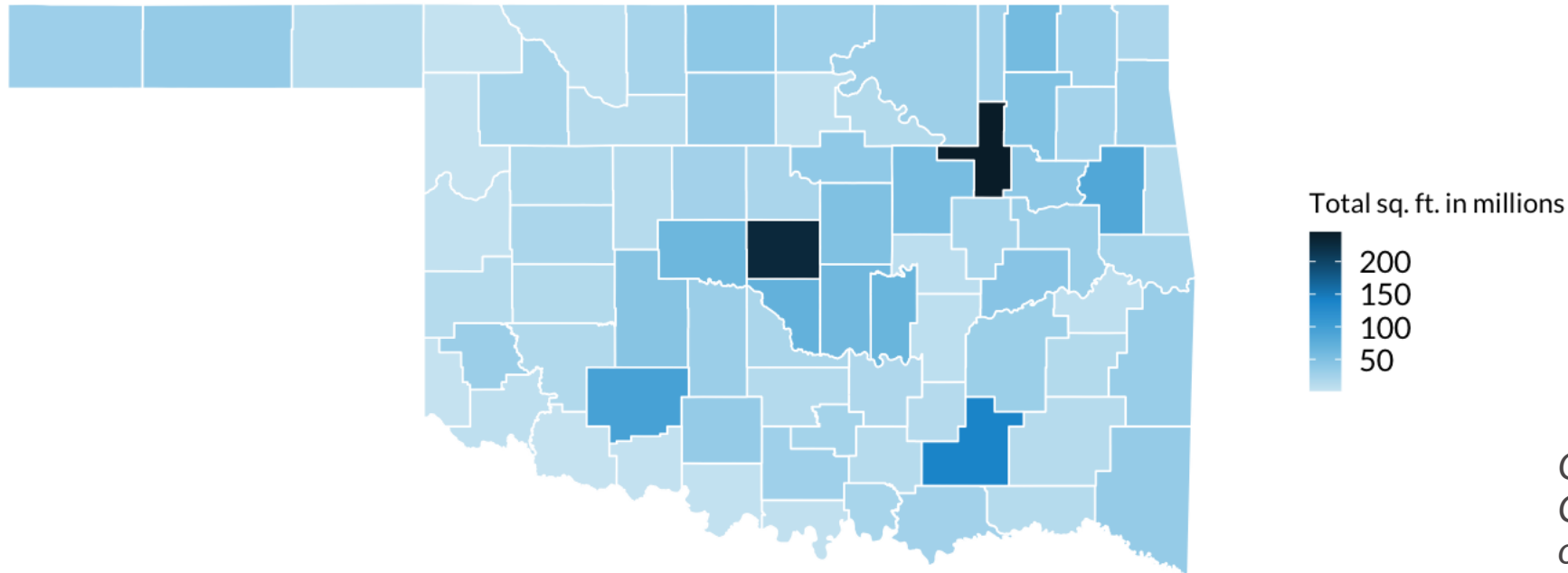
- Localities—cities and counties—should examine their own policies, including grant programs, to support faith-based housing development.
- They should consider streamlined review processes to encourage development.

Provide opportunities for technical assistance to assist faith organizations

- Stakeholders, including the state and nonprofits, should collaborate on developing a technical assistance program.

Faith Organizations Own Substantial Land Square Footage in All Oklahoma Counties

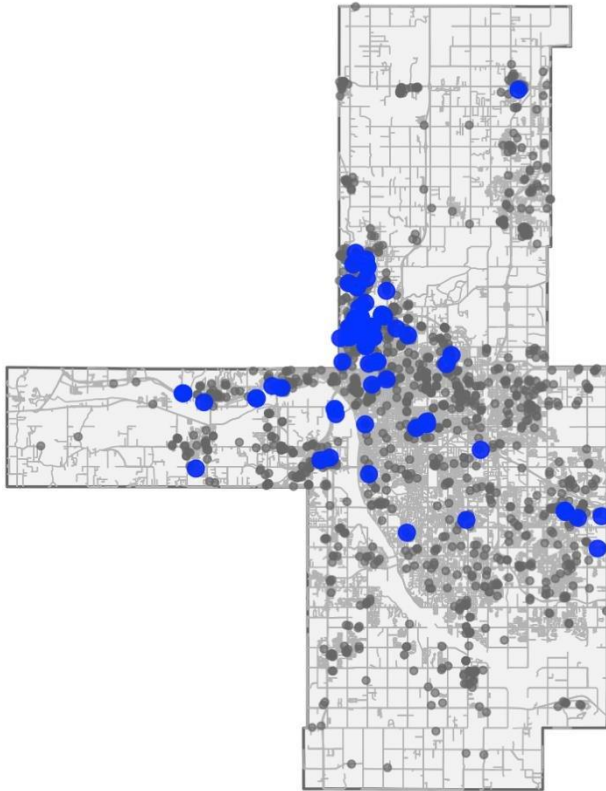
Total Faith Entity Property Square Footage by County



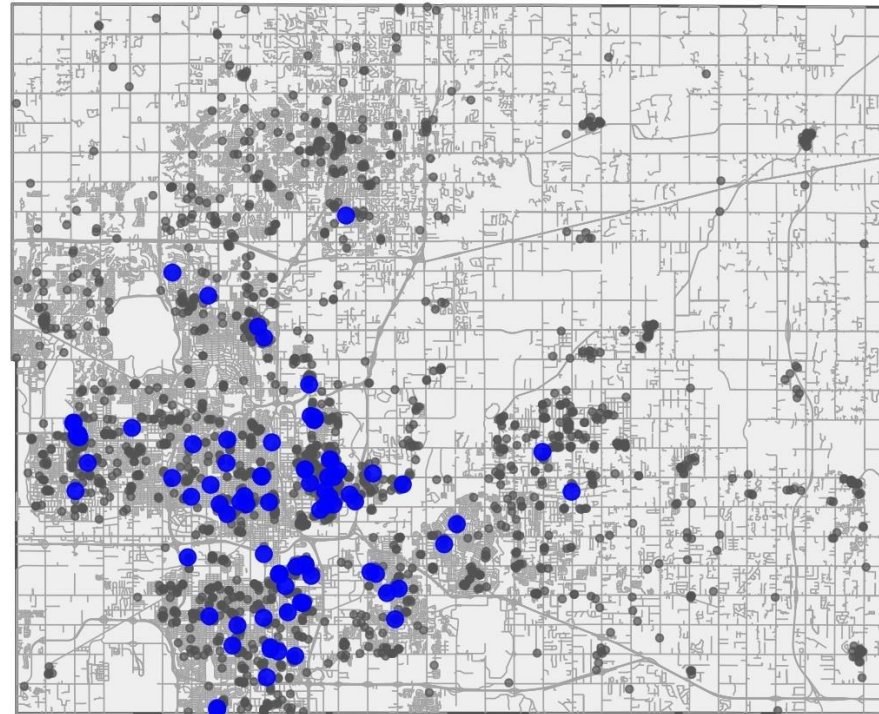
Oklahoma and Tulsa Counties have the most land owned by faith-owned entities, but faith organizations are present throughout the state.

Many of the Properties Are Likely Vacant, and In the Big Counties, Those Parcels Are Often Centrally Located

Tulsa County



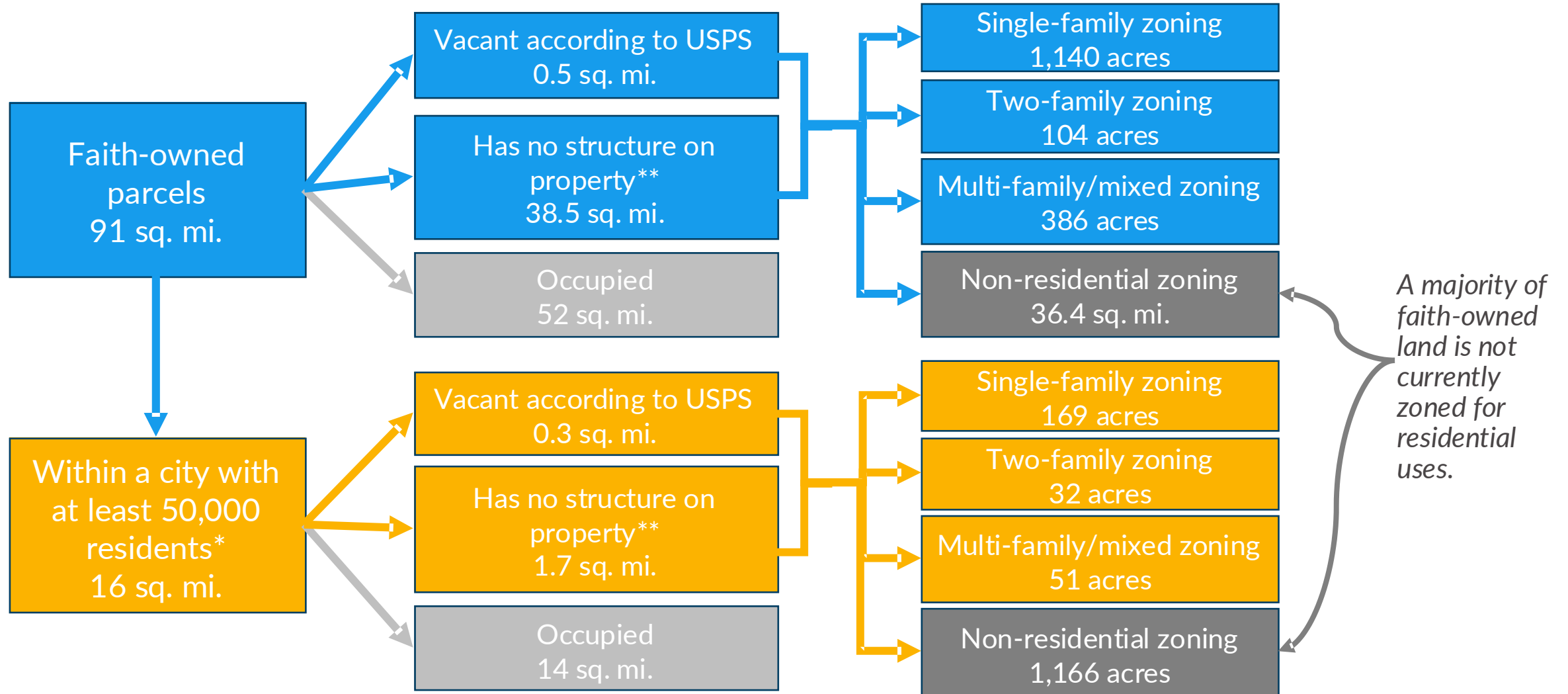
Oklahoma County



Property Status

- Other
- Vacant / No Structure

Many Faith-Owned Parcels Are Vacant or Unoccupied



Housing Development Potential is Limited by Zoning

Development potential within cities with at least 50,000 residents on faith-owned land either defined as vacant by USPS or with no structures.

	On single-family zoned parcels 169 acres	On two-family zoned parcels 32 acres	On multi-family zoned parcels** 51 acres	In non-residential zones 1,166 acres
According to current zoning	214 homes	174 homes	197 to 2,606 homes*	0 homes
If zoning enabled 4 units per acre	838 homes	101 homes	197 homes	3,135 homes
If zoning enabled 10 units per acre	2,294 homes	330 homes	610 homes	8,061 homes
If zoning enabled 40 units per acre	9,525 homes	1,464 homes	2,655 homes	32,659 homes

THANK YOU

www.housingforwardok.org

RESOURCES FOR BETTER HOUSING DEVELOPMENT

