

PRACTICAL BARRIERS TO AFFORDABLE HOUSING

Land availability, distressed property, title issues, rising costs, and the redevelopment tools Oklahoma needs

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The Housing Need Is Real, but Production Faces Friction

Oklahoma needs more homes at prices working households can sustain.

41,300

rental-home shortage across price points

46%

of renters spend more than 30% of income on housing

18%

of owners spend more than 30% of income on housing

The development problem

Even when funding and capable partners are available, projects can stall because usable land is hard to assemble, distressed property is not development-ready, title work takes time, and rising costs weaken feasibility.

The central question

How can Oklahoma move difficult property into affordable housing faster while protecting transparency and public benefit?

Barrier 1: Available Land Is Not Always Usable Land

Housing production depends on developable parcels in workable locations.



SCATTERED PARCELS

Small lots may be too fragmented for efficient development.

LAND ASSEMBLY

Combining separate parcels adds time, negotiations, and uncertainty.

SITE READINESS

Utilities, demolition, access, grading, and infrastructure can change feasibility.

LOCATION

A parcel must fit housing goals and connect residents to existing community assets.

Barrier 2: Distressed Property Carries Hidden Work

A low acquisition price can conceal substantial legal, physical, and administrative costs.

TAX DELINQUENCY

Back taxes and related processes can delay transfer.

LIENS + CLAIMS

Multiple claims may have to be identified and resolved.

DEFERRED MAINTENANCE

Mowing, security, demolition, cleanup, and stabilization add cost.

FRAGMENTED OWNERSHIP

Multiple owners or heirs-property issues can prevent a clean transaction.

LONG HOLDING PERIODS

Property continues to generate expenses while partners wait.

UNCERTAIN DISPOSITION

Highest-bid processes may not account for affordability or long-term public benefit.

Barrier 3: Title Problems Can Stop a Project

Affordable housing financing requires confidence that property can transfer and support development.

COMMON TITLE BARRIERS

- Unclear or disputed ownership
- Outstanding taxes or liens
- Heirs-property complications
- Incomplete records or prior transfers



PROJECT CONSEQUENCES

- Closing cannot occur on schedule
- Financing commitments may be threatened
- Professional and carrying costs continue
- Construction starts later or the project is abandoned

Barrier 4: Rising Costs Magnify Every Delay

Time spent resolving property problems can reduce the number of homes a project can deliver.

LAND + SITE WORK

Acquisition, demolition, utilities, infrastructure, and preparation

CONSTRUCTION

Materials, labor, contractor pricing, and contingencies

FINANCING + INSURANCE

Interest, fees, coverage, and compliance

HOLDING COSTS

Maintenance, security, taxes, professional services, and staff time

WHY SPEED MATTERS

As the redevelopment timeline grows:

- Budgets become outdated
- Funding may no longer cover the same scope
- More subsidy may be required
- Fewer homes may be produced

The Need: A Stronger Redevelopment Tool

Oklahoma needs a coordinated, transparent pathway from distressed property to buildable site.



A land bank does not replace housing developers. It prepares difficult property so capable partners can build.

THE LEGISLATIVE OPPORTUNITY

Give willing Oklahoma communities a transparent, accountable way to move difficult property from vacancy and uncertainty to affordable housing.

Stronger redevelopment tools can reduce delay, control avoidable costs, and help nonprofit housing partners produce more homes for Oklahoma families.

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