

# **Housing for All Oklahomans**

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Accessibility, Safety & Stability

Senators Chuck Hall & Julia Kirt

# **Dr. Bryce Lowery**

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Associate Professor of Regional and  
City Planning, University of Oklahoma

Increasingly recognized that:

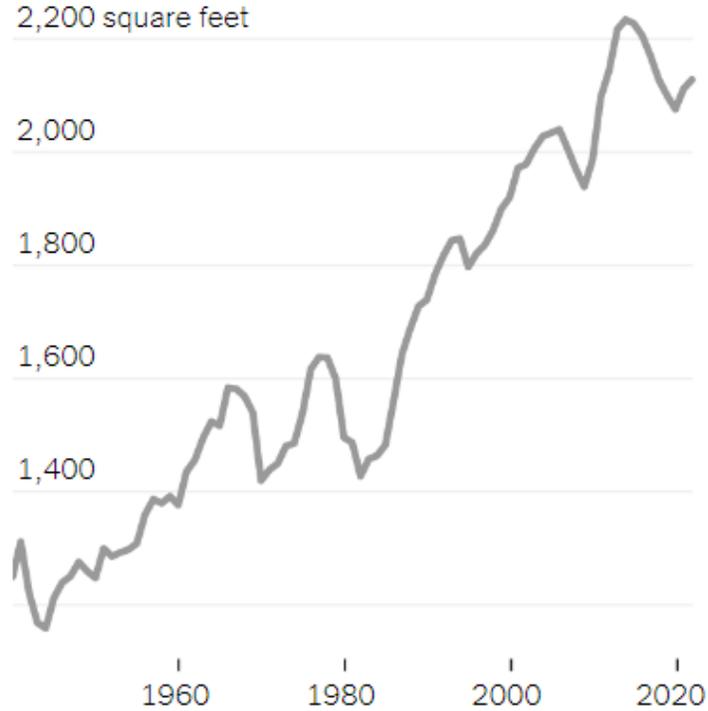
**Housing supply is an issue nationwide and in Oklahoma**

**Secure, quality housing contributes to workforce productivity and attracts qualified candidates**

**Many factors influence housing choice, offering many policy options**

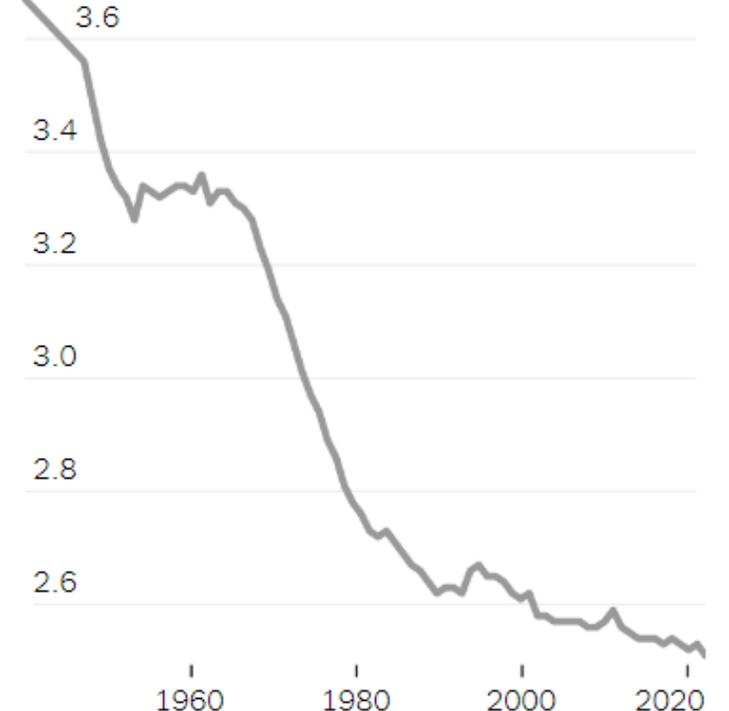
**The typical new home has grown...**

MEDIAN SIZE OF NEW HOMES



**...as the typical household has shrunk.**

PEOPLE PER HOUSEHOLD



Sources: CoreLogic Public Records; U.S. Census Bureau

Source: *The New York Times*, **Whatever Happened to the Starter Home?** September 25, 2022.

Increasingly recognized that:

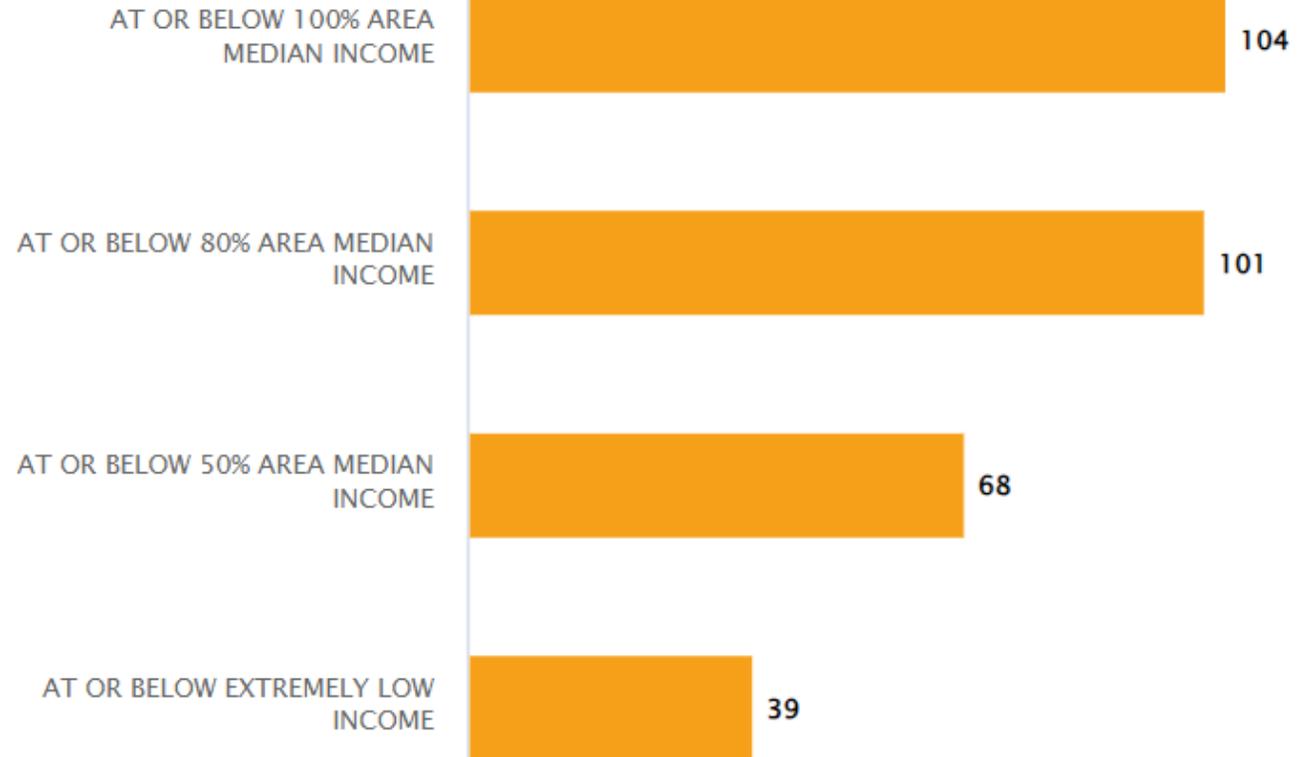
## Housing supply in Oklahoma:

There are currently approximately 52,895 workforce rental units

Approximately 81,638 rental units needed

Cost burden greatest in metropolitan areas

### Affordable and Available Homes per 100 Renter Households



Source: National Low Income Housing Coalition. <https://nlihc.org/gap/state/ok>

Our work found:

- **Differences by region**
- **Inadequate housing stock and lack of housing diversity statewide**
- **Housing affordable to entry level workforce is often older and in need of repair and updating**
- **Landlord tenant relations often counterproductive to housing growing workforce**

# HOME+ Shelter



Pathways to Housing Security in Oklahoma

Results of the United States Department of Housing and Urban Development HOME - American Rescue Plan (ARP) Analysis of Unhoused and Housing Insecure Oklahomans

Oklahoma Housing Finance Agency  
The University of Oklahoma

## Rent burden greatest for entry level workforce jobs

Average annual salary /  
30% monthly rent burden:

- Fast Food Worker  
\$28,130 / \$703
- Light truck driver  
\$35,692 / \$892
- Dental assistant  
\$37,523 / \$938
- Teacher  
\$44,373 / \$1,109

<i>Housing insecure</i>	Total Occupied Housing Units	Total Paying 30 percent or more in monthly housing costs	Owner Occupied Paying 30 percent or more in monthly housing costs	Renter Occupied Paying 30 percent or more in monthly housing costs
<b>Oklahoma</b>	1,485,397	<b>401,899 (27%)</b>	177,701 (12%)	224,198 (15%)
<b>Household Income</b>				
Less than \$20,000	218,591	<b>177,421 (81%)</b>	66,707	110,714
\$20,000 - \$34,999	219,266	<b>118,892 (54%)</b>	42,817	76,075
\$35,000 – \$49,999	202,377	56,313 (28%)	30,554	25,759
\$50,000 - \$74,999	285,192	33,871 (12%)	24,275	9,596
\$75,000 or more	559,971	15,402 (3%)	13,348	2,054

Sources: Oklahoma Watch, US Bureau of Labor Statistics, Oklahoma Works

# Many factors, many policy options

In addition to housing supply and diversity...

Transportation costs

Education and job availability

Child care availability

Retrofitting housing for elders and those with health and physical challenges

Landlord engagement

# Questions?

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# **Amy Coldren**

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CEO, Shelterwell

# **Ginny Bass Carl**

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Executive Director,  
Community Cares  
Partners

# How **housing instability** hurts Oklahoma landlords, tenants, communities, and the economy.



Ginny Bass Carl, Executive Director

*Community Cares Partners is a public-private partnership tasked with dispersing CARES and Emergency Rental Assistance Program (ERAP) funds to those financially impacted by the pandemic. To date, CCP has dispersed over \$330 million in rent and utility assistance, benefiting over 84,000 families throughout Oklahoma.*



Amy Coldren, CEO

*Shelterwell is an Oklahoma City nonprofit focused on housing stability and eviction prevention. Services include tenant education and resource connection, landlord education, eviction mediation, and data collection.*

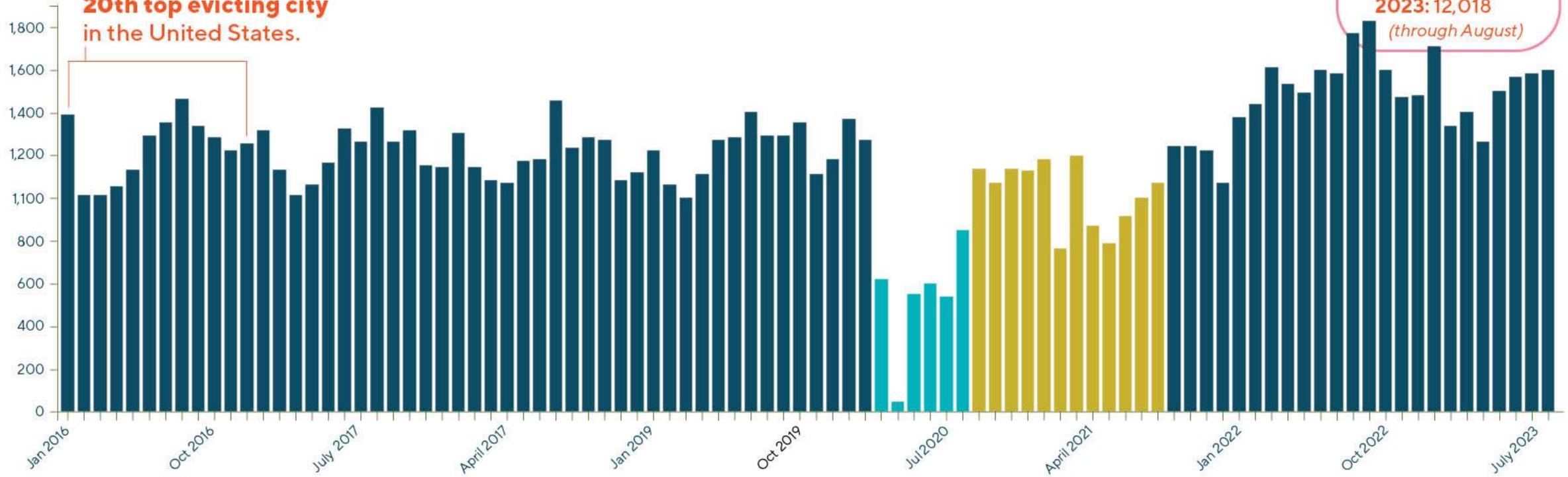
# Eviction Filings in Oklahoma County

## January 2016 - August 2023

**EVICTION FILINGS BY YEAR:**

2016: 14,834  
 2017: 14,568  
 2018: 14,443  
 2019: 14,602  
 2020: 10,357  
 2021: 12,592  
 2022: 18,813  
 2023: 12,018  
 (through August)

Oklahoma City ranked **20th top evicting city** in the United States.



CARES Act Moratorium: 3/27/20 - 8/23/20

CDC Moratorium: 9/4/20 - 8/26/21

Data courtesy of Legal Services Corporation and Shelterwell.

## Eviction Timeline

NOTICE TO QUIT

FIVE DAYS

EVICITION FILED

FIVE DAYS

EVICITION HEARING

TWO DAYS

LOCK-OUT



A landlord can evict a tenant  
for as little as

**\$45**

**SC Civil Action**

**\$150**

**Probate**

**\$135**

**Divorce**

**\$183**

# The Cost of Eviction

Of the **1,593 evictions** filed in Oklahoma County in July, **754 families were evicted**.

The National Alliance to End Homelessness estimates that **one unhoused individual costs taxpayers \$96 per day**.

Even if those evicted in July experienced only **one day of homelessness**, the **estimated taxpayer cost is \$179,512**.

*Estimated economic impact of 754 eviction judgments in July.*



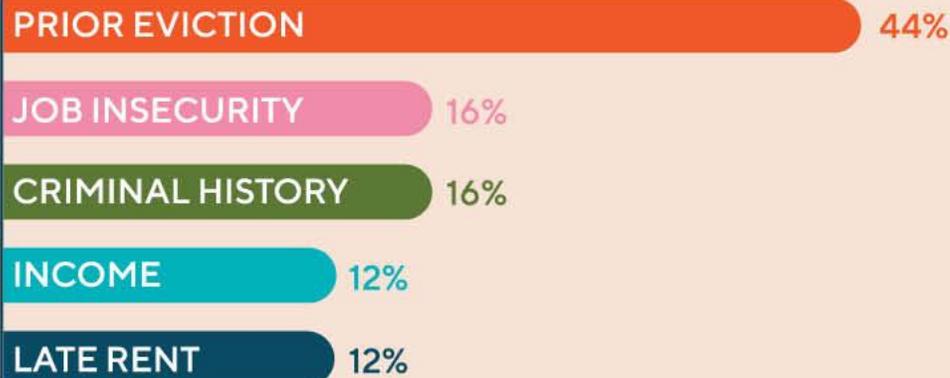
The average amount of past-due rent at eviction court is **\$1,428**. The average rent in Oklahoma County is **\$1,012**.

# An eviction filing is an on-ramp to homelessness.

**56%**  
of landlords

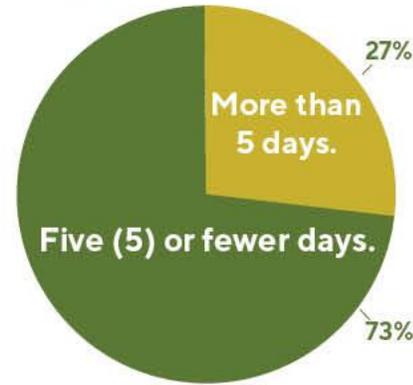
would not rent to a tenant with a prior eviction filing.

As a landlord, what would **concern you the most** when screening a prospective tenant?



## The eviction process is fast and confusing.

How many days notice did you receive regarding your court date?



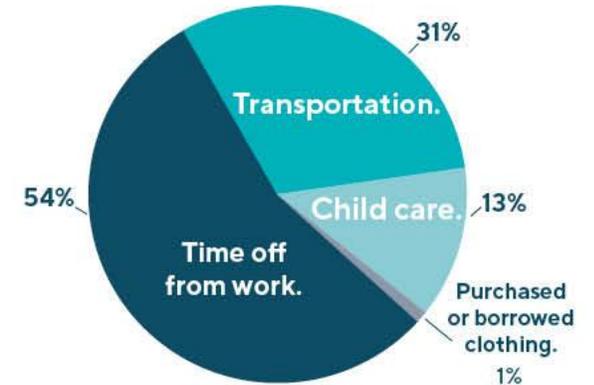
## Most families facing eviction will experience a period of homelessness.

If you are evicted today, what is likely to occur before you find new housing?



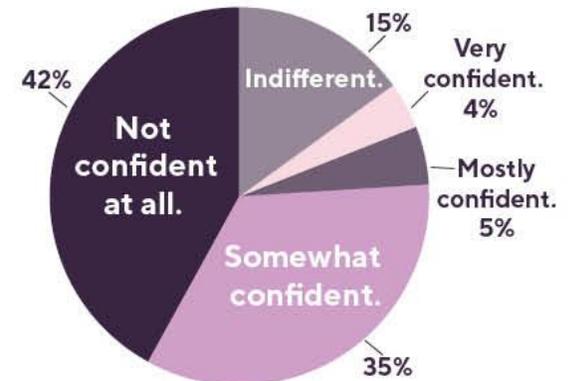
## Attending eviction court is disruptive and costly.

What arrangements did you make in order to be at court today?



## An eviction makes it hard to find new housing.

How confident do you feel in your ability to find new housing?





**Improved housing stability is good for tenants, landlords, communities, and the economy.**

**It also means better outcomes for:**

**School attendance & academic achievement.**

**Job attendance and performance.**

**Physical and mental health.**

**Crime and incarceration rates.**

**Family unity.**

**Stronger communities.**

# Sensible solutions can help **reduce evictions** and **improve outcomes.**

## EXTEND THE EVICTION TIMELINE

Extending the timeline would **lessen the burden on the court system** and give renters time to **make a plan and find new housing.** Excluding weekends and holidays from the five days required between the eviction filing and court hearing is a needed first step.

## INCREASE EVICTION FILING FEES

Increasing the eviction filing fee **by only \$100** would **decrease the eviction filing rate by 2.25 percentage points.** This would not only get Oklahoma closer to national averages, it would **reduce the burden on the court system** and **lessen the burden on taxpayers.**

## EXPUNGE EVICTION RECORDS

A previous **eviction filing** - regardless of the outcome - is often enough for a landlord to **refuse to rent to a prospective tenant.** Expunging these records is an essential step to **housing accessibility and stability.**

## INCENTIVIZE MEDIATION PROGRAMS

Utilizing mediation **before an eviction is filed** helps landlords and tenants find **satisfactory solutions while creating a framework for future communications.** It saves landlords time and money, benefits the court system, diverts eviction filings, and improves relationships.

# Questions?

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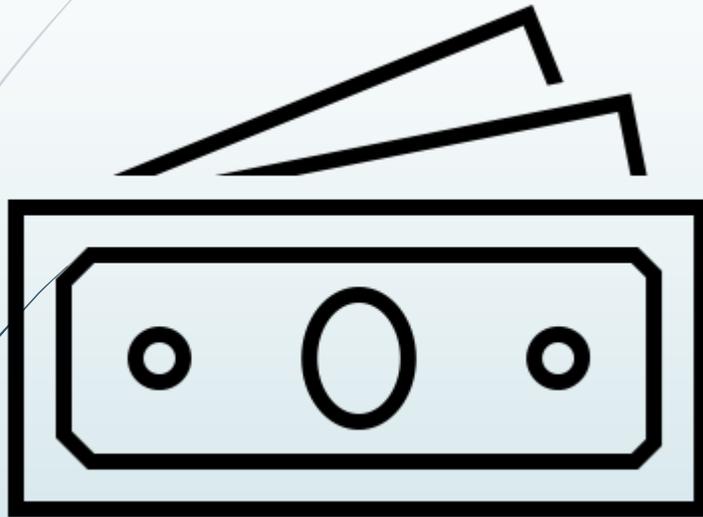
# **Katie Dilks**

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Executive Director, Oklahoma Access to  
Justice Foundation



# Is Rental Housing Affordable?

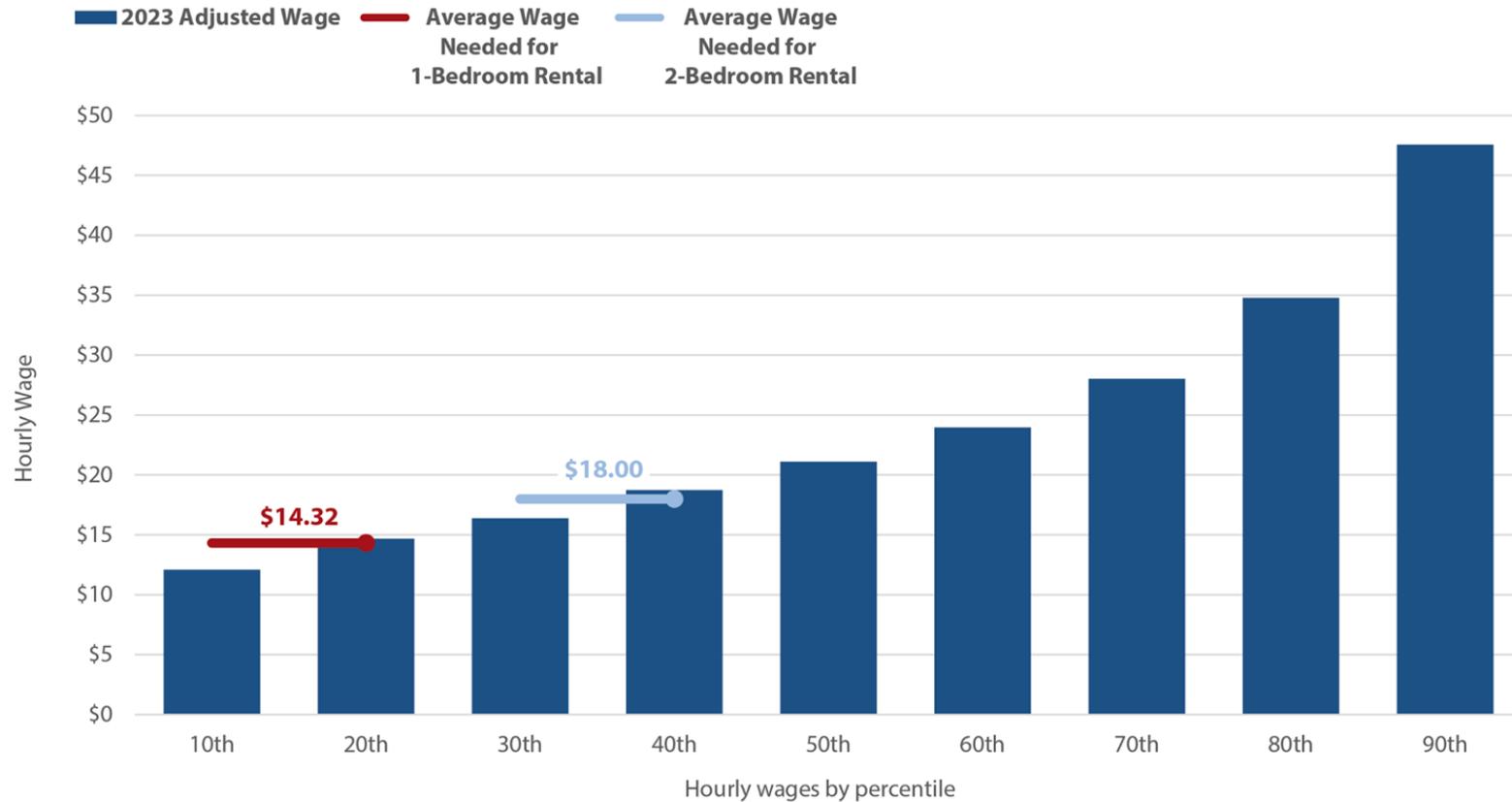


70%

of extremely low-income renter households are severely cost burdened

Source: National Low Income Housing Coalition, 2022

# A modest rental home is out of reach for nearly 40 percent of Oklahoma wage earners



Source: Housing wages from the National Low Income Housing Coalition. Hourly wages by percentile from the Economic Policy Institute State of Working America Data Library, 2022, adjusted to 2023 dollars.



# Safety Concerns in Oklahoma Rental Housing

Vista Shadow Mountain – found to be “imminently dangerous” by the Fire Marshal.

- Over 100 units impacted (accounting for hundreds of citizens)
- Removal began mid-July 2021. The majority of tenants had already paid their July rent before the closure happened. This means that some tenants paid Fair Market Rent on a unit just a week prior to facing displacement.

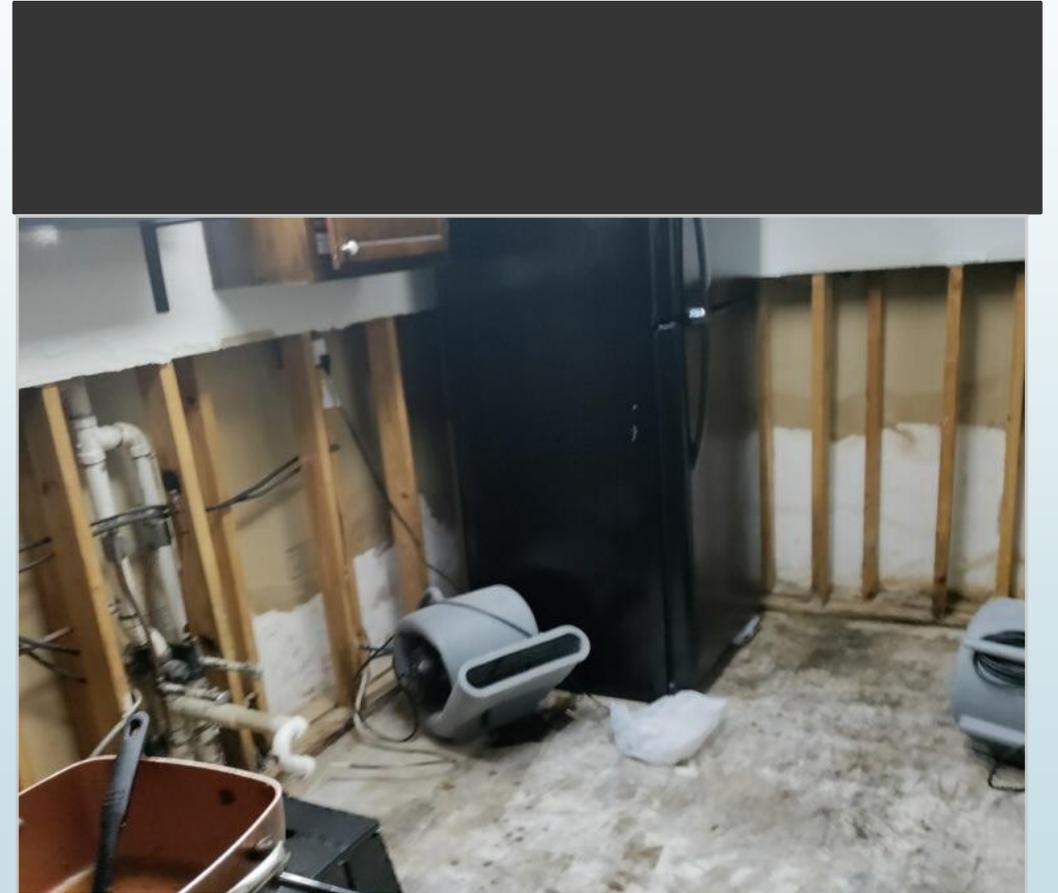


Photo of a Vista Shadow Mountain unit that a tenant was paying Fair Market Rent for.

## Examples from Oklahoma County

### **Midwest Pointe Apartments:**

This Midwest City complex was condemned and deemed uninhabitable after years of unaddressed code violations.

### **The Manchester on May:**

After living without air conditioning for two months, through a life-threatening triple-digit heat wave, several tenants received eviction notices.

### **Foxcroft Apartments:**

The apartment complex with 188 units was without heat all winter and resulted in a class action lawsuit.

## Oklahoma is Out of Step

Oklahoma's eviction rate (in 2018)  
was 3.8%

- 1 in 20 renting households faces eviction annually
- Double the national average
- 6<sup>th</sup> highest nationally

This isn't because our state is poorer, or because rents are higher. It is directly tied to our laws and policies.



## Current Status

- Outside of the recent update to repair/deduct statute and new protections for victims of domestic violence, there hasn't been any substantive change to the Oklahoma Residential Landlord and Tenant Act since its enactment in 1978.
- Oklahoma offers very few protections for renters and is one of only 6 (six) states who offer no anti-retaliation protections.
- Oklahoma law requires little accountability for landlords who fail to meet minimum habitability requirements for their tenants.

## Gaps in OK Landlord- Tenant Law

### 2 primary challenges:

- Lack of protection for tenants against harassment and exploitation.
- Inability to ensure safe and habitable properties.

### 3 suggestions:

- Create anti-retaliation laws to ensure predatory landlords are not trapping tenants in unsafe conditions.
- Clarify the law for tenants and landlords – defining “written notice.”
- Support localities to adequately investigate and address code violations, including creating property registries.

# Questions?

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**Thank you!**

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