

Housing & Neighborhoods

The predominant character of Ponca City neighborhoods is typical of Midwestern small towns: a historic downtown surrounded by an overwhelming suburban style single-family development pattern. Looking closer, it is clear that Ponca City retains its own character through its historic neighborhoods and brick streets in the near-downtown neighborhoods. Likewise, the suburban development that occurred in the mid-20th century borrows heavily from the established town settlement pattern by continuing the grid street pattern and housing typology. New commercial development and office buildings are sprinkled amongst the areas of housing to give a growing mix of uses for residents. Noticeable, too, is the lack of recent development that would be evident along streets in neighborhoods or building permit application records.

Thus, the dilemma of Ponca City's current housing scenario is framed: How to address the widening jobs-housing imbalance while also caring for its own aging neighborhoods. While the development of new residences is one task, another challenge will be to sustain the integrity of neighborhoods and the quality of the existing, older housing. Having a diverse stock of housing – new and old, big and small – is instrumental in offering choice and providing for the individual needs of all households, regardless of economic conditions.

INTRODUCTION

Ponca City residents wish to enjoy quality housing and the positive impact that well-designed neighborhoods can have on the image and attitude of the community. From the outset of this planning process, housing has taken the lead as one of the key issues facing the community. Not only is the current state of neighborhood development an issue, there is grave concern about the future of the City as housing is built—or not built, in some cases. Issues voiced by citizens, organizations, and officials indicate that addressing future housing needs and existing demands is a primary component to a successful future. Stakeholder input resulted in the assembly of several key issues relative to housing in the planning area.

During the course of this planning process, a Comprehensive Housing Demand Study was produced for the Ponca City Foundation for Progress and the Ponca City Development Authority by CDS Market Research. This is timely information due to its relevance to the housing element of the Comprehensive Plan, as well as its responsiveness to the volatility of the housing market. This study analyzes housing needs and market conditions before arriving at several recommendations. While this Comprehensive Plan process is long-range in scope, it is helpful to have this recent data to support the policy and program goals. A summary of this Comprehensive Housing Demand Study data is provided on the following pages and

supplemented with additional housing data from other sources.

Summary of Housing Needs and Housing Conditions

Housing Type Mix

Ponca City has a narrow range of neighborhood character and housing types, with the current mix being mostly single-family detached homes. Since 82.5 percent of the existing housing units are single-family, there is clearly very little choice between housing unit types. Rounding out the rest of the housing market are limited choices of duplex, multiplex, and larger apartment buildings. Some of these units are in-law apartments and efficiencies in additions and ancillary units. Within the broad single-family category, most development is suburban with some estate development that continues in the

form of one acre or more sized lots, primarily located on the fringe of the community.

Jobs – Housing Balance

Though not specifically cited in the Comprehensive Housing Market Study, another indicator of housing market conditions is the comparative levels of local employment and housing units. Maintaining a balance between jobs and housing is important so that residents can live local and work local. Not only does this balance contribute to quality of life for residents, it is also a major factor in the siting of new businesses in Ponca City. Attracting new businesses relies upon the host city having an adequate housing supply for potential workers. Even retaining businesses and providing for their expansion relies upon a healthy housing market that offers adequate numbers of different products. Anecdotal evidence indicates that there are not enough housing options and that business attraction is more difficult due to the lack of workforce housing units available.

This sentiment is reinforced through a series of ratios related to the level of jobs, housing, and persons:

- ◆ Jobs : Employed Residents = 1.91 (“normal” is about 1)
- ◆ Jobs : Population = .85 (“normal” is about .65)
- ◆ Jobs : Housing Units = 1.74 (“normal” is about 1.5)

Data Source: American Community Survey (2007) and OSU, Ponca City Revised Job Data by Industry (2007).

In all three measurements of job balance, there is an abundance of employment opportunities in Ponca City. These assessments are static in the sense that they do not evaluate trends over time. However, the housing and jobs balance appears even more imbalanced when compared longitudinally, as growth over time: In the past three years, over 900 jobs have been added to



Looking ahead, aging residents may desire to have more housing options available, including (at some point during the planning horizon) additional assisted living and continuing care facilities. Units marketable to households that are “downsizing” (such as village houses, patio homes, townhomes, and downtown residential-over-retail condominiums) should be permitted and encouraged in appropriate locations. Additionally, a market segment exists that prefers suburban-style living in detached single-family homes on larger lots. In any case, suburban products should be developed on more connected grid-like street networks. These networks should feature multiple connections (and preferably, multiple modes of travel) to the thoroughfare system and, eventually, to the larger transportation system (discussed in more detail in Chapter 4, Transportation).

COMMON JOBS: HOUSING MEASUREMENTS AND STANDARDS			
Jobs-Housing Measurement	Recommended Target Standard (Implies Balance)	Recommended Target Range (Implies Balance)	Reference
Jobs to housing units ratio	1.5 : 1	1.3 : 1 to 1.7 : 1 or 1.4 : 1 to 1.6 : 1	Ewing 1996; Cervero 1991
Jobs to employed residents ratio	1 : 1	0.8 : 1 to 1.25 : 1	Cervero 1996

“Scholars often recommend a range to signify balance such as 1.3 : 1 to 1.7 : 1 (Ewing 1996) or 1.4 : 1 to 1.6 : 1 (Cervero 1991). If a jobs-to-employed-residents ratio is selected, a target standard of 1 : 1 implies balance and a target range of 0.8 : 1 to 1.25 : 1 is recommended (Cervero 1996). If communities try to match working residents (labor force) with employment in the community, then a one-to-one (1 : 1) relationship is the ideal.”

Source: Weitz, Jerry. Jobs-Housing Balance. Planning Advisory Service Report 516, American Planning Association (November 2003).

the local employment base while only a handful of new homes have been constructed. By this account, the gap between employment and housing is widening. While adequate jobs are definitely an asset, it is indicative of a need to be wary of the implications of an imbalance. Longer commutes and lower quality of life are added to the economic challenge of living in a local housing market that has a scarcity of housing units at different prices. The Comprehensive Housing Demand Study indicated that the lack of available speculative homes in Ponca City has caused some employees to commute to Stillwater where moderately priced housing was more available.

Housing Vacancy and Turnover

At any given point in time, a portion of the housing stock is vacant. Those vacancies are essential to the healthy functioning of the housing market (and the City’s economic development). When vacancy rates are too low, demand for housing will push up rents and prices as consumers vie for scarce units. When vacancy rates are high, new households can be accommodated by the existing stock of housing, and new units are not necessary. The rule of thumb used by many economists is that five to eight percent is a

“natural” vacancy rate that promotes a healthy housing market.

According to the American Community Survey (2007), the City had a relatively low 2.0 percent vacancy rate among all for-sale housing units and 5.7 percent vacancy rate for rental units. This rate is similar to the State, which maintained rates of 2.4 percent and 9.9 percent, respectively. The American Community Survey (2007) estimated 12,073 total housing units in Ponca City. In terms of product type, this same estimate broke down the home ownership rate (housing tenure) as 68.7 percent owner-occupied and 31.3 percent renter-occupied.

Housing Needs

Ponca City’s population is forecasted to grow from 25,919 people in 2000 to about 28,090 by the year 2030 (Oklahoma State Data Center projection), an increase of 2,171 people. The

“93.5 percent of the housing units that will be in Ponca City in the Year 2030 are already here today.”

year 2000 average household size in Ponca City was 2.38 people. Assuming that this number stays steady, Ponca City will add another 30 households per year over the next 22 years through 2030. This figure, 30 households per year, illustrates the lower level of housing market activity per year. It is conservative since it does not take into account the number of homes that are needed to replace housing units that are functionally obsolete or demolished. As stated in interviews and as demonstrated by this figure, the level of housing market activity, in itself, poses a challenge.

At this scale of development, it is difficult for large-scale speculative developers to operate in the City and provide for a whole host of housing options. Looking at the bigger picture over the next two decades allows for a more balanced view as to what type of growth is possible.

Based on the Comprehensive Housing Demand Study analysis, by 2030, the City will need approximately 822 housing units of various types to accommodate its projected population and maintain a healthy, balanced housing market as indicated in **Table 5.1, Housing Demand Based On Population Growth Projections**. Using the assumption that a comparable ratio of ownership to rental units will be maintained in the community, there will be a need for 600 additional ownership units and 262 rental units.

Recent Construction and Sales

As displayed in **Figure 5.1, Ponca City Building Permit Activity**, the Ponca City housing market has been limited in activity since 2000. In the last 18 years, there have been a low number of both new building permits and housing constructed. The number of single-family residential units permitted since 2000 totals 119,

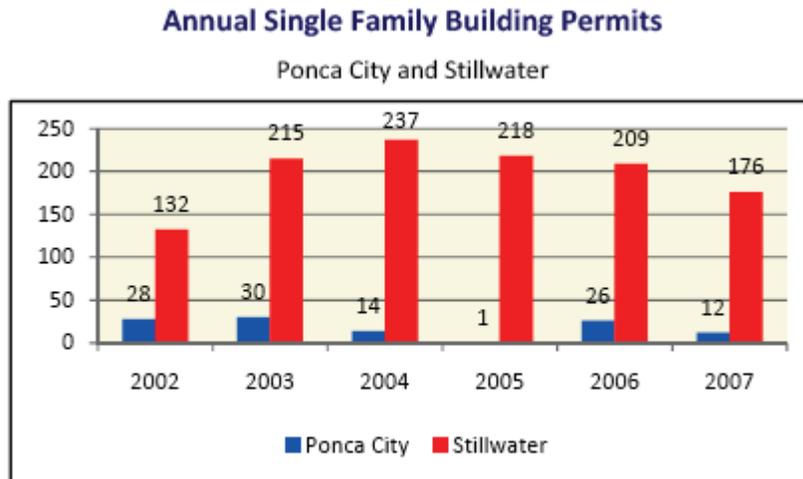
Table 5.1: Housing Demand Based on Population Growth Projections

Based on Oklahoma State Data Center Projections

	Population		Projections				
	2000	2005	2010	2015	2020	2025	2030
Ponca City	25,919	26,150	26,470	26,950	27,390	27,760	28,090
Increase		231	320	480	440	370	330
HH Increase		98	136	203	186	157	140
Housing Demand							
Affordable							
\$0 - \$80,000		46	64	96	88	74	66
\$80,000 - \$115,000		16	22	33	30	26	23
Moderate							
\$115,000 - \$170,000		17	24	36	33	27	24
\$170,000 - \$225,000		9	12	18	17	14	12
Luxury							
\$225,000 - \$340,000		7	9	14	13	11	10
\$340,000+		3	4	6	6	5	4

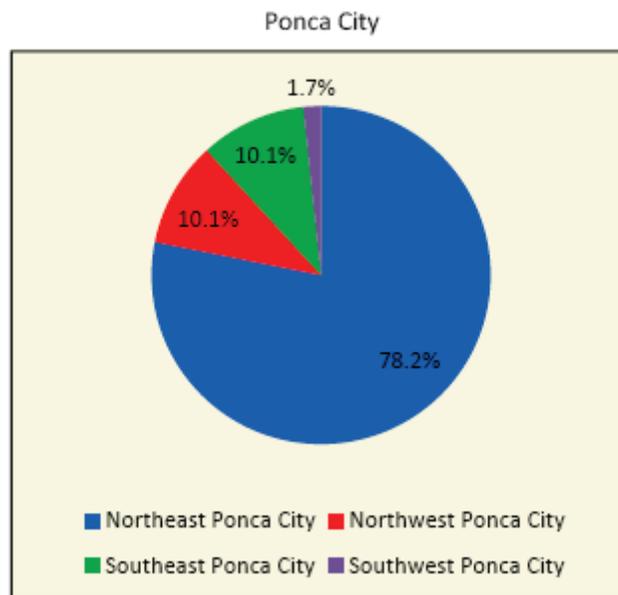
Source: CDS Market Research, Oklahoma State Data Center

Figure 5.1: Ponca City Building Permit Activity



Source: CDS Market Research, City of Ponca City, City of Stillwater

Percentage of Single Family Building Permits since 2000 by Market Area



Source: CDS Market Research, City of Ponca City

which represents an availability of single-family housing stock capable of housing 283 persons (2.38 persons/dwelling unit). This current housing

Figure 5.1: Ponca City Building Permit Activity (cont.)

Single Family Building Permits Issued Since 2000 by Subdivision

Ponca City

Subdivision	Permits
Huntington North	25
Lakewood South	13
Huntington Place	12
Woodridge Place	10
North Crest	8
Deer Place	8
Fieldstone	7
Gingers East Estate	4
North Meadowlark	4
Meadowlark Heights	4
High Pointe Estates	3
Academy Hill	3
Ranchwood Manor	3
Lakewood	2
Stoneridge	2
Greenbriar Addition	2
Brentwood Villa	2
Hampton Heights	2
Briar Ridge	1
Turner Heights	1
Woodland Sub	1
Lake Road Addition	1
Enfield	1

Single Family Building Permits Issued Since 2000 by Market Area

Market Area	Permits
Northeast Ponca City	93
Northwest Ponca City	12
Southeast Ponca City	12
Southwest Ponca City	2

Source: CDS Market Research, City of Ponca City

trend is similar to the 399 dwelling unit increase for the entire decade of the 1990s. Part of the reason for the lack of quantity is the emphasis on quality by the local building industry. Most new homes are custom-built on larger lots and not designed in significant quantities in standard subdivisions. New custom home construction starts around \$200,000, which was elevated in recent years due to additional energy and labor costs. Another measurement is the square foot cost of development, which the Comprehensive Housing Demand Study referenced as ranging from \$90 to \$120. Although this price increase is partly due to an increase in labor and materials, it also reflects the desire for local builders to stay out of the low-margin/high-volume building business. Whether it is the benefit of past experience, an aversion to risk, or a personal preference, local builders are simply not engaged in large-scale development.

The level of housing market activity is also visible through the number and types of choices available through the Multiple Listings Service. According to the Comprehensive Housing Demand Study, most of the 2008 sales occurred in the under \$50,000 and the \$50,000 to \$100,000 price categories. In 2008 (through November 15), 282 housing units were sold through the MLS. MLS numbers indicate the number of transactions in that market, but are not necessarily all new homes since most builders sell their new homes directly to buyers. As explained in the Study, the number of houses available through the MLS is low (136 homes in November or 1.2 percent of all housing units) when compared to other cities (typically 3 to 5 percent). A low-volume market creates a challenge for residents to move into or out of existing housing. Therefore, increases in housing supply will create positive impacts in several areas. There will be relief in the low vacancy rate, and owners of the older units will likely need to upgrade them to remain competitive in the rental market. Also, the additional supply could slow the increases in rents, but, most importantly, would provide additional choices for prospective home buyers and renters.

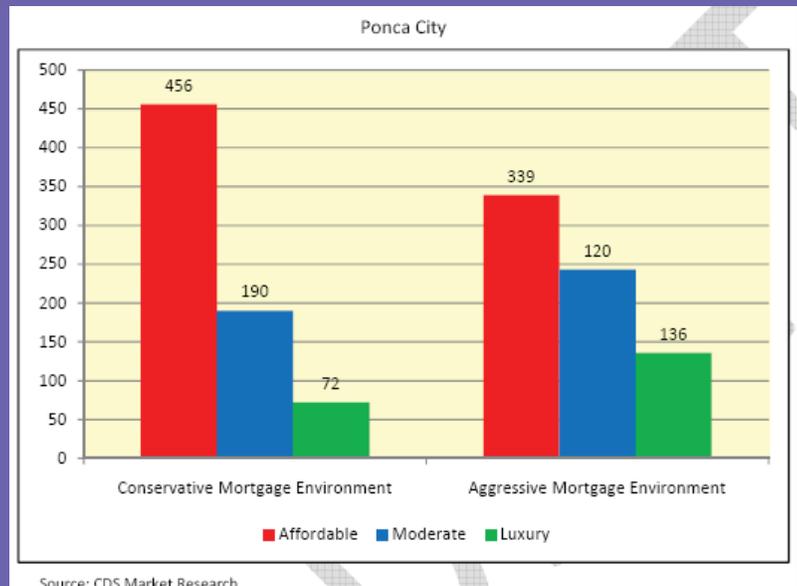
Using more recent data, the Comprehensive Housing Demand Study assumes a current mortgage outlook of conservative lending practices. While the standard rule of thumb is that a household can afford a home that is three times its annual income, the conservative approach analyzes the buying power of households at 2.25 times the level of income. As lenders require additional income levels, levels of affordability drop precipitously. Comparing the two scenarios in **Figure 5.2, 10-Year Housing Demand by Class**, illustrates the shift in the number of households able to purchase affordable, moderate, and luxury homes. This new lending reality changes the housing market and creates added motivation for creating affordable housing. The sheer volume of affordable and moderate housing necessary is reason enough to begin a path to action in creating more of this housing type. Developing this type of workforce housing will be the challenge and the reward for Ponca City. As concluded by the Comprehensive Housing Demand Study:

“The majority of new housing currently being produced or planned for the future development is within the Luxury price category as defined herein. The majority of Ponca City’s current and projected future residents are part of households with household incomes appropriate for Affordable and Moderate price category homes.”

PURPOSE

The purpose of this section is to identify solutions to ensure the community meets its existing and

Figure 5.2: 10-Year Housing Demand by Class



Using the most recent information available, this study analyzes the future housing demand while using “aggressive” and “conseroative” lenses. This is an important distinction since the housing market has changed dramatically in recent months.

future housing needs. This is accomplished by providing access to safe, quality, and affordable housing within livable, attractive neighborhood environments. Furthermore, the types of housing, their arrangement and design, and integration of open space and amenities contribute significantly to the quality appearance and character of the community. The City’s economic health relies, in part, on its ability to preserve its well-established neighborhoods while planning for the development of new living environments that meet the physical, social, and economic needs of its residents.

This Housing & Neighborhoods chapter is divided into three sections:

- ◆ Discussion of trends affecting existing neighborhoods and future housing availability in Ponca City.

- ◆ Recommended goals, objectives, and actions for maintaining and improving Ponca City's transportation network.
- ◆ Inventory of existing City programs related to housing.

ISSUES AND OPPORTUNITIES

Maintaining Appearance and Housing Stock in Existing Neighborhoods

On average, Ponca City's housing stock is older than nearby Oklahoma City and Tulsa suburbs because the community developed as (and still remains) a freestanding city. Only 3.3 percent of housing units (399 total units) in Ponca City were constructed between 1990 and 2000. By comparison, 7.6 percent and 10.0 percent of Altus's and Shawnee's respective housing stocks were developed between 1990 and 2000. Though not necessarily comparable due to the OSU presence, Stillwater illustrates an even more active housing market as illustrated in [Figure 5.3, Total Current MLS Listings by Age](#).

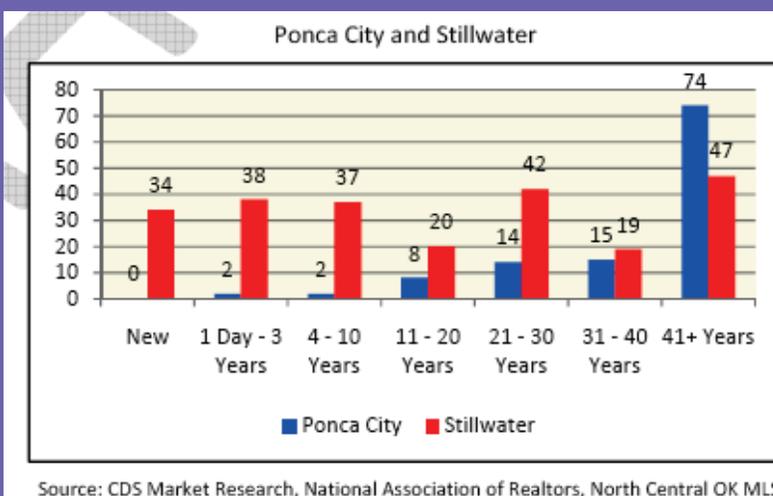
The community must remain cognizant of its older housing stock as rehabilitation and

reinvestment will become more important to the integrity and vitality of neighborhoods within the original City core. As with other planning issues, there is a distinct "east side/west side" difference as most of the existing housing stock on the west side is older and in need of reinvestment. Code enforcement and basic building maintenance are critical issues in these neighborhoods. Comments by Ponca City residents at public meetings indicated concerns about the appearance of the housing stock and area neighborhoods. Some suggested the need for stricter regulations or better enforcement of existing requirements. Others emphasized the need to improve basic cleanliness and property maintenance.

Housing impacts neighborhood appearance and creates an impression. Housing that appears to need upkeep can be an indication of a community in a state of disrepair and decline. Freshly painted and well-maintained homes are indicative of a positive community with a promising future. Appearance is also correlated to community pride and ownership, perception, area property value, maintenance costs, and quality of life, where each of these factors can be influenced positively or negatively.

Established neighborhoods often lack the size, design, and amenities of new housing. However, many communities are beginning to understand that, in return, older neighborhoods offer intangibles such as history, culture, proximity, and a stronger sense of community. In Ponca City, some older neighborhoods have been well maintained, while others require infill development, infrastructure improvements, and further revitalization efforts. While the impacts of history, neglect due to poverty, and inappropriate surrounding land uses may make recovery difficult for some neighborhoods, most offer an opportunity for renewal and long-term viability.

Figure 5.3: Total Current MLS Listings by Age



Key planning considerations for maintaining appearance and housing stock in existing neighborhoods, as addressed by Goal 5.1, include:

1. Promoting opportunities for housing stock and neighborhood improvements and rehabilitation.
2. Creating additional organizational capacity for addressing housing issues in existing neighborhoods.

Ensuring Access to Affordable Housing Options

Affordability is a constant issue of debate. For many, the question is, "Affordable to whom?" The household earning \$35,000 will define "affordable" quite differently from the household that earns \$70,000 a year. Nevertheless, each is looking for housing that is affordable. Families earning the median income have been able to afford housing in the past, but with the recent increases in housing costs, these families are now beginning to encounter affordability issues. The price barrier created by an overwhelming custom market creates difficulties for most households to consider purchasing a new home in Ponca City. Thus, the remaining option is to buy an existing home, though, as stated previously, the MLS listings are not overwhelmed with different options.

In short, affordable housing options lead to a higher quality of life for the community. In general, as more affordable housing options are supplied, a greater number of residents are able to live in Ponca City and work nearby. In addition to the distress it causes families who cannot easily find a place to live, lack of affordable housing is considered to have negative effects on a community's overall health. The City recognizes the need to ensure that all of Ponca City's residents enjoy access to quality and affordable housing within livable and attractive environments.



Increasing livability extends beyond the purchasing of an acceptable house. Likewise, high housing prices create obstacles for low-income households and threaten to push residents to unsatisfactory housing options. Alternatively, there are many families that will send a spouse to Ponca City, but choose to reside in a nearby city or in Kay County. While there may be other forces at play in that decision, the lack of housing options may be cited as a contributing factor. The inability to find housing locally poses a hardship for households seeking an affordable home and employers seeking employees.

Housing affordability is generally defined in several ways. A widely used standard developed by the Department of Housing and Urban Development (HUD) states that a family or household can afford to spend 30 percent of its income on housing. This percentage leaves a sufficient amount of income for other essential household needs. Households who pay more than 30 percent of their income for housing are described as "cost burdened." According to the 2000 Census, approximately 37.2 percent of Ponca City's renting households paid more than 30 percent of their income for rent, and 17.8 percent of the households who owned paid more than 30 percent of their monthly income for a mortgage. In the Ponca City area, the median household income in 1999 was \$31,406. For housing to be considered affordable to a household earning

the median income, housing costs could not exceed \$785 in a month regardless of the type or terms of the mortgage. Based on this, a family earning 180 percent of the median could pay slightly more than \$1,413 per month and still consider housing costs to be affordable. On the other hand, families earning only 30 percent of the median household income can afford only \$235 in monthly housing-related expenses.

Looking at the bigger picture, affordable housing availability supports economic development efforts. A diversity of housing opportunities in a community promotes a mixture of people with different skills, needs, and aspirations. Additionally, a variety of housing choices is attractive to a broader range of potential workers. Since the region maintains an abundance of jobs, it is important that local firms are able to attract future employees. As in any community, people need

to live near their jobs in order to keep commutes short, while not exceeding their monthly budget. Providing affordable housing options near employment centers will have a positive effect on the economic well-being of individual residents, families, and the entire community. For example, lack of affordable housing can make low-cost labor scarce and increase demands on transportation systems as workers travel longer distances between jobs and areas with affordable

housing. Planning for an available supply of affordable housing ensures that communities retain economic growth possibilities and maintain a high quality of living.

Key planning considerations for ensuring access to affordable housing options, as addressed by Goal 5.2, include:

1. Providing adequate and safe housing options that are affordable to Ponca City residents.
2. Utilize the land development regulations to encourage the development of low and moderate income level housing in the community.

Table 5.2: Housing Affordability

Percent of Median Income	Median Household Income	Affordable Mortgage Payment
180%	\$56,530.80	\$1,413.28
150%	\$47,109	\$1,177.73
130%	\$40,827.80	\$1,020.70
100%	\$31,406	\$785.15
80%	\$25,124.80	\$628.13
50%	\$15,703	\$392.58
30%	\$9,421.80	\$235.55

At a glance, Ponca City is relatively affordable when comparing the median family income and the median priced home. This basic theory is clear in the affordability levels examined in **Table 5.2, Housing Affordability**, which breaks down monthly housing costs. However, newly constructed homes, at any level of quality, would cost more than the median priced existing home and are beyond reach for the median income family in Ponca City. Therefore, the level of housing affordability is much less when new construction is involved and even further constricted as new lending limits are enacted. Although the mortgage issues are nationwide and the lack of new workforce housing is constrained to Ponca City, the end result is a multiplier of impacts that cut into the ability to buy a home.

Promoting Quality Development in New Neighborhoods

Providing quality housing in neighborhoods is fundamental in creating a desirable place to live. In fact, residents supported this premise through their comments indicating their desire for attractive, landscaped, and well-connected neighborhoods. One key element of new housing is the connection between desired outcomes and existing regulations. Despite the desire for quality new development in the City, the City's current ordinances do not have adequate provisions to ensure the outcome of quality neighborhoods. For instance, most new residential areas are developed as independent subdivisions rather than as dynamic neighborhoods that are connected to other destinations. Based on citizen concerns and comments about existing developments, it is essential to recognize that creating future housing options and designs will require additional development standards.

Key planning considerations for creating desirable and high-quality neighborhoods in the future, as addressed by Goal 5.3, include:

1. Adding new site development standards to the subdivision and zoning ordinance.
2. Ensuring connectivity and multi-modal options in newly built neighborhoods.

GOALS, OBJECTIVES AND ACTION RECOMMENDATIONS

The following goals, objectives, and recommended actions were formulated to address the specific issues and needs outlined above. The goals reflect the overall vision of

the community, which may be achieved by pursuing the objectives and acting on the recommendations. It is important to note that these are also general statements of policy that may be cited when reviewing housing policies and used in making important community investment decisions regarding the provision and timing of facilities and services.

GOAL 5.1: Preservation of existing housing and neighborhoods.

Support opportunities for improving existing housing stock and aging neighborhoods.

1. Encourage redevelopment in target areas through a tax abatement program that rewards infill redevelopment in low-income neighborhoods. Such a program could target lots that have recently demolished structures so that those lots are put back onto the market.
2. Form a target-area capital investment program focused on infrastructure improvements within at-risk neighborhoods. The purpose of this program is to provide a dedicated source of annual funding for use in making improvements and leveraging private reinvestment through rehabilitation, redevelopment, building additions, and/or infill development.
3. Review the feasibility for infill development and redevelopment based upon the costs of land purchase and development. Infill development can help meet the need for additional housing units in the community. While the current zoning ordinance may not be raising unnecessary barriers to housing infill, there may be opportunities to make it easier for creating additional housing types near the downtown area.
4. Focus on park and recreation improvements as a means for elevating neighborhood viability. In concert with **Chapter 2, Land Use and Character**, highlight the importance of clean, safe, well-maintained, and vibrant neighborhood parks as an anchor for strong,

established neighborhoods where residents and kids use public spaces and interact on evenings and weekends.

5. Review the “rental rehab program” that operated in previous years to determine if it can be revived to function as another CDBG program or stand-alone program. This program was run out of the Oklahoma Finance Agency and allowed up to \$5,000 to be used for rental property improvements according to federal guidelines.
6. Pursue alternative code enforcement methods in an endeavor to be more proactive and ensure positive outcomes. Consider use of an advocacy program to aid in code compliance rather than citing noncompliant property owners.



The role of the ‘lead agency’ is one that is critical for grant applications and housing development. It would supplement other efforts, such as the transitional housing efforts overseen by the North-Central Continuum of Care. While individual organizations use grant funds for shelter services, there are limited options for permanent housing once the period of transition is over. This break in the provision of services creates an obstacle for individual providers and serves as an impediment to funding (Why fund a transitional program if there is no permanent housing option for clients?). The interrelated role of the ‘lead agency’ is one that affects more organizations than itself.

7. Investigate a rental housing conversion program where the City provides a grant to encourage the conversion of single-family rental units to owner-occupied units in target areas. This supports the level of home ownership that will strengthen and revitalize established residential neighborhoods.
8. Create a neighborhood planning program to help the community form neighborhood associations and develop neighborhood plans. A neighborhood plan may include elements that would normally be required for a housing grant submittal and could, thus, be very effective as a grant administration tool. An example would be the recent Intensive Level Survey for Downtown Ponca City, which can now serve as a source of site specific information (architecture, history, etc.) for any future grant application that involves that area.

Strengthen the ability of local organizations to work on housing issues in existing neighborhoods.

1. Seek the participation of churches, civic organizations, schools, and businesses in neighborhood improvement and revitalization efforts. At present, First United Methodist Church and St. Luke’s Church of the Nazarene are both active with congregation groups that work on neighborhood improvement efforts.
2. Expand the fledgling *Ponca City Good Neighbors* organization so that it can readily step up in assisting homeowners with their home repairs and improvements. This volunteer organization fills an important niche to undertake projects such as wheelchair ramp installation, window replacement, painting, and energy-efficiency improvements. Not only are these types of projects important today, but they will be even more important in the future. Issues of accessibility and energy-efficiency will only increase with an aging population and higher energy costs. It will be critical



that Ponca City has an organization ready to meet that growing need.

3. Consider transforming the *Ponca City Good Neighbors* organization into a local chapter of the *Rebuild Together* program. This proposed change would formalize the group and give it a larger set of policies and a mission. Also, it would open up the group to tap into *Rebuild Together* projects that can receive direct funding. Furthermore, the long-term vision may be to act as a leader in organizing other neighborhood groups to take action in clean-up efforts.
4. Continue working with the United Community Action Program (UCAP) on housing programs and grant proposals. Since the nearest CAP program is located in Pawnee, and not locally in Ponca City, it will be necessary to strengthen the ties between Ponca City and UCAP. UCAP not only has a housing program, but also has a weatherization program that assists homeowners with improvements.
5. Develop a local housing organization to act as a 'lead agency' in housing-related projects and grant applications. The presence of a local nonprofit organization will allow more grant money to flow into local redevelopment projects. Without this agency, as currently exists, the City cannot apply for certain grants since there is no lead agency to control the project. While the City can play a supportive role, it cannot step up to that position. There is an unfilled niche in this respect, and it will be a critical step to build this organizational capacity.
6. Strengthen the ability for local organizations and the City to support weatherization and energy-efficiency improvements in existing neighborhoods. The efforts of the Ponca City Good Neighbors Program and UCAP need additional support so that there are more weatherization improvement options available to residents. The City may actively support these organizations by partnering with them in grant applications. Additional steps may be taken by the City by hosting

weatherization open houses or organizing energy-efficiency audits.

7. Consider adding a housing liaison or Housing Department to the City staff as a long-term goal. This staff position or department would work with grant efforts and housing-related programs. While the City may not be the lead actor in housing-related matters, it does play a significant supporting role. This staff position or department would be responsible for coordinating these efforts.
8. Offer a quarterly local home buyer education course in Ponca City that will educate residents about the purchasing and mortgage process. Currently, there are home-buyer classes and seminars offered in Stillwater (monthly), Newkirk (periodically), and online. While these classes in other cities are an asset, it would be a greater benefit for Ponca City residents to be able to attend classes locally. These classes are not only an educational tool for the prospective home buyer looking to learn about the process, but this class is a prerequisite for home buyers interested in some grant funds. One of the most popular programs offered through the City, the Home-Buyer Assistance Fund, requires completion of an eight-hour home-buyer education course.
9. Initiate a City-sponsored Housing Action Plan that will monitor and evaluate housing development in the future. This Plan may be largely derived from action items in this Comprehensive Plan. However, it will be supplemented annually with housing data and measurable accomplishments (i.e. number of workforce housing units built, non-CDBG dollars invested in housing programs, homes rehabilitated, or home-buyer classes offered locally).

GOAL 5.2: A sufficient level of safe and attractive, affordable housing options.

Provide housing options and assistance to lower income and elderly residents, both now and in the future.

1. Continue Community Development Block Grant (CDBG) programs that provide assistance to low-income residents. These funds are the lifeblood and single source of support for many of the housing programs that exist in the City. Unfortunately, the volatile nature of the federal funds creates unpredictable program support (Ponca City's CDBG allocation ranged from \$77,000 to \$127,000 under the current federal administration).
2. Seek to supplement dwindling CDBG grant funding for these low-income programs. Additional revenue will assist to balance irregularities in funding, but, more importantly, will allow the City to address more of the housing issues in low-income target areas.
3. Continue support for the First-time Home-buyer Assistance Fund administered through the City. Simultaneously, explore ways to boost revenue for this program to expand its coverage since the program is tapped out every year. The current funding structure partners the City (\$20,000) and PCDA (\$20,000) funds together to create closing cost assistance for home buyers. According to CDBG fund goals, there are requirements for a matching set of funds and income requirements on the households that are eligible. The most recent HUD income qualification guidelines (80 percent of the median household income), for instance, set that level at \$37,850 for a family of four.
4. Support workforce housing developments through a Tax Increment Finance district that can make infrastructure improvements as preparation for residential development. This district would sell bonds based upon the future revenues that would come from the developed property. It serves to bridge the gap between a project that would otherwise be infeasible due to cost, but also fulfills City goals of providing workforce housing. Since the TIF district seeks to build development that conforms to the City's higher goals, it allows for negotiation as to the price and form of the final development. Many cities

have used this strategy to achieve projects of higher quality, lower buyer cost, or energy-efficiency than would otherwise be constructed.

5. Acquire infill sites for individual redevelopment or assembly as larger areas. This strategy will get the City actively involved in the infill market so that troublesome sites or vacant parcels can be sold to developers, possibly at a reduced cost. Funding options for this land acquisition and assembly include CDBG (HUD) or the Neighborhood Stabilization grant (OK Dept. of Commerce).
6. Continue redevelopment efforts in target areas as this transformation can help meet some of the low income housing needs. Not only can newly created workforce housing be constructed as infill projects, it will serve to increase the vitality of the neighborhood. Recently improved homes along Dixie Avenue are an example of recent rehabilitation efforts that involved Home Investment Partnerships Program (HUD) funds.
7. Coordinate a housing program with other local partners. An existing, but underutilized program allows collaboration with Ponca City Energy. This existing partnership allows for matching grants up to \$5,000 as incentive for building affordable homes between \$100,000 and 150,000. Though no builder has yet taken advantage of this program, it is a program that correctly attempts to create workforce housing at a price level not currently available.

Utilize the land development regulations to encourage the development of low and moderate income level housing in the community.

1. Establish an average, rather than minimum, lot size whereby lot sizes are required to vary in width, with a certain percentage being narrower and the remaining being wider than the average. For example, the average lot size may allow a variability of 25 percent. As illustrated in **Figure 5.4, Average Lot**

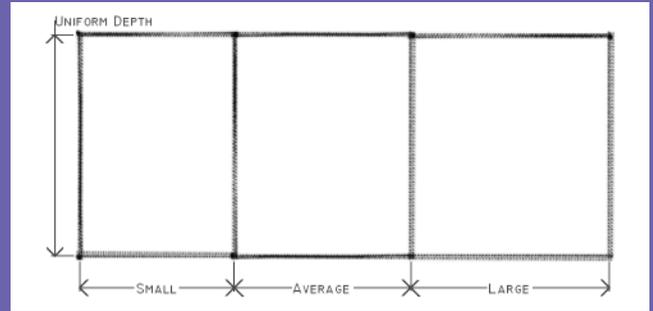
Size, this allows design flexibility for up to a quarter of the lots to be 25 percent smaller than the average while being balanced by 25 percent of the lots that are larger. This approach allows a variety of housing styles and also works well with constrained sites.

2. Allow flexible site design options that permit alternative treatment of utilities and infrastructure. There can be cost savings to development from flexible site design and cluster development techniques, which translate into reduced lot and house prices (e.g., reduced linear feet of street, pipe, sidewalk; fewer street lights and fire hydrants; reduced stormwater management needs; etc.).
3. Provide a density bonus to offset any subsidized housing production in order to avoid significantly affecting the feasibility of the residential development. Density bonuses are a type of housing production program where projects are granted additional residential density over and above the maximum limit allowed by existing zoning, with the condition that the additional housing is restricted to occupancy by a certain target group and that the units remain affordable over time and multiple resale of the property.
4. Incorporate accessory dwelling units in the City's zoning code, along with appropriate provisions governing their use and compatibility. They are common and popular in some communities to accommodate elderly parents or relatives ("granny flats"), young adult family members wanting to live independently but close by, or local college students in need of basic, low-cost housing. It also provides another affordable living

45 percent of Ponca City households own one or no cars.

Source: 2000 Census

Figure 5.4: Average Lot Size



Requiring a mix of lot sizes within a residential development will result in more creative subdivision layouts that allow a greater range in housing products and price points. In this figure, there are three lot sizes listed for the lot area group or housing type. They are listed in order: small (25 percent of lots), average (50 percent of lots), and large lot area (25 percent of lots).

option within neighborhoods and a rental income opportunity for homeowners.

5. Allow greater variability in the parking requirements in the zoning ordinance for multi-family units. Currently, the zoning ordinance mandates a one-size-fits-all minimum standard of two parking spaces for all development types. This standard applies to single-family homes and multi-family units alike. In order to make units more affordable, it is necessary to allow flexibility in the number of parking spaces required for one- and two-bedroom multi-family units. A sliding scale for parking standards should be allowed for smaller multi-family units (i.e. 1.0 parking spaces for lofts or one-bedroom units, 1.5 parking spaces for two-bedroom units, and 2.0 parking spaces for three-bedroom units or larger).
6. Add flexibility for parking standards in housing developments being developed in conjunction with the Ponca City Housing Authority or a nonprofit housing group. This reduction in parking standards could be listed as a 25 percent reduction in parking

Quality Neighborhood Design

Contemporary subdivision design too often overlooks the time-honored elements of what makes a neighborhood appealing and viable for the long term. Typical features of a quality neighborhood design include:

- Some focal point, whether a park or central green, school, community center, place of worship, or small-scale commercial activity, that enlivens the neighborhood and provides a gathering place.
- Equal importance of pedestrian and vehicular circulation. Street design accommodates, but also calms, necessary automobile traffic. Sidewalks along or away from streets, and/or a network of off-street trails, provide for pedestrian and bicycle circulation (especially for school children) and promote interconnectivity of adjacent neighborhoods.
- A variety of dwelling types to address a range of needs among potential residents (based on age, income level, household size, etc.).
- Access to schools, recreation, and daily conveniences within relatively close proximity to the neighborhood, if not within or at its edges (such as along bordering major streets).
- An effective street layout that provides multiple paths to external destinations (and critical access for emergency vehicles) while also discouraging non-local or cut-through traffic.
- Appealing streetscapes, whether achieved through street trees or other design elements, which “soften” an otherwise urban atmosphere and draw residents to enjoy common areas of their neighborhood. Landscape designs consistent with local climate and vegetation.
- Compatibility of fringe or adjacent uses, or measures to buffer the neighborhood from incompatible development.
- Evident definition of the neighborhood “unit” through recognizable identity and edges, without going so far (through walls and other physical barriers) as to establish “fortress” neighborhoods.
- Set-aside of conservation areas, greenbelts, or other open space as an amenity, to encourage leisure and healthful living, and to contribute to neighborhood buffering and definition.
- Use of local streets for parking to reduce the lot area that must be devoted to driveways and garages and for the traffic calming benefits of on-street parking.
- Respect for historic sites and structures and incorporation of such assets into neighborhood design.

requirements that is granted through an administrative review. Households that live in these units tend to own fewer cars, and this flexibility allows greater creativity with the architectural design process.

7. Pursue the recommendations of the recently completed market analysis and

needs assessment, which identifies areas in need of additional housing. Based upon the profile of residents, there will be a need for “Class A” apartment community development, as well as small single-family home development. Both of these housing products are necessary in order to provide appropriate housing choices.

8. Maintain sufficient land zoned as residential in the future as the zoning code is updated over the years. Likewise, the Future Land Use Plan should always provide sufficient options for the market to build residential housing in different areas of the City. The Future Land Use Plan associated with the Comprehensive Plan includes more than sufficient acreage for the 822 projected residential units, as well as the flexibility for the market to select appropriate sites.

GOAL 5.3: A high standard of overall site design in new developments.

Improve subdivision design standards to include additional criteria addressing site design.

1. Adopt design standards for high-density residential development, which may include provisions for building form and scale, articulated building walls, building orientation, architectural detailing, roof types and materials, façade enhancements, and acceptable building materials.
2. Continue to monitor investor interest in downtown residential projects, including attached single-family, multi-family, and residential-over-retail opportunities. Work with private interests to pinpoint and remove or reduce barriers to new development and redevelopment in and around downtown.
3. Support open space and parkland areas in subdivisions for enhanced value and amenities to residents. This may include well-designed residential development near creek corridors and other environmental assets (through conservation design, open space preservation, taking advantage of natural views, etc.).
4. Promote attractive entryway monumentation and landscaping in new subdivisions, as recommended in Chapter 2, Land Use and Character, as well as the Comprehensive Market Demand Study. Future residential developments need to incorporate them more as an amenity and design element

rather than leaving them as an option. The Planning Commission approval process will need to provide guidance to developments that fall short in this respect.

5. Encourage life-cycle housing options in new subdivisions that will offer alternatives to residents. A subdivision should not only be allowed, but should also promote inclusion of more than one housing type. A combination of housing options and lot size will result in a diversity of housing choices -- choices that will be useful in attracting younger families and keeping older residents.

Require adequate connectivity and multi-modal design in new subdivisions and neighborhoods.

1. Establish requirements concerning new communities that address fire access, open space, fence landscaping, roadway continuity, and pedestrian connections between abutting neighborhoods and to nearby schools and parks. Requirements should ensure:
 - ◆ Private subdivisions do not interfere with circulation within a superblock.
 - ◆ Private development does not obstruct any planned pedestrian circulation system or access to any public park or school by forcing pedestrians out to collector or arterial roads.
2. Discourage design that promotes cut-through traffic and speeding.
3. Consistent with the recommendations of Chapter 4, Transportation, require sidewalks in all neighborhoods. As an alternative, off-street trails may be used in lieu of sidewalks as long as there is adequate linkage within and through the neighborhood, providing connection to adjacent neighborhoods and the surrounding area.
4. At the time of platting, require public access easements to provide for direct linkages between developments and to trails, parks, schools, and neighborhood convenience areas. Provide regular maintenance on

pedestrian amenities including crosswalks and signals, replacing obsolete traffic signs, and synchronizing traffic signals.

City of Ponca City – Existing Housing Programs

Interim Assistance / Special Services Housing Rehabilitation Program.

Income-qualified residents are able to tap into a small grant program (typically less than \$2,500) that aims to fix up existing homes that are in need of repair. This program focuses on key housing elements: sewer and water line replacement, electrical, plumbing, and roof. A total amount of \$20,000 was spent in Year 2007 on these rehabilitation activities. Many elderly residents are able to take advantage of this program, which assists them with repairs that would otherwise be neglected.

There are several obstacles that this program faces, which is unfortunate since the program is in such high demand. First and foremost, this program is a Community Development Block Grant (CDBG) funded program, and the trend for federal dollars is downward. It is a trend in recent years for CDBGs to cities to decline, and this trend is expected to continue. Therefore, it may be necessary to explore other funding options in the future. Whether these funding sources are local, state, or federal is uncertain, but this program is especially critical to the future of Ponca City's existing neighborhoods.

Secondly, technical details arise when older homes are receiving assistance. The presence of lead-based paint and other hazards create financial obstacles to significant projects. While this is not an impediment in most cases, it is noteworthy since so much of the City's housing stock is older. Likewise, historic preservation analysis is critical to keeping the character of the neighborhoods intact, and consideration of historic features is also important. However, these additional requirements for working with older homes, while not necessarily an overwhelming

obstacle, must be understood as a challenge when working with Ponca City's existing housing stock.

Home-Buyer Assistance Fund

A home-buyer program aimed at income-qualified residents allows potential purchasers to receive up to \$3,500 in grant funds. This program seeks to defray some of the costs associated with purchasing a new home. Only certain associated costs of purchasing a home are eligible: underwriting fee, survey, title policy, attorney (title) fee, appraisal, closing fee, and filing (including courier and report). In recent years, this program has been exhausted before the year is over and, surprisingly, without significant advertisement.

Housing Unit Demolition

The City program to demolish unsafe structures is partially funded by CDBG funds (\$20,000) and the Development Services budget (\$20,000). Funds are available to low-income residents although fee-based demolition services are also available through the City. As a cost-saving measure, municipal staff performs the demolition of unsafe structures. Although it is unfortunate to lose existing housing stock in the community due to demolition, these structures are neglected beyond repair. Therefore, equally important to the demolition program is a rehabilitation program that proactively seeks to repair homes, as well as a redevelopment program that matches homebuilders with newly demolished lots.

Neighborhood Stabilization Funds (TBD)

These funds are intended to address the growing concern of foreclosed properties in neighborhoods that are at risk of deterioration. In response to the federal efforts to address the foreclosure issue in communities, the Oklahoma Department of Commerce is releasing additional details about the submittal requirements for this program in mid-January. Initial guidance indicates that the eight million dollars in funds will prioritize target areas that can show area-



wide improvement rather than scattered site projects. Fortunately, Ponca City is already aware of this program and has been following the proceedings very closely.

