

Executive summary

City of Tulsa housing development analysis

Introduction

Tulsa is confronting a substantial housing gap, with demand outpacing supply by an estimated 12,900 units annually, including an immediate need for 4,000 homes. Additionally, the city is grappling with a mismatch between the types of housing being developed and what residents actually need.

To support Tulsa's efforts to preserve and expand its housing supply across a range of housing types, Smart Growth America conducted a comprehensive analysis of the underlying causes of this crisis. Through a combination of quantitative data analysis and qualitative interviews, our team examined the structural and systemic factors contributing to the current housing gap. The result is a set of insights and recommendations grounded in smart growth principles, designed to help Tulsa meet its housing goals and support a more inclusive, sustainable future.

The SGA team conducted a [SWOT](#) analysis to set a foundation for the [analytic report](#) and assess the zoning and permitting process from a social, political, and analytical perspective. The strengths point to city staff members' positive attitude and pride, particularly focusing on their willingness to improve the development process.

A weakness we identified lies in the lack of alignment between city staff and development community members, as expectations for operations and requirements are not addressed in the same manner, causing delays and other processing issues. Some structural issues that are opportunities for improvement are based on Tulsa's comprehensive plan, [planitulsa](#), which can be ameliorated by aligning the values from that plan and implementing change.

The current restrictive zoning practices, complex permitting processes, community opposition during discretionary reviews, and regulatory issues are an ongoing threat to any progress regarding housing development in Tulsa because these threats consistently hinder the main things that would resolve the housing shortage: increasing density by having various housing typologies and developing near public transit areas.



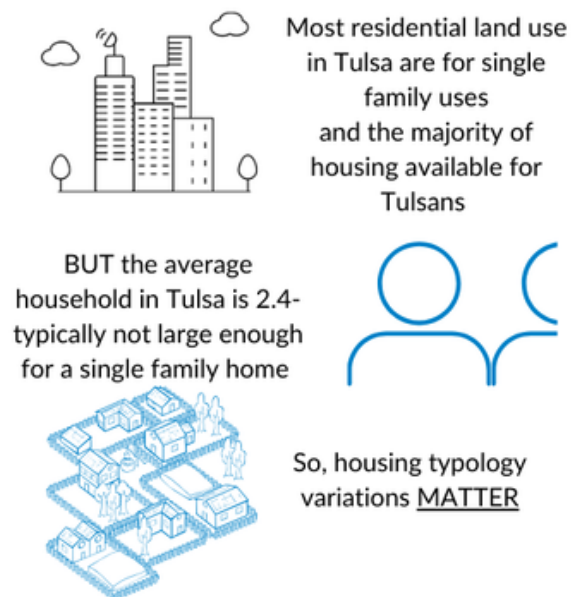
This report was developed in partnership with the City of Tulsa, the Anne and Henry Zarrow Foundation, and Housing Forward

Background

The analysis begins with a review of quantitative data to establish a clearer picture of Tulsa's housing landscape. Population and housing supply statistics from the 2011–2023 American Community Survey show that Tulsa is growing, with a population now exceeding 410,000. Yet, the city's housing stock hasn't kept pace—there's currently a 7 percent gap between population growth and available housing, a disparity that is expected to widen as demand increases.

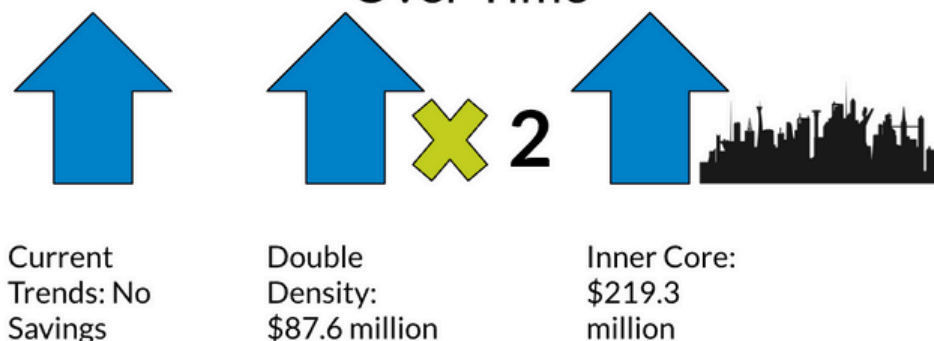
Housing affordability also presents a challenge. On average, Tulsa residents spend 35 percent of their income on housing—higher than the national average of 31 percent—indicating increasing cost burdens for many households.

To better understand opportunities for future development, a suitability analysis was conducted to identify potential housing sites. Previous rating systems developed by the City of Tulsa prioritized areas within a ¼-mile radius of bus rapid transit (BRT) corridors. The findings suggest that targeting investment in these areas can encourage higher-density development, reduce sprawl, and improve access to transit. However, the suitability analysis should be viewed as a guiding tool rather than a prescriptive framework. A fiscal impact study further supports the case for increased density.



By evaluating infrastructure costs on a per-resident basis, the analysis shows that compact development patterns are more efficient and cost-effective than traditional suburban sprawl.

More Density means More Cost Savings Over Time



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There are three overarching themes derived from the SWOT analysis covered in the report:

- Zoning Code Assessment
- Permitting Processes
- Community Engagement

In the zoning and permitting process, the team identified three major setbacks:

1. Overly complex code that does not align with other city plans, restrictions, and permitting delays that increase development costs, and building height restrictions that discourage housing density in single and multifamily zones.
2. For permitting processes, the main contingencies lie in internal and procedural improvements: streamlining by-right uses, enhancing electronic permitting processes (e-Permitting), improving process transparency, giving staff more autonomy, and clarifying roles and responsibilities.
3. For community engagement, the impediments lie in the structure of the engagement process: a lack of a formal engagement process.

Recommendations

We organized each of the above themes into short-term and medium to long-term recommendations.

Specifically, the SGA team identified improvements to the zoning code to allow a variety of housing typologies and building types/services as a key recommendation that can be accomplished to increase the supply of housing in the short term. Specifically, we recommend that the city allow all housing typologies in residential zones by-right, eliminate the prohibition of multiple households on one lot, and facilitate the use of underutilized lots as short-term improvements. In the medium to long term, we recommend focusing on zoning code reforms, such as consolidating zoning districts to develop more single- and multifamily housing as well as updating the current zoning map to create more opportunities for denser, multifamily housing typologies. Moreover, the SGA team recommends more mixed-use development, especially small-scale commercial and supporting development standards to support infill development.

For **permitting**, we recommend that the city make the following short-term changes: establish a city-wide blue ribbon committee, expedite rezoning and special exceptions for key housing types, empower staff for decision-making, enhance inter-departmental coordination, allow third-party permitting reviews, allow concurrent review of permit applications, and refine and publish metrics for permit processing timelines. All of these will allow staff members to have more autonomy and focus on specific development projects rather than being pressed for time and/or having concerns regarding authority.

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For medium to long-term duration, the City of Tulsa should continue e-permitting system implementation, eliminate the use of shadow systems, align application processing with documented procedures, standardize the review process for letters of deficiency, adopt a ministerial-first approach, create a development concierge role, adopt and implement a standardized permitting checklist, enhance community and developer education by reinstating the “how to” series.

For **community engagement** improvements, the SGA research team sees that the city, first and foremost, needs to clarify staff roles and responsibilities to properly facilitate connections, as it is vital to be aligned internally before coordinating with external members. Moreover, the city’s relations with community members need to be strengthened by building stronger trust through up-front conversations with stakeholders, connecting with economic development leaders, offering educational workshops, and forming partnerships with community groups. We also support the creation of new initiatives and plans, such as facilitating project-specific conversations and creating a comprehensive plan for community engagement.

Conclusion

To effectively address Tulsa’s housing shortage and support sustainable growth, the city should integrate the values of planitulsa into actionable zoning and permitting reforms while deepening its commitment to authentic community engagement.

This means enabling a wider range of housing types in transit-accessible areas, streamlining development processes, and using tools like the suitability analysis to prioritize—not just identify—strategic infill locations. Aligning zoning, permitting, and public outreach around a shared vision of equitable, transit-oriented development will position Tulsa to meet immediate housing needs and build long-term resilience.



[Read the full Smart Growth Report: City of Tulsa Housing Development Analysis](#)

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