

Memorandum

To: City of Tulsa, Office of the Mayor and Tulsa City Council

From: Members of the Beyond Apology Commission

Subject: Proposal and Implementation Plan for the Beyond Apology Housing Reparation Program

Date: Friday, November 30, 2024

Recommended Action:

The Beyond Apology Commission requests that the Office of the Mayor moves forward with the establishment of the Beyond Apology Housing Reparation Program as presented in *Attachment A*. The Beyond Apology Commission requests a budget request be introduced to the Tulsa City Council for the full initial program budget of \$24,900,000. The Beyond Apology Commission further recommends that the Office of the Mayor and Tulsa City council identify a perpetual and significant funding source for the benefits outlined in the Beyond Apology Housing Program.

Summary

The Beyond Apology Commission was established by *Executive Order no. 2024-05* in July 2024. The order was issued to restore and advance economic mobility, prosperity, and intergenerational wealth for 1921 Race Massacre survivors (excluding perpetrators of the harm), their descendants, and residents of North Tulsa, in particular the historic Greenwood District. Establishing a Commission made up of dedicated community servants, descendants and housing and community development experts, was a key recommendation of the 2023 Beyond Apology Report. The report also identified homeownership, economic development and land reclamation as three of eight community priority areas for repair. To that end, and in fulfillment of the duties ascribed to the commission in *Executive Order no. 2024-05*, the Beyond Apology Commission has produced a Housing Reparation Program.

The Housing Reparation Program seeks to provide some repair to the damage caused by racially motivated violence, inequitable policies, intentional divestment and inaction. It prioritizes Survivors, defenders and those who died (excluding perpetrators of the harm) in the 1921 Tulsa Race Massacre as well as those left to rebuild in the aftermath. The Housing Reparations Program also extends eligibility to descendants and other Black or African-Americans impacted by decades of housing discrimination in the Historic Greenwood District and North Tulsa. While not adequate or comprehensive It serves as a critical step toward addressing historical harms.

It must be noted that neither The Beyond Apology Housing Reparation Program nor its initial funding serve as a conclusion to the work of repair. To ensure its impact, the City of Tulsa should support the ongoing work of the Beyond Apology Commission in addressing all of the priority areas identified in the 1921 Race Riot Report (2021), The Case for Reparations, a Human Rights Watch Report (2021) and the Beyond Apology Report (2023).

Program & Benefit Description

The Beyond Apology Housing Program ("The Program") acknowledges the harms caused to Black/African-American Tulsa residents and the City of Tulsa's culpability in that harm.

Eligible individual applicants may receive up to \$25,000 for the following benefits:

Home/Land Ownership Benefit: Provide funds for any portion of the acquisition process (including but not limited to inspections, down payments and closing costs) to purchase real property in the City of Tulsa.

Home Preservation/Improvement Benefit: Provides funds to improve, repair, or modernize real property located in the City of Tulsa.

Mortgage and Property Tax Assistance Benefit: Provides funds to pay down mortgage principal, interest or late penalties as well as rising or delinquent property taxes for real property within the City of Tulsa.

Home Ownership Readiness Benefit: Provides funds to pay down costs or debts hampering home loan eligibility. This includes but is not limited to funding for financial issues impacting debt to income ratio, credit scores as well as counseling and/or education to improve financial literacy. (Will we add an income guideline, I am concerned the most vulnerable will not receive assistance).

Additional benefits and allocations from in The Program include:

North Tulsa Housing and Neighborhood Benefit: Provides funds to increase certification or aptitude related to housing development and to acquire property for the purpose of revitalization and increasing the housing supply in North Tulsa zip codes (as defined in Section 2.)

Housing Program Reserve Trust: Provide funds for the establishment of a reserve growth fund/trust for perpetual support of housing program benefits.

Program Development, Management, Study and Evaluation: Provide funds for technical assistance, program administration, commissioner participation and other costs associated with the successful fulfillment and maintenance of The Program.

Eligibility Summary

Eligibility is prioritized based on the following tiers:

1. **Survivors Tier:** Survivors of the 1921 Tulsa Race Massacre (excludes perpetrators of the harm.)
2. **Descendants, Defenders and Rebuilders Tier:** Descendants of defenders, and those who died in the 1921 Tulsa Race Massacre as well as those who rebuilt in its aftermath (through 1925). Up to 4th generation descendants are eligible for this tier.
3. **Greenwood/North Tulsa Resident (1926-1971) Tier:** Oklahoma residents of Black or African-American Ancestry (and two generations of their direct descendants) who resided in the Historic Greenwood Boundary or North Tulsa zip codes and have been negatively affected by discrimination or inequity in housing policy between 1926-1971 (including but not limited to Redlining, Urban Renewal policy).
4. **Greenwood/North Tulsa Resident (1972-2020) Tier:** Oklahoma residents of Black or African-American Ancestry who resided in the Historic Greenwood Boundary or North Tulsa zip codes and have been negatively affected by discrimination, inequity in housing policy or neighborhood disinvestment between 1972-2020 (including but not limited to: land or loan denial, appraisal discrimination, depressed property values).

Program Application & Implementation Summary

The application process for The Program, overseen by the Office of the Mayor and co-governed with the Beyond Apology Commission, uses a transparent method of determining eligibility and disbursing benefits. The Program Manager, designated by the mayor's office, handles application intake and document verification to confirm compliance with eligibility requirements.

Applicants must submit a completed application form along with documentation proving their eligibility as defined in the program guidelines. Once received, the Program Administrator verifies the completeness of the submissions. The Beyond Apology Commission then assesses eligibility based on established guidelines. In cases where the number of eligible applicants exceeds available funds, the Commission implements a randomized selection process to determine the recipients. Approved applicants are notified by the Program Manager, who also communicates the reward amount in approval letters.

The Program prioritizes applicants in specific tiers. The highest priority is given to survivors of the 1921 Tulsa Race Massacre, followed by descendants of survivors or victims, up to the fourth generation. Additional tiers include Oklahoma residents of Black or African-American ancestry who lived in North Tulsa and experienced housing discrimination or neighborhood disinvestment. These tiers account for discriminatory practices spanning different timeframes, from 1926 to 2020, including redlining, urban renewal, and property devaluation.

Initial Program Budget Request: \$24,900,000

Resolution: Establishment of the Beyond Apology Commission Housing Reparations Program

Whereas,

The legacy of the 1921 Tulsa Race Massacre, redlining, urban renewal, disinvestment, and housing discrimination has caused generational harm to Tulsa's Black community, hindering economic mobility, stability, and generational wealth;

Whereas,

The City of Tulsa has committed to rectifying historic and systemic housing inequities through reparative action and programs designed to restore and promote economic prosperity for descendants of survivors, impacted Black Tulsans, and the broader North Tulsa community; by way of Resolution No. 20113 and Executive Order No. 2024-5, demonstrating its acknowledgment of past injustices and a dedication to fostering an equitable future; and

Whereas,

The Beyond Apology Commission has outlined a comprehensive plan to implement a Housing Reparations Program, addressing critical needs for homeownership assistance, housing preservation, rehabilitation, tax relief, and financial education;

Now, therefore, be it resolved,

The Beyond Apology Commission, in partnership with the Tulsa City Council and other community stakeholders, formally adopts the Housing Reparations Program with the following initiatives:

Home/Land Ownership Benefit, Home Preservation/Improvement Benefit, Mortgage and Property Tax Assistance Benefit, Home Ownership Readiness Benefit, North Tulsa Housing and Neighborhood Benefit and Housing Program Reserve Fund.