

Running head: THE ECONOMIC DEVELOPMENT OF RIVERWOOD

The Economic Development of Riverwood:

A Descriptive Survey Research Paper

Senior Research Project

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Abstract

The Riverwood Neighborhood has experienced a unique lifecycle over the past 50 years. Its inception, to its present state, is reviewed from a systems perspective; examining the neighborhood housing, crime, demographics, infrastructure, economic development, and beginnings of the South Peoria Neighborhood Connection Foundation, in relation to Riverwood's current economic status. A descriptive survey of neighborhood businesses is also conducted. Results show strengths and weaknesses that businesses believe need to be addressed in the neighborhood. Recommendations for the South Peoria Neighborhood Connection Foundation and Small Business Association regarding crime, housing, demographic information, infrastructure, economic development, and the South Peoria Neighborhood Connection Foundation as a non-profit organization, are addressed.

Contents

Abstract.....	2
Riverwood, as “South Brookside”	6
Housing Legislation Comes to Tulsa’s Suburbs.....	7
Riverwood’s Economic Development, 1960-1970.....	7
Vision 2000.....	8
Tulsa’s Central Business District Study.....	9
Local Public Policy Shapes Riverwood’s Development.....	9
Apartment Boom and Bust.....	10
Section 8 Housing.....	11
Moderate Rehabilitation Program in Riverwood.....	12
Low Income Housing Tax Credit Program.....	14
Absentee Ownership of Project-Based Section 8 Apartments.....	18
Economic Recession of the 1980’s.....	19
Rental Vouchers.....	20
Current Riverwood Section 8 Housing.....	21
Housing Lawsuit.....	22
Village Square Apartments.....	23

Riverwood’s Crime History.....24

Resident’s Reactions to Riverwood’s Rise in Crime.....26

Tulsa Police Dept. Reaction to Rise in Crime.....27

Recent Crime Statistics of the Riverwood Neighborhood28

Riverwood Demographic Information.....30

Riverwood’s Business Development 1970's to 1990's.....32

South Peoria Neighborhood Connection Foundation.....33

South Peoria Neighborhood Master Plan.....35

SPNCF After the Master Plan.....38

Riverwood Infrastructure.....39

Water Supply.....39

Sewage Hook-ups and Septic Tanks.....41

Flood Plain.....42

Arterial Drainage.....43

Interstate 44 Development.....44

Riverwood’s Life Cycle.....45

Community Change Models.....46

Community Development Models Implemented in Tulsa & Elsewhere.....48

Business Survey.....49

Strengths and Weaknesses of Business Survey.....51

Business Survey Results.....53

Recommendations.....55

 Continuance of Combating Crime in Riverwood.....55

Demographic Development of Riverwood Neighborhood.....	56
Economic Development of Riverwood.....	57
Combating Low-income Housing in Riverwood.....	57
Addressing Riverwood’s Infrastructural Concerns.....	59
References.....	60
Appendices.....	67

A neighborhood is a system. Each part of the system, from education to housing, operates in relationship to each other. “As a result of the interconnectedness of systems (that make up a neighborhood or community) what happens in any part of the system affects the entire system” (Homan, 1999, p. 29). This systems theory approach to understanding neighborhoods can easily be applied to the Riverwood Neighborhood. When viewing the Riverwood Neighborhood, one sees the connectedness of each system that has led to the current economic status and development of the area. Examining each system individually, from infrastructure to demographics, will enable one to make educated recommendations for economic development in the neighborhood that will benefit not just the economic system of the Riverwood Neighborhood, but also all other systems that comprise the Riverwood Neighborhood (Homan, 1999, p. 29).

Riverwood, as “South Brookside”

Prior to 1957 and the completion of Interstate 44 in Tulsa, the section of Oklahoma that is currently known as Tulsa’s Riverwood Neighborhood, a 2.82 square mile area between 51st and 71st streets and Riverside Drive to Lewis Avenue, was primarily agricultural. South Tulsa ended at the intersection of 51st street and I-44. Long time residents of Tulsa remember when what is now the Riverwood neighborhood was nothing more than dirt roads and Pecan trees. It wasn’t until 1956 that 51st street

and Riverside Drive was incorporated into the city limits. Even in the early 1970's, 71st and 81st Streets were considered to be on the outer fringes of the city (Brown, 1993b; Tulsa Metropolitan Area Planning Commission, 1972). In fact, Riverwood would not officially get its name until the early 1990's. Until then, Riverwood was informally referred to as South Peoria and South Brookside, names that became synonymous with low-income housing and crime.

Housing Legislation Comes to Tulsa's Suburbs

Following WWII, millions of America's WWII veterans, returning home from war, faced a housing shortage in cities throughout the nation. Congress responded to the housing shortage by enacting the Veterans Emergency Housing Act of 1946, which was designed to encourage the private-sector to build new single and multifamily housing units. The new legislation also gave veterans that qualified for low-income assistance preference for these new housing units (Quadel, n.d.). Under this Congressional legislation, "Tulsa led the southwest in apartment construction in 1947, with 35 projects totaling 1,103 units" (Tulsa apartment work, 1948; City has apartment boom, 1962). With the influx of rural migrant workers seeking gainful employment in Tulsa, during and after WWII, and the decayed conditions of the city's assisted housing, many of the returning veterans opted to reside in the suburbs, to the south of Tulsa's city limits, which at the time was 31st street. In nearby Brookside, on Peoria Avenue, multifamily homes resembling barracks were built. "GI housing spread block after block virtually down to the river's edge" (Everly-Douze & Lester, 1988, p.111). However, primarily affordable single family homes were built in the Riverwood neighborhood, marking the beginning of Tulsa's southerly suburban sprawl, past the fringes of the city limits.

Riverwood's Economic Development, 1960-1970

When Riverwood became Tulsa's southern-most suburb, the land was undeveloped commercially. The center of Tulsa's commerce was located in downtown Tulsa. However, the innovative development of shopping centers and strip-malls in the suburbs of Tulsa diverted the economic center of the city to the south. Downtown Tulsa's businesses responded by providing customers with incentives to keep their business in the area. Despite this effort, business development continued to the south, in the Brookside and Riverwood neighborhoods, along Peoria, and east to Harvard and Yale Avenues. Mom and pop businesses sprang up along South Peoria, marking the beginning of Riverwood's economic development, which continued throughout the 1960's and early 1970's.

Vision 2000

Tulsa's commercial shift in the 1960's and 70's caught the attention of not only downtown business owners, but also researchers and city officials. In an effort to plan for the long range future of Tulsa and to curb the loss of commerce in the Central Business District; in 1972, the Tulsa Metropolitan Area Planning Commission developed what was called "Vision 2000." The "chief problem" addressed by Vision 2000 was the "expanding unidirectional (southeastern) sprawl." Consultants claimed that "southeastern Tulsa already was on the verge of becoming a 'city within a city'" (Goble, 1997, pp. 264-5; Tulsa Metropolitan Area Planning Commission, 1972, p. 41). Absent of conscious planning, Tulsa's growth revolved around the marketplace and natural barriers. City Planners noted, at the time, that much of the cities wealth and affluence

was located between 21st and 41st and Harvard and Sheridan, an area just northwest of the expanding Riverwood suburb.

Moreover, there were abundant signs that left unchecked, the sprawl would move further south and east, accelerate it's pace, and add immeasurably to the city's nagging social and economic problems....The final report included nineteen specific areas of policy recommendations...Their purpose was to restrain the southern and eastern drift and encourage the revitalization of Tulsa's western, central, and northern regions. (Goble, 1997, p. 264)

Tulsa's Central Business District Study

A study conducted by the OSU Business and Economic Research Division in 1981 reflected the public sentiment regarding Tulsa's commercial shift, following the implementation of the Vision 2000 Tulsa City Plan. The threefold study surveyed: (a) Executives of firms in Tulsa's Central Business District, (b) employees working in downtown Tulsa, and (c) Tulsa shoppers. The results, published by the Metropolitan Tulsa Chamber of Commerce, concluded that downtown Tulsa's executives, employees, and Tulsa's shoppers agreed that downtown Tulsa's shopping conditions were poor. At the time the study was conducted, Southroads/Southland shopping center, located at 41st Street and Yale Avenue, was the most frequented and preferred shopping center, in comparison to Downtown Tulsa, Utica Square, Woodland Hills, Fontana, and Northland shopping centers. "Almost 65 percent of the respondents indicated they never shop in downtown Tulsa" (Zikmund, 1981, p. 92). The limited assortment of stores and products, sparse and expensive parking, and the lack of parks

and greenbelts were listed among the major reasons why shoppers indicated that they did not prefer to shop in Tulsa's Central Business District.

Local Public Policy Shapes Riverwood's Development

The 1970's proved to be a pivotal point for Tulsa's urban planning. Faced with Tulsa's southeasterly sprawl, and a shift in commercial development from the Central Business District of downtown Tulsa to the suburban strip malls and shopping center, city officials were faced with the decision to facilitate the development of southeastern Tulsa, or to focus on the revitalization and commercial development of Tulsa's CBD. By regulating finances, public programs, and zoning, city officials reinforced their decision to divert commerce from the southeast. Shortly after the publication of the Vision 2000 Plan came a national apartment bust and subsequent project based housing legislation. "Government programs such as urban renewal and public housing tend to shape or reshape whole districts of the city. In the process, they often alter socioeconomic as well as physical patterns" (Tulsa Metropolitan Area Planning Commission, 1972, p. 11).

Apartment Boom and Bust

Tulsa's building trends during the 1960's, 70's, and 80's mirrored Tulsa's commercial shift and a national economic recession. Tulsa experienced an apartment building boom, following the Veteran's Emergency Housing Act of 1946. In 1962, came Tulsa's third apartment boom, which lasted throughout the 1960's. From 1962 to 1968, apartment vacancy rates fell, from 18.43 percent to 8.6 percent; and the number of apartment units rose, from 7,761 in 1962 to 20,246 in 1970 (Bachelder, 1971; City has apartment boom, 1962). Tulsa was becoming "over built" in apartment complexes. Builders predicted that Tulsa's multi-family housing market would surpass the single

family housing market in construction. During the decade between 1960 and 1970, “84 percent of the city’s residential construction was along the Skelly Bypass and to its south and east. Another 10 percent was in the area south of 21st Street, between the Arkansas River and Sheridan Road,” which encompasses all of Riverwood (Housing shift to SE, 1971, p. A8).

The 1970’s ended the housing boom in Tulsa, at the time of “the oil bust.” Single family homes could no longer be built for what 80 percent of Tulsa’s population could afford; so, many Tulsans turned to the apartment market for housing. However, apartment builders were also running into problems completing construction on projects. “Interest rates hit 15 percent during the life of a construction project. Consequently, many projects in Tulsa floundered. Developers and builders couldn’t complete projects under original budgets on which long-term financing was based” (Neal, 1975, G1). Due to the fact that many of the investors and investment trusts affected by Tulsa’s apartment bust of the 1970’s were based outside of Tulsa, the crisis was seen as more than a local problem, a national problem (Foresman, 1974). It was during this difficult time for apartment investors that the federal government enacted Section 8 housing legislation, which essentially bailed out many financially insecure apartment projects nation wide, while serving a dual purpose of housing the poor (Brown, 1994, July 24).

Section 8 Housing

In the early 1970’s, Tulsa participated in a pilot program for section 8 housing (Brown, 1995). Soon after, the Housing and Community Development Act of 1974 brought about the creation of the Section 8 public housing program nationally. Under the new federal legislation, privately owned, rather than locally owned, public housing

was initiated under the federal housing program, meaning that the Section 8 housing program provided private owners with rent subsidies, on behalf of low-income tenants (Quadel, n.d.). Section 8 programs, including the New Construction, Substantial Rehabilitation, and Existing Housing program, were considered project-based programs, because the assistance stayed with the housing complex, rather than with the tenants (Brown, 1994, July 24). Section 8 housing expanded rapidly across the nation and locally in Tulsa. In a matter of twenty years, between 1970 and 1990, private developers capitalized on the 1974 Act and its successors, including the Moderate Rehabilitation Program, the Rental Voucher Program, and the Low Income Tax Credit Program.

Tulsa's Section 8 housing developments were not spread evenly throughout the city of Tulsa. Rather, Section 8 housing developments became heavily concentrated in such areas as Comanche Park, Osage Hills, and the Riverwood neighborhood, which currently contains "the city's second largest concentration of subsidized housing developments" (Brown, 1995, p. N13). The low-income housing developments that emerged in the Riverwood area were funded primarily by the Section 8 program, the Moderate Rehabilitation Program, and the Low Income Housing Tax Credit Program (LIHTC Program), all project based, multi-family housing programs.

Moderate Rehabilitation Program in Riverwood

The project-based Mod-Rehab Program came to Riverwood first, and placed the neighborhood in the middle of what became known as the Samuel Pierce "HUD Scandal." Under the Mod-Rehab program, the federal government gave financial assistance to private developers, in the form of loans, to build approximately 15,000

low-income apartment complexes nationwide; offering to pay back the banks financing the mortgages on these properties, if the program turned out to be unsuccessful (Brown, 1995). “The moderate-rehabilitation program was designed to promote moderate upgrading of the existing housing stock. It also created the Community Development Block Grant (CDBG) program administered by cities” (Quadel, n.d., p. 1).

The state CDBG program provides states with annual direct grants, which they in turn award to smaller communities and rural areas for use in revitalizing neighborhoods, expanding affordable housing and economic opportunities and/or improving community facilities and services. (Department of Housing and Urban Development, n.d., p. 1)

CDBG funds can be used for such “eligible activities” as obtaining real property for the development of programs, and even to assist businesses economic development activities (Department of Housing and Urban Development, n.d.). Additionally, under the moderate rehabilitation program, HUD provided rental subsidies for the poorest tenants, totaling several billion dollars to a portion of Mod-Rehab properties. Rental subsidies to Mod-Rehab tenants are based on tenant income, which is administered by the Housing Authority. Senate investigations into the Moderate Rehabilitation program revealed “abuse, influence-peddling, favoritism, conspiracy, kickbacks and gross mismanagement” involving the Benton Mortgage Co which “admitted to making illegal payments of nearly \$40,000 to former HUD officials in financing deals with three low-income housing complexes” (Brown, 1995, p. N13). Sun Gardens, formerly known as “Gun Gardens,” later renamed St. Thomas Square Apartments, which is located in the Riverwood neighborhood, was one of the three Mod-Rehab complexes that were

named in the scandal (1995). The Mod-Rehab scandal, which resulted in the federal government's loss of between \$1 and \$6 billion dollars, concluded in the phasing out of the program and a shift in Section 8 housing to tenant-based programs (1995).

Low Income Housing Tax Credit Program

The Low Income Housing Tax Credit (LIHTC) Program was signed into law in the Tax Reform Act of 1986. The LIHTC Program allowed private investors to construct and rehabilitate apartment complexes, under the agreement that a proportion of the development's units would be set aside for low-income residents, in exchange for IRS tax cuts on the property. The tax credit program is not managed by HUD, and the federal government does not finance the property or subsidize rent on the tenants' behalf (Quadel, n.d.). The LIHTC program is managed by the IRS. The IRS allocates funds through State Housing Finance Agencies to the individual states, which is then allocated to the owners of the eligible housing developments. The LIHTC program came with little accountability. Regardless of whether or not investors maintain their properties, they receive the same amount of money, pocket the profit, and HUD and THA are not responsible for the outcomes (Matava, 1994).

The LIHTC program also came without many guidelines as to public notification process of proposed LIHTC projects. Tax credit financing in Tulsa became controversial in 1996, when a number of projects were financed and occupied without the knowledge of the public. As a result, the city council passed an ordinance in 1996,

governing decisions regarding the placement of LIHTC projects and notification of the public (Guiding decisions, 1996). As indicated:

The ordinance call(ed) for OHFA to notify the city well ahead of time when it is considering an application in Tulsa, requires publication of legal notices about such projects, establishes a public hearing process, and places a cap on the amount of tax credits that could be used for each project. In addition, the ordinance call(ed) for the council to determine whether a proposed project meets city "locational policy," whether it complies with other land use plans, and whether the application would have any impact on public facilities and services. (1996, p. A12)

In 1994, prior to the City Council's LIHTC regulations, ten LIHTC projects were added to Tulsa's low and moderate income housing developments, without public notification or hearings. The local media, not the OHFA, was responsible for publicizing that five of those ten complexes were located in Tulsa's Riverwood area, an area already occupied by five HUD and THA subsidized apartment complexes. The properties were purchased by Capital Investors Realty, the general partner of JC & P Limited Partnership. In 1991, Capital Investors Realty "began using money from the LIHTC program to acquire and renovate the 1,055 apartments," which, "must maintain their low-income status for 15 years" (Brown, 1994b, p. N1). What worried south Tulsan's at the time was that the LIHTC program does not place any regulations on the project, to prevent developers from converting the five apartment complexes to subsidized housing (Brown, 1994b).

The South Peoria properties that were purchased by Capital Investment Realty under the LIHTC program changed hands again, after Capital Investment Realty had difficulty maintaining the complexes maximum occupancy. Residents of the neighborhood complained that what was posed to the community as a 'solution' to the area's low-income housing saturation turned out only to magnify existing problems. When Capital Investment Realty could not maintain the complexes moderate and low income ratios, required under the LIHTC program, they began to rent apartments to anyone who would live there, just so that they could keep the property open. Thus, many more of the occupants were low-income than the required fifteen or twenty percent. However, the complex's income was not sufficient to upkeep the complex; because, not all of the low-income tenants were paying rent. The LIHTC complexes became dilapidated, and investors were not making a profit.

In the late 1990's, two of the five complexes were sold to a nonprofit organization called the American Housing Foundation. Despite the fact that the property changed hands, this did not mean that the new owners were not obligated to maintain the LIHTC status of the property, at least not without facing severe tax penalties. Currently, two of the LIHTC properties have not been able to maintain the required moderate and low-income occupancy ratio. The complexes have boarded up windows, an overall dilapidated appearance, and many vacancies. In fact, one of the complexes, Buena Vista, is completely vacant, and has had a lien placed on the property, and River Run is nearly vacant. Both complexes are to be auctioned off at a sheriff's auction, if the owners cannot pay for the back taxes on the property. The

following table provides information on the LIHTC apartment complexes that are located within the Riverwood neighborhood.

Table 1

LIHTC Apartment Complexes in Riverwood

Apartment's Former Name (199?)	Apartment's Current Name (2002)	Former Address	Current Address	Units	Year Built	Owner	Grade
Orchard Lane	Orchard Park	1327 E. 64 th St.	1329 E. 64 th St.	59	1970	Zoha Investment LLC	D

Table 1 (*continued*).

Apartment's Former Name (199?)	Apartment's Current Name (2002)	Former Address	Current Address	Units	Year Built	Owner	Grade
Riverwalk	River Run	1157 E. 57 th Place	1054 E. 57 th Place	60	1970	Tulsa American Housing Foundation	D
Forest Park							
Silverton	Buena Vista	1110 E. 60 th St.	(same)	?	1978	Tulsa American Housing Foundation	D
Stoneybrook	South Glen Apartments	5685 S. Peoria Ave.	5645 S. Peoria Avenue	245	1967	South Glen Associates c/o Bianco Properties	D-

(Tulsa County Land Records Management System, 1987).

A contributing factor to the long term problems that resulted from programs such as the Moderate Rehabilitation program and the Low-Income Housing Tax Credit Program was that the programs were developed based on the life of the property's mortgage, meaning that low-income housing in each development became a long-term, sometimes 30 to 40 year, commitment. The results were run down public housing

complexes and poor living standards, which contributed to the increase in area crime rates and a decrease in business appeal to the area, over a span of time. Investors such as Capital Investments Realty can get out from under the properties mortgage, but the property itself remains part of the LIHTC program.

Due to the heavy concentration of low-income residents, and new problems (like increased criminal activity) that came with them, the market-rate units of the projects never became popular. As a consequence, the complexes were not financially sustainable, and many were abandoned by their owners, and subsequently by their lenders already caught up [in] a national real estate crisis. (The Executive Service Corps of Tulsa, 2001, p. 1)

As crime increased in the area, many of the market-rate units remained vacant, acting as a “base of operation for the manufacture and sale of drugs” (2001, p. 1).

Absentee Ownership of Project-Based Section 8 Apartments

Project based Section 8 apartment complexes, as well as LIHTC complexes, have a history of absentee ownership in Tulsa. Between January and November of 1987, Tulsa’s \$9 million a year Section 8 program paid a large portion of those funds to out-of-town developers. “Counting just 8 of the largest Section 8 recipients, over \$750,000 was paid to out-of-town property owners during the eleven month period...While most Section 8 property owners received less than \$10,000 during the 11 month period covered by the records, five got over \$100,000” (Greene & Kertscher, 1988, p. B1).

Absentee ownership has allowed many investors to rake in funds provided by HUD’s regularly scheduled Section 8 rental subsidies, and enjoy tax cuts that equal

pure profit. Meanwhile, investors rely on local management companies to perform the day to day operations of the complexes, acting as a go-between between investors and tenants. When the crime rates and living conditions in low-income complexes become unbearable, tenants are often at the mercy of the investors.

Determining who actually owns the property can also be a challenge to tenants and residents in the surrounding community. Once ownership is determined, motivating investors and managers to improve apartment complexes can be an entirely different challenge. In 1994, when Fairmont Terrace residents attempted to apply for a HUD grant to have a fence installed around the complex, in order to reduce the crime by controlling a number of entrances to the complex that were being used by drug dealers to evade police, funding was denied, because the apartments are privately owned. However, according to tenants, the complex's local manager would not return phone calls, when confronted with the request for increased security by tenants and neighborhood residents (Gilroy, 1994). Table 2 lists LIHTC and Section 8 apartment complexes in Riverwood that have absentee owners.

Table 2. **Absentee Owners**

Riverwood Section 8 and LIHTC Apartment Complexes Owned by Absentee Owners

Apartment	Program	Owner	Owner's Location
River Run	LIHTC	Tulsa American Housing Foundation Inc.	Fairfax, Virginia
South Glen	LIHTC	South Glen Associates	St. Louis, Missouri
Inhofe Plaza	THA Project Based	Tulsa Senior Housing Association c/o Reily Mortgage Association	McLean, Virginia
Riverbank	Section 8	Riverbank Plaza Housing Association c/o Banktrust	Oklahoma City, Oklahoma
St Thomas	THA/Mode	B & C Housing	Marlton, New Jersey

Square	rate Rehab	Associates c/o Interstate Realty Management Co.	
Fairmont Terrace	Section 8	First Fairmont 1 Ltd. Partnership c/o Deloitte & Touche	LBJ Freeway (Dallas, Texas)

(Tulsa County Land Records Management System, 1987).

Economic Recession of the 1980's

In 1986, the national economy was in a recession, the apartment vacancy rates in Tulsa rose to around 15 percent. Tax legislation was passed restricting the real estate investment loss deductions investors were relying on during the recession. Investors in an already overbuilt apartment market were forced to compete for tenants, when occupancy rates were low. Competition meant that landlords had to reduce rent, lowering rental income, which resulted in the inability of apartment owners to pay debt obligations, leading to foreclosure. "The result was a lot of banks and institutional owners were left holding devalued, non-income producing property" (Dees, 1990, p. G1). Once the apartment bust of the 1970's and 80's looked as though it might be passing, out of town investors then re-entered Tulsa's apartment market to scoop up the flailing apartment complexes, advancing the proliferation of absentee ownership of low-income apartments (1990).

Rental Vouchers

In 1987, following the nationwide criticism of Section 8 project-based programs, federal legislation was enacted to provide housing assistance directly to tenants, through tenant-based legislation, such as the Rental Voucher program. "Administered as a component of the Section 8 Existing Housing program, the Rental Voucher Program...allowed families to buy more of less than 30% of their adjusted incomes" for

housing (Quadel, n.d., p. 1). Vouchers gave tenants some choice in where to live, providing that the apartment complex of their choosing accepts vouchers. However, areas such as Riverwood, which have a high concentration of low-income housing, are more likely to accept vouchers, especially in crime ridden and economically poor areas, where market-rate apartments have difficulty attracting moderate income tenants. The voucher program also came at a time when legislators were committed to cutting the HUD budget across the board, thereby reducing the voucher amounts and increasing the balance that tenants would have to pay, in order to live in higher-end market-rate apartments (Fletcher, 1994).

Current Riverwood Section 8 Housing

Currently, the Riverwood area is comprised of 21 multi-family housing complexes. Within a one and a half mile radius of the 61st Street and Peoria Avenue intersection, there are 6 apartment complexes, comprised of 1011 government subsidized apartment units; of which, the Department of Housing and Urban Development has 703 units and the Tulsa Housing Authority administers 308 units. One hundred and forty one of THA's 308 units are occupied by elderly and disabled residents, in Inhofe Plaza (See table 3). Surrounding the government subsidized apartment complexes are non-subsidized apartment complexes and LIHTC apartment complexes that house the working poor. The following table lists Riverwood's current stock of HUD Section 8 apartment complexes.

Table 3

Current HUD Section 8 Subsidized Housing in Riverwood

Apartment	Address	Units	Year Built	HUD Program	Grade
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Inhofe Plaza	6565 Newport	S.	150	1982	THA Project based	C-
Riverbank Plaza	6518 Newport	S.	80	1983	Section 8	D+
St. Thomas Square	1050 E. 61 st St.		113	1968	THA/Moderate Rehab	D
Fairmont Terrace I & II	1111 E. 60 th St.		240	1975	Section 8	D
Pecan Creek	6111 Yorktown	S.	48	1974	THA/Moderate Rehab	D-

(Tulsa County Land Records Management System, 1987).

Due to the fact that the LIHTC program is not administered by HUD and the Voucher program is not a project based program, obtaining information about the current location of LIHTC projects and tenants that use vouchers is a daunting task, filled with legal obstacles. Aside from the disclosure of HUD records, it is also difficult to determine under which Section 8 programs apartment complexes receive financing. "Often owners will rent part of their complexes under the tax credit program and couple that with Section 8 assistance" (Brown, 1994, July 24, p. N13). Also, it is difficult to know which apartment complexes have been involved in Section 8 programs, because records are not kept on complexes that no longer participate in the program.

Housing Lawsuit

The difficulty in obtaining public records from State and local housing administrators was documented by the Tulsa World in 1988, when a local non-profit agency, Neighbor for Neighbor, filed a law-suit against the Tulsa Housing Authority, for refusing to divulge public housing records. The Tulsa Housing Authority (THA) was established in 1965, during a time when local government was becoming involved, nationwide, in the subsidizing of public housing programs. "State and federal laws generally require government agencies to make records available to the public," in

accordance with the Freedom of Information Act (Ketscher, 1988, p. A1). Neighbor for Neighbor requested Section 8 fiscal records in 1988. “The key records requested included the names of property owners who receive Section 8 rent payments, the shares of rent paid by the government, and by Section 8 tenants, and the tenant’s addresses” (1988, p. A1). A judge did not make a ruling on the case, but did strongly recommend that THA release the requested records. The Housing Board did agree to release the names of 1,800 property owners and fiscal data, but refused to release tenant’s addresses, claiming that releasing addresses would jeopardize tenant confidentiality. Neighbor for Neighbor’s motivation for requesting housing addresses was to determine if taxes were funding excessive rents or financing rundown apartments. The Housing Board offered to release the addresses under a “protective order,” whereby the non-profit agency could not release the information contained in the records; but, Neighbor for Neighbor declined the offer. The entire legal battle over THA’s housing records lasted a period of five months, before THA released some of the requested records. The public records were constructed in such a way that divulging public information would violate tenant confidentiality (1988).

Village Square Apartments

Federal housing legislation impacted Tulsa’s entire apartment market, not just low-income housing. Coupled with the economic recession of the 1980’s and rising crime rates in highly concentrated low-income neighborhoods, market rate apartments in these areas were not marketable. Riverwood’s Village Square apartments, located on Madison Avenue south of 61st Street, served as an example of how the concentration of low-income housing in the Riverwood Neighborhood, during a national recession, made

the marketability of older market-rate multi-family housing units difficult, in the 1980's and 90's. With the increase in low-income housing came crime in the low-income units, followed by vacancies in the market-rate units of these complexes. The Village Square, and Newport Village apartments, built during the mid 1960's, never included government subsidized housing (Kovar, 1995). However, they were surrounded by Mod-Rehab, Section 8, and LIHTC apartments. When crime went up in the low-income complexes, these older market-rate apartments stood vacant, because they were no longer marketable to the moderate income community. The Resolution Trust Company, which owned the property, fell into hard times in the early 90's and went bankrupt, leaving the complex to a savings and loan company that also failed, leaving the complex vacant (Brown, 1996). The vacancy of the 356 unit Village Square and Newport Beach apartments became the unofficial residence of vagrants, gangs, and drug dealers, from 1992 until 1996, when the owners sold the complex to THA for \$1 and THA succeeded in obtaining CDBG funds from the city to raze the property. However, before THA acquired and razed the complex, the property owners wanted to convert the apartments into Mod-Rehab units, allowing for more low-income housing in the area. The South Peoria Neighborhood Connection Foundation rallied against more low-income housing in the already saturated low-income area; and, in 1996, the property was demolished (Brown, 1994, August 25).

Riverwood's Crime History

Throughout the 1970's and early 1980's, crimes committed or reported in the Riverwood Neighborhood were simply documented as part of the general crime statistics for the annual reports of crimes in the entire city of Tulsa. Although specific

numbers of crimes for the Riverwood Neighborhood are not known, the annual reports on crime from 1976 show a total crime index from the city of Tulsa (Oklahoma State Bureau of Investigations, 1976). These same crime indexes from ten years later, in 1988, show a great increase in the total crime indexes for number of crimes committed and reported from this year (Oklahoma State Bureau of Investigations, 1986). In 1992, the annual reports published for the city of Tulsa, by the Tulsa Police Department, began to divide their various divisions into specific community neighborhoods or beats (Tulsa Police Force, 1992). Thus, after this time, specific neighborhoods, such as the Riverwood Neighborhood, can be better assessed, regarding the number of crimes committed there, on an annual basis.

Crime in the Riverwood Neighborhood began to be heavily addressed as a problem in the late 1980's, by the media as well as the Tulsa Police Department; when, in 1988, Tulsa reached an all-time high crime rate in all Section 8 Housing, throughout the entire city. Following this year, two neighborhoods containing several Section 8 developments, in North and East Tulsa, were targeted by the city of Tulsa for a mass community and economic development project. Tulsa law enforcement became very involved in running the drug dealers and gangs out of the neighborhoods. Crime rates decreased in these two neighborhoods, Kendall Whittier and Commanche Park (Tulsa Police Force, 1992).

As crime rates were lowered in Kendall Whittier and Commanche Park, they began to rise in the Riverwood Neighborhood, as the drug dealers and gangs began to move southward, to other Section 8 housing complexes throughout the city of Tulsa; five of which were located in the Riverwood Neighborhood (Tulsa Police Force, 1992).

Beginning in 1992, the Riverwood Neighborhood began receiving much publicity for the violent crimes that were becoming a normal occurrence in the area.

Two Section 8 Housing apartment complexes, Fairmont Terrace and Sun Gardens (now St. Thomas Square), were the site of numerous shootings, from 1992 to 1995. In fact, according to long-time resident of the neighborhood and current Secretary of the South Peoria Neighborhood Connections Foundation, Kathy Doss, people began to refer to Sun Gardens as “Gun Gardens,” because shooting could be heard nightly. The year 1992 brought with it the first documented crime reports for the Riverwood Neighborhood specifically, as it was placed under police beats named H201, H202, H203, and G206. These beats not only included the Riverwood Neighborhood, but also included the area of Riverside Drive to Lewis Avenue, from 71st to 81st Street. Statistics from the annual reports of the Tulsa Police Department for this year show a total of 3,242 crimes being reported in these beats (Tulsa Police Force, 1992).

The following year, 1993, brought about the Riverwood Neighborhood being encompassed by only two police beats, Henry 1 and Henry 2, which only included what is currently know as the Riverwood Neighborhood, from Riverside Drive to Lewis Avenue and 51st to 71st Streets. Statistics from this year show Henry 1 and Henry 2 being the highest ranking in crimes reported in the entire Southwest Division of the Tulsa Police Department and highest in the entire city of Tulsa for crimes reported. The Riverwood Neighborhood ranked highest in South Tulsa in reported rapes, robberies, and assaults (Tulsa Police Force, 1993).

Resident's Reactions to Riverwood's Rise in Crime

Residents of the Riverwood Neighborhood began meeting in 1990, to informally discuss the rise in crime and the issue of Section 8 Housing in their neighborhood. In 1992, the South Peoria Corridor study commissioned the residents of the neighborhood to hold a forum to address the concerns they had regarding their neighborhood. Out of the forum, the South Peoria Neighborhood Connection Foundation was founded. It was incorporated as a non profit-agency in the summer of 1993 (Neighborhood association sets sights, 1993). After its founding, the South Peoria Neighborhood Connection Foundation (SPNCF) began to address the rise of crime in their neighborhood. They held numerous meetings with Mayor Susan Savage and held several meetings with neighborhood residents about crime prevention (Kovar, 1994).

Tulsa Police Dept. Reaction to Rise in Crime

The Tulsa Police Department began to focus heavily on reducing crime in the Riverwood Neighborhood; as the Henry 1 beat, which was the name given to the Riverwood Neighborhood, had the highest crime rates of all beats in South Tulsa, from 1992-1995. In the summer of 1994, the police department decided on a roadblock for 61st Street, between Riverside Drive and Peoria Avenue, for a crack-down on crime. For 3 hours, every car that passed through this section of road was stopped. Throughout the duration of the roadblock, the police issued 279 citations and made several arrests. They hoped that this would continue to show the zero-tolerance policy that they had taken regarding crime in the Neighborhood (Strope, 1994).

Another avenue the Tulsa Police used in an attempt to curb the rising crime rates of the Riverwood Neighborhood was to advocate for a closing of 57th Place. The street

had been the location of numerous crimes and a high density of loitering vehicles near the Riverside South Neighborhood. The police's request was granted in November of 1995. At this time, the City Council of Tulsa approved the closing of the street. It was the first street closing the City Council had approved simply to deter crime (Branstetter, 1995).

The police force saw their first breakthrough in crime, as statistics from 1996 showed slight decreases in several violent crime categories. In 1996, they also began an annual "Night Out" in the Riverwood Neighborhood, as a way to interact with the residents in a non-confrontational way. They sponsored a large block party and simply introduced themselves to the residents, hoping that this would lead to more citizen involvement in helping to alert them to crimes that were still taking place in the neighborhood (Smith, 1996).

Soon after this "Night Out," the Citizen's Alert Patrol (CAP) was formed. This gave residents who took several required classes the opportunity to get involved in helping the police force combat crime. They were armed with donated cell phones and patrolled the neighborhood in pairs. They would call the police if they saw anything suspicious (Hall, 1996)

Recent Crime Statistics of the Riverwood Neighborhood

In the past five years, crime in the Riverwood Neighborhood has continued to decline. However, it is still a prevalent problem in the neighborhood. The 1998 crime index of Tulsa, which is listed by police beat, still rated the beat of Henry 1 as the beat that had the most crimes reported, throughout the entire city of Tulsa. These crimes were violent, as well as non-violent in nature (Tulsa Police Force, 1998).

The recently released annual crime reports for the year 2001 still show the Riverwood Neighborhood to be among the highest in property crimes, as well as crimes against persons committed in the city of Tulsa (Tulsa Police Force, 2001). However, this information may be somewhat misleading. The Tulsa Police Department has always constructed its annual crime reports and statistics by the number of crimes “reported” in certain areas of a ½ square mile. The Riverwood Neighborhood contains two sections of these ½ square miles that encompass multiple apartment complexes, resulting in high population density. This area is from Riverside Drive to Peoria Avenue and approximately 56th Street to 66th Street.

When a crime is committed in the area, due to the density of population in a concentrated area, multiple people may call and report the same crime. All these calls are recorded as crimes reported and are a part of the annual statistics released by the Tulsa Police Department. Thus, even though a majority of the ½ square miles in the Riverwood Neighborhood are from the middle to lower number of crimes committed, the entire neighborhood is given the stigma of having an above-average crime rate. In fact, Chief Palmer of the Tulsa Police Department has been quoted, when discussing the crime statistics of certain neighborhoods, as saying, “Some areas are high (in crime statistics) just because of the socioeconomic makeup in the area...Generally speaking, the statistics may or may not prove the actual perception of the citizens in a given beat” (Marshall, 1999, p. 6).

Although ultimately crimes being committed have decreased since the founding of the CAP program, this program may also contribute to the still high crime statistics of the Riverwood Neighborhood. This may be the case, since the citizens of the

neighborhood have begun to have a more active role in participating with the police, they too have begun to report what they deem as suspicious looking activity in the neighborhood (Hall, 1996). This is a positive asset to the Riverwood Neighborhood; but, the fact that numerous citizens may phone in the same suspicious looking behavior and each of these phone calls are calculated as a reported crime for the annual crime statistics, the high number of reported crimes that give the Riverwood Neighborhood such high annual total crime statistics could be affected.

Riverwood Demographic Information

The Riverwood neighborhood was annexed to the city of Tulsa in 1956. It consists of four census tracts: 68.01 NW, 68.02 NE, 76.08 SW, and 76.09 SE. The neighborhood is bordered by Riverside Drive and Lewis Avenue, on the west and east, as well as 51st and 71st Streets, on the north and south. It encompasses a total area of 2.82 miles.

In the 1970's and 1980's, the city of Tulsa's census tracts differed from those that currently encompass the Riverwood neighborhood. However, demographic information can be quite accurate for the neighborhood, by using the prior census tracts of 68.01, 68.02, and 76.01 which encompass the current Riverwood neighborhood, as well as minimal other portions of 81st Street. Statistics from the Community Service Council show that in 1979, an average of 29.03% of those families, in the census tracts encompassing the Riverwood neighborhood, that were headed by females, lived below the poverty level (Community Service Council, 1979). A similar study conducted in 1980 by the Community Service Council showed that of all families with children under

18 years of age living in the Riverwood Neighborhood, 12.27% of these families lived below the poverty level (Community Service Council, 1980)

The Riverwood Neighborhood consists of businesses and residential structures. Many of these residential structures are Section 8 multi-family housing complexes, which were constructed or became Section 8 housing in the mid 1980's. A change can be seen from this point on; as throughout the 1990's, demographic information has identified that many of the families living in this neighborhood are of below-average income status. The demographic information from the 1990's also reveals an increase in the number of minority populations in the neighborhood (U.S. Census Bureau, 1990).

The 1990 census data showed that of the entire population of 15,736 in the Riverwood Neighborhood, 23% were minority (U.S. Census Bureau, 1990). In 1997, census data shows an overall drop in the total population from 15,736 to 15,308. However, the minority or non-white population rose during this time period, from 23% to 26% (U.S. Census Bureau, 1997).

In 1998, data was retrieved from the two elementary schools in the neighborhood, Marshall and McClure, regarding school lunch programs. In order for a child to qualify for a reduced fee or free lunch through the school lunch programs, the annual income for a family of four must be under \$21, 396 or under a monthly income of \$2, 537. Marshall Elementary school, located at 56th and Peoria, reported 100% of the children attending their school qualified for free or reduced-price lunches. McClure Elementary School, located on 61st Street, reported that 84% of the children attending their school were qualified for the free or reduced-price lunch program. Statistics such

as these show that many of those residing in the Riverwood neighborhood live at or beneath the poverty level (Riverwood Demographics, 1998).

More recent statistics from the Census Bureau and Chamber of Commerce show a continued rise in minority population numbers in 2000, 15,308 to 16,171. In terms of race, 70.9% of this number was white, 19% were black, 4.8% were Hispanic, 1.7% was Asian, and 3.4% were of American Indian descent. In 2000, the average per capita income was \$19,048. These population characteristics differ slightly from those of the entire city of Tulsa, for the year 2000. This information showed that the City of Tulsa was comprised of a population of 77.7% white, 14.6% black, 4.4% Hispanic, 1.8 % Asian, and 6% other (U.S. Census Bureau, 2000).

Statistics from the 2001 year saw the Hispanic population in the neighborhood rise over 100%, from 4.8% to 10%. The black population also rose to 22%. The Asian population remained relatively steady, at 2%, the white population lowered to 67%, and other races constituted the remaining 10% (Metropolitan Tulsa Chamber of Commerce, 2001).

It is evident, in viewing the racial demographics from the Riverwood Neighborhood from the 1990 census to statistics from the year 2001, that the minority population of the neighborhood has continued to increase, while the white population has decreased by a total of 10%. These statistics show a slight case of "white flight" from the Riverwood Neighborhood, especially since the additional Section 8 Housing came into the neighborhood and crime began to rise. It can only be anticipated from viewing previous statistics that the Riverwood Neighborhood will continue to see its minority populations rise and its white population decrease in the future. As the rise in

the Hispanic population of the neighborhood has more than doubled from 2000 to 2001, a dramatic increase is expected to continue.

Riverwood's Business Development 1970's to 1990's

Following the development of HUD's Section 8 housing programs in the early 1970's and the proliferation of low-income housing in the area, which brought with it crime, the economic development of Riverwood ceased to grow. The area's high crime rates not only deterred moderate income individuals from residing in Riverwood, but also deterred customers from venturing into local Riverwood businesses. Following the loss of business in the area, many business owners left the neighborhood, to find a safer place for their customers to do business. Property owners even went as far as to lower rent on properties to keep business owners from leaving Riverwood (South peoria neighborhood connection, 1995).

However, in the 1990's, crime rates were down, due to police crackdowns, but businesses were still leaving, this time for different reasons, namely saturation of the market and competition. Riverwood's businesses that have survived the 1970's and 80's, or that have begun doing business in the area after the early 1990's, faced stiff competition from other similar businesses. Prior to 1995, a Circle K, located at 61st and Lewis, closed, because two convenience stores were located within a mile of the closed store. The Alfalfa Video store was bought out by Blockbuster and closed down, to increase business to the 71st Street and Riverside Blockbuster location. A Wal-Mart closed at 71st Street and Riverside, so that a Super-Store could open to the south of Riverwood on Lewis, between 71st and 81st Streets. Food Lion, Git-N-Go, Sonic, Calico Corner, and a Lot-a-Burger also closed in the same area, prior to 1995 (South peoria

neighborhood connection, 1995). As business began to go elsewhere, the business community decided to come together to stop the exodus of Riverwood's businesses. They named themselves the South Peoria Neighborhood Connection Foundation.

South Peoria Neighborhood Connection Foundation

The South Peoria Neighborhood Connection Foundation began in 1992, when local homeowners and business owners came together to lobby against any further development of low-income housing in the neighborhood (Neighborhood association sets sights, 1993). Business owners and residents believed that high crime rates, a drop in property value, and the loss of business were directly related to the saturation of low-income housing in the area. "Just as the economic factors are the ultimate last step in the expression of urban form, social factors, broadly defined, can be considered the primary causal factors in the process..." (Tulsa Metropolitan Area Planning Commission, 1972, p. 8).

The SPNCF's early activities, prior to its incorporation as a nonprofit foundation, involved lobbying the city council to place a moratorium on any future low-income housing and working to raze the abandoned Village Square and Newport Apartment complexes. Following their initial success, the South Peoria Neighborhood Connection Foundation incorporated as an independent 501©3 Nonprofit foundation in 1994. The SPNCF's mission statement committed "to promote economic development, safety, health and education, beautification, and a sense of community in Riverwood" (South Peoria Neighborhood Connection Foundation, 1993, p. 1). Subsequently, in 1994, the SPNCF was awarded a \$24,500 Community Development Block Grant by the Tulsa City Council, which was used to start the South Peoria Neighborhood House, a

community center designed to provide residents with social service programs and basic necessities.

Following SPNCF's incorporation, and the opening of the South Peoria Neighborhood House, the Connection Foundation was successful in addressing Riverwood's economic development. They succeeded in having the Village Square apartment complexes razed in 1996, and the city council placed a temporary moratorium on future low-income public housing in the area, pending rezoning measures, and additional housing regulations. The SPNCF also raised the funds to hire a planning and design team from the University of Georgia, to develop the South Peoria Neighborhood Master Plan, which, once completed, was presented to the Comprehensive Plan Committee of the Tulsa Metropolitan Area Planning Commission (TMAPC) and subsequently adopted into the city of Tulsa's Master Plan.

South Peoria Neighborhood Master Plan

In 1997, the South Peoria Neighborhood Connection Foundation funded a planning and design team, from the University of Georgia's School of Environmental Design, to develop the South Peoria Neighborhood Master Plan. Through the development of the master plan, the SPNCF hoped to further facilitate the neighborhood's economic development. The Master Plan addressed Riverwood's need for a name and positive identity, sidewalks to facilitate pedestrian traffic, wider and more attractive streets to ease traffic flow, fences and the development of vacant land to ensure security, and a community center to house neighborhood services. The Master Plan also recommended amenities and beautification strategies, and architectural

thematics to tie the neighborhood together, as an inviting location for commercial activity to take place (Crowley, Downey, El-Hajji, & Neelankantan, 1997).

Six years after the incorporation of the South Peoria Neighborhood Master Plan into the Tulsa Master Plan, a number of the recommended changes have been made by the SPNCF and City Planners. In 1997, the SPNCF sponsored a "name your neighborhood contest," and the neighborhood residents named the South Peoria neighborhood "Riverwood." The Riverwood residents have also successfully petitioned the city council for the city's first two street closures in history. In 1995, 57th Place and Madison Avenue was closed, and South Owasso Avenue, between 57th Place and 58th Street was closed in 1997. The widening of 61st Street from Riverside to Lewis has also been engineered by city planners; but, due to lack of financing, coupled with the prioritization of other projects, the plans have yet to be implemented. The SPNCF has also worked successfully with the management of Fairmont Terrace, to implement recommended safety measures, including a gated fence around the complex and a guard station, with twenty four hour security. After the land that was formerly occupied by Village Square sat vacant for two years, the land was sold to a developer to build moderate income, single family housing in its place. Potted plants have also been placed along Peoria, to further beautify Riverwood, though there remains some question as to the effectiveness of these pots, since the plants are not visible from the street, and the pots themselves are of a cement color. The SPNCF has also worked with "Up With Trees," to plant trees in Johnson Park and along Riverside, in order to beautify the neighborhood. The most recent improvement was the repaving of Peoria, from 51st Street to 61st Street. However, in the process of repaving Peoria, the road was not

widened and mistakes were made that will require a portion of the asphalt to be torn up and repaved for a second time.

Certain aspects of the South Peoria Neighborhood Master Plan have been addressed by city officials, and completion of these projects is planned within the next decade. Current city plans acknowledge the need for improvement of Riverwood's infrastructure, though the financing and completion of these plans are still in the works. According to the 2001 District 2 and District 9 Third Penny Sales Tax Program project list, the 61st Street, Riverside to Lewis road widening project is scheduled to receive funding in the year 2004. The two projects (a) Peoria - 51st to 61st Street (five lane) project, and (b) the Peoria 61st to Riverside project are not scheduled to receive funding until beyond 2006 (City of Tulsa Department of Finance Budget and Planning Division, 2001a & b, September 30).

Other aspects of the South Peoria Neighborhood Master Plan have yet to be addressed by the SPNCF or the City of Tulsa. Though the neighborhood has been renamed, many residents and business leaders do not recognize the name Riverwood, and the landscape of the neighborhood has not effectively been tied into any central theme. Other thematic elements, such as banners, building colors, street trees, and lighting, have not been utilized to improve the appearance of the neighborhood or to accentuate Riverwood's theme. The recommended sidewalks have not been added to accommodate the heavy pedestrian traffic; and, though access from multi-family housing complexes has been limited by two street closures to single family neighborhoods, not all of the street closures that were recommended in the Master Plan have been facilitated. Riverwood's low-income and elderly residents continue to rely

heavily on public transportation, though there are no bus shelters where there are bus stops. Fences have been erected around apartment complexes and neighborhoods, increasing security, yet adequate street lighting remains an issue. The South Peoria Neighborhood House has served as a community center, but is not free-standing or providing services to neighborhood residents at a caliber envisioned by the Master Plan. Other amenities and beautification strategies, such as the planting of redbud trees and landscaped medians, remain to be seen.

SPNCF after the Master Plan

The South Peoria Neighborhood Connection Foundation believed that once their Master Plan was incorporated into the Tulsa's City Plans, the city would go about implementing the needed changes, so that the SPNCF could focus their energies upon the remaining elements of their mission statement, "to promote....safety, health and education, beautification and a sense of community in Riverwood" (South Peoria Neighborhood Connection Foundation, 1993). Thus, the SPNCF's attention was diverted, for a time, to financing the South Peoria Neighborhood House, a community center established to provide services and basic commodities to neighborhood residents. The Neighborhood House provided food, clothing, diapers, bus tokens, and basic necessities to the neighborhood's low-income residents. Programs were developed to address economic development at the micro level. Computer training, ESL classes, tutoring, counseling, character development programs, and the development of service learning projects that utilize college student and professors from

nearby Oral Roberts University, were among the programs that have been implemented to give neighborhood residents the opportunity to develop skills required for economic success, health, education, and an overall sense of community. The programs and services provided by the Neighborhood House have been essential to the economic development of Riverwood at the micro level. However, the SPNCF's expectations for change at the macro level, since the Master Plan was developed, have not been met, and infrastructure concerns have renewed residents and business leader's attention to Riverwood's economic development.

Riverwood Infrastructure

Security, beautification, a common theme, a community center, and the facilitation of traffic flow and transportation amenities are crucial to the economic development of any community. However, other aspects of Riverwood's infrastructure, not addressed by the South Peoria Neighborhood Master Plan, have hindered the development of business in the area, and are currently at the center of attention of area residents and business people. Answers to the economic underdevelopment of the Riverwood community stem from what is unseen; water lines, sewage hook-ups, and septic tanks. When it comes to the unseen infrastructure of Tulsa's Riverwood, it would seem from past history that Riverwood is on no one's map, a virtual no man's land.

Water Supply

In 1996, the Riverwood Neighborhood experienced a water crisis. At the time, a portion of Riverwood received its water from Tulsa and Creek County Rural Water District No. 2, which provided water to "94 square miles that include(d) rural areas in

Sapulpa, Jenks, Glenpool, Kiefer, Mounds, Bixby,” and a portion of Tulsa comprised of 61st Street and Peoria. (Area watering put, 1996, p. A7; Lassek, 1996, June 22, p. A16). Water District No. 2 purchased 50% of its water from Tulsa; and, in the contract between Tulsa and the District was a clause that allowed the city of Tulsa to service district customers that lived inside of the city limits (Lassek, 1996, June 22; Branstetter, 1996, July 25). When Tulsa decided to enact the clause in 1994 and provide water to the Riverwood neighborhood, District No. 2 sued the city and the Tulsa Metropolitan Utility Authority, even though Riverwood was not on any of the district’s maps, since the districts creation in 1964. (Lassek, 1996, September 1). In return, the city refused to renew their contract with the district, to provide 50% of their water supply.

Meanwhile, “about 50 landowners, including the Tulsa Housing Authority and owners of several large apartment complexes,” continued to pay their water bills to the district, without any knowledge of the contract dispute (Branstetter, 1996, July 20, p. A17). In 1996, the dispute came to a head, when the court ruled that the city could refuse to renew the contract with the district, and the district would not accept the city’s offers to purchase the portion of the district located within the city limits. During the hottest month of Tulsa’s summer in 1996, approximately 500 customers in Riverwood faced the possibility of being without water, until the dispute could be resolved (Lassek, 1996, July 23).

However, since Riverwood was within the city limits, the city of Tulsa was responsible for public safety, including fire prevention. In order to ensure fire safety, water lines were laid, in the event of an emergency. It was at the time that these emergency water lines were laid that the district’s water lines were deemed inadequate

by city officials, verifying the long standing complaints of area residents about the lack of water pressure (Branstetter, 1996, July 25). The water lines that the city laid to provide water in the event of a fire were larger than the district's water lines, though they only met the minimum city of Tulsa standards for residential water lines. It was hoped that once Riverwood was de-annexed from the district, that the city's emergency water lines could be used to supply water to area residents (Branstetter, 1996, July 31). The water contract dispute between Tulsa and the Creek County Water District No. 2 was resolved, and the City of Tulsa now provides water to Riverwood. However, the water dispute is a prime example of the lack of planning that has gone into the development of Riverwood's underground infrastructure.

Sewage Hook-ups and Septic Tanks

How are businesses to operate without an adequate water supply and water pressure? In order to maintain walk-in freezers, a car wash, air conditioning, and a beauty salon, businesses must have water. The same thing can be said of sewage hook-ups and septic tanks. However, it is not unheard of for Riverwood homes and businesses to rely on septic tanks and for undeveloped land to lack sewage hook-ups. "Sewer systems can be 'leaders' or 'followers' of urban form. They have probably played both roles in the Tulsa situation, sometimes leading urbanization into particular watersheds or other areas and sometimes following as an after-the-fact requirement" (Tulsa Metropolitan Area Planning Commission, 1972, p. 11). Due to the rapid expansion of Tulsa's suburbs, the city was unable to finance the construction of adequate sewage lines, prior to the commercial and residential development of the area. Therefore, many businesses sit atop septic tanks; and, in order for a business to

build on undeveloped lots, they must finance the businesses hook-up to the city's sewage lines, which is an added cost to prospective investors. The "existence of sewerage in undeveloped areas is a strong incentive for urbanization" (Tulsa Metropolitan Area Planning Commission, 1972, p. 36). Therefore, the opposite is true, that the lack of sewerage in undeveloped and developed areas, such as Riverwood, can stifle urbanization. Currently, Interceptor sewers are listed as one of ODOT's proposed sanitary sewer projects that cross Lewis, between 61st Street and approximately 81st Street. However, completion of this project is pending funding (City of Tulsa Department of Finance Budget and Planning Division, 2001c, March).

Flood Plain

Also, an obstacle to the commercial development of Riverwood is the description of the area as a flood plain.

Flood plains afford attractive settings for residences because of the gentle slopes and mature trees. For that reason, many subdivisions, apartment complexes....and individual residences have been located in flood-prone areas with little or no provision for flood protection. Commercial developments follow close behind the housing developments. (US Corp of Engineers Tulsa District, 1977, p. 10).

Brookside and Riverwood are prime examples of neighborhoods that were formed on a flood plain. Prior to the construction of the Port of Catoosa, and levees down the Arkansas River, devastating flooding along the Arkansas River were an annual occasion. Riverwood and Brookside residents would gather at the river on an annual basis to construct sand bag levees, to prevent flooding of their homes and businesses

(Everly-Douze & Lester, 1988, p. 111). The Arkansas River is separated from Riverside and Peoria Avenue by less than a mile at all locations. So, when the Arkansas flooded, Brookside and South Peoria (Riverwood) were submerged under water. The area between 51st and 61st, from Riverside to Lewis, contains the largest portion of flood plane in Riverwood, according to city flood plain maps. Major flooding occurred in the area of Brookside in 1957. Residents banded together to construct sand bag levees, which prevented much of the neighborhood from being damaged by flood waters.

Despite the infrequency of flooding in Riverwood in recent years, the area is still considered a flood plain. In order for a business to build on Riverwood's undeveloped flood plain land, one of two conditions must be met to accommodate drainage. One, the level of the land must be raised. This means that before the building's foundation can be laid, enough dirt must be hauled in to raise the level of the land. This alternative is an expensive venture. Conceivably, raising the land above the flood plane could cost a company thousands of dollars, even before a foundation is laid. A second, and less costly alternative to accommodate drainage, is to dig a moat around the entire perimeter of the property, prior to building. However, the appearance of drainage ditches, directly conflict with the beautification strategies outlined in the South Peoria Neighborhood Master Plan. To accommodate flood control in Riverwood, ODOT has proposed two flood control projects for 2001, both of which are channelization projects, one between 61st and 71st and Peoria and Lewis, and the other along an approximately ½ mile of Peoria Avenue between 61st and 71st. The channelization projects of Riverwood remain uncompleted pending funding (City Department of Finance Budget and Planning Division, 2001b, March).

Arterial Drainage

The lack of arterial drainage is also a concern to Riverwood residents and business owners. In fact ODOT officials identify the Riverwood Neighborhood as a “no man’s land,” when it comes to drainage. Other Tulsa neighborhoods have drainage systems that remove drainage water from streets and ditches, and empty into larger creeks and ditches, that eventually are funneled into the nearby Arkansas River. The same thing cannot be said of Riverwood. Though the neighborhood has come a long way in it’s development from pecan trees to a commercial and residential community, the drainage capacity has improved very little, even given that land development often exacerbates flooding and erosion of land.

Currently, ODOT has identified the need for drainage in Riverwood. On ODOT’s Master Drainage Plan Drainage Basins Map 13 for 2001, a portion of Riverwood, between 61st and 71st and Riverside to an area just past Peoria, is not included in any identified basin boundary. The remainder of Riverwood is part of the Perryman Ditch and Joe basins (City of Tulsa Department of Finance Budget and Planning Division, 2001a, March).

Interstate 44 Development

Infrastructural concerns in Riverwood, of late, are not limited to what lies below ground. Continual development of Interstate 44, which lines the northern-most parameter of Riverwood (51st and Riverside), is of great importance to Riverwood’s economic development. In February of 2002, an I-44 extension, from the Arkansas River to Yale Avenue, was added to the list of GARVEE (Grant Anticipation Revenue VEHicLEs) projects. The limit of GARVEE funds remains at \$799 million in bonds, which

is to be divided between the 12 GARVEE projects, at \$125 million for each project. However, approval of funding and funding cuts of GARVEE bonds are an issue to be addresses by state and district representatives in Congress (Oklahoma Department of Transportation, n.d.; City of Tulsa Department of Finance Budget and Planning Division, 2001d, March).

The expansion of the I-44 from the Arkansas River to Yale will encourage the expansion of business in Riverwood. The creation of the Skelly Drive intersection with I-44 in the 1950's acted as a "major traffic feed-in to this area...The creation of this inadvertent off-center radial pattern undoubtedly gave added impetus to the swift development of the southeastern sector" (Tulsa Metropolitan Area Planning Commission, 1972, p. 25). According to an internet advertising site that advertises businesses along I-44, approximately 27,000 cars pass I-44 exits everyday. (Advertise here, 2002). Increasing access to Riverwood, from the I-44 extension, would undoubtedly increase commercial enterprise in the area. However, with the increased marketability, access, and convenience to Riverwood that the I-44 extension will add, comes added stress to already narrow roads, increased run-off and drainage, and strain on existing sewage systems and septic tanks.

Riverwood's Life Cycle

There are a variety of theories which address the changes that neighborhoods go through over a period of time. These changes are referred to as cycles of a neighborhood. One such life cycle model was developed by Anthony Downs in 1981. Downs believed that the life cycle of a neighborhood is comprised of five stages. These stages are: "(1) A stable and viable neighborhood (2) A minor decline (3) A clear decline

(4) A heavily deteriorated neighborhood (5) An unhealthy and nonviable neighborhood” (Homan, 1999, p. 363). These stages are all evident in the history of the Riverwood Neighborhood. At one time, the neighborhood was on the fringe of industry, as the city of Tulsa expanded southward. However, gradually, the city continued to move southward, leaving the Riverwood Neighborhood with no real assets that would enable it to keep expanding. With the emerging of multiple Section 8 Housing Complexes, the neighborhood began a clear decline. According to Downs, Riverwood is presently at the stage of a heavily deteriorated neighborhood, which is classified by, “...housing (that) is very run down and even dilapidated. Subsistence level households are numerous, and profitability of rental unity is poor. Pessimism about the area’s future is widespread” (Homan, 1999, p. 363).

This has been the case in the Riverwood Neighborhood. Most of these characteristics are clearly seen in the neighborhoods’ five government housing units, and five LIHTC complexes. Although the neighborhood is in a low stage of progress, both economically and socially, there is hope. Neighborhood change is possible. The Riverwood Neighborhood already has the beginnings of change, as they have a resident and business association that are meeting to facilitate positive change in the neighborhood. As this continues, and other private and public agencies become involved, the Riverwood Neighborhood will once again become a “...Stable and viable neighborhood (in Tulsa)” (Homan, 1999, p. 363).

Community Change Models

The Rothman and Tropman model for community change, focuses on locality development. This model utilizes citizen participation, as well as networking with others

to improve the conditions of one's community. This model emphasizes changing the community in its economic and social status. It includes stages, such as developing new policies or changing those in place to promote positive community change (Homan, 1999). The Department of Commerce developed a federal program, the Economic Development Administration, to help rural and urban communities in economic development. The Economic Development Administration (EDA) offers a variety of programs that communities may utilize in helping them to positively develop their communities economically. One such program is their Partnership Planning Grants, which can provide grants for specific economic development districts, which communities can advocate to be set up. This program would focus primarily on the networking aspect of the Rothman and Tropman locality development model of community development (Homan, 1999). Rubin and Rubin also have developed a model for community change which focuses on social action. This model takes disadvantaged populations of communities and helps them unite to action in reallocation of resources and a redistribution of power for those in charge of community affairs (Homan, 1999).

Another community change model is presented by Kramer and Specht. This model focuses on social planning in a community, by advocating for resident participation in problem solving, for such issues as delinquency and housing problems in a community. This model has already begun to be implemented in the Riverwood Neighborhood, with the establishment of the South Peoria Neighborhood Connection Foundation, founded by residents to address problems in the neighborhood (Homan, 1999). The SPNCF has begun taking steps toward community change, by involving

various agencies in the development of plans for improving the neighborhood. These studies have been completed by INCOG and TESCOT. These studies have been presented to the City Council, and recommendations have been drafted into the permanent city plan. However, minimal action has been taken regarding these drafted plans.

Community Development Models Implemented in Tulsa & Elsewhere

Initially, the Riverwood Neighborhood Business Association and Resident Association can look to other models of community economic development which have been used in Tulsa, as well as those that have been used in other urban areas across the United States. One of these programs, which has not yet been used in Tulsa, but has proved successful for other urban areas, is the Empowerment & Enterprise Zones (EZ), through Housing and Urban Development (HUD). When HUD designates a community as an EZ, they work with the individual community to solve the problems that have developed as a result of public housing and the deteriorating of a neighborhood or community (Community Planning and Development, 2002).

An example of how an EZ has been proven successful was in the city of Minneapolis, Minnesota. HUD labeled a neighborhood as an EZ and worked with a 75 acre site, which had formerly been used for public housing, and helped to develop it by building a new park, a boulevard that lined the community to north and south Minneapolis, and also built a job park. In addition to this, they took the total of 800 housing units and made 25% of them to be used for public housing, while the other

units were priced to serve a broad range of incomes. The designs of all these units made the units that were set aside for the use of public housing indistinguishable from the other units, so those living in the public housing units would not be in any way discriminated against, because of their economic standing (Community Planning and Development, 2002).

The EZ has also been used in St. Louis. Here, HUD used a Community Development Block Grant and low interest loans to help a community revitalize its economic status. In both these neighborhoods where the EZ was enacted, the neighborhoods were each faced with problems such as high crime rates, drug trafficking, high unemployment, a lack of business development, and a lack of social and recreational programs geared for youth. These issues are all prevalent in the Riverwood Neighborhood. Thus, it would be a prime target for an EZ (Community Planning and Development, 2002).

Other avenues have been used for economic and community development locally, in other sections of the city of Tulsa. In the Kendall Whittier Neighborhood of North Tulsa, area residents and businesses raised \$9000.00 for a land-use study. After completion of this study and much support from the residents and business of the area, their neighborhood was awarded \$2 million in the 1990 third-penny sales tax to help with the revitalization of their neighborhood. Several other neighborhoods in the state of Oklahoma have received grants for the economic revitalization of their neighborhoods. One of these neighborhoods is the Oakhurst Neighborhood, which received a \$2 million grant from the HUD to help in the revitalization of their neighborhood.

A survey for the businesses in the Riverwood was created and conducted for the purpose of addressing the strengths and weaknesses that business owners, managers, and employees see regarding the Riverwood Neighborhood, specifically relating to their business operations. (See appendix A & B).

The survey conducted used a purposive, non-probability sampling method; meaning that it was developed to purposively include the elements of interest into the sample. This purposive sample was done by the criterion method, focusing on, "...Participants selected according to some eligibility criteria" (Marlow, 1998, p. 142). This criterion involved surveying only those persons in the Riverwood Neighborhood who were employed by businesses at the time. The sample size of the businesses surveyed was also limited to only the portion of the Riverwood Neighborhood on Peoria Avenue, from 51st Street to 71st Street, where the South Peoria Neighborhood Connection Foundation has been focusing a majority of its efforts for economic development for the neighborhood. Out of approximately 70 to 100 businesses in this area, 27 businesses completed and returned surveys. This sample accounts for less than 6% of businesses in the entire Riverwood area, and approximately 27% to 39% of the businesses located on Peoria, from 51st to 71st Street. The number of businesses located on Peoria Avenue, between 51st and 71st Street, must be approximated, because there is currently no information available that calculates number of businesses by street. The Metropolitan Tulsa Chamber of Commerce approximates number of businesses by zip code, and per mile radius. Due to the fact that Peoria runs through the center of the neighborhood, and includes all neighborhood zip codes, and is encompassed by a one mile radius of 61st and Peoria, the approximate center of the

neighborhood, the most accurate approximation can only be gathered by hand counting each business located on Peoria Avenue.

The survey contained a cover letter that outlined the purpose of the survey to perspective respondents. A confidentiality clause regarding the published finding of the survey outlined that no business names or addresses would be cited. Each respondent gave their informed consent, verbally or in writing, by agreeing to complete the survey, and then completing it, after reading the cover letter and having any questions answered verbally by the researchers conducting the survey. The data was gathered in-person by the researchers, within two days. The question format of the survey was closed-ended, as it asked questions which could be answered by the several choices of responses given (Marlow, 1998).

Strengths and Weaknesses of Business Survey

The internal and external validity of the survey is low. The external validity is low due to the fact that the survey was tailored for a specific location, and is not representative of the entire Riverwood Neighborhood, or of businesses in general. The sample size of the study is indicative of this fact. The study is only representative of less than 6% of the Riverwood Neighborhood. The internal validity of the study was also low, because the pre-experimental study was not conducted in a controlled environment. Each interaction with businesses was slightly different, allowing the influence of multiple extraneous variables. The researchers introduced the survey in the same manner upon entering each business, and did not discuss the survey until the survey was completed. However, customers, external noise, and the time of day varied with each interaction. Also, several of the businesses were not surveyed due to

language barriers. The survey was only written in English, and there were several businesses in the sample area whose employees only spoke Spanish. Thus, the researchers were not able to survey these businesses. Therefore, the pre-experimental nature of the survey limited the external and internal validity.

Answers to two questions on the survey addressed the issue of whether or not the business being surveyed had considered relocating. If they had, the business was asked to rank items in the order that they contributed to the making of this decision. Most respondents simply chose to check all answers that applied to them, rather than ranking them. The same was true in the following question, which asked the respondents to similarly rank items in order that contributed to their decision for not relocating. However, even though these two questions were not answered in the way they were written, perhaps revealing a weakness in the way that the survey was written, the answers given still contribute to the results of the survey, as they bring out what businesses on Peoria Avenue consider the strengths and weaknesses of the Riverwood Neighborhood. Researchers also sought to present a wide variety of possible answers. However, one reason for relocating that was cited by respondent's verbal feedback following completion of the survey was the concentration of public housing in the neighborhood. However, this was not one of the options listed by the survey.

There are strengths created by the purposive nature of the study. Researchers received 90% of the surveys that were distributed, a high response rate compared to other sampling methods. Researchers were also able to gain some rapport with local businesses and hear feedback about the survey, as well as the neighborhood. The

researchers could also verify that an employee of the business completed the survey, not a customer, or individual that was not a qualified respondent.

Possibly one of the greatest strengths granted by the nature of this research was that the researchers were able to note the strengths and weaknesses of the method in which the survey was conducted, and of the survey as a tool. If the researchers had not conducted the survey in-person, they would not have known that corporate businesses will not answer surveys unless they are sent to corporate headquarters, and that respondents did not know how to answer the question about how long the business has been in its current location. Did that mean the current owner of the building? By being available to clarify questions, the researchers were able to illicit more accurate responses.

Business Survey Results

A mix of businesses, from corporate headquarters, to members of business chains, to small single employee businesses, were surveyed. In the following findings, the valid percent reading to each question are given to compose the results.

Results found that of the businesses surveyed, 25.9% were a goods provider, 51.9% were a service provider, and 22.2 were both service and goods providers. Of the respondents who completed the survey, 59.3% were the owner of the business surveyed, 25.9% were the manager of the business surveyed, 11.1% were employees of the business surveyed, and 3.7% were other. Of the time the respondents had worked at the business being surveyed, 3.7% had worked there from 6 months to 1 year, 25.9% had worked there from 1 to 5 years, 25.9% had worked there from 5 to 10 years, and 44.4% had worked there for over 10 years.

When asked how long the business had been in its current location in the Riverwood Neighborhood, 7.4% of the businesses surveyed had been there from 6 months to 1 year, 29.6% had been there from 1 to 5 years, 29.6% had been there from 5 to 10 years, and 33.3% of the businesses surveyed had been located in their current location for over 10 years. The businesses were asked if they had seen a growth in their business in the past 10 years. The results were that 85.2% of all businesses surveyed reported growth; 11.1% of the businesses reported no growth in the past 10 years.

Each business was asked if they had considered relocating to a different location than their current location. Results showed that 74.1% of the businesses surveyed did not consider relocation, while 22.2% had considered relocation. If the business responded that they had considered relocation, several options were given as to reasons they had come to this consideration. Highest ranking in these reasons for considering relocation were: high crime with 66.7%, no neighborhood support with 16.7%, and "other" with 16.7%. Second highest ranking for consideration of relocation was inadequate sewage, with 100%.

If the business indicated that they had not considered relocating, they were given similar reasons to choose from, as to why they had not considered relocation. The highest ranking reasons for not considering relocation were: support from neighborhood with 35.3%, other with 35.3%, adequate street capacity with 17.6%, and no competition with 11.8%. The second-highest ranking reasons for not considering relocation were: adequate street capacity with 27.3%, support from neighborhood with 27.3%, no competition with 18.2%, lack of resources needed to move with 9.1%, adequate sewage and storm draining with 9.1%, and low crime with 9.1%. The third

highest reasons for not considering relocation of business were: adequate sewage and storm drainage with 44.4%, no competition with 22.2%, adequate street capacity with 22.2%, and support from neighborhood with 11.1%.

Businesses were then asked if they had considered relocation, where would they relocate to. Responses showed that 75% of those businesses who had considered relocation would relocate out of the Riverwood Neighborhood, but remain in the city of Tulsa, 12.5% would move out of Tulsa County, and 12.5% responded with "other." Respondents to the survey were asked if they personally lived in the neighborhood. Responses showed that 81.5% of those surveyed did not live in the Riverwood Neighborhood; 18.5% of those surveyed did live in the Riverwood Neighborhood. Lastly, the respondents were asked if anyone representing their business was involved in a business association. Of those that responded, 66.7% said that no one representing their business was involved in a business association; 29.6% said that there was someone from their business involved in a business association.

It can be concluded from the results of the business survey given that a majority of businesses have been in the Riverwood Neighborhood for some time. Although most of the respondents to the surveys did not live in the Riverwood Neighborhood, they had not considered relocating their business. A vast majority of the businesses surveyed had also seen growth in their business in the past 10 years. The survey showed that the businesses on Peoria Avenue of the Riverwood Neighborhood do see the neighborhood as having strengths and weaknesses, but they seem to be content to stay located in the neighborhood regardless of weaknesses, because they have been in the neighborhood throughout the late 1980's and 1990's when problems in the

neighborhood reached their peak. Although, a majority of the businesses were not currently involved in a business association, the respondents indicated that they were interested in becoming more involved in the neighborhood.

Recommendations

Continuance of Combating Crime in the Riverwood Neighborhood

- SPNCF and the Small Business Association should request an explanation regarding the high concentration of multi-family housing, and that the population demographics it brings to the Riverwood crime beats be addressed in the statistical annual report of the Tulsa Police Department.
- Continue to increase patrolling of the Riverwood Neighborhood by the Tulsa Police Department.
- Positive publicity of the neighborhood's decreasing crime rates, and the strides that residents have made to make the neighborhood a safer place.
- Continued resident involvement with the Tulsa Police Department, to continue building positive rapport.

Demographic Development of Riverwood Neighborhood

- SPNCF and Business Association work with other agencies in Tulsa to provide needed services for minority and low-income population of neighborhood.
- Community Service Council is currently conducting research on the growing Hispanic population in Tulsa. Use CSC as an informative source to find out what services or resources are available to meet the needs of the growing Hispanic population of the neighborhood, and network with other Hispanic organizations to serve the Hispanic population of the neighborhood.

- Apply for grants to provide services for minority populations, as well as entire neighborhood.
- Keep updated on annual demographic statistics released regarding the neighborhood by the Chamber of Commerce and U.S. Census

Economic Development of Riverwood

- SPNCF and Business Association continue to seek support from the city of Tulsa for the revitalization of the neighborhood infrastructure relating to economic development with the next third-penny sales tax.
- Apply for federal, state, and local grants, especially from HUD, as the multiple public housing complexes in the area have contributed to the current economic state of the neighborhood. (HUD grants and programs that may be fit the neighborhoods needs are: Community Block Grant, Hope IV Grant, and the forming of an Economic Empowerment Zone in the neighborhood.)
- Take results of business survey, and present them to city council, so city will become more aware of what businesses believe the needs of the neighborhood are.
- Conduct more in-depth survey of strengths and needs assessment regarding the businesses in the neighborhood, based on findings from this purposive study

- Step up recruitment and participation of business owners in the small Business Association.
- Rewrite master plan and include newly-identified infrastructural concerns. Distribute new master plan to all Riverwood businesses.
- Recruit Hispanic business leaders, and facilitate the cultivation of healthy Hispanic business ventures.

Combating Low-income Housing in Riverwood

- Utilize ORU business students to help local businesses develop.
- Recruit larger corporations to relocate to Riverwood.
- Develop sub-committees in the small business association to focus on economic objectives.
- Lobby against new business enterprises that create further saturation of Riverwood's market. (Check cashers, convenience stores, storage, beauty salons, etc.)
- Contact owners of dilapidated storefronts.
- Create incentive programs for residents to utilize area businesses.
- Conduct a PR campaign to encourage Tulsa's surrounding communities to shop at Riverwood.
- Conduct a survey of how Tulsans view Riverwood commercially.
- Apply for HUD grants citing the saturation of low-income housing in Riverwood as a causal factor for Riverwood's economic decline in recent years.
- Find out who owns dilapidated housing complexes. Document violations of housing codes by taking pictures. Contact city about violations.

- Encourage owners and managers of dilapidated housing to invest in positive changes in Riverwood.
- Find out who owns unidentifiable housing complexes.
- Empower low-income residents by facilitating the development of tenant associations, and developing programs to combat economic decline at the micro level.
- Lobby city council to uphold LIHTC regulations, and to renew the moratorium on future low-income housing in Riverwood.
- Determine which apartment complexes accept vouchers.
- Acquire River Run and Buena Vista. Have complexes razed to provide for a greenbelt area and free-standing community center.
- Determine the status of the three remaining LIHTC complexes.

Addressing Riverwood's Infrastructural Concerns

- Lobby City Council to address long standing infrastructural concerns as a part of economic development.
- Have infrastructure, housing, social, and demographic problems addressed under "economic development" on future plans for sales penny taxes, not itemized into separate categories.
- Work with the 2 city council representatives to address infrastructural concerns.
- Find out how many residences and businesses sit atop septic tanks.
- Prioritize the infrastructural needs of Riverwood.
- Have flood plain classification re-examined.

- In response to the development of I-44, seek GARVEE funds to address additional infrastructure concerns (run-off, drainage, traffic) that additional expansion will perpetuate.

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Appendix A

South Peoria Neighborhood Connection Foundation

1208 E. 58th St.

Tula, OK 74105

We would like to ask you to take 10 minutes to complete this questionnaire. This study will be used to compile an economic profile of the Riverwood Neighborhood. Results of the study will be presented to city officials, in order to facilitate future planning for the economic development of the Riverwood Neighborhood.

The answers to this questionnaire will be kept confidential, when the results are evaluated.

If you have any questions about the study, please call Robert Kiel at (918) 495-6537.

Thank you for your participation. If you are interested in the results of this study, contact us at the above mentioned address.

Jessica Boatright & Heather Pollard
Students, Oral Roberts University

Appendix B

Business Survey

Please fill in requested information or circle the appropriate choice as applicable to the business

Business Name (Optional Information): _____

Business Address (Optional Information): _____

1. Type of Business:

- Goods Provider (gasoline, foods, beverages, etc)
- Service Provider (salons, counseling, storage units, etc)
- Both

2. Respondent's position with business:

- Owner
- Manager
- Employee
- Volunteer
- Other (please specify) _____

3. Length of respondent's employment with business:

- Less than 6 months

- 6 months to 1 year
- 1 year to 5 years
- 5 years to 10 years
- Greater than 10 years

4. How long has business been in current location:

- Less than 6 months
- 6 months to 1 year
- 1 year to 5 years
- 5 years to 10 years
- Greater than 10 years

5. Has there been growth in business in the past 10 years:

- Yes
- No

6. Has business considered relocating out of it's current location:

- Yes
- No

*If **Yes** please rank reasons in order from 1 to 7 of most importance for this consideration:

- High crime in area
- Inadequate street capacity
- Lack of adequate sewage
- Lack of adequate storm water drainage
- No support from residents in neighborhood
- Growth in other businesses that provide similar services to community
- Other (please specify) _____

*If **No** please rank reasons in order from 1 to 7 of most importance for not considering relocation:

- Low crime in area
- Adequate street capacity
- Support from residents of neighborhood
- Adequate sewage and storm water drainage
- Lack of resources needed to relocate business
- Lack of competition from other businesses providing similar services in neighborhood
- Other (please specify) _____

7. If the business has considered relocating from it's current location, where was it going to be relocated?

- Out of the Riverwood Neighborhood but still in the City of Tulsa
- Out of Tulsa County
- Out of the State of Oklahoma
- Out of the country

8. Do you personally live in the Riverwood Neighborhood (From 71st to 51st Street and Lewis Ave, to Riverside Drive)?

- Yes
- No

9. Is anyone representing this business involved in a local business association?

- Yes (if yes please specify) _____
- No