

Documentation submitted to the PRO Housing Committee by Five Tool Management on behalf of the City of Stroud  
– considered original content for the sole purpose of compliance with the NOFO grant application.



**Exhibit C Need**

**City of Stroud**

**Stroud PRO Housing Grant Project**

**Original Content Property of Five Tool Management**

Documentation submitted to the PRO Housing Committee by Five Tool Management on behalf of the City of Stroud  
– considered original content for the sole purpose of compliance with the NOFO grant application.

Stroud PRO Main Housing Project

FR-6800-N-98

**Factor (a): Need**

The City of Stroud is applying for the FY24 Pathways to Removing Obstacles to Housing (PRO Housing) FR-6800-N-98, offered by the U.S. Department of Housing and Urban Development Community Planning and Development, referred hereafter as the Stroud PRO Housing Project. The following provides a brief history of Stroud, Oklahoma.

**Subfactor (a)(i): Demonstrate Progress and Commitment**

***History of Stroud, Oklahoma***

Stroud is a city in Creek and Lincoln counties in Oklahoma. Stroud was founded in 1892 and named for James W. Stroud, a developer. Early in its history, Stroud lay in Oklahoma Territory, where alcoholic drinks could be sold legally. Towns close to the boundary between Oklahoma Territory and Indian Territory were known as "whiskey towns" and had a reputation as a "wild" town due to its many saloons and other businesses catering to thirsty cowboys and travelers arriving from "dry" Indian Territory. These days were short-lived, however, because Oklahoma statehood in 1907 forced Stroud to become "dry" as well.

***Henry Starr Bank Robbery Attempt***

In 1915, two banks in Stroud were robbed at the same time by a gang led by infamous robber Henry Starr. Henry Starr, along with six other men, decided to rob two banks at the same time. The Stroud robbery would prove disastrous for Henry Starr. Proceeding to rob the Stroud National Bank and the First National Bank, word of the holdup spread quickly, and the citizens took up arms against the bandits. Henry and another outlaw named Lewis Estes were wounded and captured in the gun battle. The rest of the gang escaped with \$5,815.00. As they were leaving, shots were fired in the street between the banks and the train tracks. Today, visitors to Stroud can follow metal sculptures on the main street along the route the bank robbers took during their adventure.

***Exhibit C – Diagram 1 – Stroud Bank Robbers Metal Sculptures***



***Historic Route 66***

U.S. Route 66 changed Stroud as a rest stop with amenities like motels, gas stations, and restaurants. The Rock Café, built during the Great Depression using local sandstone removed during the construction of Route 66, operated 24 hours a day during its 1950s heyday. Business diminished after the Turner Turnpike diverted cross-country traffic from the town's main street.

Stroud PRO Main Housing Project

FR-6800-N-98

Stroud was devastated by the 1999 Oklahoma tornado outbreak, which destroyed the town's 53-store Tanger Outlet Center and a distribution center owned by food service company Sygma. Neither of these facilities was rebuilt, and the loss of 800 jobs caused significant economic distress to the town.

In 2001, Pixar crews visited to research US 66 for the animated film Cars when the town economy was still attempting to recover from the 1999 tornado, and the Rock Café was undergoing historic restoration. The character of Radiator Springs hotelier Sally Carrera is heavily based on Rock Café proprietor Dawn Welch and her efforts to promote and rebuild the town. A fire gutted the restaurant on May 20, 2008, but the grill and the original stone walls survived. Historic preservationist David Burke rebuilt the Rock Café; Dawn Welch reopened the business on May 29, 2009.

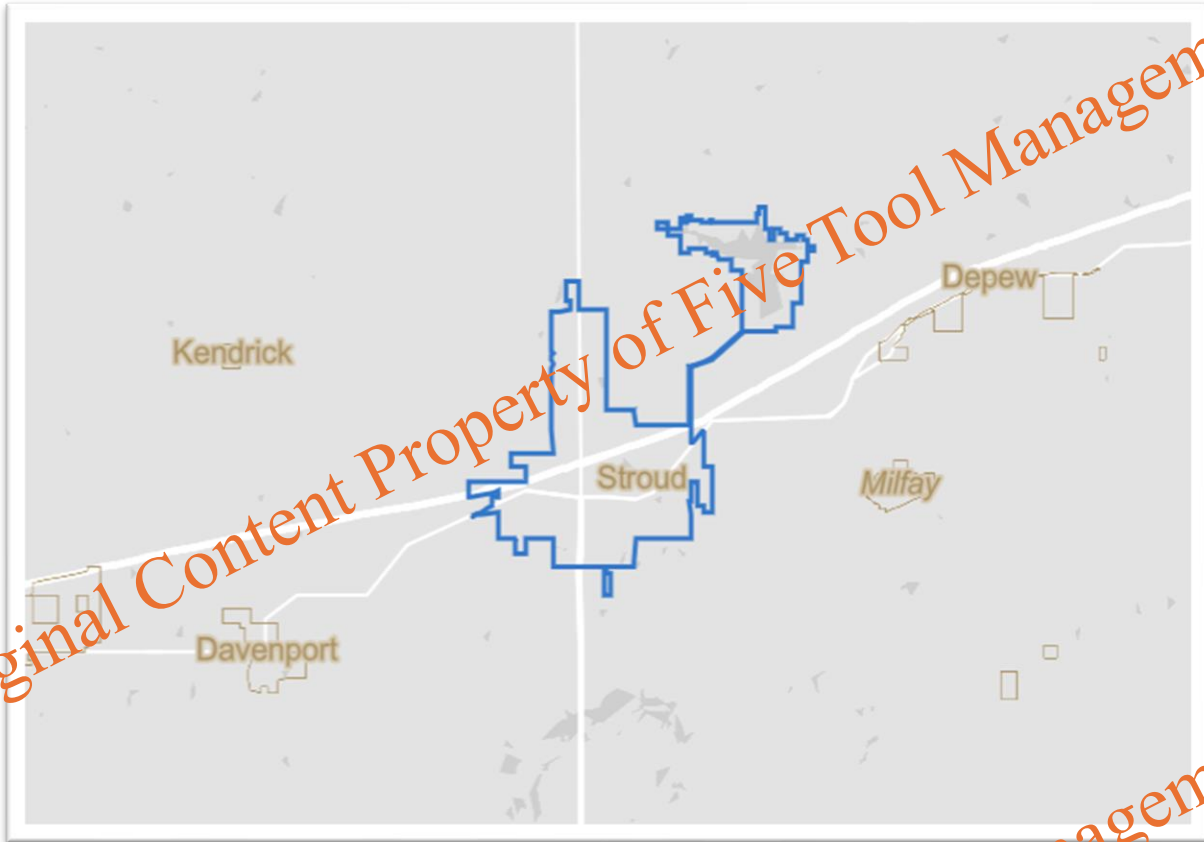
### ***Population of Stroud, Oklahoma***

As of the census of 2000, there were 2,758 people, 1,139 households, and 731 families residing in the city. The population density was 239.9 inhabitants per square mile. There were 1,325 housing units at an average density of 115.3 per square mile. The city's racial makeup was 83.72% White, 3.66% African American, 8.45% Native American, 0.54% Asian, 0.47% from other races, and 3.15% from two or more races. Hispanic or Latino of any race were 1.45% of the population. There were 1,139 households, of which 30.2% had children under 18 living with them, 49.3% were married couples living together, 11.6% had a female householder with no husband present, and 35.8% were non-families. 32.2% of all households comprised individuals, and 18.2% had someone living alone who was 65 years of age or older. The average household size was 2.36, and the average family size was 3.00. The city's population's demographics were spread out, with 25.5% under 18, 8.0% from 18 to 24, 24.9% from 25 to 44, 22.0% from 45 to 64, and 19.7% who were 65 years of age or older. The median age was 39. For every 100 females, there were 87.5 males. For every 100 females age 18 and over, there were 82.5 males. The median income for a household in the city was \$27,222, and the median income for a family was \$31,742. Males had a median income of \$26,076 versus \$18,250 for females. The per capita income for the city was \$15,010. About 12.3% of families and 17.6% of the population were below the poverty line, including 24.6% of those under age 18 and 14.8% of those age 65 or over.

### ***Population Loss***

Oil created a boom in the 1920s and was an economic force until the 1990s. Early newspapers included the Messenger, the Star, and the Democrat. By 1920 and 1930, the federal census reported 1,361 and 1,894 residents, respectively. Population numbers continued to rise, with 2,450 counted in 1950 and 2,502 in 1970. According to the Oklahoma Historical Society, Stroud's population peaked at 3,148 in 1980. The city lost its population in the next decade, with 2,666 reported in 1990. Light industry and trucking have generally provided Stroud's economic base, and Stroud Midway Industrial Park is community-owned. Before its destruction on May 3, 1999, due to a tornado, the Tanger Outlet Mall employed 350 local citizens. In 2000, Stroud had 2,758 residents, and in 2010, 2,690. The April 2020 census reported the population of Stroud as 2,741.

*Exhibit C – Diagram 2 – Stroud, Oklahoma*



Source: United States Census Bureau – As of the 2010 census, the city population was 2,690.

***Stroud Public Schools***

Communities with excellent public schools tend to attract families seeking quality education for their children. Good schools create a sense of desirability and livability within a community, leading to increased demand and values within the real estate market. The Stroud community has created a “great” school. The Stroud Public Schools are located in Stroud, Oklahoma, in the eastern part of Lincoln County. Notably, we are midway between Tulsa and Oklahoma City. Approximately 840 students attend classes at one of our three campus locations, including Stroud High School, Stroud Middle School, or Parkview Elementary School. Those locations house various academic and extracurricular options for our student's interests. The Stroud Public Schools aims to promote a high standard of academic excellence and activity performance through various clubs and organizations. The learning experience is a coalescence of the entire school program attempting to meet the needs and interests of our stakeholders. We are committed to an aggressive approach with a highly qualified staff, advanced facilities, and an opportunistic outlook on education programs to prepare our students for a future that is in



Stroud PRO Main Housing Project

FR-6800-N-98

constant transition. Our desire is to provide the most effective education possible for our students and community.

The commitment our community has to education is representative of the new projects in place or progress in the last several years. We completed a new High School in 2019 that is unmatched as a modern facility in Oklahoma and beyond. Renovations and upgrades are ongoing in all areas. The Stroud Route 66 Coliseum, Stroud Route 66 Softball Complex, Stroud FFA Center, Stroud Track Complex, Jack Poskey Stadium, and the Stroud Baseball Complex are leaders in facilities in the State. Stroud Public School patrons have approved over \$75 million of bonds in the last ten years to demonstrate that commitment.

Incentives for students and teachers are a significant feature of the Stroud approach. The compensation package of the Stroud Public Schools is innovative in design and unique in the State of Oklahoma for the potential benefits provided for employees. Students have opportunities throughout their matriculation. Senior classes regularly are awarded a vast array of scholarships for their pursuit of higher education. The Stroud Public Schools promote success by rewarding excellence.

***Exhibit C – Diagram 3 – Stroud Public Schools***



Stroud High School's grade point average is 3.56, and the student-teacher ratio is 12:1.

***Improved Regulations***

The City of Stroud has developed the necessary boards and commissions, demonstrating its commitment to improving regulations and opportunities for growth and development. These include the Stroud City Council, Stroud Utility Authority, Stroud Housing Authority, Stroud Hospital and Development Authority, Stroud Library Board, Stroud Industrial Authority, and Stroud Planning Commission. The Stroud city boards and commissions system helps provide a platform for citizen engagement, expert advice, and in-depth analysis on specific issues, allowing for more informed decision-making by the city council while also facilitating communication between the community and elected officials, leading to better policy development and a more responsive government.

Stroud PRO Main Housing Project

FR-6800-N-98

### ***Stroud City Council***

The City of Stroud is the official applicant for the PRO Housing Grant. The Stroud City Council governs the City of Stroud. Like many city councils, the Stroud City Council has the same goals: to act as the legislative body of a city, making decisions on policies, ordinances and budgets that directly impact the community. This includes setting priorities for the city's development, managing finances, and overseeing the provision of public services like infrastructure and public safety, all while representing the needs of their constituents.

### ***Fair Housing Month – April***

On April 11, 2024, the Stroud City Council considered, discussed, and took action on a Proclamation declaring April Fair Housing Month. After consideration, Councilor Garrett made a motion to approve the Proclamation. Councilor Anderson seconded the motion, and all members voted to approve the motion.

### ***Code Enforcement Office Updates - Monthly***

The Director of Neighborhood Enhancement and Code Enforcement Officer, David Timmons, provides a monthly activity report. This report allows the City Council Members to understand the problems and issues that must be addressed.

### ***Stroud Public Works Authority***

In preparation for overcoming local barriers to affordable housing and preservation, the Stroud City Council created the Stroud Public Works Department. This department provides services for Stroud's electric, water, sewer, streets, parks, water treatment plant, wastewater plant, grounds, and maintenance needs. The city of Stroud owns and operates this critical infrastructure. In addition, the city of Stroud has identified code enforcement as an integral part of developing a progressive, prosperous, and vibrant community that cherishes its neighborhoods, businesses, and visitors. Through inspections and compliance, code enforcement improves communities by protecting the public's health, safety, and welfare while safeguarding individual property rights.

### ***Stroud Industrial Authority***

The Stroud Industrial Authority's (SIA) mission is to promote and expand economic development in the City of Stroud by providing assistance with community, state, and federal resources to stimulate its growth. The current trustees of the Stroud Industrial Authority include Jim Miller, Chairman, and Trustees Raphe Thompson, Jeremy Bivin, Jeff Stiner, and Charles Palmer. The Stroud Industrial Authority was established in 1974.

### ***Grant Administrator – Competitive Bid***

On May 9, 2024, consideration, discussion, and possible action to approve Five Tool Management, Leslie Wilbourn's proposal as City of Stroud Grant Administrator was completed through the competitive bid process. Councilor Thompson made a motion to approve accepting Leslie Wilbourn's proposal as City of Stroud Grant Administrator, seconded by Councilor Garrett, with all members voting to approve the motion. By completing the competitive bid process for a grant administrator, the City of Stroud can begin pursuing competitive grants to bring more affordable homes to Stroud, Oklahoma, removing the barrier of not having the necessary support to complete the grant application process.

Stroud PRO Main Housing Project

FR-6800-N-98

**Subfactor (a)(ii): Affordable Housing Needs**

***Tiny Homes Ordinances***

On August 8, 2024, community members presented a petition to stop the building and development of tiny houses in Stroud, Oklahoma. While television may have glamorized tiny houses, the community spoke against the development of tiny homes. The community expressed the desire to build family-sized homes; however, it agrees that there are very few options due to the current housing market, the cost of building homes, and the price of land and infrastructure. “Stroud needs family housing, especially young families. However, the development of tiny houses should require approval from the neighbors affected by the development,” commented one of the spokesmen. “This is about our community and doing thoughtful planning in how we shape the community.” The community group presented a copy of the ordinance that has been effective since 1981. Several amendments would restrict tiny homes across the street from her home. She was concerned about having something across the street that would ruin her property value. She stated that their home is their retirement home. They put a lot of money into their home to improve the neighborhood, and others have followed suit. But if the tiny houses are allowed, they will be moving. She said anyone looking for a house, most are not looking for a one-bedroom house but a home for a family. One community member interpreted the ordinance to prohibit the building of tiny homes. He likes Stroud and is happy living there. He will not continue living here if it becomes a giant tiny house community.

On September 12, 2024, a discussion regarding a Proposed Amendment to Stroud City Ordinance 105 Article 7 Section as presented by the community. There was a lengthy discussion on a proposed amendment that the minimum square footage of any new development be maintained at 1,200 square feet of livable space in any single primary structure. It also discourages developing tiny homes, mobile homes, container home communities, or the like on any existing lots of record with well-established residential districts.

On October 10, 2024, Leslie Wilbourn was asked to present the PRO Housing Grant application details to the Stroud City Council and to the community members discouraged by the Tiny Homes currently being built in Stroud. The Stroud City Council agrees that Stroud desperately needs a new housing community, and the PRO Housing Grant allows for removing barriers to homeownership in Stroud. The community was encouraged that the PRO Housing Grant would provide the necessary funding to improve and extend the water and wastewater to the new neighborhood. In addition, the PRO Housing Grant would provide funds to build Phase 1, approximately 19 new homes. The profits from selling the new homes would be reinvested into Phases 2 and 3. The Stroud PRO Housing Project would develop the Salt Creek Addition, which would include approximately 30 new homes to be built and sold to homeowners – not investors and not tiny homes.

It is important to note that the Stroud City Council did not approve the building of new additions filled with tiny homes. Instead, they are fully supporting the Stroud PRO Housing Project, which will invest in the deteriorating infrastructure at the Spring Cove Mobile Home and RV Park and renovate it into a new Manufactured Housing Community.

**Exhibit C – Diagram – Stroud City Council Presentation**



**Barriers to Homeownership – Stroud, Oklahoma**

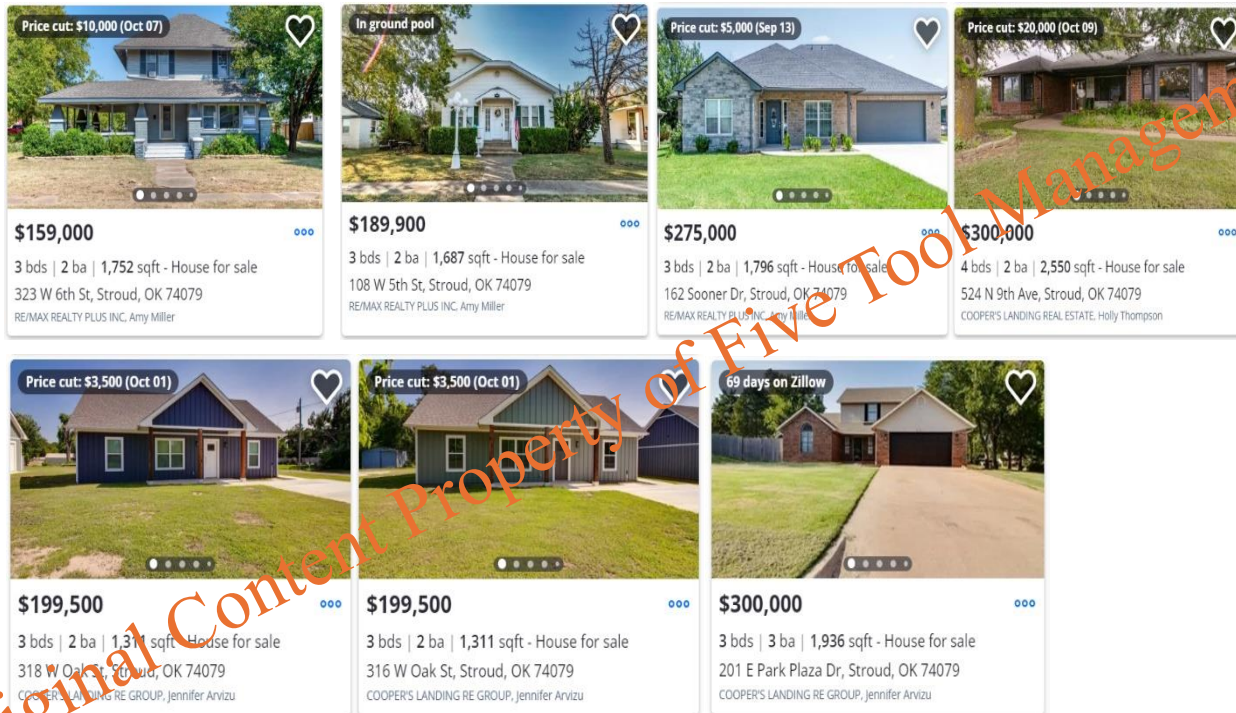
Currently, in Stroud, Oklahoma, the Stroud PRO Housing Project will address two specific barriers to homeownership:

1. Available houses and
2. Affordable houses.

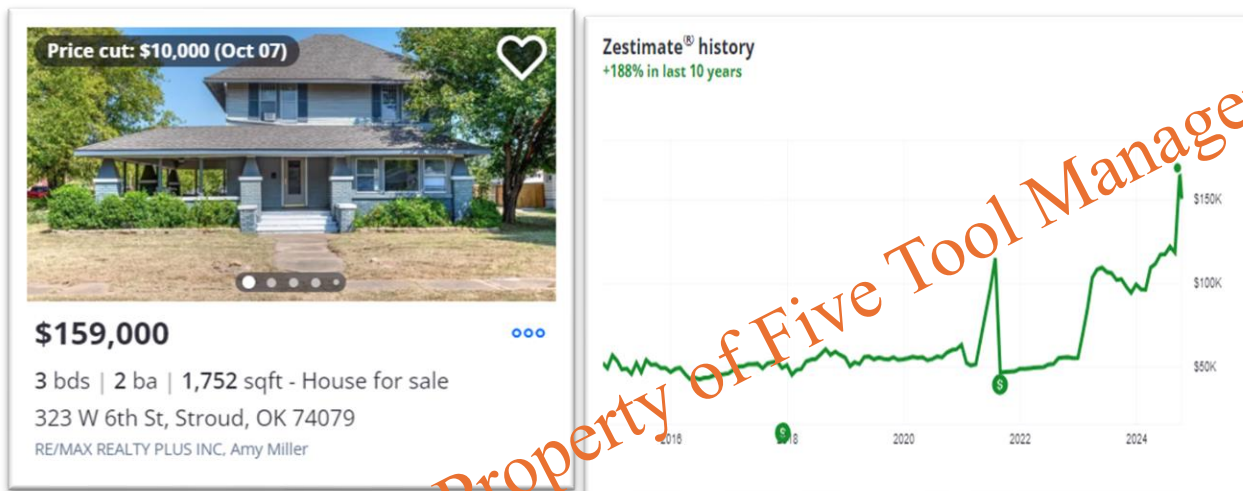
The following provides details regarding these two existing home barriers. A recent search of houses for sale in Stroud, Oklahoma, resulted in seven available houses.



**Exhibit C – Diagram 4 – Current Houses For Sale**



**Exhibit C – Figure 5 – Current House For Sale**



One house available for sale was built in 1940 and has several items that do not allow for a new homebuyer to utilize VA or FHA mortgages. Repairs needed to the property have been disclosed to potential buyers. One house available for sale was built in 1920, making the home over 104 years old. The house sold in 2014 for \$90,000.00, sold in 2022 for \$131,000.00, and is now listed for sale at \$189,000.00, which results in a 45% increase in housing properties over the past 10 years. Some issues identified from the listing information include chipping paint on the exterior, foundation issues, and potential electrical upgrades needed for the property.

**Exhibit C – Figure 6 – Current House For Sale**

**In ground pool**

**\$189,900**

3 bds | 2 ba | 1,687 sqft - House for sale  
108 W 5th St, Stroud, OK 74079  
RE/MAX REALTY PLUS INC, Army Miller

Date	Event	Price
10/6/2024	Listed for sale	\$189,900 +4.8% \$78/sqft
8/17/2022	Sold	\$131,000 +4.8% \$78/sqft
7/8/2022	Pending sale	\$125,000 \$74/sqft
7/1/2022	Listed for sale	\$125,000 +38.9% \$74/sqft
1/9/2014	Sold	\$90,000 +5.3% \$53/sqft

**Exhibit C – Figure 7 – New Houses For Sale**



Two new houses have recently completed construction but do not offer garages or vehicle storage. Due to the Oklahoma weather, property owners need a place to store their vehicles, protecting their investments from sun damage, hail, and tornadoes.

Stroud PRO Main Housing Project

FR-6800-N-98

**Subfactor (a)(iii): Key Barriers**

**Research – Housing Additions**

When researching the PRO Housing NOFO and interactive PRO Housing Geographies interactive map, it was surprising to find that Lincoln County, Oklahoma (location), and Stroud, Oklahoma (place) were not identified as priority need areas. The history of the Stroud subdivisions has been included in this application to provide additional information to be considered. Based on a search of the land records, Stroud consists of 35 housing additions with 819 houses. It has been approximately 36 years since a new neighborhood was developed. The following is a list of neighborhoods, year platted, and number of houses:

**Exhibit C – Table 1 – New Houses For Sale**

<b>Date Platted</b>	<b>Subdivision Addition</b>	<b># of Houses</b>
1896	Original Township	191
1898	Burton	17
1899	Collins	17
1903	Donaldson 2 <sup>nd</sup>	16
1917	Clouds	32
1917	Collins 2 <sup>nd</sup>	9
1917	Collins Third	18
1917	Collins Tracts	4
1917	Hadley	83
1917	Hadley 2 <sup>nd</sup>	14
1917	Southside	19
1950	Alley's	38
1950	Ford Heights	22
1950	Hackman	7
1952	Foster's	5
1952	Foster's 2 <sup>nd</sup>	4
1952	Foster's 3 <sup>rd</sup>	10
1952	Foster's Evergreen	9
1953	Highland Park	57
1961	Hinds	8
1961	Hinds 2	4
1963	Newton	26
1963	Newton Amended	7
1963	Newton's 2 <sup>nd</sup>	5
1964	West Oak	24
1965	Country Estates	35
1966	Stroud's Addition	42
1969	Newton's 3 <sup>rd</sup>	10
1983	Bendues	3
1983	Blakewood Estates	14
1983	Woodridge West*	6
1984	Drury	12



Stroud PRO Main Housing Project

FR-6800-N-98

Date Platted	Subdivision Addition	# of Houses
1986	Morris	2
1988	Park Plaza	20
1988	Park View	29
		819

\* Duplex Apartments

### ***Tornadoes***

Tornadoes are the major natural disaster affecting Stroud or Lincoln County. To address this issue, two plans have been put into place to promote weather resistance and awareness. The state of Oklahoma has national recognition for the advancement in tornado warnings through local news outlets. However, when individuals and/or families are outside, they become at risk for not being weather-aware. To address this awareness, the Stroud Grant Administrator has included the installation of tornado sirens in the Stroud PRO Housing Project Site.

According to the National Weather Service and the National Oceanic and Atmospheric Administration, in 1998, a major severe weather outbreak occurred across western and central Oklahoma from the afternoon of October 4 through the early morning of October 5, resulting in 19 tornadoes, straight-line wind damage, hail as large as baseballs, and significant flooding across portions of Lincoln and Noble Counties, where numerous costly bridges were destroyed. This tornado developed about 15 miles west of Stroud. This tornado touched down near NS 348 Road, about 0.5 miles north of EW 106 Road, where a mobile home received light damage. The tornado moved northeast, crossing near the intersection of EW 105 Road and NS 349 Road, and then grew in size and intensity before crossing U.S. Highway 62. A mobile home along U.S. Highway 62 just west of NS 350 Road was destroyed. The metal frame that supported the home and most of the contents was deposited northwest of the original location up to 150 yards. Other debris was thrown north-northeast across U.S. Highway 62. The tornado then continued northeast, and damage was noted to 0.75 miles along NS 350 Road, which is centered on U.S. Highway 62. Slight damage to trees and outbuildings was observed along NS 352 Road, approximately 2 miles north of U.S. Highway 62. The tornado probably dissipated northeast of this point, although roads became inaccessible due to flooding, making it difficult to determine the exact location. In addition, a 6-mile-long swath of damaging straight-line winds accompanied this tornado from 10 miles west of Stroud to 9 miles northwest of Stroud, resulting in massive tree damage.

### ***Oklahoma Weather Alert Systems***

Many Americans feel the effects of severe weather every year. To obtain critical weather information, NOAA's National Weather Service (NWS), part of the U.S. Department of Commerce, established Skywarn® with partner organizations. Skywarn® is a volunteer program with nearly 290,000 trained severe weather spotters. These volunteers help keep their local communities safe by providing timely and accurate reports of severe weather to the National Weather Service. Although Skywarn® spotters provide essential information for all types of weather hazards, the main responsibility of a Skywarn® spotter is to identify and describe severe local storms. In the average year, 10,000 severe thunderstorms, 5,000 floods, and more than 1,000 tornadoes occur across the United States. These events threatened lives and property. Since

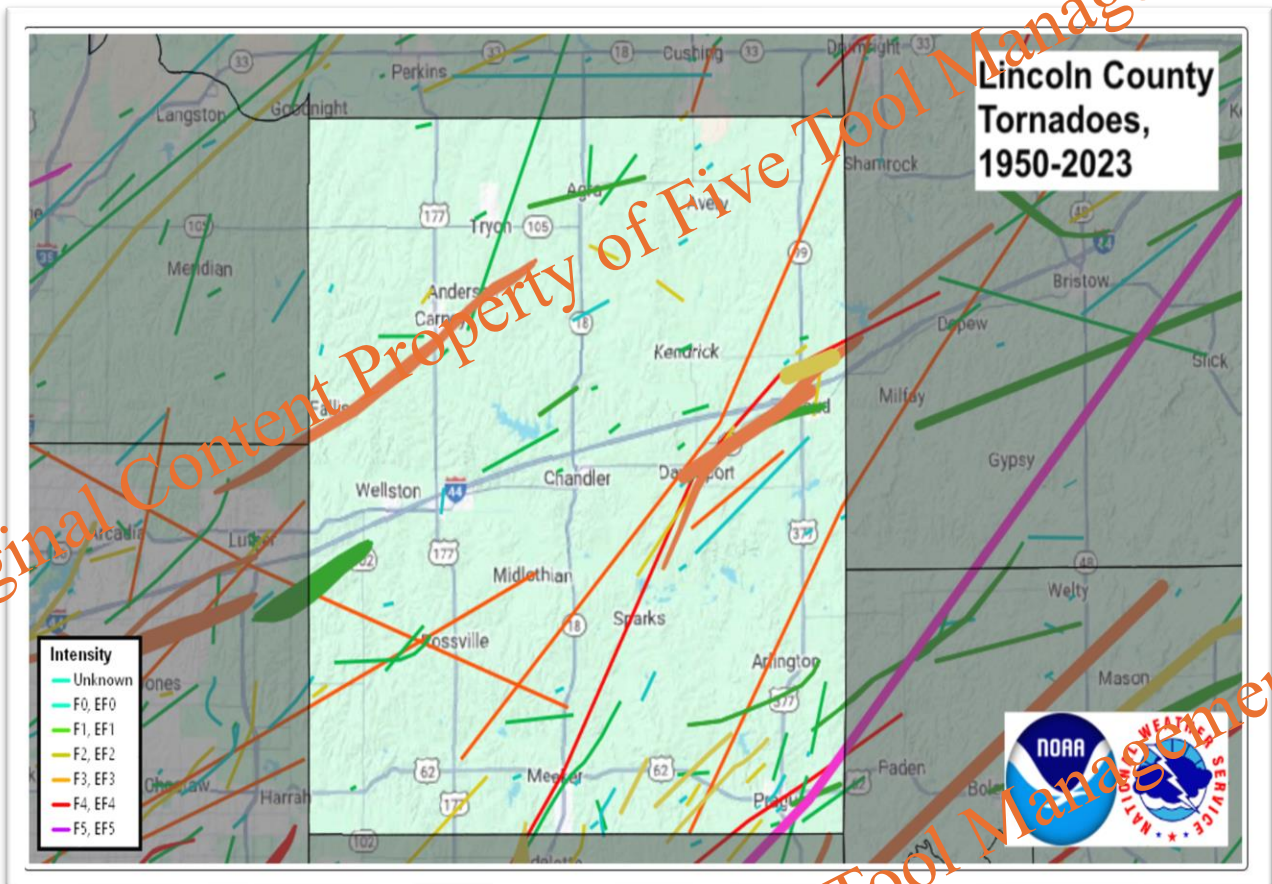


Stroud PRO Main Housing Project

FR-6800-N-98

the program started in the 1970s, the information provided by Skywarn® spotters, coupled with Doppler radar technology, improved satellite, and other data, has enabled NWS to issue more timely and accurate warnings for tornadoes, severe thunderstorms, and flash floods.

**Exhibit D – Figure 5 – Lincoln County Tornadoes 1950 - 2023**



Skywarn® storm spotters are part of the ranks of citizens who form the Nation's first line of defense against severe weather. There can be no finer reward than to know that their efforts have given communities the precious gift of time—seconds and minutes that can help save lives. While the main role of a storm spotter is to be their community's first line of defense against dangerous storms, they also provide important information to NWS warning forecasters who make critical warning decisions. Storm spotters play a critical role because they can see things that radar and other technological tools cannot, and this ground truth is critical in helping the NWS perform our primary mission, to save lives and property.

#### **Tornado Sirens**

Multiple tornado sirens in the Stroud area are damaged or need repair. New tornado sirens have been included in the Stroud PRO Housing Project Site Plan to ensure that the new manufactured home communities are weather-aware when they enjoy their new homes outdoors. If you hear a tornado siren, take shelter immediately and get more information about the storm.

Stroud PRO Main Housing Project

FR-6800-N-98

Oklahoma's outdoor warning sirens sound in and near areas where the National Weather Service has issued a tornado warning or there has been a credible report of a tornado. In addition, the state of Oklahoma has received national recognition for its severe weather warning systems. OK-WARN is the Oklahoma Weather Alert Remote Notification program for emergency weather/situation notification service via alphanumeric pagers and/or E-mail addresses. The hazardous weather pager program gives deaf and hard-of-hearing Oklahomans better access to important severe weather information. In addition to being notified that a tornado warning has been issued, is the ability for individuals and families to have a storm shelter.

#### ***Storm Shelters***

Spring Cove RV and Mobile Home Park residents depend on the Stroud High School community storm shelter to utilize in severe weather conditions. The Stroud PRO Housing Project Site Plan includes the installation of a storm shelter in each of the new lots for the new manufactured home community. Each detached garage will have a storm shelter built into the concrete foundation. These small, typically above-ground structures are proven to withstand extreme winds, even EF-4 or EF-5 tornadoes. FEMA-safe rooms for one—and two-family residences can be designed and constructed using the drawings and criteria in FEMA P-320. Certified storm shelters are fabricated or built using tested and approved methods to meet the ICC 500 standard. Doors and door systems are critical components, and rigorous testing ensures that doors provide resistance to wind pressure and deadly windborne debris. A tornado-safe room can not only save your life, but it may make your home more valuable, too. According to FEMA, a safe room can increase your home's selling price by approximately 3.5%. Site-built and prefabricated safe rooms have been added to the Stroud PRO Housing Project Site Plan.

#### ***Significant Environmental Justice***

The most significant environmental justice issue that can be addressed is the standard of living for Spring Cove RV and Mobile Home Park residents. The following is a list of significant environmental justices that this project will implement and support:

1. Improve infrastructure – water and wastewater
2. Replacement of the entire neighborhood infrastructure
3. Tornado sirens and storm shelter rooms
4. Community walking path
5. New environmental infrastructure manufactured homes
6. Detached garages
7. Neighborhood lights, stop signs, and signage

#### ***Closing Statement***

In conclusion, the Stroud community desperately needs the Stroud PRO Housing Grant to provide new housing opportunities to low—and moderate-income families and grow our small rural community. It is this dedication to removing barriers to homeownership that the Stroud Industrial Authority and the City of Stroud made a motion, seconded, and unanimously approved to apply for the PRO Housing Grant to complete the Stroud PRO Housing Project successfully.