



Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

INTRODUCTION

Rural communities across Northeast Oklahoma are navigating real housing challenges, from limited inventory to the complexities that come with growth and development. While many housing resources exist, most are built for metro areas and fail to account for the capacity, funding, and policy realities facing small towns.

In response, NORA developed the Menu of Housing Options for Rural Communities to translate broader housing concepts into practical, actionable options tailored for rural use. This tool is designed to help local leaders identify strategies that fit their community, strengthen local capacity, and take meaningful steps toward expanding housing opportunities.

The Menu was shaped by the people doing this work every day. Input was gathered from subject-matter-experts, nonprofit partners, city officials, economic development practitioners, and others who are actively working to increase housing inventory and move projects forward in rural communities. That perspective was critical in ensuring the content reflects what is realistic, relevant, and achievable in places with limited capacity and resources.





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

USING THE MENU OF OPTIONS

This is not a one-size-fits-all plan. Every community is working from a different starting point, with its own set of constraints, opportunities, and priorities. The Menu is intended to be used as a practical starting point. It can help local leaders explore what is possible, better understand the range of tools available, and begin identifying approaches that make sense for their specific context.

Communities may choose to use this guide to support local conversations and better understand where current policies may be creating barriers. It can also serve as a framework for prioritizing next steps, whether that means making small adjustments or pursuing more comprehensive changes over time.

There is no expectation to implement everything. The value of this tool is in helping communities build alignment around shared goals, and take meaningful steps forward at a pace that works for them.

Over time, these incremental efforts can build momentum and help communities create a clearer path toward expanding housing opportunities that reflect their needs.





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

REDUCE MINIMUM LOT SIZES

High development costs and limited feasibility in many rural communities are often driven by land use patterns and minimum lot size requirements that constrain how housing can be built.

Recommended Action: Amend land use codes to support flexible and efficient development.

Policy options:

- Cut minimum lot size requirements
- Allow lot splitting in existing residential neighborhoods
- Encourage cluster development





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

MODERNIZE RESIDENTIAL ZONING

Limited land available for residential development, combined with zoning constraints and cost-increasing design requirements, can significantly restrict housing supply and feasibility.

Recommended Action: Update zoning codes to increase residential development capacity and reduce unnecessary regulatory barriers.

Policy options:

- Rezone appropriate parcels for residential use
- Remove aesthetic-based restrictions
- Align regulatory treatment of manufactured and site-built homes
- Allow HUD Code manufactured homes in residential districts
- Eliminate exterior material mandates
- Remove bans tied only to appearance rather than function or safety





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

COORDINATE INFRASTRUCTURE INVESTMENT WITH HOUSING DEVELOPMENT

In many rural communities, housing development is not feasible without the foundational infrastructure needed to support it.

Recommended Action: Prioritize infrastructure expansion to support new housing development.

Policy options:

- Invest in sewer, water, and broadband expansion
- Tie housing grants to infrastructure upgrades
- Prioritize infrastructure investments in areas ready for housing growth





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

ALLOW DUPLEXES, TRIPLEXES, AND SMALL-SCALE MULTIFAMILY HOUSING

Many communities remain zoned primarily for single-family housing, limiting the ability to introduce a broader range of housing types that can meet diverse community needs.

Recommended Action: Revise zoning to allow a broader range of housing types.

Policy options:

- Allow duplexes, triplexes, and small multifamily homes in single-family zones
- Permit 4-plexes near town centers
- Reduce density restrictions





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

REHABILITATE EXISTING HOMES

Many rural communities have a significant share of older housing, where ongoing maintenance and reinvestment are essential to ensure homes remain safe, functional, and viable over time.

Recommended Action: Establish or expand programs to preserve existing homes.

Policy options:

- Provide home repair grants and low-interest loans for essential repairs such as roofing, HVAC, and plumbing
- Partner with volunteer and nonprofit organizations to reduce labor costs and expand community involvement
- Develop trade school partnerships so students gain hands-on experience while homeowners receive lower-cost repairs
- For homes beyond repair, work with local fire departments to conduct controlled burns for training, safely clearing lots for future housing





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

STATE ENGAGEMENT AND POLICY ADVOCACY

State policy plays a critical role in shaping what actions rural communities are able to pursue, either enabling progress or constraining local capacity.

Recommended Action: Advocate for expanded municipal funding authority.

Policy options:

- Engage with state officials regarding structural funding limitations
- Pursue legislative solutions that enhance local capacity to fund housing and infrastructure
- Identify alternative revenue mechanisms to support growth

Key point:

Oklahoma's municipal funding structure does not include property tax revenue, which can create challenges for communities seeking to invest in housing and infrastructure.





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

ENCOURAGE MIXED-USE AND CO-DEVELOPMENT

In many rural communities, housing development is closely tied to the availability and accessibility of essential services, which can influence where and how new housing can be successfully developed.

Recommended Action: Amend zoning regulations to support mixed-use development that integrates residential and compatible commercial or service uses.

Policy options:

- Permit housing developments that incorporate childcare, retail, and neighborhood services
- Support projects that address multiple community needs in a single development
- Improve access to essential services, particularly in underserved areas

This helps address two major rural barriers at the same time: housing shortages and limited access to services.





Northeast Oklahoma
Regional Alliance

MENU OF HOUSING OPTIONS FOR RURAL COMMUNITIES

ESTABLISH ONGOING POLICY REVIEW PRACTICES

Housing conditions and market dynamics evolve over time, while policy updates often occur on longer cycles, which can create gaps between current needs and existing regulatory frameworks.

Recommended Action: Implement a regular review cycle for housing-related policies.

Policy options:

- Evaluate zoning and housing codes for effectiveness and relevance
- Track outcomes of adopted policies
- Adjust regulations to reflect evolving housing needs and market conditions

HOUSING POLICY REVIEW CHECKLIST

When evaluating your community's housing rules, look for:

- When the zoning code was last updated
- Whether Accessory Dwelling Units (ADUs) are allowed
- Whether manufactured homes are allowed by right
- Whether duplexes, triplexes, or 4-plexes are permitted
- Minimum lot size requirements
- Density restrictions
- Aesthetic or material mandates that raise costs
- Whether infrastructure planning is connected to housing goals





Northeast Oklahoma
Regional Alliance

CONCLUSION

Rural communities know their needs best, but turning ideas into action can be challenging without the right tools, and support. This resource is intended to provide a starting point with practical options that can be adapted to fit each community's goals and capacity.

Addressing housing challenges will take sustained effort, collaboration, and a willingness to explore new approaches. No single strategy will solve the issue, but progress is possible when communities take intentional steps forward.

NORA's role is to support that progress. We can help communities think through these options, connect them to partners and peers who are doing similar work, and provide guidance as they move from ideas to implementation.

Whether a community is just beginning the conversation or ready to take the next step, NORA is here as a resource to help advance local housing goals and strengthen long-term outcomes across the region.



The Northeast Oklahoma Regional Alliance (NORA) unites leaders and communities to drive sustainable growth, foster innovation, and expand opportunities, building a stronger, more vibrant future for the region.

www.neokregion.org