



Five Year Consolidated Plan 2023-2027

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Enid, a metropolitan city in Garfield County, Oklahoma serves as the county seat. As of the 2020 Census, there were 51,308 people, 19,428 households, and 12,100 families residing in the city. Located in Northwestern Oklahoma, Enid sits at the eastern edge of the Great Plains, 70 miles North of Oklahoma City. Currently, Enid is enjoying a robust economy. In recent years, several local employers have expanded, there has been significant retail and commercial office construction, the number of employed persons has grown steadily, and the city's unemployment rate is 2.1%. The Enid real estate market appears to be increasingly active, and rental rates and housing prices increased moderately in the past years. All of these factors indicate a steady increase in demand for rental and owner-occupied housing units in the next five years, despite forecasted population and household declines. The city's 2022 median household income is \$57,772. The largest percentage (23.8%) of Enid's households are in the \$50,000 to \$74,999 income bracket. Approximately 31.9% of the households earn below \$35,000 and about 20.4% earn below \$25,000 annually. Household income levels are expected to increase over the next five years but will likely remain below state and county levels. According to US HUD data, 43.12% of Enid's overall households have low and moderate incomes (based on 80% of the median household income for a family of four in Garfield County or approximately \$59,450.)



2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

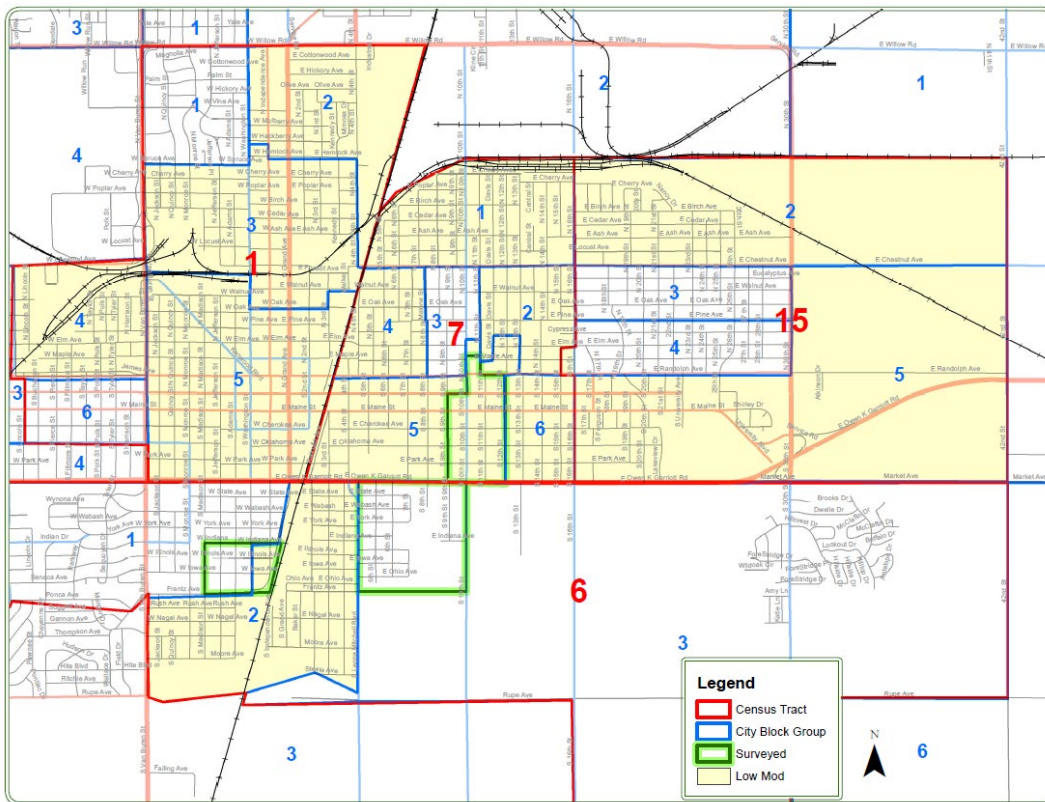
From 2023 to 2027, Enid intends to invest the majority of CDBG funds on a citywide basis to activities demonstrating significant leveraging of limited CDBG resources while benefiting low to moderate-income persons both directly and through community growth. [Leveraging is defined as increasing the impact of CDBG assistance by combining grant funds with other resources such as public, private, foundation funding, and/or quantifiable in-kind resources such as volunteer labor, land, equipment, etc.]

In order to aggregate results across the broad spectrum of programs funded by CDBG, the city adopted HUD’s program goals, objectives, activities and outcome categories. Priorities are identified as High-Needs addressed with CDBG and/or leveraging other funds; Medium- If funds are available, these needs will be addressed; and; Low-Needed but not pursued by the City. Enid will consider certifications of consistency for other federal application assistance.

Mission:

The City of Enid’s mission is to provide a clean, safe community with an abundance of meaningful public resources including Fire, Police, Utilities, Parks, and Infrastructure Maintenance presented with excellent public service in a friendly, reliable manner to foster enjoyment of Enid’s great quality of life.

The City of Enid will develop a viable urban community that will include; decent housing, create a suitable living environment and expand economic development opportunities. To accomplish this, we will focus our efforts on assisting persons at risk of becoming homeless and assist homeless persons obtain affordable housing. This will also include projects and activities that improve safety and livability of neighborhoods, increase access to public and private facilities, reduce isolation of income groups, empower self-sufficiency for low-income persons to reduce generation poverty and create and or retain jobs in our community.



3. Evaluation of past performance

An evaluation of past performance revealed that our goals were met. Those that weren't met were due to decreased CDBG funding. Throughout the previous five years Enid's citizen participation plan was adhered to. In the capacity of lead agency, the City of Enid consulted with various representatives of city and county departments, health organizations, schools, nonprofit organizations etc. to ensure that none of the needs in our community were overlooked.

The City of Enid has been successful in attaining the goals and objectives contained within the prior Five-Year Consolidated Plan and Annual Action Plan which included providing decent housing and suitable living environment, and expanding economic opportunities for persons of low and moderate income.

Additionally, the City met with the citizens to obtain input. Overall, the citizen plans to meet the identified goals with specific emphasis on the needs of low-and-moderate income persons and families in the City of Enid. All goals achieved benefit 100% of the clientele served were of low mod income. CDBG staff strives to meet all CDBG program requirements while also following city and state mandated requirements. To ensure sub-grantees understand their responsibilities, staff provides training, technical assistance, and monitors projects regularly based on the type of activity and complexity. The past needs are a basis for deterring current needs. There continues to be a strong need for housing and homeless prevention projects that are provided by CDSA. To ensure that all low-income households have the opportunity to improve quality of life, the City of Enid is making CDBG resources available citywide based on Low-moderate income clientele (LMC) basis.

4. Summary of citizen participation process and consultation process

The statutes for the grant programs set forth three basic goals, which are closely related to HUD's major commitments and priorities. *Each of these goals must give maximum priority to the benefit of low and very-low income persons.*

Programs are to provide decent housing, provide suitable living environment and Expand economic opportunities

The City of Enid Citizen Participation Plan outlines ways in which the citizens of Enid can participate in its CDBG program. Its purpose is to encourage public participation in the planning process, as well as to meet the requirements of the U.S. Department of Housing and Urban Development.

1. The total amount of grant funds (CDBG and others received) planned to be available for eligible activities including planning and administration,
2. The range of activities that may be undertaken with the funds and the kinds of activities that have been previously funded in the City of Enid.
3. The process that is to be followed in preparing and approving the Consolidated Plan and the proposed schedule of meetings and hearings,

4. All mailings and promotional material,
5. Record of hearings and CDBG Funding Committee meetings,
6. All key documents, including all prior applications, letters of approval, grant agreements, the citizen participation plan, performance reports, evaluation reports, and other reports required by HUD,
7. Documents regarding other important program requirements, such as contracting procedures, environmental review policies, fair housing and other equal opportunity requirements and relocation provisions, and
8. Average scores by CDBG Funding Committee for each funding request (CDBG application) and once approved the minutes from the meeting in which the funding recommendations were determined.

The City of Enid will hold at least two public hearings during each program year cycle, with one held before the proposed consolidated plan is published for comment and at least one after the proposed plan is available for review. The hearings will be held in the City Commission Chambers located at the Dr. Martin Luther King, Jr. Municipal Complex, 401 W. Owen K. Garriott on a day selected in the normal workweek. At least one of these hearings will be held during regularly scheduled City Commission meetings, which are held on the 1st and 3rd Tuesday of each month at 6:30 p.m.

Notices of the hearings will be published in the non-legal section of the Enid News and Eagle Newspaper at least ten (10) calendar days prior to each hearing. The notices will also be sent to the following local public service agencies for posting: [1] Substantial Change - (a) Change in Purpose- if an activity changes with respect to the objectives as originally described in the Consolidated Plan; (b) Change in Scope if the scale and/or nature of the activity changes to the extent that there is a significant increase or decrease in program funds expended, or if changes/revisions within the original budget allocation exceed the greater of \$25,000 or 25% of the original budget for all projects approved within the Annual Action Plan; (c) Change in Location if the originally approved project is neighborhood specific and the project location is changed to an area outside of its census tract; and (d) Change in Beneficiaries if the percentage of low-income persons receiving service/assistance decreases 25% or more.

5. Summary of public comments

Comments were heard regarding need for housing projects especially homeless prevention activities such as Emergency Repairs and barrier removal. Need for Rehabilitation of single unit residential in several low-moderate areas of Enid. Public facilities improvements in parks to improve safety and ADA accessibility. Neighborhood cleanup was noted as a continued need. There is also a need for after school youth recreation programs at multiple locations throughout the city especially in low-income census tracts of the city to provide educational, vocational and recreational needs to youth. Comment was submitted that more economic development is needed and funds could be used to support this.

Comments were heard regarding the administration of the CDBG grant to enforce HUD guidelines for expenditures and reimbursements, focus on the primary objectives of the funding, and limit number of years subrecipients are funded.

Priority Needs

- Public Facility & Improvements (General) (03)
- Housing and Homeless Prevention (03C)
- Youth Facilities, Youth Programs and Youth Services 05D
- Mental Health (05O) and Substance Abuse Programs (05F)
- Parks & Recreation Facilities (03F)
- Street & Sidewalk Improvements (03K & 03L)
- Clearance, Demolition, Remediate, Code Enforcement (04 & 15)
- Neighborhood Cleanups (05V)
- Rehab for Single-Unit (14A) and Multi-Unit Residential (14B)
- Economic Development to For-Profits (18A)
- Economic Development Technical Assistance (18B)
- Micro-Enterprise Assistance (18C)
- Rehab Public/Private-owned Commercial/Industrial (14E)
- Program Administration (21A)

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were heard and accepted.

7. Summary

The City of Enid's main goal is to maintain a viable urban community. The City of Enid receives CDBG funds as a resource to help insure some of the goals identified in the goals table are achieved.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of ENID	CDBG
CDBG Administrator	City of ENID	Community Development Block Grant
HOPWA Administrator	None	None
HOME Administrator	CDSA	CDSA (Not IDIS – OK State enters)
HOPWA-C Administrator	None	None

Table 1 – Responsible Agencies

Narrative

The CDBG Department of the City of Enid is the lead agency responsible for development and administration of programs and activities of the Consolidated Plan. A CDBG Funding Committee composed of representatives from such entities as higher education, adult education, oil industry, elder care assisted living and city commission reviews and makes final recommendations for funding for City Commission’s approval. City Commission serves as the determining body in matters related to the consolidated plan.

Two on-going major partners that assist in the City’s development efforts are:

Community Development Support Association, Inc. (CDSA) a private, non-profit community action agency. The agency mission is to work with others to identify needs, secure resources, and deliver services that improve lives in our communities. CDSA receives funding from approximately forty different funding sources. The agency passes through some funding to other non-profits in the community. CDSA staff members provide services to the Enid Metropolitan Area Human Service Commission and its subcommittees including the Health Planning, Mental Health Coalition, Education, and Early Childhood.

Northern Oklahoma College, a two-year higher education institution. Supported by a completed Section 108 loan, the College significantly affects the city’s economy through enrollment, operating and capital expenditures, and, allowing nonprofits to use the campus free of charge occasionally.

Development of the Consolidated Plan followed the city's adopted Citizen Participation Plan readily available on the city's website at www.enid.org.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The CDBG Department of the City of Enid is the lead agency responsible for development and administration of programs and activities of the Action Plan and implementation of housing and community development activities and initiatives. The CDBG Program is under the direction and oversight of the Administration Department, City Manager, and Commission. One full time employee, a CDBG Coordinator, is responsible for administering and implementing all funded activities, preparing the 5-Year Consolidated Plan and Annual Action Plans, program and project recordkeeping, and federal and state Program related regulations and statutes. A CDBG Funding Allocation Committee composed of representatives from faith-based organizations, higher education, adult education providers, the local school district, City Commission, elder care assisted living, and business and industry with the CDBG Coordinator makes final recommendations for funding of proposals with CDBG resources to the City Commission. The City Commission serves as the determining body in matters related to the consolidated plan.

Key agencies that will assist in the administration of programs and activities that will be addressed in the Five-Year Consolidated Plan and the First Annual Action Plan are:

Community Development Support Association, Inc.
Northern Oklahoma College
City of Enid Parks Department
Enid Regional Development Alliance

Community agencies and non-profits who also carry out activities are:

Booker T. Washington Community Center
Making A Difference Inc.
Zoe Kids Cafe and Teen Cafe
Hope Outreach
Forgotten Ministries
Youth and Family Services
4RKids
Young Women’s Christian Association (YWCA)

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

During the next year to enhance the coordination between social agencies throughout, the City of Enid will encourage networking through attendance at the Human Services Advisory meetings and with organizations, such as the Continuum of Care, Forgotten Ministries Homeless Outreach, Hope Outreach,

YWCA, Youth and Family Services and the Metro Housing Council. Through this networking, the City will be able to better track the needs of the underserved population. The City will also participate in agency discussions regarding issues relevant to the City of Enid. Through the City's grant department, additional funding will be pursued to assist with the various organizations throughout the City of Enid. These funds will be leveraged against funding already received by those agencies and is consistent with CDBG's goal of leveraging federal dollars for maximum results.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The North Central Oklahoma Continuum of Care sets goals, priorities and strategies to address the city's homeless needs. The CDBG Coordinator attends those meetings and collaborates when possible.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Enid's CDBG Coordinator serves on the North Central Continuum of Care Board that serves the area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS. The CDBG Coordinator attends the monthly meetings and encourages organizations that benefit homeless people to join forces with the Continuum to provide services to their clients.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Metropolitan Fair Housing Council
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Education Service-Fair Housing Services - Victims Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City contracts with Metropolitan Fair Housing Council to conduct fair housing activities and investigate housing discrimination complaints. The Metro Fair Housing Council provides periodic reporting on their activities, which is used to tailor strategies for promoting Fair Housing.
2	Agency/Group/Organization	Garfield County Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Health Agency Other government - State Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The health department is consulted regarding Lead Based Paint encounters or potential encounters.
3	Agency/Group/Organization	NOC Northern Oklahoma College
	Agency/Group/Organization Type	Services-Education Services-Employment Higher Education institution
	What section of the Plan was addressed by Consultation?	Economic Development Higher Education Institute-Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NOC provides higher education services and provides jobs for economic development. They also host non-profit subrecipients.
4	Agency/Group/Organization	CDSA
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Employment Service-Fair Housing CHDO HOME Grants Emergency Solution Grants (ESG) DHS LIHEAP Weatherization Funds Dept of Energy Low Income Weatherization Funds (Not enough room in IDIS for all Others)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs – Veterans Homelessness Needs- Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDSA is a local CHDO providing a wide array of services for the community. All programs are offered in a one stop shop building called the "Non-Profit Center" centrally located within the downtown area of the city.
5	Agency/Group/Organization	Enid Regional Development Alliance (ERDA)
	Agency/Group/Organization Type	Economic Development Services - Housing Services - Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ERDA provides a wide array of services for the community. All programs and services are provided to grow Enid through Economic Development and support services that benefit the health and quality of life of Enid.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Enid consulted with all relevant agencies and municipalities, and provided an opportunity to comment and provide feedback on Plan priorities.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	North Central Continuum of Care-CDSA, Lead Agency	The Continuum of Care Committee generally adheres to recommendations and priorities identified in the Consolidated Plan, and seeks to ensure a targeted distribution of resources based on need.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Enid has excellent cooperation and coordination with other public entities, including Garfield County Health Department, the State Department of Health and Human Services and the Garfield County Governmental Offices. The Health Department is instrumental in assisting with Lead Based Paint screenings and outreach.

Narrative (optional):

The community shows great support for the CDBG program and its projects and continually participates in public hearings and other stakeholder meetings to provide input and suggestions.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The City of Enid followed the citizen participation process to determine the goals, objectives and outcomes. The citizens were notified of the public hearings and meetings through multiple facets set forth in the CPP. The CPP was updated to provide remote and online access during the 2020 Coronavirus Pandemic and future times of social need. Feedback received at the public meetings was used in conjunction with quantitative data and current demographics to establish priority needs for this Consolidated Plan. Where possible, funding allocations and strategic goals were identified based upon the most urgent community needs. Staff will evaluate needs on an ongoing basis. Funding allocations in each Annual Action Plan will be adjusted as needed to promote a strategic and targeted allocation of resources, with the hope of creating a noticeable and sustainable community benefit. All comments were heard and accepted.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Marshallese Persons with disabilities Residents of Public and Assisted Housing	Three (3) public hearings were held at various times to allow citizens with varying schedules and availability to attend. Language translation was available if needed. Special accommodations were provided if requested.	Attached.	All comments were addressed and accepted during all meetings and hearings related to this plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Marshallese Persons with disabilities Residents of Public and Assisted Housing Community wide	Language translation and special needs accommodations were available.	Attached.	All comments were heard and accepted during all meetings and hearings related to this plan.	
3	Newspaper Ad	Non-targeted/broad community	Community wide announcements and publications regarding all meetings were published in the local news circulation and posted.	Attached.	All comments were heard and accepted during all meetings and hearings related to this plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Internet Outreach	Non-targeted/broad community	Internet and website outreach were utilized to notify citizens for request for participation in planning.	Attached.	All comments were heard and accepted during all meetings and hearings related to this plan.	
5	Social Media Outreach	Non-targeted/broad community	Social media outreach was utilized to notify citizens for request for participation in planning.	Attached.	All comments were heard and accepted during all meetings and hearings related to this plan.	
Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The five-year strategic plan will begin July 1, 2023 and guide Enid's community development efforts until June 30, 2027. The Consolidated Plan will follow the format recommended by HUD ("Consolidated Submission for Community Planning and Development Programs," Federal Register, Vol. 60, No. 3) and its supplemental(s). Many of the statistics supporting needs, resources, strategies, goals, objectives and actions in the Consolidated Plan are based on the 2020 American Community Survey (ACS), 2010-2022 U.S. Census information, the ACS Five Year CHAS data, and additional low-income information provided by the Department of Housing and Urban Development. Other resources included the North Central Oklahoma Continuum of Care Homeless Alliance, Community Development Support Association, Enid Regional Development Alliance, Garfield County Health Department, Department of Human Services, Youth and Family Services, YWCA, Enid Vision 2025, Housing Needs Assessments and Market Studies, Community Needs Assessments, Oklahoma Employment Security Commission Labor Market Information, RDG Planning & Design, as well as other data sources that become available throughout the process. These data sources continue to release new and updated information yearly. Enid will update the Consolidated Plan, as needed, throughout the five years.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The table below was created based on 2020 Census data and the 2009-2022 ACS data. This data is the most current information on the market at this time; however, the City of Enid will update its consolidated plan information as it becomes available from the US Census Bureau.

Although the population has increased by 8% the number of households has only increased by 1% over the past 8 years.

The following data shows that a significant percentage of households earning less than 30% of the Area Median Income suffer from housing problems. Overcrowding is also considered a concern.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	46,973	50,810	8%
Households	19,215	19,360	1%
Median Income	\$38,042.00	\$48,853.00	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,825	2,585	3,565	2,100	9,280
Small Family Households	480	895	1,320	780	4,545
Large Family Households	105	255	340	290	720
Household contains at least one person 62-74 years of age	360	355	725	400	2,110
Household contains at least one person age 75 or older	295	425	620	285	805
Households with one or more children 6 years old or younger	325	460	790	410	1,060

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	4	15	55	0	74	0	50	85	45	180
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	15	15	0	0	40	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	10	155	100	305	25	70	10	10	115
Housing cost burden greater than 50% of income (and none of the above problems)	520	345	50	0	915	430	185	35	15	665

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	140	680	505	125	1,450	180	195	260	75	710
Zero/negative Income (and none of the above problems)	85	0	0	0	85	105	0	0	0	105

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	565	370	260	110	1,305	460	305	170	75	1,010
Having none of four housing problems	280	995	1,475	650	3,400	330	915	1,660	1,265	4,170
Household has negative income, but none of the other housing problems	85	0	0	0	85	105	0	0	0	105

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	275	530	270	1,075	120	125	65	310
Large Related	60	105	50	215	40	0	25	65
Elderly	140	59	130	329	250	190	154	594
Other	225	340	190	755	235	70	50	355
Total need by income	700	1,034	640	2,374	645	385	294	1,324

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	205	255	0	460	120	40	0	160
Large Related	40	0	0	40	25	0	0	25
Elderly	115	19	40	174	130	100	34	264
Other	200	70	10	280	185	50	0	235
Total need by income	560	344	50	954	460	190	34	684

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	0	155	85	280	25	35	10	4	74

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	10	0	0	10	0	35	40	4	79
Other, non-family households	0	0	0	30	30	0	0	0	0	0
Total need by income	40	10	155	115	320	25	70	50	8	153

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

The American Community Survey 2020 1-Year Estimates (experimental data due to COVID-19) for Households and Families indicates that nonfamily households account for 48.7% of the total population. Of this amount, 31.8% are identified as "Householder living alone". Median household income for all households in Enid is \$57,772 as opposed to only \$37,394 for nonfamily households. The maximum HUD program income limits in 2022 for a one (1) person household is \$41,650 for low income families (80% AMI) and \$26,050 for households at the 50% AMI level. This would indicate that most single-family households will have a housing costs burden exceeding 30% of monthly income. As a result, it can be anticipated that additional affordable and public housing units will be required to meet the needs of this population.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic violence is an acute issue in Garfield County. In the community Health Status Assessment, the 2020 incidence of domestic violence in Garfield County was four times that of the state average, with over 1,200 reports made to law enforcement in that year. These statistics make Garfield County the fourth ranked county in that state for domestic violence reports. Studies indicate that there is a strong

correlation between alcohol consumption and the occurrence and severity of domestic violence. Also, victims of domestic violence are fifteen times more likely to abuse alcohol than those who have not experienced abuse. Garfield County also has a high child abuse rate, which is more likely to occur in a house with domestic violence. Children who grow up in homes with domestic violence are fifteen times more likely to be physically or sexually abused in their homes. Domestic Violence is a crime that includes not only physical abuse but emotional, economic and sexual abuse too.

The total number of cases of those seeking housing assistance due to domestic violence had been increasing in Enid. The actual number of domestic violence victims is difficult to ascertain due to the inability and/or unwillingness of victims to seek the necessary help and resources.

The victim service provider to address this issue is the Young Women's Christian Association (YWCA). The YWCA is networked at the state/local level and licensed to provide services to persons that are victims of domestic violence, dating violence and stalking. Program oversight and funding for services are provided through the Oklahoma Attorney General's office. The YWCA provides the only certified shelter for battered women and their children in Garfield County. Between 2010 and 2020, 1,059 victims were lost to domestic violence statewide. It is estimated that 33% of all police time is spent responding to domestic disturbance calls. Between 30-60% of children in domestic violence situations are abused. Approximately 60% of men who abuse their spouses also abuse the children. Nearly 1/3 of domestic violence homicides are witnessed by children. Youth who witness domestic violence are at increased risk for suicide and substance abuse, and many repeat the learned pattern of violence in their adult relationships.

Currently, the YWCA operates a temporary short-term shelter for women fleeing domestic violence. Additionally, the YWCA also works to provide supportive services such as skill training for jobs, referrals to mental health services and education to keep the victim and family safe.

What are the most common housing problems?

The most common housing problems in Enid continues to be the lack of affordable housing and the substandard housing. Due to the lack of housing issues, it makes it difficult for low-moderate income families to acquire housing at an affordable rate. The age of the housing stock is also an issue. The cost of updating substandard housing is on the rise which would in turn cause an increase for the cost of rentals making housing even more unaffordable and unattainable for low-moderate income individuals and families.

Are any populations/household types more affected than others by these problems?

As can be expected, those households at and below 30% AMI experience overcrowding, substandard housing conditions, and very high housing costs burden in excess of 50% at a much higher rate than other income demographics. This is especially true for renters. Homeowners tend to experience these issues more frequently when earning between 50-80% AMI. This differential can be primarily attributed

to the inability of households below the 80% income level to qualify for mortgage financing, resulting in an inability to achieve homeownership.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

This City of Enid does not receive ESG either as an entitlement or through the State of Oklahoma. However, organizations in Enid receive ESG from the State of Oklahoma. The City of Enid attends CoC meetings periodically and supports the Continuum of Care concept. The City of Enid relies on data prepared by the North Central Oklahoma Continuum of Care related to rapid rehousing and the characteristics and needs of low-income individuals and families with children who are housed at imminent risk of becoming homeless. There is not enough funding to prevent extremely low-income individuals and families with children from the imminent risk of homelessness. More funding is needed to prevent this from happening. An increase in section 8 and low income and affordable housing is needed to assist with this issue because some of the families in this category work multiple low paying jobs that require long hours including overnight shifts and they still struggle to pay rent and utilities while attempting to provide all of the other necessities for their families. The need for extremely low-income housing in Enid is great. Most of the affordable housing in Enid is designated for those in the low moderate income.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

All low to moderate income families are at risk since the demand for housing is high. Similarly, the high cost of developing new rental properties developments results in contract rents unaffordable to low and very low-income households. Higher development costs result in larger long-term mortgage amounts with higher monthly payments. In turn, higher contract rent structures are needed in order to produce adequate revenues to service debt. To off-set the high development costs associated with affordable rental property development, nonprofit and for-profit development partners access state and national affordable housing grant and loan funds. This "soft" public financing can then be used by development entities to reduce and/or eliminate hard development costs and long-term debt resulting in cost savings that are passed on to low-income residents in the form of lower more affordable rents.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Homeownership becomes more feasible for low-income households when down payment assistance, below market interest rate mortgage loans, and/or homebuyer education is available. In addition to the need for down payment, closing cost assistance, or interest subsidy, an often-cited homeownership barrier is poor credit or no credit history. Unfortunately, there are not many options for down payment assistance and there are too many barriers associated with that assistance that causes people to not pursue homeownership. The rental market in Oklahoma is at very low capacity overall. Over the past five years development of housing has increased in Enid however, the housing demand is still high which causes an increase in the cost of rental property. Individuals and families in the low to moderate income categories have difficulty maintaining the cost of living and are at high risk of becoming homeless.

Discussion

The prevention of homelessness and rapid re-housing remain high priorities in this Strategic Plan. The Continuum of Care and local service providers continue to look for new ways to stretch limited resources. The City and local service agencies continue to emphasize and employ the Housing First model to address immediate housing needs.

The Needs Assessment section of the Consolidated Plan focuses on evaluating the needs of the following income groups based on Area Median Income (AMI):

- Extremely Low Income (0-30% AMI)
- Very Low Income (30-50% AMI)
- Low Income (50-80% AMI)

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

An analysis of the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) tables for Enid as reflected below does not show disproportionately greater need for persons experiencing housing problems among five (5) different minorities and ethnicities, and within various income demographics. The four housing problems included in the data analysis include lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and housing cost burden greater than 30%. A "disproportionately greater need" exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The cost burden for all race and ethnic groups in Enid exists. The cost of housing is usually greater than 30% especially if the families are of moderate income and ineligible for income sensitive housing.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,345	290	190
White	1,030	270	135
Black / African American	95	20	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	0	65

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,555	1,030	0
White	945	920	0
Black / African American	25	25	0
Asian	0	0	0
American Indian, Alaska Native	155	0	0
Pacific Islander	0	0	0
Hispanic	380	80	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,190	2,375	0
White	865	1,775	0
Black / African American	65	145	0
Asian	10	0	0
American Indian, Alaska Native	4	10	0
Pacific Islander	125	0	0
Hispanic	65	375	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	1,715	0
White	330	1,475	0
Black / African American	20	40	0
Asian	0	0	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	10	125	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Based on the 2013-2017 CHAS data to prepare the tables above, the City of Enid has determined that none of the groups represented in the table show needs that are at least 10 percentage points higher than the percentage of persons in the category as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Major market characteristics influencing priority housing needs include:

Major housing problems influencing priority housing needs are:

- Costs of rental housing
- Availability of rental units
- Price of starter homes within the local market
- Age and condition of existing housing stock
- Lack of availability of affordable rental units
- Lack of availability of for-sale homes
- Number of rental vouchers in relation to the demand for assistance
- Prevailing sales prices of entry level homes
- Condition and operating costs of aging housing units

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,025	610	190
White	775	530	135
Black / African American	95	20	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	35	65

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	675	1,910	0
White	440	1,430	0
Black / African American	14	30	0
Asian	0	0	0
American Indian, Alaska Native	15	145	0
Pacific Islander	0	0	0
Hispanic	170	285	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	3,135	0
White	275	2,365	0
Black / African American	0	210	0
Asian	0	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	125	0	0
Hispanic	25	415	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	1,915	0
White	150	1,655	0
Black / African American	0	60	0
Asian	0	0	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	10	125	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

The 2013-2017 CHAS populated data has very little change over the past five years. No disproportionate needs have been identified in the AMI categories and each ethnic minority group experiences housing problems in a similar manner as the general population.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

An analysis of the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) tables for Enid as reflected below show disproportionately greater housing cost burdens at varying levels among five (5) different minorities and ethnicities. A "disproportionately greater need" exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,835	2,610	1,720	195
White	12,375	1,940	1,295	135
Black / African American	485	90	110	0
Asian	105	10	0	0
American Indian, Alaska Native	165	150	0	0
Pacific Islander	150	45	0	0
Hispanic	1,190	275	205	65

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2013-2017 CHAS
Source:

Discussion:

Based on the 2013-2017 CHAS data to prepare the tables above, the City of Enid has determined that none of the groups represented in the table show needs that are at least 10 percentage points higher than the percentage of persons in the category as a whole.

CoC Performance Profile for North Central Oklahoma for 2020 reveals three significant increases:

1. The Number of Unsheltered Individuals increased 743% from 2019 to 2020
2. Total Homeless Persons increased 24% from 2019 to 2020
3. The Housing Inventory Count shows Transitional Housing increased 174% from 2019-2020

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the 2013-2017 CHAS data, Enid has determined that there are no racial or ethnic groups that show a disproportionately greater need (or 10% points higher than the percentage of persons in the category as a whole).

If they have needs not identified above, what are those needs?

All needs have been identified. A chart is located in the needs assessment which shows a breakdown of racial and ethnic low-income groups by Census Tract.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Geographically, low income and minority households are located throughout the jurisdiction.

NA-35 Public Housing – 91.205(b)

Introduction

Enid does not have a public housing authority. The City of Enid does however promote accessibility of all housing units. Enid does have a local CHDO (CDSA) that helps with local housing needs.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	2	0	4	0	4	0	2	

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	1	0	2	0	2	1	3
# Homeless at admission	0	0	0	108	0	103	5	0
# of Elderly Program Participants (>62)	0	9	0	1,806	0	1,776	2	0
# of Disabled Families	0	15	0	4,281	0	4,204	3	0
# of Families requesting accessibility features	0	46	0	10,307	0	10,134	13	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	44	0	4,475	0	4,390	9	1	0
Black/African American	0	1	0	5,285	0	5,208	4	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	51	0	47	0	0	0
American Indian/Alaska Native	0	1	0	488	0	481	0	0	0
Pacific Islander	0	0	0	8	0	8	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	0	305	0	302	0	0	0
Not Hispanic	0	45	0	10,002	0	9,832	13	1	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Enid does not have a public housing authority.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Enid does not have a waiting list for public housing and section 8 tenant based rental assistance since we do not have a housing authority that issues such vouchers.

The City may issue Certification of Consistency to the Consolidated Plan for other federal application assistance when development proposals compliment affordable housing priorities and objectives of the Annual Plan. Although it has been a low CDBG priority, affordable rental development and rehabilitation is strongly encouraged. Nonprofit and/or for-profit development enterprises can apply for competitive housing resources such as HOME, Low Income Housing Tax Credits, Federal Home Loan Bank of Topeka-Affordable Housing Program, State Housing Trust Fund, USHUD Youth Build, local faith-based initiatives similar to Group Work Camps, and/or REI's various housing programs.

How do these needs compare to the housing needs of the population at large

The need for low-income housing is great. Funding to increase the availability of Choice Vouchers would protect families and individuals from becoming homeless.

Discussion

Even though Enid doesn't have a Public Housing Authority, there are many citizens of the community that utilize the Choice Voucher program. There is a need for a public housing authority in the Northwest Oklahoma, but currently CDSA fills this role.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Enid relies on local nonprofit efforts and the North Central Oklahoma Continuum of Care to address homeless needs of the City. NCOCoC covers geography of 8 counties and the city of Enid. The Continuum is responsible for identifying Enid’s homeless and homeless prevention priorities through consultations with its member organizations serving homeless individuals and families with children and concerned citizens.

According to North Central Oklahoma Continuum of Care Point in Time Count there were 202 homeless individuals counted that day.

The homeless count for Enid is included in the North Central Continuum of Care count however; Enid doesn’t have rural areas that provide homeless services. These service providers are in Enid city. Therefore, we have indicated no rural homeless in the table below.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	49	53	0	0	0
Persons in Households with Only Children	2	0	2	0	0	0
Persons in Households with Only Adults	24	64	88	0	0	0
Chronically Homeless Individuals	12	9	21	0	0	0
Chronically Homeless Families	2	5	7	0	0	0
Veterans	3	16	19	0	0	0
Unaccompanied Child	0	12	12	0	0	0
Persons with HIV	0	0	0	0	0	0

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The lead entity for the continuum is CDSA located in Enid, Oklahoma. Per the 2017 HUD Continuum Application, many organizations from the city were involved in the planning process: CDSA, YWCA, Catholic Charities, Department of Human Services, and United Way. Projects that provide permanent housing are a high priority of the Continuum. A rating and ranking committee comprised of representatives from the community review, rate, and recommend projects for funding.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	142	50
Black or African American	4	2
Asian	0	0
American Indian or Alaska Native	4	2
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	150	54

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The City estimates that there are approximately 54 families in need of housing on any given night. The majority of them likely require prevention or rehousing assistance through the Emergency Solutions Grant (ESG) or another financial source that can provide a similar type of support. Only a small number of chronically homeless families have ever been located during the Point-in-Time count. These families are assessed and then housed if they are determined to be in the direst need. Most families were found to be sheltered, living with relatives, friends or in a shelter of some sort. No veteran’s families were located during the most recent Point- in-Time count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In the table above, it is reported that 95% of the homeless population is White, 2% is Black/African American, and 2% is American Indian/Alaskan. This suggests that homelessness affects persons from all cultural and ethnic backgrounds proportionately without regard to racial identification. The report shows that the largest percentages of homeless individuals are White with a small number being African American/Black and Native American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

An alarming number of the homeless population include families with children. This is due to the cost of housing and cost of living in general. While the cost of living rises, wages remain stagnant for lower paying jobs. Homeless prevention assistance is needed in all communities to prevent this from happening.

Discussion:

The North Central Oklahoma Continuum of Care faces a geographic challenge. The region encompasses eight sparsely populated rural counties. These counties have a core set of service providers who address the needs of homeless people and share a common desire to better services provided to homeless persons. Homeless prevention, support and outreach services are provided by a myriad of agencies in North Central Oklahoma including community action programs, mental health agencies, programs to aid victim of domestic violence, faith communities, The Salvation Army, public health agencies, food pantries, educators, soup kitchens, homeless shelters and many others.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The information for this population is discussed under the Characteristics of the Special Needs Population. The City supports groups within the city that are interested in improving the quality of life for this population. One of Enid's subrecipients, CDSA, provides emergency repairs to this population through its housing project. The City encourages others to apply for public services funding to benefit the disabled, elderly and frail elderly. The City's information on housing for persons with HIV/AIDS is limited since the numbers are low. Enid relies on the State of Oklahoma to provide the data. Should persons with HIV/AIDS need housing or support services, the City refers them to CDSA.

Describe the characteristics of special needs populations in your community:

There are 7544 persons residing in Enid who were 65 years of age or older. In Enid, among non-institutionalized population, 15% reported a disability.

What are the housing and supportive service needs of these populations and how are these needs determined?

The community does have multiple agencies and organizations that specialize in supportive services for those with special needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City's information on housing for persons with HIV/AIDS is limited since the numbers are low. Enid relies on the State of Oklahoma to provide the data.

If the PJ will establish a preference for HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV / AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii):

No preference will be established. **NOT ON PRIOR YEARS – ADDED FROM IDIS**

Discussion:

Activities funded for the non-homeless special needs population include the Enid Transit program which provides subsidized bus for special needs persons, including the elderly. CDBG funding has been allocated to assist local youth program service providers in meeting the immediate needs of families with children. It is anticipated that the non-homeless special needs population will be assisted in each Action Plan year as resources allow.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Enid has an ongoing need for public facilities to provide community wide benefit in low to moderate income neighborhoods. Public facilities improvements supported in this Consolidated Plan include park improvements, youth center improvements and other quality of life facility improvements.

How were these needs determined?

Actions taken to develop the 2023-2027 Strategic Action Plan include: Utilizing IDIS database, examination of CHAS Data, convening a stakeholder meeting representing a cross section of community-based organizations that provide education, employment, housing, social services, health, and services for the homeless, conducting two formal public hearings open to all residents and interested parties following processes outlined in the Council adopted Citizen Participation Plan, email consultation with the State Dept. of Health and Head Start State Collaboration office regarding lead paint issues and the North Central Oklahoma Continuum of Care for homeless and chronically homeless persons, reviewing and analyzing documents such as Enid’s Vision 2025 Plan, Housing Needs Assessment and Market Analysis, and HUD data sets. Using this process, the City of Enid assigns Plan priorities which helps with identifying obstacles to meeting underserved needs and planning projects to meet the city's needs.

Overall input from citizens reflect a wide range of ongoing community development needs including infrastructure replacement and upgrades, including parks and public areas, demolition, code enforcement, urban forest, transportation, housing, public services, as well as, economic development and continued fueling of the city’s economic expansion by assisting micro businesses and revitalization of the downtown area.

Enid plans to make CDBG funds available on a citywide basis with project eligibility determined on a case-by-case, activity-by-activity basis. However, should geographic targeting of resources become necessary due to unforeseen needs or opportunities, the specific geography (ies) will be publicized and qualified under one or more of the three CDBG national objectives. Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned.

Priorities assigned to each category of needs are based on availability of CDBG and other resources, citizen input, past CDBG investments, physical and economic community conditions and characteristics, and, goals and objectives of the Enid Metropolitan Area Comprehensive Plan for 2000-2025. In addition to conducting local focus groups and holding multiple public hearings, Enid broadens public participation by accepting citizen and other interested parties’ comments throughout the year. At least two public hearings are held in conjunction with City Commission meetings, which typically results in drawing approximately 30-40 attendees per meeting.

Describe the jurisdiction's need for Public Improvements:

With the aging infrastructure in the city especially on the East side of town which is the older portion of the city, it is determined that funding is priority for improvement activities. CDBG assistance is made available throughout the City of Enid. However, from time to time, based on the type of activity to be undertaken, the City may target and invest CDBG funds to specific areas where 51% or more of the total household beneficiaries have low to moderate incomes. Typically, the City qualifies CDBG activities under the national objective of benefit to low-and-moderate income households. One Census Tract, CT 0007.00, is a Qualified Census Tract (QCT); an area designated by the Secretary of Housing and Urban Development in which 50% or more of the households have an income which is less than 60% of the area median gross income or has a poverty rate of at least 25%. This QCT designation holds special value in terms of the Internal Revenue Service's Section 42 Low Income Housing Tax Credit Program. Under this program, rental developments located within QCTs are entitled to a 30% increase in eligible basis resulting in additional development equity under the Program's regulations. Oklahoma's Tax Credit allocating agency, the Oklahoma Housing Finance Agency, awards additional points to QCT rental development proposals under its competitive funding system.

How were these needs determined?

Citizen participation, stakeholder input and city leadership input.

Priorities assigned to each category of needs are based on availability of CDBG and other resources, citizen input, past CDBG investments, physical and economic community conditions and characteristics, and, goals and objectives of the Enid Metropolitan Area Comprehensive Plan for 2000-2025.

Describe the jurisdiction's need for Public Services:

Public services are needed in the community especially in the areas of youth services, mental health services and substance abuse services. Youth programs are a high priority for Enid.

How were these needs determined?

Citizen Participation and Stakeholder Input.

Priorities assigned to each category of needs are based on availability of CDBG and other resources, citizen input, past CDBG investments, physical and economic community conditions and characteristics, and, goals and objectives of the Enid Metropolitan Area Comprehensive Plan for 2000-2025.

High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds.

Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds.

Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities' applications for federal assistance.

Public Services are considered Medium priority and are subject to a 15% cap.

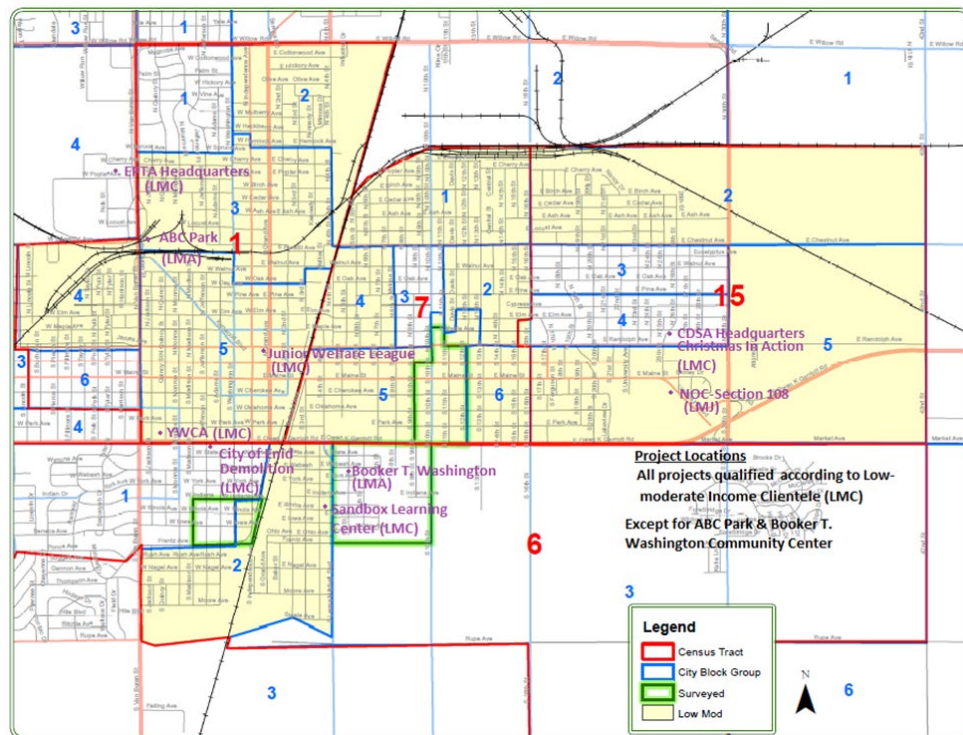
Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the City must administer their programs over the five (5) year Consolidated Plan period. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and Projects/Activities to be funded and administered. General characteristics such as housing costs, market demand, area demographics, type and condition of existing housing stock, planned development, and current economic conditions all provide a snapshot of community needs and opportunities, and have been considered in the development of this Plan.

The data that follows was based on 2013-2017 ACS. The information will show significant characteristics of Enid’s housing market including supply and demand, and condition and cost of housing and the housing stock available to serve persons with disabilities and other low-income persons. The City’s information on housing for persons with HIV/AIDS is limited since the numbers are low. Enid relies on the State of Oklahoma to provide the data. To the extent that information is available, the following sections will estimate the number of vacant or abandoned buildings and determine whether buildings are rehab able. A map is provided to show the areas within the City with concentrations of low-income families.



MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Total housing units is 21,800 of those units approximately 10% are vacant. The main reason for vacancy is that the property owner is preparing the unit for rental purposes or it is on the market to sale. Low rental and homeowner vacancy rates coincide with increasing employment levels in the city. Unusually, high rental occupancy rates demonstrate a high demand for rental housing across the city, whether market rate or subsidized. Market analyst conclusions indicate any significant new employment growth in Enid, "...will be extraordinarily difficult for any new employees to relocate to the city due to a lack of available housing, which could prohibit future population growth."

A variety of housing types for both rental and purchase, are available within the Enid area at a wide range of sales prices and rents. The local housing stock includes single-family residences, duplexes, row houses, multifamily apartment complexes, condominiums, modular units and mobile homes. Enid continues to have issues with aging housing stock. Owner and Rental Rehabilitation programs are needed to assist with updating the aging housing stock issue.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,220	79%
1-unit, attached structure	575	3%
2-4 units	1,265	6%
5-19 units	1,265	6%
20 or more units	755	3%
Mobile Home, boat, RV, van, etc.	720	3%
Total	21,800	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	35	0%
1 bedroom	380	3%	1,100	15%
2 bedrooms	2,670	23%	2,935	39%
3 or more bedrooms	8,755	74%	3,425	46%
Total	11,855	100%	7,495	100%

Table 27 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Enid's targeted households and beneficiary priority for housing needs are for rehabilitation of owner-occupied units for elderly and small-related households who are income eligible. The city through a competitive process uses nonprofit entities to carry out rehabilitation activities. The nonprofit entity, acting as the subrecipient, selects properties to be assisted. Over the next five years, the City's goal is to assist

- 15 households <= 30% MFI
- 5 households >30 to <=50% MFI
- 5 households >50 to <=80% MFI

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

An assessment of units expected to be lost from the affordable housing inventory was based on occupancy rates, the overall high demand for affordable rental units and the lengthy remaining federal terms of affordability associated with Enid's affordable rental developments, it is anticipated that very few of these units will be lost from the community's affordable housing in the foreseeable future. Any units of affordable housing expected to be lost would be minimal and would only be lost or intentionally demolished due to dilapidation, unsafe hazards/conditions or unforeseen acts of God.

Older units assisted under the Low-Income Housing Tax Credit Program (LIHTC) in prior years may possibly revert to market rate units upon satisfaction of the imposed affordability requirements; however, it is unknown at the present time if and when this may occur, and any projections would be truly speculative.

Does the availability of housing units meet the needs of the population?

The housing units provided in Enid do not meet the needs of the population. According to the previous Five-Year Consolidated Plan this is an ongoing problem. Even though there have been efforts to build affordable housing, it seems the efforts are not enough to keep up with the demand. To spur development of affordable housing and to help foster redevelopment citywide, the city created a Tax Increment Finance District. A TIF district establishes an area in which increased ad valorem taxes will be delayed for a specific period of time. The funds help defray construction costs of the improvement. In the meantime, tax-receiving agencies continue to receive taxes at the current ad valorem rate. At the end of the TIF district time, normal ad valorem taxes would be paid out. Enid encourages local nonprofits to compete for additional federal and state affordable housing resources available through programs such as: the HOME Investment Partnership Program, State Housing Trust Fund, Federal Home Loan Bank Affordable Housing Program, U.S. HUD's Section 202 and 811 Programs, and other public and

private foundation sources. Additionally, the city when appropriate and feasible continues to support applications for affordable rental housing assistance sponsored by development entities seeking Section 42 Low Income Housing Tax Credits. Obstacles to meeting Enid's underserved affordable housing needs is limited CDBG resources and staffing, lead-based paint issues, and lots of competition for competitive resources. The city's allocation is insufficient to address all priority-housing needs as well as other identified community and economic development priority needs.

Since the 2000 Census, the 2013-2017 American Community Survey (ACS) estimates the population has grown by 8%. According to the 2022 RDG Housing Study, there are only 7% vacant housing units in Enid. Slightly less than half of those are rental-housing units the other half could be homes on the market for sale or dilapidated housing unfit for habitation. A market for rental and for-sale housing exists at all income levels, and demand exists for additional housing units that are affordable for low, very low and extremely low-income households.

Describe the need for specific types of housing:

According to the Housing Market Analysis and 2022 RDG Housing Study, Enid's housing need for the immediate demand would be in support of the construction of 202 to 209 units of new affordable housing and rentals per year, with the split between owner and rentals fifty/fifty based on current demands. Even though some development has occurred over the past five years, there is still a significant need for affordable housing for low to moderate-income families and individuals. According to citizen participation efforts it has been revealed that there is a need for rental rehabilitation programs to assist property owners with upgrades and rehabilitation for the aging housing stock that Enid has to offer. In order for property owners to keep rental costs low there needs to be publicly funded programs to assist them with making major improvement investments without having to recover all of the costs by rate increases to the tenants. The long-term goal includes rehabilitation of aging single-family housing and apartments. There will also be a growing need for both rental and owner housing suitable for elderly households.

Discussion

It has been discussed that the city faces a supply-demand imbalance due to lack of new construction during job growth and transfer of single family to rental market. Another problem is development cost-willingness to pay mismatch which includes higher local construction costs and buyer preferences/constraints in pricing and features. It has also been noted that there is a lack of leadership and sense of purpose to prioritize housing development that has continued.

Affordable housing and the rehabilitation of aging housing stock remain high priorities under this Plan. Needs and opportunities will be evaluated annually to ensure that resources are targeted strategically and that the stated goals of the Plan remain timely and relevant. Emphasis on mixed-income housing and deconcentrating of poverty will remain a focus in all funding decisions.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to 2013-2017 CHAS data of the 21,800 housing units in Enid, only 350 of them are available and affordable to families that fall below the 30% MFI levels, 1650 units available for those in the 50% and 3790 in the 80% income range. Statistics show that the number of affordable housing units for extremely low, very low-and-low income households has decreased significantly yet the amount of units available to moderate has slightly increased.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	77,500	102,100	32%
Median Contract Rent	428	613	43%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,400	32.0%
\$500-999	4,130	55.1%
\$1,000-1,499	720	9.6%
\$1,500-1,999	220	2.9%
\$2,000 or more	19	0.3%
Total	7,489	99.9%

Table 29 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	330	No Data
50% HAMFI	1,515	1,715
80% HAMFI	3,845	3,795
100% HAMFI	No Data	5,359
Total	5,690	10,869

Table 30 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$666	\$683	\$899	\$1,166	\$1,208
High HOME Rent	\$666	\$683	\$899	\$1,166	\$1,208
Low HOME Rent	\$666	\$683	\$885	\$1,021	\$1,140

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2023 FMR	\$666	\$683	\$899	\$1,166	\$1,208
FY 2022 FMR	\$575	\$658	\$866	\$1,132	\$1,174

HUD FMR

Is there sufficient housing for households at all income levels?

According to CHAS data and independent studies conducted, there is not sufficient housing for all households at all income levels. There is a significant need for rental units affordable to households earning less than 30% of area median income. At present only 330 units are provided to this demographic. The problem persists for households earning between 30-50% AMI as only a small percentage of rental units are affordable to this population. A rental unit is considered affordable if gross rent, including utilities, is no more than 30% of the annual household income.

On the homeownership side, over half of all units are unaffordable to households earning less than 80% of the area median income. An owner unit is considered affordable if monthly housing costs, including principal and interest, taxes, hazard insurance, mortgage insurance and HOA dues are no more than 30% of the annual household income.

How is affordability of housing likely to change considering changes to home values and/or rents?

The affordability of housing is likely to decrease due to the supply and demand issues and the high cost of construction and upkeep. Home values are on the rise which will also cause an influx in rents. Based upon the increase in median home values between the 2000 Census and the 2017 ACS, it can be anticipated that average home prices will increase approximately 4.7% annually. Due to the past few years increase of inflation, materials availability, and national economy, this is likely a low estimate and could be much higher on the next ACS.

Annual household earnings have increased slightly annually resulting in a growing disparity between median income levels and housing costs. It can be anticipated that demand for affordable housing options will continue to increase as the housing cost burden continues to escalate.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The area median rent for a 2-bedroom rental is around \$852 compared to HOME and Fair Market Rents is \$885.00-\$899.00.

The City promotes development of rental housing for persons in the 50% and 60% MFI market segment, by Increasing awareness of development opportunities in the city by marketing the Qualified Census Tract advantage to tax credit developers and results of housing market analysis, Providing “Resolutions of Support” and “Community Support” to proposed IRS Section 42 LIHTC proposals seeking competitive allocations of tax credits from the OHFA, Examining possible contributions of direct value to developments such as; waiver of fees, tax abatements, public improvements and donations/discounts on real property and/or materials.

Similarly, the high cost of developing new rental properties developments results in contract rents unaffordable to low and very low-income households. Higher development costs result in larger long-term mortgage amounts with higher monthly payments. In turn, higher contract rent structures are needed in order to produce adequate revenues to service debt. To off-set the high development costs associated with affordable rental property development, nonprofit and for-profit development partners access state and national affordable housing grant and loan funds. This "soft" public financing can then be used by development entities to reduce and/or eliminate hard development costs and long-term debt resulting in cost savings that are passed on to low-income residents in the form of lower more affordable rents.

Discussion

In arriving at conclusions about the rental housing market, a presumption was made that households of one or two persons occupy the efficiency and one-bedroom units, small related households for three (3) or four (4) persons occupy the two-bedroom rental units, and that large related households of five (5) or more persons occupy the three-bedroom and larger units. The Fair Market Rent and actual rental costs is slightly higher in Enid. The increasing cost to maintain suitable rental units has driven up the cost of rent as well as the high demand for rental units.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Enid has a need for rehabilitation of existing aging single and multifamily rental housing units. This must be completed to prevent these older housing units from becoming substandard.

Of the 21,800 total housing units in Enid the largest majority of them were built before 1979. From 1990 to present the number of units built over a 20-year span is equal to the number of units built in a 9 year stretch of time during 1970 to 1979. Since 1999 the construction of homes has decreased dramatically. The aging supply is in need of rehabilitation. A recent 2022 Housing Study by RPG identified several anchor areas for Enid to focus on for rehabilitation.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"

According to the 2013-2017 ACS data it appears that 39% of renter occupied housing units reported one or two selected conditions that cause the condition of the unit to be considered substandard.

In general, Enid's housing stock is in good condition: Few housing units in Enid lack complete plumbing complete kitchens (70 owner and 150 renter units). Overcrowded units are defined as units with an occupant to room ratio of one or more, according to the US Census data Enid has reported 158 units that would be considered overcrowded.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,010	17%	2,810	37%
With two selected Conditions	70	1%	150	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,780	82%	4,535	61%
Total	11,860	100%	7,495	100%

Table 32 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

IDIS will not let me enter the following data LD says put in the discussion area

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	550	5%	720	10%
1980-1999	2,205	18%	1,385	19%
1950-1979	6,535	54%	3,850	52%
Before 1950	2,910	24%	1,380	19%
Total	12,200	101%	7,335	100%

Table 33 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Again – IDIS will not allow entering

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	9,445	77%	5,230	71%
Housing units built before 1980 with children present	970	8%	435	5%

Table 34 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

During a stakeholders meeting conducted by the City of Enid's CDBG department in its efforts to collect public input for this plan it was noted that several nonprofit organizations expressed their concerns about the high need for rental and owner rehabilitation programs using CDBG funding. Based on housing data provided shows a strong need for both owner and rental rehabilitation to prevent homelessness and/or living in unsafe and unsanitary conditions.

Substandard Condition but Sustainable for Rehabilitation: Any home that does not meet the above definition of standard condition, may be determined to be financially feasible and structurally suitable for rehabilitation as long as the current condition of the home does not create a nuisance or post a threat to the health, safety and/or welfare of the surrounding neighborhood or residents. If City funds

are needed to complete the rehabilitation then the cost of the rehab must not exceed the housing rehabilitation program's funding limits.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The 2013-2017 ACS (total units) and the 2013-2017 CHAS (units with children present) data reflects that 9,445 owner occupied units were built prior to 1980, of which 8% have children present. On the rental side, 5,230 units were built prior to 1980, of which 5% have children present. This number has decreased over the past five years.

Discussion

The City follows state and federal regulations prohibiting the use of lead-based paint (LBP) and relies on subrecipients to advise households receiving CDBG assistance. Enid has no real time data linking income to the incidence of residential lead-based paint hazards. However, the City estimates that 5,697 units built prior to 1978 contain lead-based paint. Staff distributes informational materials detailing the dangers of LBP at the local annual Home Show held in April and on-going basis through the department. CDSA, a subrecipient, distributes printed materials regarding the dangers and hazards of lead paint to all households receiving owner occupied rehabilitation and emergency repair assistance. All existing dwellings constructed prior to 1978 receiving CDBG assistance undergo an assessment to determine the presence of lead-paint. Contractors performing assessment and rehabilitation work funded by Enid's CDBG Program must be State Certified Lead-Based Paint Risk Assessors. CDBG-assisted dwellings determined to contain lead paint receive appropriate abatement measures using contractors licensed and certified to mitigate lead paint hazards. CDBG assisted households with children 6 years of age and under are required to undergo blood lead screening to determine their level of lead exposure and results are subsequently reported to the Oklahoma State Department of Health. Enid will coordinate its affordable housing activities with the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program by asking households with children 6 years or younger to complete the Lead Exposure Risk Assessment Questionnaire in order to further identify children that may need to receive blood lead level testing.

Assisted families in units with potential hazards were tested and mitigated to the standards for lead-safe housing regulated by the Department of Housing and Urban Development (HUD) and the State of Oklahoma's Department of Environmental Quality (DEQ). The City of Enid consults with the Oklahoma State Department of Health on Lead Based Paint and housing. In 1994, legislation was adopted by the State establishing the Oklahoma Childhood Lead Poisoning Prevention Program under the administration of the Oklahoma State Department of Health (OSDH), and created the Childhood Lead Poisoning Prevention Advisory Council. The Childhood Lead Poisoning Prevention Advisory Council submitted rules for the Program to the OSDH that were approved in 1995 and adopted by the Governor the same year. The City is directly involved in alerting and educating households concerning lead hazards, particularly regarding housing units proposed for CDBG or HOME rehabilitation assistance, and

indirectly through each of its sub recipients, Community Development Housing Organizations, and other for-profit and nonprofit organizations providing housing. For its part, all applicants seeking housing assistance from the City receive a pamphlet informing them of the dangers of lead hazards. If assistance is granted to an applicant, they sign for the information at loan closing. All housing rehabilitation specialist are licensed and certified as lead-based paint risk assessors, inspectors and abatement supervisors. The lead paint inspection and assessment services of the City's licensed staff are used by most housing providers receiving federal funds from the City and other non-profit housing providers contract for the services. Staff recommends to families receiving federal funds for home rehabilitation that children aged 12 to 24 months receive a blood lead test. The Oklahoma State Department of Health tracks individual cases of children with elevated blood lead levels.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

A public housing authority is not located in the City of Enid. The data available to the City regarding this group is shown in the table below and was based on 2013-2017 ACS. The table includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition. Enid does, however continue to commit to meeting housing needs. In an effort to continue with the goals of enhancing the housing stock throughout the city we place importance on the housing priorities identified in this Consolidated Plan.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	44		10,502	0	10,502	53	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

This is not applicable to the Consolidated Plan since there is no public housing authority or public housing developments located in Enid, Oklahoma.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	0

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

No public housing authority to discuss. This is not applicable to the Consolidated Plan since there is no public housing authority located in Enid, Oklahoma

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Unfortunately, Enid does not have a public housing authority. This is not applicable to the Consolidated Plan since there is no public housing authority located in Enid, Oklahoma

Discussion:

Enid would like to see multifamily housing projects that would target the disabled and elderly populations in Enid. Our funding is limited and a project to benefit these special needs categories of the populace would entail attracting developers to the area that would have their own source of funding.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

While the entitlement amount that the City receives for CDBG is inadequate to address all homeless needs, funds allocated toward emergency repair and barriers removal through CDSA allow individuals to remain in their homes, Hope Outreach offers transitional housing to a small number of individuals each year, and other Non-Profits offer a small number or seasonal assistance. In total, the City will allocate approximately \$731,031.50 in CDBG funding to assist with housing rehabilitation needs to prevent homelessness and for temporary shelter needs.

The North Central Oklahoma Continuum of Care addresses homeless needs within the city of Enid. Currently, NCOC CoC HMIS provides limited homeless information at the county and city levels. For Garfield, Grant and portions of Payne Counties, the 2020 HMIS data indicates a total of 221 homeless persons. This population consists of 221 persons living in emergency shelters; 74 in transitional housing; and 59 persons unsheltered. Of the homeless service providers in Enid, only 2 are licensed HMIS users; CDSA and Youth and Family Services. Data from these providers indicates the following sub-population information for Enid-Homeless Youth: 52 clients at this time, the NCOC CoC is not able to provide data regarding the extent of chronic homelessness; chronically homeless persons reporting mental illness, substance abuse, physical illness or disabilities; the ages of homeless individuals; or, racial composition of homeless populations in the city.

Enid's local network of homeless supportive service providers includes a network of organizations with one common goal, to prevent homelessness and to provide services to those in need. Among this provider network are CDSA, Forgotten Ministries, HOPE Outreach, YWCA Shelter, YWCA Halfway House, Salvation Army, Youth and Family Services Shelter, Youth & Family Service's transitional housing unit and CDSA's Supported Employment housing unit. These organizations provide supports that address the needs of the community's homeless and at-risk of homelessness persons and families through coordination and referral.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	121	58	29	44	
Households with Only Adults	82	N/A	4	30	
Chronically Homeless Households	N/A	N/A	N/A	11	
Veterans	0	0	0	2	
Unaccompanied Youth	35	N/A	11	12	

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: HUD 2022 CoC PIT: The information shown as homeless facilities and services is for the North Central Continuum of Care. Any homeless and qualified person located in the City of Enid is qualified to obtain services through any of the providers that are within the geographic confines of the CoC. Based on a conversation with North Central Continuum of Care in 2018, it was determined that approximately 50% of the numbers would be applicable to the jurisdiction of Enid.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The providers of homeless services for this population are a member of the 211 system. Through this system persons are linked with providers of services who in turn can link homeless persons to Social Security, veterans, mental health and employment services located in Enid and other locations within the North Central Continuum of Care. Services to benefit youth are through Youth and Family Services and CDSA, both located in Enid.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Many of the homeless persons are disabled homeless veterans. The veterans might have migrated to Enid from somewhere and have become chronically homeless. Through organizations such as VFW, these individuals are identified and linked with veterans benefits through the VA hospital. They are also linked to the Social Security office for possibly obtaining Social Security Disability benefits for themselves and family members. Employable homeless persons are linked with programs through educational facilities and the United States Department of Labor. The majority of chronically homeless individuals and families need health services, including mental and physical. The Continuum of Care provider members provide case management services, which will include linking chronically homeless individuals and families to needed services and facilities. The needs of unaccompanied youth and the youth are referred to Youth and Family Services located in Enid.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Enid has prepared a table which shows the Special Needs Facilities and Services located in Enid. Enid supports each of these organizations and encourages their attendance at public hearings. Enid has funded multiple organizations, CDSA, Hope Outreach and a few other halfway/transitional housing programs to support our goal of homelessness prevention. CDSA's program provides emergency repairs to housing for these persons. Hope Outreach provides transitional housing to individuals who have been institutionalized and released with no place to reside. Hope Outreach provides the much-needed case management and assistance to individuals in becoming employable and employed. Forgotten Ministries and Enid Street Outreach Services (SOS) provide emergency shelter and personal needs (showers, laundry, mental health referrals).

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Enid has allocated funding for CDSA in its efforts to combat homelessness. CDSA, the YWCA, Youth and Family Services, and the Salvation Army currently provide 24/7 shelter services. In addition, Forgotten Ministries provides homeless shelter on a more irregular basis (seasonal). Enid Street Outreach provides regular street outreach services to unsheltered persons, and increases their services during times of extreme heat and cold. CDSA is the lead agency for the area continuum of care and administers the Homeless Information Management System for the continuum. Continuum members conduct an annual point in time count of homelessness in January of each year to better understand the extent of homelessness across the continuum as well as current needs of the unsheltered community.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Enid supports the efforts of all of the organizations shown in the table. A part of these organizations' mission is to support the supportive housing needs of this population. Enid encourages the participation of each of these organizations at our regularly scheduled public hearings and meetings. Several organizations support the needs of individuals returning from the corrections system. Salvation Army and Enid Day Center does not refuse services to anyone. Upon entry into these facilities, case manager's work with individuals to determine whether their needs could be met in Enid or whether they could be referred to other facilities located within the North Central Oklahoma CoC. Enid supports the efforts of organizations that might apply for funding aimed at assisting these individuals located in Enid to receive appropriate supportive housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City plans to allocate a portion of its CDBG monies to support CDSA in its efforts to prevent homelessness in the form of emergency repairs and barrier removal. The program allows the elderly, frail elderly and those with disabilities to receive assistance to help keep them in their homes. Without this program most, if not all of them would end up homeless or living in unsafe and unsanitary conditions. The City also plans to direct funds to Hope Outreach who provides transitional housing and services, as well as the YWCA who provide shelter to specific clients.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Enid has allocated funding for multiple organizations that provide supportive housing to homeless individuals in its efforts to combat homelessness.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

This information is duplicated in SP55 Strategic Plan Barriers to Affordable Housing. There aren't any negative effects of public policies on affordable housing and residential investment. The City of Enid does not maintain public policies such as zoning, building codes, land use controls, fees or growth limitations that discourage the maintenance, improvement or development of affordable housing. Similarly, the City does not restrict return on investment associated with developing or operating residential properties.

The City promotes development of rental housing for persons in the 50% and 60% MFI market segment, by:

Increasing awareness of development opportunities in the city by marketing the Qualified Census Tract advantage to tax credit developers and results of housing market analysis

- Providing “Resolutions of Support” and “Community Support” to proposed IRS Section 42 LIHTC proposals seeking competitive allocations of tax credits from the OHFA.
- Examining possible contributions of direct value to developments such as; waiver of fees, tax abatements, public improvements and donations/discounts on real property and/or materials.

Expansion of homeownership within the community is hampered by the cost of entry-level for-sale housing units. Current new single-family home prices at \$126,174 and average new home sale prices of approximately \$250,000 creates an affordability gap for median household incomes of \$51,784. This gap is even larger for households of 2 to 3 persons with incomes at or below US HUD’s Garfield County income threshold for low-and-moderate income families. To help alleviate the housing gap, the City plans to market and promote the housing market analysis to inform developers of the housing needs and provide incentives for development. Homeownership becomes more feasible for low-income households when down-payment assistance, below market interest rate mortgage loans, and/or homebuyer education is available. In addition to the need for down payment, closing cost assistance, or interest subsidy, an often-cited homeownership barrier is poor credit or no credit history.

To ease the purchase gap on the affordable housing market segment and address credit, the City encourages nonprofit and local banking partners to offer financial and/or homebuyer education and seek homebuyer assistance resources from OHFA’s HOME and SFMRB Programs, the FHLB’s AHP Program and REI’s down payment, closing cost and mortgage financing assistance programs. Similarly, the high cost of developing new rental properties developments results in contract rents unaffordable to low and very low-income households. Higher development costs result in larger long-term mortgage amounts with higher monthly payments. In turn, higher contract rent structures are needed in order to produce adequate revenues to service debt. Working closely with community development organizations, the City hopes to create additional tax credit projects to promote the development of affordable housing. To off-set the high development costs associated with affordable rental property

development, nonprofit and for-profit development partners access state and national affordable housing grant and loan funds. This "soft" public financing can then be used by development entities to reduce and/or eliminate hard development costs and long-term debt resulting in cost savings that are passed on to low-income residents in the form of lower more affordable rents.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Enid's priority non-housing community development needs eligible for assistance by CDBG category specified for this Five-Year Consolidated Plan include:

03 Public Facilities and Improvements (General) 570.201(c) such as water and sewer facilities, streets, neighborhood centers, building improvements on facilities owned by a nonprofit or public organization, and the conversion of school buildings for eligible purposes.

04 Clearance, Demolition, Remediate

05 Public Services (General) 570.201 (e) (must be a new service or a quantifiable increase in the level of existing service)

14 Rehab Public/Private-owned Commercial/Industrial 570.

15 Code Enforcement 570.202(c)

18 Economic Development to For-Profits 570.## and Technical Assistance and Micro-Enterprise Assistance

20 Planning 570.205

21A General Program Administration 570.206

Priorities assigned to each category of needs are based on availability of CDBG and other resources, citizen input, past CDBG investments, physical and economic community conditions and characteristics, and, goals and objectives of the Enid Metropolitan Area Comprehensive Plan for 2000-2025.

A primary obstacle to meeting underserved non-housing community development needs is limited CDBG funding, aging infrastructure, and, lots of competition in competitive application processes. Enid's long and short-term community development objectives are to provide decent housing, a suitable living environment, and expanded economic opportunities, principally for low-and-moderate income persons. The activities

outlined below are designed to address and meet the intent of the three objectives. The City establishes funding priorities in its Annual Action Plan.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,465	1,192	9	6	-2
Arts, Entertainment, Accommodations	2,103	2,562	12	14	1
Construction	975	821	6	4	-1
Education and Health Care Services	2,735	3,217	16	17	1
Finance, Insurance, and Real Estate	840	990	5	5	0
Information	168	170	1	1	0
Manufacturing	1,963	2,108	11	11	0
Other Services	472	541	3	3	0
Professional, Scientific, Management Services	1,159	1,434	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	2,508	2,740	15	15	0
Transportation and Warehousing	673	873	4	5	1
Wholesale Trade	732	762	4	4	0
Total	15,793	17,410	--	--	--

Table 39 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	23,745
Civilian Employed Population 16 years and over	22,390
Unemployment Rate	5.66
Unemployment Rate for Ages 16-24	11.84
Unemployment Rate for Ages 25-65	4.27

Table 40 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	3,235
Farming, fisheries and forestry occupations	825
Service	2,860
Sales and office	5,145
Construction, extraction, maintenance and repair	3,140
Production, transportation and material moving	1,735

Table 41 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,210	90%
30-59 Minutes	1,395	6%
60 or More Minutes	825	4%
Total	22,430	100%

Table 42 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,425	100	1,230
High school graduate (includes equivalency)	5,635	420	2,420
Some college or Associate's degree	5,645	290	1,605
Bachelor's degree or higher	4,190	110	875

Table 43 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	255	325	280	645	450
9th to 12th grade, no diploma	705	890	655	965	560
High school graduate, GED, or alternative	1,805	2,245	1,655	4,595	3,000
Some college, no degree	1,170	2,000	1,100	2,635	1,710
Associate's degree	220	580	520	770	315
Bachelor's degree	710	1,230	840	1,700	815
Graduate or professional degree	45	415	495	895	700

Table 44 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,127
High school graduate (includes equivalency)	26,943
Some college or Associate's degree	30,588
Bachelor's degree	38,178
Graduate or professional degree	50,262

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the data the major employment sectors in Enid include education and medical/health care occupations.

Describe the workforce and infrastructure needs of the business community:

The workforce and infrastructure needs of the business community would include; streets, utilities such as water, sewer and proper drainage.

Current workforce training initiatives are provided by the college located in Enid as well as the technical institution. It is our understanding that these institutions partner with employers housed in Enid and refer qualified persons. At this time, Enid has not allocated any of its CDBG funds toward workforce training initiatives. However, Enid encourages the organizations to participate at public hearings. Workforce training initiatives is a long-term goal to support future Consolidated Plans.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The unemployment rate in Garfield County is 2.1% compared to the overall United States rate of 3.4%. The job growth in Enid increased rapidly over the previous five-year plan from 23,000 to 27,000 jobs available but has decreased again to 23,000. Currently there are around over 1,000 job openings. This does not include the number of indirect jobs that will be available. With this amazing economic incline there will be a need for workforce development, infrastructure improvements and creation of housing will be needed to accommodate such growth.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The majority of Enid's residence have some college with no degree. Vance Air force Base is located in Enid and offers opportunities for persons at all levels. Enid Regional Development Alliance has a group of workforce recruitment leaders that meet quarterly to discuss needs with local employment agencies. Statistics show that Enid's estimated Civilian population by occupations is 67% "white collar" and 33% "blue collar".

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Autry Technology Center has been ranked as Oklahoma's #1 Career Tech Center by the Journal Record. Autry offers customized training to over 35,000 people employed in area businesses to ensure that they are ready and well trained for the job at hand. Oklahoma offers the Training for Industry program which allows for low cost to no cost employee training for new businesses locating to Oklahoma. This program is administered through the Oklahoma Career Tech Department, <http://www.okcareertech.org/business-and-industry/business-development/training-for-industry-program>.

Enid Workforce Team chaired by the Enid Regional Development Alliance formed in 2012 consisting of area employers (including VAFB), the educational facilities, and others involved in workforce placement such as the Oklahoma Employment Office. This team was created to identify ways to advertise Enid as a great place to live and to work, and to recruit workforce to the area. Projects coming from this team include workforce recruitment videos that can be used by area employers, a regional job fair that hosted 45 companies and over 200 job seekers, and the commissioning of the 2023 Housing Study just released by RDG Planning and Design.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Enid has a 25-year comprehensive plan. The plan known as Enid Metropolitan Area Comprehensive Plan 2000-2025 coordinates with the CDBG Five Year Consolidated Plan. The purpose of the plan is to provide framework for future decisions relating to physical development of land including land use, zoning, transportation, public works improvements, land development regulations and approval. The plan separates city into 7 neighborhoods (Downtown, University, Vance, SW, North Central, NW, and East). The plan establishes a number of priorities including; encourages enhancement of the metro area's quality of life through orderly and fiscally responsible development, organize local government to maximize efficiencies without duplication, encourages public/private partnerships, expand and maintain infrastructure to support the central business district growth, emphasis on infill development, support development incentives that include clearance, tree removal, sidewalk improvement and street light upgrades, encourage neighborhood redevelopment, community beautification and historic preservation. The strategies are very similar to those in the CDBG Five Year Consolidated Plan. Some of the priorities are to define broad target areas for neighborhood revitalization, code enforcement, paint projects, infrastructure improvements, rehab programs, homeownership special financing, neighborhood cleanup/pickup of trash, tree removal and replanting, neighborhood organizations, create neighborhood standing committee staffed by Planning Administration and development of a publicity/promotion plan.

The City uses a portion of its CDBG allocation annually to support economic development. The section 108 loan repayment was an economic development activity intended to retain jobs that would have been lost when Phillips University closed its doors.

Discussion

Enid has one of the lowest unemployment rates in the state with a thriving economic status. There is a major decline in the oil and gas industry attributed to a global decrease in the price of crude fuel. It has caused a slight decrease in the economy.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City defines "concentration" as those Census tracts that have percentages of housing problems that exceed the city-wide average. The 2017 American Community Survey (ACS) 1-year estimate identifies physical housing characteristics for occupied housing units. It is noted in the ACS that approximately 1.3% of units City wide lack complete plumbing facilities and of those owner-occupied units are 60.5% of and renter-occupied are 39.5%. The ACS also reflects that 1.3% of units are without complete kitchen facilities with the same owner versus rent rates.

The 2013-2017 ACS Survey 5-year estimates provides information on units with one (1) of four (4) identified housing conditions. These conditions include a.) Lacking complete plumbing facilities, b.) Lacking complete kitchen facilities, c.) Housing with more than one occupant per room, and/or d.) Monthly owner costs or gross rent as a percentage of household income in excess of 30%. The areas of need would be in the older areas of town where most of the housing is aging and in need of massive rehabilitation.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

One Census Tract, CT 0007.00, is a Qualified Census Tract (QCT); an area designated by the Secretary of Housing and Urban Development in which 50% or more of the households have an income which is less than 60% of the area median gross income or has a poverty rate of at least 25%. This QCT designation holds special value in terms of the Internal Revenue Service's Section 42 Low Income Housing Tax Credit Program. Under this program, rental developments located within QCTs are entitled to a 30% increase in eligible basis resulting in additional development equity under the Program's regulations. Oklahoma's Tax Credit allocating agency, the Oklahoma Housing Finance Agency, awards additional points to QCT rental development proposals under its competitive funding system.

What are the characteristics of the market in these areas/neighborhoods?

The majority of housing in this area is old and in need of repair. The City of Enid is especially interested in this area to meet our housing goal of maintaining existing affordable housing.

Are there any community assets in these areas/neighborhoods?

There has been a new park and splash pad built in this neighborhood. Most recently a new skate park has been added. There are also numerous bus stops in the area to provide public transportation. There are several locally owned convenience stores in the area. This area is near the farming industry area.

Are there other strategic opportunities in any of these areas?

This area is full of opportunities and has an array of business and assets to provide work opportunities and to provide a high quality of life.

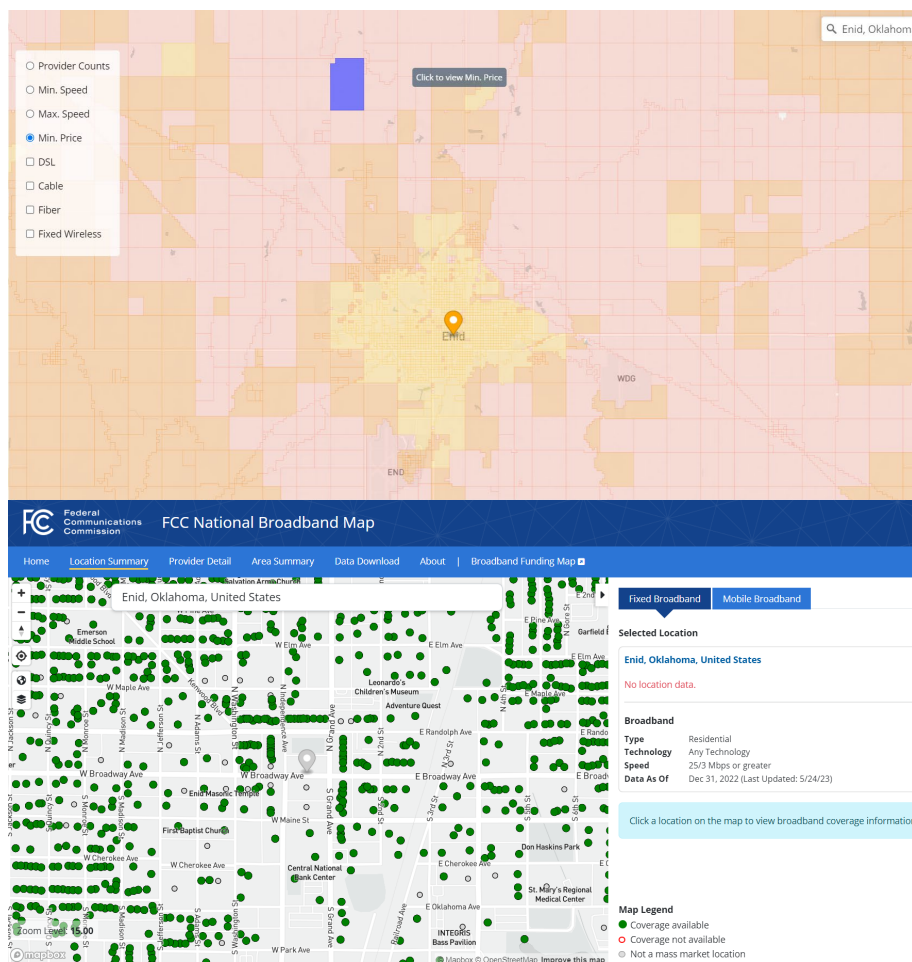
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In the previous five-year period Enid has had a large increase in broadband availability. Currently new companies are laying additional lines and again increasing availability. The 2023 ACS data showed 80.9% of households had broadband subscription.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Formerly only one provider was available but in the previous five-year period several new providers have laid lines and are available now. Having multiple providers is lowering costs to individuals and providing the necessary competition to increase both quality and availability.



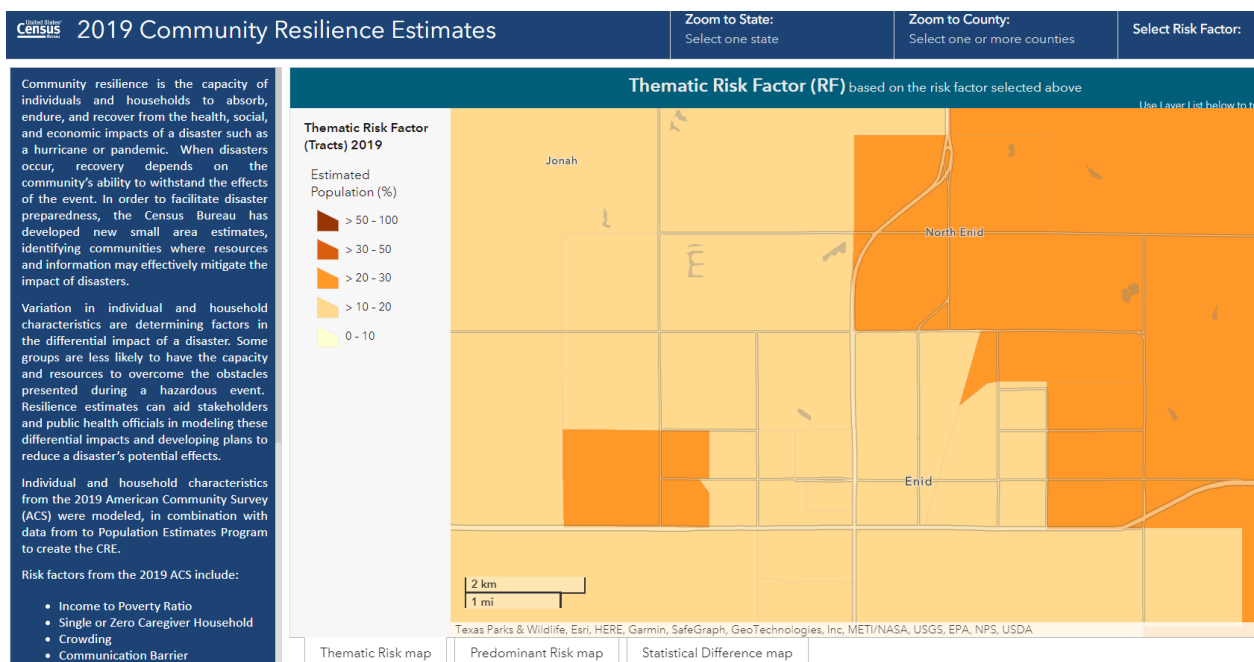
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

None have been identified and the areas risk factor is very low.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Vulnerability and risk are very low and not seen as a concern. The West side of Enid does have a slightly higher risk, though still low enough to not be of concern.



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The current CDBG Funding Committee feel the priorities continue to be housing rehabilitation and homelessness but also desire to improve Enid's low-moderate areas by targeted economic development and neighborhood improvement. These targeted areas will be the focus over the next 5 years.

Mission:

The City of Enid's mission is to provide a clean, safe community with an abundance of meaningful public resources including Fire, Police, Utilities, Parks, and Infrastructure Maintenance presented with excellent public service in a friendly, reliable manner to foster enjoyment of Enid's great quality of life.

The Strategic Plan introduces an analysis of current conditions within each community development topic. It then gives an analysis of specific needs within Enid Oklahoma as they relate to each topic. The needs analysis is then followed by Enid's goals and measurable objectives, which will be used as a guide for accomplishments over the next five planning years.

The Strategic Plan is organized according to the following community development topics:

- Housing
- Homelessness
- Non-Housing Community Development
- Public Facilities
- Public Services
- Infrastructure
- Economic Development, Education and Workforce Development
- Other Non-Housing Community Development
- Anti-Poverty Strategy
- Intergovernmental Coordination and Partnerships
- Monitoring Plan

CDBG assistance is made available throughout the City of Enid. However, from time to time, based on the type of activity to be undertaken, the City may target and invest CDBG funds to specific areas where 51% or more of the total household beneficiaries have low to moderate incomes. Typically, the City qualifies CDBG activities under the national objective of benefit to low-and-moderate income households.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area This Chart is different than IDIS – it has preloaded areas

1	Area Name:	Low Mod Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

City of Enid funding priorities are determined by analysis of need in the community. Priorities are largely determined by the severity of unmet needs. For instance, affordable housing priorities that were considered a high need level, were based upon the large number of extremely low-income (less than 30% MFI) households, and combined with the considerable housing affordability deficit for those families.

Funds made available to the City of Enid will be used to address the needs shown in the Continuum of Care Homelessness Gaps Analysis, Housing Needs, Non-Homeless, and Community Needs tables. Each identified area of need is prioritized relative to other needs within each category. Priorities for community needs were assigned according to research, survey results from local governments and citizen participation. A high priority indicates that City of Enid will expend HUD entitlement funds on

that particular activity. A medium priority indicates that additional funds will be expended if available, and HUD entitlement funds may be spent.

Enid, located in the north central part of the state within Garfield County, is the second largest city in the northern portion of the state. The city is an urban community of 75.43 square miles with approximately 21,255 housing units and 247.72 persons per square mile.

The city, easily accessible by State Highway 412 to Interstate 35, is a major national transportation artery contiguous to the state's largest metropolitan community, Oklahoma City. The community's proximity to the major state and national highways systems allow residents and businesses immediate access to all other parts of Oklahoma, surrounding states, and nation, Canada, Mexico and South America. The city's commuting pattern shows an increase in day time population indicating more workers enter the city to work than leave it for employment in outlying areas and other cities.

Enid compares well to the state as a whole across several demographic and economic measures.

- Median household income is relatively equal to the statewide median at \$57,772 vs. \$56,956 respectively.
- Per capita income is relatively the same as the statewide per capita income; \$28,158 for Enid compared to Oklahoma statewide at \$30,976.
- Education attainment measures favorably compared to the state as a whole with 87% of the city's adult population possessing a high school diploma or higher vs. 88.7% for the state and 23.3% of the city's adult population possess a Bachelor's degree or higher vs. 26.8% for state.
- Has a lower poverty rate among families at 12.0% and 15% among all people.
- Unemployment data for the State of Oklahoma is 5%, compared to Enid at 3.9%.

According to US HUD's 2010 Census income data for the community there are 10 Census Tracts (these are not numbered contiguously) and 45 Block Groups within the city. In CT 11, Block 2 the city has about 1.5 acres which is Chisholm High School. Most projects were considered by low income clientele benefit. If funded by geographical area benefit those projects are located in a low moderate-income census tract.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Enid High Priorities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Community Development/Public Facilities
	Description	Improvements to assist non-profit organizations that serve low-moderate income or any of the special population categories listed with facilities improvements.

	Basis for Relative Priority	Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned as follows: High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities applications for federal assistance.
2	Priority Need Name	Public Facilities Improvements Youth Centers
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Community Development/Public Facilities
	Description	Improvements to assist non-profit organizations that serve youth with facilities improvements.

	Basis for Relative Priority	Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned as follows: High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities applications for federal assistance.
3	Priority Need Name	Public Facilities Improvements Parks & Recreation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Community Development/Public Facilities - Parks
	Description	To provide assistance to improve parks and recreational opportunities. This could include city and non-profit owned properties.

	Basis for Relative Priority	Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned as follows: High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities applications for federal assistance.
4	Priority Need Name	Public Facilities Improvements Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Community Development/Public Facilities
	Description	Infrastructure including streets, sidewalks and parking.

	Basis for Relative Priority	Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned as follows: High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities applications for federal assistance.
5	Priority Need Name	Public Services Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Community Development/Public Services
	Description	To provide assistance to organizations that provide services to the youth.
	Basis for Relative Priority	To provide assistance to organizations that provide youth services.
6	Priority Need Name	Public Services Seniors/Substance Abuse/Abused
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Low Mod Census Tracts</p>
<p>Associated Goals</p>	<p>Community Development/Public Services</p>
<p>Description</p>	<p>To provide assistance to organizations providing services to senior citizens, substance abuse, abused and neglected children.</p>

	Basis for Relative Priority	Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned as follows: High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities applications for federal assistance.
7	Priority Need Name	Rehab; Single Unit Residence Emergency Repairs
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Housing and Homeless Prevention
	Description	To provide assistance to organization that provide emergency repairs and other assistance to prevent homelessness.
	Basis for Relative Priority	To prevent homelessness by providing emergency repairs and barrier removal.
8	Priority Need Name	Code Enforcement
	Priority Level	High/ Medium
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Community Development/Public Facilities
	Description	To provide assistance to residents that need assistance remediating code issues that pose a health and safety risk to themselves and others.
	Basis for Relative Priority	To provide assistance to residents that need assistance remediating code issues that pose a health and safety risk to themselves and others.
9	Priority Need Name	Micro enterprise Economic Development Opportunity
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Veterans
	Geographic Areas Affected	Low-Mod Census Tracts Low-Mod Income Clientele
	Associated Goals	Micro Enterprise Economic Development
	Description	To provide assistance for economic development opportunities.
	Basis for Relative Priority	To provide economic opportunities for small or micro businesses.
10	Priority Need Name	Economic Development – Commercial Industrial
	Priority Level	High / Medium
	Population	Extremely Low Low Moderate Large Families Individuals Families with Children Veterans
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Economic Development Commercial Industrial
	Description	To provide assistance for economic development opportunities.
	Basis for Relative Priority	Challenged area in need of business development and assistance.

11	Priority Need Name	Administration
	Priority Level	High
	Population	Other: Administration
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Administration
	Description	Planning and Administration of projects and activities. Fair Housing complaints. Subject to 20% cap.
	Basis for Relative Priority	Administration.
00	Priority Need Name	Fair Housing Activities REMOVED FROM IDIS due to no goal related no \$\$
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Administration & Housing and Homeless Prevention
	Description	To provide fair housing education, outreach and needs of the community.
	Basis for Relative Priority	To ensure fair housing laws are not violated.
12	Priority Need Name	Clearance/Demolition
	Priority Level	High / Medium

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Low Mod Census Tracts
Associated Goals	Clearance/Demolition
Description	Clearance and demolition of unsafe and unsanitary hazards to the community.
Basis for Relative Priority	To protect the health and welfare of the community and in particular, low-moderate census tracts.

Table 47 – Priority Needs Summary

Narrative (Optional)

The current CDBG Funding Committee feel the greatest needs for the 5 years of the Consolidated Plan, other than continued housing and homelessness assistance, is to strengthen low-moderate neighborhoods with targeted economic development and neighborhood improvement. The committee would like to take steps towards this more targeted approach over the next 5 years.

Assignments of Priorities for the Consolidated Plan are based on consideration of citizen input; data generated by the Housing Needs Analysis; input from social service agencies, health and educational providers; City Commission; and funding availability. Using the US Department of Housing and Urban Development’s priority needs categories, individual priorities are assigned as follows: High Priority-Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority-If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in

conjunction with the investment of other public or private funds. Low Priority-Needed but not pursued by the city. Will consider certifications of consistency for other entities applications for federal assistance.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Not applicable. HOME funds allocated through the State of Oklahoma to local CHDO, COC.
TBRA for Non-Homeless Special Needs	Enid does not receive any funds for TBRA.
New Unit Production	There is no funding available for production of new units. Available funding is utilized for emergency repairs and rehabilitation of existing housing to prevent homelessness.
Rehabilitation	Enid utilizes a portion of its CDBG dollars to fund emergency rehabilitation to benefit very low-income individuals and families through subrecipient CDSA. In FY 2023 an increase of funds is being designated for this need due to a housing study and survey revealing needs.
Acquisition, including preservation	Preservation in the form of emergency repairs is of high priority for Enid. Acquisition is not one of Enid’s priorities at this time.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The First Year Action Plan will cover the one-year period of July 1, 2023-June 30, 2024. For fiscal year 2023-2024, Enid’s CDBG allocation is \$491,970.00. Enid does not anticipate funds from program income but does have approximately \$254,138 reclaimed from prior years. The City of Enid is expecting to receive approximately \$491,970.00 each year over the next four years of this Five-Year Consolidated Plan. The expected amount available for the remainder of this Consolidated Plan is estimated to be \$1,967,880.00

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Demo Code Enforcement Fair Housing	491,970	0	254,138	746,108	1,967,880.00	The City of Enid is receiving \$491,970.00 the first year of this plan and expects to receive similar allocations annually for the next four years. The estimated amount expected to be available for the remainder of this consolidated plan is \$1,967,880.00. The City of Enid does not anticipate any program income during the five-year strategic plan period.
General Fund	Public-Local	Public Improvements	0	0	0	0	0	No other funding besides leveraging funds from subs and the City of Enid are anticipated.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leveraging funds are used with every project funding through CDBG. During the evaluation and ranking process of each application for funding, the staff and funding committee give preference points to projects that have leveraging funds from private, state and local funders. Leveraging funds are considered an important resource by allowing our CDBG funds to accomplish more.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Publicly owned land or property located within Enid's jurisdiction will be used to address priority needs if it is located in a qualifying census tract or service income eligible clientele. This may include parks, youth centers, senior centers, publicly owned utilities and/or infrastructure improvements. Planned improvements to Government Springs Park to add restrooms, to provide restroom access to homeless population.

Discussion

The City of Enid continues to prioritize funding of projects that leverage private capital, fundraising dollars and non-federal funding. It is anticipated that sufficient match will be generated from funded activities to allow CDBG funds to benefit more people and to make larger impacts in the community.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CDSA	CHDO	Affordable Housing: Ownership & Rental Public Housing Homelessness Non-homeless special needs CD neighborhood improvements public facilities public services Planning	Jurisdiction
ENID	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Booker T Washington Community Center	Non-profit organizations	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Making A Difference Inc.	Non-profit organizations	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
Zoe Kids Café and Teen Café After School Programs	Non-profit organizations	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
YWCA	Non-profit organizations	Emergency Shelter Homeless special needs Children public facilities public services	Other
4R Kids	Non-profit organizations	Economic Development Non-homeless special needs Disabled services public facilities public services	Other
Garfield County Health Department	Public institution	Non-homeless special needs Planning public services	State
North Central Continuum of Care	Continuum of care	Homelessness Planning	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NOC Northern Oklahoma College	Public institution	Economic Development Non-homeless special needs Public Services Planning	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Enid CDBG has excellent partners for delivery system of services and programs. These partners have been involved for a number of years and have very reliable programs, processes, reporting, and participation. In particular, CDSA serves as the Continuum of Care sponsor, the equivalent of a housing authority, and CHDO and is a valued partner.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	

Other			
Other	X		

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Many of the homeless persons are disabled homeless veterans. The veterans might have migrated to Enid from someplace and have become chronically homeless. Through organizations such as VFW, these individuals are identified and linked with veterans benefits through the VA hospital. They are also linked to the Social Security office for possibly obtaining Social Security Disability benefits for themselves and family members. Employable homeless persons are linked with programs through educational facilities and the United States Department of Labor. The majority of chronically homeless individuals and families need health services, including mental and physical. The Continuum of Care provider members provide case management services which will include linking chronically homeless individuals and families to needed services and facilities. The needs of unaccompanied youth and the youth are referred to Youth and Family Services located in Enid. The institutional structure Enid uses to carry out its homelessness strategy is the North Central Oklahoma Continuum of Care. The Continuum fosters a proactive team approach to deal with the homeless issue in the City and surrounding counties. Several nonprofits serving the City participate in the Continuum.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Based on the data provided by North Central Oklahoma Continuum of Care, the strengths in the service delivery system for special needs populations and homeless persons would be the availability of mainstream activities to support monetary needs of clients. Additionally, the experience and dedication of professionals that deliver the case management services to homeless persons represents a strength. The Continuum’s cohesive and combined efforts to meet the needs of homelessness clients is a strength. The gaps are defined as lack of resources to adequately all the needs of homeless individuals and families. There is a great need for transportation. For instance, some of the available services such as medical and legal might be located in a geographic area that would involve travel. All homeless persons do not own means of transportation, nor is there readily accessible public transportation. There is a lack of housing and housing dollars to build affordable housing units to support the housing needs of homeless clients. This is true also of other categories of the special needs’ populations and low-and moderate-income persons.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Enid plans to support the needs of homeless persons and families through the North Central Oklahoma Continuum of Care (NCOCoC), which operates on a regional basis. The NCOCoC member in Ponca City has recently added a program focused on Veteran assistance which is available for referrals from all members. In addition, three-member communities have added programs and space availability for youth and minors. The provider of housing for low-and-moderate income persons, CDSA, and the City will partner to attempt to achieve needed resources through OHFA and request additional HOME funds to help meet the affordable housing needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing and Homeless Prevention	2023	2027	Affordable Housing Homeless	Low Mod Census Tracts	Rehab; Single Unit Residence Emergency Repairs	CDBG: \$731,031.50	Homeowner Housing Rehabilitated: 25 Rental and 150 Owner Household Housing Units
2	Administration	2023	2027	Administration	Low Mod Census Tracts +	Administration Fair Housing Activities	CDBG: \$450,000	Other: 1 Other
3	Community Development/Public Facilities	2023	2027	Non-Housing Community Development	Low Mod Census Tracts	Code Enforcement Enid High Priorities Public Facilities Improvements Infrastructure Public Facilities Improvements Parks & Recreation Public Facilities Improvements Youth Centers	CDBG: \$928,818.50	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Total 30 facilities and 1150 Persons Assisted
4	Community Development/Public Services	2023	2027	Non-Housing Community Development	Low Mod Census Tracts	Public Services Seniors/Substance Abuse/Abused Public Services Youth Services	CDBG: \$325,000	Public service activities other than Low/Moderate Income Housing Benefit: 725 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2023	2027	Non-Housing Community Development	Low Mod Census Tracts	Micro enterprise Economic Development Opportunity	CDBG: \$75,000	Jobs created/retained: 15 Jobs
6	Clearance/Demolitions /Code Enforcement	2023	2027	Non-Housing Community Development	Low Mod Census Tracts	Code Enforcement Enid High Priorities Clearance/Demolition Neighborhood Cleanups	CDBG: \$6,000	Buildings Demolished: 2 Buildings
7	Economic Development Target Area	2023	2027	Non-Housing Community Development	Low Mod Census Tracts	Rehab Public/Private Owned Commercial/ Industrial; Technical Assistance	CDBG: \$50,000	Jobs created/retained: 2 Jobs
8	Community Development/Public Facilities Parks	2023	2027	Non-Housing Community Development	Low Mod Census Tracts	Code Enforcement Enid High Priorities Public Facilities Improvements Infrastructure Public Facilities Improvements Parks & Recreation	CDBG: \$148,136.61	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Total 2 Facilities and 15,000 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Housing and Homeless Prevention
	Goal Description	Emergency Repairs, Barrier Removal and rehabilitation projects to prevent homelessness. The five-year goal is to prevent homelessness for at least 175 Household Housing Units. With an annual goal to provide housing rehab services to prevent homelessness for approximately 35 Households. Add homeowner and rental housing to infill areas and improve aging housing stock.
2	Goal Name	Administration
	Goal Description	Planning and Administration of CDBG program. To provide planning and administration cost including; supplies, equipment, training, travel and fair housing activities administered by the City of Enid CDBG staff. The set aside for planning and administration is estimated to be \$450,000.00 over the five-year plan period with an estimate of \$90,000 annually.
3	Goal Name	Community Development/Public Facilities
	Goal Description	The estimated amount of funding over the five-year plan period for Public Facility Improvements including parks and infrastructure projects is \$928,818.50 with approximately \$185,762.70 each year to assist with those projects. It is also estimated that these projects will benefit at least 1,150 people over the five-year plan period with approximately 230 people utilizing those facilities each year. Non-housing related.
4	Goal Name	Community Development/Public Services
	Goal Description	The City plans to assist with Public Service Projects including youth programs to serve approximately 725 people over the five-year plan period with an estimate of 145 people being served through those projects each year. The estimated amount of funding for these types of projects is \$325,000.00 over the five-year plan period with approximately \$55,000.00 -\$65,000.00 each year of the plan. Public Services funding is regulated by the Department of Housing and Urban Development and does not allow grantees to utilize more 15% of the annual allocation on these types of projects. The City of Enid stays below the 15% cap required by HUD.

5	Goal Name	Economic Development
	Goal Description	Micro enterprise and other economic development opportunities. Competitive applications for as many as 3 micro-businesses per year with \$15,000 for each year and an expected \$75,000 granted in 5 years.
6	Goal Name	Clearance/Demolition and Code Enforcement
	Goal Description	Clearance and demolition of unsafe and unsanitary threats to citizens. Assist citizens with code enforcement. As needed, demolish 2 dilapidated buildings per year using reclaimed funds and \$6,000 prior years funds remaining.
7	Goal Name	Economic Development – Industrial Commercial
	Goal Description	Rehab Public/Private Owned Commercial/ Industrial; Technical Assistance to promote Economic Development. Plans to target specific LMI areas for business support and solicit applications in final four years of five-year plan for a total of \$50,000 over years 2 through 5. (No applications were received for Year 1.)
8	Goal Name	Community Development/Public Facilities - Parks
	Goal Description	The amount of funding unallocated or reclaimed from prior years is currently estimated at \$148,136.61 for Public Facility Improvements including parks and infrastructure projects. The goal is to build at least one set of public access restrooms, two if enough funding, to improve the public space for the low-moderate area that Government Springs Park is located in. It is also estimated that these projects will benefit at least 15,000 people over the five-year plan period with approximately 3,000 people utilizing these facilities each year. Non-housing related.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The majority of the number of families served is considered extremely low-income. A smaller number of low to moderate income families will be served since our focus is to assist those in the lower income bracket. It is estimated that the City of Enid's goal is to serve approximately 16,150 people under the public facilities and improvement matrix during the five-year plan period from 2023-2027, 725 people under the public services matrix, approximately 175 households under the housing/homeless prevention matrix, and create and/or retain 15-20 jobs under the Economic Development matrix. The benefits of the jobs from the prior Section 108 loan now fully paid, remain as a benefit for this community,

even though it is not mandatory to further report accomplishments. Enid does not receive HOME dollars except through OHFA. OHFA funds organizations, such as Enid based on a system known as the Lottery System. Although our needs are great in the area of housing, we are never guaranteed any funding for these needs.

The City of Enid does not receive HOME funds however, CDSA receives HOME funds and uses CDBG funds to complete some HOME projects.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City's goal is to provide accessibility throughout the city however we do not have a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Enid does not have a public housing authority.

Is the public housing agency designated as troubled under 24 CFR part 902?

Not Applicable.

Plan to remove the 'troubled' designation

Not Applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

This information is duplicated in MA55 Strategic Plan Barriers to Affordable Housing There aren't any negative effects of public policies on affordable housing and residential investment. The City of Enid does not maintain public policies such as zoning, building codes, land use controls, fees or growth limitations that discourage the maintenance, improvement or development of affordable housing. Similarly, the City does not restrict return on investment associated with developing or operating residential properties.

The City promotes development of rental housing for persons in the 50% and 60% MFI market segment, by:

Increasing awareness of development opportunities in the city by marketing the Qualified Census Tract advantage to tax credit developers and results of housing market analysis

- Providing “Resolutions of Support” and “Community Support” to proposed IRS Section 42 LIHTC proposals seeking competitive allocations of tax credits from the OHFA.
- Examining possible contributions of direct value to developments such as; waiver of fees, tax abatements, public improvements and donations/discounts on real property and/or materials.

Expansion of homeownership within the community is hampered by the cost of entry-level for-sale housing units. Current new single-family home prices at \$126,174 and average new home sale prices of approximately \$250,000 creates an affordability gap for median household incomes of \$51,784. This gap is even larger for households of 2 to 3 persons with incomes at or below US HUD’s Garfield County income threshold for low-and-moderate income families. To help alleviate the housing gap, the City plans to market and promote the housing market analysis to inform developers of the housing needs and provide incentives for development. Homeownership becomes more feasible for low-income households when down-payment assistance, below market interest rate mortgage loans, and/or homebuyer education is available. In addition to the need for down payment, closing cost assistance, or interest subsidy, an often-cited homeownership barrier is poor credit or no credit history.

To ease the purchase gap on the affordable housing market segment and address credit, the City encourages nonprofit and local banking partners to offer financial and/or homebuyer education and seek homebuyer assistance resources from OHFA’s HOME and SFMRB Programs, the FHLB’s AHP Program and REI’s down payment, closing cost and mortgage financing assistance programs. Similarly, the high cost of developing new rental properties developments results in contract rents unaffordable to low and very low-income households. Higher development costs result in larger long-term mortgage amounts with higher monthly payments. In turn, higher contract rent structures are needed in order to produce adequate revenues to service debt. Working closely with community development organizations, the City hopes to create additional tax credit projects to promote the development of affordable housing. To off-set the high development costs associated with affordable rental property

development, nonprofit and for-profit development partners access state and national affordable housing grant and loan funds. This "soft" public financing can then be used by development entities to reduce and/or eliminate hard development costs and long-term debt resulting in cost savings that are passed on to low-income residents in the form of lower more affordable rents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City promotes development of rental housing for persons in the 50% and 60% MFI market segment, by:

Increasing awareness of development opportunities in the city by marketing the Qualified Census Tract advantage to tax credit developers and results of housing market analysis

- Providing "Resolutions of Support" and "Community Support" to proposed IRS Section 42 LIHTC proposals seeking competitive allocations of tax credits from the OHFA.
- Examining possible contributions of direct value to developments such as; waiver of fees, tax abatements, public improvements and donations/discounts on real property and/or materials.

To help alleviate the housing gap, the City plans to market and promote the housing market study to inform developers of the housing needs and provide incentives for development. Homeownership becomes more feasible for low-income households when down-payment assistance, below market interest rate mortgage loans, and/or homebuyer education is available. In addition to the need for down payment, closing cost assistance, or interest subsidy, an often-cited homeownership.

An additional recommendation of the 2022 Housing Study is to focus resources on several anchor areas in need of rehabilitation and assistance. This has already been addressed by 2023 CDBG funding increased to CDSA for rehabilitation programs and will continue over the five-year period of the plan.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In order to reach unsheltered homeless individuals and families, ESG funds are used for outreach activities to help connect this population with emergency shelter, housing, and/or services. Assistance is sometimes extended to non-facility based medical/mental health care if recipients of that care are unable or unwilling to access an appropriate health facility. The City also conducts an annual Point-in-Time (PIT) count each January to identify current trends and service needs in the community.

Addressing the emergency and transitional housing needs of homeless persons

ESG funds may be used to provide essential services to homeless families and individuals in emergency shelters as well as to support shelter operation costs. Costs associated with renovation or rehabilitation of structures to be used as emergency shelters is also an eligible use of funds. The City remains focused on housing relocation and stabilization services such as financial assistance and case management, which tends to be more intensive and longer in duration. In some instances, direct financial assistance may be available to assist in the payment of rental and security deposits. Persons transitioning from homelessness are matched with the appropriate supportive case management services to ensure long term sustainability of housing. CDSA competes for ESG funds to provide needed services to individuals and families in this area.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Service providers in the community who partner with the City direct homeless persons to the appropriate services and financial assistance needed to achieve independent living. This may include assistance in obtaining permanent housing, medical treatment, mental health treatment, counseling, supervision, and/or other government or private assistance available such as:

- Medicaid
- Supplemental Nutrition Assistance Program
- Women, Infants and Children (WIC)
- Federal-State Unemployment Insurance Program
- Social Security Disability Insurance
- Supplemental Security Income
- Child and Adult Care Food Program
- Veterans Services

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The ESG prevention program includes financial assistance and case management for households who are currently housed, but are at imminent risk of becoming homeless and are in need of temporary rent or utility assistance, or financial assistance. In cases where households desire to remain in housing that is substandard, it is allowable for case managers to provide assistance in locating and moving households to units that meet minimum housing standards. Households receiving prevention assistance may need minimum supportive services and follow-up care. The case manager is responsible for providing the appropriate supportive services and follow-up care as needed on a case by case basis. It is anticipated that most prevention assistance will last for one (1) to six (6) months. A standardized housing assessment and housing plan will be completed for all program participants to ensure housing stability after ESG assistance terminates. Prior to issuing financial assistance, case managers work with the Housing Resource Locator to conduct a habitability and lead-based paint inspection of the home. A visual assessment/inspection for potential lead-based paint hazards is conducted for all pre-1978 units in which a pregnant woman and/or child under the age of six will be residing before financial assistance is provided. Visual assessments/inspections must be conducted regardless of whether the program participant is receiving assistance to remain in an existing unit or moving to a new unit. All case managers are required to become a HUD-certified Lead-Based Paint Visual Assessor by successfully completing the 20-minute online training course on conducting visual assessments on HUD's website (even though the Housing Resource Locator is responsible for visual assessments/inspections). The assigned case manager typically contacts the landlord or utility company immediately to pledge assistance in an effort to prevent or delay imminent eviction or utility cutoff. If the case manager/Housing Resource Locator deems the housing to be substandard, then the case manager works with the household and the Housing Resource Locator to locate and secure more appropriate housing. Program participants must demonstrate they are capable of earning income adequate to sustain their permanent housing at the conclusion of program services. CDSA competes for ESG funds to assist in homeless prevention for this area.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Contractors performing work to meet compliance with lead-based paint regulations in a cost range of \$5,000 to \$25,000 must provide supervision by a State licensed supervisor. The Oklahoma Department of Environmental Quality (DEQ) manages licensing/certification requirements. Workers engaged in curing lead-based paint defects do not have to be licensed, but they are required to attend a DEQ workshop on protection. The City's consults with CDSA to conduct an assessment of lead-based hazards in all pre-1978 homes accepted into the housing rehabilitation program workflow. The City complies with the lead-based paint hazard reduction requirements in assisted properties and conducts all lead-based testing, assessment and clearance inspections for all sub-grantee and CHDO organizations except in cases where those organizations have contracted with other testing entities.

How are the actions listed above related to the extent of lead poisoning and hazards?

All applicants to the City's Rehabilitation programs receive priority for contracting and funding when lead based paint is present in a home with children.

How are the actions listed above integrated into housing policies and procedures?

The City enforces the Oklahoma Department of Environmental Quality (DEQ) requirements through its Code Enforcement office and Engineering Department. Partner CDSA assesses homes accepted into the housing rehabilitation program and performs abatements as needed, prioritizing projects where lead based paint is present.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Enid's anti-poverty strategy is to work closely with CDSA to help families move to economic self-sufficiency by improving conditions in which low-income people live and supporting partnerships among providers of services to low-income people. Asset Development policies as a method to reduce the number of families in poverty are encouraged.

are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

As in past studies, asset-building strategies is a tool to help achieve the goal of creating asset wealth for low-income people. Asset-building strategies incorporate many different approaches and use a variety of tools to help achieve the goal of creating asset wealth for low-income people. Government, private philanthropy, research institutions, and community-based groups are all involved in asset building. Some of the most common tools for asset building include the following Individual Development Accounts (IDAs) – Matched savings accounts designed to help low-income and low-wealth families accumulate savings for high return investments in long-term assets such as a home, higher education and training or a business. Earned Income Tax Credit (EITC) – Refundable Federal income tax credit for low-income workers. Many States also offer EITCs for working families. EITCs enable many low-income tax filers to receive a cash payment from the government regardless of whether they pay income taxes. Financial Literacy – Skills and knowledge that successfully enable low and moderate-income individuals to manage their finances, save for their IDA asset goals, and engage the economy in a more proactive manner. Children's Savings Accounts – Special savings accounts that enable children to accumulate savings, and eventually long-term assets, for their future. College Savings Accounts – Special savings accounts that enable families to save for the costs of college at an accelerated rate.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The CDBG Administrator initiates and performs on-site visits on a regular basis, at least once a year to ensure compliance of subrecipients with HUD's requirements to maintain required documents relating to eligibility of clients and to ensure national objectives are met.

Projects using Community Development Block Grant (CDBG), funds will conform to HUD regulations and where applicable state and local codes. City of Enid and/or its subrecipients will maintain policies and procedures, operating guides/manuals, standards, and records as required by HUD. These documents include but are not limited to: Site and Neighborhood Standards, policies and procedures for affordability and recapture, citizenship policy, Multi-unit Housing Concentration Policy, property and building standards, direct homeownership and rehabilitation assistance operating manuals, eligibility guides, and grievance procedures.

CDBG staff strives to meet all CDBG program requirements while also following city and state mandated requirements. To ensure sub-grantees understand their responsibilities, staff provides training, technical assistance, and monitors projects regularly based on the type of activity and complexity.

The CDBG Department of the City of Enid is the lead agency responsible for development and administration of programs and activities of the Consolidated Plan. A CDBG Funding Committee composed of representatives from higher education, adult education, oil industry, elder care assisted living and city commission reviews and makes final recommendations for funding for City Commission's approval. City Commission serves as the determining body in matters related to the consolidated plan.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The First Year Action Plan will cover the one-year period of July 1, 2023-June 30, 2024. For fiscal year 2023-2024, Enid’s CDBG allocation is \$491,970.00. Enid does not anticipate funds from program income but does have approximately \$254,138 reclaimed from prior years. The City of Enid is expecting to receive approximately \$491,970.00 each year over the next four years of this Five-Year Consolidated Plan. The expected amount available for the remainder of this Consolidated Plan is estimated to be \$1,967,880.00.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services Demo Code Enforcement Fair Housing	491,970	0	254,138	746,108	1,967,880.00	The City of Enid is receiving \$491,970.00 the first year of this plan and expects to receive similar allocations annually for the next four years. The estimated amount expected to be available for the remainder of this consolidated plan is \$1,964,000.00. The City of Enid does not anticipate any program income during the five-year strategic plan period.
General Fund	Public-Local	Public Improvements	0	0	0	0	0	No other funding besides leveraging funds from subs and the City of Enid are anticipated.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leveraging funds are used with every project funding through CDBG. During the evaluation and ranking process of each application for funding, the staff and funding committee give preference points to projects that have leveraging funds from private, state and local funders. Leveraging funds are considered an important resource by allowing our CDBG funds to accomplish more.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Publicly owned land or property located within Enid's jurisdiction will be used to address priority needs if it is located in a qualifying census tract or service income eligible clientele. This may include parks, youth centers, senior centers, publicly owned utilities and/or infrastructure improvements.

Discussion

The City of Enid continues to prioritize funding of projects that leverage private capital, fundraising dollars and non-federal funding. It is anticipated that sufficient match will be generated from funded activities to allow CDBG funds to benefit more people and to make larger impacts in the community.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing and Homeless Prevention	2023	2024	Affordable Housing	Low Mod Census Tracts	Rehab; Single Unit Residence Emergency Repairs	CDBG: \$146,207	Homeowner Housing Rehabilitated: 35 Household Housing Units
2	Administration	2023	2024	Administration	Low Mod Census Tracts ++	Administration Fair Housing Activities	CDBG: \$90,000	Other: 1 Other
3	Community Development/Public Facilities	2023	2024	Non-Housing Community Development	Low Mod Census Tracts Low Mod Income Clientele	Code Enforcement Enid High Priorities Public Facilities Improvements Infrastructure Public Facilities Improvements Parks & Recreation Public Facilities Improvements Youth Centers	CDBG: \$185,764	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 230 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community Development/Public Services	2023	2024	Non-Housing Community Development	Low Mod Census Tracts Low Mod Income Clientele So Heights NRSA	Public Services Seniors/Substance Abuse/Abused Public Services Youth Services	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 145 Persons Assisted
5	Economic Development	2023	2024	Non-Housing Community Development	Low Mod Census Tracts Low Mod Clientele	Micro enterprise Economic Development Opportunity	CDBG: \$15,000	Jobs created/retained: 3 Jobs
6	Clearance/Demolitions /Code Enforcement	2023	2024	Non-Housing Community Development	Low Mod Census Tracts Low Mod Clientele Southern Heights NRSA	Code Enforcement Enid High Priorities Clearance/Demolition	CDBG: \$6,000	Buildings Demolished: 2 Buildings
7	Community Development/Public Facilities Parks	2023	2024	Non-Housing Community Development	Low Mod Census Tracts Low Mod Clientele	Code Enforcement Enid High Priorities Public Facilities Improvements Parks & Recreation Infrastructure	CDBG: \$248,137	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,000 Persons Assisted
00	Economic Development	2024	2025	Non-Housing Community Development	Low Mod Census Tracts	Rehab Public/Private Owned Commercial/ Industrial; Technical Assistance	CDBG: \$00 NONE FOR 2023	Jobs created/retained: 0 Jobs

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing and Homeless Prevention
	Goal Description	Emergency Repairs, Barrier Removal and rehabilitation projects to prevent homelessness. The annual goal for housing and homeless prevention is to serve at least 35 households in the form of Emergency Repairs and Barrier Removal to keep families in their homes. The five-year goal is to prevent homelessness for at least 175 Household Housing Units. Most households consist of more than one person. The beneficiary calculation will be based upon the number of people in the household served.
2	Goal Name	Administration
	Goal Description	Planning and Administration of CDBG program. Administration set aside for B23 is for one full time employee, the CDBG Coordinator. To provide planning and administration cost including; supplies, equipment, training, travel and fair housing activities administered by the City of Enid CDBG staff. The set aside for planning and administration is estimated to be \$90,000 annually.
3	Goal Name	Community Development/Public Facilities
	Goal Description	The estimated amount of funding over the five-year plan period for Public Facility Improvements including parks and infrastructure projects is \$928,818.50 with approximately \$185,762.70 each year to assist with those projects. It is also estimated that these projects will benefit at least 1,150 people over the five-year plan period with approximately 230 people utilizing those facilities each year, with a much greater number benefiting from the parks improvements. Non-housing related.

4	Goal Name	Community Development/Public Services
	Goal Description	<p>The City plans to assist with Public Service Projects including youth programs to serve approximately 725 people over the five-year plan period with an estimate of 145 people being served through those projects each year.</p> <p>The estimated amount of funding for these types of projects is \$335,000.00 over the five-year plan period with approximately \$55,000.00 each year of the plan.</p> <p>Public Services funding is regulated by the Department of Housing and Urban Development and does not allow grantees to utilize more 15% of the annual allocation on these types of projects. The City of Enid stays below the 15% cap required by HUD.</p>
5	Goal Name	Economic Development
	Goal Description	Micro enterprise and other economic development opportunities. Competitive applications for as many as 3 micro-businesses per year with \$15,000 for each year and an expected \$75,000 granted in 5 years.
6	Goal Name	Clearance/Demolition and Code Enforcement
	Goal Description	Clearance and demolition of unsafe and unsanitary threats to citizens. Assist citizens with code enforcement. As needed, demo 2 buildings per year using reclaimed funds and \$6,000 prior years funds remaining.
7	Goal Name	Community Development/Public Facilities
	Goal Description	<p>The amount of funding unallocated or reclaimed from prior years is currently estimated at \$248,136.61 for Public Facility Improvements including parks and infrastructure projects. The goal is to build at least one set of public access restrooms, two if enough funding, to improve the public space for the low-moderate area that Government Springs Park is located in.</p> <p>It is also estimated that these projects will benefit at least 15,000 people over the five-year plan period with approximately 3,000 people utilizing these facilities each year.</p> <p>Non-housing related.</p>
0	Goal Name	Economic Development – Commercial Industrial NO GOAL 2023 – NO APPLICATIONS RECEIVED
	Goal Description	Rehab Public/Private Owned Commercial/ Industrial; Technical Assistance to promote Economic Development. Plans to target specific LMI areas for business support and solicit applications in final four years of five-year plan.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Enid has reviewed all proposed activities for eligibility under 24 CFR Subpart C and has determined eligibility under HUD guidelines as established for the Community Development Block Grant program. The activities planned for this year will meet HUD national objectives. The CDBG Funding Committee reviewed and scored all request for funding. The scoring system allotted points for general program feasibility and organization. Points were also awarded if the activity will specifically address objectives and priorities identified in the 2023-2027 Consolidated Plan.

The following initiatives and goals for the 1st Action Year are consistent with those established in the Five-Year Consolidated Plan with an effective date of July 1, 2023, and are compatible with the purposes set forth in 24 CFR Section 91.1, that include:

1. Housing Programs consisting of housing rehabilitation in the form of emergency repairs and barrier removal that focus on home ownership, programs to assist lower-income persons to prevent homelessness.
2. Economic Development activities.
3. Public Facilities and Infrastructure Improvements.
4. Public Services including Youth Programs, Substance Abuse and Mental Health programs.

The goals and objectives that are addressed in this 1st Action Year Plan specifically relate to the goals outlined in the 2023-2027 Consolidated Plan and the Department of Housing and Urban Development goals that include:

1. The provision of decent housing
2. The provision of a suitable living environment, and
3. Expanding economic opportunities principally for persons of low and moderate income

The program activities are outlined below as they relate to availability/accessibility, affordability, and sustainability with regard to decent housing, suitable living environment and economic opportunity.

Enid's formula grant funding allocations, recommended for adoption the 1st Action Year Plan (fiscal year July 1, 2023 through June 30, 2024), follow the priorities established in the new five-year Consolidated Plan that expires June 30, 2027. The annual Action Year Strategy contains specific funding

recommendations to implement the goals established in the five-year Plan tables to the extent possible depending on federal funding allocations awarded to Enid.

The funding recommendations for the 2023-2027 Action Year were considered by the Citizen’s Committee for Community Development and the Final Plan approval was granted by the City Council on May 16, 2023.

Projects

#	Project Name
1	ADMINISTRATION 21A
2	HOUSING & HOMELESS PREVENTION 03C & 14A
3	PUBLIC FACILITIES IMPROVEMENTS 03
4	PUBLIC SERVICES 05D & 05O & 05F
5	ECONOMIC DEVELOPMENT MICRO-ENTERPRISE ASSISTANCE 18C
6	CLEARANCE, DEMOLITION, CODE ENFORCEMENT 04 & 15
7	PUBLIC FACILITIES IMPROVEMENTS 03 (PARKS)

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Local and federal resources are insufficient to address all community needs, even those of high priority. Leveraging funds from other sources is a goal to of set obstacles to addressing underserved needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	2023 ADMINISTRATION 21A
	Target Area	Low Mod Census Tracts
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$90,000
	Description	Administrative expenses for program operations and management.
	Target Date	06/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Planning and administration of the CDBG program.
	Location Description	Planning and administration of the CDBG program.
	Planned Activities	Program administration.
2	Project Name	2023 REHAB; SINGLE UNIT RES HOMELESS PREVENTION 14A 03C
	Target Area	Low Mod Income Clientele Benefit
	Goals Supported	Housing and Homeless Prevention
	Needs Addressed	Rehab; Single Unit Residence Emergency Repairs
	Funding	CDBG: \$146,207

	Description	To leverage funds to assist homeowners with Emergency Repairs, Barrier Removal and to deliver HOME projects. These projects will help prevent homeowners from becoming homeless.
	Target Date	06/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This project will prevent homelessness for approximately 35 low-moderate income households by providing emergency repairs.
	Location Description	These services are provided for low-moderate income clientele regardless of location. This is based on income eligibility, giving disabled, frail, elderly and single head of household's priority.
	Planned Activities	To leverage funds to assist homeowners with Emergency Repairs, Barrier Removal projects. These projects will help prevent homeowners from becoming homeless.
3	Project Name	2023 PUBLIC FACILITIES IMPROVEMENTS 03 and 03B
	Target Area	Low Mod Census Tracts
	Goals Supported	Community Development/Public Facilities
	Needs Addressed	<p>Multiple facilities improvements across the low-moderate census tracts and to low-and-moderate income clientele, severely disabled clientele as follows:</p> <p>Hope Outreach: Hope Outreach Homeless Facilities Improvements</p> <p>Youth & Family Services: Public Facilities Improvements for Youth and Homeless Shelter</p> <p>4RKids: Public Facilities Improvements Disabled Persons Facility</p> <p>NOC MAD: Public Facilities Improvements for Youth Services</p> <p>Zoe's: Public Facilities Improvements to Kids After School and Teen Youth Center</p>

Funding	<p>CDBG: \$185,764</p> <p>Hope Outreach \$26,160.00</p> <p>Youth & Family Services: \$28,548.70</p> <p>4RKids: \$30,055.00</p> <p>NOC MAD: \$71,000.00</p> <p>Zoe's: \$30,000.00</p>
Description	<p>Multiple facilities improvements across the low-moderate census tracts and to low-and-moderate income clientele, severely disabled clientele as follows:</p> <p>Hope Outreach: Public facilities improvements for transitional housing in low-moderate income areas.</p> <p>Youth & Family Services: Public facilities improvements in low-moderate income areas for low-moderate clientele at 605 W Oxford Ave.</p> <p>4RKids: Public facilities improvements for Severely Disabled Clients, Shredding and Recycling building as part of campus at 1109 Overland Trail. Census Tract 16.03.</p> <p>NOC MAD: Public facilities improvements for handicap accessible and youth in low-moderate income areas.</p> <p>Zoe's: Public facilities improvements in low-moderate income areas. Teen Café is located at 732 East Cherokee and Kids Café at 729 East Maine and are within a low-moderate income census tract.</p>
Target Date	06/30/2024

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>230 Low-moderate income families and children will benefit with the following breakdowns:</p> <p>Hope Outreach: The transitional housing facility benefits approximately 20 individuals annually.</p> <p>Youth & Family Services: Youth and Family Services see 50 to 75 individual clients each year who will all benefit from the safety improvements.</p> <p>4RKids: The facility serves Severely Disabled Clients with 25 immediately impacted by the facility improvement.</p> <p>NOC MAD: Over 51% of all NOC students are from low-to-moderate income households and the 60-70 youth students participating are also more than 51% from low-to-moderate income households. The building is located at 110 N. University Ave. on NOC campus in a low-moderate income census tract.</p> <p>Zoe's: Annually 75-100 youth benefit from 35-40 households of low-moderate income level.</p>						
<p>Location Description</p>	<p>Located in a low-income census tract and services low income clientele.</p> <p>4RKids: Shredding and Recycling building as part of campus at 1109 Overland Trail. Census Tract 16.03.</p>						
<p>Planned Activities</p>	<p>Multiple activities are planned as follows:</p> <p>Hope Outreach: Public facilities improvements in low-moderate income areas (LMA).</p> <p>Youth & Family Services: Public facilities improvements in low-moderate income areas (LMA).</p> <p>4RKids: Public facilities improvements for low-moderate severely disabled clients.</p> <p>NOC MAD: Public facilities improvement (handicap accessible) in low-moderate income areas (LMA) serving low-moderate clientele.</p> <p>Zoe's: Public facilities improvements for parks in low-moderate income areas (LMA).</p>						
<p>4</p>	<table border="1"> <tr> <td data-bbox="233 1198 667 1268"> <p>Project Name</p> </td> <td data-bbox="667 1198 1906 1268"> <p>2023 PUBLIC SERVICES/YOUTH SERVICES 05D</p> </td> </tr> <tr> <td data-bbox="233 1268 667 1338"> <p>Target Area</p> </td> <td data-bbox="667 1268 1906 1338"> <p>Low Mod Census Tracts</p> </td> </tr> <tr> <td data-bbox="233 1338 667 1403"> <p>Goals Supported</p> </td> <td data-bbox="667 1338 1906 1403"> <p>Community Development/Public Services</p> </td> </tr> </table>	<p>Project Name</p>	<p>2023 PUBLIC SERVICES/YOUTH SERVICES 05D</p>	<p>Target Area</p>	<p>Low Mod Census Tracts</p>	<p>Goals Supported</p>	<p>Community Development/Public Services</p>
<p>Project Name</p>	<p>2023 PUBLIC SERVICES/YOUTH SERVICES 05D</p>						
<p>Target Area</p>	<p>Low Mod Census Tracts</p>						
<p>Goals Supported</p>	<p>Community Development/Public Services</p>						

	Needs Addressed	Public Services Youth Services
	Funding	CDBG: 55,000 Zoe's Teen: \$15,000 Zoe's Kids: \$15,000 Making a Difference (MAD): \$25,000
	Description	To assist with multiple youth programs and services.
	Target Date	06/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	145 low income youth participate in these programs. Zoe's Teen: 75 Zoe's Kids: 20 Making a Difference (MAD): 40
	Location Description	Located in a low-income census tract service low income clientele.
	Planned Activities	Youth services and programs including tutoring, mentoring, recreation, nutrition, education aspects for low income youth.
5	Project Name	2023 MICRO-ENTERPRISE ASSISTANCE 18C
	Target Area	Low-Mod Income Individuals (possibly also in Low Mod Census Tracts)
	Goals Supported	Economic Development
	Needs Addressed	Job creation and retention.
	Funding	CDBG: \$15,000
	Description	To leverage funds to assist entrepreneurs in business creation or growth and create or retain jobs.
	Target Date	06/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This project will create or retain jobs for approximately 3 low-moderate income households.

	Location Description	These services are provided for low-moderate income clientele regardless of location. This is based on income eligibility.
	Planned Activities	To leverage funds to assist entrepreneurs with micro-enterprise start up or early growth.
6	Project Name	2023 Clearance, Demolition, Code Enforcement 04 & 15
	Target Area	Low Mod Census Tracts
	Goals Supported	Clearance/ Demolition/ Code Enforcement
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$6,000
	Description	Clearance and demolition of unsafe and unsanitary threats to citizens. Assist citizens with code enforcement. As needed, demo 2 buildings per year using reclaimed funds and \$6,000 prior years funds remaining.
	Target Date	06/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Buildings Demolished: 2 Buildings
	Location Description	Low Mod Census Tracts
	Planned Activities	As needed, demo 2 buildings per year using reclaimed funds and \$6,000 prior years funds remaining.
7	Project Name	2023 PUBLIC FACILITIES IMPROVEMENTS (Parks) 03
	Target Area	Low Mod Census Tracts
	Goals Supported	Community Development/Public Facilities
	Needs Addressed	Public Facilities Improvements Parks & Recreation
	Funding	CDBG: \$248.137
	Description	Public facilities improvements for parks in low-moderate income areas.

Target Date	06/30/2024
Estimate the number and type of families that will benefit from the proposed activities	The low moderate census tract data indicates that 1,410 low income residents live near the park.
Location Description	Government Springs South park is located at East 10th Street and Garriott Road within a low-moderate income census tract.
Planned Activities	Public facilities improvements for parks in low-moderate income areas (LMA). Prior year funding will be used for the improvements.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Enid target areas represent portions of communities in which 51 percent or more of the residents are low- to moderate-income and thus eligible for CDBG, HOME and ESG activities, which include projects and programs for housing, infrastructure, economic development, and the various other Consolidated Plan elements that influence quality of life.

Service and Target Areas, the majority of target areas are located in Census Tract seven (7) of Enid.

Resources available through Enid are almost exclusively dedicated to the improvement of living conditions for extremely low, very low or low-income individuals and families, which are defined as persons who make at or below 30 percent, 50 percent, and 80 percent of the median family income for the area.

Geographic Distribution

Target Area	Percentage of Funds
Low Mod Census Tracts	95

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The targeted areas are significantly the low-moderate areas of Enid.

Discussion

The City of Enid strives to invest 100% of federal CDBG dollars to benefit low income clientele and area benefit to reduce hazards and unsafe conditions including mitigation of lead-based paint and other environmental hazards in low income neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City promotes development of rental housing for persons in the 50% and 60% MFI market segment, by:

Increasing awareness of development opportunities in the city by marketing the Qualified Census Tract advantage to tax credit developers and results of housing market analysis. Providing “Resolutions of Support” and “Community Support” to proposed IRS Section 42 LIHTC proposals seeking competitive allocations of tax credits from the OHFA. Examining possible contributions of direct value to developments such as; waiver of fees, tax abatements, public improvements and donations/discounts on real property and/or materials.

The objectives of the 2023-2027 Consolidated Plan were developed through review and analysis of CHAS data, consultations with service providers, input from citizens on the development of the plan, and an analysis of community needs and objectives as identified in the Needs Analysis.

The objectives that address housing, homeless, non-homeless special needs populations and community development needs were given a priority ranking based on the expectation of funding during the term of the Consolidated Plan. Objectives that received a high ranking will be prioritized by funded program activities in each Annual Action Year program. Activities receiving a Low rating remain areas of need, and will be assisted during the term of this Consolidated Plan as resources allow.

The Plan objectives that relate to the homeless and persons with special needs, including persons with HIV/AIDS, focus on program activities designed to provide housing assistance and social services to the underserved populations. Finally, the community and economic development objectives address needed public facilities and services, remedy problems with blight and neighborhood decay, and encourage business development and the creation of employment by improving access to capital through small business lending programs.

The one-year housing goals noted below are based on proposed goals and activities for the 2023-2024 Annual Action Plan year. It is anticipated that these annual goals will be largely consistent over the five (5) year term of this Plan, provided that annual allocations are not substantially reduced.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	35

Table 58 - One Year Goals for Affordable Housing by Support Type
Discussion

The City does not have a program to assist cost burdened homeowners with subsidies for mortgage or utility payments. The City provides emergency repair services to prevent homelessness. The cost of lead-based paint abatement is including the emergency repairs budget. Homeowners may experience some relief from cost burden through refinancing transactions with reputable lenders. Homeowners considering a refinancing transaction at a lower rate must avoid refinancing through predatory lenders.

AP-60 Public Housing – 91.220(h)

Introduction

The Community Needs Assessment results indicated that this community needs a public housing authority. Lack of housing and high needs for housing has caused a housing shortage which in turn has caused the quality of housing to deteriorate. Affordable housing provided by a public housing authority would benefit the low-income individuals and families in Enid.

Actions planned during the next year to address the needs to public housing

Enid does not have a public housing authority. According to the community needs assessment our community desperately needs a public housing authority.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not Applicable. Enid does not own any Public Housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable. Enid does not have a Public Housing Authority.

Discussion

With the growing number of dilapidated houses in Enid, and the high demand and low supply of housing the community needs a public housing authority to regulate rents and monitor upkeep of housing. Partner CDSA is acting in this capacity at this time and serves as CHDO.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Enid relies on local nonprofit efforts and the North Central Oklahoma Continuum of Care to address homeless needs of the City. NCOCoC covers geography of eight counties and the city of Enid. The Continuum is responsible for identifying Enid's homeless and homeless prevention priorities through consultations with its member organizations serving homeless individuals and families with children and concerned citizens.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In order to reach unsheltered homeless individuals and families, ESG funds are used for outreach activities to help connect this population with emergency shelter, housing, and/or services. Activities supported in the first Action Plan Year to address homelessness include CDBG funding for homeless prevention through emergency repairs and barrier removal. Area providers that receive ESG funds continue to support housing and case management activities for families and veterans in Enid. ESG funding is also committed for rapid re-housing and prevention services for homeless households with children.

Addressing the emergency shelter and transitional housing needs of homeless persons

Local non-profit agencies utilize ESG and private funds to provide essential services to homeless families and individuals in emergency shelters as well as to support shelter operation costs. Costs associated with renovation or rehabilitation of structures to be used as emergency shelters is also an eligible use of funds. The City encourages providers to apply for CDBG as a subrecipient to leverage funds to assist with those goals.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Enid supports the national movement to end chronic homelessness. Organizations in Enid are working towards addressing homelessness by partnering with the North Central Oklahoma Continuum of Care and have adopted a plan to end homelessness. The City of Enid faces the barrier of

limited funding, however, is committed to provide non-financial support to organizations such as YWCA, Health Department, Community Development Support Association, Hope Outreach and Youth and Family Services, that work with the North Central Oklahoma Continuum of Care to further the action to end chronic homelessness. The City of Enid will take the following steps to assist: (1) staff awareness and knowledge of the plan, (2) make plan available to the public, (3) review plan annually and include key stakeholders in notification of CDBG process, and (4) offer technical training to interest agencies. The City of Enid has pursued providing addition assistance to our local faith-based organizations that assist in addressing homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Enid's homeless prevention strategy over the next program year action plan will be to:

Make CDBG funded emergency repair assistance available to a greater number of recipients by increasing the funding to CDSA. Support nonprofits to apply for HOME Program and FHLB/AHP funding to undertake owner occupied rehabilitation Provide community support for local applications seeking state and federal homeless and at-risk funding.

Encourage and assist locally funded nonprofits to access homeless funding. Currently, HUD manages five programs that directly combat homelessness, and it coordinates with the Department of Defense on the sixth program. In addition to these "targeted" programs, HUD also funds "mainstream" programs that can provide additional assistance to persons who are homeless. As contrasted with targeted programs, HUD's mainstream programs are not meant to exclusively serve homeless households. However, they are programs for which homeless persons are generally eligible because of their low-income or disability status.

Discussion

The North Central Continuum of Care and it's local and area service providers use the Homeless Management Information System (HMIS) to track services provided to the homeless, and to prevent duplication of resources. Providers are required to record client demographic and program data in HORIZON, the community's Homeless Management Information System (HMIS). All ESG partner agencies must comply with HUD's most recent HMIS Data Standards and agree to maintain excellent data integrity by entering 100% of required data fields in real time (data entered at time of service). To assist in this requirement, agencies run and/or review appropriate reports weekly to ensure consistent compliance. Agencies are required to correct inaccurate or incomplete data within three days and seek HORIZON'S network support and technical assistance, as needed, to ensure proper software usage and

excellent data integrity. Though many outreach and shelter activities are supported by ESG and Continuum of Care funding, most funded activities focus on housing. Services provided include financial assistance to pay for housing, services designed to retain housing, and services to help locate appropriate and affordable housing. Since not all participants have the same level of need, not all persons receive identical levels of assistance. Activities funded for the homeless are not intended to provide long-term support for program participants, nor can funded programs address all of the financial and supportive services needs of beneficiaries that may be required to ensure future housing stability. Rather, the assistance provided is focused on stabilization of current housing, linking program participants to community resources and mainstream benefits, and helping them develop a plan for future housing stability.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Barriers to affordable housing can be directly related to the supply and demand issues we currently face. The need for housing is so great in this area that it causes the cost to acquire to rise. Some affordable housing in Enid is not considered decent. The City of Enid promotes decent affordable housing efforts but since there isn't any state, local or federal regulations on the conditions to rent, the barrier will be difficult to overcome.

Policies and ordinances adopted by the City are intended to protect the health, safety and public welfare of citizens and property. The City's policies and ordinances are not meant to create barriers to the development of affordable housing. Some policies and ordinances may result in an unintended consequence (i.e. increasing the cost to develop, maintain and improve affordable housing). The City attempts to limit or eliminate adverse impacts through review of proposed development code amendments prior to enactment, and by reviewing existing codes.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Enid does not maintain public policies such as zoning, building codes, land use controls, fees or growth limitations that discourage the maintenance, improvement or development of affordable housing. Similarly, the City does not restrict return on investment associated with developing or operating residential properties.

The City promotes development of rental housing for persons in the 50% and 60% MFI market segment, by:

Increasing awareness of development opportunities in the city by marketing the Qualified Census Tract advantage to tax credit developers and results of housing market analysis

- Providing "Resolutions of Support" and "Community Support" to proposed IRS Section 42 LIHTC proposals seeking competitive allocations of tax credits from the OHFA.
- Examining possible contributions of direct value to developments such as; waiver of fees, tax abatements, public improvements and donations/discounts on real property and/or materials.

Expansion of homeownership within the community is hampered by the cost of entry-level for-sale housing units. Current new single-family home prices at \$126,174 and average new home sale prices of approximately \$250,000 creates an affordability gap for median household incomes of \$51,784. This gap is even larger for households of 2 to 3 persons with incomes at or below US HUD's Garfield County income threshold for low-and-moderate income families. To help alleviate the housing gap, the City

plans to market and promote the housing market analysis to inform developers of the housing needs and provide incentives for development. Homeownership becomes more feasible for low-income households when down-payment assistance, below market interest rate mortgage loans, and/or homebuyer education is available. In addition to the need for down payment, closing cost assistance, or interest subsidy, an often-cited homeownership barrier is poor credit or no credit history.

To ease the purchase gap on the affordable housing market segment and address credit, the City encourages nonprofit and local banking partners to offer financial and/or homebuyer education and seek homebuyer assistance resources from OHFA's HOME and SFMRB Programs, the FHLB's AHP Program and REI's down payment, closing cost and mortgage financing assistance programs.

Similarly, the high cost of developing new rental properties developments results in contract rents unaffordable to low and very low-income households. Higher development costs result in larger long-term mortgage amounts with higher monthly payments. In turn, higher contract rent structures are needed in order to produce adequate revenues to service debt. Working closely with community development organizations, the City hopes to create additional tax credit projects to promote the development of affordable housing.

To off-set the high development costs associated with affordable rental property development, nonprofit and for-profit development partners access state and national affordable housing grant and loan funds. This "soft" public financing can then be used by development entities to reduce and/or eliminate hard development costs and long-term debt resulting in cost savings that are passed on to low-income residents in the form of lower more affordable rents.

Discussion:

The City of Enid remains committed to ensuring equal housing opportunity for all persons. Proposed Action Plan activities for 2023-2027 provide direct funding for the provision of fair housing training, compliance, and complaint processing functions. Additionally, funding for Fiscal Year 2023 has been increased to CDSA for Emergency Repairs. Staff will continue to monitor affordable housing barriers and provide resources where needed to ensure compliance while continuing to update and affirmatively further fair housing effort.

AP-85 Other Actions – 91.220(k)

Introduction:

The local and federal resources are insufficient to address all needs, even those of high priority. In some instances, there are perceptions in the community that affordable housing will decrease area property values as well as facilitate other societal problems (NIMBY issues). Obstacles to meeting underserved needs are related to limited resources and staffing.

Actions planned to address obstacles to meeting underserved needs

Fair Housing Activities are funded with CDBG under General Program Administration. The services are provided by Metropolitan Fair Housing Council which investigates and reports on fair housing for the City to ensure equitable access and opportunity for all persons.

Grant funds covered under the Consolidated Plan and other grant funds are utilized to provide services and activities that benefit the various segments of lower-income populations in a responsible and comprehensive manner. Funds are allocated to activities that are not duplicative or competitive. Funds are allocated to activities that are designed to serve all segments of the population in the areas of concentrated lower-income persons.

The City continues to address underserved needs by prioritizing the programs believed to provide the most benefit to the greatest number of lower-income residents in concentrated low-income neighborhoods. The City of Enid is creative in finding ways to overcome limited resources and staffing issues to ensure high priority needs are met. We join forces with other agencies throughout the community to address obstacles to meet those underserved needs.

Actions planned to foster and maintain affordable housing

The City of Enid continues its commitment to meeting housing needs during the first program year Action Plan. In an effort to continue with the goals of enhancing the housing stock throughout the city limits, the City of Enid places importance on the housing priorities as identified in the Consolidated Plan throughout the application process.

Through the next program year, the City of Enid hopes to identify and address priority areas of removal of architectural barriers and rehabilitation of existing owner units including emergency repairs.

To address these needs the City will:

- Work in conjunction with the Community Development Support Association (CDSA) to provide emergency system repairs for low- to moderate-income single-family owner-occupied homes, barrier removal for low- to moderate- income homes and project delivery costs associated with housing program and other HUD programs for housing. The number expected to be assisted is approximately 25

households per year. The objective is to provide decent affordable housing with an outcome of accessibility/availability.

The City may issue Certification of Consistency to the Consolidated Plan for other federal application assistance when development proposals compliment affordable housing priorities and objectives of the Annual Plan. Although a low CDBG priority, affordable rental development and rehabilitation is strongly encouraged. Nonprofit and/or for-profit development enterprises can apply for competitive housing resources such as HOME, Low Income Housing Tax Credits, Federal Home Loan Bank of Topeka-Affordable Housing Program, State Housing Trust Fund, USHUD Youth Build, local faith-based initiatives similar to Group Work Camps, and/or REI's various housing programs.

Organizations receiving CDBG assistance are encouraged to pursue additional leveraging funds through avenues such as private donations, competitive grants, foundations or federal programs.

Actions planned to reduce lead-based paint hazards

The City follows state and federal regulations prohibiting the use of lead-based paint (LBP) and relies on subrecipients to advise households receiving CDBG assistance. Staff distributes informational materials detailing the dangers of LBP at the local annual Home Show held in April and on-going basis through the department. Enid has no real time data linking income to the incidence of residential lead-based paint hazards. The City is directly involved in alerting and educating households participating in our programs about lead hazards, and indirectly through each of its sub recipients, Community Housing Development Organizations (CHDO's), and other for-profit and nonprofit organizations providing housing. All applicants seeking housing assistance from the City receive a pamphlet informing them of the dangers of lead hazards. If assistance is granted, the applicant signs for this information at loan closing.

Actions planned to reduce the number of poverty-level families

Homeownership becomes more feasible for low-income households when down-payment assistance, below market interest rate mortgage loans, and/or homebuyer education is available. In addition to the need for down payment, closing cost assistance, or interest subsidy, an often-cited homeownership barrier is poor credit or no credit history.

To ease the purchase gap on the affordable housing market segment and address credit, the City encourages nonprofit and local banking partners to offer financial and/or homebuyer education and seek homebuyer assistance resources from OHFA's HOME and SFMRB Programs, the FHLB's AHP Program and REI's down payment, closing cost and mortgage financing assistance programs.

Similarly, the high cost of developing new rental properties developments results in contract rents unaffordable to low and very low-income households. Higher development costs result in larger long-term mortgage amounts with higher monthly payments. In turn, higher contract rent structures are needed in order to produce adequate revenues to service debt. Working closely with community

development organizations, the City hopes to create additional tax credit projects to promote the development of affordable housing.

Actions planned to develop institutional structure

Enid plans to continue inviting organizations such as local and county governments, health departments, non-profit providers, school representatives, community housing development organizations, and state organizations to attend public hearings and meetings regarding the City's vision for a viable and urban community. We plan to encourage participation from each of the organizations to assist with achieving our vision.

Actions planned to enhance coordination between public and private housing and social service agencies

The Plan objectives that relate to the homeless and persons with special needs, including persons with HIV/AIDS, focus on program activities designed to provide housing assistance and social services to the underserved populations.

To offset the high development costs associated with affordable rental property development, nonprofit and for-profit development partners access state and national affordable housing grant and loan funds. This "soft" public financing can then be used by development entities to reduce and/or eliminate hard development costs and long-term debt resulting in cost savings that are passed on to low-income residents in the form of lower more affordable.

Discussion:

The City of Enid does not provide down payment assistance and refers citizens to OHFA and CDSA for assistance with programs related to housing and homeownership.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

CDBG assistance is made available throughout the City of Enid. However, from time to time, based on the type of activity to be undertaken, the City may target and invest CDBG funds to specific areas where 51% or more of the total household beneficiaries have low to moderate incomes. Typically, the City qualifies CDBG activities under the national objective of benefit to low-and-moderate income households.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

The City of Enid's Five-Year Consolidated Plan covers 2023-2027 with the First Year Action Plan being 2023-2024. The plan was created inhouse by Laura Girty, City of Enid Community Development Block Grant Program Coordinator. All questions can be directed to Mrs. Girty via email at lgirty@enid.org.

Appendix - Alternate/Local Data Sources

PT	Data Source Name Housing Market Analysis and 2023 Housing Study by RDG Planning
	List the name of the organization or individual who originated the data set. Community Development Strategies Market Research
	Provide a brief summary of the data set. The 2023 Housing Study gives the City of Enid valuable information about housing in all aspects including employment factors.
	What was the purpose for developing this data set? The Five-Year Consolidated Plan requires this information and it is a valuable source of information for Enid to continue to grow and maintain a viable urban community.
	Provide the year (and optionally month, or month and day) for when the data was collected. July 11, 2013 PIT 2023 and Census Data of 2017
	Briefly describe the methodology for the data collection. The methodology used for data collection was in person community visits-windshield research, demographic research, economic and housing research. Group discussions and surveys were a major part of the data collection process.
	Describe the total population from which the sample was taken. A wide variety of the population was used to take sample data from to complete the Housing Study. A few of those groups were employers, developers, builders, City of Enid staff, Realtors and other randomly selected individuals.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Among the sample, the respondents were of a large array of demographics.