



# Annual Action Plan 2024

Mayor-David Mason

City Manager-Jerald Gilbert

## Commissioners

Ward 1-Cheryl Patterson

Ward 2-Derwin Norwood Jr.

Ward 3-Keith Siragusa

Ward 4-Whitney Roberts

Ward 5-Rob Stallings

Ward 6-Scott Orr

Laura Girty – CDBG Coordinator

580-616-7211

[lgirty@enid.org](mailto:lgirty@enid.org)

P.O. Box 1768

401 West Owen K. Garriott Road

Enid, OK 73702

[www.enid.org](http://www.enid.org)

## Contents

Executive Summary.....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	3
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	8
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	10
AP-12 Citizen Participation – 91.105, 91.200(c) .....	16
Expected Resources .....	20
AP-15 Expected Resources – 91.220(c)(1,2) .....	20
Annual Goals and Objectives .....	22
Projects .....	26
AP-35 Projects – 91.220(d) .....	26
AP-38 Project Summary .....	29
AP-40.....	35
AP-50 Geographic Distribution – 91.220(f).....	36
Affordable Housing .....	37
AP-55 Affordable Housing – 91.220(g) .....	37
AP-60 Public Housing – 91.220(h).....	39
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	40
AP-75 Barriers to affordable housing – 91.220(j) .....	43
AP-85 Other Actions – 91.220(k) .....	45
Program Specific Requirements.....	48

# Executive Summary

## AP-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 most current census data, 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 of Enid's households make less than \$50,000 per year. 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. Summarize the objectives and outcomes identified in the Plan

*This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.*

The objective is to improve the quality of life by addressing priority needs identified by citizen and stakeholder/service provider participation. Those needs are determined by public participation and input and will be addressed by the City and other community partners that provide essential services to low-moderate income families. The activities that are implemented using CDBG funds will increase availability, accessibility, affordability, and sustainability.

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.]

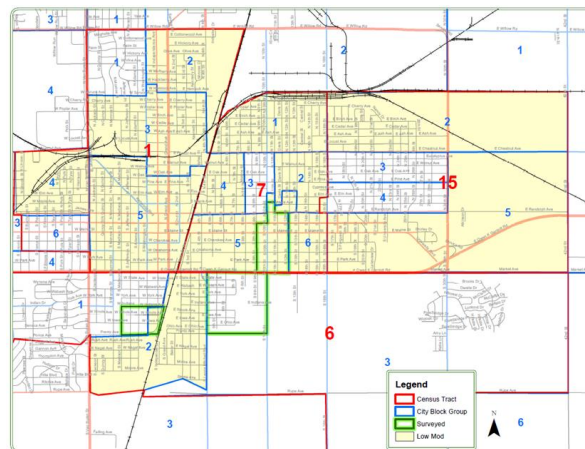
In order to aggregate results across the broad spectrum of programs funded by CDBG, the city adopted HUD's program goals, objectives, activities and outcome categories. Priorities are identified as High-Needs addressed with CDBG and/or leveraging other funds; Medium- If funds are available, these needs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

Objectives and outcomes identified in this plan year include activities that encourage a suitable living environment, decent housing, and creating economic opportunities.

**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 the 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 to obtain affordable housing. This will also include projects and activities that improve the safety and livability of neighborhoods, increase access to public and private facilities, reduce the isolation of income groups, empower self-sufficiency for low-income persons to reduce generational poverty, and create and or retain jobs in our community.



### **3. Evaluation of past performance**

*This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.*

An evaluation of past performance revealed that our goals were met. Those that weren't met were due to a lack of funding to address every need identified. The Citizen Participation Plan was followed during the planning phase and will be adhered to during the entire process. In the capacity of the 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 a suitable living environment, and expanding economic opportunities for low- and moderate-income persons.

Additionally, the City met with the citizens to obtain input. Overall, the city 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 determining 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 their quality of life, the City of Enid is making CDBG resources available citywide based on low- and moderate-income clientele (LMC) basis with 100% funding benefiting low-moderate income.

### **4. Summary of Citizen Participation Process and consultation process**

*Summary from citizen participation section of the plan.*

Programs are to provide decent housing, provide a 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 or the Stride Event Center located at 301 S. Independence, 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. The City Commission Chambers and the Event Center are both centrally located, open to the public and easily accessible. The CDBG Director makes every effort possible to encourage participation during the planning process. If a citizen is unable to attend in person meetings, hearings or events staff encourages and accepts all comments and input regardless of the method used to submit those comments. The CDBG Director also includes information on how to request assistance or accommodations to make it easier for any citizens to participate.

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 \$20,000 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**

*This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.*

Similar comments were heard from citizens from past plan years. Comments are accepted at a formal public hearing as well as during the comment period.

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 ensure some of the goals identified in the goals table are achieved.

## 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](http://www.enid.org).



## **Consolidated Plan Public Contact Information**

Laura Girty, CDBG Coordinator  
City of Enid  
PO Box 1768  
Enid, OK 73702  
Direct phone number (580) 616-7211  
Email: [lgirty@enid.org](mailto:lgirty@enid.org)

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(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  
Garfield County Health Department  
Metropolitan Fair Housing Council

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  
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, 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Metropolitan Fair Housing Council
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Garfield County Health Department
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The health department is consulted regarding Lead Based Paint encounters or potential encounters.	
3	<b>Agency/Group/Organization</b>	NOC Northern Oklahoma College	
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Higher Education institution	
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Higher Education Institute-Economic Development	
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	NOC provides higher education services and provides jobs for economic development. They also host non-profit subrecipients. NOC provides Broadband Internet on campus, in classrooms, and at the library and other shared buildings.	
4	<b>Agency/Group/Organization</b>	CDSA	
	<b>Agency/Group/Organization Type</b>	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 <b>(Not enough room in IDIS for all Others)</b>	

	<b>What section of the Plan was addressed by Consultation?</b>	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	
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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. CDSA tracks Broadband Internet and notifies low-moderate individuals of programs available.	
5	<b>Agency/Group/Organization</b>	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. ERDA negotiates with Broadband Internet providers to ensure availability and affordable pricing.	

**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.

All agency types are consulted in the planning process.

**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(I))**

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.

In the previous five-year period Enid has had a large increase in broadband availability. The 2023 ACS data showed 80.9% of households had broadband subscription. The city library offers free internet and computer access. Partners ERDA, CDSA, and NOC negotiate with broadband carriers to ensure that all citizens have access to multiple internet choices and pricing. Formerly only one provider was available but in the previous five-year period several new providers have laid lines and are available. Having multiple providers is lowering costs to individuals and providing the necessary competition to increase both quality and availability. Some of the current providers are AT&T, Optimum, Dobson, Chisholm, Verizon, and Suddenlink. Some have low to low- moderate income options, including Blue Peak. Plans are to invite the Broadband providers to participate in future CDBG planning processes to address any areas that still do not have Broadband availability or multiple providers, as well as those low and low-moderate income individuals who might need services provided at reduced costs.

## **AP-12 Citizen Participation – 91.105, 91.200(c)**

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

City staff continues to work with the CDBG Funding Committee to increase citizen participation and improve the application and evaluation process. All meetings are open to the public and agendas and notifications of those meetings are posted and advertised at least 15 days in advance. Assistance is offered to those that need it. Comments are accepted in writing by those who are not able to attend meetings. All comments are accepted and included in the plan.

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 for 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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish Marshallese</p> <p>Persons with disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Community wide</p>	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.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The Second Year Action Plan covers the one-year period of July 1, 2024-June 30, 2025. For fiscal year 2024-2025, Enid’s CDBG allocation is \$491,625.00. Enid does not anticipate funds from program income but does have approximately \$73,660 reclaimed from prior years. The City of Enid is expecting to receive approximately \$450,000.00 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	491,625	0	29,925	521,550	1,475,910	The City of Enid is still waiting notification of 2024 grant. AAP completed on estimate of receiving \$491,625 CDBG for the second year of the consolidated plan and expects similar allocations annually for the remaining 3 years. The estimated amount expected for the remainder of the consolidated plan is \$1,475,910. The City of Enid does not anticipate any program income during the five-year strategic plan period.

**Table 5 - Expected Resources – Priority Table**

Annual Action Plan  
2024

**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.

The City of Enid's expected resources from the Dept. of Housing and Urban Development Community Planning and Development is expected to be:

Annual Entitlement Award      \$491,625

## 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	2024	2025	Affordable Housing Homeless	Low Mod Census Tracts	Rehab; Single Unit Residence Emergency Repairs	CDBG: \$85,000	Homeowner Housing Rehabilitated: 35 Household Housing Units
2	Economic Development	2024	2025	Non-Housing Community Development	Low Mod Census Tracts Low Mod Clientele	Micro enterprise Economic Development Opportunity	CDBG: \$20,000	Jobs created/retained: 5 Jobs
3	Administration	2024	2025	Non-Housing Community Development Administration	Low Mod Census Tracts ++	Administration Fair Housing Activities	CDBG: \$90,000	Other: 1 Other
4	Community Development/Public Facilities	2024	2025	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: \$179,469	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 406 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Development/Public Services	2024	2025	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: \$65,797	Public service activities other than Low/Moderate Income Housing Benefit: 215 Persons Assisted
6	Clearance/Demolitions /Code Enforcement	2024	2025	Non-Housing Community Development	Low Mod Census Tracts Low Mod Clientele Southern Heights NRSA	Code Enforcement Enid High Priorities Clearance/Demolition	CDBG: \$0	Buildings Demolished: 2 Buildings
7	Community Development/Public Facilities Parks	2024	2025	Non-Housing Community Development	Low Mod Census Tracts Low Mod Clientele	Code Enforcement Enid High Priorities Public Facilities Improvements Parks & Recreation Infrastructure	CDBG: \$81,284.00  (\$29,925 prior years)	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,410 Persons Assisted
8	Economic Development	2024	2025	Non-Housing Community Development	Low Mod Census Tracts	Rehab Public/Private Owned Commercial/ Industrial; Technical Assistance	CDBG: \$00 NONE FOR 2024	Jobs created/retained: 0 Jobs

**Table 6 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Housing and Homeless Prevention
	<b>Goal Description</b>	Emergency repairs and barrier removal activities are planned to prevent homelessness to owner occupied residents. The Fifth Year Action Plan will cover the one-year period of July 1, 2024-June 30, 2025. Funds for this plan will be available when HUD releases them. Contracts for projects and activities will be administered on the Federal Fiscal year beginning in October.
<b>2</b>	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Micro enterprise and other economic development opportunities. Competitive applications for as many as 5 micro-businesses per year with \$20,000 for current year.
<b>3</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Planning and Administration of CDBG program. Administration set aside for B24 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.
<b>4</b>	<b>Goal Name</b>	Community Development/Public Facilities
	<b>Goal Description</b>	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 \$179,469 this fiscal year to assist with those projects. It is also estimated that approximately 406 people will utilize those facilities in the current fiscal year, with a much greater number benefiting from the park improvements. Non-housing related.



5	<b>Goal Name</b>	Community Development/Public Services
	<b>Goal Description</b>	<p>The City plans to assist with Public Service Projects including youth programs to serve approximately 215 people over the five-year plan period with an estimate of 195 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, and \$65,797 in the current proposed year.</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>
6	<b>Goal Name</b>	Clearance/Demolition and Code Enforcement
	<b>Goal Description</b>	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.
7	<b>Goal Name</b>	Community Development/Public Facilities - Parks
	<b>Goal Description</b>	<p>The amount of funding unallocated or reclaimed from prior years is currently estimated at \$81,284.00 for Public Facility Improvements including parks and infrastructure projects. (\$29,925 reclaimed prior years.) 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. In addition, in 2024 make improvements to the ABC Handicap park (1,410 people).</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. The 2024 planned park improvements will benefit over 1,000 individuals.</p> <p>Non-housing related.</p>
8	<b>Goal Name</b>	Economic Development – Commercial Industrial <b>NO GOAL 2024 – NO APPLICATIONS RECEIVED</b>
	<b>Goal Description</b>	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 second Action Year are consistent with those established in the Five-Year Consolidated Plan with an effective date of July 1, 2024, 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 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 projects for the Action Year Plan (fiscal year July 1, 2024 through June 30, 2025), follow the priorities established in the new five-year Consolidated Plan that expires June 30, 2028. 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 2024-2025 CDBG Action Year were proposed by staff, citizens, stakeholders, and the CDBG Funding Committee for final approval by the City of Enid Mayor and Board of Commissioners on April 16, 2024. The plan was unanimously approved.

**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 7 – Project Information**

Program	Project Type	2024 Allocation
Booker T. Washington Center	Facilities Improvements	\$40,000
Hope Outreach	Facilities Improvements	Funded by CV2
YWCA	Facilities Improvements	Funded by CV2
Northern Oklahoma College	Facilities Improvements	\$Not Funded
4R Kids	Facility Improvements	\$95,000.00
Zoe Kids Café	Facility Improvements	\$44,469.00
Booker T. Washington	Youth Services	\$20,000
Zoe Kids Café	Youth Services	\$10,000
Zoe Teen Café	Youth Services	\$10,000
Making a Difference	Youth Services	\$25,797.00
CDSA	Housing	\$85,000
ERDA	Microenterprise	\$20,000

Administration	Program Administration	\$90,000
City of Enid	Public Facility – Parks	\$81,284 (\$29,925 reclaimed prior years and all additional funds received)

**Table 8 – Program Funding by Project**

**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.

Economic development is a high priority for creating and retaining job in the community. Youth services are a high priority to assist working families with child and youth development for a more positive community. Emergency repairs are a high priority to prevent homelessness for frail, elderly, disabled and extremely low-income households. Lack of funding is an obstacle in addressing underserved needs however, the City of Enid creates partnerships with other community organizations to leverage funds to create a suitable living environment.

Emergency repairs and barrier removal activities are planned to prevent homelessness to owner occupied residents.

The Action Plan will cover the one-year period of July 1, 2024-June 30, 2025. Funds for this plan will be available after final approval from the Department of Housing and Urban Development (HUD). HUD will execute a “Funding Agreement” with the City of Enid as final approval. Contracts for projects and activities will be administered on the Federal Fiscal year beginning in October. Enid’s CDBG allocation is estimated at \$491,625.00. (Any additional CDBG allocation will be distributed as follows: all remaining to City of Enid parks. Any less amount in funds will be taken from the City of Enid parks.) Enid does not anticipate funds from program income. The City of Enid is expecting to receive approximately \$400,000.00 each year during this Five-Year Consolidated Plan.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	2024 ADMINISTRATION & PLANNING 21A
	<b>Target Area</b>	Low Mod Census Tracts
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	Administrative expenses for program operations and management.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Planning and administration of the CDBG program. One (1) CDBG Director planning and administration costs.
	<b>Location Description</b>	City of Enid Administration
	<b>Planned Activities</b>	Planning and Administration of program
2	<b>Project Name</b>	2024 REHAB; SINGLE UNIT RES HOMELESS PREVENTION 14A 03C
	<b>Target Area</b>	Low Mod Income Clientele Benefit
	<b>Goals Supported</b>	Housing and Homeless Prevention
	<b>Needs Addressed</b>	Rehab; Single Unit Residence Emergency Repairs
	<b>Funding</b>	CDBG: \$85,000
	<b>Description</b>	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.
	<b>Target Date</b>	06/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will prevent homelessness for approximately 35 low-moderate income households by providing emergency repairs.

	<b>Location Description</b>	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.
	<b>Planned Activities</b>	To leverage funds to assist homeowners with Emergency Repairs, Barrier Removal projects. These projects will help prevent homeowners from becoming homeless.
<b>3</b>	<b>Project Name</b>	2024 PUBLIC FACILITIES IMPROVEMENTS 03 and 03B
	<b>Target Area</b>	Low Mod Census Tracts
	<b>Goals Supported</b>	Community Development/Public Facilities
	<b>Needs Addressed</b>	<p>Multiple facilities improvements across the low-moderate census tracts and to low-and-moderate income clientele, severely disabled clientele as follows:</p> <p>Booker T Washington: Facility Improvements for Youth and Senior service facility in Low-Moderate Area as surveyed.</p> <p>Hope Outreach: Hope Outreach Homeless Facilities Improvements (Funded by CV2)</p> <p>Youth &amp; Family Services: Public Facilities Improvements for Youth and Homeless Shelter (Funded by CV2)</p> <p>YWCA: Facility improvements for Women and Children Homeless Shelter (Funded by CV2)</p> <p>4RKids: Public Facilities Improvements Disabled Persons Facility</p> <p>Zoe's: Public Facilities Improvements to Teen Youth Center</p>
	<b>Funding</b>	<p>CDBG: \$139,469</p> <p>Booker T Washington: \$40,000.00</p> <p>4RKids: \$55,000.00</p> <p>Zoe's: \$44,469.00</p>

<p><b>Description</b></p>	<p>Multiple facilities improvements across the low-moderate census tracts and to low-and-moderate income clientele, severely disabled clientele as follows:</p> <p>Booker T Washington: Public facilities improvements for youth and senior services facility in surveyed in low-moderate income areas to low-moderate income clientele.</p> <p>Hope Outreach: Public facilities improvements for transitional housing in low-moderate income areas.</p> <p>Youth &amp; 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, at 1109 Overland Trail. Census Tract 16.03.</p> <p>YWCA: Public facilities improvements for women and children shelter at 524 S Quincy, in low-moderate census tract.</p> <p>Zoe's: Public facilities improvements in low-moderate income areas. Teen Café is located at 732 East Cherokee is within a low-moderate income census tract.</p>
<p><b>Target Date</b></p>	<p>06/30/2025</p>
<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>406 Low-moderate income families and children will benefit with the following breakdowns:</p> <p>Booker T Washington: The youth and senior services facility benefits approximately 100 individuals annually.</p> <p>Hope Outreach: (The transitional housing facility benefits approximately 20 individuals annually. Funded by CV2.)</p> <p>Youth &amp; Family Services: (Youth and Family Services see 50 to 75 individual clients each year who will all benefit from the safety improvements. Funded by CV2.)</p> <p>4RKids: The facility serves Severely Disabled Clients with 25 immediately impacted by the facility improvement and 71 total.</p> <p>YWCA: (The women and children homeless shelter serves 2,500 low-moderate income clientele annually. Funded by CV2.)</p> <p>Zoe's: Annually 20-40 youth benefit from 35-40 households of low-moderate income level.</p>

	<b>Location Description</b>	4RKids: 1109 Overland Trail. Census Tract 16.03. Services 100% low income clientele.  All others: Located in low-income census tract or survey area and services low income clientele.
	<b>Planned Activities</b>	Multiple activities are planned as follows:  Booker T Washington: Public facilities improvement in surveyed low-moderate income areas (LMA).  Hope Outreach: Public facilities improvements in low-moderate income areas (LMA).  Youth & Family Services: Public facilities improvements in low-moderate income areas (LMA).  4RKids: Public facilities improvements for low-moderate severely disabled clients.  YWCS: Public facilities improvement in low-moderate income areas serving low-moderate clientele.  Zoe's: Public facilities improvements for parks in low-moderate income areas (LMA).
4	<b>Project Name</b>	2024 PUBLIC SERVICES/YOUTH SERVICES 05D
	<b>Target Area</b>	Low Mod Census Tracts
	<b>Goals Supported</b>	Community Development/Public Services
	<b>Needs Addressed</b>	Public Services Youth Services
	<b>Funding</b>	CDBG: 65,797 Booker T Washington: \$20,000 Zoe's Teen: \$10,000 Zoe's Kids: \$10,000  Making a Difference (MAD): \$25,797
	<b>Description</b>	To assist with multiple out of school youth programs. Public Services activities in this plan have been identified as high priority.
	<b>Target Date</b>	06/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	215 low income youth participate in these programs. Booker T Washington: 100 Zoe's Teen: 75 Zoe's Kids: 20  Making a Difference (MAD): 20
	<b>Location Description</b>	Located in a low-income census tract service low income clientele.



	<b>Planned Activities</b>	Youth services and programs including tutoring, mentoring, recreation, nutrition, education aspects for low income youth. At risk youth programs. Public Services activities in this plan have been identified as high priority.
5	<b>Project Name</b>	2024 MICRO-ENTERPRISE ASSISTANCE 18C
	<b>Target Area</b>	Low-Mod Income Individuals (possibly also in Low Mod Census Tracts)
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Micro enterprise Economic Development Opportunity. Job creation and retention.
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	To leverage funds to assist entrepreneurs in business creation or growth and create or retain jobs.
	<b>Target Date</b>	06/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will create or retain jobs for approximately 3-5 low-moderate income households.
	<b>Location Description</b>	These services are provided for low-moderate income clientele regardless of location. This is based on income eligibility.
	<b>Planned Activities</b>	To leverage funds to assist entrepreneurs with micro-enterprise start up or early growth.
6	<b>Project Name</b>	2024 Clearance, Demolition, Code Enforcement 04 & 15
	<b>Target Area</b>	Low Mod Census Tracts
	<b>Goals Supported</b>	Clearance/ Demolition/ Code Enforcement
	<b>Needs Addressed</b>	Clearance/ Demolition. Non-Housing Community Development
	<b>Funding</b>	CDBG: \$TBD from prior year reclaimed funds
	<b>Description</b>	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.
	<b>Target Date</b>	06/30/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Buildings Demolished: 2 Buildings
	<b>Location Description</b>	Low Mod Census Tracts
	<b>Planned Activities</b>	As needed, demo 2 buildings per year using reclaimed funds and \$6,000 prior years funds remaining.
<b>7</b>	<b>Project Name</b>	2024 PUBLIC FACILITIES IMPROVEMENTS (Parks) 03
	<b>Target Area</b>	Low Mod Census Tracts
	<b>Goals Supported</b>	Community Development/Public Facilities
	<b>Needs Addressed</b>	Public Facilities Improvements Parks & Recreation
	<b>Funding</b>	CDBG: \$TBD from prior year reclaimed funds
	<b>Description</b>	Public facilities improvements for parks in low-moderate income areas.
	<b>Target Date</b>	06/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The low moderate census tract data indicates that 1,410 low income residents live near the park.
	<b>Location Description</b>	Ambucs ABC Handicap park is at 924 W Oak, Enid 73701 and Government Springs South park is located at East 10th Street and Garriott Road within a low-moderate income census tract.
	<b>Planned Activities</b>	Public facilities improvements for parks in low-moderate income areas (LMA). Prior year reclaimed funding will be used for the improvements.

## **AP-40**

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

Based on the Strategic Plan, the City is allocating 100 percent of its CDBG funds for program year 2024-2025 to projects and activities that benefit low- and moderate-income people. Projects and activities identified as priority needs to be undertaken include, investments in projects concerning Economic Development, Public Services and Public Facilities and Infrastructure Improvements, and Housing and Homeless prevention benefiting low-and moderate-income Clientele and Low-moderate Income Area (LMA) benefit.

The primary obstacles to meeting the underserved needs of low- and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing and housing repairs that is not affordable to low income people and the lack of availability of home improvement financing in the private lending industry. Services for underserved, at-risk youth and elderly will be address by providing funding to programs that provide assistance to the described population. To address the housing obstacles, the City is investing CDBG funds through the 2024-2025 Action Plan in projects that provide emergency repairs, safety, and barrier removal services to low- and moderate-income citizens.

## **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**

<b>Target Area</b>	<b>Percentage of Funds</b>
Low Mod Census Tracts	100

**Table 97 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

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

100% of the CDBG allocation will be utilized to benefit low-moderate income residents. The City of Enid will utilize CDBG geographically for parks and public facilities in low moderate-income areas on a case by case basis. Most projects and activities are determined on clientele basis and not area. Beneficiaries of CDBG funded projects must meet the low-income guidelines to qualify for services and/or benefits.

### **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 2024-2025 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.

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

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

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

**Table 9 - 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 using CDBG funds. The City provides emergency repair services to prevent homelessness. The cost of lead-based paint abatement is including in 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. The City of Enid does assist CDSA, local CHDO with housing projects and activities.

## **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. 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
<b>Total Program Income</b>	<b>0</b>

#### 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 percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income is 100%. The City of Enid does not have any projects or activities that generate program income.



The City's allocation is estimated to be \$491,625.00. (Any additional CDBG allocation will be distributed as follows: all remaining to City of Enid parks. Any less amount in funds will be taken from the City of Enid parks.)

The City of Enid's Five-Year Consolidated Plan covers 2023-2027. This is the Second Year Action Plan of the plan for 2024-202. 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](mailto:lgirty@enid.org).

## **Attachments**

**Cover Page Image**

**Citizen Participation Comments**

**Grantee Unique Appendices:**

**Public Hearing Publication Affidavits**

**Public Hearing Sign-In Sheets**

**Grantee SF-424's and Certification(s) and Assurances**

**Resolution**