



# Annual Action Plan 2014

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## 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 2010 Census, there were 49,379 people, 18,955 households, and 12,567 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 5.4%. 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 2010 median household income is \$38,056. The largest percentage of Enid's households is in the \$35,000 to \$50,000 income bracket. Approximately 31.48% of the households earn below \$25,000 and about 17% earn below \$15,000 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, 40.3% 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 \$38,177.)



Enid in map of Oklahoma

#### 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.

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From 2013 to 2017, 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**

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. The majority of 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. 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 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 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**

Summary from citizen participation section of plan.

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, 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 EnidThe process that is to be followed in preparing and approving the Consolidated Plan and the proposed schedule of meetings and hearings,All mailings and promotional material,Record of hearings and CDBG Funding Committee meetingsAll key documents, including all prior applications, letters of approval, grant agreements, the citizen participation plan, performance reports, evaluation reports, and other reports required by HUDDocuments regarding other important program requirements, such as contracting procedures, environmental review policies, fair housing and other equal opportunity requirements and relocation provisions, andAverage 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 \$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.

The need for safe, decent and affordable rental housing has been an issue for Enid. No other comments have been made regarding the plan.

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

All comments and views were 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. All comments and views are welcome and accepted.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity 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	ENID	
CDBG Administrator		Grants Community Development Block Grant
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

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.

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 Emergency Assistance Task Force, Youth Opportunity Task Force, and the Housing Council.

Northern Oklahoma College, a two-year higher education institution. Supported by a 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**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **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. A CDBG Funding Committee composed of representatives from higher education, adult education, 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.

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 Funding Allocation Committee made up of representatives from faith-based organizations, adult education providers, the local school district, City Commission, elderly and business and industry assist the CDBG Coordinator and City Commission in the review and recommendation of proposals to be funded with CDBG resources. Agencies that will assist in the administration of programs and activities that will be addressed in the Five Year Consolidated Plan and the Second Annual Action Plan are:

4RKids

YWCA

Sandbox Learning Center

Booker T. Washington Community Center

Community Development Support Association, Inc.

Northern Oklahoma College

City of Enid departments

**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 advisory meetings, 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.

**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 Administrator 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 Administrator 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**

1	<b>Agency/Group/Organization</b>	COMMUNITY DEVELOPMENT SUPPORT ASSOCIATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Lead-based Paint Strategy

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>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. A CDBG Funding Committee composed of representatives from higher education, adult education, elder care assisted living and city commission reviews and makes final recommendations for funding for City Commission approval. City Commission serves as the determining body in matters related to the consolidated plan. 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 Funding Allocation Committee made up of representatives from faith-based organizations, adult education providers, the local school district, City Commission, elderly and business and industry assist the CDBG Coordinator and City Commission in the review and recommendation of proposals to be funded with CDBG resources. Agencies that will assist in the administration of programs and activities that will be addressed in the Second Year Annual Action Plan are: 4RKids Foundation City of Enid Parks &amp; Recreation Department YWCA Sandbox Learning Center Booker T. Washington Community Center Community Development Support Association, Inc. Northern Oklahoma College</p>
2	<p><b>Agency/Group/Organization</b></p>	<p>YWCA</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-homeless  Services - Victims</p>

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The YWCA provides housing for battered women and thier children. The City of Enid consults with the agency to assist them with their needs. The YWCA allows the City and other organizations space to have meetings and other events.
3	<b>Agency/Group/Organization</b>	BOOKER T WASHINGTON COMMUNITY CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services for youth and elderly
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City assists Booker T. Washington with services for the youth and elderly. Booker T. Washington provides the City of Enid with community needs infomation about those in low-moderate income areas and households.

Table 2 – Agencies, groups, organizations who participated

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

No public housing authority was consulted since Enid does not have a local PHA

**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	Community Development Support Association	The City uses data collected from the North Central Oklahoma Continuum of Care. The CDBG Administrator for the City of Enid actively participates and attends monthly meeting for the NCOCOC.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

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 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.

## **AP-12 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**

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. The total amount of grant funds (CDBG and others received) planned to be available for eligible activities including planning and administration, 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. The process that is to be followed in preparing and approving the Consolidated Plan and the proposed schedule of meetings and hearings, All mailings and promotional material, Record of hearings and CDBG Funding Committee meetings, 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, Documents regarding other important program requirements, such as contracting procedures, environmental review policies, fair housing and other equal opportunity requirements and relocation provisions, and 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. [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.

**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	Non-targeted/broad community	The need for safe, decent and affordable rental housing has been an issue for Enid. No other comments have been made regarding the activities proposed in the plan.	No comments have been made regarding the 2014 Action Plan.	All comments and view were accepted	

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 Persons with disabilities Project Hearing	The public was invited to respond to the Request for Proposals (RFP). Proposed projects were presented to the Funding Committee, staff and general public for review and questions.	No comments were made by the general public. Subrecipients presented their proposals to staff, funding committee and public.	Comments are always accepted.	
3	Public Hearing	Non-targeted/broad community	A public hearing was conducted and no comments were made at that time.	No comments were made regarding the City's Annual Action Plan.	Comments regarding our Annual Action Plan are always accepted.	

**Table 4 – Citizen Participation Outreach**



## Expected Resources

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

#### Introduction

The Second Year Action Plan will cover the one-year period of July 1, 2014-June 30, 2015. For fiscal year 2014, Enid’s CDBG allocation is \$430,806.00. An additional \$27,058.00 will be available from reallocated funds and it is estimated that we may receive approximately \$200.00 of program income. Of this amount, \$153,105.00 will be dedicated to a Section 108 Loan Guarantee repayment, and \$90,000 will be set-aside for program administration. The grand total anticipated for B14 projects is \$457,864.00.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	430,806	0	27,058	457,864	0	

**Table 5 - 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**

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

Three neighborhoods publicly owned parks will receive funding from CDBG.

### **Discussion**

In 2019 the Section 108 loan should be paid in full which would free up a large portion of its CDBG Allocation. Approximately 35% of the entire annual allocation is devoted to this project. After this loan is paid in full the City will be able to complete more community development projects.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

#### No Goals Found

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing and Homeless Prevention	2014	2015	Affordable Housing Homeless		Housing/Homeless Prevention Housing/HOME-Production of new rental units	CDBG: \$75,753	Homelessness Prevention: 15 Persons Assisted
2	Public Facilities Improvements	2014	2015	Non-Housing Community Development			CDBG: \$137,523	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
3	Public Services	2014	2015	Services for low-moderate income individuals			CDBG: \$1,483	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
4	Administration	2014	2015	Administration		Administration & Planning	CDBG: \$90,000	Other: 2 Other
5	Economic Development Section 108	2014	2015	ED Section 108		Economic Development	CDBG: \$153,105	Jobs created/retained: 75 Jobs

Table 6 – Goals Summary<TYPE=[text] REPORT\_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

**Goal Descriptions**

1	<b>Goal Name</b>	Housing and Homeless Prevention
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Public Facilities Improvements
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Economic Development Section 108
	<b>Goal Description</b>	

**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 91.215(b):**

The jurisdiction will not provide affordable housing as defined by HOME 91.215(b), the City of Enid does not receive HOME funds. However, the City of Enid provides funding to CDSA, a local CHDO that administers HOME funds.

## 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. Funding requests totaling \$ 668,530.01 were considered. 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 2013-2017 Consolidated Plan.

#	Project Name
1	Administration
2	Section 108 Loan
3	CDSA ER/BR/HOME
4	Don Haskins Park
5	Phillips Southern Heights Park
6	Champion Park Gym
7	YWCA
8	Booker T. Washington PF
9	4RKids Foundation ADA Doors
10	Sandbox Learning Center

**Table 7 – Project Information**

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

As of the 2010 Census, there were 49,379 people; 19,726 households; and 12,590 families residing in the city. The U.S. Census Bureaus 2008-2010 American Community Survey 3-Year Estimates has estimated 20,000 households. Families made up sixty-one percent (61%) of the households in Enid. Located in the north central part of the state within Garfield County, Enid is the second largest city in the northern portion of the state, Tulsa being the largest. The city is an urban community of 75.43 square miles with approximately 22,000 housing units and 632.5 persons per square mile. Approximately 30.2% of the households earn below \$25,000 and of that, about 15.3% earn below \$15,000 annually. Household income levels are expected to increase over the next five years but will likely remain below

state and county levels. Enid is located in the north central part of the state within Garfield County.

According to the 2010 Census income data for the community there are 10 Census Tracts (CT) (these are not numbered contiguously) and 45 Block Groups (BG) within the city. In CT 11, BG 2 the city has about 1.5 acres, which is Chisholm High School. Of the 45 Census Block Groups, 40 are composed of households where greater than 20% are considered to be low and moderate income. Only CT 10 BG 2 and 3 and CT 13.00 BG 1, 2 and 4 are composed of 20% or less low and moderate income households. This high percentage of low and moderate income households appears to correlate with the high percentage of households earning under \$35,000 a year and the percentage of service industry, sales and office jobs (approximately 45%) typically associated with lower pay ranges. The 2010 Census shows Enid's total population was approximately 49,379 persons. Racially, the City is predominantly Caucasian at approximately 81.6% (40,300 persons). Approximately 10.3% (5,066 persons) are Hispanic or Latino, approximately 3.6% (1,768 persons) are Black, approximately 2.3% (1,144 persons) are American Indian, approximately 1.1% (531 persons) are Asian, approximately 2.2% (1,082 persons) are Native Hawaiian or Pacific Islander and approximately 9.2% some other race alone or two or more races. It is noteworthy these percentages do not total 100% due to rounding. Considering the racial composition of the City as a whole, there are some areas that might be considered minority concentrations. One area particularly noteworthy is CT7 BGs1 through 6 where there is a concentration of Hispanic/Latino populations. Block Groups where minority percentages are equal to or greater than the City as a whole.

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. Activities based on area benefit are mainly infrastructure and public facilities improvement projects such as public parks, sidewalks, and street and drainage improvements located in low income census tracts of the city. Typically, the City qualifies CDBG activities under the national objective of benefit to low and moderate income households.

# Projects

## AP-38 Projects Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Planning and Administration of CDBG projects
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administration of projects.
	<b>Location Description</b>	City of Enid 401 W. Garriott Road Enid Ok, 73701
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Section 108 Loan
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:

	<b>Description</b>	Planned repayment of the Section 108 loan.
	<b>Target Date</b>	10/21/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	CDSA ER/BR/HOME
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Funds to provide emergency repairs and barrier removal to low-to moderate income single-family owner-occupied homes, and project delivery costs associated with housing programs.
	<b>Target Date</b>	10/20/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 households will benefit from these funds.
	<b>Location Description</b>	Clientele are selected by income not by area.
	<b>Planned Activities</b>	Emergency Repairs, Barrier Removal and HOME projects.
<b>4</b>	<b>Project Name</b>	Don Haskins Park
	<b>Target Area</b>	
	<b>Goals Supported</b>	

	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	ADA Parking and Sidewalks at Don Haskin Park located in low moderate income area.
	<b>Target Date</b>	10/20/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Thousands of families residing in this primarily residential area will benefit from the upgrades to the public park. Approximately 18,750 people
	<b>Location Description</b>	Don Haskins park is located in the low income census tract 7 of Enid at 515 E. Maine St.
	<b>Planned Activities</b>	The City of Enid is leveraging \$78,000.00 to this project that will provide ADA Handicapped accessible parking and sidewalks throughout the park.
<b>5</b>	<b>Project Name</b>	Phillips Southern Heights Park
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	ADA Parking and sidewalks at Phillips Southern Heights Park.
	<b>Target Date</b>	10/20/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Phillips Southern Heights Park is located in the low income census tract 6 of Enid. Approximately 18,700 people will benefit from this primarily residential area park.
	<b>Location Description</b>	421 E. Iowa Ave Enid OK
	<b>Planned Activities</b>	ADA Parking and sidewalk installation
<b>6</b>	<b>Project Name</b>	Champion Park Gym

	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Champion Park Gym floor installation
	<b>Target Date</b>	10/20/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Champion park is located in the low income census tract 7 of Enid and will benefit the neighborhood residence of that area. Approximately 18,700 people will benefit from this project.
	<b>Location Description</b>	729 N. 9th Enid OK
	<b>Planned Activities</b>	The City will leverage additional funds to complete the gym floor project.
7	<b>Project Name</b>	YWCA
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	To purchase laundry room facility appliances for the halfway house.
	<b>Target Date</b>	10/21/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Currently the shelter houses 20 homeless women and children.
	<b>Location Description</b>	525 S Quincy Ave Enid, OK

	<b>Planned Activities</b>	To provide laundry appliances for the residents of the shelter.
8	<b>Project Name</b>	Booker T. Washington PF
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	To repair or replace the roof and make indoor rehabilitation improvements of the community/youth center.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Booker T. Washington is a community and youth center that is located in the low income census tract 6. The community center provides benefits for low moderate income citizens. Approximately 100 youth attend the center on a regular basis.
	<b>Location Description</b>	800 S 5th Enid OK
	<b>Planned Activities</b>	Public Facility improvements will be made which will include roof replacement and some interior improvements to the walls.
9	<b>Project Name</b>	4RKids Foundation ADA Doors
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	To provide ADA doors at the 4RKids facility
	<b>Target Date</b>	10/20/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4RKids serves about 1725 people. The foundation caters to those with disabilities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	710 Overland Trail Enid OK
<b>10</b>	<b>Project Name</b>	Sandbox Learning Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Kitchen rehab, windows and interior wall repairs.
	<b>Target Date</b>	10/20/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Sandbox Learning Center is located in the low mod income census tract 6. The child care facility is the only non for profit of it's kind in the area. They serve approximately 103 children per day. 72.1% of their clientele are low income families.
	<b>Location Description</b>	411 E. Illiois Enid Ok
	<b>Planned Activities</b>	Interior rehabilitation to kitchen

## **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 impact 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	26

**Table 8 - Geographic Distribution**

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

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.

### **Discussion**

26% of funding will be spent in target low-mod census tracts on publicly owned neighborhood parks. All other funding will be spent on low-moderate income clientele.

## 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	5
Non-Homeless	0
Special-Needs	15
Total	20

**Table 9 - 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	20
Acquisition of Existing Units	0
Total	20

**Table 10 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

The City of Enid makes every effort possible to support affordable housing production.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Community needs assessment results 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.

### **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**

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.

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

N/A. Enid doesn't have a PHA at this time.

### **Discussion**

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

### **Introduction**

**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**

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.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

Enid funds the YWCA and Agnes House as public service activities. The YWCA and Agnes House are halfway houses that supports unsheltered homeless. CDSA is another agency that provides housing in our community.

**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 by 2012. 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, 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.

**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 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**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

## **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.

### **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**

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 \$160,000 and average new home sale prices of approximately \$250,000 creates an affordability gap for median household incomes of \$38,056. 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 of \$32,900 to \$37,000. To help alleviate the housing gap, the City plans to market and promote the housing market analysis to inform developers of 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.

## **Discussion**

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.



## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

Enid faces obstacles to meeting underserved needs due to limited resources and staffing.

### **Actions planned to address obstacles to meeting underserved needs**

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 925 households; ER 150 people, BR 15 people and HS 400 people will benefit from these housing projects. 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. The proposed public facility improvement, public services, and clearance activities in the 2014 funding cycle will leverage \$500,000.00 with their CDBG funding and the housing activities will leverage \$1,250,000.00

### **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. However, the City estimates that 5,697 units built prior to 1978 contain lead-based paint. 68% of the homes built before 1940 contain lead-based paint; 43% built between 1940 and 1959 contain lead; and, 8% built from 1960 to 1978. See Chart in Section SP-65

### **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**

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

## **Discussion**

## 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	200
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>200</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%

Annual Action Plan 48  
2014

## **Discussion**

The City of Enid strives to ensure that 100% of all CDBG funds benefit low-moderate income clientele. This plan is a part of the City of Enid's Five Year Consolidated Plan that covers 2013-2017 with the Second Year Action Plan being 2014-2015.



