



Annual Action Plan 2026

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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 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 3.3%. The Enid real estate market appears to be increasingly active, and rental rates and housing prices have increased moderately in the past years. All 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 2024 median household income was \$62,125. The largest percentage of Enid's households (40%) make less than \$50,000 per year, and 35% of Enid's households are in the \$50,000 to \$100,000 income bracket. 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, 48.5% 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 \$71,350).

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 in 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.)

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 and affordable 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 with decent housing, create a suitable living environment, and expand economic development opportunities. To accomplish this, we will focus our efforts on assisting individuals at risk of becoming homeless and assist individuals experiencing homelessness 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, non-profit organizations, etc., and the City also met with citizens to obtain input 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.

Overall, the City plans to meet the identified goals with specific emphasis on ensuring 100% of the clientele served are low- and moderate-income persons and families in the City of Enid to provide low-income households with the opportunity to improve their quality of life. CDBG staff strive to meet all

CDBG program requirements while also following city- and state-mandated requirements. To ensure subrecipients understand their responsibilities, staff provide 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 Community Development Support Association, Inc. (CDSA).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Plan outlines ways the citizens of Enid can participate in its CDBG program and encourages public participation in the planning process. The City of Enid will provide full public access to program records and information, particularly to those of low and moderate income and to those residing in lower-income and blighted neighborhoods. Such documents include:

1. Total amount of grant funds (CDBG and others received) planned to be available for eligible activities including planning and administration,
2. Range of activities that may be undertaken with the funds and the kinds of activities that have been previously funded in the City,
3. 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 Commission 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 Commission for each funding request (CDBG application) and the approved minutes from the meeting in which the funding recommendations were determined.

The City will hold at least two public hearings during each program year, 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 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 Coordinator 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 Coordinator also includes information on how to request assistance or accommodations to enable all citizens to participate.

Notices of the hearings will be published in the non-legal section of the local newspaper at least 15 calendar days prior to each hearing. The notices will also be available at the Enid Public Library and on the City of Enid website: www.enid.org/CDBG. In the event of a substantial change in the use of funds proposed in the program activities, the City will provide reasonable notice of 15 days and 30 calendar days' opportunity to comment on the substantial change. A substantial change is defined as (a) Change in Purpose- if an activity changes with respect to the objectives as originally described in the Consolidated Plan; (b) Change in Scope if the scale and/or nature of the activity changes to the extent that there is a significant increase or decrease in program funds expended, or if changes/revisions within the original budget allocation exceed the greater of \$25,000 or 25% of the original budget for all projects approved within the Annual Action Plan; (c) Change in Location if the originally approved project is neighborhood-specific and the project location is changed to an area outside of its census tract; and (d) Change in Beneficiaries if the percentage of low-income persons receiving service/assistance decreases 25% or more.

5. Summary of public comments

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 an influx in the homeless population, a shortage of transitional and sober living houses, and the need for services for these individuals. A Neighborhood Revitalization Strategy Area was proposed for the area surrounding Northern Oklahoma College, Northwestern Oklahoma State University, and Adams Elementary School to improve the housing quality, support small business, enhance walkability and safety in public spaces, encourage private reinvestment in homes and rentals, and strengthen educational and workforce outcomes in the area. Comments were heard about transportation to surrounding towns, which would be out of the eligible service area. There are needs for facility improvements to a youth center, a facility for individuals with disabilities, a transitional living facility, a health clinic, and a shelter for victims of domestic and sexual violence. Homeowner-occupied rehabilitation continues to be a need to address issues that are a threat to the life, health, or safety of residents. A program to provide rent and utility assistance is still a great need to prevent homelessness, and an economic development project was proposed to retain and create new employment opportunities.

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 – 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	ENID	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 Commission composed of representatives from such entities as nonprofit administration, real estate, oil and gas industry, and City Commissioners reviews and makes final recommendations for funding for the City Commission’s approval. The 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’s mission is to work with others to identify needs, secure resources, and deliver services that improve lives. 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, doing business as Human Services Alliance of Greater Enid (The Alliance) and its subcommittees including the Health Planning, Mental Health Committee, Education, and Early Childhood Coalition.

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 non-profits 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/CDBG.

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. The CDBG Program is under the direction and oversight of the Administration Department, City Manager, Community Development Director, and City 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 Commission composed of representatives from nonprofit administration, real estate, the oil and gas industry, and City Commissioners with the CDBG Coordinator make 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 Fourth 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

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

4RKids Foundation

Booker T. Washington Community Center

Enid Street Outreach Services

Hedges Regional Speech & Hearing Center

Hope Outreach

West Side Ministries

Youth and Family Services

Young Women's Christian Association

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))

To enhance coordination between social agencies, the City of Enid will encourage networking through attendance at the Human Services Alliance and North Central Oklahoma Continuum of Care meetings and with organizations, such as CDSA, Hope Outreach, The Salvation Army of Enid, YWCA, and Youth and Family Services. 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 participates in meetings of the North Central Oklahoma Continuum of Care 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 individuals experiencing homelessness 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	Agency/Group/Organization	Metropolitan Fair Housing Council
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Education Service-Fair Housing Services - Victims Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City contracts with Metropolitan Fair Housing Council to conduct fair housing activities and investigate housing discrimination complaints. The Metro Fair Housing Council provides periodic reporting on their activities, which is used to tailor strategies for promoting Fair Housing.
2	Agency/Group/Organization	Garfield County Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Health Agency Other government - State Other government - County Other government - Local

	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The health department is consulted regarding lead- based paint encounters or potential encounters.
3	Agency/Group/Organization	Northern Oklahoma College (NOC)
	Agency/Group/Organization Type	Services-Education Services-Employment Higher Education Institution
	What section of the Plan was addressed by Consultation?	Economic Development Higher Education Institute - Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NOC provides higher education services and provides jobs for economic development. They also host non-profit subrecipients. NOC provides broadband internet on campus, in classrooms, and at the library and other shared buildings.
4	Agency/Group/Organization	Community Development Support Association (CDSA)
	Agency/Group/Organization Type	Housing 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 Grant, Department of Human Services Low-Income Home Energy Assistance Program, Weatherization Funds, Department of Energy

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

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

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

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 Oklahoma 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

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 Health Department is instrumental in assisting with Lead-Based Paint screenings and outreach.

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 had a large increase in broadband availability. The 2023 ACS data showed 80.9% of households had broadband subscriptions. The city library offers free internet and computer access. Formerly only one internet service provider was available, but several new providers have laid lines and are available. Having multiple providers is lowering costs for individuals and providing the necessary competition to increase both quality and availability. Some of the current providers are AT&T, Bluepeak Fiber, Chisholm Broadband, Dobson Fiber, Optimum, and Verizon. Some have low-to-moderate income options, including Bluepeak. Broadband providers will be invited 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-to-moderate income individuals who might need services provided at reduced costs.

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

City staff continues to work with the CDBG Funding Commission to increase citizen participation and improve the application and evaluation process. All meetings are open to the public, 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 cannot 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 Citizen Participation Plan (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 Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	<p>January 15, 2026, public hearing was at the City Administration Building. 10 individuals attended in addition to the CDBG Funding Commission and Staff.</p> <p>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.</p>	<p>Comments were heard regarding the influx of the homeless population, the need for a Neighborhood Revitalization Area, and transportation to areas surrounding Enid.</p>	<p>All comments were addressed and accepted during all meetings and hearings related to this plan.</p>	

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 Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	March 12, 2026, public hearing was at the City Administration Building. 15 individuals attended in addition to the CDBG Funding Commission and Staff.	CDBG applicants provided presentations for their proposed activities, which included facility improvements to a youth center, a facility for individuals with disabilities, a transitional living facility, a health clinic, and a shelter for victims of domestic and sexual violence. Other activities included homeowner-occupied rehabilitation, a program to provide rent and utility assistance to prevent homelessness, and an economic development project was proposed to retain and create new employment opportunities.	All comments 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)
3	Public Hearing	Non-targeted/broad community	May 5, 2026, public hearing was at the City Administration Building during the regular meeting of the Enid City Commission.	Attached.	All comments were accepted.	
4	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 accepted.	
5	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 accepted.	

Table 4 – Citizen Participation Outreach

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

Introduction

The Fourth Year Action Plan covers the one-year period of July 1, 2026-June 30, 2027. For Fiscal Year 2026, Enid’s CDBG allocation is \$494,190.00. Enid does not anticipate funds from program income but does have approximately \$61,362 reclaimed from prior years. The City of Enid is expecting to receive approximately \$491,970.00 each year over the next two years of this Five-Year Consolidated Plan. The expected

amount available for the remainder of this Consolidated Plan is estimated to be \$1,047,522.00.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				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	494,190	0.00	61,362	555,552	1,047,522	The AAP was completed based on the \$494,190.00 the City of Enid was allotted for FY 2026. The City expects a similar allocation for the remaining year of the Consolidated Plan. The estimated amount expected for the remainder of the Consolidated Plan is \$1,047,522.00. The City of Enid does not anticipate any program income during the five-year strategic plan period.

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

During the evaluation and ranking process of each application for funding, the staff and Funding Commission 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 in a qualifying census tract or service income eligible clientele. This may include parks, youth centers, senior centers, publicly-owned utilities and/or infrastructure improvements.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2023	2027	Administration	Low Mod Census Tracts	Administration	CDBG: \$90,000.00	
2	Housing and Homeless Prevention	2023	2027	Affordable Housing Homeless	Low Mod Census Tracts Low-Mod Income Clientele Benefit	Enid High Priorities Rehab; Single Unit Residence Emergency Repairs	CDBG: \$138,000	Homeowner Housing Rehabilitated: 35 Household Housing Units
3	Economic Development	2023	2027	Non-Housing Community Development	Low Mod Census Tracts Low-Mod Income Clientele Benefit	Public Facilities Improvements Infrastructure Economic Development Commercial Industrial	CDBG: \$100,386	Jobs created/retained: 20 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community Development/Public Facilities	2023	2027	Non-Housing Community Development	Low Mod Census Tracts Low-Mod Income Clientele Benefit	Public Facilities Improvements Infrastructure	CDBG: \$91,675.50	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Facilities and 5414 Persons Assisted
5	Community Development/Public Services	2023	2027	Non-Housing Community Development	Low Mod Census Tracts Low-Mod Income Clientele Benefit	Public Services Youth Services Public Services Seniors/Substance Abuse/Abused	CDBG: \$74,128.50	Public service activities other than Low/Moderate Income Housing Benefit: 365 Persons Assisted
6	Community Development/Public Facilities Parks	2023	2027	Non-Housing Community Development	Low Mod Census Tracts		CDBG: \$.00	
7	Clearance/Demolitions /Code Enforcement	2023	2027	Non-Housing Community Development	Low Mod Census Tracts Low-Mod Income Clientele Benefit	Code Enforcement	CDBG: \$.00	Buildings Demolished: 2 Buildings

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Planning and Administration of CDBG program. Administration set aside for B26 is for one full-time employee, the CDBG Coordinator. To provide planning and administration costs including supplies, equipment, training, travel, and fair housing activities administered by the City of Enid CDBG staff. The allocation for planning and administration this fiscal year is \$90,000.
2	Goal Name	Housing and Homeless Prevention
	Goal Description	Emergency repairs, barrier removal activities, and rehabilitation projects are planned for owner-occupied residences to prevent homelessness. The annual goal is to serve at least 35 households. The estimated amount of funding over the five-year plan period is \$731,031.50 with \$138,000 this fiscal year.
3	Goal Name	Economic Development
	Goal Description	Rehab Publicly/Private-ly-Owned Commercial/Industrial buildings, structures, or other real property; technical assistance to promote economic development. Plans to target specific LMI areas for business support and solicit applications in final two years of five-year plan. An estimated 20 jobs will be created or retained, and an estimated 5 businesses will be assisted.
4	Goal Name	Community Development/Public Facilities
	Goal Description	Improvements to assist non-profit organizations that serve low- to moderate-income individuals or any of the special population categories with facility improvements. The estimated amount of funding over the five-year plan period for Public Facility Improvements is \$928,818.50 with \$91,675.50 this fiscal year to assist with those projects. It is also estimated that approximately 5,414 people will utilize those facilities in the current fiscal year. Non-housing related.

5	Goal Name	Community Development/Public Services
	Goal Description	<p>The City plans to assist with Public Service Projects including energy and rental assistance, youth programs, and mental health services to serve approximately 725 people over the five-year plan period with an estimate of 145 people being served through those projects each year and 365 people served in the current 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 \$74,128.50 this fiscal year.</p> <p>Public Services funding is regulated by the Department of Housing and Urban Development and does not allow grantees to utilize more than 15% of the annual allocation on these types of projects. The City of Enid stays below the 15% cap required by HUD.</p>
6	Goal Name	Community Development/Public Facilities Parks
	Goal Description	<p>Reclaimed funds may, at the discretion of the City, be re-allocated to fund public facilities and improvements for parks in low mod census tracts.</p> <p>It is also estimated that these projects will benefit at least 15,000 people over the five-year plan period with approximately 3,000 people utilizing these facilities each year.</p> <p>Non-housing related.</p>
7	Goal Name	Clearance/Demolitions
	Goal Description	Clearance and demolition of unsafe and unsanitary hazards to the community in low mod census tracts. As needed, demo 2 buildings per year using reclaimed funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Enid has reviewed all proposed activities for eligibility under 24 CFR Part 570 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 Commission reviewed and scored all requests 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 Fourth Action Year are consistent with those established in the Five-Year Consolidated Plan with an effective date of July 1, 2026, 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 and 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, rent and utility assistance, 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 regarding decent housing, suitable living environments, and economic opportunity.

The recommended projects for Enid's formula grant funding allocations for the Fourth Action Year Plan (July 1, 2026 through June 30, 2027) follow the priorities established in the Five-Year Consolidated Plan that expires June 30, 2028. The Annual Action Year Plan 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 2026-2027 CDBG Action Year were proposed by staff, citizens, stakeholders, and the CDBG Funding Commission for final approval by the City of Enid Mayor and Board of Commissioners on May 05, 2026. The motion passed with six in favor and one abstaining/recusing due to a potential conflict of interest.

Projects

Projects	
Sort*	Project Title
1	2026 Administration
2	2026 Housing and Homeless Prevention
3	2026 Economic Development
4	2026 Community Development/Public Facilities
5	2026 Community Development/Public Services
6	2026 Community Development/Public Facilities Parks
7	2026 Clearance/Demolitions

Table 7 - Project Information

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

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

Economic development is a high priority for creating and retaining jobs 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 and barrier removal activities are a high priority to prevent homelessness for 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.

The Action Plan will cover the one-year period of July 1, 2026 to June 30, 2027. Enid does not anticipate funds from program income.

AP-38 Project Summary

Project Summary Information

1	Project Title	2026 Administration
	Description	Planning and Administration of CDBG program. Administration set aside for B26 is for one full-time employee, the CDBG Coordinator. To provide planning and administration costs including supplies, equipment, training, travel, and fair housing activities administered by the City of Enid CDBG staff.
	Estimated Amount	\$90,000.00
	Annual Goals Supported	Administration
	Priority Needs Addressed	Enid High Priorities Administration
	Target Date for Completion	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Enid Administration, 401 W. Owen K. Garriott Rd, Enid, OK 73701
	Target Areas Included	
	Planned Activities	21A - General Program Admin; City of Enid \$90,000

2	Project Title	2026 Housing and Homeless Prevention
	Description	Emergency repairs, barrier removal activities, and rehabilitation projects are planned for owner-occupied residences to prevent homelessness.
	Estimated Amount	\$138,000.00
	Annual Goals Supported	Housing and Homeless Prevention
	Priority Needs Addressed	Rehab; Single Unit Residence Emergency Repairs
	Target Date for Completion	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The annual goal is to serve at least 35 LMI households.
	Location Description	Private residences throughout the city of Enid with rehabilitation provided by Community Development Support Association and West Side Ministries
	Target Areas Included	Low Mod Census Tracts, Low-Mod Income Clientele Benefit
	Planned Activities	14A - Rehab; Single-Unit Residential CDSA will receive \$90,000 and West Side Ministries will receive \$48,000 to carry out the activities.
3	Project Title	2026 Economic Development
	Description	Rehab Publicly/Private-ly-Owned Commercial/Industrial buildings, structures, or other real property; technical assistance to promote economic development
	Estimated Amount	\$100,386.00
	Annual Goals Supported	Economic Development
	Priority Needs Addressed	Economic Development Commercial Industrial

	Target Date for Completion	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 jobs will be created or retained for LMI individuals.
	Location Description	4RKids and Enid Regional Development Alliance
	Target Areas Included	Low Mod Census Tracts, Low-Mod Income Clientele Benefit
	Planned Activities	17C - Commercial/Industrial: Building Acquisition, Construction, Rehabilitation; 4RKids \$50,386 18A - Economic Development: Direct Financial Assistance to For-Profit Business; Enid Regional Development Alliance \$50,000
4	Project Title	2026 Community Development/Public Facilities
	Description	Improvements to assist non-profit organizations that serve low- to moderate-income individuals or any of the special population categories with facility improvements.
	Estimated Amount	\$91,675.50
	Annual Goals Supported	Community Development/Public Facilities
	Priority Needs Addressed	Enid High Priorities, Public Facilities Improvements Youth Centers
	Target Date for Completion	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 5,414 people will utilize the facilities in the current fiscal year. They range from youth to seniors and others may be homeless or victims of domestic violence or sexual abuse.
	Location Description	Booker T. Washington Community Center, Hedges Regional Speech & Hearing Center, Hope Outreach, and YWCA

	Target Areas Included	Low Mod Census Tracts, Low-Mod Income Clientele Benefit
	Planned Activities	03C - Homeless Facilities; Hope Outreach for \$3,228 and YWCA \$16,895 03D - Youth Centers; Booker T. Washington Community Center \$11,190 03P - Health Facilities; Hedges Regional Speech & Hearing Center \$60,362.50
5	Project Title	2026 Community Development/Public Services
	Description	The City plans to assist with Public Service Projects including energy and rental assistance, youth programs, and mental health services.
	Estimated Amount	\$74,128.50
	Annual Goals Supported	Community Development/Public Services
	Priority Needs Addressed	Enid High Priorities, Public Services Youth Services, Public Services Seniors, Substance Abuse/Abused
	Target Date for Completion	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 365 people will be served in the current year. These individuals range from youth to adults who are LMI.
	Location Description	Booker T. Washington Community Center, Enid Street Outreach Services, Youth and Family Services
	Target Areas Included	Low Mod Census Tracts, Low-Mod Income Clientele Benefit
	Planned Activities	05D - Youth Services; Booker T. Washington Youth Services \$15,000 05O - Mental Health Services; Youth and Family Services \$26,250 05Q - Subsistence Payments; Enid Street Outreach Services \$32,878.50
6	Project Title	2026 Community Development/Public Facilities Parks
	Description	Public facilities and improvement activities for parks in low mod census tracts. Reclaimed funds may, at the discretion of the City, be re-allocated to fund parks projects.

	Estimated Amount	
	Annual Goals Supported	Community Development/Public Facilities Parks
	Priority Needs Addressed	Public Facilities Improvements Parks & Recreation
	Target Date for Completion	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that these projects will benefit at least 3,000 people.
	Location Description	Parks in low mod census tracts
	Target Areas Included	Low Mod Census Tracts
	Planned Activities	03F - Parks, Recreational Facilities Reclaimed funds may, at the discretion of the City, be re-allocated to public facilities and improvements for park projects located in LMI census tracts.
7	Project Title	2026 Clearance/Demolitions
	Description	Clearance and demolition of unsafe and unsanitary hazards to the community in low mod census tracts.
	Estimated Amount	
	Annual Goals Supported	Clearance/Demolitions/Code Enforcement
	Priority Needs Addressed	Clearance/Demolition
	Target Date for Completion	6/30/2027

Estimate the number and type of families that will benefit from the proposed activities	An estimated 2 dilapidated buildings will be demolished per year using reclaimed funds.
Location Description	Various properties in low mod census tracts in the city of Enid
Target Areas Included	Low Mod Census Tracts
Planned Activities	As needed, demo 2 buildings per year using reclaimed funds

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.

Most target areas are in Census Tracts 1.02, 7.01 and 7.02 of Enid.

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

Geographic Distribution

Target Area	Percentage of Funds
SOUTHERN HEIGHTS EAST PARK NRSA	
Low Mod Census Tracts	100
Low-Mod Income Clientele Benefit	
Citywide Clientele benefit	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The targeted areas are primarily the low-moderate income 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% median family income (MFI) market segment, by:

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

The objectives of the 2023-2027 Consolidated Plan were developed through review and analysis of the Comprehensive Housing Affordability Strategy (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, homelessness, 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 individuals experiencing homelessness 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 2026-2027 Annual Action Plan year. It is anticipated that these annual goals will be largely consistent over the five-

year term of this plan, provided that annual allocations are not substantially reduced.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	145
Special-Needs	0
Total	185

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	105

Table 10 - 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 payments using CDBG funds. The City funds CDSA and West Side Ministries to provide emergency repair services to prevent homelessness. The cost of lead-based paint abatement is included 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 have 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 and the high demand and low supply of housing in Enid, the community needs a public housing authority to regulate rents and monitor upkeep of housing. Partner CDSA is acting in that capacity currently and serves as CHDO. The City of Enid assists CDSA with housing projects and activities.

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

Introduction

Enid relies on local non-profit efforts and the North Central Oklahoma Continuum of Care (NCOCoC) to address homeless needs of the city. The NCOCoC covers the 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 concerned citizens and its member organizations serving individuals and families with children experiencing homelessness.

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

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 Fourth-Year Action Plan to address homelessness include CDBG funding for homeless prevention through emergency repairs and barrier removal as well as energy and rent assistance. 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, it is committed to providing 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) increase staff awareness and knowledge of the plan, (2) make the plan available to the public, (3) review the plan annually and include key stakeholders in notification of the CDBG process, and (4) offer technical training to interested agencies. The City of Enid has pursued providing additional 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 non-profits to apply for the HOME Program and Federal Home Loan Bank (FHLB) grants Affordable Housing Program (AHP) funding to undertake owner-occupied rehabilitation.
- Provide community support for local applicants seeking state and federal homeless and at-risk funding.
- Encourage and assist locally funded non-profits to access homeless funding. Currently, HUD manages five programs that directly combat homelessness, and it coordinates with the Department of Defense on a sixth program. In addition to these "targeted" programs, HUD also funds "mainstream" programs that can provide additional assistance to individuals experiencing homelessness. As contrasted with targeted programs, HUD's mainstream programs are not meant to exclusively serve homeless households. However, they are programs for which these households are generally eligible because of their low-income or disability status.

Discussion

The North Central Oklahoma Continuum of Care and its local and area service providers use the Homeless Management Information System (HMIS) to track services provided to individuals experiencing homelessness, and to prevent duplication of resources. Providers are also required to record client demographic and program data in 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 meet 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 HMIS 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 or to retain housing and 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 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 the barriers will be difficult to overcome because there are not any state, local, or federal regulations on the conditions to rent.

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 the 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 and results of the housing market analysis to tax credit developers.
- Providing “Resolutions of Support” and “Community Support” to proposed IRS Section 42 Low-Income Housing Tax Credit proposals seeking competitive allocations of tax credits from the Oklahoma Housing Finance Agency (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. Of existing stock, the average cost of a single-family home in Enid is \$136,000, and the average price of a new single-family home is approximately \$250,000, which 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 are 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 non-profit and local banking partners to offer financial and/or homebuyer education and seek homebuyer assistance resources from OHFA's HOME and Single-family Mortgage Revenue Bonds (SFMRB) Programs, the Federal Home Loan Bank's (FHLB) Affordable Housing Program (AHP) and Rural Enterprises, Inc.'s (REI) down payment, closing cost, and mortgage financing assistance programs.

Similarly, the high cost of developing new rental properties 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 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 offset the high development costs associated with affordable rental property development, non-profit 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 the 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. 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. Non-profit 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 subrecipients, Community Housing Development Organizations (CHDO's), and other for-profit and non-profit 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 are 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 non-profit 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 results in contract rents being 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 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, non-profit 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 rental costs.

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 in specific areas where 51% or more of the total household beneficiaries have low to moderate incomes. Typically, the City qualifies CDBG activities under the national objective of benefit to low-and-moderate income households.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

The City's allocation is \$494,190.00. 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 of Enid's Five-Year Consolidated Plan covers 2023-2027. This is the Fourth Year Action Plan of the plan for 2026-2027. The plan was created in-house by Lorinda McDaniel, City of Enid Community Development Block Grant Coordinator. All questions can be directed to Mrs. McDaniel via email at lorinda.mcdaniel@enid.org.