



Second Year Action Plan

Community Development
Block Grant (CDBG) & HOME
Investment Partnerships

July 1, 2026-June 30, 2027



Executive Summary

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

1. Introduction

Located in central Oklahoma, approximately 15 minutes south of Oklahoma City, the City of Norman encompasses 189 square miles and serves as a vibrant hub of history, culture, and education. The community is anchored by the University of Oklahoma, a major public research institution with an enrollment of approximately 31,000 students. According to the 2024 American Community Survey, Norman has an estimated population of 131,008 residents, with roughly 30 percent identifying as members of minority populations. The city's median household income is \$73,618, and approximately 14.3 percent of residents live below the poverty line. Of the city's 54,834 households, 40% percent are classified as low- to moderate-income (LMI) under U.S. Department of Housing and Urban Development (HUD) guidelines.

The City of Norman is a federal Entitlement Community under HUD and receives annual formula funding through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. As a condition of receiving these funds, the City is required to prepare a Consolidated Plan every five years, which provides a comprehensive, community-based assessment of demographic, economic, and housing trends, as well as an evaluation of the needs of low- and moderate-income populations. This analysis, combined with input gathered through a robust citizen participation and stakeholder consultation process, establishes the foundation for the City's five-year strategic plan to address identified community needs.

Annually, the City prepares an Action Plan outlining specific projects and activities to be undertaken during the program year, and a Consolidated Annual Performance and Evaluation Report (CAPER) assessing progress toward meeting the goals established in the Consolidated Plan. The overarching goal of the CDBG program is to develop viable urban communities by providing safe and decent housing, a suitable living environment, and expanded economic opportunities, principally for low- and moderate-income people. All funded activities must meet one of HUD's three National Objectives: benefiting LMI people, aiding in the prevention or elimination of slums or blight, or addressing urgent community needs. The HOME program complements these efforts by supporting the development and preservation of affordable housing, strengthening the capacity of housing providers, and leveraging private sector investment.

For the 2025–2029 planning period, the City’s Consolidated Plan establishes priorities for the allocation of CDBG and HOME funds based on identified needs and community input. Resources are directed toward LMI neighborhoods and programs that provide either direct benefits to income-qualified households or area-wide benefits in census block groups where at least 51 percent of households earn at or below 80 percent of the area median family income (MFI), consistent with HUD standards. The City’s goals and objectives have been developed within the framework of eligible HUD activities and are detailed further in Section SP-45.

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 2025–2029 Consolidated Plan identifies the City of Norman’s priority needs through an extensive public engagement and planning process, including public meetings, hearings, and stakeholder consultations. The primary objectives established in the Plan are to rehabilitate existing housing; expand housing opportunities and supportive services for persons with special needs and individuals experiencing homelessness; increase the availability of affordable rental housing; and address critical public infrastructure and neighborhood improvement needs.

To advance these objectives, the Second Year Action Plan allocates Community Development Block Grant (CDBG) and HOME Investment Partnership Funds to several key activities. These include program administration to ensure effective management and compliance; housing rehabilitation programs that provide emergency repairs and accessibility modifications to low- and moderate-income households, thereby preserving the existing affordable housing stock; and public services funding to support a Housing Navigator position, which works to expand landlord participation in the Housing Choice Voucher (Section 8) program and improve housing access for income-qualified residents.

Additionally, community development funds are directed toward targeted neighborhood improvements in the Old Silk Stocking, First Courthouse, and Original Townsite areas. These investments support outcomes such as enhanced public infrastructure, improved neighborhood conditions, and strengthened community cohesion.

HOME Investment Partnerships (HOME) funds further support the Plan's objectives by facilitating the development of affordable housing through partnerships with local housing organizations, thereby increasing the supply of quality, affordable units.

3. Evaluation of past performance

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

The overarching goal of the City's CDBG program is to create suitable living environments, with primary benefit to low- and moderate-income (LMI) residents. The priorities established in the Consolidated Plan are aligned with the goals set forth by the U.S. Department of Housing and Urban Development (HUD) and guide the City's investment of resources.

Activities and strategies implemented through prior Annual Action Plans have been effective in advancing these goals. Key outcomes include the preservation of existing affordable housing through rehabilitation programs; the development of new affordable housing units through support of the Norman 2015 Community Housing Development Organization; and accessibility improvements to public housing units in partnership with the Norman Housing Authority. In addition, infrastructure improvements have been completed in the City's three core neighborhoods, enhancing overall neighborhood conditions. Efforts to address homelessness have included the provision of housing start-up kits, supporting individuals and families in securing stable housing.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The purpose of the Citizen Participation Plan is to provide for and encourage participation by all City residents in the development of the Annual Action Plan, the Consolidated Plan, and any substantial amendments to the Consolidated Plan, as well as in the review of the Consolidated Annual Performance and Evaluation Report (CAPER). The Plan ensures that all residents are afforded meaningful opportunities to identify community needs, express preferences regarding proposed activities, assist in establishing funding priorities, and receive timely and responsive answers to questions or complaints.

To support this process, the City conducted two public hearings and two community input meetings of the CDBG Policy Committee, with adequate and timely public notice provided to encourage resident participation. In addition, staff engaged in both formal and informal consultations with social service providers, neighborhood representatives, and City department staff.

A legal notice was published on January 8, 2026, for the first public hearing held on January 28, 2026, which was attended by 14 residents. The first meeting of the CDBG Policy Committee—an advisory body to the CDBG and HOME programs—was held on March 18, 2026, with 9 residents in attendance.

The second meeting of the CDBG Policy Committee was held on April 13, 2026, with 11 residents in attendance who provided input on proposed activities. At this meeting, the Committee voted to recommend approval of the proposed Annual Action Plan and budget for the FY 2026–2027 program year.

The second public hearing was held on May 12, 2026, during a City Council meeting. At that meeting, the City Council considered and voted to approve the proposed FY 2026–2027 Annual Action Plan.

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 City of Norman conducts at minimum two public hearings relative to the CDBG program, the Consolidated Plan, and the Action Plan. These hearings include an annual overview of the CDBG/HOME programs and Consolidated Plan Goals and objectives, a progress report on current activities, funding recommendations and allocations, and approval of the plan(s). Hearings are publicized through the City of Norman website (<https://normanok.gov>) as well as publications of legal notices in a newspaper of local distribution (the Journal Record). No Written Public Comments were received.

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

All public feedback is received and evaluated. Comments that are not accepted are proposed activities that do not meet regulatory requirements or cannot be adequately funded. Although not every proposed activity can be undertaken, every comment is given due consideration.

7. Summary

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
CDBG Administrator	NORMAN		CDBG/Grants Division, Planning and CD
HOME Administrator	NORMAN		CDBG/Grants Division, Planning and CD

Table 1 – Responsible Agencies

Narrative (optional)

The lead agency for the development of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER) is the CDBG Grants Division of the Planning & Community Development department of the City of Norman.

Consolidated Plan Public Contact Information

The City of Norman 2025-2029 Consolidated Plan and the Second Year Action Plan may be viewed at Normanok.gov or a copy requested by contacting Tara Reynolds at tara.reynolds@normanok.gov.

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Norman Planning & Community Development department, CDBG Grants division is the responsible entity for the administration of the annual CDBG & HOME funds received by the Department of Housing & Urban Development. To achieve this goal, the City relies on the CDBG Policy Committee, an advisory body of residents, as well as the Cleveland County Continuum of Care (CoC), and the numerous other organizations and providers who offer input throughout plan development process.

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))

The City of Norman maintains strong collaborative partnerships with the Norman Housing Authority, the Cleveland County Continuum of Care, and a wide range of social service agencies serving local residents. City representatives actively participate on the boards of the Continuum of Care, the Mental Health Task Force, and the Disability Coalition, and regularly engage in both formal and informal coordination meetings with community partners throughout the year.

Although the Norman Housing Authority operates as a separate entity, it works closely with the City and other service providers to coordinate federal resources and address the housing needs of the community’s lowest-income households. Through its involvement in the Continuum of Care, the City collaborates with mental health providers, homeless shelters, service organizations, and governmental agencies that serve individuals and families experiencing homelessness.

These partnerships create a coordinated system that strengthens service delivery, supports agency capacity, and enhances the community’s ability to respond to identified housing and service needs. In addition, the City participates in various coalitions and initiatives focused on addressing broader issues related to housing stability and supportive services.

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 City of Norman coordinates closely with the Norman/Cleveland County Continuum of Care (CoC), designated as OK-504, which includes the City of Moore and surrounding Cleveland County communities. While the City of Norman previously served as the Collaborative Applicant, this role transitioned to Thunderbird Clubhouse in April 2022 with support from the City. The CoC is governed by a Steering Committee of approximately 88 members and an 18-member Executive Committee, which meets monthly, while the full Steering Committee convenes semi-annually.

CoC members utilize a Housing First approach and a coordinated entry system to prioritize access to housing for individuals and families experiencing homelessness, including chronically homeless persons, families with children, veterans, and unaccompanied youth. These strategies enhance collaboration and coordination among service providers throughout the region. In partnership with the City of Norman, the CoC conducts an annual Point in Time (PIT) count every January to assess the scope of homelessness and inform resource allocation.

City of Norman staff actively participate in the CoC Executive Committee and related subcommittees to support identification of service gaps, alignment of funding priorities, and coordination of housing and supportive services. The City has historically leveraged CDBG and HOME funds to complement CoC initiatives, including serving as a pass-through entity for certain funding sources when required. Additionally, the City is in the process of hiring two new positions—the Community Outreach Social Worker and the Community Services Manager—funded through opioid grant resources. These positions will further strengthen collaboration and coordination between the City and the CoC’s efforts.

Finally, the City ensures that its Consolidated Plan and Annual Action Plan priorities remain aligned with CoC strategies. Goals and activities are reviewed annually to ensure that resources continue to support the prevention and reduction of homelessness and meet the evolving needs of low- and moderate-income residents.

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

As a voting member of the Continuum of Care Executive Committee, the City of Norman is directly involved with all CoC activities including the allocation of ESG resources. The Norman/Cleveland County CoC has developed and adopted governance documents including conflict of interest policies. The documents that were developed in consultation with the City of Norman, establish guidelines for the evaluation of outcomes and performance standards that are performed by the COC.

The Oklahoma City Continuum of Care is located adjacent to the Norman/Cleveland County CoC and because both represent a common metropolitan area and thus share a commonality in the homeless population. Regular collaboration between the two entities occurs and the common HMIS system is utilized which facilitates identification of the mobile segment of this population.

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	Norman/Cleveland County Continuum of Care
	Agency/Group/Organization Type	CoC
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a voting member of the CoC Executive Committee, the City of Norman is directly involved with all CoC activities including the allocation of ESG resources. The Norman/Cleveland County CoC has developed and adopted governance documents including conflict of interest policies. The documents which were developed in consultation with the City of Norman, establish guidelines for the evaluation of outcomes and performance standards that are performed by the COC. The Oklahoma City Continuum of Care is located adjacent to the Norman/Cleveland County CoC and because both represent a common metropolitan area and thus share a commonality in the homeless population. Regular collaboration between the two entities occurs and the common HMIS system is utilized which facilitates identification of the mobile segment of this population.
2	Agency/Group/Organization	Norman Housing Authority
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	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 Market Analysis 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?	The Norman Housing Authority was consulted directly by City Staff to identify current needs for public housing and housing voucher tenants. The City continues to offer funding for accessibility modifications for 6 public housing units annually to enhance the quality of public housing.
3	Agency/Group/Organization	AGING SERVICES INC
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs 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?	The Agency was consulted through in person conversations to assist in identifying needs of the senior population.
4	Agency/Group/Organization	NORMAN AFFORDABLE HOUSING CORPORATION, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development 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?	The agency was consulted directly by City Staff and was advised of housing needs within the city, and the housing type in most demand. The City continues to work with the NAHC to develop affordable housing units annually.

5	Agency/Group/Organization	Thunderbird Clubhouse
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Thunderbird Clubhouse, as the Collaborative Applicant & an agency serving people with mental illness, was consulted directly by City Staff. The City continues to work closely with Thunderbird Clubhouse on CoC matters.
6	Agency/Group/Organization	Norman 2015 CHDO
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City Staff consulted directly with the Norman CHDO 2015 on housing needs for homeless, people with disabilities, and the development of affordable units. A 4 bedroom single family unit is currently being built on Leaning Elm Street as this Action Plan is being developed.
7	Agency/Group/Organization	City of Norman Parks Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The department was consulted through in person conversations to assist in identifying future facility needs in the implementation of the Parks Master Plan as it relates to the Neighborhood Parks in the CDBG target area.

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

The City of Norman consulted directly with relevant agencies, and all agencies were invited to participate in the development of the Annual Action Plan through the public participation 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	Thunderbird Clubhouse	TBCH is the Collaborative Applicant for the OK 504 CoC. The Consolidated Plan as well as the Annual Action Plan have the same goals of addressing homelessness.
AIM Norman	City of Norman	The Annual Action Plan supports the housing plan of AIM Norman in its efforts to increase the availability of affordable housing.
Norman Housing Authority 5 Year Plan	Norman Housing Authority	The 5-Year Plan addresses specific maintenance and planning needs of the Norman Housing Authority, which has a major role in addressing the housing needs of Norman.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

A legal notice was published on January 8, 2026, for the first public hearing held on January 28, 2026, which was attended by 14 residents. The first meeting of the CDBG Policy Committee—an advisory body to the CDBG and HOME programs—was held on March 18, 2026, with 9 residents in attendance.

The second meeting of the CDBG Policy Committee was held on April 15, 2026, with 11 residents in attendance who provided input on proposed activities. At this meeting, the Committee voted to recommend approval to City Council of the proposed Annual Action Plan and budget for the FY 2026–2027 program year.

The second public hearing was held on May 12, 2026, during a regular City Council meeting. At that meeting, the City Council considered and voted to approve, the proposed FY 2026–2027 Annual Action Plan. Public comments received are attached.

Each year the City uses the public participation process to either set new priorities or reaffirm existing priorities. Housing and Affordable Housing has consistently been a high priority for Norman.

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	Non-targeted/broad community	14	Summary of comments consisted of a general discussion of the needs of low and moderate income citizens within the realm of increased cost of living.	All comments were accepted	
2	Public Meeting	Non-targeted/broad community	9 citizens in attendance	Discussion of the status of the Housing Rehabilitation Program and modification of the existing guidelines as suggested by staff.	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 Meeting	Non-targeted/broad community	11 Citizens in attendance.	Presentation reviewed the goals and objectives for the funding and demonstrated how the proposed Action Plan aligned. The presentation included the actual allocation amounts from HUD. Comments were positive of the program with discussion on how these limited funds make a substantial difference in the lives of the citizens of Norman.	All comments 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)
4	Public Hearing	Non-targeted/broad community	Public Hearing held in conjunction with the Norman City Council Meeting on May 12, 2026.	Summary of comments consisted of general approval of the existing programs and the beneficial impacts they have in Norman.	All comments accepted	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The expected resources outlined in this document are based on assumptions about future funding levels for the Consolidated Plan programs. In all cases, the City of Norman has used the presumption of level-funding of each program at Federal Fiscal Year 2025 levels as outlined below. Because these programs are subject to annual Congressional appropriations as well as potential changes in funding distribution formulas or the number of communities eligible to receive entitlement grants, the accomplishment projections and planned activities are subject to change with availability of funding. With the FYE27, Secon Year Action Plan, the City of Norman is requesting from HUD the option to request Pre-Award Costs for activities that have been cleared through the Environmental Review Process. It is stated formally that all

pre-award costs received will be included and accounted for within the FYE27, Second Year Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	969,715.00	0.00	1,084,218.00	2,053,933.00	2,909,145.00	All prior year resources are committed to ongoing activities

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	425,787.80	0.00	2,902,082.00	3,327,869.80	1,277,363.40	All prior year resources are committed to ongoing activities

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

None at this time.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Affordable Housing	Community Wide	Housing Rehabilitation Housing/Services for Persons with Special Needs	CDBG: \$661,799.00	Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Housing for renters/owners	2025	2029	Affordable Housing	Community Wide	Availability of Affordable Rental Units	CDBG: \$65,000.00 HOME: \$383,787.80	Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units constructed: 2 Household Housing Unit
3	Community Development	2025	2029	Non-Housing Community Development	2025-2029 Local Target Area	Public Improvements	CDBG: \$60,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2472 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Housing Rehabilitation Activities include staff support and the direct assistance programs. Each individual activity will receive its own HUD Activity Number.
2	Goal Name	Affordable Housing for renters/owners
	Goal Description	Utilizing Public Service funding, the CDBG Program has contracted with an individual to assist in outreach to local landlords for the Section 8 Program. This effort has substantially increased the number of units that are available that accept Section 8 Vouchers. This activity is funded under Public Services in the amount of \$65,000. Additionally, utilizing the funding from the HOME Investment Partnerships Program, including the CHDO activities, it is projected that an additional two units of affordable rental housing will be developed.
3	Goal Name	Community Development
	Goal Description	Community Development Activities include neighborhood scale improvements within the CDBG Target Area.

Projects

AP-35 Projects – 91.220(d)

Introduction

The proposed projects for the 2026 2027 program year were established in consultation with multiple entities as described both during the development of the Consolidated Plan and this Action Plan.

Projects

#	Project Name
1	Administration
2	Housing Rehabilitation
3	Public Services
4	Community Development
5	Development of Affordable Housing

Table 7 - Project Information

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

These allocation priorities were developed in conjunction with the 2025-2030 Consolidated Plan.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	Community Wide
	Goals Supported	Housing Rehabilitation Community Development Affordable Housing for renters/owners
	Needs Addressed	Housing Rehabilitation Housing/Services for Persons with Special Needs Availability of Affordable Rental Units Public Improvements Housing/Services for the Homeless
	Funding	CDBG: \$182,916.00 HOME: \$42,000.00
	Description	General administration activities of the CDBG and HOME Programs
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Accomplishment data will be included within individual activities.
	Location Description	The office location of the CDBG and HOME Program is 225 N. Webster, Norman, OK.
	Planned Activities	Administration of the CDBG and HOME programs including Planning and Fair Housing activities.
2	Project Name	Housing Rehabilitation
	Target Area	Community Wide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation Housing/Services for Persons with Special Needs
	Funding	CDBG: \$661,799.00
	Description	Housing rehabilitation costs including Project Delivery.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that there will be 30 Emergency Repair activities undertaken for owner occupied structures and 15 Accessibility Modification Activities undertaken for either owner occupied structures or renter occupied structures.
	Location Description	The housing rehabilitation activities are available within the City limits of Norman to eligible households.
	Planned Activities	Emergency repair grants and accessibility modification grants. Activities will be coordinated by Housing Rehabilitation Staff utilizing private contractors for the repairs.
3	Project Name	Public Services
	Target Area	Community Wide
	Goals Supported	Affordable Housing for renters/owners
	Needs Addressed	Housing/Services for Persons with Special Needs Availability of Affordable Rental Units
	Funding	CDBG: \$65,000.00
	Description	Provision of a Housing Navigator to increase the participation of landlords in the Section 8 program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that there will be a minimum of 10 additional units be made available for rent by households holding a Section 8 Voucher.
	Location Description	Assistance is available Citywide.
	Planned Activities	Education of landlords pertaining to the Section 8 program.
4	Project Name	Community Development
	Target Area	2025-2029 Local Target Area
	Goals Supported	Community Development
	Needs Addressed	Public Improvements
	Funding	CDBG: \$60,000.00

	Description	Small directed projects conducted primarily within the 2025-2030 CDBG Target Area. Other LMI areas may be considered for projects upon qualification. Additional Activities may include acquisition of property or rehabilitation of non-profit or Public Facilities for use by LMC
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	According to the US Census there are 2,474 people who live within the target neighborhoods who will benefit from improvements.
	Location Description	The Target Neighborhoods include Old Silk Stocking, First Courthouse, and Original Townsite.
	Planned Activities	Sidewalk improvements, park projects, placemaking activities, lighting, and others are agreed upon by the Target Neighborhoods
5	Project Name	Development of Affordable Housing
	Target Area	Community Wide
	Goals Supported	Affordable Housing for renters/owners
	Needs Addressed	Availability of Affordable Rental Units
	Funding	HOME: \$383,787.80
	Description	Development of affordable renter housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	These funds are anticipated to be utilized for two units of affordable rental housing to be developed in conjunction with the utilization of the HOME ARP funding and existing HOME Funding.
	Location Description	The proposed location of the development is 1305 Triad Village Drive. This parcel was acquired for this purpose in 2025 and has had the appropriate Environmental Clearance.
	Planned Activities	Construction of a 16 Unit Permanent Supportive Housing Development.

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

The majority of assistance is available city wide as individual benefit, only area benefit activities are limited to eligible CDBG areas.

Geographic Distribution

Target Area	Percentage of Funds
Community Wide	80
2025-2029 Local Target Area	20

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic allocation of investments is designed to support the City of Norman’s obligation to affirmatively further fair housing by ensuring that housing programs are available citywide and that eligibility is based on applicant income, thereby providing a direct benefit to low- and moderate-income (LMI) households.

The designated Community Development Block Grant (CDBG) Target Area consists of contiguous block groups located in the urban core where at least 51 percent of residents have incomes at or below 80 percent of Area Median Income (AMI). This concentration enables the City to reliably meet a CDBG National Objective under the Low- and Moderate-Income Area Benefit (LMA) category.

Although other areas within Norman also meet the LMI threshold, the Target Area exhibits a higher concentration of need, particularly with respect to aging infrastructure and community development deficiencies. Prioritizing this area allows the City to more effectively deploy limited CDBG resources where they will have the greatest impact, while still maintaining equitable access to housing programs across the entire jurisdiction.

Discussion

Discussion

The City of Norman’s strategy for geographically targeting CDBG and HOME

investments is rooted in promoting equity, preserving existing affordable housing, and revitalizing areas that have experienced historic disinvestment. The primary rationale for the geographic allocation of resources is to concentrate limited federal funding in a way that produces visible, lasting impacts while aligning with the needs of low- and moderate-income (LMI) residents.

The City prioritizes investments in its three designated neighborhoods and the overall CDBG Target Area, which are census block groups where 51% or more of the population is LMI. These areas were identified through a combination of HUD data, local market analysis, and input gathered through public engagement. Concentrating funding in these areas enables the City to address multiple, interconnected needs—such as substandard housing, infrastructure deficiencies, and lack of access to services—through a comprehensive place-based approach.

Key reasons for geographic prioritization include:

High concentration of LMI households: The targeted neighborhoods have disproportionately high percentages of residents living below 80% of Area Median Income (AMI), including many seniors, persons with disabilities, and cost-burdened renters.

Aging housing stock: Many homes in these areas were built prior to 1980 and are in need of significant rehabilitation. Investments in these neighborhoods help preserve naturally occurring affordable housing and support aging in place.

Infrastructure and connectivity gaps: Several neighborhoods lack adequate sidewalks, street lighting, drainage, and safe routes to schools and transit. Targeted infrastructure improvements promote safety, accessibility, and mobility for residents.

Capacity for impact: By focusing resources in specific areas over a sustained five-year period, the City can demonstrate meaningful improvements in housing conditions, property values, neighborhood aesthetics, and resident engagement.

Although the City remains open to funding eligible activities citywide, especially through the HOME program (e.g., Down Payment Assistance), the overarching goal is to maximize the impact of federal funding by coordinating resources in areas of greatest need. This geographic strategy ensures that investments not only benefit individual households but also contribute to broader community revitalization and equity goals.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable Housing continues to be a priority as outlined in the 2025-2029 Consolidated Plan. The City of Norman will undertake multiple projects related to Affordable Housing – Housing Rehabilitation, and the acquisition and development of new affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	10
Total	35

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	45
Acquisition of Existing Units	0
Total	47

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

Discussion

The City’s program is focused on maintaining the current stock of affordable housing through the housing rehabilitation program utilizing CDBG funds. HOME funds are utilized to purchase and/or develop new units of affordable housing.

Not included within the goals above is the HOME ARP funding. With the approval of the Allocation Plan, the City of Norman has purchased a site for the development of a 12-20 unit permanent supportive housing project, at this point, it is anticipated that there will be 16 units. The balance of HOME Entitlement funds will be utilized to leverage the HOME ARP funds. Within the Second Year Action Plan time frame, it is anticipated that services for Architectural and Supportive Services will be secured and be substantially

underway.

AP-60 Public Housing – 91.220(h)

Introduction

The Norman Housing Authority works in close partnership with the City of Norman to provide project-based vouchers, and its non-profit, the Norman Affordable Housing Corporation, manages affordable housing developed by the City and CHDO.

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

The CDBG Program continues to support the \$65,000 salary of the Housing Navigator position embedded in the Norman Housing Authority. This position establishes relationships with local landlords in efforts to increase the number of units available to section 8 voucher holders.

The City also commits to undertaking accessibility modifications for 6 units of affordable housing per year, to increase the overall quality and accessibility of public housing.

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

Utilizing prior year HOME funding still available, the City offers a Down Payment Assistance Program, which would offer residents up to \$14,999 of down payment assistance to buyers within the Old Silk Stocking, Original Townsite, and First Courthouse neighborhoods.

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

The Norman Housing Authority is designated as a High Performing Housing Authority.

Discussion

The Norman Housing Authority, a high performing housing authority, administers the City's public housing rental projects, and the Section 8 rental assistance voucher program. The Norman Housing Authority is an essential partner in providing affordable housing to low-income residents.

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

Introduction

The City supports the community wide efforts to prevent and end homelessness in partnership with the Cleveland County Continuum of Care, and the Norman Housing Authority. The Housing Rehabilitation program addresses emergencies and accessibility modifications to allow low-moderate income residents to remain in their affordable housing. The City sits on the board of Directors for the Continuum of Care and works closely with the member agencies.

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

The City of Norman is in the process of hiring two new positions- Community Outreach Social Worker and the Community Services Manager – funded by Opioid Abatement funds. The Outreach Social Worker will be a direct service provider and in the community establishing relationships with the unhoused in encampments.

The Cleveland County Continuum of Care has adopted the use of the VI-SPDAT assessment tool. This tool is instrumental in assessing unsheltered individuals needs and assigning a vulnerability index to them. This information is reviewed by the Coordinated Case Management Team in determining the placement into permanent housing. This tool is utilized by all the homeless service providers year around; and this effort is also concentrated during the operation of a winter warming shelter and the January point-in-time count. OK504 collaborates closely with the Oklahoma City CoC and as they are currently developing an alternative to the VI-SPDAT, OK504 will align with the eventual assessment tool once released.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Norman passed a bond vote on April 7, 2026 for \$8 million to build a permanent homeless shelter. This facility will include space for 120 persons per night, including men, women, families, dogs, showers, and laundry facilities. In addition, CDBG has remaining funds for housing start up kits for newly housed homeless that

includes housing & utility deposits, beds, and IDs.

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

Case management remains the most effective strategy for assisting individuals experiencing homelessness—including those who are chronically homeless, single adults, families with children, veterans, and unaccompanied youth—in both securing housing and maintaining long-term stability. Through the strategic use of pre-programmed funds that remain available, the City of Norman’s Annual Action Plan supports this transition by allocating resources toward permanent supportive housing and independent living initiatives. Specifically, funding for Housing Start-up Kits will be utilized to expand the financial support available for individuals moving into permanent housing, thereby strengthening overall housing stability outcomes.

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.

The City of Norman’s Housing Rehabilitation program works as a homelessness prevention program, in that it repairs and maintains affordable housing for low-moderate income citizens. The average age of our Housing Rehabilitation clients last year was 64,

with the majority being female, and on a fixed income.

Discussion

Discussion

The City of Norman's Social and Voluntary Services Commission administers \$250,000 annually to support social service providers serving low-income and homeless populations. The Continuum of Care leverages the Homeless Management Information System (HMIS) to effectively coordinate individuals, services, and resources across the community. With the addition of two new homelessness services positions and the approval of a permanent homeless shelter bond, the City is assuming a more active, community-wide role in addressing homelessness and improving service delivery outcomes.

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

Introduction:

In 2025, the City of Norman adopted its comprehensive plan, AIM Norman, which includes seven master plans addressing land use, transportation, water, wastewater, stormwater, housing, and parks. The housing plan identified several key priorities, including updating the City’s zoning code—originally written in 1954—and developing an affordable housing action plan.

In alignment with the recommendations of AIM Norman, the City applied for and was awarded \$1 million in Pathways to Removing Obstacles to Housing (PRO Housing) grant funds in 2025. These funds are supporting four major initiatives: a comprehensive update to the zoning code and subdivision regulations, the development of an affordable housing action plan, a parking study and plan, and the creation of pre-approved housing plans. The zoning and subdivision regulation updates will identify and address outdated or restrictive policies within the current code, while the affordable housing action plan will outline actionable strategies to encourage the development of more affordable housing.

The City has made affordable housing a priority and continues to take deliberate steps to support and expand its development.

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 Zoning Code update is the first of the PRO-Housing projects to begin, with an expected completion date of December of 2028. This project will identify and remove any existing public policies that serve as barriers to affordable housing.

Discussion:

Within the past year, the City has taken deliberate steps to identify and address barriers to affordable housing. Securing the PRO Housing grant and advancing the four associated initiatives represents a significant commitment of staff time and resources. However, this investment reflects the City of Norman’s recognition that expanding access to affordable housing is a critical priority and necessary to support long-term

community stability.

The City also contracts with Metropolitan Fair Housing Council (MFHC) every year to provide fair housing services to the City of Norman, as well as conducting Renters Rights workshops.

AP-85 Other Actions – 91.220(k)

Introduction:

This Annual Action Plan provides a basis and strategy for the use of federal funds granted to the City of Norman by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). This Action Plan covers the period beginning July 1, 2026 through June 30, 2027. Programs and activities described in this plan are intended to primarily benefit low and moderate-income residents of the City of Norman, neighborhoods with a high concentration of low-income and moderate-income residents, and the City.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the lack of funding available. City staff continue to explore other funding opportunities to use in conjunction with HOME & CDBG funds.

The Action Plan identifies \$60,000 to be utilized in three low-income neighborhoods in core Norman. These funds are for small scale projects which the voluntary neighborhood identifies themselves in an effort to create viable living conditions.

Actions planned to foster and maintain affordable housing

The City will continue to operate the Housing Rehabilitation program utilizing CDBG Funds and continue to partner with the Norman 2015 CHDO and the Norman Affordable Housing Corporation to acquire and/or develop new units of affordable housing.

Actions planned to reduce lead-based paint hazards

The City of Norman will continue to reduce the number of units containing lead-based paint hazards, primarily through its housing rehabilitation programs. Each rehabilitation project is required to be lead-safe upon completion of rehabilitation activities. The City of Norman will continue to utilize a licensed risk assessor to provide lead hazard

evaluation for projects requiring an assessment.

Actions planned to reduce the number of poverty-level families

The City does not have an adopted anti-poverty strategy, but has implemented small scale strategies to assist families experiencing poverty. The CDBG & HOME funds are directed to people of low-moderate income, and low-moderate income neighborhoods who have the greatest need. The CDBG program has not undertaken any economic development or job creation projects due to a lack of funding.

Actions planned to develop institutional structure

The organizational structure for implementing local affordable and supportive housing programs involves a variety of public and private entities working independently and in collaboration to meet the community's affordable housing needs. These include the City of Norman, Norman 2015 CHDO, Norman Housing Authority, Norman Affordable Housing Corporation, and the Cleveland County Continuum of Care.

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

The City will continue to serve on the Board of Director's for the Cleveland County Continuum of Care and supporting the efforts of the member agencies. As the City currently has many close partnerships with private agencies there are no plans to do anything differently at this time.

Discussion:

The City of Norman prides itself on a decades-long track record of successful partnerships between public and private sector entities, exemplified by the Consolidated Plan delivery system. Communication and collaboration between the City's Grants Division and partner agencies responsible for program implementation remain strong. City staff have worked closely with participating organizations to enhance regulatory compliance and monitoring, strengthen interagency cooperation, and build the technical capacity necessary for effective project delivery.

Program Specific Requirements

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

Introduction:

The CDBG Policy Committee has made allocation recommendations for CDBG and HOME funding for the 2026-2027 Program Year based upon evaluation of the identified needs of the low and moderate income populations of Norman. This Action Plan is a piece of an overall Consolidated Plan and the goals are all based upon the outlined Strategy. Program Income is minimal and when received is returned if possible to the particular activity which generated the income, and therefore not considered as part of the allocation process.

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%

Annual Action Plan 44
2026

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are contemplated for the use of the HOME funds except as identified in 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Homebuyer Down Payment Assistance Program (DPA) funded by Norman will utilize the Recapture Method provided in the HOME Regulations at 24 CFR 92.254(a)(5)(ii). Recapture provisions ensure that the participating jurisdiction recoups all or a portion of the HOME assistance given to a homebuyer if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The affordability period will be documented and secured by a Homebuyer Agreement Deferred Note & Mortgage in favor of The City to be released at the end of the affordability period. The City will recoup all or a portion of the HOME assistance provided to the homebuyers if the homeowner no longer resides in the house as his or her principal residence. If the house is to be sold, the amount recouped will be prorated, subject to the availability of net proceeds. Specifically, when determining the amount to be recaptured, the City will divide the number of months the homeowner has occupied the property by the total months in the affordability period. This number is then multiplied by the total dollar amount of HOME direct assistance originally provided to the homebuyer; the resulting value reflects the dollar amount of assistance that is forgiven. The balance of the funds the homeowner received must be returned to the City- unless there are insufficient net proceeds as defined above. No repayment is required that exceeds the amount of net proceeds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

A deed restriction is filed at the Cleveland County Courthouse for any HOME project with a period of affordability. Annual monitoring occurs to insure the owner is compiling with the affordability requirements and property requirements. The

program will not utilize any resale requirement in that the unforgiven balance of the deed restriction will be due and payable at time of default.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME Funds will not be utilized to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

No TBRA Activities are programmed or planned.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

No TBRA Activities are programmed or planned.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

With the HOME ARP Project a preference for Chronically Homeless Individuals was requested and approved by HUD. It is anticipated that there will be 8 HOME ARP Units developed along with 8 HOME Entitlement Units. Although part of the same development, the HOME Entitlement units will not have this preference applied.

The HOME ARP/HOME EN development is anticipated to consist of 16 units on a single site at 1305 Triad Village Drive. The HOME ARP units will be fixed, identified units and the HOME EN units will be fixed but will allow for floating between the Low HOME/High HOME tenant income requirements.

