

Executive Summary

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

1. Introduction

This Consolidated 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 Partnership (HOME) programs. The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of funding. This Consolidated Plan covers the period beginning July 1, 2025 through June 30, 2030, including five program years. The U.S. Department of Housing and Urban Development (HUD) defines the City of Norman as an entitlement community due to its population and demographics. As an entitlement community, the City of Norman receives an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership program funding. Programs and activities described in this plan are intended to primarily benefit low and moderate-income residents of the City of Norman, neighborhoods with high concentrations of low-income and moderate-income residents, and the city as a whole.

The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation.

Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Norman as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2016-2020 American Community Survey and 2016-2020 CHAS data provided by HUD. Other data sources include the 2020 U.S. Census and other information gathered locally, including the Norman/Cleveland County Continuum of Care. Public housing information was provided by the Norman Housing Authority.

To enhance citizen participation and ensure broader community input in the development of the Consolidated Plan, the City of Norman has incorporated the use of Social Pinpoint, a web-based engagement platform (cdbgnh.normanok.gov). This tool allows residents to interact with project materials, provide location-specific feedback, and participate in surveys and discussions from any device with internet access. By offering an accessible, user-friendly alternative to traditional public meetings, Social Pinpoint expands outreach to individuals who may face barriers to in-person participation, including those with limited mobility, time constraints, or transportation challenges. The platform has proven particularly effective in engaging stakeholders across targeted neighborhoods and collecting meaningful input to guide funding priorities and program design.

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

The City of Norman undertook a significant public input and planning process during the year leading up to the submission of the plan. Public input was obtained through, formal and informal meetings, and public hearings. This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, affordable housing, non-housing community development, barriers to affordable housing, lead based paint hazards, institutional structure, and coordination. The overall goals include:

- Improve the condition of housing for low-income renters and homeowners through regulatory programs.
- Increase the viability of potential homeownership opportunities.
- Improve the condition of housing for low-income homeowners.
- Support improvement of infrastructure and public facilities in CDBG targeted areas in Norman.
- Continue to collaborate with homeless providers to supply a continuum of services.
- Support services aimed at the prevention and elimination of homelessness and Rapid Rehousing.
- Expand business opportunity by supporting economic development projects.
- Address community needs through community-based public service programs.

These goals are supported by a collection of associated objectives and performance goals. The objectives seek to work toward meeting the goals stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and social services. Specifics can be found in the Strategic Plan and Annual Action Plan. All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity.

ADDITIONAL INFORMATION REGARDING

SUMMARY OF GOALS AND OBJECTIVES

The City of Norman undertook a significant public input and planning process during the year leading up to the submission of the plan. Public input was obtained through focus groups, formal and informal meetings, and public hearings. This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, affordable housing, non-housing community development, barriers to affordable housing, lead based paint hazards, institutional structure, and coordination. The overall goals include:

- Continue to collaborate with homeless providers to supply a continuum of services.
- Support services aimed at the prevention and elimination of homelessness and Rapid Rehousing.
- Improve the condition of housing for low-income homeowners.
- Increase the viability of potential homeownership opportunities.
- Improve the condition of housing for low-income renters and homeowners through regulatory programs.
- Support improvement of infrastructure and public facilities in CDBG targeted areas in Norman.
- Expand business opportunity by supporting economic development projects.
- Address community needs through community-based public service programs.

These goals are supported by a collection of associated objectives and performance goals. The objectives seek to work toward meeting the goals stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and social services. Specifics can be found in the Strategic Plan and Annual Action Plan. All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity.

Relative to activities and allocated funds, following is a summary of stated objectives and outcomes.

Generally, there are three objectives relative to program funding:

1. **Providing decent housing.** Activities that fall within this goal include assisting homeless persons in obtaining appropriate housing and assisting those at risk of homelessness; retaining affordable housing stock; increasing availability of permanent housing that is affordable to low-income Americans without discrimination on the basis of race, color, religion, sex, national origin, familial status or handicap; and increasing the supply of supportive housing, which includes structural features and services to enable persons with special needs to live with dignity. Specific items that may be eligible under this objective include but is not limited to:
 - a. Assisting homeless persons to obtain affordable housing;
 - b. Assisting persons at risk of becoming homeless;
 - c. Retention of affordable housing stock;
 - d. Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income households, in particular to members of disadvantaged minorities without discrimination;
 - e. Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs to live in dignity and independence; and
 - f. Providing affordable housing that is accessible to job opportunities.
2. **Establishing and maintaining a suitable living environment.** The concept of a suitable living environment includes improving safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within an area through availability of housing opportunities and revitalization of deteriorating neighborhoods; restoring and preserving properties of special value for historic, architectural or aesthetic reason(s), and conserving energy resources. Specific items that may be eligible under this objective include but is not limited to:
 - a. Improving the safety and livability of neighborhoods;
 - b. Increasing the access to quality public and private facilities and services;
 - c. Reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
 - d. Restoring and preserving properties of special historic, architectural, or aesthetic value; and
 - e. Conservation of energy resources.
3. **Providing expanded economic opportunities.** Activities funded under this goal can include creating jobs accessible to low-income persons; making mortgage financing available at reasonable rates for low-income persons; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing. Specific items that may be eligible under this objective include but is not limited to:
 - a. Job creation and retention;
 - b. Establishment, stabilization and expansion of small businesses (including microbusinesses);
 - c. The provision of public services concerned with employment;

- d. The provision of jobs to low-income persons living in the areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- e. Availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices and
- f. Empowerment and self-sufficiency for low income persons to reduce generational poverty in federally assisted housing and public housing.

Relative to activities and allocated funds, following is a summary of stated objectives and outcomes.

Planning and Administration. Norman will continue to plan comprehensively for community change with accommodation given to the importance of maintaining and enhancing the quality and stability of existing neighborhoods. Norman will provide administrative capacity for effective and efficient implementation of plans and programs including, as appropriate, supportive service and capacity-building assistance for non-profit entities - such as Community Housing Development Organizations (CHDO's).

Housing. In the area of affordable housing, the City will make intensive use of the existing stock of housing through rehabilitation and rental assistance. The retention of the existing housing stock provides the best opportunity for affordable housing, while fostering neighborhood stability and the efficient use of existing infrastructure. As needed, the City will support expansion of housing stock also to address targeted income/affordable interests.

Public Facilities. The City will assist with the renovation and expansion of public facilities and community centers that are accessible to low and moderate residents, as needed to serve health and safety needs with enhancement of amenities for social and recreational interaction. Priority needs include sidewalk replacement and construction, park improvements and drainage improvements.

Public Services. The City will continue to support a variety of public services, ranging from meeting basic needs to achieving self-sufficiency. Priority needs include transportation; youth programs; senior programs; homeless services; medical and mental health care; and employment.

Generally, three outcomes are relative to program funding objectives:

Availability/Accessibility. As defined by HUD, this category is applicable to activities that make up services, infrastructure, housing or shelter that is available or accessible to low- and moderate-income people, including persons with disabilities. Accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available to low- and moderate-income people. As further locally defined, this includes public service activities that originally satisfied the eligibility threshold requirement of either being a new activity or a substantial increase to an already existing activity that would provide availability/accessibility to individuals. In a sense this could possibly be considered "sustainability", except the activity is not directed toward a particular targeted/geographical area but, rather, individuals or households. This also includes something newly developed or made available that previously did not exist, or is substantially improved.

Demo

Affordability. As defined by HUD, this category is applicable to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people, including: the creation or maintenance of affordable housing; basic infrastructure hookups; or services such as transportation or day care. As further locally defined, because this includes “maintenance” as a consideration, this includes any low/moderate income housing where an income payment is typically needed for the occupant’s mortgage or rent that is rehabilitated. It also includes activities that provide a service otherwise readily available but un-affordable to low/moderate income persons (such as medical health care).

Sustainability. As defined by HUD, this category is applicable to activities or services that are directed toward improving communities or neighborhoods (to make them livable or viable) by providing benefit to low- and moderate-income people or by removing or eliminating slums or blighted areas. As further locally defined, this also includes rehabilitation/ renovation activities for public facilities (including shelters).

3. Evaluation of past performance

The City of Norman continues to demonstrate strong performance in the administration of its Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. During the most recently completed program year, the City made measurable progress in addressing priority needs identified in the Consolidated Plan, particularly in the areas of affordable housing and neighborhood revitalization.

Through the CDBG program, the City successfully completed critical housing rehabilitation projects for low- and moderate-income homeowners, with a focus on emergency repairs and accessibility modifications. Over 30 housing units were assisted during the year, preserving affordable housing stock and enabling aging residents to remain in their homes safely.

The HOME program was used to provide down payment assistance to low- and moderate-income first-time homebuyers, and to support the development and rehabilitation of affordable rental units in partnership with local Community Housing Development Organizations (CHDOs). All HOME-assisted units complied with long-term affordability requirements, and no units fell out of compliance during the reporting period.

Norman's performance also reflects an emphasis on targeted geographic investment. The City's Place-Based Revitalization Initiative, focused on three CDBG-eligible neighborhoods, has demonstrated early success through coordinated housing, infrastructure, and public engagement efforts. The City has also leveraged additional funding sources, including state and local funds, to maximize the impact of federal investments.

The City met or exceeded timeliness requirements for CDBG expenditure and remained in compliance with HUD's financial and administrative standards. Monitoring activities conducted during the year identified no material findings.

The evaluation of past performance shows that Norman is effectively using HUD funds to support its goals of community development, housing affordability, and inclusive public participation. The City continues to adjust its strategies in response to community needs, public feedback, and performance data to ensure continuous improvement and alignment with the Consolidated Plan. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

The City of Norman abides by the Citizen Participation Plan most recently reviewed and amended in March of 2025. This plan is approved by the CDBG Policy Committee. The purpose of the Citizen Participation Plan is to encourage and insure full and proper citizen participation at all stages of the Consolidated Plan process. The Citizen Participation Plan formally designates structures, procedures, roles and policies to be followed by program participants. A secondary purpose of this Plan is to implement federal regulations regarding citizen participation for the consolidated planning process

described by Title 24 CFR 91.105 of the Housing and Community Development Act of 1974, as amended. Nothing in this Plan shall restrict the responsibility and authority of the City of Norman from developing and executing its Consolidated Plan.

In addition to public hearings as a means of receiving comment from the public in front of the Mayor and City Council, City staff held meetings to provide citizens with information concerning the availability of Community Development Block Grant, and HOME funds and to incorporate their comments into the planning process. These included both formal and informal meetings with neighborhoods and focus groups held both during the day and evening hours. Additional interviews were conducted with representatives of the housing and banking industry, non-profit organizations, and the community to further explore community needs and concerns.

Insert consultation list

5. Summary of public comments

Public comments will be added after the close of public comment

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

Public comments will be added after the close of public comment

7. Summary

These goals identified above are supported by a collection of associated objectives and performance goals. The objectives seek to work toward meeting the goals stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and social services. Specifics can be found in the Strategic Plan and Annual Action Plan. All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Lisa Krieg	CDBG/Grants Division, Planning and CD
HOME Administrator	Lisa Krieg	CDBG/Grants Division, Planning and CD

Table 1 – Responsible Agencies

Narrative

The lead agency for the Consolidated Plan is the Grants Division of the Planning and Community Development Department, City of Norman, OK. This division and department oversaw the development of the plan. Two citizen advisory boards performed key roles: The CDBG Policy Committee and the Continuum of Care Steering Committee.

The Community Development Policy Committee Purpose: To develop and propose community development strategy and policy in conjunction with the allocation of CDBG and HOME funds. The 12 committee members are drawn from low and moderate income areas, non-profits, and neighborhoods at-large.

The Continuum of Care Steering Committee Purpose: To implement the community's plan for homeless services including the allocation and performance review of Continuum of Care funds and Emergency Solutions Grant funding; make policy recommendations regarding addressing homelessness; make regular reports to the community on the progress of the plan.

Consolidated Plan Public Contact Information

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

1. Introduction

The following information is composed of the agencies that have served on committees, provided direct input or provided input via other means, CDBG, HOME, and CoC-funded recipients, and delivered the CDBG and HOME services directly. The Consolidated Plan and Action Plan process is a year-round accumulation of reports, discussions, analysis, and observations. All the agencies/groups listed below have had a part in the final product as well as decisions and discussions that happen year-round. In addition to the concentration of outreach during the con plan year, continuous outreach is conducted in conjunction with the development of each action plan.

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 has a very strong commitment to agency coordination, and because of this commitment and the effort to bring community agencies and providers together this has been very successful. Because of the effort to bring all stakeholders to the table no matter what the issue or discussion, there is a strong knowledge of community resources among the agencies, resulting in a very strong referral network, very effective discussions regarding needs analysis and service delivery resulting in minimal duplication of services.

The Norman Housing Authority works closely with the City of Norman and service providers to organize resources from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City of Norman maintains relationships with mental health providers, homeless shelter and homeless service providers, and other governmental agencies with specific responsibilities for homeless individuals and families. This system provides a forum for assisting these agencies to grow and meet the needs of their clientele. The City of Norman also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

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 Cleveland County Continuum of Care (CoC OK-504) is comprised of the City of Norman, the City of Moore, and the surrounding rural areas of the county. In April of 2022 a local 501(c)3, Thunderbird Clubhouse, became the Collaborative Applicant for the CoC. The City of Norman sits on the Executive Committee and works closely with Thunderbird Clubhouse to identify needs and assist in the coordination of resources. The CoC Steering Committee encompasses 88 members with an elected Executive Committee having 14 members. The Executive Committee meets on a monthly schedule with the entire Steering Committee meeting quarterly. In the past, the City of Norman has often brought CDBG and HOME resources to the table to supplement CoC initiatives and to serve as a local government pass through when required by funders.

The CoC utilizes HMIS software (Homelessness Management Information System) software, maintains a list of active homeless by name, and reviews each case at the monthly meeting of the Executive Committee.

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

As a member of the Executive Committee the City of Norman is directly involved with all CoC activities including the allocation of ESG resources. The CoC has developed and adopted governance documents including conflict of interest policies. These documents established guidelines for the evaluation of outcomes and performance standards.

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 jurisdictions consultations with housing, social service agencies and other entities

1	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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Norman Housing Authority was included on the staff technical team that collected and analyzed data as well as assisted in community outreach. The outcomes will be accurate data on participants served through the housing authority, and coordinated efforts on future affordable housing projects. NHA staff also assisted in significant outreach activities to low income households served through the NHA. Meetings are scheduled monthly for collaboration opportunities with the Norman Housing Authority and City staff.
2	Agency/Group/Organization	City of Norman
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lead Agency
3	Agency/Group/Organization	Norman/Cleveland County Continuum of Care
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was consulted through in person conversations and public forum participation to assist in identifying future service and facility needs.. Members of the CoC include Sanctuary Women's Development Center, Catholic Charities, COCMHC, Food and Shelter, HOPE Community Services, Norman Housing Authority, Progressive Independence, Salvation Army, Thunderbird Clubhouse, United Way of Norman, Variety Care, Women's Resource Center, Mission Norman, Veteran's Administration.
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 Homelessness Strategy Non-Homeless Special Needs Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was consulted through an in person conversation to assist in identifying future service and facility needs. The anticipated outcome includes assistance in the City identifying service and facility needs and goals for the Plan.

Table 2 – Agencies, groups, organizations who participated

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

All service providers and agencies that provide services directly pertaining to the Consolidated Planning process have been involved in some type of consultation. Some have been consulted during other meetings and other forums. There have been no agencies left off of communication efforts or meeting invitations. The City of Norman works very hard to ensure strong and positive community collaboration.

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	City of Norman	Coordination in terms of homeless program delivery and strategic planning. Technical assistance to grantees, support to applicants.
Norman Housing Authority PHA 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.
City of Norman Area & Infrastructure Master Plan (AIM)	City of Norman	This 25 year comprehensive plan for the City includes a plan for Land Use and a comprehensive housing market analysis.

Table 3 – Other local / regional / federal planning efforts

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

The City of Norman regularly consults with the State of Oklahoma as well as the Cleveland County government. While the CDBG and HOME funding affects the city itself, importance is placed on effective collaboration with all agencies with the same cause and goals. The goals of the Consolidated Plan and corresponding Annual Action Plans should be, and are, efforts that have the support of the three levels of government in the community. As Norman is the city in Cleveland County where many of the service agencies are located, County partnerships are crucial to provide the level of service necessary to accomplish goals and serve the greater community. The City has a history of strong partnerships with both the State and County and look to continue those relationships and collaborations moving forward.

Narrative (optional):

The lead agency for the Consolidated Plan is the Grants Division of the Planning and Community Development Department of the City of Norman. Two advisory boards performed key roles:

The Community Development Policy Committee: Purpose: To develop and propose community development strategy and policy; To recommend allocation of CDBG and HOME funds. The 12 committee members are drawn from the low and moderate income neighborhoods in the CDBG Target Area and the community at large.

The Continuum of Care Executive Committee: Purpose: To implement the community's plan for homeless services; to make policy recommendations regarding addressing homelessness; to make regular reports to the community on the progress towards elimination of homelessness. The 17 committee members are drawn from the following community resources: housing and other service providers; current or formerly homeless individuals; faith leaders; and researchers.

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

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

As mentioned previously the City of Norman follows an approved Citizen Participation Process. This process begins at the neighborhood level where the City facilitates neighborhood meetings which allow for interaction with city staff. Over the years this process has improved relations between these entities where a simple phone call is welcomed to ask a question, obtain information, or to inform the city about a potential neighborhood issue.

From the neighborhood level, representatives are chosen to further the dialogue. In addition, at a Public Hearing, at-large representatives are also elected. These dozen or more people comprise the CDBG Policy Committee. Their purpose is to develop and propose community development strategy and policy in conjunction with the allocation of CDBG and HOME funds.

To enhance citizen participation and ensure broader community input in the development of the Consolidated Plan, the City of Norman has incorporated the use of Social Pinpoint, a web-based engagement platform (cdbgnh.normanok.gov). This tool allows residents to interact with project materials, provide location-specific feedback, and participate in surveys and discussions from any device with internet access. By offering an accessible, user-friendly alternative to traditional public meetings, Social Pinpoint expands outreach to individuals who may face barriers to in-person participation, including those with limited mobility, time constraints, or transportation challenges. The platform has proven particularly effective in engaging stakeholders across targeted neighborhoods and collecting meaningful input to guide funding priorities and program design. While the CDBG Policy Committee is the mechanism for policy making, the City staff as well as many CDBG Policy Committee members are involved with numerous efforts throughout the community that address the needs of low and moderate income households. It is through these efforts that data on needs are gathered and brought back to the CDBG Policy Committee for discussion.

During the development of the Consolidated Plan, the Citizen Participation Plan was revised and submitted for public comment. This document is attached in Appendix A.

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)
	Public Hearing #1	Citizens of the City of Norman	There were six citizens in attendance.	Comments centered on affordable housing opportunities , maintaining the Housing rehabilitation Program, Neighborhood Investment, and continuing the Housing Navigator Position.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan helps to provide a snapshot of the needs of the City of Norman in terms of Housing Needs, Disproportionate Greater Needs, Public Housing, Homeless Needs, Non-Homeless Special Needs, and Non-Housing Community Development Needs. The data is derived from a combination of HUD Comprehensive Housing Affordability Strategy (CHAS) statistics, City of Norman estimates and assessments, Consolidated Plan discussions, and community goals. The primary obstacle to meeting all of the identified needs, including those identified as high priorities is the general lack of funding resources available to the public and private agencies who serve low and moderate income residents. Norman, due to being an entitlement community, is not eligible for state CDBG or HOME programs. No state dollars are available for community development activities and the city's general fund is based upon sales tax revenues. This leaves little room for expansion of community development funding at the local level. Furthermore, the City of Norman's entitlement grants, specifically HOME funding, have been reduced over the last several years further limiting the funds available to address the needs in the community. Market Conditions have a significant impact on the City of Norman's priority housing needs.

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

Summary of Housing Needs

The following numbers demonstrate the change in households from the 2010 Census and the most recent American Community Survey, as well as the complete Housing Needs Assessment. In addition, staff consults the yearly ACS data for CAPER and Action Plan submissions. Not only are data sets used, but provider input is crucial to the Consolidated Planning process. As noted below in the narrative section, Norman has a unique situation in that there are 25,000 students enrolled at the Norman location of the University of Oklahoma, and about two-thirds of them live off campus in rental housing.

As part of a comprehensive effort to identify and address the community's evolving housing needs, the City of Norman undertook the AIM Norman initiative to guide the development of a Housing Strategic Plan. AIM Norman engaged a broad cross-section of residents, stakeholders, service providers, housing developers, and community organizations through surveys, public meetings, focus groups, and targeted outreach within historically underserved neighborhoods.

The AIM Norman process was designed to promote inclusive community participation while producing actionable strategies to preserve and expand housing affordability, reduce displacement, and improve quality of life. It emphasized the integration of housing, transportation, economic opportunity, and infrastructure planning. Data gathered during this process—including demographic trends, housing cost

burdens, and market gaps—has informed both the Housing Strategic Plan and this Consolidated Plan's needs assessment.

The resulting Housing Strategic Plan identifies priority goals such as increasing the supply of workforce housing, preserving naturally occurring affordable housing, addressing homelessness through supportive housing options, and promoting equitable development in areas at risk of gentrification or disinvestment. These priorities align closely with CDBG and HOME Program objectives and will guide resource allocation, partnership development, and policy reform efforts over the next five years.

The AIM Norman process provided critical insight into the needs of low- and moderate-income households and laid the groundwork for targeted investments and collaborative initiatives that will support housing stability and inclusive growth across the city.

The City of Norman's most significant housing needs include lower income renters and lower income homeowner populations. A significant portion of lower income rental households are experiencing a housing cost burden greater than 30% of income. Many lower income renters are also experiencing overcrowding, as well as living in substandard housing. A portion of lower income homebuyers are experiencing housing cost burden greater than 30% of income and some homebuyers between 50-80% AMI are also living in substandard housing. These needs are based upon the 2016-2020 CHAS data provided through the HUD consolidated plan templates as seen in the following tables.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	117,350	124,090	6%
Households	44,910	48,975	9%
Median Income	\$51,491.00	\$58,111.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,115	5,880	8,910	5,265	21,810
Small Family Households	1,455	1,645	2,919	1,825	11,090
Large Family Households	210	344	710	455	1,510
Household contains at least one person 62-74 years of age	755	775	1,284	1,285	5,015
Household contains at least one person age 75 or older	275	860	730	540	1,915

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	585	960	1,254	755	2,450

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

DRAFT

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	4	240	0	294	0	0	25	30	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	90	30	0	160	10	40	20	0	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	30	140	45	390	50	15	95	15	175
Housing cost burden greater than 50% of income (and none of the above problems)	3,760	910	210	0	4,880	575	310	120	15	1,020

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	475	2,290	1,450	180	4,395	255	445	830	409	1,939
Zero/negative Income (and none of the above problems)	955	0	0	0	955	140	0	0	0	140

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,025	1,034	615	45	5,719	630	365	260	60	1,315
Having none of four housing problems	1,925	3,205	4,980	2,190	12,300	530	1,280	3,055	2,975	7,840
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,130	1,030	524	2,684	50	215	470	735
Large Related	125	110	115	350	30	54	39	123
Elderly	365	535	149	1,049	435	325	365	1,125
Other	2,865	1,585	940	5,390	329	160	65	554
Total need by income	4,485	3,260	1,728	9,473	844	754	939	2,537

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	165	165	10	90	0	100
Large Related	0	0	0	0	15	4	25	44
Elderly	295	320	20	635	290	135	70	495
Other	0	2,545	425	2,970	260	0	0	260
Total need by income	295	2,865	610	3,770	575	229	95	899

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	215	70	165	45	495	60	55	115	15	245

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	4	50	4	0	58	0	0	0	0	0
Total need by income	219	120	169	45	553	60	55	115	15	245

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

According to the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, single-person households in Norman, Oklahoma, represent a significant portion of those in need of housing assistance. Of the total households experiencing housing problems—such as cost burden, overcrowding, or lack of complete kitchen or plumbing facilities—approximately 3,345 are single-person households. Among these, a majority are low- to moderate-income individuals, with incomes below 80% of the Area Median Income (AMI). Notably, over 2,000 of these individuals are considered extremely low-income, earning less than 30% of the AMI, and are particularly vulnerable to housing instability. The data underscores the critical need for affordable, accessible, and supportive housing options tailored to the needs of single adults, including seniors and persons with disabilities, to promote long-term housing stability and community well-being.

When analyzing the needs of single person households it is important to consider that Norman is home to the University of Oklahoma, a major public university with a student population that significantly influences local demographics and housing patterns. In U.S. Census data, university students are counted as residents of the community where they live the majority of the year, which means most students living in on-campus housing or off-campus rentals within Norman are included in the city's population counts.

This inclusion has important implications for interpreting data in the Consolidated Plan. Students often live in group quarters, shared housing, or high-density rental units, which can result in inflated indicators of overcrowding, low-income status, and cost burden, particularly among renter households. However, these conditions may not reflect the same level of long-term housing instability or economic need as those experienced by permanent low- and moderate-income households.

When analyzing housing needs and trends in Norman, care is taken to differentiate the student population from year-round residents, particularly when assessing overcrowding, housing affordability, and poverty statistics. While students are part of the broader housing market, their temporary tenure and access to nontraditional income sources (such as parental support or financial aid) require that their data be interpreted within the unique context of a university town.

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

The Women's Resource Center (WRC) is a non-profit organization serving families experiencing domestic violence. In 2024 WRC responded to 1,771 Crisis Calls for Information and Referral in 2024 and 112 unduplicated adults (197 duplicated adults) and 32 unduplicated children (64 duplicated children) received emergency shelter during this same time period. These totals resulted in 3545 shelter days being provided. These numbers represent the number of families knowledgeable of Women's Resource Center's programs and chose to receive services. It is likely that many additional families experience domestic violence and are in need of housing.

What are the most common housing problems?

The most common housing problems is lack of affordable housing options leading to households being cost burdened.

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

The renter households that are at or below 30% MFI are the most affected.

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Other" households bear much of the brunt of severe cost burden, with over 66 percent of the total number of below 30% AMI rental households experiencing severe cost burden, and 32 percent of owner households in the same income category experiencing extreme cost burden. The data, however, does not provide a perspective in the percentage of households that comprise the "Other" household category. Much of the "Other" category is made up of single person households and census data indicate that about 30 percent of households in Norman are single person households. Generally speaking, it appears that all household types in both the renter and owner categories are hard hit by housing costs in the below 30% AMI income groups.

The Housing Rehabilitation Staff works with homeowners who are at 80% MFI or less with their Accessibility Rehabilitation Program and at 80% MFI or less with their Emergency Repair Program. The cost burden of both housing and much needed repairs makes it difficult for owners to make the repairs, and for renters to get out of rental situation and into home ownership. There is not a particular sector of the population more affected than another, as the affordability issue covers the complete spectrum of housing, from rental to owner-occupied.

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

The data requested for Table 12 – Overcrowding information for households with children present is not available for Norman, OK in the ACS data. To achieve this data set a special tabulation and cross referencing of the existing data is required. Utilizing the data that is provided units with 1.01 to 1.50 occupants per room is considered moderately overcrowded and units with more than 1.50 occupants per room is considered severely overcrowded. Within the Owner Occupied data of the 26,165 units a total of 307 are moderately overcrowded and 102 are severely overcrowded. The Renter Occupied rooms total 22,812 with 574 being moderately overcrowded and 206 being severely overcrowded.

Low-income individuals and families with children in Norman, particularly those with extremely low incomes (earning less than 30% of the Area Median Income), face persistent housing instability due to high rent burdens, limited affordable housing options, and rising costs of basic necessities. Many of these households are currently housed but live paycheck to paycheck, often spending more than 50% of their income on housing costs, which places them at significant risk of eviction and homelessness in the event of job loss, health emergencies, or unexpected expenses. These families often lack access to adequate childcare, transportation, and supportive services, further exacerbating their vulnerability. Households in this category are also more likely to live in substandard or overcrowded housing conditions and may rely on informal arrangements, such as doubling up with friends or family, which are often unstable and unsustainable.

Formerly homeless individuals and families receiving rapid re-housing assistance face a different but equally urgent set of challenges as their time-limited subsidies approach expiration. While rapid re-housing has helped many transition out of homelessness, these households often struggle to maintain stability once financial assistance ends, particularly if they have not secured stable employment or continue to face barriers such as physical or mental health conditions, limited education, or criminal histories. Without a coordinated transition to longer-term affordable housing solutions or continued supportive services, many are at risk of returning to homelessness. These households need case management, access to permanent affordable housing, and flexible rental assistance options to ensure continued stability beyond the short-term support provided through rapid re-housing programs.

Addressing these needs is critical to breaking the cycle of homelessness and promoting lasting housing security.

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

To identify and describe at-risk populations in Norman, Oklahoma, the City utilized a combination of 2016–2020 Comprehensive Housing Affordability Strategy (CHAS) data and 2016–2020 American Community Survey (ACS) 5-Year Estimates. At-risk populations include extremely low-income households (earning less than 30% of the Area Median Income), particularly single individuals and families with children who are currently housed but face significant cost burdens or housing problems. CHAS data was used to quantify the number of households experiencing housing problems such as severe cost burden (paying more than 50% of income for housing), overcrowding, or incomplete kitchen or plumbing facilities. ACS data supplemented this analysis by providing demographic context, including the prevalence of single-person households, poverty rates, and household composition. By cross-referencing these datasets, the City estimated that over 3,000 households in Norman fall into the extremely low-income category with one or more housing problems, indicating a high risk of housing instability. This methodology helps to target resources effectively and prioritize the housing needs of those most vulnerable to homelessness.

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

Several specific housing characteristics have been consistently linked with housing instability and an increased risk of homelessness, particularly among low- and extremely low-income households:

Severe Cost Burden – Households that pay more than 50% of their income on housing costs are at a significantly higher risk of housing instability. CHAS data indicates that a large proportion of extremely low-income households in Norman experience severe cost burden, leaving little income for food, healthcare, transportation, or emergency expenses.

Overcrowding – Households with more than one person per room (as defined by HUD standards) face increased stress, poor health outcomes, and strained social dynamics, making them more vulnerable to eviction or displacement. Overcrowding is more common in low-income renter households and can indicate a lack of available affordable units.

Substandard Housing – Units lacking complete kitchen or plumbing facilities or those that require significant repairs pose health and safety risks. Households living in such conditions may be forced to relocate if the housing is condemned or becomes uninhabitable, often with limited relocation options.

Short-Term or Unstable Rental Agreements – Month-to-month leases or informal arrangements (e.g., living with friends or relatives without a formal lease) can be terminated on short notice, leaving residents with limited time and resources to secure new housing.

Lack of Accessibility Features – For seniors and individuals with disabilities, the lack of ADA-compliant units (e.g., no ramps, elevators, or accessible bathrooms) can make existing housing functionally unsuitable, contributing to instability if accommodations are not available or affordable.

Location-Related Factors – Housing located far from employment centers, transit, healthcare, and schools may increase household expenses and reduce stability, particularly for those without access to reliable transportation.

In combination, these characteristics—particularly when experienced alongside low income—compound vulnerability and are strong predictors of a household’s risk of entering homelessness. Identifying and addressing these factors through targeted housing interventions is a key strategy in Norman’s Consolidated Plan.

Discussion

Norman is a community that is fortunate to have housing available in both the homebuyer and the rental market. However, Norman is lacking an adequate supply of housing that is attainable. With a few exceptions, the housing stock and available units are in good condition. The problem lies in that some affordable units are in substandard condition, and many of the available units are not in an affordable rent range for low-moderate income renters. The community sees this need and efforts are underway through several sources to facilitate the increase of affordable unit supply and address the issue of substandard units through Code Compliance activities.

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

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

Introduction

The 2016-2020 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,385	1,725	0
White	3,785	1,235	0
Black / African American	410	55	0
Asian	255	269	0
American Indian, Alaska Native	215	35	0
Pacific Islander	25	0	0
Hispanic	415	75	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,129	1,750	0
White	2,760	1,320	0
Black / African American	170	30	0
Asian	100	95	0
American Indian, Alaska Native	365	100	0
Pacific Islander	0	20	0
Hispanic	375	145	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,155	5,750	0
White	1,975	4,105	0
Black / African American	99	320	0
Asian	280	190	0
American Indian, Alaska Native	34	270	0
Pacific Islander	0	0	0
Hispanic	345	455	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	694	4,570	0
White	629	3,460	0
Black / African American	0	255	0
Asian	40	115	0
American Indian, Alaska Native	0	140	0
Pacific Islander	0	25	0
Hispanic	25	290	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

According to the 2016-2020 CHAS charts provided by HUD, there are no instances of any specific racial or ethnic group that is experiencing a disproportionately greater need.

Within the 30% or less category the percentages across all racial categories are consistent with the racial percentages of the population as a whole. Norman does not show a disproportionate need within this income level.

Within the 50% to 80% category the percentages across all racial categories are consistent with the racial percentages of the population as a whole. Norman does not show a disproportionate need within this income level.

Within the 80% to 100% category the percentages across all racial categories are consistent with the racial percentages of the population as a whole. Norman does not show a disproportionate need within this income level.

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

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

Introduction

The 2016-2020 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,655	2,455	0
White	3,275	1,745	0
Black / African American	395	70	0
Asian	195	330	0
American Indian, Alaska Native	185	65	0
Pacific Islander	25	0	0
Hispanic	335	160	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,399	4,485	0
White	1,125	2,960	0
Black / African American	0	200	0
Asian	35	160	0
American Indian, Alaska Native	40	435	0
Pacific Islander	0	20	0
Hispanic	145	370	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	875	8,035	0
White	490	5,590	0
Black / African American	0	420	0
Asian	160	310	0
American Indian, Alaska Native	34	270	0
Pacific Islander	0	0	0
Hispanic	100	700	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	5,165	0
White	95	3,995	0
Black / African American	0	255	0
Asian	10	145	0
American Indian, Alaska Native	0	140	0
Pacific Islander	0	25	0
Hispanic	0	315	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

According to the above charts, there are no instances of any specific racial or ethnic group across all income categories that are experiencing a disproportionately greater need.

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

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

Introduction:

The 2016-2020 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	34,515	7,239	6,105	1,135
White	27,010	4,865	4,650	700
Black / African American	1,360	284	395	55
Asian	1,135	370	155	259
American Indian, Alaska Native	1,425	390	225	10
Pacific Islander	45	0	0	25
Hispanic	1,810	600	435	50

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

There are no instances of a racial or ethnic group having a disproportionate greater need in terms of housing cost burdens.

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

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

In looking at housing problems, severe housing problems, and housing cost burdens, there are no instances of a racial or ethnic group having a disproportionate greater need. Norman has found consistently in their Analysis of Impediments that this is the case, and further CHAS data backs up this finding.

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

In the City of Norman, there does not appear to be a disproportionately greater need in either housing problem categories nor in housing cost burdens. The majority of renters or owners fall into the category of no housing cost burden, and the rest of the characteristics of the grouping fall into essentially the same breakdown of the overall population. Norman does not have any areas that are highly concentrated with minority or ethnic populations, so this helps to not make this an issue of geography. The low-moderate income categories, while for the most part are in the core area do not include defined pockets of low income persons.

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

The City of Norman does not have any areas with a racial or ethnic concentration.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	172	1,238	1	1,236	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,584	9,593	0	9,594	0	0	0
Average length of stay	0	0	4	3	1	3	0	0	0
Average Household size	0	0	1	2	1	2	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0

Demo

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	64	207	0	207	0	0
# of Disabled Families	0	0	49	334	1	332	0	0
# of Families requesting accessibility features	0	0	172	1,238	1	1,236	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	148	911	1	909	0	0	0
Black/African American	0	0	19	233	0	233	0	0	0
Asian	0	0	1	7	0	7	0	0	0
American Indian/Alaska Native	0	0	3	85	0	85	0	0	0

Consolidated Plan

NORMAN

38

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	58	0	58	0	0	0
Not Hispanic	0	0	167	1,180	1	1,178	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The availability of fully accessible units in public housing is extremely limited. As demonstrated with the composition of the waiting lists additional fully accessible units are warranted. At this time no funding mechanism is available to bring all units into Section 504 compliance. To address individual needs, the Norman Housing Authority partners with the City of Norman Accessibility Modification Program as clients with specific needs are identified. Typical modifications include the conversion of a bathtub to a shower.

The Norman Housing Authority takes reasonable steps to maximize use of the fully accessible units by eligible individuals. When an accessible unit becomes vacant, before offering the unit to an individual without a disability, accessible units are offered to a current participant requiring the unit's accessibility features or to an eligible qualified applicant on the waiting list requiring the accessibility features. The Norman Housing Authority has a Reasonable Accommodation Policy that requires an accessible feature or policy modification to accommodate a disability, when necessary for an applicant or tenant to enjoy the same benefit of their programs as any non-disabled person, unless doing so would result in a fundamental alteration of a program or an undue financial and administrative burden.

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

Currently the most immediate need is twofold. The first issue is the lack of Section 8 participating landlords in this competitive rental climate. Landlord participation in the Section 8 Housing Choice Voucher Program is critical to ensuring that low-income households have access to safe, stable, and affordable housing throughout the community. In Norman, the Norman Housing Authority (NHA) has made significant strides in increasing landlord engagement and improving voucher utilization through targeted outreach and education. A key catalyst for this success was the City of Norman's decision to fund a dedicated Housing Liaison position. Acting on behalf of NHA, the Housing Liaison serves as a bridge between the public sector and private property owners, providing personalized support, clarifying program requirements, and emphasizing the benefits of participation—such as guaranteed rent payments and reduced vacancy risk. This focused effort has led to a measurable improvement in landlord participation, expanding housing options for voucher holders and strengthening the local affordable housing network.

The second issue is with the substantial increase in rents, the Norman Housing Authority along with many Public Housing Authorities has been placed into "Shortfall" status whereas, no new vouchers are being issued. Effective May 1, 2025, NHA will close their waiting list due to the length. At this time there are approximately 527 households on the waiting list with an anticipated wait time of eighteen months.

Public Housing Program

- 50 current applicants on waiting list
- Types of low-income families on waiting list: Households with children (10); Households with disabilities (20); One-person households (16); Elderly Households (4)
- Noticeable increase in mental health consumers

Housing Choice Voucher Program

- 1107 current applicants on waiting list
- Types of low-income families on waiting list: Household with Children (471); Household with disabilities (326); Elderly households (149)
- Noticeable increase in mental health consumers
- Identified needs:
 - Assistance with Rent and Deposits
 - Personal Care Attendants
 - In-home Services
 - Access to Affordable Transportation
 - More One-Bedroom units

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

With the reduction in funding that the Housing Choice Voucher Program has experienced over the last several years, the Norman Housing Authority has been unable to issue vouchers to their designated baseline. This has resulted in a very long waiting list for housing assistance. The immediate need for Public Housing is to increase the supply of one bedroom units that adhere to the non-elderly/disabled facility. Due to the stability of the Public Housing population, the waiting list has not substantially moved in the last three years.

Discussion

The housing needs of Public Housing and Section 8 clients in Norman are generally more acute and complex compared to the population at large. As of early 2025, the Norman Housing Authority reports 527 households on the waiting list for Section 8 Housing Choice Vouchers, reflecting a persistent demand for deeply affordable rental assistance among low- and extremely low-income households. These clients typically earn less than 50% of the Area Median Income (AMI), with many falling below the 30% threshold, and often face severe cost burdens, housing insecurity, and other barriers such as disabilities, aging-related needs, or single-parent household dynamics.

In contrast, while housing affordability is a growing concern for Norman's broader population—particularly among renters earning between 50% and 80% AMI—the general population has relatively greater access to stable housing and fewer barriers to securing market-rate units. CHAS and ACS data show that while many in Norman experience some form of housing problem, Section 8 and Public Housing clients are disproportionately affected by the most severe issues, including long-term homelessness risk, overcrowding, and lack of access to units with accessibility features. Additionally, these clients are more reliant on publicly subsidized programs, making the long waitlists and limited availability of vouchers a significant impediment to housing stability.

The scheduled closure of the Section 8 waiting list on May 1, 2025, further underscores the urgency and depth of need in this population. It highlights the limitations of current resources and the critical importance of expanding affordable housing options and supportive services for those least able to compete in the private rental market.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The 2024 Point-in-Time (PIT) Count for the Norman/Cleveland County Continuum of Care (OK-504) identified 240 individuals experiencing homelessness, reflecting a 21.6% increase from the 197 individuals counted in 2020. This upward trend underscores a growing need for targeted interventions and resources to address homelessness in the region. The PIT Count, conducted annually during the last 10 days of January, provides a snapshot of both sheltered and unsheltered populations, informing local strategies and funding allocations to combat homelessness. The 2024 Point in Time Count is attached.

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	89	73
Black or African American	43	10
Asian	3	0
American Indian or Alaska Native	0	8
Pacific Islander		0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	9	5
Not Hispanic	80	68

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

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	30	4	206	44	506	227
Persons in Households with Only Children	1	0	2	2	2	100
Persons in Households with Only Adults	98	87	588	595	348	87
Chronically Homeless Individuals	63	45	108	20	10	365+
Chronically Homeless Families	0	0	0	0	0	0
Veterans	6	2	10	5	5	180
Unaccompanied Child	1	0	3	3	3	100
Persons with HIV	0	0	0	0	0	0

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2024 the CoC identified 796 individuals who became homeless for the first time. A total of 526 unduplicated individuals coded as sheltered homeless, 184 in emergency shelter and another 86 in transitional housing. A total of 91 unsheltered individuals counted. A total of 95 households counted in emergency shelters, with a total number of family members of 183. Another 16 households were counted in transitional housing, with a total of 4 family members. There was 1 unsheltered family counted during this timeframe.

Discussion:

All Point in Time data is available within the HDX 2.0 module for review. The annual Point in Time Count includes both sheltered as well as unsheltered individuals and households. At this point data downloads are not available from the HDX system. The Norman/Cleveland County Continuum of Care maintains a By Name List for a more accurate representation of persons experiencing homelessness. Persons who have engaged with the homeless resource system are assessed and discussed weekly in the Coordinate Case Management Meeting. The April 2025 BNL totals 180 individuals.

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

Introduction:

Norman has a strong partnership between agencies that serve the homeless, housing providers, and those who serve the non-homeless special needs populations. The non-homeless special needs assessment includes persons who are elderly, severely mentally ill, developmentally disabled, physically or mentally disabled, have been diagnosed and/or living with HIV/AIDS, and persons with drug or alcohol addiction. These families and individuals are living either with families, in group facilities, or individually. They have a wide variety of needs, many of which are being met without public assistance. This population group has specific housing needs beyond the affordability problems discussed elsewhere in this document.

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources.

Elderly are those individuals aged 62 or older. The elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. The Aging Services of Cleveland County (ASI) operates the Older Americans Grant for Cleveland County funded through the Area Agency on Aging (AAA), which provides an inclusive and coordinated variety of services and opportunities for seniors, including information, congregate and home delivered meals, advocacy, family caregiver support, transportation, and resource assistance. The City of Norman is responsible for the operation of the Adult Wellness Center which serves as a congregate meal site, and ASI serves lunch daily. The local Meals on Wheels program utilizes over 300 volunteers annually to insure delivery of 300 hot meals daily to qualified participants. According to the American Community Survey, Norman is home to approximately 22,000 people over the age of 65, which is around 17% of the overall population. This population is approximately 51% female and 49% male.

Persons with severe physical or developmental disabilities often require special facilities and care. These persons sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provided their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

In contrast, persons in living with and recovering from severe mental illness experience isolation in part due to the stigma associated with their illness. This isolation is a two-way street that is caused by their illness. The person may feel that others are judging them because of their illness and withdraw while

society tends to be unwilling to interact with them. Support systems that promote socialization and community building for persons with a severe mental illness are as integral a part to their recovery as the necessity of housing stabilization. Individuals with psychiatric diagnoses that experience chronic symptomatology often need the support of mental health professionals on either an on-going basis or periodically. They often do not have transportation and must live close a bus line and have access to low cost or free bus passes. Supports provided by community agencies must be comprehensive and flexible. A majority of individuals that have had their illness for some years have often developed other challenges such as obesity (due to medication and poor nutrition), diabetes (due to medication) and poor circulation (due to sedentary lifestyle). Consequently, as they age, they often require accessibility accommodations such as grab bars and bottom floor apartments.

The City of Norman is actively pursuing certification as an AARP Age-Friendly Community, reflecting a commitment to addressing the evolving needs of older adults and residents with disabilities. This initiative involves assessing and enhancing the city's infrastructure, services, and policies to support aging in place, accessibility, and social inclusion. By participating in the AARP Network of Age-Friendly States and Communities, Norman is taking proactive steps to ensure that residents of all ages and abilities can thrive—especially as the senior population continues to grow. This effort complements the city's broader strategies to serve special needs populations by promoting walkability, accessible housing, transportation options, and community engagement for older adults and individuals with mobility or cognitive challenges.

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

Housing

There is a consensus that there is not a reliable database describing the total number of “accessible” housing units. There is data available on the number of low income housing tax credit (LIHTC) developments and housing developments with accessible units, however, the extent of accessibility is not defined as well as the number of accessible housing units is not specified. Affordable housing with Universal Design features was continually identified as a high priority of special needs populations during discussions. The City of Norman has passed a Visitability Ordinance to incentivize the construction of dwelling units that meet these criteria.

There are many agencies in Norman that serve those with special needs. For the Elderly and Frail Elderly, the Norman Housing Authority (NHA) provides subsidized housing at Red Rock Villa. Additional housing dedicated for seniors is Northcliff Gardens consisting of 44 one bedroom units of Section 202 Program units. For those with developmental or physical disabilities, ABLE, Inc. provides subsidized group homes. The provision of permanent housing for persons recovering from a severe and persistent mental illness is difficult. McKinzie Gardens is an apartment complex funded by the HUD 811 Program which consists

of 34 one bedroom units. Clients live independently with no supportive services provided by the complex. McKinzie Gardens is located within the grounds of Griffin Memorial Hospital, but is governed by an independent non-profit entity not associated with the hospital.

Supportive Services

There are also agencies that provide non-housing services to Special Needs population. For the elderly population, as mentioned previously, Aging Services of Cleveland County provides advocacy, education, and meal and programs. For those who are disabled (either physical or developmental) there are several agencies that provide services. ABLE, Inc. provides, in addition to their subsidized housing, a job training program for adults with developmental disabilities. Central Oklahoma Community Mental Health Center provides outpatient treatment and case management to those persons with severe mental illness. Additional opportunities for services and housing for persons with a severe mental illness can be found at Thunderbird Clubhouse and Transition House. For those with alcohol or drug dependency issues, the Virtue Center offers support groups and outpatient treatment.

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

Regional AIDS Network of Oklahoma (RAIN Oklahoma) is the primary non-profit organization in central Oklahoma designated as an AIDS Service Organization. RAIN is widely recognized as a trusted, effective agency that provides caring and urgently-needed services related to the HIV/AIDS epidemic. Cleveland County had 126 reported cases of HIV/AIDS between 2020 and 2023 according to the Oklahoma Department of Health reported in the most recent data available is for the year 2023. The City of Norman is not a HOPWA Entitlement Community but Oklahoma City, located 15 miles north, receives HOPWA funding. The HOPWA provider is active in the Norman/Cleveland County Continuum of Care and provides resources as available.

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

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Because of the nature of this population, a large portion of this population is dependent on outside assistance, both public and private. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

The agencies that work with the non-homeless special needs populations are a crucial part to the overall community picture. Each agency works together to bring a continuum of services to the non-homeless special needs population, and these agencies are at the table in community provider discussions. Many of these agencies have been supported through CDBG funding, and there have been both capital improvements as well as public service assistance dollars that have gone to these agencies. The City will continue their partnership with these agencies and continue to utilize their input as part of the Consolidated Planning process.

The City of Norman has previously utilized HOME Investment Partnerships Program (HOME) funding to support a Tenant-Based Rental Assistance (TBRA) program, which provided short- to medium-term rental assistance to low-income households in need of immediate housing stability. This program was especially valuable for individuals and families facing housing crises or transitioning out of homelessness. However, due to recent budgetary constraints and the need to prioritize limited HOME funds for other high-impact housing activities, the TBRA program is currently on hold. The City remains committed to the flexibility and responsiveness that TBRA offers and will consider reinitiating the program if future funding levels allow.

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

Describe the jurisdiction's need for Public Facilities:

Staff held a series of Neighborhood Meetings and a facilitated a Public Hearing to discuss possible needs.

Responses regarding public facilities needs were similar to previous efforts in that the needs of local non-profit facility renovations were a common theme, as well as improvements to infrastructure in low income neighborhoods including sidewalks, parks and bus shelters. A 24- hour low barrier shelter for homeless populations and/or a resource center was a common theme identified for public facilities.

Most of the needs for the Norman community in terms of public facilities are repairs on the existing building stock or to improve accessibility. Many social service agencies that are CDBG funded are housed in the Community Services Building, and others are in the practice of occupying buildings that are already constructed. The Community Services Building is an adaptive reuse of a previous nursing facility for veterans and throughout the years, CDBG funds have been utilized for the ongoing rehabilitation of the facility.

How were these needs determined?

Staff held a series of Neighborhood Meetings and a facilitated a Public Hearing to discuss possible needs.

Describe the jurisdiction's need for Public Improvements:

Responses for the need for Public Improvements were also similar to the previous responses. Stormwater, sidewalk improvements, neighborhood park improvements and general neighborhood improvement issues, as well as place making, were prevalent within the CDBG Target Areas.

The City of Norman Public Works department conducts sidewalk inventories around the community in order to assess the condition of existing sidewalks. This can be further broken down into areas that provide a low-moderate area benefit, and in recent years, CDBG money has been utilized to work on sidewalks in these neighborhoods. In addition the City of Norman participates in the Safe Routes to School Program to insure that not only capital improvements are made to the neighborhood schools but social improvements are addressed also. As with any municipality, streets, sidewalks, and other pedestrian-related repairs are needed. CDBG is used in partnership with low-moderate area neighborhoods to both repair existing sidewalks, but also to provide safety improvements such as crosswalks, signals, and other items. Parks are an important part of the quality of life for the residents of Norman, and there are five neighborhood parks located within the CDBG Target Area. These parks are

maintained by the City of Norman and have received substantial improvements in the recent years utilizing the funding from the CDBG program.

How were these needs determined?

Staff held a series of Neighborhood Meetings and a facilitated a Public Hearing to discuss possible needs. In addition to neighborhood meetings and formal public hearings, the City of Norman engages in ongoing consultations with various City departments to help determine priorities for public improvements. These interdepartmental discussions—particularly with Public Works, Utilities, Parks and Recreation, and the Transit Division—ensure that proposed infrastructure projects align with existing capital improvement plans, maintenance needs, and long-term strategic goals. This collaborative approach allows the City to identify opportunities where CDBG funding can complement other resources, address critical gaps, and support coordinated improvements that directly benefit low- and moderate-income neighborhoods. By incorporating both community input and technical expertise, the City is better positioned to select public improvement projects that are feasible, impactful, and responsive to resident needs.

Describe the jurisdiction's need for Public Services:

Norman is the service hub for Cleveland County; additional services are available in Oklahoma City, approximately 15 miles north. As mentioned previously, Norman does not have a dedicated inpatient drug and alcohol treatment program, and those requiring these services must go to surrounding areas for treatment. Norman is the location of Griffin Memorial Hospital, a 120 bed inpatient facility for the treatment of persons with a mental illness, operated by the State of Oklahoma. There are also numerous ancillary services for the treatment of persons with a mental illness that are associated with the hospital.

The City of Norman maintains funding for public services with the annual allocation to the Social and Voluntary Services Program which allows agencies to make applications for funding. The main need with public services is the need for varied and reliable funding streams. Considering the trend in funding reductions with the CDBG program, the decision was made in 2014 by the CDBG Policy Committee to eliminate Public Service funding to individual agencies, except for transportation. Funding will be considered on an individual basis each year. In the past, the City of Norman CDBG program has funded these activities and historically has been close to the 15% cap on public services funding.

How were these needs determined?

Every year staff held a series of Neighborhood Meetings and a facilitated a Public Hearing to discuss possible needs, as well as attending other meetings in the community, and participating in conversations with individual agencies

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Norman, Oklahoma's housing market presents a complex mix of affordability challenges and limited supply, particularly for lower-income households. According to the 2016–2020 American Community Survey (ACS) 5-Year Estimates, Norman had approximately 51,000 occupied housing units, with a roughly even split between owner-occupied (56%) and renter-occupied (44%) housing. The city's housing stock is largely composed of single-family detached units, with limited availability of multifamily and smaller rental options.

The CHAS (Comprehensive Housing Affordability Strategy) 2016–2020 data reveals that a significant portion of Norman households are burdened by housing costs. Approximately 22% of all households experience a cost burden (paying more than 30% of income on housing), and 13% experience severe cost burden (paying more than 50%). These issues are especially acute for extremely low-income households (0–30% AMI), who face a disproportionate share of housing problems, including cost burden, substandard housing, and overcrowding.

Norman's rental housing stock skews smaller in unit size, with over 65% of renter-occupied units having 1 or 2 bedrooms, compared to owner-occupied housing, which predominantly consists of 3- and 4-bedroom units. This imbalance limits options for low-income families needing larger units. Additionally, the city has a large student population due to the University of Oklahoma, which contributes to higher demand and rental competition, particularly near the campus and central Norman.

Despite modest increases in household income and housing development, the city has seen a 6.3% increase in total households between 2020 and 2025, which has placed added pressure on the existing housing supply. Meanwhile, the rental vacancy rate has remained tight, contributing to rising rents and affordability challenges for low- and moderate-income households.

The redevelopment of a portion of the Naturally Occurring Affordable Housing (NOAH) near the University of Oklahoma campus has significantly impacted the local housing market, particularly in terms of availability and affordability for low- and moderate-income residents. Many of these properties, which once provided affordable housing options for families, seniors, and non-student households, have been converted into private market student housing. This shift has led to increased rental rates, as private developers cater to the demand for high-end student accommodations, often with amenities such as private bathrooms, study lounges, and other features aimed at attracting university students. As a result, the displacement of long-term residents and the reduction in affordable housing stock have placed additional pressure on Norman's housing market, exacerbating the challenge of providing affordable housing options for low-income households in proximity to the university. The trend underscores the need for continued efforts to preserve affordable housing and ensure that redevelopment efforts include provisions for workforce housing, especially in areas with high demand due to student populations.

This overview underscores the need for continued investment in affordable housing development, preservation of Naturally Occurring Affordable Housing (NOAH), rental assistance programs, and policies aimed at expanding housing choice and stability for the city’s most vulnerable residents.

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

Introduction

According to the 2016–2020 American Community Survey (ACS) 5-Year Estimates, Norman, Oklahoma, contained a total of 53,310 housing units, with approximately 91% (about 51,000 units) reported as occupied. Of these, 56% were owner-occupied and 44% renter-occupied, illustrating a housing market balanced between homeowners and renters, but with growing pressures on the rental side. Single-family detached homes make up nearly 68% of the total housing stock, reflecting a historically suburban development pattern.

Unit sizes vary by tenure. Owner-occupied homes are predominantly 3- and 4-bedroom units, suitable for larger households. Renter-occupied housing, on the other hand, is skewed toward 1- and 2-bedroom units, which comprise over 65% of the rental stock. While these smaller units align with the needs of students and single-person households, they limit the availability of affordable housing for low-income families in need of larger units.

A significant factor shaping Norman’s rental housing market is the presence of the University of Oklahoma, which enrolls over 20,000 students annually, many of whom live off campus. This creates sustained, high demand for rental housing near the university and in surrounding neighborhoods, contributing to increased rental prices and competition for available units. This demand often displaces low-income residents who cannot compete in a rental market increasingly geared toward students and higher-income renters. As a result, rental vacancy rates have remained low, and cost burden continues to be a substantial issue for low- and moderate-income renters.

Furthermore, portions of Norman’s aging housing stock—particularly in central and east Norman—are in need of repair, accessibility upgrades, or rehabilitation. These challenges are compounded by the limited production of new affordable rental housing in recent years.

Norman’s future housing strategy must consider this dual pressure: addressing the needs of long-term residents, particularly cost-burdened low-income households and families, while also responding to the market dynamics created by the city’s large and transient student population.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	33,620	63%
1-unit, attached structure	1,975	4%
2-4 units	4,400	8%
5-19 units	8,145	15%
20 or more units	3,580	7%
Mobile Home, boat, RV, van, etc	1,590	3%
Total	53,310	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	0.3	671	3.6
1 bedroom	585	2.6	5,032	27.3
2 bedrooms	4,278	18.9	7,563	41.1
3 or more bedrooms	17,760	78.3	5,132	27.9
Total	0	0%	0	0%

Table 27 – Unit Size by Tenure

Data Source Comments:

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

The City of Norman HUD funded housing programs serve populations at 80% or below AMI. The Comprehensive Rehabilitation Program serves owner occupied households at or below 50% AMI while the Emergency Repair Program serves owner occupied households at or below 80% AMI. The Accessibility Modification Program serves both renter and owner occupied households at or below 80% AMI. A new Exterior Maintenance Program will be utilized in the CDBG Target Area and will be available to owner occupied households at or below 80% AMI and will be administered in the form of a grant. To allow for maximum flexibility, budgeting for these activities will be combined within one cost center and will utilize funds remaining from prior years in addition to funds in the First Year Action Plan. There are also a variety of other units throughout the City assisted with federal, state, and local funds. A summary of organizations providing housing assistance, including annual funding amount and source, to low income populations is as follows:

- City of Norman Housing Rehabilitation Programs, CDBG federal funding \$247,000
- Cleveland County Continuum of Care, CoC federal funding (FY24), \$496,748
- Cleveland County Continuum of Care, ESG federal funding, passed thru the State of Oklahoma \$200,000 close enough
- United Way of Norman, EFSP federal funds \$87,272
- Section 8 Housing Choice Voucher Program, HUD federal funding \$5,400,000
- Public Housing Program, HUD federal funding \$456,000

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

Around 200 low-income housing tax credit housing units within the city will reach the end of their 30-year compliance term by the end of 2025.

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

There currently is not sufficient housing, owner or renter, for households at 0 to 30% AMI. There is also a shortage for remaining income levels when considering quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are 21,905 households in Norman at 80% or below AMI, and there are 12,010 households at or below 80% MFI that are cost burdened. CHAS data reviewed earlier in this section also indicates the need for additional affordable housing units due to age and quality of housing stock.

Describe the need for specific types of housing:

Data referenced previously indicates a need for additional affordable rental housing for incomes 80% and below AMI, particularly for incomes below 30% AMI. In addition, it has been demonstrated that there is a need for additional accessible units (units that exceed Universal Design Guidelines) integrated within the community.

The data available for the affordability of owner occupied housing indicates that the 50 to 80% AMI group is demonstrating the largest shortage of affordable housing.

Housing service providers in Norman are reporting greater need for the three+ bedroom units as we are seeing an increasing number of larger families that are finding themselves without a place to live. Along with the reduction in Section 8 funding, the number of families in need greatly affects the number of families or individuals being able to be assisted due to the larger cost of the vouchers for the larger families. While the charts above show that there is a comparable amount of housing available in this category, it is important to note that in a University town such as Norman, many of those three bedroom and larger units are encompassed in student-driven apartment complexes and housing communities. These are also the units that show the highest increase above market-rate rent. For the permanent resident in Norman, the selection is limited. On the homeowner side of the equation, Norman appears to be in need of affordable workforce housing. As education jobs far outweigh other industries in the community, there is a sector of individuals and families that cannot afford the average home prices in Norman.

Discussion

The University of Oklahoma has a large impact on the rental housing picture in Norman, Oklahoma. Many of the larger units are taken by students in roommate living situations, and some of these would fall under the "affordable" tag. In a community with much diversity in Norman, many apartment complexes are a mixture of college students, single people, and families.

While the number of total households has increased by 33226 (6.3%) over the last five years there is still a lack of affordable units for people in the 30% AMI category.

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

Introduction

The City of Norman lacks sufficient quality affordable housing for its low and moderate-income citizens. The information presented below demonstrates the rapid increase in housing costs both owner and renter since 2009.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	160,100	184,300	15%
Median Contract Rent	647	744	15%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,209	14.1%
\$500-999	15,075	66.1%
\$1,000-1,499	3,415	15.0%
\$1,500-1,999	685	3.0%
\$2,000 or more	420	1.8%
Total	22,804	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,405	No Data
50% HAMFI	6,940	1,430
80% HAMFI	16,380	5,570
100% HAMFI	No Data	8,410
Total	24,725	15,410

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	775	821	1,016	1,353	1,536
High HOME Rent	637	689	867	1,184	1,334
Low HOME Rent	637	689	831	960	1,071

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There currently is not sufficient housing for households at 0 to 30% AMI. There is also a shortage for remaining income levels when considering quality, energy efficiency, universal design, location to amenities and cost burden. CHAS data reviewed earlier in this section also indicates the need for additional affordable housing units due to age and quality of housing stock.

In Norman, the question is not necessarily the availability of housing; it is the affordability of the housing that is available. Larger families who have one income or two incomes that fall at or below 80% AMI would be looking at approximately \$1,163 for three or more bedrooms. For a family with a need for larger units, this is a substantial cost burden.

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

Housing affordability in Norman is likely to face increasing pressure due to continued growth in both home values and rental rates, outpacing gains in household incomes—especially among low- to moderate-income (LMI) households.

In recent years, the City of Norman has experienced a steady rise in median home sales prices, driven by a combination of limited housing supply, higher construction costs, and increased demand from both local buyers and those relocating from higher-cost markets. According to recent MLS data and American Community Survey estimates, the median home value in Norman has increased by more than 30% over the past five years. While mortgage interest rates have also risen, reducing purchasing power, the sharp increase in home prices has created significant affordability barriers for first-time buyers, particularly those earning below 80% of Area Median Income (AMI).

Similarly, the rental market has tightened considerably. Median gross rents in Norman have increased at a faster rate than renter incomes, contributing to a growing share of cost-burdened households. Rising rents are compounded by a relatively low vacancy rate and the loss of naturally occurring affordable rental units through market turnover and upgrades. Households with fixed or limited incomes—including seniors, persons with disabilities, and service-sector workers—are most vulnerable to displacement or housing instability as a result.

Norman’s housing affordability challenges are further impacted by the presence of the University of Oklahoma, which contributes to a unique rental dynamic. A significant portion of the rental stock is tailored to student housing, often commanding higher per-unit or per-bedroom prices. This market orientation reduces the availability of affordable, family-appropriate rental units for non-student populations.

Without intervention, the affordability gap is expected to widen. The City’s strategic investment of CDBG and HOME funds in housing rehabilitation, down payment assistance, and affordable housing development—especially in partnership with CHDOs and nonprofit developers—remains critical to maintaining affordability and preventing displacement. Continued efforts to revise local policies around zoning, density, and parking requirements are also underway to support a more diverse and attainable housing stock over time.

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

Discussion

Housing affordability in Norman, Oklahoma, is projected to become increasingly challenging during the 2025–2029 Consolidated Plan period, particularly for extremely low- and very low-income households. Based on 2016–2020 ACS data, the median gross rent in Norman was approximately \$959 per month. In contrast, the FY 2024 HUD Fair Market Rent (FMR) for a 2-bedroom unit in Cleveland County is \$1,117, and High HOME rent limits for a 2-bedroom unit are \$1,041, while Low HOME rent limits are significantly lower, at \$796 for the same unit size.

This comparison reveals a critical gap: median rents in Norman are now approaching or exceeding High HOME and even FMR thresholds, meaning that much of the city’s “average” rental stock is unaffordable to low-income renters without assistance. As home values and rents continue to rise faster than household incomes, even moderate-income families are feeling the pressure of housing costs.

Rental housing demand is further intensified by the University of Oklahoma’s enrollment of over 30,000 students, many of whom live off campus. This sustained demand drives up rents in areas near campus and diverts housing stock from low-income families to student-oriented development. Additionally, the investor-driven acquisition of single-family homes for rental conversion and short-term leasing has further reduced the availability of affordable rental units.

Rising home values—exceeding \$250,000 in many neighborhoods as of 2023—have also placed homeownership out of reach for many first time and low-income buyers, particularly as mortgage interest rates remain volatile. Without targeted interventions, such as the production of income-restricted housing, rent assistance, and preservation of Naturally Occurring Affordable Housing (NOAH), the affordability gap in Norman is expected to widen further.

The growing disparity between household incomes and housing costs in Norman underscores the urgent need for targeted, multifaceted strategies to expand and preserve affordable housing options. As data

from the 2016–2020 ACS, CHAS, and HUD’s 2024 HOME and FMR rent limits reveal, the average market rent now approaches or exceeds levels that are unaffordable for many low-income households, including those eligible for HUD assistance. This trend is exacerbated by strong rental demand driven by the University of Oklahoma student population and broader market pressures.

In response, Norman's Consolidated Plan must emphasize:

Production of New Affordable Units:

Support the development of Low-Income Housing Tax Credit (LIHTC) projects and other subsidized multifamily developments targeting households at or below 60% AMI.

Promote inclusionary housing practices or developer incentives (e.g., fee waivers, density bonuses) to encourage affordable units in market-rate developments.

Leverage HOME and CDBG funds to fill financing gaps for smaller affordable housing developments, especially for non-profit and mission-driven developers.

Preservation of Existing Affordable Housing and NOAH:

Implement programs to rehabilitate aging rental and ownership housing stock, particularly in East and Central Norman neighborhoods, where homes are more affordable but may not meet safety or quality standards.

Explore acquisition-rehab strategies to prevent the loss of naturally affordable housing due to investor speculation or conversion to higher-end units.

Partner with the Norman Affordable Housing Corporation, Habitat for Humanity, and other nonprofits to steward long-term affordability through deed restrictions, land trusts, or shared equity models.

Protecting Vulnerable Renters:

Strengthen eviction prevention, housing stabilization, and tenant-based rental assistance to prevent displacement while longer-term housing solutions are developed.

Monitor and address the impact of student demand on local rental markets, potentially through zoning reforms or targeted housing development that meets both student and local workforce needs without displacing existing residents.

Expanding Homeownership Opportunities:

Assist first-time homebuyers with down payment and closing cost support, especially for homes priced under the FHA limit, to maintain long-term affordability.

Encourage construction of modest-sized ownership units (e.g., townhomes, duplexes) suitable for low- to moderate-income buyers.

By aligning resources, policies, and partnerships around both production and preservation, Norman can address current housing affordability gaps while laying the groundwork for a more resilient and inclusive housing market over the next five years.

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

Introduction

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,985	15%	10,070	44%
With two selected Conditions	60	0%	375	2%
With three selected Conditions	25	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,100	84%	12,355	54%
Total	26,170	99%	22,804	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,255	32%	6,210	27%
1980-1999	7,580	29%	7,520	33%
1950-1979	9,040	35%	7,850	34%
Before 1950	1,295	5%	1,225	5%
Total	26,170	101%	22,805	99%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	7,378	14.3%	4,077	7.9%
Housing units built before 1980 with children present	320	0.6%	465	0.9%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	4,661
Abandoned Vacant Units	N/A	N/A	
REO Properties	N/A	N/A	
Abandoned REO Properties	N/A	N/A	

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Norman's aging housing stock and growing affordability challenges underscore the ongoing need for both owner-occupied and rental housing rehabilitation, particularly among low- and moderate-income (LMI) households.

According to the HUD 2016–2020 CHAS data, approximately 1,980 low-income owner households (earning less than 80% of Area Median Income) in Norman live in housing units with at least one of the four recognized housing problems: lack of complete kitchen or plumbing facilities, overcrowding, or a cost burden greater than 30%. Of those, 885 owner households experience at least two of these problems, highlighting the dual burden of deteriorating housing quality and affordability.

Among renter households, the need is even more acute. Over 4,370 low-income renter households in Norman face at least one housing problem, and 2,690 renter households experience severe housing problems—meaning they face a cost burden over 50% or live in severely inadequate or overcrowded conditions. Many of these renters reside in aging, naturally occurring affordable housing (NOAH) units that lack reinvestment due to limited landlord resources and low returns.

The CHAS data also show that a significant proportion of LMI households living in older homes are elderly. Among owner households earning less than 50% AMI, nearly 500 are elderly and cost-burdened, making it difficult to afford necessary repairs or modifications for aging in place.

Norman's housing stock mirrors these challenges: nearly 45% of all housing units were built before 1980, and more than 20% were built prior to 1960. These homes are more likely to require major system upgrades, weatherization, lead-based paint remediation, or accessibility modifications.

Owner-Occupied Rehabilitation:

Norman's CDBG-funded Owner-Occupied Housing Rehabilitation Program provides essential support to LMI homeowners, many of whom are elderly or disabled. The program consistently receives more applications than can be funded, a strong indicator of community need. Repairs typically include roof replacements, HVAC repairs, plumbing, and accessibility improvements. Without these investments, housing deterioration can lead to unsafe conditions and potential displacement.

Rental Rehabilitation:

Rental housing, particularly small multi-family and single-family rentals owned by small landlords, also shows signs of distress. The CHAS data indicate that LMI renters are increasingly cost-burdened, and many live in older buildings that suffer from deferred maintenance. Rental rehabilitation is essential to preserving affordability while improving housing quality. The City leverages HOME and CDBG funds to support rehabilitation by CHDOs and nonprofit partners who commit to maintaining affordability for a minimum period.

Overall, the CHAS data confirms that a significant share of Norman's low-income population—both renters and owners—live in substandard or unstable housing conditions. Targeted rehabilitation programs are critical not only to preserve the existing affordable housing stock but also to support healthy, sustainable neighborhoods and improve quality of life for vulnerable residents.

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

Discussion

Norman's housing stock reflects both the growth of the city over several decades and the aging of many neighborhoods. According to the 2016–2020 American Community Survey (ACS), there are 51,532 housing units in Norman, of which approximately 11,455 units (22.2%) were built before 1980—the period when lead-based paint was commonly used. Of these, an estimated 7,378 units are owner-occupied and 4,077 are renter-occupied. This older housing stock is associated with higher risks for lead-based paint hazards, especially for low-income households. According to CHAS data, an estimated 785 low-income households with at least one child under age six live in these pre-1980 units, representing a significant health and safety concern due to the potential presence of deteriorating lead-based paint.

Housing condition also plays a critical role in housing stability and affordability. Many of the older units in Norman are in need of rehabilitation. The 2016–2020 ACS identifies 4,661 vacant housing units in Norman. While some of these are temporarily vacant (e.g., for rent or for sale), a substantial number—1,917 units—are classified as “other vacant,” which may include abandoned or severely deteriorated properties. Based on HUD methodology and national estimates, it is projected that approximately 25% to 40% of these “other vacant” units (480 to 770 units) are not suitable for rehabilitation due to structural deficiencies or cost barriers. However, an estimated 2,200 to 2,500 vacant units citywide are potentially suitable for rehabilitation, presenting a key opportunity for targeted reinvestment, particularly in older, lower-income neighborhoods.

Addressing the condition of housing in Norman will require a dual strategy: preservation and rehabilitation of units where feasible—especially those at risk of lead exposure—and strategic removal or land banking of units that are beyond repair. Investment in housing quality, particularly in neighborhoods with high concentrations of older housing stock and low-income families, will be central to maintaining affordability and protecting public health.

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

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			173	1,185			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Rose Rock Villa – Senior Housing; 91 units

Red Bud Village – General Occupancy; 38 units

Crystal Heights – General Occupancy; 18 units

Colonial Estates – General Occupancy; 16 units

Jamestown – General Occupancy; 10 units

The Norman Housing Authority (NHA) operates public housing units in Norman, Oklahoma, with a goal of providing affordable housing for low-income residents. Currently, the NHA manages numerous public housing units across various developments. These units are primarily located in multi-family housing complexes and serve households earning at or below 80% of the Area Median Income (AMI).

Physical Condition of Public Housing Units:

The overall physical condition of NHA's public housing stock is generally reflective of the age and design of the units. Much of the public housing inventory in Norman is aging, with units built in the 1970s and 1980s. The Capital Needs Assessment (CNA) report for NHA indicates that a number of units require improvements to meet modern safety, accessibility, and energy efficiency standards.

Basic Condition: A large portion of the units are in good to fair condition, with common maintenance concerns related to plumbing, and electrical systems. The NHA continues to prioritize repairs, but aging infrastructure continues to be a challenge. Many of the units require cosmetic improvements such as flooring replacement, painting, and upgrades to kitchens and bathrooms.

Deferred Maintenance: Deferred maintenance is a notable issue, particularly in older buildings. Roofing, HVAC systems, and plumbing often require repair or replacement due to their age. All units in the OK-139 inventory were constructed after 1978 so the presence of lead based paint is not an issue.

Energy Efficiency: Due to age, a significant number of units are not energy efficient, and energy costs can place an additional burden on low-income residents. NHA has undertaken some initiatives to improve insulation and energy-efficient systems, though many older units still lack modern energy-saving features.

Accessibility: Accessibility improvements are a priority, especially for elderly and disabled residents. While some units have been modified to meet accessibility needs, a large portion of the stock is still not fully compliant with current accessibility standards, requiring further investment in renovations.

Future Challenges and Needs: While NHA continues to operate and maintain these units, it faces ongoing challenges related to the aging housing stock and the limited funding for major renovations. NHA has identified several high-priority repairs that need attention, including system upgrades and exterior repairs. Addressing these physical conditions will be critical to maintaining the affordability and safety of the public housing inventory over the next decade.

In conclusion, while the NHA provides valuable affordable housing to many residents of Norman, ongoing investment in the rehabilitation and upkeep of these units is essential to ensuring the long-term viability of the public housing stock. The Capital Fund Program (CFP) will remain a critical source of support to address these needs, but additional funding, either through local or federal initiatives, will be required to bring older units up to current standards.

Public Housing Condition

Public Housing Development	Average Inspection Score
Public Housing; July 2018	91%

Table 37 - Public Housing Condition

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

Described above

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

Discussion:

The following items are being considered by the Norman Housing Authority to improve the living environment of the residents:

1. Comprehensive Renovation and Maintenance

Capital Improvement Projects: Focus on upgrading aging infrastructure, including HVAC systems, plumbing, electrical systems, and roofing. Ensure units meet modern energy efficiency standards to reduce utility costs for tenants.

Cosmetic Improvements: Renovate kitchens, bathrooms, and common areas to improve overall aesthetics, safety, and quality of life.

2. Enhanced Accessibility

Invest in accessibility upgrades for elderly and disabled residents, ensuring ADA compliance across public housing units, particularly for mobility-impaired individuals.

3. Community-Based Programs

Resident Services: Partner with local organizations to offer job training, educational resources, and financial literacy programs for residents. This could help improve the economic mobility of families and individuals.

Youth Programs: Provide opportunities for youth to engage in after-school activities, mentorship, and recreational programs, which can help build stronger community ties and prevent delinquency.

4. Safety and Security Enhancements

Improve lighting, surveillance cameras, and on-site security patrols to enhance the safety of residents. Security measures can reduce crime and improve residents' overall sense of well-being.

5. Sustainability Initiatives

Energy-Efficient Upgrades: Implement energy-saving initiatives such as LED lighting, better insulation, and solar panels to reduce living costs and make units more sustainable.

Green Spaces: Create or improve communal outdoor spaces with landscaping, community gardens, or playgrounds for children and families to enjoy. These spaces can improve residents' physical and mental health.

6. Resident Involvement and Feedback

Actively engage residents in the decision-making process through resident councils or feedback surveys. This helps the NHA tailor programs and improvements to the actual needs of residents and fosters a sense of ownership and pride in their community.

7. Partnerships and External Funding

Explore opportunities for public-private partnerships and apply for federal, state, and local grants to support renovation efforts and resident programs. Leveraging outside resources can augment the NHA's budget and accelerate improvements.

By implementing these strategies, NHA can enhance both the physical condition of public housing and the quality of life for its residents, ultimately fostering a more stable, supportive, and vibrant community.

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

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	5				
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

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

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

In Norman, OK, a variety of mainstream services complement the efforts to support homeless individuals and families at risk of homelessness. These services focus on providing essential resources, such as healthcare, mental health support, and employment assistance, which are critical to achieving long-term stability for those experiencing homelessness or at risk of homelessness. Below is an overview of key services in these areas:

1. Health Services

Norman Regional Health System: This regional health system provides a wide range of health services, including emergency care, primary care, and specialty medical services. They work closely with local shelters and outreach programs to provide health screenings, medical care, and hospital services for those experiencing homelessness.

Health Clinics for Low-Income Individuals: Norman has several clinics that serve low-income residents, such as Variety Care Health Center. This Federally Qualified Health Care Center provides primary care services, including chronic disease management, preventive care, and urgent care. These services are critical for homeless individuals who may lack consistent access to healthcare.

Access to Medications and Health Education: Programs such as the Oklahoma AIDS Care Fund or the Oklahoma Tobacco Settlement Trust Fund can assist homeless individuals with acquiring necessary medications or support for specific health needs. These programs also offer health education on topics like HIV prevention and chronic disease management.

2. Mental Health Services

Norman Regional Health System – Behavioral Health Services: This system provides mental health services, including outpatient therapy, psychiatric care, and substance use disorder treatment. The services are available for individuals experiencing homelessness, with specialized programs addressing trauma, depression, anxiety, and other mental health conditions.

Griffin Memorial Hospital: As the State of Oklahoma's designated psychiatric hospital, Griffin Memorial provides inpatient mental health services for individuals in crisis, including those who are homeless. The hospital offers psychiatric evaluations, acute care, and medication management. Griffin Memorial plays a critical role in the stabilization and treatment of individuals experiencing mental health crises and is an essential resource for those with severe mental health conditions.

Central Oklahoma Community Mental Health Center (COCMHC): COCMHC offers comprehensive mental health services to residents in Norman and the surrounding area, including counseling, psychiatric services, and substance abuse treatment. COCMHC focuses on providing community-based care for individuals with serious mental illness (SMI) and works with individuals experiencing homelessness or at risk of homelessness to help them manage mental health conditions and achieve stability. The organization provides outpatient services, case management, and crisis intervention, all of which are essential in the effort to prevent homelessness and support those in recovery.

Crisis Intervention Services: The Crisis Intervention Team (CIT) in Norman is staffed with Certified Norman Police Officers and social service personnel to provide immediate assistance for individuals experiencing mental health crises. The CIT can refer individuals to appropriate services and shelters or provide transportation to treatment centers, ensuring those with mental health needs are directed to appropriate care.

University of Oklahoma – Psychology Services: As part of the University of Oklahoma’s offerings, the Psychology Clinic provides mental health counseling services, which can be particularly beneficial for homeless individuals who are students or affiliated with the university. The clinic offers services on a sliding fee scale, making them more accessible for individuals with limited resources.

3. Employment and Job Readiness Services

Workforce Oklahoma: This state-run employment agency in Norman provides a variety of workforce services, including job placement assistance, resume building, interview coaching, and access to training programs. Workforce Oklahoma works with individuals facing barriers to employment, such as those who are homeless, and offers specific assistance tailored to their needs.

Job Corps: The Job Corps, a federally funded program, offers free job training and educational services to low-income individuals, including homeless youth. In Norman, individuals aged 16-24 can access job training in fields such as construction, healthcare, and information technology, which provides pathways to stable employment.

Local Nonprofit Organizations: Nonprofits like The Homeless Alliance or Covenant House Oklahoma offer job readiness programs specifically designed for homeless individuals. These programs typically include soft skills training, work attire provision, and connections to employers willing to hire individuals with barriers to employment.

4. Social Services and Housing Assistance

Cleveland County Department of Human Services: This department provides a broad range of social services, including Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and Energy Assistance Program (EAP), all of which can be essential for individuals at risk of or currently experiencing homelessness.

The Norman Housing Authority: Through its Section 8 and Public Housing programs, the NHA works with local residents, including homeless individuals, to find affordable housing. The NHA also offers access to

family self-sufficiency programs that support residents in increasing their income through education and employment opportunities.

5. Support for Families with Children

Cleveland County Department of Human Services: This organization provides health and family support services, including parenting resources, childcare assistance, and family counseling. These services help stabilize families at risk of homelessness by providing necessary resources to maintain family cohesion and reduce the risk of housing instability.

Early Childhood Education Programs: Programs such as Head Start and Pre-K offered through local schools provide educational opportunities and support for families, ensuring that children have access to early childhood education even if their families are struggling with housing instability.

Collaboration between Mainstream and Homeless Services

The integration of mainstream services into the continuum of care for the homeless population is critical. The local service providers, including health, mental health, employment, and housing assistance agencies, often collaborate through case management and referral systems to ensure that individuals experiencing homelessness receive comprehensive support. The Coordinated Entry System within the Norman-Cleveland County Continuum of Care is one such initiative that links individuals to appropriate mainstream services and shelters, improving overall access and outcomes for those in need.

By leveraging both mainstream and homeless-specific services, the city of Norman can provide a more holistic approach to addressing the needs of individuals and families at risk of homelessness, helping them secure stable housing, improve their health, and achieve self-sufficiency.

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

Introduction

The City of Norman recognizes the importance of providing specialized services and facilities for individuals with special needs, including those who are elderly, disabled, or dealing with chronic health conditions. Special needs facilities and services play a crucial role in enhancing the quality of life and ensuring access to necessary care and support for vulnerable populations. This section outlines the resources available to residents with special needs, including housing assistance, healthcare services, mental health support, and other community-based programs designed to promote independence, well-being, and integration into the broader community. The availability and accessibility of these services are key components in addressing the diverse needs of individuals who face barriers to maintaining stable housing or achieving self-sufficiency.

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

The City of Norman acknowledges the critical importance of providing comprehensive services and housing solutions for individuals with special needs, including the elderly, frail elderly, persons with disabilities (whether mental, physical, or developmental), individuals with alcohol or drug addictions, persons with HIV/AIDS, public housing residents, and other vulnerable populations. These individuals face unique challenges that may limit their ability to access stable housing or maintain independence.

Supportive housing for these populations is a crucial component of the city's strategy to reduce homelessness and promote long-term stability. The elderly and frail elderly often require age-appropriate housing that includes accessible features, healthcare services, and support for activities of daily living. Persons with disabilities, including mental health, physical, and developmental disabilities, require accessible housing, reasonable accommodations, and specialized services like case management and therapeutic support to ensure their housing is both stable and supportive of their needs.

For individuals with alcohol or drug addictions, supportive housing needs include access to treatment programs, rehabilitation services, and sober living environments that offer a pathway to recovery while providing a stable and supportive living arrangement. Similarly, individuals living with HIV/AIDS and their families require housing that is both affordable and equipped with support services, including healthcare, case management, and access to community resources that assist with their medical and financial needs.

Public housing residents, many of whom belong to low-income or special needs groups, face particular challenges related to the accessibility, affordability, and condition of housing. These residents often benefit from supportive services like job training, mental health support, and healthcare, all of which promote self-sufficiency and improve overall quality of life.

This section identifies the specific supportive housing needs of these special populations in Norman, as well as the resources available to meet those needs, which are critical for ensuring that all individuals, regardless of their specific challenges, have access to safe, stable, and supportive living environments.

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

To ensure that individuals returning from mental and physical health institutions receive appropriate supportive housing, the citizens of the City of Norman has access to a range of programs designed to provide transition services, affordable housing, and specialized support tailored to their unique needs. These programs focus on facilitating smooth transitions from institutional settings to stable, community-based housing, offering critical services such as case management, healthcare, and social integration. Key programs in this regard include:

Mental Health and Physical Health Re-entry Programs: These programs specifically target individuals transitioning from inpatient mental health facilities or rehabilitation centers, providing case management and ensuring a continuum of care that includes mental health counseling, physical therapy, and substance abuse treatment. Case managers play a central role in helping individuals secure housing that accommodates their needs, coordinating with service providers, and ensuring that appropriate follow-up services are in place.

Supported Housing Programs: Programs such as Permanent Supportive Housing (PSH) are designed to provide long-term housing solutions for individuals with disabilities, including those recovering from physical or mental health conditions. These programs typically offer rental assistance along with access to on-site services such as medical care, job training, and life skills education, which are essential for long-term stability. PSH focuses on creating a permanent home with the support necessary for individuals to thrive.

Subsidized Housing with Supportive Services: Partnerships with organizations like Thunderbird Clubhouse, Catholic Charities, Central Oklahoma Community Mental Health Center (COCMHC) and Griffin Memorial Hospital can provide individuals returning from institutions with both affordable housing options and access to essential services, such as therapy, medication management, and healthcare services. These services aim to reduce hospital readmissions and enhance the quality of life for individuals with ongoing mental and physical health needs.

Transitional Housing: Transitional housing programs provide temporary housing with a focus on long-term stability and independence. For individuals transitioning from institutions, these programs often include structured support, including life skills workshops, employment assistance, and social reintegration programs. They serve as a stepping stone between institutional care and independent living.

Housing First Programs: These programs are based on the principle that stable housing is the foundation for addressing other needs, such as health care and employment. The Housing First model prioritizes getting individuals into permanent housing without preconditions (such as sobriety or treatment compliance), and then provides wrap-around services to help them stay housed and address any physical or mental health issues. The Norman/Cleveland County Continuum of Care has adopted a Housing First philosophy.

These programs are designed to mitigate the risk of homelessness for individuals leaving institutional settings, providing them with not only a roof over their heads but also the ongoing support necessary to promote long-term recovery, independence, and community reintegration. By focusing on both housing stability and comprehensive healthcare, these programs ensure that individuals receive the right care in the right environment.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

During FYE26, the City of Norman will continue to utilize the CDBG and HOME Investment Partnership Program funding to collaborate in increasing the supply of affordable, attainable housing that is available to the low and moderate-income citizens of Norman, especially those experiencing homelessness and those with special needs. The Affordable Housing development Crimson Flats a LIHTC project was initialized by the City of Norman with ARPA funding and was packaged with the assistance of the CDBG staff. In addition, the HOME ARP project on Triad Drive, will become formalized with Commitments executed in 2025.

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

The City of Norman will continue to support the provision of Supportive Service needs provided by mainstream service providers. No direct supportive services will be provided by the City of Norman.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies have historically posed challenges to the development of affordable housing and residential investment in Norman. zoning restrictions, high development fees, and infrastructure requirements, while important for safety and community standards, often drive up costs and limit opportunities for affordable housing development, especially in low- and moderate-income areas. In particular, zoning ordinances and subdivision regulations can restrict the density and type of housing that can be built, resulting in fewer affordable housing units, especially for low-income and vulnerable populations. Furthermore, parking requirements—a common feature of zoning regulations—can add significant costs to new residential developments, discouraging developers from investing in affordable housing.

However, Norman is actively working to address these issues through a series of targeted policy revisions and initiatives. The Pro Housing Award has provided a valuable framework for revising outdated and restrictive housing policies to better support affordable housing development.

One of the key steps being taken is the revision of the Zoning Ordinance, which aims to streamline and modernize zoning rules to allow for more flexible, cost-effective housing development. This includes revising density requirements and creating more allowances for multi-family housing, which can significantly increase the availability of affordable rental units. By removing unnecessary restrictions, such as overly rigid building setbacks or limitations on multi-family dwellings, the city can foster a housing environment that supports a wider range of residential options.

In conjunction with zoning revisions, the Subdivision Regulations are being updated to ensure that new residential developments—particularly affordable housing projects—can proceed without excessive regulatory hurdles. The goal is to make the development process more efficient, reducing delays and associated costs that often act as barriers to affordable housing investment. This includes simplifying the approval process for affordable housing subdivisions and ensuring that infrastructure requirements are aligned with the actual needs of these developments, rather than overburdening developers with costly or excessive infrastructure demands.

The city is also undertaking a Parking Study to evaluate and potentially revise the minimum parking requirements that are often a significant financial burden for developers, especially for affordable housing projects. By examining parking needs in relation to the local context—particularly in areas with access to public transportation or close proximity to the University of Oklahoma—Norman can adjust parking requirements to make affordable housing more feasible without compromising transportation access or neighborhood livability. This will help alleviate a key cost driver in housing development while still maintaining community standards for parking and accessibility.

Lastly, Norman is developing an Affordable Housing Action Plan, which will provide a comprehensive strategy for addressing housing affordability over the next five years. The plan will focus on expanding affordable housing options through a combination of new construction, rehabilitation of existing

housing stock, and policy reforms. The action plan will identify specific funding sources, including tax incentives and subsidies, as well as strategies to encourage the preservation of affordable housing in the face of rising property values. This plan will also outline the roles of various stakeholders—including the city, developers, nonprofit organizations, and the community—in creating a collaborative approach to affordable housing.

Together, these revisions and the Affordable Housing Action Plan represent a critical step in addressing the negative impacts of previous public policies on affordable housing development. By revising the Zoning Ordinance, updating Subdivision Regulations, conducting the Parking Study, and implementing a comprehensive Affordable Housing Action Plan, Norman is creating a more supportive environment for affordable housing investment, ultimately helping to reduce barriers to housing for low- and moderate-income families.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	987				
Arts, Entertainment, Accommodations	8,101				
Construction	3,646				
Education and Health Care Services	18,931				
Finance, Insurance, and Real Estate	3,343				
Information	1,188				
Manufacturing	3,786				
Other Services	2,823				
Professional, Scientific, Management Services	6,710				
Public Administration	4,000				
Retail Trade	7,420				
Transportation & Warehousing	2,783				
Wholesale Trade	1,191				
Grand Total	64,909				

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	108,287
Civilian Employed Population 16 years and over	69,510
Unemployment Rate	5.5%
Unemployment Rate for Ages 16-24	15.1%
Unemployment Rate for Ages 25-65	5.7%

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	29,669
Farming, fisheries and forestry occupations	78
Service	10,442
Sales and office	13,994
Construction, extraction, maintenance and repair	2,664
Production, transportation and material moving	5,989

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	39,485	68.4%
30-59 Minutes	15,472	26.8%
60 or More Minutes	2,771	4.8%
Total	57,728	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,530	2.8%	44.1%
High school graduate (includes equivalency)	10,776	7.9%	22.9%
Some college or Associate's degree	18,750	4.2%	23.7%
Bachelor's degree or higher	25,622	2.2%	15.4%

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	230	194	385	430	281
9th to 12th grade, no diploma	2042	783	975	763	812
High school graduate, GED, or alternative	7062	3114	2530	5132	3314
Some college, no degree	24863	4335	3431	5908	511
Associate's degree	1361	1845	1127	2104	3445
Bachelor's degree	5315	4081	9281	5857	3556
Graduate or professional degree	317	3173	2969	4385	

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,247
High school graduate (includes equivalency)	30,467
Some college or Associate's degree	35,222
Bachelor's degree	44,388
Graduate or professional degree	57,522

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The additional data for Table 45 was unavailable.

Norman, Oklahoma's employment landscape is shaped significantly by its identity as a university town and regional hub for education and healthcare. According to the 2016–2020 American Community Survey 5-Year Estimates, the largest employment sector in the city is educational services, health care, and social assistance, which accounts for approximately one-third of the civilian workforce (about 33%). This is largely driven by the presence of the University of Oklahoma, Norman's largest employer, as well as the city's array of public and private schools, medical centers, and social service organizations.

The retail trade sector follows as the second-largest employer, engaging around 12% of workers. This reflects the city's vibrant retail economy, catering both to local residents and the substantial student population. Similarly, arts, entertainment, recreation, accommodation, and food services employ roughly 11% of Norman's workforce. This sector includes a wide range of hospitality jobs—restaurants, hotels, entertainment venues, and cultural attractions—supporting Norman's role as a college town and visitor destination.

Other notable sectors include professional, scientific, and management services (8%) and public administration (6%), reflecting both the city's diverse economy and its role as a seat of local and regional government. Construction and manufacturing play smaller but important roles, together accounting for just under 10% of the workforce, and contribute to Norman's ongoing development and economic stability. The finance, insurance, and real estate sector also supports the local economy, though with a smaller footprint at around 4%.

Overall, Norman's employment structure is characteristic of a mid-sized city with a strong institutional base, a service-oriented economy, and a balanced mix of public- and private-sector employment. The city's workforce reflects the interconnected roles of education, health care, retail, hospitality, and government in supporting its population and driving economic activity.

Describe the workforce and infrastructure needs of the business community:

The business community in Norman, Oklahoma, reflects a dynamic blend of innovation, education, and service-oriented enterprises, yet it faces several critical needs in both workforce development and infrastructure to support sustained economic growth.

Workforce Needs

Norman's economy is heavily influenced by the presence of the University of Oklahoma, which provides a steady pipeline of educated workers but also creates challenges related to workforce retention. While the city boasts a relatively high percentage of residents with college degrees, many graduates leave the

area for job opportunities elsewhere, creating a talent retention gap, particularly in STEM fields, business, and healthcare.

Local employers report difficulty filling middle-skill jobs, including roles in healthcare support, construction trades, IT services, and manufacturing. There is also an ongoing demand for service industry workers, especially in retail, hospitality, and food services—sectors that are vital to Norman’s economy but frequently experience high turnover and staffing shortages.

Additionally, as technology becomes increasingly essential across all sectors, employers express a need for expanded digital literacy and technical training opportunities for both young professionals and incumbent workers. Strengthening partnerships between employers, workforce development organizations, and regional education institutions will be key to building a workforce that can meet current and future demands.

Infrastructure Needs

On the infrastructure front, Norman’s businesses are supported by strong local amenities and proximity to the Oklahoma City metro, but continued investment is necessary to remain competitive. The city needs to address several key areas:

Broadband Access: While much of Norman is well-connected, gaps in high-speed internet—particularly in lower-income neighborhoods and rural edges—limit the ability of small businesses to operate effectively in a digital economy.

Commercial and Industrial Space: Demand is growing for affordable, modern commercial space, especially for startups, small manufacturers, and logistics businesses. However, the existing stock is limited, and zoning constraints in some areas restrict expansion.

Transportation and Mobility: Employers report that inadequate public transit options can hinder workforce mobility, particularly for low-income residents who rely on transit to reach employment hubs. In addition, improving traffic flow and freight access in commercial corridors will support industrial and retail operations.

Utilities and Site Readiness: Some areas targeted for economic development need upgrades to water, sewer, and electric infrastructure to be considered shovel-ready for new businesses.

Summary

Norman’s business community is well-positioned for growth, backed by a strong educational base and a diverse economic mix. However, addressing the city’s workforce development and infrastructure challenges—including talent retention, middle-skill training, broadband expansion, and transit connectivity—will be essential to ensuring that local businesses can thrive and contribute to inclusive, long-term prosperity.

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

Norman is currently experiencing significant economic activity driven by both public and private sector initiatives that are expected to influence business growth and employment patterns throughout the 2025–2029 Consolidated Plan period. These investments present important opportunities for job creation but also create new demands on workforce development systems and infrastructure.

Key projects include:

Griffin Memorial Hospital Redevelopment: The relocation of the state-operated psychiatric facility creates a transformational opportunity on a prominent publicly owned site near Norman’s core. Redevelopment of this site—particularly the adaptive reuse of the historic administration building—may include a mix of housing, healthcare, and commercial uses, with the potential to generate jobs in construction, property management, behavioral health, and supportive services. The site will likely require environmental remediation, utility upgrades, and improvements to transportation infrastructure.

University of Oklahoma Expansion: The University of Oklahoma is expanding research and innovation activities, particularly in the biosciences, energy, and aerospace sectors. These expansions are likely to increase demand for highly educated workers and create opportunities for startups and technology transfer. Public and private partners may need to respond with targeted workforce programs and facilities that support innovation and entrepreneurship.

Commercial and Retail Development in North Norman: Continued growth in the University North Park area, including retail, hospitality, and logistics facilities, is driving job creation in entry-level and middle-skill sectors. These developments are enhancing Norman’s regional economic role but also increasing pressure on existing transportation infrastructure and raising the need for expanded transit options and workforce housing.

Norman Forward and Bond-Funded Infrastructure Projects: Voter-approved bond projects are investing in stormwater improvements, parks, transit, and community facilities. These projects are creating construction jobs in the short term and improving the long-term livability and economic competitiveness of the city.

Describe any needs for workforce development, business support, or infrastructure these changes may create.

These developments, while promising for economic growth, highlight several areas of unmet need:

Workforce Development:

There is a growing demand for middle-skill workers in the construction trades, healthcare support, IT, and transportation sectors. Existing training providers must scale up to meet industry needs, with a focus on hands-on training and credentialing.

Youth employment and early-career workforce engagement are priorities, particularly in the service and retail sectors. Programs that build soft skills, provide apprenticeships, and connect young adults to local employers can help reduce unemployment rates among residents aged 16–24.

Efforts to retain college graduates in Norman—especially in engineering, business, and healthcare—are needed to combat brain drain and support long-term talent development.

Business Support:

Entrepreneurs and small businesses—especially those owned by women and minorities—need expanded access to technical assistance, capital, and affordable commercial space. As redevelopment occurs, intentional support will be necessary to ensure local businesses are not displaced and have the opportunity to grow.

Business incubators, shared workspaces, and accelerator programs aligned with OU’s innovation ecosystem could help drive new job creation.

Infrastructure Needs:

Broadband access remains uneven in some low- and moderate-income neighborhoods and peripheral areas, limiting the ability of small businesses to compete and of workers to access online job opportunities or remote work.

Public transit expansion, particularly routes serving major employers, redevelopment zones, and commercial corridors, is needed to ensure that all residents can access emerging job centers.

Redevelopment of sites like Griffin Memorial Hospital will require utility upgrades (water, sewer, electric), street enhancements, and possible environmental remediation. These improvements must be integrated into the City’s Capital Improvement Planning efforts to ensure readiness for private investment.

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

Norman’s workforce is relatively well-educated compared to state and national averages, largely due to the presence of the University of Oklahoma. According to the 2016–2020 American Community Survey, over 41% of residents age 25 and older hold a bachelor’s degree or higher, and another 28% have some college or an associate’s degree. This creates a strong talent pool for employment in education, professional services, and health care.

However, the local labor market also includes large sectors that rely on middle-skill or entry-level workers, such as:

Retail trade; Accommodation and food services; Construction; Administrative and support services; Transportation and warehousing.

These sectors offer many employment opportunities for individuals without four-year degrees, but skill mismatches persist:

Unemployment is disproportionately higher among younger workers (ages 16–24) and those without postsecondary credentials, highlighting a need for stronger connections between education/training programs and entry-level employment.

Employers in sectors like construction, healthcare support, and skilled trades report difficulties in hiring qualified workers despite high demand, suggesting gaps in vocational training, apprenticeships, and credentialing programs.

The city's growing technology, bioscience, and aerospace sectors—bolstered by partnerships with the University and regional innovation districts—require specialized training and STEM-focused education, which may not yet be accessible to all segments of the population.

Soft skills, work readiness, and access to reliable transportation are also barriers for some residents seeking work in existing and emerging industries.

Summary of Needs and Opportunities

Expand workforce development pathways for middle-skill careers (certifications, trades, healthcare tech) in coordination with local employers, Moore-Norman Technology Center, and regional workforce boards.

Strengthen youth employment and career exposure programs, particularly for high school students and disconnected young adults.

Create upskilling opportunities for underemployed adults, especially those working part-time or in low-wage jobs but who have some college education.

Leverage partnerships with the University of Oklahoma to retain graduates and support local job placement, especially in healthcare, engineering, and business.

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

Norman benefits from several active workforce-training initiatives led by educational institutions, public agencies, and nonprofit partners. These efforts target both high-skill and middle-skill workforce development and are critical to advancing the City's Consolidated Plan goals related to economic opportunity, equity, and neighborhood revitalization.

Moore Norman Technology Center (MNTC)

As a key provider of career and technical education, MNTC offers certification programs in areas such as: Health Sciences (e.g., Practical Nursing, Medical Assistant); Construction Trades (e.g., HVAC, Electrical, Carpentry); Automotive Technology; Welding, CNC Machining, and Industrial Systems; and Information Technology and Cybersecurity.

MNTC also partners with local businesses to offer customized training, adult basic education, and employability workshops. These programs are especially relevant to Norman's need for skilled tradespeople in housing rehabilitation and public infrastructure projects supported by CDBG funding.

University of Oklahoma – Career Services and Innovation Hub

OU's Career Services division connects students and recent graduates to internships, local jobs, and career fairs. Additionally, the OU Innovation Hub and Tom Love Innovation Hub promote entrepreneurship and small business growth through: Startup incubators and co-working spaces; MakerLab and prototyping resources; and training in business planning and product development.

These initiatives align with the City's goals of supporting local small businesses and encouraging technology-driven economic diversification.

Central Oklahoma Workforce Innovation Board (COWIB)

COWIB is the regional Workforce Investment Board serving Norman and surrounding communities. It oversees federally funded employment and training programs under the Workforce Innovation and Opportunity Act (WIOA) and operates the American Job Center in Norman. Key services include: Job search assistance and career counseling; Youth employment programs and GED support; On-the-Job Training (OJT) and Work Experience programs; and support for dislocated workers and adults facing barriers to employment.

COWIB partners with employers to address regional labor shortages and with training providers to ensure curriculum alignment with in-demand occupations.

Pioneer Library System, which facilitates digital literacy programs, résumé workshops, and small business education through its Business Services initiative.

Alignment with Consolidated Plan Goals

These training initiatives advance Norman's Consolidated Plan goals in the following ways: Promoting economic opportunity for LMI residents through credentialed workforce pathways; supporting neighborhood revitalization by training residents for jobs in construction and infrastructure; reducing

poverty and homelessness through employment-based stabilization programs; and expanding equity in economic development, ensuring that youth, minorities, and residents with barriers to employment have access to skill-building and career advancement.

By continuing to coordinate with educational and workforce partners, the City can maximize the impact of CDBG investments and align infrastructure and housing projects with workforce development strategies.

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

Yes, the City of Norman participates in the Comprehensive Economic Development Strategy (CEDS) through its involvement with the Association of Central Oklahoma Governments (ACOG). ACOG serves as the Capital Area Economic Development District (CAPEDD) for Central Oklahoma, including Norman, and coordinates the regional CEDS planning process. The most recent update to the CEDS was released in January 2025, outlining strategic goals and initiatives to promote economic growth, workforce development, and regional collaboration.

The CEDS serves as a blueprint for economic development in the region, guiding investments and policies that align with the goals of the City of Norman's Consolidated Plan. By participating in the CEDS, Norman ensures that its local economic development efforts are coordinated with regional priorities and have access to federal funding opportunities administered by the U.S. Economic Development Administration (EDA).

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

Norman is undertaking several transformative economic development initiatives that complement the goals of the Consolidated Plan, aimed at fostering economic opportunity, housing, and neighborhood revitalization. These initiatives are especially crucial in light of the City's ongoing development, including Griffin Memorial Hospital Redevelopment, workforce development efforts, and the ProHousing initiative, which directly influences affordable housing opportunities and urban planning policies.

1. Griffin Memorial Hospital Redevelopment

The Griffin Memorial Hospital site, located within one of Norman's CDBG target areas, is being redeveloped into a mixed-use space that will provide residential, commercial, and healthcare components. This redevelopment is a centerpiece of Norman's efforts to revitalize the southern part of

the city, and it aligns with the Consolidated Plan's goals of job creation, affordable housing, and neighborhood improvement.

Economic Development Goals:

Job creation in construction, healthcare, and retail sectors.

Attainable housing within the redevelopment, addressing the needs of low- and moderate-income residents.

Community services integrated into the site to improve access to healthcare and employment for local residents.

2. AIM Norman Process and ProHousing

As part of Norman's comprehensive urban planning efforts, the AIM Norman process and ProHousing designation are reshaping how the city approaches housing and economic development. The ProHousing initiative, which includes a review and revision of the city's zoning ordinance and subdivision ordinance, directly impacts the housing market by fostering more inclusive, flexible, and affordable housing development.

ProHousing Zoning and Subdivision Ordinance Revisions:

The ProHousing zoning ordinance revision encourages the development of affordable housing through more flexible zoning regulations. It promotes higher-density housing, accessory dwelling units (ADUs), and mixed-use developments, which can help reduce housing costs and increase the availability of affordable options in areas where the market demand is high.

The subdivision ordinance revisions ensure that new developments incorporate infrastructure and designs that support affordable housing, including provisions for pedestrian-friendly spaces, transportation connectivity, and the integration of green spaces.

ProHousing Affordable Housing Action Plan:

Norman is developing and implementing the ProHousing Affordable Housing Action Plan, which is designed to address the growing demand for affordable housing in the city. This plan includes targeted actions such as:

Streamlining the development process for affordable housing projects.

Identifying underutilized properties that can be converted to affordable housing or mixed-use developments.

Establishing incentives for developers to build affordable housing, particularly in high-demand areas near public transportation.

These revisions align with the Consolidated Plan's goals of increasing affordable housing and promoting equitable neighborhood revitalization. The zoning and subdivision ordinance changes are designed to make it easier for developers to build affordable housing, particularly in areas that need investment the most.

Economic Development Goals:

Affordable housing creation: The ProHousing revisions directly contribute to the creation of more affordable housing by removing unnecessary regulatory barriers and providing incentives for developers.

Inclusive growth: Ensuring that housing options are accessible to low- and moderate-income households, especially in neighborhoods where housing affordability is a challenge.

Neighborhood revitalization: By aligning zoning regulations with housing needs, the city can help revitalize aging or underdeveloped areas, leading to sustainable economic growth.

3. University of Oklahoma (OU) Expansion and Innovation District

The ongoing expansion of OU's Innovation District is expected to generate significant economic growth, especially in technology, biosciences, and research-based industries. These efforts will provide a steady stream of skilled workers, support local businesses, and encourage the development of high-wage jobs, aligning with the city's economic diversification goals.

Economic Development Goals:

Job creation in high-growth sectors such as technology and biosciences.

Workforce development through collaboration with local educational institutions to ensure residents have the skills to meet emerging industry needs.

Business support by fostering a vibrant startup ecosystem and creating opportunities for local entrepreneurs.

4. University North Park Development

The University North Park development is enhancing Norman's commercial and residential offerings, particularly by adding retail, restaurant, and office spaces. This expansion is expected to attract regional investment and increase job opportunities for the local workforce, especially in the retail, hospitality, and service sectors.

Economic Development Goals:

Job creation in retail, hospitality, and service industries.

Attracting new businesses and regional investment to Norman, boosting the city's economic competitiveness.

5. Norman Forward Initiative and Bond-Funded Infrastructure Projects

The Norman Forward initiative, which focuses on improving parks, stormwater systems, and public facilities, is an essential part of the city's infrastructure development. These improvements provide a foundation for future business development, ensure quality public spaces, and enhance the livability of neighborhoods.

Economic Development Goals:

Infrastructure improvements support new housing and commercial developments.

Neighborhood revitalization in underserved areas, creating spaces that are more attractive to potential developers and residents.

Coordination with the Consolidated Plan

These various initiatives are coordinated with the Consolidated Plan to ensure that economic growth benefits all residents, particularly those in low- and moderate-income neighborhoods:

Promoting Economic Opportunity: The city's focus on zoning reform, workforce development, and infrastructure improvements creates a more inclusive economy where LMI residents can benefit from job growth and access to affordable housing.

Affordable Housing and Neighborhood Revitalization: The ProHousing revisions and the Griffin Memorial Hospital redevelopment directly address the need for more affordable housing, supporting the Consolidated Plan's housing goals.

Workforce Development: Initiatives such as the OU Innovation District and local workforce training programs ensure that Norman's residents have the skills necessary to take advantage of the new jobs being created in emerging industries.

Regional Economic Development Plans

In addition to local efforts, the city is aligned with broader regional plans, such as the Comprehensive Economic Development Strategy (CEDS) through ACOG. This ensures that the region, including Norman, is positioning itself for long-term economic growth through coordinated infrastructure investment, workforce training, and support for new business development.

This cohesive strategy of zoning reforms, workforce development, housing incentives, and public-private partnerships ensures that Norman is not only meeting the immediate needs of its residents but is also prepared for sustainable economic growth that benefits all residents, especially those in low- and moderate-income neighborhoods.

Discussion

Norman's workforce and economic development landscape is evolving through a coordinated effort to foster inclusive growth, address housing affordability, and strengthen infrastructure. The city is leveraging major public and private investments—such as the redevelopment of the Griffin Memorial Hospital site and the expansion of the University of Oklahoma's Innovation District—to create new job opportunities and revitalize underserved neighborhoods. These efforts are supported by targeted workforce training programs, regional partnerships through ACOG and local Workforce Investment Boards, and ongoing collaboration with institutions like Moore Norman Technology Center and OU to align educational programs with emerging industry needs.

Simultaneously, Norman's participation in HUD's ProHousing initiative and the AIM Norman planning process reflects a commitment to long-term housing and zoning reform. Revisions to the city's zoning and subdivision ordinances aim to reduce barriers to affordable housing development and encourage mixed-use, higher-density growth in strategic areas. The implementation of the ProHousing Affordable Housing Action Plan and continued investment in infrastructure through Norman Forward ensure that the city's economic growth is paired with equitable access to housing and services. These integrated efforts are designed to meet the workforce needs of growing sectors while supporting the goals of the Consolidated Plan, particularly in CDBG target neighborhoods.

MA-50 Needs and Market Analysis Discussion

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

Data from the Comprehensive Housing Affordability Strategy (CHAS), derived from the U.S. Census Bureau's 2016–2020 American Community Survey (ACS), reveal that certain geographic areas within the jurisdiction show a *concentration* of households experiencing multiple housing problems. For the purposes of this analysis, a concentration is defined as a geographic area—typically a Census tract or neighborhood—where the proportion of households experiencing multiple housing problems significantly exceeds the citywide average.

Housing problems, as defined by HUD, include: Housing cost burden greater than 30% of income, Lack of complete kitchen facilities, Lack of complete plumbing facilities, and Overcrowding (more than 1.01 persons per room).

Multiple housing problems refer to households experiencing more than one of these issues simultaneously, such as being both cost-burdened and living in overcrowded or physically inadequate housing.

According to CHAS data, low-income renter households—particularly those earning less than 50% of the Area Median Income (AMI)—are more likely to experience multiple housing problems. Spatial analysis of CHAS datasets mapped against local Census tracts shows that these issues are not evenly distributed. In Norman, for example, Census tracts in the central core and areas adjacent to the University of Oklahoma exhibit higher-than-average rates of cost burden and overcrowding. These areas often contain older housing stock and a higher proportion of renters, which aligns with national trends linking aging housing infrastructure and limited income to housing deficiencies.

Definition of "Concentration"

In this context, a concentration refers to a geographic area—such as a census tract—where the proportion of households with multiple housing problems significantly exceeds the citywide average. Multiple housing problems include issues like cost burden (paying more than 30% of income on housing), overcrowding, and lacking complete kitchen or plumbing facilities.

Identified Areas of Concentration

While specific CHAS data for Norman's census tracts are not detailed here, general trends indicate that areas with older housing stock and higher renter populations, such as those adjacent to the University of Oklahoma, often show elevated rates of multiple housing problems. These areas may have a higher proportion of low-income renters facing cost burdens and overcrowding.

Summary of Geographic Analysis Limitations

While CHAS data can reveal general trends about housing problems across the jurisdiction, detailed analysis at the Census tract level exceeds the scope of the Consolidated Plan. The Consolidated Plan is intended to provide a citywide overview of housing needs and priorities, rather than a highly localized analysis.

However, understanding where housing problems are most concentrated—particularly where households experience multiple housing problems—is important for targeting resources effectively. These concentrations can vary significantly from one tract to another and should be examined at the neighborhood or Census tract level as part of ongoing planning, program implementation, and future project targeting.

This type of analysis is best suited for use in program evaluation, place-based strategies, and tools like the Assessment of Fair Housing or local neighborhood revitalization efforts, where more granular geographic targeting is both feasible and actionable.

Identifying these concentrations is essential for informing local housing strategies, including the targeting of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) resources to improve housing conditions and affordability in the most affected neighborhoods.

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

In the context of fair housing and needs assessment, a concentration refers to a geographic area—typically a Census tract or neighborhood—where the percentage of a specific racial or ethnic group or low-income population is significantly higher than the citywide average. For this Consolidated Plan, concentrations are typically defined as areas where the share of a racial/ethnic minority group or low-income households exceeds 150% of the citywide proportion for that group.

Using data from the 2016–2020 American Community Survey (ACS) and HUD’s AFFH (Affirmatively Furthering Fair Housing) Data and Mapping Tool, Norman contains areas where both racial and ethnic minority populations and low-income households are more concentrated. These concentrations are most pronounced in the central core of the city, older neighborhoods adjacent to the University of Oklahoma, and certain areas in northeast Norman.

For example:

Hispanic or Latino residents make up approximately 7% of the citywide population. In some central Census tracts, that proportion exceeds 15%, indicating a concentration.

Black or African American residents, who represent approximately 5% of the city population, are also more concentrated in select tracts, often coinciding with areas of lower median household income and older housing stock.

Low-income households, particularly those earning less than 50% of the Area Median Income (AMI), are clustered in neighborhoods with a high proportion of rental units and limited access to new housing development.

These concentrations may reflect historical patterns of housing development, affordability, proximity to services and public transportation, or lingering effects of past exclusionary practices. Understanding these patterns is critical for promoting equitable access to housing opportunities and targeting investments in infrastructure, affordable housing, and supportive services.

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

Neighborhoods in Norman where racial and ethnic minorities or low-income households are concentrated share several common housing market characteristics, many of which pose challenges to housing stability, affordability, and quality.

1. Older Housing Stock

These areas typically contain a higher proportion of older housing, often built before 1980. Aging homes are more likely to have issues with energy efficiency, outdated systems, or substandard conditions such as lead-based paint, inadequate insulation, or failing infrastructure. This increases maintenance costs for owners and can result in substandard living conditions for renters.

2. Higher Proportion of Rental Housing

Neighborhoods with concentrations of low-income and minority households tend to have higher rental occupancy rates. This is particularly evident in areas near the University of Oklahoma and central Norman, where the rental market is shaped by both student demand and limited affordable homeownership opportunities. Renters in these areas often face challenges such as rent burden, fewer long-term tenant protections, and competition with students for units.

3. Lower Homeownership Rates

Due to cost barriers, credit access issues, and a lack of affordable starter homes, homeownership rates are significantly lower in these neighborhoods. This limits opportunities for wealth-building and neighborhood stability, especially among households of color.

4. Lower Median Home Values and Rents

While housing prices are generally lower in these areas compared to citywide averages, the units are often of lower quality, and the lower cost does not necessarily equate to affordability when paired with lower incomes. Rent burden remains high for many residents.

5. Limited New Development

These areas typically see less private investment and new housing development, especially market-rate construction. This can perpetuate housing shortages, limit choices for existing residents, and result in a mismatch between housing supply and community needs.

6. Access to Transit and Services

Many of these neighborhoods do offer better access to transit, schools, and services, which is a benefit. However, the quality of public infrastructure (sidewalks, parks, lighting, etc.) is often in need of improvement due to long-standing disinvestment or deferred maintenance.

Are there any community assets in these areas/neighborhoods?

Community Assets in Areas of Concentration

Neighborhoods in Norman with higher concentrations of low-income households and minority residents also contain a variety of community assets that contribute to social cohesion, access to services, and neighborhood identity. These include:

1. Public Schools and Educational Resources

Many of these neighborhoods are served by neighborhood elementary schools such as Lincoln, Jefferson, or Wilson Elementary, which offer family engagement programs, after-school activities, and free meal programs. These schools often act as trusted hubs for community support.

2. Proximity to Transit

Areas closer to central Norman and the university benefit from Norman Transit (EMBARK) routes that provide vital transportation options for residents without cars. This enhances access to jobs, health care, and education, particularly for lower-income households.

3. Parks and Recreation Facilities

Neighborhoods such as those around Andrews Park, James Garner Ave, or Lions Park offer green space, trails, and event venues. These public spaces promote community well-being and provide gathering places for recreation and social events.

4. Non-Profit and Faith-Based Organizations

Several nonprofit service providers, such as Food and Shelter, Inc., Transition House, and Center for Children and Families (CCFI), are located near or serve these neighborhoods. These agencies offer vital services including housing assistance, mental health support, childcare, and food access.

5. Cultural and Civic Institutions

Community centers and libraries—including the Norman Central Library and civic gathering spots downtown—offer inclusive programming, free internet access, language classes, job search assistance, and youth programming that benefit local residents.

6. Historic and Cultural Identity

Many of these areas—particularly older, centrally located neighborhoods—are rich in local history, architectural character, and cultural traditions that contribute to a sense of identity and place for long-term residents.

Conclusion:

These assets provide a strong foundation for neighborhood-based revitalization, equitable investment, and community-led planning. Efforts to improve housing and infrastructure should build on these strengths while addressing systemic barriers that limit access to opportunity.

Are there other strategic opportunities in any of these areas?

Neighborhoods in Norman with concentrations of low-income and minority households present meaningful opportunities for targeted investment, revitalization, and inclusive growth. These opportunities can guide the allocation of public resources, inform housing and infrastructure planning, and support neighborhood-driven strategies.

1. Neighborhood Revitalization and Housing Rehabilitation

Many of these areas have aging housing stock and infrastructure, making them ideal candidates for: housing rehabilitation programs; code compliance partnerships; and energy efficiency upgrades.

These efforts can improve living conditions while preserving naturally occurring affordable housing (NOAH), especially for homeowners at risk of displacement. The City of Norman's ongoing focus on specific neighborhood-based strategies, supported by CDBG funding, positions these areas well for long-term reinvestment.

2. Transit-Oriented Development and Access Improvements

The existing transit network in central and northeast Norman provides an opportunity to: encourage mixed-use or infill development near transit routes; improve walkability, lighting, and ADA infrastructure; and connect residents more effectively to job centers and services.

Core Norman and the CDBG Target Area

A particularly promising area for strategic investment is Core Norman, including the CDBG Target Area that extends along Porter Avenue and encompasses both the Norman Regional Hospital (NRH) Porter Campus and the Griffin Memorial Hospital redevelopment site. These areas present a unique

opportunity to leverage existing infrastructure, transit access, and health care assets for community-centered revitalization.

Norman Regional Hospital Porter Campus Redevelopment

The NRH Porter Campus is undergoing a transformational redevelopment that will turn it into a specialized wellness and community health hub. This presents a prime opportunity for:

Health-oriented housing solutions, such as affordable senior housing or permanent supportive housing integrated with healthcare services.

Mixed-use development that could include affordable retail spaces, community health clinics, and other services that benefit local residents, particularly those with limited access to transportation or healthcare.

Job creation and workforce development related to the health sector. Proximity to a healthcare facility often drives local economic growth, creating opportunities for workforce housing and local employment.

Griffin Memorial Hospital Redevelopment

In close proximity to the NRH campus, the Griffin Memorial Hospital site offers significant redevelopment potential, especially its unused Administration Building. This site could be adapted to:

Affordable housing development: The adaptive reuse of existing structures, such as the historic Administration Building, offers opportunities for mixed-income housing while preserving the architectural heritage of the area.

Community and public services: Given its size, the site could be ideal for the co-location of mental health services, community centers, or affordable health-related facilities. The site's history of providing health services aligns with the potential to integrate supportive housing with these services.

Access to Brownfield redevelopment funding: The site may qualify for Brownfields funding to clean up any environmental hazards, such as asbestos, which will lower development costs and accelerate the reuse of the property.

Infill Development and Connectivity

Both the Griffin Memorial and NRH redevelopment projects are in close proximity to transit routes, schools, and other community assets. This makes the area ideal for infill housing, mixed-use projects, and public-private partnerships. Strategic development around these sites can strengthen connectivity, improve walkability, and ensure that affordable housing options remain available in a central, high-demand area of Norman.

Conclusion: The redevelopment of both the Griffin Memorial Hospital and Norman Regional Hospital campuses represents a unique opportunity for community-driven revitalization. By strategically

integrating housing, healthcare, and workforce development, these projects can address immediate housing needs, improve community health, and preserve the cultural and historical fabric of the area. When combined with the City’s CDBG Target Area efforts, these developments provide a blueprint for sustainable, equitable growth in Core Norman.

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

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

Broadband internet access is increasingly essential for a wide range of daily activities, including education, employment, healthcare, financial services, and civic engagement. However, many low- and moderate-income (LMI) households and neighborhoods in Norman, Oklahoma, face barriers to accessing affordable and reliable broadband connections. Addressing the broadband needs of these communities is a critical component of promoting economic equity, educational success, and healthcare access for vulnerable populations.

1. Limited Broadband Access in LMI Neighborhoods

In low-income neighborhoods, particularly those with higher concentrations of minority households, access to broadband internet is often limited due to a combination of factors, including:

Underdeveloped infrastructure: Certain areas in Norman, especially older residential neighborhoods or areas with historical disinvestment, may lack the necessary fiber-optic, cable, or broadband infrastructure. This limits the ability to access high-speed internet, which is essential for remote work, telehealth, and educational opportunities.

High cost of service: While some households may have broadband available, the monthly subscription fees may be prohibitive for low-income families. Many of these households face difficult choices between paying for broadband access, utilities, or essential living expenses.

2. Impact of the Digital Divide on Low-Income Households

The lack of reliable internet access exacerbates the digital divide in LMI communities. For example:

Educational gaps: During the COVID-19 pandemic, many LMI households faced challenges with remote learning, as students lacked reliable internet or the necessary devices. This digital barrier can lead to long-term educational setbacks for children in these neighborhoods.

Economic opportunities: The increasing shift to remote work and online job applications has made broadband access more essential. Without it, LMI residents may struggle to access job listings, apply for work, or participate in workforce training programs, which limits their economic mobility.

Health disparities: Telehealth has become a critical way for individuals to access medical services, especially in the context of limited public health facilities in some LMI areas. Without reliable broadband, LMI households face barriers to accessing healthcare, including virtual consultations and online health resources.

3. Broadband Infrastructure Gaps

In many of Norman's LMI neighborhoods, there are gaps in fiber-optic or broadband coverage, with some areas being underserved or entirely lacking in high-speed internet options. The following specific challenges contribute to these gaps:

Geographical challenges: Certain older neighborhoods, particularly in Core Norman, may be less likely to have been upgraded to the latest broadband infrastructure, leaving these areas with lower-quality internet service.

Lack of competition in service providers: In areas with fewer broadband providers, there is limited competition, which can result in higher prices and fewer options for residents. This increases the financial burden for low-income households.

4. Opportunities for Broadband Expansion

Addressing the broadband needs of low- and moderate-income neighborhoods presents a significant opportunity for:

Infrastructure investment: Targeted investment in broadband infrastructure within LMI neighborhoods—especially around transit corridors, schools, and community hubs—can improve access for both residential and public services. Partnerships with private broadband providers or securing federal and state funding for broadband expansion can help close the gap.

Affordable broadband solutions: Programs that offer subsidized broadband service or discounted internet packages can help make broadband more affordable for low-income households. The federal Emergency Broadband Benefit (EBB) program and similar state programs have the potential to support these initiatives.

Community broadband initiatives: Collaboration with local non-profits, local governments, and utilities to develop community-driven broadband solutions could address gaps in service while maintaining affordability for LMI residents.

5. Targeted Solutions for Digital Literacy

In addition to expanding broadband access, efforts to increase digital literacy are essential for ensuring that low-income households can effectively use internet services. Digital literacy programs can:

Teach basic skills like how to use the internet for job searches, healthcare appointments, or homework.

Provide access to devices like laptops or tablets, which are often unaffordable for low-income households, enabling them to take full advantage of internet services.

Conclusion

Ensuring access to broadband for low- and moderate-income households is not just about infrastructure—it's about providing equal opportunities for education, employment, healthcare, and

social participation. For neighborhoods in Norman with higher concentrations of LMI populations, addressing broadband needs is an essential step toward closing the digital divide and promoting equitable community development. Strategic investments in infrastructure, affordable broadband solutions, and digital literacy programs can help ensure that all residents have the tools they need to thrive in an increasingly digital world.

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

Access to affordable, high-speed broadband is crucial for economic growth, educational success, healthcare access, and overall quality of life. However, Norman's broadband market is currently dominated by a limited number of service providers, which restricts options for residents, particularly in low- and moderate-income (LMI) neighborhoods. Increasing competition by introducing more broadband service providers would bring significant benefits, including lower costs, improved service quality, and expanded coverage.

1. Lower Costs and More Affordable Service

One of the most significant benefits of increased competition in the broadband market is the potential for lower prices. When there is only one or two providers in a market, consumers have little choice but to accept the prices and terms set by those companies. This lack of competition can result in: higher prices for service, making it unaffordable for low-income households to access broadband and limited options for low- and moderate-income households, who may be forced to choose between broadband and other necessities, such as healthcare or utilities.

Introducing additional providers to the market would encourage price competition, which can lead to: more affordable service options for all residents, particularly in underserved and vulnerable communities and discounted packages or special pricing for low-income households, making broadband access more equitable.

2. Improved Service Quality

Competition forces broadband providers to improve their service offerings in order to retain customers and attract new ones. In areas where there is limited competition, consumers may experience: slow speeds, especially during peak usage hours, which can interfere with essential activities like online learning, working from home, or accessing telehealth services and unreliable service, including frequent outages or poor customer support, which can cause frustration and hinder productive use of the internet.

With more providers in the market, consumers would be able to choose the service that best fits their needs, encouraging existing companies to: enhance service quality by increasing speeds, reliability, and

responsiveness and investment in network upgrades, which are essential for supporting the growing demand for high-speed internet.

3. Expanded Coverage and Access

Many areas in Norman, particularly in older or more suburban neighborhoods, face gaps in broadband coverage, especially for high-speed internet. In neighborhoods with limited broadband infrastructure, having multiple providers could: increase the coverage area for broadband, ensuring that more households have access to reliable and fast internet and encourage investment in network infrastructure in underserved or hard-to-reach areas, ensuring that more residents, including those in low-income communities, can access broadband services.

By fostering competition among broadband providers, it would also incentivize the expansion of fiber-optic networks and advanced technologies in areas where service has historically been limited or outdated.

4. Increased Innovation and Consumer Choice

When more providers enter the market, consumers have the freedom to choose from a variety of plans, speeds, and service types to find what best fits their needs. Increased competition can also foster innovation in the broadband industry, including: flexible pricing models that cater to different household sizes and usage patterns; bundled services that combine internet with other services such as telephone, TV, and smart home solutions; and increased investment in next-generation broadband technologies, such as 5G wireless broadband, which would provide faster and more reliable service.

5. Benefits for Local Economies

A competitive broadband market benefits not only residents but also local businesses and the broader economy. Small businesses, educational institutions, and healthcare providers depend on high-quality internet to operate efficiently and remain competitive in the digital age. Increased competition in broadband can: help local businesses stay competitive by ensuring they have access to high-speed internet at affordable prices; attract remote workers and digital startups to Norman, contributing to local economic growth and job creation; and enable more effective telemedicine services, which could be especially important for underserved communities or those facing healthcare access challenges.

Conclusion

Increasing competition in Norman's broadband market is essential for providing affordable, high quality and reliable internet access for all residents, including low- and moderate-income households. With more providers competing for customers, Norman can expect to see lower prices, better service quality, and expanded broadband coverage, leading to an overall improvement in quality of life and economic opportunity. To achieve this, efforts should focus on reducing barriers to entry for new broadband providers, incentivizing infrastructure investment, and ensuring that all neighborhoods, particularly underserved ones, are included in the expansion of high-speed internet services.

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

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

Norman is located in central Oklahoma and sits in a frequent crossroads between three different air masses: warm, humid air from the Gulf of Mexico; warm to hot dry air from Mexico and the Southwestern US; and cold, dry air from Canada.

Especially from fall to spring, Oklahoma, including Norman, sees frequent air mass changes, which can produce drastic swings in both temperature and humidity. Much of the state is often subjected to extremes in temperature, wind, drought, and rainfall. Most of the state lies in an area known as Tornado Alley, characterized by frequent interaction between cold and warm air masses, producing severe weather, with the highest-risk months from April to June. An average of 62 tornadoes strike the state per year, making that one of the highest rates in the world. Due to its position between zones of differing prevailing temperature and winds, weather patterns within the state can vary widely between relatively short distances. Precipitation occurs year-round, but average monthly precipitation is generally lowest in the winter months, rises dramatically to a peak in May (the year's wettest month virtually statewide, owing to frequent, and not uncommonly severe, thunderstorm activity), and decreases again by mid-summer, when long stretches of hot, dry weather are common in July and August many years. Early to mid-fall (September and October) often sees a secondary precipitation maximum. From late October to December, precipitation generally decreases again.

The National Weather Center and Severe Storm Laboratory is located in Norman and data that demonstrates the effects of climate change is readily available for our location. Increasing temperature swings as well as the severity of the storms are widely documented and attributed to climate change.

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

As with all housing located within Norman, low and moderate income households will be affected by climate change. The difference is that these households will not have the resources to be able to respond to the effects without assistance.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Norman is a diverse and multifaceted city that provides many of the amenities of a large metropolitan area, while still maintaining a strong sense of community. Located in central Oklahoma, Norman is just 15 minutes south of Oklahoma City, the state capital. The total area within the main body of Norman is 189 square miles. Norman offers a rich and fascinating history, a wide range of cultural experiences and nationally recognized educational institutions. Norman is also home to the University of Oklahoma which has an enrollment of 33, 000 students. As of the 2020 decennial census, Norman was home to approximately 128,026 people, of whom twenty-eight percent were members of minority groups. According to the 2016-2020 CHAS data, the median income of households in Norman was \$58,111 and 17.4% of individuals were in poverty. According to CHAS data, there were 48,975 households in Norman, and the percentage of households who earn less than 80% of the area median income and are therefore classified as low-or moderate-income by HUD was 44.7% of the city-wide population for whom household income could be determined. Consolidated Plan funds will be targeted toward these low and moderate income neighborhoods or toward activities that benefit all residents of the city who are low or moderate income.

The Strategic Plan lays out the direction the City intends to take in the distribution of the Community Development Block Grant and HOME funding for the 2025-2030 planning period. The priorities listed were determined through consultation with citizens, service providers and other City of Norman departments. Some of the programs will be targeted to individual households who qualify for the programs according to their income status (individual or direct benefit). Other programs are directed towards particular area within Norman where the median income of the census blocks groups involved meets the HUD standards for area benefit. This standard states that the median household income of 51% of households in the area is at or below 80% of MFI. The City's goals and objectives were identified and developed through the context of eligible uses of HUD funding and are listed below and summarized in Section SP-45.

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

Geographic Area

1	Area Name:	2025-2030 Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	65.4%
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The following block groups are included: 400272001001; 400272002001; 400272002002; 400272005001; 420027200700001; 4002720060203; 4002720030002; and 4002720050002. This is First Courthouse; Old Silk Stocking, Original Townsite, University, and Larsh-Miller Neighborhoods.
	Include specific housing and commercial characteristics of this target area.	These neighborhoods surround the central business district and are located primarily north of the University of Oklahoma. Included within are downtown, Norman Regional Hospital Porter Campus, Griffin Memorial Hospital and Porter Avenue.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This has been the historic Target Area since the inception of the CDBG program. With each Consolidated Plan, this area is reviewed for inclusion as well as discussions pertaining to the addition of other eligible areas. Due to the ongoing needs of this area, the decision is to retain this area.
	Identify the needs in this target area.	Affordable housing development and housing rehabilitation; infrastructure and streetscape improvements; public services for vulnerable populations, access to transportation; economic development and job training; crime prevention and public safety broadband and digital access; cultural and recreational resources.

	What are the opportunities for improvement in this target area?	The CDBG Target area which includes Core Norman, the Porter Corridor, the Norman Regional Hospital Campus, and the Griffin Memorial Hospital Campus, presents a number of strategic opportunities for improvement that align with local goals around equitable development, affordable housing, and neighborhood revitalization. Norman's CDBG Target Area is not only a place of need but a place of promise. With thoughtful reinvestment, meaningful community engagement, and strategic use of resources, the area can become a model of equitable, health-centered redevelopment. Projects like the Griffin Campus and Porter Avenue redevelopment can serve as catalysts, supporting economic growth while ensuring that long-time residents and vulnerable households are able to stay and thrive in place.
	Are there barriers to improvement in this target area?	While the Norman Target Area is rich with potential barriers such as aging infrastructure, limited, capital, fragmented ownership, and risks of displacement complicate improvement efforts. Addressing these challenges will require targeted public investment, inclusive planning, and policy alignment that centers community voice and promoted equity. Only by acknowledging and tackling these barriers can redevelopment be truly transformative for the residents and the citizens of Norman as a whole.
2	Area Name:	
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

The 2025-2030 Target Area is primarily the same target area that the program has concentrated area benefits in the past. Compared to other potential target areas within the city, the infrastructure within this area is substandard. That being said, the City of Norman will invest a majority of CDBG and HOME funds city-wide due to low to moderate income population needs city-wide. Investing in affordable housing projects city-wide will also assist the city in affirmatively furthering fair housing and avoiding concentration of low income populations. The City of Norman will target a specific geographic area for infrastructure improvement which constitutes an overall low to moderate percentage of 65.40% calculated by HUD.

2025-2030 Target Area

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

Priority Needs

1	Priority Need Name	Need for Housing Rehabilitation
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Eligible Area 2025-2030 Target Area
	Associated Goals	Housing Rehabilitation
	Description	According to the 2016-2020 CHAS, Norman had 7,115 low-moderate income homeowner households who made 30 percent of the area median income. At this level of income homeowners who have difficulty making their mortgage payments may be unable to afford to keep up the maintenance on their homes. These households need assistance with repair needs. Very low-income renters who are looking for affordable housing might only be able to find housing that is in poor condition. Anecdotal evidence suggests that substandard rentals are all that the City's lowest income renters can afford. Property management companies should understand basic housing quality standards and have incentives to bring the units they manage up to standard.
	Basis for Relative Priority	Community input from forums and surveys
2	Priority Need Name	Availability of Affordable Rental Units
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Eligible Area
	Associated Goals	Affordable Rental/Owner Housing
	Description	Consistent with nationwide trends, housing costs in Norman have been increasing. Although Norman does not face the affordability crises of many communities, there are many low and moderate income renters in the City who cannot afford to rent an appropriate sized unit for their household. The rental units available in the market that are affordable to renters in this income category are very limited. If these renters do not receive housing assistance from the City's housing authority, they would have difficulty finding rental units they can afford.
	Basis for Relative Priority	With the competition for affordable housing units between LMI households and the Student population, this activity is rated high.
3	Priority Need Name	Housing and Services for Persons with Special Need
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Eligible Area
	Associated Goals	Housing Rehabilitation Affordable Rental/Owner Housing
	Description	Providing adequate, affordable housing with supportive services to special-needs populations is very difficult in every community. In Norman, most of the subsidies for affordable housing for persons with developmental disabilities and mental illnesses are provided by the Norman Housing Authority, which does not have the ability to provide the full menu of supportive services these populations may need. There is a need for the expansion of the Shelter Plus Care or Supportive Housing Programs available through HUD's Continuum of Care to allow for a more formal and coordinated system of supportive services for the City's lowest income residents with developmental disabilities and mental illnesses.
	Basis for Relative Priority	This priority was derived from consultations with multiple focus groups during the process
4	Priority Need Name	Housing and Services for the Homeless
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Eligible Area
	Associated Goals	Housing Rehabilitation Homelessness Affordable Rental/Owner Housing
	Description	
	Basis for Relative Priority	This priority was derived from discussion with multiple focus groups during the consultation process.
5	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	2025-2030 Target Area
	Associated Goals	Community Development

	Description	Within the Target Area there is an identified need related to public infrastructure and public facilities.
	Basis for Relative Priority	This priority was derived from multiple consultations during the process

Table 47 – Priority Needs Summary

Narrative (Optional)

Priority needs were identified and prioritized through the City of Norman's community forums and focus groups including individual consultations. All needs in the plan were taken directly from public input.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Norman partners with the Norman Housing Authority for a TBRA program as funding allows. The market characteristic that affects this is the reluctance of landlords to rent to these clients due to the reputation they have. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If the rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord is willing.
TBRA for Non-Homeless Special Needs	Not applicable. The City of Norman TBRA program only provides services for homeless individuals. There are several other programs in the community that provide vouchers to veterans, however these are state and CoC funded programs.
New Unit Production	<p>The City's CHDO's, Norman Affordable Housing Corporation and now CDBG 2015, has a rich history of providing affordable housing opportunities to low to moderate income renters.</p> <p>The cuts in funding have made it challenging to provide new unit production, however NAHC operates many other projects in the community, so the agency can self-sustain on its own based on their revolving operating funds. CHAS data provided in the HUD template demonstrates the need for new affordable rental units for very low income, due to the high level of cost burdened households at 0 to 30% AMI and also the high number of households with 1 or more of the 4 housing problems. The production of new housing units for this population is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates.</p>
Rehabilitation	There is a demonstrated need for Housing Rehabilitation in our community, especially for low to moderate income households.
Acquisition, including preservation	Acquisition of property is funded through the CDBG and HOME programs.

Table 48 – Influence of Market Conditions

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

Introduction

The priorities and accomplishment goals 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. Supplemental funding that was received as a result of the 2024 PRO Housing Grant is not reflected here.

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	941,659	0	0	941,659	3,766,636	The City of Norman will continue to derive strategies and priorities for housing and community development cooperatively with public and private entities as well as community groups.

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	390,065	0	0	390,065	1,560,260	The City of Norman will continue to derive strategies and priorities for housing and community development cooperatively with public and private entities as well as community groups.

Table 49 - Anticipated Resources

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

CDBG and HOME funding will leverage a significant amount of additional resources including federal, state, and local funding. The City of Norman Social and Voluntary Services Commission annually funds \$250,000 in social services through local general revenue. CDBG funds and social service funding are often provided to similar agencies and implemented to maximize funds available and build agency capacity for services. HOME funding often leverages significant investment from private entities

The U.S. Department of Housing and Urban Development (HUD) requires that the Participating Jurisdictions (PJs) that receive HOME funding match \$.25 of every dollar. The matching requirement mobilizes community resources in support of affordable housing. The City of Norman expects to receive approximately \$390,000 in HOME funding for FY2025 and beyond, requiring an annual match requirement of \$100,000. HUD allows cities to rollover excess match from previous years and to date the City of Norman has banked over 2.5 million dollars of excess match.

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

The City of Norman is actively pursuing redevelopment opportunities involving publicly owned land and surplus institutional property to meet the needs identified in the Consolidated Plan, particularly related to affordable and workforce housing, access to services, and neighborhood revitalization.

Griffin Memorial Hospital Redevelopment

One of the most significant redevelopment opportunities is the Griffin Memorial Hospital (GMH) campus, a 160-acre property centrally located within Norman's urban core. Owned by the Oklahoma Department of Mental Health and Substance Abuse Services (ODMHSAS), the campus is being vacated as behavioral health services transition to a new facility in Oklahoma City. The City of Norman is currently working with the Office of Management and Enterprise Services (OMES) to facilitate the redevelopment.

The site includes multiple underutilized and vacant buildings, including the historic Administration Building, and presents a once-in-a-generation opportunity to create a mixed-use, mixed-income neighborhood that aligns with priorities identified in the Consolidated Plan: affordable housing development, economic opportunity, walkability, public space, and community facilities. Because the campus is situated within a HUD-designated CDBG Target Area and surrounded by established neighborhoods, redevelopment would provide a transformative investment in the heart of the city without displacing existing residents.

The City envisions a master-planned redevelopment with a range of housing types as well as commercial space, community services, green infrastructure, and multimodal transportation access. Environmental assessment and potential remediation may be eligible for Brownfields funding, and portions of the site may qualify for Historic Preservation Tax Credits, further supporting feasible redevelopment.

Norman Regional Hospital – Porter Campus (Inspire Plan)

Another major opportunity to align public and community priorities with redevelopment is the Inspire Plan, led by Norman Regional Health System (NRHS). As part of a system wide transformation, NRHS is consolidating inpatient services to its west-side HealthPlex campus and repurposing the existing Porter Avenue hospital campus, located in a key central corridor of the city.

The Porter campus and surrounding properties, owned by NRHS and the City of Norman, will be converted into a health and wellness-focused district. While not publicly owned in the traditional municipal sense, this redevelopment effort is being shaped through public-private partnerships and includes strong coordination with the City. The plan envisions adaptive reuse of existing buildings and new construction that will include behavioral health services, wellness facilities, and potential housing for seniors and healthcare workers.

The proximity of both the Porter Campus and the Griffin site to downtown, public transit, and established residential areas makes them ideal for implementing equitable development strategies that address housing affordability, access to services, and neighborhood resilience.

Together, these projects represent a proactive and strategic use of publicly controlled land and facilities to respond to Norman's evolving housing and community development needs, as outlined in this Consolidated Plan.

Discussion

The City of Norman has programmed approximately \$1.4 million dollars from the CDBG and HOME programs for the FYE2025 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Norman	Municipal Government	Participating Jurisdiction	City limits of Norman

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Norman is a rich community in terms of services available for those in need. Norman lacks an adequate amount of permanent supportive housing options, and does not have a detox center. Any person needing to detox must go out of town to do so. The City of Norman is committed to the goal of partnership with various agencies in the community regardless of their funding source in order to have the most effective impact that we can in the community. The CDBG Grants Division, who administers the grants is a small division, however the impact is large when the partnerships with other agencies help to get the word out in the community. With these partnerships, the City is able to overcome gaps in institutional structures and enhance coordination.

The institutional delivery system in Norman is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan. The delivery of listed services meets the needs of the homeless persons and additional populations mentioned above through the network of agencies in Norman. There are several organizations that serve homeless persons specified above and there is close coordination between agencies. Services provided by the Emergency Solutions Grant Program are managed by the Executive Committee of the Norman/Cleveland County Continuum of Care in response to HUD grant requirements. Though this organization, the group collects facilities and client information and prepares grant proposals in an effort to bring additional resources to Norman. The Housing Authority of Norman operates public housing units and works well with City staff and the City political leadership.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	

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

Table 51 - Homeless Prevention Services Summary

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

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the Norman/Cleveland County Continuum of Care. These organization partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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

Norman prides itself on a decades-long track record of successful partnerships among public and private sector entities. The Consolidated Plan delivery system is an example of this. Communication and cooperation between the City of Norman's CDBG Grants Division and the partner agencies and

organizations that administer activities is strong. City of Norman staff has worked closely with the organizations involved in Consolidated Plan programs to improve regulatory compliance, monitoring, cooperation and partnerships among agencies, and technical capacity of organizations involved in project delivery. The greatest weakness in the delivery system remains the lack of available funding to support community development, affordable housing and public service activities. It is becoming increasingly difficult to maintain existing levels of activity and nearly impossible to expand services or undertake new activities.

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

The City of Norman will continue to look at goals and priorities for utilization of the CDBG and HOME resources that are available. Two general strategies have been identified.

- Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.

Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2030	Affordable Housing	Community Wide 2025-2030 Target Area	Need for Housing Rehabilitation Housing and Services for Persons with Special Need Housing and Services for the Homeless	CDBG: \$1,900,000 HOME: \$0	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Homelessness	2025	2030	Homeless	Community Wide	Housing and Services for the Homeless	CDBG: \$800,000 HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Housing for Homeless added: 10 Household Housing Unit
3	Community Development	2025	2030	Non-Housing Community Development	2025-2030 Target Area	Public Improvements	CDBG: \$1,853,105	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Affordable Rental/Owner Housing	2025	2030	Affordable Housing	Community Wide	Availability of Affordable Rental Units Housing and Services for Persons with Special Need Housing and Services for the Homeless	HOME: \$1,962,845	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	To maintain the habitability of affordable housing units for persons considered low to moderate income so they can remain housed.
2	Goal Name	Homelessness
	Goal Description	Decrease the number of homeless people living on the streets, in shelters, and in precarious housing situations by monitoring and coordinating the system wide resources necessary to facilitate a cohesive homeless service system.

3	Goal Name	Community Development
	Goal Description	<p>Community development priorities were based on the City's ongoing evaluation of public infrastructure and programmatic needs among low and moderate income households, slums and blight in targeted areas and key initiatives designed to improve quality of life and economic opportunities.</p> <p>Norman has outdated and aging infrastructure in need of repairs. Norman continues to support expanded recreational opportunities and necessary public facilities that meet the diverse needs of Norman's population, especially children, elders and households with low and moderate incomes. Norman places a high priority on continued support to public service agencies and organizations that provide essential services.</p>
4	Goal Name	Affordable Rental/Owner Housing
	Goal Description	Development of affordable rental or owner occupied housing.

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

Due to current funding constraints, the City of Norman estimates that no TBRA assistance will be provided during the effective timeframe of this plan. If funding is available, this program will be reinstated.

Utilizing CHDO funds and HOME funds designated for the development of affordable housing, the City of Norman estimates that the inventory of affordable rental units will increase by a minimum of 15 units. This equates to a total of 55 extremely low-income, low-income, and moderate-income households that will be provided affordable housing as defined by HOME. Depending on the HOME Period of Affordability requirements, all HOME assisted units will be affordable to a minimum of 80% MFI for the required timeframe.

The City of Norman has adopted a Visitability Ordinance which will enhance accessibility requirements for all housing being constructed. The HOME program has already been applying these standards to all affordable housing being constructed. If a unit is identified that needs additional accessibility modifications, the CDBG Housing Rehabilitation programs will be utilized to meet the specific needs of the tenant.

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

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

Not applicable to the Norman Housing Authority. The Norman Housing Authority has a total of 22 accessible units in their inventory. In certain circumstances, a Public Housing Resident needs additional modification to address a specific situation. In this case the CDBG Accessibility Modification Program is utilized for the modifications.

Activities to Increase Resident Involvements

There are several resident activities regularly at Rose Rock Villa- Karaoke night, BINGO, Game, Color Therapy, Country Dances, Game Day Watch Parties, Holiday Parties, Blood Pressure and Blood Sugar checks every month, pot luck once a month, provide gardens spots for the residents that want to have a garden, dog run for the resident to let their dogs and themselves socialize, guest speaker coming in monthly, Food Bank every month, Pet food pantry every month. In addition the Norman Housing Authority coordinates a free pet vaccination clinic for their residents with the Norman Animal Shelter annually.

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

No

Plan to remove the ‘troubled’ designation

No, the Norman Housing Authority is designated as a “High-Performing” Housing Authority by HUD.

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

Barriers to Affordable Housing

A review of the City of Norman housing policy indicates there are no institutional barriers to obtain affordable housing. The city has adopted the 2018 International Codes (Building, Residential, Fire, Energy (2006), Mechanical, Plumbing and Fuel Gas) and the 2020 National Electrical Code. The 2018 International Property Maintenance Code that has been adopted as the minimum housing code is similar to the requirements of HUD's Housing Quality Standards. The minimum housing code is enforced through pro-active code compliance for the exterior of the properties while the interior is enforced on a complaint basis. The city does not impose rent controls. Regulations that are designed to protect the health, safety, and welfare of citizens may affect the cost of housing. However, these regulations are not designed to discourage the availability of affordable housing. Therefore, the City of Norman does not propose actions or reform steps to remove or restructure such policies in the coming five-year period.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The implementation of the AIM Norman process and the upcoming PRO-Housing award represent two critical, complementary efforts aimed at removing or ameliorating barriers to affordable housing in the City of Norman. The AIM Norman process has provided a data-driven foundation through the completion of a Housing Needs Assessment and Housing Strategic Plan, which identified key constraints to housing affordability—including rising land and construction costs, limited housing diversity, outdated zoning standards, and a shrinking inventory of naturally occurring affordable housing. These findings are guiding local policy, zoning reform, and targeted investment strategies.

The PRO-Housing award will support the implementation of the Housing Strategic Plan by providing resources to address both regulatory and market-based barriers. Key funded activities include a comprehensive revision of the City's zoning and subdivision regulations to better support affordable and diverse housing types, a citywide parking study to evaluate and modernize minimum parking requirements, and strategic planning for the redevelopment of properties such as the Griffin Memorial Hospital site. These efforts are designed to reduce development costs, streamline approval processes, and promote a broader range of housing options that meet the needs of Norman's low- and moderate-income households. Together, AIM Norman and the PRO-Housing initiative establish a cohesive framework to facilitate inclusive, equitable housing development across the community.

SP-60 Homelessness Strategy – 91.215(d)

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

The Cleveland County Continuum of Care has adopted the use of the Cleveland County Housing Assessment Tool (CHAT). This tool is instrumental in assessing an unsheltered individual needs and assigning an index to them. The Coordinated Case Management Team reviews each assessment and other criteria such as length of time homeless, and the number of episodes of homelessness in determining the placement into permanent housing.

Outreach is conducted by Homeless Service Providers on a weekly basis to help identify individuals living in an unsheltered environment. The most recent count of unsheltered individuals was from the 2024 point-in-time which was 240 individuals. All individuals identified were given a survey or a full assessment.

This tool is uniformly adapted and used by all the homeless service providers' year around; it is only once a year that a substantial effort is made to update the assessments, unless a significant life changing event occurs and then the assessment is updated accordingly. This is a continual effort by all Homeless Service Providers outside of the January point-in-time count.

Addressing the emergency and transitional housing needs of homeless persons

The City of Norman plans to continue supporting the efforts of all Homeless Service Providers efforts directed toward providing immediate assistance to those who are experiencing homelessness. Identification is the first step, assessing the needs of the individual and level of assistance needed by means of permanent supportive housing, emergency and or transitional housing for households. This plan is aligned with the Written Standards of the Continuum of Care.

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 Continuum of Care partners is a strong network of housing and mental health providers to ensure that homelessness is rare, brief, and one-time. The community is also working to address the causes of homelessness and to shift the conversations to help fill the gaps of funding and to adhere to the community's best practices. The CoC strongly believes the case management is the most effective

strategy of assisting all homelessness, (chronic, individuals, families with children, veterans, and unaccompanied youth) to obtain long-term stable housing and to maintain housing.

The City of Norman's Annual Action Plan contributes to helping homeless persons make the transition to permanent supportive housing and independent living by providing TBRA funding (when available), housing start up kits which include mattresses and gift cards for supplies, as well as funding a position embedded at the Norman Housing Authority for a Housing Navigator.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC's efforts have focused on building collaborative partnerships. A hospital representative sits on the CoC Board to assist in ongoing collaboration and communication. Hospital staff has given presentations about hospital discharge processes to the CoC's Governance Committee. CoC staff and subcommittee members offer trainings for hospital staff on helping clients to obtain SSI benefits and are working to increase coordination between hospitals and outside case managers who assist homeless persons with disabilities to obtain disability benefits. The CoC will continue to work this year to increase resources and connections, as homeless persons are still sometimes discharged back into homelessness. The CoC monitors the discharge planning policies of the systems of care and attempts to intervene when these policies result in the potential for homelessness. The CoC also coordinates the Emergency Solutions Grant Program in that it evaluates the funding priorities related to prevention activities and sets the levels of assistance given to individuals who qualify.

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

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

The City of Norman will ensure that all federally funded improvement programs for the existing housing stock use lead hazard reduction activities including evaluating lead hazard risk and using only lead free paint. Housing Rehabilitation Staff as well as the City of Norman Development Services Division distribute "Renovate Right" pamphlets, published by the Environmental Protection Agency. In homes tested for lead-based paint, if it is determined that lead is present, lead and structural remediation is conducted and Lead Safe Work Practices are utilized and clearance testing performance is attained.

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

Approximately one half of Norman's housing stock was constructed prior to 1979, and because of the age of the housing there is a high prevalence of substandard units and units containing lead-based paint. In the Comprehensive Housing Rehabilitation program, all owner occupied homes constructed prior to 1979 participating in the program are tested for lead-based paint. The city will insure that all federally funded improvement programs for the existing housing stock use lead hazard reduction activities including evaluating lead hazard risk.

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

The Housing Rehabilitation Handbook for the housing programs specifically states that compliance with HUD regulations regarding lead-based paint will be adhered to. To insure this, the financial limits for each project exclude all costs that are required to bring a structure into compliance with these stringent regulations. Lead-based paint inspections determine whether lead-based paint is present in a house, dwelling unit, residential building, or child-occupied facility, including common areas and exterior surfaces, and if present, which building components contain lead-based paint. A surface-by-surface inspection investigation to determine the presence of lead-based paint is conducted. All inspections are done by a licensed lead-based paint risk assessor or paint inspector. HUD lead-based paint standards are used for a determination of the presence of lead-based paint as defined by Title X of the Housing and Community Development Act of 1992. Inspection reports and clearance findings are retained in the client file.

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

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

One purpose of the Consolidated Plan Programs and other initiatives in Norman is to reduce the number of persons in poverty. The emphasis in Norman is to help people rise out of poverty, rather than temporarily easing their situation. Although within the community there is the availability of essential short-term direct aid such as emergency food and shelter, the strongest community support is for programs to address the root causes of poverty and assisting people in becoming self-sufficient in the long-term. Two key components of helping people attain self-sufficiency are employment and housing. Examples of programs that directly influence people's ability to escape poverty include job education and placement services as well as housing advocacy, homeless prevention and rental assistance. Projects that indirectly affect poverty include those that improve the community at-large and provide transportation and services that help people access employment and services. CDBG, HOME, CoC, and State ESG funds are often used as matching funds for other grants that also contribute to reducing the number of families living in poverty. Thus, the power of these federal dollars is leveraged to a greater extent. Recognizing that limited Consolidated Plan dollars should be focused where the need is greatest; Norman gives preference to projects that directly benefit low and moderate income residents or serve low and moderate income neighborhoods over those that will have indirect benefits. This strategy will ensure that scarce resources are directed to best serve those who have the greatest need, including those areas with the greatest concentration of poverty. In addition to Consolidated Plan programs, a number of other public, private, and partnership initiatives have been designed to assist in the reduction of poverty rates.

The City of Norman in collaboration with local economic development entities and public service providers, identified and reviewed economic factors including, labor force participation, economic development opportunities, self-sufficiency /determination, transportation, and housing. These factors are potentially within the power of the City to address and formulate into an economic development and anti-poverty strategy.

The City has ongoing strategies to address economic development and anti-poverty. Those strategies are:

- Identify and assess the economic and employment needs of low-to-moderate income residents in Norman.
- Identify opportunities for public/private cooperation in developing employment and expanding economic opportunities
- Fund and/or support new and existing programs that address the economic and employment needs of low-to-moderate income residents
- Educate and inform low-to-moderate income residents of opportunities for improving their economic status.

With the tools available to the CDBG Program from HUD, it is highly recommended that the Norman CDBG Program continue its assistance of existing programs that assist low-to-moderate income persons in the improvement of their economic status and opportunities.

Further the City of Norman should initiate new partnerships with new and existing economic development entities to strengthen and diversify the local economy and create sustainable economic growth.

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

This Consolidated Plan for the City of Norman will utilize the following strategies to reduce poverty and increase the availability of affordable housing:

- Consider supportive service needs for low-income elderly, persons with disabilities, and other at-risk populations when investing available funds.
- Encourage landlords to accept tenants who receive rental assistance.
- Encourage landlords to accept tenants with poor or criminal history.
- Support agencies that provide housing stabilization services.
- Promote collaboration with community based providers.

As mentioned above, job education and job placement services are very important, and are a key component in any anti-poverty strategy. In addition, case management as a whole for those who are in need of assistance is extremely important, as in many circumstances short-term financial assistance really does not solve the problem, and often times it is not even a temporary fix. In addition to Consolidated Plan programs, a number of other public, private, and partnership initiatives have been designed to assist in the reduction of poverty rates.

The overall goals of the reduction of poverty will be addressed by the collaboration between agencies to ensure gaps in services and funding are addressed, while maintaining the utilization of each funding source.

SP-80 Monitoring – 91.230

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

The overriding goal of monitoring is to identify deficiencies and promote corrections in order to improve and reinforce performance. Deficiencies will be corrected through discussion, negotiation, or technical assistance. The City of Norman will review all organizations receiving CDBG or HOME funding on a regular basis, at minimum annually. This approach is also utilized with agency funding for the City of Norman Social and Voluntary Services funding and the United Way funding. The City of Norman staff actively participates in each of these entities and participates in the reviews and has found this process very informative in making future funding decisions. Topics that are covered in each review include the following:

- Staff capacity.
- Consistency in activities with contractual agreements.
- Project progress.
- File organization and storage.
- Record retention policies.
- Financial management including purchasing guidelines.
- Compliance with Federal Requirements.
- Internal controls.
- Annual Audit.

The City of Norman will also continue to monitor HOME funded rental units for property maintenance requirements, leases, rents, household eligibility and development financials.

The City provides opportunities to the maximum extent possible, to women and minority owned business enterprises for contract bids and services. The City of Norman encourages inclusion in the list of approved bidders for minority and women-owned businesses, and actively works to recruit new contractors into the programs administered by the Housing Rehabilitation Program. Rehabilitation program staff ensures that MBE and WBE entities are included in contractor recruitment activities. HOME agreements specifically contain the language.

Affirmative marketing and MBE/WBE records: (a) Records demonstrating compliance with the affirmative marketing procedures and requirements of 92.351. (b) Documentation and data on the steps taken to implement the jurisdiction's outreach programs to minority owned and female owned businesses including data indicating the racial/ethnic or gender character of each business entity

receiving a contract or sub-contract of \$25,000 or more paid, or to be paid, with HOME funds; the amount of the contract or subcontract, and documentation of affirmative steps to assure that minority business and women's business enterprises have an equal opportunity to obtain or compete for contracts and subcontracts as sources of supplies, equipment, construction, and services. In addition, Staff also monitors the Consolidated Plan through the Annual Performance Report.

Expected Resources

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

Introduction

The priorities and accomplishment goals 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.

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	941,659	0	0	941,659	3,766,636	The City of Norman will continue to derive strategies and priorities for housing and community development cooperatively with public and private entities as well as community groups.

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	390,065	0	0	390,065	1,560,260	The City of Norman will continue to derive strategies and priorities for housing and community development cooperatively with public and private entities as well as community groups.

Table 53 - Expected Resources – Priority Table

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

CDBG and HOME funding will leverage a significant amount of additional resources including federal, state, and local funding. The City of Norman Social and Voluntary Services Commission annually funds \$250,000 in social services through local general revenue. CDBG funds and social service funding are often provided to similar agencies and implemented to maximize funds available and build agency capacity for services. HOME funding often leverages significant investment from private entities

The U.S. Department of Housing and Urban Development (HUD) requires that the Participating Jurisdictions (PJs) that receive HOME funding match \$.25 of every dollar. The matching requirement mobilizes community resources in support of affordable housing. The City of Norman expects to receive approximately \$400,000 in HOME funding for FY2025 and beyond, requiring an annual match requirement of \$100,000. HUD allows cities to rollover excess match from previous years and to date the City of Norman has banked over 2.5 million dollars of excess match.

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

As mentioned within SP-30 The City of Norman is actively pursuing redevelopment opportunities involving publicly owned land and surplus institutional property to meet the needs identified in the Consolidated Plan, particularly related to affordable and workforce housing, access to services, and neighborhood revitalization.

Griffin Memorial Hospital Redevelopment

One of the most significant redevelopment opportunities is the Griffin Memorial Hospital (GMH) campus, a 160-acre property centrally located within Norman's urban core. Owned by the Oklahoma Department of Mental Health and Substance Abuse Services (ODMHSAS), the campus is being vacated as behavioral health services transition to a new facility in Oklahoma City. The City of Norman is currently working with the Office of Management and Enterprise Services (OMES) to facilitate the redevelopment.

The site includes multiple underutilized and vacant buildings, including the historic Administration Building, and presents a once-in-a-generation opportunity to create a mixed-use, mixed-income neighborhood that aligns with priorities identified in the Consolidated Plan: affordable housing development, economic opportunity, walkability, public space, and community facilities. Because the campus is situated within a HUD-designated CDBG Target Area and surrounded by established neighborhoods, redevelopment would provide a transformative investment in the heart of the city without displacing existing residents.

The City envisions a master-planned redevelopment with a range of housing types as well as commercial space, community services, green infrastructure, and multimodal transportation access. Environmental assessment and potential remediation may be eligible for Brownfields funding, and portions of the site may qualify for Historic Preservation Tax Credits, further supporting feasible redevelopment.

Norman Regional Hospital – Porter Campus (Inspire Plan)

Another major opportunity to align public and community priorities with redevelopment is the Inspire Plan, led by Norman Regional Health System (NRHS). As part of a system wide transformation, NRHS is consolidating inpatient services to its west-side HealthPlex campus and repurposing the existing Porter Avenue hospital campus, located in a key central corridor of the city.

The Porter campus and surrounding properties, owned by NRHS and the City of Norman, will be converted into a health and wellness-focused district. While not publicly owned in the traditional municipal sense, this redevelopment effort is being shaped through public-private partnerships and includes strong coordination with the City. The plan envisions adaptive reuse of existing buildings and new construction that will include behavioral health services, wellness facilities, and potential housing for seniors and healthcare workers.

The proximity of both the Porter Campus and the Griffin site to downtown, public transit, and established residential areas makes them ideal for implementing equitable development strategies that address housing affordability, access to services, and neighborhood resilience.

Together, these projects represent a proactive and strategic use of publicly controlled land and facilities to respond to Norman's evolving housing and community development needs, as outlined in this Consolidated Plan.

Discussion

The City of Norman has programmed approximately \$1.4 million dollars from the CDBG and HOME programs for the FYE2025 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

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	2030	Affordable Housing	Community Wide 2025-2030 Target Area	Need for Housing Rehabilitation Housing and Services for Persons with Special Need	CDBG: \$290,621.00	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Homelessness	2025	2030	Homeless	Community Wide	Housing and Services for the Homeless	CDBG: \$129,000.00 HOME: \$20,000.00	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Housing for Homeless added: 15 Household Housing Unit
3	Community Development	2025	2030	Non-Housing Community Development	2025-2030 Target Area	Public Improvements	CDBG: \$235,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Affordable Rental/Owner Housing	2025	2030	Affordable Housing	Community Wide	Availability of Affordable Rental Units Housing and Services for Persons with Special Need Housing and Services for the Homeless	CDBG: \$100,000.00 HOME: \$352,569.00	Rental units constructed: 5 Household Housing Unit

These Goals and Totals will be updated once the Award Letter with the actual amounts is available. With the exception of TBRA assistance, all budget and accomplishment data should be similar.

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Housing rehabilitation activities include staff support and the direct assistance programs. Each individual project with be assigned its own HUD Activity Number.
2	Goal Name	Homelessness
	Goal Description	Homeless activities include the direct assistance by the Continuum of Care to persons exiting homelessness
3	Goal Name	Community Development
	Goal Description	Community Development activities include neighborhood scale improvements within the target area.

4	Goal Name	Affordable Rental/Owner Housing
	Goal Description	This activity includes acquisition of property for affordable housing as well as the development of affordable housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

The CDBG Policy Committee is responsible for the consideration, evaluation, and eventual funding of the projects. The process begins in December with a public hearing to consider overall needs of the low and moderate-income populations.

Projects

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

Table 55 – Project Information

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

The City of Norman adheres to a robust community engagement process composed of neighborhood meetings, public hearings, consultations, and attendance at community events. These projects were agreed upon by staff and the members of the CDBG Policy Committee as being the greatest needs in our community. Of course, there are always a need for more affordable housing and homelessness assistance, but not enough funding sources to meet all the needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration
	Target Area	Community Wide
	Goals Supported	Housing Rehabilitation Homelessness Community Development Affordable Rental/Owner Housing
	Needs Addressed	Need for Housing Rehabilitation Availability of Affordable Rental Units Housing and Services for Persons with Special Need Housing and Services for the Homeless Public Improvements
	Funding	CDBG: \$180,000.00 HOME: \$39,000.00
	Description	General administration of the CDBG and HOME Projects
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Accomplishment data is included within individual projects
	Location Description	225 N Webster, Norman, OK
	Planned Activities	Administration of the CDBG and HOME Projects including planning activities.
	Project Name	Housing Rehabilitation

2	Target Area	Community Wide 2025-2030 Target Area
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Need for Housing Rehabilitation Housing and Services for Persons with Special Need
	Funding	CDBG: \$456,111
	Description	Housing Rehabilitation activities including project delivery costs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 Households will receive assistance
	Location Description	Accessibility Modifications and Emergency Repair Projects are available citywide. Exterior Property Maintenance Projects are available only with the CDBG Target Area.
	Planned Activities	Emergency repair grants, exterior property 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	Homelessness
	Needs Addressed	Housing and Services for the Homeless
	Funding	CDBG: \$25,000 HOME: \$
	Description	
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	This will benefit 10 low to moderate income households
	Location Description	CityWide
	Planned Activities	This will fund a position embedded at the Norman Housing Authority as the Housing Navigator. Their primary focus is to increase the amount of Section 8 rental units available.
4	Project Name	Development of Affordable Housing
	Target Area	Community Wide
	Goals Supported	Affordable Rental/Owner Housing
	Needs Addressed	Availability of Affordable Rental Units Housing and Services for Persons with Special Need Housing and Services for the Homeless
	Funding	CDBG: \$100,000.00 HOME: \$221,065
	Description	Development of affordable owner and renter housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Acquisition of 1-2 units of affordable housing.
	Location Description	All properties will be located within the City Limits of Norman, OK
	Planned Activities	Acquisition of property with or without rehabilitation. Construction and/or rehabilitation of property to be for rental or sale to LMI household.
	Project Name	Community Development

5	Target Area	Community Wide 2020-2024 Target Area
	Goals Supported	Community Development
	Needs Addressed	Housing and Services for Persons with Special Need Public Improvements
	Funding	CDBG: \$142,899
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 households will benefit from neighborhood improvements in our Target Areas.
	Location Description	Within the City limits of Norman
	Planned Activities	Sidewalk improvements, park projects, neighborhood signage & lighting, and others as they are agreed upon by the target neighborhoods.

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 City of Norman will operate the Housing rehabilitation Activities City-Wide with the exception of the Exterior Property Maintenance Program, CDBG Neighborhoods Program, both of which are available in our Target Area.

Geographic Distribution

Target Area	Percentage of Funds
Community Wide	70
2025-2030 Target Area	30

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Rationale behind allocating investments geographically include ensuring the City of Norman is affirmatively furthering fair housing with housing programs offered city wide with qualification based upon the applicants income for a direct benefit. The designated CDBG Target Area consists of contiguous block groups in the core of Norman with 51% or more of the population at 80% or below AMI, in order to ensure the achievement of a CDBG National Objective. While there are other areas in the City of Norman that meet this low-mod income criterion the infrastructure needs are minimal compared to the Target Area.

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.

Alignment with other strategic initiatives: Investments in the CDBG Target Areas complement efforts related to the Norman 2025 Comprehensive Plan, the Neighborhood Plans, and the anticipated redevelopment of the Griffin Memorial Hospital campus.

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

The City of Norman will support a variety of affordable projects including rehabilitation (owner and rental), acquisition, and the production of new units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	15
Special-Needs	15
Total	30

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	30
Acquisition of Existing Units	1
Total	32

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

Discussion

In the past the City of Norman has operated a TBRA program funded by the HOME Program. This was facilitated by coordination from the OK504 Continuum of Care and the Norman Housing Authority. Due to current funding constraints by both the City of Norman HOME Program and the Norman Housing Authority, this program is suspended with no estimation of persons being assisted during the time frame of this Consolidated Plan. The City of Norman will retain this activity as included within the Plan and update as needed if the funding constraints improve.

Utilizing CHDO funds and HOME funds designated for the development of affordable housing, the City of Norman estimates that the inventory of affordable rental units will increase by a minimum of 4 units. Considering the anticipated 12-20 units provided by the HOME ARP development this equates to a substantial increase of extremely low-income, low-income, and moderate-income households that will be provided affordable housing as defined by HOME. Depending on the HOME Period of Affordability requirements, all HOME assisted units will be affordable to a minimum of 80% MFI for the required timeframe.

The City of Norman has adopted a Visitability Ordinance which will enhance accessibility requirements for housing being constructed. The program is not a required component but builder incentives are

provided for participation. As a matter of policy all units constructed by the City of Norman utilizing the CDBG or HOME Program will meet the Visitability Standards to the greatest extent possible. If a unit is identified that needs additional accessibility modifications, the CDBG Housing Rehabilitation programs will be utilized to meet the specific needs of the tenant.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Norman and the Norman Housing Authority have a very viable working relationship, and the partnership between agencies spans beyond Consolidated Plan items. The Norman Housing Authority sees the community as a big picture and not just in relation to the services they provide. Successful partnerships between the Norman Housing Authority and the community will only continue to become stronger.

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

The City of Norman partnering with a LIHTC Developer (Milestone Properties LLC) utilizing ARPA-SLRF funding to build an affordable housing complex, Crimson Flats. The project is under contract and set to begin construction the summer of 2025. Project based housing vouchers will be supplied by the Norman Housing Authority for eight households at or below 30% MFI and eight households at or below 50% MFI. The development consists of 75 total units, affordable at or below 60% MFI. The ARPA-SLRF funding is being provided in the form of a ten year low interest loan by the City of Norman to the developer. Once these funds are remitted back to the City of Norman, they will provide funding for a Housing Trust Fund which will be limited to further development of affordable housing.

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

Efforts to increase participation by public housing residents are ongoing with planned activities at each site to encourage participation. The Residents Council is very active and participates fully in all decision making.

The City is also offering a Down Payment Assistance Program funded by the HOME Program, where \$14,999 can be used to purchase a house located in three of our Target Area Neighborhoods – Old Silk Stocking, Original Townsite, and First Courthouse. This program is to encourage homeownership in these core neighborhoods which are the most affordable areas.

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

Discussion

The Norman Housing Authority (PHA OK-139) is a designated High Performing Housing Authority by HUD.

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

Introduction

The City of Norman is committed to a coordinated, community-based approach to addressing homelessness and the needs of special populations, including individuals with disabilities, seniors, persons with mental illness, survivors of domestic violence, and others with barriers to stable housing. Through the Annual Action Plan, the City supports efforts that align with the goals of the Cleveland County Continuum of Care (CoC) and leverages partnerships with local nonprofits, housing providers, health care systems, and service agencies to deliver comprehensive, person-centered interventions.

Norman recognizes that homelessness is a complex issue requiring both immediate and long-term strategies. As such, the City's activities focus on prevention, crisis response, transitional and permanent housing solutions, and supportive services to help vulnerable residents achieve and maintain housing stability. This includes targeting CDBG and HOME resources, as appropriate, to help fill gaps in the service system and advance locally driven solutions.

Special attention is given to households experiencing chronic homelessness, youth aging out of foster care, and individuals with disabilities—populations that often face the greatest barriers to housing access. The City also considers the disproportionate impact of housing instability on extremely low-income households and works to ensure that investments support inclusive, equitable outcomes for all residents.

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 Cleveland County Continuum of Care has utilized the use of the VI-SPDAT assessment tool since approximately 2015. This tool was instrumental in assessing unsheltered individuals needs and assigning a vulnerability index to them. In 2024, a new assessment tool (CHAT-Cleveland County Housing Assessment Tool) was developed to replace the VI-SPDAT. Basing the new tool on extensive research and outreach that the Oklahoma City CoC undertook, the tool was slightly customized by the Coordinated Case Management Committee to meet the specific needs of our Continuum and the population that is served. It is this information that the Coordinated Case Management Team reviews in determining the placement into permanent housing. This tool is utilized by all the homeless service provider's year around; and this effort is also concentrated during the operation of a winter warming shelter and the January point-in-time count.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Norman currently fully funds a night shelter, A Friend's House, operated year

around. The current contractor is CityCare, Inc. with main offices located in Oklahoma City.

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

As mentioned previously, case management is the most effective method of assisting all homeless (chronic, individuals, families with children, veterans, and unaccompanied youth) both obtain housing and remain housed. The City of Norman's Annual Action Plan contributes to helping homeless persons make the transition to permanent supportive housing and independent living by providing funds for a staff position to coordinate landlord outreach to facilitate housing at the Norman Housing Authority. In addition, funding for Housing Start-up Kits is included for households exiting homelessness to a CoC funded project. The Kit consists of a new bed and frame and \$300 of gift cards that are released to the case manager to assist in incidentals in the housing set up. Purchase receipts are provided to document the expenditures.

In addition to leveraging a portion of the awarded ARPA-SLRF funding for the LIHTC project, Crimson Flats, the City of Norman is in the planning stages for the HOME ARP development. The HOME ARP project will be the construction of a minimum of 12 SRO or one-bedroom units for chronically homeless individuals exiting 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

The City of Norman assists in the coordination of many of these efforts with the Continuum of Care. The CoC monitors the discharge planning policies of the systems of care and attempts to intervene when these policies result in the potential for homelessness. The CoC also coordinates the Emergency Solutions Grant Program in that it evaluates the funding priorities related to prevention activities and sets the levels of assistance.

Discussion

Norman prides itself in a decades-long track record of successful partnerships among public and private sector entities in regard to homelessness and other special needs activities. The Consolidated Plan delivery system is an example of this. Communication and cooperation between the City of Norman's

Grants Division and the partner agencies and organizations that administer activities is strong. Staff has worked closely with the organizations involved with the Consolidated Plan programs to improve regulatory compliance, monitoring, cooperation and partnership among agencies, and technical capacity of organizations involved with project delivery.

The City of Norman's Strategic Plan Goals contribute to helping persons make the transition to permanent housing and independent living by supporting and in certain instances providing funding to facilities operated by agencies that serve these populations and by expanding housing options available to these populations. The City of Norman Social and Voluntary Services Commission administers over \$250,000 annually in local government revenue to assist social service providers serving these populations. The CDBG staff is instrumental in the administration of the SVSC funding.

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

Introduction:

Past Analysis of Impediments to Fair Housing have indicated that Norman has done well in avoiding systematic impediments to fair housing choice, although affordability remains an important challenge.

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 Norman was awarded a \$1,000,000 grant from the PRO-Housing Grant, and one of the projects is an Affordable Housing Action Plan, and a revision of the Zoning Code. These actions will ameliorate any current policies that hinder the affordability of housing.

Discussion:

The primary obstacle to meeting all of the identified needs, including those identified as affordable housing activities is the general lack of funding resources available to the public and private agencies who serve low and moderate-income residents.

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, 2025 through June 30, 2026. 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 as a whole.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting all of the identified needs, including those identified as high priorities is the general lack of funding resources available to the public and private agencies who serve low and moderate-income residents. Norman, due to being an entitlement community, is not eligible for state CDBG or HOME funding. Since no state dollars are available for community development activities, the city's general fund is based upon sales tax revenues and has been stretched. This leaves little room for expansion of community development funding at the local level. Furthermore, the City of Norman's entitlement grants have been reduced over the last several years further limiting the funds available to address the needs in the community. Staff continues to look for other funding opportunities to leverage projects and priorities in the Consolidated Plan.

Actions planned to foster and maintain affordable housing

The City of Norman will continue to work with Norman Affordable Housing Corporation (NAHC) in efforts to provide affordable housing. NAHC is a 501(c)(3) that is sponsored by the Norman Housing Authority. NAHC works very closely with the designated Community Development Housing Organization for the City of Norman, CHDO 2015.

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

One purpose of the Consolidated Plan Programs and other initiatives in Norman is to reduce the number of persons in poverty. The emphasis in Norman is to help people rise out of poverty, rather than temporarily easing their situation. Although essential short-term direct aid such as emergency food and

shelter is provided, the strongest community support is for programs to address the root causes of poverty and assisting people in becoming self-sufficient in the long-term. Two key components of helping people attain self-sufficiency are employment and housing. Examples of programs that directly influence people's ability to escape poverty include job education and placement services as well as housing advocacy, homeless prevention and rental assistance. Projects that indirectly affect poverty include those that improve the community at-large and provide transportation and child care services that help people access employment and services. CDBG, HOME, CoC and State ESG funds are often used as matching funds for other grants that also contribute to reducing the number of families living in poverty. Thus, the power of these federal dollars is leveraged to a greater extent. Recognizing that limited Consolidated Plan dollars should be focused where the need is greatest; Norman gives preference to projects that directly benefit low and moderate income residents or serve low and moderate income neighborhoods over those that will benefit the city as a whole. This strategy will ensure that scarce resources are directed to best serve those who have the greatest need, including those areas with the greatest concentration of poverty. In addition to Consolidated Plan programs, a number of other public, private, and partnership initiatives have been designed to assist in the reduction of poverty rates including the Cleveland County Workforce Development Program.

Actions planned to develop institutional structure

The Planning and Community Development Department, Grants Division is the lead agency of the City in the development of the Consolidated Plan and Annual Action Plans. The Staff provides fiscal and regulatory oversight of all CDBG and HOME funding. The Norman City Council acts as the final authority for the appropriation of funds for Annual Action Plan activities under the Consolidated Plan grant programs, following recommendations of the CDBG Policy Committee. In addition, the City provides opportunities to the maximum extent possible, to women and minority owned business enterprises for contract bids and services. The City of Norman encourages inclusion in the list of approved bidders for minority and women-owned businesses, and actively works to recruit new contractors into the programs administered.

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

CHDO 2015, Inc., the City of Norman CHDO, will be the agency primarily working towards the goal of Construction of Housing objectives. The City of Norman Housing Rehabilitation staff will administer the Exterior Property Maintenance Program, Emergency Repair Program, and the Accessibility Modification Program through the City of Norman using local licensed contractors. Social service agencies will offer tenant and rental assistance as well as consultation, and will provide programming to move people from

the shelter situation into housing of a more permanent nature.

Discussion:

Norman prides itself on a decades-long record of accomplishment of successful partnerships among public and private sector entities. The Consolidated Plan delivery system is an example of this. Communication and cooperation between the City of Norman's Revitalization Division and the partner agencies and organizations that administer activities is strong. City of Norman staff has worked closely with the organizations involved in Consolidated Plan programs to improve regulatory compliance, monitoring, cooperation and partnerships among agencies, and technical capacity of organizations involved in project delivery.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

The City of Norman does not utilize forms of HOME investment beyond those identified in 24 CFR 92.205(b). All HOME-assisted activities undertaken by the City are structured as eligible forms of financial assistance, including interest-bearing loans, non-interest-bearing loans, deferred payment loans, forgivable loans, and grants.

Currently, the City administers its HOME funds primarily through forgivable and deferred payment loans to qualified low- and moderate-income homeowners for housing rehabilitation and to eligible Community Housing Development Organizations (CHDOs) and nonprofit partners for the development or acquisition of affordable rental and homeownership housing. All investments are structured to comply with the affordability requirements, eligible cost categories, and eligible beneficiary criteria as outlined in the HOME regulations.

The City of Norman does not engage in equity investments, does not guarantee loans, and does not provide interest subsidies through the HOME Program. All programmatic investments are fully consistent with the eligible forms of assistance outlined in 24 CFR 92.205(b), and no alternative or non-standard financing mechanisms are in use or proposed for the current Consolidated Plan period.

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 City of Norman administers the HOME Downpayment Program in conjunction with Neighborhood Housing Services (NHS) located in Oklahoma City. NHS is the preeminent housing agency assisting hundreds of low and moderate income households reach the dream of homeownership. The City of Norman program as stated, provides up to \$14,999 in downpayment and closing costs in the form of a Subordinate Mortgage which is forgiven over a period of five years to comply with the HOME prescribed period of affordability. If the property is sold or defaults during this time, the balance due (forgiven 20% per year on the anniversary date of the mortgage) is due and payable at the time of sale. If the owner elects to see the property after the period of affordability has expired, no repayment is required.

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:

The City of Norman ensures long-term affordability of units assisted through its HOME-funded Down Payment Assistance (DPA) Program by implementing the recapture provision in accordance with 24 CFR 92.254(a)(5)(ii). The City utilizes a forgivable loan structure secured by a recorded lien and promissory note on the property.

Under this program, the HOME assistance provided for down payment and/or closing costs is subject to a five-year period of affordability, during which the HOME investment is forgiven at a rate of 20% per full year the homebuyer occupies the unit as their principal residence. If the homebuyer continues to reside in the home for the full five-year affordability period, the entire HOME subsidy is forgiven, and no repayment is required.

If the home is sold or transferred before the five-year affordability period is completed, the recapture provision is triggered, and the City will require repayment of the remaining unforgiven balance of the original HOME subsidy. The City enforces this through a declining balance method, where 20% of the subsidy is forgiven annually, and the repayable amount is reduced accordingly.

Recaptured funds will be returned to the City's HOME account and used to assist other eligible homebuyers or activities in accordance with HOME regulations.

The City does not utilize the resale provision under its current DPA program. Instead, recapture provisions are applied exclusively to enforce affordability, and these are documented in all legal agreements and clearly disclosed to the buyer at the time of assistance.

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:

No HOME funds will be utilized for the refinancing or repayment of existing debt secured by multi-family housing.

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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Due to funding constraints, no TBRA funding is anticipated.

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)).

Due to funding constraints, no TBRA funding is anticipated.

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).

No preferences or limitations other than income qualifications are utilized for rental housing projects with the exception of the HOME ARP project. This project will have a preference as established within the application for chronically homeless individuals.

Appendix - Alternate/Local Data Sources

1	Data Source Name CDBG Target Area
	List the name of the organization or individual who originated the data set. Staff utilized the data provided by American Community Survey 2016-2020 as directed by HUD for the designation of the Target Area. Only complete block groups were utilized.
	Provide a brief summary of the data set. The data provided by the American Community Survey 2016-2020 the designated area calculates an overall low-mod percentage of 64%.
	What was the purpose for developing this data set? This data set was developed to designate a definite area where comprehensive revitalization would have the opportunity to occur. In reviewing the other potentially areas, the for comprehensive revitalization was not as high and with declining CDBG and HOME funds, designating a smaller area was determined to be in the best interest of the City of Norman by the CDBG Policy Committee.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is concentrated in one contiguous geographic area.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? This data set was developed by HUD based upon the ACS data.
	What is the status of the data set (complete, in progress, or planned)? This data set is complete.