EXHIBIT A

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 31,000 students enrolled at the Norman location of the University of Oklahoma, and about two-thirds of them live off campus in rental housing.

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 2011-2015 CHAS data provided through the HUD consolidated plan templates as seen in the following tables.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	110,925	117,350	6%
Households	42,442	44,910	6%
Median Income	$43,119.00	$51,491.00	19%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,735	4,965	7,515	4,635	21,065
Small Family Households	1,815	1,325	2,425	1,870	10,165
Large Family Households	300	135	465	305	1,730
Household contains at least one person 62-74 years of age	580	715	1,030	720	4,700
Household contains at least one person age 75 or older	419	610	945	430	1,435
Households with one or more children 6 years old or younger	925	654	1,094	739	2,525

Table 5 - Total Households Table

Data Source: 2011-2015 CHAS

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	150	40	25	0	215	35	30	15	0	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	0	30	15	105	0	4	35	30	69

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	105	240	15	465	45	10	4	30	89
Housing cost burden greater than 50% of income (and none of the above problems)	3,745	1,440	115	50	5,350	835	345	165	4	1,349
Housing cost burden greater than 30% of income (and none of the above problems)	330	1,500	1,430	205	3,465	240	294	915	495	1,944
Zero/negative Income (and none of the above problems)	545	0	0	0	545	155	0	0	0	155

Table 6 – Housing Problems Table

Data Source: 2011-2015 CHAS

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	4,055	1,585	410	80	6,130	915	390	220	65	1,590
Having none of four housing problems	670	1,995	3,945	2,130	8,740	395	995	2,940	2,365	6,695
Household has negative income, but none of the other housing problems	545	0	0	0	545	155	0	0	0	155

Table 7 – Housing Problems 2

Data Source: 2011-2015 CHAS

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	1,235	820	365	2,420	285	215	355	855
Large Related	190	85	120	395	54	28	80	162
Elderly	260	320	200	780	485	330	310	1,125
Other	2,625	1,855	940	5,420	290	95	355	740
Total need by income	4,310	3,080	1,625	9,015	1,114	668	1,100	2,882

Table 8 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

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	1,165	420	25	1,610	215	145	40	400
Large Related	160	20	0	180	50	4	0	54
Elderly	225	85	25	335	375	175	50	600
Other	2,420	935	80	3,435	205	40	75	320
Total need by income	3,970	1,460	130	5,560	845	364	165	1,374

Table 9 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

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	115	105	230	19	469	15	14	4	60	93
Multiple, unrelated family households	0	0	40	10	50	30	0	35	0	65
Other, non-family households	65	0	0	0	65	0	0	0	0	0
Total need by income	180	105	270	29	584	45	14	39	60	158

Table 10 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	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	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source Comments:

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

HUD CHAS data breaks households into 4 categories including small related (2-4 persons), large related (5 or more), elderly, and other. CHAS data places single person household into the "other" category. There are a total of 44,910 households in Norman with 19,215 households having an income of 80% or below MFI. Previous version of the CHAS provided data breaks for the total households under the Other category, which included single person households, not the 2011-2015 CHAS. The 2011-2015 CHAS does provide data pertaining to the Cost Burden of this category. The 2016 ACS 5-Year Estimate indicates that 29.7% of the 45,526 households in Norman live alone or 18,888 households. Given that Norman is the home of the University of Oklahoma this large percentage is not surprising. While it does not provide an actual total number of Other households, the 2011-2015 CHAS Data does provide analysis of the numbers of the Other category that are rent burdened. There are 5,420 Other Households that fall into the 30% Rent Burdened category and 3,435 Other Households that fall into the 50% Severely Rent Burdened Category. A total of 8,075 households at or below 100% MFI are 30% Rent Burdened with 5,420 being Other Households. This equates to 60% of the rent burdened households being from the Other category.

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. WRC responded to 1,751 Crisis Calls for Information and Referral in 2019 and 279 adults and 133 children received emergency shelter during this same time period. These totals resulted in 5,365 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?

By far, the most common housing problem is Cost Burden.

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

The renter households that are at or below 30% MFI are understandably 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 are 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 50% MFI or less with their Comprehensive Housing 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

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 are 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 programs. 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.

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:

Homeless service providers in Norman work together to assess, identify and plan for the needs of homeless individuals and families. They have combined their efforts to avoid unnecessary duplications of efforts and to close gaps in services. In addition, they have undertaken the task of educating the community about the causes and extent of homelessness as well as advocate for the homeless/at risk population to prevent homelessness.