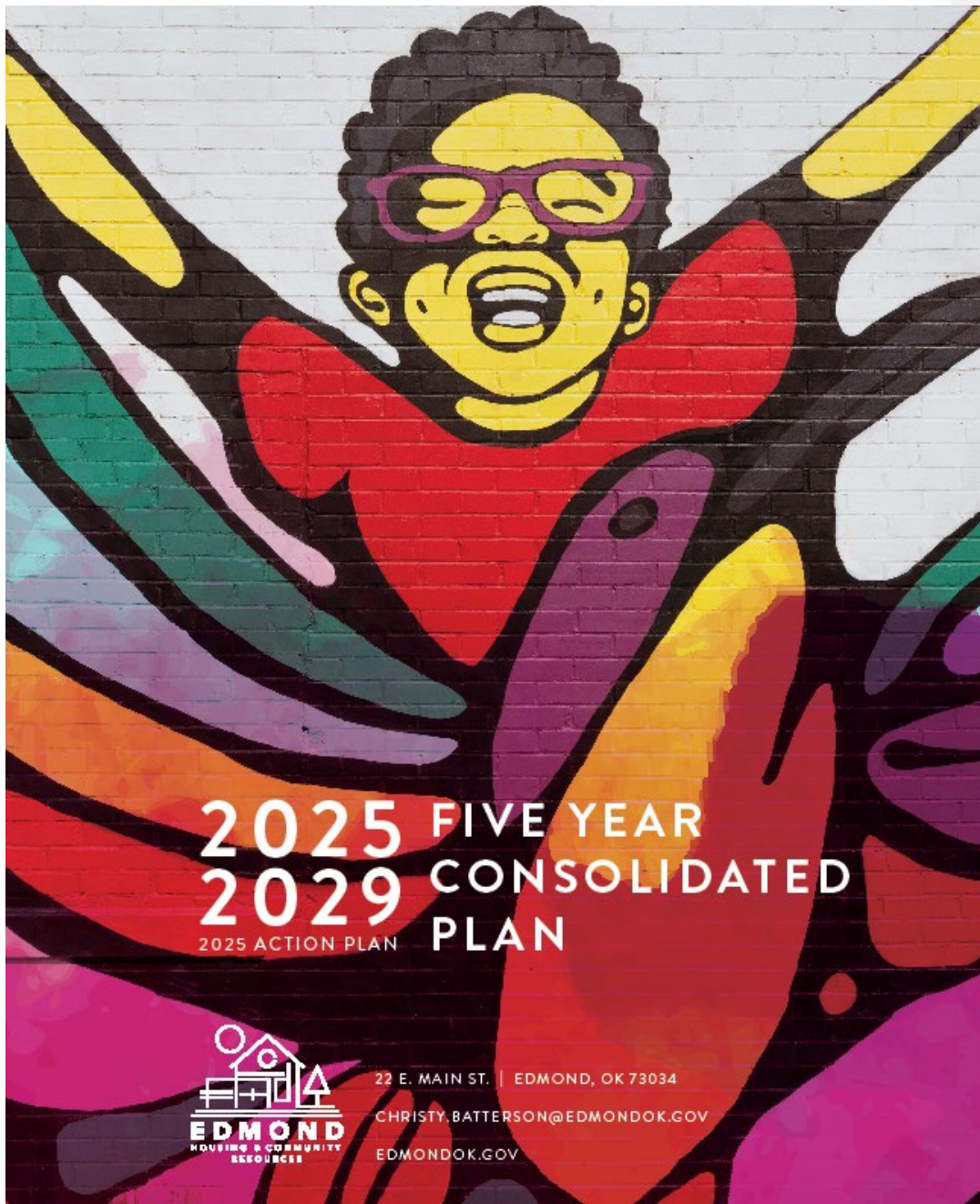


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Executive Summary

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

1. Introduction

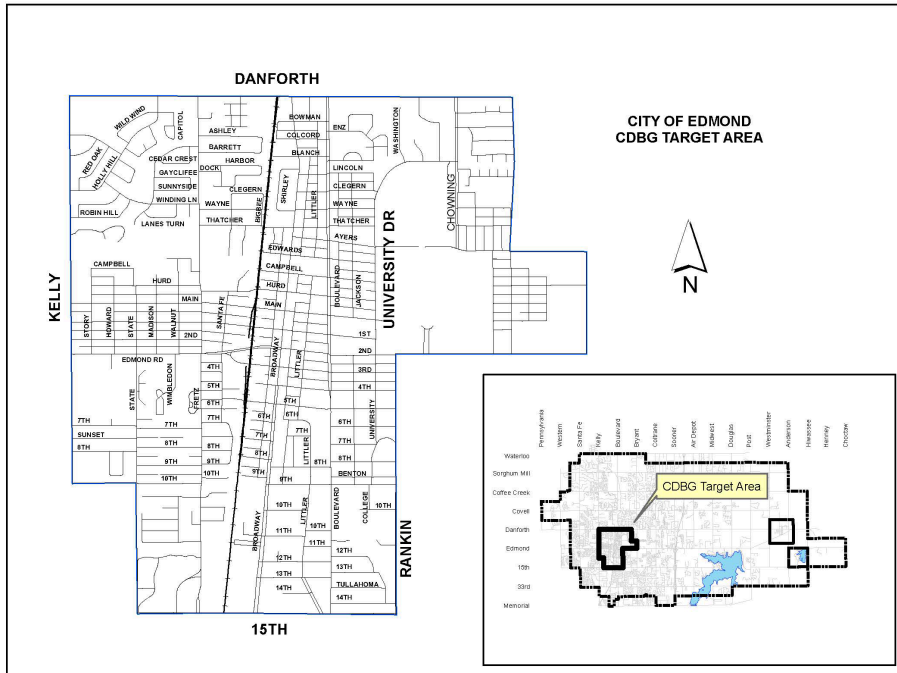
This document is the City of Edmond's 5-Year Consolidated Community Development Plan for years 2025 through 2029. As required by the US Department of Housing and Urban Development (HUD), this document includes an Executive Summary and the Narrative Responses to Specific HUD Questions that community Development Block Grant (CDBG) grantees are required to answer. From this document, an Annual Action Plan is prepared each year with specific programs, budgets and beneficiary details outlined. A copy of these documents may be picked up during regular business hours at the City of Edmond CDBG Office, 22 E. Main Street, Edmond, OK.

For the 2025 Federal Fiscal year, the 1st year of this plan, Edmond anticipates the CDBG allocation to be \$484,433. The City expects to receive a similar amount in years 2-5. Based on citizen input, local needs include housing, public transportation, and energy data collected by staff and our partners. The goals, strategies, activities, and services contained in this plan are designed to improve overall livability, with these 3 main objectives: **ACCESSIBILITY, CONNECTIVITY AND SUSTAINABILITY.**

This document refers only to the CDBG program, as the City of Edmond does receive a direct allocation of funds from HOME investment partnerships (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for People with AIDS (HOPWA). The City intends to work closely with existing networks to augment CDBG funds by seeking public-private partnerships, regional partners and competing for other federal, state and local resources.

The City of Edmond submits a consolidated plan every five years to illustrate not only its housing and community development needs but also a coordinated plan to meet those needs.

Edmond is in the central part of the state within Oklahoma County. Situated immediately adjacent to major state and national highway systems, residents and business have superior direct access to parts of the (9) county metropolitan area, state and the surrounding 4 state area of Texas, Kansas, Missouri and Arkansas. Edmond is a largely mixed income city with higher education and lower poverty rates than the state as whole. According to the U.S. Census Bureau, the Edmond population of 2023 was 98,113 with 39,282 households which was 3.9% higher compared to the 2020 census 94,428 people. Population was estimated to be 95% urban, 5% rural. With the increase in population comes the need for additional affordable housing and supporting services. As of 2023, the unemployment rate in Edmond, OK, is 2.17%, the city's median household income is \$98,524, and approximately 8.1% of households are below the poverty level with an average income below \$25,000. According to HUD income guidelines, which is based on 80% of the median household income for a single person in Oklahoma County, is \$50,150 or less in 2024.



City of Edmond CDBG Area

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

From 2025 to 2029, the City of Edmond’s CDBG assistance will be directed throughout the City of Edmond; however, the majority of CDBG activities and proposed beneficiaries are within the Census Tracts and/or Block Groups where 47% or more of the total households have low to moderate incomes. These Tracts and Block groups compose the City’s CDBG target area. Funding priorities are determined by utilizing a collaborative community process, analysis of community data and federal program regulations. As required, all CDBG activities meet at least of the three national objectives: 1) benefit to low and moderate-income people, 2) the elimination of slum and blight, and 3) urgent need.

To aggregate results across the broad spectrum of programs funded by CDBG, the city adopted HUD’s program goals, objectives, activates and outcome categories. Priorities are identified as High Priority–Activities to address this unmet need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Medium Priority– If funds are available, activities to address this unmet need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds. Low Priority–Needs are not

pursued by the City. However, it will consider certification of consistency for other entities' applications for federal assistance.

The primary needs identified are:

- The city needs to eliminate barriers and improve access to affordable, energy efficient, and fair housing.
- Provide needed public and social services, especially for those with special needs.
- Address public infrastructure and multi-modal access to healthy foods, jobs, healthcare, recreation and education.
- Support neighborhood organization and community dialogue.
- Prevent and eliminate safety hazards and crime in the target area

The City of Edmond wants to develop a viable community that will include decent affordable housing, create a suitable living environment and expand economic development opportunities. To accomplish this, we will focus our efforts on assisting persons at-risk of becoming homeless. This will also include projects and activities that improve safety and livability of neighborhoods, increase access to public and private facilities, reduce isolation of income groups, empower self-sufficiency for low-income people to reduce generation poverty and create or retain jobs in our community.

The City of Edmond's City Council mission and vision is: The Edmond City Council leads by setting policy for City direction by balancing growth and by service as stewards of assets for today's, as well as tomorrow's community and citizens. Edmond strives to be a diverse and innovative hometown committed to excellence through leadership, balanced growth and cooperation. These high standards will be accomplished in full partnership with the community.

3. Evaluation of past performance

An evaluation of past performance revealed that most of our goals were met or surpassed. The development of the Plan considers the city's limited CDBG resources including reimbursed program funds annually. These funds are divided among competing needs in housing, neighborhood revitalization, community development, supportive public services and economic development. Additionally, housing rehabilitation and homebuyer assistance projects are labor intensive and steeped in federal regulatory requirements that necessitate constant "hands-on" implementation by limited city staff.

Obstacles to meeting the underserved needs:

- The availability of moderately priced housing units for residents to purchase or rent.
- The cost of owner-occupied housing requires significant subsidy to make housing affordable.
- Readily accessible data on homeless and special needs populations.

All goals achieved benefit 100% of the clientele served were low- to moderate-income.

CDBG staff strive to meet all CDBG program requirements while also following the city and state mandated requirements. To ensure sub-grantees understand their responsibilities, staff-provided training, and monitors projects regularly based on the type of activity and complexity.

The past needs are a basis for determining current needs. There continues to be a strong need for affordable housing and programs through CDBG housing rehabilitation activities with the intent of accomplishing the stated goals.

4. Summary of citizen participation process and consultation process

Edmond's Housing & Community Resources Commission (formerly known as the Citizen Participation Committee) was formed to enhance coordination between public and assisted housing providers, private and governmental health, mental health, transportation and service agencies. Member of the CPC represent a cross section of community resident's familiar with needs of low-income populations and/or providers of direct supportive services to children, elderly, disabled, homeless and persons with HIV/AIDS living in Edmond.

The Commission's purpose is to encourage citizen input and provide an on-going open forum for citizen participation in the design, implementation and use of CDBG resources. The CDBG Director and/or Coordinator attends Community Participation Committee (CPC) monthly meetings. Information gathered by staff ensures low-moderate income residents remain the overarching focus of this Consolidated Plan and use of public resources.

The City of Edmond has adopted a Citizen Participation Plan. As required, the plan provides citizens with the city's process regarding:

- Anti-displacement
- Publication of the Consolidated Plan, and public hearings
- Access to meetings
- Comment periods
- Criteria for substantial amendments
- Reasonable notice and opportunity to comment on performance reports
- Public availability of the Plan
- Reasonable and timely access to information and records
- Technical assistance to low- and moderate-income groups
- Procedures regarding citizen complaints
- Process for proposed amendment

Reaching the public through news releases and posted notices of meetings, staff and HRC members host public input sessions to hear ideas and suggestions. Citizens attend the Citizen Participation Committee meetings, which are public input sessions, to receive information about Edmond's CDBG Program, such as eligibility requirements, current activities, eligible activities, the Consolidated Plan proofs, contents of the Draft Five Year Consolidated Plan and First Program Year Action Plan. This forum also provided an

opportunity for interested citizens to ask questions and offer ideas about the city's community and economic development needs and the design and use of CDBG resources.

The City of Edmond advertised input sessions and the public hearing in the local paper, on the city-maintained website and through correspondence with various program partners and social service agencies. Beginning in January 2025, the city held informal input sessions and **two formal public hearings.**

The city's website offers access to CDBG program descriptions and applications for those with internet access.

Upon request, citizens, agencies and other interested parties are provided with a copy of the five-year Consolidated Plan. Copies are also available to the public at the CDBG office located at 22 E. Main St.

5. **Summary of public comments**

Through the public input sessions, CPC meetings and formal Public Hearings, the following needs, suggestions and comments were received. Many will be incorporated in CDBG programs or activities, while others may not be eligible for CDBG. The city recognizes that additional sources of funds and partners may be necessary.

- Accessible sidewalks to connect to schools, parks, transit stops and downtown.
- Partner with Edmond Builds, a program that aims to promote and encourage housing growth, community connections and engagement, safety of all residents, infrastructure repairs and increased infrastructure capacity for the whole city, and more in City of Edmond neighborhoods.
- Housing rehab, including handicap accessibility, weatherization and energy efficiency improvements.
- **Continue funding for existing public services agencies that are the most successful in meeting needs and stretching the funds** – Hope Center, UR Special Ministries, Edmond Mobile Meals, Project 66 Food Pantry and Metro Fair Housing.
- Remove hazardous trees and plant new street trees.
- Step up code enforcement and provide code compliances assistance as needed.

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

No public comments were made.

7. **Summary**

The City of Edmond's main goal is to maintain a viable community. To enhance the delivery of planned activities and the effectiveness of its CDBG resources, the city staff works with a broad network of public and private partners. This network spans nonprofit community and faith-based organizations as well as private sector entities such as lenders, realtors, clothing retailers, transportation enterprises,

pharmacies and physicians. Each partner’s specialized skills and expertise allow the city to broaden the use of its limited funding and address a wide variety of community needs and demands.

The City of Edmond reserves the right to make non-substantive changes to the Consolidated Plan without opening the Plan for public comment. Changes to the Plan which will require public comment period include a change which adds or deletes a priority, proposal of an activity that is not consistent with an existing strategy, or deletion of an activity that was previously included.

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	EDMOND	Housing & Community Resources

Table 1 – Responsible Agencies

Narrative

The City of Edmond Housing & Community Resources Department is responsible for overseeing the development of the Five-Year Consolidated Plan and subsequent Annual Action Plans. This division is composed of one Rehabilitation Specialist and Community Services Coordinator, who is responsible for oversight, management, monitoring and coordination of the CDBG programs. In the development of the Plans, the Department conducts formal public hearings and regularly meets with the Housing & Community Resources Commission. Staff also participate in state and national meetings/trainings with other HUD entitlement cities and participating jurisdictions.

The city's annual CDBG funded activities typically include owner occupied housing rehabilitation, homebuyer assistance, the Neighborhoods Tree program, code compliance assistance, and public services.

Approximately 15% of Edmond's CDBG allocation is provided to the City's subrecipient nonprofit community-based partners that deliver a variety of public services. CDBG activities administered by these partners include: UR Special Ministries, Inc. - at-risk children's clothing program; the Hope Center's transportation assistance, rental assistance and low-income medical services programs; Edmond Mobile Meals - disabled and seniors meal delivery service; Project 66 Food Pantry –provides two weeks of groceries to clients every month in a grocery store type atmosphere; and the Metropolitan Fair Housing Council of Greater Oklahoma city's fair housing services program. Additionally, the Edmond Economic Development Authority maintains and operates the CDBG Economic Development Revolving Loan Fund.

Consolidated Plan Public Contact Information

Christy Batterson, CDBG Coordinator/Director of Housing & Community Resources Department

City of Edmond

Consolidated Plan

EDMOND

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OMB Control No: 2506-0117 (exp. 06/30/2018)

22 E. Main St.

Edmond, OK 73034

Direct phone number: 405.359.4694

Email: christy.batterson@edmondok.com

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

1. Introduction

City Staff worked with the City of Edmond Housing & Community Resources Commission, and other city departments to develop the Five-Year Consolidated Plan. Public and private entities that provide housing assistance, health services, social services and educational services were also consulted to identify unmet needs within the city limits. Agencies that will assist in the administration of programs and activities that will be addressed in the Five-Year Consolidated Plan and the First Annual Action Plan are:

- Housing Coalition
- Northwest Continuum of Care
- Hope Community Services
- Oklahoma Housing Finance Agency (OHFA)
- Metro Fair Housing of Greater Oklahoma City
- Shelterwell
- Hope Center of Edmond
- Edmond Mobile Meals
- Project 66 Food Pantry
- Edmond Public School Foundation
- Utility Departments (Electric and Water Resources) – City of Edmond
- Code Department - City of Edmond
- Urban Forestry Department - City of Edmond
- Planning Department - City of Edmond
- Parks and Recreation Department - City of Edmond
- Building and Fire Code Department - City of Edmond
- Housing and Community Resources Department - City of Edmond

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(l)).

The City of Edmond has a very strong commitment to agency coordination, and because of this commitment and the effort to bring community agencies and providers together has been very successful. There is a strong knowledge of community resources among the agencies, resulting in a strong referral network, and effective discussions regarding needs analysis and service delivery resulting in minimal duplication of services. The city staff coordinates the efforts of the city, residents, civic and business leaders, housing providers, private and public agencies, health, mental/health and service providers in the implementation of this Consolidated Plan and in coordinating collaborative

conversations and efforts among agencies serving the homeless, veterans, youth, seniors, families, disabled, housing and shelter providers, health, mental health and at-risk support providers. This coordination was accomplished through phone calls and in person meetings, email, consultations, existing communications, mail correspondence, community meetings and other events/activities throughout the year.

As a statewide public housing authority, OHFA works with assisted housing providers to ensure that they are aware of and provide housing for voucher holders in their area.

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.

Edmond does have an identified population of people experiencing homelessness. According to the January 2025 Point in Time Count, Edmond had contacted 13 households experiencing this. These numbers were reported through the NW Oklahoma Continuum of Care, of which Edmond is a member. However, Edmond, as part of the Oklahoma City Metropolitan Area, refers homeless individuals and families to shelters within the Oklahoma City Continuum of Care since they have a higher capacity and a closer connection to those looking for services in Edmond. Local Edmond supportive service providers (Hope Center, Edmond First Christian Church) address the needs of the city's homeless and at-risk of homelessness persons and families through coordination and referral to shelters and supportive service providers within the Oklahoma City Continuum of Care (CoC). The Continuum is composed of a network of shelter, housing and homeless services providers organized as the Coalition to End Poverty. The purpose of the CoC is to end chronic homelessness through increasing the supply of affordable permanent supportive housing and reduce overall homelessness through an increase and better coordination of prevention programs.

The City of Oklahoma City Planning Department, the Coalition to End Poverty and the Homeless Alliance encourage the use of a Homeless Management System by shelters and service providers to generate system-wide data on the number and characteristics of people experiencing homelessness in the metropolitan area and conducts the annual Point in Time Count of homelessness. Although that data is not specific to Edmond, it provides important insights into the number of people experiencing homelessness in the larger metropolitan area that the city is a part of and characteristics of people and families experiencing homelessness. The count also provides Edmond's local service providers such as the Hope Center and faith-based partners with useful information that can be used to plan, design and deliver homeless and at-risk client services.

Homeless prevention priorities focus on a more comprehensive approach to developing housing by providing safe and stable living environments and ensuring access to support needed to build or rebuild individual skills to reconnect with the larger community. On a day-to-day basis, the community supports the few homeless people and families through HOPE, which provides food, clothing, counseling services,

medical services, transportation, rental assistance and referrals to shelter and supportive services in Oklahoma City.

To support these priorities, the city uses CDBG funds to prevent homelessness by offering programs such as: owner occupied rehabilitation to protect existing housing stock making it more affordable and public services activities that provide transportation, nutritious meals to the homebound residents, food for children, youth and adults, prescription drugs, rental assistance and medical lab assistance.

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.

The City of Edmond does not receive ESG funding.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	METRO FAIR HOUSING COUNCIL OF GREATER OKC
	Agency/Group/Organization Type	Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Edmond contracts with the Metropolitan Fair Housing Council of Greater Oklahoma City to provide fair housing services, landlord-tenant education and mediation to Edmond residents, professionals, and legal staff. Fair Housing is a high-priority housing goal to ensure all Edmond residents have access to housing regardless of age, race, color, national origin, sex, familial status, disability and religion.
2	Agency/Group/Organization	Hope Center of Edmond
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Edmond contracts with the Hope Center of Edmond for programs that benefit different types of clientele. The programs are rental assistance to prevent homelessness, Medical services for either uninsured or underinsured to assist paying for prescriptions or lab cost, transportation in forms of gas cards to assist in their efforts to find and/or maintain employment, seek medical care and other local transportation needs, assist with utilities payments. The Hope Center clientele consists of low-mod-income persons/families. The Hope Center works with residents that have housing issues, being at-risk homeless, medical assistance, food, clothing, prenatal care for uninsured women, counseling, providing transportation gas cards, providing household items and education. The Hope Center is one of our strongest networking centers and was consulted about the needs for our community and how we can connect through varies communication with other public services to supply the residents with the assistance they need.
3	Agency/Group/Organization	UR Special Ministries
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Edmond contracts with U R Special Ministries Clothing Assistance Program. The objective of this service is to build self-esteem of children between the ages of 3 to 11 with new clothing. They hold 3 distributions a year. UR Special was consulted on the community children needs and how that could be improved to provide more families/children with proper clothing and to network the families with other public service needs.

4	Agency/Group/Organization	Edmond Mobile Meals
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Edmond contracts with Edmond Mobile Meals to provide affordable nutritious meals to homebound senior citizens and disabled residents. Mobile Meals were consulted about the growing need of seniors, people with disabilities, people with HIV/AIDS and the health issues that came about from being homebound in our community. What are their growing needs, housing, medical, and transportation? With the assistance of our networking with other public/private services that can assist them with some of the issues. CDBG with home rehabilitation, if they own their home and qualify with income limits, Citylink Edmond free bus system with door-to-door pickup and delivery to medical appointments, and other public services that provide food and clothing.
5	Agency/Group/Organization	Project 66 Food Pantry
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Edmond contracts with Project 66 Food Pantry to provide food to families, families with children, seniors, the disable. The residents are allowed a choice of items based upon how many people reside in the household. They shop in a grocery-like atmosphere and are given the choice of what items to take home. It is based upon the "Waste Not Want Not" theory, so that the food given will be consumed by the clients.
6	Agency/Group/Organization	Edmond Public Schools Foundation
	Agency/Group/Organization Type	Services-Children Services-Education Foundation
	What section of the Plan was addressed by Consultation?	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 Foundation fills in the gaps where resources fall short. Low-moderate income students in the Edmond Public Schools (EPS) district that meet the funding guidelines and have the urgent need for internet access when not at school for homework and in the case of distance learning should there be a or virtual learning requirement due to the COVID pandemic. Funding will be utilized to provide internet access to low-income students who do not have it. A recent survey indicated that over 500 students in Edmond Public Schools do not have internet access when not at school.

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

All agencies were included in the consultation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

N/A

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 staff worked with the City of Edmond Community Participation Committee and other city departments to develop the Five-Year Consolidated Plan. Public and private entities that provide housing assistance, health services, social services and educational services were also consulted to identify unmet needs within the city limits. The information gained was analyzed to determine how services were provided and the local networks that are being used to augment and coordinate the services.

Housing Services	Consulted with other public and private agencies that provide assisted housing.
Social & Health Services	HOPE for Families, Inc. is Edmond's primary social service organization. It operates the HOPE Center of Edmond, HOPE Center Clinic and Edmond Family Services.
Homeless	Consulted with Oklahoma County's Homeless Alliance and local social service agency, HOPE Center.
Lead Based Paint	Consulted with the Oklahoma Childhood Lead Poisoning Prevention, Oklahoma State Department of Health on elevated blood lead levels (EBLL).
Adjacent Government	Units of general local government adjacent to Edmond are Oklahoma City, Guthrie and Arcadia. On an on-going basis city staff coordinate with these governments on non-housing related problems and needs.
Public Housing Comprehensive Grant Program	The Oklahoma Finance Agency serves as Edmond's public housing authority. The agency shared the number of individuals on the rental assistance waitlist and Section 42 LIHTC rental development available to very low-income people and families.
Metro Planning Agencies	Edmond participates in a voluntary association of city, town and county governments within the Central Oklahoma Area. The Association of Central Oklahoma Governments (ACOG) purpose is to aid local governments in planning for common needs, cooperating for mutual benefit and coordinating for sound regional development.
State non-housing	Requested and reviewed the State of Oklahoma Consolidated Plan regarding non-housing activities and funding sources.

In addition to the above consultations, data for the consolidated plan was gathered from the following sources: <https://egis.hud.gov/cpdmaps/>

- 2020 Census
<https://data.census.gov/table/DECENNIALDHC2020.P1?q=Edmond%20city,%20Oklahoma>
- 2023 Census Quick Facts
 - <https://www.census.gov/quickfacts/fact/table/edmondcityoklahoma/PST045223>
- 2024 Fair Market Rent (FMR) Oklahoma County
 - <https://www.ohfa.org/wp-content/uploads/2023/10/FY-2024-Fair-Market-Rents.pdf>
- 2023 American Community Survey (ACS)
 - <https://data.census.gov/table/ACSDP5Y2023.DP03?q=Edmond%20city,%20Oklahoma&t=Income%20and%20Poverty&d=ACS%205-Year%20Estimates%20Data%20Profiles>
- 2016-2020 Comprehensive Housing Affordability Strategy (CHAS)
 - <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::acs-5yr-chas-estimate-data-by-tract/about>
- 2024 ACOG CEDS
 - <https://www.acogok.org/ceds/>
- Plus, interviews with various professionals working in specific areas.

Narrative (optional):

The community shows great support for the CDBG program. Citizens are encouraged to contact city staff for information or to provide comments before or during the planned development. Reaching the public through news releases and posted notices of meetings, staff and HCR members host public input sessions to hear ideas and suggestions. To enhance the delivery of planned activities and the effectiveness of its CDBG resources, the city staff works with a broad network of public and private partners. The network spans nonprofit community and faith-based organizations as well as private sector entities such as lender's, realtors, clothing retailers, transportations enterprises, pharmacies and physicians. Each partner's specialized skills and expertise allow the city to broaden the use of its limited funding and address a wide variety of community needs and demands.

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

The City followed its previous Citizen's Participation Plan (CPP) for involving its citizens in the preparation of the plan as well as determine the goals, objectives and outcomes. Specifically, citizens were notified on July 8, 2020, for the first public hearing to be held on July 23, 2020 and for the final public hearing public hearing to be held August 10, 2020 at the City of Edmond City Council meeting. Citizens were notified of this hearing by newspaper publication and posting of the meeting in the Planning and Public Works Building, City first Building and the Downtown Community Center. The basis for goal setting was determined by the participation and comments received by the citizens of Edmond at the public hearings and CPC meetings.

Additional public hearings were held as follows:

April 27, 2020

June 18, 2020 for Public Services

The Notice of Availability of the Consolidated Plan and 2020 Action Plan was published in the media on July 8, 2020.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Virtual Meeting	No Comments Received		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	4 Present	Discussed Public Services being impacted from COVID 19 and what assistance is needed. Discussed new public service partnership with Edmond Public School Foundation.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Asian Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Virtual Meeting	First Public hearing for the 2020-2024 5 Year Consolidated Plan. Discussed CDBG Target Area and the housing rehabs available for all. Then discussed city wide housing rehab.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Asian Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Virtual Meeting	There were no comments received.		

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)
5	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Legal Notice Published	No comments were received		

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

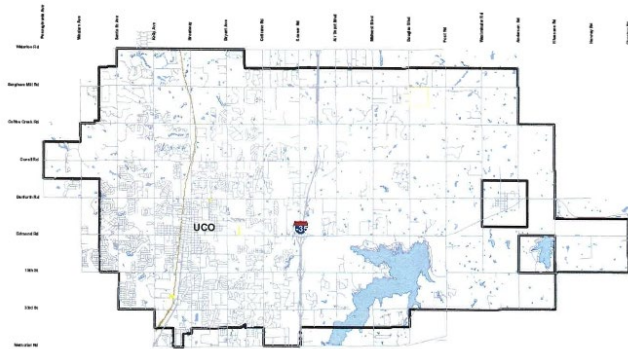
Needs Assessment Overview

The five-year Consolidated Plan will begin October 1, 2025, and guide the City of Edmond's community development efforts until September 30, 2029.

The City's level of priority associated with each need category is based on considerations such as overall neighborhood conditions, household income, age and value of existing housing stock, condition of public infrastructure and funding limitations. Using data presented in the Housing Marketing Analysis and Needs Assessment, resident input, and consultations with social service agencies and other city departments, the City determined which needs were high, medium or low priorities as defined by the US Department of Housing and Urban Development. The Housing and Community Resources staff and Commission considered the needs and potential of partnership with the City of Edmond's Edmond Builds Program, managed by the Planning Department, and the ReLeaf Program, managed by the City of Edmond's Urban Forestry division.

Programs recommended in the Consolidated Plan are a continuation of existing activities, additions of new activities supporting the 3 plan objectives and the goals and strategies listed, and removal of previous activities. All high-priority needs are included in the Annual Action Plan for funding. The City's strategy is to continue to fund proactive and prevention-related activities and explore access, as appropriate, other state and federal resources for other priorities. Additionally, Edmond will work closely with its community-based partners to identify and pursue new sources for funding.

City of Edmond City Limits



City of Edmond - City Limits

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

Summary of Housing Needs

The City of Edmond Consolidated Plan is a comprehensive planning document identifying the City's needs in housing, community, and economic development. The U.S. Department of Housing and Urban Development (HUD) requires the City of Edmond to complete a 5 Year Consolidated Plan to receive federal funds for the CDBG program. In 2025, the Edmond Analysis of Impediments of Housing Survey was by Development Strategies, Inc, and was guided by City staff, community partners, and community leaders to inform the future decisions related to housing in Edmond.

The City of Edmond is undertaking multiple actions to address the listed impediments through new actions and through the continuation of existing programs. The City adopted the 2023 Housing Strategy in August 2023, which recommended four strategies and 25 tactics to address the city's housing challenges. The four strategies were: 1.) Reduce barriers to expanding production of all housing types, for-sale and for-rent; 2.) Diversify types and price points of housing; 3.) Facilitate the improvement of older housing stock condition while preserving affordability; and 4.) Support employers, economy, and workers through workforce housing.

This analysis found no impediments to fair housing choice overtly caused by current city policies and procedures. Most impediments to fair housing are caused by broader socio-economic challenges. This analysis found the following impediments to fair housing choice in Edmond:

- The primary impediment to fair housing is Edmond's high housing costs, which have risen substantially in recent years and leave many workers unable to find safe and decent affordable housing in the area.
- Due to rising costs, the housing cost burden poses a major challenge—of the city's total households, 25 percent are cost-burdened, and 12 percent are severely cost burdened, paying upwards of half of income on housing.
- While *de jure* racial segregation violates the Fair Housing Act, *de facto* segregation remains a concern: the majority of non-white households reside in central and southern Edmond, whereas white households are spread more evenly across the city.
- Areas with high racial minority populations (southwestern quadrant of the city and adjacent to Broadway) tend to have the lowest household incomes and highest rates of unemployment, poverty, housing cost burden, and housing code violations, indicating a pattern of poverty concentration and economic disadvantage.
- Nearly all households using Housing Choice Vouchers reside in high-poverty neighborhoods and residents report that the share of landlords that accept vouchers has dwindled.
- Census tracts in Oklahoma County that have the greater shares of non-white residents see higher rates of mortgage denials, most commonly citing debt-to-income ratio, credit history, and lack of collateral as rationale for denial.

- ADA-accessible housing options are very limited and the number of statewide fair housing complaints concerning reasonable accommodations/modifications has risen in recent years.
- There is an insufficient supply of affordable housing targeting all resident groups to meet current demand; the affordable housing that does exist is aging and increasingly in need of renovation or replacement.
- Edmond has only two affordable housing providers, Turning Point and Native American Housing Services, leaving a gap in local capacity to develop affordable rental housing.
- Regulatory policies like zoning impede opportunities for developing needed new housing.
- The public transportation system does not serve adequately second- and third-shift workers, who often face arduous commutes due to the lack of affordable housing available.
- There is widespread public sentiment against apartments, townhomes, and other moderately dense developments, which are primarily based on stereotypes and are voiced most loudly by a contingent of “NIMBYs” in the community; as a result, multiple proposed multi-family developments have been rejected via a public vote.
- The State of Oklahoma is one of only six states without an anti-retaliation law protecting tenants from landlord actions if they report housing problems, fair housing violations, or exercise other tenant rights, leaving renters vulnerable to retaliation.

The Impediments to Housing Survey data offers the City of Edmond the opportunity to shape the various housing and community development programs into effective, coordinated community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the city level and serves as a management tool that helps the city, local government and citizens assess performance and track results. The Housing Needs Assessment was completed by data supplied in the Con Plan by the Department of Housing and Urban Development (HUD).

The information in the tables confirms that the City has a high number of renters rather than owner-occupied households that are cost-burdened, spending over 30% of their income in housing.

Demographics	Base Year: 2019	Most Recent Year: 2023	% Change
Population	94,058	95,618	1.7%
Households	36,056	39,282	8.9%
Median Income	\$88,546	\$98,524	11.3%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2019 1-YEAR ACS (Base Year), 2023 1-YEAR ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,140	18,030	29,230	19,405	81,935
Small Family Households	908	752	1,285	1,165	3877

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households	35	155	239	305	1,780
Households contain at least one person 62-74 years of age	375	415	738	655	4,065
Household contains at least one person aged 75 or older	320	429	620	394	1,310
Households with one or more children 6 years old or younger	490	320	634	635	2,924

Table 5 - Total Households Table

Data Source: 2023 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: 38,355 units										
Substandard Housing - Lacking complete plumbing or kitchen facilities	64	209	24	110	440	16	15	39	15	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	10	45	30	145	10	35	0	0	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	100	0	375	605	0	30	35	45	179
Housing cost burden greater than 50% of income (and none of the above problems)	1,460	578	92	0	2130	634	908	540	25	2,107

	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)	249	615	1020	519	2403	99	313	694	395	1501
Zero/negative Income (and none of the above problems)	102	0	0	0	102	0	0	0	0	0

Table 6 – Housing Problems Table

Data Source: 2023 CHAS, Zero/Negative 2023 5-Year ACS S2503.

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

There are 7,959 Edmond households with one or more Severe Housing Problems (Lacks kitchen or complete plumbing, severe overcrowding, or severe cost burden) with household incomes from 0%-80% HAMFI (2023 CHAS Data).

	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	1585	924	262	140	2911	644	983	610	70	2307
Having none of four housing problems	469	885	2320	1,389	5033	213	779	2119	1783	4899
Household has negative income, but none of the other housing problems	102	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data Source: 2023 CHAS, Zero/Negative 2023 5-Year ACS, S2503

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	730	468	648	2046	178	284	637	1831
Large Related	64	29	113	206	24	50	104	178
Elderly	318	504	155	1190	303	757	272	1759
Other	764	431	387	1,812	248	108	248	783
Total need by income	1876	1,369	1303	5254	753	1199	1261	4551

Table 8 – Cost Burden > 30%

Data Source: 2023 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	0	0	198	198	163	202	0	365
Large Related	0	0	44	44	14	30	29	73
Elderly	228	369	48	645	258	606	82	1006
Other	0	710	158	887	219	109	70	398
Total need by income	228	1079	448	1774	654	947	181	1842

Table 9 – Cost Burden > 50%

Data Source: 2023 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	45	120	130	75	370	0	40	0	45	58

	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	10	0	0	10	15	10	35	0	75
Other, non-family households	10	10	15	25	60	0	25	10	0	35
Total need by income	55	140	145	100	440	15	75	45	45	168
Households with Children Present	478	425	825	443	3041	462	987	959	697	5857

Table 10 – Crowding Information

Data Source: 2023 CHAS

CDBG assistance is directed throughout the City of Edmond; however, the majority of CDBG activities and proposed beneficiaries are within the Census Tracts and /or Block Groups where 47% or more of the total households have low to moderate incomes. The census tracts in the “Target area” are: 1081.06, 1081.07, 1081.09, 1081.13, 1081.14, 1882.01, 1082.03, 1082.04, 1082.07, 1082.08, 1082.15, 1082.16, 1082.17, 1082.23, 1082.24, 1082.25, 1082.27, 1082.28, 1082.29, 1082.30, 1082.31, 1082.32, 1083.04, 1083.17, 1083.19, 1083.20, 1092.03, 1092.04, 1093.05.

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

As of 2023, there are approximately 8,532 single-person households in Edmond, Oklahoma, which accounts for 23.19% of all households.

The current percentage of Edmond households with low to moderate income is 34.6% (2023 ACS 1-year Data); 5.8% of the households have income between \$25,000 and \$34,999; 4.5% earn from \$15,000 to \$24,999; and 5.3% have income under \$15,000.

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.

According to ACS Data, 10.1% of Edmond residents reported having a disability. The likelihood of having a disability varied by age - from 5.5% of people under 18 years old, to 17.7% of people 18 to 64 and 57.8% were those 65 and over.

The HOPE Center refers victims of domestic violence, dating violence and sexual assault to the YWCA Crisis Center and/or Passageway, a non-disclosed private facility for women and children that can accommodate up to 60 people.

What are the most common housing problems?

The Oklahoma City Metropolitan Statistical Area (MSA) and the City of Edmond have grown considerably since 2010, with population growth of 18.6 percent and 19.7 percent, respectively. The population growth rate in the MSA and city exceeded that in the county, state, and country. On an annual basis, Edmond's population grew steadily by 1.4 percent, achieving a total growth of over 16,000 people since 2010. Communities within the MSA, but outside of Edmond added over 210,000 people and Oklahoma County captured about 40 percent of this growth. The rest of the state has experienced steady growth, having grown 0.6 percent annually during the same period.

A growing population means a consistent and growing demand for housing throughout the state, especially in high-growth areas like the Oklahoma City Metro Area and Edmond.

Housing needs in the City of Edmond are much greater than the existing resources can adequately address. The city's only on-going resource available to address low-income housing needs is the CDBG program funds. The annual allocation of these funds is insufficient to address all priority housing needs as well as other identified community and economic development priority needs.

Among renters, Household income <30% has the highest percentage for any of the 4 housing problems, (54.4% of renters with any of the 4 housing problems). Among homeowners, Cost Burden is an issue across all income levels, with the highest number of affected homeowners in the >30% income at (80.8%). The median household income is high in Edmond is 29 percent higher than in Oklahoma County (\$77,400) and 23 percent higher than in the MSA (\$82,682). This translates to an affordable rent (assuming 30 percent of income goes toward housing costs) of \$2,600 or a \$312,000 mortgage for city residents.

According to the U.S. Department of Housing and Urban Development (HUD), a decent two-bedroom market-rate apartment in the Oklahoma City MSA costs \$1,180 (including \$220 in utilities). Housing costs in Edmond are among the highest in the MSA. The HUD Small Area Fair Market Rent indicates a two-bedroom market-rate apartment in Edmond's primary zip codes can range from \$1,310 to \$1,610. The lowest rent (\$1,310) is still unaffordable for approximately 26 percents of residents. For the eleven percent of households earning less than \$25,000 annually, these rents present severe cost burden. For context, these households can afford rents of about \$700 a month without cost burden.

Household incomes across the region are expected to grow 2.9 percent annually over the next five years, which lags behind the projected increases in the county (4.0 percent), state (3.2 percent), and nation (three percent).

Edmond has a total of 1,758 households experiencing overcrowding. Although there is no way to measure, it seems likely that most overcrowding among renters may be occurring among student renters. Among homeowners, that are only 35 households, and they are in the >50-80%AMI. According to CHAS they are in single family households.

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

Low-moderate income households are more affected than others because of their limited funds to purchase affordable homes or to pay higher rents that are being imposed because of the lack of housing. Additionally, in Edmond there is a smaller supply of smaller or affordable homes to purchase, limiting the options to become homeowners for low-moderate households.

To address the insufficient funds problems, the city will continue to support other organizations' pursuit of competitive state, federal and private resources to address:

- Expansion of homeownership for disabled persons and families with disabled members.
- Development of group homes for people with special needs
- Development of supportive housing for the elderly.

In Tables 5, 6 and 7 housing need data for different types of household: Elderly (age 62 and older), small family (2 to 4 members), large families (5 or more members related) and other (mostly single adults) – through the middle level is displayed for owners, >50-80% AMI, the renters are showing 0-30% AMI as being the largest in cost burden. In overcrowding for renters and homeowners is in the >50-80% AMI.

When households are broken out by household types, the large college student population in Edmond affects the data, particularly for renter households. The approximately 7,000 college students (according to Edmond Economic Development Agency) living off campus principally show up in the 'other' category of renters and inflate the level of need that appears there. The level of need among small family renter households and elderly renters is more accurately represented. Large family renters are a relatively small group. Proportionally, they experience more housing problems than small family renters, but in overall numbers, the need is less.

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 population most at risk of becoming homeless are:

- According to the HUD CHAS index for 2023, there are 4,468 households in Edmond that are extremely low-income, and cost burdened over 30%. For these households, one emergency, a

medical crisis, a car that stops working – or one upswing in expenses – rising heating costs – can mean the difference between remaining housed and becoming homeless.

- Victims of domestic violence. Domestic violence is one of the single largest contributing factors to housing insecurity.
- People who are housed only through doubling up or couch surfing with friends or relatives. Although not “homeless” within federal definition, the housing situation of these residents is highly precarious. Offering a bed or a sofa may also endanger the host’s housing situation.
- Those suffering from mental health, substance abuse and/or co-occurring disorders. Although the existing safety net of supportive housing does not meet all needs, many residents would become homeless – or would return to homelessness – without the housing and services that do exist.
- Youth aging out of foster care. Oklahoma allows youth who have reached the legal age of 18 to voluntarily extend support and services received from the Oklahoma Department of Human Services until 21. Hopefully, this extension of services will more realistically allow all young people in state custody to become and remain self-sufficient and stably housed.
- People exiting the correction system. Oklahoma has reentry Transitional Services and Resources to add people exiting from the correction system. The Basics Needs and Services include: Food, clothing, housing and a connection to a Community Action Agency. They will assist with education, employment, getting your identification and transportation. Nonetheless, criminal history remains a significant barrier in the housing market. Edmond, as part of the Oklahoma City MSA, refers homeless individuals and families to shelters within the Oklahoma City Continuum of Care. Formerly homeless families and individuals who are receiving rapid re-housing assistance, even the at-risk families and individuals, have needs surrounding credit building or rebuilding. Most landlords today run credit checks on all applicants and even if the applicant can show they can afford to the rent, they may be denied based on their credit history. This especially affects young people looking for their first apartments and New Americans who have not been here long enough to establish themselves financially. In an attempt to fit into their new communities and role as householders, this group may be especially vulnerable to offers to purchase furnishings from rent-to-own companies without understanding the obligation they are assuming. They may also contract expensive cable and internet packages, cell phones and auto loans which may affect their ability to maintain housing in the long run. Asset building for vulnerable families and individuals. Asset building is not just a conversation for the wealthy but an important piece of an anti-poverty strategy. Households struggling with day-to-day survival need to be taught basic budgeting and saving techniques to develop an extra economic cushion. Developing good communications with landlords and knowledge of landlord/tenant law are key aspects to secure housing and decreased risk of homelessness. The City of Edmond works with and supports the Metro Fair Housing Council of Oklahoma with educating landlords/tenants with Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) and the Oklahoma Fair Housing Act.

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:

According to the 2023 5-year ACS, 8.3 percent of people in Edmond are living in poverty, making them an at-risk population.

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

Individuals and families living in some of the most cost-efficient units often find they are no longer able to afford them as housing demand increases, leading to rising rents. The inability to make rental security deposits and utility deposits is often a barrier to those households who are being evicted or are attempting to locate a cheaper housing option. Short-term assistance is often the difference between maintaining shelter and avoiding homelessness.

Edmond's Hope Center is one place residents go to for once-a-year assistance for rent and utilities. There are other non-profit organizations that will also assist once a year for each. Poor credit or no credit history is often the reason for not getting a rental or homeownership.

There is evidence that specific housing characteristics such as overcrowding, substandard housing or even high fuel costs are linked with instability and increased risk of homelessness. However, more prominent would be the characteristics and needs of individuals and families that may contribute to their ability to maintain the house. These characteristics include substance abuse and mental health issues, hoarding, generational poverty, intergenerational conflict within the home and severe cost burden.

However, people desperate to find housing will often take the first place that becomes available to them. Some of the housing units that are available to the clients being served by local nonprofits do not meet safety standards. This may create unsafe living conditions for both children and adults. Many tenants report that their landlords are not responsive to requests for repairs. Many apartments have not been weatherized, and some tenants end up paying as much for utilities as they do for rent. If they fall behind with their utilities, they may be evicted for that reason.

Discussion

Since some low moderate-income individuals and families aren't eligible to purchase homes, they must continue to compete for rental properties. The competition with upper income individuals and families poses a problem since some landlords prefer to rent to someone with a higher income to ensure rents are paid and paid on time. This leaves low-income families at risk of homelessness.

Rent subsidies and the development of rental properties require substantial financial resources beyond the means of the City's CDBG funding. The city believes private enterprise is the most appropriate sector

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for expanding the availability of affordable rental units. Additionally, rent subsidies and the number of rental vouchers allocated to a given community are the responsibility of the OHFA's Section 8 Rental Assistance program and are subject to the availability of vouchers from USHUD.

The vast majority (80 percent) of housing units in Edmond are single-family detached and attached structures, and single-family construction accounted for 94 percent of housing permits issued in the city from 2010 to 2022. Approximately 60 percent of the housing stock was built before 2000, creating a mix of older and newer homes. While supply trends for the multi-family market appear strong, recent deliveries have fallen far behind single-family construction and failed to keep up with the growing demand. The multi-family housing supply in Edmond increased 72 percent, from around 4,700 units to 8,100 units from 2000 to 2022. Edmond's new multi-family stock is larger and more expensive and thus tends to be out of reach for most renters. Further, vacancy rates during the last three years were consistently under five percent, a decrease from the average of six to eight percent annually from 2010 to 2019. (Edmond Housing Assessment 2023) The city, county, and MSA all have vacancies under 10 percent, which is lower than the state's vacancy rate (12 percent).

With a 21 percent net increase in housing units since 2010, Edmond's housing development has outpaced that in the county, MSA, and state. Until recently, there has been limited multi-family construction in Edmond. Since 2015, an annual average of 85 percent of building permits were for single-family homes. Since 2022, there has been an increase in multi-family permitting, driven by an influx of large-scale low- and mid-rise multi-family projects with about 200 to 300 units. These new construction apartments—such as The Encore Apartments, Lofts at Valencia, and 35 Degrees North Apartments—are concentrated in west and downtown Edmond and have an average rent of about \$1,500, or \$1.46 per square foot. The graphic below displays permitting trends for the last decade.

According to CoStar, there are nearly 9,300 multi-family units across 130 buildings. The median year built for these multi-family buildings is 1985; approximately 60 percent of were built before 2000. This older multi-family stock creates naturally more affordable rents, but the majority of units are Class C and quality varies.

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

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

Introduction

Assessing disproportionate need in Edmond on a percentage basis is complicated, as some data was unavailable or not collected. HUD's definition of housing problems includes cost burden, overcrowding and lack of complete kitchen/plumbing as the need and the charts demonstrate, but race/ethnicity and income, the households overall which have a housing need compared to the jurisdiction.

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, none of housing problems
Jurisdiction as a whole (households)	2,240	285	0
White	1,405	170	0
Black / African American	270	20	0
Asian	39	65	0
American Indian, Alaska Native	65	0	0
Pacific Islander	0	0	0
Hispanic	195	24	0

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

Commented [AG1]: Can we do race/ethnicity like this anymore?

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, none of housing problems
Jurisdiction as a whole	2,490	615	0
White	1,880	535	0
Black / African American	220	35	0
Asian	60	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	125	15	0

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

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	2,345	2,500	0
White	1,720	1,940	0
Black / African American	265	115	0
Asian	50	205	0
American Indian, Alaska Native	14	30	0
Pacific Islander	0	0	0
Hispanic	125	80	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data: 2016-2020 ACS
Source:

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	975	2,185	0
White	735	1,650	0
Black / African American	55	95	0
Asian	65	85	0
American Indian, Alaska Native	10	19	0
Pacific Islander	0	0	0
Hispanic	65	130	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data: 2016-2020 CHAS
Source:

Discussion

As shown in the previous tables and maps, households overall, by race/ethnicity, which have an overall need are compared to the jurisdiction. The graph then displays the difference between the percentage of households overall which have a housing need and the percentage of households in each minority group which have a housing need. Among households in Edmond, on a percentage basis disproportionate need appears among the groups listed in the above tables.

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

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

Introduction

An analysis of the Comprehensive Housing Affordability Strategy (CHAS) tables for the Edmond area shows a disproportionately greater need for people experiencing severe housing problems. The cost burden for all races and ethnic groups in Edmond exists. The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, and 4. Cost Burden over 50%. Assessing disproportionately greater needs in Edmond on a percentage basis is complicated by the relatively low number of minority households in the City of Edmond.

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	1,910	610	0
White	1,235	335	0
Black / African American	215	75	0
Asian	39	65	0
American Indian, Alaska Native	55	10	0
Pacific Islander	0	0	0
Hispanic	165	54	0

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

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	1,635	1,470	0
White	1,290	1,125	0
Black / African American	60	200	0
Asian	40	25	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0

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
Hispanic	59	85	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

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	790	4,055	0
White	550	3,115	0
Black / African American	50	330	0
Asian	25	230	0
American Indian, Alaska Native	10	40	0
Pacific Islander	0	0	0
Hispanic	60	145	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

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	165	2,990	0
White	165	2,215	0
Black / African American	0	150	0
Asian	0	150	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	0	190	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

Discussion

Based on the 2023 ACS 5-Year data, Edmond has 759 housing units that lack complete kitchen facilities, 76% of which are renter-occupied. There are 56 households that are lacking complete plumbing facilities, all of which are renter-occupied. Edmond has 82 households with more than 1.5 people per room, 84% of whom are renters. In Edmond, there are 5,491 owner-occupied households that are cost burdened more than 50%, according to 2023 5-Year CHAS data.

The difference between the percentage of households overall which have a severe housing need and the percentage of household in each minority group which has a severe housing need. Among households in Edmond, on a percentage basis, disproportionately greater needs appear as shown in the above tables.

Based on the analysis of Edmond's 2016-2020 CHAS data, the priority housing needs of extremely low, low, moderate income including elderly, disabled, large families and middle-income renters and homeowners for the next five years are:

- Housing preservation – owner occupied housing rehabilitations, emergency repairs, handicap accessibility and energy efficient retro- fits, particularly among elderly homeowners.
- Rental subsidies (Section 8 vouchers, Tenant Based Rental Assistance) and/or additional rental units affordable to very and extremely low-income people and families (Section 42 LIHTC rental units).

Major market characteristics influencing priority housing needs include:

- Costs of rental housing
- Price of homes within the local market
- Age and condition of existing housing stock

Major housing problems influencing priority housing needs are:

- Availability of affordable rental units
- Numbers of rental vouchers in relation to the demand for assistance
- Condition and operating costs of aging housing units

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

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

Introduction:

For the City of Edmond, housing cost burden is the most significant issue. Cost burden is defined as households paying more than 30% of their income for housing. The cost burden becomes extreme when households pay more than 50% of their income for housing. A disproportionately greater need exists when the percentage of people in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of people in the jurisdiction.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	25,830	4,734	4,000	190
White	21,575	3,510	3,035	105
Black / African American	880	525	285	10
Asian	740	130	85	50
American Indian, Alaska Native	465	40	90	0
Pacific Islander	0	0	0	0
Hispanic	935	245	190	8

Table 19 – Greater Need: Housing Cost Burdens AMI

Data: 2016-2020 CHAS
Source:

Discussion:

Assessing disproportionately great needs in Edmond on a percentage basis is complicated by the relatively low number of minority households in the City. Using HUD's definition of cost burden (spending over 30% of income on housing) as the definition of need, there are 34,754 housing units in Edmond that are cost burdening their tenants. According to the 2019 to 2023 ACS, approximately 9.7 percent of households in the city have incomes below \$25,000.

As a result, the charts show by race/ethnicity and income, the households overall which have a disproportionately greater need with housing cost burdens compared to the jurisdiction.

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?

Income disparities by race, as shown by the above tables, are higher for Black and Hispanic groups than any other minority group across all of the income breakdowns.

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

Homeownership is affected by lower income levels. A disproportionate need exists for all racial/ethnic groups in terms of homeownership. It affects families, the disabled, veterans, single parents, grandparents raising grandchildren and single persons. Affordable housing is a need throughout the city.

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

Edmond is 90 square miles, with a large majority of the land East of I-35, very hilly terrain, Lake Acarida and very little infrastructure. According to Esri's 2024 estimate, seven percent of the city's population is African American, and eight percent is of Hispanic origin. The majority of the general population in Edmond resides west of Interstate 35. Minority households are predominantly concentrated in the older neighborhoods of the city that surround downtown.

Additionally, in late 2024, a new state law took effect in Oklahoma that requires any discriminatory language to be removed from official documents. In January 2025, the mayor of Edmond started the process to remove racial covenants from property records. For example, one deed stated that only white or Native people could ever own or occupy land in the area. This practice resulted in unequal access to housing within the City of Edmond.

Archival research conducted by the Edmond History Museum has shown that Edmond was a sundown town. A sundown town is one that directly through ordinances or indirectly through fear tactics banned African Americans and other minorities from living in town. This practice often banned minorities from being outside after dark and was used to as a method to prevent African Americans from moving into town and preserve and promote Edmond as an all-white community. While it appears, Edmond did not have an ordinance, the practice of Jim Crow Laws and racial covenants coupled with organized intimidation tactics segregated and discriminated against African Americans.

NA-35 Public Housing – 91.205(b)

Introduction

Edmond does not have a public housing authority within its structure, nor an inventory of public housing units. However, the absence of a housing authority does not represent a Consolidated Plan delivery system gap in affordable rental housing. By supporting private sector development of affordable rental units, Edmond provides low-income housing without the financial burden associated with long-term ownership and operation of rental property. This public/private partnership has resulted in outside investment in the community and contributed to the community's overall attractiveness to people of all income strata. The Oklahoma Housing Finance Agency administers the Section 8 voucher program for Edmond residents.

The total number of renter-occupied households in the city is 14,296. For Edmond's Federally assisted affordable rental housing, there are 543 active vouchers being used within City limits, which is a total of 64 Landlords renting to those households. There are currently 530 applicants on the waiting list.

The largest Federally assisted affordable rental community in the City of Edmond is Oxford oaks at 488 units and the smallest is Brookstone Park at 12 units. 1 apartment properties provide housing for seniors containing 30 units. Of the 1,035 units, units include some form of rental assistance (like Section 8) to make rent more affordable for very low-income families.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	50	2,999	14,296	7	13,862	80	100	32

Table 20 - 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			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	108	0	103	5	0
# of Elderly Program Participants (>62)	0	9	828	2,305	1	2,247	15	0
# of Disabled Families	0	19	625	5,470	6	5,310	20	7
# of Families requesting accessibility features	0	50	2,999	14,296	7	13,862	80	100
# 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 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	46	1,584	5,827	5	5,612	36	51	22
Black/African American	0	3	1,204	7,715	2	7,519	41	41	9
Asian	0	0	42	98	0	90	1	3	0

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	1	169	648	0	633	2	5	1
Pacific Islander	0	0	0	8	0	8	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 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	631	482	0	466	0	7	0
Not Hispanic	0	49	2,368	13,814	7	13,396	80	93	32

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

Table 23 – 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:

Edmond was not able to obtain a waiting list for Section 504. The city relies on the nonprofit sector to address the housing needs of individuals with special needs and the homeless. According to the information provide by HUD, there are 32 Disabled * (includes Non-Elderly disabled, Mainstream One-Year, Mainstream Five-Year and Nursing Home Transition), Special Purpose Vouchers for Edmond.

The needs of public housing tenants and applicants on the waiting list for accessible units are very close in nature. Both need assistance either by housing vouchers or by finding housing they can afford. Waiting on accessible units is a very difficult one for anyone with a disability. The units that are built with accessibility are either taken or have a long waiting list. The city's CDBG program offers homeowners with special needs the funding for handicap accessibility for their homes.

The State of Oklahoma has many public housing authorities within its jurisdiction, with the full spectrum of needs. There is a priority given for disabled households by most of these PHA's, and a large need for accessible units. According to ACS data, approximately 10 percent of the Edmond population have a disability of some types. About half of Edmond's disabled population is aged 18 to 64. The most common disability types are ambulatory disabilities (40 percent of residents with a disability), cognitive disabilities (39 percent), and independent living disabilities (29 percent).

There is limited data on the accessibility of the existing housing stock in Edmond. Anecdotally, we heard from community members that finding accessible housing is challenging. Nationally, nearly 13 percent of households have at least one person that uses a mobility-assistive device and 40 percent of households with disabled residents have stairs at entry and exit points. According to the 2019 AHS Accessibility in Housing report, 19 percent of U.S. households include an individual who has a mobility-disability or has trouble accessing their home or rooms and spaces within their home.

The AARP's national 2024 Home and Community Preferences Survey found that over half of seniors foresee the need for home modifications to increase accessibility and safety. Just half of seniors believe that their communities are equipped to meet the needs of an aging population.

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

The number and type of families on the waiting list for public housing in Edmond was not available to the City of Edmond.

The most immediate need of residents of Public Housing and Housing vouchers is to find and retain affordable housing units. According to Edmond's Housing Assessment of 2023, the vacancy rate is consistently under 1%, meaning that it is difficult to find affordable units in which to use a voucher for housing. Once a unit is secured, it is imperative for the voucher holder to retain the housing. Issues that can impact their housing stability include hoarding, high utility cost, mental health and substance abuse

issues and poor rental habits (like not paying rent and utilities in a timely manner). Critical components to housing retention include a tenant's ability to interface successfully and appropriately with property managers and neighbors, case management, identified support services and education for the first time or previously unsuccessful renters. Public housing tenants need to learn how to live independently. Residents might need access to affordable childcare and transportation to and from work. These immediate needs impact on their day-to-day success and ability to maintain housing and employment.

The State of Oklahoma has many public housing authorities within its jurisdiction, with the full spectrum of needs. There is a priority given for disabled households by most of these PHA's, and a large need for accessible units.

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

In many ways, the housing needs of the population at large are the same as those in public housing. Depending on the location in the Edmond area, the rental vacancies can range between 1% and 3%. In addition, accessible public transportation is dependent on housing location. However, affordable housing is in the same situation and our extremely low-income residents have less disposable income.

Discussion

Overall, the need for very low, low-to moderate income people, families, elderly, veterans and special needs residents are:

- More affordable housing/rental units.
- Number of rental vouchers in relation to the demand for assistance.
- Prevailing sales prices of entry level homes.
- Condition and operating cost of aging housing units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Edmond does not have an identified homeless population and cannot provide a real time accounting of the number of sheltered and unsheltered populations. Edmond, as part of the Oklahoma city MSA, refers homeless individuals and families to shelters within the Oklahoma City continuum of Care.

Local Edmond supportive providers (Edmond Family Services, Inc., Hope Home and Metro Center for Family Ministries) address the needs of the city's homeless and at-risk of homelessness persons and families through coordination and referral to shelters and supportive service providers with the Oklahoma City Continuum of Care (CoC). The Continuum is composed of a network of shelter, housing and homeless services providers organized as the Coalition to End Poverty. The purpose of the CoC is to end chronic homelessness through increasing the supply of affordable permanent supportive housing and reduce overall homelessness through an increase and better coordination of prevention programs.

Homeless Needs Assessment

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)	11	0	11	0	0	180
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	7	3	10	0	0	365
Chronically Homeless Individuals	2	2	4	0	0	365
Chronically Homeless Families	3	0	2	0	0	365
Veterans	1	1	2	0	0	365

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				
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 24 - Homeless Needs Assessment

The demographic data provided is hard data taken from the 2025 Edmond Point-in-Time (PIT) count. Since the PIT count is only a one day survey, it is considered a snapshot of the population on a given day. It can be helpful in tracking trends but is not an accurate representation of the total homeless population. That being the case, the total homeless population for each sub-population noted in the table above is considered to be higher than the number reported. The PIT provides the basis for the estimate. Feedback from local service providers was also used in arriving at the estimates provided.

Data Source
Comments:

Indicate if the homeless population is: Has No Rural Homeless

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): Not applicable

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered:
White	6	5
Black or African American	1	1
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered:
Hispanic	5	0
Non-Hispanic	0	0
Totals:	13	6

Data Source Comments: Data comes from Edmond's 2025 PIT Count.

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

According to the results of Edmond's Place in Time Count (PIT), completed January 23, 2025, we had contact with 19 people experiencing homelessness. Of those, 58% of the homeless population is White, 11% is Black/African American, 0.5% is American Indian, 0% is Asian and 26% are Hispanic. This suggests that homelessness affects people from all cultural and ethnic backgrounds proportionately without regard to racial identification. Of those City of Edmond staff and partners connected with, two of them were family units with multiple children under age 18. Those families are currently housed but are looking for more permanent shelter options through our Edmond partnerships. Of the 19 community members recorded, two are United States veterans.

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

According to reporting data from the Oklahoma City Metropolitan Area, it is estimated that there are approximately 220 families who need housing on any given night. Many of them require prevention or rehousing assistance through the Emergency Solutions Grant (ESG) or another financial source that can provide a similar type of support. Only a small number of chronically homeless families have ever been located during the Point-in-Time count. These families are assessed and then housed if they are determined to be in the direst need.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based upon the Oklahoma City Metropolitan Area PIT count, an estimated 1273 adults are sheltered on any given night. An additional 275 remained unsheltered. Approximately 22% of those sheltered are chronically homeless and 10% are Veterans. 75 sheltered households have children present. Four (4) of these families are chronically homeless. Unaccompanied youths who are homeless make up 7%, 15% of unaccompanied youth that were located slept in a place not meant for human habitation on the night of the county. Thirteen (13) of the 85 youth are chronically homeless.

Discussion:

Edmond, as part of the Oklahoma City MSA, refers homeless individuals and families to shelters within the Oklahoma City Continuum of Care. The prevention of homelessness and rapid re-housing with associated supportive services remain high priorities in this Strategic Plan. Collaboration between Edmond, Oklahoma City, and local service providers is ongoing. The City remains the lead entity in management of the Continuum of Care Committee. Activities included in this Consolidated Plan include the construction of a twenty (20) unit SRO project, STRMU and TBRA assistance, funding for case management resources, rapid rehousing for families with children, and development of a drop-in center for homeless youth. In addition, multiple service providers are assisted with ESG, HOPWA and Continuum of Care grants to address social service needs.

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

Introduction:

The Special Needs populations of the City of Edmond include seniors over 65, those living with both physical and developmental disabilities and those with substance abuse and mental health needs. Over the past five years, some Special Needs populations have increased, while others have decreased. This growing population generally needs additional supports or wraparound service to accompany their housing needs.

The basis for assigning the relative priorities is the availability of resources and appropriateness of roles. The city relies heavily on the nonprofit sector to address and deliver supportive service needs of the individuals with special needs. With the availability of existing facilities in the region and the limited amount of funding available to the City, the likelihood of the City funding the construction of facilities for these populations is low currently. However, the city does place HIGH priority on funding supportive services such as transportation, health services and nutrition. It is also possible that the city could partner with a non-profit to help with infrastructure to incentivize or offset construction costs. Additionally, those owning their home can apply for owner rehabilitation assistance.

Rent subsidies and the development of rental properties require substantial financial resources beyond the means of the City's CDBG funding. The city believes private enterprise is the most appropriate sector for expanding the availability of affordable rental units. Additionally, rent subsidies and the number of rental vouchers allocated to a given community are the responsibility of the OHFA's Section 8 Rental Assistance Program and are subject to the availability of vouchers from USHUD.

The City of Edmond does not receive HOPWA funding.

Describe the characteristics of special needs populations in your community:

With the growing population of "Baby Boomers", the senior population is a large concern.

In the 2023 1-Year ACS there were 17, 576 people reported living in Edmond who are aged 65 years and over, which accounts for 18% of Edmond's total population.

In Edmond, among civilian noninstitutionalized population in 2023 1-Year ACS, 11,856 people reported a disability, which is 12% of the total population. The likelihood of having a disability varied by age – from 6.4% of people under 18 years old to 20.2% of people 18 to 64 years old, and to **61.9%** of those are 65 and over.

The city defines "special needs" as the seniors over age 62, persons with permanent disabilities, victims of domestic violence, abused children and children aging out of the foster care system. As the Baby Boom generation matures, low to moderate income seniors over age 62 need affordable housing alternatives. Resources for domestic violence have also been a common concern noted by the

community throughout the public participation process. Local service providers are reporting a substantial increase in the number of homeless youths seeking resources and the need for drop-in centers.

There are several centers and trained counselors in and around Edmond to assist drug and alcohol abuse. Non-profits work with the individuals or families to assist them in getting help.

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

The Hope Center of Edmond refers victims of domestic violence to the YWCA in the Oklahoma City Metro area. YWCA has over 200 local associations around the country. Each year, they help more than 500,000 women with safety services, which include sexual assault survivor support programs, emergency shelters for survivors of domestic violence, crisis hotlines, counseling and court assistance, among other programs. They also serve more than 260,000 women and girls with economic empowerment programs and engage with more than 160,000 people each year through their racial justice education and training programs.

The State of Oklahoma Department of Human Services recently conducted a gap analysis for children existing the foster care system. Their findings indicated a need for more housing options, improved transition services while still in child welfare custody, increased involvement of the child welfare specialists, and healthy connections with adults. Once children age out of the foster care system, they are often forced to enter the workforce and assume a monthly housing obligation with little or no marketable skills to facilitate gainful employment. Higher education remains economically impractical.

Reports of child abuse have continued to increase in recent years, along with the need for services to assist this population. The Department of Human Services (DHS) SFY 2024 Annual Report stated that Oklahoma County DHS assigned 5,807 investigations of alleged child abuse, neglect or both, in which 10,359 children were alleged victims. Of those reports, 2,456 children were confirmed to be victims. Substantiations included cases of exposure to domestic violence, failure to protect, threat of harm, inadequate or dangerous shelter, lack of supervision, abandonment, inadequate physical care, exposure to substance abuse, and numerous instances of mental and physical abuse. The City of Edmond will continue to work with local non-profits and service providers to assist in the protection and health of this vulnerable population.

According to the 2023 ACS there are 14,485 Edmond residents over the age of 65, making up approximately 15.2 percent of the population. It is anticipated that programs and housing options for seniors will remain a priority throughout the Plan period.

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

According to AIDSVu, an estimated 2,922 cases were living with HIV/AIDS in the OKC MSA in 2022, which represents 69.9% of the total living cases in the state of Oklahoma. Of these cases, 54.2% (1,584) were diagnosed with HIV only and 45.8% (1,338) were diagnosed with HIV and AIDS. The rate of cases living with HIV/AIDS in the OKC MSA was 8.5 people per 100 population, compared to the state rate of 10 cases per 100. In 2022, the OKC MSA accounted for 62.2% of diagnosed HIV cases in Oklahoma.

https://map.aidsvu.org/prev/state/prop/transmission_msm/none/usa?geoContext=national

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)):

N/A

Discussion:

The primary obstacle to meeting Edmond's underserved affordable housing needs is limited resources and staffing. The city's only ongoing resource available to address low-income housing needs is CDBG Program funds. The annual allocation of these funds is insufficient to address all priority housing needs as well as other identified community and economic development priority needs.

To address the insufficient funds obstacle, the city will continue to support other organizations' pursuit of competitive state, federal and private resources to address:

- Expansion of homeownership for disabled persons and families with disabled members
- Development of group homes for people with special needs
- Development of supportive housing for the elderly

Edmond does have the Citylink bus system which provides free door-to-door service for the ageing and those with disabilities.

The Special Needs population and specifically those over 65+ face many challenges listed below:

- Living in an independent housing setting with the challenges of cognitive impairments including Alzheimer's, according to a senior housing provider, 49% of the residents at one independent housing setting failed one or two components of a cognitive screen.
- Fixed incomes, which limit their ability to pay rising rents and utility bills, maintenance, and property tax cost.
- Paying for and managing medical care and prescriptions medications. (including assistance with administering medications).
- Lack of 24-hour protective oversight to assist with unscheduled needs.

- Needing help with meal preparation, housekeeping, shopping and other activities of daily living.
- Housing that accommodates, or is made to accommodate, changing physical needs.
- Being "over housed" as they age in place in the homes in which they raised their families, but which are now too large and expensive to maintain.
- Social isolation, which leads to depression - according to a local provider, around 70% of those receiving home health visits are suffering from clinical depression.
- Unavailable housing options with local waiting lists for supportive housing that can be as long as two and half years.
- Housing decisions are often precipitated by sudden changes in circumstances that further limit choices and options.

CDBG funding has been allocated to assist local non-profit and service providers in meeting the immediate needs of child abuse victims, youth in foster care, at-risk homeless, seniors and people with disabilities, by providing them with food, clothing, rental assistance, utility assistance or a meal and a smile delivered to their homes. It is anticipated that the non-homeless special needs population will be assisted in each Action Plan.

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

Describe the jurisdiction's need for Public Facilities:

For the city, restoration and rehabilitation projects for municipally owned public facilities are given priority over new construction whenever possible.

Nonprofit balance renovation with new construction based on factors such as cost, financing, organizational needs and capacity. These facilities are both new and renovated, support and improve a suitable living environment for many of our low- and moderate-income citizens.

The City uses CDBG to support public and nonprofit facilities where there is identified community support for the project and where there are no other sufficient, more appropriate resources. It is not a large enough pool of money to fund major projects but can play a vital role in filling a gap, leveraging other funds or meeting a renovation need.

Overall input from citizens reflects a wide range of ongoing community development needs including public improvements such as replacement and upgrades, including parks and public areas, sidewalks, demolition, code enforcement, transportation, housing and public services.

How were these needs determined?

Several sources were considered to determine these public facility's needs. Information gathered from the Citizen Participation Committee, local social services, public hearings and city staff. The City will use CDBG to support public facilities and nonprofit facilities where there is a need and obvious community support for the project and where there are no other sufficient resources. CDBG funding for these types of projects can be used as leverage for other resources, or for small community generated projects as funds are available.

Describe the jurisdiction's need for Public Improvements:

The City uses CDBG to support public and nonprofit facilities where there is identified community support for the project and where there are no other sufficient, more appropriate resources. It is not a large enough pool of money to fund major projects but can play a vital role in filling a gap, leveraging other funds or meeting a renovation need. CDBG is not large enough to fund major projects, but it can play a vital role in some of the larger improvement projects for the CDBG target area.

How were these needs determined?

Several sources were considered to determine these public improvements, the CPC, public hearings, private and nonprofit services and the City Staff were consulted on where the need is. CDBG is not large enough to fund major projects, but it can play a vital role in some of the larger improvement projects for the CDBG target area.

Describe the jurisdiction's need for Public Services:

Edmond's non-housing, community development programs consist of two categories, Neighborhood Preservation and Public Services. The City has traditionally used the entire 15% allocation for Public Services to support the provisions of public services by local nonprofits. CDBG funding has been available for:

- Funding that helps low-income and at-risk children succeed in school
- Assist at-risk families and individuals with rental assistance
- Assist low-income and at-risk families and individuals with utility bills
- Provide nutritious meals to senior citizens and mobility-limited residents
- Provide low-income families with food, clothing and personal hygiene items

Programs being funded meet community needs and priorities. Over the course of several years, the CDBG allocations have decreased significantly, yet the needs in the community continue to increase. To receive CDBG funding the Citizen Participation Committee approves the allocations to each public service. The key priorities for the next five years to receive CDBG funding include: funding programs that coordinate with other programs or organizations, fund efficiency and innovative initiatives; and fund programs with high impact towards the anti-poverty strategy.

How were these needs determined?

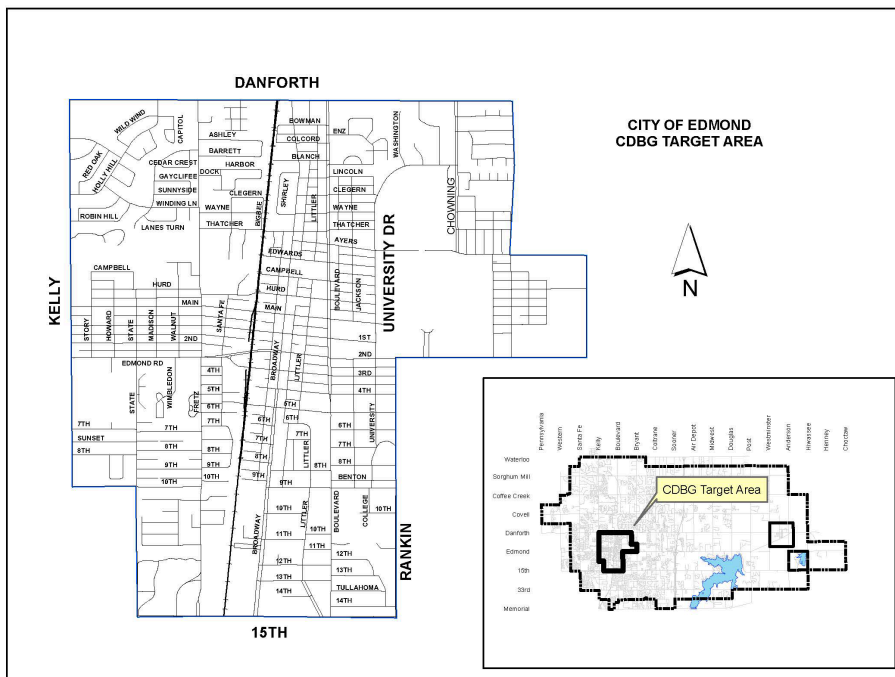
The City of Edmond has a Community Agency Review Commission that considers public services to assist with funding also. Working with them, the CPC, and monitoring the public services on how well they utilize their funds and how many households and individuals they assist each year, helps to determine the funding of the public services. With the significant decrease of federal funds, it is critical to priorities and target these funds to maximize their impact on the city's low-income citizens.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the City must administer their programs over the five (5) year Consolidated Plan period. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and Projects/Activities to be funded and administered. General characteristics such as housing costs, market demand, area demographics, type and condition of existing housing stock, planned development, and current economic conditions all provide a snapshot of community needs and opportunities, and have been considered in the development of this Plan.



City of Edmond CDBG Target Area

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

Introduction

Total housing units, according to 2023 ACS, were 39,075. 77.9% 1-unit detached structure, 4.2% 1-unit attached structure, 5.6% 2-4 units, 6.1% 5-19 units, 4.6% 20 or more units, with 1.5% being Mobile Homes, Boat, RV, Van, etc. The homeowner vacancy rate is 1.1% while rental vacancy rate is 5.4%.

In comparing the two-information data, not much has changed in Edmond as far as housing is concerned. Partly due to the smaller geographic area within the city limits (87.86 square miles), infill opportunities are very limited. Growth is being concentrated North and East of I-35, which has limited infrastructure making developing the area difficult and expensive.

The City of Edmond continues to place emphasis on home ownership activities while also ensuring sufficient housing options exist for public housing, Section 8 voucher assistance and rental opportunities for people of all ethnicities and income levels. The median monthly housing costs for mortgaged owners are around \$2,150, renters median cost is around \$1,313.

In 2023, almost 21% of Edmond homeowners are spending more than 30% of their household income on housing costs. In Edmond, 52% of renters are spending more than 30% of their household income on housing costs. On the map showing % renter units, you will notice that most of the larger units are in or around the CDBG target area. This is due to UCO college location. Students occupy most of the units. This low percentage reflects the tendency of households in this income bracket to rent rather than to own homes. Some of these housing units are occupied by higher-income singles or small households that do not seek to live in a larger, expensive home. Many of these housing units may also be occupied by households that may soon make the transition from older or started homes to newer, executive homes. These households will fuel demand for new, large housing units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	28,365	76%
1-unit, attached structure	1,525	4%
2-4 units	2,040	5%
5-19 units	2,690	7%
20 or more units	1,700	5%
Mobile Home, boat, RV, van, etc	910	2%
Total	37,230	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	525	5%
1 bedroom	100	0%	2,070	20%
2 bedrooms	1,955	8%	3,170	31%
3 or more bedrooms	22,525	91%	4,455	44%
Total	24,525	99%	10,220	100%

Table 26 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

CDBG will assist approximately 10 to 15 very low, low to mod-income households with emergency home repairs. Most of these homes will be in the CDBG target area, where most of the ageing house stock is located. With the limited funding received it is insufficient to be able to cover whole house rehabs and be able to make a difference. Emergency repairs assist residents so that they might have a safer and healthier environment.

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

None of these affordable housing units are expected to be lost from the community's assisted housing inventory in the foreseeable future. This conclusion is based on the continued Congressional funding of US HUD's Section 8 Rental Assistance program and the continued enforcement of very long-term (30 year) extended use agreements applicable to Section 42 Low-income Housing Tax Credit assisted developments.

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

There has historically always been a lack of affordable housing units to meet the need, sadly a situation that will probably always exist due to the wide disparity between supply and demand.

Demand for housing is constantly changing and is influenced by changes in personal finances, growth or changes in family size, and consumer confidence among other factors. Some households are seeking larger or newer residences, while others are downsizing from a home that has become too large or too expensive for the owner based on changing circumstances. When considering unit size by tenure, 93% of the owner-occupied housing stock have 3 or more bedrooms. For renters, (3) or more bedroom units are the most common floor plan (41%). As family sizes continue to decrease and the Millennial

generation matures, it can be anticipated that demand for 2-bedroom single family homes with smaller square footage will increase over time.

Describe the need for specific types of housing:

Besides the obvious need for both ownership and rental housing, there always seems to be a large need for housing for the elderly, for those with special needs, and for the homeless. The short- and long-term goals include rehabilitation of aging single-family housing.

Discussion

It has been discussed that the city faces a supply-demand imbalance due to the cost of new construction, the job growth and transfer of single family to the rental market. Another problem is development costs and the willingness of the developer/builder to pay mismatch which includes higher local construction costs, infrastructure and buyer preferences/constraints in pricing and features. It has also been noted that there is a lack of leadership and a sense of purpose to prioritize housing development that has continued. A market for rental and for-sale housing exists at all income levels, and demand exists for additional housing units that are affordable for low and very low-income households. Affordable housing and rehabilitation of aging housing stock remain high priorities under this Plan. Needs and opportunities will be evaluated annually.

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

Introduction

The 2023 ACS data below reflect a 63% increase in median home values since 2009. Of owner-occupied households, only 30% of homes are affordable to families earning between 50-80% AMI. This number increases to 52% for households between 80-100% AMI and 42% for households earning 100% or greater of the area median income.

Monthly Rent for the City of Edmond has had a 70% increase since 2009.

(HUD establishes a Fair Market Rent each year for each Metropolitan Statistical Area in the country. This rent standard is used to establish payment limits for Section 8 Housing Choice Vouchers, maximum rents in HOME financed rental projects and initial or renewal rents for Section8 project-based assistance.) For the most part, in Edmond, a landlord with a 2-bedroom apartment to rent, could not receive more than \$627. Likewise, a renter in need of a 3-bedroom apartment with a Section 8 voucher would have to find a rental in Edmond that rented for \$843, which is not normally possible.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2023	% Change
Median Home Value (owner occupied)	199,600	324,900	63%
Median Contract Rent	771	1313	70%

Table 27 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2023 1-Year ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	372	4%
\$500-999	2044	20%
\$1,000-1,499	4452	44%
\$1,500-1,999	2254	22%
\$2,000 or more	1064	10%
Total	10186	100.0%

Table 28 - Rent Paid

Data Source: 2023 ACS DP04

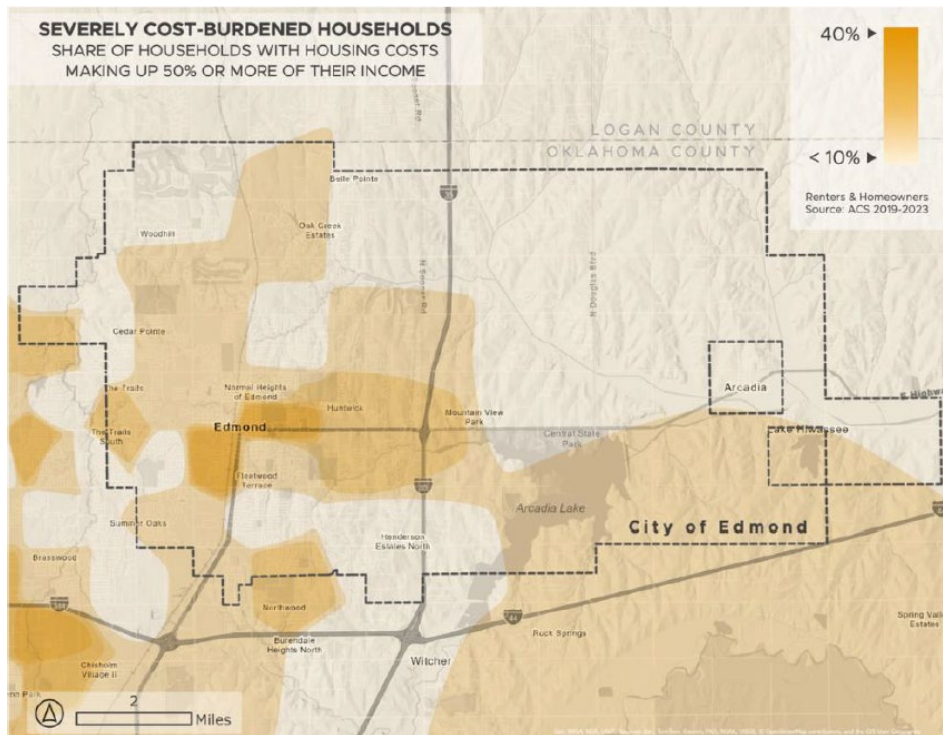
Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	375	No Data

% Units affordable to Households earning	Renter	Owner
50% HAMFI	1,625	675
80% HAMFI	5,640	3,665
100% HAMFI	No Data	5,540
Total	7,640	9,880

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS



2025 Severely Cost-Burdened Households

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	684	724	906	1,231	1,506
High HOME Rent	684	724	906	1,224	1,345
Low HOME Rent	651	698	837	967	1,080

Table 30 – Monthly Rent

Data Source Comments: <https://www.hudexchange.info/programs/home/home-rent-limits/>

Is there sufficient housing for households at all income levels?

As one might expect, the availability of affordable housing is lowest for those at the lowest income levels, particularly those earning less than 30% AMI.

A rental unit is considered affordable if gross rent, including utilities, is no more than 30% of the annual household income.

Approximately 30% pay greater than 30% of their annual household income. There are currently only 5% available units to those individuals and no units available for home ownership.

On the homeownership side, nearly half of all units are unaffordable to households earning less than 80% of the area median income. An owner unit is considered affordable if monthly housing costs, including principal and interest, taxes, hazard insurance, mortgage insurance and HOA dues are no more than 30% of the annual household income. There are 31% of homeowners in Edmond with a Housing Cost Burden.

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

As house prices and rental rates continue to rise, the affordability of housing will decrease, and more people will find it increasingly more difficult to find appropriate housing.

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

Our average, HOME/FMRs are slightly below Area Median Rents, however they do fluctuate across the city, so the production/preservation of affordable housing will remain important. In Edmond, students at UCO will rent a house at a lower cost than an apartment and have one or more roommates sharing the cost of the rental, making it affordable. The same thing happens with single adults, with or without children.

It is very important to preserve affordable housing in Edmond. To eliminate barrier and improve access to affordable, energy efficient and fair housing the City of Edmond will:

- Maintain current owner-occupied homes by providing owner-occupied housing rehabilitation, as funding allows.
- Emergency residential home repairs.
- Energy efficiency, weatherization and Energy Star Appliances.

- Handicap accessibility
- Identify suitable land for the development of single and multi-family housing near downtown and transit
- Provide residential code compliance assistance
- Support Fair Housing and Equal Opportunity education for all residents
- Continue to partner with UCO on Rental Housing Education Programs.

Discussion

To attract non-profit and for-profit development partners, as requested, the city will consider various alternatives to help offset the high cost of land associated with the development of affordable housing. The city will provide a copy of the recent housing needs assessment, local ordinances, planning and zoning applications and assist and/or support them with applications for state and federal funds or tax credits. “Soft” public financing tools and/or deferring and/or forgiving a portion of hard development costs reduces long-term debt amount that are passed on to low-income residents in the form of more affordable payments or rents.

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

Introduction

The 2016-2020 ACS data below reflect that 17% of owner-occupied units and 46% of rental units suffer from at least one adverse condition. These include (1) Lacking complete plumbing facilities, (2) Lacking complete kitchen facilities, (3) more than one person occupancy per room, and (4) cost burden exceeding 30%. It is also noted that 26% of owner-occupied units and 35% of rental units were constructed prior to 1979.

Definitions

Standard Condition - The 2018 International Property Maintenance Code, as amended, is the city's adopted minimum acceptable standards for the maintenance of existing buildings, structures, premises and facilities to protect the general health and welfare of the public. Homes that do not meet these definitions are considered substandard.

Substandard Condition but Sustainable of Rehabilitation – Any home that does not meet the above definition of standard condition, may be determined to be financially feasible and structurally suitable for rehabilitation if the current condition of the home does not create a nuisance or post a threat to the health, safety and/or welfare of the surrounding neighborhood or residents. If City funds are needed to complete the rehabilitation, then the cost of the rehab must not exceed the housing rehabilitation program's funding limits.

Edmond has a need for rehabilitation of existing aging single housing and multi-family rental housing units. This must be completed to prevent these older housing units from becoming substandard.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,110	%	2911	%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,250	%	7,275	%
Total	26,062	100%	10,186	100%

Table 31 - Condition of Units

Data Source: 2023 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,976	43%	4,235	37%
1980-1999	9,684	35%	4,042	35%
1950-1979	5,641	20%	2,632	23%
Before 1950	501	2%	571	5%
Total	27,802	100%	11,480	100%

Table 32 – Year Unit Built

Data Source: 2023 5-year ACS

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	6,142	22%	3,203	28%
Housing Units build before 1980 with children present	3,174	11%	1,350	12%

Table 33 – Risk of Lead-Based Paint

Data Source: 2023 ACS; 2023 CHAS

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 34 - Vacant Units

Data Source: CHAS Data Unavailable

Need for Owner and Rental Rehabilitation

As noted above, 22% of owner-occupied residences and 28% of rental units were constructed prior to 1979. This supply of aging housing stock is an indicator that rehabilitation needs will continue to increase over the five (5) year Consolidated Plan period. The City does not maintain a database or inventory of substandard housing.

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

Due to privacy laws at the State Department of health, Edmond did not receive data linking income and age of housing to the incidence of lead-based paint. The chart provided indicates that 26% owner-occupied and 35% of renter-occupied may have had the risk of lead-based paint hazard. Given the number of homes that have been rehabbed through CDBG and private investment, according to lead-abatement contractors, the estimate is likely less than 1,800 units.

According to the State Department of health, a total of 23 children residing in Edmond had elevated blood levels prior to 2005. Only one child was reported to have an elevated blood level in 2009-2010. Most of the elevated levels have been found in zip codes with other neighborhoods.

Discussion

The percentage of rental housing built before 1980 along with the low to median households the majority are in the CDBG target area. (Census tracts: 1082.08, 1082.07, 1082.04, 1082.03 and 1082.01) The number of households in the target area is approximately 9,890.

In the years since the federal government's ban on the use of lead-based paint, the City had developed and implemented lead paint evaluation and mitigation policies. In turn, these policies were incorporated in the city's CDBG and other federally assisted affordable housing programs.

The City is directly involved in alerting and educating households concerning lead hazards, particularly regarding housing unit proposed for CDBG rehabilitation assistance, and indirectly through each of its sub recipients, non-profit and other for-profit organizations.

The housing rehabilitation inspector for the City of Edmond is licensed and certified as lead-based paint risk assessor, inspector and abatement supervisor.

The Oklahoma State Department of health tracks individual cases of children with elevated blood lead levels.

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

This is not applicable to the City of Edmonds' Consolidated Plan since there is no public housing authority located in Edmond. The Oklahoma Housing Finance Agency and the Oklahoma City Housing Authority in the Oklahoma City Metro Area oversees all public housing in Edmond.

Totals Number of Units

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

Table 35 – 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:

Not Applicable

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

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

Not Applicable

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

Not Applicable

Discussion:

Not Applicable

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

Introduction

This is not applicable to the Edmond Consolidated Plan since there are no homeless facilities located in Edmond. The services offered in Edmond are from non-profit organizations for the few homeless in Edmond. The non-profits refer them to the Oklahoma City Continuum (CoC).

The City of Edmond does not receive ESG funds.

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)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Not Applicable

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

Information found from Oklahoma City Metro Area for homeless assistance:

Whenever an intake is done with a client, an inventory is taken of the sources of their cash income and other mainstream resources. If a person qualifies for mainstream benefits that they have not yet applied for, their case manager will help them through that process. If a client receives MEDICAID or MEDICARE, they can use it to obtain health services from a general provider. However, the State of Oklahoma did not expand MEDICAID under the new health care law so there are still many clients who cannot receive this assistance. The primary resource for people in that situation is one of a handful of local providers of healthcare to the low income and homeless. Several homeless service providers within the Oklahoma City Continuum of Care (CoC) specialize in working with individuals with mental health concerns. Case managers with these organizations all receive SSI/SSDI Outreach, Access and Recovery (SOAR) training and can connect their clients to SSI/SSDI benefits. All the Community Mental Health Centers in Oklahoma City collaborate with housing providers within the CoC to provide services to their clients. Two of these Centers are CoC housing providers themselves. Nearly every homeless service provider in Oklahoma City as well as numerous government organizations are members of the Coalition to End Poverty. In 2014, this group determined several service areas for their clients that they felt required increased emphasis. At the top of this list was employment. Service providers have since met with several providers of employment services for input. The intent is to assist in designing programs for different client populations and then partnering with the appropriate organizations that can provide them.

List and describe services and facilities that meet the needs of homeless people, 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.

The main service non-profit agency that Edmond has is the Hope Center for assisting with the homeless. They will work with the person, family or youth to get them to the Oklahoma City CoC for additional assistance.

As the Veterans Administration is part of the Journey Home effort, (located in the OKC Metro Area) veterans and their families are served by the program too with VASH and other veteran's housing resources used for housing support. Additionally, services can be provided to veteran families by Goodwill through the Supportive Services for Veteran's Families program

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

Introduction

The priorities and specific objectives focus on maintaining the ability of special needs populations to continue or achieve independent residency.

Services are available to assist people with special needs including low to moderate income seniors over age 62, people with permanent disabilities, victims of domestic violence, abused children, and children aging out of the foster care system. One key recurring issue with people with special needs continues to be access to transportation.

The City has and will continue to support applications for the development of Section 202 and 811 projects to assist with the provision of housing for the elderly and handicapped individuals and families.

The City will continue to fund programs that help address problems for homeowners with emergency repairs, and whole house forgivable rehabilitation loans (as funds are available) to elderly people at or below 60% of median income. The programs will assist these people in maintaining their residency.

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 elderly population in the City is faced with challenges to maintain an independent living environment. The supportive housing needs include in-house care, assistance with daily tasks and personal care. The need for additional affordable housing for this sector is extremely high. Service-enriched housing needs for the populations with severe mental illness range from affordable, independent apartments with support services provided by visiting mental health workers to 24-hour supervised “group home” settings. Right now, there is a need for additional supportive housing at all levels for those living with severe mental illness.

The City of Edmond has recently had a new partnership open, called The Clubhouse, that serves people who need substance abuse assistance and those individuals’ families and friends to get treatment and counseling. Additional substance abuse treatment and recovery for residents require affordable, appropriate, alcohol-free and drug-free housing with a range of management and supportive services, from a high level of on-site management (for treatment and early recovery) to self-management in housing and at-home settings.

Information from the OKC CoC elderly homeless people with mental, physical and developmental disabilities, substance abuse and HIV/AIDS.

Currently, the OKC CoC has several programs that can serve elderly homeless individuals. All permanent supportive housing programs within the Continuum of Care (CoC) boundaries can serve elderly individuals and the Journey Home OKC program can house them quickly if their SPDAT score determines that they are in immediate need. The same is true for those with mental, physical and developmental disabilities. One of the lead partners in the Journey Home program provides mental health services and case management to chronically homeless clients in that program as well as non-chronically homeless in other programs. Additionally, there are several other housing providers that also specialize in serving the mentally ill. Accessible units are located for individuals with physical or developmental disabilities and a professional case manager is assigned. The CoC currently operates two programs that function as rehab and recovery for individuals with drug and alcohol addiction. Clients can stay up to two (2) years and then are moved into their own permanent housing once completing the program. Aside from these two programs though, most service providers have expressed a need for more professional treatment programs for their clients. Homeless and low-income individuals with HIV/AIDS and their families are predominantly served by the CoC's HOPWA provider. This agency provides various types of housing support as well as case management services and collaborates with other agencies that can help provide other needed services such as health care.

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

Oklahoma has a state mandated discharge policy for individuals exiting mental and physical health institutions. Ideally, these individuals are to relate to family or an agency that can provide them with housing. Unfortunately, this does not always occur. When it does occur, these individuals will be referred to as one of the CoC's providers that specialize in housing for those with mental health concerns or one that can accommodate any physical disabilities they may have. These individuals will be assessed and will be housed if they are determined to be in the direst need. If they cannot be housed immediately, providers will connect them with the services necessary to address any other concerns.

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 people who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Not applicable to entitlement grantees. Please see the response to the following question.

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 priorities and specific objectives focus on maintaining the ability of people who are not homeless but have other needs and the special needs populations to continue and/or achieve independent residency. One-year goals related to non-homeless and special needs include:

- Ongoing support of the free Citylink transportation system, which offers free door-to-door pickup for the elderly and people with disabilities.
- Support non-profit organizations with funding to assist individuals and families with very low, low-mod median income with food, clothing, rental assistance, medical, counseling, meals and fair housing.
- The CDBG program will continue to fund programs that help address problems for homeowners with exterior maintenance grants, emergency repairs and whole house forgivable rehabilitation loans (as funding is available) to people and families with very low- low-mod income, including elderly persons, and persons with special needs.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

An Analysis of Impediments (AI) was completed for the City in January 2020 and updated in January of 2025. The AI includes an analysis of both public and private sector housing data in Edmond to identify practices or conditions that limit fair housing choice.

There were thirteen (13) of the major impediments identified in the 2025 AI update:

1. The primary impediment to fair housing is Edmond’s high housing costs, which have risen substantially in recent years and leave many workers unable to find safe and decent affordable housing in the area.
2. Due to rising costs, the housing cost burden poses a major challenge—of the city’s total households, 25 percent are cost-burdened, and 12 percent are severely cost-burdened, paying upwards of half of income on housing.
3. While *de jure* racial segregation violates the Fair Housing Act, *de facto* segregation remains a concern: the majority of non-white households reside in central and southern Edmond, whereas white households are spread more evenly across the city.
4. Areas with high racial minority populations (southwestern quadrant of the city and adjacent to Broadway) tend to have the lowest household incomes and highest rates of unemployment, poverty, housing cost burden, and housing code violations, indicating a pattern of poverty concentration and economic disadvantage.
5. Nearly all households using Housing Choice Vouchers reside in high-poverty neighborhoods and residents report that the share of landlords that accept vouchers has dwindled.
6. Census tracts in Oklahoma County that have the greater shares of non-white residents see higher rates of mortgage denials, most commonly citing debt-to-income ratio, credit history, and lack of collateral as rationale for denial.
7. ADA-accessible housing options are very limited and the number of statewide fair housing complaints concerning reasonable accommodations/modifications has risen in recent years.
8. There is an insufficient supply of affordable housing to meet current demand; the affordable housing that does exist is aging and increasingly in need of renovation or replacement.
9. Edmond has only two affordable housing providers, Turning Point and Native American Housing Services, leaving a gap in local capacity to develop affordable rental housing.
10. Regulatory policies like zoning impede opportunities for developing needed new housing.
11. The public transportation system does not serve adequately second- and third-shift workers, who often face arduous commutes due to the lack of affordable housing available.
12. There is widespread public sentiment against apartments, townhomes, and other moderately dense developments, which are primarily based on stereotypes and are voiced most loudly by a contingent of “NIMBYs” in the community; as a result, multiple proposed multi-family developments have been rejected via a public vote.

13. The State of Oklahoma is one of only six states without an anti-retaliation law protecting tenants from landlord actions if they report housing problems, fair housing violations, or exercise other tenant rights, leaving renters vulnerable to retaliation.

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

Introduction

Edmond's non-housing community development programs consist of two categories, Neighborhood Preservation and Public Services. The specific goals are listed in the Annual Action Plan.

From 2010 to 2023, the greater Oklahoma City region (including Oklahoma, Cleveland, Canadian, Grady, Kingfisher, Lincoln, McClain, Payne, Pottawatomie and Logan Counties) experienced a population increase of 19% which significantly exceeds the national average. In 2018, the region's total population was approximately 1.3 million, an increase of 157,566 since the 2010 Census. A distribution of the population by age reveals that people living in the four-county region are, on average, younger than their statewide and national counterparts. In-migration of young professionals continues to increase, which represents a reversal of historic trends.

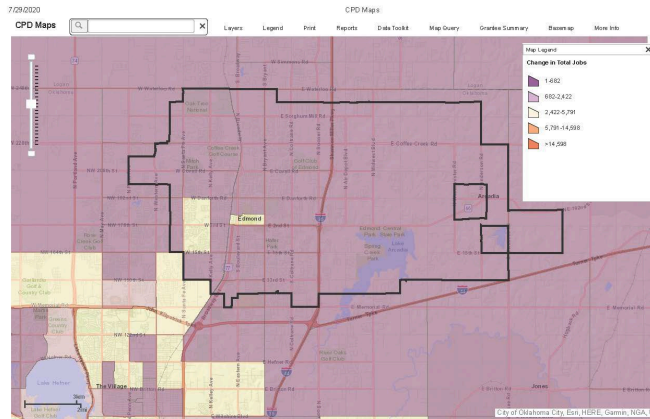
Economic Development Market Analysis

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	1,507	302	5	1	-3
Arts, Entertainment, Accommodations	4,859	6,015	15	21	6
Construction	1,713	1,914	5	7	2
Education and Health Care Services	6,191	4,997	19	17	-1
Finance, Insurance, and Real Estate	2,506	2,092	8	7	0
Information	619	355	2	1	-1
Manufacturing	1,636	593	5	2	-3
Other Services	1,025	1,133	3	4	1
Professional, Scientific, Management Services	3,761	2,671	11	9	-2
Public Administration	0	0	0	0	0
Retail Trade	4,145	5,094	12	18	5
Transportation and Warehousing	999	438	3	2	-1
Wholesale Trade	1,482	1,178	4	4	0
Total	30,443	26,782	100	100	--

Table 38 - Business Activity

Data 2016-2020 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:



Change in Jobs

Labor Force

Total Population in the Civilian Labor Force	47,044
Civilian Employed Population 16 years and over	45,340
Unemployment Rate	3.54
Unemployment Rate for Ages 16-24	12.55
Unemployment Rate for Ages 25-65	1.97

Table 39 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	15,680
Farming, fisheries and forestry occupations	935
Service	3,610
Sales and office	10,370
Construction, extraction, maintenance and repair	2,455
Production, transportation and material moving	1,780

Table 40 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,684	70%
30-59 Minutes	11,123	27%
60 or More Minutes	1,422	3%
Total	41,229	100%

Table 41 - 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	755	40	530
High school graduate (includes equivalency)	4,550	300	1,910
Some college or Associate's degree	9,390	345	2,910
Bachelor's degree or higher	21,095	240	4,125

Table 42 - 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	48	50	80	320	140
9th to 12th grade, no diploma	449	290	265	325	310
High school graduate, GED, or alternative	2,525	1,845	1,309	3,615	2,169
Some colleges, no degree	4,490	2,775	1,975	4,900	2,975
Associate's degree	459	565	885	1,450	1,015
Bachelor's degree	995	4,330	3,640	7,965	3,670
Graduate or professional degree	130	1,760	2,720	5,210	3,730

Table 43 - 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	27,424
High school graduate (includes equivalency)	100,839
Some college or Associate's degree	142,652
Bachelor's degree	132,460
Graduate or professional degree	211,347

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2015-2020 ACS

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

Based on the data published in the above table the Arts, Entertainment and Accommodations are the largest business sector (21%) of all jobs, followed by Retail trade (18%) and Education and Health Care Services trade (17%). It should be noted that no jobs are reported under Public Administration in the above table. However, the EEDA (Edmond Economic Development Authority) reports that 5.8% of all jobs are in Public Administration in Edmond.

Major employment centers inside the City limits are the Edmond Public Schools, University of Central Oklahoma (UCO), City of Edmond, Mercy Edmond, Integris Health Edmond, OU Medical Center, Crest Foods, Petra Industries, Summit Medical Center, and Pelco Products. Commercial businesses are scattered throughout Edmond.

Describe the workforce and infrastructure needs of the business community:

Oklahoma unemployment rate has remained relatively low during the recent recession in comparison to other parts of the country. The unemployment rate of 4.6% is reflected in the above table for Edmond from the 2023 1-Year ACS.

According to the 2024 CEDS prepared by ACOG for the central Oklahoma region, obstacles that exist to the region's emergence as a national talent magnet based upon their stakeholder interviews. To attract talent and grow the regional talent pool by recruiting skilled workers and remote workers. Ensure the region has the resources needed to attract and support remote workers as well as support regional marketing efforts to attract talent.

Edmond has used most of its land area for housing, leaving little land areas for commercial development. The larger companies are in Oklahoma City, with employees living around the Metro area, Edmond, Moore and Norman.

The largest percentage of the work force commutes by automobile to workplaces in Oklahoma City and other metro locations. The average travel time is 24.5 minutes with 86.5% of people commuting. Citylink, Edmond's fare-free, public transportation service, offers a commuter route between Edmond and Downtown Oklahoma City. In 2023, Citylink had a total of 149,352 passengers over a total of 54,892 trips. Of those passengers, 17,008 were riding on the Paratransit service buses.

Current infrastructure needs in Edmond surround aging housing and neighborhood amenities, as well as utility services that need repair or increased capacity. Edmond Builds, a project of the City of Edmond Planning Department, aims to improve resident well-being by bridging the gap between city services and community needs. The program focuses on safety features for residents like neighborhood lighting, sidewalks, bike lanes, public spaces, while helping to promote infill development that brings new housing options for a diverse population into an existing community.

Additionally, the City of Edmond Arcadia Water Treatment Plant is undergoing major expansions to accommodate existing customers and expected long-term growth while meeting all federal, state and local guidelines regarding water quality. The plant's first phase is expected to go online in April of 2025. This portion of the expansion will add roughly 9.3 megawatts (MW) of load to Edmond Electric's distribution system.

The next phase of the water treatment plant expansion will add an additional 7.8 MW of load. This phase is anticipated to be online in 2028.

The final phase is expected to be online in 2038 and will bring the total plant load up to around 19.4 MW.

The existing plant's load is served by the Garber substation. This substation also serves a large portion of the residential load on the east side of Edmond as well as the Integris hospital complex, Lifechurch and serves as a backup to the Wastewater Resource Recovery Facility.

To accommodate the increased load at the water treatment plant and provide a more reliable source of power for the critical load, Edmond Electric is proposing to construct a dedicated substation on the water treatment plant site. This substation will provide redundant transformers to ensure the most reliable power.

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.

For the region, most of the building boom will take place in the Oklahoma City Metro area that will have an economic impact for all the surrounding cities, Edmond, Moore, Norman, and Midwest City, with residents wanting to live in the smaller communities, such as Edmond and commute to work.

Oklahoma City continues experiencing a building boom with multiple projects recently completed, underway and planned for the near future.

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

Edmond's higher education assets are a major advantage in developing skills and talent for the local workforce. It is, however, important to note that many recent graduates continue to pursue occupational opportunities in other regions. National demographic trends, most notably the aging of baby boomers, suggest that demand for workers may soon exceed the supply. As a result, competition for labor is expected to increase among local companies, as well as other urban communities.

There continues to be a shortage of skilled workers in occupations requiring technical skills. This is true for both blue- and white-collar industries.

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.

In the Oklahoma City metro, average monthly non-farm payrolls increased by 2.3% from 2023 to 2024. Modest job losses in mining, finance, information and leisure were offset by gains in other industries. The most significant gains occurred in trade, government, professional services and construction. The City supports the Community Action Agency (CAA) in their program for job training activities.

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

Yes

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.

The City of Edmond collaborates with the Association of Central Oklahoma Governments (ACOG) to identify activities, development project, and business creation opportunities that align with the regional goals of the CEDS. Specific CEDS initiatives can be reviewed at the following link:

<https://www.acogok.org/wp-content/uploads/2024/12/Final-CEDS-Report-2024-Double-Spread.pdf>

Discussion

The City of Edmond supports the development and expansion of local employment opportunities. The city will specifically support local applications, particularly economic development efforts, for activities that benefit low-moderate income residents.

The city's priorities regarding the above community development needs are based on its goal of maintaining vibrant, safe and healthy neighborhoods while balancing the human service needs and the needs of the local economy. A primary obstacle to meeting underserved non-housing community development needs is limited CDBG funding. Edmond's total annual allocation of CDBG funds is not sufficient to address all identified priority needs. However, the city intends to address limited resources by investigating and pursuing new resources on its own and in concert with community-based partners.

MA-50 Needs and Market Analysis Discussion

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

The City defines "concentration" as those Census tracts that have percentages of housing problems that exceed the city-wide average. The 2023 American Community Survey (ACS) 1-year estimate identifies physical housing characteristics for occupied housing units. It is noted in the ACS that approximately less than one percent of occupied units City wide lack complete plumbing facilities, and the same number are reported to be without complete kitchen facilities. The 2023 CHAS estimates provide information on units with one of the four identified housing conditions.

Monthly owner costs or gross rent as a percentage of household income more than 30%. The CHAS indicates that of 27,802 owner-occupied housing units, renter households experience substandard conditions in greater proportion than homeowners. It is unknown, based upon the data available, where the deficient units are located or if a disparate concentration of substandard housing exists. Anecdotally, it has been noted that the neighborhoods located in the CDBG target area of the City appear to be in greater need of maintenance and repair than those in other areas. This section of the city is among the oldest aging households. The goals and priorities of this Consolidated Plan have prioritized rehabilitation of older housing stock within the city limits. The City could not obtain data to identify the condition of vacant housing units.

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

The City of Edmond defines "concentration" of minorities as those Census tracts in which the percentage of minorities exceeds the citywide average. As the attached maps show, Black/African Americans, Hispanic, American Indian have households, for the majority, in the CDBG target area. This is partially due to the location of UCO just east of the area and there is more affordable homes to purchase or to rent in that area. The area is of the aging household stock and is for the most part smaller.

The specific areas of the City with the highest percentage of low-income households are Census tracts: 108203, Block groups 1, 2 and 3; 108208, Block groups 1, 4, and 5; 108207, Block Groups 1, 2 and 3; 108204, Block Group 1; and 108201, Block Groups 1 and 4. Roughly bound by Danforth to 15th Street, and Kelly Avenue to Chowning (west of UCO Campus).

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

Homes in Census tracts with large concentrations of minorities, low-income households, and households with housing and severe housing problems are generally concentrated in the CDBG target area. Property values and market rents tend to be lower for similar sized homes than in other areas of the City. Lack of sidewalks, aging infrastructure and deferred maintenance are common in lower income areas.

Are there any community assets in these areas/neighborhoods?

Most of the Public Services are located within this area, which makes it easier for low-income households to travel to them. There are also many parks located within the area and in previous years the city put in a new Splash pad by Chitwood Park located in the area.

Most of the neighborhoods are made up of owner-occupied units; however, encroachment by commercial and rental properties has caused a mix of uses and property maintenance concerns. The area's grid street, workforce housing and proximity to schools, churches, grocery stores, shops, restaurants, services and the downtown area, make it one of the most desirable places for single-parents, senior citizen, individuals with disabilities and others who do not drive or own a car and therefore rely on multiple modes of transportation, such as walking, bicycling or riding the Citylink bus system.

Are there other strategic opportunities in any of these areas?

This area is full of opportunities and has an array of business and assets to provide work opportunities and to provide a high quality of life.

The strategic opportunities in these areas include the potential for additional owner-occupied housing, in-depth development sites: growing social, cultural and economic diversity.

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.

In 2021, Congress enacted the Digital Equity Act, which aims to increase digital equity, which is where individuals and communities have the information technology capacity that is needed for full participation in the economy of society. This act was necessary because, unfortunately, broadband and internet needs are disproportionately lacking in low-income and minority communities.

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

Currently Edmond only has two broadband providers, AT&T and Cox. Both are expensive enough to be inaccessible to some in our city. With increased competition in broadband, prices should drop in order to increase the number of people signing up with one company over another.

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

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

The City of Edmond's Emergency Management Department aims to protect citizens from the effects of natural and man-made disasters through mitigation, preparedness, response, and recovery. The department ensures coordination, resources, and education to the rest of City staff and the citizens of Edmond in times of need.

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

Households that are low- and moderate-income are at a disproportionate risk of the effects of climate change. These families are, on average, less able to prepare their homes and families for climate disaster. Additionally, once disaster does strike, these households are unable to move or replenish their homes, making these households much more vulnerable than others.

2025 Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Edmond's mission is to provide a clean, safe community with an abundance of meaningful public resources including Police, Fire, Utilities, Parks and Infrastructure Maintenance presented with excellent public service in a friendly, reliable manner to foster enjoyment of Edmond's great quality of life.

The Strategic Plan establishes priorities based on the Needs Assessment, outlines specific objectives for the next 5 years and identifies geographic priority areas. Priority needs are in each of the three statutory areas – Accessibility, Connectivity and Sustainability. The Plan describes goals for Affordable Housing, Community Development and Administration and Planning.

The Strategic Plan introduces an analysis of current conditions within each community development topic. It then gives an analysis of specific needs within the City of Edmond as they relate to each topic. Funding priorities are indicated at the end of each strategy: H-High, M-Medium and L-Low, some or all of which may change annually, depending on the federal and local funds available.

CDBG assistance is made available throughout the City of Edmond, with the residents meeting the income limits set by HUD and under the national objectives of 1) benefits to low- and moderate-income people, 2) the elimination of slum and blight and 3) urgent need. The CDBG target area consists of an area where 47% or more of the total beneficiaries have low to moderate incomes.

Goal 1: Eliminate barriers and improve access to affordable, energy efficient, and fair housing.

Strategies:

- a. Maintain and preserve current owner-occupied homes via housing rehabilitation.
- b. Expand homeownership opportunities via homebuyers' assistance.
- c. Identify suitable land for the development of affordable workforce housing near downtown and transit.
- d. Support aging multi-family housing complexes and the health and safety compliance of the buildings.
- e. Support efforts in creating or increasing access to emergency and/or temporary housing.
- f. Identify private partners, including nonprofits, to encourage the construction of senior and special needs housing.
- g. Provide residential code compliance assistance.
- h. Support fair housing and equal opportunity education for all residents.
- i. Partner with UCO on Rental Housing Education Program.

Goal 2: Supplement funding for public and social services related to housing and/or food security to help alleviate household costs.

Strategies:

- a. Promote and ensure access to public transportation services
- b. Fund programs that help low-income and at-risk children succeed in school.
- c. Provide nutritious meals to seniors and mobility-limited residents.
- d. Promote fair housing, equal opportunity, and related education.
- e. Facilitate and/or cosponsor annual meetings with social services agencies, schools, health professionals, and faith-based organizations to document local needs and services available.

Goal 3: Assist in increases in public infrastructure and multi-modal access to healthy foods, jobs, health care, recreation, and education across Edmond city limits, and with a specific focus on the CDBG target areas, the Edmond Builds areas, and the Urban Forestry ReLeaf program boundaries.

Strategies:

- a. Partner with Edmond Builds to evaluate existing infrastructure for gaps that inhibit safety and accessibility for all users.
 - i. Encourage consideration of all ranges of mobility and ages of those who do not or cannot drive an automobile.
 - ii. Encourage incorporation of Complete Streets concepts which support greater connectivity and equitable transportation option, especially focusing on increased stop signs, crosswalk signs, lighting, and alley safety.
- b. Evaluate street lighting and signage for safe travel.
- c. Ensure access to public transportation through sidewalks, trails, and bikeways.
- d. Encourage access to fresh fruits and vegetables through partnership with the Edmond Farmers Market and other available community food efforts.

Goal 4: Support neighborhood safety, health, and quality of life.

Strategies:

- a. Host and/or encourage community dialogue sessions about local and regional issues such as growing elderly population, regional transit, sustainability, economic development, and health equity.
- b. Evaluate streets, sidewalks, lighting, and signage for potential improvements to prevent accidents.
- c. Supporting Edmond Shift and Mobility Commission's goals and objectives.
- d. Partnering with City of Edmond Public Works sidewalk program and development to connect new and existing sidewalks.

- e. Ensure communication exists between neighbors and the City, especially with CDBG, Edmond Builds, and ReLeaf program staff.
- f. Maintain a healthy and safe urban forest by removing dead, dying, or diseased trees which can harm residents and/or personal property.
- g. Support public awareness, education, and enforcement of the city's property maintenance codes.

Goal 5: Explore and utilize the expansion of Community Development and Resources through additional federal funding.

Strategies:

- a. Provide funding for communities to construct, acquire, and/or rehabilitate affordable housing for rent or ownership.
- b. Provide direct rental assistance to low-income households.

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

Geographic Area

Table 45 - Geographic Priority Areas

1	Area Name:	City wide (determined by need and eligibility)
	Area Type:	City wide (determined by need and eligibility)
	Other Target Area Description:	City wide (determined by need and eligibility)
	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?	EDMOND BUILDS AND UF
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Edmond, located in the central part of the state within Oklahoma County, is an urban community of 90 square miles with approximately 39,282 housing units and 1,115.9 persons per square mile. Situated immediately adjacent to major state and national highway systems, residents and businesses have superior direct access to all parts of the nine-county metropolitan area, state and the surrounding four-state area of Texas, Kansas, Missouri and Arkansas.

CDBG assistance is directed throughout the City of Edmond; however, the majority of CDBG activities and proposed beneficiaries are within the Census Tracts and/or Block Groups where 47% or more of the total households have low to moderate incomes. These Tracts and Block groups compose the City's

CDBG target area. This area is roughly bound by Danforth to 15th Street, and Kelly Avenue to Chowning (west of UCO Campus).

The specific areas of the City with the highest percentages of low-income households are Census Tracts: 108203, Block Groups 1, 2 and 3; 108208, Block Groups 1, 4 and 5; 108207, Block Groups 1, 2 and 3; 108204, Block Group 1; and 108201, Block Groups 1 and 4.

These Census Tracts and Block Groups encompass the west and north sides of the UCO campus and surround the downtown core. These tracts also contain most of Edmond's lowest property values, oldest homes and infrastructure, highest energy use per square foot and greatest potential for neighborhood revitalization and affordable housing construction. Much of these neighborhoods are owner-occupied; however, encroachment by commercial and rental properties has caused a mix of uses and property maintenance concerns. The area's grid streets, workforce housing and proximity to schools, churches and services, make it one of the most desirable places for single-parents, senior citizens, individuals with disabilities and others who do not drive or own a car and therefore rely on multiple modes of transportation, such as walking, bicycling or riding Edmond's public transportation service, Citylink.

Edmond compares favorably to the state across several variables in 2023. Edmond's median household income is higher at \$98,524 vs. the state at \$63,603. Its per capita income is higher at \$55,747 with the state at \$34,859. Edmond has a lower poverty rate at 8.3% while the state is 15.9%. Much of this may be attributed to education levels, as 96.5% of the city's adult population has a high school diploma vs. 89.1% for the state and 55.8% of Edmond's adult population possess a bachelor's degree or higher vs. 27.8% for the state.

City of Edmond funding priorities are determined by analysis of need in the community. Priorities are largely determined by the severity of unmet needs.

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

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Large Families, Families with Children, Individuals, Mentally Ill, Veterans, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities
	Geographic Areas Affected	City wide (determined by need and eligibility)
	Associated Goals	Administration Fair Housing Services Home buyer Assistance Housing Rehabilitation Housing Rehabilitation Administration
	Description	To maintain current owner-occupied homes by providing owner-occupied housing rehabilitation is a high priority. It consists of rehabilitation of owner-occupied home with: • Emergency home repairs • Energy efficiency, weatherization and Energy Star Appliances • Handicap accessibility • Residential water conservation Providing owner-occupied with code compliance assistance Support Fair Housing and Equal Opportunity education for all residents
	Basis for Relative Priority	The rehabilitation program is designed to assist those of low income with repairs to prevent them from becoming homeless. The beneficiaries can be individuals, families with or without children, elderly, frail, veterans, people with disabilities or any other demographic if they meet the low to moderate income and own their homes.
2	Priority Need Name	Public Services
	Priority Level	High

Population	Extremely Low Income, Low Income, Moderate Income, 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, Elderly, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with HIV/AIDS and their Families, Victims of Domestic Violence, Non-housing Community Development
Geographic Areas Affected	City wide (determined by need and eligibility)
Associated Goals	Administration Edmond Mobile Meals Program Fair Housing Services HOPE Center Rental Assistance Program Project 66 Food Pantry
Description	CDBG funds the following public agencies in Edmond: • Edmond Mobile Meals, providing nutritious meals and volunteers deliver them to Edmond's homebound senior citizens and disabled residents 5 days a week. It is expected that the demand for this program will severely increase in the coming years. • Metro Fair Housing is not under this CDBG Public Service cap of 15% but under the Administration Cap of 20%. It services the Edmond area to ensure residents have access to housing regardless of age, race, color, national origin, sex, familial status, disability and religion. The City of Edmond contracts with the Metropolitan Fair Housing Council of Greater Oklahoma city to provide fair housing services, landlord-tenant education and mediation to Edmond residents. • Project 66 Food Pantry provides up to two weeks of food, a month, in a grocery-like environment for low-mod families, seniors, and mobility limited residents to be able to choose the items they wish to take home. The number of items is based on family size. Research done by the "Waste Not Want Not Project" found that if people are given random selections of food without regard to their needs, tastes, habits, and circumstances, that up to half the food given will not be consumed by the intended clients. Clients, having the ability to choose what items they take home, make a huge difference in how much is eaten.

	Basis for Relative Priority	• Fund programs that help low-income and at-risk children succeed in school – H • Provide nutritious meals to senior citizens and mobility-limited residents – H • Assist uninsured and under insured residents with prescriptions and/or lab costs – H • Promote Fair Housing, Equal Opportunity, and related education – H • Facilitate annual meetings with social service agencies, schools, health professionals, and faith-based organizations to document local needs and services available - H
3	Priority Need Name	Code Compliance Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City wide (determined by need and eligibility)
	Associated Goals	Administration Code Compliance Program

	Description	The objective of this program is to assist low to moderate-income residents who have dangerous structures such as old sheds, garages and fences that need to be removed. These dangerous structures are often attractive to children, criminal activity and can also be a harborage for vermin and insects. They are also eyesores for the entire neighborhood. In conjunction with the new Neighborhood Improvement Program, Edmond's Code Enforcement officers and residents will help locate and identify these structures. The property owners will be contacted and if they are unable to comply because of financial or physical issues, contractors will be hired to remove the structures. This program does not include demolition of homes.
	Basis for Relative Priority	To assist low to moderate income residents with code violations with dangerous structures, such as old sheds, garages and fences that need to be removed. It provides a safer and healthy neighborhood.
4	Priority Need Name	Neighborhood Tree Program
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City wide (determined by need and eligibility)
	Associated Goals	Administration Neighborhoods Tree Program

	Description	The objective of this program is to maintain a healthy and safe urban forest. This is done by trimming and/or removing hazardous trees, as well as planting new trees. With the help of the City's Urban Forestry office, during the last Consolidated Plan, CDBG paid for the removal of more than 35 hazardous trees in the Edmond CDBG Target Area. Hazardous trees not only pose a serious safety threat to people and homes, but when diseased can spread to otherwise healthy trees throughout the neighborhood. Given the value and cost of maintaining a healthy urban forest, this program has been set aside to assist property owners who cannot afford the tree trimming and/or removal service.
	Basis for Relative Priority	To maintain a healthier and safer urban forest. Removing hazardous trees and well as planting new trees. Hazardous trees pose a safety threat to people and homes.
5	Priority Need Name	Lead Base Paint
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City wide (determined by need and eligibility)
	Associated Goals	Administration Housing Rehabilitation Administration

	Description	Due to privacy laws at the State Department of Health, Edmond did not receive data linking income and age of housing to the incidence of lead-based paint. The report indicates that 1,855 units built prior to 1978 may contain lead-based paint. According to the State Department of Health, a total of 23 children residing in Edmond had elevated blood levels prior to 2005. Only one child was reported to have an elevated blood level in 2009-2010. Most of the elevated levels have been found in zip codes with older neighborhoods. In the years since the federal government's ban on the use of lead-based paint, the City has developed and implemented lead paint evaluation and mitigation policies. In turn, these policies were incorporated into the City's CDBG and other federally assisted affordable housing programs.
	Basis for Relative Priority	Edmond's CDBG Program distributes printed material regarding the dangers and hazards of lead paint to all households receiving owner occupied rehabilitation assistance as well as the general public.
6	Priority Need Name	Public Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City wide (determined by need and eligibility)
	Associated Goals	Administration

	Description	To partner with the City of Edmond in installing or repairing sidewalks in the CDBG target area, which has 51% low-to-mod income people to provide a safe route of travel with extremely low, low-mod incomes, large families, families with children, elderly, and persons with mental, physical, or developmental disability.
	Basis for Relative Priority	To provide a safe mode of transportation for individuals to schools, transit stations, parks, churches, jobs, food, clothing and downtown. This will be installed according to the ADA Transition Plan that is being updated this year for the City of Edmond.

Narrative (Optional)

The City's priorities regarding the above community development needs are based on its goal of maintaining vibrant, safe and healthy neighborhoods, while balancing the human service needs and the needs of the local economy. A primary obstacle to meeting underserved housing and non-housing community needs is limited CDBG funding. Edmond's total allocation of CDBG funds is not sufficient to address all identified priority needs. However, the city intends to address limited resources by investigating and pursuing new resources on its own and in concert with community-based partners.

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 Edmond does not receive any funds for TBRA.
TBRA for Non-Homeless Special Needs	The City of Edmond does not receive any funds for TBRA.
New Unit Production	The City of Edmond does not have funding to produce new units.
Rehabilitation	The CDBG program utilizes a portion of its funding for emergency rehabilitation to benefit very low-, low- and moderate-income individuals and families.
Acquisition, including preservation	The City of Edmond will not purchase or conduct any preservations of homes during this consolidated plan.

Table 47 – Influence of Market Conditions

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

Introduction

The First Year Action Plan will cover the one-year period of October 2025 to September 2026. For the fiscal year 2025, Edmond's CDBG allocation is \$484,433. The City of Edmond is expecting to receive about the same amount over the next five years of this 5 Year Consolidated Plan. The city has approximately \$625,725.74 of unexpended CDBG funds at the end of the 2025 program year.

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	484,433	0	100,000	726,922	0	The amount is based on an expectation the City of Edmond will use CDBG funds, funds from previous years and current allocation funding

Table 48 - 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

Federal funds provided by HUD are utilized in several ways to leverage public and private resources. The City's down payment and closing cost assistance program assists in the achievement of home ownership and has proven to be an attractive program that stimulates significant interest among private lenders.

The City will assist and/or support non-profit and for-profit development partners, with applications for state and federal funds or tax credits. "Soft" public financing tools and/or deferring and/or forgiving a portion of hard development costs reduce long-term debt amounts that are passed on to low-income residents in the form of more affordable payments or rents.

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

The City has no publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Discussion

The City of Edmond expects to utilize its CDBG funds to assist extremely low, low, moderate, large families, individuals with children, elderly, veterans, people with mental, physical and developmental disabilities with public services, code compliances, neighborhood tree program, housing rehabilitation, lead base paint abatement, and fair housing.

In a time of diminished federal resources, the City has chosen to specifically target existing community development resources to the highest needs in the City. The City also plans to continue to be an example regarding collaborative efforts with other agencies.

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
Hope Center of Edmond	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Edmond Mobile Meals	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Project 66 Food Pantry	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Metro Fair Housing Authority of Oklahoma City Metro Area	Departments and agencies	Rental	Jurisdiction
Edmond Public Schools Foundation	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Edmond Economic Development Authority	Redevelopment authority	Economic Development Non-homeless special needs	Jurisdiction

Table 49 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Edmond's Consolidated Plan delivery system strengths include internal capacity regarding community and services; participatory approach and involvement of citizens; accessibility to low-income persons and households; and commitment and effectiveness of community- based public service delivery partners.

The city's community development staff has several years of experience in community development programs and initiatives as well as federal program administration and compliance. This provides the City's Consolidated Plan and CDBG Program delivery with a high degree of programming and financial stewardship and public accountability.

The City's approach to community development is built on a foundation of inclusion. To promote wide participation, the City uses its Community Connections service to encourage open communication

between the local government, residents and businesses. Community Connections provides a public forum for the discussion and resolution of local issues. Additionally, Connections promote civic understanding through its Citizen Government Academy, which introduces the public to the city's service delivery system and its departmental managers.

Edmond's community-based partners round out the delivery system for the Consolidated Plan. By working with public and private partners, the City has access to outreach and service delivery expertise that is typically not part of city organizations. Collectively these partner organizations provide efficient delivery of services through existing systems.

Although Edmond's Consolidated Plan delivery system is highly effective, gaps in the system's ability to meet needs and demands are present. Primary gaps are:

- Insufficient Block Grant funding vs. the need and demand for assistance
- Absence of nonprofit affordable housing development partners
- Lack of local data on homeless, special needs and victims of domestic violence
- Need of housing that is affordable to people at or below 30% of the AMFI

Availability of services targeted to homeless people and people 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		
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care			
Education	X		

Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 50 - Homeless Prevention Services Summary

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

There is not sufficient data for Edmond residents with HIV/AIDS. Home health, skilled nursing and hospice for residents with HIV/AIDS is offered through the Edmond-Guthrie Community Hospice. There are a few agencies in the Oklahoma City metro area, such as R.A.I.N., that provide housing for individuals on a short-term basis (5 months out of a twelve-month period) and a long-term basis depending on the needs of the individual. There are housing units in the Oklahoma City Metro area that works closely with R.A.I.N. accepting referrals, North Winds Living Center, for individuals that may not be able to manage their own homes and may choose a nursing home which offers a 24-hour professional trained staff. The Winds House, which has a home shared by five individuals and they also have a home for a family. Red Rock Behavioral Health Services operates the Dakota Village apartments for people that have been diagnosis. There is also an Oklahoma HIV/AIDS Resource Guide:

<http://www.ok.gov/health2/documents/HIV-STDResourceGuide.pdf>

Edmond, as part of the Oklahoma City MSA, refers homeless individuals and families to shelters within the Oklahoma City Continuum of Care.

Local Edmond supportive service providers (Edmond Family Services, Inc., Hope Home, and Metro Center for Family Ministries) address the needs of the city's homeless and at-risk of homelessness persons and families through coordination and referral to shelters and supportive service providers within the Oklahoma City Continuum of Care (CoC). The Continuum is composed of a network of shelter, housing and homeless services providers organized as the Coalition to End Poverty. The purpose of the CoC is to end chronic homelessness through increasing the supply of affordable permanent supportive housing and reduce overall homelessness through an increase and better coordination of prevention programs.

The City of Oklahoma City Planning Department, the Coalition to End Poverty, and the Homeless Alliance encourage the use of a Homeless Management System by shelters and service providers to generate system-wide data on the number and characteristics of homeless people in the metropolitan area and

conducts the annual "Point-in-Time" count of homelessness. Although the data is not specific to Edmond, it provides important insights into the number of homeless people in the larger metropolitan area that the city is a part of and characteristics of homeless people and families. The count also provides Edmond's local service providers such as the Hope Center and faith-based partners with useful information that can be used to plan, design and deliver homeless and at-risk client services.

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

To ascertain data and information specific to homelessness within Edmond, the city consulted with the HOPE Center; a multi-purpose nonprofit community-based organization serving low-income Edmond residents with food, clothing, counseling, medical and emergency shelter services.

The Center identified Edmond's homeless in two categories:

- Homeless persons and families traveling through the community to other destinations in and out of state, and Persons and families residing permanently in Edmond.

The Hope Center, working with a local network of faith-based organizations, accepts referrals, provides temporary shelter in apartments along with utility support. Depending on the nature and extent of individual client's needs, the Center makes referrals to other metropolitan area shelters and homeless supportive service providers.

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 basis for assigning the relative priorities is the availability of resources and appropriateness of roles. The city relies heavily on the nonprofit sector to address and deliver supportive service needs of individuals with special needs. With the availability of existing facilities in the region and the limited amount of funding available to the City, the likelihood of the City funding the construction of facilities for these populations is low currently. However, the city does place HIGH priority on funding supportive services such as transportation, health services and nutrition. It is also possible that the city could partner with a non-profit to help with infrastructure to incentivize or offset construction costs.

Rent subsidies and the development of rental properties require substantial financial resources beyond the means of the City's CDBG funding. The City believes private enterprise is the most appropriate sector for expanding the availability of affordable rental units. Additionally, rent subsidies and the number of rental vouchers allocated to a given community are the responsibility of the OHFA's Section 8 Rental Assistance Program and are subject to the availability of vouchers from USHUD.

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	2029	Affordable Housing	City wide (determined by need and eligibility)	Housing	CDBG: \$292,065	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Housing Rehabilitation Administration	2025	2029	Affordable Housing Homeless	City wide (determined by need and eligibility)	Housing Lead Base Paint	CDBG: \$40,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	Home buyer Assistance	2025	2029	Affordable Housing	City wide (determined by need and eligibility)	Housing	CDBG: \$25,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Neighborwoods Tree Program	2025	2029	Non-Homeless Special Needs	City wide (determined by need and eligibility)	Neighborhood Tree Program	CDBG: \$10,000	Other: 10 Other
5	HOPE Center Rental Assistance Program	2025	2029	Non-Homeless Special Needs	City wide (determined by need and eligibility)	Public Services	CDBG: \$71,225	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
6	Edmond Mobile Meals Program	2025	2029	Non-Homeless Special Needs	City wide (determined by need and eligibility)	Public Services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Metro Fair Housing Services	2025	2029	Affordable Housing Non-Homeless Special Needs	City wide (determined by need and eligibility)	Housing Public Services	CDBG: \$13,500	Public service activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted
8	Project 66 Food Pantry	2025	2029	Non-Homeless Special Needs	City wide (determined by need and eligibility)	Public Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Administration	2025	2029	Administration	City wide (determined by need and eligibility)	Code Compliance Assistance Housing Lead Base Paint Neighborhood Tree Program Public Improvements Public Services	CDBG: \$83,387	Other: 1 Other

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The purpose of Edmond’s CDBG OOHR Program is to rehabilitate homes to meet HUD’s Housing Quality Standards with emphasis placed on structural safety, sanitary conditions and energy efficiency. Every home that is rehabbed will receive a free energy audit and those findings will be addressed during the rehab of the home. The primary beneficiaries are low- to moderate-income individuals and families. Only owner-occupied, single-family homes are eligible. Investment (rental) property is not eligible. The City of Edmond’s CDBG OOHR program is essentially the only housing rehabilitation program in Edmond. The funds are secured by a second mortgage that is filed at the Oklahoma County Courthouse for the amount expended on each home. Payback is not required unless the property owner sells or leases the property within a five-year period. This program also includes the Emergency Repair Program that assists homeowners by addressing a specific critical and urgent need in the home. Funds are also set aside to contract with a Housing Rehabilitation Specialist to conduct the home inspections, work write-ups and oversee the construction portion of the program. Minority and women-owned businesses are encouraged to bid on the projects. For safety purposes, all contractors are screened prior to receiving bid opportunities.

2	Goal Name	Housing Rehabilitation Administration
	Goal Description	Administration, inspections, environmental review and oversight of Edmond's CDBG housing rehabilitation program. Costs include housing rehabilitation specialist, part of staff salaries, filing fees, advertising and other admin costs.
3	Goal Name	Home buyer Assistance
	Goal Description	The purpose of this program is to assist homebuyers with down-payment and closing cost assistance, up to \$14,999, which will enable them to purchase a home in Edmond. The HBA program consists of various qualifying requirements, such as income and ability to obtain a mortgage. First-time homebuyers are required to attend a homebuyer education class. Buyers are also required to put 1% down from their own accounts and have a professional home inspection conducted prior to closing. The assistance is secured by a forgivable second mortgage for a length of five-years. All recipients receive information on Lead-Based Paint hazards.
4	Goal Name	Neighborwoods Tree Program
	Goal Description	The purpose of this program is to maintain a healthy and safe urban forest. This is done by trimming and removal of hazardous trees from the target area, as well as planting new trees. Hazardous trees not only pose a serious safety threat to people and homes, but if they are diseased, the diseases can be spread to other trees throughout the neighborhood. Given the value and cost of maintaining a healthy urban forest, this program has been set aside to assist property owners who cannot afford the tree trimming and/or removal. This program is available for owner-occupied residences as well as rental property, if the tenant meets the HUD income guidelines. The City's urban forestry office identified the hazardous trees and letters and applications were sent to the property owners. A certified Arborist was hired, through the competitive bid process by the city, to trim or remove the trees.
5	Goal Name	HOPE Center Rental Assistance Program
	Goal Description	CDBG funds are used to assist the HOPE Center to prevent homelessness in providing emergency stipends to renters who have received an eviction notice or are moving from transitional housing, an emergency shelter or a medical facility.
6	Goal Name	Edmond Mobile Meals Program
	Goal Description	The City of Edmond contracted with the Edmond Mobile Meals program to pay for nutritious meals and food containers. More than 300 volunteers prepare, package and deliver meals and smiles 5 days a week to the elderly, ill, disabled and homebound. Approximately 1200 meals are prepared and delivered each week.

7	Goal Name	Metro Fair Housing Services
	Goal Description	The City of Edmond contracts with the Metropolitan Fair Housing Council of Greater Oklahoma City to provide fair housing services to Edmond residents. These services include mass dissemination of fair housing and discrimination information, landlord-tenant mediation, education presentations, counseling, outreach and consulting. MFHC has trained staff who will investigate housing discrimination complaints. In addition, MFHC provides fair housing presentations in our city with special emphasis on our apartment complexes, our three local high schools and our real estate community. They also speak at homebuyer education classes and host legal seminars.
8	Goal Name	Project 66 Food Pantry
	Goal Description	Project 66 Food Pantry provides up to two weeks of food, a month, in a grocery-like environment for low-mod families, seniors, and mobility limited residents to be able to choose the items they wish to take home. The number of items is based on family size.
9	Goal Name	Administration
	Goal Description	Administrative expenses associated with management of the CDBG program and the local fair housing efforts.

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)

During the five (5) year time frame covered by the Consolidated Plan, it is anticipated that the City of Edmond will assist **at least 100** households in the attainment or retention of affordable housing. This total includes recipients of the Home Buyers Assistance program, Neighborwoods Urban Forestry program, the Owner-Occupied Housing Rehabilitation program, and the Home Weatherization program beneficiaries.

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)

All the findings from the most recent Section 504 audit were addressed and resolved within the Oklahoma City Housing Authority (OCHA). OCHA is not allowed to maintain a separate waiting list for accessible units; however, if an applicant's name rises to the top of the list, they can refuse the apartment and wait on one that is accessible without losing their place on the list. In some cases, a unit can be modified to meet the needs of the tenant at minimal cost. In 2021, OCHA received and accepted 36 new vouchers from the American Rescue Plan Act, which have been and will continue to be allocated to emergency housing situations. In their 2025 grant application processes, OCHA identified a new focus on accessible housing units – with plans to redevelop the Will Rogers Courts public housing site. Additionally, this plan aims to extend their Amended Designated Housing Plan specifically for senior housing.

Activities to Increase Resident Involvements

OCHA is committed to full compliance with fair housing laws and ordinances, and staff annually provide and/or participates in fair housing and cultural diversity training. OCHA remains focused on reuniting families that are currently on their Public Housing program with a family member reentering their communities once released from prison or jail, with a current criminal history lookback period of three years.

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

No

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

An Analysis of Impediments (AI) was completed for the City in January 2020, with an update presented by Development Strategies to the Community Participation Committee in April 2025. The AI includes a review of both public and private sector housing data in Edmond to identify practices or conditions that limit fair housing choice. Analysis of demographic, economic, and housing data used in the report establishes the context in which housing choices are made.

Policies and ordinances adopted by the City are intended to protect the health, safety and public welfare of citizens and property. This updated analysis found no impediments to fair housing choice overtly caused by current city policies and procedures. Most impediments to fair housing are caused by broader socio-economic challenges. The updated analysis found the following impediments to fair housing choice in Edmond:

- The primary impediment to fair housing is Edmond’s high housing costs, which have risen substantially in recent years and leave many workers unable to find safe and decent affordable housing in the area.
- Due to rising costs, housing cost burden poses a major challenge—of the city’s total households, 25 percent are cost-burdened, and 12 percent are severely cost burdened, paying upwards of half of income on housing.
- While *de jure* racial segregation violates the Fair Housing Act, *de facto* segregation remains a concern: the majority of non-white households reside in central and southern Edmond, whereas white households are spread more evenly across the city.
- Areas with high racial minority populations (southwestern quadrant of the city and adjacent to Broadway) tend to have the lowest household incomes and highest rates of unemployment, poverty, housing cost burden, and housing code violations, indicating a pattern of poverty concentration and economic disadvantage.
- Nearly all households using Housing Choice Vouchers reside in high-poverty neighborhoods and residents report that the share of landlords that accept vouchers has dwindled.
- Census tracts in Oklahoma County that have the greater shares of non-white residents see higher rates of mortgage denials, most commonly citing debt-to-income ratio, credit history, and lack of collateral as rationale for denial.
- ADA-accessible housing options are very limited and the number of statewide fair housing complaints concerning reasonable accommodations/modifications has risen in recent years.
- There is an insufficient supply of affordable housing targeting all resident groups to meet current demand; the affordable housing that does exist is aging and increasingly in need of renovation or replacement.
- Edmond has only two affordable housing providers, Turning Point and Native American Housing Services, leaving a gap in local capacity to develop affordable rental housing.
- Regulatory policies like zoning impede opportunities for developing needed new housing.

- The public transportation system does not serve adequately second- and third-shift workers, who often face arduous commutes due to the lack of affordable housing available.
- There is widespread public sentiment against apartments, townhomes, and other moderately dense developments, which are primarily based on stereotypes and are voiced most loudly by a contingent of “NIMBYs” in the community; as a result, multiple proposed multi-family developments have been rejected via a public vote.
- The State of Oklahoma is one of only six states without an anti-retaliation law protecting tenants from landlord actions if they report housing problems, fair housing violations, or exercise other tenant rights, leaving renters vulnerable to retaliation.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Edmond is undertaking multiple actions to address the listed impediments through new actions and through the continuation of existing programs. The City adopted the 2023 Housing Strategy in August 2023, which recommended four strategies and 25 tactics to address the city’s housing challenges. The four strategies were: 1.) Reduce barriers to expanding production of all housing types, for-sale and for-rent; 2.) Diversify types and price points of housing; 3.) Facilitate the improvement of older housing stock condition while preserving affordability; and 4.) Support employers, economy, and workers through workforce housing.

The priority tactics recommended by the 2025 AI update include:

1. Ensure Edmond’s new zoning code allows more housing diversity
2. Establish a Housing Task Force
3. Establishing a Housing Fund
4. Establish a baseline of housing/neighborhood conditions
5. Create an education campaign about Edmond residents and worker experiences with housing

The primary obstacle to meeting Edmond's underserved affordable housing needs is limited resources and staffing. The City's only on-going resource available to address low-income housing needs is CDBG Program funds. The annual allocation of these funds is insufficient to address all priority housing needs as well as other identified community and economic development priority needs.

To address the insufficient funds obstacle, the city intends to compete for additional federal and state affordable housing resources available through programs such as the HOME Investment Partnership Program, assist private nonprofit developers with applications for U.S. HUD's Section 202 and 811 Programs. Additionally, the city will continue to support applications for affordable rental housing assistance sponsored by local nonprofit and for-profit development entities seeking Section 42 Low Income Housing Tax Credits.

To lessen the negative effects of Edmond's high-cost housing market, the city will use its CDBG funds to close homebuyers' affordability gaps. By providing down-payment assistance to income eligible

homebuyers, the city can reduce total mortgage debt and monthly mortgage payments making homeownership more feasible. With the federal cuts this program has been decreased in number of recipients to which this funding is available.

The city will continue to offer its owner-occupied housing emergency rehabilitation program, home weatherization program, and “whole” house rehabilitation (as funds are available). These programs play a key part in affordability because they allow an owner to stay in the home longer and decrease utility costs. Housing rehab extends the livability of a home, increases its energy efficiency and in some cases, makes the home more accessible.

To attract non-profit and for-profit development partners, as requested, the city will consider various alternatives to help offset the high cost of land associated with the development of affordable housing. The city will provide a copy of the recent housing needs assessment, local ordinances, planning and zoning applications and assist and/or support them with applications for state and federal funds or tax credits. "Soft" public financing tools and/or deferring and/or forgiving a portion of hard development costs reduce long-term debt amounts that are passed on to low-income residents in the form of more affordable payments or rents.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to people experiencing homelessness (especially unsheltered people) and assessing their individual needs

As indicated previously, Edmond does not have data to determine the number of chronic homeless and their need for permanent housing and independent living. Edmond's strategy to address and end homelessness is to:

1. Monitor the level of homelessness, chronic homelessness, and at-risk populations and their needs
2. Encourage and assist locally funded nonprofits to link with and access funding
3. Support local applications for state and federal homeless and at-risk funding
4. Link HOPE Center to the city's existing Section 42 LIHTC developments containing units dedicated to serving homeless under their Regulatory Agreements with the OHFA.

Edmond is prioritizing homeless and prevention activities by offering owner occupied rehabilitation, and rental assistance, Fair housing and landlord-tenant education and public service programs that provide transportation, nutritious meals to homebound residents, prescription drug and medical lab assistance, school supplies and clothing to children. Additionally, the city will monitor any new LIHTC developments to identify if any units are set-aside for the homeless.

Edmond does not receive ESG funds.

Addressing the emergency and transitional housing needs of homeless people

Edmond's strategy to address and end homelessness is to:

- Continue to support Metropolitan Fair Housing Services, Neighborhood Housing Services, and Shelterwell in educating local landlords, apartment owners, property managers and tenants about the Fair Housing Act and the Landlord Tenant Act.
- Monitor the level of homelessness, chronic homelessness, and at-risk populations and their needs. If needed, a strategy to eliminate chronic homelessness will be developed.
- Support local applications for state and federal homeless and at-risk funding
- Link the HOPE Center of Edmond to the city's existing Section 42 LIHTC developments containing units dedicated to serving the homeless under their Regulatory Agreements with the OHFA
- The HOPE Center will be offering CDBG Rental Assistance to provide emergency assistance once in a twelve-month period, to prevent homelessness and/or eviction.

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.

Service providers in the community who partner with the City direct homeless people to the appropriate services and financial assistance needed to achieve independent living. This may include assistance in obtaining permanent housing, medical treatment, mental health treatment, counseling, supervision, and other government or private assistance available such as:

- Medicaid
- Supplemental Nutrition Assistance Program
- Women, Infants and Children (WIC)
- Federal-State Unemployment Insurance Program
- Social Security Disability Insurance
- Supplemental Security Income
- Child and Adult Care Food Program
- Veterans Services

The City of Edmond does receive ESG or Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH)

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

Edmond does not receive Homeless Emergency Assistance Rapid Transition to Housing (HEARTH) Act or Section 8 Single Room Occupancy Program funding and therefore, does not have a need to develop a Discharge Coordination Policy.

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

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

In the years since the federal government's ban on the use of lead-based paint, the City has developed and implemented lead paint evaluation and mitigation policies. In turn, these policies were incorporated into the City's CDBG and other federally assisted affordable housing programs.

Edmond's CDBG Program distributes printed materials regarding the dangers and hazards of lead paint to all households receiving owner occupied rehabilitation assistance as well as the public. Local Relator working with qualified homebuyers participating in the City's down payment assistance program also distribute written lead paint hazard materials.

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

The City will coordinate its affordable housing activities with the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program by asking households with children 5 years or younger to complete the Lead Exposure Risk Assessment Questionnaire to further identify children that may need to receive blood lead testing.

All applicants to the City's Rehabilitation programs will receive priority for contracting and funding when lead based paint is present in a home with children.

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

All existing dwellings constructed prior to 1978 receiving CDBG assistance undergo an assessment to determine the presence of lead paint. Contractors performing rehabilitation work in Edmond's CDBG Program are State Certified Lead-Based Paint Risk Assessors if the property requires lead abatement services. Any CDBG-assisted dwellings determined to contain lead paint receive appropriate abatement measures using contractors licensed and certified to mitigate lead paint hazards.

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

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

According to the Analysis of Impediments update in 2025, 9.7% of individuals living in Edmond have income below the poverty level. These poverty indicators are lower compared to Oklahoma's poverty rate, which is almost doubled at 15.9%. Although the city's poverty rate is low relative to the state, the negative effect on our citizens is unacceptable. To reduce the incidence of poverty within the community, the city's goal is to improve the conditions in which low-income people live and support partnerships among providers of service to low-income people.

Housing and Community Development Programs proposed by the city support these antipoverty goals. Programs include:

- Owner Occupied Rehabilitation
- Home Weatherization
- Home Buyers Assistance
- HOPE Center Rental Assistance
- HOPE Center Utility Assistance
- Neighborwoods Program
- Code Compliance
- Edmond Mobile Meals
- Project 66 Food Pantry
- Consumer education about fair housing, housing counseling, and homeownership

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

Several social agencies in Edmond and Oklahoma County presently assist the homeless and people/households who are below the poverty line. These organizations include Boys Town Ranch, Citizens Caring for Children, Edmond EARC (Employment and Residential Centers for Adults with Developmental Disabilities), Edmond Family Counseling, Edmond Companion Healthcare, Edmond Senior Citizens Center, Edmond Task Force for Youth, Reach Out and Read, Community Action Agency of Oklahoma City/Oklahoma and Canadian Counties, and HOPE Center of Edmond (primary social service agency for the city). Each group has a targeted segment of the city that benefits their work.

Edmond's policy is to work with local community-based organizations to address poverty. The city strives to network with service providers, state agencies and community organizations to expand job opportunities and facilitate a cohesive antipoverty assistance network. Affordable housing production and preservation efforts will be coordinated and marketed through CDBG Subrecipients and community and faith-based organizations.

The city continues to place a high priority on mixed income neighborhoods and concentrations of poverty. All funding decisions are sensitive to the highest levels of need, and the desire to allocate limited resources strategically to provide a holistic approach to neighborhood revitalization.

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 Edmond City Council reviews and approves CDBG projects and initiatives annually. The Community Participation Committee informs the goals, objectives, and prioritization of programming that staff completes. The Housing and Community Resources Department is responsible for carrying out the day-to-day operations and implementation of funded projects and activities with daily monitoring based on the nature and complexity of individual projects. Housing rehabilitation work write-ups and inspections are completed in-house by an individual experienced in CDBG owner occupied rehabilitation and energy efficiency activities.

The City's Administrative Support Department provides financial, human resources, administrative and information services. This includes procurement and requests for financial draws for payment of Subrecipient and other contractors.

Automated and paper project and program files are maintained at the department level. All records are subject to the state's Open Records and Federal Freedom of Information Acts. As part of the annual independent audit, federally funded activities are audited to determine compliance with grant provisions and federal guidelines.

Prior to project implementation, all housing and community development projects proposed for funding with CDBG resources are reviewed by the Housing and Community Resources Department for eligibility under the Federal regulations, environmental review and to ensure consistency with the Council-adopted Consolidated Plan.

Each month the Community Development Coordinator reviews financial reports and division program reports against planned activities to monitor performance in meeting goals and objectives set forth in the Consolidated Plan. The coordinator also meets with the Citizen Participation committee to discuss performance.

The city's public service Subrecipient has written agreements outlining CDBG program requirements and monitoring procedures. All Subrecipient must submit signed income eligibility certificates for clients served, as well as beneficiary data when requesting funds.

Long-term program compliance with CDBG and other program requirements are ensured through the use and maintenance of required documentation that is retained by the City for a minimum of 5 years. Housing Rehabilitation or Homebuyer Assistance funds are secured by a second mortgage that is filed at

the Oklahoma County Courthouse for the amount expended on each home. Payback is not required unless the property owner sells or leases the property within a five-year period.

Expected Resources

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

Introduction

The First Year Action Plan will cover the one-year period of October 2025 to September 2026. For the fiscal year 2025, Edmond's CDBG allocation is \$484,433. The City of Edmond is expecting to receive about the same amount over the next five years of this 5 Year Consolidated Plan. The city has approximately \$625,725.74 of unexpended CDBG funds at the end of the 2024 program year, including CDBG-CV 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	484,433	0	242,489	726,922	0	The amount is based on an expectation the City of Edmond will use CDBG-CV funds, funds from previous years and current allocation funding

Table 52 - 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

Federal funds provided by HUD are utilized in several ways to leverage public and private resources. The City's down payment and closing cost assistance program assists in the achievement of home ownership and has proven to be an attractive program that stimulates significant interest among private lenders.

The City will assist and/or support non-profit and for-profit development partners, with applications for state and federal funds or tax credits. "Soft" public financing tools and/or deferring and/or forgiving a portion of hard development costs reduce long-term debt amounts that are passed on to low-income residents in the form of more affordable payments or rents.

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

The City has no publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Discussion

The City of Edmond expects to utilize its CDBG funds to assist extremely low, low- to-moderate, large families, individuals with children, elderly, veterans, people with mental, physical and developmental disabilities with public services, code compliances, neighborhood tree program, housing rehabilitation, lead base paint abatement, and fair housing.

In a time of diminished federal resources, the City has chosen to specifically target existing community development resources to the highest needs in the City. The City also plans to continue to be an example regarding collaborative efforts with other agencies.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Affordable Housing	City wide (by need and eligibility)	Housing Lead Base Paint	CDBG: \$	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Housing Rehabilitation Administration	2025	2029	Affordable Housing Homeless	City wide (by need and eligibility)	Housing Lead Base Paint Neighborhood Tree Program Public Improvements Public Services	CDBG: \$	
3	Home buyer Assistance	2025	2029	Affordable Housing	City wide (by need and eligibility)	Housing	CDBG: \$	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Neighborhoods Tree Program	2025	2099	Non-Homeless Special Needs	City wide (by need and eligibility)	Neighborhood Tree Program	CDBG: \$	Other: 10 Other
5	Code Compliance Program	2025	2019	Non-Homeless Special Needs	City wide (by need and eligibility)	Code Compliance Assistance	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care: 4 Household Housing Unit
7	HOPE Center Medical Services Program	2025	2019	Non-Homeless Special Needs	City wide (by need and eligibility)	Public Services	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
8	HOPE Center Rental Assistance Program	2025	2019	Non-Homeless Special Needs	City wide (by need and eligibility)	Public Services	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
9	HOPE Center Transportation	2025	2029	Non-Homeless Special Needs	City wide (by need and eligibility)	Public Services	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Edmond Mobile Meals Program	2025	2029	Non-Homeless Special Needs	City wide (by need and eligibility)	Public Services	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit: ## Persons Assisted
11	Fair Housing Services	2025	2029	Affordable Housing Non-Homeless Special Needs	City wide (by need and eligibility)	Housing	CDBG: \$	Other: ## Other
12	Project 66 Food Pantry	2025	2029	Non-Homeless Special Needs	City wide (by need and eligibility)	Public Services	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit: ## Persons Assisted
13	Administration	2025	2029	Administration	City wide (by need and eligibility)		CDBG: \$	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The objective of the CDBG Owner-Occupied Housing Rehabilitation (OOHR) Program is to rehabilitate homes to meet basic HUD and City building codes, with emphasis placed on structural safety, accessibility, sanitary conditions and energy efficiency. Applicants are placed on a first-come, first-served waiting list. The beneficiaries are low- to- moderate-income individuals and families. The homes will also be tested for Lead-Based Paint (LBP). If LBP exists, it will be abated. Only owner-occupied, single-family homes are eligible. Investment (rental) property is not eligible. The funds are secured by a second mortgage that is filed at the Oklahoma County Courthouse for the amount expended on each home. Payback is not required unless the property owner sells or leases the property within a five-year period. This program also includes the Emergency Repair Program that assists homeowners by addressing a specific urgent need in the home and handicap accessibility. Weatherization/Energy Efficiency replacements and upgrades are offered as well, for both owner-occupied and rental property. In rare cases, if reconstruction is deemed unfeasible, funds from this budget may be utilized for Housing Acquisition, which means CDBG funds would be used to purchase a different home for the applicant. In this case, the Citizen Participation Committee will approve the project and its parameters.
2	Goal Name	Housing Rehabilitation Administration
	Goal Description	Administration, inspections, environmental review and oversight of Edmond's CDBG housing rehabilitation program. Costs include housing rehabilitation specialist, part of staff salaries, filing fees, advertising and other admin costs.
3	Goal Name	Home buyer Assistance
	Goal Description	The purpose of this program is to assist homebuyers with down-payment and closing cost assistance, up to \$14,999 per home, which will enable them to purchase a home in Edmond. The HBA program consists of various qualifying requirements, such as income and ability to obtain a mortgage. All home buyers, regardless of whether they are first time or fiftieth time, are required to attend a homebuyer education class. Buyers are also required to put 1% down from their own accounts and have a professional home inspection conducted prior to closing. The assistance is secured by a forgivable second mortgage for a length of five-years. All recipients receive information on Lead-Based Paint Hazards.

4	Goal Name	Neighborwoods Tree Program
	Goal Description	The objective of this program is to maintain a healthy and safe urban forest. This is done by trimming and/or removing hazardous trees, as well as planting new trees with the help of the City's Urban Forestry office. Hazardous trees not only pose a serious safety threat to people and homes, but when diseased can spread to otherwise healthy trees throughout the neighborhood. Given the value and cost of maintaining a healthy urban forest, this program has been set aside to assist property owners who cannot afford the tree trimming and/or removal.
5	Goal Name	Code Compliance Program
	Goal Description	The objective of this program is to assist low to moderate-income residents who have dangerous structures such as old sheds, garages and fences that need to be removed. These dangerous structures are often attractive to children, criminal activity and can also be a harborage for vermin and insects. They are also eyesores for the entire neighborhood. In conjunction with the new Neighborhood Improvement Program, Edmond's Code Enforcement officers and residents will help locate and identify these structures. The property owners will be contacted and if they are unable to comply because of financial or physical issues, contractors will be hired to remove the structures. This program does not include demolition of homes.
7	Goal Name	HOPE Center Medical Services Program
	Goal Description	The objective of this program is to assist qualifying people who are either uninsured or underinsured and have no means to pay for prescriptions or lab costs. A local pathology lab and a local pharmacy assist qualifying applicants, and the Hope Center of Edmond pays for the lab costs and prescriptions with CDBG funds. Most recipients are children and expectant mothers.
8	Goal Name	HOPE Center Rental Assistance Program
	Goal Description	The objective of this program is to prevent homelessness by assisting the HOPE Center in providing a once-in-a-month period, emergency stipend to renters who have received an eviction notice or are moving from transitional housing, an emergency shelter or a medical facility. Priority may be given to those with children or elderly people in the home.
9	Goal Name	HOPE Center Transportation
	Goal Description	The objective of this program is to assist with Hope Center clients who need gasoline cards to assist in their efforts to find and/or maintain employment, seek medical care and other local transportation needs. This is accomplished through a partnership with the HOPE Center of Edmond and 7-11 Convenience Stores.

10	Goal Name	Edmond Mobile Meals Program
	Goal Description	The objective for this program is to assist Edmond Mobile Meals in providing affordable, nutritious meals to Edmond's homebound senior citizens and disabled residents. Volunteers deliver the meals 5 days a week to the clients' homes. The funds will be used for food supplies and food containers. More than 215 meals are delivered per day currently. Due to growth of the senior population, it is expected that demand for this program will increase dramatically in the next 2 to 10 years.
11	Goal Name	Fair Housing Services
	Goal Description	In accordance with Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) and the Oklahoma Fair Housing Act, another high-priority housing goal is to ensure all Edmond residents have access to housing regardless of age, race, color, national origin, sex, familial status, disability and religion. The City of Edmond contracts with the Metropolitan Fair Housing Council (MFHC) of Greater Oklahoma City to provide fair housing services, landlord-tenant education and mediation to Edmond residents. These services include mass dissemination of fair housing and discrimination information, education presentations, counseling, outreach and consulting. MFHC has trained, professional and legal staff that investigate housing discrimination and landlord-tenant complaints. In addition, MFHC provides education in Edmond with special emphasis on apartment complexes, property managers, university students, local high schools, real estate professionals and homebuyer education classes.
12	Goal Name	Project 66 Food Pantry
	Goal Description	Project 66 Food Pantry provides up to two weeks of food, a month, in a grocery-like environment for low-mod families, seniors, and mobility limited residents to be able to choose the items they wish to take home. The number of items is based on family size. Research done by the "Waste Not Want Not Project" found that if people are given random selections of food without regard to their needs, tastes, habits, and circumstances, that up to half the food given will not be consumed by the intended clients. Clients, having the ability to choose what items they take home, make a huge difference in how much is eaten.
13	Goal Name	Administration
	Goal Description	Administrative expenses associated with management of the CDBG program and the local fair housing efforts.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Edmond has reviewed all proposed activities for eligibility under 24 CFR Subpart C and has determined eligibility under HUD guidelines as established for the Community Development Block Grant program. The activities planned for this year will meet HUD national objectives. The annual action plan describes the City's plans for the expenditures of federal dollars for the coming fiscal year.

The following goals and objectives for the 1st Action Plan Year are consistent with those established in the Five-Year Consolidated Plan with an effective date of October 1, 2025.

The program activities are outlined below as they relate to accessibility/availability connectivity and sustainability regarding decent housing, suitable living environment and economic opportunity.

The funding recommendations for the 2025-2026 Action year were considered by the Citizen Participate Committee for the Housing and Community Resources Division on June 18, 2020, and received their favorable recommendation.

Projects

#	Project Name
1	Housing Rehabilitation
2	Housing Rehabilitation Administration
3	Home buyer Assistance Program
4	Neighborwoods Tree Program
8	HOPE Center Rental Assistance Program
9	Edmond Mobile Meals Program
10	Metro Fair Housing Services
11	Project 66 Food Pantry
12	Administration

Table 54 – Project Information

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

Basis for Category Priority

All allocation priorities support the overall priorities of the Consolidated Plan, CDBG assistance is made

available throughout the City of Edmond, with emphasis on the CDBG target area.

Priority is assigned to objectives based on the amount of federal funds available, unmet needs identified in the preceding analysis as they relate to creating affordable owner housing, and to direct funds to public services that provide much needed support to low-mod income residents. Objectives that receive a ranking of high are the objectives that will be addressed through program activities funded in the Annual Action Year programs. Other criteria evaluated to provide a ranking of high priority include:

- Preservation of existing housing stock, particularly in the CDBG target area where the greatest concentration of lower income resides. Funding is allocated to fund rehabilitation of private homes, provide emergency home repair, exterior maintenance repair, and storm shelters.
- Fund non-profit organizations that aid low-mod income residents, senior citizens, mobility-limited residents, uninsured and underinsured residents with prescriptions and/or lab cost, food, clothing, transportation, meals, and promote fair housing.
- Provide funding to public facilities for improvements in gaps which inhibit safety and accessibility for all users and mobility levels. Which includes sidewalks, streets, lighting and signage that will prevent accidents and give more accessibility.
- Promote Fair Housing, equal Opportunity, and related education for all residents.
- Maintain a healthy and safe urban forest by removing dead, dying or diseased trees which can harm residents and /or personal property.

Obstacles to Meeting Underserved Needs

The local and federal resources are insufficient to address all needs, even those of high priority. In some instances, there are perceptions in the community that affordable housing will decrease area property values and facilitate other societal problems (NIMBY issues).

Other obstacles to meeting underserved needs include:

- There is limited land available in the city for housing and commercial development.
- The requirements around criminal, evictions and credit histories in rental housing placement and hoarding/housekeeping issues, as well as no cause eviction, in rental housing stability.
- The lack of availability of transportation, especially for residents with special needs and for second shift and weekend work, exacerbated by a regional mismatch in the balance of job growth and housing development.
- Lack of downtown parking or a perceived lack of parking.
- Community tension between the need for development and the desire to preserve the status quo, between the need to rehabilitate and maintain the housing stock, and the desire for architectural and historic preservation.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing; Lead Base Paint
	Funding	CDBG: \$292,065
	Description	Provide rehabilitation, emergency repair, handicap accessibility and energy efficiency services for low- and moderate-income residents that own their home.
	Target Date	9/30/2021
	Estimate the number and type of families that will be assisted from the proposed activities	Approximately 15 owner-occupied homes will be assisted in this Action Plan Year
	Location Description	
	Planned Activities	Rehabilitate owner-occupied, single-family homes to meet basic HUD and City building codes, with emphasis on structural safety, sanitary conditions, handicapped accessibility (as needed) and energy efficiency. Homes will be tested for lead-based paint as required.
2	Project Name	Housing Rehabilitation Administration
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Housing Rehabilitation Housing Rehabilitation Administration
	Needs Addressed	Housing; Lead Base Paint
	Funding	CDBG: \$40,000
	Description	Administration, inspections, environmental review and oversight of Edmond's CDBG Housing Rehabilitation program. Costs include housing rehabilitation specialist, part of staff salaries, filing fees and advertising.
	Target Date	9/30/2021
	Estimate the number and type of families that will be assisted from the proposed activities	Inspecting and overseeing all 15 or more expected OOHR for the low-mod income residents
	Location Description	

	Planned Activities	Administration, inspections, writing up bids, overseeing the projects from first to finish, writing change orders (if needed), collecting all paperwork and turning it in a timely manner to the CDBG Coordinator.
3	Project Name	Home buyer Assistance Program
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Home buyer Assistance
	Needs Addressed	Housing
	Funding	CDBG: \$25,000
	Description	Direct homeownership assistance for low-mod individuals and families. All buyers are required to attend a homebuyer education class, put 1% down, and have the home inspected prior to purchase.
	Target Date	9/30/2021
	Estimate the number and type of families that will be from the proposed activities	The City will be assistance 5 low-mod income individuals or families for this action plan year
	Location Description	
	Planned Activities	Assist low-mod individuals or family homebuyers with downpayment and closing cost assistance, up to \$14,999.
4	Project Name	Neighborwoods Tree Program
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Neighborwoods Tree Program
	Needs Addressed	Neighborhood Tree Program
	Funding	CDBG: \$10,000
	Description	Provide assistance to low-mod income individuals and families by removing or trimming hazardous or diseased trees and/or planning a tree. Hazardous trees not only pose a serious safety threat to people and homes, but when diseased can spread to otherwise healthy trees throughout a neighborhood.
	Target Date	9/30/2021
	Estimate the number and type of families that will be from the proposed activities	The estimated number of low-mod income households is 20.
	Location Description	

	Planned Activities	To provide a healthy and safe urban forest by assisting low-mod income individuals and families with hazardous and diseased trees by having them trimmed or removed and /or by replacing the tree.
5	Project Name	HOPE Center Rental Assistance Program
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	HOPE Center Rental Assistance Program
	Needs Addressed	Housing; Public Services
	Funding	CDBG: \$71,225
	Description	To prevent homelessness by assisting the HOPE Center in providing a once in a twelve-month period, emergency stipend to renters who have received an eviction notice or are moving from transitional housing, an emergency shelter or a medical facility. Priority may be given to those with children or elderly people in the home.
	Target Date	9/30/2021
	Estimate the number and type of families that will be from the proposed activities	The estimated number of low-mod income individuals or families is 500 for the action plan year
	Location Description	
	Planned Activities	To assist low-mod income individuals and families with a one-time in a twelve-month period with rental assistance.
6	Project Name	Edmond Mobile Meals Program
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Edmond Mobile Meals Program
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Edmond Mobile Meals provides affordable, nutritious meals and a smile to Edmond's homebound low-mod income senior citizens and disabled residents. Volunteers deliver the meals 5 days a week to the client's home.
	Target Date	9/30/2021
	Estimate the number and type of families that will be from the proposed activities	The estimated number of low-mod income individuals is 500 for the action plan year.
	Location Description	
	Planned Activities	To assist Edmond's Mobile Meals by funding the cost of food supplies and food containers.

7	Project Name	Fair Housing Services
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Fair Housing Services
	Needs Addressed	Housing
	Funding	CDBG: \$13,500
	Description	Contracted with Metropolitan Fair Housing of Greater OKC to provide fair housing services including mass dissemination of fair housing literature, as well as presentations, homebuyer education, counseling, outreach and consulting with local apartment complexes.
	Target Date	9/30/2021
	Estimate the number and type of families that will be reached from the proposed activities	35 residents are estimated to receive services from MFHC
	Location Description	
8	Planned Activities	To provide fair housing services, landlord-tenant education and mediation to Edmond residents. The services include mass dissemination of fair housing and discrimination information, education presentations, counseling, outreach and consulting. To investigate housing discrimination and landlord-tenant complaints with their trained professional and legal staff.
	Project Name	Project 66 Food Pantry
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Project 66 Food Pantry
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Provide low-mod income individuals or families with up to two weeks of food a month, in a grocery store environment. The number of items received is based on family size. The residents can choose what items they take home which in turn makes a huge difference in how much is eaten.
	Target Date	9/30/2021
	Estimate the number and type of families that will be reached from the proposed activities	The estimated number of low-mod income individuals or families is 500 for the action plan year
	Location Description	

	Planned Activities	To provide funding for food supplies to Project 66 Food Pantry.
9	Project Name	Administration
	Target Area	City wide (determined by need and eligibility)
	Goals Supported	Housing Rehabilitation Home buyer Assistance Neighborwoods Tree Program Code Compliance Program HOPE Center Rental Assistance Program Edmond Mobile Meals Program Fair Housing Services Project 66 Food Pantry Administration
	Needs Addressed	Housing; Public Services; Neighborhood Tree Program; Lead Base Paint; Public Improvements
	Funding	CDBG: \$83,387
	Description	Administration and monitoring of Edmond's CDBG program.
	Target Date	9/30/2021
	Estimate the number and type of families that will be served from the proposed activities	The estimated number of low-mod income families included in the public services, housing rehab, fair housing, Neighborwoods Tree Program, homebuyer assistance is approximately 3,679.
	Location Description	
	Planned Activities	Overseeing and monitoring: • Housing Rehabilitation • Homebuyer Assistance • Neighborwoods Tree Program • Edmond Mobile Meals • HOPE Center Rental Assistance • Project 66 Food Pantry • Metro Fair Housing

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 Edmond has the fifth largest population in the state of Oklahoma and is made up of 90 square miles. According to the U.S. Census Bureau, the Edmond population of 2023 was 98,113 with 39,282 households which was 3.9% higher compared to the 2020 census 94,428 people. Population was estimated to be 95% urban, 5% rural. As of 2023, the unemployment rate in Edmond, OK, is 2.17%, the city’s median household income is \$98,524, and approximately 8.1% of households are below the poverty level with an average income below \$16,000 for a single-person household. According to HUD income guidelines, which is based on 80% of the median household income for a single person in Oklahoma County, is \$54,750 or less in 2025.

CDBG assistance is directed throughout the City of Edmond: however, the majority of CDBG activities and proposed beneficiaries are within the Census Tracts and/or Block Groups where 47% or more of the total households have low to moderate income and the highest poverty rate. These tracts and Block Groups compose the City’s CDBG target area. This area is roughly bound by Danforth to 15th Street, and Kelly Avenue to Chowning (west of UCO campus). The specific areas of the City with the highest percentage of low-income households are Census Tracts: 108203, Block Groups 1, 2 and 3; 108208, Block Groups, 1, 4 and 5; 108207, Block Groups 1, 2 and 3; 108204, Block Group1; and 108201, Block Group 1 and 4.

These Census Tracts and Block Groups encompass the west and north sides of the UCO campus and surround the downtown core. These tracts also contain most of Edmond’s lowest property values, oldest homes and infrastructure, highest energy use per square foot and greatest potential for neighborhood revitalization and affordable housing construction. Much of these neighborhoods are owner-occupied; however, encroachment by commercial and rental properties has caused a mix of uses and property maintenance concerns. The area’s grid streets, workforce housing and proximity to schools, churches and services make it one of the most desirable places for single-parents, senior citizens, individuals with disabilities and others who do not drive or own a car and therefore rely on multiple modes of transportation, such as walking, bicycling or riding Edmond’s fare-free public transportation service, Citylink.

Geographic Distribution

Target Area	Percentage of Funds
City wide (determined by need and eligibility)	100

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale of allocating investments in the CDBG target area is based on the levels of distress and

high incidence of households living below poverty level in those census tracts. There is a disproportionate need existing among some of the minority groups, and specific census tracts housed more minorities than others.

Discussion

The City of Edmond strives to invest 60% of federal CDBG dollars into Housing Activities, 5% into Non-housing Activities, 15% into Public Services and 20% into Fair Housing and General Administration.

CDBG resources may be directed outside the target area based on individual household needs and the city's desire to continue to have affordable housing, economic opportunities and a suitable living environment available to low-mod income residents throughout the City.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Housing is the essence of the City of Edmond's neighborhoods. Support for affordable housing allows elders to remain in their homes and neighborhoods they know. Homebuyer purchase and rehabilitation programs allow the next generation of residents to own and modernize older homes.

Affordable housing is a balance to economic development. In boom times, affordable housing ensures that there is housing for workers and that rising prices do not displace residents. In a troubled economy, affordable housing development is an economic engine, and it subsidizes ensure that low-income residents are not made homeless. Finally, the use of affordable housing to redevelop distressed neighborhoods prevents the loss of value of the surrounding properties and encourages long-term investment by other property owners.

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

Table 56 - 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	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	15

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

Discussion

All citizens of the City of Edmond have the right to live and raise their families in homes that are safe and sound, at a cost that allows them to afford the other necessities of life. The free market for housing is often not a fair market for low-income residents, including the elderly and disabled, as well as many workers whose wages have not kept up with housing cost. Without rehabilitation and/or general housing assistance, housing conditions will deteriorate or become expensive to maintain and push people from their homes and leave others with no homes at all.

AP-60 Public Housing – 91.220(h)

Introduction

Edmond does not have the adequate funding to assist the Oklahoma City Housing Authority in Oklahoma City.

As capital improvement funding from HUD continues to decrease, the Oklahoma City Housing Authority (OCHA) continues to struggle with deferred maintenance issues.

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

Edmond's CDBG funding will be used strictly for homeless prevention efforts in the form of repairs to owner-occupied homes.

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

Not Applicable

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance will be provided.

Not Applicable

Discussion

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

Introduction

Edmond relies on local nonprofits efforts and the Oklahoma City Continuum of Care (CoC) to address homeless needs of the city.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including.

N/A

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

Edmond is prioritizing homeless and prevention activities by offering owner occupied rehabilitation, funding non-profit agencies for rental assistance, Fair housing and landlord-tenant education and public service programs that provide transportation, nutritious meals to homebound residents, prescription drug and medical lab assistance, and clothing to children. Additionally, the city will monitor any new LIHTC developments to identify if any units are set-aside for the homeless.

Addressing the emergency shelter and transitional housing needs of homeless people

Not Applicable

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 the Veterans Administration is part of the Journey Home effort, (located in the OKC Metro Area) veterans and their families are served by the program too with VASH and other veteran's housing resources used for housing support. Additionally, services can be provided to veteran families by Goodwill through the Supportive Services for Veteran's Families program.

Service providers in the community who partner with the City direct homeless people to the appropriate services and financial assistance needed to achieve independent living. This may include assistance in obtaining permanent housing, medical treatment, mental health treatment, counseling, supervision, and

other government or private assistance available such as:

- • Medicaid
- • Supplemental Nutrition Assistance Program
- • Women, Infants and Children (WIC)
- • Federal-State Unemployment Insurance Program
- • Social Security Disability Insurance
- • Supplemental Security Income
- • Child and Adult Care Food Program
- • Veterans Services

The City of Edmond does receive ESG or Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH)

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 main service non-profit agency that Edmond has is the Hope Center for assisting low-income individuals and families avoid becoming homeless. They will work with the person, family or youth to assist them in getting in contact with the Oklahoma City (CoC) for additional assistance.

Discussion

Edmond's action to address and end homelessness is to:

1. Monitor the level of homelessness, chronic homelessness, and at-risk populations and their needs.
2. Encourage and assist locally funded nonprofits to link with and access funding.
3. Support local applications for state and federal homeless and at-risk funding.
4. Link HOPE Center to the city's existing Section 42 LIHTC developments containing units dedicated to serving homeless under their Regulatory Agreements with the OHFA.
5. Undertake funding for CDBG emergency repairs and owner-occupied rehabilitation.
6. Encourage and assist locally funded nonprofits to access homeless funding.

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

Introduction:

Policies and ordinances adopted by the City are intended to protect the health, safety and public welfare of citizens and property. The City's policies and ordinances are not meant to create barriers to the development of affordable housing. Some policies and ordinances may result in an unintended consequence (i.e. increasing the cost to develop, maintain and improve affordable housing). The City attempts to limit or eliminate adverse impacts through review of proposed development code amendments prior to enactment, and by reviewing existing codes. One of the recent efforts to reduce regulatory barriers to affordable housing was the adoption of the International Existing Building Codes; this Code applies to multi-family housing and reduces financial barriers to renovating existing buildings by allowing great flexibility in materials used in the renovation.

Barriers to affordable housing can be directly related to the supply and demand issues we currently face. The need for housing is so great in this area that it causes the cost to acquire to rise. Some affordable housing in Edmond is not considered decent. The City of Edmond promotes decent affordable housing efforts but since there isn't any state, local or federal regulations on the conditions to rent, the barrier will be difficult to overcome.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City will continue to offer its owner-occupied housing emergency rehabilitation program, "whole" house rehabilitation, and home weatherization programs (as funds are available). These programs play a key part in affordability because it allows an owner to stay in the home longer and decreases utility costs. Housing rehab extends the livability of a home, increases its energy efficiency and in some cases, makes the home more accessible.

To attract non-profit and for-profit development partners, as requested, the City will consider various alternatives to help offset the high cost of land associated with the development of affordable housing. The City will provide a copy of the recent housing needs assessment, local ordinances, planning and zoning applications and assist and/or support them with applications for state and federal funds or tax credits. "Soft" public financing tools and/or deferring and/or forgiving a portion of hard development costs reduce long-term debt amounts that are passed on to low-income residents in the form of more affordable payments or rents.

Discussion:

The City of Edmond remains committed to ensuring equal housing opportunity for all people. Proposed Action Plan activities for 2025-2026 provide direct funding for the provision of fair housing training,

compliance, and complaint processing functions. Staff will continue to monitor affordable housing barriers and provide resources where needed to ensure compliance.

AP-85 Other Actions – 91.220(k)

Introduction:

The local and federal resources are insufficient to address all needs, even those of high priority. In some instances, there are perceptions in the community that affordable housing will decrease area property values as well as facilitate other societal problems (NIMBY issues).

The City's CDBG resources this year will be spent to benefit low-mod income residents. The City will continue its commitment to the preservation of affordable housing and actions that will foster and maintain affordable housing in Edmond.

The activities listed in this Action Plan work to reduce the number of households in poverty; and with enhanced coordination with nonprofits partners, services will have a greater impact on this goal.

Actions planned to address obstacles to meeting underserved needs

Grant funds covered under the Consolidated Plan are utilized to provide services and activities that benefit the various segments of lower-income populations in a responsible and comprehensive manner. Funds are allocated to activities that are not duplicative or competitive. Funds are allocated to activities that are designed to serve all segments of the population in the areas of concentrated lower-income people.

Through the next program year, the City of Edmond hopes to identify and address priority areas of removal of architectural barriers and rehabilitation of existing owner units including emergency repairs.

The primary weakness in the delivery system is the lack of funds to address the identified needs within the community. The City has and continues to address underserved needs by prioritizing the programs believed to provide the most benefit to the greatest number of lower-income residents in concentrated low-income neighborhoods.

The City will also continue to work with partners to examine obstacles such as benefit cliffs, and to advocate for appropriate policy changes. In addition, the City will encourage local agencies to explore ways to deliver services in a more cost-effective and efficient manner, as well as cooperate between agencies.

Actions planned to foster and maintain affordable housing

The City of Edmond continues its commitment to meeting housing needs during the first program year of the Action Plan. To continue with the goals of enhancing the housing stock throughout the city limits, the City of Edmond places importance on the housing priorities as identified in the Consolidated Plan throughout the application process.

The objectives for the FY2025 program year are to perform owner-occupied rehabilitation to bring

structures to housing quality standards, home repair projects for system replacements, emergency assistance and demolition for the elimination of blighted structures. The objective is to provide safe, decent, affordable housing for low-mod income families and individuals with an outcome of accessibility/availability.

Fair Housing Activities are funded with CDBG under General Program Administration. The services are provided by the Metropolitan Fair Housing Council, which investigates and reports on fair housing for the City to ensure equitable access and opportunity for all people.

Actions planned to reduce lead-based paint hazards

In the years since the federal government's ban on the use of lead-based paint, the City has developed and implemented lead paint evaluation and mitigation policies. In turn, these policies were incorporated into the City's CDBG assisted affordable housing programs.

Due to the privacy laws at the State Department of health, Edmond did not receive data linking income and age of housing to the incidence of lead-based paint. There are approximately 1,855 units built prior to 1978 that may contain lead-based paint. Given the number of homes that have been replaced by CDBG and private investment, according to lead-abatement contractors, the estimate is likely less than 1,600 units.

All existing dwellings constructed prior to 1978 receiving CDBG assistance undergo an assessment to determine the presence of lead-paint. All contractors and the rehab specialist performing rehabilitation work in Edmond's CDBG Program are State Certified Lead-Based Paint Risk Assessors. Any CDBG-assisted dwellings determined to contain lead paint receive appropriate abatement measures using contractors licensed and certified to mitigate lead paint hazards.

CDBG assisted households with children 6 years of age and under are required to undergo blood lead screening to determine their level of lead exposure and results are subsequently reported to the Oklahoma State Department of Health. The City will coordinate its affordable housing activities with the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program by asking households with children 6 years or younger to complete the Lead Exposure Risk Assessment Questionnaire to further identify children that may need to receive blood lead testing.

Actions planned to reduce the number of poverty-level families

Although the city's poverty rate is low, relative to the state. The negative effects on families and individuals are unacceptable. To reduce the incidence of poverty within the community, the city's goal is to improve the conditions in which low-income people live and support partnerships among providers of service to low-income people.

Housing and Community Development Programs proposed by the city support these antipoverty goals.

Programs include:

- Owner Occupied Rehabilitation
- HOPE Center Rental Assistance
- Neighborwoods Program
- Edmond Mobile Meals
- Project 66 Food Pantry
- Consumer education about fair housing, housing counseling, and homeownership

Several social agencies in Edmond and Oklahoma County presently assist the homeless and people/households who are below the poverty line. Edmond's policy is to work with local community-based organizations to address poverty. The City strives to network with service providers, state agencies and community organizations to expand job opportunities and facilitate a cohesive antipoverty assistance network. Affordable housing production and preservation efforts will be coordinated and marketed through CDBG Subrecipients, the community and faith-based organizations.

Actions planned to develop institutional structure

A definite challenge for the Community Development department over the next 5 years will be to effectively adapt its institutional structure to meet the changing needs of a challenging fiscal environment. In a time of budget reduction, the department will need to find ways to implement, oversee, and monitor programming more efficiently and more effectively to meet increasing demands for services and funding with significantly fewer resources.

Edmond plans to continue inviting organizations such as local and county governments, health department, non-profit providers, school representatives, community housing development organizations and state organizations to attend public hearings and meetings regarding the City's vision for a viable and urban community. We plan to encourage participation from each of the organizations to assist with achieving our vision.

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

The Plan objectives that relate to extremely low, low-mod income, at-risk of being homeless, elderly, families with children, single person households, people with mental and physical disabilities, people with special needs, veterans and people with HIV-AIDS focus on program activities designed to provide housing assistance, housing rehabilitation and social services to the underserved populations.

Discussion:

The City of Edmond expects to utilize its CDBG funds to assist extremely low, low, moderate, individuals, large families, individuals with children, the elderly, veterans, people with mental, physical and developmental disabilities with public services, code compliances, neighborhood tree program, housing

rehabilitation, lead base paint abatement, and fair housing. The CDBG funds will be used in the next 5 years to continuously investigate ways to partner with the City of Edmond to install Safe Routes in low-mod neighborhoods to aid in mobility for the residents.

The challenge for the City and our non-profits agencies is becoming even more creative in stretching resources and finding new solutions to funding and to meeting local needs. Agencies will be encouraged to enhance their collaborative efforts with other agencies,

Program Specific Requirements

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

Introduction:

In this section, the City addresses the program-specific requirements for the Annual Action Plan. The specific program addressed is Community Development Block Grant (CDBG).

CDBG assistance is made available throughout the City of Edmond, however most of the assistance is in the CDBG target area where 47% or more of the total household beneficiaries have low-to-mod incomes. The CDBG activities are, typically, under the national objective of benefit to low- and moderate-income households.

All program income is reported in IDIS and in financial reporting to HUD.

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
2. The amount of proceeds from section 108 guarantees that it will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.
3. The amount of surplus funds from urban renewal settlements
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
5. The amount of income from float-funded activities

Total Program Income: \$

Other CDBG Requirements

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

The number of urgent-need activities is zero (0) currently, subject to change if the need arises. The funding will be used for rehabilitation and repairs to homes to prevent homelessness.

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income – 100%

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit people of low and moderate income. Specify the years covered that include this Annual Action Plan: 2025-2026

100% of the CDBG funds will be used to benefit people with low and moderate income over the five-year consolidated plan period from October 1, 2025, to September 30, 2026.

The City of Edmond Five Year Consolidated Plan covers FFY 2025-2025 with the First Year Annual Action Plan beginning October 1, 2025.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2025 Analysis of Impediments to Fair Housing
	List the name of the organization or individual who originated the data set. Development Strategies
	Provide a summary of the data set. The 2025 Analysis of Impediments to Fair Housing Choice was updated by Development Strategies as part of the 2025-2029 Consolidated Plan Process, and as a requirement for receiving formula grant funding from the U.S. Department of Housing and Urban Department (HUD). The report addresses actions in Edmond related to actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choice; and any actions, omissions, or decisions which have this effect.
	What was the purpose for developing this data set? As a requirement of receiving funds under the Community Development Block Grant (CDBG), entitlement jurisdictions are required to submit certification to HUD of affirmatively furthering fair housing, including an Analysis of Impediments to Fair Housing Choice (AI), proposed actions to overcome the effects of identified impediments, and to maintain records reflecting the actions taken in response to the analysis. Impediments identified in the AI reports and possible course of actions to remedy are discussed in more detail in the Barriers to Affordable housing section of this report.
	Provide the year (and optionally month, or month and day) for when the data was collected. The original 2019 Edmond Analysis of Impediments to Fair Housing Choice was completed on January 22, 2020. The update was completed in April of 2025.

Briefly describe the methodology for data collection. The Analysis of Impediments was conducted through the assessment of several quantitative and qualitative sources. Quantitative sources used in analyzing fair housing choice included: • Socio-economic and housing data from the U.S. Census Bureau • Employment data from the U.S. Bureau of Labor Statistics • Economic data from the U.S. Bureau of Economic Analysis • Investment data gathered in accordance with the Community Reinvestment Act (CRA) • Home loan application data from the Home Mortgage Disclosure Act (HMDA) • Housing complaint data from the U.S. Department of Housing and Urban Development (HUD) and the Metropolitan Fair Housing Council of Oklahoma (MFHC). Qualitative research included evaluation of relevant existing fair housing research and national and city fair housing legal cases. Additionally, the research included the evaluation of information gathered from several public input opportunities conducted in relation to the Analysis of Impediment report. This included the 2023 City of Edmond Fair Housing Survey distributed stakeholders, interested parties, and participants in the public input process. Geographic analysis of racial and ethnic distribution was conducted by calculating race or ethnicity as the percentage of the total population and then plotting the data on a geographic map of Census tracts in Edmond. For the report, data was produced from the 2023 Census data to examine how the concentration of those populations changed over time. Ultimately, a list of potential impediments was drawn from the above referenced sources and further evaluated based on HUD's definition of impediments to fair housing choice. Potential impediments to fair housing choice present within the City of Edmond were identified: along with actions the city may consider in attempting to address possible impediments.
Describe the total population of which the sample was taken. As part of the essential review of the background context of the City of Edmond markets in which housing choices are made, detailed population and demographic data were included to describe the City's residents. the data summarized not only the protected class populations, but also characteristics of the total population for the entire city. The data assisted in determining whether over-concentrations of racial and ethnic minorities exist, and if so, which areas of the City are most affected.
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. As previously mentioned, further evaluation of the status of fair housing within the City of Edmond was conducted via the 2023 Fair Housing Survey which was completed by over 1,700 stakeholders and citizens. Respondents were asked to provide their related role in the fair housing process.

2	Data Source Name Comprehensive Economic Development Strategy
	List the name of the organization or individual who originated the data set. The CEDS was produced by the Association of Central Oklahoma Governments (ACOG), in consultation with TIP Strategies, Inc.
	Provide a summary of the data set. The CEDS provides a regional economic and demographic assessment of central Oklahoma communities with four (4) metro counties (Canadian, Cleveland, Logan and Oklahoma Counties). The purpose of this assessment was to arrive at a common understanding of the region's unique economic strengths, weaknesses, opportunities, and threats. Preliminary data analysis represents the first step in the planning process and forms part of the foundation for subsequent economic development plans. the socio-economic assessment for the region includes demographics, migration, economy, innovation, workforce and occupational data.
	What was the purpose for developing this data set? The comprehensive Economic Development Strategy (CEDS) was created to provide guidance on enhancing the efforts of existing organizations and redefining the role of ACOG in becoming a vital economic development partner for the central Oklahoma region. the CEDS has identified three (3) primary goals to enhance regional economic development: 1. Enhance the region's transportation and telecommunication systems. 2. Build a resilient economy through business development and attraction, diversification of the economic base, and adopting policies to address economic and weather-related disruptions. 3. Grow the region's startup, entrepreneurship, and business innovation ecosystem by providing the support and tools needed for businesses to thrive. While each of these goals was chosen for their ability to leverage distinct opportunities in central Oklahoma, they are also intentionally chosen for their ability to support one another.
	Provide the year (and optionally month, or month and day) for when the data was collected. The Comprehensive Economic Development Strategy for Central Oklahoma was completed in September 2024.

	Briefly describe the methodology for data collection. After acquiring a grant from the U.S. Economic Development Agency (EDA), ACOG hired TIP Strategies, INC., an economic development consulting firm in Austin, Texas, to assist in crafting strategies that leveraged the four-county region's key opportunities. The findings and recommendations in the final report serve as a framework for guiding regional economic development initiatives and the allocation of public and private resources to enhance central Oklahoma's economic development efforts. To conduct their work, TIP toured the region, met with key stakeholders, analyzed economic development and demographic trends, and reviewed relevant planning documents. Several data sources were used in preparation of the report, including: • Population: Historical estimates of population by county from the U.S. Census Bureau, as prepared by Moody Analytics. • Unemployment: Data from the U.S. Bureau of Labor Statistics' household survey, via Moody's Analytics. • Employment and Occupation: Employment and occupational analysis were performed using Strategic Advantage, a suite of web-based analysis tools created by Economic Modeling Specialists, Inc. (EMSI). The data provided, in most cases, represents "complete" employment, rather than "covered" employment typically produced by state and federal workforce agencies. Unlike covered employment which includes only those industries covered by unemployment insurance, complete employment includes estimates of all industries. Employment data in the report is presented in accordance with the North American Industry Classification System (NAICS). The system was developed under the direction of the Office of Management and Budget (OMB) as the standard for use by federal statistical agencies in classifying business establishments for the collection, tabulation, presentation, and analysis of statistical data describing the U.S. economy. Occupational data in the report is categorized using the Standard Occupational Classification (SOC) system.
	Describe the total population of which the sample was taken. Economic data was gathered from all four (4) counties in the Central Oklahoma region. In 2023, the regional population stood at approximately 1.5 million, an increase of over 400,000 over the 210 Census count.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Demographics were mapped upon age distribution, occupational trades, net migration and major economic employment sector for the entire four-county population.
3	Data Source Name 2023 ACS 1-YR Estimates Data

	List the name of the organization or individual who originated the data set.
	U.S. Census Bureau
	Provide a summary of the data set.
	2023 American Community Survey 1-Year Estimates Households and Families
	What was the purpose for developing this data set?
	report was accessed to identify the number of households with children present.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Report was accessed via the United States Census, June 2023
	Briefly describe the methodology for data collection.
	Although the American Community Survey (ACS) produces population, demographics and housing unit estimates, it is the U. S. Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, state, counties, cities, and towns and estimates of housing units for state and counties. Access to this data was obtained through the internet at: http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk
	Describe the total population of which the sample was taken.
	Data was collected for the Edmond, Oklahoma Metropolitan Statistical Area.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The report includes total households, number of families and summary of children by age, selected household type and housing tenure.
4	Data Source Name
	HOME Rent Limits
	List the name of the organization or individual who originated the data set.
	Per 24 CFR Part 92.252, HUD provides the following maximum HOME rent limits. https://www.hudexchange.info/programs/home/home-rent-limits/
	Provide a summary of the data set.
	1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for the number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

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How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is available by state/county/MSA https://www.hudexchange.info/programs/home/home-rent-limits/
What period (provide the year, and optionally month, or month and day) is covered by this data set? 2023 https://www.hudexchange.info/programs/home/home-rent-limits/
What is the status of the data set (complete, in progress, or planned)? Complete https://www.hudexchange.info/programs/home/home-rent-limits/