

The City of Norman
Office of Planning and Community Development
Consolidated Annual Performance
And Evaluation Report
On CDBG and HOME Programs
2007-2008

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Thank you for your interest in the City of Norman Community Development Block Grant Program (CDBG) and HOME Investment Partnerships annual report for the program year 2007-2008. Known as the CAPER (Consolidated Annual Performance Evaluation Report), this document is intended to provide information on how the City invested the funds it received from these two federal programs. The information is provided for the use of both the local community and the U.S. Department of Housing and Urban Development, the federal agency that oversees the program. Some of the information required by HUD is provided to them through their computerized reporting program. The time period covered in the CAPER is July 1, 2007, through June 30, 2008.

The scope of the CAPER includes the wide range of activities undertaken in the past year using CDBG and HOME funds to address the priorities previously identified in the planning process. The statutory purpose of the CDBG program is "Decent housing and a suitable living environment and expanding economic opportunities for principally low-and moderate-income persons." The U.S. Department of Housing and Urban Development provides funds that allow the City of Norman to plan and provide services that meet the goal of assisting low/moderate income persons to secure for themselves better housing, better jobs, a better living environment, and more complete community services.

The planning process that is the first step in investing the funds is known as the 5-year Consolidated Plan. This process involves input from the public at all points. After receiving this public input, the CDBG Policy Committee and ultimately the Norman City Council makes the final determination as to how to invest the funds. The current Consolidated Plan, approved by the City Council, covers the years 2005 through 2009.

Each year of the 5-year Consolidated Plan an Annual Action Plan is compiled. This portion of the 5-year plan details the specific activities that will be completed during that year. It explains the amounts budgeted for each activity, and provides details about that proposed activity. This document, the 2007-2008 CAPER, will explain how the City of Norman invested the CDBG and HOME funds during that year. It compares the actual activities to the plan in order to determine how well the actual activities met the intended goal for that program or project. The only significant barrier to fulfilling the strategies and overall vision is that the money available is not sufficient to meet all the goals immediately. The City of Norman continues to make progress, but as the City grows, needs continue to grow as well.

Both the CDBG and HOME programs are in good standing in all respects. Grant disbursements are timely and actual expenditures did not differ from letter of credit disbursements.

□ EXECUTIVE SUMMARY

The City of Norman is the recipient of federal Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. The U.S. Department of Housing and Urban Development (HUD) provides these funds to the City on a formula basis. As a recipient of these funds, the City is required to prepare a five-year strategic plan that identifies housing and community needs of the City, prioritizes these needs, identifies resources to address needs, and establishes annual goals and objectives to meet needs. This five-year strategic plan is known as the **Consolidated Plan**. In addition to updating the Consolidated Plan on an annual basis, via an annual action plan, the City of Norman is required to provide the public and HUD with an assessment of its accomplishments utilizing these funds at the end of each fiscal year. This annual assessment is known as the **Consolidated Annual Performance and Evaluation Report (CAPER)**.

This CAPER has been prepared to meet HUD's requirements for annual performance evaluation. This document provides a review and evaluation of the City's performance over the 2007-2008 Fiscal Year (or report period), and the five-year timeframe of the 2005-2009 Consolidated Plan. The 2007-2008 report period began July 1, 2007 and ended June 30, 2008. This report summarizes the City's accomplishments for the CDBG and HOME programs and includes a summary of the progress the City has made to meet Consolidated Plan five-year goals. Also included in this document are reports generated by HUD's Integrated Disbursement and Information System (IDIS). These HUD reports provide information that has been entered into the national database and summarizes the City's accomplishments for the 2007-2008 report period.

During the 2007-2008 report period, the City continued its efforts to address the priority housing and community needs identified in the 2005-2009 Consolidated Plan. For example, the City's supply of affordable housing was expanded and upgraded during the report period. Funding from various federal, state and local sources were used to perform rehabilitation items on 32 owner-occupied housing units. Utilizing HOME funds, 55 first time homebuyers were assisted with the Norman Community Reinvestment Corporation homebuyer program.

The needs of Norman's homeless were addressed with the use of CDBG funds. By providing operational funding from CDBG, 305 homeless individuals and or families accessed transitional housing and services provided by three local shelters. The City of Norman does not receive Emergency Shelter Grant (ESG) funds through the Consolidated Plan process, therefore the City applied for funds through the Oklahoma Department of Commerce for Norman agencies and was awarded in the Spring of 08 grants for \$75,000 for Food & Shelter for Friends and \$50,000 for Independent Living Services for Youth. Previously in 2007, three entities were funded for the total amount of \$150,000. Through these efforts a total of 80 Norman precariously housed households received assistance that prevented them from becoming homeless.

The community needs of Norman were also addressed during the 2007-2008 report period. Funds were also allocated to undertake several street and park improvement projects. These projects are still in the planning stages with anticipated completion in the 2008-2009 program year.

Finally, the City continued to address the human service needs of the community with the assistance of an extensive list of public service providers. Many of the public services funded by the City during the 2007-2008 report period were programs aimed at assisting and reducing the number of families living at

or below poverty. Programs such as delivering meals to homebound seniors addressed the needs of over 1,100 Norman seniors. Other public services provided during the report period included programs for the disabled, medical/dental care, and employment services.

In this reporting period the City of Norman received \$875,113 in 2007/2008 CDBG funds; \$559,823 in HOME Investment Partnership Funds; \$13,609 in HOME Program Income and \$371.93 in CDBG Program Income. The available funds were expended on activities aimed at meeting the many challenges faced by the City of Norman; to preserve and create a quality living environment for all residents; and to address the City's community vision as delineated in the 2005-2009 Consolidated Plan. The 2007-2008 report period is the third year of the 2005-2009 Consolidated Plan cycle. This CAPER also evaluates the City's efforts to meet five-year priority need goals identified in the Consolidated Plan.

GENERAL CAPER NARRIATIVES

□ ASSESSMENT OF FIVE-YEAR and ONE-YEAR GOALS AND OBJECTIVES

The following is a breakdown of HUD formula grant funds spent on grant activities for each goal and objective in the City of Norman Consolidated Plan.

- Objective 1: Construct or reconstruct infrastructure improvements in the five target neighborhoods based on neighborhood priorities. \$2,432 expended; \$333,029 currently budgeted CDBG
- Objective 2: Continue to work with public service agencies to provide technical assistance for capacity building, coordination with other agencies, and collaboration on projects, to allow the agencies to maximize delivery of services to low-to-moderate income persons and families.
- Objective 3: Provide CDBG funding to public service agencies to provide services to low-to-moderate income persons and families with an emphasis on transportation, health care and special needs populations. \$125,288 CDBG
- Objective 4: Provide CDBG funding to agencies in building improvement projects.
\$38,938 CDBG
- Objective 5: Continue to support existing programs that provide economic and employment assistance to low-to-moderate income persons, as well as continue to make Earned Income Tax Credit packages available to low-to-moderate income persons through these agencies.
\$5,743 CDBG
- Objective 6: Existing Owner Occupied Housing - Improve the accessibility, code compliance, safety, and energy efficiency of existing owner-occupied housing in ways that support community stability. \$333,507 CDBG; \$224,166 HOME
- Objective 7: Housing for Sale to Homebuyers - Promote homeownership with particular attention to the development of pride of place, empowerment, and participation in neighborhood activities, or to broaden housing choices for lower income households throughout the City of Norman. \$275,000 HOME
- Objective 8: Housing for Renters - Improve the affordability, accessibility, code compliance, safety, and energy efficiency of existing renter occupied housing in ways which support neighborhood stability and diversity, or help create a more diverse supply of renter housing within existing neighborhoods or in places which increase the overall rental housing opportunities within newer areas of the City.

Public Improvements. All infrastructure projects underway and/or completed were identified in the five-year goals and previous one-year goals, and met Objective 1. Target neighborhood citizens select the projects to be funded from the five-year goal list. Many projects are executed jointly with CDBG and other City funding sources, and City crews perform a significant portion of the work. Such joint effort projects allow for more work to be done and in a more efficient manner, and more effectively help to make the community's vision a reality. Projects are monitored daily while in progress. All projects are complete with the exception of the alley reconstruction projects and the installation of historic pedestrian lighting fixtures. In December 2007, an ice storm struck Norman resulting in a Presidentially Declared Disaster Area that necessitated rescheduling of all Public Works projects, thus delaying the proposed CDBG projects. All alley projects are still funded and are scheduled to be done as soon as City street crews are available. OG&E has begun preliminary schematics on the installation of the lighting fixtures.

The City of Norman Community Development Block Grant and HOME Partnership program funds were utilized as outlined in the one-year strategic plan. All projects were designed to directly address the objectives of the Five-Year Consolidated Plan, with the primary benefit to low-to-moderate income persons. 100% of funds were spent to benefit to low-to-moderate income persons.

Public Services and Facilities. There were 16 agencies assisted with funds from the current grant, with emphasis given to transportation, health care and special needs populations as noted in Objective 3. In addition 2 agencies were provided assistance in building improvement projects in accord with Objective 4. Throughout the year the City worked with over 20 agencies to provide technical assistance for capacity building, and City staff participated in numerous committees to encourage collaboration and to maximize delivery of services (Objective 2).

All public service projects proposed were completed with the exception of one building improvement project. Delays incurred by the non-profit in the acquisition of the property necessitated the extension of the contract to the 0809 program year. Property acquisition is now complete and construction is underway. All proposed infrastructure projects are scheduled for implementation by the end of the fiscal year. Housing funds were expended as proposed, with some funds remaining, but identified to be used for specific projects.

Economic Development/Anti-Poverty. The City continued to fund infrastructure projects to provide job opportunities as well as providing equipment for job training. The practice of making Earned Income Tax Credit packages available to low-to-moderate income persons through public service agencies was continued. (Objective 5).

Housing. The Housing Rehabilitation Programs pursued under this grant directly addressed Objective 6 to improve accessibility, code compliance, safety, and energy efficiency of existing owner-occupied housing. The HOME program also was used to address this objective. Housing for homebuyers was promoted through the HOME program to meet Objective 7. Several avenues were taken to address Objective 8 related to affordability and code compliance of rental property. The Norman Oklahoma Affordable Housing Coalition continued to work with the private sector and other governmental agencies to bring additional affordable units into Norman. The City also supported efforts by the private sector to gain tax credit resources to rehabilitate existing rental properties. Code Compliance efforts continue to address the safety and energy efficiency of existing rental housing.

□ **AFFIRMATIVELY FURTHERING FAIR HOUSING**

An analysis of impediments to fair housing choice was completed prior to the five-year Consolidated Plan. The analysis showed no systemic problems in Norman, and did not make any recommendations for change. However, the City has continued to work closely with Legal Aid of Western Oklahoma and the Metropolitan Fair Housing Council as well as others to provide educational materials, training, legal support, and testing. The City maintains a contract with the Metropolitan Fair Housing Council to handle any and all complaints that may arise in Norman.

Although not stated as a specific impediment, affordable housing is one of the major barriers to fair housing not just in Norman but nationwide. By maintaining and increasing the supply of affordable housing, there should be greater opportunity for the community to become more diversified. Other impediments to fair housing include limited choices and community support. The City of Norman seeks support from the community to ensure that all housing is safe, decent, and available to all people.

CDBG and HOME Programs directly further fair housing by making funds available to low-moderate income households to rehabilitate or to purchase homes. In addition, the funds are provided to public service agencies that assist with fair housing issues. These programs are designed primarily to increase the housing opportunities for low income persons. However, they are also implemented to promote fair housing within the City of Norman.

□ **AFFORDABLE HOUSING**

The major barrier to affordable housing is a limited supply of affordable housing and limited housing choice. Relatively few low cost homes are for sale in the City of Norman. What homes are available at lower prices are typically in poor condition and sell very quickly, pointing to a possible demand for that priced housing.

Development costs also discourage the construction of a sufficient number of lower priced homes. The current housing market, combined with City land use regulations and impact fees for residential development, make new affordable housing difficult. This contributes to a lack of interest by most developers and builders to construct lower priced housing.

The City of Norman works to promote the acceptance of affordable housing and current housing options in the community and continues efforts to maintain a decent supply of affordable housing through the CDBG and HOME programs. In this program year the City of Norman spent \$333,507.28 of CDBG funds and completed 22 Emergency Repair Projects, 1 Rehabilitation Deferred Payment Loan, and 3 Accessibility Modification Projects for low income residents of Norman. The HOME program spent \$224,165.53 to complete rehabilitation on 6 projects and begin work on 8 additional projects. In addition 55 down-payment assistance projects were closed utilizing \$275,000 of HOME funds.

The Housing Rehabilitation Program is entirely voluntary in nature, available within the city limits of Norman, and currently has a lengthily waiting list for participation in the program. Due to delays in applicant responses and contractor availability, some of the projects were slow to develop. Current barriers to this program also include the availability of contractors licensed to perform the required lead based abatement.

The City of Norman is a partner agency in Norman Oklahoma Affordable Housing; this group comprised of community leaders from both the for-profit and not-for-profit sectors meets regularly to develop initiatives to further affordable housing in Norman. From this group ideas lead to the development of the designated Community Development Housing Organization (CHDO) for the City of Norman the Norman Affordable Housing Corporation.

This entity although associated with the Norman Housing Authority is a stand alone Community Development Housing Organization having independent 501c(3) status. Given the depth of housing knowledge available in this organization it has been a very successful partnership.

□ CONTINUUM OF CARE NARRATIVE

In addition to setting aside CDBG funds to support agencies that assist the homeless, the City of Norman is the lead entity for the Continuum of Care. Exhibit 1 of the Continuum of Care Supportive Housing application is prepared with the oversight of the City of Norman. Utilizing administrative funds, the CDBG program began funding a Homeless Consultant on a contractual basis to help facilitate the different facets of addressing the needs of the homeless community and service providers within Cleveland County.

CDBG funds were used to directly assist three homeless shelters in operations of their facilities. Public service funds granted from the CDBG Program also benefited service agencies that provide assistance to the homeless as well as other low-income persons. The City also provided the technical assistance and chaired the Continuum of Care Steering Committee that applied for the renewal of Continuum of Care funds for two agencies. The Continuum of Care Steering Committee met monthly to continue development of the Continuum of Care strategy as a continuous process. The purposes of the strategy pursue development and coordination of services and the sharing of information among and between those entities interfacing with the homeless and potentially homeless populations in the community. The City continued participation in the Continuum of Care Clearinghouse Homeless Management Information System with Oklahoma City. In addition the City staffed and provided technical assistance to a formal Oversight Committee that was appointed by the Mayor and Council to manage the process to meet the goals of the ECHO 2015 plan, a 10-year plan to end chronic homelessness. In conjunction with the ECHO 2015 plan, Staff supported the efforts of five ad hoc committees designated by the Oversight Committee, attended the monthly shelter directors meeting, and prepared an annual report on progress in meeting the goals of the plan. Efforts have been initiated to be more inclusive of the Faith Based community and the needs that they are addressing.

Because Emergency Shelter Grant funds are not received through the Consolidated Plan process, the City applied for funds through the Oklahoma Department of Commerce for Norman agencies and received a grant for \$75,000 for Food & Shelter for Friends and a grant for \$50,000 for Independent Living Services for Youth. The City continues to work with the County Commissioners to allow the Continuum of Care to cover all of Cleveland County in an effort to better coordinate activities and to make more funding available to address homeless issues.

The City also sits as a permanent member of the grant committee for FEMA funds. All funds were utilized for direct services, with no funds utilized for administration by the coordinating agency or the funded agencies.

□ LEVERAGING RESOURCES

The City of Norman is able to provide funding to public service agencies that is used as leverage for obtaining additional funding. Through this process, programs are able to acquire additional funds. The City of Norman continues to seek additional funding from local, state and federal resources to maximize the effectiveness of both the CDBG and HOME funds.

For instance, the City of Norman applied for and received Emergency Shelter Grants in the amount of \$125,000 from the Oklahoma Department of Commerce for two homeless shelters in Norman to provide funds for the general operation of the shelter as well as case management and prevention services. The City staff also worked with the Cleveland County Continuum of Care to prepare an application through

the US Department of Housing and Urban Development 2007 Continuum of Care and was awarded two Supportive Care renewals and one Shelter Plus Care Renewal for local agencies to address homelessness.

The City of Norman provides additional resources not only by designating infrastructure improvement projects within the target areas but also by the additional funding provided for the CDBG administrative staff. Addendum Two details the leveraging of funds by the CDBG program.

Federal resources from HUD leveraged other public funds through a number of infrastructure projects. Taking care of small projects with CDBG funds allows for larger projects to be accomplished with other City resources. Also, by having City crews provide the labor and equipment for a number of CDBG projects, CDBG funds are greatly leveraged.

Match requirements for the HOME program were satisfied through our homebuyer program and the acquisition of affordable housing from the Norman Affordable Housing Corporation. A match of \$126,008 was required, but \$707,117 was generated. In fact since 1994, Norman has banked over 1.6 million dollars of accrued match above the required amounts. Match was acquired through approved methods that include waived fees, foregone interest, gift funds, etc. To satisfy the recapture provisions for the homebuyer program, a Subordinate Mortgage is filed at time of closing to secure the period of affordability for each project.

The Norman Affordable Housing Corporation purchased market rate properties and converted them into affordable rental rate units by utilizing funds from the proceeds of the sale of the Kingsgate Apartment property. Addendum Three details the match requirements and how they were satisfied.

□ HOME PROGRAM

As noted in the breakdown of CPD Grant funding the HOME program is utilized in the housing rehabilitation and the homebuyer programs. The CHDO for the City of Norman is the Norman Oklahoma Affordable Housing Corporation (NAHC). This entity is a private non-profit associated with the Norman Housing Authority to further promote and develop affordable housing. Although no CHDO funds were expended during this program year, these funds (\$83,974) are currently under contract and committed to NAHC and will be combined with past and current year funding to maximize the purchasing and development potential.

Both the housing rehabilitation and homebuyer programs have not served a particular household type. Activities have ranged from single parents to elderly all needing assistance in making their owner occupied housing sustainable and affordable in today's economic climate. During the 0708 program year 6 households had HOME funded rehabilitations completed on their houses. Currently there are several in the preliminary stages of work write up and inspection.

The City of Norman invested \$275,000 of HOME funds in homebuyer assistance. This program is a partnership with the Norman Community Reinvestment Corporation that utilizes the Community Revitalization efforts of the local lending institutions to further provide for affordable housing. The homebuyer projects also have had a wide range of participants. Given the tight rental market in a college town, the availability of affordable rental units is scarce. Many households have discovered that with the assistance of the down payment program and the current low interest rates available, it is more

affordable to actually purchase a home than to rent one that will accommodate their household. Fifty-five households participated in the homebuyer program.

□ **PROGRAM INCOME**

The existing CDBG and HOME programs do not generate Program Income on a regular basis. Program Income is only received when a homebuyer project or a housing rehabilitation project is sold before the recapture provisions have been satisfied. The homebuyer program has a five year period of affordability whereas the housing rehabilitation program has a four year lien period. A total of eleven projects were repaid during the 0708 program year. Nine HOME projects totaling \$13,609 and two CDBG projects totaling \$371.93 were repaid. No administrative funds were utilized from this program income and funds were reported in IDIS and returned to the program that generated the project.

□ **RELOCATION AND DISPLACEMENT**

During the course of implementing and completing all activities undertaken by the CPD formula grant programs during the 0708 Program Year, there were no relocation activities triggered or displacement occurred.

□ **LEAD-BASED PAINT**

Lead testing in all homes constructed prior to 1978 in which painted surfaces would be disturbed was completed prior to commencement of construction. Interim controls were included in the specifications in all homes in which lead-based paint was found. Clearance testing was performed following construction in accord with regulations. Testing for the presence of lead-based paint is performed in compliance with EPA and Title X requirements.

The City of Norman ensured that all federally funded improvement programs for the existing housing stock used lead hazard reduction activities including evaluating lead hazard risk and using only lead free paint. Staff distributed *Protect Your Family from Lead in Your Home* pamphlets, published by the Environmental Protection Agency, to every program participant.

□ **INSTITUTIONAL STRUCTURE**

The City of Norman CDBG program project information was considered and included in several bond projects to leverage the CDBG funds further. Coordination between CDBG staff and other institutional structure has not been a problem. In an effort to eliminate gaps in institutional structures, the City of Norman remains actively involved with outside agencies and regional governmental entities. The City of Norman coordinates with public service agencies and surrounding communities to address public service needs related to housing activities and the underserved.

In order to provide coordination and for additional funding opportunities for partnering agencies, the City of Norman renewed the membership for Constant Contact as well as Survey Monkey. Both these enterprises are web based tools that are made available to public service entities in Norman to utilize.

□ **CITIZEN PARTICIPATION**

The approved Citizen Participation process for the City of Norman is referenced in the Consolidated Plan. As mentioned above, two series of neighborhood meetings are held each year in the five targeted neighborhoods. Representatives from these neighborhoods serve on the CDBG Policy Committee in addition to 35 appointed and at large members. This committee meets monthly from October through April of each year to review proposals and set policies that pertain to the CPD formula grant programs.

In addition, a questionnaire is sent to each recipient of the housing rehabilitation program upon completion of their project soliciting input on their experience. Addendum Four is a summary of the comments received during this program year.

As noted in the Consolidated Plan, there are no areas of minority concentration in Norman with the racial distribution well distributed across the populated areas. There are five targeted low-mod neighborhoods primarily located in the central section of Norman where area benefit activities occur. All other activities are direct benefit with housing activities distributed through the geography of Norman and the public service activities concentrated in the Community Services Building, although some are located elsewhere in the community.

□ **PROGRAM CHANGES PROPOSED**

Recent experience in regard to adopted neighborhood plans has led the City to work with designated neighborhoods to provide a more detailed explanation of land use recommendations. Revised neighborhood plans will be created with citizen input over the next 18 months that will be taken to the Planning Commission and City Council for adoption into the City's Land Use and Transportation Plan.

□ **MANAGING THE PROCESS and MONITORING**

Program and comprehensive planning compliance was managed by active involvement by the staff. Public service contracts are monitored for overall regulatory compliance, with required reporting and expenditures prior to payment to agencies. Infrastructure projects are inspected daily, payrolls checked weekly, and quantities measured prior to payment. Checklists were utilized to insure bid documents included all required language. Housing program processes have been in place for decades and continue to comply with all requirements.

Neighborhood planning is taken very seriously. Meetings are held two times per year in each of the five designated target neighborhoods, and existing neighborhood plans are reviewed and reinforced or amended as appropriate in support of decent affordable housing, protection of affordable housing, a suitable living environment and expanded economic opportunities for low and moderate-income persons. In October 2007, invitations to all property owners and renters were mailed to allow for inclusion in the process to update the existing neighborhood plans. Attendees spent several hours with a meeting facilitator determining what each neighborhoods assets, liabilities, and opportunities are. Field work to assess each neighborhood in regards to housing quality/age, zoning, land use, infrastructure as well as overall conditions is ongoing.

The Department of Housing & Urban Development monitored the City of Norman programs recently, and determined no concerns or findings were present in either program. The City of Norman is

committed to the continuation of utilizing CDBG and all other HUD funds in the manner intended to meet the priorities of our community.

□ **SELF EVALUATION AND ENTITLEMENT PROGRAM REQUIREMENTS**

The City of Norman was responsible for managing the day to day operations of the CDBG and HOME programs as well as monitoring the performance and activities of sub-contractors in their utilization of these funds.

The City of Norman had no changes in program objectives and grantee funds were used exclusively to meet CDBG national objectives. During the reporting period the jurisdiction effectively worked toward the goals of the five year strategy in the Consolidated Plan and the goals set in the action plan. All the highest priorities were successfully addressed. The full amount of the resources which was received was used for projects consistent with the goals and priorities developed in the Consolidated Plan.

Program income is generated by repayment of Deferred Payment Mortgages in both the Housing Rehabilitation Program and the Downpayment Assistance Program. Funds are recaptured if beneficiary does not complete the period of affordability set by the particular program.

The CDBG/HOME administrative staff consists of three full time staff positions (including additional funds from the City of Norman General Fund). Salaries and administrative costs for the 2007-2008 program year was \$197,919.37 (\$151,748.55 for CDBG and 46,170.82 for HOME).

In compliance with the regulations of the Community Development and HOME programs the City of Norman certifies the following: The City of Norman did not use any funds outside the three national objectives and did not trigger any relocation cost. No CDBG funds were used for any groups of limited clientele that did not fall within the categories of presumed limited clientele or did not meet low-and moderate-income guidelines. All CDBG and HOME expenditures (100%) were of benefit to low and moderate citizens of Norman.

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
 INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM
 CDBG FINANCIAL SUMMARY FOR PROGRAM YEAR 2007
 07-01-2007 TO 06-30-2008
 NORMAN, OK

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	353,268.02
02 ENTITLEMENT GRANT	875,113.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	3,757.41
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,232,138.43

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	504,909.05
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	504,909.05
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	151,748.55
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	656,657.60
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	575,480.83

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	504,909.05
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	504,909.05
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS (PY) COVERED IN CERTIFICATION	PY	PY
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00	0.00
25 CUMULATIVE EXPENDITURES BENEFITTING LOW/MOD PERSONS	0.00	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%	0.00%

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PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27	DISBURSED IN IDIS FOR PUBLIC SERVICES	130,152.04
28	PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29	PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30	ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31	TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	130,152.04
32	ENTITLEMENT GRANT	875,113.00
33	PRIOR YEAR PROGRAM INCOME	10,232.32
34	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35	TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	885,345.32
36	PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.70%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	151,748.55
38	PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39	PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40	ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41	TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	151,748.55
42	ENTITLEMENT GRANT	875,113.00
43	CURRENT YEAR PROGRAM INCOME	3,757.41
44	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45	TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	878,870.41
46	PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	17.27%

IDIS - C04PR26

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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DATE: 09-10-08
TIME: 10:32
PAGE: 3

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

NONE FOUND

IDIS - C04PR26

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DATE: 09-10-08
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PAGE: 4

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

NONE FOUND