**Executive Summary**

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

1. **Introduction**

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

The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan for the 2025-2026 program year, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year’s funding allocation.

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

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

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

* Continue to collaborate with public service providers to supply a continuum of services.
* Improve the condition of housing for low-income homeowners.
* Increase the viability of potential homeownership opportunities.
* Support improvement of infrastructure and public facilities in CDBG targeted areas in Moore.
* Address community needs through community-based public service programs.

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

1. Providing decent housing. Activities that fall within this goal include assisting those at risk of homelessness; retaining affordable housing stock; increasing availability of permanent housing that is affordable to low-income Americans without discrimination on the basis of race, color, religion, sex, national origin, familial status or handicap; and increasing the supply of supportive housing, which includes structural features and services to enable persons with special needs to live with dignity.
2. Establishing and maintaining a suitable living environment. The concept of a suitable living environment includes improving safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within an area through availability of housing opportunities and revitalization of deteriorating neighborhoods; restoring and preserving properties of special value for historic, architectural or aesthetic reason(s), and conserving energy resources.
3. Providing expanded economic opportunities. Activities funded under this goal can include creating jobs accessible to low-income persons; making mortgage financing available at reasonable rates for low-income persons; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.
4. Planning and Administration. The City of Moore will continue to plan comprehensively for community change with accommodation given to the importance of maintaining and enhancing the quality and stability of existing neighborhoods. Moore will provide administrative capacity for effective and efficient implementation of plans and programs including, as appropriate, supportive service and capacity.
5. **Evaluation of past performance**

The City of Moore became an Entitlement City in 2010. Between the years 2020 and 2025, the City received $1,718,891.00 in CDBG funds. With the funds, the City was able to complete sewer line replacement in the Regency Park, Southgate, and Armstrong neighborhoods, and a pickleball court at Kiwanis Park. The City also funded public service programs such as home delivered meals for seniors, youth counseling, and counseling for sexual abused children, rent/utility assistance, food pantry, and fair housing services. An emergency repair program through Rose Rock Habitat for Humanity was funded as well.

Moore was allocated a total of $495,159 in CDBG-Covid 19 funding. The following programs were funded: rent/mortgage assistance, utility assistance, grocery assistance, medical supplies, landlord tenant counseling, fair housing education, housing deposit assistance, substance abuse counseling, and home-delivered meals for seniors. Moore also funded a new parking lot for the Moore Food and Resource Center.

In 2014, The City received CDBG-Disaster Recovery (CDBG-DR) funds in the amount of $52,200,000 in response to the May 20, 2013 tornado. With these funds, the City completed numerous infrastructure projects such as street and water line replacement, public facility improvements, provided a housing rehabilitation program and a down payment assistance program, and updated the City's comprehensive plan. The City lost a substantial amount of affordable housing in the tornado. In response, the City subsidized an affordable housing development. It opened with 244 residential units in March of 2023.

The City of Moore is looking forward to completing many more infrastructure projects that benefit families of low to moderate income as well as the public service agencies that provided much needed services throughout the City of Moore.

1. **Summary of citizen participation process and consultation process**

The City of Moore, Oklahoma abides by the Citizen Participation Plan, amended in May of 2020. This plan is approved by the CDBG Advisory Committee and Moore City Council. Citizen participation is the heart of the consolidated planning process, involving citizens in decisions that directly affect their lives. The purpose of the Citizen Participation Plan is to encourage and ensure full and proper citizen participation at all stages of the Consolidated Plan process. The Citizen Participation Plan formally designates structures, procedures, roles and policies to be followed by program participants. A secondary purpose of this Plan is to implement federal regulations regarding citizen participation for the consolidated planning process described by Title 24 CFR 91.105 of the Housing and Community Development Act of 1974, as amended. Nothing in this Plan shall restrict the responsibility and authority of the City of Moore from developing and executing its Consolidated Plan.

In addition to public hearings as a means of receiving comment from the public in front of the Mayor and City Council, City staff held meetings to provide citizens with information concerning the availability of Community Development Block Grant funds and to incorporate their comments into the planning process. These included both formal and informal meetings with neighborhoods and focus groups held both during the day and evening hours. Questionnaires were conducted with representatives of non-profit organizations. A community needs survey was published on the City's website for the entire community to further explore community needs and concerns.

1. **Summary of public comments**

The City utilized public meetings, as well as a survey, to involve citizens in the process. Community-based and other interested groups and organizations were also invited to participate in the meetings and a questionnaire. In all, input was received from 305 individuals and 15 public service organizations, as well as the CDBG Citizen’s Advisory Committee, prior to the development of the Plan.

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

None.

1. **Summary**

The City of Moore received positive responses from surrounding public agencies. Multiple agencies provided information regarding the needs they see from Moore residents and what level of demand their services were for residents of Moore. In addition, citizens responded well to our Community Needs survey. With 305 responses, the City has received great feedback for what residents would like to see in their community. The City of Moore will be working on meeting each of these priorities in the following years.

In the last year, the City has taken further steps in reaching non-English speaking communities. Publications are now published in El Nacional de Oklahoma, along with The Oklahoman. El Nacional is a free publication distributed in the local Hispanic supermarket. The City of Moore continues to search for ways to communicate and gather information from all its residents.

**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** |
| Lead Agency | MOORE |  |
| CDBG Administrator | MOORE | Kahley Gilbert |
| HOPWA Administrator |  |  |
| HOME Administrator |  |  |
| HOPWA-C Administrator |  |  |

**Table 1 – Responsible Agencies**

**Narrative**

The lead agency for the City of Moore's Consolidated Plan is the Community Development Department. The City of Moore contracted with RKG and Associates who lead the City through the writing of the Analysis of Impediments to Fair Housing Choice. The citizen advisory board performed other key roles in the planning process.

**Consolidated Plan Public Contact Information**

Kahley Gilbert, Grants Manager

405-793-4571

kgilbert@cityofmoore.com

**PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.3159(l)**

1. **Introduction**

The City of Moore’s Community Development Department is the lead agency responsible for development and administration of the CDBG program. A CDBG Advisory Committee, composed of city council members and residents of Moore, provides consultation and reviews each consolidated plan as well as each year’s action plan. This committee makes a final recommendation to City Council for approval. The City Council serves as the determining body in matters related to the consolidated plan.

The CDBG Program is administered through the Department of Community Development under the direction of the Grants Manager with oversight from the Community Development Director and City Council. An accountant, compliance specialist, and administrative assistant all assist in administering, implementing, and monitoring CDBG funds, preparing the consolidated and action plans, recordkeeping, and compliance with all federal and state regulations.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Moore scheduled and advertised a Community Needs Meeting inviting the public and all public service agencies who serve Moore. There were no attendees. The City then sent out a Community Needs Questionnaire to 38 public agencies and eleven responses were received. Questionnaires were reviewed to determine community needs and have been included in the consolidated plan.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of Moore, the City of Norman, and the surrounding Cleveland County areas comprise the Cleveland County Continuum of Care (CoC) designated as OK-504. The CoC Steering Committee encompasses 130 members with an elected Executive Committee having 24 members. The City of Moore has a representative on the Executive Committee. The Executive Committee meets on a monthly basis with the entire Steering Committee meeting quarterly. The City of Moore's Police Department has two dedicated community officers to assist the CoC with homeless persons in Moore. The officers report information to the CoC and help provide any resources/information to homeless individuals. The community officers are currently partnering with a local church to provide transportation to services for the homeless.

**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 Moore is part of the Cleveland County Continuum of Care. It determines how to allocate the state's ESG funds, develops performance standards and evaluate outcomes, and develops funding, policies and procedures for the administration of HMIS. An employee of the Community Development Department attends the monthly meetings as a member of the CoC's Executive Committee. The City encourages organizations that benefit homeless people to join forces with the Continuum to provide services to their clients.

1. **Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.**

|  |  |  |
| --- | --- | --- |
| **1** | **Agency/Group/Organization** | **Aging Services, Inc.** |
| Agency/Group/Organization Type | Services - Elderly Persons |
| 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? | Aging Services completed a community needs questionnaire where they described what services they offer, what services are still needed, and what services have a waiting list. They provide congregate meals, home delivered meals, housekeeping services, respite programs, caregiver training, caregiver support groups, food pantry, and durable medical equipment closet. There is a waiting list for home delivered meals, partly due to lack of volunteers. Aging Services could serve more people of they had more volunteers. |
| **2** | **Agency/Group/Organization** | **Central Oklahoma Community Action Agency** |
| Agency/Group/Organization Type | Services - HousingServices - HomelessServices - HealthServices - Education |
| What section of the Plan was addressed by consultation? | Homelessness Strategy |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Central Oklahoma Community Action Agency (COCCA) completed a community needs questionnaire. COCAA of Cleveland County currently assists in rental and utility emergency assistance as well as long-term prescription cost assistance. We also provide assistance for Photo IDs and Drivers' Licenses and provide referrals to the Lions Club for eyeglasses. COCAA has also provided the Shoes that Fit program in Cleveland County, which works with schools to provide athletic shoes and socks to children in need. The majority of service requests are for utility and rental assistance. It continues to be the agency's biggest demand. Other requests consist of English literacy classes, food pantries, and transportation. |
| **3** | **Agency/Group/Organization** | **Moore Faith Medical Clinic** |
| Agency/Group/Organization Type | Services - Health |
| 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? | Moore Faith Medical Clinic completed a community needs questionnaire and provide general medical care for the uninsured and under-insured. The biggest needs they identified consist of low income housing, transportation services, and food pantries. They have recently expanded their services to include dental and eye care. The biggest needs identified were mental health, diabetes, and cardiovascular issues. They also see a need in assistance to patients to qualify for social security benefits. |
| **4** | **Agency/Group/Organization** | **Moore Youth and Family Services** |
| Agency/Group/Organization Type | Services - ChildrenServices - Victims of Domestic ViolenceServices - Education |
| 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? | Moore Youth and Family Services completed a community needs questionnaire and provides behavioral health, family counseling, substance abuse counseling, educational services, parenting classes, independent living skills, and summer camps. They have seen a big demand for parent programs and life skills and have recently started to programs to meet those needs. They also identified homelessness services with case management as a big need. |
| **5** | **Agency/Group/Organization** | **Regional Food Bank of Oklahoma** |
| Agency/Group/Organization Type | Food Pantry |
| 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 Regional Food Bank of Oklahoma completed a community needs questionnaire and provide free food assistance to those living in poverty. The demand for their services has doubled over the last two years. They identified rental and utilities assistance and transportation as other big needs for their clients. |
| **6** | **Agency/Group/Organization** | **Rose Rock Habitat for Humanity** |
| Agency/Group/Organization Type | Services - Housing |
| What section of the Plan was addressed by consultation? | Housing Need Assessment |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Rose Rock Habitat for Humanity completed a community needs questionnaire and provide affordable housing, emergency home repairs, and ADA ramps. The biggest needs they identified are affordable housing and ramps for seniors. |
| **7** | **Agency/Group/Organization** | **St. Andrew The Apostle Catholic Church** |
| Agency/Group/Organization Type | Food Pantry |
| 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? | St. Andrew's completed a community needs questionnaire. They provide a food pantry. They have seen an increase in homelessness in their area identifying a needs for homelessness services. |
| **8** | **Agency/Group/Organization** | **St Vincent de Paul** |
| Agency/Group/Organization Type | Services - Housing |
| What section of the Plan was addressed by consultation? | Housing Need Assessment |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | St. Vincent de Paul completed a community needs assessment and provides utility assistance, rental assistance at the Moore Oxford House, and prescription assistance. They have a big demand for rental and utility assistance. |
| **9** | **Agency/Group/Organization** | **Thunderbird Clubhouse** |
| Agency/Group/Organization Type | Services - HealthServices - EducationServices - Employment |
| What section of the Plan was addressed by consultation? | Homelessness Strategy |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Thunderbird Clubhouse completed a community needs questionnaire. They provide services to those with mental health issues assisting with employment, education, housing, wellness, and socialization. The biggest needs they identified were affordable housing and transportation. |
| **10** | **Agency/Group/Organization** | **The Virtue Center** |
| Agency/Group/Organization Type | Services - Health |
| 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 Virtue Center completed a community needs questionnaire and the provide outpatient treatment services for substances use disorders, problem gambling and mental health challenges. The biggest need their clients have is transportation. |

**Table 2 – Agencies, Groups, Organizations Who Participated**

**Identify any agency types not consulted and provide rationale for not consulting**

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

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

|  |  |  |
| --- | --- | --- |
| **Name of Plan** | **Lead Organization** | **How do the goals of your Strategic Plan overlap with the goals of each plan?** |
| Continuum of Care | Thunderbird Clubhouse | Although Thunderbird Clubhouse is the primary agency for the CoC, the City of Moore has a representative on its Executive Committee. Community police officers continue providing information on Moore's homeless to the CoC and the officers are now educated on what services the CoC can provide to the homeless. A local church has also established a relationship with the CoC and the officers to provide transportation to services located in Norman. |

**Table 3 – Other local/regional/federal planning efforts**

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

The City of Moore scheduled and advertised a Community Needs Meeting inviting the public and 38 public service agencies who serve Moore. There were no attendees. The City then sent out a Community Needs Questionnaire to 38 public agencies and eleven responses were received. Questionnaires were reviewed to determine community needs and have been included in the consolidated plan.

**Narrative (optional)**

There was a total of 11 public service agencies collaborated with the City as well as 305 citizen participants in the survey. The City received a tremendous amount of public input to help with the overall needs assessment for the development of the consolidated plan.

**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 utilized public meetings, as well as a survey and a questionnaire, to involve citizens in the process. Community-based and other interested groups and organizations were also invited to participate in the meetings, a community needs questionnaire, and survey. In all, input was received from 305 individuals and 15 public service organizations, as well as the CDBG Citizen’s Advisory Committee, prior to the development of the Plan.

The City of Moore followed its Citizen Participation Plan (CPP) for involving its citizens in the preparation of the plan as well as determining the goals, objectives and outcomes. Letters were sent out to 38 public agencies inviting them to attend a community needs meeting. The first public meeting, the Community Needs Meeting, was scheduled to be held March 18, 2025, however, there were no attendees. The City contacted the agencies through email asking them to complete a Community Needs questionnaire. The City received 11 responses to its questionnaire. The next public hearing was at a CDBG Advisory Committee Meeting on May 15, 2025. Public Services were invited once again to share their services and help the City identify the greatest needs they have seen in the community. A final public meeting with the CDBG Advisory Committee was held on June 26, 2025 and the final hearing at the City Council meeting on July 21, 2025. All notices followed the CPP.

**Citizen Participation Outreach**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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** |
| Internet Outreach | Non-targeted/broad community | A community needs survey was made available on the city's website. It was promoted through the city's social media platforms. Three hundred and five responses were received. | The top priority areas identified were to improve city facilities providing public services and improve non-profit facilities providing community services. The top three community development needs identified were youth centers, facilities for abused, abandoned, and neglected children, and mental health care facilities. The top infrastructure needs identified were street improvements, sidewalk improvements, stormwater and drainage improvements, and water/sewer improvements. The top public service needs identified were neighborhood cleanups, transportation services, and senior services. The top economic development needs identified were store front improvements in low income neighborhoods and financial assistance for low income residents for business expansion and job creation. The top housing needs identified were homeownership assistance, code enforcement activities in low income neighborhoods, and housing for other special needs. |  |  |
| **2** |
| Newspaper Ad | MinoritiesNon-English Speaking - Specify other language: SpanishNon-targeted/broad community | Notices for all public meetings and the public hearing was published in El Nacional de Oklahoma in Spanish and in The Oklahoman in English inviting anyone in the community to share their biggest community needs or submit any comments. The publications also contained information for people who did not want to attend the meeting but wanted to submit comments. |  |  |  |
| **3** |
| Public Meeting | Non-targeted/broad community | Public Services presented to the CDBG Advisory Committee identifying the needs they see from their clients in Moore. The Virtue Center, Moore Youth and Family Services, St. Vincent de Paul, Central Oklahoma Community Action Agency, Mary Abbott Children's House, Metropolitan Fair Housing Council, Catholic Charities of the Archdiocese of Oklahoma City, Aging Services, and Moore First United Methodist Church attended. | Each agency described the needs of their clients in Moore. |  |  |
| **4** |
| Public Service Questionnaire | Non-targeted/broad community | A community needs questionnaire was sent to all public services that serve Moore. Aging Services, Central Oklahoma Community Action Agency, Cleveland County Continuum of Care, Moore Faith Medical Clinic, Moore Youth and Family Services, Regional Food Bank of Oklahoma, Rose Rock Habitat for Humanity, St. Andrews the Apostle Catholic Church, St. Vincent de Paul, Thunderbird Clubhouse, and The Virtue Center submitted responses. | The top needs identified were transportation, affordable housing, mental health services, and rental/utility assistance. |  |  |
| **5** |
| Public Meeting | Non-targeted/broad community | CDBG Advisory Committee Meeting was held on June 26, 2025. No citizens attended or submitted comments. |  |  |  |
| **6** |
| Public Hearing | Non-targeted/broad community | Moore City Council meeting was held July 21, 2025 for the final approval of the consolidated plan. | No comments received. |  |  |

**Table 4 – Citizen Participation Outreach**

**Needs Assessment**

**NA-05 Overview**

**Needs Assessment Overview**

The Needs Assessment of the Consolidated Plan helps to provide a summary of the needs of the City of Moore in the following areas, housing, Disproportionate Greater Needs, Public Housing, Homeless Needs, Non-Homeless Special Needs, and Non-Housing Community Development Needs. The data is derived from a combination of HUD Comprehensive Housing Affordability Strategy (CHAS) statistics, City of Moore estimates and assessments, Consolidated Plan discussions, and community goals. The primary obstacle to meeting all of the identified needs, including those identified as high priorities is the general lack of funding resources available to the public and private agencies who serve low and moderate income residents. Moore, due to being an entitlement community, is not eligible for state CDBG funds. No state dollars are available for community development activities and the city's general fund is based upon sales tax revenues. This leaves little room for expansion of community development funding at the local level.

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

**Summary of Housing Needs**

The following numbers demonstrate the change in households from the 2020 Census and the most recent American Community Survey (2016-2020), as well as the complete Housing Needs Assessment. In addition, staff consults the yearly ACS data for CAPER and Action Plan submissions. Not only are data sets used, but provide input that is crucial to the Consolidated Planning process.

The City of Moore’s most significant housing needs are the needs of lower income renters and lower income homeowner populations. A significant portion of lower income rental households and owner occupied households are experiencing a housing cost burden greater than 30% of income. Some low income renters are experiencing overcrowding and substandard housing. These needs are based upon the 2016-2020 CHAS data provided through the HUD consolidated plan templates as seen in the following tables.

|  |  |  |  |
| --- | --- | --- | --- |
| **Demographics** | **Base Year: 2009** | **Most Recent Year: 2020** | **% Change** |
| Population | 58,615 | 61,685 | 5% |
| Households | 21,760 | 23,195 | 7% |
| Median Income | $58,169.00 | $67,851.00 | 17% |

**Table 5 – Housing Needs Assessment Demographics**

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

**Number of Households Table**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 0-30%HAMFI | >30-50%HAMFI | >50-80%HAMFI | >80-100%HAMFI | >100%HAMFI |
| Total Households | 2,065 | 2,060 | 4,120 | 3,370 | 11,580 |
| Small Family Households | 640 | 990 | 1,765 | 1,610 | 6,905 |
| Large Family Households | 230 | 125 | 420 | 360 | 900 |
| Household Contains At Least One Person 62-74 Years of Age | 475 | 445 | 745 | 780 | 2,160 |
| Household Contains At Least One Person Age 75 or Older | 325 | 310 | 335 | 250 | 1,080 |
| Households with One or More Children 6 Years Old or Younger | 628 | 370 | 1,280 | 705 | 1,624 |

**Table 6 – Total Households**

**Data Source: 2016-2020 CHAS**

**Housing Needs Summary Tables**

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

|  |  |  |
| --- | --- | --- |
|  | **Renter** | **Owner** |
|  | **0-30%****AMI** | **>30-50%****AMI** | **>50-80%****AMI** | **>80-100%****AMI** | **Total** | **0-30%****AMI** | **>30-50%****AMI** | **>50-80%****AMI** | **>80-100%****AMI** | **Total** |
|  | **NUMBER OF HOUSEHOLDS** |
| Substandard Housing - Lacking Complete Plumbing or Kitchen Facilities | 0 | 0 | 10 | 95 | 105 | 0 | 55 | 15 | 0 | 70 |
| Severely Overcrowded - With >1.51 People Per Room (and Complete Kitchen and Plumbing) | 0 | 35 | 0 | 0 | 35 | 0 | 0 | 0 | 4 | 4 |
| Overcrowded - With 1.01-1.5 People Per Room (and None of the Above Problems) | 70 | 10 | 130 | 75 | 285 | 0 | 10 | 60 | 25 | 95 |
| Housing Cost Burden Greater than 50% of Income (and None of the Above Problems) | 785 | 180 | 65 | 0 | 1,030 | 575 | 205 | 140 | 0 | 920 |
| Housing Cost Burden Greater than 30% of Income (and None of the Above Problems) | 15 | 585 | 875 | 125 | 1,600 | 200 | 305 | 740 | 255 | 1,500 |
| Zero/Negative Income (and None of the Above Problems) | 85 | 0 | 0 | 0 | 85 | 55 | 0 | 0 | 0 | 55 |

**Table 7 – Housing Problems**

**Data Source: 2016-2020 CHAS**

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

|  |  |  |
| --- | --- | --- |
|  | **Renter** | **Owner** |
|  | **0-30%****AMI** | **>30-50%****AMI** | **>50-80%****AMI** | **>80-100%****AMI** | **Total** | **0-30%****AMI** | **>30-50%****AMI** | **>50-80%****AMI** | **>80-100%****AMI** | **Total** |
|  | **NUMBER OF HOUSEHOLDS** |
| Having 1 or More of Four Housing Problems | 850 | 225 | 200 | 170 | 1,445 | 575 | 275 | 220 | 30 | 1,100 |
| Having None of Four Housing Problems | 325 | 675 | 1,670 | 905 | 3,575 | 310 | 885 | 2,030 | 2,265 | 5,490 |
| Household has Negative Income, but None of the Other Housing Problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 8 – Housing Problem 2**

**Data Source: 2016-2020 CHAS**

1. **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 | 345 | 560 | 505 | 1,410 | 165 | 245 | 330 | 740 |
| Large Related | 120 | 60 | 75 | 255 | 45 | 55 | 80 | 180 |
| Elderly | 144 | 85 | 215 | 444 | 410 | 154 | 160 | 724 |
| Other | 215 | 105 | 170 | 490 | 150 | 70 | 315 | 535 |
| Total Need by Income | 824 | 810 | 965 | 2,599 | 770 | 524 | 885 | 2,179 |

**Table 9 – Cost Burden > 30%**

**Data Source: 2016-2020 CHAS**

1. **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 | 85 | 85 | 165 | 120 | 0 | 285 |
| Large Related | 0 | 0 | 0 | 0 | 45 | 0 | 0 | 45 |
| Elderly | 140 | 65 | 25 | 230 | 255 | 39 | 45 | 339 |
| Other | 0 | 205 | 30 | 235 | 110 | 0 | 0 | 110 |
| Total Need by Income | 140 | 270 | 140 | 550 | 575 | 159 | 45 | 779 |

**Table 10 – Cost Burden > 50%**

**Data Source: 2016-2020 CHAS**

1. **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 | 55 | 45 | 70 | 75 | 245 | 0 | 10 | 40 | 19 | 69 |
| Multiple, Unrelated Family Households | 15 | 0 | 0 | 0 | 15 | 0 | 0 | 20 | 10 | 30 |
| Other, Non-Family Households | 0 | 0 | 55 | 0 | 55 | 0 | 0 | 0 | 0 | 0 |
| Total Need by Income | 70 | 45 | 125 | 75 | 315 | 0 | 10 | 60 | 29 | 99 |

**Table 11 – Crowding Information – 1 / 2**

**Data Source: 2016-2020 CHAS**

|  |  |  |
| --- | --- | --- |
|  | **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** |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 12 – Crowding Information 2 / 2**

**Data Source Comments:**

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

HUD CHAS data breaks households into four categories including small related (2-4 persons), large related (five or more), elderly, and other. There are a total of 23,195 households in Moore with 8,245 households having an income of 80% or below MFI. The 2023 ACS 5-Year Estimate indicates that 13.7% of the households in Moore live alone or 6,638 households. While it does not provide an actual total number of Other households, the 2016-2020 CHAS Data does provide analysis of the numbers of the Other category that are cost burdened. There are 1,025 Other Households that fall into the 30% Cost Burdened category and 345 Other Households that fall into the 50% Severely Cost Burdened Category. A total of 4,778 households at or below 100% MFI are 30% Cost Burdened with 1,025 being Other Households. This equates to 21% of the cost-burdened households being from the Other category.

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

According to the Women's Resource Center, the number of clients for 2024 that were given housing resources was 102 Moore residents. This did not include clients who stayed for only a day or two or who already had a plan in place for housing. With this information in mind, the City of Moore estimates 100 Moore households a year in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and/or stalking.

**What are the most common housing problems?**

The most common housing problem for Moore residents is cost burden.

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

The renter households that are at or below 30% MFI are understandably the most affected. Cost burden and extreme cost burden affect all household types in the lower income categories. It appears that small related households bear much of the brunt of severe cost burden, with over 53% of the total number of below 30% AMI rental households experiencing severe cost burden and 25% of owner households in the same income category are experiencing extreme cost burden. In general, it appears that elderly and other household types in both the renter and owner categories are hard hit by housing costs in the below 30% AMI income groups.

The cost burden of both housing and much needed repairs makes it difficult for owners to make the repairs and for renters to get out of rental situation and into home ownership. There is not a particular sector of the population more affected than another, as the affordability issue covers the complete spectrum of housing, from rental to owner-occupied.

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

Many families move to Moore because of the public school system. Although one of the largest school districts, it is revered as one of the best in the state. With the appeal of a safe and great school system, families are moving to Moore. Moore has a low stock of affordable housing. The average rate of rent is significantly higher than the state average making housing costs a heavy burden for low income individuals and families. According to the 2023 ACS, the median cost of rent in Moore is 24% higher than the state's median cost of rent. This shows the lack of affordable housing in Moore.

Because Moore does not receive ESG fund, the City relies on data prepared by the Cleveland County Continuum of Care related to rapid rehousing and the characteristics and needs of low income individuals and families with children who are housed at imminent risk of becoming homeless.

**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.**

At-risk populations are defined as individuals or households who are at imminent risk of homelessness or housing instability. This includes:

* Extremely low-income households (earning 30% or less of Area Median Income)
* Individuals exiting institutions (foster care, correctional facilities, hospitals) without stable housing
* Households experiencing severe housing cost burden (spending more than 30%-50% of income on housing)
* Households living in overcrowded or substandard housing conditions
* Individuals with disabling conditions or other significant barriers to employment

For the methodology, a combination of quantitative and qualitative data sources were used to estimate the size and needs of the at-risk population:

* American Community Survey (ACS) Data
* HUD Comprehensive Housing Affordability Strategy (CHAS) Data
* Point-In-Time (PIT) Counts and Homeless Management Information System (HMIS)
* Input from local public services, non-profits, and Continuum of Care (CoC)
* Analysis of Impediments to Fair Housing Choice

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

Certain housing conditions are strongly associated with housing instability and a heightened risk of homelessness. These characteristics include:

* Severe Housing Cost Burden: Households paying more than 30%-50% of their income toward housing are highly vulnerable to displacement if unexpected financial or personal crises occur (jobless, illness, etc.).
* Overcrowding: Defined as more than one person per room, overcrowding often indicates a household's inability to afford adequate housing, leading to increased stress, instability, and eventual displacement.
* Substandard Housing Conditions: Units lacking complete plumbing or kitchen facilities, exhibiting structural hazards (roof leaks, broken windows, heating failures), or exposure to environmental hazards (mold, lead paint) are linked to health risks and potential displacement, particularly among low-income renters.
* Short-Term or Unstable Lease Agreements: Households living without a formal lease, on month to month leases, or under other precarious rental arrangements face a higher risk of eviction without cause, contributing directly to housing instability.
* Rent Burden Combined with Low Vacancy Rates: In tight housing markets where affordable units are scarce, even minor financial setbacks can lead to rapid loss of housing.

Each of these housing characteristics increases the fragility of housing security and, when combined with poverty or other personal vulnerabilities (mental health challenges, domestic violence, etc.) can significantly escalate the risk of homelessness.

**Discussion**

Housing instability is not typically the result of a single factor, but rather the accumulation of several housing-related vulnerabilities that disproportionately affect low-income and marginalized populations. In examining the risk of homelessness within the jurisdiction, it is critical to consider how specific housing characteristics interact with broader economic and social factors. Each of the factors listed above contributes to the housing instability landscape and highlights the need for a multi-pronged response, including eviction prevention, tenant protections, affordable housing development, and target support for at-risk groups.

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

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

**Introduction**

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

**0%-30% of Area Median Income**

|  |  |  |  |
| --- | --- | --- | --- |
| **Housing Problems\*** | **Has One or More of Four Housing Problems** | **Has None of the Four Housing Problems** | **Household has No/Negative Income, but None of the Other Housing Problems** |
| Jurisdiction as a whole | 1,645 | 425 | 0 |
| White | 1,250 | 365 | 0 |
| Black / African American | 140 | 20 | 0 |
| Asian | 25 | 0 | 0 |
| American Indian, Alaskan Native | 55 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 45 | 0 | 0 |

**Table 13 – Disproportionally Greater Need 0 – 30% AMI**

**Data Source: 2016-2020 CHAS**

\*The four housing problems are:

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

**30%-50% of Area Median Income**

|  |  |  |  |
| --- | --- | --- | --- |
| **Housing Problems\*** | **Has One or More of Four Housing Problems** | **Has None of the Four Housing Problems** | **Household has No/Negative Income, but None of the Other Housing Problems** |
| Jurisdiction as a whole | 1,390 | 675 | 0 |
| White | 990 | 485 | 0 |
| Black / African American | 25 | 15 | 0 |
| Asian | 4 | 15 | 0 |
| American Indian, Alaskan Native | 100 | 35 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 215 | 75 | 0 |

**Table 14 – Disproportionally Greater Need 30 – 50% AMI**

**Data Source: 2016-2020 CHAS**

\*The four housing problems are:

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

**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 | 2,035 | 2,085 | 0 |
| White | 1,285 | 1,665 | 0 |
| Black / African American | 85 | 40 | 0 |
| Asian | 65 | 30 | 0 |
| American Indian, Alaskan Native | 200 | 70 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 265 | 155 | 0 |

**Table 15 – Disproportionally Greater Need 50 – 80% AMI**

**Data Source: 2016-2020 CHAS**

\*The four housing problems are:

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

**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 | 575 | 2,790 | 0 |
| White | 350 | 2,015 | 0 |
| Black / African American | 85 | 225 | 0 |
| Asian | 10 | 45 | 0 |
| American Indian, Alaskan Native | 0 | 70 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 90 | 300 | 0 |

**Table 16 – Disproportionally Greater Need 80 – 100% AMI**

**Data Source: 2016-2020 CHAS**

\*The four housing problems are:

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

**Discussion**

According to the tables, 79% of households are experiencing one or more of the housing problems for the 30% AMI grouping, with the highest race/ethnic group being white at 75%. Moore does not show a disproportionate need within this income level.

Within the 30% -50% AMI category, 67% of households are experiencing one or more of the housing problems, with the highest race/ethnic group being white households at 71%. Moore does not show a disproportionate need within this income level for minority households.

Within the 50% -80% AMI category, 49% of households are experiencing one or more of the housing problems, with the highest race/ethnic group being white households at 63%. Moore does not show a disproportionate need within this income level for minority households.

Within the 80% -100% AMI category, 17% of households are experiencing one or more of the housing problems, with the highest race/ethnic group being white households at 60%. Moore does not show a disproportionate need within this income level for minority households.

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

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

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

**Introduction**

A central goal of the Consolidated Plan is to identify and address the housing needs of populations most affected by inadequate housing conditions. "Severe housing problems" refer to households experiencing at least one of the following: lack of complete kitchen or plumbing facilities, overcrowding, or housing costs exceeding 50% of household income. This section examines the extent to which racial and ethnic minority groups, as well as extremely low-income households, face these problems at disproportionately higher rates compared to the general population. Understanding these disparities is essential for ensuring that local housing policies and investments are equitable and responsive to the needs of those most burdened by housing insecurity. By identifying populations with disproportionately greater needs, the jurisdiction can better target resources, prioritize affordable housing initiatives, and advance fair housing goals.

**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 | 1,425 | 635 | 0 |
| White | 1,040 | 575 | 0 |
| Black / African American | 140 | 20 | 0 |
| Asian | 25 | 0 | 0 |
| American Indian, Alaskan Native | 55 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 45 | 0 | 0 |

**Table 17 – Severe Housing Problem 0 – 30% AMI**

**Data Source: 2016-2020 CHAS**

\*The four severe housing problems are:

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

**30%-50% of Area Median Income**

|  |  |  |  |
| --- | --- | --- | --- |
| **Severe Housing Problems\*** | **Has One or More of Four Housing Problems** | **Has None of the Four Housing Problems** | **Household has No/Negative Income, but None of the Other Housing Problems** |
| Jurisdiction as a whole | 500 | 1,560 | 0 |
| White | 420 | 1,060 | 0 |
| Black / African American | 0 | 40 | 0 |
| Asian | 0 | 19 | 0 |
| American Indian, Alaskan Native | 25 | 115 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 35 | 255 | 0 |

**Table 18 – Severe Housing Problems 30 – 50% AMI**

**Data Source: 2016-2020 CHAS**

\*The four severe housing problems are:

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

**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 | 420 | 3,700 | 0 |
| White | 380 | 2,565 | 0 |
| Black / African American | 0 | 125 | 0 |
| Asian | 10 | 85 | 0 |
| American Indian, Alaskan Native | 0 | 270 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 29 | 390 | 0 |

**Table 19 – Severe Housing Problems 50 – 80% AMI**

**Data Source: 2016-2020 CHAS**

\*The four severe housing problems are:

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

**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 | 200 | 3,170 | 0 |
| White | 115 | 2,250 | 0 |
| Black / African American | 0 | 310 | 0 |
| Asian | 0 | 60 | 0 |
| American Indian, Alaskan Native | 0 | 70 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 70 | 320 | 0 |

**Table 20 – Severe Housing Problems 80 – 100% AMI**

**Data Source: 2016-2020 CHAS**

\*The four severe housing problems are:

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

**Discussion**

According to the tables, 69% of households are experiencing one or more of the severe housing problems for the 30% AMI grouping, with the highest race/ethnic group being White at 72%. Moore does not show a disproportionate need within this income level.

Within the 30% -50% AMI category, 24% of households are experiencing one or more of the housing problems, with the highest race/ethnic group being White households at 84%. Moore does not show a disproportionate need within this income level for minority households.

Within the 50% -80% AMI category, 10% of households are experiencing one or more of the housing problems, with the highest race/ethnic group being White households at 90%. Moore does not show a disproportionate need within this income level for minority households.

Within the 80% -100% AMI category, 5% of households are experiencing one or more of the housing problems, with the highest race/ethnic group being White households at 57%. Moore does not show a disproportionate need within this income level for minority households.

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

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

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

**Introduction**

Housing cost burden—defined as households spending more than 30% of their income on housing—represents one of the most significant barriers to housing stability, especially for low-income individuals and families. This section explores the extent to which different racial, ethnic, and income groups experience housing cost burdens at disproportionately higher rates compared to the overall population. Analyzing these disparities is critical for advancing equitable housing outcomes. Disproportionately high cost burdens often reflect systemic inequities in access to affordable housing, income opportunities, and homeownership. By identifying which groups face the greatest financial strain from housing expenses, the jurisdiction can more effectively prioritize affordable housing strategies, support housing stability, and promote fair housing.

**Housing Cost Burden**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Housing Cost Burden** | **<=30%** | **30-50%** | **>50%** | **No/Negative Income (Not Computed)** |
| Jurisdiction as a whole | 17,520 | 3,545 | 1,960 | 165 |
| White | 13,760 | 2,220 | 1,485 | 135 |
| Black / African American | 695 | 195 | 140 | 0 |
| Asian | 275 | 85 | 40 | 0 |
| American Indian, Alaskan Native | 515 | 295 | 80 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 1,385 | 510 | 85 | 0 |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data Source: 2016-2020 CHAS**

**Discussion**

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

According to the tables, 76% of households are experiencing a cost burden of less than 30% of household income going to housing expenses, with the highest race/ethnic group being White at 78%. Moore does not show a disproportionate need.

Overall, 15% of households have a cost burden of 30%-50% of household income going to housing expenses, with the highest race/ethnic group being White households at 62%. Moore does not show a disproportionate need.

Overall, 8% of households have a severe cost burden of more than 50% of household income going to housing expenses, with the highest race/ethnic group being White households at 75%. Moore does not show a disproportionate need.

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

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

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

In looking at housing problems, severe housing problems, and housing cost burdens, there are no instances of a racial or ethnic group having a disproportionate greater need. When analyzing the CHAS data, white households have the highest percentages in all categories. This shows there is not a disproportionate need for minority households on all income levels.

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

In the City of Moore, there does not appear to be a disproportionately greater need in any of housing problem categories nor in housing cost burdens. The majority (76%) of renters or owners fall into the category of no housing cost burden, and the rest of the characteristics of the grouping fall into essentially the same breakdown of the overall population.

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

According to the 2023 ACS, there is a concentration of minority populations in census tract 2020.05, located in the northwest part of the city. There is also a Hispanic concentration in census tracts 2020.02, 2016.02, 2016.03, 2016.04, located on the northwest, and west side of the city, along the Interstate 35 corridor. However, according to the CHAS data there are no disproportionate needs for any racial or ethnic groups within Moore.

**NA-35 Public Housing – 91.205(b)**

**Introduction**

Public housing plays a vital role in providing stable, affordable housing for the community’s lowest-income residents, including families, seniors, and persons with disabilities. This section provides an overview of the local public housing inventory, the populations it serves, and the operational challenges faced by public housing agencies (PHAs). Note, Moore does not have a public housing agency and the Oklahoma Housing and Finance Agency acts as Moore's public housing agency. Understanding the condition of public housing stock, the needs of current residents, and the strategies of a public housing agency is essential for addressing housing instability and ensuring long-term housing quality.

**Totals in Use**

|  |
| --- |
| **Program Type** |
|  | Certificate | Mod-Rehab | Public Housing | **Vouchers** |
| Total | Project-Based | Tenant-Based | **Special Purpose Voucher** |
| Veterans Affairs Supportive Housing | Family Unification Program | Disabled \* |
| # of Units Vouchers In Use | 0 | 46 | 0 | 10,307 | 0 | 10,134 | 13 | 1 | 0 |

**Table 22 – Public Housing by Program Type**

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition.

**Data Source: PIC (PIH Information Center)**

**Characteristics of Residents**

|  |
| --- |
| **Program Type** |
|  | Certificate | Mod-Rehab | Public Housing | **Vouchers** |
| Total | Project-Based | Tenant-Based | **Special Purpose Voucher** |
| Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 7,863 | 0 | 10,721 | 0 | 10,635 | 8,811 | 13,488 |
| Average length of stay | 0 | 2 | 0 | 4 | 0 | 4 | 0 | 2 |
| Average Household size | 0 | 1 | 0 | 2 | 0 | 2 | 1 | 3 |
| # Homeless at admission | 0 | 0 | 0 | 108 | 0 | 103 | 5 | 0 |
| # of Elderly Program Participants (>62) | 0 | 9 | 0 | 1,806 | 0 | 1,776 | 2 | 0 |
| # of Disabled Families | 0 | 15 | 0 | 4,281 | 0 | 4,204 | 3 | 0 |
| # of Families requesting accessibility features | 0 | 46 | 0 | 10,307 | 0 | 10,134 | 13 | 1 |
| # 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 24 – Characteristics of Public Housing Residents by Program Type**

**Data Source: PIC (PIH Information Center)**

**Race of Residents**

|  |
| --- |
| **Program Type** |
| Race | Certificate | Mod-Rehab | Public Housing | **Vouchers** |
| Total | Project-Based | Tenant-Based | **Special Purpose Voucher** |
| Veterans Affairs Supportive Housing | Family Unification Program | Disabled \* |
| White | 0 | 44 | 0 | 4,475 | 0 | 4,390 | 9 | 1 | 0 |
| Black/African American | 0 | 1 | 0 | 5,285 | 0 | 5,208 | 4 | 0 | 0 |
| Asian | 0 | 0 | 0 | 51 | 0 | 47 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 1 | 0 | 488 | 0 | 481 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 8 | 0 | 8 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 25 – Race of Public Housing Residents by Program Type**

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition.

**Data Source: PIC (PIH Information Center)**

**Ethnicity of Residents**

|  |
| --- |
| **Program Type** |
| Ethnicity | Certificate | Mod-Rehab | Public Housing | **Vouchers** |
| Total | Project-Based | Tenant-Based | **Special Purpose Voucher** |
| Veterans Affairs Supportive Housing | Family Unification Program | Disabled \* |
| Hispanic | 0 | 1 | 0 | 305 | 0 | 302 | 0 | 0 | 0 |
| Not Hispanic | 0 | 45 | 0 | 10,002 | 0 | 9,832 | 13 | 1 | 0 |

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition.

**Data Source: PIC (PIH Information Center)**

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

The City of Moore does not operate a Public Housing Authority (PHA) and does not manage a waiting list for public housing or accessible units. Instead, Moore residents typically seek assistance from the Oklahoma Housing Finance Agency (OHFA). These agencies are responsible for maintaining waiting lists, processing applications, and ensuring compliance with Section 504 accessibility requirements. While specific data on the needs of public housing tenants and applicants with disabilities in Moore is not available, the City coordinates with these agencies and encourages affordable housing providers to incorporate accessible design features. Additionally, any housing projects funded by the City using federal resources must comply with Section 504 requirements to ensure equal access for individuals with disabilities.

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

The Oklahoma Housing Finance Agency (OHFA) manages the wait lists and applications for Housing Choice Vouchers in Moore. According to OHFA, there are 111 households on the wait list for Housing Choice Vouchers. Among the 111 households, 34.2% are singles and 65.8% are families, 20.7% are disabled and 9.9% are elderly. By looking at this data, the immediate need of those on the list would be for bigger units with more than one bedroom to accommodate families, and units with accessible units for disabled and elderly persons.

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

The need for units that are at least 3 bedrooms coincides with what is in demand for the population at large. Of all of the housing units in Moore, 59% are at least three bedroom. It can be assumed by this data that most households in Moore have children. The biggest housing need is the need for bigger housing units to accommodate households with children.

**Discussion**

The City of Moore does not have a local public housing authority and therefore does not own or manage public housing units within its jurisdiction. As such, the City does not maintain waiting lists, administer Housing Choice Vouchers (Section 8), or directly oversee tenant or applicant services related to public housing programs. Residents of Moore in need of housing assistance seek support from the Oklahoma City Housing Authority, which administers public housing and voucher programs for the region.

While Moore does not operate its own public housing system, it recognizes the importance of affordable housing resources and coordinates with regional housing agencies, nonprofit organizations, and developers to expand affordable housing options within the city. The City uses Community Development Block Grant (CDBG) funds to support housing rehabilitation, accessibility modifications, and other housing services that benefit low- to moderate-income households, including persons with disabilities and elderly residents.

**NA-40 Homeless Needs Assessment – 91.205(c)**

**Introduction**

The Homeless Needs Assessment provides a comprehensive overview of individuals and families experiencing homelessness within the jurisdiction. This section examines the size and characteristics of the homeless population, including sheltered and unsheltered individuals, subpopulations with specific vulnerabilities (such as veterans, youth, survivors of domestic violence, and persons with disabilities), and trends that influence homelessness locally.

By identifying who is experiencing homelessness and understanding their unique needs, the jurisdiction can more effectively align resources, improve access to services, and support targeted strategies to prevent and reduce homelessness. This assessment draws on data from the Point-in-Time (PIT) Count, the Homeless Management Information System (HMIS), and input from local Continuums of Care (CoC’s) and service providers.

The following information was provided by the Cleveland County Continuum of Care. The information reflects the entire county.

**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) | 117 | 121 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 74 | 15 | 0 | 0 | 0 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 |
| Veterans | 9 | 0 | 0 | 0 | 0 |
| Unaccompanied Child | 0 | 0 | 0 | 0 | 0 |
| Persons with HIV | 0 | 0 | 0 | 0 | 0 |

**Table 27 – Homeless Needs Assessment**

**Data Source Comments:**

**Numbers reflect numbers for the entire Cleveland County, not just Moore. Cleveland County Continuum of Care**

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):**

**Nature and Extent of Homelessness: (Optional)**

|  |  |  |
| --- | --- | --- |
| **Race** | **Sheltered** | **Unsheltered (optional)** |
| White | 72 | 80 |
| Black or African American | 23 | 16 |
| Asian | 1 | 0 |
| American Indian or Alaska Native | 4 | 16 |
| Pacific Islander | 0 | 0 |
| **Ethnicity** | **Sheltered** | **Unsheltered (optional)** |
| Hispanic | 0 | 0 |
| Not Hispanic | 0 | 0 |

**Data Source Comments: Multiple Races: Sheltered-20 Unsheltered-5Numbers reflect numbers for the entire Cleveland County, not just Moore.**

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

In Cleveland County, a significant number of families with children experience housing instability due to factors such as low income, high housing costs, and limited access to affordable housing. While specific numbers fluctuate, local organizations provide direct assistance or referrals to help families meet housing costs.

Veteran families in Cleveland County also face housing challenges, including homelessness and housing instability. Supportive Services for Veteran Families (SSVF) programs provide temporary intervention and short-term assistance to very low-income veteran families who are homeless or facing eviction. Additionally, the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines HUD housing vouchers with VA supportive services to help veterans and their families obtain and maintain permanent housing.

These estimates underscore the ongoing need for targeted housing assistance programs to support families with children and veteran families in Cleveland County. Collaboration among local agencies and continued funding are essential to address these housing needs effectively.

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

The composition of persons that have been identified as homeless follows the general distribution of the racial and ethnic groups in Cleveland County and Moore.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

A total of 120 unduplicated individuals coded as sheltered homeless, 120 in emergency shelter and another 1 in transitional housing. A total of 117 unsheltered individuals counted, 1 household was counted in transitional housing. The point-in-time information is a snapshot of a 24-hour time frame each year. It is not a true indicator of the extent of homelessness, rather, a coordinated, planned count of people experiencing homelessness on a given night living in a sheltered and or unsheltered situation. The recent implementation of the philosophy that identification and assessment are a year-around effort including knowing each person by name, which directly flows onto the By-Name-List that is continually monitored on a daily basis and updated in live time allowing the providers to concentrate efforts swiftly and collectively while addressing all levels of homelessness.

**Discussion**

The City of Moore recognizes that homelessness is a complex issue influenced by a range of economic, social, and structural factors. The homeless population in Moore includes individuals and families experiencing chronic homelessness, veterans, persons fleeing domestic violence, youth aging out of foster care, and persons with mental health or substance abuse challenges. Due to the city’s size and its location within the Oklahoma City metropolitan area, many individuals experiencing homelessness in Moore rely on regional shelters and services located outside the city. This limits access to immediate, localized assistance and places additional transportation and coordination burdens on those in need.

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

**Introduction**

The Non-Homeless Special Needs Assessment focuses on populations who are not currently experiencing homelessness but who face significant challenges in securing and maintaining safe, affordable, and accessible housing. These groups include the elderly, persons with disabilities (physical, developmental, or mental), persons living with HIV/AIDS, victims of domestic violence, and individuals recovering from substance use disorders. These populations often require supportive housing options and access to specialized services to remain stably housed and live independently. Understanding the unique housing and service needs of these vulnerable groups is essential for designing targeted strategies, allocating resources effectively, and fostering inclusive, equitable communities. This section assesses the size, characteristics, and unmet needs of each group, helping guide planning efforts and coordination among housing, healthcare, and social service providers.

**Describe the characteristics of special needs populations in your community:**

Special needs populations include a range of individuals who face barriers to stable housing and independent living due to physical, mental, or developmental conditions. These populations are not currently experiencing homelessness but often require specialized services or housing accommodations to remain stably housed.

Among these groups are persons with disabilities, who may have mobility, cognitive, or sensory impairments that limit their ability to access traditional housing or employment. Many require accessible units, in-home care, or supportive services.

Older adults and seniors represent another significant special needs population. As individuals age, they may encounter fixed incomes, increasing health needs, and a greater likelihood of living alone, which can lead to housing insecurity without adequate supports.

Children with disabilities and their families often need housing near schools and access to educational or therapeutic services. Families caring for these children may also face increased financial burdens due to medical or support-related expenses.

Individuals with autism spectrum disorders, mental health conditions, or substance use disorders may require housing that integrates supportive services such as counseling, case management, or behavioral health care.

Lastly, victims of domestic violence are a particularly vulnerable group who may not be homeless but live in unstable or unsafe housing situations. They benefit from housing options that include security, confidentiality, and trauma-informed support.

Overall, Moore’s special needs populations require a combination of affordable, accessible housing and coordinated supportive services to ensure long-term stability and community inclusion.

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

Non-homeless special needs populations—including persons with disabilities, the elderly, veterans, victims of domestic violence, and individuals with mental illness or substance use disorders—face distinct challenges that go beyond basic shelter. Their housing needs often require affordability, accessibility, and integration with supportive services to ensure stability and quality of life.

Common Housing Needs:

* Accessible Housing: Units designed or modified for mobility impairments (ramps, grab bars, roll-on showers, etc.).
* Affordable Housing: Many special needs individuals live on fixed or limited incomes, making cost a major barrier.
* Supportive Housing: Permanent housing combined with services (case management, transportation assistance, or behavioral health support, etc.).
* Emergency and Transitional Housing: Especially important for domestic violence survivors and people in crisis.
* Group Homes or Assisted Living: For those unable to live independently but not requiring institutional care.

Supportive Services May Include:

* Mental Health and substance abuse treatment
* Case management and service coordination
* Health care and medication management
* In-home support for daily services
* Transportation assistance
* Vocational training and employment services
* Legal advocacy (e.g. for domestic violence survivors)
* Educational supports (for children and adults with disabilities)

The assessment of housing and service needs typically involves a combination of data analysis, stakeholder, consultation, and community input:

* Quantitative Data: U.S. Census/American Community Survey (ACS), CHAS, School district data for students with special needs, and state and local public health or behavioral health department statistics
* Local Provider Input: Feedback from agencies serving older adults, veterans, persons with disabilities, and domestic violence survivors and interviews/questionnaires with service providers and housing authorities
* Public Engagement: Community meetings and public comment periods during the Consolidated Plan development, surveys
* Service Utilization and Waitlists: Data from housing voucher programs, assisted living facilities, and supportive housing providers, waitlists for Section 8 or supportive housing programs can highlight demand
* Needs Unidentified Through Emergency Response Victims: 211 calls, crisis lines, and domestic violence shelters offer insight into urgent needs.

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

Regional AIDS Network of Oklahoma (RAIN Oklahoma) is the primary non-profit organization in central Oklahoma designated as an AIDS Service Organization. RAIN is widely recognized as a trusted, effective agency that provides caring and urgently-needed services related to the HIV/AIDS epidemic. Cleveland County had 126 reported cases of HIV/AIDS between 2020 and 2023 according to the Oklahoma Department of Health reported in the most recent data available is for the year 2023. The City of Moore is not a HOPWA Entitlement Community. Oklahoma City, located 10 miles north, receives HOPWA funding.

**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**

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

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

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

**Describe the jurisdiction’s need for Public Facilities:**

The City of Moore has an ongoing need for investment in public facilities to support community development, enhance quality of life, and ensure equitable access to services—particularly for low- and moderate-income residents and vulnerable populations.

1. Community and Neighborhood Facilities: There is a demand for additional and improved youth centers, particularly in underserved neighborhoods. These facilities can offer after school programs, job trainings, and emergency resources. Many residents rely on public spaces for educations, recreation, and social services that contribute to overall well-being and community cohesion.
2. Parks and Recreation: The city continues to expand and improve parks, playgrounds, and trails to promote physical activity, environmental sustainability, and community engagement. Access to well-maintained recreational facilities is especially important for families and youth.
3. Infrastructure Supporting Public Health and Safety: There is continued need for upgrades to public health infrastructure, such as clinics or health outreach facilities, particularly those offering behavioral or mental health services. In addition, improving the accessibility and functionality of public safety buildings ensures the city can respond effectively to emergencies and natural disasters.

**How were these needs determined?**

Moore determines public facility needs through community engagement with a community needs survey, consultation with city departments, analysis of demographic trends, and review of capital improvement plans. Prioritization is based on the facility’s impact on low- and moderate-income residents, current capacity, and opportunities to leverage other funding sources.

**Describe the jurisdiction’s need for Public Improvements:**

Moore has an immense need for public improvements. The city has a large inventory of aging infrastructure. There are numerous streets, water lines and sewer lines that are in need of replacement. There are many areas identified for storm water management. There have been several drainage issues throughout the city identified. Sidewalks are needed in the older areas of town. The sidewalks that are in the area do not meet accessibility requirements. Lighting improvements were also identified. The City will target and invest CDBG funds to specific areas where 51% or more of the total household beneficiaries are low to moderate income. The City qualifies public improvement activities under the low to moderate income benefit national objective.

**How were these needs determined?**

Moore determines public improvement needs through community engagement with a community needs survey, consultation with city departments, and review of capital improvement plans. Prioritization is based on the improvement's impact on low- and moderate-income residents and opportunities to leverage other funding sources.

**Describe the jurisdiction’s need for Public Services:**

Moore faces several pressing needs for public services, particularly affecting low-and moderate-income residents, seniors, individuals with disabilities, and families experiencing housing instability. These needs have been identified through community engagement, public hearings, and assessments conducted by the city's regional partners. Identified public service needs are as follows.

1. Basic Needs Assistance: food security, utility/rental assistance
2. Mental Health and Substance Abuse Services
3. Services for Youth and Families: after school activities, parent support services
4. Healthcare Access
5. Services for seniors: transportation, food security, prescription assistance

**How were these needs determined?**

These needs were identified and prioritized by community engagement through public surveys and community meetings and by collaboration with service providers who assess service gaps and coordinate efforts.

**Housing Market Analysis**

**MA-05 Overview**

**Housing Market Analysis Overview:**

The Market Analysis section of the Consolidated Plan provides a comprehensive assessment of the local housing market, infrastructure, and service systems that affect the ability of residents—particularly low- and moderate-income households—to obtain and maintain stable housing. This analysis identifies current conditions, trends, and gaps in the housing supply and supportive services that inform the jurisdiction’s strategy for investment of HUD resources. The section evaluates the availability and condition of housing units by type and affordability level, the accessibility of public and assisted housing, and the capacity of the private market to meet the housing needs of vulnerable populations. It also examines the availability of commercial facilities, public infrastructure, and the presence of barriers such as housing discrimination or inadequate land use policies that may restrict fair housing choice. Additionally, the Market Analysis explores the local economic environment, including employment trends, major industries, and the alignment between the labor market and available housing. This helps identify challenges and opportunities for developing affordable housing and supporting economic mobility.

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

**Introduction**

Understanding the size and composition of the housing stock is a critical component of the housing market analysis. The number of housing units within a jurisdiction provides insight into overall housing capacity, development trends, and potential gaps between supply and demand—particularly for low- and moderate-income households. This section evaluates the total number of housing units in Moore, including a breakdown by property type and tenure (owner-occupied vs. renter-occupied). It also considers trends in housing production, age of the housing stock, and the condition of existing units. Analyzing the number of housing units helps determine whether the current housing inventory meets the needs of the population, including special populations such as seniors, persons with disabilities, and large families. It also informs strategies for increasing affordable housing, preserving aging homes, and guiding future residential development.

**All residential properties by number of units**

|  |  |  |
| --- | --- | --- |
| **Property Type** | **Number** | **%** |
| 1-unit detached structure | 20,540 | 84% |
| 1-unit, attached structure | 580 | 2% |
| 2-4 units | 910 | 4% |
| 5-19 units | 1,495 | 6% |
| 20 or more units | 690 | 3% |
| Mobile Home, boat, RV, van, etc | 105 | 0% |
| **Total** | **24,320** | **100%** |

**Table 31 – Residential Properties by Unit Number**

**Data Source: 2016-2020 ACS**

**Unit Size by Tenure**

|  |  |  |
| --- | --- | --- |
|  | **Owners** | **Renters** |
| **Number** | **%** | **Number** | **%** |
| No bedroom | 0 | 0% | 55 | 1% |
| 1 bedroom | 10 | 0% | 1,265 | 18% |
| 2 bedrooms | 775 | 5% | 2,120 | 29% |
| 3 or more bedrooms | 15,175 | 95% | 3,795 | 52% |
| **Total** | **15,960** | **100%** | **7,235** | **100%** |

**Table 32 – 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.**

The City of Moore benefits from a variety of housing units assisted through federal, state, and local programs aimed at expanding affordable housing opportunities for low- and moderate-income households. These programs support both rental and ownership housing and are designed to serve families with a range of needs, including those experiencing or at risk of homelessness, individuals with disabilities, elderly residents, and low income households.

The city and its partners support housing units through the following programs:

* HUD Housing Choice Vouchers (Section 8): Administered by the Oklahoma Housing Finance Agency (OHFA), these vouchers serve extremely low and very low income households. A significant proportion of voucher holders are single parent families, individuals with disabilities, or seniors.
* Low Income Housing Tax Credit (LIHTC) Units: LIHTC developments within or near Moore provide affordable rental units primarily to households earning 60% or less of Area Median Income.
* Housing Rehabilitation: The City of Moore has funded, with its general funds, an exterior home repair program for low income home owners that earn less than 80% of Area Median Income.

These programs are designed to support low income households, families with children, elderly households, individuals with disabilities, and veterans and formerly homeless individuals.

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

Several factors could contribute to the potential loss of affordable housing units over the coming years, even though specific at-risk properties are not always formally identified in local records.

1. Age and Condition of Housing Stock: Many of Moore's affordable units are aging and may become uninhabitable without ongoing investment. Deferred maintenance or lack of reinvestment can lead to deterioration and eventual loss from the usable housing supply.
2. Disaster Vulnerability: Given Moore's history of tornado activity and other severe weather events, some housing loss may occur as a result of future disasters. Affordable housing units that are not structurally resilient or lack insurance protection are particularly vulnerable.

To mitigate losses, the City of Moore will:

* Continue monitoring LIHTC properties
* Continue with the home repair program
* Strategically use CDBG funding
* Collaborate with non-profits and housing authorities to acquire or preserve at-risk properties

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

The availability of housing units does not fully meet the needs of the population, particularly for low and moderate income households, individuals with disabilities, and seniors on fixed incomes. While the overall number of housing units may appear adequate in terms of quantity, gaps persist in terms of affordability, unit type, accessibility, and location. A significant portion of renters and homeowners are cost-burdened, spending more than 30% of their income on housing, indicating that while units may exist, that are not affordable to many residents, especially those earning below 60% of area median income. Many available units are designed for small families or individuals, while larger households, including multi-generational families or those with several children, struggle to find suitable housing. There is also limited availability of accessible housing units for persons with physical disabilities.

Rental housing options, particularly affordable rentals, are not sufficient to meet demand. New construction tends to favor market rate or owner occupied units, which are out of reach for many low income residents. A portion of the city's affordable housing inventory consists of older homes, some in need of repair and rehabilitation. Without intervention, these homes may deteriorate further, reducing the available supply of safe, affordable housing. Lastly, affordable housing may not be evenly distributed across the city, limiting access to quality schools, places of employment, and healthcare. Without a public transportation system, location can be burdensome.

**Describe the need for specific types of housing:**

The city's current housing stock does not fully accommodate the needs of diverse demographic and income groups, particularly for vulnerable populations and lower-income households.

* Affordable Rental Housing: There continues to be a need for quality, affordable rental units for households earning less than 60% of area median income. Demand is especially high for young families, seniors on fixed incomes, low wage workers, and individuals with disabilities.
* Larger Family Units: Families with three or more members, especially those with children, face challenges in finding rental or ownership units with sufficient bedrooms. The market tends to underserve these households, with limited multi-bedroom, affordable options.
* Permanent Supportive Housing: These units must be paired with on-site or coordinated supportive services and typically serve chronically homeless individuals, persons with disabilities and individuals with mental illness or substance abuse disorders.
* Accessible and Adaptable Units: People with physical and cognitive disabilities face limited options in the private housing market. The city needs more units that meet ADA standards or can be easily adapted to meet accessibility needs.
* Homeownership Opportunities for Moderate Income Households: Moderate income residents face growing barriers to entering homeownership due to rising prices and lack of affordable starter homes. Program supporting down payment assistance or development of modestly priced homes can help bridge this gap.

**Discussion**

An analysis of Moore's housing inventory reveals that, while the city has a diverse mix of single-family homes and multi-family properties, the number and types of housing units do not fully align with current demand, particularly among low- and moderate-income households. According to recent data, the majority of housing units in Moore are single-family detached homes, which tend to favor owner-occupants. While this supports homeownership for moderate-income families, it limits rental opportunities and options for smaller households, seniors, and individuals with fixed or lower incomes. The supply of multi-family units, which are generally more affordable, remains limited and is concentrated in only a few areas of the city. Vacancy rates in Moore remain relatively low, particularly for affordable rental units, indicating that demand often outpaces supply—especially for units priced at levels affordable to households earning 60% or less of the Area Median Income (AMI). Additionally, the age of the housing stock raises concerns about long-term habitability and affordability. Older homes often require repairs or upgrades that may be out of reach for low-income owners or landlords without subsidy support.

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

**Introduction**

The cost of housing is a central factor in assessing the accessibility and stability of shelter for residents across all income levels. This section of the Housing Market Analysis examines current housing costs in Moore, including home values, rental rates, and affordability trends over time. By evaluating these costs relative to household income levels, the analysis identifies the extent to which residents may be cost-burdened and where significant gaps exist in the local housing market. Understanding the cost of housing is essential for planning affordable housing strategies, as rising prices can displace low- and moderate-income households and exacerbate housing insecurity. This section also helps determine whether current housing stock aligns with the financial capacity of Moore’s population, particularly among vulnerable groups such as seniors, renters, and extremely low-income families.

**Cost of Housing**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Base Year: 2009** | **Most Recent Year: 2020** | **% Change** |
| Median Home Value | 124,100 | 148,500 | 20% |
| Median Contract Rent | 704 | 859 | 22% |

**Table 33 – Cost of Housing**

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

|  |  |  |
| --- | --- | --- |
| **Rent Paid** | **Number** | **%** |
| Less than $500 | 620 | 8.6% |
| $500-999 | 4,135 | 57.2% |
| $1,000-1,499 | 2,100 | 29.1% |
| $1,500-1,999 | 355 | 4.9% |
| $2,000 or more | 30 | 0.4% |
| **Total** | **7,240** | **100.1%** |

**Table 34 – Rent Paid**

**Data Source: 2016-2020 ACS**

**Housing Affordability**

|  |  |  |
| --- | --- | --- |
| **Number of Units affordable to Households earning** | **Renter** | **Owner** |
| 30% HAMFI | 310 | No Data |
| 50% HAMFI | 1,065 | 1,375 |
| 80% HAMFI | 3,880 | 3,990 |
| 100% HAMFI | No Data | 6,339 |
| **Total** | **5,255** | **11,704** |

**Table 35 – Housing Affordability**

**Data Source: 2016-2020 CHAS**

**Monthly Rent**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Monthly Rent ($)** | **Efficiency (no bedroom)** | **1 Bedroom** | **2 Bedroom** | **3 Bedroom** | **4 Bedroom** |
| Fair Market Rent | 0 | 0 | 0 | 0 | 0 |
| High HOME Rent | 0 | 0 | 0 | 0 | 0 |
| Low HOME Rent | 0 | 0 | 0 | 0 | 0 |

**Table 36 – Monthly Rent**

**Data Source Comments:**

**Is there sufficient housing for households at all income levels?**

The current housing inventory does not sufficiently meet the needs of households across all income levels, with notable gabs for low income renters, extremely low income households, and special needs populations.

* Low and Extremely Low Income Households: There is a significant shortage of affordable rental housing for households earning below 50% of area median income. These households often face severe cost burdens, with limited access to subsidize or income restricted units. The existing stock of affordable housing is limited, and many households compete for a small number of units, resulting in long waitlists or forced displacement.
* Moderate Income Households: Moderate income households (50-80% area median income) may struggle to find affordable homeownership opportunities due to rising home prices and limited starter home availability. While some may qualify for housing assistance or down payment programs, the inventory of reasonable priced homes remains low.
* Middle and Higher Income Households: The private market does provide an adequate supply of housing for households earning at or above the area median income. However, much of the new development tends to target this demographic, often excluding affordability components. This imbalance contributes to a widening gap between supply and demand for low income residents.
* Special Populations: Seniors, individuals with disabilities, and people experiencing homelessness also face limited housing options that meet both affordability needs. Permanent supportive housing and ADA complaints units are particularly scarce.

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

The affordability of housing is likely to decline over the coming years if current trends in home values and rental rates continue unchecked. Both home prices and rental costs have seen gradual increases, reflecting regional growth, limited new affordable construction, and inflation related cost pressures in the housing market.

* Home Values: Home values in Moore have risen steadily, reflecting broader market trends across the Oklahoma City metro area. While still more affordable than in many urban markets, rising sale prices are outpacing income growth for many moderate income and first time homebuyers. This reduces opportunities for homeownership among low and moderate income households and increases the demand for affordable rentals.
* Rental Rates: Rental costs have also increased, driven by demand for quality rental housing, limited supply of income restricted units, and increased operational and maintenance costs for landlords. Without additional affordable rental development or subsidies, more renters are likely to become cost burdened, paying more than 30% of their income on housing, and may face housing instability or overcrowding.

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

N/A, Moore does not receive HOME funds.

**Discussion**

The cost of housing in Moore, Oklahoma is a growing concern, particularly for low- and moderate-income residents. Over the past several years, both home sale prices and rental rates have increased steadily, driven by regional population growth, inflation, and limited construction of affordable units. While housing in Moore remains more affordable than in many metropolitan areas nationwide, affordability for lower-income households is deteriorating.

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

**Introduction**

The condition of the existing housing stock is a key factor in understanding the quality, safety, and long-term sustainability of housing in Moore. This section examines the physical state of the city's housing units, including the age of structures, presence of substandard conditions, overcrowding, and need for rehabilitation. Analyzing housing conditions helps identify neighborhoods at risk of decline and populations that may be living in inadequate or unsafe environments. Aging housing stock, deferred maintenance, and lack of resources for repairs can contribute to housing instability, especially for low-income homeowners and renters. Understanding the scope of these issues enables the city to prioritize housing preservation, code enforcement, and home repair programs in its planning efforts.

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

The City of Moore utilizes HUD's definition of "substandard condition" as described in the Housing Quality Standards, which states, "Units are in substandard condition when, while they may be structurally sound, they do not provide safe and adequate shelter, and in their present condition endanger the health, safety, or well-being of the occupants." The City of Moore defines a "substandard condition but suitable for rehabilitation" if the residence does not meet the criteria of the International Property Maintenance Code.

**Condition of Units**

|  |  |  |
| --- | --- | --- |
| **Condition of Units** | **Owner-Occupied** | **Renter-Occupied** |
| **Number** | **%** | **Number** | **%** |
| With one selected Condition | 0 | 0% | 0 | 0% |
| 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 | 0 | 0% | 0 | 0% |
| **Total** | **0** | **0%** | **0** | **0%** |

**Table 37 - Condition of Units**

**Data Source: 2016-2020 ACS**

**Year Unit Built**

|  |  |  |
| --- | --- | --- |
| **Year Unit Built** | **Owner-Occupied** | **Renter-Occupied** |
| **Number** | **%** | **Number** | **%** |
| 2000 or later | 5,820 | 36% | 2,505 | 35% |
| 1980-1999 | 3,595 | 23% | 1,735 | 24% |
| 1950-1979 | 6,340 | 40% | 2,955 | 41% |
| Before 1950 | 215 | 1% | 30 | 0% |
| **Total** | **15,970** | **100%** | **7,225** | **100%** |

**Table 38 – Year Unit Built**

**Data Source: 2016-2020 CHAS**

**Risk of Lead-Based Paint Hazard**

|  |  |  |
| --- | --- | --- |
| **Risk of Lead-Based Paint Hazard** | **Owner-Occupied** | **Renter-Occupied** |
| **Number** | **%** | **Number** | **%** |
| Total Number of Units Built Before 1980 | 6,555 | 41% | 2,985 | 41% |
| Housing Units build before 1980 with children present | 3,054 | 19% | 2,024 | 28% |

**Table 39 – Risk of Lead-Based Paint**

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

**Vacant Units**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Suitable for Rehabilitation** | **Not Suitable for Rehabilitation** | **Total** |
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

**Table 40 - Vacant Units**

**Data Source: 2005-2009 CHAS**

**Need for Owner and Rental Rehabilitation**

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

According to the 2016-2020 ACS, there are a 9,540 units that were built before 1980, putting them at greater risk of lead based paint. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

**Discussion**

The condition of Moore’s housing stock presents both challenges and opportunities for long-term community stability and housing affordability. A significant amount the city’s housing was constructed between the 1970s and early 2000s, meaning a substantial portion is now 20 to 50+ years old. As these homes age, they increasingly require repairs and modernization to remain safe, livable, and energy efficient. Among owner-occupied units, deferred maintenance is a growing concern—particularly for elderly homeowners, households with fixed incomes, and those without access to affordable financing. Common issues include aging roofs, outdated electrical and HVAC systems, weatherization needs, and accessibility limitations for persons with disabilities. Without intervention, these homes may fall into disrepair, reducing the quality of life for residents and undermining neighborhood stability. In the rental market, older units—especially those operated by small-scale landlords—are often maintained with limited capital reserves. These properties may exhibit signs of physical decline, including code violations, poor insulation, plumbing problems, or pest issues. Such conditions disproportionately affect low-income renters, who may have few alternatives due to the limited availability of affordable housing. Addressing the physical condition of the housing stock through rehabilitation programs and code enforcement efforts will be vital to ensuring safe and stable housing for all income levels, particularly for vulnerable populations.

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

**Introduction**

The City of Moore currently has no public housing. According to the Oklahoma Housing Finance Agency (OHFA), there are currently 387 Section 8 vouchers and 111 households on the waiting list for Section 8 vouchers.

**Totals Number of Units**

|  |
| --- |
| **Program Type** |
|  | Certificate | Mod-Rehab | Public Housing | **Vouchers** |
| Total | Project-Based | Tenant-Based | **Special Purpose Voucher** |
| Veterans Affairs Supportive Housing | Family Unification Program | Disabled \* |
| # of Units Vouchers In Use | 0 | 44 |  | 10,502 | 0 | 10,502 | 53 | 0 | 0 |
| # of accessible units |  |  |  |  |  |  |  |  |  |

**Table 41 – Total Number of Units by Program Type**

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition.

**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:**

City of Moore does not have a public housing authority or any public housing units.

**Public Housing Condition**

|  |  |
| --- | --- |
| **Public Housing Development** | **Average Inspection Score** |
|  |  |

**Table 42 - Public Housing Condition**

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

N/A

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

N/A

**Discussion**

City of Moore does not have a public housing authority or any public housing units.

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

**Introduction**

The Homeless Facilities and Services section provides an overview of the infrastructure in place to assist individuals and families experiencing homelessness in Moore, and the surrounding region. This includes emergency shelters, transitional housing, permanent supportive housing, and supportive service providers. These resources play a critical role in preventing and ending homelessness by offering safe shelter, housing stability, and access to vital services such as case management, mental health support, substance abuse treatment, and job training. Understanding the availability, capacity, and coordination of these facilities and services is essential for identifying gaps in the local homeless response system. This section also examines the alignment of services with the needs of specific subpopulations—including veterans, youth, survivors of domestic violence, and individuals with disabilities—ensuring that interventions are both targeted and equitable. While Moore lacks a concentrated homeless service infrastructure within city limits, regional collaboration with nearby providers ensures that most subpopulations—including chronically homeless individuals, families with children, veterans, and youth—have access to emergency shelter, transitional housing, permanent supportive housing, and a wide array of supportive services. Continued investment in these programs and improved transportation/accessibility for Moore residents will be critical to maintaining and expanding impact.

**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 43 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments: The City of Moore does not have any facilities or housing targeted to homeless households.**

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

Norman, which is the county seat of Cleveland County, is a community rich in social services, and many work with homeless providers to coordinate service delivery in the community. The main way these agencies complement those working with homeless persons is by participation in the Cleveland County Continuum of Care and particularly the One Vision One Voice Initiative. There are multiple services offered through local agencies to assist those experiencing homelessness and coordination of these services is essential. Many of these agencies are represented on the CoC and the vast majority report on a regular basis to the body. The Norman Workforce Center operates as a single point of entry to a network of employment, training, and educational programs in Cleveland County. The Norman Workforce Center helps employers to find skilled workers and helps career seekers access the tools needed to manage their careers through high quality information services.

Emmaus Baptist Church located just outside of Moore city limits in Oklahoma City has coordinated with Moore’s Community Police Officers to provide transportation services to shelter or other services in Norman. They also provide motel rooms to families that have children. The Moore Police Department sends the church information on any homeless individual that has been reported. They are working with the CoC to establish a successful program on providing what Moore's homeless population truly needs.

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

While Moore does not have a large number of homeless-specific facilities within city limits, it relies heavily on countywide and regional providers.

**Emergency Shelters**

* Food and Shelter, Inc. (Norman): Provides emergency shelter, food services, and case management to individuals, families with children, and veterans. The family shelter supports short term housing while helping clients transition to stability.
* The Salvation Army (Norman and Oklahoma City): Offers emergency shelter beds, meals, clothing, and support services to all homeless populations. Their Veterans Services Unit supports homeless veterans with transitional housing and connections to the VA.

**Transitional Housing**

* Thunderbird Clubhouse (Norman): Offers transitional housing and a supportive clubhouse model focused on mental health recovery, job readiness, and community reintegration for adults with mental illness (including chronically homeless).
* Women's Resource Center (Norman): Provides safe transitional housing for women and children fleeing abuse, many of whom are experiencing homelessness due to domestic violence.

**Permanent Supportive Housing (PSH)**

* HOPE Community Services (Norman and Oklahoma City): Operates scattered site PSH units with wraparound services including mental health, substance abuse treatment, and housing navigation support for chronically homeless individuals and families.
* Central Oklahoma Community Mental Health Center (COCMHC): Provides housing placements combined with intensive case management and behavioral health services for individuals with severe mental illness.

**Veteran Specific Services**

* U.S. Department of Veterans Affairs: 1.) Supportive Services for Veteran Families (SSVF) provides rapid re-housing and homelessness prevention. 2.) HUD-VASH combines permanent supportive housing vouchers with VA case management. Services are coordinated regionally through the Oklahoma City VA Medical Center.

**Youth Services**

* Bridges of Norman (and Bridges of Moore coming soon): Provides housing and educational support for unaccompanied youth completing high school without stable family support. Offers life skills training, case management, and mentorship.
* Pivot, A Turning Point for Youth (Oklahoma City): Offers emergency youth shelter, transitional housing, and supportive services including education, employment readiness, and family reunification for youth experiencing or at risk of homelessness.

**Supportive Services (All Populations)**

* Central Oklahoma Community Action Agency: provides utility/rental assistance, weatherization, and case management to prevent homelessness and stabilize households.
* Legal Aid Services of Oklahoma: Supports homeless and at-risk individuals with legal representation related to housing, benefits, and domestic violence.

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

**Introduction**

The Special Needs Facilities and Services section focuses on the infrastructure and resources available to support individuals who are not homeless but require assistance due to physical, mental, or developmental disabilities; substance use disorders; aging-related challenges; or other conditions that limit their ability to live independently. These populations often face significant barriers in accessing safe, affordable, and accessible housing, and they frequently rely on a combination of supportive housing, healthcare, and case management services.

**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.**

Supportive housing is essential for individuals and families with special needs who face unique challenges in achieving or maintaining housing stability. In Moore and the broader Cleveland County region, the following populations require a mix of affordable housing and coordinated services:

1. Elderly and Frail Elderly: As Moore's population ages, the demand for senior-friendly housing is rising. Elderly households, particularly those on fixed incomes, often require:
* Accessible, single story units or housing with elevators
* In-home supportive services such as meal delivery, personal care, and medication assistance
* Proximity to medical facilities, transportation, and community services
* Affordable assisted living or subsidized senior apartments
* Frail elderly individuals may also need 24 hour care options or supportive housing environments like group homes or senior care facilities
1. Persons with Physical, Mental, and Developmental Disabilities: this group requires housing that accommodates both physical accessibility and ongoing care needs, which may include:
* ADA compliant units with modifications (ramps, wider doorways, roll-in showers, etc.)
* On-site or mobile case management, mental health support, and therapy services
* Stable, affordable housing integrated into the community (not institutional)
* Access to transportation, employment support, and social inclusion programs
1. Persons with Alcohol or Other Drug Addictions: individuals recovering from substance abuse disorders benefit from supportive housing that provides stability and relapse prevention. Needs include:
* Transitional housing linked to recovery programs
* Sober living environments
* Access to outpatient or residential treatment
* Peer counseling and vocation support services
1. Persons with HIV/AIDS and Their Families: People living with HIV/AIDS may experience a range of challenges, including, health complications, stigma, and income instability. Supportive housing should include:
* Stable, affordable housing with access to healthcare
* Case management, transportation, and medication adherence services
* Coordination with HOPWA (Housing Opportunities for Persons with AIDS) resources
1. Other Vulnerable Populations: Moore may also identify additional groups with supportive housing needs, such as:
* Youth aging out of foster care, who require life skills training and stable housing
* Survivors of domestic violence, who need trauma-informed support and secure housing
* Low income veterans, many of whom benefit from supportive housing combined with VA services

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

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

The City of Moore has always placed assistance for the elderly has a high priority and need. The City provides transportation services for the elderly for errand running and doctor appointments. Moore will fund home delivered meals for home bound seniors. As Moore's population ages, the demand for home delivered meals has increased substantially. Aging Services has a waiting list for home delivered meals for homebound seniors.

Moore also funds substance abuse outpatient services through subrecipients.

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

The City of Moore has always placed assistance for the elderly has a high priority and need. The City provides transportation services for the elderly for errand running and doctor appointments. Moore will fund home delivered meals for home bound seniors. As Moore's population ages, the demand for home delivered meals has increased substantially. Aging Services has a waiting list for home delivered meals for homebound seniors.

Moore also funds substance abuse outpatient services through subrecipients.

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

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

While the City of Moore supports community growth and housing development through public policy, several local regulations and structural conditions present challenges, intended or unintended, that may limit the development and preservation of affordable housing. These barriers can impact housing availability, affordability, and accessibility, particularly for low- to moderate-income households.

1. Minimum Lot Size Requirements: Moore’s zoning regulations require a slightly larger minimum lot width of 55 feet. While this promotes neighborhood uniformity and spacing, it can raise the cost of land per unit and restrict the development of higher-density, more affordable housing types, such as small-lot single-family homes or cottage developments.
2. Planned Unit Development (PUD) Requirement for Apartments: Apartment developments in Moore are only permitted through the Planned Unit Development (PUD) process. This requirement can increase complexity, time, and cost for developers, potentially discouraging multifamily housing projects that could provide affordable rental units to low-income residents.
3. Lack of Public Transportation Infrastructure: Moore does not currently operate a public transportation system, and there are no near-term plans to implement one due to budget constraints. This lack of mobility infrastructure poses a barrier for low-income households who may rely on transit to access employment, education, health care, and other services—making certain areas of the city functionally unaffordable due to transportation costs.
4. Enhanced Building Code Standards: In response to historical storm damage, Moore has adopted stricter building code standards, including roof sheathing, hurricane clips or framing anchors, continuous plywood bracing, and wind-resistant garage doors to withstand winds up to 135 mph. While these measures provide long-term resilience and reduce post-disaster costs for homeowners, they can slightly increase upfront construction costs, which may pose challenges for developers of affordable housing projects with tight budgets.
5. Absence of Local Housing Incentives: Moore does not currently offer local tax incentives or financial support programs for affordable housing development or rehabilitation. Without such tools—such as tax abatements, fee waivers, or land grants—developers may lack sufficient motivation to pursue affordable or mixed-income housing projects

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

**Introduction**

Non-housing community development assets play a vital role in fostering economic opportunity, social equity, and overall quality of life for residents. This section of the Consolidated Plan focuses on the local resources, infrastructure, and services that support community vitality beyond housing—such as workforce development systems, educational institutions, transportation networks, public facilities, and access to health and social services.

**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 | 454 | 96 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 2,461 | 3,421 | 8 | 13 | 5 |
| Construction | 2,719 | 2,178 | 9 | 8 | -1 |
| Education and Health Care Services | 7,083 | 1,409 | 22 | 5 | -17 |
| Finance, Insurance, and Real Estate | 2,189 | 929 | 7 | 4 | -3 |
| Information | 440 | 205 | 1 | 1 | 0 |
| Manufacturing | 1,902 | 417 | 6 | 2 | -4 |
| Other Services | 1,353 | 1,934 | 4 | 8 | 4 |
| Professional, Scientific, Management Services | 3,119 | 705 | 10 | 3 | -7 |
| Public Administration | 2,884 | 10,181 | 9 | 40 | 31 |
| Retail Trade | 4,379 | 3,275 | 14 | 13 | -1 |
| Transportation and Warehousing | 1,709 | 256 | 5 | 1 | -4 |
| Wholesale Trade | 1,046 | 679 | 3 | 3 | 0 |
| Total | 31,738 | 25,685 | -- | -- | -- |

**Table 45 - Business Activity**

**Data Source Comments: 2019-2023 ACS 5 year data profile Source: Lightcast 2025.2; City of Moore geography as aggregated by census tracts**

**Labor Force**

|  |  |
| --- | --- |
| **Total Population in the Civilian Labor Force** | 33,124 |
| **Civilian Employed Population 16 years and over** | 31,738 |
| **Unemployment Rate** | 2.80 |
| **Unemployment Rate for Ages 16-24** | 1.00 |
| **Unemployment Rate for Ages 25-65** | 1.80 |

**Table 46 - Labor Force**

**Data Source Comments: 2019-2023 ACS 5 year data profile.**

|  |  |
| --- | --- |
| **Occupations by Sector** | **Number of People** |
| Management, business and financial | 12,574 |
| Farming, fisheries and forestry occupations | 454 |
| Service | 4,398 |
| Sales and office | 7,477 |
| Construction, extraction, maintenance and repair | 3,440 |
| Production, transportation and material moving | 3,849 |

**Table 47 – Occupations by Sector**

**Data Source Comments: 2019-2023 ACS 5 year data profile**

**Travel Time**

|  |  |  |
| --- | --- | --- |
| **Travel Time** | **Number** | **Percentage** |
| < 30 Minutes | 20,758 | 71% |
| 30-59 Minutes | 7,017 | 24% |
| 60 or More Minutes | 1,462 | 5% |
| **Total** | **29,237** | **100%** |

**Table 48 - Travel Time**

**Data Source Comments: 2019-2023 ACS 5 year data profile**

**Education**

**Educational Attainment by Employment Status (Population 16 and Older)**

|  |  |  |
| --- | --- | --- |
|  | **In Labor Force** |  |
| **Educational Attainment** | **Civilian Employed** | **Unemployed** | **Not in Labor Force** |
| Less than high school graduate | 1,585 | 122 | 881 |
| High school graduate (includes equivalency) | 6,793 | 282 | 2,136 |
| Some college or Associate's degree | 9,054 | 243 | 2,054 |
| Bachelor's degree or higher | 8,194 | 151 | 1,005 |

**Table 49 - Educational Attainment by Employment Status**

**Data Source Comments: 2019-2023 ACS 5 year data profile**

**Educational Attainment by Age**

|  |  |
| --- | --- |
|  | **Age** |
|  | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 85 | 80 | 142 | 91 | 72 |
| 9th to 12th grade, no diploma | 393 | 166 | 216 | 417 | 291 |
| High school graduate, GED, or alternative | 1,073 | 1,644 | 1,001 | 2,127 | 939 |
| Some college, no degree | 1,204 | 1,265 | 1,082 | 1,772 | 1,223 |
| Associate's degree | 110 | 660 | 430 | 330 | 225 |
| Bachelor's degree | 298 | 1,327 | 793 | 1,313 | 600 |
| Graduate or professional degree | 18 | 395 | 181 | 733 | 300 |

**Table 50 - Educational Attainment by Age**

**Data Source Comments: 2019-2023 ACS 5 year data profile**

**Educational Attainment – Median Earnings in the Past 12 Months**

|  |  |
| --- | --- |
| **Educational Attainment** | **Median Earnings in the Past 12 Months** |
| Less than high school graduate | 38,684 |
| High school graduate (includes equivalency) | 40,277 |
| Some college or Associate's degree | 43,299 |
| Bachelor's degree | 57,021 |
| Graduate or professional degree | 83,531 |

**Table 51 – Median Earnings in the Past 12 Months**

**Data Source Comments: 2019-2023 ACS 5 year data profile**

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

Based on the Business Activity table above, the top three major employment sectors are:

* Education and Health Care Services
* Retail Trade
* Professional, Scientific, Management Services

**Describe the workforce and infrastructure needs of the business community:**

Workforce Needs:

The business community in Moore requires a diverse and skilled labor force to support sectors such as healthcare, retail, construction, education, professional services, and manufacturing. Key workforce-related needs include:

* Skilled labor in trades, healthcare, and technical fields due to regional growth and ongoing demand in these sectors.
* Soft skills and work readiness, particularly among young adults (ages 16–24), where unemployment is often higher.
* Post-secondary education and vocational training to prepare residents for mid- to high-skill occupations.
* Access to workforce development programs, apprenticeships, and career-readiness initiatives, especially in partnership with Moore Norman Technology Center and local colleges.

Infrastructure Needs:

To support economic development and business retention, Moore’s business community relies on robust infrastructure, which includes:

* Transportation access, including well-maintained roads and highways for logistics and commuting. Businesses especially benefit from proximity to I-35, which connects Moore to Oklahoma City and Norman.
* Broadband internet expansion, particularly for small businesses and startups, is essential for growth in professional services, education, and remote work environments.
* Utility reliability, including water, sewer, and electricity infrastructure, must keep pace with population and business growth to prevent bottlenecks or service disruptions.
* Business-ready commercial and industrial space, with modern facilities, flexible zoning, and access to public services.
* Resilience infrastructure, such as stormwater management and emergency preparedness systems, especially given Moore’s vulnerability to severe weather events.

**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.**

**Major Economic Developments and Their Impacts**

1. Moore's FY 2024–2025 Budget Initiatives

The City of Moore has adopted a combined FY 2024–2025 budget totaling approximately $129.5 million, marking a 4.8% increase over the previous fiscal year. This budget includes a $5 million sales tax note designated for property acquisition and equipment purchases, aiming to enhance city services and infrastructure. However, sales and use tax collections have seen a decrease, prompting a conservative approach to revenue projections.

1. Regional Economic Growth in Oklahoma

Statewide, Oklahoma has experienced substantial economic expansion. In a recent year, 274 companies opened or expanded operations, resulting in $7.865 billion in private capital investment and the creation of 30,000 new jobs. The Oklahoma Department of Commerce directly contributed to 10,000 of these jobs, with an average annual salary of $67,000.

1. Workforce Development Initiatives

To address workforce needs, Moore Norman Technology Center has launched "Bond 2025," an investment aimed at expanding access to workforce training in high-demand careers such as construction trades and healthcare.

Additionally, the Central Oklahoma Workforce Innovation Board (COWIB) recognizes the challenges of a tight labor market and is committed to supporting workforce partners in enhancing their responsiveness to workforce requirements.

**Identified Needs Arising from These Changes**

1. Workforce Development: There is a growing need for skilled labor across various sectors. Investments in vocational training, apprenticeships, and educational programs are essential to equip residents with the necessary skills to meet job market demands.
2. Business Support: Small businesses may require assistance in adapting to changing economic conditions. Support services, including access to capital, mentorship programs, and business development resources, can facilitate growth sustainability.
3. Infrastructure Enhancements: As the city experience growth, there is an increased demand for robust infrastructure, including transportation networks, utilities, and digital connectivity. Strategic investments in these areas are crucial to support business operations and attract new investments.

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

Looking at the educational attainment for the labor force in Moore, 26% are high school graduates, 35% have some college or an Associate's Degree, and 31% have a Bachelor's degree or higher. The large share of high school graduates matches the demand in retail, construction, and service sectors. Moore Public Schools is one of the biggest school districts in the state with Moore Norman Technology Center being located just south of city limits matches the demand in education services. With a higher percentage of Bachelor’s degree, it matches with the demand of professional, scientific, and management services.

**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.**

1. Moore Norman Technology Center (MNTC) – "Bond 2025" Initiative focuses on expanding access to training in high-demand fields such as healthcare, construction, welding, and computer technology. This includes new facilities, upgraded labs, and expanded enrollment capacity for both adult and high school students. The initiative prepares residents for middle-skill jobs critical to the local economy while supporting underemployed or unemployed individuals seeking career transitions.
2. Central Oklahoma Workforce Innovation Board (COWIB) oversees workforce development in Cleveland County, including Moore. Their programs include WIOA-funded training for dislocated workers, youth, and low-income adults, career readiness workshops, job placement services, and employer partnerships, and sector partnerships focused on healthcare, manufacturing, and transportation. The program coordinates with local employers to align skills training with job openings.
3. Oklahoma Works / OKCareerGuide is a statewide initiative that provides career assessments and exploration tools, training resources for job seekers, support for adult learners and veterans. Residents access the initiative through with MNTC and public libraries in Moore.
4. Rose State College, Oklahoma City Community College & Other Regional Community Colleges are located very nearby. Community colleges provide accessible associate degrees and certificates in business, information technology, allied health, skilled trades. Many programs align with industry needs and offer stackable credentials for adult learners.

These workforce initiatives directly advance key priorities of the Consolidated Plan, including:

* Expanding economic opportunity for low- and moderate-income households through job training and placement.
* Reducing poverty by improving access to living-wage employment and career advancement.
* Stabilizing housing by helping residents secure income necessary to afford rent or mortgage.
* Supporting special needs populations, such as youth, veterans, and persons with disabilities, through tailored workforce programs.
* Fostering economic resilience by preparing the workforce for growth in sectors like healthcare, construction, and logistics.

**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.**

**Discussion**

Moore’s non-housing community development assets form the backbone of the city's economic and social infrastructure, directly influencing job creation, workforce participation, and the overall quality of life for residents. The city benefits from a diverse local economy with strong employment in sectors such as retail trade, healthcare, education, construction, and public administration. These industries provide both entry-level and skilled employment opportunities, supporting a wide range of income levels. Educational resources—including Moore Public Schools and the Moore Norman Technology Center—serve as key community development assets by preparing residents for in-demand careers. These institutions offer workforce-aligned training, technical certifications, and adult education programs that contribute to long-term economic self-sufficiency. Additional workforce support is provided through partnerships with the Central Oklahoma Workforce Innovation Board (COWIB), which connects job seekers with employment and training services tailored to local labor market demands. Moore’s transportation infrastructure, including proximity to Interstate 35 and regional transit corridors, enhances access to employment opportunities across the Oklahoma City metropolitan area. However, gaps remain in public transportation options and digital infrastructure, which can disproportionately affect low-income residents and those with limited mobility. Non-housing community development efforts must continue to prioritize workforce development, public facility improvements (e.g., libraries, community centers), and expansion of essential public services. These assets not only support individual economic mobility but also play a critical role in building inclusive, resilient neighborhoods. Investments in non-housing community development—particularly in job training, infrastructure, and social services—are essential to ensuring equitable access to opportunity and reducing economic disparities across Moore’s population.

**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 of Moore consulted with RKG Associates, who completed an Analysis to Impediment to Fair Housing Choice for Moore. They determined a concentration to exist if a census tract has a minority population that is 1.5 times they citywide average. There are areas where households with housing problems are concentrated in census tracts 2016.02, 2016.04, 2021.02.

**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 Moore consulted with RKG Associates, who completed an Analysis to Impediment to Fair Housing Choice for Moore. They determined a concentration to exist if a census tract has a minority population that is 1.5 times they citywide average. There is a concentration of minority population in census tract 2020.05 an there is a Hispanic concentration in census tracts 2015.12, 2020.02, 2016.04, 2016.02, and 2016.03. According to the 2023 ACS, the census tracts with the lowest median household income ($50,000-$60,000) are 2016.02, 2016.03, and 2021.02.

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

1. Limited Affordable Housing Options: These neighborhoods have a higher proportion of older housing stock, with many units requiring repairs or lacking modern amenities. Rental options may dominate, but affordable units can still be limited in number or quality, especially for extremely low income households.
2. Lower Homeownership rates: Homeownership is generally lower in areas with higher minority and low income populations, often due to barriers such as credit access, high up-front costs, and historical disparities in lending and investment.
3. Economic Constraints: These areas may also experience higher rates of unemployment or underemployment and limited access to employment centers, especially in the absence of public transportation.

**Are there any community assets in these areas/neighborhoods?**

Within the census tracts identified above, there are:

1. Social Security office
2. Two food resource centers
3. The public library
4. Four city parks that include splash pads, walking trails, playgrounds, pickleball courts, and basketball courts

**Are there other strategic opportunities in any of these areas?**

There are around 10 neighborhoods, located in low-moderate income census tracts that are eligible to receive CDBG funds for specific infrastructure improvements. Because Moore receives a smaller amount of funds, the City focuses on infrastructure improvements in these neighborhoods. However, the City does fund a home repair program with its general fund.

**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.**

Access to reliable, high-speed internet is essential for full participation in modern life, enabling residents to access employment, education, healthcare, public services, and social connections. In Moore, like in many growing suburban areas, the demand for broadband infrastructure continues to outpace availability, particularly in low- and moderate-income (LMI) neighborhoods and older housing developments.

Barriers for Low and Moderate Income Households:

* Affordability: Even when broadband is technically available, monthly service costs and equipment fees are unaffordable for many LMI households.
* Infrastructure Gaps: Older neighborhoods, manufactured home parks, or multifamily buildings may lack modern wiring or fiber connections, leaving residents with slow or unreliable service.
* Digital Divide: Households without internet access are at a disadvantage in remote work and job searching, online learning and virtual classrooms, and telehealth services, and accessing benefits, housing applications, or civic engagement tools

Certain census tracts in Moore may have lower broadband subscription rates, often correlating with lower household incomes and higher rates of rental housing. Multifamily developments, especially older ones, are less likely to have been retrofitted with high speed wiring, compounding the disadvantage for renters.

Broadband access is no longer a luxury—it's a foundational infrastructure need, especially in the wake of the COVID-19 pandemic, which highlighted the critical role of internet connectivity in education and health. For the city to promote equitable access to opportunity, investment in broadband is essential. Expanding access to high-speed internet, through both physical infrastructure and affordability initiatives, is critical to ensuring that low and moderate income residents in Moore are not left behind. Broadband equity directly supports HUD's goals around housing stability, economic mobility, and community resilience.

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

Access to reliable, high-speed broadband is essential for education, employment, healthcare, and overall economic development. While the availability of internet service in Moore, has expanded in recent years, limited provider competition in certain areas of the city continues to impact service quality, affordability, and consumer choice, especially in low and moderate income neighborhoods.

In neighborhoods where only one or two broadband providers operate, households often face:

* Higher prices due to lack of competitive pressure
* Inconsistent service quality, such as slower speeds and more outages
* Fewer customer service protections, as residents have limited recourse if dissatisfied

This disproportionately affects LMI households, who are most sensitive to price fluctuations and service reliability. Even in areas with multiple providers listed, residents may only have one wired high speed option meets FCC standards, limiting actual choice.

Many providers hesitate to expand into neighborhoods with older infrastructure or limited perceived profitability. These conditions can result in:

* Digital redlining, where some areas remain underserved despite being within city limits
* Outdated infrastructure, such as copper wiring, which can't support modern speeds
* A lack of incentives for providers to invest in improvements or expand coverage

Increased provider presence would encourage innovation, infrastructure upgrades, and price competition—benefiting both consumers and the local economy.

Attracting more internet service providers to Moore has broader benefits:

* Supports small businesses that depend on affordable, reliable connections
* Promotes remote work and home based businesses
* Expands telehealth and education access for vulnerable populations
* Encourages investment in smart city infrastructure and digital equity initiatives

Having more providers increases the community's resilience to disruptions by ensuring redundancy in service options during outages or emergencies.

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

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

Moore faces several increasing natural hazard risks due to the impacts of climate change. As extreme weather patterns intensify, the city is experiencing more frequent and severe events that pose a threat to public safety, housing stability, infrastructure, and economic development, especially for vulnerable populations.

1. Tornadoes and Severe Storms: Moore is located in the heart of “Tornado Alley” and has a long history of tornado activity, including devastating EF-5 tornadoes in 1999 and 2013. While tornadoes themselves are not directly caused by climate change, warmer temperatures and shifting weather patterns may influence storm intensity and unpredictability, increasing the risk to life, property, and housing stock.
2. Flooding and Heavy Rainfall: Climate models project more frequent and intense rainfall events across Oklahoma. In Moore, this increases the risk of:
* Flooding, especially in areas with aging or undersized stormwater infrastructure
* Ground level flooding in older homes and multifamily housing
* Infrastructure damage that can disrupt transportation, utilities, and emergency services

Low lying and low income neighborhoods are more vulnerable to flood damage and less likely to recover quickly without financial support.

1. Extreme Heat: Oklahoma's climate is trending toward hotter summer and prolonged heatwaves, which present growing health and safety challenges particular for elderly residents, people with disabilities, households without adequate air conditioning, and outdoor workers. Extreme hear also exacerbates energy costs and places stress on aging housing stock, particularly units that are not well insulated or weatherized.
2. Drought and Water Supply Strain: Climate projection indicate more frequent and prolonged drought periods, which can:
* Threaten local water supplies and increase utility costs
* Stress landscaping and green infrastructure investments
* Impact local agriculture and related employment sectors
1. Wildfire Risk: While not as prevalent as in western states, the risk of grass and brush fires is increasing due to extended dry periods and high winds. These conditions can threaten the outskirts of urban areas, including residential subdivisions and mobile home communities near undeveloped land.

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

Low and moderate income (LMI) households are more likely to live in older or substandard housing that is less energy efficient, structurally vulnerable to wind and storm damage, and in need of weatherization or roof repair. Affordable housing units are often located in areas more prone to flooding, with outdated drainage systems or poor soil permeability. LMI residents are less likely to have savings, insurance coverage, or reliable transportation, which makes evacuation difficult and post disaster recover slower. Many lack renter's insurance, leaving them especially vulnerable to the loss of property or displacement after a disaster.

LMI populations are more likely to have pre-existing health conditions, compounding the risks associated with extreme heat and poor indoor air quality. The lack of air conditioning, inadequate insulation, and rising energy costs lead to increased exposure to heat related illnesses. Households with limited English proficiency, seniors living alone, and people with disabilities often have less access to early warning systems or emergency communications. These groups may also face barriers in accessing relief programs or completing disaster recovery applications.

**Strategic Plan**

**SP-05 Overview**

**Strategic Plan Overview**

The Strategic Plan section of the Consolidated Plan outlines the City of Moore’s long-term goals and priorities for addressing housing, homelessness, and community development needs over the five-year planning period. Guided by data analysis, community input, and consultation with stakeholders, this plan provides a coordinated roadmap for investing local, state, and federal resources to improve quality of life for low and moderate income (LMI) residents.

The Strategic Plan lays out the direction the City intends to take in the distribution of the Community Development Block Grant funding for the 2025-2029 planning period. The priorities listed were determined through consultation with citizens, service providers and other City of Moore departments. Some of the programs will be targeted to individual households who qualify for the programs according to their income status (individual or direct benefit). Other programs are directed towards particular areas within Moore where the median income groups involved meets the HUD standards for area benefit. This standard states that the median household income of 51% of households in the area is at or below 80% of MFI.

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

Geographic Area

|  |  |  |
| --- | --- | --- |
| **1** | **Area Name** | **Armstrong** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **2** | **Area Name** | **Brookside** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **3** | **Area Name** | **Crestmoore** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **4** | **Area Name** | **City Wide** |
| **Area Type** |  |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Other |
| **Other Revital Description** | Public Services |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **5** | **Area Name** | **Eastmoor/JD Estates** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **6** | **Area Name** | **Kings Manor** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **7** | **Area Name** | **Lockhoma Estates** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **8** | **Area Name** | **Old Town/High School Addition** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **9** | **Area Name** | **Regency Park** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **10** | **Area Name** | **SW 34th St/Eastern Area** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **11** | **Area Name** | **Skyview Terrace/Newmoore** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **12** | **Area Name** | **Southgate** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |
| **13** | **Area Name** | **Sunnylane Acres** |
| **Area Type** | Local Target Area |
| **Other Target Area Description** |  |
| **HUD Approval Date** |  |
| **% of Low / Mod** |  |
| **Revital Type** | Comprehensive |
| **Other Revital Description** |  |
| **Identify the Neighborhood Boundaries for This Target Area** |  |
| **Include Specific Housing and Commercial Characteristics of This Target Area** |  |
| **How Did Your Consultation and Citizen Participation Process Help You to Identify This Neighborhood as a Target Area?** |  |
| **Identify the Needs in This Target Area** |  |
| **What are the Opportunities for Improvement in This Target Area?** |  |
| **Are there Barriers to Improvement in This Target Area?** |  |

**Table 52 - Geographic Priority Areas**

**General Allocation Priorities**

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

The City of Moore will invest a majority of CDBG funds city-wide according to low to moderate income population needs. Investing in affordable housing projects city-wide will also assist the city in affirmatively furthering fair housing and avoiding concentration of low income populations. The City of Moore will target a specific geographic area for infrastructure improvement.

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

**Priority Needs**

|  |  |  |
| --- | --- | --- |
| **1** | **Priority Need Name** | **Public Improvements** |
| **Priority Level** | High |
| **Population** | Extremely LowLowModerateLarge FamiliesFamilies with ChildrenElderlyNon-housing Community Development |
| **Geographic Areas Affected** | CrestmooreSouthgateKings ManorRegency ParkArmstrongSunnylane AcresLockhoma EstatesSkyview Terrace/NewmooreOld Town/High School AdditionBrooksideEastmoor/JD EstatesSW 34th St/Eastern Area |
| **Associated Goals** | Public ImprovementsAdministration/Planning |
| **Description** | Public Improvements include street and drainage improvements, street and sidewalk upgrades, water and sewer infrastructure, broadband and digital connectivity, parks and public spaces, resiliency and hazard mitigation projects. |
| **Basis for Relative Priority** | Public improvements are a critical component of Moore’s strategy to enhance the quality of life for residents, particularly those in low and moderate income (LMI) areas. These improvements are designed to address longstanding infrastructure deficiencies, improve accessibility and safety, and build resilience against environmental hazards.The City of Moore completed a community needs survey and received 305 responses. Overall, the top three infrastructure and neighborhood improvement needs identified are street improvements, water/sewer improvements, and stormwater and drainage improvements. When looking at responses from low income respondents, the top three needs are street improvements, sidewalk improvements, and storm water and drainage improvements. |
| **2** | **Priority Need Name** | **Public Services** |
| **Priority Level** | High |
| **Population** | Extremely LowLowModerateLarge FamiliesFamilies with ChildrenElderlyChronic HomelessnessIndividualsFamilies with ChildrenMentally IllChronic Substance AbuseveteransPersons with HIV/AIDSVictims of Domestic ViolenceUnaccompanied YouthElderlyFrail ElderlyPersons with Mental DisabilitiesPersons with Physical DisabilitiesPersons with Developmental DisabilitiesPersons with Alcohol or Other AddictionsPersons with HIV/AIDS and their FamiliesVictims of Domestic ViolenceNon-housing Community Development |
| **Geographic Areas Affected** |  |
| **Associated Goals** | Public ServicesAdministration/Planning |
| **Description** | Public Services can include homelessness prevention and support services, youth services, senior and disabled services, health and mental health services, employment ad job training services, transportation assistance, financial literacy and housing counseling, fair housing counseling, public safety services, education and recreation programs, and child care. |
| **Basis for Relative Priority** | Public services are a vital element of the City of Moore’s community development strategy. These services support low and moderate income (LMI) residents by addressing essential needs that contribute to housing stability, self-sufficiency, and overall well-being. As part of the Consolidated Plan, Moore prioritizes funding for public service activities that fill gaps in critical community resources, particularly for vulnerable populations.The City of Moore completed a community needs survey and received 305 responses. Overall, the top three public service needs identified are transportation services, neighborhood cleanups, and youth services. When looking at responses from low income respondents, the top three needs are neighborhood cleanups, transportation services, and senior services. |
| **3** | **Priority Need Name** | **Housing** |
| **Priority Level** | Low |
| **Population** | LowModerateLarge FamiliesFamilies with ChildrenElderlyPublic Housing ResidentsIndividualsFamilies with ChildrenVeterans |
| **Geographic Areas Affected** |  |
| **Associated Goals** | Housing RehabilitationHomeownership AssistanceAdministration/Planning |
| **Description** | Housing activities include acquisition of land or existing buildings, rehabilitation of owner-occupied or rental units, conversion of non-residential structures to housing units, and purchase assistance for low and moderate income homebuyers. |
| **Basis for Relative Priority** | The City of Moore faces a range of housing needs that affect low- and moderate-income (LMI) households, seniors, persons with disabilities, and other vulnerable populations. These needs are driven by factors such as housing affordability, age and condition of the housing stock, population growth, and limited availability of accessible or specialized housing.The City of Moore completed a community needs survey and received 305 responses. Overall, the top three housing needs identified are homeownership assistance, code enforcement activities in low income neighborhoods, and housing for those with special needs (elderly, person with disabilities, etc.). When looking at responses from low income respondents, the top three needs were the same. |

**Table 53 – Priority Needs Summary**

**Narrative (Optional)**

The City of Moore has identified a set of priority needs that reflect the most pressing challenges facing low and moderate income (LMI) residents over the next five years. These priorities are based on an analysis of data, including HUD CHAS data, ACS estimates, as well as community input gathered through public meetings, stakeholder consultations, and surveys.

These priority needs will guide Moore’s investment strategies to ensure that public resources are targeted effectively and equitably. Addressing these challenges will require continued collaboration among city departments, service providers, nonprofit organizations, and residents to build a more inclusive, resilient, and thriving community.

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 Moore does not have a TBRA program. Market conditions that could influence the use of a TBRA program consists of the cost of rent rising, limited affordable supply, and vulnerable low income renters. Because the median income is higher in Moore compared to Cleveland County's median income, rents tend to be higher. |
| TBRA for Non-Homeless Special Needs | The City of Moore does not have a TBRA program. There are several other programs in the community that provide vouchers to veterans, however these are state and CoC funded programs. |
| New Unit Production | The City of Moore receives a limited amount of federal funds per year, making it difficult to utilized CDBG funding for the production of new units. |
| Rehabilitation | A significant portion of Moore's housing is aging. The City has identified a need for a housing rehabilitation program. Because federal funding is limited, the City has funded a rehabilitation program with another source of funds. |
| Acquisition, including preservation | The City of Moore receives a limited amount of federal funds per year, making it difficult to utilized CDBG funding for acquisition. |

**Table 54 – Influence of Market Conditions**

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

**Introduction**

The Anticipated Resources section outlines the federal, state, local, and private funding sources the City of Moore expects to leverage to address identified priority needs over the Consolidated Plan period.

This section provides estimates of the expected annual allocations, program income (if any), and the uses of funds, including how these resources will be coordinated to achieve the community’s housing, homelessness, and public service goals. The City will strategically align available resources to maximize impact, support ongoing initiatives, and ensure equitable distribution of benefits, particularly to low and moderate income residents.

The planning process also includes identifying any gaps in funding and opportunities for leveraging additional resources to support Moore’s long-term community development objectives.

**Anticipated Resources**

|  |  |  |
| --- | --- | --- |
|  | **Expected Amount Available Year 1** |  |
| **Program** | **Source of Funds** | **Uses of Funds** | **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total: $** | **Expected Amount Available Remainder of ConPlan $** | **Narrative Description** |
| CDBG | Public – Federal | Acquisition Admin and PlanningEconomic DevelopmentHousingPublic ImprovementsPublic Services | 354,545 | 0 | 25,000 | 379,545 | 1,400,000 | For its 2025 program year, Moore has been allocated $354,545 and an estimated $25,000 will be left over from the 2024 program year. It has been estimated that the city will receive $350,000 for the remaining four years of the consolidated plan making the expected amount for the remainder of the plan to be $1,400,000. |

**Table 55 - 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.**

The City of Moore will strategically utilize federal resources, particularly Community Development Block Grant (CDBG) funds, to leverage additional public, private, and nonprofit investments to address priority community development and housing needs. These federal funds serve as a critical foundation to attract and match other sources of funding, expand project scope, and increase impact across housing, infrastructure, economic development, and social services.

While CDBG does have a matching requirement, any federal funds used in coordination with programs that do require matching will be planned with compliance in mind, The City will meet matching requirements through local government contributions, donated services and materials, and in-kind contributions.

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

Public improvements will be made in the CDBG Target Areas such as water and sewer improvements, street repair, sidewalk improvements, park improvements, and other public facility improvement.

**Discussion**

The City of Moore anticipates using a combination of federal, state, and local funding sources to meet the priority needs outlined in this Consolidated Plan. The primary federal resource is the Community Development Block Grant (CDBG), which provides flexible funding for activities that benefit low and moderate income (LMI) residents, prevent and eliminate slum and blight, and address urgent community needs.

**SP-40 Institutional Delivery Structure – 91.215(k)**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Responsible Entity** | **Responsible Entity Type** | **Role** | **Geographic Area Served** |
| City of Moore | Government |  | Jurisdiction |

**Table 56 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery system in Moore is supported by experienced city staff and strong partnerships but would benefit from expanded housing development capacity, improved coordination among service providers, and greater investment in supportive housing and transportation infrastructure. Strengthening the system in these areas will enhance the effectiveness of the Consolidated Plan and better serve residents across all income levels.

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

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

**Table 57 - Homeless Prevention Services Summary**

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

In Moore, services for homeless individuals and families, including those who are chronically homeless, veterans, unaccompanied youth, and families with children, are primarily delivered through partnerships with regional agencies, nonprofit organizations, and the broader Continuum of Care (CoC) network serving Cleveland County and the Oklahoma City metropolitan area. Targeted services for homeless populations include: shelter and housing assistance, street outreach and case management, and services for unaccompanied youth. Mainstream services utilized by homeless populations include: health and mental health services, employment and workforce programs, and HIV'AIDS services.

The local service system is strengthened by coordinated entry protocols implemented through the CoC, which prioritize the most vulnerable individuals for housing and services. However, gaps remain in localized service availability within Moore itself. Many services are concentrated in Norman or Oklahoma City, requiring transportation, often a barrier for those experiencing homelessness. In addition, capacity constraints among providers limit the reach of intensive case management and long-term supportive services.

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

**Strengths**

1. Regional Coordination and Continuum of Care (CoC) Access: Moore benefits from participation in the regional Continuum of Care, which facilitates coordinated entry, shared data systems (such as HMIS), and prioritization protocols for individuals and families with the highest needs. This regional network strengthens access to emergency shelter, transitional housing, and permanent supportive housing for homeless populations.
2. Dedicated Service Providers: Local and regional nonprofit organizations provide a broad array of services targeted to people experiencing homelessness and special needs populations, including: Mental health and substance use treatment, Veteran-specific housing and case management, Food distribution and crisis intervention, Services for persons with disabilities and older adults
3. Public Health Infrastructure: The Cleveland County Health Department and community clinics play a key role in delivering physical and behavioral health care services, including to individuals with HIV/AIDS, disabilities, or chronic health conditions. These entities also work with other service providers to ensure continuity of care.
4. Support from Local Government: The City of Moore supports community-based organizations through CDBG funding, which helps maintain and expand essential services for low- and moderate-income residents, including those with special needs.

**Gaps**

1. Limited Localized Services in Moore: While many services are accessible regionally, there are limited specialized services located directly within Moore, creating access barriers for residents who lack reliable transportation. Most comprehensive homelessness and HIV/AIDS services are located in Norman or Oklahoma City.
2. Lack of Permanent Supportive Housing (PSH): There is a shortage of permanent supportive housing units for individuals with co-occurring disorders (mental illness and substance use), seniors with disabilities, and chronically homeless individuals. Without PSH, many individuals cycle between homelessness, institutions, and emergency services.
3. Transportation Barriers: Inadequate public transportation remains a significant obstacle, especially for elderly individuals, persons with disabilities, and those experiencing homelessness. This barrier limits access to health care, employment, and supportive services.
4. Insufficient Outreach and Case Management: There is limited capacity for consistent street outreach and intensive case management, particularly for unaccompanied youth, persons with behavioral health issues, and those recently released from institutional settings.
5. Fragmented Systems of Care: Coordination between different service systems (health, housing, employment, justice, education) can be fragmented. This often leads to delays in service delivery and missed opportunities for intervention, especially for those transitioning out of hospitals, foster care, or correctional institutions.

**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.**

To address the gaps identified in the local institutional structure and service delivery system, particularly for vulnerable populations such as persons experiencing homelessness, special needs populations, and low to moderate income households, the City of Moore will focus on capacity-building, collaboration, and targeted investments. This strategy aims to build a more integrated, responsive, and inclusive service delivery system capable of meeting Moore’s evolving community development needs. By focusing on local service expansion, cross-agency collaboration, and targeted housing investment, the City will work toward reducing disparities and ensuring that critical services and housing options are accessible to all residents, particularly the most vulnerable.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| **1** | Public Services | 2025 | 2029 | Non-Housing Community Development | City Wide | Public Services | CDBG: $263,182 | Public service activities other than Low/Moderate Income Housing Benefit: 2,510 Persons AssistedHomeless Prevention: 455 Persons Assisted |
| **2** | Public Improvements | 2025 | 2029 | Non-Housing Community Development | CrestmooreSouthgateKings ManorRegency ParkArmstrongSunnylane AcresLockhoma EstatesSkyview Terrace/NewmooreOld Town/High School AdditionBrooksideEastmoor/JD EstatesSW 34th St/Eastern Area | Public Improvements | CDBG: $1,015,454 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:350 Persons Assisted |
| **3** | Housing Rehabilitation | 2025 | 2029 | Affordable Housing | City Wide | Housing | CDBG: $75,000 | Homeowner Housing Rehabilitated:20 Household Housing Unit |
| **4** | HomeownershipAssistance | 2026 | 2029 | Affordable Housing | City Wide | Housing | CDBG: $75,000 | Direct Financial Assistance to Homebuyers:25 Households Assisted |
| **5** | Administration/Planning | 2025 | 2029 | Non-Housing Community Development | City Wide | Public ImprovementsPublic ServicesHousing | CDBG: $350,909 | Public service activities for Low/Moderate Income Housing Benefit:18 Households Assisted |

**Table 58 – Goals Summary**

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | **Public Services** |
| Goal Description | Public Services can include homelessness prevention and support services, youth services, senior and disabled services, health and mental health services, employment and job training services, transportation assistance, financial literacy and housing counseling, fair housing counseling, public safety services, education and recreation programs, and child care. |
| **2** | **Goal Name** | **Public Improvements** |
| Goal Description | Public Improvements include street and drainage improvements, street and sidewalk upgrades, water and sewer infrastructure, broadband and digital connectivity, parks and public spaces, resiliency and hazard mitigation projects. |
| **3** | **Goal Name** | **Housing Rehabilitation** |
| Goal Description | Rehabilitation of owner-occupied housing units |
| **4** | **Goal Name** | **Homeownership Assistance** |
| Goal Description | Purchase assistance for low and moderate income homebuyers |
| **5** | **Goal Name** | **Administration/Planning** |
| Goal Description | General administration activities |

**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).**

The City of Moore does not receive HOME funds.

**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)**

The City of Moore does not operate any public housing. All section 8 vouchers are administered through the Oklahoma Housing Finance Agency.

**Activities to Increase Resident Involvements**

N/A

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

N/A

**Plan to remove the ‘troubled’ designation**

N/A

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

**Barriers to Affordable Housing**

While the City of Moore supports community growth and housing development through public policy, several local regulations and structural conditions present challenges, intended or unintended, that may limit the development and preservation of affordable housing. These barriers can impact housing availability, affordability, and accessibility, particularly for low- to moderate-income households.

1. Minimum Lot Size Requirements: Moore’s zoning regulations require a slightly larger minimum lot width of 55 feet. While this promotes neighborhood uniformity and spacing, it can raise the cost of land per unit and restrict the development of higher-density, more affordable housing types, such as small-lot single-family homes or cottage developments.
2. Planned Unit Development (PUD) Requirement for Apartments: Apartment developments in Moore are only permitted through the Planned Unit Development (PUD) process. This requirement can increase complexity, time, and cost for developers, potentially discouraging multifamily housing projects that could provide affordable rental units to low-income residents.
3. Lack of Public Transportation Infrastructure: Moore does not currently operate a public transportation system, and there are no near-term plans to implement one due to budget constraints. This lack of mobility infrastructure poses a barrier for low-income households who may rely on transit to access employment, education, health care, and other services—making certain areas of the city functionally unaffordable due to transportation costs.
4. Enhanced Building Code Standards: In response to historical storm damage, Moore has adopted stricter building code standards, including roof sheathing, hurricane clips or framing anchors, continuous plywood bracing, and wind-resistant garage doors to withstand winds up to 135 mph. While these measures provide long-term resilience and reduce post-disaster costs for homeowners, they can slightly increase upfront construction costs, which may pose challenges for developers of affordable housing projects with tight budgets.
5. Absence of Local Housing Incentives: Moore does not currently offer local tax incentives or financial support programs for affordable housing development or rehabilitation. Without such tools—such as tax abatements, fee waivers, or land grants—developers may lack sufficient motivation to pursue affordable or mixed-income housing projects.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Moore could explore local incentives for affordable housing development by assessing the feasibility of introducing tax abatements, reduced permitting fees, or expedited review processes for project that include affordable housing units. Moore could also leverage public-private partnerships by collaborating with local employers, nonprofit housing developers, and financial institutions to establish shared investment models for housing development or land acquisition.

The City could address transportation challenges by coordinating with regional transit partners by exploring partnerships with EMBARK to evaluate the potential for future transit links, on-demand rideshare pilot programs, or vanpool options. The City could also prioritize funding for developments near schools, healthcare, and job centers to reduce the need for long commutes and minimize transportation burdens.

**SP-60 Homelessness Strategy – 91.215(d)**

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

The City of Moore is committed to addressing homelessness through strategic goals that prioritize outreach, assessment, and service connection for individuals and families experiencing or at risk of homelessness. The following goals are central to the city’s approach:

* Strengthen Coordinated Outreach and Engagement: Moore will support efforts that identify and engage unsheltered individuals through street outreach and coordination with local nonprofits, regional Continuum of Care (CoC) providers, faith-based organizations, and health care agencies. Outreach workers will build trust, provide survival aid, and begin the process of connecting individuals to housing and services.
* Improve Assessment and Referral Systems: The City will work in alignment with the CoC to ensure that all homeless persons are assessed using standardized tools such as the VI-SPDAT (Vulnerability Index – Service Prioritization Decision Assistance Tool). This tool helps determine the most appropriate housing intervention based on need, vulnerability, and service history, and supports effective referrals through a coordinated entry system.
* Expand Access to Emergency and Supportive Services: Moore will continue collaborating with nearby shelter providers and service agencies to ensure access to emergency shelter, food, transportation, and health services.

**Addressing the emergency and transitional housing needs of homeless persons:**

Although Moore does not currently operate a municipal emergency shelter, the City collaborates with nearby shelters in Cleveland County and the Oklahoma City metropolitan area. Moore works closely with the regional Continuum of Care (CoC) to identify needs and gaps in shelter and transitional housing availability. To reduce barriers for homeless individuals seeking emergency housing Moore aims to support transportation assistance to nearby shelters, centralized referral information through community partners, and outreach programs connect unsheltered individuals to emergency and transitional housing options.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Continuum of Care partners is a strong network of housing and mental health providers to ensure that homelessness is rare, brief, and one-time. The community is also working to address the causes of homelessness and to shift the conversations to help fill the gaps of funding and to adhere to the community’s best practices. The CoC strongly believes the case management is the most effective strategy of assisting all homelessness, (chronic, individuals, families with children, veterans, and unaccompanied youth) to obtain long-term stable housing and to maintain housing.

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

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

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

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

The City of Moore will ensure that all federally funded improvement programs for existing housing use lead hazard reduction activities including evaluating lead hazard risk and using only lead free paint. In homes tested for lead-based paint, if it is determined that lead is present, lead and structural remediation is conducted and Lead Safe Work Practices are utilized and clearance testing performance is attained.

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

It is unknown how many of the housing units contain lead based paint. Lead-based paint hazards are most prevalent in homes built before 1978, especially those in deteriorating condition or occupied by low-income families with children. Nearly half of the total households in Moore were built prior to 1978. By identifying and prioritizing these units for assessment and remediation, the City of Moore's actions are specifically aligned with addressing where the risk of lead poisoning is greatest.

Children under the age of six are particularly vulnerable to lead poisoning, which can cause long-term developmental and health problems. The strategic actions, such as targeted outreach, tenant education, and proactive inspections in high-risk households, are tailored to reduce exposure in households most likely to be affected.

Lead poisoning is often preventable. Public education campaigns and enforcement of disclosure laws and lead-safe renovation practices are proactive measures that reduce the likelihood of exposure. These actions respond to the known correlation between lack of awareness and elevated blood lead levels.

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

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

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

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

1. Increase Economic Self-Sufficiency
* Support job training and workforce development initiatives that align with regional labor market demands.
* Promote employment opportunities through partnerships with local employers, vocational schools, and economic development organizations.
1. Improve Access to Affordable Housing
* Expand affordable rental and homeownership opportunities for low-income families.
* Provide housing assistance, including tenant-based rental assistance (TBRA), emergency housing support, and housing rehabilitation programs.
1. Support Education and Youth Development
* Collaborate with local schools and nonprofits to provide after-school programs, tutoring, and college/career readiness initiatives for children in low-income households.
* Encourage early childhood development and literacy initiatives.
1. Increase Access to Supportive Services
* Strengthen partnerships with social service providers to offer case management, childcare assistance, mental health services, and transportation.
* Promote access to health care and nutrition programs to stabilize families and promote well-being.
1. Foster Neighborhood Revitalization and Community Investment
* Improve public infrastructure and amenities in low-income neighborhoods to support safe, healthy living environments.
* Target CDBG and other federal funds to support community centers, parks, and public safety enhancements.

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

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

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

**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 City of Moore performs on-site visits and or desktop reviews on a regular basis, at least once a year to ensure compliance of subrecipients with HUD's requirements to maintain required documents relating to eligibility of clients and to ensure national objectives are met. Projects using Community Development Block Grant (CDBG), funds will conform to HUD regulations and, when applicable, state and local codes. City of Moore and/or its subrecipients will maintain policies and procedures, operating guides/manuals, standards, and records as required by HUD. CDBG staff strives to meet all CDBG program requirements while also following city and state mandated requirements. To ensure sub-grantees understand their responsibilities, staff provides training, technical assistance, and monitors projects regularly based on the type of activity and complexity.

**Expected Resources**

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

**Introduction**

The Anticipated Resources section outlines the federal, state, local, and private funding sources the City of Moore expects to leverage to address identified priority needs over the Consolidated Plan period.

This section provides estimates of the expected annual allocations, program income (if any), and the uses of funds, including how these resources will be coordinated to achieve the community’s housing, homelessness, and public service goals. The City will strategically align available resources to maximize impact, support ongoing initiatives, and ensure equitable distribution of benefits, particularly to low and moderate income residents.

The planning process also includes identifying any gaps in funding and opportunities for leveraging additional resources to support Moore’s long- term community development objectives.

**Anticipated Resources**

|  |  |  |
| --- | --- | --- |
|  | **Expected Amount Available Year 1** |  |
| **Program** | **Source of Funds** | **Uses of Funds** | **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total: $** | **Expected Amount Available Remainder of ConPlan $** | **Narrative Description** |
| CDBG | Public – Federal | Acquisition Admin and PlanningEconomic DevelopmentHousingPublic ImprovementsPublic Services | 354,545 | 0 | 25,000 | 379,545 | 1,400,000 | For its 2025 program year, Moore has been allocated $354,545 and an estimated $25,000 will be left over from the 2024 program year. It has been estimated that the city will receive $350,000 for the remaining four years of the consolidated plan making the expected amount for the remainder of the plan to be $1,400,000. |

**Table 59 - 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.**

The City of Moore will strategically utilize federal resources, particularly Community Development Block Grant (CDBG) funds, to leverage additional public, private, and nonprofit investments to address priority community development and housing needs. These federal funds serve as a critical foundation to attract and match other sources of funding, expand project scope, and increase impact across housing, infrastructure, economic development, and social services.

While CDBG does have a matching requirement, any federal funds used in coordination with programs that do require matching will be planned with compliance in mind, The City will meet matching requirements through local government contributions, donated services and materials, and in-kind contributions.

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

Public improvements will be made in the CDBG Target Areas such as water and sewer improvements, street repair, sidewalk improvements, park improvements, and other public facility improvement.

**Discussion**

The City of Moore anticipates using a combination of federal, state, and local funding sources to meet the priority needs outlined in this Consolidated Plan. The primary federal resource is the Community Development Block Grant (CDBG), which provides flexible funding for activities that benefit low and moderate income (LMI) residents, prevent and eliminate slum and blight, and address urgent community needs.

**Annual Goals and Objectives**

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| **1** | Public Services | 2025 | 2029 | Non-Housing Community Development | City Wide | Public Services | CDBG: $53,181.75 | Public service activities other than Low/Moderate Income Housing Benefit: 595 Persons AssistedPublic service activities for Low/Moderate Income Housing Benefit: 89 Households Assisted |
| **2** | Public Improvements | 2025 | 2029 | Non-Housing Community Development | Crestmoore | Public Improvements | CDBG: $249,250.00 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 64 Persons Assisted |
| **3** | Administration/Planning | 2025 | 2029 | Non-Housing Community Development | City Wide | Public ImprovementsPublic Services | CDBG: $70,909.00 | Public service activities for Low/Moderate Income Housing Benefit: 18 Households Assisted |

**Table 60 – Goals Summary**

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | **Public Services** |
| Goal Description | The City of Moore recognizes that access to high-quality public services is essential for promoting the well-being, self-sufficiency, and stability of low- to moderate-income (LMI) residents. Public services play a key role in preventing homelessness, improving health outcomes, fostering educational attainment, and increasing economic mobility. Through its Annual Action Plan, Moore will allocate a portion of Community Development Block Grant (CDBG) funds to support a variety of eligible public service programs. These services are designed to meet the most pressing needs of vulnerable populations, including seniors, youth, and individuals experiencing homelessness or poverty. |
| **2** | **Goal Name** | **Public Improvements** |
| Goal Description | The City of Moore is committed to improving public infrastructure in ways that enhance the safety, accessibility, and quality of life for its low- and moderate-income residents. Public infrastructure—such as sidewalks, drainage systems, water and sewer lines, street lighting, and roadways—plays a critical role in neighborhood livability, connectivity, and resilience. Using Community Development Block Grant (CDBG) funds, the City will undertake strategic investments in eligible areas to address deficiencies in basic infrastructure that may contribute to public health risks, environmental hazards, or physical isolation. These improvements are guided by both resident feedback and city-led assessments of infrastructure needs. |
| **3** | **Goal Name** | **Administration/Planning** |
| Goal Description | The City of Moore recognizes the importance of effective administration and strategic planning in maximizing the impact of Community Development Block Grant (CDBG) resources. A strong administrative framework ensures that HUD funds are used efficiently, transparently, and in compliance with federal regulations, while aligning investments with community-identified needs and priorities. CDBG funds allocated to administration (up to 20% of the annual grant) will support a range of activities that are essential to the implementation of the Consolidated Plan and Annual Action Plan. |

**Projects**

**AP-35 Projects – 91.220(d)**

**Introduction**

The Projects section of the Annual Action Plan outlines the specific activities the City of Moore will undertake during the program year to meet the goals and objectives identified in the Consolidated Plan. Each project included in this section has been selected based on its alignment with community needs, public input, and the priorities established through strategic planning. These projects represent targeted investments in affordable housing, public services, infrastructure improvements, and administrative capacity, with an emphasis on benefiting low- to moderate-income (LMI) individuals and households. Each project includes detailed information on the proposed use of funds, expected outcomes, geographic targeting, and the populations served.</p><p data-start="943" data-end="1154">Through this comprehensive approach, the City seeks to ensure that its Community Development Block Grant (CDBG) funding is used effectively to promote equity, opportunity, and long-term community resilience.

**Projects**

|  |  |
| --- | --- |
| **#** | **Project Name** |
| **1** | Administration |
| **2** | Public Services |
| **3** | Public Improvement Project |

**Table 61 – Project Information**

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

The CDBG Advisory Committee, as well as the community at large, places high priority on public services and public improvements. Senior services and youth services are of highest priority for the community. Water and Sewer lines are one of the top priorities for public improvements. Because Moore receives an allocation of around $350,000 per year, the city is very limited to the use of funds. The maximum allowed allocation (15%) is awarded to public services every year with the remainder used for public improvements in low income areas.

**AP-38 Project Summary**

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | **Administration** |
| **Target Area** | City Wide |
| **Goals Supported** | Public ServicesPublic ImprovementsAdministration/Planning |
| **Needs Addressed** | Public ImprovementsPublic Services |
| **Funding** | CDBG: $70,909.00 |
| **Description** | General administration, oversight, coordination for the 2024 program year and an Analysis of Impediments to Fair Housing (AI). The AI will be done in preparation to the consolidated plan update. |
| **Target Date** | 9/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities.** | The administration project will be used for general administration for the 2025 program year and for fair housing services for Moore residents. |
| **Location Description** | City-Wide |
| **Planned Activities** | General administration, oversight, and coordination for the 2025 program year and fair housing services for Moore residents. |
| **2** | **Project Name** | **Public Services** |
| **Target Area** | City Wide |
| **Goals Supported** | Public Services |
| **Needs Addressed** | Public Services |
| **Funding** | CDBG: $53,181.75 |
| **Description** | Senior services, youth counseling, abused and neglected children services, food bank services, utility and rental assistance, and fair housing services. |
| **Target Date** | 9/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities.** | An estimated 684 households/individuals will receive services during the 2025 program year. |
| **Location Description** | City-Wide |
| **Planned Activities** | **Aging Services:** $21,181.75 for home delivered meals for seniors.**Central Oklahoma Community Action Agency:** $5,000.00 for utility assistance.**First United Methodist Church:** $5,000.00 for their food pantry.**Mary Abbott Children’s House:** $5,000.00 for forensic interviews for abused children.**Metropolitan Fair Housing Council:** $5,500.00 for fair housing services.**Moore Youth and Family Services:** $6,000.00 for an early intervention program for Moore Public School students and $6,000.00 for a first time offender program.**St. Vincent de Paul:** $5,000.00 for a utility and rental assistance program. |
| **3** | **Project Name** | **Public Improvement Project** |
| **Target Area** | Crestmoore |
| **Goals Supported** | Public Improvements |
| **Needs Addressed** | Public Improvements |
| **Funding** | CDBG: $255,454.25 |
| **Description** | Replacement of 1,500 linear feet of sewer line in the Crestmoor neighborhood. |
| **Target Date** | 9/30/2026 |
| **Estimate the number and type of families that will benefit from the proposed activities.** |  |
| **Location Description** | The sewer improvement project is located in the Crestmoor neighborhood along N. Eastern Avenue between NE 11th Street and Century Drive. |
| **Planned Activities** | Replacement of 1,500 linear feet of sewer line in the Crestmoor neighborhood. |

**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.**

Public improvements will be in the designated target area of Crestmoor neighborhood. Public services will be available to youth, seniors, and low-income household’s city wide.

**Geographic Distribution**

|  |  |
| --- | --- |
| **Target Area** | **Percentage of Funds** |
| Crestmoore | 65 |
| Southgate |  |
| Kings Manor |  |
| Regency Park |  |
| Armstrong |  |
| Sunnylane Acres |  |
| City Wide | 35 |
| Lockhoma Estates |  |
| Skyview Terrace/Newmoore |  |
| Old Town/High School Addition |  |
| Brookside |  |
| Eastmoor/JD Estates |  |
| SW 34th St/Eastern Area |  |

**Table 62 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

The designated CDBG Target Area of Crestmoor consists of 65.7% of the population at 80% or below AMI, in order to ensure the achievement of a CDBG National Objective. While there are other areas in the City of Moore that meet this low-mod income criterion, the public improvement needs are a higher priority compared to other Target Areas.

**Discussion**

The City of Moore utilizes its Community Development Block Grant (CDBG) resources in a strategic, needs-based manner, with a focus on areas that have the highest concentrations of low- to moderate-income (LMI) residents, as identified by HUD income data and local assessments. While some programs, such as public services or housing rehabilitation, are made available on an income-eligibility basis citywide, capital improvements and infrastructure investments are primarily targeted to LMI neighborhoods where residents face greater barriers to opportunity, and where aging infrastructure may contribute to unsafe or inequitable living conditions.

**Affordable Housing**

**AP-55 Affordable Housing – 91.220(g)**

**Introduction**

The Affordable Housing section of the Annual Action Plan outlines the City of Moore’s strategy to address the housing needs of low- to moderate-income (LMI) residents during the program year. Affordable, safe, and decent housing remains a critical need in Moore, particularly for cost-burdened households, seniors, persons with disabilities, and individuals transitioning out of homelessness. This section identifies specific goals and actions the City will pursue to preserve and increase access to affordable housing, including housing rehabilitation, rental assistance, and supportive services. While Moore does not directly develop housing units, it uses Community Development Block Grant (CDBG) funding to support efforts that help residents maintain housing stability and improve living conditions. Priority is given to households with the greatest need, and all programs are designed to prevent displacement, reduce housing cost burden, and support long-term affordability. The City also works closely with partner organizations and stakeholders to ensure that affordable housing resources are used effectively and equitably.

|  |
| --- |
| **One Year Goals for the Number of Households to be Supported** |
| Homeless | 89 |
| Non-Homeless | 0 |
| Special-Needs | 0 |
| **Total** | **89** |

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

|  |
| --- |
| **One Year Goals for the Number of Households Supported Through** |
| Rental Assistance | 10 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| **Total** | **10** |

**Table 65 - One Year Goals for Affordable Housing by Support Type**

**Discussion**

Affordable housing continues to be a significant challenge for low- to moderate-income households in Moore. Rising home prices, increasing rental costs, and a limited supply of affordable units have created barriers to housing stability—particularly for vulnerable populations such as seniors, persons with disabilities, and extremely low-income families.

The City of Moore has awarded St. Vincent de Paul and Central OK Community Action Agency for rental and utility assistance.

**AP-60 Public Housing – 91.220(h)**

**Introduction**

The City of Moore does not operate any public housing. Section 8 vouchers are distributed through the Oklahoma Housing Finance Agency.

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

The City of Moore does not operate any public housing. Section 8 vouchers are distributed through the Oklahoma Housing Finance Agency.

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

The City of Moore does not operate any public housing. Section 8 vouchers are distributed through the Oklahoma Housing Finance Agency.

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

The City of Moore does not operate any public housing. Section 8 vouchers are distributed through the Oklahoma Housing Finance Agency.

**Discussion**

The City of Moore does not operate any public housing. Section 8 vouchers are distributed through the Oklahoma Housing Finance Agency.

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

**Introduction**

This section of the Annual Action Plan outlines the City of Moore’s planned actions to address the needs of individuals and families experiencing homelessness, those at risk of becoming homeless, and other special needs populations, including the elderly, persons with disabilities, victims of domestic violence, and individuals with substance use disorders or chronic health conditions. Although Moore is not a direct recipient of HUD Continuum of Care (CoC) funding, the City collaborates with the Cleveland County CoC and local service providers to support homeless outreach, emergency shelter, transitional housing, and supportive services. The City also utilizes Community Development Block Grant (CDBG) funds, where eligible, to support public services and programs that benefit these vulnerable populations.

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.**

In the upcoming program year, the City of Moore will continue to support strategies that reduce and prevent homelessness through coordinated outreach, assessment, and service connection. Although Moore is not a Continuum of Care (CoC) lead agency, it works in partnership with the Cleveland County CoC, local nonprofits, and regional service providers to connect individuals experiencing homelessness to appropriate resources.

**Addressing the emergency shelter and transitional housing needs of homeless persons:**

In the upcoming program year, the City of Moore is committed to supporting efforts that address the immediate shelter needs of individuals and families experiencing homelessness, while also promoting long-term housing stability. Although Moore does not operate its own emergency shelters or transitional housing facilities, it plays a supporting role in strengthening regional partnerships and allocating resources to services that assist homeless residents.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The City of Moore recognizes that ending homelessness requires not only emergency shelter, but also strategic support to help individuals and families transition into permanent housing and maintain housing stability. During the upcoming program year, the City’s one-year goals focus on coordinated efforts that shorten the duration of homelessness, improve access to affordable housing, and reduce the likelihood of recurrence.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City of Moore is committed to proactive strategies that prevent homelessness before it begins—particularly for extremely low-income individuals and families, and those exiting publicly funded institutions or receiving assistance from health, housing, and social service providers. Moore will continue to support partnerships with regional service providers and the Continuum of Care (CoC) to deliver homelessness prevention services such as emergency rental assistance, utility payment assistance, and eviction prevention. These services are especially targeted to extremely low-income households experiencing a sudden financial crisis. The City will continue working with local nonprofits, schools, churches, and healthcare providers to identify and refer families and individuals at risk of homelessness to available assistance programs. Outreach efforts will include information on how to access services for housing, food, employment, and financial counseling.

**Discussion**

The City of Moore recognizes that addressing homelessness and the needs of special populations requires a coordinated and comprehensive approach that includes prevention, emergency response, housing placement, and supportive services. In the upcoming program year, Moore will continue to work closely with the Cleveland County Continuum of Care (CoC), local nonprofit organizations, and regional partners to support activities that reduce homelessness and improve outcomes for vulnerable residents.

While the City does not operate direct shelter or supportive housing programs, it utilizes CDBG funds strategically to support nonprofits that fill these roles and to help coordinate services that address gaps in the system. Efforts are also made to align Moore’s activities with state and federal resources, leveraging partnerships to maximize impact.

Barriers such as a limited supply of affordable housing, lack of public transportation, and insufficient mental health and substance use treatment options remain key challenges. Through its strategic plan goals, Moore aims to help reduce these barriers by funding essential services, advocating for supportive housing development, and strengthening cross-sector coordination.

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

**Introduction**

While the City of Moore is committed to expanding housing opportunities for all residents, various barriers—both policy-related and structural—can hinder the development, accessibility, and preservation of affordable housing. The "Barriers to Affordable Housing" section of this Action Plan identifies and examines the local conditions, regulations, and market factors that may constrain efforts to meet the housing needs of low- and moderate-income households. These barriers may include zoning restrictions, development costs, infrastructure limitations, lack of public transportation, and the absence of financial incentives for affordable housing development. Understanding and addressing these barriers is critical for ensuring that Moore can make meaningful progress toward its goals of housing equity, stability, and accessibility. This section outlines how the City will continue to evaluate its policies and work collaboratively with local partners and stakeholders to reduce obstacles to affordable housing production and investment, while promoting long-term affordability and resilience within the housing market.

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

The City of Moore recognizes that certain public policies—whether through design or unintended consequences—can create barriers to the development and preservation of affordable housing. These barriers may arise from zoning ordinances, land use controls, building codes, and the absence of incentives for affordable housing development. In response, the City has identified several actions it can take to help remove or reduce these obstacles:

1. Review and adjust zoning and land use policies
2. Support alternative housing types
3. Streamline development review processes
4. Maintain reasonable building code requirements with long term cost benefits
5. Coordinate with housing partners

**Discussion**

The City of Moore continues to face several challenges that limit the development and preservation of affordable housing. These barriers are rooted in public policies and local conditions that, while often intended to maintain community standards or safety, can unintentionally restrict housing choices for low- and moderate-income households. One notable example is the city’s zoning and land use requirements, such as the minimum 55-foot lot size and the requirement for multifamily developments to undergo a Planned Unit Development (PUD) process. While these regulations aim to manage growth and ensure neighborhood compatibility, they may also raise development costs and limit the feasibility of affordable housing projects. Additionally, the lack of public transportation in Moore represents a barrier to housing choice and affordability. Without transit access, residents must rely on personal vehicles, which can be cost-prohibitive for lower-income households and limit access to employment, healthcare, and other services. Moore’s building code requirements, including storm-resistant construction standards, have been adopted to increase resilience to severe weather events. Although these measures may slightly increase upfront construction costs, they are justified by the long-term benefits of reducing storm damage and mitigating cost burdens on homeowners post-disaster. The city also currently lacks local tax incentives or dedicated funding to support the development of affordable housing. This absence can make Moore a less attractive option for developers seeking to build income-restricted or workforce housing units. Recognizing these issues, Moore is committed to ongoing policy review and stakeholder engagement to balance safety, growth, and affordability. The city’s planned actions include evaluating zoning flexibility, exploring incentives, and improving the development process to create a more supportive environment for affordable housing. Ultimately, addressing these barriers is essential to achieving the city’s broader housing goals and ensuring that all residents—regardless of income level—have access to safe, stable, and affordable housing opportunities.

**AP-85 Other Actions – 91.220(k)**

**Introduction**

The "Other Actions" section of the Annual Action Plan outlines the City of Moore’s strategies beyond direct housing and community development investments. These actions address systemic challenges that impact the effectiveness and reach of federal funding, including reducing barriers to affordable housing, improving coordination within the service delivery network, enhancing institutional capacity, and supporting underserved populations.

**Actions planned to address obstacles to meeting underserved needs:**

The City of Moore acknowledges that underserved populations—including extremely low-income households, persons with disabilities, seniors, persons experiencing homelessness, and residents without access to transportation—face persistent barriers in accessing affordable housing, supportive services, and economic opportunity. Addressing these underserved needs is a key objective of Moore’s Annual Action Plan.

To reduce these barriers, the City will continue to support public services, strengthen regional partnerships, enhance outreach and access to information, target infrastructure improvements in underserved areas, promote accessibility, and seek additional funding opportunities.

**Actions planned to foster and maintain affordable housing:**

The City of Moore recognizes the critical need to preserve, maintain, and increase access to affordable housing for low- and moderate-income households. Rising housing costs, aging housing stock, and limited development incentives have contributed to challenges in meeting the housing needs of vulnerable populations. To address these challenges, the City has identified several key actions for the upcoming program year:

1. Support owner-occupied housing rehabilitation
2. Encourage housing development partnerships
3. Preserve existing affordable housing stock
4. Leverage federal and state resources

**Actions planned to reduce lead-based paint hazards:**

The City of Moore is committed to reducing the risks associated with lead-based paint (LBP) hazards, especially in housing units occupied by low- and moderate-income households. Recognizing the long-term health impacts—particularly for children—of lead exposure, the City incorporates lead hazard reduction into its housing programs and public outreach efforts. The City is committed to the following actions to assist in reducing lead based paint hazards:

1. Implement lead safe housing practices in rehabilitation programs
2. Conduct risk assessments and clearance testing
3. Educate homeowners and tenants
4. Coordinate with state and federal resources

**Actions planned to reduce the number of poverty-level families:**

The City of Moore recognizes that reducing poverty is a multi-faceted challenge that requires coordinated efforts across housing, education, workforce development, and social services. While the City does not directly administer anti-poverty programs, it leverages Community Development Block Grant (CDBG) funds and partnerships with local service providers to support activities that address the root causes and symptoms of poverty. The City will continue to fund public services that promote self-sufficiency and support access to affordable housing.

**Actions planned to develop institutional structure:**

The City of Moore acknowledges that an effective institutional structure is critical to the successful implementation of its Consolidated Plan goals and Annual Action Plan activities. To enhance the capacity and coordination of public agencies, nonprofit organizations, and other stakeholders, the City will undertake the following actions to strengthen its institutional structure:

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that inhibit housing and community development efforts.
3. Identify opportunities to create private/public partnerships for financing projects so that federal funds can be leveraged.

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

Effective coordination between public and private entities is critical for addressing complex housing and community development needs. The City of Moore can consider some strategies to enhance collaboration and streamline service delivery among housing providers, supportive service agencies, and other stakeholders:

1. Strengthen participation in regional and local networks
2. Facilitate cross-sector partnerships between non-profit housing developers, emergency shelter, organizations serving persons with disabilities, veterans, youth, and other special needs populations, and public institutions such as schools and health departments.
3. Encourage joint funding applications and program alignment
4. Promote shared data use and evaluation

By strengthening coordination between public and private housing and social service agencies, Moore will enhance the efficiency, equity, and effectiveness of its community development strategies. These efforts will ensure that limited resources are better aligned with resident needs and contribute to long-term stability and well-being for vulnerable populations.

**Discussion**

The "Other Actions" section of the Annual Action Plan highlights how the City of Moore intends to address systemic challenges that impact the effectiveness of housing and community development efforts. These include addressing underserved needs, reducing poverty, removing barriers to affordable housing, combating lead-based paint hazards, improving institutional capacity, and enhancing interagency coordination. The City recognizes that while direct investments in housing and public services are critical, these broader efforts are essential to sustain long-term success. For instance, Moore plans to pursue actions that improve access to services for low-income residents, support the development of affordable housing, and build stronger linkages between public and private entities. These strategies are designed not only to meet immediate needs but also to address the root causes of housing insecurity and poverty. In reducing lead-based paint hazards, the City will comply with federal regulations and provide education and resources to property owners and residents. Meanwhile, workforce development and poverty-reduction initiatives will support job access, skill-building, and economic mobility. Strengthening the institutional delivery system—through training, partnership development, and data sharing—will further enhance program outcomes and ensure more equitable distribution of resources. Together, these actions support a comprehensive and integrated approach to community development that aligns with Moore’s goals for housing stability, economic opportunity, and quality of life for all residents.

**Program Specific Requirements**

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

**Introduction**

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

|  |  |
| --- | --- |
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
 | 0 |
| 1. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.
 | 0 |
| 1. The amount of surplus funds from urban renewal settlements
 | 0 |
| 1. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan
 | 0 |
| 1. The amount of income from float-funded activities
 | 0 |
| **Total Program Income:** | **0** |

**Other CDBG Requirements**

|  |  |
| --- | --- |
| 1. The amount of urgent need activities
 | 0 |
| 1. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.
 | 100.00% |

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

The City of Moore does not have any program income or section 108 loans. The City of Moore will use the CDBG funds to benefit the low to moderately low-income individuals.

**Appendix - Alternate/Local Data Sources**

|  |  |
| --- | --- |
| 1 | **Data Source Name**American Community Survey |
|  | **List the name of the organization or individual who originated the data set.**United States Census |
|  | **Provide a brief summary of the data set.**The following data sets were used:Social Characteristics: Education, Marital Status, Relationships, Fertility, GrandparentsEconomic Characteristics: Income, Employment, Occupation, Commuting to WorkHousing Characteristics: Occupancy and Structure, Housing Value and Costs, UtilitiesDemographic Characteristics: Sex and Age, Hispanic Origin, Housing Units |
|  | **What was the purpose for developing this data set?**This data was used to compare the CHAS data to the entire city as a whole. |
|  | **Provide the year (and optionally month, or month and day) for when the data was collected.**2016 |
|  | **Briefly describe the methodology for the data collection.**The American Community Survey (ACS) is a national survey that uses continuous measurement methods. In this survey, a series of monthly samples produce annual estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. |
|  | **Describe the total population from which the sample was taken.**The total sample size for the state was 2,100. |
|  | **Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.** |