



# Norman Affordable Housing Corporation

700 N. Berry Road  
Norman, OK 73069  
(405) 329-0933 Fax (405) 329-2542

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March 23, 2018

Ms. Lisa Krieg, Grants Manager  
City of Norman  
P.O. 370  
Norman Ok 73070

Dear Ms. Kreig,

I am submitting, on behalf of the Norman Affordable Housing Corporation (NAHC), our application in response to "RFP-1718-57 Acquisition of Property for Affordable Rental Housing" for the purchase of rental property located at 115 W. Hughbert.

The property consists of 4 one bedroom dwelling units. The property is of new construction with handicapped accessible features including transfer showers, energy efficient appliances and construction applications, and if funded will be rented as affordable housing to individuals at or below 80% AMI. As you know, affordable safe and decent one bedroom dwellings within our college town are badly needed.

You will notice within the application, the NAHC has partnered with the Norman CHDO for the purchase of 115 W Hughbert. This partnership results in the infusion of CHDO funds and private funds from the NAHC.

The financial partnership of the NAHC and the local CHDO is not a new concept. It was used in the construction of 6 new two bedroom dwellings, the purchase of several single family dwellings, and many other successful projects over the past 10 years. I would also like to point out the local CHDO and the NAHC are currently looking for a larger piece of land to partner with the University of Oklahoma for construction of additional units. Innovation and developing partnerships is the key to success in creating affordable housing when construction costs are so high.

The NAHC is a professional and successful non-profit providing affordable housing within the Norman Community. Over the last 10 years, the NAHC has:

Acquired 23 single family dwellings for the use of affordable family housing units through a \$2,000,000 contribution by the City of Norman, managed and provided financial assistance to Bridges to pay down their mortgage (approximately \$300,000 donated) creating 22 units of affordable housing for students, purchased and rehabbed a 16 unit apartment complex (approximately \$550,000 donated); then gifted to Food and

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Marianne Ratliff, President  
Jeff Cummins, Director  
Karen Canavan, Director/Secretary - Treasurer

Richard McKinney, Vice President  
Paul Austin, Director  
Jan Hunter, Director

Shelter with a mortgage of less than \$100,000 creating 16 units of affordable housing, and is near completion of 6 units of affordable housing.

The NAHC also manages another 82 units of affordable housing within the Norman Community. Those units are funded through HUD's 811 and 202 initiative (housing for the elderly and housing for those with persistent mental illness).

In regards to sustainability of properties retained by the NAHC, I would like to describe how we operate the program. Properties are purchased with cash and without any debt. Consequently, that allows the NAHC to keep the rents affordable while still being able to provide property maintenance and other business expenses while retaining net income for the purchase of additional properties. It is a very fundamental approach and has worked extremely well.

I welcome any questions you may have and thank you for your consideration.

Sincerely,



Karen S. Canavan  
Secretary/Treasurer

# Request for Proposals for Acquisition of Affordable Rental Housing

RFP-1718-57

## Section I: Organizational Information

### 1. Contact Information

#### a. Organizational Name (must match registered name in DUNS)

**Norman Affordable Housing Corporation**

#### b. Street Address

**700 N. Berry Rd., Norman OK 73069**

### 2. Organizational Head (person legally authorized to execute a contract for the organization)

#### a. Name

**Karen S. Canavan**

#### b. Title

**Secretary/Treasurer**

#### c. E-mail

**[kcanavan@normanha.org](mailto:kcanavan@normanha.org)**

#### d. Primary Phone

**405-329-0933x303**

## Section II: Type of Organization

### 1. Date 501(c)(3) exemption received

**May 1997**

### 2. Federal Employee Identification Number (FEIN)

**73-1529495**

### 3. Data Universal Number System (DUNS) Number

**964175082**

### 4. Provide any other names which the organization has operated under within the last 10 years

**Not applicable**

**5. Organizational Background**

- a. Total number of years in operation

**21 years**

- b. Current number of employees in organization (include contracts for services if applicable)

**6 office/4 maintenance (10 total part-time employees)**

- c. List the types of services the organizations provides

**Creating, preserving, and/or managing affordable housing within the Norman community for households with income at or below 80% AMI whose rent is no more than 30% of gross income including utilities. The organization is experienced in the following programs and funding sources:**

<b>Public Housing</b>	<b>Capital Fund Grants</b>
<b>Housing Choice Voucher Program</b>	<b>Continuum of Care</b>
<b>VASH program</b>	<b>ESG Grants</b>
<b>HUD 811 PRAC</b>	<b>Rotary Foundation</b>
<b>HUD 202 PRAC</b>	<b>HOME</b>

**Also, the Norman Affordable Housing Corporation has previously operated as a CHDO for several years.**

- d. List the clients/population(s) the organization serves

**Low Income Family, Elderly, Handicapped, and People with Mental Illness targeting households with income at or below 80%. For the last 17 years, the Norman Affordable Housing Corporation has managed 811 and 202 HUD PRAC properties consisting of 83 low income housing units servicing the low income handicapped, mentally ill, and elderly. Over the last 10 years, the Affordable Housing Corporation created and owns 24 units of low income housing consisting of duplexes and single family dwellings. In addition, there are 6 new construction affordable housing units scheduled for completion the end of April. Of the 6 units, 2 units are full ADA wheel chair accessible (complete with roll in showers) and 2 other units are quasi wheelchair accessible but with the ability to easily modify if requested. The final 2 units are standard construction but will also be affordable housing dwellings. Other past experience is the purchase and rehab of a 16 unit apartment complex and gifting to Food and Shelter. Prior to that, the Norman Affordable Housing Corporation was the main force in rehabbing a 20 unit apartment complex for homeless high school students now called Bridges.**

- e. List the purpose/mission of the organization as stated in the by-laws.

**The Norman Affordable Housing Corporation will be committed to provide affordable housing opportunities, community improvement and family support programs in the communities and neighborhoods of the City of Norman, Oklahoma with particular attention to the needs of low and moderate income residents.**

- f. Describe the organization's board structure. Include how board members are chosen and if the organization provides any training or orientation for the board members.

- i. Number of board members

**6 members**

- ii. Frequency of meetings

**4 times per year**

**Board Members are selected from the community by the Norman Affordable Housing Corporation Board by a majority vote. The Board selects individuals who offer an area of expertise that may prove helpful to the mission of creating affordable housing. Current representation/Board Members are: Attorney (Paul Austin), Banker (Jeff Cummins), Architect (Rick McKinney), Affordable Housing Specialist (Karen Canavan), Affordable Housing Advocate (Marianne Ratliff) and Low Income Representation-Consumer (Jan Hunter)**

**Board members receive development training through the Oklahoma National Association of Redevelopment Officials.**

- g. Using the table below, list any Federal (including HUD) or State funds received within the last three years

Source of Funds	Name of Project	Amount
No federal or state funds received over past 3 years		

- h. Is the organization a Faith-Based organization? If yes, please answer the following questions  
The Norman Affordable Housing Corporation is not a Faith Based organization.

- i. Describe how the organization will not discriminate against, show preferential treatment to, or limit services to any employee, applicant for employment, or persons served by the HUD funded program on the basis of religion or religious beliefs.

**The Norman Affordable Housing Corporation follows the written business practice of the Norman Housing Authority. Consequently, there are written policies in place to prevent the activities listed above. In addition, the offices are equipped with written instructions on how to file a discrimination complaint and staff has been provided fair housing training.**

- ii. Describe how the organization will separate the program from inherently religious activities, such as worship, religious instruction, and/or proselytization.

**The Norman Affordable Housing Corporation will maintain its separation from religious activities by not engaging in religious based endeavors.**

**6. Financial Information**

- a. Provide the organizations' total annual operating budget.

**\$198,195**

**Funding sources for the purchase of 115 W. Hughbert is as follows:**

**\$85,000 (Requested funds through this proposal)**  
**\$194,914 (Norman CHDO-HOME dollars)**  
**\$70,086 (Norman Affordable Housing Corporation)**  
**\$350,000**

- b. Provide the average amount of cash flow reserves maintained by the organization for the most recent fiscal year.

**The Norman Affordable Housing Corporation maintains a reserve (repairs and capital improvements) in the amount of \$238,935.**

- c. Identify the individual primarily responsible for the fiscal oversight of grant awards for the organization and their experience with federal funds.

**Karen Canavan is the Executive Director of the Norman Housing Authority and the Secretary/Treasurer of the Norman Affordable Housing Corporation. Her role within the Norman Affordable Housing Corporation is to oversee the maintenance of all business records and transactions, make day to day business decisions, oversee all staff, prepare Board Meeting packets, maintain company policies as well as insure all policies and practices comply with all grants and funding sources, and budget preparations. Ms. Canavan also keeps the Board up to date on all non-routine events and present new projects for consideration. Ms. Canavan has been employed by the Norman Housing Authority for 30 years and has been working for the Norman Affordable Housing Corporation since its inception in 1997. She is responsible for the Norman Affordable Housing Corporation's net assets growing from zero to \$2,307,010. In addition, under her initiative, Bridges now owns their 20 units of affordable housing providing net revenue for program services, and Food and Shelter now owns 16 units of affordable housing also providing net revenue for services. Currently, the Norman Affordable Housing Corporation is on track to create and own an additional 6 units of affordable housing through partnerships with the City of Norman and the Norman CHDO. Over the past 10 years, under Ms. Canavan's leadership, the Norman Housing Authority has continued as a high performer with the U.S. Department of Housing and Urban Development and has had zero Audit findings. The Norman Affordable Housing Corporation also had zero issues, findings, or discrimination suits. Ms. Canavan is experienced in the following funding sources and programs:**

<b>Public Housing</b>	<b>Capital Fund Grants</b>
<b>Housing Choice Voucher Program</b>	<b>Continuum of Care</b>
<b>VASH program</b>	<b>ESG Grants</b>
<b>HUD 811 PRAC</b>	<b>Rotary Foundation</b>
<b>HUD 202 PRAC</b>	<b>HOME</b>

- d. Describe how the organization's internal controls adequately safeguard grant funds, personally identifiable information, and ensure the grant funds are used solely for authorized purposes.

All records are maintained at the Norman Housing Authority building located at 700 N. Berry Rd. The facility is well maintained with locked storage and security alarms. In addition, the computer systems are professionally managed to insure safety of records and transmissions. Grants are monitored by trained staff in addition to being audited by an independent auditor. In regards to banking and financial integrity, trained staff receives all bills, Ms. Canavan approves all bills, and a third person issues payments of all bills. In regards to payments received, all rental payments are received at a post office box, staff collects payments from the P.O. Box and verifies the checks, another staff person enters the payments into the system, and yet another person enters the bank deposit amounts – this is all done to maintain segregation of duties; a system to prevent fraud/embezzlement. In addition, all transactions and bank statements are sent to the Fee Accountant who is authorized to contact the appropriate HUD and/or City authorities in the event of improper transactions.

- e. List the accounting software or system in use by the organization.

The Norman Affordable Housing Corporation uses QuickBooks to maintain in-house transactions. The Fee Accountant will again record transactions within their office and generate the Financial Reports. Financial reports are provided to the Board of Directors.

- f. Organizations expending more than \$750,000 total of Federal Funds during the last completed fiscal year are required to submit the more recent Single or Program Specific Audit. Organizations not required to conduct a Single Audit, must submit audited financial statements, prepared by a Certified Public Accountant, that meet the requirements of generally accepted accounting principles.

The Norman Affordable Housing Corporation is audited within the Norman Housing Authority Audit. A Copy is attached. Please note, the audit for FYE 6/30/17 is in process. Consequently you are being provided the most recent completed audit for FYE 6/30/16.

### SECTION III: DESCRIPTION OF PROPOSED PROJECT

NOTICE: Completion of the environmental review process is mandatory before taking physical action on a site, or making expenditure or HUD or non-HUD funds for property acquisition. Developers may not commit or expend funds on projects until the City of Norman has completed the environmental review process. Any options to purchase property should be contingent upon a HUD environmental review completed by the City of Norman.

If the proposed project requires relocation or moving of occupants from an acquired structure, the organization agrees to comply with all the requirements as described in (1) The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended, enacted as Public Law 91-464 and (2) all requirements of 24 CFR Part 92.353 Displacement, relocation, and Acquisition, and (3) HUD Handbook 1378 Uniform Relocation Assistance, including proper notices AS OF THE DAY THIS APPLICATION IS SUBMITTED TO THE CITY OF NORMAN to tenants to ensure no tenant displacement and/or relocation occurs.

#### 1. Description of Project.

- a. Is this Proposal for Acquisition of undeveloped land or an existing structure(s)?

Funds will be used to purchase two duplexes (4 one bedroom dwellings located on 115 W. Hughbert). Units provide accessibility features such as transfer showers, ADA clearance

doorways and appropriate entry from parking. The dwellings have been constructed with the possibility of increasing accessibility features as needed. In addition, dwellings are being constructed with energy conservation features. All units will have a rental rate affordable to households at or below 80% AMI with rent no more than 30% of their gross income, including utilities. Funding of this project is being made possible through a collaborative and financial partnership with the Norman CHDO. Please see funding breakdown below:

**\$85,000 (Requested funds through this proposal)**  
**\$194,914 (Norman CHDO-HOME dollars)**  
**\$70,086 (Norman Affordable Housing Corporation)**  
**\$350,000**

- b. Please describe the readiness to proceed serving low and moderate individuals/families.

The Norman Affordable Housing Corporation is partnering with the Norman CHDO to purchase the dwellings. After the purchase, the Norman Affordable Housing Corporation will own and operate the dwellings as affordable housing. Again, the Norman Affordable Housing Corporation currently operates nearly 107 affordable housing dwellings within Norman. The new dwellings will be incorporated into the current portfolio already serving low income households. Consequently, the NAHC will begin serving the targeted population immediately upon the purchase.

Project Timeline – Provide a summary of the project from start to finish.

- Letter of Intent to purchase (contingent upon ER) property currently being drafted.
- Environmental Review to be completed prior to purchase of property.
- Property will be purchased within 5 months from funding. (Currently under construction.)
- All units to be occupied within 90 days after purchase

- i. Date the project will commence (MUST be within six (6) months from the date of the grant award.

**Property will be purchased within 5 months from funding**

- ii. Date all HUD grant funds will be expended and National Objective met (MUST be within two (2) years from the date of grant award.)

**All funds will be spent within 5 months of funding and National Objective met within 8 months.**

- c. Has the organization identified potential property locations for the project?
- i. If so, please identify the location(s)

**115 W. Hughbert, Norman OK**

- ii. Year property constructed.
1. If pre-1978 will it be occupied by children under the age of six?

**Construction year is 2018**



d. Zoning

- i. Is the site zoned correctly for the proposed activity?

**Yes**

- ii. Is the proposed site located within a FEMA floodplain?

**No**

- e. Acquisition Only-All projects are subjected to a HUD Environmental Review and certain projects, depending on the size and proposed activities must undergo a Phase I Environmental Assessment before any part of the project may begin.

- i. For Property Acquisition Projects: Applicants can have no financial or legal commitment to purchase a property. Applicants may have an option to purchase a property pending grant approval, and approved HUD Environmental Review and an executed written agreement with the City of Norman. Does the organization have an option to purchase on the property?

**Yes, a letter of intent to purchase the property is being drafted and contingent upon passing a HUD Environmental Review and a written agreement with the City of Norman.**

- ii. If organization has an option to purchase property, has an appraisal or comparative market analysis been completed?

**Per Republic Bank, the property will appraise at \$350,000. Republic Bank currently carries the construction loan. In addition, an in office analysis has been completed indicating the per square foot cost in comparison to other 1 bedroom units is \$25 less per square foot. (\$152 per foot for much older property/\$126 per foot for Hughbert new construction property.)**

1. Date appraisal or market analysis completed.

**Republic Bank analysis was approximately November 2017 and the in-office analysis was completed by the Norman Affordable Housing Corporation March 2018.**

- iii. If appraisal value is not known, what is the source of the acquisition cost estimate?

**See above**

- iv. Is the property currently occupied?

**No. Property is under construction.**

1. Does your project require temporary/permanent relocation or moving tenants?

**No**

2. If yes, please provide detailed explanation and attach (1) copy of the appropriate URA General Information Notice with date distributed to occupants. (2) The Relocation Plan, including a timeline and budget for relocation activities, and (3) listing of all current tenants. NA
- v. What is the current condition of the property, and what is the expected life of the property?

**Property is currently under construction (new) and should remain viable for at least 50 years.**

- vi. Provide information that demonstrates the proposed activity is economically feasible and that the maintenance and operations of the property can be sustained for ten years from the date of the project completion.

**By using donated and grant funds, the property will have a zero debt. This allows the NAHC to keep the rental rates reduced to an amount affordable to the low income members of our community. The actual rent collected is sufficient to pay for maintenance, insurance, management, and all other costs associated with maintaining the rental property for a period well beyond 10 years. Please see the Proforma.**

#### SECTION IV: CDBG PROGRAM/PROJECT FINANCIAL INFORMATION

**NOTE: The City of Norman encourages diversification of program funding sources. It is strongly recommended that applicants seek additional funding from other sources to supplement CDBG funds. Programs and initiatives that are wholly dependent on CDBG funds will be considered high risk.**

##### 1. Project funding rationale

- a. How did the organization arrive at the total cost of the project?

**Completing the attached Proforma, market evaluations and negotiating with the property owner.**

- b. What are the total administrative costs for the project and what percent, if any, is anticipated to be charged to the grant?

**There will be zero administrative dollars charged to the grant. All grant funds will go directly towards the purchase of the property.**

- c. Describe what project expenditures will be charged to the grant.

**The purchase of the property is the only project expenditure that will be charged to the grant.**

- d. Provide the projected number of beneficiaries served

**As there are 4 units of affordable housing being created, it is anticipated that a minimum of 4 clients will be served each year. Using a 50% turnover rate, it can be anticipated that 23 households could be serviced over a 10 year period. Since we are discussing rental housing, these numbers may vary considerably.**

- e. Will the proposed project affect the organization's budget? If yes, describe how the organization's budget will be affected. The organization's budget will be impacted.

**Areas of impact will be maintenance, staff time, insurance, other business related expenses and a slight increase in revenue. The attached Proforma will provide detailed information.**

- f. Is the project contingent upon on receipt of other grant funding?  
i. If, yes, provide an explanation including grant type and timing.

**Other funding sources are required for the success of the project purchase. The Norman Affordable Housing Corporation will be contributing funds as well as the Norman CHDO to help insure a zero debt and the ability to place rents at an affordable rate.**

**\$85,000 (Requested funds through this proposal) pending City of Norman Approval  
\$194,914 (Norman CHDO-HOME dollars) currently awaiting City of Norman Approval  
\$70,086 (Norman Affordable Housing Corporation – private nonprofit funding) Available now  
\$350,000**

- g. Will Program Income be received from the project?  
i. If yes, describe estimate of amount and anticipated use of Program Income by the organization.

**With ever-shrinking grant opportunities, the NAHC and the Norman CHDO have been diligent in not only creating affordable housing within Norman, but also creating a revenue source to perpetuate funding for more affordable housing. Consequently, the zero debt projects allow the NAHC to pool funds until there are sufficient funds to bring on another project. There will be small net revenue of approximately \$9,317 per year from the project; which will be used for the creation of additional affordable housing within Norman.**

## SECTION V: ATTACHMENTS

1. RFP 1718-57 Rental Pro-Forma
2. Certificate of Incorporation: Attach a copy of the organization's Certificate of Incorporation pursuant to the laws of the State of Oklahoma.
3. IRS Tax Exempt Status: Attach a copy of the IRS letter authorizing tax-exempt status for the organization.
4. Organization Chart: An organization chart depicting the organization's internal structure, including any boards, trustees, or affiliates to whom the organization must report.
5. Board of Directors: A list of board officers and members including address, telephone number and length of board tenure for each member. Indicate upcoming rotations.
6. Bylaws: Attach a copy of the organization's bylaws.
7. IRS Form 990: Include a copy of IRS form 990 (Informational Tax Return of Organizations Exempt from Income Tax), or an explanation of why the organization has not been required to complete such a form.
8. Certificate of Commercial General Liability Insurance
9. Application / Intake Forms
10. Accounting policy/procedure (If over 20 pages, submit the Table of Contents only)
11. Procurement policy/procedure (If over 20 pages, submit the Table of Contents only)

12. Conflict of Interest policy/procedure (If over 20 pages, submit the Table of Contents only)
13. Record Retention policy/procedure (If over 20 pages, submit the Table of Contents only)
14. Certificate of Directors and Officers Liability Insurance for Board of Directors (optional, but encouraged)
15. Certified Organization Audit/Financial Statements of most recent year (one of the following)
16. Copy of organization's Single Audit (if required); OR
17. Audited financial statements prepared by a CPA.
18. Committed Non-HUD Funding: Attach documentation to support Non-HUD funding committed for the program/project.

## Section V – Grant Certification Forms

***Ensure each Grant Certification Form is complete and signed by the appropriate persons.***

- Grant Certification Form - 1 (Federal Regulations)  
Signed by a Board Official
  
- Grant Certification Form - 2 (Conflict of Interest)  
Signed by a Board Official
  
- Grant Certification Form - 3 (Committed Funding)  
Signed by a Board Official
  
- Grant Certification Form - 4 (Board Authorization)  
Signed by a Board Official

**Grant Certification Form – 1**  
**City of Norman - CDBG Certifications Form**

Applicant certifies the proposed program/project incorporates compliance with the following requirements. If selected for funding, applicant acknowledges that its responsibility will be to understand and comply with the federal regulations listed below.

<b>Requirements</b>	<b>Federal Regulations</b>	<b>Other References</b>
Federal Labor Standards - Davis-Bacon - Copeland Act (Anti-kickback) - Contract Work Hours and Safety Standards	24 CFR 570.603  29 CFR Parts 1, 3, and 5	Section 110, Housing and Community Development Act of 1974 (HCDA) 40 U.S.C 276a-276a-5; 276c; 327 et seq.
Section 3	24 CFR 135	Section 3 of the HUD Act of 1968
Minority and Women Business Enterprise Participation (MBE/WBE)	Small Business Act, Section 3(a) 15 U.S.C. 632	12 U.S.C. 1701
Civil Rights and Non-Discrimination	Title VI of Civil Rights Act of 1964 Title VIII of the Civil Rights Act of 1968 Section 104(b) and 109 of Title I of the Housing and Community Development Act of 1974	Section 504 of Rehabilitation Act of 1973 Americans w/Disabilities Act of 1990 Age Discrimination Act of 1975 Executive Orders 11063, 11246, 11375, 11478, 12107, 12086, and 13279
Equal Employment Opportunity	24 CFR 570.601-602; 570.607 41 CFR 60	Executive Orders 11246; 12086 12 USC 1701u
Fair Housing	Fair Housing Act (42 U.S.C. 3601-3620) Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C. 2000d) Equal Opportunity in Housing Section 504 of the Rehabilitation Act of 1973 Americans w/Disabilities Act of 1990	24 CFR Parts 8, 107, and 146 42 U.S.C. 200(d) Executive Orders 11063, as amended by Executive Order 12259 Age Discrimination Act of 1975, as amended (42 U.S.C. 6101)
Debarred or Ineligible Contractors	24 CFR 570.609; 24 CFR 24	Executive Orders 12549 and 12689
Reasonable Accommodation	24 CFR Part 8; 24 CFR 570.601-602	Section 504 of Rehabilitation Act of 1973 Americans w/Disabilities Act of 1990
Fire Safety Codes		Local ordinances
Building, Housing, and Zoning Codes Housing Quality Standards	24 CFR 570.208(b)(1)(iv); 208(b)(2)	Local ordinances
Lead-Based Paint	24 CFR 570.608; 24 CFR Part 35	42 U.S.C 4821 et seq.
Anti-Lobbying	Appendix II to Part 200 J; 31 U.S.C. 1352	

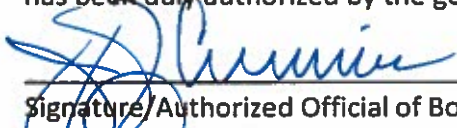
Continued on next page

**Grant Certification Form – 1 (continued)**  
**City of Norman - CDBG Certifications Form, page 2**

Requirements	Federal Regulations	Other References
Environmental, Historic Preservation, National Environmental Policy Act, Flood Insurance Requirements - Sitting near airports and coastal barrier - Fish and wildlife protection - Flood plain/flood insurance - National Historic Preservation - Noise abatement and control - Wetlands/Coastal zones - Air quality - Endangered species - Thermal/Explosive hazards	24 CFR 570.503(b)(5)(i); 570.604; 570.605; 570.202; 24 CFR 58  References at: 24 CFR 58.6; 58.5570.605	Section 104(g), HCDA 42  U.S.C 4001 et seq.
Relocation, Real Property Acquisitions, and One-for-One Housing Replacement - Uniform Relocation Act - Residential anti-displacement and relocation assistance	24 CFR 570.201(i); 570.606(b), (c), (d) 49 CFR 24 42 USC 4601 et seq	Sections 104(d); 105(a)(11), HCDA  <a href="http://www.hud.gov/relocation">www.hud.gov/relocation</a>
Competitive Procurement	2 CFR 200.319	
Insurance and Bonding	2 CFR 200.310 and 200.325	
Administrative and Accounting Standards	2 CFR Part 200	
Cost Considerations	2 CFR 200.402, 403, 404, 405, 406 and 407	
Documentation and Recordkeeping	24 CFR 570.506 24 CFR 570.502	
Conflict of Interest	2 CFR 200.112 and 24 CFR 570.611	
Section 108 Loan Guarantees	24 CFR 570.700-570.709	Section 108, HCDA

**Non-compliance with all applicable laws and regulation could result in repayment to the City of Norman of the federal funding received.**

To the best of my knowledge and belief, I certify that all data contained in this application and all supportive documentation is true, correct and will incorporate the above requirements. This submission has been duly authorized by the governing body of (*Name of Organization*)

 \_\_\_\_\_ Date 3-23-18  
Signature/Authorized Official of Board Vice President Title  
Printed Name Jeff Cummins

**Grant Certification Form – 2**  
**City of Norman – CDBG Conflict of Interest Certification Form**

The standards in 2 CFR 200.318 provide that no employee, officer, or agent shall participate in the selection, award, or administration of a contract supported by Federal funds if a real or apparent conflict of interest would be involved. Such a conflict would arise when an employee, officer, or agent, any member of his or her immediate family, his or her partner, or an organization which employs or is about to employ any of the parties indicated herein, has a financial or other interest in the firm selected for an award.

The CDBG regulations at 24 CFR 570.611 provide that no person who is an employee, agent, consultant, officer, or elected official or appointed official of the recipient or subrecipient that are receiving CDBG funds and (1) who exercises or has exercised any functions or responsibilities with respect to activities assisted with CDBG funds; or (2) who is in a position to participate in a decision-making process or gain inside information with regard to these activities, may obtain a financial interest from a CDBG-assisted activity, or have any interest in any contract, subcontract, or agreement with respect thereto, or the proceeds there under, either for themselves or those with whom they have family or business ties, during their tenure or for one (1) year thereafter.

- A. Are any employees, agents, consultants, officers, family members, or elected officials of the organization requesting funds in a position to participate in the decision making process for approval of this application? Yes  No
- B. Are any employees, agents, consultants, officers, family members, or elected officials of the organization requesting funds in a position to gain inside information with regard to approval of this application? Yes  No
- C. Will any employees, agents, consultants, officers, family members, or elected officials of the organization requesting funds obtain a financial interest or substantial benefit from this activity?  
Yes  No
- D. Will any employees, agents, consultants, officers, family members, or elected officials of the organization requesting funds have an interest in any contract, subcontract or agreement with respect to funding this application, either for themselves or those with whom they have family or business ties during the program year and one year thereafter? Yes  No

If you answered YES to any of the above questions, a letter must be submitted with the application that includes the following information:

- 1) A disclosure of the nature and extent of the conflict
- 2) A description of how public disclosure will be made
- 3) A qualified attorney's opinion that the conflict of interest does not violate federal, state, or local law



Signature Authorized Official of Board

Vice President

Title

Date 3-23-18

Printed Name Jeff Cummins



**Grant Certification Form – 3**  
**City of Norman - CDBG Committed Funding Certification Form**

**Sources of Leveraged Funds:** Attach supporting documentation for committed funding sources for this proposed program/project.

City, County, State, or Federal Funds

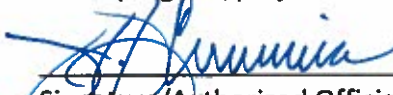
Source	Contact Name & Phone #	Amount	Date Received (m/d/yyyy)
Norman CHDO	Steve Mohr (President) 405-364-3605	\$194,914	3/21/2018
NAHC		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
	<b>Sub Total</b>	\$194,914	

**Private Funds (Attach additional pages, if necessary)**

Source	Contact Name & Phone #	Amount	Date Received (m/d/yyyy)
Loans		\$	
Grants		\$	
Private Donations/Fundraising	Norman Affordable Housing Corporation Jeff Cummins (President) 405-366-1810	\$70,086	3/21/2018
Donated Land/Buildings		\$	
Donated Goods		\$	
Donated Equipment		\$	
Salaries—number of staff		\$	
Volunteers - # Hrs.		\$	
Volunteer Professional Services (Medical, Legal, Architects, Engineers, etc.)		\$	
Other (specify)		\$	
Other (specify)		\$	
	<b>Sub Total</b>	\$70,086	
	<b>Total for ALL Funding Sources</b>	\$265,000	

**IMPORTANT:** Amounts listed above **MUST** match amounts reported in the Executive Summary of this application.

I certify that the sources of funding listed above have been identified and **committed** to support the proposed CDBG program/project.

 \_\_\_\_\_ Date 3.23-18  
 Signature/Authorized Official of Board Title Vice President  
 Printed Name Jeff Cummins

# **Norman CHDO**

**▲ Community Housing Development Organization**

**700 N. Berry Rd.**

**Norman OK 73072**

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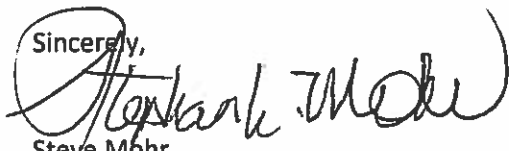
March 21, 2018

To whom it may Concern:

The Norman CHDO is fully committed to providing more affordable housing within the Norman community. Consequently, we are delighted to commit \$194,914 of funds towards the purchase of the West Hughbert project.

This commitment is contingent upon funding from the City of Norman.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve Mohr". The signature is written in a cursive style with a large initial "S".

Steve Mohr  
President



# Norman Affordable Housing Corporation

700 N. Berry Road  
Norman, OK 73069  
(405) 329-0933 Fax (405) 329-2542

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March 21, 2018

To whom it may Concern:

It is with pleasure that I write this letter of financial commitment to the purchase of 115 W/ Hughbert.

The Norman Affordable Housing Corporation will provide \$70,086 of private funds towards the purchase.

Sincerely,

Karen S. Canavan  
Secretary/Treasurer

**Grant Certification Form - 4**  
**City of Norman – CDBG Board Signature Authorization Form**

The Board of Directors Norman Affordable Housing Corporation does hereby resolve that on 3/21/18 the Board reviewed the Application for Community Development Block Grant Funds to be submitted to the City of Norman CDBG Grants Administration for funding consideration and in a proper motion and vote approved this application for submission.

The Board further certifies that the organization making this application has complied with all applicable laws and regulations pertaining to the application and is a non-profit organization, tax exempt, and incorporated.

Norman Affordable Housing Corporation hereby proposes to provide the program services or complete the project identified in this application in accordance with this application for Community Development Block Grant Funds. If this application is approved and this organization receives CDBG funding from the City, this organization agrees to adhere to all relevant Federal, State and local regulations and other assurances as required by the City.

In addition, the content of the application shall be incorporated as part of the written agreement and, as such, will be used to monitor performance. Activities, commitments, and representations offered in the application that are not subsequently made a part of the program/project as funded, shall be considered a material contract failure, and may result in a repayment of all CDBG funds and/or suspension from Program participation.

Furthermore, as the duly authorized representative of the organization, I certify that the organization is fully capable of fulfilling its obligation under this application as stated herein.

I further certify that this application and the information contained herein are true, correct and complete. I authorize the following person(s) to have signatory authority regarding this grant:

Name Karen S. Canavan

Title Secretary Treasurer

Name \_\_\_\_\_

Title \_\_\_\_\_

 \_\_\_\_\_ Date 3-23-18  
Signature/Authorized Official of Board Title  
Printed Name Jeff Cummins

**PENALTY FOR FALSE OR FRAUDULENT STATEMENT - U.S. Code Title 18, Section 1001, provides that a fine of up to \$10,000 or imprisonment for a period not to exceed five years, or both, shall be the penalty for willful misrepresentation and the making of false, fictitious statements, knowing same to be false.**