
TULSA COUNTY

PURCHASING
DEPARTMENT

MEMO

DATE: February 7, 2019

FROM: Matney M. Ellis
Purchasing Director

TO: Board of County Commissioners

SUBJECT: Agreement- Indian Nations Council of Governments (INCOG)

Submitted for your approval and execution is the attached Agreement between the Board of County Commissioners and Indian Nations Council of Governments (INCOG) for the award of proposal for the Home Consortium Administrative Homebuyer Assistance program for FY2018 as per attached documentation.

Respectfully submitted for your approval and execution.

MME / skb

ORIGINAL: Michael Willis, County Clerk, for the February 11, 2019 agenda.



a voluntary association of local governments serving Creek, Osage, Rogers, Tulsa and Wagoner Counties

2 West 2nd Street, Suite 800 Tulsa, Oklahoma 74103-3123 918.584.7526 www.incog.org

MEMORANDUM

TO: Matney Ellis, Purchasing Director
Tulsa County

FROM: Claudia Brierre

DATE: February 4, 2019

RE: AWARD OF PROPOSAL FOR HOME CONSORTIUM FY2018 HOMEBUYER ASSISTANCE PROGRAM

The Consortium has HOME funds from Fiscal Year 2018 available to fund projects that promote affordable homeownership within the Consortium service area. On behalf of Tulsa County as lead entity for the Tulsa County HOME Consortium, INCOG solicited RFPs for the performance of a Homebuyer Assistance Program from non-profit organizations certified to provide homebuyer education and employing Certified Homebuyer Education Professionals. Three agencies were sent the RFP packet.

The amount available for award for homebuyer assistance is a total of **\$175,000.00**. A funding award allocated to one agency was anticipated. The amount awarded to the successful applicant included Program funds for Homebuyer Assistance to Individual clients and a maximum of 15% per client for Administration. Proposals were received by INCOG by February 4, 2019.

One organization responded to the Homebuyer Assistance RFP. Community Action Resource and Development (CARD) submitted a proposal for \$175,000.00 to serve approximately 35 households at an average cost of \$4,250 per household. The Consortium has funded CARD for homebuyer assistance since the formation of the Consortium in 1995 and the agency has an excellent history of contract performance in the service area, with emphasis in Rogers, Washington and Tulsa Counties.

The agency has expert and professional staff and meets the qualifications of the program. Staff recommends that CARD be awarded funding in the full amount requested because of their successful performance record with the Consortium.

Attached are the Request For Proposal packet, Selection Criteria Point ranking, solicitation letters, and responses from vendors.

Therefore, staff recommends that the Board of County Commissioners approve the following agency for funding in the following amount:

CARD: \$175,000 (approximately 35 households)

FOR COMMISSION AGENDA Monday, FEBRUARY 11, 2019

By: _____, Chairman, Tulsa County Board of Commissioners

Dolan M. Fields III 2-7-19
APPROVED AS TO FORM
ASSISTANT DISTRICT ATTORNEY

**Tulsa County HOME Consortium
FY2018 Funds for
Home Buyer Assistance Program**

Selection Criteria

Organizations competed with other agencies for these funds. Below is the point system that was included in the RFP and used as the criteria for selection of the projects to be funded and amount of funding awarded.

Criteria	Maximum Points	CARD
Capacity of Organization	20	20
Program Design	15	15
Community Support	10	10
Lender Participation	10	10
Readiness to Proceed	5	5
Leveraging	<u>5</u>	<u>5</u>
Total Points	65	65

Community Action Resource & Development, Inc.

707 W. Lowry Road • P.O. Box 947 • Claremore, OK 74018

Phone: (918) 341-5000 • Fax: (918) 343-2492

Email: cardinc@cardcaa.org



*Helping People.
Changing Lives.*

KAROL MAY
Executive Director

February 1, 2019

RE: FY2018 Home Buyer Assistance Program Application

Claudia—

On behalf of our Executive Director, Karol May, enclosed is the original signed application for the FY2018 Home Buyer Assistance Program.

Sincerely,

Sarada McGaha

Housing Specialist

(918) 341-5000 Ext. 355

Fax: (918) 343-1816

Cell: (918) 695-8870

Email: smcgaha@cardcaa.org

**Tulsa County HOME Consortium
Summary of Proposal for
FY2018 Home Buyer Assistance Program**

Community Action Resource & Development, Inc. (CARD)

Organization:

707 W. Lowry Road / P.O. Box 947

Address

Claremore

OK

74018

City

State

Zip Code

Karol May

Executive Director

Contact Person

Title

918-341-5000

kmay@cardcaa.org

73-0772528

Telephone Number

Email Address

FEI Number

\$ 148,750.00

\$ 26,250.00

Total Homebuyer Assistance Funds Requested

Total Administrative Funds Requested

\$4,250.00

Estimated average HOME investment per unit

Number of households projected to be served 35

Proposed project is:

☒ Continuation of existing program

☐ Geographic expansion of existing program

☐ New program with estimated start date of: _____

Program Description: Describe the activities to be included in your Home Buyer's Program. This description should include program design, persons/ groups targeted, and program goals.

CARD's Homebuyer Assistance Program is designed to assist individuals and families achieve their goal of home ownership. Through interaction via phone, email and personal face-to-face meetings, CARD lends support through Homebuyer Education classes, financing down payment/closing costs, and further needed support to clients to complete their purchase.

CARD's Homebuyer Assistance Program clients are low to moderate income individuals and families whose annual income is no more than 80% of the Area Median Income in their geographic area. CARD has come to realize that many in this targeted group have good credit scores, stable income and excellent work ethic, but need assistance with down payment and/or closing costs in order to transition to home ownership. Qualified homebuyers receive up to 5% of the contract sales price for down payment/closing cost assistance not to exceed \$5,000 (the minimum assistance is \$1,000). The prospective homebuyer must invest a minimum of \$1,000 in the transaction, complete CARD's

Homebuyer Education class and obtain a mortgage on an eligible property that meets the Section 8 Housing Quality Standards. The value of the property cannot exceed 96% of the area median purchase price at the time of purchase.

CARD considers the Homebuyer Assistance Program to be one of the most important things we do in changing the lives of our clients for the better. The program goals of economic empowerment, economic knowledge and community building of good citizens are integral facets of this program.

Target Area: Identify the geographical area you have targeted for this program. Attach map of the area indicating street boundaries and/or census tracts.

**The geographical region targeted for this program includes the unincorporated areas of 6 counties: Creek, Osage, Rogers, Tulsa, Wagoner, and Washington. Within this geographic area, the program is offered within 18 towns and cities: Bartlesville, Bixby, Bristow, Broken Arrow, Catoosa, Claremore, Collinsville, Coweta, Drumright, Glenpool, Hominy, Jenks, Owasso, Pawhuska, Sand Springs, Sapulpa, Skiatook and Sperry.
(Attachment A: Street Boundary and Census Tract Maps)**

Program Feasibility: Describe the current economic and housing conditions of the targeted area. Indicate what factors indicate the need for this type program.

Current economic conditions in the targeted area have been recently studied to show that income has not increased at the same rate as rent. Thus, affordable housing that is being rented is not of the same quality (meaning size as well as structural integrity) as in the past. Therefore, often times, our clients can afford the monthly house payments (which may even be lower than current rent) but have not been able to save sufficient funds for the needed down payment and closing costs to purchase a home. With Homebuyer Assistance funds, our clients are able to make that step. Not only are they able to get into their own home, which most times is a better structure than their previous rental, but they also obtain ownership pride, responsibility and asset acquisition. Houses in the price range that our clients purchase are often not just a "stepping stone" house but rather a house and home they never imagined being able to afford. Our clients also gain a vested interest in their property, area schools, and the community. For all of these reasons there is great need for this program.

Additionally, proof of need for homebuyer assistance is reflected within CARD's Community Needs Assessment which indicates a shortage of affordable housing and homeownership throughout the service area. CARD has prioritized decent affordable housing as one of its top three prioritized needs to address.

Marketing/Outreach: State how the project affirmatively promotes fair housing. Describe the efforts to be undertaken to advertise and market this program to all qualified home owners.

The Homebuyer Assistance Program inherently promotes fair housing because there are objective parameters of the program regarding credit worthiness, household income, sale price of the house, and limit on the house payment. Further, clients must find and be approved for a mortgage by their own lender. CARD's efforts to market the program to qualified homebuyers in this niche include print and electronic advertising. Also, because CARD has several other programs involving the same part of the population, CARD

interfaces with Headstart, Emergency Services, Senior Nutrition, Education Meetings at CARD sponsored rental sites, and other programs to let these clients know of this opportunity. Staff communicates and meets with lenders, realtors, community staff and officials (including schools) about the availability of this program. When a lender or community leader understands the program and the significant effect it can have on an individual or family, we often begin a long affiliation and find they, too, are letting their associates know about the program. Also, staff attends professional meetings and are members of professional organizations that promote affordable housing and have provided seminars as well as printed materials to allow other professionals in the housing business to utilize the program.

Compliance Monitoring. As mentioned earlier, some term of affordability is associated with this program. Please explain how the organization intends to monitor and ensure the required terms of project affordability.

A five-year term of affordability is associated with the Homebuyer Assistance Program. Qualified homebuyers receive assistance in the form of a five-year, zero percent interest, no payment, forgivable loan on the condition that the homebuyer maintain the property as their primary residence for this period of time. CARD thoroughly explains this to clients and includes documentation in every file regarding client acknowledgement of the term of affordability. Further, upon closing, CARD enters a 2nd Note and Mortgage, a Recapture Agreement and Deed-Restriction language regarding the term of affordability on the warranty deed. If the client sells the house before the five-year affordability term ends, CARD is notified by the client or the closing company to issue a "pay off" letter in order to recapture any funds at a pro-rated amount. Any funds recaptured are distributed to CARD as part of the closing. If the homebuyer resides in the residence for the full five-year period, CARD enters a Release of Mortgage for the previously filed 2nd Note and Mortgage.

Support of Community. Describe the extent to which the program involves or is supported by community groups, civic organizations, realtors and/or local governments in the targeted area. List any specific contributions (financial or non-financial) these organizations are making to the program. Letters of support are strongly encouraged.

The support of the CARD Homebuyer Assistance Program is demonstrated by the referrals we receive from individuals, community groups, financial institutions, mortgage lenders, realtors, and city/town employees and officials. The program brings economic growth to the communities, so city/town officials have proven to be supportive and willing to assist CARD in affordable housing endeavors. CARD communicates with and assists realtors who are actively working with individuals and families to purchase a home. Due to the nature of the geographic area that we serve, CARD also works with Rural Development and several Northeastern Oklahoma tribes in providing program information and assistance to clients.

(Attachment B: Community Support Letters)

Leveraging: Describe the extent that this request will be leveraged with other funds. List other sources of funding and intended use. Attach on a separate sheet the proposed budget for your Home Buyer Program.

Homebuyer Assistance Program funds are leveraged in the form of down payment assistance and closing costs to assist low to moderate income individuals and families

obtain mortgages and purchase a home. Additionally, CARD has in the past provided administrative funds for housing staff payroll and benefits when the administrative funds for the previous grant have been expended. CARD will continue to provide administrative funds, as needed, in order to complete the project.
(Attachment C: Program Budget)

Lender Participation: Describe the extent that this program involves the active participation of financial institutions. Letters of agreement or program participation are strongly encouraged.

CARD has the great good fortune of working with several local financial institutions that have the very best intentions to help their clients purchase their home. As in any program, the people involved actually make the difference! Professionals at the financial institutions show program support each time they refer a client that may qualify for homebuyer assistance. In an effort to retain active participation from local financial institutions, CARD provides program information and offers educational materials and/or workshops in return.

(Attachment D: Lender Participation Letters)

Organizational Capacity: Discuss the relevant experience of the organization in administering like programs. Outline staff capacity and the roles individual staff members will have. Please indicate if consultants or outside professional will be involved and in what capacity.

CARD's housing staff has over 85 years of collective experience in affordable housing and federal grants administration.

KAROL MAY, Executive Director, reports directly to the agency's Board of Directors and oversees all agency programs and operations. Karol brings at least 35 years of housing expertise to the agency, including extensive experience in housing construction, rehabilitation, and weatherization. She has been responsible for the development of partnerships that have resulted in over 400 single-family homes being constructed.

TAMMY SCULLAWL, Chief Financial Officer, reports directly to the Executive Director. Tammy is responsible for the agency's accounting functions. Her department is horizontally integrated within the organization and provides fiscal support services to all departments, which has included the housing program for at least 35 years.

DENNIS MCCOLLUM, Housing Director, reports to the Executive Director. Dennis provides the day to day supervision of all CARD's affordable housing programs, projects and initiatives. In addition, Dennis supervises construction of new housing; oversees and conducts homebuyer education workshops; conducts eligibility reviews of potential clients; provides oversight for the agency's rental leasing activities; compiles HOME Program reports; conducts internal compliance reviews; and administers a variety of activities related to HOME's overarching federal requirements such as: Environmental Review, Davis Bacon, Fair Housing and Affirmative Marketing. Dennis received National Development Council Training and is a certified Housing Development Finance Professional. Dennis is working to obtain the Housing Counselor certification with HUD.

SARADA MCGAHA, Planner/Housing Specialist, reports to the Executive Director and coordinates housing activities with the Housing Director. She coordinates development of housing grant applications; assists with the oversight of the agency's single and multi-family development activities, including rental properties; assists in the

environmental review process; compiles HOME Program reports; conducts homebuyer education workshops; and assists with various other day-to-day housing activities. Sarada also has experience developing and providing oversight to homelessness prevention, rapid re-housing, and emergency shelter programs. She has actively served on the Board of the Northeast Continuum of Care since early 2011. Sarada has been preparing to take the HUD exam to become a certified Housing Counselor.

BY:

Randa May

Executive Director

1-31-19

Date

Kathie Weatherford

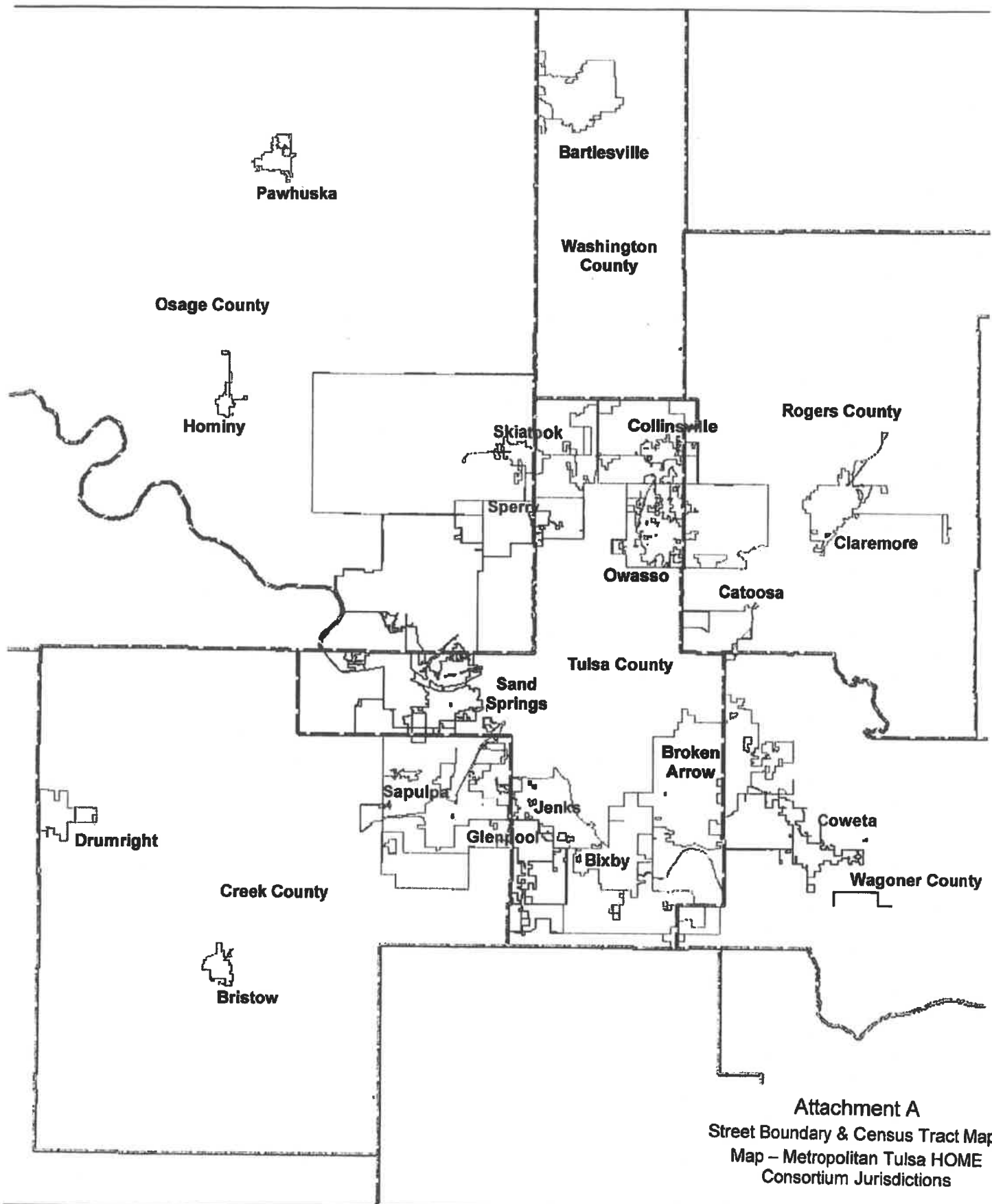
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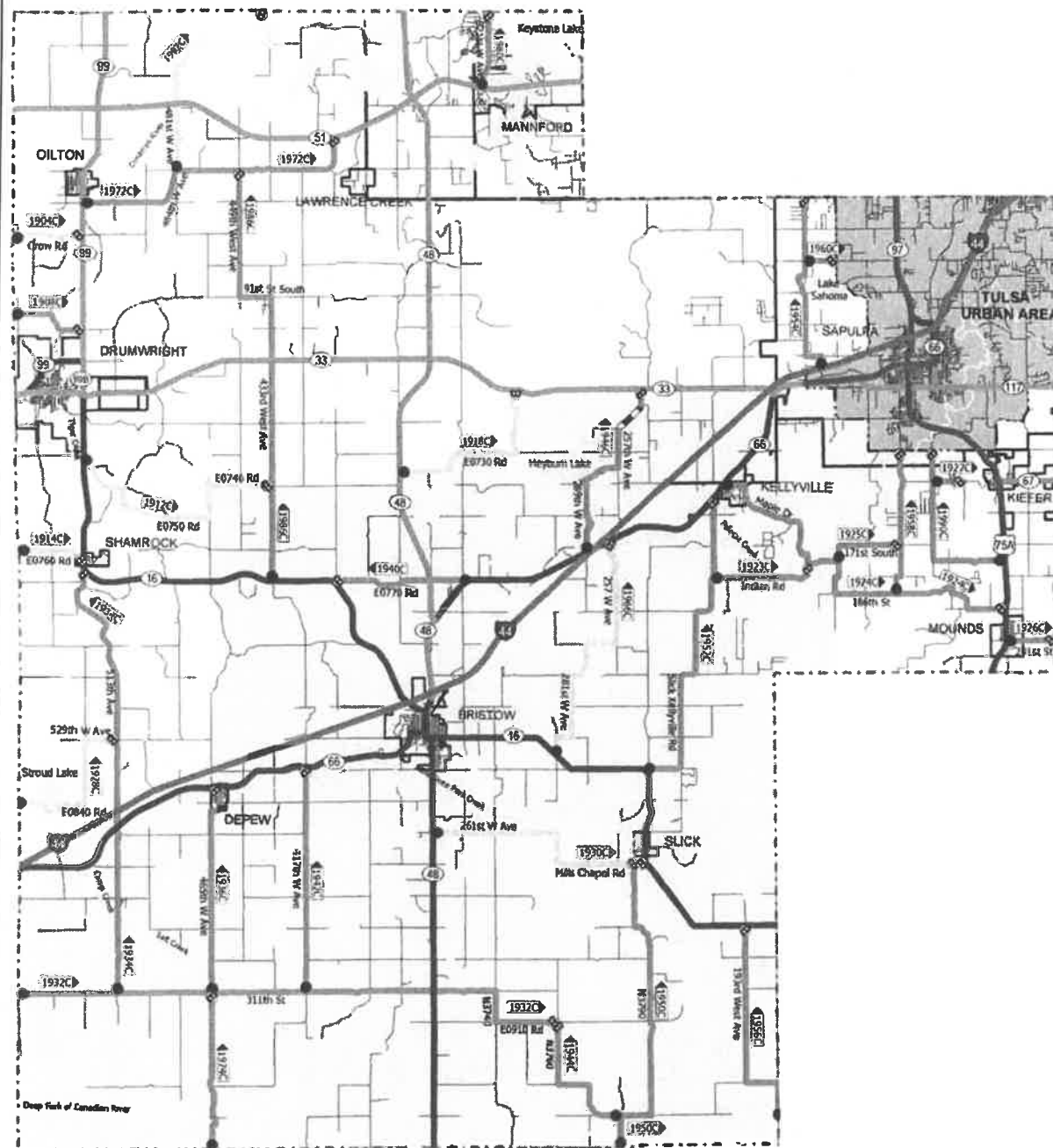
Date



Attachment A
Street Boundary and Census Tract Maps



Attachment A
Street Boundary & Census Tract Maps
Map – Metropolitan Tulsa HOME
Consortium Jurisdictions



Attachment A
Street Boundary & Census Tract Maps
Map – Creek County



STATE OF OKLAHOMA
DEPARTMENT OF TRANSPORTATION
DIVISION OF HIGHWAYS
2000-2001

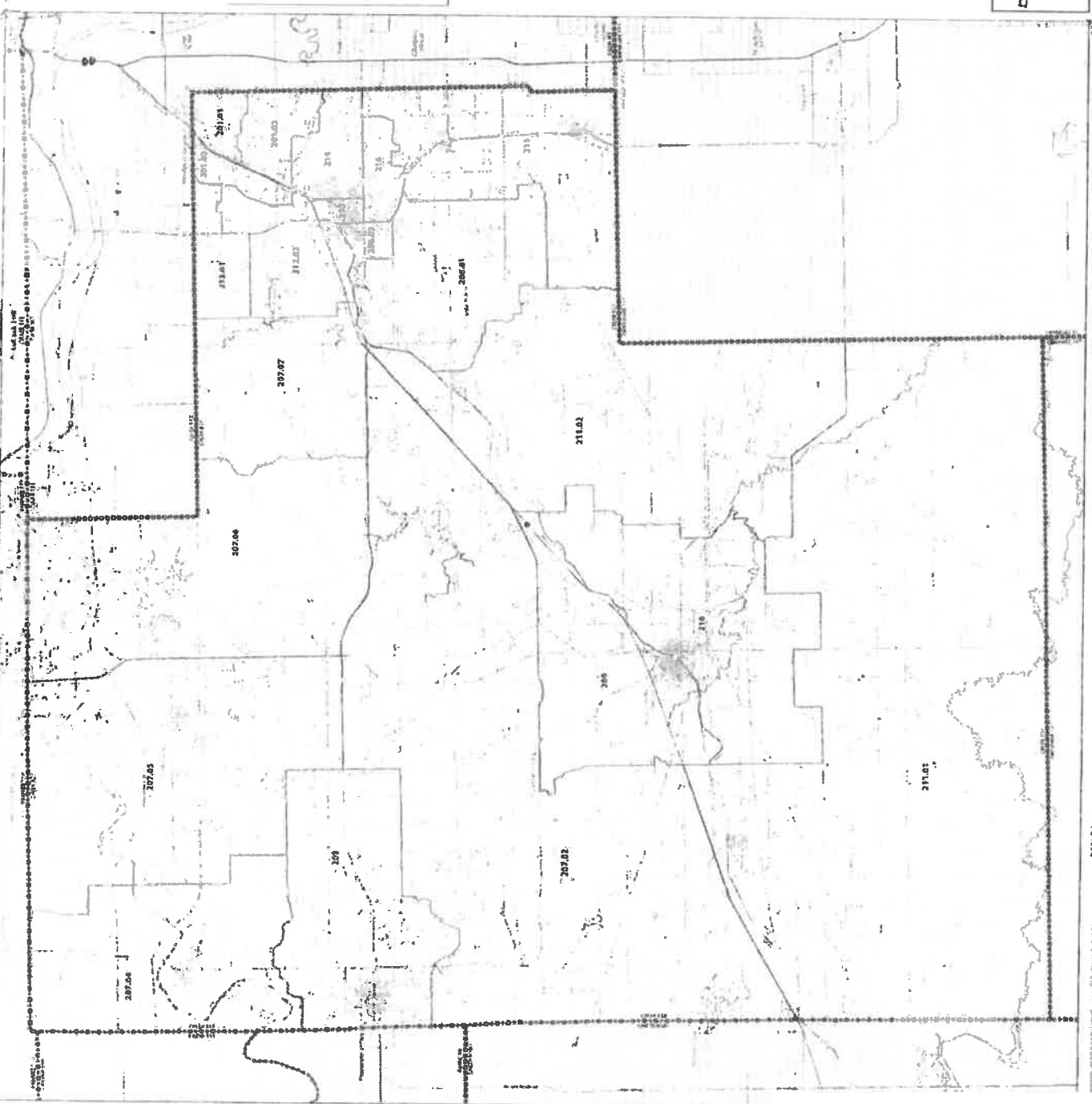


	INTERSTATE		MINOR COLLECTOR		COMMISSIONER DISTRICT 1
	FREEWAY/EXPRESSWAY		PROPOSED ROUTE		COMMISSIONER DISTRICT 2
	PRINCIPAL ARTERIAL		LOCAL ROAD		COMMISSIONER DISTRICT 3
	MINOR ARTERIAL		RFC ENDING POINT		CITY LIMITS
	MAJOR COLLECTOR-HIGHWAY		RFC BEGINNING POINT		URBAN AREA BOUNDARY
	MAJOR COLLECTOR-COUNTY		RFC NLF ID & DIRECTION		

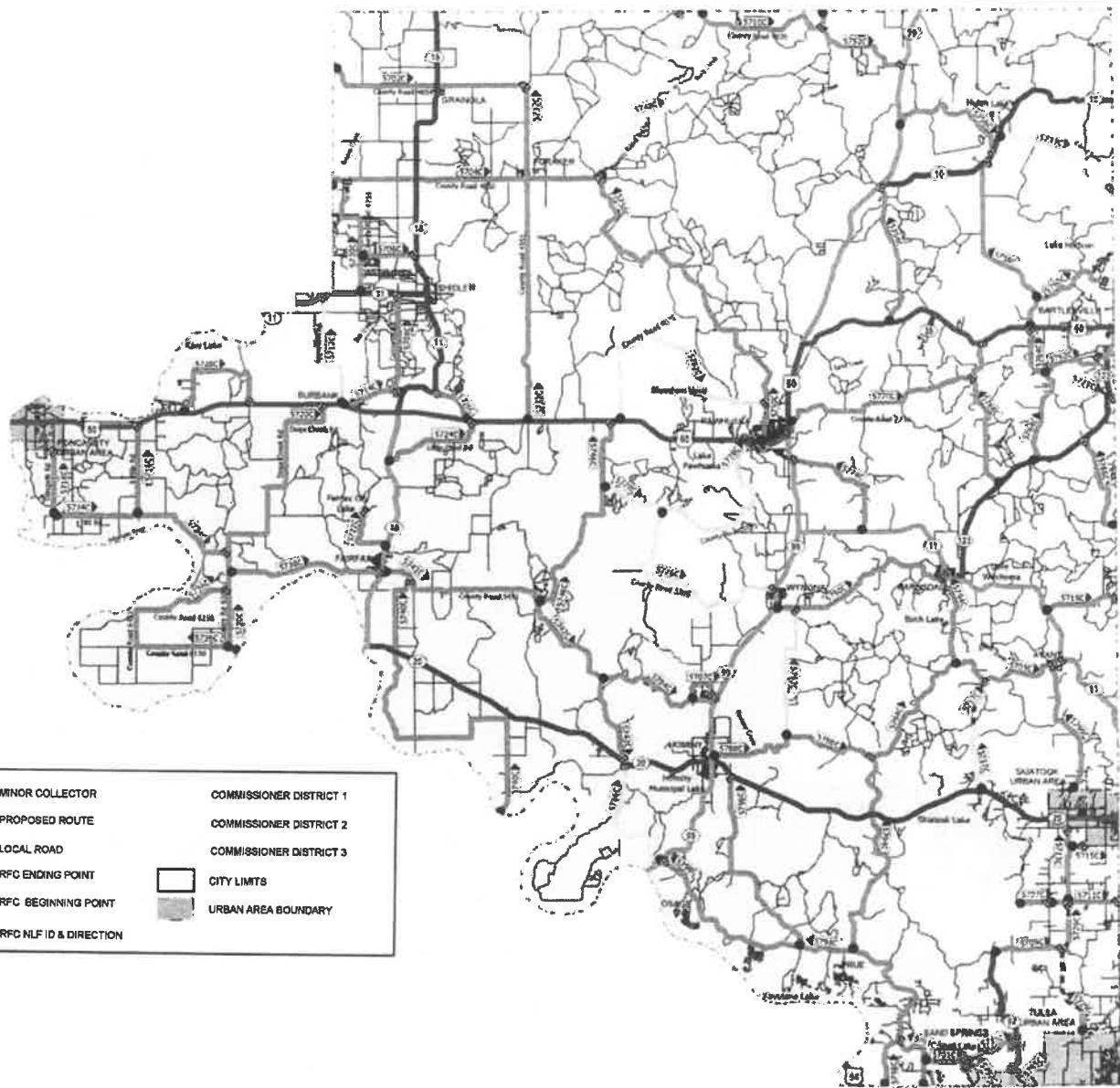
Creek County
RURAL FUNCTIONAL
CLASSIFICATION (RFC)

DATE: June 30, 2004
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QUALIFICATION		NAME	STATUS	DATE	TIME	LOCATION	REMARKS
1	First	John Doe	Pass	10/10/2023	10:00	Room 101	Score: 85
2	Second	Jane Smith	Pass	10/10/2023	10:00	Room 101	Score: 78
3	Third	Mike Johnson	Pass	10/10/2023	10:00	Room 101	Score: 92
4	Fourth	Sarah Lee	Pass	10/10/2023	10:00	Room 101	Score: 88
5	Fifth	David Kim	Pass	10/10/2023	10:00	Room 101	Score: 75
6	Sixth	Emily White	Pass	10/10/2023	10:00	Room 101	Score: 82
7	Seventh	Chris Brown	Pass	10/10/2023	10:00	Room 101	Score: 79
8	Eighth	Alex Green	Pass	10/10/2023	10:00	Room 101	Score: 86
9	Ninth	Olivia Black	Pass	10/10/2023	10:00	Room 101	Score: 77
10	Tenth	Noah Gray	Pass	10/10/2023	10:00	Room 101	Score: 83
11	Eleventh	Isabella Blue	Pass	10/10/2023	10:00	Room 101	Score: 76
12	Twelfth	Liam Red	Pass	10/10/2023	10:00	Room 101	Score: 81
13	Thirteenth	Mia Yellow	Pass	10/10/2023	10:00	Room 101	Score: 74
14	Fourteenth	Ethan Purple	Pass	10/10/2023	10:00	Room 101	Score: 87
15	Fifteenth	Ava Pink	Pass	10/10/2023	10:00	Room 101	Score: 73
16	Sixteenth	Lucas Brown	Pass	10/10/2023	10:00	Room 101	Score: 84
17	Seventeenth	Hannah Green	Pass	10/10/2023	10:00	Room 101	Score: 72
18	Eighteenth	Benjamin Blue	Pass	10/10/2023	10:00	Room 101	Score: 89
19	Nineteenth	Sophia Red	Pass	10/10/2023	10:00	Room 101	Score: 71
20	Twentieth	Matthew Yellow	Pass	10/10/2023	10:00	Room 101	Score: 80
21	Twenty-first	Charlotte Purple	Pass	10/10/2023	10:00	Room 101	Score: 70
22	Twenty-second	William Pink	Pass	10/10/2023	10:00	Room 101	Score: 86
23	Twenty-third	Aria Brown	Pass	10/10/2023	10:00	Room 101	Score: 69
24	Twenty-fourth	James Green	Pass	10/10/2023	10:00	Room 101	Score: 85
25	Twenty-fifth	Madison Blue	Pass	10/10/2023	10:00	Room 101	Score: 68
26	Twenty-sixth	Benjamin Red	Pass	10/10/2023	10:00	Room 101	Score: 83
27	Twenty-seventh	Sophia Yellow	Pass	10/10/2023	10:00	Room 101	Score: 67
28	Twenty-eighth	Matthew Purple	Pass	10/10/2023	10:00	Room 101	Score: 82
29	Twenty-ninth	Charlotte Pink	Pass	10/10/2023	10:00	Room 101	Score: 66
30	Thirtieth	William Brown	Pass	10/10/2023	10:00	Room 101	Score: 81
31	Thirty-first	Aria Green	Pass	10/10/2023	10:00	Room 101	Score: 65
32	Thirty-second	James Blue	Pass	10/10/2023	10:00	Room 101	Score: 80
33	Thirty-third	Madison Red	Pass	10/10/2023	10:00	Room 101	Score: 64
34	Thirty-fourth	Benjamin Yellow	Pass	10/10/2023	10:00	Room 101	Score: 79
35	Thirty-fifth	Sophia Purple	Pass	10/10/2023	10:00	Room 101	Score: 63
36	Thirty-sixth	Matthew Pink	Pass	10/10/2023	10:00	Room 101	Score: 78
37	Thirty-seventh	Charlotte Brown	Pass	10/10/2023	10:00	Room 101	Score: 62
38	Thirty-eighth	William Green	Pass	10/10/2023	10:00	Room 101	Score: 77
39	Thirty-ninth	Aria Blue	Pass	10/10/2023	10:00	Room 101	Score: 61
40	Fortieth	James Red	Pass	10/10/2023	10:00	Room 101	Score: 76
41	Forty-first	Madison Yellow	Pass	10/10/2023	10:00	Room 101	Score: 60
42	Forty-second	Benjamin Purple	Pass	10/10/2023	10:00	Room 101	Score: 75
43	Forty-third	Sophia Pink	Pass	10/10/2023	10:00	Room 101	Score: 59
44	Forty-fourth	Matthew Brown	Pass	10/10/2023	10:00	Room 101	Score: 74
45	Forty-fifth	Charlotte Green	Pass	10/10/2023	10:00	Room 101	Score: 58
46	Forty-sixth	William Blue	Pass	10/10/2023	10:00	Room 101	Score: 73</



Attachment A
Street Boundary & Census Tract Maps
Map – Creek County



STATE	MINOR COLLECTOR	COMMISSIONER DISTRICT 1
EXPRESSWAY	PROPOSED ROUTE	COMMISSIONER DISTRICT 2
MUNICIPAL ARTERIAL	LOCAL ROAD	COMMISSIONER DISTRICT 3
MAJOR ARTERIAL	RFC ENDING POINT	CITY LIMITS
MAJOR COLLECTOR-HIGHWAY	RFC BEGINNING POINT	URBAN AREA BOUNDARY
MAJOR COLLECTOR-COUNTY	RFC NLF ID & DIRECTION	

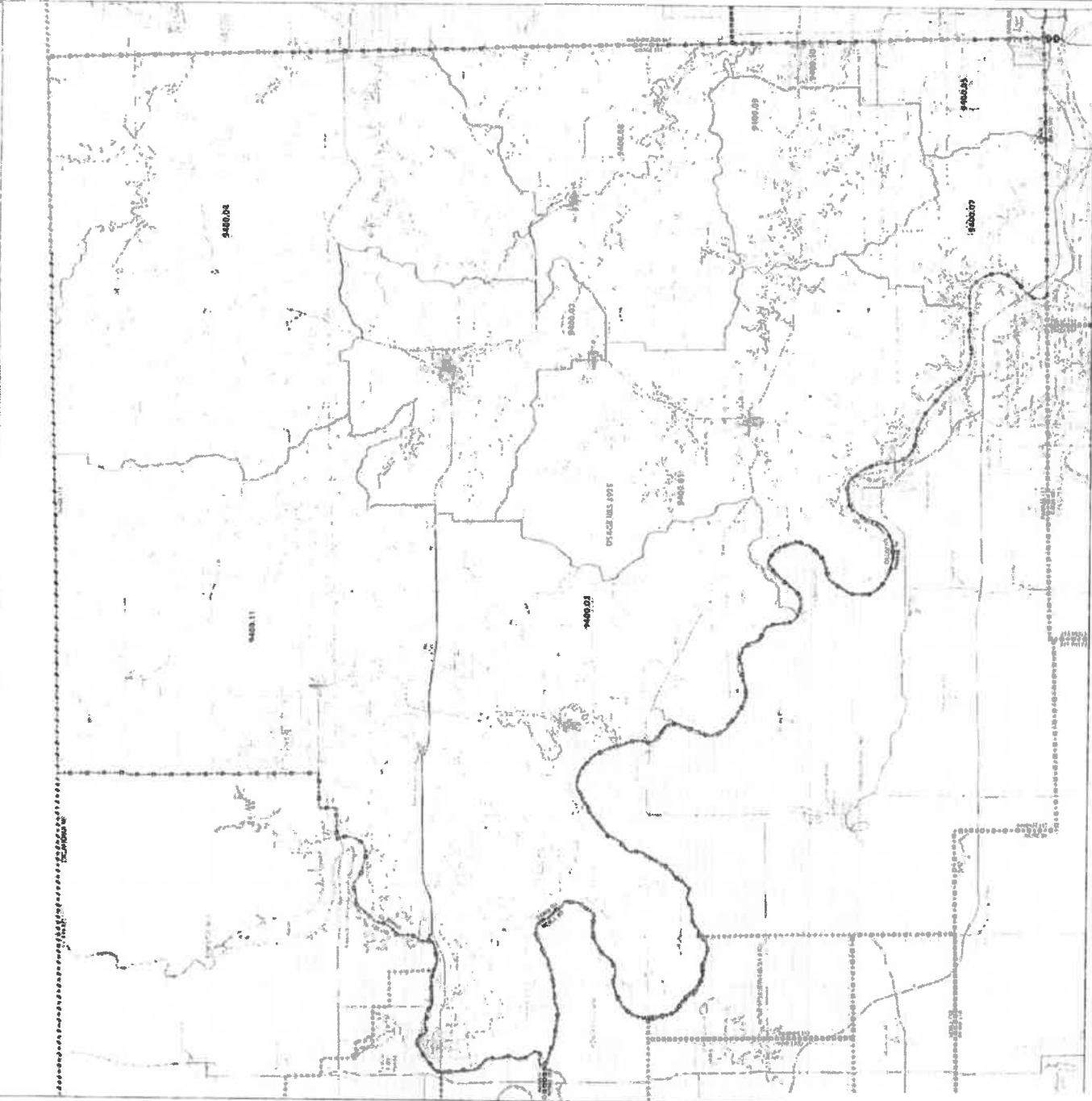


Osage County
RURAL FUNCTIONAL
CLASSIFICATION (RFC)

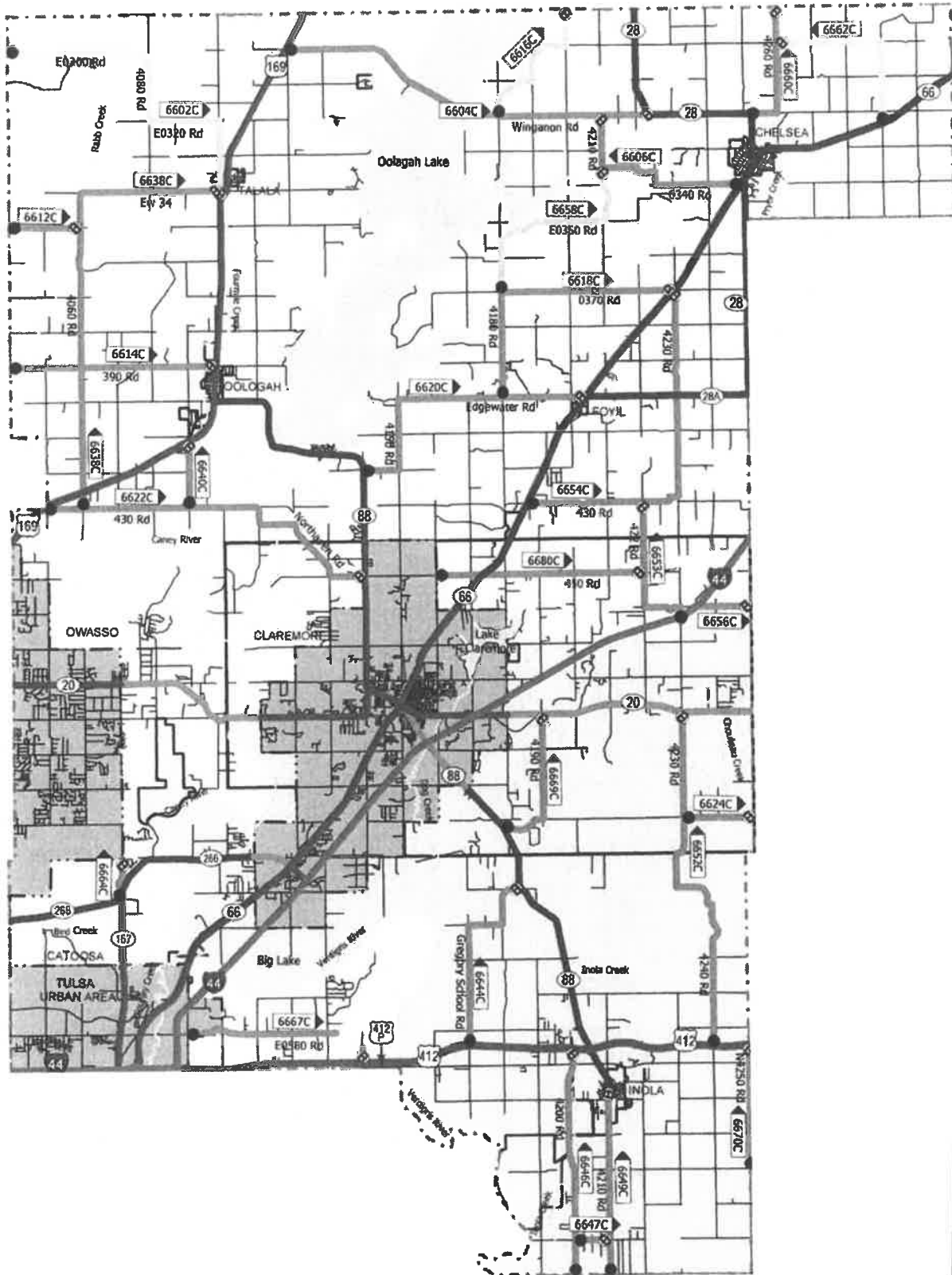
DATE: June 30, 2004

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<p>1. <u>NAME</u> - <u>JOHN J. MURPHY</u></p> <p>2. <u>DATE OF BIRTH</u> - <u>10/10/1928</u></p> <p>3. <u>PLACE OF BIRTH</u> - <u>NEW YORK, N.Y.</u></p> <p>4. <u>EDUCATION</u> - <u>High School Graduate</u></p> <p>5. <u>PRESENT ADDRESS</u> - <u>1000 1st Ave. New York 17, N.Y.</u></p> <p>6. <u>TELEPHONE</u> - <u>NY 4-1234</u></p> <p>7. <u>RELIGION</u> - <u>Catholic</u></p> <p>8. <u>ETHNICITY</u> - <u>Irish American</u></p> <p>9. <u>PROFESSION</u> - <u>Engineer</u></p> <p>10. <u>EMPLOYER</u> - <u>General Electric Co.</u></p> <p>11. <u>DATE OF EMPLOYMENT</u> - <u>1950</u></p> <p>12. <u>REASON FOR EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>13. <u>DATE OF LAST EMPLOYMENT</u> - <u>1950</u></p> <p>14. <u>REASON FOR LAST EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>15. <u>DATE OF NEXT EMPLOYMENT</u> - <u>1950</u></p> <p>16. <u>REASON FOR NEXT EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>17. <u>DATE OF NEXT EMPLOYMENT</u> - <u>1950</u></p> <p>18. <u>REASON FOR NEXT EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>19. <u>DATE OF NEXT EMPLOYMENT</u> - <u>1950</u></p> <p>20. <u>REASON FOR NEXT EMPLOYMENT</u> - <u>Regular Employment</u></p>	<p>1. <u>NAME</u> - <u>JOHN J. MURPHY</u></p> <p>2. <u>DATE OF BIRTH</u> - <u>10/10/1928</u></p> <p>3. <u>PLACE OF BIRTH</u> - <u>NEW YORK, N.Y.</u></p> <p>4. <u>EDUCATION</u> - <u>High School Graduate</u></p> <p>5. <u>PRESENT ADDRESS</u> - <u>1000 1st Ave. New York 17, N.Y.</u></p> <p>6. <u>TELEPHONE</u> - <u>NY 4-1234</u></p> <p>7. <u>RELIGION</u> - <u>Catholic</u></p> <p>8. <u>ETHNICITY</u> - <u>Irish American</u></p> <p>9. <u>PROFESSION</u> - <u>Engineer</u></p> <p>10. <u>EMPLOYER</u> - <u>General Electric Co.</u></p> <p>11. <u>DATE OF EMPLOYMENT</u> - <u>1950</u></p> <p>12. <u>REASON FOR EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>13. <u>DATE OF LAST EMPLOYMENT</u> - <u>1950</u></p> <p>14. <u>REASON FOR LAST EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>15. <u>DATE OF NEXT EMPLOYMENT</u> - <u>1950</u></p> <p>16. <u>REASON FOR NEXT EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>17. <u>DATE OF NEXT EMPLOYMENT</u> - <u>1950</u></p> <p>18. <u>REASON FOR NEXT EMPLOYMENT</u> - <u>Regular Employment</u></p> <p>19. <u>DATE OF NEXT EMPLOYMENT</u> - <u>1950</u></p> <p>20. <u>REASON FOR NEXT EMPLOYMENT</u> - <u>Regular Employment</u></p>
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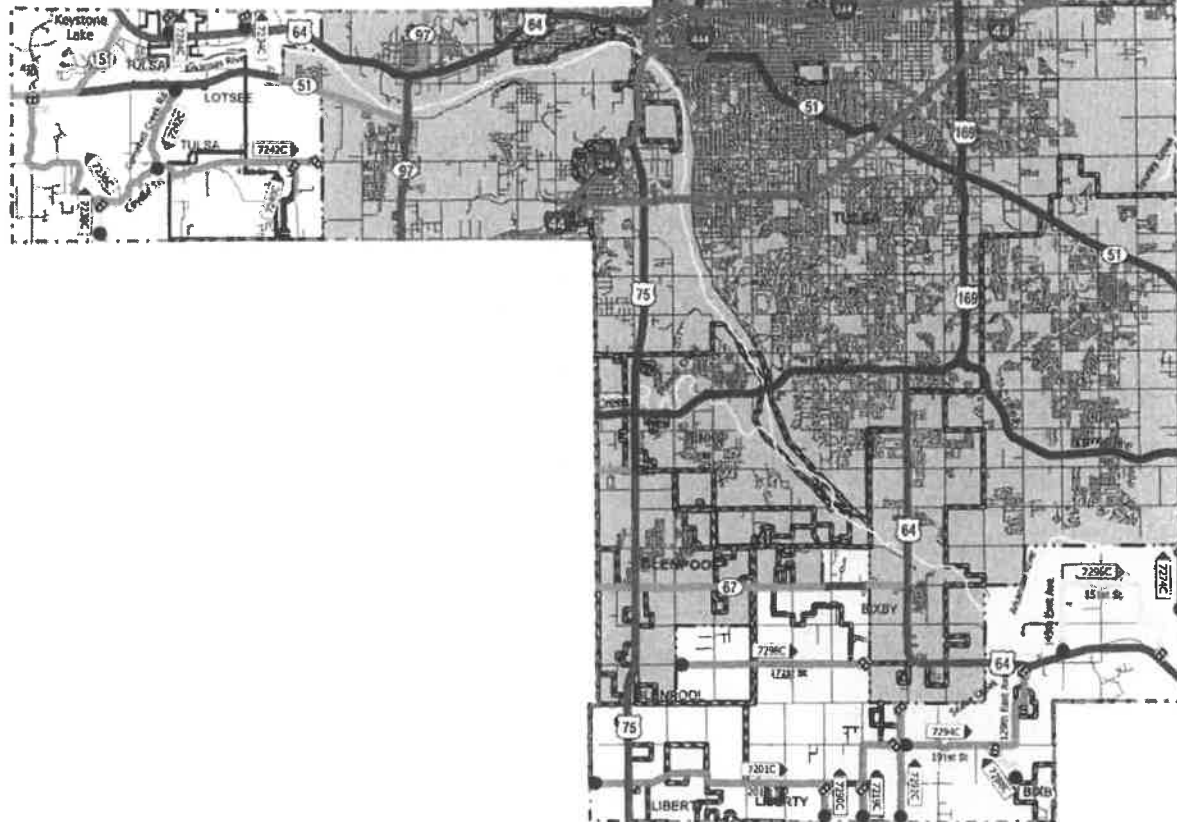
Attachment A
Street Boundary & Census Tract Maps
Map – Osage County



	INTERSTATE		MINOR COLLECTOR		COMMISSIONER DISTRICT 1
	FREWAY/EXPRESSWAY		PROPOSED ROUTE		COMMISSIONER DISTRICT 2
	PRINCIPAL ARTERIAL		LOCAL ROAD		COMMISSIONER DISTRICT 3
	MINOR ARTERIAL		RFC ENDING POINT		CITY LIMITS

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Attachment A
Street Boundary & Census Tract Maps
Map – Rogers County



THE GREAT SEAL OF THE STATE OF OKLAHOMA
 THE GREAT SEAL OF THE STATE OF OKLAHOMA
 THE GREAT SEAL OF THE STATE OF OKLAHOMA



- INTERSTATE
- FREEMWAY/EXPRESSWAY
- PRINCIPAL ARTERIAL
- MINOR ARTERIAL
- MAJOR COLLECTOR-HIGHWAY
- MAJOR COLLECTOR-COUNTY

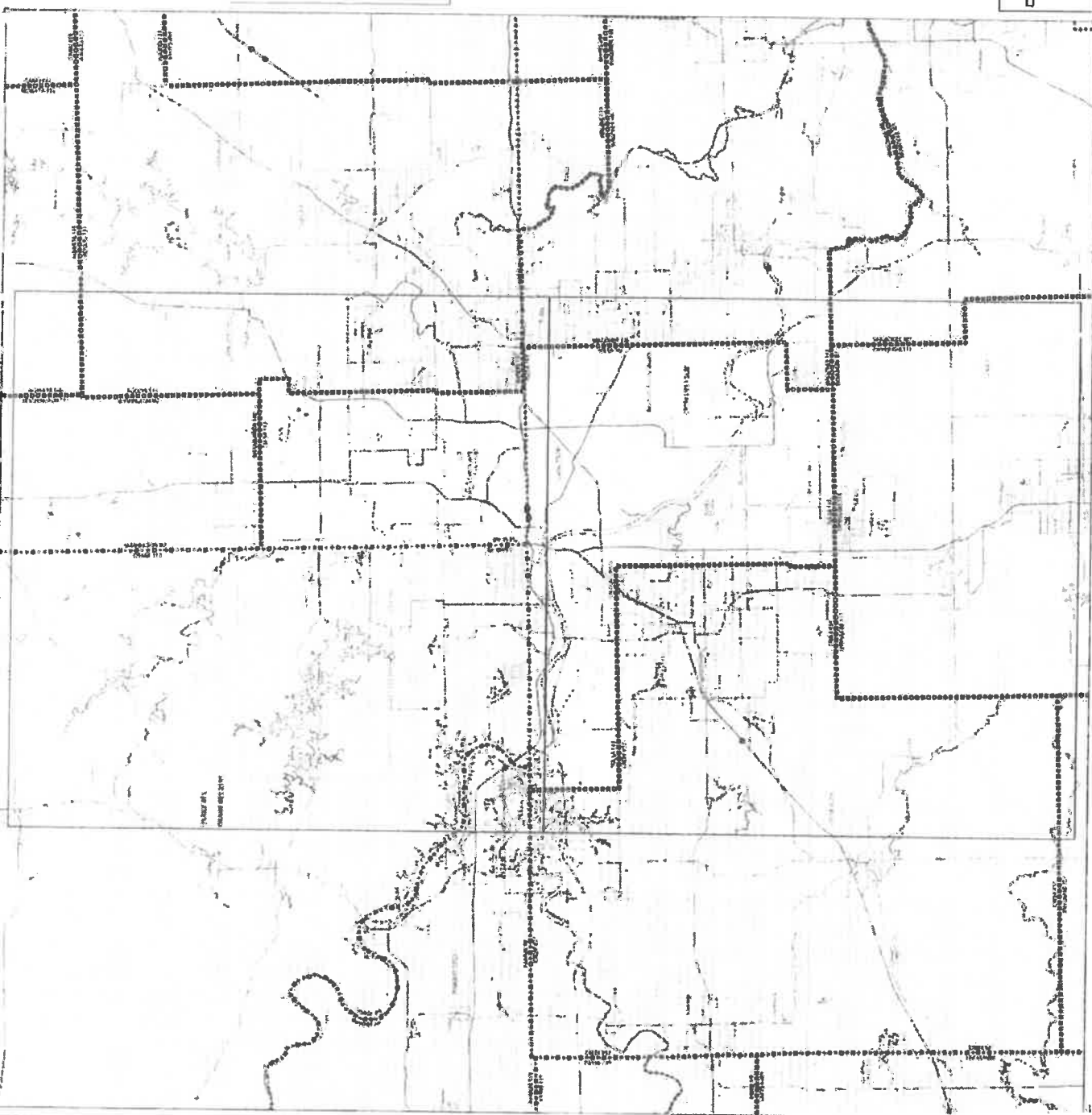
- MINOR COLLECTOR
- PROPOSED ROUTE
- LOCAL ROAD
- RFC ENDING POINT
- RFC BEGINNING POINT
- RFC NLF ID & DIRECTION

- COMMISSIONER DISTRICT 1
- COMMISSIONER DISTRICT 2
- COMMISSIONER DISTRICT 3

- CITY LIMITS
- URBAN AREA BOUNDARY
- CITY OUTLINE

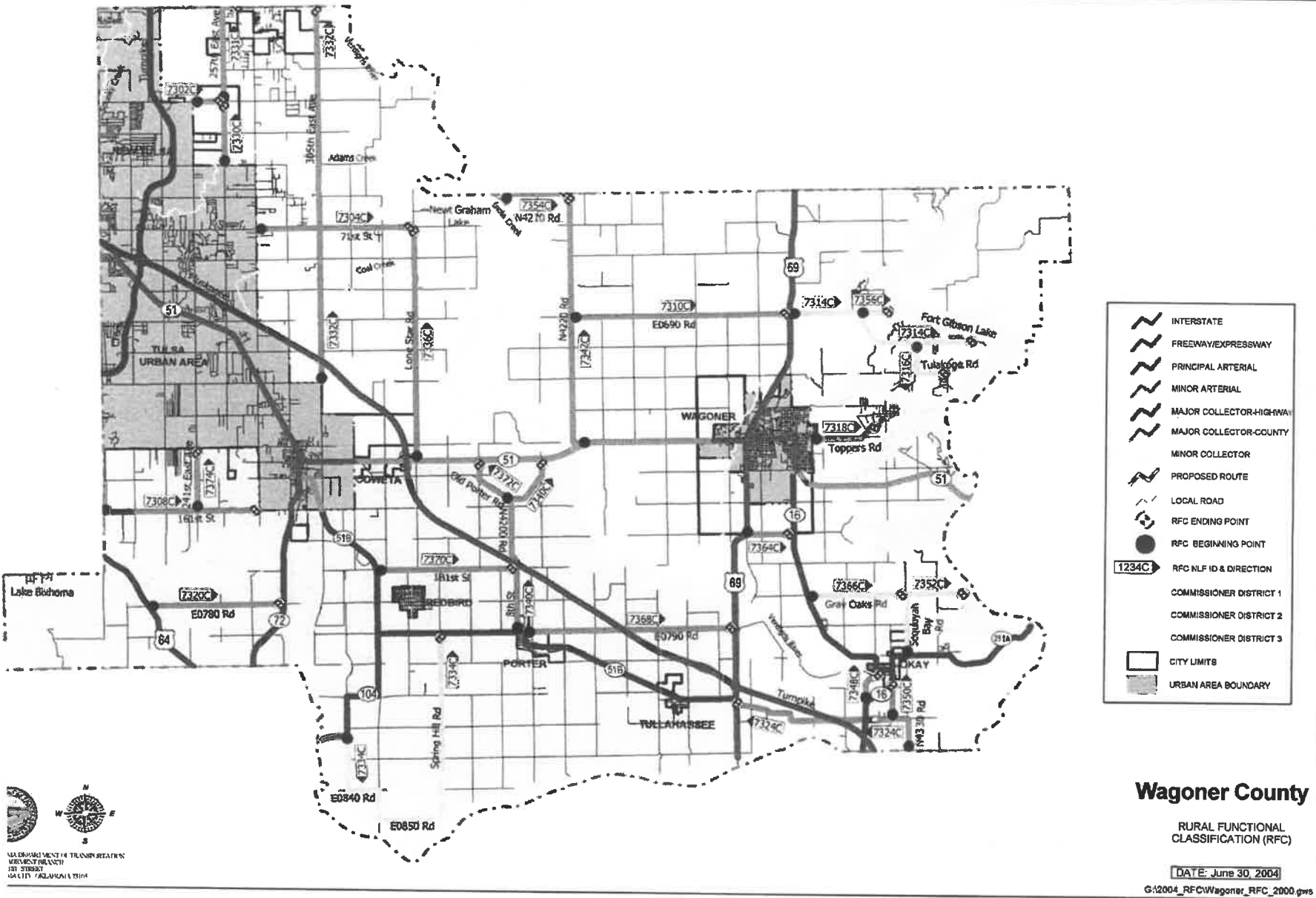
Tulsa County
 RURAL FUNCTIONAL
 CLASSIFICATION

Attachment A
Street Boundary & Census Tract Maps
Map – Tulsa County

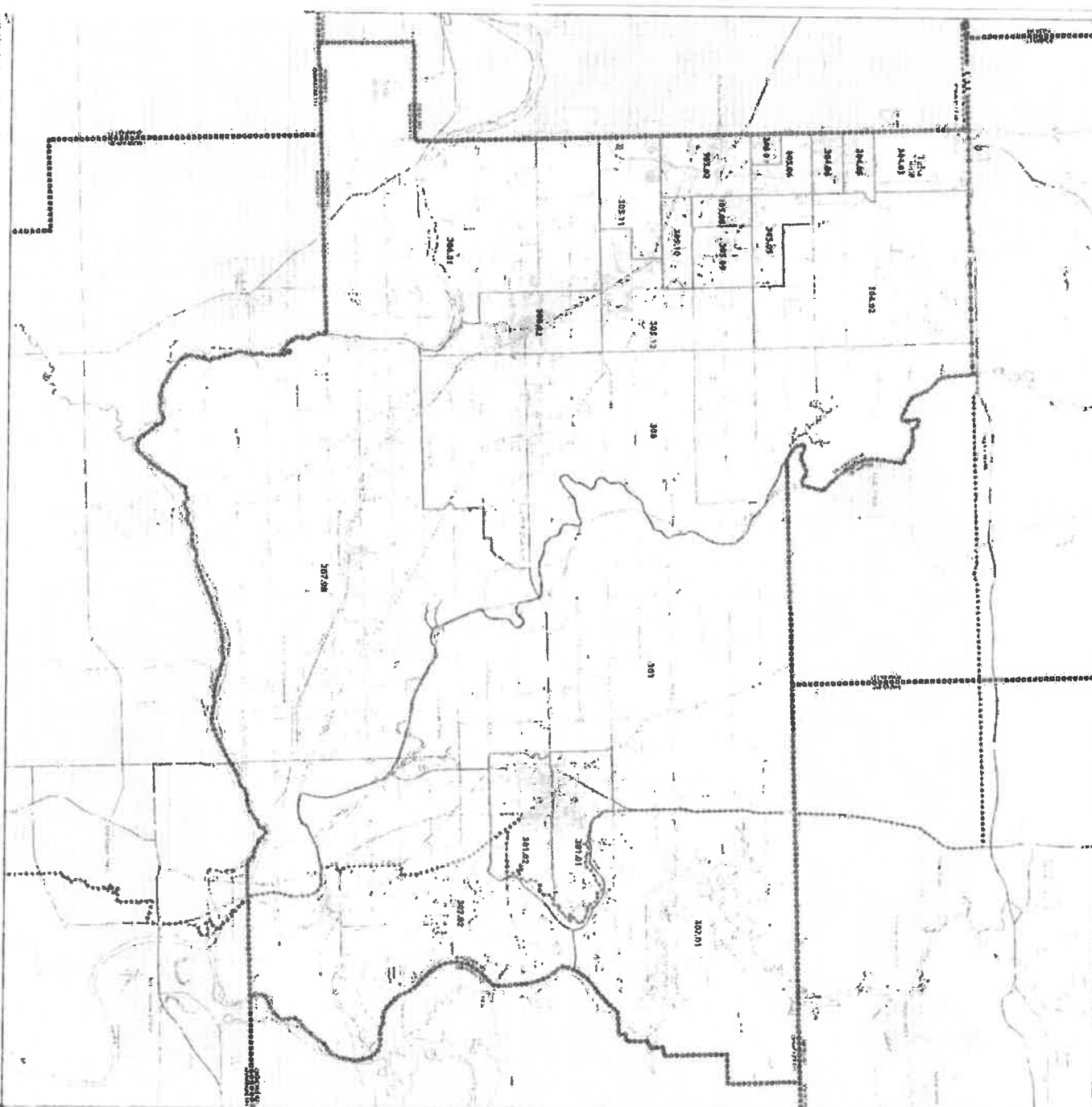


Attachment A
Street Boundary & Census Tract Maps
Map – Tulsa County

Attachment A
Street Boundary & Census Tract Maps
Map – Wagoner County



Attachment A
Street Boundary & Census Tract Maps
Map – Wagoner County



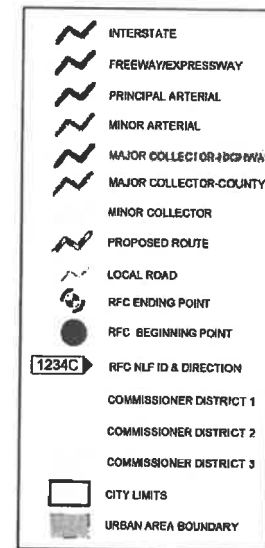
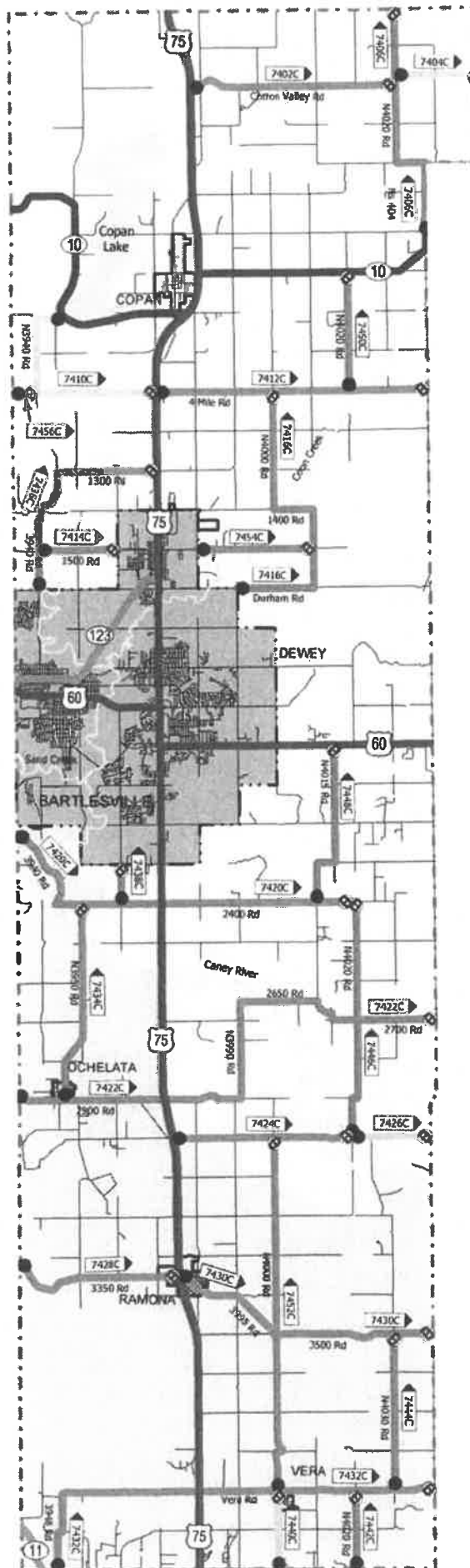
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1. *What is the purpose of the study?*
 2. *What is the research question?*
 3. *What is the hypothesis?*
 4. *What is the significance of the study?*
 5. *What is the scope of the study?*
 6. *What is the methodology?*
 7. *What are the results?*
 8. *What are the conclusions?*
 9. *What are the limitations?*
 10. *What are the future directions?*

For a full and complete description of the model, see the Appendix.

[illegible]

NAME Magazine Company (714) 567-7777
 18701 Frey Canyon St, Broomfield, Colorado 80021
 98 California Ave.



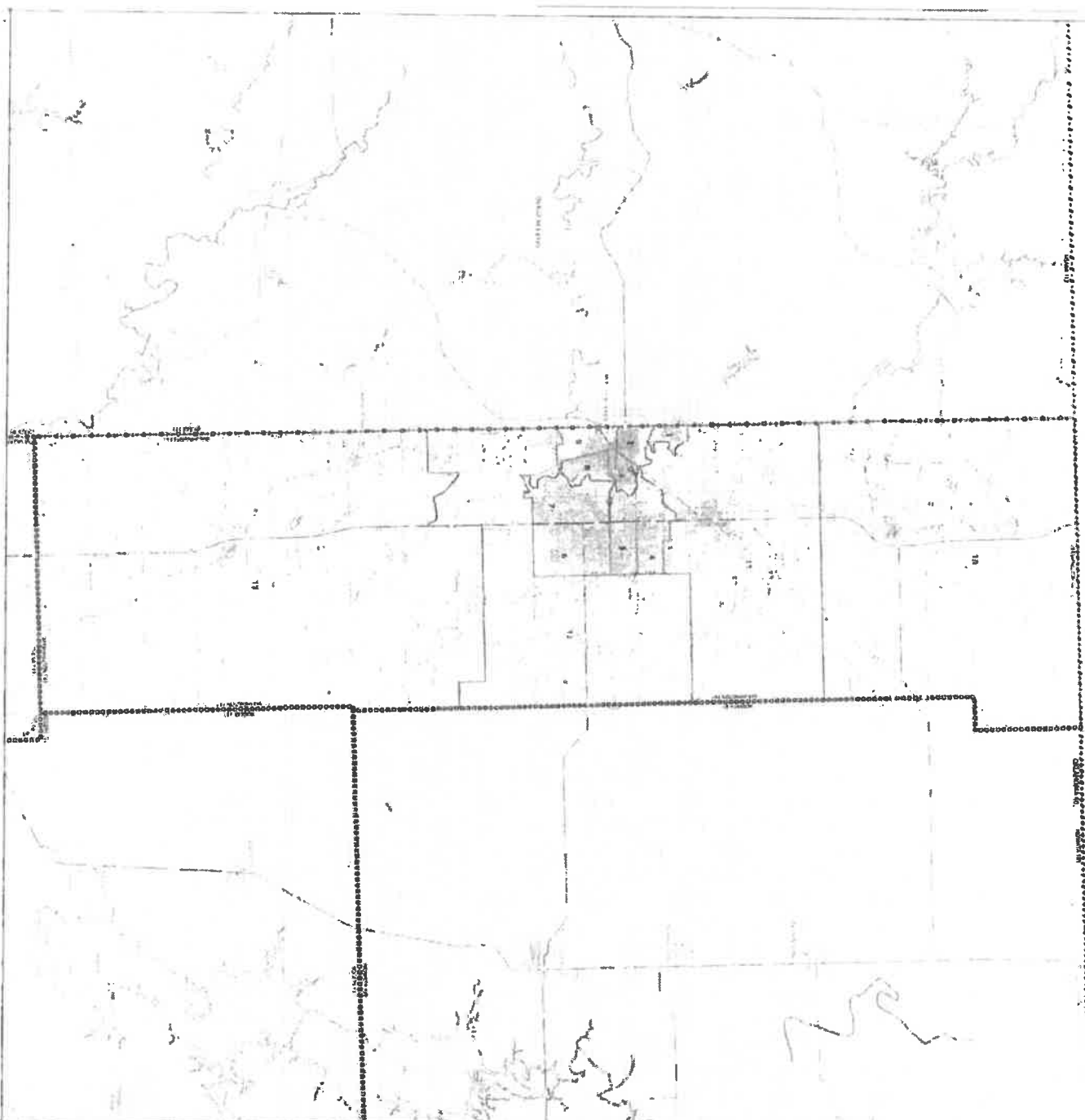
Attachment A Street Boundary & Census Tract Maps Map – Washington County

Washington County
RURAL FUNCTIONAL
CLASSIFICATION (RFC)

DATE: June 30, 2004

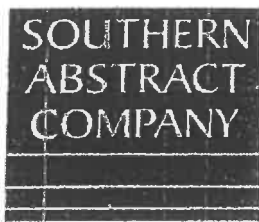
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 223. DESCRIPTION _____
 224. CONCLUSION _____
 225. SIGN



Attachment A
Street Boundary & Census Tract Maps
Map – Washington County

Attachment B
Community Support Letters



PO Box 966

323 S. DEWEY AVE.

BARTLESVILLE, OK
74005-0966

PHONE (918) 336-7528

FAX (918) 336-7527

www.southernabstract.com

OWEN L. HARPER
PRESIDENT

January 22, 2019

Dennis McCollum
Community Action Resource Development, Inc.
705 W Lowery
Claremore OK 74017

Mr. McCollum:

Southern Abstract Company is very supportive of the Home Buyers Assistance Program, which allows people who would not otherwise qualify to purchase homes in our community. We believe this program should be continued and will help support this effort.

Please feel free to contact me if I can be of further assistance to you.

Sincerely,

A handwritten signature in cursive script that reads "Annette L. Gill".

Annette L. Gill
Office Manager/Escrow Officer

Attachment B
Community Support Letters

PROGRESSIVE, DEDICATED, CARING

January 28, 2019

To Whom It May Concern:

I'm writing this letter to stress the importance of the Homebuyer Assistance Program offered through Community Action. This program has helped countless buyers in Rogers County get into a home they would not otherwise have been able to. There are a lot of families out there who work hard and pay their bills that cannot save the money needed for closing. Therefore, they have to keep renting. By the time they buy groceries, soccer uniforms, etc., there is nothing left to save. So they have to keep renting.

This program is vital to our county and we need to keep it going. I would hope that the funds will be available in the future to keep making dreams come true for so many people.

Sincerely,



Brent Dake
Owner/Broker
Dake Real Estate

Attachment C
Program Budget

Community Action Resource and Development, Inc.
PROPOSED BUDGET
HOMEBUYER ASSISTANCE FUNDS

The requested Homebuyer Assistance funding is projected to assist 35 qualified individuals or families purchase a home. Based on past program performance, an average of \$4,250.00 in assistance would be utilized per closing transaction, with an average of three closings per month. At this rate, the requested funding is anticipated to be expended in approximately 12 months. Funding for administration of the program will cover a portion of operating costs such as staff salaries (for the Housing Director and the Housing Specialist), fringe benefits, and travel.

\$ 148,750.00

Total Homebuyer Assistance Funds Requested

\$ 26,250.00

Total Administrative Funds Requested

Total amount of Homebuyer Assistance & Administrative Funding requested: **\$175,000.00**

\$4,250.00

Estimated average HOME investment per unit

Number of households projected to be served: 35

Attachment D
Lender Participation Letters



***ProMortgage Associates, Inc
2114 SE Washington Blvd.
Bartlesville, OK 74006***

January 16, 2019

RE: CARD Homebuyer Assistance Program

To Whom It May Concern:

Please accept this letter of support for Community Action Resource & Development, Inc. (CARD) regarding the Homebuyer Assistance Program. ProMortgage Assoc. Inc. and CARD have worked together on a number of occasions to help families purchase their own homes. Most of the families who have received Homebuyer Assistance would not have been able to achieve their dream without the assistance provided by this program.

We appreciate the opportunity to help our clients and their families, and hope that this successful program which allows individuals and families to obtain affordable housing will be available through CARD.

Sincerely,

Heather Foreman
ProMortgage Associates, Inc.
NMLS # 195742/198925



January 19, 2019

To whom this may concern:

I would like to express my support towards Community Action Resource & Development (CARD), an agency that provides Down Payment Assistance for an area in Oklahoma where other agencies are not available.

CARD does an excellent job with the qualifying process for eligible applicants that in turn helps us Lenders knowing our borrowers are ready to move forward when they come in to apply for their mortgage.

CARD office staff is always willing to help, they are willing to provide additional workshops for borrowers that are not able to attend their scheduled classes. This is a tremendous help, because some customers have work schedules that prevent them from attending class, but knowing that CARD will help, it's a relief.

Sincerely,

A handwritten signature in black ink, appearing to read "David Rivera". The signature is fluid and cursive, with a large initial "D" and "R".

David Rivera
Bilingual Mortgage Banker | NMLS #808379
Bank of Oklahoma Mortgage
605 S Aspen Ave
Broken Arrow, OK 74012
(918) 893-9417 | Phone
(918) 280-3362 | Fax
(918) 951-5255 | Cell
drivera@bokf.com | Email

Attachment D
Lender Participation Letters



To Whom It May Concern:

01/28/2019

I am writing regarding the down payment assistance program called CARD (Community Action Resource & Development) that is located in Claremore, OK.

I have been a mortgage lender since 2003 in the Tulsa area, and I have used the CARD program to help many families over the recent years. Just in 2018 alone, CARD assisted with six families that I worked with to purchase a home that would not have been able to otherwise.

For the most part, these are families that have run into some hardship and cannot save up enough for a down payment, such as single mothers. But this program helps put them and their family into a much better situation.

I understand that there are some other DPA programs out there, however they all require you to take a much higher interest rate to be in the program (these programs are currently under investigation from the Attorney General). CARD is the only program in this area that doesn't punish families to take part in their service.

I pray that this program continues for many years to come.

If you would like more examples or details of how this program has blessed families in this community, please reach out to me, as I would be happy to help!

Sincerely,

A handwritten signature in black ink that reads "Bobby Thompson". The signature is fluid and cursive, with the first name "Bobby" and last name "Thompson" clearly distinguishable.

Bobby Thompson NMLS#: 193213

CORNERSTONE HOME LENDING, INC. NMLS#: 1160357

**Tulsa County HOME Consortium
Agencies Certified to Receive RFPs
January 2019**

**Karol May
CARD
P.O. Box 947
Claremore, OK 74018**

**Denise Robison
Deep Fork CAF
223 W 6th Street
Okmulgee, OK 74447**

**Angela Letzig
Housing Partners of Tulsa, Inc
415 E. Independence
Tulsa, OK 74106**



a voluntary association of local governments serving Creek, Osage, Rogers, Tulsa and Wagoner Counties

2 West 2nd Street, Suite 800 Tulsa, Oklahoma 74103-3123 918.584.7526 www.incog.org

January 22, 2019

Karol May
Community Action Resource and Development
P.O. Box 947
Claremore, OK 74017

Dear Ms. May:

On behalf of Tulsa County as lead entity for the Tulsa County HOME Consortium, INCOG is soliciting RFPs for the performance of a Homebuyer Assistance Program from non-profit organizations certified to provide homebuyer education and employing Certified Homebuyer Education Professionals.

The Consortium has HOME funds from Fiscal Year 2018 available to fund projects that promote affordable homeownership within the Consortium service area.

The amount available for award for homebuyer assistance is a total of **\$175,000.00**. A funding award to one applicant is anticipated, so you may request the full amount. The amount awarded to the successful Applicant will include Program funds for Homebuyer Assistance to Individual clients and a maximum of 15% per client for Administration.

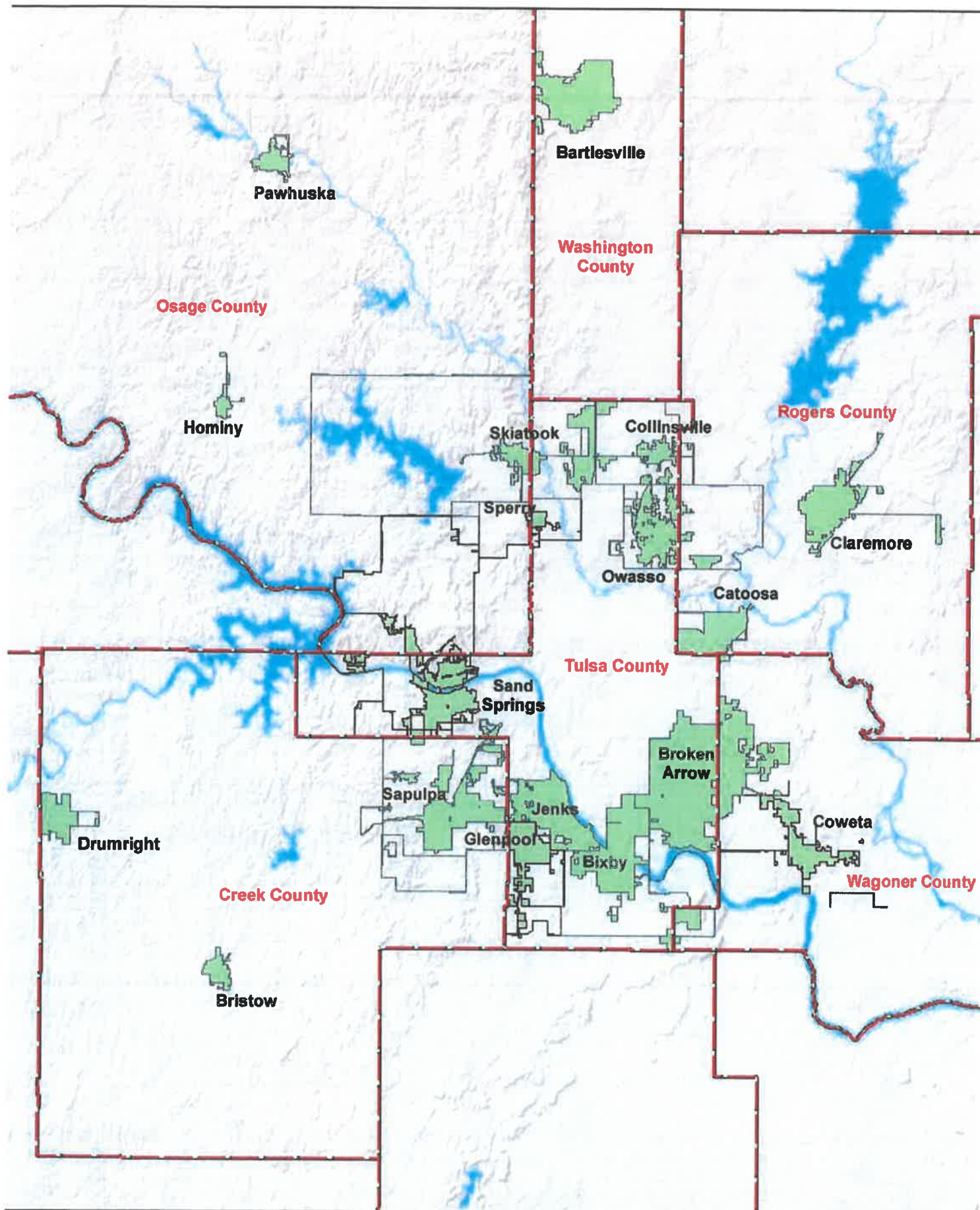
The response to the RFP is due by February 4, 2019 to my attention at INCOG. Please call me if you have any questions or concerns.

Sincerely,

A handwritten signature in black ink that reads "Claudia Brierre".

Claudia Brierre
HOME Administrator

enclosure



Due date for this RFP is February 4, 2019

**Tulsa County HOME Consortium
FY2018 Funds for
Home Buyer Assistance Program
Request for Proposals**

In accordance with its designation as the lead entity for the Tulsa County HOME Consortium, Tulsa County is soliciting RFPs for the performance of a Homebuyer Assistance Program from non-profit organizations certified to provide homebuyer education and employing Certified Homebuyer Education Professionals.

The Consortium has HOME funds from Fiscal Year 2018 available to fund projects that promote affordable homeownership within the Consortium service area (see attached list of jurisdictions).

Funding Amount

The amount available for homebuyer assistance is a total of **\$175,000.00**. A funding award to one applicant is anticipated. The amount awarded to the Applicant will include **Program funds for Homebuyer Assistance to Individual clients and a maximum of 15% per client for Administration.**

Eligible Activities

The purpose of this Request for Proposals is for the design, implementation and administration of a Home Buyer Assistance Program, as defined in the HOME regulations. Assistance to homebuyers was identified as a priority need in the Tulsa County HOME Consortium Consolidated Plan.

Submission of Request for Proposal

Request for Proposals should be received at the INCOG office by 5:00 PM on February 4, 2019:

INCOG
Claudia Brierre
2 West 2nd Street, Suite 800
Tulsa, OK 74103
cbrierre@incog.org

HOME Requirements

There are several requirements regarding the properties and prospective homeowners that relate to this activity:

A. Use of Funds

- Funds can be used to assist income-eligible households up to 5% of the contract sales price for down payment assistance and closing expenses not to exceed \$5,000. The prospective homebuyer must invest a minimum of \$1,000 in the transaction
- Maximum assistance is **\$5,000** per household, minimum assistance is **\$1,000**.

B. Eligible property owner

- All home purchasers must be low income households (incomes must not exceed 80% of median income for area).
- Income eligibility is determined at the time the household initially occupies the property or at the time the HOME funds are invested (whichever is later.)

C. Eligible property types

- The HOME Program offers broad discretion to participating jurisdictions and nonprofits in the types of properties that can be used in a homebuyer program. You are not restricted to federal properties or to other publicly held properties. The property can be privately or publicly held prior to sale to the homebuyer.
- The unit can be an existing unit or newly constructed.
- Any property which will serve as the purchaser's principal residence, including: single family property, a two to four unit property, condominium unit, manufactured home, cooperative unit. **Manufactured homes and Mobile homes are not eligible.**

D. Forms of ownership

- For purposes of the HOME program, home ownership means: ownership in fee simple title, a 99 year leasehold interest, ownership or membership in a cooperative, an equivalent form of ownership approved by the PJ and HUD.
- The ownership interest may be subject only to the following: mortgages, deeds or trust or other debt instruments approved by the PJ.

E. Property standards

- Property must meet the Section 8 Housing Quality Standards at time of initial occupancy, except as noted below.
- Where significant rehabilitation to the property is needed, the property must be free from any defects that pose a danger to the health or safety of occupants before occupancy and not later than 6 months after property transfer. Within 2 years of property transfer to the homebuyer, the property must meet Section 8 Housing Quality Standards.
- Please note that where the work is substantial (>\$25,000) average per unit total development costs, local code standards, rehab standards and cost-effective energy conservation and effectiveness standards apply.
- If the prospective unit was constructed prior to 1978, a lead paint assessment must be conducted and the unit cleared as being free from all lead paint hazards prior to closing.

F. Property value at time of purchase

- The value of the HOME assisted property to be acquired by a homebuyer must have a value that does not exceed 96% of the area median purchase price for that type of housing (\$160,176.00 for Tulsa MSA).
- Value must be established by an appraisal or market value as established by County Assessor's office.
- After rehabilitation appraisals must be done of all properties requiring substantial rehabilitation.

G. Resale restrictions and long term affordability

- If the property is sold within a five year affordability period, the Contractor must assure that the unit remains affordable for low/mod households during the balance of the affordability period or repay invested HOME funds.

H. Other Federal Requirements

Responsive organizations should be aware that there are other federal requirements that must be met if funds are awarded to an organization for this project. The selected organization will be responsible for the implementation of these rules as they apply.

- Notification of and inspection for Lead Paint

- Fair Housing and Equal Opportunity
- Affirmative Marketing
- Minority and Women Business Enterprise
- Section 3: Economic Opportunity
- Section 504 (Handicapped Accessibility)
- Environmental/Historic Review
- Uniform Relocation Act (URA) Labor Standards

Selection Criteria

Organizations will be competing with other agencies for these funds. Below is the point system that will be used as the criteria for selection of the projects to be funded.

Criteria	Maximum Points
Capacity of Organization	20
Program Design	15
Community Support	10
Lender Participation	10
Readiness to Proceed	5
Leveraging	5
Total Points	65

**Tulsa County HOME Consortium
Summary of Proposal for
FY2018 Home Buyer Assistance Program**

Organization: _____

Address _____

City

State

Zip Code

Contact Person

Title

Telephone Number

Email Address

FEI Number

\$

Total Homebuyer Assistance Funds Requested

\$

Total Administrative Funds Requested

Estimated average HOME investment per unit

Number of households projected to be served _____

Proposed project is:

_____ Continuation of existing program

_____ Geographic expansion of existing program

_____ New program with estimated start date of: _____

Program Description: Describe the activities to be included in your Home Buyer's Program.
This description should include program design, persons/ groups targeted, and program goals.

Target Area: Identify the geographical area you have targeted for this program. **Attach map of the area indicating street boundaries and/or census tracts.**

Program Feasibility: Describe the current economic and housing conditions of the targeted area. Indicate what factors indicate the need for this type program.

Marketing/Outreach: State how the project affirmatively promotes fair housing. Describe the efforts to be undertaken to advertise and market this program to all qualified home owners.

Compliance Monitoring. As mentioned earlier, some term of affordability is associated with this program. Please explain how the organization intends to monitor and ensure the required terms of project affordability.

Support of Community. Describe the extent to which the program involves or is supported by community groups, civic organizations, realtors and/or local governments in the targeted area. List any specific contributions (financial or non-financial) these organizations are making to the program. **Letters of support** are strongly encouraged.

Leveraging: Describe the extent that this request will be leveraged with other funds. List other sources of funding and intended use. **Attach on a separate sheet the proposed budget for your Home Buyer Program.**

Lender Participation: Describe the extent that this program involves the active participation of financial institutions. Letters of agreement or program participation are strongly encouraged.

Organizational Capacity: Discuss the relevant experience of the organization in administering like programs. Outline staff capacity and the roles individual staff members will have. Please indicate if consultants or outside professional will be involved and in what capacity.

BY:

Executive Director

Date

Attest

Date



a voluntary association of local governments serving Creek, Osage, Rogers, Tulsa and Wagoner Counties
2 West 2nd Street, Suite 800 Tulsa, Oklahoma 74103-3123 918.584.7526 www.incog.org

January 22, 2019

Denise Robison
Deep Fork CAF
223 W 6th Street
Okmulgee, OK 74447

Dear Ms. Robison:

On behalf of Tulsa County as lead entity for the Tulsa County HOME Consortium, INCOG is soliciting RFPs for the performance of a Homebuyer Assistance Program from non-profit organizations certified to provide homebuyer education and employing Certified Homebuyer Education Professionals.

The Consortium has HOME funds from Fiscal Year 2018 available to fund projects that promote affordable homeownership within the Consortium service area.

The amount available for award for homebuyer assistance is a total of \$175,000.00. A funding award to one applicant is anticipated, so you may request the full amount. The amount awarded to the successful Applicant will include Program funds for Homebuyer Assistance to Individual clients and a maximum of 15% per client for Administration.

The response to the RFP is due by February 4, 2019 to my attention at INCOG. Please call me if you have any questions or concerns.

Sincerely,

Claudia Brierre
HOME Administrator

enclosure

Due date for this RFP is February 4, 2019

**Tulsa County HOME Consortium
FY2018 Funds for
Home Buyer Assistance Program
Request for Proposals**

In accordance with its designation as the lead entity for the Tulsa County HOME Consortium, Tulsa County is soliciting RFPs for the performance of a Homebuyer Assistance Program from non-profit organizations certified to provide homebuyer education and employing Certified Homebuyer Education Professionals.

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Funding Amount

The amount available for homebuyer assistance is a total of \$175,000.00. A funding award to one applicant is anticipated. The amount awarded to the Applicant will include Program funds for Homebuyer Assistance to individual clients and a maximum of 15% per client for Administration.

Eligible Activities

The purpose of this Request for Proposals is for the design, implementation and administration of a Home Buyer Assistance Program, as defined in the HOME regulations. Assistance to homebuyers was identified as a priority need in the Tulsa County HOME Consortium Consolidated Plan.

Submission of Request for Proposal

Request for Proposals should be received at the INCOG office by 5:00 PM on February 4, 2019:

INCOG
Claudia Brierre
2 West 2nd Street, Suite 800
Tulsa, OK 74103
cbrierre@incog.org

HOME Requirements

There are several requirements regarding the properties and prospective homeowners that relate to this activity:

A. Use of Funds

- Funds can be used to assist income-eligible households up to 5% of the contract sales price for down payment assistance and closing expenses not to exceed \$5,000. The prospective homebuyer must invest a minimum of \$1,000 in the transaction
- Maximum assistance is \$5,000 per household, minimum assistance is \$1,000.

B. Eligible property owner

- All home purchasers must be low income households (incomes must not exceed 80% of median income for area).
- Income eligibility is determined at the time the household initially occupies the property or at the time the HOME funds are invested (whichever is later.)

C. Eligible property types

- The HOME Program offers broad discretion to participating jurisdictions and nonprofits in the types of properties that can be used in a homebuyer program. You are not restricted to federal properties or to other publicly held properties. The property can be privately or publicly held prior to sale to the homebuyer.
- The unit can be an existing unit or newly constructed.
- Any property which will serve as the purchaser's principal residence, including: single family property, a two to four unit property, condominium unit, manufactured home, cooperative unit. **Manufactured homes and Mobile homes are not eligible.**

D. Forms of ownership

- For purposes of the HOME program, home ownership means: ownership in fee simple title, a 99 year leasehold interest, ownership or membership in a cooperative, an equivalent form of ownership approved by the PJ and HUD.
- The ownership interest may be subject only to the following: mortgages, deeds or trust or other debt instruments approved by the PJ.

E. Property standards

- Property must meet the Section 8 Housing Quality Standards at time of initial occupancy, except as noted below.
- Where significant rehabilitation to the property is needed, the property must be free from any defects that pose a danger to the health or safety of occupants before occupancy and not later than 6 months after property transfer. Within 2 years of property transfer to the homebuyer, the property must meet Section 8 Housing Quality Standards.
- Please note that where the work is substantial (>\$25,000) average per unit total development costs, local code standards, rehab standards and cost-effective energy conservation and effectiveness standards apply.
- If the prospective unit was constructed prior to 1978, a lead paint assessment must be conducted and the unit cleared as being free from all lead paint hazards prior to closing.

F. Property value at time of purchase

- The value of the HOME assisted property to be acquired by a homebuyer must have a value that does not exceed 96% of the area median purchase price for that type of housing (\$160,176.00 for Tulsa MSA).
- Value must be established by an appraisal or market value as established by County Assessor's office.
- After rehabilitation appraisals must be done of all properties requiring substantial rehabilitation.

G. Resale restrictions and long term affordability

- If the property is sold within a five year affordability period, the Contractor must assure that the unit remains affordable for low/mod households during the balance of the affordability period or repay invested HOME funds.

H. Other Federal Requirements

Responsive organizations should be aware that there are other federal requirements that must be met if funds are awarded to an organization for this project. The selected organization will be responsible for the implementation of these rules as they apply.

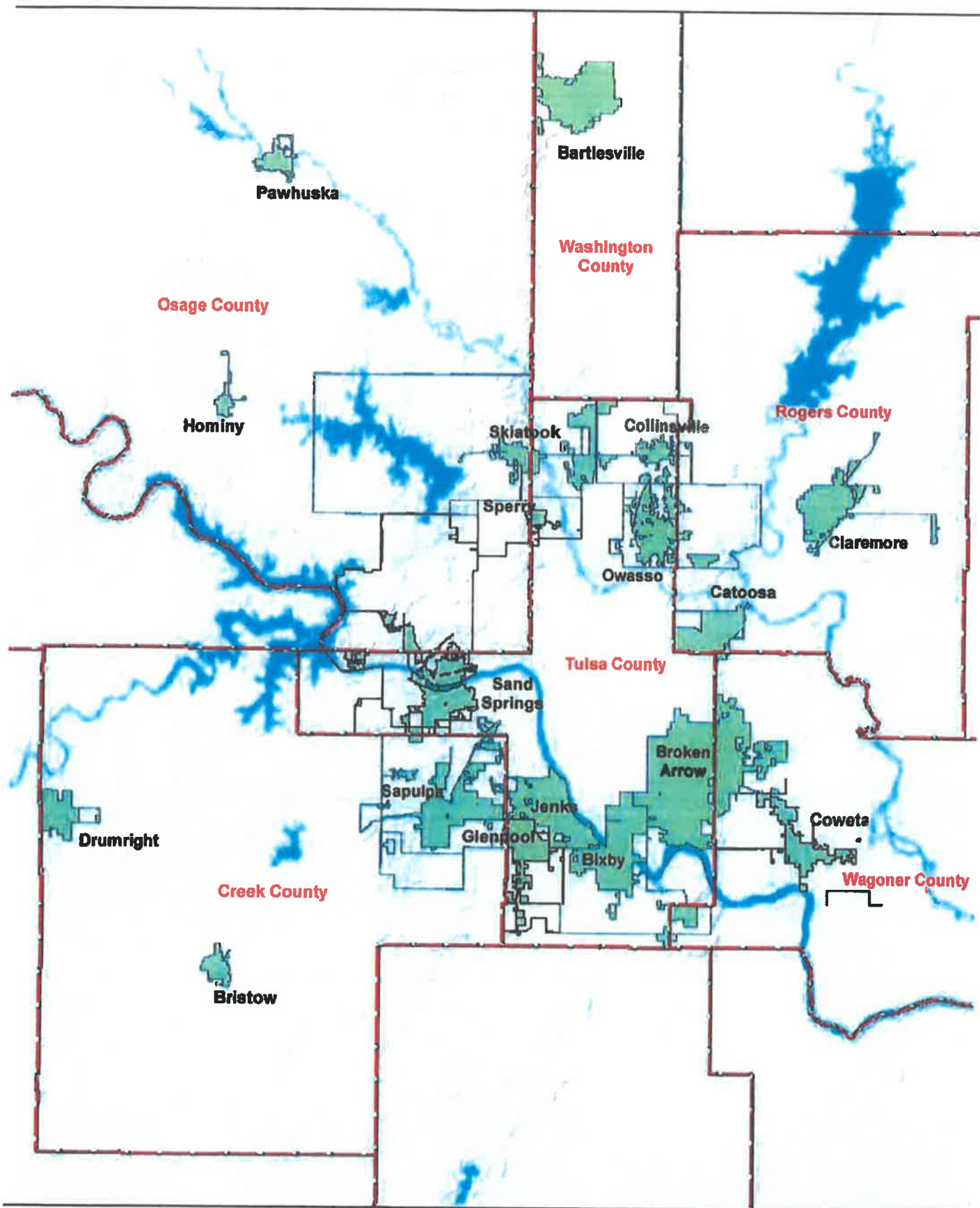
- Notification of and inspection for Lead Paint

- Fair Housing and Equal Opportunity
- Affirmative Marketing
- Minority and Women Business Enterprise
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- Environmental/Historic Review
- Uniform Relocation Act (URA) Labor Standards

Selection Criteria

Organizations will be competing with other agencies for these funds. Below is the point system that will be used as the criteria for selection of the projects to be funded.

Criteria	Maximum Points
Capacity of Organization	20
Program Design	15
Community Support	10
Lender Participation	10
Readiness to Proceed	5
Leveraging	5
Total Points	65



**Tulsa County HOME Consortium
Summary of Proposal for
FY2018 Home Buyer Assistance Program**

Organization: _____

Address _____

City

State

Zip Code

Contact Person

Title

Telephone Number

Email Address

FEI Number

\$

Total Homebuyer Assistance Funds Requested

\$

Total Administrative Funds Requested

Estimated average HOME investment per unit

Number of households projected to be served _____

Proposed project is:

_____ Continuation of existing program

_____ Geographic expansion of existing program

_____ New program with estimated start date of: _____

Program Description: Describe the activities to be included in your Home Buyer's Program. This description should include program design, persons/ groups targeted, and program goals.

Target Area: Identify the geographical area you have targeted for this program. Attach map of the area indicating street boundaries and/or census tracts.

Program Feasibility: Describe the current economic and housing conditions of the targeted area. Indicate what factors indicate the need for this type program.

Marketing/Outreach: State how the project affirmatively promotes fair housing. Describe the efforts to be undertaken to advertise and market this program to all qualified home owners.

Compliance Monitoring. As mentioned earlier, some term of affordability is associated with this program. Please explain how the organization intends to monitor and ensure the required terms of project affordability.

Support of Community. Describe the extent to which the program involves or is supported by community groups, civic organizations, realtors and/or local governments in the targeted area. List any specific contributions (financial or non-financial) these organizations are making to the program. Letters of support are strongly encouraged.

Leveraging: Describe the extent that this request will be leveraged with other funds. List other sources of funding and intended use. Attach on a separate sheet the proposed budget for your Home Buyer Program.

Lender Participation: Describe the extent that this program involves the active participation of financial institutions. Letters of agreement or program participation are strongly encouraged.

Organizational Capacity: Discuss the relevant experience of the organization in administering like programs. Outline staff capacity and the roles individual staff members will have. Please indicate if consultants or outside professional will be involved and in what capacity.

BY:

Executive Director

Date

Attest

Date



a voluntary association of local governments serving Creek, Osage, Rogers, Tulsa and Wagoner Counties
2 West 2nd Street, Suite 800 Tulsa, Oklahoma 74103-3123 918.584.7526 www.incog.org

January 22, 2019

Angela Letzig
Housing Partners of Tulsa, Inc
415 E. Independence
Tulsa, OK 74106

Dear Ms. Letzig:

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Sincerely,

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Claudia Brierre
HOME Administrator

enclosure

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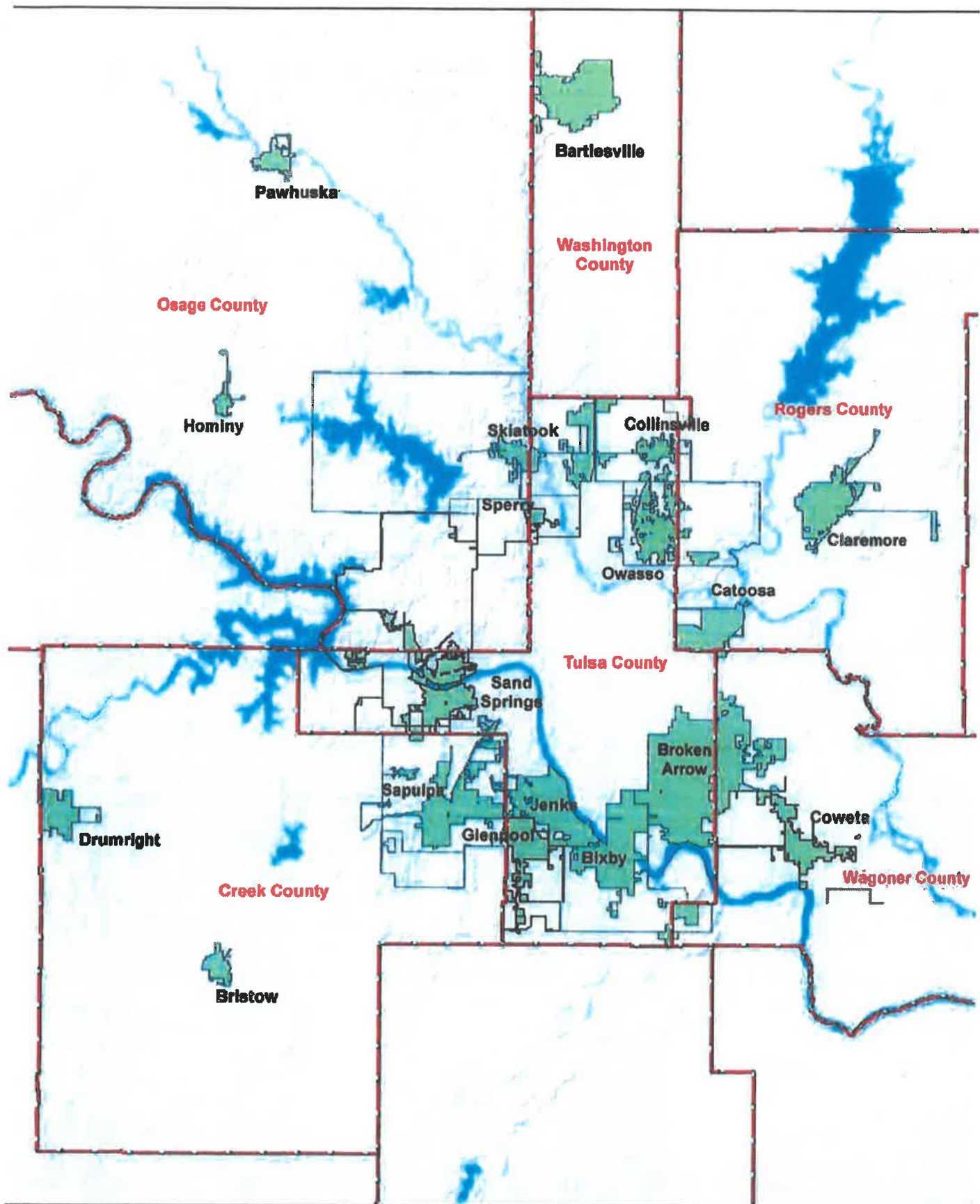
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Map Prepared June 2015

METROPOLITAN TULSA HOME CONSORTIUM JURISDICTIONS

- Participating Cities/Towns
- County Boundaries



**Tulsa County HOME Consortium
Summary of Proposal for
FY2018 Home Buyer Assistance Program**

Organization: _____

Address _____

City _____

State _____

Zip Code _____

Contact Person _____

Title _____

Telephone Number _____

Email Address _____

FEI Number _____

\$ _____

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BY:

Executive Director

Date

Attest

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