

ANNUAL ACTION PLAN

July 1, 2024 – June 30, 2025
Amendment #1



PREPARED BY: OGDEN CITY

COMMUNITY DEVELOPMENT DIVISION

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Executive Summary

Introduction

Annual Action Plan FY July 1, 2024 – June 30, 2025 (AAP FY25) is the fifth year and final year implementation plan for the Five Year Consolidated Plan 2020-2025 (ConPlan), HUD Program Year 2024. The ConPlan is a strategic planning document that provides the framework for the City in targeting the critical but limited federal resources to the highest priority needs. The City encourages citizen participation and citizen input was encouraged during the development of this plan and throughout the ConPlan planning process.

AAP FY25 Amendment #1

The purpose of AAP FY25 Amendment #1 is to: 1) Increase the Own In Ogden HOME budget by \$250,000 HOME and increase Own In Ogden program's goals to 50 down payment assistance loans and 2) Approve an Annual Action Plan FY25 HUD Budget overall increase of \$140,644 and allocation of those additional funds, affecting CDBG, CDBG-CV, HOME, and HOME ARP budgets.

AAP FY25

AAP FY25 describes the City's sources and details the uses of certain federal grant funds from the U.S. Department of Housing and Urban Development (HUD) including Community Development Block Grant (CDBG), Community Development Block Grant from the CARES Act (CDBG-CV), Home Investment Partnerships Grant (HOME) and Home Investment Partnerships Grant from the American Rescue Plan (HOME ARP) funds. AAP FY25 outlines activities that will be undertaken during the program year beginning July 1, 2024 and ending June 30, 2025. CDBG, CDBG-CV, HOME and HOME ARP projects and funding allocations are developed from strategies and priorities identified during the Five Year Consolidated Plan planning process.

AAP FY25 describes how CDBG, CDBG-CV and HOME Grant funds will be used in the coming year to address the priority needs and local objectives established in the ConPlan. The City adopted a Neighborhood Revitalization Strategy Area (NRSA) which focuses resources in a planned strategy to assist distressed neighborhoods including Racially Concentrated Areas of Poverty (RCAP) in Ogden City. The NRSA was adopted during the ConPlan process. AAP FY25 continues that strategy forward.

Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

OGDEN CITY PRIORITY OBJECTIVES

DECENT AFFORDABLE HOUSING OBJECTIVES

1. Improve the quality and increase the supply of decent affordable housing.
2. Expand homeownership opportunities for Low to Moderate Income (LMI) residents.

CREATE SUITABLE LIVING ENVIRONMENT OBJECTIVES

1. Improve the physical safety and appearance of neighborhoods.

EXPAND ECONOMIC OPPORTUNITIES ANNUAL OBJECTIVES

1. Create greater access to capital.
2. Stimulate economic growth.

GOALS AAP JULY 1, 2024 – JUNE 30, 2025

DECENT AFFORDABLE HOUSING GOALS

Complete the rehabilitation of five single-family affordable housing units.

Fund five emergency home repair loans for low-income households to make urgent repairs to single-family housing units.

Help fifty low-to moderate-income (LMI) households qualify to purchase a home by providing down payment assistance. (Goals updated AAP FY25 Amendment #1)

Assist a Community Housing and Development Organization (CHDO) with the completion of one housing project every other year, which develops housing units for LMI households in the NRSA. In the program year, assist the CHDO in completing a LMI housing project.

CREATE SUITABLE LIVING ENVIRONMENT GOALS

Improve neighborhood safety and aesthetics by completing one public improvement project every other year.

EXPAND ECONOMIC OPPORTUNITIES ANNUAL GOALS

Stimulate business growth, economic expansion through a wide range of Special Economic Development projects (including the city's development of underutilized commercial property, or through financial assistance to for-profit business, or to eliminate blight or to create or retain jobs.) Completing one project every other year.

Stimulate economic growth and create greater access to capital by providing direct financial and/or technical assistance to ten micro-enterprises.

Create/retain five Full-Time Equivalent (FTE) jobs by providing funds to small businesses to start-up or expand a business in Ogden.

CDBG funds may be used to build lending capacity for targeted projects.

Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

An evaluation of past performance is summarized annually in the Consolidated Annual Performance and Evaluation Report (CAPER), which demonstrates the City's performance in administration of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME). As noted in Ogden's Fiscal Year 2023 (HUD Program Year 2022) CAPER last fall, the City's efforts to meet its Annual Action Plan July 1, 2022 to June 30, 2023 and Consolidated Plan goals and objectives were generally successful, especially in view of changing economic conditions, housing market changes, the quick recycling of HOME program Income and general budgetary constraints. The City analyzes past performance to ensure and increase the effectiveness of its funding allocations. No program changes are proposed at this time. Goals and accomplishments for the year have been modified to correspond to the available budget and demand.

In FY24, there was a decline in interest in our business loan programs, which may be attributed to the nationwide increase in interest rates and general economic uncertainty. However, interest picked up again in the second half of FY24, and we are proposing to fund our loan programs at the same levels in FY25. Interest in the CDBG-funded Microenterprise Technical Assistance program has remained strong throughout FY24. The Technical Assistance program is designed to better serve Spanish-speaking entrepreneurs and small business owners. We have seen the benefit of offering business training classes and advising in Spanish and look forward to continuing this program in FY25.

Ogden City strives to meet or exceed the goals stated in the Consolidated Plan and Annual Action Plans. The City works to obligate and disburse its CDBG funds in a timely manner. The City met May 1, 2024, timeliness test for CDBG spending and has implemented a spending plan to ensure compliance is maintained.

Summary from citizen participation section of plan.

Public participation is an essential part of the ConPlan and Annual Action Plan planning processes because it helps ensure that decisions are made with careful attention to community needs and preferences. Moreover, the input of stakeholders and community members generates additional public awareness about the City's HUD-funded programs and projects. Involvement allows more perspectives to be considered during the decision-making process.

The City's public participation efforts include: 1) holding public meetings often with a Zoom option; 2) attending a variety of community groups and events by Zoom and/or in person for the purpose of AAP outreach; 3) dedicating a page on the city's website to the ConPlan that provides a convenient way for residents to receive information and make comments (<http://HUDConplan.ogdencity.com/>); 4) sending AAP information to residents by newspaper, social media, website, and/or water bill insert; 5) outreach to residents and organizations in low- and moderate-income areas; 6) posting notices of public hearings at city offices, and Utah State website; 7) posting draft documents at city and county housing authority offices; 8) outreach to minority populations, and 9) the Citizen Advisory Committee (CAC). The CAC met March 7, 2024 during the AAP planning process. The CAC meetings provided a forum for discussion, input and recommendations for community development activities.

The City encouraged and accepted public comments throughout the entire Consolidated Plan process; and through the AAP FY25 planning process that ended at the end of the required thirty-day public comment period (April 7, 2024 - May 6, 2024). The website allows for easy online comments. Ogden City Community Development Division considers all comments. If a comment received is not appropriate for HUD-funded programs or Community Development efforts, the comment may be forwarded to the appropriate city department for their review and implementation.

Public comments received are submitted to City Council.

Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

AAP FY25 Amendment #1

Prior to the City Council public hearing to adopt AAP FY25 Amendment #1, a 30-day public comment period was provided September 13, 2024 – October 13, 2024. Notice of the public comment period was published in the Standard Examiner September 12, 2024. Notice was published in English at the city's Annual Action Plan webpage: <https://www.ogdencity.com/487/Annual-Action-Plans>
See Appendix A for a summary of comments received and proof of publication.

AAP FY25

Prior to the City Council public hearing to adopt AAP FY25, a 30-day public comment period was provided April 7, 2024- May 6, 2024. Notice of the public comment period was published in the Standard Examiner April 6, 2024. Notice was published in English and Spanish at the city's Annual Action Plan webpage: <https://www.ogdencity.com/487/Annual-Action-Plans>
See Appendix A for a summary of comments received and proof of publication.

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

AAP FY25 Amendment #1

See Appendix A for a summary of comments received and responses to comment(s) not accepted.

AAP FY25

See Appendix A for a summary of comments received and responses to comment(s) not accepted.

Summary

The City encouraged and considered all public comments received during the required thirty-day comment period. The city's website allows for easy online comments. Ogden City Community Development Division considers all comments. If a comment received is not appropriate for HUD-funded programs or Community Development efforts, the comment may be forwarded to the appropriate city department for their review and/or implementation. Public comments received are submitted to City Council.

PR-05 Lead & Responsible Agencies – 91.200(b)

Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	OGDEN	Community & Economic Development
CDBG Administrator	OGDEN	Jared Johnson, CED Director/Ogden City
HOME Administrator	OGDEN	Jared Johnson, CED Director/Ogden City

Table 1 – Responsible Agencies

Narrative (optional)

Ogden City's Community and Economic Development Department (CED) is the lead agency for the development of the ConPlan and Annual Action Plans. The Community Development Division administers the city's HUD-funded housing, public improvements, neighborhood revitalization programs, grant administration and compliance review. The Business Development Division administers the city's economic development, business counseling and job creation activities. In addition to CDBG and HOME grant funds, the CED administers investment partnerships, private funding sources, Utah State and City funds specific to ConPlan programs.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

Introduction

AAP FY25 Amendment #1

During the development of AAP FY25 Amendment #1, the City consulted with, Weber County, Ogden Housing Authority, Weber Housing Authority, Ogden Weber Community Action Partnership, Ogden School District and Weber State University. The City presented information to Ogden City's Community and Economic Development (CED) Departments' Citizen Advisory Committee (CAC).

AAP FY25

During the development of AAP FY25, the City consulted with public and private entities, which including the Weber-Morgan Health Department, the lead agency for the HUD Healthy Homes grant, the Weber County Charitable Homeless Trust, Ogden Housing Authorities, Weber Housing Authority, Utah Department of Transportation and Wasatch Regional Council.

Also, Ogden City's Community and Economic Development (CED) Departments' Citizen Advisory Committee (CAC) participated in the development of AAP FY25. CAC comments were received and incorporated into the plan.

The process for the preparation of this Annual Action Plan included consultation with the following organizations:

- Utah Microenterprise Loan Fund
- Weber State Small Business Development Center
- Weber County Homeless Charitable Trust
- Utah Clean Energy
- Utah Hispanic Chamber of Commerce
- Ogden Weber Chamber of Commerce
- Ogden Downtown Alliance
- Utah Redevelopment Association
- Ogden Weber Community Action Partnership
- Suazo Center
- Wildcat Micro Fund
- MoFi (Utah CDFI Lender)
- Weber Housing Authority
- Ogden Housing Authority
- Ogden Community Action Network (OgdenCAN)
- Utah Non-profit Housing Corporation

Partners were encouraged to alert their clients and program beneficiaries that an important planning process was being undertaken and encouraged active participation by beneficiaries.

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

- Ogden City Community and Economic Development Department (CED) - CED's Citizen Advisory Committee reviews ConPlan programs and makes recommendations to the Mayor and City Council about ConPlan programs and funding levels. It includes representatives from service providers, education, stakeholders, community leaders and city staff.
- Weber Morgan Health Department is the lead agency for the HUD Healthy Homes grant serving the Ogden Area. In the program year, Com Dev anticipates contributing \$20,000 in-kind services to the Healthy Homes program. Staff will provide WMHD with technical assistance in developing projects' scope of work, processing applications for eligibility and program marketing.
- Ogden City will continue to seek out opportunities to strategize with a variety of groups to address short-term and long-term community needs.
- City Staff worked with the Suazo Business Center, and Ogden Weber Tech college (OTech) to identify and better understand technical assistance deficiencies for microenterprises and Minority Business Enterprises in Ogden City.
- City staff has consulted with Suazo Center to improve outreach to the Spanish-speaking community, Ogden's largest English-as-Second- Language population.
- Own In Ogden staff conducted outreach and met with local lenders and realtors to identify partnership opportunities in assisting LMI homeowners obtain funding to buy a home in Ogden.

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

Ogden City strategizes with, participates in and holds a voting seat on the Weber County Homeless Coordinating Council's (WCHCC) Executive Committee. The WCHCC is the local Continuum of Care (COC) collaborative applicant, coordinates the efforts of organizations that provide services to the homeless and other special populations for Emergency Shelter Grant (ESG) programs and coordinates groups that serve the HIV/AIDS population with HOPWA funding. The local Continuum of Care process involves the agencies and programs that receive funding from the U.S. Department of Housing and Urban Development (HUD), and does the following:

- Assesses capacity and identifies gaps in homelessness services,
- Evaluates outcomes achieved by funded programs, in comparison to both local and national benchmarks,
- Proactively develops improvements and solutions to systemic issues,
- Works to implement HUD priorities and community priorities to end chronic homelessness in Utah,
- Facilitates the allocation of funding to homelessness provider agencies,
- Serves as an inclusive vehicle to promote best practices,
- Utilizes the Service Prioritization Decision Assistance Tool (SPDAT) to identify those most in need of service and help prioritize time and resources,
- Homeless justice court at the Lantern House homeless shelter,
- City-funded homeless outreach and advocate specialist,

- Facilitates access to mainstream resources and services for the homeless, and
- Works to develop best practices to assist homeless people directly.

Ogden City's two homeless advocates often work outside in the community making a personal connection with homeless persons and advocating for them. Homeless advocates work closely with the COC and attend WCHCC meetings to promote the efficient use of resources for persons experiencing homelessness. The COC provides the opportunity to identify resources and the collaboration needed to help those who are homeless or at risk of homelessness with the goal of housing stability.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The State Homeless Coordinating Committee provides oversight and approves allocations of funding for providers of homeless services. The committee ensures that services provided to the homeless are utilized in a cost-effective manner and works to facilitate a better understanding of homelessness. Programs are devoted to emergency housing, self-sufficiency, placement in employment or occupational training activities, special services to meet unique needs of the homeless with mental illness and those who are part of families with children. Contracts are awarded to providers based on need, diversity of geographic location, coordination with or enhancement of existing services, and the use of volunteers.

In 2021, Utah Homelessness Council was enacted by law UT 347. Ogden Mayor holds a voting seat on the Council. In cooperation with the Homelessness Coordinator, Wayne Niederhauser, the Council is responsible for developing and maintaining the homeless services budget, developing and maintaining the strategic plan, reviewing applications and approving funding for the provision of homeless services. Funding for homeless services comes from multiple state and federal sources. In addition, the Council is responsible for the review of local and regional homelessness plans.

The Weber Morgan County Homeless Local Coordinating Council WMCHLCC provides coordination of services to the Continuum of Care and its membership to ensure the goals and outcomes established for the Emergency Solutions Grant Program and other special needs housing programs meet the needs of the community. In addition, the WMCHCC is the Homeless Management Information System (HMIS) lead for Ogden City. The WMCHCC organization administers the HMIS for the county and sets a uniform standard for all agencies to gather information for HUD reporting and local homeless strategies. All Weber County HUD-funded Emergency Shelter Grant (ESG) organizations enter information into the HMIS system. Ogden City does not apply for or receive Emergency Shelter Grant (ESG). City staff engage with agencies and organizations who are members of the local Continuum of Care on an on-going basis throughout the program year, including participating in the WMCHCC.

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

Table 2 – Agencies, groups, organizations who participated.

1	Agency/Group/Organization	Ogden Housing Authority
	Agency/Group/Organization Type	Housing – Public Housing Authority
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness solutions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City consulted with Ogden Housing Authority (OHA) to implement the HOME ARP Allocation Plan, consulted on a permanent supportive housing development in Ogden, Section 3 outreach and public housing for Ogden's low income residents. OHA receives Shelter Plus Care for homeless families, and homelessness prevention. The City anticipates utilizing HOME ARP to meet the housing and supportive services needs of the most vulnerable homeless and at risk of homeless persons.
2	Agency/Group/Organization	UTAH NONPROFIT HOUSING CORPORATION
	Agency/Group/Organization Type	Housing – non-profit Community Housing Development Organization (CHDO)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City works in partnership with Utah Non-Profit Housing Corporation, a certified CHDO, to develop or rehabilitate affordable LMI housing in Ogden. Consultation included planning an affordable housing project in Ogden.
3	Agency/Group/Organization	Suazo Center
	Agency/Group/Organization Type	Stakeholders Non-profit
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Partnering with Suazo Center to increase participation from the Hispanic Latino community in HUD funded programs. The Suazo Center provides a Spanish Business Startup Training Program to assist microenterprises with training that teaches critical business skills for success, which is coordination and support of the HUD-funded Microenterprise Loan Program.
4	Agency/Group/Organization	Utah Transportation Authority (UTA)
	Agency/Group/Organization Type	Other government - State transportation authority.
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with UTA to provide Bus Rapid Transit (BRT) options to Ogden residents. Completion and implementation of the BRT in Ogden.
5	Agency/Group/Organization	Ogden Weber Community Action Partnership
	Agency/Group/Organization Type	Services – education, Services - children
	What section of the Plan was addressed by Consultation?	Needs Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City and OWCAP work together to improve and expand community outreach efforts and to identify community needs for the ConPlan process and CSBG process.
6	Agency/Group/Organization	Weber Housing Authority
	Agency/Group/Organization Type	Public Housing Authority - County
	What section of the Plan was addressed by Consultation?	Housing projects and housing needs assessment and Homelessness.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with WHA to identify potential LMI housing projects, Ogden City housing needs and solutions for Homelessness.
7	Agency/Group/Organization	Weber Morgan Local Homeless Coordinating Committee (WMLHCC)
	Agency/Group/Organization Type	Homeless Continuum of Care
	What section of the Plan was addressed by Consultation?	HOME ARP Allocation Plan, Needs Assessment and Gap Analysis. Services - Homelessness
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	WMLHCC Coalition also manages the HMIS system for subrecipients to report accomplishments related to homelessness. Data from HMIS is used to evaluate program performance. WMLHCC is the lead agency for the Utah Balance of State Continuum of Care (Coe), and the CoC was consulted about potential HOME-ARP activities, fund distribution, and collaborations. WMLHCC provided assistance for outreach to all WMLHCC members.
8	Agency/Group/Organization	Utah Office of Homeless Services
	Agency/Group/Organization Type	Services Homeless Other government - State
	What section of the Plan was addressed by Consultation?	HOME ARP Allocation Plan, Needs Assessment and Gap Analysis, Homeless strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with Utah Office of Homeless Services for coordination of HOME ARP resources.

9	Agency/Group/Organization	Utah Broadband Alliance
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Broadband Access Services – Narrowing Digital Divide
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City worked with the Utah Broadband Alliance to apply for grant funding to narrow the digital divide in Ogden.
10	Agency/Group/Organization	Service Line Warranties of America
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Projects, Anti-poverty
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In partnership with Ogden City's Utility Protection Program – the HomeServe Program helps homeowners with the cost of repairs to exterior water and sewer services lines and internal plumbing issues through a warranty program.
11	Agency/Group/Organization	Weber Morgan Health Department
	Agency/Group/Organization Type	Health Agency, Services – Health, Services – Education Other government - County
	What section of the Plan was addressed by Consultation?	Lead Based Paint, Anti-poverty, Housing Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City partners with Weber Morgan Health Department (WMHD) to apply for the HUD Healthy Homes Grant, page 47. The goal is to address multiple childhood diseases and injuries in the home. The program takes a comprehensive by focusing on housing-related hazards in a coordinated fashion. The program addresses mold, lead, allergies, asthma, radon, pesticides, etc.

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

Efforts were made to consult with as broad range of agencies as possible; no agency types were specifically excluded from the consultation process.

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

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community Assessment & Strategic Plan 2019 (Plan) Weber County Homeless Plan	Weber Morgan County Local Homeless Coordinating Committee (WCLHCC)	The City continues to strategize with WMCLHCC, the Continuum of Care lead agency. The Plan's goals coordinate with the city's ConPlan goals: Identify the scope of the homeless problem in Weber County, Prioritize service needs, Identify the service gaps, Develop strategies to eliminate gaps in service, Enhance service integration, interagency collaboration and effective service coordination.
Quality Neighborhoods Initiative	Community and Economic Development Department	The Quality Neighborhoods Initiative is the City's plan to stabilize and revitalize Ogden's neighborhoods as "neighborhoods of choice" by establishing a pattern of public investment that catalyzes desirable and appropriate community development. In redeveloping neighborhoods, creating this investment environment involves building on the bright spots that exist within the neighborhood while removing impediments to investment. This plan is a framework of implementation of the ConPlan's housing programs.
Wasatch Choice Regional Vision	Wasatch Front Regional Council	Wasatch Choice envisions transportation investments and inter-related land and economic development decisions that achieve desired local and regional outcomes. The strategic plan selects areas for public improvements that are enhancing areas already in redevelopment or areas that are in need of redevelopment, thereby eliminating duplication of efforts and selecting projects with the greatest local impact.
Community Investment Framework	Ogden City Redevelopment Agency	The ConPlan and Community Investment Framework both identify community needs and target resources to encourage and assist homeowners and private enterprises to invest in Ogden's neighborhoods and to identify and pursue development activities that will support and sustain Ogden as an attractive and vibrant place to live and work.
Involve Ogden General Plan and Community plans	Ogden City Planning	The General Plan and Community Plans create a vision for future development activities. The planning process provides an opportunity for residents and stakeholders to participate in creating a vision for the future and sharing their ideas. ConPlan activities are selected to align with these city plans.
Make Ogden Downtown Master Plan	Ogden Community & Economic Development Department	Make Ogden Downtown Master Plan provides a roadmap for future development and public infrastructure implementation in the downtown core that will foster new development activity and amenities. ConPlan goals provide support to the community and are in line with the overall vision of Make Ogden as a vibrant community.
Utah State HOME American Rescue Plan	Utah State Office of Homeless Services	The City consulted with Utah State Office of Homeless Services to coordinate HOME ARP funding and projects.

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

AAP FY25 Amendment #1

The Community and Economic Development Department's (CED) Citizen Advisory Committee (CAC) met on August 29, 2024 to review the AAP and make recommendations to the Mayor and City Council for the adoption of the AAP FY25 Amendment #1. During the development of Annual Action Plan FY25 Amendment #1 City staff met with the CAC, Ogden Housing Authority's Resident Advisory Board (RAB) and Ogden City Diversity Commission and attended community events (National Night Out, Plan Ogden, and Ben Lomond High School Back to School Night). Citizens had the opportunity to provide input to the AAP Amendment. Written citizen comments are forwarded to the Mayor and City Council, which are then considered in budget allocations and goal setting.

AAP FY25

Ogden City recognizes the importance of citizen participation in the development and execution of Annual Action Plan FY 2025. During the AAP planning process, the City followed its Citizen Participation Plan. The Community and Economic Development Department's (CED) Citizen Advisory Committee (CAC) met on March 7, 2024 to review the AAP and make recommendations to City Council for the adoption of the AAP FY25. The city presented a summary of the Annual Action Plan FY25 proposed funding strategy and proposed programs before the Coalition of Resources (COR), Ogden Housing Authority's Resident Advisory Board (RAB) and Ogden City Diversity Commission. Citizens had the opportunity to provide input to the AAP. During the 30-day public comment period, citizen comments are forwarded to city council, which are considered in goal setting.

April 2, 2024, City Council held an in-person work session with the option for the public to view virtually. A notice describing the AAP FY25, AAP FY25 budget and how to review the AAP FY25 was published in the Standard Examiner on April 4, 2024. City Council held an in-person (and virtual option) Public Hearing May 7, 2024 to review and accept public comments for AAP FY25 by Zoom and Facebook Live with the option for real-time captioning for the hearing impaired and Spanish translation available. Ogden City Council held a public hearing, which provided the option for virtual participation, increasing the opportunity for public participation. Ogden City Council approved the Annual Action Plan May 7, 2024.

- The City Staff attended the Coalition of Resources (COR) March meeting and presented AAP FY25 information. COR has over 100 members with representatives from various for-profit, non-profit, mental health and services agencies, assisted housing partners and public agencies that provide services to Ogden residents. Monthly meetings provide an opportunity for service providers to collaborate and coordinate to efficiently use community resources, reaching a wide range of citizens.
- Staff presented AAP information to Ogden Diversity Commission April 10, 2024. The City's Diversity Commission is meant to give a meaningful municipal voice to groups that have been traditionally underrepresented in Ogden - blacks, Latinos, women, members of the LGBTQ community, college students, seniors and several others.
- March 13, 2024, Staff presented AAP info to the Ogden Housing Authority's Resident Advisory Board (RAB).

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Group	Residents of Public and Assisted Housing	AAP FY25 info presented to Ogden Housing Authority Resident Advisory Board March 13, 2024	No comments.		
2	Community Group	Minorities	Staff presented information on AAP to Diversity Commission, April 10, 2024	No comments.		
3	Community Group	Non-targeted/ broad community	Citizen Advisory Committee (CAC) review AAP FY25 March 7, 2024. Presented info on AAP FY25.	Voted to recommend adoption of AAP FY25 to City Council.	None	
4	Neighborhood Group	Non-targeted/ broad community/ Homeless	AAP FY25 info presented to Weber Charitable Homeless Trust March 8, 2024	No comments.		
5	Public Meeting	Non-targeted/ broad community	AAP FY25 outreach at Make Ogden event, March 27, 2024	See Appendix A	See Appendix A	
6	Public Meeting	Non-targeted/ broad community	City Council Work Session for AAP FY25, April 2, 2024	Presenting info on AAP FY25.		
7	Community Group	Non-targeted/ broad community	Coalition of Resources (COR). Staff introduced Draft AAP FY25, March 5, 2024.	No comments.		
8	Newspaper Ad	Non-targeted/ broad community	Published ad April 6, 2024 in the Standard Examiner announcing 30-day public comment period (April 7 – May 6, 2024)	See Appendix A	See Appendix A	
9	Internet Outreach	Non-targeted/ broad community	Draft AAP FY25 posted online during 30-day public comment period. (April 7 – May 6, 2024)	See Appendix A	See Appendix A	https://www.ogden-city.com/487/Annual-Action-Plans

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Internet Outreach	Minorities	Posted announcement of 30-day comment period in Spanish at various Spanish-speaking social media sites.	See Appendix A	See Appendix A	https://www.ogden city.com/487/Annual-Action-Plans
11	Public Hearing	Non-targeted/ broad community	City Council Public Meeting to hear comments and adopt AAP FY25, May 7, 2024	All Council members approved. AAP FY25 is adopted.		
12	Community Group	Minorities	Second Baptist Church, 1 st homebuyers events; ConPlan info booth	AAP FY25 Amendment #1	None	
13	Community Group	Non-targeted/ broad community	Ben Lomond HS Back to School Night / Info booth 8/13/24 - Priority Needs Survey	AAP FY25 Amendment #1 See Appendix A	See Appendix A	
14	Public Meeting	Minorities	Diversity Commission presented info on Analysis of Impediments & Priority Needs 8/14/24	AAP FY25 Amendment #1 See Appendix A	None	
15	Community Event	Non-targeted/ broad community	National Night Out / information booth 8/13/24	AAP FY25 Amendment #1 See Appendix A	None	
16	Community Group	Residents of Public and Assisted Housing	AAP FY25 Amend #1, Citizen Participation Plan, Priority Needs & AI info presented to Ogden Housing Authority Resident Advisory Board (RAB) September 11, 2024	AAP FY25 Amendment #1 See Appendix A		
17	Community Group	Non-targeted/ broad community	Citizen Advisory Committee (CAC) review of AAP FY25 Amendment #1, Citizen Participation Plan, AI and Priority Needs August 29, 2024.	Quorum voted unanimously to recommend approval		
19	Newspaper Ad	Non-targeted/ broad community	Published an ad November 12, 2024 in the Standard Examiner announcing 30-day public comment period			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
20	Internet Outreach	Non-targeted/ broad community	Draft AAP FY25 Amendment #1 posted online during 30-day public comment period (November 13-December 13, 2024)	See Appendix A	See Appendix A	https://www.ogden city.com/487/Annual-Action-Plans
22	Public Meeting	Non-targeted/ broad community	City Council Work Session for AAP FY25 Amendment #1, ConPlan Priority Needs and AI 11/12/24.	See Appendix A		
22	Public Hearing	Non-targeted/ broad community	City Council Public Hearing to hear comments and adopt AAP FY25 Amendment #1, December 17, 2024	See Appendix A		

Table 4 – Citizen Participation Outreach

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

Introduction

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25) Amendment #1

The purpose of this Amendment #1 is to revise the AAP FY25 HUD Budget carryover from estimates to actual carryover amounts, and to update program income estimates for Fiscal Year 2025, HUD Program Year 2024. AAP FY25 Amendment #1 proposes an overall increase of \$140,644 to the HUD AAP FY25 budget; with adjustments affecting CDBG, CDBG-V and HOME Budgets. Generally, funds and related budget adjustments remain in the program as was adopted in the AAP FY25 Budget, with the exception \$250,000 HOME transfer from Quality Neighborhoods Program to Own In Ogden Program budget. The Own In Ogden program budget will increase to \$500,000 HOME funds, in addition CDBG and HOME Administration budgets will adjust by formula.

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25)

The City of Ogden receives federal funds through the U.S. Department of Housing and Urban Development (HUD) on an annual basis. Allocations of funds for the 5th and final program year of the Five Year Consolidated Plan (ConPlan) are consistent with ConPlan strategies and goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available AAP FY25 Amendment #1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Admin and Planning, Economic Dev, Housing, Public Improvements	\$1,039,248	\$1,682,740	\$554,460	\$3,276,448	\$0	AAP FY25 is the fifth and final year of the ConPlan.
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	\$335,389	\$1,097,806	\$492,069	\$1,925,264	\$0	AAP FY25 is the fifth and final year of the ConPlan.
CDBG-CV	Public - federal	Prepare, prevent, or respond to COVID-19		0	\$562,438	\$562,438	0	CDBG-CV from the CARES Act.

Table 5 - Expected Resources – Priority Table

LEVERAGING

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

DRAFT

Annual Action Plan July 1, 2024 – June 30, 2025 Amendment #1

DRAFT

20

The City utilizes several approaches to leveraging CDBG and HOME funds HUD funds. The City has collaborated with Synchrony Bank to leverage private dollars to rehabilitate Ogden's distressed and vacant housing through a private line of credit. Community Development projects may include construction of new single-family housing units. Synchrony Bank-funded housing projects which qualify as "Community Development" are projects as defined in the regulations governing the Community Reinvestment Act (CRA) as set forth in 12 CFR § 345 and are located in low/moderate income neighborhoods or are sold to low/moderate income home buyers. The City's projects that leverage this funding is the Quality Neighborhoods purchase/rehab/resale and infill housing construction projects. These projects leverage bank funding with ConPlan and AAP projects and target areas. Target Area Public Improvements projects may include City General Funds for infrastructure development leveraging CDBG funds. In partnership with Utah Non-profit Housing Corporation (UNPHC), the City staff and UNPHC strategize, and the city contributes CHOO funds to provide funding for affordable housing unit rehab or housing development in Ogden. The Home Exterior Loan Program (HELP) utilizes City General Funds to rehabilitate housing city-wide without income or geographic restrictions. Private and general fund resources leverage Ogden's CDBG and HOME housing projects.

Ogden City is in partnership with the Utah Center of Neighborhood Stabilization (UCNS) to develop Utah Equitable Transit Oriented Development (UETOD) projects in Ogden. The Wasatch Front Regional Council consortium created a UETOD loan fund to help craft the structure, size, operation and conditions of a TOD funds, that once established would provide incentives for development around public transit stops. The Mission of the fund is to provide affordable housing, both homeownership and rental, within one half mile of high-capacity transit and/or high frequency transit that meets housing needs for households earning less than 80%, with a priority given to developers targeting 50% or below of area median income (AMI). One UETOD project completed in Ogden and Ogden City is working with UCNS to identify future project sites and funding.

The Special Economic Development Projects Program typically provides CDBG funding to projects that bring in a variety of financial resources to implement large-scale projects in Ogden that create/retain jobs and stimulate the economy. Ogden City's business loan programs provide loans to small and microenterprise businesses in Ogden, which often do not qualify to receive traditional financing. Businesses that do not yet qualify for traditional financing may gain access to capital.

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

Ogden City purchased the following single-family properties and began the substantial work needed to bring the homes up to quality housing standards. These homes are underway at the start of the program year and renovations are expected to be complete by June 30, 2025. These homes will be sold at HUD's required HOME fair market value to Low- to Moderate-Income (LMI) households.

HMSD24-003	470 30 th Street	HMSD23-005	2823 Eccles
HMSD23-003	450 30 th Street	HMSD23-006	2654 Brinker
HMSD24-001	1183 28 th Street		

Discussion

American Rescue Plan Act of 2021 awarded Ogden City \$1,652,923 of HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) grant funds to assist individuals or families who are homeless, at risk of homelessness, fleeing domestic violence, and populations with the greatest risk of housing instability, as well as veterans within any of the qualifying populations. Ogden Housing Authority (OHA) has been awarded a contract to administer, under a subrecipient agreement, Tenant Based Rental Assistance (TBRA) and supportive services to HOME ARP eligible homeless persons. It is anticipated that \$1,534,028 HOME ARP funding will carryover to FY25.

Of the \$769,644 CDBG-CV funds available in FY2024, the City will carryover approximately \$566,218 of CDBG-CV funds to FY2025. funds to FY2025.

AP-20 Annual Goals and Objectives

Goals Summary Information

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25) Amendment #1

Amendment #1 proposes an increase in Own In Ogden goals from 25 to 50 Low-to Moderate-Income (LMI) homebuyers assisted with down payment assistance loans and budget adjustments. There are no other goal changes.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality and increase the supply of decent affordable housing	2025	2025	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL CITY-WIDE	Improve the quality and increase the supply of decent affordable housing stock	CDBG: \$1,932,052 HOME: \$1,090,079 HOME CHDO: \$204,170 HOME Match: \$323,835	Homeowner Housing Rehabilitated: 11 (5 Emergency Home Repair, 5 Quality Neighborhood (QN)) New Home Constructed: 1 new home constructed QN Program
2	Expand homeowner-ship opportunities	2025	2025	Affordable Housing	CITY-WIDE	Expand homeownership opportunities	HOME: \$500,000 HOME Match: \$100,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted with down payment assistance
3	Create greater access to capital	2025	2025	Non-Housing Community Development	NRSA CENTRAL BUSINESS DISTRICT CITY-WIDE	Stimulate economic growth	CDBG: \$300,000 CDBG-CV: \$308,174	Businesses assisted: 10 Microenterprise businesses assisted
4	Stimulate economic Growth	2025	2025	Non-Housing Community Development	NRSA CENTRAL BUSINESS DISTRICT CDBG STRATEGY AREA CITY-WIDE	Job Creation	CDBG: \$500,000 CDBG-CV: \$171,014	People served: Jobs created/retained: 5 FTE jobs: (5 FTE jobs - Small Business Loan Program.
5	Administration	2025	2025		CITY- WIDE		CDBG: \$544,396 HOME: \$131,015 CDBG-CV: \$83,250 HOME ARP: \$214,981	Other: 1 Other
6	Homeless-ness Prevention	2021	2030	Tenant Based Rental Assistance	CITY-WIDE	Homelessness Prevention	HOME ARP \$1,348,482	People served: 15 persons per year

Table 6 – Goals Summary

Goal Descriptions

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25) Amendment #1

Amendment #1 proposes no changes to Goals Descriptions.

Annual Action Plan July 1, 2024 – June 30, 2025

Goal Descriptions

1	Goal Name	Improve the quality and increase the supply of decent, affordable housing stock
	Goal Description	Preservation and restoration of affordable housing through rehabilitation of owner-occupied housing units and construction of new housing units.
2	Goal Name	Expand homeownership opportunities
	Goal Description	Promote homeownership through direct financial assistance to LMI homebuyers.
3	Goal Name	Improve the safety and appearance of neighborhoods
	Goal Description	Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, sidewalks, curbs, etc. and infrastructure to support improved quality of life.
4	Goal Name	Create greater access to capital
	Goal Description	Direct financial support to LMI micro-enterprise business owners providing funding needed to grow businesses; thereby, supporting economic development in the community. CDBG Funding for loans and for Technical Assistance.
5	Goal Name	Stimulate economic growth
	Goal Description	Support the expansion of city's economic base by developing underutilized properties, job creation or retention, providing direct financial assistance to businesses, and/or removing blight activities, business counseling, and assisting businesses to prepare for, prevent or respond to COVID-19.
6	Goal Name	Administration
	Goal Description	Administration of CDBG, CDBG-CV, HOME ARP, and HOME activities.

Table 7 – Goal Descriptions

AP-35 Projects – 91.220(d)

Introduction

The City's allocation strategy is based on priorities contained in the ConPlan, approved by the City Council and HUD in 2020. These priorities are summarized in each ConPlan section (Housing, Homelessness, Anti-Poverty Strategy, Community Development, etc.). Community characteristics and needs are assessed to determine the most effective uses for HUD entitlement funding. In accordance with statutory regulations, over 70% of the City's CDBG activities will assist very-low to moderate-income persons. Up to 30% may fund activities that address an urgent need or slum and blight alleviation. In allocating funds, the CED strives to balance several fiscal strategies: •Availability of CDBG and HOME funds. •Public input and recommendations. •Overall City Administration and City Council goals and priorities. •Given limited resources, maintain levels of performance to programs that continue to perform well and serve the community. •Viability of the project. •Additional available resources. CDBG funds AAP FY25 are targeted to meet the needs of very-low-income to moderate-income residents. CDBG-CV are to assist businesses mitigate the impact of COVID-19. HOME funds can only be used to address eligible LMI housing activities, including down payment assistance, single-family housing rehabilitation, and new housing construction projects. HOME ARP funding is limited to fund Tenant Based Rental assistance and supportive services to persons that are homeless or at risk of homeless as defined by HOME-ARP regulations.

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25) Amendment #1

Amendment #1 proposes no changes to Projects.

#	Project Name
1	Emergency Home Repair
2	Microenterprise Loan Program
3	Own In Ogden
4	Quality Neighborhoods
5	Small Business Loan Program Jobs
6	Special Economic Development Projects
7	Administration – CDBG
8	CV-Administration – CDBG-CV
9	Administration – HOME
10	CV-Business Recovery Fund - Jobs
11	CV-Business Recovery Fund – Microenterprise
12	HOME ARP – Tenant Based Rental Assistance

Table 8 – Project Information

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

The allocation of funding for the AAP FY25 projects has been determined based on overall priority needs identified in the ConPlan process. Analysis of data, consultation with stakeholders, public input, and study of Ogden's Strategic Plan and Housing Market Study contributed to establishing these priority needs. Other considerations in determining funding allocation included the ability to leverage additional funding sources with HUD funds and the availability and readiness of upcoming activities to ensure timeliness thresholds are met.

The city's HOME and CDBG funds are geographically targeted to preserve and provide affordable and quality housing stock in the Neighborhood Revitalization Strategy Area (NRSA). HOME and CDBG funds are used to rehabilitate distressed homes citywide, with priority targeting within the NRSA. By targeting new housing development and housing rehabilitation efforts within NRSA census tracts, the city is improving housing and increasing mixed-income housing options. The Emergency Home Repair loan program, funded through CDBG, provides loans to low-income persons who cannot afford health/safety housing renovations. Applicants are selected for this program based on income eligibility. The Emergency Home Repair Program provides loans to qualified homeowners city-wide and is not geographic specific.

The City's economic development CDBG funds are targeted for the development of the Central Business District, NRSA, airport, major corridors, Trackline EDA, and Business Depot of Ogden and businesses in key industries. The goal for new business and economic development activities will be to create household sustaining incomes for Ogden City residents while furthering the growth and fiscal health of the City. Jobs created/retained within the NRSA are presumed to benefit low-mod income persons. CDBG for economic development can be used city-wide to address needs as they arise in developing, stagnant or troubled areas of the city.

Some of the obstacles contributing to these underserved needs are:

- Lack of funding to meet the housing needs of very low-income households.
- Increased costs of construction
- Diminishing supply of land for development
- Challenges of redevelopment (land assembly, costs, adequate developers)
- Private, non-profit and government inability to keep up with growth of population in need
- Competing demands for public services
- High unemployment

AP-38 Project Summary

Table 9 – Project Summary

1	Project Name	Emergency Home Repair
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Improve the quality and increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality of housing stock
	Funding	CDBG: \$40,000
	Description	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness. The program may partner with the Ogden City Utility Protection Program, Weber County Healthy Homes Grant or city-funded HELP program to leverage funding and provide homeowners with additional funding opportunities.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	5 low-income households will receive funding to address emergency home repairs.
	Location Description	City-wide
	Planned Activities	The Program loans CDBG funds to very low-income households to perform emergency repairs, such as replacing a broken water heater, furnace, or sewer line.
2	Project Name	Microenterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE TRACKLINE EDA MAIN CORRIDORS
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG \$300,000
	Description	Support LMI microenterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner, by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	Ten LMI microenterprise business owners to receive funding.
	Location Description	City-wide
	Planned Activities	Loans and/or funding for technical assistance to LMI Microenterprise business owners to stabilize, start-up or expand a business in Ogden.
3	Project Name	Own In Ogden
	Target Area	CITY-WIDE
	Goals Supported	Expand homeownership opportunities
	Needs Addressed	Expand homeownership opportunities
	Funding	HOME \$500,000 HOME Match \$100,000

	Description	Provides down payment assistance to LMI households. The goal is to support neighborhood revitalization through increasing homeownership in Ogden.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	Fifty (50) LMI households to receive direct financial assistance in the form of a down payment assistance loan.
	Location Description	CITY-WIDE
	Planned Activities	HOME-funded down payment assistance loans to LMI families to purchase a home in Ogden City.
4	Project Name	Quality Neighborhoods
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Improve the quality and Increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality and increase the supply of decent, affordable housing stock
	Funding	CDBG: \$1,892,051 HOME: \$1,090,079 HOME CHDO: \$ 204,170 HOME Match: \$ 323,835 Quality Neighborhood's CDBG and HOME budgets will be the adjusting budgets when entitlement awards are announced for FY25 (HUD Program Year 2024).
	Description	The Quality Neighborhoods Program is defined to be flexible to target resources to address the specific needs of block groups within the NRSA but may extend outside the NRSA. The Program includes Housing Rehab projects that undertake the substantial rehab needed to bring homes to housing and quality standards, including purchase of dilapidated housing units to rehabilitate. Renovated homes are sold to LMI households. In addition, the City may purchase vacant lots to construct new housing or purchase deteriorated homes and demolish and construct new housing units.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	Six (6) LMI households will benefit from Quality Neighborhoods Program, as five (5) LMI households purchase renovated homes in Ogden and one (1) LMI household to purchase a newly constructed housing unit. The city may utilize the NRSA housing benefit aggregation, by assisting households with household incomes above 80% AMI; as long as 51% of NRSA housing units benefit LMI households.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	The Quality Neighborhoods Rehab Program has a goal to complete the purchase and rehabilitation of five single-family housing units that are sold to LMI households during the fiscal year; the Quality Neighborhoods Infill CHDO program will complete the construction and sale of one single family housing unit at 2809 Jackson to be sold to a household with household income below 80% AMI.
5	Project Name	Small Business Loan Program - Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA MAIN Corridors
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$400,000

	Description	Direct financial assistance to for-profit businesses to create / retain permanent Full-Time Equivalent (FTE) jobs in Ogden's NRSA or targeted areas city-wide, providing working capital to businesses. This program helps reduce unemployment, increases Ogden's economic base, attracts economic growth and promotes business survival.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	5 full-time equivalent jobs available to LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create /retain jobs.
6	Project Name	Special Economic Development Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA MAIN Corridors
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$100,000
	Description	Direct financial assistance to for-profit businesses to create / retain permanent jobs in Ogden city-wide or direct financial assistance to a LMI microenterprise owner to stabilize and expand in Ogden. This program helps reduce unemployment, increases Ogden's economic base, attracts economic growth and promotes business survival. Funding is available city wide and in the NRSA or targeted areas.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	1 full-time equivalent jobs available to LMI persons; 1 LMI Microenterprise business owner assisted.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create /retain jobs and/or assistance to LMI microenterprise business owner.
7	Project Name	Administration - CDBG
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$544,397
	Description	CDBG Administration budget is determined by 20% of Entitlement and 20% of CDBG program income received in the program year. Administration costs are Business and Community Development Divisions' personnel and overhead costs to administer CDBG grant funding.
	Target Date	June 30, 2025
	Location Description	OGDEN CITY-WIDE
	Planned Activities	Administration of CDBG Grant
8	Project Name	CV Administration – CDBG-CV
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$83,250

	Description	CDBG-CV Administration budget is determined by 20% of CDBG-CV Entitlement. Administration costs are personnel and overhead costs to administer CDBG-CV grant.
	Target Date	June 30, 2025
	Location Description	OGDEN CITY-WIDE
	Planned Activities	Administration of CDBG-CV Grant
9	Project Name	Administration - HOME
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME \$131,015
	Description	HOME Administration budget is determined by 10% of Entitlement and 10% of HOME program income received. Administration costs are Community Development Divisions' personnel and overhead costs to administer HOME grant funding.
	Target Date	June 30, 2025
	Location Description	OGDEN CITY-WIDE
	Planned Activities	Administration of HOME Grant
10	Project Name	Administration – HOME ARP
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME \$214,981
	Description	HOME ARP Administration budget is determined by 15% of Entitlement. Administration costs are personnel and overhead costs for the administration of HOME ARP TBRA & Supportive Services.
	Target Date	June 30, 2025
	Location Description	OGDEN CITY-WIDE
	Planned Activities	Administration of HOME ARP Grant
	Planned Activities	HACO, Ogden City Subrecipient, administration of Ogden City's HOME ARP TBRA & Supportive Services programs.
11	Project Name	CV-Business Recovery Fund (BRF) Microenterprise
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE TRACKLINE EDA MAIN CORRIDORS
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG-CV \$308,174
	Description	Support LMI microenterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner, by providing financial assistance. The goal of the program is to provide access to capital to micros that have been negatively impacted by the COVID-19 pandemic and to promote entrepreneurial success.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI microenterprise business owners to receive funding.
	Location Description	City-wide

	Planned Activities	Loans and/or funding for technical assistance to LMI Microenterprise business owners that have businesses negatively impacted by the COVID-19 pandemic. The goal is to stabilize the micro business in Ogden.
12	Project Name	CV-Business Recovery Fund (BRF) Jobs
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Job creation/retention
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$171,014
	Description	BRF is to assist businesses negatively impacted by COVID-19 pandemic. Assistance will provide funding for job creation / retention, assistance. The program is designed to meet the needs of local businesses negatively impacted by the COVID-19 pandemic.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	A for-profit business will benefit with CDBG funding to stabilize or expand the business. 2 Full-Time Equivalent Jobs retained or created and made available to Low-to Moderate-Income (LMI) persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Projects provide direct financial assistance to for-profit businesses and include loans to local businesses negatively impacted by COVID-19 pandemic.
13	Project Name	HOME ARP Tenant Based Rental Assistance with Supportive Services (TBRA)
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Homeless
	Needs Addressed	Housing for Homeless
	Funding	HOME ARP: \$1,348,482
	Description	HOME ARP Tenant Based Rental Assistance with Supportive Services (TBRA) for HOME ARP Homeless and At-risk of Homeless qualifying populations.
	Target Date	June 30, 2025
	Estimate the number and type of families that will benefit from the proposed activities	15 homeless or persons in the qualifying populations to receive HOME ARP Tenant Based Rental Assistance with Supportive Services (TBRA) in each program year until funds are depleted.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Assistance will include providing rent, utilities allowance and supportive services to persons experiencing homelessness or persons in the qualifying populations. Ogden City subrecipient, HACO, will administer the TBRA program.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25) Amendment #1

No changes to geographic distribution of CDBG and HOME funding is proposed with Amendment #1.

Annual Action Plan July 1, 2024 – June 30, 2025

Quality Neighborhoods projects and CHDO projects, which include housing rehabilitation and new construction are targeted to the NRSA or to East Central neighborhood inside the NRSA but may be city-wide. **The Own In Ogden** down payment assistance program is available city-wide on a first-come, first-served basis, to assist LMI households in purchasing a home. The **Emergency Home Repair Program** is available city-wide to eligible low-income homeowners at or below 50% Area Median Income (AMI) on a first-come, first-served basis. The Own In Ogden Program and Emergency Home Repair program benefits individual households and are not targeted to specific areas, but instead are provided on the basis of household income and need. In addition, financial assistance to Utah Non-Profit Housing Corporation, a certified **CHDO**, is generally available city-wide with targeting to affordable housing projects within the NRSA. The City targets resources to the NRSA. The City has identified neighborhood census tracts that have 51% or more residents who are Low- to Moderate-Income (LMI). These census tracts are referred to as CDBG Strategy Area and overlaps the NRSA census tracts but extends beyond the NRSA to other LMI neighborhoods. **Target Area Public Improvement Projects** (i.e., street improvements, trees, lighting and sidewalks improvements, etc.) are targeted to specific locations within the CDBG Strategy Area which are deemed by City Council, City staff and/or from public input to be most in need of revitalization or public investment while addressing the City's strategies and goals.

Business Development provides several CDBG and CDBG-CV funded loan programs that are available city-wide with targeting to businesses in key industries and/or businesses located in the Central Business District, NRSA, airport, major corridors, Trackline EDA and the Business Depot of Ogden.

Accordingly, resources available in this Annual Action Plan will be geographically targeted, whenever possible, to benefit as many low- and moderate-income residents as possible.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	75%
CDBG STRATEGY AREA	0%
OGDEN CITY-WIDE	25%

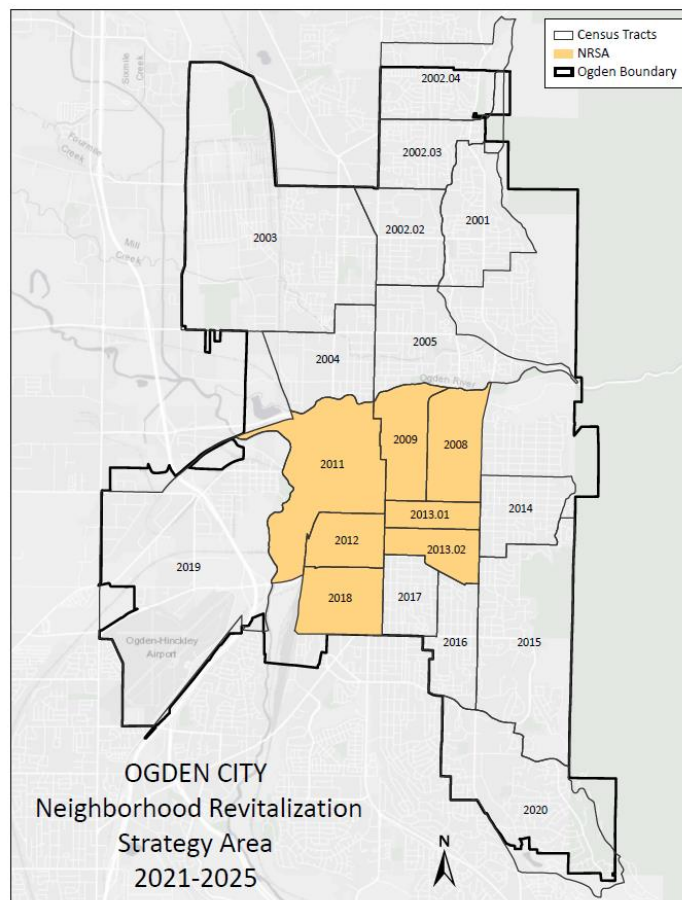
Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City encourages development of affordable housing in areas of the city that will benefit residents and not perpetuate concentration, exclusion or segregation. In order to generate the greatest impact from declining entitlement funds, the City will focus efforts in the NRSA.

The City has identified areas of the city that are eligible for resource allocation under the Community Development Block Grant (CDBG) and HOME programs on an area basis. The allocations of funds to the CDBG Target Area is designed to support actionable, high-impact infrastructure, housing and other development projects that build on Ogden's downtown employment centers and when possible have additional funding committed from other resources. Targeting and leveraging entitlement funding represents the best opportunity to accomplish the city's community development goals. By concentrating investments in these target locations, the city can achieve its intended results in the most efficient and timely manner possible.

The NRSA Plan is designed to use CDBG funds in activities that are intended to build market confidence in neighborhoods by stabilizing housing stock and public improvements that enhance neighborhoods, increasing homeownership rates, job creation and retention, growing small businesses, and creating greater access to capital for LMI microenterprise business owners. The NRSA provides greater flexibility that allows the City to serve a broader base of residents and businesses.



AP-55 Affordable Housing – 91.220(g)

Introduction

The City utilizes a combination of strategies and funding sources to address the affordable housing needs in the community. These efforts include the implementation of the Quality Neighborhoods (QN) Program to purchase homes, rehabilitate and then sell them to LMI households and includes acquisition for building new housing units. The Emergency Home Repair Program also improves the safety of affordable housing units that experience an emergency. The city funds QN Infill housing projects to increase the supply of quality affordable housing units. The city may partner with a Community Housing Development Organization (CHDO) to renovate or build affordable single-family housing units or rental housing units. In addition, the Own In Ogden, down payment assistance program provides funding to LMI households to help purchase a home in Ogden and homebuyers must live in the HOME assisted unit as their primary residence. The City is committed to improving the quality of affordable housing units in Ogden and to assisting LMI households meet their housing needs. Seventy-one percent of the CDBG, HOME and HOME-ARP funds are budgeted to housing benefit.

With the use of CDBG and HOME and/or a combination of these funding sources, it is anticipated that 36 households will receive assistance through the availability of renovated affordable housing units, construction of new housing units or assistance in the purchase of homes: 10 housing units rehabilitated (5 Quality Neighborhood and 5 Emergency Home Repair); 1 new housing units constructed (Quality Neighborhoods program - CHDO Project) this program year; and acquisition of 25 housing units (25 Own In Ogden down payment assistance loans to LMI homebuyers). Fifteen (15) persons that are homeless or a person of the qualifying populations receiving Tenant Based Rental Assistance with Supportive Services through PY 2021 HOME ARP grant funding.

AAP FY25 Amendment #1

In total 76 households will benefit from the use of CDBG and HOME and/or a combination of these funding sources. It is anticipated that 61 households will receive housing assistance: Ten (10) housing units rehabilitated (5 Quality Neighborhood and 5 Emergency Home Repair); One (1) new housing unit constructed (Quality Neighborhoods program - CHDO Project); and housing acquisition assistance for Fifty (50) housing units (50 Own In Ogden down payment assistance loans to LMI homebuyers). In addition, fifteen (15) persons that are homeless or a person of the HOME ARP qualifying populations shall receive Tenant Based Rental Assistance with Supportive Services (through PY 2021 HOME ARP grant funding).

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	61
Special-Needs	
Total	76

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	1
Rehab of Existing Units	10
Acquisition of Existing Units	50
Total	76

Table 12 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Ogden Housing Authority (OHA) continues to play a major role in providing public housing within Ogden City. The OHA administers several affordable housing programs to include 200 public housing units at six scattered sites and administers 1,026 Housing Choice Vouchers, 111 HUD-VASH Vouchers, 25 Shelter Plus Care Vouchers, 140 Mainstream Vouchers and funding for 6 HOPWA clients. Although the OHA strives for 100% utilization there are challenges in administering affordable housing programs as there is a huge gap of affordable rental units within Ogden City and insufficient funding to meet the demands of increased rents. These challenges create a shortfall of affordable housing and choice. While the OHA served over 1,800 families during the period January 1, 2023 thru December 31, 2023 which includes over 1,200 children, there continues to be a need for the services offered by the housing authority. There are approximately 2,500 families on the waiting list.

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

To meet this need Ogden Housing Authority (OHA) will continue to utilize funding received from HUD to serve those with housing needs that apply for rental assistance. OHA understands that utilizing 100% of the funding for the programs will have a positive impact on families waiting to be served. In addition, the housing authority continues to seek other funding opportunities or opportunities to partner with other agencies to meet the housing needs in Ogden City. OHA is currently administering the Ogden City HOME-ARP that can serve up to 20 families in need of affordable housing.

In an effort to meet the needs of affordable housing OHA will continue to work towards the following strategies:

- If available, seek additional funding for the Section 8 Housing Choice Voucher program to ensure families have the ability to find decent, safe, and affordable rental housing.
- Ensure Housing Choice Voucher units are properly utilized, to include funding, to maximize the number of families served. The OHA has strived to maximize the payment standard above the FMR as funding allows. Doing so provides families with more choice in housing and quicker placement.
- Ensure Public Housing units are utilized with little down time at move out to serve families on the waiting list. The OHA has employed effective maintenance and management policies to minimize the number of public housing units off-line and vacancy turnaround time.
- Ensure the waiting list is properly maintained and utilized to meet the housing needs for applicants. The OHA reviews trends to better understand the needs of the housing programs to allow efficient planning to pull families from the waiting list.
- Undertake measures to ensure access to affordable housing among families assisted by the OHA, regardless of unit size required. The OHA reaches out to landlords in the community for available units and maintains a list for families seeking affordable housing.
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly

those outside of areas of minority and poverty concentration.

- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program. The OHA screens all applicants prior to issuing a voucher except for programs that do not require such screening.
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Increase the number of affordable housing units by:

- Apply for additional Housing Choice Vouchers and other funding as available.
- Leverage affordable housing resources in the community through the creation of mixed finance housing.
- Pursue available housing resources other than public housing or Section 8 tenant-based assistance. Seek opportunities for tax credits to construct new or rehabilitate existing housing. The OHA is currently working to develop and 56 unit apartment complex to serve homeless individuals and a 12 unit affordable housing project.

Target available assistance to Families with Disabilities:

- Carry out modifications needed in public housing as funding allows.
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available. This includes Mainstream Vouchers.
- Affirmatively market to local agencies that assist families with disabilities.

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

- The Housing Authority has a Resident Advisory Board (RAB) that meets regularly. The RAB is comprised of clients/tenants served by the agency. The purpose of a RAB is to act in an advisory capacity to the OHA's annual plan and encouraged to express/voice the concerns of the tenants and to make suggestions to management. In addition to the RAB, the OHA has one Board of Commissioner seat designated for a tenant/client served by the agency.
- OHA continues to reach out to those served by making educational and informative classes available through other agencies. These classes are related to computers, financing, housekeeping, GED, etc. As opportunities arise for employment and homeownership opportunities the OHA would direct residents to these resources. Although the OHA does not mandate any of the above, efforts are made to encourage and promote self-sufficiency, which hopefully can lead to home ownership. Ogden City forwards City job announcements to the OHA for posting at OHA's community boards.
- In partnership with Ogden City, the OHA displays draft Consolidated Plan documents at the OHA offices. City staff meets with the RAB, providing residents an opportunity to participate in the Consolidated Plan process.
- OHA has a Family Self Sufficiency program that serves 40-50 families a year by providing short- and long-term goals to become more self-sufficient. OHA employs a case manager to meet with

Section 8 recipients to help create a plan to become self-sufficient. The case manager then meets with the client regularly to help guide and meet goals.

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

The Ogden Housing Authority is not designated as troubled.

Discussion

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

Introduction

The City of Ogden does not apply for or receive Emergency Shelter Grant (ESG). ESG funds are administered by The Lantern House in Ogden. ESG is one of the sources used to address the needs of homeless people in Ogden. ESG funding is used to implement strategies to prevent homelessness, encourage individuals living on the streets to move to housing and provide services to those living in emergency shelters with the goal of successful permanent housing placements.

In September 2021, Ogden City was awarded from the U.S. Department of Housing and Urban Development (HUD) \$1,652,923 HOME Investment Partnerships Grant -American Recovery Plan (HOME ARP) grant funds to benefit qualifying populations that are homeless or at-risk of homelessness. City adopted a HOME ARP Allocation Plan in Amendment #3 to AAP FY22. The City published a request for proposals and selected the Housing Authority of the City of Ogden (HACO) as the subrecipient, to administer the HOME-ARP Tenant Based Rental Assistance with Supportive Services program. HACO will assist approximately 15 homeless or at-risk of homelessness individuals to assess their needs and provide Tenant Based Rental Assistance (TBRA) and supportive services in the program year. The City will continue implementation of the HOME ARP Allocation Plan through HACO until resources are exhausted to help house or keep housed families or individuals through eligible activities.

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

During and after the housing crisis and due to the impact of the COVID-19 pandemic, HOME-ARP qualifying populations in Ogden need support to improve their resilience. These vulnerable families and individuals experience compounded obstacles, including high housing cost burden or living in poor housing conditions. The City will provide HOME ARP tenant based rental assistance and supportive services in order to stabilize homeless and at risk populations administered by HACO as a subrecipient/ contractor. The HOME ARP Allocation Plan can be viewed at: www.ogdencity.com/2250/HOME---ARP-Allocation-Plan. It is anticipated that 15 persons will be assisted with HOME ARP TBRA and Supportive Services in FY25.

Ogden's Homeless Advocates canvas the Ogden area on a regular basis in search of individuals who are experiencing literal homelessness and are not yet linked with housing and services. This program connects homeless individuals with homeless-to-housing case managers to help provide education about shelters and resources, and housing assistance. As an outreach program, there is no application for this program and it is funded by non-federal funding. Ogden City Police have implemented a Code Blue Program. When temperatures reach below freezing temperatures, police officers and Ogden City Police Department's homeless advocates scan the area in search of homeless person to guide them to shelters before the storm. Ogden's Homeless Advocates have a trauma-informed approach; they create case-management plans for each individual, helping them get IDs, find housing and navigate the legal system.

The City continues its participation in and is a voting member of the Weber County Local Homeless Coordinating Committee's (WCLHCC), which is the lead Continuum of Care (COC) agency. Ogden City supports WCLHCC's efforts to end homelessness. The City of Ogden works in coordination with the WCLHCC, which is the lead agency reporting to the Utah Balance of State (UBOS) Local Coordinating Council. The City participates in the Continuum of Care (CoC) process by coordinating efforts and working with the WCLHCC. The City coordinates efforts with the Lantern House, which receives ESG funds and consults with Ogden Housing Authority and Weber Housing Authority in housing and homelessness issues.

The City has allocated substantial resources to create jobs through economic development activities. Insufficient incomes have been identified by the city, county and state as a main contributing factor to homelessness. The City's NRSA Plan, Ogden City's Strategic Plan, East Central Housing Needs Assessment and AI, as well as stakeholder input support job creation in Ogden for the goal of increasing incomes for Ogden residents. The city has committed considerable resources (both federal and non-federal resources) to addressing one of the most overwhelming obstacles in homelessness prevention, insufficient incomes.

Ogden City is a voting member of the Weber County Homeless Charitable Trust (WCHCT). The WCHCT provides funding to support non-profit homeless providers. The Weber County Homeless Charitable Trust is an independent organization whose sole purpose and mission is to provide funding to non-profit homeless prevention and services providers in Weber County.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Lantern House is the emergency shelter for Northern Utah. The new facility was completed in 2015, which expanded services from their outdated facility. The Lantern House can now provide shelter to households without splitting up families with older children and male head of household. The new facility allows the shelter to accommodate the increase in the homeless population in Weber County. The Lantern Houses' Diversion Program evaluates the situation of families who are seeking shelter and locates temporary housing while giving them resources and solutions for permanent housing.

WCLHCC implements a coordinated access system to assess the status of housing and support services. The WCLHCC provides services to connect individuals to resources that assist individuals and families to move from homelessness to qualifying for low-income housing with the ultimate goal for some, of achieving homeownership. Prevention programs offer support prior to the loss of housing such as rental and utility payment assistance for low-income families. Discharge plans ensure housing connections are made for individuals leaving institutions, such as jails, hospitals, and substance treatment facilities. For those currently in shelter, treatment of homelessness takes the form of rapid re-housing or placement into housing with concurrent supportive services.

The Veterans Affairs Supportive Housing (VASH) program targets the needs of homeless veterans and their families and provides housing resources and case management with support services. Your Community Connection is a community-based, volunteer driven non-profit organization serving the Northern Utah community since 1945. Its mission is "to provide services to support and enhance the

quality of life for all women, children and families". YCC's programs focus on providing at-risk individuals and families with opportunities and education to achieve goals of affordable housing, homeownership, and self-sufficiency. The YCC has received McKinney-Vento Homeless Assistance Act grant funds. These shelter and transitional programs address the needs of specific populations such as chronically homeless persons, families, persons with severe substance abuse histories or those suffering from dual or multiple co-occurring disorders. The YCC has secured funding for and is completing the construction of a new transitional housing facility.

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

Shelter Plus Care

Shelter Plus Care is a program designed to provide housing and supportive services to chronically homeless individuals with disabilities. The Housing Authority of the City of Ogden (HACO) and Weber Housing Authority provide housing vouchers along with supportive services to be provided by Weber Human Services, Lantern House and Utah Division of Workforce Services.

Program Goals:

- Increase housing stability
- Increase skills and/or income
- Increase access to needed supportive services
- Reduce recidivism

HACO's Shelter Plus Care program works in partnership with local non-profit agencies to coordinate efforts for chronically homeless individuals. Under this partnership agreement, Lantern House, and Weber Human Services refer those meeting the definition of chronically homeless to HACO. HACO provides the housing assistance, if a Shelter Plus Care voucher is available. The partners provide the appropriate services and case management support that provides the opportunity needed to transition to permanent housing and self-sufficiency. The HACO has applied for funding to continue the Shelter Plus Program for an additional year.

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

Ogden City has implemented a HOME ARP-funded Tenant Based Rental Assistance with Supportive Services program (TBRA) , administered by HACO as a subrecipient. The purpose of the HOME ARP grant is to address issues surrounding homelessness in Ogden, Utah. HOME ARP funding can only be used to serve individuals that meet one of the following definitions, defined as "Qualifying Populations" in the HUD funding notice: - Homeless: as defined in 24 CFR 91.5 Homeless (1), (2), or (3). - At risk of Homelessness: as defined in 24 CFR 91.5 At risk of homelessness. - Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking: as defined by HUD. - Other Populations: where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability. The city's goal is to providing TBRA housing to 15 HOME-ARP qualifying population persons who are homeless or at risk of homelessness.

The City funds services, such as homeless street outreach and homeless court at the Lantern House. Ogden's Homeless Advocates have a trauma-informed approach; they create case-management plans for each individual, helping them get IDs, find housing, and navigate the legal system. Nancy Griggs, one of Ogden's Homeless Advocates, is working with the state to create a new Committee called the Formerly Homeless Board.

The Family Promise of Ogden Project helps homeless families with children find housing and follow the families for two years to try to prevent them from becoming chronically homeless. The services they provide include Social Services and Case Management, Day Care Center, and Host Families for homeless children.

Discussion

Ogden City did not apply and does not receive Emergency Shelter Grant (ESG) or HOPWA funding.

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

Introduction

There are a number of barriers to affordable housing that can only be partially controlled at the local government level. These include availability of sites, construction costs and banking / credit practices. Construction costs are influenced by economic conditions in the entire Northern Utah region. Banking practices are determined largely by institutional practices and federal regulations. The City has developed partnerships with local lending agencies to increase low- and moderate-income lending opportunities. Zoning and building and safety regulations can create barriers to affordable housing. To avoid barriers, the City has an on-going practice of updating its zoning code. The City has a zoning ordinance in place which opens up opportunities for different housing types. Specifically, it promotes attached housing, very small lots for single family homes, apartment development and units above commercial space. The City also conforms to standards set by the International Building Code (IBC), which is utilized through the State of Utah and the enforcement of IBC regulations does not create unique restraints on construction or rehabilitation in Ogden.

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

Ogden City Council has undertaken a discussion series to strategize affordable housing and homeownership solutions. The City Council is interested in ascertaining whether there are additional policies or programs that the City could undertake to facilitate home ownership. The Council has invited developers, experts in commercial lending, non-profits, and investment groups to share their expertise with the Council. The Council hopes that these discussions will lead to new opportunities for home ownership in Ogden.

The presentation from the Giv Group December 12, 2023, focused on how non-profit and for-profit organizations can work together to create housing for underserved populations.

December 5, 2023 Rocky Mountain Homes fund lead a discussion focused on unique approaches to facilitating home ownership, such as rent-to-own options, and other types of investment that improve housing stability.

Pathway Communities is an accomplished real estate developer; and in November 2023 presented to City Council focusing on high-quality affordable and market rate apartment projects, taking advantage of transit-oriented development opportunities.

November 28, 2023, Zions Bank presented resources and funding solutions for affordable housing projects.

Per Utah Code, Ogden City has adopted a Moderate Income Housing Implementation Plan. The Plan describes specific strategies that the city will implement to meet the needs of people of various income

levels living, working and desiring to live or work in the community. Ogden City does not have impact fees for accessory dwellings. Annually, the city will report on the existing housing supply to determine if there is an adequate supply of quality moderate income housing. The report will include an inventory of approved accessory dwellings units each year and track the number of cottage lots that are subdivided from existing single-family lots in the East Central Community within two blocks of the new Bus Rapid Transit (BRT) route.

As part of the Make Ogden Downtown Plan implementation ordinance, the city has adopted objective standards to encourage residential development with no maximum densities in downtown. Ogden's Downtown Area allows residential uses in all downtown zones. Ogden will encourage the development of an estimated 7,700 new housing units over a period of thirty years based on the Downtown Master Plan. This area is supported by FrontRunner, BRT and Bus Service that will support high density and moderate-income housing. Housing units will be tracked annually within the Downtown Master Plan Area. As part of the Make Ogden Downtown Plan implementation ordinance, the city will further reduce parking requirements for residential developments in downtown zones and consider implementing a phased paid parking system in the Downtown Area that will encourage higher parking turnover and reduce the need for additional parking in the area. Parking reductions for residential uses and elimination of parking for non-residential uses will significantly reduce the cost of development.

- Ogden City's General Plan requires higher density developments in Transit-Oriented-Developments, urban mixed use and neighborhood village centers.
- In December 2021, the Ogden City Council adopted the Capitol Square Plan, which allowed higher density mixed-use development in a block near the BRT Route.
- In November 2022, the Ogden City Council amended the zoning ordinance to allow cottage lots (1,500 sf lots) within two blocks of the Ogden Express BRT route in the East Central Community.
- In November 2022, the Ogden City Council amended the zoning ordinance to create a Nine Rails Creative District R-9 zone in the East Central Community near the Ogden Express BRT route and Porter Avenue. This zone increased the allowed density to 29 dwelling units per acre and allowed cottage lots as small as 1,500 square feet.
- In August of 2023, the Ogden City Council adopted the new R-2-S Zone, which residents city-wide can apply to be approved for a smaller lot size, opening up more land for residential redevelopment.
- At February 20, 2024 Ogden City Council adopted changes to the City's Group Dwellings ordinance that is intended to improve site design, reduce square footage for determining density and reducing the setbacks among other proposed changes.

Discussion:

Ogden City's Analysis of Impediments to Fair Housing Choice, and planned actions to address impediments include:

Uneven Fair Housing infrastructure - Fair Housing brochures, webpage and materials are printed mostly in English, limiting the available of Fair Housing information to non-English speaking persons.

ACTION ITEMS

1. Utilize the City's Language Assistance Plan (LAP). Posting notices and/or announcements in English and Spanish. Expand HUD-funded programs' outreach to include Spanish translation.
2. Collaborate with the Utah Hispanic Chamber, WMHC, OgdenCAN and Suazo Center to promote Ogden's HUD funded programs to the Hispanic community.
3. Continue to provide citizens with consistent Spanish translation services.
4. Establish a centralized list of resources for assisting LEP individuals, by utilizing the City's Intranet.
5. Provide training to city employees, partnering agencies and the public regarding Fair Housing and Section 3.
6. Post HUD-funded program information at locations frequented by minorities.

Deteriorating Quality of Housing Inventory in Racially Concentrated Areas of Poverty (RCAP)- Ogden's housing stock is aging in Ogden's NRSA.

ACTION ITEMS

1. Provide technical assistance and in-kind support to Weber Morgan County Health Department's Healthy Homes grant with the goal of eliminating contaminants such as Lead Based Paint, Radon, Asbestos, etc. in Ogden's older housing stock.
2. In partnership with the CDBG-funded Emergency Home Repair Projects and Ogden City's Utility Protection Program - the HomeServe Program helps homeowners with the cost of repairs to exterior water and sewer services lines and internal plumbing issues through a warranty program.
3. Engage the State and local Weber County communities to develop solutions that end the concentration of low-income housing in Ogden and de-concentration of low-income housing and poverty in Ogden.
4. Prepare annual housing reports, per the City's Moderate Income Housing Plan.
5. Target funds to the NRSA to promote investment of resources in RCAPs.
6. Implement Quality Neighborhoods Program to target resources to improving the condition of housing in the NRSA and in Ogden's high minority and high poverty East Central neighborhoods.
7. Partner with local lenders and non-profit groups and social investment companies to expand access to funding to improve the quality of housing in the NRSA that has two RCAP Census Tracts.
8. Providing loans for housing rehabilitation to households at Area Median Income (AMI) and below through the Home Exterior Loan Program (HELP).
9. The City maintains a comprehensive infrastructure plan which has an infrastructure replacement schedule that bonded for significant improvements in the NRSA area over the next decade.

Weak Job-Transit Connections - Throughout the community engagement process, one area that identified as impacting housing choice and access to employment resources was transportation.

ACTION ITEMS

1. Transform Union Station area and create a unique and vibrant transportation hub but also allows you to live there, work there, go to eat and enjoy the city. A years-long collaborative effort with

UTA, the Union Station Foundation and the city sought out a plan that would offer a broad range of uses.

2. Implementation of the Make Ogden Plan, which includes Transportation and Mobility as a tenet. "As the residential and working population of downtown Ogden increases, it is important to accommodate increased vehicular traffic, encourage use of public transportation, and improve pedestrian circulation while connecting to amenities and important jobs centers throughout the city at large.
3. Implement the City's Transportation Master Plan, which identifies the City's transportation needs and deficiencies and addresses the creation of a transportation network.
4. Partner with Utah Center for Neighborhood Stabilization to identify Utah Equitable Transit Oriented Development project sites in Ogden.
5. Continue construction of a Bus Rapid Transit (BRT) line (Phase II) that increases mobility, connectivity and travel choices between downtown Ogden, WSU village Drive, Dee Event Center, Harrison Boulevard, 4400 South and the WSU/McKay-Dee Hospital area.

AP-85 Other Actions – 91.220(k)

Introduction:

Ogden City has developed actions to address the following city needs obstacles to meeting the underserved needs, fostering affordable housing, reducing lead-based paint hazards, radon, asbestos and other housing contaminants, reducing the number of families living in poverty, developing institutional structures and enhancing coordination between public and private housing and social agencies. The city will use CDBG, HOME and HOME ARP funding to meet the needs of the community over the Fiscal Year.

Actions planned to address obstacles to meeting underserved needs

The Five Year Consolidated Plan identified the underserved needs in Ogden City as {1) Housing for large families, (2) Housing for persons with mental disabilities, {3) Housing for persons with physical disabilities, (4) Homeless transitional housing, (5) Household sustaining employment opportunities for low and moderate income households and (6) Business opportunities for low and moderate income investors.

Some of the obstacles contributing to these underserved needs are:

- Increase in demands for funding
- Low incomes and wages
- Limited supply of Section 8 vouchers
- Housing needs for extremely low income individuals exceeds the available supply
- Increased costs of construction
- Diminishing supply of land for development
- Challenges of redevelopment (land assembly, costs, adequate developers)
- Private, non-profit and government inability to keep up with growth of population in need
- Competing demands for public services

The City has implemented a Tenant Based Rental Assistance with Supportive Services {TBRA) program to assist persons that are literally homeless or are at risk of homelessness. The TBRA program specifically is designed to help HOME ARP qualifying populations, such as low-income households facing homelessness and chronically homeless persons, etc. who are often underserved.

The city's HOME funds are geographically targeted to preserve and provide affordable housing stock options city-wide but primarily targeted in the NRSA. By targeting rehabilitation efforts within low-income census tracts, the housing needs of Ogden's LMI residents are addressed. The Emergency Home Repair loan program, which is funded through CDBG, provides loans to low-income persons who cannot afford to address housing health/safety needs. Applicant selection for this program is based on income eligibility. The Emergency Home Repair Program provides loans to qualified homeowners city-wide and is not geographic specific.

The rehabilitation and development of the Ogden City Central Business District and its' adjoining inner-city neighborhoods will provide the positive incentives necessary for attracting new businesses to Ogden.

Jobs created/retained within the NRSA are presumed to benefit low-mod income persons. The goal for new business and economic developments will be to create household sustaining incomes for Ogden City residents while furthering the growth and fiscal health of the City.

Actions planned to foster and maintain affordable housing

One of the ways to foster and maintain affordable housing is to improve and preserve existing buildings. “Smaller, older single-family homes are the largest source of Naturally Occurring Affordable Housing (NOAH). These homes are unsubsidized, privately-owned residences that are affordable to low- or moderate-income households. But without intervention, these homes are often lost due to damage or destruction through the years ... others are lost through replacement by newer housing, often at bigger sizes or higher density”¹¹. The City will continue to utilize the Quality neighborhoods Initiative to preserve the existing housing stock. The Quality neighborhoods' housing rehabilitation program often purchases homes that are smaller and older than homes in neighboring cities, which is characteristic of Ogden's housing stock. These homes are often 'the worse home on the block'. The city purchases these homes from private sellers and makes the substantial renovations needed to bring the home up to quality housing standards. The Quality Neighborhoods program may not be able to narrow the affordability gap city-wide, but it makes a significant difference for the homebuyers purchasing a Quality Neighborhood's home. By targeting the East Central, the City's HUD-funded Quality Neighborhoods and housing rehab programs have made a significant impact on the NRSA housing stock.

While the City can choose from a broad array of eligible activities in regard to the use of CDBG funds, more than 75% of the HOME and CDBG budget will serve to maintain and improve the quality of the city's supply of housing stock. To this end, the Quality Neighborhoods program sets out to purchase, rehab and sell homes affordable to LMI households. These homes are often distressed housing units that need substantial work to bring them up to quality standards. The Emergency Home Repair Program will assist five low-income households make emergency repairs to their homes facilitating their ability to stay in their homes and remain owner-occupants. One hundred percent (100%) of the City's HOME funds will directly benefit low-to moderate-income households with housing. HOME-funded Own In Ogden down payment assistance program will assist 25 low- to moderate-income households purchase a home. One key service that helps educate people and prepare them to have a successful homeownership experience is the Homebuyer Education Class. Utah State University offers a homebuyer education class to Ogden residents. A homebuyer education class is required for all Own In Ogden participants. Participants may submit a receipt for the cost of the class to the City for reimbursement of the homebuyer education class when purchasing a home with Own In Ogden down payment assistance.

As part of the Make Ogden Downtown Master Plan Ogden, City has scheduled a series of public engagement activities. The six tenets of the Make Ogden Downtown Master Plan include Real Estate and

¹ 1 Zoning Practice, Preserving Naturally Occurring Affordable Housing, December 2023, By Elliott, Donald, FAICP; website: <https://planning.org/publications/document/9281176/>

Land Use, Historic and Cultural Assets, Transportation and Mobility, Parks and Open Space, Social Equity, and Essential Services. These tenets will be addressed through an orchestrated effort to promote the infill of the downtown core, attract employment, improve access to social services and amenities, coordinate public transit and open space systems, and provide variety and equity in housing opportunity. The Make Ogden Plan includes efforts to identify affordable housing solutions.

Actions planned to reduce lead-based paint hazards

Ogden City partners with Weber Morgan Health Department (WMHD) to implement a Healthy Homes grant with Ogden's East Central neighborhood as its target area. WMHD is the applicant agency. Ogden City Community Development Division supports the Healthy Homes grant by committing staff time to assist in program outreach, provide technical assistance, education, marketing, referrals, and processing applications. The Healthy Homes grant's objective is to protect children and their families from housing-related health and safety hazards. It includes identifying lead hazards within the high risk households and households with children with Elevated Blood Lead Level (EBLL)s. The goal is to address multiple childhood diseases and injuries in the home. The Healthy Homes program takes a comprehensive approach to these activities by focusing on housing-related hazards in a coordinated fashion, rather than addressing a single hazard at a time. The program can address a variety of environmental health and safety concerns including mold, lead, allergens, asthma, carbon monoxide, home safety, pesticides, and radon.

The Quality Neighborhoods Program targets rehabilitation of older homes. Due to the age of the housing in Ogden's NRSA target area, each home is tested for LBP, and work is performed to mitigate lead-based paint hazards. Work on these homes takes place while the homes are still vacant, eliminating the threat of lead-based paint exposure to homeowners. After the rehabilitation work is completed, using HUD safe work practices, a final lead-based paint inspection is conducted by an independent, certified LBP contractor. A clearance report, as determined by HUD guidelines, is issued prior to marketing the home for sale to an income-eligible household.

Homes that are purchased with Own in Ogden down payment assistance are visually inspected for deteriorated paint surfaces that could present lead-based paint hazards. If a property is found to have deteriorated paint surfaces, identified thru a visual assessment, then surfaces must be tested for lead and treated according to HUD regulations, when participating with HUD-funded programs.

Actions planned to reduce the number of poverty-level families

The City itself is limited in the amount of support it can provide for anti-poverty efforts. Ogden Weber Community Action Partnerships receives Community Service Block Grant and takes the lead on many anti-poverty programs in Ogden.

The ConPlan supports efforts to the goal of reducing poverty through employment and encouragement of economic growth and development. ConPlan objectives encourage the following strategies aimed at reducing poverty:

- Encourages appropriate growth by improving the competitiveness of existing businesses through loaning funds to small businesses.

- Transportation solutions for low-income persons – Utah Equitable Transportation Oriented Developments and Bus Rapid Transit lines in Ogden.
- Section 3 outreach and education.
- Develop recreation, aerospace, manufacturing, and technology industries.
- Create jobs by providing businesses with access to capital.
- Encourage greater redevelopment activity in the City.
- Develop joint public-private investment strategies.

Redevelopment organizations have been created to promote economic development and implement redevelopment plans within the City – the Ogden Redevelopment Agency and the Local Redevelopment Agency. The creation of higher wage jobs for community residents is a top priority for these organizations.

The City will continue its economic development efforts and its partnerships with the Ogden-Weber chamber, Downtown Ogden Inc., 25th Street Association, and local banks to attract new businesses and industries to Ogden, to retain existing businesses and industries, and to encourage their expansion. Because the creation of economic opportunities is not an isolated solution to alleviating poverty, the City will collaborate efforts with Ogden Weber Community Action Partnership (OWCAP) and Ogden Weber Technology College's (OTech) YouthBuild when possible.

Actions planned to develop institutional structure

The City Council's Five Year Strategic Plan, the ConPlan, the Mayor's Blueprint For a Stronger Ogden, and the Make Ogden Master Implementation Plan all serve to bring together residents, the city and community partners to build an improved structure for providing governmental services and includes enhanced coordination between public and private housing providers.

During the AAP FY25, the City will continue to strive to establish an institutional structure that maximizes the funding sources used for housing and community development needs, as well as simplify the process involved in developing new housing, improving conditions of existing housing and creating jobs. Through CDBG and HOME programs, the City collaborates with partners to deliver resources effectively.

The City works toward:

- Strengthening existing public/private partnerships and creating new ones to implement programs and deliver services of all types.
- Promoting citizen participation in ConPlan planning processes.
- Utilizing the city's website to create easy access to HUD-related information.
- Working with City Departments/Divisions to complete HUD funded activities (i.e., street improvements and building inspections).
- Collaborating with social services providers to assist Ogden's low-income residents.
- Participating in the Weber county Charitable Trust Fund and Weber County Local Homeless Coordinating Council to support the efficient use of public funds that serve the homeless population.
- Supporting advocacy and planning activities with organizations whose primary mission relates to housing for low- to moderate-income households.

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

The City of Ogden is involved in many different committees and groups. These groups involve representatives from social service agencies, housing agencies both City and County Housing Authorities, and other community stakeholders. Committees and groups typically discuss the coordination of efforts to enhance the effectiveness of the committee or group's goals. The City will continue to support efforts through the participation in the following committees:

- Ogden Housing Authority
- Ogden Weber Community Action Partnership
- Weber County Homeless Coordinating Council
- Ogden City Diversity Commission
- Weber County Charitable Trust Fund
- Ogden Redevelopment Agency
- Wasatch Front Regional Council
- Weber Housing Authority

Discussion:

Staff participation on local committees and boards involved in community development provides input on community needs and a means to work towards better coordination of services for low- and very-low income residents. Community and Economic Development (CED) staff serves on the board of the Ogden Housing Authority, (Ogden's public housing provider), Weber County Homeless Charitable Trust Fund Board, and Ogden Weber Community Action Partnership (OWCAP). OWCAP is the area lead provider for anti-poverty services and is a grantee of HUD's Community Service Block Grant (CSBG) program. The Community and Economic Development Department will continue to be involved in interagency efforts to strengthen the institutional structure for housing and economic development. Network through committees has worked to expand the City's public participation efforts.

Broadband Planning and Access

The City has applied for funding from the State of Utah for Broadband planning and public access grants:

- Local Broadband Planning Priorities Grant
 - Intended to cover planning costs that would ultimately get broadband infrastructure to everyone's home.
 - Award: \$30,000
- Local Digital Access Planning Priorities Grant
 - Intended to cover planning costs to help people achieve digital connectivity when they don't have the education, skills, or enough money to purchase broadband.
 - Award: \$30,000

The City will continue its work to improve broadband access city-wide.

Program Specific Requirements

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

Introduction:

Annual Action Plan July 1, 2024 – June 30, 2025 (AAP FY25) Amendment #1

Amendment #1 proposes no changes to CDBG and HOME Program Requirements.

Annual Action Plan July 1, 2024 – June 30, 2025

The City incorporates a one-year CDBG overall Low- and Moderate-Income Benefit Certification Period, July 1, 2024 to June 30, 2025, and commits to no less than 70% of CDBG and CDBG-CV funding will benefit low- to-moderate income (LMI) persons. CDBG regulations require that no less than 70% of its CDBG and CDBG-CV funding will benefit low- and moderate-income residents and that no more than 30% of its CDBG and CDBG-CV resources will be used for urgent need, assisting households in the NRSA with incomes over 80% AMI, and/or eliminating slums or blight. HUD provides incentives to entitlement cities that implement a Neighborhood Revitalization Strategy Area (NRSA). The NRSA plan is available to view here: <https://www.ogdencity.com/492/Other-Plans>. Ogden City's NRSA is a comprehensive strategy that targets the revitalization of the NRSA neighborhoods, i.e. census tracts 2008, 2009, 2011, 2012, 2013.01 and 2013.02 and 2018. The City may utilize the NRSA housing aggregation that allows for assistance to households at all income levels. The City will continue its commitment to improve housing, neighborhoods, and economic conditions in Ogden with a minimum of 70% CDBG and CD BG-CV funding to benefit LMI persons.

All program income received before the start of the year has been expended or is programmed into the budget. The City does not have an urban renewal settlement and does not have float-funded activities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

- | | |
|---|-------------|
| 1. The amount of urgent need activities | \$0 |
| | AAP FY25 #1 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | |
| | 70.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The city does not plan to undertake forms of investment beyond those identified in 24 CFR 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME Recapture or Resale Provisions: Ogden City maintains a Recapture provision to ensure the Period of Affordability in homeownership HOME-funded units. The amount subject to recapture is the Direct Subsidy. The Direct Subsidy also determines the Period of Affordability (see chart which follows). This is defined as any HOME assistance that enabled the home buyer to buy the dwelling unit. It also includes assistance that reduced the purchase price from fair market value to an affordable price.

**Table 1-1: Determining the HOME
Period of Affordability**

HOME Assistance per Unit or Buyer	Length of the Affordability Period
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years
New construction of rental housing	20 years
Refinancing of rental housing	15 years

Throughout the affordability period, income-eligible households must occupy the HOME-assisted housing.

The Quality Neighborhoods (purchase, rehab and resale) and the Own in Ogden (down payment assistance) programs offer down payment assistance loans to homebuyers, which implement the

Period of affordability requirements. All HUD-funded housing units sold in the program year will have down payment assistance or a loan which is the direct subsidy to the homebuyer. Most down payment assistance loans are under \$15,000, which has a Period of Affordability of five years. Sworn Police Officers and Fire Fighters may receive up to \$20,000, which has 10 year period of affordability. If recapture is triggered, Ogden City will recapture the entire HOME investment loan amount upon sale, limited to net proceeds available at the sale. This recapture provision is discussed in section 24CFR92.254.a.5.ii.A.

Under the city's recapture provision, HOME recipients may sell their housing unit at any time during the period of affordability, to any willing buyer, and at a price the market will bear. The City imposes the Period of Affordability by written agreement and by recorded lien. In the event of the sale of a HOME assisted property before the end of the affordability period, the total amount of the assistance will be recaptured. In the event that there are insufficient funds following a sale (voluntary or involuntary) during the period of affordability to satisfy the HOME investment, the City's recapture amount will be limited to the net proceeds available (the sales price minus all other superior loan repayments and closing costs).

The city does not plan to use a Resale provision for HOME assisted activities.

3. *A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:*

The Period of Affordability for Purchase/Rehab/Resale and New Construction projects may vary because the Direct Subsidy amounts will vary from project to project. The recapture provisions for the amounts represented by the Discount (the difference between the fair market value and the sales price), and any down payment loans (including Own In Ogden loans) provide for Ogden City to recapture the discount amount and loan amount upon sale. This provision is discussed at 24 CFR 92.254.a.5.ii.A.

4. *Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:*

No multi-family refinancing activities that would involve HOME funds are anticipated to occur in Ogden during the fiscal year.

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

Not applicable. No preferences are set. Eligible applicants qualify on a first-come, first-served basis.

6. *If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services*

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. No preferences are set. Assistance is provided to qualified individuals on a first-come, first-served basis.

7. *If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).*

Not applicable. No preferences are set. Eligible applicants qualify on a first-come, first-served basis.

Discussion

Throughout HUD funded programs, the Community Development Division utilizes a first-come first-serve basis for selection of beneficiaries. Applicants that meet program guidelines, underwriting standards and household income eligibility are selected on a first-come first-serve basis. All people are welcome to apply. The business loan programs also follow a first-come first serve basis for applicants that meet program guidelines and underwriting standards for Microenterprise Assistance and Small Business Loan Program, and Business Recovery Funds projects. The Special Economic Development Projects determines project selection by targeting businesses in key industries and/or businesses located in the Central Business District, NRSA, airport, major corridors, Trackline EDA and the Business Depot of Ogden. In the selection of contractors hired for HUD-funded construction projects, Section 3 and MBE businesses are encouraged to apply and notified of contracting opportunities. For applicable HUD-funded programs, the city outreaches to Section 3 and MBE businesses during the solicitation process.

Applications and program guidelines are available at the city offices, Business Information Center and the city websites.

TBRA and Subrecipient Monitoring

In FY22, Ogden City published a Request for Proposals and selected the Housing Authority of the City of Ogden (HACO) as a subrecipient to implement a new HOME ARP Tenant Based Rental Assistance with Supportive Service (TBRA) program. The City has adopted an internal subrecipient monitoring policy and will monitor the TBRA program during the program year.

Appendix A - Citizen Participation, Proof of Publication, Comments, and Outreach

AAP FY25 Amendment #1 – 30-day public notice Proof of Publication



Publication Name:
Standard Examiner

Publication URL:
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Publication City and State:
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Notice Publish Date:
Wednesday, November 13, 2024

Notice Content

NOTICE OF AVAILABILITY FOR PUBLIC REVIEW AND 30-DAY PUBLIC COMMENT PERIOD FOR OGDEN CITY ANNUAL ACTION PLAN JULY 1, 2024, TO JUNE 30, 2025 AMENDMENT #1 This notice announces the availability of Amendment #1 to Annual Action Plan July 1, 2024 - June 30, 2025 (AAP FY25) for review and the opportunity for citizen comment. As part of the planning process for HUD funding, the City of Ogden is required by the U.S. Department of Housing and Urban Development (HUD) to prepare an Annual Action Plan for the use of federal funds received for housing and community development purposes. AAP FY25 is the implementation plan for the 5th and final year of the City's Five Year Consolidated Plan (2020-2025). AAP FY25 Amendment #1 is available for a 30-day public review and comment period commencing November 13, 2024, and ending midnight December 13, 2024. Citizens can view the entire draft document and comment at the website: <http://HUDComplan.ogdencity.com>. Ogden's AAP describes the City's sources and details the uses of certain federal grant funds including: Community Development Block Grant (CDBG), CDBG-CV (from CARES ACT), HOME Investment Partnerships Grant (HOME), and HOME American Rescue Plan (HOME ARP); and non-federal funds in support of housing and community development including: HOME Match and Housing Funds. Amendment #1 to the AAP FY25 proposes to increase the Own In Ogden program's HOME budget to \$500,000 and goals to 50 down payment assistance loans. AAP FY25 Amendment #1 proposes the following budget changes: Carry-over funds: CDBG decreases by -\$755,921, CDBG-CV decreases -\$3,780, HOME decreases -\$198,146, HOME ARP increases by \$29,435, HOME Match increases \$153,835, and Housing Fund Increases \$379,622; Program Income (PI) estimates for the FY25 Amendment #1: CDBG PI increases by \$605,132, and HOME PI increases by \$400,883; and Carryover PI: HOME Carryover PI increases \$63,040; for a Total Net increase of \$674,100 to AAP FY25 Amendment #1 Funding. The uses of the \$674,100 additional funds include budget changes: CDBG budget decreases by -\$271,815 to Quality Neighborhoods and \$121,026 to CDBG Admin; CDBG-CV Business Recovery Jobs decreases by -\$3,780; and HOME Quality Neighborhoods decreases by -\$91,762, Own In Ogden Increases by \$250,000, HOME CHDO increase \$73,451 and a \$34,088 increase to HOME Admin; HOME ARP Allocation Plan increases by \$27,404 and HOME ARP Admin increases by \$2,031; HOME Match increase \$153,835 to Quality Neighborhoods; and Housing Funds decreases by -\$181,582 to Quality Neighborhoods and increases \$561,204 to HELP for a Total Net increase of \$674,100 to AAP FY25 Amendment #1 Funding. These changes are reflected in the budget, specifically the sources and uses of funds that are planned in the AAP FY25 #1. Copies of the proposed AAP FY25 Amendment #1 are available for public review weekdays, except holidays, between the hours of 8:00 a.m. and 5:00 p.m. at the following locations: Ogden City Municipal Building Community Development, Suite 120 Business Development, Suite 420 Ogden City Recorder, Suite 210 Business Information Center 2036 Lincoln #105 Ogden Housing Authority 1100 Grant Avenue Weber County Main Library 2464 Jefferson Avenue, Ogden, Utah Written comments regarding the proposed AAP FY25 Amendment #1 will be received during the 30-day public comment period concluding December 13, 2024, at midnight. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or email to fairhousing@ogdencity.com. All written public comments received no later than midnight December 13, 2024, will be summarized in the final AAP FY25 Amendment #1 to be adopted by the City Council. AAP FY25 Amendment #1 is tentatively scheduled for a public hearing and to be presented for City Council approval at the Ogden City Council Chambers, located at 2549 Washington Boulevard, 3rd floor, on

December 17, 2024 at 6:00 PM. PLEASE NOTE: City Council meeting dates are subject to change. City Council meetings are streamed online through Facebook and YouTube. Please check the City Council web page for options on how to participate in virtual City Council meetings and verify meeting dates. https://www.ogdencity.com/2439/_2023 PUBLISHED IN ACCORDANCE with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 13th Day of November 2024. In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TTY/TDD: 711 or 888-735-5906) or by email: accessibility@ogdencity.com at least 48 hours in advance of the meeting. Legal Notice 13420 Published in the Standard Examiner on November 13, 2024

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**AAP FY25 Amendment #1 – 30-day public notice
NOTICE OF AVAILABILITY FOR PUBLIC REVIEW
AND 30-DAY PUBLIC COMMENT PERIOD FOR
OGDEN CITY
ANNUAL ACTION PLAN JULY 1, 2024, TO JUNE 30, 2025
AMENDMENT #1**

This notice announces the availability of Amendment #1 to Annual Action Plan July 1, 2024 - June 30, 2025 (AAP FY25) for review and the opportunity for citizen comment. As part of the planning process for HUD funding, the City of Ogden is required by the U.S. Department of Housing and Urban Development (HUD) to prepare an Annual Action Plan for the use of federal funds received for housing and community development purposes. AAP FY25 is the implementation plan for the 5th and final year of the City's Five Year Consolidated Plan (2020-2025). The ConPlan is the city's vehicle for identifying and prioritizing housing, community development and business development needs and strategies. AAP FY25 Amendment #1 is available for a 30-day public review and comment period commencing November 13, 2024, and ending midnight December 13, 2024. Citizens can view the entire draft document and comment at the website: <http://HUDConplan.ogdencity.com>.

The AAP FY25 includes HUD entitlement awards and proposed uses of funds, as well as a summary of housing and community development needs, resources and strategies. Specifically, AAP FY25 Amendment #1 funds of: Community Development Block Grant (CDBG) Entitlement Funds (EN) of \$1,039,248, CDBG carryover funds (CO) from previous year \$554,460 and CDBG Program Income (PI) of \$1,682,740 for a Total \$3,276,448 CDBG Budget; \$562,438 CDBG-CV carryover funds; HOME Partnerships Investment Grant (HOME) EN of \$335,388, HOME CO of \$492,069, and HOME PI of \$1,097,806 for a Total HOME Budget of \$1,925,264; HOME ARP Carryover of \$1,563,463; HOME Match \$273,385; \$16,479 in City Funds carryover, and \$1,656,966 Non-federal Housing Fund (HF) in support of AAP FY25 for a total AAP25 Budget of \$9,424,893.

Proposed uses of anticipated funds CDBG: \$40,000 Emergency Home Repair Program, \$1,892,051 Quality Neighborhoods program, \$400,000 Small Business Loan Program, \$300,000 Microenterprise loan Program, \$100,000 Special Economic Development Projects, \$544,397 Administration; for a total CDBG Budget of \$3,276,448; CDBG-CV: \$171,014 Business Recovery Fund Jobs and \$308,174 Business Recovery Fund Microenterprise and \$83,250 CDBG-CV Administration for a Total CDBG-CV Budget of \$562,438; HOME: \$500,000 Own In Ogden, \$204,170 CHDO, \$1,090,079 Quality Neighborhoods and \$131,015 HOME Administration for a Total HOME Budget of \$1,925,264; HOME ARP: \$1,348,482 HOME ARP Allocation Plan and \$214,981 HOME ARP Administration for a total HOME ARP budget of \$1,563,463; HOME Match: \$323,835 Quality Neighborhoods Program and \$100,000 Own In Ogden; \$1,553,762 HF and \$16,479 City Funds for HELP; \$103,204 HF for Quality Neighborhoods for a total HF Budget of \$1,656,966; for a Total AAP FY25 Budget of \$9,424,893.

Copies of the proposed AAP FY25 Amendment #1 are available for public review weekdays, except holidays, between the hours of 8:00 a.m. and 5:00 p.m. at the following locations:

Ogden City Municipal Building
Community Development, Suite 120
Business Development, Suite 420
Ogden City Recorder, Suite 210
Business Information Center
2036 Lincoln #105

Ogden Housing Authority
1100 Grant Avenue
Weber County Main Library
2464 Jefferson Avenue, Ogden, Utah

Written comments regarding the proposed AAP FY25 Amendment #1 will be received during the 30-day public comment period concluding December 13, 2024, at midnight. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or email to fairhousing@ogdencity.com. All written public comments received no later than midnight December 13, 2024, will be summarized in the final AAP FY25 Amendment #1 to be adopted by the City Council.

AAP FY25 Amendment #1 is tentatively scheduled for a public hearing and to be presented for City Council approval at the Ogden City Council Chambers, located at 2549 Washington Boulevard, 3rd floor, on December 17, 2024, at 6:00 PM.

PLEASE NOTE: City Council meeting dates are subject to change. City Council meetings are streamed online through Facebook and YouTube. Please check the City Council web page for options on how to participate in virtual City Council meetings and verify meeting dates. <https://www.ogdencity.com/2439/> 2023



PUBLISHED IN ACCORDANCE with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 13th Day of November 2024.

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TTY/TDD: 711 or 888-735-5906) or by email: accessibility@ogdencity.com at least 48 hours in advance of the meeting.

**NOTICE OF AVAILABILITY FOR PUBLIC REVIEW
AND 30-DAY PUBLIC COMMENT PERIOD FOR
OGDEN CITY
ANNUAL ACTION PLAN JULY 1, 2024, TO JUNE 30, 2025**

This notice announces the availability of Annual Action Plan July 1, 2024 - June 30, 2025 (AAP FY25) for review and the opportunity for citizen comment. As part of the planning process for HUD funding, the City of Ogden is required by the U.S. Department of Housing and Urban Development (HUD) to prepare an Annual Action Plan for the use of federal funds received for housing and community development purposes. AAP FY25 is the implementation plan for the 5th and final year of the City's Five Year Consolidated Plan (2020-2025). The ConPlan is the city's vehicle for identifying and prioritizing housing, community development and business development needs and strategies. AAP FY25 is available for a 30-day public review and comment period commencing April 7, 2024, and ending midnight May 6, 2025. Citizens can view the entire draft document and comment at the website: <http://HUDConplan.ogdencity.com>.

The AAP FY25 includes estimates of anticipated funding, HUD entitlement awards and proposed uses of funds, as well as a summary of housing and community development needs, resources and strategies. Specifically, AAP FY25 funds of: Community Development Block Grant (CDBG) Estimated Entitlement Funds (EN) of \$1,016,867, CDBG estimated carryover funds (CO) from previous year \$1,310,381 and anticipated CDBG Program Income (PI) of approximately \$1,077,608 for a Total \$3,404,855 CDBG Budget; \$566,218 CDBG-CV carryover funds; HOME Partnerships Investment Grant (HOME) Estimated EN of \$399,043, HOME estimated CO of \$690,215, and HOME anticipated PI of \$633,883 for a Total HOME Budget of \$1,723,141; HOME American Rescue Plan (ARP) Carryover of \$1,534,028; HOME Match \$270,000; \$16,479 in City Funds carryover, and \$1,277,344 Non-federal Housing Fund (HF) in support of AAP FY25 for a total AAP25 Budget of \$8,792,066.

As of the date of this posting FY25 CDBG Entitlement (EN) and HOME EN award amounts have not been announced. Therefore, the prior year CDBG and HOME Entitlement awards amounts have been used. When actual CDBG EN and HOME EN award amounts are announced, the Quality Neighborhoods program's budget will be the balancing budget to adjust for the differences.

Proposed uses of anticipated funds CDBG: \$40,000 Emergency Home Repair Program, \$2,145,961 Quality Neighborhoods program, \$400,000 Small Business Loan Program, \$300,000 Microenterprise loan Program, \$100,000 Special Economic Development Projects, \$418,895 Administration; for a total CDBG Budget of \$3,404,855; CDBG-CV: \$174,794 Business Recovery Fund Jobs and \$308,174 Business Recovery Fund Microenterprise and \$83,250 CDBG-CV Administration for a Total CDBG-CV Budget of \$566,218; HOME: \$250,000 Own In Ogden, \$137,084 CHDO, \$1,232,765 Quality Neighborhoods and \$103,293 HOME Administration for a Total HOME Budget of \$1,723,141; HOME ARP: \$1,321,078 HOME ARP Allocation Plan and \$212,950 HOME ARP Administration for a total HOME ARP budget of \$1,534,028; HOME Match: \$170,000 Quality Neighborhoods Program and \$100,000 Own In Ogden; \$992,558 HF and \$16,479 City Funds for HELP; \$284,786 HF for Quality Neighborhoods for a total HF Budget of \$1,277,344; for a Total AAP FY25 Budget of \$8,792,066.

Copies of the proposed AAP FY25 are available for public review weekdays, except holidays, between the hours of 8:00 a.m. and 5:00 p.m. at the following locations:

Ogden City Municipal Building
Community Development, Suite 120
Business Development, Suite 420
Ogden City Recorder, Suite 210
Business Information Center
2036 Lincoln #105

Ogden Housing Authority

1100 Grant Avenue

Weber County Main Library

2464 Jefferson Avenue, Ogden, Utah

Written comments regarding the proposed AAP FY25 will be received during the 30-day public comment period concluding May 6, 2024, at midnight. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or email to fairhousing@ogdencity.com. All written public comments received no later than midnight May 6, 2024, will be summarized in the final AAP FY25 to be adopted by the City Council.

AAP FY25 is tentatively scheduled for a public hearing and to be presented for City Council approval at the Ogden City Council Chambers, located at 2549 Washington Boulevard, 3rd floor, on May 7, 2024, at 6:00 PM.

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PUBLISHED IN ACCORDANCE with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 7th Day of April 2024.

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TTY/TDD: 711 or 888-735-5906) or by email: accessibility@ogdencity.com at least 48 hours in advance of the meeting.



**AVISO DE DISPONIBILIDAD PARA REVISIÓN PÚBLICA
Y PERÍODO DE COMENTARIOS PÚBLICOS DE 30 DÍAS PARA
LA CIUDAD DE OGDEN**

PLAN DE ACCIÓN ANUAL 1 DE JULIO DE 2024 AL 30 DE JUNIO DE 2025

Este aviso anuncia la disponibilidad del Plan Anual de Acción del 1 de julio de 2024 al 30 de junio de 2025 (AAP FY25) para su revisión y la oportunidad de comentarios por parte de los ciudadanos. Como parte del proceso de planificación para la financiación del HUD, la Ciudad de Ogden está obligada por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD) a preparar un Plan Anual de Acción para el uso de fondos federales recibidos para fines de vivienda y desarrollo comunitario. AAP FY25 es el plan de implementación para el quinto y último año del Plan Consolidado Quinquenal de la Ciudad (2020-2025). El ConPlan es el vehículo de la ciudad para identificar y priorizar las necesidades y estrategias de vivienda, desarrollo comunitario y desarrollo empresarial. AAP FY25 está disponible para una revisión pública y período de comentarios de 30 días que comenzará el 7 de abril de 2024 y finalizará a la medianoche del 6 de mayo de 2025. Los ciudadanos pueden ver el documento completo y realizar comentarios en el sitio web: <http://HUDConplan.ogdencity.com>.

El AAP FY25 incluye estimaciones de fondos anticipados, premios de asignación de HUD y usos propuestos de fondos, así como un resumen de las necesidades, recursos y estrategias de vivienda y desarrollo comunitario. Específicamente, los fondos de AAP FY25 incluyen: Fondos de Asignación de Bloque de Desarrollo Comunitario (CDBG) de \$1,016,867, Fondos de CDBG de arrastre estimados (CO) del año anterior de \$1,310,381 y Ingresos del Programa CDBG anticipados (PI) de aproximadamente \$1,077,608 para un Total de \$3,404,855 de Presupuesto de CDBG; \$566,218 de fondos de arrastre de CDBG-CV; Subvención de Inversión en Asociaciones HOME (HOME) EN de \$399,043, CO estimado de HOME de \$690,215 y PI anticipado de HOME de \$633,883 para un Total de \$1,723,141 de Presupuesto HOME; Arrastre de HOME ARP de \$1,534,028; Coincidencia de HOME de \$270,000; \$16,479 en Fondos de la Ciudad de arrastre y \$1,277,344 de Fondos de Vivienda No Federales (HF) en apoyo de AAP FY25 para un presupuesto total de AAP de \$8,792,066.

A la fecha de esta publicación los montos de los derechos CDBG (EN) y HOME EN para el año fiscal 25 no han sido anunciados. Por lo tanto, las cantidades de los premios de derechos CDBG EN y HOME EN del año pasado han sido usados. Cuando las cantidades actuales de los premios CDBG EN y HOME EN sean anunciados, el presupuesto del programa Vecindarios de Calidad será el presupuesto de equilibrio para ajustar las diferencias.

Los usos propuestos de los fondos anticipados CDBG incluyen: \$40,000 para el Programa de Reparación de Viviendas de Emergencia, \$2,145,961 para el programa de Vecindarios de Calidad, \$400,000 para el Programa de Préstamos para Pequeñas Empresas, \$300,000 para el Programa de Préstamos para Microempresas, \$100,000 para Proyectos Especiales de Desarrollo Económico, \$418,895 para Administración; para un total de \$3,404,855 de Presupuesto de CDBG; CDBG-CV: \$174,794 para el Fondo de Recuperación de Empresas Empleos y \$308,174 para el Fondo de Recuperación de Empresas Microempresas y \$83,250 para Administración de CDBG-CV para un Total de \$566,218 de Presupuesto de CDBG-CV; HOME: \$250,000 para "Own In Ogden", \$137,084 para CHDO, \$1,232,765 para Vecindarios de Calidad y \$103,293 para Administración de HOME para un Total de \$1,723,141 de Presupuesto HOME; HOME ARP: \$1,321,078 para el Plan de Asignación de HOME ARP y \$212,950 para Administración de HOME ARP para un presupuesto total de HOME ARP de \$1,534,028; Coincidencia de HOME: \$170,000 para el Programa de Vecindarios de Calidad y \$100,000 para "Own In Ogden"; \$992,558 de HF y \$16,479 de Fondos de la Ciudad para HELP, y \$284,786 HF para Vecindarios de Calidad para un total de \$1,277,344 HF; para un Presupuesto Total AAP FY25 de \$8,792,066.

Copias del AAP FY25 propuesto están disponibles para revisión pública de lunes a viernes, excepto días feriados, entre las 8:00 a.m. y las 5:00 p.m. en los siguientes lugares:

Edificio municipal de la ciudad de Ogden
Desarrollo Comunitario, Suite 120
Desarrollo de Negocios, Suite 420
Registrador de la ciudad de Ogden, Suite 210
Centro de Información Comercial
2036 Lincoln #105
Autoridad de Vivienda de Ogden
1100 Subvención Avenida
Biblioteca principal del condado de Weber
2464 Avenida Jefferson, Ogden, Utah

Los comentarios escritos sobre el AAP FY25 propuesto serán recibidos durante el período de comentarios públicos de 30 días que concluye el 6 de mayo de 2024, a la medianoche. Los comentarios escritos pueden enviarse a Desarrollo Comunitario de la Ciudad de Ogden, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, o por correo electrónico a fairhousing@ogdencity.com. Todos los comentarios públicos escritos recibidos antes de la medianoche del 6 de mayo de 2024, serán resumidos en el AAP FY25 final que será adoptado por el Consejo Municipal.

El AAP FY25 está programado tentativamente para una audiencia pública y para ser presentado para la aprobación del Consejo Municipal en las Cámaras del Consejo de la Ciudad de Ogden, ubicadas en 2549 Washington Boulevard, 3er piso, el 7 de mayo de 2024, a las 6:00 PM.

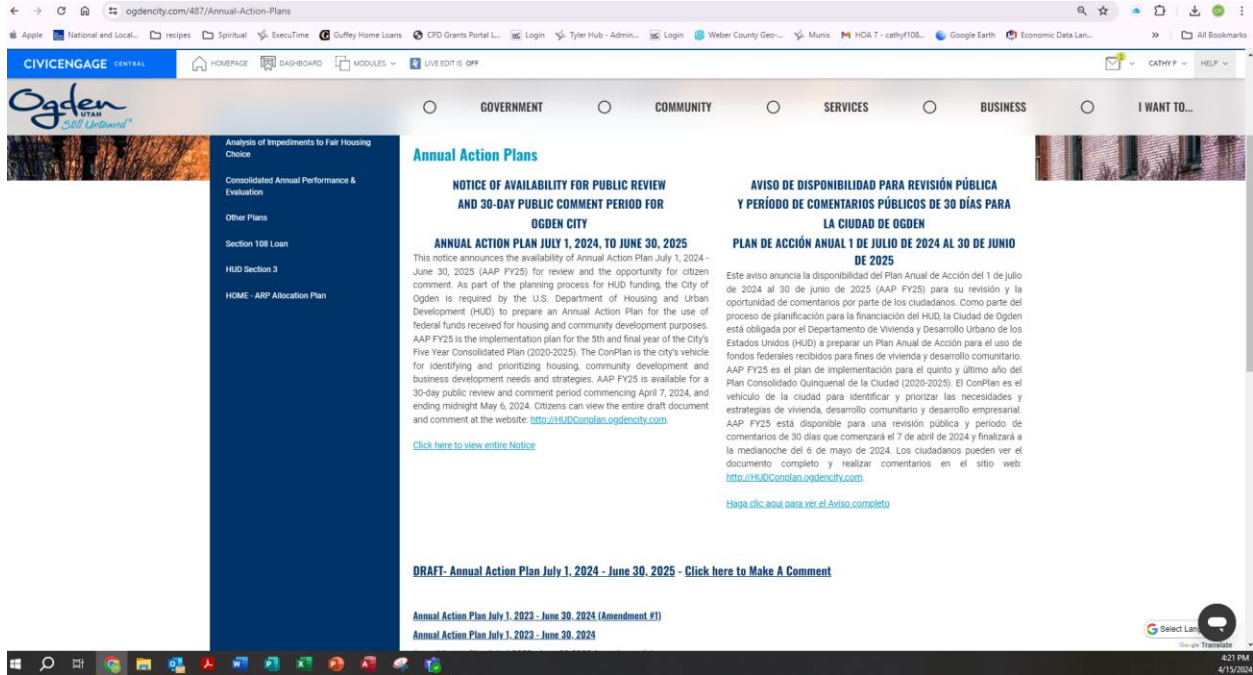
POR FAVOR TEN EN CUENTA: Las fechas de las reuniones del Consejo Municipal están sujetas a cambios. Las reuniones del Consejo Municipal se transmiten en línea a través de Facebook y YouTube. Por favor, consulte la página web del Consejo Municipal para conocer las opciones sobre cómo participar en las reuniones virtuales del Consejo Municipal y verificar las fechas de las reuniones.
<https://www.ogdencity.com/2439/ 2023>

PUBLICADO DE ACUERDO con los requisitos de participación ciudadana establecidos por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos, Departamento de Planificación y Desarrollo Comunitario y en conjunto con los requisitos estatutarios aplicables del Estado de Utah, el 7 de abril de 2024.

En cumplimiento con la Ley de Estadounidenses con Discapacidades, las personas que necesiten ayudas y servicios comunicativos auxiliares para esta reunión deben comunicarse con el Departamento de Servicios de Gestión al 629-8701 (TTY/TDD: 711 o 888-735-5906) o por correo electrónico: accessibility@ogdencity.com al menos 48 horas antes de la reunión.



Web Outreach (English and Spanish)



Proof of Publication (English & Spanish) – April 6, 2024

30 day Public Comment Period for Annual Action Plan FY25 (English)

INVITATION TO BID

Ogden City is seeking bids for the 2024 Sidewalk Cutting/Grinding Contract. The work generally includes but is not limited to cutting and/or grinding sunken or uplifted concrete panel edges resulting in a traversable surface between concrete panels. The work will take place at various locations within Ogden City.

A complete set of Bid Documents will be available for download from the Ogden City website at <https://www.ogdencity.com/264/Purchasing>. A complete set of Bid Documents must be used in preparing Bids. Bidders are responsible for securing any and all addenda issued. Owner and Engineer assume no responsibility for errors or misinterpretations resulting from the use of incomplete sets of Bid Documents.

A MANDATORY PRE-BID Conference will be held on **Wednesday, April 17, 2024 at 10 AM**, in the 7th floor Conference RM, Municipal Building, 2549 Washington Blvd., Ogden, UT. Details for the meeting are available within the contract documents. All contractors intending to submit a bid are **REQUIRED** to attend to obtain relevant information concerning the project.

Sealed bids for furnishing all materials, labor, tools, and equipment necessary to complete said work must be submitted on forms prepared by the City Engineer and are to be submitted to the Purchasing Office c/o the 2nd Floor Information / Constable Desk at 2549 Washington Blvd., Ogden, UT, **NO LATER THAN 1:30 PM, on April 24, 2024** at which time bids will be opened

and read aloud in the 7th Floor Conference Rm. of the same address. **LATE BIDS WILL NOT BE ACCEPTED.**

OWNERS RIGHTS RESERVED: The Owner reserved the right to accept or reject any bid that best serves its convenience and/or is found to be in the best interest of the City.

Ogden City encourages and welcomes bids from small, local, women, and minority-owned businesses, and other disadvantaged business enterprises.

Legal Notice 12696 Published in the Standard Examiner on March 30, April 6, 13, 2024

NOTICE OF AVAILABILITY FOR PUBLIC REVIEW AND 30-DAY PUBLIC COMMENT PERIOD FOR OGDEN CITY ANNUAL ACTION PLAN JULY 1, 2024, TO JUNE 30, 2025

This notice announces the availability of Annual Action Plan July 1, 2024 - June 30, 2025 (AAP FY25) for review and the opportunity for citizen comment. As part of the planning process for HUD funding, the City of Ogden is required by the U.S. Department of Housing and Urban Development (HUD) to prepare an Annual Action Plan for the use of federal funds received for housing and community development purposes. AAP FY25 is the implementation plan for the 5th and final year of the City's Five Year Consolidated Plan (2020-2025). The ConPlan is the city's vehicle for identifying and prioritizing housing, community development and business development needs and strategies. AAP FY25 is available for a 30-day public review and comment period commencing April 7, 2024, and ending midnight May 6, 2024. Citizens can view the entire draft document and comment at the website:

<http://HUDConplan.ogdencity.com>.

The AAP FY25 includes estimates of anticipated funding, HUD entitlement awards and proposed uses of funds, as well as a summary of housing and community development needs, resources and strategies. Specifically, AAP FY25 funds of: Community Development Block Grant (CDBG) Estimated Entitlement Funds (EN) of \$1,016,867; CDBG estimated carryover funds (CO) from previous year \$1,310,381 and anticipated CDBG Program Income (PI) of approximately \$1,077,608 for a Total \$3,404,855 CDBG Budget; \$566,218 CDBG-CV carryover funds; HOME Partnerships Investment Grant (HOME) Estimated EN of \$399,043, HOME estimated CO of \$690,215, and HOME anticipated PI of \$633,883 for a Total HOME Budget of \$1,723,141; HOME American Rescue Plan (ARP) Carryover of \$1,534,028; HOME Match \$270,000; \$16,479 in City Funds carryover, and \$1,277,344 Non-federal Housing Fund (HF) in support of AAP FY25 for a total AAP25 Budget of \$8,792,066.

As of the date of this posting FY25 CDBG Entitlement (EN) and HOME EN award amounts have not been announced. Therefore, the prior year CDBG and HOME Entitlement awards amounts have been used. When actual CDBG EN and HOME EN award amounts are announced, the Quality Neighborhoods program's budget will be the balancing budget to adjust for the differences.

Proposed uses of anticipated funds CDBG: \$40,000 Emergency Home Repair Program, \$2,145,961 Quality Neighborhoods program, \$400,000 Small Business Loan Program, \$300,000 Microenterprise loan Pro-

gram, \$100,000 Special Economic Development Projects, \$418,895 Administration; for a total CDBG Budget of \$3,404,855; CDBG-CV: \$174,794 Business Recovery Fund Jobs and \$308,174 Business Recovery Fund Microenterprise and \$83,250 CDBG-CV Administration for a Total CDBG-CV Budget of \$566,218; HOME: \$250,000 Own In Ogden, \$137,084 CHDO, \$1,232,765 Quality Neighborhoods and \$103,293 HOME Administration for a Total HOME Budget of \$1,723,141; HOME ARP: \$1,321,078 HOME ARP Allocation Plan and \$212,950 HOME ARP Administration for a total HOME ARP budget of \$1,534,028; HOME Match: \$170,000 Quality Neighborhoods Program and \$100,000 Own In Ogden; \$992,558 HF and \$16,479 City Funds for HELP; \$284,786 HF for Quality Neighborhoods for a total HF Budget of \$1,277,344; for a Total AAP FY25 Budget of \$8,792,066.

Copies of the proposed AAP FY25 are available for public review weekdays, except holidays, between the hours of 8:00 a.m. and 5:00 p.m. at the following locations:

Ogden City Municipal Building
Community Development, Suite 120
Business Development, Suite 420
Ogden City Recorder, Suite 210
Business Information Center
2036 Lincoln #105
Ogden Housing Authority
1100 Grant Avenue
Weber County Main Library
2464 Jefferson Avenue, Ogden, Utah

Written comments regarding the proposed AAP FY25 will be received during the 30-day public comment period concluding May 6, 2024, at midnight. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd., Suite 120, Og-

den Utah 84401, or email to fairhousing@ogdencity.com. All written public comments received no later than midnight May 6, 2024, will be summarized in the final AAP FY25 to be adopted by the City Council.

AAP FY25 is tentatively scheduled for a public hearing and to be presented for City Council approval at the Ogden City Council Chambers, located at 2549 Washington Boulevard, 3rd floor, on May 7, 2024, at 6:00 PM.

PLEASE NOTE: City Council meeting dates are subject to change. City Council meetings are live and streamed online through Facebook and YouTube. Please check the City Council web page for options on how to participate in virtual City Council meetings and verify meeting dates. https://www.ogdencity.com/2439/_2023



PUBLISHED IN ACCORDANCE with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 6th Day of

April 2024.

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TTY/TDD: 711 or 888-735-5906) or by email: accessibility@ogdencity.com at least 48 hours in advance of the meeting.

Legal Notice 12710 Published in the Standard Examiner on April 6, 2024

Notice of Self Storage Sale

Please take notice Prime Storage - Orem located at 1450 W 800 N Orem UT 84057 intends to hold an Auction of storage units in default of payment. The sale will occur as an Online Auction via www.storage-treasures.com on 4/23/2024 with the sale to conclude no earlier than 12:00PM. This sale is pursuant to the assertion of lien for rental at the self-storage facility. Steven Miller unit #00212; Michael Elliott units #00225 & #00767; Janna Adams unit #00280; Stefan Vincent unit #00529; Aaron Spendlove unit #00561; Jeremiah Raynor unit #00617; Tamra Primavera units #00640 & #00694; Edward Winkelman/Associated Business Appraisers Inc unit #00688; Drew Anderson/Wasatch Peaks Production unit #00710; Courtney Humphries unit #00872; Stanley B Tarr/TSG/SCO Operations unit #01020; Lucia Corbett unit #01076; Anthony Christensen unit #03025. This sale may be withdrawn at any time without notice. Certain terms and conditions apply.

Legal Notice 12726 Published in the Standard Examiner on April 6, 2024

DRAFT

Annual Action Plan July 1, 2024 – June 30, 2025 Amendment #1

DRAFT

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Standard Examiner - 04/06/2024

A B C D

Bookmark

Clip

Fit Width

C-6

Classifieds

Garage/Yard Sales

Rummage Sales

Merchandise

Miscellaneous

1 DE JULIO DE 2024 AL 30 DE JUNIO DE 2025

Este aviso anuncia la disponibilidad del Plan Anual de Accion del 1 de julio de 2024 al 30 de junio de 2025 (AAP FY25) para su revision y la oportunidad de comentarios por parte de los ciudadanos. Como parte del proceso de planificacion para la financiacion del HUD, la Ciudad de Ogden esta obligada por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD) a preparar un Plan Anual de Accion para el uso de fondos federales recibidos para fines de vivienda y desarrollo comunitario. AAP FY25 es el plan de implementacion para el quinto y ultimo ano del Plan Consolidado Quinquenal de la Ciudad (2020-2025). El ConPlan es el vehiculo de la ciudad para identificar y priorizar las necesidades y estrategias de vivienda, desarrollo comunitario y desarrollo empresarial. AAP FY25 esta disponible para una revision publica y periodo de comentarios de 30 dias que comenzara el 7 de abril de 2024 y finalizara a la medianoche del 6 de mayo de 2024. Los ciudadanos pueden ver el documento completo y realizar comentarios en el sitio web: <http://HUDConplan.ogdencity.com>.

Los usos propuestos de los fondos anticipados CDBG incluyen: \$40,000 para el Programa de Reparacion de Viviendas de Emergencia, \$2,145,961 para el programa de Vecindarios de Calidad, \$400,000 para el Programa de Prestamos para Pequenas Empresas, \$300,000 para el Programa de Prestamos para Microempresas, \$100,000 para Proyectos Especiales de Desarrollo Economico, \$418,895

Total de \$1,723,141 de Presupuesto HOME; Arrastre de HOME ARP de \$1,534,028; Coincidencia de HOME de \$270,000, \$16,479 en Fondos de la Ciudad de arrastre y \$1,277,344 de Fondos de Vivienda No Federales (HF) en apoyo de AAP FY25 para un presupuesto total de AAP de \$8,792,066.

A la fecha de esta publicacion los montos de los derechos CDBG (EN) y HOME EN para el ano fiscal 25 no han sido anunciados. Por lo tanto, las cantidades de los premios de derechos CDBG EN y HOME EN del ano pasado han sido usados. Cuando las cantidades actuales de los premios CDBG EN y HOME EN sean anunciados, el presupuesto del programa Vecindarios de Calidad sera el presupuesto de equilibrio para ajustar las diferencias.

Los usos propuestos de los fondos anticipados CDBG incluyen: \$40,000 para el Programa de Reparacion de Viviendas de Emergencia, \$2,145,961 para el programa de Vecindarios de Calidad, \$400,000 para el Programa de Prestamos para Pequenas Empresas, \$300,000 para el Programa de Prestamos para Microempresas, \$100,000 para Proyectos Especiales de Desarrollo Economico, \$418,895

Private Party, Legal Ads [801-625-4488](tel:801-625-4488)
Recruitment Ads [801-625-4374](tel:801-625-4374)
Real Estate, Rental Ads [801-625-4374](tel:801-625-4374)

darios de Calidad y \$100,000 para "Own In Ogden"; \$992,558 de HF y \$16,479 de Fondos de la Ciudad para HELP, y \$284,786 HF para Vecindarios de Calidad para un total de \$1,277,344 HF; para un Presupuesto Total AAP FY25 de \$8,792,066.

Copias del AAP FY25 propuesto estan disponibles para revision publica de lunes a viernes, excepto dias feriados, entre las 8:00 a.m. y las 5:00 p.m. en los siguientes lugares:

Edificio municipal de la ciudad de Ogden
Desarrollo Comunitario, Suite 120
Desarrollo de Negocios, Suite 420
Registrador de la ciudad de Ogden, Suite 210
Centro de Informacion Comercial
2036 Lincoln #105
Autoridad de Vivienda de Ogden
1100 Subvencion Avenida
Biblioteca principal del condado de Weber
2464 Avenida Jefferson, Ogden, Utah

Los comentarios escritos sobre el AAP FY25 propuesto seran recibidos durante el periodo de comentarios publicos de 30 dias que concluye el 6 de mayo de 2024, a la medianoche. Los comentarios escritos pueden enviarse a Desarrollo Comunitario de la Ciudad de Ogden, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, o por correo electronico a fairhousing@ogdencity.com. Todos los comentarios publicos escritos recibidos

como participar en las reuniones virtuales del Consejo Municipal y verificar las fechas de las reuniones. https://www.ogdencity.com/2439/_2023

PUBLICADO DE ACUERDO con los requisitos de participacion ciudadana establecidos por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos, Departamento de Planificacion y Desarrollo Comunitario y en conjunto con los requisitos estatutarios aplicables del Estado de Utah, el 6 de abril de 2024.
En cumplimiento con la Ley de Estadounidenses con Discapacidades, las personas que necesitan ayudas y servicios comunicativos auxiliares para esta reunion deben comunicarse con el Departamento de Servicios de Gestion al 629-8701 (TTY/TDD: 711 o 888-735-5906) o por correo electronico: accessibility@ogdencity.com al menos 48 horas antes de la reunion.

Washington Terrace, 163 W 4800 S (Laker Way). Huge Indoor Rummage Sale. Friday, April, 5th, 9am - 5pm & Saturday, April 6th, 9am-noon. Community United Methodist Church. Lots Of Bargains!

23 beautiful illustrated Egyptian books for sale \$25 for all Call or leave message 801-989-2351

For Sale: Leavenworth Bavarian Lodge KING BEDSPREAD, never used, brown microsuede material, in original packaging, cost \$150.00, selling for \$99.00. PHONE 801-668-2827

Lawn mower \$25. Picnic coolers, \$10 to \$50. Some with wheels, some without. Coleman, Igloo etc. 385-400-6422

Willow Tree Figurines. Still in

DRAFT Annual Action Plan July 1, 2024 – June 30, 2025 Amendment #1 DRAFT 66

OMB Control No: 2506-0117 (exp. 09/30/2021)

CITIZEN COMMENTS

AAP FY25 AMENDMENT #1 CITIZEN COMMENTS

AAP FY25 Amendment #1 Outreach event - Ben Lomond H.S. Family Back to School Night

“Please, we need more option for low income families, we are struggling!” Ransons

“We need more roads worked on and more house options for low-income bigger families.” Salcedo

“Given that Utah has the Housing First Initiative, this program, especially Housing Rehab aligns with the goal of access to affordable housing for all. Please continue with the program funding and initiatives to help Ogden grow.” S. Petit

“Housing rehab is a good way to help people to make there house livable and live with good clean living. Helping people makes everyones lives better.” B. Frias

“We would need to make homes more safe and secure for the children and the elderly.” Nemiah

“Repairing roads and sidewalks!” Lily

“Improving greats / supporting our sports teams” – Jen B.

“Education of “Own In Ogden” process – counseling? Funding. – Stephanie Winters

“Continue with the amazing program! First time home buyer loving Ogden!” Victor Galindo

AAP FY25 CITIZEN COMMENTS

“PLEASE WORK ON WASHINGTON TO LINCOLN, 27TH TO 36TH STREET.” K. RICHAN

“NORTH & EAST TEMPLE BLOCK?” N. RICHES

RESPONSE FOR COMMENT NOT ACCEPTED: Most AAP FY25 programs are available city-wide, which includes program availability to the North and East Temple blocks.

“DOUBLE THE AMOUNT OF APARTMENTS. ABANDONED HOUSING IS AFFORDABLE HOUSING.

SUPPLY & DEMAND PREDICTS PRICE TRENDS. TALL BUILDINGS ARE GOOD.” N. MITCHELL

RESPONSE FOR COMMENT NOT ACCEPTED: These comments will be forwarded to Planning and considered with the General Plan planning process.

COMMENT April 10, 2024

“It was wonderful today to learn about the down payment assistance program. Please do anything that it will take to continue program like this to help our low income population. Thank you!

D. L. Duke (1508 N. Millcreek Dr., Ogden)

CITIZEN OUTREACH

COALITION OF RESOURCES (COR) MARCH 5, 2024

AAP FY25 & HELP guidelines changes



OGDEN HOUSING AUTHORITY RESIDENT ADVISORY BOARD (RAB) MARCH 13, 2024

AAP FY25 & HELP guidelines changes



MAKE OGDEN OPEN HOUSE EVENT MARCH 27, 2024

AAP FY25 & HELP guidelines changes



DIVERSITY COMMISSION (April 10, 2024)

AAP FY25 & HELP guidelines changes



Appendix B - Priority Objectives, Programs and Goals Summary Matrix

Ogden City Five Year Consolidated Plan 2021-2025 AAP FY2025 Amendment #1 Programs and Goals Matrix

Priority Objective 1: IMPROVE THE QUALITY AND INCREASE THE SUPPLY OF DECENT AFFORDABLE HOUSING

1.1 Quality Neighborhoods – Rehabilitate housing units and construction of new housing to upgrade existing housing stock to alleviate conditions of blight and provide quality and affordable housing opportunities.

The Quality Neighborhoods - Rehab/Resale Program is designed to be flexible to address the specific needs for revitalization of blocks located in Ogden, with specific priority in the NRSA. The City purchases vacant or dilapidated housing units, HOME and/or CDBG funds are used to rehabilitate the housing unit. Activities may be undertaken with private or nonprofit partners including CHDO partners. Eligible applicants for purchase are low-moderate income households (up to 80% of Area Median Income) who will qualify for purchase financing, and who will occupy the home as a primary residence. Homes are sold on a first come first served basis. Homes are priced to be affordable to low- to-moderate income households. NRSA regulations also provide for a limited amount of home buyers with incomes in excess of the low-moderate income limit to purchase Quality Neighborhoods rehabilitated homes.

1.2 Emergency Home Repair Program (EHRP) – Enable low-income homeowners to stay in their homes.

Description: The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhood. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness because of impending conditions such as electrical and plumbing hazards, failure of the heating system, fire hazards, structural failure, and/or natural disasters. The program is available to all program-qualified low-income (up to 50% Area Median Income) owner-occupied property owners within the city limits of Ogden. Maximum loan amount is \$5,000. Loans are due on transfer of ownership.

Priority Objective 1. Improve the quality and increase the supply of decent affordable housing			
#	Project / Program	Outcomes	Funding
1.1	Quality Neighborhoods Program: Alleviate conditions of blight and provide quality and affordable housing opportunities.	<ul style="list-style-type: none"> Rehabilitate and upgrade substandard housing units. Increase the number of decent, safe and affordable housing units in the NRSA. Improve the neighborhood by rehab of “troubled” properties. Create new quality housing options in the NRSA. 	<ul style="list-style-type: none"> HOME HOME Match CHDO CDBG Private resources leverage federal funds to develop affordable housing.
1.2	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<ul style="list-style-type: none"> Assistance to low-income residents through 0% interest, deferred payment emergency home rehabilitation loans. Improve quality and safety of housing units. Decrease the number of low income residents facing the threat of homelessness. Decrease the number of homeowners facing housing problems. 	<ul style="list-style-type: none"> CDBG

Priority Objective 1. Improve the quality and Increase the supply of quality, affordable housing							
#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
1.1	Quality Neighborhoods: housing units improved	7	5	5	6	5	28
1.1	Quality Neighborhoods: # housing units newly constructed	1		1		1	3
1.2	Housing units assisted for emergency home repairs	5	5	5	5	5	25

Priority Objective #2 – EXPAND HOMEOWNERSHIP OPPORTUNITIES

2.1 Own in Ogden – Enable low- to-moderate-income families to buy a home.

The Own In Ogden program provides zero percent interest, deferred payment, due on transfer of ownership, down payment assistance loans to low- to-moderate-income (LMI) households (up to 80% of Area Median Income). The Own In Ogden Program promotes homeownership with the goal of stabilizing neighborhoods and improving housing, as more people move from renting to owning a home. To encourage successful homeownership experiences, the city requires homebuyers to attend a homebuyer education class. The objective of home ownership was identified as a high priority during the development of the ConPlan, along with the community support and high utilization of the program.

Priority Objective # 2 Expand homeownership opportunities			
#	Strategy	Outcome	Funding
2.1	Own In Ogden Program: Provide down payment assistance to low to moderate income families	<ul style="list-style-type: none"> Provide the down payment assistance needed for low to moderate income persons to buy a home. Increase homeownership in central Ogden. Support neighborhood revitalization through homeownership opportunities 	<ul style="list-style-type: none"> HOME Private resources

#	Expected units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
2.1	Down payment assistance loans	50	45	45	50	50	240

Priority Objective #3 – IMPROVE THE SAFETY/APPEARANCE OF THE NEIGHBORHOOD

3.1 Target Area Public Improvements –Replacement of deteriorated public improvements in the public right of way, including streets, underground utilities, curbs/gutters, drive approaches, sidewalks, lighting, landscape, and trees. Locations will be in census tracts with predominantly low- to moderate-income households (LMI Census Tracts). While referring to the prioritized needs survey derived by the Ogden City Engineering Division, the primary focus will be on main local transportation corridors, and block faces where public improvements will coordinate with other targeted housing and neighborhood improvement initiatives. Special emphasis will be on the NRSA.

Priority Objective #3 Improve the Safety and Physical Appearance of Neighborhoods			
#	Strategy	Outcome/Long Term Goals	Funding
3.1	Target Area Public Improvements: Construct or improve deteriorating streets, curbs, infrastructure	<ul style="list-style-type: none"> Improve the physical appearance of neighborhoods Improve the quality of life for residents Increase property values 	<ul style="list-style-type: none"> CDBG

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
3.1	Public Improvement projects – people benefiting			4,705			4,705

Priority Objective #4 – CREATE GREATER ACCESS TO CAPITAL

Support Microenterprises by providing financial assistance to LMI microenterprise businesses owners.

- a. **Microenterprise Loan Program** –Support Microenterprises by providing direct financial assistance and funding for technical assistance to LMI microenterprise business owners. Microenterprises is a business with five or fewer employees, at least one of which is the owner. Owners must be low- to-moderate income. The goal of the program is to be the conduit for access to capital and entrepreneurial success. Its strategic goal is to help reduce the number of failed businesses and increase the number of successful microenterprises in Ogden.
- b. **CV- Business Recovery Fund - Micro** –Support Microenterprises by providing direct financial assistance to LMI microenterprise business owners to mitigate the impact of COVID-19 pandemic. Microenterprises is a business with five or fewer employees, at least one of which is the owner. Owners must be low- to-moderate income. The goal of the program is to be the conduit for access to capital and entrepreneurial success. Its strategic goal is to help reduce the number of failed businesses and increase the number of successful microenterprises in Ogden.

Priority Objective #4: Create Greater Access to Capital			
#	Strategy	Outcome	Funding
4.1	Microenterprise Loan Program: Provide direct financial assistance to LMI micro-enterprise owners to start-up or expand in Ogden.	<ul style="list-style-type: none"> Increase the survival rate for microenterprises in Ogden Attract more businesses to open in Ogden Reduce the number of failed businesses Support the struggling microenterprise. 	<ul style="list-style-type: none"> CDBG Leverage private resources
4.1 CV	CV-Business Recovery Fund - Micro: Provide direct financial assistance to LMI microenterprise owners to mitigate the impact of COVID-19.	<ul style="list-style-type: none"> Increase the survival rate for microenterprises in Ogden Support the microenterprise negatively impacted by COVID-19 pandemic Reduce the number of failed businesses 	<ul style="list-style-type: none"> CDBG-CV Leverage private resources

#	Expected Units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
4.1	LMI Microenterprise owners assisted	10	5	5	10	10	40
4.1 CV	CV- Business Recovery Fund LMI Microenterprise owners assisted	10	5	5			20

Priority Objective #5 – STIMULATE ECONOMIC GROWTH

Increase economic opportunities through the creation or retention of permanent jobs, blight removal and business counseling and assistance.

5.1 Small Business Loan Program – Direct financial assistance to businesses

Direct financial assistance to for-profit businesses to create or retain permanent full-time jobs in Ogden City. Available citywide, with targeting to businesses in key industries and/or businesses located in the NRSA, airport, major corridors, Trackline EDA and the Business Depot of Ogden. This program helps reduce unemployment, increases Ogden's economic base, and attracts economic growth.

5.1 CV- Business Recovery Fund - Jobs – Direct financial assistance to businesses

Direct financial assistance to for-profit businesses to mitigate the impact of COVID-19, to address an urgent need and/or to create or retain permanent full-time jobs in Ogden City. Available citywide, this program helps reduce unemployment, increases Ogden's economic base, attracts economic growth and mitigates the impact of COVID-19.

5.2 Special Economic Development Projects (SEDP) – Support the expansion of Ogden City's economic base by developing underutilized properties, providing financial assistance, and/or job creation/retention or may assist businesses with loss of revenues as a result of COVID-19 or with capital or loan guarantees, or eliminate slums and blight or address an urgent need. The SEDP program is intended to facilitate and stimulate capital investment in Central Business District, main corridors, historic districts, distressed areas, the airport, Business Depot Ogden. Activities may be commercial or residential. Activity selection is designed to be flexible to address the specific needs for revitalization of specific target areas.

Priority Objective #6: Stimulate Economic Growth			
#	Strategy	Outcome	Funding
5.1	Small Business Loan Program: Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs	<ul style="list-style-type: none">• Reduce unemployment• Create / retain permanent jobs• Mitigate the impact of COVID-19	<ul style="list-style-type: none">• CDBG• CDBG-CV• Leverage private resources
5.1 CV	CV-Business Recovery Fund - jobs: Direct financial assistance to businesses that will create / retain jobs and mitigate the impact of COVID-19	<ul style="list-style-type: none">• Increase the survival rate for businesses negatively impacted by COVID-19• Assist businesses impacted by COVID-19 retain or create jobs.• Reduce unemployment• Address an urgent need	<ul style="list-style-type: none">• CDBG• CDBG-CV• Leverage private resources
5.2	SEDP: Expand Ogden's economic base through developing underutilized properties, job create and/or blight removal	<ul style="list-style-type: none">• Create / retain permanent jobs• Remove of blight• Attract new businesses• Provide gap financing to support business success• Mitigate the impact of COVID-19• Address an urgent need	<ul style="list-style-type: none">• CDBG• Leverage private resources

#	Expected Units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
5.1	Full-time Equivalent jobs created/retained	8	8	8	8	5	37
5.1 CV	CV-Business Recovery Fund - Jobs	10	5	5			20
5.2	SEDP Projects completed	1			1		2

NRSA GOALS

Annual Action Plan July 1, 2024 – June 30, 2025 – NRSA Goals

PROGRAMS AND PROJECTS July 1, 2024 – June 30, 2025	Year 5 Goal	Year 5 Goals in NRSA	Year 5 Goal % in NRSA
1.1 Quality Neighborhoods (purchase/rehab/resale): Housing units	5	4	80%
1.2 Emergency Home Repair: Housing units rehabilitated	5	4	80%
2.1 Own in Ogden Down Payment Assistance: Loans	50	40	80%
4.1 Microenterprise Loan Program	10	8	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	5	4	80%

Five Year Consolidated Plan July 1, 2020 – June 30, 2025 – NRSA Goals

PROGRAMS AND PROJECTS 2021-2025	Years 1 -5 GOAL	Years 1 -5 GOAL # in NRSA	Years 1 -5 GOAL % in NRSA
1.1 Quality Neighborhoods (purchase/rehab/resale): Housing units	28	25	90%
1.2 Emergency Home Repair: Housing units rehabilitated	25	20	80%
1.3 Infill Housing	12	9	75%
2.1 Own in Ogden Down Payment Assistance: Loans	240	192	80%
3.1 Target Area Public Improvements: Projects	2	2	100%
4.1 Microenterprise Loan Program	40	32	80%
4.1 CV-Business Recovery Fund for LMI Microenterprise assistance	20	16	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	37	30	80%
5.1 CV-Business Recovery Fund Program: Full-time Jobs created/retained	20	16	80%
5.3 Special Economic Development: Projects	2	1	50%

