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Mayor, Mike Caldwell

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## ANNUAL ACTION PLAN JULY 1, 2019 – JUNE 30, 2020



Submit to HUD May 11, 2019



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## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The Annual Action Plan FY July 1, 2019 – June 30, 2020 (AAP FY20) is the fifth and final year implementation plan of the Five year Consolidated Plan 2016-2020. In July 2015, the City of Ogden initiated the development of the Five Year Consolidated Plan 2016-2020 (ConPlan). 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. The Annual Action Plan FY2020 outlines activities that will be undertaken during the program year beginning July 1, 2019 and ending June 30, 2020. All CDBG and HOME funded activities in AAP FY2020 are developed from strategies and priorities identified during the planning process. The AAP FY2020 describes how Community Development Block Grant (CDBG) and Home Investment Partnerships Grant (HOME) will be used in the coming year to address the priority needs and local objectives established in the ConPlan.

#### **2. 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 of housing stock.
2. Expand homeownership opportunities for Low to Moderate Income (LMI) residents.
3. Increase the supply of decent affordable housing.

##### **CREATE SUITABLE LIVING ENVIRONMENT OBJECTIVES**

1. Improve the physical appearance and safety of neighborhoods

##### **EXPAND ECONOMIC OPPORTUNITIES ANNUAL OBJECTIVES**

1. Job Creation
2. Business Counseling
3. Create greater access to capital
4. Stimulate economic growth

## **GOALS AAP FY2019-2020**

### **DECENT AFFORDABLE HOUSING GOALS**

- Complete the rehabilitation of 12 single-family affordable housing units in the East Central.
- Fund 5 emergency home repairs loans for low income households to make urgent repairs to single-family housing units.
- Help forty-five low to moderate income households qualify to purchase a home by providing down payment assistance.
- Transform four vacant lots or substandard housing units to quality, decent, affordable housing units every other year; during the program year complete construction and sale of four new owner-occupied housing units in the program year.
- Assist a Community Housing and Development Organization (CHDO) with the completion of one housing project every other year, which develops housing units for low- to moderate-income households in the NRSA. In the program year, assist the CHDO in completing construction and sale of one new owner-occupied affordable housing unit.

### **CREATE SUITABLE LIVING ENVIRONMENT GOALS**

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

### **EXPAND ECONOMIC OPPORTUNITIES ANNUAL GOALS**

- Provide funding to small businesses to create the equivalent of eight full-time jobs.
- Provide business counseling to five hundred business owners/potential owners.
- Stimulate business growth, economic expansion through a wide range of projects (including the city's development of underutilized commercial property, or through financial assistance to for-profit businesses and microenterprise assistance, or to eliminate blight or to create or retain jobs).
- CDBG funds may be used to build lending capacity for targeted projects.

### **3. 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 Program Year 2017-2018 CAPER last fall, the City's efforts to meet its Annual Action Plan July 1, 2017 to June 30, 2018 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.

In the previous program year, the Business Development Division (Bus Dev) successfully assisted a couple of microenterprise owners with loans. After review of past performance, the City eliminated the Microenterprise Loan Program from the AAP funding for the year. Assistance to microenterprise owners

will be administered through the Small Business Loan program or Special Economic Development Projects. Microenterprises in any of the City's Bus Dev targeted industries may apply to receive assistance. The city in partnership with Hispanic Chamber markets to MBEs and microenterprise owners in English and Spanish the program to local MBEs.

The City continues to create partnerships with financial institution, neighboring jurisdictions, local businesses and other agencies to enhance its ability to address community needs and expand the benefits of these federal funds.

The City of Ogden strives to meet or exceed the goals stated in the Consolidated Plan and Annual Action Plans. The City strives to obligate and disburse its CDBG funds in a timely manner. The City met the May 1, 2018 timeliness test for CDBG spending and has implemented a spending plan to ensure compliance is maintained. The City proposes to provide 70% overall benefit in FY2019-2020 to low and moderate income persons, meeting the 70% regulatory requirement.

**4. Summary of Citizen Participation Process and consultation process** 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. Receiving input from stakeholders and residents of Ogden plays a significant role in helping the plans take shape.

The City's public participation efforts include: 1) project coordinators talking to surrounding neighbors of Quality Neighborhoods housing rehab projects; 2) attending a variety of community groups and events for the purpose of ConPlan 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 information of all AAP public notices to residents by newspaper, website, and/or water bill insert; 5) outreach to residents and organizations in low – moderate income areas; 6) holding public meetings; 7) posting notices of public hearings at city offices, and city and county housing authority offices; and 8) efforts to outreach to the Hispanic population, which is Ogden's largest minority population. The Citizen Advisory Committee (CAC) met during the AAP planning process. The CAC meetings provided a forum for discussion, input and recommendations of community development activities.

The City encouraged and accepted public comments throughout the entire Consolidated Plan process; and through the AAP FY20 planning process until the end of the required thirty-day comment period (March 25, 2019 thru April 24, 2019). The website allows for easy online comments to be made by the click of a mouse. Ogden City Community Development Division accepts 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.

- 5. 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.

Prior to the public hearing to adopt AAP FY20, a 30-day public comment period was provided March 25 thru April 24, 2018 and a notice of a 30-day public comment public comment period was posted in the Standard Examiner on March 24, 2019, Appendix A.

Citizen comments were received during the 30 day public comment period and are included in full in Appendix B.

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

Please see Appendix B.

- 7. Summary**

The City encouraged and accepted public comments throughout the entire Consolidated Plan process until the end of the required thirty-day comment period. The website allows for easy online comments to be made by the click of a mouse. Ogden City Community Development Division accepts 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)

### 1. 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	
CDBG Administrator	OGDEN	Tom Christopulos, CED Director/Ogden City
HOME Administrator	OGDEN	Tom Christopulos, 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)

### 1. Introduction

During the development of AAP FY2020, the City consulted with the City Diversity Commission, the Coalition of Resources (COR a group of over 100 local service and non-profit providers, Hispanic Chamber, Ogden Housing Authority, Weber State SBDC, SBA, OWATC, Dixie College and University of Utah to further the develop a Hispanic Business Academy serving Ogden residents. In efforts to develop additional funding for small businesses and start up in Ogden, the City worked closely with banks and the state to develop Business Loans Utah (BLU), a partnership that will provide loans to businesses. In addition, the City worked with Utah Non-Profit Housing and funding partners to save McGregor Apartments, a LIHTC housing project that is under distress and at risk of closing. Ogden CAN, opportunity zones, RDA's.

The City consulted with a wide array of organizations and existing networks to develop the Five Year Consolidated Plan 2016-2020. Each year, Ogden City maintains relationships with these organizations to work on Annual Action Plans and to coordinate services. During the development of the ConPlan, the City launched a collaborative effort to consult with elected officials, City departments, community stakeholders, general public and beneficiaries of HUD entitlement programs to inform and develop the priorities and strategies contained within this five year plan. In addition, a *Priority Needs Survey* was conducted to solicit input from residents and stakeholders in the City of Ogden. The questionnaire polled respondents about the level of need in their respective neighborhoods for various types of improvements that can potentially be addressed by the use of entitlement funds.

The City's consultation strategies included outreach to housing, service, and mental health providers; workforce developers; community advocates; and others partners. Partners were encouraged to alert their clients and program beneficiaries that an important planning process was being undertaken and encouraged active participation by beneficiaries.

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

- Weber Housing Authority
- Utah Center for Neighborhood Stabilization
- Utah Small Business Administration
- Utah Hispanic Chamber of Commerce
- State Utah Latino Chamber of Commerce
- Utah Department of Workforce Services
- Diversity Commission
- Fair Housing Forum of Utah
- Economic Development Corporation of Utah
- Weber County Homeless Charitable Trust
- Weber Economic Development Partnership
- Small Business Development Center (Small Business Administration)



- Cottages of Hope
- Ogden Weber Community Action Partnership
- Utah Center for Affordable Housing
- Ogden Housing Authority
- Ogden School District
- Utah Non-profit Housing Corporation
- Weber State University's SBDC
- Utah Anti-Discrimination and Labor Division (UALD)
- United Way of Northern Utah
- Catholic Community Services
- Weber Human Services
- Grow Utah
- SCORE
- Northern Utah Small Business Resources Partner's Collaboration
- Suzao Center and Business Information Center
- Ogden Weber Chamber of Commerce

The development of the Consolidated Plan extends beyond the annual planning process. More detail is provided in PR-15 for our consultation and citizen participation.

**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's (CED) Citizen Advisory Committee reviews ConPlan programs and makes recommendation to the Mayor and City Council about ConPlan programs and funding levels. It includes representatives from service providers, stakeholders, community leaders and city staff.
- Staff presented AAP information to Ogden Diversity Commission. 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.
- Ogden is engaged with the Ogden Community Action Network (OgdenCAN) to support health, education, and housing opportunities in the East Central Neighborhood. OgdenCAN is a collaboration between Ogden City, Weber County Health Department, Weber State University to combine resources to effectively find solutions to community needs.
- The City Staff attends Coalition of Resources (COR) meetings. COR has over 100 members with representatives from various for-profit, non-profit 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. COR has been an effective tool in reaching a wide range of citizens.
- City staff has worked with Ogden Weber Hispanic Chamber of Commerce to house the HCC in BIC as it organizes in Ogden.
- The Weber County Homeless Coordinating Council, the local Continuum of Care 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.

- During the development of the AAP FY20, staff met with LUPEC to present the AAP budget and programs and receive input from the LUPEC members.
- Ogden City staff presenting HUD funded program information to a group of local realtors.
- Weber State University and Ogden City entered into a Education Collaborative Agreement to further efficient use of resources for Ogden residents.
- The Disability Law Center (a Fair Housing Initiative grant recipient), Utah Anti-discrimination, and Labor Division have collaborated with Ogden City to affirmatively further fair housing in Ogden, providing free fair housing clinics in Ogden.
- Ogden City staff attends the Fair Housing Forum to improve coordination of Fair Housing efforts in Utah.

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

The 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;
- Facilitates access to mainstream resources and services for the homeless; and
- Works to develop best practices to assist homeless persons directly.

**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.

Ogden City does not apply or receive Emergency Shelter Grant (ESG). City staff engages 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 Weber County Homeless Coordinating Committee (WCHCC).

The WCHCC 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 WCHCC is the Homeless Management Information System (HMIS) Lead for Ogden City. The WCHCC 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 ESG funded organizations enter information into the HMIS system.

## 2. 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**

<b>1</b>	<b>Agency/Group/Organization</b>	<b>Ogden Housing Authority</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ogden City and the Ogden Housing Authority (OHA) recently collaborated on a housing development and Section 3 outreach and public housing for Ogden's low income residents. OHA receives Shelter Plus Care for homeless families, and homelessness prevention.
<b>2</b>	<b>Agency/Group/Organization</b>	<b>Utah Antidiscrimination and Labor Division</b>
	<b>Agency/Group/Organization Type</b>	Services-Employment Service-Fair Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff participated in a Fair Housing education class sponsored by Utah Antidiscrimination and Labor Division. 8 people attended the class.

<b>3</b>	<b>Agency/Group/Organization</b>	<b>Disability Law Center</b>
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Fair Housing advocacy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Disability Law Center in partnership with Ogden City annually hosts a Fair Housing clinic in Ogden.
<b>4</b>	<b>Agency/Group/Organization</b>	<b>UTAH NONPROFIT HOUSING CORPORATION</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA CHDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ogden City worked in partnership with Utah Non-Profit Housing Corporation to develop solutions to failing multi-family LIHTC projects in Ogden.
<b>5</b>	<b>Agency/Group/Organization</b>	<b>Northern Utah Small Business</b>
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
<b>6</b>	<b>Agency/Group/Organization</b>	<b>Utah Hispanic Chamber of Commerce (UHCC)</b>
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Partnering with UHCC to increase participation from the Hispanic Latino community in HUD funded programs, focusing on the UHCC's Hispanic Academy and the City's HUD-funded Microenterprise Loan Program.
<b>7</b>	<b>Agency/Group/Organization Type</b>	<b>Ogden Community Action Partnership</b>
	<b>What section of the Plan was addressed by Consultation?</b>	Needs Assessment and Fair Housing

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City and OCAP are consulting and planning a collaborative effort in identifying community needs for the ConPlan process and CSBG process.
	<b>Ogden City's Diversity Commission</b>	Staff presented information on the City's HUD funding and received positive comments and an invitation for further
8	<b>Agency/Group/Organization</b>	Ogden City Diversity Commission
	<b>Agency/Group/Organization Type</b>	Community Representatives
	<b>What section of the Plan was addressed by Consultation?</b>	AAP and grant funding process, budget and programs.
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Presenting information to the Diversity Commission to foster the inclusion of all Ogden residents in the HUD planning process.

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

Efforts were made to consult with as broad of a 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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Weber County Homeless Plan	Weber County Homeless Coordinating Committee	A group of 30 community stakeholders met March 19, 2018 to discuss developing a homelessness prevention plan for Weber County. The meeting included brainstorming for resources and partners to join in the planning efforts. The Plan will: Identify the scope of the homeless problem in Weber County, Prioritize service needs for the homeless population, Identify the service gaps in the continuum of available services, Develop strategies to eliminate gaps in service, Enhance service integration, interagency collaboration and effective service coordination by providing regular opportunities for service providers to meet and develop professional relationships, communications, and interagency networking, and Continuously update information on available community resources.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.
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 enterprise 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.

Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

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

During the AAP planning process, the City followed its Citizen Participation Plan. The Community and Economic Development Departments (CED) Citizen Advisory Committee (CAC) met on February 21, 2019 to review the AAP and made recommendations to City Council. The City published a notice of 30-day public comment period in the Standard Examiner on March 24, 2018. A 30-day public comment provided citizens the opportunity to comment on the proposed changes from March 25 thru April 24, 2018. A public City Council work session was held March 26, 2019 to provide the City Council and the public the opportunity to review the AAP, ask questions and make modifications. A Public Hearing was held on May 7, 2019 adopting the Annual Action Plan FY2019-2020.

In efforts to develop additional funding for small businesses and start up in Ogden, the City worked closely with banks and the state to develop Business Loans Utah, a partnership that will provide loans to businesses. In addition, the City worked with Utah Non-Profit Housing Corp to develop a new affordable housing unit in Ogden.

Ogden City recognizes the importance of citizen participation in the development and execution of the Annual Action Plan FY 2020. The Citizen Participation Plan (CPP) establishes a means by which citizens, public agencies, and other interested parties can actively participate in the development of consolidated planning documents, including the Annual Action Plan.

Then the City began AAP FY20 outreach, on February 19, 2019 with the release of a Public Notice announcing the Community and Economic Development Department's Citizen Advisory Committee (CAC) meeting to discuss the proposed Annual Action Plan FY20 and Budget. The CAC met for a public meeting February 21, 2019 to review AAP FY20 and recommended approval to City Council. In addition, two City Council public hearings were held. On March 26, 2019 a City Council work session to discuss the Annual Action Plan FY20 and May 7, 2019 a public hearing to accept citizen comments and adopt the Annual Action Plan. In compliance with Federal regulations, the proposed Program Year Annual Action Plan FY20 was available for citizen review and comments a minimum of 30 days (March 25 – April 24) prior to City Council public hearing. Information regarding the dates, times, and locations for the public hearings as well as anticipated program resources were published in the Standard Examiner, the local paper of general circulation, a minimum of two weeks prior to the scheduled public hearings. In addition, notices were posted on the City's website and Utah State's public notice website. During the 30 day public comment period, copies of the proposed Annual Action Plan were available at Ogden City Municipal building 1st floor, 4th floor and City Recorder's office; Ogden Housing Authority office; and the Business Information Center. Throughout the citizen participation process, public and private agencies were consulted and given the opportunity to comment. In addition, to the public hearing process described above, the city presented a summary of the Annual Action Plan FY20 proposed funding strategy and proposed final plan before the Coalition of Resources, and Ogden Housing Authority's Resident Advisory Board; where citizens had the opportunity to provide input to the AAP. The Ogden City Council approved the Annual Action Plan on May 7, 2019.

### 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	Other: Citizen Advisory Committee (CAC)	Non-targeted/broad community		CAC made a recommendation that City Council adopt the AAP FY20 as proposed.		
2	Newspaper Ad	Non-targeted/broad community	Notice of 30-day public comment period. March 24 the City ran an ad to announce a 30-day public comment period (Mar 25 – April 24, 2019) for the AAP FY20.		Appendix A.	
3	Internet Outreach	Non-targeted/broad community	Draft AAP FY20 posted online during 30-day public comment period.			<a href="http://www.ogdencity.com">www.ogdencity.com</a> , <a href="http://HUDconplan.ogdencity.com">http://HUDconplan.ogdencity.com</a>
4	Public Meeting	Non-targeted/broad community	City Council Work Session, March 26, 2019			
5	Community Group	Non-targeted/broad community	Staff presented AAP information to COR members.	Approximately 35 service providers were present.	Appendix B.	
6	Public Meeting	Non-targeted/broad community	City Council work session, March 26	Public meeting to review AAP FY20		
7	Public Hearing	Non-targeted/broad community	City Council Public Meeting May 7, 2019	Public Hearing to receive citizen comments on AAP FY20 and to adopt AAP FY20.	No Citizen comments received at the public hearing.	

**Table 4 – Citizen Participation Outreach**

### Expected Resources



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

### Introduction

The City of Ogden receives federal funds through the U.S. Department of Housing and Urban Development on an annual basis. During the fifth program year of the Five Year Consolidated Plan 2016-2020, the City received Community Development Block Grant Entitlement (CDBG EN) award of **\$1,037,949** and the City CDBG EN carryover is \$722,091 CDBG EN funds and expects to receive approximately \$528,590 new Program Income (PI) (\$160,000 from homestead projects, \$263,170 from economic development projects' balloon payments, and payments from amortized loans) for a **total CDBG budget of \$2,288,630**. The HOME Partnerships Investment Grants Entitlement (HOME EN) award for the program year is **\$440,126**, the City HOME EN carryover is \$714,477, and expects to receive approximately \$162,202 in HOME PI for a **total HOME budget of \$1,316,805**. The **Total City's HUD budget is \$3,605,435** for AAP FY19, July 1, 2019 thru June 30, 2020.

### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,037,949	\$528,590	\$722,091	\$2,288,630	\$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$440,126	\$162,202	\$714,477	\$1,316,805	\$	

Table 5 - Expected Resources – Priority Table

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

CDBG and HOME funds leverage other public and private funds. The City utilizes several approaches to leveraging HUD funds. The City has collaborated with HUD to focus resources in an Asset Control Area (ACA), which leverages private dollars, as well as, federal funds to rehabilitate Ogden's distressed and vacant housing in the East Central neighborhood. Infill housing projects, such as Stone Hill Subdivision, Ogden City is the developer and contributes City General Funds for infrastructure development and a private line of credit for construction of new single-family housing units. In partnership with Utah Non-profit Housing Corporation, the City staff and UNPHC strategize and contribute CHDO funds to provide funding for affordable housing unit rehab or development in Ogden. The Small Business Loan Program provides CDBG-funded loans to businesses often bringing in other funding sources to start-up or expand a business in Ogden. 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 jobs and stimulate the economy. The Home Exterior Loan Program (HELP) utilizes City General Funds to rehabilitate housing city-wide without income or geographic restrictions.

Ogden City is in partnership with the Utah Center of Neighborhood Stabilization, dba Business Loans of Utah (BLU) to provide business loans to small businesses in Utah which do not qualify to receive traditional financing. This program is designed to benefit local municipalities, counties, traditional lenders and businesses in a collaborative effort to stimulate business growth, promote economic growth in the community and to create jobs. Business that do not yet qualify for traditional financing may gain access to capital. Lenders have an opportunity to participate in a Community Reinvestment Act "CRA" eligible program administrated by a 3rd Party non-Profit, BLU. BLU has extensive experience in similar business loan funds. The City has minimal exposure and risk. For each dollar Ogden City loans to the BLU fund, six additional dollars are matched by partnering lenders to offer loans to businesses in Ogden City.

To meet the city's HOME Match requirement, the City funds projects from local tax revenue generated from redevelopment areas.

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

**Discussion**

550 22<sup>nd</sup> Street: Ogden City owns approximately 3 acres of land, which was purchased from the Ogden School District. This site was formerly the site of an elementary school which was relocated. A 21-home subdivision is planned for this site, located in Ogden's Neighborhood Revitalization Strategy Area.

634 22<sup>nd</sup> Street: Ogden City purchased a dilapidated home which could not be salvaged. After demolishing the structure, Ogden City plans to sell the site to a Community Housing Development Organization (CHDO) for who will build a new affordable house.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality of housing stock	2015	2020	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA	Improve the quality of housing stock	CDBG: \$620,323 HOME: \$758,617	Homeowner Housing Rehabilitated: 17 Household Housing Unit (5 Emergency Home Repair, 12 QN) – <i>Changes to EN will adjust QN budget.</i>
2	Expand homeownership opportunities	2015	2020	Affordable Housing	OWN IN OGDEN TARGET AREA	Expand homeownership opportunities	HOME: \$250,000	Direct Financial Assistance to Homebuyers: 45 Households Assisted
3	Increase the supply of decent affordable housing	2015	2020	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA	Increase the supply of decent affordable housing	CDBG: \$250,000 HOME CHDO: \$247,956	Homeowner Housing Added: 4 Household Housing Unit (3 Stone Hill and 1 CHDO)
4	Improve the safety and appearance of neighborhoods	2015	2020	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA OGDEN CITY-WIDE	Create a suitable living environment	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Area Benefit (other than housing): 1 project every other year

**DRAFT**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Job Creation	2015	2020	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CDBG STRATEGY AREA	Job Creation	CDBG: \$600,000	Jobs created/retained: 8 Jobs - SBLP
6	Business Counseling - Public Services	2015	2020	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT	Business Counseling	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Stimulate economic growth	2015	2020	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE	Stimulate economic growth	CDBG: \$200,000	1 Project every other year for Low/Moderate Area Benefit (other than housing); Jobs Created/Retained; and or Microenterprise Businesses Assisted
8	Administration	2015	2020		OGDEN CITY-WIDE		CDBG: \$335,018 HOME: \$86,927	Other: 1 Other

**Table 6 – Goals Summary****DRAFT**

Annual Action Plan 2019-2020

**DRAFT**

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## Goal Descriptions

1	<b>Goal Name</b>	<b>Improve the quality of housing stock</b>
	<b>Goal Description</b>	<p>The <b>Quality Neighborhoods Program</b> is designed to be flexible to address the specific needs of block groups within the NRSA. The City may purchase vacant lots to construct new housing, or purchase vacant, or dilapidated housing units to rehabilitate and then sell to a low mod income family. In addition, the East Central Revitalization Program implements an Asset Control Area (ACA) Program. The ACA program purchases abandoned HUD-foreclosed homes and undertakes the substantial rehabilitation needed to bring the homes to housing and quality standards. The city has secured a private line of credit to purchase HUD-foreclosed, vacant homes. HOME and CDBG funds are used to make the substantial rehabilitation needed to transform these abandoned or substandard homes to quality affordable housing options for low to moderate income persons. Quality Neighborhoods Program includes a Purchase/Rehab/Resale program - the city purchases homes for rehab that are located in areas, which strategically enhance revitalization efforts for the area. The <b>Emergency Home Repair Program</b> improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhood. The program is available to all program-qualified low-income owner-occupied property owners within the city limits of Ogden. 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, leaking roofs, and/or natural disasters.</p>
2	<b>Goal Name</b>	<b>Expand homeownership opportunities</b>
	<b>Goal Description</b>	<p>The <b>Own In Ogden program</b> provides zero percent interest, deferred payment down payment assistance loan to low to moderate income households. 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 <b>homebuyer education</b> class. The purpose of the class is to educate prospective homebuyers with curriculum including finding a home you can afford, working with realtors, budgeting, the home buying process, negotiation, and home maintenance. Participants are required to complete Homebuyer Education classes before purchasing a home using the Own In Ogden HOME-funded down payment assistance.</p>

<b>3</b>	<b>Goal Name</b>	<b>Increase the supply of decent affordable housing</b>
	<b>Goal Description</b>	<p><b>Infill Housing Program</b> - transforming vacant land or substandard housing units to quality affordable housing. The ConPlan goals include completion of 4 new housing units every other year. The East Central and Central Business District neighborhoods contain underutilized and vacant areas in the center of city blocks. These vacant areas typically lack public infrastructure in the form of roads and utilities that would facilitate their development. The issues associated with vacant lots and infill housing are complex and often requires a partnership between the public and private sectors to develop strategies for specific properties. The City's Infill program provides the coordinating support to bring together private, federal and local resources needed to create quality housing that may be available to LMI, moderate-income and/or above-moderate income households creating price diversity and/or creating affordable housing units. Stone Hill Infill project is underway and expected to complete construction and sell 4 new owner-occupied housing units in the fiscal year.</p> <p><b>Community Housing Development Organization</b> - Support rehabilitation of housing units or construction of new housing units in partnership with CHDO. The City commits the HOME Program's 15% CHDO funding to provide gap financing to Utah Non-Profit Housing Corporation, Ogden's certified Community Housing Development Organization (CHDO). Projects include the construction or rehabilitation of single-family and/or multifamily housing (renter- or owner-occupied) affordable housing units in Ogden. The goal is to complete one project every other year. One LMI affordable new housing units is expected to complete by the CHDO in the program year.</p>
<b>4</b>	<b>Goal Name</b>	<b>Improve the safety and appearance of neighborhoods</b>
	<b>Goal Description</b>	<b>Target Area Public Improvements</b> – Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, curbs, lighting, trees and infrastructure to support improved quality of life in HUD qualified Low Mod Income Areas.
<b>5</b>	<b>Goal Name</b>	<b>Job Creation</b>
	<b>Goal Description</b>	<b>Small Business Loan Program</b> – Direct financial assistance to businesses. The growth of small businesses to create jobs is needed to expand the NRSA's economic base. Available funding is not sufficient to meet the needs of those requesting financial assistance to start-up or grow a business in the NRSA. The area lacks lenders willing to risk lending to NRSA business owners or potential NRSA business owners. The Small Business Loan program provides a maximum of \$90,000 of CDBG funds. The program targets assisting businesses located in the NRSA's Central Business District (CBD), Trackline EDA, and Business Depot Ogden (BDO) areas, but may be used city-wide. Funding may provide assistance microenterprise businesses.
<b>6</b>	<b>Goal Name</b>	<b>Business Counseling - Public Services</b>
	<b>Goal Description</b>	<b>Business Information Center</b> – business counseling to increase rate of survival for small businesses. The BIC is located in the CBD and addresses the needs of NRSA residents that are motivated and capable to start a business downtown.

<b>7</b>	<b>Goal Name</b>	<b>Stimulate economic growth</b>
	<b>Goal Description</b>	<p>Support the development of underutilized commercial properties city-wide with targeting to projects located in the CBD, BDO and Trackline EDA, and priority to projects that provide opportunities to expand the City's economic base, stimulate business growth, remove blight and/or encourage job creation.</p> <p><b>Special Economic Development Programs (SEDP)</b> – supports business growth for job creation or removal of blight or assistance to microenterprise business. The SEDP is intended to facilitate and stimulate capital investment in Central Business District and in other target areas in the city and to remove slum and blight and/or to promote job creation/retention activities or provide an area benefit. The funds may be used in a variety of ways (i.e. construction of new structures on vacant land, refinancing, improvements to commercial structures, reconstruction of blighted or deteriorating buildings or slum and blight removal or assistance to microenterprise owners, loans or loan guarantees). Projects selected are to contribute to and enhance the viability of Ogden's economic base. AAP FY20 has a goal of completing one project for the fiscal year.</p>
<b>8</b>	<b>Goal Name</b>	<b>Administration</b>
	<b>Goal Description</b>	Administration of CDBG and HOME programs.

Table 7 – Goal Descriptions



**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

**HOME**

Projected total assisted: 54

The Quality Neighborhoods Program will use CDBG and/or HOME funds for the acquisition and **rehabilitation of 8 existing housing units**. For all HOME funds used to develop new housing units, the City will comply with the Federal Fair Housing Act and Section 504 of the Rehabilitation Act of 1973. CHDO funds will be used to assist Utah Non-Profit Housing Corporation in construction of **1 new housing units**. In addition, the City will utilize \$250,000 HOME to provide down payment assistance to **45 LMI households** to purchase an affordable housing unit in Ogden's Own In Ogden target area.

**CDBG**

Projected total assisted: 13

The City anticipates that entitlement dollars will be used to provide production of new housing units, the Infill Housing program will utilize CDBG funds to complete the construction of **4 new housing units** in the program year. In the previous fiscal year, CDBG funds were used for the acquisition of property at 2100 Porter area. This program year, the City will use CDBG funds in the development of Stone Hill (previous known as Gardens Hills) and infrastructure development and design and engineering for Stone Hill, 2100 Porter Infill housing project. The goal is to create 4 new housing units every other year. The City has programmed funds to assist **5 low-income homeowners** with emergency home repairs and Quality Neighborhoods program estimates **4 housing rehab projects** with CDBG (and 8 with HOME) funds assistance. The goal is to complete 12 Quality Neighborhoods Program owner-occupant housing rehab projects. During the program year (eight are expected to be reported as HOME accomplishments and four are expected to be reported as CDBG accomplishments).

## AP-35 Projects – 91.220(d)

### Introduction

The projects funded in the fiscal year were selected to address the priority needs identified in the Five Year Consolidate Plan (ConPlan). The activities for year five, ending June 30, 2020 of the ConPlan were approved by the City Council May 7, 2019. Priorities were adopted and included in the ConPlan, which was adopted by the City Council on May 5, 2015. Priorities are established by considering various areas and needs including the housing market; citizen comments; the severity of housing problems; needs of households at all income levels; and the availability of funds.

#	Project Name
1	Business Information Center (BIC)
2	Community Housing Development Organization (CHDO)
3	Emergency Home Repair
4	Infill Housing Projects
5	Own In Ogden
6	Quality Neighborhoods
7	Small Business Loan Program
8	Special Economic Development Projects
9	Target Area Public Improvements
10	Administration

**Table 8 – Project Information**

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

The city's HOME and CDBG funds are geographically targeted to preserve and provide affordable and quality housing stock in the Quality Neighborhoods Program Area (QN) and Asset Control Area. HOME and CDBG funds are used to rehabilitate HUD-foreclosed homes within the NRSA. By targeting new housing development and housing rehabilitation efforts within QN census tracts, the city's need for quality housing and mixed-income housing options are addressed. 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 rehabilitation and development of the Central Business District and its' adjoining inner-city neighborhoods. Funds may be target to other city areas in need of economic support.

CDBG 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 development activities will be to create household sustaining incomes for Ogden

City residents while furthering the growth and fiscal health of the City. 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:

- Increase in demands for funding
- Increase in low-income housing needs
- 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

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

1	<b>Project Name</b>	<b>Business Information Center (BIC)</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT
	<b>Goals Supported</b>	Business Counseling - Public Services
	<b>Needs Addressed</b>	Business Counseling
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	The Business Information Center (BIC) is a public service activity, providing business counseling and services to entrepreneurs interested in starting, relocating or expanding a business in Ogden. The BIC generates economic development through assisting businesses in creating jobs, relocating to Ogden or expanding.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The BIC expects to <b>assist 500 people</b> with business counseling services. Generate economic development through assisting businesses in creating jobs, relocating to Ogden or expanding.
	<b>Location Description</b>	The BIC is located at 2036 Lincoln Avenue, in the NRSA.
2	<b>Planned Activities</b>	City staff will assist CDBG-funded SBLP and SEDP applicants. The BIC will facilitate SCORE, SBA and SBDC counseling. The BIC provides computers to assist entrepreneurs in writing a business plan and applications.
	<b>Project Name</b>	<b>Community Housing Development Organization (CHDO)</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Improve the quality of housing stock
	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	HOME: \$247,956
	<b>Description</b>	CHDO projects often provide gap financing to Utah Non-Profit Housing corporation, Ogden's certified CHDO to assist in the construction and/or rehabilitation of single-family (renter or owner) and/or multi-family housing. The City utilizes the HOME Program's 15% CHDO funding to fund a CHDO in developing or rehabilitating affordable housing units in Ogden.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Every other year, a CHDO project is expected to be completed. Each project is expected to benefit LMI households. The goal for the program year is to provide gap financing to assist UNHC with CHDO funding to <b>build one housing unit affordable to a LMI household</b> .
3	<b>Location Description</b>	CHDO projects will be targeted to the NRSA, and when possible to East Central neighborhood.
	<b>Planned Activities</b>	Loaning and/or granting funds to Utah Non-profit Housing Corporation for development and/or gap financing in the construction or rehabilitation of housing for LMI persons.
	<b>Project Name</b>	<b>Emergency Home Repair</b>
	<b>Target Area</b>	OGDEN CITY-WIDE
	<b>Goals Supported</b>	Improve the quality of housing stock

	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>Five (5) homeowner housing rehabilitated</b> for very-low-income households at or below 50% AMI will be assisted.
	<b>Location Description</b>	Ogden City wide.
	<b>Planned Activities</b>	The Program loans CDBG funds to very low income households to perform emergency repairs, such as replace a broken water heater, furnace or sewer line. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
<b>4</b>	<b>Project Name</b>	<b>Infill Housing Projects</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Increase the supply of decent affordable housing
	<b>Needs Addressed</b>	Increase the supply of decent affordable housing
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	The City's Infill housing program provides the coordinating support to bring together private, federal and local resources needed to create new quality housing units available to a mix of household incomes. An aggregate of CDBG housing units will allow completion of homes affordable to incomes above 80% LMI. The goal is to replace deteriorating housing stock and/or under-utilized properties. The Infill program may also work with realtors and contractors as part of the Have A Heart program. The city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>Build four single family, owner-occupied housing units</b> to be completed and sold by June 2020.
	<b>Location Description</b>	The CDBG-funded Infill Housing project is located at 2100 Porter in Ogden's NRSA.
	<b>Planned Activities</b>	21-Unit infill housing subdivision located at 550 22 <sup>nd</sup> Street, Ogden, UT. Scattered site infill housing on sites yet to be determined.
<b>5</b>	<b>Project Name</b>	<b>Own In Ogden</b>
	<b>Target Area</b>	OWN IN OGDEN TARGET AREA
	<b>Goals Supported</b>	Expand homeownership opportunities
	<b>Needs Addressed</b>	Expand homeownership opportunities
	<b>Funding</b>	HOME: \$250,000
	<b>Description</b>	Provides down payment assistance to LMI families city-wide. The goal is to support neighborhood revitalization through increasing homeownership.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>Forty-five (45) LMI households</b> will receive direct financial assistance in the form of down payment assistance loans.

	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Loaning 0% interest, deferred payment HOME funds to LMI families to purchase a home in the Own In Ogden target area.
<b>6</b>	<b>Project Name</b>	<b>Quality Neighborhoods</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Improve the quality of housing stock
	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	CDBG: \$580,323 HOME: \$758,617
	<b>Description</b>	The Quality Neighborhoods Program is defined to be flexible to address the specific needs of block groups within the NRSA. The Program includes Homestead projects and implements the Asset Control Area (ACA) Program to undertake the substantial rehab needed to bring homes to housing and quality standards. In addition, the City may purchase vacant lots to construct new housing, or purchase occupied homes, or vacant and dilapidated housing units to rehabilitate and then sell to a LMI households.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>Twelve (12) LMI households</b> will benefit from Quality Neighborhoods Program, as they purchase renovated homes from Ogden City.
	<b>Location Description</b>	East Central Neighborhood and NRSA.
	<b>Planned Activities</b>	The East Central Revitalization Program has a goal to complete the purchase and rehabilitate of twelve (12) single-family housing units that are sold to LMI households during the fiscal year.
<b>7</b>	<b>Project Name</b>	<b>Small Business Loan Program</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE
	<b>Goals Supported</b>	Job Creation
	<b>Needs Addressed</b>	Job Creation
	<b>Funding</b>	CDBG: \$600,000
	<b>Description</b>	Direct financial assistance to for-profit businesses to create permanent full-time jobs in Ogden City with targeting to businesses located in the NRSA, airport, Trackline EDA and the Business Depot of Ogden or to assist a LMI micro-enterprise business. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>Eight (8) Full Time Equivalent (FTE) jobs will be created.</b> Jobs will be filled by LMI persons. Persons filling the jobs that are located in the NRSA or high poverty census tracts (as defined by HUD) will be presumed LMI. <b>1 LMI micro-enterprise business owner.</b>
	<b>Location Description</b>	CDBG small business loan funds are targeted to the Central Business District but may extend City-wide if the need arises to fulfill the City's goal in expanding economic opportunities and create or retain jobs. In some situations, CDBG funds may be used to assist microenterprise businesses.
	<b>Planned Activities</b>	Loaning funds to businesses that will create jobs or assist LMI micro-enterprise business owner
<b>8</b>	<b>Project Name</b>	<b>Special Economic Development Projects</b>
	<b>Target Area</b>	OGDEN CITY-WIDE
	<b>Goals Supported</b>	Stimulate economic growth

	<b>Needs Addressed</b>	Stimulate economic growth
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	SEDP is to expand Ogden's economic base through developing under-utilized properties to create/retain jobs, assisting businesses with capital or loan guarantees, or eliminate slum and blight in Ogden or assist micro-enterprise businesses. The program is designed to be flexible to meet the changing economic needs of Ogden City.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The goal is to <b>complete one project every other year</b> .
	<b>Location Description</b>	Projects will be selected based on funding availability and potential impact to Ogden's economic base.
	<b>Planned Activities</b>	To assist one business every other year with grants or loans, for job creation/retention, housing units, low-mod income area benefit and/or slum and blight removal.
9	<b>Project Name</b>	<b>Target Area Public Improvements</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	<b>Goals Supported</b>	Improve the safety and appearance of neighborhoods
	<b>Needs Addressed</b>	Create a suitable living environment
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Enhance neighborhoods to create a suitable living environment.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All residents of the block will benefit from targeted public improvements, such as streets, curbs, lighting, trees, driveways and/or sidewalks. The goal is to complete one project every other year that helps people in an LMI area with improved streets, trees, curbs, lighting, driveways and/or sidewalks.
	<b>Location Description</b>	During the fiscal year the public improvement project will be targeted to the NRSA and Quality Neighborhoods strategy area. Census Tracts 2009, 2008 and 2013 may receive first priority.
	<b>Planned Activities</b>	Sidewalk repair/replacement, street improvements, trees, driveways and/or lighting in the Quality Neighborhoods target area.
11	<b>Project Name</b>	<b>Administration</b>
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG : \$313,307 HOME: \$ 60,233
	<b>Description</b>	CDBG and HOME Administration budgets are determined by 20% of Entitlement and 20% of anticipated CDBG and HOME program incomes. Business and Community Development Divisions' personnel and overhead costs to administer CDBG and HOME programs.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

## 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

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. Most of the city's HUD-funded activities are located in these neighborhoods. Public infrastructure projects (i.e. street, trees, and lighting and sidewalks improvements) are targeted to specific locations within the CDBG Strategy Area which are deemed by City Council, City staff or from public input to be most in need of revitalization or public investment while addressing the City's strategies and goals. Central Business District, and Quality Neighborhoods target areas are all located in the CDBG Strategy Area. **Infill housing, CHDO projects, and Quality Neighborhoods** housing rehabilitation are generally targeted to the NRSA or to East Central neighborhood. **The Own In Ogden** down payment assistance program is available city-wide 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 Emergency Home Repair program benefits individual households and are not targeted to specific areas, but instead are provided on the basis of household need. In addition, financial assistance to Utah Non-Profit Housing Corporation, Ogden's CHDO, is generally available city-wide but is often targeted to affordable housing projects within the NRSA. The City heavily targets resources to the NRSA and Quality Neighborhoods target area.

### Geographic Distribution

Target Area	Percentage of Funds
BUSINESS DISTRICT BLIGHT AREA	
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	64%
EAST CENTRAL REVITALIZATION AREA	
CENTRAL BUSINESS DISTRICT	27%
CDBG STRATEGY AREA	
OGDEN CITY-WIDE	9%
TRACKLINE EDA	

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 target areas. The City has identified areas of the city that are eligible for resource allocation under the Community Development Block Grant (CDBG) and HOME programs. The allocations of funds to the Target Areas (Own In Ogden Target Area,



Central Business District, and NRSA) is designed to support actionable, high-impact infrastructure, housing and other development projects that build on Ogden's downtown employment centers and have additional funding committed from other resources. Targeting and leveraging entitlement funding represents the best opportunity to accomplish the city's community development goals.

## **Discussion**

## Affordable Housing

### 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. The City is committed to improving the quality of affordable housing units in Ogden. These efforts include the implementation of the Quality Neighborhoods Program (Asset Control Area and purchase/rehab/resale) to acquire and rehabilitate foreclosed, abandoned and often blighted properties using a private line of credit. When the cost of the rehab exceeds the private funding available, HOME and/or CDBG funds are used. The Emergency Home Repair Program also improves the quality and safety of homeowner-occupied, affordable housing units. The city funds CHDO and Infill projects, which increase the supply of quality affordable housing units. In addition, forty-five homebuyers will be assisted with HOME dollars to purchase a home in the target area and homebuyers must live in the HOME assisted unit as their primary residence.

With the use of CDBG and HOME and a combination of both funding sources, it is anticipated that 70 households will receive assistance thru the availability of renovated affordable housing units, construction of new housing units or assistance in the purchase of homes: **17 housing units rehabilitated** (12 Quality Neighborhood and 5 Emergency Home Repair); **5 new housing unit constructed** this program year toward a goal of 4 every other year (1 CHDO and 4 Stone Hill single-family owner-occupied homes); and **acquisition of 45 housing units** (45 Own In Ogden).

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	67
Special-Needs	0
<b>Total</b>	<b>67</b>

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	5
Rehab of Existing Units	17
Acquisition of Existing Units	45
<b>Total</b>	<b>67</b>

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

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of the City of Ogden (HACO) was created March 1970. The purpose of HACO is to promote and provide safe, affordable and sound housing, free from discrimination, with self-sufficiency opportunities for persons of low to medium income in partnership with the communities we serve.

The HACO continues to play a major role in providing public housing within Ogden City. The HACO has 200 public housing units at six scattered sites and administers 915 Housing Choice Vouchers, 71 HUD-VASH Vouchers, 25 Shelter Plus Care Vouchers, and funding for 6 HOPWA clients. In addition, HACO administers 105 Moderate Rehabilitation units owned by private owners. All programs are intricate in playing a vital role within Ogden City that serve low income families in need of affordable, decent and safe housing.

Although the HACO strives for 100% utilization of all housing programs administered there not only continues to be a shortfall of rental assistance but also a shortfall of decent, safe, and affordable housing in good repair in Ogden City. HACO served over 1,500 households during the period January 1, 2017 to December 31, 2017, which includes over 1,200 children. There continues to be a strong need for the services offered by the housing authority as there are more than 1,100 families on the waiting list.

The Ogden Housing Authority strives to use the funding received to maximize the programs administers to utilize 100% of the vouchers and to maintain public housing occupancy 98% or better. The HACO continues to seek for additional funding opportunities and/or opportunities to partner with other agencies to meet the needs of their clients.

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

The Housing Authority of the City of Ogden (HACO) understands the importance of providing safe affordable housing that is in good repair. HACO has implemented goals and objectives in their current Five Year Plan to address the needs of affordable housing as follows:

- Objective/Goal: Assist Meeting both the State of Utah and Department of HUD to End Homelessness.
  - Strategy: Utilize 100% of vouchers and funding directed towards homelessness (VASH, SPC, and HOPWA).
  - Strategy: If needed, apply for additional vouchers or other assistance when available.
  - Strategy: Meet with partnering agencies to discuss the needs and barriers to house homeless families.

- Objective/Goal: Improve, maintain, and/or increase the availability of affordable housing.
  - Strategy: Expand the supply of affordable housing by applying for additional vouchers/funding when available.
  - Strategy: Insure occupancy of public housing units remains at least 98%. Reduce the down time of vacant unit by insuring units are turned timely and applicants are qualified and ready to move in as units are made ready for occupancy.
  - Strategy: Maintain at least 99% utilization Section 8 Vouchers by working close with eligible applicants to insure timely lease up.
  - Strategy: Improve the marketability and quality of affordable housing by investing annual capital funds to address the following:
    - Update/Replace HVAC systems, Update plumbing systems, Update electrical systems to include energy star appliances or fixtures, modernize interior fixtures, replace roofs, insure yard and playground equipment is in good repair.
  - Strategy: Safe living environment by partnering with local police and participate in community police/safety meetings (if available), address safety issues at property (security lighting, security guards, security cameras, and landscaping issues).
  - Strategy: Research other affordable housing opportunities as a means to serve low income families.

The agency will continue to strive to make the apartment communities safe through effective tenant screening. The agency has partnered with BCI to provide back ground checks. In addition, the agency reviews landlord references, and works close with the community police regarding any concerns related to criminal behavior. The housing authority also provides security as a deterrent when needed by hiring off duty police officers. Also, the HACO will evaluate the sites not only for capital improvement needs but also for safe neighborhoods to insure the location of public housing provides a safe place to live.

The housing authority makes every effort to make the owned properties a good place to live. This is done by maintaining a good curb appeal, responding to tenant work orders and concerns, enforcing lease violations to include a no smoking policy except for in designated areas, and encouraging tenants to take pride in where they live.

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

The HACO continues to encourage public housing residents' to be involved with management by allowing comments and questions/concerns to proposed changes to administrative plans and the annual plan. In addition, the agency encourages residents to serve on a Resident Advisory Board (RAB). The goal of the RAB is to encourage residents to become more involved in making decisions as it relates to the administration of programs and meeting the needs of the residents. The staff of the housing

authority presents the annual plan to the RAB board for comment. In addition, staff will join the RAB at scheduled meetings to provide feedback regarding concerns or needs of the residents.

In partnership with Ogden City, the HACO notifies HACO residents of public meetings that pertain to ConPlan activities through public posting, provided residents an opportunity to participate in the Consolidated Plan process.

As opportunities arise for homeownership opportunities the HACO would direct residents to these resources.

**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 continues its participation in and support of the Weber County Homeless Coordinating Council's (WCHCC) efforts to end homelessness and Weber County Homeless Charitable Trust (WCHCT) to support homeless providers and homelessness prevention service providers.

The City of Ogden does not receive Emergency Shelter Grant (ESG).

The City of Ogden works in coordination with the Weber County Homeless Coordinating Council (WCHCC), which is the lead agency reporting to the Utah Balance of State (UBOS) Local Coordinating Council. The WCHCC has adopted Weber County's Plan to End Homelessness by 2014. In addition, the City supports The Lantern House in Ogden, which receives ESG funds. The City has participated in the Continuum of Care (CoC) process regarding Utah's anticipated Emergency Shelter Grant (ESG) Funds for the fiscal year, which is obtained competitively through the Utah Department of Community and Economy Development.

### **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**

Weber County participates in the HUD implemented Coordinated Assessment process. This process provides homeless consumers an equal opportunity to housing resources regardless of the homeless agency they present to. All service providers administer the Service Prioritization Decision Assistance Tool (SPDAT) which places homeless households on a community waiting list. The waiting list is updated and reviewed twice a month by homeless service providers who work together to identify housing resources that will best fit each homeless household's needs.

Households that are unsheltered and unwilling to participate in traditional homeless services will still receive equal access to the community waiting list through outreach efforts. Street outreach is provided through the Weber Housing Authority and the CABHI (Cooperative Agreement to Benefit Homeless Individuals) team. Outreach workers canvas Ogden City in search of homeless households residing in places not meant for human habitation. The purpose of the street outreach program is to establish a relationship with homeless households that are not willing to access homeless services. Once a relationship has been established, case managers can begin the conversation to link the household to homeless services.

The city participates in the Weber County's Plan to End Chronic Homelessness by 2014. The City is actively involved in the Weber County Homeless Coordinating Council (WCHCC); a city official serves on the WCHCC to ensure the effective implementation of homelessness prevention and services at a county-wide level.

Create jobs through economic development activities. The city has committed considerable resources to addressing one of the most overwhelming obstacles in homelessness prevention, insufficient incomes. Insufficient incomes have been identified by the city, county and state as a main contributing factor to homelessness. The City's NRSA Plan, BIC, small business loan program, Ogden Reinvestment Corporation and Central Business District Revitalization program, as well as, many other economic development activities undertaken by the city, all support job creation in Ogden for the goal of increasing incomes for Ogden residents.

Support the Weber County Homeless Charitable Trust (WCHCT) to provide funding to non-profit homeless providers (described in priority objective 4.1 in the ConPlan). 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. Ogden City supports the WCHCT through the commitment of over \$1 million in non-federal funds to seed the Trust and the Community Development Manager serves on the Trusts Board of Directors.

### **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's. The new facility allows the shelter to accommodate the increase in the homeless population in Weber County.

There are three major components for ending chronic homelessness—Tenant Selection, Housing, and Supportive Services. Creating a centralized tenant selection process enables timely placement of persons in appropriate housing. Potential clients are assessed by their vulnerability, service utilization, and their eligibility for various housing opportunities. Permanent Supportive Housing can be both in congregate sites as part of a larger program or scattered throughout the community. Funds for subsidizing housing that can be used for permanent housing and be flexible for tenant, sponsor or project based rental assistance are important for securing additional housing. WCHCC is working with many community partners to target tax credit units designated or set aside specifically for homeless households at lower rents in order to save money and serve more chronically homeless persons. Locating available housing requires significant coordination between landlords, housing authorities, and service providers. Creating positions to coordinate tenant selection and a housing location specialist who understands both private and public housing are key positions in this effort.

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

The Weber Housing Authority and the Ogden Housing Authority provide supportive housing to chronically homeless, disabled households in Weber County. These HUD funded programs provide rental assistance linked with case management services to the most vulnerable among the homeless population. Regular and intense case management allows homeless individuals and families to remain stably housed and reduces the chances of returning to homelessness.

The Permanent Supportive Housing Program provides rental assistance linked with case management services to chronically homeless, disabled individuals throughout Weber County. Case managers work with participants to help them identify triggers that have led to their homelessness in the past. By identifying and addressing the issues, case managers are better able to assist participants in remaining permanently housed. Over the last few years, Weber County has implemented the Coordinated Assessment system. All homeless service providers participate in Coordinated Assessment. The process allows the community to collaborate and prioritize homeless households based on vulnerability, which allows service providers to provide the housing resource that best fits their individual circumstances. The Coordinated Assessment process has assisted Weber County homeless service providers in providing efficient housing resources to the chronically homeless.

Lantern House, Tri-County Independent Living Center and Utah Division of Workforce Services.

Program Goals:

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

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

While prevention funds are scarce, the United Way provides a small grant to allow the Weber Housing Authority to provide Emergency Rental Assistance funds to low income households that are at risk of becoming homeless. The program requires that households participate in a budgeting class and provides limited case management to reduce recidivism.

## Discussion

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

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

### **Introduction**

The Weber County Housing Needs Assessment & Plan 2012-2014 and the Regional Fair Housing Equity Assessment provided the data and research; from these studies, a variety of barriers to affordable housing in Ogden were identified, such as:

- Uneven Fair Housing infrastructure - brochures, webpage and materials are printed only in English, limiting the availability of Fair Housing information to non-English speaking persons.
- Deteriorating Quality of Housing Inventory - Ogden's housing stock is aging. This along with the prevalence of low incomes and minority concentrations in the NRSA, presents the challenge of deferred maintenance and deteriorating quality of housing stock.
- Homes in NRSA are disproportionately occupied by minority and disabled individuals.
- Disproportionate Impact from Good Landlord Program - This program is intended to improve the quality of rental housing in Ogden. The program may disproportionately negatively, impact protected classes by "refuse to rent to applicants with certain criminal backgrounds." Although not intended to discriminate against protected classes, if minorities disproportionately have criminal backgrounds the Good Landlord program could be deemed a violation of the Fair Housing Act.
- Lack of familiarity of Fair Housing Act by landlords -Many of landlords are not aware of the full implications of the Fair Housing Act and "reasonable accommodations" provision.
- The Fair Housing infrastructure has not systematically addressed the education of landlords regarding "reasonable accommodations".
- Lack of familiarity of local building inspection offices with the International Building Code (IBC) and the federally assisted multi-family housing requirements can impact fair housing choice for disabled individuals.

**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**

- Adopt a Language Assistance Plan, created Spanish fair housing website, brochures and resources.
- Work with the Disability Law Center to promote fair housing in Ogden.
- Education is key to improving affordable housing options, which includes training for City Building Inspectors, landlords, financial institutions and city staff.
- Targeting of HUD resources toward improving the quality of housing as described in other sections of the plan.
- Re-evaluate the Good Landlord program to determine if modifications to the program are needed.

- Partner with regional housing providers to encourage the de-concentration of low income housing in Ogden.
- Partner with Utah Anti-Discrimination and Labor Division (UALD) to provide FH education to local residents and stakeholders.

## **Discussion**

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.

## **Good Landlord Program Pilot Program**

In evaluation of the Good Landlord program the city adopted changes as follows. Implementation of a pilot program between Ogden City and adult probation and parole (AP&P) effective March 8, 2017, to allow a landlord whose property is licensed under Ogden's good landlord incentive program to rent to an individual who would otherwise not qualify to reside in such property due to the individual's criminal background. This pilot program recognizes the goal of the Utah legislature, through adoption of the Utah justice reinvestment initiative, to maintain secure communities, while recognizing the risks and treatment needs of individual offenders. Pursuant to the terms of this pilot program, such individual may reside in a good landlord property provided that: a. the individual has been granted a waiver pursuant to this section; b. Such waiver has not been revoked or terminated; and c. The landlord otherwise meets the requirements of title 12, chapter 16 of the Ogden municipal code and this policy. The Business licensing Division may adopt procedures not inconsistent with this policy to implement this pilot program as necessary. The City has a waiver application process. A landlord or tenant may apply for a waiver of an individual who would otherwise not qualify to reside in the landlord's property due to the individual criminal background. These applications will be evaluated on a case by case basis.

The Good Landlord program has had 288 people applied for waivers, 35 denied for non-compliance with AP&P, eight did not follow thru and provide required background check and four cancelled the application. The program is still underway and providing waivers to appropriate individuals.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

The City will spend no less than 70% of its CDBG funding to benefit low- and moderate-income residents and that no more than 30% of its CDBG resources will be spent preventing / eliminating slums or blight. A one-year certification period to begin July 1, 2019 and end June 30, 2020. The City will continue its commitment to improve the quality of affordable housing units and actions that will foster and maintain affordable housing in Ogden.

In addition, the City, through the Community and Economic Development Office, will diligently work to expand economic opportunities for local residents. The activities listed in this Action Plan work to reduce the number of households in poverty; and with enhanced coordination with nonprofit partners, services will have a greater impact on this goal.

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

Underserved needs in Ogden City have been determined 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's HOME funds are geographically targeted to preserve and provide affordable housing stock in the Quality Neighborhoods Program Area (which includes the Asset Control Area program, which rehabilitates HUD-foreclosed homes within the NRSA). By targeting rehabilitation efforts within low-income census tracts, the housing needs of Ogden's poorest residents are addressed. The Emergency Home Repair loan program, which is funded through CDBG, provides 0% interest, deferred payment loans to low-income persons who cannot afford housing health/safety renovations. Applicant selection for this program is based on income eligibility. The Emergency Home Repair Program provides loans to qualified homeowners citywide 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.

To assist in homeless prevention, the City provides gift cards to distribute to homeless persons participating in the annual Point in Time count. The gift cards are an incentive to encourage homeless persons to participate in the Service Prioritization Decision Assistance Tool (SPDAT). The SPDAT survey assesses the individual's vulnerabilities and helps identify those who are most in need of services, thus targeting resources to those most in need.

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

While the City can choose from a broad array of eligible activities in regards to the use of CDBG funds, it chooses to focus half of these funds into maintaining and improving the quality the city's supply of affordable housing both rental and owner-occupied. To this end, it is estimated that 56% of the anticipated CDBG and HOME grants funds will be used to directly address the housing needs of low- to moderate-income households through the Emergency Home Repair Program, Own In Ogden, CHDO projects, and Quality Neighborhood (which includes Purchase Rehab and Resale Program, and the East Central Revitalization (ACA) Programs). The Emergency Home Repair Program will assist approximately five low-income households make emergency repairs to their homes facilitating their ability to stay in their homes and remain owner-occupants. In addition to this, 100% of the City's HOME project funds will directly benefit low-to moderate-income households with housing. Own In Ogden down payment assistance program will assist approximately 45 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.

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

The Quality Neighborhoods Program targets older homes for rehabilitation, which are often HUD-foreclosed and purchased by the City through the Asset Control Area (ACA) program. Due to the age of the housing in the ACA program, it is presumed that lead paint is present 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, the city orders a final lead-based paint inspection. 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. When participating with HUD-funded programs, if a property contains deteriorated paint surfaces, the seller of the property is advised and is required to have the surfaces tested for lead content. If surface testing results are positive for lead content and exceed allowable HUD levels, a licensed lead- paint contractor using HUD standards must stabilize the affected areas.

### **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. This is due in part to the fact that the majority of AAP funds are largely restricted to certain types of activities such as housing rehabilitation, homeownership, infrastructure, and business development. Funding for social service activities is extremely limited. Furthermore, the City's General Fund is stressed providing basic safety services and infrastructure needs and is not in a position to support other activities. While the City is not the lead agency in broad-based anti-poverty efforts, it has a role in reducing poverty through support and collaboration with community efforts. Ogden Weber Community Action Partnerships receives Community Service Block Grant and takes the lead on many anti-poverty programs in Ogden.

The Community Development Section of 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:

- Applying to the State of Utah for an Opportunity Zone in Ogden.
- Encourages appropriate growth by improving the competitiveness of existing businesses through loaning funds to small businesses.
- Diversify the economic base by attracting new business.
- Develop recreation, aerospace, manufacturing and technology industries.
- Create jobs by providing businesses access to capital.
- Encourage greater redevelopment activity in the City.
- Develop joint public-private investment strategies.

### **Redevelopment Organizations**

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 Mayor's STEM Initiative**

The Business Development division works with Hill Air Force Base, Weber State University, the Ogden-Weber Applied Technology College, the Davis Applied Technology College, and the Ogden, Weber, and Davis School Districts, to identify the labor needs of our most important industry clusters and of Hill Air Force Base to fill the pipeline with competent professionals highly educated in science, technology, engineering, and mathematics. Our expanding aerospace, advanced materials, information technology,

and software development industries require highly-skilled, highly-educated technology and engineering professionals.

### **Custom fit Training**

Located in the Ogden-Weber Tech College (OWATC), which serves more than 6,000 students each year. OWATC offers hands-on technical education, with more than 300 technical skills courses in 40 employment categories. OWATC partners with industry to provide Custom Fit training for more than 200 employers each year and provides many of its students with internships and on-the-job training.

### **Partnerships**

The City will continue its economic development efforts and its partnerships with the Ogden-Weber chamber, Utah Hispanic Chamber of Commerce, Business Loans Utah, Utah Center for Stabilization, Wasatch Community Funding, Downtown Ogden Inc., 25th Street Association, and Ogden Reinvestment Corporation 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 Applied Technology College's (OWATC) YouthBuild when possible. In addition, Ogden City supports OWCAP's Volunteer Income Tax Assistance (VITA).

### **Section 3**

Ogden City works toward providing local residents, to the greatest extent feasible, job opportunities and/or training, from HUD-funded projects. In partnership with Ogden Housing Authority, Ogden Weber Applied Technology College's Youth Build Program, and Utah Department of Workforce Services, Ogden's Community and Economic Development Department has established a Section 3 plan, which includes notifying low-income, public housing residents of job opportunities generated from HUD-funded programs and projects and provides preferences for Section 3 business in construction contracting opportunities.

### **Actions planned to develop institutional structure**

During the AAP FY2019, 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.

Community Development Division is the primary division responsible for implementation of the Five Year ConPlan and Annual Action Plan activities. 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 an easy to access HUD-related information.
- Working with non-profit housing providers to address the housing needs of the low-mod income residents (i.e. Utah Housing Corporation, Utah Non-Profit Housing Corporation).
- Partnering with non-profit organizations to fund and/or develop job creation and business development projects, such as Wasatch Community Foundation a Utah CDFI and Business Loans Utah (BLU).
- 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 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 the 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:

- Fair Housing Forum of Utah
- Regional Analysis of Impediments participating jurisdictions
- Ogden Housing Authority
- Ogden Weber Community Action Partnership
- Weber County Homeless Coordinating Council
- Weber County Charitable Trust Fund
- Wasatch Community Foundation
- Ogden Redevelopment Agency
- Coalition of Resources (COR)
- Council of Governments
- Wasatch Front Regional Council
- Weber Housing Authority

The City attends monthly Coalition of Resources (COR) meetings. COR is a group of over 50 local agencies, for-profit and non-profit social service providers. The goal of COR is facilitate the efficient use of limited resources in administering social services. Each month COR participants share about the current services or events offered by their organization. In addition, one provider is selected to highlight



the services they provide. The COR members pass on information to their clients. COR meetings have been a huge help in notifying the public about ConPlan programs and events.

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 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.

## **Discussion**

## Program Specific Requirements

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

#### Introduction

A one year certification period July 1, 2019 thru June 30, 2020 will ensure that at least 70% of CDBG expenditures subject to the LMI overall benefit cap will benefit LMI persons. During a one-year certification period, the City will utilize no less than 70% of CDBG funds to benefit Low- to Moderate-Income persons and no more than 30% of CDBG expenditures will fund slum and blight activities.

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(I)(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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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 Own in Ogden down payment assistance program, with loans under \$15,000, has a Period of Affordability of five years. 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 have subrecipients, therefore, no monitoring of HOME recapture for subrecipients is required.

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 24CFR92.254.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 2014-2015.

## **Discussion**

In accordance with 24 CFR 92.254, Ogden City adheres to the HOME Homeownership Value limits provided by HUD. When assisting homebuyers with acquisition of newly constructed housing, acquisition with rehabilitation and/or down payment assistance, the purchase price shall not exceed 95% of the area median purchase price for the type of housing.

Throughout HUD funded programs, the City consistently 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. Economic Development programs also follow a first-come first serve basis for applicants that meet program guidelines and underwriting standards. In the selection of contractors hired for HUD-funded construction projects, a priority may be given to Section 3 or MBE businesses. For applicable HUD-funded programs, the city outreaches to Section 3 and MBE businesses during the solicitation process. Contractors that certify as a Section 3 or MBE business may receive preference when bidding on a HUD-funded project.

Applications and program guidelines are available at the city offices, Business Information Center and the city websites. Ogden City does not have subrecipients, therefore applications for funding are not applicable.

## **Attachments**

### **Grantee Unique Appendices – Appendix A**

**DRAFT**

**Appendix B**  
**Citizen Comments received during 30-day Public Comment Period**  
**and Summary of comments not accepted and reasons**

**DRAFT**

Annual Action Plan 2019-2020

**DRAFT**

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**Appendix C**  
**Annual Action Plan FY2020 Budget**

February 7, 2019

**DRAFT ANNUAL ACTION PLAN BUDGET FY2020**

INCOME (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	HOME	HOME Match	City Funds	State Funds	Housing Fund
Entitlement	1,878,075	1,037,949	440,126		250,000		150,000
Program Income	796,554	528,590	162,202				105,762
Carryover	3,133,033	722,091	714,477	38,558	275,038	9,709	1,373,161
Program Income Carryover	0						
Tax Increment Housing Fund				150,000			-150,000
<b>TOTAL</b>	<b>5,807,663</b>	<b>2,288,630</b>	<b>1,316,805</b>	<b>188,558</b>	<b>525,038</b>	<b>9,709</b>	<b>1,478,923</b>

EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	HOME	HOME Match	City Funds	State Funds	Housing Fund
<b>PUBLIC SERVICE</b>							
Business Information Center (BIC)	55,000	55,000					
<b>PUBLIC IMPROVEMENTS</b>							
Target Area Public Improvements	250,000	250,000					
<b>PROGRAMS</b>							
Infill Housing	250,000	250,000					
Own In Ogden	250,000		250,000				
Emergency Home Repair	40,000	40,000					
CHDO (Com. Housing Dev. Org.)	247,956		247,956				
Quality Neighborhoods	2,240,161	580,323	758,617	188,558	0	9,709	702,955
HELP	1,251,006				475,038		775,968
Special Economic Dev Projects Program	250,000	200,000			50,000		
Small Business Loan Program	600,000	600,000					
Administration	373,540	313,307	60,233				
<b>TOTAL</b>	<b>5,807,663</b>	<b>2,288,630</b>	<b>1,316,805</b>	<b>188,558</b>	<b>525,038</b>	<b>9,709</b>	<b>1,478,923</b>

## Appendix D

**Programs and Goals Summary Matrix****Ogden City Five Year Consolidated Plan 2016-2020 Programs and Goals Matrix****Priority Objective 1: IMPROVE THE QUALITY OF HOUSING STOCK****1.1 Quality Neighborhoods –** Rehabilitate and upgrade existing housing stock to alleviate conditions of blight and provide quality and affordable housing opportunities.

In the NRSA's East Central neighborhoods, 56% of occupied housing units are renter occupied compared to City-wide 40%.<sup>1</sup> The East Central housing vacancy rate is 13%, 5% higher than the overall City housing vacancy rate creating impediments to redevelopment within the area.<sup>2</sup> Many of the homes were rental units that were flipped many times and need substantial rehabilitation to bring them to housing quality standards. The Quality Neighborhoods program is designed to be flexible to address the specific needs of block groups within the NRSA. The City may purchase vacant lots to construct new housing, or purchase vacant, dilapidated housing units to rehabilitate and then sell to owner occupant families. In addition, the Quality Neighborhoods Program implements an Asset Control Area (ACA) Program. The ACA program purchases abandoned HUD-foreclosed homes and undertakes the substantial rehabilitation needed to bring the homes to housing and quality standards. The City has secured a private line of credit to purchase these HUD-foreclosed, vacant homes. HOME and CDBG funds are used to make the substantial rehabilitation needed to transform these abandoned homes to quality affordable housing options. Targeting the City's housing rehabilitation programs to East Central concentrates the City's efforts to improve the housing stock in the most troubled NRSA blocks. Rehabilitation and upgrade of the existing housing stock also alleviates conditions of slum and blight.

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

Low to moderate income families often do not have the resources needed to mitigate conditions that immediately threaten the safety and health of the household. 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 program is available to all low income owner-occupants within the city limits of Ogden. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness because of impending conditions related to emergencies such as electrical and plumbing hazards, failure of the heating system, fire hazards, structural failure, leaking roofs, and/or natural disasters. The Priority Housing Needs Analysis rated assistance to low income homeowners as a high priority due to the high number of low income homeowners experiencing housing problems. The EHRP program is funded with CDBG funds.

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<sup>1</sup> 2014 FFIEC Census Report – Summary Census Housing Information

<sup>2</sup> 2014 FFIEC Census Report – Summary Census Housing Information



Priority Objective 1. Improve the quality of housing stock								
#	HUD Goals	Strategies	Outcomes				Funding	
1.1	1	Quality Neighborhoods Program: Alleviate conditions of blight by providing quality and affordable housing opportunities. Includes Asset Control Area (ACA) Program.	<ul style="list-style-type: none"><li>• Rehabilitate and upgrade substandard housing units.</li><li>• Increase the number of decent, safe and affordable housing units in the East Central.</li><li>• Improve the neighborhood by rehab of “troubled” properties</li></ul>				<ul style="list-style-type: none"><li>• HOME</li><li>• HOME Match</li><li>• CDBG</li><li>• Private resources leverage federal funds to develop affordable housing.</li></ul>	
1.2	1	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<ul style="list-style-type: none"><li>• Assistance to low-income residents through 0% interest, deferred payment emergency home rehabilitation loans.</li><li>• Improve quality and safety of housing units.</li><li>• Decrease the number of low income residents facing the threat of homelessness.</li><li>• Decrease the number of homeowners facing housing problems.</li></ul>				<ul style="list-style-type: none"><li>• CDBG</li></ul>	
#	Expected Units of Accomplishment		Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
1.1	Quality Neighborhoods: housing properties improved		12	12	12	12	12	60
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 families to buy a home

To encourage successful homeownership experiences, the City requires homebuyers using City programs to attend a homebuyer education class. The purpose of the class is to educate prospective homebuyers with curriculum including finding a home you can afford, working with realtors, budgeting, the home buying process, negotiation, and home maintenance. Participants are required to complete Homebuyer Education classes before purchasing their home.

Priority Objective # 2 Expand homeownership opportunities				
#	HUD Goal	Strategy	Outcome	Funding
2.1	1	Own In Ogden Program: Provide down payment assistance to low to moderate income families	<ul style="list-style-type: none"> <li>Provide the down payment assistance needed for low to moderate income persons to buy a home.</li> <li>Increase homeownership in central Ogden.</li> <li>Support neighborhood revitalization through homeownership opportunities</li> </ul>	<ul style="list-style-type: none"> <li>HOME</li> <li>Private resources</li> </ul>
2.2	1	Homebuyer Education	<ul style="list-style-type: none"> <li>Ensure families are suitable for homeownership.</li> <li>Increased ability of homeowners to maintain homeownership.</li> </ul>	<ul style="list-style-type: none"> <li>Non-profits providers</li> <li>HOME</li> </ul>

#	Expected units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
2.1	Down payment assistance loans	45	45	45	45	45	225
2.2	Homebuyer Education	45	45	45	45	45	225

### Priority Objective #3 – INCREASE THE SUPPLY OF DECENT AFFORDABLE HOUSING

#### 3.1 Infill Housing Program – Transforming vacant land or dilapidated housing units to quality and affordable housing units

The East Central and Central Business District neighborhoods contain areas of underutilized or vacant areas in the center of city blocks. These vacant areas typically lack public infrastructure in the form of roads and utilities that would facilitate their development. The issues associated with vacant lots and infill housing is complex and often requires a partnership between the public and private sectors to develop strategies for specific properties. The City's infill housing program provides the coordinating support to bring together private, federal and local resources needed to create a broad ranging of housing options and to rehabilitate deteriorating housing stock.

#### 3.2 Community Housing Development Organization – Support construction of new housing units and/or rehabilitation of existing housing units

Gap financing to Utah Non-Profit Housing Corporation, Ogden's certified Community Housing Development Organization (CHDO) to assist in the construction or rehabilitation of single-family (renter or owner) and/or multifamily housing. The City utilizes the HOME Program's 15% CHDO funding to fund a CHDO in the construction or rehab of affordable housing units in Ogden.

Priority Objective #3 Increase the supply of decent affordable housing				
#	HUD Goal	Strategy	Outcome	Funding
3.1	1	Infill: Projects include building new quality and affordable housing units on vacant land and replacing blighted structures.	<ul style="list-style-type: none"> <li>Facilitate the development of underutilized vacant lots, typically in center of city blocks and difficult to develop due to infrastructure issues.</li> <li>Partner with property owners and/or housing providers to develop solutions for underutilized vacant residential land.</li> <li>Improve neighborhoods by developing vacant land, replacing blighted structures with a broad range of housing options.</li> <li>Create new quality and affordable housing units with minimal use of federal funds</li> <li>Create new quality housing adding to price diversity in the NRSA.</li> <li>Maximize private resources leveraged to develop affordable housing.</li> <li>Increase the number of decent, affordable housing units.</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> <li>HOME</li> </ul>
3.2	1	Community Housing Development Organization (CHDO) - Support the construction of affordable housing units.	<ul style="list-style-type: none"> <li>Support the Community Housing Development Organization to create affordable housing options for Low to moderate income persons.</li> <li>Affordable sites found and secured for construction of new affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>HOME CHDO</li> </ul>

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
3.1	Infill Housing: # housing units constructed	4	4	4	4	4	20
3.2	Community Housing Development Organization: # housing units		4		4		8

#### Priority Objective # 4 – HOMELESSNESS (CONTINUUM OF CARE)

**4.1 Weber County Homeless Charitable Trust Fund** – granting funds to non-profit homeless service providers. \$1 million in funding from the sale of the Ogden Defense Depot provided seed funding for the creation of the Weber County Homeless Charitable Trust (WCHCT). The WCHCT's sole purpose and mission is to support non-profit homeless prevention and service providers through the granting of funds. Grants will be offered to homeless service providers through a competitive bid process, special attention is given to programs that encourage the efficient use of existing resources through partnership and collaboration.

**4.2 Support the Weber County Homeless Coordinating Committee (WCHCC)** – serves as the lead for the Utah Balance of State Homeless Coordinating Committee and the lead for the HMIS system. Efforts to end chronic homelessness in Ogden are driven by and tied to Weber County's Plan to End Chronic Homelessness by 2014. The WCHCC plan encourages a support-services intense approach to ending homelessness that was developed in part by the book Bridges Out of Poverty. As developed by the Utah's Homeless Coordinating Committee and adopted by Weber County's Plan to End Chronic Homelessness by 2014, The Housing First model (page 94) is a guiding principle to address homelessness problems in Ogden City. The City participates in the WCHCC, which purpose is to coordinate community resources in helping prevent homelessness. Housing First provides permanent housing to the homeless with case management support.

Priority Objective #4 Homelessness (Continuum of Care)				
#	HUD Goal	Strategy	Outcome	Funding
4.1	1	Support the Weber County Homeless Charitable Trust in granting funds to non-profit homeless service providers	<ul style="list-style-type: none"> <li>Increase and improve efficiency of support services for the homeless in Weber County.</li> </ul>	<ul style="list-style-type: none"> <li>Weber County Homeless Charitable Trust Fund</li> </ul>
4.2	1	Participate in the Weber County Homeless Coordinating Committee (WCHCC)	<ul style="list-style-type: none"> <li>Participation in scheduled meetings to coordinate resources among homeless service providers in Weber County.</li> </ul>	

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
4.1	WCHCT: competitive grants and/or loans to non-profit homeless service providers						
4.2	WCHCC - Increased use of community resources – ongoing.						

#### Priority Objective #5 – IMPROVE THE SAFETY/APPEARANCE OF THE NEIGHBORHOOD

##### 5.1 Demolition Loan Program – Promote neighborhood safety (Discontinued FY2019)

There are numerous vacant structures in the City. Most are structurally sound and are candidates for rehabilitation. Others are in extreme state of deterioration with the only viable option being demolition of the structure. A CDBG-funded demolition loan program offers a 0% interest, deferred payment loan to property owners to provide the financial assistance needed to demolish unsafe structures. The City's citizen steering committees place a high priority on improving their communities through the use of code and zoning enforcement that eliminate unsafe structures.

**5.2 Target Area Public Improvements** – Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure to support improved quality of life. The three neighborhood steering committees, the East Central neighborhood watch group and the Aspen Village HOA group and citizens submitting comments requested that public improvements projects be funded in their area.

Priority Objective #5 Improve the Safety and Physical Appearance of Neighborhoods				
#	HUD Goal	Strategy	Outcome/Long Term Goals	Funding
5.1	2	Demolition Loan Program: Demolish unsafe building structures	<ul style="list-style-type: none"> <li>Improve the physical appearance of neighborhoods</li> <li>Reduce slum and blight conditions</li> <li>Increase property values</li> <li>Reduce health and safety issues</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> </ul>
5.2	2	Target Area Public Improvements: Construct or improve deteriorating streets, curbs, infrastructure	<ul style="list-style-type: none"> <li>Improve the physical appearance of neighborhoods</li> <li>Improve the quality of life for residents</li> <li>Increase property values</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> </ul>

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
5.1	Demolish unsafe structures/housing units		1		1		2
5.2	Public Improvement projects		1		1		2

## Priority Objective #6 – JOB CREATION

Increase economic opportunities through the creation or retention of permanent jobs.

### 6.1 Small Business Loan Program – Direct financial assistance to businesses

The growth of small businesses to create jobs is needed to expand the economic base in the NRSA. Available funding is not sufficient to meet the needs of those requesting financial assistance to start-up or grow a business in the NRSA. The area lacks lenders willing to risk lending to some NRSA business owners or potential NRSA business owners. The Small Business Loan program provides a maximum of \$90,000 of CDBG for small business or micro-enterprise loans. The program targets assisting businesses located in the NRSA.

Priority Objective #6: Job Creation				
#	HUD Goal	Strategy	Outcome	Funding
6.1	3	Small Business Loan Program: Direct financial assistance to for-profit businesses to create permanent full-time jobs	<ul style="list-style-type: none"> <li>Reduce unemployment</li> <li>Increase Ogden's economic base</li> <li>Attract economic growth</li> <li>Creates jobs for local LMI residents</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> <li>Leverage private resources</li> </ul>

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
6.1	Full-time Equivalent jobs created/retained	8	8	8	8	8	40

## Priority Objective #7 – BUSINESS COUNSELING

Provide business counseling services as a public service to attract new business start-ups and improve the business success rate in Ogden.

### 7.1 Business Information Center – business counseling increase business success rates

NRSA residents are disconnected by location to the business counseling services provided at Weber State University (located on the city's east bench). Ogden City's Business Information Center (BIC) has filled this gap. The BIC is located in the CBD and addresses the needs of NRSA residents that are motivated and capable to start a business downtown.

Priority Objective #7: Business counseling to promote business success				
#	HUD Goal	Strategy	Outcome	Funding
7.1	3	Business Information Center: Provide business counseling to attract new businesses and improve business success.	<ul style="list-style-type: none"> <li>• Increase the survival rate for businesses in Ogden</li> <li>• Attract more businesses to open in Ogden</li> <li>• Support the struggling start-up businesses</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• City General Funds</li> <li>• Leverage private resources</li> </ul>

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
7.1	BIC: People assisted	500	500	500	500	500	2500

## Priority Objective #9 – STIMULATE ECONOMIC GROWTH

Support the expansion of CBD's economic base by developing underutilized properties, providing financial assistance, removing blight, or job creation/retention activities

**9.1 Special Economic Development Projects Program (SEDP)** – supports business growth for job creation or removal of blight. The SEDP program is intended to facilitate and stimulate capital investment in Central Business District, airport district, Business Development Depot and other target areas to remove slum and blight and/or to promote job creation/retention activities. The funds may be used for construction of new structures on vacant land, improvements to commercial structures, or reconstruction of blighted or deteriorating buildings. Funds will be used to contribute to and to enhance the viability of Ogden's economic base.

**9.2 Ogden Business Exchange Project** – Create jobs, remove blight and expand Ogden's economic base

The Ogden Business Exchange Project will include the use of CDBG entitlement and HUD Section 108 loan funds for the acquisition and development of under-utilized and/or vacant properties and infrastructure improvements for the development of approximately 3,062,286 square feet of business, manufacturing and industrial, commercial park. The Ogden Business Exchange Project that will create an estimated 100 - 500 permanent full-time equivalent (FTE) jobs to be made available to individuals with incomes at 80% or less of Area Median Family

Income as established by HUD and jobs are expected to be created beginning in 2016. CDBG Entitlement will include slum and blight removal activities.

**9.3 Microenterprise Loan Program** – Provide financial assistance, training and technical assistance to innovative microenterprise businesses. Training will be offered thru partners that provide mentoring, education and advising on starting a business.

Priority Objective #9: Stimulate economic growth				
#	HUD Goal	Strategy	Outcome	Funding
9.1	3	Special Economic Development Projects (SEDP): Expand Ogden's economic base through developing underutilized properties	<ul style="list-style-type: none"> <li>• Job creation and/or removal of blight</li> <li>• Attract new businesses</li> <li>• Provide gap financing to support business success</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• Leverage private resources</li> </ul>
9.2	3	Ogden Business Exchange: Acquisition and/or development of under-utilized properties for the development of a commercial /light industrial park.	<ul style="list-style-type: none"> <li>• Assembly of land into reasonably-sized parcels necessary for economic development</li> <li>• Improve aged and deficient infrastructure</li> <li>• Create permanent jobs</li> <li>• Remove slum and blight conditions</li> <li>• Attract businesses to improve the City's economic base</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• Section 108 Loan</li> <li>• Leverage Private resources</li> <li>• RDA</li> </ul>
9.3	3	Microenterprise Loan Program:	<ul style="list-style-type: none"> <li>• Job Creation</li> <li>• Attract new businesses</li> <li>• Provide gap financing to support business success</li> <li>• Reduce the number of failed businesses.</li> <li>• Provides training, technical assistance, mentoring critical to start-up phase success.</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> </ul>

#	Expected Units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
9.1	SEDP Projects completed	1		1		1	3
9.2	Ogden Business Exchange Project FTE Jobs created	10	10	20	20	40	100
9.3	Microenterprise Loan Program			7			7

<b>PROGRAMS AND PROJECTS 2016 – 2020</b>	<b>5 year City's GOAL</b>	<b>5 year # in NRSA</b>	<b>5 year % in NRSA</b>
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	60	60	100%
1.2 Emergency Home Repair: Housing units rehabilitated	25	15	67%
2.1 Own in Ogden Down Payment Assistance: Loans	225	180	80%
3.1 Infill Housing	20	20	100%
3.2 Community Housing Development Org: Housing units	8	8	100%
5.1 Demolition Loan Program: Structures demolished	2	2	100%
5.2 Target Area Public Improvements: Projects	2	2	100%
6.1 Small Business Loan Program: Full-time Jobs created	40	40	100%
7.1 Business Counseling (BIC): People served	2,500	2,500	100%
9.1 Special Economic Development Projects Program	7	6	85%
9.2 Ogden Business Exchange Project	100	0	0%
9.3 Microenterprise Loan Program	7	7	100%