

DRAFT



Mayor, Mike Caldwell

ANNUAL ACTION PLAN JULY 1, 2021 – JUNE 30, 2022



Outside Union Station

Submit to HUD May 12, 2021



Prepared by: Ogden City Community Development Division

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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, 2021 – June 30, 2022 (AAP FY22) is the second-year implementation plan of the Five Year Consolidated Plan 2020-2025 (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 FY22 outlines activities that will be undertaken during the program year beginning July 1, 2021 and ending June 30, 2022. All CDBG and HOME funded activities in AAP FY22 are developed from strategies and priorities identified during the planning process. The AAP FY22 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 and increase the supply of decent affordable housing.
2. Expand homeownership opportunities for Low to Moderate Income (LMI) residents.

CREATE SUITABLE LIVING ENVIRONMENT OBJECTIVES

1. Improve the physical safety and appearance of neighborhoods.

EXPAND ECONOMIC OPPORTUNITIES ANNUAL OBJECTIVES

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

GOALS AAP JULY 1, 2020 – JUNE 30, 2022

DECENT AFFORDABLE HOUSING GOALS

- Complete the rehabilitation of 7 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 three vacant lots or substandard housing units to quality, decent, affordable housing units every other year; during the program year complete construction and sale of three 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 identifying a low- to moderate-income housing project that will be completed in a subsequent program year.

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 business counseling to five hundred business owners/potential owners.
- Provide funding to small businesses to retain and/or create the equivalent of eight full-time equivalent jobs.
- Provide funding to respond to, prepare for, and/or mitigate the impact of COVID-19 pandemic to five small businesses in urgent need.
- Stimulate business growth, economic expansion through a wide range of Special Economic Development projects (including the city's development of underutilized commercial property, or through financial assistance to for-profit businesses, or to eliminate blight or to create or retain jobs) completing one project every other year.
- Stimulate economic growth and create greater access to capital by providing financial and/or technical assistance to five micro-enterprises.
- Provide financial assistance to five microenterprises mitigate the impact of COVID-19 pandemic.
- 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 2019-2020 CAPER last fall, the City's efforts to meet its Annual Action Plan July 1, 2019 to June 30, 2020 and Consolidated Plan goals and objectives were generally successful, especially in view of changing economic conditions, the effects of COVID-19 pandemic, 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.

The City continues to create partnerships with financial institution, neighboring jurisdictions, local businesses and other agencies, Utah Hispanic Chamber of Commerce and Suazo Center to enhance its ability to address community needs and expand the benefits of these federal funds. In the past fiscal year,

the City evaluated the needs of microenterprise business owners and modified the program to include technical assistance to LMI microenterprise business owners.

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, 2020 timeliness test for CDBG spending and has implemented a spending plan to ensure compliance is maintained. The City is on track to meet the May 1, 2021 CDBG timeliness test. The City proposes to provide 70% overall benefit in FY22 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) holding public meetings by Zoom; 2) attending a variety of community groups and events by Zoom for the purpose of AAP outreach; 3) dedicating a page on the city's website to the ConPlan that provides a convenient way for residents to receive information and make comments (<http://HUDConplan.ogdencity.com/>); 4) sending information of all AAP public notices to residents by newspaper, website, and/or water bill insert; 5) outreach to residents and organizations in low- and moderate-income areas; 6) posting notices of public hearings at city offices, and city and county housing authority offices; and 7) 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 FY22 planning process until the end of the required thirty-day comment period (March 22, 2021 thru April 22, 2021). 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.

3. 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 FY22, a 30-day public comment period was provided March 22 thru April 22, 2021 and a notice of a 30-day public comment public comment period was posted in the

Standard Examiner on March 21, 2021, Appendix A.

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

7. Summary

The City encouraged and accepted public comments throughout the entire Annual Action Plan FY22 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 FY2022, the City consulted with Ogden City’s Diversity Commission, the Coalition of Resources (COR a group of over 100 local service and non-profit providers, Utah Hispanic Chamber of Commerce (UHCC), Suazo Business Center, Wasatch Front Regional Council, Ogden Housing Authority, Weber Housing Authority, Weber State SBDC, and SBA, and OTECH. 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 Utah Center for Neighborhood Stabilization funding to complete a Utah Equitable Transit Oriented Development project in Ogden and to consider future project sites in Ogden. Ogden City is a contributing member of Ogden CAN, which focuses resources to Ogden’s East Central neighborhood.

The City consulted with a wide array of organizations and existing networks to develop the Five Year Consolidated Plan 2021-2025. 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 the five year plan and to guide the subsequent Annual Action Plans. The City’s consultation strategies included outreach to housing, service, and mental health providers; workforce developers; community advocates; and other 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 included consultation with the following individuals and organizations:

- Weber Housing Authority
- Utah Center for Neighborhood Stabilization
- Utah Small Business Administration
- Suazo Center and Business Information Center
- Wasatch Front Regional Council
- Ogden Weber 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)
- Ogden Weber Community Action Partnership
- Utah Antidiscrimination and Labor Division
- Utah Center for Affordable Housing

- Ogden Housing Authority
- Ogden School District
- Utah Non-profit Housing Corporation
- Weber State University's SBDC
- United Way of Northern Utah
- Catholic Community Services
- Weber Human Services
- Grow Utah
- SCORE
- Northern Utah Small Business Resources Partner's Collaboration

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(I))

- 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 supports and 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.
- City Staff worked with the Wasatch Front Regional Council, Suazo Business Center, and Ogden Weber Tech college (OTech) to identify and better understand technical assistance deficiencies for microenterprises and Minority Business Enterprises in Ogden City. City staff has worked with Utah Hispanic Chamber of Commerce (UHCC) to house the UHCC in BIC.
- Ogden City strategizes with and participates in the Weber County Homeless Coordinating Council (WCHCC). The WCHCC is 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.
- Weber State University and Ogden City entered into an 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 fair housing testing in Ogden.

- 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, reaching a wide range of citizens.
- 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;
- Homeless justice court at the Lantern House homeless shelter;
- City-funded homeless outreach and advocate specialist;
- Facilitates access to mainstream resources and services for the homeless; and
- Works to develop best practices to assist homeless 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.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Ogden Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
2	Agency/Group/Organization	Utah Antidiscrimination and Labor Division
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff participated in a Fair Housing education class sponsored by Utah Antidiscrimination and Labor Division. 8 people attended the class.
3	Agency/Group/Organization	Disability Law Center
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Fair Housing advocacy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Disability Law Center, which provides fair housing testing in Ogden, providing data that assists in identifying impediments to fair housing choice in Ogden.
4	Agency/Group/Organization	UTAH NONPROFIT HOUSING CORPORATION
	Agency/Group/Organization Type	Housing PHA CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City worked in partnership with Utah Non-Profit Housing Corporation to develop solutions to failing multi-family LIHTC projects in Ogden and to develop or rehabilitate LMI housing in Ogden.
5	Agency/Group/Organization Type	Weber State University (WSU)
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Workforce alignment efforts continue with Ogden and Weber school districts, Weber State University, OTech, Hill Air Force Base, and Utah Advanced Materials & Manufacturing Initiative. Contributions were made to new WSU Initiatives to create a Regional Workforce Development Plan and develop a Personnel Recruitment and Retention Program.
6	Agency/Group/Organization	United Way of Northern Utah
	Agency/Group/Organization Type	Stakeholders Non-profit
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	With help from Ogden's Coronavirus Relief Fund (CRF) funds (CARES Act), United Way of Northern Utah was able to maintain a healthy level of staffing and continue to provide additional support to Ogden-area nonprofits through the Nonprofit Connection Center. The organization's focus is on improving community level outcomes in education, income, and health and in bringing partners together to collectively, and most effectively, improve the lives of its neighbors and community.
7	Agency/Group/Organization	Utah Hispanic Chamber of Commerce (UHCC)
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Partnering with UHCC to increase participation from the Hispanic Latino community in HUD funded programs, focusing on the UHCC's Business Academy and the City's HUD-funded Small Business Loan Program and Microenterprise Loan Program.

8	Agency/Group/Organization Type	Ogden Weber Community Action Partnership
	What section of the Plan was addressed by Consultation?	Needs Assessment and Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City and OWCAP are consulting and planning a collaborative effort in identifying community needs for the ConPlan process and CSBG process.
9	Agency/Group/Organization	Roads to Independence
	Agency/Group/Organization Type	Service Provider
	What section of the Plan was addressed by Consultation?	Special needs housing and Housing Needs Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Collaborating with Roads to Independence. The City sends updates and requests Roads to Independence notify their clientele of homes the city is building, and homes being renovated by Ogden.
10	Agency/Group/Organization Type	Ogden City Diversity Commission
	What section of the Plan was addressed by Consultation?	AAP and grant funding process, budget and programs.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Presenting information to the Diversity Commission to foster the inclusion of all Ogden residents in the HUD planning process.
11	Agency/Group/Organization Type	OgdenCAN
	What section of the Plan was addressed by Consultation?	Housing projects and housing needs assessment.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community and Economic Development Department staff attends OgdenCAN housing initiative meetings to partner on addressing housing needs and Utah Energy Wise Communities project in Ogden. OgdenCAN operates a Housing Counseling program for low-income renters.
12	Agency/Group/Organization Type	U.S. Small Business Administration
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City worked with the U.S. Small Business Administration (SBA) to coordinate CARES Act resources with the SBA's Paycheck Protection Program (PPP), which offers loans designed to provide economic relief to small businesses nationwide impacted by COVID-19.

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?
Community Assessment & Strategic Plan 2019 (Plan) Weber County Homeless Plan	Weber County Homeless Coordinating Committee (WCHCC)	The City continues to strategies with WCHCC and implements the Plan by funding a full-time homeless outreach/advocate specialist, participates in regular WCHCC meetings and the City operates a homeless court at the Lantern House. The Plan’s goals: 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.
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.
Wasatch Choice Regional Vision	Wasatch Front Regional Council	Wasatch Choice envisions transportation investments and inter-related land and economic development decisions that achieve desired local and regional outcomes.
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 18, 2021 to review the AAP and made a recommendation to City Council to adopt the AAP FY2022. The City published a notice of 30-day public comment period in the Standard Examiner on March 21, 2020. A 30-day public comment provided citizens the opportunity to comment on the proposed changes from March 22 thru April 22, 2021. A public City Council work session was held March 23, 2021 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 11, 2021 adopting the Annual Action Plan FY202.

Ogden City recognizes the importance of citizen participation in the development and execution of the Annual Action Plan FY 2022. 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 FY22 outreach, on February 17, 2021 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 FY22 and Budget. The CAC met for a public meeting February 18, 2021 to review AAP FY22 and recommended approval to City Council. In addition, two City Council public hearings were held. On March 23, 2021 a City Council work session to discuss the Annual Action Plan FY22 and May 11, 2021 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 FY22 was available for citizen review and comments a minimum of 30 days (March 22 – April 22) 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, 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 FY22 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 11, 2021.

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	Six of seven CAC members present at meeting February 18, 2021.	CAC voted to recommend that City Council adopt the AAP FY22 as proposed.		
2	Newspaper Ad	Non-targeted/broad community	Notice of 30-day public comment period. March 21 the City ran an ad to announce a 30-day public comment period (Mar 22 – April 22, 2021) for the AAP FY22.	Appendix A.		
3	Internet Outreach	Non-targeted/broad community	Draft AAP FY22 posted online during 30-day public comment period.			www.ogdencity.com , http://HUDconplan.ogdencity.com
4	Public Meeting	Non-targeted/broad community	City Council Work Session, March 23, 2021			
5	Community Group	Minorities	Staff presented information on AAP to Diversity Commission, April 14, 2021. (___ commissioners in attendance).			
6	Public Hearing	Non-targeted/broad community	City Council Public Meeting May 11, 2021	Public Hearing to receive citizen comments on AAP FY22 and to adopt AAP FY22.		

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 (HUD) on an annual basis. During the second year of the Five Year Consolidated Plan 2021-2025 (ConPlan), the City received Community Development Block Grant Entitlement (CDBG EN) award of \$1,035,422 and the City CDBG EN carryover is estimated at \$1,111,731 and expects to receive approximately \$1,007,002 new CDBG Program Income (PI) (\$817,829 from homestead projects and approximately \$189,173 in payments from amortized loans) for a **total CDBG budget of \$3,154,155**. The HOME Partnerships Investment Grants Entitlement (HOME EN) award for the program year is \$485,613, HOME EN carryover is estimated at \$416,672, and the City expects to receive approximately \$407,881 in HOME PI for a **total HOME budget of \$1,310,166**. The **Total City's HUD budget is \$4,464,322** for AAP FY22, July 1, 2021 thru June 30, 2022. See AAP FY2022 Budget page, Appendix B.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	\$1,035,422	\$1,007,002	\$1,111,731	\$3,1354,156	\$9,462,468	Expected Amount Available assumes similar annual entitlement allocation and similar CDBG Program Income each year for the remaining three years of the ConPlan.
HOME	public - federal	Acquisition, Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$485,613	\$407,881	\$416,672	\$1,310,166	\$3,930,498	Expected amount available assumes similar annual entitlement allocation and similar CDBG Program Income each year for the remaining four years of the ConPlan.

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

The City utilizes several approaches to leveraging CDBG and HOME funds HUD funds. The City has collaborated with GE Bank to leverage private dollars 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 (UNPHC), the City staff and UNPHC strategize and the city contributes CHDO funds to provide funding for affordable housing unit rehab or development in Ogden. The Home Exterior Loan Program (HELP) utilizes City General Funds to rehabilitate housing city-wide without income or geographic restrictions. Private and general fund resources leverage Ogden's CDBG and HOME housing projects.

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

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. Ogden City's business loan programs provide loans to small and microenterprise businesses in Ogden, which do not qualify to receive traditional financing. 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, Business Loans Utah (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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Ogden City purchased the following single-family properties and began the substantial work needed to bring the homes up to quality housing standards. These homes are underway at the start of the program year and renovations are expected to be complete by June 30, 2022. These homes will be sold at HOME fair market rate to Low- to Moderate-Income (LMI) households.

2040 Jefferson

2164 Jefferson

2354 Quincy

837 20th Street

925 Ruston Street

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 and increase the supply of decent affordable housing	2022	2022	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA CITY-WIDE	Improve the quality and increase the supply of decent affordable housing stock	CDBG: \$1,540,670 HOME: \$987,974 HOME CHDO: \$72,842	Homeowner Housing Rehabilitated: 12 (5 Emergency Home Repair, 7 Quality Neighborhood (QN) New Housing Construction: 3 new homes (Stone Hill)
2	Expand homeownership opportunities	2022	2022	Affordable Housing	OWN IN OGDEN TARGET AREA	Expand homeownership opportunities	HOME: \$250,000	Direct Financial Assistance to Homebuyers: 45 Households Assisted
3	Create a suitable living environment	2022	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA OGDEN CITY-WIDE	Improve Safety and Appearance of Neighborhoods	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Area Benefit (other than housing): 1 project every other year
4	Create greater access to capital	2022	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE	Stimulate economic growth	CDBG: \$405,000 CDBG-CV: \$587,104	Businesses assisted: 10 Microenterprise businesses assisted (5 CDBG and 5 CDBG-CV)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Stimulate economic Growth	2022	2022	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CDBG STRATEGY AREA CITY-WIDE	Job Creation	CDBG: \$550,000 CDBG-CV: \$360,000	People served: 500 people served at BIC Jobs created/retained: 13 FTE jobs (SBLP 8 FTE jobs CDBG and 5 FTE jobs CDBG-CV). Businesses assisted: 11 businesses (SBLP 5 CDBG and 5 CDBG-CV and 1 SEDP business assisted).
6	Administration	2022	2022		OGDEN CITY-WIDE		CDBG: \$408,485 HOME: \$89,349	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the quality and increase the supply of decent, affordable housing stock
	Goal Description	Preservation and restoration of affordable housing through rehabilitation of owner-occupied housing units and construction of new infill housing units.
2	Goal Name	Expand homeownership opportunities
	Goal Description	Promote homeownership through direct financial assistance to LMI homebuyers.
3	Goal Name	Improve the safety and appearance of neighborhoods
	Goal Description	Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure to support improved quality of life.
4	Goal Name	Create greater access to capital
	Goal Description	Direct financial support to LMI micro-enterprise business owners providing funding needed to grow businesses; thereby, supporting economic development in the community. And assisting businesses in urgent need or to prepare for, prevent or respond to COVID-19.
5	Goal Name	Stimulate economic growth
	Goal Description	Support the expansion of city's economic base by developing underutilized properties, job creation or retention, providing direct financial assistance to businesses, and/or removing blight activities. And assisting businesses in urgent need or to prepare for, prevent or respond to COVID-19.
6	Goal Name	Administration
	Goal Description	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: 52

The Quality Neighborhoods Program will use CDBG and/or HOME funds for the acquisition and **rehabilitation of 7 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. 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.

CDBG

Projected total assisted: 15

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 **3 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 City has programmed funds to assist **5 low-income homeowners** with emergency home repairs and Quality Neighborhoods program estimates **7 housing rehab projects** with CDBG and/or HOME funds assistance. The goal is to complete 7 Quality Neighborhoods Program owner-occupant housing rehab projects.

AP-35 Projects – 91.220(d)

Introduction

The City’s allocation strategy is based on priorities contained in the ConPlan, approved by the City Council and the U.S. Department Housing and Urban Development in 2020. These priorities are summarized in each ConPlan section (Housing, Homelessness, Anti-Poverty Strategy, Community Development, etc.). Community characteristics and needs are assessed to determine the most effective uses for HUD entitlement funding. In accordance with statutory regulations, over 70% of the City’s CDBG activities will assist very low to moderate-income persons as defined by HUD. Up to 30% may benefit businesses in urgent need or impacted by COVID-19. In allocating funds, the CED strives to balance several fiscal strategies: ●Availability of CDBG and HOME funds. ●Public input and recommendations. ● Overall City Administration and City Council goals and priorities. ● Given limited resources, maintain levels of performance to programs that continue to perform well and serve the community. ●Viability of the project. ●Additional available resources.

CDBG funds budgeted for AAP FY2022 are targeted to meet the needs of very-low-income to moderate-income residents. CDBG-CV are to assist businesses mitigate the impact of COVID-19. HOME funds can only be used to address eligible LMI housing activities, including down payment assistance, single-family and housing rehabilitation and new housing construction projects.

#	Project Name
1	Business Information Center
2	Emergency Home Repair
3	Infill Housing Projects
4	Microenterprise Loan Program
5	CV Microenterprise Loan Program
6	Own In Ogden
7	Quality Neighborhoods
8	Small Business Loan Program Jobs
9	Small Business Loan Program Urgent Need
10	CV Small Business Loan Program Jobs
11	CV Small Business Loan Program Urgent Need
12	Target Area Public Improvements
13	Special Economic Development Projects
14	Administration - CDBG
15	Administration - HOME
16	CV Administration

Table 8 – Project Information

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

The allocation of funding for the FY 22 projects has been determined based on overall priority needs identified in the ConPlan process. Analysis of data, consultation with stakeholders, public input, and study of Ogden's Strategic Plan and Housing Fact Finding sessions contributed to establishing these priority needs. Other considerations in determining funding allocation included the ability to leverage additional funding sources with HUD funds and the availability and readiness of upcoming activities to ensure timeliness thresholds are met.

The city's HOME and CDBG funds are geographically targeted to preserve and provide affordable and quality housing stock in the Quality Neighborhoods Program Area (QN). HOME and CDBG funds are used to rehabilitate distressed homes citywide, with priority targeting within the NRSA. By targeting new housing development and housing rehabilitation efforts within 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 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:

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

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Business Information Center (BIC)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Business Counseling
	Funding	CDBG: \$55,000
	Description	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.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	500 LMI people to receive services at the BIC.
	Location Description	Business Information Center, 2144 Lincoln Avenue, Ogden
	Planned Activities	To provide business counseling and services in the NRSA to businesses and LMI persons/business owners.
2	Project Name	Emergency Home Repair
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Improve the quality and increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality of housing stock
	Funding	CDBG: \$40,000
	Description	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	5 very low-income households will receive funding to address emergency home repairs.
	Location Description	City-wide
	Planned Activities	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 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.
3	Project Name	Infill Housing Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Improve the quality and increase the supply of decent, affordable housing stock
	Needs Addressed	Increase the supply of decent, affordable housing stock

	Funding	CDBG: \$150,000
	Description	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, with Utah Nonprofit Housing Corporation (CHDO), or Habitat for Humanity to complete projects.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	Build three new single family, owner-occupied housing units in the NRSA to be completed and sold by June 2022. Homes are affordable to households with income over 80% AMI; scatter site locations may build homes available to above or below 80% AMI.
	Location Description	NRSA. One CDBG-funded Infill Housing project is located at 2100 Porter in Ogden's NRSA.
	Planned Activities	Complete construction and sale of three new homes in Phase 7 of Stone Hill, the 21-Unit infill housing subdivision located at 550 22nd Street, Ogden, UT and when available build new homes on vacant lots or to replace deteriorated housing units and scatter sites to be determined.
4	Project Name	Micro-Enterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG \$405,000
	Description	Loans and/or technical assistance to LMI Micro-enterprise business owners to start-up or expand a business in Ogden.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	Five LMI micro-enterprise business owners to receive funding.
	Location Description	City-wide
	Planned Activities	Support LMI micro-enterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success.
5	Project Name	CV-Microenterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG-CV \$587,104
	Description	Loans and/or technical assistance to LMI Micro-enterprise business owners to assist microenterprise to mitigate the impact of COVID-19.
	Target Date	June 30, 2022

	Estimate the number and type of families that will benefit from the proposed activities	Five LMI micro-enterprise business owners to receive funding to mitigate the impact of COVID-19.
	Location Description	City-wide
	Planned Activities	Support LMI micro-enterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success. This program helps microenterprises to mitigate the impact of COVID-19 and promotes business survival during the pandemic.
6	Project Name	Own In Ogden
	Target Area	CITY-WIDE
	Goals Supported	Expand homeownership opportunities
	Needs Addressed	Expand homeownership opportunities
	Funding	\$250,000 HOME
	Description	Provides down payment assistance to LMI households. The goal is to support neighborhood revitalization through increasing homeownership in Ogden.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	Forty-five LMI households to receive direct financial assistance in the form of a down payment assistance loan.
	Location Description	CITY-WIDE
	Planned Activities	Loaning 0% interest, deferred payment HOME funds to LMI families to purchase a home in Ogden City.
7	Project Name	Quality Neighborhoods
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Improve the quality and Increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality and increase the supply of decent, affordable housing stock
	Funding	CDBG: \$1,350,670 HOME: \$970,816
	Description	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 to undertake the substantial rehab needed to bring homes to housing and quality standards, including purchase dilapidated housing units to rehabilitate and then sell to LMI households. In addition, the City may purchase vacant lots to construct new housing, or purchase deteriorated homes and demolish and construct new housing units.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	Seven LMI households will benefit from Quality Neighborhoods Program, as they purchase renovated homes in Ogden.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	The Quality Neighborhoods Program has a goal to complete the purchase and rehabilitate of seven single-family housing units that are sold to LMI households during the fiscal year; scatter site locations may build homes available to above or below 80% AMI.

8	Project Name	Small Business Loan Program - Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$305,000
	Description	Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs in Ogden's NRSA or targeted areas city-wide, providing working capital to businesses. This program helps reduce unemployment, increases Ogden's economic base, attracts economic growth and promotes business survival during the pandemic and pandemic recovery.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	8 full-time equivalent jobs available to LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create /retain jobs.
9	Project Name	Small Business Loan Program – Urgent Need
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$100,000
	Description	Direct financial assistance to for-profit businesses in urgent need to mitigate the impact of COVID-19. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	5 businesses in urgent need to receive assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses in urgent need to mitigate the impact of COVID-19.
10	Project Name	CV-Small Business Loan Program Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$260,000
	Description	Direct financial assistance to for-profit businesses impacted by COVID-19 to create / retain permanent full-time. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.
	Target Date	June 30, 2022

	Estimate the number and type of families that will benefit from the proposed activities	5 full-time equivalent jobs available to / retained by LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create / retain jobs in response to COVID-19.
11	Project Name	CV-Small Business Loan Program – Urgent Need
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$100,000
	Description	Direct financial assistance to for-profit businesses in urgent need to mitigate the impact of COVID-19. This program helps to mitigate the impact of COVID-19 and promotes business survival during the pandemic.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	5 businesses in urgent need to receive assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses in urgent need to mitigate the impact and respond to COVID-19.
12	Project Name	Special Economic Development Projects (SEDP)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Job Creation
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$90,000
	Description	SEDP is to expand Ogden's economic base through developing under-utilized properties, job creation/retention activities, assisting businesses with capital or loan guarantees, or eliminate slum and blight in Ogden. The program is designed to be flexible to meet the changing economic needs of Ogden City.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	One project completed every other year may include slum and blight alleviation, job creation or urgent need assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Projects may be commercial or residential in nature, may be either business expansion, new construction or reconstruction. Projects may be undertaken directly by the city or 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. Projects may provide direct financial assistance to for-profits businesses impacted by COVID-19 pandemic.

13	Project Name	Target Area Public Improvements
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CDBG STRATEGY AREA
	Goals Supported	Improve the safety and appearance of neighborhoods
	Needs Addressed	Create a suitable living environment
	Funding	CDBG: \$250,000
	Description	Enhance neighborhoods to create a suitable living environment.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	2500 people - 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.
	Location Description	CDBG Strategy Area. NRSA Census Tracts 2009, 2008, 2011, 2012, 2013 and 2018 may receive first priority.
Planned Activities	Sidewalk repair/replacement, street improvements, trees, driveways and/or lighting.	
14	Project Name	Administration - CDBG
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$408,485
	Description	CDBG Administration budget is determined by 20% of Entitlement and 20% of anticipated CDBG and program income. Administration costs are Business and Community Development Divisions' personnel and overhead costs.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	City-wide
15	Project Name	Administration - HOME
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$89,349
	Description	HOME Administration budget is determined by 10% of Entitlement and 10% of anticipated HOME program incomes. Administration costs are Business and Community Development Divisions' personnel and overhead costs.
	Target Date	June 30, 2022
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	City-wide

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 and/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, Quality Neighborhoods target areas and Trackline EDA are 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 inside the NRSA but may be city-wide. **The Own In Ogden** down payment assistance program is available city-wide on a first-come, first-served basis, to assist LMI households in purchasing a home. The **Emergency Home Repair Program** is available city-wide to eligible low-income homeowners at or below 50% Area Median Income (AMI) on a first-come, first-served basis. The Own In Ogden Program and Emergency Home Repair program benefits individual households and are not targeted to specific areas, but instead are provided on the basis of household income and need. In addition, financial assistance to Utah Non-Profit Housing Corporation, Ogden's CHDO, is generally available city-wide but is targeted to affordable housing projects within the NRSA. The City heavily targets resources to the NRSA. The Trackline project is located in a census tract in the city with a high poverty rate of over 30%. Accordingly, resources available in this Annual Action Plan will be geographically targeted, whenever possible, to benefit as many low- and moderate-income residents as possible.

Geographic Distribution

Target Area	Percentage of Funds
BUSINESS DISTRICT BLIGHT AREA	
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	66%
EAST CENTRAL REVITALIZATION AREA	
CENTRAL BUSINESS DISTRICT	
CDBG STRATEGY AREA	5%
OGDEN CITY-WIDE	29%
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 (Trackline, 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. By concentrating investments in these target locations, the city can achieve its intended results in the most efficient and timely manner possible.

The NRSA Plan is designed to use CDBG funds in activities that are intended to build market confidence in neighborhoods by stabilizing housing stock, increasing home values, job creation, growing small businesses, creating greater access to capital for LMI micro-enterprise business owners, and increasing homeownership rates. The NRSA provides greater flexibility allows the City to serve a broader base of residents and businesses than would otherwise be eligible.

Discussion

The Quality Neighborhoods Program, BIC, Infill Housing, Small Business Loan Program and Microenterprise Loan Program are targeted to the NRSA and a small percentage of business loans \$90,000 CDBG to city-wide. Emergency Home Repair Program, Own In Ogden, Special Economic Development projects and CDBG-CV programs are targeted to city-wide. The Target Area Public Improvements projects are targeted to the CDBG Strategy Area.

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. These efforts include the implementation of the Quality Neighborhoods (QN) Program to purchase homes, rehabilitate and then sell them to LMI households. The Emergency Home Repair Program also improves the quality and safety of affordable housing units that are in distress and at risk of deterioration. The city funds CHDO and Infill projects increase the supply of quality affordable housing units. In addition, the city may partner with the CHDO to renovate or build affordable rental housing units. In addition, the Own In Ogden, down payment assistance programs provide LMI households the funds needed to help purchase a home in Ogden and homebuyers must live in the HOME assisted unit as their primary residence. The City is committed to improving the quality of affordable housing units in Ogden and to assisting LMI households meet their housing needs. Seventy percent of the CDBG and HOME is budgeted toward housing benefit.

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: **12 housing units rehabilitated** (7 Quality Neighborhood and 5 Emergency Home Repair); **3 new housing unit constructed** this program year (3 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	60
Special-Needs	0
Total	60

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	3
Rehab of Existing Units	12
Acquisition of Existing Units	45
Total	60

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Ogden Housing Authority (OHA) continues to play a major role in providing public housing within Ogden City. The OHA has 200 public housing units at six scattered sites and administers 946 Housing Choice Vouchers, 81 HUD-VASH Vouchers, 25 Shelter Plus Care Vouchers, 86 Mainstream Vouchers and funding for 6 HOPWA clients. In addition, OHA administers 52 Moderate Rehabilitation units owned by private owners. Although the OHA strives for 100% utilization of all housing programs administered there continues to be a shortfall of housing assistance and affordable rental units in Ogden City. While the OHA served over 1,700 families during the period January 1, 2019 thru December 31, 2019, which includes over 1,200 children, there continues to be a need for the services offered by the housing authority. There are approximately 1,000 families on the waiting list.

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

To meet this need OHA will continue to utilize funding received from HUD to serve the housing needs of families that apply for rental assistance. OHA feels that utilizing 100% of the funding for the programs will have a positive impact on families waiting to be served. In addition, the housing authority continues to seek other funding opportunities or opportunities to partner with other agencies to meet the housing needs in Ogden City.

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

- If available, seek additional funding for the Section 8 Housing Choice Voucher program to insure families have the ability to find decent, safe, and affordable rental housing.
- Ensure Housing Choice Voucher units are properly utilized, to include funding, to maximize the number of families served.
- Ensure Public Housing units are utilized with little down time to serve families on the waiting list.
- Employ effective maintenance and management policies to minimize the number of public housing units off-line and vacancy turnaround time.
- Ensure the waiting list is properly maintained and utilized to meet the housing needs for applicants.
- Undertake measures to ensure access to affordable housing among families assisted by the OHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies

Increase the number of affordable housing units by:

- Apply for additional Housing Choice Vouchers and other funding as available.
- Leverage affordable housing resources in the community through the creation of mixed-finance housing
- Pursue available housing resources other than public housing or Section 8 tenant-based assistance. Seek opportunities for tax credits to construct new or rehabilitate existing housing.

Target available assistance to Families with Disabilities:

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

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

The Housing Authority has a Resident Advisory Board (RAB) that meets regularly. The RAB is comprised of clients/tenants served by the agency. The purpose of a RAB is to act in an advisory capacity to the OHA's annual plan and encouraged to express/voice the concerns of the tenants and to make suggestions to management. In addition to the RAB, the OHA has one Board of Commissioner seat designated for a tenant/client served by the agency.

OHA continues to reach out to those served by making educational and informative classes available through other agencies. These classes are related to computers, financing, housekeeping, GED, etc. Ogden City forwards City job announcements to the OHA for posting at OHA's community boards. As opportunities arise for employment and homeownership opportunities the OHA would direct residents to these resources. Although the OHA does not mandate any of the above, efforts are made to encourage and promote self-sufficiency, which hopefully can lead to home ownership.

In partnership with Ogden City, the OHA displays draft Consolidated Plan documents at the OHA offices. City staff meets with the RAB, providing residents an opportunity to participate in the Consolidated Plan process.

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

The Ogden Housing Authority is not designated as troubled.

Discussion

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

Introduction

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

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

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) efforts to support homeless providers and homelessness prevention service providers. The City of Ogden works in coordination with the WCHCC, which is the lead agency reporting to the Utah Balance of State (UBOS) Local Coordinating Council.

The City participates in the Continuum of Care (CoC) process regarding Utah's anticipated Emergency Shelter Grant (ESG) Funds for the year, which is obtained competitively through the Utah Department of Community and Economy Development. In addition, the City coordinates efforts with the Lantern House, which receives ESG funds. The Weber Housing Authority conducts point in time counts for the WCHCC. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons.

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

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 and the Community Development Manager serves on the Trust's 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.

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

The Veterans Affairs Supportive Housing (VASH) program targets the needs of homeless veterans and their families and provides housing resources and case management with support services. Your Community Connection is a community based, volunteer driven non-profit organization serving the Northern Utah community since 1945. Its mission is "to provide services to support and enhance the quality of life for all women, children and families". YCC's programs focus on providing at-risk individuals and families with opportunities and education to achieve goals of affordable housing, home ownership, and self-sufficiency. The YCC has received McKinney-Vento Homeless Assistance Act grant funds. These shelter and transitional programs address the needs of specific populations such as chronically homeless persons, families, person with severe substance abuse histories or those suffering from dual or multiple co-occurring disorders.

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

Shelter Plus Care

Shelter Plus Care is a program designed to provide housing and supportive services to chronically homeless individuals with disabilities. Ogden Housing Authority and Weber Housing Authority provide housing vouchers along with supportive services to be provided by Weber Human Services, St. Anne's Center – 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 OHAs Shelter Plus Care program works in partnership with local non-profit agencies to coordinate efforts for chronically homeless individuals. Under this partnership agreement, St. Anne's Center, 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.

Homelessness Prevention and Rapid Re-housing Program (HPRP)

HPRP assists individuals and families who are experiencing homelessness (residing in emergency or transitional shelters or on the street) and need temporary assistance in order to obtain housing and retain it. This program will provide temporary financial assistance and housing relocation and stabilization services to individuals and families who are homeless or would be without assistance.

Catholic Community Services (CCS) has received homeless prevention funding from Utah State Community Services Offices and has implemented a Homeless Prevention and Rapid Re-housing Program (HPRP) to assist homeless and low-income households who have a housing crisis or are in precarious housing situation in Weber County. Assistance includes helping individuals and families who are currently in housing but are at risk of becoming homeless and who need temporary rent assistance or assistance moving to another unit to prevent them from becoming homeless. The CCS's HPRP program has completed its three year grant funding allocation and is now at an end; no additional HUD HPRP funds have been granted to CCS.

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

The City's ConPlan goals contribute to helping homeless persons make the transition to permanent housing and independent living by funding economic development initiatives that create jobs in Ogden and by expanding affordable housing options to these populations. The City funds services, such as homeless street outreach and homeless court at the Lantern House, using non-federal funds.

Discussion

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

One year goals for the number of households to be provided housing through the use of HOPWA for:
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

There are a number of barriers to affordable housing that can only be partially controlled at the local government level. These include availability of sites, construction costs and banking / credit practices. Construction costs are influenced by economic conditions in the entire Northern Utah region. Banking practices are determined largely by institutional practices and federal regulations. The City has developed partnerships with local lending agencies to increase low- and moderate-income lending opportunities.

Zoning and building and safety regulations can create barriers to affordable housing. To avoid barriers, the City has an on-going practice of updating its zoning code. The City has a zoning ordinance in place which opens up opportunities for different housing types. Specifically, it promotes attached housing, very small lots for single family homes, apartment development and units above commercial space. The City also conforms to standards set by the International Building Code (IBC), which is utilized through the State of Utah and the enforcement of IBC regulations does not create unique restraints on construction or rehabilitation in Ogden.

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

Although many issues that affect fair housing choice have been identified, the city is limited in resources and ability to impact all areas. The City's Analysis of Impediments to Fair Housing Choice identified the following impediments. These impediments may have a direct and substantial impact on fair housing choice and are within the City's ability to impact. Below are impediments to Fair Housing Choice, as well as defined goals and strategies to address each impediment:

IMPEDIMENT 1

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

ACTION ITEMS

1. Utilize the City's Language Assistance Plan (LAP). Expand Ogden's HUD-funded programs' outreach to include Spanish translation and outreach to Spanish-speaking citizens, Ogden's largest minority group.
2. Partner with the Utah Hispanic Chamber in Ogden to promote Ogden's HUD funded programs to the Hispanic community.
3. Translate the City's Fair Housing webpage and vital HUD-funded program documents in Spanish; and print from HUD's website and make available informational pamphlets and Fair Housing brochures for LEP individuals.
4. Continue to provide citizens with consistent Spanish translation services.
5. Establish a centralized list of resources for assisting LEP individuals, by utilizing the City's Intranet.

IMPEDIMENT 2

Deteriorating Quality of Housing Inventory in RCAPs- Ogden's housing stock is aging in Ogden's NRSA.

ACTION ITEMS

1. Engage the State and local Weber County communities to develop solutions that end the concentration of low-income housing in Ogden and de-concentration of low-income housing and poverty in Ogden.
2. Target funds to the NRSA to promote investment of resources in RCAPs.
3. Implement Quality Neighborhoods Program to target resources to improving the condition of housing in the NRSA and in Ogden's high minority and high poverty East Central neighborhoods.
4. Partner with local lenders and non-profit groups and social investment companies to expand Ogden City's Community and Economic Development Department's access to funding to improve the quality of housing in the NRSA that has two RCAP Census Tracts.
5. Provide assistance for housing rehabilitation to all income levels through the Home Exterior Loan Program (HELP). The HELP program provides a low interest loan to homeowners in need of exterior repairs and repairs to address housing code issues, improving the quality of housing in Ogden.
6. The City maintains a comprehensive infrastructure plan which has an infrastructure replacement schedule that bonded for significant improvements in the NRSA area over the next decade.

IMPEDIMENT 3

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

ACTION ITEMS

1. Implement the City's Transportation Master Plan, which identifies the City's transportation needs and deficiencies and addresses the creation of a transportation network.
2. Partner with Utah Center for Neighborhood Stabilization to identify Utah Equitable Transit Oriented Development project sites in Ogden.
3. Implement a Bus Rapid Transit (BRT) line (Phase II) that increases mobility, connectivity and travel choices between downtown Ogden, WSU village Drive, Dee Event Center, Harrison Boulevard, 4400 South and the WSU/McKay-Dee Hospital area.

IMPEDIMENT 4

Landlords lack familiarity with Fair Housing Act - many landlords are not aware of their responsibilities to provide "reasonable accommodations" as required by the Fair Housing Act.

ACTION ITEMS

1. Review the Good Landlord curriculum to ensure it adequately addresses the Fair Housing Act and particularly the Reasonable Accommodations requirements for landlords.
2. Work with state agencies and DLC to promote fair housing educational opportunities.

3. Work with the Utah Apartment Association's to increase attendance at Fair Housing Tradeshow.
4. Promote April as Fair Housing Month to increase the public's awareness of the Fair Housing Act. Display posters at City offices and provide posters to partners.

IMPEDIMENT 5

High Rate of Evictions and Foreclosures in Ogden City's NRSA and East Central neighborhood.

Areas with minority concentration have had higher foreclosure and eviction rates than other areas of the city and Weber County.

ACTION ITEMS

1. Partner with OgdenCAN and Disability Law Center to provide education on renters' rights.
2. Support OgdenCAN to help tenants resolve disputes, and free assistance to Ogden's most vulnerable renters facing eviction.
3. Support agencies that advocate at the state legislature for tenant rights.
4. Work with OgdenCAN to identify members of the protected classes that may be experiencing housing discrimination and educate them on their rights.
5. Promote renter's advocacy groups and when necessary refer them to the Disability Law Center and/or Utah Anti-discrimination and Labor Division for legal counsel.
6. Allocate funding to the NRSA neighborhoods with high foreclosure rates to improve infrastructure and to encourage economic development.
7. Offer down payment assistance and home rehab loans in the NRSA to address the housing quality standards.
8. Encourage housing developers (nonprofit and for-profit) to purchase and rehab foreclosed properties.

AP-85 Other Actions – 91.220(k)

Introduction

Zoning and building and safety regulations can create barriers to affordable housing. To avoid barriers, the City has an on-going practice of updating its zoning code. The City has a zoning ordinance in place which opens up opportunities for different housing types. Specifically, it promotes attached housing, very small lots for single family homes, apartment development and units above commercial space. The City also conforms to standards set by the International Building Code (IBC), which is utilized through the State of Utah and the enforcement of IBC regulations does not create unique restraints on construction or rehabilitation in Ogden.

Actions 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 city-wide but primarily targeted in 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 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 city-wide and is not geographic specific.

The rehabilitation and development of the Ogden City Central Business District and its' adjoining inner-city neighborhoods will provide the positive incentives necessary for attracting new businesses to Ogden. Jobs created/retained within the NRSA are presumed to benefit low-mod income persons. The goal for

new business and economic developments will be to create household sustaining incomes for Ogden City residents while furthering the growth and fiscal health of the City.

To assist in homeless prevention, the City provides 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, more than 70% of the HOME and CDBG budget will serve to maintain and improve the quality of the city's supply of affordable housing. To this end, the Quality Neighborhoods program sets out to purchase, rehab and sell homes affordable to LMI households. These homes are often distressed housing units that need substantial work to bring them up to quality standards. The Emergency Home Repair Program will assist five low-income households make emergency repairs to their homes facilitating their ability to stay in their homes and remain owner-occupants. One hundred percent (100%) of the City's HOME funds will directly benefit low-to moderate-income households with housing. HOME-funded Own In Ogden down payment assistance program will assist 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. 62% of the CDBG and HOME budget is allocated to foster and maintain affordable housing in Ogden's NRSA.

Actions planned to reduce lead-based paint hazards

The Quality Neighborhoods Program targets rehabilitation of older homes. Due to the age of the housing in Ogden's NRSA target area, 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, a final lead-based paint inspection is conducted. A clearance report, as determined by HUD guidelines, is issued prior to marketing the home for sale to an income-eligible household.

Homes that are purchased with Own in Ogden down payment assistance are visually inspected for deteriorated paint surfaces that could present lead-based paint hazards. If a property is found to have deteriorated paint surfaces, the seller of the property is advised and is required to have the surfaces tested for lead content, when participating with HUD-funded programs. If surfaces test positive for lead content and exceed allowable HUD levels, the affected areas must be stabilized by a licensed lead paint contractor using HUD safe work practices prior to Own In Ogden loan approval.

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. Funding for social service activities is extremely limited. 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 received Community Service Block Grant and takes the lead on many anti-poverty programs in Ogden.

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

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

Redevelopment organizations have been created to promote economic development and implement redevelopment plans within the City – the Ogden Redevelopment Agency and the Local Redevelopment Agency. The creation of higher wage jobs for community residents is a top priority for these organizations. The City will continue its economic development efforts and its partnerships with the Ogden-Weber chamber, Utah Hispanic Chamber, Downtown Ogden Inc., 25th Street Association, and local banks to attract new businesses and industries to Ogden, to retain existing businesses and industries, and to encourage their expansion. Because the creation of economic opportunities is not an isolated solution to alleviating poverty, the City will collaborate efforts with Ogden Weber Community Action Partnership (OWCAP) and Ogden Weber Technology College's (OTECH) YouthBuild when possible.

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 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. Ogden City's Quality Neighborhoods housing rehab contractors attend Section 3 training.

Microenterprise Loan Program - the CDBG-funded Microenterprise Loan Program is focusing resources to support LMI microenterprise business owners. City Staff worked with the Wasatch Front Regional Council, Suazo Business Center, and Ogden Weber Tech college to identify and better understand the challenges microenterprise owners confront. It was concluded that microenterprises and Minority

Business Enterprises often lack the technical assistance and education needed to survive in these trying economic conditions. Subsequently, the City modified the City's Microenterprise Loan Program to offer technical assistance through qualified technical assistance Training Providers. Suazo Business Center will be the first Training Provider to meet the City's technical assistance standards and offer all services in both English and Spanish. The City has leveraged CDBG funding to increase the success rate of Minority Business Enterprises and LMI microenterprises owners.

Workforce alignment efforts continue with Ogden and Weber school districts, Weber State University, Ogden-Weber Tech College, Hill Air Force Base, and Utah Advanced Materials & Manufacturing Initiative. Contributions were made to new WSU Initiatives to create a Regional Workforce Development Plan and develop a Personnel Recruitment and Retention Program.

The Business Expansion & Retention (BEAR) program continues to support existing businesses in Ogden, including: Business visits and support services HAFB Industry Day in Ogden for Aerospace & Defense industry Industry-specific roundtables for Outdoor Products and IT/Software Opportunity Zone educational material and seminar.

Proactive business recruitment efforts continue such as attending trade shows and conferences, responding to business requests for information, and leading site visits. Major recruitment events included: National Business Aviation Association Convention Shooting, Hunting, Outdoor Trade (SHOT) Show Site Selector Guild Annual Conference International Council of Shopping Centers RECon Paris Air Show.

Custom fit Training

Located in the Ogden-Weber Technical College (OTECH), which serves more than 6,000 students each year. OTECH offers hands-on technical education, with more than 300 technical skills courses in 40 employment categories. OTECH 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. The City leverages funding from OTECH's Custom Fit program to assist additional microenterprises.

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.

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 (OTECH) YouthBuild when possible. In addition, Ogden City supports OWCAP's Volunteer Income Tax Assistance (VITA).

Actions planned to develop institutional structure

During the AAP FY2022, the City will continue to strive to establish an institutional structure that maximizes the funding sources used for housing and community development needs as well as simplify the process involved in developing new housing, improving conditions of existing housing and creating jobs.

Through CDBG and HOME programs, the City collaborates with partners to deliver resources effectively. The City works toward:

- Strengthening existing public/private partnerships and creating new ones to implement programs and deliver services of all types.
- Promoting citizen participation in ConPlan planning processes.
- Utilizing the city's website to create 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 Center for Neighborhood Stabilization (UCNS) 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

The City anticipates that during a three-year certification period, July 1, 2020 to June 30, 2023, 70% of CDBG funding will benefit low- to-moderate income (LMI) persons. CDBG regulations require that no less than 70% of its CDBG and CDBG-CV funding will be spent to benefit low- and moderate-income residents and that no more than 30% of its CDBG and CDBG-CV resources will be spent for urgent need or preventing / eliminating slums or blight. The City will continue its commitment to improve housing, neighborhoods and economic conditions in Ogden with no less than 70% of CDBG and CDBG-CV to benefit LMI persons and up to 30% to address urgent need of small businesses impacted by COVID-19 Pandemic in Ogden or reduce and eliminate slums and blight.

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.

During preparation of the AAP FY21, as of March 2020, the City, as well as the State of Utah and the country, are taking preparatory actions to stop the spread of COVID-19. As a result, the city is implementing an **Urgent Need** certification to assist local small businesses in urgent need. In addition, the city plans to utilize CDBG-CV to help businesses prepare for, prevent, or respond to COVID-19 pandemic.

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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	\$200,000

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(I)(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 and MBE businesses are encouraged to apply and notified of contracting opportunities. For applicable HUD-funded programs, the city outreaches to Section 3 and MBE businesses during the solicitation process. Contractors that certify and qualify as a Section 3 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

Appendix B

February 16, 2021

ANNUAL ACTION PLAN BUDGET FY2022

INCOME (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME Match	City Funds	Housing Fund
Entitlement	1,671,035	1,035,422		485,613			150,000
Program Income	1,519,006	1,007,002		407,881			104,123
Carryover	3,813,187	1,111,731	947,104	416,672	99,402	282,796	955,482
Tax Increment Housing Fund					150,000		-150,000
TOTAL	7,003,228	3,154,156	947,104	1,310,166	249,402	282,796	1,059,605
EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME Match	City Funds	Housing Fund
PUBLIC SERVICE							
Business Information Center (BIC)	55,000	55,000					
PUBLIC IMPROVEMENTS							
Target Area Public Improvements	250,000	250,000					
PROGRAMS							
Infill Housing	150,000	150,000					
Own In Ogden	250,000			250,000			
Emergency Home Repair	40,000	40,000					
CHDO (Com. Housing Dev. Org.)	72,842			72,842			
Quality Neighborhoods	2,594,371	1,350,670		897,974	249,402		96,325
HELP	1,246,076					282,796	963,280
Special Economic Dev Projects	90,000	90,000					
Small Business Loan Program	765,000	405,000	360,000				
Microenterprise Loan Program	992,104	405,000	587,104				
Administration	497,834	408,485	0	89,349			
TOTAL	7,003,227	3,154,155	947,104	1,310,166	249,402	282,796	1,059,605

Appendix C

Appendix C

Priority Objectives, Programs and Goals Summary Matrix

Ogden City Five Year Consolidated Plan 2021-2025 Programs and Goals Matrix

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

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

The Quality Neighborhoods - Rehab/Resale Program is designed to be flexible to address the specific needs for revitalization of block faces located in Ogden, with specific priority in the NRSA. The City purchases vacant or dilapidated housing units to rehabilitate and then sell to low-mod income, owner-occupant families. Activities may be undertaken with private or nonprofit partners including CHDO partners. Properties may be selected from available homes and may include HUD foreclosed properties obtained through the HUD Asset Control Area Program (ACA) operated by Ogden City under an agreement with HUD. The city has secured a private line of credit to assist with this activity. HOME and CDBG funds are also used. Eligible applicants for purchase are low-moderate income households (up to 80% of Area Median Income) who will qualify for purchase financing, and who will occupy the home. Homes are sold on a first come first served basis. Homes are priced to be affordable to low-moderate income households. NRSA regulations also provide for a limited amount of home buyers with incomes in excess of the low-moderate income limit.

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

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

1.3 Infill Housing – Increase the supply of decent affordable housing.

New homes built on a parcel subdivided for housing development where the number of units exceeds ten. Activities are defined and approved in the Annual Action Planning process. Activities may be undertaken with private or nonprofit partners including CHDO partners. A HOME-Funded Activity may include eligible items such as new construction, acquisition, demolition, relocation, and soft costs. CDBG -Funded Activities in support of, but not subsidizing or assisting, construction of new low or moderate income housing including clearance, site assemblage, provision of site improvements and the provision of public improvements and certain housing pre-construction costs. Eligible applicants for purchase are low-moderate income households (up to 80% of Area Median Income) who will qualify for purchase financing, and who will occupy the home. Homes are sold on a first come first served

basis. Homes are priced to be affordable to low-moderate income households. NRSA regulations also provide for a limited amount of home buyers with incomes in excess of the low-moderate income limit.

Priority Objective 1. Improve the quality and increase the supply of decent affordable housing			
#	Project / Program	Outcomes	Funding
1.1	Quality Neighborhoods Program: Alleviate conditions of blight and provide quality and affordable housing opportunities. Includes Asset Control Area (ACA) Program.	<ul style="list-style-type: none"> • Rehabilitate and upgrade substandard housing units. • Increase the number of decent, safe and affordable housing units in the NRSA. • Improve the neighborhood by rehab of "troubled" properties • Create new quality housing options in the NRSA. 	<ul style="list-style-type: none"> • HOME • HOME Match • CHDO • CDBG • Private resources leverage federal funds to develop affordable housing.
1.2	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<ul style="list-style-type: none"> • Assistance to low-income residents through 0% interest, deferred payment emergency home rehabilitation loans. • Improve quality and safety of housing units. • Decrease the number of low income residents facing the threat of homelessness. • Decrease the number of homeowners facing housing problems. 	<ul style="list-style-type: none"> • CDBG
1.3	Infill: Projects include building new quality and affordable housing units on vacant land and replacing blighted structures.	<ul style="list-style-type: none"> • Facilitate the development of underutilized vacant lots, typically in center of city blocks and difficult to develop due to infrastructure issues. • Partner with property owners and/or housing providers to develop solutions for underutilized vacant residential land. • Improve neighborhoods by developing vacant land, replacing blighted structures with a broad range of housing options. • Create new quality housing adding to price diversity in the NRSA. • Maximize private resources leveraged to develop affordable housing. • Increase the number of decent, affordable housing units. 	<ul style="list-style-type: none"> • CDBG • HOME • CHDO

Priority Objective 1. Improve the quality and Increase the supply of quality, affordable housing							
#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
1.1	Quality Neighborhoods: housing units improved	7	5	5	5	5	27
1.1	Quality Neighborhoods: # housing units newly constructed	1		1		1	3
1.2	Housing units assisted for emergency home repairs	5	5	5	5	5	25
1.3	Infill Housing: # housing units constructed	6	3	1	1	1	12

Priority Objective #2 – EXPAND HOMEOWNERSHIP OPPORTUNITIES

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

2019 FFIEC data for Ogden City's estimates that 51% of the housing units are owner-occupied and 41% of housing units are renter-occupied, with an 8% vacancy rate of housing units in Ogden. In comparison, American Community Survey's five-year estimates the state of Utah

has a 63.8% rate of owner-occupied housing units. The Own In Ogden program provides zero percent interest, deferred payment, due on transfer of ownership, down payment assistance loan to low to moderate income households (up to 80% of Area Median Income). The Own In Ogden Program promotes homeownership with the goal of stabilizing neighborhoods and improving housing, as more people move from renting to owning a home. To encourage successful homeownership experiences, the city requires homebuyers to attend a homebuyer education class. The 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. Update terms if City Council approves increase for Officers. This program is a high priority due to the overwhelming community support and utilization of the program.

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

#	Expected units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
2.1	Down payment assistance loans	50	45	45	45	45	230

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

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

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

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
3.1	Public Improvement projects	1			1		2

Priority Objective #4 – CREATE GREATER ACCESS TO CAPITAL

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

4.1 Microenterprise Loan Program –Support Microenterprises by providing direct financial assistance to LMI microenterprise business owners. Microenterprises is a business with five or fewer employees, at least one of which is the owner. Owners must be low-moderate income. The goal of the program is to be the conduit for access to capital and entrepreneurial success. Its strategic goal is to help reduce the number of failed businesses and increase the number of successful microenterprises in Ogden. The loans and/or technical assistance will assist microenterprises that may not have access to because they are often in the start-up phase and lack the experience and resources needed to succeed.

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

#	Expected Units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
4.1	LMI Microenterprise owners assisted	10	5	5	5	5	30
4.1 CV	LMI Microenterprise owners assisted	10	5	5			20

Priority Objective #5 – STIMULATE ECONOMIC GROWTH

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

5.1 Small Business Loan Program – Direct financial assistance to businesses

Direct financial assistance to for-profit businesses to mitigate the impact of COVID-19, assist businesses in urgent need and/or to create or retain permanent full-time jobs in Ogden City. Available citywide, with targeting to businesses located in the NRSA, airport, Trackline EDA and the Business Depot of Ogden. This program helps reduce unemployment, increases Ogden's economic base, attracts economic growth and mitigates the impact of COVID-19.

5.2 Business Information Center – business counseling increase business success rates

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. City staff will assist CDBG-funded SBLP and SEDP applicants. The BIC will facilitate SCORE, SBA and SBDC counseling. The BIC has computers to assist entrepreneurs in writing a business plan and applications.

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

Priority Objective #6: Stimulate Economic Growth			
#	Strategy	Outcome	Funding
5.1	Small Business Loan Program: Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs	<ul style="list-style-type: none"> • Reduce unemployment • Create / retain permanent jobs • Mitigate the impact of COVID-19 	<ul style="list-style-type: none"> • CDBG • CDBG-CV • Leverage private resources
5.1 CV	Small Business Loan Program: Direct financial assistance to businesses in urgent need to mitigate the impact of COVID-19	<ul style="list-style-type: none"> • Increase the survival rate for businesses in urgent need in Ogden • Mitigate the impact of COVID-19 • Reduce unemployment 	<ul style="list-style-type: none"> • CDBG • CDBG-CV • Leverage private resources
5.2	Business Information Center: Provide business counseling to attract new businesses and improve business success.	<ul style="list-style-type: none"> • Increase the survival rate for businesses in Ogden • Attract more businesses to open in Ogden • Support the struggling start-up businesses 	<ul style="list-style-type: none"> • CDBG • City General Funds • Leverage private resources
5.3	SEDP: Expand Ogden’s economic base through developing underutilized properties, job create and/or blight removal	<ul style="list-style-type: none"> • Create / retain permanent jobs • Remove of blight • Attract new businesses • Provide gap financing to support business success • Mitigate the impact of COVID-19 • Assist businesses in urgent need 	<ul style="list-style-type: none"> • CDBG • Leverage private resources

#	Expected Units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
5.1	Full-time Equivalent jobs created/retained	8	8	8	8	8	40
5.1	Businesses in urgent need assisted	10	5	5			20
5.1 CV	Full-time Equivalent jobs created/retained	8	5	5			18
5.1 CV	Businesses in urgent need assisted	10	5	5			20
5.2	BIC: People assisted	500	500	500	500	500	2500
5.3	SEDP Projects completed	1			1		2

NRSA GOALS

Annual Action Plan FY22 – NRSA Goals

PROGRAMS AND PROJECTS July 1, 2021 – June 30, 2022	Year 2 Goal	2 year Goals in NRSA	2 year % in NRSA
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	7	7	100%
1.2 Emergency Home Repair: Housing units rehabilitated	5	4	80%
1.3 Infill Housing	3	3	100%
2.1 Own in Ogden Down Payment Assistance: Loans	45	30	67%
3.1 Target Area Public Improvements: Projects	1	1	100%
4.1 Microenterprise Loan Program	5	4	80%
4.1 CV-Microenterprise Loan Program	5	4	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	8	6	75%
5.1 Small Business Loan Program: Businesses in urgent need assisted	5	4	80%
5.1 CV-Small Business Loan Program: Full-time Jobs created/retained	5	4	80%
5.1 CV- Small Business Loan Program: Businesses in urgent need assisted	5	4	80%
5.2 Business Counseling (BIC): People served	2,500	2,500	100%
5.3 Special Economic Development: Projects	1	1	100%

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

PROGRAMS AND PROJECTS 2021-2025	5 year City's GOAL	5 year # in NRSA	5 year % in NRSA
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	30	27	90%
1.2 Emergency Home Repair: Housing units rehabilitated	25	15	60%
1.3 Infill Housing	12	9	75%
2.1 Own in Ogden Down Payment Assistance: Loans	230	184	80%
3.1 Target Area Public Improvements: Projects	2	2	100%
4.1 Microenterprise Loan Program	30	24	80%
4.1 CV-Microenterprise Loan Program	20	16	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	40	32	80%
5.1 Small Business Loan Program: Businesses in urgent need assisted	20	18	90%
5.1 CV-Small Business Loan Program: Full-time Jobs created/retained	18	9	50%
5.1 CV- Small Business Loan Program: Businesses in urgent need assisted	20	10	50%
5.2 Business Counseling (BIC): People served	2,500	2,500	100%
5.3 Special Economic Development: Projects	2	1	50%

