



Consolidated Annual Performance and Evaluation Report (CAPER)

JULY 1, 2011 TO JUNE 30, 2012
For submission to HUD
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Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional. The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This Consolidated Annual Performance and Evaluation Report (CAPER) provides an overview of the comprehensive array of programs that address the many needs of the low-moderate income community in Ogden. This report also highlights how public and private investments were allocated toward affordable housing revitalization efforts within Ogden during the year July 1, 2011 to June 30, 2012. The development and public review of the CAPER is a requirement of the U.S. Department of Housing and Urban Development (HUD) as a condition of the city receiving and using Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) grants. In addition to being a HUD reporting requirement, this document serves as a useful tool for the City of Ogden and its citizens to determine which community development activities are the most effective and how to best sustain those successful practices.

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
2. If applicable, explain why progress was not made towards meeting the goals and objectives. Describe the manner in which the recipient would change its program as a result of its experiences. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
3. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
4. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

CAPER General Questions response:

ASSESSMENT OF ON YEAR GOALS AND OBJECTIVES

Fiscal Year July 1, 2011 to June 30, 2012, was the second year of the Five Year Consolidated Plan 2010-2015 (ConPlan). During the reporting year, the City made significant progress in addressing goals and objectives set forth in the Consolidated Plan. The following is a brief overview of the objectives that were adopted during the Annual Action Plan July 1, 2011 to June 30, 2012 (AAP 2011-2012) and an overview of benefits realized:

PRIORITY OBJECTIVES

HOUSING

Priority Objective #1: Improve the quality of housing stock.

Priority Objective #2: Expand homeownership opportunities for low mod income residents.

Priority Objective #3: Increase the supply of decent affordable housing.

HOMELESSNESS SERVICES & PREVENTION

Priority Objective #4: HOMELESSNESS (Continuum of Care): Support non-profit agencies that provide services to the homeless.

CREATE SUITABLE LIVING ENVIRONMENT

Priority Objective #5: Improve the physical appearance and safety of neighborhoods

EXPAND ECONOMIC OPPORTUNITY

Priority Objective #6: Job Creation/Retention

Priority Objective #7: Business Counseling

Priority Objective #8: Create greater access to capital

Priority Objective #9: Expand the city’s economic base through the development of underutilized commercial properties.

OVERVIEW OF BENEFITS

Overview Housing Benefit

Improving housing conditions is a priority objective in Ogden’s Five Year Consolidated Plan 2010-2015. A comparison of 2000 and 2010 census data reveals a significant three percent (3%) increase in owner-occupied housing units, a fourteen percent (14%) decrease in vacant housing units, and 36% decrease in rental housing units in Ogden, in the past 10 years. HUD’s U.S. Housing Market Conditions Report, 1st Quarter 2012, listed Ogden’s average home price at \$193,100, which is affordable to a median family of four. In 2000, U.S. Census data estimated the median value of a single-family housing unit in Ogden at \$101,300. No one program, project or factor can take credit for the significant improvements to city-wide housing conditions. The funding Ogden City has received from U.S. Department of Housing and Urban Development and the Consolidated Plan planning process have focused resources in a strategic plan which has contributed to overall housing benefits.

10-Year comparisons¹

	2010	2000	Change
Owner-Occupied housing units	55%	52%	3% increase
Vacant housing units	8%	22%	14% decrease
Rental housing units	36%	72%	36% decrease
% of People living below poverty	17%	17%	No change
Unemployment Rate (Ogden-Clearfield) ²	7.8%	4.5%	3.3% increase

(Census Tracts: 2001, 2002, 2002.2, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019)

Regional Housing Market Conditions³

HUD’s First Quarter 2012 *U.S. Housing Market Conditions Report* estimates the average home price in Ogden-Clearfield dropped 4 percent to approximately \$193,100 from last year. Existing home sales were down 13 percent to 7,000 homes sold in Ogden in the last 12 months. Apartment markets in the Ogden-Clearfield metropolitan area were balanced to tight. Based on data from Reis, Inc., in the first quarter of 2012, the average vacancy rate in Ogden-Clearfield, was 4.2 percent, down from 5.3 percent a year earlier, and the average rent increased 2 percent, to \$705.

¹ Housing & poverty data obtained from: FFIEC. Federal Financial Institutions Examination Councils, FFIEC Census Reports. (2000, 2010). *FFIEC census report - summary census housing information - MSA SLC-Ogden* Retrieved from <http://www.ffiec.gov/census/report.aspx?year=2000&state=49&msa=7160&county=&tract=&report=housing&page=3>

² U.S. Bureau of Labor Statistics, (2011). *Local area unemployment statisticsogden-clearifeld*

³ U.S. Housing Market Conditions Report, Regional Activity 1st Quarter 2012. <http://www.huduser.org/portal/periodicals/ushmc/spring12/index.html>

Overview Jobs Benefit

U.S. Bureau of Labor Statistics data reports the Ogden-Clearfield Metropolitan Statistical Area with the largest percentage increase (3.73%) of jobs in the nation between August 2010 and 2011. During that period, about 7,200 jobs were added in the Ogden-Clearfield metro area. Although, there has been rise in the number of people living in poverty, Ogden has done made outstanding economic development progress during challenging economic conditions.

Local Area Unemployment Statistics²

U.S. Department of Labor’s preliminary report for July 2012, estimates the percentage of the Ogden-Clearfield labor force that is unemployed has dropped from 7.2 percent in July 2011 to 6.4 percent in July 2012.

Homelessness Prevention

Using established objectives and outcomes this document will provide a summary of the City’s progress in addressing its goals, objectives and priorities during the reporting period July 1, 2011 – June 30, 2012. This CAPER specifically describes activities undertaken toward housing, homelessness prevention, and community and economic development strategies adopted by the city, and includes reports generated by HUD’s Integrated Disbursement and Information System (IDIS), which report the accomplishments of the City in the HUD national database, pages 80-82.

Overview Homeless Prevention Benefits

Chronic homelessness in the state of Utah has decreased 69 percent (69%) since 2006, dropping from 1,914 to 601 this year, 2011. "We have established a 10-year plan to end chronic homeless," said Gordon Walker, Director of Utah Division of Housing and Community Development. Year over year, the number has declined by 26 percent. Weber County has 64 chronic homeless people compared with 86 in 2010. The number of overall homeless in Weber County dropped to 1,203 in 2011 from 1,241 in 2010. "We are excited to release this information and get it in the hands of community leaders so we can work on the issues," Hardy said⁴.

Weber County⁴	2012	2011	2010	Change
# Chronically Homeless	64	64	86	25% decrease
# Homeless	1,203	1,203	1,241	3% decrease

Point In Time (snapshot) results⁵

In 2011, Lt. Gov. Greg Bell and the Division of Housing and Community Development released the results of a snapshot survey showing Utah’s homeless population... The survey reflects a decrease of 9 percent in chronic homelessness since last year and 72 percent since 2005.

The City of Ogden’s 2010-2015 Consolidated Plan outlined several goals to meet community development and housing needs, including homelessness services and prevention, neighborhood revitalization, economic development and public services. The Annual Action Plan 2011-2012 indicated the high priority needs for the second year of the Consolidated Plan and the strategies and objectives to meet those goals.

⁴ Asay, J. (2011, Sept 29). Homeless numbers down in davis, weber counties. *Standard Examiner*. Retrieved from <http://www.standard.net/stories/2011/09/28/homeless-numbers-down-davis-weber-counties>

⁵ Salt Lake City. *Press Release*. (2012, April 30). Chronic homelessness continues to drop in Utah. Retrieved from <http://housing.utah.gov/news/?p=649>

OGDEN CITY CONSOLIDATED PLAN OUTCOMES

The following is a list of goals and objectives Ogden City achieved during its second program year of the Five Year Consolidated Plan 2010-2015:

DECENT HOUSING ACCOMPLISHMENTS

- Improved the quality of housing stock in the East Central target neighborhood through the rehabilitation of fifteen (15) vacant, HUD-foreclosed housing units, transforming them to decent, quality, and safe single-family affordable housing units in the NRSA.
- Assisted homeowners to prevent homelessness and improve the sustainability and safety of housing units by funding eight (8) emergency home repairs loans for low income households to make urgent repairs to their homes.
- Increased the supply of quality, affordable housing stock by assisting in the development/ construction of two (2) single-family, new, affordable homes.
- Increased owner-occupied homeownership in the CDBG target area, which has approximately 55% rental units. Helped fifty-nine (49) low to moderate income households qualify to purchase a home by providing down payment assistance.
- Promoted successful homeownership experiences for forty-nine homebuyers by requiring homebuyer education classes.
- Partnered with Community Housing Development Organization (CHDO) to increase the supply of new, affordable, single-family housing units. CDBG funds used to purchase and demolish three deteriorated homes and HOME CHDO funded assisted in the construction of three affordable, single-family homes.

HOMELESSNESS PREVENTION ACCOMPLISHMENTS

- Support the Weber County Homeless Charitable Trust in awarding grants and/or loans to nonprofit homeless providers. Awarding one grant in the fiscal year to a non-profit homeless provider to provide temporary housing at the Family Shelter.
- Assisted in the relocation and expansion of St. Anne's Center, providing technical support for HUD's environmental review processes.

SUITABLE LIVING ENVIRONMENT ACCOMPLISHMENTS

- Improved the physical appearance and/or safety of over 4,000 homes through code enforcement activity.

EXPAND ECONOMIC OPPORTUNITIES ANNUAL ACCOMPLISHMENTS

- Funded three small businesses to open/expand in Ogden.
- Full-Time Equivalent (FTE) of 33.52 jobs created and 1 FTE job retained were reported by businesses assisted through the CDBG-funded Small Business Loan Program in the fiscal year
- Provided business counseling to over three hundred business owners/potential owners.
- Assisted one business in remaining open as it faced financial distress. The business located in the NRSA reported retaining 7.6 FTE jobs.

The City of Ogden met the objectives outlined in the AAP 2010-2011, which designated certain projects the City would undertake over the second year of the Consolidated Plan. Details of accomplishments during the Fiscal Year July 1, 2011 to June 30, 2012 program year are included in subsequent sections of this document. These accomplishments highlight how Ogden is preserving and expanding its affordable housing stock, eliminating or reversing the deterioration of older low-income neighborhoods and providing economic opportunities to low-to-moderate income persons through job creation and assistance to businesses.

**ACCOMPLISHMENTS FOR 2ND YEAR
OF THE FIVE YEAR CONSOLIDATED PLAN (2010-2015)**

JULY 1, 2011 TO JUNE 30, 2012

Home Ownership	2nd Year Goals	Accomplishments
Own in Ogden Down Payment Assistance (housing units)	50	49
Home Buyer Education (persons assisted)	50	49
Housing Rehabilitation	2nd Year Goals	Accomplishments
Emergency Home Repair Loan Program (housing units)	3	8
East Central Revitalization Program (housing units)	12	15
Rental Rehabilitation Loan Program (rental units)	0	0
Infill Housing Projects	2nd Year Goals	Accomplishments
Infill Housing Projects/Purchase, Rehab & Resale (Housing units)	4	2
Community Housing Development Organization (CHDO) (housing units)	0	3
Code Enforcement / Demolition	2nd Year Goals	Accomplishments
Code Enforcement (actions taken)	200	8255
Demolition (structures)	1	1
Target Area Public Improvements	2nd Year Goals	Accomplishments
Block Face Infrastructure Project (streets improved)	0	0
Economic Development	2nd Year Goals	Accomplishments
Business Counseling (persons assisted)	500	393
Central Business District Infill (projects)	1	1 project (7.6 FTE jobs retained)
Loan Loss Guaranty Program (FTE* jobs created/retained)	24	0
Small Business Loan Program (FTE jobs created/retained)	8	27.95 FTE

*Full-time equivalent, 40 hours/week (FTE)

**ANNUAL ACTION PLAN BUDGET BREAKDOWN
ALL FUNDING & EXPENDITURES
BY PROGRAM/PROJECT**

Programs and Projects	Budget	Expenditures FY 2012
River Project	\$107,617	\$13,255
Section 108 Debt Service	\$185,000	\$184,040
Target Area Public Improvements	\$330,000	\$0
Infill Housing / Purchase, Rehab & Resale	\$676,048	\$62,019
Rental Rehabilitation	\$90,000	\$0
Own in Ogden	\$300,000	\$247,555
Emergency Home Repairs (CDBG)	\$40,000	\$35,429
Code Enforcement	\$150,000	\$148,105
Demolition / Property Maintenance	\$15,000	\$4,400
CHDO Housing Project	\$177,900	\$88,372
Business Information Center	\$55,000	\$55,000
Central Business District Infill	\$200,000	\$130,000
Loan Loss Guaranty Program	\$305,247	\$0
Small Business Loan Program	\$367,327	\$178,335
East Central Revitalization	\$1,716,935	\$729,499
Administration	\$422,907	\$316,940
TOTAL	\$5,138,981	\$2,189,349

BUDGET SUMMARY

Community and Economic Development - CDBG Budget Summary

Fiscal Year 2011-2012

Program/Project	CDBG Budget	CDBG Expenditures	Balance
Code Enforcement	\$ 150,000.00	\$ 148,104.53	\$ 1,895.47
Infill Housing	\$ 376,048.00	\$ 3,547.82	\$ 372,500.18
East Central Revitalization	\$ 249,004.00	\$ 228,925.48	\$ 20,078.52
Rental Rehabilitation Loan Program	\$ 90,000.00	\$ -	\$ 90,000.00
Target Area Public Improvements	\$ 330,000.00	\$ -	\$ 330,000.00
Demolition & Property Maintenance	\$ 15,000.00	\$ 4,399.79	\$ 10,600.21
Emergency Home Repair Loans	\$ 40,000.00	\$ 35,429.41	\$ 4,570.59
Section 108 Loan	\$ 185,000.00	\$ 184,039.84	\$ 960.16
Central Business District Infill	\$ 200,000.00	\$ 130,000.00	\$ 70,000.00
Loan Loss Guaranty Program	\$ 305,247.00	\$ -	\$ 305,247.00
Business Information Center	\$ 55,000.00	\$ 55,000.00	\$ -
Small Business Loan Program	\$ 367,327.00	\$ 178,334.93	\$ 188,992.07
CDBG Administration	\$ 362,257.00	\$ 258,603.01	\$ 103,653.99
Year End Totals	\$ 2,724,883.00	\$ 1,226,384.81	\$ 1,498,498.19

Community Development Block Grant (CDBG) - Cash Flow Statement

Transactions for Fiscal Year Ending June 30, 2012

HUD Line of Credit at July 1, 2011

CDBG Grant #	B10MC06-90001	\$ 913,599.61
CDBG Grant #	B11MC06-90001	\$ 1,006,516.00

Adjusted CDBG Entitlement Grant Line of Credit July 1, 2011 \$ 1,920,115.61

CDBG Entitlement Drawn FY2011-2012 \$ 623,293.02

Adjusted CDBG Entitlement Grant Line of Credit June 30, 2012 \$ 1,296,822.59

Inflows by Account:

R	7130-1-32002	CDBG Entitlement Drawn in FY2011-2012	\$ 623,293.02
R	7130-1-42003	Com Dev CDBG Program Income	\$ 241,299.10
R	7130-1-42004	Bus Dev CDBG Program Income	\$ 361,792.91
Total Inflows			\$ 1,226,385.03

Outflows by Project/Program:

E	7130-1-06-550404-11*	Code Enforcement	\$ 148,104.53
	7130-1-06-550405*	Infill Housing Program	\$ 3,547.82
	7130-1-06-550406*	East Central Revitalization Program	\$ 228,925.48
	7130-1-06-550410-14810	Rental Rehabilitation Loan Program	\$ -
	7130-1-06-550412*	Target Area Public Improvements	\$ -
	7130-1-06-550413-14810	Demolition Loan Program & Property Main	\$ 4,399.79
	7130-1-06-550414*	Emergency Home Repair Program	\$ 35,429.41
	7130-1-06-550416*	CDBG Administration	\$ 258,603.01
	7130-1-06-550601-22*	Section 108 Loan Payments	\$ 184,039.84
	7130-1-06-550603-14810	Central Business District Infill	\$ 130,000.00
	7130-1-06-550605*	Business Information Center	\$ 55,000.00
	7130-1-06-550606-14810	Small Business Loan Program	\$ 178,334.93
Total Outflows			\$ 1,226,384.81

BUDGET SUMMARY

HOME Investment Partnership Grant (HOME)

Fiscal Year July 1, 2011 - June 30, 2012

	HOME		
Program/Project	HOME Budget	Expenditures	HOME Balance
HOME Administration	\$ 60,651.00	\$ 58,336.75	\$ 2,314.25
Own In Ogden Program	\$ 300,000.00	\$ 247,554.63	\$ 52,445.37
East Central Revitalization Program	\$ 295,211.00	\$ 257,686.74	\$ 37,524.26
Community Housing Development Org.	\$ 177,900.00	\$ 88,371.92	\$ 89,528.08
	\$ 833,762.00	\$ 651,950.04	\$ 181,811.96

CED - HOME Cashflow Statement

Transactions for Fiscal Year Ending		June 30, 2012
HUD Line of Credit at July 1, 2011		
HOME Grant #	M-10-MC-490216	\$ 227,255.78
HOME Grant #	M-11-MC-490216	\$ 496,827.00
Adjusted HOME Entitlement Grant Line of Credit July 1, 2011		\$ 724,082.78
HOME Entitlement Drawn FY2011-2012		\$ 561,509.65
Adjusted HOME Entitlement Grant Line of Credit June 30, 2012		\$ 162,573.13
<i>Inflows by Account:</i>		
	HOME Grant Entitlement Drawn FY11	\$ 561,509.65
	HOME Program Income FY11	\$ 86,516.50
	HOME Recapture Program Income FY11	\$ 3,923.89
	Total Inflows	\$ 651,950.04
<i>Outflows by Program/Project:</i>		
	HOME Administration	\$ 58,336.75
	Own In Ogden	\$ 247,554.63
	East Central Revitalization	\$ 257,686.74
	Community Housing Development Org.	\$ 88,371.92
	Total Outflows	\$ 651,950.04

BUDGET SUMMARY**CED - Economic Development Initiative (EDI) Program Income**

Fiscal Year July 1, 2011 - June 30, 2012

Program/Project	EDI Budget	Expenditures	EDI Balance
River Project	\$14,396.00	\$ 13,254.69	\$ 1,141.31
East Central Revitalization Program	\$79,738.00	\$ 300.00	\$ 79,438.00
Year End Budget Totals	\$94,134.00	\$ 13,554.69	\$ 80,579.31

CED - EDI Management

Transactions for Fiscal Year Ending June 30, 2012

Adjusted EDI Program Income Balance July 1, 2011 \$ 89,737.99

Inflows by Account:

EDI Program Income FY12	Total Inflows	<u>\$ 7,009.34</u>
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Outflows by Account:

River Project		\$ 13,254.69
East Central Revitalization		\$ 300.00
	Total Outflows	<u>\$ 13,554.69</u>

Adjusted EDI Program Income June 30, 2012 \$ 83,192.64

BUDGET SUMMARY

CED - SPG Program Income

Fiscal Year July 1, 2011 - June 30, 2012

Program/Project	SPG PI Budget	SPG PI Expenditures	SPG PI Balance
River Project	\$ 93,211.00	\$ -	\$ 93,211.00
East Central Revitalization Program	\$ 294,853.00	\$ 12,283.15	\$ 282,569.85
Year End Budget Totals	\$ 388,064.00	\$ 12,283.15	\$ 375,780.85

CED - SPG Cash management

Transactions for Fiscal Year Ending June 30, 2012

Adjusted SPG Program Income Balance July 1, 2011 \$ 240,689.40

Inflows by Account:

SPG Program Income FY12	Total Inflows	<u>\$ 154,073.90</u>
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Outflows by Account:

River Project		\$ -
East Central Revitalization		\$ 12,283.15
	Total Outflows	<u>\$ 12,283.15</u>

Adjusted SPG Program Income June 30, 2012 \$ 382,480.15

Affirmatively Furthering Fair Housing

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

An Analysis of Impediments to Fair Housing Choice dated July 1, 2010 (AI) was submitted to HUD. This is intended to correspond with Ogden City's 5-year Consolidated Planning (ConPlan) process. The Analysis of Impediments to Fair Housing (AI) was revised in June 2011. By partnering with public housing providers and non-profit human service organizations, educational efforts toward Fair Housing awareness have been a priority throughout the ConPlan process. A full Analysis of Impediments will be conducted every five years, along with the ConPlan, and will be reviewed each year in conjunction with Ogden City's Annual Action Plan. Two impediments were identified by Ogden City: Lack of Education (how to file a complaint) and Low incomes of Ogden city residents.

During the program year, Ogden City received a CAPER review of the CAPER 2010-2011 from the Fair Housing Equality Opportunity (FHEO) office. The FEO office recommended approval of the CAPER with concern. A concern expressed is the city's need to identify true impediments and to set measurable outcomes in overcoming impediments. In an effort to meet these expectations, Ogden City is a participant in the Regional Analysis of Impediments to Fair Housing Choice (Regional AI) which is currently underway. Community Development Manager, Assistant Manager and Grants Administrator attended an October 2011 Regional AI meeting. In September 2012, Ogden City staff met with Jim Wood and discussed the Regional AI and the city's role and participation in the AI. The Regional AI will include:

- A comprehensive review of jurisdictions laws, regulations and policies and practices.
- How do those laws affect location, availability and accessibility of housing.
- Assessment of conditions both public and private fair housing choice for protected classes.
- Assessment of the availability of affordable, accessible housing in a range of unit sizes.

ACTIONS TO ADDRESS IMPEDIMENTS

Impediment #1: Lack of education – (How to file a complaint.) Although Ogden City supports Fair Housing policies and practices, the need for public education and informational venues is present. A common problem that consistently emerged from Fair Housing survey responses (during the 5 Year ConPlan) and public outreach is that residents may be aware of their rights, and know that discrimination is against the law, they do not know how to file a complaint, who to contact for assistance, or are hesitant to pursue their rights under the law.

Response: Ogden City developed and posted a webpage specifically designed to assist residents in understanding their Fair Housing rights and in filing a Fair Housing complaint. The Fair Housing webpage: http://www.ogdencity.com/en/community/community_dev/fair_housing.aspx, offers information on the protected classes and a weblink to the Utah Anti-discrimination and Labor Division website.

The city continues to associate with the Utah Apartment Association, Weber County Housing Authority, Ogden Housing Authority, non-profit service agencies, Utah Fair Housing Forum, and Greater Ogden Area Association of Realtors to provide Fair Housing information to the general public, low-income households, rental property owners, property management companies and real estate professionals.

- Distributed Fair Housing information at:
 - Ogden School District – Migrant Program English Proficiency Adult Education class.
 - OWCAP Cinco de Mayo celebration May 5, 2011.
 - Ogden City's Farmers' Market – Saturdays during July and August.
 - Fair Housing awareness messages published in the At Your Service newsletter that accompanies monthly utility billings throughout the city.

- Distributed a city-produced, Spanish, Fair Housing educational CD, which provides examples of situational fair housing discrimination and directions in reporting discrimination.
- 965 persons attending Good Landlord Training in Ogden. The Utah Apartment Association provided Good Landlord Training to rental property owners (topics included property registration and licensing, landlord/tenant rights, Fair Housing law, sales tax collection and reporting and Section 8 housing).
- Fair Housing informational brochures were prominently displayed at city offices.
- Fair Housing practices have been utilized in the marketing of city-owned properties.



- Fair Housing logo on all Own-In-Ogden, Home Sweet Ogden and Infill projects advertisements, flyers, and webpage.
- Associated ads published in city-wide local newspaper with Fair Housing logo.

Impediment #2: Low household incomes impede Fair Housing Choices:

The Analysis of Impediments to Fair Housing identified “income” as a real impediment to fair housing or decent, safe and sanitary housing, in Ogden. Fair Housing Choice is “the ability of persons regardless of race, color, religion, sex, handicap, familial status, or national origin of similar incomes to have available to them the same housing choices”. Many persons surveyed during the AI process who reported experiencing impediments to Fair Housing also reported as having low incomes.

Response: Ogden City continues to fund business development activities and supports non-profit agencies that work to improve the incomes of citizens.

- 27.95 Full-time jobs equivalents were created and 8.6 FTE jobs were retained using CDBG funds during the reporting period. This provides jobs to 42.12 presumed (LMI) persons and 5 of these persons were unemployed.
- The Business Information Center provided SCORE counseling to 383 (assumed) Low- to-Moderate Income (LMI) persons in protected classes who are seeking assistance in new business start-up ventures.
- Fifteen Ogden City rehabilitation / construction projects within the city were inspected to ensure they meet applicable International Building Code accessibility requirements. These projects will be sold to LMI persons.
- City staff supports and serves on the Ogden Weber Community Action Partnership board.
- Community Development staff also attends monthly Earn It Keep It Save It meetings at the OWCAP, which promotes financial literacy and organizes the local Volunteer Income Tax Assistance (VITA) program.
- The City provides free advertising in the local newspaper for the VITA program in Ogden.

DESCRIBE ACTIONS TAKEN TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

One of the largest underserved groups in Ogden is those individuals and households that have incomes below 30% of the median income. Among the obstacles that prevent serving this population are the facts that many of these persons have minimal or no financial literacy, a history of poor credit, have limited resources to maintain safe and sanitary housing, and need access to capital to start a small business. Many of these individuals are also facing economic pressures from foreclosure and unemployment.

The city of Ogden expended CDBG funds on a variety of activities that meet the needs of the underserved. These programs provided new or expanded accessibility, affordability and sustainability to decent housing, improved public facilities, access to capital for economic development, job creation/retention, and public services. Such programs included: East Central revitalization, Business Information Center’s public services, Small Business Loan program, Code Enforcement, and Emergency Home Repair program.

- Citizen participation and outreach efforts during the program year included a presentation of AAP programs and Fair Housing information to Ogden School District's Family Center, Migrant Program's Lunch and Learn and evening program. The entire presentation and Question and Answer were translated in Spanish for the seven Spanish speaking participants.
- The city required homebuyers to complete a homebuyer education class prior to receiving down payment assistance.
- CDBG funds were utilized to provide emergency home repair loans to low income households.
- Continued support of non-profit agencies by serving on committees that promote self-sufficiency and financial literacy.
- Working with the Ogden Weber Community Action Partnership to provide outreach of services to low income persons.
- The Business Information Center offers free counseling to LMI persons seeking to start or maintain a business.
- The city's Small Business Loan Program provides low interest loans to qualifying LMI persons to start a business or provides loans to businesses that will create or retain jobs that are presumed to benefit low-mod income persons.
- Ogden city assisted the Ogden Reinvestment Corporation (ORC) in applying for Small Business Administration (SBA) funding to begin a micro-enterprise loan program to assist low income persons.
- Through the East Central Revitalization program, the city partners with HUD to purchase HUD-foreclosed homes and renovates them to bring them to quality housing standards.
- Code enforcement activities included taking actions to improve the living conditions in low-mod income neighborhoods.
- The Rental Rehabilitation loan program targets CDBG funds to improve the conditions of rental housing units throughout Ogden.
- A demolition loan program utilizes CDBG funds to provide 0% interest, deferred payment loans to demolish unsafe structures, improving the quality and safety of life in the neighborhoods.
- CHDO Funds were provided to Utah Non-profit Housing Corporation to develop new housing for LMI persons in the NRSA.

IDENTIFY PROGRESS IN OBTAINING "OTHER" PUBLIC AND PRIVATE RESOURCES TO ADDRESS NEEDS

During the reporting year, CED staff partnered with the Ogden Housing Authority to provide posting of all available construction jobs created by CDBG (Section 3 outreach) and all ConPlan related public hearings at the OHA apartments and posting free of charge. In addition, Ogden School District provided free translations for ConPlan outreach efforts during the Amendment #1 process.

Ogden City Community Development Division has partnered with other city Divisions and local non-profit agencies and banks, private investors and government agencies to coordinate resources on a jurisdictional level and is therefore in a position to maximize federal funds through leveraging both private and public sources. In addition, Community and Economic Development Department, applied for Environmental Protection Agency (EPA) Brownfields Revolving Loan Fund (RLF) grant. This funding mechanism will potentially help remove the financial barriers that currently exist on contaminated sites and help mitigate private sector concerns and hesitancy.

To maximize the leveraging of HUD grant funds, the city has secured a private line of credit from GE Money Bank, which is used to operate the East Central Revitalization Program's housing rehabilitation activities (Asset Control Area program). The private line of credit provides non-federal funding to purchase and remodel the ACA's HUD-foreclosed homes. Only when it is necessary to

make renovations while maintaining an affordable sale price are HUD HOME funds then expended on the project.

**EAST CENTRAL REVITALIZATION RENOVATION PROJECTS
HOME FUNDS LEVERAGED**

Fifteen, HUD-foreclosed, single-family homes restored	
\$257,554	HOME funds
\$604,094	Private line of credit funding

The Own In Ogden down payment assistance program successfully leverages federal funding resources. Through this program, minimal federal investment in the form of a no-interest loan is provided, which for many low- to moderate-income households is the funding necessary to qualify for a mortgage. Home ownership often promotes rise to financial and quality of life benefits for both the assisted household and the community that far exceed the initial expenditure of federal dollars. The Own in Ogden program leveraged private funding during the AAP 2011-2012.

Ogden's CDBG-funded Small Business Loan Program has continued to successfully leverage federal funding resources with private investments. During the reporting year, AAP 2011-2012, private funds were obtained by businesses participating in the city's Small Business Loan Program; thereby, leveraging CDBG Small Business Loan Program funds for the purpose of Job Creation in Ogden.

HOW HOME MATCH REQUIREMENTS WERE SATISFIED

The HOME Investment Partnership grant (HOME) is designed to expand the supply of affordable housing for low-income households through acquisition, renting, building, buying, and/or rehabilitating housing for rent or homeownership. HOME has a 25 percent non-federal matching funds requirement. Ogden City has received a 50% reduction in HOME Match requirement. For every \$1 of HOME grant and HOME program income funds expended, \$0.125 was required in match. The city uses RDA Tax Increment Housing Fund as its sources to fulfill HOME match obligations.

The city expended \$651,950 of HOME Entitlement Grant and HOME Program Income funds on projects. The Fiscal Year HOME Match obligation totaled \$81,494. During the Fiscal year, a total of \$207,980.35 of HOME Match contributions were reported with an additional credit of \$31,004.32 of HOME Match from the prior fiscal year for a total of \$238,984.67 in HOME Match credit for FY2011-2012. The HOME Match obligation of \$81,493 was met with \$157,491.67 HOME Match to carry forward to the next fiscal year. See Appendix H HOME Match Report Form 40107 on page 77.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements. CAPER Managing the Process response:

ACTIONS TAKEN TO ENSURE COMPLIANCE AND COMPREHENSIVE PLANNING REQUIREMENTS.

Ogden undertook all needed reporting and planning activities required to comply with program and comprehensive planning requirements. Specifically Ogden:

- Wrote and published the Second Program Year Annual Action Plan 2011-2012 (AAP FY2011-2012).
- Published website and newspaper notices of 30-day public comment period for AAP FY2011-2012.
- Held a Public Hearing and City Council approved a Resolution to adopt AAP 2011-2012.
- Followed the city's participation plan and Section 3 outreach by publishing website and newspaper notices of Public Hearing to adopt AAP 2011-2012 and posted notices of public hearings at Ogden Housing Authority public housing apartment buildings.

- Submitted the First Year Annual Action Plan 2011-2012 to HUD.
- Ogden City Community Development staff met with the Citizen Advisory Committee (CAC) to review priorities, programs and projects during the preparation of the AAP 2011-2012.
- Staff consulted with the CAC during the Amendment process of the Five Year ConPlan and AAP 2011-2012.
- Held a public hearing after a 30-day public comment period to adopt Amendment #1 to the ConPlan and Amendment #1 to AAP 2011-2012 and City Council approved the Resolution adopting Amendment #1 to both the ConPlan and AAP FY2011-2012.
- Published website and newspaper notices of 30-day public comment period for Amendment #1 to ConPlan and AAP 2011-2012 Amendment #1 and posted notices at Ogden Housing Authority public housing apartment buildings.
- Presented Amendment #1 information translated in Spanish to the Ogden School District's Migrant Program.
- Submitted the ConPlan and AAP 2011-2012 Amendment #1 to HUD.
- Participated in the Weber County Homeless Coordinating Council and participated in and hosted the Weber County Charitable Trust Committee.
- Attended and participated in city governmental meetings, including the city's Administrative Directors/Managers meetings, Planning Commission, Landmark Commission and City Council.
- Checklists were updated for the Emergency Home Repair program, Own In Ogden Program and Small Business Loan Program.
- The city relies on checklists to ensure consistent and compliance files which document all HUD expenditures.
- Changes in city staff required additional time in closing the fiscal year. A request was made and an extension was granted, allowing the CAPER to be submitted 10 days after the required deadline.

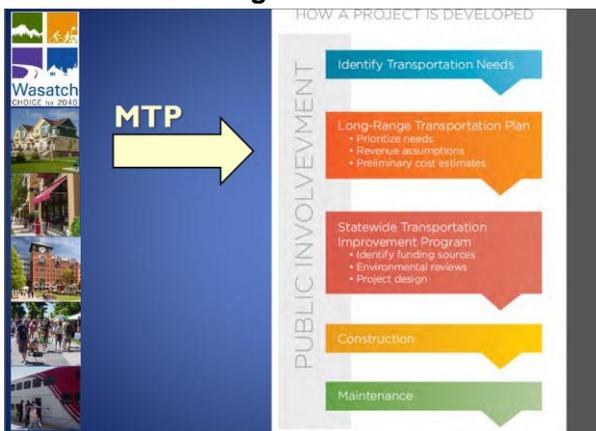
Comprehensive Planning

Developing community plans requires the input of citizens, political leaders, developers and professionals in order to create a vision of the City's plan that all are working towards. Ogden is committed to a process that involves all of the key stake holders as plans are developed.

General Plan

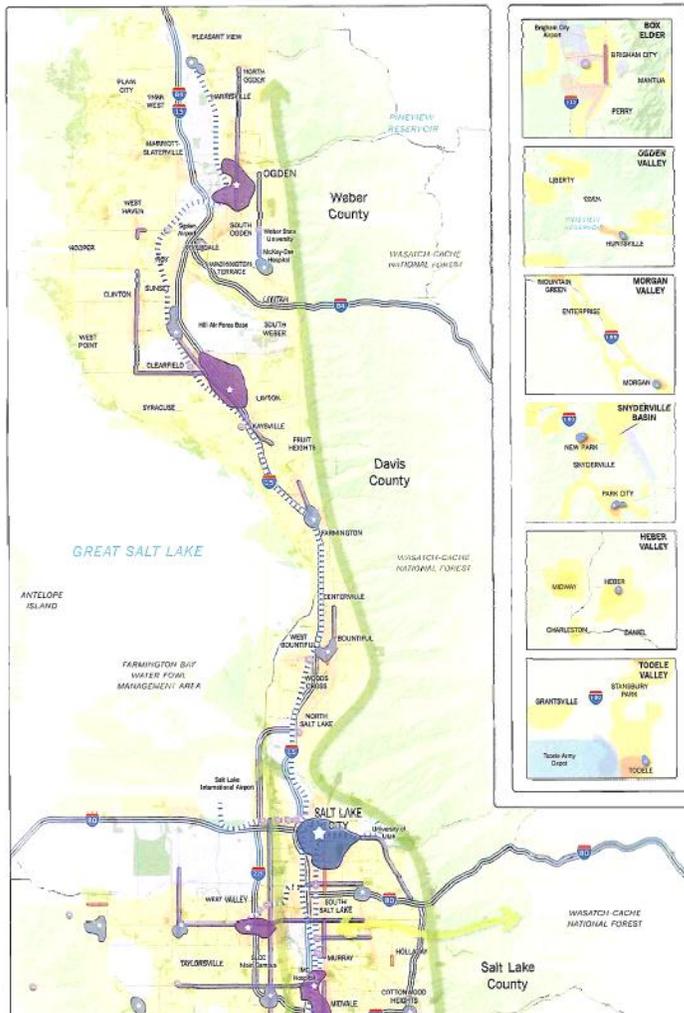
Ogden's general plan is called Involve Ogden and as the name implies, was developed over a four year process involving the entire City at large. The general plan provides a framework and common vision toward which Ogden City should be moving in the various aspects of land use, infrastructure, community identity, environmental resources, housing, neighborhoods, parks and recreation and transportation.

Wasatch Front Regional Council



The city is a participating member of the Wasatch Front Regional Council (WFRC). The WFRC is a council of local governments and community members from Salt Lake, Davis, Weber, Tooele and Morgan counties in Utah come together and plan for the future. Mayor Mike Caldwell is a committee member on the WFRC Active Transportation Committee. The WFRC's Metropolitan Transportation Plan development included public involvement to select projects. In addition, the WFRC reported that the Wasatch front is anticipated to have the highest population, greater than other Utah areas.

The information provided by the WFRC is a tool used by the City's Planning Department and during the ConPlan process. The population of the Wasatch Front will increase by approximately 65% within 30 years. To maintain Utah's great quality of life as we grow, elected officials in Weber, Davis, Salt Lake and Utah Counties have adopted the Wasatch Choice for 2040, a vision for how we will develop our communities and transportation system. Plans include analyzing the transportation needs of low-mod income persons and the location of jobs. A goal is make transportation affordable and available for Utah's workforce.



The Wasatch Choice for 2040 Vision Map

The Greater Wasatch is one region, stretching from Weber County south to Utah County and from Tooele County east to the Wasatch Back. We compete economically with other regions, comprise one job and housing market, and share the same air and water. Where and how we shape tomorrow's neighborhoods, communities, and economic centers within our region will dramatically affect the quality of our lives, including how much time and money we spend getting around, the quality of the air we breathe, and the choices we have available to live, work, shop, and play.

Greenspace



Greenspace rings our valleys, connects our cities, and provides space for civic and social functions in our towns and neighborhoods. The Wasatch Choice for 2040 affirms that our natural resources and working lands provide immense benefits. We should safeguard them to preserve our regional food system, protect our water quality, and maintain our recreational opportunities. These lands also provide needed wildlife habitat, help to clean our air, and provide relief from our urban environment. Even closer to home, our parklands and greenways provide critical gathering spaces, recreational amenities, and connection to the natural world.

Regional Greenways
The Bonneville Shoreline Trail, the Jordan River Parkway, and the Provo River Parkway

Regional Connections
Link between greenways and major population centers

Green Context
The Wasatch and Ogkumb Mountains, the Great Salt Lake, and Utah Lake

Centers



Centers are historical and emerging regional destinations of economic activity. The Vision suggests that these centers should grow to provide ever-broadening choices for residents to live, work, shop and play; a mix of all of these activities is welcome. Centers should work with the long-term market, helping provide opportunities to residents who want to live close to work, walk or bike to shop, and have both great transit and road access – desperately needed as our population ages, gas prices and congestion increase, and housing prices inch upward.

Metropolitan Center

Downtown Salt Lake City is the metropolitan center, serving as the hub of business and cultural activity in the region. It has the most intensive form of development for both employment and housing, with high-rise development common in the central business district. It will continue to serve as the finance, commerce, government, retail, tourism, arts, and entertainment center for the region.

20 to 200 Housing Units per Acre



In addition the City, actively promoted the WHAT survey. The WHAT survey was prepared as a tool to gather information about the housing and transportation needs of citizens along the Wasatch Front. All residents are encouraged to participate in the survey. With a focus on identifying and providing transportation that links people to jobs, this survey will help determine what Ogden City residents (and others along the Wasatch Front) need in terms of transportation. This survey is a collaborative effort between Wasatch Choice for 2040, Wasatch Rides, and the Disability Law Center. All information will be kept confidential. Hard copy versions in both English and Spanish are available by calling WasatchRides regional council at 801-363-4250 x 1105.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

CAPER Citizen Participation response:

May 3, 2011 a public hearing was held to solicit citizen input on the Second Program Year Annual Action Plan 2011-2012.

April 5, 2012 a public hearing was held to solicit citizen input on the adoption of Amendment #1 to the ConPlan and Amendment #1 to Second Program Year, Annual Action Plan 2011-12 Amendment #1. At the public hearing, a citizen voiced her concerns that American born, Hispanic citizens that do not speak Spanish are not adequately heard by the City Council and are not represented by the Ogden-Weber Hispanic Chamber of Commerce. City staff met with the citizen and sent my U.S. Postal mail the information requested.

Thursday, September 20, 2012, a 15-day public comment period notice was published in the Standard Examiner, the local newspaper. In addition, a notice was posted on the City of Ogden's website <http://hudconplan.ogdencity.com> inviting the public to review and comment on the 2011-2012 Consolidated Annual Performance and Evaluation Report (CAPER). September 20 to October 4, 2012, a DRAFT of the CAPER FY2011-2012 was posted to the City's HUD ConPlan webpage and it providing an option for the public to click on an icon and send an email directly to the city staff with comments on the CAPER.

Citizen Comments



The Community Development Division (Com Dev) actively outreaches to citizens at various events, fairs and at the local Farmers' Market in downtown Ogden. Each Saturday July through September, Com Dev hosts a booth at the Farmers' Market, providing copies of the city's Annual Action Plan and Fair Housing materials. City staff engages the public and encourages participation and comments in the ConPlan process. During the Farmers' Market comments were received from the public voicing their opinions and suggestions for city's programs.

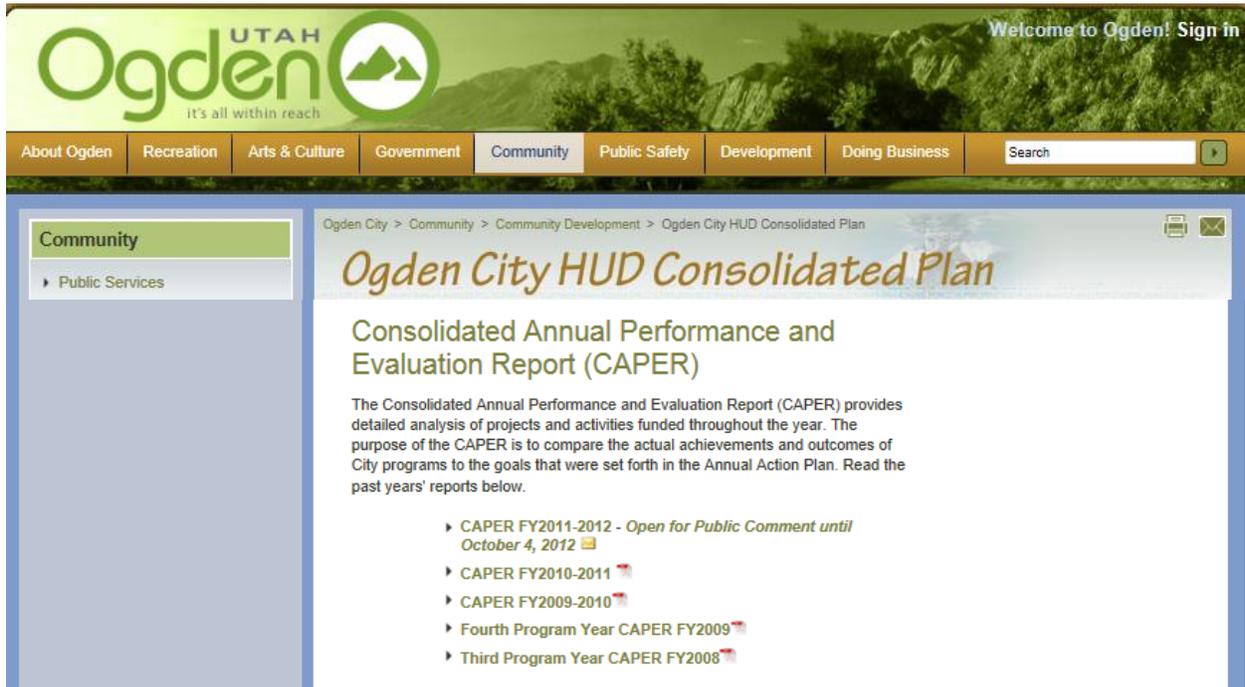
Several citizen comments were received during the Second Program Year, Annual Action Plan 2011 – 2012, of the Five-Year Consolidated Plan 2011-201. The comments below were received at Farmers' Market or at the Com Dev's Cinco de Mayo booth:

Summary of Citizen Comments

- Help people buy homes in the Ron Claire neighborhood.
- Keep building trails and river area
- Clean up the city
- Own In Ogden in Mt. Lewis neighborhood. We need the help.
- Help with sidewalks.

The city strives to include the public in the Consolidated Plan (ConPlan) planning processes. A website is maintained that provides the public easy access to the city's ConPlan documents and reports. This website provides citizens the opportunity to comment on ConPlan documents posted.

During the public comment periods, stakeholders can send an email by clicking on the link provided at the website. By a click of a mouse, an email option is opened.



During the 15-day public comment period, one comment was received via the city's website email option. See Appendix B – Citizen Comment to view the entire email, pages 70-71.

Citizen comments are review and considered by the Community Development Staff, by city administrators as deemed appropriate and are discussed with the Citizen Advisory Committee in the AAP planning process.

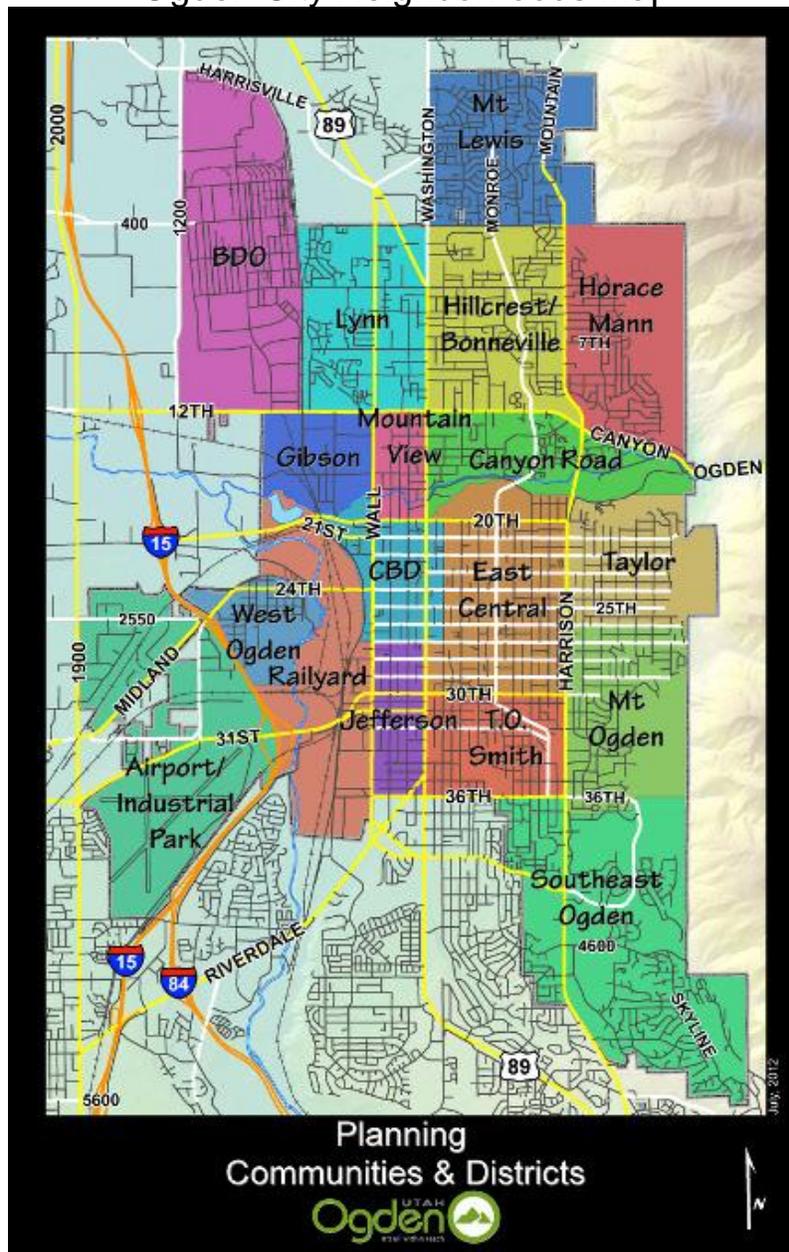
Jefferson Neighborhood Plan

Ogden City's Planning Division undertook the process of updating the Jefferson Neighborhood Plan. Each year the city works to update a neighborhood's plan. As part of the Annual Action Plan process, Community Development Division staff attended Jefferson Neighborhood Plan meetings to outreach to the citizens and stakeholders participating in the development of the plan and to gather their input during about AAP programs and projects. A survey asking each participant to rate the importance of AAP projects and programs was passed out and collected upon completion. This provided CD staff insight into what Jefferson residents and stakeholders find helpful for their community.

Mt. Lewis Neighborhood Plan

During the fiscal year, the Mt. Lewis Neighborhood Plan was completed and adopted by City Council. Community Development staff attended Mt. Lewis neighborhood meetings to outreach for ConPlan activities. The stakeholders attended requested that the City designate Mt. Lewis an Asset Control Area target area and begin utilizing ConPlan funds to improve their neighborhood. This comment was taken into consideration during the planning of AAP 2011-2012 Amendment #1. At the time, the city does not have capacity or the needed funding to expand outside of the NRSA.

Ogden City Neighborhoods Map



NOTICE OF FEDERAL FUNDS MADE AVAILABLE FOR FURTHERING THE OBJECTIVES OF THE CONSOLIDATED PLAN

Federal funds made available for furthering the objectives of the Consolidated Plan during the reporting period included:

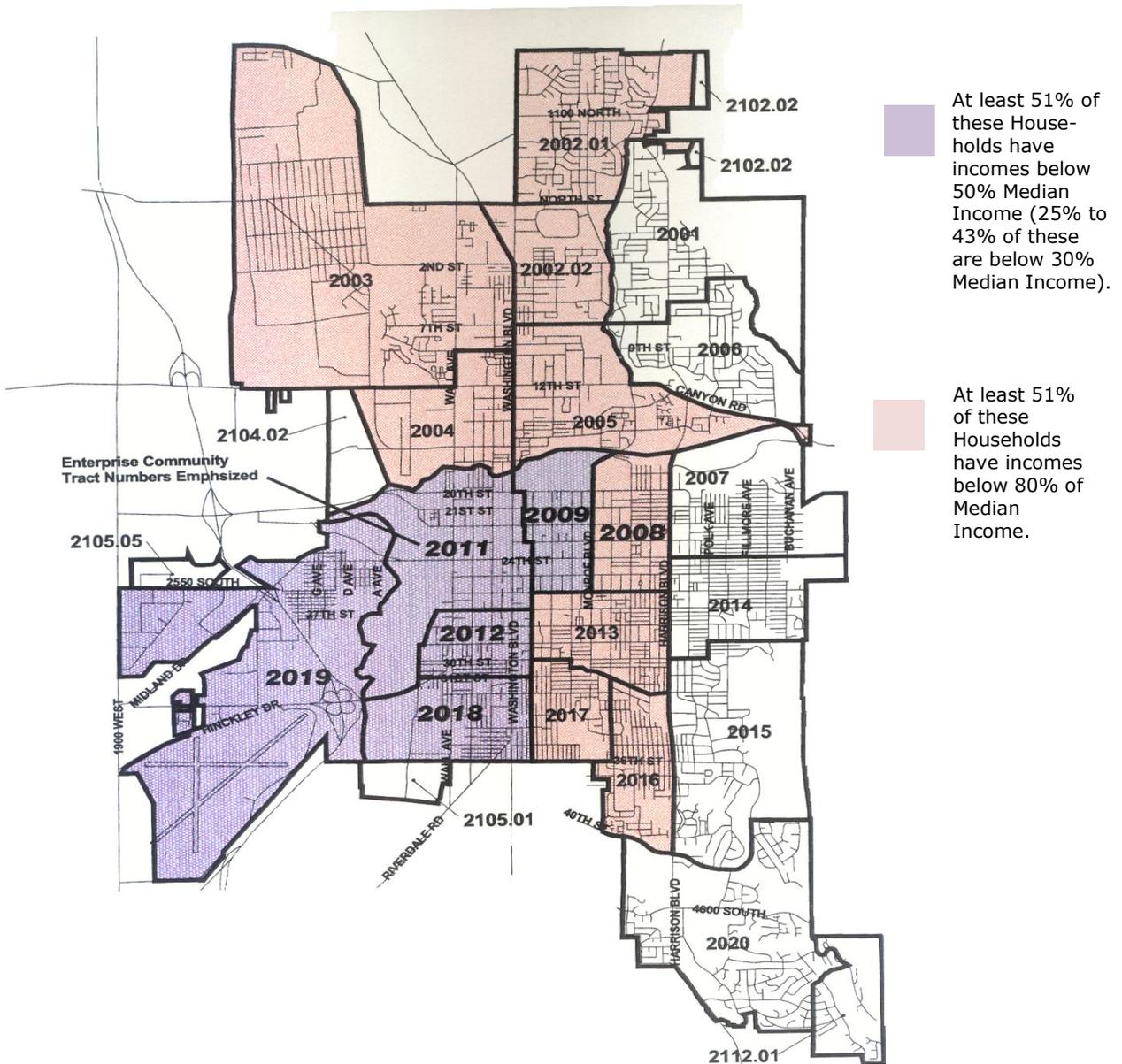
FUNDING SUMMARY FY2011-2012

Grant Fund	Funds Available	Funds Committed	Expended	Balance
CDBG	\$2,523,207	\$1,226,384	\$1,226,384	\$1,296,823
HOME	\$814,523	4651,950	\$651,950	\$162,573
EDI	\$96,747	\$13,554	\$13,554	\$83,193
SPG	\$394,763	\$12,283	\$12,283	\$382,480

GEOGRAPHIC DISTRIBUTION AND LOCATION OF EXPENDITURES

The City of Ogden has established target areas for its federal grant programs determined by U.S. Census Data. Using U.S. Census Bureau 2000 CHAS data, the City identified 14 of the 25 census tracts within the city in which 51% or more of the residents were estimated to be of low- to-moderate income. These Census Tracts are eligible for CDBG area benefits. The City's housing programs and community and economic development activities, such as code enforcement and target area public improvements serve the CDBG Target Area. The following Census Tract Map shows the geographic distribution and location of CDBG and HOME fund investment to projects in low- and moderate-income areas identified in the map that follows:

CDBG TARGET AREA



Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

CAPER Institutional Structure response:

Ogden City is the lead agency. Ogden City's Community Development Division is responsible for administration of the City's federal grant programs, as well as, the City's housing programs and the development and implementation of the City's Five Year Consolidated Plan 2010-2015.

The Community Development Division administers HOME, CDBG, EDI Program Income and SPG Program income grant activities for the city. The Grants Administrator managing the grant reporting and compliance for the city's HOME and CDBG grants has held the position for 10 years and has received HUD HOME Program Specialist Certification in Regulations. The Assistant Community Development Manager has over 25 years working directly with CDBG and HOME in various capacities (project coordinator, writing the ConPlan, AAP, AI, NRSA and CAPERs). CED Staff facilitates services to Ogden's homeless population through participation in and support of the Weber County Homeless Coordinating Council (WCHCC) and Weber County Homeless Charitable Trust Committee. More than a dozen local organizations participation in the WCHCC and its monthly meetings provide a forum to share information and arrive at solutions to the community's issues dealing with housing for Ogden's homeless individuals and families.

The City's Community and Economic Development Department is responsible for implementing all the programs and projects outlined in the AAP. Ogden City does not have subrecipients.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

CAPER Monitoring response:

Ogden utilizes a systematic method for monitoring the performance and outcome of its CDBG and HOME funded programs. The process of monitoring covers several areas including the application process, the contract period, cash management and the period of affordability. The city does not have subrecipients.

The City monitors its CDBG and HOME funded projects to ensure they meet a national objective and that funds are used for eligible purposes. In addition, internal reviews include evaluating projects for regulatory compliance with environmental review standards, applicability and implementation of Section 3, Fair Housing, Equal Opportunity, Labor Standards, cash management principles, and other applicable regulations. To achieve long-term compliance with program requirements, the City has adopted a Minority Business Outreach Plan, an Anti-Displacement and Relocation Plan, and a Section 3 Plan. To assist staff in the effective implementation of HUD funded projects and programs, Com Dev has in place program guidelines, policies and procedures.

The Integrated Disbursement and Information System (IDIS) is managed in the Division of Community Development. This system is another check and balance to assist with program eligibility requirements. If an activity does not meet program eligibility requirements, it is not entered into IDIS. IDIS' main purpose is to track the funding of projects and grant balances. All projects are set up and funded in this system, which then allows the City to drawdown funds from HUD. Six months into the fiscal year, the IDIS System Administrator closely monitors CDBG spending for timeliness to be certain of compliance with the regulatory requirement of having less than 1.5 times the annual grant amount in the line of credit on May 1st. Ogden City was within regulatory CDBG spending limits on May 1, 2012.

The City has a Grants Administrator position, whose responsibilities include evaluating program performance for compliance with grant fiscal and program requirements. Typically, the Grants Administrator attends HUD training yearly and is assigned to monitor implementation of programs and compliance at a program and an activity level. The Grants Administrator's responsibilities include: accurate and timely submission of required reports (including: HUD 60002 Section 3 Annual Summary Report, HUD 4710 Labor Standards Enforcement Report and HUD 2516 The Contract and Subcontract Activity Report); IDIS reporting; monitors CDBG and HOME Administration expenditures to ensure administration expenditures are within HUD limits and monitors low to moderate public benefit limits to ensure at least 70% of CDBG activities benefit low to moderate income persons for the certification period and monitors the period of affordability for HOME funded activities. Through the IDIS system, the City has incorporated HUD performance measure guidelines for all CDBG and HOME programs and projects.

The city's monitoring efforts include maintaining communication with HUD representatives, to assist in identifying minor policy and process deficiencies, which the city continually works to improve upon. For example, the city is developing a details policy and procedures manual to ensure that HUD programs continue to operate seamlessly in the event of staffing changes.

ACTIVITIES MONITORING

Project Management: As each project is proposed for funding, the project coordinator and division manager review financial feasibility and eligibility according to funding source regulations and guidelines. Prior to the commitment of funds in IDIS, the grant administrator verifies account encumbrances and amounts and the division manager checks file documentation for completeness and accuracy. At project closeout, the project coordinator and the grant administrator verify accuracy of disbursements and compliance with program procedures.

Reviews: Division managers meet as needed with project coordinators to review project status, eligibility and documentation. Division managers approve all expenditures and receive monthly reports on project expenditures.

Corrective Actions: If internal monitoring identifies errors in eligibility, documentation or procedure, the project coordinator responsible for the project is required to complete the required documentation prior to proceeding with the project. If eligibility is not achieved, alternate funding sources are identified and the primary source is repaid. If trends are identified which create errors in processing, then the procedures are changed immediately.

Housing and Business Loans: When a loan application is received the project coordinator reviews documentation to verify eligibility (income, credit report, business plan, ownership of collateral, future ability to pay, etc.). A file is created based on the initial screening and the activity is entered into the division database. Files are reviewed by the grants administrator to assure eligibility with all applicable rules and regulations of its funding source and compliance with HUD regulations (low to moderate income, job creation, environmental reviews, etc.). In the case of small business loans, a loan committee meets to discuss the file. If the application is not approved, a letter is sent to the

applicant explaining why the City has rejected the loan application and the file is suspended. If the application is approved, the project coordinator is authorized to begin work on the project. After the loan is closed, the grant administrator reviews the file again for compliance and enters the data in the Integrated Disbursement and Information System (IDIS). This system is HUD's reporting and fund disbursement system that tracks the City's expenditures and progress on the various HUD funded projects. IDIS also serves as a third compliance checkpoint. A copy of the Trust Deed and Promissory Note are forwarded to Guffey Home Loans for loan servicing. Guffey Home Loans tracks all loans for payments and payment default. Ogden City receives three monthly reports from Guffey Home Loans: 1. Current Month Reconciliation Report, 2. Portfolio Status Report, and, 3. Delinquent Aging Report. In the event of default, Guffey issues 30, 60, and 90 day default notices. Once a second payment is missed, City staff calls the borrower and may also conduct a site visit to assist in resolving the default. After 90 days, the division manager may choose to refer the account for collections, negotiate a forbearance period, or agree to rewrite the loan in cases of significant hardship. When a borrower fails to respond or comply, the division manager may direct the collection agency to pursue legal recourse, or ask the City Attorney to send a demand letter. If payment of the accelerated note balance, principal, unpaid accrued interest and late charges are not paid to Ogden City by the proposed deadline, foreclosure proceedings may be initiated.

Record Keeping: Ogden City CED follows the Utah State file retention schedule, which includes a minimum five-year file retention requirement for HUD project files. Each activity will be assigned an activity number by the project coordinator and will be entered into the division database. Files for projects underway will be located in a designated cabinet for active files. Upon completion of the project, the file will be maintained by the grants administrator and stored in one central location in the division. Upon loan payoff, the file will be archived with the City Recorder's office at the end of each fiscal year. Suspended files will be stored in one central location for the division. At the end of each year the file will be sent to Ogden City Recorder archives.

Financial Audit: As required by OMB A-133, local governments that expend more than \$500,000 in HUD funds during a fiscal year are required to obtain a financial audit which meets generally accepted government auditing standards.

HOME-Funded Rental Rehabilitation Projects Monitoring Schedule

No HOME-funded Rental Rehab projects are currently open for monitoring.

Environmental Review

During the city monitoring process, it was identified that the Ogden City's Community and Economic Development Department's (CED) Five Year Environmental Review Record (5 YR ERR) would expire during the program year 2011-2012. The 5 YR ERR is a public document the city prepares to comply with the National Environmental Policy Act (NEPA) and the related Federal environmental laws and authorities. The 5 YR ERR is an Environmental Assessment (EA), a programmatic review, designed to "address adequately and analyze, in a single environmental review, the separate and combined impacts of activities that are similar, connected and closely related, or that are dependent upon other activities and actions" [24 CFR Part 58.32(c)(1)]. When a program/project is not found to be exempt or categorically excluded from NEPA, an Environmental Assessment (EA) is required. This document is used to evaluate the environmental ramifications of proposed HUD funded and related program activities. Depending upon the magnitude and complexity of the proposed program/project, the Environmental Assessment leads to two types of clearances or findings. These include a Finding of No Significant Impact (FONSI) or a Notice of Intent to Prepare an Environmental Impact Statement (EIS). The EA assists in the decision making process. After the required public notice, the 5 YR ERR was completed for HUD-funded programs/projects for next five years, August 2012 to August 2017.

Self Evaluation

- a. Describe the effect programs have in solving neighborhood and community problems. See Overview of Benefits, Pages 4-6.
- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality. See Specific Housing Objectives beginning on Page 28, and Community Development Assessment beginning on Page 51.
- c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for LMI persons. See Pages 28-35 for Housing, Page 51-56 for suitable living environment and economic opportunity.
- d. Indicate any activities falling behind schedule. Loan Loss Guaranty Program was expected to become operational in the fiscal year. Due to unforeseen delays and change in staff the program the program was not presented to City Council for adoption until late in the year.
- e. Describe how activities and strategies made an impact on identified needs. See Overview of Benefits, Page 2.
- f. Identify indicators that would best describe the results. See Pages 2, 22-28, 38-42.
- g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision. High employment and low incomes have the greatest negative impacting facing Ogden.
- h. Identify whether major goals are on target and discuss reasons for those that are not on target. See Page 10.

RESULTS OF MONITORING

The city's monitoring efforts during the AAP 2011-2012 has resulted in compliance with city policy and procedures, HUD regulations and A-133 financial audit. Monitoring projects in a timely schedule has enabled the City to review all program activities on a regular basis and to enter data into IDIS in a timely manner. Timeliness test were met during the year. In addition, the City remained in compliance with Davis Bacon, Fair Housing and Section 3 requirements.

Home Wellness Check

During week of December 8, 2011, a third party auditor visited the city's Community Development Division offices to conduct a HOME Wellness check. The purpose of a HOME Wellness Check is to help a Participating Jurisdiction (PJ) identify areas of risk before they become compliance issues in the context of a formal HUD monitoring. At the same time, a Wellness Check usually involves recommendations about other aspects of a PJ's HOME program design, implementation or ongoing administration where there may be room for improvement or whether the PJ can consider implementing "best practices" from around the country. The consultant conducting the Wellness Check will often share tips and tools for administering more effective programs, can point to practices in other jurisdictions that the PJ may want to consider, and otherwise make themselves available during the visit to provide on-site technical assistance on HOME program questions or concerns the PJ raises.⁶

As reported in HOME Wellness Check final reported submitted February 27, 2012 by Training & Development Associates, Inc. Representative Frank Bangor: The city should be commended for its involvement in the review. The current staff appears eager to meet the HOME program requirements and has clearly documented its complex projects to ensure the HOME funds can be tracked and identified as funds subject to recapture. Further, the City should be commended for the number of HOME homebuyers it assists each year and the City's very low foreclosure rate. At the time of this visit, the City had provided down payment assistance to twenty-three homebuyers at only six months into its budget year. The City has also made an effort to improve a low income neighborhood by working with HUDs "Asset Control Area" allowing the City to purchase HUD held units at a deep discount. No HOME Funds were used in the rehabilitation; the units have been rehabilitated and sold to low-income participants eligible for HOME assistance.⁷

⁶ HOME Wellnes Check Final report February 27, 2012 submitted by TDA, Frank Bangor, page 1.

⁷ HOME Wellnes Check Final report February 27, 2012 submitted by TDA, Frank Bangor, page 2

The Final Wellness Check report concluded that the city appears to be operating the HOME program competently. "Overall, it appears the City is administering a successful HOME Program and addressing the affordable housing needs of the community. While the PJ's HOME Program is performing well in many areas, there are a few items that need to be fine-tuned. The Initial HOME Wellness Assessment identified several areas where more attention is required in order to ensure continued healthy program operations.

These risk areas include:

1. Tracking inspections in homebuyer files
2. CHDO certification
3. Monitoring CHDO
4. Income Eligibility

SELF EVALUATION

City staff took under advisement the comments made by Mr. Bancor. In response: 1. the city includes inspection reports in all down payment assistance files. Previously, when a homeowner received Own In Ogden assistance with an East Central HOME-funded rehabilitation project, the inspection results were held in the East Central file. Now both files contain the inspection results. 2. The CHDO checklist has been updated to include the CHDO board composition. Previously, the CHDO checklist did not require this documentation. To be consistent with the regulation, the City now requires the CHDO to certify board composition during the annual CHDO re-certification. 3. CHDO monitoring is done regularly by the Project Coordinator. The city's CHDO is not a subrecipient and does not require subrecipient monitoring 4. Income Eligibility will be consistent by using a standardized format or the HUD website, as recommended by Mr. Bancor.

In self-evaluating its HUD funded programs for overall performance, the city utilizes IDIS Reports including Report 56 to monitor CDBG spending ratios, Report 2 to monitor activity status and funding. In self-evaluating the HOME program performance, the city uses the HOME Status of CHDO Funds Report 26, and HOME Snapshot report to gain a view of the city's overall HOME performance, see Page 73.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.
CAPER Lead-based Paint response:

DESCRIBE ACTIONS TAKEN DURING THE LAST YEAR TO EVALUATE AND REDUCE LEAD-BASED PAINT HAZARDS.

As stated in the Second Program Year AAP, the City of Ogden is committed to reducing lead-based paint hazards city-wide by supporting the regional lead poisoning prevention program administered by the Weber Morgan Health Department.

Own in Ogden Guidelines require that homes meet a standard of habitability, with no chipping, peeling paint, safety hazards or major structural issues. Prior to program acceptance an inspection determines the condition of both interior and exterior painted surfaces. Sellers are advised that defective paint issues are to be corrected using HUD safe work practices, which requires the services of a licensed lead-based paint contractor, prior to submitting an Own In Ogden down payment assistance application. As a result of this requirement, many homes are repaired, reducing lead-based paint hazards.

East Central Revitalization Program - Asset Control Area (ACA) Home Rehabilitation Projects has completed eight projects in the past year. These HUD-foreclosed homes were vacant. Homes built prior to 1978 are assumed to contain Lead-Based Paint (LBP) hazards. After acquisition, the homes are evaluated for this hazard and a risk assessment is performed. Included in the scope of work is

the removal or mitigation of the source. Contractors are lead-based paint certified to supervise and perform this work. After the lead-based paint materials are either removed or abated, the home is tested for lead-based paint by an independent inspector and samples are sent to a lab for analysis. The results are printed and inserted in the file. The home must pass the LBP test or the contractor is required to mitigate the hazard until the home passes a clearance test.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook. Describe Actions taken during the last year to foster and maintain affordable housing. CAPER Housing Needs response:

As reported in the American Community Survey 3-Year Estimate (Table: B25075), in Ogden, 82% of single-family owner-occupied homes have a value below \$200,000, which is affordable to a low- to moderate-income family of four. Twenty-four percent (24%) of owner-occupied homes are valued at under \$100,000 in Ogden. During 1st Quarter 2012 the average home sale price in Ogden was \$193,000, which is affordable to a Low- to Moderate Income household⁸.

ACTIONS TAKEN TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

To ensure that the city continues to fulfill its affordable housing needs and to maintain the integrity of its housing stock, the City supports a number of housing programs through its CDBG and HOME programs. To support the City's affordable housing needs, as outlined in the ConPlan, the city of Ogden has adopted a Neighborhood Revitalization Strategy Area (NRSA) plan that concentrates redevelopment efforts to the most distressed census tracts, which have the highest percentage of rental housing and older housing stock in the city. Actions to foster and maintain the city's affordable housing include: restoration of fifteen single-family housing units in East Central; improvements to the safety of eight single-family housing units; construction of five new single-family affordable housing units. In addition, the city partners with various non-profit agencies to increase the supply of safe, decent housing units. Qualifying rental property owners may apply for a low-interest CDBG loan to improve quality and/or safety of rental housing units. No rental rehabilitation projects were completed during the year. These programs are described below.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Priority Objective #1 – IMPROVE THE QUALITY OF HOUSING STOCK

Priority Objective 1. Improve the quality of housing stock				
#	HUD Goals	Strategies	Outcomes	Funding
1.1	1	East Central Revitalization Program: Alleviate conditions of blight by providing decent affordable housing opportunities.	<ul style="list-style-type: none"> • Rehabilitate and upgrade substandard housing units in the NRSA. • Increase the number of decent, safe and affordable housing units in the East Central. • Improve the neighborhood by rehab of "troubled" properties 	<ul style="list-style-type: none"> • HOME • HOME Match • CDBG • Private resources leverage federal funds to develop affordable housing.

⁸ U.S. Housing Market Conditions, 1st Quarter 2011 – HUD Regional Activities Report.

1.2	1	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<ul style="list-style-type: none"> • Assistance to low-income and moderate-income residents through 0% interest emergency home rehabilitation loans. • Improve quality and safety of housing stock to LMI residents. • Decrease the number of low income residents facing the threat of homelessness. • Decrease the number of LMI homeowners facing housing problems. 	<ul style="list-style-type: none"> • CDBG
1.3	1	Rental Rehabilitation Loan Program: Improve the conditions of rental units.	<ul style="list-style-type: none"> • Decrease the number of substandard rentals units. • Increase the number of safe, sanitary, affordable rental units. 	<ul style="list-style-type: none"> • CDBG • Private resources leverage federal dollars to develop affordable, decent rental units.

#	PROGRAM	Year 2 GOALS	Year 2 ACCOMPLISHMENTS
1.1	East Central Revitalization – housing properties improved	12	15
1.2	Emergency Home Repair Loans - Housing units assisted	3	8
1.3	Rental units rehabilitated	0	0

1.1 East Central Revitalization (Asset Control Area program (ACA)) increased the supply of decent, affordable housing for low- to moderate-income households. Eight single-family homes have been completely renovated to meet housing quality standards, in addition upgrades have been included such as, new floors, paint and appliances. Two homes located on 1000 block of Sullivan have demonstrated a noticeable improvement to block, motivating neighbors to make privately-funded improvements to their properties. East Central Revitalization Area ACA homes are purchased directly from HUD. Acquisition is tightly controlled by HOC. All ACA properties were vacated prior to HUD obtaining ownership, so displacement and relocation issues did not apply. Often these HUD-foreclosed homes have been flipped many time and are often an eye sore to the community. Each ACA home completion has contributed to the general livability of the neighborhood.

EAST CENTRAL REVITALIZATION PROGRAM

AAP 2011-2012 Accomplishments – HOME funded – 15 Housing Units

ACA11-001	2880 Fowler	ACA11-002	2657 Jefferson
ACA11-003	2817 Harrison	ACA11-004	1849 Van Buren
ACA11-005	1006 34 th Street	ACA11-006	2825 Jackson
ACA11-008	1967 Eccles	ACA11-009	1129 29 th Street
ACA11-010	937 Patterson	ACA11-011	2927 Harrison
ACA11-012	841 23 rd Street	ACA11-013	2824 Brinker
ACA11-014	1043 Sullivan Road	ACA10-009	852 Sullivan Road
ACA12-002	2823 Eccles		

Completed East Central Revitalization HOME-funded projects

2817 Harrison



2657 Van Buren



937 Patterson



841 23rd Street



1129 29th Street



2824 Brinker



1.2 Emergency Home Repair loans have funded improvements to the safety of housing units for two extremely low-income (below 30% Area Median Income⁹ (AMI)), three very-low-income (below 50% AMI) and for three low-income (below 80% AMI) households by addressing major home repairs that are an immediate threat to the health and safety of the household. Without a CDBG-funded loan, these homeowners would have been at risk of living in sub- standard conditions or of homelessness. Eight homes received urgent need repairs during the AAP 2011-2012.

⁹U.S. Dept. of HUD, (2010). *Are median family income 2010* (Hera Income Limits Report). Washington, D.C.: huduser datasets. Retrieved from <http://www.huduser.org/portal/datasets/il/il2010/2010MedCalc.odn>

Emergency Home Repair Projects Completed FY11-12

EHRP2012-01	1 housing unit	EHRP2012-05	1 housing unit
EHRP2012-02	1 housing unit	EHRP2012-06	1 housing unit
EHRP2012-03	1 housing unit	EHRP2012-07	1 housing unit
EHRP2012-04	1 housing unit	EHRP2012-08	1 housing unit

See demographic data on Emergency Home Repair accomplishments on Page 38.

Priority Objective #2 - EXPAND HOMEOWNERSHIP OPPORTUNITIES

Priority Objective # 2 Expand Homeownership Opportunities				
#	HUD Goal	Strategy	Outcome	Funding
2.1	1	Own In Ogden Program - Provide downpayment 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
Priority Objective # 2 Expand Homeownership Opportunities				
#	HUD Goal	Strategy	Outcome	Funding
2.2	1	Homebuyer Education	<ul style="list-style-type: none"> • Ensure families are suitable for homeownership. • Increased ability of homeowners to maintain homeownership. 	<ul style="list-style-type: none"> • Non-profits providers

#	PROGRAM/ACTIVITY	Year 2 GOALS	Year 2 ACCOMPLISHMENTS	Year 1 thru Year 5 Aggregate Accomplishments
2.1	Own In Ogden - downpayment assistance loans	50	49	108
2.2	Homebuyer Education	50	49	108

2.1 Own in Ogden provided down payment assistance to forty-nine low- to moderate-income households to purchase a home in Ogden. Ogden's ConPlan identifies home-ownership as a vehicle in transforming the city's housing stock. The OWIO program requires participants to maintain the home as a primary residence to quality. Loans are deferred payment. Borrowers have 0% interest and no payments. The loan is paid back at the time the property is sold or title is changed. The OWIO program has successfully encouraged homebuyers to purchase a home and encourages many to remain in their homes for five years, which has contributed to stabilizing the OWIO target area.

In the OWIO target area census tracts (2004, 2005, 2008, 2009, 2011, 2012, 2013, 2017, 2018, 2019) owner-occupied housing units have increased from 35% in 2000 to 39% in 2010 and there has been a five (6%) drop in vacant housing units in the OWIO area.

By increasing the number of owner-occupied housing units and by reducing the number of vacant or abandoned housing units, the city has facilitated improved housing conditions. Homeowners provide greater investment into properties in which they reside, improving overall conditions in the neighborhoods. (See HOME Report (PR02) attached as Appendix J, page 81, for a list of completed activities).

OWN IN OGDEN TARGET AREA¹⁰

Census tracts: 2004,2008, 2009, 2011, 2012, 2013, 2019

	2010	2000	Change
Owner-Occupied Housing Units	39%	35%	4% Increase
Vacant Housing Units	12%	18%	5% Decrease
Rental Housing Units	47%	47%	No change

(Note: OWIO program extends into Census Tracts 2005, 2016 but is not congruent with census tract boundaries. Housing occupancy data is not available at the block group level and not included for CT 2005, 2016 in the above calculations).

2.2 Homebuyer Education was required for participants utilizing Own In Ogden program funds. A local non-profit agency, Cornerstone Financial Education, provided home-buyer education classes to Ogden City low- to moderate-income residents. Homebuyers paying for a homebuyer education class may receive a reimbursement from the city for the class tuition and fees. Participants who have received homebuyer education have a greater opportunity for successful homeownership experiences. All forty-nine Own In Ogden participants attended a homebuyer education class.

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

Priority Objective #3 Increase the supply of decent affordable housing				
#	HUD Goal	Strategy	Outcome	Funding
3.1	1	Infill housing / Purchase, rehab & resale programs: Projects include building new housing units on vacant land and purchase and rehab of vacant deteriorating housing to sell quality affordable homes to low mod income families.	<ul style="list-style-type: none"> • Create new affordable housing units or rehabilitate substandard housing units. • 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 quality affordable housing or rehabilitate substandard housing. • Create new affordable housing units with minimal use of federal funds (Have A Heart) • Maximize private resources leveraged to develop affordable housing. • Increase the number of decent, affordable housing units. 	<ul style="list-style-type: none"> • CDBG • HOME • Have-A-Heart projects: donated materials, Volunteer labor
3.2	1	Community Housing Development Organization - Support the construction of quality affordable housing units.	<ul style="list-style-type: none"> • Support the Community Housing Development Organization to create affordable housing options for Low to moderate income persons. • Affordable sites found and secured for construction of new affordable housing 	<ul style="list-style-type: none"> • HOME • CHDO

¹⁰ FFIEC. Federal Financial Institutions Examination Councils, FFIEC Census Reports. (2000, 2010). *FFIEC census report - summary census housing information - MSA SLC-Ogden* Retrieved from <http://www.ffiec.gov/census/report.aspx?year=2000&state=49&msa=7160&county=&tract=&report=housin&page=3>

#	PROGRAM/PROJECT	Year 2 GOALS	Year 2 ACCOMPLISHMENTS
3.1	Infill Housing / Purchase, rehab & resale	4	2
3.2	Community Housing Development Organization Projects	1	3

3.1 Infill Housing. The Infill Housing Program completed two single family infill projects during the AAP 2011-2012. The infill project included CDBG funded acquisition of a rental property located 2548 Quincy. The property was evaluated and determined it did not meet the threshold and was not conducive to renovation. The renter of the property was given relocation assistance as required by the Uniform Relocation Act. The condition of the home was not conducive to renovation and was demolished. HOME funds were used to construct a new single-family home which was sold to a low income family. The 2500 block of Quincy has been in deterioration. The AAP process has targeted this block as a block needing assistance. This project successfully transformed a deteriorated housing unit to a new single family home in a targeted block of the city. The second infill project was located at 734 Cahoon. Ogden City had previously developed Legacy Park subdivision. The city owned the land at 734 Cahoon and used a private line of credit, CDBG funds and HOME funds for staff costs, construction or construction related expenses. The home sold to a Low-mod income, Hispanic family. The homes sold at below market rate to make them affordable to a low income family and each has three bedrooms to meet the needs of larger families. This project successfully transformed underutilized vacant land located in the center of city into a new, affordable housing unit.

INFILL PROJECTS

AAP 2011-2012 Accomplishment – CDBG & HOME Funded – 2 Housing Units

IH11-002 2548 Quincy



3.2 Community Housing Development Organization – 2100 block of Jefferson Infill Project. The City utilized the HOME Program’s 15% CHDO funds to revitalize the neighborhood by replacing blighted housing with new single-family detached housing to increase the supply of affordable housing. The area just east of the downtown Ogden has suffered disinvestment and has deteriorated significantly over the past 50 years. Ogden City purchased three lots on 2100 block of Jefferson with CDBG funding in the Fiscal year 2009-2010. The specific sites selected for this project are the most deteriorated sites in the neighborhood. The units were vacant and uninhabitable. Without an investment in new housing to replace the severely deteriorated housing, conditions in the neighborhood would continue to decline.

HOME CHDO funds provided gap financing to Utah Non-Profit Housing Corporation, Ogden’s certified Community Housing Development Organization (CHDO) to assist in the construction of three single-family owner-occupied housing units on the 2100 block of Jefferson Avenue. Utah Housing Corporation allows eligible borrowers, to borrow for down payment and closing costs. Borrowers are able to purchase a home with little or no cash investment at a competitive interest

rate. Borrower's must qualify by income. Up to six percent (6%) of the loan amount can be borrowed for the required down payment and closing costs. The borrowed amount is a second mortgage with a 30-year fixed rate mortgage with an interest rate 2% above the first mortgage rate.

**UTAH HOUSING CORPORATION
COMMUNITY HOUSING DEVELOPMENT ORGRANIZATION
OGDEN TARGET AREA**



Utah Housing Corporation working with Ogden City has targeted the low mod income census tracts (Shaded areas) for affordable housing projects.

Architecture of the new housing is consistent with the Victorian style cottages prevalent in the neighborhood. The CDBG and HOME assisted properties are 2155, 2159 and 2167 Jefferson Avenue. All three properties sold during the year.

INFILL CHDO PROJECT

AAP 2011-2012 Accomplishment – CDBG & HOME Funded – 3 Housing Units

IH11-001-01	2159 Jefferson	IH11-001-02	2167 Jefferson
IH11-001-03	2155 Jefferson		



2155 Jefferson (Before)



2155 Jefferson (After)



2159 Jefferson (Before)



2159 Jefferson (After)



2167 Jefferson (Before)



2167 Jefferson (After)

EFFORTS TO ADDRESS WORST-CASE HOUSING NEEDS AND HOUSING NEEDS FOR PERSONS WITH DISABILITIES

The Emergency Home Repair Program provides 0% interest, deferred payment loans to low, very-low and extremely low income households. After five years of residency, loans are forgiven for very-low income borrowers.

Ogden City 820 23rd Street is an accessible home is available for purchase and marketed through website and Coldwell Bankers, the city's real estate company that markets the CED housing units.

AFFORDABLE HOUSING THAT MEETS SEC 215 DEFINITION OF AFFORDABLE HOUSING

Ogden City makes progress in meeting Section 215 goals of the National Affordable Housing Act. All HOME-funded homeownership assistance are qualified as affordable housing with: an initial purchase price that does not exceed 95 percent of the median purchase price for the area; is the principal residence of an owner whose family qualifies as a low- to-moderate income family and is subject to recapture provisions established by the program guidelines.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.
CAPER Public Housing Strategy response:

The Ogden Housing Authority continues to monitor operations to ensure client's needs are being met within HUD's guidelines. The agency has reduced public housing unit vacancy turnaround time and has been able to maintain average 98% occupancy that served 238 families. OHA was able to utilize 99% of the section 8 vouchers that served 1,074 families. The agency maintains a waiting list for all programs. The section 8 waiting list is currently closed and anticipated to open January 2013.

The agency encourages resident involvement through a Resident Advisory Board or through notice mailings and public notice. The agency maintains a website that describes the programs administered to applicants and current clients to include making certain forms available electronically. The agency implemented a nonsmoking policy at all public housing sites that only allows smoking in designated areas.

The Ogden Housing Authority partners with other agencies providing services to homeless and low-income households. These organizations include: Weber County Homeless Coordinating Council, Catholic Community Services, Your Community Connection (YCC), Tri County Independent Living Center, St. Anne's, and Veteran Administration/Homeless Veterans Fellowship, etc.

The agency has created affordable housing through partnership with a non-profit subsidiary by adding 131 units at three sites. These properties are supervised under a mutual management agreement. The agency plans to continue to develop through this same non-profit by adding a senior project in the near future.

ENCOURAGE PUBLIC HOUSING RESIDENTS INVOLVEMENT

The OHA facilitates public housing (PH) residents' by encouraging residents to serve on a Resident Advisory Board (RAB). The RAB provides the PHA and the residents with a forum for sharing information about policy and the OHA annual plan. The goal of the RAB is to make recommendations in the development of the PHA annual plan and to be a voice for the residents.

In partnership with Ogden City, the OHA notifies PH residents of public meetings that pertain to ConPlan activities through posting public meeting notices at PH buildings, which provides residents an opportunity to participate in the Consolidated Plan process.

OGDEN HOUSING AUTHORITY				
PUBLIC HOUSING/MANAGEMENT PROPERTIES				
Name	Address	Number of Units	Bedroom Size	Year Construction
Lomond Gardens	550 Grant Avenue Ogden, Utah 84401	(76 total units)	1	1972
	A Building	10 Units	1	
	B Building	8 Units	1	
	C Building	10 Units	1	
	D Building	8 Units	1	
	E Building	8 Units	1	
	F Building	16Units	1	
	G Building	16 Units	1	
Apple Grove	1333 Grant Avenue Ogden, Utah 84401	(28 total units)	(2 & 3)	1972
		20	2	
		8	3	
Sierra	235 28th Street Ogden, Utah 84401	(8 total units)	(2 & 3)	1972
		4	2	
		4	3	
Sierra	251 28th Street Ogden, Utah 84401	(8 total units)	(2 & 3)	1972
		4	2	
		4	3	
Sierra	2865 Childs Ogden, Utah 84401	(12 total units)	(1 & 2)	1972
		6	1	
		6	2	
Galloway	2522 D Avenue Ogden, Utah 84401	(4 total units)	(2&3)	1972
		2	2	
		2	3	
	2525 D Avenue Ogden, Utah 84401	(4 total units)	(2&3)	1972
		2	2	
		2	3	
	2536 D Avenue Ogden, Utah 84401	(4 total units)	(2&3)	1972
		2	2	
		2	3	
Lincoln Manor	608-610 Lincoln Ogden, Utah 84401	(32 total units)	(1,2 & 3)	1972
		6	1	
		12	2	
		14	3	
Kimi Lane	663 22nd Street Ogden, Utah	24	1	1972

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.
CAPER Barriers to Affordable Housing response:

ACTIONS TAKEN TO ELIMINATE BARRIERS TO AFFORDABLE HOUSING

During AAP FY 2011-2012, the City continued its mission to eliminate barriers to affordable housing by increasing the supply of affordable housing to low-mod income households. The following programs were funded to eliminate cost burdens associated with down payment assistance and/or costly housing rehabilitation funding were undertaken to aid families in their efforts to buy affordable housing:

1. Own In Ogden down payment assistance program
2. East Central Revitalization Program (single-family housing rehabilitation in NRSA)
3. Emergency Home Repair program.

The city's HUD-funded programs are designed to reduce the costs of owning and maintaining a home; thereby, making housing more affordable for a much broader range of household income levels.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women’s Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction’s affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

CAPER HOME/ADDI response:

East Central Revitalization Program (Asset Control Area) AAP 2011-2012 Goal 12 – HOME/CDBG Accomplishments 15

<30% Median Income	30<50% Median Income	50<80% Median Income	80>100% Median Income	NRSA Target Area	Ethnicity - White Households	Ethnicity - Hispanic Households	Ethnicity - Other Households	Elderly Household Member	Disabled Household Member	Female Head of Household
0	5	10	0	14	11	3	1	1	0	7
0%	33%	67%	0%	93%	73%	20%	.6%	7%	0%	47%

Emergency Home Repair Program AAP 2011-2012 Goal 3 – HOME Accomplishments 8

<30% Median Income	30<50% Median Income	50<80% Median Income	80>100% Median Income	NRSA Target Area	Ethnicity - White Households	Ethnicity - Hispanic Households	Ethnicity - Other Households	Elderly Household Member	Disabled Household Member	Female Head of Household
2	3	3	0	6	5	2	1	5	4	3
25%	38%	38%	0%	75%	63%	25%	13%	63%	50%	38%

Infill Housing and CHDO AAP 2011-2012 Goal 5 Projects – HOME Accomplishments 5 (Housing Units)

<30% Median Income	30<50% Median Income	50<80% Median Income	80>100% Median Income	NRSA Target Area	Ethnicity - White Households	Ethnicity - Hispanic Households	Ethnicity - Other Households	Elderly Household Member	Disabled Household Member	Female Head of Household
0	0	5	0	5	4	1	0	0	0	2
0%	0%	100%	0%	100%	80%	20%	0%	0%	0%	40%

Own In Ogden Program AAP 2011-2012 Goal 50 – HOME Accomplishments 49

<30% Median Income	30<50% Median Income	50<80% Median Income	80>100% Median Income	NRSA Target Area	Ethnicity - White Households	Ethnicity - Hispanic Households	Ethnicity - Other Households	Elderly Household Member	Disabled Household Member	Female Head of Household
3	13	33	31	38	42	5	3	3	2	22
7%	26.5%	64%	0%	80%	86%	11%	7%	7%	4%	45%

HOME MATCH REPORT

The HOME Match form HUD-40107-A for reporting committed matching funds to affordable housing developments is posted on Page 61 is. The HOME Annual Performance Report 40107 is posted on Page ____.

HOME MBE AND WBE REPORT

HUD form HUD-2516, to report contracts and subcontracts awarded to Minority Businesses Enterprises (MBE) and Women Businesses Enterprises (WBE) are posted Page 75.

ASSESSMENTS

DETAIL RESULT OF ON-SITE INSPECTIONS OF RENTAL HOUSING

During the reporting, there were no active HOME-funded rental rehab projects.

DESCRIBE THE HOME JURISDICTION'S AFFIRMATIVE MARKETING ACTIONS

Own in Ogden and Home Sweet Ogden programs are marketed through the *At Your Service* newsletter. This city newsletter is distributed to Ogden City residents in the city's utility billings. Marketing is also contracted to real estate professionals with listings in targeted neighborhoods. The Own in Ogden down payment assistance program has consistently served minority and low to moderate income households.

AFFIRMATIVELY FURTHERING FAIR HOUSING

Cinco de Mayo Marshall White Center

During the program year, City staff attended the Cinco de Mayo celebration at the Marshall White Center, outreaching to local Hispanic residents. At the fair, information regarding the city's housing programs were offered in English and in Spanish.



¿Qué es
Vivienda
Justa?



WHAT IS
FAIR
HOUSING?



Fair Housing Outreach

Also, Fair Housing literature was provided free in both English and Spanish. At the Cinco de Mayo celebration and at the city's information booth at the Farmers' Market.

A free crayon set and Fair Housing coloring book was given to all children stopping by the booths.

FAIR HOUSING MONTH

Ogden City Mayor Mike Caldwell signed a proclamation, proclaiming April Fair Housing Month in Ogden. In addition,

Fair Housing posters in English, Spanish and Chinese were displayed in the city building.



Proclamation Ogden City Mayor Matthew R. Godfrey

DECLARING APRIL, 2011 AS
"FAIR HOUSING MONTH"
IN OGDEN CITY

WHEREAS, Title VIII of the Civil Rights Act, which guarantees fair housing for all residents of the United States, was signed into law in April 1968; and
WHEREAS, the Month of April is nationally recognized as Fair Housing Month and a time to reflect on and reaffirm our national commitment to the ideal that fair housing opportunity is available to everyone in the United States without regard to race, color, religion, national origin, sex, familial status and disability; and
WHEREAS, this year's Fair Housing theme, Fair Housing 2011: Live Free, indicates a collaborative effort of HUD and its housing partners in making increased housing opportunities for every individual; and
WHEREAS, the State of Utah, which passed its own fair housing act in 1989, recognizing and affirming that all persons in the State of Utah are free to purchase, rent, finance and secure their homes without regard to their race, color, religion, sex, national origin, familial status, disability or source of income; and
WHEREAS, the City of Ogden welcomes this opportunity to reaffirm our commitment to the principal of fair housing for all and are committed to all efforts that address discrimination in our communities, support all programs that will educate the public concerning their rights to equal housing opportunity and to assist every person their right to live free of the fear of housing discrimination;

NOW, THEREFORE, I, Matthew R. Godfrey, Mayor of Ogden City, Utah, do hereby proclaim April 2011 as

"FAIR HOUSING MONTH"

in Ogden City and encourage all people to recognize the rights of every citizen to live when they choose without fear of discrimination, harassment, or retaliation from others.

DATED this 17th day of April, 2011.

Matthew R. Godfrey
MATTHEW R. GODFREY,
MAYOR OF OGDEN

ATTEST:
Mike Caldwell
City Recorder



OGDEN SCHOOL DISTRICT FAMILY CENTER – MIGRANT PROGRAM

Family Center

Centro
Comunitario Familiar

City staff attended the Ogden School District Family Center's Migrant Program Lunch & Learn and Evening Program events in March 2012. The school district provided a Spanish translator. Information regard the AAP programs were available in English and Spanish. A PowerPoint presentation of HUD-funded programs was

presented and translated into Spanish. Seven Spanish-speaking residents attended the presentation. After the presentation, a question and answer segment followed, also translated into Spanish.

WWW.OGDENCITY.COM

The websites promoted the Fair Housing Clinic offered in Ogden, free by the Disability Law Center on the city's web calendar and as a front page news item on the city's website.

The screenshot shows the Ogden Area Events Calendar page. At the top, there is a navigation bar with links for 'About Ogden', 'Recreation', 'Arts & Culture', 'Government', 'Community', 'Public Safety', 'Development', and 'Doing Business'. A search bar is also present. Below the navigation bar, there is a 'How Do I' section with a dropdown menu. The main content area is titled 'Ogden Area Events Calendar' and features a calendar for May 2012. The event 'Free Fair Housing Workshop' is highlighted for Wednesday, May 23, 2012, from 4 to 6 p.m. The event details include the location (Weber Human Services Building, 237 26th Street, Ogden, UT), community categories (*PUBLIC SERVICES, Community Event), audience (Children, Teens, Adults, Athletes, Businesses, Members), type of event (Educational, Food, Multilingual), and cost (FREE!). The contact information is provided as 'The Fair Housing line at the Disability Law Center: 1-800-662-9080 ext 3208, 801-363-1346 ext 3208, or email fairhousing@disabilitylawcenter.org'. A link to the Disability Law Center website is also included. A small image of a building with the text 'BUILDINGS DON'T DISCRIMINATE BUT SOMETIMES PEOPLE DO' is visible on the right side of the event details.

here is a link from the city's front page that goes to the calendar with the poster. It's still posted today if you want to see in person the marquee and you need to see

The screenshot shows a website banner for the 'Free Fair Housing Workshop' event. The banner features a large image of a building with the text 'BUILDINGS DON'T DISCRIMINATE BUT SOMETIMES PEOPLE DO'. To the left of the building image, there is a smaller image of two people walking in a park. Below the building image, there is a text box that reads 'Fair Housing advocates at the Disability Law Center will offer a free fair housing workshop on Wednesday, May 23 from 4-6 pm at the Weber Human Services Building where Pizza and info about your rights will be provided'. The banner also includes a weather forecast for Friday, May 25, which is cloudy with a high of 57 degrees. The Disability Law Center logo is visible in the bottom right corner of the banner.

The city's water bill inser, At Your Service ran a Fair Housing article in April, See Page 76.

FAIR HOUSING WEBPAGE

A Fair Housing webpage has been added to Ogden City's website www.ogdencity.com. The webpage is dedicated to providing residents information about Fair Housing. The webpage highlights the seven protected classes and how to file a complaint. The city's Fair Housing webpage is: http://ogdencity.com/en/community/community_dev/fair_housing.aspx.

The screenshot shows the Ogden City website's Fair Housing page. At the top, there's a navigation bar with links like 'About Ogden', 'Recreation', 'Arts & Culture', 'Government', 'Community', 'Public Safety', 'Development', and 'Doing Business'. The main content area is titled 'Fair Housing in Ogden' and features a banner with the text 'IT'S NOT AN OPTION. IT'S THE LAW. FAIR HOUSING.' Below the banner, there's a definition of Fair Housing Choice and a list of protected classes. The protected classes listed are: 1. Race, 2. Color, 3. National origin, 4. Religion, 5. Sex/Gender, 6. Familial status, 7. Disability, and 8. Source of income. The page also includes sections for 'Disability/Accessibility', 'Real Estate Rentals, Sales, and Mortgage Lending', and 'Documents'. At the bottom, there's contact information for the UALD (Utah Anti-Discrimination & Labor Division) and the Equal Housing Opportunity logo.

DESCRIBE OUTREACH TO MINORITY AND WOMEN OWNED BUSINESSES

Outreach to minority and women owned businesses take place through the following activities: The Business Information Center's (BIC) provides many business start-up assistance and operational materials which are published in Spanish and taught in Spanish to Spanish speaking clients. In association with the Small Business Development Center (SBDC), business start-up classes in Spanish are offered at the BIC when requested. Several Spanish speaking counselors are available through the SBDC and Service Corps of Retired Executives (SCORE). The BIC

Manager reaches out to women-owned business owners through membership in the Ogden-Weber Chamber Women In Business group, attending regular functions and distributing BIC materials.

Within the past year, the BIC offered classroom space, free of charge, to two organizations that assist minorities and low-income individuals. The first non-profit to utilized BIC space free of charge, was an employment organization, in need of classroom space to offer a class to English as a Second Language to its numerous unemployed Hispanic clients. The class was held twice a week for two months and was offered on two separate occasions, for a total of 16 classes. The second organization was a social services agency located near the BIC that provides services to individuals with cognitive, developmental, physical and mental health disabilities and brain injury survivors, as well as, their care givers. This organization held two training events in the BIC classroom in the past year. Although these classes were not directly related to small business enterprise, they provided a social service to the community's minority, women and low-income population. BIC classroom space is made available to organizations such as this with a purpose in assisting the underserved of the community, as long as the events are free of charge and open to all individuals.



OGDEN HISPANIC
Chamber of Commerce

In its association with the Ogden Reinvestment Corporation (ORC), the BIC has been instrumental in creating and administering a micro loan program for the Ogden Hispanic Chamber of Commerce, in which small micro loans (\$1,000 to \$25,000) are available to Hispanic business owners or businesses which primarily serve the Hispanic community. Although no loans have originated, there are two individuals that the ORC and BIC have been working with to prepare them for application. Business start-up training through the SBDC is a requirement of the loan application process. Additionally, the program has recently been presented to the "Give Me A Chance" program, a nonprofit sewing center operated by Sister Maria Nguyen, a Daughter of Charity of St. Vincent de Paul, who started the program. The program teaches women a skill so they can earn a living. The training, for Ogden's low-income residents, teaches women how to sew and it sells their handmade products through a retail area of the center. The loan program is being made available to students who graduate the training program and would like to start their own business. The BIC has is also offering business start-up assistance to those individuals.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

CAPER Homeless Needs response:

The Housing Authority of the City of Ogden (OHA) proposed to construct a new chronic homeless housing facility near the St. Anne's Subdivision, which is presently owned by Ogden City. The City Council has previously approved the conveyance of property to St. Anne's Center for the construction of a homeless shelter facility. The land conveyed at 33rd and Pacific. The city retained easement on the land conveyed in order to construct the storm drain basin. It is now being proposed to donate a portion of Lot 2 of the St. Anne's subdivision to the OHA for the construction of a housing facility for the chronically homeless. These two projects are different in that the facility constructed by St. Anne's Center, is not intended to address the chronically homeless.

HOMELESS NUMBERS DOWN IN DAVIS, WEBER COUNTIES¹¹

Homeless in Weber and Davis counties

A chronic homeless person is someone who has been homeless for more than a year, or had three homeless experiences within four years:

- Weber homeless people in 2010 - 1,241
- Weber homeless people in 2011 - 1,203
- Weber chronic homeless people in 2010 - 86
- Weber chronic homeless people in 2011 - 64
- Davis homeless people in 2010 - 629
- Davis homeless people in 2011 - 650
- Davis chronic homeless people in 2010 - 4
- Davis chronic homeless people in 2011 - 0



Source: The 2011 Utah Comprehensive Report on Homelessness

Standard-Examiner

“Without a doubt, Utah’s Housing First approach continues to show that ending chronic homelessness is entirely realistic,” said Lt. Governor Greg Bell, Chairman of the State Homeless Coordinating Committee. “The collaboration between government, non-profit and private agencies is the key to Utah’s success. By placing our chronically homeless population into permanent supportive housing with case management, we have seen real change in individuals’ lives and simultaneously created efficiencies within our community systems of care.”¹²

Chronic homelessness is defined as someone who has been homeless for more than a year or has had three homeless experiences in the past four years. While the chronically homeless make up only about 5 percent of the overall total, they use 50 percent of the shelter, emergency service and other resources providers would rather reserve for families. Ogden City supports St. Anne’s in providing services that make a difference.

In 2004, Ogden City adopted the Utah State’s Housing First strategy to end chronic homelessness within 10 years. Under this strategy, chronically homeless persons go from streets or homeless shelters into their own apartments. The housing is permanent and rent is affordable; it does not exceed 30 percent of the household’s income. In addition, job training and other supports are provided. Ogden city is a member of the Weber County Homeless Coordinating Council (WCHCC), which implements the Housing First strategy in Weber County and in Ogden. Through participation in WCHCC and through the donation of land for The Lantern House and through providing technical assistance to the St. Anne’s, Ogden City has made progress in ending chronic homelessness.

HOMELESS SERVICES INVENTORY

Homeless services in Ogden City are provided by various nonprofit organizations. The following list details local service providers, capacities and funding sources.

¹¹ Asay, J. (2011, Sept 29). Homeless numbers down in Davis, Weber counties. *Standard Examiner*. Retrieved from <http://www.standard.net/stories/2011/09/28/homeless-numbers-down-davis-weber-counties>

¹² West, S. (2010). <http://housing.utah.gov/news/?p=524>. *Utah State Housing and Community Development News Room*, Retrieved from <http://housing.utah.gov/news/?p=524>

Provider Name	Type of Service	Service Capacity	Waiting List	Funding Sources
Ogden Rescue Mission	Emergency Shelter	32 adult males 16 " females 4 family units	None	Private donations
Saint Anne's	Emergency Shelter	68 adult males 18 adult females w/children 2 family units	None	Emergency Shelter Grant, FEMA, Private Donations, State Homeless Trust Fund, Critical Needs Housing and the United Way
YCC Women's Crisis Shelter	Domestic Violence Shelter	32 women and children	None	Emergency Shelter Grant, FEMA, Private Donations, United Way and Violence Against Women Act Funds
YCC Transitional Services	Transitional Housing	37 bed -families w/children	3 – 4 months	HUD Supportive Housing, State Homeless Trust Fund, State Critical Needs Housing, Private Donations, FEMA and Emergency Shelter Grant
Homeless Veterans Fellowship	Transitional Housing	30 adult males	2 – 3 months	HUD Supportive Housing, Private Donations, State Homeless Trust Fund, United Way and Critical Needs Housing
Catholic Community Services	Rent and Utilities Assistance	200 yearly	1200 refused annually	ESG, FEMA, Critical Needs Housing, State Homeless Trust Fund, Shelter Plus Care, United Way and Private Donations

St. Anne's Center is an Emergency Shelter in Ogden, which in 2009 evaluated its facility. A needs assessment concluded that a new, larger facility with multi-purpose uses is required. "Goal – Continue to provide the highest level of service to anyone in need. Increase the impact we have in the community by providing additional programs and support. Ultimate goal is to help our clients become self-sufficient."¹³

SHELTER PLUS CARE

The Ogden Housing Authority's (OHA) Shelter Plus Care program works in partnership with St. Anne's Center, Weber Human Services, and Tri County Independent Living Center. The Shelter Plus Care program coordinates efforts for chronically homeless individuals. Under this partnership agreement, St. Anne's Center, Weber Human Services, and Tri-County Independent Living Center refer those that meet the definition of chronically homeless to the OHA. The OHA, if a Shelter Plus Care voucher is available, provides housing assistance and the partnering agency provides case management services to insure successful transition to permanent housing and to obtain additional assistance to live and become more self-sufficient. The OHA has served 32 chronically homeless individuals. Currently the program has the capacity to serve 25 chronically homeless individuals.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.
CAPER Specific Housing Prevention Elements response:

Priority Objective # 4 HOMELESSNESS (CONTINUUM OF CARE)

Priority Objective #3 Homelessness (Continuum of Care)				
#	HUD Goal	Strategy	Outcome	Funding
4.1	1	Support the Weber County Homeless Charitable Trust in granting and/or loaning funds to non-profit homeless service	<ul style="list-style-type: none"> • Purchase, construction, rehabilitation or maintenance of permanent or transitional housing; and/or • Support services for the homeless in Weber 	<ul style="list-style-type: none"> • Weber County Homeless Charitable

¹³ Canter, J. (Sept. 21, 2009). St. Anne's Center- Building A Dream. In Ogden, UT

		providers	County.	Trust Fund
4.2	1	Support the construction of new emergency shelter facilities for the homeless in Ogden	<ul style="list-style-type: none"> • Improve emergency shelter conditions. • Implement a Housing First approach to homelessness prevention. • Permanent supportive housing for the chronically homeless. • Expand the number of beds available. • Relocate the existing emergency shelter to a facility that provides support services. 	<ul style="list-style-type: none"> • City land donation leveraging private donations

#	Expected Units of Accomplishment	Year 2 Goals	Year 2 Accomplishments
4.1	WCHCT – competitive grants and/or loans to non-profit homeless service providers	0	1
4.2	Assist St. Anne’s in creating an emergency and homeless shelter that implements a Housing First Model.	0	0

4.1 Weber County Homeless Charitable Trust (WCHCT) –The WCHCT’s sole purpose and mission is to support non-profit homeless prevention and service providers through the granting/loaning of funds. During the reporting period, the WCHCT continued its plan in investing funds until \$1 million in seed funds are reserved and then begin awarding interest from the seed funds. Ogden city provided over \$1 million seed funding for the creation of the Weber County Homeless Charitable Trust (WCHCT). Beginning in 2005, the WCHCT began receiving payments generated from the city’s sale of Defense Depot of Ogden (DDO) property; by April 2012 the full amount of \$1,037,900 had been paid to WCHCT in principal. The WCHCT committee voted to begin granting funds to local non-profit homeless service providers, special attention is given to programs that encourage the efficient use of existing resources through partnership and collaboration.

August 24, 2011 the Weber County Homeless Charitable Trust was informed that the St. Anne’s overflow family shelter was in need of funding or it would close. WCHCT had reached the \$1 million in seed money. WCHCT approved and granted the sum of \$100,000 to fund the shelter for the next year \$25,000 each quarter, a total of 4 quarters or one year to the support of the St. Anne’s overflow shelter at the Salvation Army for the family housing, retroactive July 2011; the commitment is subject to quarterly reports and all parties agreement of a memorandum of understanding was drafted by the Weber County Homeless Charitable Trust.

HOMELESSNESS CONTINUUM OF CARE
AAP 2011-2012 Goal 0 – Accomplishment 1 Grant Awarded
 St. Anne’s overflow shelter at Salvation Army

4.2 Support the expansion and relocation of St. Anne’s Center to a new location. As St. Anne’s Center faces the need to relocate to a new facility, the city of Ogden is participating in the new development. The goal is to create a center in Ogden that will help homeless persons receive the support, services, and interim housing if needed, to obtain and maintain permanent housing and to provide services to assist households in crisis; thereby, preventing homelessness.

During the AAP 2011-2012, Ogden City provided technical assistance to facilitate an environmental review which was concluded and cleared all environmental concerns for the future site of Ogden’s emergency shelter, The Lantern House. In addition, as previously reported, Ogden City donated land at 33rd and Pacific Avenue for future location of the new facility, The Lantern House.

Weber County trust fund helps St. Anne's house the homeless

<http://www.standard.net/stories/2011/11/02/weber-county-trust-fund-helps-st-annes-house-homeless>

October 5, 2012

OGDEN -- St. Anne's Center can better help homeless families after receiving on Wednesday \$100,000 from the Weber County Homeless Trust Fund.

This is the first money from the trust fund to help the homeless, said Bill Cochran, chairman of the fund's board of trustees. The fund was established in 2004, when Ogden sold a building at what is now Business Depot Ogden and set aside the proceeds of \$1.3 million.

Cochran said all money from the sale has now been collected and invested through local banks. The trust fund will distribute money it earns in interest to help homeless agencies and causes.

This \$100,000, which was donated to United Way of Northern Utah for distribution to St. Anne's, will be used to maintain the shelter's overflow for families in the Salvation Army's former drug rehabilitation facility.

St. Anne's set up the overflow earlier this year in what was supposed to be a temporary deal, but St. Anne's Director Jennifer Canter said it hasn't worked out that way.

In the last four months, the overflow shelter has seen 32 families.

"We filled it up in the first month, and it's never (empty). ... Even though we're rehousing them within 20 days, we always have a new one waiting to get in," she said.

St. Anne's original shelter had only a couple of family rooms, but has been deluged with homeless families and men or women with children in the past two years because of the national housing crash and recession.

Single men with children could not be housed, and only a few women with children could be housed. Husbands and wives could not be sheltered together with their children, either.

With the new overflow, there is room for eight families.

St. Anne's is still in the middle of a drive to raise another \$3.5 million to build a new shelter, which will include family rooms.

Canter said she hopes construction on that can begin next year.

Until then, she said, the \$100,000 grant will allow her to keep the overflow family shelter open. The money pays the Salvation Army for use of the building, plus covers security staff and utilities.

Emergency Shelter Grants (ESG)

HOMELESS PREVENTION AND RAPID REHOUSING (HPRP)

Ogden did not receive apply for or receive ESG.

Rapid Re-housing Assistance

During AAP2011-2012, Catholic Community Services of Northern Utah provided Rapid Re-housing assistance to 136 households for a total of 330 persons served. Another 172 households received homeless prevention assistance. See the Catholic Community Services summary of HPRP is provided below:¹⁴

¹⁴Moore, K., J. Day, and J. Hardy. Utah State. *comprehensive Report on Homlessness State of Utah 2010*. Salt Lake City: , 2010. Print. <http://housingworks.utah.gov/publication_research/documents/UtHomelessReportRev10_11_2010.pdf

**Catholic Community Services, Northern Utah
Housing Assistance Program Statistics
FY 2012 – July 1, 2011 through June 30, 2012**

Homeless Prevention and Rapid Rehousing Program (HPRP)

HPRP Re-Housing (Homeless)

	Financial Assistance & Case management Services	Case Management Only	Total All Services
Households	63	73	136
People Served	159	171	330

HPRP Prevention

	Financial Assistance & Case management Services	Case Management Only	Total All Services
Households	85	87	172
People Served	216	234	450

Temporary Assistance for Needy Families (TANF)

TANF – Rapid Rehousing

	Financial Assistance & Case management Services	Case Management Only	Total All Services
Households	4	4	8
People Served	14	11	25

TANF – Prevention

	Financial Assistance & Case management Services	Case Management Only	Total All Services
Households	15	21	36
People Served	48	60	108

Housing Opportunities for People With Aids (HOPWA)

Households	15
People Served	27

Total Clients assisted through all Housing Assistance Program

Households	512
Number of People Served	1352



St. Anne's Family Center
 Statistical Report
 May 2011 – May 2012

- ❖ The Family Shelter provided approximately 9,203 nights of warm safe shelter to 296 people.
- ❖ 62% of the clients served were 17-years of age or younger.
- ❖ 53 out of the 80 households (66%) were housed.

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- ❖ 62% of the clients served were 17-years of age or younger.
- ❖ 53 out of the 80 households (66%) were housed.

Shelter Nights	2011	2011	2011	2011	2011	2011	2011	2011	2012	2012	2012	2012	2012
Month	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
# of shelter nights	265	824	651	848	767	882	909	991	697	635	734	673	297

❖ **9,203 Total Shelter Nights**

Household Status	# of Households	# of Adults	# of Children	Total # in Household
2 Parent Family	29	62	66	128
Single Female Family	37	37	89	126
Single Male Family	14	14	28	42
Totals:	80	113	183	296

Housing Status At Exit	# of Households
SAC HPRP/TANF	19
CCS HPRP/TANF	21
Moved in with Family/Friends	4
VASH Voucher	1
Jail or Prison	1
Housed without assistance/other programs	12
Shelter	3
Moved out of Town	1
Left before being housed	18
Total	80

Saint Anne's Family Center

S AFC made it possible to provide a safe short term emergency living situation to 80 families that would otherwise be living in motels, shelter overflow, or the streets.

Shelter was provided to the following types of families that Northern Utah has been unable to provide shelter services to.

- Single Male Households
- Families with older boys (over the age of 10)
- Two-parent households that

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
 3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
 4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
 5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
 6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
 7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
 8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
 9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
 10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
 - 11. Lump sum agreements
 - a. Provide the name of the financial institution.
 - b. Provide the date the funds were deposited.
 - c. Provide the date the use of funds commenced.
 - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.
 - 12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
 - a. Identify the type of program and number of projects/units completed for each program.
 - b. Provide the total CDBG funds involved in the program.
 - c. Detail other public and private funds involved in the project.
 - 13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
 - a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.
- CAPER Community Development response:

ASSESSMENT OF GOALS AND OBJECTIVES

An assessment of the use of CDBG funds to the priorities, needs, goals and specific objectives identified in the Consolidated Plan can be found in the goals and Accomplishments, Assessments, and Self-Evaluations sections this CAPER. (Also Refer to General Questions, 1.a.)

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

Priority Objective #5 Improve the Safety and Physical Appearance of Neighborhoods				
#	HUD Goal	Strategy	Outcome/Long Term Goals	Funding
5.1	2	Code Enforcement Program: Enforce code regulations to improve the city's neighborhoods.	<ul style="list-style-type: none"> • Reduce neighborhood blight • Encourage greater stakeholder involvement • Improve the appearance of neighborhoods • Address housing safety issues • Reduce crime • Increase property values • Facilitate attractive neighborhoods 	• CDBG
5.2	2	Demolition Loan Program: Demolish unsafe building structures	<ul style="list-style-type: none"> • Improve the physical appearance of neighborhoods • Reduce slum and blight conditions • Increase property values • Reduce health and safety issues 	• CDBG
5.2	2	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 	• CDBG

#	PROGRAM	Year 2 GOALS	Year 2 ACCOMPLISHMENTS
5.1	Code Enforcement (housing units assisted)	200	8,255
5.2	Demolition Loan Program	1	1
5.3	Target Area Public Improvement Projects	0	0

5.1 Code Enforcement - Promoted safe and attractive neighborhoods through the efforts of two of the City's code enforcement officers working strictly in CDBG-qualifying census tracks. Code enforcement inspectors responded to complaints of substandard conditions and poor property maintenance. Their time was spent addressing complaints, safety issues, and emergencies.



5.2 Demolition Loan Program – Promote neighborhood safety. One low-income household applied to have an abandoned, hazardous secondary structure on their property. This boarded building was a potential hazard and cited by the city's Code Enforcement Division as a dangerous building. Asbestos and LBP testing were done prior to demolishing the structure. Utah State Historic Office found the property ineligible for historic preservation. The demolition of this building fell under the slum and blight national objective for the use of CDBG funds. The low-income applicant received a CDBG-funded demolition loan at a 0% interest, deferred payment loan, no payments are required, the loan is due on sale or transfer of property interest.

DEMOLITION LOAN PROGRAM
AAP 2011-2012 Goal 1 – Accomplishment 1 unsafe structure demolished
 DEMO12-001 2473 F Avenue

5.3 Target Area Public Improvements No public improvements were undertaken during the 2011-2012 fiscal year using CDBG funds. CDBG funds are targeted for improvements which enhance the

Priority Objective #6 – JOB CREATION
 Increase economic opportunities through the creation or retention of permanent jobs.

Priority Objective #6: Job Creation				
#	HUD Goal	Strategy	Outcome	Funding
6.1	3	Small Business Loan Program: Direct financial assistance to for-profit businesses to create permanent full-time jobs	<ul style="list-style-type: none"> Reduce unemployment Increase Ogden's economic base Attract economic growth 	<ul style="list-style-type: none"> CDBG Leverage private resources
6.2	3	Loan Loss Guaranty Program: Direct financial assistance to for-profit businesses to create permanent full-time jobs. Lending larger loan amounts and leveraging CDBG to increase lending capacity through bank participation.	<ul style="list-style-type: none"> Create jobs with a minimum of federal funds. Participation with banks and Ogden Reinvestment Corporation a CDFI to expand funding opportunities and to share the risk. Provide new funding streams to fill the gap for businesses turned down or unable to be fulfilled by traditional banks. 	<ul style="list-style-type: none"> CDBG Leverage private resources

#	PROGRAM	Year 2 GOAL	Year 2 ACCOMPLISHMENTS
6.1	Small Business Loan Program Full-time equivalent jobs created/retained (FTE)	8	27.95 FTE jobs
6.2	Full-time Equivalent jobs created/retained	24	0

6.1 Small Business Loan Program – Direct financial assistance to businesses. The growth of small businesses to create jobs has been identified in the ConPlan and NRSA plan to be essential in redevelopment efforts. Jobs are needed to expand the economic base in the City. Available private funding is not sufficient to meet the needs of those requesting financial assistance to start-up or to grow a business in the NRSA. The area lacks lenders willing to risk lending to NRSA business owners or potential NRSA business owners. The Small Business Loan program provides a maximum of \$90,000 per CDBG financed loan. The program targets assistance to entrepreneurs and businesses establishing in the NRSA's Central Business District.

6.2 Loan Loss Guaranty Program – Provides direct financial assistance to businesses. The use of CDBG funds to assist businesses with job creation activities. The funds are used to build lending capacity for targeted projects within the Central Business District. Each loan meeting CDBG qualifications is lent a reserve amount which is escrowed to the borrowers benefit to create better loan coverage ratios for loans utilizing funds through the Ogden Reinvestment Corporation (ORC). The funds are designed to help extend the capacity in the ORC while reducing the risk exposure to that loan through the creation of a reserve to the benefit each loan. CDBG funds are lent directly to the borrower, meeting a low-mod income jobs benefit.

JOBS CREATED IN FISCAL YEAR JULY 1, 2011 TO JUNE 30, 2012

During the program year, the Business Development Division targeted job creation activities to the NRSA. The ConPlan identified job creation/retention as a high priority in a needs assessment. Location in the NRSA is the first consideration in all job creation efforts. By targeting this area, jobs are being created in an area predominately Low- to-Moderate income (LMI).

One hundred percent of CDBG-funded jobs created/retained during the AAP FY2011-2012 were created in the NRSA. FTE represents the creation of the equivalent of one full-time job. Two or three part-time persons could contribute to the equivalent of one full-time (40 hours/week) job. Ogden City's BIC provides one-on-one consultation and technical assistance to the small business loan program participants. No jobs created during the year required special skill, work experience, or education.

One hundred percent of the FTE Jobs created were presumed to benefit Low- to Moderate-Income (LMI) persons, due to the location of the business in the NRSA. Of the 27.945 FTE jobs reported, 26.945 FTE jobs were created and one (1) FTE job was retained.

SMALL BUSINESS LOAN PROGRAM JOB CREATION / RETENTION

Activity	Business	# of Jobs	Job Titles
SBLP11-0248	Ogden Blue	2.000 FTE	Retail Manager, Account Executive
SBLP11-0253	Ogden Five Guys	10.500 FTE	Assistant, Manager, Crew
SBLP11-0256	Lucky Slice Pizza	15.125 FTE	Counter/Driver, Cook, Manager, Asst. Manager
SBLP09-0230	School Imagine Ballet	0.320 FTE	Dance teacher, yoga teacher, maintenance assistant, art teacher
TOTAL JOBS CREATED		26.945	Full Time Equivalent (FTE)
TOTAL JOBS RETAINED		1.00	Full Time Equivalent (FTE)

**CDBG-FUNDED SMALL BUSINESS LOAN PROGRAM
CREATED JOBS IN THE NRSA**



**Lucky Slice Pizza
15.125 FTE Jobs Created**



**Ogden Five Guys Burgers and Fries
10.5 FTE Jobs Created**

Priority Objective #7 – BUSINESS COUNSELING

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

Priority Objective #6: Business Counseling to promote business success				
#	HUD Goal	Strategy	Outcome	Funding
7.1	3	Business Information Center: Provide business counseling to attract new businesses and improve business success.	<ul style="list-style-type: none"> • 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

#	PROGRAM	Year 2 GOAL	Year 2 ACCOMPLISHMENTS
7.1	Business Information Center Persons assisted (presumed LMI)	500	393

7.1 Business Information Center – The Business Information Center (BIC) is a community development resource facility offering free business consulting, workshops, seminars, a comprehensive business library plus much more. The mission of the BIC is to provide free or low cost information, education and training to help local entrepreneurs start, operate and grow their businesses. The BIC operates in partnership with the Weber State University's [Small Business Development Center \(SBDC\)](#) and the [Service Corps of Retired Executives \(SCORE\)](#). During the program year, the BIC provided services to 393 persons. The BIC is located in Ogden's Downtown Central Business District, a part of the NRSA.





Small Business Development Center

Accredited by the Association of Small Business Development Centers

Priority Objective #8 – CREATE GREATER ACCESS TO CAPITAL

Provide administrative support to the Ogden Reinvestment Corporation whose mission is to create greater access to capital for economic development in the CBD.

Priority Objective #6: Support Ogden Reinvestment Corporation				
#	HUD Goal	Strategy	Outcome	Funding
8.1	3	Provide administrative support to the Ogden Reinvestment Corporation to create greater access to capital.	<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 • Fill the gap for funding small businesses • Strengthen the city's economic base 	<ul style="list-style-type: none"> • City General Funds • Leverage private resources • No federal funds

#	PROGRAM	Year 2 GOAL	Year 2 ACCOMPLISHMENTS
8.1	Support to Ogden Reinvestment Corporation Assist in the application process	0	0

8.1 Administrative support to the ORC- create greater access to capital. Ogden City facilitated the creation of the Ogden Reinvestment Corporation (ORC) in 2009. The City provides in-kind city staff, office space, and office supplies to assist in bringing the ORC into operation. Its mission is to provide access to capital that is not available to low moderate income entrepreneurs. The ORC, as a nonprofit lender, provides the resources and tools that small businesses need to succeed and to help the economic recovery activities within the Ogden City area. The ORC, as a non-profit entity, was designated a Community Development Entity (CDE) in 2010. The ORC as a CDE can fill the gap and provide NRSA micro-businesses financing up to \$150,000.



In addition, the ORC has been designated a certified Community Development Financial Institution (CDFI). This designation will allow the ORC to apply for and potentially receive millions of dollars from the U.S. Department of Treasury to fund small and micro business loans. The creation of a CDFI and a CDE fills a gap that has been created over generations of decline in wealth within the community.

The ORC is well-positioned to qualify for a \$600,000 grant from the U.S. Department of Treasury in 2013 and/or 2014 due to the amount of capital it has raised. Since its creation in 2009, ORC has raised \$249,000 from outside sources for operations and secured an additional \$200,000 operations reserve,

Additionally, in June 2012, the ORC finalized a \$2.5 million dollar line of credit with four participating banks to be used to target LMI-based small businesses in the NRSA. Individual loans may be issued up to \$150,000 for small business that create or retain jobs and are located in the City. The City facilitated this process by selling \$313,617 of CDBG small business loans to ORC, and the City then set aside \$300,000 of such sale to be used as a loan loss guarantee program which the banks required to fund the line of credit. Thus, the City leveraged \$300,000 to create \$2.5 million in available small business loan funds to meet its goal of job creation and greater access to capital.

Priority Objective #9 – DEVELOP UNDERUTILIZED COMMERCIAL PROPERTIES

Support the development of underutilized properties in the CBD, providing opportunities to expand the CBD’s economic base, stimulate business growth, remove blight and/or encourage job creation.

9.1 Central Business District (CBD) Infill Program – supports business growth for job creation or removal of blight. The CBD Infill program is intended to facilitate and stimulate capital investment in Central Business District and to remove slum and blight and/or to promote job creation/retention activities. The funds may be used for construction of new structures on vacant land, improvements to commercial structures, or reconstruction of blighted or deteriorating buildings. Funds will be used to contribute to and to enhance the viability of Ogden’s economic base. During the fiscal year, this program was modified by Ogden City Council Resolution 2012-5 expanding the scope of the Central Business District Infill Program to serve a broader range of economic development needs, primarily job retention in the Central Business District. The program can assist businesses in expanding business capacity, create or retain jobs or promote capital development.



During the AAP 2011-2012 one project was undertaken. CDBG funds were granted to Ogden Blue. As previously reported, Ogden Blue received a Small Business Loan which created one FTE job and retained one FTE job. As a result of the grant through the Central Business District Infill program an additional 7.6 FTE jobs were retained. Ogden Blue was facing closure without direct assistance from the Central Business District program CDBG funding.

Priority Objective #9: Develop underutilized commercial properties				
#	HUD Goal	Strategy	Outcome	Funding
9.1	3	Expand Ogden’s economic base through developing underutilized properties	<ul style="list-style-type: none"> • Job creation and/or removal of blight • Attract new businesses • Provide gap financing to support business success 	<ul style="list-style-type: none"> • CDBG • Leverage private resources

#	PROGRAM	Year 2 GOAL	Year 2 ACCOMPLISHMENTS
9.1	Central Business District Infill Project	1 project	1 project 7.6 FTE jobs retained

**CENTRAL BUSINESS DISTRICT INFILL PROGRAM
AAP 2011-2012 Goal 1 Project – Accomplishment 1 project creating 7.6 FTE Jobs**

Activity	Business	# of Jobs	Job Titles
CBD11-001	Ogden Blue	7.6 FTE	Office Admin, Retail, Delivery, Sales, Printing & Engineering, Color graphics

EVALUATE PROGRESS TOWARD MEETING GOALS FOR PROVIDING AFFORDABLE HOUSING USING CDBG FUNDS.

The City has invested CDBG funds and HOME funds in the five completed Infill housing units during the fiscal year; three were completed as a CHDO-funded activity. The projects were completed on-time and within less than six months upon completion the homes were sold. In some cases the homes were pre-sold prior to construction completion. In addition to the Infill program, CDBG funds are used for the Emergency Home Repair program, as is the nature of this program; activities are

undertaken and completed usually within one month of application approval. During the fiscal year, the city exceeded the goal for Program Year Two by assisting one low income homeowner more than the goal.

CDBG FUNDS USED TO BENEFIT LOW-MOD INCOME PERSONS

As reported in IDIS Report (PR026), Appendix E CDBG Financial Summary (Page 74), ninety-nine percent (99%) of CDBG program funds were used for activities that benefited extremely low-income, low-income and moderate-income persons. One demolition project was completed that met the national objective slum and blight. The city has a one-year Low/Mod benefit certification period.

Please refer to Page 38 for summary chart of each program, which summarizes the demographics and income levels of participants in CDBG and HOME funded programs.

CHANGES IN PROGRAM OBJECTIVES

The Consolidated Plan goals and objectives were established in 2010 for the 2020-2015 timeframe. One program was adopted during the program year and one program was modified.

Due to decreased CDBG and HOME grant funds, the city determined that to leverage CDBG funds to the fullest extent possible it would partner with the Ogden Reinvestment Corporation to administer a Loan Loss Guaranty program. The program was adopted by City Council March 20, 2012. The Loan Loss Guaranty program allows small business owners to borrow CDBG funds from the city which can only be used for a loan guarantee. The loan guarantee is provided for the borrower to qualify in borrowing funds from a partner bank. For every \$1 in CDBG loaned to the borrower as a guarantee, the borrower can then borrow from a bank \$10. The program requires that for every \$35,000 loaned in the combined (City CDBG and private bank) funding, 1 Full Time Equivalent job will be created in the NRSA.

During the program year, the Central Business District Infill program was modified by City Council Resolution 2012-5. Previously, the program funded infill construction projects. As adopted March 20, 2012, the Central Business District Infill Program will serve a wide range of needs. Gap financing, job creation/retention, as well as, construction are among the activities now approved under the Central Business District Infill Program.

ASSESSMENT OF EFFORTS IN CARRYING OUT PLANNED ACTION

Ogden City worked hard to establish a solid network of partnerships with local, nonprofit organizations and housing developers. Resources were pursued by collaborating with those organizations that have the capacity to deliver the products and services to low- and moderate-income residents of Ogden.

HOW ALL RESOURCES IN THE CONPLAN WERE PURSUED

Ogden City utilized all financial resources identified in the Annual Action Plan 2011-2012, including CDBG, HOME, HOME Match, EDI, SPG and City funds to carry out the programs and projects planned. Additional resources were investigated. As described above, the Loan Loss Guaranty program will leverage CDBG funds with private bank funding.

CERTIFICATIONS OF CONSISTENCY IN A FAIR AND IMPARTIAL MANNER.

All HUD-funded projects and programs undertaken by the Community and Economic Development Department are reviewed in a fair manner to certify that each activity is consistent with the Consolidated Plan 2010-2015. Business Development HUD-funded projects are reviewed by the Small Business Loan Committee prior to approval of applications. Each Community Development Division activity is reviewed by the Grants Administrator, Project Coordinator, and Assistant Manager of Community Development to determine if the proposed activity is consistent with the City's Consolidated Plan. Ogden City does not have sub-recipients.

INDICATE HOW GRANTEE DID NOT HINDER CONSOLIDATED PLAN IMPLEMENTATION BY ACTION OR WILLFUL INACTION.

The City pursued all resources indicated in the Annual Action Plan 2011-2012 and did not, through action or willful inaction; attempt to hinder the implementation of the Consolidated Plan. All funds were used to meet a qualified national objective.

ANTI-DISPLACE AND RELOCATION

a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.

Ogden City targets its housing rehabilitation program to renovation of abandoned housing units in the East Central neighborhood. The East Central Revitalization Program, a driving force of the NRSA plan, utilizes the HUD Asset Control Area (ACA) program, which is tightly controlled by HOC and is limited to HUD-foreclosed vacant housing units. Ogden relocates infill housing clients when the work involves lead abatement or the unit is uninhabitable due to lack of kitchen or bathroom facilities. Displacement of any nature is reserved as the last resort action necessitated only when no other alternative is available and when the activity is determined necessary in order to carry out a specific goal or objective that is of benefit to the public.

b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.

In AAP 2011-2012, each project is reviewed for the possibility of relocation. As reported in CAPER for AAP 2010-2011, one family was relocated during the previous program year. Infill Housing Project IH11-002 (2548 Quincy) a single-family rental housing unit was in substandard conditions and demolished by the city. Once the project was selected, the Project Coordinator interviewed and met one-on-one with the property renters to assess their needs, income and household size. During the process, a comparable three-bedroom rental housing unit was identified and selected by the renters. The household received relocation assistance. This project, IH11-002, completed in this CAPER reporting period. The relocation phase of the project occurred in the previous reporting period. No other households subject to URA were identified during the current year.

c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

The city has adopted Relocation guidelines to assist in the timely issuance of required information and notices. The renters at 2548 Quincy (Infill Housing Project IH11-002) were given the necessary financial assistance, information, counseling, housing location options, and information regarding Federal Fair Housing rights.

LOW/MOD CLIENTELE ACTIVITIES

Ogden City did not fund any Limited Clientele activities during the program year.

PROGRAM INCOME

Program income received July 1, 2011 – June 30, 2012

CDBG	\$ 603,092
HOME	\$ 85,516
HOME recapture	\$ 3,924
EDI	\$ 7,009
SPG	\$ 154,074

REVOLVING LOAN FUND - FLOAT FUNDED LOANS

Ogden City does not utilize revolving loan funds or undertakes float-funded activities.

PRIOR YEAR ADJUSTMENT

No CDBG funded activities or expenditures were disallowed in 2011-2012.

In the previous year, AAP FY2010-2011, HOME-funded IDIS #1570 734 Cahoon (Ogden City Activity # IH11-003) infill housing project was undertaken. An expense for \$23,340.84 was incurred in June 2011 but not posted, due to timing issue, until September. By September 2011, the IDIS program year was closed. To balance the city account records through the EDEN program with IDIS, the \$23,340.84 was posted as the previous year (2010-2011) expenditure but not drawn from IDIS until the 2011-2012 fiscal year. No other year-end adjustments are reported.

CDBG FUNDS MEETING A NATIONAL OBJECTIVE

All CDBG funds were used to meet the following national objectives: 1) Benefit Low/Mod Income Persons/Housing, 2) Benefit Low/Mod Income Area and 3) Slum and Blight removal.

CDBG OVERALL BENEFIT CERTIFICATION

The city was in compliance with overall benefit certification. CDBG program requirements allow a maximum of 20% of CDBG Entitlement plus CDBG Program income for the fiscal year be expended for Administration of CDBG or HOME activities. The HOME programs allows a maximum of 10% of HOME Entitlement award plus HOME Program Income (not to include HOME Recapture) be expended on the administration of HOME activities. During the Fiscal Year the city remained in compliance with these requirements.

CDBG ADMIN CALCULATION		HOME ADMIN CALCULATION	
CDBG EN	\$1,006,516	HOME EN	\$496,851
CDBG PI	\$ 603,092	HOME PI	\$ 86,516
TOTAL	\$1,609,608 subject to cap	TOTAL	\$583,367 subject to cap
	<u>\$ 321,922 20% max. allowed</u>		<u>\$ 58,336 10% AMX Allowed</u>

City Expenditures FY2011-2012

CDBG Admin	\$ 258,603	16.07%	HOME Admin	\$ 58,336	10%
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At 16.07%, the city was well below the 20% CDBG Admin maximum allowed. HOME Admin funds were maxed out at 10%. The City did not exceed either Administrative cap.

PUBLIC SERVICES

During the fiscal year, \$55,000 of CDBG funds went to the Business Information Center, the city's only public service activity. This represents 3.81% of CDBG funds expended, below the public service maximum cap allowed.

INDICATE HOW USE OF CDBG FUNDS DID NOT MEET NATIONAL OBJECTIVES.

National objectives were met for all funds awarded.

INDICATE HOW GRANTEE DID NOT COMPLY WITH OVERALL BENEFIT CERTIFICATION.

Not applicable

LIMITED CLIENTELE ACTIVITIES

Ogden City did not undertake Limited Clientele activities during this reporting period.

**Community and Economic Development Department
Loan Portfolio as of June 30, 2012**

Program	Primary Funding Source	Fund #	Number of Loans	Loan Principal Balance	Terms
HOME Deferred (Own in Ogden, Infill loans)	HOME	885	436	\$1,928,867.35	Deferred, Forgivable
CDBG Deferred (Homeowner rehab, Emergency home repair, Demolition loans)	CDBG	866	97	\$488,002.96	Deferred, Payments
CDBG Business (Small Business Loans)	CDBG	875	50	\$3,091,304.24	Amortized
Home Amortized (Rehabilitation, Infill Projects)	HOME	868	33	\$926,655.58	Amortized
CDBG Amortized (Homeowner Rehab, Rental Rehab, Infill Projects)	CDBG	869	15	\$614,837.13	Amortized
EDI Program Income Funds (Public Improvements, Rehab Projects)	EDI	876	12	\$159,924.74	Amortized, Deferred
SPG Program Income Funds (Infill Projects, Homesteads)	SPG	877	14	\$165,685.87	Deferred
Non-Federal Housing Funds (Exterior Loan Program, Unit Reduction loans)	Housing Fund	879	15	\$376,310.70	Amortized
HOME Funds (Homeownership Loan Program)	HOME	1173	23	\$995,930.39	Amortized
TOTAL			695	\$8,747,518.96	

SECTION 108 LOANS

Ogden City borrowed \$1,700,000 from HUD through the Section 108 loan guarantee program in 1998. This economic development project included granting and loaning portions of the \$1.7 million to a developer for the acquisition of Eccles Building, which is located in the Enterprise Community (Neighborhood Revitalization Strategy Area) and was rehabilitated into a hotel. The Eccles building is listed on the National Historic Places Register. The project met CDBG eligibility under the Special Economic Development Activities by renovating a vacant building and creating a viable business which brought jobs into Ogden's downtown business district. This project met the public benefits standard by creating the equivalent of 49 full-time equivalent jobs within the NRSA. The city obligates a portion of CDBG entitlement funds each year to repay this loan. The final payment to HUD is scheduled for 2014.

In 2007, Ogden City undertook the Recreation Center Project, at the old City Mall site in the Central Business District. The City purchased the vacant City Mall in 2001 and demolished it. The two-block redevelopment site had been vacant land for nearly a decade. The goal was to redevelop the old Mall site into a high adventure recreation center. The city borrowed \$2,000,000 through the Section 108 loan program to provide gap financing for the Ogden Recreation Center, known as The Junction and later named the Salomon Center. Tax Increment money from the CDB Mall Tax District repays this loan, which matures in 2017. This project resulted in the creation of 40.13 full-time equivalent jobs at the Salomon Center located in the NRSA. The Salomon Center has been a catalyst for substantial private investment at The Junction, which includes two four story office buildings, a 13-screen cinema complex, a children's museum, residential condominiums and apartments, restaurants and retail space

CDBG-FUNDED PROPERTIES AVAILABLE FOR SALE

CDBG-Funded properties available for sale as of June 30, 2012:

ACA12-001 2210 Quincy

LUMP SUM AGREEMENTS

There were no lump sum agreements made with Ogden City during 2011-2012.

CDBG HOUSING REHABILITATION

Eight CDBG-funded housing rehabilitation projects were completed through the Emergency Home Repair Program during the reported period, See Appendix C CDBG Report on Page 31 for a complete listing.

Due to the declining HOME grant awards and declining HOME Program Income, CDBG funds have expended for housing rehabilitation. As part of the East Central Revitalization Strategy, CDBG funds have been budgeted and used to renovate seven of the fifteen Asset Control Area projects completed during the program year under the East Central Revitalization Program. CDBG funds assist in making the home decent, safe and affordable to a low income family. See page 29 for a list of the housing units completed during the program year.

LOANS FORGIVEN OR WRITTEN-OFF

During this reporting period, the following loans were written off. The city transferred loan servicing from Amerinational Community Services to Guffey Home Loans. Guffey Home Loans is a local, Ogden-based loan servicing company. During the transfer of the loan portfolio, Ogden city staff reviewed the portfolio for accuracy. As a result of the internal audit, it was determined that the following 47 loans were to be written off and removed from the portfolio. The borrowers had lost the home to foreclosure or bankruptcy. The Loan Default Committee met, reviewed the portfolio and decided the following loans would be written-off by the city. Guffey Home Loans was instructed to remove them the city's loan portfolio.

Activity #	Trustee's Deed or Discharge Date	Fund	Amount
EHRP2001-07	2/25/2003	CDBG	\$1,410.00
EHRP2002-05	2/25/2005	CDBG	\$4,955.00
EHRP2004-11	9/17/2007	CDBG	\$3,274.00
EHRP96-027	7/23/2003	CDBG	\$4,989.00
HMSD05-001	11/5/2010	HOME	\$5,000.00
IH97-002-02	1/23/2004	HOME	\$4,249.00
IH97-002-04	5/20/2010	HOME	\$4,249.00
IH97-002-12	6/11/2003	HOME	\$4,249.00
IH97-002-18	7/1/2004	HOME	\$4,249.00
OWIO00-051	4/6/2011	HOME	\$3,000.00
OWIO00-055	4/27/2004	HOME	\$3,000.00
OWIO00-064	8/24/2009	HOME	\$3,000.00
OWIO00-070	2/4/2002	HOME	\$3,000.00
OWIO01-079	9/2/2003	HOME	\$3,000.00
OWIO01-086	9/29/2003	HOME	\$3,000.00
OWIO01-092	8/29/2003	HOME	\$3,000.00
OWIO01-101	1/2/2003	HOME	\$3,000.00
OWIO01-110	8/14/2009	HOME	\$3,000.00
OWIO01-117	9/18/2002	HOME	\$3,000.00
OWIO02-018	2/26/2004	HOME	\$3,000.00
OWIO03-052	5/16/2010	HOME	\$6,000.00
OWIO04-011	9/23/2004	HOME	\$6,000.00
OWIO04-034	7/18/2007	HOME	\$4,000.00

OWIO04-040	8/4/2004	HOME	\$6,000.00
OWIO04-054	9/17/2007	HOME	\$6,000.00
OWIO04-066	7/21/2006	HOME	\$4,000.00
OWIO05-018	5/14/2008	HOME	\$6,000.00
OWIO07-074	12/23/2008	HOME	\$10,000.00
OWIO08-017	9/30/2009	HOME	\$3,000.00
OWIO08-038	3/1/2011	HOME	\$5,000.00
OWIO09-015	12/27/2011	HOME	\$3,000.00
OWIO09-028	1/24/2012	HOME	\$5,000.00
OWIO09-066	3/31/2011	HOME	\$3,000.00
OWIO09-102	11/21/2011	HOME	\$5,000.00
OWIO10-018	10/20/2011	HOME	\$3,000.00
OWIO96-013	4/4/2001	HOME	\$2,000.00
OWIO96-040	10/2/1998	HOME	\$2,000.00
OWIO96-072	1/18/2001	HOME	\$2,000.00
OWIO97-023	9/17/2007	HOME	\$2,000.00
OWIO97-043	1/31/2002	HOME	\$2,000.00
OWIO97-063	3/23/2000	HOME	\$2,000.00
OWIO98-060	8/24/2004	HOME	\$2,000.00
OWIO98-064	2/11/2003	HOME	\$2,000.00
OWIO98-076	3/28/2011	HOME	\$2,000.00
OWIO99-036	9/13/2005	HOME	\$2,000.00
OWIO99-037	8/18/2004	HOME	\$2,000.00
OWIO99-044	12/30/2002	HOME	\$2,000.00

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.
CAPER Antipoverty Strategy response:

NRSA STRATEGY

The city is an urban area that is both economically and physically distressed. The NRSA contains a high level of persons living below poverty income level, a high unemployment rate and the NRSA has aging housing stock and infrastructure. Investments to the NRSA through the revitalization of housing stock, development of vacant land, demolition of unsafe structures and public improvements could reduce the impact of poverty over time in Ogden. Ogden's Housing Priority Objectives work to provide improved affordable housing options and improved neighborhood aesthetics that leads to confidence in the neighborhoods. The NRSA has addressed the area's economic needs through a comprehensive economic development program designed to spur businesses to relocate or expand into the area and to create jobs available to low-mod income residents. The City's ConPlan strategies include concentrating programs to the NRSA in an effort to uplift the city's most distressed neighborhoods and to reduce poverty levels.

ECONOMIC DEVELOPMENT STRATEGIES

The Consolidated Plan is a tool that provides a unifying element to community development activities and ties the anti-poverty strategy, affordable housing, homeless, public housing, rental assistance, and non-housing community development strategies together under one comprehensive plan to improve the quality of life for residents, which includes reducing the number of persons living in poverty in Ogden. Community partners in this effort include residents, faith-based organizations, businesses, private developers, lenders and non-profit service providers. The NRSA economic development plans drives efforts to the goal of reducing poverty through employment and

encouragement of economic growth and development. The following strategies were implemented during the reporting period:

1. Develop recreation, manufacturing and technology industries.
2. Encourage appropriate growth by improving the competitiveness of existing businesses through loaning funds to small businesses.
3. Diversify the economic base by attracting new business.
4. Create jobs by providing businesses access to capital.
5. Encourage greater redevelopment activity in the City.
6. 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, the Local Redevelopment Agency, and the Ogden Reinvestment Corporation. The creation of higher wage jobs for community residents is a top priority for these organizations.

The City continued its economic development efforts and its partnerships with the Ogden-Weber chamber, 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 also supports the efforts of Ogden Weber Community Action to identify educational, life skills and occupational training needs and provide opportunities for self-empowerment that will enable LMI residents to become and continue to be self-sufficient and economically independent.

SECTION 3

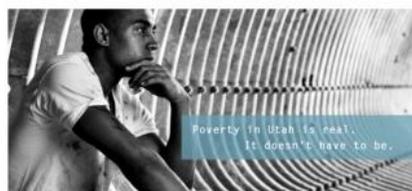
Ogden City actively works toward providing local residents, to the greatest extent feasible, job opportunities and/or training, from HUD-funded projects (as required by Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701u and 24 CFR Part 135]). In partnership with Ogden Housing Authority, and Ogden Weber Applied Technology College's (OWATC) YouthBuild program, 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, as required by Section 3. See page 72, Appendix C – Section 3 Outreach to view a posting of a Notice of Public Meeting to inform residents of public housing of an opportunity to participate the ConPlan process.

VOLUNTEER INCOME TAX ASSISTANCE (VITA)

OWCAP organizes the Building Assets Together (BAT) committee which sponsors VITA in Ogden. Ogden City participates on BAT committee and provides support to the VITA program in Ogden.

- 2,009 people received assistance filing their income taxes.
- \$3,901,618 in refund money came back into the community.
- In Weber County, 689 people received Earned Income Tax Credit refunds totaling \$1,038,561.

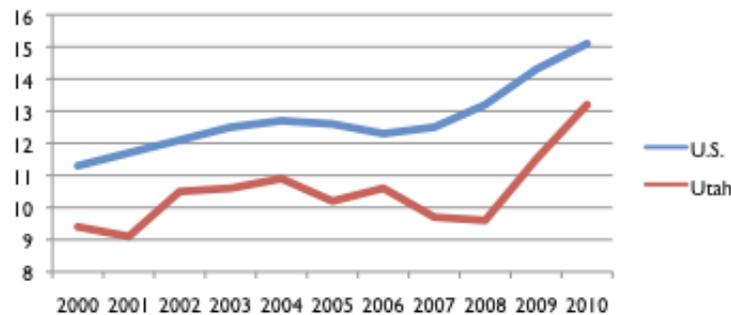
OGDEN WEBER COMMUNITY ACTION PARTNERSHIP - COMMUNITY SERVICES BLOCK GRANT



Ogden-Weber Community Action Partnership Serving Weber County

Utah's Community Action Agencies are working to address all types of poverty. Not by simply providing people with much needed services, but by also providing them with long-term solutions that lead to self-sufficiency. Community Action is a unique process that involves all parts of our communities

U.S. and Utah Poverty Rate, 2000-2010



Source: U.S. Census Bureau

Utah's Poverty Rate: 13.2% - 359,242 people in poverty in Utah

A family of four living in Utah would be classified as living in poverty if its annual cash income, before taxes, is \$22,113 or less. As the Census Bureau reports, median household income for the nation has declined 2.3 percent from 2009, showing more households are moving closer to the poverty line. The median household money income for the nation was \$49,400, down from \$50,600.¹⁵

Ogden Weber Community Action Partnership is the community action agency for Ogden and Weber county. The mission of OWCAP is to strengthen individuals and families in Ogden and Weber County and transition them from poverty to self-sufficiency through community-based partnerships, low-income housing, and advocacy. The organization works to create opportunities leading to family self-sufficiency by providing services and partnering with business, government, and other community based and faith-based agencies. The Community Services Block Grant (CSBG) is the core of the Ogden Weber Community Action Partnership (OWCAP). CSBG is a federal funding stream that provides the base funding OWCAP use to improve conditions and deliver direct services to people struggling to achieve self-sufficiency.

Mission: OWCAP inspires those in poverty to become self-sufficient through innovative services and collaborative efforts.

During the past year OWCAP provided the following assistance:

- CSBG case management services
- transportation assistance for employment opportunities
- emergency clothing

¹⁵ CAP. (2011, Sept 13). Cap utah's statement on census' 2010 poverty data [Electronic mailing list message]. Retrieved from http://www.caputah.org/uploads/796390_New_Poverty_Data_9-13-11.pdf

- support for the Graham Court Disability Housing and the HC Massey Senior Villa, both provided affordable housing to low-income households.
- Assistance to unemployed persons to obtain a job with help from the CSBG program
- emergency food assistance
- food boxes for Thanksgiving and Christmas distributed to low income persons.
- children enrolled in Head Start
- Head Start children receive free medical exams
- Head Start children receive free dental exams
- children who have a disability enroll in Head Start

OWCAP – MARSHALL WHITE COMMUNITY AND RECREATION CENTER

In partnership with Ogden City, OWCAP manages the Marshall White Center. All profits received at the center are invested back into the center in the form of improvements. A RAMP grant funded new tennis courts and construction is underway for outdoor restrooms.

NEIGHBORHOOD REVITALIZATION STRATEGY AREA

a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

The City developed a Neighborhood Revitalization Strategy Area (NRSA) to focus resources into an area of the community that has a high level of need for assistance. The NRSA is located in the East Central of Ogden, including the City’s downtown. This area is concurrent with five Census tracts: 2008, 2009, 2011, 2012 and 2013. The specific boundaries are Harrison Boulevard west to the Weber River and the Ogden River south to the 30-31st Street entryway. The NRSA has a concentration of lower-income persons, the oldest and most substandard housing, low property values and rents. The NRSA has highest number of older homes and therefore the potential of highest incident of lead-based paint hazards and deteriorating housing conditions.

A driving force behind stabilizing and improving the appearance and safety of neighborhoods is increasing the number of owner-occupied housing and decreasing the number of vacant buildings. Allocation of resources in these targeted revitalization areas has resulted in increased home ownership, and decrease in the number of vacant housing units, see table below. FFIEC (Federal Financial Institutions Examination Councils) census reports have estimated a seven percent (7%) increase in owner-occupied housing units, along with a nine percent (9%) decrease in the number of vacant housing units in the five census tracts of the NRSA since 2000. This provides evidence that the NRSA strategy, which was initially adopted in 2000 and updated in ConPlan 2010-2015, is contributing to significant progress in fulfilling the housing goals and objectives defined by Ogden City. A high priority of the ConPlan and NRSA strategy is to increase homeownership, decrease the number of vacant housing units and shift from rental to owner-occupancy in existing rental units in the NRSA.

NRSA¹⁶
Census tracts: 2008, 2009, 2011, 2012, 2013

	2010	2000	Change 2000 to 2010
Owner-Occupied Housing Units	33%	26%	7% Increase
Vacant Housing Units	13%	22%	9% Decrease
Rental Housing Units	55%	53%	2% Increase

¹⁶ FFIEC. Federal Financial Institutions Examination Councils, FFIEC Census Reports. (2000, 2010). *FFIEC census report - summary census housing information – MSA SLC-Ogden* Retrieved from <http://www.ffiec.gov/census/report.aspx?year=2000&state=49&msa=7160&county=&tract=&report=housing&page=3>

Of 49 completed Own in Ogden down payment assistance loans, 38 contributed to low-mod income households buying homes in the NRSA. By providing down payment and closing cost assistance, these homebuyers were able to successfully qualify for mortgage funding. The high number of vacant housing units in the NRSA has been identified as a contributing factor to neighborhood deterioration, and slum and blight. By providing down payment assistance, Own in Ogden helps create mixed-income neighborhoods stabilized by homeowners with vested interests in their properties, schools and community.

All eight completed East Central Revitalization Program homes within the NRSA that were acquired through HUD and rehabilitated through the HUD Asset Control Area Program. These homes, renovated with updated features and mechanicals were sold to low and moderate income households. All eight of the Emergency Home Repair loans were issued to households in the NRSA. Fifteen housing rehabilitation projects were completed, contributing to improved housing conditions in the NRSA.

In the NRSA target area census tracts (2008, 2009, 2011, 2012, 2013) owner-occupied housing units have increased 7% from 26% in 2000 to 33% in 2010 and there has been a nine percent (9%) decrease in vacant housing units in the NRSA area. By increasing the number of owner-occupied housing units and by reducing the number of vacant or abandoned housing units, the city has facilitated improved housing conditions. Homeowners provide greater investment into properties in which they reside, improving overall conditions in the neighborhoods.

NRSA JOB CREATION

Small business loans for the purpose of creating jobs in the NRSA, is a strategy that is used to provide households that are below the poverty level with a means of gaining sustainable employment. The Small Business Loan Program is central to the Five-Year Consolidated Plan's strategy to reduce poverty and to improve economic conditions for minority and low to moderate income households in the NRSA.

A total of 26.95 Full-time equivalent jobs were created and one FTE job retained utilizing the Small Business Loan Program CDBG funding. One hundred percent were created in the NRSA's Central Business District and near the East Central Ogden neighborhood, which have easy access to transportation. All jobs created with CDBG funds were made available to low-mod income local residents and did not require special skills, education or training. The Central Business District Revitalization Program also completed one project which created and retained jobs. NRSA business, Ogden Blue, retained 7.6 FTE jobs during the reporting period.

**NRSA ACCOMPLISHMENTS FOR FIRST YEAR OF THE CONSOLIDATED PLAN
JULY 1, 2011 TO JUNE 30, 2012**

Home Ownership	2nd Year Goals	Accomplishments	2nd Year NRSA Goals	Accomplishments in NRSA
Own in Ogden Down Payment Assistance (housing units)	50	49	40	38
Home Buyer Education (persons assisted)	50	49	40	38
Housing Rehabilitation	2nd Year Goals	Accomplishments	2nd Year NRSA Goals	Accomplishments in NRSA
East Central Revitalization Program (ACA housing units)	12	15	12	14
Emergency Home Repair Loan Program (housing units)	3	8	2	5
Rental Rehabilitation Loan Program (rental units)	0	0	0	0
Infill Housing Projects	2nd Year Goals	Accomplishments	2nd Year NRSA Goals	Accomplishments in NRSA
Infill Housing / Purchase, Rehab & Resale (housing units)	4	2	4	2
CHDO Project (housing units)	0	0	3	3
Code Enforcement / Demolition	2nd Year Goals	Accomplishments	2nd Year NRSA Goals	Accomplishments in NRSA
Housing Code Enforcement (NRSA) (citations)	200	4,275	160	3,352
Dangerous Building Demolition (structures)	1	1	1	0
Target Area Public Improvements	2nd Year Goals	Accomplishments	2nd Year NRSA Goals	Accomplishments in NRSA
Block Face Infrastructure Project (streets improved)	0	0	0	0
Economic Development	2nd Year Goals	Accomplishments	2nd Year NRSA Goals	Accomplishments in NRSA
Business Counseling (persons assisted)	500	567	500	393
Central Business District Infill	1	1 project 7.6 FTE Jobs	1 Project	1 Project 7.6 FTE Jobs
Small Business Loan Program (jobs created FTE)	8	27.95 FTE Jobs	8	27.95 FTE Jobs

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

CAPER Non-homeless Special Needs response:

PRIORITIES AND OBJECTIVES: Continuing to support partnerships with area agencies that provide safe and affordable housing opportunities for residents with special needs.

IDENTIFYING RESOURCES: Special needs populations in Ogden City have received assistance from funding sources administered through the State of Utah, Weber County, local non-profit and for-profit organizations, religious groups and human service providers that use state funding, federal funding, grants and private donations.

ALCOHOL/DRUG TREATMENT: In Ogden, non-profit organizations and private medical providers offer counseling and treatment for drug and alcohol abuse. Weber Human Services, the Utah Alcoholism Foundation and area hospitals assist adults and youth with treatment options, including residential and outpatient programs.

PHYSICALLY DISABLED: Housing for people with disabilities improved in Ogden in past years with the opening of two new facilities. Graham Court has eighteen new, fully accessible units for very low income residents. Victoria Ridge is a fully accessible rental community with 48 units for elderly residents below 70 percent of area median income. All new large housing projects in Ogden City are required to construct a percentage of accessible units when applying for building permits.

ELDERLY / FRAGILE ELDERLY: Utah has the sixth fastest growth rate in the nation of people age 65 and older. This population is projected to increase to 24 percent by 2010. These residents primarily exist on fixed incomes, needing assistance with emergency home repairs and interpersonal support services. Weber County provides a wide range of senior programs to assist with personal care, escorted transportation, caregiver support, health screening, in-home support, meal delivery, recreation and companionship. The need for subsidized housing for seniors has been met through the Ogden Housing Authority and private housing providers. At this time, there is no shortfall in housing for elderly residents, with nearly all facilities advertising openings or very short waiting lists.

MENTAL ILLNESS AND THE DEVELOPMENTALLY DISABLED: Various services are available for the developmentally disabled and mentally ill in Ogden City. Housing, employment, life skills development, behavioral counseling, meals, transportation and family support is provided by Weber Human Services, Enable Industries, Deseret Industries, Avatar, Project Turn, Problems Anonymous Action Group, Inc., Ogden School District, the Utah State Office of Rehabilitation Services and the Tri-County Independent Living Center.

JOYCE HANSEN HALL FOOD BANK

Located in Ogden and serves seven counties in Northern Utah. The food bank operated by Catholic Community Services of Northern Utah provides food baskets for low income, and homebound residents.

ST. MARTHA'S BABY PROJECT

Operated by Catholic Community Services in Ogden furnishes baby layettes for low income parents. <http://www.ccsutah.org/programs/basic-needs-services>

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.
CAPER Specific HOPWA Objectives response:

Ogden City does not receive federal funds for Housing Opportunities for Persons Living with AIDS (HOPWA) housing. Ogden Housing Authority receives HOPWA funding through the state of Utah HOPWA grant. Persons Living with HIV/AIDS (PLWA) can apply for all Ogden Housing Authority and Ogden City housing programs, which include Tenant Based Rental Assistance (TBRA), home ownership opportunities and down payment assistance. As reported in the December 2009 Utah Department of Health HIV/AIDS Surveillance Report, there were 3,538 persons living with HIV/AIDS in Utah, which is less than 1% of the number of HIV/AIDS cases reported nationwide. 198 new cases of HIV/AIDS were reported in Utah in 2009; there were 19 HIV/AIDS deaths in 2009. The number of AIDS deaths each year is declining; however, the number of persons living with HIV/AIDS continues to increase since advances in medical technology allows persons living with HIV/AIDS to live longer[1].

The Ogden Housing Authority (OHA) receives Housing Opportunities for Persons Living With HIV/AIDS (HOPWA) funding through the State of Utah to assist Persons Living With HIV/AIDS (PLWA) seeking public housing assistance. Ogden Housing Authority provided Tenant Based Rental Assistance (TBRA) for eleven (11) persons living with AIDS households. These households are immediately placed on the Section-8 waiting list, which has approximate two year waiting list.

In Addition to the OHA, Catholic Community Services of Northern Utah (CCS) provides housing assistance to 25 PLWA. CCS provides short-term rental assistance and emergency assistance for all of northern Utah. Through a direct HOPWA grant, CCS maintains a four-plex to provide permanent housing for persons living with HIV/AIDS. Catholic Community Services is the Project Sponsor and maintains this four-plex apartment building located in central Ogden, which houses four (4) PLWHA.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.
CAPER Other Narrative response:

APPENDIX A – PROOF OF PUBLICATION

NOTICE OF PUBLIC COMMENT PERIOD CAPER FY 2011-2012

Posted September 20, 2012

Ogden City's Consolidated Annual Performance and Evaluation Report (CAPER) for the Fiscal Year July 1, 2011 to June 30, 2012 on the use of Community Development Block Grant (CDBG) and HOME Grant funds is available for public review and comment prior to its submission to the U.S. Department of Housing and Urban Development (HUD) on October 8, 2012. This report includes information summarizing program resources, status of HUD-funded activities, community accomplishments, and a self-evaluation of progress made during the second year of the Five Year Consolidated Plan, July 1, 2011 to June 30, 2012.

Copies of the draft CAPER are available for public review and comment September 20, 2012 until 12:00 p.m. (noon) October 4, 2012 at: Weber County Library, 2564 Jefferson Ave., Ogden; at the Business Information Center, 2036 Lincoln Ave. Suite 105, Ogden; at the Ogden City Municipal Building, 2549 Washington Boulevard, Suite 120, Suite 420, and the City Recorder's office, Suite 210, in Ogden. Also available at our website: <http://HUDComplan.ogdencity.com>.

Written comments may be addressed to: Grants Administrator, Ogden City, 2549 Washington Blvd #120, Ogden, UT 84401; or by email to fairhousing@ogdencity.com and must be submitted by 12:00 p.m. **October 4, 2012**.

For further information call 801-629-8940 or visit our website at www.ogdencity.com. In compliance with Americans with Disabilities Act, persons needing auxiliary communicative aids and services should contact the Management Services Department at 801-629-8701 (TDD# 801-629-8949) or by email: ADACompliance@ci.ogden.ut.us. The facility is ADA accessible. Please call at least 48 hours in advance if special accommodations are necessary.

Pub.: September 20, 2012. 501065

APPENDIX B CITIZEN COMMENT RECEIVED DURING CAPER PUBLIC COMMENT PERIOD

Name: Andrew Riggle
Email Address: ariggle@disabilitylawcenter.org
Phone Number: 801-924-3190 x 3209
Address: 205 N 400 W
City: Salt Lake City
State: UT
Zip: 84103
Message:

October 4, 2012

Community Development Division
2549 Washington Blvd., Suite 120
Ogden, Utah 84401

Re: Draft 2011-2012 Consolidated Annual Performance and Evaluation Report (CAPER)

To whom it may concern,

The Disability Law Center (DLC) appreciates the opportunity to provide the input and feedback on the Ogden City's draft 2011-2012 CAPER. Our comments focus primarily on the need for an accurate assessment of the need for and availability of accessible housing and potential strategies to increase the amount.

The DLC is a private, nonprofit organization designated as Utah's Protection and Advocacy agency. The DLC envisions a society where persons with disabilities are full and equal citizens under the law, are free from discrimination, and have access to the same opportunities afforded others. Our mission is to enforce and strengthen laws that protect the opportunities, choices, and legal rights of Utahns with disabilities.

In fiscal year 2011, the DLC received around 4,000 requests for information or assistance. 382 of these involved access to housing or discrimination in housing. We think the collaborative efforts targeting the issues focused in the following areas can go a long way toward reducing this number:

- While the DLC is pleased to learn about the completion of Graham Court and Victoria Ridge, we are concerned that this is the only mention of the housing needs of Ogden residents with mobility impairments. Clearly, the city would benefit from an updated needs assessment and from conducting an inventory of accessible housing options.
- On the other hand, the DLC is pleased to see Ogden's commitment to the accessibility requirements of Section 504 of the Rehabilitation Act of 1973. However, specifics around enforcement efforts and identified compliance issues would be welcome.
- The Fair Housing Amendments Act's accessibility requirements only apply to projects with four or more units completed after 1991. Therefore, the vast majority of existing and new single-family homes, most duplexes and triplexes, and many condominiums and townhomes are legally inaccessible to individuals with disabilities or those who are aging. Perhaps one way to address this, in addition to the 15 rehabilitation/construction projects inspected to ensure compliance with International Building Code (IBC) accessibility standards, is to give priority or bonus points to projects funded by CDBG, HOME, ESG, LIHTC, OWHLF, a CHDO, the East Central Revitalization program, or the Rental Rehabilitation loan program which incorporate IBC Type C standards.
- It is troublesome that the only reference to residents with developmental disabilities or mental health needs is made by noting the support available to them through community partners and service providers. At a minimum, an updated Analysis of Impediments should include a full assessment of the need for supportive housing among these populations, individuals with severe and persistent mental illness who are transitioning out of the criminal justice system, persons with disabilities who are homeless, youth discharged from detention, and adults discharged from incarceration or care facilities.

Thank you for your time and consideration of our input. We hope the DLC can be a resource for the city as this important process moves forward. If you would like more information or have questions, please do not hesitate to contact us.

APPENDIX C – SECTION 3 OUTREACH

**INVITATION POSTED AT OGDEN HOUSING AUTHORITY APARTMENTS
SECTION 3 OUTREACH**



**Public Invited
Ogden City Council
Public Hearing to Adopt
Annual Action Plan FY12
Amendment #1**

Ogden City invites the public to an Ogden City Council meeting to review and provide comments on the DRAFT Annual Action Plan for July 1, 2011 to June 30, 2012 Amendment #1 (AAPFY12 Amendment #1), which will be submitted to the U.S. Department of Housing and Urban Development (HUD) for approval.

AAP FY12 Amendment #1 proposes: 1) a change to the Central Business District Infill Program, changing the name to the Central Business District Revitalization Program and expanding the scope of activities allowed under the program; 2) proposes an update to the Analysis of Impediments to Fair Housing Choice; and 3) proposes budget changes and programming of carryover funds.

Public Hearing to adopt Amendment #1 will be held:

Tuesday, March 20, 2012 at 6:00 p.m.

Ogden City Council Chambers
2549 Washington Boulevard, 3rd floor
Ogden, Utah 84401

AAP FY12 Amendment #1 Plans available for review at: <http://HUDComplan.ogdencity.com>.

Hard copies are available for review at:

- Ogden City Municipal Building, 2549 Washington (1st Floor, 2nd Floor and 4th Floor)
- Business information Center, 2036 Lincoln #105
- Ogden Housing Authority, 1100 Grant Avenue

Written testimony may be submitted in addition to or in place of attendance. The facility is ADA accessible and, upon request, accommodations for persons with disabilities will be provided. Please call 801-629-8701 at least 48 hours in advance if special accommodations are necessary.

Send comments to: fairhousing@ogdencity.com

City Council meeting to adopt the AAP FY12 Amendment #1

Tuesday, March 20, 2012 at 6:00 p.m.

APPENDIX D - HOME SNAPSHOT REPORT

SNAPSHOT of HOME Program Performance--As of 6/30/12
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Ogden State: UT

PJ's Total HOME Allocation Received: \$9,242,980 PJ's Size Grouping*: C PJ Since (FY): 1994

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile)**	
					Group	Overall
Program Progress:						
			PJs in State: <u>4</u>			
% of Funds Committed	<u>97.19</u> %	<u>92.98</u> %	<u>1</u>	<u>93.17</u> %	<u>84</u>	<u>87</u>
% of Funds Disbursed	<u>96.59</u> %	<u>90.49</u> %	<u>1</u>	<u>87.45</u> %	<u>94</u>	<u>95</u>
Leveraging Ratio for Rental Activities	<u>14.3</u>	<u>8.37</u>	<u>1</u>	<u>5.24</u>	<u>100</u>	<u>100</u>
% of Completed Rental Disbursements to All Rental Commitments***	<u>100.00</u> %	<u>99.67</u> %	<u>1</u>	<u>90.95</u> %	<u>100</u>	<u>100</u>
% of Completed CHDO Disbursements to All CHDO Reservations***	<u>92.12</u> %	<u>76.57</u> %	<u>1</u>	<u>79.19</u> %	<u>74</u>	<u>79</u>
Low-Income Benefit:						
% of 0-50% AMI Renters to All Renters	<u>95.05</u> %	<u>91.34</u> %	<u>1</u>	<u>81.78</u> %	<u>80</u>	<u>84</u>
% of 0-30% AMI Renters to All Renters***	<u>25.74</u> %	<u>54.92</u> %	<u>4</u>	<u>45.93</u> %	<u>20</u>	<u>16</u>
Lease-Up:						
% of Occupied Rental Units to All Completed Rental Units***	<u>100.00</u> %	<u>97.15</u> %	<u>1</u>	<u>96.61</u> %	<u>100</u>	<u>100</u>
Overall Ranking:						
			In State: <u>3</u> / <u>4</u>		Nationally: <u>73</u>	<u>73</u>
HOME Cost Per Unit and Number of Completed Units:						
Rental Unit	<u>\$3,547</u>	<u>\$24,673</u>		<u>\$29,847</u>	<u>101</u> Units	<u>8.40</u> %
Homebuyer Unit	<u>\$9,056</u>	<u>\$14,140</u>		<u>\$16,153</u>	<u>1,023</u> Units	<u>85.30</u> %
Homeowner-Rehab Unit	<u>\$27,700</u>	<u>\$15,983</u>		<u>\$21,104</u>	<u>75</u> Units	<u>6.30</u> %
TBRA Unit	<u>\$0</u>	<u>\$2,593</u>		<u>\$3,280</u>	<u>0</u> Units	<u>0.00</u> %

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (49 PJs)
B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (187 PJs)
C = PJ's Annual Allocation is less than \$1 million (335 PJs)
** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.
*** This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.
Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Page 1

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Ogden State: UT

Total Development Costs: (average reported cost per unit in HOME-assisted projects)	Rental	Homebuyer	Homeowner	CHDO Operating Expenses: (% of allocation)	PJ: <u>0.0</u> %
	<u>\$54,259</u>	<u>\$93,311</u>	<u>\$38,492</u>		National Avg: <u>1.2</u> %
	<u>\$75,487</u>	<u>\$113,913</u>	<u>\$23,773</u>		
	<u>\$109,382</u>	<u>\$80,893</u>	<u>\$24,659</u>	R.S. Means Cost Index: <u>0.79</u>	

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	<u>62.4</u>	<u>61.6</u>	<u>58.7</u>	<u>0.0</u>
Black/African American:	<u>6.9</u>	<u>1.5</u>	<u>5.3</u>	<u>0.0</u>
Asian:	<u>1.0</u>	<u>1.4</u>	<u>0.0</u>	<u>0.0</u>
American Indian/Alaska Native:	<u>1.0</u>	<u>0.5</u>	<u>0.0</u>	<u>0.0</u>
Native Hawaiian/Pacific Islander:	<u>1.0</u>	<u>0.1</u>	<u>0.0</u>	<u>0.0</u>
American Indian/Alaska Native and White:	<u>0.0</u>	<u>0.0</u>	<u>0.0</u>	<u>0.0</u>
Asian and White:	<u>0.0</u>	<u>0.0</u>	<u>0.0</u>	<u>0.0</u>
Black/African American and White:	<u>0.0</u>	<u>0.1</u>	<u>0.0</u>	<u>0.0</u>
American Indian/Alaska Native and Black:	<u>0.0</u>	<u>0.2</u>	<u>0.0</u>	<u>0.0</u>
Other Multi Racial:	<u>0.0</u>	<u>0.1</u>	<u>1.3</u>	<u>0.0</u>
Asian/Pacific Islander:	<u>0.0</u>	<u>1.0</u>	<u>1.3</u>	<u>0.0</u>
ETHNICITY:				
Hispanic:	<u>27.7</u>	<u>33.5</u>	<u>33.3</u>	<u>0.0</u>
HOUSEHOLD SIZE:				
1 Person:	<u>78.2</u>	<u>29.8</u>	<u>21.3</u>	<u>0.0</u>
2 Persons:	<u>13.9</u>	<u>24.1</u>	<u>28.0</u>	<u>0.0</u>
3 Persons:	<u>5.0</u>	<u>16.8</u>	<u>21.3</u>	<u>0.0</u>
4 Persons:	<u>3.0</u>	<u>16.0</u>	<u>18.7</u>	<u>0.0</u>
5 Persons:	<u>0.0</u>	<u>7.9</u>	<u>5.3</u>	<u>0.0</u>
6 Persons:	<u>0.0</u>	<u>3.2</u>	<u>4.0</u>	<u>0.0</u>
7 Persons:	<u>0.0</u>	<u>1.3</u>	<u>1.3</u>	<u>0.0</u>
8 or more Persons:	<u>0.0</u>	<u>0.7</u>	<u>0.0</u>	<u>0.0</u>
HOUSEHOLD TYPE:				
Single/Non-Elderly:	<u>87.1</u>	<u>34.6</u>	<u>16.0</u>	<u>0.0</u>
Elderly:	<u>4.0</u>	<u>2.2</u>	<u>9.3</u>	<u>0.0</u>
Related/Single Parent:	<u>4.0</u>	<u>13.2</u>	<u>30.7</u>	<u>0.0</u>
Related/Two Parent:	<u>5.0</u>	<u>40.7</u>	<u>38.7</u>	<u>0.0</u>
Other:	<u>0.0</u>	<u>8.7</u>	<u>2.7</u>	<u>0.0</u>
SUPPLEMENTAL RENTAL ASSISTANCE:				
Section 8:	<u>21.8</u>	<u>0.4</u> #		
HOME TBRA:	<u>0.0</u>			
Other:	<u>3.0</u>			
No Assistance:	<u>75.2</u>			

of Section 504 Compliant Units / Completed Units Since 2001 8

* The State average includes all local and the State PJs within that state
** The National average includes all local and State PJs, and Insular Areas
Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.

HOME Program Performance SNAPSHOT
Page 2

APPENDIX E CDBG Financial Report



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report
Program Year 2011
OGDEN , UT

DATE: 09-18-12
TIME: 15:34
PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	913,599.61
02 ENTITLEMENT GRANT	1,006,516.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	523,205.78
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	79,886.23
08 TOTAL AVAILABLE (SUM, LINES 01-07)	2,523,207.62

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,163,257.30
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	(379,515.34)
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	783,741.96
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	283,336.36
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	184,039.84
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	(24,733.35)
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	1,226,384.81
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	1,296,822.81

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	378,387.50
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	37,619.74
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	288,146.19
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	136,533.20
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	840,686.63
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	107.27%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2011 PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	783,741.96
25 CUMULATIVE EXPENDITURES BENEFITTING LOW/MOD PERSONS	779,342.17
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	99.44%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	55,000.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	55,000.00
32 ENTITLEMENT GRANT	1,006,516.00
33 PRIOR YEAR PROGRAM INCOME	382,800.27
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	54,222.02
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,443,538.29
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	3.81%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	283,336.36
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	(24,733.35)
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	258,603.01
42 ENTITLEMENT GRANT	1,006,516.00
43 CURRENT YEAR PROGRAM INCOME	523,205.78
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	79,886.23
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,609,608.01
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	16.07%

APPENDIX F

Minority Business Contract Subcontract Activity Report

October 1, 2011 through March 31, 2012

OMB Approval No. 2577-0088

Approval No. 2500-0355

U.S. Department of Housing and Urban Development

Contract and Subcontract Activity

Public reporting burden for this collection of information is estimated to average 5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The information is voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB Control Number.

Executive Orders dated July 14, 1983, direct the Minority Business Development Plans shall be developed by each Federal Agency and the these annual plans shall establish minority business development objectives. The information is used by HUD to monitor and evaluate MBE activities against the total program activity and the designated minority business enterprise (MBE) goals. The Department requires the information to provide guidance and oversight for programs for the development of minority business enterprise concerning Minority Business Development. If the information is not collected HUD would not be able to establish meaningful MBE goals nor evaluate MBE performance against these goals.

Privacy Act Notice - The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, United States Code, Section 1701 et seq., and regulation. It will not be disclosed or released outside the United States Department of Housing and Urban Development without your consent, except as required or permitted by Law.

3a. Name of Contract Person Contractor or Subcontractor Name of Contract or Subcontract Address, City, State, Zip Code	3b. Phone Number (Including Area Code)	3c. Type of Trade Code (See HUD-516)	3d. Racial/Ethnic Code (See HUD-516)	3e. Woman Owned Business (Y or N)	3f. Prime Contractor Identification (ID) Number	3g. Subcontractor Identification (ID) Number	3h. Reporting Period (Oct 1, 2011 - Mar 31, 2012) (BI-Annual -FY)	3i. Program Code (Not applicable for CFD programs) See explanation of Codes at bottom of Page Two a separate sheet for each program code.	2. Location (City, State Zip Code)		
									PH	CH	CFD
M11-MC-40016 ACAI-1-001 M11-MC-40016 ACAI-1-002	\$2,230	4	1	Y	13-0016088		6-Apr-12		Ogden	UT	84401
M11-MC-40016 ACAI-1-003	\$2,700	4	1	Y	13-0016088				Ogden	UT	84401
M11-MC-40016 ACAI-1-008	\$2,850	4	1	Y	13-0016088				Ogden	UT	84401
M11-MC-40016 ACAI-1-010	\$2,430	4	1	Y	13-0016088				Ogden	UT	84401
M11-MC-40016 ACAI-1-011	\$2,640	4	1	Y	13-0016088				Ogden	UT	84401
M11-MC-40016 ACAI-1-012	\$2,850	4	1	Y	13-0016088				Ogden	UT	84401
M11-MC-40016 ACAI-1-013	\$5,700	4	1	Y	13-0016088				Ogden	UT	84401
B-11-MC-40001 AQ211-1-001	\$7,370	4	1	Y	8754480350				Ogden	UT	84401
B-11-MC-40001 DEMO11-1-01	\$2,900	4	1	Y	8754480350				Ogden	UT	84401

CFD:
 1 = New Construction
 2 = Education/Training
 3 = Other

7c. Type of Trade Code:
 1 = New Construction
 2 = Subcontractor
 3 = Subcontractor
 4 = Service
 5 = Project Manager
 6 = Professional
 7 = Home Services
 8 = Food Service
 9 = Arch/Engg/Approval
 0 = Other

7d. Racial/Ethnic Code:
 1 = White American
 2 = Black American
 3 = New American
 4 = Hispanic American
 5 = Asian Pacific American
 6 = Multiethnic

7e. Program Code (Complete for Housing and Public and Indian Housing programs only):
 1 = All Licensed (Including Section 8)
 2 = Public Housing
 3 = Section 8 (Nonrental, Non-FHA)
 4 = Section 8 (Management)
 5 = Section 202
 6 = HUD-516 (Management)
 7 = Public-Indian Housing
 8 = Section 811

Persons editions are obsolete. form HUD-516 (8-99)

APPENDIX G FAIR HOUSING OUTREACH



At Your Service

a bulletin of community news

**April
2012**

volume 19 • number 4

Arbor Day Celebration April 27: Approximately 25 trees consisting of more than a dozen different varieties will be planted on Arbor Day at Mt. Ogden Park, located at 3084 Taylor Ave. The plantings will help diversify the park's canopy while providing shade as Mt Ogden Park lost thirteen large trees in the strong windstorms we experienced this winter and suffered damage to a pavilion and restroom facilities. The Park's landscape quickly changed with the loss of the trees, some of which were nearly 50 years old. In addition to the plantings, State representatives will present Mayor Mike Caldwell with the 28th annual Tree City USA recognition (3rd longest in the State). All are invited to the public celebration at 1pm; call 801-629-8271 for Arbor Day volunteer opportunities.



Ogden Climbing Festival April 27 – 29: Weber State University's Outdoor Program, in partnership with Ogden City Recreation, presents the fifth annual Ogden Climbing Festival with free gear demos, climbing clinics, BBQ, community clean up, an outdoor boulder competition, and the chance to meet renowned rock climbers and adventurers. All events are open to the public and are family friendly. Call 801-626-6373, visit www.weber.edu/outdoor/Ogden_Climbing_Festival_2012.html, or email outdoorprogram@weber.edu.



Baby Bird Shower at Wildlife Rehabilitation Center: Visit the only wildlife rehabilitation center in northern Utah—and the largest of its kind in the state. Located at 1490 Park Blvd, the Wildlife Rehabilitation Center of Northern Utah provides a temporary home for injured, orphaned, and displaced wild animals while offering community education about nature conservation, wildlife appreciation, and the impact people have on habitats. Please join us in celebrating our 3rd Annual Wildlife Baby Shower and Open House fundraiser April 27 – 29, 11am to 5pm. Silent auction, games, crafts, and fun activities will entertain while knowledgeable handlers use education birds to teach and answer questions about Utah's native wildlife. More info and "Needs List" posted at www.wrcnu.org/pages/donate, 801-814-7888.



Collegiate Cycling Road Nationals Compete in Ogden: Watch for 400 collegiate cycling competitors to descend upon the Ogden area May 3 – 6 from more than 100 schools across the nation to compete for the USA Cycling Collegiate Road National Championships. A time trial on May 4 on Antelope Island will result in the closure of the road to the Fielding Garr Ranch. A Criterium circuit through downtown Ogden on May 5 will result in some hard road closures. The May 6 road race starts in the upper Ogden Valley and will involve short rolling road closures in Ogden Canyon, North Ogden and the North Ogden Divide. Please adjust activities or travel plans. The public is invited to cheer on the athletes in this exciting event. www.visitogden.com/usac



Volunteer to Help Make a Difference: Ogden City invites you to *catch the vision* and join us as our community unifies and works together to Make-A-Difference in Ogden. The City has dedicated Thursday, May 10, to sprucing up our community through various projects to help showcase our beautiful city. Groups of all sizes and ages are participating in and organizing a variety of projects that will take place throughout the month. A food drive will be held April 10 through May 10. Non-perishable food items will be accepted at three Ogden City building: Public Works at 133 West 29th, Municipal Building at 2549 Washington Blvd, and Public Safety at 2186 Lincoln Ave. Contact Ogden City Public Works and Parks at 801-629-8284 for more info.

Get involved in the Ogden Marathon: The 12th annual Ogden Marathon is May 19, when the world will once again take notice of our incredible city. As runners from across the US and internationally make their way to Ogden, volunteers and local businesses are preparing too for the festivities downtown. Join the action by attending the Fun & Fitness Expo Friday, May 18, and cheer on the runners Saturday, May 19, at the **ZEONS BANK OGDEN MARATHON** finish line located at 25th Street and Grant Avenue. www.ogdenmarathon.com.

More Ogden Area Events: Find more events by visiting the community calendar at www.ogden.city.utah.gov or on the iOgden mobile app.

- First Friday Art Stroll on Historic 25th Street, May 4 at 6pm
- Fly with the Flock 5K Fun Run and 2.5K for Kids at Ogden Nature Center, May 12 at 8am
- National Train Day at Union Station, May 12
- Ogden Music Festival at Fort Buenaventura, June 1 & 2
- Historic 25th Street Car & Motorcycle Show, June 1 at 5pm
- First Friday Art Stroll on Historic 25th Street, June 1 at 6pm

Useful Ogden City Contacts
 • 801-629-8000 Ogden City Corp main line
 • 801-629-8752 Graffiti Task Force
 • 801-399-HELP Ogden City answers hotline
 • 801-629-8159 City Council agenda information line

April is Fair Housing Month

It's not an Option. It's the Law! Each citizen is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability, familial status, or source of income.

If you have experienced housing discrimination, submit a complaint to the Utah Anti-Discrimination and Labor Division within one year of the alleged violation, 160 East 300 South, Suite 300, Salt Lake City, Utah 84111. Call 801-530-6800 or toll-free 1-800-530-5090, email laborcom@utah.gov.



Public Comments wanted



Help determine the best use of HUD funds for Ogden. A draft of the City's HUD Annual Action Plan for 2012-2013 is available for review and comment at <http://HUDcomplan.ogden.city.utah.gov> through April 24. Call 801-629-8940 or email fairhousing@ogden.city.utah.gov for more info.

Down Payment Assistance

The Own in Ogden program offers down payment assistance for low to moderate income home buyers in targeted areas. Call 801-629-8906 for more information.

Emergency Home Repair



Ogden City offers emergency home repair loans for low to moderate income, owner-occupied households in need of financial assistance to correct sudden, unexpected emergency life- and health-threatening housing conditions.

For information call 801-629-8906.

Home Sweet Ogden

Ogden City refurbishes homes and then sells these remodeled homes at a great bargain. Visit <http://homesweetogden.ogden.city.utah.gov> for a listing of homes for sale within the program or call 801-629-8940 for more info.



**APPENDIX H
HOME MATCH REPORT**

HOME Match Report

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Part I Participant Identification					Match Contribution for Federal Fiscal Year		7/1/11 to 6/30/12 2011
1. Participant No. DUNS # 085325520		2. Name of Participating Jurisdiction Ogden City			3. Name of Contact (person completing form) Cathy Fuentes, Grants Administrator		
5. Street Address of the Participating Jurisdiction 2549 Washington Boulevard, Suite 120					4. Contact's Phone Number (include area code) (801)629-8903		
6. City	Ogden	7. State	Utah	8. Zip Code	84401		

Part II Fiscal Year Summary

1. Excess Match from prior federal fiscal year	\$31,004.32	
2. Match contributed during current federal fiscal year	\$207,980.35	
3. Total match available for current federal fiscal year (line 1 + line 2)		\$238,984.67
4. Match liability for current city fiscal year plus Match adjustment for prior year reconciliation		\$81,493.00
5. Excess match carried over to next federal fiscal year (line 3 - line 4)		\$157,491.67

Part III Match Contribution for the Federal Fiscal year

1. IDIS #	2. Ogden City Activity #	3. Cash (non-federal source) Housing Fund	4. Site Preparation, Donated Labor	5. General Fund	6. Foregone Taxes, Fees, Charges	7. Appraised Land / Real Property	8. Required Infrastructure	9. Bond Financing	10. Total Match
1492	ACA10-004 (1137 22nd)	390.39							\$ 390.39
1554	OWIO11-074			\$ 73.50					\$ 73.50
1555	OWIO11-073			\$ 36.74					\$ 36.74
1558	OWIO11-068			\$ 36.74					\$ 36.74
1153	OWIO11-070			\$ 73.50					\$ 73.50
1394	IH10-004 (2350 Liberty)	\$ 377.80							\$ 377.80
1627	ACA11-006	\$ 30,607.87							\$ 30,607.87
1654	HMSD12-0001	\$ 61,896.06	5,269.76						\$ 67,165.82
1653	ACA12-002	\$ 16,493.32							\$ 16,493.32
1546	IH11-001-03	\$ 1,110.62							\$ 1,110.62
1547	IH11-001-02	\$ 801.86							\$ 801.86
1529	IH11-001-01	1,267.42							\$ 1,267.42
1583	ACA11-001	13,100.62							\$ 13,100.62
1594	ACA11-002	13,274.79							\$ 13,274.79
1549	HMSD11-002	58,702.37	4,466.99						\$ 63,169.36
									\$ -
		198,023.12	9,736.75	220.48	0.00	0.00	0.00	0.00	\$ 207,980.35

HUD Form 40107

APPENDIX I HOME ANNUAL PERFORMANCE REPORT

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	10/04/2012
	07/01/2011	06/30/2012	

Part I Participant Identification

1. Participant Number DUNS # 085325520	2. Participant Name Ogden City Corporation		
3. Name of Person completing this report Cathleen Fuentes		4. Phone Number (Include Area Code) 801-629-8903	
5. Address 2549 Washington Boulevard, #120	6. City Ogden	7. State UT	8. Zip Code 84401

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
\$227,255.78	\$496,827	\$561,509.65	\$0	\$162,573.13

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	8				8
2. Dollar Amount	\$26,746				\$26,746
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
C. Contracts					
1. Number	8	8			
2. Dollar Amount	\$26,746	\$26,746			
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
1. Number	na				
2. Dollar Amount					

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired	na	
2. Businesses Displaced	na	
3. Nonprofit Organizations Displaced	na	
4. Households Temporarily Relocated, not Displaced	na	

Households Displaced	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
5. Households Displaced - Number	na				
6. Households Displaced - Cost					

APPENDIX J CDBG ACTIVITIES BY PROGRAM YEAR AND PROJECT

IDIS - PR02

U.S. Department of Housing and Urban Development
List of Activities By Program Year And Project
OGDEN,UT

DATE: 09-18-12

Plan Year	Project	Project	IDIS #	Activity Name	Activity Status	Program	Funded Amount	Draw Amount	Balance	
2011	1	Administration	1568	Administration	Completed	CDBG	\$258,603.01	\$258,603.01	\$0.00	
		Project Total					\$258,603.01	\$258,603.01	\$0.00	
	2	Business Information Center	1591	Business Information Center	Completed	CDBG	\$55,000.00	\$55,000.00	\$0.00	
		Project Total					\$55,000.00	\$55,000.00	\$0.00	
	3	Central Business District Infill	1831	CBD11-001 Ogden Blue	Completed	CDBG	\$130,000.00	\$130,000.00	\$0.00	
		Project Total					\$130,000.00	\$130,000.00	\$0.00	
	4	Code Enforcement 2011-2012	1569	Code Enforcement	Completed	CDBG	\$148,104.53	\$148,104.53	\$0.00	
		Project Total					\$148,104.53	\$148,104.53	\$0.00	
	5	Community Development Housing Organization (CHDO)	1529	IH11-001 (Jefferson CHDO)	Completed	CDBG	\$0.00	\$0.00	\$0.00	
		Project Total					\$0.00	\$0.00	\$0.00	
	6	Demolition Loan Program	1630	DEMO12-01 (2473 F Avenue)	Completed	CDBG	\$4,399.79	\$4,399.79	\$0.00	
		Project Total					\$4,399.79	\$4,399.79	\$0.00	
	7	East Central Revitalization Program	1581	IH11-002 (2548 Quincy) AQU111-002	Completed	CDBG	\$9,880.40	\$9,880.40	\$0.00	
			1821	ACA11-003 (2817 Harrison)	Completed	CDBG	\$59,226.83	\$59,226.83	\$0.00	
			1823	ACA11-012 (841 23rd)	Completed	CDBG	\$29,482.11	\$29,482.11	\$0.00	
			1824	ACA11-008 (1967 Eccles)	Completed	CDBG	\$16,114.83	\$16,114.83	\$0.00	
			1825	ACA11-010 (937 Patterson)	Completed	CDBG	\$28,724.61	\$28,724.61	\$0.00	
			1826	ACA11-011 (2927 Harrison)	Completed	CDBG	\$33,703.53	\$33,703.53	\$0.00	
			1827	ACA11-006 (2825 Jackson)	Completed	CDBG	\$0.00	\$0.00	\$0.00	
			1828	ACA11-013 (2824 Brinker)	Completed	CDBG	\$14,193.43	\$14,193.43	\$0.00	
			1851	IH12-001 (Prairie Cove)	Open	CDBG	\$37,619.74	\$37,619.74	\$0.00	
		Project Total					\$228,925.48	\$228,925.48	\$0.00	
	8	Emergency Home Repair Program	1589	EHRP2012-01	Completed	CDBG	\$5,707.25	\$5,707.25	\$0.00	
			1598	EHRP2012-02 (860 W. 25TH ST)	Completed	CDBG	\$2,455.20	\$2,455.20	\$0.00	
			1805	EHRP2012-03 (2162 Monroe)	Completed	CDBG	\$2,685.42	\$2,685.42	\$0.00	
			1810	EHRP2012-04 (845 BINFORD)	Completed	CDBG	\$6,536.85	\$6,536.85	\$0.00	
			1816	EHRP2012-07 (2354 D Avenue)	Completed	CDBG	\$6,515.39	\$6,515.39	\$0.00	
			1817	EHRP2012-05 (825 Ogden Ave)	Completed	CDBG	\$2,315.47	\$2,315.47	\$0.00	
			1829	EHRP2012-06 (2837 Jackson Ave)	Completed	CDBG	\$3,897.47	\$3,897.47	\$0.00	
			1834	EHRP2012-08 (1120 Maxfield)	Completed	CDBG	\$5,316.58	\$5,316.58	\$0.00	
		Project Total					\$35,429.63	\$35,429.63	\$0.00	
	9	Infill Housing Project	1513*	AQU111-001 (2325 Quincy)	Open	CDBG	\$3,547.82	\$3,547.82	\$0.00	
		Project Total					\$3,547.82	\$3,547.82	\$0.00	
	12	Section 108 Debt Payment	1590	Section 108 Debt Payment	Completed	CDBG	\$184,039.84	\$184,039.84	\$0.00	
		Project Total					\$184,039.84	\$184,039.84	\$0.00	
	13	Small Business Loan Program	1592	SBLP11-0255 (Soul & Bones BBQ)	Open	CDBG	\$90,000.00	\$90,000.00	\$0.00	
			1593	SBLP10-0232 Steiny's Grill PH II	Completed	CDBG	\$3,334.93	\$3,334.93	\$0.00	
			1822	SBLP11-0256 (25th St Pizza)	Completed	CDBG	\$25,000.00	\$25,000.00	\$0.00	
			1850	SBLP12-0259 (Klymite) Argon Tech	Completed	CDBG	\$60,000.00	\$60,000.00	\$0.00	
		Project Total					\$178,334.93	\$178,334.93	\$0.00	
	GRAND TOTAL FY2011-2012						CDBG	\$1,226,385.03	\$1,226,385.03	\$0.00

*Line has been added: IDIS #1513, FY11 activity with draw made in FY12

APPENDIX J HOME ACTIVITIES PROGRAM YEAR AND PROJECT

IDIS - PR02

U.S. Department of Housing and Urban Development
List of Activities By Program Year And Project
OGDEN, UT

DATE:

09-18-12

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Plan Year	Project	Project	IDIS #	Activity Name	Activity Status	Program	Funded Amount	Draw Amount	Balance
2011	1	Administration	1568	Administration	Completed	HOME	\$58,336.75	\$58,336.75	\$0.00
		Project Total					\$58,336.75	\$57,195.00	\$0.00
	5	Community Development Housing	1588	IH11-001 (Jefferson CHDO) Phase II	Completed	HOME	\$88,371.92	\$88,371.92	\$0.00
		Project Total					\$88,371.92	\$88,371.92	\$0.00
	7	East Central Revitalization Program	1549	HMSD11-002 (2531 Quincy)*	Completed	HOME	\$13,076.47	\$13,076.47	\$0.00
			1570	IH11-003 (734 Cahoon) II	Completed	HOME	\$23,340.84	\$23,340.84	\$0.00
			1581	IH11-002 (2548 Quincy) AQU111-002	Completed	HOME	\$18,481.11	\$18,481.11	\$0.00
			1582	ACA10-009 (852 Sullivan)	Completed	HOME	\$59,724.65	\$59,724.65	\$0.00
			1583	ACA11-001 (2880 Fowler)	Completed	HOME	\$51,637.65	\$51,637.65	\$0.00
			1584	ACA11-002 (2857 Van Buren)	Completed	HOME	\$38,080.73	\$38,080.73	\$0.00
			1627	ACA11-006 (2825 Jackson)	Completed	HOME	\$1,000.00	\$1,000.00	\$0.00
			1641	ACA11-004 (1849 Van Buren)	Completed	HOME	\$7,247.58	\$7,247.58	\$0.00
			1651	IH12-001 (Prairie Cove)	Open	HOME	\$14,481.92	\$14,481.92	\$0.00
			1652	ACA11-014 (1043 Sullivan)	Completed	HOME	\$14,484.27	\$14,484.27	\$0.00
			1653	ACA12-002 (2823 Eccles)	Completed	HOME	\$14,401.53	\$14,401.53	\$0.00
			1654	HMSD12-001 (820 23rd)	Open	HOME	\$1,700.00	\$1,700.00	\$0.00
		Project Total					\$257,686.75	\$257,686.75	\$0.00
	10	Own in Ogden	1571	OWIO12-001 (852 SULLIVAN)	Completed	HOME	\$3,800.08	\$3,800.08	\$0.00
			1572	OWIO12-002 (2730 QUINCY AVE)	Completed	HOME	\$5,843.58	\$5,843.58	\$0.00
			1573	OWIO12-003 (1849 VAN BUREN)	Completed	HOME	\$3,740.11	\$3,740.11	\$0.00
			1574	OWIO11-080 (2051 LIBERTY)	Completed	HOME	\$6,008.72	\$6,008.72	\$0.00
			1575	OWIO12-004 (2117 ADAMS AVE)	Completed	HOME	\$7,718.25	\$7,718.25	\$0.00
			1576	OWIO12-057 (2823 Eccles)	Completed	HOME	\$6,134.26	\$6,134.26	\$0.00
			1577	OWIO12-008 (2894 CHILDS AVE)	Completed	HOME	\$4,037.59	\$4,037.59	\$0.00
			1578	OWIO12-009 (2914 JACKSON AVE)	Completed	HOME	\$5,884.16	\$5,884.16	\$0.00
			1579	OWIO12-010 (1130 20TH STREET)	Completed	HOME	\$5,872.71	\$5,872.71	\$0.00
			1580	OWIO12-011 (516 34TH STREET)	Completed	HOME	\$3,745.39	\$3,745.39	\$0.00
			1584	OWIO12-015 (979 23RD ST)	Completed	HOME	\$5,956.65	\$5,956.65	\$0.00
			1585	OWIO12-016 (1305 MONROE #4)	Completed	HOME	\$3,956.65	\$3,956.65	\$0.00
			1586	OWIO12-012 (321 34TH ST)	Completed	HOME	\$4,131.16	\$4,131.16	\$0.00
			1587	OWIO12-006 (2852 JACKSON)	Completed	HOME	\$5,987.77	\$5,987.77	\$0.00
			1585	OWIO12-022 (1501 MONROE #97)	Completed	HOME	\$3,814.07	\$3,814.07	\$0.00
			1596	OWIO12-019 (2657 VANBUREN)	Completed	HOME	\$6,076.19	\$6,076.19	\$0.00
			1597	OWIO12-021 (848 22ND STREET)	Completed	HOME	\$5,988.96	\$5,988.96	\$0.00
			1599	OWIO12-024 (2240 LORIN CIR)	Completed	HOME	\$5,960.36	\$5,960.36	\$0.00
			1600	OWIO12-020 (3265 CHILDS)	Completed	HOME	\$4,088.94	\$4,088.94	\$0.00
			1601	OWIO12-027 (659 15th St)	Completed	HOME	\$3,729.21	\$3,729.21	\$0.00
			1602	OWIO12-013 (1148 Oak)	Completed	HOME	\$6,373.45	\$6,373.45	\$0.00
			1603	OWIO12-018 (2880 Fowler)	Completed	HOME	\$5,872.32	\$5,872.32	\$0.00
			1606	OWIO12-025 (2827 MONROE)	Completed	HOME	\$5,950.35	\$5,950.35	\$0.00
			1607	OWIO12-028 (2053 MADISON)	Completed	HOME	\$5,700.49	\$5,700.49	\$0.00
			1608	OWIO12-030 (716 W CAHOON)	Completed	HOME	\$3,847.38	\$3,847.38	\$0.00
			1609	OWIO12-031 (2817 HARRISON)	Completed	HOME	\$6,188.95	\$6,188.95	\$0.00
			1611	OWIO12-033 (841 23RD)	Completed	HOME	\$6,263.30	\$6,263.30	\$0.00
			1612	OWIO12-038 (1967 ECCLES)	Completed	HOME	\$3,936.21	\$3,936.21	\$0.00
			1613	OWIO12-035 (937 Patterson)	Completed	HOME	\$4,461.42	\$4,461.42	\$0.00
			1614	OWIO12-037 (2358 Quincy)	Completed	HOME	\$6,445.15	\$6,445.15	\$0.00
			1615	OWIO12-043 (2927 Hamison)	Completed	HOME	\$5,526.04	\$5,526.04	\$0.00

IDIS #	Activity Name	Activity Status	Program	Funded Amount	Draw Amount	Balance
1618	OWIO12-041 (3320 Gramercy)	Completed	HOME	\$4,232.34	\$4,232.34	\$0.00
1619	OWIO12-044 (2824 Brinker)	Completed	HOME	\$6,319.43	\$6,319.43	\$0.00
1620	OWIO12-040 (2886 Jefferson)	Completed	HOME	\$6,767.91	\$6,767.91	\$0.00
1632	OWIO12-046 (2825 Jackson)	Completed	HOME	\$6,137.16	\$6,137.16	\$0.00
1633	OWIO12-047 (951 27th Street)	Completed	HOME	\$6,085.14	\$6,085.14	\$0.00
1635	OWIO12-049 (3214 Jefferson)	Completed	HOME	\$3,678.12	\$3,678.12	\$0.00
1636	OWIO12-052 (2218 Harrison)	Completed	HOME	\$5,872.30	\$5,872.30	\$0.00
1637	OWIO12-053 (181 E 32nd Street)	Completed	HOME	\$4,101.77	\$4,101.77	\$0.00
1638	OWIO12-054 (2364 S. E Ave)	Completed	HOME	\$3,879.45	\$3,879.45	\$0.00
1639	OWIO12-058 (2758 Liberty)	Completed	HOME	\$5,487.30	\$5,487.30	\$0.00
1640	OWIO12-050 (3512 Jefferson)	Completed	HOME	\$4,191.71	\$4,191.71	\$0.00
1642	OWIO12-056 (929 Canyon Road)	Completed	HOME	\$3,943.86	\$3,943.86	\$0.00
1643	OWIO12-059 (1521 Kiesel)	Completed	HOME	\$3,287.72	\$3,287.72	\$0.00
1644	OWIO12-060 (1334 Kiesel)	Canceled	HOME	\$0.00	\$0.00	\$0.00
1645	OWIO12-066 (2675 Jackson)	Completed	HOME	\$5,845.94	\$5,845.94	\$0.00
1646	OWIO12-061 (1043 Sullivan)	Completed	HOME	\$3,171.01	\$3,171.01	\$0.00
1647	OWIO12-005 (1129 26th)	Completed	HOME	\$5,020.99	\$5,020.99	\$0.00
1648	OWIO12-060 (1334 Kiesel)	Completed	HOME	\$3,446.70	\$3,446.70	\$0.00
1649	OWIO13-001 (305 14th St)	Completed	HOME	\$3,165.91	\$3,165.91	\$0.00
Project Total				\$247,554.63	\$247,554.63	\$0.00
GRAND TOTAL FY 2011-2012				\$651,950.05	\$651,950.05	\$0.00

*Line added: IDIS #1549, FY11 activity with FY12 Draw

U. S. Department of Housing and Urban Development



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ANNUAL COMMUNITY ASSESSMENT SUMMARY

JURISDICTION	City of Ogden, Utah
PROGRAM YEAR	2011
PERIOD COVERED BY ASSESSMENT	July 01 2011– June 30 2012
CDBG GRANT AMOUNT	\$1,006,516
HOME PROGRAM AMOUNT	\$496,827
FIVE YEAR CON PLAN:	2010-2014

HUD is required to conduct an annual review of performance of grant recipients according to the provisions of the Housing and Community Development Act and the National Affordable Housing Act. We must determine that each recipient is in compliance with the statutes and has the continuing capacity to implement and administer the programs for which assistance is received. This synopsis reports the results of HUD's review of the city of Ogden's (City) performance during Program Year (PY) 2011, as reported in its Consolidated Annual Performance & Evaluation Report, (CAPER).

Part I. Summary of Annual Action Plan Review and Assessment

The City's CAPER has been evaluated to determine the City's accomplishments planned through its PY2011 Annual Action Plan (AAP) and Five Year Consolidated Plan, covering program years 2010-2014, and approved by HUD. This is the second program year reflected in its Five Year Plan.

The City's Five Year Consolidated Plan (Plan) pursues four community development goals: 1) Provide Decent Housing, 2) Create Suitable Living Environments, 3) Expand Economic Opportunities and 4) Preventing Homelessness. The City reported in its Plan that it has prioritized two to six strategies for each goal, and these prioritized strategies are expected to result in annual incremental quantitative and or qualitative outcomes. The City's Plan reported that it is continuing its focus on addressing the deterioration of its older neighborhoods, particularly those surrounding its Central Business District, through these goals.

The City's AAP reiterated its Plan goal of revitalizing its older neighborhoods in order to reverse the deterioration. The City's AAP listed goals of promoting Decent Housing, Supporting efforts to address Homelessness and Prevention, Improving the Appearance and Safety of Areas and expanding the Economic Vitality of its older neighborhoods. The City's CAPER reported the

implementation of specific strategies for each of the four goals. The four goals and their strategies are detailed as follows.

Goal One- Decent Housing:

The City uses six strategies to address this goal. Its CAPER reported that it achieved 125% of its objective to purchase, rehabilitate and resell 15 foreclosed properties in its East Central Neighborhood. The City's CAPER reported that the City achieved 266% of its objectives with its Emergency Home Repairs Program. The City did not allocate PY2011 funds to its Rehabilitation Program for Homeowners, as it had in PY2010. Nor did the City allocate funds to its Rental Units Rehab Program, in PY2011.

The City's next two strategies, Down-Payment Assistance and Home-Buyer Education activities each achieved 98% of their second year goals.

The City's fifth and sixth strategies propose assisting developers to create four units of affordable rental housing and infill construction of new housing in its East Central and Central Business District Neighborhoods. The City's CAPER reported that two units of housing were constructed for homeownership. The City reported no rental housing as constructed. Additionally, three more houses for ownership were constructed on lots that were cleared of vacant and uninhabitable structures, by the City's partnering Community Housing Development Organization.

The City is commended for its investment in its disadvantaged neighborhoods that in turn, is described as improving the quality and pride of these neighborhoods, and motivating existing residents to improve their homes. The City is encouraged to consider building affordable housing outside its NRSA, in other parts of its city, to promote greater choices in housing and greater residential diversity in other neighborhoods, where perhaps even better schools, health centers and public facilities are located.

Goal Two- Homelessness Prevention:

The City's CAPER reported that the Trust awarded the Center \$100,000 over one year to remain in operations. The City's CAPER reported that the City assisted a non-profit partner with a technical assistance to resolve environmental issues related to a donation of land by the City. This assistance was also reported in its PY2010 CAPER. The City's CAPER did not report which of the jobs created were awarded to homeless persons.

Goal Three- Create Suitable Living Environments:

The City reported that it addressed 8255 code violations of substandard conditions and poor property maintenance.

The City reported under Goal Three in its CAPER that it funded the demolition of a vacant residential structure, offering a deferred interest-free loan to the property owner, who was LMI income qualified to receive the loan. The City reported meeting a national objective of addressing a Spot Slum Blight property.

Goal Four- Expand Economic Opportunities:

The City's CAPER reported funding eight small businesses, achieving 100% of its goal that resulted in creating nearly 28 full time employment positions in its targeted Central Business District. The City reported achieving nearly 80% of its target, benefiting 393 LMI persons counseled on small business ownership.

The City's CAPER did not report measureable outcomes for its Loan Loss Guaranty Program strategy.

The City reported a fourth strategy of supporting business growth targeted in its Central Business District Infill Program. CDBG funds are loaned to small businesses to enable construction or improvements to land or buildings which result in jobs creation. The City's CAPER reported that one small printing and graphics business was awarded a loan to avoid closure and loss of jobs. The City reported that the \$130,000 in funding enabled the business to retain 7.6 full time employees.

The City is commended for its work in promoting small business development in its downtown business district and surrounding LMI neighborhoods. The City has again demonstrated the creation of jobs for LMI persons who contribute to the local economy and created opportunities for its city residents to patronize its downtown business district and spend local money in local businesses.

The City reported thorough accomplishments with using its CDBG and HOME funds to address its distressed Central Business District and distressed neighborhoods in its NRSA. This area is receiving resources to support homeownership, housing stock, infill construction, code enforcement, and jobs creation. The City is commended for utilizing its resources to improve its NRSA. However, the City did not discuss what its measured targets are, to determine when long term success and expectations have been achieved for the area, and work is complete.

Based on assessment of its AAP objectives and outcomes reported in its CAPER, the City is meeting the main purpose of the Community Development Block Grant (CDBG) Program; to development viable communities by providing decent housing and a suitable living environment, principally for LMI Persons. The City continues to be consistent with this intention and is commended for using 99% of PY2011 CDBG funds to benefit LMI persons, thus surpassing the 70% LMI benefit required by the CDBG Program. It is also meeting the mission of HUD's HOME Programs; to create affordable housing for low-income households. The City is commended for committing nearly 72% and expending nearly 70% of its PY2011 HOME dollars to sustaining safe, healthy and affordable housing for its LMI residents.

Part II. Summary of Grantee Performance**Citizen Participation**

The City reported soliciting citizen comment about its PY2011 AAP, and offering Fair Housing materials through residents who attended multiple downtown farmers' markets and a Hispanic Event. Additionally, the City reported in its AAP that it solicited resident input about its community development programs through a Family Finance Fitness Fair and a Neighborhood Watch Meeting. The City reported summaries of participants' comments from these events. Also, the City reported that its City Council held a public hearing to solicit comments about its AAP. The City reported using surveys to prioritize its proposed AAP projects at two public meetings that discussed the development of two Neighborhood Plans in its NRSA.

The City's CAPER reported two public hearings sponsored by its City Council to discuss its Amendment to add a Loan Loss Guaranty Program to its economic development program and its CAPER. The City reported that it received a particular comment through its City website soliciting comments about its CAPER. A staff person from The Disability Law Center, Salt Lake City raised a concern about representation of disadvantaged persons in the City's Analysis of Impediments. The City reported that its Community Development staff reviews all public comments and relevant comments are forwarded to the City's Citizen Advisory Committee for discussion.

The City's AAP reported that City staff fluent in Spanish, assisted LMI clients with language translation, so they could better access community services. The City reported utilizing its employees with Spanish language skills to support its housing and human service partners, including local realtors with language translation services. Furthermore, the City reported that its Business Information Center has Spanish speaking counselors and offers business development trainings presented in Spanish. And its Multi-Cultural Advisory Committee advises the City Mayor on issues affecting minority and LMI residents.

The City is commended for its efforts to engage its citizens, and it is encouraged to continue its community outreach to disadvantaged residents.

Fair Housing and Equal Opportunity

The City reported that it is participating in a Regional Analysis of Impediments (AI) and has recently met with the project-lead for this Regional AI. The City reported that it has designed a website on Fair Housing that provides its citizens with information about their civil rights to housing and the processes to file a complaint. The City is continuing to provide Fair Housing information to housing organizations such as residential realtors, rental property owners and managers and property management companies.

The City reported that it inspected 15 homes that were constructed or rehabilitated to ensure they met applicable International Building Code accessibility requirements. The City reported that these 15 homes were or will be sold to LMI eligible households. However, the City did not report whether the homes were or would be marketed to persons with disabilities in order for households with disabilities to take advantage of the accessibility design.

Minority and Women Owned Businesses

The City reported that its HOME projects provided contract work for eight minority and or women owned businesses. The eight businesses were reported as non-white Hispanic women owned businesses. The City is commended and encouraged to continue and grow its efforts to award work to Minority and Women Owned Businesses.

CDBG Program

The City reported leveraging its CDBG funds with private and public resources. The City reported that it communicated with its partners, such as internal departments, non-profit organizations, banks, private investor and other governments to coordinate resources alongside federal resources. The City is encouraged to continue its leveraging of various funds and in-kind resources to complete its community development activities. The City is commended for accomplishing community goals by leveraging resources.

With regards to financial management aspects of HUD funds, the City is commended for spending its allocations on projects and programs in a timely manner. HUD's Integrated Disbursement & Information System (IDIS) reported that the City had a use-ratio of 1.40 grant years of funds remaining in the line of credit, 60 days prior to the beginning-date of the 2012 program year. This is under the limit of 1.5 grant-years of funds remaining unspent as a new program year begins. Planning and Administrative costs were reported at nearly 16% of grant allocation, which is under the 20% maximum. Public Service obligations represented 3% of funds, which were under the 15% of grant threshold. These financial management indicators demonstrate the City's capacity to capably use such federal resources.

The City reported that it has a monitoring system in place to ensure CDBG and HOME projects are meeting program requirements. The City did not award funds to subrecipients. It did allocate funds to its Community Housing Development Organization (CHDO). The City did not report whether it monitored its CHDO. The City is reminded that this is a required management practice. The City reported that it has Section Three, Minority Business Outreach and Anti-Displacement and Relocation Plans to achieve long-term program compliance. It reported that it is in the process of developing a detailed policy and procedures manual to ensure continuity of operations. This manual was reported in PY2010, as well and no completion date has been reported. The City reported that it is using various processes to ensure consistency and eligibility of activities. The City is commended for providing an ample narrative about its oversight processes.

HOME Program

The City utilized its HOME program allocation for activities such as down payment assistance for LMI-qualified first time homebuyers, construction of affordable housing and the rehabilitation and sale of foreclosed homes to LMI households. The City reported in its AAP that it uses a Recapture Provision to ensure the Period of Affordability. The City reported that it limits its down payment assistance program to loans under \$15,000 to meet a five year Period of

Affordability. City markets its down payment assistance program through its City newsletter, through its utility billing and contracts to market affordable housing in its NRSA were made with real estate professional.

The City reported that it received a third party evaluation of its HOME Program through a HOME Wellness Check. The City reported that it received many positive remarks about the operations of its HOME program. The City reported that the HOME Wellness Check determined no foreclosures. However, the City's CAPER reported 47 loans were removed from its housing portfolio due to the borrowers going into foreclosure. HUD noted that the City reported in its monitoring narrative, that it has instituted more defined processes to better oversee its HOME loan program including replacing the loan servicing company.

An 8th of November 2012, IDIS, PR27 Report- Status of HOME Grants, reflecting timeframes requirements for use of funds for year- 2010 showed the City had allocated 15% of its PY2010 HOME dollars to its CHDO and committed 100% of available PY2010 funds to its development activities, within 24 months from receiving its allocation, as programmatically required. The City had expended 100% of its PY2007 HOME allocation in a five year timeframe, as programmatically required. Additionally, the City has expended 100% of its HOME Program funds through PY2009 and ten years prior.

The City reported using a local development tax to match with 25% to its HOME Program and reported matching \$238,985 to the amount of HOME funds expended for PY2011.

Integrated Disbursement and Information System (IDIS)

The City's is commended for its administration of activities, including record-keeping of demographics and concise summaries of progress of activities. PY2011 CDBG activities- 1621, 1624, 1626, 1569, 1591 were examined and all activities included demographic & income information, and good detail about each activity's description. The demographic data establishes criteria that the City is meeting a national objective of benefiting LMI persons.

HOME activities were randomly examined and activities 1648, 1653 and 1581 did not have a completed timeframe of period of affordability. The City is reminded to complete this field for its HOME funded activities.

According to IDIS, the city has completed and closed all of its CDBG & HOME PY2004- PY2011 activities, with the exception of the following activities, that the City is asked to monitor and close out when appropriate.

Under CDBG funds, the following activities remain open:
PY2007 activity numbers: 1175, 1177, 1202 and 1203
PY2008 activity number: 1291
PY2009 activity numbers: 1396
PY2010 activity numbers: 1513
PY2011 activity numbers: 1592, 1650 and 1651

Under the HOME funds, the following activity remains open:
PY2010 activity number: 1549
PY2011 activity numbers: 1651, 1654

Part III. HUD Evaluation and Conclusions

A. OVERALL EVALUATION

The City has demonstrated that its programs and projects are benefiting low- and moderate-income residents, particularly in collaboration with internal City partners and external City partners. This CAPER demonstrates the City's substantial performance is addressing community development needs. The City is advised to advance its programs that further affirmatively further fair housing. The City is commended for its work to sustain affordable housing and foster economic development and connected jobs in LMI its neighborhoods. Additionally, HUD encourages the City to continue to input data into IDIS in order to meet annual performance measurements, as well as assess performance by measuring short term outcomes to long-term objectives.

B. CONCLUSIONS AND FINDINGS

The Office of Community Planning and Development (CPD) has reviewed the city of Ogden's CAPER with its information and data reflecting annual performance; and the prescribed Community Planning and Development Programs specified in the Community Development Annual Action Plan dated July 1, 2011 through June 30, 2012. Based on this review and the information summarized above, CPD makes the following findings:

1. During the period specified July 1, 2011 through June 30, 2012, city of Ogden has sufficiently carried out its programs as described in its Annual Plan as approved; and according to the overall objectives of the 2010-2014 Consolidated Plan.
2. The Annual Plan, as implemented, complies acceptably with the requirements of applicable laws and regulations.
3. City of Ogden has the continuing capacity to carry out its approved program in a timely manner.