



Mayor, Mike Caldwell

OGDEN CITY ANNUAL ACTION PLAN FY2015



Submitted to HUD May 15, 2014

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Executive Summary

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

1. Introduction

In July 2009, the City of Ogden initiated the development of *the Five Year Consolidated Plan 2010-2015* (hereafter referred to as ConPlan). The ConPlan is a strategic planning document that provides the framework for the City in targeting the critical but limited federal resources to the highest priority needs. The City sets a high value on citizen participation and citizen input was encouraged during the development of this plan and throughout the ConPlan planning process. The Annual Action Plan FY2014-2015 (hereafter referred to as AAP FY2015) implements the fifth year of the five year ConPlan cycle. This Annual Action Plan outlines activities that will be undertaken during the program year beginning July 1, 2014 and ending June 30, 2015. All activities identified in AAP FY2015 are linked to strategies and priorities developed during the planning process. The AAP FY2015 describes how Community Development Block Grant (CDBG) and Home Investment Partnerships Grant (HOME) will be used in the coming year to address the priority needs and local objectives established in the ConPlan.

2. Summarize the objectives and outcomes identified in the Plan

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

OGDEN CITY PRIORITY OBJECTIVES

DECENT AFFORDABLE HOUSING OBJECTIVES

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

HOMELESSNESS PREVENTION OBJECTIVES

1. Homelessness (Continuum of Care): Support non-profit agencies that provide services to the homeless.

CREATE SUITABLE LIVING ENVIRONMENT OBJECTIVES

1. Improve the physical appearance and safety of neighborhoods

EXPAND ECONOMIC OPPORTUNITIES ANNUAL OBJECTIVES

1. Job Creation
2. Business Counseling
3. Create greater access to capital
4. Expand the city's economic base through the development of underutilized commercial properties
5. Remove slum and blight.

GOALS AAP FY2015

DECENT AFFORDABLE HOUSING GOALS

- Complete the rehabilitation of 12 single-family affordable housing units in the East Central.
- Fund 8 emergency home repairs loans for low income households to make urgent repairs to single-family housing units.
- Assist developers in the construction or rehabilitation of four affordable rental housing units every other year.
- Help forty-five low to moderate income households qualify to purchase a home by providing down payment assistance.
- Encourage successful homeownership experiences for forty-five homebuyers through education.
- Transform four vacant lots or substandard housing units to quality, decent, affordable housing units every other year.
- Assist a Community Housing and Development Organization (CHDO) with the completion of one housing project every other year, which develops housing units for low to moderate income households in the NRSA.

HOMELESSNESS PREVENTION GOALS

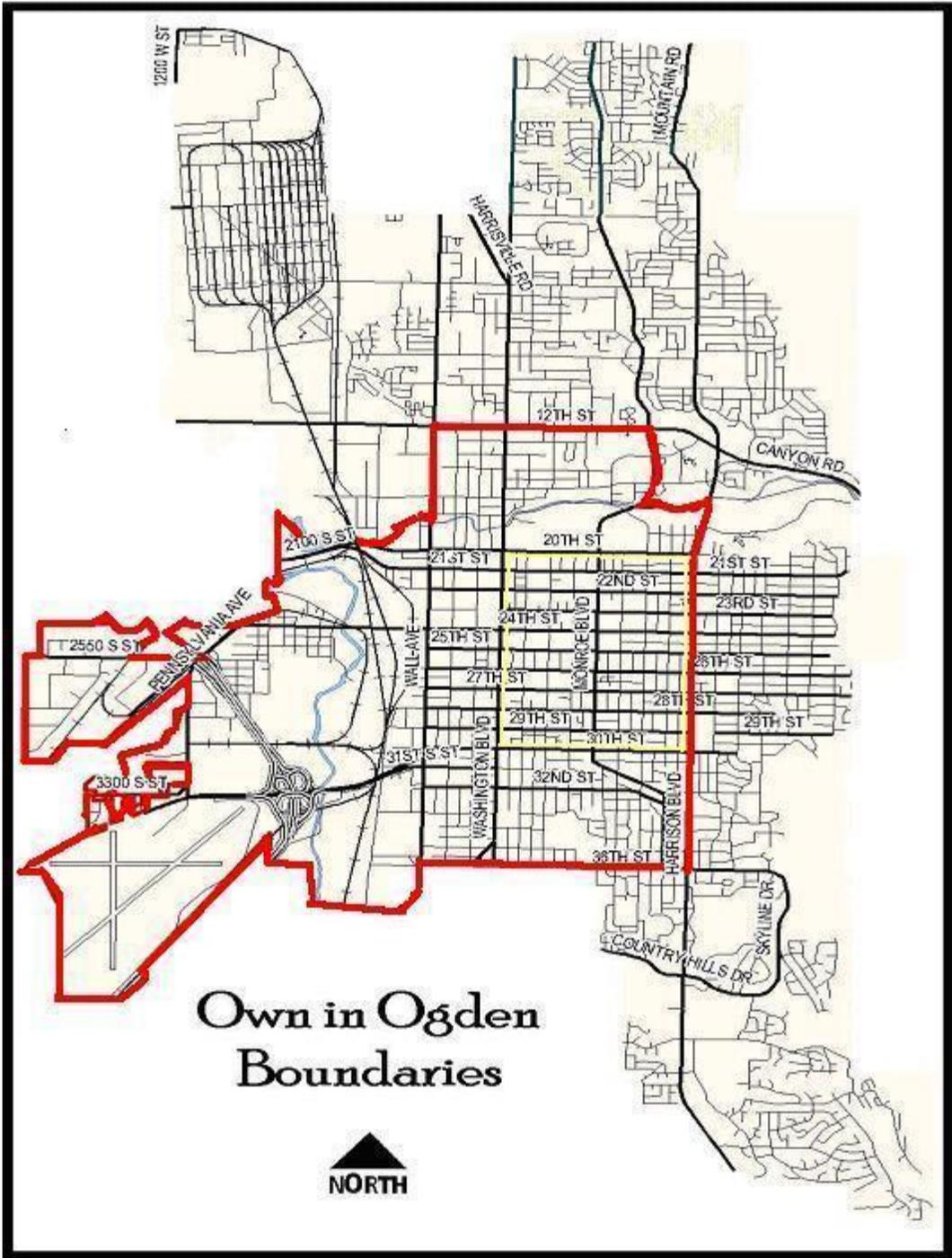
- Support the Weber County Homeless Charitable Trust in awarding grants to nonprofit homeless providers.
- Assist in the relocation and expansion of St. Anne's Center to a new site, with land donated by Ogden City.

CREATE SUITABLE LIVING ENVIRONMENT GOALS

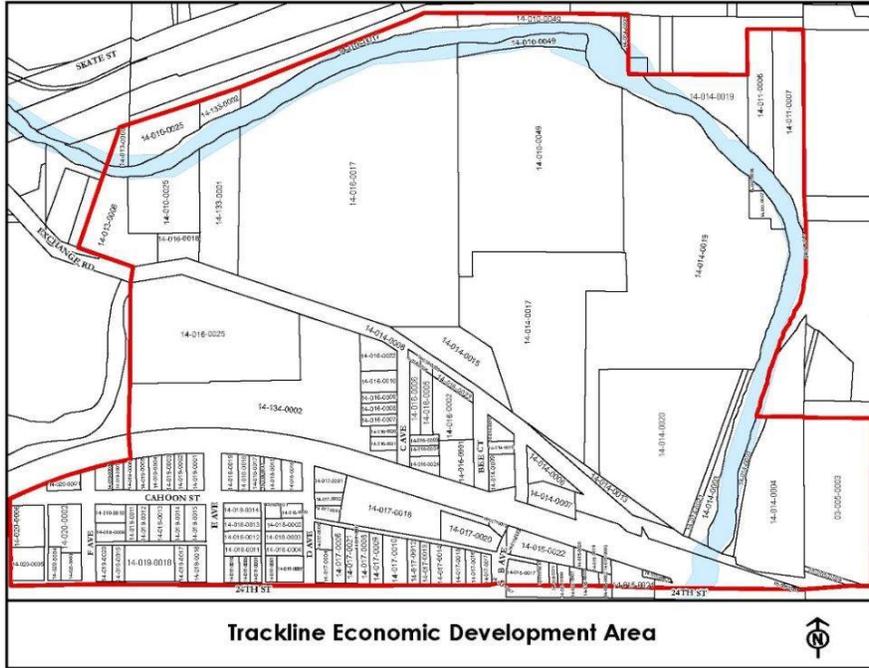
- Improve the physical appearance and safety of 200 homes through code enforcement activity.
- Improve neighborhood safety and aesthetics by completing one public improvement project every other year.

EXPAND ECONOMIC OPPORTUNITIES ANNUAL GOALS

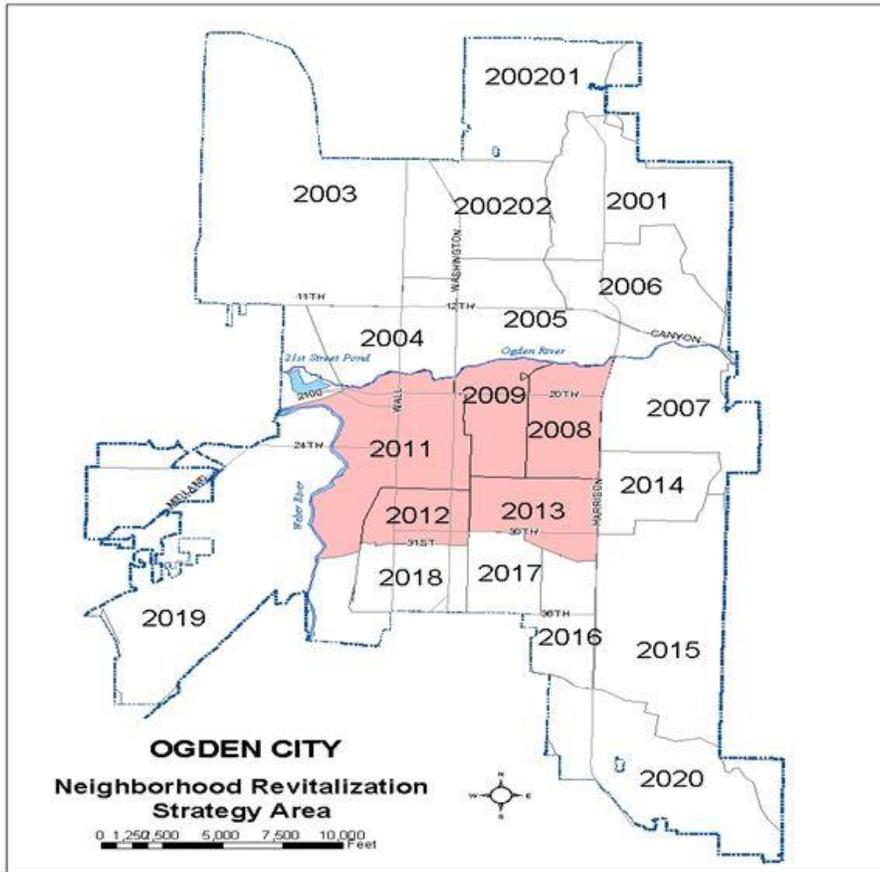
- Provide funding to small businesses to create the equivalent of eight full-time jobs.



Own In Ogden Local Target Area



Ogden Business Exchange - Trackline EDA



NRSA

3. Evaluation of past performance

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

An evaluation of past performance is summarized annually in the Consolidated Annual Performance and Evaluation Report (CAPER), which demonstrates the City's performance in administration of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME). As noted in Ogden's Program Year 2013 CAPER, the City's efforts to meet its Annual Action Plan July 1, 2012 to June 30, 2013 and Consolidated Plan goals and objectives were generally successful, especially in view of the budgetary constraints. Ogden remains committed to its housing, community and economic development programs by allocating funding as it had done in previous years. The City analyzes past performance to ensure the effectiveness of its funding allocations. The City continues to create partnerships with other agencies to enhance its ability to address community needs and expand the benefits of these federal funds.

The City of Ogden strives to meet or exceed the goals stated in the Consolidated Plan and Annual Action Plans. The City continues to strive to obligate and disburse its CDBG funds in a timely manner. During the previous fiscal year, the Ogden Business Exchange Project was initiated. Due to the potential of archeological or historic sites on the properties, the environmental review required additional time and as a result, the City held more than 1.5 times the entitlement amount in its line of credit. Funds were unable to be disbursed due to environmental review requirements. The city expects to provide at a minimum 70% overall benefit in FY2015 to low and moderate income persons, meeting the regulatory 70% requirement.

Overall Ogden City ranked Third of Four Participating Jurisdictions in the Utah State Snapshot Report.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The process to develop the Five-Year Consolidated Plan 2011-2015 was a public process that provided opportunities for citizen input from beginning to end. Community and Economic Development Department staff attended community events and community group meetings explaining the Consolidated Plan process, encouraging citizen involvement and soliciting comments. Ogden City has established a strong working relationship with the Ogden Housing Authority to fulfill Section 3 requirements. City Council public hearings related to the ConPlan and job announcements, as required by Section 3, are posted at the Ogden Housing Authority apartment common rooms. This provides low income residents an opportunity to participate in the Annual Action Plan process and provides notice of jobs available at Ogden City or as a result of a CDBG funded construction project. In addition, on April 29, 2014 City staff presented Annual Action Plan and Fair Housing info to the Ogden School District's

Family Center. The Family Center is a resource center for Spanish-speaking persons who have children in Ogden schools. The Family Center provides a translator to assist Ogden staff.

Specifically for the Annual Action Plan July 1, 2014 to June 30, 2015 (AAP FY15) was posted at the Ogden City HUD webpage (<http://HUDConplan.ogdencity.com>), which provides citizens an easy way to participate in the process. Links are available to open the Annual Action Plan and Consolidated Plan documents from the website. During the **30-day public comment period** (April 4 to May 5, 2014), the webpage provided the opportunity to view the Draft of the Annual Action Plan and then with the click of a mouse citizens could make comments regarding the document viewed. The purpose of the public comment period was to solicit comments and input prior to finalizing these documents. The webpage provided citizens a convenient and easy process to comment during the public comment period.

5. Summary of public comments

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

Consultation with Ogden Service providers at Coalition of Resources (COR) Meeting April 1, 2014

- I would like to have a program for health and fitness for the community like kind a health center for low income people that can't afford to go to the gym. I can help with you.
- Preserve the old properties instead of replacing them... Partner with USU Extension Services, Lowes and Home Depot to establish a program to help people with home maintenance issues (like USU does at the Garden Center on Monroe). Address topics like sewer problems, house painting, roof repairs, etc.
- I love your programs! The new homes on 27th and Lincoln are beautiful.

A summary of public comments received during 30-day public comment period, April 4 to May 4, 2014:

- Spend more federal funds on homeless prevention.
- Repaint crosswalk when road is paved (26th & Madison).
- We need Own In Ogden in Ron Claire neighborhood.

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

Any comments received but not accepted are explained reported below:

- The Community Development Division understand the importance of health and fitness opportunities for low income persons, but does not direct HUD funding to this worthy cause. The Marshall White Center serves this purpose and operates without HUD funding.
- The City reviews all HUD-funded homes for the possibility of restoring a historic property during the Environmental Review process and makes every effort to restore historic properties when

they are deemed contributory to Ogden City's historic and cultural heritage. The City consults with Utah State Historic Preservation Office in determining the disposition of a historic property.

- The City has not programmed CDBG funds to homelessness prevention but does support the Continuum of Care by participating in the Weber County Homeless Coordinating Council, the Weber County Charitable Trust committee and has made a land donation to St. Anne's for a new homeless shelter.
- Repaint the crosswalk - will be referred to the City's street department.
- The City will consider modifying the Own In Ogden boundaries during the planning for the new Consolidated Plan, which begins July 1, 2014.

7. Summary

The City's budget page provides stakeholders the opportunity to view the city's programmed sources and uses funds at one glance.

May 6, 2014

ANNUAL ACTION PLAN FY15 BUDGET

Income (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	HOME	HOME Match	EDI	SPG	Housing Fund
Entitlement	1,468,124	955,708	362,416				150,000
HUD Section 108 Loan	3,340,000	3,340,000					
Program Income	493,671	374,632	92,028		3,869	7,787	15,355
Carryover	2,637,654	1,665,510	173,258	266,254	91,320	153,049	288,263
CHDO Carryover	60,000		60,000				
Tax Increment Housing Fund				150,000			-150,000
TOTAL	7,999,449	6,335,850	687,702	416,254	95,189	160,836	303,618

14810 14820 14822 14830 14803 14880

EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	HOME	HOME Match	EDI	SPG	Housing Fund
PUBLIC SERVICE							
Business Information Center (BIC)	55,000	55,000					
PUBLIC IMPROVEMENTS							
Target Area Public Improvements	299,161	299,161					
PROJECTS							
Ogden Business Exchange	3,890,000	3,890,000					
HUD 108 debt service Ogden Business Exchange	18,000	18,000					
PROGRAMS							
Infill Housing/Purchase, Rehab & Resale	885,000	885,000					
Rental Rehabilitation	90,000	90,000					
Own In Ogden	250,000		250,000				
Emergency Home Repair	40,000	40,000					
Code Enforcement	150,000	150,000					
Demolition Loan Program	12,000	12,000					
CHDO (Com. Housing Dev. Org.)	114,362		114,362				
Central Business District Revitalization	200,000	200,000					
Loan Loss Guaranty program							
Small Business Loan Program	296,986	296,986					
East Central Revitalization	1,356,078	102,286	277,895	416,254	95,189	160,836	303,618
OTHER							
Administration	342,861	297,417	45,444				
TOTAL	7,999,449	6,335,850	687,702	416,254	95,189	160,836	303,618

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	OGDEN	
CDBG Administrator		Tom Christopulos, CED Director/Ogden City
HOPWA Administrator		
HOME Administrator		Tom Christopulos, CED Director/Ogden City
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Ogden City is the lead agency with the Community and Economic Development Department (CED) responsible for implementing and coordinating the Five Year Consolidated Plan, Annual Action Plans and Consolidated Annual Performance and Evaluation Report (CAPERs). Policy decisions and the approval of all funding allocations are made by the Mayor and City Council and are based on input from the residents of Ogden and staff recommendations. The Community Development Division of CED implements housing and neighborhood restoration programs and projects. The Business Development Division of CED works to expand Ogden’s economic base with activities focused on attracting new businesses to Ogden City that will create jobs, improve the overall business environment of the City and promote Ogden as a great place to both live and work. The Ogden Housing Authority (OHA) is operated independently of Ogden City and administers public housing programs and projects within Ogden City. Ogden City partners with the Weber County Homeless Coordinating Council and the Balance of State Continuum of Care Committee to address homeless services and homelessness prevention.

Consolidated Plan Public Contact Information

Please address all inquiries and or comments regarding the Five Year Consolidated Plan or Annual Action Plan FY2015 to:

Cathy Fuentes, Grants Administrator

2549 Washington Boulevard, Suite 120

Ogden, Utah 84401

Or email: **fairhousing@ogdencity.com**

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

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

1. Introduction

Ogden City Community and Economic Development Department (CED) works and consults with housing, social service agencies, the chamber of commerce, and other entities on a variety of issues by attending and participating in local meetings, regional meetings, and planning groups that deal with issues affecting transportation, land use, social and health issues, zoning, the homeless, the elderly and those with disabilities including HIV/AIDS. Some of the agencies include: **Weber Morgan County Health Department** for health initiatives addressing lead based paint and HIV/AIDS and the **Wasatch Front Regional Council (WFRC)**, an organization established to address solutions to regional problems. The Community Development Manager is a board member of the **Weber County Homeless Charitable Trust Fund** committee and the **Ogden Housing Authority** Board of Directors and **Ogden Weber Community Action Partnership (OWCAP)** Board of Directors. City officials attend the **Weber County Homeless Coordinating Council**, the WFRC, and the Council of Governments to coordinate regional needs. CED supports the State's efforts related to homeless prevention and to the Homeless Management Information System (HMIS) and participates in and provides support for the Point in Time homeless persons count in January each year.

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

During the AAP FY2015, Ogden City coordinated efforts with the **Ogden Housing Authority (OHA)** to outreach to low-income local residents by posting announcements of ConPlan Public Hearings at OHA subsidized housing complexes' common rooms. In addition, the city partners with the OHA and with **Utah Division of Workforce Services (DWFS)** to fulfill **Section 3** requirements. Businesses assisted with CDBG funds are encouraged, whenever economically feasibly possible, to hire local, low- to moderate-income (LMI) Ogden citizens. Ogden City requires Section 3 CDBG-assisted businesses that are hiring to send job announcements to the City. The city then sends job announcements to the OHA and Utah Division of Workforce Services to post the job announcements at public housing facilities and on the DWFS website. The goal is to notify LMI Ogden residents of job opportunities that were created from the use of CDBG funds.

A presentation explaining the City's Annual Action Plan process was given to the **Coalition of Resources (COR)**, a community service provider group. Once a month the Coalition of Resource meets and shares information about the programs and services available to Ogden area residents. This group consists of non-profit service providers, local agencies and social service providers. Each month one organization is highlighted and presents handouts and a PowerPoint presentation explaining the programs and services their organization provides. The COR serves as a networking tool. Service providers learn about the many services available in Ogden and they receive contact information to help their clients find the

services they need. April 1, 2014, Ogden City staff presented information about the Annual Action Plan (AAP) process and programs.

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

Ogden City does not receive Emergency Shelter Grant Funds but supports local homeless providers and homelessness prevention providers.

The City is a member of the Local Homeless Coordinating Council: Utah Balance of State – Weber County Homeless Coordinating Council (WCHCC), which is the lead agency in the Continuum of Care and administers the Homeless Management Information System. The WCHCC coordinates a network of service providers that meet every other month to discuss the needs of the homeless, chronically homeless, and at-risk of homelessness populations. The council addresses all facets of services and engages these service providers of assisted housing, health services and social services to coordinate services in Weber County.

Ogden City provided technical assistance and a substantial land donation to Lantern House, a homeless shelter being developed in Ogden Utah to replace the existing homeless shelter, St. Anne's Center, with increased capacity.

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

Homeless Prevention/Discharge Planning

Ending homelessness is impossible without implementing strategies to prevent it from occurring. Public institutions and support systems such as jails, prisons, hospitals, the child welfare system, and mental health facilities, at times release people directly into homelessness. Coordinated Discharge Planning is crucial to ensure that people leaving these institutions have stable housing and some means for maintaining it. The Weber County Homeless Coordinating Council and the state's HCC subcommittee on Discharge Planning coordinates efforts in support of this key strategy.

Supportive Services Strategic Initiative

Housing stability depends on these necessary supports: 1) housing assistance; 2) affordable health care with mental health and substance abuse services; 3) skill and employment training; 4) transportation; and 5) affordable quality child care. St. Anne's Center, the lead agency, will be responsible for collaborating with partnering agencies to help them provide case management services as well as other

supportive services. Potential partners include Weber Human Services, Ogden Community Action Partnership, Catholic Community Services, LDS Counseling Services, and Your Community Connection. Ogden Housing Authority will be responsible for setting up Policy and Procedures for managing, billing and disbursement of grant funding for the case management services of the pilot project. Weber Human Services will assist in providing case management services as well as Mental Health services for individuals who are participating in the pilot project.

Homeless Management Information Strategic Initiative

Critical, up-to-date information on the homeless themselves, gathered at agency, regional and state-wide levels, must drive the planning process. This information will allow monitoring trends to determine causes and develop indicators, assess available assistance and fill the existing gaps. Presently agencies with Homeless Management Information Strategic Initiative Program (HMIS) are St. Anne's Center, Catholic Community Services, Homeless Veterans Fellowship, and Your Community Connection. The WCHCC takes the lead on HMIS data gathering.

Homeless Prevention/Discharge Planning Strategic Initiative

Prevention has been and is the goal within our community and we support partnerships with programs such as the Children's Health Connection, Women's Health Connection the Senior Health Connection along with the Midtown Clinic. Ogden City has a 20% rate of uninsured persons. McKay-Dee Hospital has a plan in place to identify those who are homeless. When identified, they are first referred to family and friends. If that support is not available, then the patient is referred to St Anne's for a medical bed. If a medical bed is not available then the patient is admitted to the hospital until they are well enough to obtain a regular bed at a homeless shelter.

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

1	Agency/Group/Organization	Ogden Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Economic Development Section 3
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Ogden Housing Authority was consulted during the development of the AAP FY2015. This includes a partnership to expand and preserve affordable housing units in Ogden. New affordable housing projects are planned. In addition the OHA and city have an agreement in place to advertise all Sec 3 covered job opportunities to OHA public housing residents.
2	Agency/Group/Organization	Weber Morgan Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Weber Morgan County Health Department for health initiatives addressing public health issues

3	Agency/Group/Organization	Ogden Weber Community Action Partnership
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Publicly Funded Institution/System of Care Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city supports OWCAP's anti-poverty strategies. City staff serves on the OWCAP board of directors and city staff provides support to OWCAP's Earn It Keep It Save It program. Consultation included programming for the city's anti-poverty strategy.
4	Agency/Group/Organization	Utah Department of Workforce Services
	Agency/Group/Organization Type	Services-Employment Other government - State Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Economic Development Section 3

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with DWFS to develop a Section 3 plan to employ local, low to moderate income (LMI) residents as a result of HUD funds, whenever economically feasible possibly. DWFS posts job announcements submitted by the City from HUD funded activities. In addition, DWFS participates with the City at the Weber County Homeless Coordinating Counsel and provides employment services for homeless persons seeking employment.
5	Agency/Group/Organization	UTAH NON-PROFIT HOUSING CORP
	Agency/Group/Organization Type	Housing Other government - State Community Housing Development Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions with Ogden's CHDO, Utah Non-Profit Housing Corporation, contributed to the city's identification of housing needs and goals for the Annual Action Plan.
6	Agency/Group/Organization	United Way of Northern Utah
	Agency/Group/Organization Type	Housing Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City consulted with United Way to discuss a partnership for the Promise Neighborhoods grant.

Table 2 – Agencies, groups, organizations who participated

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

The consultation process did not identify any agency types to be excluded or are currently excluded from consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Utah Balance of State Coordinating Council	Utah Balance of State Coordinating Council is the lead agency overseeing and driving state-wide homelessness prevention goals. The Weber County Homeless Coordinating Council is a contributing member to the Utah Balance of State Coordinating Council.
10-Year Plan to End Chronic Homelessness in Utah	Utah Housing and Community Development Department	Ogden City participates in the Utah Balance of State Coordinating Committee which reports to the Utah States Local Coordinating Committee that reports to the Governor to ensure local efforts support the State's plan.
State of Utah Section 3 Plan	Utah Housing and Community Development Department	Provides support for Ogden City Section 3 Plan.
Plan to End Chronic Homelessness in Weber County	Weber County Homeless Coordinating Council	Ogden City adopted the Weber County plan as it's plan for ending chronic homelessness by 2014.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The 10-Year Plan to End Chronic Homelessness in Utah sets forth broad perspectives, guidelines, targets and an organization of committees and stakeholders to achieve the goal of ending chronic homelessness and reducing overall homelessness state-wide in Utah by 2014.

The present federal, state, and local funding is insufficient to end chronic homelessness and to eliminate overall homelessness in ten years. Present funding for homelessness at the federal, state, and local level must be maintained and new resources added, especially in affordable housing and supportive services. Some of the funding sources and programs in Utah include the Olene Walker Housing Loan Fund, the Pamela Atkinson Homeless Trust Fund, the Section 8 Voucher Choice Program, Medicaid, Emergency Shelter Grants, Critical Needs Housing and Temporary Assistance to Needy Families (TANF).

AP-12 Participation – 91.105, 91.200(c)

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

The process to develop the Five-Year Consolidated Plan 2011-2015 was a public process that provided opportunities for citizen input from beginning to end. Community and Economic Development Department staff attended community events and community group meetings explaining the Consolidated Plan process, encouraging citizen involvement and soliciting comments.

Specifically for the Annual Action Plan Fiscal Year 2014-2015 (AAP FY2015) the Ogden City HUD webpage (<http://HUDConplan.ogdencity.com>) provides citizens an easy way to participate in the process. Links are available to open the Annual Action Plan and Consolidated Plan documents from the website. During the **30-day public comment period** (April 4 to May 4, 2014), the webpage provided the opportunity to view the Draft of the Annual Action Plan and then with the click of a mouse citizens could make comments regarding the document viewed. The purpose of the public comment period was to solicit comments and input prior to finalizing these documents. The webpage provided citizens a convenient and easy process to comment during the public comment period.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community http://HUDConplan.ogdencity.com	Draft of the AAP FY2015 posted for public review at the city's HUD webpage during the 30 day public comment period - April 4, 2014 to May 4, 2014.			http://HUDConplan.ogdencity.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Citizen Advisory Committee	Non-targeted/broad community Residents of Public and Assisted Housing Stakeholders	The Citizen Advisory Committee (CAC) met March 20, 2014, quorum of five was present.	No changes were recommended to the AAP FY2015 as presented.	CAC unanimously approved recommending to City Council adoption of the AAP FY2015.	
6	Ogden School District Family Center	Minorities Non-English Speaking - Specify other language: Spanish Ogden School District Family Center	The City presented information on the AAP and Fair Housing to participants at the Family Center in the NRSA. The Family Center will provide a Spanish speaking translator to assist City staff.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Ogden Reinvestment Corporation	Stakeholders (Bankers)	AAP FY15 proposed programs reviewed with the Ogden Reinvestment Corporation (ORC) to determine their role and participation in CDBG funded economic development AAP FY2015 programs.	The ORC will continue to participate in the Loan Loss Guarantee Program with the City. The ORC supports the City's efforts with the CDBG-funded Small Business Loan Program.		
8	Public Meeting	Non-Profit Service Providers	April 1, 2014, city staff presented information on AAP FY2015 and on Fair Housing to 35 community service providers attending Coalition of Resources (COR) Meetings in Ogden.	See page 9.	See page 9.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Newspaper Ad	Non-targeted/broad community Standard Examiner	An ad in the Standard Examiner published April 4, 2014 to announce the 30-day public comment period (April 4 to May 4, 2014).	See page 9.	See page 9.	
10	Newspaper Ad	Non-targeted/broad community Residents of Public and Assisted Housing Standard Examiner	Notice of Public Hearing published in the Standard Examiner April 19, 2014 and will be posted at Ogden Housing Authority apartment common rooms.			
11	Ogdencity.com website	Persons with disabilities Non-targeted/broad community	The Ogden City website front page ran an ad announcing the 30-day public comment period and availability of the Draft AAP FY2015.			www.ogdencity.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	At Your Service public announcement	Non-targeted/broad community	An article ran in the At Your Service water bill insert to solicit comments for the AAP FY2015 during the 30 day public comment period.			http://www.ogdencity.com/en/news/2014NewsYear.aspx

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The chart below outlines the expected resources anticipated through the Annual Action Plan process. CDBG and HOME funds are a significant resource funding community development and housing activities. While HOME funds are statutorily reserved for housing-related activities; eligible uses for CDBG funds are far more varied to include public services, slum and blight removal and job creation activities. The City's CDBG entitlement fund allocations are balanced between funding community development and housing activities and funding job creation and economic development activities. In the past, Ogden City was fortunate to receive Economic Development Initiative (EDI) funds. EDI and other local Tax increment funds have complemented the formula block grants by bringing in tens of thousands of dollars targeted at specific neighborhoods throughout the City, the results of which are still being felt in the success of these areas. The City has not received new EDI grant funds for several years and EDI program income is nearly exhausted.

The City, like all HUD grantees, must struggle to meet the increasing housing and community development needs with declining income streams from HUD and other federal agencies. This requires an even more diligent administration of these dollars that seek to leverage other state and local funding programs and efforts.

The AAP FY2015 is the fifth and final Year of Ogden's Five Year ConPlan process. This section requires an estimate of Expected Amount Available Remainder of ConPlan. All funds available for the remainder of the ConPlan are budgeted in this fiscal year. CDBG and HOME Program Income are generated from the city's loan portfolio and it is anticipated that the loan portfolio will continue to generate PI at the same rate. A HUD Section 108 Loan application for \$3,340,000 is pending.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin Economic Development Housing Public Improvements Public Services	955,708	374,632	1,665,510	2,995,850	0	CDBG programs: Infill housing; public improvements; Rental and homeowner housing rehabilitation; BIC public service; slum & blight removal; code enforcement; job creation activities; and business development.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	362,416	92,028	233,258	687,702	0	HOME programs: Down payment assistance, Community Housing Development Organization (CHDO) for housing development; and single family housing rehabilitation.

Table 5 - Expected Resources – Priority Table

Annual Action Plan July 1, 2014 to June 30, 2015

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

Ogden City Community and Economic Development Department (CED) 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. CED has established partnerships with the ORC which is a Community Development Financial Institution (CDFI). CDFI's are eligible for U.S. Department of Treasury funding. 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. When it is necessary to make renovations that exceed the private funding available, only then HUD HOME funds are expended on the project. All homes are sold at a price affordable to LMI households, regardless of the amount of subsidy required to make them safe and decent.

The City's Business Information Center (BIC) leveraged CDBG funds to approximately 10-fold basis by facilitating the attraction of a \$2.5-\$3 million small business loan pool. The BIC and ORC finalized a \$2.5 million dollar line of credit with four participating banks to be used to target small businesses in the NRSA. Individual loans may be issued up to \$150,000 to small businesses that create or retain jobs and are located in the City. The City is leveraging HUD funds from private and local sources.

The HOME Program requires a 25% match of non-federal funding to every \$1 of HOME funds expended. The city satisfies this requirement through the use of Tax Increment Housing Funds.

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

The city owns property at 950, 953, and 956 24th Street and 2336 Quincy Avenue, which are planned for a new infill housing project.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Decent Safe Housing	2013	2014	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA	Improve the quality of housing stock	CDBG: \$232,286 HOME: \$277,895	Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Homelessness Prevention	2013	2014	Homeless		Homelessness Prevention (Continuum of Care)		Other: 1 Other
4	Create suitable living environments	2013	2014	Affordable Housing Non-Housing Community Development	CDBG STRATEGY AREA	Improve the Safety and Appearance of Neighborhoods	CDBG: \$461,161	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Expand Economic Opportunities	2013	2014	Non-Housing Community Development Economic Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT	Create Greater Access to Capital Develop Underutilized Commercial Properties Job Creation Public Service - Business Counseling	CDBG: \$551,986	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Jobs created/retained: 8 Jobs

Table 6 – Goals Summary<TYPE=[text] REPORT_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

Goal Descriptions

2	Goal Name	Decent Safe Housing
	Goal Description	The East Central Revitalization program, Emergency Home Repair Program and Rental Rehabilitation Loan Program includes rehabilitation of single family housing units, duplexes or triplexes and rehabilitation of rental housing units.
3	Goal Name	Homelessness Prevention
	Goal Description	Assist non-profit homeless service providers.
4	Goal Name	Create suitable living environments
	Goal Description	Enhance neighborhoods to create a suitable living environment by correcting substandard conditions and poor property maintenance, by demolishing unsafe structures and by repairing deteriorating and inadequate streets, curbs and infrastructure to support improved quality of life. The following programs address the goal of creating a suitable living environment: Code Enforcement, Target Area Public Improvements and Demolition Loan Program.

5	Goal Name	Expand Economic Opportunities
	Goal Description	<p>High levels of unemployment and poverty are a major concern for Ogden residents. The city’s strategy for economic development is to utilize federal and local resources to provide the financial assistance needed for NRSA businesses to create jobs, renovate blighted commercial buildings, slum & blight removal, develop underutilized commercial property, provide business counseling services, and create access to capital.</p> <p>The following strategies will be used to address the specific economic development needs of the Central Business District:</p> <ol style="list-style-type: none"> 1. Job Creation projects that increase economic opportunities through the creation or retention of permanent jobs made available to low-mod income local residents targeted to the NRSA, Business Depot of Ogden (BDO) and Trackline EDA. 2. Business Counseling services to attract new business start-ups and improve the rate of survival of businesses in the NRSA. 3. Develop underutilized properties in the CBD, BDO and/or Trackline EDA, providing opportunities to expand businesses base, stimulate business growth, remove blight and/or encourage job creation.

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

DECENT AFFORDABLE HOUSING GOALS

- Complete the rehabilitation of twelve (12) housing units in the East Central to be sold to LMI households.
- Fund eight (8) emergency home repairs loans available to extremely-low- and low-income households to make urgent repairs to owner-occupied, single-family housing units.
- Every other year, assist developers in the construction or rehabilitation of four (4) affordable housing units rented by LMI households.
- Help forty-five (45) low to moderate income households qualify to purchase a home by providing down payment assistance.
- Encourage successful homeownership experiences for forty-five (45) LMI homebuyers through education.
- Every other year, transform vacant lots or substandard housing units to four (4) quality, decent, affordable, single-family housing units to be sold to LMI households.

HOMELESSNESS PREVENTION GOALS

- Support the Weber County Homeless Charitable Trust in awarding annual grants to nonprofit homeless providers beginning in fiscal year

2013.

- Assist in the relocation and expansion of St. Anne's Center.

SUITABLE LIVING ENVIRONMENT GOALS

- Improve the physical appearance and/or safety of 200 homes through code enforcement activity in LMI census tracts.
- Undertake one target area public improvement project every other year, which assists the population of a LMI census tract block group.
- Improve neighborhood safety and aesthetics by demolishing one blighted, unsafe structure every other year.

EXPAND ECONOMIC OPPORTUNITIES ANNUAL GOALS

- Provide funding to small businesses to create the equivalent of eight (8) full-time equivalent jobs to be available to LMI persons.
- Provide business counseling to five hundred business owners/potential owners.
- Stimulate business growth, economic expansion and job creation through the development of underutilized commercial property every other year.
- Remove slum and blight.
- Development of a commercial park in the Trackline EDA.

AP-35 Projects – 91.220(d)

Introduction

The City’s allocation strategy is based on priorities contained in its Consolidated Plan 2010-2015, approved by the City Council and the U.S. Department Housing and Urban Development in 2010. These priorities are summarized in each program section (that is Housing, Homelessness, Anti-Poverty Strategy, Community Development, etc.). Community characteristics and needs are assessed to determine the most effective uses for HUD entitlement funding. In accordance with statutory regulations, over 70% of the City’s CDBG activities will assist very-low to moderate-income persons as defined by HUD. In allocating funds, the City strives to balance several fiscal strategies:

- Availability of CDBG and HOME funds.
- Overall City Administration and City Council goals and priorities.
- Given limited resources, maintain levels of performance to programs that continue to perform well and serve the community.
- Public input and recommendations.
- Viability of the project.
- Additional available resources.

Available funds budgeted for AAP FY2015 are targeted to meet the needs of very-low income to-moderate-income residents, including but not limited to public improvements, affirmatively furthering fair housing, business counseling, job creation/retention, business infill, historic preservation, community beautification and neighborhood preservation and/or to alleviate slum and blight conditions within the city. HOME funds can only be used to address eligible housing activities, including down payment assistance, single-family and rental housing rehabilitation and infill projects.

#	Project Name
1	Business Information Center
2	Central Business District Revitalization
3	Code Enforcement
4	Community Housing Development Organization (CHDO)
5	Demolition Loan Program
6	East Central Revitalization Program
7	Emergency Home Repair
8	Infill Housing Projects
9	Own In Ogden
10	Rental Rehabilitation
11	Ogden Business Exchange
12	Small Business Loan Program

#	Project Name
13	Target Area Public Improvements
14	Section 108 Debt Payment
15	Loan Loss Guaranty Program
16	Administration

Table 7 – Project Information

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

Underserved needs in Ogden City have been defined as: (1) Housing for large families, (2) Housing for persons with mental disabilities, (3) Housing for persons with physical disabilities, (4) Homeless transitional housing, (5) Household sustaining employment opportunities for low and moderate income households and (6) Business opportunities for low and moderate income investors.

Some of the obstacles contributing to these underserved needs are:

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

The city's HOME funds are geographically targeted to preserve and provide affordable housing stock in the East Central Revitalization's Program Area (Asset Control Area program). HOME funds are used to rehabilitate HUD-foreclosed homes within the NRSA. By targeting rehabilitation efforts within low-income census tracts, the housing needs of Ogden's poorest residents are addressed. The Emergency Home Repair loan program, which is funded through CDBG, provides loans to low-income persons who cannot afford health/safety housing renovations. Applicants are selected for this program based on income eligibility. The Emergency Home Repair Program provides loans to qualified homeowners city-wide and is not geographic specific.

The rehabilitation and development of the Ogden City Central Business District and its' adjoining inner-city neighborhoods will provide the positive incentives necessary for attracting new businesses to Ogden. Jobs created/retained within the NRSA are presumed to benefit low-mod income persons. The goal for new business and economic development activities will be to create household sustaining incomes for Ogden City residents while furthering the growth and fiscal health of the City.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	Business Information Center
	Target Area	CDBG STRATEGY AREA
	Goals Supported	Expand Economic Opportunities
	Needs Addressed	Public Service - Business Counseling
	Funding	CDBG: \$55,000
	Description	The Business Information Center (BIC) is a public service activity, providing business counseling and services to entrepreneurs interested in starting, relocating or expanding a business in Ogden. The BIC generates economic development through assisting businesses in creating jobs, relocating to Ogden or expanding.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The BIC has a goal of assisting 500 persons with business counseling and services.
	Location Description	2036 Lincoln Avenue, located in the NRSA.
	Planned Activities	To provide business counseling and service to LMI persons/business owners.
2	Project Name	Central Business District Revitalization
	Target Area	CENTRAL BUSINESS DISTRICT
	Goals Supported	Expand Economic Opportunities
	Needs Addressed	Develop Underutilized Commercial Properties
	Funding	CDBG: \$200,000
	Description	AAP FY2015 Central Business District (CBD) Program funding is \$200,000. Expand Ogden's economic base through developing under utilized properties to create/retain jobs, assisting businesses with capital or loan guarantees, or eliminate slum and blight in Ogden's Central Business District. The program is designed to be flexible to meet the changing needs of the CBD.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The goal is to complete one project every other year.
	Location Description	Projects will be located in the Central Business District of Ogden.
	Planned Activities	
3	Project Name	Code Enforcement
	Target Area	CDBG STRATEGY AREA
	Goals Supported	Create suitable living environments
	Needs Addressed	Improve the Safety and Appearance of Neighborhoods
	Funding	CDBG: \$150,000
	Description	Program costs related to housing inspections involved in enforcing Ogden City's municipal code related to neighborhood and housing standards (UBC). This enforcement, together with rehabilitation and public improvement projects reserves housing declines in the CDBG target area.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	200 households will benefit from code enforcement activities.
	Location Description	CDBG Strategy Area, all census tracts have 50% or more households at or below 80% of Area Median Income.
	Planned Activities	Code enforcement activities.
4	Project Name	Community Housing Development Organization (CHDO)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Decent Safe Housing
	Needs Addressed	Improve the quality of housing stock Expand Homeownership Opportunities Increase the Supply of Decent Affordable Housing
	Funding	HOME: \$114,362

	Description	AAP FY2015 allocates HOME funds to a CHDO. the CHDO budget includes updated calculations from entitlement adjustment and actual CHDO carryover. Gap financing to Utah Non-Profit Housing corporation, Ogden's certified CHDO to assist in the construction and/or rehabilitation of single-family (renter or owner) and/or multi-family housing. The City utilizes the HOME Program's 15% CHDO funding to fund a CHDO in developing affordable housing units (either owner or renter occupied) in Ogden.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	15% of HOME Entitlement is set-aside to provide gap financing to Ogden's CHDO, Utah Non-profit Housing Corporation. The Lincoln Cottages Phase II will develop four new housing units.
	Location Description	Four new homes at 27th Street and Lincoln Avenue in Ogden.
	Planned Activities	
5	Project Name	Demolition Loan Program
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Create suitable living environments
	Needs Addressed	Improve the Safety and Appearance of Neighborhoods
	Funding	CDBG: \$12,000
	Description	A CDBG-funded demolition loan program offers 0% interest, deferred payment loan to property owners to provide the financial assistance needed to demolish unsafe structures. The city's citizen advisory committee places a high priority on improving the community through the use of code enforcement and enforcement that eliminates unsafe structures and reduces slum and blight in neighborhoods.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	One unsafe structure will be demolished every other year.
	Location Description	This program is available city-wide to all low to moderate income persons needing to demolish an unsafe structure, usually an long-term, condemned structure.
	Planned Activities	Provide a loan to LMI person to demolish an unsafe structure.
6	Project Name	East Central Revitalization Program
	Target Area	

	Goals Supported	Decent Safe Housing
	Needs Addressed	Improve the quality of housing stock Expand Homeownership Opportunities Increase the Supply of Decent Affordable Housing
	Funding	CDBG: \$102,286 HOME: \$277,895
	Description	The East Central Revitalization Program is defined to be flexible to address the specific needs of block groups within the NRSA. The Program implements the Asset Control Area (ACA) Program. ACA Program purchases abandoned HUD-foreclosed homes and undertakes the substantial rehab needed to bring the homes to housing and quality standards. In addition, the City may purchase vacant lots to construct new housing, or purchase occupied homes, or vacant and dilapidated housing units to rehabilitate and then sell to a low mod income family.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The East Central Revitalization has a goal to complete, rehabilitate and sell twelve single-family, owner-occupied housing units to LMI families during the fiscal year.
	Location Description	East Central neighborhood of Ogden.
	Planned Activities	
7	Project Name	Emergency Home Repair
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Decent Safe Housing
	Needs Addressed	Improve the quality of housing stock
	Funding	CDBG: \$40,000
	Description	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	The goal for the Emergency Home Repair Program is to assist eight low and very low income homeowners with urgent home repairs during the fiscal year.
	Location Description	city-wide
	Planned Activities	Provide loans to Low and Very-Low Income homeowners to make urgent home repairs.
8	Project Name	Infill Housing Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	
	Needs Addressed	Increase the Supply of Decent Affordable Housing
	Funding	CDBG: \$885,000
	Description	The City's Infill housing / Purchase, Rehab & Resale program provides the coordinating support to bring together private, federal and local resources needed to create new affordable housing units or rehabilitate deteriorating housing stock. The Infill program also works with realtors and contractors as part of the Have A Heart program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The 1st phase of the Infill program at 2300 Fowler has a goal of creating four new single-family, owner-occupied housing units.
	Location Description	The CDBG-funded Infill housing project is located at 2300 Fowler.
	Planned Activities	
9	Project Name	Own In Ogden
	Target Area	OWN IN OGDEN TARGET AREA
	Goals Supported	
	Needs Addressed	Expand Homeownership Opportunities
	Funding	HOME: \$250,000
	Description	Provides down payment assistance to LMI family in the Own In Ogden Target Area. The Own In Ogden Target Area is located in the CDBG Strategy Area and mostly is confined to the NRSA, but extends a little beyond the NRSA. The goal is to support neighborhood revitalization through increasing homeownership in Central Ogden.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The Own In Ogden program will assist 45 low to moderate income households to purchase a home.
	Location Description	The Own In Ogden Target Area includes the East Central target area and it extends a little beyond the East Central neighborhood.
	Planned Activities	Down payment assistance loans to Low to moderate income households.
10	Project Name	Rental Rehabilitation
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Decent Safe Housing
	Needs Addressed	Increase the Supply of Decent Affordable Housing
	Funding	CDBG: \$90,000
	Description	Rental property owners can receive a below-market interest rate loan or deferred loan to upgrade units to meet housing and quality standards. A maximum of \$90,000 CDBG funding is loaned per project. The goal is decrease the number of substandard rental units while increasing the number of safe, sanitary, affordable rental units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Ogden City has a goal of completing one rental rehab project every other year. Typically one project will assist a landlord to make needed improvements to four or more rental housing units. These units will be rented at Fair Market Rents and will be rented to Low to moderate income households.
	Location Description	City-wide.
Planned Activities	The Rental Rehabilitation Loan Program will provided a low- or 0%-interest loan to landlords to rehabilitate distressed rental units.	
11	Project Name	Ogden Business Exchange
	Target Area	
	Goals Supported	Expand Economic Opportunities
	Needs Addressed	Job Creation Develop Underutilized Commercial Properties
	Funding	CDBG: \$3,890,000 (\$3,340,000 HUD Section 108 Loan and \$550,000 CDBG Entitlement)

	Description	HUD Section 108 Loan funds provide development financing for the Ogden Business Exchange Project, which includes the acquisition and development of approximately 3,062,286 square feet of commercial, manufacturing and light industrial space. The Ogden Business Exchange Project develops the stockyards and surrounding parcels into a business / light manufacturing /commercial park. The City will improve the properties for the purpose of making the space available to desirable developers and businesses that will create jobs made available to low and moderate income residents. The overarching objective of the Ogden Business Exchange Project is to overcome the obstacles that are presently preventing development of the land and to remove slum and blight conditions and to create new jobs available to low to moderate income persons and that will support the local economy.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the Ogden Business Exchange Project will alleviate slum and light conditions in a distressed census track located in the Trackline EDA and will create 100 to 500 jobs. Job creation will begin in 2016.
	Location Description	Trackline EDA
	Planned Activities	Acquisition and development of 3,062,286 square feet of commercial, manufacturing and light industrial space. The project will include slum and blight removal, purchase of properties, assemble and subdivide land for development of business, commercial, manufacturing space, creating the Ogden Business Exchange park.
12	Project Name	Small Business Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT
	Goals Supported	Expand Economic Opportunities
	Needs Addressed	Job Creation
	Funding	CDBG: \$296,986
	Description	Direct financial assistance to for-profit businesses to create permanent full-time jobs in Ogden's NRSA. Businesses in the Business Depot of Ogden may also apply for funding. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Eight (8) Full-time Equivalent jobs.
	Location Description	Program is City-wide (targets NRSA, Trackline EDA and Business Depot of Ogden).
	Planned Activities	Loans to for-profit businesses to create jobs or to assist LMI micro-enterprises.
13	Project Name	Target Area Public Improvements
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CDBG STRATEGY AREA
	Goals Supported	Create suitable living environments
	Needs Addressed	Improve the Safety and Appearance of Neighborhoods
	Funding	CDBG: \$299,161
	Description	Enhance neighborhoods to create a suitable living environment.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	CDBG Target Area.
	Planned Activities	Public Improvements.
14	Project Name	Section 108 Debt Payment
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	\$18,000 (Interest & Fees)
	Description	Scheduled fee and/or interest payment for HUD Section 108 loan for Ogden Business Exchange Project.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
Location Description		

	Planned Activities	
15	Project Name	Loan Loss Guaranty Program
	Target Area	
	Goals Supported	Expand Economic Opportunities
	Needs Addressed	Create Greater Access to Capital
	Funding	:
	Description	CDBG funds are used to assist businesses or to assist micro-enterprise businesses in building lending capacity. This program provides direct financial assistance to for-profit businesses to create full-time equivalent (FTE) jobs or to assist micro-enterprise businesses owned by a LMI person. The program allows for lending larger loan amounts through the Ogden Reinvestment Corporation (ORC). The ORC is the lender. The Loan Loss Guaranty Program (LLG) provides the guarantee required by the ORC. The businesses are not able to qualify for a loan without a loan guarantee. When an applicant is able to qualify, CDBG funds are loaned to the borrower and then placed in a secure account as a guarantee for the loan. Since the LLG program has had few applicants, no funds are budgeted to the program. When CDBG funds are required, funding may be transferred from the Small Business Loan Program or Central Business District Revitalization Program to LLG. The LLG leverages CDBG to increase lending capacity.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
16	Project Name	Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	\$342,861:(\$297,417 CDBG and \$45,444 HOME)

Description	CDBG and HOME Administration budgets are determined by 20% of Entitlement and 20% of anticipated CDBG and HOME program incomes. Business and Community Development Divisions' personnel and overhead costs to administer CDBG and HOME programs.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

The City has identified neighborhood census tracts that have 51% or more residents who are Low- to-Moderate Income (LMI). These census tracts are referred to as CDBG Strategy Area. Most of the city's HUD-funded activities are located in these neighborhoods. Code Enforcement serves the entire CDBG Strategy Area. Public infrastructure projects (i.e. street and sidewalks improvements) are targeted to specific locations within the CDBG Strategy Area which are deemed by City Council, City staff or from public input to be most in need of revitalization or public investment while addressing the City's strategies and goals. The City will focus on Target areas within the CDBG Strategy Area. Central Business District and East Central Revitalization and the Own In Ogden Target Area are all located in the CDBG Strategy Area.

The Own In Ogden down payment assistance program extends somewhat beyond the East Central Revitalization Area and NRSA to assist LMI households in purchasing a home.

Infill housing, CHDO projects, and housing rehabilitation are generally targeted to the NRSA or to East Central Revitalization Area.

Rental Rehabilitation Program and Emergency Home Repair programs which benefit individual households are generally not targeted to specific areas, but instead are provided on the basis of household need. Low-income residents are located throughout the City. The Emergency Home Repair Program is available city-wide to eligible LMI homeowners at or below 50% Area Median Income (AMI). Rental Rehab assistance is available to property owners that rent to households with incomes under 80% of AMI and are required to charge rents at or below HUD's Fair Market Rent for the Ogden area.

In addition, financial assistance to Utah Non-Profit Housing Corporation, Ogden's CHDO, is generally available city-wide but is often targeted to affordable housing projects within the NRSA.

The Ogden Business Exchange project is targeting an area in the city with some of the highest poverty rates in the city, located in the Trackline EDA.

Geographic Distribution

Target Area	Percentage of Funds
OWN IN OGDEN TARGET AREA	11
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	81

Target Area	Percentage of Funds
EAST CENTRAL REVITALIZATION AREA	43
CENTRAL BUSINESS DISTRICT	32
CDBG STRATEGY AREA	7
OGDEN CITY-WIDE	6
TRACKLINE EDA	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City encourages development of affordable housing in areas of the city that will benefit residents and not perpetuate concentration, exclusion or segregation. In order to generate the greatest impact from declining entitlement funds, the City will focus efforts in target areas. The City has identified areas of the city that are eligible for resource allocation under the Community Development Block Grant (CDBG) and HOME programs. The allocations of funds to the Target Areas (Own In Ogden Target Area, Central Business District, Trackline EDA, and East Central Community) is designed to support actionable, high-impact infrastructure, housing and other development projects that build on Ogden's downtown employment centers and have additional funding committed from other resources. Targeting and leveraging entitlement funding represents the best opportunity to accomplish the city's community development goals.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City utilizes a combination of strategies and funding sources to address the affordable housing needs in the community. The City is committed to improving the quality of affordable housing units in Ogden. These efforts include the implementation of the East Central Revitalization Program (Asset Control Area) to acquire and rehabilitate foreclosed, abandoned and often blighted properties using a private line of credit. When the cost of the rehab exceeds the private funding available, HOME and/or CDBG funds are used. The Emergency Home Repair Program also improves the quality and safety of affordable housing units. The city funds CHDO and Infill projects which increase the supply of quality affordable housing units. In addition, the city utilizes CDBG funds to renovate affordable rental housing units.

With the use of CDBG and HOME and a combination of both funding sources, it is anticipated that 69 households will receive assistance for purchase or renovation of affordable housing units: 20 housing units rehabilitated (12 East Central Revitalization, 8 Emergency Home Repair), four new housing units constructed (4 Community Development Housing Organization (CHDO)) and acquisition of 45 housing units (45 Own In Ogden).

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	69
Special-Needs	0
Total	69

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	20
Acquisition of Existing Units	45
Total	69

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Ogden Housing Authority will continue to utilize the budgets it receives from HUD to serve the needs of families that apply for housing assistance. The agency has utilized 99.5% of the vouchers/budget it administers and strives to keep its public housing occupancy above 98%. The OHA strives to look for opportunities for additional funding sources or opportunities to partner with other agencies to meet the needs of their clients.

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

As it relates to capital improvements and renovation of the public housing building and units the OHA invests the annual Capital Fund it receives. Due to the demand of the need and the limited resource of funds the agency strives to invest the funds appropriately to meet the most demanding needs.

The agency is currently in the process of updating an elderly complex by upgrading interior plumbing and electrical, kitchen and bath cabinets, and HVAC. The agency plans to renovate forty units in the upcoming year.

Safe place to live – The agency strives to make the apartment communities safe through effective screening. The agency has partnered with BCI to do background checks. In addition, the agency reviews landlord references, and works close with the community police regarding any concerns related to criminal behavior. The housing authority also provides security as a deterrent when needed by hiring off duty police officers.

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

The housing authority continues to utilize the budgets it receives from HUD to serve the needs of the families that apply for housing assistance. The agency strives to serve 100% of vouchers authorized. The agency, as of December 31, 2012, utilized 99.01% of the Section 8 vouchers/budget it administers and strives to keep its public housing occupancy above 98%. The housing authority administers twenty-five HUD VASH vouchers and five HUD Project Base VASH vouchers serve homeless veterans. The housing authority continues to look for opportunities for additional funding sources or opportunities to partner with other agencies to meet the needs of our clients.

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

The OHA encourages public housing residents' to be involved with management by allowing comments and questions/concerns to proposed changes to administrative plans and annual plans. In addition, the

agency encourages residents to serve on a Resident Advisory Board (RAB). The goal of the RAB is to encourage residents to become more involved in making decisions as it relates to the administration of programs and meeting the needs of the residents. The staff of the housing authority presents the annual plan to the RAB board for comment. In addition, staff will join the RAB at scheduled meetings to provide feedback regarding concerns or needs of the residents.

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

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

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

The Ogden Housing Authority is not designated as troubled.

Discussion

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

Introduction

The City continues its participation in and support of the Weber County Homeless Coordinating Councils (WCHCC) efforts to end homelessness and Weber County Homeless Charitable Trusts (WCHCT) support of homeless providers and homelessness prevention service providers.

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

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

Describe jurisdictions 1-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Ogden City's strategy focuses on four plans of action:

1. Participate in the Weber Countys Plan to End Chronic Homelessness by 2014. The City is actively involved in the Weber County Homeless Coordinating Council (WCHCC); a city official serves on the WCHCC to ensure the effective implementation of homelessness prevention and services at a county-wide level.
2. Create jobs through economic development activities. The city has committed considerable resources to addressing one of the most overwhelming obstacles in homelessness prevention, insufficient incomes. Insufficient incomes have been identified by the city, county and state as a main contributing factor to homelessness. The Citys NRSA Plan, BIC, small business loan program, Ogden Reinvestment Corporation and Central Business District Revitalization program, as well as, many other economic development activities undertaken by the city, all support job creation in Ogden for the goal of increasing incomes for Ogden residents.
3. Support the Weber County Homeless Charitable Trust (WCHCT) to provide funding to non-profit homeless providers (described in priority objective 4.1 in the ConPlan). The Weber County Homeless Charitable Trust is an independent organization whose sole purpose and mission is to provide funding to non-profit homeless prevention and services providers. Ogden City supports the WCHCT through the commitment of over \$1 million in non-federal funds to seed the Trust and the Assistant Community Development Manager serves on the Trusts Board of Directors.
4. Support the relocation and expansion of St. Annes Center to increase capacity.

The State of Utah has adopted the Housing First approach which provides permanent supportive housing to chronically homeless individuals so they can focus on stabilizing their disabling condition in a safe and supportive environment. In Utah, housing for the homeless is not contingent on participation in supportive treatment programs or an expectation of abstention from drugs or alcohol, but on the basics of good tenancy. Residents are guaranteed stable housing as long they are good stewards of their personal and shared housing areas and maintain good relations with other tenants, case managers, and property managers. For those who have been homeless for extended periods, and have a disabling condition, re-housing interventions provide safe, stable housing options.

Guiding Utah is a "**10-year action plan**" developed by Utah's State Homeless Coordinating Committee:

- End chronic homelessness by moving people off the streets and into permanent, supported housing
- Expand access to affordable housing and reduce overall homelessness
- Prevent homelessness by easing a persons transition from domestic violence shelters, jails, prisons, mental health institutions and foster care
- Create a statewide database to chart outcomes and drive change.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are several committees across the state that aid in coordinating funding and services to address homelessness in Utah. Three primary actors statewide include: the State Homeless Coordinating Committee (SHCC) chaired by the Lieutenant Governor; the Twelve Local Homeless Coordinating Committees (LHCC), chaired by local political leaders; and the Three Continuum of Care (CoC), which are collaborations of service providers mandated by HUD to coordinate homeless housing and service programs.

Each of these levels of coordination (state, local and among providers) work on the following:

- Identifying need and matching services to the need.
- Coordination across service sectors.
- System-based decision making for programmatic approaches and funding directions.
- Performance measurement and efforts to share information across service sectors.

Prevention programs offer support prior to the loss of housing such as rental and utility payment assistance for low-income families. Discharge plans ensure housing connections are made for individuals leaving institutions, such as jails, hospitals, and substance treatment facilities. For those currently in shelter, treatment of homelessness takes the form of rapid re-housing or placement into housing with concurrent supportive services.

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

Shelter Plus Care

Shelter Plus Care is a program designed to provide housing and supportive services to chronically homeless individuals with disabilities. Ogden Housing Authority and Weber Housing Authority provide housing vouchers along with supportive services to be provided by Weber Human Services, St. Annes Center, Tri-County Independent Living Center and Utah Division of Workforce Services.

Program Goals:

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

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

Homelessness Prevention and Rapid Re-housing Program (HPRP)

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

Catholic Community Services (CCS) has received homeless prevention funding from Utah State Community Services Offices and has implemented a Homeless Prevention and Rapid Re-housing Program (HPRP) to assist homeless and low-income households who have a housing crisis or are in precarious housing situation in Weber County. Assistance includes helping individuals and families who are currently in housing but are at risk of becoming homeless and who need temporary rent assistance or assistance moving to another unit to prevent them from becoming homeless. The CCS's HPRP

program has completed its three year grant funding allocation and is now at an end; no additional HUD HPRP funds have been granted to CCS.

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

McKinney-Vento Homeless Assistance Act grant

Your Community Connection is a community based, volunteer driven non-profit organization serving the Northern Utah community since 1945. YCC has managed the duties of a non-profit organization for nearly 65 years. Its mission is "to provide services to support and enhance the quality of life for all women, children and families". YCC's programs focus on providing at-risk individuals and families with opportunities and education to achieve goals of affordable housing, home ownership, and self-sufficiency.

The YCC has received McKinney-Vento Homeless Assistance Act grant funds. The Homeless/Housing Assistance Center provides services to assist individuals and families to move from homelessness to qualifying for low-income housing with the ultimate goal for some, of achieving home ownership.

Discussion

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

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

Introduction

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

Zoning and building and safety regulations can create barriers to affordable housing. To avoid barriers, the City has an on-going practice of updating its zoning code and has recently completed an evaluation of its mixed-use zoning. A zoning ordinance has been passed which expands the use of mixed use zoning to increase the supply of affordable housing in the city. This ordinance opens up many new opportunities for different housing types. Specifically, it promotes attached housing, very small lots for single family homes, apartment development and units above commercial space. The City also conforms to standards set by the International Building Code (IBC), which is utilized through the State of Utah and the enforcement of IBC regulations does not create unique restraints on construction or rehabilitation in Ogden. The city of Ogden however does not have inclusionary zoning.

Through its collaborative meetings with housing officials, developers, and agencies, the City will work to identify and develop mechanisms to eliminate existing and newly developing barriers to affordable housing.

The City will continue to use its entitlement funding to partner with for profit and nonprofit developers through public/private partnerships to generate standard affordable housing in mixed income communities.

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

As part of the City's current Analysis of Impediment to Fair Housing (FH) goals, the city plans to undertake the following activities:

- Co-host a Fair Housing clinic in Ogden
- Outreach and educate to neighborhood groups
- Run FH informational / outreach materials in the newspaper and city's water bill
- Mayoral proclamation for April as Fair Housing Month
- Outreach and educate community service providers regarding the Fair Housing Act

- City staff to attend Fair Housing training to better understand the Fair Housing Act and then effectively advocate for FH rights.
- City staff to attend the Fair Housing Forum to network with organizations that advocate for Fair Housing rights.
- Distribute a Fair Housing DVD produced in Spanish to assist Spanish-speaking residents about their Fair Housing rights.
- Co-host a meeting to organize a Regional Analysis of Impediments to Fair Housing Choice.
- Provide Fair Housing information at the Family Center in Ogden, with a Spanish translator to provide the information in Spanish.

The City has consulted with Consultant, Jim Wood, hired by the State of Utah to develop an Analysis of Impediments to Fair Housing Choice for the region, which includes Ogden City. At this time, the AI is in progress with the city's participation. As the AI is developed the AAP process will be updated. The City anticipates that the AI will include the study of barriers to affordable housing, land use, tax policies, zoning issues, and policies affecting the return on residential investment.

Ogden City Mayor, Mike Caldwell, is a member of the Active Transportation Committee of the Wasatch Front Regional Council (WFRC) and Council of Governments (COG). The Planning Manger participates in the WFRC, which includes the study of transportation needs in connection to employment centers.

The City is committed to maintaining the existing housing stock affordable to low- and moderate-income persons and to expanding the supply of affordable housing. These efforts include the implementation of activities to acquire and rehabilitate foreclosed, abandoned and blighted properties through the East Central Revitalization and Asset Control Area Programs using a private line of credit and federal funds, when needed, to keep the homes affordable. A number of activities described in this Plan maintain and increase the supply of affordable housing. For more detail, refer to City's housing programs: Infill Housing / Purchase, Rehab and Resale, Rental Rehabilitation Loan Program, Emergency Home Repair Program and East Central Revitalization Program.

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

The continuing, long term reduction of Federal, State and local financial resources is a major impediment for the City in meeting underserved needs for low- and very low income Ogden residents. The City has addressed the loss of entitlement funds, by developing several strategies, which includes partnering with the Ogden Reinvestment Corporation (ORC), the city's Certified Development Financial Institution (CDFI). The ORC is eligible for US Department of Treasury funding and the ORC partners with local banks who participate in lending to Ogden City businesses. The city also utilizes a private line of credit through GE Money Bank to increase funding opportunities in creating affordable housing opportunities. The City actively researches other Federal, State and private funding sources to leverage the dollars received from HUD. Obtaining additional financial resources will increase Ogden's success in addressing the underserved needs of its citizens.

Actions planned to address obstacles to meeting underserved needs

Underserved needs in Ogden City have been determined as (1) Housing for large families, (2) Housing for persons with mental disabilities, (3) Housing for persons with physical disabilities, (4) Homeless transitional housing, (5) Household sustaining employment opportunities for low and moderate income households and (6) Business opportunities for low and moderate income investors.

Some of the obstacles contributing to these underserved needs are:

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

The city's HOME funds are geographically targeted to preserve and provide affordable housing stock in the East Central Revitalization Program Area (Asset Control Area program) which rehabilitates HUD-foreclosed homes within the NRSA. By targeting rehabilitation efforts within low-income census tracts, the housing needs of Ogden's poorest residents are addressed. The Emergency Home Repair loan program, which is funded through CDBG, provides loans to low-income persons who cannot afford housing health/safety renovations. Applicant selection for this program is based on income eligibility. The Emergency Home Repair Program provides loans to qualified homeowners city-wide and is not geographic specific.

The rehabilitation and development of the Ogden City Central Business District and its' adjoining inner-city neighborhoods will provide the positive incentives necessary for attracting new businesses to Ogden. Jobs created/retained within the NRSA are presumed to benefit low-mod income persons. The goal for new business and economic developments will be to create household sustaining incomes for Ogden City residents while furthering the growth and fiscal health of the City.

Actions planned to foster and maintain affordable housing

Fostering and maintaining affordable housing opportunities are primary goals of both the HOME and CDBG entitlement grants. While the City can choose from a broad array of eligible activities in regards to the use of CDBG funds, it chooses to focus nearly half of these funds into maintaining the city's supply of quality affordable housing both rental and owner-occupied. To this end, it is estimated that the 43% or more of the anticipated CDBG grants funds will be used to directly address the housing needs of low to moderate income households through the Emergency Home Repair Program, Demolition Loan Program, Rental Rehabilitation Loan Program, Infill Housing / Purchase Rehab and Resale Program, Code Enforcement and the East Central Revitalization (ACA) Programs. The Emergency Home Repair Program alone will assist approximately eight low-income households make emergency repairs to their homes allowing them to remain owner-occupants. The Rental Rehabilitation Loan Program will work to maintain and improve approximately four affordable rental housing units every other year. In addition to this, 100% of the City's HOME funds will directly benefit low to moderate income households with housing. Own In Ogden down payment assistance program will assist approximately 45 low to moderate income households purchase a home. One key service that helps educate people and prepare them to have a successful homeownership experience is the Homebuyer Education Class. Two Non-Profit service providers, Cornerstone Financial Education and Utah State University offer a homebuyer education class to Ogden residents. A homebuyer education class is required for all Own In Ogden participants. Participants may submit a receipt for the cost of the class to the city for reimbursement of the homebuyer education class when purchasing a home with Own In Ogden down payment assistance.

Actions planned to reduce lead-based paint hazards

The East Central Revitalization Program targets rehabilitation of older homes, which are HUD-foreclosed and purchased by the city through the Asset Control Area program. Lead paint testing and analysis work is performed on these properties after acquisition and prior to the start of rehabilitation work. Work on these homes takes place while the homes are still vacant, eliminating the threat of lead-based paint exposure to homeowners. After the rehabilitation work is completed, using HUD safe work practices, a final lead-based paint inspection is conducted. A clearance report, as determined by HUD guidelines, is issued prior to marketing the home for sale to an income-eligible household.

Homes that are purchased with Own in Ogden down payment assistance are visually inspected for deteriorated paint surfaces that could present lead-based paint hazards. If a property is found to have deteriorated paint surfaces, the seller of the property is advised and is required to have the surfaces tested for lead content, when participating with HUD-funded programs. If deteriorated surfaces test

positive for lead content and exceed allowable HUD levels, the affected areas must be stabilized by a licensed lead paint contractor using HUD safe work practices prior to Own In Ogden loan approval.

Actions planned to reduce the number of poverty-level families

The City itself is limited in the amount of support it can provide for anti-poverty efforts. This is due in part to the fact that the majority of AAP funds are largely restricted to certain types of activities such as housing rehabilitation, homeownership, infrastructure, business development and code enforcement. Funding for social service activities is extremely limited. Furthermore, the City's General Fund is stressed providing basic health and safety services and infrastructure needs and is not in a position to support other activities. While the City is not the lead agency in broad-based anti-poverty efforts, it has a role in reducing poverty through support and collaboration with community efforts.

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

1. Develop recreation, manufacturing and technology industries.
2. Encourages 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 and the Local Redevelopment Agency. The creation of higher wage jobs for community residents is a top priority for these organizations.

The City will continue its economic development efforts and its partnerships with the Ogden-Weber chamber, Downtown Ogden Inc., 25th Street Association, and 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 support the efforts of Ogden Weber Community Action Partnership (OWCAP) and Ogden Weber Applied Technology College's (OWATC) YouthBuild. In addition, Ogden City supports OWCAP's Volunteer Income Tax Assistance (VITA).

Section 3

Ogden City works toward providing local residents, to the greatest extent feasible, job opportunities and/or training, from HUD-funded projects. In partnership with Ogden Housing Authority and Utah

Department of Workforce Services, Ogden's Community and Economic Development Department has established a Section 3 plan, which includes notifying low-income, public housing residents of job opportunities generated from HUD-funded programs and projects.

Youthbuild

The Ogden Weber Applied Technology College has received a federal YouthBuild grant. Youthbuild is a program that facilitates organizations to fund projects to assist high-risk youth to learn housing construction job skills and to complete their high school education. Participants enhance their skills as they construct and/or rehabilitate affordable housing for low-income and homeless persons or families. Ogden City Community Development Division will, when appropriate, provide participant referrals to the OWATC's YouthBuild.

Summary

As indicated above, the Community Development Block Grant (CDBG) is not an anti-poverty program, and the City has few resources to directly assist people out of poverty. To the extent however, that CDBG funds are used to support certain housing needs, as well as, job creation activities and business and small business development, it is contributing to reducing poverty.

Actions planned to develop institutional structure

Since the City's resources are not sufficient or appropriate to address all the needs of the community as identified in the ConPlan, it is important that partnerships are leveraged with other agencies and organizations, both public and private.

During the AAP FY2015, the City will continue to strive to establish an institutional structure that maximizes the funding sources used for housing and community development needs as well as simplify the process involved in delivering housing, jobs and homeless services.

Community Development Division is the primary division responsible for implementation of the Five Year ConPlan and Annual Action Plan activities. Through CDBG and HOME programs, the City collaborates with partners to deliver resources effectively. The City:

- Strengthen existing public/private partnerships and create new ones to implement programs and deliver services of all types.
- Promote citizen participation in all ConPlan planning processes.
- Utilize the city's website to create an interactive HUD-related community information system.
- Works with non-profit housing providers to address the housing needs of the low-mod income residents (i.e. Utah Housing Corporation, Utah Non-Profit Housing Corporation).
- Partners with non-profit organizations to fund and/or develop job creation and business development projects (ORC).

- Works with City Departments/Divisions to complete HUD funded activities (i.e. street improvements and code enforcement).
- Collaborates with social services providers to assist Ogden's low-income residents.
- Participates in the Weber county Charitable Trust Fund and Weber County Homeless Coordinating Council to support the efficient use of public funds that serve the homeless population.
- Support advocacy and planning activities with organizations whose primary mission relates to the housing for low to moderate income households.

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

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

- Fair Housing Forum
- Regional Analysis of Impediments work group
- Ogden Housing Authority
- Ogden Weber Community Action Partnership
- Earn It Keep It Save It committee
- Ogden Weber Community Action Partnership
- Weber County Homeless Coordinating Council
- Weber County Charitable Trust Fund
- Ogden Reinvestment Corporation
- Ogden Redevelopment Agency
- Coalition of Resources
- Council of Governments
- Wasatch Front Regional Council

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

Staff participation on local committees and boards involved in community development provides input

on community needs and a means to work towards better coordination of services for low- and very-low income residents. Community and Economic Development (CED) staff services on the board of the Ogden Housing Authority, Ogden's public housing provider and Ogden Weber Community Action Partnership (OWCAP). OWCAP is the area lead provider for anti-poverty services and is a grantee of HUD's Community Service Block Grant program. The Community and Economic Development Department will continue to be involved in interagency efforts to strengthen the institutional structure for housing and economic development.

Discussion

Program Specific Requirements

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

Introduction

The Environmental Review is underway to begin the Ogden Business Exchange Project (OBE) which will utilize CDBG for slum and blight removal. It is anticipated that the City will not complete the slum blight removal for the Ogden Business Exchange (OBE) Project prior July 1, 2014, the start of AAFPY 2015. A two year certification period July 1, 2014 thru June 30, 2016 will ensure that at least 70% of CDBG expenditures subject to the LMI overall benefit cap will benefit LMI persons. During a two year certification period, the City will utilize no less than 70% of CDBG funds to benefit Low to Moderate Income persons and no more than 30% of CDBG expenditures will fund slum and blight activities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	3,340,000
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	3,340,000

Other CDBG Requirements

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

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

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

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

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

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

HOME AFFORDABILITY PERIOD

Less than \$15,000	5 Years
\$15,000 - \$40,000	10 Years
Over \$40,000	15 Years

The Own in Ogden down payment assistance program, with loans under \$15,000, has a Period of Affordability of five years. If recapture is triggered, Ogden City will recapture the entire HOME investment loan amount upon sale, limited to net proceeds available at the sale. This recapture provision is discussed in section 24CFR92.254.a.5.ii.A.

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

The city does not have subrecipients, therefore, no monitoring of HOME recapture for subrecipients is required.

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

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

The Period of Affordability for Purchase/Rehab/Resale and New Construction projects may vary because the Direct Subsidy amounts will vary from project to project. The recapture provisions for the amounts represented by the Discount (the difference between the fair market value and the sales price), and any down payment loans (including Own-In-Ogden loans) provide for Ogden City to recapture a the discount amount and loan amount upon sale. This provision is discussed at 24CFR92.254.a.5.ii.A.

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

No multi-family refinancing activities that would involve HOME funds are anticipated to occur in Ogden during the fiscal year 2014-2015.

Discussion