



Mayor, Mike Caldwell  
OGDEN CITY  
ANNUAL ACTION PLAN FY2016



Submitted to HUD May 15, 2015



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## Expected Resources

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

#### Introduction

The City of Ogden receives federal funds through the U.S. Department of Housing and Urban Development on an annual basis. During the first program year of this Five Year Consolidated Plan 2016-2020, the City expects to receive \$955,708 Community Development Block Grant Entitlement and approximately \$300,000 in Program Income (PI) and \$320,939 HOME Partnerships Investment Grants Entitlement and approximately \$77,000 PI annually.

#### Anticipated Resources

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 and Planning, Economic Development, Housing, Public Improvements, Public Services	958,923	316,281	2,606,641	3,881,845	5,035,692	Expected amount available assumes similar annual entitlement allocation and similar CDBG Program Income each year. 1.34 million Sec 108 carryover.

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: \$		
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for homeownership,	320,939	77,464	257,455	655,858	1,757,664	Expected amount available assumes a similar HOME Entitlement allocation and similar yearly HOME program income amount for the remaining four years.

Table 1 - Expected Resources – Priority Table

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

CDBG and HOME funds are used to leverage other public and private funds. The City utilizes several approaches to leveraging HUD funds. The City has partnered with HUD to focus resources in an Asset Control Area (ACA) which leverages private dollars, as well as, federal funds to rehabilitate Ogden's distressed and vacant housing in the East Central neighborhood. The Home Exterior Loan Program (HELP) utilizes City General Funds to rehabilitate housing city-wide without income or geographic restrictions. Infill housing projects, such as the 2300 Fowler project, partner with Utah Housing Corporation and Utah Non-profit Housing Corporation to develop new, affordable housing units in Ogden. The City's Rental Rehabilitation Loan program often is used as gap financing for rental property owners that need assistance in rehabilitating rental units for LMI households.

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

There are four programs funded in the Consolidated Plan which include the use of publicly owned land: 1. the Infill Housing Program which includes the City purchasing either vacant land or deteriorated properties for the purpose of developing new housing units; 2. Quality Neighborhoods, which utilizes the HUD Asset Control Area program and includes the purchase of HUD-foreclosed properties to be rehabilitated and sold to LMI persons; and may use CDBG or HOME funds to purchase from property owners either vacant or deteriorating properties, which will be developed into decent affordable housing units and sold to LMI Persons; 3. The Ogden Business Exchange Project, the City has strategically assembled land in the Trackline EDA, for a large-scale commercial / light industrial park development project, called the Ogden Business Exchange Project.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality of housing stock	2015	2016	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA OGDEN CITY-WIDE	Improve the quality of housing stock	CDBG: \$239,803 HOME: \$252,877	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Expand homeownership opportunities	2015	2016	Affordable Housing	OWN IN OGDEN TARGET AREA	Expand homeownership opportunities	HOME: \$250,000	Direct Financial Assistance to Homebuyers: 45 Households Assisted
3	Increase the supply of decent affordable housing	2015	2016	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA	Increase the supply of decent affordable housing	CDBG: \$930,000	Homeowner Housing Added: 4 Household Housing Unit
4	Homelessness (Continuum of Care)	2015	2020	Homeless	OGDEN CITY-WIDE	Homelessness Continuum of Care		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve the safety and appearance of neighborhoods	2016	2020	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Create a suitable living environment	CDBG: \$462,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Buildings Demolished: 1 Buildings
6	Job Creation	2016	2020	Non-Housing Community Development	NSA CENTRAL BUSINESS DISTRICT TRACKLINE EDA	Job Creation	CDBG: \$400,000	Jobs created/retained: 8 Jobs
7	Business Counseling - Public Services	2016	2020	Non-Housing Community Development	OGDEN CITY-WIDE	Business Counseling	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
8	Stimulate economic growth	2016	2020	Non-Housing Community Development	CENTRAL BUSINESS DISTRICT TRACKLINE EDA	Stimulate economic growth	CDBG: \$1,540,000	Jobs created/retained: 10 Jobs Businesses assisted: 1 Businesses Assisted
9	Create greater access to capital	2016	2020		NRSA CENTRAL BUSINESS DISTRICT			Other: 1 Other

**Table 2 – Goals Summary**

March 30, 2015

**BUDGET ANNUAL ACTION PLAN FY2016**

Income (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	HOME	HOME Match	City Funds	State Funds	Housing Fund
Entitlement	3,379,862	958,923	320,939		1,200,000	750,000	150,000
HUD Section 108 Loan	1,340,000	1,340,000					
Program Income	452,395	316,281	77,464				58,650
Carryover	2,082,211	1,266,641	192,455	61,886	132,258		428,971
CHDO Carryover	65,000		65,000				
Tax Increment Housing Fund				150,000			-150,000
<b>TOTAL</b>	<b>7,319,468</b>	<b>3,881,845</b>	<b>655,858</b>	<b>211,886</b>	<b>1,332,258</b>	<b>750,000</b>	<b>487,621</b>

EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	HOME	HOME Match	City Funds	State Funds	Housing Fund
14810      14820      14822      14610      14870      14880							
<b>PUBLIC SERVICE</b>							
Business Information Center (BIC)	55,000	55,000					
<b>PUBLIC IMPROVEMENTS</b>							
Target Area Public Improvements	450,000	450,000					
<b>PROJECTS</b>							
Ogden Business Exchange HUD Sec 108	1,322,000	1,322,000					
HUD 108 debt service Ogden Business Exchange	18,000	18,000					
<b>PROGRAMS</b>							
Infill Housing	930,000	930,000					
Rental Rehabilitation	90,000	90,000					
Own In Ogden	250,000		250,000				
Emergency Home Repair	40,000	40,000					
Demolition Loan Program	12,000	12,000					
CHDO (Com. Housing Dev. Org.)	113,141	0	113,141				
Central Business District Revitalization	200,000	200,000					
Small Business Loan Program	400,000	400,000					
Quality Neighborhoods	2,526,824	109,803	252,877	211,886	1,132,258	750,000	70,000
HELP	617,621				200,000		417,621
<b>OTHER</b>							
Administration	294,882	255,042	39,840				
<b>TOTAL</b>	<b>7,319,468</b>	<b>3,881,845</b>	<b>655,858</b>	<b>211,886</b>	<b>1,332,258</b>	<b>750,000</b>	<b>487,621</b>

## Goal Descriptions

1	<b>Goal Name</b>	Improve the quality of housing stock
	<b>Goal Description</b>	The <b>Quality Neighborhoods Program, Emergency Home Repair Program</b> and <b>Rental Rehabilitation</b> Loan Program includes rehabilitation of single family housing units, duplexes or triplexes and rehabilitation of rental housing units.
2	<b>Goal Name</b>	Expand homeownership opportunities
	<b>Goal Description</b>	<b>Ogden In Ogden</b> program provides down payment assistance to low-to-moderate income persons and supports neighborhood revitalization through homeownership opportunities.
3	<b>Goal Name</b>	Increase the supply of decent affordable housing
	<b>Goal Description</b>	The goal of the <b>Infill Housing program</b> is to increase number of quality, and decent and affordable housing units and to facilitate the development of underutilized residential properties. In addition to the City's Infill Project, Utah Non-profit Housing Corporation will be constructing new homes with HOME CHDO funding.
4	<b>Goal Name</b>	Homelessness (Continuum of Care)
	<b>Goal Description</b>	Support the <b>Weber County Homeless Charitable Trust</b> in administering grants to non-profit homeless providers. Assist non-profit homeless service providers and participate in the <b>Weber County Homeless Coordinating Council (WCHCC)</b> which is a member of the Utah Balance of State Homeless Coordinating Committee for the goal of homelessness prevention and the effective, efficient coordination of services to the homeless.
5	<b>Goal Name</b>	Improve the safety and appearance of neighborhoods
	<b>Goal Description</b>	Enhance neighborhoods to create a suitable living environment 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: <b>Target Area Public Improvements</b> and <b>Demolition Loan Program</b> .
6	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	The <b>Small Business Loan Program</b> projects 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.

7	<b>Goal Name</b>	Business Counseling - Public Services
	<b>Goal Description</b>	Ogden's <b>Business Information Center (BIC)</b> provides business counseling services to attract new business start-ups and improve the rate of survival of businesses in the NRSA.
8	<b>Goal Name</b>	Stimulate economic growth
	<b>Goal Description</b>	The <b>Central Business District Revitalization</b> program uses CDBG funds to develop underutilized properties in the CBD, BDO and/or Trackline EDA and the <b>Ogden Business Exchange Project</b> will develop the Trackline EDA using HUD Section 108 providing opportunities to expand businesses base, stimulate business growth, remove blight and/or create jobs.
9	<b>Goal Name</b>	Create greater access to capital
	<b>Goal Description</b>	The <b>Loan Loss Guarantee Program</b> will loan CDBG funds to businesses that require a loan guarantee to create better loan coverage ratios. The creation of <b>Wasatch Community Funding (WCF)</b> , licensing under Utah CDFI, is to provide financial assistance to the greater Ogden and Weber County area. Its mission is to provide access to capital that is not available to low to moderate income entrepreneurs. WCF is designed to pool funds from several resources to spread out the risk of lending to less than ideal borrowers. Ogden City sets a high priority in providing the capital needed to support entrepreneurs in starting a business, in creating jobs and in growing their business.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City's allocation strategy is based on priorities contained in its Consolidated Plan 2016-2020, approved by the City Council and the U.S. Department Housing and Urban Development in 2015. 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 FY2016 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.

### Projects

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

#	Project Name
12	Target Area Public Improvements
13	Administration

**Table 3 – Project Information**

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

The projects funded in the fiscal year were selected to address the priority needs in terms of local objectives. The activities for year one of the 5-year Consolidated Plan were approved by the City Council on May 12, 2015. Priorities were adopted and included in the ConPlan, which were also adopted by the City Council on May 12, 2015. Priorities are established by considering various areas and needs including the housing market; the severity of housing problems; needs of extremely low-income, low- income, and moderate-income households; and the availability of funds.

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.

CDBG funds are targeted for 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.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	<b>Business Information Center</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	<b>Goals Supported</b>	Business Counseling - Public Services
	<b>Needs Addressed</b>	Business Counseling
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	The Business Information Center (BIC) is a public service activity, providing business counseling and services to entrepreneurs interested in starting, relocating or expanding a business in Ogden. The BIC generates economic development through assisting businesses in creating jobs, relocating to Ogden or expanding.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The BIC has a goal of assisting 500 persons with business counseling and services.
	<b>Location Description</b>	The BIC is located at 2036 Lincoln Avenue, in the NRSA.
	<b>Planned Activities</b>	To provide business counseling and services to LMI persons/business owners.
<b>2</b>	<b>Project Name</b>	<b>Central Business District Revitalization</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT
	<b>Goals Supported</b>	Stimulate economic growth
	<b>Needs Addressed</b>	Stimulate economic growth
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	The Central Business District (CBD) Program funding is designed to expand Ogden's economic base through developing under-utilized properties to create/retain jobs, assisting businesses with capital or loan guarantees, or eliminate slum and blight in Ogden's Central Business District. The program is flexible to meet the changing needs of the CBD. AAP FY2016 CDBG funding is \$200,000
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The goal is to complete one project every other year.
	<b>Location Description</b>	Projects will be located in the Central Business District of Ogden, which is in the NRSA.
	<b>Planned Activities</b>	To assist one business every other year, either with job creation/retention or slum and blight removal.
<b>3</b>	<b>Project Name</b>	<b>Community Housing Development Organization (CHDO)</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Expand homeownership opportunities
	<b>Needs Addressed</b>	Increase the supply of decent affordable housing
	<b>Funding</b>	HOME CHDO: \$113,141
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Every other year a CHDO project is expected to be completed. Each project is expected to benefit four LMI households.
	<b>Location Description</b>	CHDO projects will be located in the NRSA, with targeting when possible to East Central neighborhood.
<b>Planned Activities</b>	Loaning and/or granting funds to Utah Non-profit Housing Corporation for development and/or gap financing in the construction or rehabilitation of housing for LMI persons.	
<b>4</b>	<b>Project Name</b>	<b>Demolition Loan Program</b>
	<b>Target Area</b>	OGDEN CITY-WIDE

	<b>Goals Supported</b>	Improve the safety and appearance of neighborhoods
	<b>Needs Addressed</b>	Create a suitable living environment
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The 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.
	<b>Location Description</b>	This program is available city-wide to all low to moderate income persons needing to demolish an unsafe structure, usually a condemned structure.
	<b>Planned Activities</b>	Demolish one unsafe structure every other year or as needed.
	5	<b>Project Name</b>
<b>Target Area</b>		OGDEN CITY-WIDE
<b>Goals Supported</b>		Improve the quality of housing stock
<b>Needs Addressed</b>		Improve the quality of housing stock
<b>Funding</b>		CDBG: \$40,000
<b>Description</b>		The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
<b>Target Date</b>		6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Eight (8) very low income households at or below 50% AMI will be assisted.
	<b>Location Description</b>	The Emergency Home Repair Program is available city-wide.
	<b>Planned Activities</b>	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The Program loans CDBG funds to very low income households to perform emergency repairs, such as replace a broken water heater, furnace or sewer line. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
6	<b>Project Name</b>	Infill Housing Projects
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Increase the supply of decent affordable housing
	<b>Needs Addressed</b>	Increase the supply of decent affordable housing
	<b>Funding</b>	CDBG: \$930,000
	<b>Description</b>	The City's Infill housing program provides the coordinating support to bring together private, federal and local resources needed to create new quality or affordable housing units to replace deteriorating housing stock and/or under-utilized properties. The Infill program also works with realtors and contractors as part of the Have A Heart program. The city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The 2nd phase of the Infill program's 2300 Fowler Project has a goal of creating four new single-family, owner-occupied housing units.
	<b>Location Description</b>	The CDBG-funded Infill Housing project is located at 2300 Fowler in Ogden's NRSA.
<b>Planned Activities</b>	The City's Infill housing provides the coordinating support to bring together private, federal and local resources needed to create new quality and affordable housing units. The Infill program also works with realtors and contractors as part of the Have A Heart program.	

7	<b>Project Name</b>	Ogden Business Exchange
	<b>Target Area</b>	TRACKLINE EDA
	<b>Goals Supported</b>	Stimulate economic growth
	<b>Needs Addressed</b>	Stimulate economic growth
	<b>Funding</b>	CDBG: \$1,000,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	it is expected that by the completion of the project 100 FTE jobs will be available. Due to the projects location in a high poverty census tract, the newly hired workers will be presumed LMI.
	<b>Location Description</b>	The Ogden Business Exchanged project is located in the Trackline EDA.
	<b>Planned Activities</b>	CDBG Section 108 Loans funds will be used to develop a commercial, light industrial park in a blighted area.
8	<b>Project Name</b>	Own In Ogden
	<b>Target Area</b>	OWN IN OGDEN TARGET AREA
	<b>Goals Supported</b>	Expand homeownership opportunities
	<b>Needs Addressed</b>	Expand homeownership opportunities
	<b>Funding</b>	HOME: \$250,000

	<b>Description</b>	Provides down payment assistance to LMI 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.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Forty-five to fifty LMI households will receiving down payment assistance loans.
	<b>Location Description</b>	Own In Ogden target area.
	<b>Planned Activities</b>	Loaning 0% interest, deferred payment HOME funds to LMI families to purchase a home in the Own In Ogden target area.
9	<b>Project Name</b>	Quality Neighborhoods
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Improve the quality of housing stock
	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	CDBG: \$109,803; HOME: \$252,877
	<b>Description</b>	The Quality Neighborhoods Program is defined to be flexible to address the specific needs of block groups within the NRSA. The Program 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.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twelve (12) LMI households will benefit from East Central Revitalization Program, as they purchase renovated homes from Ogden City.
<b>Location Description</b>	East Central Neighborhood of Ogden, located in the NRSA.	

	<b>Planned Activities</b>	The East Central Revitalization Program has a goal to complete the purchase and rehabilitate of twelve single-family housing units that are sold to LMI households during the fiscal year.
10	<b>Project Name</b>	<b>Rental Rehabilitation</b>
	<b>Target Area</b>	OGDEN CITY-WIDE
	<b>Goals Supported</b>	Improve the quality of housing stock
	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental Rehab projects will benefit LMI households. The Rental Rehab program loans funds to rental property owners to rehab substandard or deteriorating rental housing units to bring them up to housing quality standards. The owner must commit by loan agreement to rent only to LMI households and to maintain rents at HUD determined Fair Market Rents. One project is expected to help 4 LMI households; and the City expects to complete one project every other year or as needed.
	<b>Location Description</b>	City-wide rental property owners may apply.
	<b>Planned Activities</b>	Loaning of funds to rental property owners to renovate deteriorating rental housing units.
11	<b>Project Name</b>	<b>Small Business Loan Program</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	<b>Goals Supported</b>	Job Creation
	<b>Needs Addressed</b>	Job Creation
	<b>Funding</b>	CDBG: \$400,000

	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Eight (8) Full Time Equivalent (FTE) will be created. Jobs will be filled by LMI persons. Persons filling the jobs that are located in the NRSA will be presumed LMI.
	<b>Location Description</b>	CDBG small business loan funds are targeted to the Central Business District but may extend City-wide if the need arises to fulfill the City's goal in expanding economic opportunities. In some situations, CDBG funds may be used to assist businesses that will create jobs in the Business Depot of Ogden, or in other areas or the NRSA or city.
	<b>Planned Activities</b>	Loaning funds businesses that will create jobs.
<b>12</b>	<b>Project Name</b>	<b>Target Area Public Improvements</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CDBG STRATEGY AREA
	<b>Goals Supported</b>	Improve the safety and appearance of neighborhoods
	<b>Needs Addressed</b>	Create a suitable living environment
	<b>Funding</b>	CDBG: \$450,000
	<b>Description</b>	Enhance neighborhoods to create a suitable living environment.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All residents of the block will benefit from targeted public improvements, such as streets, curbs, driveways and/or sidewalks.
	<b>Location Description</b>	During the fiscal year the public improvement project will be targeted to the NRSA.
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	<b>Administration</b>
	<b>Target Area</b>	OGDEN CITY-WIDE

<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$255,042; HOME: \$39,840
<b>Description</b>	CDBG and HOME Administration budgets are determined by 20% of Entitlement and 20% of anticipated CDBG and HOME program incomes. Business and Community Development Divisions' personnel and overhead costs to administer CDBG and HOME programs.
<b>Target Date</b>	6/30/2016
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used for the administration of CDBG programs.
<b>Location Description</b>	
<b>Planned Activities</b>	General Program Administration

## AP-50 Geographic Distribution – 91.220(f)

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

The City has identified neighborhood census tracts that have 51% or more residents who are Low- to-Moderate Income (LMI). These census tracts are referred to as CDBG Strategy Area. Most of the city's HUD-funded activities are located in these neighborhoods. Public infrastructure projects (i.e. street 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 target resources to the NRSA and East Central neighborhood. 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 Quality Neighborhoods housing rehabilitation are generally targeted to the NRSA or to East Central neighborhood.

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.

### Geographic Distribution

Target Area	Percentage of Funds
OWN IN OGDEN TARGET AREA	5
BUSINESS DISTRICT BLIGHT AREA	
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	67
EAST CENTRAL REVITALIZATION AREA	60
CENTRAL BUSINESS DISTRICT	14
CDBG STRATEGY AREA	
OGDEN CITY-WIDE	3
TRACKLINE EDA	30

Table 4 - 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 Neighborhood Revitalization Strategy Area (NRSA) primarily and in other target areas, See Appendix A . 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 NRSA) is designed to support actionable, high-impact infrastructure, housing and other development projects that build on Ogden's downtown employment centers and have additional funding committed from other resources. Targeting and leveraging entitlement funding represents the best opportunity to accomplish the city's community development goals.

## **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City utilizes a combination of strategies and funding sources to address the affordable housing needs in the community. The City is committed to improving the quality of affordable housing units in Ogden. These efforts include the implementation of the 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 5 - 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 6 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

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

### **Introduction**

The Ogden Housing Authority (OHA) continues to play a major role in providing public housing within Ogden City. The OHA has 200 public housing units at six scattered sites and administers 857 Housing Choice Vouchers, 30 HUD-VASH Vouchers, 25 Shelter Plus Care Vouchers, and funding for 6 HOPWA clients. In addition, OHA administers 188 Moderate Rehabilitation units owned by private owners. Although the OHA strives for 100% utilization of all housing programs administered there continues to be a shortfall of housing assistance in Ogden City. While the OHA served over 1,700 families during the period January 1, 2014 thru December 31, 2014, which includes over 1,600 children, there continues to be a need for the services offered by the housing authority. There are approximately 1,000 families on the waiting list.

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

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

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

- Maximize the number of affordable units available to the OHA within its current resources by:
- Employ effective maintenance and management policies to minimize the number of public housing units off-line and vacancy turnaround time.
- Insure the waiting list is properly maintained and utilized to meet the housing needs for applicants.
- Reduce time to renovate public housing units.
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the OHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies

Increase the number of affordable housing units by:

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

Target available assistance to Families with Disabilities:

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

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

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

OHA continues to reach out to those served by making educational and informative classes available through other agencies. These classes are related to computers, financing, housekeeping, GED, etc. Although we cannot mandate any of the above we try to encourage and promote self-sufficiency which hopefully can lead to home ownership.

### **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 County's Plan to End Homelessness by 2014. In addition, the City supports St. Anne's Shelter in Ogden, which receives ESG funds. The City has participated in the Continuum of Care (CoC) process regarding Utah's anticipated Emergency Shelter Grant (ESG) Funds for the fiscal year, which is obtained competitively through the Utah Department of Community and Economy Development.

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

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

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

Support the Weber County Homeless Charitable Trust (WCHCT) to provide funding to non-profit homeless providers (described in priority objective 4.1 in the ConPlan). The Weber County Homeless Charitable Trust is an independent organization whose sole purpose and mission is to provide funding to non-profit homeless prevention and services providers. Ogden City supports the WCHCT through the commitment of over \$1 million in non-federal funds to seed the Trust and the Assistant Community

Development Manager serves on the Trusts Board of Directors.

### **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. Anne's 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. Anne's Center, Weber Human Services, and Tri County Independent Living Center refer those meeting the definition of chronically homeless to the OHA. The OHA, if a Shelter Plus Care voucher is available, provides the housing assistance. The partners provide the appropriate services and case management support that provides the opportunity needed to transition to permanent housing and self-sufficiency. The OHA has applied for funding to continue the Shelter Plus Program for an additional year.

**Homelessness Prevention and Rapid Re-housing Program (HPRP)**

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

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

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

## **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**

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 person's transition from domestic violence shelters, jails, prisons, mental health institutions and foster care
- Create a statewide database to chart outcomes and drive change.

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

### Introduction:

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

1. Uneven Fair Housing infrastructure - brochures, webpage and materials are printed only in English, limiting the availability of Fair Housing information to non-English speaking persons.
2. Deteriorating Quality of Housing Inventory - Ogden's housing stock is aging. This along with the prevalence of low incomes and minority concentrations in the NRSA, presents the challenge of deferred maintenance and deteriorating quality of housing stock. Homes in NRSA are disproportionately occupied by minority and disabled individuals.
3. Disproportionate Impact from Good Landlord Program - This program is intended to improve the quality of rental housing in Ogden. The program may disproportionately negatively, impact protected classes by "refuse to rent to applicants with certain criminal backgrounds." Although not intended to discriminate against protected classes, if minorities disproportionately have criminal backgrounds the Good Landlord program could be deemed a violation of the Fair Housing Act.
4. Lack of familiarity of Fair Housing Act by landlords -Many of landlords are not aware of the full implications of the Fair Housing Act and "reasonable accommodations" provision. The Fair Housing infrastructure has not systematically addressed the education of landlords regarding "reasonable accommodations".
5. Lack of familiarity of local building inspection offices with the International Building Code (IBC) and the federally assisted multi-family housing requirements can impact fair housing choice for disabled individuals.
6. High Denial Rates for Mortgage Loans to Hispanics - significantly higher denial rates for home mortgages for Hispanics suggests a financial impediment to fair housing choice for Hispanics and all minorities. Denial rates for Hispanics in Ogden are twice as high as denial rates for whites even after adjusting for income. Furthermore, if a Hispanic household receives loan approval that household is nearly two times as likely to have a high interest loan as a white household. Note: Although Ogden City agrees that there is a significantly higher number of Hispanics denied mortgages and Hispanics disproportionately have higher interest rates in Ogden, the data is inconclusive to determine the reason for the denials and higher interest rates. Ogden City CED contacted a leading local mortgage lender to inquire about the Weber County AI findings and the possible reasons for higher interest rates and higher rate of Hispanics denied mortgages. Poor credit history, no credit history and failure to follow-through with the mortgage application paperwork and process all are important factors which the research provided by UofU for the AI did not take into account. **Although the AI is inconclusive to determine that Hispanics are**

**subject to discrimination based on ethnicity in mortgage lending in Ogden, the City will take steps to encourage fair housing choice.**

**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**

There are several strategies in place to remove or ameliorate barriers to affordable housing in Ogden:

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

**Discussion:**

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

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

### **Introduction:**

The City anticipates that during a two year certification period, July 1, 2015 to June 30, 2016, no less than 70% of its CDBG funding will be spent to benefit low- and moderate-income residents and that no more than 30% of its CDBG resources will be spent preventing / eliminating slums or blight. The City will continue its commitment to improve the quality of affordable housing units and actions that will foster and maintain affordable housing in Ogden.

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

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

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

Some of the obstacles contributing to these underserved needs are:

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

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

The rehabilitation and development of the Ogden City Central Business District and its' adjoining inner-

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

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

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 and improving the quality the city's supply of 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, 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 facilitating their ability to stay in their homes and 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. Utah State University offers a homebuyer education class to Ogden residents. A homebuyer education class is required for all Own In Ogden participants. Participants may submit a receipt for the cost of the class to the City for reimbursement of the homebuyer education class when purchasing a home with Own In Ogden down payment assistance.

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

The Quality Neighborhoods Program targets rehabilitation of older homes, which are HUD-foreclosed and purchased by the City through the Asset Control Area (ACA) program. Due to the age of the housing in the ACA program, it is presumed that lead paint is present and work is performed to mitigate lead based paint hazards. Work on these homes takes place while the homes are still vacant, eliminating the threat of lead-based paint exposure to homeowners. After the rehabilitation work is completed, using HUD safe work practices, a final lead-based paint inspection is conducted. A clearance report, as determined by HUD guidelines, is issued prior to marketing the home for sale to an income-eligible household.

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

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

### **Actions planned to reduce the number of poverty-level families**

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

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

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

Redevelopment organizations 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 collaborate efforts with Ogden Weber Community Action Partnership (OWCAP) and Ogden Weber Applied Technology College's (OWATC) YouthBuild when possible. In addition, Ogden City supports OWCAP's Volunteer Income Tax Assistance (VITA).

### **Section 3**

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

Weber Applied Technology College's Youth Build Program, and Utah Department of Workforce Services, Ogden's Community and Economic Development Department has established a Section 3 plan, which includes notifying low-income, public housing residents of job opportunities generated from HUD-funded programs and projects and provides preferences for Section 3 business in construction contracting opportunities.

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

During the AAP FY2015-2016, the City will continue to strive to establish an institutional structure that maximizes the funding sources used for housing and community development needs as well as simplify the process involved in developing new housing, improving conditions of existing housing and creating jobs.

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

- Strengthening existing public/private partnerships and creating new ones to implement programs and deliver services of all types.
- Promoting citizen participation in ConPlan planning processes.
- Utilizing the city's website to create an easy to access HUD-related information.
- Working with non-profit housing providers to address the housing needs of the low-mod income residents (i.e. Utah Housing Corporation, Utah Non-Profit Housing Corporation).
- Partnering with non-profit organizations to fund and/or develop job creation and business development projects, such as Wasatch Community Foundation a Utah CDFI.
- Working with City Departments/Divisions to complete HUD funded activities (i.e. street improvements and building inspections).
- Collaborating with social services providers to assist Ogden's low-income residents.
- Participating in the Weber county Charitable Trust Fund and Weber County Homeless Coordinating Council to support the efficient use of public funds that serve the homeless population.
- Supporting advocacy and planning activities with organizations whose primary mission relates to the housing for low- to moderate-income households.

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

The City of Ogden is involved in many different committees and groups. These groups involve representatives from social service agencies, housing agencies both City and County Housing Authorities, and other community stakeholders. Committees and groups typically discuss the

coordination of efforts to enhance the effectiveness of the committee's or group's goals. The City will continue to support efforts through the participation in the following committees:

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

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

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

## **Discussion:**

## Program Specific Requirements

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

#### Introduction:

A 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.

It is anticipated that at the start of the AAP program year July 1, 2015, \$1,340,000 available in the HUD Section 108 loan proceeds for the Ogden Business Exchange Project.

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

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	1,340,000
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
<b>Total Program Income:</b>	<b>1,340,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
---	---

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

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

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

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

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

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

**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:**

## Annual Action Plan FY2016 Budget

## Appendix B

### Summary of Citizen Comments

### Five Year Consolidated Plan 2016-2020

#### Public Hearing December 14, 2014

Own In Ogden program – a time-tested program that deserves to continue – promotes owner-occupancy and new, younger families.

East Central Revitalization Program – great program. The homes look fantastic.

Home Sweet Ogden program – This program makes a difference in East Central.

East Central Revitalization Program – These homes are great! They change the neighborhood in a good way.

HELP is amazing Program – will work wonders.

How do you advertise for the HELP Program?

Give HELP more money to expand and help more people.

I love the new Infill homes! Great Work!

(Infill program) Excellent planning to bring new families to Ogden – and the design is honest to the neighborhood.

Emergency Home Repair program – Benefits those on fixed incomes or those caught without a savings for repairs. Alternative would be an unsafe and unsanitary condition.

Could we expand the Own In Ogden area? Or look into other grant programs for down payment assistance.

We need Own In Ogden in Ron Claire.

Response: The City included the option to expand Own In Ogden boundaries to include Mt. Lewis in the public outreach process. One comment was received supporting the idea no other positive feedback was received to expand the boundaries. Therefore, the City has determined to continue funding the target area as previously adopted.

We need a sidewalk on North Street from Monroe to Washington.

Streets lights – a priority need.

Street lights are needed in dark neighborhoods (North end of Monroe)

Response: The City has targeted HUD resources for public improvements to the East Central neighborhood. East Central's proximity to the Central Business District can provide the most impact for improving the City's overall conditions. The request for sidewalks and street lights in Mt. Lewis area will be forwarded to the City's Streets Department.

### Comments from Aspen Village HOA meeting (Mt. Lewis neighborhood) November 24, 2014

- We need sidewalks on North Street

Response: City will pass on the request for sidewalks to the Streets Department.

- Target funds for down payment assistance for Mt. Lewis area.

Response: The City included the option to expand Own In Ogden boundaries to include Mt. Lewis in the public outreach process. One comment was received supporting the change in boundaries, no other feedback was received to expand the boundaries. Therefore, the City has determined to continue funding the target area as previously adopted.

### Comments from Rotary Club ConPlan Outreach meeting February 18, 2015

- Oak Den Bungalows - should have basements so families have an option to grow and stay in their homes.

Response: the City considered adding basements but due to the water table basements could not be included.

- It's a benefit to keep Code Enforcement - It's a good thing to fund it with City funds, so it's not restricted by federal rules.

### Comments from Trolley District Community Council – ConPlan Outreach February 12, 2015

- During questions and answers citizens requested CDBG funds to be used to improve safety in Lester Park and to pay for a study to make the park an asset to the community - complaints received that drug paraphernalia is littering the park. Another commented that we need funds for high-end rental units. I follow-up, a written request for funding was received by email, see Attachment 1.

Response: City CDBG funds cannot be used for Lester Park because it is surrounding the Weber County library which makes it a regional park; it does not qualify as a low-to-moderate income area benefit.

Response: CDBG and HOME can be used to benefit LMI persons with certain housing activities, HUD funds cannot be used for "high-end" rentals. New high-rentals are being built privately in the River project area.

### Comments from Utah Division of Workforce Services TANF staff

Temporary Assistance to Needy Families (TANF) - "Next Generation Kids" anti-poverty program.

1. The Good Landlord Program should make an exception for persons who are working in recovery and taking actions to improve their lives. If a felon is working with UDWFS in the TANF program, they should be considered for a Good Landlord waiver.

Response: the City will reevaluate the Good Landlord program to determine if it disproportionately impacts minorities and if it is restrictive.

2. We need more programs to help LMI persons with rehabilitating their home.
- 3.

## **Weber County Homeless Coordinating Committee (Local Homeless Coordinating Council)**

1. Funds are needed to help build The Lantern House.
2. Other cities have used CDBG to build soup kitchens.

Response: The City has been a major contributor to the Lantern House. The City has contributed significantly larger amounts than surrounding communities that make up the Lantern House service area. Ogden City has contributed what it can. Other communities in the service area have a responsibility to contribute and have access to state and county funds. Fund raising can be targeted to other Weber County cities.

3. The Good Landlord program may be too strict, the City can try an appeal process that is easily accessible, just having an option for an appeal process or some way to assist clients that have been through treatment or have been rehabilitated needs to be considered.

Response: the City will reevaluate the Good Landlord program to determine if it disproportionately impacts minorities and if it is restrictive and if it complies with federal and state laws.

## **Comments Next Generation Kids (parent financial education – ConPlan outreach March 25, 2015)**

The Good Landlord Program may be too restrictive - make an exception for people in recovery.

Response: the City will reevaluate the Good Landlord program to determine if it disproportionately impacts minorities and if it is restrictive and if it complies with federal and state laws.

## **Emails received**

**Email from Best Friends** - Utah: Request CDBG funds to support a new, wellness and spay/neuter animal clinic to assist low income pet owners.

Response: Staff examined the community outreach, needs assessment and found housing rehab, job creation and down payment assistance ranked as top priorities from citizens; animal services were not identified as a priority need. The City does not fund sub-recipient public services activities.

**Email from Trolley District** – 1) endorses a unique and substantial makeover of Lester Park, 2) supports incentives for historic preservation, 3) supports incentives for facilitating repositioning of high-crime multi-family projects to higher and better living space; 4) TDCC loves community retail and places to gather. Using available land for moderate-density and mixed-use development instead of single family residential and 5) supports a transit overlay zone for the proposed Trolley/BRT/Transit line to run thru Trolley District. (Attachment 1 includes the entire email).

Response: The City concurs with the direction that Trolley District suggests in the proposal and has many of the elements suggested already addressed in the Quality Neighborhoods Program. A Transit study will be done in conjunction with UTA determining route and feasibility of the Trolley line in the area.

## Comments from Trolley District Community Council – Email March 27, 2015

Dear Ogden City,

It is our understanding that Ogden City is soliciting public comment as part of their new 5-year Consolidated Plan for over 6 million dollars of HUD funding. As the local 501(c)(3) representing the area known as East Central, which represents the bulk of the NRSA defined in this plan as an area of need, the Trolley District Community Council feels compelled to provide specific and unanimous feedback to the City. This feedback has been discussed at monthly meetings over the past 16 months with over 295 participants and we feel is representative of the community at large. We expect this feedback will be incorporated in the Consolidated Plan in order to be representative of the neighborhood for which it serves. Thank you for your time and consideration.

1) Lester Park – Few things will do more for the Trolley District's continued renewal than transforming Lester Park into a signature destination for activity and fun within Weber County. The combination of a flagship park and newly-appointed Main Library will be a critical visual in rebranding the area as a great place to raise a family. The TDCC enthusiastically endorses a unique and substantial makeover for Lester Park.

2) Historic Preservation – The Trolley District is home to some of Utah's most interesting and eclectic architecture. Sadly, many of these structures lie fallow, have been chopped up into unsafe living quarters, or have been demolished before their time truly came. The TDCC supports incentivizing the adaptive reuse of vacant historic structures, the restoration of historic homes to their original configurations and quality of finish, and the preservation of at-risk historic structures within the District.

3) Targeted Multifamily Repositioning – Some of the more intractable problems in the Trolley district are absentee-owned, run down apartment structures that make just enough money to not be worth tearing down, but not enough to economically be transitioned to quality housing stock. These structures often become a haven for drugs and other illicit activities. TDCC supports incentivizing and facilitating the repositioning of high-crime multifamily projects to higher and better living space.

4) Urban Infill – We're fortunate to have several significant undeveloped and easily redeveloped tracts of land within the Trolley District. We support incentivizing the construction of high quality single and two-family housing stock on smaller parcels and walkable, moderate-density mixed-use, mixed-income community, and neighborhood commercial space within our larger tracts. TDCC loves community retail and places to gather! Using available land for moderate-density and mixed-use development instead of single-family residential will provide more opportunities for housing to offset any losses incurred from returning makeshift apartments to their original purpose as single-family homes (as mentioned in item 2).

5) We support the facilitation of a transit overlay zone for areas within two blocks of the proposed Trolley/BRT/Transit line that will run through our District.

In Earnest,

The Trolley District Community Council,  
Board, and Residents



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5 Damien Archuleta	801-497-1528 1045 Capitol St	
6 Inge S. Harker	385-333-5755 1024 25 <sup>th</sup> St.	
7 Kerry Chrismar	801 866 8318	SIDE WALKS!!
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4 Cheryl Burnett	751 25th st	
5 EVA Barnett	751 25th st	
6 Roxann Anderson	1487 Canyon Cove # 21	
7 ARESA V DRAGO	735 25th st	

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10 Brad Greenfield	2641 Van Buren Ave.	"
11 Kocio Sivos	2651 Van Buren Ave.	N/A
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14 Elisa Swain	2638 Eccles Ave.	ezswain@gmail.com

## Ogden Trolley District Board Meeting

### Lester Park children's plans

#### Most popular:

Long LONG slide  
zip line  
treehouse  
long tall ladder  
seesaw  
merry-go-round  
swings  
little "houses" to play pretend  
rope tower/rope spider web  
monkey bars

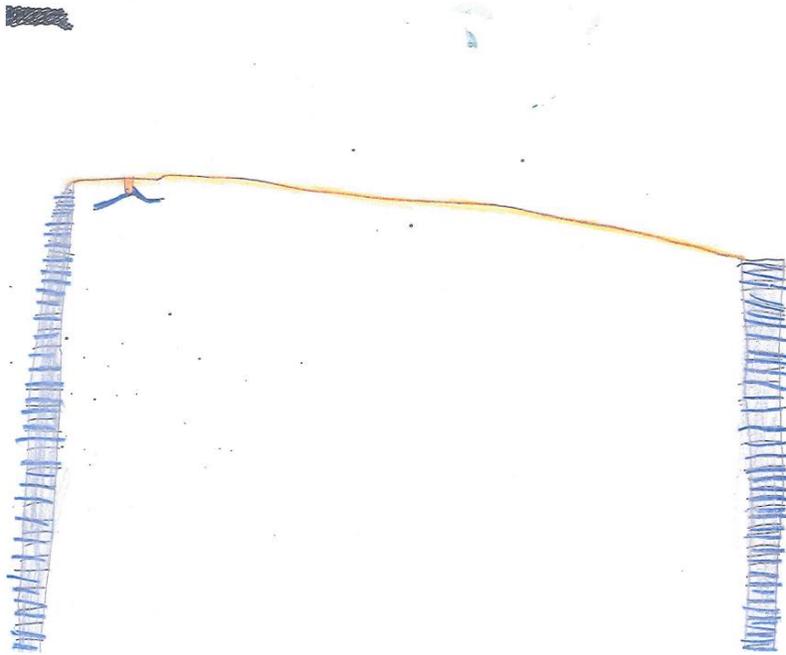
#### Original and Singular Ideas:

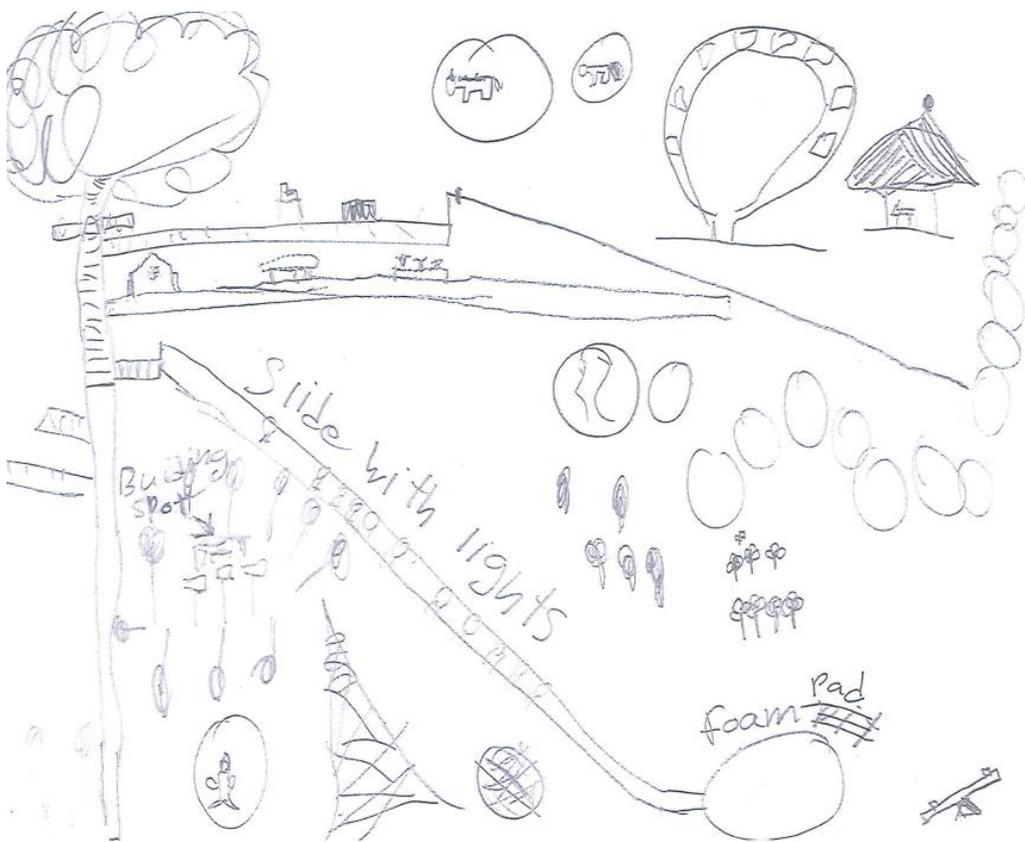
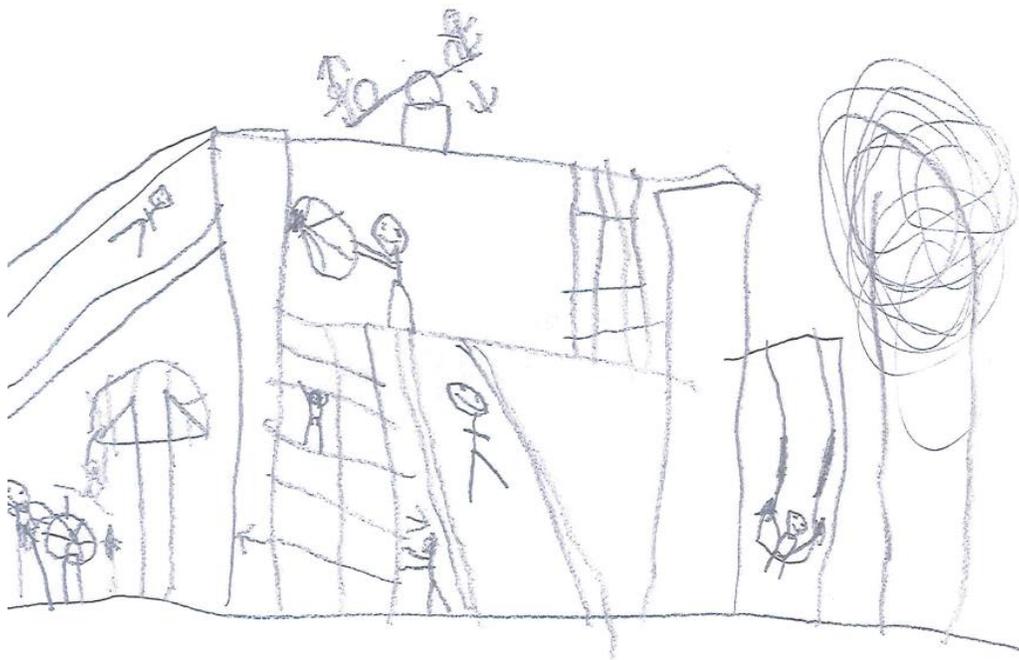
construction area with tools and nails to wood work  
thematic park: a pirate park, a WW2 Era park  
flower garden  
petting zoo  
twisty long ladder  
trampoline  
fairy house building area  
hopping stones  
slide with lights  
spiny chairs - actual thing  
rope bridge  
teepee's  
tire swing  
Trains (like train/pirate park in South Weber)  
sled park  
ice skating  
fossil finding area

#### Parks that inspired some of the children/parks they love:

3 Story Treehouse in Cheyenne, WY  
Wood construction park in Germany  
Grant and 18th park : *Adventure*  
Fruit Heights Castle Park  
Train/Pirate park in South Weber

Other thoughts: *Climbing Wall, Functional water feature (no splash pad)*





**Comments from Trolley District Community Council – ConPlan Outreach February 12, 2015  
Attachment 1 (continued)**

- 1) Lester Park – Few things will do more for the Trolley District’s continued renewal than transforming Lester Park into a signature destination for activity and fun within Weber County. The combination of a flagship park and newly-appointed Main Library will be a critical visual in rebranding the area as a great place to raise a family. The TDCC enthusiastically endorses a unique and substantial makeover for Lester Park.
  - \$50,000 for park master plan (re-design). Selected design firm to have substantial experience in iconic public space and park design. More than 3 mandatory community input meetings.
  - \$950,000 from the Con Plan HUD funding. Full park build-out will require additional funding. The Trolley district supports. Phased park design can be phased in increments over 3 years.
  
- 2) Historic Preservation – The Trolley District is home to some of Utah’s most interesting and eclectic architecture. Sadly, many of these structures lie fallow, have been chopped up into unsafe living quarters, or have been demolished before their time truly came. The TDCC supports incentivizing the adaptive reuse of vacant historic structures, the restoration of historic homes to their original configurations and quality of finish, and the preservation of at-risk historic structures within the District.
  - In order to obtain a demolition building permit, the Land owner must first present to Landmarks Commission to obtain approval. (and have future site plan)
  - Demolition aversion funds: before issuing a building permit within a National Historic District, the City will have right of first refusal to buy fair market price.
  - Acquire, renovate and re-sell 3 homes per year with notable, architectural character (See East Central Bench National Historic District survey). Renovations will be performed by a licensed Architect and Contractor, with extensive historic renovation experience.
  - Provide design assistance to home owners that adhere to the Secretary of Interior standards. Between 5 and 15.
  - Provide historic home renovation to single family home owners. LURA to be owner-occupied for 5 years.
  - Re-doing MEP systems on this.
  
- 3) Targeted Multifamily Repositioning – Some of the more intractable problems in the Trolley district are absentee-owned, run down apartment structures that make just enough money to not be worth tearing down, but not enough to economically be transitioned to quality housing stock. These structures often become a haven for drugs and other illicit activities. TDCC supports incentivizing and facilitating the repositioning of high-crime multifamily projects to higher quality, and better living space.

- \$5,000 to study and identify problem problems for larger multi-family properties (5+ units and above) that original use was intended for multi-family use.
  - These properties will be areas of repeated high crime, code violations, and substantial public peacekeeping dollars.
  - Expand the Rental Rehabilitation program to \$250,000 per project. (Currently up to \$90,000, 8 total projects)
  - Applications for these funds can be submitted by CHDO's, NGO/non-profit, and experienced developers. Project construction must be completed by licensed architect and contractors.
  -
- 4) Urban Infill – We're fortunate to have several significant vacant, under-utilized, and easily redeveloped tracts of land within the Trolley District. We support incentivizing the construction of high quality single and two-family housing stock on smaller parcels and walkable, moderate-density mixed-use, mixed-income community, and neighborhood commercial space within our larger tracts. TDCC loves community retail and places to gather!
- Identify parcels of opportunity and organize 3 categories 1) Single and Two-family homes, 2) Moderate density multifamily and mixed-use 3) neighborhood commercial.
  - Low-interest, gap financing for business startups,
  - community centers
  - If a tract of contiguous land if available over .50 acres, the neighborhoods first priority is to not raze and re-develop as single family new construction. No new subdivisions needed.
  - Single family construction of over 3 homes on a dual-block face is prohibited.
- 5) We support the facilitation of a transit overlay zone for areas within two blocks of the proposed Trolley/BRT/Transit line that will run through our District.
- Modify Envision Utah's draft form based code for a TOD overlay for \$85,000 in year 1. Complete TOD overlay. Consultant. Adopted by end of year 2.
  - TOD overlay will only be activated upon adopted alignment from UTA and city. Then fund additional \$25,000 to apply code and property rights along cooridoor.

## **Appendix C – Programs and Goals Summary Matrix**

### **Ogden City Five Year Consolidated Plan 2016-2020 Programs and Goals Matrix**

#### **Priority Objective 1: IMPROVE THE QUALITY OF HOUSING STOCK**

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

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

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

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

**1.3 Rental Rehabilitation Loan Program** – Improve the conditions of rental units

As Ogden's housing stock ages, landlords are faced with the challenge of making needed property upgrades and with maintaining decent, safe and sanitary units with limited funds. 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. Typically this program is gap financing that requires, when possible, for

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

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

profit and non-profit developers to provide additional capital for the rehabilitation of rental housing. Projects receiving assistance must maintain Fair Market Rents as determined by HUD. Applications are accepted on a first-come, first-served basis. The Housing Priority Needs analysis rated low-income renters as a high priority due to the high number of low-income renters experiencing a housing problems. Therefore, priority is given to rental properties that primarily serve very-low or low-income residents, are located in the NRSA and to owners that commit other funding sources.

<b>Priority Objective 1. Improve the quality of housing stock</b>				
#	HUD Goals	Strategies	Outcomes	Funding
1.1	1	Quality Neighborhoods Program: Alleviate conditions of blight by providing quality and affordable housing opportunities. Includes Asset Control Area (ACA) Program.	<ul style="list-style-type: none"> <li>Rehabilitate and upgrade substandard housing units.</li> <li>Increase the number of decent, safe and affordable housing units in the East Central.</li> <li>Improve the neighborhood by rehab of "troubled" properties</li> </ul>	<ul style="list-style-type: none"> <li>HOME</li> <li>HOME Match</li> <li>CDBG</li> <li>Private resources leverage federal funds to develop affordable housing.</li> </ul>
1.2	1	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<ul style="list-style-type: none"> <li>Assistance to low-income residents through 0% interest, deferred payment emergency home rehabilitation loans.</li> <li>Improve quality and safety of housing units.</li> <li>Decrease the number of low income residents facing the threat of homelessness.</li> <li>Decrease the number of homeowners facing housing problems.</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> </ul>
1.3	1	Rental Rehabilitation Loan Program: Improve the conditions of rental units.	<ul style="list-style-type: none"> <li>Decrease the number of substandard rentals units.</li> <li>Increase the number of safe, sanitary, affordable rental units.</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> <li>Private resources leverage federal dollars to develop affordable, decent rental units.</li> </ul>

#	Expected Units of Accomplishment	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
1.1	Quality Neighborhoods: housing properties improved	12	12	12	12	12	60
1.2	Housing units assisted for emergency home repairs	5	5	5	5	5	25
1.3	Rental units rehabilitated		4		4		8

**Priority Objective #2 – EXPAND HOMEOWNERSHIP OPPORTUNITIES**

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

In 2010, US Census data revealed that Ogden City’s housing inventory was at 8% vacancy rate; of the occupied housing units, 42% were renter-occupied, which has contributed to a significant amount of blight and deterioration.<sup>3</sup> As reported in the Regional Analysis of Impediments for Fair Housing Choice for Weber County by University of Utah, Ogden City

<sup>3</sup> US Census Data 2010

has a very high share of rental units. Countywide about 28% of occupied units are rental; whereas, Ogden has 42% rental units.<sup>4</sup> This area has an above average number of vacant units compared with the overall City average. The Own In Ogden program provides zero percent interest, deferred payment down payment assistance loans.

**2.2 Homebuyer Education – Ensure homebuyers are suitable to undertake and maintain homeownership**

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

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

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

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

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

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

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

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

<sup>4</sup> Regional Analysis of Impediments for Fair Housing Choice for Weber County, May 2014, by University of Utah

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

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

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

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

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

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

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

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

#### 5.1 Demolition Loan Program – Promote neighborhood safety

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

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

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

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

## Priority Objective #6 – JOB CREATION

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

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

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

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

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

## Priority Objective #7 – BUSINESS COUNSELING

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

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

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

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

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

## Priority Objective #8 – CREATE GREATER ACCESS TO CAPITAL

Increase access to capital to struggling, growing, or newly emerging businesses

**8.1 Loan Loss Guaranty Program** – create greater access to capital through direct financial assistance to businesses.

CDBG funds are to be used to build lending capacity for targeted projects within the Central Business District. Each business meeting CDBG qualifications is lent a reserve amount which is escrowed to the borrower’s benefit to create better loan coverage ratios. The funds are designed to help extend the borrowers security while reducing the risk exposure to a loan through the creation of a reserve. It will allow larger loans than under the current Small Business Loan Program. The Loan Loss Guaranty (LLG) program will magnify job creation by creating greater loan capacity. It will begin to offset decreasing amounts available through the existing program.

**8.2 Administrative support to the WCF** – provide administrative support to the Wasatch Community Funding, Inc. (WCF) whose mission is to create greater access to capital for economic development in the CBD.

Financial support is needed to grow businesses, thereby, supporting the economic development in the community. In Ogden, the young low-mod income (LMI) person and more deeply entrenched LMI make up over 70% of the population. To assist the struggling LMI population, Ogden City facilitated the creation of the Ogden Reinvestment Corporation (ORC) in 2009 and was recertified as a Community Development Financial Institution (CDFI) in 2013. This designation allows Utah CDFI to apply for and potentially receive millions of dollars from the U.S. Department of Treasury to fund small and micro business loans. In 2015, ORC will partner with Utah Center for Neighborhood Stabilization to become Utah CDFI, which will serve the entire state of Utah. Ogden City will create Wasatch Community Funding, licensing under Utah CDFI, to provide financial assistance to the greater Ogden and the Northern Utah areas. This partnership between WCF and Utah CDFI will help increase WCF’s access to capital, capacity, and expand its geographical footprint. The City provides in-kind City staff to assist in bringing the WCF into operation. Its mission is to provide access to capital that is not available to low moderate income entrepreneurs. WCF is designed to pool funds from several resources to spread out the risk of lending to less than ideal borrowers. Funding may come from local and national banks’ Community Reinvestment Act (CRA) funds, federal grants, and private equity investors. The goal is to leverage the small business loan program (as well as other federal state and local programs) to blend loans to reduce the risk to any one lender. WCF, as a nonprofit lender, provides the resources and tools that small businesses need to succeed and to help the economic recovery activities within the Ogden City area. Ogden City sets a high priority in providing the capital needed to support entrepreneurs in starting a business, in creating jobs and in growing their business. Ogden City Business Development Division works in partnership with WCF.

Priority Objective #8: Create greater access to capital				
#	HUD Goal	Strategy	Outcome	Funding
8.1	3	Loan Loss Guaranty Program: Direct financial assistance to for-profit businesses to create permanent full-time jobs. The program allows for lending larger loan amounts and leverages CDBG to increase lending capacity through bank participation.	<ul style="list-style-type: none"> <li>• Create jobs with a minimum of federal funds</li> <li>• Participation with banks and Wasatch Community Funding to expand funding opportunities and to share the risk.</li> <li>• Provide new funding streams to fill the gap for businesses turned down or unable to be fulfilled by traditional banks.</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• Leverage private resources</li> </ul>

8.2	3	Provide administrative support to Wasatch Community Funding, Inc. to create greater access to capital.	<ul style="list-style-type: none"> <li>• Increase the success rate for businesses in Ogden</li> <li>• Attract more businesses to open in Ogden</li> <li>• Support the struggling start-up businesses</li> <li>• Fill the gap for funding small businesses</li> <li>• Strengthen the City's economic base</li> </ul>	<ul style="list-style-type: none"> <li>• City General Funds</li> <li>• Leverage private resources</li> <li>• No federal funds</li> </ul>
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#	Expected units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
8.1	Loan Loss Guaranty: Full-time Equivalent Jobs created/retained		8		8		16
8.2	Assist in the creation of WCF as a licensed Utah CDFI	1					1

### Priority Objective #9 – STIMULATE ECONOMIC GROWTH

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

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

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

The Ogden Business Exchange Project will include the use of CDBG entitlement and HUD Section 108 loan funds for the acquisition and development of under-utilized and/or vacant properties and infrastructure improvements for the development of approximately 3,062,286 square feet of business, manufacturing and industrial, commercial park. The Ogden Business Exchange Project that will create an estimated 100 - 500 permanent full-time equivalent (FTE) jobs to be made available to individuals with incomes at 80% or less of Area Median Family Income as established by HUD and jobs are expected to be created beginning in 2016. CDBG Entitlement will include slum and blight removal activities.

Priority Objective #9: Stimulate economic growth				
#	HUD Goal	Strategy	Outcome	Funding
9.1	3	Central Business District Revitalization: Expand Ogden's economic base through developing underutilized properties	<ul style="list-style-type: none"> <li>• Job creation and/or removal of blight</li> <li>• Attract new businesses</li> <li>• Provide gap financing to support business success</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• Leverage private resources</li> </ul>
9.2	3	Ogden Business Exchange: Acquisition and/or development of under-utilized properties for the development of a commercial /light industrial park.	<ul style="list-style-type: none"> <li>• Assembly of land into reasonably-sized parcels necessary for economic development</li> <li>• Improve aged and deficient infrastructure</li> <li>• Create permanent jobs</li> <li>• Remove slum and blight conditions</li> <li>• Attract businesses to improve the City's economic base</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• Section 108 Loan</li> <li>• Leverage Private resources</li> <li>• RDA</li> </ul>

#	Expected Units of accomplishments	Year 1	Year 2	Year 3	Year 4	Year 5	Aggregate
9.1	CBD Projects completed	1		1		1	3
9.2	Ogden Business Exchange Project FTE Jobs created	10	10	20	20	40	100

<b>PROGRAMS AND PROJECTS 2016 – 2020</b>	<b>5 year City's GOAL</b>	<b>5 year # in NRSA</b>	<b>5 year % in NRSA</b>
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	60	60	100%
1.2 Emergency Home Repair: Housing units rehabilitated	25	15	67%
1.3 Rental Rehabilitation Program: Rental housing units assisted	8	8	100%
2.1 Own in Ogden Down Payment Assistance: Loans	225	180	80%
2.2 Homebuyer Education Classes: People attending class	225	180	80%
3.1 Infill Housing	20	20	100%
3.2 Community Housing Development Org: Housing units	8	8	100%
4.1 WCHCT – competitive grants to non-profit homeless providers	3	3	100%
4.1 WCHCC – participate in the Weber County Homeless Coordinating Committee	Ongoing		
5.1 Demolition Loan Program: Structures demolished	2	2	100%
5.2 Target Area Public Improvements: Projects	2	2	100%
6.1 Small Business Loan Program: Full-time Jobs created	40	40	100%
7.1 Business Counseling (BIC): People served	2,500	2,500	100%
8.1 Loan Loss Guarantee	16	16	100%
8.2 Wasatch Community Funding, Inc.	2	2	100%
9.1 Central Business District Revitalization: Projects	3	3	100%
9.2 Ogden Business Exchange Project	100	100	100%