



# Five Year Consolidated Plan

July 1, 2015 through June 30, 2020

Including

Annual Action Plan July 1, 2015 to June 30, 2016

City of Ogden

Community and Economic Development Department

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# Executive Summary

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

### 1. Introduction

Ogden's Five Year Consolidated Plan 2016-2020 (ConPlan) provides the strategic blueprint for how the City will address housing, homelessness, special needs population, community development and economic development activities for low- to moderate-income persons and neighborhoods over the next five years. The process for preparing the Consolidated Plan is a collaborative process where Ogden City strives to establish a unified vision for community development actions. The plan provides a comprehensive overview of how the City will partner with other community stakeholders to provide decent housing, a suitable living environment and expanded economic development opportunities, principally benefiting low and moderate income persons.

The creation of **QUALITY AND AFFORDABLE HOUSING** is a primary concern, particularly in older deteriorating central-city neighborhoods. The creation, development and restoration of safe, habitable and affordable housing stock is an ongoing effort. Housing projects that increase the amount of decent, affordable and quality housing within reasonable proximity to employment and transportation is a priority. Ogden City also recognizes that preserving properties with historic, architectural and aesthetic values strengthens the community identity, increases property values and promotes civic pride for city residents.

**A SUITABLE LIVING ENVIRONMENT** includes neighborhoods that are free of slum and blight and that provide sound public streets and sidewalks. Consolidated Plan activities seek to improve streets sidewalks and infrastructure in target neighborhoods and will support the demolition of unsafe structures.

Efforts to **EXPAND ECONOMIC OPPORTUNITIES** will continue to be of major importance throughout the next five years. By supporting the creation and growth of small businesses, jobs will be created or retained that will be made available to Ogden residents. Business counseling, providing access to capital for business start-ups, and developing underutilized commercial properties are Consolidated Plan priority objectives to stimulate the economy. The goal is to create jobs for local low- to moderate-income residents.

The keystone to the City's strategy to rebuild neighborhoods is program emphasis in the **NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)**. This requires targeting housing programs, economic development projects and public improvements in the area of need, the NRSA. The NRSA will address the area's economic needs through a comprehensive economic development program designed to spur businesses to relocate or expand in the Central Business District and to create jobs. Related public improvements and upgrades are included in this plan. By designating the East Central and Central Business Districts neighborhoods an NRSA, the city can achieve a greater comprehensive community revitalization and will continue to address the physical and economic needs in the downtown area.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

### **OGDEN CITY CONSOLIDATED PLAN LONG-TERM GOALS AND PRIORITY OBJECTIVES**

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

- 1.1 Acquire deteriorating and/or abandoned properties to rehabilitate when possible and for those not suitable for rehab then demolition and/or new construction may be required. Projects will upgrade existing housing stock in the East Central, alleviating conditions of blight and improving housing conditions.
- 1.2 Rehabilitate housing units that are in need of urgent safety, sanitation and code-related repairs to improve the quality of housing stock and enable low-income homeowners to stay in their homes.
- 1.3 Work with developers/owners to create or to improve the quality and safety of rental units providing low- to moderate-income residents affordable housing options.

#### **Priority Objective #2: Expand homeownership opportunities.**

- 2.1 Assist low to moderate income persons to buy a safe, decent and affordable home in Ogden's target area.
- 2.2 Ensure homebuyers are suitable to undertake and maintain homeownership through homebuyer education.

#### **Priority Objective #3: Increase the supply of affordable and quality housing.**

- 3.1 Increase the availability of housing units to low-to moderate-income residents through the construction or rehabilitation of affordable and quality housing units.
- 3.2 Gap financing to support the efforts of nonprofit organizations undertaking affordable housing projects in Ogden.

#### **Priority Objective #4: Homelessness (Continuum of Care)**

- 4.1 Participate and support the Weber County Homeless Charitable Trust to grant funds to non-profit agencies providing services to the homeless.
- 4.2 Provide collaborative support to the Weber County Homeless Coordinating Committee which is a member of the Utah Balance of State Continuum of Care.

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

5.1 Assist in the demolition of dilapidated structures that are beyond rehabilitation to arrest the spread of blight conditions.

5.2 Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure to support improved quality of life.

### **Priority Objective #6: Job Creation**

6.1 Support the start-up and/or development of viable small businesses to create job opportunities primarily in Central Business District and NRSA.

### **Priority Objective #7: Business Counseling**

7.1 Provide services to small business owners and entrepreneurs that enable them to grow their businesses and support job creation.

### **Priority Objective #8: Create greater access to capital**

8.1 Loan Loss Guarantee Program - providing loan guarantees to businesses to create better loan coverage ratios for lenders.

8.2 Administrative support to Wasatch Community Funding, Inc. a Utah CDFI, which works to create access to capital for developing business owners, where funding has been inaccessible or limited.

### **Priority Objective #9: Stimulate economic growth**

9.1 Expand the city's economic base by financial assistance to businesses, blight removal, and/or through the development of underutilized commercial properties.

9.2 Stimulate economic growth through the Ogden Business Exchange Project that supports development of the Trackline EDA.

## **3. Evaluation of past performance**

An evaluation of past performance is summarized annually in the Consolidated Annual Performance and Evaluation Report (CAPER), which demonstrates the City's performance in administration of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Grant (HOME). As noted in Ogden's Program Year 2014 CAPER last fall, the City's efforts to meet its Annual Action Plan July 1, 2013 to June 30, 2014 and Consolidated Plan goals and objectives were generally successful, especially in view of the budgetary constraints. The City analyzes past performance to ensure and increase the

effectiveness of its funding allocations. The City continues to create partnerships with other agencies to enhance its ability to address community needs and expand the benefits of these federal funds.

The City of Ogden strives to meet or exceed the goals stated in the Consolidated Plan and Annual Action Plans. The City strives to obligate and disburse its CDBG funds in a timely manner; although the City did not meet the May 1, 2014 timeliness test due to delays in the Environmental Review process for the Ogden Business Exchange Project. Since then the City has implemented a spending plan to ensure compliance will be achieved. The City proposes to provide 70% overall benefit in FY2015-2016 to low and moderate income persons, meeting the 70% regulatory requirement. Monthly reports are prepared by staff to monitor spending goals and overall public benefit accomplishments.

#### **4. Summary of citizen participation process and consultation process**

Ogden City has made a conscious effort to broaden public participation in the development of the Five Year ConPlan. These efforts include: 1) attending a variety of community groups and events for the purpose of ConPlan outreach; 2) dedicating a page on the city's website to the ConPlan that provides a convenient way for residents to receive information and make comments (<http://HUDConplan.ogdencity.com/>); 3) sending information of all ConPlan public notices to residents by newspaper, website, and water bill insert; 4) outreach to residents and organizations in low – moderate income areas; 5) holding public meetings, and 6) posting notices of public hearings at city offices, and city and county housing authority offices; and 7) efforts to outreach to the Hispanic population, which is Ogden's largest minority population. The Citizen Advisory Committee (CAC) met four times during the planning process. The CAC meetings provided a forum for discussion, input and recommendations of community development activities. For specific details, see PR-15 Citizen Participation.

The City encouraged and accepted public comments throughout the entire Consolidated Plan process until the end of the required thirty-day comment period. The website allows for easy online comments to be made by the click of a mouse. Ogden City Community Development Division accepts all comments. If a comment received is not appropriate for HUD-funded programs or Community Development efforts, the comment may be forwarded to the appropriate city department for their review and/or implementation. Public comments received are submitted to City Council.

#### **5. Summary of public comments**

See Appendix B for a summary of comments received.

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

See Appendix B for a summary of comments received.

## 7. Summary

With a population exceeding 82,000, Ogden is the largest city in Weber County and accounts for 36 percent of the population of the county. Ogden City is the most affordable city in the region. The median sales price of an existing home in Ogden is \$100,000, while the median sale price of a newly constructed home is \$160,000 both affordable to moderate-income household. Ogden's home sales prices are 14% lower than the national average. Ninety-one percent of all homes sold in the past five years were affordable to households at 80% Area Median Income. Ogden has a high share of rental units. Forty-two percent of occupied housing units in Ogden are renter-occupied, compared to state-wide 30% of occupied housing units are renter-occupied, well below Ogden's share. Nearly all rental housing in Ogden is affordable to low- to moderate-income households. In Weber County, over 70% of rent-assisted households (HUD Voucher holders, tax credit units and public housing units) are in Ogden and 60% of all Weber County renters live in Ogden.

HUD data shows that Ogden has a surplus of 4,208 affordable housing units. The concentration of moderate- and low-priced housing in Ogden results in little price diversity. Life cycling is not a housing alternative. Families desiring to stay in the community but wanting to move to a larger, higher quality home have very little housing choices other than to move to other county alternatives. In order to advance housing choice, the City strives to find the right balance between reinvestment and redevelopment versus development of new housing opportunities. However, with half of the city's census tracts with a population reaching more than 20% poverty, the City is severely limited in achieving this goal. The community development needs are significant, with many areas of overlap requiring cross-cutting, place-based solutions. The City is tasked with determining both the areas of greatest need, and the areas in which community investment can have the greatest impact given the limited resources available.

The ConPlan describes the City's housing market conditions, identifies the need for improved housing conditions and community and economic development and provides strategies to address the needs over the next five years. The resulting Consolidated Plan provides a unified vision for community development and housing actions with the primary goals of improving housing conditions, revitalized target areas, elimination of blight, and expansion of economic development opportunities.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

**Table 1 – Responsible Agencies**

#### Narrative

Ogden City’s Community and Economic Development Department is the lead agency responsible for preparing the Consolidated Plan and for the administration of the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) Grant.

#### Consolidated Plan Public Contact Information

Ward Ogden, Manager Community Development Division, 2549 Washington Boulevard, #120, Ogden, UT 84401. Email: wardogden@ogdencity.com or call 801-629-8940.

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City launched an in-depth and collaborative effort to consult with elected officials, City departments, community stakeholders, general public and beneficiaries of HUD entitlement programs to inform and develop the priorities and strategies contained within this five year plan. In addition, a *Priority Needs Survey* was conducted to solicit input from residents and stakeholders in the City of Ogden. The questionnaire polled respondents about the level of need in their respective neighborhoods for various types of improvements that can potentially be addressed by the use of entitlement funds.

The City worked with a wide array of organizations and existing networks to develop the Five Year Consolidated Plan 2016-2020. Each year, Ogden City maintains relationships with these organizations to work on Annual Action Plans and to coordinate services. The City's consultation strategies included outreach to housing, service, and mental health providers; workforce developers; community advocates; and others partners. Partners were encouraged to alert their clients and program beneficiaries that an important planning process was being undertaken and encouraged active participation by beneficiaries.

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

- Coalition of Resources
- Weber Housing Authority
- Utah Center for Neighborhood Stabilization
- Fair Housing Forum of Utah
- Weber County Homeless Charitable Trust
- Ogden Reinvestment Corporation
- Cottages of Hope
- Ogden Weber Community Action Partnership
- Utah Center for Affordable Housing
- Ogden Housing Authority
- Ogden School District
- Utah Non-profit Housing Corporation
- Rotary Club of Northern Utah
- Latinos United Promoting Education and Civic Engagement
- United Way of Northern Utah
- Catholic Community Services
- Weber Human Services
- Interfaith Works
- Ogden Weber Chamber of Commerce

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

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

- City Staff attends Coalition of Resources (COR) monthly meetings. COR has over 100 representatives from various for-profit, non-profit and public agencies that provide services to Ogden residents. Monthly meetings provide an opportunity for service providers to collaborate and coordinate to efficiently use community resources. COR has been an effective tool in reaching a wide range of citizens.
- City staff has worked with the United Way of Northern Utah to apply for the Promise Zone grant program. United Way submitted application for a 10-year designation to receive multi-agency assistance.
- Ogden City Community and Economic Development Department’s Citizen Advisory Committee reviews ConPlan programs and makes recommendation to the Mayor and City Council about ConPlan programs and funding levels. It includes representatives from service providers, stakeholders, community leaders and city staff.
- The Weber County Homeless Coordinating Council, the local Continuum of Care collaborative applicant, coordinates the efforts of organizations which provide services to the homeless and other special populations for Emergency Shelter Grant (ESG) programs and coordinates groups that serve the HIV/AIDS population with HOPWA funding.
- The Ogden Housing Authority and Weber Housing Authority have worked collaboratively on the ConPlan and Analysis to Impediments to Fair Housing Choice with Ogden City.
- Weber State University and Ogden City entered into a Education Collaborative Agreement to further efficient use of resources for Ogden residents.
- The Disability Law Center (a Fair Housing Initiative grant recipient) has partnered with Ogden City to affirmatively further fair housing in Ogden, providing free fair housing clinics in Ogden.

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

The local Continuum of Care process involves the agencies and programs that receive funding from the U.S. Department of Housing and Urban Development (HUD), and does the following:

- Assesses capacity and identifies gaps in homelessness services;
- Evaluates outcomes achieved by funded programs, in comparison to both local and national benchmarks;
- Proactively develops improvements and solutions to systemic issues;

- Works to implement HUD priorities and community priorities to end chronic homelessness in Utah;
- Facilitates the allocation of funding to homelessness provider agencies;
- Serves as an inclusive vehicle to promote best practices;
- Utilizes the Service Prioritization Decision Assistance Tool (SPDAT) to identify those most in need of service and help prioritize time and resources;
- Facilitates access to mainstream resources and services for the homeless; and
- Works to develop best practices to assist homeless persons directly.

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

Ogden City does not apply or receive Emergency Shelter Grant (ESG). City staff engages with agencies and organizations who are members of the local Continuum of Care on an on-going basis throughout the program year, including participating in the Weber County Homeless Coordinating Committee (WCHCC).

The WCHCC provides coordination of services to the Continuum of Care and its membership to ensure the goals and outcomes established for the Emergency Solutions Grant Program and other special needs housing programs meet the needs of the community. In addition, the WCHCC is the Homeless Management Information System (HMIS) Lead for Ogden City. The WCHCC organization administers the HMIS for the county and sets a uniform standard for all agencies to gather information for HUD reporting and local homeless strategies. All Weber County ESG funded organizations enter information into the HMIS system.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Coalition of Resources
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed proposed ConPlan programs and projects to the COR group, approximately 30 non-profit and agency representatives in attendance. As COR members share info with their clients, this maximizes coordination of programs and citizen participation.
2	<b>Agency/Group/Organization</b>	Utah Balance of State Homeless Coordinating Council
	<b>Agency/Group/Organization Type</b>	Services-homeless Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An Ogden City official and staff attend the Weber County Homeless Coordinating Council (WCHCC) which is a member of the Utah Balance of State Homeless Coordinating Committee. WCHCC is the lead agency for the continuum of care as well as HMIS process, which provides for improved coordination.
3	<b>Agency/Group/Organization</b>	WEBER COUNTY HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Weber Housing Authority (WHA) is a primary agency for addressing housing issues outside of Ogden City but within Weber County. The coordination of efforts improves the efficient use of funds to meet local housing needs. Ogden City provided WHA with support to conduct the annual Point In Time count, January 29 - 31. WHA provided input on programs.
4	<b>Agency/Group/Organization</b>	Weber County Homeless Coordinating Committee
	<b>Agency/Group/Organization Type</b>	Services-homeless Other government - County Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Weber County Homeless Coordinating Committee (WCHCC) - serves on the Utah Balance of State Homeless Coordinating Committee. The City supports WCHCC in its application for Cooperative Agreement to Benefit Homeless Individuals grant funding from SAMHSA Public Health Service Act. The City certified its ConPlan is consistent with WC's Continuum of Care Homeless Assistance program.
5	<b>Agency/Group/Organization</b>	Ogden Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City partnered with OHA to build six CROWN homes and consulted with OHA during the development of the ConPlan and in coordination of homelessness housing and the Point In Time count.
6	<b>Agency/Group/Organization</b>	Wasatch Front Regional Council
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Regional Transportation Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City officials participate and serve on committees to guide the development of regional transportation plans.
7	<b>Agency/Group/Organization</b>	Weber Human Services Aging Services
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Met with Weber Human Services - Aging Services staff September 18, 2014 to discuss and better understand the needs of low-income Ogden senior residents.

8	<b>Agency/Group/Organization</b>	Weber State University
	<b>Agency/Group/Organization Type</b>	Services-Education Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ogden City works on initiatives with WSU to establish workforce alignment and the City signed a letter of collaboration with WSU in July 2014 to contribute to the success of WSU's In-Home Learning System.

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

None were identified.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Weber County Homeless Coordinating Council	Efforts to end chronic homelessness and the coordination of homelessness prevention and services efforts for efficient use of resources.
10-Year Strategic Action Plan to End Homelessness	Utah Department of Community and Culture	This plan is the Strategic Plan for the entire state. The City of Ogden participates in the implementation of the strategies identified in the State's Plan.
Regional Analysis of Impediments Weber County	Weber County	The Regional Analysis of Impediments to Fair Housing Choice in Weber County provides a framework to formulate strategies to affirmatively further fair housing in Ogden.
Weber Housing Assessment Plan 2014	Weber Housing Authority	Assists in the regional planning of housing and homeless prevention efforts in Weber County.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

To ensure cooperation and coordination with other public entities in the implementation of the ConPlan, the City of Ogden coordinated with:

- Weber County
- Utah Department of Community and Culture
- Ogden School District
- Weber State University
- Utah Division of Workforce Services
- Weber Morgan Health Department
- Wasatch Front Regional Council, Metropolitan Planning Organization
- Utah Council of Governments

**Narrative (optional):**

## **PR-15 Citizen Participation**

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

The citizen participation process for the Five Year Consolidated Plan 2016-2020 (ConPlan) began in August 2014 with an information booth at Farmers' Market in Ogden's Central Business District. Farmers' market has been an effective means of providing information to the general public and gathering citizen comments regarding HUD-funded programs.

The Community and Economic Development Department's (CED) Citizen Advisory Committee (CAC) met four times during the ConPlan planning process. The CAC met to review past performance to help identify priority needs, to review ConPlan strategies and objectives, and to make recommendations to the Mayor and City Council regarding the adoption of the ConPlan, Neighborhood Revitalization Strategy Area (NRSA) and Analysis of Impediments to Fair Housing Choice (AI). On March 19, 2015, the CAC approved the Draft Five Year Consolidated Plan 2016-2020, AI and NRSA plans and made recommendations to the Mayor and City Council to approve the plans.

Ogden City has made a conscious effort to broaden public participation in the development of the Five Year ConPlan. These efforts include: 1) attending community groups for ConPlan outreach; 2) a city webpage to provide a convenient way for residents to receive information and make comments; 3) sending ConPlan notices to residents by newspaper, website, and water bill insert throughout the year; 4) meeting with Ogden Housing Authority's Resident Advisory Board and Ogden School District's TANF Next Generation Kids staff and parents to improve outreach to low-income residents; 5) posting notices of public hearings at city offices, and city and county housing authority offices; and 6) providing certified Spanish translators to outreach to Hispanics (the largest minority population) and maintaining relationships with organizations and/or persons who work with minorities and staff provided ConPlan outreach materials at a Cinco de Mayo event at the Marshall White Center, (located in the NRSA census tract 2011, which has a minority population of 40% and 35% poverty rate).

A Public Hearing was conducted on December 16, 2014, with over 30 people in attendance and provided an opportunity for citizens to comment on proposed ConPlan programs. A Priority Needs survey was advertised on the website and was open to the public from January through March 2015, which helped establish a framework for program funding.

The city encouraged and accepted public comments throughout the entire Consolidated Plan process until the end of the required thirty-day comment period (April 3 to May 4, 2015). The website allows for easy online comments to be made by the click of a mouse. Ogden City Community

Development Division receives all comments. Please refer to Appendix B to review a list of citizen/stakeholder comments received during the Consolidated Plan 2016-2020 public hearings and responses to comments not funded.

The Ogden City Council held two work sessions and a Public Hearing regarding approval to adopt and submit to HUD the Five-Year Consolidated Plan for July 1, 2016 through June 30, 2020 and the Annual Action Plan for July 1, 2015 through June 30, 2016, on May 12, 2015. An advertisement for the City Council Public Hearing to adopt the five year ConPlan, AAP and NRSA Plan was published in the local newspaper on April 29, 2015. A presentation was provided of the proposed projects and programs to City Council at a public work session on April 21, 2015. The City Council voted in favor of adopting both the Five-Year Consolidated Plan and the Annual Action Plan on May 12, 2015.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Public Meeting December 16, 2014 for ConPlan - Thirty (30) persons signed-in.	See summary of citizen comments in Appendix B.		
2	Trolley District Community Council	Citizen group	Fifteen people attended a presentation on Proposed programs for the ConPlan 2016-2020 and on the Draft AI on March 12, 2015.	See summary of citizen comments in Appendix B.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Community Group – Next Generation Kids (anti-poverty)	Minorities Non-English Speaking - Specify other language: Spanish  persons in poverty	Eight Utah Div. of Workforce Service staff persons working with Next Generation Kids (anti-poverty) program were in attendance on March 5, 2015 and March 24, 2015, seven parents of Next Gen Kids in a financial education class attended a ConPlan presentation.	See summary of citizen comments not accepted in Appendix B.	See summary of citizen comments not accepted in Appendix B.	
4	Community meeting – Rotary Club	Non-targeted/broad community	Thirty-five business men and women from the community were in attendance, 2/18/15.	See summary of citizen comments in Appendix B.	See summary of citizen comments not accepted in Appendix B.	
5	Community meeting – Aspen Village HOA	Mt. Lewis residents	Six persons signed in at the HOA board meeting which has 60 condos units in the Mt. Lewis neighborhood on November 24, 2014.	See summary of citizen comments in Appendix B.	See summary of citizen comments not accepted in Appendix B.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Community meeting – Interfaith Works Group	Non-targeted/broad community  non-profit religious organization partners	Twenty-four people signed in at the January 14, 2015 meeting, representing various religious groups.	See summary of citizen comments in Appendix B.	See summary of citizen comments not accepted in Appendix B.	
7	Public Meeting	Gibson Community	Over 30 people signed in at the 1st Gibson Community Planning meeting on January 21, 2015.	See summary of citizen comments in Appendix B.		
8	Community meeting – Ogden Housing Authority residents	Residents of Public and Assisted Housing	Seven persons in attendance at the Resident Advisory Board meeting on November 18, 2014.	See summary of citizen comments in Appendix B.	See summary of citizen comments not accepted in Appendix B.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
9	Public Meeting	Citizen Advisory Committee (CAC)	The 8 member Community and Economic Dev. Department's CAC met four times during the ConPlan planning process to provide input and recommendations on programs and funding of projects.	A quorum of five approved a recommendation to City Council to adopt the NRSA, AAP and ConPlan.	See summary of citizen comments not accepted in Appendix B.	
10	Community Meeting – Latinos United Promoting Education and Civic Engagement (LUPEC)	Minorities Non-English Speaking - Specify other language: Spanish	Members of the LUPEC board attended a ConPlan outreach meeting April 9, 2015, providing them an opportunity to comment and participate in the planning process.	See Summary of Citizen Comments.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons		URL (if applicable)
11	Community Meeting – Coalition of Resources	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Coalition of Resources (COR) is a group of Ogden area service providers, at the April 7 COR Meeting, the City announced the 30-day comment period - handouts provided information on how to participate in the ConPlan planning process to 32 persons in attendance.				
12	Public Hearing	Non-targeted/broad community	All Ogden City Council Members and several citizens were presented for two ConPlan Work Sessions, November 25, 2014 and April 21, 2015.				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons		URL (if applicable)
13	Public Hearing	Non-targeted/broad community	Ogden City Council public hearing to adopt the ConPlan, NRSA, and Annual Action Plan was held May 12, 2015.	A resolution was approved to adopt and submit to HUD the ConPlan, NRSA and Annual Action Plan.			

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Overall needs created a framework on which to base decisions in the selection of projects to fund. An examination of the past Consolidated Plans, citizen comments, review of the priority needs survey results, consultation with staff and stakeholders formed the basis for choosing overall goals and objectives for the ConPlan programs and projects to fund for the FY2015-2016 Annual Action Plan. Data provided in this section range from the 2000 to 2010 census, American Community Survey (ACS) 2007 to 2012 data, the Comprehensive Housing Affordability Strategy (CHAS) provided by HUD, and data from the Federal Financial Institutions Examination Council (FFIEC), which provided 2014 demographic and housing estimates for Ogden City. In addition, data from Weber Housing Assessment Plan 2014 provided an overview of housing in Ogden.

Ogden's population shows a modest increase over the past ten years. In 2010, the population of the city was estimated at 82,825 by the U.S. Census Bureau, an increase of 7.3 percent since 2000. Over the past twenty years the 10 year population of Ogden City increased by 22 percent, driven by higher rates of population increase in the 1990s. Ogden is the largest city in Weber County and accounts for about 36 percent of the population of the county. The population growth of Ogden is lower than the 17.7 percent growth rate for the county. Ogden is a mature, older city with little opportunity for new large scale residential development. The City has limited, sizeable parcels of undeveloped land. The number of households in the city, in 2010, totaled 29,631, an increase of 8.2 percent in ten years. The average size of households remains very stable at 2.73 persons per households. The small size of the average household is partly a reflection of the student renters attending Weber State University.

The minority population of Ogden has increased at a much faster pace than the overall population. In 2000 the minority population in the city totaled 16,395 individuals. By 2010 the number of minority individuals in the city had increased by 84.6 percent to 30,268. One in three individuals in Ogden City is a minority up from one in five in 2000.

In 2010, the inventory of residential units in Ogden was 32,482 units. Ninety-six percent (96%) of these units were occupied. Owner occupied units accounted for fifty-eight percent (58%) of all occupied units while renter occupied units represented 42 percent (42%) of the housing inventory. Ogden City has a very high share of rental units. In Utah, statewide about thirty percent (30%) of the occupied housing inventory are rental units, well below the share in Ogden city. Renters in Ogden are primarily non-Senior households. Nearly eighty (80%) of all renters are younger than 55 years. Twenty-one percent (21%) of renters are over 55 years old, whereas forty-two percent (42%) of all homeowners are 55 years or older.

FFIEC data updated 2014, estimates a one percent (1.22%) increase in the number of housing units in Ogden from the ACS 2010 data. 2014, FFIEC estimates 32,877 housing units compared to ACS 2010 estimate of 30,268 housing units in Ogden.

A recent update from FFIEC for 2014 data includes these estimates:

- Ninety-one (91%) of the 32,877 housing units in Ogden are occupied.
- Fifty-one (51%) are owner-occupied
- Forty percent (40%) are renter-occupied
- Nine percent (9%) are vacant

**2014 FFIEC Census Report**

MSA/MD: 36260- OGDEN-CLEARFIELD, UT

Census Tract	% Owner Occupied	% Vacant	% Renter Occupied	% Minority	% Below Poverty Line	2014 Est. Tract Median Family Income	2014 HUD Estimate LMI %
2001	73%	8%	19%	0%	19%	\$64,071	49%
2002.02	29%	12%	59%	0%	23%	\$40,040	58%
2002.03	77%	7%	16%	36%	22%	\$48,641	68%
2003	56%	5%	39%	42%	11%	\$50,951	65%
2004	22%	13%	65%	51%	36%	\$36,472	70%
2005	59%	6%	35%	30%	19%	\$43,572	61%
2006	58%	2%	40%	18%	11%	\$62,505	47%
2007	59%	7%	34%	21%	12%	\$57,851	45%
<b>2008</b>	45%	15%	39%	54%	29%	\$42,271	70%
<b>2009</b>	12%	16%	73%	56%	50%	\$28,815	80%
<b>2011</b>	13%	26%	61%	40%	35%	\$47,898	78%
<b>2012</b>	27%	19%	54%	71%	46%	\$26,662	86%
<b>2013</b>	33%	8%	59%	55%	23%	\$36,251	82%
<b>2013</b>	40%	10%	50%	58%	23%	\$44,652	67%
2014	79%	7%	14%	13%	12%	\$76,920	38%
2015	70%	4%	26%	14%	13%	\$80,144	35%
2016	40%	3%	57%	24%	25%	\$41,055	61%
2017	54%	14%	32%	54%	18%	\$54,669	70%
2018	29%	19%	52%	70%	33%	\$34,020	81%
2019	50%	16%	35%	53%	34%	\$29,751	90%
2020	70%	6%	24%	13%	13%	\$119,469	26%
2101	53%	43%	4%	5%	7%	\$90,605	0%
<b>CITY-WIDE</b>	<b>52%</b>	<b>13%</b>	<b>36%</b>	<b>35%</b>	<b>23%</b>	<b>\$ 52,595</b>	<b>60%</b>

**NRSA**

**Ogden Housing Occupancy Data 2014 - FFIEC**

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

While Ogden's population has increased 5% in ten years 2000 - 2010. Housing needs are determined by reviewing: demographics, population, Area Median Income (AMI), the number and types of housing units available (inventory), and the affordability and condition of housing units. The Housing Cost Burden relative to Household Income is a significant issue in Ogden. Housing problems (Table 7) are identified as households with at least one of these issues: **severe overcrowding, a high cost burden relative to income, and/or are lacking complete plumbing or kitchen facilities (substandard)**. Of the 29,697 households in Ogden, 10,009 households (33%) have one of the four housing problems.

After research and analysis, University of Utah, Bureau of Economic Business Review (BEER) concluded that Ogden has a surplus of 4,208 affordable housing, but there is a need for 177 housing units for very-low- and extremely-low-income housing and for the disabled. In Weber County, Zoning practices and development approvals have a greater impact than any other factor on fair housing choice. If the higher income cities in Weber County do not allow increased levels of affordable housing, particularly rental housing, protected classes will become more highly concentrated and segregated in Ogden by 2020 thereby further limiting housing choice. Nimbysm in the higher-income cities neighboring Ogden is a cause of concentrations in minorities and LMI persons, which can be lessened by a regional approach to affordable housing. The Weber County Regional Analysis of Impediments to Fair Housing Choice reported that there is a need in Ogden for de-concentration of affordable housing, particularly rental housing<sup>1</sup>.

The ACS data compares housing problems between renters and owners. The data reflects that renters have a far greater rate of having one or more housing problems than homeowners. Of those living in substandard housing (incomplete plumbing or kitchen facilities) in Ogden, 82% pay rent. Of those living in severe over-crowding in Ogden, 74% are renters. Renters between 0 - 30% AMI have the greatest percentage (68%) of having at least one or more of the four housing problems (lacks kitchen or complete plumbing, severe over-crowding and severe cost burden).

The average wage in 2014 in Ogden is \$37,325, slightly below the Utah state average wage of \$38,059. It is also noticeable that six of Ogden's 22 census tracts are below the average state wage, contributing to a significant increase in poverty growth in the city.

- Rental housing is highly concentrated in Ogden, with nearly sixty percent (60%) of all rental units in Weber County are in Ogden.
- Ogden has the lowest homeownership rate (58%) in all of Weber County.
- Eighty percent 80% of all tax credit and HUD deep subsidized housing in Weber County is located in Ogden.

Geographic concentrations of substandard housing occur in pockets within the city where density tends to be greatest and the median income lowest.

<sup>1</sup>Data source: Summary Regional Analysis of Impediments Weber County, Prepared by Lotus Community Development Institute and James Wood.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	77,226	81,054	5%
Households	27,379	29,697	8%
Median Income	\$34,047.00	\$41,073.00	21%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

**Deficit or Gap of Affordable Housing by Participating Cities**

The following table lists the number of units needed in each city for three income categories, Extremely Low Income which is 30% and below of AMI, Very Low Income which is 30 to 50% of AMI and Low Income which is 50 to 80% of AMI.

	Extremely Low Income	Very Low Income	Low Income
<b>Roy</b>	566	865	1,282
<b>Plain City</b>	88	163	249
<b>Hooper</b>	98	186	294
<b>Washington Terrace</b>	141	-27	65
<b>West Haven</b>	117	174	174
<b>North Ogden</b>	329	478	782
<b>Ogden</b>	177	-2,313	-1,861
<b>South Ogden</b>	320	317	479
<b>Pleasant View</b>	141	181	255
<b>Unincorporated</b>	145	265	344
<b>Total</b>	2,123	288	2,031

*Source: HUD Sustainable Communities data.*

## Ogden Living Wages 2014

### Living Wage Calculation for Ogden City, Weber County, Utah

The living wage shown is the hourly rate an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). The state minimum wages is the same for all individuals regardless of how many dependents they have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison. Wages that are less than the living wage are shown in red.

Hourly Wages	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Living Wage	\$8.44	\$17.96	\$22.19	\$28.25	\$13.54	\$16.98	\$18.40	\$22.01
Poverty Wage	\$5.21	\$7.00	\$8.80	\$10.60	\$7.00	\$8.80	\$10.60	\$12.40
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

### Typical Expenses

These figures show the individual expenses that went into the living wage estimate. Their values vary by family size, composition and the current location.

Monthly Expenses	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Food	\$242	\$357	\$536	\$749	\$444	\$553	\$713	\$904
Child Care	\$0	\$417	\$704	\$992	\$0	\$0	\$0	\$0
Medical	\$130	\$380	\$399	\$384	\$245	\$375	\$353	\$364
Housing	\$506	\$749	\$749	\$1,030	\$608	\$749	\$749	\$1,030
Transportation	\$285	\$555	\$639	\$686	\$555	\$639	\$686	\$698
Other	\$70	\$165	\$214	\$285	\$124	\$163	\$185	\$219
Required monthly income after taxes	\$1,233	\$2,623	\$3,241	\$4,126	\$1,976	\$2,479	\$2,686	\$3,215
Required annual income after taxes	\$14,796	\$31,476	\$38,892	\$49,512	\$23,712	\$29,748	\$32,232	\$38,580
Annual taxes	\$2,765	\$5,875	\$7,272	\$9,247	\$4,441	\$5,568	\$6,030	\$7,209
Required annual income before taxes	\$17,561	\$37,351	\$46,164	\$58,759	\$28,153	\$35,316	\$38,262	\$45,789

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	5,425	4,600	6,280	3,974	9,419
Small Family Households *	1,675	1,805	2,695	1,899	4,785
Large Family Households *	665	725	995	535	940
Household contains at least one person 62-74 years of age	725	450	775	370	1,510
Household contains at least one person age 75 or older	525	570	585	370	890
Households with one or more children 6 years old or younger *	1,380	1,365	1,820	860	960
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source:

2006-2010 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	155	40	15	0	210	0	0	15	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	105	4	40	25	174	0	25	0	35	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	145	135	100	555	130	120	135	60	445
Housing cost burden greater than 50% of income (and none of the above problems)	2,065	310	0	0	2,375	625	565	145	10	1,345

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	750	875	505	40	2,170	195	745	1,055	300	2,295
Zero/negative Income (and none of the above problems)	255	0	0	0	255	110	0	0	0	110

**Table 7 – Housing Problems Table**

Data 2006-2010 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,495	500	190	125	3,310	750	705	295	105	1,855
Having none of four housing problems	1,510	1,885	2,975	1,310	7,680	305	1,510	2,820	2,434	7,069
Household has negative income, but none of the other housing problems	255	0	0	0	255	110	0	0	0	110

**Table 8 – Housing Problems 2**

Data 2006-2010 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,175	540	130	1,845	195	615	490	1,300
Large Related	355	220	45	620	155	385	270	810
Elderly	445	94	95	634	375	190	245	810
Other	1,225	440	250	1,915	150	225	210	585
Total need by income	3,200	1,294	520	5,014	875	1,415	1,215	3,505

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	830	75	0	905	165	220	45	430
Large Related	230	15	0	245	140	215	0	355
Elderly	355	20	10	385	265	95	45	405
Other	925	195	0	1,120	105	90	55	250
Total need by income	2,340	305	10	2,655	675	620	145	1,440

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS  
Source:

Household Size	1	2	3	4	5	6	7	8
Extremely Low Income up to 30% AMI	\$15,000	\$17,150	\$19,300	\$21,400	\$23,150	\$24,850	\$26,550	\$28,250
Very Low Income up to 50% AMI	\$25,000	\$28,550	\$32,100	\$35,650	\$38,550	\$41,400	\$44,250	\$47,100

Low-Moderate Income up to 80% AMI	\$39,950	\$45,650	\$51,350	\$57,050	\$61,650	\$66,200	\$70,750	\$75,350
Median Income	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100

**Table 11 - Ogden City HUD Income Guidelines 2014**

**5. Crowding (More than one person per room)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	280	109	140	65	594	130	135	115	24	404
Multiple, unrelated family households	0	35	35	45	115	0	10	20	70	100
Other, non-family households	15	0	0	15	30	0	0	0	0	0
Total need by income	295	144	175	125	739	130	145	135	94	504

**Table 12 – Crowding Information – 1/2**

Data Source: 2006-2010 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 13 – Crowding Information – 2/2**

Data Source:  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Weber County has numerous providers of shelter services, all of which are located in Ogden, including Homeless Veterans Fellowship, Ogden Housing Authority, Ogden Rescue Mission, St. Anne's, Weber Housing Authority and Your Community Connection. A broad based effort has been underway to expand local homeless services. The newest project, called the Lantern House, began construction in 2014. This new development along with limited but incremental capacity of less than 5% of all future awarded subsidized rental housing set-asides will help meet long-term demand for housing for the homeless.

*Domestic Violence:* Your Community Connection (YCC) has 28 shelter beds and 9 transitional housing units. In 2013, YCC served 25 families (26 adults and 47 children) through the transitional housing program for an equivalent of 9,248 nightly stays. Homeless families can affordably rent these units and live in them for extended periods of time while receiving counseling, seeking employment and other educational opportunities which will help with long-term family stabilization.

*Housing for the Disabled:* Per federal law, 5% of all newly constructed subsidized housing units must be accessible. The number of accessible units presently available in Weber County is not known. There is clear consensus that a common tracking method would be helpful on a county wide basis and might be best maintained through the Weber Housing Authority. All new multi-family developments will provide accessible housing features in the future, but those are likely to be limited in number. Special Needs housing providers were interviewed, those who had housing acquisition or development goals all report having placed those efforts on hold for one-two years, while the remainder indicated having no plans to develop in the coming five year window. Internal waiting lists remain stable and client housing needs assessments show a growing demand, however restrictions on state funding has meant most families will continue to keep disabled family members at home or in their present living accommodations.

*Elderly Housing,* in 2012 there were approximately 24,137 persons, approximately 10.2% of the population living in Weber County over the age of 65 years. As this population steadily climbs over the next twenty years, a growing number of these seniors will be seeking out affordable housing alternatives but will be met with limited choice. In October 2012, occupancy of those rental properties was 97% or effectively full, given turn-overs. These subsidized properties presently maintain long waiting lists; as do their supportive or assisted living counterparts. There is already some pent-up housing demand for those with even lower incomes, which would be eligible candidates for a new HUD202 property.

### **What are the most common housing problems?**

Housing needs are determined by reviewing the demographics: population, Area Median Income (AMI), the number and types of housing units available (inventory), and the affordability and condition of housing units. The Housing Cost Burden relative to Household Income is a significant issue in Ogden. Housing problems (Table 7) are identified as households with at least one of these issues: **severe overcrowding, a high cost burden relative to income, and/or are lacking complete plumbing or kitchen facilities (substandard)**. Of the 29,697 households in Ogden, these needs have been identified:

- 18% of households (5,425) are extremely low income, with incomes at 0% to 30% Household Area Median Family Income (HAMFI), Table 7.
- 55% of households (16,305) have income ranging from zero to 80% HAMFI.
- 14% of homeowners, at all income levels between 0 and 80%, have at least one of the four housing problems.
- 19% of renter households, at all income levels between 0 and 80%, have at least one of the four housing problems.
- Severe Cost Burden: 8% (2,375) renter households and 4.5% (1,345) homeowners pay over 30% of their income for housing cost.
- Severe Cost Burden: 7.3% (2,170) renter households and 7.7% (2,295) homeowners pay over 50% of their income for housing cost.

The ACS data compares housing problems between renters and owners. The data reflects that renters have a far greater rate of having one or more housing problems than homeowners. Of those living in substandard housing (incomplete plumbing or kitchen facilities) in Ogden, 82% pay rent. Of those living in severe over-crowding in Ogden, 74% are renters. Renters between 0 - 30% AMI have the greatest percentage (68%) of having at least one or more of the four housing problems (lacks kitchen or complete plumbing, severe over-crowding and severe cost burden).

### **Are any populations/household types more affected than others by these problems?**

In general, Cost Burden is a significant problem in Ogden. An estimated 8,519 (29%) of all Ogden household pay 30% of their income to housing costs. While, 4,095 (14%) of households contribute more than half their income to housing costs in Ogden. The Cost Burden of households is greatest among the poor, the working poor and the elderly.

Table 8 illustrates a statistically significant higher representation of rental households compared to homeowners having one or more of the four housing problems. Also, ACS data reflect higher numbers of substandard housing, and higher overcrowding of units for renters compared to owners. Renters are more likely to occupy housing that has one or more of the identified housing problems of overcrowding, high cost burden, lack of complete plumbing or lack of complete kitchen facilities (Tables 7-9).

- 225 households are living in substandard housing (incomplete plumbing or kitchen facilities) in Ogden.
- 93% of the households (210) living in substandard housing are renter households.
- 1,000 households live in over-crowded units (1.01 to 1.5 people per room) in Ogden
- 55.5% of households in over-crowded units (555) are renters
- 44.5% of households in over-crowded units (445) are homeowners.
- 147 households live in severely overcrowded units (1.5 or more people per room) in Ogden.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

For homeless persons or those at risk of homelessness, the most significant problem is the lack of sufficient incomes to pay for housing. This problem has been compounded by decreases in housing subsidies available through Section 8, and the ending of the American Recovery and Reinvestment Act (ARRA) funded Homelessness Prevention and Rapid Re-Housing financial assistance. Many chronically homeless persons have multiple co-occurring disorders which makes housing stability more difficult to maintain once achieved.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

No estimate of the extent of at-risk population is available. There are 2,340 households nearly 8% of Ogden's total households that are earning less than 30% of Area Median Income and paying more than 50% for housing. This is an indication of the seriousness of this issue.

The characteristics and needs of those at risk of becoming homeless:

- Income at subsistence level where one event can lead to homelessness.
- Current "doubling up" in a housing unit where various events can lead to homelessness.
- Levels of access and length of process to receive support services.

The needs of formerly homeless receiving rapid re-housing assistance include:

- On-going case management to address identified needs.
- Sustainable income to achieve permanent housing.
- Adequate resources available from state and federal support programs.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

For homeless persons or those at risk of homelessness, the most significant problem is lack of sustainable income. This problem is compounded by decreases in housing subsidies available through Section 8, and the ending of ARRA funded Homelessness Prevention and Rapid Re-Housing financial assistance. Many chronically homeless persons have multiple co-occurring disorders which makes housing more difficult

once achieved. There are several housing and household characteristics linked with instability and increased risk of homelessness. These characteristics are listed below:

- A high unemployment rate with a resulting loss of income available for housing.
- The lack of assets available for rental security deposits.
- The long waiting lists for both public housing units and Section 8 vouchers.
- Ogden's aging housing, which presents difficulties to households below AMI to maintain housing quality standards and can lead to deteriorated conditions and substandard housing.
- Mental health and substance abuse issues leading to displacement from private housing increasing the pressure on homeless facilities or resulting in people being unsheltered.
- The lack of affordable housing units in the region surrounding Ogden.

## **Discussion**

### **Aging Housing Stock**

In Ogden the number of housing units increased by 2,700 units over the past ten years, a 9 percent increase in the inventory. Ninety percent of the housing inventory of Ogden City was built prior to 2000. The housing stock in Ogden is relatively old with a median age of 45 years. The "old" housing stock increases the need for programs that are targeted at addressing deferred maintenance, rehabilitation and improving energy efficiency.

### **Surplus of Affordable Rental Housing in Ogden**

As reported in the Regional Analysis of Impediments to Fair Housing Choice for Weber County, Ogden City has a surplus of 4,028 affordable housing units. Data shows a need of 177 units for extremely low income households (<30% AMI) in Ogden, a surplus of 2,313 units for very low income households (30%-50% AMI) and a surplus of 1,891 units for low-income households (50%-80% AMI). The surplus of affordable units is due, in part, to the large number of affordable rental units in the city. Low rental rates are partly a reflection of the student market which tends to hold rents down.

Although Ogden has a surplus of affordable rental housing, the most critical unmet housing needs are concentrated in the very-low and extremely-low-income households. These households comprise a significant share of the county's population. One in four households in the county have incomes below 50 percent of the Area Median Income (AMI). Of the 21,260 renter households in Weber County 45 percent or 9,500 households were very low and extremely low-income households Table 1. There were about 5,520 renter households with extremely low-income. Again these renter households are much more likely to be households of protected classes; minority, Hispanic, disabled, or large family.

While an excess of supply of affordable housing in Ogden City has depressed housing sales. There is a disparity in housing markets among cities within Weber County, with the lowest sales prices occurring in Ogden. The City's NRSA minority households have a median income equivalent to only 61% of the White

household income, minority residents are more likely to experience neighborhood limitations in locating an affordable home to purchase. This situation underscores the need to expand affordable housing opportunities in non-concentrated areas, though it would not be possible for government to subsidize enough housing to satisfy the unmet need of persons who are not paid a living wage.

Minimum-wage earners and single-wage-earning households cannot afford a housing unit renting for the HUD fair market rent in Ogden. This situation forces these individuals and households to double up with others or lease inexpensive substandard units. Minorities and female-headed households are disproportionately impacted due to their lower incomes.

### **Affordable Housing Needs**

Ogden City does not need more affordable housing. The need in Ogden is to improve the condition of housing particularly in the NRSA with the goal of providing additional housing options, and when possible, developing new quality housing available to LMI and moderate-income households in the NRSA, to improve overall housing conditions through the reduction and elimination of substandard housing, to provide more price diversity, to encourage life cycle housing options, and to de-concentrate poverty.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,940	945	420
White	2,580	765	290
Black / African American	205	25	0
Asian	4	0	0
American Indian, Alaska Native	40	65	35
Pacific Islander	0	0	0
Hispanic	1,070	80	95

**Table 14 - Disproportionally Greater Need 0 - 30% AMI**

Data Source:

2006-2010 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,165	1,720	0
White	1,965	1,365	0
Black / African American	10	10	0
Asian	55	40	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	1,085	280	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Data Source:

2006-2010 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,820	4,515	0
White	1,345	3,100	0
Black / African American	50	90	0
Asian	10	35	0
American Indian, Alaska Native	0	65	0
Pacific Islander	15	30	0
Hispanic	390	1,185	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	585	3,440	0
White	435	2,600	0
Black / African American	0	50	0
Asian	10	80	0
American Indian, Alaska Native	15	45	0
Pacific Islander	0	10	0
Hispanic	125	660	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,015	1,865	420
White	1,885	1,455	290
Black / African American	205	25	0
Asian	4	0	0
American Indian, Alaska Native	25	80	35
Pacific Islander	0	0	0
Hispanic	860	290	95

**Table 18 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,345	3,540	0
White	705	2,625	0
Black / African American	0	20	0
Asian	0	95	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	605	755	0

**Table 19 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	445	5,890	0
White	295	4,150	0
Black / African American	10	130	0
Asian	0	45	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	45	0
Hispanic	150	1,425	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	170	3,860	0
White	85	2,950	0
Black / African American	0	50	0
Asian	0	90	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	10	0
Hispanic	80	700	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2006-2010 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,825	5,370	3,895	445
White	15,705	3,815	2,540	290
Black / African American	380	100	190	0
Asian	310	75	0	4
American Indian, Alaska Native	225	25	35	35
Pacific Islander	40	15	0	0
Hispanic	3,050	1,310	1,100	115

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Data 2006-2010 CHAS  
Source:

### Discussion:

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The following narratives was published in the *Weber County Regional Analysis of Impediments to Fair Housing Choice*, May 2014, by U of U BEBR.

*RCAP and ECAP areas in Weber County* - In Weber County, there are four racially and ethnically concentrated areas of poverty (RCAP/ ECAP), all three of which are in the southern half of the county. HUD defines a racially/ethnically concentrated area of poverty as (1) a census tract where the number of individuals in poverty is equal to or greater than 40 percent of the tract's population, or an overall poverty rate equal to or greater than three times the metropolitan poverty rate and (2) a non-white population, measured at greater than 50 percent of the population (minority-majority).

*Poverty Rate Three Times County Average* – The identification of RCAPs uses a measure of three times the poverty rate of the county. Any tract with three times the poverty rate of the county is a concentration of poverty. The countywide poverty rate is 14.4 percent, so an area is considered highly concentrated when it has 43.1 percent or more of the population living in poverty. *Figure 3* overlays these areas of high poverty with census tracts that have a minority-majority population. All of the tracts satisfying these two conditions are located within the city of Ogden. There are several tracts located south of the identified RCAPs that are minority-majority tracts but do not meet the poverty condition of an RCAP. Therefore these tracts are not currently defined as RCAPs but these areas are indeed at high risk of becoming RCAPS.

### **If they have needs not identified above, what are those needs?**

In all cases, the RCAP and ECAP tracts are communities of low-valued homes and with a high proportion of minority renters and homeowners. These areas of high concentrations of minority residents also tend to be in areas of only low- to mid-level access to opportunity. With more affordable housing options in the county, these concentrations of poverty and minority residents would be less severe and more evenly distributed in Weber County.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

*Renters in RCAP and ECAP Census Tracts* – Weber County's RCAPs and ECAPs are characterized by high rates of renter occupied housing. Renter occupied housing has a much higher likelihood of concentrations of low income, minority renters. The dominance of rental housing in some of the census tracts is striking. For instance in census tract 2009 there were 1,712 occupied housing units and over 83 percent were renter occupied units Table 4. Furthermore, in RCAP and ECAP census tracts, the rate at which occupied housing units are rented and not-owned never falls below 47.3 percent.

Siting of Rent-Assisted Apartment Communities - Siting practices of rent-assisted apartments plays a strong role in the geographic concentration of very low income households. In Weber County, there are three main types of subsidized apartment projects—tax credit units, public housing units, and project-based units—each of which provide affordable housing options to low-income, minority and other residents of protected classes. A majority of the subsidized projects are located near the center of the county in the city of Ogden Figure 5.

Subsidized Units - The densest concentration of subsidized units is near the Ogden downtown area and the surrounding RCAPs. There is also a group of rent assisted projects to the north near Harrisville. The number of subsidized housing projects decreases rapidly to the west as there is only one rent assisted apartment community west of Interstate-15. Rent-assisted projects are targeted toward members of the protected classes; the concentration of projects in low-opportunity areas contributes to the existing segregation in the county. Years of continued siting of rent-assisted projects in the same geographic areas of the county have led to concentrations of low income minority renter households and in some cases RCAPS and ECAPS. Without a concerted regional effort to shift the location of new rent assisted apartment communities to communities outside of Ogden the number of RCAP and ECAP tracts in the city will increase.

## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	242	196	828	0	805	18	0	0

Table 23 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

#### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,063	9,294	11,876	0	11,804	11,961	0	
Average length of stay	0	2	3	5	0	5	0	0	
Average Household size	0	1	1	2	0	2	1	0	
# Homeless at admission	0	4	0	11	0	1	10	0	
# of Elderly Program Participants (>62)	0	11	39	138	0	136	2	0	
# of Disabled Families	0	47	62	319	0	307	10	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	242	196	828	0	805	18	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	216	169	720	0	702	13	0	0
Black/African American	0	18	18	66	0	63	3	0	0
Asian	0	3	5	22	0	22	0	0	0
American Indian/Alaska Native	0	5	3	17	0	15	2	0	0
Pacific Islander	0	0	1	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	42	41	172	0	170	0	0	0
Not Hispanic	0	200	155	656	0	635	18	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Currently there is not a need for public housing tenants of an accessible unit. There are families that are identified on the waiting list as a family with a disability but no indication of need for accessible units. The housing authority plans to renovate three units in the future that will provide opportunities for families in need of an accessible unit.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Some of the most common needs of residents are child care assistance to allow opportunities for employment and to further education. Other needs are associated with utility assistance and transportation for additional services, employment, and/or schooling.

**How do these needs compare to the housing needs of the population at large**

Decent, safe and affordable housing is a primary need for many very-low-income and extremely-low-income households. The non-housing needs of public housing residents and Section 8 Housing Voucher holders include employment opportunities and transportation, which also reflect those of the population at large, especially low- and extremely-low residents.

**Discussion**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

#### **HOMELESSNESS IN UTAH**

In 2014, it is estimated that 13,621 persons experience homelessness in Utah. Homelessness in Utah has declined steadily since 2012. Persons in families make up 45 percent of the total homeless population. The number of families has been declining, impacting the overall rate of homelessness. Housing programs, such as Temporary Assistance to Needy Families (TANF) rapid rehousing, effectively address family homelessness through short-term rental assistance and employment supports. Single individuals make up 54 percent of the total homeless population. The number of single individuals experiencing homelessness has also declined. Roughly 10 percent of the total persons experiencing homelessness are living on the streets or places not meant for habitation. Persons experiencing chronic homelessness make up 3.9 percent of the total homeless population but tend to consume the majority of homeless services. Other subpopulations of homelessness are detailed in the Comprehensive Report on Homelessness 2014 Utah.

#### **PROGRESS TOWARDS TEN-YEAR PLAN**

Utah has a ten year plan to end both chronic and veteran homelessness by the end of 2015. Chronic homelessness has declined 72 percent since 2005 and chronic homelessness among veterans has reached an effective zero. Declines are primarily due to the provision of permanent supportive housing for targeted individuals using a housing first approach. Housing first means providing housing first rather than requiring sobriety or other steps to be taken prior to housing. This method has proven to be highly effective and cost efficient. In order for Utah to meet its ten-year goal, approximately 539 chronically homeless persons and 200 homeless veterans need housing opportunities and supportive services.

*Note: An estimate of persons experiencing homelessness throughout the year (or annualized estimate) based on the single night count of homeless persons on January 29, 2014.*

*Source: Comprehensive Report on Homelessness 2014 Utah, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>*

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	80	1,162	0	65	6
Persons in Households with Only Children	0	1	0	0	0	0
Persons in Households with Only Adults	20	152	0	0	0	0
Chronically Homeless Individuals	11	25	0	0	0	0
Chronically Homeless Families	0	2	0	0	0	0
Veterans	3	24	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	2	0	0	0	0

**Table 27 - Homeless Needs Assessment**

Data Source  
Comments:



## Weber and Morgan Counties LHCC

Headcount		Weber/Morgan County				BOS CoC 2014 Total	2014 State Total
		2011	2012	2013	2014		
Sheltered	Family of adult and minor	63	72	88	80	347	1,228
	Households only children	0	0	0	1	1	3
	Households no children	172	140	126	152	266	1,513
	<b>Total</b>	<b>235</b>	<b>212</b>	<b>214</b>	<b>233</b>	<b>614</b>	<b>2,744</b>
Unsheltered	Family of adult and minor	0	19	18	0	114	124
	Households only children	0	0	0	0	0	0
	Households no children	39	54	87	21	54	189
	<b>Total</b>	<b>39</b>	<b>73</b>	<b>105</b>	<b>21</b>	<b>168</b>	<b>313</b>
Total	Family of adult and minor	63	91	106	80	461	1,352
	Households only children	0	0	0	1	1	3
	Households no children	211	194	213	173	320	1,702
	<b>Total</b>	<b>274</b>	<b>285</b>	<b>319</b>	<b>254</b>	<b>782</b>	<b>3,057</b>
Households		Weber/Morgan County				BOS CoC 2014 Total	2014 State Total
		2011	2012	2013	2014		
Sheltered	Family of adult and minor	19	22	27	25	110	380
	Households only children	0	0	0	1	1	3
	Households no children	168	136	126	150	262	1,501
	<b>Total</b>	<b>187</b>	<b>158</b>	<b>153</b>	<b>176</b>	<b>373</b>	<b>1,884</b>
Unsheltered	Family of adult and minor	0	6	7	0	16	18
	Households only children	0	0	0	0	-	-
	Households no children	39	46	85	20	51	176
	<b>Total</b>	<b>39</b>	<b>52</b>	<b>92</b>	<b>20</b>	<b>67</b>	<b>194</b>
Total	Family of adult and minor	19	28	34	25	126	398
	Households only children	0	0	0	1	1	3
	Households no children	207	182	211	170	313	1,677
	<b>Total</b>	<b>226</b>	<b>210</b>	<b>245</b>	<b>196</b>	<b>440</b>	<b>2,078</b>

### Homeless in Weber County 2014

Source: Comprehensive Report on Homelessness 2014 Utah, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>

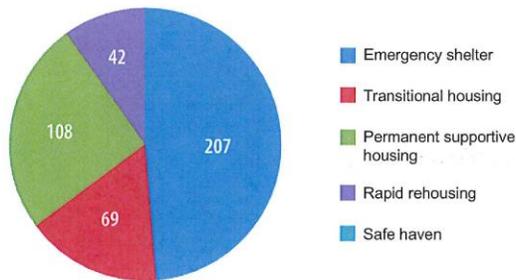


Area Characteristics	
2013 population	248,692
2012 poverty rate	7.2%
June 2014 unemployment rate	3.5%
2012 percent of persons receiving Food Stamps	11.1%
2014 fair market rent (FMR) for two bedroom unit	\$772
Estimated percent of renters unable to afford two bedroom	36%
Estimated number of persons experiencing intergenerational poverty	11,205

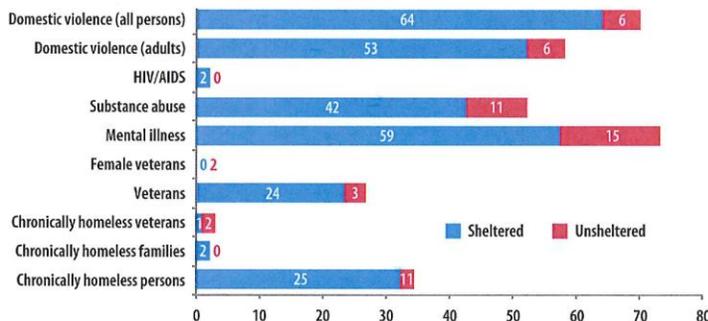
Homelessness	
2014 annualized homelessness estimate	1,162
2014 homelessness as percent of area population	0.47%
2014 total number of homeless school children	1,099
Total number of school children living in shelters or in places not meant for habitation	35
Total number of school children doubling-up, in motel or living without adequate facilities	1,064
Total number of homeless school children as defined by HUD as a percent of the 2013 fall enrollment	0.07%

**2014 Housing Inventory Total: 426**

Services
Area Housing and Shelter Providers:
Homeless Veterans Fellowship
Ogden City Housing Authority
Ogden Rescue Mission
St. Anne's Center
Weber County Housing Authority



**Homeless Subpopulations: 2014 Single Night Count**



**Weber Co Homeless Subpopulations 2014**

Source: Comprehensive Report on Homelessness 2014 Utah, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>

5/15/2014

Headcount		Weber			
		2012	2013	2014	% Change from '13-'14
Sheltered	Family of Adult and Minor	72	88	80	-9%
	Number of persons (under age 18)	N/A	57	48	-16%
	Number of persons (age 18-24)	N/A	7	10	43%
	Number of persons (over age 24)	N/A	24	22	-8%
	Households Only Children	0	0	1	N/A
	Households No Children	140	126	152	21%
	Number of persons (age 18-24)	N/A	7	15	114%
	Number of persons (over age 24)	N/A	119	137	15%
<b>Total</b>		<b>212</b>	<b>214</b>	<b>233</b>	<b>9%</b>
Unsheltered (PNMH)	Family of Adult and Minor	19	18	0	-100%
	Number of persons (under age 18)	N/A	9	0	-100%
	Number of persons (age 18-24)	N/A	2	0	-100%
	Number of persons (over age 24)	N/A	7	0	-100%
	Households Only Children	0	0	0	N/A
	Households No Children	54	87	21	-76%
	Number of persons (age 18-24)	N/A	7	1	-86%
	Number of persons (over age 24)	N/A	80	20	-75%
<b>Total</b>		<b>73</b>	<b>105</b>	<b>21</b>	<b>-80%</b>
Total	Family of Adult and Minor	91	106	80	-25%
	Number of persons (under age 18)	0	66	48	-27%
	Number of persons (age 18-24)	0	9	10	11%
	Number of persons (over age 24)	0	31	22	-29%
	Households Only Children	0	0	1	N/A
	Households No Children	194	213	173	-19%
	Number of persons (age 18-24)	0	14	16	14%
	Number of persons (over age 24)	0	199	157	-21%
<b>Total</b>		<b>285</b>	<b>319</b>	<b>254</b>	<b>-20%</b>

Households		Weber			
		2012	2013	2014	% Change from '13-'14
Sheltered	Family of Adult and Minor	22	27	25	-7%
	Households Only Children	0	0	1	N/A
	Households No Children	136	126	150	19%
	<b>Total</b>	<b>158</b>	<b>153</b>	<b>176</b>	<b>15%</b>
Unsheltered (PNMH)	Family of Adult and Minor	6	7	0	-100%
	Households Only Children	0	0	0	N/A
	Households No Children	46	85	20	-76%
	<b>Total</b>	<b>52</b>	<b>92</b>	<b>20</b>	<b>-78%</b>
Total	Family of Adult and Minor	28	34	25	-26%
	Households Only Children	0	0	1	N/A
	Households No Children	182	211	170	-19%
	<b>Total</b>	<b>210</b>	<b>245</b>	<b>196</b>	<b>-20%</b>

**Weber County PIT Count 2014**

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Youth Aging Out of Foster Care: The Utah Division of Child and Family Services (DCFS) staff report that 40 plus children between 17-18 years old aged out of foster care placements across Weber County in 2012. No counts were available for Ogden City separately. Of those, nearly half were in need of housing assistance and continuing case management services, which are available to them up to the age of 21. DCFS reports the need for placements has remained stable over the past several years as greater focus has been put on helping children achieve permanency with a local family. Of those who do move out, many decide to stay in the area for family support or educational purposes. Housing can generally be found in the surrounding area for them when they are employed and able to pay their own rent. Rental subsidies most often need to be provided and rates must be flexible for these persons as they seek job skills and gainful employment opportunities leading to long term stabilization. Current projections indicate a continuing need for 20 placements per year

**Nature and Extent of Homelessness: (Optional)**

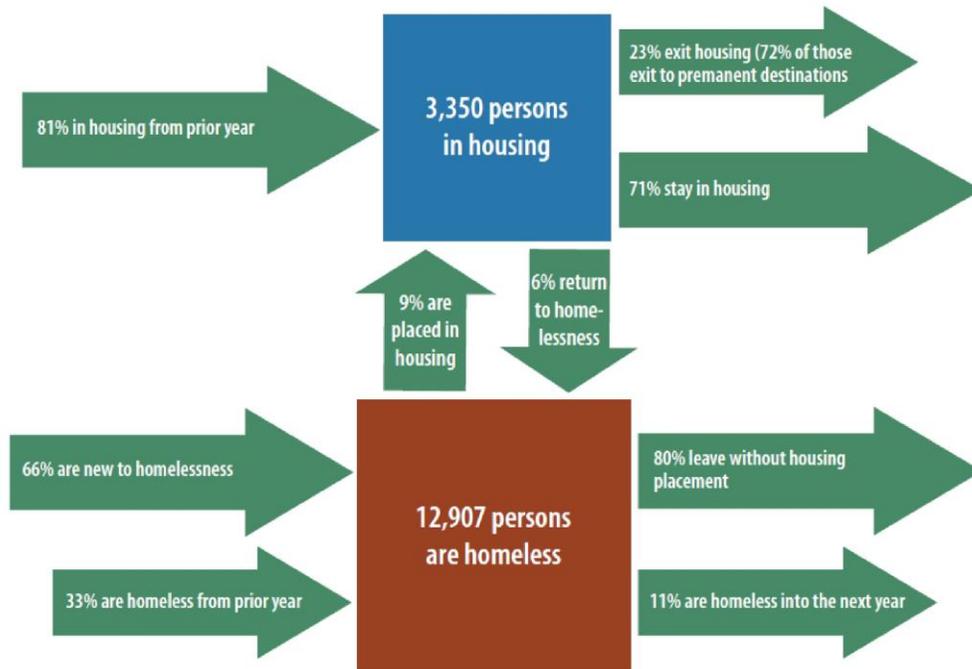
<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Flow of homelessness in Utah:**

The figure below shows the flow of persons in and out of homelessness and housing program based on data in the Utah HMIS from July 2013 to June 2014. The Utah HMIS covers approximately 85 percent of services provided to persons experiencing homelessness and does not include data from domestic violence providers for safety reasons. Of the 12,907 persons experiencing homelessness during the year, 7 percent, or 861 are in transitional housing. Transitional housing is still considered by HUD to be a homeless situation.

**Figure 3.5 Flow of Persons Through Homeless Service System, Recorded in Utah HMIS, July 2013–June 2014**



**Flow of Homelessness in Utah 2014**

Source: *Comprehensive Report on Homelessness 2014 Utah*, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>

## **Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

### **HOMELESSNESS IN UTAH**

It is estimated that 13,621 people experience homelessness in Utah over the course of the year.

- 3.9% of the homeless population in Utah is experiencing chronic homelessness, defined by HUD as those experiencing homelessness for longer than one year or four episodes in three years and who have a disabling condition.
- Chronic homelessness increased by 44 persons, or 8.9%, from 2013, but decreased by 72%, or 1,393 persons overall since 2005.
- 46% of persons experiencing homelessness are persons in families. Homelessness among families with children decreased by eight households, or 2 percent, from 2013.
- 54% of persons experiencing homelessness are individuals, decreasing 14% since 2013.
- Utah was ranked the 32nd state for the 2012 rate of homelessness, measured as the percent of homeless persons on a single night relative to the state's 2010 population, compared to 35th in 2013. In 2013,
- Utah's single night count of 3,249 made up 0.5 percent of the nation's total homeless population of 610,042.

Note: An estimate of persons experiencing homelessness throughout the year (or annualized estimate) based on the single night count of homeless persons on January 29, 2014.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Of the total persons experiencing homelessness counted in the 2014 Point-In-Time count, 82 percent are white compared to 91.6 percent for the total population in Utah.

*Source: Comprehensive Report on Homelessness 2014 Utah, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>*

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Sheltered and unsheltered estimates:** 89 percent or 2,744, of homeless persons statewide were sheltered in emergency shelters or in transitional housing on the night of the Point-In-Time count in 2014, which is a decrease of 3 percent from 2013. The number of homeless persons without any shelter, or 313, has declined by 24 percent from 2013, or 414.3

**National comparison:** Utah was ranked the 32nd state for the 2012 rate of homelessness, measured as the percent of homeless persons on a single night relative to the state's 2010 population, compared to 35th in 2013. In 2013, Utah's single night count of 3,249 made up 0.5 percent of the nation's total homeless population of 610,042. National estimates of homelessness for 2013 can be found at <https://www.onecpd.info/>

*Source: Comprehensive Report on Homelessness 2014 Utah, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>*

## **Discussion:**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

The following section addresses the needs of special populations and the special housing and service needs they might require. The special needs populations considered in this section include:

Elderly

Victims of domestic violence

Persons with physical disabilities

Mentally ill or mentally impaired individuals

Victims of domestic violence

At-risk youth

Persons with addictions

The access to mainstream resources for these populations has a well-defined intake system. The main issue is one of capacity and adequate funding. There is a paucity of services for people with addictions.

### Describe the characteristics of special needs populations in your community:

The Weber County Housing Needs Assessment Plan 2014, evaluated Ogden's housing needs for persons with special circumstances. This housing plan specifically researched and addresses the needs of the elderly, victims of domestic violence, persons with mental illness, persons with physical disabilities, veterans and the homeless or persons at risk of becoming homeless. The goal of the plan is to specify project priorities based on need, funding availability, related subsidized housing application timelines and underwriting constraints. **The plan summarized that economic efficiencies can be found in furthering cross-jurisdictional financial support for the expansion and upkeep of existing facilities that presently serve special needs populations.** Weber County's goals seek to support existing pipeline projects and create new partnerships; for example the Lantern House project which seeks to relocate and expand the capacity to meet the needs of homeless persons in Weber County.

### What are the housing and supportive service needs of these populations and how are these needs determined?

**Elderly Housing:** There are currently approximately 24,137 persons (10.2% of the population) living in Weber County over the age of 65. According to the Social Security Administration, almost 75% of single

Social Security recipients over 65 years depend on Social Security for all or most of their monthly income. In October 2013, the occupancy of Ogden's public housing properties was 97% or effectively full given turn-overs. The properties do maintain a waiting list. There is some pent up demand for housing for those with even lower incomes which would be eligible candidates for a new HUD202 property. The natural change in housing choice across the life cycle, whether out of necessity due to changing income or health issues from aging in place, often drives movement from single family residences into rental housing and other supportive living environments. A dynamic community plan seeks to assure a variety of housing types and price points are available to meet citizen needs over time. HUD202 funding is done on a competitive application process annually. Such a project could help meet the gap for affordable senior housing in the market. Considerations for a successful application include a project market study to size the project, specific site location amenities, proximate access to transportation, shopping and health care; as well as an independent or joint non-profit or housing authority sponsorship and local financial subsidy to score the essential points for a funding award.

**Housing for the Disabled:** Per federal law, 5% of all newly constructed subsidized housing units must be accessible. The number of accessible units presently available in Ogden is not known. There is clear consensus that a common tracking method would be helpful on a county wide basis and might be best maintained through the Weber Housing Authority. All new multi-family developments will provide accessible housing features in the future, but those are likely to be limited in number. Special Needs housing providers were interviewed, those who had housing acquisition or development goals all report having placed those efforts on hold for one-two years, while the remainder indicated having no plans to develop in the coming five year window. Internal waiting lists remain stable and client housing needs assessments show a growing demand, however restrictions on state funding has meant most families will continue to keep disabled family members at home or in their present living accommodations.

**Supportive Housing for Disabled:** There are currently 1,100 disabled individuals living in rental units in Weber County that are very low-income households with severe housing cost burdens and non-elderly. These individual confront many housing impediments. A targeted effort to develop HUD 811 housing would provide supportive rental housing for these extremely low and very low-income disabled adults. A coordinated approach should be considered by cities surrounding Ogden to develop on a regular basis 811 projects to further fair housing for the disabled. These efforts should include a public private partnership with non-profit developer(s) and approached from a regional perspective; that is coordinated among the neighboring cities to further the de-concentration of racially concentrated areas of poverty.

*Source: Weber County Housing Assessment & Plan 2012-2014, Prepared by Lotus Community Development Institute and James Wood.*

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

No data specific to Ogden-Clearfield MSA was available. In Utah the number of people living with HIV/AIDS in 2010 was 2,364. The rate of black males living with an HIV infection diagnosis is 6.5 times that of white males and the rate of Hispanic/Latino males living with an HIV infection diagnosis is 1.6 times that of white males. The rate of black females living with an HIV infection diagnosis is 54 times that of white males and the rate of Hispanic/Latino males living with an HIV infection diagnosis is 2.9 times that of white females.

Source: AIDSVu, (AIDSVu is presented by the Rollins School of Public Health at Emory University in partnership with Gilead Sciences, Inc.) <http://aidsvu.org/state/utah/>

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

A suitable living environment supports the quality of life for individuals and communities and may be improved by increasing the safety and livability of neighborhoods, eliminating blight, increasing access to quality facilities and services, restoring and preserving properties of special historic, architectural, or aesthetic value, and conserving energy resources. Public facilities needs in Ogden City include improvements to municipal buildings, parks and recreational facilities, homeless shelters, senior center, infrastructure including roads and sidewalks, and fire stations and equipment. Although CDBG funds may be used for such facilities when they are used for eligible populations or neighborhoods, no CDBG funds have been targeted to public facilities improvements.

### **How were these needs determined?**

Public facility needs were determined based on past experience, through agency and stakeholder consultation, and staff consultation. In addition, an online survey gave respondents the opportunity to rank public facility needs as “High”, “Medium” and “Low”. Results of the survey indicated a Low priority for all public facility needs questions. In consultation with the public and interested parties, and based on survey results, the City plans to address the jurisdiction’s public facilities with resources outside the scope of the ConPlan.

### **Describe the jurisdiction’s need for Public Improvements:**

Public improvement projects are managed under the City’s Capital Improvement Plan (CIP), which is the financial plan for the repair and/or construction of municipal infrastructure. The capital assets within the City’s span of responsibility includes: streets and related right-of-way features; storm water and drainage systems; water and sewer systems; public buildings, parks, recreational and community centers; and public safety facilities such as police, fire. The quality of infrastructure within the City is directly related to the economic prosperity of the region as well as to the health, safety, and livability of its neighborhoods. Capital improvement decisions also affect the availability and quality of public and private services.

The public improvement needs within the City are varied and extensive, and have historically exceeded available resources. The City has invested substantial resources into improving its public infrastructure, however as with all limited resources, prioritization of improvements is required. The current deferred capital backlog is estimated to exceed \$77 million for streets, facilities and storm drains. Street, sidewalks, water, and sewer improvements are a high need. Since most of the sidewalk system dates back to early part of the last century, the need for repair or replacement is extensive. One challenge, especially for low-income communities, is that some infrastructure improvements are funded through developer fees, which are often lower in communities of need. These communities, which are also in need of housing and other development for revitalization, have lower fees to help attract developers. However, this economic

development incentive yields less revenue for CIP projects and it is therefore more difficult to fund infrastructure in these areas.

### **How were these needs determined?**

Public Improvements needs that were identified above were outlined in the City's *Five-Year Capital Improvement Plan Priority Ranking Report 2015*, approved by City Council in March 2014. Capital Improvement needs are developed by City departments based upon input from several sources including: elected officials, community based organizations, engineering consultants, private residents, and operations and maintenance staff. Cartography and GIS software systems are used to monitor miles of streets and public sidewalks on an on-going basis. City staff works closely with communities to identify needed public infrastructure and facilities, including new projects and expansions. In addition, engineering studies help to determine the most urgent repair needs.

### **Describe the jurisdiction's need for Public Services:**

Public Services needs in Ogden City include economic development/job training, youth-related programs, public safety, business counseling, fair housing education, homebuyer education, affordable housing and homeless services. These needs emerged as priorities in the priority needs survey and from consultation with staff, and from community and outreach dialogues.

### **How were these needs determined?**

Public service needs were determined through the Priority Needs Survey, agency and stakeholder consultation, public meetings and staff consultation.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

In 2010 the inventory of residential units in Ogden was 32,482 units *Table 3*. Ninety-six percent of these units were occupied. Owner-occupied units accounted for 58% of all occupied units while renter-occupied units represented 42% of the housing inventory. Ogden City has a very high share of rental units. Statewide about 30% of the occupied housing inventory is rental units, well below the share in Ogden City. Renters are primarily non-Senior households. Nearly eighty percent of all renters are younger than 55 years. Twenty-one percent of renters are over 55 years old, whereas 42% of all homeowners are 55 years or older *Tables 4-5*. Whites comprised 79% of all homeowners in Ogden. Hispanics own 17% of all owner-occupied units, a relatively low share reflecting the diversity of the city. Very few other minority households own homes in Ogden. Sixty-five percent of the 12,500 renter households are whites; 26% are Hispanic and 3.1% are African/American.

Since 2000 Ogden has issued 1,636 permits for single-family homes, 373 permits for apartment units and 328 permits for condominiums *Table 8 and Figures -1-2*. New home construction has fallen from a high of 250 units in 2003 to 40 units in 2010, a decline of 85%.

Ogden is the employment center for Weber County. Ogden had a nonfarm employment of 56,769 in 2009. Ogden is the capital city and largest city of Weber County. Two-thirds of all jobs in Weber County are located in Ogden City. The government is by far the largest and most important employment sector in Ogden with 28% of all workers, a total of 15,700 jobs. The average government wage is nearly \$40,000, about \$2,500 higher than the average city wage. Hill Air Force Base (HAFB), located on the Davis and Weber County border is also a source of relatively high paying government jobs for Ogden residents. HAFB employs about 42,000 Utahns. Source: Weber County Housing Assessment & Plan 2012.

The Ogden City labor market has a relatively high share of manufacturing employment. Seventeen percent of all jobs are in manufacturing. Countywide manufacturing represents 13% of all jobs and at the state level manufacturing accounts for 10% of total jobs. Manufacturing is the highest wage sector with an average wage of \$48,080. *Data source: Utah Department of Workforce Services.*

	# of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	\$0
Construction	307	2,433	4.3%	41,959
Manufacturing	172	9,810	17.3%	\$48,080
Trade, Trans & Utilities	609	8,114	14.3%	\$31,516
Information	26	765	1.3%	\$26,210
Financial Activities	299	2,104	3.7%	\$38,748
Professional & Business Services	435	5,715	10.1%	\$33,516
Health Services & Private Educ.	288	6,868	12.1%	\$40,721
Leisure & Hospitality	222	3,786	6.7%	\$13,188
Other Services	189	1,460	2.6%	\$28,111
Government	118	15,714	27.7%	\$39,818
TOTAL	2,666	56,769	100.0%	\$37,325

**Table 28 - Employment Characteristics in Ogden City - 2009**

Ogden City 2008-2012 Data

Census Tract	Unemployment Rate	Foreclosure Rate
2001	6%	4.3%
2002.02	14%	6.3%
2002.03	13%	N/A
2002.04	8%	N/A
2003	12%	4.7%
2004	13%	7.9%
2005	9%	4.6%
2006	9%	4.2%
2007	13%	4.1%
<b>2008</b>	<b>8%</b>	<b>6.4%</b>
<b>2009</b>	<b>13%</b>	<b>5.7%</b>
<b>2011</b>	<b>11%</b>	<b>5.0%</b>
<b>2012</b>	<b>19%</b>	<b>7.8%</b>
<b>2013.01</b>	<b>16%</b>	<b>N/A</b>
<b>2013.02</b>	<b>15%</b>	<b>N/A</b>
2014	8%	2.7%
2015	5%	2.9%
2016	7%	4.0%
2017	8%	6.0%
2018	7%	5.3%
2019	12%	4.6%
2020	3%	1.8%
<b>NRSA</b>	<b>14%</b>	<b>6.3%</b>
<b>City-Wide</b>	<b>10%</b>	<b>5.0%</b>

Source: 2008-2012 American Community Survey

[http://www.huduser.org/portal/datasets/nsp/nsp\\_fc\\_u-z.html](http://www.huduser.org/portal/datasets/nsp/nsp_fc_u-z.html)

## Ogden City Unemployment and Foreclosure

**Table 3**  
**Ogden: Housing Inventory Profile - 2010**

	Units	% Share
Total Units	32,482	100.0%
Occupied	29,631	91.2%
Vacant Units	2,851	8.8%
Owner Occupied	17,093	57.7%
With Mortgage	13,013	76.1%
Without Mortgage	4,080	23.9%
Renter Occupied	12,538	42.3%

*Source: U.S. Census Bureau, 2010.*

**Table 4**  
**Renters by Age of Householder - 2010**

	Units	% Share
Less than 55 years	9,842	78.5%
55-64 years	1,343	10.7%
65-74 years	691	5.5%
75-84 years	380	3.0%
85+ years	282	2.2%
More than 55 years	2,696	21.5%
Total Renters	12,538	100.0%

*Source: U.S. Census Bureau, 2010.*

**Table 5**  
**Owners by Age of Householder - 2010**

	Units	% Share
Less than 55 years	9,970	58.3%
55-64 years	3,158	18.5%
65-74 years	1,858	10.9%
75-84 years	1,431	8.4%
85+ years	676	4.0%
More than 55 years	7,123	41.7%
Total Owners	17,093	100.0%

*Source: U.S. Census Bureau, 2010.*

**Ogden Housing Tables**

Ogden City 2014 – Census Tract Housing Occupancy Data

Tract	# Housing Units	Housing Unit Median Age	# Owner Occupied Housing Units	% Owner Occupied Housing Units	# Renter Occupied Units	% Renter Occupied Units	# Vacant Houses	% Vacant Houses	Foreclosure Rate*
2001	1,708	52	1,240	73%	331	19%	137	8%	4.3%
2002.02	1,618	34	477	29%	948	59%	193	12%	5.0%
2002.03	1,668	31	1,288	77%	260	16%	120	7%	6.3%
2002.04	1,509	17	1,168	77%	262	17%	79	5%	NA
2003	2,486	25	1,387	56%	972	39%	127	5%	4.7%
2004	735	40	165	22%	478	65%	92	13%	7.9%
2005	2,659	42	1,571	59%	925	35%	163	6%	4.6%
2006	1,785	44	1,043	58%	713	40%	29	2%	4.2%
2007	1,398	53	829	59%	475	34%	94	7%	4.1%
<b>2008</b>	1,919	71	867	45%	757	39%	295	15%	6.4%
<b>2009</b>	2,064	62	245	12%	1,497	73%	322	16%	5.7%
<b>2011</b>	795	47	100	13%	488	61%	207	26%	5.0%
<b>2012</b>	968	65	264	27%	521	54%	183	19%	7.8%
<b>2013.01</b>	1,243	71	410	33%	735	59%	98	8%	1.4%
<b>2013.02</b>	1,332	53	535	40%	669	50%	128	10%	3.0%
2014	1,382	67	1,092	79%	187	14%	103	7%	2.7%
2015	1,530	50	1,067	70%	405	26%	58	4%	2.9%
2016	1,685	51	681	40%	955	57%	49	3%	4.0%
2017	1,166	58	631	54%	370	32%	165	14%	6.0%
2018	759	65	222	29%	394	52%	143	19%	5.3%
2019	508	67	253	50%	176	35%	79	16%	4.6%
2020	1,960	19	1,367	70%	473	24%	120	6%	1.8%

<b>Total NRSA</b>	<b>1,387</b>	<b>61.5</b>	<b>2,421</b>	<b>28%</b>	<b>4,667</b>	<b>56%</b>	<b>1,233</b>	<b>16%</b>	<b>5%</b>
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Total City	32,877	49	16,902	49%	12,991	41%	2,984	10%	4.4%
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**NRSA Census Tracts**

Source: 2014 FFIEC Census Report; and

\*HUD 2010 Foreclosure Rate [www.huduser.org/portal/datasets/nsp/nsp\\_fc\\_u-z.html](http://www.huduser.org/portal/datasets/nsp/nsp_fc_u-z.html)

**Ogden - FFIEC 2014 Census Tract Housing Occupancy**

**Table 6**  
**Ogden: Owner Occupied Units by Race and Ethnicity - 2010**

	Units	% Share
Owner-occupied housing units	17,093	100.0%
White alone householder	13,455	78.7%
Black or African American alone householder	213	1.2%
American Indian and Alaska Native alone householder	74	0.4%
Asian alone householder	215	1.3%
Native Hawaiian and Other Pacific Islander alone householder	26	0.2%
Some Other Race alone householder	17	0.1%
Two or More Races householder	168	1.0%
Hispanic or Latino	2,925	17.1%

*Source: U.S. Census 2010.*

**Table 7**  
**Ogden: Renter Occupied Units by Race and Ethnicity - 2010**

	Units	% Share
Renter-occupied housing units	12,538	100.0%
White alone householder	8,208	65.5%
Black or African American alone householder	389	3.1%
American Indian and Alaska Native alone householder	173	1.4%
Asian alone householder	137	1.1%
Native Hawaiian and Other Pacific Islander alone householder	31	0.2%
Some Other Race alone householder	22	0.2%
Two or More Races householder	266	2.1%
Hispanic or Latino	3,312	26.4%

*Source: U.S. Census 2010.*

**Ogden Housing Tables 2010 Data Tables 6 ÷ 7**

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The Federal Financial Institutions Examination Council (FFIEC) estimates that Ogden's housing inventory in 2014 was at 32,877 residential units with 52% owner occupied, 36% renter occupied and 12% vacant housing units (Ogden FFIEC Census Report 2014 Table). In comparison, HUD estimates that in 2010 the inventory of residential units in Ogden was 32,482 and 91.2% were occupied. Owner-occupied units accounted for 57.7% of all occupied units while renter units represented 42.3% of the housing inventory (Table 3 Ogden: Housing Inventory Profile - 2010). Ogden City has a high share of rental units. Statewide about 30% of the occupied housing inventory is rental units, well below the share in Ogden City. Renters are primarily non-senior households. Nearly 80% of all renters are younger than 55 years. Twenty-one percent of renters are over 55 years old, whereas 42% of all homeowners are 55 years or older.

American Community Survey (ACS) data (Table 31 below) indicates that 61% of housing units located in Ogden are 1-unit detached structures and 5% are 1-unit attached structures, which would include town homes and condominiums. For homeowner units, there is a significantly low number of No bedroom (studio) at 4% and 1 bedroom at 25%, while there is a nearly equal distribution of housing with 37% 2 bedrooms and 34% 3 or more bedrooms.

**Table 29 - Residential properties by number of units**

Property Type	Number	%
1-unit detached structure	19,949	61%
1-unit, attached structure	1,572	5%
2-4 units	5,066	16%
5-19 units	2,879	9%
20 or more units	2,407	7%
Mobile Home, boat, RV, van, etc.	787	2%
<b>Total</b>	<b>32,660</b>	<b>100%</b>

**Table 29 – Residential Properties by Unit Number**

Data Source: 2006-2010 ACS

**Table 30 - Ogden Housing Estimates 2014**

	Owner Occupied Units	% Owner Occupied	Renter Occupied Units	% Renter Occupied	Vacant Housing Units	% Vacant Housing Units	TOTAL Housing Units	
Ogden City	16,902	51%	12,991	40%	2,984	9%	32,877	100%
NRSA	2,421	29%	4,667	56%	1,233	15%	8,231	25%

**Table 31 - Multi-Family Tax Credit and HUD Deep Subsidizes Properties**

<b>EXISTING</b>	<b># Units</b>	<b>Multi-family Tax Credit and HUD Deep Subsidizes Properties</b>
HUD 811, Disabled Housing	33	2 Properties in Ogden
HUD 202, Senior Housing	570	10 properties; 9 in Ogden, 1 in Washington Terrace
LIHTC	1,825	28 properties: 200 in Ogden, 192 in West Haven and 44 in Washington Terrace
Private-owned, 2-plus units	200	Multiple small property listings managed by realty companies with rents at or below 80% AMI
<b>NEW</b>	<b># Units</b>	<b>Low-Income Housing Tax Credit Properties</b>
LIHTC	102	64 units in Pleasant View and 38 units at Lomond View Senior Apartments in Ogden

**Unit Size by Tenure**

	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
No bedroom	0	0%	469	4%
1 bedroom	403	2%	3,269	25%
2 bedrooms	2,976	18%	4,786	37%
3 or more bedrooms	13,419	80%	4,375	34%
<b>Total</b>	<b>16,798</b>	<b>100%</b>	<b>12,899</b>	<b>100%</b>

**Table 32 – Unit Size by Tenure**

Data Source: 2006-2010 ACS

## Ogden City - Types of Housing

**Table 3**  
**Ogden: Housing Inventory Profile - 2010**

	Units	% Share
Total Units	32,482	100.0%
Occupied	29,631	91.2%
Vacant Units	2,851	8.8%
Owner Occupied	17,093	57.7%
With Mortgage	13,013	76.1%
Without Mortgage	4,080	23.9%
Renter Occupied	12,538	42.3%

*Source: U.S. Census Bureau, 2010.*

**Table 4**  
**Renters by Age of Householder - 2010**

	Units	% Share
Less than 55 years	9,842	78.5%
55-64 years	1,343	10.7%
65-74 years	691	5.5%
75-84 years	380	3.0%
85+ years	282	2.2%
More than 55 years	2,696	21.5%
Total Renters	12,538	100.0%

*Source: U.S. Census Bureau, 2010.*

**Table 5**  
**Owners by Age of Householder - 2010**

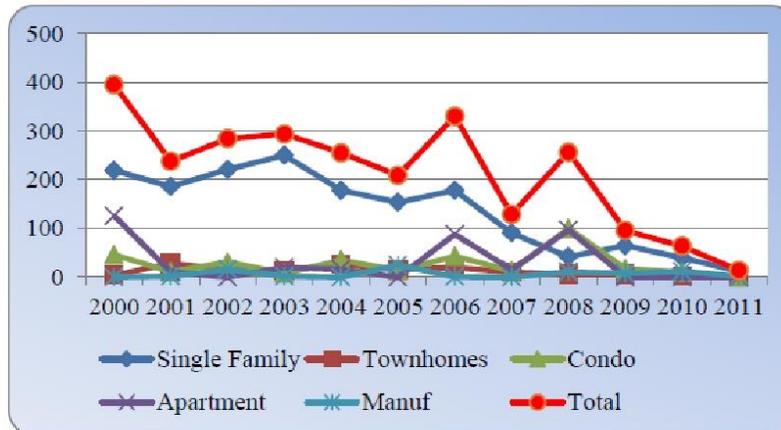
	Units	% Share
Less than 55 years	9,970	58.3%
55-64 years	3,158	18.5%
65-74 years	1,858	10.9%
75-84 years	1,431	8.4%
85+ years	676	4.0%
More than 55 years	7,123	41.7%
Total Owners	17,093	100.0%

*Source: U.S. Census Bureau, 2010.*

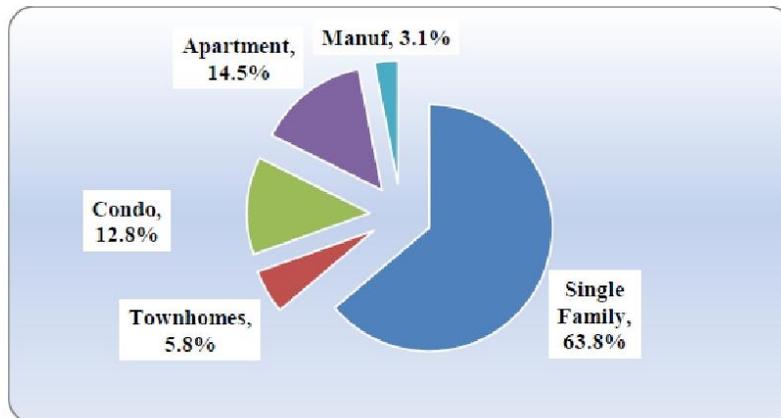
## Ogden City Types of Housing 1

Ogden City Types of Housing 2

**Figure 1**  
Ogden: Residential Construction by Type



**Figure 2**  
Ogden: Percent Share of Residential Construction 2000-2010



Ogden City Types of Housing 2

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

- Over 60% of all renters in Weber County live in Ogden.
- Over 70% of rent assisted households (vouchers, tax credit units, and public housing units) live in Ogden
- 81% of HUD voucher holders live in Ogden and
- 73% of all Weber County tax credit units are located in the city.
- Ogden has substantial inventories of affordable housing.

Over the past several years there has been a concentration of moderate- and low-priced housing in Ogden resulting in little price diversity. Life cycle housing is not a housing alternative. Families desiring to stay in the community but wanting to move to a larger, higher quality home have very few housing choices but to find other county alternatives. Seventy-five percent of new housing vouchers administered by Ogden Housing Authority will be available to households that have incomes which shall not exceed 30% AMI as established by HUD. The remaining 25% may be available to persons with incomes between 31-80% AMI.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

**Does the availability of housing units meet the needs of the population?**

As reported in the *Weber County Housing Assessment & Plan 2012-2014 (Plan)*, Ogden does not have a substantial need for affordable housing units. Ogden has 43.2% of the total housing units in Weber County but has 76% of the tax credit units and 89% of the deep subsidy HUD units of the county. Ogden's concerns are not the need to provide more affordable housing but to find ways to deal equitably with the impacts of the disproportionate amounts of low-income housing which has taxation, sales tax and service draws on the community. The housing concern is that due to the age and condition of the housing stock, many low- and moderate-income households may be living in substandard conditions.

Source: *Weber County Housing Assessment & Plan 2012-2014* by Lotus Community Development Institute and James Wood.

**Describe the need for specific types of housing:**

HUD data shows in Ogden a surplus of 2,313 units for very-low-income households (30%-50% AMI) and a surplus of 1,891 units for low-income households (50%-80% AMI) and a need of 177 units for extremely-low-income households (<30% AMI). The surplus of affordable units is due, in part, to the large number of affordable rental units in the city. Low rental rates are partly a reflection of the student market which tends to hold rents down.

The need in Ogden is for improved conditions, in all affordable housing units in general, but more particularly in rental housing stock. The aging factors of structures even carries over into the nontraditional extreme-low-income-housing found in the homeless shelters and transitional housing units found in Ogden and nowhere else in the county. The market sector with the greatest need will be for units that are affordable to extremely-low income households or those at less than 30 percent AMI.

## **Discussion**

Ogden's housing stock is characterized by a gradual increase in number of units and a shift to more rentals. The growth rate in the housing stock since 2000 has been less than one percent annually.

Real estate sales data show there are affordable opportunities for home ownership for households at 80 percent AMI and 50 percent AMI; the conditions of 1995 Utah Affordable Housing House Bill 295 appear to be met. Ogden is the most affordable housing market of any city in the Wasatch Front Counties. The principal issue for ownership units is the deteriorating quality of the stock due to age. There are sufficient affordable rental units to meet market demand and housing needs.

Over the next five years the housing stock in Ogden will grow by less than one percent annually. At this rate of growth the need for additional housing units over the next five years will probably be 1,500 to 2,000 units. The market segment with the highest need is the extremely low income households. Source: Weber County Housing Assessment February 2012, Prepared by James Wood and Lotus Community.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

In 2010 US Census data, the inventory of residential units in Ogden was 32,482 units. Ninety-six percent of these units were occupied; an estimated 8.8% 2,851 were vacant. Of the 29,631 occupied units, 58% were owner-occupied, 42% renter-occupied.

New home construction in Ogden is affordable to moderate income families (80 percent AMI). The median price of a new home has been around \$160,000 over the past several years. At current interest rates a moderate-income household should be able to afford a home priced at \$200,000 or less. Of the nearly 582 new homes sold since 2005, 80% or 460 were affordable to moderate-income households *Table 9*. However, new homes were not affordable to low-income households. In the past five years no new homes have been built for \$120,000 or less, a price affordable to households at 50% of AMI.

The sale of existing homes shows that nine out of ten homes sold were affordable to the moderate-income household. Of the 6,059 homes sold 5,516 were affordable to households at 80% AMI. For low-income households 52% or 3,136 homes were affordable to low-income (50% AMI) households. Over the past five years 921 existing condominiums were sold in Ogden City. Ninety-seven percent were affordable to moderate-income (80% AMI) households and 68% were affordable to the low-income households *Tables, page 77 and 78*.

Housing prices in Ogden have fallen 22% in the past four years and condominiums prices have fallen 26%. The sample of homes sold is relatively small but data provides an indication of the direction of housing prices. Over the past 10 years, housing prices declined in part due to short sales and foreclosed properties. Short sales and foreclosures account for about 30% of all home sales. These properties are heavily discounted and push the median sales price down. Median sales price of REO properties in 2011 was \$59,000.

*Map I* shows the distribution of affordable single-family housing in Ogden. The information in this map was provided by the assessor's office and based on property tax valuations. *Map II* shows number of rental units by census tract and *Map III* shows the minority renters by census tract.

Source: Weber County 2012 Housing Needs Assessment, James Wood and Lotus Community Development Institute

**Table 33 - Cost of Housing**

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	99,200	133,200	34%
Median Contract Rent	448	563	26%

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

**Table 33 - Rent Paid**

Rent Paid	Number	%
Less than \$500	5,384	41.7%
\$500-999	7,004	54.3%
\$1,000-1,499	410	3.2%
\$1,500-1,999	45	0.4%
\$2,000 or more	56	0.4%
<b>Total</b>	<b>12,899</b>	<b>100.0%</b>

Data Source: 2006-2010 ACS

**Table 35 - Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	473	579	759	1,070	1,285
High HOME Rent	503	608	759	1,070	1,285
Low HOME Rent	503	608	759	930	1,037

Data Source: HUD FMR and HOME Rents

**Table 36 - Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,720	No Data
50% HAMFI	6,375	2,245
80% HAMFI	10,720	6,050
100% HAMFI	No Data	9,114
<b>Total</b>	<b>18,815</b>	<b>17,409</b>

Data Source: 2006-2010 CHAS

## Home Sales per Quarter and Sales Price

UtahRealEstate.com

Home Sales Graph Report

Search Criteria: State is Utah, Property Type is Single Family, County is Weber, City is Ogden



This report was generated automatically by the Wasatch Front Regional MLS on 01/28/2015 at 02:31 PM

### 2014 Average Home Sale Prices

	# of units SOLD	Average SALE Price		# of units SOLD	Average SALE Price
<b>Salt Lake County</b>			<b>Davis County</b>		
Single Family 2 bedroom	675	\$195,545	Single Family 2 bedroom	105	\$175,223
Single Family 3 bedroom	3169	\$243,010	Single Family 3 bedroom	1162	\$211,360
Single Family 4+ bedroom	7547	\$319,562	Single Family 4+ bedroom	2693	\$274,186
Condominium Sales	1500	\$182,798	Condominium Sales	148	\$146,107
<b>Weber County</b>			<b>Ogden City</b>		
Single Family 2 bedroom	231	\$123,587	Single Family 2 bedroom	135	\$96,601
Single Family 3 bedroom	1186	\$167,147	Single Family 3 bedroom	466	\$121,942
Single Family 4+ bedroom	1615	\$213,925	Single Family 4+ bedroom	466	\$175,375
Condominium Sales	225	\$121,871	Condominium Sales	91	\$103,636

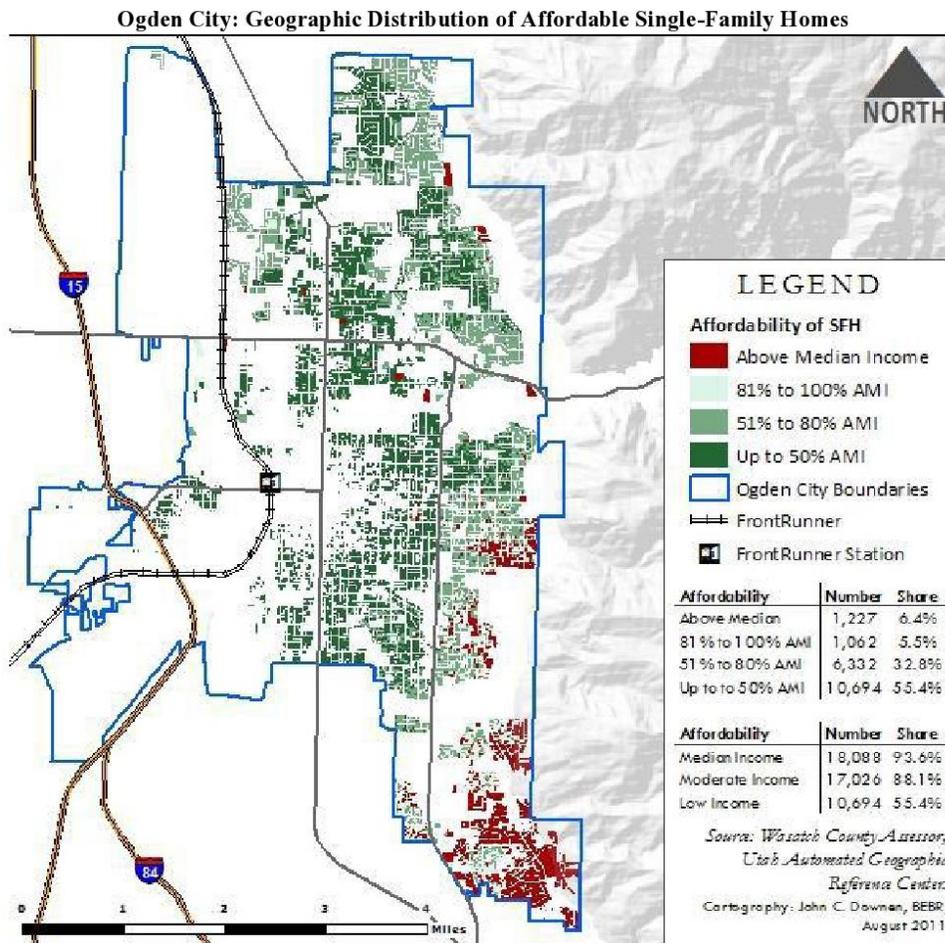
Source: Utah MLS

**Ogden: Price Characteristics of New Homes Sold**

	2005	2006	2007	2008	2009	2010
New Homes Sold	82	146	148	61	78	67
Median Price of New Homes	\$151,282	\$160,344	\$164,887	\$158,750	\$161,904	\$167,948
Number Homes Sold < Median	41	73	74	31	39	34
Number Homes Sold <\$200,000	79	124	110	43	61	45
Percent Homes Sold for <\$200,000	96.3%	84.9%	74.3%	70.4%	78.2%	67.1%

Source: New Reach.

**Map I**

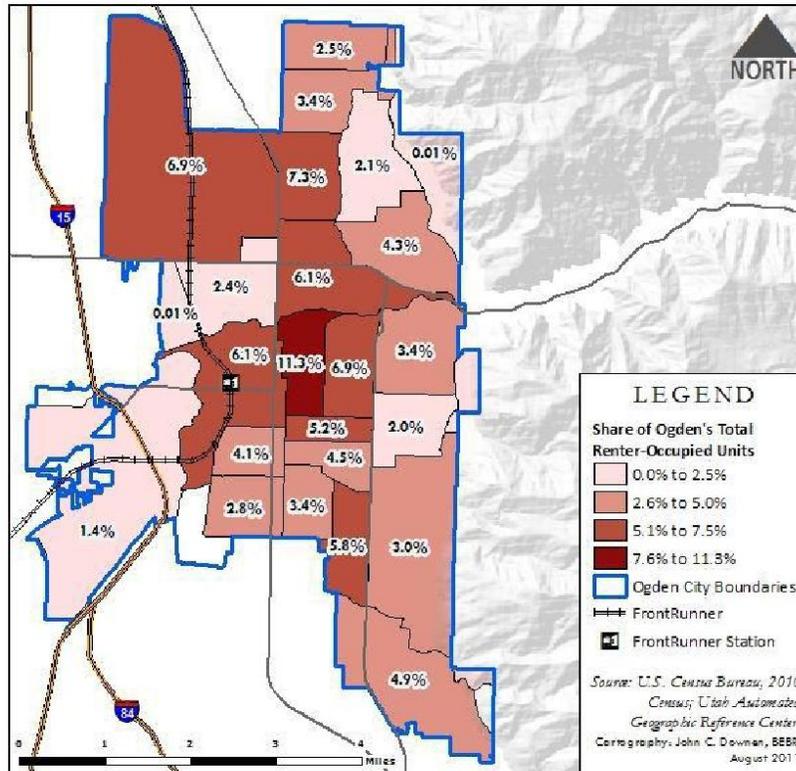


**Map Ogden City Affordable Housing**

## Map Ogden City Share of Rental Housing

Map II

**Ogden City: Share of City's Rental Units by Census Tract**



**Ogden: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households**

	% Homes <\$120,000	% Homes <\$200,000
2007	55.5%	92.2%
2008	47.6%	90.4%
2009	42.8%	89.2%
2010	51.9%	89.9%
2011	62.4%	93.2%
Total	51.8%	91.0%

*Source: Wasatch Front Regional MLS.*

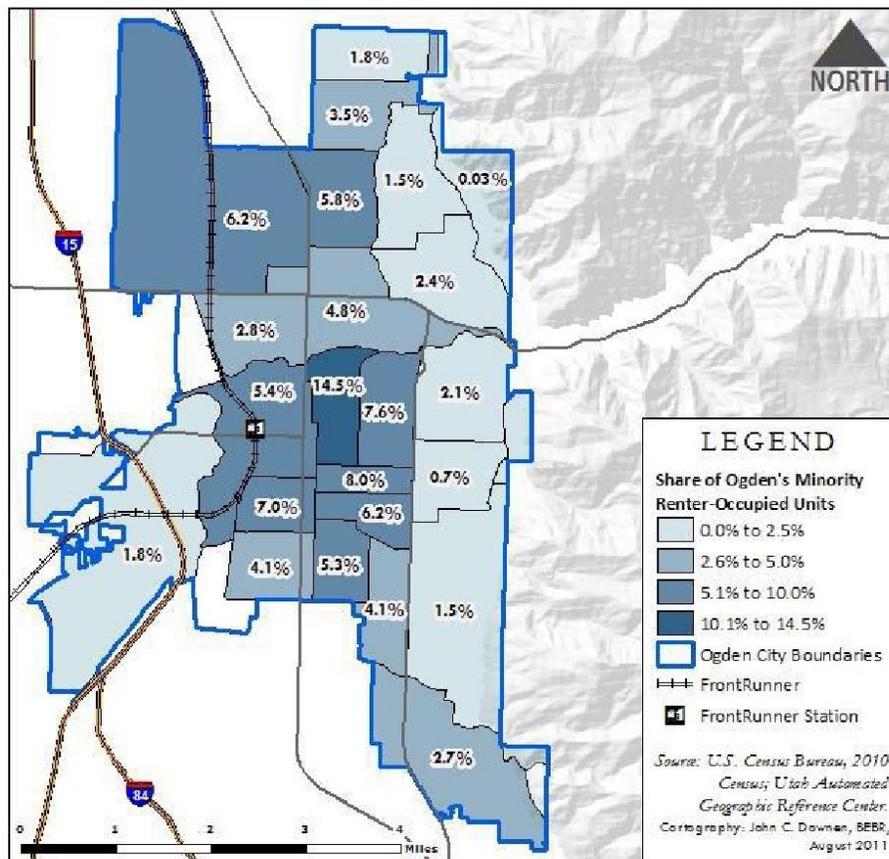
**Ogden: Median Sales Price of Short Sale and REO Homes**

	Short Sales	REO Sales	All Sales
2008	\$99,000	\$70,500	\$99,000
2009	\$120,400	\$71,500	\$120,400
2010	\$108,500	\$72,975	\$108,500
2011	\$105,000	\$59,000	\$105,000

Source: Wasatch Front Regional MLS.

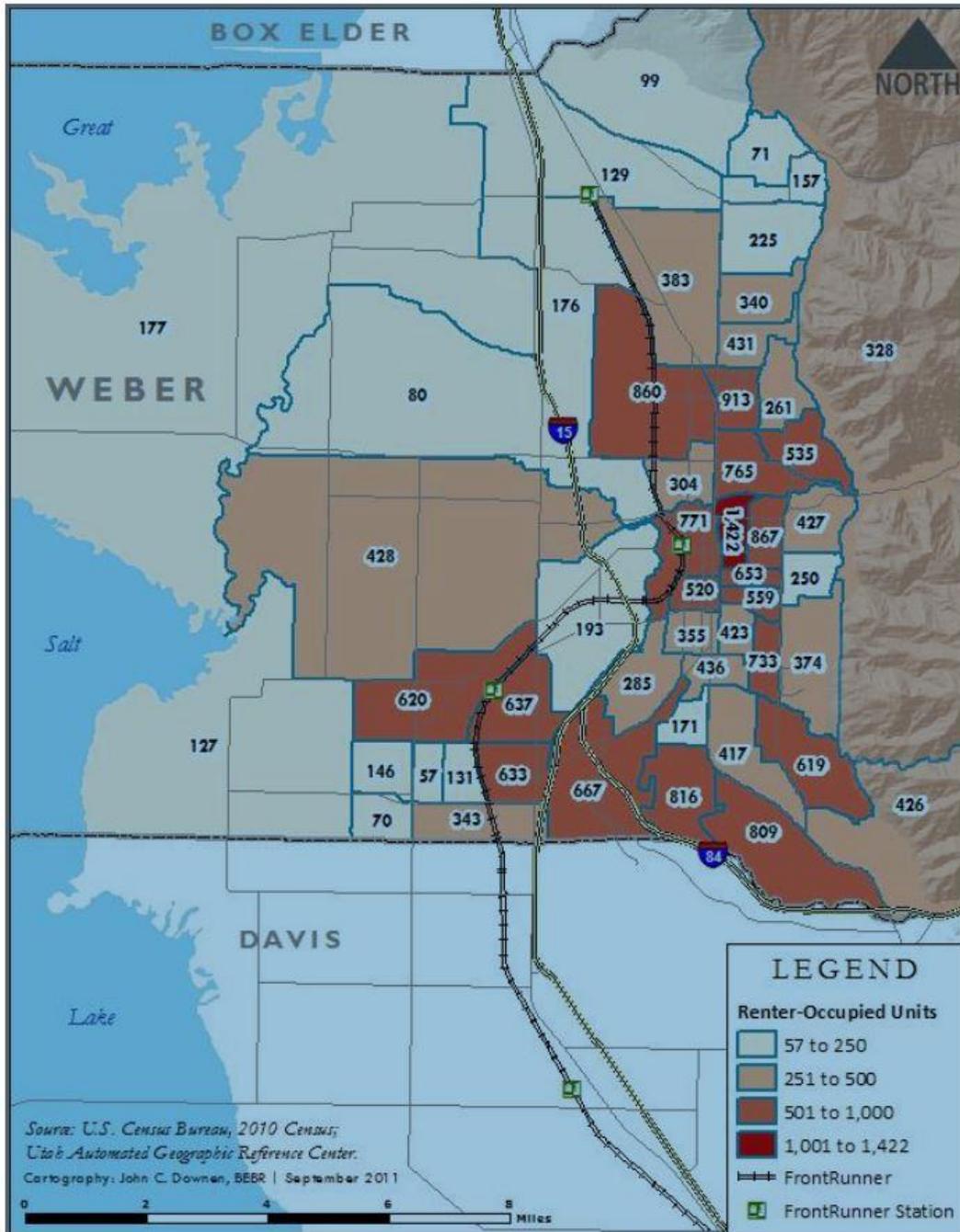
**Map III**

**Ogden City: Share of Minority Renter Occupied Units by Census Tract**



**Map Ogden City Rental Minority Housing**

Weber County: Renter Occupied Units by Census Tract



Renter Occupied Units by Census Tracts

**Is there sufficient housing for households at all income levels?**

Ogden has substantial inventories of affordable housing. Over the past five years there has been a concentration of moderate- and low-priced housing in the city resulting in little price diversity. Life cycle housing is not a housing alternative. Families desiring to stay in the community but wanting to move to a larger, higher quality home have very few housing choices.

In Weber County over 70% of rent assisted households (vouchers, tax credit units, and public housing units) live in Ogden. Sixty percent of all Weber County renters live in Ogden. Eighty-one percent of voucher holders also live in Ogden and 73% of all tax credit units are located in the City. The most critical unmet housing needs are concentrated in the very-low- and extremely-low-income households. These households comprise a significant share of the city's population. One-in-four households have incomes below 50% of the Area Median Income (AMI). It is estimated that there is a shortage of 177 housing units needed to meet the needs of extremely- low-income households, from Weber AI Summary April 2014.

Nearly all rental housing would be affordable to moderate- and low-income households given the low housing costs in the county. Rental housing is highly concentrated in Ogden City with nearly 60% of all rental units in the county located in Ogden. Roy is the only other city with more than 10% of their housing stock devoted to rental housing. Many cities have less than 1% of housing stock in rental units *Map 5*. *Map 5* shows number of rental units by census tract.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

The median sales price of an existing home in Ogden is \$100,000, the lowest of any of the study cities. The affordability is extreme in Ogden City. Ninety-one percent of all homes sold in the past five years were affordable to households at 80% AMI and 52% were affordable to households at 50% AMI. Of the 921 condominiums sold since 2007 895 or 97.2% were affordable to moderate-income families and 68% affordable to low-income families at 50% AMI.

Over the next five years the housing stock in Ogden will grow by less than 1% annually. At this rate of growth the need for additional housing units over the next five years will probably be 1,500 to 2,000 units. Source: from Weber AI Summary April 2014.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Nearly all rental housing would be affordable to moderate- and low-income households given the low housing costs in the county. Rental housing is highly concentrated in Ogden City with nearly 60% of all rental units in the county located in Ogden. Roy is the only other city with more than 10% of their housing stock devoted to rental housing.

Considering the extreme affordability of housing in Ogden, ConPlan priorities are targeted to housing rehab and rental property rehab to address the deterioration of Ogden's aging housing stock.

### **Discussion**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The age of housing inventory provides a certain measure of its quality. The housing conditions are affected by the age of structures, maintenance, and general environmental factors (e.g. high crime, high unemployment areas, etc.). Older houses have more deferred maintenance and contain environmental hazards such as lead based paint and asbestos. Older homes are more expensive to maintain with foundation problems, wood deterioration, poor electrical systems, plumbing issues, and other major system breakdowns. Aging single family homes are also mostly occupied by those residents least able to afford the regular maintenance required of an older home. Substandard conditions often include units lacking heat, water, electricity, and/or plumbing or waste disposal. Units found to be unsanitary, unfit or inappropriate for safe human occupancy are also deemed substandard if they pose a direct or potential health or safety risk. Such conditions can arise due to an emergency such as flood or fire; breakdown of equipment or materials; or lack of structural or unit maintenance. Unless the structure is damaged beyond repair, many of these units may be rehabilitated although costs often exceed long term returns.

This Section contains an overview of housing conditions in Ogden, include an estimate of the number of units that contain lead-based paint hazards and are occupied by low and moderate income households.

### Definitions

**Conditions:** as referenced and included in the table below is a dwelling unit with one of the four Housing Problems: 1. Lacks Complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. more than one person per room and 4. Cost Burden is greater than 30% of household income.

**Standard Condition:** A dwelling unit which at the minimum meets the housing quality standards set forth in the International Residential Maintenance Code 2015 and as updated as required by Utah State regulation.

**Substandard Condition but Suitable for Rehabilitation:** A dwelling unit that does not meet Standard Condition which may have some of the same issues as a unit in “substandard condition” and the cost to rehabilitate the dwelling does not exceed 75% of the estimated cost of new construction. If rehabilitation costs are expected to exceed 50% of the estimated cost of new construction the viability and feasibility of the project must be examined.

**Substandard Condition:** A dwelling unit that does not meet the housing quality standards set forth in the International Residential Maintenance Code 2015, and which the cost of rehabilitation would exceed 75% of the estimated cost of new construction.

This definition is not intended to prevent the preservation of substandard housing if it is determined that the unit or units should be rehabilitated to achieve other goals including but not limited to the preservation of buildings with historical or architectural significance.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,374	26%	5,013	39%
With two selected Conditions	183	1%	511	4%
With three selected Conditions	0	0%	24	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,241	73%	7,351	57%
<b>Total</b>	<b>16,798</b>	<b>100%</b>	<b>12,899</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2006-2010 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,720	10%	1,056	8%
1980-1999	3,012	18%	2,621	20%
1950-1979	7,108	42%	5,404	42%
Before 1950	4,958	30%	3,818	30%
<b>Total</b>	<b>16,798</b>	<b>100%</b>	<b>12,899</b>	<b>100%</b>

Table 35 – Year Unit Built

Data Source: 2006-2010 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,066	72%	9,222	71%
Housing Units build before 1980 with children present	7,693	46%	6,180	48%

Table 36 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

## **Need for Owner and Rental Rehabilitation**

With the aging housing stock, families would need to spend more money toward the maintenance of their older homes than in 2000. Family income increases often prompt families to move to higher income areas or suburbs rather than repair their existing home. This migration leaves concentrations of lower income families in areas with older housing stock throughout the City. Overcrowding issues surface in these neighborhoods as well.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Building age is used to estimate the number of homes with lead-based paint (LBP), as LBP was prohibited on residential units after 1978. For the purposes of this plan, units built before 1980 are used as a baseline for units that contain LBP. The 2006-2010 ACS Five-Year Estimates show that 72% of owner-occupied housing units and 71% of renter-occupied housing units in Ogden were built before 1980 and have potential exposure to LBP. As explained in the Needs Assessment, 60% of households within Ogden City are low- to moderate-income, with incomes ranging from 0-80% AMI. This equates to approximately 12,773 units occupied by low-moderate income households with a LBP risk.

## **Discussion**

All housing units that Ogden City assists through renovations or homeownership programs are assessed for LBP and appropriately addressed prior to project completion.

## **Notification**

Ogden City distributes the lead-based paint hazard brochure “Protect Your Family” to all city program participants that purchase or occupy a pre-1978 housing. Property owners that sell a housing unit with the assistance of a city program are required to disclose, if known, the presence of lead-based paint and provide prospective buyers/occupants with existing documentation on known lead-based paint hazards in the dwelling unit, in accordance with Section 1018 of the Residential Lead-based Paint Hazard Reduction Act of 1992. Written notice is provided to occupants informing them of the results of lead hazard evaluation or reduction activities.

## **Identification**

A visual assessment, paint testing, or risk assessment is conducted depending on the nature of the federally funded activity. A plan to stabilize the paint hazard is determined prior to continuing the activity.

## **Control**

Housing rehabilitation projects undertaken by Ogden City are tested for lead hazards and when appropriate lead reduction activities are conducted. Qualified rental property owners may be eligible for grants to assist with addressing lead-based paint. Safe work practices are used when performing lead hazard reduction or rehabilitation work that disturbs painted surfaces known or assumed to contain lead-

based paint. When the work is completed, clearance testing is conducted to confirm that no lead-based paint hazards remain.

**Lead based Paint / Own In Ogden Down Payment Assistance Program**

All Own In Ogden program applications for properties built prior to 1978 require that the buyer receive notification of lead-based paint hazards and that a visual inspection be performed. If the home has any deficiencies as identified in the EPA Visual Assessment Guidelines, a certified contractor tests the home for lead-based paint. If the test results are positive, the seller is notified of the deficiencies and is instructed to have the deficiencies corrected by a certified contractor. To qualify for the city's down payment assistance program, the home must pass a follow-up completion inspection by a certified inspector.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing Authority of the City of Ogden owns and maintains 200 public housing scattered within Ogden City, see table below.

**Table 38 – Total Number of Units by Program Type**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers available	0	250	200	848	0	848	86	0	0
# of accessible units									

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

**Table 39 - Ogden Housing Authority**

Project	Address	City	Units
Lomond Garden	550 Grant Avenue	Ogden	76
Kimi Lane	663 22nd Street	Ogden	24
Lincoln	610 Lincoln Avenue	Ogden	32
Apple Grove	1333 Grant Avenue	Ogden	28
Sierra	235, 251 28th St, 2865 Childs Avenue	Ogden	28
Galloway	2522, 2525, 2536 D Ave.	Ogden	12

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

### Public Housing Condition

Public Housing Development	Average Inspection Score

**Table 40 - Public Housing Condition**

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

There are several outstanding capital and modernization needs of the Public Housing units within the jurisdiction.

The capital and modernization needs are listed as follows:

- Plumbing is old. Water mains and waste lines are in need of replacement. Interior plumbing needs to be replaced.
- Electrical needs to be upgraded at most sites from aluminum wire to copper wire to include most electrical outlet and switches.
- HVAC needs to be addressed at most sites to be updated with energy efficient systems.
- Exterior lighting is not adequate and needs to be updated with energy efficient fixtures.
- Cabinets are in need of replacement at some of the sites as cabinets are dilapidated and past their useful life.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Improve community quality of life and economic vitality by providing an improved living environment.

- Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments
- Implement public housing security improvements by providing additional security lighting and security guards as necessary. Meet with community policing to discuss and address the needs of each community.
- Implement smoke free units at all sites.
- The agency continues to provide training for staff. Policies are continually reviewed and updated to meet HUD's regulation and better serve clients.
- Responsive to tenant' maintenance needs that reside in public housing by averaging a three day work order completion and responding/completing all emergency maintenance work orders within 24 hours.
- Continue to modernize units' interiors with updated furnishings. Update mechanical to provide better working systems that are energy star rated.

### **Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

A variety of housing facilities and services are offered to homeless individuals by organizations within Ogden, including St. Anne’s, Your Community Connection, Ogden Housing Authority, Weber Housing Authority and Homeless Veterans’ Fellowship. Housing facilities for the homeless include emergency shelters, transitional housing, and permanent supportive housing for the chronically homeless. Homeless support services offered within the City include: outreach and engagement, housing location assistance, employment assistance, substance abuse recovery, mental health care, veteran services, public assistance benefits and referrals, family crisis shelters and childcare and domestic violence support services.

**Table 44 - Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	8	0	0	3	0
Households with Only Adults	145	0	0	49	0
Chronically Homeless Households	0	0	0	52	0
Veterans	0	0	36	10	0
Unaccompanied Youth	0	0	0	0	0

Data Source Comments:

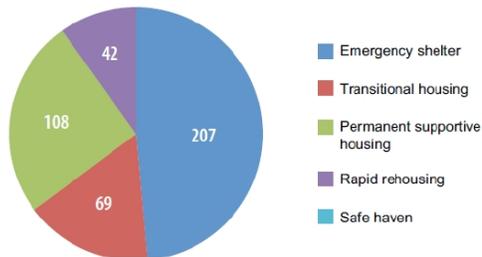
**Homeless Providers Summary**

Provider Name	Type of Service Provided	Service Capacity	Waiting List	Funding Sources
Ogden Rescue Mission	Emergency Shelter	24 adult males 16 " females 4 family units	None	Private donations
Saint Anne's	Emergency Shelter	81 adult males 24 adult females with children 4 family units	None	Emergency Shelter Grant, FEMA, Private Donations, State Homeless Trust Fund, United Way
YCC Women's Crisis Shelter	Domestic Violence Shelter	32 women and children 5 family units	None	Emergency Shelter Grant, FEMA, Private Donations, Violence Against Women Act Funds
YCC Transitional Services	Transitional Housing	41 bed capacity families w/children	3 – 4 months	HUD Supportive Housing, State Homeless Trust Fund, State Critical Needs Housing, Private Donations
Homeless Veterans Fellowship	Transitional Housing	32 adult males	2 – 3 months	Private Donations, State Homeless Trust Fund, United Way
Catholic Community Services	Rent and Utilities Assistance	128 individuals 92 families	1200 turned away annually	Private Donations
Catholic Community Services	HOPWA Housing (permanent)	People with HIV/AIDS 4 units (8 bedrooms)	1-2 years	HOPWA, Private Donations, State funding
Ogden Housing Authority	Shelter+ Care	11 vouchers	None	HUD federal funds

Ogden City Homeless Service and Homeless Prevention Providers, provides a comprehensive list of services and facilities available to address homeless needs and homeless prevention for Ogden City. There are two organizations that conduct outreach programs for the homeless in Ogden: Weber County Department of Human Services and Problems Anonymous Action Group (PAAG). Both work toward outreach, assessment and prevention of homelessness. The majority of homeless prevention efforts involve assistance with housing costs, counseling and advocacy. Supportive services for homeless persons typically include case management and life skills training. Transportation and assistance dealing with alcohol and drug abuse and mental health issues are other common services available.

**2014 Housing Inventory Total: 426**

Services
Area Housing and Shelter Providers:
Homeless Veterans Fellowship
Ogden City Housing Authority
Ogden Rescue Mission
St. Anne's Center
Weber County Housing Authority



**Homeless Providers Summary**

Source: Comprehensive Report on Homelessness 2014 Utah, Utah Department of Workforce Services, Utah Housing and Community Development Division, <http://jobs.utah.gov/housing/>

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Ogden's Rescue Mission started in 1965 as laymen from the local churches recognized the need of those who were coming to Ogden or passing through. St. Anne's started as a soup kitchen and seasonal shelter in 1981 by three churches. Both agencies grew and offered more supportive services to the community. In 1994, St. Anne's built a shelter that would provide emergency shelter for up to 100 people year round and is currently the largest Utah shelter north of Salt Lake County. The Ogden Rescue Mission now offers an intensive recovery program free of charge for men, in addition to a medical clinic that was started in 1988 and now has 120 professional individuals who volunteer there on a monthly basis. Both shelters have rooms to provide emergency shelter for women and children. St. Anne's also offers emergency services such as assistance with obtaining I.D. for employment, emergency food boxes, and basic hygiene products and meals on a daily basis. In addition, there are other agencies within the city that provide preventative measures against homelessness, including utility and rental assistance, as well as, a number of food banks operated by organizations and churches. Through the efforts of these non-profit agencies and the development of emergency shelters a portion of the chronic homeless epidemic has been addressed, as well as, an increase in service provided to the at risk population.

Homeless and homeless prevention services in Ogden City will continue to be provided by various non-profit organizations. The Homeless Providers Summary table highlights those organizations providing for the housing needs of homeless persons in Ogden and summarizes the organization's capacity and funding sources. Ogden City has a total of 169 emergency beds for homeless adults and their children in its three shelters. These include 97 beds for single men and 112 beds for women and children.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Weber Human Services was recently awarded a Cooperative Agreement to Benefit Homeless Individuals (CABHI) Grant. The purpose of CABHI is to enhance and develop the infrastructure of states and their treatment service systems to increase capacity to provide accessible, effective, comprehensive, coordinated/integrated, and evidence-based treatment services; permanent housing; peer supports; and other critical services for chronically homeless individuals and homeless or chronically homeless veterans. This grant allows Weber Human Services to provide mental health and substance abuse treatment to formerly homeless individuals in their current environment. They can provide services at the homeless shelter, in homeless camps or anywhere the homeless individuals resides. This in addition to mental health and substance abuse services has been much needed in Weber County and is especially beneficial to the homeless and formerly homeless households that participate in the supportive housing programs in Weber County.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The Weber Housing Authority (WHA) provides the Supportive Housing Program to homeless households and the Ogden Housing Authority (OHA) provides the Shelter Plus Care Program to homeless households. Both programs provide supportive housing. The WHA Supportive Housing Program rents properties directly, with the WHA as leasee and the homeless person renting under the WHA lease agreement. Under OHA's Shelter Plus Care the homeless households holds the lease. The Homeless Veteran's Fellowship also provides a few Permanent Supportive Housing beds, as well; those beds are designated for homeless veterans only.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Many non-profit organizations and community centers provide services to the elderly such as transportation, social activities, fitness classes, and case management. Services for the frail elderly are more limited, likely due to the high costs involved. There are also senior living options available, and this demand is likely to increase with the aging population. Golden Hour Senior Center and Meals on Wheels, provide support services for frail elderly, including meals and home visitation.

Services for persons with mental disabilities are provided by a mixture of private, public, and non-profit institutions. The majority of public institutions are funded by the state or county. Mental health providers often offer substance abuse services, and most providers serve both children and adults. The region generally lacks facilities to adequately assist persons with severe mental disabilities. This often results in confinement to an institutional setting or being released to the streets without consistent monitoring. More affordable housing, peer-related services, and monitoring are needed.

Supportive housing for the elderly, persons with disabilities, persons with addictions, and those living with HIV/AIDS are designed to allow the individuals to live as independently as possible. Those suffering from substance abuse might require counseling or case management and a short-term rehabilitation program. Other more challenging/on-going conditions that might require supportive services includes long-term assisted living as well as transportation and nursing care. In Consultation with Weber Human Services Aging Services staff, a need they often encounter is emergency home repairs for seniors on a fixed and low income. Many seniors they serve who are homeowners often face a home emergency and not enough income to make the repairs.

The Alcohol and Chemical Treatment Center (ATC) at Ogden Regional Medical Center was consulted and provided an overview of services available to persons with drug and alcohol additions. The ACT program

is one of the oldest and most respected alcohol and chemical dependency treatment programs in Utah. Since 1973, they have offered services to a growing number of people who have substance addictions – See more at: <http://ogdenregional.com/service/addiction-treatment#sthash.NEVnSY2r.dpuf>. ATC has been providing chemical addiction treatment for over 40 years in Ogden and has valuable insights regarding these services. These needs were identified: additional detox beds for those coming off alcohol or chemical dependency, additional residential treatment facilities and a need for halfway and permanent supportive housing in Ogden. The need for detox services is a problem with opiate and heroin addictions in young adults and alcohol dependency in those over 40 years. There are limited treatment and inpatient centers for persons with addictions, but even few housing options for those leaving these facilities. This leads to unnecessary relapses, as persons recovering from addictions return to environments with easy access to substances and addicts. More halfway houses and permanent scattered site housing are needed. These housing programs result in higher success rates in breaking addictions, and lower the high costs to society caused by relapses.

The ATC provides a variety of services for persons with drug or alcohol addictions, hospitalization inpatient treatment, partial hospitalization treatment, abuse treatment centers, programs addressing mental health and drug abuse issues simultaneously, and referrals to Weber Human Services for after treatment counseling services.

Weber Housing Authority Programs:

1. Housing Choice Voucher Program

The Housing Choice Voucher Program is a federally funded rent subsidy program designed to supplement the rent payments of low income households. This program allows families to pay 30-40% of their monthly income in rent. The voucher specifies the applicable fair market rent for the unit size appropriate for the family.

2. Supportive Housing Bonus Program

The Supportive Housing Bonus Program provides rental assistance linked with case management services. This program is offered to high barrier, homeless, disabled unaccompanied individuals. The program pulls individuals from a community waiting list that prioritizes individuals based on vulnerability. The program is designed to serve as a bridge until participants have the opportunity to transition to a permanent rental subsidy such as the Housing Choice Voucher Program. The goal of the program is to assist homeless individuals strive for self sufficiency. The Weber Housing Authority holds the master lease on the units.

3. Supportive Housing Family Program

The Supportive Housing Family Program provides rental assistance linked with case management services to families with children. The program is offered to high barrier, homeless, disabled families. The program pulls individuals from a community waiting list that prioritizes individuals based on vulnerability. The program is designed to serve as a bridge until participants have the opportunity to transition to a permanent rental subsidy such as the Housing Choice Voucher Program. The goal of the program is to assist homeless families strive for self sufficiency. The Weber Housing Authority holds the master lease on the units.

4. Shelter Plus Care Program

The Shelter Plus Care Program provides rental assistance linked with case management services. This program is offered to homeless, disabled unaccompanied individuals. The program pulls individuals from a community waiting list that prioritizes individuals based on vulnerability. The program is designed to serve as a bridge until participants have the opportunity to transition to a permanent rental subsidy such as the Housing Choice Voucher Program. The goal of the program is to assist homeless individuals strive for self sufficiency. The key difference between the Shelter Plus Care Program and the Supportive Housing Bonus Program is that the participant holds the lease on the Shelter Plus Care Program.

5. Deposit Assistance Program

The Deposit Assistance Program is offered to households that have identified the deposit as a barrier to housing assistance. The household must have exhausted all resources, and must have rental assistance through the Weber Housing Authority, Ogden Housing Authority, Kier Property Management, Danville Property Management or other subsidized agency in Weber County.

## Weber Housing Authority Programs

## Rental Assisted Housing

**Table 42**  
**HUD Subsidized Apartments in Weber County**

Project	Address	City	Units	Type
Apple Grove	1333 Grant Avenue	Ogden	28	Family
Bramwell Court	2625 Gramercy Avenue	Ogden	18	811
Fellowship Manor	2334 Monroe Blvd	Ogden	131	Senior
Galloway	2522,2525,2536 D Avenue	Ogden	12	Family
Garden Grove	1155 23rd Street	Ogden	20	Senior
Golden Link Manor	1132 24th Street	Ogden	31	Senior
Graham Court	32nd & Lincoln Ave	Ogden	15	811
Kimi Lane	663 22 <sup>nd</sup> Street	Ogden	24	Senior
Lomond Garden	550 Grant Avenue	Ogden	76	Senior
Lincoln	610 Lincoln Avenue	Ogden	32	Family
Massey Manor	2515 F Ave	Ogden	13	Families
Normandie I	610 1st Street	Ogden	36	Families
Normandie II	610 1st Street	Ogden	16	Families
Ogden Senior Villa	225 29th Street	Ogden	32	Senior
Osmond Heights	630 East 23rd Street	Ogden	40	Families
RL Courts	849 East 550 South	Ogden	50	Senior
Sierra	235 & 251 28 <sup>th</sup> Street & 2865 Childs Avenue	Ogden	28	Family
Three Links Towers	2427 Jefferson Ave	Ogden	122	Senior
Union Gardens	468 3rd Street	Ogden	50	Senior
Ladawn	1775 West 4800 South	Roy	64	Families
Heritage House	300 East 5000 South	Washington Terrace	34	Senior
Total			872	
Senior			570	
Families			269	
Disabled			33	

Source: HUD.

81% of Weber County vouchers holders live in Ogden.  
76% of all County tax credit units are in Ogden.  
89% of County HUD deep subsidized housing units are in Ogden.

Over 70 percent of Weber County rent-assisted households (vouchers, tax credit units, public housing units) live in Ogden and 60 percent of all renters. Eighty-one percent of voucher holders also live in Ogden and 73 percent of all tax credit units are located in the city. This concentration is a reflection of zoning ordinances and policies of many of the non-entitlement cities. Eight cities have less than 20 percent rental inventory; including Roy the second largest city in the county (population 37,500) with proximity to I-15 and large employment base and a FrontRunner station.

## Ogden Rental Assisted Housing

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Weber Housing Authority's (WHA) has a variety of programs assisting the special needs community, see the Weber Housing Authority Programs page.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

See the Weber Housing Authority Programs page.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Ogden City is exploring ways to encourage a regional approach to meet supportive housing needs. The City will participate with other area cities in the Regional Analysis of Impediments to Fair Housing to develop strategies that provide housing opportunities for the disabled in Ogden and in the region.

## MA-40 Barriers to Affordable Housing – 91.210(e)

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

During the ConPlan planning process, the City undertook an Analysis of Impediments to Fair Housing Choice with the assistance of Consultant University of Utah, BEBR & James Wood.

The following impediments have been identified for Ogden City:

1. Uneven Fair Housing infrastructure - Fair Housing brochures, webpage and materials are printed only in English, limiting the available of Fair Housing 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. Two NRSA Census Tracts (2009 and 2012) particularly, are disproportionately occupied by minorities and persons living in poverty.
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 - The number of disabled individuals in Weber County is estimated at 23,000 individuals, about 11% of the population. Under the Fair Housing Act housing providers must make "reasonable accommodations in rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling." Many of the landlords who are renting homes are not aware of the full implications of the Fair Housing Act and the "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 officers with the International Building Code (IBC) and the federally assisted multi-family housing requirements can impact fair housing choice for disabled individuals. IBC and federal requirements mandate a percentage of multi-family units as accessible. Developers have completed apartment projects not in compliance, which were allowed due to an oversight by the building inspector.
6. High Denial Rates for Mortgage Loans to Hispanics - The 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. 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.

## **MA-45 Non-Housing Community Development Assets – 91.215 (f)**

### **Introduction**

A successful downtown is marked by an expanding economic base, that may at first require governmental incentive programs, but which would soon give way to market driven forces. The goal is that the variety of land uses in the Central Business District (CBD) will work together to foster a climate of economic expansion and diversity. Increased employment and increased private investment, brought about by a clean, safe, well lit, and easily accessible downtown can create a positive synergy of activity that radiates out into the nearby neighborhoods. The areas nearby benefit by rising property values and thus increased investment brought about by the economic success of the CBD.

The CBD is the geographic, cultural, and governmental center of Weber County. It contains a variety of living, working, entertainment and eating establishments in its most condensed urban form for the entire region. While there are other retail centers within Weber County, this area contains the mixture of components of commerce, entertainment, transportation and government that make an urban center. The intermodal hub and the UTA station for the Frontrunner commuter rail began service to the CBD in April 2008. It is the City's goal to increase the prominence and importance of the CBD. Key to this is transforming the area from just day use to a safe and attractive 24 hour community.

To provide long-term solutions for residents that must contend with a slow recovery from the country's worst economic downturn in decades, the City plans to continue to generate and sustain new opportunities for economic success and stability for persons city-wide. Therefore, the City will continue to give priority to programs that attract new businesses to Ogden, assist in growing local and emerging businesses, and/or create and retain living wage jobs. In addition, through the CDBG and HUD Section 108 loan program, the City will support economic development through providing free business counseling to local entrepreneurs and potential entrepreneurs, and will provide loans for economic development activities that contribute to job creation and the City's economic viability. In addition, CDBG Entitlement funds and HUD Section 108 Guaranteed Loans are used to provide financing for mixed-use, housing and/or economic development projects, which may include large scale development projects.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	214	3	1	0	-1
Arts, Entertainment, Accommodations	3,094	3,046	13	10	-3
Construction	1,689	1,495	7	5	-2
Education and Health Care Services	3,926	6,949	16	22	6
Finance, Insurance, and Real Estate	1,406	1,924	6	6	0
Information	481	620	2	2	0
Manufacturing	5,195	7,519	21	24	3
Other Services	869	1,181	4	4	0
Professional, Scientific, Management Services	1,746	2,359	7	7	0
Public Administration	136	1	1	0	-1
Retail Trade	3,781	4,166	15	13	-2
Transportation and Warehousing	910	712	4	2	-2
Wholesale Trade	1,225	1,671	5	5	0
Total	24,672	31,646	--	--	--

**Table 41 - Business Activity**

**Data Source:** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

### Labor Force

Total Population in the Civilian Labor Force	39,701
Civilian Employed Population 16 years and over	35,811
Unemployment Rate	9.80
Unemployment Rate for Ages 16-24	27.48
Unemployment Rate for Ages 25-65	6.25

**Table 42 - Labor Force**

**Data Source:** 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	6,113
Farming, fisheries and forestry occupations	1,837
Service	4,511
Sales and office	5,770
Construction, extraction, maintenance and repair	3,874
Production, transportation and material moving	2,706

**Table 43 – Occupations by Sector**

Data Source: 2006-2010 ACS

	# of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0%	\$0
Information	26	765	1.3%	\$26,210
Other Services	189	1,460	2.6%	\$28,111
Financial	299	2,140	3.7%	\$38,748
Construction	307	2,433	4.3%	\$41,959
Leisure & Hospitality	222	3,786	6.7%	\$13,188
Prof & Bus Services	435	5,715	10.1%	\$33,516
Health Serv & Private Educ.	288	6,868	12.1%	\$40,721
Trade, Trans & Utils	609	8,114	14.3%	\$31,516
Manufacturing	172	9,810	17.3%	\$48,080
Government	118	15,714	27.7%	\$39,818

**Table 44 - Ogden City - Employment Characteristics – 2009**

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	26,466	77%
30-59 Minutes	6,272	18%
60 or More Minutes	1,855	5%
<b>Total</b>	<b>34,593</b>	<b>100%</b>

**Table 45 - Travel Time**

Data Source: 2006-2010 ACS

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,821	590	2,023
High school graduate (includes equivalency)	8,009	999	2,923
Some college or Associate's degree	9,397	735	2,960
Bachelor's degree or higher	5,656	160	1,228

**Table 46 - Educational Attainment by Employment Status**

Data Source: 2006-2010 ACS

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	319	954	1,463	1,382	662
9th to 12th grade, no diploma	1,987	1,412	1,009	1,214	1,044
High school graduate, GED, or alternative	3,392	4,268	3,178	4,542	2,320
Some college, no degree	3,170	3,727	2,053	3,998	1,803
Associate's degree	859	1,436	660	1,328	584
Bachelor's degree	659	1,897	1,065	2,050	809
Graduate or professional degree	25	407	640	1,070	544

**Table 47 - Educational Attainment by Age**

Data Source: 2006-2010 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,651
High school graduate (includes equivalency)	25,509
Some college or Associate's degree	27,013
Bachelor's degree	40,284
Graduate or professional degree	57,847

**Table 48 – Median Earnings in the Past 12 Months**

Data Source: 2006-2010 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

As reported in the Table above, Ogden City Employment Characteristics 2009, the largest employment sector in Ogden is Government employment with over 15,700 jobs and 27.7% share of jobs followed by manufacturing with 17.3% and trade with 14.3% share in Ogden. The Ogden City labor market has a relatively high share of manufacturing employment. Seventeen percent of all jobs are in manufacturing. Countywide manufacturing represents 13 percent of all jobs and at the state level manufacturing accounts for only 10 percent of total jobs. Manufacturing is the highest wage sector with an average wage of \$48,080. The third ranking sector is trade, transportation and utilities. Well over 80 percent of the jobs in this sector are in retail trade. Retail trade employs about 6,500 workers in Ogden City. Health care ranks fourth in share of employment in Ogden City. IHC's McKay Dee Hospital is the largest health care employer.

Sectors identified as major growth areas in the past year in Ogden are construction, professional and business services, manufacturing, retail trade, private sector and transportation (Source: U.S. Bureau of Labor Statistics). Utah Division of Workforce Services projects an annual 2.1% employment growth rate for the next five years for the Ogden Clearfield MSA.

**Describe the workforce and infrastructure needs of the business community:**

Ogden is the employment center for Weber County. Ogden had a nonfarm employment of 56,769 in 2009. Two-thirds of all jobs in Weber County are located in Ogden City. Ogden is the county seat, as well as, the largest city in Weber County and the location of major federal government (IRS) and state government employers (Weber State University). Consequently the government sector is by far the largest and most important employment sector with 28 percent of all workers, a total of 15,700 jobs.

According to the Business Activity Table above, there are more jobs within the city of Ogden than the number of workers. However, this number can be misleading since many workers who live outside the City of Ogden work within the City, especially the downtown workforce. This trend is apparent since the City had an overall 10% percent unemployment rate in 2012. It is also likely that many Ogden residents have employment outside the City, such as Hill Air force Base or in neighboring cities.

As reported in 2010 by Forbes.com, Ogden ranked #11 in the nation for Best Places for Business and Career. The ranking of Best Places looks at the 200 largest metropolitan statistical areas in the US and ranks the areas on several metrics including cost of living, cost of doing business, job growth, income growth, educational attainment, and projected economic growth. Quality-of-life issues were factored in like crime and cultural and recreational opportunities, while the number of highly ranked four-year colleges in the area was examined along with the percentage of subprime mortgages handed out over a three-year period.

Ogden was noted for a relatively low unemployment rate of 5.9 percent, and Forbes said the city is poised for job growth of about 1.4 percent in the next three years. With a median household income just under \$65K and the median home price hovering around \$140,000, Ogden ascended to the top of the country's list with better than average cost of living numbers, low crime rates, and great access to educational attainment, culture, recreation, and leisure activities.

Source: [http://www.forbes.com/lists/2010/1/business-places-10\\_Ogden-UT\\_UTOgd.html](http://www.forbes.com/lists/2010/1/business-places-10_Ogden-UT_UTOgd.html)

Note: In review of US Census Data, Forbes may have over stated the median household income for Ogden, Although, Ogden consistently has positive job growth.

As of 2012 US Census Data, the City of Ogden had a 10% unemployment rate. In comparison, US Department of Labor reported a .7 drop in employment for the 12 month period January 2014 (4.5% unemployment) to January 2015 (3.8% unemployment), showing an improvement for the Ogden-Clearfield MSA. Workforce needs include businesses providing a living wage, aligning workers better into career paths in core and thriving industries. Business infrastructure needs include eliminating geographic and transportation barriers to employment centers, more business incubator space and venture capital investments.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Ogden Business Exchange Project Area was used as a stockyard and livestock exchange until the late 1970's. It's now predominantly vacant with underutilized commercial/industrial. It is intended that phase I of the Project will turn the empty stockyards and commercial buildings into a light industrial/business park with approximately 3,062,268 square feet of manufacturing and light industrial space. This initial phase will require certain public investments that will induce participation and additional investment by the private sector, while at the same time allowing for a cohesive development planning process that incorporates a physical and programmatic vision for the City's future in this key location of the community. These actions include site assembly and provision of new public infrastructure to provide roads, sewers and power access. The new infrastructure will ease access to the development and enhance the street grid in the project area. Once completed the City estimates that approximately 100-500 new jobs will be created over the life of the Project.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

December 11, 2014 blog by Utah Economist Mark Knold reported conclusions published by Paris-based Organization for Economic Cooperation and Development (OECD). Knold wrote: "Utah is labeled as a "skills surplus" state, one of only four with that classification. In other words, our labor force holds a higher

skill package overall than what the Utah economy's occupational structure is asking of that labor force. The report did note that Utah had increased its skill demand between 2006 and 2012, meaning the occupations that do ask for higher education levels increased in Utah across that interval. Yet, the gains were not significant enough, therefore Utah was given a "skill surplus" classification."

In review of the Utah Department of Workforce Services (UDWFS) 2012-2022 Occupational Projections - Educational Levels (for Ogden Clearfield MSA), the largest segment poised for job growth is in high school diploma or equivalent with 41% projected share of employment growth, while Bachelor's degree share of employment growth is projected at 17%. This data supports the conclusions by OECD that in Ogden-Clearfield MSA, the occupational structure lacks employment opportunities for higher skilled labor force.

The City Business Development Division is targeting resources to attract new start-up businesses and outdoor recreation, aerospace and defense sector employers to the project area and to Ogden. Aerospace and defense industries typically employ higher skilled employees.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Economic vitality depends on an appropriately educated, skilled workforce. An educated and skilled workforce is key to Ogden's economy and its success as a city. The City of Ogden collaborates with Utah Division of Workforce Services (DWFS) to ensure the development of locally-driven training and placement programs that offer high-quality education to potential employees and technical assistance to new and established businesses, consistent with their specific needs. DWFS which administers the Utah Integrated Workforce Plan (Workforce Investment Act / Wagner-Peyser Act Plan). Each year the Utah State Legislature allocates Custom Fit funds to encourage companies to pursue training that will maintain and grow Utah's businesses. The Ogden Weber Tech Custom Fit Training program administers the Custom Fit funds for Weber County. Custom Fit has developed and conducted hundreds of customized training programs for local employers. The Custom Fit Training & Workforce Development Program is an employer training service provided by the Ogden Weber Tech College. Custom Fit Training offers flexible, customized training programs, designed to enhance and retain the skills and abilities of employees in order to keep Utah companies competitive and stimulate economic development. The State of Utah has been recognized year after year as having one of the strongest economies in the country and the economic growth is expected to continue. Source: <http://www.owatc.edu/training-for-businesses/custom-fit-company-training/>

The City's Consolidated Plan includes goals and strategies related to job creation and job retention. The City works with local agencies to coordinate efforts to advance opportunities for all City residents. The City places high priority on economic development for job creation and to reduce poverty.

## **Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

### **If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City utilizes CDBG funds to support the following CEDS economic development initiatives:

1. **Business Development and Retention:** The Ogden Business Exchange Project (Trackline EDA) is a part of the plan to revitalize West Ogden and spur its economic growth. The proposed \$30 million development will include \$3.3 million Section 108 funds. The Trackline is proposed to be a Class A business and light manufacturing/industrial park spanning 90 acres of the blighted and underutilized land (former stockyards). It is projected that the development of this area, and the addition of a rail service, will help diversify existing options for businesses considering Ogden. The development of The Trackline, in connection with the proposed 24th Street Interchange and the adopted 24th Street Corridor Plan, will ultimately bring West Ogden out of obscurity and re-establish its identity once again as the welcoming gateway to our the City.
2. **Capital Formation:** CDBG loans funds to Small Businesses as a primary strategy for capital development within Ogden. In addition, the City has implemented these strategies: creation of a Community Development Financial Institution (CDFI); utilizing New Market Tax Credits, creating a Regional EB-5 (Immigrant Investor) Regional Center, leveraging resources such as the locally based Utah Certified Development Company, and promoting Utah State Legislation to assist in the removal of blight.
3. **Business Attraction:** CDBG-funds contribute to the Business Information Center (BIC) which is a public service activity that helps grow businesses in Ogden in conjunction with support from SCORE, Weber State Small Business Development Center, Grow Utah Ventures, Northfront Entrepreneurial Alliance/SEED Weber, and Ogden Ventures.
4. **Establish High-Tech Business Center -** CED is working to recruit fledgling companies and their technologies to relocate or expand in Ogden. The CDBG-funded BIC and in cooperation with partners (including Weber State University, SBA, Ogden Reinvestment Corporation) these business can be nurtured to develop their potential for growth within the community.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

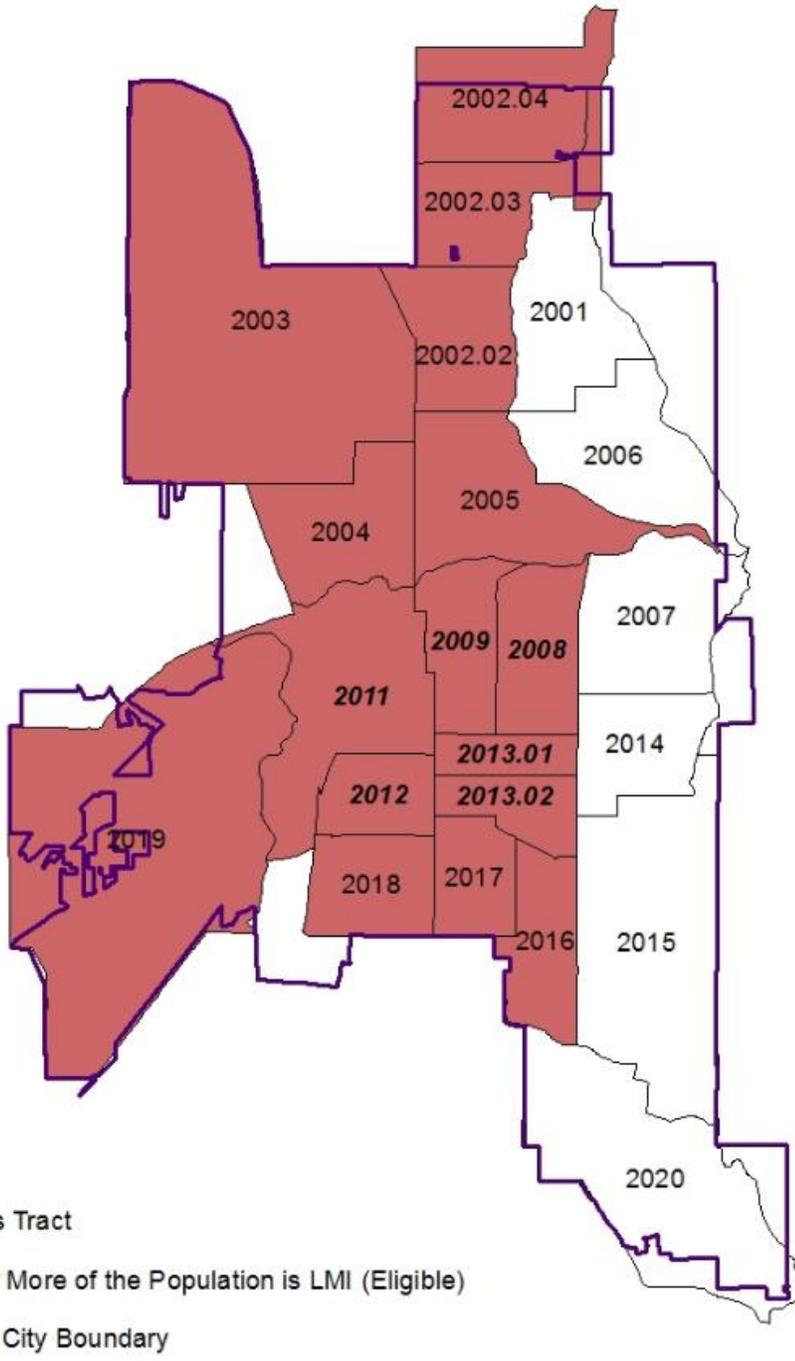
Housing problems disproportionately affect low-income and the minority populations. To determine the location of groups with disproportionately greater housing needs, areas of low- and moderate-income concentration (LMI) were identified. The CDBG eligible Census Tracts Map below and 2014 FFIEC Census Report Data Table identify census tracts with 50% or more of the population have low to moderate incomes. The CDBG eligible LMI Census Tracts fall within these Census Tracts:

- 2002
- 2003
- 2004
- 2005
- 2008
- 2009
- 2011
- 2012
- 2013
- 2016
- 2017
- 2018
- 2019

In addition, the Ogden City Poverty Rate by Census Tract Map shows the lowest-income census tracts. Two Census Tracts, 2009 and 2012, have over 40% of population with incomes below the poverty rate.

Source: HUD 2014 LMI data

# Ogden City Low to Moderate Income



**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

***RCAP and ECAP areas***

HUD has developed the concepts of racially and ethnically concentrated areas of poverty (RCAP/ECAP). There are four census tracts in Weber County that qualify as RCAPs/ECAPs *Figure 3*. All four are located in south-central Ogden. A census tract qualifies as an RCAP/ECAP if the minority population exceeds 50 percent and combined with whichever is lower; a poverty rate that exceeds three times the average county poverty rate or a 40 percent poverty rate.

Increasing concentrations of low-income and poverty households are linked to racial and ethnic segregation. "The face of poverty is also the face of segregation." And segregation impedes fair housing choice and raises the risk of housing discrimination. The consequences of poverty are particularly harmful to children. Children who grow up in densely poor neighborhoods and attend low-income schools face many barriers to academic and occupational achievement. Such children are more likely to drop out of high school and become pregnant as teenagers. Their neighborhoods have higher crime rates and higher incidence of health disparities, again affecting opportunities. In 2010, 11.3 percent of Weber County's population was poor. Only 8 percent of non-Hispanic whites were poor while nearly 25 percent of minority individuals lived in poverty. Hence, minorities were three times as likely to be poor as Whites and African Americans were four times as likely. The poverty statistics get even less favorable in Ogden where 31 percent of the minority individuals live in poverty and 45 percent of African Americans live in poverty.

Non-Hispanic whites had the lowest prevalence of poverty; they comprised 57 percent of the total poor population in the county and minorities 43 percent. Keep in mind the minority population is 21 percent of the population of Weber County. Poor Hispanics comprised 85 percent of the poor population in the county and 84 percent of the poor population in Ogden.

The racial and ethnic composition of the poor in the context of the entire county population demographics illustrates the disparities in income between the minority and non-minority populations in the county. Minorities comprise 21.9 percent of the county population but represent 43 percent of the poor. Poor minorities have a disproportionate share of those individuals living below the poverty line.

*Source: The Weber County Regional Analysis of Impediments to Fair Housing Choice, May 2014 prepared by University of Utah, Bureau of Economic and Business Review (BEBR)*

**Note:** In review of 2013 and 2014 Census Data, as identified by U of U, Ogden City could not identify four census tracts that meet the RCAP definition and have over 40% of the population with incomes below poverty. The City identified two Census Tracts that meet the definition of RCAP in Ogden, Census Tracts 2009 and 2012.

## **What are the characteristics of the market in these areas/neighborhoods?**

**Poverty Rate Three Times County Average (Figures 3-5)** - The second methodology to identify concentrated areas of poverty uses a measure of three times the poverty rate of the county. Any tract with three times the poverty rate of the county is a concentration of poverty. The countywide poverty rate is 14.4 percent, so an area is considered highly concentrated when it has 43.1 percent or more of the population living in poverty. *Figure 3* overlays these areas of poverty with census tracts that have a minority-majority population. All of the tracts satisfying these two conditions are located within the city of Ogden. The tracts where the share of poverty was greater than 43.1 percent are also minority-majority tracts. There are several tracts located south of the identified RCAPs that are minority-majority tracts but do not meet the poverty condition of an RCAP. Therefore these tracts are not currently defined as RCAPs/ECAPs but these areas are indeed at high risk of becoming RCAPS so due to low access to opportunity, and high rates of minority residency.

**Renters in RCAP and ECAP Census Tracts** – Weber County’s RCAPs and ECAPs are characterized by high rates of renter occupied housing. Renter occupied housing has a much higher likelihood of concentrations of low income, minority renters. The dominance of rental housing in some of the census tracts is striking. For instance in census tract 2009 there were 1,712 occupied housing units and over 83 percent were renter occupied units Table 4. Furthermore, in RCAP and ECAP census tracts, the rate at which occupied housing units are rented and not-owned never falls below 47.3 percent.

The student population at Weber State University affects the estimates of poor in Weber County and Ogden. The university has an enrollment of 26,000. Student households comprised of low income residents would be included in the poor estimates and in a sense artificially increase the estimates. It is not possible to disentangle from the estimates of the poor the numbers that are “poor” college students but certainly the estimates of poor are higher due to the presence of Weber State University. Most prominently Ogden, with nearly 21 percent of its population qualifying as poor is affected by socio-economics of the student population.

*Source: The Weber County Regional Analysis of Impediments to Fair Housing Choice, May 2014 prepared by University of Utah, Bureau of Economic and Business Review (BEBR)*

## **Are there any community assets in these areas/neighborhoods?**

**Housing Values and Proximity to Employment Centers:** The assessed home values in the county from 2011 are overlaid on census tracts with a high number of low-wage jobs *Figure 4*. This map depicts the proximity of affordable home values for lower income and minority residents and their access to employment job centers. There are significant numbers of affordable single-family homes in Ogden with reasonable transportation access to high employment centers in the downtown areas of Ogden city, Weber State University and the Hill Air Force Base. Front Runner services are an excellent resource in the county providing access into Ogden and to the southern counties, however, with only a single line, options remain limited for employment centers and housing choice not within easy access of this line. Bus

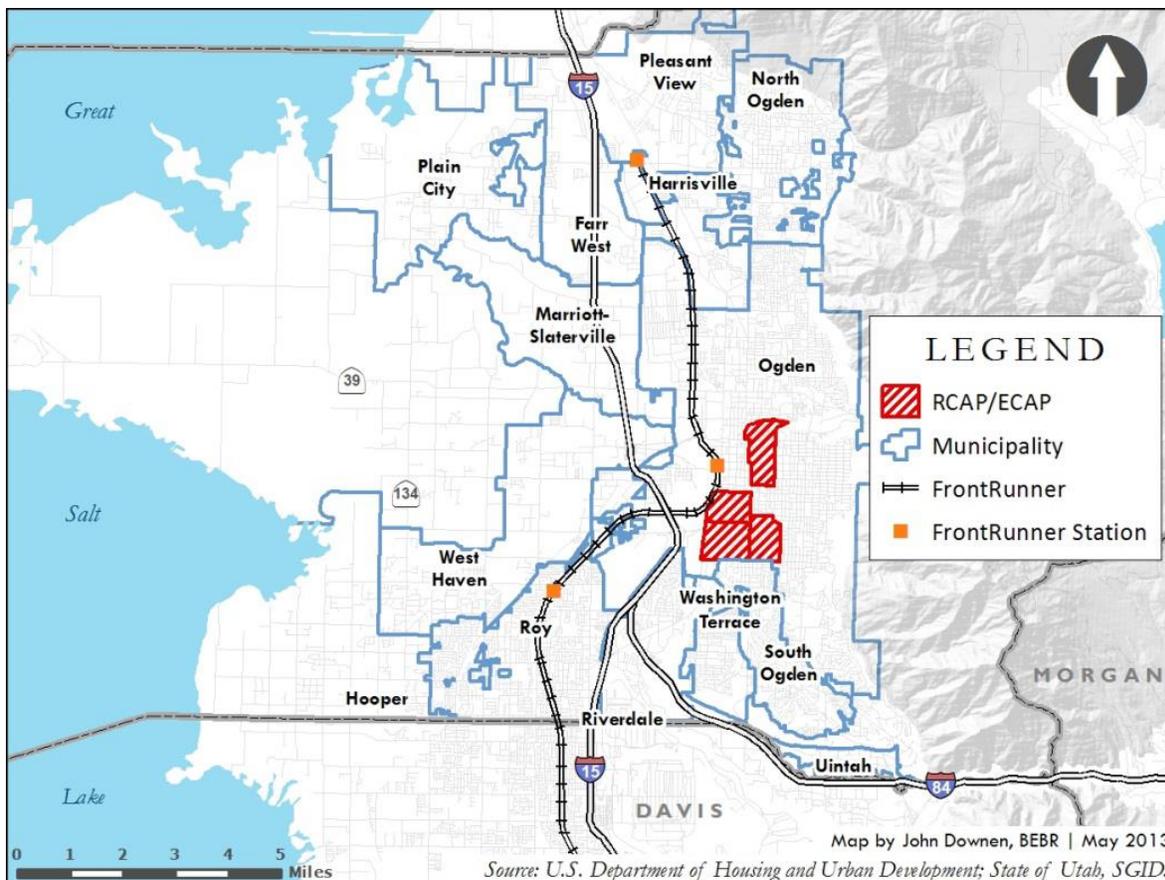
service crisscrosses Ogden neighborhoods providing transit access to and from Front Runner, downtown Ogden and Weber State University. Ogden residents are generally within reasonable access to public transportation. The Front Runner line provides residents with access to employment centers.

*Source: The Weber County Regional Analysis of Impediments to Fair Housing Choice, May 2014 prepared by University of Utah, Bureau of Economic and Business Review (BEBR)*

**Are there other strategic opportunities in any of these areas?**

Opportunities for improvement include the potential for targeted neighborhood initiatives including infill projects, code enforcement, street improvements and quality housing options and mixed-use development, restoration of historic properties, redevelopment of the commercial center at 24th and Monroe, development of vacant land parcels and economic development leading to job creation.

**Ogden City - Regionally Concentrated Areas of Poverty  
(Population with over 50 minorities and over 43% poverty)**



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Ogden's Five Year Consolidated Plan 2016-2020 provides the strategic blueprint for how the City will address housing, homelessness, special needs population, community development and economic development activities for low – to moderate-income persons and neighborhoods over the next five years. The plan provides a comprehensive overview of how the City will partner with other community stakeholders to provide decent housing, a suitable living environment and expanded economic development opportunities, principally benefiting low and moderate income persons. The five-year Consolidated Plan will serve as the guideline for annual funding allocations, described in each year's Annual Action Plan.

The following principles have guided the development of the ConPlan in setting priorities, developing strategies and evaluating and selecting specific projects for CDBG and HOME assistance.

- All City residents should have access to quality, and affordable, decent, safe, and sanitary housing.
- Ogden's housing and community development programs emphasize neighborhood revitalization to encourage neighborhood stability and preservation of existing housing stock.
- The City should maintain ongoing partnerships with the private sector and continued intergovernmental cooperation with County, regional, and state governments.
- Ogden's economic development programs work towards expanding the city's economic base and creating jobs in the City with special emphasis to creating jobs in the Neighborhood Revitalization Strategy Area (NRSA).

The Annual Action Plan describes Ogden's annual allocation for the CDBG and HOME Entitlement grant programs, it identifies the specific projects and programs the city will undertake during the year and it outlines the goals expected to be accomplished. It also includes a detailed budget that outlines the sources and uses of federal funds.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 49 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	OGDEN CITY-WIDE
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	Over 20% of the City-wide population is in poverty and over 55% of the city-wide population is LMI.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	60.38% of Ogden City population is LMI
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Ogden City boundaries
	<b>Include specific housing and commercial characteristics of this target area.</b>	Ogden has a surplus of 4,028 affordable housing units. Ogden's housing stock is aging, along with households' low-incomes, increases the likelihood of deferred maintenance and rehabilitation needs. 90% of housing was built prior to 2000. 9% of housing stock is vacant, 51% is owner-occupied and 40% is renter-occupied.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	Over 40% of the population in Census Tracts 2009 and 2012 are in poverty and have over 50% minority population.
<b>What are the opportunities for improvement in this target area?</b>	Opportunities include: Improve condition of housing; increasing the supply of quality housing available to households over 80% LMI, providing mixed income neighborhoods; increase the number of owner-occupied housing units; Deconcentrate poverty, create jobs and expand the city's economic base.	
<b>Are there barriers to improvement in this target area?</b>	Lack of funding.	

<b>2</b>	<b>Area Name:</b>	<b>CDBG STRATEGY AREA</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	Ogden City Low to Moderate Income Map
	<b>Identify the neighborhood boundaries for this target area.</b>	The CDBG Strategy Area consists of Ogden City census tracts which have over 50% of Low Mod Income. The following Census Tracts 2002.01, 2002.02, 2003, 2004, 2005, 2008, 2009, 2011, 2012, 2013, 2016, 2017, 2018, and 2019 in Ogden.
	<b>Include specific housing and commercial characteristics of this target area.</b>	These census tracts typically have depressed housing values, a larger percentage of rental housing, aging housing and infrastructure, housing needing rehabilitation, few job opportunities and households with lower incomes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The CDBG Strategy Area has existed over the past couple of decades. The consultation and citizen participation process for the development of the plan and previous Annual Action Plans reaffirm its importance to the overall revitalization of the City.
<b>Identify the needs in this target area.</b>	Within the CDBG Strategy Area there are several neighborhoods where a majority of residents are affected by multiple housing problems. This is due to lower incomes, which results in the rental of units with physical deterioration. The characteristics in these neighborhoods, as well as identified in SP-10, are the age of housing, lack of funding for investment in rehabilitation, aging infrastructures, and the concentration of the population with low incomes.	

	<b>What are the opportunities for improvement in this target area?</b>	In the CDBG Strategy Area opportunities include infrastructure improvements, infill housing development, establishing Redevelopment Areas, and housing rehabilitation initiatives. In addition there are efforts promoting greater collaboration among a range of public private agencies, non-profit and for-profit agencies, stakeholders, the BIC and the City to improve neighborhood conditions and encourage economic opportunities.
	<b>Are there barriers to improvement in this target area?</b>	Barriers include aging infrastructure and housing, crime (real and perceived) that inhibit private investment and low incomes.
<b>3</b>	<b>Area Name:</b>	<b>CENTRAL BUSINESS DISTRICT</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	80%
	<b>Revital Type:</b>	Commercial
	<b>Other Revital Description:</b>	Central Business District Map
	<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries of the Central Business District (CBD) includes 20th Street to 27th Street and Wall Avenue to Adams Avenue.

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The CBD Community currently contains a mix of office, retail, institutional, recreational, some manufacturing, along with varying densities of housing from older single family homes to new apartment buildings. The CBD zone provides support uses with design standards. These are the dominant zoning designations within the CBD. At the northern end, between Wall Avenue and Grant and 18th and 20th Street is a “Mixed Use” (MU) zoning that is oriented to the future development along the Ogden River. The River Project is a high density/residential area with some commercial and open space components. This area will serve as a transition from the CBD to the neighborhood to the north and provide an important high density housing opportunity area.</p> <p>The CBD housing stock is a mix of dwellings of various age and density. Some of the old single family homes still exist from when the CBD was just forming. There has been a recent emphasis of mixed use housing and higher density housing. The mixed use projects have dwelling units that sit above ground floor commercial space. In the Historic 25th Street area the mixed use style has created 55 units of various types on the block.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>During the development of the Central Business District Community Plan, citizen comments and information were collected in several steps. A citizen Advisory Committee was formed and met five times between December 2007 and February 2008. Committee members analyzed the downtown and formulated broad recommendations for the CBD. The Planning Commission met on March 19, April 16 and July 2, 2008 taking recommendations from the Citizen Advisory Committee and public input meetings and formulated the vision statements and objectives for the CBD Community Plan.</p>

	<b>Identify the needs in this target area.</b>	A successful downtown is marked by an expanding economic base, that may at first require governmental incentive programs, but which would soon give way to market driven forces. The goal is support a variety of land uses that would work together to foster a climate of economic expansion and diversity. Increased employment and increased private investment, brought about by a clean, safe, well lit, and easily accessible downtown can create a positive synergy of activity that radiates out into the nearby neighborhoods. The areas nearby benefit by rising property values and thus increased investment brought about by the economic success of the CBD.
	<b>What are the opportunities for improvement in this target area?</b>	The CBD is the geographic, cultural, and governmental center of Weber County. It contains a variety of living, working, entertainment and eating establishments. While there are other retail centers within Weber County, this area contains the mixture of components of commerce, entertainment, transportation and government that make an urban center. The intermodal hub and the UTA station for the Frontrunner commuter rail began service to the CBD in April 2008. It is the overall goal of property owner's residents, merchants and city officials in the CBD to increase the prominence and importance of the CBD. Key to this is transforming the area from just day use to a safe and attractive 24 hour community.
	<b>Are there barriers to improvement in this target area?</b>	Lack of adequate financial resources is the biggest barrier to making improvements in the target area. Age and condition of infrastructure and buildings can present problems with reinvestment and renovations in a cost effective way. Other barriers include crime (real and perceived) and negative perception that act to inhibit private investment.
4	<b>Area Name:</b>	<b>EAST CENTRAL REVITALIZATION AREA</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	

<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	East Central Map
<b>Identify the neighborhood boundaries for this target area.</b>	The principle streets within the EC are Monroe, which runs north/south, and 24th Street, which runs east/west. Monroe serves as the principle “Connector” between the neighborhoods to the south and north of the EC area. Between Adams and Harrison Boulevard, 24th Street contains numerous points of community interest. It also connects to West Ogden and I-15 via the Viaduct.
<b>Include specific housing and commercial characteristics of this target area.</b>	The East Central Neighborhood is a unique blend of residentially oriented land uses with a rich history of architecture that dates back to the late 1800’s. Many single-family were built in the early 1900’s and are now in substandard conditions. Scattered throughout the community are a number of small commercial buildings built in the early 1900’s. The block at 24th and Monroe (between 25th and Quincy) has been established as a commercial center. However, it has fallen into hard times and is at present underused.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Community-wide open houses were held September 23, 2008 and March 26, 2009. All residents were invited to participate in the East Central Advisory Committee. Three separate EC Advisory Committees were formed and each met six times between November 2008 and February 2009. During this time, committee members analyzed the EC neighborhood and formulated recommendations for the area. The Planning Commission held a work session on April 1, 2009 to discuss the EC Committee recommendations and the community comments from the open house. Numerous work sessions with the Planning Commission followed between April 14 and May 20 to formulate the recommendations from the EC Steering Committees and public input into vision statements and objectives for the Community Plan.

	<b>Identify the needs in this target area.</b>	Within the East Central neighborhood there is need for improved infrastructure, development of scattered vacant land parcels, code enforcement, crime prevention, housing rehabilitation, jobs and improvement of multi-family apartment buildings.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunities for improvement include the potential for targeted neighborhood infill initiatives including code enforcement, street improvements and quality housing options and mixed-use development, restoration of historic properties, redevelopment of the commercial center at 24th and Monroe, development of vacant land parcels and economic development leading to job creation.
	<b>Are there barriers to improvement in this target area?</b>	Barriers include aging housing and infrastructure which present problems with reinvestment and with cost effective renovations, vacant land (often in the middle of a block in an area difficult to develop), and negative perception that act to inhibit improvement efforts and private investment. Limited funds and funding availability is a barrier to making improvements.
5	<b>Area Name:</b>	<b>NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)</b>
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	9/1/2000
	<b>% of Low/ Mod:</b>	76%
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	NRSA Map

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The NRSA lies in Ogden's central most census tracts. It includes all of the traditional downtown, the Junction (former Ogden City mall site), the River project area, the East Central Neighborhood, and the Central Business District. This area is concurrent with six Census tracts: 2008, 2009, 2011, 2012, 2013.01, and 2013.02. The specific boundaries are Harrison Boulevard west to the Weber River and the Ogden River south to the 30-31st Street entryway. See Appendix A for more NRSA details.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The NRSA has total population of 19,352. It is estimated that there are 8,093 housing units—34% of homes are owner-occupied whereas 66% are renter occupied. 49% of homes within the NRSA were built on or before the year 1939. The area is primarily residential consisting of 82.7% residential use, 13.6% is commercial use and 3.7% is government and other parcels. Of the total 6,932 households 83.4% have incomes of 80% of the Area Median Income (AMI) or below. In all, 26% of families in the target area are living in poverty.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Selection criteria is primarily based on the opportunity to leverage public/private investments in a neighborhood that strategically supports the Central Business District. Neighborhood participation maximizes target area impact. The Trolley neighborhood community group has been involved in the planning process, as well as various stakeholders. Specific details of citizen participation are detailed in Section III. Community Consultation of the NRSA Plan.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The NRSA is in need of quality housing options, housing rehabilitation, multi-family housing apartment rehabilitation, and community reinvestment in infrastructure, residential and commercial properties, employment and business opportunities and efforts to empower local residents and revitalization the community.</p>

	<b>What are the opportunities for improvement in this target area?</b>	Opportunities include new housing and mixed-use development, implementation of catalyst projects to stimulate new investment/reinvestment, and greater collaboration among a range of neighborhood associations, public/private agencies, non-profit/for-profit entities and other stakeholders to improve neighborhood conditions and encourage economic opportunities.
	<b>Are there barriers to improvement in this target area?</b>	Barriers include low household incomes, low paying jobs, a large amount of substandard housing, crime, negative perception, and need for additional funding to address infrastructure, public safety and housing needs.
<b>6</b>	<b>Area Name:</b>	<b>BUSINESS DISTRICT BLIGHT AREA</b>
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	11/1/1999
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

<b>7</b>	<b>Area Name:</b>	<b>OWN IN OGDEN TARGET AREA</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	76%
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	Own In Ogden Map
	<b>Identify the neighborhood boundaries for this target area.</b>	Boundaries extend generally from 12th Street to 36th Street, Harrison Boulevard to the West end of Ogden; with the Northeast boundary dropping from Harrison to Monroe at Ogden River to 12th Street; and the Northwest boundary ending at 12st Street and Wall Avenue until Ogden River. See Own In Ogden Map.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The Own In Ogden target area is characterized by low and moderate income population, older housing stock and underutilized properties (both residential and commercial).
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Own In Ogden target area has been a focus of resources since the City received HOME grant funds. The program has met it's yearly goal of 50 down payment assistance loans consistently, furthering emphasizing the popularity and need for the assistance in this area.
<b>Identify the needs in this target area.</b>	Needs include mixed-income housing that is physically and financially viable in the long-term; developing mixed-income neighborhoods with strong commercial components that create living wage jobs; updating distressed public housing into affordable, energy efficient, rental units; high quality education; public transportation; access to jobs; and improving resident health, safety, access to employment, mobility, and education.	

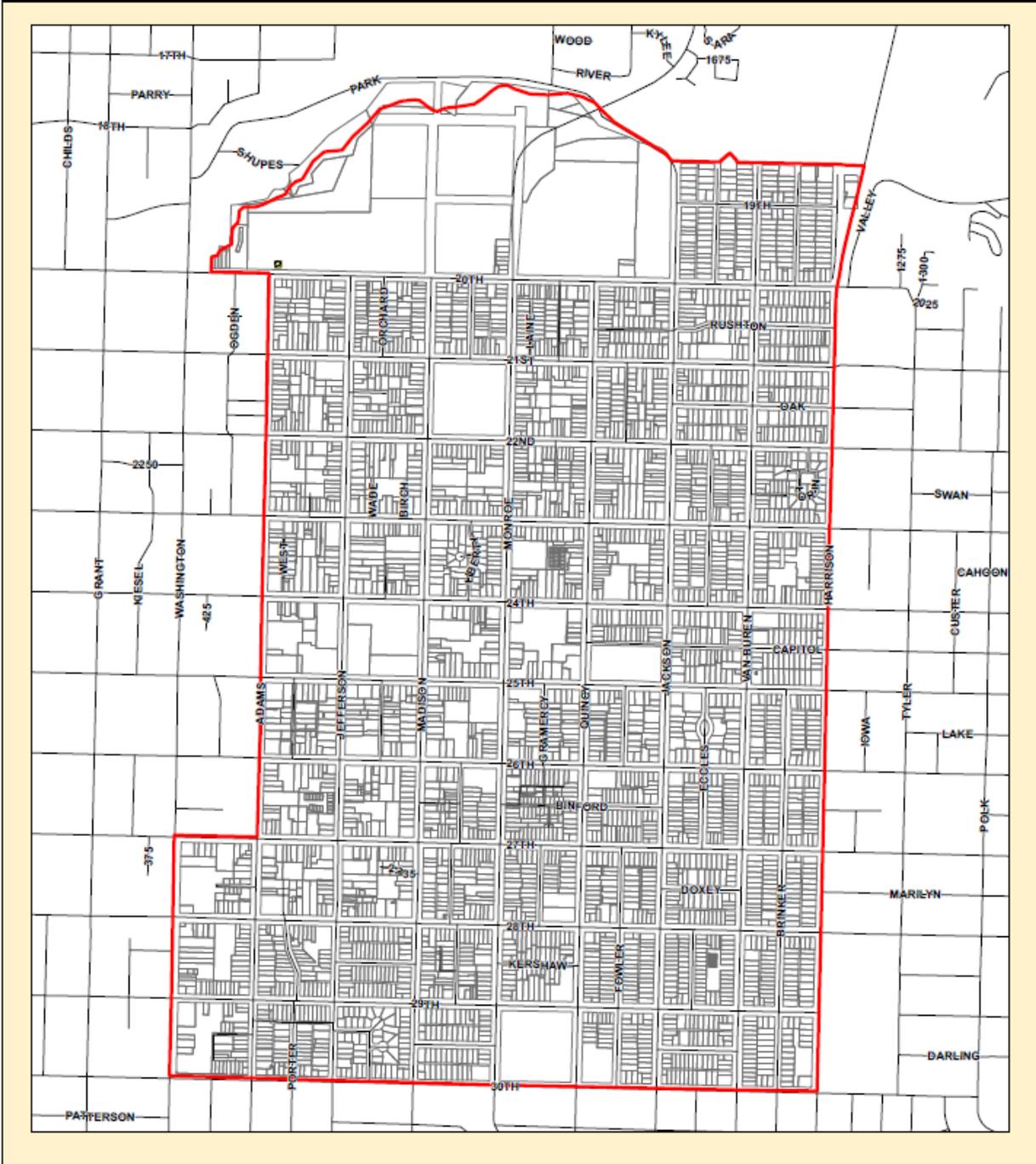
	<b>What are the opportunities for improvement in this target area?</b>	Opportunities for improvement include redeveloping blighted or distressed properties into mixed-income neighborhoods; building neighborhood retail and business services; improving public transportation; concentrating redevelopment efforts in the target area's most viable sections; and creating a better sense of community and design, and a more walkable community.
	<b>Are there barriers to improvement in this target area?</b>	The major barriers in the target area include high concentrations of poverty, vacant buildings and land, a lack of employment opportunities and neighborhood commercial services, and negative outside perceptions. The lacking of funding to replace distressed housing with mixed-income housing options is a major barrier. This will be difficult given the present poverty levels and high crime rates, but the neighborhood's proximity to downtown and other attractive City neighborhoods can be a selling point for attracting higher income residents into the area.
<b>8</b>	<b>Area Name:</b>	<b>TRACKLINE EDA</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	89.7%
	<b>Revital Type:</b>	Commercial
	<b>Other Revital Description:</b>	Trackline EDA Map
	<b>Identify the neighborhood boundaries for this target area.</b>	The principal streets for the project area are 24th Street, Exchange Road and B Avenue. Approximately 3,062,286 square feet of commercial, manufacturing and light industrial space. The Project Area is located in the Trackline Economic Development Area (EDA) and was previously used as a stockyard and livestock exchange.

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The stockyards and livestock exchange buildings are no longer used for those purposes. Some of the buildings are currently used as storage and some are vacant. Properties are owned by multiple owners with mixed land uses between commercial/industrial and residential. Approximately 1,000,000 square feet of existing residential space in the Trackline project area.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Residents were invited to two community open houses 9/13/12 and 5/15/13 and to volunteer to attend a community steering committee. The Steering Committee presented recommendations that were reviewed by the Planning Commission and City Council held a public hearing to adopt.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Within the Trackline EDA there is need for improved infrastructure and connectivity, code enforcement, crime prevention and removal of blight, and commercial, industrial or manufacturing development projects that create jobs.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The redevelopment of the Ogden Business Exchange Project Area which include targeted plan initiatives including new streets and infrastructure; demolition of blight structures; development of a light industrial, commercial park; and projects that increase job creation while eliminating specific conditions of blight and physical decay in the area.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers include deteriorating infrastructure, aging and vacant structures, blight conditions, negative perception which act to inhibit improvement efforts and private investment. The most significant barrier is lack of funding.</p>

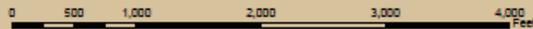
# Central Business District Map



# East Central Map



## East Central Community

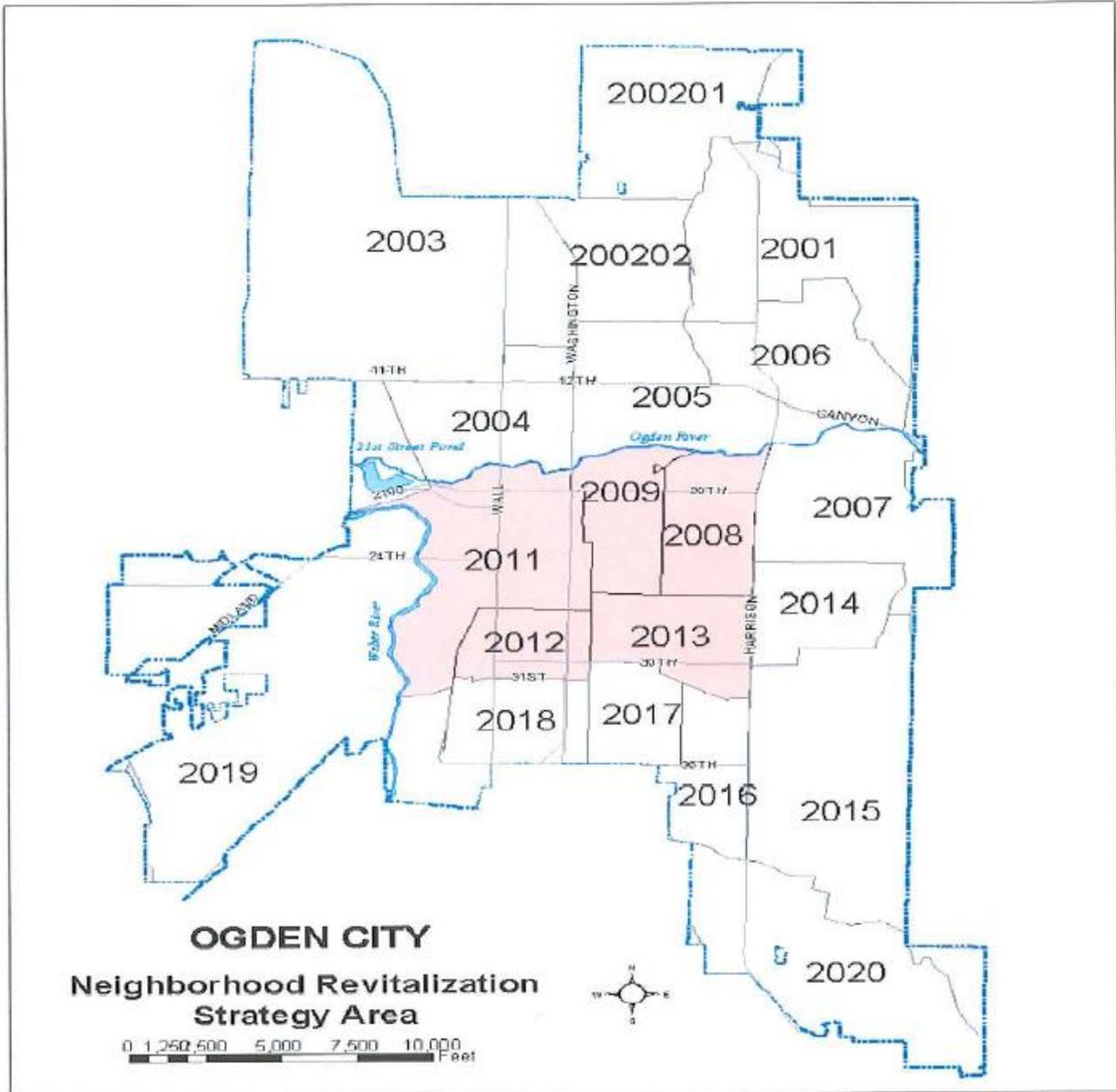


Prepared by  
Ogden City Planning  
09/2008

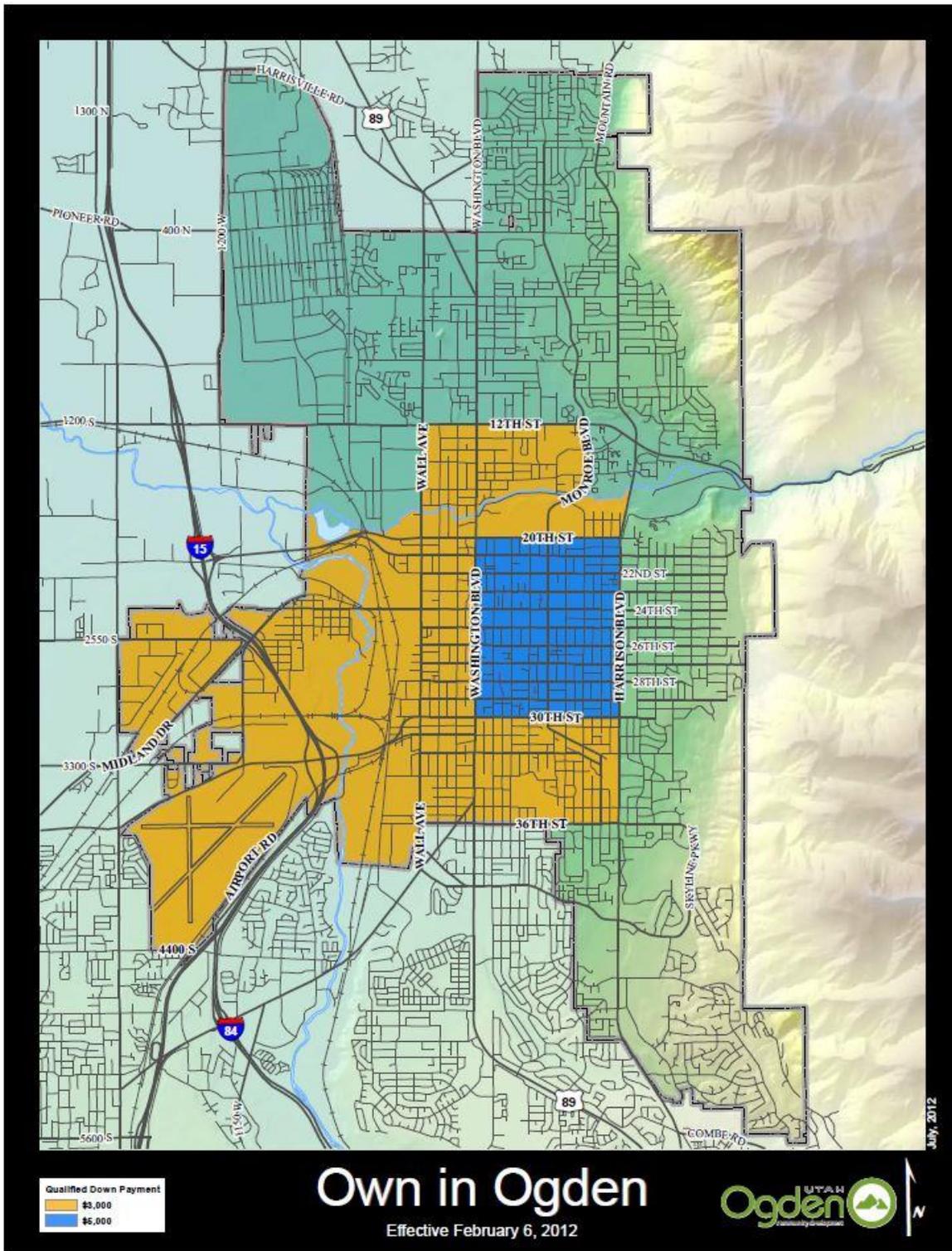


East Central Boundary

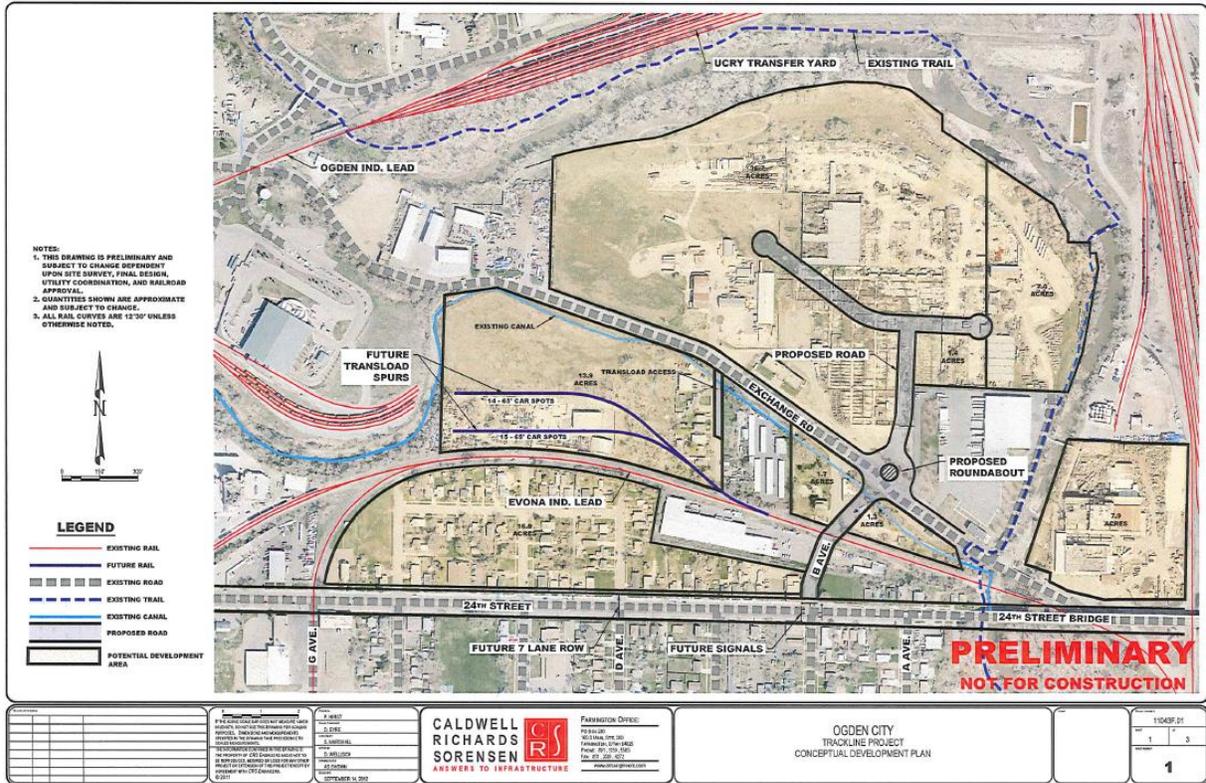
# NRSA Map



# Own In Ogden Map



TRACKLINE EDA  
Ogden Business Exchange Project



**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

In East Central, just over sixty percent of housing units are more than 60 years old. Hundreds of owner-occupied units have been converted to single family or multi-family rental units in the past fifty years. Many of these conversions were done without permits or regard to life-safety issues. As a result, there are hundreds of unsafe and only marginally habitable housing units throughout the neighborhood. Since 2010, Ogden City's Building Services has seen a significant drop in the number of complaints of substandard housing in the East Central neighborhood. Although the number of substandard units in the neighborhood is reducing, there is still a significant number of housing standards issues for the East Central neighborhood. There remains a critical need to upgrade the City's deteriorating housing stock, to improve streets, sidewalks, and to improve the physical environment of the neighborhoods. The City's priority and strategic objective is to improve the quality of housing stock in the NRSA through the Quality Neighborhoods and the Rental Rehabilitation programs. See Appendix A for more details on the NRSA. One hundred percent of Quality Neighborhood Program funding will be in the NRSA. The Rental

Rehabilitation program will target the NRSA but may fund an activity to meet the critical need of an area outside the NRSA. In addition, the Emergency Home Repair program will offer funding to assist residents to perform urgent home and life safety repairs improving quality of housing units city-wide.

Another priority and strategic objective is to improve the safety and physical environment in the City through public improvements and the demolition of unsafe structures. The NRSA is the primary focal point for targeting CDBG funds in the public improvements program. One hundred percent of public improvements activities will be targeted to CDBG census tracts that are primarily located in but extend outside the NRSA borders. City-wide, census tracts with over 50% of the population having an income below 80% Area Median Income are CDBG-qualifying census tracks, see Map 5. The public improvements program targets CDBG-qualifying census tracts which typically are distressed neighborhoods and is utilized to support on-going community development project areas. The program may on occasion be applied to meet the critical needs of an area outside the NRSA.

Although Ogden's overall homeownership rate is sixty-one percent (61%) and is close to the national average (63%), the rate for homeownership in Ogden's East Central neighborhood is very different. Overall, the homeownership rate in the NRSA target area is 33 percent, much lower than the city average. East Central residents tend to be poor, minority, and renters. The negative impact of neighborhoods with decreasing homeownership rates is well documented. To meet the needs of residents who wish to become homeowners and to improve the quality of housing stock that often suffers when people rent rather than own, the City's priority and strategic objective is to expand the homeownership rate. The Own-in-Ogden program helps low to moderate income persons become homeowners. Approximately eighty percent (80%) of Own In Ogden loans will serve NRSA residents.

The most distressed neighborhoods in Ogden are in the proposed NRSA Census tracts that include the Central Business District and East Central neighborhoods, see Appendix A NRSA Plan. The following table illustrates certain economic and social characteristics of the most distressed census tracts in Ogden City, the NRSA.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 50 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	<b>IMPROVE THE QUALITY OF HOUSING STOCK</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	OGDEN CITY-WIDE
	<b>Associated Goals</b>	Improve the quality of housing stock Increase the supply of decent affordable housing
	<b>Description</b>	Rehabilitate and upgrade existing housing stock to alleviate conditions of blight and provide quality and affordable housing opportunities.
	<b>Basis for Relative Priority</b>	<p>In the NRSA’s East Central neighborhoods, 56% of occupied housing units are renter occupied compared to City-wide 40%.[1] The East Central housing vacancy rate is 13%, 5% higher than the overall City housing vacancy rate creating impediments to redevelopment within the area.[2] Many of the homes were rental units that were flipped many times and need substantial rehabilitation to bring them to housing quality standards.</p> <p>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.</p> <p>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 leading to substandard rental properties.</p> <p>The Priority Needs Survey ranked providing low income single-family homeowners an opportunity to rehab their own the number top High priority.</p>

2	<b>Priority Need Name</b>	<b>EXPAND HOMEOWNERSHIP OPPORTUNITIES</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	OWN IN OGDEN TARGET AREA
	<b>Associated Goals</b>	Expand homeownership opportunities
	<b>Description</b>	Enable low to moderate families to buy a home.
	<b>Basis for Relative Priority</b>	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.[1] As reported in the Regional Analysis of Impediments for Fair Housing Choice for Weber County by University of Utah, Ogden City has a very high share of rental units. Countywide about 28% of occupied units are rental; whereas, Ogden has 42% rental units.[2] This area has an above average number of vacant units compared with the overall City average. Homeownership can lead to improved housing conditions.
3	<b>Priority Need Name</b>	<b>INCREASE THE SUPPLY OF DECENT AFFORDABLE HOUSING</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA

	<b>Associated Goals</b>	Increase the supply of decent affordable housing
	<b>Description</b>	The goal is to transform vacant land or dilapidated housing units to quality and affordable housing units.
	<b>Basis for Relative Priority</b>	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.
4	<b>Priority Need Name</b>	<b>HOMELESSNESS CONTINUUM OF CARE</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	Chronic Homelessness Individuals Families with Children veterans
	<b>Geographic Areas Affected</b>	OGDEN CITY-WIDE
	<b>Associated Goals</b>	<b>Homelessness (Continuum of Care)</b>
	<b>Description</b>	Support agencies and non-profit providers that offer services to the homeless.
	<b>Basis for Relative Priority</b>	Comments received from the Priority Needs Survey and during the ConPlan public outreach efforts identify homelessness services are a priority need. The City collaborates with local agencies that receive Emergency Shelter Grant funds and has collaborated efforts with Utah Division of Workforce Services and Weber State University to address community needs. The City places a priority on the awarding of funds from the Weber County Homeless Charitable Trust fund to local homeless service providers.

5	<b>Priority Need Name</b>	<b>CREATE A SUITABLE LIVING ENVIRONMENT</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Associated Goals</b>	Improve the safety and appearance of neighborhoods
	<b>Description</b>	Promote neighborhood safety and enhance neighborhoods to create a suitable living environment.
	<b>Basis for Relative Priority</b>	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. Property owners often need assistance 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 and through the elimination of unsafe structures. During ConPlan outreach two neighborhood groups request public improvements in their neighborhoods (Trolley District and Aspen Village in Mt. Lewis neighborhood). Several comments were received from the Priority Needs Survey that identify a high need for public improvements.
6	<b>Priority Need Name</b>	<b>JOB CREATION</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Other
	<b>Geographic Areas Affected</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT

	<b>Associated Goals</b>	Job Creation
	<b>Description</b>	Increase economic opportunities through the creation or retention of permanent jobs.
	<b>Basis for Relative Priority</b>	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. More comments were received from the Priority Needs Survey regarding the need for job creation than any other need.
<b>7</b>	<b>Priority Need Name</b>	<b>BUSINESS COUNSELING</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	OGDEN CITY-WIDE
	<b>Associated Goals</b>	Business Counseling - Public Services
	<b>Description</b>	Provide a public service to attract new business start-ups and improve the business success rate in Ogden.
	<b>Basis for Relative Priority</b>	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. More comments were received prioritizing job creation and business development than any other category of the Priority Needs Survey. Business counseling provides the resources needed to encourage business success rate.

8	<b>Priority Need Name</b>	<b>CREATE GREATER ACCESS TO CAPITAL</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT
	<b>Associated Goals</b>	Create greater access to capital
	<b>Description</b>	Increase access to capital to struggling, growing, or newly emerging businesses
	<b>Basis for Relative Priority</b>	Funding is needed for businesses opening or expanding in the Central Business District. Starting businesses and growing businesses often lack lending capacity and limited funding resources are available to meet their needs. More public comments were received prioritizing Job creation and business development than any other category, emphasizing the need to target funding to addressing the needs of the Central Business District.
9	<b>Priority Need Name</b>	<b>STIMULATE ECONOMIC GROWTH</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA
	<b>Associated Goals</b>	Stimulate economic growth

	<b>Description</b>	Support the expansion of CBD’s economic base by developing underutilized properties, providing financial assistance, removing blight, or job creation/retention activities. Revitalize the Trackline EDA through the development of Ogden Business Exchange commercial, light industrial park.
	<b>Basis for Relative Priority</b>	A top priority need is to facilitate and stimulate capital investment in Central Business District and to remove slum and blight and/or to promote job creation/retention activities. Funding is needed to undertake large scale projects such as construction of new structures on vacant land, improvements to commercial structures, or reconstruction of blighted or deteriorating buildings. Some CBD buildings have been vacant for years and are needing rehabilitation. Funds will be used to contribute to and to enhance the viability of Ogden’s economic base. The top rated priority need identified from the Priority Needs Survey was to attract and retain enterprises that strengthen Ogden's economic base. The Ogden Business Exchange Project will create over 100 jobs, will remove slum and blight and will revitalize a distressed area.

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Ogden Housing Authority administers the Section 8 voucher program through HUD for Ogden City. Demand for this program far exceed the supply of vouchers.
TBRA for Non-Homeless Special Needs	See above description. The TBRA program is intended to assist low-income residents who may or may not be with special needs.
New Unit Production	New Unit Production Market factors influencing development of new housing units include: Cost of land; cost of infrastructure improvements required for development of land; development impact fees; construction requirements; and general economic conditions, including income and employment levels and market interest rates. CDBG funds can be used to assist in certain development costs for construction of new affordable housing, along with HOME funds to assist in construction costs. New unit production projects may be city-wide while targeting production of new housing units for different levels of income within the East Central community. The City partners with Utah Non-Profit Housing Corporation (a CHDO), Ogden Housing Authority for CROWN projects and Habitat for Humanity to construct and/or rehabilitate affordable housing units with HOME CHDO and CDBG funds.
Rehabilitation	Market factors influencing the rehabilitation of housing include: age of housing stock; general economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or not; positive rate of return; presence of lead-based paint or meth contamination, and market interest rates. CDBG and HOME funds can be used to assist.
Acquisition, including preservation	Market conditions influencing acquisition, including preservation, are: age and condition of structure, cost of land, cost of infrastructure improvements required for development of land and positive rate of return.

**Table 51 – Influence of Market Conditions**

**Table 52 - Deficit or Gap of Affordable Housing by City in Weber County**

	<b>Extremely Low Income</b>	<b>Very Low Income</b>	<b>Low Income</b>
Roy City	566	865	1,282
Plain City	88	163	249
Hooper	98	186	294
Washington Terrace	141	-27	65
West Haven	117	174	174
North Ogden	329	478	782
Ogden	177	-2,313	-1,861
South Ogden	320	317	479
Pleasant View	141	181	255
Unincorporated	145	265	344
<b>TOTAL</b>	<b>2,123</b>	<b>288</b>	<b>2,031</b>

**Table 53 - Deficit or Gap of Affordable Housing by City in Weber County**

**Living Wage Calculation for Ogden City, Weber County, Utah**

The living wage shown is the hourly rate an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). The state minimum wages is the same for all individuals regardless of how many dependents they have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison. Wages that are less than the living wage are shown in red.

Hourly Wages	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Living Wage	\$8.44	\$17.96	\$22.19	\$28.25	\$13.54	\$16.98	\$18.40	\$22.01
Poverty Wage	\$5.21	\$7.00	\$8.80	\$10.60	\$7.00	\$8.80	\$10.60	\$12.40
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

**Typical Expenses**

These figures show the individual expenses that went into the living wage estimate. Their values vary by family size, composition and the current location.

Monthly Expenses	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Food	\$242	\$357	\$536	\$749	\$444	\$553	\$713	\$904
Child Care	\$0	\$417	\$704	\$992	\$0	\$0	\$0	\$0
Medical	\$130	\$380	\$399	\$384	\$245	\$375	\$353	\$364
Housing	\$506	\$749	\$749	\$1,030	\$608	\$749	\$749	\$1,030
Transportation	\$285	\$555	\$639	\$686	\$555	\$639	\$686	\$698
Other	\$70	\$165	\$214	\$285	\$124	\$163	\$185	\$219
Required monthly income after taxes	\$1,233	\$2,623	\$3,241	\$4,126	\$1,976	\$2,479	\$2,686	\$3,215
Required annual income after taxes	\$14,796	\$31,476	\$38,892	\$49,512	\$23,712	\$29,748	\$32,232	\$38,580
Annual taxes	\$2,765	\$5,875	\$7,272	\$9,247	\$4,441	\$5,568	\$6,030	\$7,209
Required annual income before taxes	\$17,561	\$37,351	\$46,164	\$58,759	\$28,153	\$35,316	\$38,262	\$45,789

**Ogden Living Wages 2014**

**SP-35 Anticipated Resources - 91.215(a)(4), 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 ownership	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 54 - Anticipated Resources

**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 three 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**



## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
OGDEN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Ogden Housing Authority	PHA	Public Housing	Jurisdiction
Utah Non-Profit Housing Corporation	CHDO	Ownership Rental	Jurisdiction
Utah Balance of State Homeless Coordinating Council	Continuum of care	Homelessness	Region

**Table 55 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The city of Ogden, Community and Economic Development Department has demonstrated a history of improving the overall quality of life for Ogden residents through the effective management of federal grant programs and direct implementation of revitalization programs. The Community Development Division of Ogden City is the Lead Agency responsible for administering programs covered by the 2016-2020 ConPlan and associated Annual Action Plans. The institutional structure through which the quality of affordable housing options have increased for Ogden residents is stronger today than in the past. There are more outreach efforts by both the City and the private sector to find ways to coordinate efforts and resources to address the need for quality affordable housing.

While there are substantial strengths in the system for job creation and improving the quality of housing in Ogden, gaps and weaknesses exist. Weaknesses include the lack of availability of funds for infrastructure investments for large-scale affordable housing developments and rehabilitation initiatives. The City is currently seeking alternative resources for funding additional housing rehabilitation programs.

Specific actions taken to strengthen, coordinate and integrate the delivery system for affordable housing and economic development efforts in Ogden City includes:

- Engage private sector parties in planning efforts
- Dialogue with all housing providers to coordinate services and leverage private and public funds
- Support Utah Development Agency
- Strengthening partnerships with neighboring cities, County, State and HUD
- Pursue private resources to increase flexibility in the delivery of Job creation and affordable housing programs.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X		
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 56 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

As cited throughout, the Weber County Homeless Coordinating Committee (WCHCC) The Housing Opportunities for Persons with AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of persons living with HIV/AIDS and their families. The HOPWA funds are appropriated annually through the U.S. Department of Housing and Urban Development (HUD) by formula to eligible states that meet the minimum number of cumulative AIDS cases. As an eligible state (grantee), the State of Utah receives a HOPWA formula grant, administered by the State Community Services Office (SCSO), Housing and Community Development Division, Department of Workforce Services. The HOPWA Program aims to assist HOPWA eligible households to: (1) Increase access to healthcare and other supportive services necessary to focus on managing their disease, (2) Avoid becoming homeless while facing severe challenges in meeting personal and medical needs in addition to their housing costs, (3) Gain more stability, continue case management and have better health options

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The Weber County Homeless Coordinating Council (WCHCC) takes the lead to coordinate efforts among the Ogden area Continuums of Care (CoC) members on an ongoing basis. City staff and administration are very active in CoC meetings and attend regularly to stay connected to community needs and offer information and support. The City participates in WCHCC Continuum of Care meetings, and supports the Homeless Management Information System (HMIS) and CoC funding priorities. WCHCC brings together CoC providers for discussions and sharing information to identify gaps in the CoC in Weber County. This leads to identifying available resources and efforts to fund specific initiatives.

Utah has a robust plan for ending chronic homelessness and has directed several resources to this end. In addition to supporting housing subsidy, supportive service gaps are increasing as funding is diminishing. Through the efforts of the state engaging national leaders, Utah has implemented a point in time count method whereby homeless persons are not only counted, but named and surveyed for services. This applies to all sub-populations of homeless persons and allows for a more direct matching of resource to need.

Several Ogden agencies provide supportive services to homeless families in innovative ways through utilization of the Temporary Assistance for Needy Families (TANF) program awards from the state of Utah Division of Workforce Services and through coordinating rapid rehousing dollars from both the CoC and ESG programs. Both veterans and unaccompanied youth will be addressed as part of a strategic planning effort among CoCs and the State Community Services Office. Collaborations with the VA Homeless Services Office and youth services providers facilitate better identification and assessment of both of

these subpopulations. In addition, the City coordinates with, and supports, various homeless prevention efforts for persons at imminent risk of homelessness.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Weber County Homeless Coordinating Council (WCHCC) takes the lead to coordinate efforts among the Ogden area Continuums of Care (CoC) members on an ongoing basis. City staff and administration are very active in CoC meetings and attend regularly to stay connected to community needs and offer information and support. The City participates in WCHCC Continuum of Care meetings, and supports the Homeless Management Information System (HMIS) and CoC funding priorities. WCHCC brings together CoC providers for discussions and sharing information to identify gaps in the CoC in Weber County. This leads to identifying available resources and efforts to fund specific initiatives.

## SP-45 Goals Summary – 91.215(a)(4)

### 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	EAST CENTRAL REVITALIZATION AREA OGDEN CITY-WIDE	Improve the quality of housing stock	CDBG: \$239,803 HOME: \$252,877	Rental units rehabilitated: 4 Rental Housing Units every other year; Homeowner Housing Rehabilitated: 17 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)	Improve the quality of housing stock Increase the supply of decent affordable housing	CDBG: \$930,000 HOME: \$113,141	Homeowner Housing Added: 4 Household Housing Unit  Other: 1 Other (CHDO Project) every other year
4	Homelessness (Continuum of Care)	2015	2016	Homeless		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	2015	2016	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 other than Low/Moderate Income Housing Benefit: 250 Persons Assisted  Buildings Demolished: 1 Buildings every other year
6	Job Creation	2015	2016	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Job Creation	CDBG: \$400,000	Jobs created/retained: 8 Jobs
7	Business Counseling - Public Services	2015	2016	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT	Business Counseling	CDBG: \$55,000	Businesses assisted: 500 Businesses Assisted
8	Create greater access to capital	2015	2016		BUSINESS DISTRICT BLIGHT AREA CENTRAL BUSINESS DISTRICT	Create greater access to capital	CDBG: \$0 HOME: \$0	Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Stimulate economic growth	2015	2016	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA	Stimulate economic growth	CDBG Sec 108: 1,340,000  CDBG: \$200,000	Jobs created/retained: 40 Jobs (OBE)  Businesses assisted: 2 Businesses Assisted

Table 57 – Goals Summary

**Goal Descriptions**



<b>1</b>	<b>Goal Name</b>	<b>IMPROVE THE QUALITY OF HOUSING STOCK</b>
	<b>Goal Description</b>	<p>The <b>Quality Neighborhoods Strategy</b> is designed to be flexible to address the specific needs of block groups within the NRSA. The City may purchase vacant lots to construct new housing, or purchase vacant, or dilapidated housing units to rehabilitate and then sell to a low mod income family. The Quality Neighborhoods Program implements an <b>Asset Control Area (ACA) Program</b>. The ACA program purchases abandoned HUD-foreclosed homes and undertakes the substantial rehabilitation needed to bring the homes to housing and quality standards. The city has secured a private line of credit to purchase HUD-foreclosed, vacant homes. HOME and CDBG funds are used to make the substantial rehabilitation needed to transform these abandoned or substandard homes to quality affordable housing options for low to moderate income persons. In addition, Quality Neighborhoods includes a <b>Purchase/Rehab/Resale program</b> - the city purchases homes for rehab that are located in areas which strategically enhance revitalization efforts for the area.</p> <p>The <b>Emergency Home Repair Program</b> improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhood. The program is available to all program-qualified low-income owner-occupied property owners within the city limits of Ogden. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness because of impending conditions such as electrical and plumbing hazards, failure of the heating system, fire hazards, structural failure, leaking roofs, and/or natural disasters.</p> <p>The <b>Rental Rehab Program</b> provides loans to rental property owners to maintain decent, safe and sanitary rental units. Landlords must agree to HUD Fair Market Rents and to rent to LMI persons.</p>

2	<b>Goal Name</b>	<b>EXPAND HOMEOWNERSHIP OPPORTUNITIES</b>
	<b>Goal Description</b>	<p>The <b>Own In Ogden program</b> provides zero percent interest, deferred payment down payment assistance loan to low to moderate income households. The Own In Ogden Program promotes homeownership with the goal of stabilizing neighborhoods and improving housing, as more people move from renting to owning a home,</p> <p>To encourage successful homeownership experiences, the city requires homebuyers to attend a <b>homebuyer education</b> class. The purpose of the class is to educate prospective homebuyers with curriculum including finding a home you can afford, working with realtors, budgeting, the home buying process, negotiation, and home maintenance. Participants are required to complete Homebuyer Education classes before purchasing a home using the Own In Ogden HOME-funded down payment assistance.</p>
3	<b>Goal Name</b>	<b>INCREASE THE SUPPLY OF DECENT AFFORDABLE HOUSING</b>
	<b>Goal Description</b>	<p><b>Infill Housing Program</b> - transforming vacant land or substandard housing units to quality affordable housing. The East Central and Central Business District neighborhoods contain large expanses 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 program provides the coordinating support to bring together private, federal and local resources needed to create a broad range of housing types available to LMI and above LMI households to revitalize the NRSA. Projects use vacant land, replace deteriorating housing stock and/or under-utilized properties. The city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.</p> <p><b>Community Housing Development Organization</b> - Support construction of new housing units and/or rehabilitation of 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.</p>

4	<b>Goal Name</b>	<b>HOMELESSNESS (CONTINUUM OF CARE)</b>
	<b>Goal Description</b>	<p>Support <b>Weber County Homeless Charitable Trust Fund</b> – the sole purpose and mission is to support non-profit homeless prevention and service providers through the granting of funds. Grants are 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.</p> <p>Participate in <b>Weber County Homeless Coordinating Council (WCHCC)</b> - The City is actively involved in the WCHCC. One City official and one staff attend WCHCC meetings to offer support. The WCHCC meets to ensure the effective implementation of homelessness prevention and services at a county-wide level. WCHCC is a member of the Utah Balance of State Homeless Coordinating Committee.</p>
5	<b>Goal Name</b>	<b>IMPROVE THE SAFETY AND APPEARANCE OF NEIGHBORHOODS</b>
	<b>Goal Description</b>	<p><b>Target Area Public Improvements</b> – Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure to support improved quality of life.</p> <p><b>Demolition Loan Program</b> to 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.</p>
6	<b>Goal Name</b>	<b>JOB CREATION</b>
	<b>Goal Description</b>	<p><b>Small Business Loan Program</b> – Direct financial assistance to businesses. The growth of small businesses to create jobs is needed to expand the NRSA’s economic base. Available funding is not sufficient to meet the needs of those requesting financial assistance to start-up or grow a business in the NRSA. The area lacks lenders willing to risk lending to NRSA business owners or potential NRSA business owners. The Small Business Loan program provides a maximum of \$90,000 of CDBG in lower-than-market interest rate loans. The program targets assisting businesses located in the NRSA’s Central Business District.</p>

7	Goal Name	<b>BUSINESS COUNSELING - PUBLIC SERVICES</b>
	Goal Description	<b>Business Information Center</b> – business counseling to increase rate of survival for small businesses. 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.
8	Goal Name	<b>CREATE GREATER ACCESS TO CAPITAL</b>
	Goal Description	<p>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 this sector of the 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 <b>Wasatch Community Funding</b>, licensing under Utah CDFI, to provide financial assistance to the greater Ogden and Weber County area.</p> <p><b>Loan Loss Guaranty Program</b> – 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.</p>

<b>9</b>	<b>Goal Name</b>	<b>Stimulate economic growth</b>
	<b>Goal Description</b>	<p>Support the development of underutilized properties in the CBD and Trackline EDA, providing opportunities to expand the City’s economic base, stimulate business growth, remove blight and/or encourage job creation.</p> <p><b>Central Business District (CBD) Revitalization Program</b> – supports business growth for job creation or removal of blight. The CBD Revitalization 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, refinancing, improvements to commercial structures, reconstruction of blighted or deteriorating buildings or slum and blight removal. Funds will be used to contribute to and to enhance the viability of Ogden’s economic base.</p> <p><b>Ogden Business Exchanged project</b> - develops the stockyards and surrounding parcels into a business / light manufacturing commercial park, creating over 100 jobs.</p>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Ogden will assist extremely low-income, low-income and moderate income families as defined by HUD's income limits in the next five years by providing - FIVE YEAR GOALS:

- 225 Low to Moderate Income (LMI) persons with down payment assistance through the Own In Ogden Program.
- 40 extremely-low to low-income households with emergency home repairs utilizing the Emergency Home Repair Program.
- 60 LMI households will be assisted in purchasing decent, qualify, newly renovated, affordable housing units funded by the Quality Neighborhoods Program.
- 8 LMI households will be assisted to purchase a newly constructed home from Infill Housing projects funded by CDBG, HOME and/or Community Development Housing Organization (CHDO) funding.
- NRSA residents in Census Tracts 2008, 2009, 2011, 2012, 2013.01 and/or 2013.02 will benefit from public improvements projects
- 40 Full-Time Equivalent (FTE) new jobs will created or retained from the Small Business Loan Program.
- 2,500 persons will receive business counseling as a public service from the Business Information Center (BIC).
- 100 full-time equivalent jobs and slum and blight removal will assist the community through the Ogden Business Exchange Project.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

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. The Housing Authority will post Public Notice of Meetings relating to changes that will affect tenants.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

No, the Agency is not designated as troubled.

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

During the ConPlan planning process, the City undertook an Analysis of Impediments to Fair Housing Choice with the assistance of Consultant University of Utah, BEBR & James Wood.

The following impediments have been identified for Ogden City:

1. Uneven Fair Housing infrastructure - Fair Housing brochures, webpage and materials are printed only in English, limiting the available of Fair Housing 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. Two NRSA Census Tracts (2009 and 2012) particularly, are disproportionately occupied by minorities and persons living in poverty.
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 - The number of disabled individuals in Weber County is estimated at 23,000 individuals, about 11% of the population. Under the Fair Housing Act housing providers must make "reasonable accommodations in rules, policies, practices, or services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling." Many of the landlords who are renting homes are not aware of the full implications of the Fair Housing Act and the "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 officers with the International Building Code (IBC) and the federally assisted multi-family housing requirements can impact fair housing choice for disabled individuals. IBC and federal requirements mandate a percentage of multi-family units as accessible. Developers have completed apartment projects not in compliance, which were allowed due to an oversight by the building inspector.
6. High Denial Rates for Mortgage Loans to Hispanics - The 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. 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 in mortgage lending in Ogden.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Using data and conclusions from the Weber County Regional Analysis of Impediments to Fair Housing Equity Assessment, May 2014 by Jim Wood and Lotus Development Institute, the City has identified impediments to fair housing choice for protected classes as well as identified policies and practices that worsen or lessen the impediments to fair housing choice. From this analysis the city has developed these strategies and action plans to mitigate impediments and "affirmatively further fair housing" in Ogden.

#### **ACTIONS ITEMS**

1. Develop and implement strategies to provide Fair housing information in Spanish and English.
2. Improve the city's services to Limited English Proficiency (LEP) residents.
3. Continue targeting resources to improving the condition of housing in the NRSA.
4. Partner with local lenders and non-profit groups to expand CED's access to funding to improve the quality of housing in the RCAP and NRSA.
5. Continue to partner with HUD's ACA program to improve the quality of housing in Ogden's high minority and high poverty East Central neighborhood.
6. Work towards providing additional housing options, and when possible, develop new quality housing available to LMI and moderate income households in the NRSA to provide more price diversity and desegregate the concentration of poverty.
7. Re-evaluate the Good Landlord Program to determine if it is too restrictive and if it is consistent with Utah legislature.
8. Work with state agencies and DLC to promote fair housing educational opportunities.
9. Work with the Utah Apartment Association to improve Fair Housing Choice in Utah.
10. Promote April as Fair Housing Month to increase the public's awareness of the Fair Housing Act.
11. Providing training opportunities for City employees.
12. Continue requiring participants to attend Homebuyer Education classes.
13. Encourage the DLC to increase Fair Housing testing in Ogden and to include mortgage lending testing based on ethnicity.
14. Review all Own In Ogden homebuyer applications to ensure applicants are not victims of predatory lending.
15. Strengthen partnerships with local lenders and encourage Fair Housing Choice in Ogden.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

#### **System of homeless services:**

Homelessness is experienced in a variety of settings, and includes multiple entry points. In Utah, there are various systems of care that provide services to those experiencing homelessness, and assist them in ending their homelessness. The spectrum of housing and outreach services is presented in Figure 4.1 according to shelter, housing and those unsheltered during the 2014 Point-In-Time Count and Housing Inventory. Each of these housing and shelter-based services is combined with a variety of supportive services.

#### **Organization of Utah's efforts:**

There are several committees across the State that aid in coordinating funding and services to address homelessness in Utah. Three are primary actors statewide; these 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 Continua of Care (CoC), which are collaborations of service providers who are 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:

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

#### **Outline of approach to homelessness**

The following sections outline a broad approach for addressing homelessness in Utah. Areas of focus include:

- A.** Strategic Planning
- B.** Housing
- C.** Supportive Services
- D.** Emergency Services
- E.** Discharge Planning

### **Addressing the emergency and transitional housing needs of homeless persons**

#### **Shelter Plus Care**

The OHA's Shelter Plus Care program works in partnership with St. Anne's Center, Weber Human Services, and Tri County Independent Living Center. The Shelter Plus Care program coordinates efforts for chronically homeless individuals. Under this partnership agreement, St. Anne's Center, Weber Human Services, and Tri County Independent Living Center refer those meeting the definition of chronically

homeless to the OHA. The OHA, if a Shelter Plus Care voucher is available, would provide the housing assistance and they would provide case management services the care needed to obtain additional assistance and to have the opportunity needed to transition to permanent housing. The OHA can help up to 20 chronically homeless persons with the Shelter Plus Care program.

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

The Shelter Plus Care program provides rental assistance linked with case management services. This program is offered to homeless, disabled unaccompanied individuals. This program pulls individuals from a community waiting list that prioritizes individuals based on vulnerability. The program is designed to serve as a bridge until participants have the opportunity to transition to a permanent rental subsidy such as the Housing Choice Voucher Program. The goal of the program is to assist homeless individuals strive for self-sufficiency. The key difference between the Shelter Plus Care Program and the Supportive Housing Bonus Program is that the participant holds the lease on the Shelter Plus Care Program.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Weber Housing Authority Supportive Housing Bonus Program provides rental assistance linked with case management services. This program is offered to high barrier, homeless, disabled unaccompanied individuals. The program pulls individuals from community waiting list that prioritizes individuals based on vulnerability. The program is designed to serve as a bridge until participants have the opportunity to transition to a permanent rental subsidy such as the Housing Choice Voucher Program. The goal of the program is to assist homeless individuals strive for self-sufficiency. The Weber Housing Authority holds the lease on the units.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

All housing units that Ogden City assists through renovations or homeownership programs are assessed for LBP and appropriately addressed prior to project completion.

A visual assessment, paint testing, or risk assessment is conducted depending on the nature of the federally funded activity. A plan to stabilize the paint hazard is determined prior to continuing the activity.

Housing rehabilitation projects undertaken by Ogden City are tested for lead hazards and when appropriate lead reduction activities are conducted. Qualified rental property owners may be eligible for grants to assist with addressing lead-based paint. Safe work practices are used when performing lead hazard reduction or rehabilitation work that disturbs painted surfaces known or assumed to contain lead-based paint. When the work is completed, clearance testing is conducted to confirm that no lead-based paint hazards remain.

Demolition - The current regulation provides an exemption from the regulation for an unoccupied dwelling unit or residential property that is to be demolished, provided the dwelling unit or property remains unoccupied through demolition [24 CFR 35.115 (6)].

Training - Ogden City works to ensure compliance with lead-based paint regulations. A major hurdle has been educating local contractors about licensing, certification requirements and safe work practices. Ogden City is working with the State of Utah's Department of Environmental Quality and other entitlement cities to coordinate and sponsor additional training. Staff in the Community Development Division will continue to receive training, as needed, to ensure Ogden is meeting the intent of all lead-based paint regulations.

Ogden City distributes the lead-based paint hazard brochure "Protect Your Family" to all city program participants that purchase or occupy a pre-1978 housing. Property owners that sell a housing unit with the assistance of a city program are required to disclose, if known, the presence of lead-based paint and provide prospective buyers/occupants with existing documentation on known lead-based paint hazards in the dwelling unit, in accordance with Section 1018 of the Residential Lead-based Paint Hazard Reduction Act of 1992. Written notice is provided to occupants informing them of the results of lead hazard evaluation or reduction activities.

Lead based Paint / Own In Ogden Down Payment Assistance Program - All Own In Ogden program applications for properties built prior to 1978 require that the buyer receive notification of lead-based paint hazards and that a visual inspection be performed. If the home has any deficiencies as identified in the EPA Visual Assessment Guidelines, a certified contractor tests the home for lead-based paint. If the test results are positive, the seller is notified of the deficiencies and is instructed to have the deficiencies corrected by a certified contractor. To qualify for the city's down payment assistance program, the home must pass a follow-up completion inspection by a certified inspector.

## How are the actions listed above related to the extent of lead poisoning and hazards?

Interim Lead-based Paint Control Methods include:

**Paint Stabilization.** Deteriorated paint can be controlled by stabilizing surfaces and repairing the underlying causes of deterioration, repairing defective surfaces, removing loose paint and applying new paint.

**Friction and Impact Surface Treatments.** Windows, doors, stair treads, and floors, can be treated by re-hanging doors and placing rubber stoppers along the impact surfaces, cushioning window tracks with plastic liners to reduce friction or otherwise ensuring that rubbing of window sashes does not generate leaded dust.

**Dust Controls.** Lead-contaminated dust can be temporarily controlled by cleaning surfaces to reduce dust lead levels.

**Soil Treatments.** Lead-contaminated soil can be controlled by limiting resident access, covering contaminated surfaces with grass, mulch or other appropriate material, and land use controls such as fencing, signs or deterrent landscaping.

The extent of Lead poisoning in Ogden is not known. According to Utah's Department of Health, lead poisoning is the most significant and prevalent disease of environmental origin among children living in the United States. Despite considerable knowledge and increased screening and intervention efforts, lead exposures remain prevalent. Environmental lead is a toxic substance that is affecting the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults and many children who are exposed to lead do not exhibit any signs that they have the disease.

**Blood lead levels (BLLs)** as low as 10 mcg/dL have been shown to be associated with behavior and developmental deficit in children. Additional evidence has shown that lead is toxic at even lower levels than previously thought, making it increasingly important for childhood lead poisoning prevention education and awareness.

## How are the actions listed above integrated into housing policies and procedures?

Ogden City CDBG and HOME program policies include provisions for compliance with applicable lead-based paint hazard regulations.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

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

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

The City will continue to support the efforts of Utah Division of Workforce Services' Temporary Assistance to Needy Families (TANF) Programs, such as Next Generation Kids (anti-poverty program) and Ogden Weber Community Action Partnership (OWCAP) to identify educational, life skills and occupational training needs and provide opportunities for self-empowerment that will enable Low to Moderate Income (LMI) residents to become and continue to be self-sufficient and economically independent.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

#### **Section 3**

Ogden City actively works toward providing local residents, to the greatest extent feasible, job opportunities and/or training, from HUD-funded projects (as required by Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701u and 24 CFR Part 135]). In partnership with Ogden Housing Authority (OHA), Ogden City has established a Section 3 plan, which includes notifying low-income, public housing residents of job opportunities generated from HUD-funded programs and projects, as required by Section 3. When construction-related jobs are created from HUD funding, then the City sends job announcements to Utah Department of Workforce Services (UDWFS) and to OHA, which then post the announcements at public housing facilities. Hiring contractors are required to give first priority to qualified Section 3 residents when hiring to fill Section 3 jobs.

## **Housing Quality Issues**

Issue: The need for overall improvement of the quality of owner-occupied and rental housing in Ogden.

### Strategies:

1. Ogden's housing and zoning inspectors take an assertive approach to zoning and housing code violations, concentrating their efforts on inner-city neighborhoods and rental housing.
2. Through the "Good Landlord Program", rental property owners are required to maintain housing and zoning codes standards to receive significant reductions in licensing fees.
3. OHA works closely with housing and zoning inspectors to assure that all Section 8 clients are living in housing that meets Housing Quality Standards.
4. OWCAP, non-profit organizations and UDWFS will assist low-income households with emergency rental assistance, assuring that their homes are both safe and affordable.
5. Ogden City Emergency Home Repair Program and city partners (Tri-County Weatherization Program, the United Way of Northern Utah, the LDS Church, Interfaith Works and Weber State University) offer programs that assist low income, special needs or disabled households with home repairs in Ogden.

## **Household Self-Sufficiency**

Issue: Disadvantaged and challenged families and individuals need assistance to reach a level of economic self-sufficiency:

### Strategies:

1. The OWCAP and the Ogden Weber Applied Technology College provides educational and job-coaching assistance to unemployed and underemployed adults through Career Centers.
2. Ogden City Schools, through a variety of partnerships, provides adult basic education, adult high school, GED programs and English as a Second Language programming.
3. Futures through Training, Inc. provides more than 200 youth annually with intensive life skills training, counseling and job coaching through the Workforce Investment Act program.
4. In Utah, Futures through Training, Inc. provides more than 500 migrant workers and their families with social services assistance and job coaching annually.
5. UDWFS and LDS Employment Services serves more than 10,000 residents with job search and placement services.
6. Collaborate with UDWFS to provide intensive educational and employment assistance to TANF families (i.e. the Next Generation Kids Program).

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Ogden utilizes a systematic method for monitoring the performance and outcome of its CDBG and HOME funded programs. The process of monitoring covers several areas including the application process, the contract period, cash management and the period of affordability.

There are four main goals of monitoring:

1. To ensure productivity and accountability
2. To ensure compliance with federal requirements
3. To evaluate organizational and project performance
4. To obtain technical assistance to improve programs

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

The Integrated Disbursement and Information System (IDIS) is managed in the Division of Community Development. This system is another check and balance to assist with program eligibility requirements. IDIS' main purpose is to track the funding of projects and grant balances. All projects are set up and funded in this system, which then allows the City to drawdown funds from HUD. About six months into the fiscal year, the IDIS System Administrator starts tracking CDBG spending for timeliness to be certain of compliance with the regulatory requirement of having less than 1.5 times the annual grant amount in the line of credit by May 1st.

The City has a Grants Administrator position, whose responsibilities include evaluating program performance for compliance with grant fiscal and program requirements. Typically, the Grants Administrator attends HUD training yearly and is assigned to monitor implementation of programs and compliance at a program and an activity level. The grants administrator responsibilities include: accurate and timely submission of required reports (including: HUD 60002 Section 3 Annual Summary Report,

HUD 4710 Labor Standards Enforcement Report and HUD 2516 The Contract and Subcontract Activity Report); IDIS reporting; monitors CDBG and HOME Administration expenditures to ensure administration expenditures are within HUD limits and monitors low to moderate public benefit limits to ensure at least 70% of CDBG activities benefit low to moderate income persons for the certification period and monitors the period of affordability for HOME funded activities. Through the IDIS system, the City has incorporated HUD performance measure guidelines for all CDBG and HOME programs and projects.

The ConPlan, Annual Action Plan, Consolidated Annual Performance and Evaluation Reports, and Amendments to these Plans are submitted for review to the Citizen Advisory Committee. The CAC review will include comprehensive planning, budgeting and implementation review. The CAC acts in an advisory capacity to the Community and Economic Development Department.

Ogden City audit and quality control procedures are outlined by Government Auditing and Reporting Standards and by Utah State code. Ogden City procedures include an annual audit of financial and reporting activities by an outside auditor, including a "Single Audit" review of federal grants with reports filed with the City administration and appropriate federal agencies.



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 \$958,923 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. In the first program year, Fiscal Year 2016 the City expects to carryover \$1,340,000 CDBG HUD Section 108 loan funds.

#### 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 ownership,	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 58 - 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 three 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 HOME: \$113,141	Homeowner Housing Added: 4 Household Housing Unit CHDO Project: 1 every other year
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	NEIGHBORHOOD REVITALIZATION STRATEGY AREA 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		NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT			Other: 1 Other

Table 59 – Goals Summary



## Goal Descriptions

1	<b>Goal Name</b>	<b>Improve the quality of housing stock</b>
	<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>	<b>Expand homeownership opportunities</b>
	<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>	<b>Increase the supply of decent affordable housing</b>
	<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 and price diverse neighborhoods. In addition to the City's Infill Project, Utah Non-profit Housing Corporation may be constructing new homes with HOME <b>CHDO</b> funding.
4	<b>Goal Name</b>	<b>Homelessness (Continuum of Care)</b>
	<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>	<b>Improve the safety and appearance of neighborhoods</b>
	<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>	<b>Job Creation</b>
	<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>	<b>Business Counseling - Public Services</b>
	<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>	<b>Stimulate economic growth</b>
	<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>	<b>Create greater access to capital</b>
	<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 60 – 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 Quality Neighborhood 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

1	<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.
2	<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.
	<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.
	<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>Emergency Home Repair</b>
	<b>Target Area</b>	OGDEN CITY-WIDE
	<b>Goals Supported</b>	Improve the quality of housing stock
	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
	<b>Target Date</b>	6/30/2016
	<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.
<b>6</b>	<b>Project Name</b>	<b>Infill Housing Projects</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Increase the supply of decent affordable housing
	<b>Needs Addressed</b>	Increase the supply of decent affordable housing
	<b>Funding</b>	CDBG: \$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 a broad range of housing types available to LMI and above LMI households to revitalize the NRSA. Projects use vacant land, replace deteriorating housing stock and/or under-utilized properties. 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 program provides the coordinating support to bring together private, federal and local resources needed to create a broad range of housing types available to LMI and above LMI households to revitalize the NRSA. Projects use vacant land, replace deteriorating housing stock and/or under-utilized properties. The city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.
<b>7</b>	<b>Project Name</b>	<b>Ogden Business Exchange</b>
	<b>Target Area</b>	TRACKLINE EDA

	<b>Goals Supported</b>	Stimulate economic growth
	<b>Needs Addressed</b>	Stimulate economic growth
	<b>Funding</b>	CDBG: \$1,340,000
	<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>	<b>Own In Ogden</b>
	<b>Target Area</b>	OWN IN OGDEN TARGET AREA
	<b>Goals Supported</b>	Expand homeownership opportunities
	<b>Needs Addressed</b>	Expand homeownership opportunities
	<b>Funding</b>	HOME: \$250,000
	<b>Description</b>	Provides down payment assistance to LMI 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>	<b>Quality Neighborhoods</b>
	<b>Target Area</b>	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA
	<b>Goals Supported</b>	Improve the quality of housing stock
	<b>Needs Addressed</b>	Improve the quality of housing stock
	<b>Funding</b>	CDBG: \$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 the Quality Neighborhoods 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 Quality Neighborhoods 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.
<b>11</b>	<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 Administration budget is 20% of Entitlement and 20% of anticipated CDBG program incomes. HOME Administration budget is 10% of Entitlement and 10% of 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 and HOME 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 Area 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 61 - 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 Quality Neighborhoods 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 and 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 Quality Neighborhoods, 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 62 - 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 63 - 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 Council's (WCHCC) efforts to end homelessness and Weber County Homeless Charitable Trust (WCHCT) to support homeless providers and homelessness prevention service providers.

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

The City of Ogden works in coordination with the Weber County Homeless Coordinating Council (WCHCC), which is the lead agency reporting to the Utah Balance of State (UBOS) Local Coordinating Council. The WCHCC has adopted Weber County's Plan to End Homelessness by 2014. In addition, the City supports 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 – Lantern House, Tri-County Independent Living Center and Utah Division of Workforce Services.

Program Goals:

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

The OHAs Shelter Plus Care program works in partnership with local non-profit agencies to coordinate efforts for chronically homeless individuals. Under this partnership agreement, St. Anne's Center, Weber Human Services, and Tri County Independent Living Center refer those meeting the definition of

chronically homeless to the OHA. The OHA, if a Shelter Plus Care voucher is available, provides the housing assistance. The partners provide the appropriate services and case management support that provides the opportunity needed to transition to permanent housing and self-sufficiency. The OHA has applied for funding to continue the Shelter Plus Program for an additional year.

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

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

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

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

### **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**

- Develop and implement strategies to provide Fair housing information in Spanish and English.
- Improve the city's services to Limited English Proficiency (LEP) residents.
- Continue targeting resources to improving the condition of housing in the NRSA.
- Partner with local lenders and non-profit groups to expand CED's access to funding to improve the quality of housing in the RCAP and NRSA.
- Continue to partner with HUD's ACA program to improve the quality of housing in Ogden's high minority and high poverty East Central neighborhood.
- Work towards providing additional housing options, and when possible, develop new quality housing available to LMI and moderate income households in the NRSA to provide more price diversity and desegregate the concentration of poverty.
- Re-evaluate the Good Landlord Program to determine if it is too restrictive and if it is consistent with Utah legislature.
- Work with state agencies and DLC to promote fair housing educational opportunities.
- Work with the Utah Apartment Association to improve Fair Housing Choice in Utah.
- Promote April as Fair Housing Month to increase the public's awareness of the Fair Housing Act.
- Providing training opportunities for City employees.
- Continue requiring participants to attend Homebuyer Education classes.
- Encourage the DLC to increase Fair Housing testing in Ogden and to include mortgage lending testing based on ethnicity.
- Review all Own In Ogden homebuyer applications to ensure applicants are not victims of predatory lending.
- Strengthen partnerships with local lenders and encourage Fair Housing Choice 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, and the Quality Neighborhoods Program (which includes 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 Funding, 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 Funding
- Ogden Redevelopment Agency
- Coalition of Resources (COR)
- Council of Governments
- Wasatch Front Regional Council
- Weber Housing Authority

The City attends monthly Coalition of Resources (COR) meetings. COR is a group of over 50 local agencies, for-profit and non-profit social service providers. The goal of COR is facilitate the efficient use of limited resources in administering social services. Each month COR participants share about the current services or events 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 provided assistance 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(l)(2)**

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

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

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

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

**HOME AFFORDABILITY PERIOD**

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

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

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

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

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

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

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

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

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

**Discussion:**

## Annual Action Plan FY2016 Budget

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	14810 CDBG	14820 HOME	14822 HOME Match	14610 City Funds	14870 State Funds	14880 Housing Fund
<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>

## 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 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.

#### Written Comments received Farmers' Market – July 21, 2014

- Help people buy homes in Ron Claire!
- Keep building trails and river area to clean up the city.
- Own In Ogden in Ron Claire – we need the help.
- Help with sidewalks

Response: the City considered expanding Own In Ogden to the Ron Clair area, and other areas in Ogden. Many areas could benefit from Ogden's programs. However, the focus for this next five year plan will be primarily on neighborhoods surrounding downtown.

## **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 1. & 2.: Ogden City has contributed disproportionately to the level of the need greater than other Weber County cities. Other municipalities within the County need to contribute in proportion to their populations so there can be a more equitable balance in providing services to the homeless.

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.

## **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.

## **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 Community Council (TDCC)** – 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: Lester Park would not be eligible for CDBG funding. Lester Park surrounds the Weber County library which makes it a regional park; it does not qualify as a CDBG low-to-moderate income area benefit.

Response: The city concurs with the input received and is currently developing the Quality Neighborhoods Plan, which is a comprehensive plan to address the issues identified by TDCC. Currently, there is a transit study underway by Utah Transit Authority, working on determining a route and financial feasibility of a transit line through the Trolley District.

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.

**Email received May 1, 2015 from Weber Housing Authority** – “It is requested that the Ogden City Council granting a portion of CDBG funding to Homeless Service Providers in Ogden City. Weber County has made great strides in improving the services offered to homeless households. The funding offered through the Weber County Homeless Charitable Trust fund assisted tremendously in the statewide effort to end chronic homelessness by 2015. This funding is not offered on a continuing basis, and the CDBG funding would provide service providers the additional support needed to assist the homeless population in attaining safe, decent and affordable housing.” (Attachment 2 includes the entire letter sent by email).

Response: The City has been closely involved with the Weber County Homeless Charitable Trust’s (Trust). In 2013, the Trust granted funds to the Lantern House. The \$100,000 grant to The Lantern House exceeded the Trust’s annual budget and since has required the Trust to postpone granting funds until 2018. The Trust’s sole purpose is to grant funds to local homeless service providers on an annual basis. Another funding consideration is the decline of federal grants over the years, significantly limiting the City’s ability to fund housing and economic development programs. Although we recognize the importance of providing services for ending chronic homelessness in Weber County and appreciate the Local Homeless Coordinating Committee’s initiatives, Ogden City Community and Economic Development Department has not recommended to City Council granting CDBG funds.

**Email received May 5, 2015 from Latinos United Promoting Education and Civic Engagement (LUPEC)** – “After carefully considering the community needs of the people of central Ogden, we respectfully request that partial allocation of HUD funds available be used to purchase some parcels that are adjacent to the property that was recently purchased by Weber State University on the corner of 26<sup>th</sup> and Monroe. This is the location where WSU’s Community Education Center will be re-located...Our plan for this land involves the creation of a plaza/public square and cooperative kitchen... The community kitchen could be designed to serve multiple services such as a helpful aid to startup businesses, a collaborative educational tool with WSU, the city and community, a nutritional opportunity local residents if combined with a community garden, a cultural meccas for our local Latino community....” (Attachment 3 includes the entire letter sent by email).

Response: CDBG funds may be used for a variety of projects, with the condition that the project meets a HUD National Objective and public benefit standard. Further discussion and details are required to determine if the project is eligible for CDBG funding and further consideration.

## Attachment 1

### Summary of Citizen Comments (ConPlan 2016-2020)

#### 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 a 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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3 Dustin Rothey	1048 Capitol St	
4 Brandon Jones	884 23 <sup>rd</sup> St	
5 Damien Archuleta	801-497-1528 1045 Capitol St	
6 Inge S. Harker	385-333-5755 1024 25 <sup>th</sup> St.	
7 Kerry Chrismer	801 866 8318	SIDE WALKS!!
8 Katy VanderDries	801 940 6606 1052 25 <sup>th</sup>	Katy@VanderDries.com
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2 Rick Hamder	7600 25 <sup>th</sup> St.	
3 Angelle Brown	771 25 <sup>th</sup> St	
4 Cheryl Barnett	751 25 <sup>th</sup> St	
5 Eva Barnett	751 25 <sup>th</sup> St	
6 Roxanne Anderson	1487 Canyon Cove # 21	
7 ARESA V DRAGO	755 25 <sup>th</sup> St	

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3	JESSICA NGUYEN	2726 Harrison Blvd.	N/A
4	DAWN WALSH	2726 Harrison Blvd.	N/A
5	Ray Beasly	2726 Harrison Blvd.	N/A
6	Robert Bateman	2714 Harrison	N/A
7	Rhea Schade	2615 Van Buren	N/A
8	Linda Sirock	2637 Van Buren Ave	N/A
9	Nejem Umfeld	2641 Van Buren Ave.	munygreenfield@aol.com
10	Brad Greenfield	2641 Van Buren Ave.	"
11	Kocio Sivos	2651 Van Buren Ave	N/A
12	Josh & Gloria Pickard	2650 Eccles Ave.	Sackson ward
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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

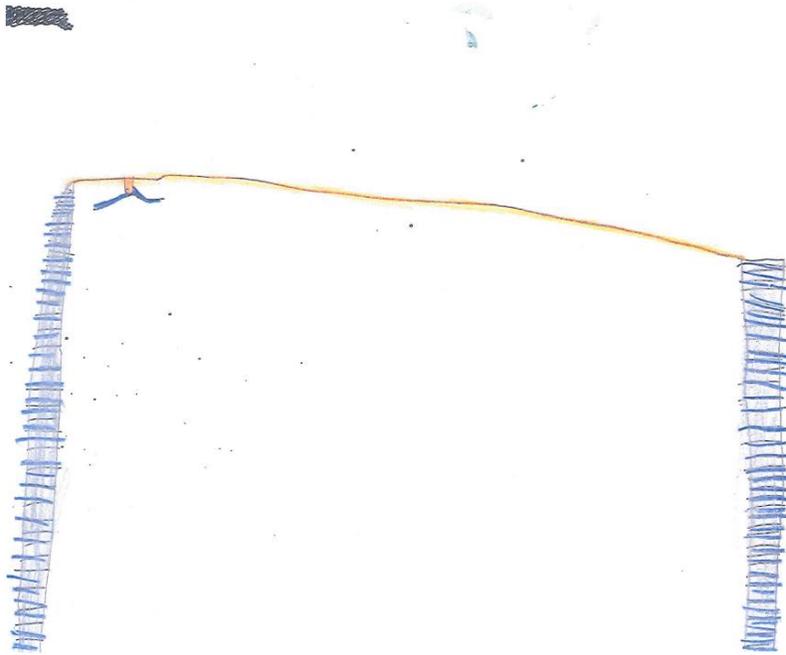
#### Original and Singular Ideas:

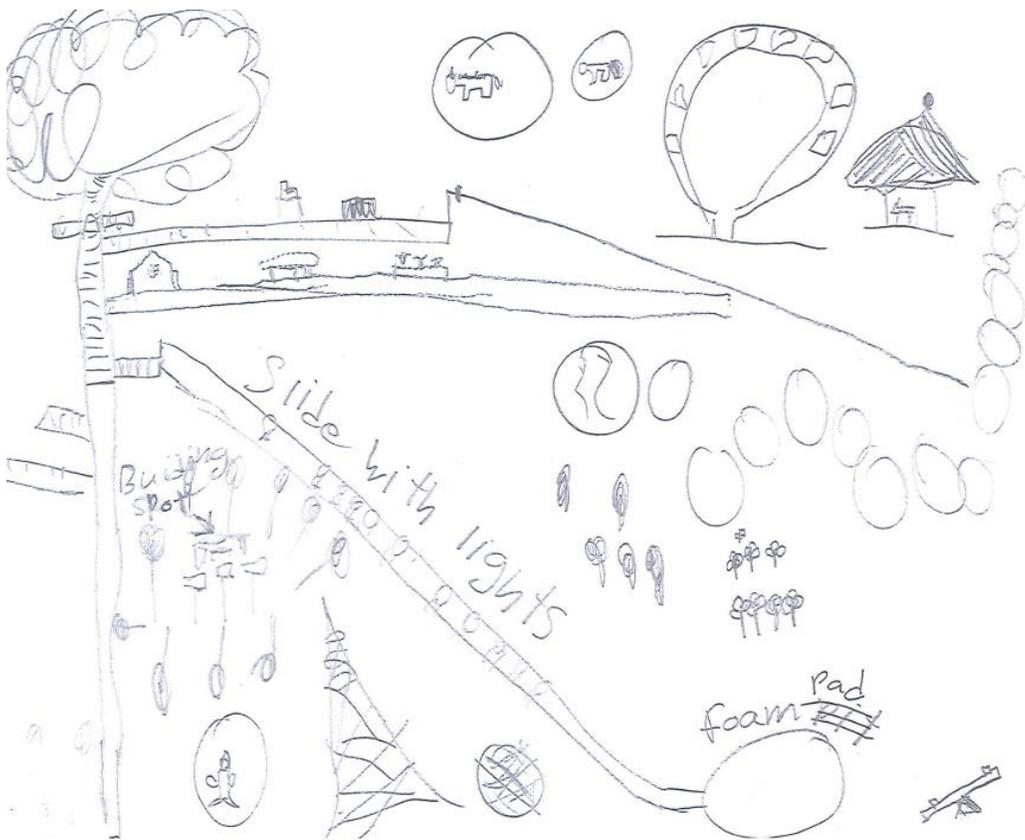
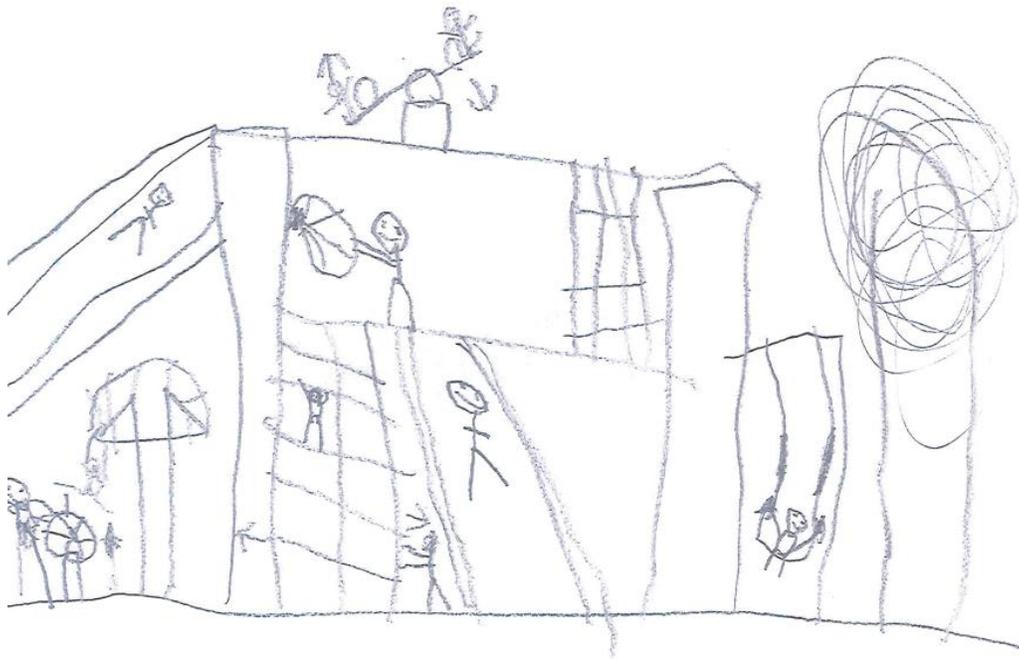
construction area with tools and nails to wood work  
thematic park: a pirate park, a WW2 Era park  
flower garden  
petting zoo  
twisty long ladder  
trampoline  
fairy house building area  
hopping stones  
slide with lights  
spinnny chairs - actual thing  
rope bridge  
teepee's  
tire swing  
Trains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

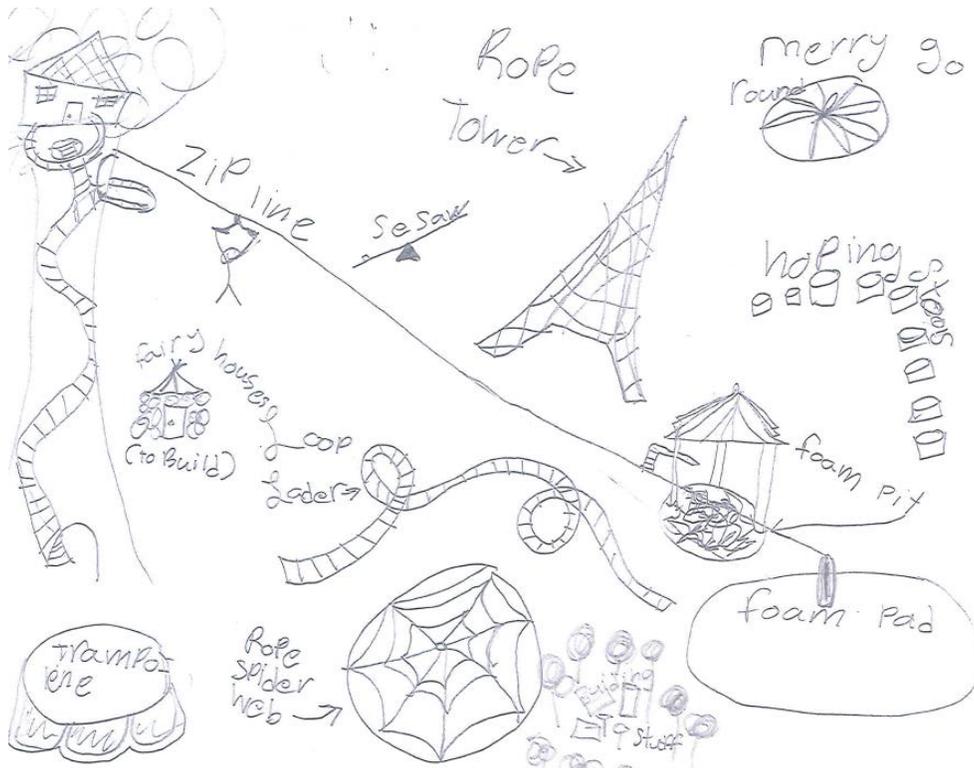
#### Parks that inspired some of the children/parks they love:

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

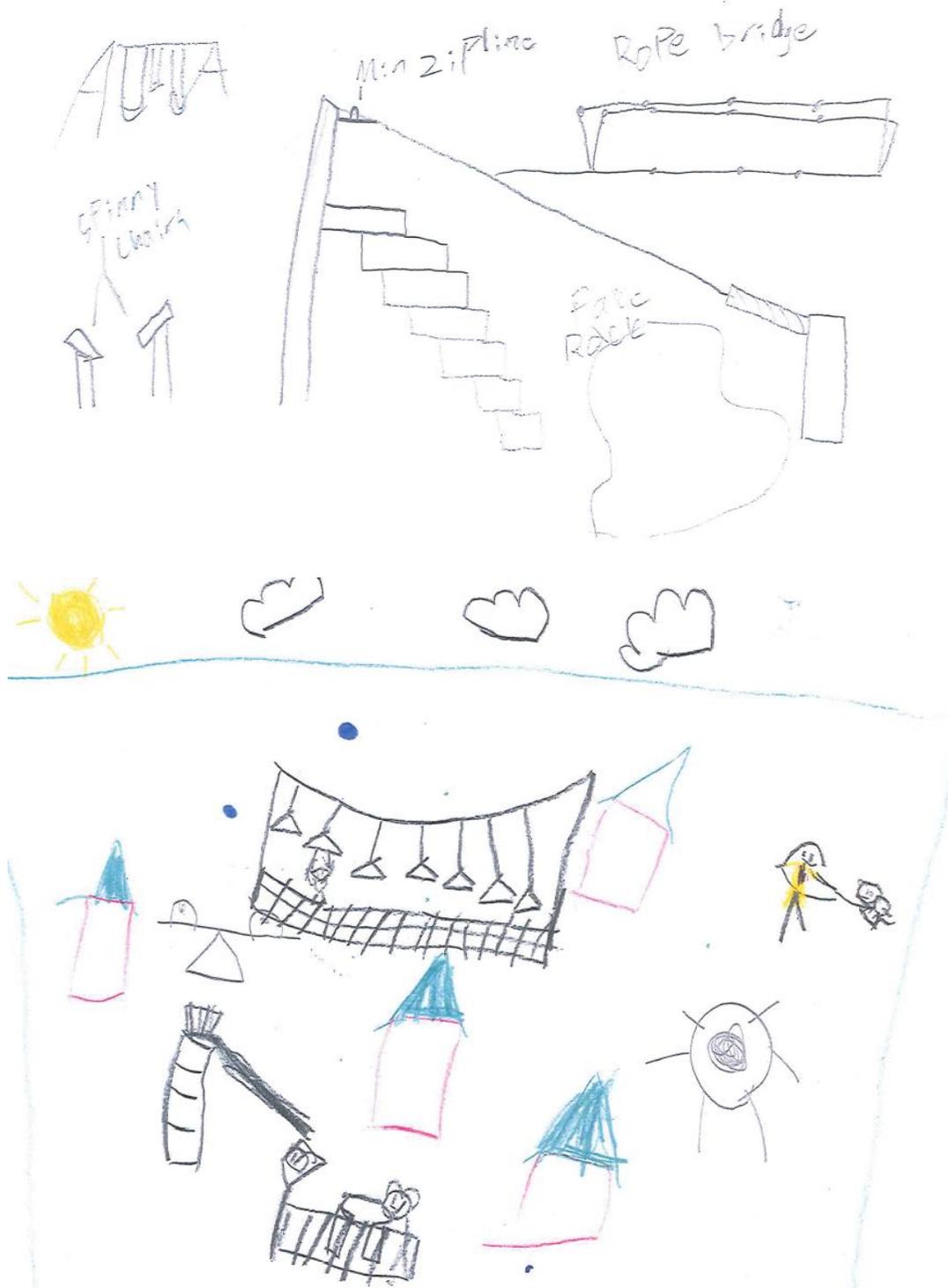
Other thoughts: *Climbing Wall, Functional water feature (no splash pad)*

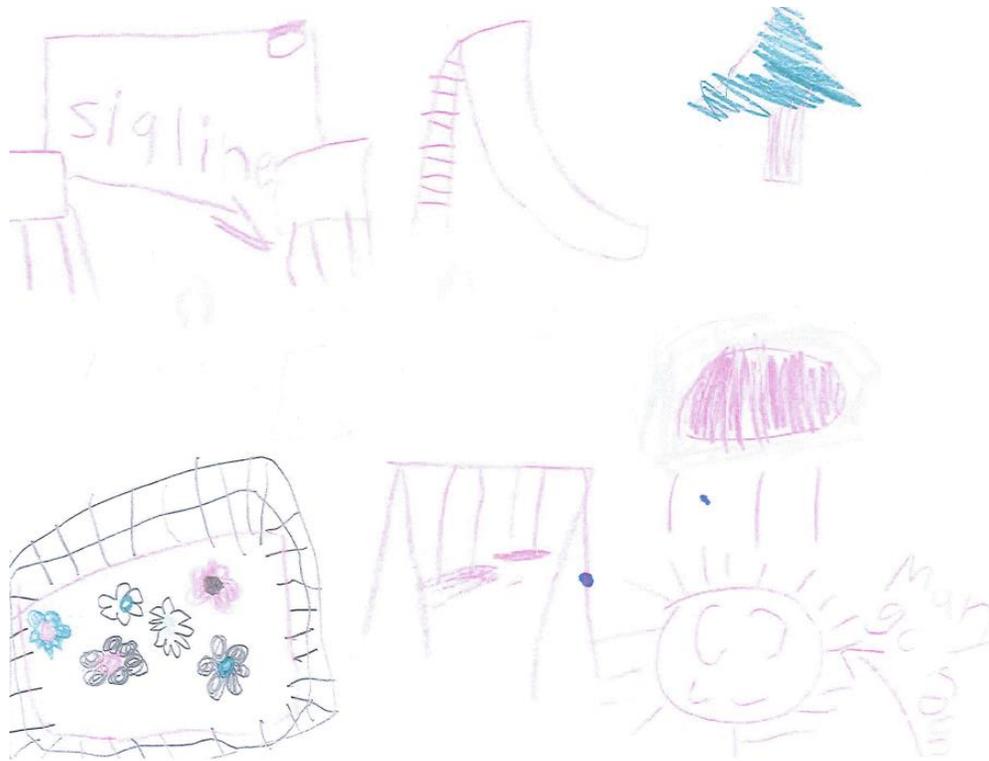






# Gwings







- 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.

## Attachment 2

### Summary of Citizen Comments (ConPlan 2016-2020)

#### Email from Weber Housing Authority – May 1, 2015



Weber Housing Authority  
237 26th Street, Suite E220  
Ogden, Utah 84401  
Voice: (801) 399-8691  
Fax: (801) 399-8690

May 1, 2015

Honorable Members of the Ogden City Council  
2549 Washington Boulevard  
Ogden, Utah 84401

Re: 2015-2020 Consolidated Plan

Dear Ogden City Council:

Priority Objective #4 of the Consolidated Plan 2015-2020 identifies Homelessness as an area of precedence. Two strategies are identified under this priority; the first is to support the Weber County Homeless Charitable Trust in granting funds to non-profit homeless service providers. The second is to participate in the Weber County Homeless Coordinating Committee.

It is requested that the Ogden City Council consider granting a portion of CDBG funding to Homeless Service Providers in Ogden City. Weber County has made great strides in improving the services offered to homeless households. The funding offered through the Weber County Homeless Charitable Trust fund assisted tremendously in the statewide effort to end chronic homelessness by 2015. This funding is not offered on a continuing basis, and the CDBG funding would provide service providers the additional support needed to assist the homeless population in attaining safe, decent and affordable housing.

Please consider allowing homeless service providers to apply for CDBG funding. Thank you for your consideration in this request.

Respectfully,

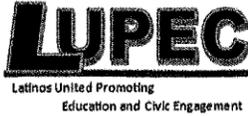
A handwritten signature in black ink that reads "Andi Watkins". The signature is written in a cursive style with a large, sweeping flourish at the end.

Andi Watkins  
Executive Director  
Weber Housing Authority

### Attachment 3

#### Summary of Citizen Comments (ConPlan 2016-2020)

**Email from Latinos United Promoting Education and Civic Engagement – received May 5, 2015**



May 4, 2015

To whom it may concern:

After carefully considering the community needs of the people of central Ogden, we respectfully request that partial allocation of HUD funds available be used to purchase some parcels that are adjacent to the property that was recently purchased by Weber State University on the corner of 26<sup>th</sup> and Monroe. This is the location where WSU's Community Education Center will be re-located. This in itself will be most beneficial to nearby residents as the center's mission is to help underrepresented populations gain access to higher education.

Our plan for this land involves the creation of a plaza/public square and cooperative kitchen. A shared kitchen would offer easy access for local residents to engage in ethnic-specific culinary art making that could then be sold in the plaza to the local community. We have done some preliminary research and are aware that there are different models for community kitchens that could be incorporated into our current plan. We also are aware that Utah State University has a successful community kitchen. The community kitchen could be designed to serve multiple services such as a helpful aid to startup businesses, a collaborative educational tool with WSU, the city, and the community, a nutritional opportunity for local residents if combined with a community garden, and a cultural mecca for our local Latino community.

Although we don't have a detailed plan at the moment, our organization is confident that the Plaza Kitchen project, in conjunction to the future CEC, would enhance the revitalization of that area, be a welcoming destination for local residents and thereby increasing the traffic of residents to the CEC, provide common space for future educational and social events, and bring great prosperity to the lives of thousands of people in the community.

This project extolls some of the most important cultural traits of the Hispanic community. We have approached Weber State University's President, Charles Wight, about our ideas for this project. As you can see from the attached letter, he is in full support. In addition, we have gathered 160 signatures from the local Hispanic community to submit with our request. We know that we could obtain many more signatures but had limited time to put this proposal together.

We are respectfully requesting your consideration for this project.

Sincerely,

Luis Lopez  
LUPEC President

Azenett A. Garza  
LUPEC Vice-President



Office of the President

April 30, 2015

Honorable Michael P. Caldwell  
Mayor of Ogden City  
2549 Washington Blvd, Ste 910  
Ogden, UT 84401

Dear Mayor Caldwell,

I am writing in support of LUPEC (Latinos United Promoting Education and Civic Engagement) and their proposal to create a public place and community kitchen for Ogden City residents near 26<sup>th</sup> & Monroe. WSU recently purchased a property at this intersection that will be the future home of our Community Education Center, and we therefore have a strong interest in the development of this neighborhood.

Non-profit community kitchens are springing up all over the United States. In most cases the vision of these organizations is to build community around food, by supporting community gardens and by encouraging entrepreneurs to start small businesses, including restaurants. Frequently there is an educational component to teach neighbors about sustainable practices surrounding the growing and preparation of food. Two different interesting models for community kitchens are The Kitchen Community in Boulder, CO and Utah State University's Culinary Incubator in Logan.

As Ogden City and Weber State University work together to develop the image of Ogden as a College Town, the creation of a community kitchen education center in the heart of this neighborhood makes a lot of sense. I am pleased to support the proposal, and I thank you in advance for your consideration.

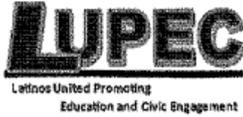
Sincerely,

A handwritten signature in black ink, appearing to read 'C. Wight'.

Charles A. Wight  
President

CHARLES A. WIGHT, PRESIDENT  
WEBER STATE UNIVERSITY  
3850 DIXON PKWY, DEPT 1001  
OGDEN UT 84408-1001

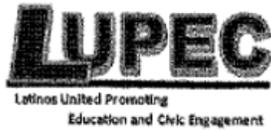
(801) 626-6001  
(801) 626-8021 FAX  
PRESIDENT@WEBER.EDU



Firme la petición para solicitar a la ciudad de Ogden la aprobación de fondos que serán destinados para la compra de unas parcelas. El propósito de la adquisición de las parcelas posiblemente será para la construcción de una plaza y una cocina comunitaria en Ogden.

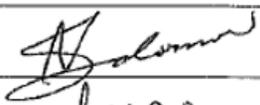
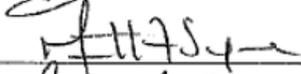
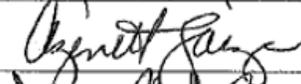
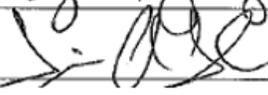
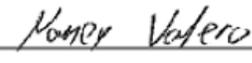
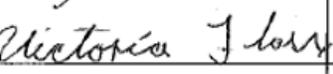
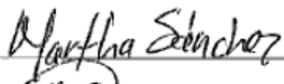
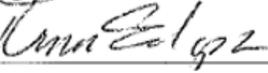
NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Pedro Huerta	<i>[Signature]</i>	Ogden UT
Genoveva Rueda		
Maria Carrasco	<i>[Signature]</i>	Rox UT
Manuel Lopez	<i>[Signature]</i>	Rox UT
Maria Robles		
Moni E. Lopez	<i>[Signature]</i>	Sunset UT
Hermano Camacho	<i>[Signature]</i>	Ogden
Acquidu Marquez	<i>[Signature]</i>	Ogden
Cristy Sandoval	<i>[Signature]</i>	Layton
Angelica Rojas	<i>[Signature]</i>	Pleasant View
Omar Rojas		Pleasant View
Jesus Ocasio	<i>[Signature]</i>	Logan
Susana Arce	<i>[Signature]</i>	Logan

MARIA ROSAS	<i>[Signature]</i>	Ogden UT
Maria T. T.	<i>[Signature]</i>	
Daniel Araudio	<i>[Signature]</i>	
Azra Tovar	<i>[Signature]</i>	Ogden UT
Mayra	<i>[Signature]</i>	Ogden UT
Rafael	<i>[Signature]</i>	Ogden
Maria E. Rangel	<i>[Signature]</i>	Ogden
MARIA CRUZ	<i>[Signature]</i>	Ogden
Natali Rivas	<i>[Signature]</i>	Ogden
Ricardo Marquez	<i>[Signature]</i>	Ogden
Hilaria Saguilans	<i>[Signature]</i>	Ogden
marco amador		
<i>[Signature]</i>		



Firme la petición para solicitar a la ciudad de Ogden la aprobación de fondos que serán destinados para la compra de unas parcelas. El propósito de la adquisición de las parcelas posiblemente será para la construcción de una plaza y una cocina comunitaria en Ogden.

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Efrain	Guillem	Ogden
Maria Gonzalez Guachupe	Maria G. Gonzalez	Ogden,
PIRAFELA LEMUS	PIRAFELA LEMUS	Ogden
JOSE MARIA CADAN	Jose Cadan	763 Cook St. Ap. #1 Ogden UT. 84404
Sara Ceja	SARA CEJA	776 28th St Ogden UT 84403
Juan C. HROYO	Juan C. HROYO	754 27th St Ogden UT. 84403
JOEL ROMERO	[Signature]	3877 W 5075 S Roy UT
Joel Romero	[Signature]	3877 W 5075 S Roy UT
Nicolas Salomon	[Signature]	Ogden
Martha Syme	[Signature]	South Ogden.
Azenett Garza	[Signature]	Ogden
Luis Lopez	[Signature]	Ogden

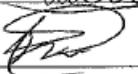
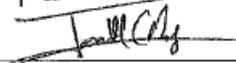
NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Nicolas Salomon		Ogden
Martha Syme		South Ogden.
Azenett Garza		Ogden
Luis Lopez		Ogden
Jed Romero		Roy UT
Gabriela Tellez		Ogden
Money Valero		ogden
Alejandro Flores		Roy
Victoria Flores		Roy
Maria Bermudez		OGDEN
Martha Sanchez		ogden
Consuelo del Val		Ogden
Elizabeth Lopez		Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Betel Villanueva	Betel Villanueva	Ogden
Isabel	Isabel Reyes	Ogden
Jaime P.C.	Jaime P.C.	Ogden
Manuel Antonio	Manuel Antonio	Ogden
Maria	Maria J. Banon	Ogden
Laura	Laura Arteaga	Ogden
Rodrigo	Rodrigo	Ogden
Laura	Rodriguez	Ogden
Cristina	Cristina Ramirez	Ogden
Juan	Juan Van Morales	Ogden
Maria E. Nunez	Maria Nunez	Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Alfonso Arceles	Alfonso Arceles	Ogden UT
Jose Ernesto Lopez	Jose Ernesto Lopez	Ogden UT
Rubio Valande	Rubio Valande	Ogden UT
Dalia Zamora	Dalia Zamora	Ogden UT
Maria Sanchez	Maria Sanchez	Ogden
Janet Sanchez	Janet Sanchez	Ogden
Antonio Varquez	Antonio Varquez	Ogden I
Elisao Solis	Elisao Solis	Ogden
DOMINGO CALMONA	Domingo Calmona	Ogden
Vicenta Escalona	Vicenta Escalona	Ogden
Efren Garcia	Efren Garcia	Ogden
Francisco Cruz	Francisco Cruz	Ogden
Dannika Barajas	Dannika Barajas	Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Miguel A Aleman		Ogden UT
San Juan Garcia		" "
LARCA HERNANDEZ		Ogden UT
JESUS PALACIOS		Ogden UT
Jorge Lopez		Ogden UT
MaGpe Santillan		Ogden
Sulema Prading	Sulema Prading	Riverville
Maria Cobalga	Maria c	Ogden
Jose Aguilar	Jose Aguilar	Ogden
Kathleen	Kathleen Varas	Ogden
Alejandro ORTIZ	Alejandro ORTIZ	Ogden
Jose I SOTO	Jose I SOTO	Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Manuel A. Sandoval		Ogden
Selene Flores		Ogden
Roxanna Fraijo	Roxanna Fraijo	S. Ogden
Yasmin Juarez		S. Ogden
Alexandra Olajia	Alexandra Olajia	S. Ogden
Abraham Fraijo	Abraham Fraijo	Ogden
Lorena Cardenas		Ogden
David Iuevano		Ogden
Rosana Cardenas		Ogden
Debbie Vazquez		Ogden
Wistong Fraijo		S. Ogden
Benjamin Vajar		Ogden
Jose Iuevano		Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Eduardo Esquivel		Ogden
Nirina Sanchez		Ogden.
Teresa Aparicio		Ogden
Espan Aparicio	Espan Aparicio	Ogden
Relzo Magaña		
Jalanda Magaña		
Jacinto		
	Jacinto	Ogden
Yadira Trujillo		Ogden
ALEXANDRO SILVA		OGDEN
José Contreras R.		Ogden.

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Yaneth Chaves		Ogden
Josefina Garcia		Ogden
Juan Garcia	Juan Garcia	Ogden
Bertha Sanchez		Ogden
ALONSO RICH	ALONSO RICH	OGDEN
Raquel Camacho	Camacho	Ogden.
Ana Dvila G.		ROY
Claudia e Alvarez	Claudia e Alvarez	Ogden
Ofelia Trujillo	Ofelia Trujillo	Ogden
Martin Cisneros	Martin Cisneros	Ogden
Pablo Garcia		Ogden.
GUADALUPE RAO	GRG	Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Cecilia Lopez		Rox
Karen Sanchez		Ogden
Sandra Naranjo		Ogden
Sara Magana	Sara Magana	Larson
Martha Arvizu	Martha A.	Ogden
Liliana	Camacho	
Daniel Torres	Andres Torres	Ogden
Noel Espinoza	Noel Espinoza	Rox
Manuel Costameda	Manuel Costameda	Ogden

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Eleanor Vazquez	Eleanor Vazquez	Ogden UT
Luis Rivera		Ogden UT
Sergio A		Ogden UT
Victor Estrada	Victor	Ogden
Gloria Bailon	Gloria Bailon	Ogden
Juan Rosales	Juan Rosales	Ogden
AZUCENA ROSALES	Azucena Rosales	OGDEN

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Antonio	Antonio Vizcarra	
Aracely		
<del>Alfonso</del>	<del>Alfonso</del>	
Rosa Flores	Rosa Flores	
Salvador Rungta		
Nestor Solis	Nestor Solis	
Raul Ramos		
MARIA Pineda	Maria Pineda	
Ignacio Pineda		
<del>Miguel</del>	<del>Miguel</del>	
Flor Molina	Flor Molina	Ogden
Kimberly Lara	Kimberly Lara	Ogden, UT
Erica Maldonado	Erica Maldonado	Ogden UT

NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
ALFREDO R. VAZQUEZ	Alfredo Vazquez	OGDEN
Gabriela Moreno		
Leo Hernandez	Leo Hernandez	OGDEN
Rosa Hernandez	Rosa Hernandez	OGDEN
Nancy Chavez	Nancy Chavez	ogden
Felipe Mendoza		ogden
Buena Cruz	Buena	ogden
Angelica Sanchez		
Alivia Tolentino	Alivia Tolentino	ogden.
Miguel Anaya	Miguel Anaya	ogden
Daisy Rodriguez	Daisy S. Rodriguez	Roy
Jasmine A.	Jasmine Aleman	Ogden, ut
ROSA	ROSA	Ogden ut
Veronica B.	Veronica B.	Ogden ut.
LESLY SOLIS	Lesly Solis	Ogden ut.
Nuly Vilasena	Nuly Vilasena	Ogden ut.
Maria Socarr	Maria S.	ogden ut
Maria Almanza	Maria Almanza	
NOMBRE	FIRMA	CIUDAD DE RESIDENCIA
Moner Valero	Moner Valero	ogden
Alejandro Flores	Alejandro Flores	Roy
victoria Flores	victoria Flores	Roy
maria Bermudez	maria B.S.	OGDEN
Martha Sanchez	Martha Sanchez	ogden
Consuelo del Val	Consuelo del Val	ogden
Elizabeth Lopez	Elizabeth Lopez	Ogden

## 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.

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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

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 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 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

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

<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**

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

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

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

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

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

<b>Priority Objective #5 Improve the Safety and Physical Appearance of Neighborhoods</b>				
#	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>	• CDBG
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>	• CDBG

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

### **Priority Objective #6 – JOB CREATION**

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

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

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

<b>Priority Objective #6: Job Creation</b>				
#	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.

<b>Priority Objective #8: Create greater access to capital</b>				
#	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>

#	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%

# Appendix D Public Notices

**NOTICE OF PUBLIC HEARING**

Notice is hereby given that the Ogdén City Council will meet Tuesday, May 12, 2015, at 6:00 p.m. in the Council Chambers on the third floor of the Municipal Building, 2549 Washington Boulevard, Ogdén, Utah, and will then and there during the Council meeting conduct public hearings on the proposed resolution briefly described as follows:

"A resolution of the Ogdén City Council adopting the Five Year Consolidated Plan (July 1, 2015 to June 30, 2020); the Neighborhood Revitalization Strategy Area Plan; and the Annual Action Plan for the period from July 1, 2015 through June 30, 2016 - and directing that they be submitted to the U.S. Department of Housing and Urban Development."

Copies of the proposed resolution are on file for public inspection in the office of the City Recorder on the 2nd floor of the Municipal Building, 2549 Washington Boulevard, Ogdén, Utah.

At the above time and place any person or persons interested in the proposed ordinance will be given full time to be heard.

By order of the City Council of Ogdén City, this 28th day of April, 2015.  
Tracy Hansen, MMC  
City Recorder

Pub.: April 29, 2015. 573113

**NOTICE OF PUBLIC HEARING  
OGDÉN CITY  
TO ADOPT  
FIVE YEAR CONSOLIDATED PLAN (JULY 1, 2015 TO JUNE 30, 2020)  
ANNUAL ACTION PLAN FOR JULY 1, 2015 TO JUNE 30, 2016  
NEIGHBORHOOD REVITALIZATION STRATEGY AREA**

Notice is hereby given that Ogdén City is proposing its Five Year Consolidated Plan - July 1, 2015 to June 30, 2020 (ConPlan), Annual Action Plan (July 1, 2015 to June 30, 2016), and Neighborhood Revitalization Strategy Area Plan (NRSA) as part of the planning process for HUD funding. These documents are available for public review at <http://HUDConPlan.ogdencity.com/>. The Ogdén City Council will hold a public hearing to adopt the ConPlan, Annual Action Plan and NRSA on May 12, 2015 at 6:00 p.m., Ogdén City Council Chambers, 2549 Washington Boulevard, 3rd floor, Ogdén, Utah 84401.

The Five Year Consolidated Plan (ConPlan) is the city's primary vehicle for identifying and prioritizing housing, community development and business development needs and strategies. The ConPlan is submitted to HUD as part of the funding process for CDBG and HOME entitlement grants.

The Ogdén City Annual Action Plan (AAP) details specific projects and budgets to accomplish the city's HUD ConPlan goals for the fiscal year (July 1, 2015 to June 30, 2016). The AAP anticipates the following sources of funds: \$958,923 CDBG entitlement, \$316,281 estimated CDBG program income, \$1,266,641 estimated CDBG carry over, \$1,340,000 Section 108 carryover; \$320,939 HOME entitlement; \$77,464 estimated HOME program income, \$257,455 estimated HOME carry over; \$211,886 HOME Match; proposed \$1,332,258 City Funds, \$487,621 estimated Housing Funds, \$750,000 Utah State funds for a total proposed budget of \$7,319,468.

Annual Action Plan Proposed uses of funds: CDBG: \$1,322,000 Ogdén Business Exchange Project, \$18,000 Section 108 Debt Service, \$450,000 Target Area Public Improvements, \$930,000 Infill Housing, \$90,000 Rental Rehab, \$40,000 Emergency Repair, \$12,000 Demolition, \$55,000 Business Information Center, \$200,000 Central Business District Revitalization, \$400,000 Small Business Loans, \$109,803 Quality Neighborhoods, and \$255,042 Administration. HOME: \$250,000 Own in Ogdén, \$113,141 CHDO, \$252,877 Quality Neighborhoods, and \$39,840 Administration. HOME Match: \$211,886 Quality Neighborhoods. CITY FUNDS: \$1,332,258 Quality Neighborhoods. UTAH STATE FUNDS: \$750,000 Quality Neighborhoods. HOUSING FUND: \$487,621 Quality Neighborhoods. Total proposed expenditures \$7,319,468.

The Neighborhood Revitalization Strategy Area is strongly encouraged by HUD as a means to create communities of opportunity in distressed neighborhoods. The NRSA designates the target area, which includes Central Business District and East Central neighborhoods and it outlines an overall comprehensive community revitalization strategy for the area.

The ConPlan, AAP and NRSA are scheduled to be adopted by Ogdén City Council, scheduled for May 12, 2015 at 6:00, Ogdén City Municipal Building, 3rd floor.

**PUBLISHED IN ACCORDANCE** with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 10th day of May 2015.

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services should contact the Management Services Department at 629-8701 (TDD# 629-8949) or by email: [ADACompliance@ci.ogden.ut.us](mailto:ADACompliance@ci.ogden.ut.us).

Pub.: May 10, 2015. 573633

**NOTICE OF AVAILABILITY FOR PUBLIC REVIEW AND COMMENT  
OGDÉN CITY  
FIVE YEAR CONSOLIDATED PLAN (JULY 1, 2015 TO JUNE 30, 2020)  
ANNUAL ACTION PLAN FOR JULY 1, 2015 TO JUNE 30, 2016  
NEIGHBORHOOD REVITALIZATION STRATEGY AREA**

Notice is hereby given that Ogdén City is proposing its Five Year Consolidated Plan (July 1, 2015 to June 30, 2020), Annual Action Plan (July 1, 2015 to June 30, 2016), and Neighborhood Revitalization Strategy Area Plan as part of the planning process for HUD funding. These documents are available for a 30-day public review and comment period commencing April 3, 2015 and ending May 3, 2015.

The Five Year Consolidated Plan (ConPlan) is the city's primary vehicle for identifying and prioritizing housing, community development and business development needs and strategies. The ConPlan is submitted to HUD as part of the funding process for CDBG and HOME entitlement grants.

The Ogdén City Annual Action Plan (AAP) details specific projects and budgets to accomplish the city's HUD ConPlan goals for the fiscal year (July 1, 2015 to June 30, 2016). The AAP anticipates the following sources of funds: \$958,923 CDBG entitlement, \$316,281 estimated CDBG program income, \$1,266,641 estimated CDBG carry over, \$1,340,000 Section 108 carryover; \$320,939 HOME entitlement; \$77,464 estimated HOME program income, \$257,455 estimated HOME carry over; \$211,886 HOME Match; proposed \$1,332,258 City Funds, \$487,621 estimated Housing Funds, \$750,000 Utah State funds for a total proposed budget of \$7,319,468.

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The Neighborhood Revitalization Strategy Area is strongly encouraged by HUD as a means to create communities of opportunity in distressed neighborhoods. The NRSA designates the target area, which includes Central Business District and East Central neighborhoods and it outlines an overall comprehensive community revitalization strategy for the area.

A copy of the ConPlan, Annual Action Plan and NRSA draft documents will be available for public review at <http://HUDConPlan.ogdencity.com/> and hard copies will be available weekdays between the hours of 8:00 a.m. and 5:00 p.m. at: the Business Information Center at 2036 Lincoln Suite #105; Ogdén Housing Authority 1100 Grant Avenue; Weber County Library at 2464 Jefferson Ave.; Weber Housing Authority, 237 26th St # 224; and the Ogdén City Municipal Building, 2549 Washington Boulevard, Ogdén Utah in the offices of Community Development, Suite 120; Business Development, Suite 420; and the City Recorder's Office, Suite 210.

Written comments regarding the proposed ConPlan, AAP and NRSA will be received during the 30 day public comment period concluding May 3, 2015 at 4:00 pm. Written comments may be sent to Ogdén City Community Development, 2549 Washington Blvd, Suite 120, Ogdén Utah 84401, or emailed to [fairhousing@ogdencity.com](mailto:fairhousing@ogdencity.com) no later than May 3, 2015 4:00 pm. All written public comments received will be summarized in the final version of the ConPlan. The ConPlan, AAP and NRSA are scheduled to be adopted by Ogdén City Council, scheduled for May 12, 2015 at 6:00 pm, Ogdén City Municipal Building, 3rd floor.

**PUBLISHED IN ACCORDANCE** with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 3rd day of April 2015.

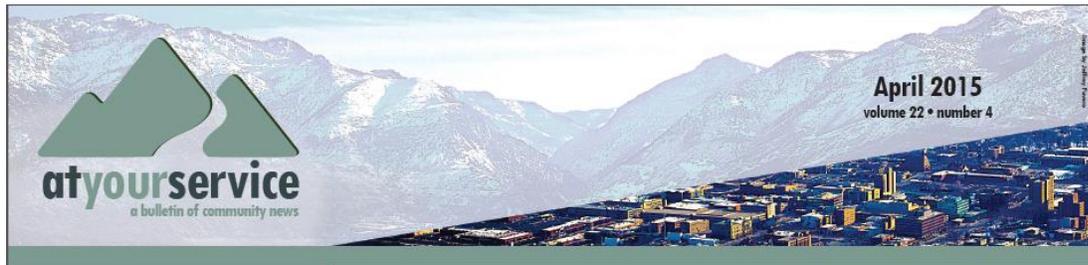
CITY RECORDER

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services should contact the Management Services Department at 629-8701 (TDD# 629-8949) or by email: [ADACompliance@ci.ogden.ut.us](mailto:ADACompliance@ci.ogden.ut.us).

Pub.: April 3, 2015. 571651



Ogden City At Your Service newsletter (inserted in the City's water bill mailings reaches over 25,000)



### Public comment is paramount to ensure citizens' needs are met

Ogden's five-year consolidated plan for 2016–2020 defines the City's development goals, objectives, and strategies along with specific programs and projects expected to be completed by 2020. Review the draft plan at [HUDConPlan.ogdencity.com](http://HUDConPlan.ogdencity.com) and provide comments through May 3.

### High-adventure benches are a work of art for the public

Spring is the perfect time to take a field trip to Ogden's Frontrunner station and check out four playful metal benches that occupy the platform. Using outdoor recreation gear as functional elements, artist Rafe Ropek has turned skis into benches and paddles into back rests.



### It's a wildlife baby shower at Wildlife Rehabilitation Center

The Wildlife Rehabilitation Center of Northern Utah (WRCNU) hosts its annual baby wildlife shower and open house fundraiser April 24–26. Visit the only wildlife rehabilitation center in northern Utah and the largest of its kind in the state.

Enjoy activities for all ages, including silent auction items, games,



Need help with prescription drug coverage, advantage plans, initial enrollment, low-income subsidies for medications, medical billing problems, or mix-ups that haven't been resolved? One-on-one personal counseling is available through Weber Human Services Department of Ageing. 801-625-3700 or 237 26th St.

### April is Fair Housing Month

It's not an Option. It's the Law! Fair housing in Ogden information can be found in both English and Spanish at [www.ogdencity.com](http://www.ogdencity.com).

If you have experienced housing discrimination, submit a complaint to the Utah Anti-Discrimination and Labor Division, 160 E 300 S, Ste 300, SLC, UT 84111.

Call 801-530-6800 or toll-free 1-800-530-5090, email [laborcom@utah.gov](mailto:laborcom@utah.gov).





and local businesses to provide labor and materials to assist qualifying elderly and disabled to maintain their properties.

### Upcoming Adventures

**Comcast Cares Day:** On April 25 Ogden City and Comcast are sponsoring a trails clean-up day.

We plan to meet at the Ogden Pioneer Stadium (668 17th St.) at 8 a.m. to enjoy a free breakfast and T-shirt, and pick up the necessary tools. Then each group will disperse to their section of trail. We will meet up again at noon for lunch and a thank you.

**Make-A-Difference Day:** The week of May 7 is being dedicated to 'sprucing up' our communities to help

primary section is August 11 and special section is November 9.

## Ogden residents urged to participate in HUD Consolidated Plan

Ogden City is asking for public input for the Five Year Consolidated Plan 2016–2020 (ConPlan). This plan is the primary vehicle for identifying and prioritizing housing, community development, and economic development needs and strategies. The plan is submitted to the U.S. Department of Housing and Urban Development (HUD) as a part of the funding process for Community Development Block Grant and Home Investment Partnerships Grants. Monies received will be put to use in our city to provide better housing and living environments within our neighborhoods and expand economic opportunities.

### How can I get involved?

- Take the Priority Needs Survey at [www.ogdencity.com](http://www.ogdencity.com)
- Read the City HUD plans at <http://HUDconplan.ogdencity.com>
- Offer comments during the 30-day Public Comment Period April 4 to May 4
- Add your name to the distribution list for notice of public meetings, call 801-629-8903
- Send comments by email to [fairhousing@ogdencity.com](mailto:fairhousing@ogdencity.com)
- Attend a public hearing to adopt the ConPlan on May 5 at 6pm in the Ogden City Council Chambers, 2549 Washington Blvd, Third Floor.



## Take the Priority Needs Survey to Give Your Input on Community Development Needs

Ogden City is asking for your input to determine priority needs in our community and to help identify goals for programs that serve the people of Ogden.

Go to <http://hudconplan.ogdencity.com> and complete the Priority Needs Survey. Your answers will help Ogden City determine its housing and community development needs which will be used in creating a Five Year Consolidated Plan for 2016–2020.

Public participation is vital in developing a plan to determine how grant funds will be expended over the course of the next five years. In addition, HUD requires that the City encourage public participation and emphasizes involvement from low- and moderate-income persons. So please take the survey and encourage your friends and neighbors to do the same.

### Trash Collection Schedule

No changes or delays in curbside trash collection for the months of February or March.

Questions? Call 801-629-8271.

### Free Dump Passes

Ogden City is offering citizens up to two free dump passes to the Weber County Transfer Station. Each pass is good for 280 pounds of waste



## Ogden City

City Council Meeting Agenda  
April 28, 2015 at 6:00 p.m.  
City Council Chambers  
Municipal Building – Third Floor  
2549 Washington Boulevard, Ogden, Utah 84401

\*\*\*AMENDED\*\*\*

1. Roll Call.
2. Pledge of Allegiance.
3. Moment of Silence.
4. Request to be on the Agenda:
  - a. Children's Service Society - Presentation by Sheila Richins
5. Approval of Minutes: *(voice vote)*
  - a. Study Session on March 17, 2015 – *Council member Blair*
  - b. Work Session on March 17, 2015 – *Council member Garner*
6. Common Consent (voice vote):
  - a. Cancellation of Meeting. Consideration of the cancellation of the May 19, 2015 Council meeting. *(Cancel meeting)*
  - b. Five Year Consolidated Plan. Proposed Resolution 2015-5 to adopt the Five Year Consolidated Plan (July 1, 2015 to June 30, 2020). *(Set public hearing for May 12, 2015)*
  - c. Airport Advisory Committee. Consideration of the reappointments of Mark Kendall, Troy Larkin, Scott Burgess, Dwight Baldwin, and Edward McKenney to the Airport Advisory Committee. *(Approve reappointments)*
  - d. Landmarks Commission. Consideration of the reappointments of Judy Mitchell, Kathryn MacKay, Jared E. Allen, and Mark Hilles to the Landmarks Commission. *(Approve reappointments)*
  - e. Golden Hours Advisory Committee. Consideration of the appointment of Dorothy Price to the Golden Hours Advisory Committee. *(Approve appointment)*
  - f. Central Weber Sewer Board. Consideration of the appointment of Council member Bart Blair to the Central Weber Sewer Board. *(Approve appointment)*
7. Reports from the Planning Commission:
  - a. Artificial Turf Ordinance. Proposed Ordinance 2015-17 amending Section 15-2-13 of the Ogden Municipal Code to modify the definition of landscape or landscaping. *(Receive public input; adopt/not adopt ordinance – roll call vote)*
8. Public Comments: This is an opportunity to address the Council regarding your concerns or ideas. Please state your name and address clearly for the record, and limit your comments to three minutes.
9. Comments:
  - a. Mayor.
  - b. Council Members.
10. \*\*\*Closed Executive Session. Consideration of adjourning in a Closed Executive Session pursuant to the provisions of Section 52-4-205 (1)(d) and (e) of the Open and Public Meetings Law for the purpose of discussing the purchase, exchange, lease, or sale of real property. *(Adjourn/not adjourn – roll call vote)*
11. Adjournment.

Page two  
April 28, 2015

Reminder: A Special Redevelopment Agency meeting will be held in the Council Chambers immediately following the regular Council meeting.

A City Council work session will be held immediately following the Special Redevelopment Agency meeting in the Council Work Room. The purpose of the work session includes presentations and discussions regarding:

- Ogden/Weber Convention and Visitors Bureau
- Utah Risk Management Mutual Association (URMMA)
- Joint Student Transit Project Research
- Mobile Food Truck Ordinance Update; and
- Council Business

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In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TDD # 629-8649) or by email: [ADACCompliance@ci.ogden.ut.us](mailto:ADACCompliance@ci.ogden.ut.us) at least 48 hours in advance of the meeting.

#### CERTIFICATE OF POSTING

The undersigned, duly appointed City Recorder, does hereby certify that the above notice and/or agenda was posted in three public places within the Ogden City Limits on this 22th day of April, 2015. These public places being: 1) City Recorder's Office on the 2nd floor of the Municipal Building; 2) 2nd floor foyer of the Municipal Building; and 3) the Weber County Library. A copy was posted to the Utah State Public Notice Website and the Ogden City Website, as well as provided to the Standard-Examiner.

TRACY HANSEN, MMC  
OGDEN CITY RECORDER

Visit the City Council Meetings page at: [councilmeetings.ogden-city.com](http://councilmeetings.ogden-city.com)  
Ogden City Council Agenda Information Line – 801-629-8159



**Ogden City**

City Council Meeting Agenda  
November 25, 2014 at 6:00 p.m.  
City Council Chambers  
Municipal Building – Third Floor  
2549 Washington Boulevard, Ogden, Utah 84401

1. Roll Call.
2. Pledge of Allegiance.
3. Moment of Silence.
4. Common Consent: (Voice Vote)
  - a. Budget Amendment – Annual Action Plan Amendment. Proposed Ordinance 2014-44 amending the budget in the amount of \$361,100. (Set public hearing for December 9, 2014)
  - b. Annual Action Plan Amendment #1. Proposed Resolution 2014-18 adopting Amendment #1 to the Annual Action Plan for the period July 1, 2014 through July 30, 2015. (Set public hearing for December 9, 2014)
  - c. Christmas Village Committee. Consideration of the appointments of Diane Nelson and Nicole Lovell to the Christmas Village Committee. (Approve appointments)
5. New Business:
  - a. Council Norms and Rules of Procedure. Proposed Resolution 2014-19 approving modifications to the City Council's Rules of Procedure and Norms. (Adopt/not adopt resolution – roll call vote)
6. Public Comments. This is an opportunity to address the Council regarding your concerns or ideas. Please state your name and address clearly for the record, and limit your comments to three minutes.
7. Comments:
  - a. Mayor.
  - b. Council Members.
8. Adjournment.

**REMINDEES:** A Special Redevelopment Agency meeting will be held immediately following the City Council meeting.

A City Council work session will be held immediately following the Special Redevelopment Agency meeting in the Council Work Room. The purpose of the work session is to discuss the Consolidated Annual Performance Evaluation Report (CAPER), Annual Action Plan Amendment #1, Small Business Loan Program Amendment, Five Year Consolidated Plan, and Council business.

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TDD # 629-8949) or by email: [ADACompliance@ci.ogden.ut.us](mailto:ADACompliance@ci.ogden.ut.us) at least 48 hours in advance of the meeting.

**CERTIFICATE OF POSTING**

The undersigned, duly appointed City Recorder, does hereby certify that the above notice and/or agenda was posted in three public places within the Ogden City Limits on this 21st day of November, 2014. These public places being: 1) City Recorder's Office on the 2nd floor of the Municipal Building; 2) 2nd floor foyer of the Municipal Building; and 3) the Weber County Library. A copy was posted to the Utah State Public Notice Website and the Ogden City Website, as well as provided to the Standard-Examiner.

TRACY HANSEN, MMC  
OGDEN CITY RECORDER

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Ogden City Council Agenda Information Line – 801-629-8159



**Ogden City**

City Council Work Session Notice  
November 25, 2014  
City Council Work Room  
Municipal Building – Third Floor  
2549 Washington Boulevard, Ogden, Utah 84401

**Work Session Notice**

Notice is hereby given that the Ogden City Council will meet in a work session on Tuesday, November 25, 2014 in the Council Work Room on the third floor of the Municipal Building located at 2549 Washington Boulevard in Ogden City, Weber County, Utah.

The work session will be held immediately after the following meetings, which begin at 6:00 p.m.:

- City Council meeting
- Special Redevelopment Agency meeting

The purpose of the work session is to discuss:

- Consolidated Annual Performance Evaluation Report (CAPER)
- Annual Action Plan Amendment #1
- Small Business Loan Program Amendment
- Five Year Consolidated Plan
- Council Business

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In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TDD # 629-8949) or by email: [ADACompliance@ci.ogden.ut.us](mailto:ADACompliance@ci.ogden.ut.us) at least 48 hours in advance of the meeting.

**CERTIFICATE OF POSTING**

The undersigned, duly appointed City Recorder, does hereby certify that the above notice and/or agenda was posted in three public places within the Ogden City Limits on this 21st day of November, 2014. These public places being: 1) City Recorder's Office on the 2nd floor of the Municipal Building; 2) 2nd floor foyer of the Municipal Building; and 3) the Weber County Library. A copy was posted to the Utah State Public Notice Website and the Ogden City Website, as well as provided to the Standard-Examiner.

TRACY HANSEN, MMC  
OGDEN CITY RECORDER

Visit the City Council Meetings page at: [councilmeetings.ogdencity.com](http://councilmeetings.ogdencity.com)  
Ogden City Council Agenda Information Line – 801-629-8159



**Ogden City**

City Council Work Session Notice  
April 21, 2015 – immediately following the City Council meeting that begins at 6:00 p.m.  
City Council Work Room  
Municipal Building – Third Floor  
2549 Washington Boulevard, Ogden, Utah 84401

Notice is hereby given that the Ogden City Council will meet in a work session on Tuesday, April 21, 2015, immediately following the City Council meeting that begins at 6:00 p.m., in the Council Work Room on the third floor of the Municipal Building located at 2549 Washington Boulevard in Ogden City, Weber County, Utah.

The purpose of the work session includes presentations and discussions regarding:

- Union Station Foundation
- Weber State University Pre-Freshman Engineering Program
- Annual Debt Report
- Five-Year Consolidated Plan
- Analysis of Impediments to Fair Housing Choice Study
- Community Development Program Guideline Changes
- Council Business

Pursuant to Section 52-4-207 "Electronic Meetings" of the Open and Public Meetings Law, Vice Chair White will participate in the meeting via teleconference and such electric means will provide the public body the ability to communicate via the teleconference.

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In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TDD # 629-8949) or by email: [ADACompliance@ci.ogden.ut.us](mailto:ADACompliance@ci.ogden.ut.us) at least 48 hours in advance of the meeting.

**CERTIFICATE OF POSTING**

The undersigned, duly appointed City Recorder, does hereby certify that the above notice and/or agenda was posted in three public places within the Ogden City Limits on this 17th day of April, 2015. These public places being: 1) City Recorder's Office on the 2nd floor of the Municipal Building; 2) 2nd floor foyer of the Municipal Building; and 3) the Weber County Library. A copy was posted to the Utah State Public Notice Website and the Ogden City Website, as well as provided to the Standard-Examiner.

TRACY HANSEN, MMC  
OGDEN CITY RECORDER

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Ogden City Council Agenda Information Line – 801-629-8159

## ConPlan Public Hearing and Open Housing – December 16, 2014



### PUBLIC MEETING – OPEN HOUSE

For Ogden City's HUD  
**Five Year Consolidated Plan  
And Annual Action Plan**

**December 16, 2014 (5 - 6 pm)**  
Ogden City Building 1<sup>st</sup> Floor Lobby

<http://hudconplan.ogdenicity.com>

Ogden City is preparing a Five Year Consolidated Plan (ConPlan) and it's HUD Annual Action Plan as the City's requirement to receive Federal formula entitlement grants (Community Development Block Grant (CDBG) and HOME Partnerships Investment Grant (HOME)). The public is invited to participate in planning and to comment on programs and projects to be considered for a new ConPlan. Constituents

#### Five Year Consolidated Plan (2016-2020)

- Outlines the City's objectives in spending HUD federal grants.
- The ConPlan could reach \$11 million in Federal Funding to Ogden City.
- Defines target areas to receive HUD funding.

#### Annual Action Plan Fiscal Year 2016

- Specific programs and projects to be funded for the year.
- Budgets federal funds (defining sources and uses of funds)
- Defines accomplishments and goals the city expects to accomplish between July 1, 2015 to June 30, 2016

#### Get involved!

- Attend public hearing:
  - December 16, 2014 at 5:00 p.m. – 6:00 p.m.
    - Ogden City Municipal Building, 2549 Washington (1<sup>st</sup> Floor Lobby)
- Write a comment, send by email or mail to:
  - Ogden City Community Development
  - 2549 Washington Boulevard #120
  - Ogden, UT 84401
- Help define the City's priorities for HUD spending by taking the Priority Needs Survey.
- Add your name to the email outreach list.
- Visit our website and read a ConPlan document at: <http://hudconplan.ogdenicity.com>

SEND COMMENTS TO: [fairhousing@ogdenicity.com](mailto:fairhousing@ogdenicity.com)



You're Invited!

**December 16, 2014 @ 5:00 – 6:00 p.m.**

Refreshments  
At 5:00 p.m.

- ▶ ConPlan brings up **\$11 million in HUD Funding to Ogden**
- ▶ Learn more about Ogden's HUD funded Programs
- ▶ Participate in planning for the next 5 Year ConPlan
- ▶ Helps us determine what programs and projects to be funded
- ▶ Visit <http://HUDConplan.ogdenicity.com> to view ConPlan docs
- ▶ Share ideas, provide input and feedback at our public meeting!



AT **OGDEN CITY MUNICIPAL BUILDING**  
[www.ogdenicity.com](http://www.ogdenicity.com)

2549 WASHINGTON BOULEVARD, 1<sup>ST</sup> FL LOBBY  
OGDEN, UTAH 84401

Questions?  
CONTACT  
Cathy Fuentes at [cathyf@ogdenicity.com](mailto:cathyf@ogdenicity.com)



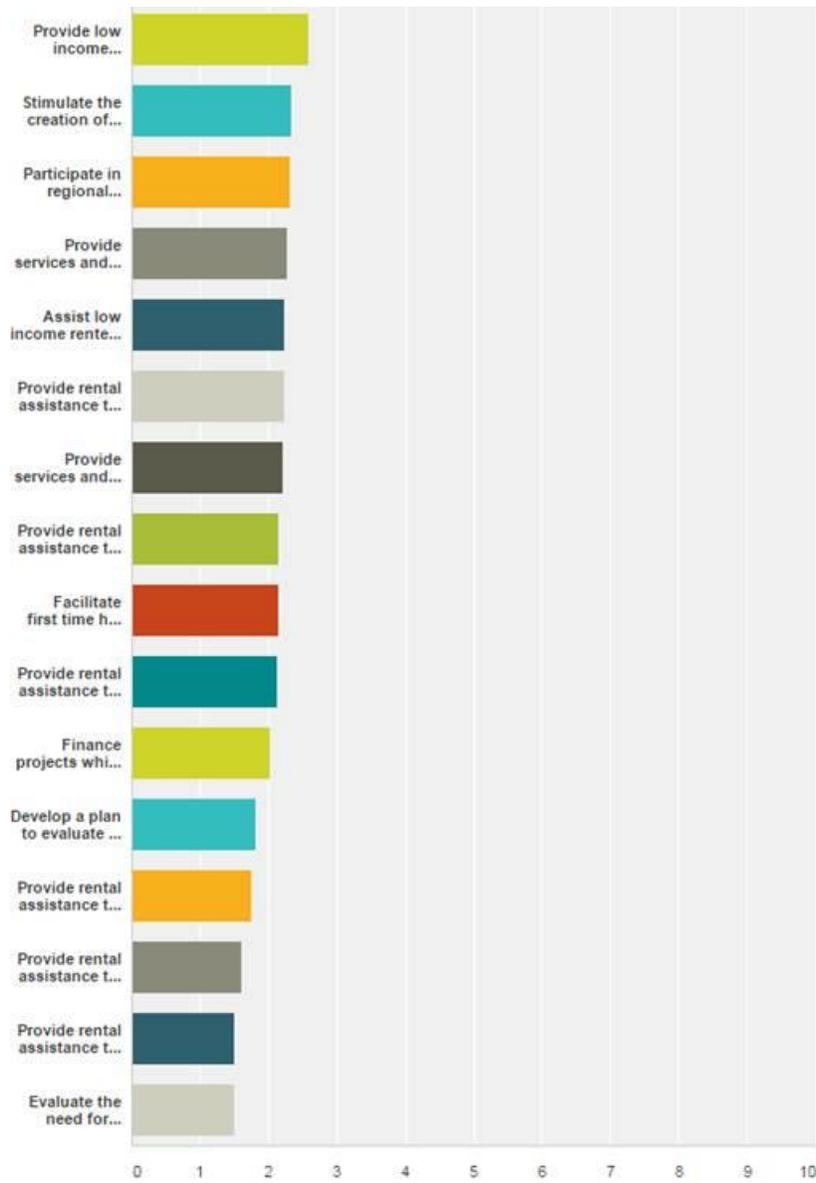


# Appendix E

## Five Year Consolidated Plan 2016-2020

### Priority Needs Survey Results

#### #1 PRIORITIZE OGDEN CITY'S HOUSING NEEDS



## Top 3 responses

- 1) Provide low income single-family homeowners an opportunity to rehabilitate their homes.
- 2) Stimulate the creation of more effective regional partnerships to address housing related problems such as homelessness and housing options for person with mental illness and developmental disabilities.
- 3) Participate in regional approaches to address the housing needs of victims of domestic violence.

|                                                                                                                                                                                                                   | LOW<br>priority | MEDIUM<br>priority | HIGH<br>priority | Total | Weighted<br>Average |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------|-------|---------------------|
| <b>Provide low income single-family homeowners an opportunity to rehabilitate their homes.</b>                                                                                                                    | 8.00%<br>4      | 26.00%<br>13       | 66.00%<br>33     | 50    | 2.58                |
| <b>Stimulate the creation of more effective regional partnerships to address housing related problems such as homelessness and housing options for person with mental illness and developmental disabilities.</b> | 13.73%<br>7     | 39.22%<br>20       | 47.06%<br>24     | 51    | 2.33                |
| <b>Participate in regional approaches to address the housing needs of victims of domestic violence.</b>                                                                                                           | 13.73%<br>7     | 41.18%<br>21       | 45.10%<br>23     | 51    | 2.31                |
| <b>Provide services and activities that will prevent homelessness.</b>                                                                                                                                            | 17.65%<br>9     | 37.25%<br>19       | 45.10%<br>23     | 51    | 2.27                |
| <b>Assist low income renters with opportunities to live in affordable, safe, decent and sanitary housing.</b>                                                                                                     | 22.00%<br>11    | 32.00%<br>16       | 46.00%<br>23     | 50    | 2.24                |
| <b>Provide rental assistance to the Elderly:</b>                                                                                                                                                                  | 17.65%<br>9     | 41.18%<br>21       | 41.18%<br>21     | 51    | 2.24                |
| <b>Provide services and activities that will provide housing options for persons with special needs.</b>                                                                                                          | 10.00%<br>5     | 58.00%<br>29       | 32.00%<br>16     | 50    | 2.22                |
| <b>Provide rental assistance to Persons with Mental Illness:</b>                                                                                                                                                  | 15.69%<br>8     | 52.94%<br>27       | 31.37%<br>16     | 51    | 2.16                |

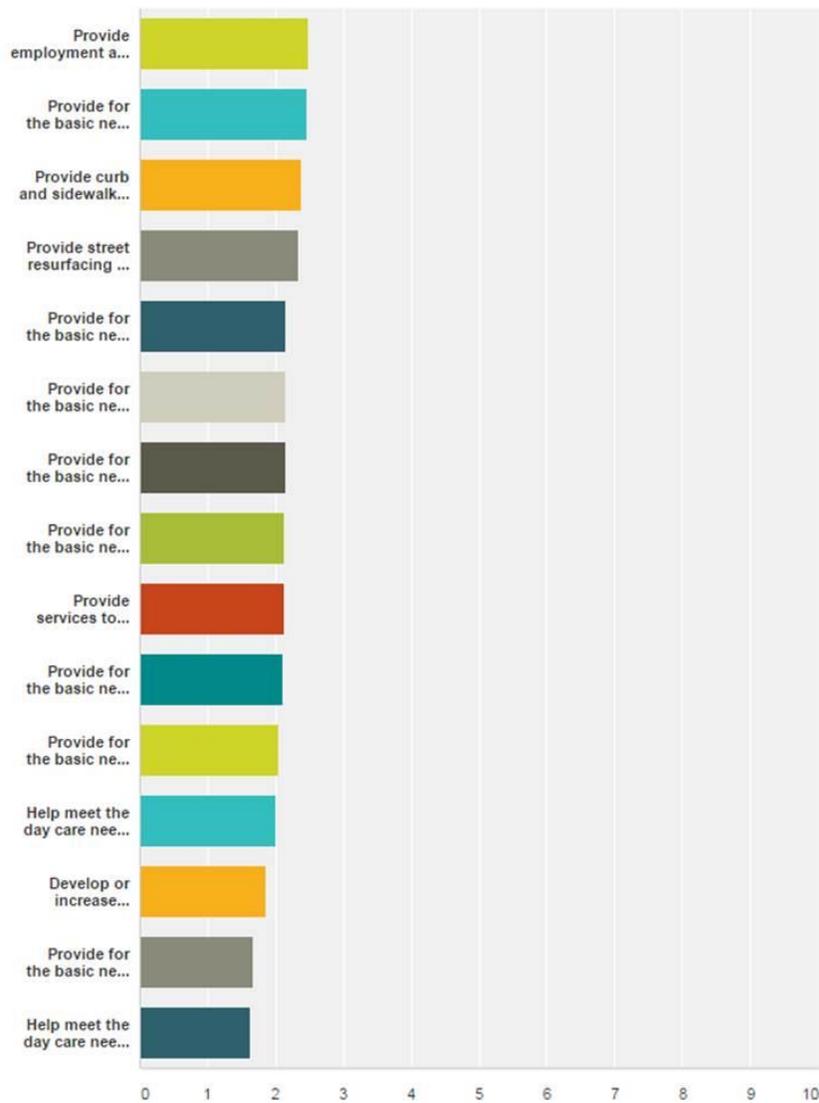
|                                                                                         | LOW<br>priority | MEDIUM<br>priority | HIGH<br>priority | Total | Weighted<br>Average |
|-----------------------------------------------------------------------------------------|-----------------|--------------------|------------------|-------|---------------------|
| <b>Facilitate first time home ownership opportunities for low income buyers.</b>        | 27.45%          | 31.37%             | 41.18%           |       |                     |
|                                                                                         | 14              | 16                 | 21               | 51    | 2.14                |
| <b>Provide rental assistance to Persons with Developmental Disabilities:</b>            | 16.00%          | 56.00%             | 28.00%           |       |                     |
|                                                                                         | 8               | 28                 | 14               | 50    | 2.12                |
| <b>Finance projects which create economically diverse housing.</b>                      | 29.41%          | 39.22%             | 31.37%           |       |                     |
|                                                                                         | 15              | 20                 | 16               | 51    | 2.02                |
| <b>Develop a plan to evaluate and reduce lead based paint hazards in the community.</b> | 45.10%          | 27.45%             | 27.45%           |       |                     |
|                                                                                         | 23              | 14                 | 14               | 51    | 1.82                |
| <b>Provide rental assistance to Small Families:</b>                                     | 39.22%          | 45.10%             | 15.69%           |       |                     |
|                                                                                         | 20              | 23                 | 8                | 51    | 1.76                |
| <b>Provide rental assistance to Large Families:</b>                                     | 52.94%          | 33.33%             | 13.73%           |       |                     |
|                                                                                         | 27              | 17                 | 7                | 51    | 1.61                |
| <b>Provide rental assistance to Single Individuals:</b>                                 | 56.86%          | 35.29%             | 7.84%            |       |                     |
|                                                                                         | 29              | 18                 | 4                | 51    | 1.51                |
| <b>Evaluate the need for housing for persons who have AIDS or who are HIV infected.</b> | 60.42%          | 29.17%             | 10.42%           |       |                     |
|                                                                                         | 29              | 14                 | 5                | 48    | 1.50                |

## Comments

- Examine and consider citywide utility costs and their effect on lower income households. Consider flat rates based on a more flexible scale keeping in fair line with income/rent/family size etc. Develop curriculum and train "self selected" community members to carry out community-based hands-on workshops for the entire family on conservation, ideas for it and hands on projects to bring about change. The key here is Self Selecting community members!
- Give low income people the opportunity to get into a home of their choice and assist in making payments for the first 6 months to a year. I for one need to know that I have a roof over my head. Also those who are in school, need to keep their grades up while they are in school, so it would be nice if assistance with payments of a home would help so that there is no stress there. Also it would be nice if there was a way that we as citizens could get a grant to help with paying the house off up to about \$100,000 so that we have the opportunity to make our house a home. Also those of us who are dealing with a slight hardship financially could use a little more help. Please consider all these thoughts very very very hard. Thank you.
- Is there a way that entire neighborhoods could have incentives to make their neighborhood look better? It often times seems like there are some people that are fixing up their house, but not everyone.
- Land lords should be required to rehabilitate their properties.

- I do not think it is the responsibility of the city to provide rental assistance for its residents.
- Incentives to lower the amount of multi-unit homes in Central Ogden. Address homelessness in the area between Wall and Jefferson Avenues.
- help develop a regional set of guidelines and standards for agencies to follow that are placing people with disabilities, and others in substandard housing.
- Provide down payment assistance to North end of Ogden. Help low to moderate income persons with emergency home repairs.

## #2 PRIORITIZE OGDEN CITY'S COMMUNITY DEVELOPMENT NEEDS



### Top 3 responses

- 1) Provide employment and training for Ogden's low and moderate income residents.
- 2) Provide for the basic needs of low income residents, including Access to Employment.
- 3) Provide curb and sidewalk replacement in the CDBG target area.

|                                                                                                       | <b>LOW<br/>priority</b> | <b>MEDIUM<br/>priority</b> | <b>HIGH<br/>priority</b> | <b>Total</b> | <b>Weighted<br/>Average</b> |
|-------------------------------------------------------------------------------------------------------|-------------------------|----------------------------|--------------------------|--------------|-----------------------------|
| <b>Provide employment and training for Ogden's low and moderate income residents.</b>                 | <b>1.96%</b><br>1       | <b>47.06%</b><br>24        | <b>50.98%</b><br>26      | 51           | 2.49                        |
| <b>Provide for the basic needs of low income residents, including Access to Employment.</b>           | <b>12.00%</b><br>6      | <b>30.00%</b><br>15        | <b>58.00%</b><br>29      | 50           | 2.46                        |
| <b>Provide curb and sidewalk replacement in the CDBG target area.</b>                                 | <b>14.29%</b><br>7      | <b>32.65%</b><br>16        | <b>53.06%</b><br>26      | 49           | 2.39                        |
| <b>Provide street resurfacing in the CDBG target area.</b>                                            | <b>18.37%</b><br>9      | <b>30.61%</b><br>15        | <b>51.02%</b><br>25      | 49           | 2.33                        |
| <b>Provide for the basic needs of low income residents, including Safety.</b>                         | <b>27.45%</b><br>14     | <b>29.41%</b><br>15        | <b>43.14%</b><br>22      | 51           | 2.16                        |
| <b>Provide for the basic needs of low income residents, including Heat.</b>                           | <b>23.53%</b><br>12     | <b>39.22%</b><br>20        | <b>37.25%</b><br>19      | 51           | 2.14                        |
| <b>Provide for the basic needs of low income residents, including Emergency Shelter.</b>              | <b>24.00%</b><br>12     | <b>38.00%</b><br>19        | <b>38.00%</b><br>19      | 50           | 2.14                        |
| <b>Provide for the basic needs of low income residents, including Shelter.</b>                        | <b>25.49%</b><br>13     | <b>37.25%</b><br>19        | <b>37.25%</b><br>19      | 51           | 2.12                        |
| <b>Provide services to residents with disabilities in order to integrate them into the community.</b> | <b>16.33%</b><br>8      | <b>55.10%</b><br>27        | <b>28.57%</b><br>14      | 49           | 2.12                        |
| <b>Provide for the basic needs of low income residents, including Equal Rights.</b>                   | <b>29.41%</b><br>15     | <b>31.37%</b><br>16        | <b>39.22%</b><br>20      | 51           | 2.10                        |

|                                                                          | LOW<br>priority | MEDIUM<br>priority | HIGH<br>priority | Total | Weighted<br>Average |
|--------------------------------------------------------------------------|-----------------|--------------------|------------------|-------|---------------------|
| Provide for the basic needs of low income residents, including Food.     | 31.37%<br>16    | 33.33%<br>17       | 35.29%<br>18     | 51    | 2.04                |
| Help meet the day care needs of low income families.                     | 30.00%<br>15    | 40.00%<br>20       | 30.00%<br>15     | 50    | 2.00                |
| Develop or increase recreational programs for low income residents.      | 46.94%<br>23    | 20.41%<br>10       | 32.65%<br>16     | 49    | 1.86                |
| Provide for the basic needs of low income residents, including Clothing. | 52.00%<br>26    | 28.00%<br>14       | 20.00%<br>10     | 50    | 1.68                |
| Help meet the day care needs of moderate income families.                | 45.10%<br>23    | 47.06%<br>24       | 7.84%<br>4       | 51    | 1.63                |

## Comments

- "Providing" services such as above only continues the cycle of idleness and instability within communities. The idea seems flat across the board easiest way to handle these problems however, it's only a pause within a one sided pendulum stuck giving giving giving. So, let these services be available but only with a return of services whether it's volunteering to work within the city parks department on a project to payback the discount they recieved on their water bill or shelf books to repay late fees. There are easy ways to make our community better self sufficient.
- Many areas especially around schools do not even have side walks. I think all areas around schools should be safe for students to walk to and lights should be included around all cross walks to ensure the safety of our students.
- More Code Enforcement Officers...
- I would like to see our community to become better looking. There is a lot of ugly places in Ogden that need work. I love what we have improved though!
- Stop political correctness, foreign residents have to learn English, only citizens can own real property, deport illegals.
- Can we get a sidewalk on North Street?

## #3 PRIORITIZE OGDEN CITY'S PUBLIC BUILDING NEEDS

### Top Response

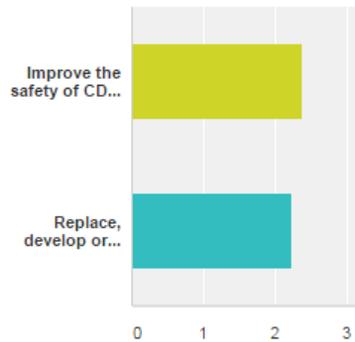
More respondents feel that improving energy efficiency in city recreation and public buildings servicing low income residents is a low to medium priority then a medium to high priority.

|                                                                                                              | LOW priority | MEDIUM priority | HIGH priority | Total | Weighted Average |
|--------------------------------------------------------------------------------------------------------------|--------------|-----------------|---------------|-------|------------------|
| Improve energy efficiency of recreation buildings and other public buildings servicing low income residents. | 31.25%<br>15 | 39.58%<br>19    | 29.17%<br>14  | 48    |                  |

## #4 PRIORITIZE OGDEN CITY'S OPEN SPACE, PARKS, AND RECREATIONAL FACILITY NEEDS

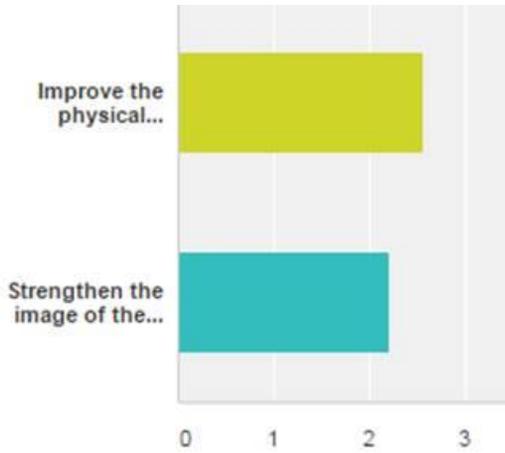
### Top Response

More people feel that Improving the safety of CDBG Target Area Playgrounds to meet U.S. Consumer Product Safety Commission standards is more important than Replace, develop or rehabilitate play equipment, park shelters, tennis and basketball courts servicing the CDBG Target Area.



|                                                                                                                              | LOW priority | MEDIUM priority | HIGH priority | Total | Weighted Average |
|------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------|---------------|-------|------------------|
| Improve the safety of CDBG Target Area Playgrounds to meet U.S. Consumer Product Safety Commission standards.                | 12.24%<br>6  | 36.73%<br>18    | 51.02%<br>25  | 49    | 2.39             |
| Replace, develop or rehabilitate play equipment, park shelters, tennis and basketball courts servicing the CDBG Target Area. | 20.00%<br>10 | 36.00%<br>18    | 44.00%<br>22  | 50    | 2.24             |

# #5 PRIORITIZE OGDEN CITY'S ENVIRONMENT / COMMUNITY APPEARANCE NEEDS



The majority of respondents feel that Improving the physical appearance of the community is a high priority

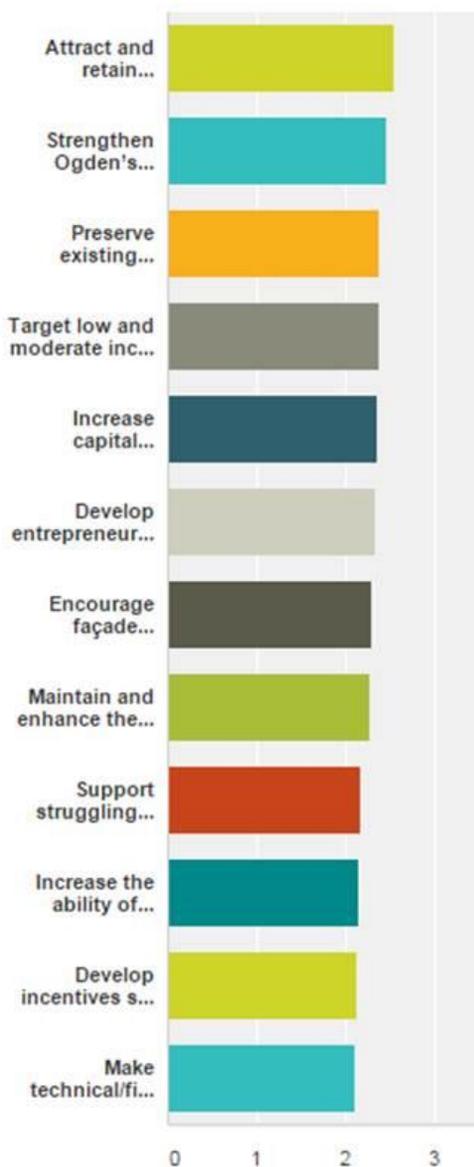
|                                                                                                                                                                                   | LOW priority | MEDIUM priority | HIGH priority | Total | Weighted Average |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------|---------------|-------|------------------|
| <b>Improve the physical appearance of the community, especially the CDBG Target Area, through landscaping of parks, housing and commercial and neighborhood cleanup.</b>          | 6.00%<br>3   | 32.00%<br>16    | 62.00%<br>31  | 50    | 2.56             |
| <b>Strengthen the image of the community by emphasizing appearance and design in development and rehabilitation of public facilities that primarily serve low income persons.</b> | 24.00%<br>12 | 30.00%<br>15    | 46.00%<br>23  | 50    | 2.22             |

## Comments

- Many abandoned becoming city owned buildings are in terrible disrepair quickly becoming makeshift shelters within immediate communities causing anxious, irritated and scarf community members just trying to move about their days.
- create a business and residential outline of the way properties should be kept and enforce it.
- Continue the work on the Ogden River, it looks great and the trails that Ogden has, these are gems that not many neighborhoods can create, but that we are fortunate to have.
- More Code Enforcement Officers...

- For community appearance it would be advantageous to consider refacing delapidated older buildings that are vacant along downtown Washington Blvd and then Wall Ave to attract potential business owners
- Please provide more areas to play soccer! With 30% of Ogden's population being latino it is most likely that soccer will be a popular sport. There are scarce areas that provide soccer fields and goals. Plus those few areas that you can play soccer at have minimal to no parking.
- Give the people in the neighborhoods access to dumpsters, paint and paint brushes. Let them fix up their own communities. Maybe they will respect things more.
- Improve streets, sidewalks and drive approaches in the East Central neighborhoods.

## #6 PRIORITIZE OGDEN CITY'S ECONOMIC DEVELOPMENT NEEDS



## Top 3 responses

- 1) Attract and retain enterprises that strengthen Ogden's economic base.
- 2) Strengthen Ogden's economic base by recruiting small business and entrepreneurs to open, expand or develop their businesses through the use of micro enterprise, bridge and small business lending programs.
- 3) Preserve existing employment and local job opportunities for low and moderate income persons and persons with disabilities.

|                                                                                                                                                                                                              | LOW<br>priority | MEDIUM<br>priority | HIGH<br>priority | Total | Weighted<br>Average |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------|-------|---------------------|
| Attract and retain enterprises that strengthen Ogden's economic base.                                                                                                                                        | 8.00%<br>4      | 30.00%<br>15       | 62.00%<br>31     | 50    | 2.54                |
| Strengthen Ogden's economic base by recruiting small business and entrepreneurs to open, expand or develop their businesses through the use of micro enterprise, bridge and small business lending programs. | 9.80%<br>5      | 33.33%<br>17       | 56.86%<br>29     | 51    | 2.47                |
| Preserve existing employment and local job opportunities for low and moderate income persons and persons with disabilities.                                                                                  | 10.00%<br>5     | 42.00%<br>21       | 48.00%<br>24     | 50    | 2.38                |
| Target low and moderate income Ogden residents for employment in neighborhood redevelopment projects.                                                                                                        | 14.29%<br>7     | 34.69%<br>17       | 51.02%<br>25     | 49    | 2.37                |
| Increase capital resources and financial tools for developers to target and redevelop the blighted areas of East Central and Washington Boulevard Districts in the city.                                     | 10.20%<br>5     | 44.90%<br>22       | 44.90%<br>22     | 49    | 2.35                |
| Develop entrepreneurial support systems for the development of technologies or innovations in Ogden's business.                                                                                              | 18.00%<br>9     | 30.00%<br>15       | 52.00%<br>26     | 50    | 2.34                |
| Encourage façade renovation of commercial structures in the Neighborhood Revitalization Strategy Area.                                                                                                       | 14.00%<br>7     | 42.00%<br>21       | 44.00%<br>22     | 50    | 2.30                |

|                                                                                                                                                                                                                       | LOW<br>priority | MEDIUM<br>priority | HIGH<br>priority | Total | Weighted<br>Average |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|------------------|-------|---------------------|
| Maintain and enhance the quality of the physical environmental and streetscapes in Ogden's business districts.                                                                                                        | 18.37%<br>9     | 36.73%<br>18       | 44.90%<br>22     | 49    | 2.27                |
| Support struggling Central Business District businesses by creating community lending programs.                                                                                                                       | 18.37%<br>9     | 44.90%<br>22       | 36.73%<br>18     | 49    | 2.18                |
| Increase the ability of businesses and entrepreneurs to open, expand or develop their enterprises within the Central Business District by enhancing opportunities and underwriting the risks in business development. | 20.00%<br>10    | 46.00%<br>23       | 34.00%<br>17     | 50    | 2.14                |
| Develop incentives such as land banking and provision of infrastructure improvements to stimulate private development.                                                                                                | 20.41%<br>10    | 46.94%<br>23       | 32.65%<br>16     | 49    | 2.12                |
| Make technical/financial assistance available to minority, women-owned and small businesses.                                                                                                                          | 22.00%<br>11    | 46.00%<br>23       | 32.00%<br>16     | 50    | 2.10                |

## Comments

- Attract higher internet speed providers like Google Fiber to bring more higher-paying white-collar jobs or opportunities to work from home in high-tech fields to the city.
- I feel that the thing that needs to change the most is our schools. There needs to be more money put into our education, and then there might be less problems with homeless, unemployment and single families with children. Sex education in schools and finance would be huge.
- Ogden needs to work on getting more jobs into the community. Many people commute to work in SLC, which cause money to go out of Ogden and else where. If we could improve the amount of professional jobs in Ogden it would help: engineering, productions plants, outdoor recreation jobs, etc.
- Create work. Business opportunities. Pride in our downtown area....not welfare.
- I believe economic development should be our main focus.
- No assistance of any kind should be based on gender or ethnicity. Stop worrying about political correctness, it is going to destroy the country. My ancestors embraced American culture, my grandmother leaned English. Now we are expected to lean foreign languages and accommodate their cultures.
- Remove the trees along Washington Blvd so people can see the businesses as they drive thru town. Encourage developers to bring their own money in. Do not court "developers" with unproven backgrounds to do what they say they want to do.
- Create more jobs!

## Application for Federal Assistance - SF-424

## Certifications