



Public Comments
welcome!

May 7th – June 7th 2025



Consolidated Plan July 1, 2020 – June 30, 2025

AND

Annual Action Plan July 1, 2020 – June 30, 2021

Amendment #2

June 10, 2025



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Executive Summary

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

Introduction

ConPlan/AAP FY21 Amendment #2

Ogden City submits Amendment #2 to the Five Year Consolidated Plan 2021-2025(ConPlan) and Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21). The first year Annual Action Plan (AAP FY21) and the Five Year Consolidated Plan are a combined document. The purpose of Amendment #2 to the ConPlan and AAP FY21 is to change CDBG-CV CARES Act programs and budgets. Funding for projects in three areas will be affected by this amendment (small business loan program, microenterprise loan program, and target area public improvements). This Amendment repurposes the CDBG-CV funding from the business loan programs to target area public improvements and expands the range of activities funded by the target area public improvement projects. The City proposes these budget and program changes to the Five Year Consolidated Plan (2021-2025) and Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21).

ConPlan/AAP FY21 Amendment #1

Ogden City submits Amendment #1 to the Five Year Consolidated Plan (2021-2025) and Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21). The first year Annual Action Plan (AAP FY21) and the Five Year Consolidated Plan are a combined document. No changes are proposed to the Five Year Consolidated Plan. This amendment amends only AAP FY21 to make changes to the AAP FY21 Budget and projects' goal. Amendment #1 to the AAP FY21 adjusts the budget to reflect actual carryover funds from the prior fiscal year, to update program income estimates for the current year and to allocate new CARES Act CDBG-CV funding. Funding for projects in four areas will be affected by this amendment (housing rehab and new construction, down payment assistance, business loan programs and grant administration). This Amendment increases the goal up to 50 down payment assistance loans for the Own In Ogden program; adds the goal of New Housing Construction to the Quality Neighborhoods program with the goal to complete one new home construction in FY21; and modifies the Microenterprise loan program to provide funding for technical assistance to Low-to-Moderate-income (LMI) qualified microenterprises business owners. The City proposes these budget and program changes to the AAP FY21 Amendment #1.

Ogden's Five Year Consolidated Plan 2021-2025 (ConPlan) provides the strategic blueprint for how the City will address housing, 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 partners with other community stakeholders to provide decent housing, a suitable living environment and expanded economic development opportunities, principally benefiting low- and moderate-income persons with HUD funding.

During preparation of the ConPlan, as of March 2020, the City, as well as the State of Utah and the country, are taking precautionary actions to stop the spread of COVID-19. The Governor of Utah has ordered directives that close schools state-wide and encourage people to stay home rather than shop and dine-out. These precautionary measures are impacting small businesses in Ogden with a loss of revenues. As a result, the city is implementing an **Urgent Need** certification to assist local small businesses in urgent need and impacted by the COVID-19 pandemic. In addition, the City applies for and programs the use of CDBG coronavirus response (**CDBG-CV**) funding awarded through the Coronavirus Aid, Relief, and Economic Security Act.

The creation of **QUALITY AND DECENT AFFORDABLE HOUSING** is a primary concern, particularly in older deteriorating central-city neighborhoods. The creation and restoration of safe, habitable and affordable housing stock is an ongoing effort. 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. Housing projects that increase the amount of decent, affordable and quality housing within reasonable proximity to employment and transportation is a priority.

A SUITABLE LIVING ENVIRONMENT includes neighborhoods that are free of slum and blight and that provide sound public streets and sidewalks. ConPlan activities seek to improve streets sidewalks and infrastructure in target neighborhoods.

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 objective is to create jobs for local low- to moderate-income residents and promote the success of businesses and micro-enterprises.

The keystone to the City's strategy to rebuild neighborhoods is 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, Jefferson neighborhood and Central Business Districts neighborhoods as the 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

All priority needs and goals identified in the plan will meet a CDBG national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving

economic opportunity. This plan prioritizes the most critical needs and goals identified through public engagement and data analysis as follows.

Ogden City Consolidated Plan Priority Needs and Long-term Goals

Priority Need #1: Improve the quality and Increase the supply of decent affordable housing.

- 1.1 Acquire deteriorating and/or abandoned housing units 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, alleviate conditions of blight and improve housing conditions. The City may undertake these projects or partner with a Community Housing Development Organization (CHDO) or another agency or non-profit.
- 1.2 Rehabilitate housing units that need urgent safety, sanitation and/or code-related repairs to improve the quality of housing stock and enable low-income homeowners to stay in their homes.
- 1.3 Acquire vacant land and construct new housing units for sale which meet program affordability requirements. The City may undertake these projects or partner with a CHDO or another agency or non-profit.
- 1.4 When feasible, provide gap financing to support the efforts of nonprofit organizations undertaking affordable homeowner or rental housing projects in Ogden.

Priority Need #2: Expand homeownership opportunities.

- 2.1 Assist low to moderate income persons to buy safe, decent and affordable homes in Ogden.

Priority Need #3: Improve the physical appearance and safety of neighborhoods

- 3.1 Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure to support improved safety and quality of life.
- 3.2 Implement public improvement projects that mitigate the impact of COVID-19 and future outbreaks. – **Updated ConPlan & AAP FY21 Amendment #2**

Priority Need #4: Create Greater Access to Capital

- 4.1 Increase financial resource opportunities for low-to-moderate income micro-enterprise business owners, particularly micro-enterprise start-ups and those expanding in Ogden that may not have access to conventional financing and assisting businesses in urgent need and to mitigate the impact of COVID-19.

Priority Need #5: Stimulate economic growth

5.1 Increase economic opportunities city-wide through the creation or retention of permanent jobs made available to low-mod income residents with targeted activities to the NRSA, Business Depot of Ogden (BDO) and Trackline EDA, assisting businesses in urgent need and to mitigate the impact of COVID-19.

5.2 Provide business counseling and services to small business owners and entrepreneurs that enable them to grow their businesses and to facilitate business success, which leads to owners' financial stability.

5.3 Support the start-up and/or development of viable businesses to create job opportunities or remove blight primarily in Central Business District, NRSA and target areas in the city and assisting businesses in urgent need.

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 summarized in Ogden's Fiscal Year 2019 CAPER, last fall, the City's efforts to meet its Annual Action Plan July 1, 2018 to June 30, 2019 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. Since the last ConPlan, the City has updated its Citizen Participation Plan and has made a few programs changes to ensure regulatory compliance and to meet the changing market needs while resources are limited. 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 strives to obligate and disburse its CDBG funds in a timely manner. During the last three years, the City has demonstrated timeliness in expending grant funds as prescribed by 24CFR 570.902(a)(1) which measures timeliness by requiring that entitlement grant funds available by the U.S. Treasury was less than 1.5 times the entitlement grant for the current year. The City has also demonstrated compliance with 24CFR 570.200(a) (3), the Overall Benefit Certification which requires that not less than seventy percent of the aggregate of CDBG expenditures be used for activities benefiting low-moderate income constituents.

4. Summary of citizen participation process and consultation process

ConPlan/AAP FY21 Amendment #2

May 6th, 2025, City Council held a work session to review Amendment #2 and June 10th, 2025 held a public hearing to receive comments and adopt Amendment #2 to the ConPlan and AAP FY21. A copy of this notice, and a summary of public comments received during the comment period are provided as **Attachment A**.

March 31, 2020, HUD issued a memorandum authorizing entitlement cities to exercise waivers to modify the current Citizen Participation process by reducing the required 30-day Consolidated Plan Amendment comment period to a five day public comment period and allowing for “virtual” public hearings. Pursuant to these waivers, the City published a notice with the Standard Examiner and the City’s website announcing the public comment period January 18 thru January 22, 2021. City Council held a work session on December 8, 2020 to review the Amendment and February 2, 2021 held a public hearing to receive comments and adopt on Amendment #1 to the ConPlan and AAP FY21. A copy of this notice, and a summary of public comments received during the comment period are provided as **Attachment A**.

Ogden City has taken steps to broaden public participation in the development of the Five Year ConPlan. These efforts include: 1) updating the Citizen Participation Plan to include new regulatory requirements; 2) 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 6) efforts to outreach to the Hispanic population, which is Ogden’s largest minority population. The Citizen Advisory Committee (CAC) met two 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. During the preparation of the ConPlan, the City was impacted by COVID-19 and the CAC met an additional two times to make recommendations to City Council regarding the use of CDBG-CV and the use of Urgent Need national objective.

5. Summary of public comments

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 summarized and submitted to City Council.

See Appendix B for a summary of comments received. Public comments receive after March 18, 2020, the date of this draft, will be included following the close of the 30-day public comment period May 4, 2020.

See **Attachment A** for a summary of comments received for Amendment #2 to ConPlan and AAP FY21.

See **Attachment A** for a summary of comments received for Amendment #1 to ConPlan and AAP FY21.

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

See Appendix B for a summary of comments received and responses.

See **Attachment A** for a summary of comments received for Amendment #2 to ConPlan and AAP FY21.

See **Attachment A** for a summary of comments received for Amendment #1 to ConPlan and AAP FY21.

7. Summary

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 Christopoulos, CED Director/Ogden City
HOPWA Administrator	N/A	
HOME Administrator	OGDEN	Tom Christopoulos, CED Director/Ogden City
HOPWA-C Administrator	N/A	

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: fairhousing@ogdencity.com or call 801-629-8940.

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

1. Introduction

The City worked with a wide array of organizations and existing networks to develop the ConPlan. Each year, Ogden City maintains relationships with these organizations to work on Annual Action Plans and to coordinate services. The City's consultation efforts included outreach to housing, service, and mental health providers; workforce developers; banking institutions and lenders; non-profit agencies; community advocates; and other partners. Partners were encouraged to notify 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
- Weber County Homeless Charitable Trust
- Ogden Community Action Network (OgdenCAN)
- Cottages of Hope
- Ogden Weber Community Action Partnership
- Utah Center for Affordable Housing
- Ogden Housing Authority
- Ogden School District
- Utah Non-profit Housing Corporation
- Latinos United Promoting Education and Civic Engagement
- United Way of Northern Utah
- Catholic Community Services
- Weber Human Services
- 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)).

Ogden City continues to take an active role in encouraging the coordination between public and private housing and social service agencies. A representative from the City attends the Coalition of Resources (with over 100 representatives from for-profit, non-profit and public agencies), Weber County Homeless Coordinating Committee (the local Continuum of Care) meetings and the Utah Fair Housing Forum. Ogden City community Development Manager serves on the Boards for the Weber County Homeless Charitable Trust and the Ogden Weber Community Action Partnership (OWCAP) and serves as Chair to the Ogden Housing Authority Board of Directors. In addition, Ogden City is a contributing member to OgdenCAN. OgdenCAN works as an alliance of seven anchor institutions and numerous partners to help revitalize the East Central Neighborhood of Ogden. This network focuses on improving health, housing and education. Part of OgdenCAN's mission is to plan and develop a series of initiatives called evidence-based interventions. Part of the plan is to recognize existing challenges and to create ideas, plans and programs to help remove barriers and create opportunities for the residents.

The City also partners with the Utah Hispanic Chamber of Commerce Ogden Chapter (UHCC) to assist in identifying priority needs and programs that support local Hispanic entrepreneurs. UHCC's business academy provides a 10-week training course to assist in planning, marketing, hiring, and other core business elements to promote the success of businesses in Ogden with the goal of create greater financial stability to Ogden residents.

Ogden City CED actively coordinates with industry, education, and government partners to ensure that our region develops talent with the skills required by business. Workforce Alignment partners include Ogden-Weber Tech College, Hill Air Force Base and Utah Advanced Materials & Manufacturing initiative. CED contributed to Weber State University and other partners to create a Regional Workforce Development Plan and to develop a Personnel Recruitment and Retention Program. The City partnered in statewide collaborations to fund the Utah Aerospace Pathways Program and Tech Pathways program, which develops workforce alignment for Information Technology and Software industry. Regional collaboration has also resulted in the Machine Utah program, an industry-led effort to engage and train machinists.

The City continues to outreach to community groups and strives to link providers, public and businesses together to meet the needs of our community.

- Ogden City Community and Economic Development Department's (CED) Citizen Advisory Committee (CAC) 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 Ogden Housing Authority and Weber Housing Authority have worked collaboratively on the ConPlan and Analysis to Impediments to Fair Housing Choice with Ogden City.

- The Disability Law Center (a Fair Housing Initiative grant recipient) has partnered with Ogden City to affirmatively further fair housing in Ogden, offering 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

Ogden City participates in the Weber County Homeless Coordinating Committee (WCHCC), which is a member of the Balance of State Continuum of Care for Region 8 - a Utah Local Homeless Coordinating Committee (LHCC). The WCHCC is the local Continuum of Care collaborative applicant and 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 WCHCC 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

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 (ESG) Program and other special needs housing programs meet the needs of the community. In addition, the WCHCC administers the Homeless Management Information System (HMIS) for the county and city that 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.

January 22, 2020, City staff, along with representatives from 32 agencies and organizations who are members of the WCHCC, met to create a Weber County homeless service gap analysis as part of the Utah State Strategic Plan on Homelessness. This meeting outlined the initial steps that determine priorities adopted by WCHCC for use in the funding determination. Collaborate is an on-going basis throughout the program year. City staff continues to participate in WCHCC meetings and Point In Time Count.

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

Ogden City Community Development staff consulted with a broad and diverse cross-section of organizations, neighborhood groups and members of the public in the development of the Consolidated Plan. Types of organizations consulted include neighborhood associations, social service providers, housing providers, regional transportation agencies, banking institutions, governmental organizations, housing developers, local Realtors, other City offices and representatives of minority community members.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COALITION OF RESOURCES
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	WEBER COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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. The city coordinated efforts to identify housing needs and projects to identify the housing needs in the community. Ogden City provided WHA with support to conduct the annual Point In Time count, January 23-25, 2020. WHA provided input on programs.
3	Agency/Group/Organization	WEBER MORGAN HOMELESS COORDINATING COMMITTEE
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Regional organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Weber County Homeless Coordinating Committee (WCHCC) – is a Utah Balance of State Homeless Coordinating Committee participant. The City supports WCHCC in its application for Continuum of care of funding. WCHCC brings together homeless shelter and service providers to ensure collaboration among organizations in Weber county and to identify gaps in homeless services. The on-going consultation and collaboration provide local community input in the assessment of need, broad participation in finding and implementing regional solutions and measurable outcomes for homeless citizens.
4	Agency/Group/Organization	OGDEN HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	OHA was consulted in the development of this plan for discussion of gap analysis, identification of required services for at-risk homeless population and identification of gaps for homeless families and for veterans. OHA is the city's VASH voucher recipient. Participation with OHA is on-going and includes collaboration on housing projects that serve the homeless and/or low-income households, and the development of the ConPlan.

5	Agency/Group/Organization	Ogden Community Action Network (OgdenCAN)
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Regional Transportation Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City officials participate and serve on committees to guide the development of regional transportation plans.
6	Agency/Group/Organization	UTAH FAIR HOUSING FORUM
	Agency/Group/Organization Type	Services-Housing Services-Homeless Services-Fair Housing Regional organization Civic leaders
	What section of the Plan was addressed by Consultation?	Barriers to Fair Housing and AI Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City staff presented AI information to the Utah Fair Housing Forum to receive input and feedback.
7	Agency/Group/Organization	WEBER STATE UNIVERSITY
	Agency/Group/Organization Type	Services-Education Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.

8	Agency/Group/Organization	ROADS TO INDEPENDENCE
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization representatives were consulted and provided data to develop needs assessment and invited to provide input for relevant Consolidated Plan sections.
	Agency/Group/Organization	UTAH HISPANIC CHAMBER
9	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ogden City partners with UHC on economic development goals. The UHC is key in providing the city opportunities to outreach to the Hispanic community and citizen participate.
	Agency/Group/Organization	UTAH NON-PROFIT HOUSING CORPORATION
10	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Assisted in the development of priority needs and projects to be funded.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community-Based Strategic Plan 2019-2024	Ogden City Council	Many of the goals and priorities identified in the Strategic Plan's public engagement process drive the ConPlan goals and priority needs.
The State of Utah Strategic Plan on 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 with the goal to make homelessness rare, brief and non-recurrent.
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.
Community Assessment & Strategic Plan 2019	Weber County Housing Authority	Assists in the regional planning of housing and homeless prevention efforts in Weber County. Efforts include improving homeless response system in Weber County that end chronic homelessness and the coordination of homelessness prevention and services efforts for efficient use of resources.
Moderate Income Housing Plan	Ogden City Planning Division	Provided data on the city's general housing and community plans.
Ogden Onboard – Strong Connections, Strong Neighborhoods Transit-oriented Vision and Implementation Strategy	Ogden City Community and Economic Development Dept.	Ogden Onboard examines how the community envisions future development around future transit stations and identifies strategies to achieve this vision.

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(l))

In order to maximize the efficacy of all the funding and resources available, Ogden City actively seeks to work with a wide network of agencies both private, non-profit, and public across all its program areas. Public outreach and community partnerships play a key role in implementing ConPlan projects. When possible the city works cooperatively and in coordination with Weber County and the state of Utah, Wasatch Front Regional Council, Utah Department of Transportation on specific housing and economic development projects regarding the provision of state resources to City-supported projects, such as Olene Walker Trust, State HOME funds, LIHTC and other state housing funding resources. This includes participating in general discussions and consultations on overall housing and economic development goals at both the local and state level, as well as discussions with Community and Economic Development Department staff on specific housing development projects that are seeking multiple funding sources. 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, OgdenCAN
- Utah Division of Workforce Services
- Weber Morgan Health Department
- Wasatch Front Regional Council, Metropolitan Planning Organization
- Utah Council of Governments
- Utah League of Cities and Towns

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

ConPlan/AAP FY21 Amendment #2

Ogden City's Community and Economic Development Department's Citizen Advisory Committee (CAC) met April 30th, 2025 to review the ConPlan and AAP FY21 Amendment #2, which includes budget and program changes to the CARES Act CDBG-CV funding. The CAC's recommendations were incorporated in the final document. Refer to the Citizen Participation chart below to view other outreach to announce the city's plan to adopt Amendment #2 to the ConPlan and AAP FY21, and solicit comments regarding budget and program changes.

In addition, the city published a notice of a thirty-day public comment period (May 6th – June 6th, 2025), to provide the public an opportunity to comment on the city's proposal to amend the budgeting of CARES Act CDBG-CV funding, See Notice of public comment period at Appendix A.

The citizen participation process for the Five Year Consolidated Plan 2020-2025 (ConPlan) began in July 2019 with a community outreach meeting and included providing information and gathering citizen comments regarding HUD-funded programs. The City launched an in-depth and collaborative effort to consult with elected officials, City departments, community stakeholders, general public and beneficiaries of HUD programs to inform and develop the priorities and strategies contained within this five-year plan. City Council held work sessions and public hearings. Several ConPlan outreach presentations were offered and provided to various stakeholder groups. In addition, Ogden City Council appointed a committee of citizen volunteers, known as the Strategic Planning Advisory Committee (SPAC), to develop a Community-Based Strategic Plan 2019-2024 (Strategic Plan). Although the Strategic Plan extends beyond the scope and capacity of the ConPlan, the Strategic Plan brought together stakeholders and citizens in a planning process that identified goals and priorities which are guiding the development of the ConPlan. The Strategic Plan's citizen surveys, business meetings, interviews and stakeholder focus group meetings and housing fact finding sessions contributed to setting ConPlan goals for priorities that can potentially be addressed by the use of entitlement funds.

The Community and Economic Development Department's (CED) Citizen Advisory Committee (CAC) met two times during the ConPlan planning process. The CAC met to review past performance, participate in the Analysis of Impediments to Fair Housing Choice (AI) development, to 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, Annual Action Plan July 1, 2020 – June 30, 2021 (AAP), Neighborhood Revitalization Strategy Area (NRSA) and Analysis of Impediments to Fair Housing Choice (AI). On September 19, 2019 and February 13, 2020, the CAC approved the proposed ConPlan, AI and NRSA plans and made recommendations to the Mayor and City Council. March 16, 2020, City staff consulted via email

with CAC members to review recommendations that the City implement an Urgent Need certification to address the urgent needs of small business impacted by COVID-19 and to implement CDBG-CV funded programs. The CAC voted unanimously to recommend City Council activate an Urgent Need certification and program CDBG and CDBG-CV towards the City's business loan programs. These recommendations were implemented into the ConPlan and AAP FY21.

The city encouraged and accepted public comments throughout the entire Consolidated Plan process until the end of the required thirty-day comment period (March 22 – April 21, 2020); and the city published an advertisement announcing the 30-day public comment period (Appendix A). 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 ConPlan public hearings and responses to comments not accepted. In addition, the city published a notice of a five-day public comment period, to provide the public an opportunity to comment on the city's proposal to apply for CARES Act CDBG-CV funding and budgeting those funds to assist businesses in urgent need and impacted by COVID-19 pandemic, See Notice of public comment period at Appendix A.

The Ogden City Council held four housing fact finding sessions, one Open House/Joint Community Meeting at Golden Hours senior center and three work sessions. November 12, 2019, City Council held a Joint Work Session to discuss ConPlan. City Council held a Public Hearing to adopt CED's Citizen Participation Plan on September 3, 2019 and held a public hearing to adopt the ConPlan, AAP, NRSA and AI on May 12, 2020. An advertisement for the City Council Public Hearing to adopt the ConPlan, AAP and NRSA Plan was published in the local newspaper on April 28, 2020. A presentation was provided of the proposed projects and programs. The ConPlan, AAP, NRSA and AI were adopted by City Council May 12, 2020.

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 Meeting – City Council Work session	Non-targeted/broad community	City Council Work Session January 8, 2019	All council members present	Review and modification of the Own In Ogden program guidelines.	https://www.ogdencity.com/DocumentCenter/View/8345/01-08-19-Packet
2	OHA RAB meeting	Residents of Public and Assisted Housing	Seven persons in attendance at the Ogden Housing Authority's Resident Advisory Board meeting on July 9, 2019	See summary of citizen comments in Appendix B.	See summary of citizen comments in Appendix B.	
3	Planning Meeting Weber County Homeless Plan input meeting	Regional stakeholders	Approximately 30 stakeholders	Comments incorporated in the final report	Comments incorporated in the final report	http://www.webercountuytah.gov/Housing-Authority/documents/Community%20Assessment%20and%20Strategic%20Plan%202019.pdf
4	Public Hearing – City Council Work session	Non-targeted/broad community Residents of Public and Assisted Housing Business owners and community leaders	City Council public hearing Sept 3, 2019	All council members present. All approved CED's Citizen Participation Plan	None	
5	Public Meeting – City Council Housing Fact Finding Work sessions and Open House	Non-targeted/broad community	City Council Work sessions September 3, 10 and 24, 2019; and October 1 and 29, 2019	See Appendix D. Citizen comments incorporated into the Strategic Plan.	See Appendix D.	https://www.ogdencity.com/DocumentCenter/View/10233/09-03-19-Fact-Finding-Work-Session-Packet
6	Public Meeting – City Council Open House / Joint Community Meeting	Non-targeted/broad community	City Council Joint Community Meeting at Golden Housing Center October 8, 2019	See Appendix D. Citizen comments incorporated into the Strategic Plan.	See Appendix D.	https://www.ogdencity.com/DocumentCenter/View/10233/09-03-19-Fact-Finding-Work-Session-Packet



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	public Meeting – CED's Citizen Advisory Committee (CAC)	Non-targeted/broad community non-profit religious organization partners	Six CAC members present met September 19, 2019; reviewed AI in detail and outline drafts of Conplan, AAP and NRAs.	Comments incorporated into the Strategic Plan.	None	
8	Public Meeting – Diversity Commission	Minorities Non-English Speaking - Specify other language: Spanish Latinos	Ogden's Diversity Commission met October 9, 2019. All commissioners present.	None	None	
9	Community group – Ben Lomond Family Night	General public	Hundreds of people attended the Ben Lomond Family Night Fair October 9, 2019.	See Appendix B Summary of Citizen Comments	See Appendix B.	
10	NAACP	Minorities African Americans	Com Dev staff presented to 7 NAACP Board members on October 14, 2019. AI impediments and draft ConPlan, AAP, NRSA	See Appendix B Summary of Citizen Comments	None	
11	LUPEC	Minorities Non-English Speaking - Specify other language: Spanish Latinos	Members of Latinos United Promoting Education and Civic Engagement (LUPEC) board attended a ConPlan outreach meeting March 7, 2020, providing them an opportunity to comment and participate in the planning process.	See Appendix B Summary of Citizen Comments	None	

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)
12	COR	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Local service providers	Coalition of Resources (COR) is a group of Ogden area service providers, at the March 3, 2020 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.	See summary of citizen comments in Appendix B.	None	
13	City Council – Work Session	Non-targeted/broad community City Council Worksession	All Ogden City Council Members and several citizens were present for ConPlan Work Session November 12, 2019	See summary of citizen comments in Appendix B.	None	
14	Public Meeting – CED's Citizen Advisory Committee (CAC)	Non-targeted/broad community non-profit religious organization partners	Five CAC members representing a quorum met February 13, 2020; reviewed Final AI and outline drafts of Conplan, AAP and NRSAs.	Comments incorporated into the Strategic Plan.	None	
15	Public Meeting – City Council Work session	Non-targeted/broad community	City Council Work Session February 25, 2020	Review of the Priority Needs and ConPlan	None	
16	Email vote – CED's Citizen Advisory Committee (CAC)	Non-targeted/broad community	CAC reviewed City recommendations to implement a CDBG Urgent Need Certification, budget funds to the urgent needs of small business impacted by COVID-19.	Comments incorporated into the Strategic Plan.	None	

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)
17	City Council – Work Session	Non-targeted/broad community City Council Work session	All Ogden City Council Members participated online presentation for ConPlan & AAP FY21 Work Session April 21, 2020.	None	None	
18	Community Group – OgdenCAN Zoom meeting	Non-targeted/broad community	ConPlan and AAP presentation to OgdenCAN May 12, 2020.	None	None	
19	Public Hearing	Non-targeted/broad community Ogden City Council	Ogden City Council public hearing to adopt the ConPlan, NRSA, AI and Annual Action Plan was held May 12, 2020.	A resolution was signed to adopt and submit to HUD the ConPlan, NRSA, AI and Annual Action Plan.	None	
20	CED's Citizen Advisory Committee (CAC)	Non-targeted/broad community	CAC reviewed Amendment #1 by Zoom meeting December 3, 2020.	Comments incorporated into AAP FY21.	None	
21	City Council – Work Session	Non-targeted/broad community City Council Work session	City Council Work Session December 8, 2020 to review ConPlan and AAP FY21 Amendment #1			
22	Public Hearing	Non-targeted/broad community	February 2, 2021 City Council virtual public hearing to receive comments and adopt Amendment #1	TBD	TBD	
23	CED's Citizen Advisory Committee (CAC)	Non-targeted/broad community	CAC reviewed ConPlan and AAP FY21 Amendment #2 April 17th, 2025.	Comments incorporated into ConPlan and AAP FY21.	None	
24	Community Group – OgdenCAN meeting	Non-targeted/broad community		TBD	None	
25	OHA RAB meeting	Residents of Public and Assisted Housing	Review ConPlan and AAP FY21 Amendment #2 April 11, 2025	TBD	None	

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)
26	Weber County Homeless Charitable Trust Board of Directors	Non-targeted/broad community	Review of ConPlan and AAP FY21 Amendment #2 May 9, 2025.			
27	City Council - Work Session	Non-targeted/broad community City Council Work session	City Council Work Session May 6th, 2025 to review ConPlan and AAP FY21 Amendment #2	TBD	None	
28	Public Hearing	Non-targeted/broad community	June 8 th , 2025 City Council public hearing to receive comments and adopt Amendment #2	TBD	TBD	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

An examination of the past Consolidated Plans, citizen comments, a study of Ogden City's Community-Based Strategic Plan, consultation with staff and stakeholders formed the basis for identifying Priority Needs and choosing overall goals and objectives for the ConPlan and the Annual Action Plan programs and projects to fund for the year July 1, 2020 – June 30, 2021. Data provided in this section range from the 2000 to 2017 census, American Community Survey (ACS) 2013-2017 data, the Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD, and data from the Federal Financial Institutions Examination Council (FFIEC), which provided 2019 demographic and housing estimates for Ogden City. In addition, data from Community Assessment & Strategic Plan 2019 provided data regarding the extent of homelessness in Ogden. The aggregation of these sources yielded a comprehensive assessment of the current state of housing needs in Ogden.

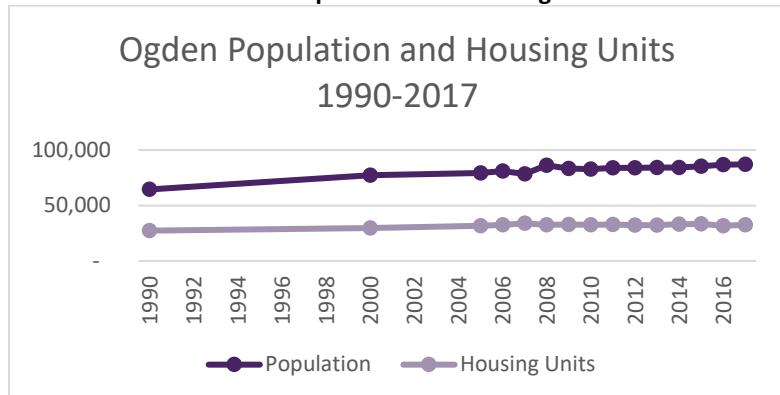
Ogden's population shows a modest increase over the past several years. In 2010, the population of the city was estimated at 82,825 by the U.S. Census Bureau. The American Community Survey 2018 estimates Ogden's population at 87,325 an increase of six percent since 2010. Ogden City was incorporated in 1851, making it one of the oldest cities in Utah. Ogden is the 7th most populous city in Utah. Early development of the community was restricted by the natural features of the Ogden and Weber Rivers and the Wasatch Mountains. These physical barriers for growth have created slower growth in Ogden's population compared to other cities in the region.

Table 5 – Demographic Profile

Demographic	2010	2019	% Change
Population	77,611	85,235	
# households	27,486	30,361	
Median Family Income	\$68,800	\$78,100	13.5%
# of Housing Units	29,872	33,041	
Homeownership Rate	56.35%	50.85%	
Per capita income	\$16,632	\$23,019	39%
Poverty Rate	23.2%	21.4%	

Source: 2010 Demographic Profile Data 2010; 2017 ACS 5-yr estimate DP05¹, S2501, ³ DP03, ⁴ S2503, S1901⁵ 2018 FFIEC Census Report, 2012 Poverty rate S1701

Chart 1 – Population and Housing Units



Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

Table 6
Ogden Population and Income 2019 Estimates

Tract Code	Tract % Median Family Income	2019 Est. Tract Median Family Income	% Population at or Below Poverty Line	% Population Low to Moderate Income	Tract Population	Tract Minority %	Tract Hispanic Population %
2001	74.69	\$62,142	15.05	62%	4559	25.69	23.49%
2002.02	52.05	\$43,306	27.15	71%	3438	38.98	27.23%
2002.03	60.11	\$50,012	28.83	71%	5114	39.46	35.88%
2002.04	77.53	\$64,505	10.78	53%	4885	36.13	29.99%
2003	60.82	\$50,602	30.4	69%	6845	41.3	39.40%
2004	50.39	\$41,924	24.93	74%	1897	49.02	42.59%
2005	62.59	\$52,075	12.34	62%	6658	35.72	33.57%
2006	83.19	\$69,214	10.85	49%	4636	21.29	17.80%
2007	69.14	\$57,524	8.73	55%	2989	13.72	8.87%
2008*	55.52	\$46,193	25.55	72%	4705	43.38	40.06%
2009*	56.45	\$46,966	37.47	82%	3970	56.45	48.97%
2011*	43.3	\$36,026	48.73	85%	1985	33.1	18.54%
2012*	25.5	\$21,216	47.96	89%	2274	69.22	55.32%
2013.01*	64.15	\$53,373	20.43	75%	2658	46.09	40.52%
2013.02*	48.28	\$40,169	33.89	69%	3704	54.75	48.65%
2014	88.06	\$73,266	9.73	45%	3113	20.21	8.99%
2015	127.03	\$105,689	13.75	39%	4129	10.17	6.01%
2016	70.46	\$58,623	23.36	66%	4190	25.97	18.62%
2017	56.58	\$47,075	26.51	73%	3493	54.11	49.56%
2018**	41.34	\$34,395	36.79	83%	1930	63.78	59.48%
2019	43.04	\$35,809	41.55	80%	1337	46.37	40.39%
2020	128.18	\$106,646	14.18	28%	5726	17.57	6.16%
TOTAL		\$83,200	23%	63%	84,235	36%	30%
*NRSA			34%	78%	21,226	52%	45%
**Proposed addition to NRSA							

Data Source: 2019 FFIEC Census Report

The city has taken proactive measures to abate the housing pressures facing the city's low to moderate income (LMI) population. Current housing market conditions show that progress has been made in reducing Racially Concentrated Areas of Poverty (RCAPs) in Ogden. But market conditions also show that the rapidly increasing cost of housing, which intensify housing affordability issues. The data suggest that despite the city's innovative attempts to combat housing costs, the strong economic and demographic trends taking place in Ogden and the region continue to exacerbate many of the issues facing low to moderate income households. The ConPlan data, public input and needs assessments were used to formulate the identified Priority Needs, which created a framework on which to base decisions in the selection of projects to fund.

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

Summary of Housing Needs

In 2010, the inventory of residential units in Ogden was 32,482 units. In comparison, American Community Survey 5-Year Estimates (ACS) for 2017 estimates 33,011 housing units in Ogden. Ninety-one percent (91%) of these units were occupied. Owner-occupied units accounted for fifty-five percent (55%) of all occupied units; while renter-occupied units represented 45% of all occupied housing units (ACS 2013-2017 Table DP04). Ogden City has a very high share of rental units, over 40% of housing units in Ogden are 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 (88%) of all renters are younger than 65 years. Just over twelve percent (12.13%) of renters are over 65 years old. Nearly twenty-four percent (23.71%) of owner-occupied homeowners are 65 years or older. American Community Survey 5-Year Estimates for Ogden, Utah (Table DP04), 2017 estimates:

- 33,011 Housing Units in Ogden
- 91.3% of the 30,154 housing units in Ogden are occupied.
- 8.7% are vacant
- 55.4% of occupied housing units are owner-occupied
- 44.6% of occupied housing units are renter-occupied

Chart 2

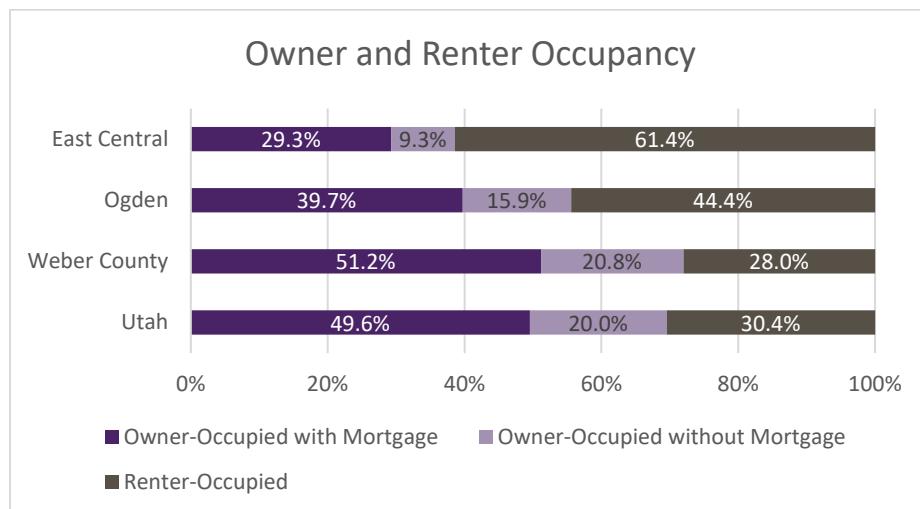


Table 7
Ogden City Housing Tenure

Tract Code	# of Households	Total Housing Units	Median House Age (Years)	% Owner Occupied Units	% Vacant Units	% Renter Occupied Units
2001	1535	1642	56	76%	7%	18%
2002.02	1510	1598	39	31%	6%	64%
2002.03	1586	1647	35	72%	4%	24%
2002.04	1628	1647	19	68%	1%	31%
2003	2245	2459	24	54%	9%	37%
2004	656	700	63	46%	6%	48%
2005	2422	2672	52	59%	9%	32%
2006	1729	1739	55	66%	1%	34%
2007	1282	1415	60	56%	9%	34%
2008*	1747	1928	76	38%	9%	53%
2009*	1576	2026	60	14%	22%	64%
2011*	879	1057	42	4%	17%	79%
2012*	803	923	76	19%	13%	68%
2013.01*	1049	1176	76	33%	11%	56%
2013.02*	1180	1308	72	49%	10%	41%
2014	1238	1336	71	63%	7%	30%
2015	1466	1582	58	65%	7%	27%
2016	1541	1666	57	49%	8%	44%
2017	1165	1188	62	64%	2%	34%
2018	741	831	73	32%	11%	57%
2019	382	435	62	47%	12%	40%
2020	1901	2066	25	68%	8%	24%
TOTAL	30,261	33,041	59	51%	8%	41%
NRSA	7975	9249	74	27%	14%	59%

**Proposed addition to NRSA

Data Source: 2019 FFIEC Census Report

For many low- and moderate-income (LMI) households in Ogden, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 7 through 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is provided by HUD and is a special tabulation of the U.S. Census' American Community Survey (ACS) that is largely not available through standard Census products.

Housing needs are determined by reviewing housing market conditions, housing price data and affordability reports and 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 29,790 households in Ogden, 10,215 households (34%) have one of the four housing problems.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,095	5,300	6,805	3,785	8,020
Small Family Households	1,805	2,050	2,495	1,690	4,425
Large Family Households	610	865	895	565	645
Household contains at least one person 62-74 years of age	930	750	1,205	730	1,345
Household contains at least one person age 75 or older	654	440	660	300	615
Households with one or more children 6 years old or younger	1,495	1,360	1,660	930	755

Table 8 - Total Households Table

Data 2011-2015 CHAS

Source: Source: HUD

Housing Needs Summary Tables

	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
# OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	210	60	45	10	325	4	4	20	4	32
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	0	4	0	89	10	45	40	0	95
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	270	155	60	45	530	50	20	60	10	140
Housing cost burden greater than 50% of income (and none of the above problems)	2,245	390	45	0	2,680	725	380	140	40	1,285
Housing cost burden greater than 30% of income (and none of the above problems)	700	1,410	570	65	2,745	305	920	1,025	210	2,460
Zero/negative Income (and none of the above problems)	300	0	0	0	300	90	0	0	0	90

Table 9 – Housing Problems Table

Data 2011-2015 CHAS

Source: Source: HUD

*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%

	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
# OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,805	605	160	55	3,625	785	455	255	55	1,550
Having none of four housing problems	1,580	2,595	2,550	1,105	7,830	530	1,645	3,840	2,570	8,585
Household has negative income, but none of the other housing problems	300	0	0	0	300	90	0	0	0	90

Table 10 – Housing Problems 2

Data 2011-2015 CHAS

Source: Source: HUD

*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%

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
# OF HOUSEHOLDS								
Small Related	1,265	775	245	2,285	165	565	425	1,155
Large Related	365	270	65	700	150	325	110	585
Elderly	560	265	115	940	535	240	220	995
Other	1,240	585	194	2,019	220	170	435	825
Total need by income	3,430	1,895	619	5,944	1,070	1,300	1,190	3,560

Table 11 – Cost Burden > 30%

Data 2011-2015 CHAS

Source: Source: HUD

*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%

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
# OF HOUSEHOLDS								
Small Related	1,010	215	0	1,225	95	195	40	330
Large Related	135	50	0	185	140	40	0	180
Elderly	370	15	40	425	350	55	65	470
Other	995	110	4	1,109	165	90	45	300
Total need by income	2,510	390	44	2,944	750	380	150	1,280

Table 52 – Cost Burden > 50%

Data 2011-2015 CHAS

Source: Source: HUD

*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%

	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
# OF HOUSEHOLDS										
Single family households	345	105	74	40	564	60	50	70	10	190
Multiple, unrelated family households	10	10	20	0	40	0	20	25	0	45
Other, non-family households	0	55	10	4	69	0	0	0	0	0
Total need by income	355	170	104	44	673	60	70	95	10	235

Table 63 – Crowding Information

Data 2011-2015 CHAS

Source: Source: HUD

*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%

Table 14 - Ogden City HUD Income Guidelines 2019

Household Size	1	2	3	4	5	6	7	8
Extremely Low Income up to 30% AMI	\$17,850	\$20,400	\$22,950	\$25,500	\$27,550	\$29,600	\$31,650	\$33,700
Very Low Income up to 50% AMI	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
Low-Moderate Income up to 80% AMI	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
Median Income	\$59,500	\$68,000	\$76,500	\$85,000	\$91,800	\$98,600	\$105,400	\$112,200

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

From the CHAS data provided in the tables above, renters have the greatest housing problems especially in cost burden and severe cost burden and households both renter and owner, with incomes at or below 30% Area Median Income (AMI) are most in need of housing assistance.

A recent article published in HuffPost offers a perspective on households most affected by the housing affordability crisis:

In Salt Lake City, just like everywhere else, the population of people sleeping on the streets looks a lot different than it used to. As the economy has come out of the Great Recession, America's unhoused population has exploded almost exclusively in its richest and fastest-growing cities. Between 2012 and 2018, the number of people living on the streets declined by 11 percent nationwide — and surged by 26 percent in Seattle, 47 percent in New York City and 75 percent in Los Angeles. Even smaller cities, like Reno and Boise, have seen spikes in homelessness perfectly coincide with booming tech sectors and falling unemployment. In other words, homelessness is no longer a symbol of decline. It is a product of prosperity. And unlike Eric, the vast majority of people being pushed out onto the streets by America's growing urban economies do not need dedicated social workers or intensive medication regimes. They simply need higher incomes and lower housing costs. "The people with the highest risk of homelessness are the ones living on a Social Security check or working a minimum-wage job," said Margot Kushel, the director of the UCSF Center for Vulnerable Populations. In 2015, she led a team of researchers who interviewed 350 people living on the streets in Oakland. Nearly half of their older interviewees were experiencing homelessness for the first time. Source: Why America Can't Solve Homelessness, *HuffPost's "This New World" series*, April 30, 2019.

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, The Lantern House, Weber Housing Authority and Your Community Connection. A county level broad-based effort has been underway to expand local homeless services.

Housing for the Disabled - American Community Survey 2013-2017 estimates Ogden's civilian noninstitutionalized population at 83,295 (ACS Table S0103) with approximately 10,828 persons with any disability. 13% of the population is estimated to have one or more of any type of disability. Per federal law, 5% of all newly constructed, multi-family, federally subsidized housing units must be accessible. The number of accessible units presently available in Weber County is not known. There is consensus among local homeless service providers 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.

As of 2019, there were 278 subsidized rental units designated for persons with any disability in Ogden. Ogden Housing Authority (OHA) provides 28 mainstream vouchers designated for persons with a disability. Weber Housing Authority provides four Shelter Plus Care Tenant-Based Vouchers for homeless persons with a disability and an addition 24 Permanent Supportive Housing Tenant-Based Vouchers designated for homeless persons with a disability. A Special Needs provider was consulted and reported that internal waiting lists remain stable but there is a growing demand for accessible housing units. 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 - American Community Survey 2013-2017 estimates Ogden's population at 85,497 (ACS Table S0103) with approximately 8,781 persons over the age of 65 years, approximately 10.3% of the population living in Ogden are seniors. 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. As of 2019, there were 956 subsidized rental units designated for seniors in Ogden. These subsidized properties presently maintain long waiting lists. There is housing demand for those with even lower incomes, which would be eligible candidates for a new HUD202 property.

Victims of Domestic Violence Housing - The Your Community Connection (YCC) provides services to victims of domestic violence in Ogden. According to the 2017 Annual Report, the YCC provided shelter for 513 victims of domestic violence and sexual assault. Furthermore, the YCC provided 13,438 meals to shelter residents, 76 families and individuals transitioned into their own homes with the assistance of the YCC Aftercare Program. Service providers generally report continued need for adequate housing assistance for victims of domestic violence.

The Domestic Violence Victim Assistance Centers (DVVAC) offers:

- Crisis Intervention/Shelter
- Aftercare Case Management
- Domestic Violence Victim Advocate Program (DVVAP)
- 24-hour advocate support, court and protective orders, stalking injunctions, and victim support.
- Individual Case Management/DV psychoeducational classes. Classes are free of charge.
Registration is required.

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

According to the FFIEC estimates for Ogden for 2019, 23% of Ogden residents are living at or below the poverty level. Nine out of ten of those residents are cost burdened, spending 30-50% of their income for housing, not including childcare, medical or transportation costs. Low wages, rising rental costs, and the scarcity of affordable housing for households at or below 30% AMI place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk and those who have experienced homelessness and often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training.

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.

The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of standard housing that is affordable to households at or below 50% AMI. For formerly homeless families and individuals nearing the termination of assistance, the top needs are for increased, sustainable income (earned and unearned); access to Social Security disability and other mainstream

benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; and ongoing case management and supportive services.

In addition, landlords charging an application processing fee have made applying for a rental unit a barrier for some low-income individuals. Ogden Housing Authority's Resident Advisory Board members and a homeless person interviewed commented that the application fees landlords are charging are making it nearly impossible for them to find a rental unit because they cannot afford the application fees.

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.

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. 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:

- Inability to keep a job with a resulting loss of income available for housing.
- The lack of assets available for rental security deposits.
- Landlord rental application processing fees.
- 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 Affordable Housing Needs

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 59 years (as estimated by the FFIEC 2019 census data, Table 5). The aging housing stock increases the need for programs that are targeted at addressing deferred maintenance, rehabilitation and improving energy efficiency.

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.

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 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

Cities are required to identify disproportionate housing needs of racial or ethnic groups within their communities and make decisions to reduce the impact of these disproportionate housing needs. 2019 FFIEC census tract data estimates that 64% of Ogden's population is identified as White alone – Non-Hispanic as their race/ethnicity, 36% identify as Hispanic, 2% identify as Black or African American alone, 2% identify as Asian/Pacific Islander alone, 1% identify as American Indian alone, and 2% identify as Other/two or more races. Table 6 shows Ogden's estimated 84,235 population distribution by race.

As defined by HUD, a disproportionate housing needs exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons within the category as a whole.

Housing needs are defined as:

- 1) lacks complete kitchen facilities,
- 2) lacks completed plumbing facilities,
- 3) household is overcrowded, and
- 4) household is cost burdened.

The City conducted an additional analysis with data prepared by Weber State University Professor, Jenny Gnagey, to identify disproportionate affordable housing needs. The tables for the HUD required analysis is as follows:

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	4,600	1,105	390
White	2,810	835	200
Black / African American	170	0	35
Asian	60	0	50
American Indian, Alaska Native	50	15	0
Pacific Islander	15	0	0
Hispanic	1,375	260	105

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS Source: HUD

*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	3,390	1,910	0
White	1,960	1,225	0
Black / African American	120	10	0
Asian	55	40	0
American Indian, Alaska Native	85	0	0
Pacific Islander	0	0	0
Hispanic	1,105	635	0

Table 76 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS Source: HUD

*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	2,010	4,795	0
White	1,440	3,650	0
Black / African American	24	135	0
Asian	20	20	0
American Indian, Alaska Native	39	45	0
Pacific Islander	0	10	0
Hispanic	475	915	0

Table 8 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS Source: HUD

*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	385	3,405	0
White	265	2,440	0
Black / African American	15	45	0
Asian	19	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	855	0

Table 9 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS Source: HUD

*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

Table 17 - Demographics of Households with Severe Housing Cost Burden
Total Households - All Income Categories

Households with Severe Housing Cost Burden	Ogden			Ogden-Clearfield MSA		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity						
White, Non-Hispanic	2,745	21,338	12.86%	14,715	167,743	8.77%
Black, Non-Hispanic	200	568	35.21%	390	2,037	19.15%
Hispanic	1,205	6,289	19.16%	2,730	17,594	15.52%
Asian or Pacific Islander, Non-Hispanic	50	438	11.42%	449	3,473	12.93%
Native American, Non-Hispanic	90	420	21.43%	129	991	13.02%
Other, Non-Hispanic	105	377	27.85%	155	1,970	7.87%
Total	4,395	29,463	14.92%	18,568	193,830	9.58%
Household Type and Size						
Family households, <5 people	1,873	15,293	12.25%	8,818	113,058	7.80%
Family households, 5+ people	529	4,165	12.70%	3,083	38,208	8.07%
Non-family households	1,984	10,004	19.83%	6,618	42,555	15.55%

Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS AFFHT0004 <https://www.hudexchange.info/programs/affh/resources/#affh-data-and-mapping>

[Note 5: Refer to the Data Documentation for details \(www.hudexchange.info/resource/4848/affh-data-documentation\)](#). Nov. 2017

Table 18 - % Households with Housing Problems

Census Tract	Household	Total	# total	% Total Households
			Household with 4 Housing	with any of the 4 Housing Problems
2001	1505	400	26.58	
2002	1400	680	48.57	
2003	2275	825	36.26	
2004	565	210	37.17	
2005	2465	710	28.8	
2006	1730	465	26.88	
2007	1280	400	31.25	
2008*	1685	720	427.3	
2009*	1570	610	38.85	
2011*	680	325	47.79	
2012*	805	425	52.8	
2013.01*	1155	505	43.72	
2013.02*	1160	570	49.14	
2014	1240	425	43.27	
2015	1390	325	23.78	
2016	1575	595	37.78	
2017	1110	500	45.05	
2018*	680	320	47.07	
2019	445	205	46.07	
2020	1955	605	30.95	
TOTAL	26,670	9,820	37%	
*NRSA	7,735	3,475	45%	

<https://www.hudexchange.info/programs/affh/resources/#affh-data-and-mapping>

Table: AFFHT0004 Released November 17, 2017



The Tables provided above reveals that every non-white household group experienced disproportionately greater housing needs than white households in Ogden. Over 50% of Black/African American, Non-Hispanic households; 37% Asian or Pacific Islander, Non-Hispanic households; and 36% Other, Non-Hispanic households experienced one or more housing problems. 100% of Black/African American, Non-Hispanic households; Asian, Non-Hispanic households; and Pacific Islander, Non-Hispanic households at 0-30% AMI category experience one of the four housing problems. Within the 30-50% AMI category, 100% of American Indian, Alaska Native households and 84% of Black/African American households experience one or more housing problems. 100% of Asian household with incomes between 50-80% AMI experience one or more housing problems. All non-white race and ethnic household categories are disproportionately impacted by housing problems in the City of Ogden. In addition, minority households in Ogden experience a disproportionately higher rate of housing need than the same race and ethnic household category at the Ogden-Clearfield regional basis.

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

For HUD's purpose, disproportionately greater need exists when any racial or ethnic group experiences severe housing issues by at least 10 percentage points higher than the total population in any particular income group.

HUD's "severe housing problems" classification differs from the "housing problems" by level of overcrowding and level of housing cost burden. The "severe housing problems" classification identifies overcrowding of 1.5 persons per room, rather than 1 person per room. The "severe housing problems" classification also identifies households cost burden over 50% rather than only over 30%.

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	3,590	2,110	390
White	2,140	1,500	200
Black / African American	155	19	35
Asian	20	45	50
American Indian, Alaska Native	40	25	0
Pacific Islander	15	0	0
Hispanic	1,140	490	105

Table 19 – Severe Housing Problems 0 - 30% AMI

Data Source:

2011-2015 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	1,060	4,240	0
White	605	2,575	0
Black / African American	85	40	0
Asian	0	95	0
American Indian, Alaska Native	0	85	0
Pacific Islander	0	0	0
Hispanic	320	1,415	0

Table 20 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	415	6,390	0
White	225	4,865	0
Black / African American	0	160	0
Asian	0	45	0
American Indian, Alaska Native	0	85	0
Pacific Islander	0	10	0
Hispanic	190	1,200	0

Table 21 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	110	3,675	0
White	60	2,640	0
Black / African American	0	60	0
Asian	14	19	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	885	0

Table 102 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

Demographics of Households with Disproportionate Housing Needs

Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	3,110	21,338	14.57%	17,810	167,743	10.62%
Black, Non-Hispanic	229	568	40.32%	504	2,037	24.74%
Hispanic	1,859	6,289	29.56%	4,238	17,594	24.09%
Asian or Pacific Islander, Non-Hispanic	72	438	16.44%	597	3,473	17.19%
Native American, Non-Hispanic	90	420	21.43%	143	991	14.43%
Other, Non-Hispanic	109	377	28.91%	203	1,970	10.30%
Total	5,475	29,463	18.58%	23,495	193,830	12.12%

Source: Prepared by Jenny Gnagey, WSU Professor, May 2019

Note 1: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 2: Data Sources: CHAS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

The CHAS Severe Housing Problems data reveals, Black Non-Hispanic households are significantly disproportionately impacted by severe housing problems more than any other racial or ethnic group in Ogden. 40.32% of Black Non-Hispanic households experience any of the 4 severe housing problems. Other minority categories experiencing a disproportionate severe housing need include: Nearly one-third of Hispanic households experience a severe housing problem; and 28.91% of Other Non-Hispanic households experience severe housing problems.

In review of CHAS data, Black, Hispanic and Other Non-Hispanic household categories experience a disproportionately higher rate of housing problems in Ogden. Also, all categories of households except Asian households in Ogden experience a greater rate of housing problems than the rate for the same category in the Metropolitan Statistical Area (MSA) Ogden-Clearfield. Ogden households in general experience a greater rate of housing problems than households on the regional level.

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:

For HUD's purpose, disproportionately greater need exists when any racial or ethnic group has a higher rate (of at least 10%) of cost-burdened households than the citywide rate.

As stated in the previous housing needs assessment housing cost burden is overwhelmingly the most common and pervasive housing issue facing the residents of Ogden. The proceeding data tables and maps show the widespread nature and degree of this problem across various demographic groups. In addition, the significant appreciation in home values in the region, and Ogden specifically, has created a major impediment to first time homeownership amongst the low to moderate income community.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,425	5,850	4,295	445
White	14,825	3,795	2,730	255
Black / African American	260	105	205	35
Asian	180	135	30	50
American Indian, Alaska Native	115	134	40	0
Pacific Islander	20	0	15	0
Hispanic	3,855	1,590	1,145	105

Table 114 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS Source: HUD

Discussion:

PERCENTAGE OF HOUSEHOLDS WITH A COST BURDEN BY INCOME CATEGORY					
OGDEN RENTER HOUSEHOLDS			OGDEN HOMEOWNER HOUSEHOLDS		
Income	Ogden Cost Burdened	Ogden Severe Cost Burdened	Income	Ogden Cost Burdened	Ogden Severe Cost Burdened
<30% AMI	81%	62%	<30% AMI	78%	55%
30-50% AMI	55%	5%	30-50% AMI	59%	17%
50-80% AMI	16%	2%	50-80% AMI	25%	3%
80-100% AMI	7%	0.9%	80-100% AMI	7%	0.1%
>100% AMI	2%	0.0%	>100% AMI	4%	0.0%

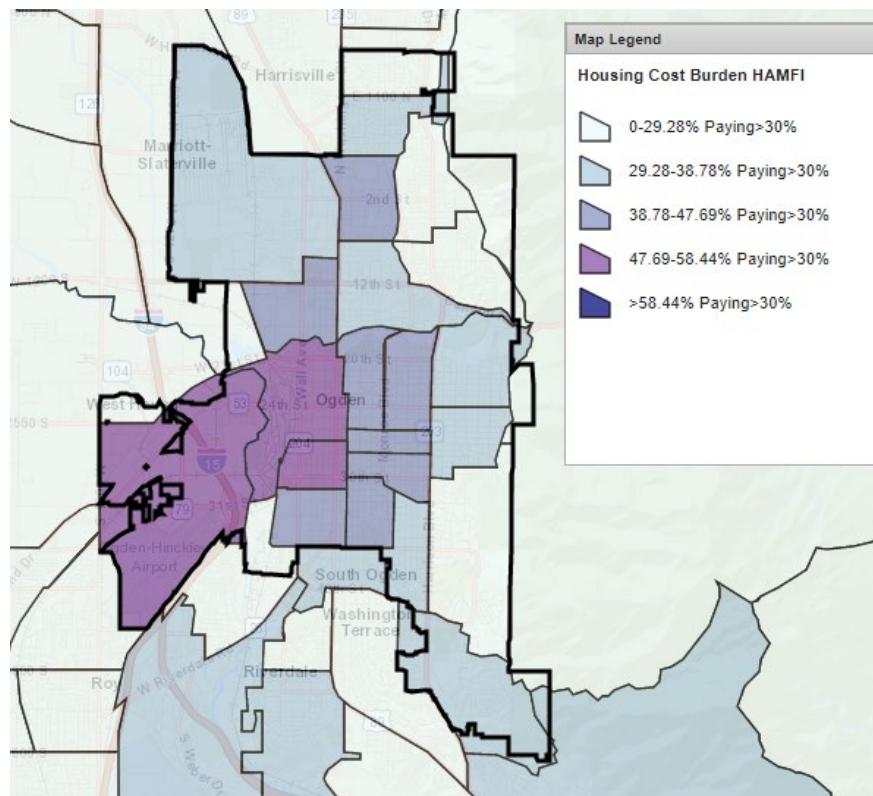
ALL RENTERS and HOMEOWNER HOUSEHOLDS

Income	Ogden	
	Cost Burdened	Severe Cost Burdened
<30% AMI	80%	60%
30-50% AMI	56%	10%
50-80% AMI	21%	2%
80-100% AMI	7%	1.0%
>100% AMI	3%	0%

Ogden			
All Households	No Cost Burden	Cost Burdened	Severe Cost Burdened
29,795 100%	15,335 51%	9,950 33%	4,510 15%

In Ogden, approximately 49% of households are cost burdened or severely cost burdened. 33% of all households are cost-burdened, spending between 30%-50% of their income on housing, and 15% are severely cost burdened, spending more than 50% on housing costs. The various data sources and analyses conducted have shown that housing cost burden is the greatest problem facing Ogden residents. To achieve meaningful progress, the city has implemented a Quality Neighborhoods strategy which includes a comprehensive and multi-faceted approach to improving housing conditions, concentrations of poverty and housing affordability. The City of Ogden has prioritized improving the quality and increasing the supply of affordable housing in Ogden as one of its primary objectives

Ogden Housing Cost Burden Map



Source: HUD AFFHT0002 Map 12: CHAS data 2009-2013 (updated: Nov 2017)

Total Households - All Income Categories

Table 10 - Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost		(Ogden, UT CDBG, HOME)		(Ogden-Clearfield, UT) Region			
Race/Ethnicity	# with severe cost burden	% with severe cost burden		# with severe cost burden	% with severe cost burden		% with severe cost burden
		# households	burden		# households	burden	
White, Non-Hispanic	2,745	21,338	12.86%	14,715	167,743	8.77%	
Black, Non-Hispanic	200	568	35.21%	390	2,037	19.15%	
Hispanic	1,205	6,289	19.16%	2,730	17,594	15.52%	
Asian or Pacific Islander, Non-Hispanic	50	438	11.42%	449	3,473	12.93%	
Native American, Non-Hispanic	90	420	21.43%	129	991	13.02%	
Other, Non-Hispanic	105	377	27.85%	155	1,970	7.87%	
Total	4,395	29,463	14.92%	18,568	193,830	9.58%	
Household Type and Size							
Family households, <5 people	1,873	15,293	12.25%	8,818	113,058	7.80%	
Family households, 5+ people	529	4,165	12.70%	3,083	38,208	8.07%	
Non-family households	1,984	10,004	19.83%	6,618	42,555	15.55%	

Source: Prepared by Jenny Gnagey, WSU Professor, May 2019

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing

Note 4: Data Sources: CHAS AFFHT004 <https://www.hudexchange.info/programs/affh/resources/#affh-data-and-mapping>

Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation). Nov. 2017

As a percentage of each racial group, Black Non-Hispanic and Other Non-Hispanic households meet HUD's definition and have a higher proportion of households who spend disproportionately more on housing costs compared to the city as a whole. Over one-third of Black households, nearly 28% of Other Non-Hispanics experience a severe cost burden. 19.16% of Hispanics, 11.42% of Asians, and 21.43% Native American households experience a severe housing cost burden in Ogden.

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?

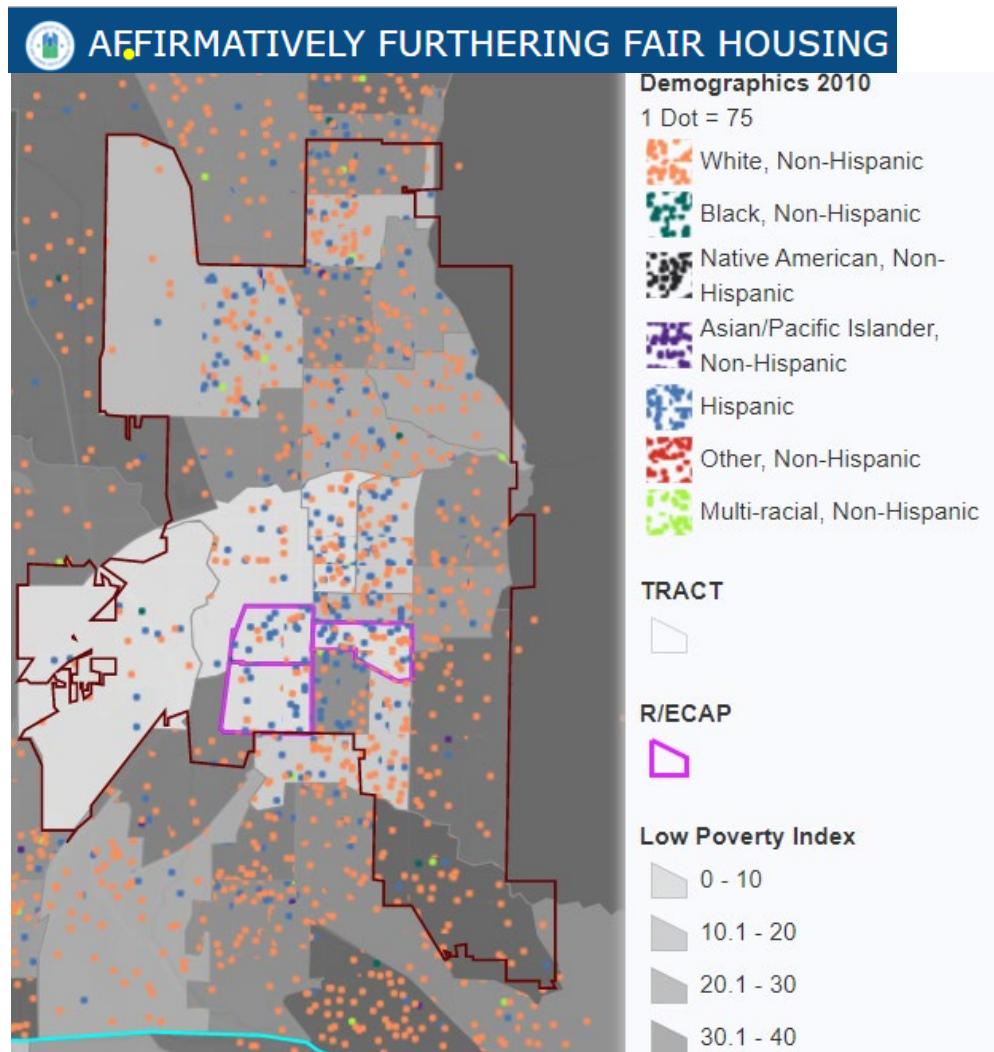
National research has identified neighborhoods with poverty levels exceeding 40 percent as the most challenged economically; these are often areas that could benefit the most from targeted efforts to increase employment, improve housing options and educational opportunities. HUD provides data and maps to assist in identifying Racially or Ethnically Concentrated Areas of Poverty (RCAPs and ECAPs). An RCAP or ECAP exists when a neighborhood has high poverty and over 50 percent of the population is a minority. HUD's definition of an R/ECAP is:

- A census tract that has a Non-White population of 50 percent or more (majority-minority) AND a poverty rate of 40 percent or more or three times the region's poverty rate; OR
- A census tract that has a Non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Households within R/ECAP census tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of RCAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where RCAP households are likely more susceptible to discriminatory practices in the housing market.

All Racially Concentrated Areas of Poverty (RCAP) in Weber County are located in Ogden City. A RCAP has a minority population at 50% or greater and poverty rate at 40% or greater, or three times the poverty rate of the county. The Weber County poverty rate is 10.8% (US Census Bureau QuickFacts 2013-2017). A local area is considered highly concentrated when it has 32.4 percent or more of the population living in poverty. RCAP and ECAP tracts are typically communities with low-valued homes and with a high proportion of renters. 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 other areas of the county, these concentrations of poverty and minority residents would be less severe and more evenly distributed in Weber County.

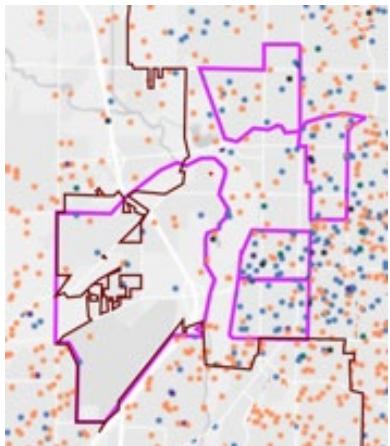
Ogden RCAPs



Source: HUD AFFHT0004 Map 12: CHAS data 2009-2013 (updated: Nov 2017) CT: 2012, 2013, 2018

RCAPs decreasing in Ogden

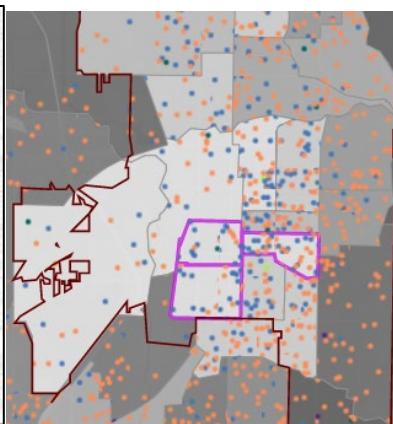
HUD's Affirmatively Furthering Fair Housing mapping tool identifies RCAPs for local governments. The HUD mapping tool illustrates a decrease in the number of RCAPs in Ogden between 2010 and 2013 data. In addition, published in the [Weber County Regional Analysis of Impediments to Fair Housing Equity Assessment](#), there are four identified RCAPs, all of which are in Ogden in May 2014. Data estimates from 2010 demographics identify five RCAPs, then May 2014 four RCAPs were identified by Weber County using American Community Survey 5-Year Estimates (ACS) 2007-2011 and finally, HUD CHAS data for 2009-2013 estimates identified three RCAPs. The data estimates indicate a reduction in the RCAPs in Ogden between 2010-2013.



Source: HUD AFFHT0002 Map 12
2010 Demographics. Census Tracts:
2004, 2009, 2012, 2018, 2019



Source: Weber Co RAIFHEA
May 2014 ACS data 2007-
2011 Census Tracts: 2009,
2012, 2017, 2018



Source: HUD AFFHT0004 Map 12:
CHAS 2009-2013 (Nov 2017)
Census Tracts: 2012, 2013, 2018

Figure 2- RCAPs in Ogden from 2010 to 2017

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

Living wage household income and greater housing options affordable to lower-income households is the greatest need. RCAP and ECAP tracts are typically communities of low-valued homes and with a high proportion of renters to 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. Along with greater housing options, the need for greater employment opportunities through economic growth and diversification, small business technical assistance, and workforce development initiatives are needed.

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

In Ogden's RCAPs, which include Census Tracts 2012, 2013.01, 2013.02 and 2018, over 56% of the population is Hispanic, with Whites at 35.07% of the population. Other race/ethnic categories of the population include 3.31% Black, 1.68% Asian, 0.93% American Indian and 0.28% Other Hon-Hispanic.

R/ECAP Demographics

		(Ogden, UT CDBG, HOME) Jurisdiction		(Ogden-Clearfield, UT) Region	
R/ECAP Race/Ethnicity		#	%	#	%
Total Population in R/ECAPs		8,138	-	8,138	-
White, Non-Hispanic		2,854	35.07%	2,854	35.07%
Black, Non-Hispanic		269	3.31%	269	3.31%
Hispanic		4,584	56.33%	4,584	56.33%
Asian or Pacific Islander, Non-Hispanic		137	1.68%	137	1.68%
Native American, Non-Hispanic		76	0.93%	76	0.93%
Other, Non-Hispanic		23	0.28%	23	0.28%
R/ECAP Family Type					
Total Families in R/ECAPs		1,757	-	1,757	-
Families with children		1,022	58.17%	1,022	58.17%
R/ECAP National Origin					
Total Population in R/ECAPs		8,138	-	8,138	-
#1 country of origin	Mexico	1,744	21.43%	Mexico	1,744 21.43%
#2 country of origin	El Salvador	127	1.56%	El Salvador	127 1.56%
#3 country of origin	Honduras	57	0.70%	Honduras	57 0.70%
#4 country of origin	Peru	57	0.70%	Peru	57 0.70%
#5 country of origin	Thailand	44	0.54%	Thailand	44 0.54%
#6 country of origin	Guatemala	40	0.49%	Guatemala	40 0.49%
#7 country of origin	Laos	35	0.43%	Laos	35 0.43%
#8 country of origin	Colombia	27	0.33%	Colombia	27 0.33%
#9 country of origin	Sweden	24	0.29%	Sweden	24 0.29%
#10 country of origin	China excl. Hong Kong & Taiwan	16	0.20%	China excl. Hong Kong & Taiwan	16 0.20%

Source: Prepared by Jenny Gnagey, WSU Professor, May 2019

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled

Note 2: Data Sources: Decennial Census; ACS

[Note 3: Refer to the Data Documentation for details \(www.hudexchange.info/resource/4848/affh-data-documentation\).](http://www.hudexchange.info/resource/4848/affh-data-documentation)

NA-35 Public Housing – 91.205(b)

Introduction

Ogden Housing Authority is the public housing provider in Ogden City.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	52	200	946	0	946	81	0	84	

Table 12 - Public Housing by Program Type

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

Data PIC (PIH Information Center)
Source: HUD

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type						
				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		

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based		Veterans Affairs Supportive Housing
# 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 13 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)- HUD

Race of Residents

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

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

Table 14 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)
HUD



Ethnicity of Residents

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

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

Table 15 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) - HUD

Table 5 - Publicly Supported Housing Units by Program Category

		Ogden - 2017	
Housing Units		#	%
Total housing units		32,684	-
Public Housing		200	0.61%
Project-based Section 8		959	2.93%
Other Multifamily		14	0.04%
HCV Program		765	2.34%

Source: Prepared by Jenny Gnagey, WSU Professor, May 2019

Note 1: Data Sources: Decennial Census; APSH

[Note 2: Refer to the Data Documentation for details](#)

Table 6 - Publicly Supported Households by Race/Ethnicity

		Race/Ethnicity							
Ogden - 2017		White		Black		Hispanic	Asian or Pacific		
Housing Type		#	%	#	%	#	%	#	%
Public Housing		145	73.60%	11	5.58%	35	17.77%	5	2.54%
Project-Based Section 8		743	81.47%	35	3.84%	111	12.17%	7	0.77%
Other Multifamily		12	100.00%	0	0.00%	0	0.00%	0	0.00%
HCV Program		536	73.02%	46	6.27%	136	18.53%	7	0.95%
Total Households		21,338	72.42%	568	1.93%	6,289	21.35%	438	1.49%
0-30% of AMI		3,384	61.93%	213	3.90%	1,630	29.83%	115	2.10%
0-50% of AMI		5,469	52.67%	293	2.82%	3,175	30.58%	229	2.21%
0-80% of AMI		10,564	60.66%	428	2.46%	4,600	26.42%	334	1.92%
Ogden-Clearfield, MSA - 2017		White		Black		Hispanic	Asian or Pacific		
Housing Type		#	%	#	%	#	%	#	%
Public Housing		263	75.57%	12	3.45%	59	16.95%	12	3.45%
Project-Based Section 8		1,215	80.78%	60	3.99%	195	12.97%	14	0.93%
Other Multifamily		12	100.00%	0	0.00%	0	0.00%	0	0.00%
HCV Program		1,668	77.15%	112	5.18%	326	15.08%	34	1.57%
Total Households		167,743	86.54%	2,037	1.05%	17,594	9.08%	3,473	1.79%
0-30% of AMI		13,410	75.42%	447	2.51%	3,204	18.02%	505	2.84%
0-50% of AMI		23,399	62.92%	742	2.00%	6,303	16.95%	989	2.66%
0-80% of AMI		54,004	73.29%	1,092	1.48%	10,628	14.42%	1,513	2.05%

Source: Prepared by Jenny Gnagey, WSU Professor, May 2019

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: Numbers presented are numbers of households not individuals.

[Note 3: Refer to the Data Documentation for details \(www.hudexchange.info/resource/4848/affh-data-documentation\)](#)

Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing - Ogden 2017							
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian
Ogden	UT002	Ogden Housing Authority	200	74%	6%	18%	3%
Project-Based Section 8 - Ogden 2017							
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian
Bramblewood	N/a	N/a	68	70%	9%	21%	N/a
Ogden Senior Villa	N/a	N/a	32	79%	21%	0%	N/a
Osmond Heights Apartments	N/a	N/a	24	57%	14%	29%	N/a
Parkwood Apts	N/a	N/a	20	55%	N/a	40%	N/a
R L Courts	N/a	N/a	64	81%	6%	11%	N/a
St Benedict's Manor	N/a	N/a	100	87%	2%	9%	1%
St Benedict's Manor II	N/a	N/a	40	97%	3%	0%	N/a
The Village Square	N/a	N/a	80	83%	1%	10%	2%
Three Link Towers	N/a	N/a	121	84%	3%	10%	N/a
Union Gardens	N/a	N/a	50	86%	2%	10%	N/a
Village II Apartments	N/a	N/a	18	78%	6%	17%	N/a
Sean Herrick Apartments	N/a	N/a	86	77%	8%	10%	1%
Bramwell Court	N/a	N/a	18	78%	11%	6%	N/a
Countryside Court	N/a	N/a	72	65%	6%	24%	3%
Fellowship Manor	N/a	N/a	86	88%	N/a	8%	2%
Garden Grove	N/a	N/a	20	68%	N/a	32%	N/a
Golden Link Manor	N/a	N/a	30	83%	N/a	7%	7%
Normandie	N/a	N/a	30	73%	N/a	19%	4%
Other Multifamily Assisted Housing - Ogden 2017							
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian
Graham Court	N/a	N/a	14	86%	N/a	7%	N/a

Source: Prepared by Jenny Gnagey, WSU Professor, May 2019

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

[Note 4: Refer to the Data Documentation for details \(www.hudexchange.info/resource/4848/affh-data-documentation\).](http://www.hudexchange.info/resource/4848/affh-data-documentation)

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 accessible units. 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.

The PIH Information Center data provided by HUD shows Ogden has 196 public housing units in use within the city, 62 (31%) of which are held by a family containing one or more people with a disability; of the city's 828 voucher units, 319 (38%) are occupied by a disabled household. According to the HUD data, all 262 of the public housing residents and 5,698 voucher households captured in this reporting had requested units with accessibility features. As many people with disabilities live on limited incomes, often just a modest \$771/month SSI payment, there are few options for them other than public housing. Availability of additional units with accessibility features is the greatest need of this population.

Persons with disabilities have a wide variety of needs other than accessible housing in order to remain living independently. These needs include: a stable source of income, access to appropriate medical services, personal care attendants, access to nutritional foods, affordable medications, medication management, accessible transportation, access to the internet, access to cell phone services, and access to socialization activities.

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

From stakeholder input and citizen comments, the most immediate needs are employment and/or disability benefits (financial stability), meeting nutritional needs (food security), access to medical care, access to affordable child care, and access to reliable transportation. Many residents also struggle with paying utility bills, so energy efficient housing is also a need.

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.

The needs of public housing residents and voucher holders directly correlate with the economic position of the population at large. The higher level of family income typically results in a reduction of these needs. The needs of public housing residents and voucher holders are different from those of the city's overall low- and moderate-income population primarily in that these residents are housed in stable and decent housing. With this need met, residents are able to work on other needs that families typically face in addition to housing insecurity. These other needs frequently include childcare, healthcare, employment, transportation, and food.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

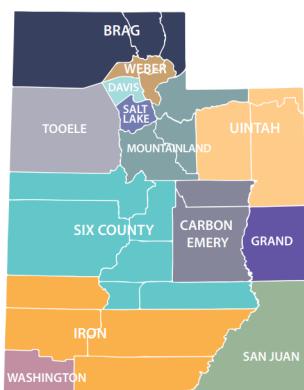
Homelessness is a complex societal problem with multiple roots. The lack of affordable housing, substance abuse, mental illness and a lack of financial resources are some of the many contributing factors to homelessness. Economic conditions have led to exceptional increases in Ogden in the cost of housing and in rents. Homelessness is often an indicator of pressing housing needs, as it is often the result of overcrowding and cost burden that becomes unsustainable. The size of the city's homeless population is often calculated through a Point In Time (PIT) count. The count provides a general estimate of the city's homeless population, but may understate the actual number of people experiencing homelessness as it does not include people "double up" living with relatives or friends, those living temporarily in short-term rentals or hotels and those who left the city to live elsewhere, sheltered or unsheltered.

The Annual Point-in-Time count consists of data collected on the sheltered and unsheltered homeless population. Sheltered homeless include those occupying shelter beds on the night of the count. Unsheltered homeless are counted by direct observation, as volunteers canvas the regions by car and on foot during the early morning hours of the chosen night. Homeless and unsheltered persons on the PIT night are asked to volunteer to be interviewed and are given a \$5 gift card as an incentive to participate in the PIT count survey. This provides data that is used to estimate demographic details of the unsheltered population at a single point-in-time. The data below provides a count of the homeless for the PIT night in 2018.

According to the State of Utah Annual Report on Homelessness 2018, the Weber-Morgan County LHCC identified 376 total homeless persons on a single night in January 2018. This number marks a 48% increase from 254 total persons counted on a single night in January 2014. As a point of comparison, the Salt Lake County PIT showed a 13% decrease from 2014-2018 and the statewide count showed a decrease of 6%.

Ogden participates in the Weber County Homeless Local Coordinating Council (WCHLCC). WCHLCC is a member of the Utah Balance of State Continuum of Care.

Utah LHCCs



Continuum of Care

Balance of State — 11 LHCCs

- 25 Counties throughout the state

Mountainland — 1 LHCC

- Summit County
- Utah County
- Wasatch County

Salt Lake County — 1 LHCC

- Salt Lake County
- Salt Lake Valley Coalition to End Homelessness

WEBER-MORGAN COUNTY LHCC

2019 PIT SUMMARY

HEADCOUNT (TOTAL PERSONS)		WEBER-MORGAN COUNTY LHCC			BOS COC TOTAL	STATE TOTAL
		2017	2018	2019	2019	2019
Sheltered	Family of adult and minor	58	95	115	300	874
	Households only children	18	10	5	7	10
	Households no children	200	233	226	335	1506
	Total	276	338	346	642	2,390
Unsheltered	Family of adult and minor	0	0	0	3	3
	Households only children	0	0	0	0	0
	Households no children	13	30	41	148	405
	Total	13	30	41	151	408
Total	Family of adult and minor	58	95	115	303	877
	Households only children	18	18	5	7	10
	Households no children	200	263	267	483	1911
	Total	276	376	387	793	2,798
HOUSEHOLDS (FAMILY GROUPS)		WEBER-MORGAN COUNTY LHCC			BOS COC TOTAL	STATE TOTAL
		2017	2018	2019	2019	2019
Sheltered	Family of adult and minor	32	28	34	89	259
	Households only children	18	10	5	7	10
	Households no children	200	231	226	334	1500
	Total	250	269	265	430	1,769
Unsheltered	Family of adult and minor	0	0	0	1	1
	Households only children	0	0	0	0	0
	Households no children	0	29	41	144	391
	Total	0	29	41	145	392
Total	Family of adult and minor	32	28	34	90	260
	Households only children	18	10	5	7	10
	Households no children	200	260	267	478	1891
	Total	250	298	306	575	2,161

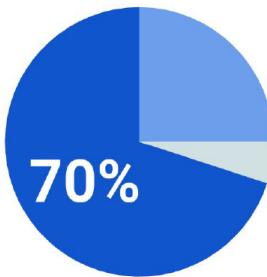
If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children,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

Of the 376 homeless persons recorded in the Weber County 2018 PIT, 70% are in households of adults without children. The individuals living in households without children had the highest actual difference increase of any household type in Weber County from 2014-2018. This is consistent with state and national trends, but also indicates a need for a more focused response to this subpopulation.

(Fig 2) FAMILY COMPOSITION OF HOMELESS POPULATION

Weber County Headcount (2018 PIT)

● ADULTS W/ CHILDREN ● UNACCOMPANIED CHILDREN ● ADULTS WITHOUT CHILDREN



PERFORMANCE MEASURES

MEASURE 1: LENGTH OF TIME PERSONS REMAIN HOMELESS

	TOTAL PERSONS		AVERAGE NUMBER OF NIGHTS HOMELESS			MEDIAN NUMBER OF NIGHTS HOMELESS		
	Oct. 1, 2015 – Sep. 30, 2016	Oct. 1, 2016 – Sep. 30, 2017	Oct. 1, 2015 – Sep. 30, 2016	Oct. 1, 2016 – Sep. 30, 2017	Difference	Oct. 1, 2015 – Sep. 30, 2016	Oct. 1, 2016 – Sep. 30, 2017	Difference
BALANCE OF STATE COC								
1.1 Persons in Emergency Shelter	3,597	3,713	34	39	5	15	15	0
1.2 Persons in Emergency Shelter and Transitional Housing	3,653	3,794	37	42	5	16	16	0

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

Households of adults with children made up 25% of those counted in 2018 PIT count, and households of unaccompanied children make-up 5%. The average family size in 2018 (PIT) for households made up of adult(s) and children in Weber County was 3.4 persons, which was comparable to state averages. Thirty-six veterans were homeless in shelter during the PIT count.

Case managers at the **Homeless Veterans Fellowship** in Ogden are directly involved in completing applications and ensuring clients get the benefits for which they qualify. Since many of the veterans are not able to work due to disability, these benefits are essential in helping clients become financially self-sufficient.



WEBER-MORGAN COUNTY LHCC

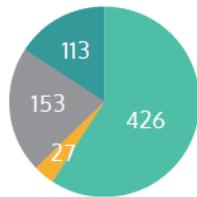
HOMELESS SUBPOPULATIONS:

2018 PIT COUNT

SUBPOPULATION	NUMBER OF PERSONS	
	Sheltered	Unsheltered
Total Survivors of Domestic Violence	57	11
Adult Survivors of Domestic Violence	39	11
Adults with HIV/AIDS	<10	0
Adults with Substance Abuse Disorders	54	10
Adults with Mental Illness	119	15
Veterans	36	0
Chronically Homeless Veterans	<10	0
Chronically Homeless Persons in Households of Adults and Minors	<10	0
Total Chronically Homeless Persons	23	<10
Unaccompanied Youth (Under Age 24)	28	<10
Youth Parent (Under Age 24)	<10	0
Children of a Youth Parent	<10	0

2018 HOUSING INVENTORY:

NUMBER OF BEDS



TYPE OF HOUSING

■ Emergency Shelter ■ Permanent Supportive Housing
■ Transitional Housing ■ Rapid Re-Housing

HOMELESS SHELTER & HOUSING PROVIDERS

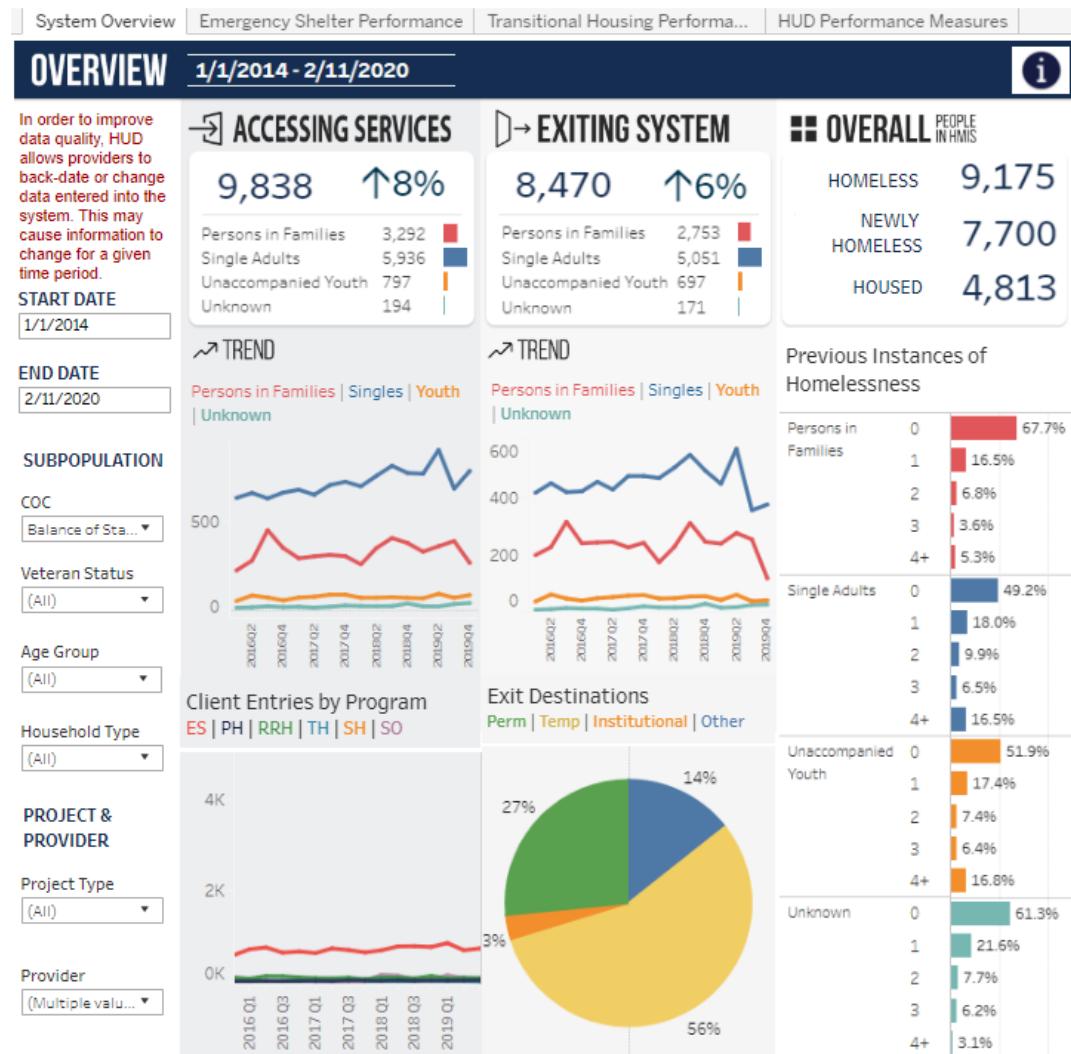
Archway Youth Services
Homeless Veterans Fellowship
Housing Authority of Ogden City
Lantern House
Ogden Rescue Mission
Problems Anonymous Action Group
Weber County Housing Authority
Your Community Connection
Youth Futures

Source: State of Utah Annual Report on Homelessness 2019 , Utah Department of Workforce Services, Utah Housing and Community Development Division, <https://jobs.utah.gov/housing/homelessness/homelessdata.html>

HOMELESSNESS IN UTAH BALANCE OF STATE CONTINUUM OF CARE – SYSTEM OVERVIEW

Homelessness Data Dashboard

The scope of homelessness is difficult to measure and therefore some data may be duplicated. In order to measure this population, community leaders must rely on a variety of fluid data sources to inform them about trends, demographics, and outcomes. It should be noted that not all service providers enter information into the Utah Homeless Management Information System (UHMIS) due to privacy laws or because they are not receiving funding that requires them to participate.



Source: State of Utah Annual Report on Homelessness 2019 , Utah Department of Workforce Services, Utah Housing and Community Development Division, <https://jobs.utah.gov/housing/homelessness/homelessdata.html>

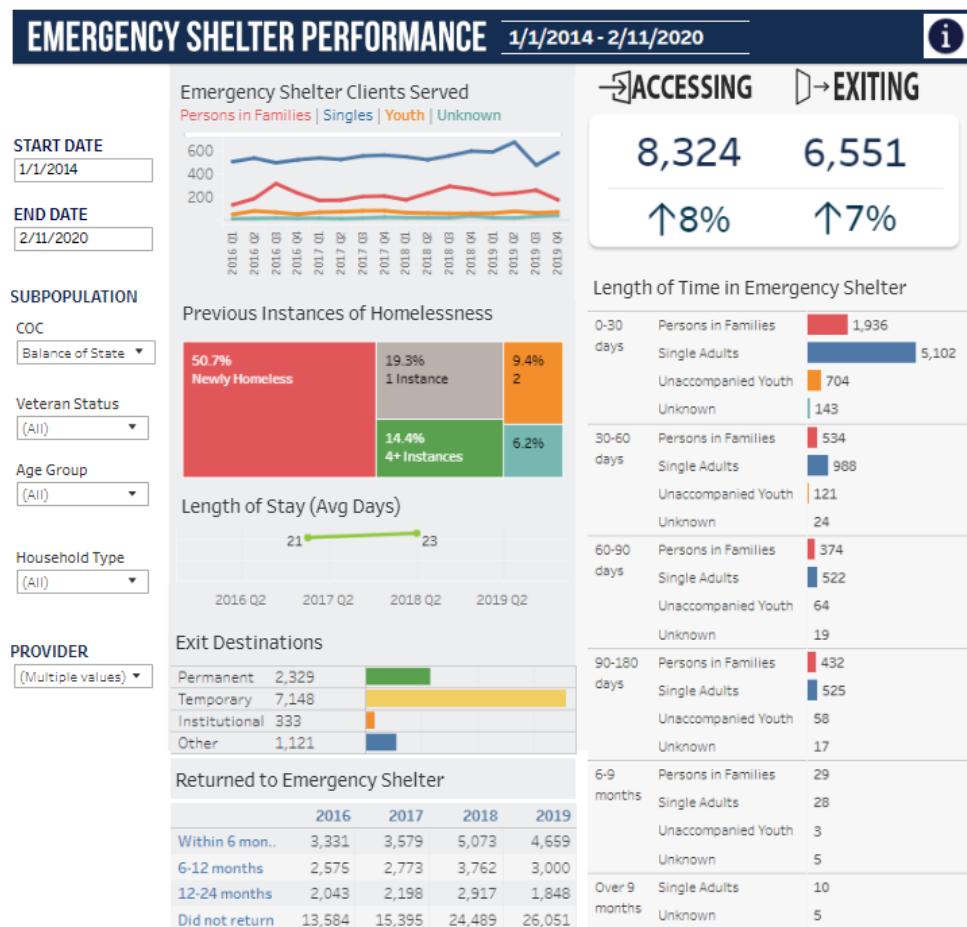
Note: Emergency Shelter (ES), Permanent Housing (PH), Rapid Rehousing (RRH), Transitional Housing (TH),

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

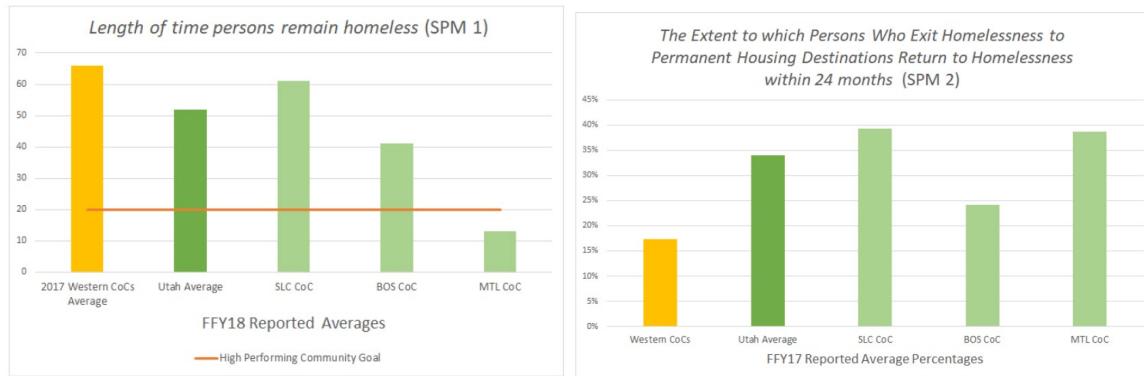
Data on race and ethnicity for the county homeless population is not available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

HOMELESSNESS IN UTAH BALANCE OF STATE CONTINUUM OF CARE – EMERGENCY SHELTER PERFORMANCE



Source: State of Utah Annual Report on Homelessness 2019 , Utah Department of Workforce Services, Utah Housing and Community Development Division, <https://jobs.utah.gov/housing/homelessness/homelessdata.html>



See Table 4, Appendix 8

<https://jobs.utah.gov/housing/homelessness/shcc/documents/homelessnessstrategicplan.pdf>

See Table 2, Appendix 8

Discussion:

Twenty homeless service providers participated in the Weber County Homeless Plan meeting. At that meeting, community stakeholders and homeless providers gathered together to determine homeless needs, gaps in services and strategies to address the homeless issues in Weber County. This input was incorporated into the Weber County Homeless Community Assessment & Strategic Plan 2019. Weber County homeless plans outlines areas of focus and action items to ensure that the most vulnerable homeless person and potentially homeless individuals are identified, contacted and offered services and have a place to go. In addition, 211 to become a resource for all people to find homeless prevention resources. The group also discussed the increase of homeless persons in Ogden and the need to persuade, encourage, and pressure the state to offer incentives to other jurisdictions to participate and to take responsibility for homelessness services and prevention. A priority for all homeless providers is to help clients access mainstream resources like SSI, TANF, or Food Stamps. It is critical that WHCC providers have a system in place that helps clients identify the mainstream resources for which they are eligible, enroll the clients in these resources, and ensure that the clients are receiving the benefits.

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:

This section of the ConPlan discusses the characteristics and needs of persons in various subpopulations of Ogden who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental) persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families.

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 at Ogden's public housing properties, operated by Ogden Housing Authority (OHA) was 97% or effectively full given turn-overs. The properties maintain a waiting list. There is some demand for housing for those with even lower incomes. 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.

Housing for the Disabled: According to the 2014-2018 ACS 5-year estimates: 10.4% of Ogden's population is elderly (aged 65 to 74). Within the City, 13.3% of all residents had one or more disabilities, including:

Hearing difficulty – 3.8%; Vision difficulty – 3%; Cognitive difficulty – 6.1%; Ambulatory difficulty – 6.9%; Self-care difficulty – 2.5%; Independent living difficulty – 6.3%

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. 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. 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.

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 individuals confront many housing impediments. A targeted regional effort to develop HUD 811 housing would provide supportive rental housing for these extremely low and very low-income disabled adults. Efforts could 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 deconcentration of racially concentrated areas of poverty.

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

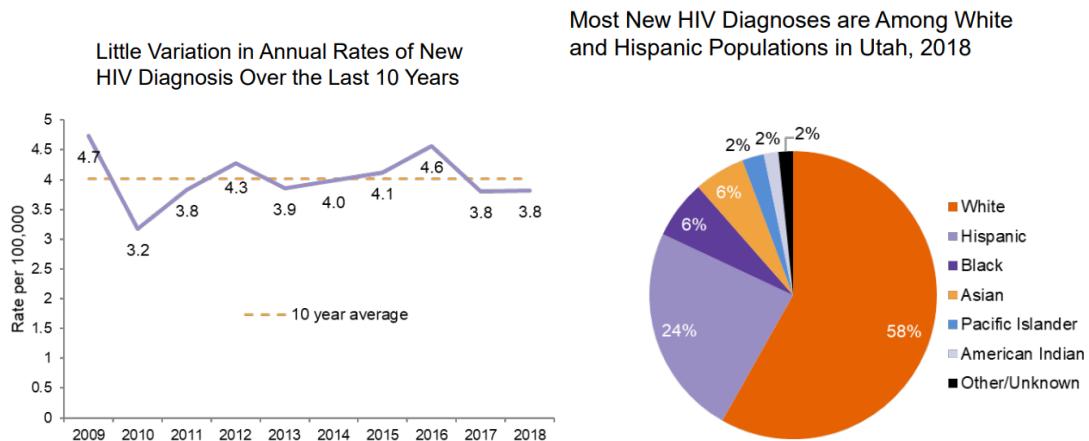
Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

No data specific to Ogden-Clearfield MSA was available. In Utah the number of people living with HIV/AIDS in 2017 was 2,965.

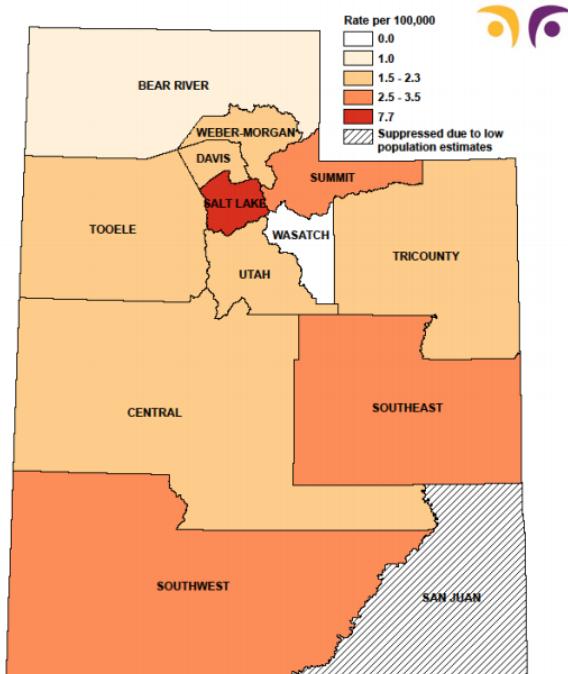
The Housing Opportunities for Persons with AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of persons living with HIV/AIDS and their families. The HOPWA funds are appropriated annually through the U.S. Department of Housing and Urban Development (HUD) by formula to eligible states and Eligible Metropolitan Statistical Areas (EMSA) that meet the minimum number of cumulative AIDS cases. As an eligible grantee, the State of Utah receives a HOPWA formula grant administered by the Department of Workforce Services (DWS), Housing and Community Development Division (HCD), Homelessness Programs Office (HPO). The HOPWA Program aims to assist eligible households to: • Increase access to healthcare and other supportive services necessary to focus on managing their disease • Avoid becoming homeless while facing severe challenges in meeting personal and medical needs in addition to their housing costs. • Gain more stability, continue case management and have better health options. The State of Utah HOPWA program is designed to assist statewide HOPWA

eligible households living with HIV/AIDS who are under 80% area median income (AMI) with well-coordinated housing, medical and supportive case management services to establish or maintain a stable, safe, and affordable, with sanitary living environment free from discrimination while waiting for permanent housing placement or Section 8. Ogden Housing Authority administers HOPWA vouchers for Ogden City.

Utah Rate of New HIV Diagnosis

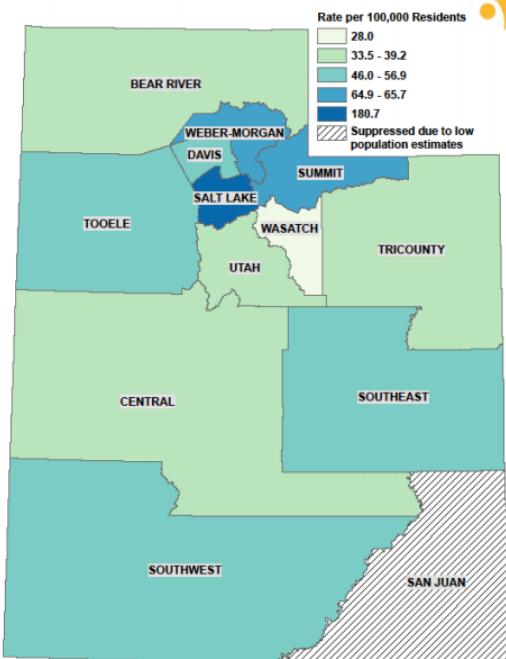


Salt Lake County Sees the Most Cases but HIV is Statewide, 2014-2018

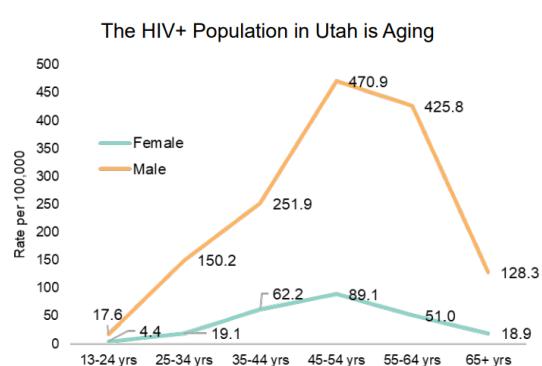


Outside of Utah's largest population centers, most Utah counties and local health districts experience low numbers of new diagnoses without consistent trends.

Persons Living with Diagnosed HIV Reside in Every Part of the State of Utah, 2017



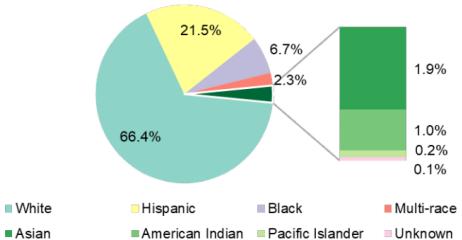
The rate of people living with diagnosed HIV in each local health district has increased or stayed roughly the same over the last five years, with the exception of Wasatch County (which has decreased 52.4%).

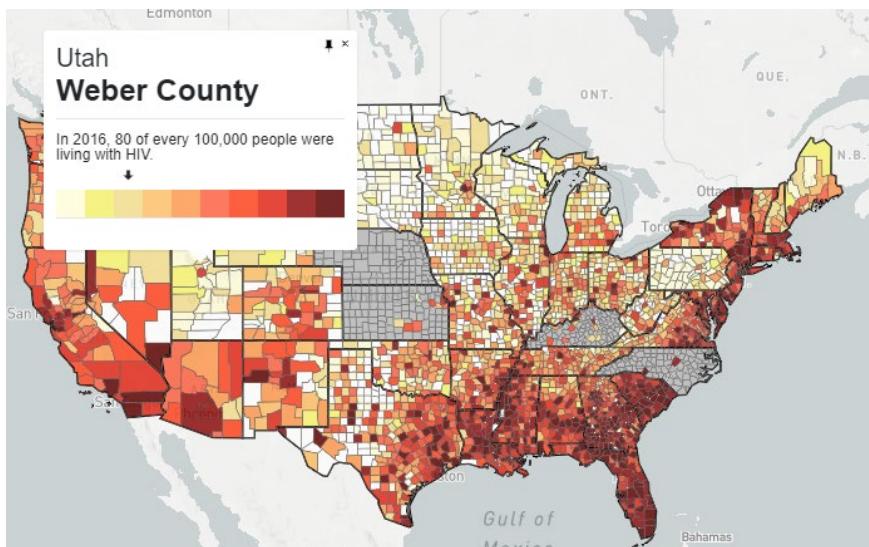


This age distribution highlights the fact that persons living with diagnosed HIV are living longer, healthier lives due to effective medications.

Source: Utah Department of Health, 2018: Annual HIV Surveillance Report

Racial/Ethnic Identities of Men Living with HIV Resemble Utah's Overall Population





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/> <https://map.aidsvu.org/map>

Discussion:

Domestic Violence Shelter Services at Your Community Connection (YCC):

SHELTER SERVICES

Our Victim Assistance Center provides safe shelter for individuals experiencing domestic violence and sexual assault. The shelter has the capacity to hold up to 61 survivors at any given time, providing them with food, clothing, and warm meals to meet their immediate needs, along with case management, advocacy and crisis counseling to promote self-sufficiency.

- YCC provided shelter for 513 victims of domestic violence and sexual assault, including 377 women, 22 men, 7 transgender individuals and 107 children, totaling 17,832 bed nights.
- The kitchen staff prepared and served 13,438 meals to shelter residents.
- 150 victims of domestic violence were referred to other shelters or housed in hotels due to the shelter being at capacity.
- 76 families and individuals transitioned into their own homes with the assistance of the Aftercare Program.

SEXUAL ASSAULT PROGRAM

The Sexual Assault Program provides 24-hour crisis intervention and on-scene advocacy for victims of rape and sexual assault. Support groups and individual case management, along with therapy that is provided at no cost to survivors, is a vital part of the healing path for those affected by this devastating crime.

- 318 rape and sexual assault victims accessed advocacy and case management services.
- Upon victims' requests, advocates provided 301 emergency responses and crisis interventions. These took place on the phone or at hospitals, police departments, and the forensic exam center. YCC advocates provided support to victims during 65 Code R forensic examinations.
- 49 psycho-educational support groups reinforcing positive life skills and healing techniques were provided.
- 814 hours of free therapy were provided to rape and sexual assault survivors, a value of \$61,050.

The Domestic Violence Victim Advocacy Center (DVVAC) offers:

- Crisis Intervention/Shelter
- Aftercare Case Management
- Domestic Violence Victim Advocate Program (DVVAP)
- 24-hour advocate support, court and protective orders, stalking injunctions, and victim support.
- Individual Case Management/DV psychoeducational classes. Classes are free of charge. Registration is required.

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, community centers, 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?

Describe the jurisdiction's need for Public Improvements:

Public facility needs were determined based on past experience, through agency and stakeholder consultation, staff consultation and Ogden's Strategic Plan process and housing fact finding public meetings. In addition, an online citizen survey gave respondents the opportunity to share their thoughts about the future of our community and where to best focus efforts. Results of the survey indicated a High priority for maintenance of roads, sidewalks, infrastructure maintenance, pedestrian safety and lighting. In consultation with the public and interested parties, the City maintains a Capital Improvement Plan which addresses the city's public facilities with resources outside the scope of the ConPlan.

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, streets, 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 infrastructure improvements are partially 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 Fiscal Year 2020-2024 *Capital Improvement Plan*. Capital Improvement needs are developed by City departments based upon input from several sources including: elected officials, community based organizations, private residents, engineering consultants, public input, 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, youth athletics programs, child day care, business counseling, fair housing education, homebuyer education, renter advocacy and homeless services. These needs emerged as priorities in consultation the public, with staff, and from community and outreach dialogues.

How were these needs determined?

Public service needs were determined through Ogden's Strategic Plan process and Housing Fact Finding public meetings, agency and stakeholder consultation, public meetings and staff consultation.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Ogden is a thriving and dynamic city. Population growth follows job growth and the demand for housing is influenced by the location and type of jobs, and wage levels in the City. The affordability component of housing demand is directly related to local wages and salaries that are translated into household incomes. In Ogden in 2019, the size of the City's labor force grew significantly. The U.S. Bureau of Labor Statistics (BLS) estimates 10,300 new jobs in Ogden in 2019. While Ogden's population shows modest increases. US Census data estimates Ogden's population in 2010 at 82,383 and increased to 87,325 in 2019; 5.4 percent increase since 2010. The implication for the housing market is that the combination of population and employment growth creates an increased demand for housing, which serves to drive housing costs upward. At the same time the aging of the housing stock requires increased maintenance, repairs and upgrades in order to keep units attractive and marketable.

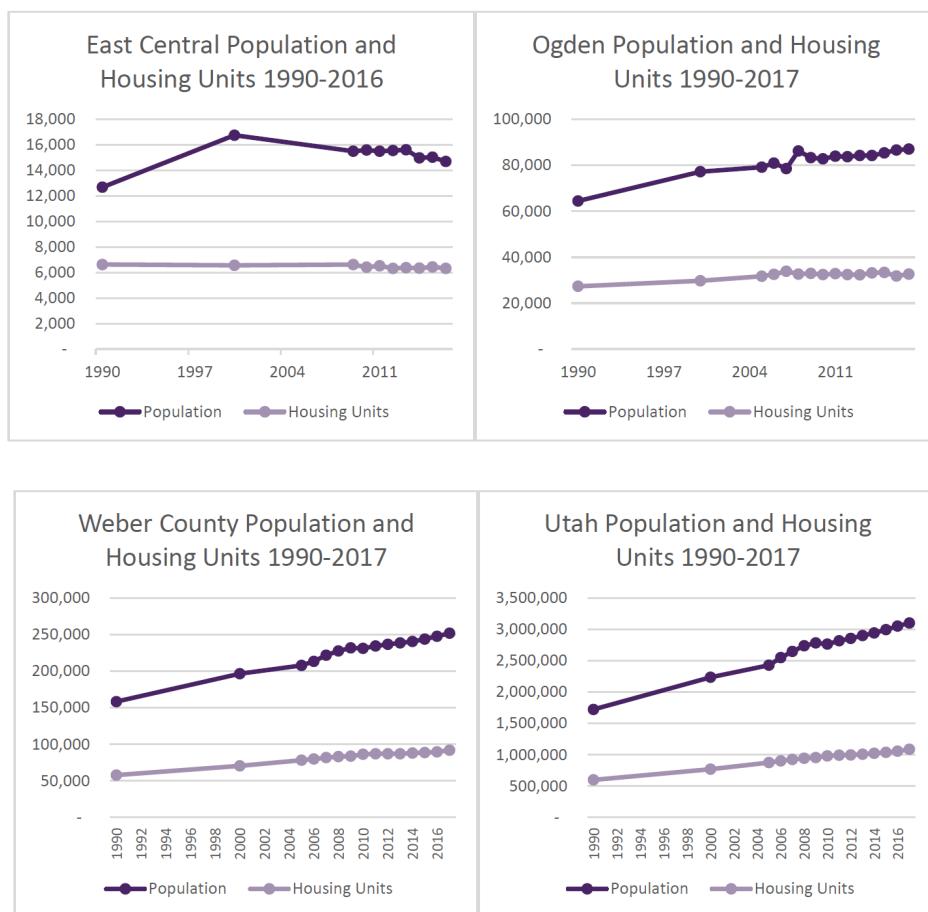
MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The increased cost of housing in Ogden continues to be a barrier to securing stable housing for many low and moderate income residents. Ogden is a built out community with little vacant land, so growth must be achieved primarily through redevelopment and increased density. Figure 3 illustrates the growth in population and number of housing units in Ogden between 1990 and 2017. In the East Central the population grew between 1990 and 2017, yet the number of housing units showed a steady modest decline.

The graphs in Figure 3 tracks trends in the population and housing stock from 1990-2017¹. The housing stock includes both occupied and unoccupied units. Ogden, Weber County, and Utah show growth in both population and the housing stock over this time period. The East Central neighborhood shows steady modest decline in the housing stock since 1990. Although its population grew significantly from 1990-2000, it has been trending downward since 2000.

Figure 3. Population and Housing Units 1990-2017



Sources: American Community Survey (ACS), U.S. Decennial Census

There is a gap between the number of families or individuals in need of housing and the available supply. For every four new households added in our state, there are only three new housing units, leading to upward pressure on housing costs. Source: Utah Affordable Housing Report 2018 <https://www.utahbusiness.com/housing-affordability/>

In Ogden, as well as communities nationwide, the need for subsidized rental units falls short of the demand which leads to waiting lists and short falls. HUD regulations make Section 8 programs open to any household with income at or below 80% AMI (HUD low income), but Public Housing Authority (PHA) can set stricter limits. In 2019, 25% of Ogden Housing Authority households assisted at incomes at or below 50% AMI (HUD very low income) and 75% of new program entrants had household incomes below 30% AMI (HUD extremely low income.) Source: Housing Needs Assessment for Ogden and its East Central Neighborhood.

Weber Co.	Median Household Income	Median Single-Family Home Sales Price
2000	\$44,014	\$117,372
2017	\$63,158	\$198,000
Average Annual Growth Rate	2.3%	3.8%
7 year estimate	44% increase	69% increase

The Federal Financial Institutions Examination Council (FFIEC) provides annual housing and population census data estimates each year. The FFIEC 2019 data estimates that Ogden's housing inventory in 2019 was at 33,011 residential units, 8.4% of these were vacant. The median age of housing units in Ogden is 59 years. Of the 30,261 occupied housing units with 50.9% owner occupied, 40.7% renter occupied. 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. In the NRSA, (census tracts 2008, 2009, 2011, 2012, 2013 and 2018) the median age of housing units is 74 years.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,174	61.1%
1-unit, attached structure	1,753	5.3%
2-4 units	4,359	13.2%
5-19 units	2,743	8.3%
20 or more units	3,160	9.6%
Mobile Home, boat, RV, van, etc	822	2.5%
Total	33,011	100%

Table 16 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS Table DP04

Unit Size

	Ogden Housing Units	
	Number	%
No bedroom	1,261	3.8%
1 bedroom	3,954	12%
2 bedrooms	8,502	25.8%
3 or more bedrooms	19,294	58.4%
Total	33,011	99%

Table 17 – Unit Size

Data Source: 2011-2015 ACS Table DP04

FFIEC Housing Data

OGDEN CITY HOUSING OCCUPANCY 2019 DATA BY CENSUS TRACT

Census Tract	Total Housing Units	Median House Age (Years)	Owner Occupied Units	% Owner Occupied Units	Vacant Units	% Vacant Units	Renter Occupied Units	% Renter Occupied Units	# occupied housing units
2001	1642	56	1242	76%	107	7%	293	18%	1535
2002.02	1598	39	490	31%	88	6%	1020	64%	1510
2002.03	1647	35	1183	72%	61	4%	403	24%	1586
2002.04	1647	19	1123	68%	19	1%	505	31%	1628
2003	2459	24	1338	54%	214	9%	907	37%	2245
2004	700	63	321	46%	44	6%	335	48%	656
2005	2672	52	1576	59%	250	9%	846	32%	2422
2006	1739	55	1144	66%	10	1%	585	34%	1729
2007	1415	60	797	56%	133	9%	485	34%	1282
2008*	1928	76	727	38%	181	9%	1020	53%	1747
2009*	2026	60	287	14%	450	22%	1289	64%	1576
2011*	1057	42	45	4%	178	17%	834	79%	879
2012*	923	76	177	19%	120	13%	626	68%	803
2013.01*	1176	76	389	33%	127	11%	660	56%	1049
2013.02*	1308	72	638	49%	128	10%	542	41%	1180
2014	1336	71	840	63%	98	7%	398	30%	1238
2015	1582	58	1032	65%	116	7%	434	27%	1466
2016	1666	57	811	49%	125	8%	730	44%	1541
2017	1188	62	757	64%	23	2%	408	34%	1165
2018**	831	73	269	32%	90	11%	472	57%	741
2019	435	62	206	47%	53	12%	176	40%	382
2020	2066	25	1411	68%	165	8%	490	24%	1901
TOTAL	33,041	59	16,803	50.9%	2,780	8.4%	13,458	40.7%	30,261
NRSA	9249	74	2532	27.4%	1274	13.8%	5443	58.8%	7975

**Proposed addition to NRSA

Data Source: 2019 FFIEC Census Report

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

There are several multi-family housing complexes that offer affordable housing through rental assistance programs and/or tax credit programs such as the Low-Income Housing Tax Credit (LIHTC) program. The following Table lists assisted housing available in Ogden. All properties listed have units that are accessible to people with disabilities.

Table 23. Subsidized Rental Housing Vouchers and Units 2018

	Number of Vouchers/Subsidized Units		
	East Central	Ogden	Weber County
<u>Income-Based Subsidy Programs</u>			
Housing Choice Vouchers	varies	varies	1,089
Other tenant-based vouchers	varies	varies	157
Public Housing	24	200	200
Project-Based Subsidized Housing (not LIHTC)	301	560	560
Subtotal - vouchers only	varies	varies	1,246
Subtotal - vouchers excluded	325	760	760
Subtotal - all income-based subsidy programs	325	760	2,006
<u>Fixed Rent Subsidy Programs</u>			
Low Income Housing Tax Credit (LIHTC) Only	478	1,235	1,717
Combo: LIHTC and Project-Based Subsidies	20	479	556
Subtotal	498	1,714	2,273
Grand Total	823	2,474	4,279

Sources: HUD, Ogden Housing Authority, Weber Housing Authority

- 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.
- Ogden has substantial inventories of affordable housing.

Table 23 summarizes the supply of housing vouchers and subsidized rental units in East Central, Ogden, and Weber County. Vouchers issued by both Ogden and Weber Housing Authorities can be used at any eligible residence with Weber County. Since tenants take the vouchers with them when they move, the number of vouchers in any geographic area within Weber County varies with time. Weber County has a total of only 4,279 subsidized rental housing vouchers/units of which 2,006 provide income-based subsidies. Source: Housing Needs Assessment for Ogden and its East Central Neighborhood.

Ogden City Housing	# Units	Multi-family Tax Credit and HUD Deep Subsidizes Properties
HUD 811, Disabled Housing	33	2 Properties in Ogden
HUD 202, Senior Housing	856	15 properties: 9 in Ogden, 1 in Washington Terrace; 1 in South Ogden
LIHTC	1,825	53 properties: 46 in Ogden, 1 in West Haven, 2 South Ogden, 2 Pleasant View and 2 in Washington Terrace
NEW	# Units	Low-Income Housing Tax Credit Properties
LIHTC	102	64 units in Pleasant View and 38 units at Lomond View Senior Apartments in Ogden

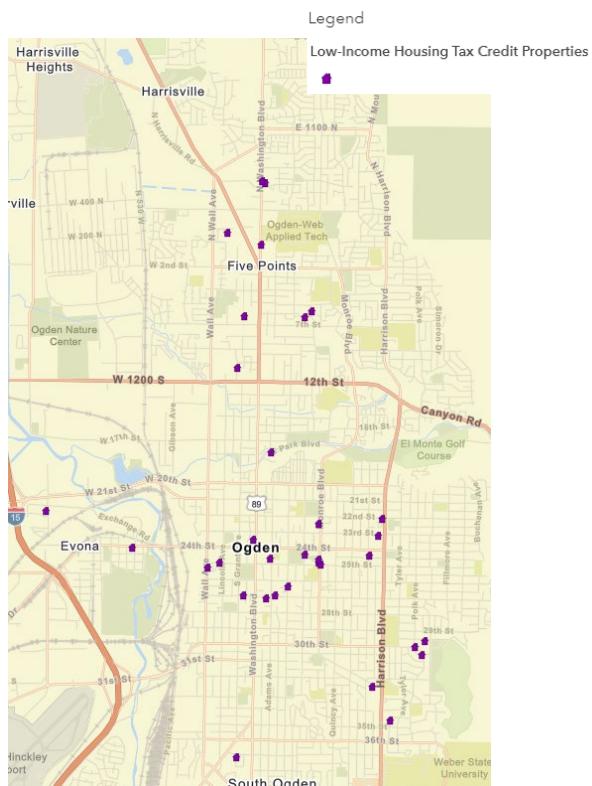
Table 18 - Multi-Family Tax Credit and HUD Deep Subsidizes Properties

Low Income Housing Tax Credits (LIHTC) - Established by the Tax Reform Act of 1986, the LIHTC program is the most important and effective resource for the production of new, affordable rental units in Utah. The maximum rent that can be charged is based on the Area Median Income (AMI). Tax credit units target very low income households between 30 percent and 60 percent AMI. The LIHTC program is one of a few programs providing rental assistance to very low and extremely low-income households. This program is a lifeline of affordability for several thousand Utah households.

LIHTC rents are based on a benchmark income. In Ogden, the average LIHTC benchmark income is about 40% AMI. Rather than directly receiving a monthly subsidy to cover the difference between the tenant payment and the market rent, LIHTC properties receive tax credits for participating in the program. LIHTC properties typically do not maintain wait lists and allocate available units on a first-come-first-serve basis. Source: Housing Needs Assessment for Ogden and its East Central Neighborhood.

Below is a table of Low Income Housing Tax Credit (LIHTC) properties. The LIHTC program is administered by Utah Housing Corporation. LIHTC properties are located throughout the city and are designated specifically for low moderate housing. The map below illustrates the location of these projects. In 2019, Ogden City has 2,654 units under the LIHTC, Section 8 or other programs. These fixed control units in Ogden City account for 80% of all such units in Weber County even though Ogden City composes only 34.5% of the Weber County population and 36% of the total housing units. The map to the left indicates the location of fixed programmed units. A second part of the reserved unit program is the tenant- based housing choice vouchers. The Ogden Housing Authority administers 943 vouchers that can be applied at any location as long as the unit the qualifying person is looking for fits within the limits of the program. As market rate rental prices increase, fewer units are able to qualify as options for the vouchers.

ArcGIS ▾ Low-Income Housing Tax Credit Properties



Source: ArcGIS Online:
<https://www.arcgis.com/home/webmap/viewer.html?layers=907edabaf7974f7fb59beef14c4b82f6>

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?

The supply of subsidized rental units falls short of demand leading to shortages and wait lists. HUD regulations make Section 8 programs open to any household with income at or below 80% of Area Median Income (AMI) (HUD low income). In 2018, Ogden Housing Authority required all new program entrants to have income at or below 50% AMI (HUD very low income) and 75% of new program entrants had to have income below 30% AMI (HUD extremely low income.)

There are 1,880 people on the waiting list for public housing. In Ogden, 40% of all households are cost burdened or severely cost burdened.

Describe the need for specific types of housing:

The most critical housing needs exist for extremely-low-income households. Housing that is affordable to extremely low-income households is needed to reduce the housing cost burden and enable them to maintain stable housing. These households comprise nearly 16% of Ogden's population; 4,765 households have incomes below 30% (AMI). An analysis of CHAS data estimates a need of 1,615 housing units for extremely-low-income households (Households with incomes at or below 30% AMI) in Ogden; a surplus of 8,795 units for low income households (30%-50% AMI) and a surplus of units for low to moderate income households (50%-80% AMI).

Thirty eight percent (38%) of households in Ogden have incomes at or below 50% Area Median Income (AMI). Of the 13,230 renter households in Ogden 36% percent or 4,765 renter households are extremely low-income. HUD Affirmatively Furthering Fair Housing data reports that rental housing is the primary source of housing for protected classes. Affordable rental housing is the greatest housing need for protected classes. Over half of all minority households rent and these households are more likely to be very low or extremely low-income households.

In addition, housing that is accessible to persons with disabilities is very limited. Additional supportive housing for persons with mental illness, developmental disabilities and other disabling conditions is also needed. Likewise, affordable housing for families with children remains a need throughout the community as evidenced through consultation with service providers and citizen input.

Surplus (+) or Shortage (-) of Affordable Housing by Income Category

RENTAL HOUSING

	< 30% AMI	< 50% AMI	< 80% AMI	< 100% AMI
Ogden	-1,615	2,450	2,995	n/a
Weber County	-2,205	4,795	6,910	n/a

OWNER-OCCUPIED HOUSING

	< 30% AMI	< 50% AMI	< 80% AMI	< 100% AMI
Ogden	n/a	6,345	7,115	5,295
Weber County	n/a	12,510	22,480	22,180

Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

Rental Market Analysis

OGDEN

	Affordable Households	Housing Units	Surplus (+) or Shortage (-)
<30% AMI	4,765	3,150	-1,615
30-50% AMI	3,125	7,190	4,065
50-80% AMI	2,570	3,115	545
>80% AMI	2,770	200	-2,570
TOTAL	13,230	13,655	425
Cumulative			
	Affordable Households	Housing Units	Surplus (+) or Shortage (-)
<30% AMI	4,765	3,150	-1,615
<50% AMI	7,890	10,340	2,450
<80% AMI	10,460	13,455	2,995
All	13,230	13,655	425

Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

Owner-Occupied Market Analysis

OGDEN

	Affordable Households	Housing Units	Surplus (+) or Shortage (-)
<50% AMI	3,685	10,030	6,345
50-80% AMI	3,970	4,740	770
80-100% AMI	2,670	850	-1,820
>100% AMI	6,240	1,210	-5,030
TOTAL	16,565	16,830	265
Cumulative			
	Affordable Households	Housing Units	Surplus (+) or Shortage (-)
<50% AMI	3,685	10,030	6,345
<80% AMI	7,655	14,770	7,115
<100% AMI	10,325	15,620	5,295
All	16,565	16,830	265

Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

Discussion

Ogden's housing stock is characterized by a gradual increase in number of units and a shift from owner-occupied to rental housing units. The growth rate in the housing stock since 2000 has been less than one percent annually. Real estate sales data show Ogden is the most affordable housing market of any city in the Wasatch Front Counties. There is an adequate supply of affordable rental units to meet market demand and housing needs for households with incomes between 30% and 80% AMI. There is a lack of housing opportunities for households with incomes below 30% AMI and households with incomes over 80% AMI. Life cycle housing is not a housing option for families desiring to stay in the community but wanting to move to a larger, higher quality home. There are few housing choices in Ogden for households over 80% AMI. The need in Ogden is improve the quality of the aging housing stock and increase price diversity so there are sufficient units for extremely low income and for over 80% AMI income households.

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

Introduction

Housing choice and housing needs are affected by factors such as the economy and jobs, household income, the age of the population, real estate prices, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another. The local housing market provides choices and opportunities for current and future workers.

As noted in the *Housing Prices and the Threat to Affordability*, paper, Utah is experiencing exceptional demand for housing. “Since 2010, Utah has led the country in employment and demographic growth. This growth has produced exceptionally strong demand for housing, which in turn has put upward pressure on housing prices.” Source: Wood, J., & Eskic, D. (2016). *Housing Prices and the Threat to Affordability*, Kem C. Gardner Policy Institute, The University of Utah. *Research Brief*, 8.

Cost of Housing

The table from the Housing Needs Assessment reports that when adjusted for inflation, rents between 2013 and 2017 went up by 7.6% while median household income went up 8.6% in the same time period. Incomes have increased in Ogden and more people are enjoying increased earnings. Between 2010 and 2019 Median Family Income increased by 13.5% and per capita income increased by 39% and the poverty rate in Ogden dropped from 23.2% to 21.4% by (7.5% decrease). Yet, low income households continue to face the greatest housing challenges.

Housing Costs and Income Changes (NOT adjusted for inflation)			
	2013	2017	% Change
Ogden-Clearfield FMR (2-bedroom)	\$759	\$859	13.2%
			Hud Rair Market Rents: https://www.huduser.gov/portal/datasets/fmr.html
Ogden Median Household Income	\$39,357	\$44,965	14.2%
			American Fact Finder MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (1 year estimate from 2013 and 2017) Table S1903
Ogden Median Home Value	\$126,700	\$182,600	44.1%
			American Fact Finder MEDIAN VALUE (DOLLARS) Universe: Owner-occupied housing units (1 yr estimates from 2013 and 2017) Table B25077

Inflation rate			
Consumer Price Index	232.952	245.134	5.2% https://fred.stlouisfed.org/graph/?id=CPIAUCSL

Housing Costs and Income Changes (2013 amounts HAVE BEEN adjusted for inflation and are reported in 2017 constant dollars)			
	2013	2017	% Change
Ogden-Clearfield FMR (2-bedroom)	\$799	\$859	7.6%
			Hud Rair Market Rents: https://www.huduser.gov/portal/datasets/fmr.html
Ogden Median Household Income	\$41,415	\$44,965	8.6%
			American Fact Finder MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (1 year estimate from 2013 and 2017) Table S1903
Ogden Median Home Value	\$133,326	\$182,600	37.0%
			American Fact Finder MEDIAN VALUE (DOLLARS) Universe: Owner-occupied housing units (1 yr estimates from 2013 and 2017) Table B25077

Source: Housing Needs Assessment for Ogden and its East Central Neighborhood.

	2010 ¹	2019 ²	% Change
Median Home Value ¹	\$133,200	\$152,100	14.2%
Median Gross Rent	\$655	\$777	18.9%

Table 19 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year); ¹ DP04; ² 2019 US Census Quick Facts.

Rent Paid	Number	%
Less than \$500	4,208	31.4%
\$500-999	8,325	62.1%
\$1,000-1,499	665	5.0%
\$1,500-1,999	125	0.9%
\$2,000 or more	90	0.7%
Total	13,413	100.0%

Table 20 - Rent Paid

Data Source: 2011-2015 ACS

Data from Zillow, a respected American online real estate database company, illustrates the average home value in Ogden has been climbing over recent years and has outpaced the nation in 2018, in terms of home-price gains. According to Zillow, Home prices in Utah rose faster than the national average in 2018, and during the first part of 2019. The median home value in Utah rose 14% over the past year (as of March 2019), while the nationwide median rose by 7.2% during that same 12-month period. Even bigger gains were recorded within Ogden's housing markets, see Chart below.

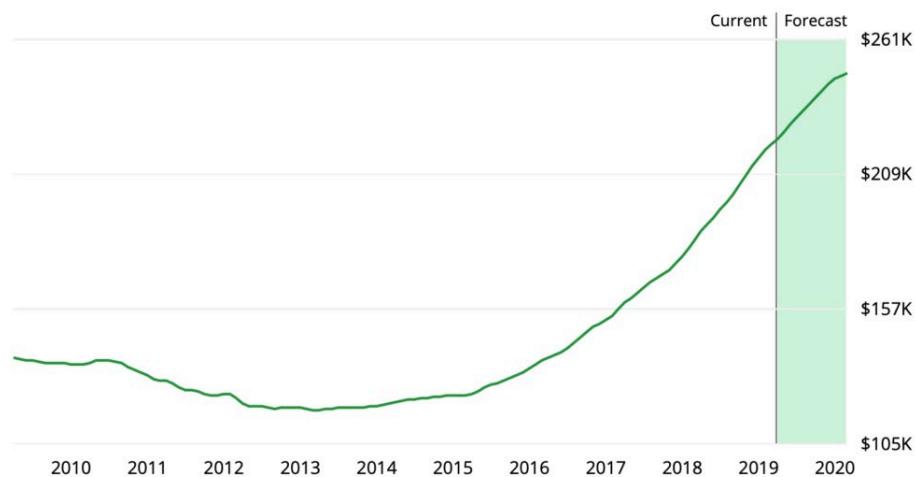


Chart: Zillow's home value index for Ogden, Utah.

Strong sales demand led to significant home price increases throughout much of the region, but a lack of for-sale inventory led to declining sales in most metropolitan areas.

	12 Months Ending	Number of Homes Sold			Price		
		2018	2019	Percent Change	Average or Median	2018 (\$)	2019 (\$)
Cheyenne	March	3,000	3,025	1	AVG	251,300	258,400
Colorado Springs (N&E) ^a	March	18,900	17,750	-6	AVG	306,300	334,900
Denver (N&E) ^b	March	68,500	67,350	-2	AVG	434,200	463,300
Fargo	March	4,975	5,000	1	AVG	241,600	235,500
Fort Collins	March	9,125	8,800	-4	AVG	389,700	408,700
Missoula	March	2,700	2,625	-3	AVG	284,200	301,500
Ogden (N&E) ^c	March	10,350	9,675	-7	AVG	276,000	304,000
Salt Lake City (N&E) ^c	March	18,300	17,500	-4	AVG	341,300	366,100
Sioux Falls (N&E) ^d	March	4,800	4,600	-4	AVG	220,100	231,300

AVG = average. N&E = new and existing.

Notes: All figures are rounded. Salt Lake City metropolitan area data includes Salt Lake County only.

Sources: (a) Pikes Peak Association of Realtors[®]; (b) Colorado Association of Realtors[®]; (c) Utah Association of Realtors[®]; (d) Realtor[®] Association of the Sioux Empire, Inc.; all other metropolitan areas—Metrostudy, A Hanley Wood Company, with adjustments by the analyst

The above Table provided by HUD PD&R Regional Reports, Regional 8 2nd Quarter 2019, shows a decline in the number of homes sold in Ogden between 2018 and 2019 and the same time period, the average

cost of homes that sold increased by 10%. The increase in the price of homes along with population growth places pressure on the rental housing market. Ogden's rental housing market has tightened with higher rents and fewer rental vacancies. The vacancy rate in Ogden is 3.8%. The reduction in vacant units suggests that more substandard units are now being occupied.

HOUSING AFFORDABILITY

DEFINING HOUSING AFFORDABILITY

KEY POINTS:

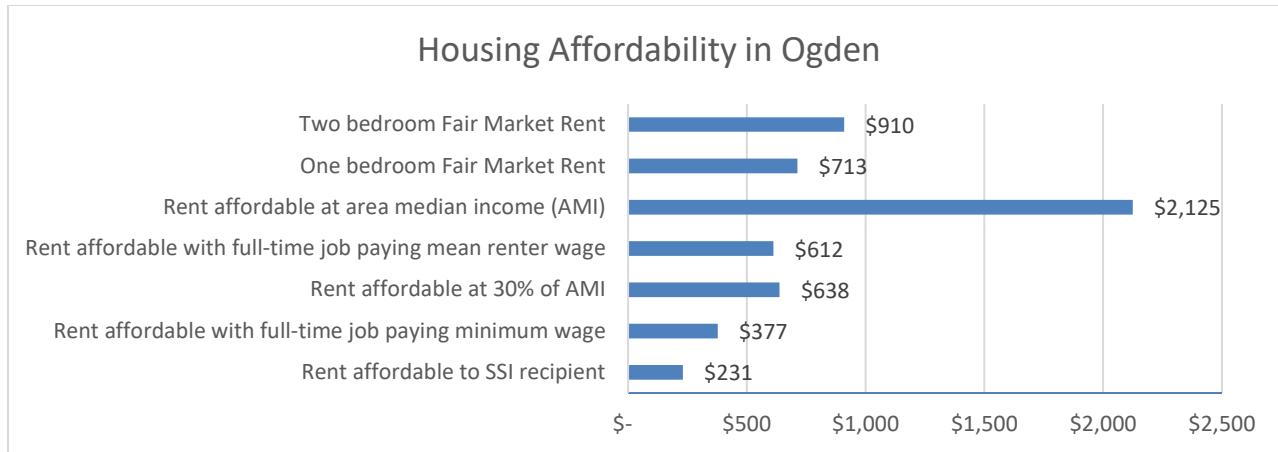
- A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.
- Affordable housing is any housing unit whose gross monthly costs, including utilities, are equal to no more than 30 percent of a household's gross monthly income.
- Cost-burdened households are households that spend more than 30 percent of their monthly income on housing costs.
- Severely cost-burdened households are households that spend more than 50 percent of their monthly income on housing costs.
- High housing costs reduce disposable income, which means that families with modest incomes have less money to pay bills, buy groceries and purchase other necessities.
- Real income growth is not keeping pace with rising rent prices.

Source: State of Utah, [Affordable Housing Report 2018](#), Utah Division of Workforce Services Housing & Community Development.

# Units affordable to Households earning	Weber County Renter	Weber County Owner
30% HAMFI	3,634	No Data
50% HAMFI	13,945	
80% HAMFI	22,000	
100% HAMFI	No Data	
Total	19,560	20,090

Table 21 – Housing Affordability

Data Source: 2011-2015 CHAS

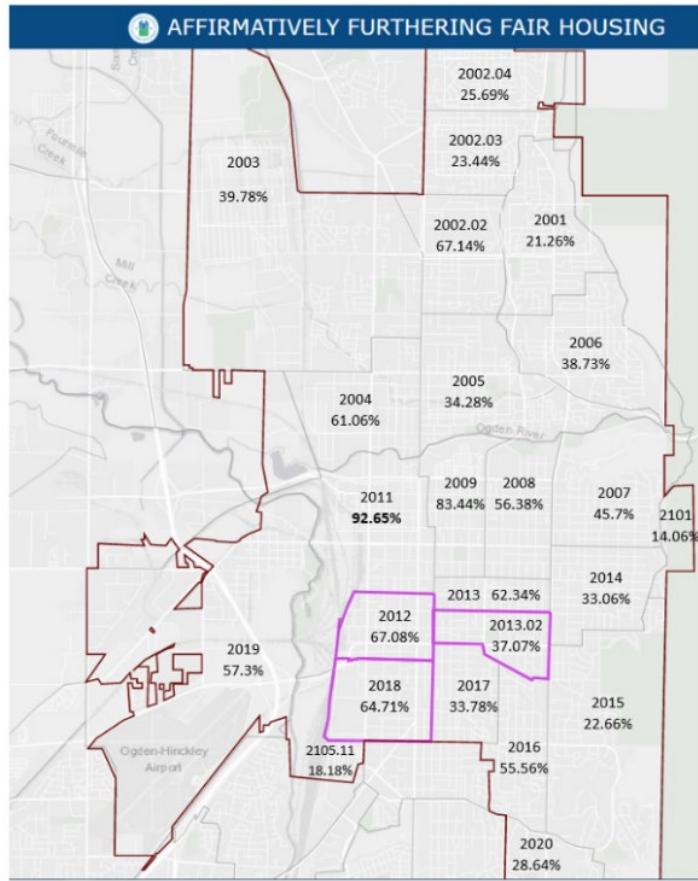


Source: NLIHC, Out of Reach 2019; <https://reports.nlihc.org/oor>

“In Ogden, there is high concentration of rent assisted households in census tracts of low to moderate opportunity. Some degree of the concentration is understandable, given that commercial amenities, access to transportation, and jobs are often located in low to moderate opportunity census tracts. Nevertheless, the high concentration of rent assisted households in low opportunity areas is troublesome. Voucher holders live predominately in low opportunity areas and as the maps show 70 percent or more of tax credit units are located in very low to low opportunity census tracts. Weber County has a high concentration with 83 percent of tax credit units in very low opportunity tracts. Achieving a better spatial distribution of affordable rent assisted units should be a high priority for local housing policy-makers. Higher opportunity neighborhoods provide a significant advantage for children and their long-term education, employment, and economic outcomes. A recent article in the American Economic Review concludes that: “The Moving to Opportunity experiment generated substantial gains for children who moved to lower poverty neighborhoods when they were young. We estimate that moving a child out of public housing to a low poverty area...will increase the child’s lifetime earnings by about \$302,000. Our findings suggest... moving to lower poverty area can reduce the intergeneration persistence of poverty.” Programs to reduce intergenerational poverty.” Source: Gardner Business Review, May 2018 *“What Rapidly Rising Prices Mean for Housing Affordability*, By James Wood, Dejan Eskic, and D.U. Benway.

Ogden Housing Authority has an 18-month waiting list for Section 8 vouchers

Map 4
Percentage of Renters by Census Tract



The map above outlines in pink Ogden's RCAPs. RCAPs are characterized by high rates of renter-occupied housing. The dominance of rental housing in many of Ogden's census tracts is striking. In Census Tract 2011 92.65% are rental units. In two of Ogden's three RCAPs Census Tracts the rate of rental housing is over 60%. In a recently identified RCAP, Census Tract 2018 - 64.71 % of housing units are rented; and in Census Tract 2012 - 67.08% of housing units are rented. In today's market many households are not only priced out of the ownership market, but also the rental market.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	594	713	910	1,290	1,514
High HOME Rent	594	713	910	1,290	1,514
Low HOME Rent	594	713	910	1,105	1,232

Table 22 – Monthly Rent

Data Source: HUD FMR and HOME Rents – 2109 HOME Program Rents

Is there sufficient housing for households at all income levels?

It is important to note that Ogden has a sufficient supply of “affordable housing” (affordable to a household earning Area Median Income (AMI)). CHAS Data provided by HUD estimates Ogden has a surplus of 2,450 rental housing units affordable to households between 30%-50% AMI and 2,995 rental housing units available to households between 50-80% AMI. CHAS Data estimates Ogden has a surplus of 6,345 owner-occupied housing units affordable to households between 30%-50% AMI and 7,115 owner-occupied housing units available to households between 50-80% AMI. In 2018, Ogden Ranked 9th regionally and 126th nationally for housing affordability and in 2019, Ogden Ranked 8th regionally and 117th nationally. The NAHB HOI shows Ogden’s share of homes affordable for Median Income households increased from 64.7% to 72.8% between 2018 and 2019.

National Association of Home Builders (NAHB) Housing Opportunity Index - The Housing Opportunity Index (HOI) for a given area is defined as the share of homes sold in that area that would have been affordable to a family earning the local median income, based on standard mortgage underwriting criteria. Therefore, there are really two major components — income and housing cost. Source: NAHB www.nahb.org

National Association of Home Builders Housing Opportunity Index: 2nd Quarter 2018 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2018	2018	2nd Qtr 2018	2nd Qtr 2018		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	National Rank	Affordability Rank	Regional
Ogden-Clearfield, UT	64.7	78.1	288	126	9	

<https://www.nahb.org/en/research/housing-economics/housing-indexes/housing-opportunity-index.aspx>
National Association of Home Builders/Wells Fargo Housing Opportunity Index

National Association of Home Builders (NAHB) Housing Opportunity Index: 1st Quarter 2019 By Affordability Rank						
Metro Area	HOI 1st Qtr 2019	2019	1st Qtr 2019	1st Qtr 2019		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	National Rank	Affordability Rank	Regional
Ogden-Clearfield, UT	72.8	85.0	287	117	8	

<https://www.nahb.org/News%20and%20Economics/Housing%20Economics/Indices/Housing%20Opportunity%20Index>

Currently there are insufficient affordable housing units for households at 0-30% AMI and households at and above 80% AMI. CHAS data indicates there is a shortage of 1,615 housing units for households with 0-30% AMI in Ogden. Over 20% of Ogden’s population is below poverty. In today’s housing market many LMI households cannot afford to own or to rent. Population growth has resulted in fewer homes available, which places additional pressure on the rental market. The rising rents in Ogden have increased the number of renters with severe housing cost burden.

Ogden has substantial inventories of LMI housing in the city resulting in little price diversity. Life cycle housing is not a housing alternative. Households over 80% AMI desiring to stay in the community but wanting to move to a larger, higher quality home may have few housing choices in Ogden.

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

The combination of population and employment growth creates an increased demand for housing, which serves to drive housing costs upward. At the same time the aging of the housing stock requires increased maintenance, repairs and upgrades in order to keep units attractive and marketable. Also, the City has experienced an increase in the number of LMI renters. All these factors add pressure to the affordable housing market. The cost to produce new and to rehabilitated aging affordable housing units continues to increase in the city, which predicts the trend will continue and housing affordability will continue to be a challenge in Ogden.

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

The median rent in Ogden in 2018 is \$777, significantly above the HUD Fair Market Rent for a one-bedroom apartment, which was \$713. A household with an income at 60% of the area median can afford only an efficiency or one-bedroom unit; larger units are unaffordable, restricting housing opportunities for larger families and families with children.

The following tables and charts are from the Utah Affordable Housing Report 2019. Nowhere in Utah will a full-time worker earning minimum wage be able to afford a two-bedroom apartment FMR in any of Utah's counties in 2019.

In Ogden 2000 - 2017

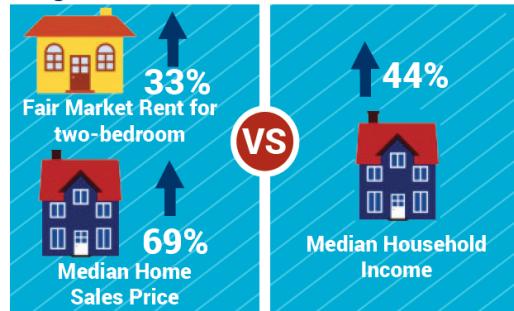


Figure 25: Renter Income vs. Income Required to Afford HUD's 2019 Fair Market Rent by County in Utah



Fair Market Rent vs Minimum Wage

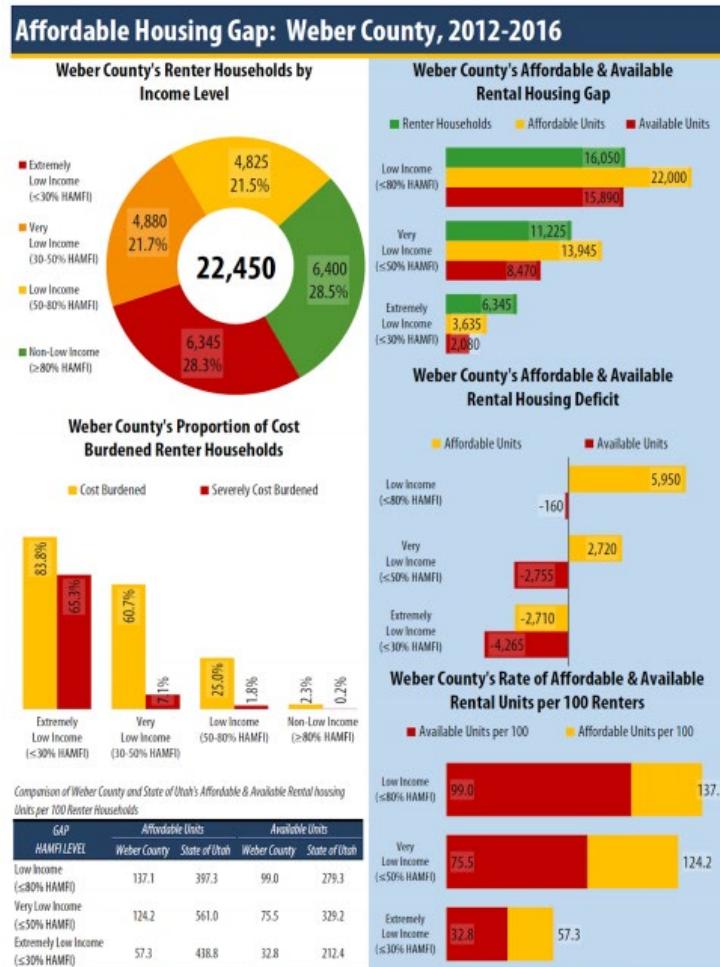
A worker earning minimum wage must work over 97 hours per week to afford a 2 bedroom rental unit at Fair Market Rent

NLIHC, "Out Of Reach 2019 Report"

Source1: HUD (2018) 2019 Fair Market Rents [FMR19_INFO].

Source 2: USCB (2017) 2012-2016 American Community Survey [Tables: B19113, B25003, & B25119].

Source 3: BLS (2018, Sept.) Quarterly Census of Earnings and Wages [County High-Level].



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: <https://www.huduser.gov/portal/datasets/cp.html>

Source: Utah Affordable Housing Report 2019

Monthly Rent

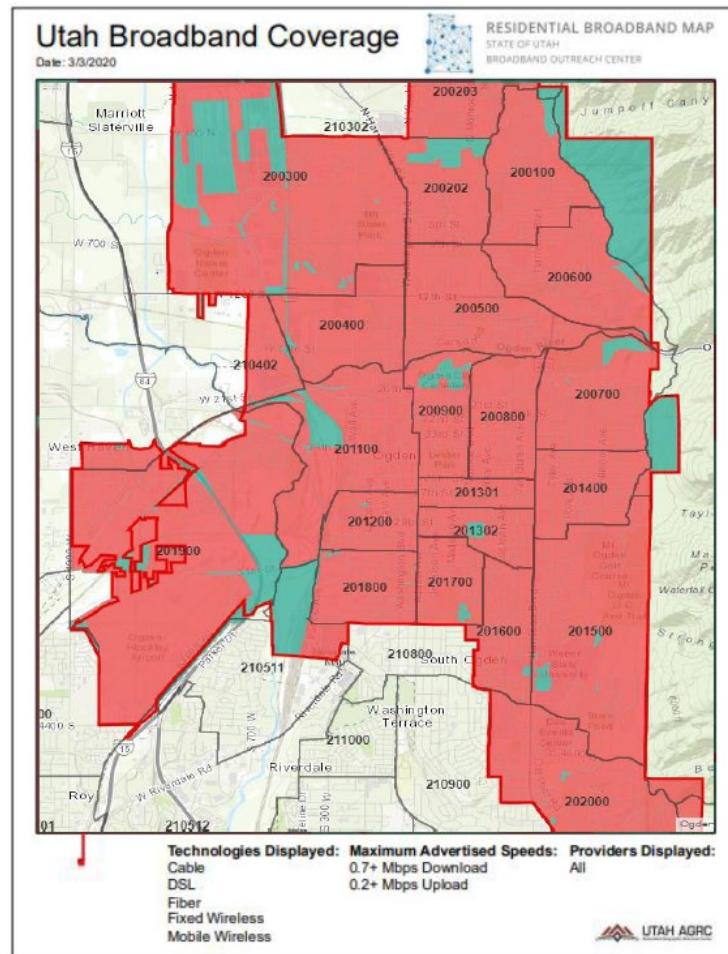
Ogden 2019 Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	594	713	910	1,290	1,514
High HOME Rent	594	713	910	1,290	1,514
Low HOME Rent	594	713	910	1,105	1,232

Table 23 – Monthly Rent

Data Source: HUD FMR and HOME Rents – 2109 HOME Program Rents

Broadband Needs

Ogden City reviewed data provided the state to determine the broadband needs of Ogden's LMI households. The map below reveals that residents throughout the city in general have the opportunity for broadband access. No residential areas were identified that lacked broadband access opportunities. The City has a Master Fiber Plan and works to review broadband accessibility, broadband speed and cost. The City works with broadband providers to better connections and service throughout all of Ogden.



Source: Utah Governor's Office of Economic Development;
<https://broadband.utah.gov/map/>

Discussion

The City faces a number of challenges in providing a sufficient supply of affordable housing for extremely low-income households. As noted, low incomes and limited job opportunities for “living wage” jobs keep household incomes low in the face of increasing rents. A Living Wage is a job with an hourly rate a household must earn to support his or herself and their family. The rents in Ogden continue to increase. At the same time, demands for increased down payment and stricter lending criteria keep some households from purchasing homes, which also increases the pressure on the rental market. To address housing affordability issues for LMI income households, the city will focus resources toward housing rehabilitation, down payment assistance and job creation.

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 may contain environmental hazards such as lead based paint and asbestos. Older homes are more expensive to maintain when foundation problems, wood deterioration, poor electrical systems, plumbing issues, and other major system breakdowns arise. Aging single family homes are often 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	4,290	26%	5,750	43%
With two selected Conditions	90	1%	555	4%
With three selected Conditions	0	0%	140	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,220	74%	6,968	52%
Total	16,600	101%	13,413	100%

Table 24 - Condition of Units

Data Source: 2011-2015 ACS Source: HUD

OGDEN HOUSEHOLDS WITH HOUSING PROBLEMS

Census Tract	Household	# total Household	% Total Households
		with 4 Housing Problems	with any of the 4 Housing Problems
2001	1505	400	26.58
2002	1400	680	48.57
2003	2275	825	36.26
2004	565	210	37.17
2005	2465	710	28.8
2006	1730	465	26.88
2007	1280	400	31.25
2008	1685	720	427.3
2009	1570	610	38.85
2011	680	325	47.79
2012	805	425	52.8
2013.01	1155	505	43.72
2013.02	1160	570	49.14
2014	1240	425	43.27
2015	1390	325	23.78
2016	1575	595	37.78
2017	1110	500	45.05
2018	680	320	47.07
2019	445	205	46.07
2020	1955	605	30.95
TOTAL	26,670	9,820	37%

<https://www.hudexchange.info/programs/affh/resources/#affh-data-and-mapping>

Table: AFFHT0004 Released November 17, 2017

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,965	12%	1,414	11%
1980-1999	2,865	17%	2,320	17%
1950-1979	6,885	41%	5,395	40%
Before 1950	4,895	29%	4,283	32%
Total	16,610	99%	13,412	100%

Table 25 – Year Unit Built

Data Source: 2011-2015 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	11,780	71%	9,678	72%
Housing Units build before 1980 with children present	2,005	12%	1,030	8%

Table 26 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation

In review of the CHAS data Tables above, over 30% of Ogden's housing stock was built prior to 1950 and 72% of the housing stock being built prior to 1980. The housing stock affordable to LMI households is aging and often requires additional resources to maintain the home in quality standards. The most recent CHAS Data 2012-2016 estimates that 10,215 households, 34% of households in Ogden have one of the four housing problems. The need for housing rehabilitation becomes even greater when considered the high poverty rate in Ogden and especially in the NRSA. Low-income homeowners often are required to defer maintenance and if deferred over time leads to substandard conditions. In addition, the number of vacant housing units has decreased, which suggests units which were vacant due to substandard conditions are now being rented. The data suggests that the housing and affordability crunch in Ogden has led many families, particularly larger families and LMI families, to reside in substandard units that are either overcrowded by definition or lacking the proper facilities (kitchen or plumbing) to be considered a suitable unit. The city is attempting to alleviate some of these conditions through the Quality Neighborhoods program. This program seek out properties that are being sold at reasonable market prices that contain moderate rehab conditions. The city then acquires, rehabilitates and return these properties back to the market as quality affordable housing units. This program is improving the conditions of affordable housing units and simultaneously remediating units with substandard conditions.

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 in 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 2013-2017 ACS Five-Year (Table S2504) Estimates show that 68.5% of owner-occupied housing units and 68.1% of renter-occupied housing units in Ogden were built before 1980 and have potential exposure to LBP. There is a probability that 68% of homes in Ogden are at risk for lead-based paint.

Discussion

All housing units that Ogden City assists through renovations or homeownership programs are assessed for LBP and 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 lead reduction activities are conducted. 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 Ogden Housing Authority (OHA) provides public housing units, project based Section 8 units and Housing Choice vouchers (Section 8). OHA owns and maintains 200 public housing scattered within Ogden City, see table below.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					Vouchers		
				Total	Project-based	Tenant-based	Special Purpose Voucher				
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
# of units vouchers available	0	52	200	946	0	946	81	0	84		
# of accessible units											

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

Table 27 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

Table 28 - Ogden Housing Authority

Describe the supply of public housing developments:

There are 200 public housing units scattered at six sites. See Table 39. The public housing units are older units constructed in the 1970s. Most units have original services that are in need of updating or modernization. Overall condition of the units is average compared to local housing stock of similar construction and year.

Below is an inventory of subsidized housing units in Ogden and Weber County and many of these units are located in Ogden's East Central Neighborhood.

List of Government-Supported Housing Programs and Properties in Weber County

Program/Project	Address/Administrator	City	No. Vouchers/ Subsidized Units	Target Population (if Applicable)
Tenant-Based Housing Vouchers (all programs) - tenants pay 30% of income for rent				
Section 8 Housing Choice Vouchers	Ogden Housing Authority		943	
Section 8 Housing Choice Vouchers	Weber Housing Authority		146	
HUD-VASH Vouchers	Ogden Housing Authority		71	Homeless veterans
Mainstream Vouchers	Ogden Housing Authority		28	Must be disabled and non-elderly (18-61)
Shelter Plus Care	Ogden Housing Authority		35	Homeless with disability
Shelter Plus Care	Weber Housing Authority		4	Homeless with disability
Permanent Supportive Housing	Weber Housing Authority		24	Homeless with disability
Housing Opportunities for Persons with AIDS	Ogden Housing Authority		5	Homeless with AIDS
Subtotal			1256	
Public Housing (Section 8) - tenants pay 30% of income for rent				
Apple Grove	1333 Grant Ave	Ogden	28	
Galloway	2522-2536 D Ave	Ogden	12	
Kimi	663 22nd St	Ogden	24	Elderly (55+) or disabled
Lincoln Manor	608-610 Lincoln Ave	Ogden	32	
Lomond Gardens	550 Grant Ave	Ogden	76	Elderly (55+), or disabled
Sierra	235-251 28th St/2865 Childs Ave	Ogden	28	
Subtotal			200	
Project-Based Subsidized Housing (Kier) - tenants pay 30% of income for rent				
BRAMBLEWOOD APTS.	174 E. Dan Street	Ogden	68	
COUNTRYSIDE APTS.	650 North Washington Boulevard	Ogden	72	
GARDEN GROVE APTS	1155 E. 23rd Street	Ogden	20	Elderly
HERITAGE HOUSE APTS.	277 East 5000 South	Washington Terrace	34	Elderly
KARA MANOR APTS.	4965 South 425 West	Washington Terrace	43	
MADISON MANOR APTS.	2434 Madison Avenue	Ogden	46	
OGDEN SENIOR VILLA	3158 Lincoln Ave	Ogden	32	Elderly
PARKWOOD APTS	120 Dan St	Ogden	20	
RL COURTS APARTMENTS	511 Gramercy Avenue	Ogden	64	64 units of which 50 for elderly only
SEAN HERRICK APARTMENTS	194 25th Street	Ogden	86	Homeless (intuitive definition)
			485	
Project-Based Subsidized Housing (other providers) - tenants pay 30% of income for rent				
BRAMWELL COURT	2625 Gramercy Ave	Ogden	18	Disabled
EVERGREEN APTS	3455 IOWA AVE	Ogden	30	
FELLOWSHIP MANOR	2334 Monroe Blvd	Ogden	86	Elderly
FONTELLE APTS	2465 Monroe Blvd	Ogden	10	
GOLDEN LINK MANOR	1132 24th St	Ogden	30	Elderly
GRAHAM COURT	230 32nd St	Ogden	14	Disabled
NORMANDIE	610 1st St	Ogden	30	
OSMOND HEIGHTS APTS	630 23rd St	Ogden	24	
REVELLE APTS	2485 Monroe Blvd	Ogden	12	
ST. BENEDICT'S MANOR I	3000 Polk Avenue	Ogden	100	
ST. BENEDICT'S MANOR II	1469 Darling Street	Ogden	40	
THREE LINK TOWERS	2427 Jefferson Ave	Ogden	121	Elderly
UNION GARDENS	468 3rd St	Ogden	50	Elderly
VILLAGE II APARTMENTS	492 14th St	Ogden	18	
VILLAGE SQUARE	600 E 6th St	Ogden	100	Elderly and/or disabled
Subtotal			683	

Continued on next page

Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

Section 42 Low Income Housing Tax Credit LIHTC Only - tenants pay fixed below-market rent

COUNTRY WOODS APTS.	525 Park Boulevard	Ogden	167	
ELMHURST APTS.	2432 Van Buren Avenue	Ogden	15	Homeless
FAIRVIEW APTS.	526 2700 Street	Ogden	32	
HAVEN POINTE	2265 South 1100 West	West Haven	168	
HOOVER APTS.	330 East 27th Street	Ogden	23	
IMAGINE JEFFERSON	510 East 25th Street	Ogden	50	
IMAGINE JEFFERSON II	2444 Adams Ave.	Ogden	83	Homeless
KINGSTOWNE APTS.	2245 Monroe Blvd	Ogden	48	
LIBERTY JUNCTION APTS.	2353 Junction Way	Ogden	65	
LOMOND VIEW RETIREMENT APTS	620 Grant Avenue	Ogden	38	Elderly homeless or elderly disabled
MCGREGOR APTS	810 25th Street	Ogden	55	
MOUNT EYRIE APTS	1225 N 454 E	Ogden	38	
MOUNTAIN GLEN APTS.	5725 Wasatch Drive	South Ogden	66	Elderly
MT. OGDEN SENIOR HOUSING	1450 Laurel Drive	Ogden	48	Elderly
RIDGEVIEW APTS.	710 North Washington Blvd	Ogden	79	
ROYAL HOTEL	2522 Wall Avenue	Ogden	22	Mental illness
STATION SQUARE	2350 W 400 S	Roy	31	
TAMLYN APTS.	1121 Sullivan Road	Ogden	35	
THE STATION AT PLEASANT VIEW	1109 W. Spring Valley Lane	Pleasant View	64	
THE STATION AT PLEASANT VIEW II	1148 West Spring Valley Drive	Pleasant View	64	
THE STATION AT PLEASANT VIEW III	1148 West Spring Valley Drive	Pleasant View	114	
VALENCIA	461 27th Street	Ogden	122	
VICTORIA RIDGE RETIREMENT	1024 Childs Avenue	Ogden	48	Elderly
VILLA SOUTH APTS.	3757 South Grant Avenue	South Ogden	120	
WASHINGTON PARK APTS.	170 N. Washington Blvd.	Ogden	84	
Subtotal			1679	

Compiled by Jenny Gnagey, Adjunct Professor of Economics, Weber State University

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
UT002000001	83

Table 29 - 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 due to age and deferred maintenance.

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.
- Aluminum electrical wire needs to be upgraded at most sites to copper wire to include most electrical outlet and switches.
- HVAC needs to be addressed at most sites. Current systems are dated without air conditioning.
- Exterior lighting at most sites 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.

- Exterior stairs, building siding, and exterior doors at some sites are in need of repair or replacement.

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 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.
- Enforce lease to ensure tenants follow rules and are good neighbors.
- Responsive to tenant maintenance needs to ensure timely 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 effective and energy star rated. Provide central air conditions in place of window mount condensing units.
- Ensure mechanical systems are repaired or replaced resulting in less maintenance needs and tenant disruption.
- Ensure good curb appeal by maintaining yards. Insure exterior buildings are painted and in good repair.
- Encourage employment and self-sufficiency. Encourage working families to reside to deconcentrate poverty.
- Ensure public housing staff is adequately staffed and policies are updated to meet HUD's regulation and better serve clients.

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, which 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.

There are currently five emergency shelter programs operating in Weber County: Lantern House, Ogden Rescue Mission, Youth Futures, Your Community Connection and Family Promise. The 2018 annual housing inventory count reported 416 emergency shelter beds in total. The Rescue Mission and Family Promise do not receive federal funds that require data entry into HMIS, while Your Community Connection operates as a DV shelter and is prohibited from entering any personally identifying client data into HMIS by law. The Lantern House provides 70% of the shelter beds in the community. Source: Community Assessment and Strategic Plan 2019, Improving the Homeless Response System in Weber County, Prepared by Ashley Barker Tolman Shulter.

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

Table 30 - Facilities and Housing Targeted to Homeless Households

Data Source: HUD

Ogden Homeless Providers

Housing and/or Shelter Project Type	Service Provider	Demographic Served	No. of People Served	No. of Beds	Utilization Rate (beds or vouchers)
Emergency Shelter	Lantern House	Single Men	103	163	63%
		Single Women	36	50	72%
		Families	77 individuals	36	80%
Emergency Shelter	Youth Futures	Youth	Not provided	16	Not available
Emergency Shelter	Family Promise of Ogden	Families	14 families	14	100%
Emergency Shelter - Domestic Violence	Your Community Connection	Families	48 people	61	79%
Transitional Housing	Homeless Veterans Fellowship	Single Men	17	27	63%
Rapid Rehousing	Lantern House	Single Men	52	NA	NA
		Single Women	25	NA	NA
		Families	26	NA	NA
Rapid Rehousing	Your Community Connection	Single Men	1	NA	NA
		Single Women	6	NA	NA
		Families	6	NA	NA
Rapid Rehousing	Homeless Veterans Fellowship	Families	39	NA	NA
Permanent Supportive Housing	Weber Housing Authority	Single Men	11	25	70-84%
		Single Women	12		
		Families	3		
Permanent Supportive Housing	Ogden Housing Authority	Singles (Men & Women)	20	28	70-100%
		Families	4		
Permanent Supportive Housing	Homeless Veterans Fellowship	Single Men	12		8%
Single Room Occupancy	Kier Property Management	Individuals	86	86	100%
Single Room Occupancy	Problems Anonymous Action Group (PAAG)	Single Men	11	26	100%
		Single Women	14		

Other Project Type	Service Provider	No. of FTE	Demographic Served	No. of People Served
Street Outreach	Youth Futures	1	Unsheltered	41
Street Outreach	Weber Housing Authority	1	Unsheltered	
Diversion	Your Community Connection	NA	All	71% of 280 assessments diverted from shelter
Diversion	Lantern House	NA	All	65 people diverted from shelter
Prevention	Lantern House	NA	Single Men	36
		NA	Single Women	13
		NA	Families	51
		NA	Transgender	1
Prevention	Homeless Veterans Fellowship	NA	Families	8

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

A wide array of mainstream resources is used to augment the federally funded Continuum of Care (CoC) and locally funded homeless services. These mainstream benefits include one or more of the following: Supplemental Nutrition Assistance Program (SNAP) to Needy Families, Medicare, Veterans' benefits, Temporary Assistance to Needy Families, Section 8, unemployment, Social Security Assistance and other miscellaneous benefits. The vast majority of HUD funded programs support client access to mainstream resources offering case management and follow-up or assisting with screening or referral. These services help client's access services and resources to increase participation for both cash and non-cash benefit programs. The adoption of a Coordinated Entry process and procedure by the CoC will cut down on the duplication of efforts and data collection and guarantee the prompt placement of next client up toward housing stability.

Homeless and homeless prevention services in Ogden City are provided by various non-profit organizations. Through referrals and cooperative service agreements, the agencies are able to meet the health, mental health, and employment needs of homeless persons within the continuum of care. The Homeless Providers 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.

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. The Lantern House 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. Six Case Management workers at the Lantern House provide direct assistance to homeless persons. 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.

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.

Local Ogden organizations offer a wide range of health, mental health, and employment services for chronically homeless individuals and families who qualify and are ready to access them. While a segment of the chronically homeless population participates in the existing network of services, many are dealing with significant mental health and addiction issues and are not receptive to programs with parameters and guidelines for participants.

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 Permanent Supportive Housing beds, as well; those beds are designated for homeless veterans only.

Ogden city works with its partners in the Weber County Homeless Coordinating Committee (WCHCC) in the community to collaborate on providing housing and necessary supportive services to chronically homeless individuals and families. The WCHCC will continue to coordinate funding and resources to provide additional permanent housing opportunities for the chronically homeless community. Efforts include increasing outreach to chronically homeless families and veterans and streamlining the assessment and referral process for HUD-VASH, SSVF, and other programs that serve homeless veterans. In collaboration with the Continuum of Care the short-term plan is to decrease the number of homeless households with children and to continue to support and collaborate with successful programs such as a Cooperative Agreement to Benefit Homeless Individuals (CABHI) Grant program administered by Weber Housing Authority. 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.

Ogden Police Homeless Street Outreach and Weber Housing Authority Street Outreach Programs - These Programs provides basic case management to those that do not access shelter services, or that do not stay in the shelter long enough to access case management services. An outreach worker canvases the homeless camps, abandoned buildings, and places not meant for human habitation searching for families and individuals. The outreach worker strives to develop a relationship with the individual and provides them with a limited number of canned food and hygiene supplies. If the individual is interested, the relationship continues as they transition from homelessness into the housing program that best suits their need.

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

Introduction

This section provides an overview of the needs of special populations, focusing on facilities and services. The analysis of the needs and services available to special needs populations conducted for this Consolidated Plan found the top needs to be: 1) Affordable and accessible rental housing, 2) Supportive services, and 3) funding for emergency home repairs.

The Weber Housing Authority (WHA) provides the Supportive Housing Program to homeless households and the Ogden Housing Authority (OHA) provides both the Shelter Plus Care Program to homeless households and VA Supportive Housing (VASH) to veterans experiencing homelessness. Both programs provide supportive housing. The WHA Supportive Housing Program rents properties directly, with the WHA as lease and the homeless person renting under the WHA lease agreement. Under OHA's Shelter Plus Care and VASH those experiencing homelessness 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

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.

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.

Problems Anonymous Action Group, Inc. (PAAG) is a non-profit which has provided housing, socialization, and work approximation to seriously and persistently mentally ill (SPMI) individuals in Ogden since 1971. PAAG is committed to housing the mentally ill in Weber County. PAAG has 130 beds in the Weber County area. These beds are available to seriously and persistently mentally ill (SPMI) and homeless individuals active in treatment at either Weber Human Services or Davis Behavioral Health. PAAG keeps their rents low as they recognize their tenants are Social Security Income recipients and are likely to struggle financially. Our tenants not only suffer persistent mental illness, they are essentially impoverished, receiving for the most part SSI and food stamps.

Services for persons with mental disabilities are provided by a combination of private, public, and non-profit institutions. Most of these 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 may result 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 for persons with mental disabilities.

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 provides a variety of services for persons with drug or alcohol addictions, hospitalization in-patient 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. The ATC was consulted and identified these community needs: 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.

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

Roads to Independence provides supportive services for persons with physical and mental disabilities in Ogden. Persons assisted at Roads to Independence may include individuals returning from mental and physical health institutions' and persons with disabilities who are homeless. During stakeholder consultation, it was stated that there is a lack of coordination between institutions releasing patients and community-based agencies and this disconnect can negatively impact both patients and communities to which they return. The Weber County Homeless Coordinating Committee will continue to work with local hospitals and other institutions to improve the coordination of efforts for persons returning from institutions into the community.

The CABHI 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 reside. 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.

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)

The City plans to establish and allocate funds during the next year to address non homeless special needs by funding emergency home repair loans that allow low-income homeowners to address urgent home healthy and safety issues to stay in their home.

In Ogden, the Roads to Independence is a non-profit agency that provides services to people with disabilities. Its mission is to promote and enhance independence for all people with disabilities. WCHCC brings together many community service providers and works to strengthen supports and housing options for special needs population, such as victims of domestic violence, veterans and persons with disabilities. In addition, the City is a participating member of Coalition of Resources (COR) which provides a network of service providers in the community that links the individual's needs with services available in the community.

Weber Housing Authority (WHA) Supportive Housing Program - The Supportive Housing Program provides voucher-based rental assistance linked with case management services. This program is offered to high barrier, homeless, disabled, unaccompanied households who do not hold the lease in their own name (WHA hold the master lease on the unit). The program pulls households from a community homeless waiting list that prioritizes individuals based on vulnerability. The goal of the program is to assist homeless individuals strive for self sufficiency. The Weber Housing Authority holds the master lease on the unit.

WHA Shelter Plus Care Program - The Shelter Plus Care Program provides voucher based rental assistance linked with case management services. This program is offered to homeless, disabled, unaccompanied individuals who hold the lease in their own name. The program pulls individuals from a community homeless waiting list that prioritizes individuals based on vulnerability. The goal of the program is to assist homeless individuals strive for self-sufficiency.

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 and special needs persons in Ogden and in the region. In Ogden, the Roads to Independence provides a variety of housing and supportive services for persons with disabilities. Services include class instruction / personal growth classes, independent living services, assistive technology and home modification services, nursing home transition program, recreation and community integration activities, and ADA advocacy.

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))

See above narrative.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

As a recipient of HUD CDBG and HOME Entitlement funds, the City is committed to Affirmatively Further Fair Choices for all residents and prepared an Analysis of Impediments to Fair Housing choice (AI). The AI process included a review of HUD's Affirmatively Furthering Fair Housing data and maps as it relates to disparities between whites and minority populations. RCAPs were examined to identify what barriers to fair housing, as it relates to segregation and integration, are present; as well as changes or migration of specific populations that creates RCAP. RCAP have changed over time in Ogden. Data identifies Census Tract 2018 as a newly identified RCAP. In addition, Ogden City has undertaken a number of studies and analyses to better understand and respond to housing affordability issues that are challenging the city and its low to moderate income residents.

The ConPlan process, Ogden's Strategic Plan, the Analysis of Impediments to Fair Housing (AI), and Homeless Community Assessment & Strategic Plan 2019 findings and public outreach identified a number of common trends and concerns among the city's population. These concerns include:

- Fears of displacement and gentrification resulting from revitalization strategies and strong market forces
- Section 8 and other program's do not provide sufficient subsidies to cover the cost of housing in Ogden
- The rate of population growth is contributing to the rise in home values and limiting the supply of available, decent and affordable rental units
- Wage growth and economic opportunities for low-income residents is not keeping pace with the growing cost of housing
- The quality of affordable housing for LMI households
- High foreclosure and eviction rate in Ogden and help is needed for renters.
- Home ownership opportunities for low to moderate income residents are limited by the high cost of housing units and lack of sufficient supply of available housing units.
- The housing affordability.
- The Racially Concentrated Areas of Poverty may have direct and substantial impact on fair housing choice, disproportionately affecting minority residents.
- The rising cost of housing is pushing more people to homelessness.
- Not an adequate supply of housing for low income persons.

In response to these concerns, the City has selected Programs to address the ConPlan Priority Needs and developed a NRSA and an AI. The City has modified the NRSA to include Census Tract 2018 and will target resources to foster more housing opportunities, as well as to invest in economic development programs that promote living-wage job creation in the area. The NRSA is an important tool, providing the city a means to direct resources to areas with low opportunity which are characterized by high poverty, high proportion of rental housing, unemployment and low educational attainment. This AI has provided an assessment of Ogden's population demographics, RCAPs, employment trends, housing market conditions, educational attainment, housing needs, foreclosures and evictions, and private lending practices, which provides a framework to identify impediments to fair housing choice and corrective actions. Although many issues that affect fair housing choice have been identified, the city is limited in resources and ability to impact all areas. The City adopts a set of impediments and action items to address those impediments to fair housing choice in the AI, see the AI.

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, as identified in the Strategic Plan process, 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.

Economic Development Market Analysis

Largest Industries

Weber County - 1st Quarter 2019				
Industry Sector	Average Employment	# Establishments	Share of Employment	Average Annual Wage
Manufacturing	14,645	303	13.3%	\$ 58,296.00
Health Care and Social Assistance	13,854	780	12.6%	\$ 48,624.00
Retail Trade	12,564	744	11.4%	\$ 30,528.00
Education Services	11,249	147	10.2%	\$ 32,952.00
Public Administration	9,614	130	8.7%	\$ 49,728.00
Admin., Support, Waste Mgmt, Remediation	8,355	389	7.6%	\$ 27,828.00
Accommodation and Food Services	7,813	425	7.1%	\$ 15,168.00
Construction	6,748	875	6.1%	\$ 53,592.00
Professional Scientific & Technical Svc	4,958	675	4.5%	\$ 55,608.00
Finance and Insurance	4,843	354	4.4%	\$ 56,340.00
Wholesale Trade	3,650	268	3.3%	\$ 52,884.00
Transportation and Warehousing	3,403	179	3.1%	\$ 46,476.00
Arts, Entertainment, and Recreation	2,755	94	2.5%	\$ 17,124.00
Other Services (except Public Admin.)	2,750	415	2.5%	\$ 31,620.00
Real Estate and Rental and Leasing	912	354	0.8%	\$ 36,156.00
Information	841	74	0.8%	\$ 44,448.00
Management of Companies and Enterprises	414	41	0.4%	\$ 85,716.00
Agriculture, Forestry, Fishing & Hunting	383	21	0.3%	\$ 62,532.00
Utilities	341	25	0.3%	\$ 69,732.00
Mining	38	8	0.0%	\$ 59,436.00

Data Source: Employment and Wages, Weber County, 2019Q1: <https://jobs.utah.gov/jsp/utalmis/#/industry/list>

Table 31 – Occupations by Sector

Labor Force vs Available Jobs

Available Labor Force

Area	Unemployment Rate	Persons in Labor Force	Employed Persons	Unemployed Persons	Population	Period
Utah	2.8%	1,601,441	1,556,358	45,083	2,993,941	Aug, 2019
MSA: Ogden-Clearfield	2.8%	338,831	329,348	9,483	642,274	Aug, 2019
Weber County	3.0%	129,232	125,311	3,921	244,101	Aug, 2019
Ogden City	3.3%	42,938	41,505	1,433	85,497	Aug, 2019

Data Source: Local Area Unemployment Statistics (LAUS), <https://www.bls.gov/data/>

Travel Time to Work

Duration	Percent
10-14 Minutes	18.2%
15-19 Minutes	21.5%
20-24 Minutes	20.0%
24-29 Minutes	14.0%
30-34 Minutes	5.3%
35-44 Minutes	7.5%
45-59 Minutes	2.7%
60 or more Minutes	4.4%

Data Source: Commuting Characteristics:
2013-2017 American Community Survey 5-Year Estimates;
<https://factfinder.census.gov/>

Table 32 - Labor Force

Table 33 - Travel Time

Education:

Educational Attainment	Ogden City			
	18-24 years	25 + Years	% of 18+ Population	Poverty Rate
Total; Estimate; Population	10,020	52,388		
No High school graduate (includes equivalency)	1,649	9,056	17.2%	29.7
High school graduate (includes equivalency)	3,325	15,175	29.6%	19.5
Some college or associate's degree	4,698	17,792	36.0%	15.3
Bachelor's degree or higher	348	10,365	17.2%	7.5

Comparative Analysis

18+ Years and NOT High school graduate (includes equivalency)

Geographic Area	Percent
NRSA: Ogden city, Utah	25.5%
Ogden city, Utah	17.2%
Weber County, Utah	10.5%
Ogden-Clearfield, UT Metro Area	7.7%
Orem city, Utah	8.0%
Provo city, Utah	5.9%
Salt Lake City city, Utah	11.3%
Salt Lake County, Utah	9.3%
Utah	8.2%

Data Source: Population & Educational Attainment (by census tract); 2013-2017 American Community Survey 5-Year Estimates; <https://factfinder.census.gov/>

18+ Years and NOT High school graduate (includes equivalency)

Geographic Area	Percent
Ogden city, Utah	17.2%
NRSA: All Census Tracts	25.5%
NRSA: Census Tract 2008, Weber County, Utah	18.4%
NRSA: Census Tract 2009, Weber County, Utah	30.9%
NRSA: Census Tract 2013.01, Weber County, Utah	27.5%
NRSA: Census Tract 2013.02, Weber County, Utah	27.0%
NRSA: Census Tract 2011, Weber County, Utah	14.9%
NRSA: Census Tract 2012, Weber County, Utah	25.0%
NRSA: Census Tract 2018, Weber County, Utah	39.9%
Ogden-Clearfield, UT Metro Area (EXCLUDING OGDEN)	6.1%
Weber County, Utah (EXCLUDING OGDEN)	6.7%
Ogden city, Utah (EXCLUDING NRSA)	14.4%

Data Source: Population & Educational Attainment (by census tract); 2013-2017 American Community Survey 5-Year Estimates; <https://factfinder.census.gov/>

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

As reported in the Table above, Largest Industries - Weber County 1st Quarter 2019, the largest employment sector in Ogden is manufacturing which includes 14,645 jobs in Weber County. Utah Workforce Service Employment Data 1st Quarter 2019 estimates that Manufacturing holds the highest share of employment by industry sector, followed by Health Care and Social Assistance, and then Retail Trade as the major employment industries in Weber County. In addition, the Ogden City labor market has a relatively high share of health services and profession, Public administration and business services.

County-wide manufacturing represents 13 percent of all jobs and at the state level manufacturing accounts for 10 percent of total jobs. Manufacturing is the highest wage sector with an average annual wage of \$58,296. The second ranking sector is Health Care and Social Assistance with 12.6% share of employment in the county and an average annual wage of \$48,624. The third ranking sector is Retail trade which employs over 12,500 workers in Weber County. Education services ranks fourth in share of employment in Weber County. 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 City ("City") possesses more jobs than workers in the City's labor force, making the City a crucial employment center for both the County and the region at-large. 50.2% (41,505 persons) of Ogden City's residents participate in the labor force. However, City Employers collectively maintain 66,255 jobs. 59.3% jobs in Weber County ("County") are located it's' county seat, Ogden City. The City's Unemployment Rate as of December 2019 is 2%, down from December 2018 unemployment rate at 2.9%. Ogden City residents mean travel time to work is 20.3 minutes. The City's Median for one earner is \$34,258, which is 39.5% less than the Weber County at 35.9% and less than the Region (Ogden-Clearfield MSA).

Median Income - One Earner

Geographic Area	Median Income (1 earner)	% higher than City
MSA: Ogden-Clearfield	\$ 53,452.00	35.9%
Weber County	\$ 56,656.00	39.5%
Ogden City	\$ 34,258.00	NA

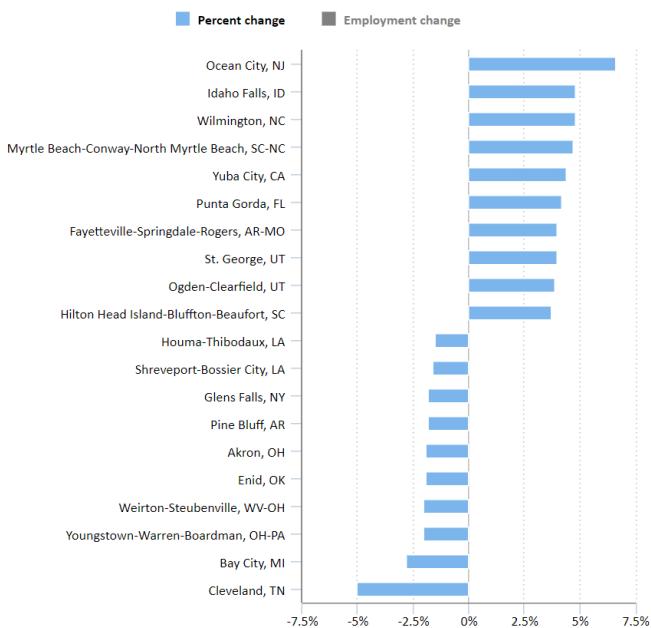
Data Source: Median Income In The Past 12 Months (In 2018 Inflation-Adjusted Dollars):
2018 American Community Survey 1-Year Estimates; <https://data.census.gov/>

45 metro areas had increases in nonfarm employment from December 2018 to December 2019

FEBRUARY 13, 2020

Forty-five metro areas had increases in nonfarm employment from December 2018 to December 2019, and 344 were essentially unchanged. The largest statistically significant over-the-year percentage increases in employment occurred in Idaho Falls, Idaho, and Wilmington, North Carolina (4.8 percent each), and Myrtle Beach-Conway-North Myrtle Beach, South Carolina-North Carolina (4.7 percent).

Change in nonfarm employment by metropolitan area, December 2018 to December 2019, by top ten largest percent gains and losses, not seasonally adjusted



Source: Bureau of Labor Statistics, U.S. Department of Labor, *The Economics Daily*, 45 metro areas had increases in nonfarm employment from December 2018 to December 2019 on the Internet

at <https://www.bls.gov/opub/ted/2020/45-metro-areas-had-increases-in-nonfarm-employment-from-december-2018-to-december-2019.htm> (visited February 24, 2020).

Available Labor Force

Area	Unemployment Rate	Persons in Labor Force	Employed Persons	Unemployed Persons	Population
Utah	2.8%	1,601,441	1,556,358	45,083	2,993,941
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Ogden City	3.3%	42,938	41,505	1,433	85,497

Data Source: Local Area Unemployment Statistics (LAUS), August 2019, <https://www.bls.gov/data/>

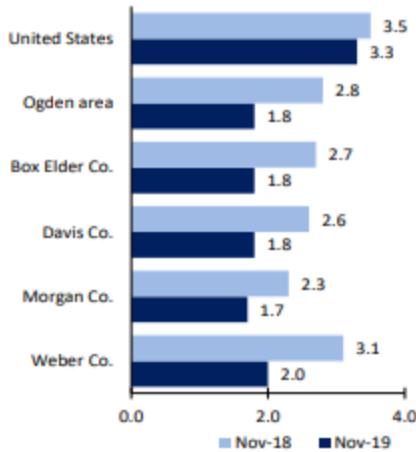
Box Elder, Weber, Morgan and Davis Counties – Regional Area Economic Summary

Updated January 07, 2020

This summary presents a sampling of economic information for the area; supplemental data are provided for regions and the nation. Subjects include **unemployment**, **employment**, **wages**, **prices**, **spending**, and **benefits**. All data are not seasonally adjusted and some may be subject to revision. Area definitions may differ by subject. For more area summaries and geographic definitions, see www.bls.gov/regions/economic-summaries.htm.

Unemployment rates for the nation and selected areas

Unemployment rates

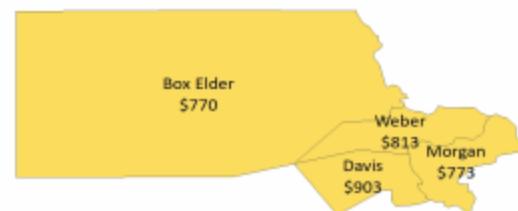


Source: U.S. BLS, Local Area Unemployment Statistics.

Average weekly wages for all industries by county

Ogden area, second quarter 2019

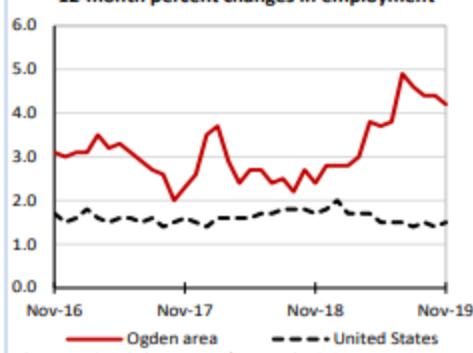
(U.S. = \$1,095; Area = \$854)



Source: U.S. BLS, Quarterly Census of Employment and Wages.

Over-the-year changes in employment on nonfarm payrolls and employment by major industry sector

12-month percent changes in employment



Source: U.S. BLS, Current Employment Statistics.

Ogden area employment (number in thousands)	Nov. 2019	Change from Nov. 2018 to Nov. 2019	
		Number	Percent
Total nonfarm	276.0	11.0	4.2
Mining, logging, and construction	21.4	1.3	6.5
Manufacturing	35.5	0.7	2.0
Trade, transportation, and utilities	48.0	0.2	0.4
Information	1.9	0.0	0.0
Financial activities	11.0	0.3	2.8
Professional and business services	32.6	2.5	8.3
Education and health services	37.9	2.9	8.3
Leisure and hospitality	26.9	2.2	8.9
Other services	7.1	0.2	2.9
Government	53.7	0.7	1.3

Source: U.S. BLS, Current Employment Statistics.

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Box Elder, Weber, Morgan and Davis Counties – Regional Area Economic Summary, Jan. 2020

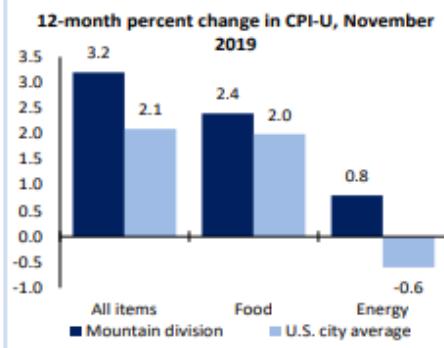


Five Year Consolidated Plan 2021-2025 Amendment #2

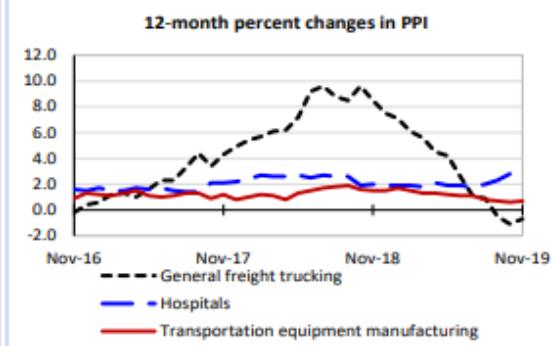
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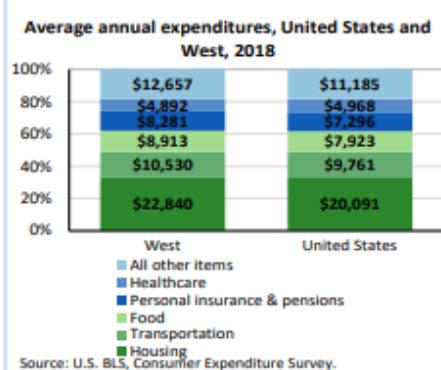
Over-the-year change in the prices paid by urban consumers for selected categories



Over-the-year changes in the selling prices received by producers for selected industries nationwide



Average annual spending and percent distribution for selected categories



Average hourly wages for selected occupations

Occupation	Ogden area	United States
All occupations	\$22.16	\$24.98
Mechanical engineers	42.26	44.62
Logisticians	36.84	37.85
Accountants and auditors	34.03	37.89
Human resources specialists	28.45	32.11
Dental assistants	15.83	19.12
Retail salespersons	13.14	13.61

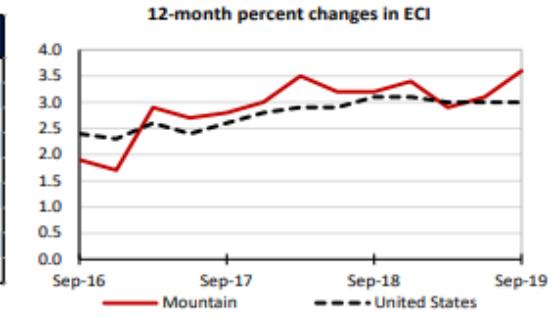
Source: U.S. BLS, Occupational Employment Statistics, May 2018.

Employer costs per hour worked for wages and selected employee benefits by geographic division

Private industry, September 2019	Mountain (1)	United States
Total compensation	\$33.77	\$34.77
Wages and salaries	24.10	24.38
Total benefits	9.67	10.38
Paid leave	2.37	2.50
Vacation	1.19	1.29
Supplemental pay	0.97	1.12
Insurance	2.50	2.78
Retirement and savings	1.29	1.31
Legally required benefits	2.54	2.68

(1) The states that compose the Mountain census division are: AZ, CO, ID, MT, NV, NM, UT, and WY.
Source: U.S. BLS, Employer Costs for Employee Compensation.

Over-the-year changes in wages and salaries



Mountain-Plains Information Office • BLSInfoKansascity@bls.gov • <https://www.bls.gov/regions/mountain-plains> • 816-285-7000



Source: U.S. Bureau of Labor Statistics (BLS); https://www.bls.gov/regions/mountain-plains/summary/blssummary_ogden.pdf

Even with an abundance of nearby jobs that have Average Annual Wages that exceed the City's Median Income, and located within a commuting distance that is less than the Mean Travel Time for the City residents, the City experiences higher Poverty Rates communities in the region and the State.

The City has 17.7% of its residents that are over 18 year old that are not high school graduates (or equivalent). While the State only has 8.2% of its residents that are over 18 year old that are not high school graduates (or equivalent). The City's Neighborhood Revitalization Strategic Area ("NRSA") has 25.5% of its residents that are over 18 year old that are not high school graduates (or equivalent). Poverty Rates are higher the less education an individual has attained.

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 a thriving 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.

Infrastructure needs would include transforming the area from just day use to a safe and attractive 24-hour community. During the Ogden Onboard Study public comments, vision workshop, online survey, pop-up events and focus groups identified the following community needs: improved conditions for biking and walking, improved streetscape, adding places to work, shop and/or entertainment, adding green spaces, more places to live and saving/rehabilitating existing business buildings. In addition, during the ConPlan process stakeholder and resident comments identify the need for more living-wage jobs and more financial resources for expanding businesses or new business start-ups.

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 home to commercial buildings and a light industrial/business park with approximately 3,062,268 square feet of manufacturing and light industrial space. The city's recent public investments (included HUD 108 loan) have prompted participation and additional investment by the private sector. While at the same time it offers 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 included 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. Infrastructure of roads, sewer and power access have been complete. Business recruit is underway. The City estimates that approximately 100-500 new jobs will be created over the life of the Project. Currently there are 37 full-time equivalent permanent new jobs created.

EDA: Ogden City continues to report on the outcomes of two EDA-funded projects in Ogden:

- The EDA provided a grant of \$1,000,000 to Ogden City in 2012 to help fund development of Startup Ogden, a center for training software and tech workers, along with the tech-based businesses that employ them. As of 2018, the project had resulted in the creation of 90 jobs, as reported on the 6-year GPRA report submitted by Ogden City.
- In 2015, the EDA provided a grant of \$2,181,000 to Ogden City to fund construction of a new 24-inch waterline needed to support development of the Ogden Business Exchange, a new business and industrial park. As of 2015, the project had resulted in \$11.8 million of private investment and the creation of 37 jobs, as reported on Ogden City's 3-year GPRA report.

EPA: Ogden City is a member of the Wasatch Brownfields Coalition (WBC), which received and manages EPA grant funding for a brownfields revolving loan fund (RLF). The WBC RLF made a low-interest loan to Ogden City's Redevelopment Agency in 2016 to support environmental remediation for the Ogden Business Exchange, a new business and industrial park. The loan amount was \$392,400, and was repaid in full in 2019.

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

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.

ECONOMIC SNAPSHOT

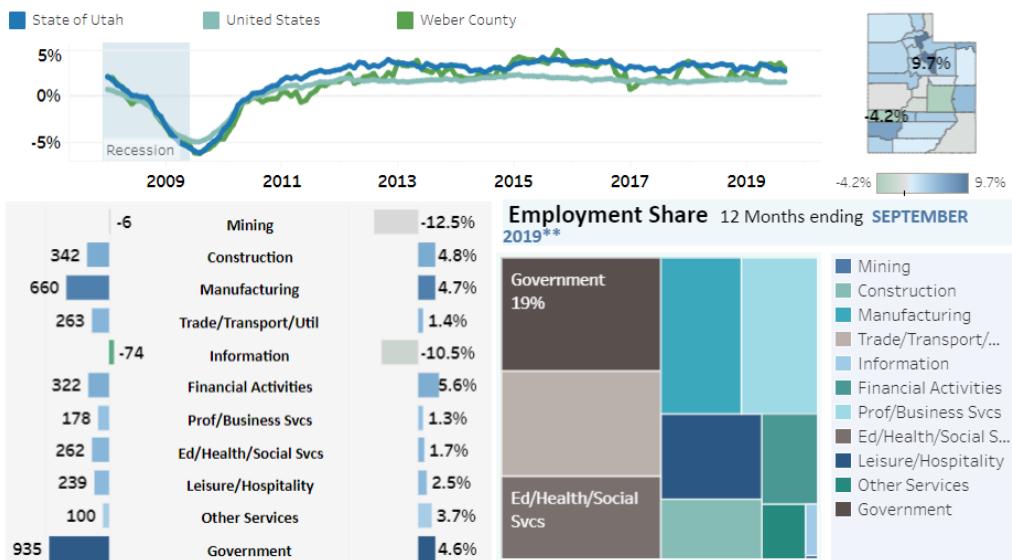
Weber County

Weber County

Updated 1/29/2020

Year-to-Year Change in Nonfarm Jobs SEPTEMBER 2019*

↑ 3,220



Source: Utah Department of Workforce Services <https://jobs.utah.gov/wi/data/misstats/lmi/>

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. Ogden City's Business Development Division supports Ogden and Weber School Districts, WSU, Ogden Tech College, Hill Airforce Base and Utah Advanced Materials & Manufacturing Initiative along with other Workforce Alignment initiatives. Ogden City participated in Weber State University (WSU's) initiative to create a Regional Workforce Development Plan and a Personnel Recruitment and Retention Program.

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. 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. Ogden City participates in the Comprehensive Economic Development Strategy (CEDS) maintained by the Wasatch Front Economic Development District. The City also maintains its own economic development strategy and plan.

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.

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

- Business formation and growth: Ogden City uses CDBG funds for the small business and microenterprise loan programs, as a primary strategy to improve access to capital for start-ups and small businesses. CDBG funds also support Ogden City's Business Information Center (BIC), which is a public service activity that helps grow businesses in Ogden. The BIC connects businesses with needed counseling, training, and other resources. The BIC provides needed resources by working with partners such as SCORE, the Weber State University SBDC, and the Utah Hispanic Chamber of Commerce.
- Capital formation: In addition to the business loan programs cited above, the city connects businesses to both traditional lenders and non-traditional capital sources, participates in the Business Loans of Utah (BLU) program, and supports businesses and investors with the use of federal programs such as New Market Tax Credits and Opportunity Zones.
- Business attraction and retention: Ogden City uses CDBG and Section 108 funds to redevelop blighted and distressed areas in Ogden into employment centers, creating the real estate products required for business attraction and retention. For example, the Ogden Business Exchange project transformed an abandoned stockyards into a new business and light industrial park. The Ogden Business Exchange has allowed existing businesses such as ENVE Composites and Enable Utah to grow in Ogden, and has helped to attract new businesses such as Selle Royal/SR56. This project has resulted in significant retention and creation of jobs.

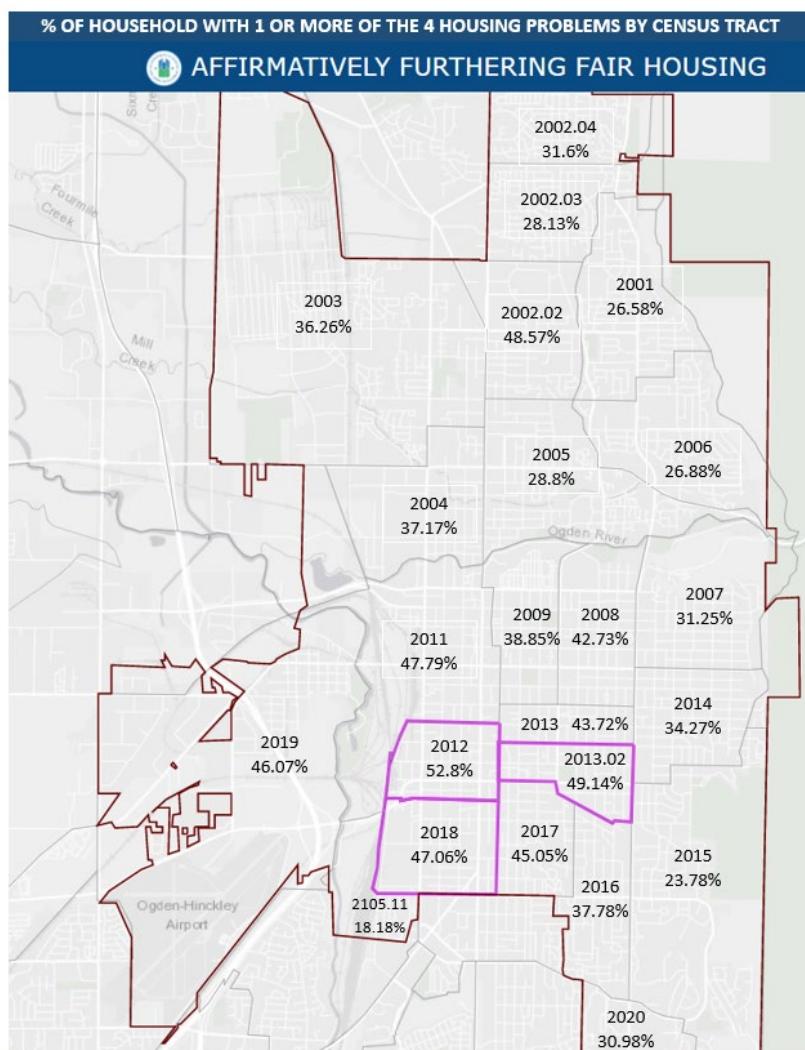
Discussion

To provide long-term solutions for residents that must contend with the country's housing affordability crisis, 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, 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.

MA-50 Needs and Market Analysis Discussion

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

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD provided map on the following page shows the share of households within each census tract that have least one of these housing problems. A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are many census tracts with a concentration of housing problems scattered throughout Ogden.

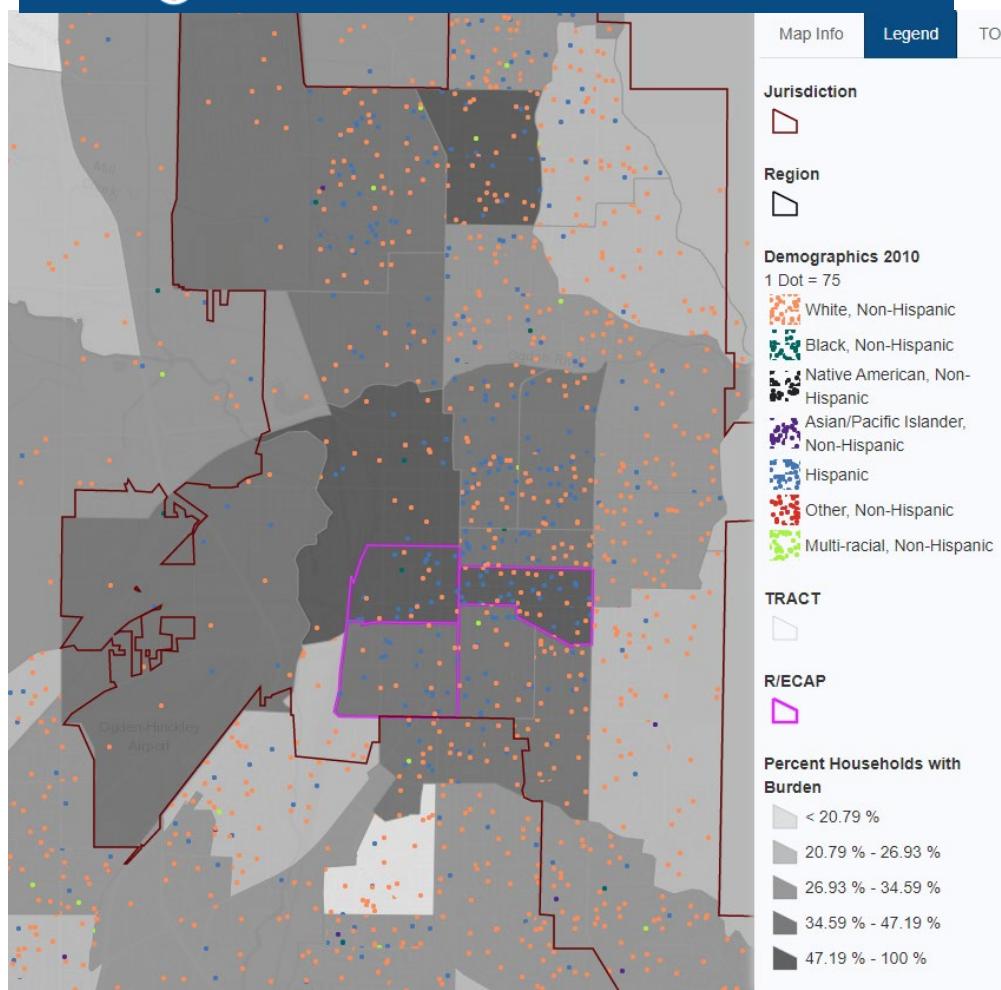


Note: Census Tracts highlighted in pink are identified by HUD as Racially Concentrated Areas of Poverty.

Source: HUD AFFHT0004 Map 12: CHAS data 2009-2013 (updated: Nov 2017) CT: 2012, 2013.02, 2018

% OF HOUSEHOLD WITH COST BURDEN BY CENSUS TRACT

AFFIRMATIVELY FURTHERING FAIR HOUSING



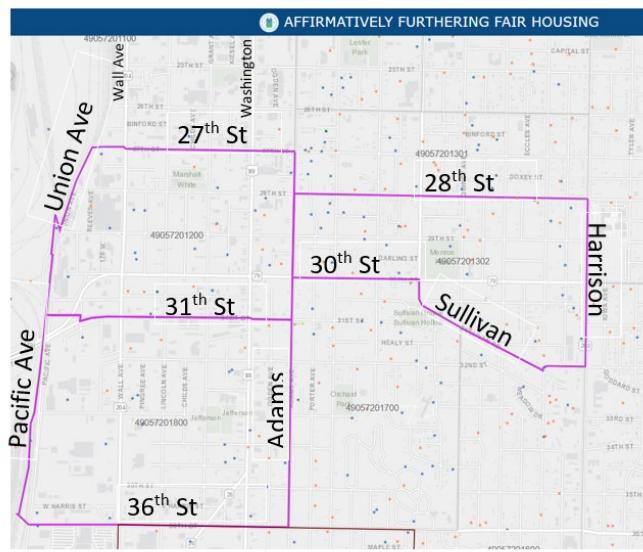
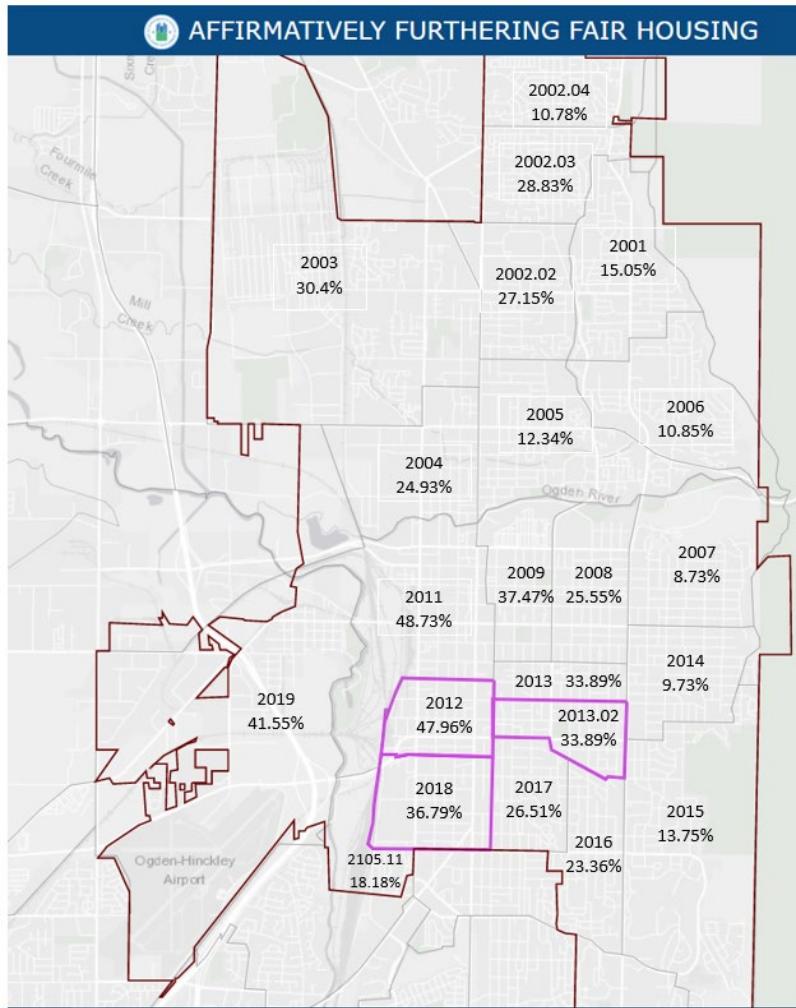
Source: HUD AFFHT0004 Map 12: CHAS data 2009-2013 (updated: Nov 2017)
 CT: 2012, 2013, 2018

Over half of the households in Ogden live in census tracts with 30% or more of the households experiencing one or more of the four housing problems. Census tracts where more than 40% of households have a housing need are generally located in areas of the county that are predominantly populated by Hispanics or other minority residents.

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

The Ogden City Poverty Rate by Census Tract Map shows the lowest-income census tracts. Three Census Tracts 2019, 2011 and 2012, have over 40% of population with incomes below the poverty rate.

Poverty Rate by Census Tracts



Racially Concentrated Areas of Poverty – Boundaries Map

RCAP and ECAP areas

HUD has developed the concepts of racially and ethnically concentrated areas of poverty (RCAP/ECAP). There are three census tracts in Weber County that qualify as RCAPs/ECAPs *Figure 3*. All three 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.

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.

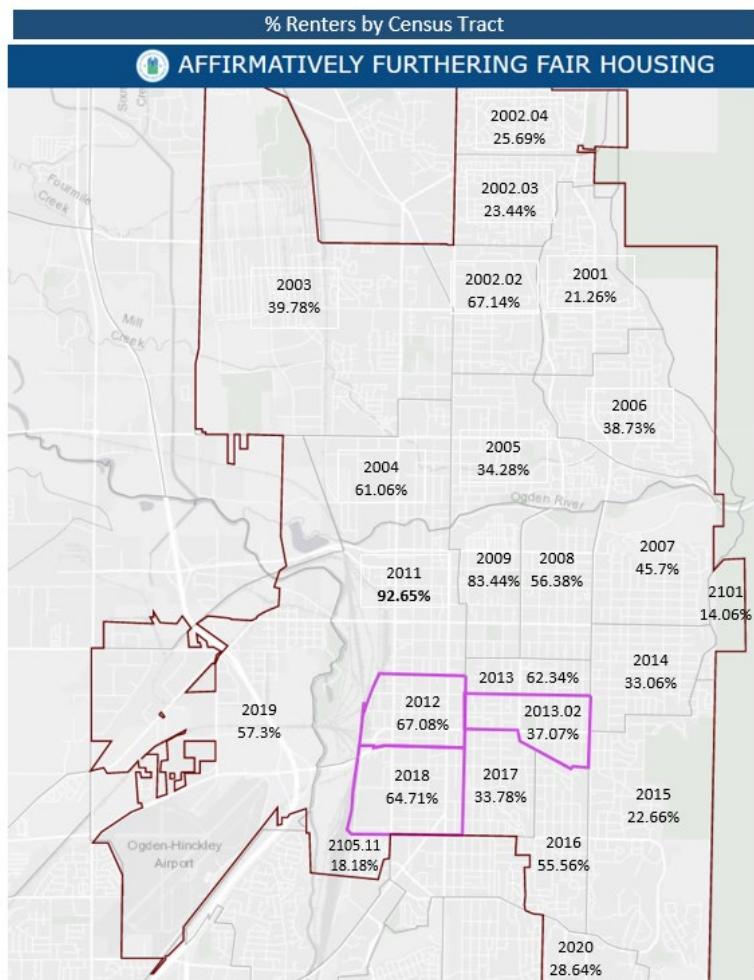
The racial and ethnic composition of the poor in the context of the entire county population demographics illustrates the disparities in income between the minority and non-minority populations in the county. Minorities comprise 21.9 percent of the county population but represent 43 percent of the poor.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

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 2012 there were 1,057 occupied housing units and over 79 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 37 percent.



The Table below identifies the demographics of households with disproportionate housing needs. As defined by HUD, any group that has 10 percentage points above the percent for Total households with one of the four housing problems is disproportionately impacted by great housing needs. The Table below reveals that all non-white race/ethnic categories in Ogden experience a disproportionate greater housing need; Blacks, Hispanics and Other Non-Hispanics experience a disproportionate greater severe housing need; and Blacks and Other Non-Hispanics experience a disproportionate greater severe housing cost burden.

Disproportionate Housing Needs Analysis
Demographics of Households with Disproportionate Housing Needs

Demographics of Households with Disproportionate Housing Needs	Ogden		
	# with problems	# households	% with problems
Households with any of 4 housing problems			
Race/Ethnicity			
White, Non-Hispanic	6,630	21,338	31.07%
Black, Non-Hispanic	289	568	50.88%
Hispanic	3,084	6,289	49.04%
Asian or Pacific Islander, Non-Hispanic	239	438	54.57%
Native American, Non-Hispanic	205	420	48.81%
Other, Non-Hispanic	199	377	52.79%
Total	10,665	29,463	36.20%
Household Type and Size			
Family households, <5 people	4,305	15,293	28.15%
Family households, 5+ people	2,225	4,165	53.42%
Non-family households	4,125	10,004	41.23%
Source: Prepared by Jenny Gnagey, WSU Professor, May 2019			
Note: Data Sources: CHAS			
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).			

Ogden	# with severe problems			% with severe problems
	# with severe problems	# households	% with severe problems	
Households with any of 4 Severe Housing Problems				
Race/Ethnicity				
White, Non-Hispanic	3,110	21,338	14.57%	
Black, Non-Hispanic	229	568	40.32%	
Hispanic	1,859	6,289	29.56%	
Asian or Pacific Islander, Non-Hispanic	72	438	16.44%	
Native American, Non-Hispanic	90	420	21.43%	
Other, Non-Hispanic	109	377	28.91%	
Total	5,475	29,463	18.58%	
Source: Prepared by Jenny Gnagey, WSU Professor, May 2019				
Note: Data Sources: CHAS				
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	Ogden		
	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity			
White, Non-Hispanic	2,745	21,338	12.86%
Black, Non-Hispanic	200	568	35.21%
Hispanic	1,205	6,289	19.16%
Asian or Pacific Islander, Non-Hispanic	50	438	11.42%
Native American, Non-Hispanic	90	420	21.43%
Other, Non-Hispanic	105	377	27.85%
Total	4,395	29,463	14.92%
Household Type and Size			
Family households, <5 people	1,873	15,293	12.25%
Family households, 5+ people	529	4,165	12.70%
Non-family households	1,984	10,004	19.83%
Source: Prepared by Jenny Gnagey, WSU Professor, May 2019			
Note 1: Severe housing cost burden is defined as greater than 50% of income.			
Data Sources: CHAS Table AFFH0004			

Are there any community assets in these areas/neighborhoods?

RCAPs census tracts in Ogden contain many assets and amenities. The population that resides in these census tracts is one of the most diverse in the state and region making cultural diversity and the community amenities the greatest assets in these neighborhoods. Two Community Centers are located in the NRSA, the Marshall White Center and Ogden Weber Community Action Partnership (OWCAP) community center are located in Census Tract 2018. In addition, There are significant numbers of affordable single-family homes in the RCAP with reasonable transportation access to high employment centers in the Central Business District, Business Depot of Ogden, 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.

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.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

According to the State of Utah Hazard Mitigation Plan, Hazard mitigation as defined by FEMA is any action taken "to reduce loss of life and property by lessening the impact of disasters." These actions are long-term solutions that protect life and property from hazard events by reducing or eliminating long-term risk. Utah 2019 Hazard Mitigation plan identifies flood, earthquake, and wildfire as the most significant hazards in the state. These three types of hazards were found to be the greatest risk through analysis of historical data, past occurrences, and the result of the vulnerability. Other hazards are of risk, such as droughts and severe storms, however both of these may contribute to flooding and wildfires. The Purpose of the State Hazard Mitigation Plan (SHMP) is to identify natural hazards and their impacts on citizens and infrastructure within the state. The SHMP provides updates on the state's progress of building resilience through mitigation.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In a survey done by Envision Utah, 82% of Utahn respondents preferred growth that limits the consumption of land with residences built near emergency and other services. This goal can be achieved by building a network of mixed-use centers that provide diverse housing and transportation choices and avoid development in hazardous areas such as on fault lines, in liquefaction zones and in floodplains. Pursuing this development pattern has the potential to reduce the amount of developed land by 91,000 acres between 2014 and 2050. Centers are appearing in regional plans across the state. Ogden City uses a variety of land use policies and regulations to promote affordable housing development. Ogden City adheres to state directives in planning for land use. In addition, many of Ogdens older neighborhoods are unreinforced masonry (URM) homes that cannot withstand the shaking of a large earthquake.

Utah's land use and development is often defined by the state's transportation system. About 1,400 miles of railroad track stretch throughout Utah; all lines converge in the Salt Lake and Ogden metropolitan areas allowing second morning service to 90% of the western U.S. Salt Lake City is the western-most point from which all west-coast cities can be directly served without backtracking.

Ogden City has a storm water master plan. We have past, current, and future projects to restore the river, repair existing storm drain structures, add additional detention area, and retrofitting. Ogden has zoning laws, development codes, and outreach programs. In addition, Ogden City has lead the way in restoring a section of Ogden river using FEMA grants to restore a section of the Weber river to mitigate flood hazards.

Source: Utah Division of Emergency Management, 2019 Utah State Hazard Mitigation Plan

Strategic Plan

SP-05 Overview

Strategic Plan Overview

ConPlan/AAP FY21 Amendment #2

In response to ongoing community needs and the evolving impact of COVID-19, Ogden City proposes to repurposes a portion of existing CDBG-CV funds to support public improvements in designated target areas. This amendment aligns with HUD's guidance on eligible uses of CDBG-CV resources and aims to address the long-term health, safety, and economic recovery needs of low- and moderate-income residents. The reallocated funds will support infrastructure and facility improvements—such as sidewalks, lighting, and accessibility upgrades—that enhance public spaces, promote social distancing, and improve overall community resilience to prevent or prepare for future coronavirus outbreaks.

Ogden's Five Year Consolidated Plan 2021-2025 (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 plan provides a comprehensive overview of how the City will partner with other community stakeholders to provide decent affordable housing, a suitable living environment and expanded economic development opportunities, principally benefiting low- and moderate-income persons. The ConPlan 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 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.

During preparation of the ConPlan, as of March 2020, the City, as well as the State of Utah and the country, are taking preparatory actions to stop the spread of COVID-19. The Governor of Utah has ordered directives that close schools state-wide and encourage people to stay home rather than shop and dine-out. These precautionary measures are impacting small business in Ogden with a loss of revenues. As a result, the city is implementing an **Urgent Need** certification to assist local small businesses in urgent need and is applying for CDBG-CV Entitlement funds for the response to COVID-19 pandemic as allocated by CARES Act. The City programs CDBG-CV funding to Small Business Loan Program and Micro-enterprise loan program to mitigate the impact of COVID-19 and assist businesses in urgent need.

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

Geographic Area

Table 34 - Geographic Priority Areas

1	Area Name:	CDBG STRATEGY AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	Concentration of Low- to Moderate-Income (LMI) Census Tracts.
	Identify the neighborhood boundaries for this target area.	The CDBG Strategy Area consists of Ogden City census tracts which have a population over 50% of households have LMI. The following Census Tracts 2001, 2002.02, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2011, 2012, 2013, 2016, 2017, 2018, and 2019 in Ogden.
	Include specific housing and commercial characteristics of this target area.	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.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	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.
	Identify the needs in this target area.	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.

	What are the opportunities for improvement in this target area?	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.
	Are there barriers to improvement in this target area?	Barriers include aging infrastructure and housing, crime (real and perceived) that inhibit private investment and low incomes.
2	Area Name:	CENTRAL BUSINESS DISTRICT
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Commercial
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries of the Central Business District (CBD) includes 20th Street to 27th Street and Wall Avenue to Adams Avenue.

Include specific housing and commercial characteristics of this target area.	<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>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>During the development of the Central Business District Community Plan, citizen comments and information were collected in several steps. The Planning Commission met and taking recommendations from the Citizen Advisory Committee and public input meetings formulated the vision statements and objectives for the CBD Community Plan.</p>
Identify the needs in this target area.	<p>Increased employment and 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.</p>

	<p>What are the opportunities for improvement in this target area?</p>	<p>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.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>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.</p>
<p>4</p>	<p>Area Name:</p>	<p>NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)</p>
	<p>Area Type:</p>	<p>Strategy area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	<p>9/1/2000</p>
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	<p>Comprehensive</p>
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</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, Jefferson Neighborhood and the Central Business District. This area is concurrent with six Census tracts: 2008, 2009, 2011, 2012, 2013.01, 2013.02 and 2018. The specific boundaries are Harrison Boulevard west to the Weber River and the Ogden River south to the 30-36th Street entryway.</p>

Include specific housing and commercial characteristics of this target area.	<p>The NRSA has total population of 21,226. It is estimated that there are 9,249 housing units—27% of homes are owner-occupied whereas 59% are renter-occupied and 14% are vacant. The median Housing Age is 73 years for homes within the NRSA. 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 7,975 households 34.18% are below poverty line and 83.4% have incomes of 80% of the Area Median Income (AMI) or below. FFIEC estimates for 2019 is that 34% of households in the NRSA target area are living in poverty.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<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.</p>
Identify the needs in this target area.	<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>
What are the opportunities for improvement in this target area?	<p>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.</p>
Are there barriers to improvement in this target area?	<p>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.</p>

5	Area Name:	TRACKLINE Economic Development Area (EDA)
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	80.28% of the population of Census Tract 2019 are LMI households and 41.55% of the population is below the poverty line. CT 2019 has an 8.5% housing vacancy rate. 51% of occupied housing units are renter occupied.
	Revital Type:	Commercial
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Trackline EDA boundaries begin North at approximately 21 st Street and extends from the Weber River west to the West boundaries of Ogden City and as far South as the southern city boundaries.
	Include specific housing and commercial characteristics of this target area.	The principal streets for the commercial area are 24th Street, Exchange Road and B Avenue. Approximately 3,062,286 square feet of commercial, manufacturing and light industrial space. The Trackline Economic Development Area (EDA) and was previously used as a stockyard and livestock exchange. 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 is in the Trackline project area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	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.
	Identify the needs in this target area.	Within the Trackline EDA there is a need for improved infrastructure and connectivity, code enforcement, crime prevention, removal of blight, and commercial, industrial or manufacturing development projects that creates jobs.

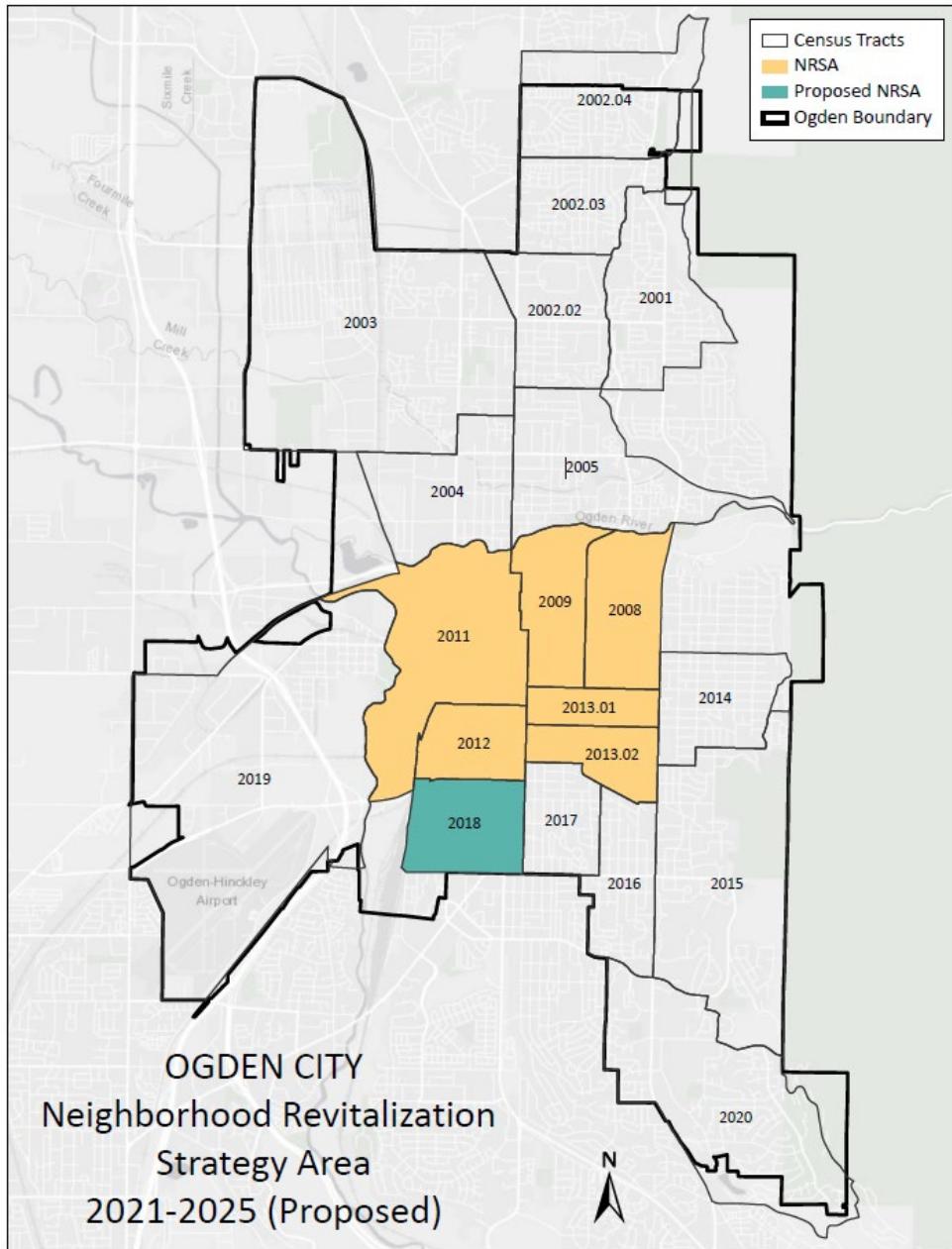
	<p>What are the opportunities for improvement in this target area?</p>	<p>The redevelopment of the Ogden Business Exchange Project Area includes developing a commercial park that increases job creation while eliminating specific conditions of blight and physical decay in the area.</p>
	<p>Are there barriers to improvement in this target area?</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>

General Allocation Priorities

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

Ogden City will continue to use the CDBG Target Area as defined in the Consolidated Plan to focus resources on areas of high need. The CDBG Target Area was developed based on ACS 2013-2017 census data and comprises of Census Tracts in which more than 50% of the residents are low- to moderate-income. The City has identified these target areas as the priority for receiving HUD ConPlan funds. These Target Areas have been selected due to the concentration of low-income households, as well as deteriorating housing stock which is exacerbated by overcrowding issues. These neighborhoods have lower rents, lower owner-occupancy rates and lower property values as compared to the City. 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.

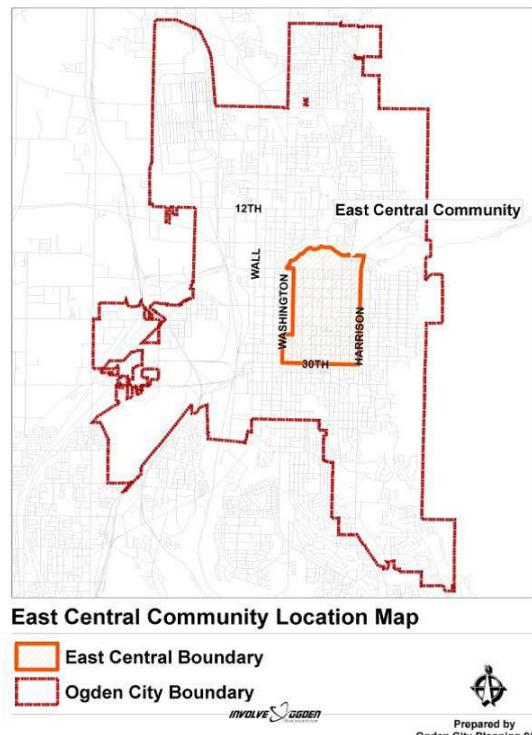
Several of the most distressed neighborhoods in Ogden are in the proposed NRSA Census tracts that include the Central Business District and East Central neighborhoods. It is the overall goal of property owner's, residents, merchants and city officials in the CBD to increase the prominence and importance of the CBD. Key to this is transforming the area from just day use to a safe and attractive 24-hour community.



NRSA Map



Central Business District Map



East Central Map



Trackline EDA

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

Priority Needs

Table 35 – Priority Needs Summary

1	Priority Need Name	Improve the Quality and Increase Supply of Decent Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	OGDEN CITY-WIDE NRSA
	Associated Goals	Improve the quality of housing stock Increase the supply of decent affordable housing
	Description	Maintain, preserve, and expand housing opportunities by land acquisition, new construction, acquisition and/or rehabilitation of existing housing. The City rehabilitates and upgrade existing housing stock to alleviate conditions of blight, support the stability of the current affordable housing stock, and provide quality and affordable housing opportunities. An activity may include the purchase of vacant lots or dilapidated housing units unsuitable for renovation, prepares the site and constructs new homes, and then sells to low-mod income, owner-occupant families. Activities may be undertaken with private or nonprofit partners including CHDO partners.

	Basis for Relative Priority	<p>As determined in the Needs Assessment over 36% of the population, over 10,000 households in Ogden, have one or more housing problems. The majority of these households are cost burdened, paying more than 30 to 50% of household income on housing expenses. As Ogden's housing stock ages, landlords and homeowners are faced with the challenge of making needed property upgrades to maintain decent, safe and sanitary units with limited funds. Preservation of the existing supply of affordable housing is an important factor influencing affordability for existing homeowners and potential homebuyers.</p> <p>Ogden City's Strategic Plan identified expanding the Quality Neighborhood Program with emphasis of providing quality housing for all income levels as a key initiative for the next five years.</p>
2	Priority Need Name	Expand homeownership opportunities
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	CITY-WIDE
	Associated Goals	Expand homeownership opportunities
	Description	Enable low to moderate families to buy a home.
	Basis for Relative Priority	<p>LMI households need access to affordable housing Down payment assistance may provide the needed resources to assist LMI households to become homeowners.</p> <p>FFIEC 2019 Census data estimates that Ogden City's housing inventory has an 8% vacancy rate; and 41% were renter-occupied rate. Low owner-occupancy has contributed to a significant decline in the conditions of Ogden's housing stock. Homeownership can lead to improved housing conditions.</p> <p>The demand for this program has exceeded funding and stakeholder input supports down payment assistance for LMI homebuyers.</p>

3	Priority Need Name	Improve the physical appearance and safety of neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Associated Goals	Improve the safety and appearance of neighborhoods
	Description	Promote neighborhood safety and enhance neighborhoods to create a suitable living environment. Address the long-term health, safety, and economic recovery needs of low- and moderate-income residents by enhancing public spaces, promoting social distancing, and improving overall community resilience in areas affected by the COVID-19 pandemic. – Updated ConPlan/AAP FY21 Amendment #2
	Basis for Relative Priority	The City's Strategic Plan places a high priority on improving neighborhoods through the use of code enforcement, maintained or improved sidewalks and roads and increasing the number of street lights.
4	Priority Need Name	Create greater access to capital
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY WIDE
	Associated Goals	Create greater access to capital
	Description	Increase access to capital to struggling, growing, or newly emerging and those impacted by COVID-19 and microenterprise businesses in urgent need.

	Basis for Relative Priority	Funding is needed for LMI micro-enterprise business owners opening or expanding or in Urgent Need in Ogden. Micro-enterprises often lack lending capacity and have limited funding resources available to meet their needs. The city seeks to improve the economic conditions in the city by providing access to funding that facilitates the creation, development and growth of micro-enterprise businesses.
5	Priority Need Name	Stimulate economic growth
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Associated Goals	Stimulate economic growth
	Description	Support the expansion of the city's economic base by providing business counseling, developing underutilized properties, providing direct financial assistance to businesses, and/or removing blight activities. Increase economic opportunities through the creation or retention of permanent jobs and increase the success rate of businesses by providing business counseling and resources to start-up and expanding businesses in Ogden and support businesses in urgent need and businesses impacted by COVID-19.
	Basis for Relative Priority	A top priority need is to facilitate and stimulate capital investment in CBD, to provide business counseling, 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, business expansion, improvements to commercial structures, or reconstruction of blighted or deteriorating buildings. Business counseling provides the resources needed to encourage business success rate. The growth of small businesses to create jobs is needed to expand the city'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 City's Strategic Plan's implements Strategic Directive 1 - Economic Development emphasizes the importance of retention and growth of new businesses. Funds will be used to contribute to and enhance the viability of Ogden's economic base.

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 HUD program 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. The needs for special needs population remains high, particularly for the disabled and elderly.
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 36 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

ConPlan/AAP FY21 Amendment #2

Amendment #2 to the Five Year Consolidated Plan (2021-2025) and Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21) changes the CDBG-CV projects and budget to reallocate funding. Projects in three areas will be affected by this amendment (target area public improvements, small business loan program, and microenterprise business loan program).

Amendment #2 reallocates \$500,000 previously allocated to assist businesses impacted by COVID-19 pandemic, to Target Area Public Improvements to prevent and prepare for a coronavirus outbreak.

ConPlan/AAP FY21 Amendment #1

Ogden City submits Amendment #1 to the Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21) to make changes to the AAP FY21 Budget and projects' goals. Amendment #1 to the AAP FY21 adjusts the budget to reflect actual carryover funds from the prior fiscal year, to update program income estimates for the current year and to allocate new CARES Act CDBG-CV funding. Funding for projects in four areas will be affected by this amendment (housing rehab and new construction, down payment assistance, business loan programs and grant administration).

Amendment #1 adjusts the AAP FY21 budget for CDBG and HOME funds. CDBG EN received a formula adjust of -\$208, CDBG carryover increases by \$859,080 and CDBG PI estimates increase by \$524,743 for a total increase of **\$1,383,615** to the FY21 CDBG Budget. HOME EN received a formula adjust of -\$103, HOME carryover increases by \$37,914 and HOME PI estimates increase by \$431,049 for a total increase of **\$468,860** to the FY21 HOME Budget. This Amendment #1 to the AAP FY21 will increase CDBG and HOME funds by a total of \$1,852,475. These CDBG and HOME funds and their proposed allocation to the AAP FY21 Amendment #1 Budget are outlined in the plans below. This Amendment adjusts FY21 Budget for new allocations of CARES Act CDBG-CV funding. As of November 10, 2020, Ogden City is awarded \$947,104 CDBG-CV, an increase of **\$337,906** from the original CARES ACT allocation of \$609,198. The programming of the additional CDBG-CV funds is outlined in the plans below.

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 July 1, 2020 – June 30, 2021 (FY21) of this Five Year Consolidated Plan, the City expects to receive \$1,035,630 Community Development Block Grant Entitlement and estimates approximately \$666,984 in CDBG Program Income (PI); and \$485,716 HOME Partnerships Investment Grants Entitlement and estimates approximately \$117,120 PI annually. In the first program year, FY21, the City expects to carryover \$1,088,565 of CDBG Entitlement from the prior year's funding and \$518,840 HOME Entitlement from the prior year's funding.

Expected CDBG Program Income revenues, CDBG PI, include loan proceeds from the sale of CDBG-funded Quality Neighborhoods homes, repayments from business loans and loans and Emergency Home Repair

Program. The City expects to receive approximately \$666,000 in CDBG PI each year, which will be programmed back to the program generating the PI. The City will not receive Section 108 loan funds, surplus funds from urban renewal settlements or float-funded activities.

During preparation of the ConPlan, as of April 2020, the City, as well as the State of Utah and the country, are taking precautionary actions to stop the spread of COVID-19. The Governor of Utah has ordered directives that close schools state-wide and encourage people to stay home rather than shop and dine-out. These precautionary measures are impacting small businesses in Ogden with a loss of revenues. As a result, the city is implementing an **Urgent Need** certification to assist local businesses in urgent need. In addition, the City has been awarded \$609,198 CDBG-CV Entitlement funds to mitigate the impact of COVID-19 pandemic and programs CDBG-CV to assist business impacted by COVID-19 pandemic.

Revenues from the HOME program includes recaptured and HOME Program Income, HOME PI, generated from the Own In Ogden down payment assistance program and loan proceeds from the sale of HOME-funded Quality Neighborhood homes. The City expects to receive \$117,120 of HOME PI annually, which will be program back to the program generating the PI.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	1,035,422	1,191,727	1,943,736	4,170,885	11,164,716	Expected amount available assumes similar annual entitlement and similar CDBG Program Income each year for the next four years.
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership	485,613	548,169	556,754	1,590,536	4,486,704	Expected amount available assumes a similar HOME Entitlement allocation and similar yearly HOME program income amount for the remaining four years.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG-CV	Public-federal	Economic Development, Public Improvements	\$947,104	\$0	\$0	\$0	\$0	CARES Act CDBG-CV EN

Table 37 - 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. Also, the City has a private line of credit with Synchrony Bank. Synchrony Bank receives CRA credits for loaning funds to the city for ConPlan activities. These funds are often used to purchase and/or rehabilitate a Quality Neighborhood Program home or to purchase and/or build new homes as an Infill project. When the home sells, Synchrony Bank is paid back. Often the city does not break even in these activities due to the high cost of land and construction costs or due to substantial work required to bring the home up to quality standards. CDBG and/or HOME funds are used for gap financing, to keep the home affordable to a LMI household while ensuring quality standards are met. Quality Neighborhood program activities and Infill housing projects may partner with Utah Housing Corporation and Utah Non-profit Housing Corporation to develop new or rehab affordable housing units in Ogden. The Home Exterior Loan Program (HELP) utilizes City General Funds to rehabilitate housing city-wide without income or geographic restrictions. In addition, Business Development Division has established a working relationship with Business Loans of Utah (BLU) to provide start-up and expanding businesses another source of funding. Tax increment housing fund is used to meet HOME Match obligations.

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

There are three programs outlined in the ConPlan that have or have the potential to 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 Program, which utilizes the HUD Asset Control Area program and includes the city purchase of HUD-foreclosed properties to be rehabilitated and sold to LMI persons; and may use CDBG or HOME funds to purchase housing units 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 Trackline Project. The RDA entered into a development agreement with OBE Vision LLC, a development partner.

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	Public Housing Authority (PHA)	Public Housing	Jurisdiction
UTAH NONPROFIT HOUSING CORPORATION	CHDO	Ownership Rental	Jurisdiction
Weber County Homeless Coordinating Committee – member of Utah Balance of State Homeless Coordinating Council	Continuum of care	Homelessness	Region

Table 38 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The delivery system provides a full array of services to LMI households and people with special needs, people with HIV/AIDS, and persons who are homeless or at risk of becoming homeless. While the delivery system in Ogden is robust, the City recognizes the need for more permanent supportive housing and housing for very low-income households.

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 for housing rehabilitation initiatives. The City is currently seeking alternative resources for funding additional housing rehabilitation programs. 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. 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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	
Employment and Employment Training		X	X
Healthcare	X		
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 39 - 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)

Ogden City in partnership with Weber County Homeless Coordinating Committee (WCHCC) works closely with State and Federal agencies to address the needs of homeless individuals and individuals at risk of homelessness. The WCHCC and City agencies collaborate with include: Utah Division of Workforce Services, Ogden Police Department, the Lantern House, Your Community Connection, Ogden Weber Community Action, United Way, the Church of Jesus Christ of Latter Day Saints, Catholic Community Services, Ogden School District, Weber Housing Authority, Ogden Housing Authority, Weber Human Services, McKay Dee Hospital, Weber County Health Department, Weber County, PAAG, Roads to Independence and the US Department of Veterans Affairs. These collaborations has made it possible for WCHCC and the City of Ogden to prevent homelessness when possible by providing the following assistance: housing assistance and connection to benefits, ensure the health and safety of individuals within the shelter system, implement initiatives to assist individuals who are street homeless, identify and help victims of domestic violence entering shelter, and meet the needs of various subpopulations (e.g. youth, formerly incarcerated, veterans, chronically homeless, etc.).

These collaborations also included implementing policies and procedures to ensure systems of care minimize/eliminate discharging individuals into homelessness. All HOPWA programs seek to provide housing and support services to homeless or unstably housed PLWHA. HOPWA funds supportive housing programs designed specifically to engage and retain homeless individuals and link them to health and employment services to help people maintain their housing. In 2014, 32% of all new HOPWA clients were homeless before entering the HOPWA housing program and of those, 15% were chronically homeless.

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. WCHCC brings together CoC providers for discussions and sharing information and to identify gaps in the CoC in Weber county. This leads to identifying available resources and efforts to fund specific initiatives.

WCHCC recently undertook a study, Community Assessment & Strategic Plan 2019 Improving the Homeless Response System in Weber County. This study has provided a framework to consistently align the CoC's goals and objectives. This has led to coordinated efforts within the jurisdiction to address the needs of homeless persons and persons at risk of homelessness. Some of these efforts include: Investing in proven strategies to reduce the number of homeless individuals on the streets; Diverting families and individuals at-risk of homelessness to housing solutions other than shelters; Ensuring that shelter is a

short-term solution to a housing crisis by rapidly re-housing families and individuals; Preventing low-income individuals and families from becoming homeless; Addressing the multiple needs of homeless persons; Helping homeless persons rapidly transition to independent living. While the service delivery system within Ogden is robust, there continues to be a lack of Permanent Supportive Housing (PSH) for people who need it. The WHCHH recognizes this need and is applying for additional funding to address it.

Resources are not adequate to meet the needs of the general homeless population, including housing, temporary shelter beds, dental care, vision care, and day centers. The most urgent need in the community is housing, additional case management, permanent supportive housing, rapid re-housing and both long-term affordable housing and safe sleeping/ low barrier facilities for those not meeting eligibility requirements for other programs.

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

As previously noted, the Weber County Homeless Coordinating Council (WCHCC) is the primary coordinator of homeless services in Weber County. Through the WCHCC, the City of Ogden will provide support for strategic initiatives to achieve homeless goals and continue to participate in the Utah Balance of State Continuum of Care. The City participates in WCHCC quarterly meetings. The WCHCC enables Weber County homeless providers to share best practices, share information, identify gaps in services, and coordinate efforts. This leads to identifying available resources and efforts to fund specific initiatives. In addition, City staff also serves on the Board of the Weber County Homeless Trust which provides a competitive grant to offer financial support to non-profit organizations and agencies providing homeless prevention and homeless services in Weber county.

Narrative

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	AAP FY21 Amendment #1 Funding	<u>5 Year</u> Goal Outcome Indicator
1	Improve the quality and increase the supply of decent affordable housing	2021	2025	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve the quality and increase the supply of decent affordable housing	CDBG: \$2,552,750 HOME: \$1,037,158	Homeowner Housing Rehabilitated: 27 QN Household Housing Units and 25 Emergency Home Repair New Housing Constructed: 3 QN and 12 Infill Housing
2	Expand homeownership opportunities	2021	2025	Affordable Housing	CITY-WIDE	Expand homeownership opportunities	HOME: \$450,000	Direct Financial Assistance to Homebuyers: 230 Households Assisted
3	Improve the physical appearance and safety of neighborhoods	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve Safety and Appearance of Neighborhoods	CDBG: \$250,000 CDBG-CV: \$500,000 -Updated ConPlan/AAP FY21 Amendment #2	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 people – 2 projects per ConPlan.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	AAP FY21 Amendment #1 Funding	<u>5 Year Goal Outcome Indicator</u>
4	Create greater access to capital	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE TRACKLINE EDA	Create greater access to capital	CDBG: \$343,852 CDBG-CV: \$0 -Updated ConPlan/AAP FY21 Amendment #2	Businesses assisted: 50 Micro-enterprise Businesses Assisted
5	Stimulate economic growth	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA	Stimulate Economic Growth	CDBG: \$578,852 CDBG-CV \$380,903.20 -Updated ConPlan/AAP FY21 Amendment #2	Sm Bus Loan Program: 40 businesses in urgent need assisted, 58 FTE Jobs created/ retained Special Econ Dev Projects: 10 FTE Jobs created/ retained 2 projects per ConPlan BIC: People assisted at BIC: 2500

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	AAP FY21 Amendment #1 Funding	<u>5 Year Goal Outcome Indicator</u>
6	Administration	2021	2025		CDBG STRATEGY AREA		CDBG: \$445,430 HOME: \$103,378 CDBG-CV \$66,200 -Updated ConPlan/AAP FY21 Amendment #2	Other: 1 Other

Table 40 – Goals Summary

Goal Descriptions

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

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

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:

- 230 Low to Moderate Income (LMI) persons with down payment assistance through the Own In Ogden Program.
- 25 extremely-low to low-income households with emergency home repairs utilizing the Emergency Home Repair Program.
- 27 LMI households will be assisted by the purchase of renovated, decent and affordable housing units funded by the Quality Neighborhoods Program.
- 3 households will be assisted to purchase a newly constructed home from Quality Neighborhoods program funded by CDBG, HOME and/or HOME Community Development Housing Organization (CHDO) funding.
- 12 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 2013.02 and/or 2018 will benefit from targeting resources.
- Census tract with more than 50% of population LMI households may benefit from public improvements projects; two projects to complete in the five years of the ConPlan estimating to assist two census tracts that will benefit an estimated 2,500 residents over the five years.

– **Update ConPlan/AAP FY21 Amendment #2**

- 58 FTE new jobs will be created or retained from the Small Business Loan Program, jobs to be made available to and preference in hiring LMI residents.
- 50 LMI microenterprise business owners to receive loans to expand or stabilize the business.
- 10 FTE jobs created/retained by providing assistance to for-profit business Special Economic Development Projects. Two project per ConPlan.
- 2,500 persons will receive business counseling as a public service from the Business Information Center (BIC).
- An additional 63 full-time equivalent jobs will be created in Census Tract 2019 to provide jobs to LMI persons at the Trackline project. Census Tract 2019 has a poverty rate of over 41% of the population. All persons hired in the Trackline project area will be presumed LMI benefit.
- 4 businesses to be assisted with emergency funds to mitigate the impact of COVID-19 pandemic.

– **Update ConPlan/AAP FY21 Amendment #2**

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

This Analysis of Impediments to Fair Housing Choice (AI) has provided an assessment of Ogden's population demographics, RCAPs, employment trends, housing market conditions, educational attainment, housing needs, foreclosures and evictions, and private lending practices, which provides a framework to identify impediments to fair housing choice and corrective action items. Although many issues that affect fair housing choice have been identified, the city is limited in resources and ability to impact all areas. The City adopts the following impediments which may have a direct and substantial impact on fair housing choice and are within the City's ability to make the greatest impact.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Ogden's Analysis of Impediments to Fair Housing Choice for ConPlan 2020-2025 has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

IMPEDIMENT 1

Uneven Fair Housing infrastructure - Fair Housing brochures, webpage and materials are printed mostly in English, limiting the available of Fair Housing information to non-English speaking persons. There is a need to improve language access for people with Limited English speaking proficiency who seek information regarding Fair Housing.

Strategy Goal: Provide consistent and even Fair Housing services, outreach and support to all citizens and program applicants.

IMPEDIMENT 2

Deteriorating Quality of Housing Inventory in RCAPs- Ogden's housing stock is aging in Ogden's NRSA. This along with the prevalence of low-income households and minority concentrations in the NRSA, presents the challenge of deferred maintenance and deteriorating quality of housing stock. Homes in the East Central and NRSA particularly, are disproportionately occupied by minority individuals. There is a relatively high probability these homes are subject to deferred maintenance and deteriorating quality. Programs to rehabilitate, renovate, and repair structures and/or improve energy efficiency would affirmatively further fair housing.

Strategy Goal: De-concentrate low-income housing and provide quality housing options in RCAPs, so all people have access to quality homes in the neighborhood of their choice.

IMPEDIMENT 3

Weak Job-Transit Connections - Throughout the community engagement process, one area that identified as impacting housing choice and access to employment resources was transportation. Participants noted the need for better connectivity with efficient and consistent service between the

Weber State University (WSU) campus, the McKay-Dee Hospital and downtown Ogden. HUD's job proximity index shows low index values in five of Ogden's NRSA census tracts areas that have a minority population of 50% or greater. While funding limitations may inhibit the ability to increase bus service to low index census tract block groups, the City can consider other avenues for providing a transit connection between the NRSA and employment centers such as McKay-Dee Hospital, WSU and downtown.

Strategy Goal: Provide improved transportation connections and greater connectivity to employment centers, shopping, schools, recreation opportunities and to the regional transit system.

IMPEDIMENT 4

Landlords lack familiarity with Fair Housing Act - (many landlords are not aware of their responsibilities to provide "reasonable accommodations" as required by the Fair Housing Act.) 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." Currently over one-third of all rental housing in Weber County is a detached single-family unit. Many of the landlords who are renting homes or small "mom and pop" housing providers are not aware of the full implications of the Fair Housing Act and the "reasonable accommodations" provision.

Strategy Goal: Increase Fair Housing education to address the education of landlords regarding "reasonable accommodations".

IMPEDIMENT 5

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

Areas with minority concentration have had higher foreclosure and eviction rates than other areas of the city and Weber County. This indicates that the housing market crisis between 2006 and 2017 has impacted minority communities at a disproportionately high rate.

Strategy Goal: Support the rebalance of power so tenants are not forced to choose between housing quality and housing stability.

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 2019 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. 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.

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 and the 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

There are numerous programs offered in Ogden by agencies and non-profits that offer programs to prevent homelessness and reduce poverty. Circles is a non-profit organization geared toward working with families who are struggling with poverty and looking for a way out. They work with the community to help equip families in poverty with the skills and tools to help them achieve their goals out of poverty. In 2019, Weber County initiated the Career Path Partnership Pilot Program, which seeks to end intergenerational poverty. The program links participating intergenerational families with resources, coaching and job services and educational opportunities. Cottages of Hope has been serving the Ogden community since 2008 by providing individuals and households with no-cost opportunities to learn how to become financially self-sufficient. The goal is to bridge the gap between frontline (basic needs) services and upward mobility through helping obtain permanent employment and providing money management education. Through the efforts of these non-profit agencies and the development of emergency shelters there is an increase in services provided to the at-risk population.

The ConPlan is a tool that provides a unifying influence to community development activities and ties the anti-poverty strategy, affordable housing, homeless, public housing, 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 ConPlan's NRSA strategy and community and economic development initiatives drive efforts to the goal of reducing poverty through employment, homeownership and encouragement of economic growth and development, through the following strategies aimed at achieving this goal:

1. Develop recreation, manufacturing and technology industries.
2. Increase living-wage paying jobs (investing in workforce development and economic development opportunities that will create quality equitable paying jobs)
3. Support asset accumulation (providing down payment assistance to homebuyers and creating affordable home ownership opportunities through housing rehab and new housing construction)
4. Promote small business success and economic development (providing business counseling and technical assistance and support to microenterprises to encourage their success, expansion of small businesses and job creation)
5. Encourages business growth by improving the competitiveness of existing businesses through business counseling and loaning funds to small businesses.
6. Diversify the economic base by attracting new business that create jobs.
7. Support LMI micro-enterprise business owners by providing businesses access to capital.
8. Create mixed income communities (encouraging the de-concentration of poverty and the creation of stable mixed-income neighborhoods through the development of a range of housing options).
9. Encourage greater redevelopment activity in the City.

10. 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

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

The City will continue to operate and develop programs in conjunction with a wide range of community stakeholders and partners. These include other governmental agencies, non-profit organizations, academic institutions, private business, and community groups. This enables the city to both leverage the maximum amount of funding opportunities and human capital resources available. Through the goals and activities identified in the Five Year plan the city will take a multi-faceted approach to improving the lives of its low to moderate income residents. First, by addressing the immediate and most acute need of decent, affordable housing and Second, by developing economic and environmental solutions that will provide long term self-sustainability and standard of living improvements.

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.

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, timeliness of spending, 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.



ANNUAL ACTION PLAN

JULY 1, 2020 – JUNE 30, 2021

AMENDMENT #2



Public Comments
welcome!

May 7 – June 7, 2025

Amended June 10, 2025



Prepared by: Ogden City Community Development Division

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

Introduction

AAP FY21 Amendment #2

Ogden City submits Amendment #2 to the Five Year Consolidated Plan (2021-2025) and Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21). The first year Annual Action Plan (AAP FY21) and the Five Year Consolidated Plan are a combined document. The purpose of Amendment #2 to the AAP FY21 is to repurpose the CARES Act CDBG-CV funding. Funding for projects in three areas will be affected by this amendment (small business loan program, microenterprise loan program, and target area improvements). This Amendment deobligates the CDBG-CV funding from the business loan program to target area public improvements. The City proposes these budget and program changes to the Five Year Consolidated Plan (2021-2025) and Annual Action Plan July 1, 2020 - June 30, 2021 (AAP FY21).

AAP FY21 Amendment #1

Amendment #1 adjusts the AAP FY21 budget for CDBG and HOME funds. CDBG EN received a formula adjust of -\$208, CDBG carryover increases by \$859,080 and CDBG PI estimates increase by \$524,743 for a total **increase of \$1,383,615 to the FY21 CDBG Budget**. HOME EN received a formula adjust of -\$103, HOME carryover increases by \$37,914 and HOME PI estimates increase by \$431,049 for a **total increase of \$468,860 to the FY21 HOME Budget**. This Amendment #1 to the AAP FY21 will increase CDBG and HOME funds by a total of \$1,852,475. These CDBG and HOME funds and their proposed allocation to the AAP FY21 Amendment #1 Budget are outlined in the plans below. This Amendment adjusts FY21 Budget for new allocations of CARES Act CDBG-CV funding. As of November 10, 2020, Ogden City is awarded **\$947,104 CDBG-CV**, an increase of \$337,906 from the original CARES ACT allocation of \$609,198. The programming of the additional CDBG-CV funds are outlined in the plans below.

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 July 1, 2020 – June 30, 2021 (FY21) of this Five Year Consolidated Plan, the City expects to receive \$1,035,630 Community Development Block Grant (CDBG) Entitlement, estimates it will have \$1,084,656 of CDBG EN available that carries over from the prior year, and estimates approximately \$666,984 in CDBG Program Income (PI) to be received, for a total of \$2,787,269 in CDBG funding available in FY21. In addition, the expects to receive \$485,716 HOME Partnerships Investment Grants Entitlement (HOME) funds and estimates it will carryover over \$518,840 HOME EN from the prior year and estimates to receive approximately \$117,120 HOME PI for a total of \$1,121,676 HOME funds available for the first program year. During preparation of the ConPlan, as of April 21, 2020, the City, as well as the State of Utah and the country, are taking precautionary actions to stop the spread of COVID-19. The Governor of Utah has ordered directives that close schools state-wide and encourage people to stay home rather than shop and dine-out. These precautionary measures are

impacting small businesses in Ogden with a loss of revenues. As a result, the city is implementing an **Urgent Need** certification to assist local small businesses in urgent need and including Response to COVID-19 as a goal. The City has been awarded \$609,198 CDBG-CV Entitlement funds to mitigate the impact of COVID-19 pandemic and programs those funds to assist businesses impacted by COVID-19 pandemic to prepare for, prevent or respond to COVID-19.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 – AAP FY21 #1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Econ Dev Housing Public Improv Public Services	1,035,422	1,191,727	1,943,736	4,170,885	11,164,716	Expected amount available assumes similar annual entitlement allocation and similar CDBG Program Income each year for the remaining four years of the ConPlan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction or rehab New construction for ownership	485,613	548,169	556,754	1,590,536	4,486,704	Expected amount available assumes a similar HOME Entitlement allocation and similar yearly HOME program income amount for the remaining four years of the ConPlan.
CDBG-CV	Public – federal	Prepare, prevent, respond to COVID-19 pandemic	947,104	\$0	\$0	947,104	\$0	CDBG-CV EN from the CARES Act.

Table 41 - 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. Also, the City has a private line of credit with Synchrony Bank. Synchrony Bank receives CRA credits for loaning funds to the city for ConPlan activities. These funds are often used to purchase and/or rehabilitate a Quality Neighborhood Program home or to purchase and/or build new homes as an Infill project. When the home sells, Synchrony Bank is paid back. Often the city does not break even in these activities due to the high cost of land and construction costs or due to substantial work required to bring the home up to quality standards. CDBG and/or HOME funds are used for gap financing, to keep the home affordable to a LMI household while ensuring quality standards are met. Quality Neighborhood program activities and Infill housing projects may partner with Utah Housing Corporation and Utah Non-profit Housing Corporation to develop new or rehab affordable housing units in Ogden. The Home Exterior Loan Program (HELP) utilizes City General Funds to rehabilitate housing city-wide without income or geographic restrictions. In addition, Business Development Division has established a working relationship with Business Loans of Utah (BLU) to provide start-up and expanding businesses another source of funding. Tax increment funds provide funding for HOME Match obligations.

If appropriate, describe publicly 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 Trackline.

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	AAP FY21 Amendment #1 Funding	FY21 Annual Goal Outcome Indicator
1	Improve the quality and Increase the supply of decent affordable housing	2021	2025	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve the quality and increase the supply of decent affordable housing	CDBG: \$2,552,750 HOME: \$1,037,158	Homeowner Housing Rehabilitated: 7 QN Housing Units and 5 Emergency home repairs New housing constructed: 1 QN and 6 Infill Housing
2	Expand homeownership opportunities	2021	2025	Affordable Housing	CITY-WIDE	Expand homeownership opportunities	HOME: \$450,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted
3	Create a suitable living environment	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve Safety and Appearance of Neighborhoods	CDBG: \$250,000 CDBG-CV: \$500,000 -Updated ConPlan/AAP FY21 Amendment #2	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 people

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	AAP FY21 Amendment #1 Funding	FY21 Annual Goal Outcome Indicator
4	Create greater access to capital	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE TRACKLINE EDA	Create greater access to capital	CDBG: \$343,852 CDBG-CV: \$0 -Updated ConPlan/AAP FY21 Amendment #2	Businesses assisted: 20 Micro-enterprise Businesses Assisted
5	Stimulate economic growth	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA	Job Creation	CDBG: \$578,852 CDBG-CV \$380,903.20 -Updated ConPlan/AAP FY21 Amendment #2	500 people served at BIC 16 SBLP FTE jobs created/retained 20 SBLP businesses in urgent need assisted. 1 SEDP business assisted.
6	Administration	2021	2025		CDBG STRATEGY AREA	Improve the quality of housing stock	CDBG: \$445,430 HOME: \$103,378 CDBG-CV \$66,200 -Updated ConPlan/AAP FY21 Amendment #2	Other: 1 Other

Table 42 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the quality and Increase the supply of decent affordable housing
	Goal Description	Preservation and restoration of affordable housing through rehabilitation of owner-occupied housing units and construction of new infill housing units.
2	Goal Name	Expand homeownership opportunities
	Goal Description	Promote homeownership through direct financial assistance to LMI homebuyers.
3	Goal Name	Improve the safety and appearance of neighborhoods
	Goal Description	Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure and public facilities to support improved quality of life. Address the long-term health, safety, and economic recovery needs of low- and moderate-income residents by enhancing public facilities, promoting social distancing, and improving overall community resilience in areas affected by the COVID-19 pandemic. – Updated ConPlan/AAP FY21 Amendment #2
4	Goal Name	Create greater access to capital
	Goal Description	Direct financial support to LMI micro-enterprise business owners providing funding needed to grow businesses; thereby, supporting economic development in the community and assisting businesses in urgent need or to prepare for, prevent or respond to COVID-19.
5	Goal Name	Stimulate economic growth
	Goal Description	Support the expansion of city's economic base by developing underutilized properties, job creation or retention, providing direct financial assistance to businesses, and/or removing blight activities and assisting businesses in urgent need or to prepare for, prevent or respond to COVID-19.
6	Goal Name	Administration
	Goal Description	Administration of CDBG and HOME programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

CDBG funds budgeted for AAP FY2021 are targeted to meet the needs of very-low income to-moderate-income residents. CDBG-CV are to assist businesses mitigate the impact of COVID-19. HOME funds can only be used to address eligible LMI housing activities, including down payment assistance, single-family and housing rehabilitation and new housing construction projects.

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

-Updated ConPlan/AAP FY21 Amendment #2

Table 43 – Project Information

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

The allocation of funding for the FY 21 projects has been determined based on overall priority needs identified in the ConPlan process. Analysis of data, consultation with stakeholders, public input, and study of Ogden's Strategic Plan and Housing Fact Finding sessions contributed to establishing these priority needs. Other considerations in determining funding allocation included the ability to leverage additional funding sources with HUD funds and the availability and readiness of upcoming activities to ensure timeliness thresholds are met.

Some of the obstacles contributing to these underserved needs are:

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Business Information Center
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Business Counseling
	Funding	CDBG: \$55,000
	Description	The Business Information Center (BIC) is a public service activity, providing business counseling and services to entrepreneurs interested in starting, relocating or expanding a business in Ogden. The BIC generates economic development through assisting businesses in creating jobs, relocating to Ogden or expanding.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	500 LMI people to receive services at the BIC.
	Location Description	Business Information Center, 2144 Lincoln Avenue, Ogden
	Planned Activities	To provide business counseling and services in the NRSA to LMI persons/business owners.
2	Project Name	Emergency Home Repair
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Improve the quality and increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality of housing stock
	Funding	CDBG: \$40,000
	Description	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	5 very low-income households will receive funding to address emergency home repairs.
	Location Description	City-wide

	Planned Activities	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The Program loans CDBG funds to very low-income households to perform emergency repairs, such as replace a broken water heater, furnace or sewer line. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
3	Project Name	Infill Housing Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality and increase the supply of decent, affordable housing stock
	Funding	CDBG: \$150,000
	Description	The City's Infill housing program provides the coordinating support to bring together private, federal and local resources needed to create new quality housing units available to a mix of household incomes. An aggregate of CDBG housing units will allow completion of homes affordable to incomes above 80% LMI. The goal is to replace deteriorating housing stock and/or under-utilized properties. The Infill program may also work with realtors and contractors as part of the Have A Heart program. The city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Build six new single family, owner-occupied housing units in the NRSA to be completed and sold by June 2021. Homes are affordable to households with income over 80% AMI.
	Location Description	City-wide. NRSA. One CDBG-funded Infill Housing project is located at 2100 Porter in Ogden's NRSA.
	Planned Activities	Complete construction and sale of six new homes in Phase III of Stone Hill, the 21-Unit infill housing subdivision located at 550 22nd Street, Ogden, UT and when available build new homes on vacant lots or to replace deteriorated housing units and scatter sites to be determined.
4	Project Name	Micro-Enterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital

	Funding	CDBG \$343,852
	Description	Loans and/or technical assistance to LMI Micro-enterprise business owners to start-up or expand a business in Ogden.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Ten LMI micro-enterprise business owners to receive funding.
	Location Description	City-wide
	Planned Activities	Support LMI micro-enterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success.
5	Project Name	CV-Microenterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG-CV \$0 – Updated Amendment #2
	Description	Loans and/or technical assistance to LMI Micro-enterprise business owners to assist microenterprise to mitigate the impact of COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Ten LMI micro-enterprise business owners to receive funding to mitigate the impact of COVID-19.
	Location Description	City-wide
	Planned Activities	Support LMI micro-enterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success. This program helps microenterprises to mitigate the impact of COVID-19 and promotes business survival during the pandemic.

6	Project Name	Own In Ogden
	Target Area	CITY-WIDE
	Goals Supported	Expand homeownership opportunities
	Needs Addressed	Expand homeownership opportunities
	Funding	\$450,000 HOME
	Description	Provides down payment assistance to LMI households. The goal is to support neighborhood revitalization through increasing homeownership in Ogden.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Fifty LMI households to receive direct financial assistance in the form of a down payment assistance loan.
	Location Description	CITY-WIDE
	Planned Activities	Loaning 0% interest, deferred payment HOME funds to LMI families to purchase a home in Ogden City.
7	Project Name	Quality Neighborhoods
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Improve the quality and Increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality and increase the supply of decent, affordable housing stock
	Funding	CDBG: \$2,362,750 HOME: \$1,037,158
	Description	The Quality Neighborhoods Program is defined to be flexible to address the specific needs of block groups within the NRSA. The Program includes Homestead projects and implements the Asset Control Area (ACA) Program to undertake the substantial rehab needed to bring 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 LMI households.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Seven LMI households will benefit from Quality Neighborhoods Program, as they purchase renovated homes in Ogden; and one newly constructed home sold to benefit a LMI household.
	Location Description	NRSA, CITY-WIDE

	Planned Activities	The Quality Neighborhoods Program has a goal to complete the purchase and rehabilitate of seven single-family housing units that are sold to LMI households during the fiscal year; and construct and sell one new single-family home to a LMI household.
8	Project Name	Small Business Loan Program - Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$243,852
	Description	Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs in Ogden's NRSA or provide working capital to businesses. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	8 full-time equivalent jobs available to LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create /retain jobs.
9	Project Name	Small Business Loan Program – Urgent Need
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$100,000
	Description	Direct financial assistance to for-profit businesses in urgent need to mitigate the impact of COVID-19. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses in urgent need to receive assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses in urgent need to mitigate the impact of COVID-19.
10	Project Name	CV-Small Business Loan Program Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$380,903.20 – updated Amendment #2
	Description	Direct financial assistance to for-profit businesses impacted by COVID-19 to create / retain permanent full-time. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	8 full-time equivalent jobs available to / retained by LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create / retain jobs in response to COVID-19.
11	Project Name	CV-Small Business Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$0 – updated Amendment #2

	Description	Direct financial assistance to for-profit businesses in urgent need to mitigate the impact of COVID-19. This program helps to mitigate the impact of COVID-19 and promotes business survival during the pandemic.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses in urgent need to receive assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses in urgent need to mitigate the impact and respond to COVID-19.
12	Project Name	Special Economic Development Projects (SEDP)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Job Creation
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$180,000
	Description	SEDP is to expand Ogden's economic base through developing under-utilized properties, job creation/retention activities, assisting businesses with capital or loan guarantees, or eliminate slum and blight in Ogden. The program is designed to be flexible to meet the changing economic needs of Ogden City.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Eight (8) Full Time Equivalent (FTE) jobs created. 51% or more of these jobs to be filled by LMI persons. Persons filling the jobs that are located in the NRSA or high poverty census tracts (as defined by HUD) will be presumed LMI. 1 business in urgent need to receive assistance. One project completed every other year may include slum and blight alleviation, job creation or urgent need assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Projects may be commercial or residential in nature, may be either business expansion, new construction or reconstruction. Projects may be undertaken directly by the city or to assist one business every other year with grants or loans, for job creation/retention, housing units, low-mod income area benefit and/or slum and blight removal. Projects may provide direct financial assistance to for-profits businesses impacted by COVID-19 pandemic.

13	Project Name	Target Area Public Improvements
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CDBG STRATEGY AREA
	Goals Supported	Improve the safety and appearance of neighborhoods
	Needs Addressed	Create a suitable living environment
	Funding	CDBG: \$250,000 CDBG-CV: \$500,000 -Update ConPlan/AAP FY21 Amendment #2
	Description	Enhance neighborhoods to create a suitable living environment.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	2500 people - all residents of the block will benefit from targeted public improvements, such as streets, curbs, lighting, trees, driveways and/or sidewalks. The goal is to complete one project every other year that helps people in an LMI area with improved streets, trees, curbs, lighting, driveways and/or sidewalks. Conduct public facilities projects in LMI areas to prevent and/or prepare for a coronavirus outbreak. -Update ConPlan/AAP FY21 Amendment #2
	Location Description	CDBG Strategy Area. NRSA Census Tracts 2009, 2008, 2011, 2012, 2013 and 2018 may receive first priority.
	Planned Activities	Infrastructure improvements may include: Sidewalk repair/replacement, street improvements, trees, driveways and/or lighting, public facilities projects. -Update ConPlan/AAP FY21 Amendment #2
14	Project Name	Administration - CDBG
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$445,430
	Description	CDBG Administration budget is determined by 20% of Entitlement and 20% of anticipated CDBG and program income. Administration costs are Business and Community Development Divisions' personnel and overhead costs.
	Target Date	June 30, 2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
15	Project Name	Administration - HOME
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$103,378
	Description	HOME Administration budget is determined by 10% of Entitlement and 10% of anticipated HOME program incomes. Administration costs are Business and Community Development Divisions' personnel and overhead costs.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
16	Project Name	CV-Administration
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG-CV: \$66,200 – updated Amendment #2
	Description	CDBG-CV Administration budget. CDBG-CV Administration costs are Business and Community Development Divisions' personnel and overhead costs to administer CDBG-CV to prepare for, prevent and respond to COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

AP-50 Geographic Distribution – 91.220(f)

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

The City has identified neighborhood census tracts that have 51% or more residents who are Low- to- Moderate Income (LMI). These census tracts are referred to as CDBG Strategy Area. Most of the city's HUD- funded activities are located in these neighborhoods. Public infrastructure projects (i.e. street, trees, and lighting and sidewalks improvements) are targeted to specific locations within the CDBG Strategy Area which are deemed by City Council, City staff or from public input to be most in need of revitalization or public investment while addressing the City's strategies and goals. Central Business District, Quality Neighborhoods target areas and Trackline EDA are located in the CDBG Strategy Area. **Infill housing, CHDO projects, and Quality Neighborhoods** housing rehabilitation are generally targeted to the NRSA or to East Central neighborhood inside the NRSA but may be city-wide. **The Own In Ogden** down payment assistance program is available city-wide on a first-come, first-served basis, to assist LMI households in purchasing a home. The **Emergency Home Repair Program** is available city-wide to eligible low-income homeowners at or below 50% Area Median Income (AMI) on a first-come, first-served basis. The Own In Ogden Program and Emergency Home Repair program benefits individual households and are not targeted to specific areas, but instead are provided on the basis of household income and need. In addition, financial assistance to Utah Non-Profit Housing Corporation, Ogden's CHDO, is generally available city-wide but is often targeted to affordable housing projects within the NRSA. The City heavily targets resources to the NRSA. The Trackline project is targeting a census tract in the city with a high poverty rate of over 40%. Accordingly, resources available in this Annual Action Plan will be geographically targeted, whenever possible, to benefit as many low- and moderate-income residents as possible.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	70%
CENTRAL BUSINESS DISTRICT	9%
CDBG STRATEGY AREA	
OGDEN CITY-WIDE	21%
TRACKLINE EDA	

Table 44 - 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 the City will focus efforts in target areas. The City has identified areas of the city that are eligible for resource allocation under the Community Development Block Grant (CDBG) and HOME programs. The allocations of funds to the Target Areas (CDBG Strategy 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. Targeting and leveraging entitlement funding represents the best opportunity to accomplish the city's ConPlan goals. By concentrating investments in these target locations, the city can achieve its intended results in the most efficient and timely manner possible.

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

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. These efforts include the implementation of the Quality Neighborhoods (QN) Program to purchase homes, rehabilitate and then sell them to LMI households. QN program includes the Asset Control Area program, which acquires 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 that are in distress and at risk of deterioration. The city funds CHDO and Infill projects which increase the supply of quality affordable housing units. In addition, the city may partner with the CHDO to renovate or build affordable rental housing units. The City is committed to improving the quality of affordable housing units in Ogden.

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

Table 45 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Acquisition of Existing Units	50
Production of new units:	7
Rental Assistance:	

One Year Goals for the Number of Households Supported Through	
Rehab of Existing Units	12
Total	69

Table 46 - One Year Goals for Affordable Housing by Support Type

Discussion

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: **12 housing units rehabilitated** (7 Quality Neighborhood, 5 Emergency Home Repair), **7 new housing units constructed** (completion and sale of 6 Stone Hill Infill Housing project homes and 1 Quality Neighborhoods project) and assistance to homebuyers, **acquisition of 50 housing units** (50 Own In Ogden).

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

Increase the number of affordable housing units by:

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

Target available assistance to Families with Disabilities:

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

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

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

The City continues its participation in and support of the Weber County Homeless Coordinating Council's (WCHCC) efforts to end homelessness and Weber County Homeless Charitable Trust (WCHCT) efforts to support homeless providers and homelessness prevention service providers. The City of Ogden works in coordination with the WCHCC, which is the lead agency reporting to the Utah Balance of State (UBOS) Local Coordinating Council.

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

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

Support the Weber County Homeless Charitable Trust (WCHCT) to provide funding to non-profit homeless providers (described in priority objective 4.1 in the ConPlan). The Weber County Homeless Charitable Trust is an independent organization whose sole purpose and mission is to provide funding to non-profit homeless prevention and services providers. Ogden City supports the WCHCT 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

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

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

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

Shelter Plus Care

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

Program Goals:

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

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

Homelessness Prevention and Rapid Re-housing Program (HPRP)

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

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

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

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

Discussion

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

Introduction:

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

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

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

IMPEDIMENT 1

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

ACTION ITEMS

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

IMPEDIMENT 2

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

ACTION ITEMS

1. Engage the State and local Weber County communities to develop solutions that end the concentration of low-income housing in Ogden and de-concentration of low-income housing and

poverty in Ogden.

2. Expanding the City's NRSA to include Census Tract 2018, a newly identified RCAP in Ogden. The NRSA is encouraged by HUD and provides cities with incentives that encourage the investment of resources in RCAPs.
3. Implement Quality Neighborhoods Program to target resources to improving the condition of housing in the NRSA.
4. Partner with local lenders and non-profit groups and social investment companies to expand Ogden City's Community and Economic Development Department's access to funding to improve the quality of housing in the NRSA that has two RCAP Census Tracts.
5. Continue to implement HUD's Asset Control Area (ACA) program to improve the quality of housing in Ogden's high minority and high poverty East Central neighborhoods.
6. Provide assistance for housing rehabilitation to all income levels through the Home Exterior Loan Program (HELP). The HELP program provides a low interest loan to homeowners in need of exterior repairs and repairs to address housing code issues, improving the quality of housing in Ogden.
7. The City maintains a comprehensive infrastructure plan which has an infrastructure replacement schedule that bonds for significant improvements in the NRSA area over the next decade.

IMPEDIMENT 3

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

ACTION ITEMS

1. Complete a Transportation Master Plan that identifies the City's transportation needs and deficiencies and addresses the creation of a transportation network.
2. Implement a Bus Rapid Transit (BRT) line that increases mobility, connectivity and travel choices between downtown Ogden and the WSU/McKay-Dee Hospital area.

IMPEDIMENT 4

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

ACTION ITEMS

1. Review the Good Landlord curriculum to ensure it adequately addresses the Fair Housing Act and particularly the Reasonable Accommodations requirements for landlords.
2. Work with state agencies and DLC to promote fair housing educational opportunities.
3. Work with the Utah Apartment Association's to increase attendance at Fair Housing Tradeshow.
4. Promote April as Fair Housing Month to increase the public's awareness of the Fair Housing Act. Display posters at City offices and provide posters to partners.
5. Utilize the FHEO logo in City documents to raise awareness of Fair Housing.
6. Provide citizens with fair housing information utilizing the Fair Housing and Housing Affordability outreach flyers (pages 48-49)

IMPEDIMENT 5

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

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

ACTION ITEMS

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

Discussion:

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:

Ogden City will collaborate with community partners to provide affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, maintain an institutional structure, and enhance coordination with public housing and social service agencies. Ogden City along with other partnership agencies will continue to develop programs and initiatives, designed to improve existing programs and identify additional sources of funding to better serve those in need of affordable housing and related services.

Actions planned to address obstacles to meeting underserved needs

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

Some of the obstacles contributing to these underserved needs are:

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

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

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

Actions planned to foster and maintain affordable housing

While the City can choose from a broad array of eligible activities in regards to the use of CDBG funds, more than 60% of the HOME and CDBG budget will serve to maintain and improve the quality of the city's supply of affordable housing. To this end, the Quality Neighborhoods program sets out to purchase, rehab and sell homes affordable to LMI households. These homes are often distressed housing units that need substantial work to bring them up to quality standards. Nearly 50% of the CDBG budget is allocated to housing rehab targeting Ogden's NRSA. the Emergency Home Repair Program alone will assist approximately five low-income households make emergency repairs to their homes facilitating their ability to stay in their homes and remain owner-occupants. One hundred percent (100%) of the City's HOME funds will directly benefit low-to moderate-income households with housing. 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. Funding for social service activities is extremely limited. While the City is not the lead agency in broad-based anti-poverty efforts, it has a role in reducing poverty through support and collaboration with community efforts. Ogden Weber Community Action Partnerships received Community Service Block Grant and takes the lead on many anti-poverty programs in Ogden.

The 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, Utah Hispanic Chamber, Downtown Ogden Inc., 25th Street Association, and Business Loans Utah (BLU) to attract new businesses and industries to Ogden, to retain existing businesses and industries, and to encourage their expansion. Because the creation of economic opportunities is not an isolated solution to alleviating poverty, the City will collaborate efforts with Ogden Weber Community Action Partnership (OWCAP) and Ogden Weber Technology College's (OTECH) YouthBuild when possible. 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 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 FY2020-2021, 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 (Com Dev) 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. Com Dev 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
- 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 100 local agencies, for-profit and non-profit social service providers. The goal of COR is to 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(l)(1,2,4)

Introduction:

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

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

During preparation of the AAP FY21, as of March 2020, the City, as well as the State of Utah and the country, are taking preparatory actions to stop the spread of COVID-19. The Governor of Utah has ordered directives that close schools state-wide and encourage people to stay home rather than shop and dine-out. These precautionary measures are impacting small business in Ogden with a loss of revenues. As a result, the city is implementing an **Urgent Need** certification to assist local small businesses in urgent need. In addition, the city plans to utilize CDBG-CV to help businesses prepare for, prevent, or respond to COVID-19 pandemic.

The City will implement a 3-year public benefit certification period July 1, 2020 – June 30, 2023.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Total Program Income: 0

Other CDBG Requirements

- | | |
|---|-------------|
| 1. The amount of urgent need activities | \$1,000,000 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | |

The City implements a 3-year Overall Benefit period, July 1, 2020 – June 30, 2023 covering HUD Program Years 2020, 2021 and 2022. 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 24 CFR 92.254(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 24 CFR 92.254(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 2020-2021.

Annual Action Plan Budget FY2021

April 10, 2025		ANNUAL ACTION PLAN BUDGET FY2021 AMENDMENT #2						
INCOME (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME Match	City Funds	Housing Fund	
71300000		432001 EN 442001 CD PI 442002 BD PI	432000	432002 EN 442003 PI 442004 RE	484000 HF(new) 483001 CO	484001 City QN 484002 HELP 483003 CITY CO	484000 new 442005 PI co 483000	
Entitlement	2,818,139	1,035,422	947,104	485,613		200,000	150,000	
Program Income	1,838,021	1,191,727		548,169			98,126	
Carryover	3,756,874	1,943,736		556,754	-14,980	335,126	936,238	
Program Income Carryover								
Tax Increment Housing Fund					150,000		-150,000	
TOTAL	8,413,034	4,170,885	947,104	1,590,536	135,020	535,126	1,034,363	
EXPENSES (USES OF FUNDS)		TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME Match	City Funds	Housing Fund
PUBLIC SERVICE								
Business Information Center (BIC)	55,000	55,000						
PUBLIC IMPROVEMENTS								
Target Area Public Improvements	750,000	250,000	500,000					
PROGRAMS								
Infill Housing	150,000	150,000						
Own In Ogden	450,000			450,000				
Emergency Home Repair	40,000	40,000						
CHDO (Com. Housing Dev. Org.)	0			0				
Quality Neighborhoods	3,684,928	2,362,750		1,037,158	135,020		150,000	
HELP	1,419,489					535,126	884,363	
Special Economic Dev Projects Program	180,000	180,000						
Small Business Loan Program	724,756	343,852	380,904					
Microenterprise Loan Program	343,852	343,852	0					
Administration	615,008	445,430	66,200	103,378				
TOTAL	8,413,033	4,170,885	947,104	1,590,536	135,020	535,126	1,034,363	

Appendix A - Notice of Publication

NOTICE OF AVAILABILITY FOR PUBLIC REVIEW AND COMMENT OGDEN CITY FIVE YEAR CONSOLIDATED PLAN FOR JULY 1, 2020 TO JUNE 30, 2025 ANNUAL ACTION PLAN FOR JULY 1, 2020 TO JUNE 30, 2021 NEIGHBORHOOD REVITALIZATION STRATEGY AREA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND ANNUAL ACTION PLAN FOR JULY 1, 2019 TO JUNE 30, 2020 AMENDMENT #2

Notice is hereby given that Ogden City is proposing its Five Year Consolidated Plan for July 1, 2020 to June 30, 2025 (ConPlan), Annual Action Plan July 1, 2020 to June 30, 2021 (AAP), Analysis of Impediments to Fair Housing Choice (AI) and Neighborhood Revitalization Strategy Area (NRSA) Plan as part of the planning process for HUD funding. These documents are available for a 30-day public review and comment period commencing March 23, 2020 and ending April 21, 2020.

The 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.

Ogden's AAP describes the City's sources and details the uses of certain federal grant funds including: Community Development Block Grant (CDBG) and HOME Grant funds; and non-federal funds including: HOME Match, Housing Fund, and City Community Development housing funds. The AAP details specific projects and budgets to accomplish the city's HUD ConPlan goals for the fiscal year (July 1, 2020 to June 30, 2021). The AAP anticipates the following sources of funds: \$1,035,630 CDBG entitlement (EN), \$666,984 estimated CDBG Program Income (PI), \$1,084,656 estimated CDBG EN carry-over; and \$485,716 HOME EN, \$117,120 estimated HOME PI, \$518,840 estimated HOME EN carry-over; \$290,276 HOME Match; \$602,027 City Funds, \$1,032,163 estimated Housing Funds for a total proposed budget of \$5,837,320.

AAP FY21 Proposed uses of funds: CDBG: \$1,040,656 Quality Neighborhoods, \$70,000 Infill Housing, \$40,000 Emergency Repair, \$55,000 Business Information Center, \$180,000 Special Economic Development Projects, \$335,000 Small Business Loan Program, \$330,000 Micro-enterprise Loan Program, and \$340,523 Administration. HOME: \$250,000 Own in Ogden, \$126,741 CDBG-CV, \$61,648 Quality Neighborhoods (QN) and \$60,284 Administration. HOME Match: \$290,276 QN CITY FUNDS: \$50,000 Business Loan, Utal loan fund contribution, \$532,027 HELP Loan Program. HOUSING FUND: \$111,314 Quality Neighborhoods and \$920,849 HELP loan Program. Total proposed expenditures \$5,837,320.

The NRSA 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, East Central and Jefferson neighborhoods and it outlines an overall comprehensive community revitalization strategy for the area and targeting of HUD funds to the NRSA.

The Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive review of municipal, housing, economic, and transportation conditions, as well as, public and private sector practices and policies in order to ensure that housing choices and opportunities for all persons in the community are available. The AI seeks to identify impediments to fair housing choice in Ogden and provide action items to address those identified impediments.

Amendment #2 AAP FY20 proposes to initiate a CDBG Urgent Need National Objective and to reallocate funds to increase the budget to assist more businesses with loans and updates PI estimates for the year. The budget changes include: PI increase \$478,500 CDBG, \$245,014 HOME, and \$54,674 Housing Funds for a total PI increase of \$778,189 to the AAP FY20 #2 budget. The increase PI will be budgeted as follows: CDBG \$226,163 to QN, \$156,633 Special Econ Dev Projects, \$98,700 CDBG Admin; HOME \$220,514 increase to QN and \$24,500 to HOME Admin; and Housing Fund \$54,674 to HELP for a Total Net increase in expenditures \$778,189; and a reallocation of \$100,000 CDBG from Infill Housing and \$250,000 CDBG from Target Area Public Improvements to Micro-enterprise Loan Program. These changes are reflected in the budget, specifically the sources and uses of funds that are planned in the AAP FY20. The current COVID-19 pandemic has been determined by HUD to meet the Urgent Need conditions. Urgent Need Certification provides relaxed documentation requirements as the City provides CDBG loans to micro-enterprises and small businesses experiencing a loss of revenues as a result of COVID-19.

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; Ogden Housing Authority 1100 Grant Avenue; Weber County Library at 2444 Jefferson Ave; Weber Housing Authority, 237 25th St #224; and the Ogden City Municipal Building, 2549 Washington Boulevard, Ogden 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 FY21, NRSA, AI and AAP FY20 Amendment #2 will be received during the 30 day public comment period concluding April 21, 2020 at 4:00 pm. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or emailed to fairhousing@ogdencity.com no later than April 21, 2020 at 4:00 pm. All written public comments received will be summarized in the final version of the ConPlan.

The AAP FY20 Amendment #2 is scheduled to be adopted by Ogden City Council at a public hearing April 21, 2020 at 6:00, Ogden City Municipal Building, 3rd floor.

The ConPlan, AAP, NRSA, and AI are scheduled to be adopted by Ogden City Council at a public hearing scheduled for May 12, 2020 at 6:00, Ogden City Municipal Building, 3rd floor.

PLEASE NOTE: City Council meeting dates are subject to change. City Council meetings are streamed online through Facebook and YouTube. Please check the City Council web page for options to participate in virtual City Council meetings and meeting dates.
<https://ut-ogden.civicplus.com/717/About-the-Council>

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 state law requirements of the State of Utah, the 22nd day of March 2020.

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: accessibility@ogdencity.com.

Pub.: March 22, 2020.

1973849

NOTICE OF AVAILABILITY FOR PUBLIC REVIEW AND COMMENT

FIVE YEAR CONSOLIDATED PLAN FOR JULY 1, 2020 TO JUNE 30, 2025 ANNUAL ACTION PLAN FOR JULY 1, 2020 TO JUNE 30, 2021 NEIGHBORHOOD REVITALIZATION STRATEGY AREA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

OGDEN CITY

Notice is hereby given that Ogden City is proposing its Five Year Consolidated Plan for July 1, 2020 to June 30, 2025 (ConPlan), Annual Action Plan July 1, 2020 to June 30, 2021 (AAP), Analysis of Impediments to Fair Housing Choice (AI) and Neighborhood Revitalization Strategy Area (NRSA) Plan as part of the planning process for U.S. Department of Housing and Urban Development (HUD) funding. These documents are available for a 5-day public review and comment period commencing May 4, 2020 and ending May 8, 2020. The 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 for the city to receive Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) entitlement grants. Ogden's AAP describes the City's sources and details the uses of certain HUD federal grant funds including: CDBG, CDBG Coronavirus Response (CDBG-CV), HOME funds, and non-federal funds including: HOME Match, Housing Fund, and City community development housing funds (CITY). The AAP details specific projects and budgets to accomplish the city's HUD ConPlan goals for the fiscal year (July 1, 2020 to June 30, 2021). The AAP anticipates the following sources of funds: \$1,035,630 CDBG entitlement (EN), \$666,984 estimated CDBG Program Income (PI), \$1,084,656 estimated CDBG EN carry-over; and \$485,716 HOME EN, \$117,120 estimated HOME PI, \$518,840 estimated HOME EN carry-over; \$290,276 HOME Match; \$552,027 City Funds, and \$1,032,163 estimated Housing Funds; for a total proposed budget of \$6,392,610. The AAP FY21 proposed uses of funds: CDBG: \$1,250,485 Quality Neighborhoods, \$70,000 Infill Housing, \$40,000 Emergency Repair, \$250,000 Target Area Public Improvements, \$55,000 Business Information Center, \$180,000 Special Economic Development Projects, \$421,462 Small Business Loan Program, \$180,000 Micro-enterprise Loan Program, and \$340,523 Administration. CDBG-CV \$578,738 Small Business Loan Program and \$30,460 CDBG-CV Admin. HOME: \$250,000 Own in Ogden, \$811,392 Quality Neighborhoods (QN) and \$60,284 Administration. HOME Match: \$290,276 QN CITY FUNDS: \$552,027 HELP Loan Program. HOUSING FUND: \$111,314 Quality Neighborhoods and \$920,849 HELP loan Program. Total proposed expenditures \$6,392,610. The NRSA 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, East Central and Jefferson neighborhoods and it outlines an overall comprehensive community revitalization strategy for the area and targeting of HUD funds to the NRSA. The Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive review of municipal, housing, economic, and transportation conditions, as well as, public and private sector practices and policies in order to ensure that housing choices and opportunities for all persons in the community are available. The AI seeks to identify impediments to fair housing choice in Ogden and provide action items to address those identified impediments. A copy of the ConPlan, Annual Action Plan and NRSA and AI draft documents will be available for public review at <http://HUDConPlan.ogdencity.com/> and hard copies are available upon request by emailing: fairhousing@ogdencity.com. Written comments regarding the proposed ConPlan, AAP FY21, NRSA, and AI will be received during the 5 day public comment period concluding May 8, 2020 at 4:00 pm. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or email airhousing@ogdencity.com. Written comments received no later than May 8, 2020 4:00 pm will be summarized in the final version of the ConPlan. The ConPlan, AAP, NRSA, and AI are scheduled to be considered for adoption by Ogden City Council at a public hearing scheduled for May 12, 2020 at 6:00 p.m. City Council meeting dates are subject to change. City Council meetings are held by Zoom meeting platform and streamed online through Facebook. Please check the City Council web page www.ogdencity.com/councilmeetings or options to participate and comment in virtual City Council meetings and to check meeting dates.

PLEASE NOTE:

Public meetings will be held electronically in accordance with Executive Order 2020-5 Suspending the Enforcement of Provisions of Utah Code 52-4-202 and 52-4-207 due to Infectious Disease COVID-19 Novel Coronavirus issued by Governor Herbert on March 18, 2020. The public may monitor or listen to open portions of the meeting electronically. No physical meeting location will be available.

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 2nd day of May 2020.

CITY RECORDER

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: 711 or 888-735-5906) or by email: accessibility@ogdencity.com at least 48 hours in advance of the meeting.

Pub.: May 2, 2020.

1974895



Appendix A - Notice of Publication

AAP FY21 Amendment #1

Attachment A - ConPlan and AAP FY2021 Amendment #1

Notice of Public Comment Period

No comments received.

**NOTICE OF AVAILABILITY FOR
PUBLIC REVIEW AND 5-DAY
PUBLIC COMMENT PERIOD FOR
OGDEN CITY FIVE YEAR CONSOLI-
DATED PLAN JULY 1, 2020 TO
JUNE 30, 2025 AND ANNUAL
ACTION PLAN JULY 1, 2020 -
JUNE 30, 2021
AMENDMENT #1**

Notice is hereby given that Ogden City is proposing Amendment #1 to its Five-Year Consolidated Plan for July 1, 2020 to June 30, 2025 (ConPlan) and its Annual Action Plan for July 1, 2020 to June 30, 2021 (AAP) as part of the planning process for HUD funding. These documents are available for a 5-day public review and comment period commencing January 18 and ending January 22, 2021. ConPlan and AAP Amendment #1 proposes no changes to the five year strategy and only makes changes to the AAP.

Amendment #1 to the AAP proposes a goal change to the Quality Neighborhoods program and a change to the scope of the Microenterprise Loan program, and proposes to update HUD Entitlement (EN) award amounts and to reconcile the budget for actual Carry-over funds from last fiscal year and to update Program Income (PI) estimates for the current fiscal year. These changes are reflected in the budget, specifically the sources and uses of funds that are planned in the AAP. Amendment # 1 to the AAP Budget includes EN adjustments: CDBG EN -\$208, HOME EN -\$103 and CDBG-CV increases by \$337,906 for total EN increase by \$337,595; Program Income (PI) estimates increases by \$955,793 and Carry Over increases by \$727,039 for a Total Net Budget increase of \$2,020,426.

The \$2,020,426 increase in funds are budgeted to planned projects and programs encumbered from the last fiscal year. Specifically, the budget increases by: \$80,000 to Infill Housing, \$1,221,461 to Quality Neighborhoods Program, \$200,000 increase to Own In Ogden, \$-129,951 decrease to Small Business Loan Program, \$490,049 increase to Microenterprise Loan Program, -\$53,386 to HELP Program, and \$212,252 to Admin. AAP FY2021 Amendment #1 increases the budget for programs and projects by \$2,020,426.

Proposed changes include the addition to Quality Neighborhoods program's goal to complete one new housing unit constructed in FY21 and a chance to the Microenterprise Loan Program to provide funding to microenterprise business owners to attend a city-approved Start-up education program.

The public review period begins January 18, 2021 and concludes at 4:00 p.m. on January 22, 2021. Copies of AAP Amendment #1 are available for public review weekdays, except holidays, between the hours of 8:00 a.m. and 5:00 p.m. at the following locations:

Ogden City Municipal Building
Community Development, Suite 120
Business Development, Suite 420
Ogden City Recorder, Suite 210
Business Information Center
2036 Lincoln #105
Ogden Housing Authority
1100 Grant Avenue
Weber County Library
2464 Jefferson Avenue, Ogden

Amendment # 1 is also available online at <http://HUDConPlan.ogdencity.com> and hard copies will be available upon request.

Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden, Utah 84401, or emailed to fairhousing@ogdencity.com no later than January 22, 2021 4:00 pm. All written public comments received will be summarized in the final version of the ConPlan.

The ConPlan and AAP Amendment #1 is scheduled to be adopted by Ogden City Council on February 2, 2021 at 6:00 p.m. online; for details go to: https://www.ogdencity.com/1951_2021

PLEASE NOTE: City Council meeting dates are subject to change. City Council meetings are streamed online through Facebook and YouTube. Please check the City Council web page for options to participate in virtual City Council meetings and verify meeting dates.

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 16th of January 2021.

CITY RECORDER

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services should contact the Management Services Department at 629-6701 (TDD# 629-8949) or by email: Accessibility@ogdencity.com.

Pub: Standard Examiner Jan. 16, 2021

6620

Appendix A - Notice of Publication

AAP FY21 Amendment #2

**NOTICE OF AVAILABILITY FOR
PUBLIC REVIEW AND COMMENT
OGDEN CITY**
**FIVE YEAR CONSOLIDATED PLAN
FOR JULY 1, 2020 TO JUNE 30,
2025**
**AND ANNUAL ACTION PLAN FOR
JULY 1, 2020 TO JUNE 30, 2021
AMENDMENT #2**

Notice is hereby given that Ogden City is proposing Amendment #2 to its Five Year Consolidated Plan for July 1, 2020 to June 30, 2025 (ConPlan) and its Annual Action Plan July 1, 2020 to June 30, 2021 (AAP) as part of the planning process for United States Department of Housing and Urban Development (HUD) funding. These documents are available for a 30-day public review and comment period commencing May 7, 2025, and ending June 7, 2025.

Amendment #2 proposes a budget and program change to the ConPlan FY21-25 and AAP FY21. This amendment repurposes the CDBG-CV funding from the Business Loan Programs to Target Area Public Improvements and expands the range of activities funded by the Target Area Public Improvement activities. Funding for projects in three areas is affected by this amendment (Microenterprise Loan Program, Small Business Loan Program, and Target Area Public Improvements) as related to FY21 CARES Act Entitlement funds. These changes are reflected in the ConPlan and AAP Amendment #2 Budget. The proposed reallocation for CDBG CARES Act (CDBG-CV) funds is as follows: \$380,904 CDBG-CV Microenterprise Loan Program, \$0 CDBG-CV Small Business Loan Program, \$500,000 CDBG-CV Public Improvements, and \$66,200 CDBG-CV Administration. Total Proposed CDBG-CV expenditures \$947,104.

A copy of the ConPlan and Annual Action Plan Amendment #2 draft documents is 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; Ogden Housing Authority 1100 Grant Avenue; Weber County Library at 2464 Jefferson Ave.; Weber Housing Authority, 237 26th St #224; and the Ogden City Municipal Building, 2549 Washington Boulevard, Ogden 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 FY21-25 and AAP FY21 Amendment #2 will be received during the 30 day public comment period concluding June 7, 2025 at midnight. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or emailed to fairhousing@ogdencity.com no later than midnight June 7, 2025. All written public comments received will be summarized in the final version of the ConPlan Amendment #2.

The ConPlan and AAP are scheduled to be adopted by Ogden City Council at a public hearing scheduled for June 10, 2025 at 6:00 PM, Ogden City Municipal Building, 3rd floor.

PLEASE NOTE: City Council meeting dates are subject to change. City Council meetings are streamed online through Facebook and YouTube. Please check the City Council web page for options to participate in virtual City Council meetings and meeting dates.
<https://ut-ogden.civicplus.com/735/Meetings>



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 6th day of May 2025.

Legal Notice 14013 Published in the Standard Examiner on May 6, 2025

RESOLUTION NO. 2020-11

A RESOLUTION OF THE OGDEN CITY COUNCIL ADOPTING THE FIVE YEAR CONSOLIDATED PLAN (JULY 1, 2020 TO JUNE 30, 2025); THE NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN; THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND THE ANNUAL ACTION PLAN FOR THE PERIOD FROM JULY 1, 2020 THROUGH JUNE 30, 2021 – AND DIRECTING THAT THEY BE SUBMITTED TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

WHEREAS, it is deemed desirable that Ogden City continue to participate in the Community Development Block Grant and HOME Investment Partnership Grant Programs in future years; and

WHEREAS, The Housing and Community Development Act of 1974 and The National Affordable Housing Act of 1991 and associated regulations require that local governments participating as entitlement grantees in certain community development programs of the Federal Government, including the Community Development Block Grant and HOME Investment Partnership Grant Programs prepare, adopt and carry out a Five Year Consolidated Plan with Annual Action Plans; and

WHEREAS, it is deemed desirable that Ogden City continue to receive certain incentives from HUD through the designation of a Neighborhood Revitalization Strategy Area (NRSA) in future years; and

WHEREAS, the City of Ogden has prepared an Analysis of Impediments to Fair Housing Choice to fulfill HUD requirements to Affirmatively Further Fair Housing Choice; and

WHEREAS, the City of Ogden has prepared a Five Year Consolidated Plan (FY2021-FY2025), and an Annual Action Plan for the period from July 1, 2020 through June 30, 2021, and an Analysis of Impediments to Fair Housing Choice, and a Neighborhood Revitalization Strategy Area Plan submitted as part of the Five Year Consolidated Plan in accord with Federal regulations, has made these drafts available for public review and comment for a period of at least thirty days as required by said Federal Regulations, and has summarized and in some cases incorporated the resulting public comments into the body of the final version of the Five Year Consolidated Plan FY2021-FY2025 and Annual Action Plan (FY2021).

NOW, THEREFORE, the Council of Ogden City hereby resolves that said Five-Year Consolidated Plan, the Analysis of Impediments to Fair Housing Choice, the NRSA Plan as part of the Five Year Consolidated Plan, and the Annual Action Plan, attached as Exhibit

"A", be adopted as the City of Ogden's Five-Year Consolidated Plan for July 1, 2020 to June 30, 2025 and Annual Action Plan for the period from July 1, 2020 through June 30, 2021, and that these documents be submitted to the U.S. Department of Housing and Urban Development.

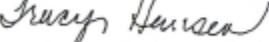
APPROVED AND ADOPTED this 12 day of May, 2020.


Angela Chobeka (May 13, 2020)

CHAIR

May 13, 2020

ATTEST:



CITY RECORDER

May 14, 2020

APPROVED AS TO FORM: Maria A. Brown
LEGAL DATE

May 13, 2020



RESOLUTION NO._____

RESOLUTION OF THE OGDEN CITY COUNCIL ADOPTING AMENDMENT #1 TO THE CONSOLIDATED PLAN FOR THE PERIOD JULY 1, 2020 THROUGH JUNE 30, 2025, WHICH INCLUDES AMENDMENT #1 TO THE ANNUAL ACTION PLAN FOR THE PERIOD JULY 1, 2020 THROUGH JUNE 30, 2021, AND DIRECTING THAT THIS DOCUMENT BE SUBMITTED TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

WHEREAS, it is deemed desirable that Ogden City continue to participate in the Community Development Block Grant and HOME Programs in future years; and

WHEREAS, the National Affordable Housing Act of 1991 and associated regulations require that local governments participating as entitlement grantees in certain community development programs of the Federal Government, including the Community Development Block Grant and HOME Programs, prepare, adopt and carry out a Five-Year Consolidated Plan with Annual Action Plans; and

WHEREAS, the City of Ogden adopted the Consolidated Plan July 1, 2020 through June 30, 2025, which includes the Annual Action Plan July 1, 2020 through June 30, 2021, in accordance with federal regulations; and

WHEREAS, the City of Ogden deems it necessary to amend the Consolidated Plan 2020-2025 by amending the Annual Action Plan 2020-2021; and

WHEREAS, Ogden City has prepared an Amendment #1 to the Consolidated Plan 2020-2025 and Amendment #1 to the Annual Action Plan 2020-2021 in accordance with Federal regulations and the City's Citizen Participation Plan.

NOW, THEREFORE, BE IT RESOLVED, by the Council of Ogden City, Utah, that said Amendment #1 to the Consolidated Plan for July 1, 2020 to June 30, 2025 which includes Amendment #1 to the Annual Action Plan for July 1, 2020 to June 30, 2021, attached as Exhibit "A", is hereby adopted as the City of Ogden's Amendment #1 to the Consolidated Plan for July 1, 2020 to June 30, 2025 which includes Amendment #1 to the Annual Action Plan for July 1, 2020 to June 30, 2021, and that this document will be submitted to the U.S. Department of Housing and Urban Development.

PASSED AND ADOPTED this _____ day of _____, 2020.

Chair

ATTEST:

CITY RECORDER

Approved as to form: _____
Legal _____ Date _____

Appendix B -

Citizen Comments Received and Accepted and

Responses to Comments Received and Not Accepted

Coalition of Resources

- Upgrading the homes without plumbing yet
- Not selling homes at full market value. Sell at affordable levels, i.e. under \$165,000! I am a real estate broker and certified housing specialist and Executive Director of Habitat for Humanity.
- We need smaller homes built as well for families just looking to get out of trailers or apartment living.

Ben Lomond H.S. Family Night

- Love down payment city-wide
- Love housing rehab and sidewalk repair. It's amazing
- I like the idea of renovating house in Ogden. I have seen some really nice renovated houses in downtown Ogden and I like how its looking.
- Housing renew project
- Love the program to help low income.
- Keep up the housing rehab! Love it! It has made a huge difference in our inner cities!!
- Love the Own In Ogden program.
- We love your housing rehab!! Keep it up!
- Address mental illness issues to help combat the homeless situation
- More and better resources for poverty families

Ben Lomond H.S. Family – comments not incorporated in the ConPlan

1. 12th Street & Liberty repair all rolling curb entrances to driveways
2. Please consider non-federal source of funding, namely public banking chartered by the city of Ogden. The city, with its own charter bank, can loan to its own citizens for all purposes – for their home improvements, small businesses, etc. The interest from this lending can then be taken as revenue for the city to reduce its dependency on taxation. This is legal under the Federal Reserve Act and has been done in North Dakota since 1919.
3. Drop the speed limits on 9th to 25 MPH it's entire length and enforce it!!!!
4. Remove the ability for city inspectors to harass residents about received code violations reported by neighbors out of spite.

Ben Lomond H.S. Family – response to comments not accepted

1. Street and curb entrance types of repairs are ranked along with other public improvements and repaired as funds are available through the city's funding
2. Ogden City researches funding options for financing municipal costs. Creating a City Charter has been researched and found not to be in the best interest of the city.
3. Speed limit recommendation has been referred to City Engineering.
4. Ogden City Code Enforcement operates without bias and does not disclose sources of complaints.

Ogden Housing Authority's Resident Advisory Board

- Areas of focus 25th – 30th from Monroe to Wall.
- Focus on RCAP's
- More housing in Ogden!

Ogden Housing Authority's Resident Advisory Board – response to comments not accepted

- Help on monitoring landlord fees and proper housing for college kids
- Renters advocate needed
- Stop renters being charged high payments and fees
- More regulation on fees landlord charge for parking, pets, lease initiation fee

Response: Ogden City does not regulate landlord fees. This may better be addressed at the state legislature. Ogden City supports OgdenCAN and OgdenCAN is providing renter advocacy.

Email received to Mayor Caldwell – ConPlan related comments

Sent: Tuesday, September 24, 2019 10:41 PM
To: Caldwell, Mike <MikeCaldwell@ogdencity.com>
Subject: Housing meeting

Mayor Caldwell,

We have a huge low income population here. Maybe it would be best to put money into those efforts to improve the types of jobs or skill training that people may need help with to improve their financial situation.. just an idea

My second concern is with the Own in Ogden or home sweet Ogden programs. I love these programs and I think every city should have them. However the income restrictions on these homes forces the families that are purchasing them to be house poor right from the start. It's very concerning.

I found that the income restriction for the loan process from the lender and the city don't lineup. And that makes it quite challenging.

I feel that by putting a restriction on who can buy the homes renovated by Ogden City does not encourage people of all income brackets to move in to Ogden.

I have found that quite a few of homes that have already been remodeled by Ogden have not been cared for. I feel that's partly because the families that purchase them can barely afford to pay their mortgage.

I hope in the future that as Ogden rebuilds they will consider to let anybody purchase these beautiful homes as long as they are owner occupied.

I'm excited to see what Ogden does in the future. I absolutely believe that Ogden is the pacesetter for best improvements in all of Weber County.

Response to comment not accepted: Federal funding requires income limits. Underwriting of loans assures affordability. All homes are sold to owner-occupants.

Citizen Advisory Committee (CAC) – March 17, 2020

Regarding the Urgent Need program, given the hastiness of the program's introduction and the lack of documentation required, I believe that it will be tempting for businesses to abuse the program's scarce resources. For these reasons I believe staff should produce a report showing all businesses that receive funds, and the amounts they received, for the City Council and the CAC to review 3 months after funds are first distributed from the program. I specifically request this report proposal be part of our recommendation to the City Council.

ConPlan letter received



Executive Committee

August 1, 2019

Liz Warner, Chair
Bank of Utah

Randy Watt, Vice Chair
Ogden City Police

F. Chis Swaine, Treasurer
Tecolote

Pam Parkinson, Secretary
Community Member

Rev. Gary Haddock, Past Chair
Community United Methodist Church

Board of Directors

Teresa Hunsaker
Utah State University

Ryan Arbon
Weber County Sheriff's Office

Matt Dixon
South Ogden City

Chris Acosta
US Bank

Shannon Sebhar
Community Member

Julie Young
Zions Bank

Jeff Steagall
Weber State University

Staff

Jeremy K. Botelho
Executive Director

Ward Ogden, Manager
Ogden City Community Development Division
2549 Washington Blvd., Suite 120
Ogden, UT 84401

Dear Mr. Ogden,

As you may know, Cottages of Hope is in its 13th year as Weber County's only provider of comprehensive financial coaching assistance on behalf of low-moderate income residents, with the vast majority living in Ogden City. We are pleased to have Chief Randy Watt serving on our board of directors. Chief Watt is an enthusiastic supporter of our organization as he, along with Weber County Sheriff Ryan Arbon, recognize that household financial stability prevents crime and improves neighborhood livability.

Beginning shortly, Cottages of Hope will contract with the Utah Department of Workforce Services, in the amount of \$150,000 annually to specifically serve the poorest of DWS's clients, those experiencing intergenerational poverty - representing about 10 percent of Ogden City's households. Although challenging, we anticipate a good deal of success with these residents.

Meanwhile, Ogden City's moderate-income households, earning between \$25,000-\$50,000 annually, do not have adequate access to the assistance needed to move beyond low-moderate income status into homeownership, stable rental housing, and/or career employment. It is this population – representing over 30 percent of Ogden households - that provides the greatest hope and opportunity to achieve homeownership or to become the long-term, stable renters that make our neighborhoods safe and attractive places to live.

At this time, we propose that Ogden City Community Development include Cottages of Hope as a partner within its 2020-2025 HUD Consolidated Plan, matching DWS funding in the amount of \$150,000 annually to specifically assist moderate income households to become increasingly more financially stable and prosperous through our coaching and educational services. Our proposal includes direct services to all residents, but also specifically addresses the financial coaching needs of Ogden City's home ownership loan program applicants and borrowers.

This is not a "contribution" or "donation" request, but rather a direct investment in the future prosperity of our community, amounting to more than \$11 million since just 2015. Finally, should your policies dictate the necessity of issuing an RFP for these services, we welcome the opportunity.

Best regards,

Jeremy Botelho
Executive Director Cell: 801-809-8847

2724 So Washington Blvd, Ogden, UT • (801) 393-4011 (Office) • (801) 392-9377 (Fax) • info@cottagesofhope.org

Mayor Mike Caldwell
Ogden City
2549 Washington Blvd.
Ogden, UT 84401

Dear Mayor Mike,

I hope this letter finds you and your family well and continuing to deal positively with this crisis. I want to thank you for your FB messages and, especially, those promoting our restaurants. We've been ordering out weekly and encouraging our friends to do the same.

Since early January, when we discovered that the Cottages of Hope proposal was not to be included in the HUD 5-year Consolidated Plan, I've been considering how to address my concerns and disappointment. Now, with the severe economic fall-out from the Covid 19 pandemic, I now know how best to respond. However, and from whomever, the rejection of our proposal is no longer important.

The case we made for financial stability coaching has now grown even more critical as thousands of Ogden residents lose their jobs and businesses. Even with an extremely low unemployment rate – just a few weeks ago – the need for coaching was already acute due to rapidly rising housing costs. Now, with the national rate expected to rise beyond 10 percent, some Ogden neighborhoods could experience unemployment of more than 25 percent. As you well know, employment benefits are limited and too many residents are ineligible or will receive very small weekly checks. Financial Stability Coaching will assist those households to use whatever income they have wisely and to plan for the post-pandemic future.

Please also remember that the vast majority of Americans are just one paycheck away from homelessness with less than \$400 cash available for emergencies. We might look down on these folks for lack of preparation, but it does not change what our community might soon face – a sharp rise in evictions and homelessness along with the disintegration of families.

Therefore, as federal funds begin to flow to states and municipalities, I implore you to consider funding Financial Stability Coaching as one of the critical measures to assist residents through and beyond this crisis. As previously demonstrated, at the average cost of \$170 per household, Cottages of Hope can provide individualized coaching to prevent eviction, foreclosure, and facilitate re-employment and debt repayment. Each full-time coach, serving an average of 300 families each year, costs just \$50,000. We now have the capacity to significantly ramp up services to serve hundreds more families.

Best Regards,



Karen Thurber
Community Volunteer

Response to Cottages of Hope letter dated August 1, 2019: Ogden City values Cottages of Hope's services to the community. City Administration reviewed and Ogden City's Community and Economic Development Department's Citizen Advisory Committee (CAC) met and reviewed the Cottages of Hope letter. CAC recommended the city not alter Ogden City's public service policy. Ogden City Administration will work with Cottages of Hope to find other funding sources for their programs.

Email received March 20, 2020

I think Ogden City is doing a great job with upgrading housing or doing demos of properties that cannot be saved. My family and I also like the idea of "seeding" with upscale housing to attract buyers and investors to specific areas.

We see visible differences in small pockets and we hope the trend continues.

We like the Own in Ogden program and other programs that encourage and enable home ownership. We do have **a couple of ideas for improving long-term value of the renovated properties:**

1. Could USU Master gardener graduates, Senior Citizen volunteers, or Cottages of Hope volunteers be paired with buyers once the financing is approved, **for a required class or visit to teach prospective home owners basic maintenance and yard care skills?** These skills would preserve the value of the new owner's property, save them money on large renovations/repairs that would be more expensive without routine maintenance, and could encourage improvements in neighborhoods.
2. With the coming downturn in the economy, Junior League of Ogden might be able to **organize volunteers to help new home owners create small gardens after the owner acquires the property** (new owners are usually overwhelmed by the needs of a yard and landscaping during the first year). **New owners need education about how to take care of their lawn, shrubs, trees hardscaping, etc. It may be critical that families also know how to raise small gardens to help offset grocery bills.**

We have seniors in Ogden who want to feel useful and would like to help young people get started as homeowners. New home owners don't realize they need the help. Let's get them together!

Last, we really like the idea of affordable housing, but we think it should be strategic to areas where service workers can walk or get quick transport to jobs and the units should not all be massed in one area. Government tried that in the 60's, 70's and it concentrated poverty in areas that became ghettos. Owners need buy-in, like the Habitat-for-Humanity projects. HFH involves family members, friends and the neighborhood in the planning and construction process.

Many thanks for all your hard work, [Elon Jensen](#)

Ogden City Council Work Session April 28, 2020 and

Public Hearing May 12, 2020 to adopt ConPlan and use of CDBG-CV May 12, 2020

April 28, 2020, CED Staff presented ConPlan and CDBG-CV plans to City Council at a work session. City Council staff publishes a notice of all work sessions with details on agenda items. The public is invited to attend but not comment during all City Council work sessions. CED staff discussed options with City Council for use of CDBG-CV. City Council decided to administer CDBG-CV to mitigate the impact of COVID-19 to local businesses through the Small Business Loan Program and Microenterprise Loan Program.

Ogden City Council held a public hearing May 12, 2020 by Zoom Meetings and was streamed live for public access. Ogden City CED staff presented information on the ConPlan and included the proposed use of CDBG-CV to assist businesses with loans to mitigate the impact of COVID-19. Two weeks prior to the public hearing, City Council staff publishes a notice and four days prior to the hearing sends out a packet which includes a detailed summary of the ConPlan, NRSA, AI and CDBG-CV funds to be considered for adoption during the public hearing. The notice also includes a description of how citizens can submit comments and questions prior to or during the public hearing. During the public hearing, citizens were invited to submit questions my email or verbally using Zoom meetings. No citizens commented regarding the ConPlan or CDBG-CV.

Appendix C -

Priority Objectives, Programs and Goals Summary Matrix

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

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

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

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

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

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

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

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

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

Priority Objective 1. Improve the quality and increase the supply of decent affordable housing			
#	Project / Program	Outcomes	Funding
1.1	Quality Neighborhoods Program: Alleviate conditions of blight and provide quality and affordable housing opportunities. Includes Asset Control Area (ACA) Program.	<p>Rehabilitate and upgrade substandard housing units.</p> <p>Increase the number of decent, safe and affordable housing units in the NRSA.</p> <p>Improve the neighborhood by rehab of "troubled" properties</p> <p>Create new quality housing options in the NRSA.</p>	HOME HOME Match CHDO CDBG Private resources leverage federal funds to develop affordable housing.
1.2	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<p>Assistance to low-income residents through 0% interest, deferred payment emergency home rehabilitation loans.</p> <p>Improve quality and safety of housing units.</p> <p>Decrease the number of low income residents facing the threat of homelessness.</p> <p>Decrease the number of homeowners facing housing problems.</p>	CDBG
1.3	Infill: Projects include building new quality and affordable housing units on vacant land and replacing blighted structures.	<p>Facilitate the development of underutilized vacant lots, typically in center of city blocks and difficult to develop due to infrastructure issues.</p> <p>Partner with property owners and/or housing providers to develop solutions for underutilized vacant residential land.</p> <p>Improve neighborhoods by developing vacant land, replacing blighted structures with a broad range of housing options.</p> <p>Create new quality housing adding to price diversity in the NRSA.</p> <p>Maximize private resources leveraged to develop affordable housing.</p> <p>Increase the number of decent, affordable housing units.</p>	CDBG HOME CHDO

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

Priority Objective #2 – EXPAND HOMEOWNERSHIP OPPORTUNITIES

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

2019 FFIEC data for Ogden City's estimates that 51% of the housing units are owner-occupied and 41% of housing units are renter-occupied, with an 8% vacancy rate of housing units in Ogden. In comparison, American Community Survey's five-year estimates the state of Utah has a 63.8% rate of owner-occupied housing units. The Own In Ogden program provides zero percent interest, deferred payment, due on transfer of ownership, down payment assistance loan to low to moderate income households (up to 80% of Area Median Income). The Own In Ogden Program promotes homeownership with the goal of stabilizing neighborhoods and improving housing, as more people move from renting to owning a home. To encourage successful homeownership experiences, the city requires homebuyers to attend a homebuyer education class. The purpose of the class is to educate prospective homebuyers with curriculum including finding a home you can afford, working with realtors, budgeting, the home buying process, negotiation, and home maintenance. Participants are required to complete Homebuyer Education classes before purchasing a home using the Own In Ogden HOME-funded down payment assistance. Update terms if City Council approves increase for Officers. This program is a high priority due to the overwhelming community support and utilization of the program.

Priority Objective # 2 Expand homeownership opportunities			
#	Strategy	Outcome	Funding
2.1	Own In Ogden Program: Provide down payment assistance to low to moderate income families	Provide the down payment assistance needed for low to moderate income persons to buy a home. Increase homeownership in central Ogden. Support neighborhood revitalization through homeownership opportunities.	HOME Private resources

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

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

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

Priority Objective #3 Improve the Safety and Physical Appearance of Neighborhoods					
#	Strategy	Outcome/Long Term Goals			Funding
3.1	Target Area Public Improvements: Construct or improve deteriorating streets, curbs, infrastructure	Improve the physical appearance of neighborhoods Improve the quality of life for residents Increase property values			CDBG
3.2	CV Target Area Public Improvements	Prevent and/or prepare for a future coronavirus outbreak. -Update ConPlan/AAP FY21 Amendment #2			CDBG-CV

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

Priority Objective #4 – CREATE GREATER ACCESS TO CAPITAL

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

4.1 Microenterprise Loan Program –Support Microenterprises by providing direct financial assistance to LMI microenterprise business owners. Microenterprises is a business with five or fewer employees, at least one of which is the owner. Owners must be low-moderate income. The goal of the program is to be the conduit for access to capital and entrepreneurial success. Its strategic goal is to help reduce the number of failed businesses and increase the number of successful microenterprises in Ogden. The loans and/or technical assistance will assist

microenterprises that may not have access to because they are often in the start-up phase and lack the experience and resources needed to succeed.

Priority Objective #4: Create Greater Access to Capital					
#	Strategy	Outcome			Funding
4.1	Microenterprise Loan Program: Provide direct financial assistance to LMI micro-enterprise owners to start-up or expand in Ogden.	Increase the survival rate for microenterprises in Ogden Attract more businesses to open in Ogden Reduce the number of failed businesses Support the struggling microenterprise.			CDBG Leverage private resources
4.1 CV	CV-Microenterprise Loan Program: Provide direct financial assistance to LMI micro-enterprise owners to mitigate the impact of COVID-19.	Increase the survival rate for microenterprises in urgent need in Ogden Support the struggling microenterprise. Reduce the number of failed businesses			CDBG-CV Leverage private resources

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

Priority Objective #5 – STIMULATE ECONOMIC GROWTH

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

5.1 Small Business Loan Program – Direct financial assistance to businesses

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

5.2 Business Information Center – business counseling increase business success rates

The Business Information Center (BIC) is a public service activity, providing business counseling and services to entrepreneurs interested in starting, relocating or expanding a business in Ogden. The BIC generates economic development through assisting businesses in creating jobs, relocating to Ogden or expanding. City staff will assist CDBG-funded SBLP and SEDP applicants. The BIC will facilitate SCORE, SBA and SBDC counseling. The BIC has computers to assist entrepreneurs in writing a business plan and applications.

5.3 Special Economic Development Projects (SEDP) – Support the expansion of Ogden City's economic base by developing underutilized properties, providing financial assistance, job

creation/retention, assist businesses with loss of revenues as a result of COVID-19 or with capital or loan guarantees, or eliminate slums and blight. The SEDP program is intended to facilitate and stimulate capital investment in Central Business District, main corridors, historic districts, distressed areas, the airport, Business Depot Ogden. Activities may be commercial or residential. Activity selection is designed to be flexible to address the specific needs for revitalization of specific target areas.

Priority Objective #5: Stimulate Economic Growth				
#	Strategy	Outcome	Funding	
5.1	Small Business Loan Program: Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs	Reduce unemployment Create / retain permanent jobs Mitigate the impact of COVID-19	CDBG CDBG-CV Leverage private resources	
5.1 CV	Small Business Loan Program: Direct financial assistance to businesses in urgent need to mitigate the impact of COVID-19	Increase the survival rate for businesses in urgent need in Ogden Mitigate the impact of COVID-19 Reduce unemployment	CDBG CDBG-CV Leverage private resources	
5.2	Business Information Center: Provide business counseling to attract new businesses and improve business success.	Increase the survival rate for businesses in Ogden Attract more businesses to open in Ogden Support the struggling start-up businesses	CDBG City General Funds Leverage private resources	
5.3	SEDP: Expand Ogden's economic base through developing underutilized properties, job create and/or blight removal	Create / retain permanent jobs Remove of blight Attract new businesses Provide gap financing to support business success Mitigate the impact of COVID-19 Assist businesses in urgent need	CDBG Leverage private resources	

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

5.3	SEDP Projects completed	1			1		2
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NRSA GOALS

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

PROGRAMS AND PROJECTS 2021-2025	5 year City's GOAL	5 year # in NRSA	5 year % in NRSA
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	30	27	90%
1.2 Emergency Home Repair: Housing units rehabilitated	25	15	60%
1.3 Infill Housing	9	8	89%
2.1 Own in Ogden Down Payment Assistance: Loans	230	184	80%
3.1 Target Area Public Improvements: Projects	2	2	100%
4.1 Microenterprise Loan Program	30	24	80%
4.1 CV-Microenterprise Loan Program	20	16	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	18	32	80%
5.1 Small Business Loan Program: Businesses in urgent need assisted	20	36	90%
5.1 CV-Small Business Loan Program: Full-time Jobs created/retained	18	9	50%
5.1 CV- Small Business Loan Program: Businesses in urgent need assisted	20	16	80%
5.2 Business Counseling (BIC): People served	2,500	2,500	100%
5.3 Special Economic Development: Projects	2	1	50%

Annual Action Plan FY21 – NRSA Goals

PROGRAMS AND PROJECTS July 1, 2020 – June 30, 2021	Year 1 Goal	1 year Goals in NRSA	1 year % in NRSA
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	8	8	100%
1.2 Emergency Home Repair: Housing units rehabilitated	5	4	80%
1.3 Infill Housing	6	6	100%
2.1 Own in Ogden Down Payment Assistance: Loans	50	35	70%
3.1 Target Area Public Improvements: Projects	1	1	100%
4.1 Microenterprise Loan Program	10	8	80%
4.1 CV-Microenterprise Loan Program	10	8	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	8	6	75%
5.1 Small Business Loan Program: Businesses in urgent need assisted	10	9	90%
5.1 CV-Small Business Loan Program: Full-time Jobs created/retained	8	6	75%
5.1 CV- Small Business Loan Program: Businesses in urgent need assisted	10	9	90%
5.2 Business Counseling (BIC): People served	2,500	2,500	100%
5.3 Special Economic Development: Projects	1	1	100%

Appendix D

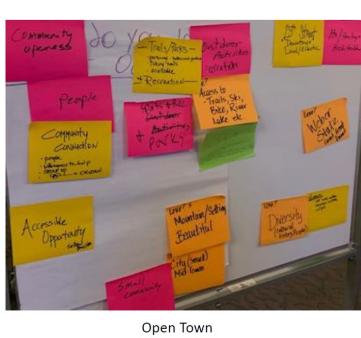
Citizen Participation in Ogden's Strategic Plan, Resolution

Prepared by TANNER

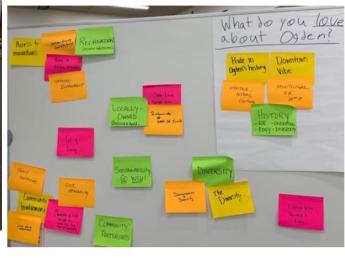
Dialogue Session Answers



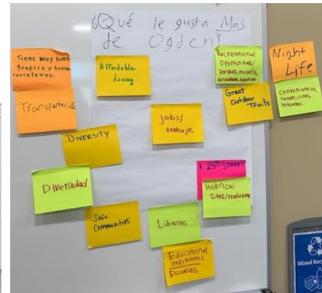
East Bench Neighborhood



Open Town Hall



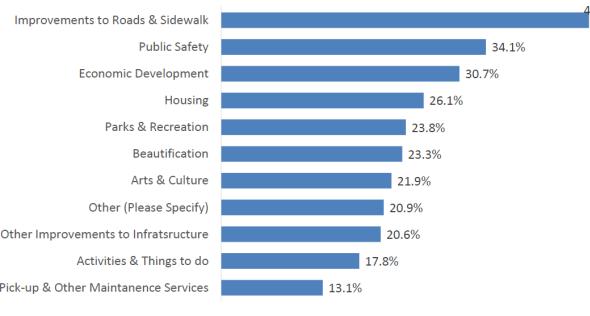
WSU Faculty



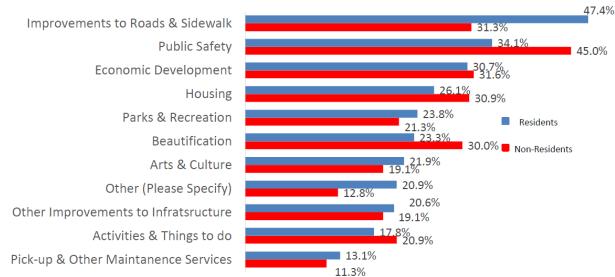
Spanish Dialogue Session @ CCEL

Dialogue Session Answers

Where would you like the City to focus future resources to enhance the community?



Where would you like the City to focus future resources to enhance the community?



In comparison to residents, non-residents comparatively value similar topics, with less of a total percentage on improvements to roads and infrastructure. However, Non-Residents greatly valued Public Safety, and improvements to Beautification. 320 non-resident respondents and 874 resident respondents.

Improvements to Roads & Sidewalks

Top suggestions: Make Sidewalks walkable, improve roads for long-term. Spread improvements throughout community.

"Roads. Ogden has some pretty bad roads. Every time they are torn up for utilities, etc., contractors do not do a good job in fixing the roads. We used to chip and seal a lot as well. I cannot remember a large road reconditioning for quite a while."

"The sidewalks are really dangerous for runners. Lots of bumps and uneven things. I've fallen down and gashed myself open pretty badly."

"In general, a lot of the road surfaces are terrible with potholes and patches. Washington has sections where manholes should be level with the road surface and concrete/asphalt interface smoothed out. For safety, it's nice that the city is adding these blinking pedestrian crosswalks, but not where they are most needed - wide, busy roads where it is more difficult to notice a pedestrian at the crossing."



"I wish the north end of Ogden received a little more attention ... especially the main roads north of North Street."

"This is a small concern to the city, but in the area I live there are not many sidewalks so when I take my kids for walks I don't feel as safe because we're always hugging to the edge of the road." (Relates to Safety)

Some Specific Road Suggestions:
 West Ogden (Specifically Entrances to Town)
 Pot holes on 22nd St.
 North Part of Town
 21st & Washington
 Pedestrian Bridge on 24th

Public Safety

Top concerns/ideas: Walkability of community and pedestrian challenges, leverage community policing and presence of law enforcement, feel safe to be outside in all parts of town, lit streets at night time, gangs and drug activity, homelessness, change perception that Ogden is unsafe.

"Ogden is wonderful! I just hope it can become a safer place for kids and people to be outside walking. I have seen so many people almost get hit on those crosswalks. People in Ogden need to be more educated on pedestrian safety."

"1) "Clean up" downtown besides 25th Street. It doesn't look or feel safe. 2) Ogden's reputation. It seems no one wants to let go of its "illicit" past. Publications refer to it again and again. People I speak with living outside of Ogden continually bring it up as if it were current."

"Positive interactions within the community is a gang prevention endeavor. Positive interaction within the community is a poverty prevention action. Positive interactions in the community build relationships with OPD & residents. Unity within the community is a crime prevention strategy. It is ALL of us against the ills of the world."



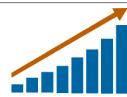
"Police on foot who talk to citizens and understand are needed more than the city realizes. It is a wild, wild, wild west. Our police department living in cars is not making it a better place to live."

"East bench is riddled with theft and homeless in the hills. Would like to see more of a police presence to eliminate issues so that they don't continue to increase."

*See Community Safety

Economic Development

Top suggestions: Spread development throughout town, fiberoptic internet, focus business recruitment on small-business that add to culture of Ogden. Fill empty storefronts and progress developments "in limbo".



"Ogden needs to focus economic development in areas of the city that are not downtown or on 25th Street. Salt Lake City has many commercial nodes in predominantly residential areas that are enhancements to their neighborhoods. These locations add vibrancy and opportunities for local residents to socially connect with one another."

"I feel as though there is no plan to become modern. I could move only a short distance to Layton and have a modern city. They have proper traffic control, excellent law enforcement, and (most importantly to me) a still-expanding fiber-optic network through UTOPIA and Layton City's agreement with them. Why should I stay here in Ogden when I, as a tech power user, cannot get anything worthwhile out here? As someone that's looking into content production that requires much more upstream bandwidth, the offerings here in Ogden are terrible."

"It would be wonderful to see a vibrant downtown with thriving businesses along 22-24th Streets on Washington Blvd instead of a bunch of empty store fronts."

"We live in a great place! I'd love to see our city/county continue to prosper and grow so we can attract high quality businesses and residents and be able to continue to care for those in need without the tax burden becoming a deterrent."

"Building in Ogden--We have one of the worst reputations for building commercial real estate in the state. I'm a commercial lender and the pain and anguish that Ogden puts contractors and business owners through to build a simple square office warehouse is mind boggling."

"See Shopping & Dining options" and "Employment opportunities"

Housing

Top concerns/ideas: Affordability of housing, quality housing, complaints of landlords upkeep of apartments.



"Ogden desperately needs to allow an overhaul of its zoning code to permit denser housing construction throughout the city, but especially along the proposed Weber State BRT route. If Ogden does not allow more housing to be built in the city, housing prices are going to increase to the point where they are no longer affordable. Businesses will leave the Ogden area because the wages will be too high to compensate to the high cost of living. New housing must be allowed within the city."

"More owner occupied housing. Ogden has way too many low rent apartments and the landlords just don't keep up the properties"

"Quality, affordable housing is another big thing. We have too many people operating as slumlords, and taking advantage of people who are afraid to stand up due to immigration concerns or lack of understanding of their rights/lack of personal resources and family support. I'd love to see the city enforce and increase ordinances protecting renters of all colors/creeds/backgrounds."

"We need more pride in our community, specifically when it comes to the quality and appearance of our housing. There are way too many low-end rental units owned by slumlords, and there is nowhere near enough code enforcement to push on them and improve the housing stock. We need to be using the health department as a tool to beat on crappy landlords to improve their units: this is achieved by an inspection and condemning the unit (loss of business license) until units are fixed. However, this makes it hard for the tenants because they have no incentive to report their landlord. Maybe the City needs some temporary housing that would allow someone to transition...while they get their feet under them."

"More affordable housing options for middle income. We have really high rent right now and low income people get help but then for people making more money most of the rentals are unaffordable."

Parks & Recreation

Top suggestions: Increased recreational opportunities, maintenance and improvements to existing parks throughout Ogden, sports and other activities for youth, make decision regarding Marshall White.



"I would love to see the youth sports programs improved. A great youth soccer program, basketball, baseball, etc. It would also be nice if the parks were more friendly to youth athletics."

"Community Recreation Center open to the public with low cost family memberships, quality sports programs. Pipe line sports programs for local high schools. Lower cost city rec sports to allow more low income kids have a opportunity to play sports."

"I think community center...could be a great benefit to Ogden city. Pool, gym, basketball courts, tennis, etc. It would be a huge project, but would add a sense of community to our city."

"Improving our public park systems. Ogden markets heavy on recreation opportunities available, which is great, but I feel our public park system does not reflect a community that supports parks and recreation services in all capacities. Quality recreation/leisure activities need to be open to everyone in the community, not just those who happen to live next to a redevelopment TIF zone or near the East Bench. Much of our public parks across Ogden are in dilapidated condition and does not reflect a community who values the importance/recreation/leisure activities has on individuals quality of life."

"More outdoor activities for the community to use anytime and at community events such as exercise equipment at the parks etc."

Arts & Culture

Top suggestions: Leverage and support existing local art to build pride in Ogden, including WSU. Use art to address physical appearance challenges. Improve downtown city-hosted art events.



"Continuation of the plan to make Ogden a recreational destination without turning it into an overpriced vacation spot for the rich and famous like Park City."

"I think we're going in a good direction! I'd like to see more arts and community activities along with the development of more local shopping and dining places."

"Emphasize the opportunities for education and arts through Weber State University."

"I would make it more colorful. Paint costs less than tearing down a bunch of buildings on Wall Ave. I like that the city is creating an Arts District right were I live (on Porter and 25th). It would help reimage the city into a cheery place to live rather than it's "Ogden is unsafe" reputation I hear so much around."

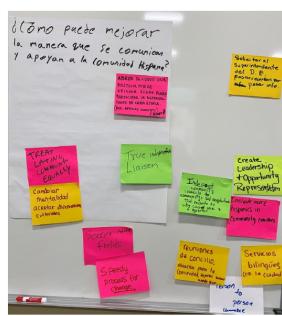
"I think we should highlight and support people and organizations that are doing things to make Ogden better such as Nurture The Creative Mind. The main things that stuck out to me about Ogden are The Ogden Arts Festival, Spooktacular, the Imagine Project & Harvest Moon. Three of those things were done by Nurture The Creative Mind."

"The more arts, cultural, and educational opportunities we provide, I believe will attract people who will want to continue the small town arts/outdoor community I love here."

Demographics (Continued)

Hispanic/Latino Community Outreach

- 195 Survey Respondents identified as Hispanic or Latino ("18% of question respondents)
- To ensure representation from this community, we facilitated a Spanish dialogue session with 25 participants, met with a group of Latino Church Pastors to gain additional perspective, and created an online survey format solely in Spanish.



Where would you like the city to focus future resources to enhance the community?

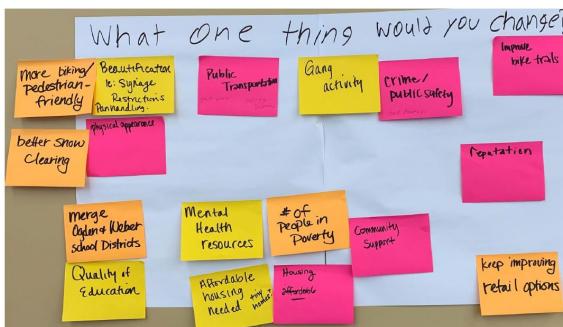
The word cloud shows the frequency of words and phrases used by respondents in the "Other" option of the question. It emphasizes again the importance to the community of public education, affordable housing, parks, sustainability, and air quality.

public transportation clean neighborhoods Youth sustainability work
air quality programs affordable housing green housing home
better high school community Bring Ogden
sustainable practices city sports need
education increase Park activities people new school
transportation Focus High quality Improve wii Youth sports Marshall White Center

The "Other" comments aligned with the previously mentioned results of what the residents don't like about Ogden and areas where they want to focus resources.

If I were King/Queen For a Day

Ogden-Weber Tech College



If I were King/Queen For a Day



Good Company Theatre

Citizen Outreach - Ogden's Housing Fact Finding Sessions



Press Release

For Immediate Release:
August 23, 2019
Office of the Ogden City Council

City Council to discuss and explore housing options through fact finding series; residents encouraged to participate

Over the course of the next month, the Ogden City Council will host a four-part fact finding series to further explore housing issues and how these relate to Ogden. Residents are encouraged to attend to learn more about the intricacies of housing and to provide input.

Each session will begin at 7 pm inside the City Council Chambers on the third floor of the Municipal Building, located at 2549 Washington Boulevard, as outlined below:

<i>Housing Fact Finding Series</i>	
September 3 – Introduction, housing trends, options, and current efforts and programs	
September 10 – Ogden's current housing situation, including: data points, studies and reports	
September 24 – Exploring suggestions from constituents and other practices from other communities	
October 1 – Where do we go from here? Discussion of possible next steps.	

"It is critical that we have these discussions as housing is a basic need for every resident in our community," Council Chair Ben Nadolski said. "We hope to learn as much as we can about this extremely complex issue and to hear the experiences of residents to ensure we are fully informed moving forward. We encourage residents to attend these sessions to have their voices heard."

Additional information on the topics for each session is available on the Council's website:

- OgdenCity.com/HousingSeries

Housing Fact Finding Series Invitation

Who: City residents are invited to comment on the housing issues in Ogden

When: 7pm on Tuesday September 7, 10, 24, and October 1, 2019

Where: Ogden City Council Chambers
2549 Washington Boulevard, Third Floor (Suite 340)
Ogden, UT 84401

###

2549 Washington Blvd. | Suite 320 | Ogden, UT 84401 | (801) 629-8153 | council.ogdencity.com



CORONAVIRUS UPDATE Read On...

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Sign In

Jobs Agendas & Minutes Pay My Bill Construction Updates Arts & Events Calendar Budget Reporting Boards & Commissions City Code Elections

CITYNEWS



Public Input Requested for Ogden City Consolidated Plan
Ogden City is asking for public input in order to compile the Five-Year Consolidated Plan for July 1, 2020 – June 30, 2025 (ConPlan).
Read on...



CORONAVIRUS BUSINESS DEVELOPMENT UPDATE
Ogden City is committed to responding to coronavirus (COVID-19) and its related economic impacts.
Read on...



CORONAVIRUS UPDATES
City Programs and Facilities Update
In order to proactively slow the spread of the Coronavirus, Ogden City is taking necessary precautions including closing certain buildings and modifying daily operations as necessary.
Read on...

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Home

Posted on: March 24, 2020

Public Input Requested for Ogden City Consolidated Plan

Ogden City is asking for public input in order to compile the Five-Year Consolidated Plan for July 1, 2020 – June 30, 2025 (ConPlan). This plan helps to identify and prioritize 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 part of the funding process for Community Development Block Grant and Home Investment Partnerships Grants. If awarded, those grants will be used to provide better housing and living environments within local neighborhoods and expand economic opportunities in the City.



To Get Involved:

The draft ConPlan is available for review and feedback from March 23 through April 21. Send comments to fairhousing@ogdencity.com. Comments may also be sent by mail. (Ogden City Community Development, 2549 Washington Blvd, #120, Ogden, UT 84401)

The April 21, 2020 4 p.m. City Council work session can be viewed by Zoom Meeting, check the website for details. At this work session, City Council will discuss finalizing the ConPlan, NRSA, AI, Annual Action Plan FY21, and Annual Action Plan FY20 Amendment #2. Residents can also participate in the public hearing to adopt the ConPlan, NRSA, AI, Annual Action Plan FY21, and Annual Action Plan FY20 Amendment #2, tentatively scheduled for May 12, at 6 p.m. by Zoom Meeting, check the website for details. In addition, the public can submit comments by leaving a message on a new public comment line, 801-629-8158, or by completing a Public Comment Submission Form at ogdencity.com/publicinput.

[Additional Info...](#)



Five Year Consolidated Plan 2021-2025 Amendment #2

234

DRAFT

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- [City Council](#)
- [Home](#)
- [Union Station](#)

Application for Federal Assistance (SF-425) and Certificate

Attachment A

Summary of Citizen Comments AAP FY21 Amendment #1