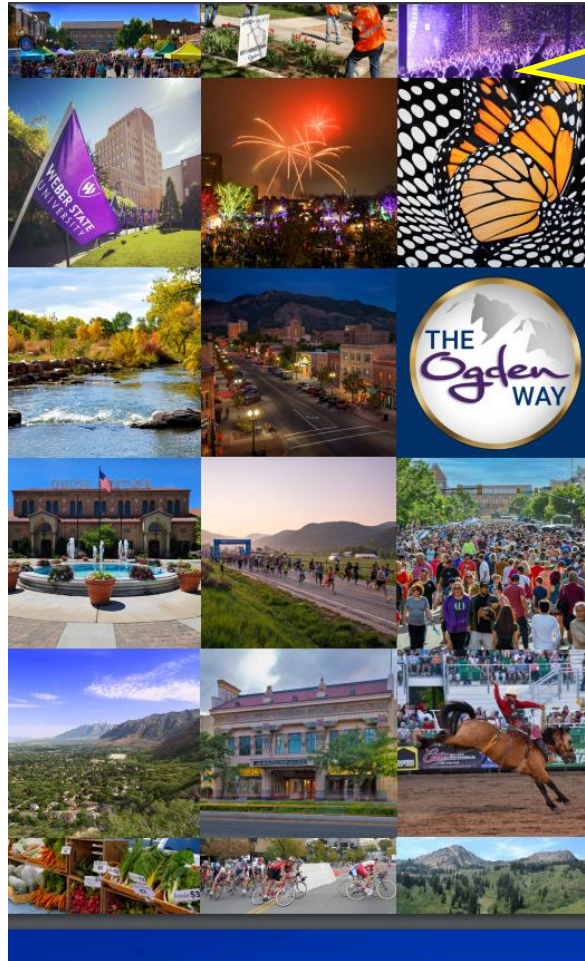




Open for Public Comment
11/14/25-12/14/25
Email comments to:
fairhousing@ogdencity.gov

DRAFT

Consolidated Plan July 1, 2025 – June 30, 2030

AND

Annual Action Plan July 1, 2025 – June 30, 2026

Amendment #1



Send an email:



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Executive Summary

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

Five Year Consolidated Plan (2026-2030) and Annual Action Plan July 1, 2025 - June 30, 2026 (AAP FY26) Amendment #1 (AAP FY26 #1)

Ogden City adopts Amendment #1 to the Five Year Consolidated Plan (2021-2025) and Annual Action Plan July 1, 2025 - June 30, 2026 (AAP FY26). The first year Annual Action Plan (AAP FY26) 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 FY26. AAP FY26 Amendment #1 includes: 1) Increase the Own In Ogden HOME budget by \$250,000 HOME (for a total HOME budget of \$500,000) and increase Own In Ogden program's goals to 50 down payment assistance loans, 2) Reprogramming HOME CHDO funds from Housing Purchase, Rehab and Resale Program to an Infill Housing Project, 3) the addition of a CDBG-CV-funded Target Area Public Improvements Project (carryover project from AAP FY25), 4) Update Ogden's HOME Grant policies to include regulatory changes published in HUD's HOME Final Rule published January 6, 2025, which will modify the HOME Period of Affordability policy and 5) An Annual Action Plan FY26 HUD Budget overall increase of \$1,235,485 and allocation of those additional funds, affecting CDBG, CDBG-CV, HOME, and HOME ARP budgets. The City proposes these budget and program changes to the AAP FY26 Amendment #1.

INTRODUCTION

“The Ogden Way” is a collaborative framework that drives our city forward through a vision that aligns our city staff with the needs of our people, businesses and partners. This pursuit of community-wide alignment drives operational efficiencies and has the potential to accelerate community-wide impacts. “The Ogden Way” is also a reflection of our city's ethos, and a standard that we strive to achieve in all that we do. In alignment with The Ogden Way, Ogden City Community and Economic Development Department has prepared this Five Year Consolidated Plan July 1, 2025 – June 30, 2030 (ConPlan) with a commitment to The Ogden Way's vision of a unified and thriving Ogden City community for all.

The Ogden Way's seven Pillars of Success: Safety, Education and Lifelong Learning, Stable Neighborhoods, Vibrant Economy, Strong Infrastructure, Healthy Lifestyles, and Meaningful Connections.

The Ogden Way framework directs the City's resources to achieve the Pillars of Success. When viewed as a whole, this framework is about creating a place where people are accountable for their success, while lifting each other up as we rise individually.

Ogden's ConPlan provides the strategic blueprint for how the City will address HUD-funded housing, community development and economic development activities for low- to moderate-income persons and neighborhoods over the next five years. The process of preparing the Consolidated Plan involved collaboration with city staff, businesses, and community stakeholders to align resources effectively. The ConPlan reached dozens of agency partners and hundreds of residents, businesses and nonprofits to create this strategic plan with a unified vision of making Ogden a unique and thriving community that preserves the naturally occurring affordable housing while creating healthy neighborhoods and stimulating economic growth and prosperity. It provides

a structure for aligning HUD budgets and projects that guide us towards the year 2030, and a Fiscal Year 2026 Annual Action Plan to get things started.

The ConPlan is organized by the Ogden Way framework with four objectives and a set of measurable objectives to track progress.

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 OBJECTIVES

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

Objective: preserve the naturally occurring affordable housing

- 1.1 Housing Purchase, Rehabilitate and Resale - Acquire deteriorating and/or abandoned housing units to rehabilitate and sell to low- to-moderate income homebuyers. The goal is to preserve naturally occurring affordable housing, upgrade existing housing stock, alleviate conditions of blight and improve housing conditions. The City may undertake projects independently or partner with a Community Housing Development Organization (CHDO) to undertake affordable homebuyer or rental housing projects in Ogden.
- 1.2 Emergency Home Repair - 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.

Objective: Increase the supply of decent, affordable housing

- 1.3 Infill Housing – Acquire vacant land for development. Acquiring blighted housing properties, housing not suitable for rehab, then demolition and/or new construction may be required. The City may undertake these projects independently or partner with a CHDO or another agency or non-profit.

Priority Need #2: Expand homeownership opportunities.

Objective: Increase housing affordability

- 2.1 Assist low to moderate income homebuyers with down payment assistance to buy safe, decent and affordable homes in Ogden.

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

Objective: Create safe, healthy neighborhoods

- 3.1 Targeted Area Public improvements - repair deteriorating and inadequate streets, sidewalks, trees, curbs and infrastructure to support improved safety and quality of life.

Priority Need #4: Stimulate economic growth

Objective: Promote business success

- 4.1 Microenterprise Assistance - Provide access to capital and financial resources to microenterprise start-ups and those expanding in Ogden that may not have access to conventional financing. Provide funding for entrepreneurial education and technical

assistance to low-to-moderate income microenterprise business owners to facilitate business success, which leads to owners' financial stability.

Objective: Create / Retain Jobs

4.2 Small Business Loans - Increase economic opportunities city-wide by providing financial assistance to small businesses that create or retain jobs made available to low-mod income residents.

Objective: Stimulate economic growth

4.3 special economic development projects that stimulate economic growth through that provide financial support to start-up and/or development of viable businesses to create or retain jobs, assist low to moderate income microenterprise owners or remove blight in target areas in the city.

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 2024 CAPER, last fall, the City's efforts to meet its Annual Action Plan July 1, 2023 to June 30, 2024 and Consolidated Plan goals and objectives were generally successful, especially in view of housing market conditions and budgetary constraints.

Although significant progress has been made, especially in economic opportunities, new challenges have emerged. The City's population growth, low housing supply compared to the demand and low housing rental vacancy rates have created significant pressures on the housing market. Home prices and rents have grown exponentially, creating a greater need for housing at various price levels. Clean, safe, accessible, and affordable housing options for households under the 80% Area Median Income (AMI) has become increasingly more difficult. Although progress has been made, in general, the priority needs for the community remain the same as the previous Consolidated Plan.

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 updated program guidelines to ensure regulatory compliance and to meet the changing market needs while resources are limited. The City continues to coordinate with relevant agencies to effectively administer federal funds.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

The City encouraged and accepted public comments throughout the entire Consolidated Plan planning 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.

Annual Action Plan FY26 Amendment #1

See Appendix A for a summary of comments received. Public comments received after November 4, 2025, the date of this draft, will be included following the close of the 30-day public comment period December 14, 2025.

Annual Action Plan FY26

See Appendix A for a summary of comments received. Public comments received after March 14, 2025, the date of this draft, will be included following the close of the 30-day public comment period May 12, 2025.

SUMMARY OF PUBLIC COMMENTS

Annual Action Plan FY26 #1

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

Annual Action Plan FY26

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

SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

Annual Action Plan FY26 Amendment #1

No comments received that were not accepted.

Annual Action Plan FY26

See Appendix A for a summary of comments received and not accepted and responses.

SUMMARY

The ConPlan planning process included outreach to dozens of agency partners and hundreds of residents, businesses and nonprofits to create this strategic plan with a unified vision of making Ogden a unique and thriving community.

Ogden City has taken steps to encourage broad public participation in the development of the Five Year ConPlan. These efforts include: 1) adopted a new Citizen Participation Plan to include new regulatory requirements; 2) developed a plan to Affirmatively Furthering Fair Housing in Ogden 3) attending a variety of community groups and events for the purpose of ConPlan outreach; 4) 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/>); 5) sending information of all ConPlan public notices to residents by newspaper, website, and/or water bill insert; 6) outreach to residents and organizations in low – moderate income areas; 7) holding public meetings; 8) posting notices of public hearings at city offices and online; 9) printing drafts of HUD Plans and placing them at the City and County Housing Authority offices, the library and city offices to allow citizens an opportunity to review the plans in print; and 10) social media posting to reach the public at large and efforts to outreach to the Hispanic population, which is Ogden's largest minority population. The Citizen Advisory Committee (CAC) met four times during the planning process. The CAC meetings provided a forum for discussion, input and recommendations for community development activities. For specific details, see PR-15 Citizen Participation.

The Process

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

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	Community and Economic Development
CDBG Administrator	OGDEN	Jared Johnson, Executive Director/Ogden City
HOPWA Administrator		Not Applicable
HOME Administrator	OGDEN	Jared Johnson, Executive Director/Ogden City
HOPWA-C Administrator		Not Applicable

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

Cathy Fuentes, Senior Community Development Coordinator, 2549 Washington Boulevard, 120, Ogden, UT 84401. Email: fairhousing@ogdencity.com or call 801-629-8903.

Jeremy Smith, 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, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

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 prepare 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.

ConPlan preparation included consultation with the following organizations:

- Weber Housing Authority
- Weber County
- Weber County Homeless Charitable Trust
- Ogden Community Action Network (OgdenCAN)
- Ogden Weber Community Action Partnership
- Ogden Housing Authority
- Ogden School District
- Utah Non-profit Housing Corporation
- Roads to Independence
- Utah Housing coalition
- United Way of Northern Utah
- Catholic Community Services
- Weber Human Services
- Weber Morgan Health Department
- Ogden Weber Chamber of Commerce
- Suazo Center

The development of the Consolidated Plan extends beyond the annual planning process. More details are 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(l)).

Ogden City continues to take an active role in encouraging the coordination between public and private housing and social service agencies. Representatives from the City attend Weber-Morgan County Local Homeless Council (the local Continuum of Care) meetings as voting members. Ogden City community Development staff serve on the Boards for the Weber County Homeless Charitable Trust, the Ogden Weber Community Action Partnership (OWCAP), Ogden Civic Action Network (OgdenCAN) and the Housing Authority of the City of Ogden (HACO).

Ogden City Community and Economic Development Department (CED) actively coordinates with industry, education, and government partners to ensure that Ogden residents have educational

opportunities to develop their talents and obtain the skills required by local 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 outreaches to community groups and strives to coordinate resources with providers, the public and with businesses to meet the needs of our community.

- CED's Citizen Advisory Committee (CAC) reviews ConPlan programs and makes recommendations to the Mayor and City Council about ConPlan programs and funding levels. The CAC includes representatives from service providers, business owners, stakeholders, community leaders and city staff.
- The Housing Authority of Ogden (HACO) and HACO's Resident Advisory Board (RAB) worked collaboratively on the ConPlan.
- Coalition of Resources (COR) is a community organization of over 100 Ogden area service providers. 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.
- 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. The goal is to recognize existing challenges and to create ideas, plans and programs to help create opportunities for the residents. Ogden City staff is an OgdenCAN Board member.

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 Morgan County Homeless Local Council (WMLHC), which is a member of the Balance of State Continuum of Care (COC) for Region 8 - a Utah Local Homeless Coordinating Committee (LHCC). The WMLHC is the local Continuum of Care collaborative applicant for Weber and Morgan counties. The WMLHC acts as a coordinated community-wide system of providers designed to address homelessness by providing funding and planning to efficiently rehouse individuals and families experiencing homelessness and promoting long-term stability. Essentially, the WMLHC is a collaborative effort between local service providers, organizations and government entities to strategically end homelessness by facilitating rapid rehousing of the homeless. This includes funding for Emergency Shelter Grant (ESG) programs and organizations that serve the HIV/AIDS population with HOPWA funding.

The WMLHC 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 homeless provider agencies.
- 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 WMLHC 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, for organizations that serve the HIV/AIDS population with HOPWA funding, and other special needs housing programs meet the needs of the community. In addition, the WCHLC 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. WMHLC is a member of the Utah Homeless Network Steering Committee (UHN). Throughout the year WMHLC members attend UHN meetings to develop applications for funding, budgets, defining services and programs for the Balance of State (BOS) COC's. City staff attend the Systems Advocacy Workgroup to develop a community plan, with special emphasis on the needs of the homeless in the winter months and implementation of code blue and coordination of services for the Balance of State CoC.

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.

1	Agency/Group/Organization	UTAH OFFICE OF HOMELESS SERVICES
	Agency/Group/Organization Type	Services – Housing, Children, Elderly, Disabled, Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing for the homeless and winter response – Code Blue. Solutions to provide housing for homeless persons when temperatures drop below 18°F. Understanding the extent of homelessness and solutions for homelessness.
2	Agency/Group/Organization	WEBER MORGAN HEALTH DEPARTMENT
	Agency/Group/Organization Type	Housing Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	Weber Morgan Health Department administers the HUD Healthy Homes grant. Ogden City is a participating partner in the grant. ConPlan participation includes mutual collaboration to identify community priority needs and resources to address the needs.
3	Agency/Group/Organization	WEBER MORGAN LOCAL HOMELESS COUNCIL
	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 Morgan County Local Homeless Council (WMLHC) – the City is a voting and participating member and supports WMLHC in its application for Continuum of care of funding. The on-going collaboration includes input in the assessment of need, broad participation in finding and implementing regional solutions and measurable outcomes for homeless citizens.
4	Agency/Group/Organization	HOUSING AUTHORITY FOR THE CITY OF OGDEN (HACO)
	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?	Ogden City staff serves on the HACO Board of Directors. HACO consultation included discussion of priority needs, gap analysis, identification of required services for homeless and at-risk homeless populations include homeless families, domestic violence survivors and for veterans. HACO is the city's VASH voucher recipient. Participation with HACO is on-going and includes collaboration on housing projects.
5	Agency/Group/Organization	WEBER COUNTY HOMELESS CHARTIABLE TRUST
	Agency/Group/Organization Type	Services-homeless Other – Non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Services – Fair Housing (AI)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Weber County Homeless Charitable Trust (WCHCT) is an independent organization whose mission is to provide funding to non-profit homeless prevention and services providers. Ogden City staff is a Trustee and participates in the selection of projects funded by the WCHCT. The WCHCT participated in the ConPlan planning process and input in the Strategic Plan.
6	Agency/Group/Organization	Ogden Civic Action Network (OgdenCAN)
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Services: Education, Employment, Health and Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Strategy Plan and Programs 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 is an OgdenCAN anchor organization which facilitates collaboration and local partnerships in the 7 determinants of health. City staff presented proposed ConPlan programs to facilitate the coordinated and efficient uses of HUD funds with other funding and organizations' efforts.
7	Agency/Group/Organization	WEBER STATE UNIVERSITY (WSU)
	Agency/Group/Organization Type	Services-Education Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Economic Development Strategic Plan
	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, inspire collaboration, innovation and business growth, that expands economic opportunities to Ogden residents. WSU collaboration included identification of ConPlan priority needs.
8	Agency/Group/Organization	UTAH NON-PROFIT HOUSING CORPORATION
	Agency/Group/Organization Type	Services – Housing Regional organization Non-profit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Priority Needs
	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.
9	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.
10	Agency/Group/Organization	ROADS TO INDEPENDENCE
	Agency/Group/Organization Type	Services – Persons with Disabilities Publicly Funded Institution/System of Care NRSA service organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs NRSA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff presented ConPlan and NRSA information to Roads to Independence staff to gather input, understand the needs of the disabled and coordinate efforts to better serve the disabled.

Table 2 – Agencies, groups, organizations who participated

IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

None were identified. All agencies were encouraged to participate.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

After several years of planning, including extensive public input, Ogden City’s [Make Ogden Downtown Master Plan](#) was adopted in 2020 – establishing a 25-year vision to guide the growth and development of downtown Ogden. The primary purposes of the *Make Ogden* Downtown Master Plan are to increase the City’s capacity to build sustainable economic vitality going forward, and to enhance the attractiveness of downtown by increasing the number of jobs, housing options, pedestrian activity, public transportation, one-of-a-kind stores/restaurants/venues, and the overall

downtown experience – all powerful economic factors that will improve the lives of residents and bolster the City’s financial health.

The citizen-driven [Plan Ogden](#) **General Plan** is a visionary policy document shaped by input from the community. It addresses various aspects of Ogden’s future, such as growth and economic development, organizing how land is used and developed, planning for important infrastructure and facilities, creating green spaces, and working with surrounding areas. The new Plan aims to adopt policies and programs that address the changes that come with growth, all the while supporting the City's goals.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Weber County	The CoC provides a structure for collaboration for various organizations in Weber County that provide services to the homeless and homelessness prevention. Weber County is the lead agency for the Utah Balance of State (BOS) CoC. Ogden City staff participates in BOS CoC meetings and serves on the CoC various committees. Ogden Citys Homeless Advocates and Police Department are the primary source of identification of unsheltered homeless individuals in Ogden. Although not funded with HUD funds, Ogden Police Department has two full-time Homeless Advocates on staff. The Citys ConPlan will continue to support the Balance of States Coc Goals through the HOME ARPs Tenant Based Rental Assistance Program, until funding is exhausted, and with General Fund to employ the Homeless Advocates.
Plan Ogden	Ogden City Planning	Plan Ogden aims to create a new General Plan that guides future growth, housing, and economic development policies and procedures that address the changes that come with growth. Plan Ogden is underway, during ConPlan development, but provided opportunities for citizen outreach and discussion regarding housing and economic development that are addressed in the ConPlan objectives and projects.
The Wasatch Front Regional Transportation Plan: 2023-2050	Wasatch Front Regional Council	The 2023-2050 Regional Transportation Plan (RTP) planning process is coordinated with statewide transportation partners. This plan's shared planning framework addresses transportation investments, development patterns, and economic opportunities for Ogden, as well as all regional partner communities.
Statewide Collaboration for Change: Utah's Plan to Address Homelessness, February 2023	Utah Homelessness Council, Utah Office of Homeless Services	This 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. Assisted in Consolidated Plan homeless needs section.
Community-Based Strategic Plan 2019-2024 for Ogden City	Ogden City Council	Many of the goals and priorities identified in the Strategic Plan provide a guide for ConPlan goals and priority needs.

Statewide Economic Development Strategy 2024	Governor’s Office of Economic Opportunity	The Strategy focuses on key objectives with the goal of creating a more resilient, equitable and prosperous economy. The Strategy assists in guiding ConPlan economic development priorities.
Downtown Ogden Master Plan	Ogden City Community and Economic Development Department	This master plan envisions capitalizing on Ogden’s assets through transformative infill of vacant and underutilized parcels to build a thriving Downtown that improves the lives of residents and bolsters the City’s financial health and prosperity. The Plan assists in guiding the selection of ConPlan economic development programs.
Emergency Operations Plan (EOP)	Ogden City	EOP identifies both natural and man-made hazards and outlines response and recovery activities if a disaster occurs. The strategies identified are used to address the Consolidated Plan Hazard Mitigation Section to help vulnerable residents mitigate climate hazards.

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 developing the Five Year Consolidated Plan. 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. Efforts include the collaboration on specific housing, transportation 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.

Cooperation and coordination with other public entities in the implementation of the ConPlan, the City of Ogden consulted with the following:

- Weber County
- Ogden School District
- Weber State University, OgdenCAN
- Utah Division of Workforce Services
- Weber Morgan Health Department
- Wasatch Front Regional Council, Metropolitan Planning Organization
- Utah League of Cities and Towns
- Utah Office of Homeless Services

NARRATIVE (OPTIONAL):

City representatives participated in general discussions and consultations on overall housing and economic development goals with organizations at the local and state level. Consulting agencies offer guidance and collaboration on the City’s housing and economic development strategies. In addition, Community and Economic Development Department staff work with community partners on specific housing development projects that are seeking multiple funding sources.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

The citizen participation process for the Five Year Consolidated Plan 2026-2030 (ConPlan) began in October 2023 with a ConPlan community outreach booth at the City’s Plan Ogden event. March 7, 2024, City Council held a work session meeting to develop a new Citizen Participation Plan to guide the planning and implementation of the ConPlan. The City launched an in-depth and collaborative effort to consult with elected officials, community groups, stakeholders, general public and beneficiaries of HUD programs to inform and develop the priorities and strategies contained within this five-year ConPlan. The City Council held three work sessions and two public hearings. Several ConPlan outreach presentations were offered and provided to various stakeholder / community groups.

The Community and Economic Development Department's (CED) Citizen Advisory Committee (CAC) met four times during the ConPlan planning process. The CAC met to review past performance, to offer guidance on the development a Citizen Participation Plan and the city’s efforts to Affirmatively Furthering Fair Housing Choice, to identify priority needs for the community, to review ConPlan strategies and objectives, and to make recommendations to the Mayor and City Council regarding the adoption of the Citizen Participation Plan, ConPlan (2026-2030), Annual Action Plan July 1, 2025 – June 30, 2026 (AAP FY26), and Neighborhood Revitalization Strategy Area (NRSA). CAC Recommendations were implemented into the Citizen Participation Plan, ConPlan, AAP FY26 and NRSA.

CITIZEN ADVISORY COMMITTEE MEETINGS FOR THE CONPLAN DOCUMENTS	
March 7, 2024	Opening work session regarding the Five Year Consolidated Plan (ConPlan) and Citizen Participation Plan
September 5, 2024	Finalizing the Citizen Participation Plan, development of priority needs for the ConPlan, guidance on the AI and considerations for a new NRSA
January 9, 2025	Finalizing strategies for the ConPlan, and NRSA work session
March 27, 2025	Work session for ConPlan, NRSA and AAP FY26

The city encouraged and accepted public comments throughout the entire Consolidated Plan process until the end of the required thirty-day comment period (April 9 – May 9, 2025). The city published an advertisement announcing the 30-day public comment period (Appendix A). A copy of the draft ConPlan documents were posted at the city website to provide citizens an easy option to comment on line by the click of a mouse at: <https://www.ogdencity.gov/485/Federal-Grant-Administration> Ogden City Community Development Division receives all comments. Refer to Appendix A to review a list of citizen/stakeholder comments received during the ConPlan planning process and responses to comments not accepted. See Proof of Publication for Notice of public comment period at Appendix A.

The Ogden City Council held four work sessions for the development of the ConPlan, AAP FY26 and NRSA. City Council held a Public Hearing to adopt CED’s Citizen Participation Plan on October 14, 2024. A presentation was provided of the proposed ConPlan priority needs, objectives and projects and programs at City Council work sessions October 14, 2024, November 12, 2024, January 21,

2025, and April 8, 2025. The ConPlan, AAP FY26 and NRSA were adopted by City Council at a public hearing May 12, 2025.

CITY COUNCIL PUBLIC MEETINGS FOR THE CONPLAN DOCUMENTS		
September 10, 2024	City Council Work Session	Review for adoption of Citizen Participation Plan, and City Council discussion for the ConPlan and AAP FY26.
October 15, 2024	City Council Public Hearing	Public Hearing to adopt the Citizen Participation Plan
November 12, 2024	City Council Work Session	ConPlan and AAP FY26 discussion.
January 21, 2025	City Council Work Session	ConPlan documents discussion.
April 8, 2025	City Council Work Session	Review of Drafts ConPlan, NRSA and AAP FY26
May 12, 2025	City Council Public Hearing	Adoption of ConPlan, NRSA and AAP FY26

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	CED's Citizen Advisory Committee (CAC) 3/7/2024	Non-targeted/ broad community	6 CAC members representing a quorum; reviewed Final CPP and Draft AI, outline of ConPlan, and AAP.	Comments incorporated into the Plans. All approved adoption of the CPP.	None.	https://www.ogdencity.gov/492/Other-Plans
2	Farmer's Market Community at Large Summer 2024	Non-targeted / broad community	Dozens of attendees visited the information booth. 16 Ogden residents wrote comments regarding the City's HUD plans	See Appendix A.	See Appendix A.	
3	Make Ogden Event	Non-targeted / broad community	Fair Housing Survey, AI outreach and ConPlan info booth – Oct 24, 2023.	See Appendix A.	See Appendix A.	
4	CED's Citizen Advisory Committee (CAC) 9/5/2024	Non-targeted/ broad community	6 CAC members represented a quorum; reviewed Draft AI, ConPlan, and AAP and Priority Needs Survey for ConPlan and proposed NRSA.	Comments incorporated into the Plans. All approved adoption of the CPP.	None	https://www.ogdencity.gov/492/Other-Plans
5	Priority Needs Survey Sept 2024 – Dec 2024	Non-targeted/ broad community	213 persons took the survey.	See Appendix A.	See Appendix A.	
6	CED's Citizen Advisory Committee (CAC) 1/9/25	Non-targeted/ broad community	Five CAC members representing a quorum; reviewed Priority Needs for ConPlan Needs Assessment, AAP FY26 & NRSA work session.	Comments incorporated into the Plans. All approved adoption of the CPP.	None.	https://www.ogdencity.gov/492/Other-Plans
7	OHA RAB meeting 9/11/2024	Residents of Public and Assisted Housing	Four persons in attendance at the Ogden Housing Authority's Resident Advisory Board meeting	None	None	
8	City Council Work Session 9/10/24	Non-targeted/ broad community	Presented the Citizen Participation Plan & ConPlan	None	None	
9	City Council Work Session 11/12/24	Non-targeted/ broad community	Presented the Priority Needs Assessment for the ConPlan	None	None	

10	Interfaith Works Group 12/11/24	non-profit religious organization partners	14 participants attended presentation on the Proposed AI, planning for ConPlan, AAP FY26 and NRSA.	See Appendix A.	See Appendix A.	
11	Coalition of Resources	Local service providers	Presented the city's AI, and Priority Needs Assessment for the ConPlan info to 9 in attendance.	None.	None	
12	Weber Human Services – Agency on Aging 1/16/2025	Elderly	Presentation on the AI, ConPlan, AAP FY26 and NRSA	See Appendix A.	See Appendix A.	
13	Plan Ogden Advisory Committee 10/3/24	Non-targeted/ broad community	Presentation on the AI, ConPlan, AAP FY26 and NRSA	None.	None	
14	Golden Hours 12/10/24	Elderly	Presentation on the AI, ConPlan, AAP FY26 and NRSA	See Appendix A.	See Appendix A.	
15	Ben Lomond H.S. Family Night 8/13/24	Non-targeted/ broad community	Dozens of attendees visit the AI, ConPlan, AAP FY26 and NRSA information booth. Nine written comments received	See Appendix A.	See Appendix A.	
16	Weber County League of Women Voters Online	Non-targeted/ broad community	Presented info on Fair Housing, ConPlan, AAP FY26 and NRSA	See Appendix A.	See Appendix A.	
17	Utah Housing Coalition 11/19/24 online	Non-targeted/ broad community	Housing and Homeless Strategy meeting	None	None	
18	OgdenCAN 11/13/24	Non-targeted/ broad community	Presented info on Fair Housing, ConPlan, AAP FY26 and NRSA	See Appendix A.	See Appendix A.	

19	Weber County Homeless Charitable Trust Board of Trustees 11/8/24	Non-targeted/ broad community	Presented info on Fair Housing, ConPlan, AAP FY26 and NRSA	None	None	
20	Roads to Independence	Disabled population	March 10, 2025. Presented info on Fair Housing, ConPlan, AAP FY26 and NRSA	See Appendix A.	See Appendix A.	
21	Public Hearing	Non-targeted/ broad community	Public Hearing to Adopt ConPlan, AAP FY26 and NRSA	All Council members voted to approve Plans.		
22	Make Ogden Event	Non-targeted/ broad community	Public Outreach event for AAP FY26 #1	See Appendix A.	See Appendix A.	
23	OHA RAB meeting 11/12/25	Residents of Public and Assisted Housing	Review of AAP FY26 #1	No comments received		
24	30-day public comment period (11/14/25-12/14/25)	Non-targeted/ broad community	Ad in Standard Examiner announcing 30-day public comment period 11/13/25			
25	City Council Work Session 11/18/2025	Non-targeted/ broad community	Review of AAP FY26 #1			
26	CED's Citizen Advisory Committee (CAC) 12/2/25	Non-targeted/ broad community	Review of AAP FY26 #1			
27	Public Hearing 12/16/2025	Non-targeted/ broad community	City Council Public Hearing to Adopt AAP FY26 #1			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

An examination of the past Consolidated Plans, a Priority Needs Survey, citizen comments, a review of Ogden City's Community-Based Strategic Plan (2019-2024), demographic data analysis, 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, 2025 – June 30, 2026. Data reviewed was primarily from 2000 Census (Base Year), 2016-2020 ACS (or most Recent Year), the Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD, and data from the Federal Financial Institutions Examination Council (FFIEC), which provided 2024 demographic and housing estimates for Ogden City. In addition, Statewide Collaboration for Change: Utah's Plan to Address Homelessness, February 2023 provided data to examine the extent of homelessness in Utah and strategies for assisting the homeless population. The aggregation of these sources yielded a comprehensive assessment of the current state of needs in Ogden.

A Priority Needs Survey was conducted to solicit input from residents and stakeholders in the City of Ogden. The questionnaire polled respondents about the level of need in their respective neighborhoods for various types of improvements that can potentially be addressed by the use of entitlement funds, see Appendix C – Priority Needs Survey, page 164. Decent affordable housing and infrastructure improvements ranked the highest concerns by Priority Needs Survey respondents.

The city has taken proactive measures to abate the housing pressures facing Ogden City residents. 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, and incomes not keeping up is creating a severe housing shortage especially for very-low- income and extreme low-income households. The data suggests that despite the city's efforts to mitigate 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. Currently, data shows that the rate of housing cost burdened for low-to-middle income households has significantly increased, more than any other income category.

The ConPlan data, priority needs survey, 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, See page 6 for the list of the Priority Needs and Objectives.

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

SUMMARY OF HOUSING NEEDS

The FFIEC data for 2024 estimates there are 34,394 residential housing units in Ogden. 31,439 (91.41%) of these units were occupied. Owner-occupied units accounted for 60%, while renter-occupied units accounted for 40% of all occupied housing units. Ogden City has a very high share of rental units, 40% of housing units in Ogden are rental units. In Utah, statewide, approximately thirty percent (30%) of the occupied housing inventory are rental units, well below the share in Ogden city.

FFIEC 2024 Data for Ogden, Utah estimates:

- 34,394 Housing Units in Ogden
- 91.41% (31,439) housing units in Ogden are occupied.
- 8.59% (2,955) are vacant
- 60.18% (18,921) of occupied housing units are owner-occupied
- 39.82% (12,518) of occupied housing units are renter-occupied

2000 Census (Base Year), 2016-2020 ACS (Most Recent Year) of data compiled and reported from HUD shows a population increase of 3% between 2009 and 2020 and 4% increase in the number of households in Ogden. The data calculates that the Median Income of a Household in Ogden at \$55,974, a 36% increase in median income from 2009.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	83,171	87,272	3%
Households	29,645	32,848	4%
Median Income	\$41,073	\$63,035	36%

Table 5 - Housing Needs Assessment Demographics

Data Source: ACS 1-Year estimates [2023](#) and [2010](#)

NUMBER OF HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,115	5,155	6,875	4,565	9,485
Small Family Households	1,460	1,755	2,770	2,025	4,665
Large Family Households	335	780	1,000	665	1,055
Household contains at least one person 62-74 years of age	1,080	1,105	1,075	835	2,135
Household contains at least one person age 75 or older	574	390	660	240	545
Households with one or more children 6 years old or younger	790	1,405	1,640	975	705

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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

HOUSING NEEDS SUMMARY TABLES

1. HOUSING PROBLEMS (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	180	190	45	35	450	10	0	20	20	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	135	55	85	340	20	0	25	0	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	60	150	15	270	50	115	115	135	415
Housing cost burden greater than 50% of income (and none of the above problems)	1,860	330	45	0	2,235	730	175	40	0	945
Housing cost burden greater than 30% of income (and none of the above problems)	520	1,085	530	75	2,210	280	810	910	180	2,180
Zero/negative Income (and none of the above problems)	285	0	0	0	285	100	0	0	0	100

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

Five thousand seven hundred and five renter households are experiencing one of the four housing problems. Three thousand and thirty-five owner households are experiencing one of the four housing problems. Sixty percent of Ogden households that have one of the four housing problems is a renter household and forty percent are owner households. Renters are more likely to experiencing housing

problems. A Cost burden is a concern for nearly an equal amount of both renter and owner households. Extremely low-income renters and very low income renters have the greatest need.

2. HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,150	715	295	135	3,295	810	290	200	155	1,455
Having none of four housing problems	1,550	1,975	2,405	1,505	7,435	605	2,175	3,980	2,770	9,530
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

Nearly 70% of households with severe housing problem are renter households. Forty-four percent of all renter households have a severe housing problem. Fifteen percent of owner households have a severe housing problem. Data is not available for households with negative income. Renters are experiencing more housing problems than owners. Extremely low-income households have the highest rate of housing problems.

3. COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	945	510	265	1,720	225	435	365	1,025
Large Related	215	325	35	575	85	180	85	350
Elderly	600	310	30	940	449	184	230	863
Other	835	510	255	1,600	310	230	275	815
Total need by income	2,595	1,655	585	4,835	1,069	1,029	955	3,053

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

Table 9 data demonstrates that 4,835 renter households are paying more than 30% of the household income on housing compared to 3,053 owner households. Each category of renters with household income between 0 and 50% Area Median Income (AMI) has a higher number of cost burdened

households than owner households. While each category of household owners with household income between 50-80% AMI have higher count in the number experiencing cost burden.

4. COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	115	115	160	100	0	260
Large Related	0	0	20	20	65	15	0	80
Elderly	390	135	0	525	335	19	30	384
Other	0	710	130	840	190	0	0	190
Total need by income	390	845	265	1,500	750	134	30	914

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

As illustrated in Table 10, when comparing households that pay more than 50% of their household income to housing costs, renter households have a higher rate of housing cost burden compared to owner households. Both renter (63.83%) and owner (52.03%) Elderly households in 0-30% AMI category have the highest rate of housing problems than any other category.

5. CROWDING (MORE THAN ONE PERSON PER ROOM)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	85	180	215	75	555	50	40	140	95	325
Multiple, unrelated family households	0	4	0	0	4	20	75	0	55	150
Other, non-family households	29	20	0	25	74	0	0	0	0	0
Total need by income	114	204	215	100	633	70	115	140	150	475

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

All income categories and both renter and owner households experience over-crowding. The highest rate of over-crowding is estimated that fifty percent (50%) of owner households with Multiple Unrelated Family Household at 30-50% AMI experience over-crowding. Following, forty-three percent (43.08%) of Owner single-family households at 50-80% AMI experience over-crowding. Other non-family households, at 0-30 AMI experience overcrowding at a rate of 39.19%. Followed by Single Family Households at 50-80% AMI with 38.74% experiencing over-crowding.

No CHAS data was available for Ogden Housing Problems for households with children present.

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.

HUD CHAS data does not provide data for single-person households. CHAS data provides an estimate of the number of households in Ogden that have one of the four housing problems. CHAS data estimates that 9,950 of the 31,505 households, 31.58% of households in Ogden have one of the four housing problems. To estimate the number of single person households in need of housing assistance, data was gathered from the 2020 US Census and HUD CHAS data. The available data estimates a total of 9,442 single-person households in Ogden. By applying the CHAS rate of housing problems to the number of single-person households, it would indicate 2,982 single-person households in Ogden have a housing problem.

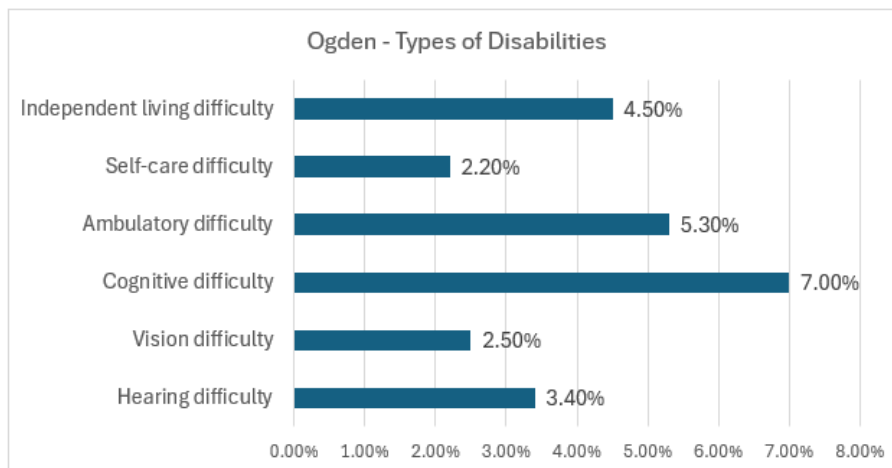
Comments from the Priority Needs Survey and interviews with service providers in Ogden indicate housing needs, which may be pertinent to single person households:

- Persons with disability - multiple reports received that there is a lack of accessible housing. Providers to the disabled report that disabled households are often single person and there is a lack of single person housing units available.
- Recently Incarcerated individuals – homeless providers stated that finding housing for persons recently released from prison is challenging.
- Homeless persons - once in a homeless situation, getting back into housing is reported to be difficult due to circumstances, such as, lack of a current address, having adequate funds for initial housing fees and high rent are significant hurdles.
- Individuals with limited or poor credit history- There is a need to improve understanding of credit and the implications of poor credit were voiced by community stakeholders.

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.

Housing Needs for the Disabled

Data gathered from the 2023 American Community Survey (1 Yr estimate) estimates 10,801 disabled persons are residing in Ogden, approximately 12.7% city’s total population. The data estimates that 3,929 individuals (4.5% of the population) in Ogden has an independent living difficulty. Ogden’s rate is slightly higher than the national rate of persons with independent living difficulties.



Source: “S1810 | 2023 American Community Survey 1-Year Estimates.” US Census Bureau, “S1810 | 2023 American Community Survey 1-Year Estimates.” Accessed 22 Jan. 2025.
https://data.census.gov/profile/Ogden_city,Utah?g=160XX00US4955980#health

People with disabilities often face greater difficulty finding appropriate housing, given the scarcity of housing that is both affordable and accessible to people with disabilities. The current housing market conditions, low housing inventory and high cost of ownership and rental housing is making it more challenging for persons with disabilities to find affordable, accessible housing. Remarks from disability providers reveal that a lack of accessible, affordable housing is an ongoing and significant obstacle to the disabled population in Ogden.

Housing Needs for Domestic Violence Victims

Data is not available to adequately determine the number of persons experiencing Domestic Violence (DV) or for the number of individuals that will need housing assistance as a result of DV. DV is a leading cause of homelessness especially among women and children. For those who must leave their home to escape abuse, housing is among survivors' top needs. The National Network to End Domestic Violence (NNEDV) provides some statistics that help assess the housing needs of DV victims¹.

- Between 22 and 57% of all homeless women report that domestic violence was the immediate cause of their homelessness.
- Additionally, 38% of all victims of domestic violence become homeless at some point in their lives.
- A victim of domestic violence will often leave an abuser multiple times before finally escaping the violence, therefore, experiencing multiple periods of homelessness.

Annually, the NNEDV undertakes a national count of DV victims. The NNEDV reaches out to all DV providers to collect a national count from the services provided during a 24-hour survey period. In Utah, on September 3, 2023, 961 victims of DV received assistance, which is a point in time count, not an annual count. Of that total count, 619 adult and child victims of DV found refuge in emergency shelters, transitional housing, hotels, motels, or other housing provided by local programs. According to the NNEDV national count, 159 of the DV calls received in Utah resulted in unmet requests for services, due to lack of sufficient resources by providers. Approximately 38% of these unmet requests were for emergency shelter, hotels, motels, transitional housing, and other housing².

In Ogden, in 2024, Ogden police officers responded to 2,584 calls of Domestic Violence, which includes calls regarding domestic violence, dating violence, sexual assault and stalking. Data is reported when the victim in the DV case is determined. At times, no charges are filed by the parties involved, therefore data is limited and counts only on cases with files charged.

¹ Source: Domestic Violence, Housing and Homelessness, (accessed 23 January 2025), National Network to End Domestic Violence, https://nnedv.org/wp-content/uploads/2019/07/Library_TH_2018_DV_Housing_Homelessness.pdf

² Source (NNEDV) <https://nnedv.org/wp-content/uploads/2024/03/18th-Annual-DV-Counts-Report-UT-Summary.pdf>

Ogden City Domestic Violence cases	
Year	Number of Cases
2022	2,699
2023	2,595
2024	2,584

Ogden City Domestic Violence Cases Ethnicity Count By Year				
Year	Non-Hispanic			TOTAL
	Hispanic	Hispanic	Unknown	
2022	426	881	190	1,497
2023	406	770	248	1,424
2024	358	642	276	1,276

Ogden City Domestic Violence Cases Race Count By Year								
			Native American or Black or Alaska African		Hawaiian Natives and Pacific Islanders			
Year	Other	Asian	Native	American	Islanders	Unknown	White	TOTAL
2022	5		18	83	10	31	1,350	1,497
2023	6	5	19	106	6	49	1,233	1,424
2024	5	4	13	95	9	56	1,094	1,276

YCC's Victim Assistance Center provides assistance and support to individuals and their families impacted by domestic violence and/or sexual assault. The Domestic Violence Program includes a 24-hour crisis line, emergency shelter, criminal justice advocacy, housing assistance, emergency financial assistance, community case management, aftercare, therapy, education and community outreach. The YCC maintains a 62-bed crisis shelter to provide a homelike environment to over 500 people a year who must flee their residence due to domestic violence. Each person is provided emergency shelter, bedding, food, clothing, hygiene supplies, and all other basic necessities along with case management support groups, and ongoing advocacy. YCC services extend into supportive housing assistance, advocacy and case management for clients in the community, a sexual assault recovery program, as well as onsite child care center³.

The YCC's Annual Report reports a total of 3,406 Rapid Rehousing Families housed and 800 housing case management hours in the Fiscal Year 2023. Service providers report continued need for adequate housing assistance for victims of domestic violence.

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

The most common housing problem is affordability. Cost burden and severe cost burden are becoming an increasingly more common problem for the population. Utah's population and job growth has placed pressure on the housing market. Utah housing prices have doubled since 2016 and incomes are not keeping up. In the Ogden-Clearfield area the Cost of Housing Index is 37%, which estimates that a typical Ogden family would need to allocate 37% of household income to make a mortgage payment on a median-priced home. A household paying more than 30% of their income towards housing costs is a cost burdened household. Many factors contribute to this rise in home prices and rents, including lack of new housing supply, continued population growth adding to housing demand, higher material costs, and a decreased supply of skilled labor to construct new housing. The high cost of housing makes it difficult for renters to find housing, especially units offered at a lower monthly rate. Many low-and extremely low-income households are getting priced out of purchasing a single family housing unit and out of rental housing units.

³ "Impact Report 2022-2023." YCC Family Crisis Center, www.yccogden.org/wp-content/uploads/2024/11/FY23-Annual-Report_FINAL.pdf. Accessed 18 Feb. 2025.

The Cost of Housing Index (CHI) is a measure of housing affordability. It calculates the median household income needed to make a mortgage payment on a median-priced home for a community. CHI is used to convey the housing cost burden that middle income and low-income families experience in a community. The Cost of Housing Index for Ogden is 37%, which means a typical family in Ogden would need to allocate 37% of its pre-tax income to cover the mortgage payment for a median-priced home. Further demonstrating the shortage of affordable housing units in Ogden, HUD data shows that of Ogden's 23 census tracts 18 have less than 50% of homeownership housing units affordable to households at 80% AMI.

Cost of Housing Index (CHI) - Q3 2024

CHI: % of typical family's income needed for mortgage payment.

Low-Income CHI: % of low-income* family's income needed for mortgage payment.

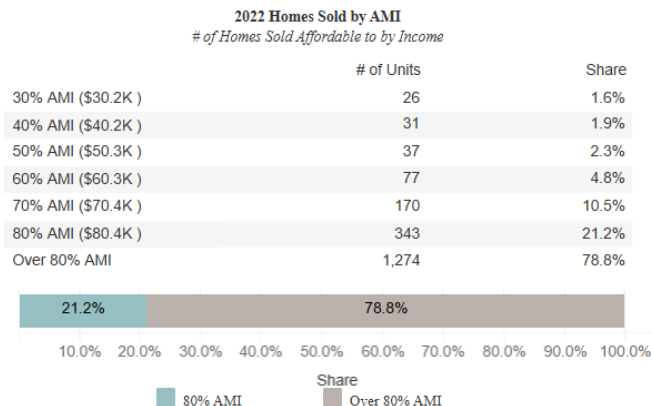
US/MSA	Cost of Housing Index (CHI)	Low-Income CHI	Median Home Price (000's \$)	Median Family Income (000's \$)
NEW HOMES				
United States	38%	75%	420.4	97.8
EXISTING HOMES				
United States	38%	75%	418.7	97.8
Ogden-Clearfield, UT	37%	74%	494.3	110.4

* Low-income is defined as 50% of area's Median Family Income.

Source: NAHB/Wells Fargo Cost of Housing Index (Q3 2024), (2024, November 8), <https://www.nahb.org/news-and-economics/housing-economics/indices/cost-of-housing-index>

The Additional Ogden Housing Metrics table below provides an illustration of the number of housing units sold in 2022 by affordability, calculated by the household's Area Median Income (AMI) affordability category. The data estimates that 78.8% of all homes sold in 2022 were affordable to households at an income over 80% AMI and only 21.2% were affordable to households below 80% AMI.

Additional Ogden Housing Metrics



Source: Additional Ogden Housing Metrics, The Utah Housing Affordability Dashboard, (2024, October 2), <https://gardner.utah.edu/affordable-housing-dashboard/>

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

DRAFT OGDEN Consolidated Plan July 1, 2025 – June 30, 2030 Amendment #1 **DRAFT**

Among the many subpopulations facing the most housing challenges, several are more affected than others, including:

- Low-income households both Renter (83.22%) and Owners (77.25%) are cost burdened.
- Renters have a much higher incidence of cost burden than owner households.
- Extremely low-income (0-30% AMI) Elderly households, both Renters (63.83%) and Owners (42.03) have the highest rate of cost burden.
- Persons living on fixed incomes, especially those with disabilities are often more affected by rising housing costs and lower inventory of affordable rental units.
- Small related households, and “other” households have the highest rate of cost burden.

HUD’s CHAS data 2017-2021 ACS for housing cost burden estimates that renter households are affected more than owner households. In Ogden, in 2024, 43% of Ogden renters are cost burden and 20% of owner-occupied housing units are cost burdened and, paying more than 30% of household income on housing. A record number of Ogden residents are cost burdened and facing housing instability.

Nationwide “Renters’ household incomes were only about 20% higher than in 1985, while home prices had increased by 90% (adjusted for inflation)”⁴.

Ogden
Number of Households with Cost Burden

Housing Cost Burden Overview	Owner	Renter	Total
Cost Burden <=30%	15,130	7,245	22,375
Cost Burden >30% to <=50%	2,390	2,610	5,000
Cost Burden >50%	1,235	2,440	3,675
Cost Burden not available	105	355	460
Total	18,855	12,650	31,505

Source: Consolidated Planning/CHAS Data, (2024, November 7), HUD Office of Policy Development and Research, <https://www.huduser.gov/portal/datasets/cp.html#year2006-2021>

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

Households with severe cost burden and households with over-crowding conditions may be at imminent risk of becoming homeless and unsheltered. In addition, households with low credit scores, and eviction history, and households that fall behind in rent payments are at greatest risk of homelessness.

HUD’s CHAS data, 2017-2021 ACS, estimates 1,235 owner households and 2,440 renter households that are severely cost burdened in Ogden, which totals 3,675 households, who are paying more than 50% of household income toward housing costs. Many severely cost burdened households are low and very low-income families, elderly and individuals with disability. The Housing Authority of the City of Ogden has a two year waiting list, further narrowing the options for low-income households

⁴ ¹Source: JCHS tabulation of US Census Bureau, American Community Survey 1-Year Estimates, (2024, December 24), <https://www.jchs.harvard.edu/research-areas/research-briefs/deteriorating-rental-affordability-update-americas-rental-housing>

that are cost burdened. Households who fall behind in rent payments are increasingly challenged to find other affordable housing options.

Homeless providers and housing providers interviewed during the preparation of the Consolidated Plan indicated that the greatest challenge faced by their clients is finding an accessible, affordable housing unit when exiting a shelter or homeless program. The initial cost associated with application fees and first and last month's rent, and the requirement of supplying a documented rental and income history all in tandem with low vacancies impedes the ability of these individuals to acquire more permanent housing solutions. Formerly homeless families and individuals nearing the termination of rapid re-housing assistance may need extended case management and supportive services to ensure once financial assistance is no longer needed, they have the support, resources and skills required to retain permanent housing.

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:

Ogden City does not calculate estimates of specific at-risk populations. The assessment of at-risk populations in this report is based on the American Community Survey (ACS) data and CHAS data. The city uses the HUD Definitions for At-risk of homelessness, household types and housing problems. The Definition for At-risk of homelessness can be viewed at 24 CFR § 91.5 [Definitions](#).

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS

More low-to-middle income households are becoming cost burdened. Rents increased for all income levels, causing the number of affordable rental units to drop to a significantly low supply. The new supply of rental units being built is not enough to meet the need. This places a high demand on all rental units, resulting in rent increases, making it difficult for low- to-moderate income families to find units that are affordable. The number of cost burdened renters has increased significantly in the past five years. When housing cost burdens are high, households often make difficult choices such as living in unhealthy or poor-quality housing units, living with others to save money (which results in over-crowding), or limiting the use of utilities. There are two main drivers affecting rent affordability, incomes not keeping up with rent increases and the lack of affordable housing units. Rents have escalated in the past several years and have outpaced income growth for renters. A renter earning Ogden's mean wage of \$16.80 an hour would need to work 1.5 full-time jobs to afford an apartment at Fair Market Rent. The lack of sufficient number of affordable rental housing units puts many more households at risk of homelessness.

DISCUSSION

More low- and moderate-income households are experiencing cost burden and other housing problems. The following sections in the Needs Assessment will continue to outline the magnitude of need in Ogden.

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

The data tables below show the number of households experiencing housing problems.

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%

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	4,760	975	500
White	3,015	760	230
Black / African American	110	0	0
Asian	0	4	99
American Indian, Alaska Native	75	10	0
Pacific Islander	40	0	0
Hispanic	1,335	190	160

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

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	3,105	2,035	0
White	1,830	1,210	0
Black / African American	115	4	0
Asian	30	10	0
American Indian, Alaska Native	35	15	0
Pacific Islander	0	0	0
Hispanic	1,025	780	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,875	4,695	0
White	1,150	3,450	0
Black / African American	35	95	0
Asian	15	34	0
American Indian, Alaska Native	4	45	0
Pacific Islander	0	20	0
Hispanic	650	1,035	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	3,220	0
White	175	2,225	0
Black / African American	25	55	0
Asian	10	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	105	855	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

DISCUSSION

A disproportionately greater need exists when the members of a group has a 10% or higher percentage of households with one or more Housing Problems than the city as a whole.

Extremely Low Income - 0 to 30% AMI – an estimated 76.3 percent of all extremely low-income households in the city had at least one housing problem.

Very Low Income - 30 to 50% AMI – an estimated 60.4% of all very low-income households experience at least one of the four housing problem.

Low Income - 50 to 80% AMI – an estimated 28.5% of all low-income households experience at least one housing problem.

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

Severe housing problems in Ogden are experienced at a higher rate by households with lower incomes. However, as incomes increase, and overall severe housing problems decrease,

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	3,715	2,025	500
White	2,355	1,420	230
Black / African American	74	29	0
Asian	0	4	99
American Indian, Alaska Native	40	45	0
Pacific Islander	40	0	0
Hispanic	1,090	440	160

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 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	865	4,280	0
White	435	2,605	0
Black / African American	75	50	0
Asian	4	35	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	315	1,485	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	455	6,110	0
White	250	4,345	0
Black / African American	0	130	0
Asian	0	49	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	20	0
Hispanic	205	1,480	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	120	3,450	0
White	40	2,355	0
Black / African American	0	80	0
Asian	10	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	65	890	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

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

DISCUSSION

HUD provided CHAS data in the tables above provide insights into the types of populations experiencing housing problems in Ogden.

Extremely Low Income - 0 to 30% AMI – an estimated 59.54 percent of all extremely low-income households in the city have at least one severe housing problem.

Very Low Income - 30 to 50% AMI – an estimated 16.81 percent of all very low-income households had at least one severe housing problem.

Low Income - 50 to 80% AMI – an estimated 6.9 percent of low-income households had at least one severe housing problem.

Moderate Income - 80 to 100% AMI - an estimated 3.36 percent of all moderate-income households had at least one severe housing problem.

Summary Housing problems in Ogden are experienced at a higher rate by households with lower incomes.

* The population counts for subpopulations with less than 1% of the city’s overall population count may not be calculated and reported by CHAS Data. Accurate counts may not be available for extremely small subpopulations, which could explain the data reporting 0% of these populations experience severe housing problems*.

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:

Households that spend between 30 and 50 percent of their annual household income on housing costs are considered cost burdened while households that spend over 50 percent of their household income are considered severely cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	20,005	5,500	4,095	550
White	14,735	3,475	2,650	275
Black / African American	200	160	120	4
Asian	195	40	4	99
American Indian, Alaska Native	155	74	40	0
Pacific Islander	40	0	40	0
Hispanic	4,500	1,600	1,090	160

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source:

2016-2020 CHAS

DISCUSSION:

A cost burdened household is paying between 30% and 50% of household income on housing costs.

A severely cost burdened household is paying more than 50% of household income on housing costs and includes households with no income or negative income.

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?

Households with income at 0 – 30% AMI (extremely low income) are more likely to have a disproportionate housing need than households in other income ranges.

IF THEY HAVE NEEDS NOT IDENTIFIED ABOVE, WHAT ARE THOSE NEEDS?

Low income households experience an unequal rate of extreme housing cost burden compared to other households. These households most likely are living in overcrowded conditions. HUD CHAS data estimates that there are 500 households in Ogden that live in housing units with substandard housing conditions and over 4,300 households (10.11%) with a housing cost burden.

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

A census tract with a concentration of poverty has a poverty rate at 40% or greater, or three times the poverty rate of the county. The Weber County poverty rate is 8.5% (US Census Bureau QuickFacts July 1, 2023). Therefore, a Weber county census track is considered to have a high concentration of poverty if 25.5% or more of the population is living in poverty. Census Tracts 2012 (35.59%) and 2009 (28.99%) have high poverty rates, are often communities with low-valued homes and with a high proportion of renters. These areas of high concentrations of low-income residents also tend to be 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 would be less severe in Ogden. Poverty is widespread. All census tracts, except census tract 2006, showed a decline in poverty rate between 2020 and 2024. The overall city poverty rate declined from 16% in 2020 to 14.23% in 2024.

NA-35 Public Housing – 91.205(b)

INTRODUCTION

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

Totals in Use

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

Table 21 - Public Housing by Program Type

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

Data Source:

PIC (PIH Information Center)

Characteristics of Residents

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

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

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

SECTION 504 NEEDS ASSESSMENT: DESCRIBE THE NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS:

Currently there is not a need for public housing 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 one additional unit 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 report 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. The availability of additional units with accessibility features is the greatest need of the low income population.

To remain living independently, persons with disabilities have a wide variety of needs other than accessible *affordable* housing. These needs include: a stable source of income, access to appropriate medical and social 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 of families that are currently housed in Public Housing or with a Section 8 Voucher are employment and/or disability benefits (financial stability), meeting nutritional needs (food security), access to medical care, access to affordable childcare, 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

The needs of public housing residents and voucher holders directly correlate with the economic position of the population at large. Stable housing and 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

Decent, safe and affordable housing is the primary need for very-low-income and extremely-low-income households as this provides the stability to meet their basic human needs, maintain a certain quality of life, and reach their full potential. Public housing provides a secure platform to obtain the non-housing needs, which include employment and positive economic outcomes, transportation, health, and educational opportunities which also reflect those of the population at large, especially low- and extremely low income residents.

NA-40 Homeless Needs Assessment – 91.205(c)

INTRODUCTION:

Homelessness is a complex societal problem with multiple roots. Homelessness is often an indicator of pressing housing needs, as it is often the result of overcrowding and cost burden that becomes unsustainable. Current, economic conditions have led to exceptional increases in the cost of housing and rents in Ogden. The lack of affordable housing, substance abuse, mental illness and a lack of financial resources are some of the many contributing factors to homelessness.

The size of the city's homeless population during one night in January each year is calculated through a Point In Time (PIT) count. The City participates in the 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 who "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 a count of sheltered and unsheltered homeless persons. Sheltered homeless people include those occupying shelter beds on the night of the count. Unsheltered homeless people are counted by direct observation, as volunteers canvass the city 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. The survey is used to assess the person's characteristics, such as vulnerability (mental and physical health issues), type of subpopulation, unresolved criminal activity, length of homelessness, etc.). The PIT survey provides data that is used to estimate the sheltered and unsheltered population at a single point-in-time.

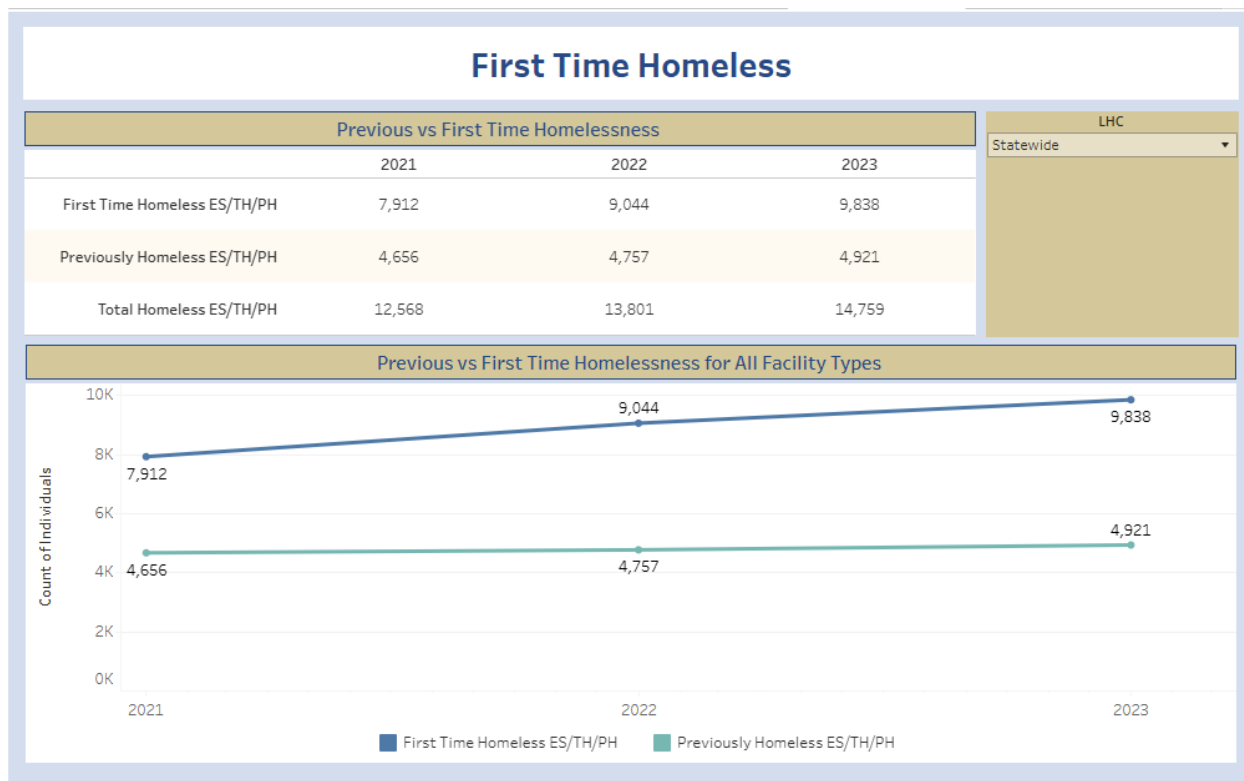
The Point in Time data is entered into the Utah Homeless Management Information System (UHMIS). UHMIS is a statewide database that contains person-level data and data on the housing and services to individuals and families at risk of and experiencing homelessness in compliance with federal data standards and regulations. UHMIS is used by homeless service providers to coordinate care, manage operations, and better serve their clients.

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):

January 2024, Ogden City's Homeless Services Advocates participated in the Point In Time Count. In total 455 persons (sheltered and unsheltered) were counted. This number marks a 29% increase from the number of homeless persons counted during the January 2023 PIT count of 353 homeless persons.

As reported in the Utah Annual Report on Homelessness Dashboard, for the calendar year 2021, 66.27% of the counted homeless individuals exited homelessness for at least 24 months. In 2022 that counted decreased to 51.3% of the homeless person exited homelessness. In calendar year 2023, the estimated number of persons exiting homelessness reached 76.07%, a significant increase in the number of individuals exiting homelessness.

The [Utah Homeless Annual Report Dashboard](#) reports the number of individuals experiencing homelessness and entering specific homeless service projects who were not enrolled in any of those projects during the previous 24 months. It includes those who enter ES and TH and all Permanent Housing (PH) projects. By tracking this measure, we can gain insight into the number of individuals who are newly entering the homeless service system and identify trends and patterns in homelessness for the first time.



Source: Hammon, Jordan. "Utah Annual Report on Homelessness Dashboard." *Utah WorkForce Services Homeless Services*, Utah Office of Homeless Services, 11 July 2024, jobs.utah.gov/homelessness/hard.html

In total, for the year 2023, 2,715 people received emergency housing assistance and were sheltered in an Emergency Shelter (ES) or Transitional Housing (TH) in Weber Morgan Counties. The length of stay is calculated as the average number of days a person resided in ES or TH, during a calendar year. In Weber Morgan, in 2021, the average stay was 57.29 days that a person stayed in an Emergency Shelter or in Transitional Housing. In 2022, the average was 42.26 days and in 2023 the average was 41.85 days for a homeless person to be in an ES or TH. This reflects a Year over Year decline of 1% between 2022 and 2023. Each year the length of stay declined.

NATURE AND EXTENT OF HOMELESSNESS: (OPTIONAL)

The Ogden Point In Time summary below provides a count by specific subpopulation type. Of the 455 homeless persons counted during the January 2024 PIT Count, 88 individuals were chronically homeless, 73 were survivors of domestic violence, 172 adults with mental illness, six adults with HIV/AIDS, 17 veterans and 26 unaccompanied youth (under age 25).

Ogden's Point In Time – January 2024 subpopulations

- Chronically homeless
 - 94 individuals
 - 9 families
- Families with children
 - 16 family units with children under 18
 - 23 children under 18
- Veterans and their families
 - 14 veterans
 - +1 veteran with children (not chronically homeless)
- Unaccompanied youth.
 - None

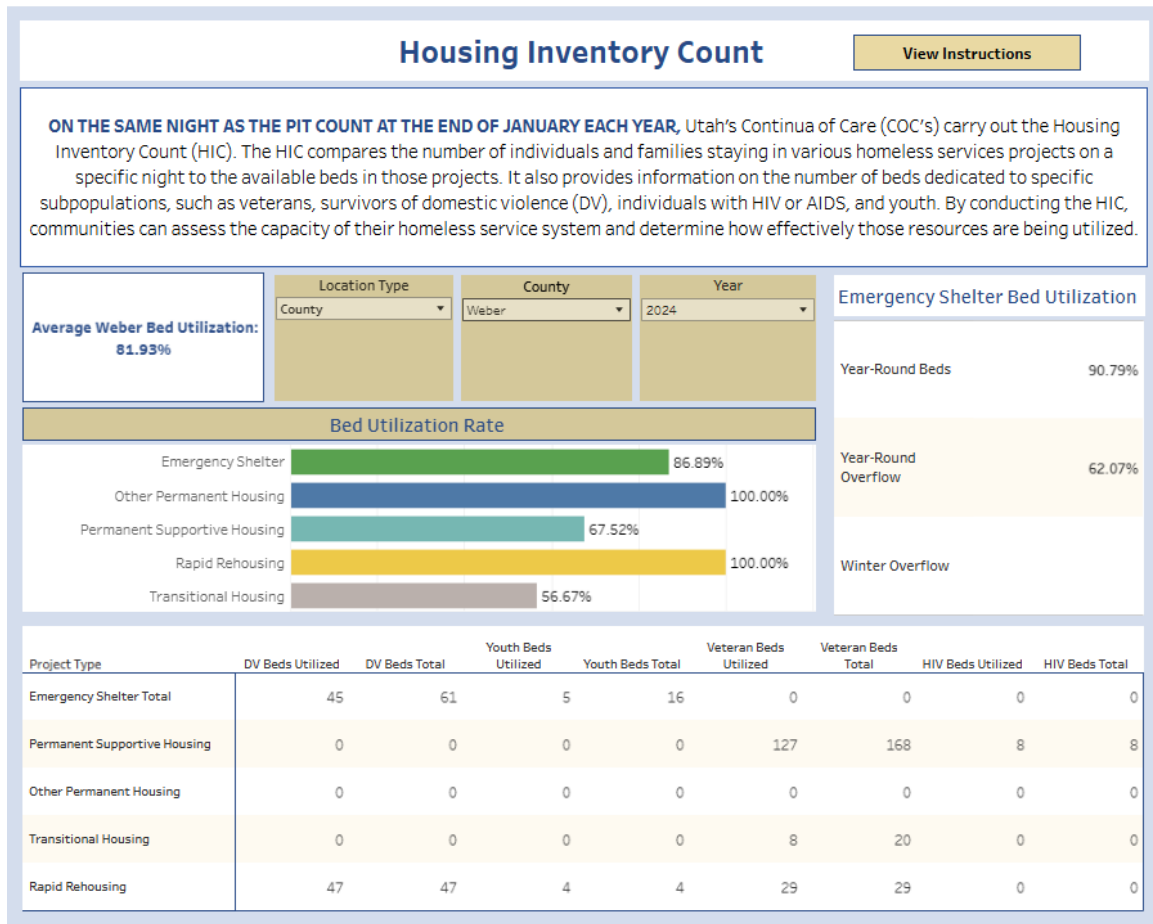
Weber Morgan Counties Point In Time Count - January 2024

Subpopulation	Count
Adults with HIV/AIDS	6
Adults with Mental Illness	172
Adults with Substance Abuse Disorders	79
Child of a Youth Parent	5
Chronically Homeless Persons in Households of Adults and Minors	3
Chronically Homeless Veterans	0
Survivors of Domestic Violence (Adults and Minors)	73
Survivors of Domestic Violence (Adults only)	51
Total Chronically Homeless Persons	88
Unaccompanied Youth (under age 25)	26
Veterans	17
Youth Parent (under age 25)	3

Source: "Point In Time Count." *Homelessness Annual Report Dashboard*, Utah Workforce Services Homeless Services, jobs.utah.gov/homelessness/hard.html. Accessed 11 Nov. 2024.

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE FOR FAMILIES WITH CHILDREN AND THE FAMILIES OF VETERANS.

During January 2024 PIT count, forty households (adults with children), 17 veterans and 73 survivors of Domestic Violence (DV) individuals (adults with minors) were counted in Weber County. The Housing Inventory Count (HIC) provides a glimpse of the housing needs for homeless families.



Source: "Point In Time Count." *Homelessness Annual Report Dashboard*, Utah Workforce Services Homeless Services, jobs.utah.gov/homelessness/hard.html. Accessed 11 Nov. 2024.

DESCRIBE THE NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP.

Number of Homeless Persons Count Ogden Point In Time - January 2024	
Race/Ethnicity	# individuals
American Indian/Alaskan	6
Asian	1
Black / African American	42
Native Hawaiian/Pacific Islander	7
White	266
2 or more races	8
Hispanic or Latino	73
Race not available	52
TOTAL	455

DESCRIBE THE NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS.

According to the Utah Homeless Annual Report Dashboard, in 2021 there were 1,131 individuals that entered ES, TH or PH for the first time and in 2023 that number rose to 1,996. This calculates to a

DRAFT OGDEN Consolidated Plan July 1, 2025 – June 30, 2030 Amendment #1 **DRAFT**

76.48% increase of the number of individuals entering homelessness for the first time in 2023. The January 2022 PIT count counted 26 households that were homeless and in 2024 that count rose to 40 households that were homeless, a 40% increase between 2022 and 2024. In the Table below, 2023 Point-In-Time Count the Weber Morgan Counties' count for homeless individuals sheltered and unsheltered during the PIT count in January 2022 compared to January 2023 shows an increase in the number of homeless sheltered households and individuals.

2023 POINT-IN-TIME COUNT

POINT-IN-TIME COUNT SUMMARY



Weber-Morgan LHC and Weber County										
Category		2021			2022			2023		
		Sheltered	Unsheltered	Total	Sheltered	Unsheltered	Total	Sheltered	Unsheltered	Total
Total	Number of Households	210	N/A	N/A	220	71	291	243	66	309
	Number of Individuals	281	91	372	274	75	349	277	76	353
Adults and children	Number of Households	25	N/A	N/A	26	0	26	17	0	17
	Number of Individuals	93	N/A	N/A	80	0	80	51	0	51
Households of Only Children	Number of Households	10	N/A	N/A	6	0	6	6	1	7
	Number of Individuals	11	N/A	N/A	6	0	6	6	1	7
Households No Children	Number of Households	175	N/A	N/A	188	71	259	220	65	285
	Number of Individuals	177	N/A	N/A	188	75	263	220	75	295

Discussion:

As reported in the Utah Annual Report on Homelessness Dashboard, for the calendar year 2021, 66.27% of the counted homeless individuals exited homelessness for at least 24 months. In 2022 that counted decreased to 51.3% of the homeless person exited homelessness. In calendar year 2023, the estimated number of persons exiting homelessness reached 76.07%, a significant increase in the number of individuals exiting homelessness.

The Weber Morgan Counties PIT count helps the City understand the need for homeless services on a single night. It also provides a better understanding of subpopulations, such as those who are fleeing domestic violence or experiencing unsheltered homelessness, and who may be under-represented in other reports and data systems.

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

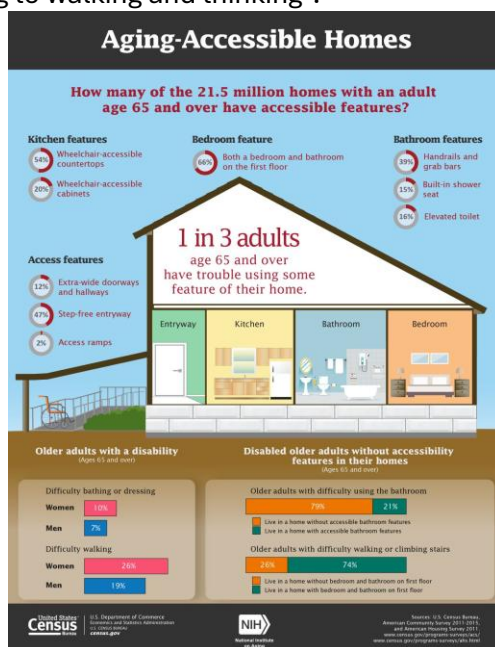
INTRODUCTION:

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:

Disabled population - Data gathered from the 2023 American Community Survey (1 Yr estimate) estimates 10,801 disabled persons are residing in Ogden, approximately 12.7% city's total population. The data estimates that 3,929 individuals (4.5% of the population) in Ogden has an independent living difficulty. The US Census estimates that 18.1% of the entire U.S. population has a disability and 4.1% of the entire population "needs assistance". Ogden's rate is slightly higher than the national rate of persons with independent living difficulties.

Elderly population - As people get older, many develop problems with hearing, seeing, or getting around. Others experience chronic illnesses like hypertension, diabetes, arthritis, or memory loss. People may have disabilities as defined by the Americans with Disabilities Act (ADA) when age-related changes in function make it more difficult to get around at home, participate in their community, or go to work.... More than 30 percent of Americans over age 65 have some kind of disability, and over 50 percent of those over age 75. These may range from difficulties seeing and hearing to walking and thinking⁵.



⁵ Source: "ADA National Network Information, Guidance and Training on the ADA." *American Disabilities Act National Network*, 2018, [https://adata.org/sites/adata.org/files/files/Aging%20and%20the%20ADA%20final2018\(1\).pdf](https://adata.org/sites/adata.org/files/files/Aging%20and%20the%20ADA%20final2018(1).pdf). Accessed 14 Feb. 2025.

WHAT ARE THE HOUSING AND SUPPORTIVE SERVICE NEEDS OF THESE POPULATIONS AND HOW ARE THESE NEEDS DETERMINED?

No data is available that addresses the housing needs and supportive services needs for specific subpopulations. During the ConPlan process, staff met with and interviewed providers, Roads to Independence, Golden Hours, Family Matters and Weber County Human Services Department of Aging. Although these agencies did not have data available for the housing and supportive services needs of their populations, they provided some insights. All providers commented that housing for their specific population is extremely limited and inadequate to meet the needs of the community. Internal waiting lists remain stable and client housing needs assessments show a growing demand. Limited and restrictions on state funding has meant most families will continue to keep disabled family members at home or in their present living accommodations. Affordable housing is a top concern for all special needs providers interviewed. In terms of supportive services, all agencies commented that lack of funding greatly impacts their ability to meet the needs of their clients.

DISCUSS THE SIZE AND CHARACTERISTICS OF THE POPULATION WITH HIV/AIDS AND THEIR FAMILIES WITHIN THE ELIGIBLE METROPOLITAN STATISTICAL AREA:

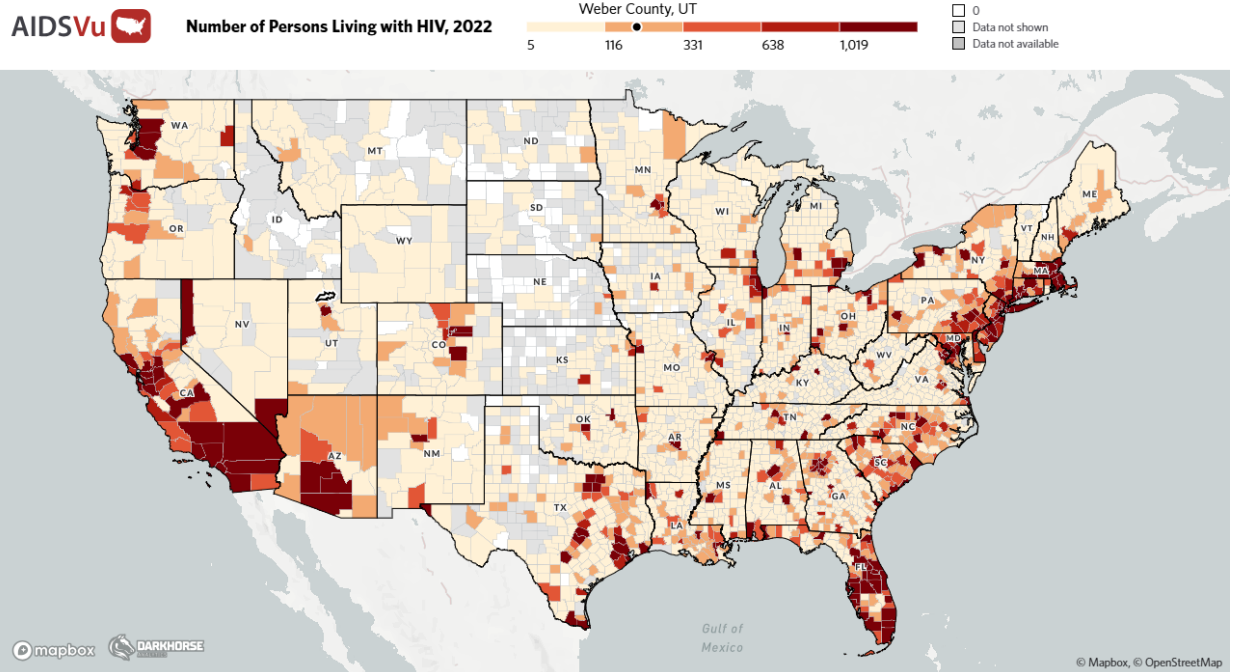
The Housing Opportunities for Persons with HIV/AIDS (HOPWA) Program is dedicated to the housing needs of persons living with HIV/AIDS and their families. The HOPWA funds are appropriated annually through the U.S. Department of Housing and Urban Development (HUD) by formula to eligible states that meet the minimum number of cumulative AIDS cases. As an eligible 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.

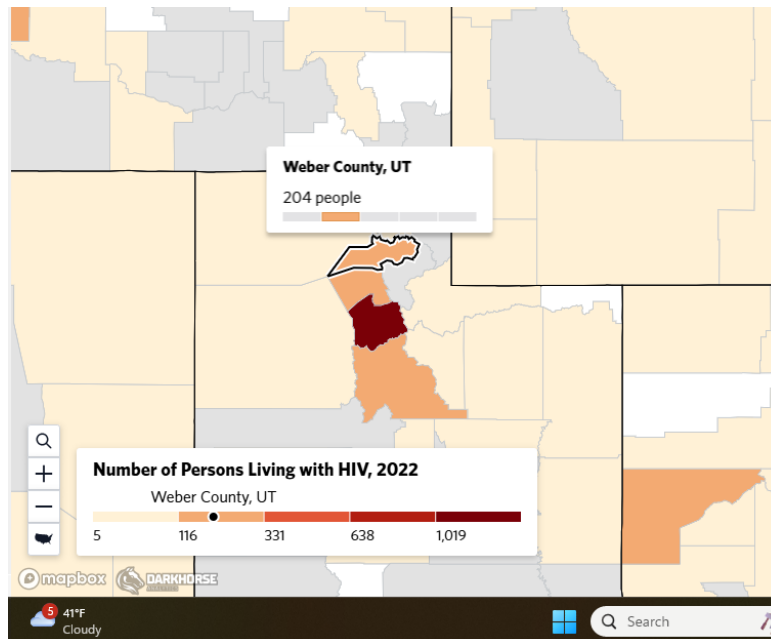
The State of Utah HOPWA program is designed to assist statewide HOPWA eligible households living with HIV/AIDS who are under 80% area median income (AMI) with well-coordinated housing, medical and supportive case management services to establish or maintain a stable, safe, and affordable, with sanitary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

In 2022, there were 204 persons living with HIV in Weber County. No data for Ogden City is available.

MAP OF NUMBER OF PERSONS LIVING WITH HIV IN THE UNITED STATES IN 2022 INTERACTIVE MAP



Source: MAP OF NUMBER OF PERSONS LIVING WITH HIV IN THE UNITED STATES IN 2022, AIDSVu, Emory University's Rollins School of Public Health in partnership with Gilead Sciences, Inc. and the Center for AIDS Research at Emory University (CFAR)., 2022, map.aidsvu.org/prev/country/case/none/none/weber-county-ut-utah?geoContext=national.



IF THE PJ WILL ESTABLISH A PREFERENCE FOR A HOME TBRA ACTIVITY FOR PERSONS WITH A SPECIFIC CATEGORY OF DISABILITIES (E.G., PERSONS WITH HIV/AIDS OR CHRONIC MENTAL ILLNESS), DESCRIBE THEIR UNMET NEED FOR HOUSING AND SERVICES NEEDED TO NARROW THE GAP IN BENEFITS AND SERVICES RECEIVED BY SUCH PERSONS. (SEE 24 CFR 92.209(C)(2) (II))

Ogden City received a one time grant from the HOME American Rescue Plan (HOME ARP) to provide Tenant Based Rental Assistance Program with Supportive Services (TBRA) for the homeless and qualifying at-risk of homelessness populations. The city developed a HOME ARP Allocation Plan, which provides the guidelines for the City's TBRA program. The TBRA program does not have preferences. TBRA is administered by Ogden City's subrecipient, the Housing Authority of the City of Ogden (HACO). TBRA is available on a first come, first served basis to qualifying applicants.

Discussion:

There is consensus among service providers that a common tracking method for gathering data on the special needs of populations would be helpful on a county wide basis and might be best maintained through the Weber Housing Authority.

As required by the Americans With Disabilities Act, new multi-family housing developments with more than four housing units are required to provide accessible housing features. The number of accessible housing units presently available in Ogden is not known.

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 in the ConPlan.

HOW WERE THESE NEEDS DETERMINED?

Public facility needs were determined based on past experience, through agency and stakeholder consultation, staff consultation and Ogden's Strategic Plan process and outreach at community events. In addition, a Priority Needs Survey gave citizens an 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 needs.

DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC IMPROVEMENTS:

Public improvement projects are managed under the City's Capital Improvement Plan (CIP) Fiscal Years 2025-2029, 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.

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.

HOW WERE THESE NEEDS DETERMINED?

Public Improvements that were identified above were outlined in the City's Capital Improvement Plan (CIP) Fiscal Years 2025-2029. Capital Improvement needs are developed by City departments based upon input from several sources including City Council, community based organizations, private residents, engineering consultants, public input, and operations and maintenance staff. The City's Planning Commission reviews proposed plans for a determination of compliance and a public hearing is held prior to adoption of the CIP Plan. 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 the 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:

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The City has identified vulnerable populations who need public services. These populations include households in low- and extremely low-income brackets, households experiencing homelessness or at-risk of homelessness, seniors, and persons with disabilities. Public Services needs in Ogden City include business education/job training, youth-related programs, public safety, youth athletics programs, transportation, child day care, business counseling, homebuyer education, eviction and renter advocacy and homeless services.

HOW WERE THESE NEEDS DETERMINED?

Public service needs were identified primarily through data analysis and community outreach/engagement efforts during the development of the City's ConPlan. The process for identification of public services needs included consultation with the public service providers, with staff, and the city's Priority Needs Survey and outreach dialogues.

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, 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 2024, the size of the City's labor force grew by 2.9%. The U.S. Bureau of Labor Statistics (BLS) estimates a 2.9% unemployment rate in Ogden in December 2024, which is lower than the state of Utah's unemployment rate of 3.5%. US Census data estimates Ogden's population in 2013 at 84,239 and increased to 87,272 in 2023; a 3.5 percent increase since 2013. 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 to keep units attractive and marketable. These combined with limited available land for new construction has created significant increases in housing costs.

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 7, Utah's Housing Shortage, page 60, illustrates the growth in population and number of housing units in Utah between 2010 and 2023. The population grew between 2010 and 2023, yet the production of new housing fell far short in keeping up. Both the population and the housing stock in Weber County and Utah show growth over the last ten years but not enough growth in housing stock to soften the housing shortage.

There is a gap between the number of families or individuals in need of housing and the available supply. As of 2021, Utah is third in rank among all U.S. states for the severity of its housing deficit. Utah has reached a shortage of 61,057 homes, according to *Up for Growth 2023 Housing Underproduction Report, Utah Business*.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,840	61%
1-unit, attached structure	1,970	6%
2-4 units	4,385	13%
5-19 units	2,580	8%
20 or more units	3,500	10%
Mobile Home, boat, RV, van, etc	880	3%
Total	34,155	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	1,145	9%
1 bedroom	505	3%	2,875	23%
2 bedrooms	3,125	17%	4,160	33%
3 or more bedrooms	15,040	80%	4,280	34%
Total	18,735	100%	12,460	99%

Table 26 – Unit Size by Tenure

Data Source: 2016-2020 ACS

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

Although the supply of affordable housing programs falls short of the demand, there are several affordable housing options available to Ogden City residents that utilize federal, state and local programs. These include Low Income housing projects, such as, Low-Income Housing Tax credits (LIHTC) apartments, Section 8 vouchers, and rental assistance programs. Affordable homeownership opportunities are also available such as Ogden City’s housing purchase, rehab and resale program and the Own In Ogden down payment assistance program.

Ogden Count of Subsidized Housing by Program	
Section 8 Vouchers	1,296
Public Housing Units	200
Private Multifamily Units	1056
LIHTC Awarded / Underway	839
LIHTC Completed Units	1,642
TOTAL	5,033

Source: Utah Housing Corporation: Completed Projects, Awarded Projects;
Ogden Housing Authority, HUD resource Locator

Low Income Housing Tax Credits (LIHTC) – Established by the Tax Reform Act of 1986, the LIHTC program is the most commonly used 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) and number of bedrooms. Tax credit units target very low income households between 30% and 60% 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.

Below is a HUD Map – Location of Subsidized Housing Units in Weber County. The LIHTC program is administered by Utah Housing Corporation. LIHTC properties are located throughout the city and are designated specifically for low moderate-income housing.

Additional Housing Assistance programs include:

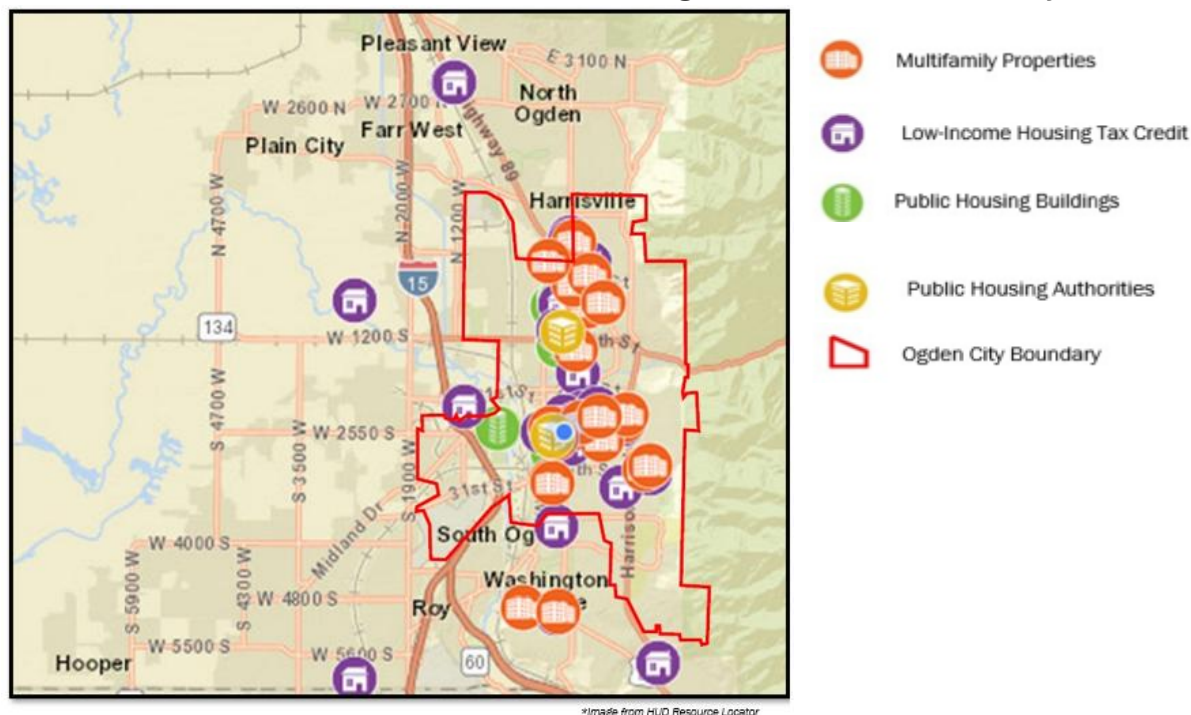
- Housing Choice Voucher Program
- Public Housing
- Project-Based Section 8
- Supportive Housing for the Elderly
- PRA Program for persons with disabilities

The map below illustrates the location of these projects along with other projects receiving government assistance. Ogden City's population is 32% of Weber County's population. However, over 82% of all government assisted rental housing units in Weber County are located in Ogden.

In addition to designated projects that receive assistance, the tenant-based Housing Choice Voucher program also assist low-income households. The Ogden Housing Authority currently administers 1,296 vouchers that can be applied at any location as long as the unit housing meets the program standards. As market rate rental prices increase, fewer units are eligible for the Housing Choice Voucher program.

The following table lists the multifamily buildings receiving assistance with federal, state, and local programs:

Location of Subsidized Housing Units in Weber County



Source: Utah Housing Corporation: Completed Projects, Awarded Projects; Ogden Housing Authority, HUD resource Locator

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

The Mount Eyrie Apartments in Ogden LIHTC term expires in 2024. It is unknown at this time if the owners will be submitting to renew the tax credits. Mount Eyrie Apartments consist of 38 units and is located at the north end of the city. The apartments currently have need of significant maintenance, which makes it unlikely the units will convert to market rate rents.

Although Ogden leads the county in the amount of subsidized rental units by a large margin, the need for subsidized units continues to fall short of the demand, which leads to waiting lists and shortages. HUD regulations restricts Section 8 assistance to households at 80% AMI (HUD low income) or below, with a standard set by the Public Housing Authorities (PHA). The PHA can require stricter limits. HACO provides Section 8 and public housing assistance to households at 50% AMI or below (HUD very low income) and 75% of new program entrants had household incomes below 30% AMI (HUD extremely low income.) There are 3,300 people on the waiting list for public housing assistance.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

Table 7: Utah's Housing Shortage, 2010-2024(f)

An increase in the number of households moving to Utah exceeds the number of housing units available. An exacerbating factor in housing affordability is the shortage of housing units.

Although in 2021 and 2022 the trend began to reverse, with the number of new housing units exceeding the number of new households moving to Utah, the cumulative shortage remained above 28,000 in 2022 and the trend is expected to continue. As of October 2024, it's estimated that housing shortage in Utah reached the Utah shortage reached 37,255.

Year	Increase in Housing Units	Increase in Households	Cumulative Shortage
2010	9,079	24,460	
2011	9,085	22,615	28,911
2012	11,918	20,998	37,991
2013	15,009	17,631	40,613
2014	18,810	20,210	42,013
2015	17,294	24,151	48,870
2016	20,064	24,426	53,232
2017	23,002	26,000	56,230
2018	24,245	23,139	55,124
2019	27,610	24,461	51,975
2020	31,797	24,312	44,490
2021	40,144	26,689	31,035
2022	29,529	26,909	28,415
2023 (f)	22,750	27,349	33,014
2024 (f)	23,500	27,741	37,255

(f) = forecast

Source: Kem C. Gardner Policy Institute

Source: The Utah Housing Affordability Dashboard, (2024, November 4), Kem C Gardner Policy Institute, The University of Utah, <https://gardner.utah.edu/affordable-housing-dashboard/>

The significant increases in the cost of housing and cost of housing construction increases (a 30% increase between 2014 -2019⁶), the strong economic growth and housing shortages (more people moving to Ogden and fewer affordable housing units available) taking place in Ogden and the region continues to exacerbate many of the issues facing low to moderate income households. Although many households are priced out of homeownership, the rate of homeownership has increased, which explains in the increase the number of households experiencing housing cost burden. It is estimated that Weber County will need 10,477 new housing units to be added between 2024-2030, which will help but falls short of the need.

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

LOSS OF LOW-INCOME RENTAL HOUSING - [America's Rental Housing 2024 report](#) by the Joint Center for Housing Studies of Harvard University provides the following graphics and details regarding the availability of rental housing in Utah. The data reveals that more renter households are cost burdened and more people are become homeless nationwide.

The Loss of Low-Cost Rentals Table, page 62, illustrates the extent of the rental housing affordability state-wide. Between 2012 and 2022 there is a noticeable decline in the number of rents below \$1,000 a month and a significant increase in the number of rents over \$1,000 a month. More renters are housing cost burdened. When there is a low supply of low-rent units it exacerbates the cost burden for many households.

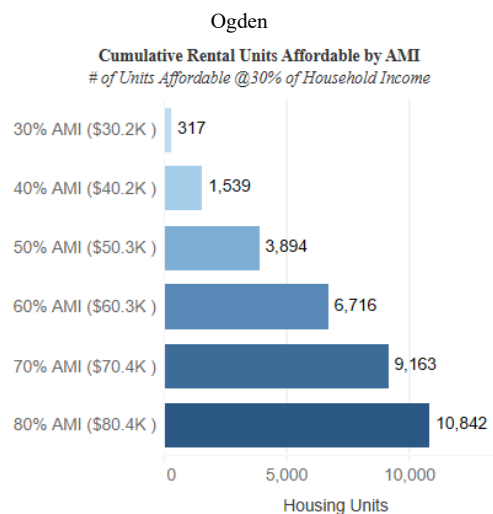


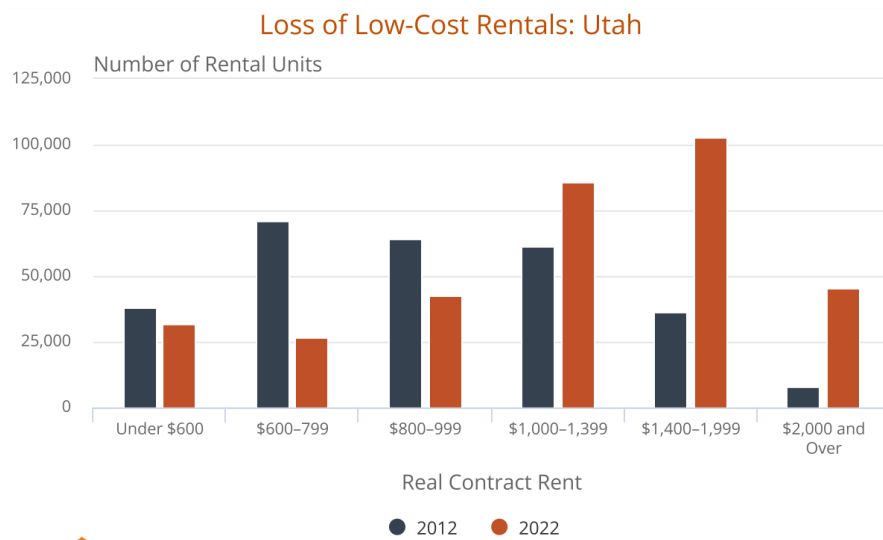
Table shows the number of housing units available by Income. At 30% AMI a household earns annually about \$30,200, there are 317 *affordable* rental units. At 40% AMI a household earns about \$40,200; for a household at that income level, there are 1,539 affordable housing units available in Ogden. The number of affordable housing units falls far short of the need.

<https://gardner.utah.edu/affordable-housing-dashboard/>

DISCUSSION

Rising rents and incomes not keeping up means even more renters are facing severe housing cost burdens. Over 5,000 Ogden-Clearfield households experience housing cost burden, with paying more than 30% of their income on housing. These households have the highest risk of eviction and homelessness.

⁶ Eskic, Dejan. "Utah Housing Market Update." *The State of Utah's Housing Market*, David Eccles School of Business, U of U, Kem C. Gardner Policy Institute, 16 Oct. 2024, le.utah.gov/interim/2024/pdf/00003689.pdf.



Notes: Includes both vacant and occupied rental units but excludes those with no cash rent. Contract rents exclude utility costs paid separately. Rents are adjusted for inflation using the CPI-U for All Items Less Shelter.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

Source: [Harvard Joint Center for Housing Studies](#) tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

In Utah, Between 2012 and 2022 there is a loss in lower rent apartments and gain in higher rent apartments. Showing a significant decrease to the number of affordable rental units.

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

INTRODUCTION

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	129,800	195,600	51%
Median Contract Rent	620	749	21%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,210	17.7%
\$500-999	7,410	59.5%
\$1,000-1,499	2,340	18.8%
\$1,500-1,999	405	3.3%
\$2,000 or more	90	0.7%
Total	12,455	100.0%

Table 28 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,350	No Data
50% HAMFI	5,255	1,990
80% HAMFI	9,210	7,175
100% HAMFI	No Data	10,460
Total	15,815	19,625

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	946	1,032	1,261	1,734	2,103
High HOME Rent	594	713	910	1,290	1,514
Low HOME Rent	594	713	910	1,105	1,232

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

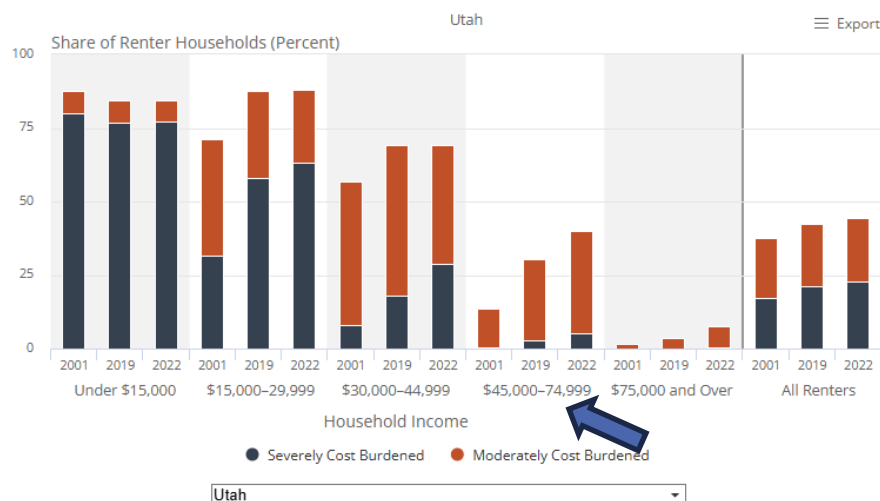
IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

An exacerbating factor in housing affordability is the shortage of housing units. An increase in the number of households moving to Utah exceeds the number of housing units available. As of October 2024, it's estimated that housing shortage in Utah reached the Utah shortage reached 37,255. The data shows housing affordability is an increasing challenge across all income groups, especially

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extremely low-income and very income households. Data also reveals a trend with more middle income households experiencing cost burden.

COST BURDENS CLIMB THE INCOME SCALE



In Utah, between 2001 and 2022 there is an increase in the number of renters with cost burden. The number of higher-income households (around middle income) with a cost burden has grown significantly.

Notes: Household incomes are adjusted for inflation using the CPI-U for All Items. Moderately (severely) cost-burdened households spend 30-50% (more than 50%) of income on rent and utilities. Households with zero or negative income are assumed to have severe burdens, while households not required to pay rent are assumed to be unburdened.

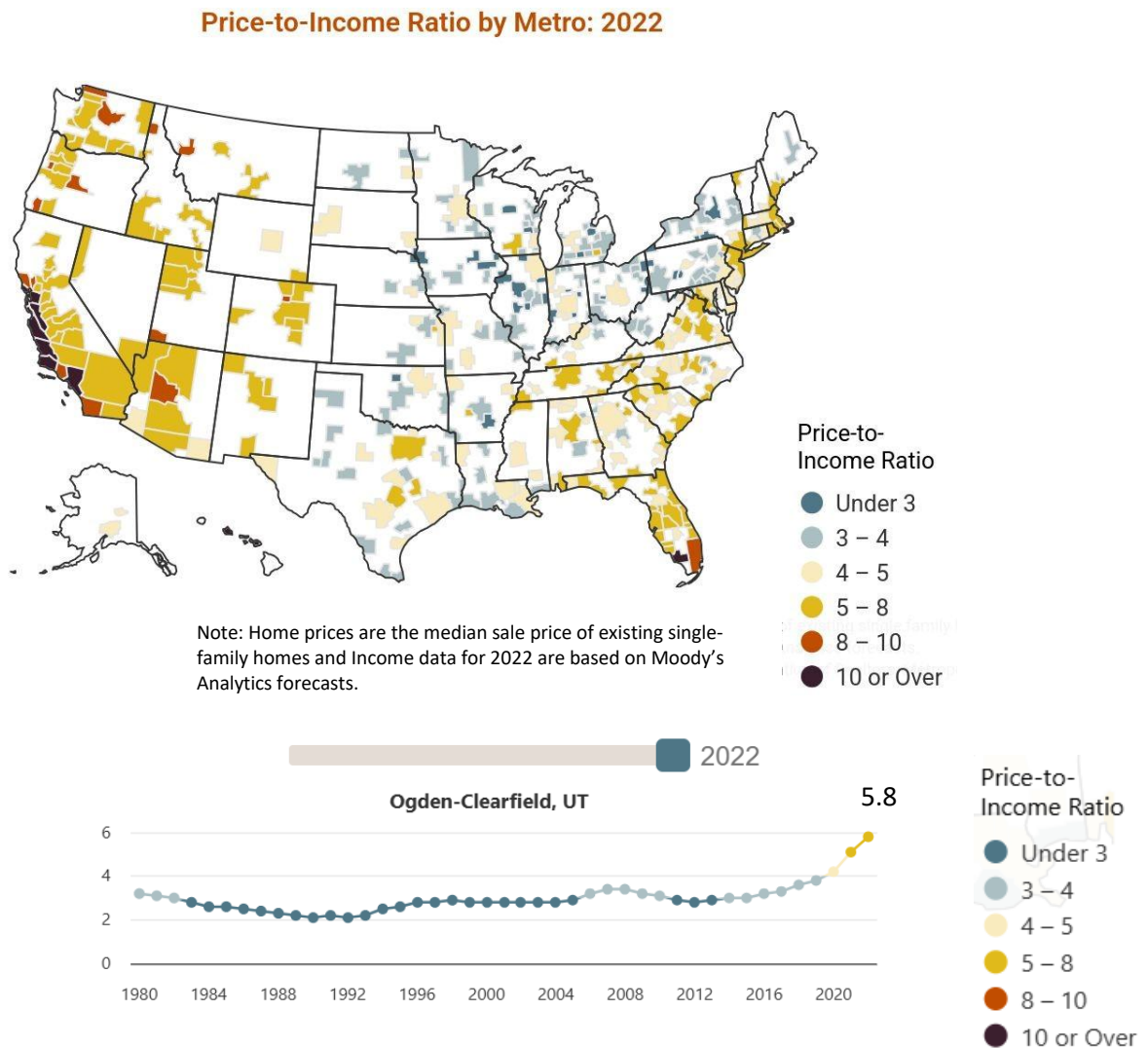
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

The housing price-to-income ratio is a measure of housing affordability for an area by comparing the median housing price to the median household income. Lower ratios indicate greater housing affordability for the housing market. In 1992, the ratio for Ogden was 2.1, indicating a largely affordable housing market and remained below a ratio of 3 until 2006. Between 2006 and 2019 the ratio increased from 3.2 to 3.8. Starting in 2020, the ratio has a steady climb from 4.2 to 5.8 in 2022, indicating a housing market where home prices outweigh incomes and lower housing affordability. "High price-to-income ratios are an especially worrying indicator of deteriorating homebuyer affordability. Record-low mortgage rates during the pandemic cushioned the impact of higher home prices by keeping mortgage payments relatively modest, but interest rates rose significantly throughout 2022 and have remained elevated since. The interactive chart below shows the variation in price-to-income ratios in metro areas across the country and how they've changed over time (Figure 1)."⁷ In light of the data demonstrating a housing shortage, high interest rates with no indication of reducing and continued population growth, Ogden is likely to continue to see a significant lack of both rental and ownership affordable housing needed to meet the demand.

⁷ Source: [Harvard Joint Center for Housing Studies](https://www.jchs.harvard.edu/blog/home-price-income-ratio-reaches-record-high-0) tabulations of National Association of Realtors, Metropolitan Median Prices, <https://www.jchs.harvard.edu/blog/home-price-income-ratio-reaches-record-high-0>

FIGURE 1: FROM 1980-2022, HOME PRICE-TO-INCOME RATIOS ROSE TO ALL-TIME HIGHS IN MANY METROS



Source: [Harvard Joint Center for Housing Studies](https://www.jchs.harvard.edu/blog/home-price-income-ratio-reaches-record-high-0) tabulations of National Association of Realtors, Metropolitan Median Prices, <https://www.jchs.harvard.edu/blog/home-price-income-ratio-reaches-record-high-0>

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

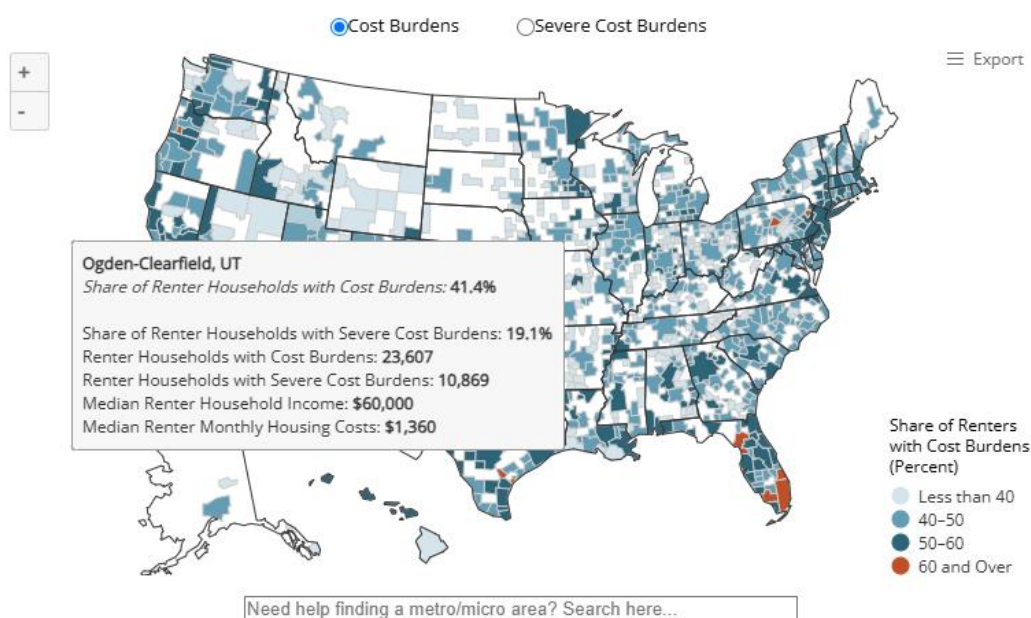
Rental housing affordability estimates are calculated by the National Low Income Housing Coalition (NLIHC) annually. The NLIHC estimates that in Ogden, the Fair Market Rent (FMR) for a two bedroom home is \$1,250. The Housing Wage (the wages needed to rent a 2-bedroom FMR) is \$24.04 an hour. An Ogden household would have to earn approximately \$4,500 a month or \$54,000 annually to afford a two bedroom home. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing wage of \$25.96 / per hour for Ogden's Housing wage. It is estimated that the mean wages for a renter in Ogden is \$16.80 falling far short of what is needed to rent an

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apartment. A renter earning Ogden's mean wages \$16.80 / hour would need to work 1.5 full time jobs to afford an apartment at FMR⁸. Fair Market Rents and actual rents are higher than HUD HOME rent limits, making it challenging for voucher holders to find an apartment that has a rent price that qualifies for HOME assistance and can be used by the applicant. As housing prices and rents increase, the city is targeting HUD funding resources to preserve the naturally occurring affordable housing in Ogden.

DISCUSSION

RENTER COST-BURDEN SHARES REMAIN HIGH



⁸ Source: *Utah Out of Reach State Facts*, National Low Income Housing Coalition. (2024, October 8). <https://nlihc.org/oor/state/ut>

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, outdated electrical systems, plumbing issues, and other major system breakdowns arise. Aging single family homes are often occupied by residents that are 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.

DESCRIBE THE JURISDICTION'S DEFINITION OF "STANDARD CONDITION" AND "SUBSTANDARD CONDITION BUT SUITABLE FOR REHABILITATION":

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 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	3,645	19%	5,085	41%
With two selected Conditions	170	1%	520	4%
With three selected Conditions	0	0%	45	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,925	80%	6,815	55%
Total	18,740	100%	12,465	100%

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,525	13%	1,615	13%
1980-1999	3,735	20%	2,460	20%
1950-1979	6,760	36%	4,690	38%
Before 1950	5,710	30%	3,700	30%
Total	18,730	99%	12,465	101%

Table 32 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,470	67%	8,390	67%
Housing Units build before 1980 with children present	2,365	13%	1,510	12%

Table 33 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 34 - Vacant Units

NEED FOR OWNER AND RENTAL REHABILITATION

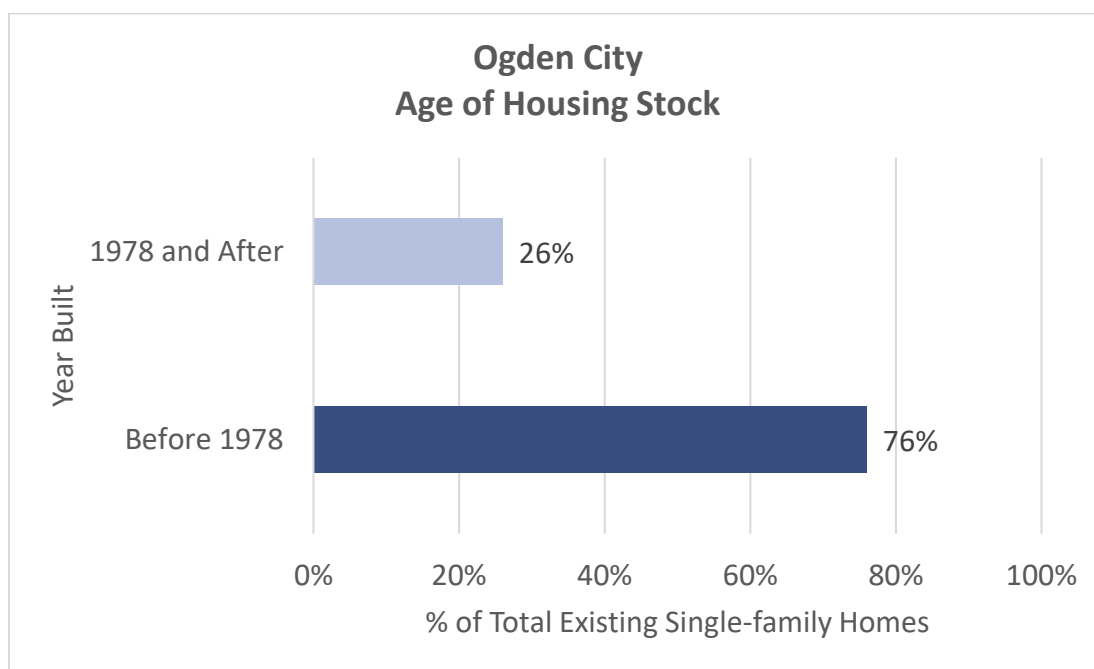
In review of the CHAS data Tables above, over 66% of Ogden's housing stock was built prior to 1979 and 30% was built prior to 1950. Older homes often require costly repairs and maintenance to maintain acceptable housing standards. The most recent CHAS Data 2016-2021 estimates that 9,950 households, 32% of households in Ogden have one of the four housing problems. The need

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for housing rehabilitation becomes even greater when considering the high household low-to-moderate income rate in Ogden and especially in the NRSA. Low-income homeowners, often due to the high cost, defer maintenance and if deferred over time it leads to substandard conditions. The data reveals that the housing and affordability crunch in Ogden has led many families to be cost burdened, or substandard rental units (lacking the proper facilities kitchen or plumbing to be considered a suitable unit) and/or overcrowded conditions. The city alleviates some of these conditions through the Housing Purchase, Rehab and Resale program. This program purchases properties that are being sold at reasonable market prices and require renovations to bring the home up to quality housing standards. The city acquires, rehabilitates and sells the home to a LMI household returning these properties back to the market as quality affordable housing units. This program is improving the conditions of affordable housing units and is preserving the naturally occurring affordable housing in Ogden

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 1978 are used as a baseline for units that contain LBP. Weber County Recorder's records estimate 15,306 of Ogden homes were built between 1800 and 1977, which is 76% of Ogden's single-family homes that could have LBP hazards.



Data Source: Weber County Parcel Records, 2024

DISCUSSION

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

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

INTRODUCTION

The Housing Authority of the City of Ogden (HACO) provides public housing units, project based Section 8 units and Housing Choice vouchers (Section 8). HACO owns and maintains 200 public housing units scattered within Ogden City, see table below.

Totals Number of Units

Program Type	
Certificate	
Mod-Rehab	
Public Housing	200
Vouchers	
Project-Based	0
Tenant Based	848
Special Purpose Voucher	
Veterans Affairs Supportive Housing	111
Family Unification Program	0
Disabled	0
Total Vouchers	848

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

Table 35 – Total Number of Units by Program Type

Data Source:

PIC (PIH Information Center)

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:

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

Subsidized Housing in Ogden City				
Name	Type	Address	Location	Unit Count
Apple Grove	Public Housing	1333 Grant Ave	Ogden	28
Galloway	Public Housing	2522-2536 D Ave	Ogden	12
Kimi	Public Housing	633 22 nd St	Ogden	24
Lincoln Manor	Public Housing	608-610 Lincoln Ave	Ogden	32
Lomond Gardens	Public Housing	550 Grant Ave	Ogden	76
Sierra	Public Housing	235-251 28 th St/2865 Childs	Ogden	28
Senior Living on Washington	Public Housing	2955 Washington Blvd	Ogden	105
Golden Link Manor	Public Housing	1132 24 th St	Ogden	30
Bramwell Court	Public Housing	2625 Gramercy Ave	Ogden	18
Union Gardens	Public Housing	468 3 rd St	Ogden	50
Three Link Towers	Public Housing	2427 Jefferson Ave	Ogden	121
Ogden Senior Villa	Public Housing	3158 Lincoln Ave	Ogden	32
Graham Court	Public Housing	230 32 nd St	Ogden	14
Salvation Army Silvercrest	Public Housing	2635 Grant Ave	Ogden	53
The Village Square	Project-based	607 E 625 S	Ogden	80
Countryside Court Apartments	Project-based	650 N Washington Blvd	Ogden	72
St. Benedicts Manor I & II	Project-based	3000 Polk /1469 Darling St	Ogden	140
Sean Herrick	Project-based	194 25 th St	Ogden	86
Bramblewood	Project-based	173 Dan St	Ogden	68
Village II Apartments	Project-based	492 14 th St	Ogden	18
Garden Grove	Project-based	1155 23 rd St	Ogden	20
Fellowship Manor	Project-based	2334 Monroe Blvd	Ogden	86

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Name	Type	Address	Location	Unit Count
Fellowship Manor	Project-based	2334 Monroe Blvd	Ogden	86
Normandie	Project-based	610 1 st St	Ogden	98
R L Courts	Project-based	849 E 550 S	Ogden	65
Parkwood Apartments	Project-based	120 Dan St	Ogden	20
Country Woods Apartments	LIHTC Completed	525 Park Blvd	Ogden	168
CROWN at Fowler	LIHTC Completed	970 24 th St	Ogden	5
Dan Street	LIHTC Completed	357 Dan St	Ogden	1
Evergreen Apartments	LIHTC Completed	3455 Iowa Ave	Ogden	30
Fontenelle Apartments	LIHTC Completed	2465 Monroe Blvd	Ogden	10
Hoover Apartments	LIHTC Completed	330, 336 27 th St	Ogden	23
Imagine Jefferson I	LIHTC Completed	550 E 25 th St	Ogden	59
Imagine Jefferson II	LIHTC Completed	510 E 25 th St	Ogden	113
Kingstowne Apartments	LIHTC Completed	2245 Monroe Blvd	Ogden	48
Liberty Junction	LIHTC Completed	2353 Junction Way	Ogden	93
Lomond View Retirement Apt	LIHTC Completed	620 Grant Ave	Ogden	38
Madison Manor	LIHTC Completed	2434 Madison Ave	Ogden	46
McGregor Apartments	LIHTC Completed	810 E 25 th St	Ogden	55
Mt. Ogden Senior Housing	LIHTC Completed	1450 Laurel Dr	Ogden	48
Revelle Apartments	LIHTC Completed	2485 Monroe Blvd	Ogden	12
Ridgeview Apartments	LIHTC Completed	710 N Washington Blvd	Ogden	79
Royal Hotel	LIHTC Completed	2522 Wall Ave	Ogden	22
Tamlyn Apartments	LIHTC Completed	1121 Sullivan Rd	Ogden	35
The Landing at Five Points	LIHTC Completed	171 N Harrisville Rd	Ogden	66
Valencia Apartments	LIHTC Completed	461 27 th St	Ogden	122
Victoria Ridge Retirement Apartments	LIHTC Completed	1024 Childs Ave	Ogden	48
Village Square Retirement Apartments	LIHTC Completed	545 Jefferson Ave	Ogden	80
Washington Park Apartments	LIHTC Completed	170 N Washington Blvd	Ogden	112
CROWN at Watterson	LIHTC Completed	210, 214 33 rd St	Ogden	2
Lotus Riverwalk	LIHTC Completed	264 W Mazy Ln	Ogden	285
Elmhurst Apartments (Previous LIHTC)	UNPHC – Affordable Housing	2432 Van Buren Ave	Ogden	15
Fairview Apartments (Previous LIHTC)	UNPHC – Affordable Housing	526, 536, 579 E 27 th St	Ogden	32
Fluence	LIHTC Awarded	440 2 nd St	Ogden	225
Lotus Lincoln	LIHTC Awarded	145 E 22 nd St	Ogden	149
Lotus Citywalk	LIHTC Awarded	265 22 nd St	Ogden	97
Meadowbrook Apartments	LIHTC Awarded	912 Wall Ave	Ogden	46
Ogden PSH	LIHTC Awarded	220 31 st St	Ogden	56
Q25	LIHTC Awarded	2459 Quincy Ave	Ogden	176
Sec. 8 Vouchers			Ogden Housing Authority	1,296
HUD Resource Locator - https://resources.hud.gov/				

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:

There are 200 public housing units scattered at six sites. See the table above, Subsidized Housing in Ogden. 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.

Public Housing Condition

Public Housing Development	Average Inspection Score
UT002000001	82

Table 36 - 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:

- The plumbing is aging. 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.
- 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.
- Ensure mechanical systems are repaired or replaced resulting in less maintenance needs and tenant disruption.
- Ensure good curb appeal by maintaining yards. Ensure 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 are adequately staffed, and policies are updated to meet HUD's regulation and better serve clients.

DISCUSSION:

HACO applies for all applicable funding that may become available. HACO prioritizes planning and training in the operations, maintenance, and administration of its assisted housing complexes.

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 by various agencies 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 2024, Utah Workforce Services Homeless Service [Annual housing inventory count](#) reported 427 emergency shelter beds in total in Ogden. The Rescue Mission and Family Promise do not receive direct federal funds that require data entry into HMIS. The Lantern House provides approximately 70% of the shelter beds in the community.

FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

Data from the HUD 2024 Continuum of Care Homeless Assistance Program – Housing Inventory Count for Ogden reports a total of 427 Emergency Shelter Beds, 19 Transitional Housing beds and 282 Permanent Supportive Housing beds in Ogden with an additional 126 under development. In addition to this count: the YCC completed a 6 studio and 8 flex housing complex for Domestic Violence survivors in 2024 and HACO has completed a 52 bed apartment available to chronically homeless individuals, both projects completed in 2024 and Salvation Army has construction underway for a 52 bed senior apartment expected to be completed in 2025.

	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)	427	58	19 (Plus DV YCC: new 6 studio and 8 flex units in 2024)	282	
Households with Only Adults	217	58	16	252	Salvation Army (52 beds for seniors in 2025)
Chronically Homeless Households	-	-	-	32	Solace (60 beds in 2024)
Veterans	-	-	10	148	
Unaccompanied Youth	16	-	9	0	

Table 37 - Facilities and Housing Targeted to Homeless Households

DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USE TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS

Established in 2019, Ogden's Homeless Services Advocacy Program is a trauma-informed, client-centered initiative embedded within the Ogden Police Department. The program is dedicated to supporting vulnerable adults experiencing homelessness and chronic homelessness, connecting individuals to critical resources while addressing immediate and long-term needs.

The HSA team collaborates closely with officers to provide a unified approach to addressing homelessness. Through proactive street outreach and trauma-informed engagement, the team builds trust, reduces barriers to services, and promotes public safety. Guided by Maslow's Hierarchy of Needs, the program prioritizes basic needs such as food, shelter, and safety while helping individuals work toward stability and independence. Core services include assistance with:

- Vital document acquisition
- SNAP benefits and Medicaid applications
- Shelter services
- Mental health and medical needs
- Substance use treatment
- Housing applications and social security navigation

The HSA team also provides ongoing case management to help individuals maintain stability after being housed. By integrating social services within the police department, the program exemplifies a holistic approach to homelessness, empowering individuals and fostering a safer community.

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.

Coordinated entry is an important process through which people experiencing or at risk of experiencing homelessness can access the crisis response system in a streamlined way, have their strengths and needs quickly assessed, and quickly connecting them to appropriate, tailored housing and mainstream services within the community. When possible, the assessment provides the ability for households to gain access to the best options to address their needs, incorporating participants' choice, rather than being evaluated for a single program within the system. The most intensive interventions are prioritized for those with the highest needs. The local access points to the coordinated entry system see chart below, provide the assessment, information and referrals, and other resources to the person seeking housing.

The local access points to the coordinated entry system provide the assessment, information and referrals, and other resources to the person seeking housing.

COORDINATED ENTRY ACCESS POINTS

Lantern House	239 W 33rd Street, Ogden, UT 84401	24/7	(801) 621-5036	https://www.stannescenter.org/
Weber Housing Authority	237 26th Street #224, Ogden, UT 84401	9am-5pm Monday, Wednesday, and Friday	(801) 399-8691	https://www.webercountyutah.gov/Housing-Authority/
Ogden Housing Authority	1100 Grant Ave, Ogden, UT 84404	8am-5pm Monday-Friday, 9am-1pm Friday	(801) 627-5851	https://www.ogdenhousingauth.org/
Ogden Police Department (OPD) Homeless Advocacy	2186 Lincoln Ave, Ogden, UT 84401	7am -5pm Monday - Friday	(801) 629-8092; (801) 629-8062	
Your Community Connection (YCC)	2261 Adams Ave, Ogden, UT 84401		24/7 Crisis: 801.392.7273, Domestic Violence Crisis Line 24/7: Housing Assistance Center: (801) 689-1717(801) 394-9456	https://yccogden.org/
Homeless Veterans Fellowship	541 23rd Street, Ogden, UT 84401	9am-5pm Monday-Friday	(801) 392-7662	https://www.homelessveterans.org/
Family Promise of Ogden	256 24th Street, Ogden, UT 84401	9am-5pm Monday-Friday	(385) 298-1081	https://familypromiseofogden.org/
Weber County Sheriffs Office Re-Entry Team	1400 Depot Drive, Ogden, UT 84404	8am-5pm Monday-Friday	(801) 778-6602	https://www.webercountyutah.gov/sheriff/support/
PAAG (Problems Anonymous Action Group)	2748 Adams Ave, Ogden, UT 84401	Office 9am-5pm Monday-Friday, Drop In Center 9am-2pm Monday-Friday	(801) 621-2215	https://www.paagutah.org/
Youth Futures - Ogden Shelter	2760 Adams Ave, Ogden, UT 84401	Drop-in hours are 6am-8pm every day.	(801) 528-1214	www.youthfuturesutah.org
Youth Futures - Ogden Street Outreach	2760 Adams Ave, Ogden, UT 84401		Call/Text the Outreach phone: 385-205-9600 or Message us on Outreach Facebook Page	https://www.facebook.com/YouthFutures-Street-Outreach-349944132031963/
Weber Human Services	237 26th Street, Ogden, UT 84401	8am-5pm Monday-Friday	(801) 625-3700, 24 Hour Crisis Hotline 988	https://www.weberhs.net/

The City will provide HOME ARP tenant based rental assistance and supportive services to help stabilize homeless and at risk populations. The program provides two years of rent assistance and supportive services intended to promote long-term housing stability. The program is administered by HACO as a subrecipient/ contractor. The HOME ARP Allocation Plan can be viewed at: www.ogdencity.com/2250/HOME---ARP-Allocation-Plan. It is anticipated that 22 persons will be assisted with HOME ARP TBRA and Supportive Services in FY25.

A wide range of health, mental health, and employment services are available to assist the chronically homeless individuals and families. 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. See the chart below for a Continuum of Care housing inventory.

HUD 2024 CONTINUUM of CARE HOMELESS ASSISTANCE PROGRAMS - HOUSING INVENTORY COUNT REPORT - OGDEN

OGDEN Provider Name	Facility Name	Family Units	Family Beds	Adult Only Beds	Child Only Beds	Seasonal	Overflow/ Voucher	TOTAL BEDS	Chronic Beds	Veteran Beds	Youth Beds
Emergency Shelter									Subset of Total Bed Inventory		
Family Promise - Ogden	FPO - Family Promise of Ogden	4	20	0	0	0	0	20	n/a	0	0
Lantern House (St. Anne's Center)	SAC- NBN Emergency Shelter	14	84	188	0	0	58	330	n/a	0	0
YCC Family Crisis Center	YCC - Emergency Shelter	6	32	29	0	0	0	61	n/a	0	0
Youth Futures Shelter Home	YFS - Emergency Shelter - O	0	0	0	16	0	0	16	n/a	0	16
Total		24	136	217	16	0	58	427		0	13
Transitional Housing											
Homeless Veterans Fellowship	HVF - Transitional Housing	0	0	10	0	n/a	n/a	10	n/a	10	0
Youth Futures Shelter Home	YFS - Transitional Living - C	1	1	6	2	n/a	n/a	9	n/a	0	9
Total		1	1	16	2			19		10	9
Permanent Supportive Housing											
Homeless Veterans Fellowship	HVF - Permanent Supportive	0	0	12	0	n/a	n/a	12	0	12	0
Ogden Housing Authority	OHA - VASH OHA	6	19	117	0	n/a	n/a	136	0	136	0
Ogden Housing Authority	OHA - TBRA	2	5	3	0	n/a	n/a	8	0	0	0
Ogden Housing Authority	OHA - Shelter Plus Care	3	6	26	0	n/a	n/a	32	32	0	0
Problems Anonymous Action Group	PAAG - CM	0	0	94	0	n/a	n/a	94	0	0	0
Total		11	30	252	0			282	32	148	0
Rapid Re-Housing											
Homeless Veterans Fellowship	HVF - SSVF Rapid Rehousing	3	16	28	0	n/a	n/a	44	n/a	44	0
Lantern House (St. Anne's Center)	SAC - COC Rapid Rehousing	6	30	0	0	n/a	n/a	30	n/a	0	0
Lantern House (St. Anne's Center)	SAC - State Rapid Rehousing	1	2	9	0	n/a	n/a	11	n/a	0	0
YCC Family Crisis Center	YCC - COC Rapid Rehousing	11	37	10	0	n/a	n/a	47	n/a	0	4
Total		21	85	47				132		44	4
Other Permanent Housing											
Ogden Housing Authority	OHA - Emergency Housing V	18	57	9	0	n/a	n/a	66	n/a	0	0
Totals		18	57	9				66			

Source: HUD 2024 Continuum of Care Homeless Assistance Program - housing Inventory Count Report
https://files.hudexchange.info/reports/published/CoC_HIC_CoC_UT-503-2024_UT_2024.pdf

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

INTRODUCTION

The Weber Housing Authority (WHA) provides a Supportive Housing Program and the Housing Authority for the City of Ogden (HACO) provides the Shelter Plus Care Program to homeless households. Both programs provide supportive housing for individuals with disabilities and those facing homelessness to achieve stable and independent living. The WHA Supportive Housing Program rents properties directly, with the WHA as lease holder and the homeless person renting under the WHA lease agreement. Under OHA's Shelter Plus Care the homeless households is the lease holder. The Homeless Veteran's Fellowship also provides 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 include 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 permanent supportive 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 specifically for 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. Often PAAG tenants not only suffer persistent mental illness, but they are also 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. Another need is small one bedroom affordable housing units.

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 housed or 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 Morgan County Local Homeless Council will continue to work with local hospitals and other institutions to improve the coordination of efforts for persons returning from institutions into the community.

Cooperative Agreements to Benefit Homeless Individuals (CABHI) grant funds 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 funds an emergency home repair program that is intended to address emergency housing health and safety issues that if not addressed could lead to homelessness or living in substandard conditions. The program assists low-income homeowners to address urgent home health 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. Roads to Independence provides assistance to find 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))

The city is an active voting member of the Weber Morgan Local Homeless Council (WMLHC), which brings together many community service providers and works to strengthen support 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.

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

NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT

Public policies unintentionally create barriers to affordable housing and can have direct and indirect effects on the planning, construction, and access to affordable housing and residential investments. Ogden continues to see robust growth in the construction of housing units. Most of the units are market rate homes, as new home values continue to surge. Land prices, material and labor costs, and bidding wars for what homes are built exacerbate the issue, driving costs further from what is affordable to many area residents and households.

The following factors were identified as potentially having negative effects on affordable units and residential investment:

1. **Zoning codes** limit acreage for multi-family units: Recently, the City has embarked on a public informed and publicly driven new general plan and zoning ordinance. Changes to zoning allow increased building densities in more locations than historically permitted.
2. **Parking standards:** Minimum parking requirements is one provision that reduces the amount of acreage available for units and the potential for more affordable housing. Zone Ogden is underway with an update to the city's parking requirements.
3. **Lack of Inclusionary Zoning:** The Utah state law does not permit cities to establish mandatory inclusionary zoning but rather mandates affordable housing initiatives. Ogden City's Quality Neighborhood's Initiatives sets out to promote decent affordable options in Ogden.
4. **Limited value of housing vouchers:** Without increasing the value of housing vouchers, low-income renters are finding it increasingly more difficult to find housing that accepts HUD vouchers and are within the HUD payment standards. Rents continue to rise each month, and landlords may be opposed to accepting public housing vouchers as payment.

In response to these concerns, the City has selected Programs to address the ConPlan Priority Needs and developed a Neighborhood Revitalization Strategy Area (NRSA) plan. The City is applying to HUD to renew the current NRSA. Progress has been made in the NRSA. The NRSA 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 with 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.

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

INTRODUCTION

Ogden City Economic Development works to expand the economic base of the community by supporting economic and business growth, job creation, and private investment. Focus areas include business recruitment; business retention and expansion; small business support; and redevelopment. In combination with other federal and local funding sources, HUD funds support Ogden City's economic development efforts. Specifically, CDBG funds support training and technical assistance for microenterprises, and loans to small businesses and microenterprises. Other HUD funds, such as Section 108 loans, support redevelopment projects in Ogden.

ECONOMIC DEVELOPMENT MARKET ANALYSIS

Ogden has seen strong growth in employment and wages over the last five years. Employment increased from 60,607 to 66,417, while average annual wages grew from \$43,643 to \$55,231 (2019 to 2023; JobsEQ). Employment is well diversified across several key industry sectors. The labor force participation rate is 68.1% for the civilian population 16 years and over (2024, JobsEQ). The unemployment rate for Weber County is 3.5% (December 2024; Utah Department of Workforce Services).

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	235	120	1	0	0
Arts, Entertainment, Accommodations	4,027	4,042	12	10	-2
Construction	2,806	2,767	8	7	-1
Education and Health Care Services	4,919	4,041	14	10	-4
Finance, Insurance, and Real Estate	1,867	1,938	5	5	-1
Information	470	638	1	2	0
Manufacturing	6,555	10,243	19	25	6
Other Services	968	1,064	3	3	0
Professional, Scientific, Management Services	2,496	2,927	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	4,654	5,004	13	12	-1
Transportation and Warehousing	1,388	1,213	4	3	-1
Wholesale Trade	1,323	1,879	4	5	1
Total	31,708	35,876	--	--	--

Table 38 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	44,695
Civilian Employed Population 16 years and over	42,655
Unemployment Rate	4.54
Unemployment Rate for Ages 16-24	12.69
Unemployment Rate for Ages 25-65	3.03

Table 39 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	8,680
Farming, fisheries and forestry occupations	1,985
Service	4,355
Sales and office	9,295
Construction, extraction, maintenance and repair	4,635
Production, transportation and material moving	4,220

Table 40 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,708	77%
30-59 Minutes	6,877	17%
60 or More Minutes	2,096	5%
Total	39,681	100%

Table 41 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,210	240	2,580
High school graduate (includes equivalency)	9,495	580	3,390
Some college or Associate's degree	11,750	420	3,085
Bachelor's degree or higher	8,355	150	1,505

Table 42 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	295	695	1,700	680
9th to 12th grade, no diploma	1,120	1,575	1,185	1,580	725
High school graduate, GED, or alternative	3,470	4,355	3,770	5,340	2,310
Some college, no degree	3,375	3,940	2,840	4,805	3,010
Associate's degree	930	1,305	1,235	1,265	550
Bachelor's degree	385	2,795	1,500	2,585	1,755
Graduate or professional degree	4	785	660	1,705	680

Table 43 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	29,696
High school graduate (includes equivalency)	31,846
Some college or Associate's degree	42,639
Bachelor's degree	46,275
Graduate or professional degree	64,858

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

Employment in Ogden City is well diversified across industries. The major industry sectors are manufacturing, public administration, health care and social assistance. Educational services, retail trade, and administrative and support sectors are also well represented.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

In a 2024 survey of Ogden businesses, 50% of respondents reported that finding needed labor is a challenge. Respondents identified skilled labor and tech talent as employment categories that are a particular challenge for hiring. Local education partners, including Weber State University, Ogden-Weber Technical College, and the Ogden School District, are working closely with industry to develop education and training programs that will prepare area residents to fill in-demand positions.

In addition to labor, businesses reported that growing their customer base, controlling non-real estate costs, affording real estate, and acquiring needed capital can be barriers to growth. This is consistent with rising real estate costs in Utah, along with national trends of rising inflation and interest rates. Additionally, electrical infrastructure is a challenge for some businesses with large power needs.

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.

Over the last five years, Ogden's economy has been strong, with significant growth in jobs and wages. Increasing economic uncertainty related to inflation, tariffs, and reductions in the federal workforce may impact the economy moving forward. Ogden City and the surrounding area are home to a high number of federal workers, primarily at the Internal Revenue Service and Hill Air Force Base. If there are significant layoffs, there may be ripple effects to the local economy. Defense contractors and their supply chain could also be impacted by changes in federal spending.

Otherwise, Ogden's economy remains well positioned for future growth in aerospace and defense and advanced manufacturing. There is strong support for these industries at the state, regional, and local levels. Workforce development efforts will remain important to ensure that area residents are prepared to access careers in these industries. Small business support services are also needed to ensure that businesses across industries can benefit from future economic growth.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

Generally, there is good alignment between the education and skills of the current workforce and employment opportunities. As noted above, businesses may have challenges hiring skilled labor and tech talent.

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.

Ogden School District has a Career and Technical Education (CTE) program that offers career pathways to high school students in areas such as health science, engineering, and early childhood education. Students that complete CTE pathways earn industry-recognized competency credentials that help them obtain employment. Additionally, Ogden School District recently partnered with Ogden-Weber Technical College (OTech) to open a high school on the OTech campus, which allows students to combine core classes with technical education and certifications.

Further, OTech offers hands-on technical education in high-demand fields, including manufacturing. OTech's industry advisory boards provide vital input from industry on the skills that are needed for in-demand positions. More than 6,000 students annually are served by OTech. OTech also runs a Custom Fit Training program that helps businesses provide training needed by their employees; more than 200 employers annually use Custom Fit.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)?

Ogden City participates in a regional Comprehensive Economic Development Strategy (CEDS) developed by the Wasatch Front Economic Development district. The Ogden City Economic Development Division also has a strategic 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.

The Ogden City Economic Development Division works to enhance community prosperity through four focus areas: business recruitment; business retention and expansion; small business support; and redevelopment. Activities in all four areas support the Consolidated Plan and its goals of economic growth and job creation. The small business support area also aligns with the Consolidated Plan goal of microenterprise support.

DISCUSSION

Weber State University (WSU) is a dual mission university that provides both associate and bachelor's degrees across 225 programs. WSU is open access and had an enrollment of more than 32,000 in Fall 2024. WSU also partners closely with businesses to align programs with industry needs.

The workforce development efforts described in this section are vital to the economic growth and job creation goals of the Consolidated Plan.

MA-50 Needs and Market Analysis Discussion

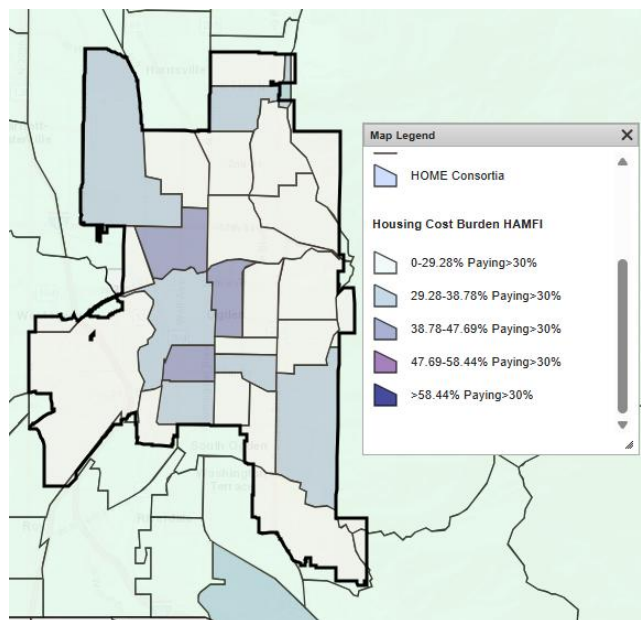
ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

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 rate 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.

Census Tract	% of Households with 1 or 4 Housing Problems
2001	23.91%
2002.02	27.52%
2002.03	41.99%
2002.04	28.75%
2003.01	23.08%
2003.02	33.14%
2004	50.83%
2005	26.83%
2006	29.76%
2007	17.24%
2008	31.42%
2009	42.98%
2011	46.36%
2012	43.14%
2013.01	28.70%
2013.02	43.50%
2014	15.77%
2015	25.00%
2016	33.56%
2017	31.92%
2018	38.69%
2019	22.62%
2020	16.14%

Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

Six Ogden census tracts have over 40% of the CT population experiencing one or more of the four housing problems. Census Tract 2004 has over half of the residents with a housing problem. East Central neighborhood has four census tracts with high rate of housing problems, although, housing problems are common city-wide. Four census tracts (2009, 2011, 2012 and 2013.02) with over 40% of population with a housing problem are in the NRSA. The map below shows the distribution of housing cost burden in Ogden.



ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

Poverty rates are key indicators of a community's housing opportunities or lack of housing opportunities for residents. Current FFIEC data calculates a drop in the overall percentage of people below poverty. Although this is a positive demographic trend, there are four census tracts 2009, 2011, 2012, and 2018 with a poverty rate of over 20% of residents. Census Tract 2012, in Ogden's East Central, has the highest poverty rate at 34.59%. As housing becomes less affordable, housing options for people with lower incomes are scarce.

Ogden's poverty rate has marked significant changes in the last decade. Up until 2020, the poverty rate in Ogden had a clear upward trend. In 2024, the FFIEC data estimates that for the first time Ogden's poverty rate declined. The 2024 poverty rate at 14.23% is below the 2010 poverty rate of 16.57% for Ogden.

Ogden Percentage of Population Below Poverty by Year				
Census Tract	YEAR			
	2010	2015	2020	2024
2001	5.87%	18.55%	15.05%	8.70%
2002	13.71%	17.85%	21.84%	10.99%
2003	15.09%	11.24%	30.40%	17.37%
2004	18.66%	35.90%	24.93%	17.26%
2005	11.88%	18.93%	12.34%	6.86%
2006	7.47%	10.93%	10.85%	11.26%
2007	9.65%	12.04%	8.73%	8.09%
2008	22.76%	28.57%	25.55%	19.69%
2009	28.42%	49.89%	37.47%	28.99%
2011	41.31%	34.52%	48.73%	20.38%
2012	41.44%	45.88%	47.96%	34.59%
2013	27.25%	22.97%	28.27%	17.04%
2014	8.43%	12.44%	9.73%	6.21%
2015	8.42%	13.09%	13.75%	11.07%
2016	15.82%	24.62%	23.36%	14.72%
2017	14.82%	17.52%	26.51%	14.37%
2018	15.80%	33.16%	36.79%	20.60%
2019	39.98%	33.77%	41.55%	14.79%
2020	4.61%	12.91%	14.18%	9.32%
TOTAL	16.57%	21.54%	22.84%	14.23%

Ogden Population Count, Percentage Population Below Poverty, Percentage of Minority Population By Census Tract			
Census Tract	Population	% Poverty	% Minority
2001	4,586	8.70%	30.46%
2002	14,607	10.99%	44.88%
2003	8,324	17.37%	51.82%
2004	1,829	17.26%	55.49%
2005	6,255	6.86%	34.23%
2006	4,488	11.26%	26.92%
2007	3,270	8.09%	23.76%
2008	4,531	19.69%	44.12%
2009	4,200	28.99%	44.07%
2011	2,525	20.38%	30.57%
2012	2,378	34.59%	66.53%
2013	6,212	17.04%	31.16%
2014	3,213	6.21%	18.02%
2015	4,261	11.07%	18.52%
2016	4,156	14.72%	29.96%
2017	3,460	14.37%	50.95%
2018	2,421	20.60%	60.84%
2019	1,284	14.79%	55.06%
2020	5,560	9.32%	20.72%
TOTAL	87,560	14.23%	39.54%

Source: FFIEC 2024 Census Report – Summary Census Population Information

A census tract with a high concentration of poverty has a poverty rate at 40% or greater, or three times the poverty rate of the county. The Weber County poverty rate is 8.5% (US Census Bureau QuickFacts July 1, 2023). Therefore, a Weber county census track is considered to have a high concentration of poverty if 25.5% or more of the population is living in poverty.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

Census tracts 2009, 2011, 2012, and 2018 are communities with low-valued homes and with a high proportion of renters. These areas of high concentrations of poverty also tend to be in areas of only low- to mid-level access to opportunity and areas with higher incidences of housing problems. With more affordable housing options in other areas of the county, these concentrations of poverty would be less severe in Ogden.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

Community assets within census tracts 2009, 2011, 2012, and 2018 include the city's Neighborhood Revitalization Strategy Area (NRSA), OWCAP, parks, employment and transportation opportunities along Washington Boulevard. The downtown area and adjacent neighborhoods include Historic 25th Street, Union Station and Ogden Amphitheater with community events, multiple transportation options (OGX, Frontrunner, bike lanes and scooters) and a major employment center and the County library.

The NRSA has the commitment of Ogden Civic Action Network (OgdenCAN), Jefferson Neighborhood group, Your Community Connection (YCC), My Hometown, Ogden Weber Community Action Partnership (OWCAP), Weber County Homeless Charitable Trust, Marshall White Center, and Weber State University (WSU), as well as the Ogden Chamber. These partners have contributed significant resources to the community and continue to show commitment through initiatives and resident engagement in the NRSA.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

In addition to investments in the NRSA described in the previous section, the City is focused on housing initiatives to provide affordable housing and to promote a wide range of incomes in the NRSA. The City has many strategic and enabling tools to help improve the identified tracts. The strategies include:

Quality Neighborhoods Initiative.

An overall approach that includes federal, state and local resources to stabilize and revitalize Ogden's neighborhoods as "neighborhoods of choice" by establishing a pattern of public investment that catalyzes desirable and appropriate community development.

Preserving Naturally Occurring Affordable Housing.

Ogden's HUD-funded housing purchase, rehab, resale program utilizes CDBG and HOME funds to transform housing units (often those aging and in disrepair) into quality homes. Our goal is to provide varied and balanced housing options across housing types, locations and affordability levels.

The city supports housing policies that increase availability and affordability

Accessory Dwelling Units (ADUs) are an option in addressing Ogden's local housing needs. Ogden City permits secondary dwelling units as an accessory use in all residential zoning districts. Ogden has adopted a new Residential zoning area to increase housing density.

Support for Permanent Supportive Housing

Ogden City has provided support for permanent supportive housing and recently assisted the Ogden Housing Authority with a new permanent supportive public housing community on 31st and Lincoln

in Ogden, Utah. The 56-Unit consists entirely of one-bedroom units plus a common area. Seven of the units will be Type A ADA accessible.

Support for Transitional Housing

YCC's transitional housing apartments project includes six studio and eight flex units to house survivors of domestic violence, who are currently in crisis shelter, and need ongoing supportive case management and protection.

Reduced Residential Parking Standards.

The city has reduced its parking requirements for multi-family developments, reducing the potential financial impact that parking has on housing developments. The parking reduction lessens the potential constraint that land requirements and costs have on housing development.

Zoning to new Housing Developments.

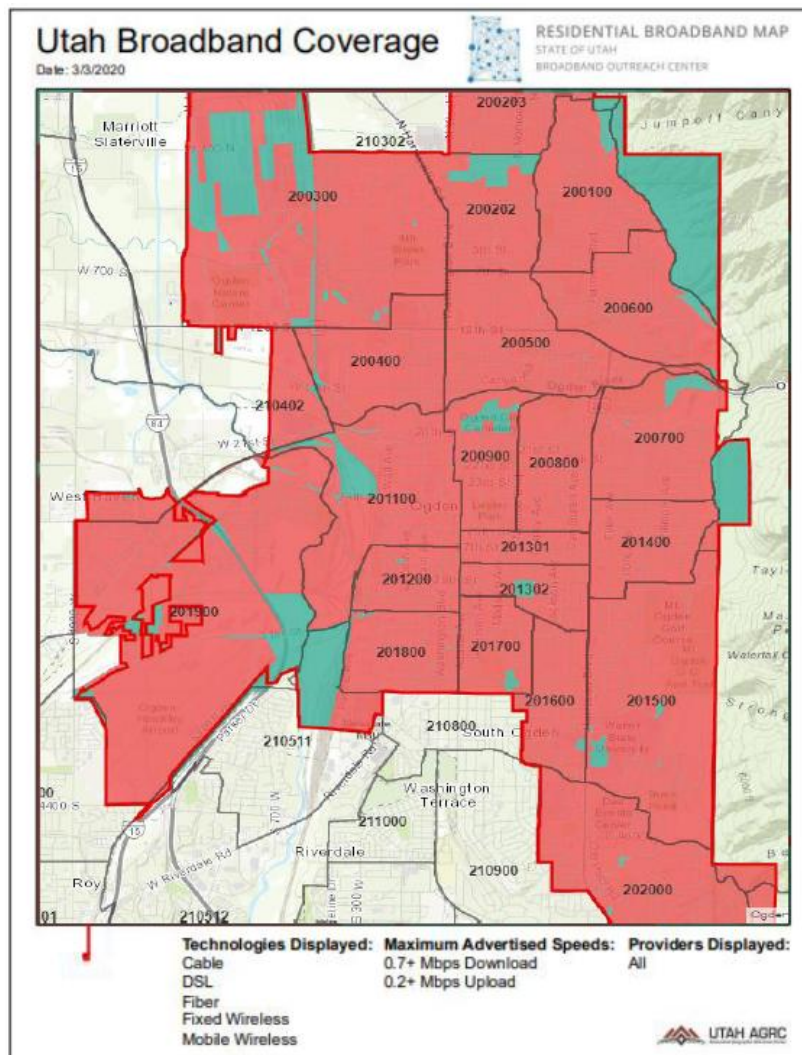
Ogden has zoning regulations and other development practices that are very favorable toward the construction of new housing. This resulted in Ogden issuing permits for over 2,000 new dwelling units from 2020-2023.

The City continues to actively pursue housing initiatives in multiple locations throughout the community. These initiatives encourage the creation of new housing units.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS, INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS.

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 significant broadband access opportunities. It is estimated that 97% of Ogden has internet access. The City has a Master Fiber Plan and works to review broadband accessibility, broadband speed and cost. The City works with broadband providers to offer better connections and services throughout Ogden.



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

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DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION.

Competition leads to lower prices, better choices and improved quality of services. When there is a one service provider, it can lead to a monopoly, which stifles growth and eventually can lead to limiting of options. In 2023, All West Communications and Connex expanded fiber internet access to Ogden residents, giving Ogden residents options beyond Comcast and Century Link. Connex's base is in Ogden and provides fiber internet to communities. Multiple providers can give residents options and make it possible for all residents to have high-speed internet available at their home and business.

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

DESCRIBE THE JURISDICTION'S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE.

Drought and less water availability, higher temperatures, flooding, poor air quality and wildfires are some of the significant hazards Utahns and Ogden residents encounter.

Ogden's Emergency Operations Plan (EOP) identifies natural hazards that are likely to occur and the impact of natural hazards. In Ogden damage from wildfires, storm flooding, pandemics, hazardous materials spill and earthquakes and are rated as highly probability events with various intensity of impact. The EOP's goal is ensure the safety and security of the city's residents, staff and community before, during and after an incident resulting from a threat or hazard. The City recognizes that certain populations may need support and assistance in times of disasters. The EOP includes mobilizing resources to meet the needs of the community.

First Street, a financial risk assessment organization, analyzes climate change and the financial risk it creates for lenders, companies and governments. First Street rates Ogden as high risk for wildfire (over the next 30 years), not only for the large number of housing units (on the east end of Ogden) that are at risk of damage from wildfires but also the potential infrastructure damage that can result in cut off access to utilities, emergency services and evacuation routes. In addition, First Street rates Ogden as a moderate risk community for flooding. Using flood maps, First Street estimates 37.2% of all properties have a risk of damage from flooding. and Moderate Heat Risk. By analyzing current average daily temperatures and humidity.

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS.

The City maintains an **Emergency Operations Plan (EOP)**. The EOP identifies both natural and man-made hazards which may impact residents of Ogden. It outlines response and recovery activities that city personnel can follow if a disaster occurs. Mitigation, prevention, and preparedness planning and activities are also addressed to make Ogden a more "disaster resistant" community for all residents including LMI households.

The EOP includes:

Community Education - Ogden City is provides education to help citizens prepare for emergency situations. Monthly preparedness tips are published in the City's water bill [At Your Service Newsletter](#).

Emergency Notifications - Residents can sign up to receive emergency notifications in the event of possible flooding, a missing child, weather dangers, evacuation notices, and other emergency events - [emergency notification system](#). The city utilizes: the Emergency Alert System to send notices over the radio and TV; Social Media both Facebook and Twitter provides accurate and up-to-date information on emergency events; and the city sends out calls by land lines to residents and cell phone calls and text messages to residents within an affected area advising citizens on the emergency situation.

Sustainability Committee

Many efforts are being made to address sustainability in Ogden. Ogden City has a Sustainability Committee, which advises the city on sustainable environmental practices and responsible stewardship of Ogden's resources.

The city adopted the following Programs:

- Sustainability Coordinator to assist the city is meeting its sustainability goals.
- Energy Wise Ogden Strategy Implementation Plan - Focuses on cost-effective ways to reduce energy consumption and is designed to enhance economic stability, protect our quality of life, and preserve Ogden's rich natural environment.
- ESCO Project – Ogden City issued bonds to fund Energy Conservation Projects to enhance city facilities and city-owned streetlights.
- Utah Renewable Communities - Achieve a goal to source net-100% of electric energy from renewable resources by 2030, safeguarding a sustainable future for residents and contributing to a greener world.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan defines the priority needs and goals determined through consultation with the public, stakeholders, City departments, and service providers. The Strategic Plan is the overarching guide identifying the priority needs for Ogden City and demonstrates how programs and projects will address housing, economic development, jobs and infrastructure needs for residents. The allocation of anticipated resources demonstrates the City's strategic approach to accomplishing its goals. The goals are based on the highest community priority needs.

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

GEOGRAPHIC AREA

Area Name:	Ogden City
Area Type:	Entire City of Ogden
HUD Approval Date	N/A
% of Low / Mod	56.62%
Revital Type:	Consolidated Plan Activities include housing, community development and economic development activities.
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	Ogden City entire geographic area, see Attached Map – Appendix D.
Include specific housing and commercial characteristics of this target area.	NA
How did your consultation and citizen participation process help you to identify this neighborhood as a target area.	NA
Identify the needs in this target area.	NA
What are the opportunities for improvement in this target area?	NA
Are there barriers to improvement in this target area?	NA
Area Name:	Neighborhood Revitalization Strategy Area
Area Type:	Local Target Area
HUD Approval Date	July 1, 2020, renewal approval Pending
% of Low / Mod	75.6%
Revital Type:	Comprehensive strategy for revitalization
Other Revital Description:	Targeting HUD resources to the NRSA: to preserve naturally occurring affordable housing and to increase supply of quality housing to create a balance of housing types and tenure and improved housing conditions; to improve infrastructure creating safe neighborhoods; and to create and retain jobs and microenterprise assistance to promote increased incomes and self-sufficiency.
Identify the neighborhood boundaries for this target area.	From Ogden River south to border of CT 2018 (36 th St) and the south border of 2013.02 (32 nd St and Sullivan Road on the south border); Harrison west to Pacific Avenue. see Attached NRSA Map – Appendix D, page 171.
Include specific housing and commercial characteristics of this target area.	NRSA: Housing owner-occupancy rate is 43.3% compared to city rate of 60%. 55% of housing units are renter occupied. LMI Population 75.6% LMI in NRSA compared to 60% city-wide. Poverty rate in NRSA 32% compared to city rate 12%. NRSA includes the Central Business District (CBD). The residential population is 2,525 with 30% minority. CBD contains a mix of office, retail, institutional, recreational, and some manufacturing, along with varying densities of housing from older single-family homes to new apartment buildings.

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How did your consultation and citizen participation process help you to identify this neighborhood as a target area.	Extensive outreach included attending community events with info booths, presentations to stakeholders and community groups, Priority Needs Survey and meetings with Planning.
Identify the needs in this target area.	More affordable housing , improve housing conditions, better balance of housing (types and tenure of housing); economic opportunities and jobs to improve incomes that promote self-sufficiency. Utah Healthy Places Index rates Ogden's NRSA as 2.6 (97.4% of other communities in Utah are healthier than the NRSA).
What are the opportunities for improvement in this target area?	•Housing is older but is characteristic of the City and adds to the charm of neighborhoods. •My Hometown, using mostly private funds, provides volunteer home improvements projects and home maintenance classes free to residents. •MAKE OGDEN downtown master plan includes an infusion of resources both local, state, private and federal source and strategies that bring jobs to Ogden that promote economic growth. •High stakeholder participation: OgdenCAN brings together 7 anchor institutions/agencies and funding to address the socioeconomic needs of East Central in the heart of the NRSA; located in the NRSA a new Marshall White Community Center (MWC) under construction and an active MWC citizen advisory committee has a voice in community affairs and OWCAP with Head Start offer self-improvement classes.
Are there barriers to improvement in this target area?	Disinvestment in 1970s and 1980s and redlining (1935-1940) along with residents' persistently low incomes have affected the conditions of housing. Many properties are rated fair to poor conditions. High poverty is a barrier.
Area Name:	CDBG Strategy Area
Area Type:	Local Target Area
HUD Approval Date	NA
% of Low / Mod	Overall, 69.26% of CDBG Strategy Area is LMI.
Revital Type:	Public Improvements
Other Revital Description:	NA
Identify the neighborhood boundaries for this target area.	Runs through 18 contiguous CTs from the north boundary of Ogden City south to 36 th Street and County Hills Drive. Includes all CTs that are north of 24 th Street from the East to West City boundaries (with the exception of CT 2006); and all CTS south of 24 th Street from the east (Harrison Blvd.) to the city's west boundary. see Attached CDBG Strategy Area Map – Appendix D, page 173.
Include specific housing and commercial characteristics of this target area.	Housing and commercial characteristics are the same as the city overall. The area covers most of the city.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area.	Citizen comments in the Priority Needs Survey listed public improvements as the 2 nd most important need for the city. The CDBG Strategy Area includes all Census Tracts in Ogden with over 50% AMI and allows the city to target eligible neighborhoods for public improvement projects.

Identify the needs in this target area.	Improved housing conditions and economic opportunities to improve incomes that promote self-sufficiency.
What are the opportunities for improvement in this target area?	MAKE OGDEN downtown master plan includes an infusion of resources both local, state, private and federal source and strategies that bring jobs to Ogden that promote economic growth.
Are there barriers to improvement in this target area?	In recent years the cost of housing has significantly increased but incomes have not kept pace, placing more households in housing cost burden and over-crowding situations. LMI homeowners struggle to maintain properties. Many properties go into disrepair.

Table 45 - Geographic Priority Areas

General Allocation Priorities

DESCRIBE THE BASIS FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY WITHIN THE JURISDICTION (OR WITHIN THE EMSA FOR HOPWA)

The City's Neighborhood Revitalization Strategy is a comprehensive plan to address the needs in distressed census tracts that have the greatest potential for improvements. This area shows signs of distress with a poverty rate of over 22%, compared to the city's poverty rate of 14%. Although the community struggles it has tremendous community support and citizen participation. The NRSA is home to the Marshall White Community Center, Golden Hours Senior Center, Ogden Weber Community Action Partnership and many other resources. The NRSA plan was received with consistent and unwavering support from CED's Citizen Advisory committee, OgdenCAN, Weber County Homeless Charitable Trust, Ogden Housing Authority's Resident Advisory Board, and the Weber County League of Women Voters. All were in support of the NRSA and targeting resources to this community.

The CDBG Strategy Area includes all census tracts, city-wide, that are HUD eligible for public improvement projects. Each census tract has a population with at least 50% of low- and moderate-income persons. The city targets public improvement projects in these qualifying census tracts where ConPlan activities are taking place. Typically, a public improvement project will be funded to enhance a block group(s) where housing renovation projects or infill housing projects are underway. Activities in the CDBG Strategy Area will focus on the geographic areas where streets, trees, sidewalks, curb cuts and related ADA accommodations are lacking. All activities funded will primarily benefit low- and moderate- income persons or households by making area improvements.

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

Priority Needs

Table 46 – Priority Needs Summary

Priority Need Name	Improve the quality and increase the supply of decent affordable housing.
Priority Level	High
Population	City-wide
Geographic Areas Affected	City-wide
Associated Goals	Preserve the Naturally Occurring Affordable Housing
Description	Acquire deteriorating and/or abandoned housing units to rehabilitate and sell to low- to-moderate income homebuyers. Assist low income homeowners with emergency home repairs. The goal is to preserve naturally occurring affordable housing, upgrade existing housing stock, alleviate conditions of blight and improve housing conditions.
Basis for Relative Priority	Costs of both ownership and rental housing have increased significantly and incomes are not keeping pace. CHAS data reveals a significant increase in the number of low-to-middle households that are cost burdened. The ConPlan's Priority Needs Survey had over 200 responses, with affordable housing being the most selected priority from respondents. Housing renovation projects facilitate the stabilization and preservation of naturally occurring affordable housing units. The City may undertake these projects independently or partner with a CHDO.
Priority Need Name	Improve the quality and increase the supply of decent affordable housing.
Priority Level	High
Population	City-wide
Geographic Areas Affected	City-wide
Associated Goals	Increase the supply of decent, affordable housing
Description	Acquire vacant land for housing development and/or acquire blighted housing properties, housing not suitable for rehab, then demolish and/or new construction may be required. The City may undertake these projects independently or partner with a CHDO or another agency. The City may implement a NRSA housing aggregation standard and sell newly constructed homes to any qualifying household without income limit, providing that 51% of housing in the NRSA benefits LMI households.
Basis for Relative Priority	In the past few years, housing prices rapidly increased and outpaced household income growth. The ConPlan Priority Needs Survey, stakeholder interviews, and public comments recognize a widening gap between housing costs and income levels is

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	reducing housing options and affordability. More affordable housing options ranked a top priority and data shows a need for balanced housing types and incomes in the NRSA.
Priority Need Name	Expand homeownership opportunities
Priority Level	High
Population	City-wide
Geographic Areas Affected	City-wide
Associated Goals	Expand homeownership opportunities
Description	Financial assistance to increase housing affordability. Provide low to moderate income households with down payment assistance to buy safe, decent and affordable homes in Ogden.
Basis for Relative Priority	Priority Needs Survey results emphasize the needs for housing affordability and support for funding down payment assistance. A review of the past ConPlan accomplishments for the past twenty years shows that the most widely used ConPlan program is the Own In Ogden down payment assistance program. The demand for the program continues to be strong.
Priority Need Name	Improve the physical appearance and safety of neighborhoods
Priority Level	High
Population	CDBG Strategy Area
Geographic Areas Affected	Area includes all city Census Tracts with over 50% LMI populations.
Associated Goals	Create safe, healthy neighborhoods
Description	Targeted Area Public improvements - repair / replace deteriorating and inadequate streets, sidewalks, trees, curbs and infrastructure to support improved safety and quality of life.
Basis for Relative Priority	Priority Needs Survey results ranked public improvements a high priority along with housing affordability. Input received from the community and citizen participation establishes a high priority.
Priority Need Name	Stimulate economic growth
Priority Level	High
Population	City-wide
Geographic Areas Affected	City-wide
Associated Goals	Promote business success
Description	Provide access to capital and financial resources to microenterprise start-ups and those expanding in Ogden. Provide funding for entrepreneurial education and technical assistance to low-to-moderate income microenterprise business owners to facilitate business success, which leads to owners' financial

	stability.
Basis for Relative Priority	Priority Needs Survey results ranked assist new and expanding businesses as the top economic development need for Ogden. Priority Needs Survey results and input received from the community and citizen participation establishes a high priority.
Priority Need Name	Stimulate economic growth
Priority Level	High
Population	City-wide
Geographic Areas Affected	City-wide
Associated Goals	Create / retain jobs
Description	Increase economic opportunities city-wide by providing financial assistance to small businesses that create or retain jobs made available to low-mod income residents.
Basis for Relative Priority	Priority Needs Survey results ranked Job Creation / Retention as the second most needed economic development need for Ogden. Priority Needs Survey results and input received from the community and citizen participation establish a high priority.
Priority Need Name	Stimulate economic growth
Priority Level	Moderate
Population	City-wide
Geographic Areas Affected	City-wide
Associated Goals	Stimulate economic growth
Description	Undertaking special economic development projects that stimulate economic growth through a variety of possible activities, which provide financial support to start-up or expand businesses that create or retain jobs, or assist low to moderate income microenterprise owners or remove blight in target areas in the city.
Basis for Relative Priority	input received from the community and citizen participation establishes a priority need.

NARRATIVE (OPTIONAL)

The priority needs for the City have been identified and explored further in this section. The identified priority are as follows:

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

Priority Need #2: Expand homeownership opportunities.

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

Priority Need #4: Stimulate economic growth

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)	Demand surpasses the supply of subsidized and affordable rental units. TBRA programs are needed to address the immediate needs of homelessness and cost burdened households. TBRA assists households seeking a Housing Choice Voucher or a Public Housing Authority (PHA) unit but are unable to obtain one because of the long waiting lists.
TBRA for Non-Homeless Special Needs	The high cost of housing in Ogden prevents low and moderate income residents from obtaining safe, decent, and affordable housing. Special needs households often have low to extremely low incomes. There are two-years or longer waiting lists for PHA assisted housing, TBRA can aid with two years of rental assistance while those households move up on PHA waiting lists. Ogden utilizes the TBRA program to assist low and moderate income families, including those with special needs.
New Unit Production	The City will continue its efforts to utilize CDBG, HOME, State and Local Funds to develop new affordable housing units; and, the city will work with the state and private partners to develop new housing, when economically feasible. The number of cost burdened households and the short supply of affordable housing units necessitate the development of new housing units and innovate approaches to create affordable housing solutions. The increasingly high cost of land and construction warrants the need to utilize a variety of solutions that extend beyond the ConPlan limits; and include utilizing federal, state, and local funds and private partners to develop new affordable housing in Ogden.
Rehabilitation	The average age of housing units in Ogden is 69 years. A significant number of older homes are occupied by households with low to moderate incomes. Low income households often cannot afford to make the substantial repairs needed to maintain housing code and safety standards in older homes. The city's Housing purchase, rehab and resale program and emergency home repairs program will preserve the naturally occurring affordable housing, increase housing options for LMI households and the emergency home repair program may prevent homelessness.
Acquisition, including preservation	Acquisition for preservation of affordable housing is a high need in Ogden. CDBG and HOME funds may be used to acquire and renovate housing units to preserve the naturally occurring affordable housing in Ogden.

Table 47 – Influence of Market Conditions

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

Annual Action Plan July 1, 2025 – June 30, 2026 Amendment #1 (AAP FY26 #1)

AAP FY26 #1 revises the AAP FY26 HUD Budget carryover from estimates to actual carryover amounts, and updates program income estimates for Fiscal Year 2026, HUD Program Year 2025. AAP FY26 #1 proposes an overall increase of \$1,235,486 to the HUD AAP FY26 budget; with adjustments affecting CDBG, CDBG-V and HOME Budgets. Generally, funds and related budget adjustments remain in the program as was adopted in the AAP FY26 Budget.

INTRODUCTION

The City of Ogden receives federal funds through HUD on an annual basis. During the first year of the Five Year Consolidated Plan (ConPlan), for HUD program year 2025, Ogden City's FY26, the City Community Development Block Grant (CDBG) Entitlement (EN) \$1,022,138 and anticipates \$634,750 of CDBG EN carries over from the prior year, and estimates \$1,225,388 in CDBG Program Income (PI) for a total of \$2,882,276 in CDBG funding available in FY26. In addition, the City's HOME EN funds of \$322,360.61 and HOME carryover from prior year \$373,258 HOME EN and estimates to receive \$541,160 HOME PI for a total of \$1,236,778.61 HOME funds available in FY26.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 AAP FY26 #1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition, housing, admin & planning, Economic development, public improvements	\$1,022,138	\$1,272,987	\$1,276,481	\$3,571,606	\$8,990,104	Assumes similar annual EN and PI each year for the remaining 4 years of the ConPlan
HOME	Public-Federal	Acquisition, housing, homebuyer assistance, new construction or rehab of single family or multi-family housing	\$322,360.61	\$860,020	\$460,364	\$1,642,744.61	\$3,454,082	Assumes similar annual EN and PI each year for the remaining 4 years of the ConPlan

Table 48 - 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 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 home that is in disrepair or to purchase and/or build new homes as an Infill project. The city undertakes subsidy layering analysis to ensure that the amount of public assistance provided for affordable housing projects, particularly when combining HUD programs with private / bank funds, is not excessive and only what's necessary to make the project feasible. The City's housing rehabilitation activities and Infill housing projects may partner with Utah Housing Corporation and Utah Non-profit Housing Corporation to develop new or rehab ownership or rental affordable housing units in Ogden. The Home Exterior Loan Program (HELP) utilizes City General Funds to assist homeowners with housing rehabilitate city-wide with limiting income to AMI or geographic restrictions. The HELP program fills the gap assisting households with income between 80% and 100% AMI, homeowners that do not qualify for HUD housing assistance but may still lack the adequate resources to make home repairs.

Local, non-federal tax increment funds will be the primary funding for HOME Match obligations. Other HOME Match sources, if available, may include; donated construction materials or volunteer labor; value of donated land or real property; value of foregone interest, taxes, fees, or charges levied by public or private entities; investments in on-or offsite improvements; proceeds from bond financing; the cost of supportive services provided to families living in HOME units; and the cost of homebuyer counseling to families purchasing HOME-assisted units.

IF APPROPRIATE, DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

Ogden City purchased the following single-family properties and began the substantial work needed to bring the homes up to quality housing standards. These homes are underway at the start of the program year and renovations are expected to be complete by June 30, 2026. These homes will be sold to Low- to Moderate-Income (LMI) households.

HMSD24-005	1065 21 st Street	HMSD25-001	586 29 th Street
HMSD25-002	2248 Van Buren	HMSD24-003	470 30 th Street
HMSD24-001	1183 28 th Street		

DISCUSSION

American Rescue Plan Act of 2021 awarded Ogden City \$1,652,923 of HOME Investment Partnerships American Rescue Plan (HOME-ARP) grant funds to assist individuals or families who are homeless, at risk of homelessness, fleeing domestic violence, and populations with the greatest risk of housing instability, as well as veterans within any of the qualifying populations. The Housing Authority for the City of Ogden (HACO) has been designated a subrecipient to administer Ogden's Tenant Based Rental Assistance (TBRA) with supportive services to HOME ARP eligible homeless persons. It is anticipated that \$1,043,433 HOME ARP funding will carry over to FY26. The TBRA program has a goal to assist 22 homeless or at-risk of homeless individuals or households in the program year. TBRA beneficiaries pay 30% of their income towards housing costs and the program pays the remainder of the rent to keep the individuals housed.

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In 2020, Ogden City received \$947,104 of Community Development Block Grant from the CARES Act (CDBG-CV), the City will carryover approximately \$559,521 of CDBG-CV funds to FY2026. CDBG-CV are to assist businesses mitigate the impact of COVID-19.

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	Affordable Housing (ownership, rental), Homelessness, Non-homeless special needs, Neighborhood improvements, Public services, Economic development	Jurisdiction
Housing Authority of the City of Ogden	Public Housing Authority	Public housing	Jurisdiction
Utah Non-Profit Housing Corp.	CHDO	Affordable Housing ownership and rental	Region
Weber Morgan Homeless Council	Continuum of Care	Homelessness	Region

Table 49 - 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, 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 sufficient funds for large-scale affordable housing developments, infrastructure investments, and for housing rehabilitation initiatives. The City is currently seeking alternative resources for funding additional affordable housing 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 developers and organizations in planning efforts
- Dialogue with all housing providers to coordinate services and leverage private and public funds
- Work with the Governor’s Office for state funds to support affordable housing in Ogden
- 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.
- Partner with the Governor’s Office of Economic Opportunity to pursue job creation and economic development initiatives.

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	✓	✓	✓
Legal Assistance	✓	✓	
Mortgage Assistance			
Rental Assistance	✓	✓	✓
Utilities Assistance	✓	✓	✓
Street Outreach Services			
Law Enforcement	✓	✓	
Mobile Clinics	✓	✓	
Other Street Outreach Services	✓	✓	
Supportive Services			
Alcohol & Drug Abuse	✓		
Child Care	✓		
Education	✓	✓	
Employment and Employment Training	✓	✓	
Healthcare	✓	✓	✓
HIV/AIDS	✓	✓	✓
Life Skills	✓	✓	
Mental Health Counseling	✓	✓	✓
Transportation	✓	✓	✓
Other			
Other (TBRA supportive services)	✓	✓	

Table 50 - 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)

Mainstream providers are the backbone of the homeless delivery system led by Weber Morgan Local Homeless Council (WMLHC). At every point of interaction with the homeless the WMLHC partners provide mainstream services and referrals. Therefore, access to mainstream services is facilitated by and through coordinated entry of clients to determine eligibility for support, see page 75 for Coordinated Entry Access Points chart. Such mainstream services may include emergency shelter case managers, weekly case conferencing meetings, and assignment to case managers once clients are referred to a housing program. All referrals occur to the degree that coordinated entry staff can direct clients to a mainstream service to end their homelessness.

The WMLHC and City agencies collaborate with: 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

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the US Department of Veterans Affairs. These collaborations have made it possible for WMLHC and the City of Ogden to prevent homelessness when possible by providing the following assistance: tenant based rental 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 homeless, identify and help victims of domestic violence entering shelter, and meet the needs of various subpopulations (e.g. youth, formally incarcerated, veterans, chronically homeless, etc.). These collaborations also included implementing policies and procedures to ensure systems of care minimize/eliminate discharging individuals into homelessness.

The HACO's Housing Opportunities for Persons With Aids (HOPWA) program provides housing and support services to the homeless or at-risk of homeless persons living with HIV/AIDS. "At least half of Americans living with HIV experience homelessness or housing instability following their HIV diagnosis. People with HIV risk losing their housing due to such factors as stigma and discrimination, increased medical costs and limited incomes, or reduced ability to keep working due to HIV-related illnesses.⁹" HOPWA funds provide supportive housing programs designed specifically to retain housing for homeless individuals with HIV/AIDS and link them to health and employment services to help maintain their housing.

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 WMLHC takes the lead to coordinating efforts among the Ogden area Continuums of Care (CoC). WMLHC brings together CoC providers for discussions and sharing information and identify gaps in the CoC in Weber Morgan county. This facilitates efficient uses of resources and efforts to fund specific initiatives.

Ogden's special needs and homeless populations benefit from an institutional structure that provides supportive services available for those who can access them. However, ongoing pressure to obtain sufficient resources from federal and local sources makes it difficult to respond to increased demand. Service delivery agencies in Ogden report increased demand. To a large extent, the ability to expand the service delivery system is dependent on increased funding resources and agency capacity. This is a challenge for Ogden City, the region and the state of Utah, to balance funding allocations for the homeless and with other emerging community needs. The City must prioritize funding for competing needs, with limited tools to increase revenue.

HACO recently completed a 60 unit permanent supportive housing project at 220 31st Street Ogden (Solace Apartments). On-going rental assistance will be provided by HUD's Shelter Plus Care Voucher Program (S+C). S+C assists hard to serve homeless individuals with disabilities as well as their families. These individuals primarily include those with serious mental illness, chronic problems with alcohol and/or drugs, and HIV/ AIDS or related diseases. HACO administers the S+C rental assistance vouchers to participants referred by the local Coordinated Entry.

Development of additional Permanent Supportive Housing that addresses the needs of special populations and those experiencing homelessness is critical. The two fundamental barriers to

⁹ "What Federal Housing Assistance Programs Are Available for People with HIV?" *HIV.Gov Housing and Health*, U.S. Dept. of Health and Human Services, 16 Sept. 2024, www.hiv.gov.

addressing this need is developer capacity to pull together multiple funding sources to make the proposed plan economically feasible and funding to support and increase service providers' capacity to address the specific client supportive needs.

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

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 affordable housing, additional case management, permanent supportive housing, rapid re-housing and both long-term affordable housing programs. The City plans to approach this challenging situation through several strategic actions. The Ogden Police Department will continue to prioritize homelessness solutions by funding homeless advocates and homeless court. CED will fund a Tenant Based Rental Assistance Program with Supportive Services to house those that are homeless or at risk of homelessness. The City will allocate funding to Preserve the Naturally Occurring Affordable Housing in Ogden and fund emergency home repairs for low income homeowners, will work with the State of Utah for additional affordable housing initiatives and funding resources, and will work with developers and the private housing industry partners to create more affordable housing options in Ogden.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information – AAP FY26 Amendment #1

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality and Increase the supply of decent affordable housing	2026	2030	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA), CITY-WIDE	Improve the quality and increase the supply of decent affordable housing	CDBG: \$2,512,581, HOME: \$869,986, HOME CHDO: \$158,520, Match: \$313,922	10 Housing units Rehabilitated: 5 Housing rehabilitated and 5 emergency home repair loans and 1 new home construction
2	Expand homeownership opportunities	2026	2030	Affordable Housing	CITY-WIDE	Expand homeownership opportunities	HOME: \$500,000, HOME Match: \$100,000	Direct Financial Assistance to 30 LMI Homebuyers
3	Create a suitable living environment	2026	2030	Non-Housing Community Development	NRSA, CITY-WIDE	Improve Safety and Appearance of Neighborhoods	CDBG: \$0 No project in FY26	Public Facility or Infrastructure Activities; no project in FY26
4	Stimulate economic growth	2026	2030	Non-Housing Community Development	NRSA, CENTRAL BUSINESS DISTRICT, CITY-WIDE, TRACKLINE EDA	Job Creation / retention. Microenterprise assistance	CDBG: \$600,000	4 FTE jobs created/retained. 10 microenterprise business assisted.
5	Administration	2026	2030	General Grant Administration	CITY-WIDE	CDBG and HOME Grant Administration	CDBG: \$459,025 HOME: \$114,238	Other: 1 Other

Table 51 – Goals Summary

Goal Descriptions

Goal Name	Improve the Quality and Increase the Supply of Decent Affordable Housing
Goal Description	Preserving the Naturally Occurring Affordable Housing units through housing renovations, upgrade existing housing stock, alleviate conditions of blight and improve housing conditions. When feasible, acquire land or deteriorated properties for development of new affordable housing units.
Goal Name	Expand homeownership opportunities
Goal Description	Promote homeownership through direct financial assistance to LMI homebuyers.
Goal Name	Improve the safety and appearance of neighborhoods
Goal Description	Public improvements projects that repair / replace deteriorating or inadequate streets, curbs, sidewalks, trees and infrastructure to support improved quality of life and enhance neighborhoods to create a suitable living environment.
Goal Name	Stimulate economic growth
Goal Description	Direct financial assistance to LMI microenterprise business owners to start or expand a business in Ogden and for technical assistance to ensure business success. Support the expansion of city's economic base by developing underutilized properties, job creation or retention activities, providing direct financial assistance to businesses, and/or removing blight activities; thereby, supporting economic development in the community.
Goal Name	Administration
Goal Description	Administration of CDBG and HOME programs.

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The City will undertake housing rehabilitation projects that preserve the naturally occurring affordable housing and will assist approximately ten LMI households each year for a total of 50 LMI households benefiting from improved housing conditions during the ConPlan. The Community Development Division anticipates assisting 30 LMI homebuyers each year for a total of 150 LMI homebuyers receiving down payment assistance. Infill housing projects will be undertaken, when economically feasible, to increase the supply of housing stock, one infill housing project is anticipated to complete during the ConPlan, benefitting one LMI household with a new home. Public Improvement projects are becoming increasingly out of reach due to an increase in land and labor costs. Based on funding availability, the city anticipates completing one public improvements project. The Business Development Division anticipates assisting ten LMI microenterprise business owners with loans and/or funding for technical assistance education for a total of 50 LMI microenterprise

owners receiving assistance; and assistance to small businesses that create jobs with an anticipated job creation/retention of four Full-Time Equivalent (FTE) jobs created or retained per year for a total of 20 FTE jobs during the Five Year ConPlan funding period.

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 of the City of Ogden (HACO) oversees the public housing program for the City. There is no Section 504 Voluntary compliance agreement in place.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

- The Housing Authority of the City of Ogden's (HACO) Resident Advisory Board (RAB) 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 HACO's annual plan and is encouraged to express/voice the concerns of the tenants and to make suggestions to management. In addition to the RAB, the HACO has one Board of Commissioner seat designated for a tenant/client served by the agency.
- HACO 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. As opportunities arise for employment and homeownership opportunities the HACO directs residents to these resources. HACO does not mandate any of the above, efforts are made to encourage and promote self-sufficiency, which hopefully can lead to home ownership.
- Ogden City forwards City job announcements to HACO for posting at HACO's community boards.
- Ogden City places copies of the city's draft Consolidated Plan documents at the public housing authorities' offices, providing those applying or receiving public housing assistance the opportunity to comment.
- City staff meets with the RAB, providing residents an opportunity to participate in the Consolidated Plan process.
- HACO has a Family Self Sufficiency program that serves 40-50 families a year by facilitating short- and long-term goals to become more self-sufficient.
- HACO employs a case manager to meet with Section 8 FSS recipients to help create a plan to become self-sufficient. The case manager then meets with the client regularly to help guide and meet goals.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902? PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

No.

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

BARRIERS TO AFFORDABLE HOUSING

A barrier to affordable housing is a public or private policies or condition that constrains the development or rehabilitation of affordable housing. Barriers can include land use controls, property taxes, state prevailing wage requirements, cost of environmental protection / remediation, land costs, and availability of monetary resources.

After review of data, interviews with community service providers and city officials, stakeholder comments, community residents' input, and the Priority Needs survey, the primary barriers to affordable housing in Ogden are the rising cost of rents, escalating home prices, lack of available housing stock and high interest rates, which create high mortgage payments making homeownership unobtainable.

Rising rents and incomes not keeping up means even more renters are facing severe housing cost burdens. Over 5,000 Ogden-Clearfield households experience housing cost burden, with paying more than 30% of their income on housing. These households have the highest risk of eviction and homelessness. The [America's Rental Housing 2024 report](#) by the Joint Center for Housing Studies of Harvard University, reported that between 2012 and 2022 there is a noticeable decline in the number of rents below \$1,000 a month and a significant increase in the number of rents over \$1,000 a month. More renters are housing cost burdened. When there is a low supply of low-rent units it worsens the cost burden for many households. An exacerbating factor in housing affordability is the shortage of housing units. An increase in the number of households moving to Utah exceeds the number of housing units available, see page 60 Table 7: Utah's Housing Shortage for more information.

The Quality Neighborhoods Initiative is the City's plan to stabilize and revitalize Ogden's neighborhoods by establishing a pattern of public investment that catalyzes desirable and appropriate community development. It includes redeveloping neighborhoods to build on bright spots that exist within the neighborhood, while removing impediments to investment. The Initiative includes housing affordability projects with a goal of providing a range and balance of housing options across housing types, locations and affordability levels.

As part of the City's Plan Ogden Initiative the city is developing a new city vision and include a comprehensive update to the city's General Plan. Plan Ogden includes update to zoning codes and parking standards, which impact new housing developments with a goal of creating improved conditions for new housing developments.

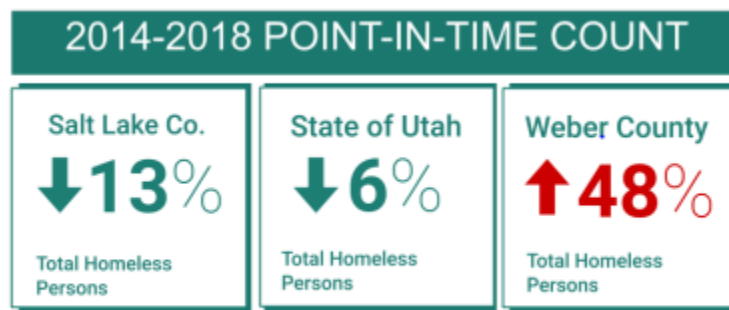
SP-60 Homelessness Strategy – 91.215(d)

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

Established in 2019, the Homeless Services Advocacy (HSA) program is a trauma-informed, client-centered initiative embedded within the Ogden Police Department. The program is dedicated to supporting vulnerable adults experiencing homelessness and chronic homelessness, connecting individuals to critical resources while addressing immediate and long-term needs. The HSA team collaborates closely with officers to provide a cohesive approach to addressing homelessness. Through proactive street outreach and trauma-informed engagement, the team builds trust, reduces barriers to services, and promotes public safety. Guided by Maslow's Hierarchy of Needs, the program prioritizes basic needs such as food, shelter, and safety while helping individuals work toward stability and independence. Core services include assistance with:

- Vital document acquisition
- SNAP benefits and Medicaid applications
- Shelter services
- Mental health and medical needs
- Substance use treatment
- Housing applications and social security navigation

The HSA team also provides ongoing case management to help individuals maintain stability after being housed. By integrating social services within the police department, the program exemplifies a holistic approach to homelessness, empowering individuals and fostering a safer community.



(Fig 1) Sources: Comprehensive Report on Homelessness, State of Utah 2014; State of Utah Annual Report on Homelessness 2018

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

The Homeless Services Advocates Team (HSA) Team includes three full-time Homeless Advocates who serve on the Ogden City Police force and one full-time Homeless Service Advocate / Emergency Medical Technician who serves the Ogden Fire Department. These advocates are trained to address barriers that homeless persons encounter when attempting to access emergency shelters and crisis services. Often barriers are the result of criminal backgrounds and/or behavioral health issues that may be inhibiting an unsheltered person's ability to seek and receive services or housing. Housing and coordinating and delivering outreach services to unsheltered persons is the primary responsibility of these advocates.

To address emergency housing during winter months, a Code Blue alert is issued when temperatures in Ogden are expected to drop to 18° F or below for at least two hours. The alert is issued by the Utah

Department of Health and Human Services.

Emergency Housing procedures during a Code Blue include:

- The Homeless Street Outreach Team is activated to encourage people living on the street to go to a shelter
- Shelters can expand capacity and relax restrictions on entry
- Officials can identify new locations to shelter people experiencing homelessness

Ogden's Homeless Service Advocates (HSA) team offers supportive housing solutions to individuals and families experiencing homelessness or at risk of homelessness. The HSA team prioritizes assistance to individuals and households with the longest tenure of homelessness and the highest vulnerabilities and severity of service need. The HSA team's efforts include assistance to re-house people experiencing homelessness and keep people in permanent housing when possible. This includes referrals and advocacy to eviction prevention services, property manager/landlord negotiations, and engaging in diversion and problem-solving techniques to the homeless services system. In addition, the HSA team's focus is to locate and facilitate housing solutions and leases and move-ins for vulnerable households who cannot navigate the system on their own.

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 Lantern House is Ogden's primary emergency shelter that serves homeless individuals and families. The Your Community Connection (YCC) serves victims of domestic violence and Youth Futures serves unaccompanied youth by providing a safe place to stay and offering support services, including nutrition and transportation.

The YCC Transitional Housing project in Ogden includes six studio apartments and eight flex units. It is meant to provide a safe, supportive environment where residents can overcome the trauma of domestic violence, gain the skills and means to afford their own housing, and begin to rebuild their support network. More importantly, it reduces the chances of a victim returning to their abuser. Transitional Housing is an intermediate step between emergency crisis shelter and permanent housing. It is more long-term, service-intensive, and private than the emergency shelter.

In the past year, the Housing Authority of the City of Ogden (HACO) has developed a 56-unit permanent supportive housing project to meet the needs of people experiencing homelessness and is currently creating a supportive housing action plan to help these individuals with wrap-around support services. The HACO permanent supportive housing project, Solace, is site-based, permanent supportive housing projects that serve those experiencing chronic homelessness. Solace provides on-site support services. Ogden City supports permanent supportive housing and provided support by conducting an environmental review and advising HACO on environmental remediation to complete the permanent supportive housing project in Ogden's NRSA.

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

HOME American Rescue Plan (HOME ARP) granted City \$1.6 million in funding to offer a Tenant Based Rental Assistance Program (TBRA) with Supportive Services. The TBRA program is to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter, to reduce homelessness and increase housing stability in Ogden. Participants in the program are encouraged to utilize HOME-ARP funded supportive services that include educational classes, General Education Development (GED) certificates, credit repair, psychotherapy, and other services that would prevent a person's or family's homelessness.

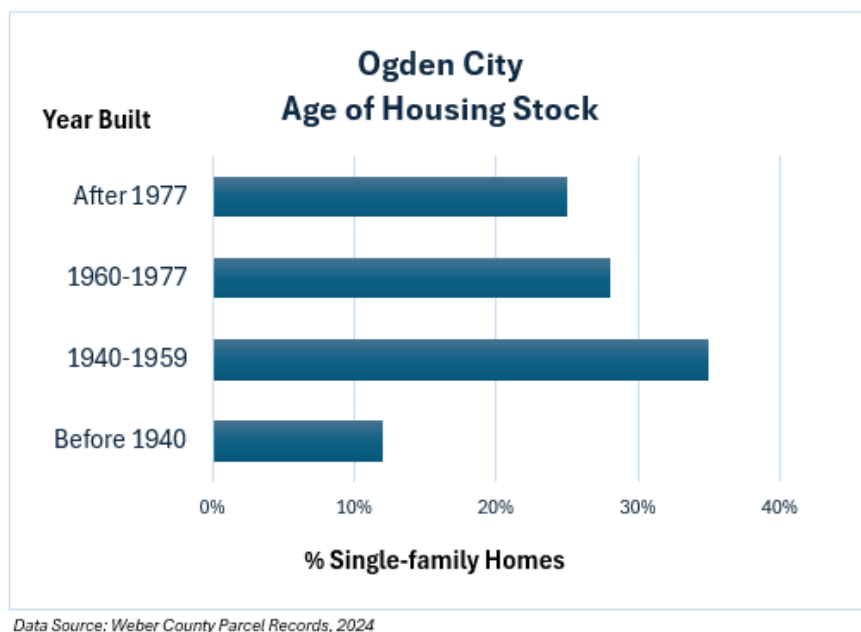
SP-65 Lead based paint Hazards – 91.215(i)

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

The City adheres to HUD’s Lead Safe Housing Rule (24 CFR Part 35). The Rule applies to all housing units the city’s assists with HUD funds, including single and multi-family units, whether publicly or privately owned. The requirements differ, however, depending on the activity – rehabilitation or acquisition. Buildings constructed prior to January 1, 1978, require a lead hazards assessment when federal funds will be used to purchase or rehabilitate the property. The City also follows EPA regulations which require only EPA-certified workers are permitted to work on a site that may cause disruption of lead at the project unit or site. Contractors/workers doing housing renovations for Ogden City are required to utilize lead-safe work practices. Procedures are followed to minimize the spread of lead. Lead hazards in public housing units have been stabilized and/or removed in previous years during rehabilitations of these units. All properties must be cleared of lead hazards before funding is provided to homebuyers by the City. All home buyers acquiring housing built prior to 1978 receive the EPA booklet.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

In 1978, the federal government banned consumer use of Lead-Based Paint (LBP). Therefore, homes built before 1978 are more likely to have LBP. The 2024 Weber County Parcel Records indicate Ogden City has 20,195 single family homes. Seventy-four percent of all single family detached homes in Ogden (15,306 homes) were built prior to 1978. The EPA estimates 40% of housing units in the United States contain some lead-based paint. The incidence of LBP increases with the age of the housing, reaching 86% for home built before 1940. Because of the older age of housing, a higher percentage of housing stock in Ogden has LBP compared to most other Utah communities. The data would indicate over 6,000 homes in Ogden could have LBP.



HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

The Utah Lead-Based Paint Program governed by the Utah Department of Environmental Quality establishes and enforces procedures for lead-based paint activities and renovation, repair, and painting performed by paid contractors in the State of Utah. The program oversees the certification of individuals and firms performing either lead-based paint or renovation, repair, and painting work activities, and establishes the procedures and requirements for the accreditation of lead-based paint training providers that train the individuals performing lead-based paint work. Rules and regulations are in place to help reduce lead exposure from lead-based paint.

Ogden City has adopted Policies and Procedures for environmental review and LBP to follow all Utah Lead-Based Paint Program, HUD and EPA LBP requirements. All CDBG and HOME Funded construction contractors are required to follow the HUD Lead Safe Housing Rule. Residential properties must be cleared of lead hazards before Ogden City's HUD funding is provided to homebuyers. All home buyers acquiring housing built prior to 1978 receive the EPA booklet.

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

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

Ogden City has established strategic goals, policies, programs, and services that directly or indirectly assist families in poverty to improve their economic circumstances and become financially independent. The City partners with several organizations that provide services and programs for low-income families. Additionally, Ogden Weber Community Action Partnership with a mission to alleviate poverty, provides a variety of services in Ogden.

The Ogden City collaborates with many local agencies that offer many programs that help reduce and prevent poverty. These include but are not exclusive to:

- OWCAP – CIRCLES program that helps families move out of poverty
- OWCAP – Head Start
- OgdenCAN - East Central Interventions that fund projects that align with the social determinants of health.
- Ogden-Weber Technical College (OTEC) - Pathway to New Opportunities
- Midtown - medical and dental clinic on a sliding scale for all income levels.
- Golden Hours Senior Center - helps seniors live independently and provides discounted meals.
- Utah Workforce Service – HEAT program that helps low-income households with heating bills.
- Foods Banks: Salvation Army, Catholic Community Services, WSU, LDS Church...
- United Way Welcome Baby program

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

The ConPlan is a tool that provides a cohesive 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 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. Expand the economic base by attracting new business that create jobs.

7. Support LMI micro-enterprise business owners by providing businesses with 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.

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 HACO, Ogden City implements 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 HACO, 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. Productivity and accountability
2. Compliance with federal requirements
3. Evaluate organizational and project performance
4. 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 funds are spent in a timely manner, projects meet a national objective, monitors HOME Period of Affordability, funds are used for eligible purposes and meet HUD's public benefit standards (at least 70% of CDBG activities benefit low-to-moderate income persons). Internal reviews include evaluating projects for regulatory compliance with environmental review standards, applicability and implementation of Section 3, 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 includes an Anti-displacement and Relocation Plan and a Section 3 Plan.

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.

The city's Subrecipient monitoring plan includes monthly review of expenditures / documentation, participant eligibility records, program oversight and monitoring the subrecipient quarterly and an annual subrecipient / program comprehensive review.

The City's Grants Administrator position is responsible for evaluating program performance for compliance with fiscal and grant program requirements. Typically, the Grants Administrator attends HUD training yearly and is assigned to monitor for compliance at a program and an activity level. Ogden City stays informed of HUD bulletins, guidance and program changes to ensure compliance with the comprehensive planning requirements.



Open for Public Comment
11/14/25 – 12/14/25
Email comments to:
fairhousing@ogdencity.com

DRAFT

ANNUAL ACTION PLAN

JULY 1, 2025 – JUNE 30, 2026

AMENDMENT #1



Submit to HUD December 17, 2025

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DRAFT OGDEN Consolidated Plan July 1, 2025 – June 30, 2030 Amendment #1 **DRAFT**

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Executive Summary

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

INTRODUCTION

AAP FY26 Amendment #1

The purpose of AAP FY26 Amendment #1 is to: 1) Increase the Own In Ogden HOME budget by \$250,000 HOME (for a total HOME budget of \$500,000) and increase Own In Ogden program's goals to 50 down payment assistance loans, 2) Addition of an HOME CHDO-funded Infill Housing Project, 3) carryover of a CDBG-CV-funded Target Area Public Improvements Project from AAP FY25, 4) Update Ogden's HOME Grant policies to include regulatory changes published in HUD's HOME Final Rule published January 6, 2025, which will modify the HOME Period of Affordability policy and 5) An Annual Action Plan FY26 HUD Budget overall increase of \$1,235,485 and allocation of those additional funds, affecting CDBG, CDBG-CV, HOME, and HOME ARP budgets.

AAP FY26

Annual Action Plan FY July 1, 2025 - June 30, 2026 (AAP FY26) is the first year implementation plan, HUD Program Year 2025, for the Five Year Consolidated Plan 2026-2030 (ConPlan). The ConPlan is a strategic planning document that provides the framework for the City in targeting the critical but limited federal resources to the highest priority needs. The City encourages citizen participation and citizen input was encouraged during the development of this plan amendment and throughout the ConPlan planning process.

OGDEN CITY CONSOLIDATED PLAN PRIORITY NEEDS AND OBJECTIVES

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

OBJECTIVE: PRESERVE THE NATURALLY OCCURRING AFFORDABLE HOUSING

- 1.4 Housing Purchase, Rehabilitate and Resale - Acquire deteriorating and/or abandoned housing units to rehabilitate and sell to low- to-moderate income homebuyers. The goal is to preserve naturally occurring affordable housing, upgrade existing housing stock, alleviate conditions of blight and improve housing conditions. The City may undertake projects independently or partner with a Community Housing Development Organization (CHDO) to undertake affordable homebuyer or rental housing projects in Ogden.

AAP FY26 Amendment #1 Goals: 5 single-family homes renovated and sold. (no change)

- 1.5 Emergency Home Repair - 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.

AAP FY26 Amendment #1 Goals: 5 very-low-income homeowners assisted with funding to address a housing emergency. (no change)

OBJECTIVE: INCREASE THE SUPPLY OF DECENT, AFFORDABLE HOUSING

- 1.6 Infill Housing – Acquire vacant land for development. Acquiring blighted housing properties, housing not suitable for rehab, then demolition and/or new construction may be required.

The City may undertake these projects independently or partner with a CHDO or another agency or non-profit.

AAP FY26 Amendment #1 Goals: 1 new home constructed during the five year ConPlan. (no change)

Priority Need #2: Expand homeownership opportunities.

OBJECTIVE: INCREASE HOUSING AFFORDABILITY

- 2.1 Assist low-to-moderate income homebuyers with down payment assistance to buy safe, decent and affordable homes in Ogden.

AAP FY26 Amendment #1 Goals: 50 down payment assistance loans to LMI households. (increased by 25)

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

OBJECTIVE: CREATE SAFE, HEALTHY NEIGHBORHOODS

- 3.1 Targeted Area Public improvements - repair deteriorating and inadequate streets, sidewalks, trees, curbs and infrastructure to support improved safety and quality of life.

AAP FY26 Amendment #1 Goals: Improve sidewalks to facilitate social distancing in preparation for a future COVID pandemic. (Increase by 1 project)

Priority Need #4: Stimulate economic growth

OBJECTIVE: PROMOTE BUSINESS SUCCESS

- 4.1 Microenterprise Assistance - Provide access to capital and financial resources to microenterprise start-ups and those expanding in Ogden that may not have access to conventional financing. Provide funding for entrepreneurial education and technical assistance to low-to-moderate income microenterprise business owners to facilitate business success, which leads to owners' financial stability.

AAP FY26 Amendment #1 Goals: 10 microenterprise businesses assisted. (no change)

- 4.2 Small Business Loans - Increase economic opportunities city-wide by providing financial assistance to small businesses that create or retain jobs made available to low-mod income residents.

AAP FY26 Amendment #1 Goals: Four Full-Time Equivalent (FTE) jobs created/retained. (no change)

Expected Resources

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

INTRODUCTION

Annual Action Plan July 1, 2025 – June 30, 2026 Amendment #1 (AAP FY26 #1)

The purpose of the AAP FY26 Budget Amendment #1 is to revise the AAP FY26 Budget carryover from estimates to actual carryover amounts, and to update program income estimates for Fiscal Year 2026, HUD Program Year 2025. AAP FY26 Amendment #1 proposes an overall increase of \$1,235,485 to the AAP FY26 budget; with adjustments affecting CDBG, CDBG-V and HOME Budgets. Generally, funds and related budget adjustments remain in the program as was adopted in the AAP FY26 Budget. The additional HOME Program Income will increase the Own In Ogden program budget to \$500,000 HOME funds. In addition CDBG and HOME Administration budgets will be adjusted by formula.

Annual Action Plan FY26

The City of Ogden receives federal funds through HUD on an annual basis. During the first year of the Five Year Consolidated Plan (ConPlan), the City receives \$1,022,138 Community Development Block Grant (CDBG) Entitlement (EN) and anticipates approximately \$634,750 of CDBG EN carries over from the prior year, and estimates approximately \$1,225,388 in CDBG Program Income (PI) for a total of \$2,882,276 in CDBG funding available in FY26. In addition, the City receives \$322,360.61 HOME EN funds and estimates it will carryover over \$373,258 HOME EN and/or PI from the prior year and estimates to \$541,160 HOME PI for a total of \$1,236,778.61 HOME funds available in FY26.

ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 – AAFY26 #1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition, Housing Admin & Planning, Economic Development, Public Improvements	\$1,022,138	\$1,272,987	\$1,276,481	\$3,571,606	\$9,058,544	Expected amount available assumes similar annual EN allocations and PI each year for the remaining four years of the ConPlan.
HOME	Public – Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental new Construction or rehab	\$322,360.61	\$860,020	\$460,364	\$1,642,744.61	\$3,506,192	Expected amount available assumes similar HOME EN allocations and annual HOME PI amount for the remaining four years of the ConPlan.

Table 52 - 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 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 home that is in disrepair or to purchase and/or build new homes as an Infill project. The City’s housing rehabilitation activities and Infill housing projects may partner with Utah Housing Corporation and Utah Non-profit Housing Corporation, organizations which bring in other funding sources, to develop new or rehab affordable housing units in Ogden. The Home Exterior Loan Program (HELP) utilizes City General Funds to assist homeowners with housing rehabilitate city-wide without income or geographic restrictions. The HELP program fills the gap, assisting homeowners between 80% to 100% that do not qualify for HUD housing assistance.

Local, non-federal tax increment funds will be the primary funding for HOME Match obligations. Other HOME Match sources, if available, may include; donated construction materials or volunteer labor; value of donated land or real property; value of foregone interest, taxes, fees, or charges levied by public or private entities; investments in on-or offsite improvements; proceeds from bond financing; the cost of supportive services provided to families living in HOME units; and the cost of homebuyer counseling to families purchasing HOME-assisted units.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

There are two programs funded in the Consolidated Plan which may include the use of publicly owned land: 1) Infill Housing Program which includes the City purchasing either vacant land or deteriorated properties not suited for rehabilitation that will be demolished, for the purpose of developing new housing units; and 2) Housing Purchase, Rehab and Resale program, which may utilize a private line of credit to purchase or renovate properties to be sold to LMI persons. CDBG or HOME funds to purchase from property owners either vacant or deteriorating properties.

Ogden City purchased the following single-family properties and began the substantial work needed to bring the homes up to quality housing standards. These homes are underway at the start of the program year and renovations are expected to be complete by June 30, 2026. These homes will be sold to Low- to Moderate-Income (LMI) households.

HMSD24-005	1065 21 st Street	HMSD25-001	586 29 th Street	HMSD24-001	1183 28 th Street
HMSD25-002	2248 Van Buren	HMSD24-003	470 30 th Street		

DISCUSSION

American Rescue Plan Act of 2021 awarded Ogden City \$1,652,923 of HOME Investment Partnerships American Rescue Plan (HOME-ARP) grant funds to assist individuals or families who are homeless, at risk of homelessness, fleeing domestic violence, and populations with the greatest risk of housing instability, as well as veterans within any of the qualifying populations. The Housing Authority for the City of Ogden (HACO) has been designated a subrecipient to administer Ogden's Tenant Based Rental Assistance (TBRA) with supportive services to HOME ARP eligible homeless persons. It is anticipated that \$1,043,433 HOME ARP funding will carry over to FY26. The TBRA program has a goal to assist 22 homeless or at-risk of homeless individuals or households in the program year. TBRA beneficiaries pay 30% of their income towards housing costs and the program pays the remainder of the rent to keep the individuals housed.

In 2020, Ogden City received \$947,104 of Community Development Block Grant from the CARES Act (CDBG-CV), the City will carryover approximately \$559,521 of CDBG-CV funds to FY2026. CDBG-CV are to assist businesses mitigate the impact of COVID-19.

AP-20 Annual Goals and Objectives

Goals Summary Information

Annual Action Plan AAP FY26 Amendment #1

Amendment #1 proposes budget revisions to allocate the estimated new funding amounts and to increase the Own In Ogden goals from 25 to 50 Low-to Moderate-Income (LMI) homebuyers assisted with down payment assistance loans and budget adjustments. An Infill Housing Project has been selected with a goal of one new home construction to be completed in FY27 and a CDBG-CV Target Area Public Improvements projects carried over from AAP FY25 is added to AAP FY26.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality and Increase the supply of decent affordable housing	2026	2026	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve the quality and increase the supply of decent affordable housing	CDBG \$2,512,581, HOME \$869,986, HOME CHDO \$158,520; HOME Match \$513,922	Homeowner 10 Housing Rehabilitated: 5 Housing Unit and 5 emergency home repair loans and 1 CHDO project during 5 Yr ConPlan.
2	Expand homeownership opportunities	2026	2026	Affordable Housing	CITY-WIDE	Expand homeownership opportunities	HOME \$500,000, HOME Match \$100,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted.
3	Create a suitable living environment	2026	2026	Non-Housing Community Development	NRSA OGDEN CITY-WIDE	Improve Safety and Appearance of Neighborhoods	CDBG-CV: \$500,000	Public Facility or Infrastructure Activities; CDBG CARES ACT.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Stimulate economic growth	2026	2026	Non-Housing Community Development	NRSA CENTRAL BUSINESS DISTRICT OGDEN CITY- WIDE TRACKLINE EDA	Job Creation / retention. Microenterprise assistance	CDBG: \$600,000	4 FTE jobs created/retained. 10 microenterprise businesses assisted.
5	Administration	2026	2026	GENERAL ADMINISTRATION	CITY-WIDE	CDBG and HOME Grant Administration	CDBG \$459,025, HOME \$114,238 CDBG-CV \$60,026 HOME ARP \$195,843	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

AAP FY25 Amendment #1 included the addition of a \$500,000 CDBG-CV funded Target Area Public Improvements Project. This project carries forward to AAP FY26. The Ogden Walkway and Connectivity Improvements at 24th Street between Jefferson and Madison Avenue, as well as, Jackson Avenue from 18th to Monroe, has been selected to prevent and prepare for future COVID pandemics. The project will include improving deteriorated sidewalks and infrastructure and adding 8-foot sidewalks where there are none. This project will provide local residents sidewalk access and connectivity to the library, Lester park and the nearby river parkway while promoting social distancing. Own In Ogden budget increases \$500,000 and the goals increase to 50 down payment assistance loans.

Goal Name	Improve the Quality and Increase the Supply of Decent Affordable Housing
Goal Description	Preserving the Naturally Occurring Affordable Housing units through housing renovations, upgrade existing housing stock, alleviate conditions of blight and improve housing conditions. When feasible, acquire land or deteriorated properties for development of new housing units.
Goal Name	Expand homeownership opportunities
Goal Description	Promote homeownership through direct financial assistance to LMI homebuyers.
Goal Name	Create a suitable living environment
Goal Description	Public improvements projects that repair deteriorating and inadequate streets, curbs, sidewalks, trees and infrastructure to support improved quality of life and enhance neighborhoods to create a suitable living environment.
Goal Name	Stimulate economic growth
Goal Description	Direct financial assistance to LMI microenterprise business owners to start or expand in a business in Ogden and for technical assistance to ensure business success. Support the expansion of city's economic base by developing underutilized properties, job creation or retention activities, providing direct financial assistance to businesses, and/or removing blight activities; thereby, supporting economic development in the community.
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. 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 low to moderate-income (LMI) persons as defined by HUD. Up to 30% may be used to alleviate slum and blight conditions or benefit persons over 80% Area Median Income. In allocating funds, the CED strives to balance several 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. And •Additional available resources.

CDBG and HOME funds budgeted for AAP FY26 are targeted to meet the needs of low-to moderate-income residents. HOME funds can only be used to benefit low to moderate income persons with housing that address eligible LMI housing activities, including down payment assistance, single-family and housing rehabilitation and new housing construction projects.

Projects

#	Project Name
1	Emergency Home Repair Program
2	Housing Purchase, Rehab and Resale
3	Infill Housing
4	Microenterprise Assistance
5	Own In Ogden
6	Small Business Loan Program
7	Special Economic Development Projects
8	Target Area Public Improvements
9	Administration CDBG
10	Administration - HOME

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

The allocation of funding for the FY 26 projects has been determined based on overall priority needs identified in the ConPlan process. Analysis of data, Priority Needs Survey responses, consultation with stakeholders, public input 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
- High cost of housing
- 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
- Incomes not keeping pace with inflation and rising housing prices and rents

AP-38 Project Summary

PROJECT SUMMARY INFORMATION

1	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. Emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
	Target Date	June 30, 2026
	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. Emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
2	Project Name	Housing Purchase, Rehab and Resale (AAP FY26 Amendment 1 updates funding)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Improve the quality of housing stock
	Needs Addressed	Preserve the Naturally Occurring Affordable Housing in Ogden
	Funding	CDBG: \$2,472,581 HOME: \$869,986 HOME CHDO: \$0 (AAP FY26 Amendment #1 removes funding) HOME Match \$313,922
	Description	The Purchase, Rehab and Resale Program undertakes the substantial renovations needed to bring homes to housing and quality standards – with the goal of Preserving the Naturally Occurring Affordable Housing in Ogden. The city may partner with a Community Development Housing Organization (CHDO) to rehabilitate single-family housing or apartments.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	Five LMI households will benefit by the purchase of renovated homes in Ogden.
	Location Description	NRSA, CITY-WIDE

	Planned Activities	The Program has a goal to complete the purchase and rehabilitation of five single-family housing units that are sold to LMI households during the fiscal year.
3	Project Name	Infill Housing Projects (AAP FY26 Amendment #1)
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) EAST CENTRAL REVITALIZATION AREA CITY-WIDE
	Goals Supported	Increase the supply of decent affordable housing
	Needs Addressed	Increase the supply of decent affordable housing
	Funding	\$158,520 HOME CHDO
	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 city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	New construction of one single family, owner-occupied, housing units in partnership with Utah Non-Profit Housing Corporation to be completed during the five year ConPlan to benefit a LMI household.
	Location Description	Infill Housing project at 2217 Madison Avenue
	Planned Activities	Building one new single-family home at 2217 Madison Avenue to be sold to LMI household.
4	Project Name	Microenterprise Assistance Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Promote business success
	Funding	CDBG \$250,000
	Description	Loans to LMI Micro-enterprise business owners to start-up or expand a business in Ogden and/or to complete technical assistance / education options.
	Target Date	June 30, 2026
	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	Own In Ogden (AAP FY26 Amendment #1 - updated)
	Target Area	CITY-WIDE

	Goals Supported	Expand homeownership opportunities
	Needs Addressed	Increase housing affordability
	Funding	\$500,000 HOME \$100,000 HOME Match
	Description	Provides down payment assistance to LMI households. The goal is to support neighborhood revitalization through increasing homeownership in Ogden.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	50 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.
6	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: \$350,000
	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.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	4 full-time equivalent jobs created / retained and available to LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create /retain jobs.
7	Project Name	Special Economic Development Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA MAIN Corridors
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	Not funded in AAP FY26
	Description	Direct financial assistance to for-profit businesses to create / retain permanent jobs in Ogden's NRSA or targeted areas city-wide; or providing working capital / direct financial assistance to a LMI microenterprise owner to stabilize and expand in Ogden; or slum and blight removal. This program helps reduce unemployment, increases Ogden's economic base, attracts economic growth and promotes business success. pandemic recovery.

	Target Date	June 30, 2030
	Estimate the number and type of families that will benefit from the proposed activities	1 full-time equivalent jobs available to LMI persons; 1 LMI Microenterprise or area improvements.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning or granting funds to businesses that will create /retain jobs or assistance to LMI microenterprise business owner or a slum and blight alleviation project.
8	Project Name	Target Area Public Improvements (AAP FY26 Amendment #1 - updated)
	Target Area	CDBG STRATEGY AREA CITY-WIDE
	Goals Supported	Improve the safety and appearance of neighborhoods
	Needs Addressed	Create a suitable living environment
	Funding	\$500,000 CDBG-CV
	Description	Enhance neighborhoods to create a suitable living environment by providing public improvements, such as, street, sidewalk, curbs, and/or tree improvements, etc.
	Target Date	June 30, 2030
	Estimate the number and type of families that will benefit from the proposed activities	Projects benefit all residents in the neighborhood. The goal is to complete one project during the five year ConPlan that improves infrastructure conditions in an LMI area with improved streets, trees, curbs, lighting, driveways and/or sidewalks, etc.
	Location Description	24th Street between Jefferson and Madison Avenue, as well as, Jackson Avenue from 18th to Monroe.
	Planned Activities	Sidewalk repair/replacement and widening to prevent and prepare for future COVID pandemic and may include street and infrastructure improvements to promote connectivity to outdoor facilities while facilitating social distancing.
9	Project Name	Administration – CDBG (AAP FY26 Amendment 1 updates funding)
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$459,025
	Description	CDBG Administration budget is determined by 20% of Entitlement and 20% of CDBG and program income. Administration costs are personnel and overhead costs in support of ConPlan activities.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	Grant Administration
	Location Description	CITY-WIDE
	Planned Activities	Grant Administration
10	Project Name	Administration – HOME (AAP FY26 Amendment 1 updates funding)
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration

	Funding	HOME: \$114,238
	Description	HOME Administration budget is determined by 10% of Entitlement and 10% of HOME program incomes. Administration costs are Community Development Divisions' personnel and overhead costs in support of ConPlan HOME funded activities.
	Target Date	June 30, 2026
	Estimate the number and type of families that will benefit from the proposed activities	Grant Administration
	Location Description	CITY-WIDE
	Planned Activities	Grant Administration

AP-50 Geographic Distribution – 91.220(f)

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

Over the next year, Ogden City will allocate grant funds for use to assist income-eligible beneficiaries throughout the city. 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, Map is in Appendix D, page 173. Most of the city's HUD-funded activities are located in these neighborhoods. Central Business District, the Neighborhood Revitalization Strategy Area (NRSA) and Trackline EDA are located in the CDBG Strategy Area. Infill housing, CHDO projects, and Housing Purchase, Rehab and Resale program are generally targeted to the NRSA or to East Central neighborhood but projects may be undertaken city-wide. The Own In Ogden down payment assistance and Emergency Home Repair Programs are available city-wide on a first-come, first-served basis, to assist LMI or Low Income households. These programs 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 assist the CHDO with affordable housing projects within the NRSA. The City has developed a NRSA plan that utilizes HUD funds to transform distressed communities into communities of opportunity. Census Tracts 2012 and 2018 are in Ogden's NRSA and will be targeted for revitalization efforts.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area (NRSA)	70%
CDBG Strategy Area	0%
City-wide	20%

Table 54 - Geographic Distribution

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

The City encourages the development of affordable housing in all areas of the city that will benefit residents. In order to generate the greatest impact, the City will allocate funds to the Target Areas to fund 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. In the first year of the ConPlan, AAP FY26, the city will not target funding to the CDBG Target area. In future years, if funding is available, the City may undertake public improvement projects in the CDBG Strategy Area.

DISCUSSION

The NRSA Plan is designed to use CDBG funds in activities that build market confidence in neighborhoods by stabilizing housing stock, increasing home values, creating jobs, growing small businesses, providing education and technical support and creating greater access to capital for LMI microenterprise business owners, and increasing homeownership rates. By targeting CDBG and HOME funds to the NRSA, the city empowers low-income residents and stimulates investment in distressed neighborhoods, creating neighborhoods of opportunity.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

INTRODUCTION

AAP FY26 Amendment #1

In total, 61 households will be receiving housing benefit from the use of CDBG and HOME and/or a combination of these funding sources. Ten (10) housing units rehabilitated (5 Housing Purchase, Rehab and Resale program) and 5 very-low-income homeowners receiving funding for Emergency Home Repair; One (1) new housing unit constructed (Infill Housing program - CHDO Project); and housing down payment assistance for Fifty (50) LMI households to buy a home.

AAP FY26

The City utilizes a combination of strategies and funding sources to address the affordable housing needs in the community. This includes efforts to Preserve the Naturally Occurring Affordable Housing in Ogden. The City has adopted the Quality Neighborhoods Initiative, which is an overall strategy to improve housing affordability and the condition of housing in Ogden and includes a range of federal, local, state and private funding sources. The ConPlan implements programs to Preserve the Naturally Occurring Affordable Housing, which includes the Housing Purchase, Rehab and Resale program to purchase homes, rehabilitate and then sell them to LMI households and the Emergency Home Repair Program designed to improve the quality and safety of affordable housing units that are in distress. The city contributes HOME funds to Community Housing and Development Organization (CHDO) and to Infill projects which increase the supply of affordable housing units. In addition, the city may partner with the CHDO to renovate or build affordable rental or single-family housing units. The City is committed to improving the quality of affordable housing units in Ogden.

AAP FY26 Amendment #1

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	61
Special-Needs	
Total	61

Table 55 - One Year Goals for Affordable Housing by Support Requirement

AAP FY26

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	40
Special-Needs	
Total	40

Table 5 - One Year Goals for Affordable Housing by Support Requirement

AAP FY26 Amendment #1

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	1
Rehab of Existing Units	10
Acquisition of Existing Units	50
Total	61

Table 56 - One Year Goals for Affordable Housing by Support Type

AAP FY26

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	10
Acquisition of Existing Units	30
Total	40

Table 6 - One Year Goals for Affordable Housing by Support Type

DISCUSSION

In addition, fifteen (15) persons that are homeless or a person of the HOME ARP qualifying populations shall receive Tenant Based Rental Assistance with Supportive Services (through PY 2021 HOME ARP grant funding).

AP-60 Public Housing – 91.220(h)

INTRODUCTION

The Housing Authority of the City of Ogden (HACO) continues to play a major role in providing public housing within Ogden City. The HACO administers several affordable housing programs to include 200 public housing units at six scattered sites and administers 1,026 Housing Choice Vouchers, 111 HUD-VASH Vouchers, 25 Shelter Plus Care Vouchers, and 140 Mainstream Vouchers. Although the HACO strives for 100% utilization there are challenges in administering affordable housing programs as there is a huge gap of affordable rental units within Ogden City, rents have escalated over the last five years due to market demand to include insufficient funding to meet the demands of the increased rents. These challenges create a shortfall in affordable housing and choice.

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

To meet this need HACO will continue to utilize funding received from HUD to serve those with housing needs that apply for rental assistance. HACO understands 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. HACO is currently administering the Ogden City HOME- ARP that can serve up to 20 homeless families in need of housing.

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

- If available, seek additional funding for the Section 8 Housing Choice Voucher program to ensure 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. If funding allows, maximize the payment standard above the Fair Market Rent limits to allow families more housing choice and quicker placement.
- Ensure Public Housing units are utilized with little down time at move out to serve families on the waiting list. HACO has employed 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. HACO reviews trends to better understand the needs of the housing programs to allow efficient planning to pull families from the waiting list.
- Undertake measures to ensure access to affordable housing among families assisted by the HACO, regardless of unit size required. HACO reaches out to landlords in the community for available units and maintains a list for families seeking affordable housing.
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program. HACO screens all applicants prior to issuing a voucher except for programs that do not require such screening.
- 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.

HACO has recently developed a 56 unit apartment complex to serve homeless individuals and is planning a 12 unit affordable housing project.

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. This includes Mainstream Vouchers.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

- The Housing Authority has a Resident Advisory Board (RAB) 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.
- HACO 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. As opportunities arise for employment and homeownership opportunities HACO would direct residents to these resources.
- HACO encourages and promotes self-sufficiency, which hopefully can lead to home ownership.
- HACO post job announcements from Ogden City forwards City HACO's community boards.
- In partnership with Ogden City, HACO displays draft Consolidated Plan documents at HACO offices.
- City staff meets with the RAB, providing residents an opportunity to participate in the Consolidated Plan process.
- HACO has a Family Self Sufficiency program that serves 40-50 families a year by providing short- and long-term goals to become more self-sufficient.
- HACO employs a case manager to meet with Section 8 FSS recipients to help create a plan to become self-sufficient. The case manager then meets with the client regularly to help guide and meet goals.

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

While the HACO served over 1,800 families during the period January 1, 2024, through December 31, 2024 which includes over 1,200 children, there continues to be a need for more services offered by the housing authority. There are approximately 2,500 families on the waiting list.

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

INTRODUCTION

Established in 2019, the Homeless Services Advocacy (HSA) program is a trauma-informed, client-centered initiative embedded within the Ogden Police Department. The program is dedicated to supporting vulnerable adults experiencing homelessness and chronic homelessness, connecting individuals to critical resources while addressing immediate and long-term needs.

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

Through proactive street outreach and trauma-informed engagement, the City's HAS team builds trust, reduces barriers to services, and promotes public safety. Guided by Maslow's Hierarchy of Needs, the program prioritizes basic needs such as food, shelter, and safety while helping individuals work toward stability and independence. Core services include assistance with:

- Vital document acquisition
- SNAP benefits and Medicaid applications
- Shelter services
- Mental health and medical needs
- Substance use treatment
- Housing applications and social security navigation

The HSA team also provides ongoing case management to help individuals maintain stability after being housed. By integrating social services within the police department, the program exemplifies a holistic approach to homelessness, empowering individuals and fostering a safer community.

The City continues its participation in and support of the Weber Morgan County Local Homeless Council's (WMLHC) 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 WCHLCC, which is the lead agency reporting to the Utah Balance of State (UBOS) Local Council.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

WMLHC maintains a coordinated access system to assess the status of housing and support services for the homeless. The WMLHC 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.

The City of Ogden does not apply for or directly receive Emergency Shelter Grant (ESG). ESG funds are granted to and 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.

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

Tenant Based Rental Assistance (TBRA) - Utilizing the American Rescue Plan Act of 2021 (ARP) funds Ogden City will provide homelessness assistance and supportive services that benefit individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations under the program known as HOME-ARP. HOME-ARP funds will be used to provide Tenant-Based Rental Assistance and Supportive Services to an estimated 22 households/individuals in the program year.

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 Housing Authority of the City of Ogden (HACO) Shelter Plus Care program works in partnership with local non-profit agencies to coordinate efforts for chronically homeless individuals. Under this partnership, The Lantern House, Weber Human Services, and Tri County Independent Living Center refer those meeting the definition of chronically homeless to the HACO. HACO administers the Shelter Plus Care vouchers. The partners provide the appropriate services and case management support that provides the opportunity needed to transition to permanent housing and self-sufficiency. HACO has applied for funding to continue the Shelter Plus Program for an additional year.

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

Ogden City and the Weber County area have a variety of funding, providers, facilities, and services to assist the needs of low-income individuals and families. Fund sources include Low Income Housing Tax Credits, HOME, Emergency Solutions Grant, Temporary Assistance for Needy Families, Housing Opportunities for Persons with Aids, and Emergency Housing Vouchers.

In Weber County, the Coordinated Entry System managed by the Weber Morgan County Local Homeless Council (WMLHC) is an indispensable tool to monitor the needs of vulnerable communities, including when such individuals are discharged from publicly funded institutions or system of care institutions. Ogden's Homeless Advocates ensure that law enforcement is sensitive to the specific needs of at-risk individuals.

DISCUSSION

Although HUD has invested significant amounts of monetary resources in Continuum of Care / homeless programs over the last 10 years, the severe lack of affordable housing continues to be a contributing factor to homelessness within Ogden. The insufficient supply of affordable housing has led to high rates of rent cost burden, overcrowding, and substandard housing, not only forcing many people to become homeless but also putting a growing number of people at risk of becoming homeless.

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 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

Public policies can have direct and indirect effects on the planning, construction, and access to affordable housing and residential investments. Although Ogden City continues to see robust growth in the construction of housing units, housing affordability has become an increasingly more common problem. Many factors contribute to the rise in home prices and rents. Lack of sufficient new housing supply to keep pace with the ongoing population growth adds pressures on the housing market. Land prices, material and labor costs, and bidding wars for what homes are built exacerbate the issue, driving costs further from what is affordable to residents and households.

Plan Ogden - Ogden has a visionary policy document shaped by input from the community. It addresses various aspects of Ogden's future, such as growth and economic development, organizing how land is used and developed, planning for important infrastructure and facilities, creating green spaces, and working with surrounding areas and includes updates to development and permit costs. The new Plan guides the City's policies and programs to handle the changes that come with growth, all the while supporting the City's goals.

Zoning - Ogden City's Zone Ogden initiative, is a public process, and is committed to reviewing and changing zoning codes to allow more density and housing type options. This is a long-term forecast look to 2050 and on how Ogden's planning and zoning will support the vision and hopes of our community, including housing needs and quality neighborhoods. Between 2020-2023, Ogden increased inventory of housing by more than 2000 units with 3% classified as single family. This growth facilitates a need to review zoning to ensure that single family and multi-family housing are zoned to support quality neighborhoods. The Zone Ogden project will create a Unified Development Ordinance, which entails a complete rewrite of Ogden City's Zoning Ordinance. Public driven changes include updates to zoning of vacant and redeveloped land zoned for multiple-family housing, in mixed-use zones, and multiple-family residential zones, to accommodate needs for new apartments for at least the next twenty years.

DISCUSSION:

The cost of developing affordable housing, inclusive of land, material, and labor costs, has outpaced inflation in recent years. The city does not have impact fees, which often contribute to the increased cost of development and are gaining more attention as a barrier to construction.

AP-85 Other Actions – 91.220(k)

INTRODUCTION

The Annual Action Plan outlines activities planned to take place during the next year to address obstacles to meeting underserved needs. Ogden City will collaborate with community partners to 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

The biggest obstacle to meeting the underserved needs is funding. Affordable housing is a primary need of low and moderate income residents, for both homeowner and renter households. The City's ability to address affordable housing priorities is impacted by funding constraints. The City will work with the State of Utah and private investors to develop affordable housing solutions.

Additional obstacles to meeting the needs of the underserved in Ogden City have been identified as (1) Lack of sufficient supply of affordable housing for low to middle income households (2) Lack of housing for larger families (3) Lack of housing for persons with special needs (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.

Ogden City's ConPlan primarily benefits Low-to-Moderate Income households and address many of the obstacles to meeting the needs of the underserved. The Own In Ogden program provides down payment assistance to help make homeownership more affordable. Ogden City's Purchase Rehab and Resale program and Emergency Home Repair program provide CDBG funds for housing rehabilitation activities that improve the quality of housing for all, including special needs populations. Infill housing projects undertaken by the city typically will include construction of housing with at least three bedrooms to accommodate the needs of larger households. The Microenterprise Assistance Program and Small Business loan program provide access to capital, job creation and retention, and education to promote business success, in Ogden.

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

One of the ways to foster and maintain affordable housing is to improve and preserve existing buildings. "Smaller, older single-family homes are the largest source of Naturally Occurring Affordable Housing (NOAH). These homes are unsubsidized, privately-owned residences that are affordable to low- or moderate-income households. But without intervention, these homes are often lost due to damage or destruction through the years ... others are lost through replacement by newer housing, often at bigger sizes or higher density"¹⁰. The City will fund a Housing Purchase, Rehab and Resale program and Emergency Home Repair Program to preserve the Naturally Occurring Affordable Housing stock in

¹⁰ 1 Zoning Practice, Preserving Naturally Occurring Affordable Housing, December 2023, By Elliott, Donald, FAICP; website: <https://planning.org/publications/document/9281176/>

Ogden. The Purchase, Rehab and Resale program often purchases homes that are smaller and older than homes in neighboring cities, which is characteristic of Ogden's housing stock. The program will often purchase 'the worse home on the block'. The city purchases these homes from private sellers and makes the substantial renovations needed to bring the home up to quality housing standards. The Purchase, Rehab and Resale program may not be able to narrow the affordability gap city-wide, but it makes a significant difference for the homebuyers purchasing a home from Ogden City. By targeting East Central, the City's housing rehab programs have made a significant impact on the City's NRSA housing stock.

While the City can choose from a broad array of eligible activities in regard to the use of CDBG funds, more than 75% of the HOME and CDBG budget will serve to support homeownership and/or maintain and improve the quality of the city's supply of housing stock. To this end, the Purchase, Rehab and Resale 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. The Emergency Home Repair Program will assist low-income households to 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 are to directly benefit low-to moderate-income households with housing. HOME-funded Own In Ogden down payment assistance program will assist low- to moderate-income households to purchase a home. One key service that helps educate people and prepares them to have successful homeownership experience is the Homebuyer Education Class. 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 fee when purchasing a home with Own In Ogden down payment assistance.

In addition, the City will advocate for regional, state, and federal programs that assist in meeting the needs of very low income residents and the City will explore state, local and regional alternate funding sources for affordable housing solutions.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

Ogden City provides technical assistance to Weber Morgan Health Department (WMHD) to implement a Healthy Homes program in Ogden. WMHD is the applicant agency. Ogden City Community Development Division supports the Healthy Homes grant by committing staff time to assist in program outreach, provide technical assistance, education, marketing, referrals, and processing applications. The Healthy Homes grant's objective is to protect children and their families from housing related health and safety hazards. It includes identifying lead hazards within the high risk households and households with children with Elevated Blood Lead Level (EBLL)s. The goal is to address multiple childhood diseases and injuries in the home. The Healthy Homes program takes a comprehensive approach to these activities by focusing on housing-related hazards in a coordinated fashion, rather than addressing a single hazard at a time. The program can address a variety of environmental health and safety concerns including mold, lead, allergens, asthma, carbon monoxide, home safety, pesticides, and radon.

The Purchase, Rehab and Resale program targets rehabilitation of older homes. Due to the age of the housing in Ogden's NRSA target area, each home is tested for Lead Based Paint (LBP), 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 by an independent, certified LBP contractor. 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, identified through a visual assessment, then surfaces must be tested for lead and treated according to HUD regulations, when participating with HUD-funded programs.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

Ogden Weber Community Action Partnerships receives Community Service Block Grants and takes the lead on many anti-poverty programs in Ogden. 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:

- Promote business success with the Microenterprise Assistance Program.
- Transportation solutions for low-income persons – Utah Equitable Transportation Oriented Developments and Bus Rapid Transit lines in Ogden.
- Section 3 outreach and education to prioritize the hiring of local LMI persons on HUD projects.
- Develop recreation, aerospace, manufacturing, and technology industries.
- Create and retain jobs through the Small Business Loan Program by providing businesses with access to capital.
- Encourage greater redevelopment activity in the City.
- Develop joint public-private investment strategies.

The Ogden Redevelopment Agency and the Local Redevelopment Agency have been created to promote economic development. The creation of higher wage jobs for community residents is a top priority for these organizations. The City will continue its economic development efforts and its partnerships with the Ogden-Weber chamber, Downtown Ogden Inc., 25th Street Association, and local banks 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.

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 works to connect local LMI Ogden residents with jobs. The Section 3 Plan includes notifying low-income, public housing residents of job opportunities generated from HUD-funded programs and projects.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

During the AAP FY26, 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. Through CDBG and HOME programs, the City collaborates with partners to deliver resources effectively.

The City works toward:

- Strengthening existing public/private partnerships and creating new ones to implement programs and deliver services of all types.
- Promoting citizen participation in ConPlan planning processes.
- Utilizing the city's website to create easy access to HUD-related information.
- 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 Morgan County Local Homeless 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 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 or group's goals.

The City will continue to support efforts through the participation of the following committees:

- Ogden Housing Authority
- Ogden Weber Community Action Partnership
- Ogden Civic Action Network (OgdenCAN)
- Weber County Homeless Council
- Weber County Homeless Charitable Trust Fund
- Ogden Redevelopment Agency
- Wasatch Front Regional Council

DISCUSSION:

The largest obstacle to meeting the needs of vulnerable and underserved residents is lack of sufficient funding. Using federal and local funds, Ogden will continue to foster and maintain affordable housing, reduce lead based paint hazards, work to reduce the number of property-level individuals and families, and enhance coordination between public and private housing and social service agencies.

Program Specific Requirements

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

INTRODUCTION:

Annual Action Plan FY26 Amendment #1

Amendment #1 proposes to update Ogden City's HOME policies and procedures to implement HUD's Final Rule published January 17, 2025. This will include new HOME Period of Affordability thresholds to account for rising costs. HOME-assisted units must be affordable to low-income households, [20](#) and must continue to be occupied by low-income households and remain affordable to such households for a given *period of affordability*, with the exception of homeowner rehabilitation projects. Minimum periods of affordability vary based on the per-unit amount of HOME funds expended on the project. The HOME Final Rule and the AAP FY26 Amendment #1 proposed changes include adjustments to the Period of Affordability thresholds, see the HOME Resale and Recapture narrative below for details.

No changes to CDBG Program requirements are proposed.

Annual Action Plan FY26

The City anticipates that during a one-year certification period, July 1, 2025 to June 30, 2026, no less than 70% of CDBG funding will benefit Low- to-Moderate Income (LMI) persons. CDBG regulations require that no less than 70% of its CDBG funding will be spent to benefit low- and moderate-income residents and that no more than 30% of its CDBG resources will be spent for urgent need or preventing / eliminating slums or blight during a 1, 2 or 3 year designated public benefit certification period. The City will continue its commitment to improve housing, neighborhoods and economic conditions in Ogden with no less than 70% of CDBG to benefit LMI persons. The City implements a 1-year public benefit certification period July 1, 2025 – June 30, 2026 – covering HUD Program Year 2025.

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

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(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	0
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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 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 housing unit. It also includes assistance that reduced the purchase price from fair market value to an affordable price.

Annual Action Plan FY26 Amendment #1

HOME AFFORDABILITY PERIOD as of implementation January 1, 2026

Less than \$25,000	5 Years
\$25,000 - \$50,000	10 Years
Over \$50,000	15 Years

The Own in Ogden down payment assistance program, with loans under \$25,000, has a Period of Affordability of five years; for loans between \$25,000 and \$50,000 – a ten year Period of Affordability is enforced. 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).

Annual Action Plan FY26

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 plan to use a Resale provision for HOME assisted activities.

Annual Action Plan FY26

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; for loans between \$15,000 and \$40,000 – a ten year Period of Affordability is enforced. 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).

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 2026-2027.

5. IF APPLICABLE TO A PLANNED HOME TBRA ACTIVITY, A DESCRIPTION OF THE PREFERENCE FOR PERSONS WITH SPECIAL NEEDS OR DISABILITIES. (SEE 24 CFR 92.209(C)(2)(I) AND CFR 91.220(L)(2)(VII)).

Ogden City's HOME American Rescue Plan (HOME ARP) Allocation Plan provides the guidelines for the City's HOME-ARP funded Tenant Based Rental Assistance Program with Supportive Services (TBRA). The TBRA program does not have preferences. TBRA is administered by Ogden City's subrecipient, the Housing Authority of the City of Ogden (HACO). TBRA is available on a first come, first served basis to qualifying applicants.

HACO is Ogden City's only CDBG or HOME subrecipient. The City has adopted a monitoring plan and monitors the program for compliance quarterly and comprehensive annual monitoring.

6. IF APPLICABLE TO A PLANNED HOME TBRA ACTIVITY, A DESCRIPTION OF HOW THE PREFERENCE FOR A SPECIFIC CATEGORY OF INDIVIDUALS WITH DISABILITIES (E.G. PERSONS WITH HIV/AIDS OR CHRONIC MENTAL ILLNESS) WILL NARROW THE GAP IN BENEFITS AND THE PREFERENCE IS NEEDED TO NARROW THE GAP IN BENEFITS AND SERVICES RECEIVED BY SUCH PERSONS. (SEE 24 CFR 92.209(C)(2)(II) AND 91.220(L)(2)(VII)).

No applicable.

7. IF APPLICABLE, A DESCRIPTION OF ANY PREFERENCE OR LIMITATION FOR RENTAL HOUSING PROJECTS. (SEE 24 CFR 92.253(D)(3) AND CFR 91.220(L)(2)(VII)). NOTE: PREFERENCES CANNOT BE ADMINISTERED IN A MANNER THAT LIMITS THE OPPORTUNITIES OF PERSONS ON ANY BASIS PROHIBITED BY THE LAWS LISTED UNDER 24 CFR 5.105(A).

No applicable.

Appendix A – ConPlan, AAP FY26, NRSA and AI Public Comments Received

CITIZEN COMMENTS – AAP FY26 AMENDMENT #1

Comments – AAP FY26 Amendment #1

- “Keep funding housing programs for low income homeowners / buyers! I’m a social worker who works with the elderly who struggle to stay in their homes. Please continue to support housing in our city. The need keeps growing!” C. Halsted
- “Build more housing for all kinds!” N. Milford
- “Love to see it. Would love to see more rent support.” – Austin
- “Keep it up! Improving the East Central area is great.” B. & S. Johnson

From: Cameron Wood <mistermime154@gmail.com>

Sent: Tuesday, October 28, 2025 11:03 PM

To: Fuentes, Cathy <CathyFuentes@ogdencity.gov>

Subject: [External] Re: Comments for the mayor

[External Email] DO NOT CLICK links or attachments unless you recognize the sender and know the content is safe.

Dear Mayor Nadolski and Ogden City Council,

The HUD program proved to be a lifesaver for my family this year when our swamp cooler failed, and we did not have the funds for a replacement. I have a disabled elderly mother in the home who is vulnerable to illness from overheating. The ability to get a new air conditioner through this program will ensure we can remain comfortable and safe in our home for years to come.

I urge you to allow the program to continue receiving funding so it can assist other residents with unexpected, critical issues.

From: Valerie Williams <vwillia8@gmail.com>

Sent: Thursday, October 30, 2025 3:32 PM

To: Fair Housing <FairHousing@ogdencity.gov>

Cc: Fuentes, Cathy <CathyFuentes@ogdencity.gov>

Subject: [External] Emergency home repair funds

[External Email] DO NOT CLICK links or attachments unless you recognize the sender and know the content is safe.

To whom it may concern,

My name is Valerie Williams. I am a 68 years old, with serious and chronic health issues. I worked hard and raised 2 children as a single parent. Not quite 6 years ago, on my way to work, I was broadsided by a woman who ran a stop sign, going at least 45 mph, in a 25 mph neighborhood. My car was totaled and I was left no longer able to work. I am now living on a limited income. The home that I own has reached a point that it needs several expensive repairs. The roof was leaking in several places, and there is mold. Then last week, the 20 year old furnace died.

Because of services available through Ogden City, with a low interest loan, the roof has been replaced. Also, because of Emergency Home Repair funds, as of yesterday, I will also have heat this winter, from a new furnace.

Contrary to the opinion of some, these funds provide assistance to honest, hardworking, disadvantaged people. I greatly appreciate the help that I have received.

Valerie Williams

**Comments received during the development of Five Year Consolidated Plan, AAP FY26, NRSA.
For comments that were received and not accepted, see response after the comment.**

Received during 30-day public comment period April 9 – May 9, 2025

Email received 5/8/25

Subject: HUD City Plan Comment

Cathy Fuentes came to Roads to Independence and talked with us about the HUD development plans for Ogden City a couple of months ago. She was very helpful and informative. As a person that works with Disabled peoples it is very important that we are informed of HUD plans in this city.

I think it's very important to have Ogden City continue with helping people with Housing Repairs as it is financially almost impossible for people with disabilities to be able to do this by themselves. This way people can continue to be housed and live in safe places. This ultimately saves the city money as they are not having to deal with the cost of unhoused disabled people that put a large strain on the medical, city and homeless communities.

We would love to see the continuation of fair housing initiatives and we strongly support the NRSA.

Teri Hall, Independent Living Specialist, Roads To Independence

Email received 4/12/25

Subject: Annual action plan for 2024/25

Having read through the HUD plan for Ogden City, I find well thought out options to increase housing within Ogden that is affordable to moderate income families. The variety of options available to help homeless families is also a great plan especially when it comes to helping them get affordable housing.

The concern I have would be in the area of under-employed or unemployed people (40-67 yrs) in a vulnerable age bracket who are or may become homeless because of job loss or health crises. Staying in a home is priceless but getting re-employed can be a problem because of their age. They may yet have viable skills for the workplace and a home that is in danger of loss due to financial instability. I would hope that the various plans available also provide assistance to this group of people who may have been laid off because of business failure and are in the age bracket that makes it difficult to get re-employed. This may create a situation where loosing one's home because of the inability to pay for the various costs related to home ownership becomes a sad reality. Keeping a stable neighborhood could be supported by this type of job retraining and assistance in job placement as well as financial support to help with ownership costs related to home ownership in order to help during the process of regaining financial stability or regaining health from long-term illness that lead to unemployment. Although unemployment insurance is

available, it has a term limit that may not extend far enough to assist this age/health bracket in retaining financial stability; therefore, financial assistance to retain a home may be helpful. V.N.

Email received 4/16/25

Subject: Fair Housing

Hello, my name is Kaidyn Ballard, I am 26 years old. I've lived here in Northern Utah my whole life. I have so much love for this state and so blessed to call this piece of heaven my home. I've worked since I was 16, Utah and most of Northern Utah was rural. Pre covid it seemed to be possible to live in a nice single family home, start up home while making \$60,000 (per person a year). Post covid we had a lot of out of state buyers which drove up property cost and the demand for housing while fighting inflation. But what we see is luxury homes being built and apartments or town homes for everyone else. There is no middle ground leaving citizens who have lived here and worked here their whole lives feeling betrayed and abandoned. I want a yard, I want to garden, I want to sit in my yard and not feel like a burden on society because I exist. Older homes are just being bought to be flipped and sold for double what it was purchased for. We aren't asking for mansions, we want realistic. Please don't forget about us that didn't sell our homes for millions of dollars, moving to state for 1 million and take away from those who have been here since day 1. We need options that aren't town homes and apartments, without being a luxury mansion. As a production Manager who has made the most they ever have I feel stuck. I feel like I will never enjoy the peace and serenity of sitting in their backyard and simply just being human. Thank you for your time, whoever this letter finds. Thank you so much for giving us a moment to share our voices! Sincerely, K.B.

Interfaith Works group – December 11, 2025

Please continue all of the down payment assistance and help with repairs, I support the NRSA. A.M.

Public Comments Received

Dear Mayor and City Council:

I prefer Ogden to keep HUD funds in housing. Street improvements are needed, but I am low-income and a senior. I wouldn't have my home if it weren't for the housing programs. Emergency Home Repair Program and HELP helped me with a very expensive sewer line repair. Please keep funding housing programs. Sincerely, Marcella Martinez

Received January 30, 2025 – Weber County League of Women Voters AI presentation: It was wonderful to learn about the down payment assistance program. Please do anything it will take to continue program like this to help our low income population. Thank you. Ogden resident D.L.D.

Cottages of Hope Funding Request and response January 7, 2025

Request for ConPlan Funding



5-YEAR PROPOSAL

OGDEN CITY HUD CONSOLIDATED PLAN

HUD CDBG Funding - \$250,000 yr. for 5 years

Matching funds - \$250,000 yr. from the Utah Department of Workforce Services (secured)

HUD Funding: Serve minimum of 300 households annually / incomes \$20,000+

\$225,000 per year to hire 3 full-time Financial/Employment Coaches, including full benefits

\$25,000 per year for in-direct costs (facilities, equipment, training, and administration)]

Households to be served - 300 households annually (unduplicated) / est. 500 residents

Annual net cost per household: \$833 per household / \$500 per resident

Estimated* net return on investment per household: \$39,167

*increased wages, decreased debt, tax refunds/fee savings, increased rent paid, plus investment in home ownership.

State Funding: \$250,000 annually / serve 200-400 households annually with incomes under \$20,000 yr. (TANF eligible households only) including those experiencing homelessness.

Note: Cottages of Hope is not suggesting that it be awarded a grant. Rather, a contract for services should be awarded. Should a Request for Proposals be required, we would be pleased to respond.

Eff. 01/07/25

Response to request for ConPlan Funding

Mrs. Karen Thurber
Mr. Jeremy Botelho
Executive Director
Cottages of Hope
2724 Washington Boulevard
Ogden, Utah 84401-3677

Dear Community Partner,

Thank you for your recent visit and bringing to my attention the good work happening at Cottages of Hope.

We value Cottages of Hope and the work you do to provide education, that builds opportunities, ensuring every resident has the resources and support to succeed.

We support your efforts, but we must deny your request for HUD funding. At this time of national uncertainty, which directly impacts HUD, we cannot approve your request. We encourage you to participate in future opportunities of collaboration with local non-profits to address funding challenges.

The Ogden City Team shares a commitment to creating a place where people are empowered, differences are embraced, and everyone plays a part in holding themselves accountable for their success, while lifting each other up as we rise individually. We strive to create a culture of opportunity, trust, collaboration, and shared success. It's about being part of something bigger than ourselves, and building a community where everyone can reach their full potential, knowing they are supported every step of the way by their friends and neighbors. And Cottages of Hope is a valued partner that facilitates the success we strive to create.

We encourage you to continue the important work you do, empowering people to become financially stable and self-sufficient.

Together we are stronger.

In partnership,


Jared Johnson
Executive Director
Community and Economic Development

Community Development
2548 Washington Blvd.
Suite 120
Ogden, Utah 84401
www.ogden-city.com

Weber Human Services – Agency on Aging Staff – January 16, 2025

- The possibility of interim housing for those on the Ogden Housing Author. Waiting list.
Response: Comment has been forwarded to the Housing Authority of the City of Ogden.
- Provide education to prevent eviction
Response: Although the City's ConPlan does not provide direct funding for eviction prevention, city staff participates in eviction prevention classes hosted by OgdenCAN and OWCAP.
- Less apartments – more houses
Response: Ogden City's ConPlan priority objective, To preserve the naturally occurring affordable housing, is targeting assistance to single-family homes.
- Apartments for low-income seniors
Response: Two recent projects in Ogden, the Salvation Army's low-income senior apartment, (construction underway) and the Senior Living Apartments on Washington have recently added over 100 low-income housing units for seniors in Ogden. The City's ConPlan's housing priority objectives is targeting assistance to single-family households, available on a first-come, first-served basis and not limited to a demographic group.
- Great presentation

Golden Housing Staff meeting – December 10, 2024

Yes, we want to continue with programs to improve housing for low-income people. Please support HUD and NRSA.

Comment received - October 2024

Email: I fully support the continuation of the micro-enterprise assistance program for the new HUD funding plan. It is funding that helps build communities and is sorely needed. We have seen firsthand the positive impact in the Ogden community, how many lives it has changed and the difference it makes. Please feel free to reach out if you have additional questions. Sincerely, Silvia Castro, Suazo Center

Ben Lomond H.S. Family Night -August 13, 2024

- Please, we need more options for low-income families. We are all struggling. R.
- We need more roads worked on and more house options for big, low-income families.
Response: Ogden City's ConPlan priority objective, To increase the supply of affordable housing, when economically feasible the city builds new homes with a minimum of three bedrooms to accommodate larger families.
- Given that Utah has the Housing First Initiative, this program, especially Housing Rehab aligns with the goal of access to affordable housing for all. Please continue with the program funding and initiatives to help Ogden grow. S. P.
- Housing rehab is a good way to help people to make their house livable for good clean living. Helping people makes everyone's lives better. G.F.
- We would need to make homes safer and secure for the children and the elderly. J.
- Repairing roads and sidewalks! L.
- Improving is great. Supporting our sports teams. J. B.
Response: the comment has been forwarded to Ogden City's Parks and Recreation department.
- Education of "Own In Ogden" process, counseling and funding. S.W.
- Continue with the amazing programs! First time homebuyers' program, loving it! Ogden. V.G.

Farmers' Market Summer 2024

- More help for current homeowners! MM
- More larger, single family homes!

Response: Ogden City's ConPlan priority objective, To increase the supply of affordable housing, when economically feasible the city builds new homes with a minimum of three bedrooms to accommodate larger families.

- This is a great program. Find other ways for people to be aware that these programs exist. More houses like this yearly. M.J. Thank you for all you do.

- More youth programs. A. M.

Response: Ogden City has forwarded the comment to Ogden City's Park and Recreation department.

- Health education on effects of substances and more recovery programs.

Response: After a public process, Ogden City's ConPlan priority objectives were developed to target resources to housing and economic development.

- More pet-friendly options please.

Response: ConPlan housing opportunities support homeownership, which do not restrict pets.

- Help fix up homes in my neighborhood, Mt. Lewis

- Help first-time homebuyers with down payment assistance in conjunction with Utah Housing.

- Reduce penalties for dry lawns

Response: this comment has been forwarded to Code Enforcement.

- Make it affordable. The down payment program is awesome!

- Offer more for first time home buyers

- High density, small, single family homes, mixed residential and commercial spaces (neighborhood markets)

- You guys are doing great! Please keep it up!

- Keep on building up our communities and making them better!

- The construction loan program needs more funding to help more people.

- There is no help available for people with disabilities. And housing is an issue so people are homeless.

Make Ogden event – ConPlan outreach booth Comments received

- Please work in Washington to Lincoln 27th to 36th Street K.R.

- North and east of temple block? N.R.

Response: Properties in this area are owned by a private entity. The City is working with the property owner to encourage quality development.

- Double the number of apartments Abandoned housing is affordable housing. Supply and Demand predicts price trends. Tall buildings are good. N.M.

Priority Needs Survey Comments Received

Priority Needs Survey – Question #7 Comments:

1. "Help stop inland port - save the GSL."
2. "I know it's fun to spend HUD money, but Ogden could do far more for housing affordability by relaxing zoning restrictions."
3. "I like the term "attainable" housing vs "affordable housing. I equate affordable and low income housing. We have more than our fair share of low income housing. We'd do well with an increase of housing, homes and condos and luxury apartments, to attract affluence."
4. "Please consider the avoidance of competing with the private sector. Take care of providing good roads and law enforcement."

Priority Needs Survey – Question #1 "Other" Responses / Comments:

1. "I would prefer a balanced budget."
2. "Housing to Buy (not rent) with Secure Parking Downtown."
3. "Eradicate Homelessness Crime."
4. "Animal Shelter."
5. "Recreation Center and Parks."
6. "Single home building only. No more apts."
7. "I would like to see affordable housing for seniors. The grey homeless is very real. Many of them are working and can't afford the housing in this area unless it is the drug areas."
8. "Recreation Economy."
9. "Homeownership Opportunities."
10. "Make Harrison better."
11. "Lower Crime"
12. "Focus on the inner city."

ConPlan, AAP FY26 and NRSA Presentations to Community Groups

ConPlan, AAP FY26 & NR SA Outreach to partners and at Community Events

Roads to Independence
March 10, 2025



HACO – Resident Advisory Board
March 5, 2025



OgdenCAN – February 26, 2025



Golden Hours - December 10, 2024



Interfaith Works – December 11, 2024



ConPlan, AAP FY26 and NRSA Presentations to Community Groups

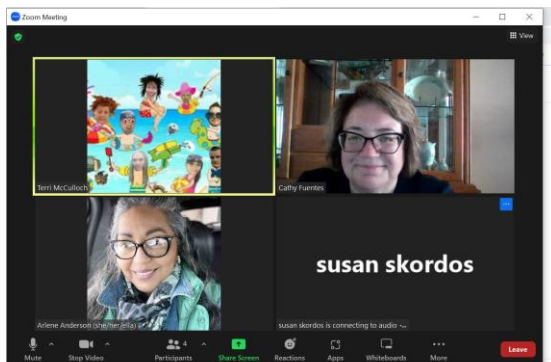
CED's Citizen Advisory Committee - 1/10/25



Weber Human Services Agency on Aging staff January 16, 2025



League of Women Voters
Online – January 27, 2025



Coalition of Resources (COR)
March 5, 2024



ConPlan, AAP FY26 and NRSA Presentations to Community Groups

HACO Resident Advisory
Board – September 11, 2024



Plan Ogden Advisory Committee –
October 3, 2024



Second Baptist Church August 6, 2024



CAC Meeting March 27, 2025 - Both online and in-person participants



BIC Staff attends business events - ConPlan outreach and ConPlan Program information

OGDEN-WEBER CHAMBER OF COMMERCE
CROSSROADS
 BUSINESS EXPO & CROSSTALKS
OCTOBER 15, 2024
 OGDEN UNION STATION
 UNITING FOR BUSINESS & COMMUNITY PROSPERITY

BUSINESS EXPO 9 AM - 11:30 AM
53 LOCAL BUSINESS EXHIBITORS
FREE TO ATTEND
SCAN CODE AT BOTTOM FOR CROSSTALKS TICKETS

Connect with potential vendors & customers, build awareness, network with business owners, & win prizes!

CROSSTALKS 12:15 PM - 2 PM
MORE THAN JUST A SEMINAR, IT'S AN EXPERIENCE. Enjoy lunch, networking, and be inspired by...
5 EXTRAORDINARY INDIVIDUALS!
EXPO SPONSORS & EXHIBITORS RECEIVE 2 FREE TICKETS

BRAD MORTENSEN **SHARLENE WELLS** **ALEMA HARRINGTON** **FERNANDA BOHME** **JEFF FURTON**

PRESENTED & SUPPORTED BY:
 AMERICA FIRST, BOYER, Standard Examiner, UTAH, etc.

SCAN FOR CROSSTALKS TICKETS & SPEAKER BIOS OR VISIT: bit.ly/OWNWVWV

Join us on Tuesday, October 15th, 2024 at the Union Station for a day of business connections and inspiring stories at CROSSTALKS.

Courage to Care
MY HOMETOWN
 Ogden

Community Resource Center

Class Spotlight!

Starting a Business

OCTOBER 10-24
7:00 P.M.

Sign up at www.myhometownogden.com
 373 15th Street

Information booths at Community Events (ConPlan, AAP FY26 & NRSA

Information Booth at Night Out Against Crime August 13, 2024

FREE FOOD **K-9 DEMOS**

NIGHT OUT AGAINST CRIME

GUN SAFE GIVEAWAY **BIKE HELMET GIVEAWAYS**

TUESDAY
AUG 13, 2024
5-7 PM

WEST OGDEN PARK
 751 W 24TH ST.
 OGDEN, UT 84401

GIVEAWAYS **RESOURCES**

YCC Family Crisis Center **TARGET** **BANK OF UTAH**

Information booths at Community Events (ConPlan, AAP FY26 & NRSA

Plan Ogden Event June 26, 2024



Farmers Market July 2024 – ConPlan outreach



Farmers Market June 2024 – ConPlan outreach



Information booths at Community Events (ConPlan, AAP FY26 & NRSA

Plan Ogden Event, October 23, 2024



Make Ogden Event –March 23, 2024



Marketing and Outreach – ConPlan, AAP FY26 and NRSA

City Bulletin Boards, Emails, Facebook, Twitter – Priority Needs Survey outreach

Priority Needs Survey



McBride, Mike
To: All Ogden City Users

1 If there are problems with how this message is displayed, click here to view it in a web browser.

Hello,
Our Community Development team would like to hear from you. Help guide decisions and stay informed!
See the message from them below.
Thank you.

###

Your input is needed!

Please take our Priority Needs Survey

Help us prioritize how Ogden City invests its Federal Funding by completing our Ogden City Priority Needs Survey. Your feedback will guide our expenditure of HUD Funds and shape our five-year Consolidated Plan.

https://forms.office.com/pages/responsepage.aspx?id=8ueXq4-Af0-yX1GVKyVp1gN9wN_j8GRNjrAWm8tYktUMIZPTDZMT

Jeremy Smith
Ogden City Community Development
801-629-8943

Post postcards and QR Codes - distributed for public participation

Your input is needed!

Please take our Priority Needs Survey



<https://forms.office.com/g/fajuUmZHry?origin=lprLink>





OGDEN'S HUD FIVE YEAR CONSOLIDATED PLANS "CONPLAN" HOW TO PARTICIPATE



- Review ConPlan documents at: <http://HUDConplan.ogdencity.com>
- Attend a public meeting:
 - City Council Work Session to review ConPlan Priority Needs, AAP FY25 Amendment 1, and Analysis of Impediments to Fair Housing Choice (AI) – 11/12/2024 4:00 p.m.
 - City Council Public Hearing to adopt AAP FY25 Amendment 1, 12/17/24 6:00 pm
 - City Council Work session to review 5 Year Consolidated Plan (ConPlan), Annual Action Plan FY2026 (AAP), Neighborhood Revitalization Strategy Area (NRSA), and AI – 4/8/2025 4:00 p.m.
 - City Council Public Hearing to adopt ConPlan, NRSA, AI & AAP, 5/13/25 6:00 pm

- Send a comment during the development of the ConPlan:



- Email: fairhousing@ogdencity.com
- From the webpage: <http://HUDConplan.ogdencity.com>
- Phone: Cathy Fuentes, Grants Administrator, 801-629-8903
- Write: Ogden City Community Development Division
2549 Washington Boulevard, #120
Ogden, UT 84401

For Accessibility and Language Assistance call 801-629-8701; email: accessibility@ogdencity.com; or visit <http://accessibility.ogdencity.com>. TTY/TDD Relay Utah: 711 or 888.735.5906 www.ogdencity.com



Appendix B – AAP FY26 Budget

October 16, 2025

ANNUAL ACTION PLAN FY26 AMENDMENT #1 BUDGET

INCOME (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME ARP	HOME Match	City Funds	Housing Fund
Entitlement	1,594,498	1,022,138		322,360				250,000
Program Income	2,288,082	1,272,987		860,020				155,074
Carryover	4,844,817	1,004,958	560,026	358,707	1,183,118	363,922	8,480	1,365,606
Program Income Carryover	373,180	271,523		101,657				
Tax Increment Housing Fund						50,000		-50,000
TOTAL	9,100,576	3,571,606	560,026	1,642,744	1,183,118	413,922	8,480	1,720,680
EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME ARP	HOME Match	City Funds	Housing Fund
PROGRAMS								
Own In Ogden	600,000			500,000		100,000		
Emergency Home Repair	40,000	40,000						
Infill Housing (CHDO)	158,520			158,520				
Purchase, Rehab and Resale	3,742,416	2,472,581		869,986		313,922		85,927
Home Exterior Loan Program (HELP)	1,643,233						8,480	1,634,754
Target Area Public Improve CARES ACT	500,000		500,000					
Small Business Loan Program	350,000	350,000						
Microenterprise Assistance Program	250,000	250,000						
HOME ARP Allocation Plan	987,275				987,275			
Administration	829,132	459,025	60,026	114,238	195,843			
TOTAL	9,100,576	3,571,606	560,026	1,642,744	1,183,118	413,922	8,480	1,720,680

May 15, 2025

ANNUAL ACTION PLAN FY2026 BUDGET

INCOME (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME ARP	HOME Match	City Funds	Housing Fund
Entitlement	1,494,499	1,022,138		322,360.61				150,000
Program Income	1,921,623	1,225,388		541,160				155,074
Carryover	4,340,947	634,750	559,521	373,258	1,043,433	324,069	16,480	1,389,437
Tax Increment Housing Fund						150,000		-150,000
TOTAL	7,757,068	2,882,276	559,521	1,236,779	1,043,433	474,069	16,480	1,544,511
EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME ARP	HOME Match	City Funds	Housing Fund
PROGRAMS								
Own In Ogden	350,000			250,000		100,000		
Emergency Home Repair	40,000	40,000						
CHDO (Com. Housing Dev. Org.)	158,520			158,520				
Purchase, Rehab and Resale	2,993,951	1,792,771		741,907		374,069		85,204
Home Exterior Loan Program (HELP)	1,475,786						16,480	1,459,307
Small Business Loan Program	350,000	350,000						
Microenterprise Assistance Program	250,000	250,000						
CV-Business Recovery Fund Micro	308,174		308,174					
CV-Business Recovery Fund Sm Jobs	169,465		169,465					
HOME ARP Allocation Plan	846,370				846,370			
Administration	814,803	449,505	81,882	86,352	197,063			
TOTAL	7,757,068	2,882,276	559,521	1,236,778.61	1,043,433	474,069	16,480	1,544,511

Appendix C – Priority Needs Survey

Ogden City Priority Needs Survey

12:11
Average time to complete

213
Responses

Survey Began 9/8/2024

Survey Ended 12/18/2024

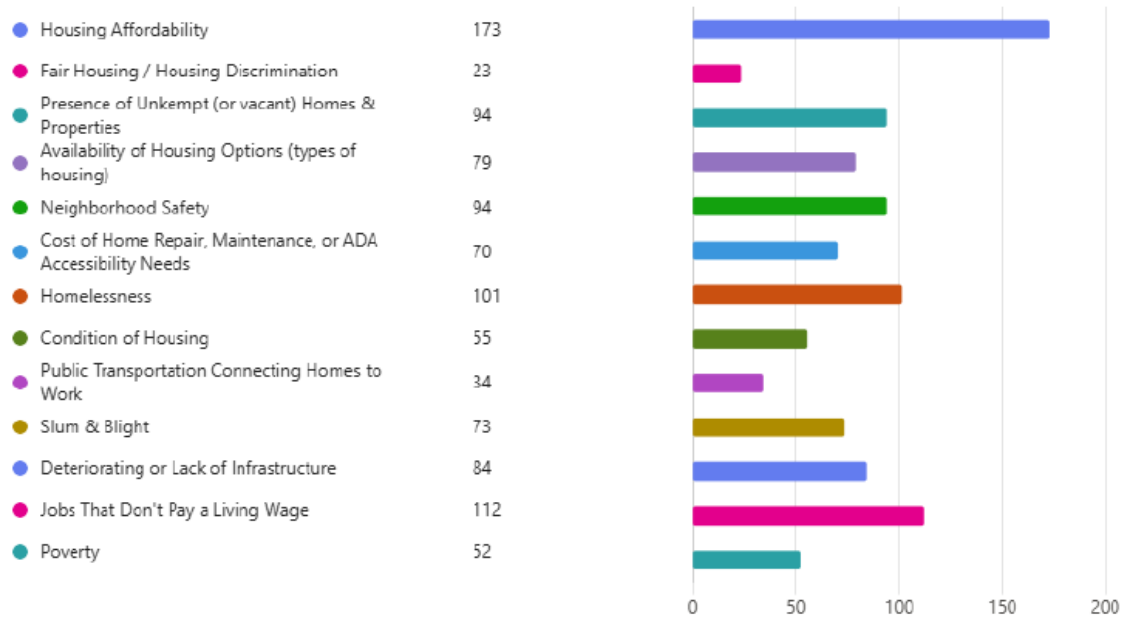
1. PROJECTS YOU WOULD LIKE TO SEE FUNDED (Please select top 3)



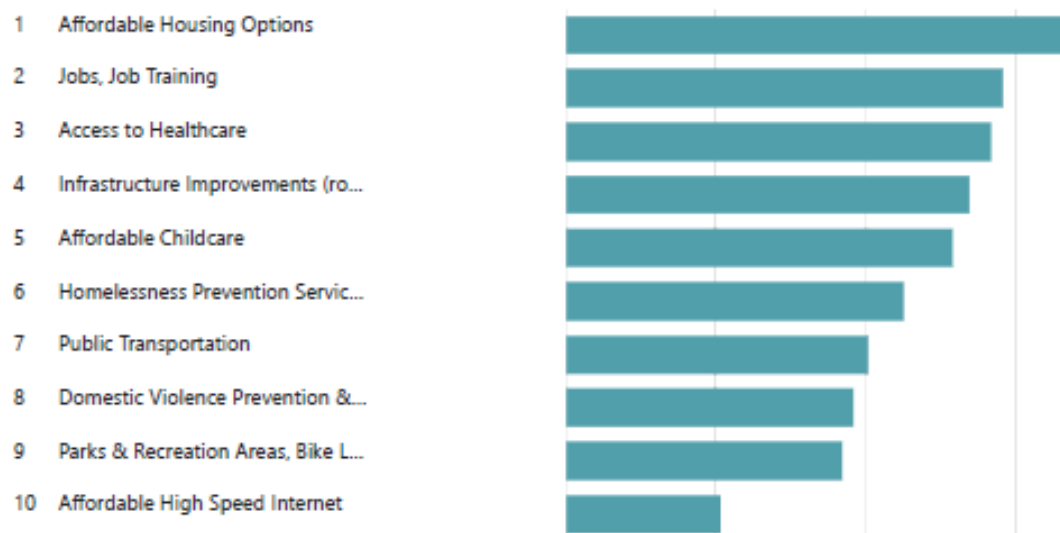
Question #1 "Other" Responses:

1. "I would prefer a balanced budget."
2. "Housing to Buy (not rent) with Secure Parking Downtown."
3. "Eradicate Homelessness Crime."
4. "Animal Shelter."
5. "Recreation Center and Parks."
6. "Single home building only. No more apts."
7. "I would like to see affordable housing for seniors. The grey homeless is very real. Many of them are working and can't afford the housing in this area unless it is the drug areas."
8. "Recreation Economy."
9. "Homeownership Opportunities."
10. "Make Harrison better."
11. "Lower Crime"
12. "Focus on the inner city."

2. HOUSING-RELATED CHALLENGES FACING YOUR COMMUNITY (Please select your top 6, if applicable)

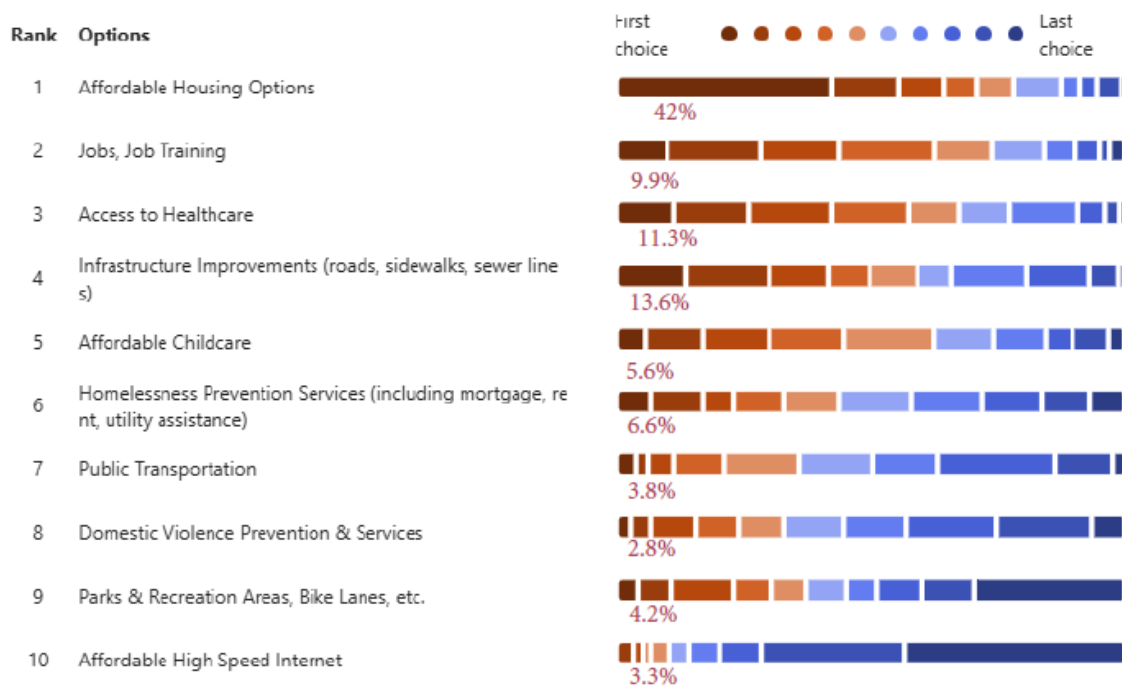


3. GENERAL COMMUNITY NEEDS (Please rank from most important on top to less important on bottom)

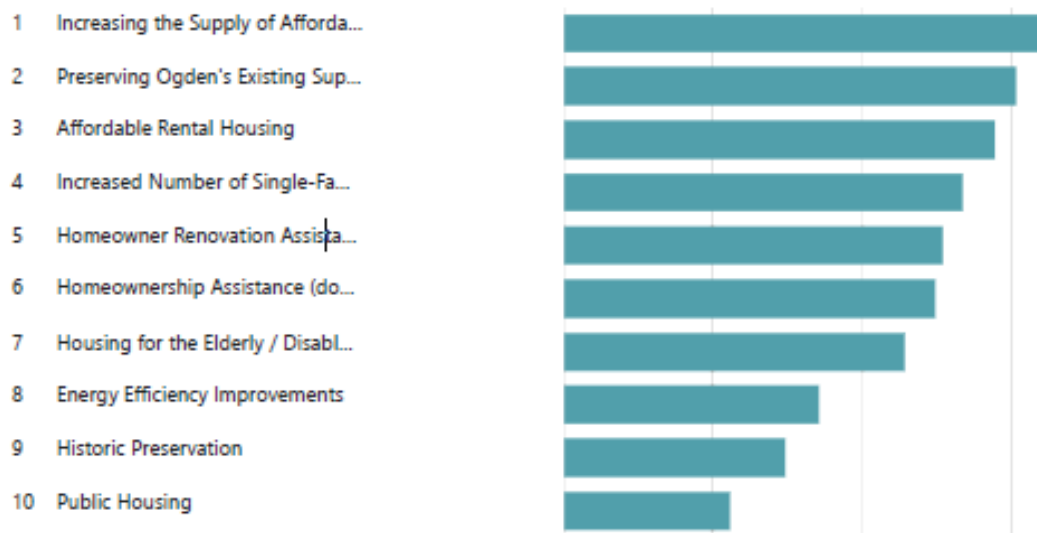


3. GENERAL COMMUNITY NEEDS (Please rank from most important on top to less important on bottom)

213 Responses

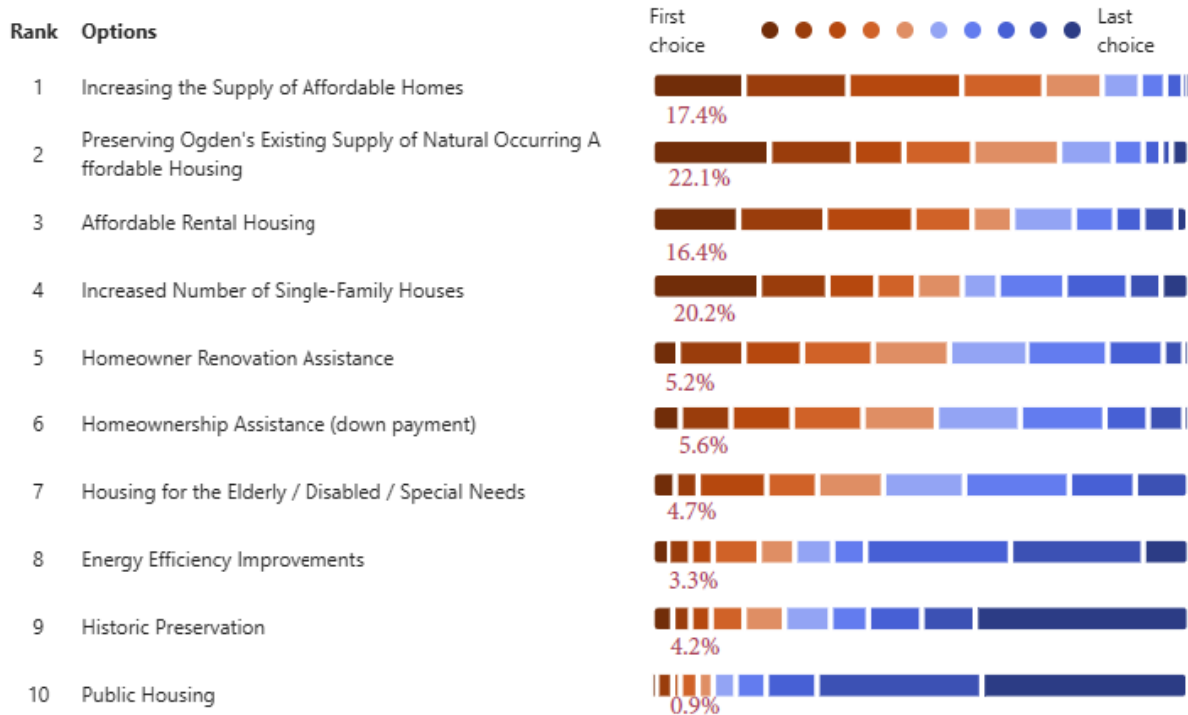


4. HOUSING (Please rank from most important on top to less important on bottom)

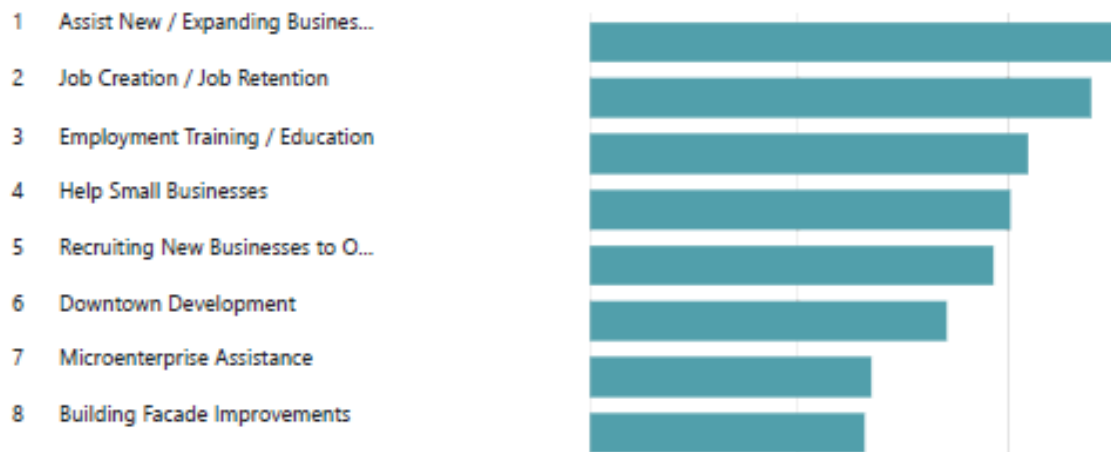


4. HOUSING (Please rank from most important on top to less important on bottom)

213 Responses

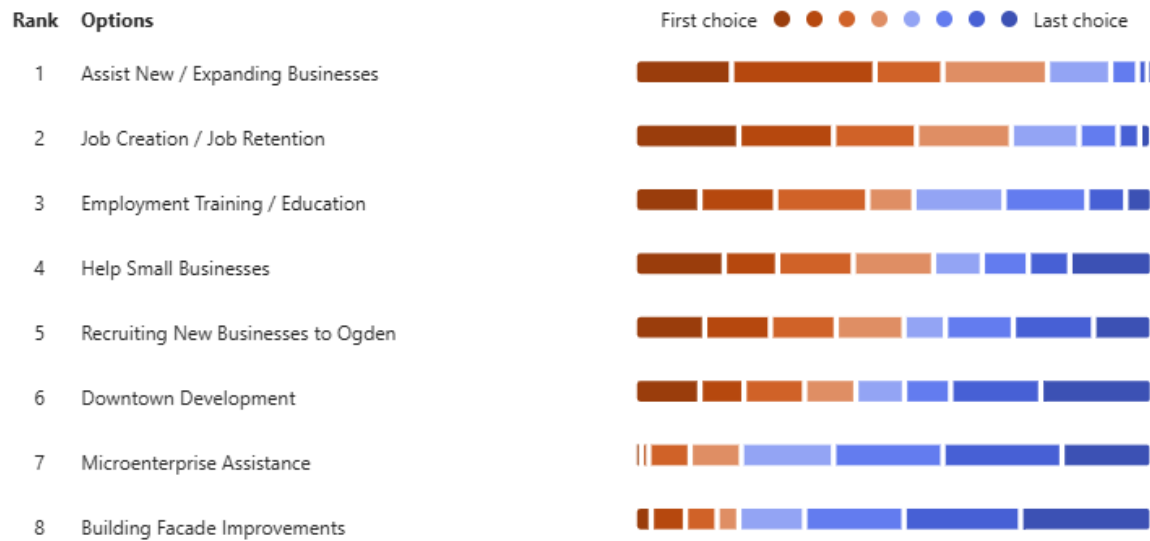


5. ECONOMIC DEVELOPMENT (Please rank from most important on top to less important on bottom)



5. ECONOMIC DEVELOPMENT (Please rank from most important on top to less important on bottom)

213 Responses



6. Would you like to read more about this survey & our federal funding?

Yes please!	72
No, end the survey	139
Other	2

Other was "No."

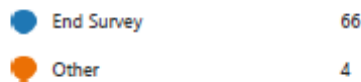


7. Ogden City Community Development is conducting this study of citizens, local organizations, and local agencies

to identify community needs and priorities for the use of federal funding from the U.S. Department of Housing and Urban Development (HUD). The survey results will be one tool used to develop Ogden's Five-Year Consolidated Plan for the period of 2026-2030.

The Consolidated Plan is a strategic document that prioritizes the expenditure of HUD funds. Ogden receives approximately \$1.2 million in Community Development Block Grant (CDBG) Program Funds, and \$320,000 in HOME Funds each year.

To find out more about our current plans or programs, please visit our website at www.ogdencityhomes.com.



Question #7 Comments:

1. "Help stop inland port - save the GSL."
2. "I know it's fun to spend HUD money but Ogden could do far more for housing affordability by relaxing zoning restrictions."
3. "I like the term "attainable" housing vs "affordable housing. I equate affordable and low income housing. We have more than our fair share of low income housing. We'd do well with an increase of housing, homes and condos and luxury apartments, to attract affluence."
4. "Please consider the avoidance of competing with the private sector. Take care of providing good roads and law enforcement."

Appendix D – Maps

