



ANNUAL ACTION PLAN JULY 1, 2020 – JUNE 30, 2021



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

Introduction

The City of Ogden receives federal funds through the U.S. Department of Housing and Urban Development on an annual basis. During the first program year July 1, 2020 – June 30, 2021 (FY21) of this Five Year Consolidated Plan, the City expects to receive \$1,035,630 Community Development Block Grant (CDBG) Entitlement, estimates it will have \$1,084,656 of CDBG EN available that carries over from the prior year, and estimates approximately \$666,984 in CDBG Program Income (PI) to be received, for a total of \$2,787,269 in CDBG funding available in FY21. In addition, the expects to receive \$485,716 HOME Partnerships Investment Grants Entitlement (HOME) funds and estimates it will carryover over \$518,840 HOME EN from the prior year and estimates to receive approximately \$117,120 HOME PI for a total of \$1,121,676 HOME funds available for the first program year. During preparation of the ConPlan, as of April 21, 2020, the City, as well as the State of Utah and the country, are taking precautionary actions to stop the spread of COVID-19. The Governor of Utah has ordered directives that close schools state-wide and encourage people to stay home rather than shop and dine-out. These precautionary measures are impacting small businesses in Ogden with a loss of revenues. As a result, the city is implementing an **Urgent Need** certification to assist local small businesses in urgent need and including Response to COVID-19 as a goal. The City has been awarded \$609,198 CDBG-CV Entitlement funds to mitigate the impact of COVID-19 pandemic and programs those funds to assist businesses impacted by COVID-19 pandemic to prepare for, prevent or respond to COVID-19.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Econ Dev Housing Public Improv Public Services	1,035,630	666,984	1,084,656	\$2,787,270	11,164,716	Expected amount available assumes similar annual entitlement allocation and similar CDBG Program Income each year for the remaining four years of the ConPlan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction or rehab New construction for ownership	485,716	117,120	518,840	1,121,676	4,486,704	Expected amount available assumes a similar HOME Entitlement allocation and similar yearly HOME program income amount for the remaining four years of the ConPlan.
CDBG-CV	Public – federal	Prepare, prevent respond to COVID-19.	\$609,198	\$0	\$0	\$609,198	\$609,198	CDBG-CV EN from the CARES Act.

Table 1 - Expected Resources – Priority Table

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

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

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

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

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	AAP FY21 Funding	Annual Goal Outcome Indicator
1	Improve the quality and increase the supply of decent affordable housing	2021	2025	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve the quality and increase the supply of decent affordable housing	CDBG: \$1,360,485 HOME: \$811,392	Homeowner Housing Rehabilitated: 12 Housing Unit; 6 new homes constructed
2	Expand homeownership opportunities	2021	2025	Affordable Housing	CITY-WIDE	Expand homeownership opportunities	HOME: \$250,000	Direct Financial Assistance to Homebuyers: 45 Households Assisted
3	Create a suitable living environment	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE	Improve Safety and Appearance of Neighborhoods	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 people

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	AAP FY21 Funding	Annual Goal Outcome Indicator
4	Create greater access to capital	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) OGDEN CITY-WIDE TRACKLINE EDA	Create greater access to capital	CDBG: \$180,000 CDBG-CV: \$100,000	Businesses assisted: 20 Micro-enterprise Businesses Assisted
5	Stimulate economic growth	2021	2025	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE TRACKLINE EDA	Job Creation	CDBG: \$656,262 CDBG-CV: \$478,738	500 people served at BIC 16 FTE jobs created/retained 20 businesses in urgent need assisted. 1 SEDP business assisted.
6	Administration	2021	2025		CDBG STRATEGY AREA	Improve the quality of housing stock	CDBG: \$340,523 CDBG-CV: \$30,460 HOME: \$60,284	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the Quality Affordable Housing units
	Goal Description	Preservation and restoration of affordable housing through rehabilitation of owner-occupied housing units.
2	Goal Name	Expand homeownership opportunities
	Goal Description	Promote homeownership through direct financial assistance to LMI homebuyers.
3	Goal Name	Improve the safety and appearance of neighborhoods
	Goal Description	Enhance neighborhoods to create a suitable living environment. Implement public improvement projects that repair deteriorating and inadequate streets, curbs and infrastructure to support improved quality of life.
4	Goal Name	Create greater access to capital
	Goal Description	Direct financial support to LMI micro-enterprise business owners providing funding needed to grow businesses; thereby, supporting economic development in the community and assisting businesses in urgent need or to prepare for, prevent or respond to COVID-19.
5	Goal Name	Stimulate economic growth
	Goal Description	Support the expansion of city's economic base by developing underutilized properties, job creation or retention, providing direct financial assistance to businesses, and/or removing blight activities and assisting businesses in urgent need or to prepare for, prevent or respond to COVID-19.
6	Goal Name	Administration
	Goal Description	Administration of CDBG and HOME programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

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

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

Table 3 – Project Information

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

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

Some of the obstacles contributing to these underserved needs are:

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

AP-38 Project Summary

Project Summary Information

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

	Location Description	City-wide
	Planned Activities	The Emergency Home Repair Program improves the quality of housing units and extends the life of the properties while contributing to overall improvement of the neighborhoods. The Program loans CDBG funds to very low-income households to perform emergency repairs, such as replace a broken water heater, furnace or sewer line. The emergency assistance alleviates threatening conditions that could force the owner occupants into homelessness.
3	Project Name	Infill Housing Projects
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Increase the supply of decent, affordable housing stock
	Needs Addressed	Improve the quality and increase the supply of decent, affordable housing stock
	Funding	CDBG: \$70,000
	Description	The City's Infill housing program provides the coordinating support to bring together private, federal and local resources needed to create new quality housing units available to a mix of household incomes. An aggregate of CDBG housing units will allow completion of homes affordable to incomes above 80% LMI. The goal is to replace deteriorating housing stock and/or under-utilized properties. The Infill program may also work with realtors and contractors as part of the Have A Heart program. The city may partner with Utah Nonprofit Housing Corporation, utilizing HOME CHDO funds to complete projects.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Build six new single family, owner-occupied housing units in the NRSA to be completed and sold by June 2021. Homes are affordable to households with income over 80% AMI.
	Location Description	City-wide. NRSA. One CDBG-funded Infill Housing project is located at 2100 Porter in Ogden's NRSA.
	Planned Activities	Complete construction and sale of six new homes in Phase III of Stone Hill, the 21-Unit infill housing subdivision located at 550 22nd Street, Ogden, UT and when available build new homes on vacant lots or to replace deteriorated housing units and scatter sites to be determined.
4	Project Name	Micro-Enterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Create Greater Access to Capital

	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG \$180,000
	Description	Loans to LMI Micro-enterprise business owners to start-up or expand a business in Ogden.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Ten LMI micro-enterprise business owners to receive funding.
	Location Description	City-wide
	Planned Activities	Support LMI micro-enterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success.
5	Project Name	CV-Microenterprise Loan Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT CITY-WIDE
	Goals Supported	Create Greater Access to Capital
	Needs Addressed	Create Greater Access to Capital
	Funding	CDBG-CV \$100,000
	Description	Loans to LMI Micro-enterprise business owners to assist microenterprise to mitigate the impact of COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Ten LMI micro-enterprise business owners to receive funding to mitigate the impact of COVID-19.
	Location Description	City-wide
	Planned Activities	Support LMI micro-enterprise owners which are businesses having 5 or fewer employees, at least one of which is the owner by providing financial assistance. The goal of the program is to be the conduit for access to capital and entrepreneurial success. This program helps microenterprises to mitigate the impact of COVID-19 and promotes business survival during the pandemic.
	Project Name	Own In Ogden

6	Target Area	CITY-WIDE
	Goals Supported	Expand homeownership opportunities
	Needs Addressed	Expand homeownership opportunities
	Funding	\$250,000 HOME
	Description	Provides down payment assistance to LMI households. The goal is to support neighborhood revitalization through increasing homeownership in Ogden.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Forty-five LMI households to receive direct financial assistance in the form of a down payment assistance loan.
	Location Description	CITY-WIDE
	Planned Activities	Loaning 0% interest, deferred payment HOME funds to LMI families to purchase a home in Ogden City.
7	Project Name	Quality Neighborhoods
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CITY-WIDE
	Goals Supported	Improve the quality of housing stock
	Needs Addressed	Improve the quality and increase the supply of decent, affordable housing stock
	Funding	CDBG: \$1,250,485 HOME: \$811,392
	Description	The Quality Neighborhoods Program is defined to be flexible to address the specific needs of block groups within the NRSA. The Program includes Homestead projects and implements the Asset Control Area (ACA) Program to undertake the substantial rehab needed to bring homes to housing and quality standards. In addition, the City may purchase vacant lots to construct new housing, or purchase occupied homes, or vacant and dilapidated housing units to rehabilitate and then sell to LMI households.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	Seven LMI households will benefit for Quality Neighborhoods Program, as they purchase renovated homes in Ogden.
	Location Description	NRSA, CITY-WIDE

	Planned Activities	The Quality Neighborhoods Program has a goal to complete the purchase and rehabilitate of seven single-family housing units that are sold to LMI households during the fiscal year.
8	Project Name	Small Business Loan Program - Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG: \$221,262
	Description	Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs in Ogden's NRSA or provide working capital to businesses. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	8 full-time equivalent jobs available to LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create /retain jobs.
9	Project Name	Small Business Loan Program – Urgent Need
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$200,000
	Description	Direct financial assistance to for-profit businesses in urgent need to mitigate the impact of COVID-19. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses in urgent need to receive assistance.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses in urgent need to mitigate the impact of COVID-19.
10	Project Name	CV-Small Business Loan Program - Jobs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$278,738
	Description	Direct financial assistance to for-profit businesses impacted by COVID-19 to create / retain permanent full-time. This program helps reduce unemployment, increases Ogden's economic base and attracts economic growth and promotes business survival during the pandemic.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	8 full-time equivalent jobs available to LMI persons.
	Location Description	NRSA, CITY-WIDE
	Planned Activities	Loaning funds to businesses that will create / retain jobs in response to COVID-19.
11	Project Name	CV-Small Business Loan Program – Urgent Need
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CENTRAL BUSINESS DISTRICT OGDEN CITY-WIDE
	Goals Supported	Stimulate Economic Growth
	Needs Addressed	Stimulate Economic Growth
	Funding	CDBG-CV: \$200,000

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

	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) CDBG STRATEGY AREA
	Goals Supported	Improve the safety and appearance of neighborhoods
	Needs Addressed	Create a suitable living environment
	Funding	CDBG: \$250,000
	Description	Enhance neighborhoods to create a suitable living environment.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	2500 people - all residents of the block will benefit from targeted public improvements, such as streets, curbs, lighting, trees, driveways and/or sidewalks. The goal is to complete one project every other year that helps people in an LMI area with improved streets, trees, curbs, lighting, driveways and/or sidewalks.
	Location Description	CDBG Strategy Area. NRSA Census Tracts 2009, 2008, 2011, 2012, 2013 and 2018 may receive first priority.
	Planned Activities	Sidewalk repair/replacement, street improvements, trees, driveways and/or lighting.
14	Project Name	Administration - CDBG
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$340,523
	Description	CDBG Administration budget is determined by 20% of Entitlement and 20% of anticipated CDBG and program income. Administration costs are Business and Community Development Divisions' personnel and overhead costs.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
15	Project Name	Administration - HOME
	Target Area	OGDEN CITY-WIDE

	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	HOME: \$60,284
	Description	HOME Administration budget is determined by 10% of Entitlement and 10% of anticipated HOME program incomes. Administration costs are Business and Community Development Divisions' personnel and overhead costs.
	Target Date	June 30, 2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
16	Project Name	CV-Administration
	Target Area	OGDEN CITY-WIDE
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG-CV: \$30,460
	Description	CDBG-CV Administration budget. CDBG-CV Administration costs are Business and Community Development Divisions' personnel and overhead costs to administer CDBG-CV to prepare for, prevent and respond to COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

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

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City encourages development of affordable housing in areas of the city that will benefit residents and not perpetuate concentration, exclusion or segregation. In order to generate the greatest impact the City will focus efforts in target areas. The City has identified areas of the city that are eligible for resource allocation under the Community Development Block Grant (CDBG) and HOME programs. The allocations of funds to the Target Areas (CDBG Strategy Area, Central Business District, Trackline EDA, and NRSA) is

designed to support actionable, high-impact infrastructure, housing and other development projects that build on Ogden's downtown employment centers. Targeting and leveraging entitlement funding represents the best opportunity to accomplish the city's ConPlan goals. By concentrating investments in these target locations, the city can achieve its intended results in the most efficient and timely manner possible.

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City utilizes a combination of strategies and funding sources to address the affordable housing needs in the community. These efforts include the implementation of the Quality Neighborhoods (QN) Program to purchase homes, rehabilitate and then sell them to LMI households. QN program includes the Asset Control Area program, which acquires and rehabilitate foreclosed, abandoned and often blighted properties using a private line of credit. When the cost of the rehab exceeds the private funding available, HOME and/or CDBG funds are used. The Emergency Home Repair Program also improves the quality and safety of affordable housing units that are in distress and at risk of deterioration. The city funds CHDO and Infill projects which increase the supply of quality affordable housing units. In addition, the city may partner with the CHDO to renovate or build affordable rental housing units. The City is committed to improving the quality of affordable housing units in Ogden.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	63
Special-Needs	
Total	63

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

One Year Goals for the Number of Households Supported Through	
Acquisition of Existing Units	45
Production of new units:	6
Rental Assistance:	
Rehab of Existing Units	12
Total	63

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

Discussion

With the use of CDBG and HOME and a combination of both funding sources, it is anticipated that 64 households will receive assistance for purchase or renovation of affordable housing units: 12 housing units rehabilitated (7 Quality Neighborhood, 5 Emergency Home Repair), six new housing units constructed (completion and sale of 6 Stone Hill Infill Housing project homes) and acquisition of 45 housing units (45 Own In Ogden).

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

Increase the number of affordable housing units by:

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

Target available assistance to Families with Disabilities:

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

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

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

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

The Ogden Housing Authority is not designated as troubled.

Discussion

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

Introduction

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

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Shelter Plus Care

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

Program Goals:

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

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

Homelessness Prevention and Rapid Re-housing Program (HPRP)

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

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

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

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

Discussion

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

Introduction:

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

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

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

IMPEDIMENT 1

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

ACTION ITEMS

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

IMPEDIMENT 2

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

ACTION ITEMS

1. Engage the State and local Weber County communities to develop solutions that end the

concentration of low-income housing in Ogden and de-concentration of low-income housing and poverty in Ogden.

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

IMPEDIMENT 3

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

ACTION ITEMS

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

IMPEDIMENT 4

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

ACTION ITEMS

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

outreach flyers (pages 48-49)

IMPEDIMENT 5

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

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

ACTION ITEMS

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

Discussion:

Zoning and building and safety regulations can create barriers to affordable housing. To avoid barriers, the City has an on-going practice of updating its zoning code. The City has a zoning ordinance in place which opens up opportunities for different housing types. Specifically, it promotes attached housing, very small lots for single family homes, apartment development and units above commercial space. The City also conforms to standards set by the International Building Code (IBC), which is utilized through the State of Utah and the enforcement of IBC regulations does not create unique restraints on construction or rehabilitation in Ogden.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Some of the obstacles contributing to these underserved needs are:

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

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

The rehabilitation and development of the Ogden City Central Business District and its' adjoining inner-city neighborhoods will provide the positive incentives necessary for attracting new businesses to Ogden. Jobs created/retained within the NRSA are presumed to benefit low-mod income persons. The goal for new

business and economic developments will be to create household sustaining incomes for Ogden City residents while furthering the growth and fiscal health of the City.

Actions planned to foster and maintain affordable housing

While the City can choose from a broad array of eligible activities in regards to the use of CDBG funds, more than 60% of the HOME and CDBG budget will serve to maintain and improve the quality of the city's supply of affordable housing. To this end, the Quality Neighborhoods program sets out to purchase, rehab and sell homes affordable to LMI households. These homes are often distressed housing units that need substantial work to bring them up to quality standards. Nearly 50% of the CDBG budget is allocated to housing rehab targeting Ogden's NRSA. The Emergency Home Repair Program alone will assist approximately five low-income households make emergency repairs to their homes facilitating their ability to stay in their homes and remain owner-occupants. One hundred percent (100%) of the City's HOME funds will directly benefit low-to moderate-income households with housing. Own In Ogden down payment assistance program will assist approximately 45 low- to moderate-income households purchase a home. One key service that helps educate people and prepare them to have a successful homeownership experience is the Homebuyer Education Class. Utah State University offers a homebuyer education class to Ogden residents. A homebuyer education class is required for all Own In Ogden participants. Participants may submit a receipt for the cost of the class to the City for reimbursement of the homebuyer education class when purchasing a home with Own In Ogden down payment assistance.

Actions planned to reduce lead-based paint hazards

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

Homes that are purchased with Own in Ogden down payment assistance are visually inspected for deteriorated paint surfaces that could present lead-based paint hazards. If a property is found to have deteriorated paint surfaces, the seller of the property is advised and is required to have the surfaces tested for lead content, when participating with HUD-funded programs. If surfaces test positive for lead content and exceed allowable HUD levels, the affected areas must be stabilized by a licensed lead paint contractor using HUD safe work practices prior to Own In Ogden loan approval.

Actions planned to reduce the number of poverty-level families

The City itself is limited in the amount of support it can provide for anti-poverty efforts. Funding for social service activities is extremely limited. While the City is not the lead agency in broad-based anti-poverty

efforts, it has a role in reducing poverty through support and collaboration with community efforts. Ogden Weber Community Action Partnerships received Community Service Block Grant and takes the lead on many anti-poverty programs in Ogden.

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

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

Redevelopment organizations have been created to promote economic development and implement redevelopment plans within the City – the Ogden Redevelopment Agency and the Local Redevelopment Agency. The creation of higher wage jobs for community residents is a top priority for these organizations.

The City will continue its economic development efforts and its partnerships with the Ogden-Weber chamber, Utah Hispanic Chamber, Downtown Ogden Inc., 25th Street Association, and Business Loans Utah (BLU) to attract new businesses and industries to Ogden, to retain existing businesses and industries, and to encourage their expansion. Because the creation of economic opportunities is not an isolated solution to alleviating poverty, the City will collaborate efforts with Ogden Weber Community Action Partnership (OWCAP) and Ogden Weber Technology College's (OTECH) YouthBuild when possible. In addition, Ogden City supports OWCAP's Volunteer Income Tax Assistance (VITA).

Section 3

Ogden City works toward providing local residents, to the greatest extent feasible, job opportunities and/or training, from HUD-funded projects. In partnership with Ogden Housing Authority, Ogden Weber Technology College's Youth Build Program, and Utah Department of Workforce Services, Ogden's Community and Economic Development Department has established a Section 3 plan, which includes notifying low-income, public housing residents of job opportunities generated from HUD-funded programs and projects and provides preferences for Section 3 business in construction contracting opportunities.

Actions planned to develop institutional structure

During the AAP FY2020-2021, the City will continue to strive to establish an institutional structure that maximizes the funding sources used for housing and community development needs as well as simplify

the process involved in developing new housing, improving conditions of existing housing and creating jobs.

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

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

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

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

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

- Council of Governments
- Wasatch Front Regional Council
- Weber Housing Authority

The City attends monthly Coalition of Resources (COR) meetings. COR is a group of over 100 local agencies, for-profit and non-profit social service providers. The goal of COR is facilitating the efficient use of limited resources in administering social services. Each month COR participants share about the current services or events being offered by their organization. In addition, one provider is selected to highlight the services they provide. The COR members pass on information to their clients. COR meetings have provided assistance in notifying the public about ConPlan programs and events.

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

Discussion:

Program Specific Requirements

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

Introduction:

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

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

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

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

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

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

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

Total Program Income:

0

Other CDBG Requirements

1. The amount of urgent need activities \$1,000,000

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

The City implements a 3-year Overall Benefit period, July 1, 2020 – June 30, 2023 covering HUD Program Years 2020, 2021 and 2022. 70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

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

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

HOME AFFORDABILITY PERIOD

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

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

provision is discussed in section 24 CFR 92.254(a)(5)(ii)(A).

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

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

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

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

The Period of Affordability for housing rehabilitation and new construction projects may vary because the Direct Subsidy amounts will vary from project to project. The recapture provisions for the amounts represented by the Discount (the difference between the fair market value and the sales price), and any down payment loans (including Own-In-Ogden loans) provide for Ogden City to recapture the discount amount and loan amount upon sale. This provision is discussed at 24 CFR 92.254(a)(5)(ii)(A).

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

No multi-family refinancing activities that would involve HOME funds are anticipated to occur in Ogden during the fiscal year 2020-2021

Annual Action Plan Budget FY2021

May 11, 2020

ANNUAL ACTION PLAN BUDGET FY2021

INCOME (SOURCES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME Match	City Funds	Housing Fund
Entitlement	2,480,544	1,035,630	609,198	485,716		200,000	150,000
Program Income	882,228	666,984		117,120			98,125
Carryover	3,029,837	1,084,656		518,840	140,276	352,027	934,038
Program Income Carryover							
Tax Increment Housing Fund					150,000		-150,000
TOTAL	6,392,609	2,787,270	609,198	1,121,676	290,276	552,027	1,032,163

EXPENSES (USES OF FUNDS)	TOTAL AMOUNT	CDBG	CDBG-CV	HOME	HOME Match	City Funds	Housing Fund
PUBLIC SERVICE							
Business Information Center (BIC)	55,000	55,000					
PUBLIC IMPROVEMENTS							
Target Area Public Improvements	250,000	250,000					
PROGRAMS							
Infill Housing	70,000	70,000					
Own In Ogden	250,000			250,000			
Emergency Home Repair	40,000	40,000					
CHDO (Com. Housing Dev. Org.)	0			0			
Quality Neighborhoods	2,463,466	1,250,485		811,392	290,276		111,314
HELP	1,472,876					552,027	920,849
Special Economic Dev Projects Program	180,000	180,000					
Small Business Loan Program	900,000	421,262	478,738				
Microenterprise Loan Program	280,000	180,000	100,000				
Administration	431,266	340,523	30,460	60,284			
TOTAL	6,392,609	2,787,270	609,198	1,121,676	290,276	552,027	1,032,163

Appendix A - Notice of Publication

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

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

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

Ogden's AAP describes the City's sources and details the uses of certain federal grant funds including: Community Development Block Grant (CDBG) and HOME Grant funds; and non-federal funds including: HOME Match, Housing Fund, and City Community Development housing funds. The AAP details specific projects and budgets to accomplish the city's HUD ConPlan goals for the fiscal year (July 1, 2020 to June 30, 2021). The AAP anticipates the following sources of funds: \$1,035,630 CDBG entitlement (EN), \$666,984 estimated CDBG Program Income (PI), \$1,088,565 estimated CDBG EN carry-over; and \$485,716 HOME EN, \$117,120 estimated HOME PI, \$518,840 estimated HOME EN carry-over; \$290,276 HOME Match; \$609,198 City Funds; \$1,032,163 estimated Housing Funds for a total proposed budget of \$5,837,320.

AAP FY21 Proposed uses of funds: CDBG: \$1,040,656 Quality Neighborhoods, \$70,000 Infill Housing, \$40,000 Emergency Repair, \$55,000 Business Information Center, \$180,000 Special Economic Development Projects, \$535,000 Small Business Loan Program, \$530,000 Micro-enterprise Loan Program, and \$340,523 Administration. HOME: \$250,000 Own in Ogden, \$196,744 CHDO, \$614,648 Quality Neighborhoods (QN), and \$60,284 Administration. HOME Match: \$290,276 QN. CITY FUNDS: \$50,000 Business Loans Utah loan fund contribution, \$552,027 HELP Loan Program. HOUSING FUND: \$111,314 Quality Neighborhoods and \$920,849 HELP loan Program. Total proposed expenditures \$5,837,320.

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

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

Amendment #2 AAP FY20 proposes to initiate a CDBG Urgent Need National Objective and to reallocate funds to increase the budget to assist more businesses with loans and update PI estimates for the year. The budget changes include: PI increase \$478,500 CDBG, \$245,014 HOME, and \$54,674 Housing Fund for a total PI increase of \$778,189 to the AAP FY20 #2 budget. The increase PI will be budgeted as follows: CDBG \$226,165 to QN, \$156,635 Special Econ Dev Projects, \$95,700 CDBG Admin; HOME \$220,514 increase to QN and \$24,500 to HOME Admin; and Housing Fund \$54,674 to HELP for a Total Net increase in expenditures \$778,189; and a reallocation of \$100,000 CDBG from Infill Housing and \$250,000 CDBG from Target Area Public Improvements to Micro-enterprise Loan Program. These changes are reflected in the budget, specifically the sources and uses of funds that are planned in the AAP FY20. The current COVID-19 pandemic has been determined by HUD to meet the Urgent Need conditions. Urgent Need Certification provides relaxed documentation requirements as the City provides CDBG loans to micro-enterprises and small businesses experiencing a loss of revenues as a result of COVID-19.

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

Written comments regarding the proposed ConPlan, AAP FY21, NRSA, AI and AAP FY20 Amendment #2 will be received during the 30 day public comment period concluding April 21, 2020 at 4:00 pm. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or emailed to fairhousing@ogdencity.com no later than April 21, 2020 at 4:00 pm. All written public comments received will be summarized in the final version of the ConPlan.

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

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

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

PUBLISHED IN ACCORDANCE with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 22nd day of March 2020.

CITY RECORDER

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services should contact the Management Services Department at 629-8701 (TDD# 629-8949) or by email: Accessibility@ogdencity.com.

Pub.: March 22, 2020.

1973849



NOTICE OF AVAILABILITY FOR PUBLIC REVIEW AND COMMENT

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

OGDEN CITY

Notice is hereby given that Ogden City is proposing its Five Year Consolidated Plan for July 1, 2020 to June 30, 2025 (ConPlan), Annual Action Plan July 1, 2020 to June 30, 2021 (AAP), Analysis of Impediments to Fair Housing Choice (AI) and Neighborhood Revitalization Strategy Area (NRSA) Plan as part of the planning process for U. S. Department of Housing and Urban Development (HUD) funding. These documents are available for a 5-day public review and comment period commencing May 4, 2020 and ending May 8, 2020. The ConPlan is the city's primary vehicle for identifying and prioritizing housing, community development and business development needs and strategies. The ConPlan is submitted to HUD for the city to receive Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) entitlement grants. Ogden's AAP describes the City's sources and details the uses of certain HUD federal grant funds including: CDBG, CDBG Coronavirus Response (CDBG-CV), HOME funds, and non-federal funds including: HOME Match, Housing Fund, and City community development housing funds (CITY). The AAP details specific projects and budgets to accomplish the city's HUD ConPlan goals for the fiscal year (July 1, 2020 to June 30, 2021). The AAP anticipates the following sources of funds: \$1,035,630 CDBG entitlement (EN), \$666,984 estimated CDBG Program Income (PI), \$1,084,656 estimated CDBG EN carry-over; \$609,198 CDBG-CV; and \$485,716 HOME EN, \$117,120 estimated HOME PI, \$518,840 estimated HOME EN carry-over; \$290,276 HOME Match; \$552,027 City Funds; and \$1,032,163 estimated Housing Funds; for a total proposed budget of \$6,392,610. AAP FY21 proposed uses of funds: CDBG: \$1,250,485 Quality Neighborhoods, \$70,000 Infill Housing, \$40,000 Emergency Repair, \$250,000 Target Area Public Improvements, \$55,000 Business Information Center, \$180,000 Special Economic Development Projects, \$421,262 Small Business Loan Program, \$180,000 Micro-enterprise Loan Program, and \$340,523 Administration. CDBG-CV \$578,738 Small Business Loan Program and \$30,460 CDBG-CV Admin. HOME: \$250,000 Own in Ogden, \$811,392 Quality Neighborhoods (QN), and \$60,284 Administration. HOME Match: \$290,276 QN. CITY FUNDS: \$552,027 HELP Loan Program. HOUSING FUND: \$111,314 Quality Neighborhoods and \$920,849 HELP loan Program. Total proposed expenditures \$6,392,610. The NRSA is strongly encouraged by HUD as a means to create communities of opportunity in distressed neighborhoods. The NRSA designates the target area, which includes Central Business District, East Central and Jefferson neighborhoods and it outlines an overall comprehensive community revitalization strategy for the area and targeting of HUD funds to the NRSA. The Analysis of Impediments to Fair Housing Choice (AI) is a comprehensive review of municipal, housing, economic, and transportation conditions, as well as, public and private sector practices and policies in order to ensure that housing choices and opportunities for all persons in the community are available. The AI seeks to identify impediments to fair housing choice in Ogden and provide action items to address those identified impediments. A copy of the ConPlan, Annual Action Plan and NRSA and AI draft documents will be available for public review at <http://HUDConPlan.ogdencity.com/> and hard copies are available upon request by emailing: fairhousing@ogdencity.com. Written comments regarding the proposed ConPlan, AAP FY21, NRSA, and AI will be received during the 5 day public comment period concluding May 8, 2020 at 4:00 pm. Written comments may be sent to Ogden City Community Development, 2549 Washington Blvd, Suite 120, Ogden Utah 84401, or email fairhousing@ogdencity.com. Written comments received no later than May 8, 2020 4:00 pm will be summarized in the final version of the ConPlan. The ConPlan, AAP, NRSA, and AI are scheduled to be considered for adoption by Ogden City Council at a public hearing scheduled for May 12, 2020 at 6:00 p.m. City Council meeting dates are subject to change. City Council meetings are held by Zoom meeting platform and streamed online through Facebook. Please check the City Council web page www.ogdencity.com/councilmeetings or options to participate and comment in virtual City Council meetings and to check meeting dates.

PLEASE NOTE:

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

PUBLISHED IN ACCORDANCE with the citizen participation requirements set forth by the U.S. Department of Housing and Urban Development, Community Planning and Development Department and in conjunction with applicable statutory requirements of the State of Utah, the 2nd day of May 2020.

CITY RECORDER

In compliance with the Americans with Disabilities Act, persons needing auxiliary communicative aids and services for this meeting should contact the Management Services Department at 629-8701 (TTY/TDD: 711 or 888-735-5906) or by email: accessibility@ogdencity.com at least 48 hours in advance of the meeting.

Pub.: May 2, 2020

1974895

RESOLUTION NO. 2020-11

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

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

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

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


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

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

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

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

APPROVED AND ADOPTED this 12 day of May, 2020.




Angela Chobeka (May 13, 2020)
CHAIR May 13, 2020

ATTEST:



CITY RECORDER May 14, 2020

APPROVED AS TO FORM: 

LEGAL DATE
May 13, 2020



Appendix B

Citizen Comments Received and Accepted and Responses to Comments Received and Not Accepted

Coalition of Resources

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

Ben Lomond H.S. Family Night

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

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

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

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

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

Ogden Housing Authority's Resident Advisory Board

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

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

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

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

Email received to Mayor Caldwell – ConPlan related comments

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

Mayor Caldwell,

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

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

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

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

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

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

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

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

Citizen Advisory Committee (CAC) – March 17, 2020

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



Executive Committee

- Liz Warner, Chair
Bank of Utah
- Randy Watt, Vice Chair
Ogden City Police
- F. Chins Swaner, Treasurer
Teconote
- Pam Parkinson, Secretary
Community Member
- Rev. Gary Haddock, Past Chair
Community United Methodist Church

Board of Directors

- Teresa Hunsaker
Utah State University
- Ryan Arbon
Weber County Sheriff's Office
- Matt Dixon
South Ogden City
- Chris Acosta
US Bank
- Shannon Sebahar
Community Member
- Julie Young
Zions Bank
- Jeff Steagall
Weber State University

Staff

- Jeremy K. Botelho
Executive Director

August 1, 2019

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

Dear Mr. Ogden,

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

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

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

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

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

Best regards,

Jeremy Botelho
Executive Director Cell: 801-809-8847

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

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

Dear Mayor Mike,

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

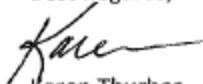
Since early January, when we discovered that the Cottages of Hope proposal was not to be included in the HUD 5-year Consolidated Plan, I've been considering how to address my concerns and disappointment. Now, with the severe economic fall-out from the Covid 19 pandemic, I now know how best to respond.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

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

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

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

Best Regards,



Karen Thurber
Community Volunteer

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

Email received March 20, 2020

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

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

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

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

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

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

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

Ogden City Council Work Session April 28, 2020 and Public Hearing May 12, 2020 to adopt ConPlan and use of CDBG-CV May 12, 2020

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

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

Appendix C

Priority Objectives, Programs and Goals Summary Matrix

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

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

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

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

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

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

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

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

regulations also provide for a limited amount of home buyers with incomes in excess of the low-moderate income limit.

Priority Objective 1. Improve the quality and increase the supply of decent affordable housing			
#	Project / Program	Outcomes	Funding
1.1	Quality Neighborhoods Program: Alleviate conditions of blight and provide quality and affordable housing opportunities. Includes Asset Control Area (ACA) Program.	<ul style="list-style-type: none"> Rehabilitate and upgrade substandard housing units. Increase the number of decent, safe and affordable housing units in the NRSA. Improve the neighborhood by rehab of “troubled” properties 	<ul style="list-style-type: none"> HOME HOME Match CHDO CDBG Private resources leverage federal funds to develop affordable housing.
1.2	Emergency Home Repair Program: Enable homeowners to stay in their homes by loaning money for emergency home repairs.	<ul style="list-style-type: none"> Assistance to low-income residents through 0% interest, deferred payment emergency home rehabilitation loans. Improve quality and safety of housing units. Decrease the number of low income residents facing the threat of homelessness. Decrease the number of homeowners facing housing problems. 	<ul style="list-style-type: none"> CDBG
1.3	Infill: Projects include building new quality and affordable housing units on vacant land and replacing blighted structures.	<ul style="list-style-type: none"> Facilitate the development of underutilized vacant lots, typically in center of city blocks and difficult to develop due to infrastructure issues. Partner with property owners and/or housing providers to develop solutions for underutilized vacant residential land. Improve neighborhoods by developing vacant land, replacing blighted structures with a broad range of housing options. Create new quality housing adding to price diversity in the NRSA. Maximize private resources leveraged to develop affordable housing. Increase the number of decent, affordable housing units. 	<ul style="list-style-type: none"> CDBG HOME CHDO

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

Priority Objective #2 – EXPAND HOMEOWNERSHIP OPPORTUNITIES

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

2019 FFIEC data for Ogden City’s estimates that 51% of the housing units are owner-occupied and 41% of housing units are renter-occupied, with an 8% vacancy rate of housing units in Ogden. In comparison, American Community Survey’s five-year estimates the state of Utah has a 63.8% rate of owner-occupied housing units. The Own In Ogden program provides zero percent interest, deferred payment, due on transfer of ownership, down payment assistance

loan to low to moderate income households (up to 80% of Area Median Income). The Own In Ogden Program promotes homeownership with the goal of stabilizing neighborhoods and improving housing, as more people move from renting to owning a home. To encourage successful homeownership experiences, the city requires homebuyers to attend a homebuyer education class. The purpose of the class is to educate prospective homebuyers with curriculum including finding a home you can afford, working with realtors, budgeting, the home buying process, negotiation, and home maintenance. Participants are required to complete Homebuyer Education classes before purchasing a home using the Own In Ogden HOME-funded down payment assistance. Update terms if City Council approves increase for Officers. This program is a high priority due to the overwhelming community support and utilization of the program.

Priority Objective # 2 Expand homeownership opportunities			
#	Strategy	Outcome	Funding
2.1	Own In Ogden Program: Provide down payment assistance to low to moderate income families	<ul style="list-style-type: none"> • Provide the down payment assistance needed for low to moderate income persons to buy a home. • Increase homeownership in central Ogden. • Support neighborhood revitalization through homeownership opportunities 	<ul style="list-style-type: none"> • HOME • Private resources

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

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

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

Priority Objective #3 Improve the Safety and Physical Appearance of Neighborhoods			
#	Strategy	Outcome/Long Term Goals	Funding
3.1	Target Area Public Improvements: Construct or improve deteriorating streets, curbs, infrastructure	<ul style="list-style-type: none"> • Improve the physical appearance of neighborhoods • Improve the quality of life for residents • Increase property values 	<ul style="list-style-type: none"> • CDBG

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

Priority Objective #4 – CREATE GREATER ACCESS TO CAPITAL

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

4.1 Microenterprise Loan Program –Support Microenterprises by providing direct financial assistance to LMI microenterprise business owners. Microenterprises is a business with five or fewer employees, at least one of which is the owner. Owners must be low-moderate income. The goal of the program is to be the conduit for access to capital and entrepreneurial success. Its strategic goal is to help reduce the number of failed businesses and increase the number of successful microenterprises in Ogden. The loans will assist microenterprises that may not have access to because they are often in the start-up phase and lack the experience and resources needed to succeed.

Priority Objective #4: Create Greater Access to Capital			
#	Strategy	Outcome	Funding
4.1	Microenterprise Loan Program: Provide direct financial assistance to LMI micro-enterprise owners to start-up or expand in Ogden.	<ul style="list-style-type: none"> • Increase the survival rate for microenterprises in Ogden • Attract more businesses to open in Ogden • Reduce the number of failed businesses Support the struggling microenterprise. 	<ul style="list-style-type: none"> • CDBG • Leverage private resources
4.1 CV	CV-Microenterprise Loan Program: Provide direct financial assistance to LMI micro-enterprise owners to mitigate the impact of COVID-19.	<ul style="list-style-type: none"> • Increase the survival rate for microenterprises in urgent need in Ogden • Support the struggling microenterprise. • Reduce the number of failed businesses 	<ul style="list-style-type: none"> • CDBG-CV • Leverage private resources

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

Priority Objective #5 – STIMULATE ECONOMIC GROWTH

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

5.1 Small Business Loan Program – Direct financial assistance to businesses

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

5.2 Business Information Center – business counseling increase business success rates

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

and SEDP applicants. The BIC will facilitate SCORE, SBA and SBDC counseling. The BIC has computers to assist entrepreneurs in writing a business plan and applications.

5.3 Special Economic Development Projects (SEDP) – Support the expansion of Ogden City’s economic base by developing underutilized properties, providing financial assistance, job creation/retention, assist businesses with loss of revenues as a result of COVID-19 or with capital or loan guarantees, or eliminate slums and blight. The SEDP program is intended to facilitate and stimulate capital investment in Central Business District, main corridors, historic districts, distressed areas, the airport, Business Depot Ogden. Activities may be commercial or residential. Activity selection is designed to be flexible to address the specific needs for revitalization of specific target areas.

Priority Objective #6: Stimulate Economic Growth			
#	Strategy	Outcome	Funding
5.1	Small Business Loan Program: Direct financial assistance to for-profit businesses to create / retain permanent full-time jobs	<ul style="list-style-type: none"> • Reduce unemployment • Create / retain permanent jobs • Mitigate the impact of COVID-19 	<ul style="list-style-type: none"> • CDBG • CDBG-CV • Leverage private resources
5.1 CV	Small Business Loan Program: Direct financial assistance to businesses in urgent need to mitigate the impact of COVID-19	<ul style="list-style-type: none"> • Increase the survival rate for businesses in urgent need in Ogden • Mitigate the impact of COVID-19 • Reduce unemployment 	<ul style="list-style-type: none"> • CDBG • CDBG-CV • Leverage private resources
5.2	Business Information Center: Provide business counseling to attract new businesses and improve business success.	<ul style="list-style-type: none"> • Increase the survival rate for businesses in Ogden • Attract more businesses to open in Ogden • Support the struggling start-up businesses 	<ul style="list-style-type: none"> • CDBG • City General Funds • Leverage private resources
5.3	SEDP: Expand Ogden’s economic base through developing underutilized properties, job create and/or blight removal	<ul style="list-style-type: none"> • Create / retain permanent jobs • Remove of blight • Attract new businesses • Provide gap financing to support business success • Mitigate the impact of COVID-19 • Assist businesses in urgent need 	<ul style="list-style-type: none"> • CDBG • Leverage private resources

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

PROGRAMS AND PROJECTS 2021-2025	5 year City's GOAL	5 year # in NRSA	5 year % in NRSA
1.1 Quality Neighborhoods (HUD Asset Control Area): Housing units	27	24	90%
1.2 Emergency Home Repair: Housing units rehabilitated	25	15	60%
1.3 Infill Housing	9	8	89%
2.1 Own in Ogden Down Payment Assistance: Loans	225	180	80%
3.1 Target Area Public Improvements: Projects	2	2	100%
4.1 Microenterprise Loan Program	30	24	80%
4.1 CV-Microenterprise Loan Program	20	16	80%
5.1 Small Business Loan Program: Full-time Jobs created/retained	18	32	80%
5.1 Small Business Loan Program: Businesses in urgent need assisted	20	36	90%
5.1 CV-Small Business Loan Program: Full-time Jobs created/retained	18	9	50%
5.1 CV- Small Business Loan Program: Businesses in urgent need assisted	20	16	80%
5.2 Business Counseling (BIC): People served	2,500	2,500	100%
5.3 Special Economic Development: Projects	2	1	50%

Appendix D

Citizen Participation in Ogden's Strategic Plan, Resolution

Prepared by TANNER

Dialogue Session Answers



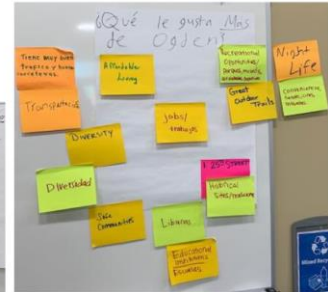
East Bench Neighborhood



Open Town Hall

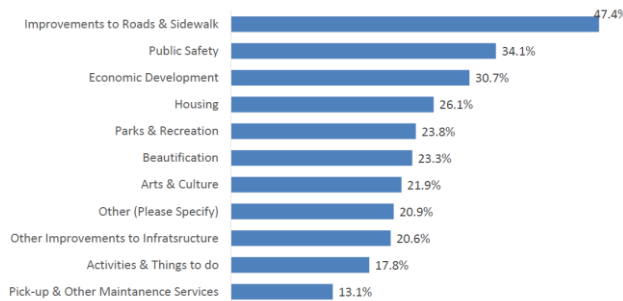


WSU Faculty



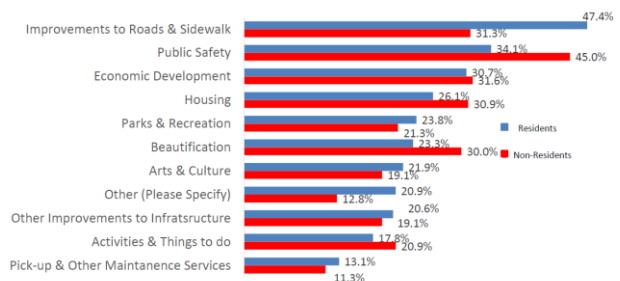
Spanish Dialogue Session @ CCEL

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



1085 people responded with 3034 answers

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



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

Improvements to Roads & Sidewalks

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

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

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

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



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

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

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

Public Safety

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

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

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

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



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

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

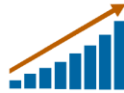
*See Community Safety

Economic Development

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

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

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



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

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

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

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

Housing

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

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

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

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



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

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

Parks & Recreation

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

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

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

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



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

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

Arts & Culture

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

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

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

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

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



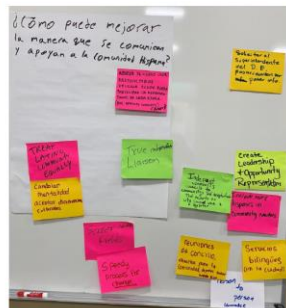
"I think we should highlight and support people and organizations that are doing things to make Ogden better such as Nurture The Creative Mind. The main things that stuck out to me about Ogden are The Ogden Arts Festival, Spooktacular, the Imagine Project & Harvest Moon. Three of those things were done by Nurture The Creative Mind."

"The more arts, cultural, and educational opportunities we provide, I believe will attract people who will want to continue the small town artsy/outdoor community I love here."

Demographics (Continued)

Hispanic/Latino Community Outreach

- 195 Survey Respondents identified as Hispanic or Latino (~18% of question respondents)
- To ensure representation from this community, we facilitated a Spanish dialogue session with 25 participants, met with a group of Latino Church Pastors to gain additional perspective, and created an online survey format solely in Spanish.



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

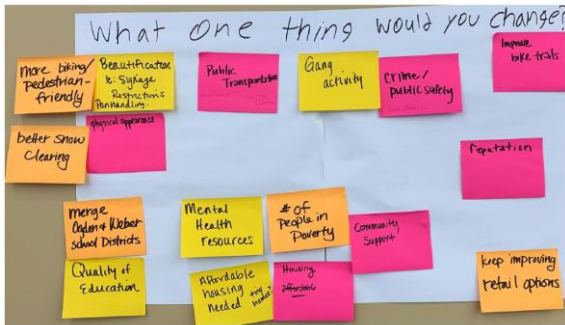
The word cloud shows the frequency of words and phrases used by respondents in the "Other" option of the question. It emphasizes again the importance to the community of public education, affordable housing, parks, sustainability, and air quality.



The "Other" comments aligned with the previously mentioned results of what the residents don't like about Ogden and areas where they want to focus resources.

If I were King/Queen For a Day

Ogden-Weber Tech College



If I were King/Queen For a Day



Open Town Hall

Good Company Theatre

Citizen Outreach - Ogden's Housing Fact Finding Sessions



Press Release

For Immediate Release:
August 23, 2019
Office of the Ogden City Council

City Council to discuss and explore housing options through fact finding series; residents encouraged to participate

Over the course of the next month, the Ogden City Council will host a four-part fact finding series to further explore housing issues and how these relate to Ogden. Residents are encouraged to attend to learn more about the intricacies of housing and to provide input.

Each session will begin at 7 pm inside the City Council Chambers on the third floor of the Municipal Building, located at 2549 Washington Boulevard, as outlined below:

<i>Housing Fact Finding Series</i>
September 3 – Introduction, housing trends, options, and current efforts and programs
September 10 – Ogden's current housing situation, including: data points, studies and reports
September 24 – Exploring suggestions from constituents and other practices from other communities
October 1 – Where do we go from here? Discussion of possible next steps.

"It is critical that we have these discussions as housing is a basic need for every resident in our community," Council Chair Ben Nadolski said. "We hope to learn as much as we can about this extremely complex issue and to hear the experiences of residents to ensure we are fully informed moving forward. We encourage residents to attend these sessions to have their voices heard."

Additional information on the topics for each session is available on the Council's website:

- OgdenCity.com/HousingSeries

Housing Fact Finding Series Invitation

Who: City residents are invited to comment on the housing issues in Ogden

When: 7pm on Tuesday September 7, 10, 24, and October 1, 2019

Where: Ogden City Council Chambers
2549 Washington Boulevard, Third Floor (Suite 340)
Ogden, UT 84401

###

2549 Washington Blvd. | Suite 320 | Ogden, UT 84401 | (801) 629-8153 | council.ogdencity.com



CITYNEWS



Public Input Requested for Ogden City Consolidated Plan

Ogden City is asking for public input in order to compile the Five-Year Consolidated Plan for July 1, 2020 – June 30, 2025 (ConPlan).

[Read on...](#)



Ogden City Business Development COVID-19 Announcement

Ogden City is committed to responding to coronavirus (COVID-19) and its related economic impacts

[Read on...](#)



City Programs and Facilities Update

In order to proactively slow the spread of the Coronavirus, Ogden City is taking necessary precautions including closing certain buildings and modifying daily operations as necessary.

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Home

Posted on: March 24, 2020

Public Input Requested for Ogden City Consolidated Plan

Ogden City is asking for public input in order to compile the Five-Year Consolidated Plan for July 1, 2020 – June 30, 2025 (ConPlan). This plan helps to identify and prioritize housing, community development, and economic development needs and strategies. The plan is submitted to the U.S. Department of Housing and Urban Development (HUD) as part of the funding process for Community Development Block Grant and Home Investment Partnerships Grants. If awarded, those grants will be used to provide better housing and living environments within local neighborhoods and expand economic opportunities in the City.



To Get Involved:

The draft ConPlan is available for review and feedback from March 23 through April 21. Send comments to fairhousing@ogdencity.com. Comments may also be sent by mail. (Ogden City Community Development, 2549 Washington Blvd, #120, Ogden, UT 84401)

The April 21, 2020 4 p.m. City Council work session can be viewed by Zoom Meeting, check the website for details. At this work session, City Council will discuss finalizing the ConPlan, NRSA, AI, Annual Action Plan FY21, and Annual Action Plan FY20 Amendment #2. Residents can also participate in the public hearing to adopt the ConPlan, NRSA, AI, Annual Action Plan FY21, and Annual Action Plan FY20 Amendment #2, tentatively scheduled for May 12, at 6 p.m. by Zoom Meeting, check the website for details. In addition, the public can submit comments by leaving a message on a new public comment line, 801-629-8158, or by completing a Public Comment Submission Form at ogdencity.com/publicinput.

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