



Consolidated Annual Performance and Evaluation Report (CAPER)



Community Development | Program Year July 1, 2014 thru June 30, 2015 | October 28, 2015

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

EXECUTIVE SUMMARY

Ogden City's Consolidated Annual Performance and Evaluation Report (CAPER) covers progress in carrying out the City's Fiscal Year 2015 Annual Action Plan for the use of HUD's Program Year 2014. Ogden City is an entitlement city and is eligible to receive Community Development Block Grant (CDBG) and Home Investments Partnerships Grant (HOME) funds on an annual basis. In addition, in FY 2015 the City received approval for a \$3,340,000 Section 108 Loan from HUD. This CAPER covers funding from the U.S. Department of Housing and Urban Development (HUD) used in the City's fiscal year July 1, 2014 – June 30, 2015. The FY 2015 Action Plan is the fifth and final Annual Action Plan for the Five Year Consolidated Plan 2010-2015.

Ogden City expended \$1,714,621 in CDBG, \$505,822 HOME and \$2,871,967 of HUD Section 108 loan funds for a total of \$5,092,410 in HUD funds. All funds were used to meet the priority housing and non-housing community development needs identified in the Consolidated Plan and Annual Action Plan for Fiscal Year 2015 as amended. The City met the annual timeliness target for expenditures of CDBG funds as set by HUD for May 1, 2015.

ASSESSMENT OF THE GOALS AND OBJECTIVES

During the fiscal year July 1, 2014 through June 30, 2015 (FY2015) Ogden City undertook developing a new Five Year Consolidated Plan (2016-2020), a review and renewal of the Neighborhood Revitalization Strategy Area (NRSA) and Analysis of Impediments to Fair Housing Choice (AI). CDBG, Section 108 Loan and HOME funds were used to address the priorities, needs and goals identified in the Consolidated Plan. The Annual Action Plan FY 2015 was approved by City Council on May 7, 2014. The Annual Action Plan FY2015 was amended December 9, 2014 to combine carryover funds from the previous fiscal year and adjust program income estimates with the current program year funds and to allocate those funds.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Budget Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
East Central Revitalization Program	Decent Affordable housing	CDBG \$103,813 / HOME \$175,834 / Local Funds	Homeowner housing rehabilitated	Number of housing units rehabilitated	60	55	92%	12	11	92%
Rental Rehabilitation Loan Program	Decent Affordable housing	CDBG \$90,000	Rental Housing Rehabilitated	Number of rental housing units rehabilitated	12	0	0%	4	0	0%
Emergency Home Repair	Decent Affordable housing	CDBG \$40,000	Improved housing safety conditions	Number of housing units rehabilitated	25	37	148%	8	3	37%
Own In Ogden	Decent Affordable housing	HOME \$300,000 / Local \$15,000	Direct Financial Assistance to Homebuyers	Households assisted	250	249	99%	50	51	102%
Infill Housing	Decent Affordable housing	CDBG \$870,268	New Housing Units Added	Number of housing units added	12	16	133%	4	4	100%
Community Housing Development Organization	Decent Affordable Housing	HOME \$114,461	New Housing Projects completed	Number of Projects completed	3	3	100%	1	1	100%
Public Improvements	Create a Suitable Living Environment	CDBG \$299,161	Completed infrastructure Improvements	Number of Projects Completed	3	2	67%	1	0	0%
Code Enforcement	Create a Suitable Living Environment	CDBG \$150,000	Improved health and safety of neighborhood	Number of Code correction activities	1000	2,0345	2,035%	200	4,012	2,006%

Goal	Category	Budget Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Demolition Loan Program	Create a Suitable Living Environment	CDBG \$12,000	Improved health and safety of neighborhood	Number of unsafe structures demolished	2	1	50%	0%	0%	0%
Business Information Center	Expand Economic Opportunity	CDBG \$55,000	Public Service / Business Development	Number of persons assisted	2,500	2,087	83%	500	329	66%
Small Business Loan Program	Expand Economic Opportunity	CDBG \$450,000	Direct financial assistance to business.	Number of Full-Time Equivalent (FTE) Jobs	40	120	300%	8	17.25	216%
Central Business District	Expand Economic Opportunity	CDBG \$200,000	Direct financial assistance to business.	Number of Projects completed	2	3	150%	0	1	100%
Ogden Business Exchange	Expand Economic Opportunity	CDBG \$433,408 Section 108 Loan \$3,340,000	Development under-utilized commercial properties	Number of jobs created	100	0	0%	0	0	0

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

DECENT AFFORDABLE HOUSING GOALS:

1. Complete the rehabilitation of 12 single-family affordable housing units in the East Central.
2. Fund eight emergency home repairs loans for low income households to make urgent repairs to single-family housing units.
3. Help fifty low to moderate income households qualify to purchase a home by providing down payment assistance.
4. Encourage successful homeownership experiences for fifty homebuyers through education.
5. Transform four vacant lots or substandard housing units to quality, decent, affordable housing units every other year.
6. Assist a Community Housing and Development Organization (CHDO) with the completion of one housing project every other year, which develops housing units for low to moderate income households in the NRSA.

HOMELESSNESS PREVENTION GOALS:

1. Support the Weber County Homeless Charitable Trust in awarding grants to nonprofit homeless providers.
2. Participate in the Weber County Homeless Coordinating Council to coordinate resources among homeless service providers in Weber County.

CREATE SUITABLE LIVING ENVIRONMENT GOALS:

1. Improve the physical appearance and safety of 200 homes through code enforcement activity.
2. Improve neighborhood safety and aesthetics by completing one public improvement project every other year.

EXPAND ECONOMIC OPPORTUNITIES GOALS:

1. Provide funding to small businesses to create the equivalent of eight full-time jobs.
2. Provide business counseling to five hundred business owners/potential owners.

3. Stimulate business growth, economic expansion and job creation through a wide range of projects (including the city's development of underutilized commercial property, or through financial assistance to for-profit businesses to eliminate blight or to create or retain jobs). CDBG funds may be used to build lending capacity for targeted projects within the Central Business District.
4. Remove slum and blight and assist low- to moderate-income business owners by developing commercial and light manufacturing space in the Trackline EDA.

CR-10 - Racial and Ethnic composition of families assisted

**Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)**

	CDBG	HOME
White	359	63
Black or African American	3	1
Asian	3	0
American Indian or American Native	3	0
Native Hawaiian or Other Pacific Islander	2	0
Total	370	64
Hispanic	42	17
Not Hispanic	328	47

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The activities carried out in FY2015 utilizing CDBG and HOME funds were consistent with the objectives of the Consolidated Plan Strategy. Funds were used to provide housing and non-housing programs. The City's overall ConPlan housing goals are to promote and strengthen the stability, development, revitalization and preservation of Ogden neighborhoods. There are several housing objectives that contribute to helping achieve this goal including: increasing homeownership opportunities of low-income and moderate income households; rehabilitation of substandard, single family homes; and construction of new housing. The City's overall business development goals are to stimulate business growth and economic expansion. Consolidated Plan objectives that contribute to economic development include: loans to for-profit businesses that create local jobs, slum and blight removal of deteriorated properties, and development of underused commercial properties.

CDBG Activities assisted three hundred and seventy (370) persons.

Housing: CDBG-funded eight (8) Housing activities, which included: three (3) households assisted for emergency home repairs (2 white and 1 other); one (1) white household purchasing an East Central

rehabilitated home; Infill housing activities assisted four (4) Oak Den Bungalows (3 white households and 1 American Indian); and one of the 8 households assisted are Hispanic.

Non-Housing: 362 persons/households received CDBG non-housing assistance: 329 persons were assisted at the Business Information Center (BIC) and thirty-two (32) people obtained jobs thru CDBG assistance to small businesses and (1) one micro-enterprise business received CDBG assistance. Of those assisted 353 are White, two are Black/African Americans, 3 are Asian, 2 are Hawaiian/Pacific Islander, and 41 of the 362 reporting are Hispanic.

HOME Activities assisted sixty four (64) households.

The HOME assisted activities included: 50 down payment assistance loans (49 white households and one Black/African American); four households purchased a new home through HOME- and CHDO-funded Lincoln Cottages Infill project (4 white households, one of which is Hispanic) and ten households purchased a newly rehabilitated home from the City through the East Central Revitalization Program (ten white households, one of which is Hispanic).

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	Entitlement + Program Income	\$3,030,756	\$1,714,621
HOME	Entitlement + Program Income	\$745,347	\$505,822
Other	HUD Section 108 Loan Guarantee	\$3,340,000	\$2,871,967

Table 3 - Resources Made Available

Narrative

CDBG

Ogden City undertook several programs in the 2014-15 program year which were identified as priorities in the Five Year Consolidated Plan 2010-2015 and Annual Action Plan FY2015. The city successfully administered programs under the CDBG program (including acquisition of real property, public services, new housing construction, affordable housing, business development and an economic development projects). The City received Program Income in the amount of \$486,504 and expended \$486,504 toward eligible projects. In addition, the city undertook a HUD Section 108 CDBG Loan Guarantee funded project for the purpose of slum and blight removal and job creation. The total amount of CDBG funds and CDBG HUD Section 108 Loans funds expended (to include administration costs) was \$4,586,588.

HOME

Ogden City undertook several programs in the 2014-15 program year which were identified as priorities in the Five Year Consolidated Plan 2010-2015 and Annual Action Plan FY2015. The city successfully

administered programs under the HOME program (including housing rehabilitation, new construction of housing, and down payment assistance for homebuyers). HOME realized program income in the amount of \$228,774 and expended \$228,774 of program income towards eligible projects. The total amount of HOME funds expended toward eligible projects was \$505,822.

The CAPER provides a summary of the federal funds made available for furthering the objectives of the 2011-2015 Consolidated Plan. For each of the two formula grant programs (CDBG and HOME) the CAPER identifies the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Maps and census tract information were also included in describing the geographic distribution and location of investment.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CDBG STRATEGY AREA	7	8	The following services were provided: Code Enforcement
CENTRAL BUSINESS DISTRICT	32	8	The following services were provided: Small business loan, Central Business District Revitalization
EAST CENTRAL REVITALIZATION AREA	43	48	The following services were provided: housing rehabilitation, Infill new housing construction.
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	81	79	Housing Rehab, Down payment assistance, Code Enforcement, Sm bus loans, Central Bus District revital
OGDEN CITY-WIDE	6	1	Emergency Home Repair, Demolition and Rental Rehab loan programs.
OWN IN OGDEN TARGET AREA	11	10	The following services were provided: Down payment assistance.
TRACKLINE EDA		56	The following services were provided: Ogden Business Exchange Project

Table 4 – Identify the geographic distribution and location of investments

Narrative

CDBG and HOME programs are targeted to geographic areas determined during the Five Year Consolidated Plan 2010-2015 (ConPlan) planning process. The Community Development Division and Citizen Advisory Committee (appointed by Ogden City Mayor and confirmed by Ogden City Council) provided recommendations for geographic targeting of the City's housing, community development, economic development and job creation efforts, which were adopted in the ConPlan. In March 2014, the

Citizen Advisory Committee completed its review of the proposed Annual Action Plan 2014-2015. The findings included a recommendation that Ogden City continue to focus and leverage its resources in geographically targeted areas as defined in the Five Year Consolidated Plan:

CDBG Target Area: Census Tracts with at least 51% of households below 80% Area Median Income (AMI) 2002.01, 2002.02, 2003, 2004, 2005, 2008, 2013, 2016 and 2017; and Census Tracts with at 51% of households below 50% AMI 2008, 2009, 2011, 2012, 2018 and 2019. Code Enforcement was funded in the CDBG Target Area to support the City's revitalization efforts.

Central Business District: Within Census Tract 2011 and within the NRSA – 20th Street to 27th Street and Wall Avenue to Adams Avenue. The Central Business District Revitalization program provides job creation and slum and blight removal opportunities.

East Central Revitalization Program area: Ogden River to 30th Street and Washington Boulevard to Harrison Boulevard (parts of Census Tracts 2009, 2008, 2011 and 2013); also located in the NRSA. The City is targeting Infill housing, Housing rehabilitation and public improvement efforts to the NRSA.

Neighborhood Revitalization Strategy Area (NRSA): Census Tracts 2008, 2009, 2011, 2012 and 2013. FFIEC 2014 Data estimates that 33% of the population is in poverty and HUD 2013 Census Tract data estimates that 76% of the NRSA population is LMI. Two Racially Concentrated Areas of Poverty (RCAP) are identified in the NRSA. The NRSA is a plan developed to reverse the trends that created these disadvantaged areas and to take steps to increase opportunity for those living within the area. Seventy-nine percent (79%) of HUD funding were targeted in the NRSA.

Own In Ogden Target Area: The area encompasses the NRSA and extends to include the neighboring census tracts to encompass all of central Ogden (including census tracts 2018, 2017 and including partial census tracts 2004 and 2005).

Trackline EDA – The Ogden Business Exchange project is a HUD Section 108 Loan Guarantee project to bring over 100 jobs to Ogden's distressed West Ogden community. Census Tract 2019 has an estimated 89.7% per LMI population and US Census data shows 33.8% of households are below poverty.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

During the program year 2014-15, federal funds leveraged a variety of available resources: City general funds, HUD Section 108 Loan Guarantee Funds, RDA funds, Low-Income Tax Credits, Ogden City Community Development's private line of credit, and Utah Non-Profit Housing Corporation's private line of credit and private funding sources. CDBG and HOME entitlement funds allow for Ogden City to reach further into the community through rehabilitation of affordable housing units, new housing construction, job creation activities, economic development, down payment assistance, code enforcement and assistance to businesses at the Business Information Center. CDBG and HOME Funds are vital in reaching our residents in need and in the revitalization of Ogden City's distressed communities.

Ogden City's East Central Revitalization Program leveraged \$309,806 of HUD Funds with over \$986,000 from a private line of credit to complete the rehabilitation of eleven single-family housing units. During the program year, the City's Infill housing program utilized \$173,876 of CDBG and leveraged those funds with over \$502,000 in Private funding to complete eight newly constructed homes in the NRSA.

The Small Business Loan Program and Central Business District Programs' CDBG funds combined with private, state, and local funds, assist Ogden City in economic development activities including small business financing, job creation, and infrastructure improvements. The ability to leverage federal funding allows the City to assist and bolster projects, which are otherwise infeasible.

CDBG funds used for the Ogden Business Exchange project have leveraged additional public and private funds and will generate project revenue. Leveraged public funds include a HUD Section 108 Loan Guarantee, an EDA Public Works Grant, and Ogden City General Funds. Ogden City also anticipates securing a loan from the Wasatch Brownfields Coalition, which administers an EPA-backed Revolving Loan Fund. The leveraged public funds have attracted a developer, who will be making a significant private investment in the project. Finally, the leveraged funds will allow the project to generate revenue through and sale proceeds and tax increment.

The Trackline project CDBG funds leveraged the following funds:

\$ 1,630,000	City Funds
\$ 2,180,000	EDA Public Works Grant
\$ 3,340,000	HUD Section 108 Loan Guarantee
\$ 400,000	Wasatch Brownfields Coalition Loan (anticipated)

Ogden City obtained a 100% waiver of HOME Match requirements from HUD during the program year.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	228,774	228,774	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0

Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	3	3	0			
Dollar Amount	21,897	21,897	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition			
Parcels Acquired	3	167,343	
Businesses Displaced	0	0	
Nonprofit Organizations Displaced	0	0	
Households Temporarily Relocated, not Displaced	0	0	

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	69	72
Number of Special-Needs households to be provided affordable housing units	0	0
Total	69	72

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	4	8
Number of households supported through Rehab of Existing Units	20	14
Number of households supported through Acquisition of Existing Units	45	50
Total	69	72

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Consistent with the goals of the Consolidated Plan and Annual Action Plan, the city offered affordable housing options to eligible households:

Production of new Units - Number of Households Served: 8

The Infill Housing Program's goal of four newly constructed and sold housing units was met; and Community Housing and Development Organization (CHDO) program's goal of completing the construction and sale of four new housing units was met.

Rehab of Existing Units - Number of Households Served: 14

The East Central Revitalization Program completed the rehabilitation of eleven single-family housing units, meeting the goal by 92% for the year. The Emergency Home Repair Program had a goal of completing eight emergency home repairs and completed three for the year. Staff time and resources were diverted from the program to developing a new Five Year Consolidated Plan, NRSA and Analysis of Impediments to Fair Housing Choice. The City did not meet the goal to rehabilitate four rental housing units. Instead it diverted resources to owner-occupied housing rehabilitation.

Acquisition of Existing Units - Number of Households Served: 50

The Own In Ogden program provided down payment assistance to fifty eligible households, meeting its goal of the year.

Improve the Safety and Appearance of Neighborhoods

Code enforcement exceeded its goals in addressing citizen complaints regarding substandard conditions and poor property maintenance in the community. Planning for Target Area Public Improvement projects are underway and expected to be completed in the next program year.

Business Development and Job Creation - Number of FTE Jobs Created 21.25 and Number of businesses assisted 6

The Small Business Loan Program assisted one micro-enterprise in expanding its business in the NRSA and assisted three businesses in opening and/or expanding in Ogden. Over 17 Full-Time Equivalent (FTE) jobs were created. The Central Business District Revitalization Program exceeded its goal by assisting two businesses; and reported four FTE jobs were created. The Ogden Business Exchange Project is underway and on target for job creation in 2017.

Discuss how these outcomes will impact future annual action plans.

As decreasing HUD formula grants are realized, the city has less funding available to assist low-to-mod income persons. Efforts have been made to improve project selection and streamlining programs and

the overall grant management and delivery process of the City's programs. The City will actively seek and apply for new sources of funding.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	3	0
Low-income	7	48
Moderate-income	0	6
Total	10	59

Table 13 – Number of Persons Served

Narrative Information

Persons receiving CDBG assistance included: three (3) at Extremely low incomes with incomes below 30% AMI, seven (7) persons between 30% and 80% AMI and two (2) households above 80% AMI. All HOME beneficiaries were LMI with incomes between 30% and 80% AMI.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Weber County recently implemented the Service Prioritization Decision Assistance Tool (SPDAT). This evidence based tool allows homeless service providers to prioritize those that are most at risk of dying on the streets due to their homelessness. The SPDAT allows homeless service providers to place homeless households in the housing program that best fits their needs and is based on information collected during an initial assessment. The tool allows Weber County to better serve those that are most vulnerable.

As part of the outreach efforts to reduce and end homelessness, the Weber Housing Authority implemented a Street Outreach Program. This program provides basic case management and supplies to homeless households that do not access resources through traditional outreach services. The Street Outreach worker canvases homeless camps, abandoned buildings and places not meant for human habitation in an effort to connect households to homeless services. Previously, homeless services targeted only individuals and families that were staying at the shelter.

Weber County is also participating in the Zero 2016 Campaign. This campaign is a movement of communities working to end veteran homelessness by 2015 and to end chronic homelessness by 2016. The campaign “supports participants in optimizing local resources, tracking progress against monthly housing goals, and accelerates the spread of proven strategies.”

Addressing the emergency shelter and transitional housing needs of homeless persons

In June 2015, Ogden's new homeless shelter, Lantern House, opened its doors. The new Lantern House occupies five acres of land. The 34,000-square-foot Lantern House has 14 family rooms, each with its own bathroom. The new facility accommodates 300 individual beds, 30 overflow beds, a kitchen, cafeteria, playground, donation room, warehouse and administrative offices. The new homeless shelter has an in-house medical and dental clinics. The in-house medical clinic will provide services for people who are intoxicated or having a medical crisis to help avoid emergency room or jail visits.

Youth Futures, a non-profit, in Ogden opened the first youth residential support shelter in Utah. Fifteen beds are available for youths between 12 and 17 years to stay up to 20 days. “Our goal is to provide unaccompanied, runaway and homeless youth with a safe and nurturing environment where they can develop the needed skills to become active, healthy, successful members of our community,” said Mitchell, who is president of Youth Futures. “Because shelter care is currently unavailable to youth in Utah, it is essential that we begin providing this needed service.”

The Ogden Housing Authority administers 26 Shelter Plus Care vouchers for chronically homeless, disabled households. Individuals and families hold the lease in their name and units are scattered throughout Ogden City. The Weber Housing Authority provides 29 Supportive Housing Vouchers to chronically, homeless disabled households. The Weber Housing Authority holds the lease for these scattered site units. Both programs provide rental assistance linked with case management services and serve Weber County's most vulnerable homeless persons. With the implementation of the SPDAT, both PHA's are better able to target those households that are most in need of housing services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Weber Housing Authority and the Ogden Housing Authority provide self-sufficiency classes to homeless program participants in an effort to avoid future episodes of homelessness. Program participants are high barrier and are not accustom to traditional housing requirements. The class topics cover a variety of topics including, household cleanliness, emergency preparedness, healthy eating and lease compliance. Case managers also assist participants in creating an Individual Service Plan. By providing an additional level of support to participants, it is expected that future episodes of homelessness will be avoided.

The use of the SPDAT also provides homeless service providers a means of tracking stability and intervening before a crisis situation occurs. Ogden City staff attended SPDAT training provided by Utah Department of Workforce Services.

The Weber Housing Authority received emergency rental assistance funds from the Emergency Food and Shelter Program (EFSP) and was able to assist 26 households avoid eviction. The program requires that households participate in a budgeting class with a partnering agency. It is hopeful that the education coupled with the rental assistance will assist households in maintaining their housing.

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

Weber County has also implemented a Coordinated Assessment system in Weber County. Coordinated Assessment allows all homeless households the opportunity to access homeless resources. Homeless

households are staffed and assisted through the homeless system. The Coordinated Assessment process brings all community partners to the table and aids in an effort to support the homeless household as they transition from homelessness. The Coordinated Assessment system also allows service providers to strategize the most effective and efficient way to assist each homeless household.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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 871 Housing Choice Vouchers, 56 HUD-VASH Vouchers, 25 Shelter Plus Care Vouchers, and funding for 6 HOPWA clients. In addition, OHA administers 174 Moderate Rehabilitation units owned by private owners. These programs are intricate in playing a vital role within Ogden City that serve low income families in need of affordable, decent and safe housing.

Although the OHA strives for 100% utilization of all housing programs administered there continues to be a shortfall of housing assistance in Ogden City. OHA served over 1,800 households during the period July 1, 2014 to June 30, 2015, which includes over 1,700 children, there continues to be a strong need for the services offered by the housing authority. There continues to be more than 1,000 families on the waiting list.

In addition, a recent study shows a number of renters with severe housing problems and severe housing cost burdens within Ogden City. At the time of the study there were 3,375 renters with severe housing problems and 2,650 renters with severe cost burdens within Ogden City. Severe housing problems are defined as any one of the following: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 person per room, or cost burden greater than 50%. Severe cost burdens is defined as housing cost that is greater than 50% of income. In addition, the report indicates that 5,500 renter households within Weber County, in which Ogden City is part of, make less than 30 percent of the Area Medium Income. The majority of these households are living in the old, deteriorating rental inventory of Ogden. Regional Analysis of Impediments to Fair Housing Choice, Weber County, May 2014 – pages 48-49

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

The Housing Authority has a Resident Advisory Board (RAB) that meets regularly. The RAB is comprised of clients/tenants served by the agency. The purpose of a RAB is to act in an advisory capacity to the OHA's annual plan, Public Housing capital improvements, and encouraged to 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 computing, 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.

Actions taken to provide assistance to troubled PHAs

The Ogden Housing Authority is not a troubled PHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

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 works with local lending agencies to increase the supply of low- and moderate-income lending institutions. The city has developed partnerships with local lending institutions.

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 and has recently completed an evaluation of its mixed-use zoning. A zoning ordinance has been passed which expands the use of mixed use zoning to increase the supply of affordable housing in the city. Another ordinance was passed that added 60 acres in the east central neighborhood that can take advantage of accessory dwelling units as a housing option in single family owner occupied homes. This provides additional housing options to the community in homes that are traditionally designed for a single family. 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. The city of Ogden does not have any growth limitations nor any tax policies affecting land use.

Through its collaborative meetings with housing officials, developers, and agencies, the City will work to identify and develop mechanisms to eliminate existing and newly developing barriers to affordable housing.

The City will continue to use its entitlement funding to partner with for profit and nonprofit developers through public/private partnerships to generate safe and decent housing in mixed income communities.

The Quality Neighborhoods program is a strategy focusing on supporting vibrant neighborhoods and creating a more livable Ogden and offers a strategic approach to the needs of residents and communities of inner-city, East Central, Ogden. The Quality Neighborhoods initiative has several objectives: shape housing policy and set a new direction for housing development in Ogden; strengthen neighborhood revitalization and develop a planning framework to guide community investment decisions; acknowledge the inter-dependence of local government with other public and private agencies, and non-profits and establish a collaborative relationship that leverages planning and investment choices to strengthen housing in Ogden's East Central. The anticipated outcomes of Quality Neighborhoods initiative are: targeted policies and strategies to focus the City's role in housing and neighborhood investment; development of a tool box of effective programs based on local successes

and national practices; partner with local organizations to leverage resources and achieve collective impact; and pilot projects and programs to harness existing momentum and achieve noticeable results.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Ogden City supports non-profit agencies, the local housing authority, homeless providers, and special needs groups in their goal to meet the underserved persons of the community. The City, when called upon, provides technical assistance to providers in their pursuit of other federal, state, or private funding sources. The primary obstacle to meeting the needs of the underserved populations continues to be availability of funds. Organizations serving the underserved population continue to experience significant reductions in funding from both governmental and private sources. This challenge is beyond the capacity of the local jurisdiction to satisfactorily address. Where practical the City has strongly encouraged organizations to consider collaborating in the provision of services to low-income residents in an effort to improve efficiency, strengthen capacity, and best meet the needs of the underserved.

During the program year, the City worked toward meeting the needs of the underserved by:

- City staff served on the Ogden Weber Community Action Partnership (OWCAP) Board of Directors.
- Partnered with Ogden School District and participated in the Next Generation Kids – anti-poverty program.
- City staff served on the Ogden Housing Authority Board of Directors.
- Ogden City supports Weber County Charitable Trust Committee and staff serves on its board.
- City staff met with Ogden Housing Authority's Resident Advisory Board (low-income, public housing residents) to receive input during the ConPlan planning process and to inform them of services available by Ogden City.
- Facilitated the creation of jobs in the NRSA.
- Collaborated with Weber Human Services Aging Division staff to provide services to Ogden City's low income households and discussed how to reach and serve seniors on a fixed income.
- City staff attended refugee orientation meetings for community service providers to offer support to Catholic Community Services, in their efforts to relocate refugees in Ogden in 2016.
- Collaborated with local banks to provide programs that loan funds to individuals often denied loans.
- Collaborated with Cottages of Hope a non-profit that provides ongoing support to households until financial stability is achieved.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The Community Development Division continued to implement Lead-Based Paint (LBP) regulations. Efforts to evaluate and reduce lead-based paint hazards in all of its CDBG and HOME funded rehabilitation projects include implementation of LBP procedures, inspections, testing and checklists to

ensure compliance.

Own in Ogden program guidelines require that homes meet a standard of habitability, with no lead-based paint, chipping, peeling paint, safety hazards or major structural issues. Prior to program acceptance an inspection determines the condition of both interior and exterior painted surfaces. Defective paint issues are to be corrected using HUD safe work practices that require the services of a licensed lead-based paint contractor, prior to receiving Own In Ogden down payment assistance. Beneficiaries receiving homebuyer down payment assistance and Emergency Home Repair assistance are provided information and outreach on the dangers of lead-based paint.

Two contractors hired to rehabilitate the City's HOME funded housing rehab projects in the East Central neighborhood (ACA and homestead projects) are certified Lead Abatement Supervisors. A City housing rehabilitation Project Coordinator is also certified as a Lead Abatement Supervisor and one City housing staff member is a certified lead inspector/risk assessors and conduct visual risk assessments and clearance tests on all applicable projects. The rehabilitation specialists continued to place an emphasis on lead safe work practices.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Most activities undertaken by Ogden City with CDBG and HOME funds are efforts to reduce persons in poverty and improve the quality of life for Ogden residents; either directly or indirectly. A Neighborhood Revitalization Strategy Area (NRSA) was adopted in 2010, targeting federal funds to distressed residential neighborhoods. Programs that directly influence the poverty level are economic development programs through job creation in the NRSA.

Projects that indirectly affect poverty include those that upgrade the community and provide safe, decent affordable housing. The Emergency Home Repair Program assists low-income households with health and safety housing issues. Without a CDBG-funded emergency home repair loan, these homeowners would have been at risk of living in sub-standard conditions or of homelessness. In program year, the City provided CDBG funding to support the following programs to maintain or increase the job applicants' level of self-sufficiency and escape poverty: Small Business Loan Program, Central Business District Revitalization Program and HUD Section 108 funded Ogden Business Exchange Project.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Ogden City is the lead agency. Ogden City's Community Development Division is responsible for administration of the City's federal grant programs, as well as, the City's housing programs and the development and implementation of the City's Five Year Consolidated Plan 2010-2015. The Community Development Division has developed the Quality Neighborhood Plan that will encompass programs and projects to direct ConPlan resources.

Ogden City does not have subrecipients.

The Community Development Division (Com Dev) administers HOME, CDBG, EDI Program Income and SPG Program Income grant activities for the city. Com Dev Staff supports services to Ogden's homeless population through participation in and support of the Weber County Homeless Charitable Trust Committee and Weber County Homeless Coordinating Council (WCHCC). More than a dozen local organizations participation in the WCHCC and its meetings provide a forum to share information and arrive at solutions to the community's issues dealing with housing for Ogden's homeless individuals and families.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

City staff participates in a local Coalition of Resources (COR), which has created a strong network of community partnerships. The Coalition of Resources is a monthly meeting of local service providers, non-profit organizations and government agencies. The goal of COR is to bring together service providers to efficiently and effectively collaborate and communicate to meet the needs of the Ogden area community.

The City, both in its planning and its execution of community development programs and activities, is continually working with other City departments, organizations, outside agencies and institutions in order to effectively carry out its mission. The City worked with Utah Non-Profit Housing Corporation (UNPHC), its CHDO, and Habitat for Humanity on affordable housing production and other issues during the program year. ConPlan outreach included consulting with Ogden School District, Weber State University, OWATC, United Way, Weber Human Services, Latinos United Promoting Education and Civic engagement (LUPEC), Rotary Club, The Breakfast Exchange (local business owners), local church organizations, HUD, Ogden and Weber Housing Authorities, Cottages of Hope and Chamber of Commerce. The City coordinated planning activities for transportation and infrastructure projects with many different local, regional, state and federal agencies, including: Utah Department of Transportation, Council of Governments, Wasatch Front Regional Council, Weber County Planning Commission, and HUD's Environmental Review Specialists.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

- Co-hosted a Fair Housing clinic in Ogden.
- Outreach and educate to neighborhood groups
- Published Fair Housing informational / outreach materials in the city's water bill
- Mayoral proclamation for April as Fair Housing Month
- Outreach and educate community service providers regarding the Fair Housing Act
- City staff attended Fair Housing training to better understand the Fair Housing Act and then effectively advocate for FH rights.

- City staff attends the Fair Housing Forum to network with organizations that advocate for Fair Housing rights.
- Distributed a Fair Housing DVD produced in Spanish to assist Spanish-speaking residents about their Fair Housing rights.
- Co-hosted a meeting to organize a Regional Analysis of Impediments to Fair Housing Choice.
- Provide Fair Housing information at the Family Center in Ogden, with a Spanish translator to provide the information in Spanish.
- Gathered and analyzed data, outreached to community groups and developed a strategy and a new Analysis of Impediments to Fair Housing Choice.

CR-40 - Monitoring 91.220 and 91.230

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

The City's monitoring process is oriented towards ensuring CDBG and HOME program compliance and promoting timely implementation of projects. The Community Development Division (Com Dev) monitors City activities using HUD CDBG and HOME grant funds. The Grants Administrator works closely with City staff to manage CDBG and HOME funded Projects and to ensure the goals and objectives of the HUD programs are adhered to, National Objectives are being met and to ensure timeliness in spending and reporting. Monitoring activities included determining: activities allowed or disallowed; allowable costs (costs paid are reasonable and necessary for operation and administration of contract agreements); adequate underwriting, period of availability of funds (time period authorized for funds to be expended); reporting requirements are being met; and any special provisions.

The monitoring process includes utilization of checklists, program guidelines, Policy and Procedures, and site visits by Project Coordinators. Checklists and Policies and Procedures are used to establish responsibilities and performance expectations and to ensure consistent program compliance. Site visits help to ensure accountability, compliance, and adequate progress for activities funded with HOME and/or CDBG funds.

Housing activities were also monitored by a Community Development Division, International Code Council (ICC) certified Residential Building Inspector, and where appropriate, the City's Building Inspectors. This allowed for multiple levels of oversight of various federally funded activities to ensure compliance with all local, state, and federal requirements.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The availability of the CAPER for the program year was advertised in the Standard Examiner October 2, 2015. Public notices were also posted on the City's and Utah State website and at the City Recorder's Office. Hard copies of the draft CAPER were available at the Ogden's Business Information Center, Business Development Division Offices, and Community Development Division Offices; Ogden Housing Authority office, and at the Weber County Library. The fifteen-day comment period ends on October 16, 2015.

No comments were received on the Draft CAPER.

As outlined in both the Five Year Consolidated Plan and the Annual Action Plan, Ogden City follows a public participation plan designed to solicit citizen input, while at the same time helping to inform the public of resources, emerging needs, and restrictions and limitations of available resources.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

July 1, 2014 the City begins its strategic planning process for the development of the Five Year Consolidated Plan 2016-2020.

The Community Development Division has taken a strategic approach to the needs of the residents and communities of Ogden. Data gathered from the U.S. Census Bureau, HUD and FFIEC were compiled into data sets that were used to identify areas of need in Ogden City. Several outreach meetings were held to educate community leaders, neighborhood associations and other residents interested in the future of their neighborhoods. Understanding the demographics of the City of Ogden allows the city and its partners (including citizens) to work toward a common goal with knowledge that will allow them to concentrate their efforts in a more direct manner rather than providing services that are unnecessary or contrast with the needs of the community.

As a result of strategic planning and outreach efforts the Community Development Division has worked toward a strategy to develop collaborative relationships that leverages planning and investment and includes a Tool Box of effective programs based on local successes and national best practices. By establishing a pattern of public investment that catalyzes desirable and appropriate community development needed to strengthen Ogden's neighborhoods as "neighborhoods of choice".

This initiative, called Quality Neighborhoods has the following guiding principles:

QUALITY NEIGHBORHOODS GUIDING PRINCIPLES

An active and vibrant public and private investment environment is critical to the development of Quality Neighborhoods. Accomplishing this in challenged neighborhoods involves identifying existing or potential locations of concentrated strength, removing impediments to their success, and building on them with targeted, focused investments. Successful interventions will:

1. Concentrate resources and target interventions to establish and encourage investment in the components that make up a Quality Neighborhood.
2. Focus on creating communities of choice by creating an environment of unique homes that create demand.
3. Identify and build from strength by focusing on areas in need which exhibit a higher degree of Quality Neighborhood characteristics, and by investing in historic structures and preserving and promoting architecture that contributes to the unique character and value of our heritage neighborhoods.
4. Build confidence in the market by maintaining critical momentum through appropriate velocity and scale of investments.
5. Overcome impediments to success by establishing a strong declared intent to the public that the City will take whatever roles are necessary to assure quality projects are supported.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
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[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Ogden City has no rental housing projects under the HOME or CDBG program.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.

92.351(b)

The objective of the Ogden City Affirmative Further Fair Housing Marketing (AFFHM) efforts is to attract prospective buyers, tenants, or program participants of all majority and minority groups to Ogden's housing market and to benefit from City-assisted housing programs without regards to race, color, sex, religion, national origin, handicap, or familial status. Every Consolidated Plan housing assistance program administered by Ogden City the is subject to AFFHM .

Each rental rehabilitation loan applicant is required to submit an AFFHM Plan with his or her Rental Rehabilitation loan application.

The principal goal of the AFFHM program is to have majority and minority groups participate in proportion to their representation within the total eligible population. Each project owner is required to advertise their project in such manner that will reach the targeted population required by their marketing plans.

Ogden City Community Development Division has continued to affirmatively further Fair Housing and to involve minorities and women in the HOME program. Under a Voluntary Compliance Agreement with HUD, Ogden City is developing an Effective Communications Plan and a Language Assistance Plan, and updating its Section 3 Plan. These plans will assist the City in its efforts to affirmatively further fair housing in Ogden.

City staff partnered with the Disability Law Center (DLC) to educate and assist residents with Fair Housing issues. Ogden City hosted and assisted the DLC in a Fair Housing Clinic during Cinco de Mayo celebrations at the Marshall White in Ogden's NRSA. Several English and Spanish speaking persons received free Fair Housing information at the event and a free City produced Fair Housing Spanish educational CD. In July, Ogden City and the DLC shared a booth at Farmers Market in downtown Ogden to provide residents with free information in English and Spanish on Fair Housing and on ConPlan programs. A Fair Housing webpage at the www.ogdencity.com webiste offers free on-line Fair Housing Information makes information more easily accessible to Ogden residents.

During April, Fair Housing Month, Mayor Caldwell signed a proclamation, proclaiming April as Fair

Housing month in Ogden. The City displayed Fair Housing posters in prominent locations throughout the City Municipal Building and at the Business Information Center office. City staff distributed Fair Housing posters free. A Fair Housing article ran in the April *At Your Service* newsletter that was distributed in the Ogden City water bill to over 25,000 addresses.

In addition, Fair Housing pamphlets and literature were made available in the Municipal and to the public upon request.

City staff took steps to educate citizens and stakeholders regarding Fair Housing by including FH information during ConPlan presentations. The Grants Administrator provided training to City staff members to further their knowledge of fair housing laws and issues, including making pamphlets and news articles available to staff. The Grants Administrator also includes Fair Housing information during presentation to ConPlan outreach groups (Coalition of Resources, Family Center, and Jefferson Neighborhood Watch).

During the program year, One East Central Revitalization Program contractor met the criteria as a **Section 3** business and registered at Utah State's Division of Workforce Services Section 3 Business Registry. This East Central housing rehab business is owned by a Section 3 resident.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During the reporting period, the City received program income from HOME, CDBG, EDI and SPG grant-funded projects. The City does not specifically attribute program income to individual projects. Rather, an estimated amount of program income is added to the amount of the entitlement each year, and the total available funding is then allocated to specific projects with no designation of whether it is from the entitlement or program income. As program income is received during the year it is expended before drawdowns from the entitlement.

Program income received July 1, 2014 thru June 30, 2015:

CDBG \$486,504

HOME \$202,049

HOME Recapture \$ 26,725

EDI PI \$ 3,928

SPG PI \$101,393

**Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing).
91.320(j)**

The City of Ogden in partnership with various stakeholders in the housing arena invests hundreds of thousands of dollars into the development and/or rehabilitation of affordable housing each year. In addition to the city's efforts, Low Income Housing Tax Credits have led the way in heightening investor interest in the affordable housing market. In addition, Ogden's CHDO developer has confronted the tasks of producing homeownership opportunities within the target areas. The City, however, remains challenged with finding additional funding to create affordable homeownership and rental opportunities for more residents.

Emergency Home Repair Program: A portion of Community Development Block Grant (CDBG) dollars are assist existing low income homeowners with emergency home repairs. A significant number of Ogden's homeowners have inadequate resources available for property maintenance. Consequently, the demand for housing rehabilitation, by far, exceeds the limited resources available to address the need. Very few low-income homeowners are able to qualify for private financing to take care of property repairs that are long overdue. The delayed maintenance, unfortunately, results in higher rehabilitation costs and reduces even further the number of families that can be assisted. The Emergency Home Repair Program provides low-income residents with funding that they cannot obtain from financial institutions.

East Central Revitalization Program – Asset Control Area (ACA): Ogden City and HUD have partnered to facilitate the purchase, rehabilitation and sale of distressed properties to create affordable homeownership opportunities for low and moderate-income households in the East Central Revitalization strategy area. Under the ACA program, HUD sells foreclosed homes in the designated revitalization area to the city at a discount. The homes are purchased at a discount by the City using a private line of credit. Private funds are also used to rehabilitate the homes but at times the repairs needed to restore the home to quality housing standards are so extensive that HOME or CDBG funds are used to keep the home at an affordable price. The program promotes several important objectives: increasing homeownership opportunities for low- to moderate-income households, stabilizing distressed neighborhoods, transitioning federally foreclosed homes back into stable assets for communities, limiting losses from future foreclosures, and preventing real estate speculation that exacerbates neighborhood blight and homeownership disparities. The East Central Revitalization ACA homes were rehabilitated by the City to help facilitate affordable housing opportunities and the long-term success of the homebuyers and make significant investments in the neighborhood.

CDBG Financial Summary PR26



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR26 - CDBG Financial Summary Report
 Program Year 2014
 OGDEN, UT

DATE: 10-01-15
 TIME: 13:46
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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	1,588,543.69
02 ENTITLEMENT GRANT	955,708.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	486,504.12
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	3,030,755.81
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,498,504.30
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	(54,198.18)
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,444,306.12
12 DISBURSED IN DIS FOR PLANNING/ADMINISTRATION	270,315.07
13 DISBURSED IN DIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	1,714,621.19
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	1,316,134.62
PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	307,556.28
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	703,341.78
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	1,010,898.06
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	69.99%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2014 PY: 2015 PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	1,444,306.12
25 CUMULATIVE EXPENDITURES BENEFITTING LOW/MOD PERSONS	1,010,898.06
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	69.99%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN DIS FOR PUBLIC SERVICES	55,000.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	55,000.00
32 ENTITLEMENT GRANT	955,708.00
33 PRIOR YEAR PROGRAM INCOME	769,884.22
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,725,592.22
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	3.19%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN DIS FOR PLANNING/ADMINISTRATION	270,315.07
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 + LINE 40)	270,315.07
42 ENTITLEMENT GRANT	955,708.00
43 CURRENT YEAR PROGRAM INCOME	486,504.12
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,442,212.12
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	18.74%

Evaluation of Goals

IMPROVE THE QUALITY OF HOUSING STOCK

East Central Revitalization: The East Central Revitalization program objective is to improve the quality of housing stock in the East Central neighborhood. Twelve single-family homes have been renovated to meet housing quality standards and upgrades have been included such as, new floors, paint, appliances and landscaping when economically feasible. Seven homes were renovated with CDBG and/or HOME funds and five homes were renovated with non-federal funds (Private line of credit or Ogden City Housing Funds), meeting the program year's goal of 12 homes renovated and sold. East Central Revitalization Programs' Asset Control Area (ACA) homes are purchased directly from HUD. All ACA properties were vacated prior to HUD obtaining ownership, so displacement and relocation issues did not apply. Often these HUD-foreclosed homes have been flipped many times and are often an eye sore to the community. Each ACA home completion has contributed to the general livability of the neighborhood.

CDBG AND HOME FUNDED

SINGLE FAMILY HOUSING UNITS RENOVATED, COMPLETED AND SOLD:

ACA13-016 (2225 Jackson)	HMSD14-001 (916 26 th St)	ACA14-004 (933 Binford)
ACA14-006 (2341 Monroe)	HMSD14-002 (2837 Eccles)	ACA15-001 (1122 22 nd St)
	HMSD14-003 (2573 Fowler)	

NON-FEDERALLY FUNDED

SINGLE FAMILY HOUSING UNITS RENOVATED, COMPLETED AND SOLD:

ACA14-003 (3160 Iowa)	ACA14-005 (935 29 th St)	ACA15-002 (931 Patterson)
ACA15-003 (3504 Van Buren)	HMSD15-001 (2050 Madison)	

Emergency Home Repair Program: Emergency Home Repair loans have funded improvements to the safety of housing units. In the Program Year three very low-income (below 50% AMI) households were assisted and major home repairs that are an immediate threat to the health and safety of the household were completed. Resources for the program year were diverted to completing the Five Year Consolidated Plan 2015-2020, NRSA and AI. Therefore, the program fell short of its goal of five.

SINGLE FAMILY HOUSING UNITS RENOVATED AND COMPLETED:

EHRP2014-08	EHRP2014-11	EHRP2015-01
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EXPAND HOMEOWNERSHIP OPPORTUNITIES

Own In Ogden Program provided down payment assistance to forty-eight (48) low-to-moderate-income (LMI) households to purchase a home in the Own In Ogden (OWIO) Target Area. The goal for OWIO down payment assistance is 50. Although the accomplishments reported are 48, an additional four (4) Lincoln Cottage homebuyers and three (3) Ogden City Housing Funded homeowners received down payment assistance processed through the OWIO program. To prevent double counting those homebuyers are not reported as OWIO accomplishments. In total fifty-five homeowners received Own In Ogden down payment assistance. Ogden's ConPlan identifies home ownership as a vehicle in transforming the city's housing stock. The Own In Ogden (OWIO) program requires participants to maintain the home as a primary residence to qualify. Borrowers have 0% interest and no payments. The loan is paid back at the time the property is sold or title is changed. The OWIO program has successfully encouraged homebuyers

to purchase a home and encourages many to remain in their homes for a minimum of five years, which has contributed to stabilizing the OWIO target area.

Homebuyer Education was required for participants utilizing HUD-funded down payment assistance through the Own In Ogden, East Central or Infill Housing programs. Utah State University provided homebuyer education classes to Ogden City's low- to moderate-income residents. Homebuyers paying for a homebuyer education class may receive a reimbursement from the city for the class tuition and fees. Participants who have received homebuyer education have a greater opportunity for successful homeownership experiences. In total sixty-seven (67) program beneficiaries attended a homebuyer education class. Forty-five received down payment assistance through OWIO, 12 East Central homebuyers and five Infill housing homebuyers attended homebuyer education classes.

INCREASE THE SUPPLY OF DECENT AFFORDABLE HOUSING

Lincoln Cottages Infill Project

Phase II of the Lincoln Cottages is underway (Infill and CHDO project). In the program year, four (4) new Lincoln Cottages homes were completed and sold. The goal for the program year is four homes completed and sold and the goal was met. The homes sold to Low-mod income families. The homes were marketed to provide notice that ADA accessibility options were available. CDBG contributed to construction and acquisition; HOME Community Housing Development Organization (CHDO) funds contributed to construction and development costs and Ogden City General Fund were used to build the road to serve the subdivision. Construction is underway for four additional Lincoln Cottages homes, three developed by Ogden City and one by Habitat for Humanity.

SINGLE FAMILY HOUSING UNITS CONSTRUCTED AND SOLD:

IH12-002-06 167 27 th Street	IH12-002-07 161 27 th Street
IH12-002-14 2733 Lincoln Avenue	IH12-002-13 170 Doxey Street

Oak Den Bungalows – Infill Project

The Oak Den Bungalows project is underway. This is a multi-year projects. The city works closely with developers to ensure a timely start to projects and timeline milestones are achieved. The city met its goal of completing construction and selling four homes during the program year.

INFILL SINGLE FAMILY HOUSING UNITS CONSTRUCTED AND SOLD IN FY2015:

IH13-001-02 (962 24 th St)	IH13-001-03 (954 24 th St)
IH13-001-04 (940 24 th St)	IH13-001-06 (924 24 th St)

The City partnered with Ogden Housing Authority (OHA) and Utah Housing Corporation (UHC) to undertake the Oak Den Bungalows Project. The city provided \$330,000 City funds for the construction of the Fowler Avenue roadway between 23rd and 24th Street. The Ogden Housing Authority owned a majority of the parcels needed for the redevelopment. UHC participates in funding development costs for the construction of new homes as part of the city's Infill project at 2300 Fowler and includes the development of six CROWN (CRedits-to-OWN) homes by UHC, which are underway. The CROWN program is a rental program for tenants who can purchase their home after a fifteen-year rental period. These affordable homes are financed with Low Income Housing Tax Credits allocated by UHC. UHC has developed the CROWN program and several other programs that use creative resources to build affordable, quality, new homes that help various levels of lower income households. UHC makes these significant economic contributions without any cost to the state or taxpayers. The Corporation is totally self-sufficient and it does not receive state or federal appropriations.

HOMELESSNESS PREVENTION (CONTINUUM OF CARE)

Local Homeless providers collaborate through the Weber County Local Coordinating Council which is a member of the Utah Balance of State Coordinating Council. The mission of the Councils is to advocate for homeless people by coordinating services, sharing information, and increasing public awareness. Ogden City Council member, Neil Garner, is a member and Chair of the Weber County Coordinating Council and Ogden City Chief Administrative Officer, Mark Johnson attends meetings.

Weber County Homeless Charitable Trust: The WCHCT's sole purpose and mission is to support non-profit homeless prevention and service providers through the granting of funds. \$1 million proceeds from the sale of the Defense Depot of Ogden and through an agreement with the Department of Defense, Ogden funded the creation of the Weber County Homeless Charitable Trust (WCHCT). Each year 10% of the interested accrued that year is rolled into principal balance to increase amount available for future years. During the previous program year (FY2013-2014), WCHCT awarded \$100,000 from the Fund's principal to St. Anne's for the construction of the Lantern House and \$50,000 to Your Community Connection to build temporary housing for domestic violence victims. During the FY2014-2015 the WCHCT voted to hold off on granting funds to build up the principal to ensure perpetuity of the Trust. No funds were granted in the Program Year.

IMPROVE THE SAFETY AND PHYSICAL APPEARANCE OF NEIGHBORHOODS

Code Enforcement: The City promoted safe and attractive neighborhoods through the efforts of two Ogden City code enforcement officers working in CDBG-qualifying census tracks. Code enforcement inspectors responded to complaints of substandard conditions and poor property maintenance. Their duties include addressing complaints, health and safety issues, and emergencies. The annual goal is 200 housing units. For the report year 4,012 code enforcement cases were closed and properties were brought up to health and safety standards, far exceeding the goal of 200.

BUSINESS COUNSELING

Business Information Center (BIC) is a community development resource facility offering free business consulting, workshops, seminars, a comprehensive business library plus much more. The mission of the BIC is to provide free or low cost information, education and training to help local entrepreneurs start, operate and grow their businesses. The BIC is located in Ogden's Downtown Central Business District, a part of the NRSA. The BIC operates in partnership with Weber State University's Small Business Development Center (SBDC) and the Service Corps of Retired Executives (SCORE). During the program year, the BIC provided services to 329 persons. The BIC's goal for the year was 500. Although the BIC is under its goal for the reporting year, it has exceeded the number of persons served from the previous year.

JOB CREATION

Small Business Loan Program: The City promotes job creation through direct financial assistance to businesses. Jobs are needed to expand the economic base in the City. Available private funding is not sufficient to meet the needs of those requesting financial assistance to start-up or to grow a business in the NRSA. The growth of small businesses to create jobs and to provide assistance to LMI persons in starting a micro-enterprise business in Ogden's NRSA have been identified in the ConPlan and NRSA plan to be essential in redevelopment efforts. The Small Business Loan program (SBLP) provides a maximum of \$90,000 per CDBG financed loan. The program targets assistance to entrepreneurs and businesses establishing in the NRSA's Central Business District. The SBLP goal for the year was 8 Full Time Equivalent Jobs Created. The SBLP exceeded that goal by creating 17.25 FTE, which assisted 28 people, some holding part-time jobs.

SMALL BUSINESS LOAN PROGRAM JOB CREATION

One hundred percent of the FTE Jobs created were presumed to benefit Low- to Moderate-Income (LMI) persons, due to the location of the businesses in the NRSA.

Activity	Business	# of Jobs	Job Titles
SBLP13-0269	Smokey's BBQ	10.375 FTE	Cooks, Servers, Managers, Hostess
SBLP14-0272	Strider's	2.625 FTE	Sales
SBLP14-0274	Blue Lemon	4.25 FTE	Cooks, Servers, Managers, Hostess
TOTAL JOBS CREATED		17.25	Full Time Equivalents (FTE)

DEVELOP UNDERUTILIZED COMMERCIAL PROPERTIES

The Central Business District Revitalization program (CBD): CBD facilitates and stimulates capital investment, removal of slum and blight and/or to promote job creation/retention activities in CBD. The area lacks lenders willing to risk lending to NRSA business owners or potential NRSA business owners. CBD Funds may be used for construction of new structures on vacant land, improvements to commercial structures, or reconstruction of blighted or deteriorating buildings. Blue Lemon was approved for a Small Business Loan and CBD loan in the previous year. Job Creation reported from Blue Lemon is split between Central Business District Revitalization and the Small Business Loan Program.

Activity	Business	# of Jobs	Job Titles
CDBD14-001	Blue Lemon	4.25 FTE	Cook, Servers

EXPAND ECONOMIC OPPORTUNITIES

Ogden Business Exchange

The Ogden Business Exchange Project, also known as the Trackline project, includes the acquisition and development of approximately 3,062,286 square feet of commercial, manufacturing and light industrial space. The Project Area is located in the Trackline Economic Development Area (EDA) and was previously used as a stockyard and livestock exchange. A HUD Section 108 loan was approved during the program year and the project commenced. CDBG and HUD Section 108 Loan funded work completed in the program year included the Environmental Review process and mitigation, as well as, engineering, land acquisition, infrastructure construction, pre-development tasks, consulting and demolition and clearing costs. All land needed to construct the project has been acquired or is under contract. Ogden City has entered into an agreement with a developer partner to construct the business park. The developer will construct and sell or lease the buildings in the business park. There is a prospective purchaser for one of the large lots in the business park, as well as other businesses interested in leasing build-to-suit space. The site has been visibly transformed from its previously blighted condition and will soon be returned to productive use.

U.S. Department of Housing and Urban Development
 Office of Community Planning and Development
 Integrated Disbursement and Information System
 List of Activities By Program Year And Project

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Plan Year	IDIS Project	Project	IDIS Activity ID	Activity Name	Activity Status	Program	Funded Amount	Draw Amount	Balance
2014 2	Business Information Center	1838	Business Information Center (BIC)	Completed	CDBG	\$55,000.00	\$55,000.00	\$0.00	
	Project Total						\$55,000.00		
3	Central Business District Revitalization	1850	CBD14-0001 Blue Lemon	Completed	CDBG	\$99,000.00	\$99,000.00	\$0.00	
		1851	CBD15-0002 Red Gate (Old Post)	Open	CDBG	\$99,000.00	\$99,000.00	\$0.00	
	Project Total						\$198,000.00		
4	Code Enforcement	1837	Code Enforcement FY2015	Completed	CDBG	\$150,000.00	\$150,000.00	\$0.00	
	Project Total						\$150,000.00		
7	Quality Neighborhoods	1839	ACA14-004 (933 Binford)	Completed	CDBG	\$2,000.00	\$2,000.00	\$0.00	
		1849	HMSD15-002 (2728 Gramercy)	Open	CDBG	\$37,000.00	\$37,000.00	\$0.00	
		1852	ACA14-006 (2341 Monroe)	Completed	CDBG	\$1,000.00	\$1,000.00	\$0.00	
		1873	ACA15-001 (1122 22nd)	Completed	CDBG	\$1,000.00	\$1,000.00	\$0.00	
	Project Total						\$41,000.00		
8	Emergency Home Repair	1846	EHRP2015-01 (823 W Ellis)	Completed	CDBG	\$5,000.00	\$5,000.00	\$0.00	
		1872	EHRP2015-06 (877 12th)	Completed	CDBG	\$1,900.00	\$1,900.00	\$0.00	
	Project Total						\$6,900.00		
9	Infill Housing Projects	1847	IH15-001 2940 Fowler	Open	CDBG	\$56,100.24	\$56,100.24	\$0.00	
	Project Total						\$56,100.24		
12	Small Business Loan Program	1845	SBLP14-0273 (Lotus Lounge)	Completed	CDBG	\$15,000.00	\$15,000.00	\$0.00	
		1848	SBLP14-0274 (Blue Lemon)	Completed	CDBG	\$90,000.00	\$90,000.00	\$0.00	
		1874	SBLP15-0278 (Rocky Ventures)	Open	CDBG	\$60,600.00	\$60,600.00	\$0.00	
		1888	SBLP15-0277 (Mercury Bikes)	Open	CDBG	\$90,000.00	\$90,000.00	\$0.00	
	Project Total						\$255,600.00		
15	Administration	1835	CDBG Administration	Completed	CDBG	\$270,315.07	\$270,315.07	\$0.00	
	Project Total						\$270,315.07		
	Program Total				CDBG	\$1,032,915.31	\$1,032,915.31	\$0.00	

IDIS -

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System

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List of Activities By Program Year And Project

OGDEN,UT

Plan Year	IDIS Project	Project	IDIS Activity ID	Activity Name	Activity Status	Program	Funded Amount	Draw Amount	Balance
2014	7	Quality Neighborhoods	1839	ACA14-004 (933 Binfod)	Completed	HOME	\$3,627.38	\$3,627.38	\$0.00
			1852	ACA14-006 (2341 Monroe)	Completed	HOME	\$28,795.61	\$28,795.61	\$0.00
			1873	ACA15-001 (1122 22nd)	Completed	HOME	\$32,950.43	\$32,950.43	\$0.00
			1889	HMSD15-003 (2727 Gramercy)	Open	HOME	\$55,954.30	\$55,954.30	\$0.00
		Project Total					\$121,327.72	\$121,327.72	\$0.00
10	10	Own In Ogden	1824	OWIO15-001 (660 Darling Cir)	Completed	HOME	\$5,800.99	\$5,800.99	\$0.00
			1825	OWIO15-004 (1061 Doxey)	Completed	HOME	\$5,536.01	\$5,536.01	\$0.00
			1826	OWIO15-006 (2355 D Ave)	Completed	HOME	\$3,601.86	\$3,601.86	\$0.00
			1827	OWIO15-013 (2356 Harrison)	Completed	HOME	\$5,106.17	\$5,106.17	\$0.00
			1828	OWIO15-008 (2854 Childs)	Completed	HOME	\$3,433.72	\$3,433.72	\$0.00
			1829	OWIO15-012 (933 Binford)	Completed	HOME	\$10,397.00	\$10,397.00	\$0.00
			1830	OWIO15-015 (2727 Liberty)	Completed	HOME	\$5,470.07	\$5,470.07	\$0.00
			1831	OWIO15-009 (581 13th)	Completed	HOME	\$3,383.54	\$3,383.54	\$0.00
			1832	OWIO15-005 (1029 29th)	Completed	HOME	\$5,753.03	\$5,753.03	\$0.00
			1833	OWIO15-014 (2856 Eccles)	Completed	HOME	\$5,226.87	\$5,226.87	\$0.00
			1834	OWIO15-016 (1356 Liberty)	Completed	HOME	\$3,560.85	\$3,560.85	\$0.00
			1840	OWIO15-010 1111 22nd St	Completed	HOME	\$5,333.00	\$5,333.00	\$0.00
			1841	OWIO15-017 (2750 Monroe)	Completed	HOME	\$5,616.47	\$5,616.47	\$0.00
			1842	OWIO15-020 (1085 22nd)	Completed	HOME	\$5,343.84	\$5,343.84	\$0.00
			1843	OWIO15-021 (2966 Adams)	Completed	HOME	\$5,404.18	\$5,404.18	\$0.00
			1844	OWIO15-026 (916 28th)	Completed	HOME	\$5,575.38	\$5,575.38	\$0.00
			1853	OWIO15-036 (2341 Monroe)	Completed	HOME	\$5,242.32	\$5,242.32	\$0.00
			1854	OWIO15-043 (1122 22nd St)	Completed	HOME	\$5,308.03	\$5,308.03	\$0.00
			1855	OWIO15-047 (1229 Jefferson)	Completed	HOME	\$3,631.55	\$3,631.55	\$0.00
			1856	OWIO15-041 (1616 Fowler)	Completed	HOME	\$3,470.04	\$3,470.04	\$0.00
			1857	OWIO15-040 (3288 Ogden)	Completed	HOME	\$3,558.40	\$3,558.40	\$0.00
			1858	OWIO15-042 (2363 Liberty)	Completed	HOME	\$5,340.35	\$5,340.35	\$0.00
			1859	OWIO15-038 (2264 Quincy)	Completed	HOME	\$5,536.82	\$5,536.82	\$0.00
			1860	OWIO15-039 (2717 Harrison)	Completed	HOME	\$5,684.08	\$5,684.08	\$0.00
			1861	OWIO15-030 (2837 Eccles)	Completed	HOME	\$5,630.27	\$5,630.27	\$0.00
			1862	OWIO15-023 (1386 MADISON)	Completed	HOME	\$4,019.08	\$4,019.08	\$0.00
			1863	OWIO15-044 (2573 FOWLER)	Completed	HOME	\$5,330.86	\$5,330.86	\$0.00
			1864	OWIO15-024 (825 27TH)	Completed	HOME	\$5,778.98	\$5,778.98	\$0.00
			1865	OWIO15-018 (3382 JEFFERSON)	Completed	HOME	\$3,285.35	\$3,285.35	\$0.00
			1866	OWIO15-002, GREGSON (537 16th)	Completed	HOME	\$4,405.19	\$4,405.19	\$0.00
			1867	OWIO15-025, 1084 Oak Street	Completed	HOME	\$5,685.41	\$5,685.41	\$0.00
			1868	OWIO15-053 (3156 Gramercy)	Completed	HOME	\$3,399.65	\$3,399.65	\$0.00
			1869	OWIO15-029, 773 E 27TH STREET	Completed	HOME	\$5,785.65	\$5,785.65	\$0.00
			1870	OWIO15-058 (1438 Childs)	Completed	HOME	\$3,547.22	\$3,547.22	\$0.00
			1871	OWIO15-031, 886 BINFORD	Completed	HOME	\$5,619.07	\$5,619.07	\$0.00
			1875	OWIO15-049 (625 Darling)	Completed	HOME	\$5,389.44	\$5,389.44	\$0.00
			1876	OWIO15-050 (844 W. 24th)	Completed	HOME	\$3,271.65	\$3,271.65	\$0.00
			1877	OWIO15-052 (3504 Van Buren)	Completed	HOME	\$3,153.84	\$3,153.84	\$0.00
			1878	OWIO15-054 (3020 Porter)	Completed	HOME	\$3,320.10	\$3,320.10	\$0.00
			1879	OWIO15-059 (511 13th St)	Completed	HOME	\$3,548.49	\$3,548.49	\$0.00
			1880	OWIO15-062 (2725 Van Buren)	Completed	HOME	\$5,377.48	\$5,377.48	\$0.00
			1881	OWIO15-064 (2962 Jefferson)	Completed	HOME	\$5,410.47	\$5,410.47	\$0.00
			1882	OWIO15-057 (3116 Jefferson)	Completed	HOME	\$3,600.20	\$3,600.20	\$0.00
			1883	OWIO15-067 (610 Canyon Road)	Completed	HOME	\$3,169.10	\$3,169.10	\$0.00
			1884	OWIO15-028 (1313 Liberty)	Completed	HOME	\$4,029.87	\$4,029.87	\$0.00
			1885	OWIO15-070 (941 23rd)	Completed	HOME	\$5,144.96	\$5,144.96	\$0.00
			1886	OWIO15-065 (1149 23rd St)	Completed	HOME	\$5,561.08	\$5,561.08	\$0.00
			1887	OWIO15-060 (2728 Fowler)	Completed	HOME	\$5,423.65	\$5,423.65	\$0.00
		Project Total					\$231,201.63	\$231,201.63	\$0.00
15		Administration	1836	HOME Administration FY2015	Completed	HOME	\$43,527.95	\$43,527.95	\$0.00
		Project Total					\$43,527.95	\$43,527.95	\$0.00
		Program Total				HOME	\$396,057.30	\$396,057.30	\$0.00



NEIGHBORHOOD REVITALIZATION STRATEGY AREA

The City developed a Neighborhood Revitalization Strategy Area (NRSA) to focus resources into an area of the community that has a high level of need for assistance. The NRSA is located in the East Central of Ogden, including the City's downtown. This area is concurrent with five Census tracts: 2008, 2009, 2011, 2012 and 2013. The specific boundaries are Harrison Boulevard west to the Weber River and the Ogden River south to the 30-31st Street entryway. The NRSA has a concentration of lower-income persons, the oldest and most substandard housing, low property values and rents. The NRSA has highest number of older homes and therefore the potential of highest incident of lead-based paint hazards. The City of Ogden has targeted its NRSA for comprehensive revitalization with the overall goals to be in line with the City's CDBG and HOME goals.

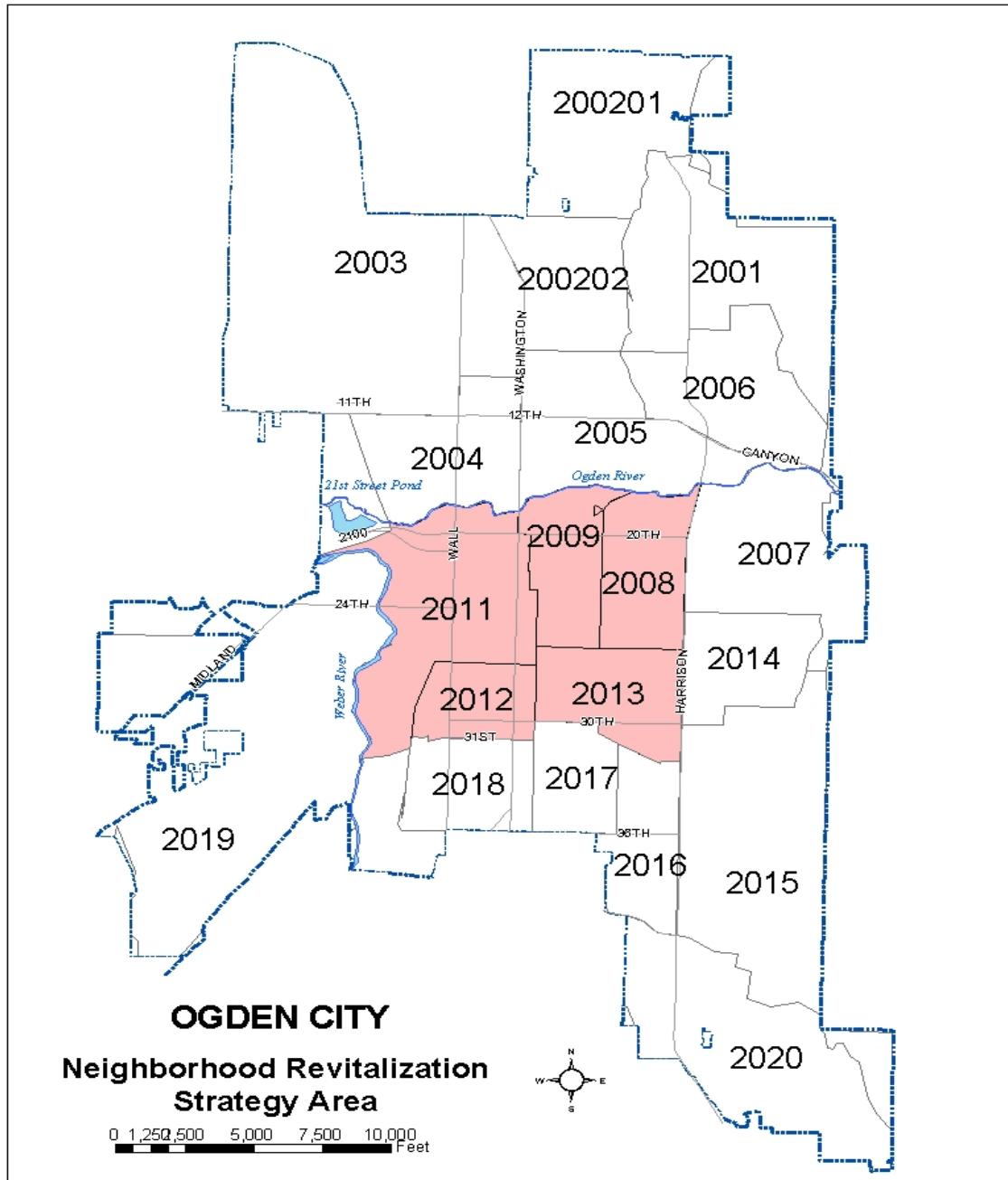
During the reporting period, 4,012 Housing and Code Enforcement activities took place, some of which include follow-up visits and file closures. These activities were funded with CDBG funds. Approximately 3,250 (81%) were actions conducted within NRSA census tracts. By focusing on household safety issues, these enforcement activities assure safe, decent and habitable living conditions for Ogden City residents

Of 50 completed Own in Ogden down payment assistance loans, 40 went to low-mod income households buying homes in the NRSA. By providing down payment and closing cost assistance, these homebuyers were able to successfully qualify for mortgage funding. The high rental percentages and associated housing density in the NRSA have been identified as aspects contributing to neighborhood deterioration, slum and blight. By providing purchase assistance, Own in Ogden helps create mixed-income neighborhoods stabilized by homeowners with vested interests in their properties, schools and community.

Eleven (11) East Central Revitalization program homes within the NRSA that were acquired through HUD and rehabilitated through the HUD Asset Control Area Program. These homes, renovated with updated features and mechanicals were sold to low and moderate income households. Nine out of eleven, 82%, of the ACA homes were in the NRSA.

The Emergency Home Repair Loan Program is a city-wide program to help very-low-income households (at or below 50% AMI). During the program year three households were assisted. These three households were located outside the NRSA. One of the three was a female African American homeowner and one was a single Hispanic mother and one was a elderly, single female homeowner.

A total of 21.25 Full-time equivalent jobs were created, all were created in the NRSA. Smokey's BBQ, is a new restaurant opening for the first time in Ogden's NRSA and Blue Lemon is a Utah family owned business with a few locations in Northern Utah and with the help of CDBG opened a restaurant in Ogden's NRSA. The Central Business District Revitalization Program assisted a business in purchasing and renovating the Old Post Office, a significant historic building in Ogden's NRSA. CDBG funds are used to repair the masonry and paying Davis Bacon wages on the project. These jobs are located in the NRSA's Central Business District, and located near the East Central neighborhood, which has access to transportation and the jobs created with CDBG funds were made available to low mod income local residents.



Ogden City
Annual Action Plan July 1, 2014 – June 30, 2015
Five Year Consolidated Plan 2010 – 2015
Goals Summary

	Annual Action Plan July 1, 2014 thru June 30, 2015			Consolidated Plan July 1, 2010 thru June 30, 2015	
	5 th Year Goals	5 th Year Accomplishments	5 th Year Accomplishments in NRSA	5 Years Goal	5 Years Accomplishments
Own in Ogden Down Payment Assistance (Persons assisted)	50	55	45	250	257
Home Buyer Education (Persons)	50	55	45	250	257
Housing Rehabilitation	5th Year Goals	5th Year Accomplishments	5th Year Accomplishments in NRSA	5 Years Goal	5 Years Accomplishments
Emergency Home Repair Loan Program (Housing units)	5	3	0	15	37
East Central Revitalization Program (Housing units)	12	12	10	60	56
Rental Rehabilitation Loan Program (Rental units)	4	0	0	12	0
Infill Housing Projects	5th Year Goals	5th Year Accomplishments	5th Year Accomplishments in NRSA	5 Years Goal	5 Years Accomplishments
Infill Housing (Oak Den, Lincoln Cottages, Jefferson townhomes) and CHDO (New homes built)	4	8	8	23	24
Public Improvements	5th Year Goals	5th Year Accomplishments	Accomplishments in NRSA	5 Years Goal	5 Years Accomplishments
Housing Code Enforcement (Citations & follow-up visits)	200	4,012	3,209	1000	24,357
Dangerous Building Demolished	0	0	0	2	1
Target Area Public Improvement Project (Streets improved, trees)	1	0	0	3	3
Public Service	5th Year Goals	5th Year Accomplishments	Accomplishments in NRSA	5 Years Goal	5 Years Accomplishments
Business Counseling (Persons)	500	329	329	2,500	2,524
Job Creation	5th Year Goals	5th Year Accomplishments	Accomplishments in NRSA	5 Years Goal	5 Years Accomplishments
Small Business Loan Program (Full-time Equivalent (FTE) Jobs Created)	8	17.25 FTE	17.25 FTE	40	102
Central Business District Revitalization (Projects completed) (Full-time Equivalent (FTE) Jobs Created)	1 Project	1 4 FTE	1 4 FTE	3 Projects	3 20.425 FTE

Summary

In recent years, Ogden has experienced a major renaissance, with the revitalization of its downtown and the growth of many industries. Key industry clusters are outdoor recreation, aerospace/advanced materials and composites, and information technology/software. Ogden's NRSA offers businesses incentives to create jobs in downtown Ogden. It also offers homeowners newly constructed and newly renovated affordable housing options that are affordable and homes that are of quality value and market rate. The NRSA is a distressed community, with a high poverty rate and low housing prices, but this is now changing and the NRSA is being transformed to a community of opportunity.

According to Forbes Magazine, Ogden is the 11th best place for business and careers, the 7th fastest growing city, and the 3rd best place to raise a family in the U.S. (2014)

- In a recent study by the Brookings Institution, Ogden ranked 14th in the U.S. for highest share of advanced industry employees (2014)
- According to a USA Today study, Ogden is one of the top ten metro areas expected to have the biggest percentage increases in jobs that require a college degree by 2017 (2014)
- In Business Journals On Numbers Economic Index, Ogden ranked 9th in the U.S. in terms of economic vitality (2013)

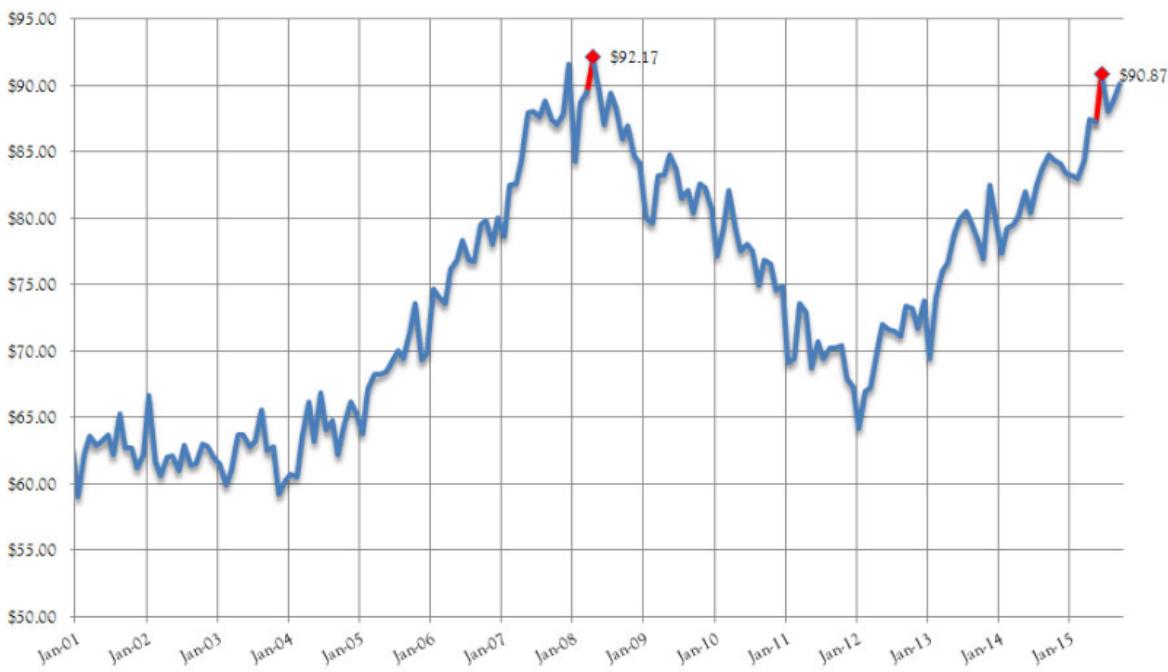
Ogden City received a Gold "Excellence in Economic Development" award from the International Economic Development Council in 2012 for its innovative public/private partnership with the Boyer Company to develop and manage Business Depot Ogden.

Ogden City is located in the heart of Weber County and the NRSA is located in the heart of Ogden City. Recent data shows an increase in purchasing value in Weber County homes. Efforts to restore Ogden's housing stock are underway and appear to be making significant progress in improving housing conditions.

Since the 2008 housing crash, the country has seen private mortgage underwriting guidelines become more restrictive. This has worked towards ensuring homebuyers can afford the home they purchase. The City has followed this trend and now implements stricter underwriting guidelines for the Own In Ogden down payment assistance program. This includes reviewing homebuyers' mortgage underwriting results to review for predatory lending and to ensure that the buyer is able to afford the mortgage.

Ogden offers access to all the advantages of a major metropolitan area, but after years of decline in the 1990's and early 2000's the central business district suffered with blighted properties and struggling businesses, which contributed to a failing housing market in East Central Ogden. The NRSA has assisted in improving property values, improving general neighborhood stability, increased citizen participation in planning efforts, the development of key downtown properties, increased bank participation and renewed efforts to restore historic properties. In 2015, Utah's unemployment rate dropped below 4%. This also supports housing price increases. When the local economy is healthy and there is low unemployment, people are more likely to purchase homes, increasing demand and housing prices. As a result, many businesses and residents have decided to call Ogden home.

Weber County Home Sales
Median \$/SQFT
2001-Present



www.Vesta-Real-Estate.com

Homes in Weber County have nearly returned to their 2007/2008 peak value.