



City of St. George, Utah
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Fourth Program Year
ANNUAL ACTION PLAN
(Fiscal Year 2012-13)

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FY 2012-13 Annual Action Plan

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Fourth Program Year Annual Action Plan

Executive Summary

This Annual Action Plan is intended to satisfy the requirements for CDBG Entitlement Communities by describing the use of Community Development Block Grant (CDBG) funds by the City of St. George, Utah, for its upcoming 2012-13 CDBG Program Year (FY 2012-13), the fourth program year of the City's 2009-14 Five-year Consolidated Plan. The Plan was prepared by the City of St. George Department of Community Development, which administers the City's CDBG Program through its CDBG Administrator.

ACTIVITIES AND OBJECTIVES

For the 2012-13 Program Year, the City has been informed that they will receive \$456,626 from HUD for the City's CDBG program. Following community involvement and input, the City has proposed distributing its 2012-13 CDBG funds to five different activities:

- **Down Payment Assistance Program (DPAP)** - \$155,365
- **The DOVE Center (DOVE)** - \$75,000
- **The Learning Center for Families (TLC)** - \$38,060
- **ADA Sidewalk Ramp Improvements (ADA)** - \$97,201
- **CDBG Administrative Costs (Admin)** - \$91,000

The table below summarizes the proposed CDBG activities for FY 2012-13, and includes the related objectives, and the anticipated outcomes and accomplishments of those activities. Also included is the amount of CDBG funding, leveraging of those funds, and the targeted completion date of each activity.

Activity	CDBG Funding	Leveraged Funding	Objective Category	Specific Objective	Anticipated Outcome/Accomplishment	Completion Target Date
DPAP	\$155,365	Mortgage Funding	LMH	Affordability of Decent Housing	Assistance to at least 22 LMI Home Buyers	Dec 31, 2013
DOVE	\$75,000	\$37,000	LMC	Availability/Accessibility to a Suitable Living Environment	Acquisition of Public Facility serving 200 LMI Individuals.	Sep 30, 2012
TLC	\$38,060	None	LMC	Availability/Accessibility to a Suitable Living Environment	Improvement of Public Facility serving 100 LMI children with learning disabilities.	Sep 30, 2012
ADA Ramps	\$97,201	City Labor Costs	LMA LMC	Availability/Accessibility to a Suitable Living Environment	Construction of 65 ADA Compliant Sidewalk Ramps in LMI area with population of 424 disabled and 258 elderly individuals.	May 31, 2013
Admin	\$91,000	n/a	n/a	n/a	n/a	n/a

LMH = Low/Mod Housing LMC = Low/Mod Limited Clientele

All of the proposed activities for FY 2012-13 meet one of the statutory national objectives and at least one related specific objective. The proposed activities have also been determined to meet at least one of the nine priority objectives of the City's 2009-14 Five-year Consolidated Plan.

PAST PERFORMANCE

On the whole, the past performance of the City's CDBG program and its associated activities should be considered very successful. All FY 2011-12 activities were directed toward specific goals and objectives of the 2009-14 Five-year Consolidated Plan, and except for ongoing administrative actions, all of those activities have either been completed or in their final stages of completion. The following summarizes the resulting performance of FY 2011-12 activities:

FY 2011-12 CDBG Activity Summary		
Objective/Activities	Outcome	Performance
Affordability of Decent Housing - Down Payment Assistance Program	Assist LMI Households in obtaining decent housing.	Provided assistance for 29 LMI Households.
Accessibility to a Suitable Living Environment - The Dove Center - The Family Support Center - ADA Improvements to City Hall	Provide Public Facility for counseling and administrative services for victims of spousal abuse or sexual assault.	Facility Acquired. The majority of assistance provided is directed to LMI persons.
	Assist acquisition of Public Facility providing child care for at risk LMI children.	Facility Acquired. The majority of assistance provided is directed to LMI families.
	Provide ADA Improvements to a Public Facility.	Project completed.

Besides the listed activities for FY 2011-12, two activities approved in previous program years have been completed: The Forest Park Improvement Project (FY 2009-10 – Activity #51), and the acquisition for The Family Support Center (FY 2010-11 – Activity #60). As of February 24, 2012, the St. George CDBG program had a timeliness ratio of 0.61 between the amount of CDBG money on hand and the amount of CDBG funding received by the City for the previous program year. It is anticipated that at the end of the 2011-12 program year, the City's CDBG program will have close to a 0.11 timeliness ratio. A further evaluation of the success of the FY 2011-12 CDBG activities will be prepared following the end of the subject fiscal year through the Consolidated Annual Performance and Evaluation Report (CAPER).

CITIZEN PARTICIPATION AND CONSULTATION

At a minimum, the City adheres to its adopted Citizen Participation Plan. In accordance with that plan, and in many cases in addition to that plan, the City of St. George hosts training sessions, attends neighborhood outreach meetings, holds public meetings and hearings, places copies of various CDBG plans and reports on the City's website (including draft versions prior to final approval), makes copies of the plans available for review in both draft and final forms, and accepts and incorporates citizen input and feedback. Along with the annual processes, the public is advised of all program planning activities, actions, and plan amendments, by published notices, the City's website, and personal mailings as appropriate. In order to improve program outcomes, the City of St. George also collaborates and cooperates with other governmental agencies as well as a number of profit and non-profit organizations, to develop viable program activities. For all CDBG activities, the City of St. George works to provide full accessibility for the disabled, and provides translation and hearing-impaired services for those who request them.

Citizen participation and involvement in the development of this Annual Action Plan has not only included the input taken at specifically noticed activities, but in many cases from either direct or indirect interactions with citizens and agencies otherwise involved with any activity associated with an objective of the City's CDBG program. The following summarizes the noticed activities made available for general public participation, involvement and input into the FY 2012-13 Action Plan:

November 17, 2011	Community Needs Assessment – Public Hearing
December 6, 2011	FY 2012-13 Application Workshop.
January 13, 2011	Deadline for FY 2012-13 Applications.
February 16, 2011	Initial funding recommendations made by City Council
April 2, 2012	Annual Action Plan available for review by general public
May 3, 2012	Public Hearing on Final Plan
May 11, 2012	Deadline for Public Comments being accepted prior to plan's submission to Regional HUD office in Denver, Colorado.

Overall, actual citizen participation in these noticed activities was relatively light. The highest attendance occurred at the application workshop, with 6 persons in attendance besides two city staff members. With a couple of exceptions, only representatives of a limited number of public and non-profit agencies have participated in public meetings, discussed funding activities, and commented to the City Council on funding allocations. Only one comment was made by the public regarding the plan, and is detailed below. The City will continue to work to increase community involvement in the Action Plan and all other CDBG processes.

PUBLIC COMMENTS, VIEWS, AND RESPONSES

Only one public comment regarding the FY 2012-13 Annual Action Plan was received. That comment came at the Public Hearing on May 3, 2012, and was a question from a citizen who asked how the City insures that the proposed activities are followed through on, both in terms of completion and the accounting of the funding. Response was made by the City that briefly described the monitoring of the activities and the CAPER process. No further question was posed by the citizen asking the question, or any others who may have been in attendance.

Section One

Developing the Action Plan

Program and Community Background

CDBG PROGRAM BACKGROUND

The CDBG program, which began in 1974, is one of four federal, formula-grant programs administered by the U.S. Department of Housing and Urban Development (HUD). Besides the CDBG Program, the formula-grant programs include HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

The CDBG program is recognized for providing flexible funding which can be used by individual communities to address a wide range of their own needs, as identified and prioritized by the community. Funding for the program is distributed annually, on a formula basis, to over 1200 units of State and local government. All cities having a population of at least 50,000 residents are designated as “entitlement communities” for the program, and qualify directly for the annual CDBG grants. The City of St. George has been an entitlement community since 2004, when U.S. Census estimates officially recognized the City as having a population of over 50,000 residents.

Entitlement communities have the direct responsibility to determine their own community needs, and then prioritize the goals, objectives and strategies they believe will provide for the best use of its CDBG funds. Those priorities, goals, objectives and strategies are first presented and adopted into a Five-year Consolidated Plan. An annual Action Plan is then prepared which specifies the allocation of the CDBG grant in a particular program year. Although the Action Plan must adhere to the goals and objectives of the adopted Five-year Consolidated Plan, its annual preparation provides for additional community input into the needs of the community and the overall CDBG process. It is only after its availability for public comment that the Annual Action Plan is submitted to HUD’s regional office in Denver for their review and approval. Once the Denver HUD Office gives their approval of the Action Plan, the actual funding is made available for use by the City, generally at the beginning of the July 1 -June 30 fiscal year.

GENERAL COMMUNITY CHARACTERISTICS

The City of St. George, Utah, is located toward the southwest corner of the State of Utah, and along its southern boundary, actually borders the State of Arizona. The St. George area is known for its mild winter climate that has led to it becoming a desirable location, especially for retirees. The City is also home to Dixie State College, a four year college with a current enrollment of about 10,000 students.

The following subsections give more selected information regarding several characteristics of the St. George community, including in particular those related to its housing, population, and income. With the release of detailed 2010 U.S. Census data occurring over the last year, the included characteristics integrate that data for the first time. Where the 2010 Census data is not available or else not delineated by Census Tracts or Block Groups, past biennial Census data or data available through the U.S. Census Bureau’s American Community Survey (ACS) has been used.

Housing

Focusing on housing characteristics is a basic way to understand housing markets and housing trends. The 2010 U.S. Census lists a total of 32,089 housing units within the City of St. George. For the most part, the median value of homes in St. George exceeds the median value of homes within the State by about 14 percent, and the U.S. by about 31.9 percent. An indication of the relative

affordability of housing in St. George is obtained through creating a ratio between the Median Value (MV) of the housing in comparison to the Median Household Income (MHI), with a higher number indicating more of a “gap” and less affordability. In that regard, the St. George ratio of 5.12 far exceeds the Utah ratio of 3.87 and the national ration of 3.63. These and other housing comparison, as well as household comparisons, are given in the following two tables:

Housing Unit Comparisons			
	St. George¹	Utah²	US²
Housing Units	32,089		
Vacant Units	19.7%	10.4%	11.4%
Vacant – Non Seasonal	7.5%		
% Multiple Units	23.4%	21.4%	25.9%
Ownership Rate	65.5%	71.2%	66.6%
Owner Occupancy %	65.9%	70.4%	65.1%
Median Value (MV)	\$248,500	\$218,100	\$188,400
MHI to MV Ratio	5.12	3.87	3.63

¹Data from 2010 U.S. Census

²Data from 2009 American Community Survey

Household Comparisons			
	St. George¹	Utah²	US²
Total Households	25,452		
Median Household Income	\$48,501	\$56,330	\$51,914
Population per Household	2.79	3.04	2.59

¹Data from 2010 U.S. Census

²Data from 2009 American Community Survey

These tables are intended to only give a brief comparison of housing and household data that may be useful in forming initial thoughts regarding housing needs in the community as whole, and possible direction in using CDBG funds. With more data from the 2010 U.S. Census now becoming available, a further and more refined analysis can be made. The City’s Community Development Department is now undertaking the process to update its Moderate Income Housing Plan and the Housing Element of the City’s General Plan, using the new data from the 2010 U.S. Census.

Population

The rapid population growth of St. George has mirrored that of the Southwestern United States. At the time of the 2010 U.S. Census, St. George had a population of 72,897, making it the 8th largest city in the State of Utah. This is an increase of 23,234 residents over the City’s population of 49,663 at the time of the 2000 U.S. Census. The City’s population change of 46.8% (23.8% change for Utah & 9.7% change for U.S.), places it’s ten year growth rate among the fastest in the country. The rapid growth of the St. George population is even more evident when considering the 1970 U.S. Census indicated a population of only 7,097 residents.

Strong population growth is expected to continue into the next decade and beyond. St. George has a 2010 land area of 70.4 square miles. A large portion of the City’s undeveloped land area consists of School and Institutional Trust Lands (SITLA) which are owned by the State of Utah. These lands are slated for eventual development with proceeds being returned to the State for school and institutional use. The greatest portion of future growth for the city will occur on these lands. Even with consideration of current economic conditions, future estimates for St. George indicate the population still possibly reaching 150,000 residents within the next 30 years.

Race and Ethnicity. Although questions regarding race have historically been included in the biennial census, the number of race categories and even the definitions of particular races have changed. As an example, it wasn't until the 1980 Census that the question of Hispanic origin was first asked on a 100% basis. The following two tables indicate the racial and ethnic makeup of St. George as reported in the three most recent U.S. Census counts. The first table is by actual population; the second is by percentage of the population.

City of St. George Racial/Ethnic Composition by Census Year (Population)									
Census Year	Total Pop.	One Race						Two or More Races	Hispanic or Latino of Any Race
		White	Black or African American	Am. Ind. and/or Native Alaskan	Asian	Native Hawaiian or Pacific Islander	Other		
1990	28,502	27,586	52	464	n/a	200	200	n/a	579
2000	49,663	45,823	120	812	282	293	1,426	907	3,337
2010	72,897	63,565	530	1,124	582	741	6,355	1,904	9,302

City of St. George Racial/Ethnic Composition by Census Year (Percentage)									
Census Year	Total Pop. (Rounded)	One Race						Two or More Races	Hispanic or Latino of Any Race
		White	Black or African American	Am. Ind. and/or Native Alaskan	Asian	Native Hawaiian or Pacific Islander	Other		
1990	100.0%	96.8%	0.2%	1.6%	n/a	0.7%	0.7%	n/a	2.0%
2000	100.0%	92.3%	0.2%	1.6%	0.6%	0.6%	2.9%	1.8%	6.7%
2010	100.0%	87.2%	0.7%	1.5%	0.8%	1.0%	6.1%	2.7%	12.8%

As indicated by the tables, the percentage of racial diversity within St. George, although still relatively small, has grown significantly over the last two decades. This is especially true in the growth of the Hispanic population which now encompasses 12.8% of the City's population verses 6.7% of the population in the year 2000 (278% growth). As a comparison: The Utah Hispanic percentage was 9.0% in 2000 and 13% in 2010 (77% growth), and the U.S. Hispanic percentage was 13% in 2000 and 16% in 2010 (43% growth). For St. George, the Hispanic growth represents 25.7% of the City's overall population growth over the last decade.

Elderly Population. Data on the elderly is important in planning and funding services for the City's older population such as health service centers, retirement homes, assisted living or skilled-nursing facilities, and transportation availability. In the CDBG program, the elderly are defined as those persons 62 years of age and older. Census data utilizing that same age is available, however, the summarized Census data generally lists the age breakdown as those 65 years of age and older.

The adjoining table gives a simple indication of the percentage of the population made up by those 65 years of age and older, and the change in that makeup over the past decade. Over the last several decades much of the growth in St. George has been from a large influx of retirees. Although the percentage of the population that was 65 years of age or older generally declined slightly

Elderly Population as % of Total			
	St. George	Utah	USA
1990	n/a	8.7%	12.6%
2000	n/a	8.5%	12.4%
2010	19.0%	9.0%	13.0%
Change	n/a	31.1%	9.7%

between 1990 and 2000, the percentage increased significantly between 2000 and 2010. Although comparative data for the elderly population in St. George has not been available from the 1990 and 2000 U.S. Census, the percentage growth rate is likely high, given that the rate of

St. George - Disabled Population 2000 U.S. Census					
Census Tract	Block Group	Total Population	Disabled		
			Population	Percent of Block Group	Percent of Total Disabled
2703	1	1,606	424	26.4%	11.20%
	2	2,010	374	18.6%	
2705	1	201	20	10.0%	0.28%
	4	13	0	0.0%	
2706	1	2,318	309	13.3%	8.80%
	2	1,545	207	13.4%	
	3	886	111	12.5%	
2707	1	4,192	537	12.8%	13.26%
	2	1,074	189	17.6%	
	3	1,251	219	17.5%	
2711	1	2,468	553	22.4%	11.87%
	2	3,805	293	7.7%	
2712	1	1,212	312	25.7%	6.33%
	2	1,253	139	11.1%	
2713	1	1,043	202	19.4%	10.41%
	2	594	146	24.6%	
	3	1,088	284	26.1%	
	4	1,107	110	9.9%	
2714	1	763	129	16.9%	13.02%
	2	1,245	238	19.1%	
	3	504	65	12.9%	
	4	1,393	496	35.6%	
2715	1	3,116	307	9.9%	6.01%
	2	875	121	13.8%	
2716	1	1,109	104	9.4%	5.12%
	2	2,487	261	10.5%	
2712	1	4,130	335	8.1%	7.72%
	2	1,882	215	11.4%	
2718	1	2,015	237	11.8%	5.96%
	2	842	188	22.3%	
TOTALS		48,027	7,125	14.8%	

growth for Utah over the last decade is 31.1 percent (7th highest rate in the country), and St. George is considered the “retirement capital” of the state.

Disabled Population. Estimates in the number and percentage of people with a disability can be used to assess the impact of policies intended to reduce discrimination and improve participation in community activities. The table to the left illustrates the disabled population of St. George as obtained from the 2000 U.S. Census. It should also be noted that the data does not equate to the HUD definition for severely disabled.

Counting the disable population is often problematic. Currently, data identifying the disabled population and specific disabilities is now obtained through the American Community Survey (ACS) program of the U.S. Census Bureau rather than through the biennial census. The utilization of the ACS does allow a more frequent and timely data collection than occurred through the biennial census, however, a major drawback is that it does not break the data down to the block group level. Although other surveys are sometimes available, their measures of disability can differ in several ways, with the differences not only affecting the overall estimate of disability prevalence, but also reflecting slight variations in the prevalence of individual disability items. Another measurement difficulty can occur because often the disability involves social factors that are both internal and external to an individual.

There are three principal domains of disability – communication, mental and physical. The communication domain involves limitations to a person’s ability to communicate with others. According to the 2008 ACS and on a national basis, about 3.5 percent of the non-institutionalized population experienced hearing difficulty, and about 2.3 percent experienced difficulty seeing.

The mental domain encompasses limitations that stem from psychological or neurological conditions. About 4.8 percent of the U.S. civilian non-institutionalized population 5 years and older were estimated to have cognitive difficulty in 2008.

The physical domain contains a wide range of limitations, but generally relates to respiratory, metabolic, and musculoskeletal body functions associated with movement. In 2008, about 2.6

percent of the civilian non-institutionalized population 5 years and older had a self-care difficulty. Overall, about 12.1 percent of the civilian non-institutionalized population reported at least one of the six types of disability asked about in the 2008 ACS.

Income

Income data from the Census and the ACS form the principal basis against which the income status of the population is measured. The table to the right includes selected aspects of income data, and allows a comparison between St. George, the State and the U.S. populations. For the City of St. George, the actual population numbers are also given, allowing their better use in the setting of accomplishment goals for CDBG activities.

Selected Income Comparisons				
	St. George		Utah	USA
Median Household Income (MHI)	\$46,005		\$51,914	\$51,190
Households with Earnings	18,141	70.9%	85.6%	79.5%
Use of Public Assistance				
With Cash Assistance	416	1.6%	2.2%	2.6%
Food Stamp/SNAP	2,420	9.5%	7.2%	11.9%
Median Family Income				
Family Households	\$55,177		\$62,935	\$62,071
Non-Family Households	\$23,383		\$31,481	\$32,148
Income Sources				
With Earnings	18,141	70.9%	85.0%	79.5%
Mean Earnings	\$50,887		\$68,590	\$69,506
With Social Security	8,746	34%	22.3%	27.7%
Mean Social Securing Income	\$18,234		\$16,186	\$15,698
With Retirement Income	6,140	24%	15.5%	17.4%
Mean Retirement Income	\$27,776		\$22,604	\$21,736

Data from 2009 American Community Survey 1-year Estimates

Poverty Level Comparisons				
	St. George	Utah		US
	2009 ACS	2009 ACS	2006-2010	2006-2010
ALL PEOPLE	17.9%	11.5%	10.8%	13.8%
Under 18 yrs	25.0%	12.2%	12.3%	19.2%
18yrs and older	15.4%	11.2%	10.2%	12.1%
18 to 64 yrs	18.9%	11.8%	10.7%	12.6%
65yrs and older	5.0%	7.4%	6.7%	9.5%
People in Families	14.1%	8.4%	8.3%	11.3%
ALL FAMILIES	12.2%	7.8%	7.7%	10.1%
Children < 18yrs	21.7%	10.4%	10.7%	15.7%
Children < 5yrs	21.5%	9.7%	11.4%	17.1%
Married Couples	7.3%	5.1%	4.9%	4.9%
Children < 18yrs	11.7%	6.2%	6.4%	7.0%
Children < 5yrs	13.6%	6.3%	6.8%	6.4%
Female, no Husband	37.7%	23.7%	24.9%	28.9%
Children < 18	48.8%	29.6%	32.7%	37.4%
Children < 5	100.0%	26.6%	41.1%	45.8%

population groups such as students and retirees in conjunction with their updates to the City's moderate income housing analysis and the housing element of the City's General Plan.

Below Poverty Level. The poverty level is determined by an income for an individual or family that is less than 30 percent of the median income for an area. The table to the left shows a comparison between the poverty situation in St. George to that of the State and the Nation. Because students at school rarely have a significant income, and because of the higher than national average marriage rate that is found in Utah, it would be interesting to note the poverty level relative to the single and married students associated with Dixie State College verses the remainder of the City's population. Although detailed Census Tract data is unavailable at present, the City's Community Development Department will attempt to separately identify the income and housing situations of various

Citizen Participation and Consultation

Participation and consultation in the City's CDBG program is vital to realizing its success, not only as may be statutorily required, but also when deemed appropriate or helpful in meeting the intent of the program and when it might provide the most benefit to the community. The City of St. George continues to work with key non-profit organizations in encouraging the participation of the citizens they serve, including many of the low and moderate-income residents who are the primary targets of their various HUD funded programs. The City also continues to work with various area and neighborhood groups regarding matters where there is a particular interest and/or items having an impact in that particular area or neighborhood of the city. The summaries below indicate the various aspects of the City's participation and consultation process relating to the City's CDBG program and especially the development of the Annual Action Plan. The summaries also attempt to highlight the ongoing labors to broaden public participation in the program, including outreach to minorities and non-English speaking persons, as well as persons with disabilities. This section concludes with citizen comments or views received regarding the Annual Action Plan, and the City's responses to those comments.

PARTICIPATION IN GENERAL PROGRAM ACTIVITIES

Public and Private Agency Consultation and Collaboration

The City hosts and participates in a number of consortium and cooperative efforts as a means to create and nurture ideas leading to community improvements and the better delivery of community services. This effort was especially evident in the preparation of the City's current Five-year Consolidate Plan, and continues in the preparation of plans and the development of viable community activities.

For FY 2012-13, the City's CDBG program will be partnering with one Governmental Agency and two non-profit agencies in program activities: Five-County Associations of Government will assist the City in the administration of the Down Payment Assistance Program, and funding assistance will be provided to both the DOVE Center and the Family Learning Center. The City is also currently working with several agencies on the development of applications for future CDBG activities. Among these agencies are Dixie Care & Share regarding expansion and/or relocation of their emergency shelter and soup kitchen; Color Country Housing, Inc. regarding future affordable housing projects; and the City's Water Department regarding the upgrading of water lines in qualifying LMI areas.

Citizen Involvement and Input

In general terms, the City follows its adopted Citizen Participation Plan. That Plan encourages citizen participation and involvement in all stages of the community planning process, from the drafting of the Five-year Consolidated Plan, to preparation of the Annual Action Plans, to the filing of the annual Consolidated Annual Performance Evaluation Report (CAPER). However at the same time, the City endeavors to go beyond the basic requirements of the Citizen Participation Plan, and strives to involve all of its citizens in the CDBG process, especially those of targeted income, racial, ethnic and disabled groups.

The City of St. George hosts training sessions and neighborhood outreach meetings, holds public meetings and hearings, makes copies of the plans available for review at the Community Development Offices and on the City's website (including draft versions prior to final approval), and accepts and incorporates citizen input and feedback. Along with the annual processes, the public is advised of all program planning activities, actions, and plan amendments, through published

notices, the City's website, and personal mailings as appropriate. The City also works to provide means for the equal participation of all citizens in all activities, and continues to welcome all input regarding any means of providing better accessibility for the disabled, as well as translation and hearing-impaired services. The following summarizes the general efforts and means whereby the City works to establish better communication and citizen participation in the CDBG Program:

Providing Information. In order to enhance participation in the CDBG process, it is imperative that the City be able to effectively provide necessary and helpful information to all of those who do, or who could take part in the CDBG program and its associated activities. The City will continue to evaluate means of providing information, and make adjustments to provide better access to information regarding the CDBG program and community activities.

- **Information from Community Development Staff**

Besides information relating to any of the CDBG activities, City Staff provides the general public with information regarding the Five-year Consolidated Plan, the Annual Action Plan, and the CAPER, with copies of the draft and final plans available to the public for no fee. In handling and responding to concerns and comments made regarding the Action Plan and its proposed activities, staff makes every effort to respond in a timely manner. City staff is also available to public and other agencies, to assist in the preparation of activities and applications for program funds.

- **Website Information**

The City's website gives notice of all public meetings and hearings. The site also makes the Consolidated Plans, and all Annual Action Plans and CAPERs available for both viewing and downloading, including copies of draft plans, and then the approved copies when they become available. Recent revisions to the City's website are making additional program and activity information available, including information on the Down Payment Assistance Program, a CDBG program activity calendar, and links to related government and non-government agencies. A comment box is being included, allowing an additional opportunity for public response. Additionally, information links in Spanish are being prepared.

- **Newspaper Notices**

The City publishes notices of public hearings, notices of fund availability, and needs for participation in *The Spectrum*, a daily newspaper of general circulation. The City had previously also published these notices in *El Sol*, a weekly Spanish Language newspaper. However, that enterprise ceased publication at the beginning of 2009.

Public Meetings.

- **Public Hearings**

The Community Development Department generally holds two advertised public hearings during the funding cycle: The first, a Community Needs Assessment intended to obtain public input regarding community and housing needs; and the second, to receive final public input following the 30-day public review period for the draft Action Plan. These meetings give residents an opportunity to comment on all aspects of the City's CDBG program including awareness and understanding of the activities to be undertaken by the City, and the overall administration of the program. The public hearings are held at City Hall which is a centrally located facility that is safe and accessible by public transportation. Meetings are held on convenient days and at convenient times. Besides full handicapped accessibility, translation, hearing and other special needs accommodations are available for all meetings.

Notices of all Public Hearings are published in the Spectrum, a daily newspaper covering both Washington and Iron Counties. Additionally, Notices of Public Hearings are also posted on the City's Public Hearing bulletin board, and on the City's web-site. Through the direction of the CDBG administration, the City is exploring using existing or creating new community informational boards or kiosks, whereby notices and other information can be displayed in both English and Spanish.

- **Substantial Amendments**

Should any substantial amendments be proposed to either the Consolidated or to the Action Plan, the City involves citizens through the above described methods and practices for public hearings. These substantial changes to the City's program would seek the same public participation and input as occurs for the consideration and approval of new activities.

- **Neighborhood Meetings**

Beyond notices for scheduled meetings at City Hall, neighborhood meetings are also conducted for all CDBG activities requiring regulatory review, such as the development of parks and playgrounds, or the development of housing projects. These neighborhood meetings are held prior to the reviewing body's initial consideration of these projects, to allow ample opportunity for valid citizen input prior to any final determinations being made.

Participation Involving Those with Special Needs. It is the City's goal to allow not just minimal, but ample participation opportunities for all interested citizens. This includes, but is not limited to opportunities for minorities, non-English speaking persons, and persons with visual, mobility or hearing impairments. For those with special needs, the City continues to address access to the CDBG Program as well as to general City governmental activities in a number of ways, including:

- Publicizing in its notices and correspondence, the Relay Utah toll free telephone numbers (one in English and one in Spanish) so that those who can't communicate in English or with a standard telephone can speak to City employees through a communications assistant.
- Making translation services available, including a number of identified city employees who are quickly available for Spanish and even certain other language translation services.
- Inviting disabled citizens to request assistance for reasonable accommodations in its public notices. The City has recently completed an evaluation of access for the disabled at City Hall, and successfully made several physical changes where needed. The City will continue to coordinate with agencies that serve the disabled, including: the Red Rock Center for Independence; the Division of Services for People with Disabilities; and Turn Community Services.

Public Outreach

The following is a copy of the City's current Outreach Plan with a brief analysis of adherence to the plan:

Outreach Plan. The citizen participation process is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, hearing impairments or other disabilities to participate in determining housing and community development needs within their communities. Special encouragement is extended toward very low- and low-income persons, particularly those in blighted areas and in public housing or other assisted housing.

During the planning and development of the Five Year Consolidated Plan (ConPlan) and the Annual Action Plan, the City will consult with the St. George Housing Authority (SGHA). To encourage citizen participation from residents who are predominantly low and moderate income, the city will post ConPlan and Action Plan announcements in English and Spanish (public hearings and 30 day public comments periods) at SGHA apartment complexes. These announcements will be posted in common areas (such as the offices, community rooms and laundry rooms). The SGHA Executive Director has agreed to make the fliers available to the managers of privately owned federally subsidized rentals that are located within the city. She meets with these managers every month.

The CDBG Planner will collaborate with the City's Planning Division and with the city's Police Department. The Planning Division periodically consults with neighboring communities regarding planning and transportation issues. The CDBG Planner will hand out fliers of upcoming CDBG public meetings when neighborhood meetings are held.

The Police Department has established ten Community Action Teams (C.A.T.) that cover the entire city. The primary goal of the C.A.T. teams is to work together to find solutions to quality of life issues in each area of the city. The CDBG Planner will annually attend those C.A.T. meetings which are located in lower income neighborhoods. There he will distribute fliers of the upcoming annual CDBG public hearing.

The bilingual fliers of the upcoming CDBG public hearing will be posted at the St. George Public Library. The library is centrally located in a lower income area of the city. The CDBG Planner will also post notices of the CDBG hearings at Dixie Care and Share (DC&S). DC&S is located in central St. George and it operates a homeless shelter, transitional housing units and a food distribution center for the poor.

The public meetings will be held at convenient times for citizens in the City Council chambers at City Hall which is located at 175 East 200 North. The City Council chambers are located in a lower income area, and it's accessible to the handicapped.

Citizen comments and questions will be encouraged at all public meetings. The application process will be explained to potential applicants at the first public meeting of the fiscal year, and they will be trained in how to complete the application forms.

Adherence to Plan. Due principally to changes in the CDBG Administrator's position and the Administration of the Housing Authority, there were failures in coordination and the posting of bilingual fliers. Actions to correct this oversight have been made. Special meeting(s) will be held at the direction of the SGHA to meet with the individual SGHA housing complexes, with the meetings involving both the CDBG Administrator, as well as a bilingual staff member. A separate comprehensive analysis of rates of participation in the CDBG programs and activities is prepared annually. Following that analysis, the Public Outreach Plan will be reevaluated for effectiveness and needed improvements.

PARTICIPATION IN THE FY 2012-13 ANNUAL ACTION PLAN

Citizen involvement in the CDBG program should be a year round function. However, there are also specific involvements in particular aspects of the program, such as determining community needs and the specific activities to be funded for an upcoming fiscal year, as reflected in the Annual Action Plan. The overall period during which input is gathered, applications are accepted, and funding determinations are made is often referred to as the funding process or funding cycle and generally

continues for about 9 to 10 months. The following details specific activities and actions relating to the preparation of the FY 2012-13 Action Plan, including the specific process undertaken, attendance at public meetings and a listing of the comments, views, and responses received regarding the plan.

Specific Process

Approval of 2010-11 CAPER. The start of the citizen participation process in developing the Annual Action Plan can actually be said to begin with public input sought for the annual Consolidated Annual Performance and Evaluation Report (CAPER). Because the CAPER provides an analysis of previous CDBG activities and funding, it provides a great opportunity for citizens to voice input on the direction of the City's overall CDBG program, while also allowing the ability to begin formulating and voicing ideas and concepts for future CDBG activities.

- The FY 2010-11 CAPER was completed in September of 2011, with input sought on the creation of the document from those that participated in activities during that year. Besides the publication and posting of the Notice advising of the document's availability, its availability was also made know through direct communication to those participating agencies, and to several agencies expected to participate in the upcoming funding cycle.

Community Needs Assessment. A public hearing is held each Fall to receive general input from citizens regarding the community development, housing and economic development needs of the City.

- The most recent needs assessment was held on November 17, 2011 and provided general information regarding the CDBG's program, briefly discussed the application process and the upcoming applicant workshop, and provided an opportunity for public input regarding community development and housing needs. The meeting was advertised in the Daily Spectrum newspaper on October 30, November 6, and November 13, 2011. In addition, organizations known to have an interest in the City's CDBG program were contacted directly by phone regarding the meeting. Five people representing four non-profit organizations were identified at the public hearing, however no public comments were made.

Solicitation of Applications. Submission of proposed projects and activities is solicited principally through newspaper notices to the general public and additionally, through mailings to government and non-profit agencies.

- Letters were mailed on November 23, 2011 to the various non-profit and non-City governmental agencies which had previously applied for CDBG funding, had participated in previous program input meetings, or else requested to be notified of funding availability. Additionally, three City departments which previously applied for CDBG funding (Public Works, the Leisure Services Department, and the Water Services Department) were sent similar letters. The letters invited the recipients to apply for CDBG funding, and indicated where to obtain an application packet and the application deadline of January 13, 2012. In addition, the letters told of the availability of an application workshop held on December 6, 2011, to aid them in completing their applications.

Application Packet Made Available. An application packet is made available for all applicants. Besides an application for funding, the packet contains detailed information about the CDBG funds and qualification requirements.

- An application packet for FY 2012-13 funding was made available at the City and on the City's web site beginning December 5, 2011. This information was also included within the

mailed letters to potential applicants. A deadline of Friday, January 13, 2012 was given for applications to be received.

Application Workshop. An annual workshop is held by the City's CDBG staff each year, to offer assistance to any groups interested in applying for CDBG grants in the upcoming funding cycle.

- The application workshop was held on December 6, 2011 and was noticed in mailings to potential applicants. Unlike past years, attendance at the workshop was not made mandatory for having a proposed activity funded. At the workshop were representatives from four non-profit agencies and a newspaper reporter from the Spectrum. One of the new agencies attending was the Dixie Advantages Development, an agency aiding the severely handicapped with employment and life fulfillment opportunities. Several questions about the CDBG program and specific qualifications were answered. Application packets were distributed to all workshop attendees, with three of the agencies attending the workshop later submitting funding applications.

Applications are Received. A deadline of Friday, January 13, 2012 was given for applications to be received. However, because of the unavailability of CDBG staff assistance during the final week of the deadline, additional time was given to applicants where initial information was submitted, but additional information was needed for completion of their application.

- A total of twelve funding requests were received, although both the City's public works and water departments submitted three applications apiece. Three submitted projects were determined not to qualify, and one project, Dixie Care & Share was deemed not ready for the current funding cycle.

Consideration and Ranking of Qualifying Applications. From the applications received, the qualifying requests are reviewed and rated on a point system based on the goals and priorities of the five-year consolidated plan. Factors in the awarding of points include such items as: The ratio of persons benefitted to the amount of funding requested; the proportion of non-CDBG funding involved in the project; and the readiness of the activity to proceed. The projects are ranked by their total number of points, with the initial funding recommendations made by the Community Development staff in a CDBG Funding Report. Of the eight qualifying applications, available funding only allowed the four highest ranking projects to be recommended for funding.

Initial Determination of Funding Allocation. Staff's funding recommendations are presented to the City Council for their review and determination at one of their regularly scheduled meetings. Although the highest rated activities are generally funded first, the amount of the funding requested for a particular activity may occasionally be adjusted to allow a broader funding approval to address additional activities.

- Funding recommendations were presented at the City Council meeting on February 16, 2012. All applicants were notified of the City Council meeting and were invited to comment. The directors of both the DOVE Center and the Dixie Care & Share spoke to the City Council. The director of the Dixie Care & Share, who was aware that no funding was recommended for that organization at this time, spoke of the current cooperative efforts being made between them and the City in assisting them to meet their shelter improvement needs. The City Council voiced support to continue those efforts, and instructed staff to look into the possible use of a Section 108 loan to allow the City to perhaps better assist Dixie Care & Share's in their improvement needs.

Preparation of Annual Action Plan. Following the City Council’s initial determination of the funding allocations, a draft Annual Action Plan is prepared that lists the proposed activities along with measurable results that are expected to occur through the completion of the various activities. The draft Plan is then made available to the general public for a minimum of 30 days.

- A draft Annual Action Plan for FY 2012-13 has been completed, and a notice regarding the plan’s availability for review beginning April 2nd, was published on April 1, 2012. Other public notices have also been appropriately posted. The notice stated the proposed uses of the FY 2012-13 CDBG funds; where copies of the draft Action Plan were available for review or could be obtained; how comments could be made regarding the draft Action Plan; and announced that a public hearing regarding the plan would be held at the City Council meeting of May 3, 2012, at 5pm. Citizen comments on the plan were still allowed through May 11, 2012.

Public Hearing and Adoption of Action Plan. At the end of the 30 day public review period, the Annual Action Plan is presented to the City Council at an advertised Public Hearing. Following that hearing, the City Council takes action that either approves the plan, or else approves the plan with noted changes.

- The Public Hearing has been advertised and scheduled for 5:00 p.m. on Thursday, May 3, 2012. Any comments received at that meeting will be incorporated into the plan, along with any comments received during the public review period.

Approval of the Action Plan. Once a final action is taken on the Annual Action Plan by the City Council, the plan is forwarded to the HUD Regional Office in Denver, Colorado, along with any comments received regarding the plan. Following HUD’s approval of the plan, the actual funding allocation is made available at the beginning of the program year for the entitled community. For the City of St. George, the program year coincides with a fiscal year (FY) designation that runs from July 1 to June 30 of each year. Therefore, it is anticipated that funding for the proposed activities will be available beginning July 1, 2012.

Attendance at Public Meetings

With a couple of exceptions, only representatives of a limited number of public and non-profit agencies have participated in public meetings, discussed funding activities, and commented to the City Council on funding allocations. The following table gives a summary of the attendance at public meetings for those attending specifically for the CDBG program or activity:

Citizen Participation at CDBG Public Meetings for FY 2011-12					
Meeting	General Public	Agencies	Non-white	Hispanic	Disabled
City Council – Presentation of CAPER	0	0	0	0	0
City Council - Needs Assessment	0	3	0	0	0
CDBG Staff - Applicant Workshop	2	4	0	0	1
City Council – Initial Funding Recommendations	0	2	0	0	0
City Council – Final Funding Recommendations	1	0	0	0	0

Public Comments, Views, and Responses

Only one public comment regarding the FY 2012-13 Annual Action Plan has been received. That comment came at the Public Hearing on May 3, 2012, and was a question from a citizen who asked how the City insures that the proposed activities are followed through on, both in terms of completion and the accounting of the funding. Response was made by the City that briefly described the monitoring of the activities and the CAPER process. No further question was posed by the citizen asking the question, or any others who may have been in attendance.

Sources of Funds

To even partially address the priority needs of the St. George community, the use of multiple funding resources is required. This section first identifies the federal, state and local funding sources expected to be available in the coming fiscal year, followed by how federal funds will leverage resources from private and non-federal public sources.

EXPECTED RESOURCES

The following lists describe federal, state, and local agencies and programs from which funding is expected to be available for use within the City in the coming fiscal year:

Federal Resources

Community Development Block Grant Program (CDBG). As an entitlement community, the City of St. George annually receives a direct allocation of CDBG funding from HUD. CDBG funding is used for a variety of programs and activities intended to improve the quality of life for the low-moderate income residents of the city. Past programs and activities have included housing development, housing rehabilitation and homebuyer assistance, infrastructure improvements, construction of parks and playgrounds, and supporting public services. The City has been informed it will receive \$456,626 for the 2012-13 program year. Program income may occur from the repayment of loans incurred through the Housing Rehabilitation and the Down Payment Assistance Program. In past fiscal years, these repayments have ranged from \$3,000 to \$20,000, and City policy has directed that Program Income from the Down Payment Assistance Program be reinvested in that activity.

Federal Emergency Management Agency (FEMA). FEMA makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to the Five County Association of Governments, enabling the agency to aid low-income households through emergency rent payments to prevent eviction of low-income persons, and utility payments to prevent shutoffs.

Conventional Public Housing Operating Subsidy.

These Federal operating subsidies are used by the St. George Housing Authority. They are intended to fill the gap between the amount of rent received and the federally-determined allowable cost of managing and maintaining family and elderly public housing units.

Low-income Housing Tax Credits (LIHTC). This program is an indirect Federal subsidy used to provide the private market with an incentive to finance the development of affordable rental housing for low-income households. Through this program, Federal housing tax credits are awarded to developers of qualified projects, with the developers then selling these tax credits to investors to raise capital for their projects. This then reduces the project's overall debt, in turn allowing lower, more affordable rents. There are several projects within the St. George which utilized the LIHTC program, with additional projects currently being discussed.

Section 8 Certificates and Vouchers. The Section 8 Program was developed to offer low-income households the opportunity to rent non-public housing units, thereby allowing more income diversity in communities and an alternative to large-scale and often isolated, public housing developments. The program, under the local responsibility of the St. George Housing Authority (SGHA), has been successful in assisting residents find housing throughout the community. However, because of limited funding in comparison to the number of qualifying residents, the waiting list is long. Besides the Housing Authority, a number of non-profit organizations in the City are also working to preserve long-term affordability in a market where rental costs are shown to be

increasing. Section 8 certificates and vouchers are often a critical part of this process and the City supports changing regulations to allow the Housing Authority to create more project-based Section 8 units in collaboration with these non-profits.

Community Services Block Grant (CSBG). This is a U.S. Department of Health and Human Services grant made available on a formula basis to each state, to fund designated anti-poverty agencies. In the State of Utah, these anti-poverty agencies are associated with the various Association of Governments (AOG), including the *Five County Association of Governments*. The actual allocation of the CSBG funding is made under the direction of a tri-partite board comprised of elected officials, business representatives, and low-income individuals. The board is charged with identifying the specific problems in the communities within their association, developing work plans and then structuring programs to address those issues.

McKinney-Vento Homeless Assistance Grants. These grants are administered by HUD and provide a wide spectrum of services to homeless people. The grants are broken into two main categories: Formula grants which includes Emergency Solutions Grants (ESG); and, competitive grants which consist of Continuum of Care Grants. Continuum of Care is used as an umbrella term for the Supportive Housing Program (SHP); the Shelter Plus Care (S+C) Program; and, the Single Room Occupancy Program.

Emergency Solutions Grants (ESG). This HUD program is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. The four main ESG program eligible activities are:

- Homeless Prevention
- Essential Services
- Operational and Maintenance
- Renovation, Rehabilitation, and Conversion

Continuum of Care Programs. These programs are intended to provide permanent and transitional housing to homeless persons as well as services including job training, health care, mental health counseling, substance abuse treatment and child care. These grants fund a wide variety of programs from street outreach and assessment programs to transitional and permanent housing for homeless persons and families. Continuums of Care grantees must provide needed supportive services -- matching rental assistance with an equal amount of supportive services from other sources. Grants are awarded through a national competition held annually. The Southwest Behavioral Health Center / Housing Matters Project has been awarded \$146,638 for the coming fiscal year. Continuum of Care programs include:

Supportive Housing Program (SHP) provides housing (including housing units and group quarters), that has a supportive environment and includes a planned service component.

Shelter Plus Care (S+C) Program provides grants for rental assistance for homeless persons with disabilities and their families. These disabilities primarily include serious mental illness, chronic problems with alcohol and/or drugs, and HIV/AIDS or related diseases.

Single Room Occupancy Program provides rental assistance on behalf of homeless individuals in connection with moderate rehabilitation of SRO dwellings.

Housing Opportunities for People with Aids (HOPWA). This is a HUD program established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. HOPWA formula grants are made using a statutorily-mandated formula

to eligible cities and States. HOPWA also has competitive funds awarded on the basis of a national competition. Funds may be used for a range of housing, social services, program planning, and development costs. These costs include acquisition, rehabilitation, or new construction of housing units; rental assistance; short-term payments to prevent homelessness, and costs for facility operations.

STATE RESOURCES

Utah Community Reinvestment Corporation (UCRC). Established in 1998, UCRC is a multi-bank consortium created to provide long-term financing for multi-family housing developments for low and moderate income individuals and families. In addition to direct loans, the organization issues tax-exempt bonds and provides equity capital for affordable housing projects.

Olene Walker Housing Loan Fund. This fund is comprised of state and federal funds available to assist in the construction, rehabilitation, and purchase of multi-family and single-family housing units throughout the state. Individuals served by the fund include those with low-incomes, first-time home buyers, residents with special needs such as the elderly, developmentally disabled, physically disabled, victims of abuse, and Native Americans.

Critical Needs Housing. This is an annual appropriation from the Utah State Legislature for special housing purposes within the state. All funds must be used to serve only those whose income is at or below 125% of the Federal Poverty Guidelines. Applications for this grant are included with the Unified Homeless Application. The grant process begins in February each year, with the funding awarded in May. Eligible activities include:

- Emergency Home Repair
- Grants to Leverage Housing Monies (including HUD SHP grants)
- Accessibility Design for Disabled Individuals
- Technical Assistance to help write housing grants for rural agencies
- Down Payment Assistance for Special Needs Rental Projects

State HOME Allocations. The State of Utah's Department of Housing and Community Development allocates its HOME appropriation through competitive funding rounds. State HOME funds are generally leveraged with additional funding from federal, city, and private sources, as well as from other state agencies and programs.

Pamela Atkinson Homeless Trust Fund (PAHTF). The Homeless Trust Fund funds various agencies statewide with a goal of moving people from homelessness to self-sufficiency. The fund has been administered by the State of Utah Department of Community and Culture since 1983, with money coming from allocations by the Utah State Legislature and by contributions made by individuals on their Utah Individual Income Tax Form. Funding from the PAHTF is a critical component in "Utah's Ten-Year Plan to End Chronic Homelessness." The application period for funding runs during the months of January and February of each year, with awards made by the State Homeless Coordinating Committee in May. Typical award amounts range from \$10,000 - \$30,000. Eligible activities for funding under the PAHTF include:

- Temporary Shelter Operations
- Transitional Housing
- Case Management
- Outreach
- Day Centers

Emergency Food Network (EFN). This is a state-funded program providing funds to non-profit agencies. Agencies include emergency food pantries/food banks, prepared meal sites, and other agencies whose mission is to meet the emergency food needs for individuals at or below 150% of the Federal Poverty level. Funds from this program are distributed statewide through the State of Utah Department of Community and Culture and their State Community Services Office (SCSO). The EFN funds are to assist eligible entities to increase their capacity, and for building improvements, operations, case management, and distribution of emergency and supplemental nutrition foods to impoverished households.

LOCAL RESOURCES

City of St. George. The City provides full municipal services for all residents, with funding from various taxes, fees, and grants. Several projects benefiting LMI areas, households and families are funded each year from the City's general revenue sources. City funds and other resources are often available and used to supplement CDBG funded activities, especially those involving infrastructure and park improvements to LMI areas of the City. Where possible, the City also waives fees, for qualifying LMI housing related activities. City Hall is located at 175 E. 200 North however, various city support facilities are located elsewhere within the city.

City of St. George CDBG Program. The City has been informed that their CDBG allocation for the 2012-13 program year will be \$456,626. The City uses its allotted CDBG funding primarily to assist low-income and presumed benefit residents. Proposed CDBG activities for FY 2012-13 include the Down Payment Assistance Program, acquisition of the DOVE Center Offices – Phase 2, development of a playground area for The Learning Center for Families, ADA sidewalk ramps principally in LMI areas within the city, and program administration. The City's CDBG Office is located at City Hall – 175 E. 200 North.

St. George Housing Authority. The housing authority owns 34 public housing units. It administers 174 project based Section 8 vouchers (including the 34 public housing units), and 244 tenant based Section 8 vouchers. The authority office is located at 975 North and 1725 West #101.

City of St. George Redevelopment Agencies. The City promotes economic redevelopment in certain areas of the City through tax increment funding. These redevelopment areas include the Downtown Redevelopment Agency; The Dixie Center Economic Development Project; the Redevelopment Agency Areas: Fort Pierce #1 and Fort Pierce #2 (FP#1 and FP#2), and the Community Development Agency-Fort Pierce. Twenty percent of the tax increment that FP#1 and FP#2 receives is set aside to be used for low-income housing projects. (See the Economic Development section below for more information regarding the redevelopment agencies).

Five County Association of Governments (FCAOG). FCAOG operates a housing rehabilitation program within the City. Money from the Olene Walker Housing Loan funds are used to fund this program.

Color Country Community Housing, Inc. (CCCHI). CCCHI is a non-profit community housing development organization (CHDO) which carries out housing programs, including down payment assistance, housing rehabilitation, new housing construction and self-help housing construction. They are located at 139 North and 100 West.

Dixie Care and Share. The non-profit organization provides emergency and transitional shelter for the homeless a food bank for the poor. They are located at 131 North and 300 West.

The DOVE Center. This center provides counseling and shelter for victims of spousal abuse and sexual assault. The center’s office for all non-shelter activities is 1240 W. 100 South, Bldg 11, Suite 221. Their shelter address is not given for security purposes, but they have a mailing address of P.O. Box 2972, St. George, Utah, 84771.

Workforce Services Department. This agency provides employment opportunities, job educational development, and job readiness and placement services. Childcare assistance is also available to income qualified homeless people so that they can seek employment. Their offices are located at 164 North and 400 East.

The Family Support Center of Washington County (FSCWC). FSCWC operates a crises child care center at 310 W. Street 200 N. Street. Parents or guardians can leave their children for up to 72 hours at times when they are feeling stressed or out of control, when they need to deal with personal or family crisis/emergency situations, or even when the parents are interviewing for jobs. They are located at 310 W. 200 North.

The Learning Center for Families. This center provides services for developmentally disabled children. Programs include Early Intervention Services, Early Head Start Program, and Healthy Families America. Their facility is located at 2044 S. Mesa Palms Dr.

Doctors Free Clinic. The clinic provides temporary and basic medical treatment for the uninsured and the homeless. The clinic also provides mental health services on a limited basis. Their facility is located at 1036 E. Riverside Dr.

Human Services Department. This agency provides welfare, AFCD, services for people with disabilities, child protective services and other services. They are located at 377 E. Riverside Drive.

Southwest Utah Public Health Department. This agency provides medical care to Medicaid consumers and to the low-income uninsured, on a sliding scale basis. They also provide mental health services on a limited basis. They are located at 168 North and 100 East.

United Way of Dixie. Grants are awarded to successful applicants who provide social and or public services to the community. Their offices are located at 1070 West and 1600 South

The Salvation Army. They serve people at risk who need temporary assistance with basic necessities. They are located at 131 North and 300 West.

LEVERAGING

The leveraging of CDBG and other federally supplied funding allows an expansion of activities, both in terms of addressing larger scale needs, and in terms of funding being available for additional activities. The proposed activities for FY 2012-13, will leverage funding in the following manner:

FY 2012-13 Activity	Expected Leveraging
Down Payment Assistance Program	Other Down Payment and Closing Costs
The Dove Center	\$37,000
The Learning Center for Families	None
ADA Sidewalk Ramps	City Labor Costs

The City believes the leveraging of CDBG funding is important to the continued success of the program. The City is actively involved in coordinated efforts with other City and non-governmental agencies in seeking additional funding sources that will allow the expanded use of CDBG funds.

Annual Objectives Expected to be Achieved

In addressing the needs of the low-moderate income population, the CDBG program lists three specific objectives of the CDBG program that closely mirror the statutory objectives: ***Providing Decent Housing; Creating Suitable Living Environments;*** and ***Creating Economic Opportunities.*** These objectives are broad in nature and capture a range of community impacts that occur as a result of program activities. In turn, these three specific objectives were used as the basis for each of the nine priority objectives contained in the City's 2009-2014 Five-year Consolidated Plan. The following is a brief listing of the three specific national objectives; the nine priority objectives of the City's Consolidated Plan (numbered by their given priority), and a listing of the activities proposed to address those objectives for FY 2012-13. Additional understanding of the objectives and what is expected to be achieved during the coming fiscal year, may be obtained by referring to the sections: "Description of Proposed FY 2012-13 Activities" and "Expected Outcomes and Outcome Measurements."

PROVIDING DECENT HOUSING

Providing Decent and Affordable Housing for LMI Households

This objective focuses on the wide range of housing activities which can be undertaken to meet individual, family or community housing needs. Affordable housing activities are given the two highest priorities within the City's 2009-14 Five-year Consolidated Plan.

1. Construction / Rehabilitation

Proposed Activity: No related activities are proposed for FY 2012-13.

2. Down Payment Assistance

Proposed Activity: Down Payment Assistance Program (DPAP). With the exclusion of administrative funding, the DPAP will be allocated 42.5% of the FY 2012-13 CDBG funds. Although the amount allocated for the DPAP activity is somewhat lower than in past program years, the overall funding for the DPAP will actually remain similar, due to the anticipated reallocation by the City, of unspent monies remaining from completed activities in prior program years.

CREATING SUITABLE LIVING ENVIRONMENTS

Providing a Suitable Living Environment for LMI Families and Individuals

This objective includes activities designed to benefit communities, families, or individuals by addressing issues directly affecting their living environment. In addressing this objective, the Five-year Consolidated Plan lists six mid-range priority goals, with those goals broken into two main categories: Growth and Development Projects (General Activities, Park Development, and Public Service Provider); and, Infrastructure Projects (General Projects, Water Services, and Roads).

3. Growth and Development Projects – General

Proposed Activities: The Dove Center (DOVE); The Leaning Center for Families (TLC); ADA Sidewalk Ramps. With the exclusion of administration funding, these three activities total 57.5% of the FY 2012-13 CDBG funds.

4. Growth and Development Projects – Parks

Proposed Activity: No related activities are proposed for FY 2012-13.

5. Growth and Development Projects – Public Service Provider

Proposed Activity: No related activities are proposed for FY 2012-13.

6. Infrastructure Projects – General

Proposed Activity: No related activities are proposed for FY 2012-13.

7. Infrastructure Projects – Water

Proposed Activity: Although three applications were received for improvements to water delivery systems in LMI areas, none were recommended for funding during FY 2012-13. The City is examining the possibility of including the proposed water improvement projects for consideration within next year’s activities, or as a separate Section 108 application.

8. Infrastructure Projects – Roads

Proposed Activity: No related activities are proposed for FY 2012-13.

CREATING ECONOMIC OPPORTUNITIES

This objective applies to activities related to economic development, commercial revitalization, or job creation. This objective was given the lowest priority in the City’s 2009-14 Five-year Consolidated Plan.

Providing Economic Opportunity for LMI Persons

9. Economic Development Activities

Proposed Activity: No related activities are proposed for FY 2012-13. However, the City is currently working with other agencies to determine the feasibility of future economic development projects.

SUMMARY OF OBJECTIVES

<input checked="" type="checkbox"/>	Objective Category Decent Housing Which includes:	<input checked="" type="checkbox"/>	Objective Category: Suitable Living Environment Which includes:	<input type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input type="checkbox"/>	job creation and retention
<input type="checkbox"/>	assisting persons at risk of becoming homeless	<input type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

Section Two

Developing Specific Activities

Proposed FY 2012-13 Activities

For the 2012-13 Program Year, the City has been informed it will receive **\$456,626** in CDBG program funds. Following community involvement and input, the City Council has proposed distributing that funding to five different activities during the 2012-13 fiscal year: the Down Payment Assistance Program (DPAP); the DOVE Center; The Learning Center for Families (TLC); ADA Sidewalk Ramp Improvements; and CDBG Program Administration. The table below gives a summary of CDBG activities proposed for FY 2012-13, followed by more detailed descriptions of the various activities:

Activity	CDBG Funding	Leveraged Funding	National Objective	Outcome/Objective	Proposed Accomplishments	Completion Target Date
DPAP	\$155,365	Mortgage Funding	LMH	Affordability of Decent Housing	Assistance to 22 Home Buyers	Dec 31, 2013
DOVE	\$75,000	\$37,000	LMC	Availability/Accessibility to a Suitable Living Environment	Acquisition of Public Facility	Sep 30, 2012
TLC	\$38,060	None	LMC	Availability/Accessibility to a Suitable Living Environment	Improvement of Public Facility	Sep 30, 2012
ADA Ramps	\$97,201	City Labor Costs	LMA LMC	Availability/Accessibility to a Suitable Living Environment	Construction of Sidewalk Ramps for ADA Compliance	May 31, 2013
Admin	\$91,000	n/a	n/a	n/a	n/a	n/a

LMH = Low/Mod Housing LMC = Low/Mod Limited Clientele

Down Payment Assistance Program (DPAP)

The Down Payment Assistance Program provides up to \$6,000 for a down payment assistance loan to qualifying LMI households who are purchasing a home. The loans must be repaid if the homes are sold or rented, but the loan becomes a grant to the applicant following their occupancy of the home for a period of at least 10 years. The program is administered for the City by the Five County Association of Governments. This program is available on a city-wide basis.

Amount of Funding:	\$155,365*
Amount of Leveraging:	Additional down payment and closing costs.
Benefit:	Providing Low-moderate Income Housing.
Priority Needs Addressed:	Increase affordable homeownership opportunities for first-time LMI buyers.
Program Income Anticipated:	Return of loan amount with selling of property prior to 10 year ownership obligation.
Outcome/Objective:	Affordability of Decent Housing for LMI Households.
Proposed Accomplishment:	Down-payment Assistance to LMI Households/Families
Measureable Benefit:	Assistance to 22 LMI Households
Activity Location:	City-wide.

Target Completion Date: Based on previous years, it is anticipated that, except for administration fees, funding for this activity will be expended by December 31, 2012.

** This amount does not include a reallocation to this activity of approximately \$38,000, which will come from unspent CDBG money remaining from completed activities in previous fiscal years.*

The DOVE Center (DOVE)

The DOVE Center provides services to victims of spousal abuse and sexual assault, with their office providing client intake, counseling and program administration. They also run an emergency shelter for victims of domestic violence at another location. This request is for a second phase of CDBG funding to assist them in the purchase of their office facility, where they provide counseling services.

Amount of Funding: \$75,000*
Amount of Leveraging: \$57,000 in private funding.
Program Benefit: Public Facility Acquisition for LMI Limited Clientele.
Priority Needs Addressed: Providing financial assistance and coordination with community-base public service provider.
Program Income Anticipated: None.
Outcome/Objective: Accessibility/Availability of a Suitable Living Environment for LMI Limited Clientele.
Proposed Accomplishment: Assistance in purchase of Public Facility.
Measureable Benefit: One Facility/Aid to 200 clients who are presumed LMI.
Activity Location: 1240 E. 100 South, Building 22, Suite 221.
Target Completion Date: September 30, 2012.

** This public facility was also granted \$75,000 for FY 2011-12, resulting in a total CDBG allocation for the two years of \$150,000.*

The Learning Center for Families (TLC)

The Learning Center for Families provides training and educational opportunities for young children who have developmental delays or disabilities. The funding will provide assistance to compete a playground and garden area for program participants. This activity is located at 2044 S. Mesa Palms Drive.

Amount of Funding: \$38,060
Amount of Leveraging: None.
Program Benefit: Public Facility Improvements for LMI Limited Clientele
Priority Need(s) Addressed: Providing public park areas and facilities, primarily benefitting low-income citizens and improving Public Facilities.
Program Income Anticipated: None
Outcome/Objective: Accessibility for LMI families to child help resources.
Proposed Accomplishment: Assistance in Public Facility Improvements.
Measurable Benefit: One Facility/Aid to 100 LMI children.
Activity Location: 2044 S. Mesa Palms Dr.
Target Completion Date: September 30, 2012.

ADA Sidewalk Ramp Improvements (ADA)

This activity provides materials for the reconstruction of sidewalk areas at street intersections, to provide sloped ramps in compliance with the Americans with Disabilities Act. This activity will occur in an LMI neighborhood, at various locations between 200 North and 700 North, and between Bluff Street and Diagonal Street.

Amount of Funding:	\$97,201
Amount of Leveraging:	City labor costs.
Program Benefit:	Sidewalk Improvements for LMI Area / LMI Limited Clientele
Program Income Anticipated:	None
Outcome/Objective:	Improved Accessibility for LMI Clientele (Elderly/Disabled)
Priority Needs Addressed:	Provide infrastructure projects which: 1) Primarily benefit LMI citizens; and 2) improve the availability of facilities and services.
Proposed Accomplishment:	Improvements providing approximately 65 ADA compliant sidewalk ramps.
Measureable Benefit:	65 ADA Sidewalk Ramps; LMI area population includes 258 elderly and 424 disabled individuals.
Activity Location:	LMI Area – Census Tract 2703; Block Group 1 Between approximately 200 North and 700 North Streets, and between Bluff Street and Diagonal Street.
Target Completion Date:	May 31, 2013.

CDBG Program Administration (Admin)

This activity covers costs associated with the management, coordination and monitoring of the City's CDBG program, as well as the preparation of various affordable housing studies.

Amount of Funding:	\$91,000
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ADHERENCE TO THE NATIONAL OBJECTIVES AND THE CITY'S FIVE-YEAR CONSOLIDATED PLAN

All of the proposed activities for FY 2012-13 have been determined to meet one of the three national objectives of the CDBG program, and at least one objective of the City's 2009-2014 Five-year Consolidated Plan. In accordance with the City's 2009-14 Five-year Consolidated Plan, all CDBG funding is directed to activities assisting or providing affordable housing, working toward the improvement of public facilities, providing various quality-of-life benefits, and promoting economic development activities that are directed toward the low-moderate income residents of St. George.

Expected Outcomes and Outcome Measurements

Expected outcomes and outcome measurements, when used together with the annual objectives listed previously, provide performance measurements that create a standardized methodology whereby success in the use of CDBG program funds can be evaluated. Activity outcomes serve to refine the objectives by capturing the expected result the objective is expected to be achieved. Outcome measurements, or outcome indicators, provide the actual measurable details for each project.

ACTIVITY OUTCOMES

Activity outcomes generally correspond to either “What is the type of change the grantee is seeking?” or else, “What is the expected result of the activity?” There are three given outcomes for consideration with any activity.

Availability/Accessibility

This outcome applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to LMI people, including persons with disabilities. In this category, accessibility refers not only to physical barriers, but also to making the affordable basics of daily living available and accessible to LMI people where they live.

Affordability

This outcome applies to activities that provide affordability in a variety of ways in the lives of LMI people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

Sustainability – Promoting Livable or Viable Communities

This outcome applies to projects where the activity is aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to LMI persons or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Each outcome category is usually connected to one of the three activity objectives, resulting in a total of nine groups of outcome/objective combinations under which the activity or project data is reported. The following table reflects the coding used for these combined Outcomes & Objectives combinations.

<i>Objectives</i>	Outcomes		
	Availability/Accessibility	Affordability	Sustainability
Suitable Living Environment	SL-1	SL-2	SL-3
Decent Housing	DH-1	DH-2	DH-3
Economic Opportunity	EO-1	EO-2	EO-3

OUTCOME INDICATORS

Outcome indicators are broken into two groups: Common Outcome Indicators and Specific Outcome Indicators. Common Outcome Indicators work in accordance with the Specific Outcome Indicators to create actual common measurements that can be used to indicate the success of an activity.

Common Outcome Indicators

These indicators are common to all program activities:

- Amount of money leveraged from other Federal, state, local, and private sources, per activity.
- Number of persons, households, businesses, units or beds assisted, as appropriate.
- Income levels of persons or households by: 30 percent, 50 percent or 80 percent of AMI.
- Race, ethnicity, and disability data for activities that currently report these data elements.

Specific Outcome Indicators

There are 18 major activity-categories, with each qualifying program activity fitting into at least one of the categories. Each of the categories includes the appropriate measurement(s) related to the specific activity. Of the 18 Specific Outcome Indicators, only two are related to the four principal FY 2012-13 activities:

- **Public facility or Infrastructure Activities – Number of persons assisted:**
 - With new access to a facility or infrastructure benefit.
 - With improved access to a facility or infrastructure benefit.
 - Where activity was used to meet a quality standard or a measurably improved quality, the number that no longer only have access to a substandard facility or infrastructure.
- **Direct Financial Assistance to Homebuyers:**
 - Number of first-time homebuyers and of those, number receiving housing counseling.
 - Number receiving down-payment assistance/closing costs.

Of the activities proposed for FY 2012-13, The DOVE Center acquisition; The Learning Center for Families playground improvements; and the ADA Sidewalk Ramp improvements will use the Public Facility or Infrastructure Activity outcome indicators. The Down Payment Assistance Program will use the Direct Financial Assistance to Homebuyers outcome indicators.

OUTCOME MEASUREMENT SUMMARY FOR FY 2012-13 ACTIVITIES

For FY 2012-13, the proposed activities include the following common indicators.

Activity	Outcome/ Objective	Amount Leveraged	Number LMI Assisted	LMI Benefit	Race/Ethnicity Disability
Down Payment Assistance Program	DH-2	Other Down Payment and Closing Costs	22 Households	100% LMI	Yes
The Dove Center	SL-1	\$37,000	200 Persons	Presumed	Yes
The Learning Center for Families	SL-1	Approx. ¾ of costs	100 Children	51% LMI	40% Minority 40% Disability
ADA Sidewalk Ramps	SL-1	City Labor Costs	258 Elderly 424 Disabled	Area LMI	Elderly & Disabled

Allocation Priorities and Geographic Distribution

The City of St. George determines its CDBG fund allocations based on meeting both the national objectives of the CDBG Program, and the adopted goals and objectives contained in the City's 2009-14 Five-year Consolidated Plan. The national objectives principally give priority to activities that directly benefit the low- and moderate-income (LMI) population of the community. Through the City's Five-year plan, the general LMI benefit allocation priority is first given to Affordable Housing activities, next, to Community Development activities (Growth and Development, and Infrastructure Projects), and lastly to Economic Development Activities. The text below further describes the City's CDBG allocation priorities and the resulting geographic distribution of the proposed activities for FY 2012-13.

ALLOCATION PRIORITIES OF ACTIVITIES

The primary national objective of the CDBG Program is the development of viable urban communities principally for low to moderate income (LMI) persons. To meet the primary national objective, which is also referred to as low/mod benefit, the CDBG

Benefit	Amount	Percentage of Funding*
LMA	\$97,201	26.6%
LMC	\$113,060	30.9%
LMH	\$155,365	42.5%
LMJ	\$0.00	00.0
	\$365,626*	100.0%

*Calculation excludes administrative costs

regulations require that grantees expend not less than 70 percent of CDBG funds (not including administrative costs) for activities that directly benefit LMI persons. Activities associated with the low/mod objective

are further included in one of four categories describing the basis of the LMI benefit: Area Basis (LMA); Limited Clientele (LMC); Housing Activities (LMH); or Job Creation or Retention (LMJ). For FY 2012-13, one-hundred percent of the City's CDBG funds will be directed toward the LMI benefit objective.

Low-Moderate Income - Area Benefit (LMA)

A low-moderate income (LMI) area is a defined location where at least 51% of the residents within that specific area qualify as LMI persons (Those earning less than 80% of an area's median household income). Because of its corresponding population and income data, the decennial U.S. Census is typically the principal source used to identify qualifying LMI areas, with the areas commonly defined by an entire census tract, or else by one or more individual block-groups within the census tract.

(It should be noted that although demographic and housing details are available from the 2010 U.S. Census at the block level, income data is no longer gathered with the decennial

Census Tract	Block Group	LMI Population	Total Population	Percent LMI
2703	1	927	1576	59.8
	2	1104	1950	56.6
	3	0	0	0.0
	4	0	0	0.0
2705	1	79	226	35.0
	4	0	17	0.0
2706	1	580	2237	25.9
	2	739	1533	48.2
	3	400	1464	27.3
2707	1	2657	4501	59.0
	2	545	1010	54.0
	3	656	1288	50.9
2708	4	0	0	0.0
2711	1	1384	2506	55.2
	2	1061	3595	29.5
2712	1	660	1250	52.8
	2	630	1104	57.1
2713	1	485	705	68.8
	2	270	661	40.8
	3	559	1071	52.2
	4	817	1133	72.1
2714	1	443	799	55.4
	2	624	1097	56.9
	3	167	459	36.4
	4	452	1261	35.8
2715	1	1580	3198	49.4
	2	117	835	14.0
2716	1	291	1400	20.8
	2	623	2609	23.9
2717	1	867	4594	18.9
	2	480	1910	25.1
2718	1	654	1890	34.6
	2	219	882	24.8

census. Instead, income data is now gathered through the Census Bureau’s American Community Survey. Because personal income is not available through that survey in detail corresponding to the census tracts and the block groups, LMI data from the 2000 U.S. Census is currently still used to determine qualifying LMI areas).

There are several U.S. Census block groups within the City that qualify as an LMI area. The table on the preceding page shows the LMI population data from the 2000 U.S. Census by all block groups, with those having an LMI population of 51% or more (after rounding) being highlighted. These qualifying LMI areas are all located on the northern side of the city. Although as a whole, the LMI areas include the vast majority of the City’s oldest housing and mobile home parks, the two highest percentage LMI block groups are instead more closely linked with the Dixie State College campus and its associated student housing.

Many of the LMI areas also contain some of the higher concentrations of the non-white and Hispanic populations. The table below presents the racial and ethnic mix of the four Census Tracts with the largest LMI populations. Note, however, that they do not necessarily represent the Census Tracts with the four highest racial and ethnic populations.

City of St. George – Racial/Ethnic Composition of LMI Census Tracts											
Race & Ethnicity		City Totals		Census Tract 2703		Census Tract 2707		Census Tract 2711*		Census Tract 2713**	
		2000	2010	% CT	% Race	% CT	% Race	% CT	% Race	% CT	% Race
Single Race	White	92.3	87.2	87.60	8.10	81.08	12.11	84.61	13.39	76.1	4.69
	Black	0.2	0.7	1.48	16.60	1.02	18.47	0.49	9.51	1.92	14.37
	American Indian & Alaskan Native	1.6	1.5	1.84	9.73	2.54	21.65	1.74	15.69	2.27	7.98
	Asian	0.6	0.8	0.66	6.77	0.64	10.49	1.10	19.12	0.67	4.57
	Native Hawaiian & Pacific Islander	0.6	1.0	0.61	4.99	0.81	10.66	1.17	16.33	2.54	13.77
	Some Other Race	2.9	6.2	5.98	8.05	11.12	24.18	7.58	17.47	13.33	11.97
Two or More Races		1.8	2.6	1.81	5.66	2.80	14.13	3.31	17.71	3.16	6.60
Total Percentage of Races		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Hispanic or Latino		6.7	12.8	13.08	8.40	21.42	22.33	15.46	17.00	24.87	12.85

Note: Due to combination of data sources, Census Tract populations may not add to 2010 U.S. Census total for St. George.

* Within Census Tracts 2703 and 2711, only half of their block groups qualify as LMI.

**Census Tract 2713 contains a large proportion of student housing for Dixie State College with a student body that is generally more racially diverse than the city as a whole.

FY 2012-13 Activities. In past years, CDBG activities have been targeted to the City’s LMI areas as a whole, without any of the LMI block groups being a specific target area. For FY 2012-13, only the ADA Sidewalk Ramp activity is related to a particular LMI area: Block Group 1 of Census Tract 2703. Although having only the third highest percentage of LMI residents, its selection for the proposed activity is related more to a progressive installation process rather than targeting the area because of a priority ranking procedure among the qualifying LMI areas.

Low-Moderate Income - Limited Clientele (LMC)

This category relates to benefits to a specific group of persons rather than everyone in an area. In this category, an activity must show that either 51 percent of the beneficiaries of an LMC activity are qualifying LMI persons, or else be part of a clientele that is presumed to be LMI. The presumption generally covers abused children, battered spouses, elderly persons, severely disable adults,

homeless persons, illiterate adults, persons living with AIDS, and migrant farm workers. Additionally, this may also include in many situations, the removal of architectural barriers to mobility for elderly persons or the severely disabled.

FY 2012-13 Activities. For the upcoming fiscal year, the City has proposed funding two activities which involve acquiring or improving public facilities, both of which are used to provide assistance in the LMC category. The first, The DOVE Center provides support for victims of domestic violence and sexual assault. The second, The Learning Center for Families (TLC) provides training and assistance for developmentally disabled LMI children and their families.

Low-Moderate Income - Housing Activities (LMH)

Activities under this category are those undertaken for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by LMI households. The two highest priorities listed in the City's Five-year Consolidate Plan are directed toward this Housing objective.

FY 2012-13 Activities. For the upcoming fiscal year, the City has proposed continued funding for the Down Payment Assistance Program (DPAP). This represents 42.5% of the available CDBG funding for FY 2012-13. Although because of its nature it is generally related to LMI areas of the city, the DPAP is not directed toward the LMI areas of the city.

Low-Moderate Income - Job Creation or Retention Activities (LMJ)

This category addresses activities undertaken to create or retain permanent jobs, at least 51% of which will be available to or held by LMI persons. This is currently listed as the last priority within the City's Five-year Consolidate Plan. No activities associated with this LMI category are proposed for this coming fiscal year.

GEOGRAPHIC DISTRIBUTION OF ACTIVITIES

Location of Housing and Community Development Activities:

City-wide activities: Housing activities, such as the Down Payment Assistance Program, will be addressed city wide with income of beneficiaries as the main determining factor.

Targeted Locations: Concentrations of LMI households and individuals are generally found in Census Tracts 2703, 2707, 2711, 2712, 2713, and 2714. However, within these Census Tract, not all block groups may qualify. Additionally, there are areas outside of these Census Tracts that may qualify by a specific block area, or through such instances as a presumed benefit which occurs with the large Sun River development where the population is almost exclusively made up of elderly residents. The LMI income map at the end of this section shows the concentration of low-moderate income areas. Infrastructure and public facility improvements will be targeted to low and moderate income neighborhoods as identified by Census Tract block groups.

Location of Public Service Activities:

There are no public service activities budgeted for FY 2012-13.

Location of Economic Development Activities:

There are no economic development activities budgeted for FY 2012-13.

Addressing Needs of the Underserved

IDENTIFYING THE UNDERSERVED

In the most general sense, the underserved are those identified groups of the population that do not receive assistance proportional to their makeup or percentage of the overall population. Classifying people as underserved usually begins in that broad sense, through a straight comparison of known percentages. However, to properly address the underserved needs, additional study and detail may be required relating to such factors as what specific and directed services are or are not available, and where individuals within one of the identified groups actually live in relation to available services.

The City of St. George has currently identified the following five general groups that are likely underserved by LMI directed activities:

Population in Poverty

This population is identified as those with incomes of less than 30% of the Median Family Income (MFI). This population also contains a significant subgroup “Families with No Husband Present” which has a poverty rate of more than three times the overall rate. Although the City has provided CDBG funds for several activities that benefit many within this underserved population, the City’s more recent CDBG activities do not address the housing needs of this group. For the most part, assistance for this group has been left to outside agency funds.

Disabled Population

There are three principal domains of disability – communication, mental and physical. Identifying this population is often problematic and reliance is made on several public and non-profit agencies that deal specifically with the disabled population. Past CDBG activities have generally involved ADA improvements to public facilities and public infrastructure.

Hispanic Population

The City has experience significant growth in the Hispanic population. That population grew from 6.7% of the population in 2000, to 12.8% of the population 2010, and accounts for 25.7% of the City’s overall population growth during that decade. Over the last several years, the City has instituted several activities specifically directed toward the Hispanic community, but mostly in terms of communicating the availability of the CDBG program.

Elderly Population

In the CDBG program, the elderly are defined as those persons 62 years of age and older. Over the last several decades much of the growth in St. George has been from a large influx of retirees. The current percentage of the City’s population now over 65 years of age is 19 percent. This compares to the Utah percentage of 9 percent, and the national percentage of 13 percent. Although the percentage growth rate over the last two decades is unavailable, it is likely very high, given that the rate of growth for Utah over the last decade is 31.1 percent (7th highest rate in the country), and St. George is considered the “retirement capital” of the state.

ACTIONS TO ADDRESS NEEDS

Population in Poverty

Anti-Poverty Strategy. The anti-poverty strategy for the City of St. George is to focus on the means to improve the economic status of individuals and families now living in poverty, while maintaining the economic status of all LMI persons and enable them to remain above poverty levels. The activities associated with this focus include, but are not limited to those providing job training, education, healthcare services, and emergency assistance.

Specific Actions for FY 2012-13. For the upcoming 2012-13 fiscal year, the City will continue to support the several programs to eliminate poverty, including those provided by the Utah Department of Workforce Services, Dixie Technology Center, Color Country Community Housing, Inc., and the Five County Association of Governments' Community Action Programs.

Disabled Population

The City is continuing its efforts to identify needs and make improvements in the delivery of City services and programs especially in relation to accessibility and communication.

Specific Actions for FY 2012-13. For the upcoming 2012-13 fiscal year, the City will make ADA improvements to sidewalks by installing ramps at street intersections. The City will continue to stress the importance of Universal Design and Accessibility in the construction of all affordable housing. The City will also continue to coordinate with agencies such as The TURN Community Services, the Division of Services for People with Disabilities, and Red Rock Center for Independence in identifying issues relating to persons with disabilities and in preparing future CDBG activities.

Hispanic Population

The City is continuing its efforts to expand the availability of program information in Spanish.

Specific Actions for FY 2012-13. For the upcoming 2012-13 fiscal year, the City will provide CDBG program and activity information in Spanish on the City's website and in brochures. The City will also seek to identify permanent and effective locations throughout the City to provide notices and other CDBG information in Spanish.

Elderly Population

The City is continuing its efforts to identify both the housing and non-housing needs of the elderly population.

Specific Actions for FY 2012-13. For the upcoming 2012-13 fiscal year, the City is looking to prepare a study that will specifically evaluate the needs for the elderly population in St. George. This evaluation will include the need for health service centers, retirement homes, assisted living or skilled-nursing facilities, and transportation availability.

ADDRESSING OBSTACLES IN MEETING NEEDS

As with many jurisdictions, the primary obstacle to meeting the underserved needs is a lack of sufficient and available funding for the City and for the various non-profit agencies with which the City partners. The City has experienced a large increase in the number of underserved residents, as well as an increasing cost in the delivery of needed services. Together, these create an ever-widening gap between the available funds and the cost to meet the identified needs of the underserved population.

Outside of identified impediments to fair housing and the mentioned financial constraints, the City is currently working on identification of both physical and social non-housing obstacles to addressing needs of the underserved. Physical obstacles generally involve possible location and delivery issues with existing and planned activities. Social obstacles generally involve either a broad or local resistance to providing truly equal accessibility to community activities, usually involving a bias or incorrect perception of the particular underserved population group.

Section Three

Annual Housing Needs

Fostering and Maintaining Affordable Housing

AFFORDABLE HOUSING GOALS AND OBJECTIVES

The City's annual affordable housing goals are prioritized in the FY 2009-14 Five-year Consolidate Plan and form the basis for two principal objectives: Support the Construction of Affordable Housing Units; and, Increase Affordable Housing Opportunities for First-time LMI Buyers. These objectives are listed below by those related to specific CDBG activities and those not related to a CDBG activity. In each case, the availability and use of other Federal, State and local resources is noted.

Objective #1: Support the Construction of Affordable Housing Units.

CDBG Activities. No CDBG activity is proposed to address this priority during FY 2012-13. However other actions to address this priority are occurring through the use of other funding resources (see *Color Country Community Housing under Non-CDBG Activities*, below).

Non-CDBG Activities. There are two non-CDBG activities that may address this objective in the coming fiscal year.

- **Color Country Community Housing.** Color Country Community Housing, a non-profit housing organization, is currently obtaining financing to proceed with the development of a 26 unit senior housing facility. The City has aided their efforts by working to extend utility service lines to the site, and by waiving certain associated development fees.
- **Fort Pierce EDA #1 and Fort Pierce EDA #2.** Each of these Economic Development Associations set aside 20% of their annual tax increment into a housing fund. The City has agreed to contribute some of these set-aside funds to partner with two outside agencies to construct housing for LMI families and persons.

Vista View Subdivision. The City has an agreement with the developers of this project, located at the Southwest corner of 1425 North Street and Dixie Downs Road, to provide LMI housing. Of the 21 homes approved for the site, eight are to be available for LMI families. Currently, ten homes have been constructed, with two sold to LMI families, and another used as a model home and sales office. This project is currently stalled as the builder is having trouble obtaining construction loans unless the homes are for pre-approved buyers.

Intermountain Health Care. This organization, which owns and operates a large regional hospital in the City, had expressed concerns that many of its health workers can't afford suitable housing within the area. After partnering with the City for the use of EDA funds, they completed plans to build 10 homes for low-income persons at approximately 451 East 500 South. Although the development plan has been approved and initial site preparation completed, the project is currently on hold, principally because of the large number of dwelling units that are now available.

Other portions of these EDA set-aside funds have been used for housing revitalization in some of the City's qualifying LMI areas. The revitalization has included both housing rehabilitation and

site preparation. In both of those instances, the rehabilitated housing units and the building sites are both targeted to providing housing for LMI families and individuals.

Objective #2: Increase Affordable Housing Opportunities for First-time LMI Buyers.

CDBG Activities. An allocation of \$155,365 in CDBG funds is proposed for FY 2012-13. It is anticipated that a minimum of 22 LMI households will utilize the DPAP during the upcoming fiscal year. Through the reallocation of unspent CDBG funds from previous funding years, that number will be proportionally increased, likely enabling the City to reach its five-year goal of assisting a total of 120 households.

Non-CDBG Activities. There are no non-CDBG related activities involved in this objective for the coming fiscal year.

BARRIERS TO AFFORDABLE HOUSING

The mission of the U.S. Department of Housing and Urban Development (HUD) is to increase homeownership, promote community development, and expand access to decent affordable housing without discrimination. One of the greatest problems in meeting this mission occurs through overly restrictive regulations and/or unwarranted costs added to the price of housing. Although these restrictions and costs may apply to all housing, low- and moderate-income (LMI) families continue to be the most affected income group, because even under the most favorable conditions, they have the fewest options available to buy a dwelling, or to even rent a house or apartment.

Identifying Barriers

In a 1991 report, the U.S. Department of Housing and Urban Development identified a number of barriers to affordable housing and suggested means to their removal. Many of the barriers discussed in that report and a subsequent update, can be found or assumed to exist in St. George. For the most part, they can be divided into three general categories: Financial Barriers; Regulatory Barriers; and Social Barriers. These three categories, more specific barriers within the categories, and actions being taken by the City to address the identified barriers, are discussed below.

Financial Barriers. The softening of the housing market in St. George since 2008 has, at least for the immediate future, mitigated some of the restrictive effect of this overall barrier. The number of distressed and bank owned houses for sale have reduced the cost of vacant land by about 25% and the cost to buy existing homes by about 30%. However, at the same time, the result of the economic downturn has affected the ability and sometimes the desire of financial institutions, to lend adequate funding for the development of new projects, new home construction, or approving low-equity mortgages.

- **Development and Construction Financing.** There are several factors that affect the price of developing new housing, both in terms of single-family and multiple-family units. Principally these include land costs, development costs, and construction costs; and all can be affected by financing costs and restrictions. Several builders are reporting that before financing any construction costs, many financial institutions now require complete buyer commitments for single-family home builders and an extremely high pre-lease rate for multi-family housing.
- **Mortgage Lending.** Mortgage lending is the lifeblood of all housing markets. However, in many instances, overly restrictive and inflexible practices by lending institutions have denied many families the funds needed to obtain decent affordable housing. One barrier to affordability that has been more recently lessened through various actions and market conditions is the mortgage interest rate. The low rate that now exists has allowed many families to obtain much more favorable repayment requirements. Additionally, and

following a change in City policy, several LMI families previously assisted through the Down Payment Assistance Program are now able to refinance their mortgages to a much lower rate, thereby lessening their percentage of income required to go toward meeting their housing needs, and perhaps helping several to retain their homes.

- **Down Payment and Closing Costs.** This barrier occurs when LMI families qualify for a mortgage, but can't otherwise cover the required down payment and closing costs. Because of the currently distressed market, title companies are seeing many of the home sellers willing to pay all or a large portion of the closing costs. However, even a small remaining down payment requirement can still delay the purchase of a home for a number of LMI families. With the low mortgage interest rates currently available, this delay can be critical in terms of overall housing affordability if mortgage rates once again increase. Through the Down Payment Assistance Program, the City will continue to assist with down payment costs for LMI families.

Regulatory Barriers. It may be argued that most government regulations are necessary for the health, safety, and welfare of the general public. However, there are many regulations imposed by Federal, State, and local government, as well as fees associated with both new development and redevelopment, which seem to go beyond the necessary benefit. Whether intentional or unintentional, unnecessary government regulations and fees can add a significant amount to development and construction costs. In turn, this can put the affordability of buying and even renting adequate housing, beyond the financial ability of many LMI families.

The following subsections discuss various regulatory actions, focused on the unit of government that generally implements and administers the regulations. These listings are not meant to imply the intent of the regulations is unwarranted, but rather identify the usually unintended costs they may incur. It should also be understood, that many times, it is not the regulation or requirement itself, but rather inconsistencies between Federal, state and local regulations and requirements which can increase the complexity and time involved in the approval of a development project and therefore, the projects costs.

- **Federal Barriers.** Federal barriers result principally from habitat and environmental protection regulations. Although the purpose of these regulations may be unquestionably important, they sometimes have unintended consequences in preventing reasonable development, including opportunities for affordable housing. These unintended consequences generally occur in three ways. First, they may directly raise the cost of housing through a variety of requirements. Second, they may interject costly delays into the development and building permit review process. Third, the regulations may lead to delays that are frequently exacerbated by the overlapping jurisdictions of Federal, State, and local agencies charged with environmental protection responsibilities.

Some of the Federal requirements identified as possibly contributing to increased housing costs in St. George include: Habitat and other environmental protection which may restrict the land available for development; environmental concerns such as lead-based paint and asbestos related hazards that can increase the cost of acquiring and/or rehabilitating existing housing; requirements for relocation benefits that discourage funding for rehabilitation of rental housing or housing on underutilized lots; and Davis Bacon wage requirements that can increase the cost of constructing affordable housing or necessary infrastructure improvements.

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- **State Barriers.** State requirements often overlap with federal and local strategies, adding extra burden to the development implementation process. Although incentive programs exist, many are overly restrictive or not adequately funded, while others have not been updated to create attractive incentives for the development community, especially given the current development market. State relocation laws may also work to discourage local jurisdictions and property owners from participating in acquisition/rehabilitation of currently occupied projects.
 - **Local Barriers.** According to the 1991 HUD report “*Why Not in Our Community?*” local government policies that increase building costs and/or restrict the supply of housing are one of the primary reasons for the lack of affordable housing. These local constraints include land use policies and controls, fees and exactions, and processing and permit procedures. City land use policies and controls may cause higher per acre land costs by zoning at relatively low densities, inhibiting the construction of housing affordable to low and moderate income households. Application of design guidelines and development standards may also affect the cost of development. Although it is important to ensure that new development is compatible with surrounding development and complies with the local zoning ordinance, such requirements can be costly.

The City of St. George has worked to eliminate or amend many of its regulations that overly restricted or totally excluded community housing options. The City has enacted zoning regulations that allow for smaller lots and multi-family developments, allows manufactured houses in all zoning districts, participates in the development of LMI and special needs housing, and supports programs and other agencies as they address particular community housing needs.

Social Barriers. In certain cases, an additional constraint to the development of affordable housing is opposition from citizens, especially neighboring property owners. This opposition is often referred to as NIMBY’ism (“Not in My Backyard”). NIMBY attitudes usually stems from two sources: One, the housing or development itself may be viewed as unattractive; and/or two, the people who will live in it may be regarded as undesirable neighbors. Often times, the opposition is the result of unfounded fears that property values will decrease if affordable housing is allowed to be constructed. Opposition to affordable housing causes delays in the development of projects, thereby increasing costs. It can also result in the outright denial of a project’s development through regulatory methods such as the denial by a City Council of a necessary rezoning as a result of vocal neighborhood opposition.

Actions to Overcome Barriers

During the 2012-13 program year, the City will continue to base its actions to overcome barriers to affordable housing, on the goals espoused in the City’s Analysis of Impediments to Fair Housing Choices. Although the Analysis of Impediments is directed toward Fair Housing Impediments, recommendations from the document also easily apply to the broader picture of barriers or impediments to affordable housing. The listed recommended actions from the Analysis of Impediments, along with the actions that will be taken for the 2012-2013 program year to further address those issues include:

- **Continue Down Payment Assistance Program (DPAP).** Additional funding for the DPAP is proposed for FY 2012-13.
- **Continue to Encourage Mix of Housing Choices.** The City has approved large scale projects that provide a mix of housing choices. However, current economic conditions and housing absorbency rates do not appear to be conducive to their development at this time.

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- **Continue to Promote Mix of Various Lot Sizes in Developments.** The City has approved large scale projects that provide a variation of lot sizes. However, current economic conditions and housing absorbcency rates do not appear to be conducive to their development at this time.
 - **Continue Waiving or Deferral of Certain Impact Fees.** On March 1, 2012, impact fees were waived by the City Council for a 56-unit low-income senior housing project being built under the direction of Color Country Community Housing, Inc.
 - **Density Bonus Program.** The provision for Density Bonuses was recently eliminated from the City Code. The program was not extensively used and was eliminated principally due to administrative issues. An additional reason was because the provisions were not implemented city-wide, they therefore placed unequal requirements on different land developers (a fairness issue). Density Bonuses may likely be reexamined in conjunction with the City's update of its Moderate Income Housing Plan and the Housing Element of the General Plan, scheduled for this upcoming fiscal year.
 - **Consider adopting incentive-based inclusionary housing requirements if prices rise significantly.** The recent housing recession resulted in prices dropping rather than rising. Although this recommendation has not been a continued priority, it will be further examined and evaluated in conjunction with the City's update of its Moderate Income Housing Plan and the Housing Element of the General Plan, scheduled for this upcoming fiscal year.
 - **Permitting Accessory Dwelling Units on a Single-family Zoned Lot.** Because of the increased supply of housing resulting from the recent recession, the immediate need to realize this goal has diminished. However, the City is continuing to examine this allowance, and will likely act upon it in conjunction with the City's update to its Moderate Income Housing Plan and the Housing Element of the General Plan, scheduled for this upcoming fiscal year.

PUBLIC HOUSING NEEDS

Public Housing needs within the City of St. George have been identified through a number of studies and reports. However, the St. George Housing Authority (a separate entity from the city) is the principal agency utilized to address those needs. The City will continue to cooperate with the Housing Authority in the development of public housing. In particular for this coming fiscal year, the City's Community Development Department will be consulting and coordinating efforts with the St. George Housing Authority, in the production of an update to the City's Moderate Income Housing Plan and the Housing Element of the General Plan, scheduled for this upcoming fiscal year.

Encouragement of Public Housing Residents

The City of St. George does not currently own or manage any public housing units. Therefore, the City has not developed a plan to encourage public housing residents to become more involved in the management of public housing or to encourage them to become owners of their public housing units. However, it is understood that there are tenant members on the Board of Directors of the St. George Housing Authority.

HOME / AMERICAN DREAM DOWN-PAYMENT INITIATIVE (ADDI)

The City of St. George does not receive HOME or American Dream Down-payment Initiative (ADDI) funding. However, the City will continue to cooperate with other agencies in their use of these funds.

Homeless and Special Needs Housing

PRIORITY GOALS

The following goals identify priorities for assisting the homeless, special needs populations, and those identified as very-low income families or individuals. The goals are prioritized as to High, Medium, or Low priorities. A supportive narrative section is included to clarify the basis for assigning the specific priority, individual activity or proposed project as well as identified obstacles to meeting the underserved needs.

GOAL 1 Increase housing alternatives for homeless persons and families, and for other persons with special needs.

The City of St. George, other local government officials, nonprofit organizations and the private sector have been addressing the problems of homelessness for several years. Homelessness and other public/human service needs have been a high priority in allocating federal and local resources. The City, Washington County, the local homeless service providers as well as Five County Association of Governments, Dixie Care and Share and other community organizations will continue in the implementation of the Continuum of Care strategy for addressing and reducing homelessness within the city. The City will continue its support of human services to the homeless and to those who are at risk of becoming homeless.

The City will continue to support the local Continuum of Care Committee's active role in providing cooperation, innovation and local control in the provision of services to address homelessness. The components of the Continuum of Care include: homelessness prevention, emergency shelter, permanent housing with supportive services such as mental health, job training, independent living skills, substance abuse treatment, family support, education and other services, and permanent housing.

1.1 Action Step: *The City will continue supporting entities which provide services to homeless families and individuals.*

Priority: High

Obstacle: City funding is insufficient to meet identified needs.

1.2 Action Step: *The City will continue to support nonprofit housing development entities in the development, management and operations of affordable housing for homeless persons and families and those at risk of homelessness.*

Priority: High

Obstacle: Funding is competitive and insufficient to meet local needs.

1.3 Action Step: *The City, the local homeless service providers as well as the United Way, Five County AOG and other community organizations should continue in the implementation of the continuum of care strategy for addressing and reducing homelessness within the city. The City will continue its support of human services to the homeless and to those who are at risk of becoming homeless. The City will continue to support homelessness prevention programs as they are being carried out by human services providers and encourage collaborative efforts among providers.*

Priority: High

Obstacle: Funding is competitive and insufficient to meet local needs.

1.4 Action Step: *The City will encourage efforts by the local members of the Continuum of Care Board and services providers and the U.S. Census Bureau to assess homelessness in St. George, including more dependable estimates of the population, its characteristics and evaluating the services provided.*

Priority: High

Obstacle: Refutation from general population that problems exist.

1.5 Action Step: *The City will coordinate with the county and non-profit housing developers to develop permanent supportive housing opportunities for homeless persons, special needs individuals and those at risk of becoming homeless. The City will support applications, for projects and programs such as Permanent Supportive Housing, Section 8, and Shelter Plus Care, Balance of State, etc.*

Priority: High

Obstacle: Funding is competitive and insufficient to meet local needs.

1.6 Action Step: *The City will encourage and participate in regional approaches to addressing issues of homelessness and the imbalance of jobs and housing, as well as transportation alternatives. In an effort to develop a regional approach to homeless problems, the City should maintain an active liaison with service providers for the homeless and local members of the Continuum of Care Board.*

Priority: High

Obstacle: Other units of government need to study local requirements and local needs to assume fair share costs for improved access to transportation, housing, health care, child care and others support services.

GOAL 2 Expand the supply of affordable rental housing and preserve the existing housing stock for homeless persons and families, and for other persons with special needs.

This goal is further broken down into targeted categories which include: Rehabilitation; Acquisition; New Construction; and, Rental Assistance.

Rehabilitation. A high priority is given to housing rehabilitation programs that target homeless families and special needs populations. A high priority is also given to substantial and moderate rehabilitation of rental units for extremely low and very low-income individuals and families by nonprofit housing corporations. A medium priority is assigned to rehabilitation of units for other households, including single occupants and unrelated student households. This is principally because of eligibility requirements for Federal or State assistance programs which affect this group's needs. _The City will continue to enforce its housing code requirements through its code enforcement officers and building inspectors to help ensure the safe and sanitary condition of the rental stock which houses single and unrelated student households.

2.1 Action Step: *Preserve the City's existing housing stock. The City, through the Community Development Department, will encourage the rehabilitation of homeowner and rental units with highest priority to those units which house homeless families and seniors.*

Priority: High

Obstacle: An identified obstacle would be the difficulty in attracting and retaining rehabilitation contractors to participate in the city's program when private sector work is more lucrative.

2.2 Action Step: *The City, through the Community Development Department, will encourage the rehabilitation of rental units with highest priority given to those units which will house homeless persons, persons with disabilities or persons with other special needs.*

Priority: High

Obstacle: A previously identified obstacle was the difficulty in attracting and retaining rehabilitation contractors to participate in the city's program when private sector work is more lucrative. Currently, private sector work has ebbed and this may no longer be an obstacle.

2.3 Action Step: *The City will assist with leveraging funding for acquisition/rehabilitation of existing structures by working with nonprofit entities, local lenders, and other community based funding sources.*

Priority: High

Obstacle: An identified obstacle would be the lack of a repayment to the investment.

Acquisition

2.4 Action Step: *The City will assist in finding sites and encouraging nonprofit entities, lenders and businesses to jointly sponsor both owner and renter development projects. Efforts should be directed toward acquisition of vacant land, and/or acquisition of existing housing sites for use as affordable units for both transitional and permanent housing or to preserve existing subsidized rental units as subsidized units. The Community profile indicates a growing need for an increase in the number of permanent supportive housing units affordable to homeless persons-families, persons with disabilities or persons with other special needs. The need for low-cost rental and permanent housing is especially acute among homeless single-parent households with children, very low-income families and persons with special needs, including persons with physical and mental disabilities and frail elderly persons.*

Priority: High

Obstacle: Much higher subsidies are needed to reduce the gap between potential buyer's income and housing cost for traditional single family homes. Some owners of subsidized units may sell their units on the open market when their subsidized rental contracts with HUD expire.

New Construction. Federal resources have been very competitive for new construction of affordable rental housing and permanent supportive housing. However, with continued demand and a lessening of development and land costs, new construction may again become a viable option in adding to the affordable housing stock. However, reduced development and land costs will not likely address some of the most critical housing needs: Permanent supportive housing for homeless individuals and families; housing for persons with disabilities; and housing for those with other special needs.

2.5 Action Step: *The City will support the construction of permanent supportive units for homeless persons-families, persons with disabilities or persons with other special needs.*

Priority: High for additional new construction. If possible, by private for-profit and non-profit developers with additional state or federal funds.

Obstacle: There is limited funding for this program. Because of cost considerations and the lack of available land, the Continuum of Care Board identifies the need for significant support from other federal, state and local governmental entities to achieve this.

2.6 Action Step: *The City will support the construction of permanent supportive three-bedroom and larger rental units for homeless persons-families, persons with disabilities or persons with other special needs.*

Priority: High for the development of new construction. If possible, by private for profit and non-profit developers with additional state or federal funds.

Obstacle: Lack of available land that is affordable.

Rental Assistance. Because most renter households simply cannot afford to purchase a home in the city, one path to easing the housing cost burden for homeless persons-families, persons with disabilities or persons with other special needs is through rental assistance, which has been established as a very high priority. A lower priority for rental assistance is given to very low-income single person households. However, no priority is given to low-income single person households because of the eligibility requirements of federal or state programs to support such assistance. A high priority is given to other very low-income persons with special needs. Slightly lower priority is assigned to rental assistance for other low-income persons with special needs such as mental or physical disabilities. A lower priority is given to rental assistance for these individuals because priorities for assistance in other areas can likely better address their needs.

2.7 Action Step: *The city will give the highest priority for rental assistance to be targeted toward homeless persons-families, persons with disabilities or persons with other special needs.*

Priority: High for Rental Assistance to homeless persons-families, persons with disabilities or persons with other special needs.

Obstacle: With high rents, for-profit landlords have little economic incentive to participate in assisted housing efforts.

GOAL 3 Increase Homeownership Opportunities.

3.1 Action Step: *The City will continue to work to promote the Involvement of public, private, and nonprofit entities in homeownership.*

Priority: High for Homeownership Programs such as those operated by Habitat for Humanity, Color Country Community Housing, Five County Association of Governments and other developers to construct multi-unit housing projects, or acquire existing dwellings for homeownership.

Obstacle: Qualifying issues for obtaining construction loans.

HOMELESS NEEDS

The City of St. George addresses homelessness with a comprehensive community based approach that collaborates with the Continuum of Care system (HCC). The services used for this system do not work in

isolation from one another. Rather, the holistic approach is a dynamic system in which services are linked through referrals and networking. This linkage helps homeless persons access services more easily and progress toward permanent housing and self-sufficiency. The following items briefly describe the City of St. George's plans for preventing and eliminating homelessness.

Homeless Prevention Elements

Resource Funds. Listed below are several of the private and public resources the City expects, or agencies operating within the city expect to receive during the next year to address homeless needs and to prevent homelessness.

- Federal Resources
 - Section 8 Certificates and Vouchers
 - McKinney-Vento Homeless Assistance Act Programs
 - Emergency Solutions Grant (ESG) Program
 - McKinney-Vento Shelter Plus Care
 - McKinney-Vento Supported Housing Program for various services
 - Federal Emergency Management Agency (FEMA) Funds
- State Resources
 - Emergency Shelter Grant
 - Pamela Atkinson Homeless Trust Fund
- Local Resources
 - United Way Grants

Several of these funds are targeted toward specific purposes such as families with children, the HUD formula programs, and any publicly-owned land or property. More information on each of these funds is included under "Funding Resources" in Section One.

Investment and Use of Funds.

Programs in place: *Rental-Mortgage Assistance, Section 8 Housing Assistance Programs, HOPWA*

Services: Assistance to persons with very-low incomes, AIDS and families with rent and housing based on a % of their income.

Services Provider: The St. George Housing Authority.

Action Steps: The Housing Authority seeks additional subsidies where opportunities are available.

Access to Assistance: The Housing Authority maintains a waiting list of interested households. Both the HHC and the Housing Authority provide program information to all service providers. Payment is paid direct to vendor.

Program in place: *Rental-Mortgage Assistance Program*

Service: Assistance to persons who are homeless and employed; low-income special needs persons; and victims of domestic violence. Can receive 1 month of emergency rent, first month's rent, and past due amounts or mortgage payment assistance.

Service Providers: The Utah Division of Child and Family Services (DCFS) in collaboration with Five County Association of Governments, operates a joint venture with FEMA (Federal Emergency Shelter Grant) dollars.

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- Action Steps:** Both entities seek additional subsidies where opportunities are available.
- Access to Assistance:** Clients apply directly to DCFS which coordinates the process with the other participating entity. Both organizations provide program information to all service providers.
- Programs in place:** *Rental-Mortgage Assistance and Financial Assistance Program*
- Service:** Provides financial assistance to eligible clients for housing deposits, utility bills, first month's rent, and past due amounts. This allows the recipient to remain and/or secure permanent housing depending on the individual situation.
- Action Steps:** Continue to consolidate financial assistance under "one roof" reducing duplication of services and more effective service tracking.
- Service Provider:** Utah Workforce Services
- Access to Assistance:** Clients apply directly and the Agency determines which funding source would better meet the needs of the applicant. Payment is deposited directly to clients EBT card.
- Programs in Place:** *Rental-Mortgage Assistance, transportation, food boxes and Soup Kitchen*
- Service:** Programs provide support to those who are homeless or in danger of becoming homeless with meals, and with assistance for transportation, food, and past due rents.
- Service Providers:** Dixie Care and Share, with funding from: Salvation Army; Five County Association of Governments; Emergency Food and Shelter; ESG (McKinney-Vento Homeless Assistance); and private donations
- Action Steps:** Support the efforts of the participating agencies to develop awareness of the programs and to provide on-site assistance to clients.
- Access to Assistance:** Client is referred or they apply directly. Organizations provide program information to all service providers.

Discharge Coordination Policy. Having a discharge coordination policy is critical to address the possible needs of those who are under the care of other agencies, but who will eventually be released from that agency's system. The following describes four agency systems that are known, but with the allowance for the consideration of other instances or systems as needed:

- **Foster Care (Youth Aging Out).** The Utah Department of Human Services (DHS) has a process for discharging youth from the custody of the Division of Child & Family Services (DCFS). The DCFS Practice Guidelines require a transition plan be developed at least 90 days prior to exit with youth exiting foster care at age 18. Specific exit plan to include: connections; support services; housing; health insurance; vocational and educational needs; employment and workforce supports. Caseworkers are responsible for preparing youth for exit. Options for discharge may include: family members, foster parents, apartments, FUP utilization, student housing, supervised living through other programs such as Division of Services to People w/ Disabilities (DSPD). The Department of

Workforce Services (DWS) and DHS have created a partnership forming the DHS Discharge Planning Workgroup. Representatives for DHS, Juvenile Justice Services, DCFS, Div of Substance Abuse and Mental Health, and DSPD come together to implement changes that will improve housing stability & prevent homelessness for youth making the transition from state custody to emancipation. Other stakeholders involved: Dept. of Community & Culture; Housing Authorities with Family Unification Programs; Utah Job Corp; Court Improvement Project; Office of the Guardian Ad Litem; Initiatives on Utah Children in Foster Care; the Youth Mentoring Project; Utah Foster Care Foundation; and Local Homeless Coordinating Councils.

- **Health Care.** Intermountain Healthcare (IHC) is the largest hospital system in the State of Utah. IHC discharge policies require initiation of a discharge plan for every patient upon admission. IHC staff collaborates with the patient to determine the most appropriate discharge location and to ensure compliance. If the patient does not have a safe discharge location, appropriate locations are identified. IHC staff assists with any required paperwork in making referrals to an appropriate location. IHC is a member of the State Homeless Coordinating Committee.
 - Patients discharged from emergency departments or inpatient units may be discharged to a variety of locations such as: their own home; the care of friends/families, residential/group homes, assisted living or skilled facilities; or shelters. The hospital staff works closely with other stakeholders including community health centers, 211, state and county agencies, and housing agencies to help patients determine an appropriate discharge location.
 - Some patients are homeless at time of admission and by choice, return to homelessness upon discharge. Every effort is made by Hospital staff to connect these patients to resources including medications/follow up care at local clinics.
- **Mental Health.** For patients discharged from the Utah State Hospital (USH), the Utah Division of Substance Abuse and Mental Health (DSAMH) plan is to serve patients with mental illnesses in the least restrictive setting possible. To help decrease risk factors and link patients to services, the plan prioritizes home and community based services and supportive services provided by the local community mental health and substance abuse agencies. DSAMH uses a tracking system to document needed services that are received by patients discharged from USH.

All local Community Mental Health Centers and the USH use the REDI (Readiness Evaluation and Discharge Implementation) state-wide program to identify preferences and obstacles to transition from institutional treatment settings. Treatment providers assist patients and family (when available) to identify the level of care needed at discharge. Discharge options include: psychiatric and medical inpatient units; community based acute treatment programs; residential placements; various housing options; independent living with case management; nursing homes; and family. Other collaborative agencies may include housing authority agencies, Disability Law Center, faith based organizations, State Department of Community and Culture, DHS PATH Providers, Veteran's Administration, SSA, local governments, Department of Welfare Services, Department of Corrections, Departments of Education and Health; and federal qualified health care clinics and other local providers.

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- **Correction Agencies.** It is the policy of the Utah Department of Corrections and the local County jails to work with community partners in an effort to discharge homeless individuals into transitional settings when special needs such as mental illness, substance abuse and medical needs are identified. Specialized staff at the transitional correctional facilities work with offenders, as appropriate, on employment training and placement, mainstream benefit application, and VA benefits, to aid in successful transition into the community. They assist in referrals for offenders to medical and mental health/substance abuse providers for services as well as supported housing opportunities. Some identified low risk offenders without special needs are referred to the homeless shelter for housing assistance if a housing resource cannot be identified prior to discharge. In the event that these individuals become unstable and at risk, they are readmitted to the transitional setting until suitable housing is secured. The Department of Corrections coordinates closely with local shelters, community mental health clinics, Housing Authorities, VA, Department of Workforce Services, State Criminal Justice Services, U.S. Probation and various other service providers to assure a collaborative and successful discharge.

Goals to Eliminate Homelessness

The City of St. George and surrounding communities created the Homeless Coordinating Committee (HCC), to develop a formalized planning/coordinating process with the goal to “End Homelessness by the year 2014.” A consortium of local homeless service and housing providers now also participate in the committee and are involved in planning and coordinating programs in the St. George area. These additional members include Five-County Association of Governments, Dixie Care & Share, United Way of St. George, The DOVE Center, St. George City Housing Authority, Southwest Center Mental Health, Color Country Community Housing, Erin Kimball Foundation, Red Rock Center for Independence, Habitat for Humanity, TURN Community Services, and even several private citizens.

The City of St. George works closely with the committee and supports the committee’s “Housing First” approach. This overall intent of this approach is to ultimately move toward the elimination of homelessness. The HCC has intensified its efforts to improve its participation and coordination with state and local governments, and to have a greater impact on decisions regarding directions taken in the funding of homeless needs activities.

Newly Homeless. The HCC’s strategic plan to end homelessness confirms the Five-year Comprehensive Plans general goals and objectives directed toward increasing housing options and opportunities for St. George’s homeless population, its very-low income families, and its residents with special housing needs. Goals and objectives to eliminate homelessness have been established. Recommendations for meeting these objectives are based on an evaluation of the strengths and weaknesses of the delivery system in St. George, and a consideration of the available funding resources.

- 1) Increase housing alternatives for homeless persons and families, and other persons with special needs.
- 2) Expand the supply of affordable rental housing to the homes and persons with special needs, and preserve the existing housing stock.
- 3) Increase homeownership opportunities for the homeless and other persons with special needs.
- 4) Increase capacity of temporary/shelter to meet need pending transition.

Additional objectives from the strategic plan include:

Strategic Plan Objective: Permanent Supportive Housing

A Permanent Supportive Housing Pilot Project is being developed in St. George city. A total of 2-homeless families will be served with supportive housing. Participants being served are from diverse populations (individuals and families with disabilities, including persons with mental illness, and substance abuse). A combination of State and Federal grants will pay rent costs, case management services, and administrative costs. Funding for the program includes: A Balance of State – Continuum of Care grant; the Pamela Atkinson Homeless Trust Fund; an ESG grant; and Section 8 monies in combination with other State grants.

Strategic Plan Objectives: Homelessness/Eviction Prevention

FEMA, United Way grant, and State ESG dollars, will continue to be used to expand prevention services (e.g., prevention-focused case management; free legal assistance, advocacy, and mediation support to prevent eviction; and targeted financial assistance to address arrearages and prevent eviction or to support transition to alternate, more affordable housing).

Chronically Homeless. With support from the City, the HCC will direct activities addressing the needs of those who are chronically homeless. The focus is upon getting individuals very quickly back into housing and linking them with appropriate mainstream services; reducing their homelessness to an absolute minimum. The following action steps are followed:

Action Steps:

- Develop Housing Services:
 - Clear barriers such as poor tenant history, poor credit history, etc.;
 - Renters fresh start;
 - Identify landlords;
 - Negotiate with landlord; etc.
- Provide specialized case management and ensure families receive assistance with
 - Gaining and maintaining self sufficiency
 - Identifying and accessing mainstream resources, and
 - Accessing community-based services.
- Develop Follow-Up Processes:
 - Work with tenants after they are in housing to avert crises that threaten housing stability and to problem-solve.

Obstacles: Funding continues to be the greatest obstacle to addressing this goal.

There are exceptions to this strategy for which an interim type of housing is necessary prior to placement in permanent housing. Families in which the head of household has a chronic and longstanding illness such as alcohol or substance abuse disorder or mental illness may require treatment, with housing for family members, followed by an intermediate level of supportive housing that has appropriate services attached.

Use of McKinney Funds

The City of St. George doesn't receive HUD Mc Kinney funds and it doesn't shelter anyone who is or who may become homeless. Defendants who are sentenced to local jail time serve their sentences in the Washington County Prison, as St. George has no such facility.

Use of Emergency Shelter Grants (ESG)

The City of St. George does not receive Emergency Shelter Grant (ESG) funding. However, the City will be participating in a coalition to aid Dixie Care and Share in obtaining adequate facilities for their emergency food pantry and their emergency shelter.

NON-HOMELESS SPECIAL NEEDS

Housing Opportunities for People with AIDS (HOPWA)

The HOPWA Program is administered by the St. George Housing Authority. The City will continue to support and work with the Housing Authority in their efforts to address this need.

Other Housing Needs and Activities

ADDRESSING LEAD-BASED PAINT HAZARDS

Lead poisoning is one of the most common and preventable health hazards to children. The Government banned the use of Lead-Based Paint (LBP) in 1978 and the Lead-Based Paint Hazard Reduction Act of 1992 now requires owners and landlords of pre-1978 housing to inform prospective buyers and tenants of any known lead paint in their dwellings. In addition, prospective buyers and tenants must sign for and receive a lead hazard warning pamphlet. Sales contracts are also voidable if, within ten days of the contract date, the purchasers inspect for and find lead-based paint hazards.

The City follows all Lead Based Paint (LBP) regulations and requirements. In all of the previous program years, associated housing units and areas acquired for public facilities have been examined for the presence of LBP and LBP hazards. The following specific actions will continue to be taken in the next year to evaluate and reduce lead-based paint and lead-based paint hazards.

Specific Actions for FY 2012-13

Housing Related Activities. Only one activity proposed for FY 2012-13 involves a housing related activity: The Down Payment Assistance Program (DPAP). For any housing unit associated with that program, and constructed prior to 1978, the following notification and disclosure procedures are followed:

- The EPA-approved pamphlet “Protect Your Family from Lead In Your Home”, is provided to applicants at the time of application;
- The Seller’s disclosure is required to include any known information concerning existing or suspected LBP or LBP hazards;
- Records and reports on LBP and/or LBP hazards are made available to the property owner within 15 days of the evaluation and made available to purchasers;
- An attachment is made to the purchase contract which includes a Lead Warning Statement and confirms that the seller has complied with all notification requirements. The seller, agent and homebuyer are required to sign and date the attachment; and
- The buyer is provided with a 10-day period to conduct a paint inspection or risk assessment for LBP or LBP hazards, unless the parties agreed in writing to lengthen, shorten or to waive the 10-day period. A copy of any paint inspection or risk assessment is placed in the file.

During FY 2011-12, five of the 29 housing units that were associated with the Down Payment Assistance Program, were built prior to the 1978 LBP ban. All of the above notification procedures were followed for those five units.

Public Facility Activities. Two activities proposed for FY 2012-13 involve public facilities: The DOVE Center and The Learning Center. In both cases, their facilities were constructed after 1978. In addition, no structures built prior to 1978 are located on their sites.

Relationship of Plan to Extent of LBP Hazards

The U.S. Census Bureau’s 2007 American Community Survey indicated that there were a total of 4,429 housing units built prior to 1980. This represents approximately 13.5% of the 32,923 housing units counted at the time of the 2010 U.S. Census. However, it is suspected that the percentage of older housing occupied by LMI families exceeds that percentage. Because there is a relatively low number of pre-1978 dwellings, during its planned update to the Housing Element of the City’s General Plan, the City will attempt to more exactly identify the particular housing units most at risk for LBP hazards. Following that initial identification, the City will discuss and explore the practicality

of more precisely identifying any and all LBP hazards, and eventually, their complete elimination from the City.

EVALUATION AND USE OF NEW HOUSING DATA

To better understand, identify and address the current housing needs of the City, the most current housing data needs to be used. The recent and ongoing release of data from the 2010 U.S. Census and ongoing release of information from the American Community Survey, afford the City the opportunity to re-evaluate the housing needs of the community.

Specific Actions for FY 2012-13

- Updating of City's Moderate Income Housing Plan
- Updating of City's Housing Element of the General Plan
- Updating of City's Five-year Consolidated Plan

Section Five

Addressing Non-Housing Needs

Community Development Needs

Community development needs refers to the development and improvement of public facilities, public improvements and public services that will aid and improve the quality of life for the City's low-moderate income residents. The following lists the City's identified community development priority needs, and the City's related long and short term goals to address those needs:

PRIORITY NEEDS:

The City's Five-year Consolidated Plan lists the following goals and priority needs for Community Development activities:

#3 Priority Objective: Provide a suitable living environment through growth and development projects which improve the availability of facilities and services and primarily to benefit low-income citizens.

5-year Goal: One project.

2012-13 Strategy: Assist **The DOVE Center** in its acquisition of office space for their program. DOVE provides spousal abuse and sexual assault services and/or recovery shelter for victims and their families.

Assist **The Learning Center for Families (TLC)** in the improvement of a play area and garden area for its facility. TLC is a learning resource center providing assistance for developmentally disabled and disadvantaged children.

Goal Status: This goal has been met and exceeded.

#4 Priority Objective: Provide a suitable living environment through the provision of public park areas and facilities which primarily benefit LMI households.

5-year Goal: Three projects.

2012-13 Strategy: No CDBG funds are proposed for use during FY 2012-13 for this objective.

Goal Status: Two additional projects are needed to meet this goal. The City is currently working on design details for improvements to at least two additional parks within LMI areas of the City.

#5 Priority Objective: Create a suitable living environment through financial assistance and coordination with community-based public service providers.

5-year Goal: One Occurrence

2012-13 Strategy: No CDBG funds are proposed for use during FY 2012-13 for this objective.

Goal Status: This goal has not yet been realized.

#6 Priority Objective: Provide a general project which improves the availability of facilities and services primarily for LMI residents.

5-year Goal: One project / Benefit for 200-300 people.

2012-13 Strategy: Install **ADA Sidewalk Ramps** for LMI area of the City.

Goal Status: This proposed project, along with the recent ADA improvements at City Hall, should fulfill this goal.

#7 Priority Objective: Provide water service projects which improves the availability of water facilities and services for LMI residents.

5-year Goal: Two projects / Benefit for 1,700 to 2,200 people.

2012-13 Strategy: No CDBG funds are proposed for use during FY 2012-13 for this objective.

Goal Status: This goal has not yet been realized. However, at least three projects are currently being prepared for funding consideration in the immediate future.

#8 Priority Objective: Provide roadway improvements which primarily benefit LMI residents.

5-year Goal: 2 projects.

2012-13 Strategy: No CDBG funds are proposed for use during FY 2012-13 for this objective.

Goal Status: This goal has not yet been realized. Funding is proposed with the 2012-13 fiscal year for extensive ADA sidewalk ramp improvements within LMI areas of the city, however, no qualifying roadway improvement projects have been identified or prepared for funding.

SHORT TERM AND LONG TERM OBJECTIVES:

Public Facilities

Short Term Objectives (Within One year)

- Continued assistance for *The DOVE Center*. Granting of an additional \$75,000 to assist in their acquisition of an office facility for their non-shelter services. Including assistance provided in the previous fiscal year, total CDBG assistance will be \$150,000 over two years. Approximately \$57,000 will still need to be obtained from private outside sources.
- Assistance for *The Learning Center for Families (TLC)*. Granting of \$38,060 to assist in the completion of a playground and gardening area.

Long Term Objectives (Within Three Years)

- Assist *Dixie Care and Share* in their effort to relocate their emergency shelter and their food bank to another site within the City.

Future Projects (More than Three Years)

Possible projects for further consideration and future funding include:

- Elderly Care facilities including convalescent homes and nursing homes;
- Shelter facilities to address spousal abuse; halfway houses for run-away children, drug offenders or parolees;
- Community facilities for physically disabled persons; and
- Group homes and facilities for mentally disabled persons.

Public Improvements

Short Term Objectives (Within One Year)

- Installation of ADA Sidewalk Ramps in the Diagonal Street area of the City.

Long Term Objectives (Within Three Years)

- Fund at least three Water Improvement Projects within LMI areas of the City.
- Fund additional installation of ADA sidewalk ramps within LMI areas of the City.

Future Projects (More than Three Years)

Possible projects for further consideration and future funding include improvements to:

- Complete improvements to sewers, streets and sidewalks, storm drains, and water systems;
- Parks and recreational facilities in LMI areas and/or presumed LMI residents;
- Improvements to other publicly owned buildings not used for the general conduct of government.

Public Services

Public service type activities have generally been funded by non-CDBG sources in the St. George area. Examples of non-CDBG resources for these activities include:

- Employment services provided by the Utah Workforce Services Department, churches and fraternal organizations.
- Crime prevention classes for businesses, residential neighborhoods and personal safety by the St. George Police Department.
- Drug abuse education classes through the police department, Southwest Utah public Health Department and the Washington County School District.

Short Term Objectives (Within One Year)

- Create a program that enables unused funds to be reallocated to Dixie Care and Share and/or the St. George Soup Kitchen for emergency assistance if needed.
- Consider funding for after-school programs for at-risk children.

Long Term Objectives (Within Three Years)

- Participate in conjunction with other community resources in assisting one or more public services.

Future Projects (More than Three Years)

Possible projects for further consideration and future funding include public service activities directed toward employment, crime prevention, child care, health, drug abuse, childhood education, fair housing counseling, and energy conservation.

Economic Development Needs

PRIORITY NEEDS:

The City's Five-year Consolidated Plan identifies the following priority objective:

#9 Priority Objective: Create and/or retain jobs.

5-year Goal: Benefit for 15-20 jobs including 51% for LMI individuals.

2012-13 Strategy: No CDBG funds are proposed for use during FY 2012-13 for this objective.

Goal Status: This goal has not yet been realized.

SHORT TERM AND LONG TERM OBJECTIVES:

- Increase employment opportunities for low-moderate income individuals and members of targeted groups such as the disabled.
- Increase the economic well-being of the community. This makes more funding available (Can also create larger economic gap)
- Support the City's efforts to beautify and attract people to the original urban core.
- Support the City's efforts to make St. George a convention and tourist destination.
- Support the City's efforts to encourage local businesses to expand and to attract new businesses to relocate to the Fort Pierce Business Park.
- Consider utilization of Section 108 Loan that may allow the following considerations:
 - The acquisition, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures and other real property equipment and improvements.
 - Assistance to private for-profit businesses in the form of grants, loans, loan guarantees, interest supplements, technical assistance, and other forms of support, for any activity where the assistance is appropriate to carry out the economic development project.

NON-CDBG ACTIVITIES:

Since St. George became an entitlement city in 2004 there has not been a request for CDBG economic development funding, nor has a CDBG economic development activity been funded. Much of this is likely due to St. George actively carrying out economic development projects with other funding sources. Examples of the City's non-CDBG activities include:

The Downtown Redevelopment Agency.

The Downtown RDA covers a 14 block area which contains the original urban core of St. George. In FY 2010-11 the city budgeted \$499,840 of tax increment to pay debt service on a parking structure, the Town Square Project (a community park and open space) and the water walk. These projects helped maintain jobs and created new ones as more people were attracted to the downtown area.

The Dixie Center Economic Development Project.

This project was started in 1997 and made possible the development of the City's convention center. The center has greatly increased the number of convention held in St. George and the number of tourists who come to the city. Tax increments started being collected on the project in January 2006. The budget for FY 2010-11 was \$405,000.

Redevelopment Agency Areas -- Fort Pierce #1 and Fort Pierce # 2.

These RDA's were formed to offer incentives to promote the Fort Pierce Business Park. A number of businesses and manufactures have relocated to the park which has both retained and created new

jobs. The FY 2010-11 Budget for the two areas was \$1,357,000. Twenty percent of the tax increment raised in these two areas is set aside for future affordable housing projects.

Community Development Agency – Fort Pierce.

Taxes paid on new developments in the Fort Pierce Business Park area are used to complete infrastructure improvements and provide economic incentives to attract businesses to the St. George area. The budget for this agency for FY 2010-11 was \$716,375.

Section Six

Managing the Process

Administration

PROGRAM RESPONSIBILITY

The City's Community Development Department (CDD) is responsible for the administration of the City's Community Development Block Grant program. As such, it is the lead agency responsible for development of the FY 2012-13 Action Plan and oversight of all aspects of the process. It also has the responsibility of ensuring the Community Goals as expressed in the City's 2009-14 Five-year Consolidated Plan are realized through the approval of various CDBG activities.

ADMINISTRATIVE ACTIVITIES

Developing the Institutional Structure

The City of St. George will continue its efforts in FY 2012-13 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base. While there are many unmet needs within the City of St. George, no significant gaps have been identified in the service delivery system provided by its institutions. However, gaps are widening between available resources and outstanding need. There is an increased need for federal funds and private investment in housing activities of all types including affordable rental, homeownership and housing for special needs populations.

To address these gaps, the City will seek to:

- Reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities.
- Eliminate unwarranted regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, seek refinements or changes in regulations that impede efficient affordable housing production.
- Improve outreach to residents, businesses and organizations through public and community meetings, workshops, and interagency coordination and cooperation.

Enhancing Collaboration and Cooperation

In order to improve program outcomes, the City of St. George encourages and participates in agency collaboration and cooperation to develop viable program activities, and improve program outcomes. In FY 2012-13, three of the five proposed programs involve partnerships with non-city agencies. These partnerships include:

1. **The DOVE Center** which serves the victims of domestic violence and rape;
2. **The Learning Center for Families** which provides preschool and specialized training for children with autism and other debilitating conditions;
3. **Five County Association of Governments** (FCAOG) which administers the Down Payment Assistance Program (DPAP);

The City of St. George will continue working to increase coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Homeless Coordinating Committee (Continuum of Care Committee) and the Human Services Committee which includes representatives from the St. George Housing Authority, non-profit agencies, service providers, governmental agencies and the City. Cooperative activities currently underway include efforts to develop future CDBG activities with several agencies including Dixie Care & Share, and Color Country Housing, Inc.

Program Monitoring

The following actions will take place during the next year to monitor housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

MONITORING OF ACTIVITIES

Housing Activities

The City monitors down payment assistance, new construction activity and all other housing development activities carried out by sub-recipients on an annual monitoring schedule created to ensure compliance with applicable HUD regulations and program guidelines. This is in addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects from the time funds are committed, through construction and then on an ongoing basis.

The City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs. Annually, the City conducts regular site visits to monitor the programs supported by City CDBG funds. Programmatic monitoring includes the review of an agency's financial management systems and their files and records of projects completed within the program year to ensure that income-eligibility requirements are satisfied.

Community Development Activities

The City plans to conduct an on-site construction monitoring assessment of the program activities of the Parks Division of the St. George City Leisure Services Department, the Streets Division of the St. George Public Works Department, and the Water Services Department in order to ensure compliance with community development program guidelines. The program assessment will look at the three departments progress in meeting goals and objectives, reporting compliance concerning timeliness, accuracy and supporting documentation, and meeting all requirements set forth by the City. On an ongoing basis, the City will review the schedule of planned and completed programs for the contract cycle and copies of contractors and subcontractors time sheets and expenditure reports (where applicable), for each Block Grant funded program.

Economic Development Activities

The City of St. George has, to date, not used CDBG funding for any economic development project to date.

Public Service Activities

The monitoring of all active CDBG recipients is performed by the City's CDBG Administrator, during the course of each contract year. This process includes several approaches and is outlined below. For FY 2012-13, the following Public Services will be monitored.

MONITORING PROCESS

Site Visits

Site visits of CDBG recipients are conducted by CDBG Administrator on a yearly basis. The following outlines items reviewed with the subrecipient:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;

-
- Reviewing recipient's capacity in collecting and reporting "client's demographic data: as mandated per HUD guidelines, and providing technical assistance as needed;
 - Reviewing the "proposed" number of unduplicated clients to be serviced by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
 - Discussing new trends with client's needs as identified by recipients;
 - Reviewing recipient's need for ongoing CDBG funding and identifying impacts upon the program if funding were to be reduced or eliminated;
 - Identifying and addressing areas of concerns in order to ensure recipient's compliance with all HUD mandated rules and regulations, and with related City requirements; and
 - Observing programs where applicable, such as Housing Rehabilitation and compliance with building codes.

Following the visit, the CDBG Administrator prepares a final monitoring report that synthesizes the information gathered during the site visit, and forwards a copy of the report to the CDBG recipient. The report includes a "Monitor's Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

Financial Monitoring of CDBG Recipients

- Review of CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outline in recipient's contract budget, and conducting random review of invoices during site visits where applicable;
- Collecting and reviewing data on program income and the supporting documentation provided by recipient that collects client's fees for services supported with CDBG funds;
- Collecting and reviewing the following recipient's documentation: 1) Its most recent audited financial statements, together with Management Letters and Corrective Action Plan where applicable; and 2) Its most recent Certificate of Non-profit Status.

Annual Review by CDBG Administrator of Reports Submitted by CDBG Recipient.

At the end of the contract year, the CDBG Administrator compiles all client demographic data as reported by the CDBG recipients on their annual reports, and prepares a Comprehensive Client's Statistical Report that becomes part of the Consolidated Annual Program Evaluation Report (CAPER).

Other Contact

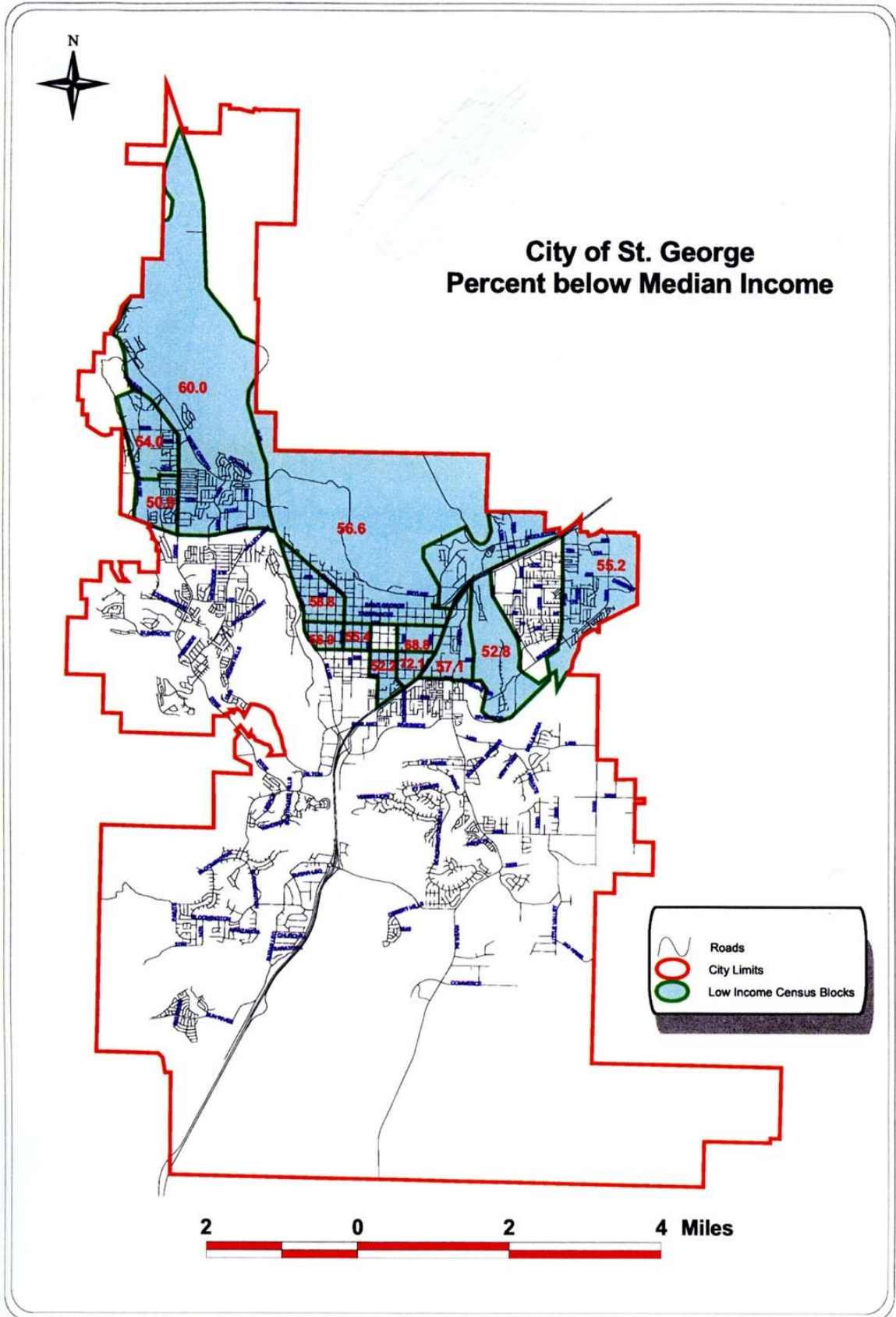
Regular contact is maintained between the CDBG Administrator and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, electronic mail, written correspondence, and personal meetings as needed; and
- Ongoing provision of technical assistance to ensure recipient's compliance with HUD mandated rules, guidelines, and City regulations.

Fiscal Monitoring

On a monthly or quarterly basis (depending on the contract) the Fiscal Office receives, reviews and processes approved invoices for charges of sub-recipients to ensure that billings are in accordance with the terms of Agreement, applicable law, rules and regulations. Annually, the Fiscal Office conducts a monitoring of the sub-recipients fiscal administration of programs conducted under the City of St. George, Community Development Department. This is done to determine compliance with applicable regulations including but not limited to 24CFR570, OMB Circulars A-87; A-122 and A-133. The monitoring includes a review of the sub-recipients financial management systems and systems for internal control, insurance coverage, procurement procedures and equipment and real property management.

Maps, Tables and Certifications



FY 2012-13 Projects

Needs Tables