



U.S. Department of Housing and Urban Development

2014 – 2018 Five-Year Consolidated Plan

City of St. George, Utah

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Introduction

The City of St. George applied to the U.S. Department of Housing and Urban Development (HUD) to receive an annual entitlement of Community Development Block Grant Funds (CDBG) starting in Fiscal Year 2004-05 (fiscal years run from July 1st of one year to June 30th of the following year). The City was required to prepare a 2004-09 Five-year Consolidated Plan (Consolidated Plan) which included the 2004 one year Action Plan in order to start receiving CDBG funds. The purpose of CDBG expenditures is to primarily benefit lower income people within the community.

The 2004-09 Consolidated Plan identified community needs and established the goals, objectives and strategies it would use to meet those needs. The 2004 Action Plan was a proposed one year plan of how CDBG funds would be used to meet some of the needs, goals and objectives that were identified in the Five-year Consolidated Plan.

The City is now in its fifth year of the 2009-13 Consolidated Plan. Therefore, the 2014 – 2018 Consolidated Plan has been prepared with the accompanying Year 2014 Annual Action Plan, so the City can continue to receive CDBG monies.

GENERAL (24 CFR 91.200.c)

Description of Lead Agency - The City Of St. George (91.200.b)

The City Of St. George is located in the Southwest corner of Utah adjacent to Interstate 15. I-15 is the north-to-south interstate route through Utah. It is adjacent to the Rocky Mountains which provides many scenic destinations for travelers and residents.

The city was founded in 1861 as an agricultural community. The major sectors of the current economy include retirement living, tourism and recreation, accommodations/food services, government services and transportation/warehousing. Construction has become an important part of the economy, because St. George has experienced rapid growth in recent years.

The City's population in 1890 was 1,377 persons. Since the 1960's, St. George has continued to grow as a retirement location and as a haven for "snowbirds" seeking to escape from colder winters in the northern part of Utah and Idaho, Montana, Wyoming and Canada. Golf, tourism and recreation have become important industries for St. George, because of the growth in tourism and population.

The population of the City has grown at a rapid pace during the last 30 years. In 1950 the population stood at 4,562; it climbed to 13,300 in 1980, and exploded to 29,108 in 1990. Figure 1 shows the growth between 1990 and 2012.

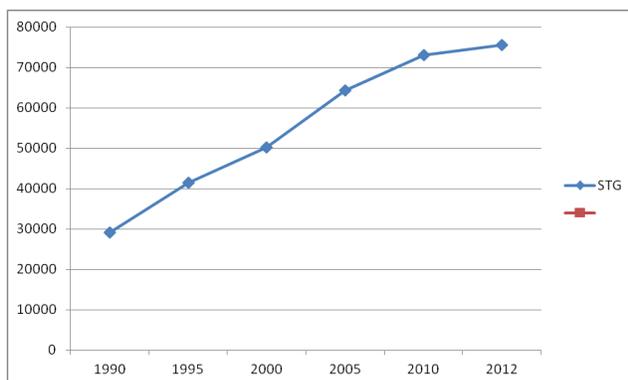


Figure 1

St. George is the county seat of Washington County. There are 14 incorporated cities in the County. St. George's 2012 population of 75,561 people represents 52.18% of Washington County's population of 144,809 people.

St. George became a Community Development Block Grant (CDBG) entitlement city in Fiscal Year (FY) 2004-05. The CDBG entitlement amounts that have been distributed to the City are as follows:

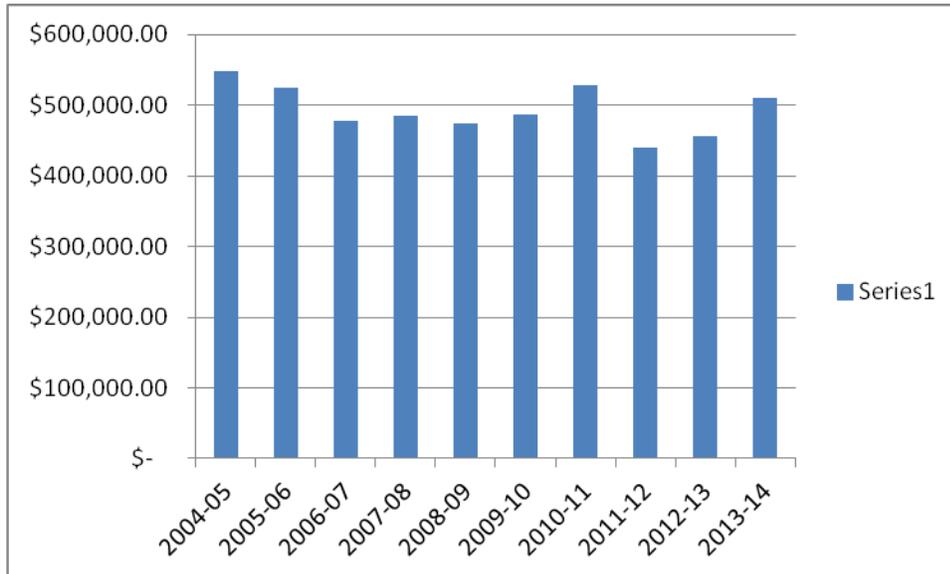


Figure 2

The City has completed the following projects, with open activities currently being funded with CDBG dollars. The projects listed were funded in part or in total with CDBG monies.

CDBG Projects Completed Since FY 2004-05 (To April 1, 2014)

1. Architectural and location plans for Dixie Care and Share
2. Color Copier for the D.O.V.E. Center
3. Dixie Downs Park Improvement Project
4. Down Payment Assistance Program (CCCHI) - 42 loans
5. Home Owner Rehabilitation Program (CCCHI) - 37 loans
6. Jefferson Park Apartments Rehabilitation Project (50 units)
7. Materials for Dixie Downs Storm Drain Project
8. Middleton Park Improvement Project
9. Senior Housing Duplex for the St. George Housing Authority
10. Two Meals on Wheels Vehicles for the Senior Center (½ cost)
11. Dixie Downs Storm Drain (two projects)
11. Bowler, Marsh, Ence Subdivision Street Paving Project
12. Firehouse Park Improvement Program
13. TURN Group Home Construction Project (Two West Group Home)
14. Down Payment Assistance Program
14. Dixie Care and Share
15. Forest Park Construction
16. Water Improvement – 300 South
17. Food for Lower Income People
18. ADA Ramps – Dixie Downs

19. Bowler, Marsh, Ence Subdivision Street Paving Project – Phase II
20. ADA Ramps – Valley View
21. TURN – Fire Warning System
22. Family Support Center
23. DOVE Center – Acquisition of building
24. ADA Improvements – City Hall
25. The Learning Center for Families

Budgeted Projects that That Are Underway

1. Down Payment Assistance Program (DPAP)
2. KONY Coins for Kids
3. Homeless / Transitional Housing Building Acquisition

The fiscal year for the City of St. George begins on July 1 and ends on June 30. The following annual CDBG schedule is approximate, with all actual dates subject to document preparation time, required public review periods, and actual City Council meeting dates.

JULY

July 1 Beginning of Fiscal Year

August

End of August CAPER available for public review and comment (15 Days)

September

End of September CAPER submitted to regional HUD office for approval

November

1st part of month Public Hearing notice published (15 Days)

Mid-month Public Hearing and Comments regarding Community Needs which can be addressed through the CDBG program

December

1st part of month Application workshop

January

2nd Friday Deadline for submission of all funding applications

End of month Staff review and ranking of applications

February

Mid-month City Council review and initial approval of activities to be funded

End of month Preparation of Annual Action Plan

March

End of month Completion of Annual Action Plan

Action Plan available for public review and comment (30 Days)

April

End of month Public Hearing, City Council review and approval of Annual Action Plan

May

Mid-month Submission of Action Plan to regional HUD office

June

June 30 End of Fiscal Year

City staff completed the Consolidated Plan and the FY 2014 Annual Action Plan on April 15, 2014. On that date the City Webmaster was asked to place the Consolidated Plan on the City's website.

The public notice about the Consolidated Plan was placed in The Spectrum on April 15, 2014. The public hearing regarding the Consolidated Plan was held before the St. George City Council at 5:30 p.m. on May 15, 2014. No comments were received.

EXECUTIVE SUMMARY (24 CFR 91.200.c)

A. Purpose of the Consolidated Plan

The St. George City Consolidated Plan is a multi-year comprehensive planning document which identifies housing, homeless, community development needs and resources, outlines goals and strategies to provide for those needs, and identifies how the use of federal funds will contribute to those goals.

The Consolidated Plan is required by the United States Department of Housing and Urban Development (HUD) from all jurisdictions receiving annual federal assistance entitlements. The St. George City *Consolidated Plan 2014-2018* combines the planning and application processes for the Community Development Block Grant (CDBG). The period of time covered by this *Consolidated Plan* is from July 2014 through June 2018. St. George City's Community Development Department will be responsible for the submission, implementation and administration of the *Consolidated Plan*.

Submission of the five year *Consolidated Plan* is the means by which the City of St. George:

1. Makes application for the federal assistance program listed above;
2. Establishes the goals, objectives and strategies it will use to administer its federal grant programs; and,
3. Commits to spend its federal funds to benefit its very low-, low-, and moderate-income residents and communities.

This Plan reflects a coordinated effort between local nonprofit entities, private organizations, and residents to create a strategic plan of action that will revitalize the City and deliver essential services to its residents. The net effect of this coordinated effort is that the Plan enables integration of the physical, social, economic, environmental, educational, and human development aspects of the community.

B. Performance of the Plan

The City of St. George's performance in implementing its *Consolidated Plan* will be evaluated by HUD according to three statutory goals:

- Decent housing
- Suitable living environment, and
- Expanding economic opportunities

Federal regulations for the Community Development Block Grant Program (24 CFR Part 91.215) require that local governments:

1. Indicate general priorities for allocating investment within their jurisdictions and among priority needs;
2. Describe the basis for assigning the priority;
3. Identify obstacles to meeting underserved needs;
4. Utilizing the priorities and specific objectives, describing how funds "that are reasonably expected to be made available" will be used to address identified needs; and
5. For each objective, identify proposed accomplishments the City hopes to achieve in quantitative terms over a specified time period.

St. George City's *General Plan* states the City's major housing goals, objectives, and policies. The overall housing goal established in the General Plan is to *provide a variety of housing types in attractive, functional neighborhoods, to meet the needs of all income levels*. The supporting objectives of this goal include:

- Support the development and provision of homes priced and sized to meet the needs of all community residents and workers, including low and moderate income, large families, handicapped, families with single heads of household and the elderly.
- To match job opportunities and to avoid concentrations of poverty, affordable housing should be distributed throughout the community in a way that allows it to blend inconspicuously with the surrounding neighborhood.

Affordable Housing:

- The City encourages diversity in housing types and cost ranges, including those that will permit persons of low and moderate incomes to locate in St. George.
- The City will continue to use available federal and state housing programs to assist in the production of affordable housing for low and moderate income households.
- The City will work with the St. George Housing Authority and other affordable housing agencies to carefully document and monitor the availability of affordable housing in St. George.
- The City will continue to provide locations for higher density (affordable) housing, preferably scattered throughout the community and within each development area, avoiding enclaves of affordable housing.

The rationale for the aforementioned goals, objectives, and policies is that the problems of housing affordability, homelessness, and poverty are matters of city wide concern. Fiscal implementation of these goals, objectives and policies are the focus of the City's planning for and use of federal entitlement funds. The following pages illustrate the City's housing, homeless, and community development needs. In addition, goals and strategies to provide for those needs are outlined, which results in formal establishment of how the use of federal funds will assist in accomplishment of said goals.

HOUSING AND HOMELESS NEEDS ASSESSMENT (24 CFR 91.205)

Regulations for the Consolidated Plan require communities to conduct a Housing Market Analysis. The specific requirements for the Housing Market Analysis can be found at Title 24, Part 91, Section 210 of the Federal Code of Regulations.

Estimation of City of St. George Housing Needs - Five Year Projection (91.205.a)

A. Housing Needs Assessment

The Utah State Legislature passed HB295 in 1996 mandating that Utah cities adopt affordable housing plans to help meet the needs of residents with incomes at 80% and below area median income. The City of St. George is in compliance with this requirement and has modified, or is planning to amend, its' subdivision and zoning ordinances to reduce barriers to the development of more affordable housing. The most notable changes include:

- The zoning code was rewritten to create zoning districts which accommodate a variety of lot sizes.
- Medium and high density (up to 22 dwelling units per acre) residential zones are dispersed throughout the City to promote housing choice and affordability.
- Manufactured homes are permitted in all residential zones in the City.

- The City is considering the adoption of an “accessory dwelling unit” ordinance which would allow for an additional rental unit on a single family zoned lot.
- The City has adopted a “density bonus” program for the Little Valley agricultural area, whereby increased density can be achieved through the provision of parks, open space, and attainable housing.

Despite the changes outlined above to reduce the barriers to affordable housing, many very low- and low-income families still experience housing cost burdens greater than 30% of their monthly income, and must live in overcrowded conditions or settle for substandard accommodations.

1. St. George City Housing Profile

Table 1 St. George City Housing Profile, 2010		
	Number	Perce
Total Housing Units	32,225	100.0
Occupied Housing Units	25,554	79.3
Vacant Units	6,671	20.7
Owner Occupied Housing Units	20,882	64.8
Renter Occupied Housing Units	11,343	35.2
Homeowner vacancy rate		3.8
Rental vacancy rate		8.2
Average household size of owner-occupied units	2.85	
Average household size of renter-occupied units	2.85	
<i>Source: U.S. Census Bureau. 2010</i>		

2. Severe Cost/Cost Burden

The 2012 median household income for Washington County was \$43,839; at 80% (low income threshold) of this amount the median household income equates to \$35,071. During this same time period the median home price in St. George City was \$248,773.

The following table provides a synopsis of housing costs as a percentage of gross income. The importance of this table lies in its ability to establish the housing cost burden of St. George City residents. This burden gives further concern for how most low income and many median income families are no longer able to purchase a home without expending far more than 30% of their income. In similar fashion as other parts of Utah, the costs of home ownership and apartment rentals in St. George City have far outpaced the increase in income in the last decade. The simple fact that wages have not kept up with the rapid increase in housing costs have forced many people out of the market because they simply cannot afford to live here.

Table 2 St. George Housing Cost Burden, 2010	
Housing Costs as a Percent of Gross Income	Number Owners/Renters
Mortgage costs between 30% and 34.9%	1,209
Mortgage costs more than 35%	3,110
Total number of owners over 30%	4,319
Rental costs between 30% and 34.9%	837
Rental costs more than 35%	3,301
Total number of renters over 30%	4,138
Total number of renters and owners in the City paying over 30% for housing	8,457 or 35% of all housing units
<i>Source: U.S. Census Bureau, 2010</i>	

3. Overcrowding

The federal government defines an overcrowded household as one with more than 1.0 person per room, excluding bathrooms. According to the U.S. Census Bureau, 2010 American Community Survey, there were 894 households with 1.01 to 1.50 people per household and 167 households with 1.51 or more people per household in St. George City for a total of 4.4% of the City's population living in overcrowded housing conditions. Overcrowding is typically caused by a lack of affordable housing units and/or high housing costs. Another factor needing consideration in the overcrowding issue relates to cultural habits and some of the overcrowding could be a result of cultural preference.

B. Housing Needs 5-Year Projection

The table below illustrates 5-year projections for St. George City housing needs. The projections are based upon the housing model provided by the Utah Workforce Housing Initiative. This model requires input of several variables, including: median income, employment/income data, household size/number, population, housing stock, and number of housing units by value. Once the information is input into the housing model it then generates a housing supply projection. As illustrated below, for those households earning 30% area median income (AMI) there is a current deficit of 3,791 housing units; this deficit will rise by 1,450 units by 2018 for a total deficit of 5,241 units. For households earning 50% AMI (very-low) there is a current deficit of 1,319 units which will nearly double by 2018 for a total deficit of 2,478 units. The extremely-low and very-low income

residents of the City are currently underserved and are projected to continue to be underserved in regard to affordable housing. As mentioned previously, this is in large part due to the discrepancy in housing costs versus wages. With regard to the other classifications exhibited in the table, the current and projected housing units are, in general, over served and increase as represented in the 2018 projection.

Table 3 St. George City Housing Needs Projection			
		Affordable Housing Supply (Units)	
		Current	5 Yrs (2018)
30% of Median	Up to \$22,850	(3,791)	(5,241)
50% of Median	Between \$20,200 and \$38,100	(1,319)	(2,478)
80% of Median	Between \$32,350 and 60,950	1,384	1,153
Median	Between \$41,200 and \$51,500 (median)	1,037	1,271

Sources: 2013 HUD Income Guidelines; Utah Workforce Housing Initiative Housing Model

Estimation of Number and Types of Families in Need of Housing Assistance; (91.205.b.1) and Assessment in Terms of Racial or Ethnic Impact (91.205.b.2)

The St. George Housing Authority estimated the number and types of families in need of housing assistance (i.e. single, single adult with child, small family, etc.). Of the total clientele, approximately 100 to 200 are single individuals requesting housing assistance. Single adults with a child represent approximately 200 to 300. And finally, small families represent 100 to 200 of the total amount of individuals requesting assistance from the St. George Housing Authority.

Providing an assessment in terms of racial or ethnic impact has proven to be difficult. This being said, the St. George Housing Authority provides that those individuals who request their services are primarily Caucasian or Hispanic. Approximately 28% are of Hispanic origin.

Description of Homelessness in St. George, including a Needs Analysis, By Race and Ethnicity (91.205.c)

A. Description

To be homeless is to be without a permanent place to live that is fit for human habitation. The Department of Housing and Urban Development (HUD) has defined the following categories of homelessness:

- Temporary: Those that stay in the shelter system for brief periods and do not return. This group comprises about 88% of the homeless population, and according to national research, consumes about 50% of the resources devoted to support the homeless.
- Chronic: Those unaccompanied individuals with a disabling condition who have been homeless for a year or more, or have experienced at least four episodes of homelessness within three years. This group represents about 12% and consumes up to 50% of the resources supporting the homeless.

According to the Utah Department of Health and Human Services (HHS), chronic homelessness is associated with extreme poverty, poor job skills, lack of education, and serious health conditions, such as mental illness and chemical dependency. On a daily basis, nearly 3,000 people will be homeless in Utah and close to 14,000 will experience homelessness sometime this year. Ninety percent of the homeless are along the Wasatch Front with the greatest concentrations in Salt Lake and Weber counties. The remaining 10% are found in the rural areas. Utah’s homeless population is no longer predominantly transient; as many as 85% are Utah residents.

B. Needs Analysis

Utah conducts an annual *Point-in-Time Count* of homeless persons the last week of January. The most recent count, conducted January 29 2014, found and identified 15,836 homeless persons statewide. Of the 15,836 homeless, 1,470 or 9.3% were classified as chronically homeless. The *Point-in-Time* survey provides a single-day “snapshot” of homelessness in Utah. A total of 54 agencies, spanning roughly 80 emergency shelter and transitional housing programs, participated. The results of this effort are then entered into a database managed by the State Homeless Coordinating Committee. The data enable a projection of the number of people who will be homeless in a year. These annualized numbers help the state, and jurisdictions, plan for unmet needs and secure federal funding for providing housing.

The Five County Association of Governments participated in the annual *Utah Point-in-Time Count* January 29, 2014. Significant homeless person’s data was compiled for Washington County as a result of this Count. Several homeless related providers were elicited to provide information; however, the primary source of information came from Dixie Care and Share which is located in St. George City. It is believed that the information illustrated in the table below presents data which is almost entirely related to St. George City; however, this cannot be statistically be proven because the data simply is unavailable.

The most recent count identified 126 homeless persons in Washington County; which includes 45 chronically homeless persons or 36% of the overall total. The regional Count did not include a street Count; therefore, information about unsheltered homelessness is not provided. Where a “0” is found in the table represents no information on the night of the Count. As such, it should not necessarily be construed as something that does not apply; rather it is simply that the information was unavailable at that specific time.

Table 4 HUD Table 1A Homeless and Special Needs Populations Continuum of Care: Housing Gaps Analysis Chart					
		Current Inventory in 2014	Under Development in 2014	Unmet Need/ Gap	
Individuals					
Beds	Emergency Shelter	82	-0-	-0-	
	Transitional Housing	-0-	-0-	8	
	Permanent Supportive Housing	-0-	-0-	-0-	
	Total	82	-0-		
Persons in Families With Children					
Beds	Emergency Shelter	44	-0-	-0-	
	Transitional Housing	-0-	-0-	22	
	Permanent Supportive Housing	-0-	-0-	-0-	
	Total	44	-0-	30	
Continuum of Care: Homeless Population and Sub-populations Chart					
Part 1: Homeless Population		Sheltered		Unsheltered	Total
		Emergency	Transitional		
1. Households with Dependent Children		15	-0-	-0-	15
1a. Total Persons in these Households (adults and children)		44	-0-	-0-	44
2. Households without Dependent Children**		44	-0-	-0-	44
2a. Total Persons in these Households		82	-0-	-0-	82
Total Persons (Add Lines 1a + 2a):		126	-0-	-0-	126
Part 2: Homeless Sub-populations		Sheltered		Unsheltered	Total
1. Chronically Homeless		45		-0-	45
2. Seriously Mentally Ill		24		-0-	24
3. Chronic Substance Abuse		25		-0-	25
4. Veterans		-0-		-0-	-0-
5. Persons with HIV/AIDS		-0-		-0-	-0-
6. Victims of Domestic Violence		16		-0-	16
7. Youth		3		-0-	3
** Includes single individuals, unaccompanied youth, and other adults (such as married couples without children)					

On the subject of homelessness, a representative of the regional Homeless Coordinating Committee conveyed that the St. George area is a very desirable place for homeless populations. Some of the stated reasons include: shares borders with Arizona and relatively close border with Nevada; temperate climate that enables individuals to live outdoors comfortably for longer periods of time; service based industry which requires little to no education; and, mid-point between two large metropolitan regions in Las Vegas and Salt Lake City.

C. Race and Ethnicity

To take the discussion of homelessness a little further, we will now delve into a description of homelessness in St. George City as it relates to several variables, including race and ethnicity. The following table illustrates data obtained from individuals as they enter the Dixie Care and Share. The

data was obtained from October 1, 2012 to September 30, 2013. During this time period a total of 6,660 persons, or 2,758 households, entered the facility. Of this amount only 4.8% owned their home and 67.7% were in rental housing. In terms of ethnicity, white persons made up 62.3% of the individuals while Hispanics totaled 27.4% of the total and Native Americans, 7%. Approximately 25% of the entrants to the Dixie Care and Share are families who likely reside in this community.

Table 5 Homeless Demographics: 2012-13 Snapshot							
Total Persons: 6660 Total Households: 2758		Gender		Persons	Housing		Families
		Male		3431	Own		132
		Female		3229	Rent		1868
					Homeless		797
Ethnicity	Persons	Education	Persons	Family Type	Persons	Level of Poverty	Families
Black	86	0-8	258	Single Parent Female	549	Up to 50%	1716
White	4148	9 to 12	673	Single Parent Male	104	51% to 75%	396
Hispanic	1824	High School Diploma	1020	Two Parent	475	76% to 100%	274
Native American	466	12+ Some Post Secondary Education	245	Single Person	1274	101% to 125%	189
Asian	11	2 or 4 Year College	129	Two Adult/Couple	176	126% to 150%	106
Other	125	Unknown	4335	Other	180	151% +	77

Estimation of Number of Persons who are not Homeless but Require Supportive Housing: including: Elderly, Frail Elderly, Persons With Disabilities, and Describe their Supportive Housing Needs (91.205.d.1)

Information provided previously focused on the housing needs of homeless individuals. Table 6 provides an estimate of the number of individuals who are not homeless but require supportive housing. These numbers are calculated on a region wide level through coordinated efforts by the regional Homeless Coordinating Committee. Some of the information provided was based upon the 2007 St. George City population base in relation to the 2007 five county regional populations. The remaining information is specific to St. George City and has been provided by the St. George Housing Authority, TURN Community Services, and St. George City.

Table 6 Non-Homeless Supportive Housing Needs			
Non-Homeless Special Needs	Needs	Currently Available	Gap
Elderly, Frail Elderly	2	2	0
Persons w/ Severe Mental Illness	48	28	20
Developmentally/Physically Disabled	53	20	33
Alcohol/Other Drug Addicted	16	16	0
Persons w/ HIV/AIDS	27	0	27
Public Housing Residents	735	278	457
Total	881	344	537
Source: St. George Housing Authority and St. George City			

In St. George City, non-homeless supportive housing needs are primarily addressed by Southwest Utah Mental Health, TURN Community Services, Red Rock Independent Center and Southwest Utah Behavioral Health. These organizations provide services for individuals experiencing severe mental illness, developmental/physical disabilities, and alcohol/drug dependencies. The St. George Housing Authority provides supportive services for: elderly, frail elderly, public housing residents and some assistance for persons with HIV/AIDS.

Housing Opportunities for Persons with AIDS/HIV (HOPWA) (91.205 d.2)

The City does not receive HOPWA funds.

Estimation of Housing Units in St. George Occupied by LMI That Contain Lead Based Paint (91.205.e)

The 2010 American Community Survey illustrates that St. George City contains 25,545 households; of this amount, approximately 35.5% are low- to moderate-income households. In effect, approximately 1/3 of the City population is classified as LMI. Since low- to moderate-income people often live in older housing, they possess a higher risk for exposure to lead-based paint exposure. An inventory of housing in the City indicates that 4,736 existing houses were built before 1978. All of these houses could possibly present lead based paint hazards.

A. City of St. George

In an effort to reduce lead based paint hazards, St. George City could consider implementing the following:

1. Collaborate with State and local agencies, nonprofit groups, and the private sector to reduce housing related lead based paint hazards, especially for low-income families and children.
2. Ensure that applicable building codes and regulations, as applies to lead based paint, are implemented through conscious inspection procedures performed by related City departments.

B. City Down Payment Assistance Program

The City's Down Payment Assistance Program ensures homeowners who purchase structures built before 1978 receive:

1. *Protect Your Family from Lead in Your Home* brochure.
2. Seller's disclosure of any known information concerning LBP or LBP hazards.
3. Records and reports on LBP and/or LBP hazards which were available to the sellers.
4. An attachment in each purchase contract which included a Lead Warning Statement.
5. Each buyer is provided a 10-day period to conduct a paint inspection or risk assessment.

Through proper implementation of the items listed above, an additional level of assurance is afforded to the long term health and stability of children who are living in housing which may have the potential for the presence of lead-based paint.

HOUSING MARKET ANALYSIS (24 CFR 91.210)

The most recent comprehensive analysis of the St. George, Utah Housing Market Area (HMA) was completed in July 2010 by the Policy Development & Research Division of the U. S. Department of Housing and Community Development (HUD). This section of the Consolidated Plan will summarize the findings of that report. In addition, the Bureau of Economic and Business Research (BEBR) at the David Eccles School of Business at the University of Utah completed a report entitled "*An Analysis of Long-Term Economic Growth in Southwestern Utah: Past and Future Conditions*" that includes analysis on real estate and residential activity in Washington County. While not specific to St. George City it does cover the greater market area of which the City is the most significant portion of, both in terms of population as well as being the economic center of the region.

Description of the Housing Market (91.210.a)

A. Land Market Area

According to HUD, the St. George Housing Market Area (HMA) is defined as the St. George metropolitan statistical area (MSA), which consists of Washington County. Washington County is in the extreme southwest corner of Utah, approximately 110 miles northeast of Las Vegas, Nevada. St. George City is the largest municipality in Washington County, with approximately 53.5% of the county's population (source: U.S. Census Bureau estimate, 2010). The city is the economic and service center for the County, as well as for much of southwestern Utah. Smaller cities of Washington to the east, and Santa Clara and Ivins to the west are adjacent to the city of St. George. Hurricane City, LaVerkin City and Toquerville City, and several towns and unincorporated communities are further distances from St. George, but are within easy commuting distance to the city.

B. Land Ownership in the Housing Market Area

Washington County is the fastest-growing county in the region and is 17.6% privately owned and 74.7% percent federally owned. Most of the federal land is owned by the BLM (40.8% of the total), but there are also about 400,000 acres of national forest that make up one-quarter of the county. The 135,000-acre Zion National Park, 2,860 acres of which are in Iron County, makes up 8.5% of the county. State-owned lands account for 5.8% of the county, with most of that under State and institutional Trust Lands Administration (SITLA) ownership plus about 10,000 acres of state parks, 850 acres of wildlife reserve, and a 2.5-acre UDOT parcel along I-15 at the northeast corner of

Washington City. The Paiute tribe has a 28,000-acre reservation northwest of St. George and centered on Shivwits that makes up less than 2 percent of the county.

C. Residential Construction

According to a 2012 report published by BEBR, Washington County had a housing inventory of 56,316 units. Recreational and seasonal units account for 12.2% of the inventory, an estimated 6,852 units comprising primarily time-share units and second homes. There were 47,485 occupied units, of which 82.3% were owner occupied and the remaining 17.7% renter occupied. Since 2000, 19,800 residential permits have been issued in Washington County, which amounts to over one-third of the county's housing inventory. According to the report, a dramatic increase in residential construction started in 1993 and continued through 2007. It attributed much of this to the development of large second-home communities and a higher profile for Washington County as a retirement destination. This occurred during a period of exceptional economic growth and prosperity in Utah and the southwestern states. The Las Vegas, Nevada Metropolitan area became the fastest growing and most publicized metropolitan area in the country. According to the BEBR report the spillover effect of the Las Vegas market has contributed, in tangible ways, to higher rates of new residential construction in Washington County.

The report determined that increasing demand for retirement/second homes was not the only factor contributing to accelerating new home construction in the 1990s. They stated that the Washington County economy was also undergoing rapid growth and beginning to diversify causing the demand for primary residences to expand, creating additional demand for housing units. These two growing sources of demand pushed the average annual level of residential construction to 1,900 units between 1993 and 2002. The report states that in 2003 another sharp and abrupt increase in residential construction occurred, as 2,600 residential permits were issued. In the four-year stretch from 2003 through 2006 nearly 12,600 residential building permits were issued, and in 2004 and 2005 new residential activity approached 4,000 units annually. This exceptionally high level of residential construction proved unsustainable, and in 2007 residential permit activity fell back under 2,000 units.

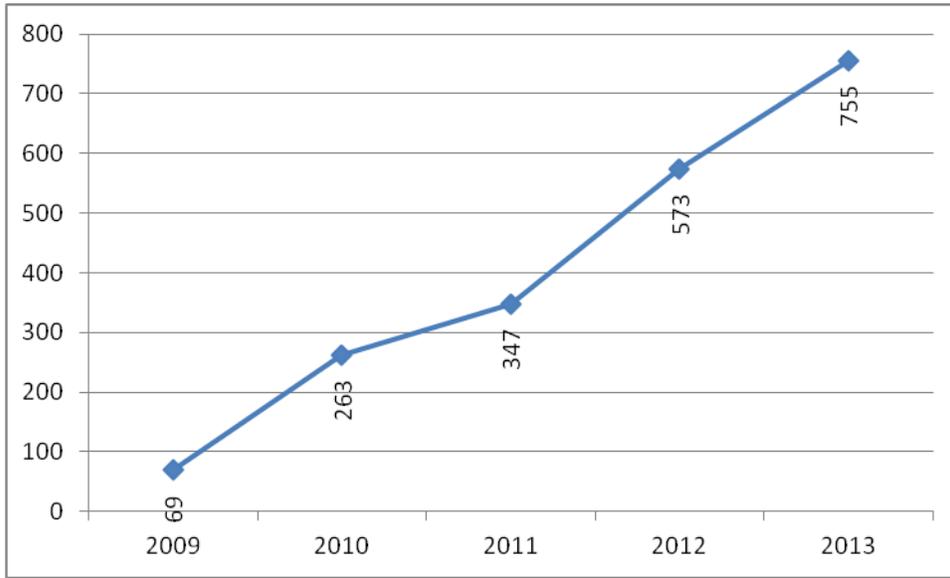
According to the BEBR report the housing boom (2003–06) in Washington County included higher levels of demand created by economic growth and prosperity, expanding retirement/second home markets, a growing primary residential market, plus an additional element, speculation, a feature not present in the mid-1990s boom. The report states that there is little doubt that during the peak years of activity (2004–05) demand was artificially high due to speculation in the market. Speculators who had made money in Las Vegas and other Southwest markets moved their speculative housing bets to Washington County. The report indicated that there was no data available on the number of speculators in the market, but said their presence was significant. The report said that a review of demand factors indicated that speculation may have artificially increased demand for housing units by as much as 15% during the 2003-06 period.

D. Condominiums and Apartments

According to the BEBR report condominiums have been an important housing market segment in Washington County over the past several years. They state that nearly 20% of all units receiving building permits have been condos. The peak year for condominium activity was 2005, with 680 units receiving building permits. In contrast, the number of apartment units receiving building permits has decreased in recent years as land and building costs have increased. Consequently, market conditions have become very tight, with low vacancy rates and rising rental rates.

E. Housing Cycle Trends

The BEBR report states that since 1990 the Washington County housing cycle has mirrored the direction, peaks, and troughs of the statewide cycle; however, Washington’s cycle has exhibited greater volatility. BEBR states that they project that residential construction in Washington County will begin to accelerate in 2010 with a new peak a few years later. The chart below shows the number of residential building permits from 2009 through 2013. The report accurately stated the increase in construction in the City of St. George.



Source: City of St. George Housing Permits, including Single Family, Townhomes, Apartments, Mobile Homes, Condominiums

F. Housing Opportunities for Persons with AIDS/HIV

According to data from the Utah Department of Health, Bureau of Communicable Disease Control, HIV/AIDS Surveillance Program there were 2,690 HIV/AIDS cases in the state of Utah through end of year 2011. Additionally, 1,049 HIV cases were reported. The year 2011 showed 92 new cases of AIDS in the state of Utah. The Southwest Health District encompasses five counties. There were 49 persons with HIV/AIDS reported in this district. The St. George Housing Authority assists persons with HIV/AIDS using HOPWA funds. The City of St. George does not receive HOPWA funds.

As outlined above, statistical information pertaining to individuals with HIV/AIDS is primarily calculated on a region wide level. Finding an estimated number of persons with HIV/AIDS specific to the City of St. George, a calculation was made based upon 2007 St. George City population in relation to 2007 five county regional population. The result was that St. George City comprised 37% of the regional population or approximately 27 individuals with HIV/AIDS.

G. Housing Opportunities for Persons with Disabilities

Persons with disabilities have similar human service needs as other low-income individuals. Such services include meals, health care, transportation, and in-home services. Independent living services for persons with disabilities are vital to help them achieve self sufficiency. Through creation of additional housing opportunities, persons with disabilities become enabled to live independently.

Extracting information pertaining to the housing opportunities/needs of physical and developmentally disabled individuals residing in St. George City has proven to be difficult. This being said, the Housing and Development Director of TURN Community Services (a Utah nonprofit which supports persons with disabilities) was consulted with regard to the housing opportunities/needs of persons with disabilities. The Housing Director provided that St. George City currently has one existing group home and several other individual housing opportunities dispersed throughout the community. As a result, there is a definite need for additional housing opportunities for persons with disabilities.

In 2012, the State of Utah indicated a statewide housing need of 1,961 units for persons with “critical” disabilities. Using extrapolation as a method to assess the need of St. George City, the following is provided. The population of St. George City is approximately 2.69% of the total population of the State of Utah. This results in a need of 53 housing units for persons with disabilities. To address this need, TURN Community Services, with City CDBG assistance, built an 8-bed group home in St. George City.

Number of Public Housing Units in the City (91.210.b.1); and

Number of Units Assisted by Local, State, and Federal Programs, And Assessment on Whether any such Units are Expected to be Lost From the Housing Inventory for any Reason (91.210.b.2)

An indicator of market conditions and demand for affordable housing is the number of households on the waiting lists for Section 8 rental assistance and public housing units. The St. George Housing Authority has provided the following information:

There are several different programs available through the Housing Authority to assist with affordable housing needs. These programs include:

- Section 8 rental assistance vouchers
- Section 8 Homeownership program
- Section 8 Family Self-Sufficiency
- Public Housing, Heritage Emergency Rental Assistance Program.

There are 30 public housing units at the Dixie Sun Manor, a senior complex owned and managed by the St. George Housing Authority. Residents pay approximately 30-80% of their gross adjusted income toward rent and utilities. Approximately 40 individuals are on the waiting lists for these units. The average wait list time varies from several months up to three years. There are currently 244 Section 8 vouchers administered by St. George Housing Authority. The wait time is approximately 2-3 years; the waiting list is currently closed. This represents an increase in the waiting time from 6-18 months in the last five years.

Inventory of Facilities and Services that meet Emergency Shelter, Transitional Housing, Supportive Housing, and Permanent Housing Needs of Homeless Persons (91.210.c)

The Washington County Homeless Coordinating Committee (HCC) in conjunction with Dixie Care & Share, Erin Kimball Memorial Foundation, Five County Association of Governments, DOVE Center, and St. George Housing Authority provide the basis for housing and supportive service needs in this region.

The City of St. George recently purchased a building for the purpose of providing services to the homeless community. The Resource Center differs from a homeless shelter in that it will provide a variety of services under one roof. Persons staying in the shelter will be offered a custom daily plan of action that will personally assist them in developing goals for their future. Providing resources and skills helps the homeless to better transition into permanent housing. Services to be offered include: emergency shelter, emergency food pantry; general assistance with ID's and birth certificates; food stamps; Medicare; Medicaid; domestic violence; employment; resumé building; alcohol and addiction; work to success; parenting; budgeting; clothing vouchers; food vouchers; adult mentoring; and volunteer opportunities for the community.

The facility was formerly the SunHawk Academy, and was already set up with bedrooms, bathrooms, a commercial-sized kitchen and office space. It is a two-story building with the upper floor designated for the shelter, food pantry and commercial kitchen. The emergency food pantry will also be available to persons not staying in the shelter. The shelter will provide 12 rooms divided by gender and 4 family rooms with a total of 64 beds available. Each bedroom will have two sets of bunk beds, a sink and a shower. There is no limit to how long a person may stay.

The bottom floor will be designated as the resource center with 17 offices, a resource library, computer stations, police station, multipurpose room — available as an overflow shelter when the need arises — and four community showers. There will also be a laundry room with two commercial washers and three commercial dryers. Funding for the facility, an estimated \$2.4 million, is largely composed of grants, with additional money coming from the City of St. George and donations.

Prior to the addition of the St. George Resource Center, the St. George Housing Authority and Dixie Care and Share provided a large portion of homeless services in the St. George area. There are 30 public housing units, 244 Section 8 tenant based vouchers and 174 project based vouchers available through the St. George Housing Authority. The Dixie Care and Share operates a facility that contains a food bank, emergency shelter and transitional housing to meet the need of homeless persons.

Table 7 Inventory of Facilities and Services available for Homeless Persons			
Facility	Address	Units	Services Provided
Dixie Care and Share	131 N. 300 West	14 Units (54 beds)	Emergency Shelter, food bank, transitional housing, pantry, meals
St. George Resource Center (Opening Summer 2014)	948 N. 1300 West	64 beds	Homeless shelter, food bank, multiple resources
DOVE Center	PO Box 2972, St George	6 Units (24 beds)	Housing services provided for homeless families fleeing violence and abuse
Erin Kimball Memorial Foundation	168 N 100 E Suite #103	N/A	Housing services provided for homeless families fleeing violence and abuse
Independence House	960 Dixie Downs Road	N/A	Structured, therapeutic setting for individuals suffering from mental illness
Jefferson Park Apartments	1023 W. 540 North	50	Rental Housing/Section 8
LDS Family Services	2480 Red Cliffs Drive	N/A	Variety of housing, shelter, and food bank services
St. George Villa Apartments	351 West Tabernacle	40	Rental Housing/Section 8

St. George Housing Authority	975 N. 1725 West	34	Rental Housing/Section 8/Utility and Mortgage Assistance
Southwest Utah Behavioral Health Center	474 W. 200 North	16	Provides housing for chronically mentally ill persons (including substance abuse disorders)
Southwest Utah Mental Health	474 W. 200 North	6	Diagnoses of severe and persistent mentally illness as well as substance abuse problems
Total		288	
<i>N/A indicates that the respective facility does not provide housing; however, housing assistance is made available for individuals to pursue housing elsewhere (i.e. motel, apartment etc.)</i>			

The City of St. George has provided financial assistance to the Dixie Care and Share and the D.O.V.E. Center to aid in the efforts to provide emergency shelter and transitional housing needs to homeless persons. The City of St. George does not receive federal resources from the Homeless SuperNOFA. In addition, the City does not receive Emergency Shelter Grant (ESG) funding. During Year 2007, St. George City helped low income families avoid homelessness by assisting in the rehabilitation portion of the 50-unit Jefferson Park Apartments. Jefferson Park is a HUD Section 8 rent subsidized apartment complex. The City continues to support the local Continuum of Care and the Homeless Coordinating Committee’s active roles in providing cooperation, innovation and local control in the provision of services to address homelessness.

Facilities and Services Available to Assist Persons who are not Homeless but who Require Supportive Housing, and Programs for Ensuring that Mental and Physical Health Institutions Receive Appropriate Supportive Housing. (91.210.d)

The regional Homeless Coordinating Committee (HCC) in conjunction with Dixie Care & Share, Erin Kimball Memorial Foundation, Five County Association of Governments, DOVE Center, and St. George Housing Authority provide the basis for housing and supportive service needs in this region.

Information provided by the St. George Housing Authority states that the City of St. George City’s greatest needs pertaining to Non-Homeless housing needs are:

- 1) persons with severe mental illness, and
- 2) persons with alcohol and other drug addictions.

To meet these needs, several agencies within the community provide valuable and supportive services. Listed below is more specific information about the support services.

A. Southwest Utah Mental Health

(SWUMH) serves persons who have been diagnosed as having severely and persistently mentally illness as well as substance abuse problems. They also work with youth and families. SWUMH currently has a 6 bed facility in St. George that serves about 12 persons. They also operate the Horizon House for substance abuse treatment in St. George that serves about 45 adults per year. This is a residential treatment facility. The stay at Horizon House is limited to ninety days.

B. The Southwest Utah Behavioral Health Center

(SWUBHC) provides housing for persons who meet the criteria for chronically mentally ill (including substance abuse disorders). Three duplexes known as “Dixie View” provide a total of 16 beds for a combination of single residents or single adults with children. Although treatment is received on an outpatient basis, each resident receives case management and an individual treatment plan outlining and addressing needs such as psychiatric needs including medication monitoring, medical needs,

counseling, employment and vocational needs, recreational, and any other specialized need the resident might have.

C. The Independence House

Located in St. George City, Independence House provides a structured, therapeutic setting where individuals suffering with severe mental illness receive assistance in managing their lives toward more normal and productive roles in society. One of the most pervasive and debilitating characteristics of mental illness is social isolation. In an effort to combat this, the House programs follow the "club house model." Under this model, the client assumes a membership role in the club and participates in decision making regarding the operation of the clubhouse. Each clubhouse program operates on a daily basis, with evening and weekend social activities. All aspects of the Skills Development program form a comprehensive network of community support for the mentally ill.

D. The Erin Kimball Memorial Foundation

This Foundation has provided over 40,000 nights of shelter in apartment settings for homeless families fleeing violence and abuse since opening their doors in May 2002. Families are referred to the foundation by the Department of Workforce Services, Five County Association of Governments, the St. George Housing Authority, local homeless and domestic violence shelters and a variety of churches, groups and individuals. All of the families served are homeless prior to entering the program. In addition to the H.O.M.E. (Housing, Options, Mentoring, Empowerment) program, the foundation offers supportive services including: 1) Advocacy and specialized case management; 2) Bi-monthly classes in partnership with the Southwest Center; 3) Parenting classes in partnership with Southwest Center; 4) Financial literacy training in partnership with Zions Bank; 5) Life and job skills training in partnership with Learn Key Corporation; 6) Home ownership preparation in partnership with Color Country Community Housing, Inc.; 7) Referral services for local resources and services; 8) Partnerships, correspondence, and information sharing with other service providers; and 9) Monitoring of progress and celebration of success.

Explanation Whether Cost of Housing or Incentives to Develop Affordable Housing are Affected by Public Policies, Including Land Use Controls, Zoning, Building Codes, Fees and Charges, etc. (91.210.e)

A. Public Policy Affects

The Utah State Legislature passed HB295 in 1996 mandating that Utah cities adopt affordable housing plans to help meet the needs of residents with incomes at 80% and below area median income. It could be argued that passage of this bill was made possible through the realization that housing costs are affected by public land use policies and controls. In an effort to address this issue, the City of St. George has modified, or is planning to amend, its' subdivision and zoning ordinances to reduce barriers to the development of more affordable housing. The most notable changes include:

1. The zoning code was rewritten to create zoning districts which accommodate a variety of lot sizes.
2. Medium and high density (up to 22 dwelling units per acre) residential zones are dispersed throughout the City to promote housing choice and affordability.
3. Manufactured homes are permitted in all residential zones in the City.
4. The City is considering the adoption of an "accessory dwelling unit" ordinance which would allow for an additional rental unit on a single family zoned lot.

5. The City has adopted a “density bonus’ program for the Little Valley agricultural area, whereby increased density can be achieved through the provision of parks, open space, and attainable housing.

The *St. George City General Plan (2002)* states the City’s major housing goals, objectives, and policies. The overall housing goal established in the General Plan is to *provide a variety of housing types in attractive, functional neighborhoods, to meet the needs of all income levels*. The supporting objectives of this goal include:

1. Support the development and provision of homes priced and sized to meet the needs of all community residents and workers, including low and moderate income, large families, handicapped, families with single heads of household and the elderly.
2. To match job opportunities and to avoid concentrations of poverty, affordable housing should be distributed throughout the community in a way that allows it to blend inconspicuously with the surrounding neighborhood.

Affordable Housing Policies 1 through 4 provides:

1. The City encourages diversity in housing types and cost ranges, including those that will permit persons of low and moderate incomes to locate in St. George.
2. The City will continue to use available federal and state housing programs to assist in the production of affordable housing for low and moderate income households.
3. The City will work with the St. George Housing Authority and other affordable housing agencies to carefully document and monitor the availability of affordable housing in St. George.
4. The City will continue to provide locations for higher density (affordable) housing, preferably scattered throughout the community and within each development area, avoiding enclaves of affordable housing.

The City of St. George believes that establishment and implementation of the goals, objectives, and policies outlined above illustrate their commitment to addressing the problems of housing affordability. However, despite the changes outlined above to reduce the barriers to affordable housing, many very low- and low-income families still experience housing cost burdens and must live in overcrowded conditions or settle for substandard accommodations. With this information in mind the City will continue to evaluate their public land use policies and controls in order to moderate increases in housing costs. In addition, the City will continue to encourage and/or be a partner in affordable housing development.

STRATEGIC PLAN (24 CFR 91.215)

HUD has created the following specific Consolidated Plan goals:

1. Provide decent housing including fair and affordable housing, safe and sanitary housing in good condition, and housing for persons with special needs;
2. Provide a suitable living environment including safe and livable neighborhoods, adequate access to facilities and services, revitalization of neighborhoods, reduction of isolation of certain populations through de-concentration of housing, restoring and preserving natural and physical

features of special value for historic, architectural, or aesthetic reasons and conserving energy resources; and,

3. Expand economic opportunities including creating jobs that are available to low, very low and extremely low income persons, providing access to credit for community development that supports long-term economic and social health of the city and empowering low, very low and extremely low income persons in federally assisted and public housing to achieve self-sufficiency.

The community planning and development strategies in this section are intended to help guide decision making and to assure that the City's resources are coordinated in the best possible manner. The City wide goal of community planning and development programs is to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities for low- and moderate-income individuals. Ultimately, community development resources are utilized to initiate important projects and to complement others. They are also utilized where other funds are not available or to expand other funding priorities especially with regard to special needs populations and older neighborhoods.

The City allocates its federal housing and community development funds to those areas of the City that qualify for CDBG funds on the basis of income. The basis for assigning priorities to needs is discussed in further detail below. In general, needs of low income households are higher than those of moderate income households. As is the case in all communities, local needs are much greater than available resources. The greatest obstacle to meeting unmet needs and underserved populations is monetary.

Identification of General Priorities for using HUD funds in the City (91.215.a.1)

St. George City's performance in implementing its Consolidated Plan will be evaluated by HUD according to adherence to the three statutory goals. The goal of the City community planning and development programs is to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities for low- and moderate-income individuals.

A. Consolidated Plan Priorities

In an effort to ensure adherence to the previously mentioned goals, the City of St. George provides the following general priorities for using HUD funds in the City. The prioritization is as follows with the justification(s) for that prioritization listed below each respective type of project.

1. **Affordable Housing Activities Projects.** Projects designed to provide for the housing needs of very low and low-moderate income families are given the highest priority. These projects may include the development of infrastructure for LMI housing projects, home buyers down payment assistance programs, actual construction of housing units, and housing rehabilitation. The City believes that participation in affordable housing activities enables additional opportunities for the citizens of the community by providing decent housing in a suitable living environment; thus meeting two primary goals established by HUD.
2. **Growth and Development Projects.** Projects involving growth and development in the City are afforded a #2 priority. These projects may include: planning, zoning, parks, quality of life, and public services. Further, projects designed to enhance the recreational qualities of the community, such as: new picnic facilities, playgrounds, community centers, and recreational centers are included as well.
3. **Infrastructure Projects.** Projects facilitating the transport of goods, provision of water for drinking and a variety of other uses, wastewater and storm water disposal, and provision of

energy and transmission of information within and between communities. Infrastructure projects include: water/sewer, facilities, utilities, capital improvements, and public safety. Infrastructure projects are designed to increase the capacity and capability to better serve the customers and citizens of the community.

4. **Economic Development Activities.** From a policy perspective, economic development can be defined as efforts that seek to improve the economic well-being and quality of life by creating and/or retaining jobs and providing a stable tax base. Economic development activities can include: programs to encourage business growth and investments, retention and expansion, tourism and recreation, startup and emerging business attraction to the City.

The City of St. George funds activities and implements strategies that enable achievement of the HUD statutory goals. If, however, established priorities do not achieve intended goals they are reassessed and, if necessary, funds are reprogrammed to more effective uses. The City reviews and updates its policies to assure that limited resources are used effectively and efficiently. If major impediments are identified, staff will research all options for management consideration and implement changes.

The City of St. George believes that focusing HUD funding to affordable housing activities, growth and development projects, infrastructure projects, and economic development activities appears to be an appropriate plan of action.

Description of the Basis for Assigning the Allocation Priority (91.215.a.2)

The basis for assigning allocation priorities is through utilization of the *Ranking System for Eligible CDBG Projects* (Exhibit A) which was established by the City (revised 11/7/08). The approved ranking system assesses the application in terms of meeting federally mandated requirements. The ranking system establishes criteria for eligible projects, and then assigns a point value for each respective ranking criterion. Each project is ranked by City Staff on an annual basis to assess adherence to established priorities, then a determination is made with regard to fiscal allocation. Eligible projects are ranked and listed in the Prioritized CDBG Proposed Projects report (i.e. "report") as a result of applying for CDBG funds in the current application cycle. Projects are funded according to rank until all available funds for the current application cycle are expended. The following illustrates the ranking point criteria for eligible projects.

A. Consistent with Consolidated Plan Priorities:

1. Projects involving affordable housing will receive 20 points;
2. Projects involving growth and development (planning, zoning, parks, quality of life, public services, etc.) will receive 15 points;
3. Projects involving infrastructure (water/sewer, public safety, facilities, utilities, capital improvements, etc.) will receive 10 points;
4. Projects involving economic development (tourism, recreation, etc.) will receive 5 points;
5. All other projects will receive 0 points;

B. Applicant Readiness to Proceed with Project:

1. Project applicants that can prove they have or will have all necessary funding secured within 45 days of notification of award from the City and have engineering designs completed will receive 20 points;

2. Project applicants that have the necessary funding in place but lack engineering design completion will receive 10 points;
3. All other projects will receive 0 points;

C. Project Supports Affordable Housing:

The majority of project funds will be used to construct, improve, expand, or support affordable housing (i.e. a new affordable housing development, rehabilitation of affordable housing units, a park or infrastructure improvement within a LMI area, etc).

1. Single family detached housing projects that benefit 15 or more LMI individuals receive 20 points (CDBG funds can't be used for the construction of single family homes);
2. Housing projects that benefit 10 to 15 LMI individuals receive 15 points;
3. Housing projects that benefit 5 to 9 LMI individuals receive 10 points;
4. Housing projects that benefit 1 to 4 LMI individuals receive 5 points;
5. All other projects will receive 0 points;

D. Percentage of Low to Moderate Income Benefit:

The following ranges of overall benefit to low and moderate income households will accumulate points as indicated below (projects that benefit a large LMI area, such as park or infrastructure improvements, will receive 20 points).

1. Overall benefit between 80% to 100% receive 20 points;
2. Overall benefit between 75% to 79% receive 15 points;
3. Overall benefit between 70% to 74% receive 13 points;
4. Overall benefit between 65% to 69% receive 10 points;
5. Overall benefit between 60% to 64% receive 8 points;
6. Overall benefit between 55% to 59% receive 5 points;
7. Project whose benefit falls below 55% receive 0 points;

E. Project Leverages CDBG Funding:

1. Projects contributing non-CDBG funds that exceed 50% of the total project cost will receive 10 points;
2. Projects contributing non-CDBG funds that are equivalent to 50% or less of the total project cost will receive 5 points;
3. All other projects will receive 0 points;

F. Project Aids in the Prevention of Slums or Blight:

1. Projects that eliminate slums or blight on an area or spot basis or in an urban renewal area will receive 5 points;
2. All other projects will receive 0 points;

G. Applicant has not Received CDBG Funding within the Past Two Application Cycles:

1. Applicants that have not received CDBG funding within the past two application cycles will receive 5 points;
2. Applicants that have not received CDBG funding during the past application cycle will receive 2 points;
3. All other applicants will receive 0 points;

Exhibit A

Ranking System for Eligible CDBG Projects (Revised 11/07/08)

Ranking System for Eligible CDBG Projects – Revised 11/0708		
Name of Applicant: _____ Application Year: _____		
Project Name: _____ Application Amount _____		
<u>Priority</u>	<u>Maximum Points</u>	<u>Points Awarded</u>
Consistent with Consolidated Plan Priorities	20	
Applicant readiness to proceed with project	20	
Project supports affordable housing	20	
Percentage of low to moderate income benefit	20	
Project leverages CDBG funding	10	
Project aids in the prevention of slums or blight	5	
Applicant has not received CDBG funding within the past two application cycles	5	
Total Points:	100	

The priorities established to date have focused on housing, infrastructure improvements and park improvement related activities. This appears to be consistent with the identified priorities of the City. The ranking methodologies appear to adequately address the types of needs identified in the City of St. George.

Identification of any Obstacles to Meeting Underserved Needs. (91.215.a.3)

The primary obstacle to meeting underserved needs is the limited amount of fiscal resources available. Each year provides uncertainty with regard to possible reductions in future funding and insecurity about funding for health and social services. Locally, reductions in CDBG funding would stretch the financial

resources of local government and nonprofit providers.

Another obstacle to meeting the underserved needs of the community is that wages have not kept pace with the rising cost of living in the region. The result of this occurrence is citizens pay a higher percentage of income for their housing or they live in substandard conditions. When higher percentages of income are paid for housing then funding for other essentials becomes lacking. For example, rising housing costs in relation to household income has brought a greater demand for emergency food distribution programs serving the working poor. Another problem is the high cost of rental and for-sale housing in the region has brought overcrowding living conditions.

The rapid increase in regional housing costs began to impact area employers as employees leave to work elsewhere due to their inability to purchase a home in the region. In 2008, the average sales price of a single family home in Washington County was \$294,978. This represented a 91% increase in price since 2000 (\$154,518). The economic downturn that resulted in the softening of the housing market in St. George since 2008 mitigated some of the restrictive effect of this overall barrier. The number of distressed and bank owned houses for sale 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 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. The end result of the high housing costs is that they negatively impacted the ability of area employers to attract and keep trained and experienced employees.

As indicated earlier, the extent of the City's ability to address underserved needs is dependent on the amount of funding resources it has. Through increased amounts of funding the City is provided with increased opportunity to address the needs of the community.

Summary of the Priorities and Specific Objectives Describing How Funds Will be Made Available to Address Identified Needs. Identifying Proposed, Accomplishments to be Achieved over a 1, 2, 3 or More Year Period. (91.215.a.4)

The goal of the City community planning and development programs is to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities for low- and moderate-income individuals. The following information illustrates: 1) a summary of the established priorities; 2) identifies specific objectives; and, 3) provides performance measures to evaluate the effectiveness of the priorities and objectives.

Table 8

Strategic Plan: Summary of Priorities, Objectives and Performance Measures

#1 Priority/ Program: Affordable Housing Activities		
Objective: Decent and Affordable Housing		
Outcome: Sustainability and/or Availability		
Outcome Statement: Provide low income persons opportunities for decent, safe and affordable housing to ensure availability for LMI households. Promote the development of new housing units to promote quality living environments for residents. Promote the development of infrastructure for LMI housing. Promote transitional housing for homeless persons.		
Output Indicators: Based on number of households benefitting	1 year goal 2014	5 year goal 2014-2018
Number of households benefitting	5	26-30
Number of LMI households benefitting	3	15-18

#2 Priority/Program: Affordable Housing Activities (Down Payment Assistance Program)		
Objective: Provide Decent and Affordable Housing		
Outcome: Sustainability		
Outcome Statement: Provide decent, safe and affordable housing opportunities for LMI households by providing down payment/closing cost assistance made available through the City sponsored Down Payment Assistance Program.		
Output Indicators: Based on number of households benefitting	1 year goal 2014	5 year goal 2014-2018
Number of households benefitting	20	100-120

#3 Priority/ Program: Growth and Development Projects (General)		
Objective: Suitable Living Environment		
Outcome: Sustainability and/or Availability		
Outcome Statement: Provide a suitable living environment for the community by promoting growth and development projects which: 1) primarily benefit low-income citizens, and 2) improve the availability of facilities and services. These projects may include: planning, zoning, quality of life, public services, and recreational and/or community centers.		
Output Indicators: Based on number of general growth and development projects.	1 year goal 2014	5 year goal 2014-2018
Number of general growth and development projects	0	1

#4 Priority/ Program: Infrastructure Projects (General)		
Objective: Suitable Living Environment, Economic Opportunity		
Outcome: Sustainability and/or Availability		
Outcome Statement: Provide a suitable living environment and economic opportunity for the community by promoting infrastructure projects which: 1) primarily benefit low-income citizens, and 2) improve the availability of facilities and services. These projects may include: water facilities and services, provision of energy, transmission of information within and between communities, capital improvements, infrastructure facilitating the transfer of goods/services, and public safety.		
Output Indicators: Based on number of 1) general infrastructure projects and 2) number of people benefitting from general infrastructure projects.	1 year goal 2014	5 year goal 2014-2018
Number of general infrastructure projects	1	2
Number of people benefitting from general infrastructure projects	3,000	3,000-5,000

#5 Priority/ Program: Growth and Development Projects (Parks)		
Objective: Suitable Living Environment		
Outcome: Sustainability and/or Availability		
Outcome Statement: Provide public park areas and facilities, primarily benefitting low-income citizens, to enhance health and safety, improve livability and sustainability in the communities through improving the availability of facilities and services.		
Output Indicators: Based on number of new or improved (existing) public park areas/ facilities	1 year goal 2014	5 year goal 2014-2018
Number of new or improved public park areas/facilities	1	3

#6 Priority/ Program: Growth and Development Projects (Public Service provider)		
Objective: Suitable Living Environment		
Outcome: Sustainability		
Outcome Statement: Provide financial assistance and coordination with community-based public service provider to enhance health and safety, improve livability and sustainability in the community.		
Output Indicators: Based on number and/or frequency of occurrences that financial assistance is provided to community-based public service provider.	1 year goal 2014	5 year goal 2014-2018
Number/ frequency of occurrence that financial assistance is provided to community-based public service provider	0	1

#7 Priority/ Program: Infrastructure Projects (Roads)		
Objective: Suitable Living Environment, Economic Opportunity		
Outcome: Sustainability and/or Availability		
Outcome Statement: Provide a suitable living environment and economic opportunity for the community by promoting roadway infrastructure projects which improve community roadways and better serve the citizens/patrons of the community. These projects include roadway infrastructure improvements which increase the capacity and capability of community roadways.		
Output Indicators: Based on number of roadway infrastructure projects.	1 year goal 2014	5 year goal 2014-2018
Number of roadway infrastructure projects	1	2

#8 Priority/ Program: Economic Development Activities		
Objective: Economic Opportunity		
Outcome: Sustainability		
Outcome Statement: Improve the economic well-being and quality of life in the City by creating and/or retaining jobs and providing a stable tax base. Encourage economic development opportunity by supporting activities which include: programs to encourage business growth and investments, retention and expansion, tourism and recreation, startup and emerging business attraction to the City.		
Output Indicators: Based on number of people receiving assistance, or new jobs created and/or retained	1 year goal 2014	5 year goal 2014-2018
Number of persons benefitting	0	15-20
Number of LMI persons benefitting	51% of assistance or jobs created/retained for LMI persons	51% of assistance or jobs created/retained for LMI persons

Provide Description of Relative Priority and How Housing Market Will Influence Use of Funds (91.215.b.1)

The housing market in Washington County has seen much growth over the course of the last few years; the majority of it being in St. George City. In an effort to address this need and prioritize the use of funding, the St. George City Down Payment Assistance Program is available for LMI households who are first time homebuyers. The monies made available through this program are a result of funding provided by the Community Development Block Grant program.

Provide Report on the Proposed Number of People who will Receive Affordable Housing (91.215.b.2)

An additional indicator of housing need, more specifically affordable housing, is the number of households on the waiting lists for Section 8 rental assistance and public housing units. There are

approximately 30 public housing units facilitated through the St. George Housing Authority. In addition, there are approximately 244 tenant based Section 8 vouchers available through the St. George Housing Authority and several hundred on the (closed) waiting lists for rental assistance. The total number on the waiting list in 2007 was 163 people. Another dramatic increase is the waiting list time which increased from 6-18 months (0.5-1.5 years) on average to 18-36 months (1.5-3 years).

In addition, it is believed that the future holds a distinct possibility for increase in public housing and rental assistance requests. This is based upon the fact that the region experienced a dramatic increase in housing foreclosure activity. This activity was brought on by the changes/adjustments being made in the national economic sector. As a result, less people were able to purchase homes because of tighter lending standards.

Table 9 St. George Housing Authority Statistics, 2013				
Public Housing Units	Public Housing Wait List	Tenant Based Section 8 Vouchers	Tenant Based Section 8 Vouchers Waiting List	Wait List Time
30	45	244	415	18-36 months
Source: St. George Housing Authority, December 2013				

In addition to the above mentioned rental housing assistance programs, the City provides down payment assistance for first time homebuyers with low and moderate income households. This is made possible through the St. George City Down Payment Assistance Program.

Description of How City will Address the Needs of Public Housing Including the Increase of Assessable Units. Description of City’s Activities to Encourage Residents to Become more Involved in the Management of Public Housing and to Participate in Homeownership. If Housing Agency is Designated as “Troubled” how will Agency Improve Its Operations to Remove the “Troubled” Designation (91.215.c)

The City of St. George does not own or manage any public housing projects or units. However, in an effort to provide homeownership opportunities for citizens of the community, the City provides down payment assistance for first time homebuyers with low and moderate incomes. This is made possible through the St. George City Down Payment Assistance Program. The program provides up to \$6,000 in down payment/closing cost assistance for income eligible first time homebuyers. The current economic climate and tighter mortgage lending standards have proven to be a significant barrier for individuals interested in purchasing a home. However, monies made available through the program provide increased opportunities for individuals to become homeowners.

The St. George Housing Authority is the sole provider of public housing opportunities in St. George City. The Housing Authority is a distinct, separate entity aside from the City of St. George; as such, the City currently exercises no operational control over the Housing Authority. The Housing Authority provides public housing, section 8 vouchers, and emergency housing assistance for those who qualify.

The assessment tool HUD uses to rate public housing authority performance is a “scoring” system which uses four performance indicators, namely: financial, management, physical condition and resident satisfaction. Each respective housing authority must score at least 60 points out of 100 to be designated

“standard.” Scores below 60 result in the designation of “troubled.” The St. George Housing Authority Executive Director states the organization has always been considered a high performer in the past and anticipates the same for the future.

The City realizes the importance of the services which the St. George Housing Authority provides for citizens of the community. As such they will continue to support the Housing Authority’s active role in providing public housing, section 8 vouchers, and emergency housing assistance and will continue to support them in this effort.

Provide a Homeless Needs Table Prescribed by HUD (91.215.d)

Significant homeless person’s data was compiled for Washington County as a result of the annual Utah Point-in-Time Count January 29, 2014. Several homeless related providers were elicited to provide information. It is believed the information illustrated in the table below presents data which is almost entirely related to St. George City; however, this cannot be statistically proven because the data simply is unavailable.

The most recent count identified 126 homeless persons in Washington County, which includes 45 chronically homeless persons or 36% of the overall total. The regional Count did not include a street Count; therefore, information about unsheltered homelessness is not provided. Where a “0” is found in the table represents no information on the night of the Count. As such, it should not necessarily be construed as something that does not apply; rather it is simply that the information was unavailable at that specific time.

Table 10 HUD Table 1A Homeless and Special Needs Populations Continuum of Care: Housing Gaps Analysis Chart				
		Current Inventory in 2014	Under Development in 2015	Unmet Need/ Gap
Individuals				
	Emergency Shelter	82	-0-	-0-
Beds	Transitional Housing	-0-	-0-	8
	Permanent Supportive Housing	-0-	-0-	-0-
	Total	82	-0-	
Persons in Families With Children				
	Emergency Shelter	44	-0-	-0-
Beds	Transitional Housing	-0-	-0-	22
	Permanent Supportive Housing	-0-	-0-	-0-
	Total	44	-0-	30
Continuum of Care: Homeless Population and Sub-populations Chart				
Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Number of Households with Dependent Children	15	-0-	-0-	15
1a. Total Number of Persons in these Households (adults and children)	44	-0-	-0-	44

2. Number of Households without Dependent Children**	44	-0-	-0-	44
2a. Total Number of Persons in these Households	82	-0-	-0-	82
Total Persons (Add Lines 1a + 2a):	126	-0-	-0-	126
Part 2: Homeless Sub-populations				
	Sheltered		Unsheltered	Total
1. Chronically Homeless	45		-0-	45
2. Seriously Mentally Ill	24		-0-	24
3. Chronic Substance Abuse	25		-0-	25
4. Veterans	-0-		-0-	-0-
5. Persons with HIV/AIDS	-0-		-0-	-0-
6. Victims of Domestic Violence	16		-0-	16
7. Youth	3		-0-	3
** Includes single individuals, unaccompanied youth, and other adults (such as married couples without children)				

Describe Strategies for Helping Low-income Families Avoid Becoming Homeless (91.215.d.1)

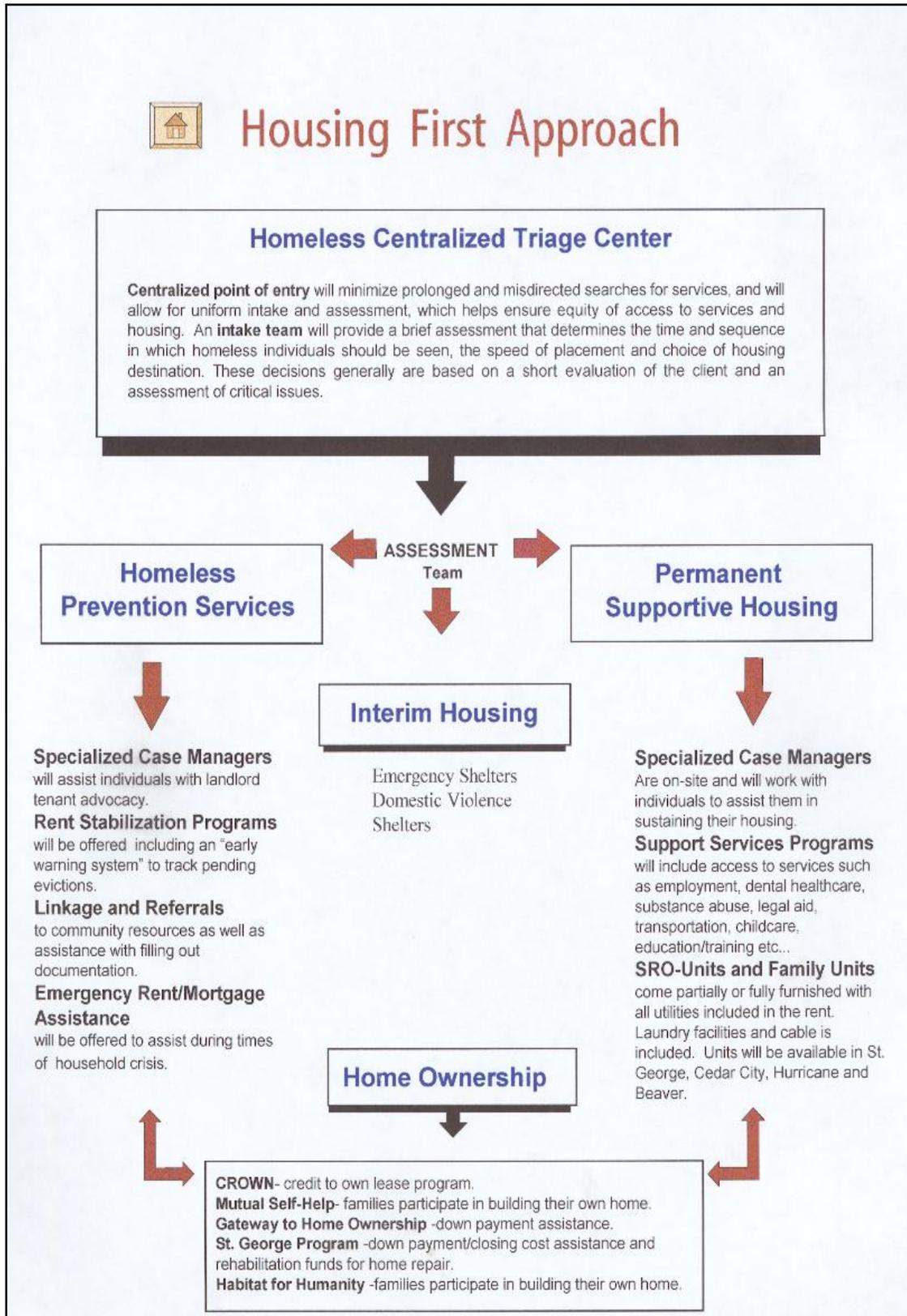
As reflected in the Poverty in Utah booklet (2003), “Shelter is one of the most basic necessities of life.....The lack of affordable housing is a major deterrent to self-sufficiency. The presence of adequate affordable housing can make or break a family living on the edge of poverty.”

The goal of the State of Utah’s Plan to End Homelessness is that “every person within Utah will have access to safe, decent, affordable housing with the needed resources and support for self-sufficiency and well being.” The key to obtaining this goal, and ending chronic homelessness, is a HOUSING FIRST strategy (see Exhibit B on following page).

A Housing First strategy is an approach to ending homelessness that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from a traditional emergency shelter/transitional housing is that is housing-based with an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. The focus is upon quickly getting families back into housing and linking them with appropriate mainstream services; thus, reducing their homelessness to an absolute minimum. In effect, the approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. The components of such a plan are:

- Focus on helping individuals and families access and sustain permanent rental housing as quickly as possible.
- Delivery of a variety of services, primarily following a housing placement, to promote stability and individual well being.
- Housing Services: to clear barriers such as poor tenant history, poor credit history, etc.; identify landlords; negotiate with landlord; etc.
- Case Management Services: to ensure families are receiving public benefits; to identify service needs; to connect tenants with community-based services.
- Follow-Up: To work with tenants after they are in housing to avert crises that threaten housing stability and to solve problems.

**Exhibit B
Housing First Approach**



Describe Strategies for Reaching out to Homeless Persons and Assessing Their Individual Needs (91.215.d.2)

A consortium of local homeless services and housing providers are involved in planning and coordinating programs in the St. George area. The principal organizations are: Dixie Care and Share, United Way of St. George, D.O.V.E. Center, St. George City Housing Authority, Southwest Center Mental Health, Utah Department of Workforce Service, Erin Kimball Foundation, Red Rock Center for Independence, Habitat for Humanity and the Five County Association of Governments. Dixie Care and Share operates a facility that contains a food bank, emergency shelter and transitional housing. The D.O.V.E. Center operates a shelter for victims of domestic violence. St. George City has provided CDBG assistance to the D.O.V.E. Center and to Dixie Care and Share.

During Year 2007, St. George City helped low income families avoid homelessness by assisting in the rehabilitation portion of the 50-unit Jefferson Park Apartments. Jefferson Park is a HUD Section 8 rent subsidized apartment complex that was initially listed on the open market for sale. It is believed that few, if any, of the 50 households could have found replacement subsidized rental units in the St. George area if their apartments changed to market rental rate units. This is based on the fact that all subsidized units in the City have long waiting lists.

The City will continue to support the local Continuum of Care and the Homeless Coordinating Committee's active roles in providing cooperation, innovation and local control in the provision of services to address homelessness.

Describe Strategies for Addressing Emergency Shelter and Transitional Housing Needs of Homeless Persons (91.215.d.3)

As mentioned previously, the City of St. George provided financial assistance to the Dixie Care and Share and the D.O.V.E. Center to aid in the efforts to provide emergency shelter and transitional housing needs to homeless persons.

The City of St. George recently purchased a building for the purpose of providing services to the homeless community. The Resource Center differs from a homeless shelter in that it will provide a variety of services under one roof. Persons staying in the shelter will be offered a custom daily plan of action that will personally assist them in developing goals for their future. Providing resources and skills helps the homeless to better transition into permanent housing. Services to be offered include: emergency shelter, emergency food pantry; general assistance with ID's and birth certificates; food stamps; Medicare; Medicaid; domestic violence; employment; resumé building; alcohol and addiction; work to success; parenting; budgeting; clothing vouchers; food vouchers; adult mentoring; and volunteer opportunities for the community.

The City of St. George does not receive federal resources from the Homeless SuperNOFA. The City also does not receive Emergency Shelter Grant (ESG) funding.

Describe Strategies for Helping Homeless Persons make the Transition to Permanent Housing and Independent Living (91.215.d.4)

In May 2003 the State Homeless Coordinating Committee, was organized and accepted the assignment to prepare a ten year plan to end chronic homelessness in Utah by 2014. They developed a business plan and set forth broad perspectives/guidelines, and then organized regional Homeless Coordinating

Committees throughout the State. The Five County Association of Governments Steering Committee was approached as the representative group for the southwestern Utah geographical region.

The Washington County Homeless Coordinating Committee (WCHCC) in conjunction with The City of St. George, Five County Association of Governments, Dixie Care & Share, DOVE Center, St. George Housing Authority, Erin Kimball Foundation, Utah Department of Workforce Services, Southwest Behavioral Health Center and other community non-profit organizations provide the basis for housing and supportive service needs in this region in providing housing and supportive service needs.

A. Homeless Families

There continues to be increases in homelessness in the region among families. According to service providers for homeless families, the most immediate need for a homeless family is safe and secure shelter, including child care provision and adequate food. Once housed on an emergency basis, attention can be directed toward locating more permanent housing.

B. Chronically Homeless

The most important group to address when seeking to end homelessness is the group that lives in the shelter system - the chronically homeless. While some may have some income from wages and/or public benefits, they will require long term subsidization of both housing and services because of their disabilities. Permanent supportive housing with appropriate services provides a high rate of success in stabilizing this population.

C. Homeless Youth

Older youth still in foster care (usually over 16 and unattached to a foster family) can be transitioned out of foster care via an Independent Living arrangement where they are housed in an apartment of student housing and foster care payment is made directly to the youth. The Department of Child and Family Services is currently working with local apartment complex owners to reserve four apartments for this type of transitional situation. In addition, New Frontiers for Families and the Diversity Foundation are assisting in developing the support needed to allow youth exiled from the Fundamentalist Church of Jesus Christ of Latter Day Saints (FLDS) community the opportunity to be fully active in the mainstream community by creating adaptive supports and wraparound case management.

D. Homeless Chronic Substance Abusers

These individuals have special needs that are not met in the traditional shelter setting. Homeless substance abusers need rehabilitation services in a safe/ structured environment which provides therapy and enables them to understand their addictive behavioral patterns. After rehabilitation many homeless substance abusers need affordable transitional housing which is not readily available. Mental health and chemical dependency treatment services are organized on a regional basis, with offices locally.

E. Homeless Veterans

In addition to the complex set of factors affecting all homelessness a large number of displaced and at-risk veterans live with lingering effects of Post Traumatic Stress Disorder and substance abuse, compounded by a lack of family and social support networks. Homeless veterans need secure, safe, and clean housing that is free of drugs and alcohol, and has a supportive environment. The Utah County Veterans Council found the most effective programs for homeless and at-risk veterans are community-based, nonprofit, vets helping vets groups.

F. Homeless Seriously Mentally Ill

Service providers have reported an increase in service levels to the homeless over each of the past several years. When this is measured with the relatively constant proportion of individuals who are mentally ill in the general population, the assumption is that the needs for services for homeless individuals who are mentally ill will continue to increase. Local service providers indicate that financial resources, which provide community based support services, need to be made available to homeless mentally ill. This population needs on-going support to help them with vocational training, substance abuse treatment, money management, scheduling and attending appointments, and assistance with applying for social security disability so they can receive primary health care. They also need supportive care in an affordable housing situation. Providing affordable housing opportunities alone will not be sufficient to insure stable living conditions, as they often need someone else to monitor their physical and medical needs.

G. Victims of Domestic Violence

Homeless persons with children who have fled a domestic violence situation need help in accessing safe and suitable transitional and permanent housing, legal services, support groups, substance abuse classes, transportation and job training.

The Homeless Coordinating Committee (HCC) was created in the spring of 2005. Like its counterparts across the state, its primary purpose has been to develop a regional Ten Year Plan to end chronic homelessness in our area. As previously mentioned, there are many local agencies involved in the WCHCC. There will continue to be additional outreach to all programs that work in connection with ending homelessness.

The Balance of State Continuum of Care has identified the following needs to end chronic homelessness and move families and individuals to permanent housing:

- Create new public housing beds for chronically homeless persons.
- Increase percentage of homeless persons staying in public housing over 6 months to at least 71%.
- Increase percentage of homeless persons moving from transitional housing to public housing to at least 61.5%.
- Increase percentage of homeless persons employed at exit to at least 18%.
- Ensure that the Continuum of Care has a functional HMIS system.
- Carry out localized implementation of the State ten-year plan within each of the nine local homeless coordinating committees.
- Decrease requests for HUD Supportive Service funds.
- Seek funding from the state of Utah to provide housing for homeless families in rural areas.

Describe Prioritization of Housing and Supportive Service Needs For Persons who are not Homeless but Require Supportive Services (91.215.e)

As mentioned previously, the Washington County Homeless Coordinating Committee (WCHCC) provides the basis for housing and supportive service needs in this region.

Information provided in an earlier table (Table 7) illustrates statistics pertaining to the non-homeless supportive housing needs. In particular, the table illustrates that St. George City's greatest needs are 1) persons with severe mental illness; and, 2) persons with alcohol and other drug addictions. To meet these needs, several agencies within the community are in place to provide much these valuable and supportive services. Listed below is more specific information about the support services.

A. Southwest Utah Mental Health

(SWUMH) serves people with diagnoses of severely and persistently mentally illness as well as substance abuse problems. They also work with youth and families. SWUMH currently has a 6 bed facility in St. George that serves about 12 persons. They also operate the Horizon House for substance abuse treatment in St. George that serves about 45 adults per year. This is a residential treatment facility. The stay at Horizon House is limited to ninety days.

B. The Southwest Utah Behavioral Health Center

(SWBHC) provides housing for persons who meet the criteria for chronically mentally ill (including substance abuse disorders). Three duplexes known as "Dixie View" provide a total of 16 beds for a combination of single residents or single adults with children. Although treatment is received on an outpatient basis, each resident receives case management and an individual treatment plan outlining and addressing needs such as psychiatric needs including medication monitoring, medical needs, counseling, employment and vocational needs, recreational, and any other specialized need the resident might have.

C. The Independence House

Located in St. George City, the Independence House provides a structured, therapeutic setting where individuals suffering with severe mental illness receive assistance in managing their lives toward more normal and productive roles in society. One of the most pervasive and debilitating characteristics of mental illness is social isolation. In an effort to combat this, the House programs follow the "club house model." Under this model, the client assumes a membership role in the club and participates in decision making regarding the operation of the clubhouse. Each clubhouse program operates on a daily basis, with evening and weekend social activities. All aspects of the Skills Development program form a comprehensive network of community support for the mentally ill.

Description of and Prioritization of Non-Housing Community Development Needs Eligible for Assistance under CDBG (91.215.f.1)

The HUD goals which particularly address non-housing community development needs are *create a suitable living environment* and *expand economic opportunities*. These goals enable: neighborhood improvement with regard to safety and livability; increased frequency and access to quality public and private facilities and services; reduced isolation of income groups within the community; revitalization of aging neighborhoods; and conservation of energy resources made possible through efficient technological advancements.

Because of the diverse social, political, and geographical nature of the City of St. George, the non-housing community development needs within the City are also diverse. In spite of this diversity some common elements are present. All city departments expecting to undertake capital projects, regardless of funding source, are required to develop long-range plans. These plans emphasize needs identified in neighborhood, area, and agency master plans including public facilities, infrastructure, economic development, general maintenance, and improvements. Further, they encourage the preservation of existing city assets, good urban design, and achieving a favorable return on investment. City departments are encouraged to plan and implement energy conservation projects, and to include energy conservation components when considering new projects.

The process of assignment of priorities enabled the City to consider a number of factors, including: absolute need, relative need, availability of alternative funds and programs, and local preferences. The City of St. George identified the following Consolidated Plan priorities, in order of precedence: 1)

Affordable Housing Activities, 2) Growth and Development Projects, 3) Infrastructure Projects, and 4) Economic Development Activities. The City's non-housing community development needs are addressed through implementation of Priorities 2, 3, and 4.

The basis for assigning fiscal allocation is through utilization of the *Ranking System for Eligible CDBG Projects* which has been established by the City. The ranking system establishes criteria for eligible projects, and then assigns a point value for each respective ranking criterion. The total points that each respective project can acquire is one-hundred (100). Projects are funded according to rank until all available funds for the current application cycle are expended. The following illustrates the ranking system as it relates to non-housing community development needs.

- Projects involving **growth and development** (planning, zoning, parks, quality of life, public services, etc.) receive **15 points**;
- Projects involving **infrastructure** (water/sewer, public safety, facilities, utilities, capital improvements, etc.) receive **10 points**;
- Projects involving **economic development** (tourism, recreation, etc.) receive **5 points**;
- Projects which support affordable housing, such as a **park or infrastructure improvement** within an LMI area receives **5-15 points**; and finally,
- The **percentage of low to moderate income benefit**, as a result of a project, receives **5-20 points**.

As represented in the priorities, the City of St. George recognizes the breadth of non-housing community development needs. As such, the ranking system places a higher point value for projects which fit with the parameters of being a non-housing community development need. Ultimately this enables a higher likelihood of project funding/assistance being delivered; which in turn facilitates viable communities by providing a suitable living environment and economic opportunities.

Description of Neighborhood Revitalization Strategies that Includes Economic Development Activities (91.215.g)

Neighborhoods have a major impact on the quality of life that families experience. Some characteristics which define neighborhoods include: open spaces including parks and playgrounds; schools; libraries; availability of public services; access to transportation, both personal and public; and finally, neighborhoods provide ownership in community and a desire to be more involved. Restoring the natural environment and rebuilding decaying infrastructure helps create stronger and better functioning communities and has significant economic development potential. Not only is the physical environment enhanced, but efforts to retain and restore the environment can act to bind a community together. For example, street tree planting programs help to bring the community together and at the same time beautify neighborhoods. Community gardens have proven useful in supplementing home food supplies and providing urban green space.

The City Of St. George does not currently have a neighborhood revitalization strategy. There is, however, interest in the opportunities afforded through creation of a Neighborhood Revitalization Strategy Area (NRSA). An NRSA, created under the HUD CDBG program encourages coordination of resources and facilitates the City's ability to engage in comprehensive community revitalization strategies. The overall intent of an NRSA is to stimulate reinvestment of human and economic capital while economically empowering low-income residents.

The City of St. George understands that creation of an NRSA will necessitate a realistic development strategy and implementation plan to promote the community's economic progress and revitalization of the neighborhood. Until this strategy is formalized, the City provides the following thoughts on achieving this goal in the interim.

A. Continued investment in City infrastructure

Overall quality of life is a critical factor in providing support to working families and individuals. Likewise businesses rely on a well functioning infrastructure system. The City will continue to improve public infrastructure in order to provide a quality environment for both the community and businesses.

B. Public parks

City parks are heavily used for neighborhood events and individual use of playground and picnic areas. Realizing the importance of these areas, the City will continue to improve public parks in the community.

C. Streets

Street improvements are needed throughout the City on an ongoing basis. The importance of these ongoing improvements is that both businesses and residents need easy access to, and through, neighborhoods. As such, the City will continue its timely maintenance and improvements to the roadway network.

D. Support economic and job development

Tourism related services are arguably the most significant component of job and economic development in the area. A healthy year-round tourist industry is needed to grow businesses and provide more jobs in the community. The City will continue to promote this vital economic development component through its Leisure Services Department. Some of the complementary services or activities provided by said Department include: St. George Arts Festival, St. George Marathon, world class parks and trail system, and support of the St. George Convention Center.

E. Improve neighborhood quality and safety

Improving neighborhood safety and environs helps to create a successful environment for businesses and residents. To improve safety, the City of St. George Police Department will continue to provide sufficient staffing and presence in the community. To improve the physical environment of City neighborhoods, heightened levels of code enforcement could be implemented to provide pro-active enforcement. Finally, City departments could also sponsor an annual park, open space or community clean-up event.

Report Barriers to Affordable Housing and Identify Strategies to Remove Barriers (91.215.h)

The affordable housing issue is a complex one with numerous geographic variations complicated by other issues that include the supply and location of housing and jobs. Despite what many may think, the supply of affordable housing is only one part of the problem. Failing to address the issue of geography means overlooking the universal real estate mantra... "location, location, location." The issue is not how much affordable housing is produced but where it is produced, as well as the challenges of producing it where it is needed. It becomes imperative to create affordable housing opportunities in the center city where low-to-moderate income individuals have additional opportunities to live near work, shopping and other necessary services. Table 11 shows affordable housing barriers in St. George City as well as strategies to assist in overcoming the identified barriers.

**Table 11
Affordable Housing Barriers and Strategies**

Barriers	Strategies
<p>High cost of land in the City.</p>	<ul style="list-style-type: none"> • The City could acquire and make land available for affordable housing development. • The City could encourage land donation by private owners in exchange for tax incentives. • Inventory land, both public and private, to determine the suitability of the land for affordable housing development. • The City can impose an affordable housing exaction on the development community (i.e. fee-in-lieu, inclusionary zoning). • Consider partnering on projects with other housing providers and lenders to reduce affordable housing development costs.
<p>Lack of incentive to construct affordable housing.</p>	<ul style="list-style-type: none"> • Consider providing developers the right to increase densities in their developments or grant variances from building codes in exchange for incorporating affordable housing. • City could consider offering an expedited review process for development applications which contain affordable housing. In effect, developments with an affordable component would go to the top of the review pile. • City could consider offering property tax abatements for the construction of affordable housing for a specified period of time can be an effective way to make such housing financially feasible. In addition, freezing the property taxes of longtime existing • Consider freezing taxes for existing residents in gentrifying areas can help keep them from being driven out by escalating property taxes. • Consider providing fee waivers in order to make the development of affordable housing more economically feasible.

**Table 11
Affordable Housing Barriers and Strategies**

Barriers	Strategies
<p>Lack of homebuyer education and resources.</p>	<ul style="list-style-type: none"> • Coordination with the St. George Housing Authority to operate as a resource for affordable housing opportunities. These resources include assistance with: existing programs for down payment assistance, low-interest mortgage loans and reverse mortgages. • Collaborate with other agencies and housing providers to network information, resources and services. • Offer down-payment and closing cost assistance to low-income, first-time home buyers. • Publicizing available City resources and programs as they relate to affordable housing; thus making them available to the entire community.
<p>Maintaining the affordability of affordable housing units over time.</p>	<ul style="list-style-type: none"> • Through deed restriction, limit an affordable housing property's: 1) future sales price and 2) sale to LMI individual.
<p>High cost of property pre-development and on-site work.</p>	<ul style="list-style-type: none"> • Zone for higher densities to centralize services. • Encourage infill development and adaptive reuse. • Rehabilitate and preserve historical properties for affordable housing purposes. • Encourage mixed-use rehabilitation projects, (i.e. retail main street store fronts with upstairs affordable housing).
<p>City regulations and ordinances becoming barriers to affordable housing.</p>	<ul style="list-style-type: none"> • Streamline administrative development review and permitting process. • Allow accessory units in all residential areas. • Support regulations that encourage the rehabilitation of existing housing. • Create an interdepartmental development review committee for affordable housing development in order to increase coordination and expedite the permit process. • Provide early engagement with the developer and community for affordable housing projects which contain a rezoning or variance request.

Table 11 Affordable Housing Barriers and Strategies	
Barriers	Strategies
Limited resources for housing rehabilitation	<ul style="list-style-type: none"> • Work with the Utah Division of Housing and Community Development to apply for rehabilitation funding for substandard or dilapidated housing. • Partner with other agencies/programs to better utilize funding to meet housing repair need.

Report on Actions Taken to Evaluate and Reduce Lead Based Paint Hazards in the Community and in Public Housing (91.215.I)

A. Lead Based Paint

Lead poisoning is one of the most common and preventable health hazards to children today. Research indicates that even a low level of lead in a child’s blood can have harmful effects on their physical and developmental health. The most common source of lead poisoning is exposure to lead-based paint, usually in a child’s home. Lead exposure occurs when children ingest chips of lead-based paint, paint-contaminated dust, paint contaminated soil, or inhalation of lead-based paint dust particles (usually occurring from home renovation, or maintenance). Lead-based paint hazards are defined as any condition that causes exposure to lead which would result in adverse human health effects. Typical exposure comes from:

- Lead-based paint dust.
- Lead-based paint contaminated soil.
- Lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces.

The Lead-Based Paint Hazard Reduction Act of 1992 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. Owners and landlords who do not comply are liable for penalties and fines. In addition, sales contracts are voidable within ten days of the contract date if purchasers inspect for and find lead-based paint hazards.

B. Estimation of housing units which may contain lead based paint

Any housing built before 1978 is considered to be at risk for containing some amount of lead-based paint. Older housing is more likely to have lead-based paint; the amount of lead in the paint tends to increase with the age of the housing. The vast majority of St. George City housing stock (86.3%) was built after 1978, thus eliminating the residents of these homes from risk of lead-based paint hazards. Approximately 1/3 (32.5%) of the housing stock has been constructed since the year 2000. The City housing stock built prior to 1979 equals 4,429 or 13.7%.

Report on City's goals, Programs and Policies for Reducing the Number Of Poverty Level Families (91.215.j)

A. Introduction

In the State of Utah, the State and County governments have the major roles in anti-poverty programs. Municipalities provide basic services such as water, sewer, street infrastructure, libraries, police and fire protection, and parks and recreation programs to their residents. Although these services enhance the quality of life for all residents, they do not lift them out of poverty. Cities can use federal funds to assist nonprofit agencies who in turn provide services to low-income and homeless individuals and families to help them gain the skills that will enable them to find and keep jobs, to help with medical care, and to find affordable housing.

The anti-poverty strategy provided below briefly summarizes the extent of poverty in St. George City and provides the goals and principles behind the strategy. Ultimately, the City's anti-poverty strategy will be to continue to develop and/or foster additional affordable housing opportunities, and to assist nonprofit agencies who provide literacy skill development, employment mentoring, child care and self sufficiency training.

B. St. George City poverty profile

The 2010 Census identified 11.6% of the City population and 7.4% of families are below the federal poverty level. Out of the total population, 14.4% of those under the age of 18 and 4.4% of those 65 and older are living below the poverty line.

C. Poverty goals/priorities

The ultimate goal is to help people living in poverty to meet their basic needs and achieve and maintain the highest degree of self-sufficiency possible. It is recognized that there is great diversity among those individuals and families living in poverty and that their needs and the most effective ways of responding to their needs will vary. The development of affordable housing and/or the creation of additional opportunities enable the efforts to move low-income individuals toward self sufficiency.

St. George City will continue to assist the development of affordable housing and to assist nonprofit agencies to serve persons in poverty. The City will place a high priority on funding requests for programs that provide adult and child day care, literacy skill improvement, employment mentoring, early child development, and self-sufficiency.

D. City progress implementing goals/priorities

A notable accomplishment was the Jefferson Park Acquisition and Rehabilitation Project. This project saved 50 households from being displaced from subsidized housing. If the tenants were displaced then they would not have been able to find other subsidized housing because all other subsidized units in the City have long waiting lists. This action undoubtedly prevented a portion of the 50 households from falling below the poverty level; however, a specific amount is undetermined.

As mentioned previously, the City's anti-poverty strategy will be to continue to develop and/or foster additional affordable housing opportunities, and to assist nonprofit agencies who provide literacy skill development, employment mentoring, child care and self sufficiency training.

Provide Report Explaining the Institutional Structure of the Support Services and Housing in the City, Assess Strengths and Gaps in the Delivery System (91.215.k.1)

A. St. George Housing Authority

The St. George Housing Authority is a distinct, separate entity aside from the City of St. George. The Housing Authority provides public housing, section 8 vouchers, and emergency housing assistance for those who qualify. The Housing Authority provides limited assistance for persons with HIV/AIDS. Through funding made available through HOPWA (Housing Opportunities for Persons with Aids), they are able to provide vouchers for short-term rent, mortgage and utility assistance.

With regard to gaps in the delivery system, the Housing Authority states they have many telephone calls each day from people who request help with their housing situation; both in terms of immediate and long term needs. The Housing Authority simply cannot accommodate them because they do not have the necessary resources.

Description of What the City will do to Overcome Gaps In the Institutional Structure of Carrying Out its Strategy For Addressing its Priority Needs (91.215.k.2)

The City of St. George believes that established priority needs are being addressed successfully. Further, they anticipate continued success in addressing the needs of its citizens.

St. George City emphasizes a team approach to problem solving and places a high priority on developing strategic partnerships and strong communication networks. The following illustrates some of the City’s strategic partnerships and networks: St. George Housing Authority, Washington County Homeless Coordinating Committee, Volunteer Center of Washington County, Dixie Care and Share, Southern Utah Home Builders Association, Department of Workforce Services, Southwest Center Mental Health, D.O.V.E. Center, Five County Association of Governments, United Way of Dixie and other local agencies.

In order to overcome gaps in the institutional structure of carrying out strategies and priorities, the City will expand the cooperative efforts which are now in place. The City will continue its active role in providing cooperation, innovation and local control in the provision of opportunities which address the needs of its citizens. As the City funds activities and implements strategies that enable achievement of the HUD statutory goals, increased vigilance on the part of City Staff will be sought to ensure that intended goals are achieved. If established priorities do not achieve intended goals they will be reassessed and, if warranted, funds will be reprogrammed to more effective uses. Ultimately, the City will review and update its policies to assure that limited resources are used effectively and efficiently. If major impediments are identified, staff will research all options for management consideration and implement changes.

Describe City’s Activities to Enhance Cooperation Between Public and Assisted Housing Providers and Private Governmental Health and Mental Health, and Service Agencies (91.215.l.1)

A. Southwest Utah Behavioral Health Center (SWBHC)

The Southwest Utah Behavioral Health Center (SWBHC) received Continuum of Care funds to construct permanent housing for persons who meet the criteria for chronically mentally ill (including substance abuse disorders) and who are at risk for chronic homelessness. Along with the Continuum of Care funds, they received Critical Needs Housing monies to use as cash match. Three duplexes known as “Dixie View” were constructed, providing a total of 16 beds for a combination of single residents or single adults with children. Although treatment is received on an outpatient

basis, each resident receives case management and an individual treatment plan outlining and addressing needs such as psychiatric needs including medication monitoring, medical needs, counseling, employment and vocational needs, recreational, and any other specialized need the resident might have. It is the hope of SWBHC to assist as many individuals as possible in this target population and to decrease the risk of homelessness as well as increase valuable skills needed to better manage their illness and become satisfied members of the community.

B. Southwest Utah Mental Health

Southwest Utah Mental Health (SWUMH) serves people with diagnoses of severely and persistently mentally illness as well as substance abuse problems. They also work with youth and families. SWUMH currently has a 6 bed facility in St. George that serves about 12 persons. They also operate the Horizon House for substance abuse treatment in St. George that serves about 45 adults per year. This is a residential treatment facility. The stay at Horizon House is limited to ninety days. SWUMH future plans for expansion in the St. George area include the construction of four duplexes, two containing two bedrooms each and two containing three bedrooms each for a total of 20 beds.

C. The Erin Kimball Memorial Foundation

The Erin Kimball Memorial Foundation has provided over 40,000 nights of shelter in apartment settings for homeless families fleeing violence and abuse since opening their doors in May 2002. Families are referred to the foundation by the Department of Workforce Services, Five County Association of Governments, the St. George Housing Authority, local homeless and domestic violence shelters and a variety of churches, groups and individuals. All of the families served are homeless prior to entering the program. In addition to the H.O.M.E. (Housing, Options, Mentoring, Empowerment) program, the foundation offers supportive services including: 1) Advocacy and specialized case management; 2) Bi-monthly classes in partnership with the Southwest Center; 3) Parenting classes in partnership with Southwest Center; 4) Financial literacy training in partnership with Zions Bank; 5) Life and job skills training in partnership with Learn Key Corporation; 6) Home ownership preparation in partnership with Color Country Community Housing, Inc.; 7) Referral services for local resources and services; 8) Partnerships, correspondence, and information sharing with other service providers; and 9) Monitoring of progress and celebration of success.