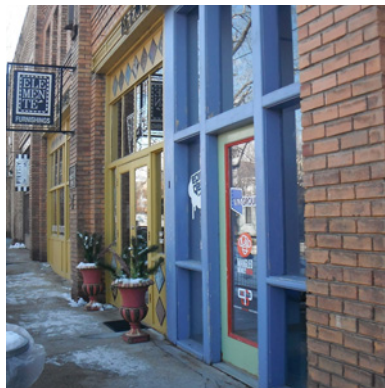


SALT LAKE CITY
CONSOLIDATED
PLAN



SALT LAKE CITY CORPORATION
2015 - 2019 CONSOLIDATED PLAN: PLAN SUMMARY

HUD PROGRAM YEARS 2015 - 2019
FISCAL YEARS 2016 - 2020



SALT LAKE CITY
2015-2019 **CONSOLIDATED PLAN**

PLAN SUMMARY

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Introduction

Salt Lake City's 2015-2019 Consolidated Plan is the product of a collaborative process to identify housing and community development needs and to establish goals, priorities and strategies to address those needs. The five-year plan provides a framework for maximizing and leveraging the City's block grant allocations to build healthy and sustainable communities that better focus funding from the U.S. Department of Housing and Urban Development (HUD) formula block grant programs. Entitlement grant programs guided by the Consolidated Plan are as follows:

- **Community Development Block Grant (CDBG)**
The CDBG program's primary objective is to promote the development of viable urban communities by providing decent housing, suitable living environments and expanded economic activities to persons of low and moderate income.
- **Emergency Solutions Grant (ESG)**
The ESG program's primary objective is to assist individuals and families regain housing stability after experiencing a housing or homelessness crisis.
- **HOME Investment Partnership Program (HOME)**
The HOME program's primary objective is to create affordable housing opportunities for low-income households.
- **Housing Opportunities for Persons with AIDS (HOPWA)**
The HOPWA program's primary objective is to provide housing assistance and related supportive services to persons living with HIV/AIDS and their families.

Similar to cities across the country, Salt Lake City is faced with growing income inequality, increasing poverty levels, decreasing housing affordability and diminishing federal resources. The Consolidated Plan outlines a comprehensive set of policies that respond to the city's current challenges by utilizing new and collaborative strategies. This includes moving from an application-driven process to a process focused on community needs, goals, objectives and outcomes.

Neighborhoods of Opportunity

Affordable and safe housing serves as the foundation for individuals to move out of poverty. However, it is increasingly recognized that housing must be connected to opportunities for education, transit, recreation, economic development, healthcare and services. Instead of addressing these needs separately, Salt Lake City intends to take a comprehensive and geographic approach to community development through a framework called *Neighborhoods of Opportunity*.

The 2015-2019 Consolidated Plan encourages capacity in neighborhoods with concentrated poverty and supports at-risk populations by promoting goals that increase access to housing, education, health, transportation and economic development. By engaging in building neighborhoods of opportunity, Salt Lake City is working toward closing the gap in a number of socioeconomic indicators, such as improving housing affordability, school-readiness of young children, employment skills of at-risk adults, access to transportation for low-income households, access to fresh foods for food-insecure families and economic diversity within neighborhoods.



In addition to expanding opportunity for low-income households living in concentrated areas of poverty, Salt Lake City continues to support essential housing and supportive services for the city's most vulnerable populations, with focus on the chronically homeless, homeless families, disabled persons, victims of domestic violence, persons living with HIV/AIDS and low-income elderly persons.

By directing resources for the support of concentrated areas of poverty and vulnerable populations, the City seeks to provide the following:

- **Housing**
To provide housing options for all economic and demographic segments of Salt Lake City's population while diversifying the housing stock within neighborhoods.
- **Education**
To promote educational opportunities, with focus on reducing intergenerational poverty.
- **Health**
To promote access to affordable supportive services, fresh foods, and safe living environments.
- **Transportation**
To promote the accessibility and affordability of multimodal transportation.
- **Economic Development**
To expand access to economic mobility and vibrant neighborhood business nodes.

Consolidated Plan Process & Overview

The 2015-2019 Consolidated Plan is organized into four primary sections, as follows:

1. The Process

The Process section of the plan outlines the development of the plan, including citizen participation efforts and stakeholder involvement.

2. Needs Assessment

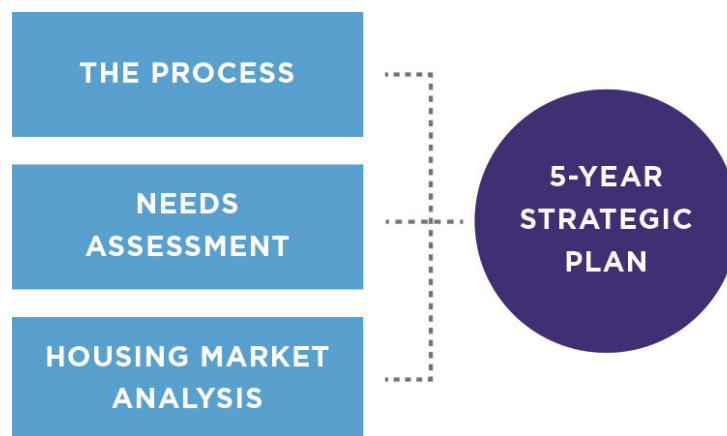
The Needs Assessment section provides an analysis of housing, homeless and community development needs, with focus on the needs of low-income households, racial and ethnic minorities, homeless persons, and non-homeless special needs populations.

3. Housing Market Analysis

The Housing Market Analysis section provides information and data on Salt Lake City's housing market including an evaluation of local resources. The housing market analysis supplements information supplied by the needs assessment and establishes a framework for five-year goals and priorities to be developed.

4. Five-Year Strategic Plan

Once community needs, market conditions and resources are identified, program goals, specific objectives, and benchmarks for measuring progress are set forth in the Strategic Plan section of the Consolidated Plan. Efforts are prioritized to direct the allocation of federal funding to maximize impact within the community.



The 2015-2019 Consolidated Plan planning process will conclude with the development of the City's First Year Action Plan. The First Year Action Plan will outline the activities and funding priorities for the first year of the Consolidated Plan, covering July 1, 2015 – June 30, 2016.

1. Process Summary

The Process section of the Consolidated Plan identifies the lead agencies responsible for the development of the plan and the administration of the grants. In addition, this section outlines the process of consulting with service providers and other stakeholders, as well as citizen participation efforts.

Lead and Responsible Agencies

Salt Lake City is the Lead Agency for United States Department of Housing and Urban Development (HUD) entitlement programs. The City's Division of Housing and Neighborhood Development (HAND) in the Department of Community and Economic Development (CED) is responsible for the administration of Housing and Urban Development (HUD) entitlement grants which include CDBG, ESG, HOME, and HOPWA.

Consultation and Citizen Participation

The citizen participation and consultation elements of the Consolidated Plan development process are essential for gathering input and providing transparency. The City strives to ensure that opportunities are provided as in accordance with Subpart B of 24 CFR Part 91, including consultation with other public and private agencies that provide assisted housing, health services, and social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons) during preparation of the Consolidated Plan.

The Consolidated Plan development process involved affected persons and residents through public hearings, public comment periods, stakeholder consultation, public meetings, and a community survey. An overview of efforts is as follows:

Public Services Meeting

On July 16, 2014, HAND held a public meeting with nonprofit providers of housing and supportive services. The purpose of the meeting was to discuss the greatest needs of low and moderate-income residents, to help inform the Plan goals and priorities. Forty-three nonprofit representatives attended the meeting and represented a diverse group of clients, including:

- At-risk youth
- Children living in poverty
- Persons with disabilities
- Persons and families experiencing homelessness
- Persons and families at risk for homelessness
- Persons experiencing food insecurity
- Persons suffering from substance use disorders
- Persons suffering from mental illness
- Domestic violence survivors
- Low-income seniors

Housing Task Force

HAND convened a housing development task force comprised of housing developers, community development organizations, housing finance professionals, homelessness service providers, housing advocates, housing authority representatives, city planners, and transit authority planners. The task force met over the course of three months during the summer/fall of 2014 to discuss housing needs within Salt Lake City. In addition, the task force identified barriers to housing development and discussed possible resources to address barriers.

Housing and Community Development Subcommittees

HAND developed subcommittees to address specific housing and community development issues within the community. Subcommittees focusing on affordable housing finance, housing for extremely low-income individuals, and workforce housing met over the course of the Consolidated Plan development process.

One-On-One Consultations

HAND has conducted one-on-one meetings with over twenty different housing and community development organizations during the course of the Plan's development.

2014 General Needs Hearing

On October 29, 2014, HAND invited residents to participate in a General Needs Hearing to gather public comments on housing and community development needs as they relate to low and moderate-income residents. Over thirty residents attended the hearing with twenty-one submitting comments on unmet needs within the community. Comments related to the need for affordable and accessible housing; housing rehabilitation; street and neighborhood improvements; public services for homeless and low-income residents; fair housing education; accessible and affordable healthy foods; community leadership programs; afterschool programs; early childhood education; job training programs; and increased opportunity within concentrated areas of poverty. Information gathered at the public hearing was utilized to prioritize needs within the community.

Housing and Neighborhood Development Survey

To solicit input from the community at-large, HAND distributed a survey to residents through the City's water bill, non-profit organizations, in-person library outreach, social media, community councils and community events. The survey included a range of questions on housing and neighborhood needs and preferences. The survey generated over 500 responses that helped to inform the Needs Assessment section of the Consolidated Plan.

Interdepartmental Technical Committee

HAND developed a Consolidated Plan Interdepartmental Technical Committee to gather input on needs and priorities from various Salt Lake City departments and divisions. Participants included representatives from Planning, Transportation, Parks, Engineering, Streets, Public Services, Sustainability, Economic Development, Community and Economic Development, Arts Council and the Redevelopment Agency. Meetings were held between April and December of 2014.

Homeless Situation Assessment

To effectively address homelessness and related issues affecting downtown Salt Lake City, the City determined that a comprehensive understanding of the situation was essential. The Wallace Stegner Center Environmental Dispute Resolution Program at the University of Utah's S.J. Quinney College of Law conducted 60 interviews across stakeholder categories: residents, businesses, all levels of government, law enforcement, homeless service providers, homeless individuals and other knowledgeable community members. The resulting study, *Situation Assessment: Homeless Issues in Downtown Salt Lake City*, was completed in January of 2014. The assessment helped to inform the Needs Assessment section of the Consolidated Plan.

Ongoing Citizen Outreach

In an effort to expand community engagement in local target areas, HAND will reach out to residents, business owners, property owners, community councils, non-profit organizations, and other stakeholders to gather input on housing and community development activities. For more information on local target areas, refer to page 14, *Geographic Priority Areas*.

Public Comment Period & City Council Hearing

A draft of the Consolidated Plan was available for public comment during the month of April 2015. The open comment period concluded public participation efforts for the development of the Consolidated Plan and solicited input on a final draft of the plan. In addition, comments were accepted on a final draft of the plan during the 2015-2016 Salt Lake City Council Federal Grant Public Hearing, which took place on March 24, 2015.

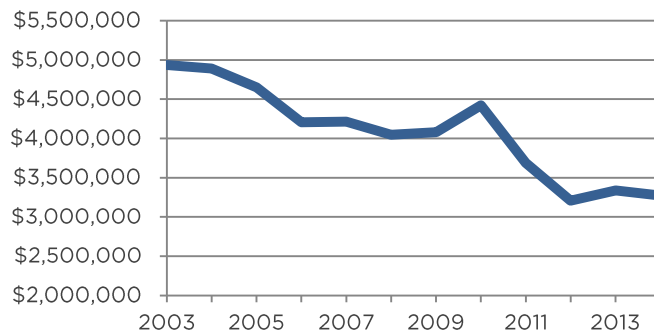
2. Needs Assessment Summary

The Needs Assessment of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, provides a clear picture of Salt Lake City's needs related to affordable housing, special needs housing, community development, and homelessness. From the Needs Assessment, the City identifies those needs with the highest priority to form the basis for the Strategic Plan and the programs and projects to be administered.

The efforts outlined in Salt Lake City's 2015-2019 Consolidated Plan are intended to connect people with resources to expand opportunities for decent housing, economic development and vibrant communities. However, the City must lay a foundation to expand opportunity while responding to growing challenges. The Needs Assessment clearly demonstrates that housing and community development needs have increased while funding to address those needs has diminished.

As demonstrated in **Figure 1**, Salt Lake City's annual CDBG award has decreased by \$1.4 million over the past decade.

Figure 1: Salt Lake City's Annual CDBG Award, 2003-2014



Source: Salt Lake City's Division of Housing and Neighborhood Development

Increasing need is seen through escalating poverty rates, cost-burden, and homelessness. Important considerations are as follows:

- **Poverty - Children**

24.3% of Salt Lake City's children (under 18 years) live below the poverty level.¹ The 2014 Utah Intergenerational Welfare Reform Commission Annual Report indicates that children growing up in poverty experience challenges to healthy development both in the short and long term, demonstrating impairments in cognitive, behavioral and social development. The younger the child is when his or her family is impoverished the greater the likelihood for poor outcomes. Early childhood education programs provide a cost-effective intervention in closing gaps in development.²

- **Poverty - Adults**

18.7% of Salt Lake City's adults (18 years and over) live below the poverty level.³ The 2014 Utah Intergenerational Welfare Reform Commission Annual Report indicates that many adults experiencing intergenerational poverty are employed but unable to meet the needs of their families. Families experiencing intergenerational poverty need to be connected to resources that assist them with employment and job training.⁴

- **Food Insecurity**

49.8% of Salt Lake City School District students qualify to receive free school lunch.⁵ Families qualify for free lunch if they earn 130% or below of the federal poverty level, about \$30,000 dollars or less per year for a family of four. Many of these households are considered food insecure. The 2014 Utah Intergenerational Welfare Reform Commission Annual Report indicates that children experiencing food insecurity are ill more frequently; struggle academically; less likely to graduate from high school and enroll in college; and less likely to earn enough income to feed their families when they are adults.⁶

¹ U.S. Census Bureau, American Community Survey 2009-2013 5-Year Estimates

² Utah State Department of Workforce Services, *Utah Intergenerational Welfare Reform Commission Annual Report, 2014*

³ U.S. Census Bureau, American Community Survey 2009-2013 5-Year Estimates

⁴ Utah State Department of Workforce Services, *Utah Intergenerational Welfare Reform Commission Annual Report, 2014*

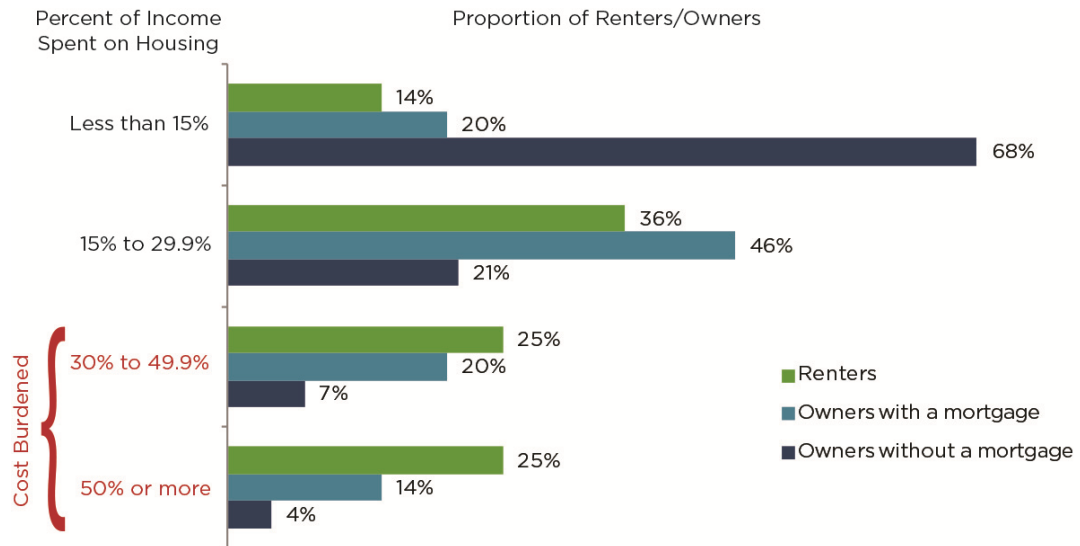
⁵ Salt Lake City School District, *Fall Low Income Report, 2013*

⁶ Utah State Department of Workforce Services, *Utah Intergenerational Welfare Reform Commission Annual Report, 2014*

- **Cost Burden**

50.1% of Salt Lake City renter households and 33.6% of households with a mortgage are cost burdened, spending over 30% of their monthly income on housing costs.⁷ Over 25% of renter households spend over 50% of their monthly income on housing. Families who are cost-burdened have limited resources for food, childcare, healthcare, transportation, education and other basic needs.

Figure 2: Percent of Income Spent on Housing by Tenure



- **Access to Public Transportation**

There is a disparity in access to public transportation in Salt Lake City’s concentrated areas of poverty.⁸ Public transportation is an essential public service that connects people to employment, education, social services, and retail. Access to transportation is needed to allow low-income households to reduce their living expenses and expand jobs-housing connectivity.

- **Capital Improvements**

The City’s Capital Improvement Program 10-Year Plan indicates that \$158.7 million in capital improvements are needed between 2012 and 2021. Only \$40.4 million are impact fee eligible. Many of these improvements are needed in concentrated areas of poverty and/or distressed neighborhoods.

⁷ U.S. Census Bureau, American Community Survey 2009-2013 5-Year Estimates

⁸ Bureau of Economic and Business Research, University of Utah, Regional Analysis of Impediments to Fair Housing Choice Salt Lake County, 2014

- **Section 8**

The Housing Authority of Salt Lake City currently administers Housing Choice (Section 8) vouchers for 2,670 households, with 7,293 households on the waiting list.

Countywide there are 11,086 households on a Housing Choice waiting list and 7,929 households on a public housing waiting list. A family on the waiting list can expect to wait eight years before receiving a Section 8 voucher.⁹

- **Homelessness**

According to the 2014 Point in Time Count, Salt Lake County has 2,072 homeless individuals, 92 of whom are unsheltered. Annually, Salt Lake County will have 9,356 persons experience homelessness, 431 will be chronic.¹⁰ The vast majority of homeless individuals in Salt Lake County reside in Salt Lake City to be in close proximity to homeless services.

3. Housing Market Analysis Summary

The Market Analysis provides a clear picture of the environment in which Salt Lake City will administer their federal grant programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered.

Beginning in 2008 the housing market crisis impacted Salt Lake City neighborhoods considerably. Rising foreclosure rates caused property values to decline and halted residential construction. Existing home sales decreased due to economic instability and tightening lending standards. Now that the housing market has nearly recovered to pre-crisis levels, some significant shifts can be seen in the demand for owner and renter-occupied housing and resulting impacts on the supply of affordable housing. Housing market highlights are as follows:

- **Cost of Housing**

Between 2000 and 2013, the cost of housing significantly increased for both renters and homeowners. The median contract rent increased by 33% and home values increased by 55%. During the same time period, the median household income only increased by 24%. Since incomes did not keep up with increases in housing costs, it has become more difficult for residents to buy or rent a home.

- **Homeownership Rates**

The homeownership rate decreased from 56.9% in 2000 to 49.5% in 2013.¹¹

- **Apartment Vacancy Rate**

The Salt Lake City area apartment vacancy rate is the lowest in thirteen years at 3.0%.¹² A tight rental market and rising rents create a barrier for households in need of affordable housing.

⁹ Housing Authority of Salt Lake City, Housing Authority of the County of Salt Lake

¹⁰ State of Utah, 2014 Point-in-Time

¹¹ U.S. Census Bureau, 2009-2013 American Community Survey 5-Year Estimates

- **Barriers to Affordable Housing Development**

Barriers to affordable housing development include both market and regulatory factors to include land costs, construction costs, financing resources, foreclosures, neighborhood market conditions, economic conditions, land use regulations, development assessments, permit processing procedures, a lack of zoning incentives, and landlord-tenant policies.

- **Racial & Ethnic Concentrated Areas of Poverty**

According to a recent fair housing study, there are three racially/ethnically concentrated areas of poverty (RCAP/ECAP) in Salt Lake County, two of which are in Salt Lake City¹³. An RCAP/ECAP is defined as a census tract with a family poverty rate greater than or equal to 40 percent, or a family poverty rate greater than or equal to 300 percent of the metro tract average, and a majority non-white population, measured at greater than 50 percent.

Figure 3: Racial and Ethnic Concentrated Areas of Poverty



Source: Bureau of Economic and Business Research, University of Utah, *Regional Analysis of Impediments to Fair Housing Choice Salt Lake County*, 2013

Concentrated areas of poverty formed in Salt Lake City due to a multitude of social and economic forces, including the labor market, housing market and neighborhood preferences. While neighborhoods with high poverty concentrations are often socially and culturally rich, issues arise when persons living in high-poverty areas do not have the same access to opportunity as people living in high-opportunity neighborhoods.

- **Access to Opportunity**

The Opportunity Index is a measurement of social equity indicators by census tract. By measuring social equity in individual neighborhoods, Salt Lake City can examine how and why different opportunities exist for people in different geographical areas of the

¹² Cushman Wakefield, *Apartment Market Report: Greater Salt Lake Area*, 2014

¹³ Bureau of Economic and Business Research, University of Utah, *Regional Analysis of Impediments to Fair Housing Choice Salt Lake County*, 2014

city. A socially equitable community provides similar access to opportunity for all people regardless of where they live. Low-income communities, communities of minorities, and other historically underrepresented populations are provided the same access to opportunities to enhance their quality of life.

The process to analyze opportunity was developed by HUD. HUD quantified opportunity at the neighborhood level by selecting a number of “stressors” and “assets” that influence a person’s ability to access and capitalize on opportunity. Five measurements of opportunity were utilized to calculate an opportunity index for each census tract.

1. School Proficiency
2. Job Access
3. Labor Market Engagement
4. Poverty
5. Housing Stability

As indicated in the following table, the Salt Lake City Fair Housing Equity Assessment indicates that a disparity in access to opportunity exists between neighborhoods in Salt Lake City’s east and west sides. The overall opportunity for the East side of the city is 6.3, while the West side is at 2.5.

Table 1: Opportunity Index

	School Proficiency	Job Access	Labor Market Engagement	Poverty	Housing Stability	Overall Opportunity
Salt Lake City	4.5	6.5	5.4	3.7	4.7	4.9
East Side	5.8	6.5	6.7	4.2	6.2	6.3
West Side	2.3	6.5	3.0	2.9	2.3	2.5
Salt Lake County	4.3	5.4	5.0	4.9	5.3	4.9

Source: Bureau of Economic and Business Research, University of Utah, *Salt Lake City: Fair Housing Equity Assessment*

- **Mortgage Denials and Approvals**

A dissimilarity of mortgage denials and approvals exists between racial and ethnic populations in Salt Lake County. The mortgage application denial rate for Hispanics in Salt Lake County is double that of white non-Hispanics. After adjusting for differences in income, the variation in denial rates is unchanged. In addition, Hispanics are more likely to be the victim of predatory lending. Hispanics received high interest loans at three times the rate of non-Hispanic whites.¹⁴

- **Affordability Gap**

Many households in Salt Lake City struggle to make their monthly rental payment and to find affordable rental housing. A housing gaps analysis completed by BBC Research and Consulting found a shortage of 8,200 affordable rental units for households earning less than \$20,000 per year. More than one-third of the city’s renter

¹⁴ Bureau of Economic and Business Research, University of Utah, Regional Analysis of Impediments to Fair Housing Choice Salt Lake County, 2014

households earn less than \$20,000 per year, with just 13 percent of rentals in the city are in their affordability range.¹⁵

- **Economic Inequality**

Similar to cities across the country, Salt Lake City is experiencing increasing economic inequality, forcing more and more residents to spend a higher percentage of their income on housing costs. The private market is not meeting the housing needs of income groups in need of affordable housing. Even with significant public investment to subsidize and stimulate the production of affordable housing, the supply is not meeting demand.

- **Neighborhood Nodes**

Many of the neighborhood and community nodes in concentrated areas of poverty exhibit signs of distress and blight, which can perpetuate high vacancy rates and crime, as well as inhibit comprehensive neighborhood revitalization.

4. Strategic Plan Summary

The 2015-2019 Strategic Plan is based on the assessment of community needs as identified in the Consolidated Plan, in City planning documents, and on the ability of federal funds to meet the identified needs. Within this context, the 2015-2019 Strategic Plan focuses on building Neighborhoods of Opportunity to promote capacity in neighborhoods with concentrated poverty and to support the city's most vulnerable populations. Strategic plan goals call for Consolidated Plan funds to focus as follows:

HOUSING

To provide housing options for all economic and demographic segments of Salt Lake City's population while diversifying the housing stock within neighborhoods.

- Expand housing options for extremely low-income (ELI) individuals and special needs populations.
- Support affordable housing development throughout the city, including high opportunity areas.
- Improve and rehabilitate the housing stock, with focus on concentrated areas of poverty.
- Expand affordable housing opportunities within walking distance of transit.
- Develop healthy and sustainable housing that utilizes energy conservation and green building technologies.
- Provide housing opportunities to emphasize stable housing as a primary strategy to end homelessness.

¹⁵ BBC Research and Consulting, City Housing Market Assessment: Salt Lake City Corporation, 2013

EDUCATION

To promote educational opportunities, with focus on reducing intergenerational poverty.

- Expand access to affordable early childhood education to set the stage for academic achievement and social development.
- Address the digital divide by promoting digital inclusion through access to communication technologies.

HEALTH

To promote access to affordable healthcare, fresh foods, and safe living environments.

- Improve the condition of housing and capital infrastructure in distressed neighborhoods.
- Increase access to healthcare and other supportive services for persons experiencing homelessness.
- Increase access to fresh, healthy foods for food-insecure families and individuals.
- Improve and expand access to green infrastructure in distressed neighborhoods.

TRANSPORTATION

To promote accessibility and affordability of multimodal transportation.

- Support access to public transportation for vulnerable populations.
- Increase the accessibility of public transit in distressed neighborhoods.
- Expand and improve multimodal transportation infrastructure.

ECONOMIC DEVELOPMENT

To expand access to economic mobility and vibrant neighborhood business nodes.

- Provide job training programs for vulnerable populations, including chronically homeless, refugees and persons with disabilities.
- Expand economic opportunities through the improvement of capital infrastructure and commercial buildings in designated commercial nodes.

Geographic Priority Areas

For the 2015-2019 program years, Salt Lake City has designated two local target areas to concentrate and leverage funding to stimulate comprehensive neighborhood revitalization that expands housing opportunities, economic opportunities and neighborhood livability. Locally defined target areas will provide an opportunity to maximize impact and align HUD funding with existing investment while simultaneously addressing neighborhoods with the most severe needs. According to HUD standards, a Local Target Area is designated to allow for a locally targeted approach to the investment of CDBG and other federal funds. These target areas do not have to meet specific HUD criteria, but are instead defined through a locally defined process.

As **Figure 2** demonstrates, the identified target areas for the 2015-2019 program years are located in the Central City/Central Ninth and Poplar Grove neighborhoods. CDBG and other federal funding will be concentrated (not limited) to the target areas. Neighborhood and

community nodes will be identified and targeted to maximize community impact and drive further neighborhood investment. Activities will be coordinated and leveraged, and can include the following:

- Façade rehabilitation
- Streetscaping
- Green infrastructure improvements
- Transportation improvements
- Street improvements
- Housing

Figure 4: Local Geographic Target Areas

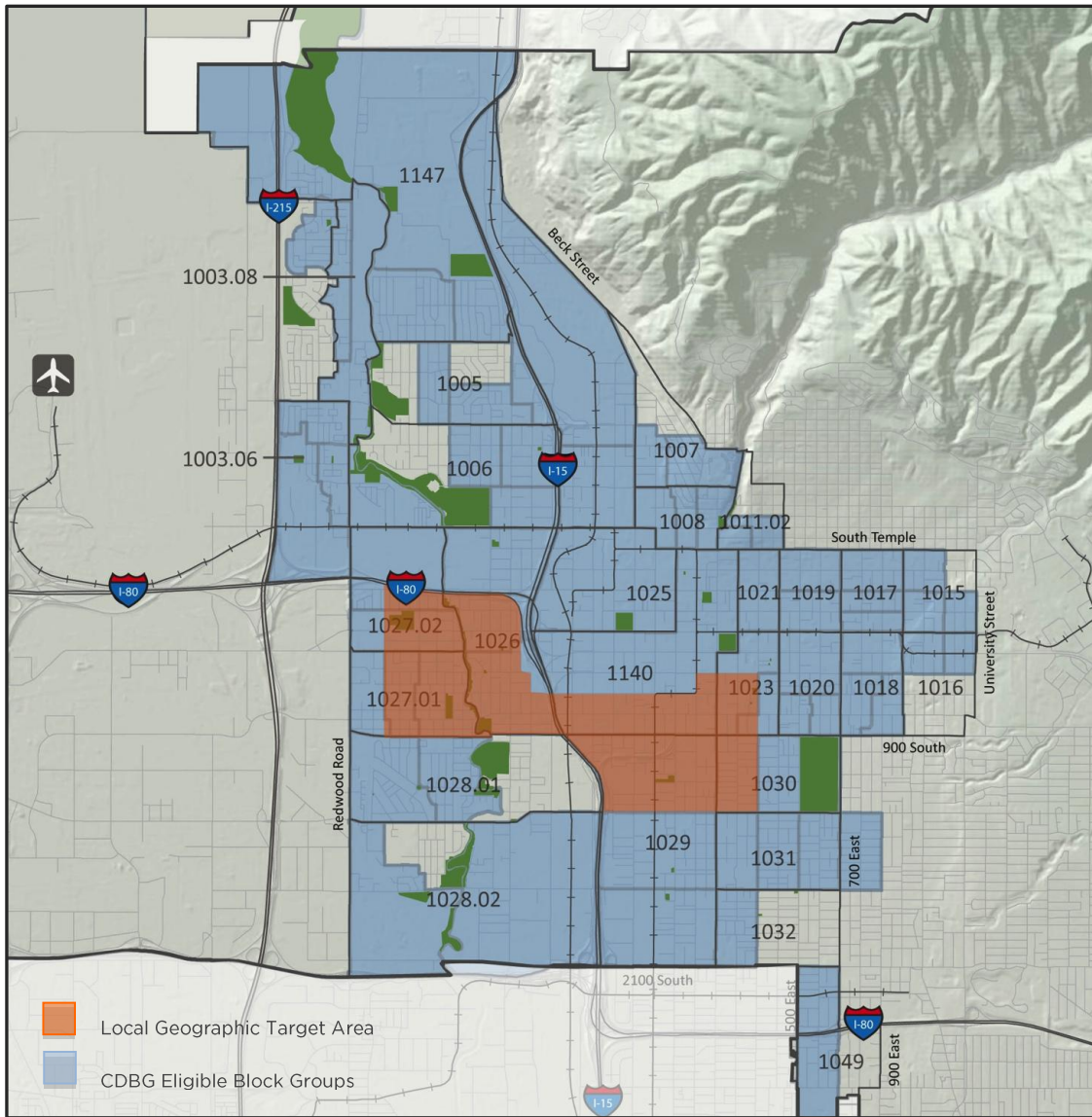


Figure 5: Central City/Central Ninth Target Area

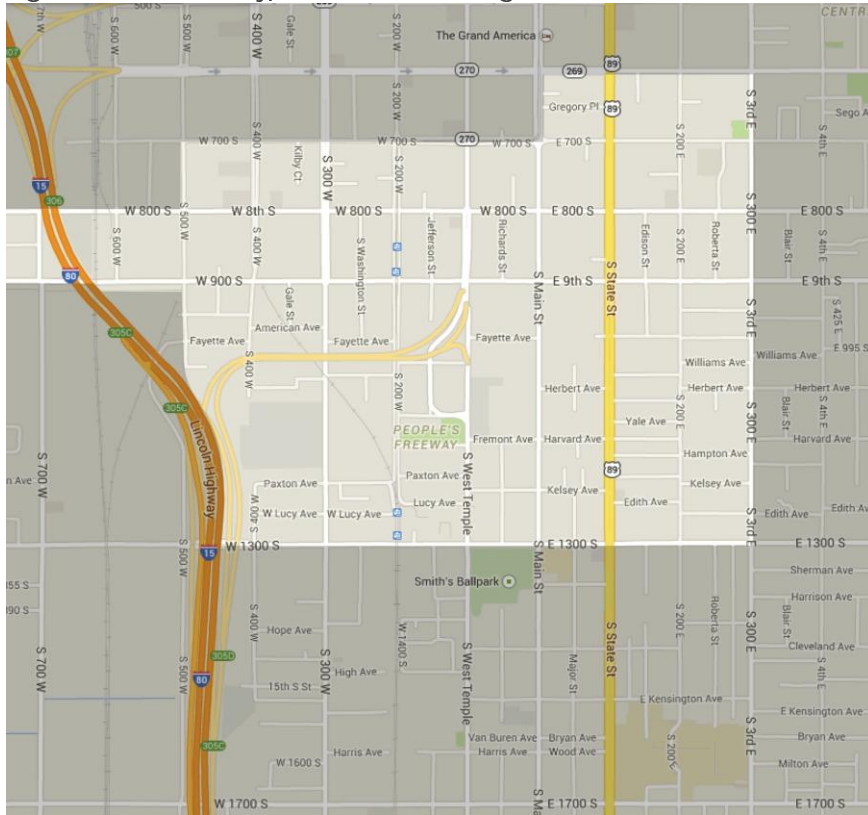
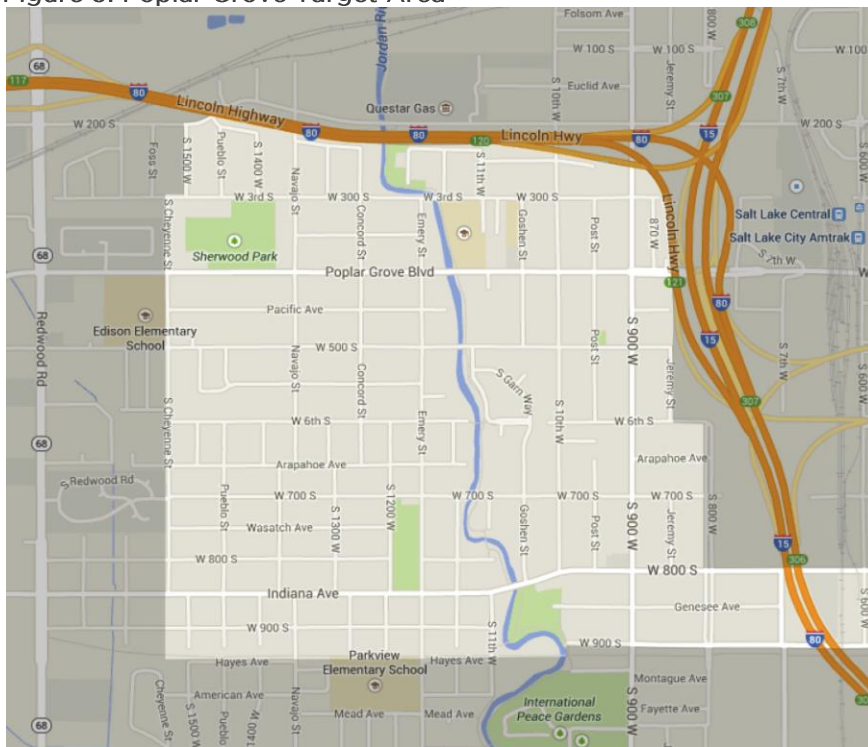


Figure 6: Poplar Grove Target Area



The Central City/Central Ninth and Poplar Grove target areas were identified through an extensive process that analyzed local poverty rates, low and moderate-income rates, neighborhood conditions, and available resources. Both target areas are located in areas of racial/ethnic concentrated areas of poverty (RCAP/ECAP). A recent fair housing equity assessment completed by the Bureau of Economic and Business Research at the University of Utah identified a disparity in access to opportunity for residents living in Salt Lake City's RCAP/ECAP areas. The target area strategy will be utilized to direct resources to expand opportunity within the target areas.

- Concentrating resources geographically will provide a way to help stabilize and improve distressed areas in the Central City/Central Ninth and Poplar Grove neighborhoods.
- The 800 and 900 South corridors will provide an opportunity to increase connectivity between the east and west sides of I-15.
- Neighborhood and/or community nodes will be targeted for commercial façade improvements, streetscaping and other improvements (park, street, transportation) as determined by needs and resources.
- Park, street and transportation projects can be located throughout CDBG eligible census tracts/block groups, with a focus on the target area.
- Housing activities can be located throughout the city, with a focus on the target area.

Rationale for Allocating Investments Geographically

Salt Lake City's Division of Housing and Neighborhood Development, along with internal and community stakeholders, identified the target areas through an extensive process that included data analysis, identification of opportunities/barriers, and an evaluation of potential resources. Through this process, the Central City and Poplar Grove neighborhoods were identified as areas where a concentration of resources would make significant impacts within the community.

Of particular importance is to direct resources to expand opportunity within racial/ethnic concentrated areas of poverty. According to HUD, neighborhoods of concentrated poverty isolate residents from the resources and networks needed to reach their potential. The concentration of poverty can influence outcomes relating to crime, delinquency, education, physiological distress, and various health problems.¹⁶ Salt Lake City intends to expand opportunity within the target areas to limit intergenerational poverty and increase access to community assets.

¹⁶ U.S. Department of Housing and Urban Development, Understanding the Neighborhood Effects of Concentrated Poverty, *Evidence Matters*, Winter 2011

Priority Needs

Salt Lake City has determined the following priority needs after broad stakeholder outreach and analysis of community needs:

Table 2: Priority Needs

1	Priority Need:	Affordable Housing Development and Preservation
	Priority Level:	High
	Population:	Extremely low-income Low-income Moderate-income Large families Families with children Elderly Public housing residents
	Geographic Areas Affected:	Poplar Grove Central City/Central Ninth Citywide
	Associated Goals:	Goals: <ul style="list-style-type: none"> • Improve and Expand the Affordable Housing Stock • Expand Home Ownership Opportunities • Administration Focus Areas: <ul style="list-style-type: none"> • Expand housing options for extremely low-income (ELI) individuals and special needs populations. • Support affordable housing development throughout the city, including high opportunity areas. • Improve and rehabilitate the housing stock, with focus on concentrated areas of poverty. • Expand affordable housing opportunities within walking distance of transit stations. • Develop healthy and sustainable housing that utilizes energy conservation and green building technologies. • Provide housing opportunities to emphasize stable housing as a primary strategy to prevent and end homelessness. • Improve the condition of housing and capital infrastructure in distressed neighborhoods.
	Description:	Provide loans and other financial assistance for the preservation and development of affordable rental and homeownership opportunities.
	Basis For Relative Priority:	<ul style="list-style-type: none"> • According to the 2009-2013 American Community Survey 5-Year Estimates, 50.1% of Salt Lake City renter households and 33.6% of households with a mortgage are cost burdened, spending over 30% of their monthly income on housing costs. Housing cost burden prevents household from investing in adequate nutritional, medical, vocational and educational needs. • The Housing Authority of Salt Lake City currently administers Housing Choice (Section 8) vouchers for 2,670 households, with 7,293 households on the waiting list. Countywide there are 11,086 households on a Housing Choice waiting list and 7,929 households on a public housing waiting list. • Between 2000 and 2013, the cost of housing significantly increased for both renters and homeowners. The median contract rent increased by 33% and home values increased 55%. During the same time period, the median household income only increased by 24%. Since incomes did not keep up with increases in housing costs, it has become more difficult for residents to buy or rent a home. The homeownership rate decreased from 56.9% in 2000 to 49.5% in 2013. • According to an apartment market report completed in the summer of 2014, the Salt Lake City area apartment vacancy rate is the lowest in thirteen years at 3.0%. A tight rental market and rising rents create a barrier for households in need of affordable housing.

2	Priority Need:	Homeless: Mitigation, Prevention and Public Services
	Priority Level:	High
	Population:	Extremely low-income Large Families Families with Children Elderly Chronic Homeless Homeless Individuals Homeless Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected:	Citywide
	Associated Goals:	Goals: <ul style="list-style-type: none"> • Provide Housing for Homeless/At Risk of Homeless • Provide Housing and Services for Persons w/ HIV/AIDS • Provide Day-to-Day Services for the Homeless • Administration Focus Areas: <ul style="list-style-type: none"> • Provide housing opportunities to emphasize stable housing as a primary strategy to prevent and end homelessness. • Increase access to healthcare and other supportive services for persons experiencing homelessness. • Provide job training programs for vulnerable populations, including chronically homeless, refugees and persons with disabilities.
	Description:	Support the operating cost of homeless shelters, day centers and supportive services for individuals and families experiencing homelessness. Expand housing opportunities for individuals and families experiencing or at risk of homelessness.
	Basis For Relative Priority:	According to the 2014 Point in Time Count, Salt Lake County has 2,072 homeless individuals, 92 of whom are unsheltered. Annually, Salt Lake County will have 9,356 persons experience homelessness, 431 will be chronic.
3	Priority Need:	Public Services to Expand Opportunity and Self-Sufficiency
	Priority Level:	High
	Population:	Extremely low-income Low-income Large Families Families with Children Elderly Chronic Homeless Homeless Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected:	Citywide
	Associated Goals:	Goals: <ul style="list-style-type: none"> • Provide Services to Expand Opportunity/Self Sufficiency • Provide Housing and Services for Persons with HIV/AIDS • Administration Focus Areas: <ul style="list-style-type: none"> • Expand access to affordable early childhood education to set the stage for academic achievement and social development. • Address the digital divide by promoting digital inclusion through access to communication technologies. • Increase access to fresh, healthy foods for food-insecure families and individuals. • Support access to public transportation for vulnerable populations. • Provide job training programs for vulnerable populations, including chronically homeless, refugees and persons with disabilities.
	Description:	
	Basis For Relative Priority:	

<p>Description:</p>	<p>Expand opportunities for individuals and households living in concentrated areas of poverty or living in the cycle of intergenerational poverty. Activities include services to expand accessibility to early childhood education, job training and transportation.</p>
<p>Basis For Relative Priority:</p>	<ul style="list-style-type: none"> • According to the 2009-2013 American Community Survey 5-Year Estimates, 24.3% of Salt Lake City's children (under 18 years) live below the poverty level. The 2014 Utah Intergenerational Welfare Reform Commission Annual Report indicates that children growing up in poverty experience challenges to healthy development both in the short and long term, demonstrating impairments in cognitive, behavioral and social development. The greater the likelihood for poor outcomes the younger the child is when his or her family is impoverished. Early childhood education programs provide a cost-effective intervention in closing gaps in development. • According to the 2009-2013 American Community Survey 5-Year Estimates, 18.7% of Salt Lake City's adults (18 years and over) live below the poverty level. The 2014 Utah Intergenerational Welfare Reform Commission Annual Report indicates that many adults experiencing intergenerational poverty are employed but unable to meet the needs of their families. Families experiencing intergenerational poverty need to be connected to resources that assist them with employment and job training. • According to 2013 Salt Lake City School District data, 49.8% of students qualify to receive free school lunch. Families qualify for free lunch if they earn 130% or below of the federal poverty level, about \$30,000 dollars or less per year for a family of four. Many of these households are considered food insecure, The 2014 Utah Intergenerational Welfare Reform Commission Annual Report indicates that children experiencing food insecurity are ill more frequently; struggle academically; less likely to graduate from high school and go onto college; and less likely to earn enough income to feed their families when they are adults. • According to the Salt Lake City Fair Housing Equity Assessment, there is a disparity in access to transit in concentrated areas of poverty. Transit is an essential public service that connects people to employment, education, social services and retail. Increasing transit and opportunities allows households to reduce their living expenses and expands jobs-housing connectivity.
<p>4 Priority Need:</p>	<p>Economic Development to Expand Opportunity</p>
<p>Priority Level:</p>	<p>High</p>
<p>Population:</p>	<p>Extremely low-income Low-income</p>
<p>Geographic Areas Affected:</p>	<p>Poplar Grove Central City/Central Ninth</p>
<p>Associated Goals:</p>	<p>Goals:</p> <ul style="list-style-type: none"> • Revitalize Business Nodes in Target Areas • Administration <p>Focus Areas:</p> <ul style="list-style-type: none"> • Expand economic opportunities through the improvement of capital infrastructure and commercial buildings in designated commercial nodes.
<p>Description:</p>	<p>Provide support for neighborhood/community business node development and public infrastructure improvements in local target areas. Activities include façade improvements and corresponding neighborhood improvements.</p>
<p>Basis For Relative Priority:</p>	<p>Many of the neighborhood and community nodes in the geographical target areas (as identified through this plan) exhibit signs of distress and blight, which can perpetuate high vacancy rates and crime, as well as inhibit comprehensive neighborhood revitalization. Supporting the rehabilitation of commercial infrastructure in targeted nodes will stimulate the implementation of essential services, aid in decreasing crime rates, expand local job opportunities, preserve historic buildings, stimulate investment from the private market and improve neighborhood livability.</p>

5	Priority Need:	Public Facility and Infrastructure Improvements
	Priority Level:	High
	Population:	Extremely low-income Low-income Moderate-Income
	Geographic Areas Affected:	Poplar Grove Central City/Central Ninth Citywide CDBG Eligible Areas
	Associated Goals:	<p>Goals:</p> <ul style="list-style-type: none"> • Improve Infrastructure in Distressed Neighborhoods • Improve the Quality of Public Facilities • Administration <p>Focus Areas:</p> <ul style="list-style-type: none"> • Improve the condition of housing and capital infrastructure in distressed neighborhoods. • Improve and expand green infrastructure in distressed neighborhoods. • Increase the accessibility of public transit in distressed neighborhoods. • Expand and improve multimodal transportation infrastructure. • Expand economic opportunities through the improvement of capital infrastructure and commercial buildings in designated commercial nodes.
	Description:	Street/sidewalk improvements, streetscaping, wayfinding, transportation improvements, green infrastructure improvements and public facility improvements. Leverage activities with commercial rehabilitation.
Basis For Relative Priority:	<ul style="list-style-type: none"> • Public health, safety and quality of life are significantly impacted by city-owned buildings and infrastructure, including sidewalks, streets, parks, trails and public facilities. Improvements will increase livability within neighborhoods, including improvements for multimodal transportation, stormwater management, recreation opportunities, safety, economic development and community facilities. • The City's Capital Improvement Program 10-Year Plan indicates that \$158.7 million in capital improvements are needed between 2012 and 2021. Only \$40.4 million are impact fee eligible. Many of these improvements are needed in concentrated areas of poverty and/or distressed neighborhoods. 	

Resources

Based on historical funding trends, Salt Lake City anticipates the following resources:

Table 3: Anticipated Resources

Source	Uses of Funding	Expected Amount Available – Year 1				Expected Amount Available – Remainder of ConPlan	Description
		Annual Allocation	Program Income	PR Year Resources	Total		
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$3,223,492	\$0	\$508,226	\$3,731,718	\$13,893,968	Amount for remainder of Con Plan is estimated as four times the Year 1 allocation, a total of \$1m in prior-year resources
	Acquisition Homebuyer Assistance Homeowner Rehab Multi-Family Rental New Construction Multifamily rental rehab New Construction for ownership TBRA	\$710,142	\$295,000	\$3,425	\$1,008,567	\$4,040,568	Amount for remainder of Con Plan is estimated as four times the Year 1 allocation, a total of \$1.2m in other program income
ESG	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$291,537	\$0	\$4,138	\$295,675	\$1,166,148	Amount for remainder of Con Plan is estimated as four times the Year 1 allocation amount.
HOPWA	Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA	\$365,673	\$0	\$14,874	\$380,547	\$1,462,692	Amount for remainder of Con Plan is estimated as four times the Year 1 allocation amount
OTHER: HOUSING TRUST FUND	Acquisition Conversion and rehab for transitional housing Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Permanent housing in facilities Rapid re-housing Rental Assistance TBRA Transitional Housing	\$0	\$0	\$0	\$6,500,000	\$5,000,000	The Trust Fund has a budget of \$6.5m and expects to receive a total of approximately \$5m in revenue over the next plan period

OTHER: PROGRAM INCOME	Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$0	\$1,200,000	\$0	\$1,200,000	\$4,800,000	Salt Lake City Housing Programs - Program Income
	Economic development	\$0	\$0	\$0	\$0	\$6,500,000	This fund currently has a balance of approximately \$6.5m
	Homebuyer assistance	\$0	\$0	\$0	\$5,000,000	\$0	One-time \$5m in funding provided through Wells Fargo's Neighborhood Lift program

Source: Salt Lake City Division of Housing and Neighborhood Development

Goals

In consideration of priority needs and anticipated resources, Salt Lake City has defined the following 5-year goals:

Table 4: Five-Year Goals

	Goal	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
1	Improve and Expand the Affordable Housing Stock	2015	2019	Affordable Housing	Poplar Grove; Central City/Central Ninth; Citywide; CDBG Eligible Areas	Affordable Housing Development and Preservation	CDBG: \$4,954,575 OTHER: PROGRAM INCOME: \$4,000,000	Homeowner housing rehabilitated: 1325 household housing unit
2	Expand Homeownership Opportunities	2015	2019	Affordable Housing	Poplar Grove; Central City/Central Ninth; Citywide; CDBG Eligible Areas	Affordable Housing Development and Preservation	CDBG: \$350,000 HOME: \$3,794,064 OTHER: PROGRAM INCOME: \$2,000,000	Direct financial assistance to homebuyers: 110 households assisted

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3	Provide Housing and Related Services to Persons with HIV/AIDS	2015	2019	Affordable Housing, Homeless, Non-Homeless Special Needs	Metropolitan Statistical Area (MSA)	Affordable Housing Development and Preservation	HOPWA: \$1,788,388	Homeless prevention: 200 households Tenant-based rental assistance: 150 households Public service activities other than Low/ Moderate Income Housing Benefit: 375 persons
4	Provide Housing for Homeless and At-Risk of Homeless Individuals and Families	2015	2019	Homeless	Citywide	Homeless: Mitigation, Prevention and Public Services	ESG: \$650,000 HOME: \$900,000	Households Assisted: 995 (Tenant-based rental assistance /rapid rehousing: 665 homeless prevention: 300)
5	Provide Day-To-Day Services for Homeless Individuals and Families	2015	2019	Homeless	Citywide	Homeless: Mitigation, Prevention and Public Services	CDBG: \$725,000 ESG: \$702,497	Public service activities other than Low/ Moderate Income Housing Benefit: 15,000 persons assisted
6	Provide Public Services to Expand Opportunity and Self-Sufficiency for At-Risk Populations	2015	2019	Homeless, Non-homeless special needs	Poplar Grove; Central City/Central Ninth; Citywide	Public Services to Expand Opportunity and Self-Sufficiency	CDBG: \$1,692,619	Public service activities other than low/moderate income housing benefit: 35,000 persons assisted
7	Revitalize Business Nodes in Target Areas	2015	2019	Non-housing community development	Poplar Grove; Central City/Central Ninth	Economic Development to Expand Opportunity	CDBG: \$1,750,000	Facade treatment/business building rehabilitation: 75 businesses
8	Improve Infrastructure in Distressed Neighborhoods and Target Areas	2105	2019	Non-housing community development	Poplar Grove; Central City/Central Ninth; CDBG Eligible Areas	Public Facility and Infrastructure Improvements	CDBG: \$4,700,000	Public facility or infrastructure activities other than low/moderate income housing benefit: 100,000 persons assisted
9	Improve the Quality of Public Facilities	2015	2015	Non-housing community development	Poplar Grove; Central City/Central Ninth; Citywide; CDBG Eligible Areas	Public Facility and Infrastructure Improvements	CDBG: \$230,000	Public facility or infrastructure activities other than low/moderate income housing benefit: 1,093 persons assisted
10	Administration	2015	2019	Admin	Citywide		CDBG: \$3,223,492 ESG: \$109,326 HOME: \$355,071 HOPWA: \$54,851	

Table 5: Goal Descriptions

1	Goal Name	Improve and Expand Affordable Housing Stock
	Goal Description	To promote the rehabilitation and development of homeowner housing affordable to low and moderate-income households. Efforts include housing rehabilitation for existing homeowners, acquisition/rehabilitation of blighted property, emergency home repair, and accessibility modifications.
2	Goal Name	Expand Home Ownership Opportunities
	Goal Description	To expand homeownership opportunities for eligible low and moderate-income households. Efforts include down payment grants and low-interest financing.
3	Goal Name	Provide Housing & Services for Persons w/ HIV/AIDS
	Goal Description	To provide housing subsidy assistance, housing information services, permanent housing placement, and case management for persons living with HIV/AIDS.
4	Goal Name	Provide Housing for Homeless/at Risk of Homeless
	Goal Description	To prevent homelessness for individuals and families at risk of homelessness and to quickly house families experiencing homelessness. Efforts include homeless prevention assistance, tenant-based rental assistance, and rapid re-housing.
5	Goal Name	Provide Day-to-Day Services for the Homeless
	Goal Description	To support the city's most vulnerable residents with emergency and day-to-day services. Efforts include emergency shelter operations and essential supportive services for individuals and families experiencing homelessness.
6	Goal Name	Provide Services to Expand Opportunity/Sufficiency
	Goal Description	To expand opportunity and self-sufficiency for the city's most vulnerable residents. Efforts include public services that provide early childhood education, youth programs, job training, healthy foods, and health services.
7	Goal Name	Revitalize Business Nodes in Target Areas
	Goal Description	To revitalizing business nodes in the locally defined target areas to promote economic development activities, removal of blight, and to spur further investment. Efforts include commercial rehabilitation and will be leveraged with neighborhood improvement activities.
8	Goal Name	Improve Infrastructure in Distressed Neighborhoods
	Goal Description	To support the development of viable neighborhoods through infrastructure projects. Efforts will be concentrated to local target areas and include pedestrian, street, and park improvements.
9	Goal Name	Improve the Quality of Public Facilities
	Goal Description	To support the improvement of public service facilities that provide youth programs, substance abuse treatment, housing for vulnerable populations, and other critical services.
10	Goal Name	Administration
	Goal Description	To support the administration, coordination, and management of Salt Lake City's CDBG, HOME, ESG, and HOPWA programs.

Homeless Strategy

Salt Lake City recognizes that not every homeless individual is alike and because of that, there is no one size fits all solution. There are groups of chronic individuals, veterans, families, women with children, youth and homeless-by-choice in the greater community. Each of these groups has different needs and each stage of homelessness must also be considered. The four stages of homelessness are prevention (keeping people from dropping into homelessness with jobs and affordable housing), homelessness (helping with daily needs- lockers, showers, etc.), transcending homelessness (finding housing, employment), and preventing recurrence (offering supportive services to housing). If the four stages are not considered for each group, efforts will eventually be unsuccessful.

The City plays an important role by providing strategic funding for the valuable efforts undertaken by other stakeholders, and at times filling in gaps in essential services. The City can also lend its voice and political weight to lobby for changes in policy, regulation and statutes as needed to facilitate a comprehensive and effective approach to addressing homelessness and related issues. To this end, Salt Lake City's homeless strategy focuses on the following key initiatives:

1. Salt Lake City, Salt Lake County, The Road Home, and service providers, will provide housing for the top 20 service users in order to diminish the resources directed toward these homeless individuals, and maximize efficient service delivery. This is an essential short term remedy.
2. Salt Lake City will develop new permanent supportive housing projects in partnership with State of Utah, Salt Lake County, private industry, service and housing providers.
3. Salt Lake City will financially support the expansion of services in the Weigand Homeless Resource Center.
4. Salt Lake City will conduct an evaluation of shelter locations in Salt Lake City that includes zoning issues, environmental limitations, costs, partnerships, and viability.
5. The Salt Lake City Police Department opened a Metro Support Bureau adjacent to Pioneer Park, and will continue to work with the Prosecutors Office, District Attorney's Office, Justice Courts, Salt Lake County Jail on homelessness related issues.
6. Enhance Pioneer Park neighborhood services and experiences for the homeless and non-homeless populations.

Anti-Poverty Strategy

The limited incomes of many Salt Lake City residents have left them with insufficient means to meet an adequate standard of living. In a strategic effort to reduce the number of households living in poverty and prevent households at risk of moving in to poverty from doing so, Salt Lake City is focusing on a two-pronged approach:

1. Creating neighborhoods of opportunity to build capacity and expand resources within concentrated areas of poverty.

2. Support the city's most vulnerable populations, including the chronically homeless, homeless families, food-insecure individuals, the disabled, persons living with HIV/AIDS, victims of domestic violence and the low-income elderly.

The City's anti-poverty strategy aims to close the gap in a number of socioeconomic indicators, such improving housing affordability, school-readiness of young children, employment skills of at-risk adults, access to transportation for low-income households, and access to fresh foods for food-insecure families. Efforts will focus on the following objectives:

- Assist low-income individuals to maximize their incomes
- Reduce the linkages between poor health and poverty
- Expand housing opportunities
- Reduce the impacts of poverty on children
- Ensure that vulnerable populations have access to supportive services

Anti-poverty efforts outlined in this plan will be leverage with other City plans, programs, initiatives and resources to undertake a comprehensive approach to reduce the occurrence of poverty within Salt Lake City.

In Summary

Salt Lake City's 2015-2019 Consolidated Plan will address priority needs through a needs-based and geographically targeted approach that supports expanding opportunity within concentrated areas of poverty, economically diversifying neighborhoods and increasing self-sufficiency for vulnerable populations. The City will do this by shifting from an application-driven process to a process based on goals and priorities.