

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of St. George's Community Development Department is committed to making the City and its neighborhoods a better place to live, work and play. The City strives to provide safe, decent, and affordable housing, a suitable living environment, and economic opportunities – especially for low- to moderate-income individuals. The Community Development Department administers federal U.S. Department of Housing and Urban Development (HUD) Community Development Block (CDBG) grant funds and ensures compliance of HUD regulations and guidelines. Partnerships with nonprofit organizations and other local agencies allow the City to improve the quality of life of City citizens.

St. George is located in Washington County, Utah in the southwest corner of the state. As of 2024, the City has a population of 113,096. St. George saw a 61% increase in growth from the year 2000 to the year 2017. Five years later, with an increase of 21.5%, the population rose to 102,523 according to smartasset.com. With clean air, beautiful landscapes, and safe streets St. George is a much sought after place to live. As such, the City intends to ensure healthy growth by identifying and prioritizing the needs of its citizens. The goals laid out in this consolidated plan are intended to address identified needs throughout the community with a focus on the needs of low-to moderate-income individuals.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of St. George has developed its strategic plan based on an analysis of the data presented in this [plan](#)^[BH1] and the community participation and stakeholder consultation process. Through these efforts, the City has identified two priority needs and associated goals to address those needs. The priority needs are: 1) Quality of Life Improvements, and 2) Non-Housing Community Development.

To provide for those needs, the goals for the next five years are as follows:

1) Quality of Life Improvements

- 1A Increase & Expand Public Services LMI
- 1B Increase & Expand Public Services Special Needs
- 1C Promotion of Fair Housing

2) Non-Housing Community Development

- 2A Increase & Improve Access to Public Facilities
- 2B Increase & Expand Capacity Public Infrastructure

3. Evaluation of past performance

The City has made significant contributions to provide safe, decent and affordable housing, a suitable living environment, and economic opportunities – especially for low- to moderate-income individuals in the community, through collaborative efforts with public, private, and non-profit community housing providers and service agencies. However, improving the quality of life for City citizens and non-housing community development remain some of the most prolific needs of St. George, as documented by the current Consolidated Plan and the most recent 2023 Consolidated Annual Performance and Evaluation Report (CAPER).

The Consolidated Plan is a comprehensive document that describes the City's housing market conditions, identifies the need for affordable housing and community development, and provides strategies to address the needs over a five-year period. The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG. The City and its network of service providers are able to meet its goals in providing vital public services to its citizens, however there is ongoing need to continue support for low- and moderate-income households and the special needs population such as the elderly and homeless. Public infrastructure improvements and expansion and increased access to public facilities in needed due to the rapidly growing population. As reported in the prior plan's CAPERs, the City has so far been able to accomplish the goals set forth by these needs.

4. Summary of citizen participation process and consultation process

Citizen participation and consultation in the City's CDBG program are vital to its success. The City of St. George continues to work with key nonprofit organizations for consultation of the plan, and to encourage the participation of the citizens they serve, including low- and moderate-income residents who are the primary targets of their various HUD funded programs.

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

Citizen comments and questions are encouraged at all public meetings. For nonprofit organizations seeking CDBG funding, the application process will be explained to potential applicants at the funding workshop, and they will be trained in how to complete the application forms.

Citizen Participation Process

The City held public meetings and a public hearing to disseminate and gather feedback and comments for the Consolidated Plan draft. The City also opened an online survey to gather comments and input on community development needs. A survey was posted on the City's website, emailed to all licensed nonprofits and various stakeholders such as HAC (Housing Action Coalition) and LHC (Local Homeless Council). The public was also given the opportunity to comment on the draft plan and provide input on the priority needs of the community through a 30-day public comment period. Below is a summary of those efforts:

Community/Stakeholder Survey: A community survey was held online from September 6, 2023, to March 22, 2024, to obtain public input and comments for the Consolidated Plan and the PY 2024 ANNUAL ACTION PLAN.

CDBG Funding Workshop and Public Hearing #1 for comments on 2024-2028 Five-year Consolidated Plan and PY 2024 Annual Action Plan: A funding workshop for potential subrecipient service providers was held on March 21, 2:00 PM to 3:00 PM. The funding workshop was digitally via Google Meets. This meeting also served as Public Hearing #1 for the Con Plan 2024-2028 and PY 2024 Annual Action Plan.

30-day Public Comment Period: The 2024-2028 Five-year Consolidated Plan was made available for the public to review from May 27, 2024 through June 25, 2024. Written comments could be submitted to the City's CDBG Administrator.

Public Hearing: A public hearing was held at 5:00 p.m. on June 20, 2024, at City Council. The public hearing was held to discuss the plan as well as discussion of comments from the 30-day public comment period.

5. Summary of public comments

No public comments were received during any of the public comment periods or during any public hearings. A summary of comments, if applicable, can be found in PR-15 Citizen Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

No public comments were received during any of the public comment periods or during any public hearings

7. Summary

Primary data sources for the Consolidated Plan include: 2020 Census, 2013-2017 American Community Survey (ACS) 5-Year Estimates, 2011-2015, 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources.

A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2018-2022 data and tables that utilize CHAS contain 2016 data. At the time of writing only 2016-2020 CHAS data was available from HUD. However, 2018-2022 ACS data was available and thus the City thought it best to utilize the most current data source where possible, and that incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the 2018-2022 ACS data.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	ST. GEORGE	Community Development

Table 1 – Responsible Agencies

Narrative

The City of St. George is an Entitlement City and receives federal HUD CDBG funds. The City's Community Development Department administers CDBG funds for activities and projects in St. George.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

St. George is engaged in ongoing efforts to increase coordination among the complex network of public, private, and non-profit organizations that deliver community development services to the community. As the administrator of HUD's CDBG program, the City's Community Development Department acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many nonprofit and social service agencies.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Aside from keeping an open-door policy and maintaining ongoing communication with the area's many agencies and service providers, the City is engaged in several efforts and initiatives to enhance coordination among the community's governmental and service frameworks. As active members of the Washington Local Homeless Council (LHC), the City participates in the Service Gap Analysis for mental health and substance use providers. The City also holds an annual CDBG workshop to give an overview of the CDBG program's purpose and goals. During this workshop, organizations can give feedback on the community's needs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

St. George partners with many groups in the area to implement housing services for the homeless. These groups include non-profit associations, local government entities, the school district, housing authorities, law enforcement, the faith community, financial supporters, and more.

These partnerships have been created to maximize the resources available to homeless persons through the development and coordination of an effective and comprehensive continuum of care system addressing services from homelessness prevention services, outreach services, emergency shelter, transitional housing, permanent supportive housing, and permanent affordable housing.

City representatives attend the Local Homeless Council (LHC). The meetings are held to coordinate the varying services between government, non-profit and private partners in our community responsible for providing service options for individuals who may struggle with unemployment, housing, health, and mental challenges. As a committee of approximately 30 partners, agencies collaborate to maximize the limited resources each has available to serve our low to moderate income individuals and families. Agencies utilize a statewide database system to keep track of those individuals and families that are most vulnerable and prioritize services according to the greatest need. This has been a solid working

model for many years as part of the State of Utah's goal to make homelessness rare, brief, and non-recurring.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of St. George does not receive ESG funding. However, the City of St. George plays an integral part in the monthly Local Homeless Council (LHC). The LHC coordinates with service agencies, mental health providers and assisted housing providers to increase the availability of affordable, safe and decent housing. A City Council member serves as Chair for this council and participates with service agencies and developers of attainable housing to meet the needs of LHC service providers and their clients.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	CITY OF ST. GEORGE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of St. George is the lead agency in administering the CDBG program in the city.
2	Agency/Group/Organization	WASHINGTON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of St. George is located in and is the primary metro area of Washington County. The City and the County work closely together to address the needs of residents.
3	Agency/Group/Organization	FIVE COUNTY ASSOCIATION OF GOVERNMENTS
	Agency/Group/Organization Type	Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Five County Association of Governments (FCAOG) is an association of local governments from the five southwestern counties of the State of Utah. Its mission is to plan, prepare and partner with federal, state and local governments to strengthen the role of southwestern Utah local officials in the execution of state and federal programs at the local level.
4	Agency/Group/Organization	ST. GEORGE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The St. George Housing Authority (SGHA) is the local public housing authority in St. George. It provides the City with consultation on public housing needs.
5	Agency/Group/Organization	PUBLIC WORKS (CITY OF ST. GEORGE)
	Agency/Group/Organization Type	Other government - Local Stormwater Maintenance

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	St. George Public Works Department works to minimize the effects of storm water and flood-hazards through maintenance and the use of policy and ordinances.
6	Agency/Group/Organization	DEPARTMENT OF WORKFORCE SERVICES
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Workforce Services has an Employment Center with a computer lab and staff available to help in job seeking and training.
7	Agency/Group/Organization	INTERMOUNTAIN HEALTH CARE
	Agency/Group/Organization Type	Health Agency Public Internet Access
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Intermountain Health Care is a leading medical health provider in the area. Intermountain Health Care has free public wi-fi on all campuses.
8	Agency/Group/Organization	SOUTHWEST BEHAVIORAL HEALTH
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless Homeless Needs -Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Southwest Behavioral Health is a leading mental health provider in the area.
9	Agency/Group/Organization	WASHINGTON LOCAL HOMELESS COUNCIL (LHC)
	Agency/Group/Organization Type	Services – homeless Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homeless Needs – Chronically homeless Homeless needs – Families with children Homelessness Needs – Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LHC is a collaborative effort of various homeless providers, government agencies, public, and private partners committed to working together to make homelessness rare, brief, and non-recurring.
10	Agency/Group/Organization	HOUSING ACTION COALITION (HAC)
	Agency/Group/Organization Type	Services - homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Action Coalition (HAC) is a group of municipal and community stakeholders and concerned citizens working collaboratively to create more attainable housing for Washington County residents. Several large employers and service agencies regularly participate in HAC efforts, including Family Healthcare and Friends of Switchpoint, and efforts are made to include underrepresented racial and ethnic groups, individuals with limited English proficiency, and persons with disabilities.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City was open to all agency types consulting. There were no agencies intentionally left out of the consultation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Utah Balance of State	The City of St. George places a high priority on providing shelter, housing and services for persons experiencing homelessness. The City's goals reflect the State's CoC goals for making homelessness rare, brief, and non-recurring.

The City of St. George works closely with Washington County, the Five County Association of Governments (FCAOG), the St. George Public Housing Authority and local nonprofits and agencies to develop the priority needs and goals for the implementation of CPD programs in the City. Through the partnership of the county and the FCAOG, the City is able to implement public service strategies that span across the City jurisdiction such as providing additional referral and resources that assist the homeless. The City and the St. George Public Housing Authority work together to meet the needs of public housing in the City.

Narrative (optional):

Broadband Internet Service Providers

The City of St George has a wealth of broadband internet service providers. According to BroadbandNow, St. George has 13 residential internet service options from 12 providers offering high-speed internet. They are:

Century Link (DSL)

TDS (Cable)

TDS (Fiber)

Quantum (Fiber)

EarthLink (5G Internet)

InfoWest (Fixed Wireless)

Always On (Fixed Wireless)

Kayenta Technologies (Wireless)

Demo

Starlink (Satellite)

Viasat (Satellite)

HughesNet (Satellite)

T Home Internet (5G Internet)

Verizon (5G Internet)

(Source: BroadbandNow)

A description of broadband needs in the City is found in MA-60

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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

Citizen participation and involvement in the development of this Five-year Consolidated Plan and the PY 2024 AAP have not only included the input taken at specifically noticed activities, but in many cases from either direct or indirect interactions with citizens and agencies otherwise involved with any activity associated with an objective of the City's CDBG program. The following summarizes the noticed activities made available for general public participation, involvement and input into the Five-year Consolidated Plan and the PY 2024 AAP:

Citizen Participation Plan

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

Citizen comments and questions are encouraged at all public meetings. For nonprofit organizations seeking CDBG grant funds, a funding workshop was held, and an application process was explained to potential applicants. In addition to this, they were also trained in how to complete the application forms. The City makes attempts to incorporate the priorities of the community into its Consolidated Plan goals. City staff continually provide outreach opportunities for citizens to voice their concerns and ideas.

The table below shows the City's efforts for citizen participation during the consolidated planning process.

Citizen Participation Outreach

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Demo

1	Public Hearing/Community Survey	Non-targeted/broad community Nonprofits	CDBG Funding Workshop and Public Hearing #1 for comments on 2024-2028 Five-year Consolidated Plan and PY 2024 Annual Action Plan: A funding workshop for potential subrecipient service providers was held on March 21, 2:00 PM to 3:00 PM. The funding workshop was held digitally via Google Meets. This meeting also served as Public Hearing #1 for the Con Plan 2024-2028 and Program Year 2024 Annual ActionPlan.	There were no comments made.	All comments were accepted.	
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Community Survey	Community/Stakeholder Survey	Community/Stakeholder Survey: A community survey was held online from September 6, 2023, to March 22, 2024, to obtain public input and comments for the Five-year 2024-2028 Consolidated Plan and the PY 2024 Annual Action Plan.	The main priority needs were:- Building or improving streets, sidewalks and drainage.- Facilities for Abused & Neglected Children. – Fore Stations & Equipment. - Building or improving water and sewer lines.- Providing decent, affordable housing.	All comments were accepted.	https://form.jotform.com/232335484374055

Demo

3	Community Survey	Non-targeted/broad community	<p>The 2019-2023 Five-Year Consolidated Plan and first-year Annual Action Plan was made available online at www.sgcity.org, and at the City Community Development Department located at City Hall and the St. George Library. The public comment period was open from May 27, 2024, to June 25, 2024. Written comments could be submitted to the City CDBG Administrator by email or delivered to CDD at City of St. George, 175 E. 200 North, St. George.</p>	No comments were received.	All comments were accepted.	
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	A public hearing was held at City Council at 5:00 p.m. on June 20, 2024, in the St. George City Council Chambers located at 175 East 200 North, St. George. The public hearing was held to discuss the plan as well as discussion of comments from the 30-day public comment period. City Council approved the plan.	Public Comments Pending	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in St. George by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by the City's citizens. The main housing problems assessed are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are Latinos more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding the City in setting evidence-based priorities for the CDBG program.

The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

On the surface, determining the housing needs of a community is simply a matter of supply and demand. Determining the impact of different factors that influence supply and demand is more difficult. One key factor is population change, as populations grow there is greater demand for homes, which drives up costs if new construction doesn't keep pace. The City of St. George experienced a population growth of 61% between 2000 and 2017 with the population climbing from 49,621 to 79,995. Five years later the city experienced another increase of 21.5% when the population rose to 102,523. And just a year later the population sits at 113,096 residents. The City of St. George has made the list for one of the fastest growing cities in the nation for several years.

The data indicates that the region is experiencing rapid growth. However, this growth exacerbates the housing barriers experienced by low-income families throughout the region. While an increase in the median income is an overall positive indicator of economic growth, the increase in the median home value and rent has outpaced income. This growth gap creates a distinct pressure point within the regional housing market making housing less affordable. Median rent prices in St. George as shown on rentdata.org are 92% more expensive than other fair market rent areas.

The chart below highlights demographic changes in population, number of households, and income between 2017 and 2020 for the City.

Demographics	Base Year: 2017	Decennial Census: 2020	% Change
Population	79,995	95,342	16%
Households	27,803	31,447	11%
Median Income	\$54,022.00	\$59,989.00	9%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2020 Census, 2013-2017 ACS

Data Source Comments:

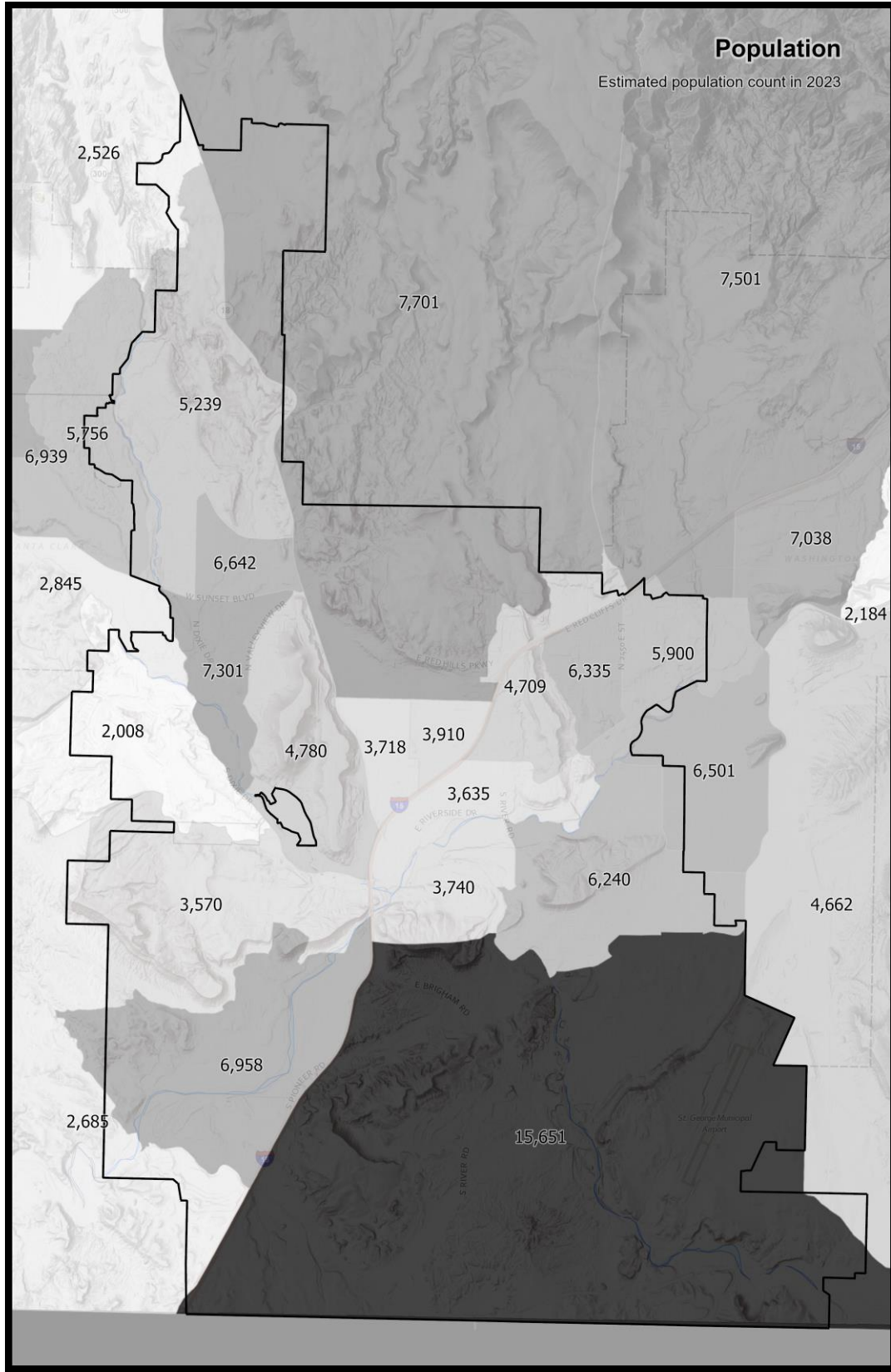
The following maps display the geographic distribution of demographic trends in the City across a few key indicators including population, population change, median household income, and poverty.

Population

The first map below displays the population by Census Tract throughout the St. George. The darker the tract, the higher the population. Currently, the City center appears to have a lower population than tracts along the outside of the City, particularly in the south.

Demo

Source: 2016-2020 American Community Survey 5-Year Estimates

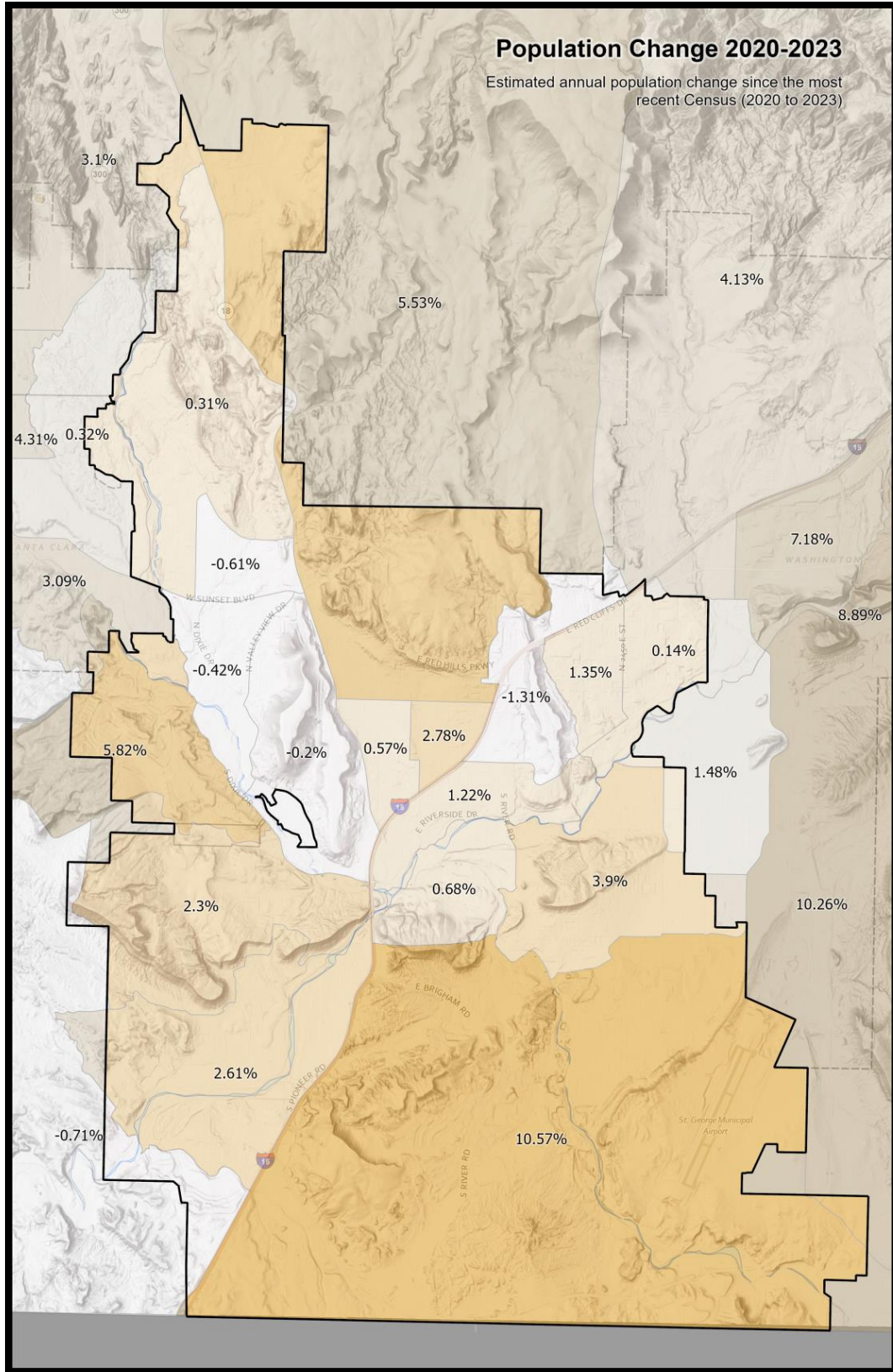


Population

Change in Population

The map below displays the population change throughout the jurisdiction since 2020. The most significant growth has taken place in the southernmost portion of the City at a rate of 10.57%.

Source: 2018-2022 American Community Survey 5-Year Estimates

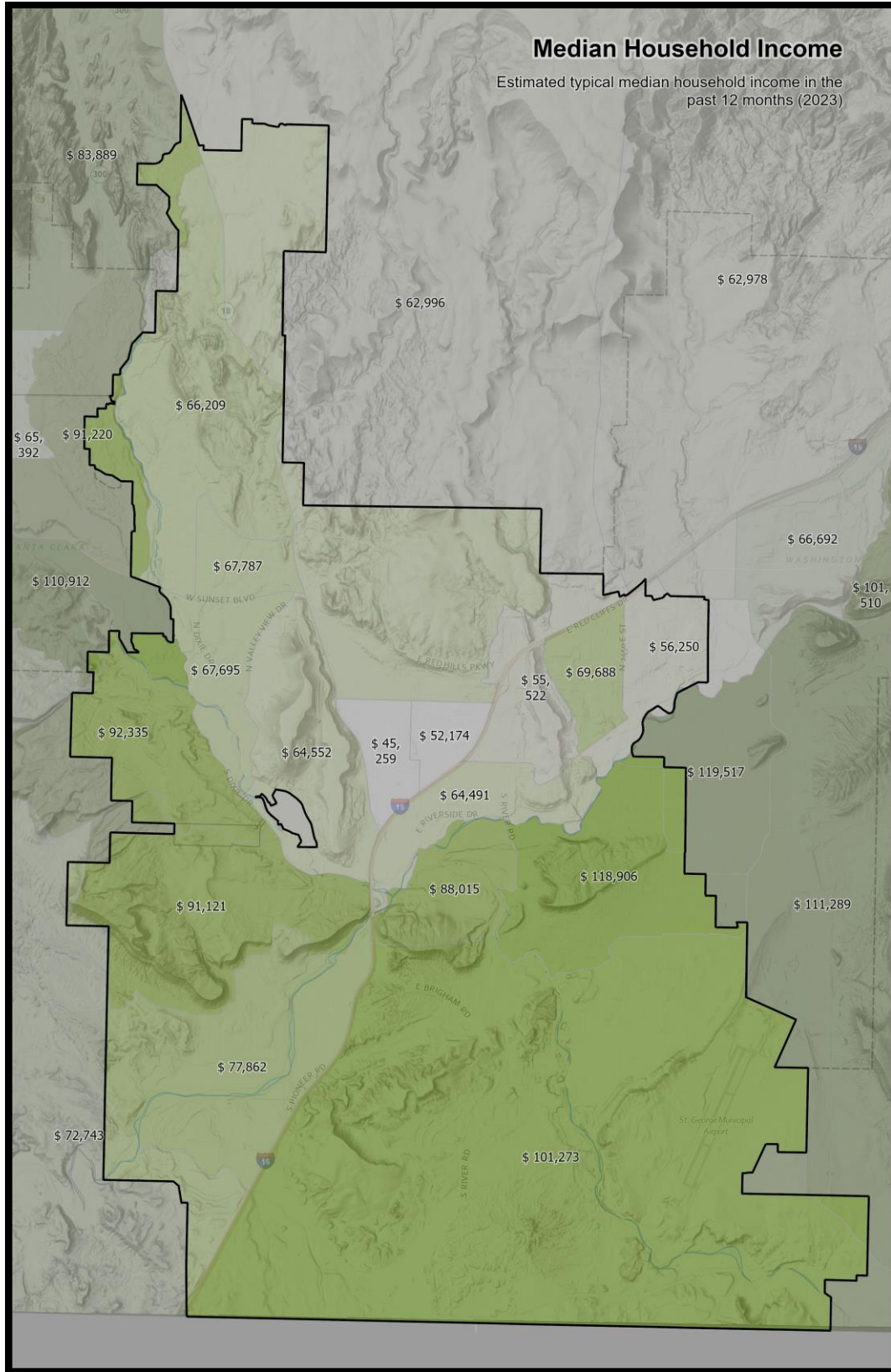


Population Change

Median Household Income

The map below displays the median household income by census tract throughout the jurisdiction. In 2022, the median household income was \$70,386 but the income varied considerably throughout the City. In general, census tracts along the outside of the City saw the highest median household income.

Source: 2018-2022 American Community Survey 5-Year Estimates

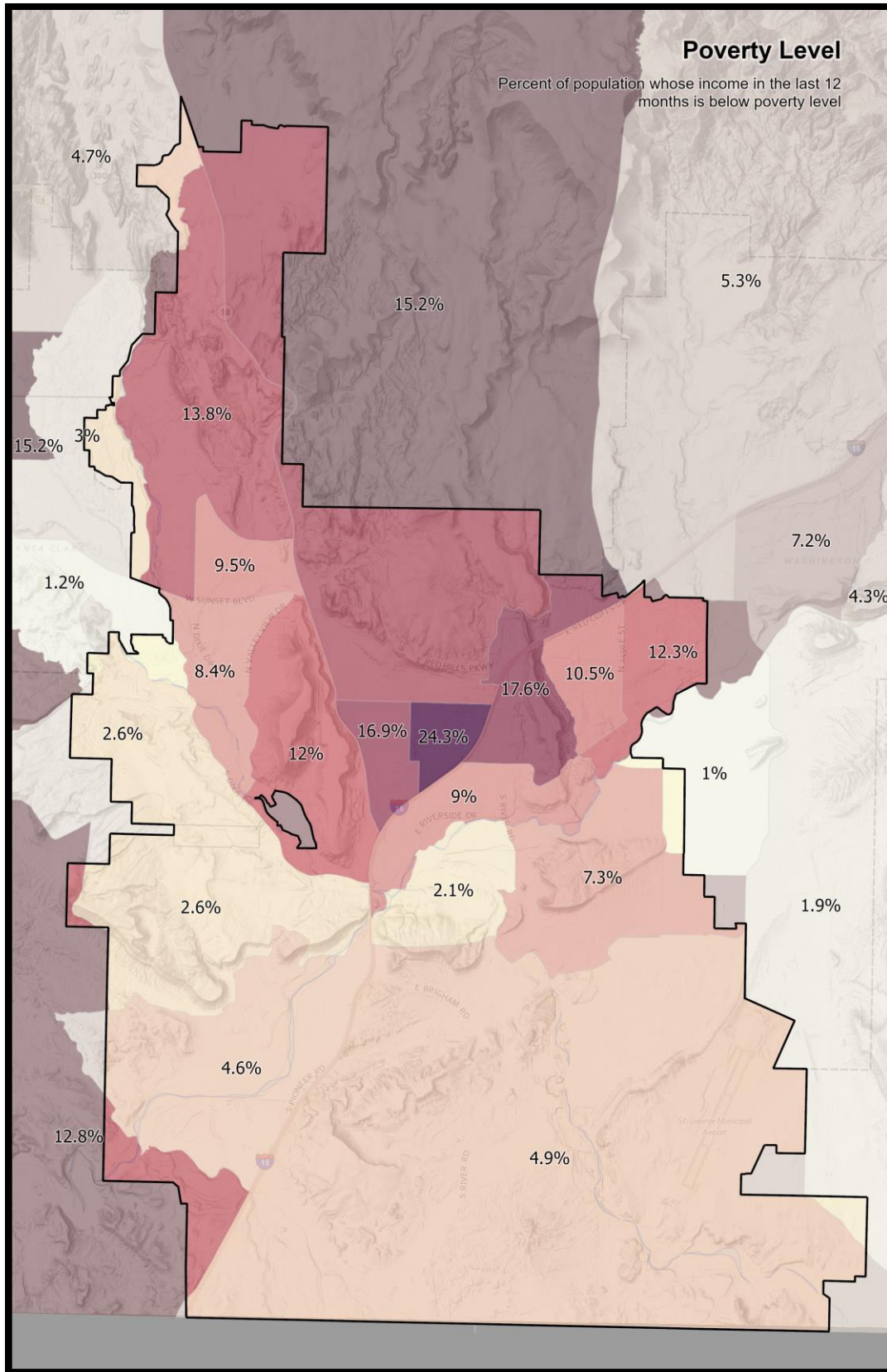


Median Household Income

Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, generally areas that have higher median income tend to have lower levels of poverty. The majority of the City had a poverty rate of 11.2% with higher rates in the city center and the lowest rates to the west and south.

Source: 2018-2022 American Community Survey 5-Year Estimates



Poverty Level

Consolidated Plan

ST. GEORGE

29

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,985	4,310	6,355	3,455	14,350
Small Family Households	535	1,230	2,105	1,000	5,205
Large Family Households	195	440	850	310	2,140
Household contains at least one person 62-74 years of age	1,039	940	1,290	870	4,245
Household contains at least one person age 75 or older	810	1,265	1,265	1,030	2,435
Households with one or more children 6 years old or younger	500	910	1,435	460	2,240

Table 6 - Total Households Table

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Number Households

The above table breaks down family dynamics and income in the jurisdiction using 2016-2020 CHAS data. Small families are much more prevalent and homes with someone over the age of 62 are more common in higher income groups. When looking at households in the City by income level, there are a significant number of households in the City which are extremely low-income (0-30% HAMFI), with over 2,900. Approximately 2,000 of these homes have someone over the age of 62 and 500 have a child under the age of 6.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	120	140	25	390	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	4	120	0	124	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	110	135	160	45	450	0	30	75	0	105
Housing cost burden greater than 50% of income (and none of the above problems)	740	760	100	0	1600	835	520	395	50	1800

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	325	1,250	1,135	110	2,820	130	205	810	405	1550
Zero/negative Income (and none of the above problems)	0	0	0	0	0	50	0	0	0	50

Table 7 – Housing Problems Table

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Comments:

Housing Needs Summary

The table above gives an overview of housing problems in the City. Using 2016-2020 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 105 renter households in the jurisdiction made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the leading housing problem in the City in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2016-2020 CHAS data there were 2,820 renters and 1,550 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income). The bigger picture is actually worse, however, because these figures do not include households that earn more than 100% of the median income – a distinction that will be further discussed in the cost burden section below.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,275	2,265	1,650	550	5,740	965	755	1,295	1400	4,415
Having none of four housing problems	410	200	1,025	3,550	5,185	335	1,090	2,380	12,300	16,105
Household has negative income, but none of the other housing problems	0	0	0	0	0	50	0	0	0	50

Table 8 – Housing Problems 2

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Comments:

Severe Housing Problems

The table above shows households with at least one severe housing problem broken out by income and occupancy. When analyzing the rate of having an issue, the trend in the data shows there is a correlation between being low income and a higher tendency of having severe housing problems. As income increases, there are less severe housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	105	675	625	1,405	15	0	305	320
Large Related	55	100	165	320	0	10	180	190
Elderly	0	105	70	175	35	150	48	233
Other	30	220	320	570	20	15	75	110
Total need by income	190	1,100	1,180	2,470	70	175	608	853

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Comments:

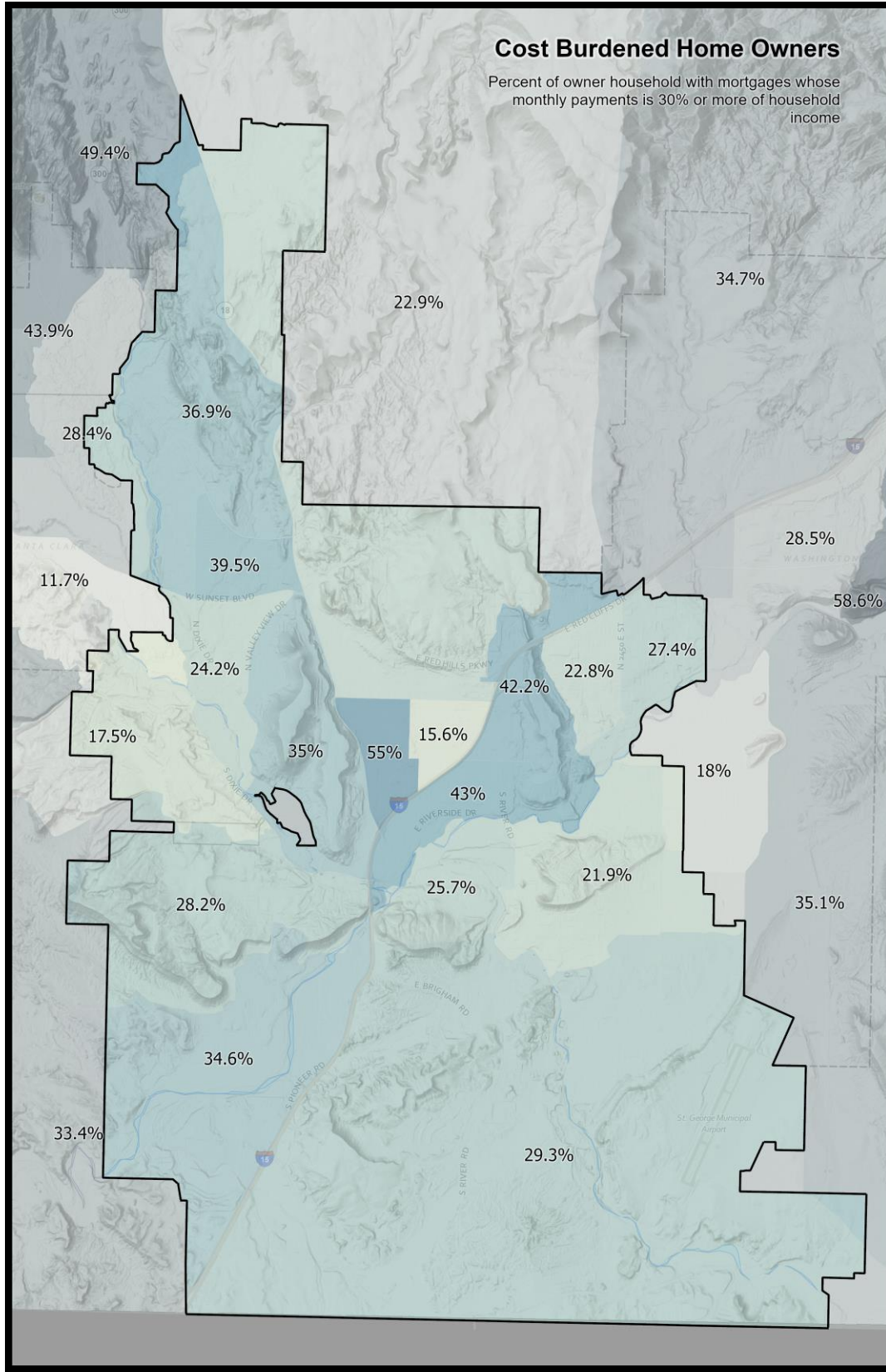
Cost Burden

The table above displays 2016-2020 CHAS data on cost-burdened households in the City for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs.

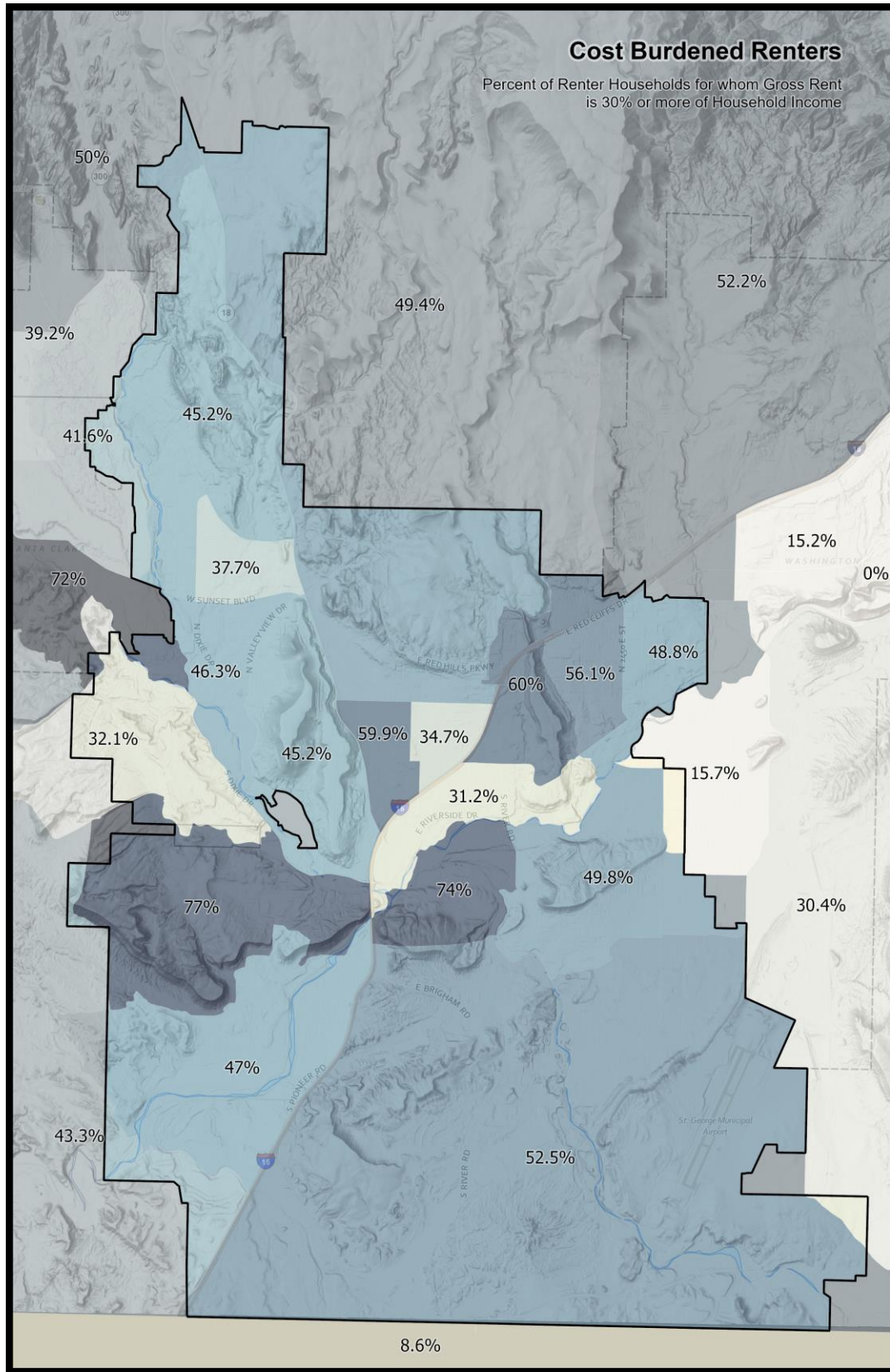
Housing Cost-Burdened

The following maps below display the percentage of the population who are cost-burdened by census tract using data from the 2018-2022 American Community Survey 5-Year Estimates. Despite higher median household incomes in the City there are still high rates of cost burden, sometimes over 30% for homeowners and 60% for renters.

Source: 2018-2022 American Community Survey 5-Year Estimates



Cost Burdened Homeowners



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	310	345	30	685	35	120	30	185
Large Related	50	85	0	135	65	65	120	250
Elderly	50	135	10	195	280	145	50	475
Other	225	190	35	450	40	45	75	160
Total need by income	635	755	75	1,465	420	375	275	1,070

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Comments:

Severe Cost Burden

The data presented above show the severe cost burden in the City, which is defined as paying more than 50% of household income on housing cost.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	135	205	10	385	0	20	75	0	95
Multiple, unrelated family households	0	0	55	35	90	0	15	0	0	15
Other, non-family households	25	4	20	0	49	0	0	0	0	0
Total need by income	60	139	280	45	524	0	35	75	0	110

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Comments:

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Overcrowding was more prevalent in renter-occupied housing units than in owner-occupied units.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	540	495	690	1,725	39	245	485	769

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

2011-2015 CHAS

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2018-2022 American Community Survey 5-Year Estimates, 15.1% of occupied housing units in the City (5,096 households) are single-person households. Renters are more likely to live in a single-person household than homeowners. Approximately 24.1% of renter-occupied units are single-person households as compared to 20.5% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. The 2018-2022 American Community Survey 5-Year Estimates show that 38% of householders (12,941) in the City of St. George are above the age of 65.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Victims of Rape and Domestic Violence

According to the FBI's Criminal Justice Information Services Division (CJIS), in 2016 there were 54 rape offenses known to law enforcement. The rate per 100,000 inhabitants was 66, which is higher than the statewide rate of 54 per 100,000 inhabitants. The incidents of domestic violence, dating violence, stalking, or other sexual crimes was not gathered by the FBI, however there were 92 cases of aggravated assault and a total of 160 violent crimes. According to the 2018 Comprehensive Report on Homelessness in Utah, there are 31 total survivors of domestic violence in Washington County. Of those, 12 are unsheltered and seven are children.

Disability

In the City of St. George there are 12,949 individuals who have a disability. They represent 13.2% of the population. Hispanic and White residents are more likely to have a disability than other racial or ethnic groups. The disability rate is highest for ages 35 to 65 years old. Ambulatory difficulty is the most common disability with 5,497 residents reporting it. Hearing difficulty is the second most common with 4,792 individuals reporting.

What are the most common housing problems?

Like many communities across the nation, affordability is by far the largest housing problem in St. George. The most recent data available from the 2018 – 2022 American Community Survey estimates that 48.4% of renters and 20.5% of homeowners are paying more than 30% of their income on housing costs. In total, approximately 9,990 households are financially overstretched due to housing costs.

Are any populations/household types more affected than others by these problems?

The 2016-2020 CHAS data, while yielding different totals than the recent data from the Census Bureau, provide a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

HUD defines extremely low-income households as households that earn 0-30% AMI (area median income), and severe housing cost burden as housing expenses that are greater than 50% of income.

As indicated in 2016-2020 CHAS data in Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are 1,800 homeowner households with severe housing cost burden greater than 50% and 1,600 renter households have severe housing cost burden greater than 50%. That means there are over 3,400 households in the City that are both extremely low income and have severe housing cost burden, which places them at imminent risk of

becoming homeless. Furthermore, 500 extremely low-income households in the City are households with one or more children 6 years and younger.

The 2022 PIT estimates 265 households experience homelessness each year, which includes approximately 34 households with children. Many of the housing and homeless service providers in the County prioritize housing for homeless households with children to ensure these families are not unsheltered. Households with children are far more likely to be placed in transitional housing rather than remain in emergency shelters. The city and our non-profit partners help many families that are not counted in the PIT estimates. Many homeless that live on public lands adjacent to the city in Arizona and Utah utilize the resources in the City of St. George for food, mental care, health care and other assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of St. George does not provide specific estimates of the at-risk populations. However, as noted above the populations most at risk are very low-income households, households that are extremely cost burdened, the elderly, residents with a disability, and survivors of domestic violence and rape.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Persons identified to be at increased risk include persons who are extremely low income; persons with disabilities; persons fleeing domestic violence; homeless persons being discharged from crisis units, hospitals and jails; unaccompanied youth and youth aging out of foster care. Prevention assistance is also primarily provided to persons who have already received notice that eviction proceedings have been started in court (rather than just a three-day notice from landlord), since they are the households most likely to be evicted without assistance.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems among racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) shares a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems among different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,240	745	0
White	1,895	685	0
Black / African American	25	0	0
Asian	70	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	205	50	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,020	1,290	0
White	2,525	1,195	0
Black / African American	20	0	0
Asian	0	0	0
American Indian, Alaska Native	70	0	0
Pacific Islander	70	0	0
Hispanic	295	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,945	3,405	0
White	2,115	2,820	0
Black / African American	55	15	0
Asian	65	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	680	555	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	855	2,235	0
White	785	2,000	0
Black / African American	0	25	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	65	165	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

This is a summary for each AMI cohort from the data in this section. The most recent CHAS data (Comprehensive Housing Affordability Strategy) used for this analysis demonstrates the extent of housing problems for the overall jurisdiction and then by racial or ethnic group to determine which group was disproportionately affected. HUD guidelines deem a disproportionately greater need to exist when a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. Only racial or ethnic groups that experienced a disproportionately greater rate was highlighted for each AMI cohort.

0-30%

The jurisdiction-wide rate for housing problems is 75%. There are multiple racial groups that face housing problems at a disproportionately high rate in this income category. One hundred percent of, Black/African American, Asian, and American Indian and Alaska Native households have a housing problem. However, the populations are relatively small (25, 70, 10 households respectively) which means there may be a large margin of error. Additionally, 80% of Hispanic households have a housing problem.

30-50%

Demo

For this income group 70% of all residents have a housing problem. Every racial or ethnic group except White have a disproportionately high rate of housing problems. One hundred percent of Black, American Indian or Alaska Native, and Pacific Islander households have a housing problem. Additionally, 80% of Hispanic households have a housing problem.

50-80%

In the City of St. George 46% of households in this income group have a housing problem. One hundred percent of Asian and Pacific Islander households have a housing problem. A Disproportionate number of Black/African American households also have a housing problem. Additionally, 65% of Hispanic households suffer from a housing problem in this category.

80-100%

The jurisdiction wide rate for housing problems for this group is 27.6%.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems among racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) shares a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems among different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,785	1,200	0
White	1,515	1,065	0
Black / African American	0	25	0
Asian	70	10	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	155	95	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,570	2,745	0
White	1,290	2,430	0
Black / African American	0	20	0
Asian	0	0	0
American Indian, Alaska Native	15	55	0
Pacific Islander	40	30	0
Hispanic	225	150	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,005	5,351	0
White	585	4,350	0
Black / African American	55	15	0
Asian	45	20	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	285	945	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	120	3,330	0
White	110	3,165	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	130	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This is a summary for each AMI cohort from the data in this section. The most recent CHAS data (Comprehensive Housing Affordability Strategy) used for this analysis demonstrates the extent of severe housing problems for the overall jurisdiction and then by racial or ethnic group to determine which group was disproportionately affected. HUD guidelines deem a disproportionately greater need to exist when a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. Only racial or ethnic groups that experienced a disproportionately greater rate was highlighted for each AMI cohort.

0-30%

The jurisdiction-wide rate for severe housing problems is 59.8%. Asian households are disproportionately affected at 87.5% and American Indian, Alaskan Native households are disproportionately affected at a 100% rate with a small number of households (10).

30-50%

Both Hispanic households at 60% and Pacific Islander households at 57% are affected disproportionately in this income group.

50-80%

American Indian and Alaska Native households are entirely affected at a 100% rate, followed by Black/African American at 78.6% with Asian households at 75% affected.

80-100%

There are no racial or ethnic groups that are disproportionately affected.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section compares the existence of housing cost burden and severe cost burden among racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) shares a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,969	5,385	3,675	280
White	19,900	4,485	3,130	250
Black / African American	44	50	55	0
Asian	70	50	115	0
American Indian, Alaska Native	95	55	25	0
Pacific Islander	80	30	40	0
Hispanic	1,780	715	310	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2016-2020 CHAS

Data Source Comments:

Discussion:

The most recent CHAS data (Comprehensive Housing Affordability Strategy) used for this analysis demonstrates the extent of housing cost burden for the overall jurisdiction and then by racial or ethnic group to determine which group was disproportionately affected.

By HUD's definition of a disparity of 10% or higher, Black or African Americans, Asian, and Pacific Islander households experience a disproportionate need when it comes to housing cost burden (paying between 30% and 50% of monthly income on housing costs). Jurisdiction-wide, 17.2% of households pay between 30% and 50% of monthly income on housing costs (cost burdened), compared to 33.6% of Black or African Americans and 31.4% of American Indians.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

0-30%

The jurisdiction-wide rate for housing problems is 75%. There is one racial group that faces housing problems at a disproportionately high rate in this income category. One hundred percent of, Black/African American, Asian, American Indian and Alaska Native households have a housing problem. However, the populations are relatively small (25, 70, 10 households respectively) which means there may be a large margin of error. Additionally, 80% of Hispanic households have a housing problem.

30-50%

For this income group 70% of all residents have a housing problem. Every racial or ethnic group except White have a disproportionately high rate of housing problems. One hundred percent of Black, American Indian or Alaska Native, and Pacific Islander households have a housing problem. Additionally, 80% of Hispanic households have a housing problem.

50-80%

In the City of St. George 46% of households in this income group have a housing problem. One hundred percent of Asian and Indian/Alaska Native households have a housing problem. A disproportionate number of Black/African American households also have a housing problem(79%). Additionally, 55% of Hispanic households suffer from a housing problem in this category.

80-100%

The jurisdiction wide rate for housing problems for this group is 27.7%. In this group, 28% of Hispanic households have a housing problem.

Severe Housing Problems

0-30%

The jurisdiction-wide rate for severe housing problems is 59.8%. Asian households are affected at a 87.5% rate and American Indian, Alaskan Native households are disproportionately affected at a 100% rate with a small number of households (10).

30-50%

Demo

For this income group 36.4% of all residents have a severe housing problem. The only group disproportionately affected is Hispanic households with 60%.

50-80%

In the City of St. George 15.8% of households in this income group have a severe housing problem. Asian households (69%), Black/African American (78.6%) and American Indian/ Alaska Native households (100%) are all disproportionately affected.

80-100%

The jurisdiction wide rate for severe housing problems for this group is 3.5%. There are no racial or ethnic groups that are disproportionately affected.

If they have needs not identified above, what are those needs?

No other needs are identified at this time.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

No. While some racial and ethnic groups do face disproportionally greater need, they are not concentrated in any particular area of the City.

NA-35 Public Housing – 91.205(b)

Introduction

The St. George Housing Authority (SGHA) is the sole provider of public housing opportunities in the City of St. George. SGHA's mission is to assist low-income families with safe, decent and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The SGHA provides public housing, section 8 vouchers, and emergency housing assistance for those who qualify. The City realizes the importance of the services which the SGHA provides for citizens of the community, and as such they will continue to support the housing authority's active role in these efforts.

The following tables show the program activity and the characteristics of the housing community served by the SGHA.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	30	363	7	341	15	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	15,620	16,513	8,640	16,513	9,210	0
Average length of stay	0	0	5	5	0	5	0	0
Average Household size	0	0	1	1	0	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	29	97	0	97	0	0
# of Disabled Families	0	0	1	99	0	99	0	0
# of Families requesting accessibility features	0	0	30	250	0	250	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	241	0	241	0	0	0
Black/African American	0	0	0	6	0	6	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	0	28	236	0	236	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The City of St. George is fully committed to ensuring that its programs and activities are accessible to everyone, including individuals with disabilities, including the requirements set by Section 504. The City will continue to work closely with the St. George Housing Authority (SGHA) to promote dialogue regarding the ongoing needs of the disabled. For public housing, SGHA owns and manages the Dixie Sun Manor, which is a 30-unit complex for seniors. The waiting list is open and currently at 65, however the expected wait time is approximately 18-36 months. The Section 8 waiting list currently has 88 families. The waiting list has been closed since September 2019; the waiting list will reopen when it gets down to 50.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need of residents of public housing and HCV holders is additional affordable housing and incomes that can support self-sustainability. The need for affordability is indicated by the number of households on the waiting lists for Section 8 rental assistance and public housing units. Another indicator of the 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).

Residents of public housing and housing voucher participants also have lower income on average than the general population. The average income of residents in publicly assisted housing in St. George is roughly around \$12,000 to \$13,000. Without the help of subsidized housing, they would not be able to afford housing at market rates.

How do these needs compare to the housing needs of the population at large

There is a much greater and ongoing need for affordable housing for residents in public housing than in the general population. Residents in public housing are more likely to be very low-income and therefore more severely cost burdened than the general population. The 30 public housing units at Dixie Sun Manor are for the elderly, aged 62 and older. Elderly individuals may require housing accommodations due to the nature of elderly persons being more likely to be disabled than the general population. The elderly are also more likely to be living on fixed incomes, which means any change in housing costs affects affordability to them more than the general population.

Discussion

N/A

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the root. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the “homeless” or “homeless individual” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

St. George is part of the Utah Balance of State Continuum of Care. The following data represents all of Washington County. However, St. George is the urban population center in the county and the data is representative of the City.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year
	Sheltered	Unsheltered	
Persons in Households with Adult(s) and Child(ren)	16	0	16
Persons in Households with Only Children	4	0	4
Persons in Households with Only Adults	72	248	320
Chronically Homeless Individuals	7	23	30
Chronically Homeless Families	0	0	0
Veterans	3	13	16
Unaccompanied Child	12	18	30
Persons with HIV	2	1	3

Table 26 - Homeless Needs Assessment

Data Source Comments:

PIT COUNT SUMMARY
WASHINGTON LHC

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The following demographic information comes from the 2022 Point-in-Time Count. Below is a summary of each homeless population category type:

Chronically Homeless Individuals and Families: There were twenty-three (23) unsheltered chronically homeless individuals and seven (7) sheltered chronically homeless individuals. There were no chronically homeless families in Washington County.

Households with Adults and Children: There were sixteen (16) sheltered households with adults and children and zero unsheltered.

Veterans and Their Families: There were less than ten (10) unsheltered families and less than ten (10) sheltered veterans experiencing homelessness in Washington County.

Unaccompanied Youth: There are twelve (12) sheltered unaccompanied youth and eighteen (18) unsheltered unaccompanied youth.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White		
Black or African American		
Asian		
American Indian or Alaska Native		
Pacific Islander		
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic		
Not Hispanic		

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 115 families with children served in 2023 according to Resident Characteristics Report from the St. George Housing authority. The Housing Authority also serves 15 Veterans with vouchers.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to data already collected and entered in HMIS, the primary data source, it reveals that the majority of homeless individuals in Washington County are Caucasian and not of Hispanic/Latino origin.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Out of the 393 individuals who were reported homeless the majority of them were unsheltered. Over 67% of the homeless population are unsheltered adults without children, totaling 263 individuals. While it is a good thing that there are no unsheltered homeless children it is important to provide resources and support for unsheltered adults as well. Out of the 263 individuals in households without children only 72 (27%) are sheltered.

Discussion:

N/A

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

There are four primary groups with non-homeless special needs in the City of St. George. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how county-wide partners are accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them and reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 26,479 residents over the age of 65 in the City, making up 27.5% of the population. Approximately 6,678 residents over the age of 65 have a disability, or 25.2%, and approximately 1,667 (7.8%) are below the poverty level. Elderly residents are much more likely to live in owner-occupied residences than renter occupied residences, 84.4% and 15.6%, respectively.

Data source: 2018-2022 ACS Estimates

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help for fear of facing criminal charges. Usually, only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics. The Utah Department of Health does conduct some research into drug and alcohol abuse.

Alcohol: In Utah, much like the rest of the nation, alcohol is the most common and one of the most harmful drugs abused. According to a report from SAMHSA, 16.8% of Utahns report excessive alcohol use, particularly binge drinking. Binge drinking is twice as common for men than women and it decreases with age. According to IBIS (the Public Health Based Information System) 4.8% of St. George

residents took part in heavy drinking within the last 30 days. American Indians and Native Hawaiian, Pacific Islanders were at a higher percentage rate than the other races 6.9% and 8% respectively.

Opioids: Specific information was not available for St. George, but of the 541 drug overdose deaths in Utah in 2022, 74% involved an opioid. Fentanyl is a synthetic opioid pain reliever up to 50 times stronger than heroin and 100 times stronger than morphine. From 2019-2020 the number of Fentanyl-involved overdose deaths increased 18% and has continued to increase. In 2022, 86% of fentanyl-involved overdoses involved at least 1 other drug. Methamphetamine was present in 43% of those cases. Males between the ages of 18-45 have significantly higher fentanyl-involved death rates than females in that same age range.

Disability: There are 12,949 people in the City who have a disability, which is 13.2% of the population. Nearly 95% of the population with a disability are White, non-Hispanic. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Ambulatory difficulty is the most common disability and hearing difficulty is the second most common disability.

What are the housing and supportive service needs of these populations and how are these needs determined?

The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, proximity to health care, shopping, and other services, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities such as adult day care, respite and senior center facilities.

Elderly people generally need an environment that provides several areas of assistance or convenience. First, the availability of healthcare is important since health problems generally become more prevalent with age. Second, availability of assistance with daily activities such as shopping, cooking, and housekeeping becomes more important as people grow older. Also, the proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. The availability and ease of transportation are important for the same reason. Safety is a growing concern, since older Americans – especially those living alone – are particularly vulnerable to crime and financial exploitation. Lastly, weather and climate are considerations for many elderly people since these are often factors in ease of transit as well as health.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Specific figures for HIV/AIDS were not available for St. George, but Southwest Utah is included in the 2021HIV Surveillance Report from the Utah Department of Health. In 2021, there were less than 11 new HIV diagnoses, and the rate was 1.9 per 100,000. It is noted that this information has a relative standard

error greater than 30% and does not meet the DHHS standards for reliability. In the state as a whole 135 new HIV cases were reported, and the rate is 4 per 100,000. Males are consistently diagnosed much more often than females. Most new diagnoses occur in young men between the ages of 25 and 34.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

There is a need for the expansion and improvement of public facilities in LMI neighborhoods throughout the community.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the City and are discussed in the public outreach section of this document and the Analysis of Impediments to Fair Housing Choice. An online survey was conducted with the community and stakeholders to give their input on the needs of the community.

Describe the jurisdiction's need for Public Improvements:

There is a need to provide a suitable living environment for the community by increasing and expanding infrastructure projects which: 1) primarily benefit low-income citizens, and 2) improve the availability of facilities and services. These projects include but are not limited to improvements to water facilities and drainage systems, sidewalks, street improvements and added bus stops.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the City and are discussed in the public outreach section of this document and the Analysis of Impediments to Fair Housing Choice. An online survey was conducted with the community and stakeholders to give their input on the needs of the community.

Describe the jurisdiction's need for Public Services:

There is a need to provide support for local service providers with a focus on services for low- and moderate-income (LMI) populations. There is also a need to provide support for local service providers with a focus on services for special needs populations including homeless services and services for persons with disabilities.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the City and are discussed in the public outreach section of this document and the Analysis of Impediments

to Fair Housing Choice. An online survey was conducted with the community and stakeholders to give their input on the needs of the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in St. George, Utah by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines the composition of St. George’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	38,682	74%
1-unit, attached structure	4,091	8%
2-4 units	2,451	5%
5-9 units	1,667	3%
10 or more units	3,044	6%
Mobile Home, boat, RV, van, etc	2,139	4%
Total	52,074	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2018-2022 ACS 5-Yr Estimates

Data Source Comments:

Residential Properties by Number of Units

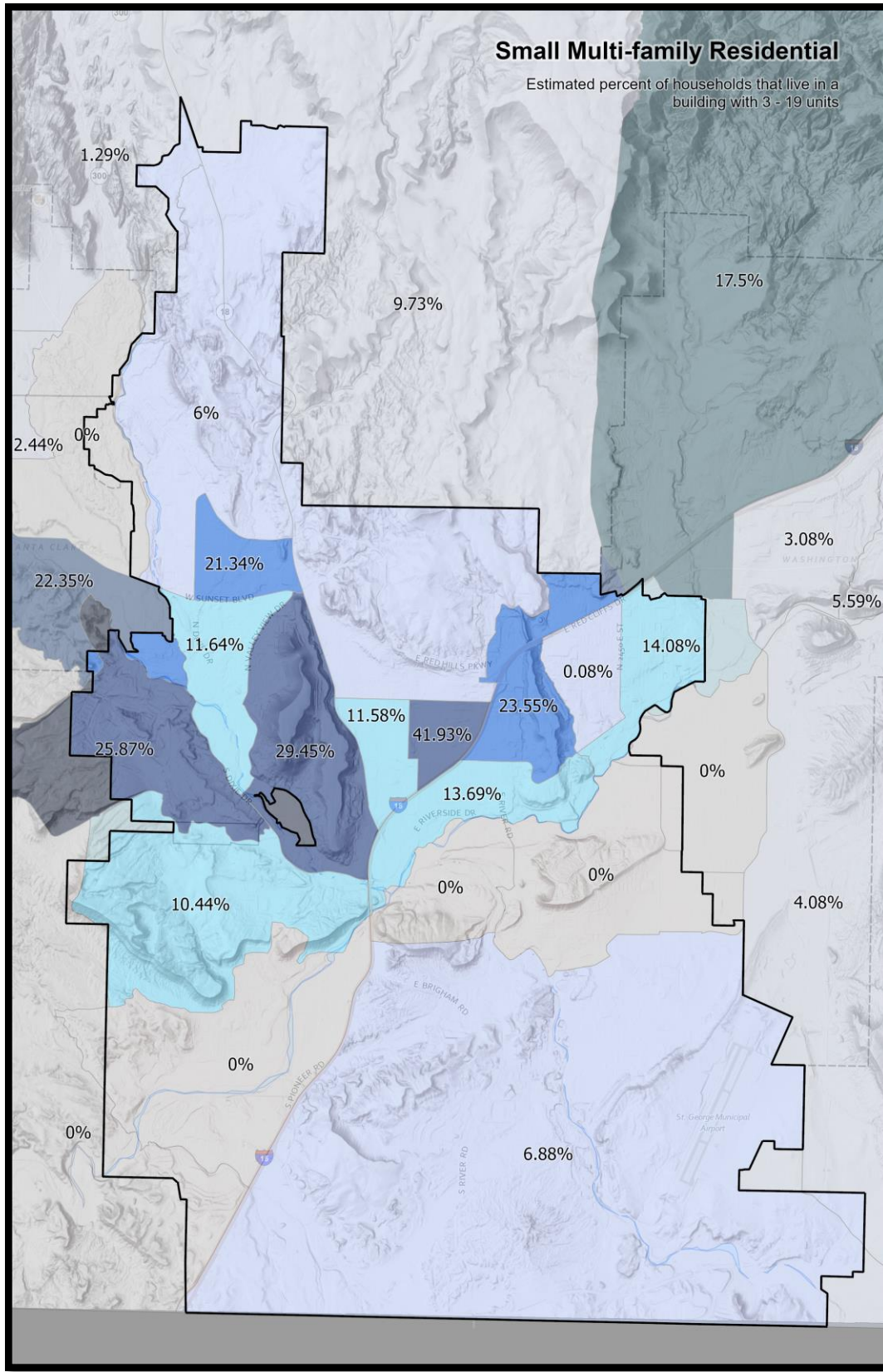
The table above breaks down the City’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 74% of all housing units. Multifamily developments (5 or more units) account for only 9% of all housing units in the City, however the vast majority of these units are located in urban areas. Finally, 4% of housing units are classified as mobile home, boat, RV, van, etc.

Source: 2018-2022 American Community Survey 5-Year Estimates

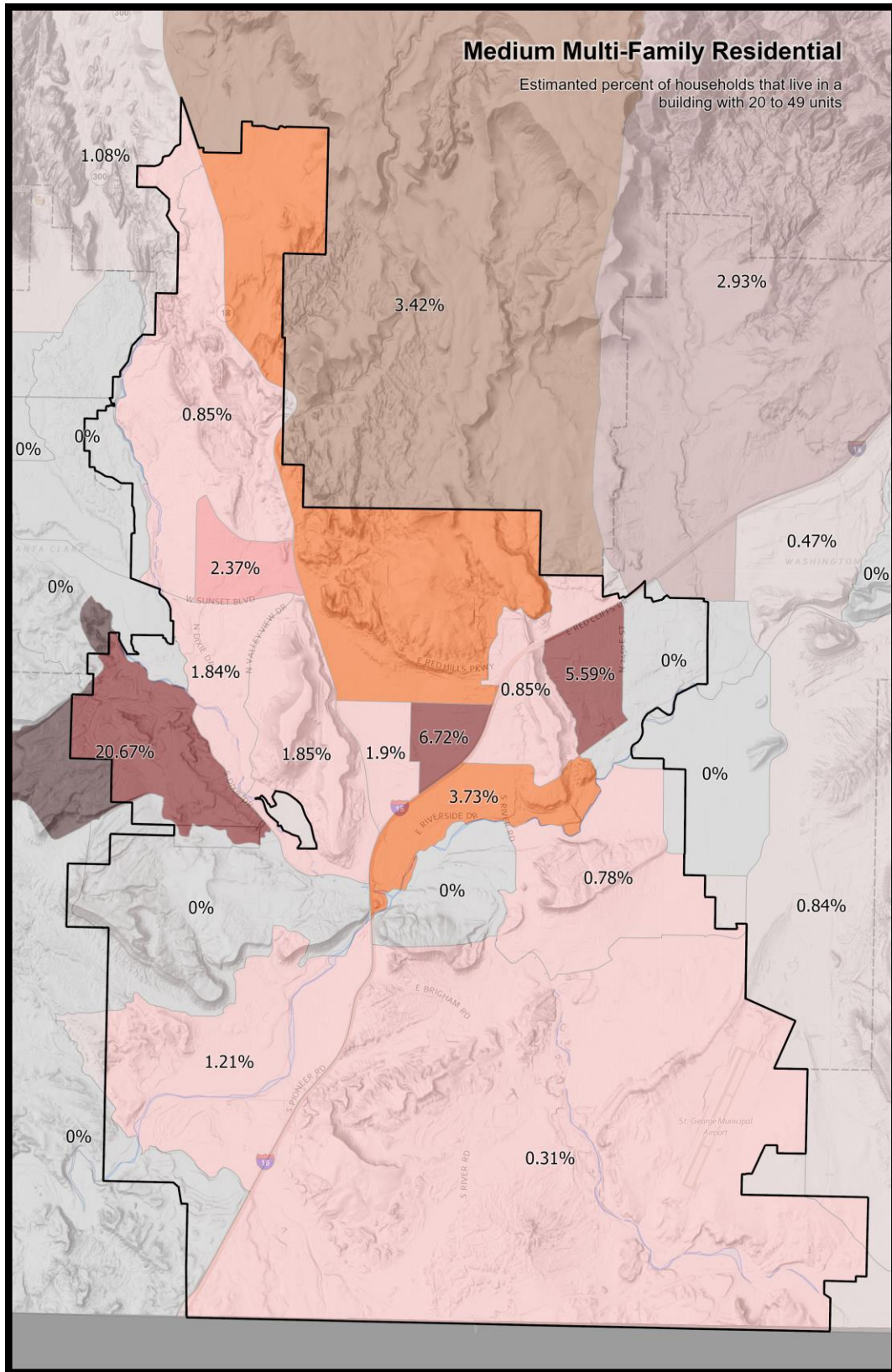
Multifamily Development Distribution

The maps below display the distribution of small, medium, and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units. Large multifamily developments are primarily available in urban settings. Most rural census tracts have fewer than 10% of the available housing in large multifamily developments.

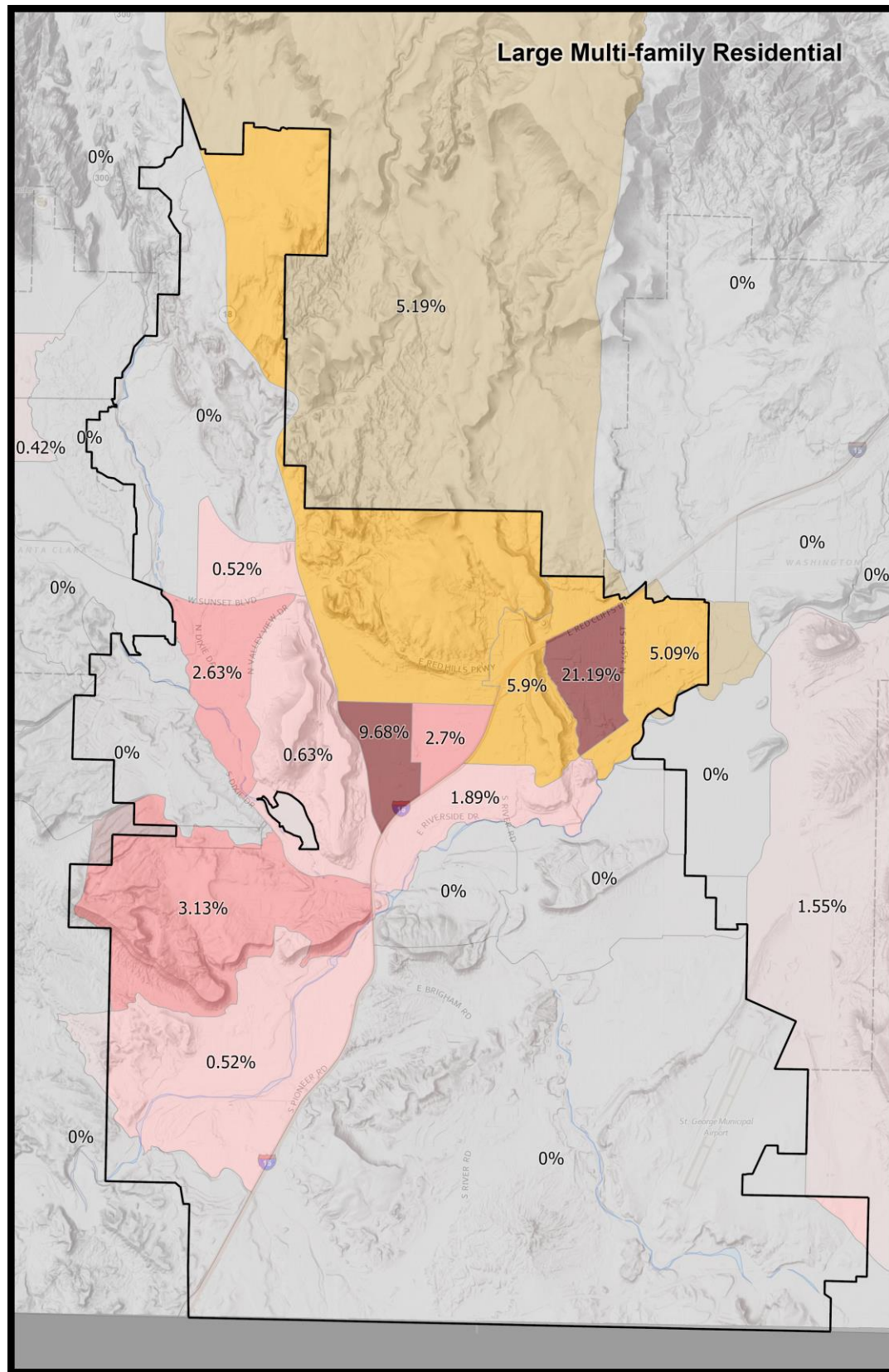
Source: 2018-2022 American Community Survey 5-Year Estimates



Small Multifamily Developments



Medium Multifamily Developments



Large Multifamily Developments

Consolidated Plan

ST. GEORGE

71

OMB Control No: 2506-0117 (exp. 09/30/2021)

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	110	0.3%	472	3.1%
1 bedroom	463	1.3%	1,766	11.6%
2 or 3 bedrooms	19,539	53%	10,658	69.9%
4 or more bedrooms	16,704	45.4%	2,362	15.5%
Total	36,816	100%	15,258	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates
Data Source Comments:

Unit Size by Tenure

One-bedroom units represent a very small percentage of the overall occupied housing units in the City with less than two percent for owners and 11.6% for renters. Homeowners were generally more evenly distributed between 2 or 3 bedrooms and the 4 or more-bedroom units, while the bulk of renters occupied 2 or 3 bedroom units.

Source: 2018-2022 American Community Survey 5-Year Estimates

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The St. George Housing Authority reports their Section 8 program has 341 vouchers and 15 veterans' assistance vouchers. There are 30 Public Housing units in the Dixie Sun Manor. These units are for the elderly, aged 62 and older. The housing authority owns four duplexes. Three of the four are currently being used by Section 8 assisted persons.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No Public Housing or Section 8 units are expected to be lost in the next five years. Those individuals or families whose vouchers expire or are terminated would be replaced by those on the waiting list - first come, first served.

Does the availability of housing units meet the needs of the population?

No. There is a lack of decent affordable units across the board. From a purely quantitative standpoint there are ample units in the City to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. The

interest rates of the past year and current interest rates for mortgages are a concern for homebuyers, the high interest rate leads to mortgage payments that overextend families' monthly expenses. Finally, 74% of the housing types in the City are single-family, detached homes.

Describe the need for specific types of housing:

More affordable, smaller homes are needed, as according to the 2018 – 2022 ACS estimates only 12.3% of owner household units are 2-bedroom units or smaller and one bedroom or smaller renter units comprise only 14.7% of the City's housing stock. This is not amenable to small household sizes or the renting population.

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following section examines the cost of housing for both homeowners and renters within St. George. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2017	Most Recent Year: 2022	% Change
Median Home Value	242,400	415,200	42%
Median Contract Rent	815	1,151	29%

Table 29 – Cost of Housing

Alternate Data Source Name:

2020 Census, 2018-2022 ACS

Data Source Comments:

Rent Paid	Number	%
Less than \$500	660	6%
\$500-999	3,046	29%
\$1,000-1,499	3,749	36%
\$1,500-1,999	2,053	20%
\$2,000 or more	981	9%
Total	10,489	100%

Table 30 - Rent Paid

Alternate Data Source Name:

2018-2022 ACS 5-Yr Estimates

Data Source Comments:

Housing Costs

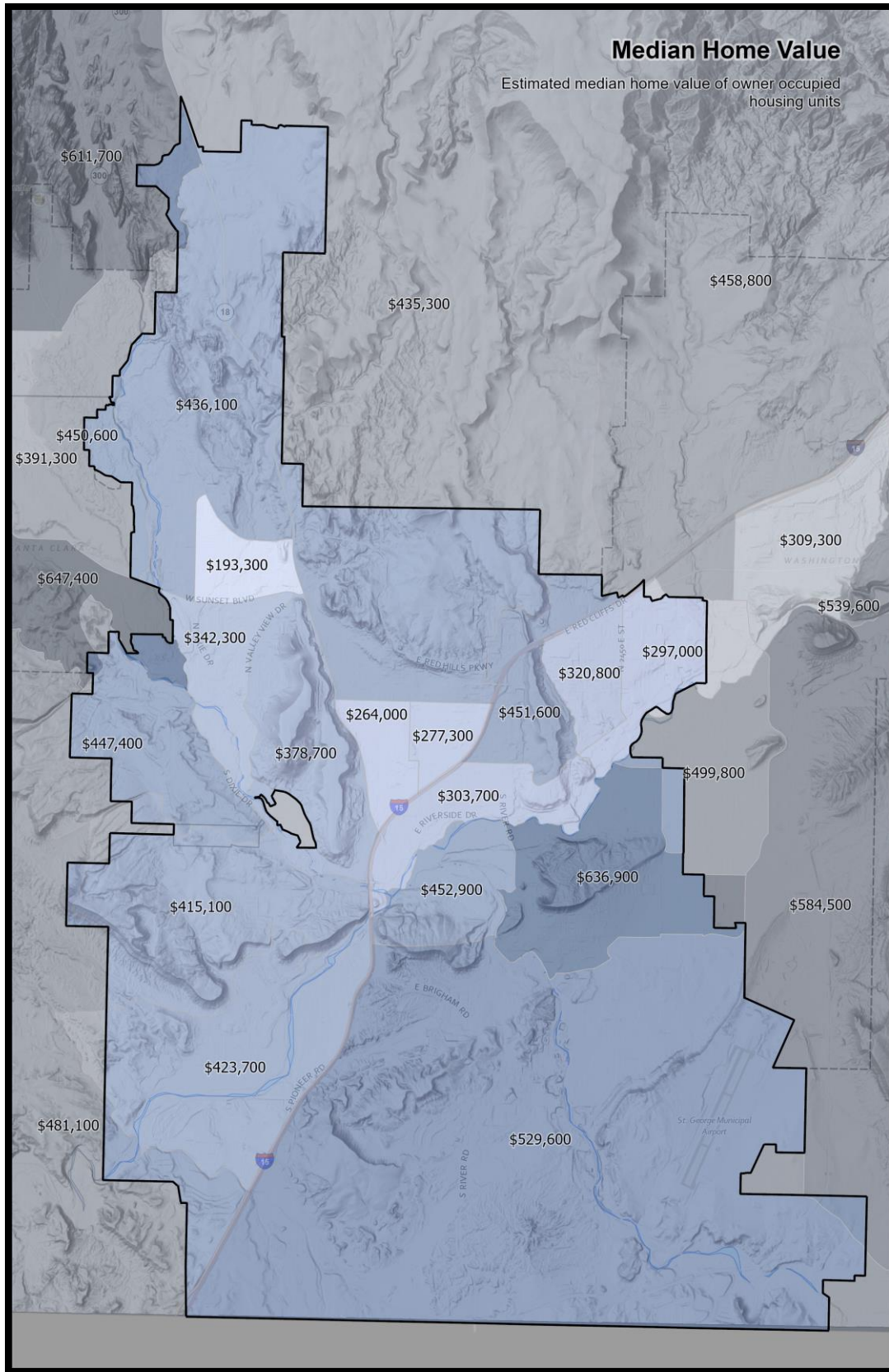
Housing costs have increased substantially in St. George with home prices increasing by 42% and rents climbing by 29% since the Base year of 2017.

The table above breaks out the rent paid by price cohorts in the City. Approximately 36% of all renters pay \$1,000-1,499 between a month, the largest cohort by far. The next largest rent cohort is \$500 - \$999 with 29% of renters falling in this range. This is followed by the \$1,500-1,999 cohort with 20%. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

Home Value

The map below shows the median home value by census tract throughout the jurisdiction. The median home value is over \$300,000 in the majority of the City. There are four small areas located in the mid-section of the city running east to west where the median home value is less than \$300,000.

Source: 2018-2022 American Community Survey 5-Year Estimates



Median Home Value

Consolidated Plan

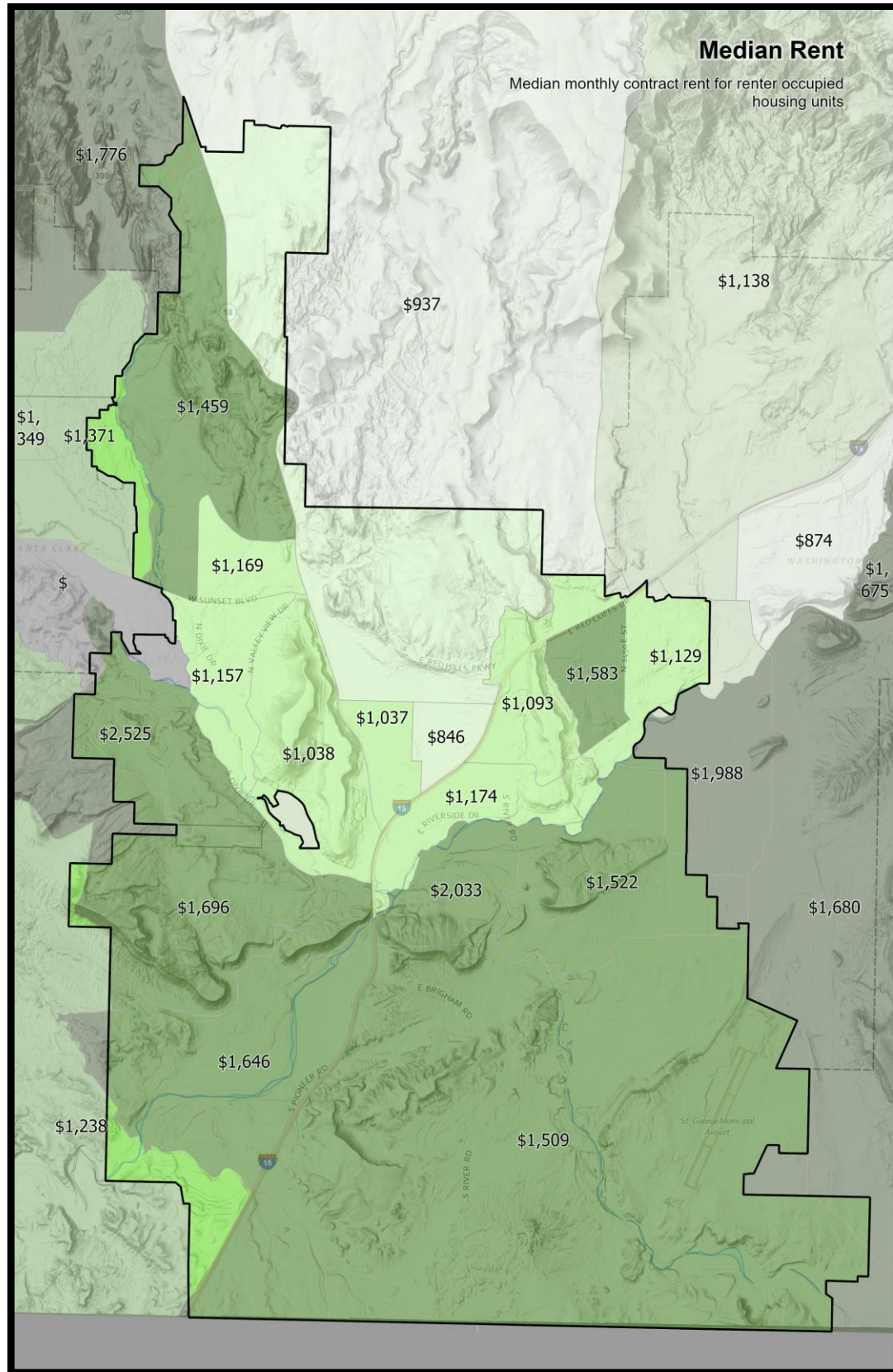
ST. GEORGE

76

Median Rent

The map below displays the median rent by census tract. Median rent prices are distributed similar to the median home value. The central downtown area is the lowest and the central west tract has the highest median rent, over \$2,525 per month.

Source: 2018-2022 American Community Survey 5-Year Estimates



Median Rent

Consolidated Plan

ST. GEORGE

78

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	660	No Data
50% HAMFI	1,550	325
80% HAMFI	5,300	2,210
100% HAMFI	No Data	4,515
Total	7,510	7,050

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Housing Affordability

The table above shows the number of housing units that are affordable at the various income cohorts based on the HUD Area Median Family Income (HAMFI). For both renters and owners, there are fewer affordable housing units available for lower income families. Just 660 rental units are affordable to area families earning 30% or less of the area median family income and only 325 housing units are affordable to homeowners earning 50% of the area median family income.

Data Note: The latest data available for Housing Affordability above is the 2013-2017 CHAS.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	924	1,011	1,226	1,734	2,088
High HOME Rent	924	1,011	1,226	1,449	1,596
Low HOME Rent	768	823	988	1,141	1,273

Table 32 – Monthly Rent

Alternate Data Source Name:
2023 Home Program Rents HUD

Data Source Comments:

HUD FMR and HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a purely quantitative standpoint there are ample units in the City to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. According to the CHAS 2016-2020 data 7.5% of homeowners have a housing cost burden of greater than 30 % but less than 50% and 8.8% of homeowners have a housing cost burden of greater than 50%. Renters have an even higher cost burden at 25.8% of renters with a 30% but less than 50% housing cost burden and 14.6% of renters with housing cost burden greater than 50%.

How is affordability of housing likely to change considering changes to home values and/or rents?

The cost of living is perpetually rising, and the housing market is rebounding in such a way that LMI persons continue to have a difficult time finding affordable housing. It is likely that home values and rents will continue to rise in the area at a faster pace than increases in income, leading to less affordability across all income levels.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median rent for the City of \$1,151 falls between the High HOME Rent and FMR for a 1-bedroom and 2-bedroom unit, and between a 3-bedroom and 4-bedroom unit for Low HOME Rent. Overall, rents paid in St. George roughly fall within the ranges of Low and High HOME Rents as well as Fair Market Rent. The City will continue to address affordable housing, particularly for renters, and attempt to maintain a diverse housing stock that is affordable for families of all sizes.

Discussion

N/A

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Definitions

The City of St. George works closely with the Five County Association of Governments (FCAOG), which oversees the Consolidated Planning process for Washington County as well as Beaver County, Garfield County, Iron County and Kane County, which make up the region in Southwest Utah. St. George adopts the definitions outlined for Substandard Units Suitable for Rehabilitation and Substandard Units Unsuitable for Rehabilitation in the region as defined by the FCAOG.

Standard Condition

Standard condition units are in a condition suitable for habitation and in fair, moderate or excellent condition, and therefore are not categorized as substandard units suitable for rehabilitation or unsuitable for rehabilitation as described below.

Substandard Units Suitable for Rehabilitation

Substandard units suitable for rehabilitation can be deteriorated homes in need of numerous substantial renovations and/or complete replacement of the deterioration present. These homes are defined by FCAOG as severely deteriorated, but deficiencies can be restored. Among the conditions deemed as necessary for a home to be considered severely deteriorated and in need of repairs are:

1. The roof surface needs much repair or complete replacement, having many rolled, damaged or missing shingles. The underlying structure, however, appears relatively solid.
2. Exterior siding is either falling off or missing in large areas, bricks are cracked or peeling away from structure. The underlying wall structure appears to be significantly unaffected.
3. Window frames, doors, foundation, and/or chimneys may appear damaged, but repairable.

4. An obvious visible need for much repair and rehab to many of the home's non-structural systems.
5. There may appear to be only minor structural damage that should be repairable.

In general, a severely deteriorated dwelling unit is beyond acceptable limits and in need of repairs. Restoration costs may vary significantly but are not likely to be more than half the cost of constructing a new replacement.

Substandard Units Unsuitable for Rehabilitation

Substandard units unsuitable for rehabilitation in the region are defined by FCAOG as dilapidated homes that are beyond acceptable limits, which need repair. The deficiencies necessary for a home to be determined as being dilapidated are:

1. Appears to have significant structural problems that are obviously severe and should be torn down and replaced.
2. The home is considered uninhabitable but may still be inhabited by a family.
3. There are many obvious signs of severe structural distress such as walls breaking down or a non-existent or crumbling foundation.
4. The building structure appears weak with signs of failure of roof trusses, window frames, concrete breakage, and cracking etc.

In general, dilapidated dwelling units are those that are well beyond the point considered as severely deteriorated and are likely beyond even significant rehabilitation efforts. The cost of rehabbing a dilapidated unit into a viable residence, even if feasible, may reach an amount almost equal to replacing the unit with a new construction.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,632	20%	5,458	50%
With two selected Conditions	68	.2%	444	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,208	79%	5,049	46%
Total	22,908	99.2%	10,951	100%

Table 33 - Condition of Units

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates
Data Source Comments:

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problems: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

The data shows 20.2% of all owner-occupied housing units face at least one housing condition, while 54% of all renters have at least one housing condition. Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2010 or later	8948	24.3%	2,798	18.3%
2000-2009	12,112	32.9%	2,927	19.3%
1980-1999	11,997	32.5%	7,140	46.8%
1960-1979	3,100	8.4%	1,776	11.6%
1940-1959	549	1.5%	551	3.6%
Before 1940	130	0.4%	66	0.4%
Total	36,836	100%	15,258	100%

Table 34 – Year Unit Built

Alternate Data Source Name:

2018-2022 ACS 5-Yr Estimates

Data Source Comments:

Year Unit Built

The table above provides details on the age of owner-occupied and renter-occupied housing units within St. George. There are very few units built before 1940. Still, approximately 10% of owner-occupied homes and 16% of renter-occupied homes were built in 1979 or earlier. These homes will naturally have higher concentrations of deferred maintenance and deteriorating conditions. Additionally, older homes may have any number of code violations and of course there is a risk of lead-based paint hazards in these homes.

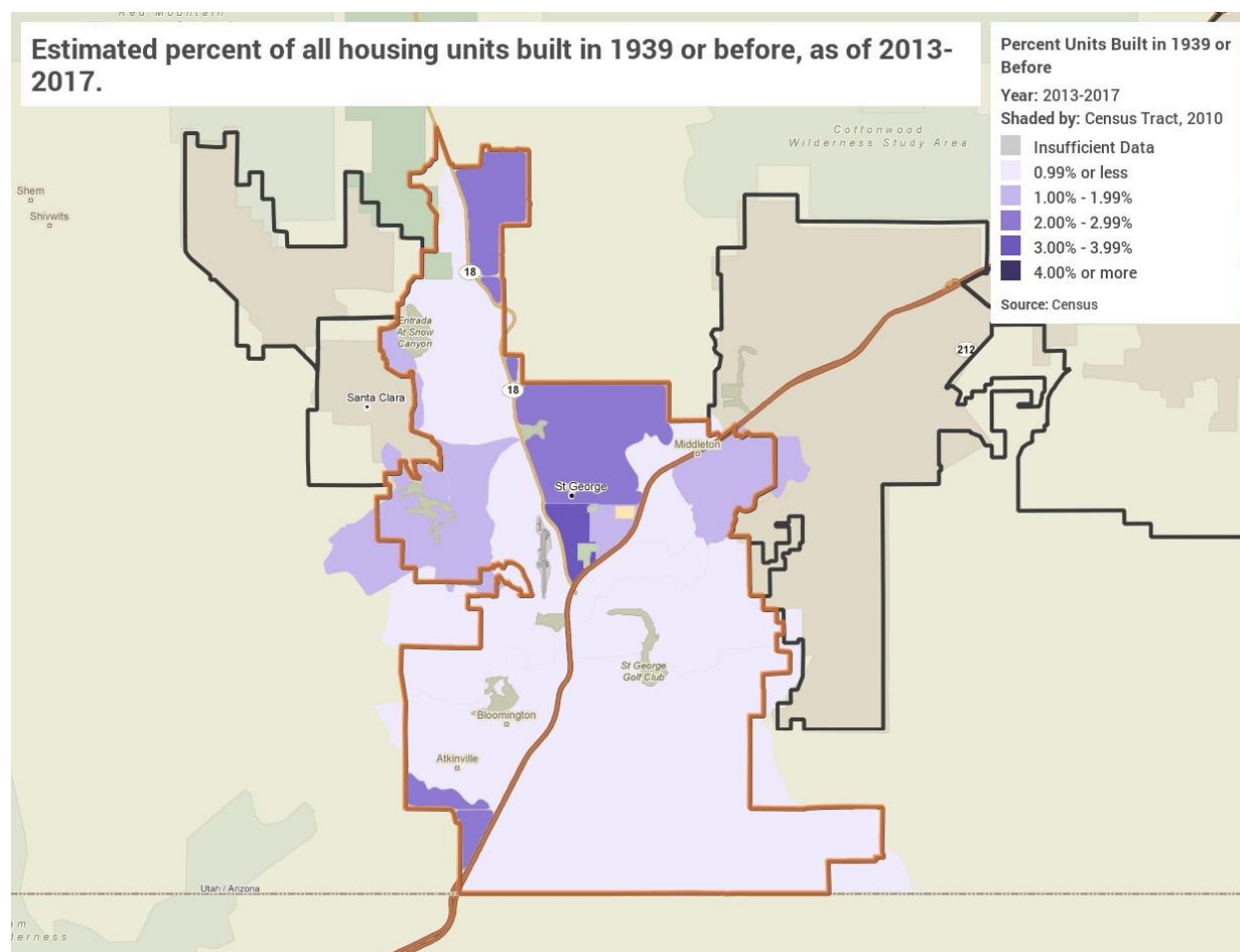
Source: 2018-2022 American Community Survey 5-Year Estimates

Age of Housing

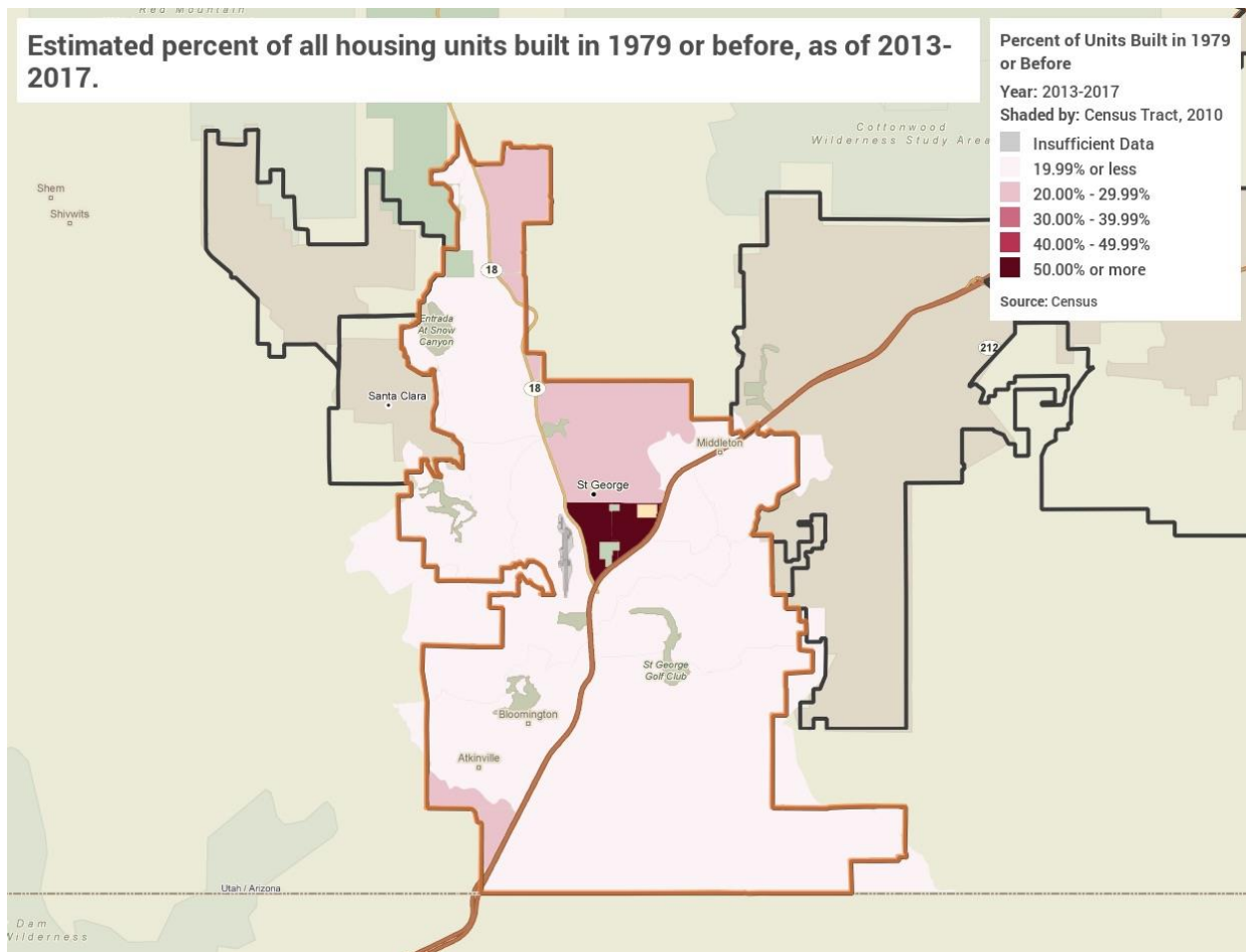
The maps below depict the prevalence of older housing units in the City. The first map identifies concentrations of homes built prior to 1940. These older homes are extremely uncommon in St. George and there are no census tracts with 4% or more housing built before 1940, though there is a higher concentration downtown than elsewhere.

The second map shows where homes built prior to 1980 are built in St. George. There is only one area with a concentration of homes built before 1980. In the downtown area over 50% of the housing units are over 35 years old. Homes built prior to 1978 risk having lead-based paint and rehabilitation of these homes is both necessary and more expensive.

Source: 2013-2017 American Community Survey 5-Year Estimates



Housing Units Built Before 1940



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,779	10.3%	2,393	15.6%
Housing Units built before 1980 with children present	4,075	23%	1,950	20%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazards

As mentioned previously, any housing unit built prior to 1980 may contain Lead-Based Paint in portions of the home (window and door frames, walls, ceilings etc.) or in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards. As indicated in the Year Unit Built table and maps, throughout St. George, approximately 10% of all owner-occupied housing units and approximately 16% of all renter-occupied units were built prior to 1980.

Furthermore, children are most at risk for experiencing Lead-Based Paint related illnesses. Therefore, special attention should be paid to homes built prior to 1980 where children are present. Twenty-three percent (23%) of owner-occupied homes and twenty percent (20%) of renter-occupied homes, built prior to 1980, have children living in the home.

Data note: For housing units built before 1980 with children present, the most recent data available was 2013 CHAS data. The 2009-2013 ACS data was used for the total number of units built before 1980 to match the time period.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	5,876	282	6,158
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2018-2022 ACS 5-year Estimates

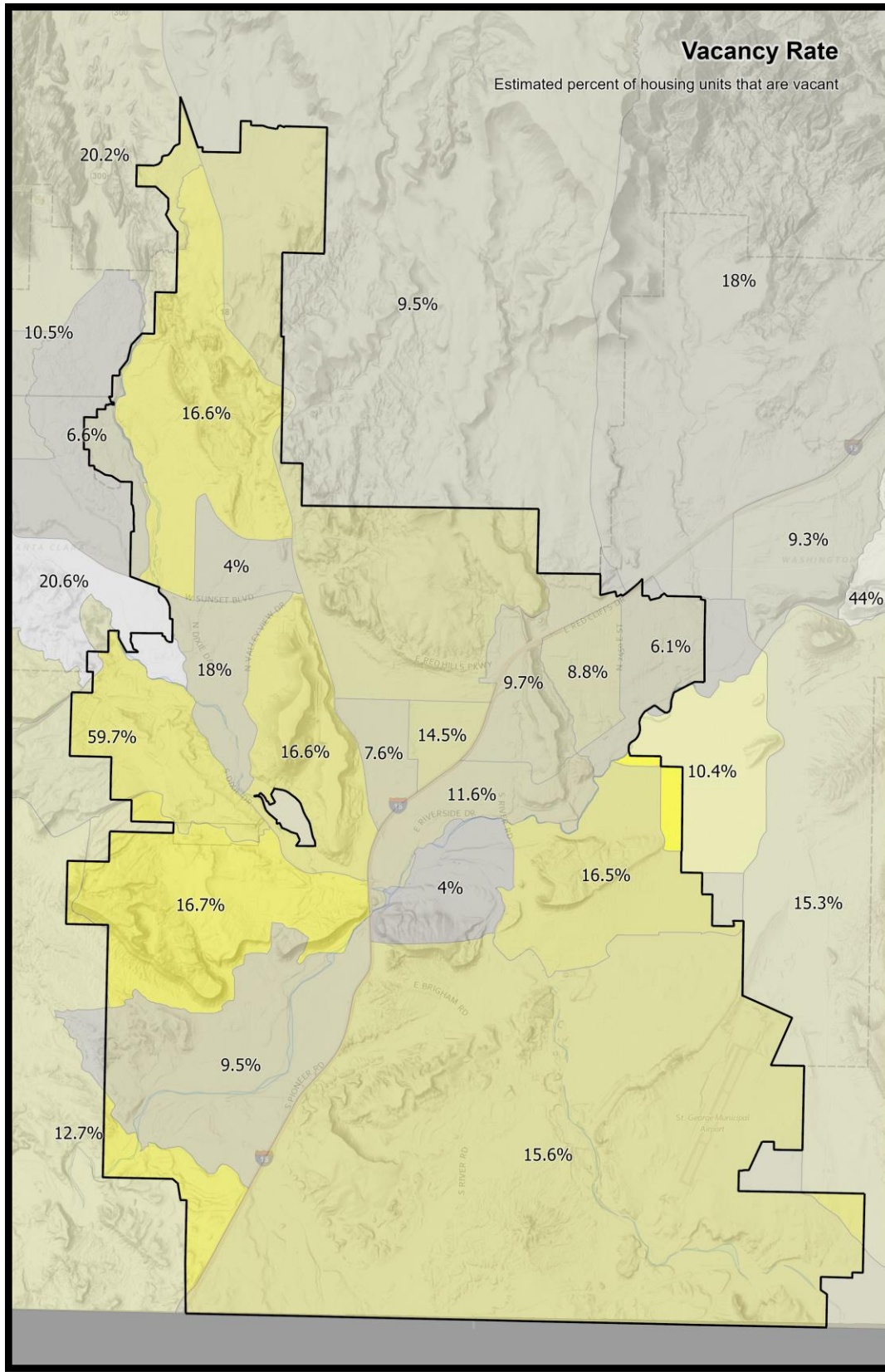
Vacancy

According to the 2018-2022 American Community Survey 5-Year estimates, there were 6,158 vacant units in St. George. The vast majority of these (4,907 or 79.6%) were classified as “For seasonal, recreational, or occasional use”. The second largest cohort was “For Rent” with 692 units, making up only 11.2%. The third largest group are vacant units identified as “Other Vacant” are generally housing units that are unsuitable for human occupation or a unit with unclear ownership with 282 units or 4.6%.

Vacancy Rate

The map below shows the average housing vacancy rates throughout the City. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. The tracts in St. George generally have vacancy rates of 20% or less. One tract on the west side has over 50% vacancy rate.

Source: 2013-2017 American Community Survey 5-Year Estimates



Vacancy Rate

Need for Owner and Rental Rehabilitation

As previously stated, a majority of the residential buildings have been constructed since 1980, and as such, are less likely to fall into the category of substandard. Code enforcement officers work to bring properties in violation into compliance.

However, generally older units begin to face these issues as the units age. As indicated in the Age of Housing table and maps, throughout St. George, approximately 10% of all owner-occupied housing units and approximately 16% of all renter-occupied units were built prior to 1980 – comprising nearly 6,200 housing units in the City.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The greatest potential for lead-based paint and other environmental and safety hazards to children and their families exists in the approximately 196 homes built before 1940, and the 5,976 homes built before between 1940 - 1980. Therefore, it is essential to identify and address these environmental hazards and safety issues present in these older homes. **In St. George, over 6,000 children reside in a home that was built prior to 1978. Of that total population, an estimated 12,279 persons live in poverty and are more likely to be in old homes that were built prior to 1980 and are frequently in dilapidated condition.**

Discussion

Assessment of Natural Hazards Risk to LMI households

Due to rising temperatures and rain, snow from the surrounding mountain areas in St. George may melt rapidly and create flash floods which damage urban areas with poor storm drainage. Early recognition and avoidance of these areas that are subject to flooding are the most effective means of flood-hazard reduction. The City has a webpage dedicated to flooding and storm water information and media outlets are quick to disseminate news of flooding. The City also has zoning regulations which help developers to avoid flood or other natural hazards. However, avoiding flood-hazards may not always be possible due to existing developments and infrastructure. The City experiences medium to high risk along the Santa Clara River and south of the downtown area along the Virgin River. LMI households experience a disproportionate need when flooding occurs in their neighborhoods as they have less income to deal with issues around flooding. The City has been working on water drainage in LMI areas over the past several years to address this need.

In addition to flash flooding, the St. George area has the potential for landslides as increased rainfall seeps down to the blue clay or other collapsible soils common in this area.

Increased Risks Due to Climate Change

According to the U.S. Environmental Protection Agency (EPA), Utah has warmed about two degrees (F) in the last century due to global warming. Warming temperatures in Utah means more heat waves and less snowpack (the amount of snow that accumulates over winter) which contributes to a likely decrease of flow of water to Utah's rivers. Utah is already one of the driest places in the country and will only continue to become drier.

With the reduced water supply, impact fees will increase which will make it more difficult for affordable housing to be developed. A reduced water supply would also result in greater utility charges increasing the potential for cost burdened households.

Other relating issues may arise such as pests that persist year-round due to higher winter temperatures, and unhealthy environmental health areas due to high air temperatures and possible increase in the formation of ground level ozone, which is a key component of smog.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

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 65 individuals are on the waiting lists for these units. The average wait list time varies from 24 to 36 months.

There are currently 244 Section 8 vouchers administered by St. George Housing Authority. There are 112 families on the list and the wait time is approximately 24 to 36 months. The waiting list is also currently closed. This represents an increase in the waiting time from 6-18 months in the last five years.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			30	246			0	0	0
# of accessible units			30						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

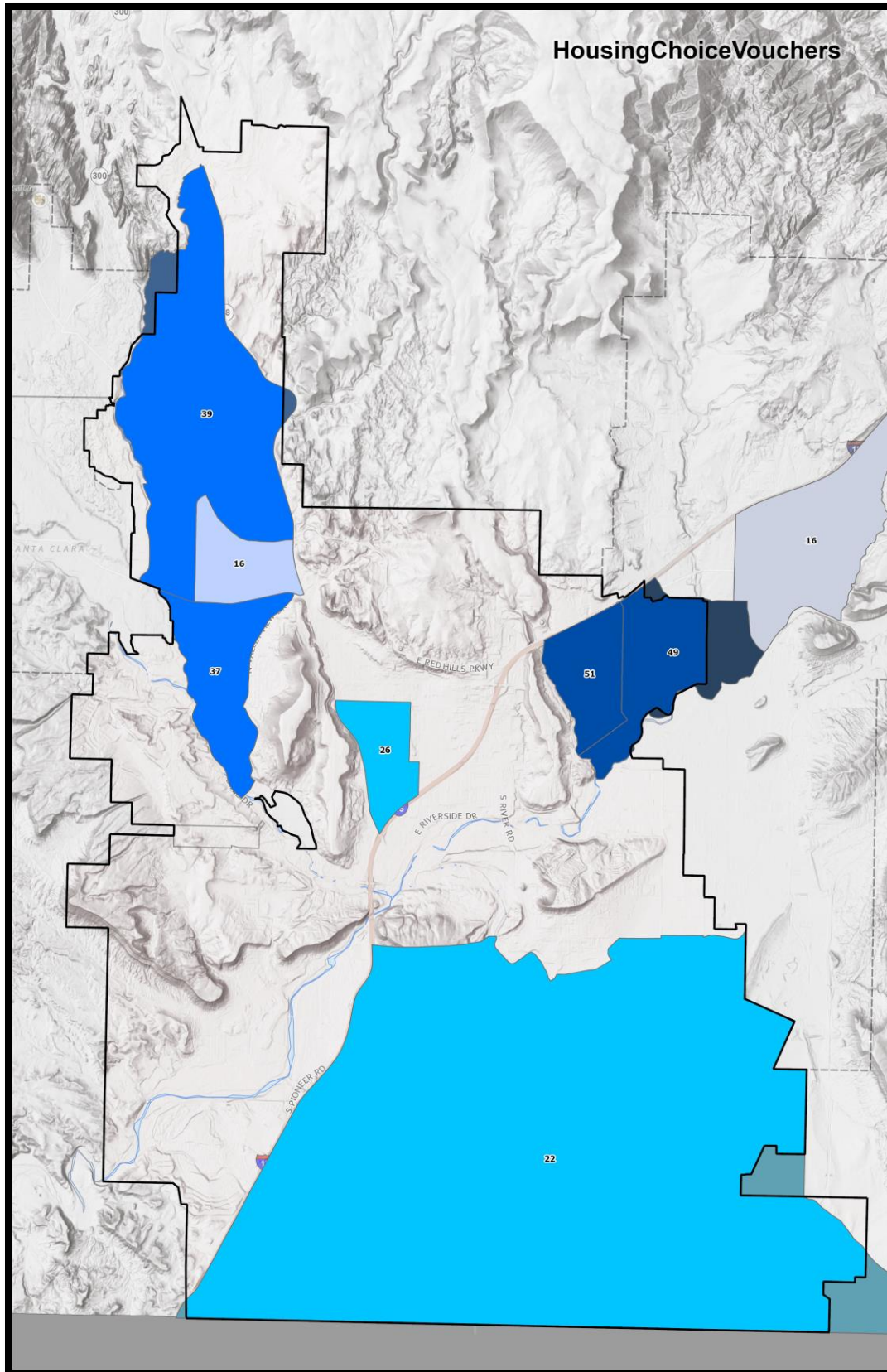
Table 37 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Public Housing and Voucher Distribution

The following map shows the location of public housing developments and the prevalence of voucher holders among rental units in St. George. The City's sole public housing development is located in the northwestern part of the city.

In most Census tracts, where statistics are available, fewer than 20 rental units are occupied by voucher holders. One Census tract that has a higher concentration of voucher holders with over 50.



HCV and Public Housing Developments

Consolidated Plan

ST. GEORGE

92

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

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 65 individuals are on the waiting lists for these units. The average wait list time varies from 24 to 36 months.

Public Housing Condition

Public Housing Development	Average Inspection Score
Dixie Sun Manor	94

Table 38 - Public Housing Condition

HUD PHA Inspection Score

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Dixie Sun Manor uses funds given through CAP to provide upgrades and maintenance on all units. Air conditioners and new appliances were recently installed in all 30 units. Future projects will include re-roofing and general maintenance. The development is in excellent condition and there are no priority restoration or revitalization needs at this time.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Currently, the St. George Housing Authority doesn't offer public housing developments that are owned by the PHA for families. Families however may apply for Section 8 and low-income rentals offered throughout Washington County. Improving the living environment of low- and moderate income families residing in public housing starts with making housing affordable. The St. George Housing Authority allows participants to locate a unit of their choice within the Washington County area. Tenants then only pay approximately 30% of their adjusted gross income toward rent and utilities and SGHA pays the remainder.

Discussion:

N/A

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The primary resource available is rapid-rehousing with emergency shelter being the second most common.

- Rapid Re-Housing – 165 Beds
- Emergency Shelter – 100 Beds
- Permanent Supportive Housing – 50 Beds
- Transitional Housing – 10 Beds

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	80	15	0	0	0
Households with Only Adults	70	10	0	0	0
Chronically Homeless Households	25	15	0	0	0
Veterans	70	15	0	0	0
Unaccompanied Youth	12	4	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Facilities and Housing Targeted to Homeless Households

In the St. George area there are six providers of homeless shelters and housing support. These providers are:

- Dove Center: A shelter and advocacy center that provides support for victims of domestic violence.
- Five County Association of Governments: A voluntary association of local governments.
- Friends of Switchpoint: A facility that provides support for homeless families and individuals.
- Southwest Behavioral Health: Assists families and communities in preventing and recovering from severe addiction and mental illness.
- City of St. George: Provides support throughout the City to organizations addressing homelessness.
- St. George Housing Authority: Assists low-income families with safe, decent, and affordable housing opportunities.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Switchpoint homelessness programs and resources work to end homelessness by improving access to treatment and services that support positive health and wellness outcomes. Switchpoint homelessness programs support many types of behavioral health treatments and recovery-oriented services. These services include:

- Outreach
- Client centered Case Management plans
- Treatment for mental and/or substance use disorders- Social Detox Program
- Enrollment in mainstream benefits such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP)
- Peer support recovery services
- Employment readiness services

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Switchpoint understands that for the homeless population there are additional needs that often go unmet when one does not have access to medical care. Switchpoint has partnerships with Utah Tech University Nursing and Rocky Mountain Vista Osteopathic Medicine. This collaboration has provided the homeless free access to see a nurse. Switchpoint has encouraged the development of specialized medical services for mental and physical health by offering access to these services on campus free of charge.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are three primary groups with non-homeless special needs in the City. They are the elderly and frail elderly, those with HIV/AIDS and their families, and the mentally or physically disabled. St. George also experiences a great need for assistance with persons with alcohol and other drug addictions. This section will explain who they are, what their needs are, and how St. George is accommodating or should accommodate these needs. To meet these needs, several agencies within the community provide valuable and supportive services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly

St. George is a part of the Five County Association of Governments (FCAOG), which encompasses the county jurisdictions of Beaver, Garfield, Iron, Kane, and Washington. The Association provides assistance with issues with Aging and provides programs for Elderly. Senior services such as referrals for accessing services and resources such as nutrition, transportation, in-home services, Caregiver Support, and other community resources to encourage independent living may be available.

The Washington County Council on Aging (WCCA) also has an elderly center located in St. George. The purpose of the senior citizens center is to be a community focal point where older adults that are 60 years and over can come together for a variety of individual and group services and activities. Services provided are to provide nutritionally sound meals, respond to diverse needs, encourage involvement within the center and the community, enhance quality of life, and provide various forms of assistance to enable seniors to live healthy and independently as long as possible.

Persons with Disabilities

The Utah Department of Human Service's Division of Services for People with Disabilities (DSPD) promotes opportunities and provides supports for people with disabilities to lead self-determined lives by overseeing home- and community-based services for people who have disabilities in the state, and in this case, St. George. Support includes community living, day services, and supported employment services.

DSPD employees work in many different capacities to provide support and promote opportunities for people with disabilities to lead more self-determined lives. A person may be eligible for services if they have qualifying disabilities in one of the four areas: Intellectual Disabilities or Related Conditions,

Acquired Brain Injury, Physical Disabilities and Autism. Programs help disabled persons be a part of the community and, if possible, promote living at home.

Individuals with HIV/AIDS and their families

The Utah Department of Health (UDOH), Bureau of Epidemiology is the lead state agency in Utah for coordination of care, treatment, and prevention strategies addressing the HIV/AIDS epidemic. As the grantee for funding provided by the Ryan White Treatment Modernization Act, the Ryan White Part B Program is responsible for Part B-funded care and treatment programs and services. UDOH Bureau of Epidemiology is also responsible for development of Utah's Comprehensive HIV Services Plan.

The Ryan White HIV/AIDS Program is the largest Federal program directed exclusively toward HIV/AIDS care. The Program is meant to help communities and states make it easier for those affected by HIV to get healthcare and supportive services. The Program administered by the UDOH provides services to those infected with and affected by HIV disease in Utah. If eligible, a list of services includes: AIDS Drug Assistance Program, Health Insurance Assistance and Supportive Services.

Persons with Alcohol and Other Drug Addictions

Alcohol and drug addiction programs in the City include: Counseling Services of Southern Utah, Steps Recovery Center, Lions Gate Recovery, Hope Rising Detox and Recovery, and TurningLeaf Wellness Center.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Southwest Utah Mental Health

SWUMH serves persons who have been diagnosed as having severe and persistent mental 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.

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.

The Independence House

The Independence House provides a structured setting where individuals suffering with severe mental illness receive assistance in managing their lives toward more normal and productive roles in society.

The Erin Kimball Memorial Foundation

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. 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; 5) Life and job skills training; 6) Home ownership preparation; 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.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Services for those persons who are not homeless but have other special needs are available at the Switchpoint Community Resource Center. Activities include but are not limited to mental health support, substance abuse counseling, and services for poverty alleviation, adult illiteracy and homeless prevention assistance.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides insight into the economic development landscape of St. George. The table below details the extent of business sector employment throughout the City. Unemployment, commuting times, and education are also analyzed in this section.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	267	450	1	1	1
Arts, Entertainment, Accommodations	4,309	7,486	11	13	2
Construction	3,931	5,824	10	10	0
Education and Health Care Services	10,642	15,039	26	26	0
Finance, Insurance, and Real Estate	2,571	2,412	6	4	-2
Information	571	835	1	1	0
Manufacturing	3,545	2,540	9	4	-5
Other Services	2,015	5,882	5	10	5
Professional, Scientific, Management Services	4,508	3,374	11	6	-5
Public Administration	1,063	1,687	3	3	0
Retail Trade	4,310	7,498	11	13	2
Transportation and Warehousing	1,865	3,415	5	6	1
Wholesale Trade	1,039	885	3	2	-1
Total	40,636	57,327	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:
2018-2022 ACS (Workers), 2021 LEHD (Jobs)
Data Source Comments:

Employment by Sector

The Education & Health Care Services business sector provides the highest percentage of all jobs in the City with 26% of all jobs coming from this sector (15,039). This is followed by three business sectors Arts, Entertainment, and Accommodations (4,309); Professional, Scientific, management Services (4,508); and Retail Trade (4,310), all three comprising 11% each of the jobs throughout the City. Construction came in fourth at 10% (3,931).

Labor Force

Total Population in the Civilian Labor Force	41,974
Civilian Employed Population 16 years and over	41,969
Unemployment Rate	3.3
Unemployment Rate for Ages 16-24	14.2
Unemployment Rate for Ages 25-65	16.5

Table 41 - Labor Force

Alternate Data Source Name:

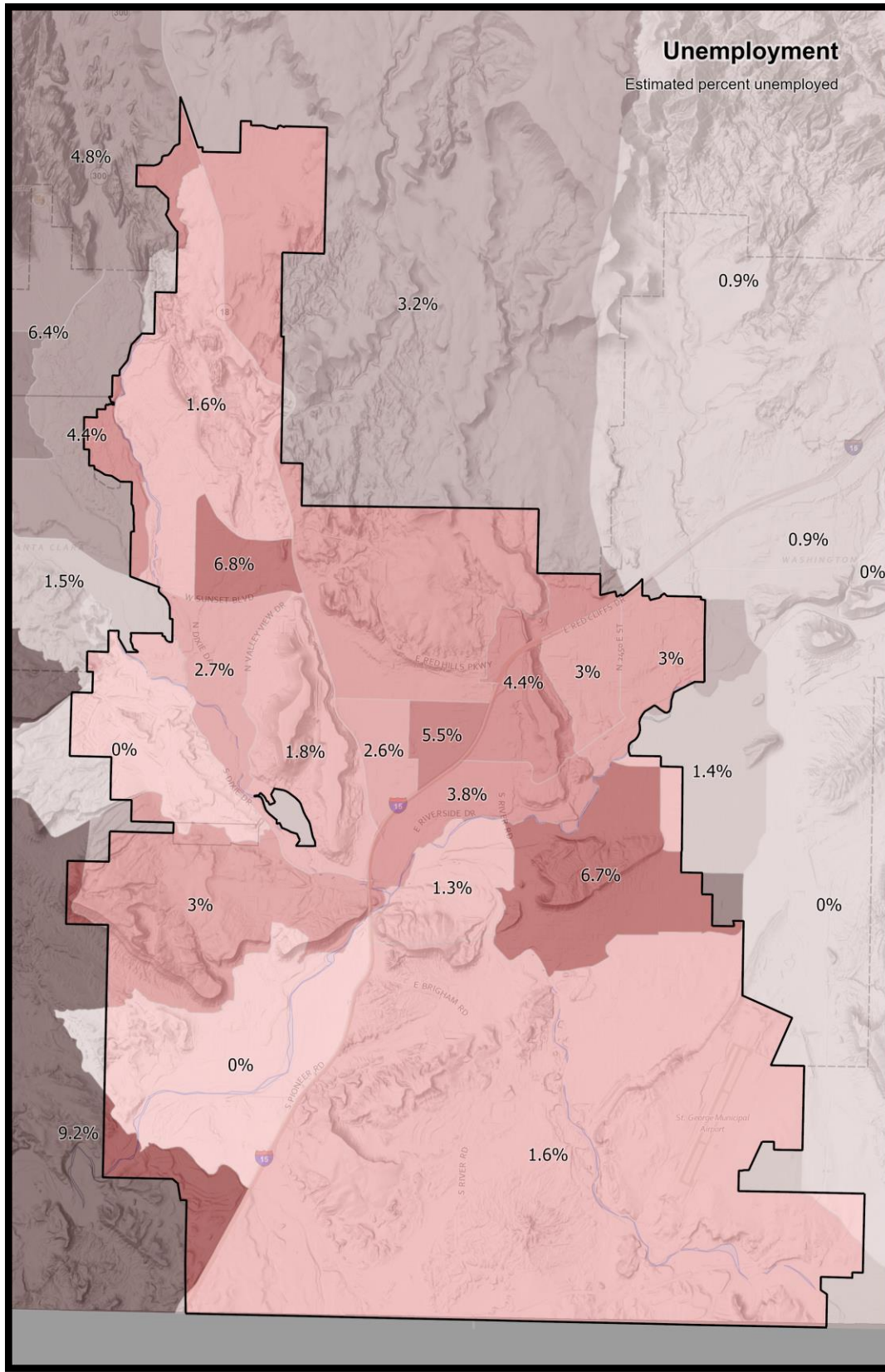
2018-2022 ACS 5-Yr Estimates

Data Source Comments:

Unemployment

Citywide, the unemployment rate is 3.3% for all persons in the civilian workforce. Approximately 14.2% of persons between the ages of 16 and 24 are unemployed. The City's unemployment rate is below the national unemployment rate of 4.3%. The following map displays unemployment throughout the City. There are areas with relatively high unemployment (over 6.7%) in the north-west and Mideast and relatively low (under 2%) in the southern portion.

Source: 2018-2022 American Community Survey 5-Year Estimates



Unemployment

Consolidated Plan

ST. GEORGE

105

Occupations by Sector		Number of People
Management, business and financial		14,606
Farming, fisheries and forestry occupations		--
Service		7,419
Sales and office		9,796
Construction, extraction, maintenance and repair		3,403
Production, transportation and material moving		5,358

Table 42 – Occupations by Sector

Alternate Data Source Name:

2018-2022 ACS 5-Yr Estimates

Data Source Comments:

Occupations by Sector

The largest employment sector is the Management, business and financial sector employing nearly 14,606 people throughout the City. This sector is followed by the Sales and office sector with over 9,000 people.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,545	89%
30-59 Minutes	3,169	9%
60 or More Minutes	898	2%
Total	36,612	100%

Table 43 - Travel Time

Alternate Data Source Name:

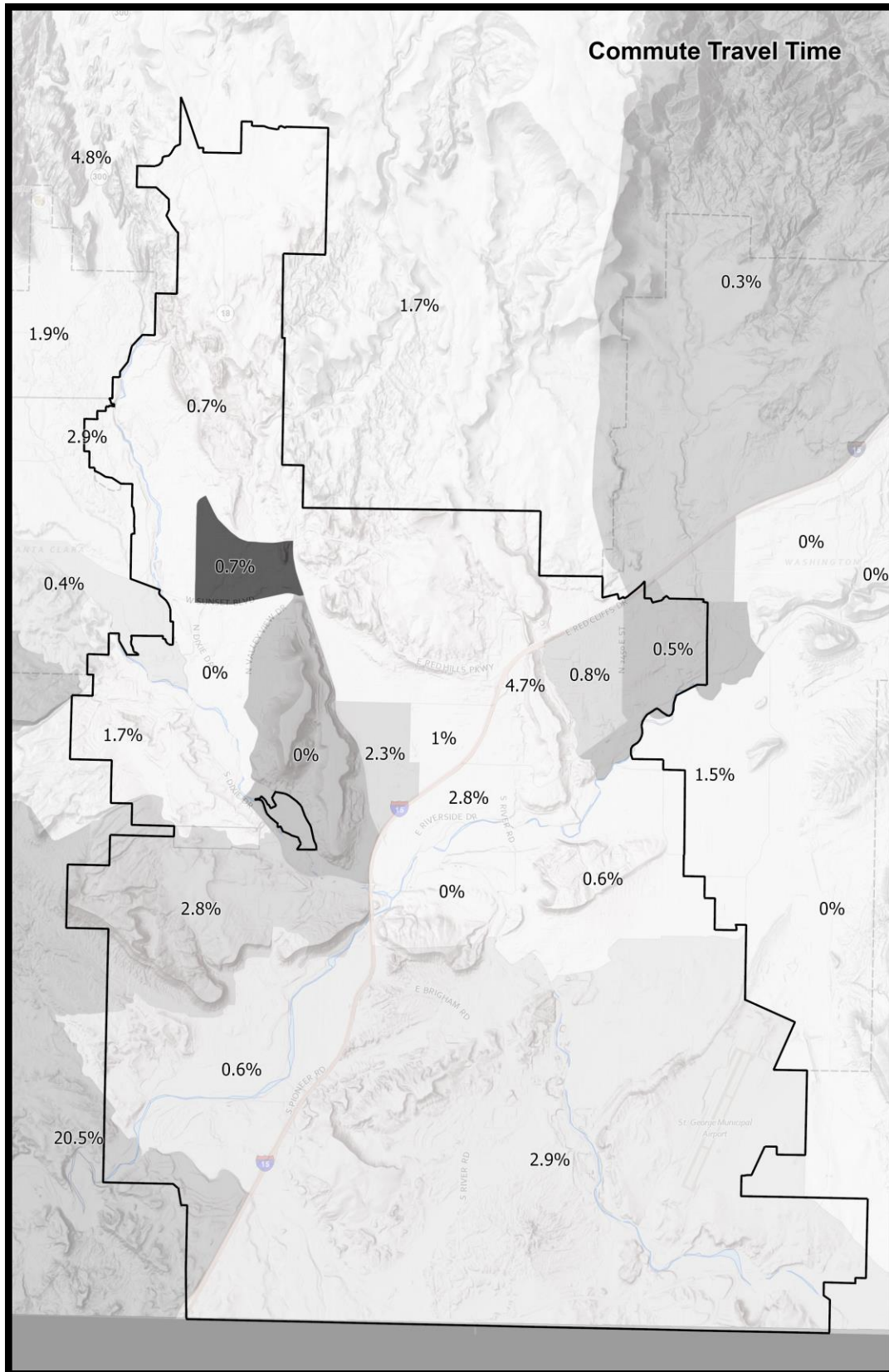
2018-2022 ACS 5-Yr Estimates

Data Source Comments:

Commuter Travel Times

Eighty-nine percent of all persons commuting to work have a commute of less than 30 minutes each way. Approximately 9% of all employed people have a commute of 60 minutes or more to and from work each day. Lower average commute times are much more likely in the central tracts than anywhere else in the jurisdiction.

Source: 2018-2022 American Community Survey 5-Year Estimates



Commute Travel Time Greater Than One Hour

Education:

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,518	59	1,095
High school graduate (includes equivalency)	5,659	379	2,024
Some college or Associate's degree	12,330	137	4,528
Bachelor's degree or higher	9,323	233	2,436

Table 44 - Educational Attainment by Employment Status

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	110	210	291	504	279
9th to 12th grade, no diploma	1088	151	461	962	522
High school graduate, GED, or alternative	3,678	2,849	1,669	3,544	4,904
Some college, no degree	3,754	3,315	2,465	3,439	5,829
Associate's degree	1,246	1,751	1,882	2,876	2,149
Bachelor's degree	357	2,033	2,370	3,414	4,438
Graduate or professional degree	21	1,102	1,542	1,900	3,622

Table 45 - Educational Attainment by Age

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	33,403
High school graduate (includes equivalency)	34,061
Some college or Associate's degree	40,055
Bachelor's degree	47,172
Graduate or professional degree	77,660

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2018-2022 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

Generally the median earnings of individuals in the City are closely tied to educational attainment. Average median earnings increase as individuals attain higher education. A person with a Bachelor's degree can expect to earn about \$13,700 more than someone without a high school diploma. A person with a graduate or professional degree can expect to earn more than twice somebody with a high school degree.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Education & Health Care Services business sector provides the highest percentage of all jobs in the City with 26% of all jobs coming from this sector (15,039). This is followed by the Retail Trade business sector comprising 13% of the jobs throughout the City (7,498). Tied with the business sector Arts, Entertainment, and Accommodations, which accounts for 13% of the total jobs in the City (7,486).

Describe the workforce and infrastructure needs of the business community:

St. George is the largest city in Washington County and collaborates with the County on workforce and infrastructure needs and improvements in the region. Workforce Development is a priority and the science, technology, engineering, math (STEM) program development is seen as a priority strategy by the County as a whole. STEM program studies prepare students to enter a variety of industries, including information technology and scientific industry.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City recently updated its downtown plan to encourage development that will minimize negative impacts and advance community values such as making space for more businesses and residents, water-efficient development, and offering attainable housing options for all ages and stages of residents.

To achieve these goals, the City acquired approximately 4 acres along 100 W St. George Blvd in downtown. A firm has recently been selected to design a conceptual plan for the site. This project has the potential to add additional jobs and housing opportunities for residents, especially in the downtown. Downtown St. George is an area in the city where there is a significant low-moderate population.

The City also continues work on the Tech Ridge project. Located on the former St. George Airport site

overlooking downtown St. George, the 180-acre Tech Ridge Master Plan redefines the modern urban center. This smart, mixed-use development draws innovative tech companies and amplifies their ability to attract and retain top talent. Dixie Applied Technical College has expanded and companies such as Zonos, Busy Busy and Zonos have made long term commitments to the site. Tech Ridge has the potential to be the largest economic development project in the history of Washington County, UT.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

St. George recently welcomed a new high school specifically geared towards creating a job-ready workforce. The Career Tech High School (CTHS) is a state of the art campus by the Washington County School District designed specifically for the CTE pathways that make up the CTHS curriculum. Students are able to learn from industry experts in one of 8 career pathway including: Construction & Architecture, Info Tech & Security, Graphic Design & Digital Media, Health Science, Early Childhood Education & K-12 Teaching, Culinary Arts / Tourism & Hospitality, Engineering Technology & Robotics, Business Marketing & Entrepreneurship.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City works closely with workforce partners within the region to help residents find employment within the City. One of these initiatives includes Future Ready Utah. This partnership is a five-year regional effort to lift local businesses and prepare a responsive, skilled workforce. Serving the state's eleven southwest counties, FutureReady Utah prepares employers to meet the demands of the changing marketplace by sharing tools and resources for attracting, developing and retaining loyal employees. This program supports regional, equitable economic development. Partners include Southern Utah University, Utah Tech University, Snow College, Five County Association of Governments and 6 County Association of Governments.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of St. George participates in the Five County Association of Governments (FCAOG) Comprehensive Economic Development Strategy (CEDS), which is responsible for planning programs to develop economic growth in the region. This is Southwestern Utah's Economic Development District, which comprises of Beaver, Iron, Garfield, Kane and Washington Counties.

Some strategies adopted by the County to further economic development through attracting businesses, workforce training and infrastructure improvements in St. George are:

1 – Existing Industry and Retention: Cultivate the retention and expansion of existing industry and small business by understanding their collective needs, providing resources, and connecting them to service providers.

2 – New Business Development and Business Attraction: The City of St. George serves as the primary marketing and prospect handler by promoting key assets and actively recruiting businesses in targeted industry clusters to the City of St. George.

3 – Product Development: Work with public and private sector partners to develop and market shovel-ready sites, speculative buildings, and redevelopment opportunities for potential projects. Leverage government and other grant funding opportunities to provide infrastructure necessary for properties that will benefit targeted industry clusters.

4– Workforce Development: Increase technical and advanced education services for the residents of St. George by partnering with educational partners including Utah Tech University, Dixie Technical College and the Washington County School District.

5 – Transportation and Essential Services: Regularly present information to elected officials on the status of key infrastructure services and their impact on value-added businesses within the county. Promote a county-wide vision of the economic opportunities associated with the new replacement airport. Promote and support enhancing and increasing water supply and distribution. Increase the capacity and redundancy of electrical power, natural gas, and telecommunication services to continually ensure adequate delivery systems.

6 – Coordinated Community Action: Support initiatives in collaboration with our public and private sector partners to strengthen our economy, build local assets, and enhance our quality of life. Work with the 5 County Association of Government to promote and execute the CEDS Strategic Plan.

7 – Increase Economic Development Capability: Expand the organization and funding from the private sector for economic development activities.

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration is defined as the existence of housing problems, low-income households, or ethnic/racial minorities in a Census Tract at a rate of 10 percent or higher than the Region as a whole. The four housing problems that HUD evaluates are: 1. Lacks complete kitchen facilities (substandard housing) 2. Lacks complete plumbing facilities (substandard housing) 3. More than one person per room (overcrowding) 4. Housing costs greater than 30% of monthly income (cost burden).

Complete Kitchen and Plumbing Facilities

In the City of St. George 98.73% of housing units have complete kitchen facilities. There are no census tracts with a concentration of this housing problem.

Overcrowding

In the City of St. George 2% of housing units have overcrowding. There are no census tracts with a concentration of this housing problem.

Cost Burden

The overall cost burden rate in St. George is 24.67%. There are no census tracts with a concentration of this housing problem.

Currently, there are no concentrations of housing problems in St. George.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Concentration is defined as the existence of ethnic/racial minorities in a Census Tract at a rate of 10 percent or higher than the City as a whole.

Racial Minorities

There is one census tract (48053271800) that has a concentration of racial minorities. This tract has a non-White population of 27.11% which is over 15% more than the citywide non-White population of 11.44%. The minority population in this tract is primarily American Indian (4.78%) and "Some Other Race" (13.64%).

Low Income Households

According to the 2018-2022 American Community Survey, the Median Household Income in St. George is \$69,333. Any tract with a MHI of 80% or less (\$55,466) the Citywide MHI is considered a concentration of low-income households.

There are two tracts in St. George that have a median household income that is low-income. These two tracts are all in the downtown area.

- 271300 – MHI \$45,259
- 271400 – MHI \$52,174

The following map below in this section displays LMI tracts according to HUD's LMISD for FY 2019-2023. HUD's LMISD uses a different data source than the 2018-2022 ACS but shows similar geographic trends.

What are the characteristics of the market in these areas/neighborhoods?

271300 – This tract is 89.9% White and 13.2% Hispanic. The Median Home Value is \$264,000 and the Median Contract Rent is \$1,037. Over 16.9% of the population is in poverty.

271400 – this tract is 86.6% White and 17.9% Hispanic. The Median Home Value is 277,300. The Median Contract Rent is \$836 and the poverty rate is 24.3%.

Source: 2018-2022 ACS

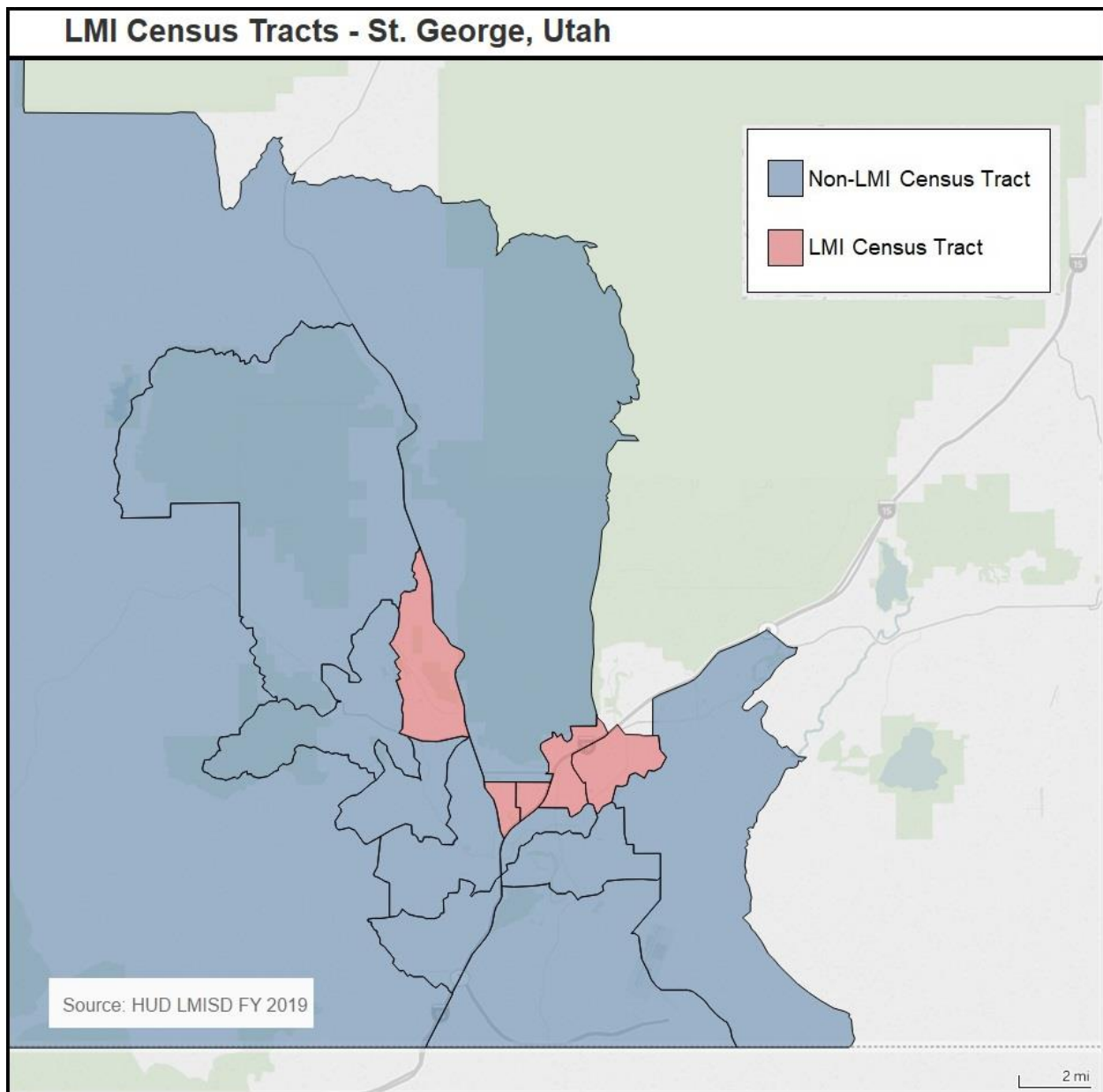
Are there any community assets in these areas/neighborhoods?

This area is close to Utah Tech and multiple parks, religious institutions, and commercial properties. Government offices as well as the Courthouse and library are found in this area.

Are there other strategic opportunities in any of these areas?

St. George is located in Washington County, UT. The majority of the county is public land or urban land. Most of the federal public land in the County is administered by the United States Forest Service, Bureau of Land Management, or National Parks Service. A portion of the state-owned land is also administered by the Utah Division of Wildlife Resources. This provides a big attraction to tourists into the area as St. George is also home to the new St. George Regional Airport, which was completed in 2011. According to the City, the updated airport is also completely expandable for future community needs and to accommodate visiting tourist traffic. It has major routes that connect with Salt Lake City International Airport and Denver International Airport.

The City has adopted a Downtown Area master plan. With new ordinances, we hope to see innovative projects that are environmentally friendly that keep responsible growth in mind.



LMI Census Tracts

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Broadband Needs of LMI Households

Geographic access to high-speed internet for LMI households is not a priority need in the City as broadband internet services are widely available throughout the City. According to the Federal Communications Commission (FCC) most areas in the City have 3 or more options to choose from in regards to high-speed internet options. Further, there are several connectivity options which help to provide choice to households throughout the City with DSL, Cable, Fiber Optic, Wireless and Satellite services all being available. Service providers with city coverage of over 90% include CenturyLink, TDS, InfoWest, Starlink, Viasat and HughesNet. However, the lowest service plans start at \$29.99 and can easily reach \$100+ with upgrades, leaving only lower speed broadband connections to be affordable for LMI households.

Below is a list of high-speed internet service providers in the City with pricing range and coverage.

Century Link (DSL), pricing \$55-95, 100.0% city coverage.

TDS (Cable), pricing \$40-80, 95.7% city coverage.

TDS (Fiber), pricing \$50-90, 2.9% city coverage.

Quantum (Fiber), pricing \$50-70, 30.1% city coverage.

EarthLink (5G Internet), pricing \$40-100, 28.1% city coverage.

InfoWest (Fixed Wireless), pricing \$55-85, 99.3% city coverage.

Always On (Fixed Wireless), pricing \$60-85, 28.1% city coverage.

Kayenta Technologies (Wireless), pricing \$50-100, 70.8% city coverage.

Starlink (Satellite), pricing \$120-250, 100.0% city coverage.

Viasat (Satellite), pricing \$70-100, 100.0% city coverage.

HughesNet (Satellite), pricing \$50-95, 100.0% city coverage.

T Home Internet (5G Internet), pricing \$60, 28.1% city coverage.

Verizon (5G Internet), pricing \$60, 10.4% city coverage.

(Source: BroadbandNow)

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan objectives represent high priority needs for St. George and serve as the basis for the strategic actions city government will use to meet these needs. The community development and planning 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 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 criteria 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 virtually all communities, local needs are much greater than available resources. The greatest obstacle to meeting unmet needs and underserved populations is monetary.

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG allocations are not limited to specific geographic areas of St. George, but must serve low- and moderate-income residents. The city makes allocations based on the level of benefit for very low-, low-, and moderate-income residents and provides support for activities in low- and moderate-income neighborhoods.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	1A Increase & Expand Public Services LMI 1B Increase & Expand Public Services Special Needs 1C Promotion of Fair Housing

	Description	There is a need to improve the quality of life for LMI residents in the City of St. George. Increasing and expanding vital public services for LMI households and special needs populations will directly address this need. The City will support local nonprofits and service providers that focus on these target populations in the community. City residents will also benefit from the promotion of fair housing.
	Basis for Relative Priority	Improving the availability of services for LMI households and for the special needs population as well as the capacity of area service providers is one of the City's top priorities and will yield complimentary effects to other priority needs. The need to address fair housing issues in St. George is not only a federal obligation, but was also a need found during the citizen and stakeholder outreach process in preparation for this plan.
2	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	2A Increase & Improve Access to Public Facilities 2B Increase &Expand Capacity Public Infrastructure
	Description	The City of St. George recognizes the need to provide improvements to public facilities and infrastructure. These improvements will help support better access and expansion of access for the LMI households in the City.
	Basis for Relative Priority	The City of St. George recognizes the need for improvements to public facilities and infrastructure as one of the top priorities. These needs were also routinely cited in the public survey.

Narrative (Optional)

N/A

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of St. George does not currently administer the TBRA program.
TBRA for Non-Homeless Special Needs	The City of St. George does not currently administer the TBRA program.
New Unit Production	As the population in St. George is growing rapidly, it is vital that the City works to create a suitable living environment to attract housing development in the community. To work towards this, the City of St. George will focus on increasing and expanding vital public services to LMI and special needs populations as well as increasing and improving public infrastructure and access to public facilities in LMI neighborhoods. These activities will indirectly lead to more affordable housing in the City.
Rehabilitation	The population in St. George has experienced considerable growth in the last 30+ years. As such, much of the residential and commercial buildings have been constructed since 1980. There are relatively few buildings that would be considered substandard and in need of rehab. The city employs two code enforcement officers whose role is to enforce city ordinances, thereby bringing properties in violation into compliance. Each officer is assigned to a district. This allows them to better understand the histories, challenges and concerns of their assigned neighborhood thereby being equipped to understand compliance issues specific to these neighborhoods.
Acquisition, including preservation	St. George has seen an increase in the median income, but the increase in the median home value and rent has outpaced income. As housing prices in St. George have climbed over the past several years, so have land, labor, and material costs for housing developments. Providing funds for acquisition can help lower the total cost of development and leverage limited funding to create much needed affordable housing units. St. George will support regional planning efforts, especially those that are directed toward efficient use of resources and cost-effective development of major capital improvements. The City will also focus on revitalizing and preserving older existing commercial areas, especially the downtown, and on creating new commercial areas that will be self-sustaining in the regional market.

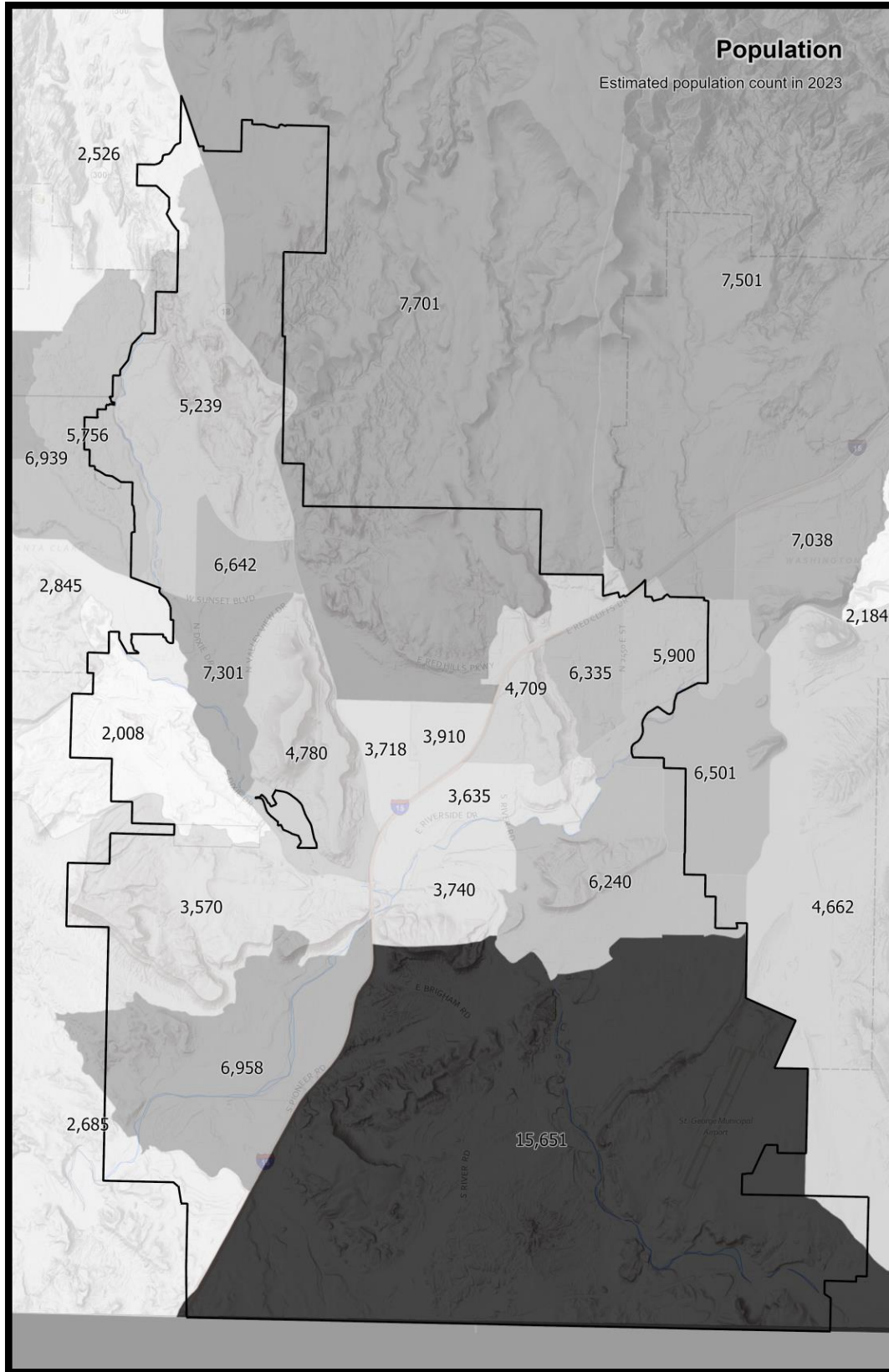
Table 48 – Influence of Market Conditions

The following maps display the geographic distribution of demographic trends in the City across a few key indicators including population, population change, median household income, and poverty.

Population

The first map below displays the population by Census Tract throughout the St. George. The darker the tract, the higher the population. Currently, the City center appears to have a lower population than tracts along the outside of the City, particularly in the east.

Source: 2018-2022 American Community Survey 5-Year Estimates



Population

Consolidated Plan

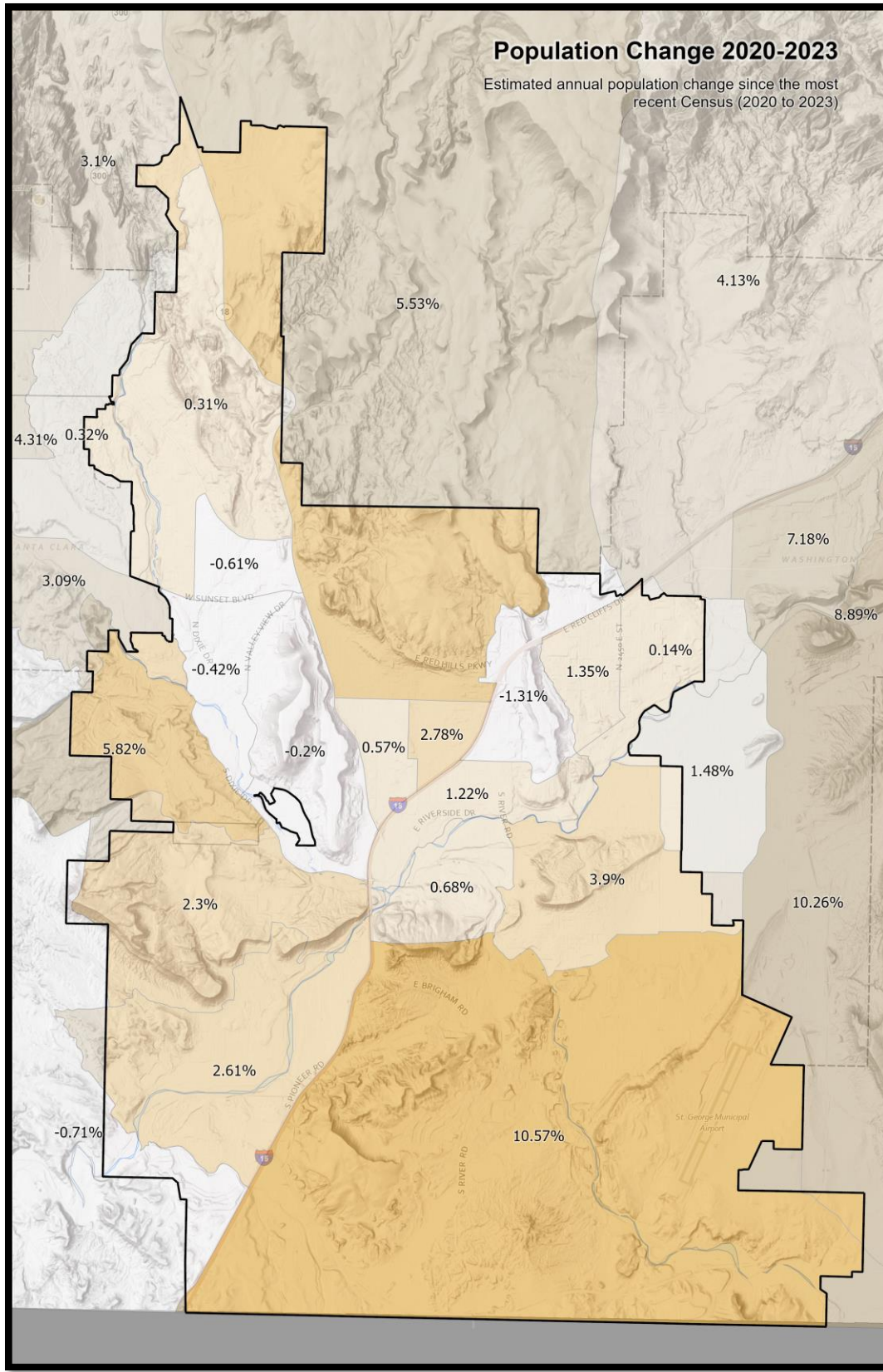
ST. GEORGE

125

Change in Population

The map below displays the population change throughout the jurisdiction since 2020. The southeast area of the City saw the highest rate of growth, over 10.57%. The next highest percentage was 5.82% on the mid-west side of the City.

Source: 2018-2022 American Community Survey 5-Year Estimates



Population Change

Consolidated Plan

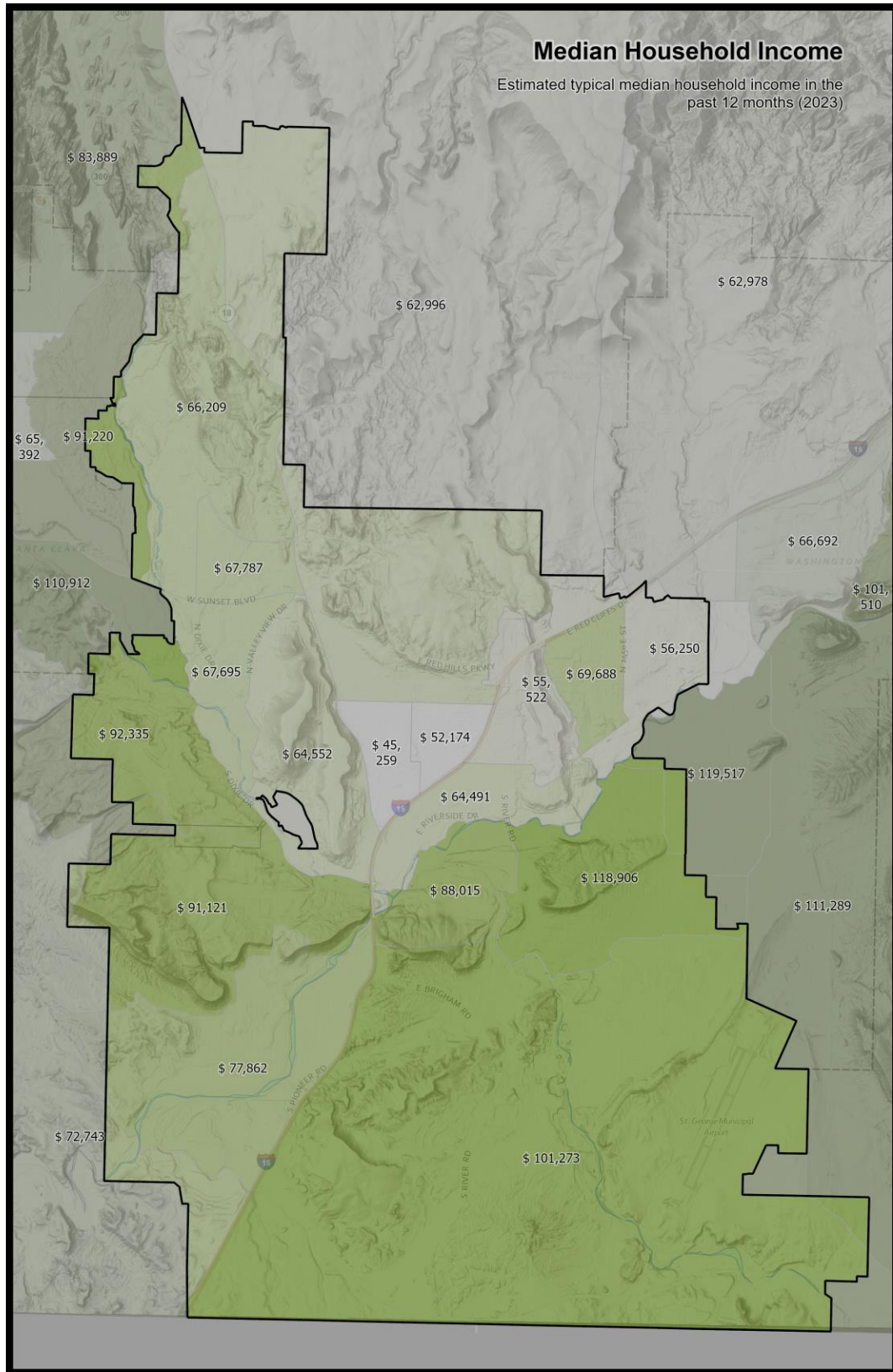
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127

Median Household Income

The map below displays the median household income by census tract throughout the jurisdiction. In 2022, the median household income was \$69,333 but the income varied considerably throughout the City. In general, census tracts along the outside of the City saw the highest median household income.

Source: 2018-2022 American Community Survey 5-Year Estimates

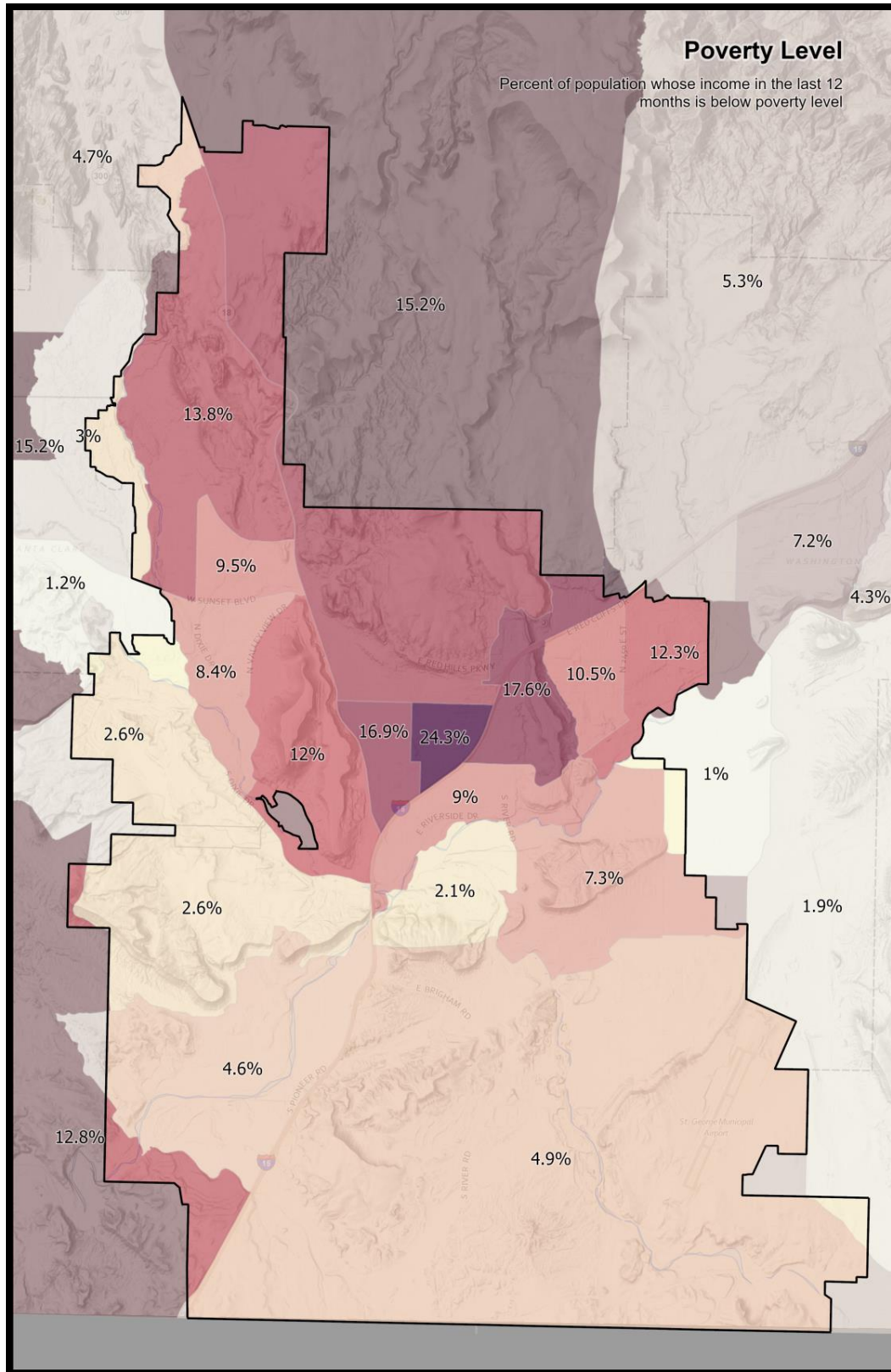


Median Household Income

Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, generally areas that have higher median income tend to have lower levels of poverty. The majority of the City had a poverty rate of over 15% with higher rates in the city center and the lowest rates to the southeast and northwest.

Source: 2018-2022 American Community Survey 5-Year Estimates



Poverty Level

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of St. George is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including vital public services for low- and moderate-income households and special needs populations, improvements to public facilities such as parks and community centers, and public infrastructure improvements to sidewalks and streets such as added bus stops with shelters, benches and accessibility improvements.

The City of St. George CDBG program anticipates an annual allocation of approximately \$623,056 and program income of \$20,000 for a total of \$643,056 for each year of the Five-Year Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	623,056	0	0	623,056	0	The CDBG program has an annual allocation of approximately \$623,056 and program income of \$0 for a total of \$623,056.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Public Services Other	0	0	11,280	11,280	0	CARES Act funding Round 1 \$383,418 CARES Act funding Round 3 \$330,538 Total CARES funds \$713,956 The remainder of this funding is intentionally unallocated no local projects can prove required COVID tie in.

Table 49 - Anticipated Resources

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

The primary obstacle to meeting the underserved needs in the City of St. George is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving low- and moderate-income residents.

While entitlement grants remain level the cost of delivering services and completing projects increases, creating an ever-widening gap between cost and available funds. To compound this issue is the increasing difficulty in leveraging funds through state and private resources, which is also decreasing in recent times. The overall availability of funds from federal, state and other private resources continues to decline as inflation, and therefore costs, rise. Still, the City has identified and will pursue as necessary additional federal, state and local resources that are available through various agencies and other regional governments and are listed below:

Federal Resources

Federal Emergency Management Agency (FEMA) awards an annual grant to the Five County Association of Governments, enabling the agency to issue payments to landlords to prevent eviction of low-income persons and issue payments to utility companies to prevent or address shutoffs which would place a St. George resident at risk.

The McKinney–Vento Supported Housing Program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes money each year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services.

The Section 8 Program, under the direction of the St. George Housing Authority (SGHA), places residents in units; however the waiting list is approximately 18-36 months.

State Resources

Emergency Shelter Grant (ESG) is administered by the State Homeless Coordinating Committee and allocates ESG funds as part of a competitive application process.

The Pamela Atkinson Homeless Trust Fund, formerly known as the Homeless Trust Fund, has been administered by the Department of Community and Culture since 1983. Funded by the Utah State Legislature and by contributions made by individuals on their Utah Individual Income Tax Form TC-40, this money goes to fund various agencies statewide in moving people from homelessness to self-sufficiency.

The Utah Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. While St. George doesn't offer direct assistance of affordable housing programs, City citizens may benefit from this statewide program.

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

In the prior planning period, the City of St. George purchased a building for the purpose of providing services to the homeless community. This building, the SwitchPoint Community Resource Center, differs from a homeless shelter in that it provides 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.

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of St. George	Government	Non-homeless special needs neighborhood improvements public facilities public services	Jurisdiction
FIVE COUNTY ASSOCIATION OF GOVERNMENTS	Regional organization	Ownership Planning	Region
Utah Department of Workforce Services	Departments and agencies	Economic Development Non-homeless special needs public services	Region
ST. GEORGE HOUSING AUTHORITY	PHA	Public Housing Rental	Region
Habitat for Humanity	Non-profit organizations	Ownership	Region
Friends of Switchpoint	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Utah Balance of State Homeless Coordinating Council	Continuum of care	Homelessness	Region
United Way Dixie	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Southwest Behavioral Health Center	Departments and agencies	Non-homeless special needs public services	Jurisdiction
Dove Center	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Erin Kimball Memorial Foundation	Non-profit organizations	Homelessness Non-homeless special needs	Jurisdiction
Youth Futures	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Switchpoint Community Resource Center	Departments and agencies	Homelessness Non-homeless special needs public services	Jurisdiction
TURN Community Services	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Family Support Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Big Brothers Big Sisters of St. George	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Memory Matters Utah	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of St. George has a strong network of partners that helps it to carry out the programs and activities of the Consolidated Plan to meet the priority needs of its citizens. These partners include the St. George Housing Authority, the Five County Association of Governments, the Utah Balance of State COC and LHCC, and the Switchpoint Community Resource Center among many others. The City coordinates its partners and local nonprofits and administers the CDBG program to help deliver services and programs to its citizens.

One of the gaps of the institutional structure is programs and services that work to directly increase the number of affordable housing units in the City. With limited funding, the City can only address the vital needs of its citizens, particularly LMI and special needs households through public services and expansion and improvements to public infrastructure and access to public facilities. These programs work to indirectly create a suitable living environment in St. George, but do not directly address affordable housing.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

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: DOVE Center, St. George Housing Authority, Southwest Behavior Health Center, Utah Department of Workforce Services, Erin Kimball Foundation, Youth Futures, Habitat for Humanity, the Five County Association of Governments, Veterans Affairs, and the Switchpoint Community Resource Center.

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

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City of St. George emphasizes a team approach to problem solving and places a high priority on developing strategic partnerships and strong communication networks. The following are some of the City's strategic partners and networks: St. George Housing Authority, Department of Workforce Services, Southwest Behavioral Health Center, Friends of SwitchPoint, DOVE Center, Five County Association of Governments, and Veterans Affairs.

In order to overcome gaps in the institutional structure of carrying out strategies and priorities, the City will expand the cooperative efforts that 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.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will continue its active role in providing cooperation, innovation and control in the provision of opportunities which address the priority needs of its citizens. To overcome gaps in the institutional structure and service delivery systems the City will rely on its partners listed in this section to help implement its goals and activities to address the priority needs of its citizens.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Increase & Expand Public Services LMI	2024	2028	Non-Homeless Special Needs Non-Housing Community Development		Quality of Life Improvements	CDBG: \$166,500	Public service activities other than Low/Moderate Income Housing Benefit: 3,000 Persons Assisted
2	1B Increase & Expand Public Services Special Needs	2024	2028	Homeless Non-Homeless Special Needs Non-Housing Community Development		Quality of Life Improvements	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,500 Persons Assisted Homeless Person Overnight Shelter: 6,000 Persons Assisted
3	1C Promotion of Fair Housing	2024	2028	Non-Homeless Special Needs Non-Housing Community Development		Quality of Life Improvements	CDBG: \$503,211	Direct Financial Assistance to Homebuyers: 22 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	2A Increase & Improve Access to Public Facilities	2024	2026	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$886,624	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted
5	2B Increase & Expand Capacity Public Infrastructure	2027	2028	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	1A Increase & Expand Public Services LMI
	Goal Description	The City will continue to provide support for local service providers with a focus on services for low- and moderate-income (LMI) populations.
2	Goal Name	1B Increase & Expand Public Services Special Needs
	Goal Description	The City will continue to provide support for local service providers with a focus on services for special needs populations including homeless services and services for persons with disabilities.
3	Goal Name	1C Promotion of Fair Housing
	Goal Description	The City will implement programs that will assist in the promotion of fair housing.
4	Goal Name	2A Increase & Improve Access to Public Facilities
	Goal Description	The City will provide funding for the expansion and improvement of public facilities in LMI neighborhoods throughout the community.
5	Goal Name	2B Increase & Expand Capacity Public Infrastructure
	Goal Description	Provide a suitable living environment for the community by increasing and expanding infrastructure projects which: 1) primarily benefit low-income citizens, and 2) improve the availability of facilities and services. These projects may include, but are not limited to improvements to water facilities and drainage systems, sidewalks and street improvements.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During this Five-Year Consolidated Plan period, the City of St. George will focus on increasing and expanding vital public services to LMI and special needs populations as well as increasing and improving public infrastructure and access to public facilities in LMI neighborhoods. These activities will indirectly lead to more affordable housing in the City as the services will improve the lives of LMI households and help increase their capacity and self-sustainability.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The St. George Housing Authority (SGHA) will make every effort to be in compliance with Section 504, however currently the SGHA is not expanding the number of accessible units it currently owns and manages. Instead the SGHA will allow for families with a disability to seek their own housing through the voucher program.

Activities to Increase Resident Involvements

The SGHA has the Section 8 Family Self-Sufficiency Program (FSS) in which current Section 8 participants interested in working toward self-sufficiency have the opportunity to earn monthly monetary credits based on their portion of the rent. Credits are deposited into an interest bearing savings account which can be disbursed to the participant upon successful completion of the FSS five-year contract. These funds may go towards the down payment of a home. FSS works with residents to achieve these goals.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of St. George has worked to eliminate or amend many of its regulations that overly restricted or totally excluded community housing options. The City has enacted zoning regulations that allow for smaller lots and multi-family developments, allows manufactured houses in all zoning districts, participates in the development of LMI and special needs housing, and supports programs and other agencies as they address particular community housing needs. The City has adopted a Moderate Income Housing element to enhance our general plan, the goals identified in the plan will work toward overcoming the barriers to Affordable Housing.

Continuing from prior program years, the City will overcome barriers to affordable housing by:

Continuing to Encourage Mix of Housing Choices: The City has approved large scale projects that provide a mix of housing choices.

Continuing to Promote Mix of Various Lot Sizes in Developments: The City has approved large scale projects that provide a variation of lot sizes.

Strategies of the Moderate-Income Housing Element:

1. Rezone for densities necessary to facilitate the production of moderate-income housing.
2. Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.
3. Zone or rezone for higher density or moderate-income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers.
4. Preserve existing and new moderate-income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or establishing a housing loss mitigation fund.

SP-60 Homelessness Strategy – 91.215(d)

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

Switchpoint participates in the Continuum of Care's Coordinated Entry System, and refers individuals experiencing homelessness to the community's Central Intake, when appropriate. Community partners also work to identify and engage persons experiencing homelessness and connect them to Switchpoint's services. The CoC ensures that all people living unsheltered in the CoC's geographic area are known to and engaged by providers and outreach teams. Grace Episcopal works with the street homeless, and primarily identifies and maintains contact with unsheltered persons by offering basic needs services at their soup kitchen. Switchpoint's Case Managers have daily engagement with Grace Episcopal to also help to identify others who are unsheltered and may not be accessing services. In addition, Switchpoint's Case Managers visit known camps to outreach those living outside.

Addressing the emergency and transitional housing needs of homeless persons

Switchpoint addresses the emergency shelter needs of homeless persons by collectively providing 70 year-round shelter beds for adults without children, 15 year-round shelter beds for families with children, and 15 year-round shelter beds for those exiting the hospital who have no place to stay. Additionally, a 15-bed cold weather shelter runs from mid-November to mid-March to serve those who would otherwise be unsheltered during the winter months. Switchpoint is engaged to find a solution to provide shelter opportunities for these individuals; Case Managers are also on site to help with job search, TAM Medicaid applications, and access to other community resources. All unsheltered persons are included in the community list for rapid re-housing prioritization; in many cases unsheltered persons have been successfully re-housed into permanent supportive housing.

Through COVID funding the city and Friends of SwitchPoint acquired a 50-unit hotel that was converted into transitional housing for extremely low-income individuals. This property is deed restricted with a development agreement establishing rental guidelines. There is a second phase planned with an additional 60 beds in the near future. The homeless shelter is also being renovated and expanded.

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

Switchpoint works to reduce the length of homelessness through the Housing First approach to homeless services, reduce new cases of homelessness through its prevention and diversion activities, and reduce returns to homelessness through a focus on stabilization and longer-term supports of the

community's most vulnerable. The community's rapid re-housing and permanent supportive housing programs are targeted to those least likely to self-resolve to ensure that they are able to transition back into permanent housing as quickly as possible. Those not prioritized for rapid rehousing or permanent supportive housing are assisted in self-resolving through housing-focused shelter case management. The Switchpoint Housing Department actively engages landlords who will rent to high-barrier households, including those with poor credit, criminal backgrounds, financial judgments, or inconsistent income, to ensure access to affordable housing units. Switchpoint holds community events to educate on fair housing to potential landlord's/apartment manager's in an effort to encourage and increase potential rental opportunities within the community.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Switchpoint works to find new supportive housing opportunities for the most vulnerable families experiencing homelessness. Case Managers find community workforce trainings, employment and education programs that then can be offered to the homeless. Switchpoint maximizes the use of health care funding and services to promote improved health outcomes as this helps promote stable housing. Switchpoint works with corrections agencies and community providers to facilitate access to stable housing for offenders supervised in the community. Switchpoint Case Managers work with the Veterans Administration on a veteran-by-veteran basis to find supportive housing opportunities. Switchpoint also works to improve the transitions of young people from foster care, juvenile corrections, or other systems by assessing individual needs. Furthermore, Case Managers identify homeless and highly mobile students and connect them and their families for reunification if this is a safe option. If not, the youth is referred to Youth Futures for emergency shelter.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City follows all Lead Based Paint Hazards (LBP) regulations and requirements as required by HUD. In all of the previous program years, associated housing units and areas acquired for public facilities have been examined for the presence of lead-based paint and lead-based paint hazards. The following specific actions will continue to be taken in the next year to evaluate and reduce lead-based paint and lead-based paint hazards. Currently, there are no activities proposed involving a housing related activity.

A certified inspection of a facility built prior to 1978 will determine the presence of lead-based paint. If lead-based paint is found to exist, a risk assessment is conducted to determine the type, severity and location of the hazards. The findings of the risk assessment may direct abatement as the solution to best protect children from lead exposure. While there are relatively few buildings built prior to 1980 in the City (less than 16% in 2017), the City will follow all regulations as required by HUD and the Lead-Based Paint Hazard Reduction Act of 1992.

How are the actions listed above related to the extent of lead poisoning and hazards?

According to the 2018-2022 ACS, there were a total of 6,172 housing units in St. George that were built in 1979 or earlier. That represents 15.4% of all the housing units in the City. Even while there are a relatively low number of pre-1978 dwellings, the City will require that all City programs follow regulations as required by HUD and the Lead-Based Paint Hazard Reduction Act of 1992.

How are the actions listed above integrated into housing policies and procedures?

The City follows all Lead Based Paint Hazards regulations and requirements as required by HUD. In all of the previous program years, associated housing units and areas acquired for public facilities have been examined for the presence of lead-based paint and lead-based paint hazards. Currently, there are no activities proposed involving a housing-related activity.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

To address the need of reducing poverty in the City of St. George, the use of multiple funding resources is required. The City will continue to work with agencies that provide services directly to poverty level families, including the use of Low-income Housing Tax Credits, Section 8 Certificates and Vouchers, and CDBG funds. The City will work towards improving the quality of life for its LMI citizens by providing vital public services through the CDBG program. Some of the services offered are telephone helplines, community engagement and outreach programs, youth mentorship programs, family support in case of crisis, and work with homeless persons. These services work to directly and indirectly help fight poverty.

The Utah Intergenerational Poverty Mitigation Act, passed in 2012, assigns the Department of Workforce Services (DWS) to track impoverished children who are at risk of remaining in poverty as adults. That data is bringing to service providers a greater understanding of the phenomenon and how to overcome it. Education is paramount to getting individuals out of poverty, but they often lag behind in basic skills. Not least is that impoverished families are not getting appropriate health care, including mental-health care.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

One of the goals of the City of St. George is to improve the quality of life of its LMI citizens, which includes reducing poverty in the City. Public services offered by the City for LMI individuals and households work to directly and indirectly help fight poverty. Some of the programs the City uses are telephone reassurance and helplines, youth mentorship programs, family support in case of crisis, and work with homeless persons through the Switchpoint Community Resource Center.

SP-80 Monitoring – 91.230

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

The overall purpose of monitoring for the Community Development Department (CD) is to ensure subrecipients comply with all regulations governing their administrative, financial, and program operations and that the performance objectives within their stated scheduled timeframe and budget to better serve the community. Effective monitoring depends on building a sense of partnership with subrecipients and securing a mutual commitment to solve problems and improve the delivery of services.

Goals for monitoring include some of the following objectives:

- To determine if a subrecipient is carrying out its community development program, and individual activities in a timely manner.
- To determine if a subrecipient is charging costs to the project which are reasonable/eligible under applicable laws and CDBG regulations.
- To determine if a subrecipient is conducting its activities with adequate control over program and financial performance and in a way that minimizes opportunities for waste, mismanagement, fraud, and abuse.
- To assess if the subrecipient has continuing capacity to carry out the approved project.
- To identify potential problem areas and assist the subrecipient in resolving compliance issues, provide follow-up to ensure performance.
- To ensure that required records are maintained to demonstrate compliance with applicable regulations.

Monitoring Plan

CD takes monitoring very seriously and offer various opportunities for subrecipients to receive advice, training, and technical assistance (TA) in administering their programs. Through constant communication subrecipients can work in partnership with CD to ensure compliance with federal regulations and enhanced program performance.

The following highlights the steps to CD's approach to monitoring, however a full description of the monitoring plan is found in the City's CDBG Policies and Procedures Manual. See highlights below:

- CD staff evaluate subrecipients during the application process.
- Subrecipients may be identified as high-risk, and may require more strenuous monitoring.

- CD staff will conduct orientation for all awarded subrecipients both new and renewed. A mandatory workshop will provide relevant CDBG & Federal guidelines, copies of mandatory reports and how to report, submit invoices, and expectations.
- CD staff will offer individual or group training and TA sessions.
- CD will notify subrecipients one month prior to monitoring visits.
- CD will be available for pre-monitoring sessions to help prepare for formal monitoring sessions.
- Formal monitoring sessions are conducted once a year.
- CD staff will prepare a final monitoring report within 30 days of the visit, which will discuss both programmatic and financial issues. Concerns or findings will be documented along with further instructions for a response. Strengths and weaknesses will be highlighted and offer suggestions and recommendations.
- Subrecipients have 30 days to respond if the report requests such action.
- If there is no finding, subrecipients are not required to respond, but are asked to review recommendations and make valid attempts to implement.
- In some finding instances subrecipients will be required to work with CD staff to develop a workout plan to correct such findings.

Expected Resources

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

Introduction

The City of St. George is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including vital public services for low- and moderate-income households and special needs populations, improvements to public facilities such as parks and community centers, and public infrastructure improvements to sidewalks and streets such as added bus stops with shelters, benches and accessibility improvements.

The City of St. George CDBG program anticipates an annual allocation of approximately \$608,836 and program income of \$0 for a total of \$623,056 for each year of the Five-Year Consolidated Plan period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin, Public Service, Promotion of Fair Housing, Pubic Facility	623,056	0	0	623,056	0	The CDBG program has an annual allocation of approximately \$623,056 and program income of \$0 for a total of \$623,056.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal		0	0	11,080	11,080	0	CARES Act funding Round 1 \$383,418 CARES Act funding Round 3 \$330,538 Total CARES funds \$713,956, The remainder of this funding is intentionally unallocated no local projects can prove required COVID tie in.

Table 53 - Expected Resources – Priority Table

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

The primary obstacle to meeting the underserved needs in the City of St. George is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving low- and moderate-income residents.

While entitlement grants remain level the cost of delivering services and completing projects increases, creating an ever-widening gap between cost and available funds. To compound this issue is the increasing difficulty in leveraging funds through state and private resources, which is also decreasing in recent times. The overall availability of funds from federal, state and other private resources continues to decline as inflation, and therefore costs, rise. Still, the City has identified and will pursue as necessary additional federal, state and local resources that are available through various agencies and other regional governments and are listed below:

Federal Resources

Federal Emergency Management Agency (FEMA) awards an annual grant to the Five County Association of Governments, enabling the agency to issue payments to landlords to prevent eviction of low-income persons and issue payments to utility companies to prevent or address shutoffs which would place a St. George resident at risk.

The McKinney–Vento Supported Housing Program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes money each year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services.

The Section 8 Program, under the direction of the St. George Housing Authority (SGHA), places residents in units; however the waiting list is approximately 18-36 months.

State Resources

Emergency Shelter Grant (ESG) is administered by the State Homeless Coordinating Committee and allocates ESG funds as part of a competitive application process.

The Pamela Atkinson Homeless Trust Fund, formerly known as the Homeless Trust Fund, has been administered by the Department of Community and Culture since 1983. Funded by the Utah State Legislature and by contributions made by individuals on their Utah Individual Income Tax Form TC-40, this money goes to fund various agencies statewide in moving people from homelessness to self-sufficiency.

The Utah Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. While St. George doesn't offer direct assistance of affordable housing programs, City citizens may benefit from this statewide program.

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

In the prior planning period, the City of St. George purchased a building for the purpose of providing services to the homeless community. This building, the SwitchPoint Community Resource Center, differs from a homeless shelter in that it provides 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.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Increase & Expand Public Services LMI	2024	2025	Non-Homeless Special Needs Non-Housing Community Development		Quality of Life Improvements	CDBG: \$33,300	Public service activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
2	1B Increase & Expand Public Services Special Needs	2024	2025	Homeless Non-Homeless Special Needs Non-Housing Community Development		Quality of Life Improvements	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Homeless Person Overnight Shelter: 1200 Persons Assisted
3	1C Promotion of Fair Housing	2024	2025	Non-Homeless Special Needs Non-Housing Community Development		Quality of Life Improvements	CDBG: \$85,145	Direct Financial assistance to homebuyers Benefit: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	2A Increase & Improve Access to Public Facilities	2024	2025	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$320,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	1A Increase & Expand Public Services LMI
	Goal Description	The City will continue to provide support for local service providers with a focus on services for low- and moderate-income (LMI) populations.
2	Goal Name	1B Increase & Expand Public Services Special Needs
	Goal Description	The City will continue to provide support for local service providers with a focus on services for special needs populations including homeless services and services for persons with disabilities.
3	Goal Name	1C Promotion of Fair Housing
	Goal Description	The City will implement programs that will assist in the promotion of fair housing.

4	Goal Name	2A Increase & Improve Access to Public Facilities
	Goal Description	The City will provide funding for the expansion and improvement of public facilities in LMI neighborhoods throughout the community.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following are proposed CDBG activities for FY 2024 including related objectives, anticipated outcomes, and accomplishments of those activities. The City's program year runs from July 1, 2024, through June 30, 2025.

Projects

#	Project Name
1	CDBG: Program Administration (2024)
2	CDBG: Public Facilities & Infrastructure (2024)
3	CDBG: Public Services (2024)
4	CDBG: Housing (2024)
5	CDBG: Acquisition of Real Property(2024)

Table 55 – Project Information

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

Allocation priorities are based on Council direction, community surveys, Analysis of Impediments and stakeholder meetings. The biggest obstacle to addressing underserved needs appears to be funding as the inflation continues to increase and funding dollars increase at a slower pace.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG: Program Administration (2024)
	Target Area	
	Goals Supported	1A Increase & Expand Public Services LMI 1B Increase & Expand Public Services Special Needs 1C Promotion of Fair Housing 2A Increase & Improve Access to Public Facilities 2B Increase & Expand Capacity Public Infrastructure
	Needs Addressed	Quality of Life Improvements Non-Housing Community Development
	Funding	CDBG: \$124,611
	Description	Administration of the CDBG Program for the City of St. George, UT. This will include consulting and technical assistance services as well as program planning efforts. There is no corresponding National Objective for Administration though these efforts support the successful completion of all other projects and activities. IDIS matrix codes will be 21A & 20. Administrative efforts is capped, by HUD regulations, at no more than 20% of the annual CDBG allocation.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Citywide program administration of the CDBG program. IDIS matrix codes will be 21A & 20.
2	Project Name	CDBG: Public Facilities & Infrastructure (2024)
	Target Area	
	Goals Supported	2A Increase & Improve Access to Public Facilities 2B Increase & Expand Capacity Public Infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$320,000
	Description	Activities identified in this category are the purchase of a new fire truck to serve primarily low to moderate income neighborhoods. IDIS Matrix codes may include but are not limited to 03F.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	250 households / 20,000 individuals
	Location Description	Public Facility and Infrastructure Improvements will be focused in the City's downtown as an area benefit where many of the block groups/tracts in said area are low to moderate income areas.
	Planned Activities	Public Facility and Infrastructure projects to be undertaken by the City of St. George are: Purchase new fire truck: \$320,000
3	Project Name	CDBG: Public Services
	Target Area	
	Goals Supported	1A Increase & Expand Public Services LMI 1B Increase & Expand Public Services Special Needs
	Needs Addressed	Quality of Life Improvements
	Funding	CDBG: \$93,300
	Description	The City will continue to provide support for local service providers with a focus on services for low- and moderate-income (LMI) populations and services for special needs populations including homeless services and services for persons with disabilities. Public services are typically offered by non-profit partners of the City of St. George, and activities may include after school tutoring for at-risk youth, fair housing promotional activities, senior services and services for persons with special needs. These activities are offered based on individual eligibility and typically meet the "LMI Limited Clientele" National Objective. IDIS Matrix codes may include 05A, 05B, 05D, 05E, 05F, 05G, 05J, 05M, 05N, 05O and 05W. The City is limited, by CDBG regulations, to utilizing up to 15% of the annual allocation and program income for Public Services activities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Homeless Person Overnight Shelter: 1,200

	Location Description	Citywide
	Planned Activities	<p>The City will partner with local non-profits to provide vital services for LMI households and the special needs populations including homeless services. IDIS Matrix codes may include 03T, 05A, 05B, 05D, 05E, 05F, 05G, 05J, 05M, 05N, 05O and 05W.</p> <p>Current planned activities include:</p> <p>Dove Center: Client Services LMI Limited Clientele, emergency services for domestic violence victims</p> <p>Family Support Center: public services, education, care, including staff hours.</p> <p>Big Brothers Big Sisters: public services, youth mentorship, including staff hours and trainings.</p> <p>Switchpoint (services): public services, homeless, including overnight staff.</p> <p>Memory Matters: public services, mental health.</p>
4	Project Name	CDBG: Housing
	Target Area	
	Goals Supported	1C Promotion of Fair Housing
	Needs Addressed	Quality of Life Improvements
	Funding	CDBG: \$42,573
	Description	The City will create a down payment assistance program to help low-income families offset the burden of homeownership costs. These activities are offered based on individual eligibility and typically meet the "LMI Limited Clientele" National Objective. IDIS Matrix codes may include 13B.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Benefit: 4 Households
	Location Description	Citywide
	Planned Activities	The City will implement a "Love Where You Live" program. This is a homeownership assistance program.
5	Project Name	CDBG: Acquisition of Real Property

	Target Area	
	Goals Supported	1C Promotion of Fair Housing
	Needs Addressed	Quality of Life Improvements
	Funding	CDBG: \$42,572
	Description	The City will enter a public/private partnership for land acquisition. These activities are offered based on individual eligibility and typically meet the "LMI Limited Clientele" National Objective. IDIS Matrix codes may include 01.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 1 Households
	Location Description	Citywide
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

The City of St. George is located in the southern tip of Utah, a naturally rich area for tourism with access to nature and national parks. However, it is also isolated from other metro areas, with I-15 as the only main road in and out of the City. There are low-income households scattered throughout the City, but the downtown areas have a concentration of low-income households. This area consists of Census Tracts 271300 and 271400, however not all block groups may qualify. Infrastructure and public facility improvements will be targeted to low- and moderate-income neighborhoods as identified by Census Tract block groups. Assistance to minority populations will be directed throughout the City.

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG allocations are not limited to specific geographic areas of St. George, but must serve low- and moderate-income residents. Therefore, the City does not allocate funding based on geographical terms other than for activities that must be located within low- to moderate-income Census Tract block groups as described above.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City St. George will not provide funding directly for the development of new housing, however improvements to public infrastructure and public facilities will help encourage and support development of affordable housing throughout the community.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

N/A

AP-60 Public Housing – 91.220(h)

Introduction

The St. George Housing Authority (SGHA), a separate entity from the City, is the principal agency addressing public housing needs. The City will continue to cooperate with the SGHA in the development of public housing. The City's Community Development Department will continue to consult and coordinate efforts with the St. George Housing Authority.

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

The City of St. George will continue to support the St. George Housing Authority's activities. SGHA currently manages the Sun Dixie Manor which has 30 units designated for seniors. SCHA also manages 244 section 8 vouchers for families to use for rental assistance throughout the City and Washington County.

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

The SGHA has the Section 8 Family Self-Sufficiency Program (FSS) in which current Section 8 participants interested in working toward self-sufficiency have the opportunity to earn monthly monetary credits based on their portion of the rent. Credits are deposited into an interest bearing savings account which can be disbursed to the participant upon successful completion of the FSS five-year contract. These funds may go towards the down payment of a home. FSS works with residents to achieve these goals.

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

N/A

Discussion

N/A

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

Introduction

The City of St. George works closely with the Switchpoint Community Resource Center to address homelessness in the City. Switchpoint participates in the Continuum of Care's (CoC) Coordinated Entry System and refers individuals experiencing homelessness to the community's Central Intake when appropriate. Community partners also work to identify and engage persons experiencing homelessness and connect them to Switchpoint's services. The CoC ensures that all people living unsheltered in the CoC's geographic area are known to and engaged by providers and outreach teams. Switchpoint uses the Housing First strategy.

The 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 it 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.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Switchpoint's Case managers work by assessing individual needs, addressing the emergency and transitional housing needs of homeless persons, helping homeless persons make the transition to permanent housing and independent living, and by helping low-income individuals and families avoid becoming homeless in the first place. Community partners are also used to work alongside case management and this combined effort can help form an effective foundation to finding housing for those that are the most vulnerable, while facilitating alternative needed supportive services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Switchpoint Housing Department has grant programs that will seek to decrease the number of homeless households with children by providing homelessness prevention funding in cases where a family is in imminent danger of becoming homeless and providing rapid re-housing where families are already homeless.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Switchpoint and the Continuum will continue to work with federal funders and private foundations to create new bed space for chronically homeless people, especially chronically homeless families. To improve successful transitions from transitional housing to permanent housing in 2024, Switchpoint will provide training for project sponsors to encourage them to develop concrete permanent housing strategies for people exiting transitional housing programs. Furthermore, Switchpoint actively seeks to serve veterans and has several programs that work in conjunction with serving this population. Switchpoint works side by side with providers to ensure that services are adequate to help veterans obtain and remain in housing.

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

One of the most important strategies that Switchpoint participates in ending rural homelessness is prevention. Switchpoint employs Housing Case Managers and works with the community by providing limited funding for those who may be at risk of homelessness. By offering financial assistance it can significantly decrease the number of individuals that move into a homeless situation.

Discussion

N/A

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

Introduction:

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

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

The City of St. George has worked to eliminate or amend many of its regulations that overly restricted or totally excluded community housing options. The City has enacted zoning regulations that allow for smaller lots and multi-family developments, allows manufactured houses in all zoning districts, participates in the development of LMI and special needs housing, and supports programs and other agencies as they address particular community housing needs. The City also adopted a Moderate – Income Housing element in the general plan that includes the following strategies:

1. Rezone for densities necessary to facilitate the production of moderate-income housing.
2. Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.
3. Zone or rezone for higher density or moderate-income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers.
4. Preserve existing and new moderate-income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or establishing a housing loss mitigation fund.

During the 2024 program year, the City will continue to base its actions to overcome barriers to affordable housing on the goals espoused in the City's 2019 Analysis of Impediments to Fair Housing Choices. Although the Analysis of Impediments is directed toward Fair Housing Impediments, recommendations from the document also easily apply to the broader picture of barriers or

impediments to affordable housing.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

The City's Community Development Department encourages agency collaboration and cooperation to improve program outcomes. Various nonprofit agencies will partner to benefit the Switchpoint Community Resource Center, a building purchased by the City of St. George for the purpose of providing services to the homeless community.

Actions planned to address obstacles to meeting underserved needs

The City will continue to work closely with community agencies to target and address the specific needs of underserved groups in the city. These community agencies include the St. George Housing Authority, the Five County Association of Governments, the Utah Balance of State COC and LHCC, and the Switchpoint Community Resource Center among many others. The City coordinates its partners and local nonprofits and administers the CDBG program to help deliver services and programs to its underserved citizens.

Actions planned to foster and maintain affordable housing

While the City will not provide funding directly for the development of new housing, improvements to public infrastructure and public facilities will help encourage and support development of affordable housing throughout the community.

Actions planned to reduce lead-based paint hazards

While there are no activities proposed directly involving a housing related activity, associated housing units and areas acquired for public facilities will be examined for the presence of lead-based paint and lead-based paint hazards. The City follows all lead-based paint regulations and requirements as required by HUD and will continue to evaluate and reduce lead-based paint and lead-based paint hazards where programs are affected.

Actions planned to reduce the number of poverty-level families

To address the need of reducing poverty in the City of St. George, the use of multiple funding resources is required. The City will continue to work with agencies that provide services directly to poverty level families, including the use of Low-income Housing Tax Credits, Section 8 Certificates and Vouchers, and CDBG funds. The City will work towards improving the quality of life for its LMI citizens by providing vital public services through the CDBG program. Services offered are telephone helplines, community engagement and outreach programs, youth mentorship programs, family support in case of crisis, and

work with homeless persons. These services work to directly and indirectly help fight poverty.

Actions planned to develop institutional structure

The City of St. George will emphasize a team approach to problem solving and place a high priority on developing strategic partnerships and strong communication networks with its community partners identified in SP-40 Institutional Delivery Structure.

The City will expand the cooperative efforts that are now in place and will continue its active role in providing cooperation and control in the provision of opportunities which address the needs of City 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. This will be accomplished through the monitoring process as outlined in the City's CDBG Program Policies and Procedures manual.

Furthermore, as it relates with assisting homeless individuals and families, the City will continue to support the local Continuum of Care and the Local Homeless Coordinating Committee's (LHCC) active roles in providing coordination to homeless providers in the City.

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

As mentioned above, the City will work to expand the cooperative efforts that are now in place and will continue its active role in providing coordination and cooperation with its community partners identified in SP-40 Institutional Delivery Structure.

The City will continue to support the local Continuum of Care and the Local Homeless Coordinating Committee's active roles in providing coordination to homeless providers in the City.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

This section identifies program income that is available for use in the CDBG program and an estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

The City estimates the percentage of CDBG funds that will be used for activities that benefit LMI persons will be 80%.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2013-2017;2018-2022 ACS 5-Year Estimates
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.

	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>ACS 5-Year Estimates were collected from 2013-2017, 2018-2022</p> <p>Briefly describe the methodology for the data collection.</p> <p>The American Community Survey (ACS) is a relatively new survey conducted by the U.S. Census Bureau. It uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long form sample. Initially, five years of samples were required to produce these small area data. Once the Census Bureau, released its first 5-year estimates in December 2010; new small area statistics now are produced annually. The Census Bureau also will produce 3 year and 1 year data products for larger geographic areas. The ACS includes people living in both housing units (HUs) and group quarters (GQs). The ACS is conducted throughout the United States and in Puerto Rico, where it is called the Puerto Rico Community Survey (PRCS).</p> <p>The Master Address File (MAF) is the Census Bureau’s official inventory of known housing units (HUs), group quarters (GQs), and selected non-residential units in the United States and Puerto Rico. It serves as the source of addresses for the American Community Survey (ACS), other Census Bureau demographic surveys, and the decennial census. It contains mailing and location address information, geocodes, and other attribute information about each living quarter. A geocoded address is one for which state, county, census tract, and block have been identified.</p> <p>The MAF is linked to the Topologically Integrated Geographic Encoding and Referencing (TIGER) system. TIGER is a database containing a digital representation of all census-required map features and related attributes. It is a resource for the production of maps, data tabulation, and the automated assignment of addresses to geographic locations in geocoding. The resulting database is called the MAF/TIGER database (MTdb).</p> <p>The initial MAF was created for Census 2000 using multiple sources, including the 1990 Address Control File, the U.S. Postal Service’s Delivery Sequence File, field listing operations, and addresses supplied by local governments through partnership programs. The MAF was used as the initial frame for the ACS, in its state of existence at the conclusion of Census 2000. Updates from nationwide 2010 Census operations were incorporated into the MTdb and were included in the ACS sampling frame in the middle of 2010. The Census Bureau continues to update the MAF.</p> <p>Describe the total population from which the sample was taken.</p> <p>The total population of the City of St. George, Utah.</p>
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	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The residents of the City of St. George, Utah.</p>
2	<p>Data Source Name</p> <p>2020 Census, 2016-2020, 2018-2022 ACS 5-Year Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>United States Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The US Census 2020 contains detailed tables presenting data for the United States, 50 states, the District of Columbia and Puerto Rico focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and ethnicity.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>2000 Census information affects the numbers of seats a state occupies in the U.S. House of Representatives. An accurate count of residents can also benefit the community. The information the census collects helps to determine how more than \$400 billion dollars of federal funding each year is spent on infrastructure and services. Among other things, Census data is used to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate pools of skilled workers and more.</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Census 2020</p> <p>ACS 5-Year Estimates were collected from 2010-2014</p>

Briefly describe the methodology for the data collection.

Census: Monthly estimates of the resident population by age, sex, race and Hispanic origin are released. Additionally, national estimates by demographic characteristics of four other populations: the resident plus Armed Forces overseas, civilian, civilian non-institutionalized, and household populations are also released. Each of these four additional populations is based directly on the resident population.

For each state and county, the bureau releases annual estimates of the resident population by age, sex, race, and Hispanic origin. This document describes the production of the total resident population for states and counties, which is the first step in the production of state and county estimates by demographic characteristics.

At the national level, the resident population is affected by births, deaths, and net international migration (NIM) only.

Population Estimate = Base Population + Births – Deaths + NIM

At the subnational level (e.g., states and counties), the resident population is affected by an additional component of population change: net internal, or domestic, migration (NDM).

Population Estimate = Base Population + Births – Deaths + NIM + NDM

ACS: The American Community Survey (ACS) is a relatively new survey conducted by the U.S. Census Bureau. It uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long form sample. Initially, five years of samples were required to produce these small area data. Once the Census Bureau, released its first 5-year estimates in December 2010; new small area statistics now are produced annually. The Census Bureau also will produce 3 year and 1 year data products for larger geographic areas. The ACS includes people living in both housing units and group quarters. The ACS is conducted throughout the United States and in Puerto Rico, where it is called the Puerto Rico Community Survey (PRCS).

The Master Address File (MAF) is the Census Bureau's official inventory of known housing units, group quarters, and selected non-residential units in the United States and Puerto Rico. It serves as the source of addresses for the American Community Survey (ACS), other Census Bureau demographic surveys, and the decennial census. It contains mailing and location address information, geocodes, and other attribute information about each living quarter. A geocoded address is one for which state, county, census tract, and block have been identified.

The initial MAF was created for Census 2000 using multiple sources, including the 1990 Address Control File, the U.S. Postal Service's Delivery Sequence File, field listing operations, and addresses supplied by local governments through partnership programs. The MAF was used as the initial frame for the ACS, in its state of existence at the conclusion of Census 2000. Updates from nationwide 2010 Census operations were incorporated into the MTdb and were included in the ACS sampling frame in the middle of 2010. The Census Bureau continues to update the MAF.

	<p>Describe the total population from which the sample was taken.</p> <p>The population of the City of St. George, Utah.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The residents of the City of St. George, Utah.</p>
3	<p>Data Source Name</p> <p>2018-2022 ACS (Workers), 2021 LEHD (Jobs)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>United States Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
	<p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>ACS 5-Year Estimates were collected from 2018-2022</p> <p>Longitudinal Employer-Household Dynamics were collected in 2021</p>

<p>Briefly describe the methodology for the data collection.</p> <p>ACS: The American Community Survey (ACS) is a relatively new survey conducted by the U.S. Census Bureau. It uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long form sample. Initially, five years of samples were required to produce these small area data. Once the Census Bureau, released its first 5-year estimates in December 2010; new small area statistics now are produced annually. The Census Bureau also will produce 3 year and 1 year data products for larger geographic areas. The ACS includes people living in both housing units and group quarters. The ACS is conducted throughout the United States and in Puerto Rico, where it is called the Puerto Rico Community Survey (PRCS).</p> <p>The Master Address File (MAF) is the Census Bureau's official inventory of known housing units, group quarters, and selected non-residential units in the United States and Puerto Rico. It serves as the source of addresses for the American Community Survey (ACS), other Census Bureau demographic surveys, and the decennial census. It contains mailing and location address information, geocodes, and other attribute information about each living quarter. A geocoded address is one for which state, county, census tract, and block have been identified.</p> <p>The initial MAF was created for Census 2000 using multiple sources, including the 1990 Address Control File, the U.S. Postal Service's Delivery Sequence File, field listing operations, and addresses supplied by local governments through partnership programs. The MAF was used as the initial frame for the ACS, in its state of existence at the conclusion of Census 2000. Updates from nationwide 2010 Census operations were incorporated into the MTdb and were included in the ACS sampling frame in the middle of 2010. The Census Bureau continues to update the MAF.</p> <p>LEHD: The LEHD program maintains an active research program oriented on the use of longitudinally linked employer-employee data. Use of administrative data in the national statistical system is fairly new, and a core mission of LEHD research is to enhance the infrastructure for use of administrative data in the production of federal statistics. This includes activities such as developing statistical matching and imputation methods for data linkage, research comparing administrative and survey data to understand sources of error in each, and developing new prototypes for data products. LEHD economists share their research at academic conferences and publish in peer-reviewed journals and other scholarly outlets.</p> <p>Research using LEHD microdata is also carried out by qualified academic researchers under approved projects using a secure network of Research Data Centers (RDCs). The RDC system is administered by the U.S. Census Bureau's Center for Economics Studies (CES).</p> <p>Describe the total population from which the sample was taken.</p> <p>The total population of the City of St. George, Utah.</p>
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	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The residents of the City of St. George, Utah.</p>
4	<p>Data Source Name</p> <p>HUD Exchange HOME Rent Limits 2024</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>HOME Rent limits</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2024</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
5	<p>Data Source Name</p> <p>2020 Census, 2013-2017, 2018-2022 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The US Census 2020 contains detailed tables presenting data for the United States, 50 states, the District of Columbia and Puerto Rico focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and ethnicity.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p>

	<p>What was the purpose for developing this data set?</p> <p>US Census 2020 information affects the numbers of seats a state occupies in the U.S. House of Representatives. An accurate count of residents can also benefit the community. The information the census collects helps to determine how more than \$400 billion dollars of federal funding each year is spent on infrastructure and services. Among other things, Census data is used to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate pools of skilled workers and more.</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>St. George, UT</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2020 Census, 2013-2017. 2018-2022 ACS 5-Year Estimates</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>N/A</p>
6	<p>Data Source Name</p> <p>2016-2020 CHAS</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>St. George, UT</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2016-2020 CHAS</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>N/A</p>
7	<p>Data Source Name</p> <p>2013-2017, 2018-2022 ACS 5-Yr Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>St. George, UT</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017, 2018-2022 ACS 5-Year Estimates</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>2018-2022 ACS (Workers), 2021 LEHD (Jobs)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>2018-2022 ACS and 2021 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>St. George, UT</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018-2022 ACS (Workers), 2021 LEHD (Jobs)</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>HUD 2024 FMR and HOME Rents</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>St. George, UT MSA</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
10	<p>U.S. Department of Health and Human Services (HHS), Substance Abuse and Mental Health Services Administration (SAMHSA; 2022). 2022 Utah State Report – Underage Drinking Prevention and Enforcement. Rockville, MD: SAMHSA.</p>