



# Year Four, Annual Action Plan

July 1, 2023, through June 30, 2024 of the 2020-2024 Five-Year Consolidated Plan as Amended

City of Provo (City)
Utah Valley HOME Consortium (UVHC)
Provo City Corporation – Development Services
445 West Center
Provo, Utah 84601

https://www.provo.org/departments/development/cdbg-home/cdbg-home-documents







### AP-05 EXECUTIVE SUMMARY - 91.200(C), 91.220(B)

#### 1. Introduction

The City of Provo/Utah Valley HOME Consortium Program Year 2023 Annual Action Plan (2023-AAP) is the Fourth Year Action Plan of the 2020-2024 Five-Year Consolidated Plan (ConPlan), as amended. It is a product of a planning and coordination process to identify housing and community development needs. The process forms the framework for a community-wide dialogue to establish priorities and create strategies to address those needs, especially for low- and moderate-income households. This plan is intended to be an informative and useful tool for the residents, organizations and businesses committed to continued growth in our community.

The Annual Action Plan includes the City's application for the federal grants received from the U.S. Department of Housing and Urban Development (HUD) and administered by the Office of Community Planning and Development (CPD), a division of HUD, through which the City receives an annual allocation, or formula grant, from the CPD programs:

### Community Development Block Grant (CDBG)

The CDBG program's primary objective is to promote the development of viable urban communities by providing decent housing, suitable living environments and expanded economic activities to persons of low and moderate income.

#### Home Investment and Partnerships Program (HOME)

The primary objective of the HOME Program is to create affordable housing for low-income households. Communities often partner with nonprofit and for-profit organizations to fund a wide variety of activities including building, buying and/or rehabilitating affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

The City of Provo has designated its Development Services Department to manage and administer all funding received from HUD.

The Utah Valley HOME Consortium is an inter-jurisdictional partnership between the Cities of Provo, Orem, Lehi and Utah County, formed to receive HOME Program funds directly from HUD. The Cities of Orem and Lehi receive their own CDBG entitlement allocation and Utah County, as a qualified Urban County, also receives its own allocation of CDBG funding. All jurisdictions within Utah County, which have signed an Interlocal Agreement to receive CDBG funding through Utah County, are also eligible to benefit

from HOME funds. As the designated Lead Entity for the Consortium, The City of Provo administers the HOME Program.

Regulations in the HOME Program establish that Participating Jurisdictions (PJs) are provided affordable homeownership limits annually by HUD, however the regulations also allow PJs to determine these limits on their own through a local market analysis. The Consortium now conducts such an analysis annually and determines its own affordable homeownership limits. The process and results are outlined in Section AP-90-Program Specific Requirements of this Action Plan, by completing a market analysis ensuring enough recent housing sales are included in the survey.

### 2. Summarize the objectives and outcomes identified in the Plan

As a result of citizens' and City Council's input The City of Provo will prioritize its activities and projects in three categories of Locally Targeted Objectives: Decent Housing, Suitable Living Environment, and Creating Economic Opportunities.

<u>Housing</u> – Assist in the expansion of housing opportunities, particularly for low- and moderate-income households and encouraging diversification of housing stock.

- Support down payment assistance programs that provide access to home ownership.
- Support housing programs to address the needs of updating aging housing stock through emergency, spot, and full rehabilitation.
- Support rental assistance programs to special needs populations, including efforts to assist families more rapidly from homelessness into permanent housing.
- Support development of new affordable housing to increase the number, types, affordability, and condition of both rental and homeownership housing.

<u>Public Services</u> – Support public service agencies that assist low- and moderate-income persons.

- Support organizations that provide services to populations with special needs (e.g., elderly, persons with disabilities, homeless persons, victims of domestic violence, etc.).
- Support organizations that provide education, including job training.
- Support organizations that provide services to seniors.
- Support organizations that provide healthcare services and health education.
- Support organizations that assist at-risk youth (e.g., after-school programs, recreations programs, mentoring programs.
- Support organizations that provide housing services.

### **Economic Opportunities**

• Support local small businesses and entrepreneurs by providing mentoring and technical assistance, including support to Microenterprise Development.

- Utilize, when available, Section 108 Loan Guarantees.
- Support improvement visibility of small business storefronts in the Central Business District.

#### **Public Facilities**

- Support creation and improvement of public facilities and improvements (i.e., streets, sidewalks, curb & gutter, and sewer/water improvements).
- Support creation and improvement of public and nonprofit neighborhood community facilities and health centers.

### 3. Evaluation of past performance

The CDBG and HOME investments have been used to make long lasting improvements serving low-income residents. Past programs have focused on community needs that continue to exist including affordable housing, neighborhood improvements, and public service support for low-income residents.

At the conclusion of each program year the City of Provo prepares its Consolidated Annual Performance Evaluation Report (CAPER) which is submitted to HUD within 90 days of the end of the Program Year (PY).

While specific accomplishment data for Program Year 2022 (PY2022), third year of the 2020-24 ConPlan, are not yet available we believe the programs and projects carried out have benefited greatly and assisted in meeting community needs as projects are moving forward to provide more affordable housing choices throughout Utah County as well as funding used this Program Year to help make various public services available to low-income individuals and assist those with disabilities.

### 4. Summary of Citizen Participation Process and consultation process

An integral part of the ConPlan planning process is Citizen Participation as it provides for goals and priorities that are defined in the context of community needs and preferences. In addition, the citizen participation process provides a format to educate the community about the federal grants received by City of Provo and the Consortium. To this end the City solicited involvement from a diverse group of stakeholders and community members during the development of the 2020-2024 ConPlan, as amended. A comprehensive public engagement process included stakeholder meetings, citizen's survey available in both English and Spanish, public hearings, committee meetings and a public comment period.

The City received input from residents, stakeholders and other interested parties including service providers through a survey conducted in the fall of 2022 to determine funding priorities. Through the AAP planning process citizen advisory committees met several times to hear presentations and discuss the needs of the City and make recommendations for funding. All public notices for the Annual Action Plan were published in the Daily Herald newspaper as well as the City website.

Funding recommendations by Citizen's committees will be presented to the Municipal Council in two public hearings conducted on April 18<sup>th</sup> and June 6<sup>th</sup>, 2023, with recommended funding amounts available for review by the public, Citizen's committees and boards, and applicants. Provo City's Municipal Council adopted the Final Draft of the 2023-AAP at the public hearing held on June 6<sup>th</sup>, 2023.

### 5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

### 7. Summary

The Annual Action Plan provides for the allocation of CDBG and HOME funds for Program Year 2023 (PY2023) and the reprogramming of existing funds. It also reflects the coordinated efforts of local governments and citizens, as well as the wide network of housing and human service providers in Utah County.

### PR-05 LEAD & RESPONSIBLE AGENCIES - 91.200(B)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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
Lead Agency	PROVO	DEVELOPMENT SERVICES
CDBG Administrator	PROVO	DEVELOPMENT SERVICES
HOME Administrator	PROVO	DEVELOPMENT SERVICES
CDBG Administrator	OREM	CITY OF OREM
CDBG Administrator	UTAH	MOUNTAINLAND ASSOCIATION OF GOVERNMENTS
	COUNTY	

Table 1 - Responsible Agencies

#### 2. Narrative

Provo City (City) is the Lead Agency of entitlement programs regulated by the Office of Community Planning and Development (CPD) of the United States Department of Housing and Urban Development (HUD). The City's Housing Division in the Department of Development Services (DS) is responsible for the administration of CPD-HUD entitlement grants which include the Community Development Block Grant (CDBG), and the HOME Investment Partnerships Program (HOME). The City is also responsible for the preparation of the Consolidated Plan (ConPlan), Annual Action Plans (AAP) and Consolidated Annual Performance Evaluation Reports (CAPER) for Provo City and The Utah Valley HOME Consortium. The City of Orem administers its own CDBG program and Mountainland Association of Governments administers the City of Lehi and Utah County's CDBG Programs.

### 3. Consolidated Plan Public Contact Information

Provo City and its CDBG entitlement partners welcome questions and/or comments regarding this Annual Action Plan update. Please contact the following:

### **Provo City CDBG & Utah Valley HOME Consortium**

Melissa McNalley, Community Grants Administrator Development Services, Provo City 445 West Center Street Provo, UT 84601 801-852-6164 mmcnalley@provo.org

### **City of Orem CDBG**

Kena Mathews, Community Services Manager, City of Orem 56 North State Street Orem, UT 84057 801-229-7023

kjmathews@orem.org

### City of Lehi and Utah County CDBG

Jessica DeLora, Community and Economic Development Director, Mountainland Association of Governments 586 East 800 North
Orem, UT 84097
801-229-3831
jdelora@mountainland.org

### AP-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)

#### 1. Introduction

Provo City, along with City of Orem and MAG, engaged in a collaborative effort to consult with City departments, representatives of low-income neighborhoods, non-profit and for-profit housing developers, service providers, lenders, public service agencies, homeless service providers, faith-based organizations, supportive housing and service providers, community stakeholders, community partners, and beneficiaries of entitlement programs to inform and develop the priorities and strategies contained within the ConPlan.

a. 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(l)).

In preparing the Program Year 2023 Annual Action Plan the City held consultations with various organizations which provide services throughout Utah County, including local leaders, housing providers, and service providers.

Provo City also participates in regular meetings with other CDBG grantees in Utah County to streamline and simplify the process for new and renewing applicants.

b. 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.

The vision of the Mountainland Region Continuum of Care (CoC) is to provide decent, safe and affordable housing and effective support services to homeless, chronic homeless families and individuals including—initial stabilization, transitional housing, permanent housing, access to mainstream resources and independence from governmental assistance. United Way of Utah County (United Way) leads the CoC, of which the City of Provo is a member, represented by several City departments including Fire, Police, and Development Services among them. The CoC is an organized body of local jurisdictions, government agencies, local nonprofit organizations, faith-based service and housing organizations, and other agencies and partners seeking to maximize resources and avoid duplication of services while providing consistent and unified planning in Utah County.

As it annually does, the CoC led the efforts for the point in time count, in which volunteers participated in an outreach to find homeless individuals. The event was advertised in the Daily Herald (local paper), the Provo Mayor's blog, and the United Way Facebook page.

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

Neither the City of Provo, nor any other jurisdiction with membership in the HOME Consortium receives ESG funding.

2. Agencies, groups, organizations and others who participated in the process and consultations

1	Agency/Group/Organization	Rocky Mountain University of Health			
		Professionals			
	Agency/Group/Organization Type	Health Agency			
	What Section of the Plan was	Housing Need Assessment			
	addressed	Public Housing Needs			
		Homeless Needs (All)			
		Non-Homeless Special Needs			
		Market Analysis			
	How was the	The organization responded to the survey and			
	Agency/Group/Organization	participated in the 2020 ConPlan Discussion.			
	consulted, and what are the	Continue to make available financial support			
	anticipated outcomes of the	to provide services.			
	consultation or areas for				
	improved coordination?				
2	Agency/Group/Organization	Fresh Start Ventures			
	Agency/Group/Organization Type	Services-Housing			
		Services-Homeless			
	What Section of the Plan was	Housing Need Assessment			
	addressed	Public Housing Needs			
		Homeless Needs (All)			
		Non-Homeless Special Needs			
		Market Analysis			
	How was the	The organization responded to the survey and			
	Agency/Group/Organization	participated in the ConPlan Discussion.			
	consulted, and what are the	Continue to make available financial support			
	anticipated outcomes of the	to provide services.			
	consultation or areas for				
	improved coordination?				
3	Agency/Group/Organization	Center for Women & Children in Crisis			
	Agency/Group/Organization Type	Housing			
		Services – Housing			
		Services – Children			
		Services – Victims of Domestic Violence			
		Services – Homeless			
		Services – Education			

	What Section of the Plan was	Housing Need Assessment		
	addressed	Public Housing Needs		
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		Homeless Needs (All)		
		Non-Homeless Special Needs		
	-	Market Analysis		
	How was the	The organization responded to the survey and		
	Agency/Group/Organization	participated in the ConPlan Discussion.		
	consulted, and what are the	Continue to make available financial support		
	anticipated outcomes of the	to provide services.		
	consultation or areas for			
	improved coordination?			
4	Agency/Group/Organization	Community Action Services & Food Bank		
	Agency/Group/Organization Type	Services – Housing		
		Services – Children		
		Services - Homeless		
		Services – Education		
	What Section of the Plan was	Housing Need Assessment		
	addressed	Public Housing Needs		
		Homeless Needs (All)		
		Non-Homeless Special Needs		
		Market Analysis		
	How was the	The organization responded to the survey and		
	Agency/Group/Organization	participated in the ConPlan Discussion.		
	consulted, and what are the	Continue to make available financial support		
	anticipated outcomes of the	to provide services.		
	consultation or areas for	-		
	improved coordination?			
5	Agency/Group/Organization	Community Health Connect		
	Agency/Group/Organization Type	Services – Health		
	What Section of the Plan was	Housing Need Assessment		
	addressed	Public Housing Needs		
		Homeless Needs (All)		
		Non-Homeless Special Needs		
		Market Analysis		
	How was the	The organization responded to the survey and		
	Agency/Group/Organization	participated in the ConPlan Discussion.		
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	anticipated outcomes of the			
	anticipated outcomes of the			

	consultation or areas for	Continue to make available financial support			
	improved coordination?	to provide services.			
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6	Agency/Group/Organization	Family Support & Treatment Center			
	Agency/Group/Organization Type	Services – Children			
		Services – Education			
		Services – Victims			
	What Section of the Plan was	Housing Need Assessment			
	addressed	Public Housing Needs			
		Homeless Needs (All)			
		Non-Homeless Special Needs			
		Market Analysis			
	How was the	The organization responded to the survey and			
	Agency/Group/Organization	participated in the ConPlan Discussion.			
	consulted, and what are the	Continue to make available financial support			
	anticipated outcomes of the	to provide services.			
	consultation or areas for				
	improved coordination?				
7	Agency/Group/Organization	Food & Care Coalition			
	Agency/Group/Organization Type	Services – Housing			
	ngency/droup/organization type	bervices mousing			
	rigency/droup/organization Type	Services – Persons with Disabilities			
	rigency/droup/organization Type				
	rigency/droup/organization Type	Services – Persons with Disabilities			
	rigency/ droup/ organization Type	Services – Persons with Disabilities Services – Health			
	What Section of the Plan was	Services – Persons with Disabilities Services – Health Services – Homeless			
		Services – Persons with Disabilities Services – Health Services – Homeless Services – Education			
	What Section of the Plan was	Services – Persons with Disabilities Services – Health Services – Homeless Services – Education Housing Need Assessment			
	What Section of the Plan was	Services – Persons with Disabilities Services – Health Services – Homeless Services – Education Housing Need Assessment Public Housing Needs			
	What Section of the Plan was	Services – Persons with Disabilities Services – Health Services – Homeless Services – Education Housing Need Assessment Public Housing Needs Homeless Needs (All)			
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	Homeless Needs (All)
	Non-Homeless Special Needs
	Market Analysis
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Agency/Group/Organization	participated in the ConPlan Discussion.
consulted, and what are the	Continue to make available financial support
anticipated outcomes of the	to provide services.
consultation or areas for	
improved coordination?	
9 Agency/Group/Organization	Mountainland Head Start
Agency/Group/Organization Type	Services – Children
	Services – Education
What Section of the Plan was	Housing Need Assessment
addressed	Public Housing Needs
	Homeless Needs (All)
	Non-Homeless Special Needs
	Market Analysis
How was the	The organization responded to the survey and
Agency/Group/Organization	participated in the ConPlan Discussion.
consulted, and what are the	Continue to make available financial support
anticipated outcomes of the	to provide services.
consultation or areas for	
improved coordination?	
10 Agency/Group/Organization	Centro Hispano
Agency/Group/Organization Type	Services – Health
	Services – Education
	Services – Employment
What Section of the Plan was	1 2
addressed	Housing Need Assessment
	Housing Need Assessment
	Housing Need Assessment Public Housing Needs
	Housing Need Assessment Public Housing Needs Homeless Needs (All)
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	consultation or areas for			
	improved coordination?			
11	Agency/Group/Organization	Housing Authority of Utah County		
	Agency/Group/Organization Type	РНА		
	What Section of the Plan was	Housing Need Assessment		
	addressed	Public Housing Needs		
		Homeless Needs (All)		
		Non-Homeless Special Needs		
		Market Analysis		
	How was the	The organization responded to the survey and		
	Agency/Group/Organization	participated in the ConPlan Discussion.		
	consulted, and what are the	Continue to make available financial support		
	anticipated outcomes of the	to provide services.		
	consultation or areas for			
	improved coordination?			
12	Agency/Group/Organization	NeighborWorks Provo		
	Agency/Group/Organization Type	Housing		
		Services – Education		
	What Section of the Plan was	Housing Need Assessment		
	addressed	Public Housing Needs		
		Homeless Needs (All)		
		Non-Homeless Special Needs		
		Market Analysis		
	How was the	The organization responded to the survey and		
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	consulted, and what are the	Continue to make available financial support		
	anticipated outcomes of the	to provide services.		
	consultation or areas for			
40	improved coordination?	W		
13	Agency/Group/Organization	Mountainlands Community Health Center		
	Agency/Group/Organization Type	Health Agency		
	What Section of the Plan was	Housing Need Assessment		
	addressed	Public Housing Needs		
		Homeless Needs (All)		
		Non-Homeless Special Needs		
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	How was the	The organization responded to the survey and		
	Agency/Group/Organization	participated in the ConPlan Discussion.		

	consulted, and what are the	Continue to make available financial support
	anticipated outcomes of the	to provide services.
	consultation or areas for	
	improved coordination?	
14	Agency/Group/Organization	Mountainland Continuum Of Care
	Agency/Group/Organization Type	Services – Homeless
	What Section of the Plan was	Housing Need Assessment
	addressed	Public Housing Needs
		Homeless Needs (All)
		Non-Homeless Special Needs
		Market Analysis
	How was the	The organization responded to the survey and
	Agency/Group/Organization	participated in the ConPlan Discussion.
	consulted, and what are the	Continue to make available financial support
	anticipated outcomes of the	to provide services.
	consultation or areas for	
	improved coordination?	
15	Agency/Group/Organization	Project Read
	Agency/Group/Organization Type	Services – Elderly Persons
		Services – Education
		bervices Education
		Services – Employment
	What Section of the Plan was	
	What Section of the Plan was addressed	Services – Employment
		Services – Employment Housing Need Assessment
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	How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the	Services – Employment  Housing Need Assessment Public Housing Needs Homeless Needs (All) Non-Homeless Special Needs Market Analysis  The organization responded to the survey and participated in the ConPlan Discussion. Continue to make available financial support to provide services.
16	How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization	Services – Employment  Housing Need Assessment Public Housing Needs Homeless Needs (All) Non-Homeless Special Needs Market Analysis  The organization responded to the survey and participated in the ConPlan Discussion. Continue to make available financial support to provide services.
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16	How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type What Section of the Plan was	Services – Employment Housing Need Assessment Public Housing Needs Homeless Needs (All) Non-Homeless Special Needs Market Analysis The organization responded to the survey and participated in the ConPlan Discussion. Continue to make available financial support to provide services.  Provo City Housing Authority PHA Housing Need Assessment
16	How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type	Services – Employment Housing Need Assessment Public Housing Needs Homeless Needs (All) Non-Homeless Special Needs Market Analysis The organization responded to the survey and participated in the ConPlan Discussion. Continue to make available financial support to provide services.  Provo City Housing Authority PHA Housing Need Assessment Public Housing Needs
16	How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type What Section of the Plan was	Services – Employment Housing Need Assessment Public Housing Needs Homeless Needs (All) Non-Homeless Special Needs Market Analysis The organization responded to the survey and participated in the ConPlan Discussion. Continue to make available financial support to provide services.  Provo City Housing Authority PHA Housing Need Assessment

	_	Market Analysis				
	How was the	The organization responded to the survey and				
	Agency/Group/Organization	participated in the ConPlan Discussion.				
	consulted, and what are the	Continue to make available financial support				
	anticipated outcomes of the	to provide services.				
	consultation or areas for					
	improved coordination?					
17	Agency/Group/Organization	Rural Housing Development Corporation				
	Agency/Group/Organization Type	Housing				
	What Section of the Plan was	Housing Need Assessment				
	addressed	Public Housing Needs				
		Homeless Needs (All)				
		Non-Homeless Special Needs				
		Market Analysis				
	How was the	The organization responded to the survey and				
	Agency/Group/Organization	participated in the ConPlan Discussion.				
	consulted, and what are the	Continue to make available financial support				
	anticipated outcomes of the	to provide services.				
	consultation or areas for	•				
	improved coordination?					
18	Agency/Group/Organization	Wasatch Mental Health				
	Agency/Group/Organization Type	Other Government: State				
		Services – Persons with Disabilities				
	What Section of the Plan was	Housing Need Assessment				
	addressed	Public Housing Needs				
		Homeless Needs (All)				
		Non-Homeless Special Needs				
		Market Analysis				
	How was the	The organization responded to the survey and				
	Agency/Group/Organization	participated in the ConPlan Discussion.				
	consulted, and what are the	Continue to make available financial support				
	anticipated outcomes of the	to provide services.				
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	improved coordination?					
1	improvcu coordination:					

### Table 2 - Agencies, groups, organizations who participated

# a. Identify any Agency Types not consulted and provide rationale for not consulting

The Annual Action Plan process provided an opportunity and invited participation comments from all relevant organizations and agencies.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Plan	United Way of Utah County	Assist persons who are homeless and at risk of homelessness
Analysis of Impediments- 2019 Utah Valley	Provo City Corporation	Affirmatively Furthering Fair Housing
Housing Needs Assessment-2019 Utah Valley	Provo City Corporation	Housing Needs
Housing Market Analysis 2019 Utah Valley	Provo City Corporation	Non-Housing Needs
Affordable Housing Report- 2019	State of Utah	Housing Affordability
CASFB Community Needs Assessment 2019	Community Action Services and Food Bank	Income, Employment and Housing
The Market Pulse- September 2019	CoreLogic	Housing Market

Table 3 - Other local / regional / federal planning efforts

# c. 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)).

As Lead Entity of the Utah Valley HOME Consortium, the City of Provo engages with other Consortium members discussing community needs and long-term housing strategies. The City of Provo is also an active member of the Mountainland Continuum of Care and the Utah County Council of Governments. In preparing for the upcoming plan year Provo City engaged with Orem City and Mountainland Association of Governments, who administers both Lehi City's and Utah County's CDBG Programs, in offering better funding opportunities to Public Services

providers by creating a unified application process requiring less duplicative efforts from both CDBG entitlements and Subrecipients. The focus of these efforts is to provide a more immediate and complete impact for public services in need of capital improvement funding as well as a better application/reporting/monitoring system. Efforts are also joined to gather regional data and provide wholistic analyses of the regional housing needs, housing market and barriers to affordable housing.

### AP-12 Participation - 91.401, 91.105, 91.200(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 sought out public participation in the development of this plan from citizens at large, non-profit organizations, elected officials and other interested parties through public meetings, public hearings and surveys.

Citizen Advisory Committees and Boards met to evaluate applications and listen to presentations from agencies seeking funding from both CDBG and HOME programs. Residents were invited to participate in the Public Hearings where the projects and/or programs for the fourth year Action Plan were presented as well as provide input in its adoption.

The Public Comment Period to this Plan will run from April 18, 2023, to June 6, 2023. Comments are solicited in person during the Council Public Hearings on April 18, and June 6, 2023. Interested parties can also provide input through email to the CDBG & HOME Administrator for the City of Provo: <a href="mmcnalley@provo.org">mmcnalley@provo.org</a>; by phone: 801-850-6164; through the Provo City website and by mail: to Provo City Corporation, ATTN: PY-2023 Annual Action Plan, Development Services 445 West Center Street, Provo, Utah, 84601.

### **Citizen Participation Outreach**

Mode of Outr each	Target of Outreach	Summary of response/at tendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Survey Online	Non-	See Appendix			
through	Targeted /				
website and	Broad				
Social Media Platforms	Community				
Public Hearing	City				
	Officials				
	Non-				
	targeted				
	/Broad				
	Community				
Public Hearing	City				
	Officials				
	Non-				
	targeted				
	/Broad				
	Community				

**Table 4 - Citizen Participation Outreach** 

### **Expected Resources**

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

### 1. Introduction

The following table summarizes the anticipated resources.

	j.	spi	Expected An	ount Availab		Jo	u(	
Program	Source of Funds	Uses of Funds	Annual Allocation	Program Income	Prior Year Resources	Total	Expected Amount Available Reminder of ConPlan	Description
CDBG	Public Federal	Acquisition Admin and Planning Economic Development Housing Land Acquisition Public Improvements Public Services	\$1,337,813	\$2,813	\$148,051	\$1,488,677	\$1,337,813	Amount for remainder of ConPlan is estimated as same amount as Year 4 allocation.
HOME	Public Federal	Acquisition Homebuyer Assistance Homeowner rehab Multifamily rental new construction New construction for ownership TBRA	\$1,589,819	\$396,041	\$0	\$1,985,860	\$1,589,819	Amount for remainder of ConPlan is estimated as same as Year 4 allocation. Program Income is typically generated from housing loan repayment

**Table 5 - Expected Resources - Priority Table** 

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

Provo City's Public Facilities and Parks projects use CDBG funding as gap financing allowing leveraging of other sources of funds.

HOME funding is also used to leverage private funding, frequently in addition to the 25 percent Match required by the program. Match is met through a combination of private financing, cash contributions, donated material, services, and labor.

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

N/A

# **ANNUAL GOALS AND OBJECTIVES**

## AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

### **Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner/Homebuyer	2020	2024	Affordable Housing	City/ Consortium Wide	Affordable Housing	CDBG: \$36,000 HOME: \$1,826,878	Homeowner Housing Constructed: 5 Homeowner Housing- Rehabilitated: 7 Direct Financial Assistance to Homebuyers: 20
2	Rental Housing	2020	2024	Affordable Housing	City/ Consortium Wide	Affordable Housing		Tenant Based Rental Assistance: <b>0</b>
3	Public Facilities	2020	2024	Non-Housing Community Development	City/ Consortium Wide	Suitable Living Environments	CDBG: \$606,442 CDBG: \$ 6,000	Public Facility or Infrastructures Activities other than Low/Moderate Income Housing Benefit: 4988; PF for Low/Mod 1
4	Public Services	2020	2024	Homelessness Non- Homeless Special Needs	City/ Consortium Wide	Suitable Living Environments	CDBG: \$200,672	Public Service Activities other than Low/Moderate Income Housing Benefit: 12,510
5	Stimulate Economic Growth	2020	2024	Non-Housing Community Development	City Wide	Economic Development	CDBG: \$372,000	Façade treatment/business building Rehabilitation Jobs Created/Retained Businesses Assisted: <b>2/4</b>
6	Administration	2020	2024	Non-Housing Community Development	City Wide	All	CDBG: \$267,563 HOME: \$158,982	

**Table 2 - Goals Summary** 

### **Goal Descriptions**

1	Goal Name	Homeowner/Homebuyer Affordability		
	<b>Goal Description</b>	The purpose of this goal is to increase the affordability, availability, accessibility and sustainability of owner-occupied housing.		
2	Goal Name	Rental Housing Affordability		
	<b>Goal Description</b>	The purpose of this goal is to increase the affordability, availability, accessibility and sustainability of rental housing.		
3	Goal Name	Public Facilities		
Goal Description  This goal strives to improve neighborhood infrastructure and access to basic services for lowincome and special need populations		This goal strives to improve neighborhood infrastructure and access to basic services for lowincome and special needs populations		
4	4 Goal Name Public Services			
	Goal Description	This goal consists of activities to help lowincome individuals and families as well as individuals with special needs receive, therapy, supportive services, education, medical assistance, and other needed services		
5	5 Goal Name Stimulate Economic Growth			
Coal Description This goal includes activities that create or retain jobs, foster entrepreneurship and increase access to employment of		This goal includes activities that create or retain jobs, foster entrepreneurship and increase access to employment centers for low- and moderate-income populations		

**Table 3 - Goals Summary** 

### AP-35 Projects - 91.420, 91.220(d)

### Introduction

Five different entitlement allocations from HUD for PY2023 come to Consortium members. For CDBG Programs <u>City of Provo</u> will receive \$1,337,813, <u>Utah County</u>'s allocation is \$1,422,713, <u>City of Orem</u> expects to receive \$632,646 and <u>Lehi</u>'s allocation is estimated at \$333,305. Additionally, the <u>HOME Consortium</u> expects to receive \$1,589,819 in HOME funds. To these amounts Provo City adds \$398,854 in Program Income and \$148,051 reprogrammed funding from previous years. Provo City's total available for funding is \$3,474,537 (CDBG: \$1,488,677; HOME: \$1,985,860).

#	Project Name
1	CDBG: Administration
2	CDBG: 108 Loan Repayment
3	CDBG: Community Action Services & Food Bank – Homebuyer Class
4	CDBG: Community Action Services & Food Bank—Circles Program
5	CDBG: Community Action Services & Food Bank – Community Garden
6	CDBG: The Refuge
7	CDBG: Children's Justice Center
8	CDBG: Project Read
9	CDBG: Provo City Police Victim Services
10	CDBG: Recreation and Habilitation Services (RAH)
11	CDBG: Alpine House Capital Improvements – Slurry Seal
12	CDBG: Business Façade Rehabilitation
13	CDBG: Neighborhood Revitalization Program
14	CDBG: Public Works – Joaquin Neighborhood Improvements
15	CDBG: Public Works – Wasatch and Foothills Neighborhood Improvements
16	CDBG: Emergency Home Repair – Program Delivery
17	CDBG: Egress Window – Program Delivery
18	HOME: Administration
19	HOME: Rural Housing Development Corporation-Mutual Self-Help Program, Santaquin
20	HOME: Neighborworks – Mountain Crest Manor - Orem
21	HOME: Home Purchase Plus Down Payment Assistance Program
22	HOME: Loan to Own - Down Payment Assistance Program

**Table 4 Project Information** 

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

The City is taking a strategic approach to direct funding. Priorities include expanding affordable housing opportunities throughout the Consortium, providing critical services for the most vulnerable residents, expanding self-sufficiency for at-risk populations, and improving neighborhood conditions in concentrated areas of poverty.

# **AP-38 Project Summary**

### **Project Summary Information**

1	Project Name	CDBG: Administration		
	Target Area	Serving Provo City Reside	ents	
	Goals Supported  Homeownership Rental Housing Public Facilities Public Services Economic Development			
	Needs Addressed	Housing Public Facilities Public Services Economic Development		
	Funding	CDBG: \$267,563		
	Description	CDBG Administration budgets are determined by 20% of the Entitlement. DS staff personnel and overhead costs to administer the CDBG and HOME programs.		
	Target Date	6/30/2024		
Estimate the number and type of families that will benefit from the proposed activities				
	Location Description	445 West Center, Provo,	UT, 84601	
	Planned Activities	Manage and Monitor CDE	BG and HOME Prog	rams
	Matrix Code	21A General Program Ad	ministration	
	Objective	Decent Housing  Suitable Living  Economic Environment Opportunity		
	Outcome	Availability/Accessibility	Affordability $\square$	Sustainability 🗆
2	Project Name	CDBG: Section 108 Loar	n Repayment	
	Target Area	Provo City		
	Goals Supported	Economic Development		

	Needs Addressed	Economic Development			
	Funding	CDBG: \$314,000			
	Description	Funds will be used to repay the Section 108 loan that was used to cover costs associated with building/updating infrastructure at the Provo City Airport			
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities				
	Location Description				
	Planned Activities				
Matrix Code 19F Planned Repayment of Section 108 Local 24A Payment of Interest on Section 108 Local 24A Payment					
	Objective	Decent Housing	Suitable Living 🗵 Environment	Economic Opportunity $\square$	
	Outcome	Availability/Accessibility 🛛	Affordability $\square$	Sustainability $\square$	
3	Project Name	CDBG: Community Action	on Services& Food	d Bank -	
	Target Area	Serving Residents throug	hout Utah County		
	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$9,500			
	Description	Provide first time homebuyer financial education			
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities	Programs will serve approximately of 24 LMI beneficiaries, of which about 10 will be Provo residents.			

	Location Description	815 S Freedom Blvd Ste	100, Provo, UT 846	501	
	<b>Planned Activities</b>	Homebuyer Education Cl	asses		
	Matrix Code	05U Housing Counseling			
	Objective	Decent Housing □	Suitable Living ⊠ Environment	Economic Opportunity	
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability 🗆	
4	Project Name	CDBG: Community Action and Food Bank Services— Circles Program			
	Target Area	Serving Provo City Reside	ents		
	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$10,000			
	Description	Participants (Circle leaders) establish goals and plans and learn new tools, assisted by Allies, and Coaches to secure and sustain better jobs and break out of generational poverty.			
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities				
	Location Description	815 South Freedom Blvd	. Provo, UT 84601		
	Planned Activities	Partial payment of salarie	es for Coach and ar	n Assistant Coach	
	Matrix	05 Other Public Services	Not Listed		
	Objective	Decent Housing	Suitable Living 🗵 Environment	Economic Opportunity $\Box$	
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability 🗆	
5	Project Name	CDBG: Community Action	on Service & Food	l Bank -	
	Target Area	Serving Provo City Reside	ents		

	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$10,000			
	Description	Funds used to provide community garden and gardening education.			
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities	21 beneficiaries, all of which will be Provo residents.			
	Location Description	815 S Freedom Blvd. Ste 100 Provo, UT 84601			
	Planned Activities	Salaries for personnel an	d supplies		
	Matrix	05 Other Public Services			
Objective Decent Hous		Decent Housing	Suitable Living ⊠ Environment	Economic Opportunity	
	Outcome	Availability/Accessibility 🛛	Affordability $\square$	Sustainability 🗆	
6	Project Name	CDBG: The Refuge			
	Target Area	Serving Provo Residents			
	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$40,000			
	Description	Funds will be used for costs associated with providing services to victims of abuse and domestic violence.			
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 700 beneficiaries will be served with this funding. Of which, 250 will be residents of Provo City.			

	Location Description	1433 East 840 North Ore	m, UT 84097	
	Planned Activities	Provide financial assistance to sustain facilities, maintain equipment, and support overall operating costs.		
	Matrix	05G Services for abused	spouses and their	families.
	Objective	Decent Housing □	Suitable Living 🗵 Environment	Economic Opportunity $\Box$
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability $\square$
7	Project Name	CDBG: Children's Justice	e Center	
	Target Area	Serving Residents throug	hout Utah County	
	Goals Supported	Public Services		
	Needs Addressed	Public Services		
	Funding	CDBG: \$57,000		
	Description	Funds will be used to provide trauma specific mental health treatment for child abuse victims and families residing in Utah County.		
	Target Date	6/30/2024		
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 800 individuals will receive assistance, of which about 150 will be Provo residents.		
	Location Description	315 South 100 East Prove	o, UT 84606	
	Planned Activities	Mental Health therapy for families.	r children of abuse	and their
	Matrix	05N Services for Abused Children		
	Objective	Decent Housing □	Suitable Living 🗵 Environment	Economic Opportunity $\Box$
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability 🗆
8	Project Name	CDBG: Project Read		
	Target Area	Serving Provo Residents		

	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$10,210			
	Description	Help adults achieve self-sufficiency by helping them acquire literacy and life skills.			
	Target Date				
	Estimate the number and type of families that will benefit from the proposed activities				
	Location Description				
	Planned Activities				
	Matrix	05H Employment Trainin	g		
	Objective	Decent Housing	Suitable Living ⊠ Environment	Economic Opportunity $\square$	
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability $\square$	
9	Project Name	CDBG: Provo Police -Vio	ctim Services		
	Target Area	Serving Provo residents			
	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$30,124			
	Description	Funds will be used for program delivery of services offered to victims of domestic violence and/or abuse.			
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities	While victims of domestic violence/abuse are presumed eligible, PPD will provide services to approximately 1,500 persons.			

	Location Description	445 West Center Street P	rovo, UT 84601	
	Planned Activities	Referrals to resources, court counseling, assistance in interviews with responding officers, emergency sheltering placement.		
	Matrix	05G Services for victims of violence sexual assault or		e, dating
	Objective	Decent Housing	Suitable Living 🗵 Environment	Economic Opportunity $\square$
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability 🗆
10	Project Name	CDBG: Recreation and I	Habilitation Servi	ces (RAH)
	Target Area	Serving Provo residents		
	<b>Goals Supported</b>	Public Services		
	Needs Addressed	Public Services		
	Funding	CDBG: \$33,838  Funds used to provide educational and recreational opportunities to persons with disabilities to improve their lives through the ABLE Project.		
	Description			
	Target Date	6/30/2024		
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 129 LMI persons will be served, of which about 32 will be Provo residents.  815 N 800 W Provo, UT 84604		
	Location Description			
	Planned Activities	Educational and Recreational activities for LMI individuals with physical and mental disabilities.		
	Matrix	05B Services for Persons with Disabilities.		
	Objective	Decent Housing □ Suitable Living ⊠ Economic Opportunity □		
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability 🗆
	Project Name	CDBG: Alpine House		

	Target Area	Serving Provo residents			
	Goals Supported	Public Services			
	Needs Addressed	Public Services			
	Funding	CDBG: \$6,000			
	Description	Provide a slurry seal to th of asphalt.	e existing drivewa	y to preserve life	
	Target Date	6/30/2024			
Estimate the number and type of families that will benefit from the proposed activities  Decent housing will be provided for about 2 individuals, all of which are Provo residents					
	Location Description	156 South 300 West Provo, UT 84601			
	Planned Activities	Driveway and parking re	pair		
	Matrix	14B Rehabilitation: Multi-	-Unit Residential		
	Objective	Decent Housing X	Suitable Living 🗵 Environment	Economic Opportunity	
	Outcome	Availability/Accessibility 🗵	Affordability $\square$	Sustainability x	
12	Project Name	CDBG: Business Façade	Rehabilitation		
	Target Area	Provo City			
	Goals Supported	Economic Development			
	Needs Addressed	Economic Development			
	Funding	CDBG: \$50,000 - Façade Renovations CDBG: \$8,000 - Program Delivery			
	Description	Funds will be used to provide matching grants for commercial façade renovation and program delivery, leading to job creation for LMI.			
	Target Date	6/30/2024			

	Estimate the number and type of families that will benefit from the proposed activities	About one façades will be rehabilitated creating approximately two jobs for LMI Persons.				
	Location Description	445 West Center Provo, U	JT 84601			
	Planned Activities	Façade renovation and re	ehabilitation – Job	Creation		
	Matrix	14E Rehabilitation; Public	cly or Privately Ow	ned Commercial		
	Objective	Decent Housing	Suitable Living   Economic			
	Outcome	Availability/Accessibility	Availability/Accessibility Affordability \( \square\) Sustainability \( x \)			
1	Project Name	CDBG: Neighborhood Revitalization Program				
	Target Area	Serving Provo City Residents				
	Goals Supported	Public Facilities				
	Needs Addressed	Public Facilities				
	Funding	CDBG: \$25,000				
	Description	Funds will be used to uplift neighborhoods through installation/repair of curb & gutter, parks/equipment, safety crossings, pathways/lighting.				
	Target Date	6/30/2024				
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 LMI Provo residents will benefit from this project.				
	Location Description	CDBG Eligible Neighborhoods in Provo				
	Planned Activities	Curb & Gutter/Sidewalk/Safety Crossings/Lighting, etc.				
	Matrix	03K Street Improvements/03L Sidewalks				
	Objective	Decent Housing	Suitable Living Environment x	Economic Opportunity		
	Outcome	Availability/Accessibility	Affordability $\square$	Sustainability x		

14	Project Name	CDBG: Provo Public Wo	rks - Joaquin Nei	ghborhood		
		Improvements	•			
	Target Area	Joaquin Neighborhood				
	Goals Supported	Public Facilities	Public Facilities			
	Needs Addressed	Public Facilities				
	Funding	CDBG: \$221,442				
	Description	Funds will be used to make safety improvements such as safe routes to school, ADA Ramps, Bulb outs, and lighting.				
	Target Date	6/30/2024				
	Estimate the number and type of families that will benefit from the proposed activities	at will the				
	Location Description	Joaquin Neighborhood				
	<b>Planned Activities</b>	Install and replace sidewa		walks, signage,		
	Matrix	03L Sidewalks				
	Objective	Decent Housing □	Suitable Living ⊠ Environment	Economic Opportunity		
	Outcome	Availability/Accessibility ⊠	Affordability $\square$	Sustainability 🗆		
15	<b>Project Name</b>	CDBG: Provo Public Wo	rks			
	Target Area	Wasatch and Foothills Neighborhoods				
	Goals Supported	Public Facilities				
	Needs Addressed	Public Facilities CDBG: \$360,000				
	Funding					
	Description	Wasatch and Foothills Ne	eighborhood safety	improvements		
	Target Date	6/30/2024	-			

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7,386 Provo residents will benefit from this project.		
	Location Description	Provo Wasatch and Foothills neighborhoods		
	Planned Activities	Install and replace sidewalks in need, crosswalks, signage, and ADA ramps and panels.		
	Matrix	03L Sidewalks		
	Objective	Decent Housing □	Suitable Living Environment x	Economic Opportunity
	Outcome	Availability/Accessibility 🗆	Affordability $\square$	Sustainability 🗵
16 Project Name CDBG: Emergency Home Target Area City of Provo		e Repair		
		City of Provo		
	Goals Supported Homeownership			
Needs Addressed Housing  Funding CDBG: \$ 4,500 – Program Delivery  Description Program Delivery for Emergency home repairs.  Target Date 6/30/2024				
		CDBG: \$ 4,500 – Program Delivery		
		ergency home rep	ency home repairs.	
		6/30/2024		
	Estimate the number and type of families that will benefit from the proposed activities	It is expected to serve about eight low-income households.		
Location Eligible Description		Eligible single-family properties in Provo City.		
	Planned Activities	Rehabilitation of heating/air conditioning, water plumbing systems; roof leaks; sewer. May inclured repairs to ensure a healthy/sanitary living envi		nclude other
	Matrix	14A Rehabilitation: Single	e-Unit Residential	
	Objective	Decent Housing ⊠	Suitable Living   Environment	Economic Opportunity $\Box$

	Outcome	Availability/Accessibility	Affordability 🛛	Sustainability $\square$
17	Project Name	CDBG: Egress Windows		
	Target Area	Provo City		
	Goals Supported	pals Supported Homeownership		
	Needs Addressed	Housing		
	Funding	CDBG: \$6,500 – Program Delivery		
	Description	Funding will be used to assist low-income homeowners needing to bring bedroom windows up to code.		
	Target Date	6/30/2024		
	Estimate the number and type of families that will benefit from the proposed activities	About nine LMI househol	ds will be served.	
	Location Description	Eligible single-family properties in Provo City.		
	Planned Activities	Installation of Egress Windows		
	Matrix	14A Rehabilitation: Single-Unit Residential		
	Objective	Decent Housing ⊠	Suitable Living □ Environment	Economic Opportunity
	Outcome	Availability/Accessibility $\square$	Affordability 🗵	Sustainability $\square$
18	Project Name	<b>HOME: Administration</b>		
	Target Area	Consortium wide		
	<b>Goals Supported</b>	Homeownership		
		Rental Housing		
	Needs Addressed	Housing		
	Funding	HOME: \$158,982		
	Description	Funds will be used to pay activities for the Utah Val		
	Target Date	6/30/2024		

	Estimate the number and type of families that will benefit from the proposed activities			
	Location Description	445 West Center Provo, UT 84601		
	Planned Activities	Administration and planning		
	Matrix	21A General Program Ad	ministration	
	Objective	Decent Housing □	Suitable Living ⊠ Environment	Economic Opportunity $\Box$
	Outcome	Availability/Accessibility	Affordability 🗆	Sustainability 🗵
19	Project Name	HOME: RHDC - Self Help Homes		
	Target Area	Santaquin, Utah		
	Goals Supported	Homeownership		
	Needs Addressed	Housing		
	Funding	HOME: \$531,641		
		CHDO: \$119,236		
	Description	Funds will be used for acquisition of approximately 8.32 acres in Santaquin for the development of about 29 residential single-family homes.		
	Target Date	6/30/2024		
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 HOME-assisted units will benefit LMI eligible households.		
	Location Description	North Fox Avenue and Dasher Drive (close to 1000 South) Santaquin, UT 84665		
	Planned Activities Land acquisition, predevelopment costs, lot improand new construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of affordable single-family has been supported by the construction of a supported by the const		-	
	Matrix	12 Construction of Housing		

	Objective	Decent Housing X	Suitable Living Environment	Economic Opportunity $\Box$
	Outcome	Availability/Accessibility	Affordability x	Sustainability 🗵
20	<b>Project Name</b>	<b>HOME: Mountain Count</b>	ry Home Solution	ıs
	Target Area	Orem City		
Goals Supported Housing Needs Addressed Housing				
	Funding	HOME: \$656,763.58		
		CHDO: \$119,236		
	Description	Funds will be used to bui	ld a single level fou	ır-plex in Orem.
	Target Date	7/31/2024		
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 LMI Households will benefit from this project.		
Location 672 East 1700 South Orem, UT 84097 Description				
	<b>Planned Activities</b>	Planned Activities Construction of 4 affordable rental units.		
	Matrix	12 Construction of Housi	ng	
	Objective	Decent Housing X	Suitable Living Environment	Economic Opportunity $\Box$
	Outcome	Availability/Accessibility 🗵	Affordability x	Sustainability $\square$
Project Name HOME: Home Purchase Plus			Plus	
	Target Area	Provo City		
	Goals Supported	Homeownership		
Needs Addressed Housing Funding HOME: \$200,000 CDBG: \$12,500		0		

				_	
	Description	•	HOME funds to provide down payment assistance and closing costs loans to eligible low-income households.		
	Up to \$12,500 in CDBG funds will be used a Delivery			or Program	
	Target Date	6/30/2024			
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5 households will receive down payment and closing cost assistance loans.			
	Location Description	Throughout Provo City			
	Planned Activities	Down payment assistance and closing costs loans.  Program Delivery			
	Matrix	13B Homeownership Assistance – excluding Housing Counseling			
	Objective	Decent Housing x	Suitable Living   Environment	Economic Opportunity	
	Outcome	Availability/Accessibility 🗆	Affordability x	Sustainability $\square$	
22	Project Name	HOME: Loan to Own			
	Target Area	Throughout Utah County			
	Goals Supported	Homeownership			
	Needs Addressed	Housing			
	Funding	HOME: \$200,000			
Description  HOME funds to provide down payment assistate closing costs loans to eligible low-income house.					
		Up to \$12,500 in CDBG funds will be used for Progr Delivery		or Program	
	Target Date	6/30/2024			

benefit fi	and type es that will			
Location Descripti				
Planned	Activities	Program Delivery  13B Homeownership Assistance – excluding Housing Counseling		loans.
Matrix				g Housing
Objective	9	Decent Housing ⊠	Suitable Living   Environment	Economic Opportunity
Outcome		Availability/Accessibility	Affordability 🗵	Sustainability $\square$

#### AP-50 Geographic Distribution - 91.420, 91.220(f)

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

At this time neither the City of Provo nor the Consortium is establishing specific geographic areas of service.

#### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 5 - Geographic Distribution** 

Rationale for the priorities for allocating investments geographically

#### **Discussion**

N/A

#### **Affordable Housing**

#### **AP-55 Affordable Housing - 91.420, 91.220(g)**

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	34
Special-Needs	0
Total	34

Table 6 - 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	7
Rehab of Existing Units	17
Acquisition of Existing Units	10
Total	34

Table 7 - One Year Goals for Affordable Housing by Support Type

#### **Discussion**

Housing activities will be supported through both CDBG and HOME and will provide subsidies for individuals and families ranging from 0% to 80% AMI. Activities will include homeowner housing rehabilitation, construction of new affordable single-family housing, construction of rental housing units, and direct financial assistance for eligible homebuyers.

#### **AP-60 Public Housing - 91.420, 91.220(h)**

#### 1. Introduction

The Housing Authority of Utah County and Provo City Housing Authority are responsible for managing the public housing inventory, developing new affordable housing units and administering the Section 8 voucher programs for Utah County and Provo City. They provide affordable housing opportunities throughout their jurisdiction by developing new and rehabilitating existing housing that is safe, decent, sanitary, and affordable a place where an individual's income level or background cannot be identified by the neighborhood or housing in which they live.

#### 2. Actions planned during the next year to address the needs to public housing

The Provo City Housing Authority is currently in the process of building affordable rental units. They also manage several properties and keep them well maintained.

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

Housing Authority of Utah County (HAUC) residents are invited to participate each year in a Resident Advisory Board where proposed policies are reviewed prior to implementation. HAUC has a resident currently serving on our Board of Commissioners. HAUC promotes self-sufficiency to all residents, to the extent they are able to achieve. Clients are referred to various agencies who provide budgeting, homeownership, and financial counseling. Clients are often notified about various homeownership opportunities available.

Provo City Housing Authority (PCHA) has a few CROWN developments which allow the resident to purchase their unit after 15 years at a price well below market value. PCHA coordinates a homeowner class for residents as well.

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

Neither Housing Authority is designated as troubled.

#### **Discussion**

#### AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

#### 1. Introduction

The Consortium, through the Mountainland Continuum of Care (CoC), works with a number of homeless agencies to reduce the number of persons experiencing homelessness, reduce the length of time individuals experience homelessness, increase successful transitions out of homelessness and reduce the instances of return to homelessness.

Representatives from the City of Provo and Consortium cities participate in the CoC executive committee specifically so the CoC's priorities are considered during funding allocations.

The Mountainland Continuum of Care contract with the State of Utah to administer HMIS. All service agencies in the region and the rest of the state are under a uniform data standard for HUD reporting and local ESG funders. All ESG funded or ganizations participate in HMIS, which is supported by Client Track.

The Mountainland Continuum of Care conducts an annual Point-In-Time count at the end of January to count sheltered (emergency sheltered and transitional housing) and unsheltered homeless individuals. Unsheltered homeless individuals are counted by canvassing volunteers. The volunteers use the Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT) to interview and try to connect unsheltered homeless individuals into services.

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

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

The City of Provo and Consortium cities will continue to partner with the Mountainland Continuum of Care and its partner agencies and provide CDBG funding to support the efforts to reaching out to unsheltered individuals to assess their needs.

### b. Addressing the emergency shelter and transitional housing needs of homeless persons:

Neither the City of Provo nor Consortium cities have direct access to Emergency Solutions Grant (ESG) funding. However, State of Utah allocations are awarded to Community Action Services and Food Bank and the Food and Care Coalition. These agencies use the funding to support services such as: providing motel vouchers, access to safe facilities, case management, etc.

c. 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:

The City of Provo, the City of Orem, and Mountainland Association of Governments (MAG, CDBG Administrator for Utah COunty) are active participants in the Task force to End Chronic Homelessness, which have set the following goals:

- Renew Shelter Plus Care (S+C) projects currently in place for homeless mentally ill
- Introduce new S+C projects to provide housing and support services for chronic homeless
- Build permanent supportive housing for homeless mentally ill
- Fully utilize Olen Walker Housing Trust Fund through State of Utah to fund housing for chronically homeless and increase levels of funding
- Hold Chronic Homeless Task Force meetings to develop further goals
- Continue to hold Discharge Planning meetings
- Increase outreach and support services to chronic homeless by acquiring additional funding
- Train homeless service providers quarterly regarding access to mainstream resources
- Assess and address client pathway barriers
- Assess problems and possible solutions to the problem of chronic homeless persons acquiring needed personal identification to access mainstream resources
- Continue to support efforts to assist young adult homeless people with substance abuse and mental health problems
- Provide counseling at main chronic homeless provider site
- Develop resources to expand care clinics

Other goals to eliminate homelessness are being addressed through participation in the Mountainland Continuum of Care. Goals are crafted to reduce homelessness in the larger service area of which Provo and Consortium cities are a part.

d. 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.

A Discharge Planning Committee meets regularly addressing the following issues:

Foster Care Discharge – As a result of the Initiative on Utah Children in Foster Care and the Transitions to Adult Living support Network Plan formed within the Department of Human Services, including the Division of Child and Family Services (DCFS), Juvenile Justice Services (JJS), Services for People with Disabilities (DSPD), and the Department of Workforce Services (DWS), young people transitioning into adulthood are increasingly living in safe, stable and affordable housing in their communities. Case management is a key component to success during the transition; community partners are assisting the youth as they learn and grow in their new environments. Wasatch Mental Health Vantage Point Youth Services plays a key role in assisting youth in making the transition to independence.

Health Care Discharge – The Mountainland Continuum of Care has a Discharge Planning Committee whose goal is to ensure that no one is discharged from a medical facility to the streets. The persons on this committee who are developing the final protocol for health care discharge are: homeless service providers, housing providers, emergency room case workers, hospital social workers and representation from the largest local health care system, Intermountain Healthcare.

Mental Health Discharge – The State of Utah has developed protocol and has completed a survey and analysis of homelessness. Within the Public Mental Health System, we are currently in development stages to plan the capacity to ensure that all mentally ill homeless individuals discharged from public institutions will have access to affordable housing and supportive services. State Human Services Discharge Planning Committee has developed a plan specific to mental health and substance abuse and continues to work with the State Homeless Coordinating Committee to identify and create additional low-income permanent housing for the chronically homeless and develop a process for rapid re-housing of the temporarily homeless.

Correction Discharge – In addition to private organizations such as Prisoner Information Network (PIN) and the Harm Reduction Project, which provide prisoners being discharged with information and services as they leave the State prison, State Corrections has developed a program inmates are able to access before their release. The Women's Correctional Facility has developed 'Your Parole Requires Extensive Preparation' (YPREP) office which is opened to women prior to their release and offers information on successful living outside the facility. The YPREP office is currently in the process of assessing the housing needs of the female population. The information gathered will result in a strategically targeted effort to meet those needs for the women prior to release from

incarceration. Each month community members meet for the Women's Summit and Men's Summit meetings. The summit meetings are used to identify and develop resources needed for successful transition.

#### 3. Discussion

While the City of Provo and Consortium cities do not fund services that directly affect homelessness, it is their intent to support agencies with programs that assist the homeless and help people that are vulnerable to becoming homeless. We also continue to work with other organizations, including those that serve and coordinate with the Mountainland Continuum of Care to influence policy to help prevent homelessness in the future.

#### AP-75 Barriers to affordable housing -91.420, 91.220(j)

#### 1. Introduction

The most critical public policy barriers (direct and indirect) to the production and preservation of affordable housing include the following:

- 1. Supply of rental units for large families
- 2. Limited land for development
- 3. Construction costs
- 4. Zoning
- 5. Hispanic and other minority groups mortgage application denial rates
- 6. Continued high rents and sales prices
- 2. 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

Provo City will initiate the process of coordination with Consortium cities to review the barriers and establish strategies and action plans to address them.

Zoning, building and safety regulations can create barriers to affordable housing. To avoid barriers, the City has an ongoing practice of updating its zoning code. The City has a zoning ordinance in place which open opportunities for different housing types. Specifically, it promotes attached housing, small lots for single-family homes, apartment development and units above commercial space. The City recently expanded its Accessory Dwelling Unit Overlay zone to provide and promote more housing opportunities. The City conforms to the standards set by the International Building Code (IBC), which is utilized through the State of Utah and enforcement of IBC regulations does not create unique restraints on construction or rehabilitation projects.

Provo and Orem City councils meet quarterly to discuss common items including availability of affordable housing. Orem has committed to do a closer review of future multi-family projects and provide assistance for qualification for Low-Income Housing Tax Credits.

#### AP-85 Other Actions - 91.420, 91.220(k)

#### 1. Introduction

The City of Provo and Consortium cities will engage in various activities intended to further local housing and community development goals.

#### 2. Actions planned to address obstacles to meeting underserved needs

The City of Provo and Consortium cities will continue to collaborate and partner with a wide network of housing and human services providers, government officials, business leaders, and citizens to identify areas of need in the community. A coordinated effort will be made to continually improve service delivery systems, reduce duplicative services and to create a process that is flexible enough to meet new needs as they develop.

#### 3. Actions planned to foster and maintain affordable housing

The City of Provo and Consortium cities will continue to operate single-family rehabilitation programs. In the past few years, the State of Utah has put emphasis on affordable housing options in every city. This directive will open more options in Consortium cities. First-time homebuyer and rental projects will continue this year and additionally street improvements are planned in low-to-moderate-income neighborhoods in Provo.

#### 4. Actions planned to reduce lead-based paint hazards

Lead risk assessments will be completed for all housing units receiving assistance through the housing rehabilitation programs. When conditions are found which indicate a potential lead-based paint hazard, appropriate remedial action will be included as part of the proposed work. All lead work will be conducted in accordance with federal regulations and performed by an appropriate certified and/or licensed contractor.

#### 5. Actions planned to reduce the number of poverty-level families

The City of Provo and Consortium cities have well-established service networks to provide services to impoverished people. These include:

- County Health Program to provide medical coverage for those who need it.
- The City and Consortium address other critical needs by supporting, coordinating, and referring families and individuals to resources such as:
  - Circles initiative, which helps individuals living in generational poverty recognize and overcome their barriers to self-reliance. This is sponsored by

- Community Action Services and Food Bank (CASFB).
- o Bridges Out of Poverty Training, conducted by CASFB
- Community gardens, community kitchen, food bank, family development program, homebuyer and mortgage counseling through CASFB
- Weatherization and energy conservation programs are available from the Housing Authority of Utah County.
- o Down payment assistance through Provo City administered programs
- Partner nonprofit agencies that provide medical services to extremely low and very low-income families and individuals.

#### 6. Actions planned to develop institutional structure

The City will continue to coordinate activities and foster relationships in the community among public and non-governmental entities.

In the coming year, Provo City and the Utah Valley HOME Consortium will:

- Continue to seek additional ways to share resources and costs to maintain and acceptable level of program and management capacity.
- Identify service gaps and improve efficiency and effectiveness in their delivery. Program delivery and design with be enhanced.
- Efforts will continue in strengthening existing and establishing new relationships in the community.
- Subrecipients and Community Housing Development Organizations (CHDOs) will continue to be monitored. Monitoring will be performed through risk assessment and Technical Assistance will be provided to the degree needed.

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

The City of Provo and Utah Valley HOME Consortium will enhance coordination with service providers and housing providers through coordination meetings, participating in community-wide-committees, and engaging local experts to provide programs for their target populations. A major tool for this coordination is through the collaborative relationship with the Mountainland Continuum of Care.

### **PROGRAM SPECIFIC REQUIREMENTS**

#### AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

#### Introduction

In this section the City addresses various program specific requirements and how it complies with federal regulations specific to the grants received. This section provides a calculation of total CDBG Program Income. The guidelines established to comply with statutory requirements of the HOME program are also included.

#### 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	\$454.00
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.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities.	\$0.00
Total Program Income	\$454.00

#### **Other CDBG Requirements**

1. The amount of urgent need activities

#### **HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Utah Valley HOME Consortium utilizes only forms of investment as outlines in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The following provisions will apply to subrecipients, Contractors and Developers (including CHDOs) or other entities that will provide homebuyer assistance with HOME funds provided through the Utah Valley HOME Consortium.

- The length of the affordability period will be established by the HOME Program statute depending on the amount of funding received for the project.
- The chosen method is Recapture.
- The Utah Valley HOME Consortium will require full payment of assistance provided to the homebuyer of the assisted HOME unit is sold during the affordability period. However, if there are no net proceeds or insufficient proceeds to recapture the full amount of the HOME investment due, the amount subject to recapture will be limited to what is available from the net proceeds. Net proceeds are defined as the sales price minus the superior non-HOME loan repayments and closing costs excluding realtor commissions.
- Written agreements will reflect this requirement.
- Affordability provision will be enforced through a recorded Deed of Trust.
- 3. A description of the guidelines for resale or recapture that ensures the affordability of units

acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The description of the guidelines for homebuyer activities (Question #2 in this section) applies here as well. Please refer to the response to question AP-90 #2.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
  - The Consortium has no plans to exercise this section of the HOME statute during this five-year period.
- 5. A description of the determination of the 95 percent median area purchase price limit for affordable homeownership established by the Jurisdiction. See 24 CFR 92.254(a)(2)(iii):

The current local market in Utah County shows that the affordable homeownership limits provided by HUD (\$380,000 for a 1-unit structure) are discordant.

#### Regulations require that:

- A. The 95 percent of median area purchase price must be established in accordance with a market analysis that ensures a sufficient number of recent housing sales is included in the survey.
- B. Sales must cover the requisite number of months based on volume: For 500 or more sales per month a one-month reporting period; for 250 through 499 sales per month, a 2-month reporting period; for less than 250 sales per month, at least a 3-month reporting period. The data must be in ascending order of sales price.
- C. The address of the listed properties must include the location within the Participating Jurisdiction. Lot, square, and subdivision data may be substituted for the street address.
- D. The housing sales data must reflect all, or nearly all, of the one-family house sales in the entire Participating Jurisdiction.
- E. To determine the median, take the middle sale on the list if an odd number of sales, and if an even number, take the higher of the middle numbers and consider it the median. After identifying the median sales price, the amount should be multiplied by 0.95 to determine the 95 percent of the median area purchase price.

Following the requirements above PJ staff gathered and analyzed data of all single-family housing sales in Utah County for the months of November 2022 and January of 2023. A total of 1080 single-family homes sales were identified. The average price amongst all sales is \$665,417.25. Following the instructions of paragraph E) above, the median price is: \$580,000 and therefore **the 95% of median is \$551,000**.



### 2023-24 Annual Action Plan Unique Attachments Contents

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#### Notice of Funding Availability (NOFA) for Provo City & Utah Valley HOME Consortium Program Year 2023 CDBG and HOME Funding



445 West Center Provo, UT 84601

The City of Provo Community Development Block Grant (CDBG) and Utah Valley HOME Consortium HOME Investment Partnerships Programs estimate having approximately \$3,000,000 (combined CDBG & HOME) to fund projects for the 2023 Program Year (PY2023).

**Pre-applications** will be available on October 21, 2022 and **final applications** will be available no later than December 9, 2022. Pre-applications and final applications will be available via Neighborly.com

**Mandatory pre-applications** are due on or before 5:00 p.m. (MST) Monday, December 5, 2022. **Final applications** will be due on or before 5:00 p.m. (MST) Monday, February 6, 2023.

**Application Workshops**—**ALL** Interested applicants seeking funding from Provo's CDBG Capital Projects or HOME Projects, *who did not receive a PY2022 award*, must attend a "How to Apply" in person workshop. Staff will review application guidelines and the PY-2023 Application Process.

<u>ALL Public Service Agencies</u> seeking funding (for both Capital Projects & Services) <u>must</u> attend one of the following joint workshops:

- October 12, 2022 at 2:00 p.m. at Mountainland Association of Governments located at 586 East 800 North, Orem, Utah.
- October 20, 2022 at 10 a.m. at Provo City located at 445 West Center Street, Community room on the 1st floor, Provo, Utah.

Contact Kena Mathews at (801) 229-7023 or kimathews@orem.org to RSVP.

**Provo City Funding Priorities:** Funding for organizations providing services to special needs populations; organizations that provide educational services including on-the-job training; Programs supporting small business and entrepreneurs; Public facility improvements; programs providing access to home ownership.

**Eligible projects** include construction, acquisition, and rehabilitation of affordable housing or public facilities; neighborhood public improvements (providing public services); and economic development targeted to benefit low- and moderate-income families/individuals.

**Eligible applicants** may be Nonprofit, governmental, and/or quasi-governmental agencies; housing authorities; for profit entities. Proposed projects must comply with the U.S. Department of Housing and Urban Development funding criteria and priorities established in the Provo City/Consortium 2020 Consolidated Plan.

It is anticipated funding decisions will be made by City Council by May 2023. Funding awards and contract negotiations will occur between June and August 2023.

#### Approximate funding availability (based on PY2022 funding):

**CDBG:** \$708,000—Capital improvement/Nonprofit facilities, Economic Development, Housing Services; <u>Public Service Agencies</u> \$202,000 for Public Services & \$150,000 for Capital Projects (Rolled-in with the Valley's CDBG Entitlement Collaborative efforts)

Projects and services must be delivered within Provo City and/or benefit Provo City residents.

**HOME:** \$2,165,000—Affordable housing projects within Utah Valley HOME Consortium boundaries. (Estimated funding includes allocation to Community Housing Development Organizations—CHDOs; \$237,402).

Contact: Melissa McNalley-Community Grants Administrator, mmcnalley@provo.org with questions.









### **Respondent Specific Priorities**

Provo City Council	Homeowner Rehabilitation Services for Special Needs Populations Commercial Rehabilitation
Orem City Council	Homeowner Assistance Public Housing Improvements Economic Development Infrastructure Development
Utah County ARC	Public Facilities Water and Sewer Public Safety
Service Agencies	Housing Affordability Mental Health Education
Citizens 593 Respondents	Housing Services Mental Health Services Services for Abused/Neglected Children Fire Stations/Equipment Street Improvements

### UVHC HOME - PY2023 Application Scoring

LMI BENEFIT				
45	86-100% benefit			
30	70-85% benefit			
15	51-69% benefit			

NATUR	NATURE OF PROJECT					
5	One-time project that has a specific start and completion date OR seed funding for a new project that will not rely on CDBG funding in future cycles for operations.					
3	Expansion of a project that is ongoing, has been up and running with a CDBG award and will continue to run without and/or after a CDBG award.					
1	Project is ongoing, has been up and running without a CDBG award and will continue to run without and/or after a CDBG award					

ORGAN	IZATIONAL CAPACITY
5	Very easy to work with. Organization has successfully expended and completed reporting on CDBG funds in the past. Organization demonstrates ability to comply with federal regulations and grant instructions.
3	Easy to work with. Organization is organized and competent. OR first-time applicant. History unknown.
1	Difficult to work with. Organization is disorganized and has demonstrated inability to comply with regulations and instructions.
Staff Notes	

SITE VIS	SIT
_	Site visit scheduled and completed in a timely manner. Site is conducive to a successful
	project. Applicant is prepared to answer reasonable questions about the project.
	Site visit scheduled and completed in a relatively timely manner. Site may be conducive to
3	a successful project. Applicant is able to answer most reasonable questions about the
	project.
1	Site visit was not completed in a timely manner. Site is not conducive to a successful
	project. Applicant cannot answer reasonable questions about the project.
Staff	
Notes	

### UVHC HOME - PY2021 Application Scoring

OTHER	OTHER LEVERAGED FUNDS (non-profit/public service)						
1	0% - 5%						
3	6% - 19%						
5	20% - 49%						
7	50% - 79%						
9	80% +						

NEED, F	PRIORITY AND READINESS
20	Project addresses a high-priority, unmet community need. Outcome measures are specific,
20	measurable, relevant and reasonably achieved within 18 months.
15	Project addresses a medium-priority, unmet community need. Outcome measures are
15	somewhat clear and can likely be achieved within 18 months.
	Project addresses a low-priority, unmet community need. Outcome measures are
10	somewhat vague, only somewhat relevant to community needs, or are not likely to be
	achieved within 18 months.
	Project does not address a priority community need or need is already being met through
5	other organizations or programs. Outcome measures are vague, irrelevant to community
	needs, or cannot be achieved within 18 months.

Reviewer:

#### Provo City 2020 Consolidated Plan funding priorities

### Housing

- Down-payment assistance programs providing access to homeownership
- development of new affordable housing
- Housing programs thathelp update aging housing stock
- Rental assistance programs for special needs populations

#### Public Services

- Organizations that provide services to special needs populations (elderly, disabled, homeless)
- Organizations that provide education including job training
- Organizations providing services to seniors
- Organizations providing healthcare services and health education
- Organizations providing housing services

# Economic Development

- Support small businesses and entreprenuers by providing mentoring and technical assistance
- Utilize Section 108 Loan garantees
- Improve visability of small business storefronts throughout Provo

### Public Facilities

- Public Facilities improvements (Sidewalks, Curb and gutter, and water/sewer improvements)
- Public and Nonprofit neighborhood community facilities and health centers

#### Organization:

	Need, Priority and Readiness						
	Project addresses a high-priority, unmet community need. Outcome measures are specific,						
20	measurable, relevant, and reasonable achieved within 18 months.						
	Project addresses a medium-priority, unmet community need. Outcome measures are						
15	somewhat clear and can likely be achieved within 18 months.						
	Project addresses a low-priority, unmet community need. Outcome measures are somewhat						
10	vague, only somewhat relevant to community needs, or are not likely to be achieved within 18						
	months.						
	Project Does not address a priority need or need is already being met through other						
5	organizations or programs. Outcome measures are vague, irrelevant to community needs, or						
	cannot be achieved within 18 months.						

#### Reviewer:

## **UTAH COUNTY 2023**

NOVEMBER, DECEMBER, JANUAR	2023	2022 %	CHANGE
NUMBER OF SALES:	1080	828	30.43%
AVERAGE SALES PRICE:	\$665,417.25	\$651,213.23	2.18%
MEDIAN SALES PRICE:	\$580,000.00	\$577,496.50	0.43%
95% OF MEDIAN:	\$551,000.00	\$548,621.68	0.43%
REPORT DATE:	6-Feb-23		

Average L/S: 101.49%

MLS#	House Number	Street		City	Sold Date	List Price	Sold Price	LIST\$:SOLD\$
1852784	8 N		800 E	Payson	12/29/2022	\$225,000.00	\$220,000.00	102.27%
1853445	1796 W		150 N	Provo	1/19/2023	\$273,000.00	\$221,000.00	123.53%
1826754	294 N		500 E	Payson	12/9/2022	\$275,000.00	\$275,500.00	99.82%
1844493	315 S	CENTER	ST	American Fork	12/30/2022	\$299,000.00	\$279,000.00	107.17%
1855842	158 N		600 E	Payson	1/19/2023	\$299,900.00	\$290,000.00	103.41%
1847266	930 W		600 S	Provo	11/9/2022	\$299,900.00	\$297,000.00	100.98%
1840360	1473 E		520 S	Provo	12/8/2022	\$299,900.00	\$306,400.00	97.88%
1846547	412 S		700 W	Payson	12/28/2022	\$300,000.00	\$285,000.00	105.26%
1850034	690 N		100 W	Spanish Fork	1/4/2023	\$300,000.00	\$259,669.00	115.53%
1851522	842 N		235 E	Orem	1/3/2023	\$312,000.00	\$319,500.00	97.65%
1843699	384 N		400 W	Orem	11/3/2022	\$318,900.00	\$315,000.00	101.24%
1851750	955 S		450 E	Orem	1/30/2023	\$324,000.00	\$309,000.00	104.85%
1843837	515 S		900 E	Provo	12/21/2022	\$324,900.00	\$290,000.00	112.03%
1837883	555 S		700 E	Provo	1/31/2023	\$325,000.00	\$325,000.00	100.00%
1849498	47 W		200 N	American Fork	1/19/2023	\$325,000.00	\$331,550.00	98.02%
1848933	659 E		350 N	Provo	12/5/2022	\$329,900.00	\$329,900.00	100.00%
1848228	74 W		350 S	Goshen	12/8/2022	\$339,000.00	\$343,320.00	98.74%
1849012	60 S		200 W	Payson	11/21/2022	\$340,000.00	\$350,000.00	97.14%
1850439	553 N		100 E	Spanish Fork	1/23/2023	\$346,000.00	\$346,000.00	100.00%
1837127	1460 W		460 N	Provo	12/8/2022	\$349,000.00	\$302,500.00	115.37%
1844423	360 E		800 N	Spanish Fork	12/12/2022	\$349,900.00	\$362,850.00	96.43%
1847001	855 S		210 W	Orem	12/22/2022	\$349,900.00	\$353,500.00	98.98%
1847821	931 S		400 E	Orem	12/20/2022	\$350,000.00	\$340,000.00	102.94%
1848349	585 N		900 W	Orem	11/28/2022	\$350,000.00	\$355,000.00	98.59%
1848294	45 W		700 S	Payson	12/22/2022	\$350,000.00	\$336,000.00	104.17%
1855466	270 N		800 E	Payson	1/26/2023	\$350,000.00	\$350,000.00	100.00%
1830625	150 E		630 N	Orem	11/2/2022	\$352,000.00	\$353,000.00	99.72%
1839650	546 E		100 N	Springville	1/4/2023	\$355,000.00	\$345,000.00	102.90%
1844230	481	SWENSON		Springville	11/14/2022	\$356,000.00	\$350,000.00	101.71%
1848514	1046 N		200 E	Orem	12/22/2022	\$359,800.00	\$358,000.00	100.50%
1829069	630 E		200 S	Provo	1/23/2023	\$359,900.00	\$335,000.00	107.43%
1847045	997 E		40 N	Springville	12/16/2022	\$360,000.00	\$346,000.00	104.05%
1837966	15 E		300 N	Payson	1/27/2023	\$360,000.00	\$373,000.00	96.51%
1854650	1195 E		460 S	Provo	1/19/2023	\$360,000.00	\$370,000.00	97.30%
1827523	1749 S		300 E	Springville	1/13/2023	\$360,000.00	\$360,000.00	100.00%
1853525	397 N		000 W	Provo	1/12/2023	\$369,000.00	\$371,000.00	99.46%
1855343	260 N	PALISADE	DR	Orem	1/20/2023	\$369,900.00	\$375,000.00	98.64%

4040407	50C 5	500	_	_	44/45/2022	4252 222 22	4252 222 22	400 070/
1843407	506 E	600		Payson	11/16/2022	\$369,900.00	\$368,900.00	100.27%
1854416	1765 S	500		Provo	1/19/2023	\$369,900.00	\$369,900.00	100.00%
1842986	1771 W	170		Provo	11/10/2022	\$370,000.00	\$375,000.00	98.67%
1825892	146 W	100		Spanish Fork	1/5/2023	\$370,000.00	\$345,000.00	107.25%
1843336	981 W	900		Provo	1/13/2023	\$374,900.00	\$357,000.00	105.01%
1846856	325 E	100		Spanish Fork	11/23/2022	\$375,000.00	\$350,000.00	107.14%
1837146	316 N	1000		Spanish Fork	11/14/2022	\$375,000.00	\$377,000.00	99.47%
1849972	943 E	900 :		Springville	12/21/2022	\$375,000.00	\$382,500.00	98.04%
1854084	704 W	1100		Payson	12/29/2022	\$375,000.00	\$375,000.00	100.00%
1839330	535 E	100		Spanish Fork	11/3/2022	\$375,000.00	\$350,000.00	107.14%
1844764	555 N	100		Spanish Fork	12/16/2022	\$375,500.00	\$375,500.00	100.00%
1836642	486 S	600		Provo	11/7/2022	\$379,000.00	\$375,000.00	101.07%
1831872	210 N	2200		Provo	12/6/2022	\$379,500.00	\$379,500.00	100.00%
1856830	42 W	200		Spanish Fork	1/30/2023	\$380,000.00	\$375,000.00	101.33%
1842959	916 W	1340		Provo	11/2/2022	\$385,000.00	\$380,000.00	101.32%
1854575	2317 N	650		Provo	1/23/2023	\$385,000.00	\$335,000.00	114.93%
1840092	819 S	300		Salem	11/10/2022	\$385,000.00	\$385,000.00	100.00%
1849674	130 W	600		Spanish Fork	12/29/2022	\$385,900.00	\$370,000.00	104.30%
1850991	370 W			Payson	1/28/2023	\$387,000.00	\$387,000.00	100.00%
1849908	414 W	50		American Fork	12/14/2022	\$389,000.00	\$357,500.00	108.81%
1847513	290 S	100		Goshen	12/21/2022	\$389,900.00	\$381,600.00	102.18%
1830216	2077 S		ST	Spanish Fork	11/23/2022	\$390,000.00	\$370,000.00	105.41%
1850569	751 W	100		Provo	12/29/2022	\$390,000.00	\$370,000.00	105.41%
1843169	526 E	350	S	Lehi	11/21/2022	\$390,000.00	\$400,000.00	97.50%
1852924	99 E	530		Springville	1/12/2023	\$395,000.00	\$395,000.00	100.00%
1841669	178 N	CHURCH	ST	Cedar Fort	11/16/2022	\$399,000.00	\$390,000.00	102.31%
1849485	335 N	300	W	Springville	11/23/2022	\$399,000.00	\$399,000.00	100.00%
1844415	4279 W	BROMWELL	CT	Lehi	1/10/2023	\$399,000.00	\$399,000.00	100.00%
1848264	449 N	BEVERLY	AVE	Orem	1/17/2023	\$399,000.00	\$390,000.00	102.31%
1846482	46 E	300	S	Pleasant Grove	12/8/2022	\$399,000.00	\$370,000.00	107.84%
1843681	547 E	300	S	Provo	1/10/2023	\$399,000.00	\$399,000.00	100.00%
1838569	147 E	1600	S	Orem	11/16/2022	\$399,000.00	\$375,000.00	106.40%
1851208	979 E	CENTER :	ST	Springville	1/20/2023	\$399,200.00	\$390,000.00	102.36%
1844522	152 W	100	S	Spanish Fork	11/18/2022	\$399,900.00	\$399,900.00	100.00%
1852973	867 N	235	E	Orem	1/3/2023	\$399,900.00	\$388,000.00	103.07%
1855857	329 S	800	Ε	Springville	1/31/2023	\$399,900.00	\$404,000.00	98.99%
1839498	1942 N	180	W	Orem	11/10/2022	\$399,900.00	\$385,000.00	103.87%
1841040	1865	CANYON	RD	Springville	12/9/2022	\$399,900.00	\$370,000.00	108.08%
1834419	190 S	1600	W	Provo	11/15/2022	\$399,900.00	\$387,000.00	103.33%
1850299	1218 E	1530	N	Payson	1/27/2023	\$399,900.00	\$399,900.00	100.00%
1844141	4022 E	DILLONS	DR	Eagle Mountain	11/22/2022	\$399,999.00	\$395,000.00	101.27%
1830866	633	LITTLE ROCK	DR	Santaquin	12/2/2022	\$399,999.00	\$399,999.00	100.00%
1837063	470 N	250	W	Springville	11/28/2022	\$400,000.00	\$400,000.00	100.00%
1852242	1374 W	GLENBARR	DR	Springville	1/11/2023	\$400,000.00	\$409,000.00	97.80%
1850731	595 E	300	N	Pleasant Grove	1/30/2023	\$400,000.00	\$380,000.00	105.26%
1841271	97 N	860	W	Spanish Fork	11/2/2022	\$400,000.00	\$400,000.00	100.00%
1827227	1013 E	40	N	Springville	12/8/2022	\$400,000.00	\$400,000.00	100.00%
1847710	1176 W	860	N	Provo	12/19/2022	\$400,000.00	\$387,500.00	103.23%
1847465	954 E	300		Provo	11/22/2022	\$400,000.00	\$405,000.00	98.77%
1826306	1161 N		ST	Orem	12/20/2022	\$404,000.00	\$385,000.00	104.94%
1837446	414 S		DR	Santaquin	12/1/2022	\$404,900.00	\$402,000.00	100.72%
1851694	536 S	1100		Orem	1/6/2023	\$405,000.00	\$405,000.00	100.00%
1734253	1278 S	230		Spanish Fork	12/8/2022	\$408,900.00	\$462,126.00	88.48%
1815891	937 E	200		Provo	11/4/2022	\$409,000.00	\$369,440.00	110.71%
1835435	127 E	200		Orem	11/4/2022	\$409,897.00	\$410,000.00	99.97%
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1834016	829 S	BRUBAKER WA	Y Santaguin	12/9/2022	\$409,915.00	\$410,935.00	99.75%
1846953	633 S	800 E	Orem	11/16/2022	\$410,000.00	\$396,975.00	103.28%
1820910	1806 E	JUNIPER DR	Eagle Mountain	1/6/2023	\$414,000.00	\$405,000.00	102.22%
1842831	1298 E	520 S	Provo	12/14/2022	\$414,900.00	\$407,000.00	101.94%
1848588	675 N	250 W	American Fork	12/28/2022	\$415,000.00	\$431,000.00	96.29%
1846063	310 N	850 W	Orem	12/27/2022	\$415,000.00	\$415,000.00	100.00%
1847868	249 N	800 E	Orem	11/21/2022	\$415,000.00	\$389,000.00	106.68%
1837125	333 N	600 E	American Fork	11/21/2022	\$415,000.00	\$323,800.00	128.17%
1846375	2398 E	HITCHING POST DR	Eagle Mountain	1/25/2023	\$415,000.00	\$418,000.00	99.28%
1848275	1368 S	2320 E	Spanish Fork	1/23/2023	\$415,000.00	\$421,000.00	98.57%
1834719	2925 E	ASH POINT DR	Eagle Mountain	1/5/2023	\$415,000.00	\$421,000.00	100.00%
1849784	368	BROOKSIDE DR	Springville	1/3/2023	\$417,000.00	\$417,000.00	100.00%
1843784	960 E	80 N	Springville	11/1/2022	\$417,000.00	\$429,000.00	97.67%
1848746	471 N	100 E	Springville	12/22/2022	\$419,000.00	\$334,000.00	125.45%
1848910	3754	DORIS LOOP RD	Eagle Mountain	1/26/2023	\$419,000.00	\$433,075.00	96.77%
1849912	780 N	1000 E	Provo	1/20/2023	\$420,000.00	\$385,000.00	109.09%
1836859	444 S	560 E	Orem	1/3/2023	\$420,000.00	\$410,000.00	109.09%
	1523 S	50 E		1/3/2023	\$420,000.00		100.00%
1829116			Orem			\$420,000.00	
1830973 1835205	841 S		Y Santaquin	11/1/2022	\$420,990.00	\$420,990.00	100.00%
	825 S		Y Santaquin	12/21/2022	\$423,990.00	\$416,990.00	101.68%
1838721	685 E	300 N	Spanish Fork	1/23/2023	\$424,000.00	\$395,000.00	107.34%
1843769	7909 N	WEEPING ASH DR	Eagle Mountain	12/5/2022	\$424,900.00	\$424,900.00	100.00%
1847087	662 W	1400 S	Payson	1/11/2023	\$425,000.00	\$432,000.00	98.38%
1842762	1471 S	200 E	Orem	1/30/2023	\$425,000.00	\$415,000.00	102.41%
1843788	497 N	1370 W	Pleasant Grove	11/16/2022	\$425,000.00	\$425,000.00	100.00%
1851512	2317 N	650 E	Provo	12/9/2022	\$425,000.00	\$277,000.00	153.43%
1832071	390 S	1280 E	Provo	11/29/2022	\$425,000.00	\$440,000.00	96.59%
1852557	1130 S	150 W	Orem	12/16/2022	\$425,000.00	\$433,070.00	98.14%
1829829	4516 N	HERITAGE DR	Eagle Mountain	12/21/2022	\$425,000.00	\$420,000.00	101.19%
1847786	2066 E	EASTER DR	Eagle Mountain	1/4/2023	\$425,000.00	\$415,000.00	102.41%
1835207	815 S		Y Santaquin	12/21/2022	\$425,990.00	\$409,990.00	103.90%
1852449	1295 S	RAINTREE LN	Santaquin	11/21/2022	\$426,085.00	\$427,310.00	99.71%
1843870	1409 W	585 S	Lehi	1/17/2023	\$429,000.00	\$420,000.00	102.14%
1855664	483 N	2430 W	Provo	1/20/2023	\$429,000.00	\$429,000.00	100.00%
1844742	1900 E	PINION CIR	Eagle Mountain	11/30/2022	\$429,900.00	\$420,000.00	102.36%
1832744	217 S	950 W	Spanish Fork	11/28/2022	\$429,900.00	\$410,000.00	104.85%
1848438	629 N	280 W	Santaquin	11/30/2022	\$429,900.00	\$430,000.00	99.98%
1848018	1430 N	380 W	Provo	12/5/2022	\$429,900.00	\$429,000.00	100.21%
1852581	3736	DORIS LOOP DR	Eagle Mountain	1/20/2023	\$429,958.00	\$429,500.00	100.11%
1839466	442 E	600 N	Spanish Fork	11/29/2022	\$430,000.00	\$455,000.00	94.51%
1847458	2438 E	JIM BRIDGER DR	Eagle Mountain	12/19/2022	\$430,000.00	\$412,400.00	104.27%
1826502	485 E	1250 S	Payson	1/10/2023	\$430,000.00	\$381,000.00	112.86%
1842941	1711 N	1310 E	Payson	11/10/2022	\$433,000.00	\$433,000.00	100.00%
1851202	188 E	730 N	Santaquin	1/4/2023	\$434,900.00	\$434,900.00	100.00%
1841186	431 N	600 E	Orem	11/21/2022	\$435,000.00	\$425,000.00	102.35%
1840935	2889 W	160 N	Provo	12/22/2022	\$435,000.00	\$425,000.00	102.35%
1844320	2907 E	LOOKOUT DR	Eagle Mountain	12/7/2022	\$435,000.00	\$435,000.00	100.00%
1850222	843 N	2400 W	Provo	12/9/2022	\$435,000.00	\$435,000.00	100.00%
1848778	265 N	2970 W	Provo	1/27/2023	\$435,000.00	\$426,000.00	102.11%
1846737	444 S	300 E	American Fork	11/18/2022	\$435,000.00	\$440,000.00	98.86%
1819603	564 N	150 W	Santaquin	11/22/2022	\$435,000.00	\$434,200.00	100.18%
1852885	1563	MOUNTAIN VIE'DR	Spanish Fork	12/16/2022	\$435,000.00	\$415,000.00	104.82%
1841370	185 N	700 E	American Fork	12/1/2022	\$435,000.00	\$425,000.00	102.35%
1824104	1157	BELL BUOY WA	Y Eagle Mountain	1/30/2023	\$438,777.00	\$444,777.00	98.65%
1844555	1141 E	BELL BUOY WA	Y Eagle Mountain	12/2/2022	\$438,783.00	\$451,783.00	97.12%

1849037	1228 S	820 \		Provo	1/6/2023	\$439,000.00	\$435,000.00	100.92%
	1521 S	240 I			1/0/2023	\$439,000.00	\$439,000.00	
1837020				Orem				100.00%
1842587	206 N 876 N	210 \		Orem	11/8/2022	\$439,900.00	\$445,000.00	98.85%
1827015		700 1		Mapleton	11/16/2022	\$439,900.00	\$425,000.00	103.51%
1833266	1108 E	500 1		Orem	11/4/2022	\$440,000.00	\$425,000.00	103.53%
1845593	366 N	1170		Provo	11/4/2022	\$440,000.00	\$470,000.00	93.62%
1842525	708 W	1340 9		Payson	12/6/2022	\$440,000.00	\$425,600.00	103.38%
1850212	1250 E		ST	Springville	1/17/2023	\$440,000.00	\$440,000.00	100.00%
1829237	1487 E	ERICKSON KNOLI		Eagle Mountain	11/18/2022	\$440,000.00	\$432,100.00	101.83%
1839519	641 N	800 \		Provo	11/29/2022	\$440,000.00	\$405,000.00	108.64%
1846221	507 N	100 \		Lehi	11/10/2022	\$440,000.00	\$440,000.00	100.00%
1852110	1454 S		DR	Springville	12/23/2022	\$440,000.00	\$440,000.00	100.00%
1837533	245 E	JAY I	LN	Payson	11/18/2022	\$440,000.00	\$425,000.00	103.53%
1846842	1718	MOUNTAIN VIE'I	DR	Spanish Fork	11/1/2022	\$441,000.00	\$445,000.00	99.10%
1828398	1344 W	GLENBARR I	DR	Springville	11/3/2022	\$444,900.00	\$435,000.00	102.28%
1856616	168 W	WILLET I	DR	Salem	11/7/2022	\$444,950.00	\$488,803.00	91.03%
1846157	1133	BELL BUOY	WA۱	Eagle Mountain	11/11/2022	\$444,992.00	\$444,992.00	100.00%
1854837	72 W	KEY LARGO	DR	Saratoga Springs	1/6/2023	\$445,000.00	\$455,000.00	97.80%
1850761	1367 W	1350 9	S	Springville	1/13/2023	\$445,000.00	\$426,400.00	104.36%
1847982	1916 W	CASCADE DR.		Provo	11/21/2022	\$445,000.00	\$445,000.00	100.00%
1856259	7249 N	GREEN PASTURE	WA۱	Eagle Mountain	1/3/2023	\$446,191.00	\$446,191.00	100.00%
1852611	1160 E	DORIS I	RD	Eagle Mountain	12/21/2022	\$446,548.00	\$464,048.00	96.23%
1818611	1191	BELL BUOY	WA۱	Eagle Mountain	11/10/2022	\$447,154.00	\$425,653.00	105.05%
1853088	351 S	2430 \	W	Provo	1/6/2023	\$449,000.00	\$430,000.00	104.42%
1851355	1684 E	BLACKHAWK I	DR	Pleasant Grove	1/23/2023	\$449,000.00	\$361,216.00	124.30%
1841917	2956 S	WILLOW CREEK I	DR	Saratoga Springs	12/15/2022	\$449,000.00	\$444,000.00	101.13%
1831717	475 S	400 I	E	Orem	11/28/2022	\$449,500.00	\$473,500.00	94.93%
1848967	153 W	500 I	N	Santaquin	12/9/2022	\$449,800.00	\$453,300.00	99.23%
1839875	127 W	1880 I	N	Orem	11/22/2022	\$449,900.00	\$420,000.00	107.12%
1850664	211 S	1700 \	W	Payson	12/9/2022	\$449,900.00	\$458,000.00	98.23%
1834813	678 W	1330 9	S	Spanish Fork	11/21/2022	\$449,900.00	\$430,900.00	104.41%
1826949	259 S	590 \	W	Spanish Fork	1/4/2023	\$449,900.00	\$415,000.00	108.41%
1852817	974 N	400 I	Ε	Lehi	12/19/2022	\$449,900.00	\$440,000.00	102.25%
1825954	203 S	1600 \	W	Provo	11/23/2022	\$449,900.00	\$444,400.00	101.24%
1828527	1915 W	300 9		Provo	11/7/2022	\$449,900.00	\$425,000.00	105.86%
1822160	131 E	100 I		Goshen	11/30/2022	\$449,900.00	\$445,000.00	101.10%
1854485	1625 W	1320		Provo	1/31/2023	\$450,000.00	\$460,000.00	97.83%
1845864	496 S	1330 \		Provo	12/20/2022	\$450,000.00	\$430,000.00	104.65%
1820266	2525		DR	Spanish Fork	11/23/2022	\$450,000.00	\$480,000.00	93.75%
1850997	1815		RD	Springville	12/13/2022	\$450,000.00	\$450,000.00	100.00%
1855610	175 N	800 I		Orem	1/18/2023	\$450,000.00	\$445,000.00	101.12%
1855364	724 N	700 I		Lehi	1/26/2023	\$450,000.00	\$450,000.00	100.00%
1848459	1775 E	SOUTH INDEPEN			12/6/2022	\$450,000.00	\$440,000.00	102.27%
1849750	2105 E		DR	Eagle Mountain	1/13/2023	\$450,000.00	\$455,000.00	98.90%
1851806	1011 W	520 9		Spanish Fork	12/20/2022	\$450,000.00	\$450,000.00	100.00%
1839538	1258 N	100 \		American Fork	12/9/2022	\$450,000.00	\$450,000.00	100.00%
1839542	545 S	1300 (		Pleasant Grove	1/3/2023	\$450,000.00	\$450,000.00	100.00%
18555418	32 N		E	Santaquin	1/30/2023	\$450,000.00	\$432,000.00	104.17%
1837531	277 E	750 5		Salem	11/4/2022	\$450,000.00	\$446,400.00	100.81%
				Lehi		\$450,000.00		
1846257 1827851	526 W	LAKEVIEW I	DR c		12/1/2022		\$485,000.00	92.78%
1837851	1186 W			Orem	12/21/2022	\$452,000.00	\$435,000.00	103.91%
1847082	7251 N	GREEN PASTURE		_	11/16/2022	\$452,204.00	\$445,000.00	101.62%
1849373	3691		ST	Eagle Mountain	11/15/2022	\$454,492.00	\$454,492.00	100.00%
1816627	1519 N		ST	Orem	11/10/2022	\$455,000.00	\$440,000.00	103.41%
1829652	4084 N	LAKE MOUNTAIII	υK	Eagle Mountain	11/3/2022	\$459,000.00	\$452,000.00	101.55%

1834040	189 E	400	N	Orem	12/10/2022	\$459,900.00	\$425,000.00	108.21%
1844081	1247 W	1900	Ν	Lehi	11/21/2022	\$459,900.00	\$459,900.00	100.00%
1831301	296 W	CASI	WA۱	Saratoga Springs	11/21/2022	\$459,900.00	\$450,000.00	102.20%
1855406	483 E	900	S	Orem	1/18/2023	\$459,900.00	\$459,900.00	100.00%
1839892	327 W	550	Ν	Springville	11/17/2022	\$460,000.00	\$432,000.00	106.48%
1838895	843 N	150	W	Santaquin	11/14/2022	\$460,000.00	\$455,000.00	101.10%
1841905	291 N	300	W	Spanish Fork	11/29/2022	\$460,000.00	\$460,000.00	100.00%
1849176	2005 E	SPRING	ST	Eagle Mountain	12/20/2022	\$464,888.00	\$463,500.00	100.30%
1842491	349 E	1040	Ν	Orem	11/8/2022	\$464,900.00	\$470,000.00	98.91%
1845587	453 N	NORTHSHORE	DR	Saratoga Springs	1/17/2023	\$464,990.00	\$464,990.00	100.00%
1850042	1487 N	1190	Ε	Payson	12/19/2022	\$464,990.00	\$459,990.00	101.09%
1842945	3758 E	GULLANE	RD	Eagle Mountain	12/1/2022	\$465,000.00	\$470,000.00	98.94%
1839883	475 N	600	Ε	Orem	11/21/2022	\$465,000.00	\$445,000.00	104.49%
1852712	2309 E	HITCHING POST	DR	Eagle Mountain	1/3/2023	\$465,000.00	\$461,700.00	100.71%
1836348	1159 E	850	S	Spanish Fork	11/10/2022	\$465,000.00	\$465,000.00	100.00%
1848516	743 S	1370	W	Orem	12/19/2022	\$465,000.00	\$467,000.00	99.57%
1831887	1076 W	600	N	Orem	11/21/2022	\$465,000.00	\$460,500.00	100.98%
1856746	275 N	200	W	Springville	1/30/2023	\$465,000.00	\$465,000.00	100.00%
1845603	447 N	NORTHSHORE	DR	Saratoga Springs	12/29/2022	\$466,045.00	\$466,045.00	100.00%
1846779	7253 N	GREEN PASTURE	LN	Eagle Mountain	12/27/2022	\$467,577.00	\$467,577.00	100.00%
1771077	219 W	WILLET	DR	Salem	11/9/2022	\$468,950.00	\$540,206.00	86.81%
1829923	3729 N	TUMWATER	LN	Eagle Mountain	11/3/2022	\$469,000.00	\$440,000.00	106.59%
1836364	566 S	640	W	Lehi	12/30/2022	\$469,000.00	\$457,000.00	102.63%
1845597	1958 W	1540	N	Lehi	11/27/2022	\$469,000.00	\$470,000.00	99.79%
1848217	469 E	620	S	Salem	12/29/2022	\$469,000.00	\$450,000.00	104.22%
1856689	771 W	1700	N	Orem	1/20/2023	\$469,000.00	\$461,000.00	101.74%
1852753	3177 N	1420	W	Lehi	1/13/2023	\$469,987.00	\$459,000.00	102.39%
1815850	72 E	BRUSHY CANYO	ST	Saratoga Springs	12/16/2022	\$469,990.00	\$445,000.00	105.62%
1828956	2961 S	WILLOW CREEK	DR	Saratoga Springs	11/15/2022	\$470,000.00	\$467,000.00	100.64%
1837469	337 E	460	S	Lehi	1/19/2023	\$470,000.00	\$485,000.00	96.91%
1840760	182 S	1050	W	Spanish Fork	11/29/2022	\$472,000.00	\$472,000.00	100.00%
1849918	3746	DORIS LOOP		Eagle Mountain	11/14/2022	\$472,085.00	\$482,086.00	97.93%
1849388	1113	DORIS	LOO	Eagle Mountain	11/22/2022	\$473,838.00	\$473,838.00	100.00%
1847310	4628 N	CANYON	RD	Pleasant Grove	12/9/2022	\$474,900.00	\$395,000.00	120.23%
1840486	1573 E	BLACKHAWK	DR	Pleasant Grove	1/16/2023	\$474,900.00	\$470,000.00	101.04%
1837286	143 W	CASI	WAY	Saratoga Springs	12/12/2022	\$474,995.00	\$460,000.00	103.26%
1844514	71 N	PARADISE	DR	Orem	11/29/2022	\$474,999.00	\$469,000.00	101.28%
1826356	2511 N	820	Ε	Provo	12/13/2022	\$475,000.00	\$474,500.00	100.11%
1830746	645	STONEBROOK	Lane	Santaquin	12/12/2022	\$475,000.00	\$470,000.00	101.06%
1852510	300 W	220	S	Orem	1/26/2023	\$475,000.00	\$475,000.00	100.00%
1836137	1516 E	400	S	Springville	11/17/2022	\$475,000.00	\$462,000.00	102.81%
1850003	217 E	1864	S	Orem	1/17/2023	\$475,000.00	\$462,000.00	102.81%
1853095	974 W	1150		Provo	12/21/2022	\$475,000.00	\$470,000.00	101.06%
1846188	4098 N	FAIRFIELD	DR	Eagle Mountain	11/22/2022	\$475,000.00	\$484,000.00	98.14%
1847994	614 S	1470	W	Orem	11/29/2022	\$475,000.00	\$475,000.00	100.00%
1847740	1305 N	150	Е	Springville	12/21/2022	\$475,000.00	\$494,500.00	96.06%
1851354	829 W	400		Spanish Fork	12/8/2022	\$475,000.00	\$460,000.00	103.26%
1842669	1415 E	580		Provo	11/23/2022	\$475,000.00	\$475,000.00	100.00%
1847733	1475 N	1210		Payson	11/23/2022	\$475,900.00	\$465,900.00	102.15%
1821176	387 N	800		American Fork	12/9/2022	\$476,000.00	\$450,000.00	105.78%
1839772	1210 W	80		Pleasant Grove	11/3/2022	\$478,000.00	\$478,000.00	100.00%
1808217	3658	ANNABELL	ST	Eagle Mountain	11/4/2022	\$479,259.00	\$479,259.00	100.00%
1847790	22 E	HERON	CT	Saratoga Springs		\$479,500.00	\$479,500.00	100.00%
1847594	1027 W	MAIN	ST	Lehi	12/15/2022	\$479,900.00	\$460,000.00	104.33%
1853800	60 W	255		Orem	1/11/2023	\$479,900.00	\$475,000.00	101.03%
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1845401	1207 W	550 S	Provo	12/2/2022	\$479,900.00	\$447,000.00	107.36%
1826468	2012 E	775 S	Spanish Fork	12/9/2022	\$479,900.00	\$450,000.00	106.64%
1815225	880 S	500 W	Provo	11/4/2022	\$479,900.00	\$455,000.00	105.47%
1833704	669 S	630 E	Orem	1/7/2023	\$479,900.00	\$465,000.00	103.20%
1823512	142 W	1150 S	Payson	12/3/2022	\$480,000.00	\$460,000.00	104.35%
1846331	3763 E	ST ANDREWS DR	Eagle Mountain	1/13/2023	\$480,000.00	\$486,000.00	98.77%
1847665	4660 W	9980 N	Cedar Hills	12/7/2022	\$480,000.00	\$485,000.00	98.97%
1834622	565 N	1200 E	Lehi	11/9/2022	\$480,000.00	\$470,000.00	102.13%
1851878	4766 E	SILVER MOON DR	Eagle Mountain	1/5/2023	\$483,792.00	\$471,792.00	102.54%
1824048	2224 S	DAKOTA AVE	Provo	12/29/2022	\$484,000.00	\$475,000.00	101.89%
1845906	2285 N	POINTE MEADO LOO	Lehi	11/22/2022	\$484,900.00	\$485,000.00	99.98%
1830066	5384 N	SOLO ST	Eagle Mountain	11/4/2022	\$484,900.00	\$486,000.00	99.77%
1850807	584 S	2250 W	Pleasant Grove	1/27/2023	\$484,900.00	\$490,000.00	98.96%
1831395	948 W	180 S	Spanish Fork	11/23/2022	\$484,900.00	\$460,000.00	105.41%
1850987	1981 S	375 W	Lehi	12/16/2022	\$485,000.00	\$480,000.00	101.04%
1840801	399 S	SPANISH FIELDS DR	Spanish Fork	11/7/2022	\$485,000.00	\$485,000.00	100.00%
1841316	374 W	1050 N	Lehi	11/11/2022	\$485,000.00	\$468,374.00	103.55%
1853897	672 S	850 W	Springville	1/18/2023	\$485,000.00	\$486,500.00	99.69%
1845708	140 N	850 E	Pleasant Grove	12/6/2022	\$485,000.00	\$480,000.00	101.04%
1851344	554 W	1000 N	Pleasant Grove	12/20/2022	\$485,000.00	\$485,000.00	100.00%
1829117	1839	INDEPENDENCE WAY	Eagle Mountain	1/12/2023	\$485,000.00	\$485,000.00	100.00%
1852356	1172	DORIS LOOP	Eagle Mountain	12/16/2022	\$487,435.00	\$505,713.00	96.39%
1833098	533 S	670 E	Orem	11/10/2022	\$487,500.00	\$450,000.00	108.33%
1839419	3467 N	DELTA ST	Eagle Mountain	1/6/2023	\$489,000.00	\$489,000.00	100.00%
1854040	828 W	200 N	Orem	1/17/2023	\$489,000.00	\$495,000.00	98.79%
1833770	903 W	INDEPENDENCE WAY	Saratoga Springs	12/30/2022	\$489,950.00	\$489,950.00	100.00%
1849875	1666 W	FOXBERRY RD	Santaquin	12/19/2022	\$490,000.00	\$480,000.00	102.08%
1851684	348 E	1150 N	Springville	1/20/2023	\$490,000.00	\$490,000.00	100.00%
1851209	4608 W	FERGUSON WAY	Cedar Hills	1/18/2023	\$490,000.00	\$470,000.00	104.26%
1854106	327 W	1420 N	Pleasant Grove	12/29/2022	\$490,000.00	\$500,000.00	98.00%
1843695	2987 E	LOOKOUT DR	Eagle Mountain	12/12/2022	\$490,000.00	\$446,000.00	109.87%
1821829	588 W	1450 S	Provo	11/28/2022	\$493,000.00	\$495,000.00	99.60%
1846821	2437 W	1350 N	Provo	12/19/2022	\$495,000.00	\$477,500.00	103.66%
1840689	1787 N	AVOCET DR	Salem	11/30/2022	\$495,000.00	\$500,000.00	99.00%
1844570	387 E	1500 N	Pleasant Grove	11/4/2022	\$495,000.00	\$495,000.00	100.00%
1847920	303 W	PEACH PL	Saratoga Springs	12/2/2022	\$495,000.00	\$490,000.00	101.02%
1845996	655 S	450 E	Orem	1/20/2023	\$495,000.00	\$480,000.00	103.13%
1850911	272 W	KESTREL DR	Saratoga Springs	12/14/2022	\$495,900.00	\$479,900.00	103.33%
1852331	1016 N	250 W	American Fork	12/19/2022	\$496,730.00	\$505,000.00	98.36%
1839090	763 S	640 W	Lehi	12/1/2022	\$497,000.00	\$498,000.00	99.80%
1830385	3728	DORIS LOOP RD	Eagle Mountain	12/16/2022	\$497,062.00	\$486,296.00	102.21%
1836201	752	HOUTZ AVE	Springville	11/1/2022	\$497,794.00	\$505,000.00	98.57%
1824870	1645 E	CHEROKEE RD	Pleasant Grove	11/10/2022	\$498,000.00	\$495,400.00	100.52%
1841841	7303 N	GREEN PASTURILN	Eagle Mountain	11/15/2022	\$498,857.00	\$498,857.00	100.00%
1847838	1434 E	410 S	Spanish Fork	12/16/2022	\$499,000.00	\$495,000.00	100.81%
1849788	674 N	550 E	Orem	12/12/2022	\$499,000.00	\$470,000.00	106.17%
1848029	2354 E	SPRING ST	Eagle Mountain	1/17/2023	\$499,000.00	\$499,000.00	100.00%
1835745	421 W	440 N	Santaquin	12/2/2022	\$499,000.00	\$494,500.00	100.91%
1837009	1354 E	750 N	Spanish Fork	12/2/2022	\$499,500.00	\$489,500.00	102.04%
1833742	745 S	900 E	Orem	12/21/2022	\$499,900.00	\$495,000.00	100.99%
1852175	1120 N	600 E	Orem	12/22/2022	\$499,900.00	\$499,900.00	100.00%
1849364	2041 E	1130 S	Spanish Fork	12/28/2022	\$499,900.00	\$475,000.00	105.24%
1796394	1488 N	1190 E	Payson	11/3/2022	\$499,900.00	\$494,295.00	101.13%
1823055	3361 E	STILLWATER LN	Eagle Mountain	12/23/2022	\$499,900.00	\$490,000.00	102.02%
1842517	1723 N	2600 W	Lehi	12/28/2022	\$499,900.00	\$500,000.00	99.98%
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1824372	44 S	ASTOR	LN	Elk Ridge	11/28/2022	\$499,900.00	\$497,400.00	100.50%
1846440	907 N	260	W	Santaquin	1/2/2023	\$499,900.00	\$497,500.00	100.48%
1841094	1610 E	400	S	Springville	12/1/2022	\$499,900.00	\$499,900.00	100.00%
1841095	290 N	400	Ε	Spanish Fork	12/27/2022	\$499,900.00	\$487,600.00	102.52%
1791188	1472 N	1190	Ε	Payson	11/10/2022	\$499,900.00	\$500,725.00	99.84%
1846750	7767 N	GOLD BAR	LN	Eagle Mountain	11/29/2022	\$499,900.00	\$510,000.00	98.02%
1841377	470 S	1160	W	Orem	12/28/2022	\$499,900.00	\$505,000.00	98.99%
1840104	778 S	250	W	American Fork	11/7/2022	\$499,900.00	\$492,500.00	101.50%
1847016	109	WESTWOOD	DR	Orem	12/16/2022	\$499,900.00	\$465,000.00	107.51%
1781614	158 W	WILLET	DR	Salem	12/6/2022	\$499,950.00	\$535,634.00	93.34%
1847152	155 W	DUNLIN	DR	Salem	11/23/2022	\$499,990.00	\$499,990.00	100.00%
1848982	424 S	680	W	American Fork	12/9/2022	\$499,990.00	\$499,990.00	100.00%
1840311	855 S	BADGER	WA'	Y Santaquin	12/31/2022	\$499,990.00	\$499,990.00	100.00%
1844170	632 S	800	W	American Fork	12/29/2022	\$499,990.00	\$450,000.00	111.11%
1845243	867 S	290	W	American Fork	1/20/2023	\$499,990.00	\$499,990.00	100.00%
1840954	2252 E	WOODBURY	LN	Eagle Mountain	1/11/2023	\$499,999.00	\$499,900.00	100.02%
1815110	623 W	MARIE	WA'	Y Saratoga Springs		\$499,999.00	\$499,999.00	100.00%
1849195	347	TRAVERTINE	WA'	Y Santaquin	1/9/2023	\$499,999.00	\$485,000.00	103.09%
1850306	3433 W	WILLOW TRAIL	LOC	Lehi	12/1/2022	\$499,999.00	\$490,000.00	102.04%
1845023	241 S	400	Ε	Provo	11/16/2022	\$500,000.00	\$530,000.00	94.34%
1844547	412 W	800	S	Orem	1/27/2023	\$500,000.00	\$494,000.00	101.21%
1842756	545 S	800	W	Lehi	11/4/2022	\$500,000.00	\$490,000.00	102.04%
1847654	801 E	930	N	Pleasant Grove	1/23/2023	\$500,000.00	\$480,000.00	104.17%
1852790	1006 S	MAIN	W	Orem	1/31/2023	\$500,000.00	\$485,000.00	103.09%
1834375	824 E	200	N	Springville	12/27/2022	\$500,000.00	\$495,000.00	101.01%
1847439	248 N	PIER	LN	Saratoga Springs	12/1/2022	\$500,000.00	\$480,000.00	104.17%
1839259	1703 E	SLOW WATER	WA'	Y Eagle Mountain	11/3/2022	\$500,000.00	\$490,000.00	102.04%
1844636	491 E	950		Orem	12/29/2022	\$500,000.00	\$495,000.00	101.01%
1849246	2814 W	560		Lehi	1/9/2023	\$500,000.00	\$500,000.00	100.00%
1843663	701 E	400	S	Provo	11/15/2022	\$500,000.00	\$490,000.00	102.04%
1837780	990 S	RED CLIFF	DR	Santaquin	11/3/2022	\$500,000.00	\$488,800.00	102.29%
1852637	2279 N	2400		Lehi	1/5/2023	\$500,000.00	\$507,500.00	98.52%
1847277	667 N	350		American Fork	11/18/2022	\$500,000.00	\$499,500.00	100.10%
1851887	715 N	400		American Fork	12/12/2022	\$500,000.00	\$516,000.00	96.90%
1755199	136 E			Y Eagle Mountain	11/7/2022	\$502,900.00	\$559,510.00	89.88%
1832501	1706 W	1300	-	Springville	1/27/2023	\$505,000.00	\$482,000.00	104.77%
1831368	680 N	250		American Fork	12/5/2022	\$505,000.00	\$473,000.00	106.77%
1738595	77 E		DR	Spanish Fork	12/9/2022	\$505,900.00	\$628,354.00	80.51%
1848467	7212 N			Eagle Mountain	1/9/2023	\$509,523.00	\$521,523.00	97.70%
1839838	3848 W	510		Lehi	12/12/2022	\$509,990.00	\$509,990.00	100.00%
1846785	2202 W	1040		Lehi	1/31/2023	\$510,000.00	\$508,000.00	100.39%
1829454	557 N	290		Vineyard	12/30/2022	\$510,000.00	\$505,000.00	100.99%
1845129	526 N	2040		Spanish Fork	11/3/2022	\$510,000.00	\$450,000.00	113.33%
1842270	853 N	400		American Fork	12/12/2022	\$514,900.00	\$505,000.00	101.96%
1822175	596 E	2875		Provo	11/4/2022	\$514,900.00	\$485,000.00	106.16%
1831990	3811 N			Y Eagle Mountain	12/22/2022	\$514,990.00	\$514,990.00	100.00%
1845859	3884 W	510		Lehi	1/12/2023	\$514,990.00	\$514,990.00	100.00%
1852330	569	SUGAR BEET	N	Lehi	12/9/2022	\$515,000.00	\$522,500.00	98.56%
1836598	3481 N	DELTA	DR	Eagle Mountain	1/6/2023	\$516,000.00	\$514,000.00	100.39%
1830849	8757 N	JEFFERSON	ST	Eagle Mountain	11/8/2022	\$517,500.00	\$510,000.00	101.47%
1830843	1138 S	VALLEY VIEW	DR	Santaquin	12/9/2022	\$518,000.00	\$515,000.00	100.58%
1855502	3668	ANNABELL	ST	Eagle Mountain	11/1/2022	\$518,466.00	\$518,466.00	100.00%
1849098	1441 W	1150		Provo	11/28/2022	\$519,000.00	\$470,000.00	110.43%
1827355	212 E	4380		Provo	12/8/2022	\$519,000.00	\$490,000.00	105.92%
1842337	7782 N	SADDLEBACK	DR	Eagle Mountain	12/9/2022	\$519,000.00	\$505,000.00	102.77%

1846204	7747 N	GOLD BAR LN	Eagle Mountain	11/29/2022	\$519,000.00	\$510,000.00	101.76%
1833436	1159 W	100 N	Springville	11/25/2022	\$519,500.00	\$520,000.00	99.90%
1823054	3341 E	STILLWATER LN	Eagle Mountain	11/4/2022	\$519,900.00	\$519,900.00	100.00%
1846097	216 N	200 E	Salem	11/4/2022	\$519,900.00	\$519,900.00	100.00%
1852131	284 N	250 E	Salem	1/9/2023	\$519,900.00	\$519,900.00	100.00%
1839644	4214 E	SUN CREST DR	Eagle Mountain	1/4/2023	\$519,950.00	\$499,950.00	100.00%
1832011	18507 W	JACKSON ST	Eagle Mountain	1/4/2023	\$519,990.00	\$519,990.00	100.00%
	18461 W		=				
1831510 1850467	3872 W	JACKSON ST 510 N	Eagle Mountain Lehi	1/24/2023 1/9/2023	\$519,990.00 \$519,990.00	\$522,000.00 \$519,990.00	99.61% 100.00%
1852317	3825 W	560 N	Lehi	1/9/2023	\$519,990.00	\$519,990.00	100.00%
1842091	3771 W	560 N	Lehi	12/6/2022	\$519,990.00	\$512,490.00	100.00%
1840557	859 S	370 W	American Fork	11/13/2022	\$519,990.00	\$490,000.00	101.46%
1838124	2366 W	800 N	Provo	11/13/2022	\$520,000.00	\$520,000.00	100.12%
1846846	106 W	1640 N	Orem	11/20/2022	\$520,000.00	\$520,000.00	100.00%
1840993	3677 W		Lehi	11/13/2022	\$520,000.00	\$520,000.00	100.00%
1837923	849 S	1520 E		11/2/2022	\$520,000.00	\$520,000.00	100.00%
1827948	578 E	3450 N	Spanish Fork Lehi	12/14/2022	\$520,000.00	\$485,000.00	100.00%
1849453	1504 N	1830 W	Provo	1/31/2023	\$520,000.00	\$525,000.00	99.05%
1846941	889 S	250 W	Orem	1/31/2023	\$520,000.00	\$530,000.00	98.11%
1845943	2496 E	1580 S	Spanish Fork	12/9/2022	\$520,000.00	\$500,000.00	104.00%
1834691	545 N	100 E	Santaquin	11/16/2022	\$520,000.00	\$520,162.00	99.97%
1842654	436 N	700 E	Orem	1/6/2023	\$522,900.00	\$510,000.00	102.53%
1816853	436 N 1122 E	BALLAST LN			\$522,900.00	\$524,990.00	102.55%
1844284	3837 W	560 N	Saratoga Springs Lehi	12/14/2022	\$524,990.00	\$524,990.00	100.00%
1845924	703 S	850 W	American Fork	11/30/2022		\$524,990.00	100.00%
1843464	703 3 497 W	300 N			\$524,990.00		100.00%
1847564	845 E	1550 S	Springville	12/29/2022 12/1/2022	\$525,000.00	\$490,000.00 \$507,250.00	
			Orem		\$525,000.00		103.50%
1853217	1451 E 1822 E	1000 S WALNUT GROVIDR	Pleasant Grove	1/17/2023	\$525,000.00	\$515,000.00 \$505,000.00	101.94%
1851474	80 S	100 W	Draper (UT Cnty	1/10/2023 12/27/2022	\$525,000.00 \$525,000.00	\$525,000.00	103.96%
1853269 1854813	321 E	1040 N	Spanish Fork Orem	1/11/2023	\$525,000.00	\$540,000.00	100.00% 97.22%
1848460	1928 N	800 W	Orem	1/11/2023	\$525,000.00	\$590,000.00	88.98%
	392 E	UTAH AVE		1/17/2023	\$525,000.00	\$500,000.00	
1845701 1837819	1141 S	SLATE CANYON CIR	Payson Provo	12/7/2022	\$525,000.00	\$484,000.00	105.00% 108.47%
1827946	4717 E	GOLDEN MEADOW	Eagle Mountain	11/9/2022	\$525,000.00	\$519,000.00	103.47%
1839183	2364 E	SPRING ST	Eagle Mountain	11/1/2022	\$527,000.00	\$509,000.00	101.17%
			Provo	12/9/2022	\$529,000.00	\$526,000.00	
1840934 1837538	1575 N 532 W	BONO BLV			\$529,000.00	\$507,000.00	100.57% 104.34%
1841502	3695 W		E Saratoga Springs Y Lehi	12/8/2022	\$529,500.00	\$540,000.00	98.06%
1827941	4703 E	GOLDEN MEAD(XING		11/15/2022	\$529,788.00	\$529,788.00	100.00%
1841704	1604 N	CORDOBA DR	Saratoga Springs		\$529,900.00	\$516,653.00	100.56%
1838690	1065 S	150 W	Orem	11/8/2022	\$529,900.00	\$525,000.00	102.50%
1847972	910	ORCHARD DR	Pleasant Grove	12/16/2022	\$529,900.00	\$525,000.00	100.93%
1836246	7640 N	JIMMY LN	Eagle Mountain	11/10/2022	\$529,900.00	\$510,000.00	103.90%
1851921	1921 S	500 W	Payson	1/13/2023	\$530,000.00	\$513,000.00	103.31%
1828638	3404 E		Y Eagle Mountain	12/1/2022	\$530,000.00	\$535,000.00	99.07%
1847257	1368 S		Santaquin	1/11/2023	\$530,000.00	\$530,000.00	100.00%
1847980	334 E		Y Saratoga Springs		\$534,000.00	\$526,000.00	100.00%
1840913	3469 W		Lehi	12/2/2022	\$534,000.00	\$530,000.00	101.52%
1831900 1848202	585 W 2459 N	STONE WAY 850 W	Santaquin Provo	1/10/2023 1/10/2023	\$534,400.00 \$534,900.00	\$500,000.00 \$510,000.00	106.88% 104.88%
1848202	624 S	850 W	American Fork	1/10/2023	\$534,900.00	\$510,000.00	104.88%
			Lehi				
1855849	5698 N			12/28/2022	\$534,995.00	\$534,995.00	100.00%
1839176	2353 E	SPRING ST	Eagle Mountain	11/28/2022	\$535,000.00	\$525,000.00	101.90%
1856116	843 W	1080 S	American Fork	12/30/2022	\$535,000.00	\$535,000.00	100.00%

1818758	111 E	100 N	Goshen	11/7/2022	\$535,000.00	\$495,000.00	108.08%
1834910	2258 E	CINDER LN		1/1/2022	\$535,000.00	\$509,900.00	104.92%
1848318	438 S	1680 E	Springville	1/11/2023	\$535,000.00	\$522,500.00	104.32%
1799382	438 3 1478 N	1130 E	Payson	12/14/2022	\$535,000.00	\$551,216.00	97.22%
1845497	1478 N 1466 W	1250 S	Springville	12/22/2022	\$537,520.00	\$545,000.00	98.63%
1831981	18507 W	JACKSON ST		11/3/2022	\$539,000.00	\$544,000.00	99.08%
1845053	568 S	360 E	American Fork	12/6/2022	\$539,000.00	\$520,000.00	103.65%
	9785 N	HARVEY CI				\$540,000.00	
1837455 1854134	1266 W	80TH S	Pleasant Grove	12/13/2022 12/29/2022	\$539,000.00 \$539,000.00	\$539,000.00	99.81% 100.00%
1849871	2531 N	VELVET MOON DI			\$539,000.00	\$525,000.00	100.80%
	1065 N	600 E	R Saratoga Springs Lehi		\$539,900.00		
1846042	304 S	680 W		11/25/2022		\$515,500.00	104.73%
1854616				12/13/2022	\$539,900.00	\$539,990.00	99.98%
1839002	424 W	430 S	Spanish Fork	12/15/2022	\$539,900.00	\$510,000.00	105.86%
1840574	362 148 N	STONE HOLLOW DI FOXMOOR W	•	12/20/2022	\$539,900.00	\$540,000.00	99.98%
1838076			AY Saratoga Springs		\$539,900.00	\$520,000.00	103.83%
1849468	678 S	800 W		12/30/2022	\$539,990.00	\$500,000.00	108.00%
1851082	9765 N	CALDWELL PL 120 N	J	12/13/2022	\$539,990.00	\$539,990.00	100.00%
1852487	548 W		Orem	12/17/2022	\$540,000.00	\$547,300.00	98.67%
1832595	178 N	200 E	Provo	11/9/2022	\$540,000.00	\$510,000.00	105.88%
1841913	355 W	500 N	American Fork	11/18/2022	\$540,000.00	\$536,000.00	100.75%
1844743	578 N	260 E	Vineyard	11/17/2022	\$544,900.00	\$547,900.00	99.45%
1849653	242 N	250 E	Salem	12/7/2022	\$544,900.00	\$545,200.00	99.94%
1852221	226 N	250 E	Salem	1/20/2023	\$544,900.00	\$544,900.00	100.00%
1850790	7214 N		AY Eagle Mountain	12/19/2022	\$544,999.00	\$552,000.00	98.73%
1846296	725 S	600 W		1/19/2023	\$545,000.00	\$545,000.00	100.00%
1845273	872 N	MAIN ST		11/16/2022	\$545,000.00	\$543,000.00	100.37%
1855027	348 N	CENTER ST.	Lehi	1/30/2023	\$545,000.00	\$530,000.00	102.83%
1844183	422 E	300 N	Vineyard	12/23/2022	\$545,000.00	\$550,000.00	99.09%
1844973	7559 N	RIVA RIDGE RI	U	11/29/2022	\$545,000.00	\$535,000.00	101.87%
1854345	7334 N		AN Eagle Mountain	12/9/2022	\$545,968.00	\$545,968.00	100.00%
1828367	3197 W	2450 N	Lehi	11/30/2022	\$546,000.00	\$540,000.00	101.11%
1850386	3368 S		RL Saratoga Springs		\$549,000.00	\$554,000.00	99.10%
1816890	166 E	SNOWY EGRET DI		12/28/2022	\$549,000.00	\$525,000.00	104.57%
1791806	3284 N	STAGECOACH DI	•	12/14/2022	\$549,000.00	\$500,000.00	109.80%
1817990	1018 S	1270 E	Spanish Fork	12/2/2022	\$549,000.00	\$555,000.00	98.92%
1827589	511 W	200 N	Santaquin	1/23/2023	\$549,900.00	\$543,500.00	101.18%
1845804	1669 N	2560 W		12/1/2022	\$549,900.00	\$550,000.00	99.98%
1845293	1611 S	1230 E	Spanish Fork	12/13/2022	\$549,900.00	\$553,000.00	99.44%
1847378	3426 W	WILLOW TRAIL LO		11/14/2022	\$549,900.00	\$549,900.00	100.00%
1842528	2503 N	VELVET MOON DI			\$549,900.00	\$509,900.00	107.84%
1851546	3867 N	CHAPMAN DR	Eagle Mountain	12/12/2022	\$549,900.00	\$535,000.00	102.79%
1848993	646 S	2250 W		11/14/2022	\$549,900.00	\$535,000.00	102.79%
1843887	1286 E	900 S	Pleasant Grove	11/17/2022	\$549,900.00	\$564,900.00	97.34%
1839652	8398 N	BONNE VISTA DI	J	1/10/2023	\$549,950.00	\$524,950.00	104.76%
1850449	1069 S	750 W		12/16/2022	\$549,990.00	\$515,000.00	106.79%
1836608	91 N	PARADISE E	Orem	12/20/2022	\$549,999.00	\$516,000.00	106.59%
1811492	875 W	2700 N	Lehi	11/17/2022	\$550,000.00	\$550,000.00	100.00%
1836085	3979 E		AY Eagle Mountain	12/9/2022	\$550,000.00	\$540,000.00	101.85%
1822785	1696 E	BLACKHAWK CI		11/9/2022	\$550,000.00	\$550,000.00	100.00%
1851577	1781 S	680 W		1/23/2023	\$550,000.00	\$545,000.00	100.92%
1840328	3903 E	HOPI RI	U	11/17/2022	\$550,000.00	\$560,000.00	98.21%
1834734	4638 E	BROOKWOOD DI	•	12/2/2022	\$550,000.00	\$560,000.00	98.21%
1845237	1808 E	1530 S	Spanish Fork	11/28/2022	\$550,000.00	\$594,076.00	92.58%
1856142	71 E		AY Saratoga Springs		\$553,271.00	\$553,271.00	100.00%
1838867	986 W	RUDDY CLOVER DI	R Saratoga Springs	12/28/2022	\$554,900.00	\$546,900.00	101.46%

1852245	968 N	500	F	Springville	1/17/2023	\$554,900.00	\$550,000.00	100.89%
1840263	7818 N		CT	Eagle Mountain	1/5/2023	\$555,000.00	\$535,000.00	103.74%
1737846	1289 E	950		Spanish Fork	11/7/2022	\$559,400.00	\$600,000.00	93.23%
1771830	4163 W			Lehi	11/2/2022	\$559,785.00	\$644,120.00	86.91%
1849874	2527 N	VELVET MOON		Saratoga Springs		\$559,900.00	\$526,700.00	106.30%
1841206	971 W	RUDDY CLOVER		Saratoga Springs		\$559,900.00	\$559,900.00	100.00%
1823056	9738 N	RED BRIDGE		Eagle Mountain	1/30/2023	\$559,900.00	\$540,000.00	103.69%
1835694	8382 N		DR	Eagle Mountain	11/11/2022	\$559,950.00	\$555,950.00	100.72%
1841208	978 W	RUDDY CLOVER		Saratoga Springs		\$564,900.00	\$564,900.00	100.00%
1835444	483 W	200		Santaquin	1/23/2023	\$564,900.00	\$554,000.00	101.97%
1847348	1025 N	600		Pleasant Grove	1/19/2023	\$565,000.00	\$535,000.00	105.61%
1851471	1781 N	980		Orem	1/26/2023	\$565,000.00	\$560,000.00	100.89%
1843882	3972 N		RD	Eagle Mountain	11/9/2022	\$565,000.00	\$532,000.00	106.20%
1838628	2146 E	1760		Spanish Fork	12/22/2022	\$567,000.00	\$567,000.00	100.00%
1841264	598 E		DR	Eagle Mountain	1/31/2023	\$568,401.00	\$565,466.00	100.52%
1810260	3493 E		LN	Eagle Mountain	11/3/2022	\$569,900.00	\$560,000.00	101.77%
1838942	958 W	RUDDY CLOVER		Saratoga Springs		\$569,900.00	\$559,900.00	101.77%
1846532	654 S	800		American Fork	11/30/2022	\$569,990.00	\$525,000.00	101.73%
1820833	1513 S	LAKE VIEW TERF		Saratoga Springs	· · · · · · · · · · · · · · · · · · ·	\$570,000.00	\$570,000.00	100.00%
1819221	2337 N			Lehi	12/29/2022	\$570,900.00	\$547,900.00	104.20%
1825829	823 S			'Santaquin	12/20/2022	\$573,270.00	\$573,270.00	100.00%
1824110	164 S	400		Provo	11/8/2022	\$574,900.00	\$563,500.00	102.02%
1827565	485		DR	Pleasant Grove	12/13/2022	\$574,900.00	\$550,000.00	104.53%
1843708	2557 N	VELVET MOON		Saratoga Springs	11/1/2022	\$574,900.00	\$542,150.00	106.04%
1843514	6666 W	9850		Highland	1/18/2023	\$575,000.00	\$510,000.00	112.75%
1846622	2854 W		LN	Lehi	12/13/2022	\$575,000.00	\$541,500.00	106.19%
1839984	354 E		RD	Orem	11/8/2022	\$575,000.00	\$568,000.00	101.23%
1835898	941 E	200		Lindon	11/1/2022	\$575,000.00	\$550,000.00	104.55%
1850751	744 N	970		Springville	12/14/2022	\$575,000.00	\$575,000.00	100.00%
1822117	1033 S		ST	Mapleton	12/21/2022	\$575,000.00	\$580,000.00	99.14%
1819561	1173 S	SLATE CANYON		Provo	11/10/2022	\$575,000.00	\$538,000.00	106.88%
1851374	1375 E	200		Springville	1/12/2023	\$575,000.00	\$560,000.00	102.68%
1835881	6409 N	BISMARK PEAK		Eagle Mountain	1/18/2023	\$575,500.00	\$538,700.00	106.83%
1842536	972 W	RUDDY CLOVER		Saratoga Springs		\$575,900.00	\$535,900.00	107.46%
1738599	1744 S	270		Salem	12/9/2022	\$577,842.00	\$557,842.00	103.59%
1723504	88 E	1220		Salem	12/8/2022	\$579,215.00	\$577,842.00	100.24%
1826059	1536 E	1620	_	Spanish Fork	11/7/2022	\$579,900.00	\$580,000.00	99.98%
1849880	2543 N	VELVET MOON		Saratoga Springs	12/2/2022	\$579,900.00	\$524,900.00	110.48%
1845339	533 W		DR	Saratoga Springs		\$579,900.00	\$529,900.00	109.44%
1852783	364 E	520		American Fork	12/12/2022	\$579,900.00	\$579,900.00	100.00%
1839137	1178 S	1500		Springville	11/23/2022	\$579,990.00	\$579,990.00	100.00%
1821443	1675 S	SPRING CREEK P		Lehi	11/15/2022	\$580,000.00	\$578,000.00	100.35%
1854517	408 S	680		American Fork	1/4/2023	\$580,000.00	\$570,000.00	101.75%
1851074	2396			Saratoga Springs		\$580,000.00	\$570,000.00	101.75%
1847518	7886 N		RD	Eagle Mountain	12/28/2022	\$580,000.00	\$560,000.00	103.57%
1843177	1186 W	150		Springville	12/21/2022	\$580,000.00	\$590,000.00	98.31%
1774496	4620 N		LN	Eagle Mountain	12/29/2022	\$582,505.00	\$575,725.00	101.18%
1782116	4190 W		DR	Lehi	12/16/2022	\$583,410.00	\$624,446.00	93.43%
1847836	1005 W	1350		Springville	12/2/2022	\$585,000.00	\$560,000.00	104.46%
1813095	4021 W	CYPRESS	-	Cedar Hills	12/9/2022	\$585,000.00	\$575,000.00	101.74%
1848454	1732 N	280	W	Orem	12/2/2022	\$585,000.00	\$570,000.00	102.63%
1814254	2537 N	VELVET MOON		Saratoga Springs		\$587,900.00	\$567,900.00	103.52%
1837131	1867 E	600		Spanish Fork	1/10/2023	\$589,000.00	\$570,000.00	103.33%
1819763	1142 E	COMMODORE		Saratoga Springs	12/3/2022	\$589,990.00	\$589,990.00	100.00%
1840778	4402 N	CHESTNUT OAK		Lehi	12/19/2022	\$590,000.00	\$558,000.00	105.73%
	•			-	, -,	, ,	/	, , .

1841378	4504 E	SILVER MOON [	DR	Eagle Mountain	1/30/2023	\$590,000.00	\$598,000.00	98.66%
1838177	4190 E		DR DR	Eagle Mountain	1/30/2023	\$594,900.00	\$594,900.00	100.00%
1825524	362 W			Saratoga Springs	1/30/2023	\$594,900.00	\$594,900.00	100.00%
1846429	935 N	1000 E		Orem	1/31/2023	\$595,000.00	\$535,000.00	111.21%
1842542	994 W	RUDDY CLOVER L		Saratoga Springs		\$596,900.00	\$584,900.00	102.05%
1750359	1547 N		DR	Saratoga Springs		\$598,900.00	\$713,839.00	83.90%
1836670	2017 E	_	V	Spanish Fork	11/1/2022	\$599,000.00	\$570,000.00	105.09%
1837739	2993 S		N DR	Saratoga Springs		\$599,000.00	\$585,000.00	103.03%
1842125	2333 3 81 E	840 1		Santaquin	12/21/2022	\$599,000.00	\$599,000.00	100.00%
1823464	1324 N	100 \		American Fork	12/21/2022	\$599,000.00	\$575,000.00	104.17%
1849322	839 N	20 E		Santaquin	12/21/2022	\$599,000.00	\$599,000.00	100.00%
1833213	581 W	1730 ľ		Lehi	11/16/2022	\$599,000.00	\$570,000.00	105.09%
1853991	1229 N		DR	Elk Ridge	12/21/2022	\$599,900.00	\$589,000.00	103.85%
1843506	93 E			Saratoga Springs	11/17/2022	\$599,900.00	\$599,990.00	99.98%
1841221	94 W		DR	Provo	1/19/2023	\$599,900.00	\$598,400.00	100.25%
1842513	477 W		DR DR	Saratoga Springs	12/28/2022	\$599,900.00	\$599,900.00	100.23%
1840768	1868 S		RD	Santaquin	11/18/2022	\$599,900.00	\$575,000.00	104.33%
1838220	996 E	430 5		Santaquin	12/7/2022	\$599,900.00	\$586,100.00	104.35%
1852046	2523 N	VELVET MOON		•	1/30/2023	\$599,900.00	\$579,900.00	102.33%
1779630	208 E	SNOWY EGRET		Saratoga Springs Salem	1/30/2023	\$599,900.00	\$580,000.00	103.43%
1847217	4118 N	900 \		Pleasant Grove	12/5/2022	\$599,900.00	\$575,250.00	103.43%
1842116	4118 N 1107 E		vv ST	Eagle Mountain	11/9/2022	\$599,900.00	\$583,900.00	104.29%
1848271	7592 N		RD	Eagle Mountain	11/9/2022	\$599,900.00	\$583,900.00	102.74%
1835606	7392 N 73 N	LEXINGTON WAY		-	11/15/2022	\$599,950.00	\$592,000.00	100.99%
1853083	73 N 8364 N		#15 DR		1/20/2023	\$599,950.00	\$595,000.00	101.34%
1845292	829 W	800 S		Eagle Mountain American Fork	1/20/2023	\$599,950.00	\$615,000.00	97.56%
	1001 S		o DR		11/8/2022	\$599,990.00	\$599,990.00	100.00%
1813565				Mapleton				
1851480	882 S 823 W	250 \ 1080 S		American Fork	1/27/2023 12/29/2022	\$599,990.00 \$599,990.00	\$599,990.00 \$530,000.00	100.00% 113.21%
1849948				American Fork				
1850476	3144 E 812 W	PEREGRINE 700 S	CIR	Eagle Mountain American Fork	1/6/2023 11/22/2022	\$599,990.00	\$590,000.00 \$574,000.00	101.69% 104.53%
1849477	1088 E	270 9				\$599,990.00	\$600,000.00	
1841293	785 W	800 9		Santaquin	11/4/2022 12/28/2022	\$599,990.00	\$599,990.00	100.00%
1851378 1848178	765 W 744 N	900 S		American Fork Pleasant Grove	11/22/2022	\$599,990.00 \$600,000.00	\$580,000.00	100.00% 103.45%
1815961	249 W			Saratoga Springs	11/22/2022	\$600,000.00	\$570,000.00	105.45%
1833186	767 W		vva i ST	Lehi	12/21/2022	\$600,000.00	\$640,000.00	93.75%
			)	Lindon	1/9/2023			106.19%
1846515	546 E	400 N	חר			\$600,000.00	\$565,000.00	
1787257 1838054	586 N 922 S		DR	Saratoga Springs American Fork		\$604,900.00 \$605,000.00	\$621,405.00	97.34%
1857754	5238 N	800 BLACKSMITH F	RD	Eagle Mountain	12/27/2022 12/15/2022	\$609,037.00	\$605,000.00 \$609,037.00	100.00% 100.00%
1851449	2514 N		DR	•	12/13/2022	\$609,900.00	\$588,940.00	100.00%
							\$615,000.00	
1835877 1844967	575 W 1601 N	990 N 2600 N		American Fork Lehi	12/3/2022 11/1/2022	\$609,900.00 \$609,900.00	\$579,900.00	99.17% 105.17%
1853786 1846505	963 W 755 W	1080 5	LN	Saratoga Springs American Fork	12/30/2022	\$609,990.00 \$609,990.00	\$607,000.00 \$590,000.00	100.49% 103.39%
1843440	753 W 769 W	800 9		American Fork	12/30/2022	\$609,990.00	\$580,000.00	105.39%
	316 N	650 V		Springville		\$610,000.00	\$608,000.00	
1854513				. •	1/26/2023			100.33%
1854779	5358 N			Eagle Mountain	12/9/2022	\$610,000.00	\$610,000.00	100.00%
1844844	873 S	250 \		American Fork	1/27/2023	\$610,990.00	\$592,715.00	103.08%
1851735	278 W	WINTER WHEAT			1/2/2023	\$611,000.00	\$608,000.00	100.49%
1761430	4645 N		_N	Eagle Mountain	12/7/2022	\$611,241.00	\$588,298.00	103.90%
1857799	2961 N	4180 \		Lehi	11/22/2022	\$611,415.00	\$611,415.00	100.00%
1841982	527 W		DR DR	Saratoga Springs		\$613,900.00	\$575,000.00	106.77%
1787258	578 N		DR DR	Saratoga Springs	1/7/2023	\$613,900.00	\$684,918.00	89.63%
1828784	741 E	MEADOW MAR!	JK	Lehi	11/17/2022	\$614,900.00	\$590,000.00	104.22%

1838346	1062	POSTMARK	PL	Eagle Mountain	12/27/2022	\$614,990.00	\$599,990.00	102.50%
1849907	10721 N	SHINNECOCK	١.	Cedar Hills	12/5/2022	\$615,000.00	\$625,000.00	98.40%
1846350	1042 W	1150	ς	Provo	11/15/2022	\$615,000.00	\$615,000.00	100.00%
1856105	877 W	1080		American Fork	12/29/2022	\$615,000.00	\$615,000.00	100.00%
1802945	1725 N		CV	Salem	1/6/2023	\$615,496.00	\$560,584.00	109.80%
1835050	395 W	3175		Lehi	12/27/2022	\$616,500.00	\$586,000.00	105.20%
1851138	537 W		DR	Saratoga Springs	1/31/2023	\$617,900.00	\$610,900.00	101.15%
1848776	72 E			Saratoga Springs		\$619,900.00	\$599,900.00	103.33%
1824131	7366 N	GOLDEN SUMM		Eagle Mountain	11/15/2022	\$619,990.00	\$620,000.00	100.00%
1837987	717 W	800		American Fork	11/29/2022	\$619,990.00	\$570,000.00	108.77%
1852919	717 W 7342 N	GOLDEN SUMM		Eagle Mountain	12/9/2022	\$620,000.00	\$630,000.00	98.41%
1846520	3639	LITTLE ROCK	DR	Provo	12/9/2022	\$620,000.00	\$620,000.00	100.00%
1852921	7288 N	GOLDEN SUMM		Eagle Mountain	12/2/2022	\$620,000.00	\$616,527.00	100.56%
1851164	1381 W	1250		Springville	11/18/2022	\$621,750.00	\$621,750.00	100.00%
1798563	5026 W		5 LN	Highland	12/15/2022	\$621,730.00	\$610,000.00	100.00%
1823345	927 S			•				97.19%
1760541	927 S 199 N	1300	LN	Mapleton Mapleton	1/9/2023 1/25/2023	\$622,000.00 \$622,800.00	\$640,000.00 \$647,718.00	96.15%
	478 W		DR	•				
1851454				Saratoga Springs		\$622,900.00	\$605,000.00	102.96%
1842530	543 W		DR	Saratoga Springs		\$622,900.00	\$585,900.00	106.32%
1848864	9773 N		W	Highland	1/5/2023	\$623,990.00	\$623,990.00	100.00%
1853486	783 W	2150		Provo	1/13/2023	\$624,900.00	\$650,000.00	96.14%
1842515	2542 N 420 S	VELVET MOON		Saratoga Springs		\$624,900.00	\$614,900.00	101.63%
1792366		680		American Fork	11/1/2022	\$624,900.00	\$624,900.00	100.00%
1834672	7629 N			Eagle Mountain	11/14/2022	\$624,900.00	\$635,000.00	98.41%
1844843	3440 W	-	DR	Lehi	12/1/2022	\$624,999.00	\$615,000.00	101.63%
1838658	523 W		DR	Saratoga Springs	1/27/2023	\$625,000.00	\$600,000.00	104.17%
1831784	280 N	500		American Fork	11/28/2022	\$625,000.00	\$605,000.00	103.31%
1843875	10732 N	CONGRESSIONA		Cedar Hills	12/30/2022	\$625,000.00	\$600,000.00	104.17%
1842863	1771 W	100		Lehi	11/2/2022	\$625,000.00	\$620,000.00	100.81%
1837540	289 W	AUTUMN CREEK		Saratoga Springs	1/25/2023	\$625,000.00	\$615,000.00	101.63%
1835738	708 N		HIRE	Saratoga Springs		\$627,500.00	\$585,000.00	107.26%
1830722	771	SKYLARK DR		Spanish Fork	11/14/2022	\$629,000.00	\$575,000.00	109.39%
1845132	2182 E	700		Spanish Fork	11/15/2022	\$629,000.00	\$550,000.00	114.36%
1833439	2828 W			Lehi	11/16/2022	\$629,000.00	\$629,000.00	100.00%
1828044	104 E			Saratoga Springs		\$629,900.00	\$629,900.00	100.00%
1824127	1724 N	OAKWOOD	LN	Saratoga Springs		\$629,990.00	\$629,990.00	100.00%
1847780	7097 N	SLICK ROCK		Eagle Mountain	12/16/2022	\$629,999.00	\$630,000.00	100.00%
1847367	54 N			Saratoga Springs	1/13/2023	\$630,000.00	\$630,000.00	100.00%
1849016	2003 S			/ Lehi	11/15/2022	\$630,000.00	\$613,000.00	102.77%
1749093	68 N	MORNING VIEW		Saratoga Springs	1/20/2023	\$631,900.00	\$676,000.00	93.48%
1852010	2512 N	VELVET MOON		Saratoga Springs		\$633,900.00	\$623,900.00	101.60%
1845088	1386 S		RD	Spanish Fork	1/27/2023	\$634,900.00	\$620,000.00	102.40%
1786596	573 N		RD	Saratoga Springs		\$634,900.00	\$662,941.00	95.77%
1831273	178 W		LN	Saratoga Springs	11/4/2022	\$634,990.00	\$634,990.00	100.00%
1843589	775 S		DR	Woodland Hills	12/5/2022	\$639,000.00	\$620,000.00	103.06%
1820829	1019 S	1350	E	Spanish Fork	12/22/2022	\$639,900.00	\$639,900.00	100.00%
1821142	483 W		DR	Saratoga Springs	12/8/2022	\$639,900.00	\$595,900.00	107.38%
1848550	2953 N	4180		Lehi	11/22/2022	\$639,900.00	\$639,900.00	100.00%
1847784	1284 E	1750	S	Spanish Fork	11/15/2022	\$639,900.00	\$639,900.00	100.00%
1844683	332 W	SADDLEBROOK		•	12/29/2022	\$639,990.00	\$639,990.00	100.00%
1839275	5228 N			Lehi	12/8/2022	\$643,000.00	\$605,000.00	106.28%
1751079	1556 N	KELSEY	WA۱	Saratoga Springs	11/16/2022	\$644,900.00	\$774,553.00	83.26%
1815618	2256 E	EMERALD	AVE	Eagle Mountain	11/7/2022	\$644,990.00	\$630,000.00	102.38%
1850913	167 E	PARK DRIVE	S	Payson	11/28/2022	\$645,000.00	\$645,000.00	100.00%
1820844	4979 W	11000	N	Highland	11/4/2022	\$645,000.00	\$615,000.00	104.88%

1848020	2333 N	CARTER	DR	Lehi	11/29/2022	\$645,000.00	\$625,000.00	103.20%
1848281	130 E	1400	N	Mapleton	12/22/2022	\$645,000.00	\$640,000.00	100.78%
1852700	463 W	FLORA	DR	Saratoga Springs	1/19/2023	\$645,900.00	\$630,900.00	102.38%
1747226	1052 S	1350	Ε	Spanish Fork	12/22/2022	\$646,000.00	\$754,340.00	85.64%
1829245	1268 E	HILLSIDE	DR	Pleasant Grove	11/22/2022	\$647,311.00	\$599,000.00	108.07%
1846272	1065 N	250	E	Orem	11/17/2022	\$649,000.00	\$637,000.00	101.88%
1840812	9561 N	CANYON	RD	Cedar Hills	12/22/2022	\$649,000.00	\$590,000.00	110.00%
1851266	592 S	700	Е	Orem	1/20/2023	\$649,890.00	\$646,500.00	100.52%
1847574	2006 E	900	N	Spanish Fork	11/17/2022	\$649,900.00	\$655,000.00	99.22%
1851458	513 W	FLORA	DR	Saratoga Springs	12/22/2022	\$649,900.00	\$649,900.00	100.00%
1831254	1006 S	550	W	Salem	11/2/2022	\$649,900.00	\$630,000.00	103.16%
1842334	1163 W	30	N	Lehi	12/1/2022	\$649,900.00	\$614,000.00	105.85%
1827849	1158	BEAR HOLLOW	LN	Elk Ridge	12/14/2022	\$649,990.00	\$649,900.00	100.01%
1815599	2073 E	850	N	Spanish Fork	11/23/2022	\$649,990.00	\$649,990.00	100.00%
1838641	815 W	800	S	American Fork	11/21/2022	\$649,990.00	\$679,990.00	95.59%
1819161	1818 W	WOODVIEW	DR	Lehi	11/8/2022	\$649,999.00	\$645,000.00	100.78%
1850513	479 S	700	W	Orem	12/27/2022	\$649,999.00	\$650,000.00	100.00%
1816850	732 E	HIDDEN MANOR	CIR	Lehi	12/27/2022	\$650,000.00	\$645,000.00	100.78%
1832235	753 S	160	W	American Fork	11/1/2022	\$650,000.00	\$640,000.00	101.56%
1853511	2261 S	BROWNING	DR	Saratoga Springs	1/6/2023	\$650,000.00	\$650,000.00	100.00%
1815881	421 S	100	W	Santaquin	1/11/2023	\$650,000.00	\$640,000.00	101.56%
1842012	1526 E	PHEASANT RUN	DR	Springville	12/13/2022	\$650,000.00	\$650,000.00	100.00%
1845856	386 S	1200	W	Orem	12/5/2022	\$650,000.00	\$623,000.00	104.33%
1824877	1066 S	VISTA RIDGE	DR	Santaquin	11/3/2022	\$650,000.00	\$650,000.00	100.00%
1844356	617 N	100	Ε	Lehi	1/13/2023	\$650,000.00	\$627,500.00	103.59%
1847213	494 W	JACK FROST	WAY	Saratoga Springs	12/8/2022	\$650,000.00	\$640,000.00	101.56%
1815483	642 E	CENTER	ST	Pleasant Grove	1/6/2023	\$650,000.00	\$640,000.00	101.56%
1819336	1815 N	1400	Ε	Provo	11/7/2022	\$650,000.00	\$650,000.00	100.00%
1852361	10363 N	APPLEWOOD	CIR	Cedar Hills	12/19/2022	\$650,000.00	\$648,000.00	100.31%
1845228	5135	COUNTRY CLUB	DR	Highland	11/5/2022	\$650,000.00	\$638,000.00	101.88%
1741557	206 E	BRUIN	DR	Eagle Mountain	12/15/2022	\$650,000.00	\$630,000.00	103.17%
1852703	469 W	FLORA	DR	Saratoga Springs	1/25/2023	\$650,900.00	\$613,900.00	106.03%
1778683	504 N	STONE RIDGE	DR	Saratoga Springs	12/29/2022	\$653,900.00	\$668,168.00	97.86%
1848851	1249 S	RIVER FORK	RD	Spanish Fork	12/3/2022	\$654,900.00	\$645,000.00	101.53%
1846111	1413 W	VALLEY	DR	Lindon	12/29/2022	\$654,900.00	\$656,000.00	99.83%
1853872	498 W	FLORA	DR	Saratoga Springs	1/24/2023	\$654,900.00	\$615,400.00	106.42%
1788989	1776 S	SKY VIEW	LOO	Provo	11/16/2022	\$654,950.00	\$692,240.00	94.61%
1813326	2164 W	NORTHRIDGE	DR	Lehi	11/15/2022	\$655,000.00	\$635,000.00	103.15%
1832796	2694 N	HESTON	PAR	l Lehi	11/1/2022	\$655,000.00	\$637,500.00	102.75%
1751483	1483 N	KELSEY	WAY	Saratoga Springs	1/12/2023	\$655,000.00	\$655,000.00	100.00%
1855150	954 S	800		American Fork	12/17/2022	\$658,945.00	\$658,945.00	100.00%
1818506	874 E	550	S	Orem	12/12/2022	\$659,900.00	\$610,000.00	108.18%
1831126	273 N	PINNACLE		Mapleton	12/15/2022	\$659,990.00	\$639,990.00	103.13%
1842233	310 W	500		Orem	1/19/2023	\$660,000.00	\$650,000.00	101.54%
1840857	231 W	900		Orem	11/8/2022	\$660,000.00	\$630,000.00	104.76%
1774330	4562 N	EYRIE PEAK	LN	Eagle Mountain	1/10/2023	\$661,128.00	\$630,000.00	104.94%
1755210	100 E	GILBERT PEAK		Eagle Mountain	11/18/2022	\$661,800.00	\$615,000.00	107.61%
1853847	1785 S	SKY VIEW		Provo	12/6/2022	\$662,000.00	\$688,254.00	96.19%
1750370	588 W	DOMANICK		Saratoga Springs		\$662,900.00	\$775,242.00	85.51%
1840693	2501 S	ASTER		Saratoga Springs		\$664,500.00	\$619,900.00	107.19%
1823271	1095 N	CHRISTLEY	LN	Elk Ridge	1/31/2023	\$664,900.00	\$650,000.00	102.29%
1827298	163 N	480		Vineyard	11/3/2022	\$664,900.00	\$650,000.00	102.29%
1838832	926 S	AUSTIN		Orem	11/18/2022	\$665,000.00	\$642,500.00	103.50%
1853179	3369 W	HIGH PLAINS		Lehi	1/31/2023	\$665,000.00	\$655,000.00	101.53%
1840197	2498 N	GERANIUM		Saratoga Springs	1/20/2023	\$665,900.00	\$648,900.00	102.62%
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1842327	1008 E	HARRIER	ST	Eagle Mountain	12/21/2022	\$666,190.00	\$607,000.00	109.75%
1846034	7862 N	OAKWOOD	DR	Eagle Mountain	12/2/2022	\$667,000.00	\$667,000.00	100.00%
1760263	1854 W	WOODLAND	RD	Saratoga Springs		\$667,185.00	\$657,185.00	101.52%
1834219	1692 E	BLACKHAWK	CIR	Pleasant Grove	12/8/2022	\$669,000.00	\$650,000.00	102.92%
1815073	927 S	800		American Fork	1/6/2023	\$669,900.00	\$672,000.00	99.69%
1841189	547 E	ALPINE	DR	Elk Ridge	1/0/2023	\$669,900.00	\$640,000.00	104.67%
1845934	793 W	800		American Fork	12/28/2022	\$669,990.00	\$650,000.00	103.08%
	743 W	1080		American Fork				
1856241		GERANIUM	o DR		12/22/2022	\$670,255.00	\$670,255.00	100.00%
1851889	2506 N 119 E		DR	Saratoga Springs	1/19/2023 12/2/2022	\$671,900.00	\$655,000.00	102.58%
1841790		BLISS		Saratoga Springs		\$674,500.00	\$675,000.00	99.93%
1846438	1091 W 991 E	480 GROVE CREEK		Orem Pleasant Grove	1/9/2023	\$674,900.00	\$665,000.00	101.49%
1850171					12/21/2022	\$674,999.00	\$660,000.00	102.27%
1844983	1383 S	1500		Springville	11/27/2022	\$674,999.00	\$685,000.00	98.54%
1825824	490 E	4450		Provo	1/25/2023	\$675,000.00	\$675,000.00	100.00%
1850944	284 W	470		Lindon	12/27/2022	\$675,000.00	\$675,000.00	100.00%
1852066	608 W	VALLEY VIEW	DR	Saratoga Springs		\$675,000.00	\$639,400.00	105.57%
1847747	1251 E	530	N	American Fork	11/15/2022	\$675,000.00	\$675,000.00	100.00%
1795905	537 N	910		Salem	1/10/2023	\$677,900.00	\$775,767.00	87.38%
1751060	536 W	DOMANICK	DR	Saratoga Springs		\$678,500.00	\$874,256.00	77.61%
1816725	495 N	200		American Fork	11/9/2022	\$679,000.00	\$675,000.00	100.59%
1816353	5032 W		LN	Highland	12/21/2022	\$679,990.00	\$683,388.00	99.50%
1847973	410 N	600		Lindon	1/20/2023	\$680,000.00	\$680,000.00	100.00%
1749845	713 W	940		Salem	11/29/2022	\$682,900.00	\$886,734.00	77.01%
1807552	156 E	BALTIC RUSH		Saratoga Springs		\$684,900.00	\$660,000.00	103.77%
1854369	2018 E	BRENNERS	ST	Saratoga Springs	1/17/2023	\$684,950.00	\$684,950.00	100.00%
1819649	9729 N	HUMMER	DR	Eagle Mountain	12/28/2022	\$685,000.00	\$670,000.00	102.24%
1840160	472 E	200		Orem	12/2/2022	\$685,000.00	\$670,000.00	102.24%
1851703	588 S	1340		Payson	1/9/2023	\$685,000.00	\$675,000.00	101.48%
1852822	1126 N	100		American Fork	12/27/2022	\$685,000.00	\$672,000.00	101.93%
1770140	205 E	CRANER PEAK	DR	Eagle Mountain	12/14/2022	\$685,453.00	\$645,453.00	106.20%
1756651	1534 N	MCKENZIE		Saratoga Springs		\$686,900.00	\$917,000.00	74.91%
1845169	1774 N	HEATHER	RD	Orem	1/25/2023	\$689,000.00	\$685,000.00	100.58%
1841634	688 W	1460		Spanish Fork	11/21/2022	\$689,900.00	\$649,900.00	106.15%
1849164	1678 S	210		Salem	12/27/2022	\$689,990.00	\$674,990.00	102.22%
1838473	1022 W	1020	S	American Fork	12/8/2022	\$689,990.00	\$650,000.00	106.15%
1836750	473 W	FOX HOLLOW	DR	Saratoga Springs	12/8/2022	\$690,000.00	\$699,958.00	98.58%
1852918	112 W	BEECHWOOD	DR	Saratoga Springs		\$690,000.00	\$690,000.00	100.00%
1818576	2036 E	850	N	Spanish Fork	1/5/2023	\$694,990.00	\$694,990.00	100.00%
1844191	1137 E	380	N	Lindon	11/3/2022	\$695,000.00	\$701,137.00	99.12%
1847534	152 S	DRY CREEK	LN	Vineyard	11/15/2022	\$695,000.00	\$710,000.00	97.89%
1799235	836 E	WINDSONG	WAY	Eagle Mountain	1/12/2023	\$695,713.00	\$695,713.00	100.00%
1759488	1531 N	540	W	Saratoga Springs	12/27/2022	\$695,900.00	\$978,017.00	71.15%
1842856	1591 S	270	Ε	Lehi	11/9/2022	\$698,000.00	\$690,000.00	101.16%
1830331	5006 W	NORTHWOOD	LN	Highland	12/14/2022	\$698,990.00	\$650,000.00	107.54%
1845547	442 W	SALEM CANAL	RD	Salem	11/21/2022	\$699,000.00	\$712,500.00	98.11%
1844022	1897 W	1550	S	Lehi	11/15/2022	\$699,000.00	\$659,000.00	106.07%
1839227	1519 N	HAMPSHIRE	LN	Lehi	11/4/2022	\$699,000.00	\$672,200.00	103.99%
1830572	1637 S	LANDVIEW	DR	Saratoga Springs	11/21/2022	\$699,000.00	\$695,000.00	100.58%
1848296	10662 N	COUNTRY CLUB	DR	Highland	11/4/2022	\$699,000.00	\$718,470.00	97.29%
1847344	1116 N	1800	W	Lehi	12/30/2022	\$699,900.00	\$688,000.00	101.73%
1832527	7580 N	<b>EVANS RANCH</b>	DR	Eagle Mountain	11/7/2022	\$699,900.00	\$670,000.00	104.46%
1853532	518 E	FLORA	DR	Saratoga Springs	11/23/2022	\$699,900.00	\$699,900.00	100.00%
1839801	1396 S	CASTILLO	RD	Spanish Fork	11/30/2022	\$699,900.00	\$659,900.00	106.06%
1829857	16 N	2810		Spanish Fork	11/18/2022	\$699,900.00	\$680,000.00	102.93%
1840114	1874 E	CHIMNEY STON	СТ	Draper	12/16/2022	\$699,900.00	\$680,000.00	102.93%

1833782	1103 W	UNION BENCH	DΒ	Mapleton	11/22/2022	\$699,990.00	\$689,990.00	101.45%
1856103	1021 S	750		American Fork	12/29/2022	\$699,990.00	\$699,990.00	100.00%
1850477	1033 S	750		American Fork	1/11/2023	\$699,990.00	\$685,000.00	102.19%
1844597	856 N	ADA		Lehi	1/10/2023	\$699,990.00	\$699,990.00	100.00%
1856124	788 W	1020		American Fork	12/28/2022	\$699,990.00	\$699,990.00	100.00%
1845637	865 N	PEARL	DR	Lehi	12/9/2022	\$699,990.00	\$699,990.00	100.00%
1812133	818 N	COACHMAN	LN	Spanish Fork	12/1/2022	\$699,990.00	\$699,990.00	100.00%
1830058	730 E	2200		Lehi	11/21/2022	\$699,999.00	\$699,999.00	100.00%
1835530	4056 W	CYPRESS	CIR	Cedar Hills	11/11/2022	\$700,000.00	\$701,000.00	99.86%
1843315	314 E	SALEM PARK	RD	Salem	11/21/2022	\$700,000.00	\$700,000.00	100.00%
1851599	1812 E	1460		Spanish Fork	12/13/2022	\$700,000.00	\$700,000.00	100.00%
1787328	478 N	WOODLANLD	RD	Saratoga Springs	11/1/2022	\$703,880.00	\$703,743.00	100.00%
1786235	4002 W	1470		Lehi	12/16/2022	\$703,900.00	\$748,052.00	94.10%
1787324	1842 W	WOODLAND	RD	Saratoga Springs		\$705,000.00	\$788,075.00	89.46%
1836936	796 N	COACHMAN	LN	Spanish Fork	1/10/2023	\$705,000.00	\$706,410.00	100.00%
1856125	1155 S	BLUFF	ST	Santaguin	12/31/2022	\$700,410.00	\$700,410.00	100.00%
1741351	1133 3 1473 N	KELSEY		Santaquiii Saratoga Springs			\$1,115,657.00	63.59%
1839795	1394 S	CASTILLO	RD	Spanish Fork	12/9/2022	\$709,400.00	\$669,000.00	106.11%
1756636	1558 N	McKenzie Way	W	Saratoga Springs		\$709,900.00	\$819,779.00	86.60%
1836340	1988 E	BRENNERS	ST		12/9/2022	\$709,900.00	\$670,000.00	105.96%
1827067	3324 W	ADA		Saratoga Springs Lehi	1/3/2023			100.00%
	1286 E					\$709,990.00	\$709,990.00	
1747198	1286 E 1376 S	1020 CASTILLO	RD	Spanish Fork	11/23/2022	\$711,983.00	\$711,983.00	100.00%
1848574 1829172	827 E	575		Spanish Fork American Fork	1/10/2023 11/18/2022	\$714,900.00 \$715,000.00	\$686,000.00 \$675,000.00	104.21% 105.93%
1835092	2074 E	850		Spanish Fork	12/5/2022	\$715,145.00	\$715,145.00	100.00%
1853537	838 N	CHRISTLEY	LN	Elk Ridge	1/12/2023	\$715,500.00	\$715,000.00	100.07%
1841968	507 W	FLORA	DR	Saratoga Springs		\$715,900.00	\$700,000.00	102.27%
1825837	1168 S	100		Santaquin	11/1/2022	\$716,655.00	\$716,655.00	100.00%
1751050	562 W	DOMANICK		Saratoga Springs		\$719,900.00	\$936,077.00	76.91%
1824220	1957 E	BRENNERS	ST	Saratoga Springs		\$719,950.00	\$689,000.00	104.49%
1783864	2393 E	1900		Spanish Fork	11/9/2022	\$722,900.00	\$768,257.00	94.10%
1760202	4869 N	FRARY PEAK		Eagle Mountain	12/5/2022	\$724,800.00	\$640,000.00	113.25%
1840691	11978 N	CYPRUS	DR	Highland	12/2/2022	\$725,000.00	\$710,000.00	102.11%
1834292	1652 S	LANDROCK	DR	Saratoga Springs		\$725,000.00	\$750,000.00	96.67%
1838435	1072 S	1350		Spanish Fork	11/10/2022	\$725,000.00	\$725,000.00	100.00%
1854098	1794 S	BUCKLEY	LN	Provo	12/7/2022	\$725,000.00	\$744,325.00	97.40%
1758905	758 W	700		Mapleton	12/28/2022	\$725,000.00	\$725,000.00	100.00%
1847530	9614 N	6000		Highland	12/9/2022	\$725,000.00	\$679,000.00	106.77%
1794015	1448 N	SIERRA		Y Lehi	1/19/2023	\$725,048.00	\$762,970.00	95.03%
1845148	3557 E	ROYAL DORNO		Eagle Mountain	12/19/2022	\$726,500.00	\$723,000.00	100.48%
1786236	4050 W	1470		Lehi	12/9/2022	\$729,399.00	\$641,427.00	113.72%
1786231	4026 W	1470		Lehi	12/29/2022	\$729,899.00	\$641,912.00	113.71%
1751082	1544 N	KELSEY		Saratoga Springs			\$1,008,098.00	72.40%
1835689	332 S	ALLENS	RD	Fairfield	12/29/2022	\$729,900.00	\$675,000.00	108.13%
1821155	499 W	FLORA	DR	Saratoga Springs		\$729,900.00	\$690,000.00	105.78%
1808659	1969 E	BRENNERS	ST	Saratoga Springs		\$729,950.00	\$676,950.00	107.83%
1789173	1814 S	BUCKLEY	LN	Provo	11/9/2022	\$731,500.00	\$739,425.00	98.93%
1786990	4196 W	1470		Lehi	1/19/2023	\$732,900.00	\$755,326.00	97.03%
1787271	454 N	STONE RIDGE	DR	Saratoga Springs		\$732,900.00	\$828,126.00	88.50%
1756658	1506 N	540		Saratoga Springs		\$734,900.00	\$844,231.00	87.05%
1809970	1732 S	SKY VIEW LOOP		Provo	1/9/2023	\$735,000.00	\$745,000.00	98.66%
1841229	266 S	HAYES WELL LA		Saratoga Springs		\$735,000.00	\$741,000.00	99.19%
1756626	1547 N	KELSEY	WA'	Saratoga Springs		\$736,739.00	\$736,739.00	100.00%
1856230	4153 N	MERCUR	DR	Eagle Mountain	12/22/2022	\$737,600.00	\$737,600.00	100.00%
1847487	9930 N	WILDFLOWER	CIR	Cedar Hills	12/8/2022	\$737,800.00	\$750,000.00	98.37%

1854020	2869 S	KOLLMAN LN	N	Saratoga Springs	1/6/2023	\$739,900.00	\$730,000.00	101.36%
1846944	137 E	CATAMARAN W	۷AY	Saratoga Springs	12/9/2022	\$740,000.00	\$730,000.00	101.37%
1848751	607 W	SAGE LN	N	Saratoga Springs	12/5/2022	\$740,000.00	\$740,000.00	100.00%
1787266	528 N	WOODLAND RI	D	Saratoga Springs	11/2/2022	\$740,014.00	\$722,689.00	102.40%
1813763	2834 S	PREENING W		Saratoga Springs	11/8/2022	\$744,000.00	\$720,000.00	103.33%
1759494	1557 W	McKenzie Way N		Saratoga Springs	12/22/2022	\$744,900.00	\$916,766.00	81.25%
1845682	1754 N	GOLDENROD W	۷AY	Saratoga Springs	1/13/2023	\$745,999.00	\$725,000.00	102.90%
1858132	352 S	280 W	V	Lindon	1/17/2023	\$746,448.00	\$746,448.00	100.00%
1845545	5035 W	WILLOWBANK D	R	Highland	11/30/2022	\$747,919.00	\$747,919.00	100.00%
1793151	1359 E	580 N		Provo	11/22/2022	\$748,000.00	\$748,000.00	100.00%
1838928	1826 S	45 W	V	Orem	11/10/2022	\$749,000.00	\$749,000.00	100.00%
1852308	887 E	VILLAGE W	۷AY	Alpine	12/16/2022	\$749,000.00	\$720,000.00	104.03%
1856212	398 E			Provo	1/31/2023	\$749,000.00	\$749,000.00	100.00%
1788810	4304 W	1470 N		Lehi	1/31/2023	\$749,400.00	\$702,000.00	106.75%
1823428	764 N	880 E		Springville	1/12/2023	\$749,900.00	\$704,000.00	106.52%
1843016	2879 S	DRAKE AVE		Saratoga Springs		\$749,990.00	\$749,990.00	100.00%
1820407	2077 E	750 N		Spanish Fork	11/10/2022	\$749,990.00	\$734,990.00	102.04%
1845412	121 W	MAIN ST	Т	Fairfield	11/18/2022	\$749,999.00	\$710,000.00	105.63%
1835981	154 E	SILVER OAK RI	D	Vineyard	11/18/2022	\$749,999.00	\$725,000.00	103.45%
1841735	6129 W	9600 N		Highland	12/19/2022	\$750,000.00	\$725,000.00	103.45%
1821287	9735 N	5580 W	V	Highland	11/3/2022	\$750,000.00	\$748,500.00	100.20%
1846424	125 W	4750 N		Provo	12/28/2022	\$750,000.00	\$715,000.00	104.90%
1752126	443 N	WOODLAND RI	D	Saratoga Springs	12/20/2022	\$753,998.00	\$645,000.00	116.90%
1848017	284 N	240 E		Vineyard	1/6/2023	\$754,900.00	\$730,000.00	103.41%
1841508	3092 S	TYTUS LN	N	Saratoga Springs	1/20/2023	\$755,000.00	\$755,000.00	100.00%
1846324	2993 N	870 W	V	Lehi	11/29/2022	\$759,900.00	\$750,000.00	101.32%
1838221	2423 N	EAGLECREST D	R	Lehi	12/15/2022	\$759,900.00	\$730,000.00	104.10%
1832594	1998 E	BRENNERS ST	Т	Saratoga Springs	12/13/2022	\$759,950.00	\$690,000.00	110.14%
1855867	938 S	800 W	V	American Fork	12/16/2022	\$760,723.00	\$760,723.00	100.00%
1843350	3932 N	800 W	V	Lehi	12/22/2022	\$763,741.00	\$795,462.00	96.01%
1842036	213 S	400 W	V	Orem	12/2/2022	\$764,900.00	\$775,000.00	98.70%
1837996	14933 S	AUBURN SKY D	R	Draper	11/1/2022	\$764,900.00	\$750,000.00	101.99%
1841921	66 N	CHALK MAPLE LI	N	Vineyard	12/16/2022	\$765,000.00	\$765,000.00	100.00%
1848583	533 E	1000 S		Orem	12/2/2022	\$765,000.00	\$775,000.00	98.71%
1846636	2831 S	PREENING W	۷AY	Saratoga Springs	11/30/2022	\$765,000.00	\$760,000.00	100.66%
1807830	915 S	800 W	V	American Fork	11/28/2022	\$766,377.00	\$766,377.00	100.00%
1844192	3023 W	2400 N		Lehi	12/15/2022	\$767,900.00	\$748,622.00	102.58%
1696052	4530 N	SUMMER VIEW D	R	Lehi	12/9/2022	\$769,900.00	\$910,644.00	84.54%
1751474	1508 N	KELSEY W	۷AY	Saratoga Springs	11/29/2022	\$769,900.00	\$886,734.00	86.82%
1842781	3324 S	MAPLETON HEI(D	R	Mapleton	12/5/2022	\$769,950.00	\$769,950.00	100.00%
1850049	926 W	UNION BENCH D	R	Mapleton	12/30/2022	\$769,990.00	\$729,990.00	105.48%
1760977	191 N	1300 W	V	Mapleton	12/22/2022	\$771,965.00	\$863,125.00	89.44%
1783955	2456 E	1900 S		Spanish Fork	11/10/2022	\$772,660.00	\$772,660.00	100.00%
1747545	53 E	TRAIL RIDER PE! D	R	Eagle Mountain	11/9/2022	\$772,933.00	\$708,036.00	109.17%
1857366	1028 S	850 W	V	American Fork	1/23/2023	\$773,953.00	\$773,953.00	100.00%
1846370	234 N	1280 E		Spanish Fork	12/16/2022	\$774,900.00	\$770,000.00	100.64%
1842066	3965 N	MOUNTAIN VIE'D	R	Lehi	11/16/2022	\$774,900.00	\$771,300.00	100.47%
1847676	952 W	UNION BENCH D	R	Mapleton	1/31/2023	\$774,990.00	\$774,990.00	100.00%
1846719	1884	TOWN AND COUR	D	Springville	1/4/2023	\$774,999.00	\$750,000.00	103.33%
1852691	10778 N	SHERIDAN W	V	Cedar Hills	1/13/2023	\$775,000.00	\$785,000.00	98.73%
1843073	747 E	2680 N		Provo	12/22/2022	\$775,000.00	\$770,000.00	100.65%
1848236	165 N	400 W	V	Lindon	1/5/2023	\$775,000.00	\$780,000.00	99.36%
1848286	599 E	1100 N		Pleasant Grove	1/4/2023	\$775,000.00	\$775,000.00	100.00%
1849055	2240 W	DAPPLE DR.		Lehi	1/5/2023	\$775,000.00	\$760,000.00	101.97%
1845221	784 E	1700 S		Orem	11/4/2022	\$775,000.00	\$780,000.00	99.36%

1787261	588 N	WOODLAND	RD	Saratoga Springs	12/13/2022	\$777,900.00	\$817,360.00	95.17%
1847455	2099 E	750	N	Spanish Fork	12/15/2022	\$779,990.00	\$779,990.00	100.00%
1857361	1037 S	950		American Fork	1/26/2023	\$781,401.00	\$765,773.00	102.04%
1844352	2855 N	425	W	Lehi	12/5/2022	\$789,000.00	\$770,000.00	102.47%
1840201	803 W	920	S	Spanish Fork	12/15/2022	\$789,900.00	\$775,000.00	101.92%
1757133	138 E	MOUNT EMMO	DR	Eagle Mountain	1/19/2023	\$789,900.00	\$789,900.00	100.00%
1852360	690 N	3080	W	Lehi	1/27/2023	\$789,990.00	\$789,990.00	100.00%
1793454	1455 N	SIERRA	WAY	Lehi	1/27/2023	\$791,900.00	\$971,644.00	81.50%
1854644	1377 N	3400	W	Provo	12/2/2022	\$793,826.00	\$793,826.00	100.00%
1832469	491 E	3125	N	Provo	11/3/2022	\$795,000.00	\$792,000.00	100.38%
1848176	766 E	3750	N	Provo	11/17/2022	\$795,000.00	\$765,000.00	103.92%
1838004	488 S	170	W	Orem	12/12/2022	\$795,000.00	\$780,000.00	101.92%
1846990	15087 S		DR	Draper	12/29/2022	\$795,000.00	\$750,000.00	106.00%
1778679	516 N		DR	Saratoga Springs	12/5/2022	\$795,000.00	\$810,000.00	98.15%
1819499	4064 N		DR	Provo	11/9/2022	\$799,000.00	\$785,000.00	101.78%
1827738	273 E	4000	N	Provo	1/13/2023	\$799,000.00	\$750,000.00	106.53%
1843889	463 W		LN	Spanish Fork	11/22/2022	\$799,000.00	\$768,000.00	104.04%
1837247	3111 N	1050	W	Lehi	1/31/2023	\$799,000.00	\$750,000.00	106.53%
1822624	2389 S	PRAIRIE VIEW	DR	Eagle Mountain	12/28/2022	\$799,500.00	\$785,000.00	101.85%
1848657	2902 S	PUDDLE	LN	Saratoga Springs	12/16/2022	\$799,900.00	\$799,900.00	100.00%
1828806	1042 S	900		Salem	11/4/2022	\$799,900.00	\$799,999.00	99.99%
1847037	183 W		RD	Vineyard	1/19/2023	\$799,900.00	\$800,000.00	99.99%
1855501	1082 W		DR	Mapleton	12/30/2022	\$799,990.00	\$750,000.00	106.67%
1826524	1644 N	180		Lehi	11/7/2022	\$799,990.00	\$775,000.00	103.22%
1838077	471 S			Alpine	1/6/2023	\$799,990.00	\$800,000.00	100.00%
1827882	1030 E	400		Mapleton	11/15/2022	\$799,999.00	\$800,000.00	100.00%
1850788	398 E	1560		Pleasant Grove	1/5/2023	\$800,000.00	\$800,000.00	100.00%
1751479	1484 N			Saratoga Springs	11/4/2022	\$807,817.00	\$807,367.00	100.06%
1850733	111 S		LN	Vineyard	12/16/2022	\$809,900.00	\$789,750.00	102.55%
1783945	1887 S	2510		Spanish Fork	12/21/2022	\$809,900.00	\$929,270.00	87.15%
1796994	1492 W	1120		Lehi	11/20/2022		\$1,100,209.00	73.69%
1787272	533 N		RD	Saratoga Springs	1/12/2023	\$811,900.00	\$825,000.00	98.41%
1836844	851 N		DR	Lehi	11/30/2022	\$814,990.00	\$804,990.00	101.24%
1834548	158 E	TRAIL RIDER PE		Eagle Mountain	11/1/2022	\$817,000.00	\$827,500.00	98.73%
1857349	588 N		RD	Saratoga Springs		\$817,360.00	\$817,360.00	100.00%
1850507	1692 S		LN	Lehi	12/7/2022	\$819,900.00	\$825,000.00	99.38%
1847038	179 W		RD	Vineyard	1/26/2023	\$819,900.00	\$764,000.00	107.32%
1773125	4867 N	CANAAN PEAK		Eagle Mountain	11/28/2022	\$820,000.00	\$911,208.00	89.99%
1785844	324 N	600		Mapleton	12/16/2022	\$822,400.00	\$903,977.00	90.98%
1831099	1256 S		CIR	Salem	1/6/2023	\$824,999.00	\$819,000.00	100.73%
1835292	1806 E	WAGON WHEEL		Spanish Fork	11/18/2022	\$825,000.00	\$785,000.00	105.10%
1846117	3557 W	3000		Lehi	12/12/2022	\$825,900.00	\$795,900.00	103.77%
1829285	729	W SUMMIT VIEN			11/18/2022	\$826,363.00	\$826,363.00	100.00%
1845565	4367 E	EVANS RANCH		Eagle Mountain	11/29/2022	\$829,995.00	\$850,000.00	97.65%
1831500	2397 W	700		Lehi	11/22/2022	\$830,000.00	\$771,000.00	107.65%
1815111	851 S	250		American Fork	11/4/2022	\$831,244.00 \$833,140.00	\$769,658.00	108.00%
1845317	870 N			Lehi	12/2/2022	. ,	\$833,140.00	100.00%
1758922 1756676	755 W	700		Mapleton	11/3/2022		\$1,013,859.00	82.30%
1756676	1479 N	MCKENZIE 540		Saratoga Springs	12/1/2022 1/6/2023	\$834,551.00	\$834,551.00 \$780,000.00	100.00%
1845538 1854352	1099 N 28 S	250		American Fork Lindon	1/6/2023	\$834,899.00 \$835,000.00	\$812,500.00	107.04% 102.77%
1854352 1845535	5324 W		vv PL	Highland	1/2//2023	\$839,900.00	\$839,900.00	
1839885	974 E	2850		Lehi	1/19/2022	\$839,900.00	\$839,900.00	100.00% 101.82%
1857581	1025 S	950		American Fork	1/19/2023	\$840,000.00	\$825,000.00	101.82%
1786506	1025 S 1384 S	780		Lehi	12/27/2022	\$846,400.00	\$956,182.00	88.52%
1100300	1304 3	780	٧V	LCIII	12/30/2022	2040,4UU.UU	00.201,02.00	00.32%

1837816	1894 W	1800	S	Mapleton	1/4/2023	\$849,660.00	\$825,000.00	102.99%
1841457	232 W	CARSON	WAY	Salem	12/13/2022	\$849,900.00	\$833,000.00	102.03%
1843812	887 W	HORIZON	DR	Lehi	1/26/2023	\$849,900.00	\$850,000.00	99.99%
1811067	4558 W	11000	N	Highland	12/22/2022	\$849,900.00	\$810,000.00	104.93%
1799306	241 W	1600	S	Mapleton	11/9/2022	\$849,900.00	\$815,000.00	104.28%
1741735	4233 N	SEASONS VIEW	DR	Lehi	1/12/2023	\$849,900.00	\$830,000.00	102.40%
1819320	9447 N	ELK RIDGE	DR	Eagle Mountain	1/19/2023	\$849,900.00	\$849,900.00	100.00%
1824114	833 W	UNION BENCH	DR	Mapleton	11/18/2022	\$849,990.00	\$866,815.00	98.06%
1848521	975 W	UNION BENCH	DR	Mapleton	12/29/2022	\$849,990.00	\$849,990.00	100.00%
1820040	2721 E	390	N	Spanish Fork	11/14/2022	\$850,000.00	\$850,000.00	100.00%
1845404	9474 N	3940	W	Cedar Hills	11/14/2022	\$850,000.00	\$850,000.00	100.00%
1840588	399 E	1100	N	Pleasant Grove	12/21/2022	\$850,000.00	\$775,000.00	109.68%
1756670	1492 N	MCKENZIE	WAY	Saratoga Springs	1/3/2023	\$850,556.00	\$867,000.00	98.10%
1816940	4142 N	IMPERIAL	WAY	Provo	12/16/2022	\$857,000.00	\$845,000.00	101.42%
1854934	909 N	BURKE	LN	Elk Ridge	1/9/2023	\$859,000.00	\$870,000.00	98.74%
1844692	301 W	FOUNDERS	BLVI	Saratoga Springs	12/30/2022	\$859,900.00	\$835,000.00	102.98%
1786527	752 W	1330	S	Lehi	12/30/2022	\$861,400.00	\$979,773.00	87.92%
1783947	2503 E	CANYON CREST	DR	Spanish Fork	1/18/2023	\$867,558.00	\$867,558.00	100.00%
1758929	712 W	600	N	Mapleton	12/12/2022	\$867,900.00	\$983,076.00	88.28%
1846364	2102 W	THOMAS	ST	Lehi	1/27/2023	\$869,900.00	\$815,850.00	106.62%
1837245	285 W	1340	N	Orem	11/2/2022	\$870,000.00	\$846,000.00	102.84%
1786499	1306 S	780	W	Lehi	12/21/2022	\$870,400.00	\$973,303.00	89.43%
1787260	593 N	HILL VIEW	DR	Saratoga Springs	11/10/2022	\$871,149.00	\$856,299.00	101.73%
1854861	644 N	COULSON	DR	Lindon	1/24/2023	\$875,000.00	\$863,000.00	101.39%
1825753	168 W	MEADOW LARK	LN	Elk Ridge	12/13/2022	\$875,000.00	\$840,000.00	104.17%
1826780	1420 N	1800	W	Lehi	12/9/2022	\$875,000.00	\$835,000.00	104.79%
1848992	121 S	HAYATA	LN	Vineyard	12/2/2022	\$879,900.00	\$865,000.00	101.72%
1756647	1546 N	MCKENZIE	WAY	Saratoga Springs	11/22/2022	\$879,901.00	\$880,138.00	99.97%
1785868	709 W	400	N	Mapleton	12/29/2022	\$881,400.00	\$959,573.00	91.85%
1786588	493 N	WOODLAND	RD	Saratoga Springs	11/17/2022	\$889,057.00	\$850,518.00	104.53%
1847052	854 N	560	W	Lehi	12/12/2022	\$898,000.00	\$870,000.00	103.22%
1840759	4290 N	400	W	Lehi	12/21/2022	\$899,000.00	\$800,000.00	112.38%
1810862	174 S	INLET SPRINGS	DR	Saratoga Springs	11/21/2022	\$899,000.00	\$850,000.00	105.76%
1820462	558 E	1250	S	Payson	1/4/2023	\$899,900.00	\$870,000.00	103.44%
1835867	10196 S	5600	W	Payson	11/22/2022	\$899,900.00	\$850,000.00	105.87%
1835139	2737 N	HOLBROOK	WAY	/ Lehi	12/2/2022	\$899,900.00	\$873,400.00	103.03%
1827892	111 E	EAGLES NEST	WAY	Saratoga Springs	12/28/2022	\$899,999.00	\$900,000.00	100.00%
1834774	464 E	RIVER MEADOW	DR	Alpine	11/2/2022	\$900,000.00	\$880,000.00	102.27%
1855010	6715 N	BISMARK PEAK	DR	Eagle Mountain	12/2/2022	\$902,139.00	\$902,139.00	100.00%
1764828	478 N	HILL VIEW	DR	Saratoga Springs	11/17/2022	\$906,179.00	\$865,780.00	104.67%
1806141	1725 S	1950	W	Mapleton	1/4/2023	\$912,889.00	\$912,889.00	100.00%
1849224	227 W	PARKWAY	DR	Alpine	12/15/2022	\$920,000.00	\$950,000.00	96.84%
1738535	1504 N	ARCADIA	DR	Saratoga Springs	11/22/2022	\$922,803.00	\$992,803.00	92.95%
1786521	702 W	1330	S	Lehi	1/12/2023	\$923,600.00	\$966,018.00	95.61%
1816256	951 N	640	W	American Fork	12/2/2022	\$924,950.00	\$900,000.00	102.77%
1779031	210 N	500	W	Mapleton	1/24/2023	\$927,900.00	\$1,336,475.00	69.43%
1778971	595 W	200	N	Mapleton	11/23/2022	\$929,900.00	\$929,900.00	100.00%
1853997	237 E		DR	Saratoga Springs	12/9/2022	\$930,674.00	\$930,674.00	100.00%
1796659	251 S	2080	Ε	Springville	1/9/2023		\$1,025,927.00	90.89%
1834542	462 W	FOUNDERS	BLV	Saratoga Springs	1/27/2023	\$949,900.00	\$940,000.00	101.05%
1847867	3347 N	CHEROKEE	LN	Provo	11/29/2022	\$949,900.00	\$968,500.00	98.08%
1841804	915	HIGH COUNTRY	DR	Orem	11/29/2022	\$949,900.00	\$890,000.00	106.73%
1847770	3724 W	BOX ELDER	DR	Cedar Hills	12/14/2022	\$949,999.00	\$950,000.00	100.00%
1830377	3152 W	7900	S	Spanish Fork	11/1/2022	\$950,000.00	\$885,000.00	107.34%
1853826	1265 S	HARVEST	RDG	Salem	1/9/2023	\$959,000.00	\$990,000.00	96.87%

1824706	802 N	780 W	American Fork	12/21/2022	\$959,000.00	\$945,000.00	101.48%
1824015	3521 S	MEADOWLARK LN	Saratoga Springs	11/2/2022	\$960,000.00	\$932,500.00	102.95%
1808029	8602 S	5600 W	Payson	1/17/2023	\$962,000.00	\$948,469.00	101.43%
1786531	725 W	1330 S	Lehi	12/29/2022	\$962,309.00	\$962,309.00	100.00%
1841356	6274 N	FIONA ST	Eagle Mountain	11/16/2022	\$974,700.00	\$945,000.00	103.14%
1843610	955 W	1280 N	Lehi	12/14/2022	\$974,900.00	\$966,000.00	100.92%
1849721	2455 E	PRAIRIE VIEW ST	Eagle Mountain	1/6/2023	\$974,999.00	\$950,000.00	102.63%
1848092	3220 N	MILLCREEK RD	Pleasant Grove	12/12/2022	\$975,000.00	\$955,000.00	102.09%
1844265	1020 E	700 N	American Fork	1/20/2023	\$975,000.00	\$925,000.00	105.41%
1842425	29 W	ZINFANDEL LN	Vineyard	12/15/2022	\$979,900.00	\$925,000.00	105.94%
1831176	10475 N	AINSLEY WAY	y Highland	11/3/2022	\$980,000.00	\$980,000.00	100.00%
1857058	1281 N	1070 W	Lehi	12/28/2022	\$984,400.00	\$1,309,704.00	75.16%
1806348	1211 E	RUSSELL RD	Eagle Mountain	12/16/2022	\$985,000.00	\$985,000.00	100.00%
1845322	475 W	LUPINE DR	Alpine	12/2/2022	\$989,000.00	\$950,000.00	104.11%
1815134	883 W	UNION BENCH DR	Mapleton	11/23/2022	\$989,990.00	\$930,000.00	106.45%
1842661	811 N	600 W	American Fork	12/9/2022	\$990,000.00	\$900,000.00	110.00%
1846048	1131 S	1300 W	Mapleton	1/11/2023	\$994,500.00	\$965,000.00	103.06%
1841734	583 E	BLACKHAWK LN	Alpine	1/12/2023	\$995,000.00	\$1,012,000.00	98.32%
1848619	3588 S	MCGREGOR LN	Saratoga Springs	1/12/2023	\$996,485.00	\$987,969.00	100.86%
1838485	4376	CHURCHILL DR	Provo	11/15/2022	\$998,000.00	\$985,000.00	101.32%
1847894	5791 W	10770 N	Highland	11/17/2022	\$999,000.00	\$1,000,000.00	99.90%
1844184	9437 N	HORIZON DR	Eagle Mountain	12/28/2022	\$999,000.00	\$975,000.00	102.46%
1826226	987 N	640 W	American Fork	12/20/2022	\$999,950.00	\$950,000.00	105.26%
1835646	698 W	700 N	Mapleton	12/28/2022	\$1,000,000.00	\$1,003,400.00	99.66%
1837454	6051 W	12120 N	Highland	12/6/2022	\$1,031,000.00	\$1,096,602.00	94.02%
1759037	549 W	500 N	Mapleton	11/29/2022	\$1,039,591.00	\$1,039,591.00	100.00%
1831244	2589 N	300 E	Lehi	12/16/2022	\$1,050,000.00	\$1,000,000.00	105.00%
1843349	2970 N	PARK RIDGE DR	Lehi	12/22/2022	\$1,050,000.00	\$1,035,000.00	101.45%
1741712	4293 N	SEASONS VIEW DR	Lehi		\$1,052,129.00		100.00%
1789052	1417 S	780 W	Lehi		\$1,061,000.00		100.00%
1779026	344 N	500 W	Mapleton		\$1,074,397.00		100.00%
1841517	5119 N	RAVENCREST LN	Lehi		\$1,077,000.00		101.13%
1821776	1886 W	CHACO CIR	Lehi	12/30/2022	\$1,099,900.00	\$1,099,900.00	100.00%
1848532	1839 W	CHACO CIR	Lehi		\$1,099,900.00		108.55%
1835156	411 E	CATTAIL CT	Saratoga Springs		\$1,100,000.00	\$900,000.00	122.22%
1843104	1336 S	2650 E	Springville		\$1,100,000.00		110.00%
1832372	5186 W	9970 S	Payson		\$1,100,000.00	\$850,000.00	129.41%
1835324	96 N	640 E	Lindon		\$1,125,000.00		102.27%
1800755	801 N	860 W	American Fork		\$1,129,900.00		100.00%
1848103	6839 W	9900 N	Highland		\$1,149,000.00		112.10%
1808173	9640 N	BELLE ST	Eagle Mountain	11/21/2022	\$1,150,000.00	\$1,221,954.00	94.11%
1847095	680 E	1600 S	Mapleton		\$1,150,000.00		105.02%
1844885	1033 E	1000 N	American Fork		\$1,150,000.00		105.99%
1834648	6122 W	12120 N	Highland		\$1,158,000.00		89.05%
1825163	14904 S	SPRINGTIME RD	Draper		\$1,175,000.00	. , ,	110.33%
1777308	9292 S	3950 W	Payson		\$1,175,000.00		106.82%
1851131	1932 W	HIDDEN CANYO CIR	-		\$1,175,000.00		106.82%
1841064	3688 S	SPINNAKER BAY DR	Saratoga Springs		\$1,190,000.00		106.42%
1847818	5363 N	EAGLES VIEW DR	Lehi		\$1,195,000.00		106.22%
1833267	5891 W	TIMBER RIDGE LN	Highland		\$1,195,000.00		106.22%
1849480	646 N	610 E	Alpine		\$1,195,000.00		103.91%
1839843	833 N	CHARLOTTE ST	Lehi		\$1,198,000.00		106.96%
1846142	4275 N		Provo		\$1,199,000.00		97.48%
1820188	4696 W	10250 N	Highland		\$1,199,900.00		109.08%
1849169	11085 N	MANOR DR	Highland		\$1,199,900.00		110.13%
1042102	11000 IN	WWW.	. nomana	1, 13, 2023	Ÿ±,±33,300.00	ψ±,000,000.00	110.13/0

1833600	5956 W	11140	N	Highland		\$1,199,900.00		103.00%
1839949	1102 N	SUMMIT VIEW		Saratoga Springs		\$1,200,000.00		100.00%
1779061	551 N	HILL VIEW	DR	Saratoga Springs		\$1,216,298.00	. , ,	101.13%
1834061	15743 S	NESTED	CV	Draper		\$1,279,000.00		105.70%
1849917	1891 W	OAK TREE	CIR	Lehi		\$1,290,000.00		107.50%
1857796	808 W	HERALD	DR	Saratoga Springs		\$1,300,000.00		98.53%
1817225	633 W	1080		American Fork		\$1,300,000.00		104.00%
1837707	11838 N	WESTFIELD COV		Highland		\$1,300,000.00		121.21%
1831789	853 N	MAIN	ST	Genola		\$1,333,000.00	. , ,	119.55%
1840040	1776 E	1600		Mapleton		\$1,350,000.00		100.49%
1838845	6415 S	1050		Spanish Fork		\$1,350,000.00		121.62%
1830654	632 W	860		American Fork		\$1,370,000.00		105.76%
1844103	770 E	100		Alpine		\$1,399,000.00		96.48%
1846706	1447 S	1450		Mapleton		\$1,399,000.00		102.49%
1854918	5081 W	SEQUOIA	CIR	Highland		\$1,414,778.00		100.00%
1829895	6133 W	TENANTS HARBO		Highland		\$1,449,000.00	. , ,	105.38%
1831137	1320 W	SUMMER VIEW		Lehi		\$1,449,900.00		104.69%
1838137	1951 W	OAK HOLLOW	RD	Lehi		\$1,450,000.00		109.43%
1825210	368 W 388 N	MILLCREEK	DR	Pleasant Grove		\$1,450,000.00	. , ,	109.02% 76.57%
1788394 1794494	388 N 468 E	SANTA FE 200	DR c	Mapleton American Fork		\$1,450,737.00 \$1,490,000.00		76.57% 101.02%
1836450	1653	OAKRIDGE		Lehi		\$1,490,000.00		101.02%
1857822	863 N	640		American Fork		\$1,504,997.00		100.00%
1849274	9723 N	VANDE		Eagle Mountain		\$1,528,384.00		97.81%
1849274	1124 S		DR	Springville		\$1,595,000.00		106.33%
1838447	1910 W	900		Lehi		\$1,595,000.00		118.52%
1844676	988 N	680		American Fork		\$1,620,000.00		102.40%
1852747	932 S	ENSIGN	DR	Saratoga Springs				100.00%
1810446	1361 S	910		Lehi		\$1,655,000.00		102.80%
1818899	1911 W	OAK HOLLOW	CIR	Lehi		\$1,748,500.00		108.69%
1850078	575 W	SYCAMORE	LN	Alpine		\$1,750,000.00		102.80%
1809658	1407 E	PEMBROKE	CIR	Orem		\$1,799,000.00		110.71%
1835456	306 N	SANTA FE	DR	Mapleton		\$1,799,500.00	. , ,	108.08%
1845019	10476 S	1900	W	Payson		\$1,800,000.00	. , ,	109.09%
1842188	954 E	900	S	Pleasant Grove		\$1,850,000.00		100.00%
1814304	4662 N	AUTUMN VIEW	DR	Lehi	12/9/2022	\$1,900,000.00	\$1,915,295.00	99.20%
1851046	1564 W	3250	N	Pleasant Grove	11/10/2022	\$1,920,000.00	\$1,920,000.00	100.00%
1854807	3169 N	1550	W	Pleasant Grove	12/14/2022	\$1,958,413.00	\$1,958,413.00	100.00%
1822072	558 E	1100	S	Mapleton	11/3/2022	\$1,999,999.00	\$1,600,000.00	125.00%
1839371	406 S	RIDGE	LN	Alpine	11/14/2022	\$2,000,000.00	\$1,950,000.00	102.56%
1834019	559 W	DALLY	DR	Alpine	11/18/2022	\$2,000,000.00	\$1,900,000.00	105.26%
1822208	190 N	PFEIFFERHORN	DR	Alpine	11/14/2022	\$2,195,000.00	\$2,150,000.00	102.09%
1850616	461 W	4150	N	Provo	1/5/2023	\$2,200,000.00	\$2,100,000.00	104.76%
1843959	126 S	MATTERHORN	DR	Alpine	12/1/2022	\$2,340,000.00	\$2,150,000.00	108.84%
1797700	6401 W	SUNRISE	DR	Highland	12/16/2022	\$2,379,900.00	\$2,277,810.00	104.48%
1846867	12588 N	ANGELS GATE		Highland		\$2,500,000.00		115.61%
1799461	1285 N	HERITAGE	CIR	Alpine	1/30/2023	\$2,550,000.00	\$2,550,000.00	100.00%
1850993	4402 N	SUMMER VIEW		Lehi		\$2,600,000.00		109.57%
1840908	4343	SHEFFIELD		Provo		\$2,999,000.00		136.32%
1851028	3032	BALSAM	RD	Sundance		\$3,350,000.00		101.52%
1790294	13086 N	PROSPECTOR		Alpine		\$3,850,000.00		101.32%
1831443	262 N	350		Vineyard		\$3,950,000.00		108.22%
1819165	255 W	3300	N	Provo	1/18/2023	\$5,000,000.00	\$6,776,000.00	73.79%



### Resale/Recapture Policies & Procedures

As Approved by the U.S. Department of Housing & Urban Development (HUD)

#### **OVERVIEW**

When HOME funds are used to assist a household (HOME-assisted Homebuyer/Owner) in the purchase of a unit (HOME-Unit), restrictions will be placed on the unit to ensure compliance with the HOME Resale and Recapture requirements described in 24CFR92.254(a)(5). All Resale and Recapture mechanisms used to secure the affordability of the HOME assisted unit will be recorded. In all cases, the HOME-assisted Homebuyer will be required to own and occupy the HOME-assisted unit as his/her/their principal residence for the duration of the Affordability Period. If the HOME-assisted Homebuyer fails to occupy the unit as his/her principal place of residence (i.e. the unit is rented or vacant), or the home is sold or otherwise transferred during the Affordability Period the applicable Resale or Recapture provision must be enforced as the project will be considered noncompliant and repayment of the HOME assistance is required.

Provo City does not currently have any locations or neighborhoods that have been approved to use presumption of affordability as an enforcement mechanism.

Affordability Period – The period of affordability specified in the HOME Agreement, Trust Deed Promissory Note and Deed of Trust will be the minimum period for the project as specified in 24CFR92.254(a), section (4) and (5) and are outlined in the table below.

**Table 1 - Affordability Periods** 

Table 1 - Alloldability Periods	
If the homebuyer assistance in the unit	The Affordability Period is:
is:	,
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The Affordability Period will be based on the amount of Direct HOME Subsidy to the HOME-assisted Homebuyer, and it will commence on the date when the activity is shown as 'Complete' in HUD's Integrated Disbursement Information System (IDIS). Therefore, the Affordability Period beginning date may not start until sometime after the actual execution date of the HOME Agreement and related Trust Deed Promissory Note and Deed of Trust with the homebuyer.

<u>Direct HOME Subsidy</u>: The amount of HOME assistance or HOME Investment, including any program income, that enabled the HOME-assisted Homebuyer to buy the unit. The direct subsidy includes the down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the HOME-assisted Homebuyer.

In addition, Direct HOME Subsidy includes any assistance that reduced the purchase price of a unit from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below market value, the difference

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between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

If there is no Direct HOME Subsidy to the HOME-assisted Homebuyer and a Development Subsidy is provided, then the Resale provisions will apply.

<u>Principal Residence</u>: The home where you spend most of your time, a minimum of ten months in any calendar year. This is not the only test; other factors that will be relevant to the determination include, but are not limited to:

- 1. The address on your current valid driver's license,
- 2. The addressed provided to your place of employment,
- 3. Where your immediate family resides (i.e. spouse, children, partner),
- 4. The address you use to file your federal and state income tax return,
- 5. Where you are registered to vote,
- 6. The property where you claim your homeowner's property tax exemption (many states and counties allow for the payment of property taxes on your principal residence),
- 7. The mailing address you use for general mail, bill, cell phone statements, and other general bills; (utility bills, other than cell phone bills, do not necessarily establish residency)
- 8. Where you maintain your bank accounts, brokerage statements and other banking financial relationships, i.e. credit cards, etc.,
- 9. Where you maintain social memberships, such as health and/or country clubs, religious affiliations, etc.

#### **RECAPTURE**

The City's Recapture option is applicable where HOME funds are used to provide a Direct HOME Subsidy to obtain affordable housing. HOME funds may be used as either a Direct HOME Subsidy to the HOME-assisted Homebuyer or combined with Direct HOME Subsidy and a Development Subsidy. The Recapture option is only applied to HOME funds that were a Direct HOME Subsidy to the HOME-assisted Homebuyer/Owner. The Direct HOME Subsidy may be provided in conjunction with a development subsidy; however, the Affordability Period is based only on the Direct HOME Subsidy to the HOME-assisted Homebuyer. Recapture cannot be used when a project receives only a Development Subsidy, instead Resale provisions musts be used.

The HOME-assisted Homebuyer Direct HOME Subsidy will be enforced and secured by the HOME Agreement, Trust Deed Promissory Note, and Deed of Trust signed by the HOME-assisted Homebuyer. The Loan Amount shown in the HOME Agreement, Trust Deed Promissory Note and Deed of Trust is the "Direct HOME Subsidy." The Loan Amount will always match the Affordability Period corresponding to Table 1. Recaptured HOME funds must be used to fund HOME-eligible activities. Since the Direct HOME Subsidy is provided as a loan, after the Affordability Period has been satisfied and Recapture is no longer required to satisfy HOME requirements, the Loan Amount is still outstanding and will be repaid upon the HOME-assisted Homebuyer selling the property or whenever the property ceases to be their principal place of residence.

When the Direct HOME Subsidy is provided through a Down Payment Assistance Program, a HOME Agreement will be entered into between the City and the HOME-

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assisted Homebuyer. A Direct HOME Subsidy provided in conjunction with a Development Subsidy will be entered into between City, HOME-assisted Homebuyer and Developer, where the Affordability Period and Recapture provision will be specifically determined by the Direct HOME Subsidy and the HOME-assisted Homebuyer will be directly responsible to ensure the Affordability Period requirements are met.

The HOME-assisted Owner must occupy the HOME-Unit as their principal place of residence during the Affordability Period, when the HOME-assisted Owner ceases to occupy the HOME-Unit as their principal place of residence during the Affordability Period, this shall be deemed to constitute a violation of the HOME Agreement governing the use of HOME funds and HOME funds shall be required to be repaid. The Recapture option requires that all or a portion of the Direct HOME Subsidy be reimbursed if the HOME-assisted Owner decides to transfer the property within the Affordability Period.

The HOME Recapture provisions permit the HOME-assisted Homebuyer (HOME-assisted Owner) to transfer the house at whatever price the market will bear and to any person regardless of income, while Provo City is able to Recapture the HOME Investment provided to the original HOME-assisted Owner. Provo City will allow the assumption of a recapture obligation by a subsequent eligible low-income homebuyer when no additional HOME assistance is provided to the subsequent homebuyer. The subsequent homebuyer will assume and complete the original terms and conditions of the recapture obligation of the original homebuyer.

Provo City recaptures the entire amount of the Direct HOME Subsidy provided to the HOME-assisted Owner before the HOME-assisted Owner receives a return. The maximum amount of Direct HOME Subsidy (HOME Investment) that may be recaptured is capped at the amount of available net proceeds. The net proceeds of a sale are an amount equal to the sales price minus superior loan and seller paid closing costs and may include only the following items to the extent actually incurred: broker's commission, reasonable attorney's fees and any transfer tax or recordation fees payable by the seller pursuant to state statute or local ordinance in connection with the conveyance. If there are no net proceeds of sale, as it may occur when the HOME-Unit is foreclosed, then no Recapture of HOME Investment shall be made.

At the City's option and in compliance with §92.254(a)(4)(ii)(A)(2), the HOME Investment amount to be recaptured may be reduced when a subsequent sale occurs during the Affordability Period where there are no proceeds or insufficient net proceeds to Recapture the full HOME Investment due. In these cases, the HOME Investment may be reduced on a pro-rata basis for every full year the HOME-assisted Owner owned and occupied the HOME-Unit, measured against the entire Affordability Period. The HOME-assisted Owner is not allowed to recover more than the amount of the HOME-assisted Owner's down payment, principal payments, and any capital improvement investment.

The following events occurring during the Affordability Period triggers repayment of the HOME Investment received by the HOME-assisted Owner.

- 1. Sale of the HOME-Unit
- 2. Transfer of title
- 3. The HOME-Unit ceases to be the principal residence of the HOME-assisted Owner.

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Amount subject to Recapture – If a HOME-assisted Owner is in noncompliance with the principal residency requirement (e.g., the HOME-Unit is sold, rented, vacant or title is transferred for any reason) during the Affordability Period repayment of the HOME Investment will be required at the time the event occurred.

Upon transfer, whether voluntary or involuntary, the net proceeds of the sale will be determined and distributed as follows, to the extent proceeds are available:

- 1. Owner shall first be reimbursed from the net proceeds of the sale, if any, for the following
  - a. The down payment made at the time of the initial purchase of the property, if any.
  - b. The principal amortized on superior debt during the Affordability Period, if any.
- 2. Provo City will then be repaid the recapture obligation to the extent there are enough sale proceeds remaining. The recapture obligation is the amount of the HOME Investment, as defined in Table1 above.
- 3. The remainder of the net proceeds, if any, shall be retained by the owner.

As stated above, and at Provo City's option, the Recapture obligation may be reduced on a pro-rata basis during the Affordability Period at the end of each complete year of the Affordability Period. For example, if a ten (10) year Affordability Period applies, and the HOME-assisted Owner sells at the end of Year Four (4), then the amount of the note is reduced by 40 percent. (1/ [number of years of the Affordability Period]). If, however, the sale takes place at three (3) years and nine (9) months, then the amount of the note is reduced by only 30 percent.

The HOME-Assisted Owner may sell the property to any willing buyer if the recapture obligation is paid in full.

#### **RESALE**

Resale restrictions must be used when HOME funds are used only as a development subsidy for the construction or renovation of homeownership housing, and no Direct HOME Subsidy is provided to the HOME-assisted Homebuyer.

Resale restrictions will ensure that housing assisted with HOME funds is made available to HOME Program eligible low-income households that will use the property as their principal residence.

Resale will be enforced by means of a Restrictive Covenant and Resale Restriction and/or deed restrictions that run with the title to the land, unless the project is located in an area of "presumed affordability" that meets the conditions described in §92.254(a)(5)(i)(B). Such areas of presumed affordability must be reviewed and approved by Provo City and HUD.

If the HOME-assisted unit is sold while under the resale restrictions, the unit must be sold to a HOME eligible buyer approved by Provo City. Low-income households eligible to purchase properties restricted by resale provisions must be households whose annual incomes do not exceed 80% of the median income for the area as determined by HUD with

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adjustments for family size and the housing must be occupied by the low-income household as its principal residence throughout the Affordability Period.

The price at sale must provide the original HOME-assisted buyer a fair return on the investment and be affordable to a reasonable range of low-income buyers. Therefore, sales price during the Affordability Period can occur at market value, with the following limitations:

- 1. Fair return to seller The price shall not exceed a price that results in net proceeds (after senior debt and sales costs) to the seller that exceeds the sum of:
  - a. The reimbursement of the original owner's down payment and/or closing costs made at the time of initial purchase, if any,
  - b. The principal amortized on the senior debt during the period of ownership, and
  - c. The investment in eligible capital improvements defined as: any individual improvement made specifically to the structure or major system of the HOME assisted housing unit in which the cost was more than \$3,000 and where applicable, the work was properly permitted, inspected locally and the actual cost has been documented with third party receipts.
- 2. The value of the owner's investment (the sum of a-c in paragraph 1 above) will be adjusted by using the Housing Price Index (HPI). The change in the HPI from the original purchase to the time of sale will be applied to the value of the owner's investment, so that the value of the improvements is increased or decreased by the amount of increase or decrease in the housing market overall.
- 3. Affordable to range of low-income homebuyers the sales price may not exceed a price that is not affordable to households at 70-80% of the area median income. Provo City defines affordable price as a price that is at or below an amount that will allow a low-income family to pay no more than 35 percent of their monthly income to pay for mortgage principal and interest, property taxes and insurance

The seller must have the sales price approved by Provo City's HOME Program Administrator, in addition to approval of the HOME-eligible buyer. If the fair market value of a HOME assisted property subject to resale provisions is more than what is affordable to the subsequent low-income purchaser, then additional HOME assistance may be given through Provo City's Down Payment Assistance program.

Maximum Sale Price of HOME-Units under Resale Provisions—HOME-Units under this model are priced to be affordable to households based on income levels as established by HUD annually, and the Maximum Affordable Housing Prices, dependent on the number of bedrooms, and determined by the City through an annual market analysis.

#### **MONITORING**

Provo City monitors compliance of the principal residence requirement of all HOME-assisted units by annually verifying principal residence occupancy by mail, records search, or direct contact with the HOME-assisted Owner. See Verifying Affordability Compliance Procedures below in this document.

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If the HOME-assisted Owner fails to remedy noncompliance issues, full repayment of the Direct HOME Subsidy provided to the HOME-assisted Owner is required, also known as Recapture. See Recapture Procedures below in this document.

#### **PROCEDURES**

Verifying Affordability Compliance Procedures: As loans are closed, information is entered into the Loan Certifications worksheet, which is a Master Worksheet capturing all assistance provided to HOME-assisted Owners. From this worksheet the information is taken and copied annually to the Property Audit List spreadsheet, both worksheets are managed and updated by the department's Loan Accountant. The spreadsheet captures HOME-assisted Owners' names, address where the HOME assistance was provided— HOME-Unit, date the Trust Deed Note was executed, the amount of assistance provided— Loan Amount, the date the corresponding activity in HUD's Integrated Disbursement and Information System (IDIS) was completed—IDIS Date, length of Affordability Period, the date when the Affordability Period expires—AP Expiration Date, whether HOME-assisted Owners have responded to the audit letter, and when that response was received. Additional fields include space to capture notes, unique situations such as increase or decrease in the Loan Amount, amount forgiven (if applicable), Pay Off amount, date of Pay Off amount, whether a Foreclosure or Short Sale took place and its corresponding date, principal Loam Amount balance-which calculates after considering increase/decrease, or forgiveness. Other fields may be added as needed.

The Loan Amount determines the corresponding Affordability Period and the IDIS Date determines the date the Affordability Period begins. The combination of the corresponding Affordability Period and the IDIS Date determine the AP Expiration Date. These three fields are used to evaluate whether the HOME-assisted Owner is following the Affordability Period stated in the HOME Agreement.

Every year during the Affordability Period a letter is sent to the HOME Unit addressed to each HOME-assisted Owner in the Property Audit List. The letter states the City is conducting an audit of properties assisted with Federal funds and to verify owner occupancy as per the terms of the signed Agreement. It includes details of when the property was purchased and the Loan Amount. The HOME-assisted Owner is asked to fill the bottom part of the letter indicating whether they are the owners of title and are occupying the property as their principal place of residence and asks them to print and sign their name. Lastly, they are asked to return the completed form in an enclosed self-addressed, stamped envelope or to email it to the department's Loan Accountant. A return by date is included giving HOME-assisted Owners no less than 60 days to respond.

Letters are sent via certified mail with 'No Forwarding' requested, this may provide the first indication HOME-assisted Owners have vacated the HOME-Unit. A second letter is sent if after the 60-day deadline no response has been received. The second letter is identical to the first letter with an added statement: "This is the second request; if a response is not received by..."-an actual date is entered 60 days from the first due date-"...we will have to assume you are no longer occupying the property, and therefore in default of both the Loan and the HOME Agreement.

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As responses are received the Loan Accountant records in the Property Address List that the response was received, the date of receipt, and whether the HOME-assisted Owners are complying by entering yes or no in the field.

If the response is YES to the Audit Letter, no further action is needed until the following year's property audit. This annual process is continued every year until the HOME-Unit reaches the AP Expiration Date.

If the response to the Audit Letter is NO, the Loan Accountant follows a series of actions to determine why and if necessary, to locate the HOME-assisted Owner. These actions are listed in the Recapture Procedures below.

<u>Recapture Procedures</u>—If the HOME-Unit ceases to be the HOME-assisted Owners' principal place of residence for any reason, but not limited to the HOME-assisted Owner selling, renting, leasing, abandoning, donating, or giving the housing to another prior to the end of the required affordability period, HOME-assisted Homebuyer shall return the entire HOME-assistance provided to assist HOME-assisted Homebuyer in the purchase of the HOME-Unit.

A negative or non-response to the annual audit letter may trigger further investigation to verify whether the HOME-assisted Owner still lives in the HOME-Unit as their principal place of residence. These methods may be used when trying to locate a current address for the HOME-assisted Owner who received assistance to purchase a HOME-Unit. These methods include:

Records Search: Loan Accountant will perform an abstract search of Utah County's records on the HOME-Unit to identify if any instruments have been recorded indicating HOME-assisted Owner has sold the property. If HOME-assisted Owner is still shown as the owner of record, Utah County records may provide the owner's address. Where Utah County records indicate HOME-assisted Owner has sold the HOME-Unit, Loan Accountant will perform a social security search for all registered owners receiving assistance to purchase the HOME-Unit. If Loan Accountant is successful in obtaining a current address for the HOME-assisted Owner in question, a demand letter will be sent.

Loan Accountant also verifies with the Zoning Division to see if the HOME-assisted Owner has an active rental dwelling license, as required by Provo City Code. If the HOME-assisted Owner has an active rental dwelling license, other than the allowed rental dwelling license permitted for a legal accessory apartment as disclosed in the HOME Agreement, Trust Deed Promissory Note and/or Deed of Trust, then current contact information is obtained and a demand letter is sent to both the HOME-Unit and the current addressed.

Internet Search: Loan Accountant attempts to find individual HOME-assisted Owners by alternative methods, such as newspaper articles, obituaries, social media, etc. If such methods produce any data or information, such information is cross referenced with other public records to find a current location to send a demand letter.

Direct Contact: A visit to the HOME-Unit by a City inspector or another employee in the Community & Neighborhood Services department may be done to ascertain whether HOME-assisted Owners are still compliant and assess possible reasons for not receiving a response to the Audit Letter. If the HOME-Unit is found occupied by person(s) other than

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HOME-assisted Owners, the visitor will try to identify whether current occupants in the HOME-Unit are new owners or renters and if renters, inquire about a way to contact the owners.

When a HOME-assisted Owner is in default or noncompliant, i.e. not occupying the HOME-Unit as their principal place of residence within the Affordability Period, a letter is sent stating the assistance provided, its requirements to maintain the HOME-Unit as their principal place of residence, the consequences of noncompliance, the findings of the investigation and a demand of payment. A copy of the loan documents signed at closing and a payoff worksheet is enclosed with the letter including the HOME-assisted Owner(s) name(s), address, loan number, principal balance amount, interest accrued total payoff amount, and due date. The worksheet states that payment is to be made to Provo City Corporation, by certified check either mailed to 351 West Center St. Provo, UT 84601 or hand delivered to the Loan Accountant in the Development Services Department at 330 West 100 South Provo, UT 84601.

Payments are received by the department's Loan Accountant who records all transactions into Loan Ledger software and prepares receipt worksheets, and deposit slips. Loan Accountant updates Loan Certification worksheet with payoff amounts every time deposits are processed.

Loan Accountant prepares reconveyance documents and submits to title company for processing, then takes documents for recordation to County Recorder's office. Once this is accomplished Loan Accountant scans full file for records retention and separates hard copies to be retained permanently as per State requirements. Finally, Loan Accountant sends final statement to HOME-assisted Owner showing \$0 balance on account and a copy of the recorded reconveyance.

When all methods to locate noncompliant HOME-assisted Owners are exhausted or a demand of payment is refused then Loan Accountant engages in Collections Procedures (written separately from these procedures) and follows the advice from the City Attorney's office to recuperate outstanding debt.

In cases where the City is unable to secure the Recapture of noncompliant Homebuyer projects, it will seek guidance from HUD personnel as to the options for repayment of these funds to HUD.

<u>Resale Procedures</u>—The resale policy is enforced using a Restrictive Covenant signed by the HOME-assisted Homebuyer (HOME-assisted Owner) at closing. The Restrictive Covenant will specify:

- 1. The duration of the Affordability Period based on the dollar amount of HOME funds invested in the unit—see Table 1 above.
- 2. That the HOME-Unit must remain the HOME-assisted Owner's principal place of residence throughout the affordability period
- 3. The conditions and obligations of the HOME-assisted Owner when he/she decides to sell before the end of the Affordability Period, including

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- a. The HOME-assisted Owner must contact the Community & Neighborhood Services Department in writing if intending to sell the HOME-Unit prior to the end of the Affordability Period
- b. The subsequent prospective purchaser must be low-income as defined by the HOME Program and occupy the HOME-Unit as their new primary place of residence for the remaining years of the Affordability Period. However, if the prospective purchaser receives direct assistance to purchase the HOME-Unit through a HOME-funded program, the Affordability Period will be reset, and the new period based on the amount of assistance provided; and
- c. The sales price must be affordable to the subsequent prospective purchaser. Affordable is defined as limiting the Principal, Interest, Taxes and Insurance (PITI) amount to no more than 30% of the new homebuyer's monthly income.

If during the Annual Audit the Loan Accountant finds that a HOME-assisted Owner under a Resale Option wants to sell their HOME-Unit before the expiration of the Affordability Period, the Loan Accountant will refer HOME-assisted Owner to the below Unit Resale Procedures and to consult with HOME Program Administrator.

#### Unit Resale Procedures

- 1. **Inform the City**. The HOME-assisted Owner must inform the City of his/her intent to sell the unit by filling out a <u>Notice to Intent to Transfer</u> and submitting it to the City.
- 2. City Option to Purchase/Consent to Transfer. The City may exercise its option to purchase the HOME-Unit or transfer its right to purchase the HOME-Unit to a designated entity. The City will make this determination and inform HOME-assisted Owner of its intent within 30 days of receipt of the Notice of Intent to Transfer.
  Owner should not enter a listing agreement with an agent nor list the unit on the Multiple Listing Service until receiving the City's Consent to Transfer letter. If the City opts not to purchase the HOME-Unit or transfer its purchase option, the City will send the HOME-assisted Owner a Conditional Consent to Transfer letter and a packet of information that will assist the HOME-assisted Owner in finding another Qualified Household to purchase the unit. The Conditional Consent to Transfer letter will be valid for 180 days from the date of the letter and will include the maximum restricted resale price of the unit and any other conditions of sale such as the good faith marketing efforts.
- 3. Marketing. The HOME-assisted Owner must market the unit with a licensed realtor or broker and pay all fees associated with the sale of the HOME-unit. Upon entering into a listing agreement with a licensed realtor pursuant to the requirements of this sections, the agent must contact City Staff in the Housing Division to learn the requirements for listing the property. All marketing tools must indicate the HOME-Unit is part of the specific program and the current income limits, and must be reviewed by the City prior to publications, please contact the Housing Division for the required language. The payment of real estate commission shall not be used as a negotiations tool for a prospective buyer. The commission paid by seller must be equal to the amount identified at the time of unit listing.
- 4. **Execute Purchase Contract**. The HOME-assisted Owner executes a purchase contract with the qualified buyer and opens escrow. The HOME-Unit HOME-

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- assisted Owner's Realtor will provide a copy of the contract to the City along with the name, address, and phone number of the title company handling the transaction and the name of the escrow officer.
- 5. **Potential Buyer Application**. Once the potential buyer's offer has been accepted, at least 30 days prior to the anticipated date of the close of escrow, the potential buyer must submit the following documentation to City Housing Division staff for approval:
  - a. The buyer qualification documentation set forth in the Housing Division's current HPP Policies and Procedures,
  - b. Evidence of completion of homebuyer education workshop,
  - c. A loan Preapproval Letter and Loan Estimate,
  - d. A signed Disclosure Statement,
  - e. A signed Credit Authorization and Release form, or similar document,
  - f. Copy of official, recent tri-merge credit report
  - g. Copies of federal income tax returns for the last 2 years (including the most recent year) with all related schedules (i.e. W2s) or IRS verification of non-filing (if applicable),
  - h. Copies of paystubs for the most recent three months for all income earner's in the household over 18 years of age.
  - i. Copies of financial statements from all accounts for three (3) most recent months,
  - j. Copy of identification documentation: current U.S. Passport, or state issued photo identification card and social security card,
  - k. Letter(s) of explanation (for any uncommon financial, employment, or other unique events or circumstances), and
  - l. Evidence of 3% available funds to be used as down payment.
- 6. **Potential Buyer Qualification**. The City will notify the HOME-assisted Owner within 10 business days of receipt of complete packet of documentation as listed above of its approval or disapproval of the prospective purchaser. The City reserves the right to request additional information to confirm eligibility. <u>Please note: no applications will be accepted by City Housing Division Staff unless their purchase offer on a HOME-Unit has been accepted.</u>
- 7. **Restricted Resale Price.** The resale price of a HOME-Unit is dependent on Area Median Income (AMI), as determined by HUD and the Maximum Affordable Housing Prices, as determined by the City, on an annual basis. HOME-assisted Owners must consult with Housing Division Staff prior to setting their HOME-Unit sales price to ensure is within the then current limits.
- 8. **HOME-Unit Marketing.** HOME-Unit HOME-assisted Owner's will follow current best practices for home marketing. The City will provide HOME-Unit HOME-assisted Owners with a Good Faith Marketing Efforts information packet with the City's Conditional Consent to Transfer letter. Compliance with the following provisions constitutes a good faith marketing effort.
  - a. <u>HOME-Unit Condition</u>: The HOME-Unit will be offered for sale in a condition similar to or better than at the time of the HOME-assisted Owner's purchase. The HOME-Unit will be kept and maintained in decent, safe, and sanitary conditions (e.g., ensuring carpets are professionally cleaned, facilities such as bathrooms and kitchen are in proper operating condition, illumination and lighting of unit are adequate, unit is free of vermin and rodent infestation, unit is

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- structurally sound). Alterations that may result in a reduction in value (such as removal of walls, bedrooms, or bathrooms, or downgrades to appliances, flooring, or finishes), or poorly maintained or inoperable items will be corrected prior to the initiation of HOME-Unit marketing at the expense of HOME-assisted Owner/seller. A home inspection must be conducted for all HOME-Unit sales; any significant repairs needed to the home or included appliances shall be the responsibility of the seller prior to close of escrow.
- b. <u>Professional Representation</u>: The HOME-assisted Owner will execute a listing agreement with an active Realtor, currently licensed by the Utah Division of Real Estate. Listing a HOME-Unit as 'For Sale by Owner' is prohibited. The seller of the home shall be responsible for paying all real estate commission costs, up to a maximum of 6%. No removal of these set commission costs, or credits are allowed by the buyer or buyer's agent to promote their offer.
- c. <u>Listing</u>: The HOME-Unit will be listed as an active property on the Multiple Listing Service (MLS) maintained by the corresponding Association of Realtors. The listing must be sent to City Housing staff prior to activating the listing to ensure all language is appropriate. The listing will include the following:
  - i. <u>HOME-Unit Photographs</u>: At least one exterior photograph and at least three well-lit interior photographs of the HOME-Unit in keeping with current industry practices
  - ii. <u>Property Data</u>: Pertinent data including, but not limited to, asking price (at or below the maximum restricted sale price), location, square footage, number of bedrooms, number of bathrooms, unit features and amenities, development features and amenities, current amount of HOA dues (if applicable), and information about parking spaces restrictions.
  - iii. <u>HOME-Unit Statement</u>: A clear statement that the home is a HOME-Unit and that potential buyers must meet income and other requirements and include the correct income levels the eligible household sizes, and the requirement the buyer must be a First-Time Homebuyer, obtain a loan preapproval and a Homebuyer Education Certificate. The listing must note the Offer Acceptance Due Date. The statement must comply with language requirements in the Required Multiple Listing Service Language Requirements sheet.
- d. <u>Professional Showings</u>: The HOME-Unit HOME-assisted Owner and the agent will make the home available for at least two open houses including a weekend open house, a weekday open house, and individual showings with the interested buyers and agents representing interested buyers. The first open house must occur at least 24 hours after the listing has been approved by the City and placed in MLS.
- e. Offer Acceptance Due Date: The HOME-Unit Owner and agent shall set an Offer Acceptance Due Date that is at least five (5) days after the date of the second unit showing.
- 9. Fees Associated with the Selling HOME-Unit. HOME-Unit HOME-assisted Owner (the seller) is responsible for all fees associated with the sale of the unit including, but not limited to, all pre-determined real estate commission costs, and transfer tax fees. These fees cannot be negotiated or paid for by the buyer or buyer's agent to leverage an offer.

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- **10. Special Exceptions for Units Unable to Resell.** The City may offer special consideration where the HOME-Unit has been unable to attract a buyer and at least one of the following conditions applies:
  - a. The HOME-Unit buyer (the seller) has made a good faith effort to market the HOME-Unit for six (6) or more months, as defined in this section.
  - b. The resale price for the HOME-Unit is at or below current comparable market units; or
  - c. Financing for the HOME-Unit is unavailable due to pending litigation in the project or the ratio of rental to ownership housing units in the project is unacceptable to lender.

On a case-by-case basis, upon request by the HOME-Unit Owner, the City will consider granting one or more of the following exceptions on a one-time basis:

- A one-time waiver of the first-time homebuyer qualification requirement for a potential HOME-Unit buyer,
- A one-time waiver of the asset test for a potential buyer,

HOME-Unit Owners who are unable to sell and may want to seek an exception should contact City Housing Staff for a consultation. Sufficient evidence of the above conditions must be provided prior to consultation.

- 11. Release of Resale Restrictions. Upon written request by the HOME-Unit Owner, the City may authorize the release of resale restrictions and allow a HOME-Unit to sell the HOME-Unit at a market-rate price where the HOME-Unit Owner has been unable to attract a qualified buyer and at least one of the following conditions applies:
  - a. <u>Proven Hardship</u>: The HOME-Unit Owner has made a good faith effort (HOME-Unit Owner has complied with **all** marketing provisions as set forth in this section) to sell the HOME-Unit for nine(9) or more months and has a specific need to sell the home due to financial or personal hardship. Eligible hardships include:
    - i. A change in annual household income that has resulted in housing costs (mortgage payment, HOA dues, property taxes, and property insurance) exceeding 75% of monthly income,
    - ii. Relocation of employment to a worksite that is 60 miles or more from Provo City, or
    - iii. The maximum restricted resale price, as provided by City Staff in the current Consent Transfer letter is below or within 10% of that or recent (within three [3] months) sales prices of comparable nearby market-rate homes as evidenced by documentation of these comparable sales (list prices are not acceptable).
  - b. Excessive Time on Market: The HOME-Unit Owner has made a good faith effort (HOME-Unit Owner has complied with **all** marketing provisions as set forth in this section) to sell the HOME-Unit for nine (9) or more months.

In either instance, sales in which resale restrictions are approved for release are subject to all the following requirements:

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- a. Excess Proceeds: The City is entitled to 100% of any increase between the market-rate resale price as stated in the purchase contract and the maximum restricted resale price, as quoted by City Staff in the Consent to Transfer letter.
- b. Resale Price: The allowable contract market-rate resale price is subject to City approval, based on a formal evaluation by a City-approved appraiser. If the City requires the services of an appraiser other than the appraiser retained to evaluate the property in connection with the buyer's loan, the City will pay the cost of the appraisal (to be deducted from City proceeds in the closing process and reflected on the final settlement statement).
- c. Owner Occupant: The subject HOME-Unit must be sold to a buyer who will personally occupy the unit. Sales to investors are prohibited. The buyer's intent to occupy must be reflected in the ratified purchase agreement and on loan documents, as applicable.

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## IX. OUTCOME DATA COLLECTION

#### 9.0 - MONITORING OVERVIEW

Monitoring is an ongoing process. Reviews begin as part of the pre-award selection process and continue throughout the contracting period. In some situations, monitoring will continue beyond the contract period, as a requirement of a major acquisition or construction project.

Monitoring includes a review of records, files, and signed assurances, as well as reports generated specifically to document client and project eligibility. All supporting documentation, such as information submitted with cost reimbursement requests is reviewed, as a component of monitoring. During the contract period, a site visit may be scheduled.

By signing the contract, the Contracted Agency agrees that the City has the right to examine or copy, not only the fiscal components of the organization, but also all other aspects of an agency and its activities. Provo City is available to offer any necessary technical assistance to avoid or resolve any monitoring findings.

As part of the contract process the City will prepare Contracted Agency staff for monitoring by reviewing City program policies, HUD program guidelines, as well as reporting requirements.

In most cases, only City staff will monitor the Contracted Agency's project. However, HUD staff has the authority to visit any local CDBG or HOME project to check compliance with federal regulations.

### 9.1 - OBJECTIVES

The objectives of monitoring are to determine if agencies are:

- Carrying out federally funded activities as described in contracts.
- Carrying out the program or project in a timely manner, in accordance with the schedule included in the approved contract.
- Charging costs to the program or project that are eligible under applicable regulations.
- Complying with other applicable laws, regulations and terms of the contract.
- Conducting the program in a manner that minimizes the opportunity for fraud, waste and mismanagement.
- Maintaining the capacity to carry out the approved program or project.

#### 9.1.1 - AREAS TO BE MONITORED

1. Accounting Records 15. Financial Management

2. Affirmative Marketing for both rental and home buyer projects 16. Internal Control

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- 3. Affirmative Steps; Women & Minority Business
- 4. Audit
- 5. Bonding and Insurance
- 6. Budget Control
- 7. Cash Management
- 8. Code of Conduct Assurances
- 9. Complaint Procedure
- 10. Cost Allowability
- 11. Environmental Review
- 12. Equal Opportunity
- 13. Equipment and Real Property Management
- 14. Fair Housing

- 17. Labor Standards
- 18. National Objectives
- 19. Nondiscrimination
- 20. Policy and Procedures
- 21. Procurement
- 22. Program Income
- 23. Project Performance
- 24. Record Keeping
- 25. Relocation
- 26. Section 3 of the HUD Act of 1968
- 27. Source Documentation
- 28. Timeliness

#### 9.1.2 – DESK REVIEW

Desk reviews are a key component of basic monitoring activities. They involve examining information and materials provided to Provo City by Subrecipients as a means to track performance and identify potential problem areas.

Staff performing desk reviews will examine progress reports, compliance reports, and financial information to adequately assess performance and look for indicators of performance or compliance problems.

Provo City, through desk reviews, will require information on Reimbursement Requests, Regular Progress Reports, and CAPER Data.

### 1. Reimbursement Requests

- a. Proof of expenses Invoices, vouchers, receipts, canceled checks, pay stubs, time sheets, and/or any other appropriate proof indicating detailed information on eligible costs.
- b. Proof of Payment Invoices, vouchers, receipts, canceled checks, payroll reports, and/or any other appropriate proof indicating detailed information on eligible costs.
- c. Employee timesheets, pay stubs, payroll reports are required if the reimbursement requested is for personnel costs.

## 2. Regular Progress Reports

- a. Income/Residency verification reports –if activity is for presumed eligible beneficiaries this form is still required to provide residency verification
- b. Obligations, and
- c. Spending patterns against planned operations and accomplishments
- 3. CAPER Data (Accomplishments or Direct Benefit Summary Report)
  - a. Total number of beneficiaries assisted Individuals or Households
  - b. Number of persons assisted by Income Category

CDBG | HOME Policy and Procedure Manual

- i. Extremely Low Income (<30% AMI)
- ii. Low Income (30%-50% AMI)
- iii. Moderate Income (51%-80% AMI)
- iv. Above Income (>80% AMI)
- c. Race/Ethnicity
  - i. White Hispanic
  - ii. White Non-Hispanic
  - iii. Black/African American Hispanic
  - iv. Black/African American Non-Hispanic
  - v. Asian Hispanic
  - vi. Asian Non-Hispanic
- vii. American Indian/Alaskan Native Hispanic
- viii. American Indian/Alaskan Native Non-Hispanic
- ix. Native Hawaiian/Other Pacific Islander Hispanic
- x. Native Hawaiian/Other Pacific Islander Non-Hispanic
- xi. American Indian/Alaskan Native & White Hispanic
- xii. American Indian/Alaskan Native & White Non-Hispanic
- xiii. Asian & White Hispanic
- xiv. Asian & White Non-Hispanic
- xv. Black/African American & White Hispanic
- xvi. Black/African American & White Non-Hispanic
- xvii. Am. Indian/Alaskan Native & Black/African Am. Hispanic
- xviii. Am. Indian/Alaskan Native & Black/African Am. Non-Hispanic
  - xix. Other Multi-Racial Hispanic
  - xx. Other Multi-Racial Non-Hispanic
- d. National Objective For CDBG funded activities/projects, documentation must be included to determine eligibility under one of the approve National Objectives for all beneficiaries receiving direct assistance to demonstrate at least 51 percent are low- or moderate-income persons, by using the following:
  - i. Self-Certification forms, such as the Income/Residency Verification Sheet
  - ii. For at least 20 percent of all beneficiaries receiving direct services, income Eligibility must be shown by including Source Documentation, such as:
    - a) Pay stubs,
    - b) Tax Returns

See Income Determination at 3.4.1 above for more information.

#### 9.1.3 ONSITE MONITORING

The City will schedule a site visit at a mutually agreed upon time. However, Provo City reserves

the right to conduct on-site visits without prior notification.

When conducting a monitoring visit Provo City may:

- Review files, including third party contractor's files at the agency's administrative office
- Interview agency staff, third party contractor staff, citizens, or citizen groups, to discuss the agency's performance
- Visit the project implementation site
- Discuss any discrepancy among data resulting from the files examined, interviews and visits to project sites
- Discuss the findings of the monitoring visit

### 9.1.4 - PRE-AWARD MONITORING

During the review and selection process, applicants must submit a copy of their most recent audit, to assess an agency's past performance. Provo City will carefully review any concerns or findings.

### 9.1.5 - REQUIRED CORRECTIVE ACTION

Following a site visit or review of records, Provo City will share results with the Contracted Agency. Sometimes monitoring will reveal issues that will require program changes to come into compliance with federal regulations. Provo City will help agencies identify problems, the causes of problems and potential problems and help agencies to correct them. Whenever possible, deficiencies will be corrected through discussion, negotiation, or technical assistance. Failure by the Contracted Agency to correct deficiencies may result in funds being withheld and possible restrictions on future grants.

The results of the monitoring visit will be provided in writing following the visit. Corrective actions (detailed in the monitoring findings) may be required. If corrective actions are required, the Contracted Agency must submit a corrective action plan within thirty (30) days from the written notice by the City. Sometimes, as in the case of a material breach, Provo City may require an immediate corrective action plan and its implementation to avoid termination.

The City will approve or disapprove the Contracted Agency's corrective action plan in writing, within fourteen (14) days of receipt of the plan. If approved, the Contracted Agency will be required to implement the plan and ensure correction of the deficiency. If the Contracted Agency does not correct the deficiency, submit a corrective action plan within thirty (30) days, or the City deems the plan unsatisfactory, the City will take the necessary action. Such action may include, but is not limited to, reduction in payment or termination in whole or in part of the contract.

#### 9.2 - RECORD-KEEPING, REPORTING AND DOCUMENTATION

Agencies are required to maintain sufficient records determining CDBG or HOME program requirements have been met. Projects funded with CDBG dollars are also required to submit a Direct Benefit Report as detailed in the contract. A sample Direct Benefit Report is included in the attachments.

There are certain data elements commonly reported by all programs, although each program CDBG | HOME Policy and Procedure Manual

# Resolution 2023-24

## **SHORT TITLE**

A RESOLUTION APPROVING THE PROGRAM YEAR 2023 ANNUAL ACTION PLAN, FOURTH YEAR UPDATE TO THE 2020-24 FIVE-YEAR CONSOLIDATED PLAN, AS AMENDED. (23-027)

## PASSAGE BY MUNICIPAL COUNCIL

## ROLL CALL

DISTRICT	NAME		FOR	AGAINST	OTHER
CW 1	KATRICE MACKAY		/		
CW 2	DAVID SHIPLEY		/		
CD 1	BILL FILLMORE		/		
CD 2	GEORGE HANDLEY				excused
CD 3	SHANNON ELLSWORTH		/		
CD 4	TRAVIS HOBAN		<b>/</b>		
CD 5	RACHEL WHIPPLE		/		
		TOTALS	6		

This resolution was passed by the Municipal Council of Provo City, on the 6<sup>th</sup> day of June 2023, on a roll call vote as described above. Signed this \_\_\_\_\_\_ of June 2023.

Chair

# Resolution 2023-24

## CITY RECORDER'S CERTIFICATE AND ATTEST

I hereby certify and attest that the foregoing constitutes a true and accurate record of proceedings with respect to resolution number 2023-24.

This resolution was signed and recorded in the office of the Provo City Recorder on the

6th day of June 2023.



City Recorder

### RESOLUTION 2023-.

A RESOLUTION APPROVING THE PROGRAM YEAR 2023 ANNUAL ACTION PLAN, FOURTH YEAR UPDATE TO THE 2020-24 FIVE-YEAR CONSOLIDATED PLAN, AS AMENDED. (23-027)

 WHEREAS, Provo City (the "City") as the Lead Entity of the Utah Valley HOME Consortium ("Consortium") is required to prepare an Annual Action Plan update to the five-year Consolidated Plan and submit to the United States Department of Housing and Urban Development ("HUD") in order to obtain funding for Community Development Block Grant (CDBG) and HOME Investment and Partnerships Program (HOME); and

WHEREAS, the City has prepared the Program Year 2023 Annual Action Plan, Fourth Year Update to the 2020-24 Five-Year Consolidated Plan (the "Plan"), as shown in Exhibit A, in compliance with federal requirements; and

WHEREAS, the City expects to receive from HUD an entitlement amount of \$1,337,813 in CDBG funds and expects to reprogram \$150,863.91 in Program Income and unexpended previous years' Program funds, all as shown in Exhibit B; and

WHEREAS, the City as Lead Entity for the Consortium estimates to receive from HUD \$1,589,819 for the HOME Program and expects to have \$396,040.82 in Program Income, all as shown in Exhibit C; and

WHEREAS, a duly noticed public comment period began on April 18, 2023 to give citizens, partner agencies, and other interested parties an opportunity to provide comment on the proposed Plan; and

WHEREAS, after duly considering applications received and the needs of the City, the Consortium Advisory Committees (the "Committees") made recommendations to the Municipal Council regarding the use of CDBG and HOME funds; and

WHEREAS, on April 18, and June 6, 2023, the Municipal Council held duly noticed public hearings to receive public comment and consider public comment and ascertain the facts regarding the Plan and the use of CDBG and HOME funds, which facts and comments are found in the hearing record; and

WHEREAS, all persons for and against the proposed Plan and funding recommendations were given an opportunity to be heard; and

WHEREAS, after considering the recommendations of the Committees and facts and comments presented to the Provo Municipal Council, the Council finds that (i) the Program Year 2023 Annual Action Plan, Fourth Year Update to the 2020-24 Five-Year Consolidated Plan, herein attached as Exhibit A, should be approved; (ii) CDBG and HOME funds should be apportioned as shown in the attached Exhibits B and C; and (iii) such use of CDBG and HOME funds reasonably furthers the health, safety, and general welfare of the citizens of Provo City.

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48	NOW, THEREFORE, be it reso
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NOW, THEREFORE, be it resolved by the Municipal Council of Provo City, as follows:

## PART I:

1. The Program Year 2023 Annual Action Plan, as shown in the attached Exhibit A, is hereby authorized and adopted.

2. The Municipal Council hereby adopts a CDBG Program for Program Year 2023 in the total amount of \$1,337,813, plus \$150,863.91 in Program Income and reprogrammed funds, all as shown in the attached Exhibit B.

3. The Municipal Council hereby adopts a HOME Program for Program Year 2023 in the total amount of \$1,589,819, plus \$396,040.82 in Program Income, all as shown in the attached Exhibit C.

4. The Mayor is authorized to (i) submit the Program Year 2023 Annual Action Plan and related documents to the U.S. Department of Housing and Urban Development and (ii) to execute appropriate certifications, Final Statements, and Program Applications in conjunction with the Plan's submittal.

### PART II:

This resolution shall take effect immediately.

## END OF RESOLUTION.