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10th Annual Conference Report

The 10th Annual *Utah Housing Matters* Conference was our best ever!! Over 200 attendees soaked up great information, lathered in an abundance of information and the networking was awesome!! The keynote speaker, Michael Reichert, drummed up some great conversations about how we can improve housing here in Utah and involve/understand those on reservations. This year some of our presenters have given us their presentations which are now posted on our website. The Putt for Cash winner, Andrew Dale, from Prudential Mortgage, generously donated back his winnings to the Utah Housing Coalition. Keep your calendars open next fall for another great conference!!



Utah Housing Coalition is Moving

We are excited to announce we are moving to

Artspace City Center
230 South 500 West
Suite 260
Salt Lake City, UT 84101



We will be sharing space and resources with 2 other nonprofits, Utah Community Action Partnership Association and HMIS, the Homeless Management Information System. The phone number will be the same, but the fax number will be changing. Please look for a postcard in the mail with all the official information you need to change and pass onto your accounts payable department.

“Going Green” - Utah Pollution Prevention Association Recognizes LaPorte Properties

On October 4, 2006, six Utah businesses including one member of the Utah Housing Coalition were recognized by the Utah Pollution Prevention Association for their outstanding efforts to reduce the amount of waste or pollution. LaPorte Properties was recognized for upgrading 54 low-income housing units in Salt Lake City by installing photovoltaic panels to save an average of 230 kilowatts per unit per year.

In a city where increases in property values and rent often exceed increases in household income, developers like La Porte Properties, LLC have purchased and upgraded properties like the Ritz and Ashby Apartments with a goal of maintaining affordability by cutting utility costs. The two apartment buildings contain a total of 54 housing units and serve a population making only 25-35 percent of the area median income (AMI). The goal is to keep combined rent and utilities for tenants to only \$12 per day. La Porte’s Ben Logue affirms, “We are also doing the right thing for the environment – it is the ‘green’ thing to do”.

With the apartments almost 80 years old, the incorporation of new energy efficiency technology during rehabilitation still raised the energy rating on the old units by an impressive 20 points. Although not required for an ENERGY STAR rating system, Ben added as many solar photovoltaic panels as each roof would hold. These panels provide approximately 10 percent of each unit’s electrical need. With each unit separately metered and with separate panels and inverters, all energy savings directly benefit each tenant. Individuals began moving into the renovated units in November 2005. The Ritz Apartments was featured in the “2005 Utah Tour of Solar Buildings” tour.

Since the Ritz and Ashby apartments did not undergo a total “gut” rehabilitation, both buildings scored slightly below the Energy Star threshold of 86 points. Not to be discouraged, Ben has adopted a more aggressive approach for Salt Lake City’s Stratford Apartments (46 units) to ensure qualification under ENERGY STAR. The envelope of the 46-unit building was damaged by a fire – this allows Ben to make more envelope improvements and score above the ENERGY STAR in the building’s preliminary ENERGY STAR rating.

The Stratford project will also include as many PV panels as the roof area will hold. The Stratford project received an Olene Walker Housing Loan Fund loan in December 2005 in conjunction with other funding sources. Construction on the Stratford Apartments will be complete late in 2006.



Stratford Apartments in Salt Lake City

Other 2006 award P2 Award recipients include: La-Z-Boy’s Tremonton facility, Uinta Brewing Company, Utah Wild Oats Market, ARAMARK Lake Powell Resort and Marinas, and University of Utah/ Associated Students of the University of Utah (ASUU). The Utah Pollution Prevention Association, a nonprofit organization made up of Utah businesses and institutions dedicated to reducing pollution through practical and cost-saving methods, each year recognizes the achievements of businesses that make outstanding efforts to reduce risk to the environment and public health.

2006-2007

Board of Directors

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If you have anything you would like to share with our members, please contact one of us.

Complete contact information can also be found on our website “Contact Us” page.

www.utahhousing.org

STATE AGENCY AWARDED \$1.5 MILLION FOR RURAL HOUSING PROJECTS

Utah’s Division of Housing and Community Development has been awarded \$1.5 million from the U.S. Department of Agriculture’s Rural Development Program for rural housing projects. Utah competed nationally with nine other applicants for the funds.

Gordon D. Walker, division director, notes, “Existing housing units in rural Utah desperately need these funds. Because of the need, the funds are being matched with state dollars to provide a total of \$3.0 million for upgrading approximately 250 units of rural multifamily housing”. The state matching funds are derived from Utah’s Olene Walker Housing Loan Fund.

Funds will be released at extremely low interest loans. The new funding targets rural projects previously receiving Rural Development’s 515 funding. The units will be repaired and upgraded for comfort, health, safety, and energy efficiency. The project owners must complete a formal application to the Olene Walker Housing Loan Fund Board due November 17, 2006.

Current List of Members 2006-07

Thanks to our current members who support the Utah Housing Coalition to be the leader in affordable housing issues and to promote the increase of accessible and affordable housing statewide. If you are not already a member, you can download a membership form on our website, www.utahhousing.org.

American Express Center for Community Development	R & O Construction Inc.
Artspace	Republic Bank
Assist, Inc.	Riverdale City RDA
Bear River AOG	Robert L. Marshall, Architect & Associates
Color Country Community Housing Inc.	Roosevelt City Housing Authority
Community Action Services of Provo	Rural Community Assistance Corp.
Community Development Corporation of Utah	Rural Housing Development Corp.
Community Development, Inc. ("CDI")	Salt Lake City Corporation
Davis Community Housing Authority	Salt Lake Community Action Program
Disability Law Center	Salt Lake County/Balance of State Continuum of Care
Division of Housing & Community Development	Salt Lake County Community Resources & Development Division
Dixie Care & Share	Salt Lake Interfaith Hospitality Network
Emery County Housing Authority	Salt Lake Neighborhood Housing Services
Enterprise Community Investment	Salt Lake Valley Habitat for Humanity
Fannie Mae	Sellers Management & Development
Franklin Templeton Bank & Trust, F.S.B.	Southeastern Association of Local Governments
Harold Woodruff, Architect	St. George Housing Authority
Homeless Veterans Fellowship	State of Utah—Human Services Division of Services for People with Disabilities
Homestead Capital	Summit County
Horizon Development Management	The Arc of Utah
Housing Authority of the County of Salt Lake	The Richman Group Affordable Housing Corp
Housing Authority of Salt Lake City	The Road Home
Kier Construction	TLC Associates
Lake, Hill & Myers	TURN Community Services
LaVerkin City	U of U College of Architecture & Planning
Merrill Lynch Bank USA	UBS Bank USA
Merritt Community Capital Corp.	US Bank Community Development Corporation
Morgan Stanley Bank	Utah Apartment Association
Mountainlands Community Housing Trust	Utah Community Reinvestment Corp.
Multi-Ethnic Development Corp.	Utah Food Bank Services
National Equity Fund, Inc.	Utah Housing Corporation
Neighborhood Nonprofit Housing Corporation	Utah Paiute Tribal Housing Authority
NW Band of Shoshone Housing Authority	Utah State University Extension
Ogden City Housing Authority	Volunteers of America, Utah
Ogden Weber Community Action	WebBank
Options for Independence	Wells Fargo
Peck Ormsby Construction Company	Wikstrom Economic & Planning Consultants
Pitney Bowes Bank	

Individual Development Accounts Can Help Self-Determining Tribes Promote Homeownership

DENVER, CO (10-9-06) — For those Indian tribes with sufficient housing administrative capacity, Individual Development Accounts (IDAs) can effectively help low- to moderate-income tribal members save money for homeownership, according to **Susan Hammer**, a member of the Board of Directors of the **National American Indian Housing Council (NAIHC)**. Speaking today at an NAIHC special seminar titled “IDAs for Tribal Homeownership Programs,” Hammer extolled the necessity and the virtues of tribal self-determination, and discussed homeownership in terms of wealth creation, explaining how IDAs can provide a vital link.

“IDAs fit perfectly into our desire to take care of our own needs without government involvement or intervention,” said Hammer, who is also Executive Director of Ute Tribal Housing Authority in Utah. “IDAs really align with our philosophy to determine our own future in regard to homeownership. And homeownership is a sure way to also further self-determination, as homeownership is one major source of equity for small businesses, the major source, according to federal data.”

IDAs are designed to provide not only assistance but also incentives to people who otherwise do not have the means to save for down payments and other costs associated with homebuying, as Hammer explained.



“The beauty of IDAs is the matching funds provided by some banks and outside entities, such as NeighborWorks, represented here as well, to help foster that savings mentality.” The match can be 2:1, 3:1, or even 4:1, meaning people can as much as quadruple their money, she explained.

Bucking a Trend of Negative Savings

Which is especially valuable given that, last year, the national savings rate fell below zero percent—the lowest since the Great Depression, noted **Jane DeMarines**, NAIHC’s Director of External Relations and conference organizer. Pending legislation, the Savings for Working Families Act of 2005 (H.R. 4751), would provide tax credits for banks and other financial institutions that match the savings of qualified customers through IDAs, she reported.

The White Mountain Apache and Salt River tribes, both slated to make presentations at the conference (which will go until Wednesday), are among several that have successfully implemented IDA programs to spur homeownership in their communities, Hammer acknowledged. “So homeownership can help start tribal businesses, or can be the nest egg for retirement, or be a wealth accumulation strategy, and something to pass on to one’s children,” she said.

“We are pleased to have so many collaborators with us today,” said DeMarines, acknowledging long-term partners such as Fred Lambricht of the Federal Home Loan Bank of San Francisco and Peter Morris of First Nations Development Institute, as well as GreenPoint Mortgage, represented by Chris White.

‘Housing First’ Campaign Promotes Tribal Homeownership

The IDA conference is an activity of NAIHC’s “**Housing First for First Americans**” 10-year campaign to help tribes provide 100,000 additional housing units, and is being sponsored by its “Housing First” partners: Wells Fargo Housing Foundation, Washington Mutual Bank, Fannie Mae, PMI Mortgage Insurance, Key Bank, and the Federal Home Loan Banks, including the San Francisco bank’s specific sponsorship of a networking reception.

*The National American Indian Housing Council assists tribes and tribal housing entities in reaching their self-determined goals of providing culturally relevant, decent, safe, sanitary, and quality affordable housing for Native people in Indian communities and Alaska Native villages. “A Tradition of Native American Housing” * www.naihc.net*

The Savings Power of One Light Bulb - Join the Campaign!



Simply replacing a normal light bulb with an Energy Star bulb not only protects the environment and saves energy, but it will also help families save on their utility bills," said HUD Secretary Alphonso Jackson. "HUD is especially concerned with the impact of utility costs on affordable housing. Low and moderate-income families spend a disproportionately large share of their incomes on utilities and are particularly vulnerable to spikes in energy costs."

Energy Star qualified bulbs and fixtures use one-third the energy of traditional models and last up to 10 times longer. In fact, consumers can save more than \$30 in utility costs over the lifetime of one bulb.

Replacing the most frequently used screw-in lights at home will yield the most savings. In addition to screw-in lights, the Utah Division of Housing and Community Development, encourages the use of electronic ballasts and the thinner T-8 lamps in standard four-foot fixtures. According to Mike Glenn, "This technology should be specified for every project. This results in a 20% increase in light output while using 67% of the electricity of standard magnetic ballasts and T-12 lamps."

Individuals who pledged during last year's "Change a Light, Change the World" Campaign will prevent greenhouse gas emissions equivalent to nearly 3,000 vehicles and save \$2 million in energy costs. For every Energy Star qualified bulb installed, there is a 450 pound reduction in greenhouse gas emissions.

Use this link to take part in the Energy Star Pledge drive that celebrates the "Change a Light, Change the World" campaign.

<http://www.energystar.gov/>

The facts came from a web site of EPA for energy star

<http://www.energystar.gov/>

If all the households in Utah took the Change a Light Pledge, and changed just one incandescent light bulb to an ENERGY STAR qualified light bulb, the combined individual efforts would have the following impacts*:

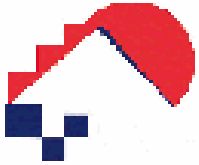
Utah could save up to 40 million kilowatt-hours of electricity per year. This is enough energy to light all the households in Salt Lake City, Utah, for 100 days!

MONEY SAVINGS Based on the average electrical rates in Utah, the amount of energy saved would reduce household electrical bills by a combined total of \$3.1 million a year.

Utah would also reduce the amount of carbon dioxide going into the air each year by 63 million pounds, which is an amount that could fill up more than 2.1 billion basketballs! Placed side-by-side, this string of basketballs would be approximately 300 thousand miles long!

Stated another way, the amount of carbon dioxide emissions reduced would be like removing 6,000 cars from Utah's roads. End-to-end, this string of cars would stretch 16 miles!

Pauline Zvonkovic, SLC HUD Office



National Low Income Housing Coalition

Dedicated solely to ending America's affordable housing crisis.

"We are prepared to work at establishing a National Housing Trust Fund for as long as it takes," said NLIHC President Sheila Crowley

As Utahans know, too many people with low incomes can't afford a safe and decent place to call home. According to the National Low Income Housing Coalition's (NLIHC) 2005 Out of Reach report, a household in Utah must earn \$26,989 annually to be able to afford a modest two-bedroom apartment without paying more than 30% of its income on housing.

For this reason, Utah advocates are supporting the Campaign to establish a National Housing Trust Fund. The goal of the Campaign is to pass legislation that would provide communities with funds to build, rehabilitate and preserve 1.5 million units of affordable housing over the next 10 years for people with the lowest incomes. More than 5,600 organizations and elected officials across the country, including 111 in Utah, have endorsed the Campaign.

In the 108th Congress (2003-2004), NHTF legislation had 214 cosponsors in the House and 21 in the Senate. In the current 109th Congress, advocates focused on capitalizing on Congressional interest in establishing an Affordable Housing Fund as part of regulatory reform for Fannie Mae and Freddie Mac, so no stand alone NHTF legislation was introduced.

Now, as the Congressional session wanes, advocates are planning the campaign strategy for the 110th Congress, focusing on passing full NHTF legislation. Advocates will work with Congressional champions to introduce NHTF legislation in both the House and the Senate soon after the 110th Congress convenes.

"We are prepared to work at establishing a National Housing Trust Fund for as long as it takes," said NLIHC President Sheila Crowley. "The lesson learned from the current session of Congress is that there is bi-partisan support for new investment in affordable housing. This support just has to be harnessed to the right legislative vehicle."

NLIHC is the lead sponsoring organization of the National Housing Trust Fund Campaign. The Utah Housing Coalition is a member and a state partner of NLIHC. More information is available at www.nlihc.org.

Kim Schaffer, National Low Income Housing Coalition

Affordable Housing Day on the Hill
January 2007
Go to www.utahhousing.org for registration information

\$1 Million Home Equity through Homeownership Program



\$1 Million Home Equity Milestone Reached In Salt Lake County through Unique Homeownership Program

Salt Lake City (10 October 2006)—Last week, the Community Development Corporation of Utah (CDC) realized **the momentous milestone of \$1 million in cumulative equity it has been able to transfer to eligible homebuyers** who have participated in the Asset Control Area homeownership program, a unique partnership with the US Department of Housing and Urban Development (HUD). Eighteen months ago, CDC became one what are only 15 organizations around the country that have an agreement with HUD to administer the program designed to rehabilitate and sell HUD-owned properties to eligible homebuyers. Through the Asset Control Area program, CDC is able to help low to moderate income families, police officers, and school teachers realize the American Dream of homeownership, while revitalizing neighborhoods in the process.

The Community Development Corporation of Utah purchases HUD-foreclosed properties in targeted areas within Salt Lake County for 50% of their "as is" value. CDC rehabilitates the homes, often using donated materials to reduce the cost of repairing the homes. The new sales price of these homes is their fair market (renovated) value. Yet, in most cases, CDC is able to improve the homes while keeping its costs below the improved, fair market value. The eligible buyers secure mortgages for the cost of the homes and HUD retains temporary "enforcement notes" or soft second mortgages for the difference. HUD forgives the enforcement notes after one to three years, allowing the buyers to realize the equity. Keeping the mortgages low helps low-to-moderate income working families purchase a home, and enables them to stabilize their housing costs while building assets. In addition, neighborhoods are revitalized as home ownership rates increase.

Recently, the CDC sold its 59th home as part of this program. The home sold for \$103,500, yet there was a \$20,100 Homebuyer Enforcement Note for an adjusted sales price of \$83,400. **With that, the CDC reached has passed on \$1,012,640 in cumulative equity to eligible homeowners—more than one million dollars! This is an average of \$17,163 per family!**

The homebuyer family which put the equity total over the \$1 million mark is the Stewarts--Kasey, Jayce, and their one-year-old son Braedon. Kasey works in manufacturing and Jayce is a nurse's aid. "We never expected to find a home this nice in our price range," said Kasey after the Stewarts purchased their newly remodeled three bedroom/three bathroom home in Salt Lake City. "Now we have a beautifully remodeled home we can raise our son in. Thank you CDC!"

Tom Godfrey, CDC President says "This program has allowed us to get many people into homeownership that otherwise would never get the opportunity. Adding equity to the equation just makes it that much more wonderful."

The Community Development Corporation of Utah (CDCUtah.org) is a Utah non-profit corporation founded in 1991 with the mission to develop affordable housing in order to promote strong families and stable neighborhoods. To date, the CDC has aided more than 1600 families in more than 125 communities to become homeowners. Programs offered by the CDC include new home construction, homebuyer education and counseling, and down payment assistance.

"Making the dream of homeownership a reality for working families is our core business," says Darin Brush, CDC Executive Director. Hitting the \$1 million mark is cause for celebration. It represents a significant, measurable impact on homeownership, asset building for families, and community revitalization."

R&O Construction Member Spotlight

R&O Construction has been specializing in commercial construction services for over 26 years. They are headquartered in Ogden, Utah with a regional office in Las Vegas, Nevada. R&O is ranked nationally in the “Top 400” construction companies by *Engineering News Record*. With a total workforce of approximately 200 employees, they have an operations staff of 18 project managers and 50 superintendents.

R&O’s philosophy is to transform satisfied customers into committed customers. R&O strives to develop long-term client relationships that are based on loyalty and trust.

R & O Construction began constructing affordable housing in 2001 when they completed two residential towers of the \$375 million Gateway project in downtown Salt Lake City, Utah.



It was a difficult, but interesting project, says Slade Opheikens, R&O’s operations vice president. “We had five large general contractors all on the same site with no staging area. Generals met once a week to plan what would be on the roads around our building, including material deliveries, concrete pours, staging and all that, but superintendents reconfirmed daily.”

The first four levels of the towers are based in a ‘waterfall’ between concrete decks of the parking garage, and then levels 5, 6, and 7 sit on top of the parking garage structure. “We were able to successfully complete the project on a very tight schedule. The owners were pleased with both the quality of the project, our timely completion, and our ability to work with them on a difficult project, Slade added.

“We are doing a tremendous amount of work in large housing projects...everything from ‘tax credit’ housing in northern California to a major condominium project in Las Vegas and recreation centers in Del Webb retirement communities.”

Awards

Ranked 248th nationally in the “Top 400 Contractors” for 2006 by *Engineering News Record*.

Utah Safety Council’s “Award of Merit”, 2006 for incidence rate lower than the national average and continuous safety performance improvement.

National Commercial Builders Council 2005 “Grand Award” for the Hofbrauhaus Restaurant in Las Vegas, Nevada and “Project of the Year Award” for the Promised Valley Playhouse renovation in Salt Lake City, Utah.

Intermountain Contractors “Best of 2006” award for the St. James Catholic Church in Ogden, Utah.

Associated Builders and Contractors “Excellence in Construction” 2004 award for the Roy Aquatic enter in Roy, Utah, and the Jeremiah’s Restaurant renovation in Ogden, Utah.



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healthy and stable communities.*

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Calendar of Affordable Housing Events

Log on to

www.utahhousing.org

and see what we have in store for you! The website contains information about our membership, upcoming events, helpful links, reports, legislative updates, our annual conference, quarterly newsletters (in case you missed one) and how to contact the board of directors.

November 1, 2006	UHC Regular Meeting	11:00 a.m.
December 2006	UHC Winter Open House	TBA
January 2007	Affordable Housing Day on the Hill	8:00am to 2pm

We're planning some great events for next year. Look for our exciting monthly meetings the first Wednesday of every month.

If you have a topic of interest, please email
trollins@xmission.com.