

**29<sup>TH</sup> ANNUAL**

# **UTAH HOUSING MATTERS CONFERENCE**

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# MEET THE TEAM!

## STAFF



**Tara Rollins**  
Executive Director



**Zoë Newmann**  
Project Manager



## BOARD MEMBERS

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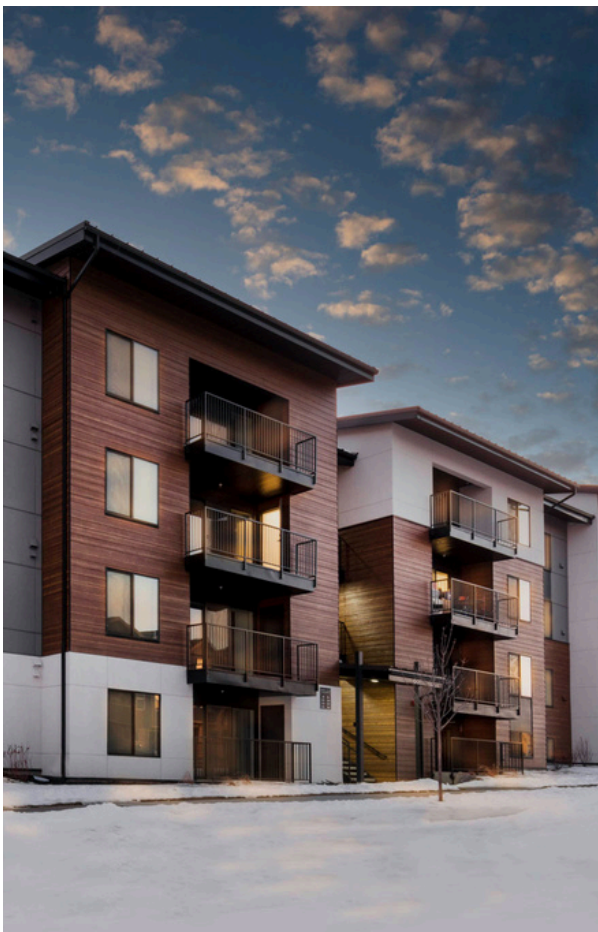
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## The 2025 Housing Matters Conference



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# 2025 MONDAY SCHEDULE

SEPTEMBER 8

## 11:30 AM CHECK-IN STARTS

**Where:** Davos Foyer (Conference Center Second Floor)

Check-in is mandatory to receive your program, name badge, and event access.

## 1:15 PM - 2:30 PM WORKSHOPS

### Interlaken

Is Redlining for Real?  
Connections Between  
Redlining, Mortgages  
and Health Today

### Grindelwald

Rocky Mountain Remedies:  
Innovative Housing Solutions  
& Short-Term Rental  
Strategies from Across the  
Intermountain West

### Davos

Shared Housing  
Foundations

### St. Moritz

Public Land, Shared  
Purpose: Unlocking  
Affordable Housing  
through Cross-Sector  
Partnerships

## 2:45 PM - 4:00 PM WORKSHOPS

### Interlaken

Affordable Housing  
Data: Wrangling Your  
Data to Work for You

### Grindelwald

Office to Residential  
Conversion –  
Repurposing Good  
Things

### Davos

Navigating Shared  
Housing Regulations  
and Rent Calculations

### St. Moritz

Tools for Purchasing a  
Home

## 4:15 PM BERNESE EVENT CENTER

Utah Housing Strategic Plan Overview

## 4:45 PM BERNESE EVENT CENTER

My Credit Plan

## 5:15 PM RECEPTION BERNESE EVENT CENTER

Sponsored By Rocky Mountain Community Reinvestment Corporation

# Achieving more together

At JPMorganChase, we are focused on strengthening our communities through collaboration with a broad network of partners. Together, we address affordable housing needs, provide innovative solutions that promote community development, and drive economic growth.

We are proud to participate in these efforts and support Utah Housing Coalition.

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# MONDAY WORKSHOPS 1:15PM

## Interlaken

### **Is Redlining for Real? Connections Between Redlining, Mortgages and Health Today.**

**Presenter:** Bruce Mitchell, NCRC

Some think that redlining was a historical practice from 80 years ago with little relevance today. However, redlining was a foundational tool of racial and economic segregation—shaping neighborhood development through differential access to mortgages, services, and even exposure to environmental hazards. This workshop will explore the origins and mechanisms of redlining, how it was implemented across U.S. cities, and the enduring impact it has had on wealth, health, and opportunity. Using historical maps and contemporary data, we'll examine how the legacy of redlining continues to structure inequality today. We will also look at the legacy of redlining in the context of Utah and other western cities like Denver.

## Grindelwald

### **Rocky Mountain Remedies: Innovative Housing Solutions & Short-Term Rental Strategies from Across the Intermountain West – Could They Work in Utah?**

**Presenter:** Lindsey Romaniello, Utah State University

This interactive workshop begins with a brief overview of innovative affordable housing strategies and short-term rental strategies being implemented by communities across the Intermountain West. Through interactive activities and breakout groups, participants will discuss the relevance and potential effectiveness these strategies could have in Utah's unique local, political, and economic context. Come ready to learn new ideas, share insights and collaborate on identifying potential policy ideas for Utah.

## Davos

### **Shared Housing Foundations**

**Presenters:** Jeanette Hernandez, Housing Connect; Russell Opatz, Valley Behavioral Health; Alexa Wrench, The Road Home; Sarah Strang, The Road Home

This session introduces the shared housing model, highlights the benefits and challenges from a property management perspective, and offers practical tools for engaging landlords and structuring leases. Whether you're launching a new program or refining an existing one, you'll leave with actionable insights to strengthen your shared housing efforts.

## St. Moritz

### **Public Land, Shared Purpose: Unlocking Affordable Housing through Cross-Sector Partnerships**

**Presenters:** Heather Hower, Habitat Vail Valley; Shellie Barrus, Habitat Summit & Wasatch Counties; Steve Waldrup, Governor's Office

As housing affordability reaches critical levels, public land has emerged as one of the most powerful — and underutilized — tools in the effort to expand affordable and attainable housing. Explore how public, private, and nonprofit entities can collaborate to transform publicly owned land into vibrant, inclusive housing communities. Through real-world case studies and insights, attendees will learn innovative strategies and lessons learned for structuring public land deals, aligning stakeholder goals, and ensuring long-term affordability. Whether you're a policymaker, developer, affordable housing provider, or planner, this session offers actionable guidance on how to turn public assets into public goods.





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## Utah Housing Coalition



### Did You Know?

💰 To afford a modest two-bedroom in Utah, you'd need to earn **\$29.29/hour**—up **\$2.40 from 2024** and **\$10.46 since 2020**.

🧑 The average renter earns just **\$20.52/hour**, leaving an **\$8.77/hour wage gap** that continues to grow.

📊 Over **321,000 jobs** in Utah still **pay less than \$20/hour**.

🏠 A person on Supplemental Security Income can only afford **\$290/month for rent**.

⚖️ Even households at **30% of Area Median Income** can only afford **\$377/month**—while the **average two-bedroom rents for \$1,523/month**.





# MONDAY WORKSHOPS 2:45PM

## Interlaken

### **Affordable Housing Data: Wrangling Your Data to Work for You**

**Presenter:** Eric Holmes, Salt Lake City Community Reinvestment Agency

In this workshop, Eric Holmes will show you how to build a robust affordable housing data framework, making your organization's data easy to access, share, and use with stakeholders. This workshop is helpful for leaders and key contributors of organizations who want to build a culture of data transparency and readiness. Learn how Salt Lake City transformed its data management—reducing dozens of hours of ad-hoc analysis into a streamlined, self-service reporting system for both the public and internal staff. Attendees will also gain access to templates and examples that can be used to jumpstart your organization's efforts to wrangle your affordable housing data more effectively.

## Grindelwald

### **Office to Residential Conversion – Repurposing Good Things**

**Presenters:** Chris Parker, GIV Group; Jessica Long, GIV Group

In the post-COVID decline of occupied office space, many communities are struggling with vacant buildings that add nothing to the tax base and become a magnet for trouble. Transforming these buildings into residential units is a great way to address the growing demand for housing. What are the challenges of these transformations, and are local jurisdictions willing to help overcome the hurdles? This session will highlight two office conversions to LIHTC housing in Salt Lake City.

## Davos

### **Navigating Shared Housing Regulations and Rent Calculations**

**Presenters:** Katie Peterson, The Cloudburst Group; Ilez Brady, Housing Connect

This hands-on workshop dives into the operational side of shared housing—where policy meets practice. Learn how to apply HUD regulations and calculate rent accurately so you can manage shared housing with confidence. Through interactive exercises, participants will gain the tools to ensure compliance and sustainability in their programs.

## St. Moritz

### **Tools for Purchasing a Home**

**Presenters:** Ron Winterton, Utah Housing Corporation; Jonathan Hanks, Utah Housing Corporation

Join a panel of Utah Housing Corporation staff and lending/real estate professionals to learn about Utah Housing's homeownership programs for first-time and repeat homeowners. Obtain information about all of Utah Housing's first mortgage and downpayment assistance programs and let its lending and real estate partners share their insights on the advantages of a Utah Housing loan and how best to navigate the process. Brief mention of Utah Housing's rent-to-own single-family program (CROWN) will also be made.



# MONDAY PLENARY SESSION 4:15PM

## Utah's Strategic Housing Plan: A Statewide Update

Join Steve Waldrip, Governor Cox's Senior Advisor for Housing Strategy and Innovation, alongside key members of the Utah Governor's Office, for an in-depth update on Utah's Statewide Strategic Housing Plan. This session will provide an overview of the work completed in Phase I, current efforts in Phase II, and what to expect moving forward. Attendees will gain insight into the guiding principles, goals, key metrics, and actionable tactics driving the future of housing in Utah. From zoning innovations to rural housing strategies and infrastructure alignment, this collaborative plan is reshaping the way our state approaches housing policy. Don't miss this opportunity to understand how Utah is building a foundation for housing affordability, stability, and inclusive growth—statewide.



**Steve Waldrip**

**Utah Governor's Office**

*Senior Advisor for Housing Strategy*

Steve Waldrip has extensive experience in real estate development, law, and government operations, working across both public and private partnerships. For over a decade, he has been a partner and co-founder of the Rocky Mountain Homes Fund, which helps middle-class professionals achieve homeownership. He also serves on the boards of United Way Northern Utah and the Ogden Valley Land Trust, contributing to community and conservation efforts. Waldrip chaired the Utah Commission on Housing Affordability and continues to play an active role on the commission. In addition, he represented District 8 in the Utah House of Representatives from 2019 to 2022.



**Laura Hanson**

**Utah Governor's Office**

*State Planning Coordinator and  
Managing Director of Planning  
Coordination*

Laura joined the Governor's Office of Planning and Budget in 2021 with over 20 years of experience in public and private sector planning. She previously served as Planning Director for the Utah Transit Authority, where she helped shape strategic and regional transportation plans. Laura was also the first Executive Director of the Jordan River Commission, leading \$30 million in investments for the Parkway trail and river. She holds degrees in urban planning and environmental studies from the University of Utah, along with multiple post-graduate certificates. In her free time, she enjoys time at her family's ranch, camping, live music, and skiing with her husband and two children.



# MONDAY PLENARY SESSION 4:45 PM

## My Credit Plan: Maximize Your Purchasing Power

**Presenters:** Steve Waldrup, Governor's Office; Preston Cochran, Family Financial Education Foundation (My Credit Plan); Sharlene Wilde, NeighborWorks; Dani Arnone (Client).

My Credit Plan puts powerful credit tools at your fingertips, helping you improve your FICO® Score, understand your full credit profile, and explore home and auto purchasing power. Backed by a certified non-profit counselor, it delivers 3 bureau reports, classic scores, and an average 81-point score improvement—without impacting your credit.



MyCreditPlan

Learn more about **My Credit Plan**  
**Tuesday and Wednesday**  
**9:45 AM–3:15 PM**  
**in St. Gallen (First Floor).**



**Al Bingham**  
**Momentum Loans**  
Loan Officer at Momentum Loans  
Co-Founder of My Credit Plan



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\*Affordable Housing Finance, May 2025.

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# 2025 TUESDAY SCHEDULE

SEPTEMBER 9

## 7:00 AM CHECK-IN STARTS

Conference Center Second Floor

## 7:30 AM BREAKFAST BERNESE EVENT CENTER

8:30 AM Shared Housing Panel Breakfast

## 9:45 AM - 11:00 AM WORKSHOPS

### Interlaken

Affordable Housing Development for Beginners—an Overview

### Grindelwald

Underwriting from All Perspectives

### Davos

Improving Stability through Community-Based Tenant Advocacy

### St. Moritz

Trauma Informed Care for Staff and Residents

### Monte Rosa

Federal Policy Update: Protecting Housing Stability

## 11:15 AM - 12:30 PM WORKSHOPS

### Interlaken

Tax Credits 101

### Grindelwald

Navigating the Lender's Complex Insurance Requirements for Housing at-risk Populations

### Davos

Education, Empowerment, & Radical Transparency: How Best to Prevent and Divert Evictions Through Thoughtful Discussion

### St. Moritz

"The Whys and Hows of Planning for Accessibility" "Planning and Building Accessibility into Housing"

### Monte Rosa

What are New Markets Tax Credits and Can They Work With Affordable Housing?

## 12:30 PM BERNESE EVENT CENTER

Utah Housing Corporation - 50 Years of Growth - Lunch Sponsored By American Express

## 2:00 PM - 3:15 PM WORKSHOPS

### Interlaken

Developer Partnerships—How to Be a Matchmaker

### Grindelwald

Show Me The Money! Help Us Help You

### Davos

We Can Do Better: Building Trust, Stability, and Solutions Through the Landlord & Community Partners Coalition

### St. Moritz

From First Purchase to Lasting Stability: The Future of Homeownership

### Monte Rosa

Housing + Transportation: Building Affordable, Accessible Communities in Utah and Grand Rapids

## 3:45 PM BERNESE EVENT CENTER

Stabilizing Families Through Manufactured Housing

## 5:00 PM RECEPTION BERNESE EVENT CENTER

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**SCAN TO JOIN THE  
LCPC TODAY!**

The **Landlord and Community Partners Coalition (LCPC)** unites landlords, community organizations, and tenants to prevent evictions, promote housing stability, and bridge communication gaps—building a more equitable and collaborative housing system across Utah.

The Landlord and Community Partners Coalition (LCPC), created by the Utah Housing Coalition, **works to bridge gaps between landlords, tenants, and community organizations to prevent evictions and promote long-term housing stability.**

By offering statewide training, supporting mediation, and advancing equitable housing policies, LCPC strengthens collaboration and expands access to affordable housing across Utah. Join the LCPC today and be part of a collective effort to build stronger, more stable communities.

# TUESDAY PLENARY SESSION 8:30 AM

## Shared Housing in Action: Perspectives from the Field

Join a dynamic panel of shared housing practitioners as they share insights from their unique vantage points—ranging from housing authorities and social services providers to policy experts. This conversation will explore the real-world challenges, innovations, and opportunities in implementing shared housing models. Attendees will gain a deeper understanding of shared housing as a sustainable housing solution and how it can improve outcomes for individuals experiencing homelessness.



**Alexa Wrench**  
**The Road Home**  
Division Director of Housing  
Opportunities



**Camille Bowen**  
**DSPD**  
Statewide Housing  
Coordinator



**Sarah Strang**  
**The Road Home**  
Chief Operating Officer



**Katie Peterson**  
**Cloudburst Homeless  
Assistance Team**  
Senior Technical Assistance  
Provider



**Russel Opatz**  
**Valley Behavioral Health**  
Vice President of Housing and  
Real Estate Strategy  
Valley Behavioral Health



**Ilez Brady**  
**Housing Connect**  
HCV Director



### Shared Housing Resources:

**Bay Area Community Resources**  
[bayareacs.org](http://bayareacs.org)

**National Shared Housing Resource Center**  
[nationalsharedhousing.org](http://nationalsharedhousing.org)

**Shared Housing Institute**  
[sharedhousinginstitute.com](http://sharedhousinginstitute.com)





# TUESDAY WORKSHOPS 9:45 AM

Interlaken

## **Affordable Housing Development for Beginners—an Overview**

**Presenters:** Jason Glidden, Park City Municipal Corporation; Tony Tyler, Columbus Pacific Development; Dan Adams, Afforda

This workshop will provide a broad understanding of what is involved in affordable housing development. It includes a high-level overview of everything—from the glimmer of an idea, to assessment of need, to identifying the optimal partners, to finding the right financial resources, and finally to operating a successful program after move in. Workshop includes hearing from financial partners about what they look for in a project proposal.

Grindelwald

## **Underwriting from All Perspectives**

**Presenters:** Nicholas Berger, RMCRC; Natasha Pfeiffer, RMCRC; Todd Fabian, West Region – National Equity Fund, Inc.; Rachel Grudzien, Key Bank; LuAnn Spangenberg, Afforda

With construction costs and interest rates on the rise, securing financing for affordable housing has never been more complex—or more crucial. This breakout pulls back the curtain on how capital partners approach a LIHTC deal from every angle. From equity investors to construction lenders to perm loan providers, we'll dive into the underwriting criteria they use—think financial guarantees, due diligence, risk management, and deal structure. Learn what each partner really needs to greenlight your project and how to align your approach for success.

Davos

## **Improving Stability through Community-Based Tenant Advocacy**

**Presenter:** Hayley Cousin, Executive Director of Community Justice Advocates of Utah (CJAU)

Navigating landlord-tenant relationships can be challenging, especially when housing issues or disputes arise. Empowering tenants with the ability to understand their rights and responsibilities and fostering clear, respectful communication can lead to more balanced outcomes and increased housing stability. In this session, we will explore the community-focused design and implementation of the Housing Stability Legal Advocate Program, which enables case managers and other frontline professionals at community organizations to give legal advice to tenants with the goal of increasing housing stability. We will also discuss other strategies for resolving disputes, improving communication, and setting expectations.

St. Moritz

## **Trauma Informed Care for Staff and Residents**

**Presenter:** Hassan A. Latif, Second Chance Center

Trauma is all too common and a universal experience for all people. However it is disproportionately experienced by people who have been historically disinvested in such as: BIPOC communities, low-income households, people experiencing homelessness, people with disabilities, LGBTQ+, and others. This workshop will give a high level overview of what happens to people who experience trauma and dive into how your housing and/or service organization can become more trauma informed. We will also discuss Vicarious Trauma which happens to staff who work with people who have experienced trauma, how to support staff in their healing and how to develop plans to deal with trauma on the job.

Monte Rosa

## **Federal Policy Update: Protecting Housing Stability**

**Presenter:** Kim Johnson, National Low Income Housing Coalition

Join Kim Johnson, Senior Director of Policy at the National Low Income Housing Coalition, for an in-depth federal update. She will break down recent budget cuts to HUD, Medicaid, SNAP, and other critical programs, and examine how these changes ripple through Utah's housing landscape. Attendees will gain insight into the direct threats these cuts pose to families' stability and our collective efforts to keep people housed. This session will connect national policy shifts to local realities, equipping participants with knowledge to strengthen advocacy and protect vulnerable communities.

# TUESDAY WORKSHOPS 11:15 AM

Interlaken

## **Tax Credits 101**

**Presenter:** Anna Sullivan, Utah Housing Corporation

Did you know that the Low Income Housing Tax Credit is the most important resource for creating affordable housing in the United States today? Over the past 34 years, the Housing Credit has financed the development of over 3.4 million affordable rental homes through the nation. If you are considering developing housing units in your community, you will want to attend this session to learn about the program. This session will cover some of the basic concepts of LIHTC development and compliance.

Grindelwald

## **Navigating the lender's complex insurance requirements for housing at-risk populations**

**Presenter:** David Wittwer, Brown & Brown

Housing is critical to the mission of UHC members serving at-risk populations. To adequately protect your investment and transfer risk, lenders require complex insurance structures. Join us for a lively discussion, including a case study, as we address commercial insurance market conditions, odd and confusing terms and give you a few steps in negotiating a competitively priced insurance program.

Davos

## **Education, Empowerment, & Radical Transparency: How Best to Prevent and Divert Evictions Through Thoughtful Discussion**

**Presenter:** Cody Egan, Ogden-Weber Community Action Partnership

What are some of your favorite ways to prevent evictions? Have you tried strategies that didn't work as well as you thought they would? We welcome all community partners to come share their experiences at this interactive session, focusing on how best to prevent evictions and promote sustainable tenant success. We will be utilizing an upstream and proactive approach to housing stabilization, and your input is vital in helping others around the state. Learn how to effectively support your clients and landlords by promoting transparency and being a powerful educational resource for all involved. We will highlight key strategies that have been successful at building confidence in tenants as well as discuss strategies that are less effective in preventing evictions. Valuable community resources that will help aid service providers and tenants around the state will also be addressed. This interactive session will help leverage service providers' experiences with eviction prevention strategies to find the best solutions for them and their clients.

St. Moritz

## **"The Whys and Hows of Planning for Accessibility" "Planning and Building Accessibility into Housing"**

**Presenters:** Jason Wheeler, ASSIST Inc; Ruedigar Matthes, SLC Department of Community and Neighborhoods

As Utah's population ages, issues of accessibility and options for "aging in place" are rapidly becoming more relevant to the general population. This session will explore the need for increased accessibility in both public and private spaces and will review gaps in the availability of accessible housing units in Utah. Presenters will discuss opportunities for improving accessibility in existing and proposed developments and will review technical design requirements for multifamily and single family housing, including often overlooked components of the International Building Code, Fair Housing Act, and the Americans with Disabilities Act.

Monte Rosa

## **What are New Markets Tax Credits and Can They Work With Affordable Housing?**

**Presenter:** Amy Rowland, Community Development Finance Alliance

While New Markets Tax Credits (NMTC) are correctly associated with commercial development, their flexibility allows some creative possibilities to combine with affordable housing. This workshop will provide a basic outline of the NMTC program, walk through a generic example of how funds flow through a NMTC deal, then discuss a few real-life examples, including a few right here in Utah.



# TUESDAY LUNCH 12:30 PM

## Utah Housing Corporation (UHC) - 50 Years of Growth

**2025 marks Utah Housing Corporation's 50th anniversary!** For 50 years, UHC has been providing innovative financing solutions to help create affordable housing for low and moderate income Utahns. UHC was recognized by the Utah legislature for its leadership in helping over 115,000 Utahns to achieve homeownership, supporting the development of over 38,000 affordable rental units, and creating rural-focused initiatives that have resulted in nearly 1,700 additional housing units throughout the state. This lunchtime presentation will look back on the many programs and innovations that have become staples for successful partnerships. We'll also explore the "frontier"—the newer and emerging initiatives UHC is leaning into as we look to the future and the next 50 years.

**Presenters:** David Damschen, CEO; Jonathan Hanks, COO; Claudia O'Grady VP, Multifamily Finance & Development



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115,000+ Utahns helped to achieve homeownership  
38,000+ affordable rental units financed  
1,700+ rural and urban homes developed



Since 1975 Utah Housing Corporation has opened doors across the state through innovative financing and a commitment to affordability





*We increase and preserve safe, clean affordable housing*



## What we do:

We provide permanent financing for Low Income Housing Tax Credit projects as well as other affordable housing projects including:

- ◆ Forward loan commitments
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## Loan Terms:

- ◆ Up to 40-year amortization
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- ◆ Up to 34-month forward commitment
- ◆ Competitive rates based on treasury



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# TUESDAY WORKSHOPS 2:00 PM

Interlaken

## **Developer Partnerships—How to Be a Matchmaker**

**Presenters:** Sharlene Wilde, NeighborWorks Mountain Country Home Solutions; Rhoda Stauffer, Park City Municipal Corporation; Amy Thornton, Afforda

This session highlights the transformative potential of matchmaking between developers and affordable housing initiatives. Explore how strategic collaborations can streamline project completion, address housing shortages, and create thriving communities. By examining real-life success stories, we'll uncover how these partnerships unlock resources, leverage funding opportunities, and overcome development challenges. Gain insights into the mutual benefits—developers achieve project goals while fulfilling social responsibility, and communities gain access to much-needed affordable housing. Discuss approaches to fostering these connections, including navigating zoning regulations, securing grants, and engaging local stakeholders.

Grindelwald

## **Show Me The Money! Help Us Help You**

**Presenters:** Paul Cummings National Housing Trust Fund; Yolanda Marshall, Sugar Creek Capital; Josh Bahn, Goldman Sachs Asset Management; Amy Dickerson, Hunt Capital Partners, LLC

Legislation passed this year creates a significant increase in Low Income Housing Tax Credit (LIHTC) resources—including replenishing 9% tax credits and lowering what had been the 50% test. What does this mean for the tax credit developments going forward—in terms of equity pricing, timing of deal closings, and ideal deal structures? Come hear a panel of equity experts discuss the opportunities and challenges for tax credit developments in the near future. Bring your questions and your deal.

Davos

## **We Can Do Better: Building Trust, Stability, and Solutions Through the Landlord & Community Partners Coalition**

**Presenters:** Heather Lester, Utah Community Action; Angela Kraninski; Regan Duckworth, Duckworth Legal Group

Learn more about the Landlord and Community Partners Coalition (LCPC), a statewide initiative led by the Utah Housing Coalition to strengthen housing stability through collaboration, education, and equitable policy. A diverse panel—including a landlord, tenant, and mediator—this workshop will explore bridging communication gaps, preventing evictions, and rethinking leasing practices to better serve Utah renters and landlords. Gain insight into LCPC's working groups, mediation strategies, and efforts to address housing barriers—especially for extremely low-income and marginalized communities. We are committed to empowering tenants and landlords to understand their responsibilities through communication, dismantling barriers, and expanding access.

St. Moritz

## **From First Purchase to Lasting Stability: The Future of Homeownership**

**Presenters:** Russell Goodman, Community Development Corporation of Utah; Tara Rollins, Utah Housing Coalition

As the Governor advances his initiative to build 35,000 starter homes, are we adequately prepared to provide the education and resources future homeowners will need to succeed? And are we ready to address the potential ripple effects of federal budget cuts and job losses that could increase the risk of foreclosures? This interactive workshop will examine the current state of homebuyer education in Utah, identify where gaps remain, and explore strategies for strengthening our approach to ensure long-term stability for new homeowners.

Monte Rosa

## **Housing+ Transportation: Building Affordable, Accessible Communities in Utah and Grand Rapids**

**Presenters:** Megan Padjen, Wasatch Front Regional Council; Laurel Joseph, Grand Valley Metro Council; Beth Holbrook, Utah Transit Authority; Karson Eilers, Utah League of Cities & Towns

Explore the critical link between housing affordability and transportation options, drawing on comparisons between the challenges Grand Rapids and many cities in Utah face. Grand Valley Metro Council will share how it leverages regional cooperation, creative data use, and mobility planning to expand access for communities most in need. Utah experts will highlight recent redevelopment tools, policies, and planning efforts to integrate housing affordability, transportation access, and infrastructure solutions. Explore the pressures of suburban growth, rising transportation expenses, and the complex coordination between cities, transit agencies, and land-use authorities. Examine geographic constraints, and the need for station-area planning that inspires development while navigating limitations. The session will situate local efforts in the national conversation.



Chelsea Investment Corporation is proud to support the Utah Housing Coalition's 2025 Utah Housing Matters Conference because affordable housing does matter — it changes lives.



Chelsea is looking forward to bringing the Latitude affordable housing community to life for 105 low-income families in Salt Lake City — an economic investment of over \$30 million, and more importantly, an investment in the quality of life for Salt Lake citizens.

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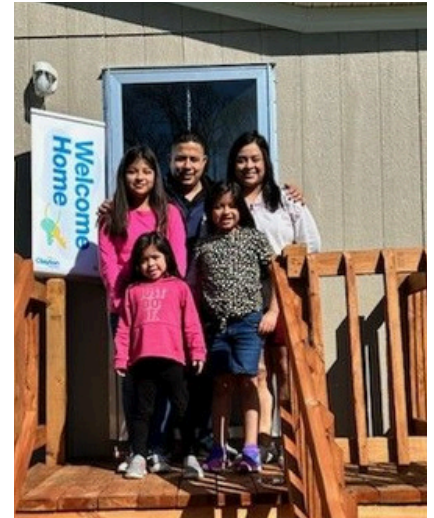


# TUESDAY PLENARY SESSION 3:45PM

## Stabilizing Families Through Manufactured Housing: A Community-Based Approach



Family Promise of West Michigan has taken an innovative, community-driven approach to stabilizing families through the strategic use of manufactured housing. In this session, Jim Davis shares how their team has addressed key challenges in the manufactured housing space—from rising lot rents and infrastructure issues to zoning barriers and ownership models—while ensuring long-term affordability and resident stability. Participants will gain insight into practical solutions and lessons learned from a nonprofit that's navigating the complexities of manufactured housing with compassion, policy knowledge, and a focus on family well-being. This is an essential conversation for anyone exploring manufactured housing as a tool for lasting housing security.



**Jim Davis**  
**Family Promise of West Michigan**  
Vice President of Business  
Development

Prior to serving as Vice President of Business Development for Family Promise of West Michigan, Jim Davis was a public school educator, pastor, nonprofit director, a planning commissioner, a neighborhood association president, and part of several political campaigns in Grand Rapids, MI. Jim's cross-sectional work has allowed him to reimagine innovation in supportive and transitional housing throughout the West Michigan region. Jim is a registered lobbyist in Michigan, a licensed real estate agent, and focuses on housing advocacy, local zoning reform, strategic partnerships, and policy-based solutions through his role at Family Promise.



# 2025 WEDNESDAY SCHEDULE

SEPTEMBER 10

## 7:30 AM BERNESE EVENT CENTER

Breakfast

## 8:00 AM BERNESE EVENT CENTER

Adapting to a Changing Reality in Utah's Housing Market

## 9:15 AM - 10:30 AM WORKSHOPS

### Interlaken

Strategic Alignment:  
Navigating OWHLF, PAB,  
and LIHTC for Successful  
Applications

### Grindelwald

With This Partnership I  
Thee Wed

### Davos

Interactive Reentry  
Experience

### St. Moritz

Solving Family  
Homelessness through  
Adaptive Reuse and  
Congregational  
Partnerships

## 10:45 AM - 12:00 PM WORKSHOPS

### Interlaken

Federal Funding  
Compliance: Ways to  
Keep your Project  
Moving Forward

### Grindelwald

Role of Title Insurance  
and How to Read a Title  
Commitment

### Davos

The Journey Back:  
Housing After  
Incarceration

### St. Moritz

Thinking Inside the Box

## 12:15 PM BERNESE EVENT CENTER

Reentry Reimagined: Building Pathways to Financial Stability, Housing, and Hope After  
Incarceration - Lunch Sponsored By JP Morgan Chase





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# WEDNESDAY PLENARY SESSION 8:00 AM

## Adapting to a Changing Reality in Utah's Housing Market

Utah's housing developers are navigating an increasingly complex landscape: rising construction and land costs, tightening labor markets, and escalating climate-related risks like wildfires and extreme heat. These pressures make it harder than ever to deliver housing that is not only affordable, but also resilient and sustainable. Yet these three priorities—affordability, sustainability, and resiliency—are rarely pursued together. This workshop brings together developers, financial institutions, policymakers, and mission-driven capital providers to explore how Utah can adapt to a fast-changing housing market. The conversation will identify key market shifts over the past five years, surface current financing gaps, and highlight how innovative finance can help bridge these gaps. Through a facilitated roundtable and expert panel, the session will dive into where resources exist, what tools are missing, and how to mobilize cross-sector partnerships to meet Utah's evolving housing needs. Participants will leave with actionable insights and a clearer roadmap for collaboration in the face of a rapidly changing reality.



**Amanda Dillon**  
**GIV**  
Real Estate Developer



**John Hardy**  
**Blaser Ventures**  
Executive Vice  
President



**Shawna Cuan**  
**Sustain Energy  
Finance**  
Co-Founder and CEO



**Jeremy Keele**  
**Catalyst**  
Co-Founder &  
Managing Partner



**Jim Wood**  
**The Kem C. Gardner  
Policy Institute**  
Ivory-Boyer Senior  
Fellow







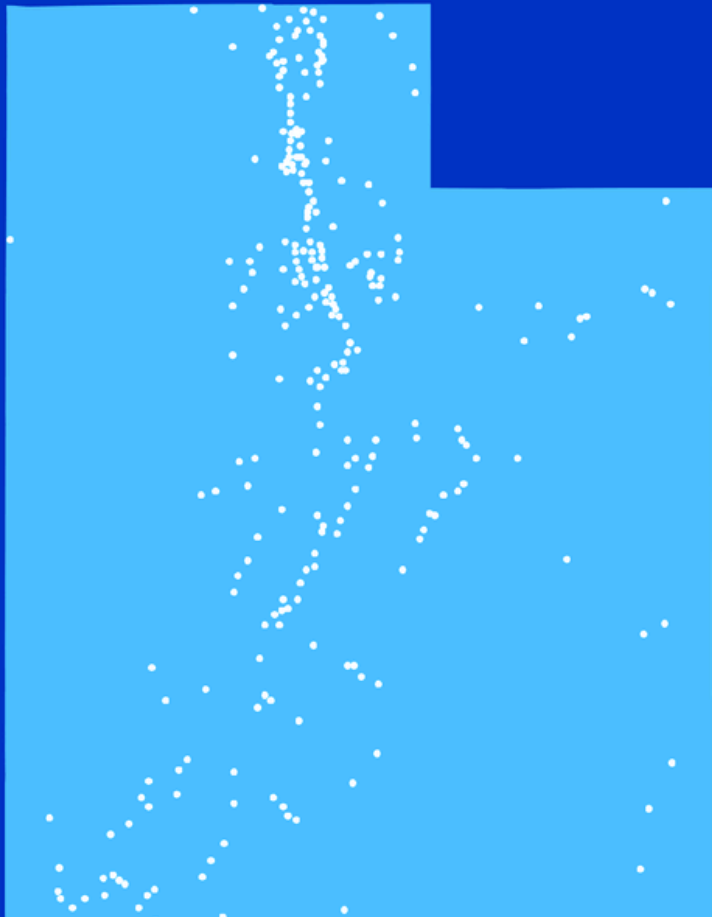
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# WEDNESDAY WORKSHOPS 9:15 AM

## Interlaken

### **Strategic Alignment: Navigating OWHLF, PAB, and LIHTC for Successful Applications**

**Presenters:** Dan Murphy, Department of Housing & Community Development; Jennifer Schumann, Department of Housing & Community Development; Anna Sullivan, Utah Housing Corporation

Gain a clearer understanding of how to successfully navigate the application processes for OWHLF, PAB, and LIHTC programs. This session will walk you through key steps, timelines, and common pitfalls—helping you avoid delays and improve your project's competitiveness. Learn how to strategically plan your submissions, coordinate across programs, and position your project for funding and long-term success.

## Grindelwald

### **With This Partnership I Thee Wed**

**Presenters:** Robert Singleton, Winthrop & Weinstine; Terry Gentry, The Richman Group; Christian Pritchett, BlueLine Development, Inc.; Karly Brinla, Brinshore

Discover the secrets of a successful LIHTC partnership from industry experts. Once a LIHTC allocation has been awarded, both the developer and investor will enter a long-term relationship requiring careful consideration. Learn more about structuring a partnership agreement that effectively addresses the deal from inception through year 15.

## Davos

### **Interactive Reentry Experience**

**Presenter:** Ashlea Hansen, Utah Department of Corrections

Experience similar challenges and successes that the justice involved encounter upon being released. This interactive experience is designed to educate our community and present real-life challenges that the justice involved population face.

## St. Moritz

### **Rehabilitation Division: Solving Family Homelessness through Adaptive Reuse and Congregational Partnerships**

**Presenter:** Jim Davis, Family Promise of West Michigan

Consider innovative partnerships with faith-based organizations and congregations to transform underutilized religious spaces in your community. This session explores how to honor the historical and cultural relevance of these sacred houses of worship, while activating vacant areas for urgent community needs. Learn how one nonprofit led zoning reform to allow for residential and assembly uses to coexist, creating new avenues for thoughtful collaboration that could breathe new life into your community's old spaces—and create much needed housing.





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# WEDNESDAY WORKSHOPS 11:00 AM

## Interlaken

### **Federal Funding Compliance: Ways to keep your project moving forward.**

**Presenter:** Katye Halterman, Department of Housing & Community Development; Jennifer Domenici, Department of Housing & Community Development

Tips for navigating environmental review clearance, Build America Buy America requirements and System for Award Management registration (UEI). This session involves creating a profile on the SAM.GOV website, providing detailed information about the mandatory process for entities (business, organizations) seeking to do business with the U.S. federal government, including bidding on contracts or applying for grants, avoiding pitfalls in environmental regulatory compliance and new Build America, Buy America mandates for federally funded infrastructure projects, ensuring materials are produced in the United States. This includes iron, steel, manufactured products, and construction materials.

## Grindelwald

### **Role of Title Insurance and How to Read a Title Commitment**

**Presenter:** Sam Jensen, Fidelity National Title

There are two types: lender's title insurance, required by mortgage lenders, and owner's title insurance, which you can purchase to protect your own equity.

## Davos

### **The Journey Back: Housing After Incarceration**

**Presenter:** Zoe LeBeau, Beaux Simone Consulting

A full spectrum of affordable and housing with services for citizens returning from incarceration, or exiting homelessness, is critical to successful re-entry into the community. Healing from the trauma of incarceration or the experiences of being unhoused requires a comprehensive approach to healthy and effective support. This workshop will highlight a continuum of proven housing options designed to promote healing and recovery from trauma. This will include nationally recognized best practices from Colorado but also highlight work being done in Utah around Housing and Policy.

## St. Moritz

### **Thinking Inside the Box**

**Presenter:** Chuck Bleth, Champion Homes

During the presentation we will focus on utilizing past experiences of developing with modular and manufactured homes to create affordable housing. Learn what makes the project process more efficient with less approval challenges and ultimately what paths help to get a project from a vision to C.O. in the shortest timeframe. You can create affordable, attractive, quality, housing while thinking inside the box.







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we've worked toward one  
mission:** to make home and  
community places of pride,  
power and belonging.

## **Enterprise is proud to sponsor the 2025 Utah Housing Matters Conference.**

**Brian Windley**

Managing Director, Acquisitions  
Enterprise Housing Credit Investments  
bwindley@enterprisecommunity.com  
303.376.5403



### **Our Mission**

The Utah Housing Coalition works to ensure every Utahn has access to a safe, stable, and affordable place to call home.

**Through education, advocacy, and strong community partnerships, we promote equitable and sustainable communities across the state.**

Our efforts include advancing housing policy at all levels of government, fostering collaboration among diverse stakeholders, and equipping housing professionals with the tools they need to succeed.

By sharing data, research, and resources, we empower communities to address housing challenges with informed, lasting solutions.



# WEDNESDAY PLENARY SESSION 12:15 PM

## Reentry Reimagined: Building Pathways to Financial Stability, Housing, and Hope After Incarceration

Reentry is a critical moment that can either reinforce cycles of incarceration or open doors to opportunity. In this thought-provoking panel, state leaders and experts will examine how Utah can strengthen its prison systems to better prepare individuals for reintegration. We'll explore the intersection of financial literacy, housing access, and debt management as key components to successful reentry. Panelists will share innovative strategies and collaborative efforts underway to ensure those entering and exiting the justice system are equipped with the tools they need to thrive in society — not return to it.



**Melissa Garff Ballard**  
**Utah Representative**  
District 20



**Rebecca Brown**  
**UDC**  
Deputy Executive Director



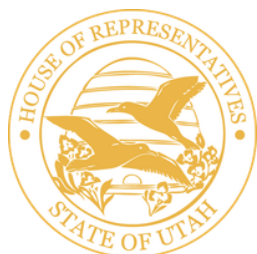
**Kim Hannay**  
**Optum Bank**  
CRA Officer



**Randall Honey**  
**UDC**  
Institutions Chief



**Bart Mortensen**  
**UDC**  
Community Chief



**UTAH DEPARTMENT  
OF CORRECTIONS**



## Why Become A Member Of The Utah Housing Coalition?

Becoming a member of the Utah Housing Coalition means joining a powerful network of advocates, professionals, and organizations committed to advancing safe, fair, and affordable housing for all Utahns. Members gain access to valuable resources, collaborative opportunities, and a collective voice that drives impactful housing policy and community change.

### Our Mission



Through Education, Advocacy, and Community Partnerships, the Utah Housing Coalition is dedicated to promoting equitable and sustainable communities to ensure all Utahns have a safe and affordable place to call home.

### What We Do



We advance our mission by advocating at all levels of government, building diverse partnerships, training housing professionals, sharing data, educating communities, uplifting and utilizing our members expertise, and conducting policy research.

### Key To Success



The Utah Housing Coalition's key to success lies in our ability to collaborate across party lines and the full housing spectrum. By building broad, bipartisan support, we effectively advocate for housing policies and programs that support all Utahns.



## Become A Member!

Scan the QR code to become a member or mail checks payable to the Utah Housing Coalition to:

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Salt Lake City Community Reinvestment Agency  
Salt Lake City, Department of Community & Neighborhoods  
Salt Lake County Office of Regional Development  
The Nonprofit Homebuilder  
The Other Side Village  
The Richman Group  
The Road Home  
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Utah Housing Corporation  
Utah Nonprofit Housing Corp.  
Volunteers of America, Utah  
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## It's more than housing. It's a place to call home.

Developing LIHTC communities can be extremely challenging, but it's rewarding to know you're creating stronger, more stable environments for people who need them. That's why we work hard to help developers succeed, from finding the right investors and funding to handling curveballs with creative solutions.

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## Our Mission

Through education, advocacy, and community partnerships, the Utah Housing Coalition is dedicated to building equitable and sustainable communities where all Utahns have a safe and affordable place to call home.

## Who We Serve

We focus on Utah's most vulnerable residents—particularly households earning 30% of the Area Median Income or below. These include seniors on fixed incomes, individuals with disabilities, teachers, parents working multiple jobs, and families living paycheck to paycheck who are just one unexpected expense away from eviction.

## Why It's Important

The housing crisis in Utah is deepening. To afford a modest two-bedroom rental, Utahns must now earn \$29.29/hour, while the average renter earns just \$20.52/hour—a growing wage gap of \$8.77/hour. More than 321,000 jobs in Utah pay under \$20/hour, making affordable housing unattainable for a huge portion of our workforce. Households relying on Supplemental Security Income can only afford \$290/month, and even those at 30% AMI can afford just \$377/month, in a market where the average two-bedroom costs \$1,523/month.



## DONATE TODAY!

Donating to the **Utah Housing Coalition** fuels advocacy, education, and research that influence policy and **drive long-term solutions to Utah's housing crisis**. Your support helps build stronger partnerships and **ensures every Utahn has access to safe, stable, and affordable housing**.