Message from UHC Staff

Nation-wide eviction moratoriums ended at midnight last Friday, July 24, 2020. Advocates across the country are bracing for the worst to come from the devastating effects of COVID-19 on people’s housing stability. The country is facing unprecedented civil unrest due to racial injustice, housing inequality, and criminal justice reform. 2020 is also the year of presidential elections. We are grateful to our elected officials for already having in place voting by mail. Utah proudly can show to the rest of the country, that voting by mail is safe, effective, and transparent.

We, the members and community partners of the Utah Housing Coalition, must come together and start dismantling the systems on injustice and unjust in every sector of our lives. That means, we must reach out to other community partners who traditionally have not been involved in affordable housing. It also means, we need to be aware of our privileges and biases to be comfortable in having the uncomfortable conversations for change.

UHC’s staff and the conference committee are busy planning the 24th Annual Utah Housing Matters Conference. For the first time ever, the annual conference will be online September 1 - 3, 2020. The first two days of the conference will consist of our traditional workshops on affordable housing. The third day is dedicated to Racial Injustice and Housing Inequality.

Lastly, but not the least important, Utah Housing Coalition is asking you to add your organization to two letters urging congress to immediately enact critical housing investments and protections.

Thank you for your support of Utah Housing Coalition and your efforts to make Utah a better place to live for all its citizens.

Tara Rollins
Executive Director

Francisca Blanc
Advocacy & Outreach Coordinator
UHC 2020-2021 Membership

As a member of the Utah Housing Coalition, you belong to an organization that encompasses the affordable housing spectrum. Our ability to influence decision makers continues to increase as we grow in strength and numbers. Our diverse membership allows greater opportunity for information sharing, easier collaboration, networking; as well as discounted rates to our annual conference.

By joining the Utah Housing Coalition (UHC) you will also receive membership to the National Low Income Housing Coalition (NLIHC)

UHC Membership Benefits:
- Joint membership with the National Low Income Housing Coalition
- Access to our 1000+ database to announce your agencies events & activities
- Weekly updates during the legislative session to your email address
- Discounts on trainings and UHC Annual “Utah Housing Matters” Conference

National Low Income Housing Coalition Benefits:
- Memo to Members: Receive the nation’s most respected housing policy newsletter in your inbox each week.
- Calls To Action: Members receive email notification of significant policy developments warranting constituent calls or letters to Congress.
- Discounted Conference Fees: NLIHC hosts an annual policy conference in Washington, DC.
- Free or Discounted Publications: NLIHC produces numerous publications each year, including the Advocates’ Guide and Out of Reach.

Membership fees are:

<table>
<thead>
<tr>
<th>Type of Organization</th>
<th>Annual Fee</th>
</tr>
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<tr>
<td>For-Profit Organization</td>
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<td>Non-Profit Organization</td>
<td>$200.00</td>
</tr>
<tr>
<td>Individual</td>
<td>$50.00</td>
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<tr>
<td>Low Income</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

I would like to contribute additional funds $______________

Organization ___________________________________________ Total Check $ __________

Address __________________________ City _______ State ___ Zip _______

“Restoring Utah: Protecting Our Housing Future”. The Coalition will continue our work to collaborate with the State Affordable Housing Commission alongside other community groups to elevate affordable housing to the forefront of the state’s economic policy agenda.

You Can Pay Online or Make Checks payable to:
Utah Housing Coalition
230 South 500 West #216 SLC, UT 84101
UHC 2020-2021 Membership

Add up to 10 people from your organization. Please do not forget Board Members who would benefit.

This form is for New Members or Contact Changes

Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: __________________
Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: __________________
Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: __________________
Name: ___________________________ Organization: ___________________________
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Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: __________________
Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: __________________
Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________

Do you know friends or colleagues who should be a member of UHC?

Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: ___________________ Website __________________

Name: ___________________________ Organization: ___________________________
Address: ___________________________ City: ___________ State: _____ Zip: ________
Telephone: ___________________ Email: ___________________
Utah’s Eviction Trends

April 1– July 15, 2020

OVERVIEW
The COVID-19 pandemic has affected residents across the state. Governor Herbert declared an eviction moratorium April 1 extending through May 15. What we’ve seen is a 60% average reduction in eviction filings compared to this time in the last three years. This has been a relief for many as unemployment claims have climbed from 2.6% in January to a high of 11.2% in April. With the Federal CARES Act set to expire July 31 and a second wave of infections threatening to overburden hospitals; now more than ever individuals and families need secure housing while we navigate the pandemic.

HOUSING INSECURITY
The ongoing affordable housing woes are not new for renters in Utah. Over the past 5 years, the Wasatch front has averaged vacancy rates between 2-4%, and an estimated 53,000 unit shortage throughout the state. Many leases correspond with academic calendars and expire towards the end of the summer. Some tenants may not go through the eviction process at all—many are unable to qualify for a lease renewal in their current residence. Governor Herbert’s moratorium did not limit the amount of fees landlords can charge for non-payment or late payment. What we can anticipate is an increase in debt collection filings even after tenants have vacated and moved elsewhere.

WHAT MORE EVICTIONS MEANS FOR OUR FUTURE
In the beginning, Utah took a much more aggressive approach in limiting the spread of COVID-19, however we are now seeing the highest average case counts as well as deaths. Without the assurance of eviction protection or payment relief, individuals are encouraged to continue to work despite illness; perpetuating the spread of the virus and ultimately statewide recovery efforts. For those that have relied on additional unemployment benefits set to expire, three-day pay or vacate notices aren’t a matter or if, but when they will show up. Eviction filings in Utah are public record, and without sealed judgements can adversely affect tenants ability to secure future housing.

Income Inequality
According to new data released by the Utah Foundation, Salt Lake County stands out as the most unequal area in regards to income distribution. Historically, the corresponding judicial district has the highest number of eviction filings within the state and we can expect that trend to continue. Many residents seeking legal representation during the recent eviction filings were previously working within the service sector and have been unemployed for months. The surge in COVID-19 cases across the nation has prompted regressive measures in several states; Utah however has allowed private businesses to make operation decisions for themselves, leaving furloughed workers uncertain of future employment opportunities.

Who This Effects
Based on findings from research done by a professor at the University of Utah, Shelter-in-Place and Stay-at-Home policies were not equally effective for all populations. Behavior restrictions disproportionately benefit whiter and wealthier communities from the spread of COVID-19 within Salt Lake County and higher minority zip codes reflected up to 10 times the rate of positive cases. Staying home and working remotely, or withstanding out a period of unemployment, is easier for people in higher-income areas.

Peoples Legal Aid
PO Box 4612
Salt Lake City, UT 84110
(801) 477-6795
Online Resources for Renters
Community Action Agencies

Total Calls for Service (Duplicated): 9,008.00
Total Households Served: 737
Total Individuals Served: 1,851
Total Evictions Identified by CAA’s: 1,136
Total Landlord Mediations Provided by Utah Community Action (Salt Lake): 55

Housing Calls - Since April 1, 2020

Number of Households and Individuals Served Since 4/1/2020

---

Community Action Partnership of Utah
Community Action Agencies

Key Findings: April 1-July 15, 2020

- In rural areas where units have been lost to holiday rentals such as Airbnb, there has been a decrease in housing availability and affordability, even with COVID-19 and a reduction of visitors.

- In Salt Lake and Washington counties, there have been reports of landlords terminating leases rather than going through the eviction process.

- Landlords choosing to go through the lease termination process because clients are so many months behind on rent that they are unlikely to pay back the rent obligations they have.

- Landlords are pursuing the lease termination route over eviction claiming they are planning on renovating the dwelling unit.

- Pandemic unemployment has assisted many households in maintaining income, but agencies are expecting hundreds of new applications as it ends.

- The number of ‘high-end/luxury units’ developed still exceeds the number of new affordable units, even with the economic downturn.

- A greater number of “double up” families sought assistance. Some families reported strained relationships during COVID-19 Stay at Home recommendations.

- Landlords in some areas report not being able to serve pay or vacate notices. In these areas, eviction numbers are much smaller.

- Utah Community Action has been able to mediate 55 evictions/lease terminations through UCA’s landlord tenant mediator.

- One agency reported that 1/5 families with pay or vacate notices eventually lost housing, but these were primarily due to factors outside of meeting rent obligations.

- Some case managers report daily late fee increasing during COVID-19. One agency reported a contract with $50.00 late fee, resulting in $1,000.00 extra fees for a family.

- Some housing programs have funding sources for those who have lost employment due to COVID-19, but not for households with housing issues relating to reduction in hours.
Utah Rental Assistance Funds

Housing Assistance Program

As of 07/29/2020

The $20 million Housing Assistance Program has been funded by CARES Act Funds awarded to the Utah Legislature and distributed to the Utah Housing and Community Development Division. This program is designed to assist low income Utahans in obtaining or retaining rental housing who have lost income due to the COVID-19 pandemic and are not receiving unemployment benefits.

Program Guidance

General Rules

1. Assistance will be $2,000 or less each month. Applicants must reapply monthly. There is no limit to how many times an applicant can be approved within the window of time the program operates.
2. Rent payments must go directly to landlords. Utility assistance must go directly to the utility companies.
3. No contracts will be issued after November 30, 2020. No contract can extend beyond 12/30/20

Applicant Eligibility

1. Applicants must have a combined income at or below 100% AMI, and
2. Applicants must have experienced a Covid-19 related loss of income, and
3. Applicants must be denied unemployment benefits be categorically ineligible for unemployment benefits or be under threat of immediate eviction.

Eligible Uses of Funds:

Expenses from March 1, 2020 - December 31, 2020

1. Rent
2. Utilities (Water, Sewer, Electrical, Gas)
3. Security Deposits
4. Arrears
5. Late Fees

Housing Assistance Program Fund CARES Act as of 07/29/2020

<table>
<thead>
<tr>
<th>Agency</th>
<th>Number of Inquiries</th>
<th>Applicants in Progress</th>
<th>Applicants Approved</th>
<th>Total $ Funded</th>
<th>Applicants Denied</th>
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*The total funded applications represent the activity of the fund for the first month since it has been created.
Utah Rental Assistance Funds

Rental Assistance Program

As of 07/20/2020

The Rental Assistance Program has been funded by the CARES Act and is designed to assist Utah renters whose ability to pay rent has been negatively impacted by COVID-19, but whose needs are not being met by other programs. Primarily this funding should assist those who are not eligible for unemployment benefits. This document provides a guide for how to utilize these funds in your communities.

TO DETERMINE which funds an applicant qualifies for, please start with the chart below. First, use the applicant’s Area Median Income (AMI) or Federal Poverty Level (FPL) to determine which particular allocation the applicant is qualified for. Second, ensure the applicant is eligible for assistance from specific eligibility requirements found under each fund’s summaries (found on each corresponding page number). Third, compare available money in each fund and allotted funding with respect to each organization.

View Complete Guideline

<table>
<thead>
<tr>
<th>Agency</th>
<th>Number of Inquiries</th>
<th>Applicants in Progress</th>
<th>Applicants Approved</th>
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<td>118</td>
<td>$147,992</td>
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24th Annual Utah Housing Matters Conference
Virtual Event
Tuesday—Wednesday—Thursday
September 1—3, 2020

GUEST SPEAKERS
Ivis Garcia, University of Utah
Margarita Santinii, Pacific Islander Community Advocate
Maria Montes, Comunidades Unidas
Nate Salazar, SLC School Board of Education
Troup Howard, University of Utah

WORKSHOPS
15-Year Structuring - Litigation Lessons Learned
Companies Shifting to Employees working from Home: What does this mean for Rural
Construction Matters: advanced building technologies for housing
Entering into an equity partnership with an eye towards exit
Housing inequalities: Eviction patterns in Salt Lake County
Micro Housing, Macro Ideas
Preserving existing restricted properties and bringing NOAH properties into a restricted status
Weber County Excellence
What tools you need to Work From Home?
Working with Landlords - Pilot Programs
2020 Housing Conference Sponsors

Ally Bank
American Express
Comenity Capital Bank
Eide Bailly
Federal Home Loan Bank of Des Moines
First Step House
Giv
Goldman Sachs
Harold Woodruff Architect/Planner
Horizon Development & Management
Key Bank
Morgan Stanley Bank
Rocky Mountain CRC
The Richman Group
Utah Center for Neighborhood Stabilization
Utah Housing Corporation
Utah Non Profit Housing Corporation
National Low Income Housing Coalition

2020 Out of Reach Report

This year, the Out of Reach report is released during a time when the coronavirus has clearly illustrated that housing is healthcare. The mandate to “stay at home” was echoed by top officials across the country. However, having a stable place to stay was out of reach for millions of people before the pandemic. Prior to the pandemic, more than 7.7 million extremely low-income renters were spending more than half of their limited incomes on housing costs, sacrificing other necessities to do so. The compounding of high job losses and the lack of access to proper healthcare and resources considerably depleted already limited resources and access.

Utah's profile

In Utah, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,031. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn $3,438 monthly or $41,251 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.83

PER HOUR

STATE HOUSING WAGE

FACTS ABOUT UTAH:

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<td>Minimum Wage</td>
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<td>Average Renter Wage</td>
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<td>2-Bedroom Housing Wage</td>
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<td>Percent Renters</td>
<td>30%</td>
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UTAH

#24*

MOST EXPENSIVE AREAS

| Summit County    | $24.15 |
| Salt Lake City HMFA | $22.62 |
| Wasatch County   | $21.15 |
| Ogden-Clearfield HMFA | $19.69 |
| St. George MSA   | $18.44 |

MBA = Metropolitan Statistical Area; FMR = Fair Market Rental.
*Ranked from hardest to easiest 7-Bedroom Housing Wage includes District of Columbia and Puerto Rico.
Across Utah, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

**Data form 2020 Out of Reach Report by National Low Income Housing Coalition**
2nd UTAH AFFORDABLE HOUSING GOLF TOURNAMENT

August 28, 2020
Old Mill Golf Course, Holladay
6030 South Wasatch Blvd.
Morning to Noon
Separate tee-times will be issued

Box lunch included along with Awards, Prizes and Fun!
Special Thanks to Rocky Mountain CRC

Awards & Prizes
1st, 2nd & 3rd Place
Longest Drive (Women & Men)
Closest to the Pin (X4)

Contest Hole Sponsor
$600 (4 available) 4 players
Exclusive Hole Recognition
Event Materials Recognition

Hole Sponsor
$500 (12 available) 4 players
Hole Sponsor Recognition
Event Materials Recognition

Put a team together or We will put you on a team. $100/per player

If you’d like to join us as a sponsor please contact Jennifer Schreiter, benjen@xmission.com or 801-971-6572. You can also sign up online by visiting UHC’s web site
2020 EXECUTIVE BOARD MEMBERS
Jim Schulte, Restore Utah  
Chair
Kristy Chambers, Columbus Community Center  
Vice Chair
Austin Davis, First Step House  
Treasurer
Sherri Whittwer, Utah Disability Law Center  
Secretary

2020 BOARD MEMBERS
Camille Winnie, Downtown Alliance  
Irene Edwards, Deutsche Bank  
John Montgomery, Rocky Mountain CRC  
Max Anderson, Beaver Housing Authority  
Michele Weaver, RCAC  
Nick Fritz, Intermountain Healthcare  
Rachel Otto, Salt Lake City Mayor's Office  
Rhoda Stauffer, Park City Municipal Corporation  
Robert Vernon, Provo City Housing Authority  
Tony Milner, Salt Lake City HAND

2020 CONFERENCE COMMITTEE
Tara Rollins, Staff  
Francisca Blanc, Staff  
John Montgomery, Board Member - Rocky Mountain CRC  
Michele Weaver, Board Member - RCAC  
Max Anderson, Board Member - Beaver Housing Authority  
Tony Milner, Board Member – Salt Lake City Corporation  
Sherri Wittwer, Board Member – Disability Law Center

Tricia Davis, Homeless Services State of Utah  
Jesse Peterson, Olene Walker Housing Loan Fund  
Melanie Clark, Stoel Rives  
Andi Beadles, Weber Housing Authority  
Claudia O’Grady, Utah Housing Corporation  
Donald Dean, American Express  
David Watkins, Rocky Mountain CRC  
Melissa Jensen, Giv  
Chris Parker, Giv  
Jennifer Schreiter, Consultant working on Golf Tournament

Save the Date

August 5, 2020  
UHC Update: Ivory Innovations
August 28, 2020  
2nd Utah Affordable Housing Golf Tournament
September 1—3, 2020  
Annual Utah Housing Matters Conference
December 2, 2020  
Annual UHC Housing Awards

We hope everyone is Healthy & Well