Message from Tara Rollins, Executive Director

The 2018 legislative session provided an exciting opportunity to center Affordable Housing in policy decisions. With legislators attention drawn to Utah’s increasing struggle to house those experiencing homelessness, legislators are ready to discuss housing, in a real way.

We worked with Representative Edwards and a number of organizations to pass HB430—Affordable Housing Amendments, which led to the creation of the Commission on Affordable Housing. We now have a group of decision makers dedicated to finding legislative solution to our affordable housing crisis. HB464—Affordable Housing Bond, sponsored by Representative Briscoe highlighted the need for the State of Utah to allocate more funding to the development of affordable housing. This legislation was not passed, but it did start a larger discussion on funding allocation to affordable housing.

UHC is preparing for the 2019 legislative session, thank you for your continued support! We would not be able to do this work without you.

Utah Housing Matters Conference
Wednesday, Thursday November 7th & 8th
We are excited to return to Ogden Eccles Conference Center the Hampton Inn; we really liked the venue and their hospitality. We are looking forward to seeing all of you.

Special Thanks to our Early Sponsors

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AARP * Boston Capital
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RCAC * Utah Center for Neighborhood Stabilization

Our Sponsors make our conference possible, Please Thank Them!
The Kem C. Gardner Policy Institute, in collaboration with the Salt Lake Chamber of Commerce produced a comprehensive overview of *Housing Prices in Utah and The Threat to Affordability*. The report, released in May 2018 finds that the Challenges of housing affordability are closely linked to household income. The report also finds that housing prices are rising rapidly, incomes are not keeping pace, and the current affordable housing crisis in Utah is concentrated in households with income below the median wage. To read to the report click here.

**Opportunity Zones** are the newest addition to economic development resources. Passed with the Tax Cuts and Jobs Act, opportunity zones allow private investors to invest capital gains into opportunity funds. Investments will be tied to projects in any of the 47 designated zones in Utah, and can be used for development from affordable housing to economic development. Components of the Opportunity Zone Program are still unknown, the potential for development is exciting! For more information click here.

The Utah Housing Coalition is excited to announce our newest staff member! June Hiatt has joined the team and has taken on the role of Director of Policy and Advocacy. June is from Salt Lake City, she graduated from the University of Utah in 2011 with Bachelors Degrees in Sociology and Economics. She served as a Community & Economic Development Volunteer in the US Peace Corps from 2013-2015, where she lived in Namibia. June is currently enrolled in Westminster College working on her Master of Arts in Community Leadership.

June will be working on the new Opportunity Starts at Home Campaign with the NLIHC, helping advocate locally for affordable housing policy and supporting the goals and mission of UHC.

**Updates from Utah Housing Coalition**

**Updates from Washington DC**

**Budget updates**

The Trump Administration had proposed a budget with devastating cuts to HUD’s funding. On June 7, 2018 the Senate released their version following the House. The senate has suggested full funding for a majority of HUD’s program’s with reductions for a few programs. The House and Senate will enter into conference to discuss funding and program allocation. We anticipate seeing another draft of the HUD budget in the next few months.

**2018 Gap Report**

**No State Has an Adequate Supply of Affordable Rental Housing for the Lowest Income Renters**

The 2018 Gap Report released by NLIHC shows that there is a significant shortage of affordable rental homes and available to extremely low income households for those whose incomes are below the poverty guideline or 30% of their area median income (AMI). Many of these household 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 necessities like healthy good and healthcare to pay rent, and to experience unstable housing situations like evictions.

In Utah, 61, 797 or 22% of renter households fall into the extremely low income group, and 67% of these households are severely cost burdened. To read the full report, Click here.
The Utah Housing Matters Conference

November 7th & 8th
Ogden, Utah

If you are interested in sponsoring the event this year
Please contact: Tara Rollins at trollins@utahhousing.org

Keynote
Dr. Megan Sandel

Guest Speaker
Richard Rothstein
The Color of Law

Tracks will focus on:
- Beginner development
- Advanced Development
- Homelessness
- State and Federal policy
- Rural Housing

Time to start thinking about who to nominate for awards!

Jack Gallivan Legacy Award
UHC Members of the Year
Agency of the Year
Project of the Year
Person of the Year
Housing Leader on the Hill of the Year

Discussion on Medicaid and Permanent Supportive Housing with Barbara DiPietro
Sponsored by Representative Becky Edwards

July 10, 2018 1:00pm – 3:00pm
State Office Auditorium, State Capitol

Barbara DiPietro directs the policy and advocacy activities for the National Health Care for the Homeless Council. This includes conducting policy analysis, providing educational materials and presentations to a broad range of policymakers and other stakeholders, coordinating the Council’s policy priorities with national partners, and organizing staff assistance to the Policy Committee and the National Consumer Advisory Board.

Barbara will discuss how we can best house our homeless populations and provide the support and services needed to maintain housing.

RSVP: https://uhcbarbaradipietero.eventbrite.com

Fair Housing Forum
September 24, 2018, all day
West Valley Cultural Celebration Hall

In celebration of 50 years of Fair Housing, UHC has partnered with Wells Fargo, West Valley City, Disability Law Center and HUD to host this event.

The forum will have multiple tracks, covering design and build, fair housing best practices, and landlord & tenant relationships. Save the date for this important forum.

View last year 2017 Awards Brochure
In partnership with the Housing Authority of the County of Salt Lake, Columbus Community Center recently broke ground on its Hub of Opportunity - a 157-unit, mixed-use development located at 3900 S. West Temple. This innovative 200,000 square-foot commercial/residential building will bring together a unique combination of community services and workforce development that will proportionally integrate people with disabilities into our larger community. 112 units will be devoted to address Salt Lake’s significant affordable housing need, keeping in mind our more vulnerable neighbors, including 5 units dedicated for formerly homeless individuals; 28 units are market rate, taking full advantage of its highly attractive transit oriented design; and 17 units will be a part of Columbus’s NextWork Transition Academy, a live/work solution allowing those on the autism spectrum the ability to participate in our community through independent living and work force development.

The financing of this project brought together our collective community by engaging federal, state, and local funders. Approximately 95% of the capital comes through a combination of a private activity bonds, low income housing tax credits, and new market tax credits with the remainder contributed through individual donations creating a desirable mix of public/private investment. Notable stakeholders include the state legislature, Salt Lake County, Olene Walker Fund, Rocky Mountain CRC, Goldman Sachs and many generous donors. UTA equally made this project a reality by dedicating the land next to one of its busiest Trax stations to accommodate a population dependent upon public transportation.

We are grateful for the hard work and generosity of those invested in the Hub of Opportunity’s vision to make our community a vibrant place to live, work, and recreate through inclusion, integration, and valuing people of all abilities.

Written By: Kristy Chambers, CEO Columbus Community Center
Opportunity Starts at Home Campaign

"THE HOUSING AFFORDABILITY PROBLEM HAS REACHED HISTORIC HEIGHTS,
Federal housing assistance is chronically underfunded and faces increasing threats. It’s time for those who believe that everyone in America deserves a safe and affordable home to join a movement that will ensure fundamental opportunities for people most in need." - Diane Yentel, NLIHC President and CEO

OPPORTUNITY STARTS AT HOME IS A LONG-TERM, MULTI-SECTOR CAMPAIGN TO MEET THE RENTAL HOUSING NEEDS OF THE NATION’S LOWEST INCOME PEOPLE.

Housing affordability is central to other national priorities, like health care, food security, education and more. Yet the gap between rents and incomes is growing, and this is compounded by unprecedented threats to federal housing assistance. Proven solutions to ending homelessness and housing instability exist – what’s missing is the political will to provide resources that will put these solutions into practice in communities across the nation.

CAMPAIGN VISION:

“America’s low-income households have access to safe, decent, and stable affordable housing in neighborhoods where everyone has equitable opportunities to thrive.”

CAMPAIGN MISSION:

“To build a national multi-sector movement which generates widespread support for federal policies that protect and expand affordable housing for low-income people.”

THE GOALS OF THE OPPORTUNITY STARTS AT HOME CAMPAIGN ARE TO ADVANCE FEDERAL HOUSING SOLUTIONS THAT:

- Bridge the growing gap between renter incomes and rising housing costs
- Provide aid to people experiencing job losses or other economic shocks to avert housing instability or homelessness
- Expand the affordable housing stock for the lowest income renters
- Defend existing rental assistance and other targeted housing resources from harmful cuts

Source: https://www.opportunityhome.org/
Millions of Americans struggle to find affordable rent! In only 22 counties can a full-time worker earning the prevailing federal or state minimum wage afford a one-bedroom rental home at the Fair Market Rent.

In order to afford a modest, two-bedroom rental home in the U.S., renters need to earn a wage of $22.10 per hour. This Housing Wage for a two-bedroom home is $14.85 higher than the federal minimum wage of $7.25, and $5.22 higher than the estimated average hourly wage of $16.88 earned by renters nationwide. In seven states and the District of Columbia, the two-bedroom Housing Wage is more than $25.00 per hour.

Renters with the lowest incomes face the greatest challenge in finding affordable housing. A renter earning the federal minimum wage would need to work 122 hours per week to afford a two-bedroom rental home at the Fair Market Rent and 99 hours per week to afford a one-bedroom. In no state can a person working full-time at the federal minimum wage afford a two-bedroom apartment at the Fair Market Rent. In only 22 counties can a full-time worker earning the prevailing federal or state minimum wage afford a one-bedroom rental home at the Fair Market Rent.

### UTAH

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$924**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,079** monthly or **$36,952** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**FACTS ABOUT UTAH:**

<table>
<thead>
<tr>
<th>STATE FACTS</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Minimum Wage</td>
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<tr>
<td>Average Renter Wage</td>
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<tr>
<td>2-Bedroom Housing Wage</td>
<td>$17.77</td>
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<tr>
<td>Number of Renter Households</td>
<td>279,600</td>
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<tr>
<td>Percent Renters</td>
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### MOST EXPENSIVE AREAS

<table>
<thead>
<tr>
<th>MOST EXPENSIVE AREAS</th>
<th>HOUSING WAGE</th>
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</thead>
<tbody>
<tr>
<td>Summit County</td>
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<tr>
<td>Wasatch County</td>
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<tr>
<td>Salt Lake City HMFA</td>
<td>$19.90</td>
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<tr>
<td>Uintah County</td>
<td>$18.33</td>
</tr>
<tr>
<td>Kane County</td>
<td>$17.27</td>
</tr>
</tbody>
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**Source:** http://nlihc.org/oor/about
On April 11, 1968, seven days after the assassination of Rev. Dr. Martin Luther King, Jr. President Lyndon Johnson signed into law Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act. In signing the bill, President Johnson proclaimed: “At long last, fair housing for all is now a part of the American way of life.” We have come some of the way—not near all of it.

Fair housing is not just an important tool for eliminating discrimination; it also helps to strengthen families, communities, businesses, and our overall economy. Fulfillment of the letter and spirit of the law means that every community can be a place of opportunity where people can live in diverse, inclusive, accessible neighborhoods with quality schools, healthy foods, meaningful jobs, health care, green spaces, quality credit, and the other opportunities that frame and affect our lives.

Although the Fair Housing Act was passed, we must constantly be aware of violations to this law, and continue to advocate for fair housing for all peoples. On June 25, the Supreme Court upheld disparate impact doctrine under the Fair Housing Act. Along with their decision, they read:

“Much progress remains to be made in our nation’s continuing struggle against racial isolation...the court acknowledges the Fair Housing Act’s role in moving the nation towards a more integrated society.”

Source: http://fhact50.org/
Utah Housing Coalition is excited to bring Dr. Megan Sandel to the Utah Housing Matters Conference as our keynote speaker. She will speak on Housing and Health: the connection, and innovative steps health systems are taking to address housing to improve health.

Housing insecurity in America comes in many forms and has severe outcomes that effect us all. Housing or lack thereof has significant impact on physical and mental health. As defined by the U.S. Department of Health and Human Services, housing insecurity includes high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding or homelessness. Many studies no show associations between housing insecurity and mental health problems or avoiding health care.

"Housing quality, housing stability, housing affordability and location are all tied to health" said Megan Sandel, MD, MPH, Associate director of the GROW clinic at Boston Medical Center. "People are not in touch with how common this [housing insecurity] is. They think of it as homelessness only, but it’s much broader than that." An estimated 41 million U.S. households paid more than 30% of their pre-tax income for housing, while 18.5 million U.S. households paid more than half of their incomes for housing, reducing money available from other necessities.

There are a number of housing interventions that are support on a federal level which ensure that our most vulnerable have access to housing. Protecting these programs is paramount to ensuring not only access to affordable housing, but access to good health and health care. “Whether enabling access to housing, creating a supportive housing environment, or simply expanding the availability of affordable housing to families in lower-poverty neighborhoods, the evidence suggest housing is critical to the health of vulnerable individuals,” concluded authors from a 2015 report produced by the Blue Cross Blue Shield of Massachusetts Foundation. The studies examined “indicate that providing housing support for low-income, high-need individuals results in net savings due to reduced health care costs. Furthermore, the evidence indicates that the integration of housing with some health care services can result in improved health care.”

To read the full report, click here.

Source: http://www.rootcausecoalition.org/