UHC NEWS

Utah Housing Coalition Newsletter

Message from the Executive Director

Utah Housing Coalition's main goal during the COVID-19 pandemic is to maintain people in their current housing. Without a home you will not be able to shelter in place.

If people end up losing their housing during the COVID-19 pandemic, UHC wants to make sure tenants, homeowners and landlords have the best outcome possible. We want to make sure people can obtain housing in the future and will not be harmed by barriers caused by COVID-19.

Thus, we highly encourage:

- Dial 2 -1-1 for Help and referrals Housing Assistance, Mental Health, Food etc
- Direct communication
- Avoidance of creating barriers negatively affecting credit scores, either through debt or eviction
- Re-housing individuals as soon as possible

We are advocating and educating the community and stakeholders on:

1. Promoting 2–1-1 as the Center of Resources for Housing

2. Promoting direct communication between landlords and tenants affected by COVID-19

3. Addressing possible mortgage defaults by investing in mortgage foreclosure counselors.

This is uncharted territory and trying to stay ahead of the unknown is challenging.

We got this, hang in there. Let's do it together!

Stay Healthy & Safe - Tara Rollins



Spring 2020

SAVE the DATE UHC Zoom Meeting Wednesday, May 6th 11:00am

Update on CARES Act Funding Jonathan Hardy

Update on Homelessness Tricia Davis

Update on Retaining Housing Utah Community Action

Update from Utah Housing Corp Claudia O'Grady Update from the UHC staff

2020 Spring Issue:

- Opportunity Starts at Home
- Tips for Tenants When They Can't Pay Rent
- 211 Flyer for Landlords & Tenants
- 2020 Utah General
 Legislative Session
- + 2020 UHC Golf Tournament
- Disaster Recovery National
 Coalition —NLIHC
- + 2020 Housing Conference

UHC Public Commentary

"It's time for triple-up economics. We are only as strong as the base layers of all our employees"

Marc Cuban, American Entrepreneur

Housing is so much more than just a roof over one's head; it is security, a stable place to stay healthy, safety from the elements, and a place to build family connections and welcome friends.

And now housing represents a place to work and stay protected from COVID-19. Our homes became our offices, relying on technology to conduct our work, socialize with our colleagues over online webinars and meetings, and ensure we earn our payroll checks. Teachers conduct lessons online for our children. We have virtual medical visits when we need our family doctor or therapist. We try to reduce our visits to the grocery stores and rely more on Amazon or online food ordering. We receive our orders at the doorstep, brought by postal workers, Amazon drivers, or Dash delivery folks.

Housing is now also a part of our healthcare system, as it is a place to stay healthy and prevent others from becoming infected. Renters and homeowners who have a place to call home are keeping themselves, their families, and the surrounding communities safe from the pandemic.

Some of us are fortunate enough to have access to all the above, but many without these privileges are the same people who provide the conveniences of our current reality. These jobs have been considered essential to our community: tech staff, healthcare workers, cooks, cashiers, grocery stockers, and delivery personnel. Most of these folks are low-income. These people continue to go to work to make sure we have access to all we need to make it through difficult times, yet are still struggling to keep or find housing. In 2019, in order to afford a one-bedroom apartment in the state of Utah you had to earn \$14.89/hour. We had over 264,000 Utahans making less than that before COVID-19 hit. In 2019, we had over 164,000 jobs which are now considered essential workers: food prep and fast food workers, cashiers, janitors and cleaners, retail sales workers, certified nurse assistances, and many more who are not making enough to afford a one-bedroom apartment. Many of these folks might be unemployed now or have their hours severely decreased.

Now more than ever, we must be grateful for the employed essential workers, many of whom cannot afford the most basic need—a place to call home. It is our duty as individuals and communities of this state to see that Utah's essential workers have housing that they can afford.

Utahns need to be willing to offer affordable housing in their communities to workers who provide them a lifeline to essential services. Housing is healthcare. Housing is shelter. Housing is upward economic mobility. Let's take care of those who need it most. Let's take care of the people we are depending on the most today.

Tara Rollins, Executive Director

Francisca Blanc, Advocacy & Outreach Coordinator

Utah Housing Coalition is a state-wide membership-based organization advocating for affordable housing. We are a state partner of the <u>National Low Income Housing Coalition</u> and <u>Opportunity Starts at Home.</u>



Tips for Tenants When They Can't Pay Rent

COMMUNICATE

Early, often, and consistently

If you don't think you'll be able to make your full rent payment, start communicating with your landlord TODAY. Communicate your ability and efforts to pay as much of your rent as your are able by the due date. If you are unable to pay the full amount by the due date, make arrangements for what you can do.

DOCUMENT EVERYTHING

Make sure all agreements are in writing

When making any arrangement or agreeing to any negotiations, make sure that all terms are documented through email, text, a lease portal or a handwritten/signed contract.



COOPERATE

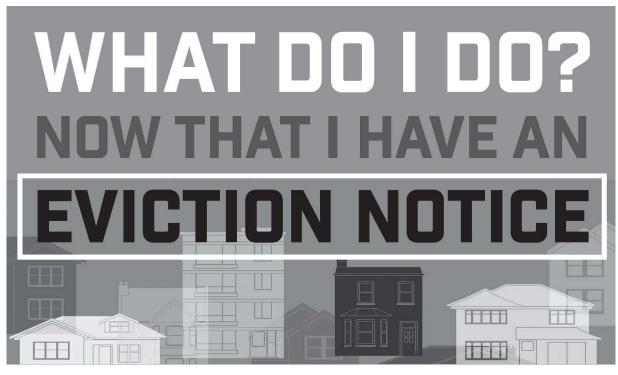
Do your part

For any agreements that are made, do your best to complete and follow through with the agreed-upon alternative arrangements.

LEGAL HELP 801-297-7053 probono@utahbar.org

CASE MANAGEMENT & HOUSING utahca.org 801-359-2444





Act immediately and communicate with your landlord to avoid eviction.

YOUR CHOICES:

- Immediately pay off rent and fees owed, per the notice provided.
- Seek resources to help you cover unmet costs:



DIAL: 211 TEXT: 898-211 211utah.org

211 information is provided in over 200 languages

 Utah Courts Self-Help Center is available: Monday–Friday 11:00 a.m.–5:00 p.m.
 Helpline: 888-683-0009 | Text: 801-742-1898
 Email: selfhelp@utcourts.gov

Contact your landlord today to let them know you are making an effort.

2020 Utah Legislative Session

The Utah Housing Coalition (UHC) is extremely grateful for coalition members, stakeholders, and concerned members of the public who advocated for affordable housing with significant success during the 2020 Utah Legislative General Session.

Senate Bill 39 Affordable Housing

Amendments was sponsored by Senator Jake Anderegg (R—Utah County). SB 39 was introduced during the 2019 November interim session with a \$35.3 million fiscal note; this large amount was requested to partly address the shortage of nearly 55,000 affordable housing units. Ultimately, the bill was not fully funded because of state budget constraints, but the final version appropriated money to Olene Walker Housing Loan Fund as follows:

- \$5,000,000 to be used for gap financing of private activity bond financed multi-family housing; and,
- \$5,000,000 to be used to match private dollars for the preservation or construction of affordable housing units for low-income individuals.

Additionally, SB 39 creates the following policy changes:

Low-income Housing Tax Credits (LIHTC)

Changes would increase the value of certificated credits. They would allow the transfer of allocated credits from a corporation to an individual or from an individual to a corporation, maintaining the same Utah housing credit. The price an investor will pay for the value of tax credits may increase as much as 5%, increasing the equity investments by over \$300K per year without creating any additional fiscal impact to the state.

Community Reinvestment Agency

Changes would create a new option for using moderate-income housing set-aside funds. This adds an option for investing those funds for acquisitions, construction or rehabilitation of affordable housing along fixed public transit corridors outside their boundary IF the corridor serves the investing agency's area AND the community where the corridor is located approves the project.



Senator Jake Anderegg and Rep. Val Potter address the public regarding SB 39

2020 Utah Legislative Session

Senate Bill 54 Mobile Home Amendments,

sponsored by Senator Karen Mayne (D-SL County) is a transparency bill related to resident charges for electricity and gas when there are no individual meters in a manufacture/mobile home community. SB 54 will provide clarity to monthly gas and electricity charges based on disclosure from park owners on how they calculate the monthly bills opposed to what park owners pay directly to utility providers. Senator Mayne worked tirelessly to pass this bill and brought together advocates, homeowners, and industry representatives to reach a compromise. SB 54 will take effect on June 1, 2021.

House Bill 462 Unlawful Detainer

Amendments, sponsored by Representative Dunnigan (R-SL County) changes the threeday notice for nonpayment of rent from calendar to business days. This effort is aimed at reducing the number of families that have to move during the school year due to nonpayment of rent. When kids miss more than two consecutive days of school, learning loss is likely to occur. For a child that has an unplanned move during the school year, this can mean a minimum of a week or more of missed school, in addition to the sometimes difficult transition to a new school. This is not only disruptive to the child, but also to the other children in the old and new classroom, and the teacher. The Promise Partner Regional Council Financial Stability Subcommittee—United Way of Salt Lake

House Bill 211 Renter Expenses Disclosures Requirements was sponsored by Rep. Marsha



Judkins (R—Utah County). The bill was based on feedback from low-income renters across the state and would have proposed a "truth in renting" policy change. A property owner would have been required to disclose to a prospective tenant all of the monthly fees or one-time fees before the tenant applies for a rental unit. HB 211 failed to pass in the last minutes...yes, minutes of the Session. We were extremely disappointed.

There are <u>other bills</u> that passed during the session that will indirectly help people who are seeking affordable housing, including bills that will relate to homelessness services and data collection, mental health services, and substance abuse treatment.

UHC will keep you informed of developments on affordable housing issues that arise during the legislature's monthly interim sessions and special sessions. Again, we thank you for your support and your advocacy to help ensure everyone in Utah has a roof over their head.



September 1st 8am Shot Gun Start

Wasatch Mountain Golf Course 975 Golf Course Drive Midway, Utah

\$100 Per Player



Second Annual Utah Affordable Housing Golf Tournament In CONJUNCTION WITH THE UTAH HOUSING MATTERS ANNUAL CONFERENCE IN MIDWAY

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

Special Thanks to Rocky Mountain CRC



Contest Hole Sponsor

\$1,000 (6 available) 4 players Exclusive Hole Recognition Event Materials Recognition



Hole Sponsor

\$800 (12 available) 4 players Hole Sponsor Recognition

Event Materials Recognition



Beverage Cart Sponsor

\$2,500 (1) available 4 players

Exclusive Bev Cart Recognition

Event Material Recognition

(Favored by golfers!)

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, <u>benjen@xmission.com</u>or 801-971-6572. You can also sign up online by visiting <u>UHC's web site</u>

Disaster Recovery Housing Coalition

The **Disaster Housing Recovery Coalition** will lead **recurring national calls** on Coronavirus and Homelessness/Housing every Monday at 2:30pmET. We are thoroughly devoted to ensuring members of our community, from across the country, are fully equipped with the information and resources they need to respond to this national outbreak of Coronavirus and its impact on people experiencing homelessness and low-income households. Register for these calls at: https://tinyurl.com/ru73qan

Congress Passes "Interim" Coronavirus Relief Package

The House and Senate passed a nearly \$500 billion coronavirus relief package on April 23. The package, which passed the Senate unanimously and the House on a 388 -5 vote, has been dubbed "Phase 3.5" to indicate its interim status. Conversations continue on a larger fourth stimulus package intended to assist Americans as the COVID-19 pandemic continues. While the latest bill to pass Congress includes more than \$360 billion in small business loans, a resource that may be helpful for some affordable housing providers, it does not include resources to address the urgent housing and health needs of people experiencing homelessness or low-income renters. Read more of this article here



NHLP Summarizes and Provides Recommendations for Public Housing and Voucher Waivers

The National Housing Law Project (NHLP) has prepared a comprehen-

sive <u>summary</u> of <u>Notice PIH 2020-05</u> that provided waivers to certain statutory and regulatory requirements for public housing and the Housing Choice Voucher (HCV) program. For each waiver provision, NHLP offers recommendations that urge advocates to promote implementation of some waivers by their public housing agency (PHA) and to oppose others, explaining why some waivers could be harmful to residents. **Read more of this article here**

RESOURCES

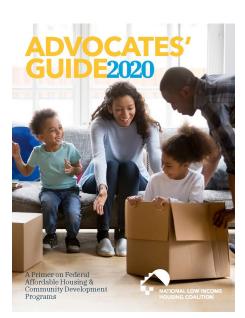
Rental Housing Instability, Homelessness, and COVID-19 (U.S. Counties)

<u>Multifamily Properties Subject to Federal</u> <u>Eviction Moratoriums</u>

CARES Act Analysis

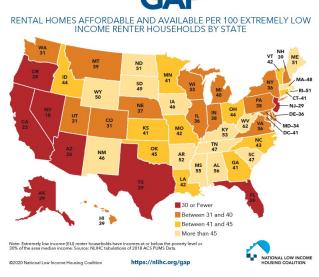


National Low Income Housing Coalition



Every year, the National Low Income Housing Coalition publishes the <u>Advocates' Guide to Housing and</u> <u>Community Development Policy</u> to educate advocates of all kinds about the programs and policies that make housing affordable to low-income people across America. Whether you are a new employee at a housing agency, a student in an urban planning program, or a seasoned affordable housing advocate looking for a refresher on key programs, this book will give you the overview of housing programs and advocacy tools you need to be a leader in the affordable housing movement.

Each year, the National Low Income Housing Coalition (NLIHC) measures the availability of rental housing affordable to extremely lowincome households and other income groups. Based on the American Community Survey Public Use Microdata Sample (ACS PUMS), <u>The</u> <u>Gap</u> presents data on the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels. The report also examines the demographics, disability and work status, and other characteristics of extremely lowincome households most impacted by the national shortage of affordable and available



rental homes. You can **download the full report here**. **Utah** has 58,663 extremely lowincome renter households and 72% of them are sever cost burden.

You can view Utah's affordable housing profile <u>here</u>.

2020 Housing Conference



September 2 & 3, 2020 Zermatt, Midway Book your Room <u>HERE</u>

Utah Housing Coalition's annual conference will take place at the beginning of September, either physically at Zermatt Hotel in Midway or online. Housing, affordable housing in particular, is more important than ever during the COVID-19 pandemic. UHC's public commentary on page two reflects how the staff and board view our work now.

We do not know how our working environment will be by September, but the board, staff, and conference working committee will make sure we'll provide once again an incredible and professional experience through our conference.

Stay tune for our updates!

Save the Date Fingers crossed!

May 6, 2020

Zoom Meeting, Updates on COVID-19

September 1, 2020

September 2—3, 2020

December 2, 2020

2nd Utah Affordable Housing Golf Tournament Annual Utah Housing Matters Conference

Annual UHC Housing Awards

We hope everyone is Healthy & Well