

UHC NEWS



Utah Housing Coalition Newsletter

Summer 2020

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

SAVE THE DATE

24th Utah Annual Housing
Matters Conference

A Virtual Event

September 1—3, 2020

2020 Summer Issue:

- ◆ UHC 2020-21 Membership
- ◆ State of Evictions
- ◆ Online Resources for Renters
- ◆ Utah's Community Agencies
- ◆ Utah Rental Assistance Funds
- ◆ 2020 Housing Conference
- ◆ 2020 Out of Reach
- ◆ 2020 UHC Golf Tournament

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:

For-Profit Organization	\$250.00 per year
Non-Profit Organization	\$200.00 per year
Individual	\$50.00 per year
Low Income	\$10.00 per year

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: _____

Address: _____ City: _____ State: _____ Zip: _____

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Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Email: _____

Name: _____ Organization: _____

Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Email: _____

Name: _____ Organization: _____

Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Email: _____

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: _____

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.

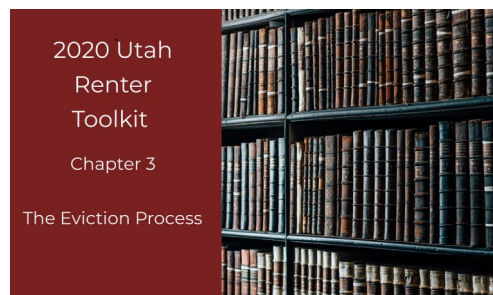
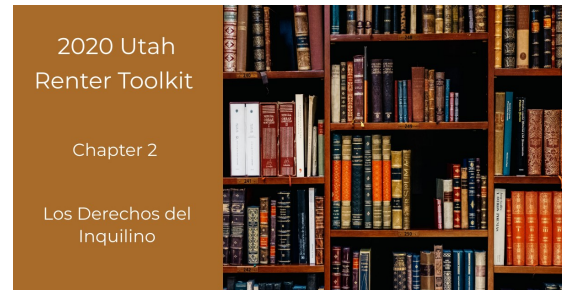
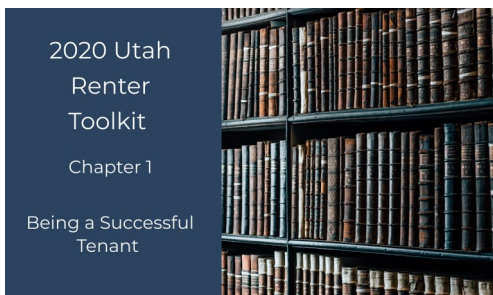
Who This Effects

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](#)

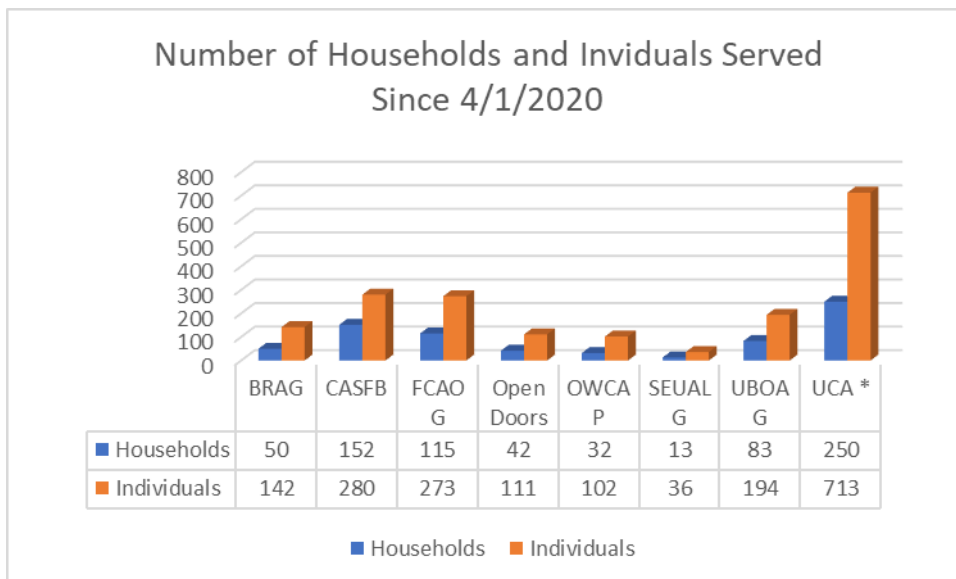
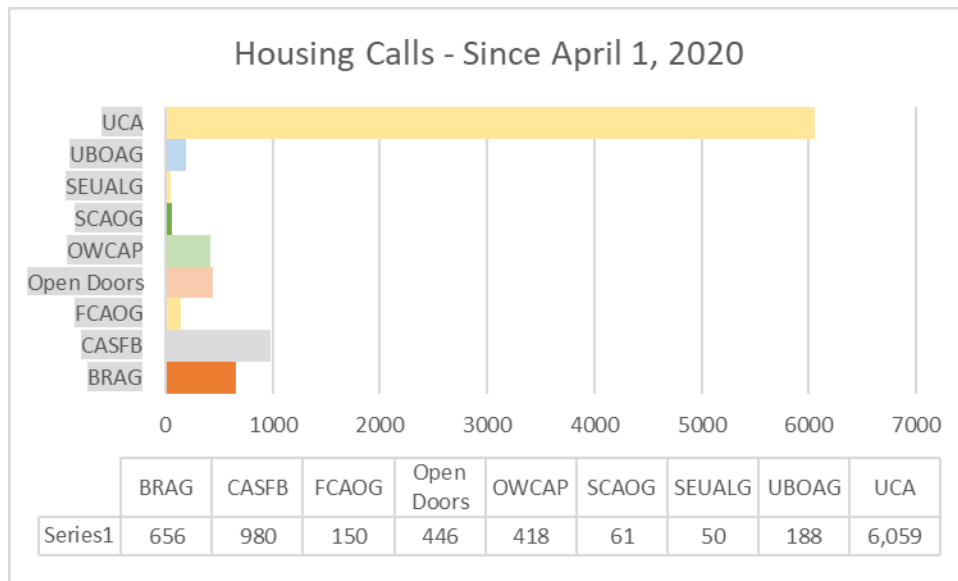
PO Box 4612
Salt Lake City, UT 84110
(801) 477-6795

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



Community Action Agencies

Key Findings: April 1-July15, 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

Agency	Number of Inquiries	Applicants in Progress	Applicants Approved	Total \$ Funded	Applicants Denied
BRAG	688	6	33	\$50,426	4
CASFB	140	17	3	\$5,404	7
FCC-Open Doors	294	16	25	\$37,534	11
Five County	28	6	4	\$6,171	4
OWCAP	93	6	4	\$0	0
SEULAG	24	3	4	\$5,785	2
Six County	8	1	3	\$1,004	4
SLCAP-UCA	81	31	14	\$20,975	6
UBAOG	33	12	5	\$6,332	12
TOTAL HAP Fund	1389	98	95	\$133,631	50

*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](#)

Agency	Number of Inquiries	Applicants in Progress	Applicants Approved	Total \$ Funded	Applicants Denied
BRAG	173	26	6	\$6,249	5
CASFB	641	129	5	\$5,500	20
FCC-Open Doors	446	63	23	\$30,193	6
Five County	100	50	9	\$20,299	9
OWCAP	418	27	22	\$32,129	0
SEULAG	42	22	7	\$9,337	2
Six County	60	11	2	\$4,500	19
SLCAP-UCA	447	86	29	\$26,074	32
Tooele County Housing	18	1	0	\$0	1
UBAOG	79	32	13	\$11,093	5
Weber Housing	108	10	2	\$2,618	4
TOTAL RAP Funds	2532	457	118	\$147,992	103

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

UTAH

#24*

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**:

STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$14.94
2-Bedroom Housing Wage	\$19.83
Number of Renter Households	288,634
Percent Renters	30%

109
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

90
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS

HOUSING WAGE

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



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

National Low Income Housing Coalition



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.

KEY FACTS

58,663

OR

20%

Renter households that are extremely low income

\$25,100

Maximum income for 4-person extremely low income household (state level)

-40,725

Shortage of rental homes affordable and available for extremely low income renters

\$41,251

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

72%

Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS

Category	Percentage
In Labor Force	42%
Disabled	21%
Senior	21%
Single Caregiver	4%
School	2%
Other	10%

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. Fifteen percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS

Income Level	Homes per 100 Renter Households
At ELI	31
At 50% of AMI	58
At 80% of AMI	102
At 100% of AMI	105

Source: NLIHC tabulations of 2018 ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP

Income Group	Cost Burdened (%)	Severely Cost Burdened (%)
Extremely Low Income	87%	72%
Very Low Income	78%	22%
Low Income	36%	4%
Middle Income	12%	4%

Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.
Source: NLIHC tabulations of 2018 ACS PUMS

Data from 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

6080 South Wasatch Blvd.

Morning to Noon

Seperate 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

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Kristy Chambers, Columbus Community Center

Vice Chair

Austin Davis, First Step House

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Sherri Whittwer, Utah Disability Law Center

Secretary

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Tony Milner, Salt Lake City HAND

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Francisca Blanc, Staff

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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