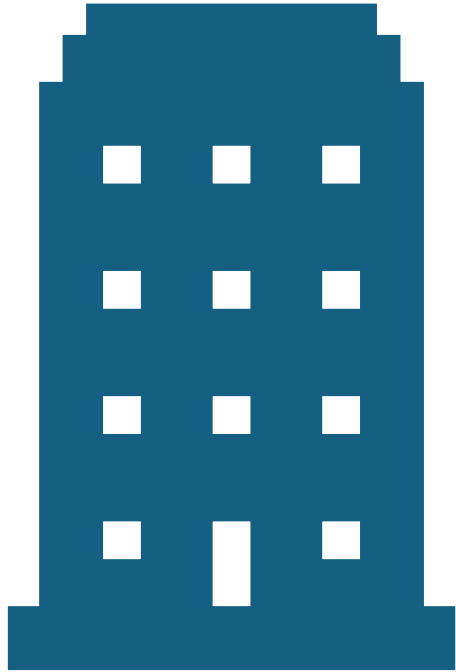


What is
affordable
housing &
why should
we care?





#1



Keep People Housed

Affordable Housing is Relevant to All

If you are paying more than
1/3 of your income
to housing
You are not living in
housing you can afford.



We do have enough units available for this rule

According to the NLIHC a person who receives just Social Security

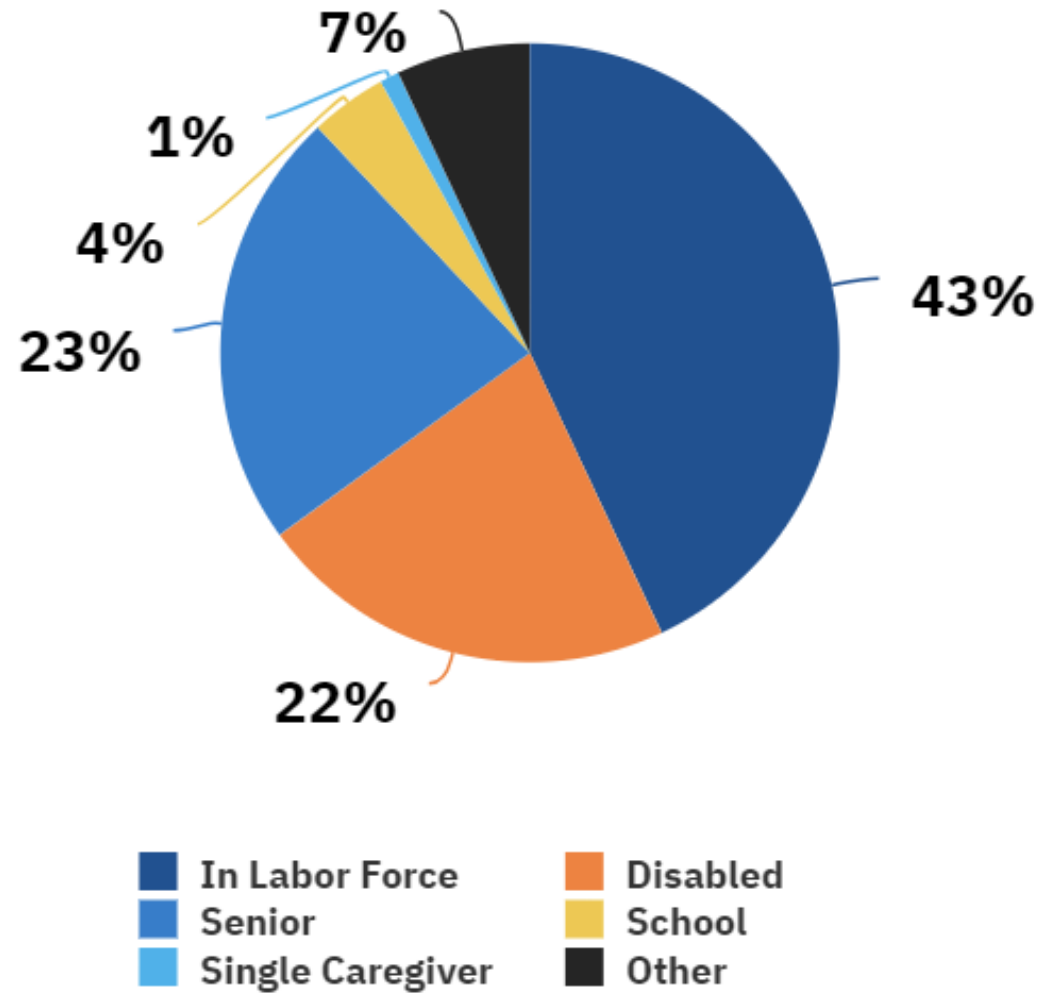
Supplemental Security Income (SSI) Payment	
SSI MONTHLY PAYMENT	\$914
RENT AFFORDABLE TO SSI RECIPIENT	\$274

Who are Senior's competing with for Deeply Affordable Housing

30 % AMI - \$18.26 / Hour

[NLIHC GAP Report](#) LINK

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



Median Wages for Large Occupations in Utah

[Scroll to the bottom of the Out of Reach
Utah landing Page for this info](#) [LINK](#)

State Code	Occupation	Employment #	Median Wage
35-3023	Fast Food and Counter Workers	50,100	\$13.27
41-2011	Cashiers	28,720	\$13.81
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	23,660	\$14.16
25-9045	Teaching Assistants, Except Postsecondary	17,980	\$14.19
35-3031	Waiters and Waitresses	14,320	\$15.06
41-2031	Retail Salespersons	36,950	\$15.19
31-1120	Home Health and Personal Care Aides	13,210	\$15.63
43-4171	Receptionists and Information Clerks	12,160	\$15.93
31-1131	Nursing Assistants	12,400	\$16.65
53-7065	Stockers and Order Fillers	30,340	\$16.87
43-5071	Shipping, Receiving, and Inventory Clerks	17,670	\$17.06
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	26,380	\$17.76
51-2090	Miscellaneous Assemblers and Fabricators	16,540	\$18.17
43-4051	Customer Service Representatives	53,870	\$18.31
43-9061	Office Clerks, General	32,820	\$18.51
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	19,010	\$19.20
47-2061	Construction Laborers	20,570	\$19.65
One-bedroom Housing Wage			\$20.81
43-3031	Bookkeeping, Accounting, and Auditing Clerks	15,080	\$21.92
49-9071	Maintenance and Repair Workers, General	12,960	\$22.45
Two-bedroom Housing Wage			\$24.93
Total Jobs		454,740	

Area Median Income (AMI)

Salt Lake HMFA Household AMI

	Yearly	Monthly	Hourly
• 30 % Area Median Income (AMI)	\$38,000	\$3,166	\$18.26
• 50 % Area Median Income (AMI)	\$53,000	\$4,417	\$25.48
• 60 % Area Median Income (AMI)	\$63,600	\$5,300	\$30.58
• 80% Area Median Income (AMI)	\$84,800	\$7,066	\$40.77

What Can People Afford

Salt Lake HMFA Household AMI

	Monthly	Hourly	Affordable
• 30 % Area Median Income (AMI)	\$3,166	\$18.26	\$950
• 50 % Area Median Income (AMI)	\$4,417	\$25.48	\$1,325
• 60 % Area Median Income (AMI)	\$5,300	\$30.58	\$1,590
• 80% Area Median Income (AMI)	\$7,066	\$40.77	\$2,120

Fair Market Rate (FMR)

Salt Lake HMFA Household AMI

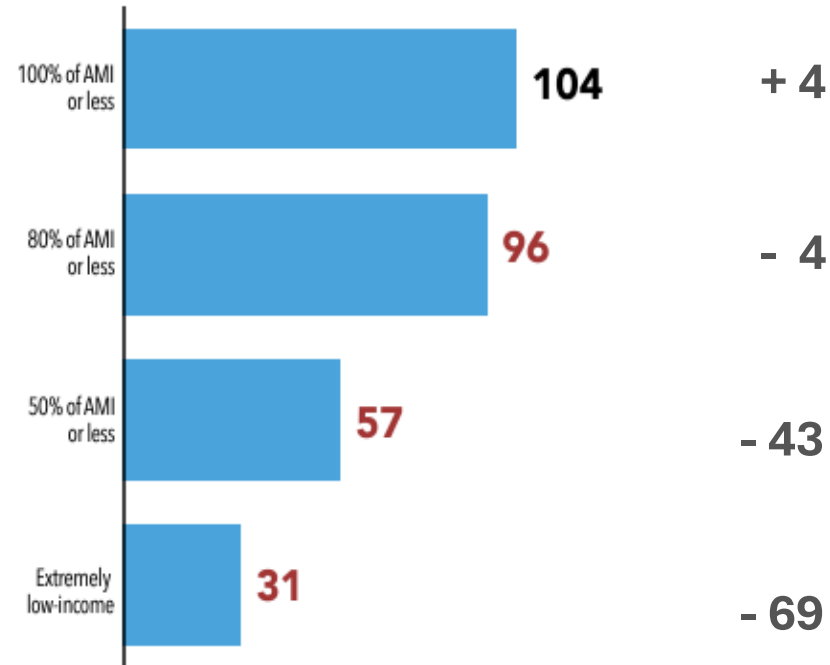
		<div>\$18.26/hr</div>		<div>\$25.48/hr</div>	
	Monthly FMR	30%AMI	Difference	50% AMI	Difference
1 Bedroom	\$1,258	\$950	- \$308	\$1,325	+ \$67
2 Bedroom	\$1,504	\$950	- \$554	\$1,325	-0-
3 Bedroom	\$2,061	\$950	-\$1,111	\$1,325	-\$736
4 Bedroom	\$2,308	\$950	-\$1,358	\$1,325	-\$983

*FMR Rent includes utilities **This does not includes fees that are charged

Inventory Gap

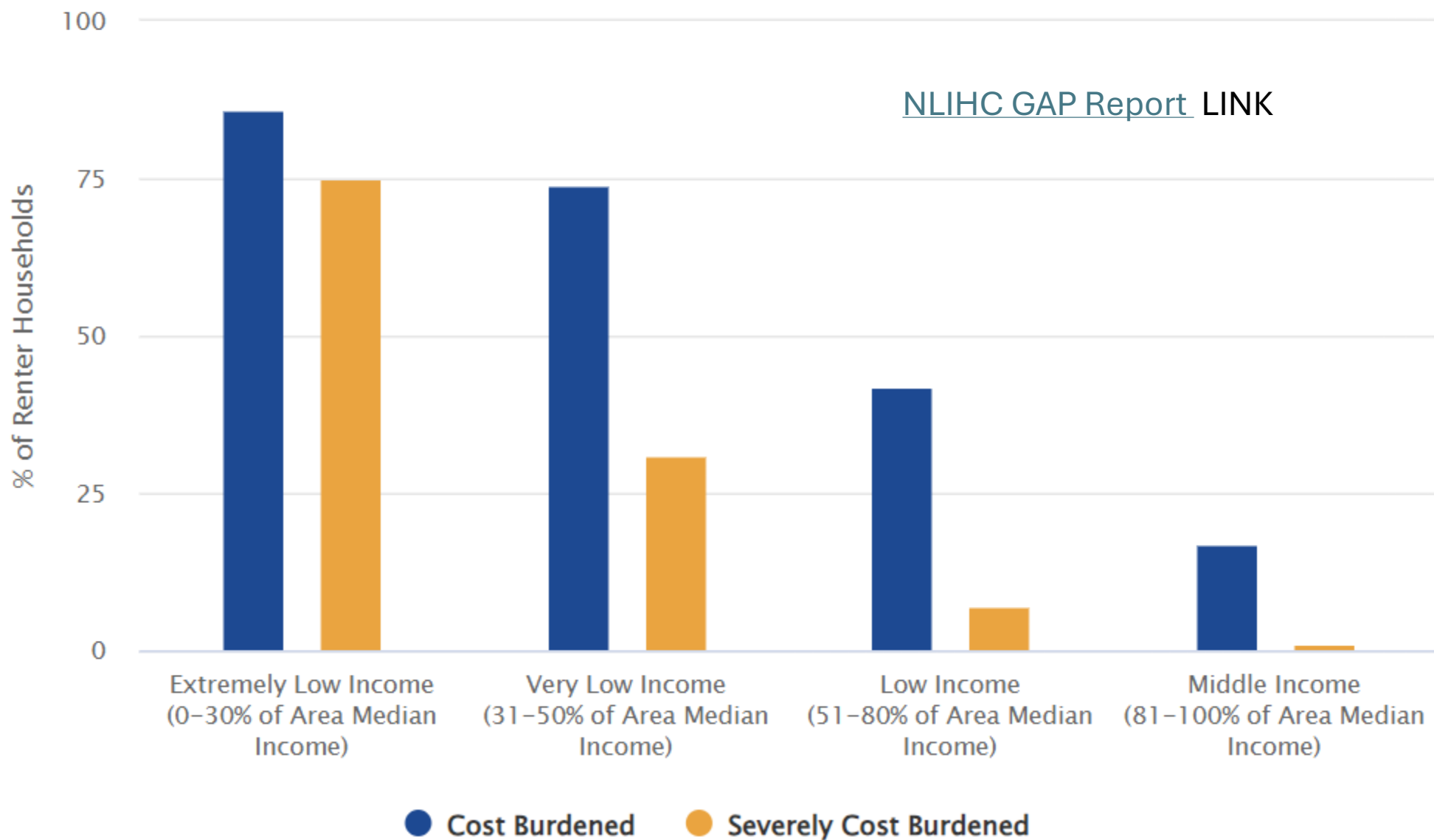
[NLIHC GAP Report](#) LINK

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2022 ACS PUMS

Housing Cost Burden by Income Group





How to Stay HOUSED

Avoid Evictions

What it is and what it does.

Types of written eviction notices include

- 3 day notice **to pay or vacate**—3 business days
- 3 day notice to **comply with lease or vacate**—3 calendar days
- 3 day notice to **vacate for nuisance**
- 5 day notice to **vacate to tenant at will**
- 15 day notice to vacate (**notice to vacate by end of lease**)

If the tenant has NOT vacated before the notice period ends (also known as the “cure” period), the landlord can file an eviction lawsuit against the tenant in court. If the tenant has no defense to the eviction and has NOT vacated the premise, the tenant is said to be “unlawfully detaining” the rental unit.



Eviction – Financially Crippling

- In Utah, if you receive a **notice on your door to cure** you only have **the number of days stated to Vacate**. The best thing to do is vacate if you do not have the money or the means to “CURE”
- Why? Because after the eviction has been filed with the court **“Treble damages” (three times the daily rent)** begins the day after the CURE period or Vacate expires till you move out if you lose your case in court.
- Most people cannot take the time off to go to court, 97% of all eviction’s tenants do not have representation. So, if they do not show up, it is an immediate judgement.



Evictions

Utah State Courts:

According to the Utah Renters Association

	2017	2018	2019	2020	2021	2022
January	674	623	678	646	369	472
February	623	567	495	599	289	480
March	571	546	486	459	342	513
April	563	525	574	216	319	420
May	653	633	609	261	300	459
June	606	629	636	332	356	544
July	667	640	591	373	410	548
August	635	660	620	671	373	
September	629	648	672	356	524	
October	638	623	629	322	440	
November	579	492	518	273	431	
December	474	458	548	279	389	
Average	609	587	588	399	379	491
Total	7312	7044	7056	4787	4542	3436

How Many Renters are Affected?



Year	# of Evictions	Household Size	Total Effected
2017	7312	2.99	21,863
2018	7044	2.99	21,062
2019	7056	2.99	21,097
2020	4787	2.99	14,313
2021	4542	2.99	13,580
2022	491 average for 7 Month	2.99 x 12 x 491	17,617

What Does This Mean in \$\$\$\$



Year	# of Evictions	Average Eviction \$	Total Judgement
2017	7312	\$4,000	\$29,248,000
2018	7044	\$4,000	\$28,176,000
2019	7056	\$4,000	\$28,224,000
2020	4787	\$4,000	\$19,148,000
2021	4542	\$4,000	\$18,168,000
2022	491 average for 7 Month Yearly 5,892	\$4,000	\$23,568,000

Judgement

Previous Balance	\$75.00
Daily rent 9/1/2019 - 9/9/2019	\$447.03
Late Fees	\$405.84
Pet Rent	\$100.00
Insurance	\$30.00
Admin	\$20.00
Service of Notice	\$75.00
Treble Damages 9/10/2019 - 10/11/2019	\$4,768.32
Court Costs	\$149.00
Attorney Fees	\$1,320.00
TOTAL JUDGMENT	\$7,390.19



Comply with Lease

What does this mean? *Breaking the lease*

- You have someone else living in the unit that is not on the lease. Your son or daughter, grandchild, friend.
- You have an animal or extra animal living with you.
- You have not followed the rules, keeping balcony cleaned
- You are a hoarder, did not pay your utilities

Looking for New Place to Live

What you need to know, So you do not go broke

Application Fees

Before applying and paying a fee ask what the criteria you need to meet to be accepted.

Fees

Before you pay for an application fee, ask what the monthly fees will be.

Eviction

If you have one on your record, let the landlord know up front. If you paid it off let them know.





Who do you call for HELP

- Call the Utah Community Action Mediator
- Call your local Aging Services
- Dial 211 – 211 is only as good as the updated information they have on file

If they do not know, they cannot fix it

- Call you local Mayor or Commissioner
- Call your State Legislature
- Call your Federal Delegate

How can you help?

- **Applications Fees** – How can we set up a system that is fair for all
- **Additional Fees** –
 - Parking, Valet trash
 - (Apartment Complex) Insurance, common area utilities, property taxes
 - All these should be included in rent
- **Two Bills** last session
 - [HB 355](#) Residential Rental Modifications **FAILED**
 - 60 Day notice for rent increase at the end of the lease
 - [HB 321](#) Eviction Records Amendments **FAILED**
 - Almost all leases indicate a tenant has to give a 60 day notice if they plan to leave when their lease ends.
 - 90 Day expungement If a judgement is not brought forward within 90 days after filing with the court, the eviction is automatically expunged.

We need more attention on issues Tenants are having that can be corrected with policy.



How do you hold onto your homeownership



Problems in Owning a Home

- Being exploited by family members and so-called contractors
- Affording Home Repairs
- Aging in Place
- Foreclosure
- Reverse Mortgage
- Payment of Property Taxes

Many will wait until it is too late



What to avoid

Scammers

- Never do work with people who show up to your door
- Never give cash in advance
- Never pay until the job is done and done right
- It has been known for neighbors, family members and church members to talk about “Get Rich Quick”

Do not trust anyone with your house until you investigate the programs

Aging in Place

Check List

ASSIST Inc

801-355-7085



Aging In Place Features Home Owners Checklist

This checklist can help identify health and safety concerns in your home.
If you answer “**NO**” to various items on the list, consider improvements to help you age in place, by staying safely in your home and preventing falls.



ENTRYWAYS

- No-step entry into your home
- Railings on exterior steps, both sides preferred
- Clear paths of travel into your home with no tripping hazards
- Doorbell and mailboxes easy to access

YES

NO

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MAIN FLOOR LIVING

- Accessible full bath
- Main floor bedroom or adaptable space
- Two clear safety exits on the main floor

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INTERIOR DOORS, HALLWAYS AND THRESHOLDS

- Low thresholds and doorway transitions
- Lighted hallways
- Doorways wide enough for a wheelchair and or walker
- Interior doors with lever handles and swing clear hinges (swing clear hinges increase doorway passage space by 2 inches)

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Home Repairs

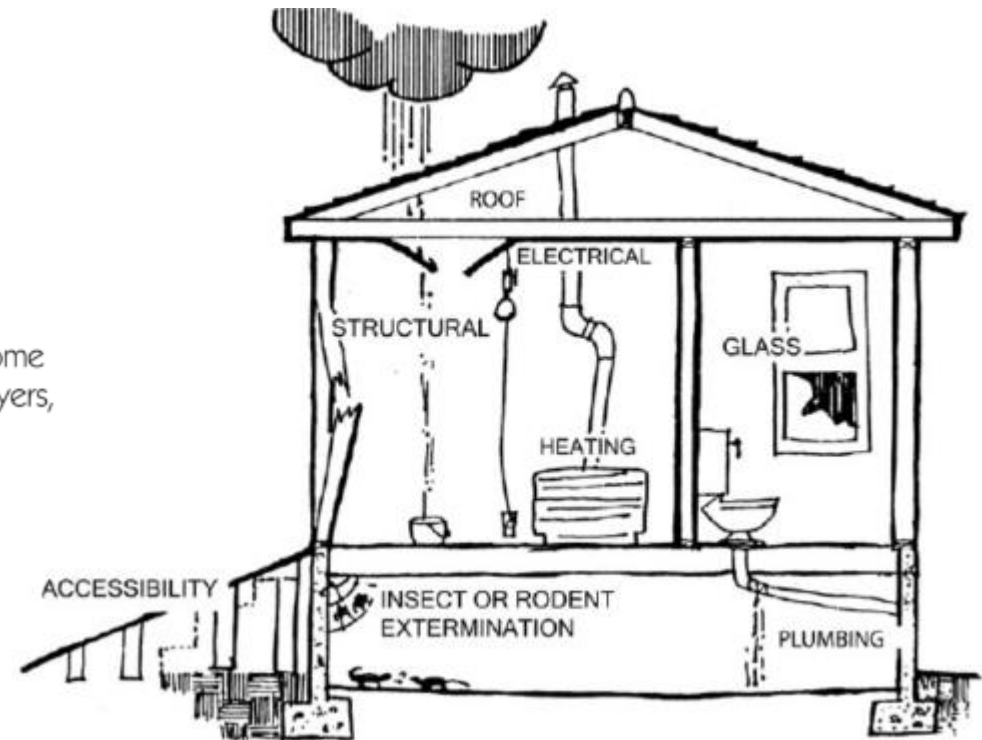
In Salt Lake County (minus West Valley & West Jordan)



ASSIST IS A PRIVATE NON-PROFIT COMMUNITY DESIGN CENTER

ASSIST's Emergency Home Repair program provides immediate attention to serious housing conditions that affect the health, safety or well being of low income residents. EHR is designed for senior citizens and low income home owners, buyers, and in special cases renters.

801-355-7085



Critical Home Repairs Program (CHiRP)

In Salt Lake County, Tooele & Davis

***CHiRP* can address many needs, such as**

- Leaking roof.
- Broken and missing windows.
- Leaking faucets and plumbing.
- Mold.
- Broken and missing smoke and carbon monoxide detectors
- Damaged flooring.
- Accessibility for impaired mobility.
- Faulty electrical.
- Faulty water heater, furnace, and A/C.



801-263-0136

Homeowner Assistance Program (HAF)

Critical Home Repair

Basic Eligibility Criteria

- Income Eligibility: Up to 100% of County Area Median Income (AMI) based on household size.
- COVID-19 Impact: Household financial impact after January 21, 2020 is required.
- Maximum Repair Grant: Certain repairs covered up to \$18,000.
- Residency Requirement: Primary residence in Utah, and the applicant must be the homeowner.
- Mortgage Delinquency: Not required for eligibility.
- Previous Assistance: No disqualification for receiving mortgage assistance.

Common Repairs Covered

- Previous Assistance: No disqualification for receiving mortgage assistance.
- Leaking Roof
- Obsolete Electrical Wiring
- Plumbing Leakages
- Defective Windows
- Insulation Issues



Complete the following [fillable application](#).



Mortgage Delinquency and Default Resolution Counseling

COMMUNITY DEVELOPMENT CORPORATION OF UTAH
501 E 1700 S, Salt Lake City, Utah

NAVICORE SOLUTIONS - ST. GEORGE, UTAH
St. George Executive Suites, St. George, Utah

NEIGHBORHOOD NONPROFIT HOUSING CORPORATION
195 Golf Course Rd Ste 1, Logan, Utah

NEIGHBORWORKS MOUNTAIN COUNTRY HOME SOLUTIONS
1031 W Center St Ste 302, Orem, Utah

UTAH STATE UNIVERSITY - FAMILY LIFE CENTER -
HFC6435 Old Main Hill, Logan, Utah

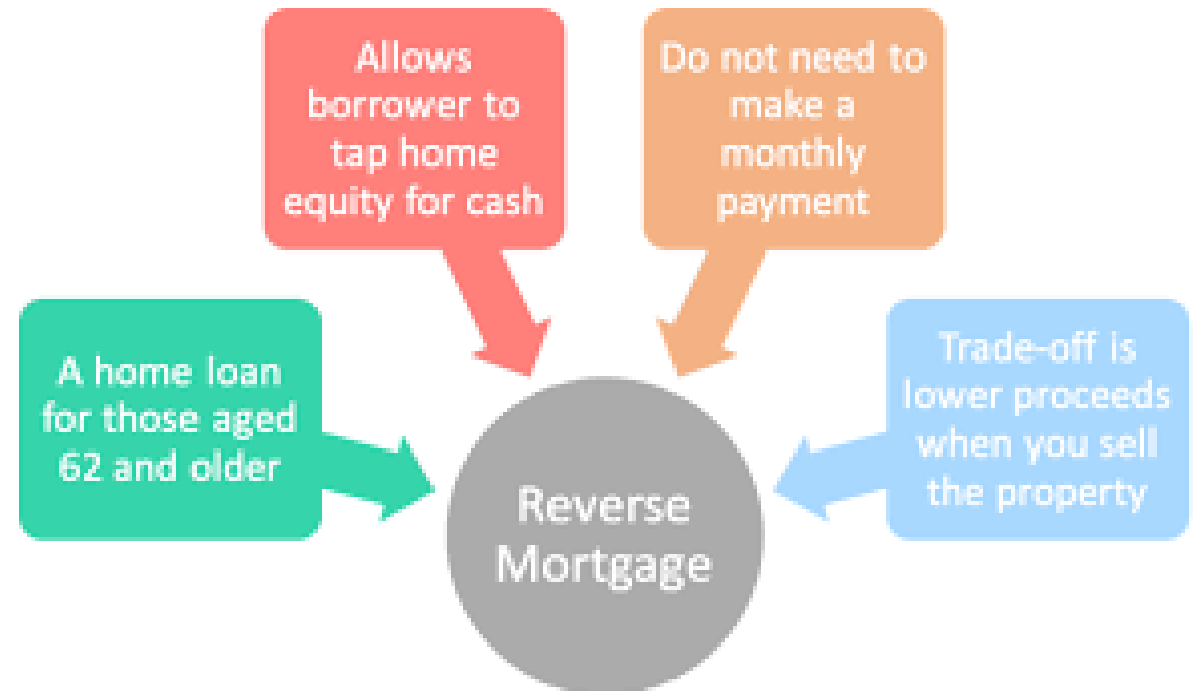
Reverse Mortgage

NEIGHBORHOOD NONPROFIT HOUSING CORPORATION
195 Golf Course Rd Ste 1, Logan, Utah

NEIGHBORWORKS MOUNTAIN COUNTRY HOME SOLUTIONS
1031 W Center St Ste 302, Orem, Utah

SUN COUNTRY HOME SOLUTIONS
382 S. Bluff St #150, St George, Utah

UTAH STATE UNIVERSITY - FAMILY LIFE CENTER -
HFC6435 Old Main Hill, Logan, Utah



Homeowner Assistance Program (HAF)

If eligible, what can this assistance be used for?

The funding can be used to:

- Pay off mortgage payments that are past due
- Pay off past due manufactured home loan debt (chattel loan) or past due monthly lot rents
- Pay off property taxes or insurance premiums that are past due
- Pay off past due co-op or condo homeowner association or maintenance fees
- Pay off Partial Claim/Deferred balance that occurred after January 21, 2020



How much assistance is available to qualifying homeowners?

Maximum assistance amount at the start of the program will be \$50,000 per residence. The Department of Workforce Services will expend funds as necessary to bring a homeowner's primary residence fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges

[See if you may qualify >](#)



Property Tax Relief

[Additional Information](#)

General Information

Utah law allows Utah residents five types of property tax relief:

1. Circuit Breaker
 - Renter Refund (Utah Code §59-2-1209)
 - Homeowner Low Income Abatement (UC §59-2-1208)
2. Veterans with a Disability Exemption (UC §§59-2-1903 & 1904)
3. Active or Reserve Duty Armed Forces Exemption (see UC §59-2-1902)
4. Blind Exemption (UC §59-2-1106)
5. Indigent Abatement/Deferral (UC §§59-2-1801 – 1805)

Get application forms and more information (including deadlines) from your county auditor's or treasurer's office.

Unless you are applying for the veterans with a disability exemption, you must be a U.S. citizen or legally present in the U.S. (see 8 U.S.C. 1641) to receive tax relief.

Renter Circuit Breaker



Renter Refund (circuit breaker)

Eligibility

To qualify for this tax credit:

1. You are a renter (or a manufactured homeowner who rents a lot).
2. Your 2022 total household income was less than \$38,369 (UC §59-2-1202).
3. You were a Utah resident for the entire year.
4. You are either:
 - a. at least 66 years of age, or
 - b. an unmarried surviving spouse, regardless of age.

You must be able to prove Utah residency and household income to qualify.

Refund Amount

Up to \$1,137 of rent can be refunded, based on income and a percentage of rent paid.

To Apply

Complete form TC-90CB, Renter Refund Application, and submit it to the Utah State Tax Commission (210 N 1950 W, Salt Lake City UT 84134) by December 31.

For more information or help, call the Taxpayer Services Division at 801- 297-6254 or 1-800-662-4335 ext 6254.



Homeowner Circuit Breaker

County Programs for HOMEOWNERS

Homeowner Low Income Abatement (circuit breaker)

Eligibility

To qualify for this tax credit:

1. You are a homeowner or manufactured homeowner.
2. Your home is owner-occupied.
3. Your 2022 total household income was less than \$38,369 (UC §59-2-1202).
4. You were a Utah resident for the entire year.
5. You owned the home for the entire calendar year.
6. You are either:
 - a. at least 66 years of age, or
 - b. an unmarried surviving spouse, regardless of age.

You must be able to prove Utah residency and household income to qualify.

Abatement Amount

Up to \$1,186 of property tax can be abated, based on income, plus an additional credit equal to the tax on 20 percent of a home's fair market value.

To Apply

Complete an application and submit it to your local county government by September 1.

Contact YOUR County

#1

Keep People
Housed





Tara Rollins
Utah Housing Coalition
801-815-5014 trollins@utahhousing.org