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**REDEVELOPMENT AGENCY STAFF MEMO**

**DATE:** December 21, 2018  
**PREPARED BY:** Tammy Hunsaker  
**RE:** Overview of Housing Allocations and Projects

**REQUESTED ACTION:** Briefing  
**POLICY ITEM:** Affordable housing  
**BUDGET IMPACTS:** N/A

**EXECUTIVE SUMMARY:** In December of 2017, the Board of Directors (“Board”) of the Redevelopment Agency of Salt Lake City (“RDA”) adopted a motion directing RDA Staff to draft a housing allocation policy. To this end, the Board requested a series of briefings to inform policy discussions. First, at the May 2018 Board meeting, RDA Staff presented an overview of statutory housing requirements, historical and ongoing practices, and policy considerations for moving forward. Subsequently, at the November 2018 Board meeting, RDA Staff presented an overview of the roles and interdepartmental coordination between Housing and Neighborhood Development (“HAND”) and the RDA. Finally, this memorandum provides an overview of the RDA’s housing funding allocations, unit production, return on investment, and project oversight. As a next step, RDA Staff will return with a draft housing allocation policy for the Board’s consideration.

**ANALYSIS & ISSUES:** An overview of funding allocations and units; return on investment; and project management and oversight is as follows:

Funding Allocations & Units

Between fiscal year (“FY”) 2010/11 through the present, the RDA has allocated approximately \$70,000,000 for housing, as follows:

HOUSING FUNDING CATAGORY	FUNDING ALLOCATION	RESIDENTIAL UNITS		
		MARKET	AFFORDABLE	TOTAL
<b>Affordable/Mixed-Income Housing</b>	<b>\$44,648,698</b>			
Affordable/Mixed Income Projects	\$34,603,992	770	1,024	1,794
High Opportunity NOFA**	\$4,500,000	n/a	n/a	n/a
Housing Trust Fund***	\$5,544,706	n/a	n/a	n/a
<b>Workforce/Market Rate Housing</b>	<b>\$25,748,418</b>			
Market Rate Projects	\$25,748,418	1,281	-	1,281
<b>TOTAL:</b>	<b>\$70,397,116</b>	<b>2,051</b>	<b>1,024</b>	<b>3,075</b>

\*Note: Funding allocations are approximations based on the RDA’s annual budgets, annual reports, Board resolutions, and loan tracking system.

\*\*Note: Project-specific funding allocations have not been made for the High Opportunity NOFA. The RDA is currently accepting applications.

\*\*\*Note: The RDA is in the process of tallying project-specific data for Housing Trust Fund projects funded through the RDA.



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Over this eight-and-a-half-year period, funding was allocated to 33 different projects, supporting approximately 3,075 residential units that are either completed or in the development pipeline. The affordability levels of these units range from permanent supportive housing for individuals faced with homelessness to market rate housing. Additional details are as follows:

- *Affordable and Mixed-Income Housing*

The RDA utilizes the affordable housing set-aside as required by Utah Title 17C, combined with additional funding set-aside for affordable housing, for the development of housing units affordable to households at 80% of the area median income and below. Between FY 2010-11 and the present, the RDA allocated \$34,603,992 to 17 projects, \$4,500,000 to the High Opportunity NOFA, and \$5,544,706 to the Housing Trust Fund, for a total of \$44,648,698. Regarding the \$34,603,992 allocated to specific projects, funding is supporting a total of 1,794 units, with 1,024 of these units designated as affordable and 770 as market-rate.

- *Workforce and Market-Rate Housing*

In addition to affordable housing, the RDA supports market-rate projects that further project area and economic development goals. Between FY 2010-11 and the present, the RDA allocated \$25,748,418 to 16 projects to support the development of 1,281 units.

#### Return on Investment

The RDA strives to be good stewards of public funding by encouraging a return on investment and the revolving of funds. In general, the RDA structures financial support for workforce and market-rate housing projects to generate enough of a return to invest in future projects. Of the 16 workforce/market-rate projects allocated funding, the RDA has already been paid in full, often with interest, on 10 of the projects. In comparison, the public benefit of affordable housing often outweighs a return on investment. Accordingly, depending on project financial and public benefits, the RDA may contribute a higher level of participation for affordable and mixed-income projects.

#### Project Management and Oversight

RDA participation ranges from straightforward loans to the acquisition and disposition of complex multi-parcel assemblages. It is common for a housing or mixed-use project to take several years of project management and oversight by RDA Staff. The scope of a single project may include property acquisition, environmental remediation, relocation of existing residents, survey and title work, subdivisions and entitlement work, zoning map and text amendments, marketing and selection of a development partner, design review, financial analysis, loan underwriting, property disposition, loan draw management, construction management, and long-term monitoring of project requirements. To effectively deal with this broad range of work, the RDA has a staff with multidisciplinary expertise. In addition, five RDA staff members are certified through the National Development Council as Rental Housing Development Finance Professionals.

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#### **PREVIOUS BOARD ACTION:**

- December 5, 2017: The Board passed a motion directing RDA Staff to draft a housing allocation policy for future consideration by the Board.

#### **ATTACHMENTS:**

- A. Affordable & Mixed-Income – FY 2010/11 – 2018/19 YTD: Funding Allocations by Year
- B. Affordable & Mixed-Income – FY 2010/11 – 2018/19 YTD: Funding Allocations by Project
- C. Workforce and Market-Rate – FY 2010/11 – 2018/19 YTD: Funding Allocations by Project

ATTACHMENT A

**AFFORDABLE & MIXED-INCOME** FY 2010/11 - 2018/19 YTD: FUNDING ALLOCATIONS BY YEAR

FUNDING TOOL	PROJECT	ADDRESS	PROJECT AREA	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19 YTD	TOTAL
LOANS	Liberty Village	2150 McClelland Street	Sugar House	\$ -	\$ 1,060,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,060,000
	Ribbon Prop. (Pamela's Place)	525 South 500 West	Citywide Housing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 500,000	\$ -	\$ -	\$ 500,000
	Capitol Motel	1749 South State Street	State Street	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,200,000	\$ -	\$ 3,200,000
	Citifront Apartments	641 West North Temple	North Temple	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 422,266	\$ -	\$ -	\$ 422,266
	The Exchange Building B	340 East 400 South	Citywide Housing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,000,000	\$ 3,000,000
TI REIMBURSEMENT	Artspace Commons	423 West 800 South	Granary	\$ 21,332	\$ 48,880	\$ 38,843	\$ 36,237	\$ 38,364	\$ 38,431	\$ 38,813	\$ 21,194	\$ 34,000	\$ 316,094
	Northgate Apartments	135 South 500 West	Depot	\$ 853,673	\$ 802,648	\$ 838,207	\$ 856,452	\$ 696,064	\$ 708,427	\$ 586,103	\$ 426,209	\$ 600,000	\$ 6,367,783
ACQUISITION	West Montrose	745-765 South 300 West, 244-264 West 800 South	W Temple Gateway	\$ 407,912	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 407,912
	Pugsley Street	571 North Pugsley Street	W Temple Gateway	\$ -	\$ 96,267	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 96,267
	Arctic Court	524/528 North Arctic Court	W Temple Gateway	\$ -	\$ -	\$ -	\$ -	\$ 200,000	\$ -	\$ -	\$ -	\$ -	\$ 200,000
	Kiwanis-Felt (9th East Lofts)	440 South 900 East	Citywide Housing	\$ 77,821	\$ 556,224	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 634,045
	Overniter Motel (SPARK!)	1500 West North Temple	North Temple	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,000,000	\$ -	\$ 4,000,000
	255 State Street	255 State Street	Central Business	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,025,000	\$ -	\$ 4,025,000
DISPOSITION: PROPERTY DISCOUNT	Kiwanis-Felt (9th East Lofts)	440 South 900 East	Citywide Housing	\$ -	\$ -	\$ -	\$ 189,625	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 189,625
	Beehive Brick (Macaroni Flats)	244 South 500 West	Depot	\$ -	\$ -	\$ -	\$ 1,100,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,100,000
	Jefferson Mixed-Use	912/916 Jefferson Street	W Temple Gateway	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 385,000	\$ 385,000
	Utah Paperbox	300 West 200 South	Central Business	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,200,000	\$ -	\$ -	\$ 3,200,000
NOFA	Bookcliffs Lodge	1159 South West Temple	State Street	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,000,000	\$ 1,000,000
	Overniter Motel (SPARK!)	1500 West North Temple	North Temple	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,500,000	\$ 2,500,000
	255 State Street	255 State Street	Central Business	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,000,000	\$ 2,000,000
	High Opportunity	TBD	High Opportunity	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,500,000	\$ 4,500,000
HOUSING TRUST FUND	Housing Trust Fund	N/A	Citywide Housing	\$ 288,910	\$ 109,000	\$ 208,578	\$ 124,350	\$ 899,902	\$ 518,393	\$ -	\$ 3,000,000	\$ 395,573	\$ 5,544,706
				<b>\$ 1,649,648</b>	<b>\$ 2,673,019</b>	<b>\$ 1,085,628</b>	<b>\$ 2,306,664</b>	<b>\$ 1,834,330</b>	<b>\$ 1,265,251</b>	<b>\$ 4,747,182</b>	<b>\$ 14,672,403</b>	<b>\$ 14,414,573</b>	<b>\$ 44,648,698</b>

Note Pursuant to Utah Title 17C, Community Reinvestment Agency Act, Affordable Units are defined as being affordable to household earning 80% of the area median income and below.  
 Note: Funding allocations are approximations based on the RDA's annual budgets, annual reports, Board resolutions, and loan tracking system.  
 Note: Table includes projects that received one or more funding allocations during FY 2010-11 through FY 2018-19 YTD (December 31, 2018). Projects were not necessarily completed during this timeframe.  
 Note: For projects receiving a tax increment reimbursement, the actual amount of FY 2018-19 tax increment reimbursement will be determined in March of 2019, once the 2018 tax year has been equalized.  
 Note: Budget was not allocated to the Housing Trust Fund in FY 2016-17 due to pending allocations of the \$21 MM affordable housing set aside.

ATTACHMENT B

AFFORDABLE & MIXED-INCOME		FY 2010/11 - 2018/19 YTD: FUNDING ALLOCATIONS BY PROJECT					
PROJECT/ADDRESS		DEVELOPMENT PARTNER	RESIDENTIAL UNITS TOTAL/AFFORDABLE		RDA FINANCIAL PARTICIPATION AMOUNT TYPE		STATUS
IN PROCESS	<b>255 State Street</b> 255 State Street	Brinshore Development	190	152	\$ 6,025,000	Property acquisition;	The RDA entered into a purchase agreement with Brinshore Dev. for a mixed use, multifamily housing development. Awarded 2019 4% and 9% low-income housing tax credits (LIHTCs).
	<b>Arctic Court</b> 524/528 North Arctic Court	TBD	2	1	\$ 200,000	Property acquisition	Single family residence designed and permitted, awaiting additional funding.
	<b>Bookcliffs Lodge</b> 1159 South West Temple	Housing Assistance Mgmt. Enterprise (HAME)	54	43	\$ 1,000,000	NOFA	The developer is assembling financing.
	<b>Capitol Motel (Capitol Homes Apart.)</b> 1749 South State Street	HAME	93	62	\$ 3,200,000	Loan	The developer is assembling financing, and is working with Salt Lake City's Planning Division on a Conditional Building and Site Design Review. Awarded 2019 9% LIHTCs.
	<b>Jefferson Mixed-Use</b> 912/916 Jefferson Street	Red Gate Properties. Big Tobacco Holdings	6	3	\$ 385,000	Property discount	The RDA and developer are negotiating on a purchase and sale agreement.
	<b>Overniter Motel (SPARK!)</b> 1500 West North Temple	HAME and Brinshore Development	200	89	\$ 6,500,000	Property acquisition; NOFA	The RDA entered into a purchase agreement with Brinshore Development/HAME for a mixed use, multi-family development. Awarded 2019 4% LIHTCs.
	<b>Ribbon Properties (Pamela's Place)</b> 525 South 500 West	HAME and GIV Development	100	100	\$ 500,000	Loan	The developer is finalizing financing and anticipates breaking ground in 2019.
	<b>The Exchange Building B</b> 340 East 400 South	Domain Companies and GIV Development	126	80	\$ 3,000,000	Loan	HAND and the RDA are working with the developer to finalize terms of the RDA Loan, property discount, and seller's note.
	<b>Utah Paperbox</b> 300 West 200 South	PEG Dev. /Clearwater homes	183	36	\$ 3,200,000	Property discount	In final sale stages of permitting and closing for sale to Paperbox Developers, LLC. for a mixed use development
	<b>West Montrose</b> 745-765 S 300 W; 244-264 W 800 S	TBD	Pending	Pending	\$ 407,912	Property acquisition	The property will be marketed to select a development partner in 2019.
		<b>SUBTOTAL:</b>	<b>954</b>	<b>566</b>	<b>\$ 24,417,912</b>		
COMPLETED	<b>Artspace Commons</b> 423 West 800 South	Artspace Utah	102	102	\$ 316,094	Tax Increment Reimbursement	Ongoing annual TI reimbursement obligation.
	<b>Beehive Brick (Macaroni Flats)</b> 244 South 500 West	Artspace Utah	13	13	\$ 1,100,000	Property disposition (discount)	Disposition complete, project closed-out.
	<b>Citifront Apartments</b> 641 West North Temple	Neighborworks Salt Lake	155	94	\$ 422,266	Loan forgiveness	In October 2016, the RDA Board approved waiving a \$422,266 note for the project; project closed-out.
	<b>Liberty Village</b> 2150 McClelland Street	Cowboy Development	171	35	\$ 1,060,000	Loan	Loan paid in full, project closed-out.
	<b>Kiwanis-Felt (9th East Lofts)</b> 440 South 900 East	HAME	68	54	\$ 823,670	Property acquisition; property discount	Disposition complete, project closed-out.
	<b>Northgate Apartments</b> 135 South 500 West	BOYER	330	159	\$ 6,367,783	Tax Increment Reimbursement	Ongoing annual TI reimbursement obligation.
	<b>Pugsley Street</b> 571 North Pugsley Street		1	1	\$ 96,267	Property acquisition	Disposition complete, project closed-out.
		<b>SUBTOTAL:</b>	<b>840</b>	<b>458</b>	<b>\$ 10,186,080</b>		
		<b>TOTAL:</b>	<b>1,794</b>	<b>1,024</b>	<b>\$ 34,603,992</b>		

Note Pursuant to Utah Title 17C, Community Reinvestment Agency Act, Affordable Units are defined as being affordable to household earning 80% of the area median income and below.

Note: Funding allocations are approximations based on the RDA's annual budgets, annual reports, Board resolutions, and loan tracking system.

Note: Table includes projects that received one or more funding allocations during FY 2010-11 through FY 2018-19 YTD (December 31, 2018). Projects were not necessarily completed during this timeframe.

Note: For projects currently in the development pipeline and not yet completed, the number of units/affordable units is subject to change as designs and financing is finalized.

ATTACHMENT C

**WORKFORCE & MARKET-RATE** FY 2010/11 - 2018/19 YTD: FUNDING ALLOCATIONS BY PROJECT

PROJECT/ADDRESS		DEVELOPMENT PARTNER	RESIDENTIAL UNITS TOTAL/TYPE		RDA FINANCIAL PARTICIPATION AMOUNT	TYPE	STATUS
IN PROCESS	<b>Alinéa Lofts</b> 877 South 200 West	Land Forge	24	Owner-occupied	\$ 359,995	Property discount	Pursuant to the purchase agreement; the developer recently repaid the RDA (based on the performance of the project) the amount the property was discounted, bringing the RDA's financial participation to \$0.
	<b>The Charli</b> 55 West 800 South	CW Urban	90	Owner-occupied	\$ 2,335,000	Loan	3-year construction loan; construction to begin early 2019.
	<b>Marmalade Block Mixed-Use</b> 524-580 North 300 West	Clearwater Homes	264	Multifamily Rental	\$ 400,000	Property discount	Property discount was in exchange for the construction of storm detention infrastructure.
	<b>SUBTOTAL:</b>		<b>378</b>		<b>\$ 3,094,995</b>		
COMPLETED	<b>Alta Gateway</b> 144 South 500 West	Wood Partners	277	Multifamily Rental	\$ 321,106	Tax increment reimbursement	Ongoing tax increment reimbursement.
	<b>Broadway Park Lofts</b> 360 West Broadway	Clearwater Homes	82	Owner-occupied	\$ 4,500,000	Loan	Loan paid in full, project closed-out.
	<b>Central Ninth Place</b> 934-938 Washington Street	Central Ninth Place LLC	13	Owner-occupied	\$ 500,000	Loan	Loan paid in full, project closed-out.
	<b>The Grove at Marmalade</b> 260 West 500 North	Everest Builders	12	Owner-occupied	\$ 200,000	Property discount	Property discount was in exchange for the construction of Arctic Court and utilities.
	<b>Jefferson Mid-Block Walkway</b> 830 South Jefferson Street	Benchmark Modern	7	Owner-occupied	\$ 2,000,000	Loan	Loan paid in full, project closed-out.
	<b>Jefferson Street House &amp; ADU</b> 868 South Jefferson Street	Christopher Talvy	1	Owner-occupied	\$ 270,000	Loan	Loan paid in full, project closed-out.
	<b>Liberty Gateway</b> 50 South 500 West	Cowboy Development	160	Multifamily Rental	\$ 357,317	Tax increment reimbursement	Ongoing tax increment reimbursement.
	<b>Marmalade Courtyards</b> 800 North Marmalade Lane	Neighborworks Salt Lake	23	Owner-occupied	\$ 550,000	Loan with partial grant	Loan paid in full (non-forgivable portion), project closed-out.
	<b>Marmalade Townhomes</b> 735 North 300 West	City and Resort Properties	10	Owner-occupied	\$ 1,635,000	Loan	Loan paid in full, project closed-out.
	<b>Paragon Station</b> 316 West 200 South	Clearwater Homes	38	Multifamily Rental	\$ 3,000,000	Loan	Loan paid in full, project closed-out.
	<b>The Vue at Sugarhouse Crossing</b> 2100 South 1100 East	Craig Mecham Management	210	Multifamily Rental	\$ 5,000,000	Loan	Loan paid in full, project closed-out.
	<b>Urbana on 11th</b> 1988 South 1100 East	Gardiner Properties	30	Owner-occupied	\$ 900,000	Loan	Loan paid in full, project closed-out.
	<b>Westminster Sugar House Mixed Use</b> 2120 South 1300 East	Woodbury Corp.	40	Student Rental	\$ 3,420,000	Loan	Loan paid in full, project closed-out.
<b>SUBTOTAL:</b>		<b>903</b>		<b>\$ 22,653,423</b>			
<b>TOTAL:</b>		<b>1281</b>		<b>\$ 25,748,418</b>			

Note: Funding allocations are approximations based on the RDA's annual budgets, annual reports, Board resolutions, and loan tracking system.

Note: Table includes projects that received one or more funding allocations during FY 2010-11 through FY 2018-19 YTD (December 31, 2018). Projects were not necessarily completed during this timeframe.

Note: RDA-led housing projects that did not receive a budget allocation are not included on the table (i.e. Wilmington Gardens).

Note: For projects currently in the development pipeline and not yet completed, the number of units/affordable units is subject to change as designs and financing is finalized.

EXHIBIT A  
HOUSING PROGRAMS AND ALLOCATED AMOUNTS

<b>Program</b>	<b>Type</b>	<b>Funding Level</b>
Down Payment Assistance	Home Ownership	\$ 300,000
House 20	Rent Assistance+ Case Management	\$ 125,000
Incentivized Rent Assistance	Emergency Rent Assistance+ Case Management	\$ 400,000
Service Models for Most Vulnerable (Targeted Populations)	Rent Assistance+ Case Management	\$ 200,000
Shared Housing	Rent Assistance + Case Management	\$ 100,000
Landlord Assurance & Incentive Program	New Programming TBD	\$ 350,000
Prevention & Elimination of Housing Discrimination	New Programming TBD	\$ 300,000
		\$ 1,775,000

EXHIBIT B  
FY20 PROCESS

(See attached.)



## HOUSING AND NEIGHBORHOOD DEVELOPMENT

**FUNDING  
OUR FUTURE**

# FY20 PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS

## OBJECTIVE

This visual interpretation is a proposal and illustration of a process intended to balance the needs of our community, consider the Housing Plan GrowingSLC, and create a process that provides transparency and public input.

While evaluating this potential process, HAND considered several components including; the desire of the Administration and Council to provide a space for public input, the overall needs of the City, the ability of our community partners to provide these services and administer these programs, and the need for transparency. The proposed process mimics some of the federal grant processes currently utilized for CDBG, ESG, HOME & HOPWA funding.

This proposal is accelerated for FY20 due to timing constraints. For FY20 only, HAND is proposing that applications be made available for 14 days (vs 30 days), the removal of a citizen review process (Housing Trust Fund Advisory Board or other internal/external review committee), and an accelerated timeline from HAND Staff evaluation to Mayor recommendation, and on to Council for final appropriation.

HAND Staff is working on developing application questions, scoring criteria/matrix, adjusting guidelines based upon Council feedback, evaluating each program on single source (one subgrantee) versus multi source (more than one subgrantee), and developing processes that ensure that current client needs will be considered should a change in subgrantee occur.

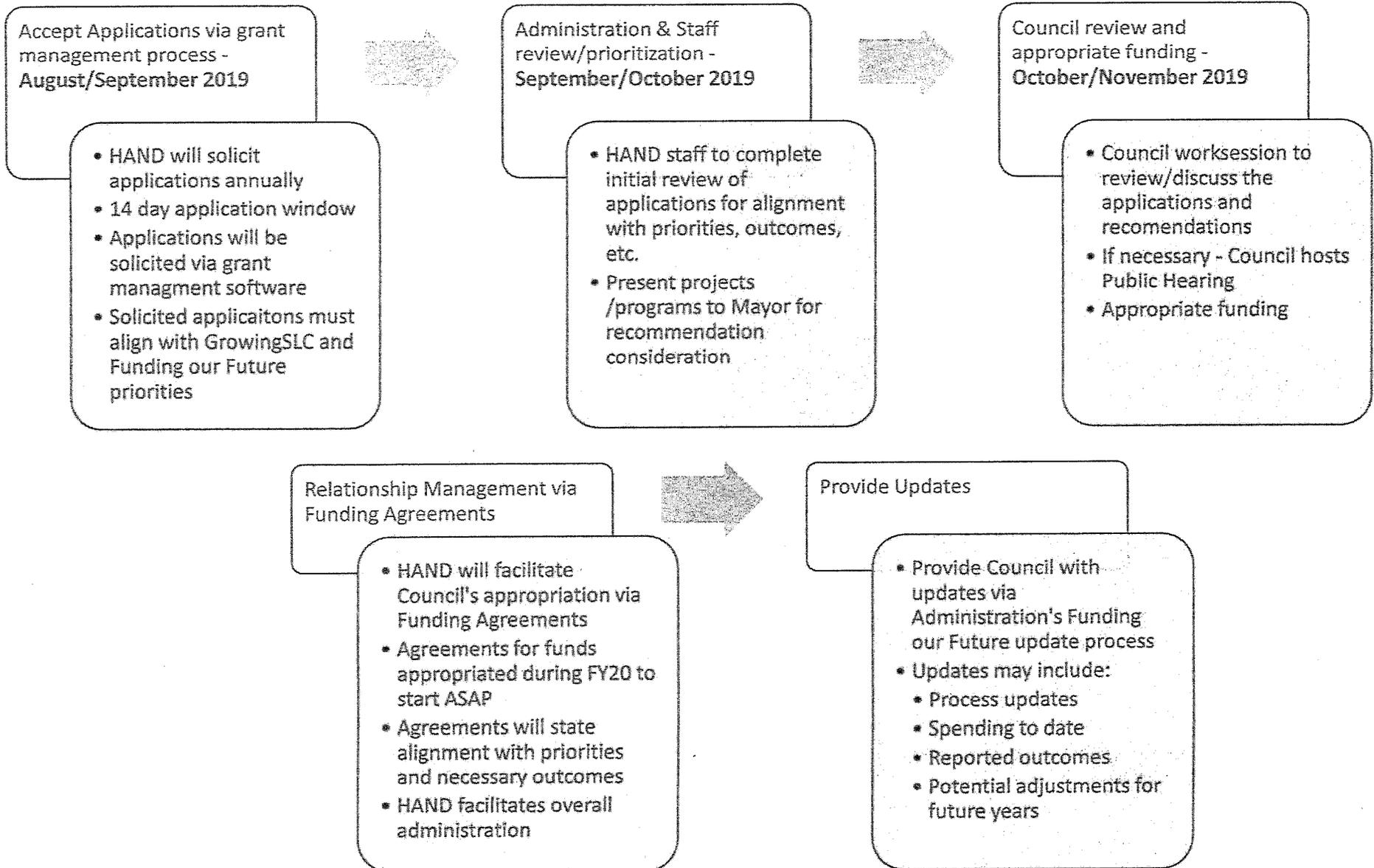
HAND's proposed process could be followed for all housing programs that are administered by a community partner. Currently these are anticipated to include the following:

- Home Ownership: Down Payment Assistance
- Emergency Rent Assistance
- Rent Assistance: House 20
- Rent Assistance: Targeted Populations
- Rent Assistance: Shared Housing
- NEW: Prevention & Elimination of Housing Discrimination\*
- NEW: Landlord Assurance & Incentive Program\*

\*New programs that require further defining, may require a later application cycle. For example, applications may be released later this year after future Council briefing and discussion.

*All FoF programs are administered by community partners. The two exceptions to this is the Community Land Trust and Housing Trust Fund.*

# FY20 PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS





## HOUSING AND NEIGHBORHOOD DEVELOPMENT

**FUNDING  
OUR FUTURE**

# ANNUAL PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS

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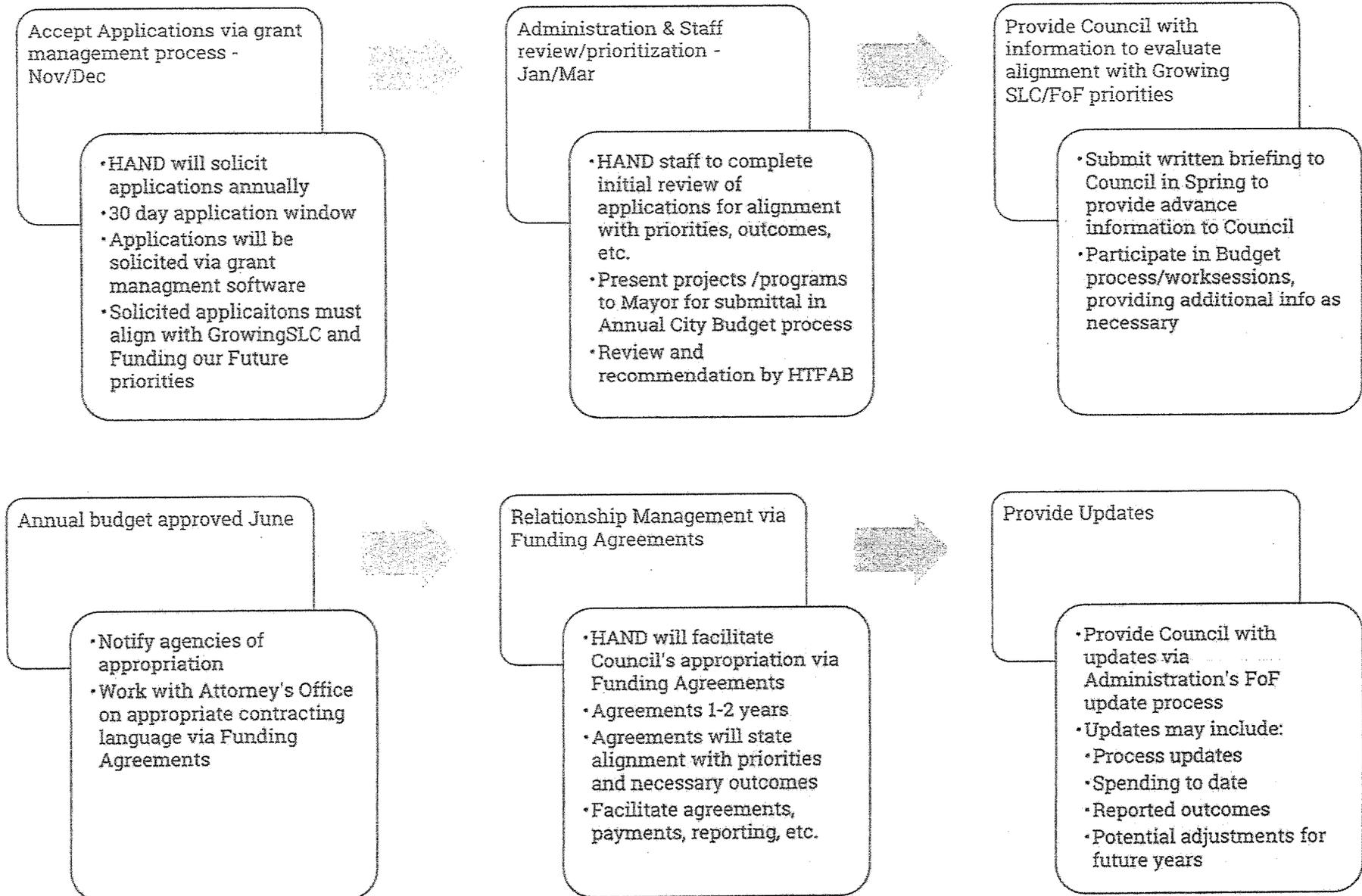
## OBJECTIVE

This visual interpretation is a proposal and illustration of a process intended to balance the needs of our community, consider the implementation of GrowingSLC: A Five Year Housing Plan and create a process that provides flexibility, transparency, and public input.

The proposed annual process below would commence November 2019 in preparation for the FY21 budget process.

With Council's approval, on an annual basis, HAND will accept applications that address the needs identified in GrowingSLC. HAND Staff will perform the initial review and forward all applications to the Housing Trust Fund Advisory Board for review and recommendation. Applications would then be presented to the Mayor for consideration in the annual Mayor's Recommended Budget. As the Council evaluates the Mayor's Recommended Budget, the housing programming will be considered and appropriated at the time of the adoption of the City budget.

# ANNUAL PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS





## HOUSING AND NEIGHBORHOOD DEVELOPMENT

### OUR MISSION:

To develop and enhance livable, healthy, sustainable neighborhoods.

### WHAT WE DO:

We build neighborhoods by maximizing city-owned property, providing funding, and creating housing opportunities.

### NEXT STEPS

- Release competitive application which will include opportunity for respondents to identify the population to be targeted based upon unmet need
- HAND Staff review applications for alignment with Council intent
- Mayor review and provide recommendation to Council for appropriation
- Council appropriate funding to specific agencies
- Enter into Funding Agreements
- HAND to report back to Council via Funding our Future established mechanisms



# HOME OWNERSHIP: DOWN PAYMENT ASSISTANCE

## PROGRAM OVERVIEW

### AFFORDABLE HOUSING FOR EVERYONE

In FY19, Salt Lake City, via Funding Our Future dollars, in conjunction with the Community Development Corporation of Utah, provided special incentive to care-givers, law enforcement, first responders, 9-1-1 dispatchers, and educators working in Salt Lake City to purchase a home within city limits. The program is designed so that households at or below 80% AMI can receive down payment assistance. Salt Lake City provides 3%-5% of the total purchase price as a loan for qualified families.

FY20 Salt Lake City, together with community partners, proposes exploring possible options in expanding the scope of the program. Some options may include:

- Increasing the AMI limits due to increasing housing prices and difficulty finding homes in SLC that are affordable to lower AMIs
- Expand list of Community Heroes
- Open down payment assistance to all income eligible SLC residents

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for increasing home ownership opportunities for our cost-burdened and low income residents. Goal 2 identifies the need to increase housing opportunities for cost-burdened households (pg. 24). Objective 6 specifically pinpoints the need to increase funding, marketing and partnerships that will lead to more affordable homeownership programs within the city's network of homeownership partners (pg. 32).

*"Currently, there is a strong infrastructure of agencies that administer housing programs and such partners should be used to expand their current programs, explore new and diverse ways of making homeownership more accessible, and increase visibility of those programs throughout the city." (pg. 32)*

Salt Lake City also has a strong desire to look for opportunities to leverage the Community Land Trust in partnership with Down Payment Assistance programs to ensure long-term affordability as it applies to homeownership.

## CITY COUNCIL GUIDING PRINCIPLES

Supporting City Council guiding principles are found in *GrowingSLC* (pg. 16):

- Adhere to federal-level efforts to encourage a mix of income in individual projects and neighborhoods.
- Incentivize affordable housing within areas of high opportunity.
- Create a spectrum of housing options for people of all backgrounds and incomes.

## FUNDING

PROGRAM	FY19	OUTCOME	FY20	OUTCOME
Down Payment Assistance	\$100,000	6	\$300,000	18
	\$100,000	6	\$300,000	18



## HOUSING AND NEIGHBORHOOD DEVELOPMENT

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**FUNDING OUR FUTURE**



# EMERGENCY RENT ASSISTANCE

## PROGRAM OVERVIEW

### SHORT-TERM RENTAL ASSISTANCE

The Incentivized Rent Assistance Program is designed as a homelessness prevention program that assists residents with overcoming a temporary financial crisis while simultaneously providing supportive services and connections to community resources that ensures that participants are better prepared for future financial hardships.

Participants must be below 60% AMI, are required to identify the temporary financial crisis (i.e. medical bill, car breakdown, etc.) and may receive up to six (6) months of rent assistance, but no more than the cost of the temporary financial hardship.

As part of the program, clients are required to participate in case management services, and a program that helps build resiliency for the next crisis. This may include programs such as (but not limited to): job training course, professional development, life skills course, financial management/budgeting course, or any other program that demonstrates an outcome of increased income, increased resiliency, and/or a decrease in expenses.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for increasing support for high need populations. Goal 2 identifies the need to increase housing opportunities for cost-burdened households (pg. 24). Objective 3 specifically pinpoints the need to stabilize very low-income renters (pg. 28) by creating an incentivized rent assistance program.

*"This strategy gets to the heart of program creation and innovation, assisting families and working with partners to ensure responsiveness to the needs of those seeking assistance through a robust rent assistance program. ...The program would have flexibility in a way that incentivizes economic mobility for program participants and reduces dependence on such assistance."*

## CITY COUNCIL GUIDING PRINCIPALS

- Create a spectrum of housing options for people of all backgrounds and incomes.
- Include collaboration with community and private sector partners to enable opportunities for in-kind contributions, creative financing and service delivery models.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY 19	OUTCOME	FY20	OUTCOME
Rent Assistance: Emergency Assistance	\$656,250	154	\$400,000	93
	\$656,250	154	\$400,000	93



# HOUSING AND NEIGHBORHOOD DEVELOPMENT

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## NEXT STEPS

- Release competitive application prioritizing the continuation of services for those already enrolled
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# RENT ASSISTANCE: HOUSE 20

## PROGRAM OVERVIEW

### SUPPORT SERVICES FOR VULNERABLE POPULATION

The House 20 program started in FY17 and serves single men and women experiencing homelessness who have frequent interactions with emergency services and homeless service providers. This includes Salt Lake City Police Department, Salt Lake City Fire Department, emergency shelter and other services in the Rio Grande area. Additionally, individuals appropriate for this program also have disabling conditions and other challenges that have resulted in high barriers to accessing permanent housing.

House 20, administered by The Road Home, leads The House 20 Partners Group that meets once a month to discuss new referrals into the program and provide updates on current program participants. This centralized, collaborative process ensures that regardless of where the clients enter services, are evaluated for this program.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for increasing support for high need populations. Goal 2 identifies the need to increase housing opportunities for cost-burdened households (pg. 24). Objective 3 specifically pinpoints the need to stabilize very low-income renters (pg. 28) by supporting service models that meet the needs of the City's most vulnerable households.

*"Some very low income renters will need intensive resident services to find stability and thrive in housing." Also stated: "As the City works with its public and private housing partners to expand housing opportunities for very low income households, it needs to work with the city's service provider network to ensure their needs are understood and met." (pg. 29)*

## CITY COUNCIL GUIDING PRINCIPLES

Supporting City Council guiding principles are found in *GrowingSLC* (pg. 16):

- Include collaboration with community and private sector partners to enable opportunities for in-kind contributions, creative financing and service delivery models.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FUNDED	PROGRAM	FUNDED
FY17: House 20	\$128,000	FY19: House 20	\$125,000
FY18: House 20	\$125,000	FY20: House 20*	\$250,000
TOTAL FUNDED: \$628,000			

\*In the Mayor's Recommended Budget for FY20 the Administration requested an increase to \$250,000. The increase is being requested to support additional case managers and expand the number of clients accessing support through this successful model.

Due to the ongoing nature of this program, in June 2019, council approved to make available \$125,000 immediately. We look forward to the remainder of funding being made available once Council has approved an ongoing process.



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**FUNDING OUR FUTURE**



# RENT ASSISTANCE: TARGETED POPULATIONS

## PROGRAM OVERVIEW

### IDENTIFYING FUNDING GAPS FOR VULNERABLE POPULATIONS

Funding gaps exist, which leave certain populations vulnerable and in need of assistance with housing. This program is intended to target families and individuals who are not eligible to receive rental assistance through any alternative funding streams.

The McKinney-Vento Housing Program is designed to address the housing stability for homeless school-aged children and stabilize families using the McKinney-Vento definition for homelessness (as opposed to HUD's definition). Children who lack a permanent and stable night-time residence due to loss of housing, economic hardship, or similar reason, are considered to be homeless. These families are staying in motels, living in cars, 'doubled-up' with relatives, or staying in other unstable living conditions. In working with Utah Community Action, the goal of this program is to limit school mobility and provide continuity in learning for students.

Volunteers of America Utah manages the Assertive Community Treatment (ACT) program. ACT assists those who are severely and persistently mentally ill (SPMI) with housing costs and wrap around services. ACT is a "hospital without walls" using a team approach to provide intensive, integrated services where and when clients need them. Funding our Future funds are used to support housing, while other funding supports the services, for example, the expansion of Medicaid. This allows for leverage of two or more funding sources.

### GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the needs for increasing support for high need populations. Goal 2 identified the need to increase housing opportunities for cost-burdened households (pg.24). Objective 3 specifically pinpoints the need to stabilize very low-income renters (pg.28) by supporting service models that meet the needs of the City's most vulnerable households. "As the City works with its public and private housing partners to expand housing opportunities for very low income households, it needs to work with the city's service provider network to ensure their needs are understood and met."(pg.29)

### CITY COUNCIL GUIDING PRINCIPALS

Supporting City Council guiding principles are found in *GrowingSLC* (pg.16):

- Adhere to federal-level efforts to encourage a mix of income in individual projects and neighborhoods.
- Create a spectrum of housing options for people of all backgrounds and incomes.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

### FUNDING

PROGRAM	FY 19	HOUSEHOLDS	FY20	HOUSEHOLDS
School Aged Homelessness	\$105,808	12	\$100,000	11
SPMI (ACT Program)	\$112,942	30	\$100,000	28
	\$218,750	42	\$200,000	39



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# RENT ASSISTANCE: SHARED HOUSING

## PROGRAM OVERVIEW

### SHARED HOUSING FOR HOMELESS

The Road Home and Salt Lake City are working collaboratively on a Shared Housing Pilot Program. Within the Shared Housing Program, The Road Home provides landlord services, case management, roommate matching, application fee and deposit assistance, and incentives for risk mitigation for individuals who are at or below 40% AMI and currently homeless including those who are couch surfing or doubling up.

The Road Home is continuing their workshop series with LeSar Development Consultants to develop a toolkit for the Shared Housing Program. Once the toolkit has been compiled, discussions will take place with additional community partners to continue to implement this program with other service providers and targeting additional populations in our community.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for increasing support for high need populations. Goal 2 identifies the need to increase housing opportunities for cost-burdened households (pg.24). Objective 3 specifically pinpoints the need to stabilize very low-income renters (pg.28) by working with housing partners and government entities to continue supporting and enhancing service models that meet the needs of the City's most vulnerable households (pg.29).

*"Since there has not been an increase in wages that matches the increase in cost of living the need for additional resources to stabilize very low income renters (40 percent AMI) is a critical piece of a comprehensive solution." (pg.28)*

## CITY COUNCIL GUIDING PRINCIPALS

Supporting City Council guiding principles are found in *GrowingSLC* (pg.16):

- Adhere to federal-level efforts to encourage a mix of income in individual projects and neighborhoods.
- Create a spectrum of housing options for people of all backgrounds and incomes.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY 19	OUTCOME	FY20	OUTCOME
Shared Housing	\$100,000	50	\$100,000	50
	\$100,000	50	\$100,000	50



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**FUNDING OUR FUTURE**



# PREVENT & ELIMINATE HOUSING DISCRIMINATION

## PROGRAM OVERVIEW

### FAIR HOUSING PRACTICES

*GrowingSLC* identifies the need to focus on building a more equitable city through the prevention and elimination of housing discrimination and promoting fair housing practices. There is no right to counsel in civil court, therefore, many individuals being evicted are not represented by an attorney. A recent study by the Community Service Society of New York found that evictions declined more than five times faster in ZIP codes where the right to counsel law was in effect than in ZIP codes where the law was not. This is just one area to explore as we look at leveling the playing field for our low-income residents. Denver, The Bronx, and Los Angeles are implementing similar programs and seeing success. Data shows that programs like this reduce homelessness and/or reduce the barriers for evicted tenants to find future housing.

Working with community partners, Salt Lake City will identify ways to improve community education about rights and responsibilities of landlords and tenants, and work to expand underfunded programs to ensure availability in the city. HAND will provide a program recommendation that identifies more detail about how these funds could be deployed in our community and the metrics that could be tracked for future Council review.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for equitable and fair housing. Goal 3 identifies the need for equitable & fair housing: building a more equitable city (pg. 33). Objective 1 specifically pinpoints the need to eliminate incidences of housing discrimination in Salt Lake City (pg.33) and to work with partners to enhance awareness and resources around tenant rights and responsibilities. (pg. 34)

*"Discrimination grows when market conditions increase competition among renters and competition is strong and on the rise in Salt Lake City." Also stated "Working to increase the housing supply will help decrease competition over time, which may reduce instances of discriminatory housing practices in the long-term, but there are distinct actions the City will pursue to make a direct impact on reducing discrimination." (pg.33) "Another key aspect of promoting equity is ensuring the community understands and is empowered to expose discriminatory practices and defend their rights as tenants." (pg. 34)*

## CITY COUNCIL GUIDING PRINCIPALS

- Create a spectrum of housing options for people of all backgrounds and incomes.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY19	OUTCOME	FY20	OUTCOME
Prevention & Elimination of Housing Discrimination	N/A	N/A	\$300,000	TBD
			\$300,000	TBD



# HOUSING AND NEIGHBORHOOD DEVELOPMENT

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# LANDLORD ASSURANCE & INCENTIVES

## PROGRAM OVERVIEW

### ASSURANCE AND INCENTIVES FOR LANDLORDS

The Landlord Insurance program is a program offering incentives to landlords willing to help individuals who need affordable housing. Landlords are offered incentives and reimbursement for unexpected damage expenses that may occur while renting their property. Depending on the parameters that are set by Salt Lake City, the landlord could be reimbursed for short-term vacancies, unit repairs, and security deposit/utility assistance. Landlords could also be offered a signing bonus and clients/tenants could receive case management services. The effort helps preserve the investment of a participating landlord while ensuring stable, secure, affordable housing for someone in need.

Marin (San Francisco), California; Phoenix, AZ; Boston, MA, and Arlington, VA are cities that are running localized landlord incentivized programs. The programs have been successful and are giving families more options to find safe and affordable housing. HAND will provide a program recommendation that identifies more detail about how these funds could be deployed in our community and the metrics that could be tracked for future Council review.

## GROWING SLC ALIGNMENT

Adopted in 2018 Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need to work with landlords to both improve their housing stock and rent to very-low income households. Goal 2 identifies the need to increase housing opportunities and stability for cost-burdened households. (pg.24). Objective 5 specifically pinpoints the need to work with landlords and potentially expand incentives for landlords to rent low-income households, including landlord insurance programs (pg.31).

*"The need for affordable options, outside of new development, but within existing neighborhoods is a key piece of equitable distributions of housing and access to opportunity. While community partners have long developed relationships with landlords there is further opportunity to increase those willing to rent to low-income and formerly-homeless populations while also improving the current condition of their property." (pg. 31)*

## CITY COUNCIL GUIDING PRINCIPLES

- Incentivize affordable housing within areas of high opportunity.
- Create a spectrum of housing options for people of all backgrounds and incomes.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY 19	OUTCOME	FY20	OUTCOME
Landlord Assurance & Incentive Program	N/A	N/A	\$350,000	TBD
			\$350,000	TBD



# HOUSING AND NEIGHBORHOOD DEVELOPMENT

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**FUNDING OUR FUTURE**



# COMMUNITY LAND TRUST

## PROGRAM OVERVIEW

### AFFORDABILITY FOR GENERATIONS

Salt Lake City's Community Land Trust (CLT) was created in 2017. To date there are nine (9) properties in the CLT. Homes that are in the CLT are **perpetually affordable** as market conditions change. This is due to the fact that the land is owned by the land trust as opposed to the home owner. The CLT program reduces the cost of home ownership significantly, decreasing the purchase price of a home by removing the land cost from the total mortgage price.

The Community Land Trust model is used to provide opportunities for low-and-moderate income households, specifically those that are at or below **80% of area median income**.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need to increase home ownership opportunities for our cost-burdened and low income residents. Goal 2 identifies the need to increase housing opportunities for cost-burdened households (pg.24) Objective 4 specifically pinpoints the need to secure and preserve long-term affordability (pg.29) by creating an affordable housing community land trust.

*"In order to preserve the ability to develop affordable housing in the future, the City will create a Community Land Trust and work with its institutional partners to purchase land and entrust it for future development. This will ensure that as values continue to rise, there will still be land available to build new affordable housing as the City grows."* (pg. 30)

Salt Lake City also has a strong desire to look for opportunities to leverage the Community Land Trust in partnership with Down Payment Assistance programs to ensure long-term affordability as it applies to homeownership.

## CITY COUNCIL GUIDING PRINCIPLES

Supporting City Council guiding principles are found in *GrowingSLC* (Pg. 16):

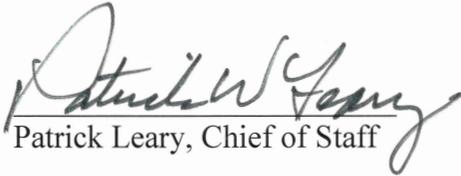
- Adhere to federal-level efforts to encourage a mix of income in individual projects and neighborhoods.
- Incentivize affordable housing within areas of high opportunity.
- Incentivize the preservation and improvement of existing affordable housing.
- Create a net increase of affordable housing units.
- Utilize City-owned land whenever possible.
- Identify tools to increase and diversify the total housing supply...

## FUNDING

PROGRAM	FY19	OUTCOME	FY20	OUTCOME
Community Land Trust	\$250,000	3	\$500,000	6
	\$250,000	3	\$500,000	6



**CITY COUNCIL TRANSMITTAL**

  
Patrick Leary, Chief of Staff

**Date Received:** August 8, 2019  
**Date sent to Council:** August 8, 2019

**TO:** Salt Lake City Council  
Charlie Luke, Chair

**DATE:** August 7, 2019

  
**FROM:** Jennifer McGrath, Interim Community & Neighborhoods Director

**SUBJECT:** Housing & Neighborhood Development (HAND) Funding Our Future Briefing

**STAFF CONTACT:** Lani Eggertsen-Goff  
Director, Housing & Neighborhood Development  
[Lani.Eggertsen-goff@slcgov.com](mailto:Lani.Eggertsen-goff@slcgov.com)  
(801)535-6240

**DOCUMENT TYPE:** Briefing

**RECOMMENDATION:** City Council review and approve the attached process proposal for the 2019-2020 Housing Programs funded through Funding Our Future. Upon approval, release associated holding accounts.

**BUDGET IMPACT:** None. Funds are currently appropriated to a holding account pending Council's approval of a process to distribute funds.

**BACKGROUND/DISCUSSION:**

During discussions of the FY20 Mayor's Recommended Budget, Councilmembers expressed the desire for a different approach to distributing the funds for housing programming. Council appropriated \$1,775,000\* in Funding Our Future (Sales Tax) revenues to a holding account, subject to the following criteria:

1. A clear, transparent appropriation process that mirrors many of the components of the existing federal grant processes (US Department of Housing & Urban Development, CDBG, ESG, HOME & HOPWA grants) that would be deployed year over year.
2. The Council be provided additional information regarding the existing programs.
3. The Council be provided additional information regarding the new programs proposed for FY20.

\*\$1,775,000 is comprised of the following proposed programs/amounts:

<b>Proposed Funding Our Future Housing Programs Holding Account</b>		
<b>Program</b>	<b>Type</b>	<b>Funding Level</b>
Down Payment Assistance	Home Ownership	\$ 300,000
House 20	Rent Assistance + Case Management	\$ 125,000
Incentivized Rent Assistance	Emergency Rent Assistance + Case Management	\$ 400,000
Service Models for Most Vulnerable (Targeted Populations)	Rent Assistance + Case Management	\$ 200,000
Shared Housing	Rent Assistance + Case Management	\$ 100,000
Landlord Assurance & Incentive Program	New Programming TBD	\$ 350,000
Prevention & Elimination of Housing Discrimination	New Programming TBD	\$ 300,000
		<b>\$ 1,775,000</b>

***Annual Proposal Highlights:***

- Step 1: On an annual basis, HAND would solicit and accept applications for community programs that move forward the goals outlined in Growing SLC: A Five Year Housing Plan. (October)
- Step 2: Applications would be vetted by HAND Staff for alignment, then forwarded to the Housing Trust Fund Advisory Board for review and recommendation.
- Step 3: The Mayor would review applications and the associated recommendations. Then, as part of the Mayor Recommended Budget, provide Council with Administration’s recommendations.
- Step 4: Council will review applications, recommendations, and appropriate funding during the City budget process. (May/June)

***FY20 Proposal Highlights:***

Due to timing constraints, the Administration is proposing a slightly condensed process for FY20. This year will be the only condensed process.

- Condensed Step 1: Council review and approve the proposed process (August)
- Condensed Step 2: Solicit applications for community programs that specifically address the types of programs identified in the \$1,775,000 provided in the table above. (September)
- Condensed Step 3: HAND Staff vet applications for alignment with Growing SLC: A Five Year Housing Plan. (September)

- Condensed Step 4: Provide applications & considerations to Administration as a starting point for Mayor’s recommendations. (October)
- Condensed Step 4: Provide Council applications, recommendations for final appropriation. (November)

**PUBLIC PROCESS:** N/A

**EXHIBITS:**

Exhibit A: Proposed processes for current fiscal year and future years

Exhibit B: Description of each initiative undertaken with Funding Our Future dollars. Each program presented in a consistent “One Page” representation.



## HOUSING AND NEIGHBORHOOD DEVELOPMENT

FUNDING  
OUR FUTURE

# FY20 PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS

## OBJECTIVE

This visual interpretation is a proposal and illustration of a process intended to balance the needs of our community, consider the Housing Plan GrowingSLC, and create a process that provides transparency and public input.

While evaluating this potential process, HAND considered several components including; the desire of the Administration and Council to provide a space for public input, the overall needs of the City, the ability of our community partners to provide these services and administer these programs, and the need for transparency. The proposed process mimics some of the federal grant processes currently utilized for CDBG, ESG, HOME & HOPWA funding.

This proposal is accelerated for FY20 due to timing constraints. For FY20 only, HAND is proposing that applications be made available for 14 days (vs 30 days), the removal of a citizen review process (Housing Trust Fund Advisory Board or other internal/external review committee), and an accelerated timeline from HAND Staff evaluation to Mayor recommendation, and on to Council for final appropriation.

HAND Staff is working on developing application questions, scoring criteria/matrix, adjusting guidelines based upon Council feedback, evaluating each program on single source (one subgrantee) versus multi source (more than one subgrantee), and developing processes that ensure that current client needs will be considered should a change in subgrantee occur.

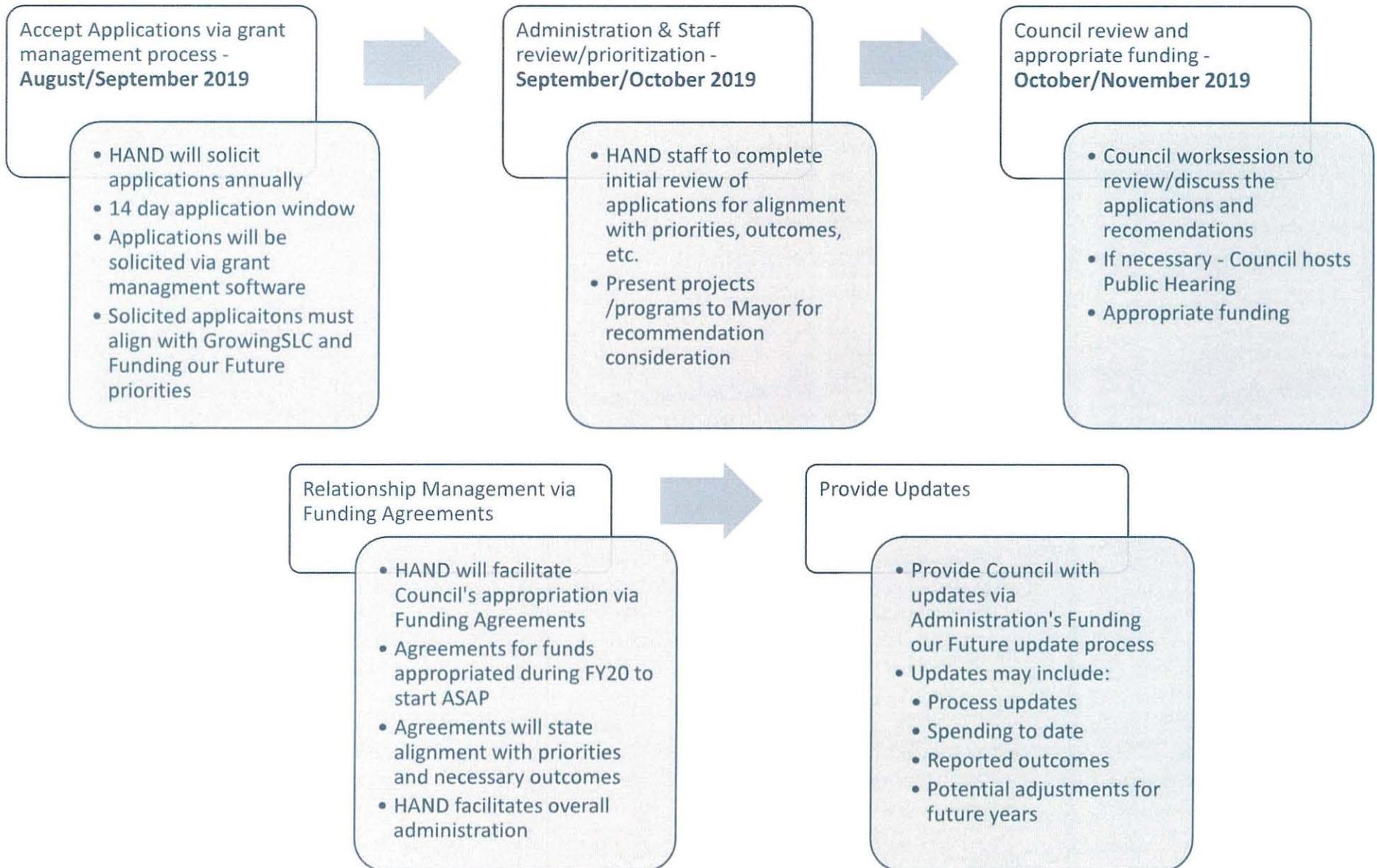
**HAND's proposed process could be followed for all housing programs that are administered by a community partner. Currently these are anticipated to include the following:**

- Home Ownership: Down Payment Assistance
- Emergency Rent Assistance
- Rent Assistance: House 20
- Rent Assistance: Targeted Populations
- Rent Assistance: Shared Housing
- NEW: Prevention & Elimination of Housing Discrimination\*
- NEW: Landlord Assurance & Incentive Program\*

\*New programs that require further defining, may require a later application cycle. For example, applications may be released later this year after future Council briefing and discussion.

*All FoF programs are administered by community partners. The two exceptions to this is the **Community Land Trust** and **Housing Trust Fund**.*

# FY20 PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS





## HOUSING AND NEIGHBORHOOD DEVELOPMENT

**FUNDING  
OUR FUTURE**

# ANNUAL PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS

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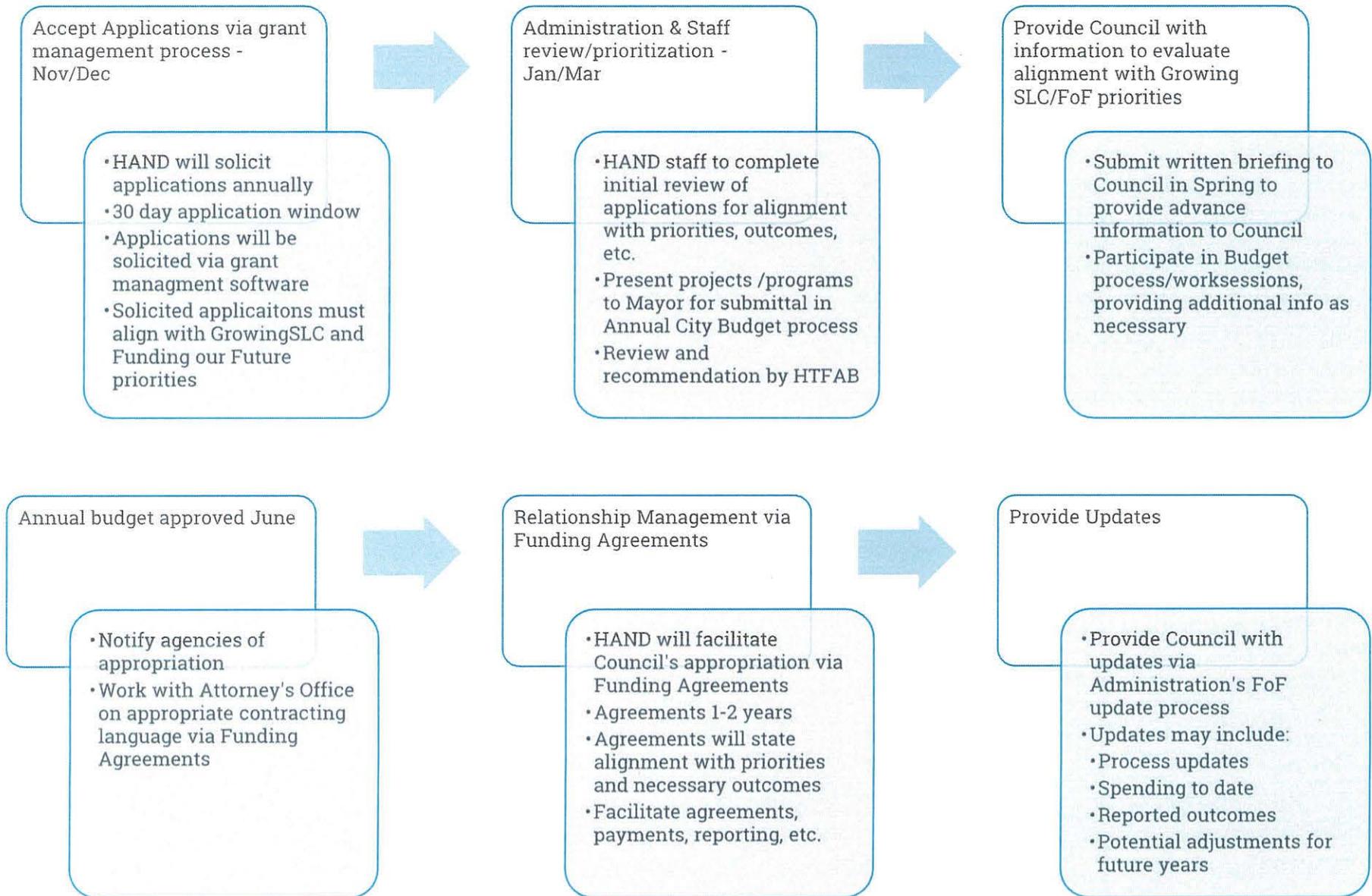
## OBJECTIVE

This visual interpretation is a proposal and illustration of a process intended to balance the needs of our community, consider the implementation of GrowingSLC: A Five Year Housing Plan and create a process that provides flexibility, transparency, and public input.

The proposed annual process below would commence November 2019 in preparation for the FY21 budget process.

With Council's approval, on an annual basis, HAND will accept applications that address the needs identified in GrowingSLC. HAND Staff will perform the initial review and forward all applications to the Housing Trust Fund Advisory Board for review and recommendation. Applications would then be presented to the Mayor for consideration in the annual Mayor's Recommended Budget. As the Council evaluates the Mayor's Recommended Budget, the housing programming will be considered and appropriated at the time of the adoption of the City budget.

# ANNUAL PROCESS - FUNDING OUR FUTURE: HOUSING PROGRAMS





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FUNDING OUR FUTURE



# HOME OWNERSHIP: DOWN PAYMENT ASSISTANCE

## PROGRAM OVERVIEW

### AFFORDABLE HOUSING FOR EVERYONE

In FY19, Salt Lake City, via Funding Our Future dollars, in conjunction with the Community Development Corporation of Utah, provided special incentive to **care-givers, law enforcement, first responders, 9-1-1 dispatchers, and educators** working in Salt Lake City to purchase a home within city limits. The program is designed so that households at or below **80% AMI** can receive down payment assistance. Salt Lake City provides 3%-5% of the total purchase price as a loan for qualified families.

FY20 Salt Lake City, together with community partners, proposes exploring possible options in expanding the scope of the program. Some options may include:

- **Increasing the AMI** limits due to increasing housing prices and difficulty finding homes in SLC that are affordable to lower AMIs
- **Expand list of Community Heroes**
- Open down payment assistance to **all income eligible SLC residents**

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for increasing home ownership opportunities for our cost-burdened and low income residents. **Goal 2** identifies the need to **increase housing opportunities for cost-burdened households** (pg. 24). **Objective 6** specifically pinpoints the need to increase funding, marketing and partnerships that will **lead to more affordable homeownership** programs within the city's network of homeownership partners (pg. 32).

*"Currently, there is a strong infrastructure of agencies that administer housing programs and such partners should be used to expand their current programs, explore new and diverse ways of making homeownership more accessible, and increase visibility of those programs throughout the city." (pg. 32)*

Salt Lake City also has a strong desire to look for opportunities to leverage the Community Land Trust in partnership with Down Payment Assistance programs to ensure long-term affordability as it applies to homeownership.

## CITY COUNCIL GUIDING PRINCIPLES

Supporting City Council guiding principles are found in *GrowingSLC* (pg. 16):

- Adhere to federal-level efforts to **encourage a mix of income** in individual projects and **neighborhoods**.
- Incentivize affordable housing within areas of **high opportunity**.
- Create a **spectrum of housing options** for people of all backgrounds and incomes.

## FUNDING

PROGRAM	FY19	OUTCOME	FY20	OUTCOME
Down Payment Assistance	\$100,000	6	\$300,000	18
	<b>\$100,000</b>	<b>6</b>	<b>\$300,000</b>	<b>18</b>



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**FUNDING  
OUR FUTURE**



# EMERGENCY RENT ASSISTANCE

## PROGRAM OVERVIEW

### SHORT-TERM RENTAL ASSISTANCE

The Incentivized Rent Assistance Program is designed as a **homelessness prevention** program that assists residents with **overcoming a temporary financial crisis** while simultaneously providing supportive services and connections to community resources that ensures that participants are better prepared for future financial hardships.

Participants must be below **60% AMI**, are required to identify the temporary financial crisis (i.e. medical bill, car breakdown, etc.) and may receive up to six (6) months of rent assistance, but no more than the cost of the temporary financial hardship.

As part of the program, clients are required to participate in case management services, and a program that helps build resiliency for the next crisis. This may include programs such as (but not limited to): job training course, professional development, life skills course, financial management/budgeting course, or any other program that demonstrates an outcome of increased income, increased resiliency, and/or a decrease in expenses.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for increasing support for high need populations. **Goal 2** identifies the need to **increase housing opportunities for cost-burdened households** (pg. 24). **Objective 3** specifically pinpoints the need to **stabilize very low-income renters** (pg. 28) by creating an **incentivized rent assistance program**.

*"This strategy gets to the heart of program creation and innovation, assisting families and working with partners to ensure responsiveness to the needs of those seeking assistance through a robust rent assistance program. ...The program would have flexibility in a way that incentivizes economic mobility for program participants and reduces dependence on such assistance."*

## CITY COUNCIL GUIDING PRINCIPALS

- Create a **spectrum of housing options** for people of all backgrounds and incomes.
- Include collaboration with community and private sector partners to **enable opportunities** for in-kind contributions, creative financing and service delivery models.
- Enable residents' **success to maintain housing** through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY 19	OUTCOME	FY20	OUTCOME
Rent Assistance: Emergency Assistance	\$656,250	154	\$400,000	93
	<b>\$656,250</b>	<b>154</b>	<b>\$400,000</b>	<b>93</b>



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**NEXT STEPS**

- Release competitive application prioritizing the continuation of services for those already enrolled
- HAND Staff review applications for alignment with Council intent
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**FUNDING  
OUR FUTURE**



# RENT ASSISTANCE: HOUSE 20

## PROGRAM OVERVIEW

### SUPPORT SERVICES FOR VULNERABLE POPULATION

The House 20 program started in FY17 and serves single men and women experiencing homelessness who have frequent interactions with emergency services and homeless service providers. This includes Salt Lake City Police Department, Salt Lake City Fire Department, emergency shelter and other services in the Rio Grande area. Additionally, individuals appropriate for this program also have disabling conditions and other challenges that have resulted in high barriers to accessing permanent housing.

House 20, administered by The Road Home, leads The House 20 Partners Group that meets once a month to discuss new referrals into the program and provide updates on current program participants. This centralized, collaborative process ensures that regardless of where the clients enter services, are evaluated for this program.

## GROWING SLC ALIGNMENT

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*"Some very low income renters will need intensive resident services to find stability and thrive in housing." Also stated: "As the City works with its public and private housing partners to expand housing opportunities for very low income households, it needs to work with the city's service provider network to ensure their needs are understood and met." (pg. 29)*

## CITY COUNCIL GUIDING PRINCIPLES

Supporting City Council guiding principles are found in *GrowingSLC* (pg. 16):

- Include collaboration with community and private sector partners to enable opportunities for in-kind contributions, creative financing and service delivery models.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FUNDED	PROGRAM	FUNDED
FY17: House 20	\$128,000	FY19: House 20	\$125,000
FY18: House 20	\$125,000	FY20: House 20*	\$250,000
<b>TOTAL FUNDED: \$628,000</b>			

\*In the Mayor's Recommended Budget for FY20 the Administration requested an increase to \$250,000. The increase is being requested to support additional case managers and expand the number of clients accessing support through this successful model.

Due to the ongoing nature of this program, in June 2019, council approved to make available \$125,000 immediately. We look forward to the remainder of funding being made available once Council has approved an ongoing process.



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FUNDING OUR FUTURE



# RENT ASSISTANCE: TARGETED POPULATIONS

## PROGRAM OVERVIEW

### IDENTIFYING FUNDING GAPS FOR VULNERABLE POPULATIONS

Funding gaps exist, which leave certain populations vulnerable and in need of assistance with housing. This program is intended to target families and individuals who are not eligible to receive rental assistance through any alternative funding streams.

The McKinney-Vento Housing Program is designed to address the housing stability for **homeless school-aged children** and stabilize families using the McKinney-Vento definition for homelessness (as opposed to HUD's definition). Children who lack a permanent and stable night-time residence due to loss of housing, economic hardship, or similar reason, are considered to be homeless. These families are staying in motels, living in cars, 'doubled-up' with relatives, or staying in other unstable living conditions. In working with Utah Community Action, the goal of this program is to limit school mobility and provide continuity in learning for students.

Volunteers of America Utah manages the Assertive Community Treatment (ACT) program. ACT assists those who are **severely and persistently mentally ill** (SPMI) with housing costs and wrap around services. ACT is a "hospital without walls" using a team approach to provide intensive, integrated services where and when clients need them. Funding our Future funds are used to support housing, while other funding supports the services, for example, the expansion of Medicaid. This allows for leverage of two or more funding sources.

### GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the needs for increasing support for high need populations. **Goal 2** identified the need to **increase housing opportunities for cost-burdened households** (pg.24). **Objective 3** specifically pinpoints the need to **stabilize very low-income renters** (pg.28) **by supporting service models that meet the needs of the City's most vulnerable households.** "As the City works with its public and private housing partners to expand housing opportunities for very low income households, it needs to work with the city's service provider network to ensure their needs are understood and met."(pg.29)

### CITY COUNCIL GUIDING PRINCIPALS

Supporting City Council guiding principles are found in *GrowingSLC* (pg.16):

- Adhere to federal-level efforts to **encourage a mix of income** in individual projects and neighborhoods.
- Create a **spectrum of housing options** for people of all backgrounds and incomes.
- Enable residents' **success to maintain housing** through partnerships with providers of supportive services.

### FUNDING

PROGRAM	FY 19	HOUSEHOLDS	FY20	HOUSEHOLDS
School Aged Homelessness	\$105,808	12	\$100,000	11
SPMI (ACT Program)	\$112,942	30	\$100,000	28
	<b>\$218,750</b>	<b>42</b>	<b>\$200,000</b>	<b>39</b>



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RENT ASSISTANCE: SHARED HOUSING

PROGRAM OVERVIEW

SHARED HOUSING FOR HOMELESS

The Road Home and Salt Lake City are working collaboratively on a Shared Housing Pilot Program. Within the Shared Housing Program, The Road Home provides landlord services, case management, roommate matching, application fee and deposit assistance, and incentives for risk mitigation for individuals who are at or below 40% AMI and currently homeless including those who are couch surfing or doubling up.

The Road Home is continuing their workshop series with LeSar Development Consultants to develop a toolkit for the Shared Housing Program. Once the toolkit has been compiled, discussions will take place with additional community partners to continue to implement this program with other service providers and targeting additional populations in our community.

GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan GrowingSLC highlights the need for increasing support for high need populations. Goal 2 identifies the need to increase housing opportunities for cost-burdened households (pg.24). Objective 3 specifically pinpoints the need to stabilize very low-income renters (pg.28) by working with housing partners and government entities to continue supporting and enhancing service models that meet the needs of the City's most vulnerable households (pg.29).

"Since there has not been an increase in wages that matches the increase in cost of living the need for additional resources to stabilize very low income renters (40 percent AMI) is a critical piece of a comprehensive solution." (pg.28)

CITY COUNCIL GUIDING PRINCIPALS

Supporting City Council guiding principles are found in GrowingSLC (pg.16):

- Adhere to federal-level efforts to encourage a mix of income in individual projects and neighborhoods.
- Create a spectrum of housing options for people of all backgrounds and incomes.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

FUNDING

PROGRAM	FY 19	OUTCOME	FY20	OUTCOME
Shared Housing	\$100,000	50	\$100,000	50
	\$100,000	50	\$100,000	50



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**NEXT STEPS**

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# PREVENT & ELIMINATE HOUSING DISCRIMINATION

## PROGRAM OVERVIEW

### FAIR HOUSING PRACTICES

*GrowingSLC* identifies the need to focus on building a more equitable city through the **prevention and elimination of housing discrimination and promoting fair housing practices**. There is no right to counsel in civil court, therefore, many individuals being evicted are not represented by an attorney. A recent study by the Community Service Society of New York found that evictions declined more than five times faster in ZIP codes where the right to counsel law was in effect than in ZIP codes where the law was not. This is just one area to explore as we look at leveling the playing field for our low-income residents. Denver, The Bronx, and Los Angeles are implementing similar programs and seeing success. Data shows that programs like this reduce homelessness and/or reduce the barriers for evicted tenants to find future housing.

Working with community partners, Salt Lake City will identify ways to improve **community education about rights and responsibilities of landlords and tenants**, and work to expand underfunded programs to ensure availability in the city. HAND will provide a program recommendation that identifies more detail about how these funds could be deployed in our community and the metrics that could be tracked for future Council review.

## GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need for equitable and fair housing. **Goal 3** identifies the need for **equitable & fair housing: building a more equitable city** (pg. 33). **Objective 1** specifically pinpoints the need to **eliminate incidences of housing discrimination** in Salt Lake City (pg.33) and to work with partners to enhance awareness and resources around tenant rights and responsibilities. (pg. 34)

*"Discrimination grows when market conditions increase competition among renters and competition is strong and on the rise in Salt Lake City." Also stated "Working to increase the housing supply will help decrease competition over time, which may reduce instances of discriminatory housing practices in the long-term, but there are distinct actions the City will pursue to make a direct impact on reducing discrimination." (pg.33) "Another key aspect of promoting equity is ensuring the community understands and is empowered to expose discriminatory practices and defend their rights as tenants." (pg. 34)*

## CITY COUNCIL GUIDING PRINCIPALS

- Create a **spectrum of housing options** for people of all backgrounds and incomes.
- Enable residents' **success to maintain housing** through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY19	OUTCOME	FY20	OUTCOME
Prevention & Elimination of Housing Discrimination	N/A	N/A	\$300,000	TBD
			\$300,000	TBD



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NEXT STEPS

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# LANDLORD ASSURANCE & INCENTIVES

## PROGRAM OVERVIEW

### ASSURANCE AND INCENTIVES FOR LANDLORDS

The Landlord Insurance program is a program offering incentives to landlords willing to help individuals who need affordable housing. Landlords are offered incentives and reimbursement for unexpected damage expenses that may occur while renting their property. Depending on the parameters that are set by Salt Lake City, the landlord could be reimbursed for short-term vacancies, unit repairs, and security deposit/utility assistance. Landlords could also be offered a signing bonus and clients/tenants could receive case management services. The effort helps preserve the investment of a participating landlord while ensuring stable, secure, affordable housing for someone in need.

Marin (San Francisco), California; Phoenix, AZ; Boston, MA, and Arlington, VA are cities that are running localized landlord incentivized programs. The programs have been successful and are giving families more options to find safe and affordable housing. HAND will provide a program recommendation that identifies more detail about how these funds could be deployed in our community and the metrics that could be tracked for future Council review.

## GROWING SLC ALIGNMENT

Adopted in 2018 Salt Lake City's 5 year Hosing Plan *GrowingSLC* highlights the need to work with landlords to both improve their housing stock and rent to very-low income households. Goal 2 identifies the need to increase housing opportunities and stability for cost-burdened households. (pg.24). Objective 5 specifically pinpoints the need to work with landlords and potentially expand incentives for landlords to rent low-income households, including landlord insurance programs (pg.31).

*"The need for affordable options, outside of new development, but within existing neighborhoods is a key piece of equitable distributions of housing and access to opportunity. While community partners have long developed relationships with landlords there is further opportunity to increase those willing to rent to low-income and formerly-homeless populations while also improving the current condition of their property." (pg. 31)*

## CITY COUNCIL GUIDING PRINCIPLES

- Incentivize affordable housing within areas of high opportunity.
- Create a spectrum of housing options for people of all backgrounds and incomes.
- Enable residents' success to maintain housing through partnerships with providers of supportive services.

## FUNDING

PROGRAM	FY 19	OUTCOME	FY20	OUTCOME
Landlord Assurance & Incentive Program	N/A	N/A	\$350,000	TBD
			\$350,000	TBD



## HOUSING AND NEIGHBORHOOD DEVELOPMENT

### OUR MISSION:

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### WHAT WE DO:

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### NEXT STEPS

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**FUNDING OUR FUTURE**



# COMMUNITY LAND TRUST

## PROGRAM OVERVIEW

### AFFORDABILITY FOR GENERATIONS

Salt Lake City's Community Land Trust (CLT) was created in 2017. To date there are nine (9) properties in the CLT. Homes that are in the CLT are **perpetually affordable** as market conditions change. This is due to the fact that the land is owned by the land trust as opposed to the home owner. The CLT program reduces the cost of home ownership significantly, decreasing the purchase price of a home by removing the land cost from the total mortgage price.

The Community Land Trust model is used to provide opportunities for low-and-moderate income households, specifically those that are at or below **80% of area median income**.

### GROWING SLC ALIGNMENT

Adopted in 2018, Salt Lake City's 5 year Housing Plan *GrowingSLC* highlights the need to increase home ownership opportunities for our cost-burdened and low income residents.

**Goal 2** identifies the need to **increase housing opportunities for cost-burdened households** (pg.24) **Objective 4** specifically pinpoints the need to **secure and preserve long-term affordability** (pg.29) by creating an **affordable housing community land trust**.

*"In order to preserve the ability to develop affordable housing in the future, the City will create a Community Land Trust and work with its institutional partners to purchase land and entrust it for future development. This will ensure that as values continue to rise, there will still be land available to build new affordable housing as the City grows."* (pg. 30)

Salt Lake City also has a strong desire to look for opportunities to leverage the Community Land Trust in partnership with Down Payment Assistance programs to ensure long-term affordability as it applies to homeownership.

### CITY COUNCIL GUIDING PRINCIPLES

Supporting City Council guiding principles are found in *GrowingSLC* (Pg. 16):

- Adhere to federal-level efforts to **encourage a mix of income** in individual projects and **neighborhoods**.
- Incentivize affordable housing within areas of **high opportunity**.
- Incentivize the **preservation and improvement** of existing affordable housing.
- Create a **net increase** of affordable housing units.
- Utilize **City-owned** land whenever possible.
- Identify tools to **increase and diversify** the total housing supply...

### FUNDING

PROGRAM	FY19	OUTCOME	FY20	OUTCOME
Community Land Trust	\$250,000	3	\$500,000	6
	<b>\$250,000</b>	<b>3</b>	<b>\$500,000</b>	<b>6</b>