

# **UTAH HOUSING COALITION (UHC)**

**Political Subdivisions Interim Committee**

**September 15, 2021**



**WHO  
WE ARE:  
OUR MEMBERS  
ARE THE  
EXPERTS**

UHC is a membership-based organization comprised of non-profit and for-profit affordable housing developers, municipal, county & state government entities, financial institutions, investors, social services providers, advocacy organizations, and other industry associations.

EDUCATION

OUTREACH

ADVOCACY

UHC has provided education and networking opportunities for the past 25 years through the Annual Utah Housing Matters Conference.

# WHAT IS AFFORDABLE HOUSING

If you are paying MORE than 30% of your income for housing including utilities, you are not living in housing you can afford.

Occupation	Median Hourly Wage	Monthly Income	Affordable Rent + Utilities
Nursing Assistant	\$14.67	\$2,445	\$734
Office Clerk	\$16.76	\$2,793	\$838
Carpenter	\$21.26	\$3,543	\$1,063
Electrician	\$24.12	\$4,020	\$1,206
Elementary School Teacher	\$26.10	\$4,433	\$1,330

# FAIR MARKET RENT (FMR)

FMR is established by HUD each year in every County in the USA.

This does not mean a landlord cannot charge more, but when landlords choose to participate in government programs, this is the rent they can charge.

HUD = Housing and Urban Development

# WHAT IS AMI

Each year, HUD calculates the area median income (AMI) for every geographic region in the country by using data from the US Census based American Community Survey. The area median income is the midpoint of a region's income distribution, meaning that half of households in a region earn more than the median and half earn less than the median. A household's income is calculated by its gross income, which is the total income received before taxes and other payroll deductions.

# DEFINITIONS OF LOW, VERY-LOW, AND EXTREMELY-LOW INCOME

➤ **80% AMI Low Income (LI)**

Households with annual income below 80% AMI

➤ **50% AMI Very-Low Income (VLI)**

Households with annual income below 50% AMI

➤ **30% AMI Extremely-Low Income (ELI)**

Households with annual income below 30% AMI

# ACROSS THE STATE

COUNTY	% OF RENTERS	ESTIMATED MEAN RENTER WAGE	SSI MONTHLY PAYMENT	ZERO BEDROOM FMR	ONE BEDROOM FMR	TWO BEDROOM FMR	THREE BEDROOM FMR	FOUR BEDROOM FMR	30% OF AMI	ESTIMATED MEDIAN RENTER HOUSEHOLD INCOME	RENT AFFORDABLE AT 30% AMI
Cache County	37%	\$10.65	\$797.13	\$516	\$618	\$782	\$1,119	\$1,354	\$20,940	\$34,260	\$524
Davis County	23%	\$13.49	\$797.13	\$721	\$812	\$1,021	\$1,432	\$1,707	\$27,270	\$52,520	\$682
Salt Lake County	33%	\$18.00	\$797.13	\$829	\$1,001	\$1,204	\$1,690	\$1,892	\$27,870	\$48,648	\$697
Summit County	23%	\$14.73	\$797.13	\$872	\$1,002	\$1,321	\$1,643	\$2,216	\$36,240	\$65,316	\$906
Utah County	32%	\$15.09	\$797.13	\$776	\$827	\$943	\$1,350	\$1,633	\$25,110	\$45,465	\$628
Wasatch County	27%	\$16.17	\$797.13	\$820	\$879	\$1,159	\$1,539	\$1,937	\$28,620	\$63,674	\$716
Weber County	27%	\$12.42	\$797.13	\$721	\$812	\$1,021	\$1,432	\$1,707	\$27,270	\$40,683	\$682
UTAH STATE	30%	\$15.66	\$797.13	\$755	\$869	\$1,051	\$1,476	\$1,718	\$25,856	\$45,915	\$646

# ACROSS THE STATE

COUNTY	Rent affordable to SSI recipient	Income needed to afford 0 bdrm FMR	Income needed to afford 1 bdrm FMR	Income needed to afford 2 bdrm FMR	Income needed to afford 3 bdrm FMR	Income needed to afford 4 bdrm FMR	Housing Wage for 0 bdrm FMR	Housing Wage for 1 bdrm FMR	Housing Wage for 2 bdrm FMR	Housing Wage for 3 bdrm FMR	Housing Wage for 4 bdrm FMR
Cache County	\$239	\$20,640	\$24,720	\$31,280	\$44,760	\$54,160	\$9.92	\$11.88	\$15.04	\$21.52	\$26.04
Davis County	\$239	\$28,840	\$32,480	\$40,840	\$57,280	\$68,280	\$13.87	\$15.62	\$19.63	\$27.54	\$32.83
Salt Lake County	\$239	\$33,160	\$40,040	\$48,160	\$67,600	\$75,680	\$15.94	\$19.25	\$23.15	\$32.50	\$36.38
Summit County	\$239	\$34,880	\$40,080	\$52,840	\$65,720	\$88,640	\$16.77	\$19.27	\$25.40	\$31.60	\$42.62
Utah County	\$239	\$31,040	\$33,080	\$37,720	\$54,000	\$65,320	\$14.92	\$15.90	\$18.13	\$25.96	\$31.40
Wasatch County	\$239	\$32,800	\$35,160	\$46,360	\$61,560	\$77,480	\$15.77	\$16.90	\$22.29	\$29.60	\$37.25
Weber County	\$239	\$28,840	\$32,480	\$40,840	\$57,280	\$68,280	\$13.87	\$15.62	\$19.63	\$27.54	\$32.83
UTAH STATE	\$239	\$30,181	\$34,761	\$42,036	\$59,022	\$68,729	\$14.51	\$16.71	\$20.21	\$28.38	\$33.04



# AMI PER COUNTY FOR 1 PERSON

COUNTY	AMI	80% AMI LOW INCOME (LI)	50% AMI VERY-LOW INCOME (VLI)	30% AMI EXTREMELY-LOW INCOME (ELI)
Cache County	\$69,800	\$41,550	\$25,950	\$15,600
Davis County	\$90,900	\$50,750	\$31,750	\$19,050
Salt Lake County	\$90,900	\$51,650	\$32,300	\$19,400
Summit County	\$120,800	\$55,950	\$41,850	\$25,100
Utah County	\$83,700	\$46,900	\$29,300	\$17,600
Wasatch County	\$95,400	\$51,950	\$32,500	\$19,500
Weber County	\$90,900	\$50,750	\$31,750	\$19,050
UTAH STATE	\$85,300	\$47,750	\$29,850	\$20,450

# A SNAPSHOT AT THE LARGEST POOL OF UTAH'S OCCUPATIONS

Occupation	Total employment	Median Hourly Wage
Waiters and Waitresses	15,540	\$9.46
Fast food & Counter Workers	43,420	\$9.94
Cashiers	28,870	\$11.74
Retail salespersons	43,400	\$12.95
Home Health & Personal Care Aides	14,330	\$15.14
Stockers and Order fillers	21,150	\$15.07
Customer Service Reps.	50,290	\$16.57
1-Bedroom Housing Wage		\$16.71
	217,000	

# OCCUPATIONS & WAGES

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# OCCUPATIONS & WAGES

	Housing Wage for 0 bdrm FMR	Housing Wage for 1 bdrm FMR	Housing Wage for 2 bdrm FMR
	<b>\$14.51</b>	<b>\$16.71</b>	<b>\$20.21</b>
<b>Number of Employees Getting Paid Below the Housing Wage</b>	<b>185,010</b>	<b>317,010</b>	<b>405,210</b>

# CURRENT UTAH'S STATUS

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.



# 2021 UTAH HOUSING PROFILE



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.

**SENATORS:** Mike Lee and Mitt Romney

KEY FACTS

66,855  
OR  
22%

Renter Households that are extremely low income

\$25,800

Maximum income of 4-person extremely low income households (state level)

-45,421

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

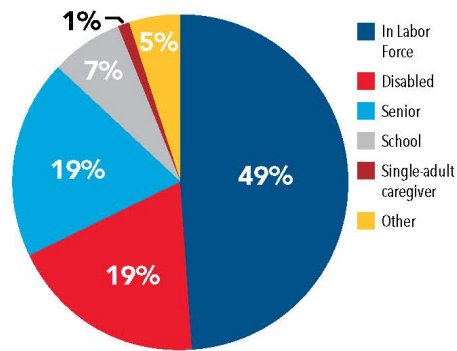
\$42,036

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

71%

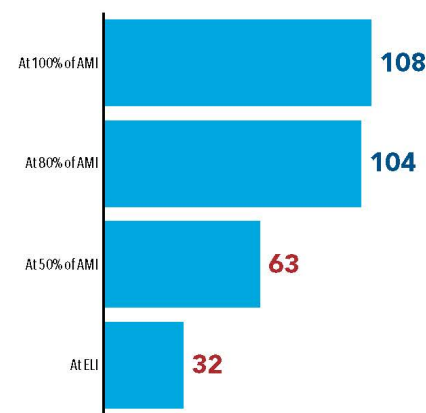
Percent of extremely low income renter households with severe cost burden

**EXTREMELY LOW INCOME RENTER HOUSEHOLDS**



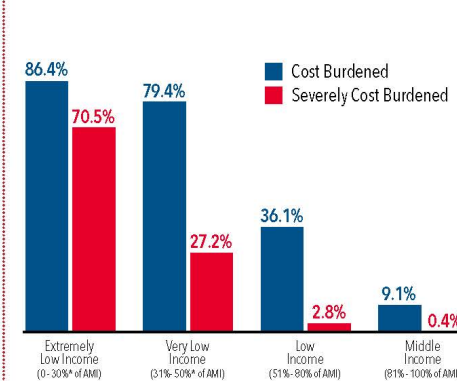
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 14% of extremely low-income renter households are single adult caregivers, more than half of whom usually work more than 20 hours per week. Source: 2019 ACS PUMS.

**AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS**



Source: NLIHC tabulations of 2019 ACS PUMS.

**HOUSING COST BURDEN BY INCOME GROUP**



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 2019 ACS PUMS.

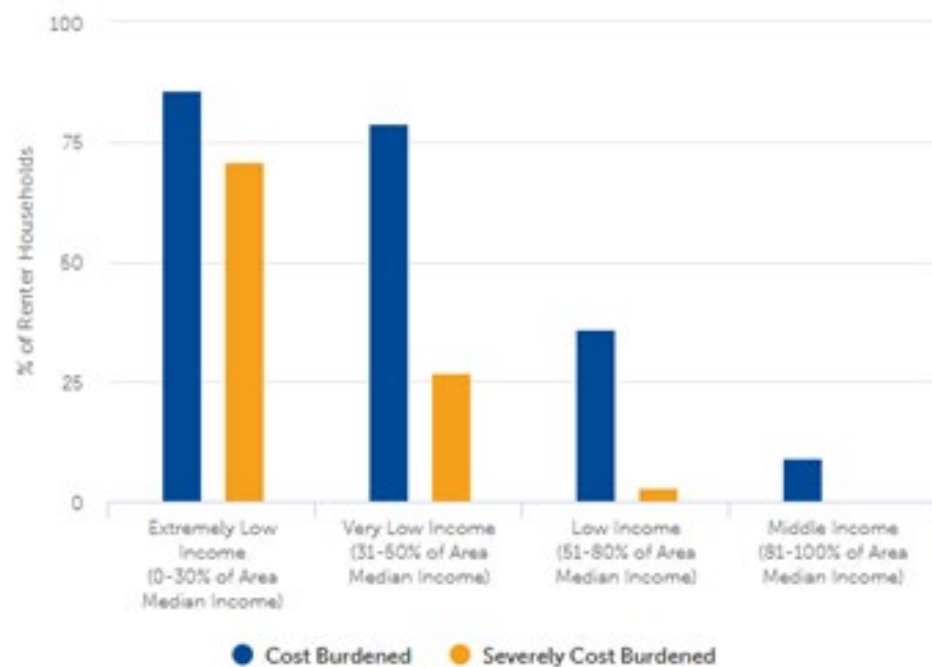
Updated: 07/19/2021

1000 Vermont Avenue, NW, Suite 500, Washington, DC 20005 [WWW.NLIHC.ORG](http://WWW.NLIHC.ORG)

Extremely Low Income = 0-30% of AMI  
Low Income = 51-80% of AMI  
Note: \*Or poverty guideline, if higher.

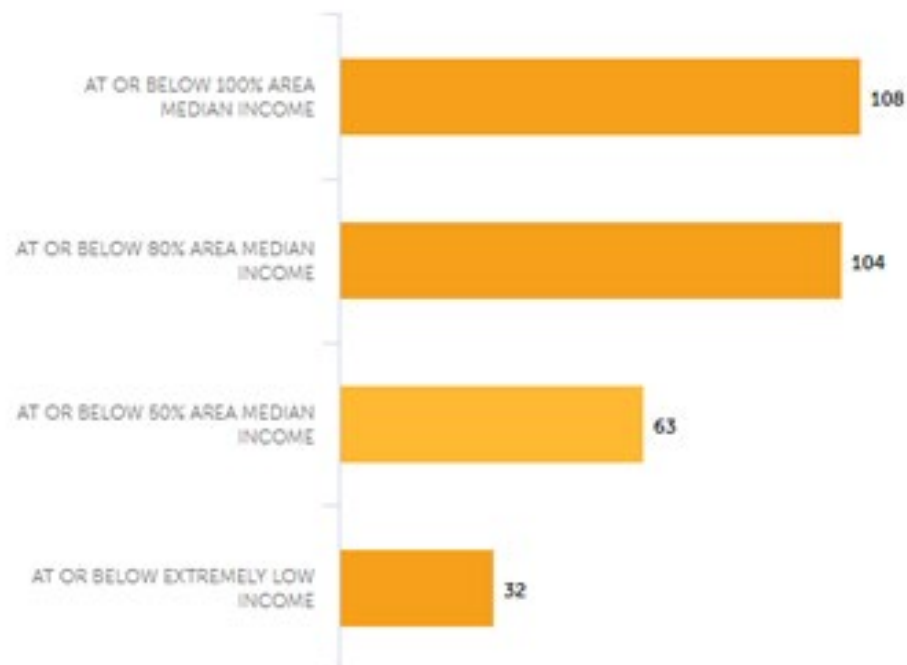
Very Low Income = 31%-50% of AMI  
Middle Income = 81%-100% of AMI

### Housing Cost Burden by Income Group



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.

### Affordable and Available Homes per 100 Renter Households



HUD INVESTMENTS IN UTAH			
PROGRAMS	CIF*	AMOUNT	FUNDING
<b>SINGLE FAMILY</b>			
FHA Single Family Insurance In Force (\$ Amount)	C	81,845 Loans	\$17,680,655,001
Housing Counseling Program	C	4 grants	\$69,600
<b>TOTAL</b>			<b>\$17,680,724,601</b>
<b>MULTI-FAMILY</b>			
Multi-family insurance in force	C	98 properties	\$1,047,199,865
Project Based Subsidy	C	110 properties	\$696,253,619
Section 202 Grant (housing for the elderly)	C	16 properties	\$1,663,116
Section 811 Grants (housing for the disabled)	C	7 properties	\$257,528
Service Coordinator Grants	C	4 grants	\$184,021
<b>TOTAL</b>			<b>\$1,745,558,149</b>
<b>PUBLIC HOUSING/SECTION 8 TENANT BASED RENTAL ASSISTANCE</b>			
Public Housing - Operating Funds ( 9 PHAs)	F	1,827 units	\$4,165,747
Public Housing Capital Funds (9 PHAs)	F	9 grants	\$3,705,120
Housing Choice Vouchers (19 PHAs)	C/F	11,895 vouchers	\$85,896,285
HUD-Veterans Affairs Supportive Housing (PHAs)	C	602 units	*Included in HCV funding
Moderate Rehabilitation	C/F	234 units	\$921,295
Resident Opportunities and Self-Sufficiency (1 PHA)	F	1 grant	\$150,000
Family Self Sufficiency (7 PHAs)	F	7 grants	\$629,266
<b>TOTAL</b>			<b>\$95,467,713</b>
<b>COMMUNITY PLANNING AND DEVELOPMENT</b>			
Community Development Block Grant	F	18 grantees	\$21,810,627
Recovery Housing Program	F	1 grantee	\$671,526
HOME (Affordable Housing Program)	F	5 grantees	\$8,065,389
Housing for Persons with AIDS	C/F	2 grantees	\$947,774
Emergency Solutions Grant	F	3 grantees	\$1,850,830
Continuum of Care Homeless Renewal Funding	C	43 grants	\$12,522,881
Continuum of Care Homeless New Project Funding	C	7 grants	\$905,371
Housing Trust Fund	C	1 grant	\$3,000,000
<b>TOTAL</b>			<b>\$49,774,398</b>
<b>NATIVE AMERICAN PROGRAMS</b>			
Indian Housing Block Grant	F	5 grantees	\$4,200,285
Indian Community Development Block Grant	C	1 grantee	\$1,000,000
Resident Opportunities and Self-Sufficiency	C	1 grantee	\$157,200
<b>TOTAL</b>			<b>\$5,357,485</b>
<b>FAIR HOUSING AND EQUAL OPPORTUNITY</b>			
FHAP, Utah Anti-Discrimination Labor Division	F	1 grant	\$274,800
FHIP, Disability Law Center	C	1 grant	\$407,660
<b>TOTAL</b>			<b>\$274,800</b>
* C=competitive program, F= formula program			
<b>GRAND TOTAL FOR UTAH</b>			<b>\$19,577,157,146</b>

\* C=competitive program, F= formula program



# TAX CREDITS TO BUILD AFFORDABLE HOUSING

The Low-Income Housing Tax Credit (LIHTC) provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households.

The [Housing Tax Credit](#) is a dollar-for-dollar credit or reduction of tax liability for owners and investors in low-income housing. The credit is available annually for ten years. The amount of credit awarded to a project is based on the costs of developing an approved low-income project and the number of qualified low-income units in the project. The credit is not a deduction or adjustment to income, which is subtracted before the tax is calculated; instead, it is subtracted after the total tax amount is determined. A tax credit, therefore, is significantly more valuable than a deduction.

# WE ALL NEED AFFORDABLE HOUSING

Francisca Blanc

Advocacy & Outreach Coordinator

Utah Housing Coalition

[fblanc@utahhousing.org](mailto:fblanc@utahhousing.org)

801-364-0077



*Thank you!*

# SOURCES

## **HUD USER**

[https://www.huduser.gov/portal/datasets/il.html#2021\\_query](https://www.huduser.gov/portal/datasets/il.html#2021_query)

## **National Low Income Housing Coalition**

<https://nlihc.org/>

[Out of Reach Report 2021](#)

[The GAP Report](#)

## **Utah Housing Corporation**

<https://utahhousingcorp.org/multifamily>