

**MOUNTAIN PLAINS NAHRO**  
National Association of Housing & Redevelopment Officials



The 322 member organizations of Mountain Plains NAHRO wish to thank our legislative representatives for their commitment to low-income families served by public housing authorities and community development agencies. Congress recently passed, and the President signed, the American Recovery and Reinvestment Act of 2009 containing important legislation providing stimulus funding for public housing capital improvements; energy modernization of HUD subsidized

rental housing, and other important affordable housing programs. We look forward to working with you in the coming legislative session when other important housing legislation will be introduced, debated, and eventually enacted.

The following Table is summary of current and pending legislation that Mountain Plains NAHRO is interested in discussing with our Legislators.

Bill #	Title	Action	Summary	Sponsor	Status
H.R. 1	American Recovery and Reinvestment Act of 2009	Support	The bill includes \$4 billion for the Public Housing Capital Fund, \$2.5 billion for HOME; \$2 billion for the Neighborhood Stabilization Program; \$1.5 billion for Homeless Prevention; and funding for other housing-related programs. While these funds are greatly needed and appreciated, they do substitute for consistent full funding of our essential infrastructure programs.		Enacted as the first legislative action of 111th Congress.
H.R. 6216  (H.R. 3521)	Asset Management Implementation Act of 2008  (Public Housing Asset Management Improvement Act of 2007)	Support	Provides restrictions on HUD's implementation of asset management and supports the decision making power of public housing agencies.	Rep. Albio Sires, D-NJ	7/10/2008: Received in the Senate and referred to the Committee on Banking, Housing, and Urban Affairs.
S. 2684 H.R. 1851	SEVRA: Section Eight Voucher Reform Act	No position adopted yet	Comprehensive reform of the Section 8 Housing Choice Voucher program.	Sen. Christopher Dodd, D-CT	Introduced in 3/08 and referred to the Senate Banking Committee; hearings held by Housing Subcommittee, 4/16/08. NO CHANGE IN STATUS. House Bill 1851 passed and was referred to Senate Committee on 7/16/2007.
S. 809	Small Public Housing Authorities Paperwork Reduction Act	Support	To amend the U.S. Housing Act of 1937 to exempt small agencies from the requirement of preparing an annual plan.	Sen. John Sununu, R-NH	Introduced in 3/07; referred to the Senate Banking Committee. NO CHANGE IN STATUS.
H.R. 3126 H.R. 3524 S. 829	HOPE VI Reauthorization	Support	Reauthorization and reform of the HOPE VI program for renovation of distressed public housing.	Rep. Maxine Waters, D-CA, Sen. Barbara Mikulski, D-MD	Originally introduced 7/07; Passed out of House and introduced to Senate on 1/08.
H.R. 44	Stabilizing Affordable Housing for the Future Act	Support	Comprehensive reform to HUD multifamily program, including funding rental assistance, reforming foreclosure process, and providing web-based info on federally assisted properties.	Rep. Nydia Velazquez, D-NY	Introduced and referred to the House Committee on Financial Services, 1/07; referred to Subcommittee on Housing, 3/07.



**NAHRO FY 2009 - 2010 Funding Recommendations**

Program (\$ in Millions)	2008 Enacted	2009 NAHRO Recommendation (a)	2010 NAHRO Recommendation (b)
Public Housing Operating Fund	\$4,200	\$5,300	\$5,500
Elderly and Disabled Service Coordinators	[\$15]	\$50	\$50
Public Housing Capital Fund	\$2,439	\$3,500	\$5,000
Resident Opportunity and Supportive Services	[\$40]	\$55	\$55
Natural Disaster/ Emergency Capital Needs			\$25
Public Housing Conversion (Incremental project based Section 8)			\$200 (e)
HOPE VI	\$100	\$800	\$800
Safety and Security	\$0	\$310	\$310
Section 8 Housing Choice Vouchers (HCV)	\$16,391 (c)		
Housing Asst. Payments	[\$14,695] (c)	\$15,400 (d)	\$16,500
Admin Fees	[\$1,351]	\$1,540	\$1,650
Special Fees (audit reimb., hard to house, LBP assessment)			\$171
Special Purpose Vouchers, Admin. Fees			\$16
FSS Coordinators	[\$49]	\$72	\$72
Tenant Protection Vouchers and Administration	[\$200]	Fully Fund	
Project Based Section 8	\$6,382	Fully Fund	Fully Fund
Community Development Fund	\$3,866		
Community Development Block Grant formula grants	[\$3,593]	\$4,500	at least \$4,500
Brownfields Economic Development Initiative	\$10	\$25	\$25
Rural Housing/ Economic Development	\$17	\$25	\$25
Section 108 Loan Guarantees	\$5	\$7	\$7
Home Investment Partnership HOME Program	\$1,704		
HOME Formula Grants	\$1,628	\$2,000	at least \$2,000
ADDI set-aside in HOME	[\$10]		\$0
Housing Opportunities for Persons with AIDS (HOPWA)	\$300	\$300	\$360
Homeless Assistance Grants	\$1,586	At least \$1,636 (f)	\$2,000
Affordable Housing Production		\$1,000 (g)	
Housing Trust Fund and other programs			\$1000 (g)

Blank cells indicate no position or no recommendation for that year.

- (a) NAHRO requests are for stand-alone programs only.
- (b) Recommended funding levels do not reflect estimates of anticipated increased need for subsidy resulting from loss of jobs and wages in the current economy.
- (c) HCV figures displayed on a program-year basis, consistent with appropriations bill language. HUD documents display figures on a fiscal year basis, which blends program years.
- (d) Renewal of existing and incremental vouchers based on 2007 calendar year voucher leasing and cost data through September 30, 2007, inflated by blended BLS Consumer Price Index, Urban (CPI-U), Rent of Primary Residence component. Assumes a 96% utilization rate.
- (e) Recommended funding amount represents 2008 differential between average voucher cost and combined public housing capital and operating funding for 100,000 units. Funding

estimate assumes initial-year reprogramming of capital and operating funds as units are converted to project based assistance.

- (f) NAHRO's proposed funding level for Homeless Assistance Grants is for existing McKinney-Vento programs and does not include the administration's proposed \$50 million set-aside for the Samaritan Initiative.
- (g) NAHRO will encourage the federal government to identify and provide at least \$1 billion in new resources for distribution to state and local governments through the Housing Trust Fund and any other new programs enacted into law. Affordable housing production funding should be derived from sources other than appropriations to the extent possible.

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Colorado is in the midst of an affordable housing crisis. The chart below is intended to provide data to support this statement as well as highlight key indicators about the impact of a housing crisis – homelessness, foreclosures, escalating utility bills and housing wages that are well beyond the attainable workforce wage in every community in Colorado.

Budget cuts on the federal level combined with a growing percentage of households earning 50% or less than the Area Median Income have put housing providers in a position where the demand for affordable housing far exceeds their ability to provide it.

In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$836. In

order to afford this level of rent and utilities - without paying more than 30% of income on housing - a household must earn \$2,788 monthly or \$33,459 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates to a Housing Wage of \$16.09. Unfortunately, the estimated average wage for a renter in Colorado is \$14.36 and there are many workers earning a minimum wage of only \$7.02 per hour.

The loss of jobs and the explosion of foreclosures due to economic recession are also contributing to the affordable housing crisis in Colorado.

We took a snapshot of some of the higher population centers in the State to illustrate how we are falling short of providing affordable housing in our communities.

Falling Short of Affordable Housing in Our Communities										
Colorado AGENCY	Housing Wage (1)	Two Bedroom FMR (2)	Two Bedroom Payment Standard (3)	Max. Mthly Afford Hsg Cost at 30% AMI (4)	Max. Mthly Afford Hsg Cost at 50% AMI	Utility Costs (5)	Waiting List (6)	2008 Foreclosures (2 Quarters) (7)	Homeless (8)	
									Count	County
Adams County	\$16.85	\$876	\$876	\$539	\$898	\$76	225	3,317	1,202	Adams
Aurora	\$16.85	\$846	\$876	\$539	\$898	\$77	1,580	3,529	687	Arapahoe
Arvada	\$16.85	\$891	\$891	\$539	\$898	\$95	306	166	1,201	Boulder
Boulder	\$19.23	\$1,000	\$1,000	\$638	\$1,063	\$81	1,082	575	206	Broomfield
Colorado Springs	\$15.33	\$797	\$686	\$510	\$850	\$90	2,678	2,531	3,954	Denver
Denver	\$16.85	\$876	\$754	\$539	\$898	\$52	14,743	3,847	47	Douglas
Fort Collins	\$15.52	\$834	\$834	\$563	\$938	\$83	2,741	920	1,185	Jefferson
Grand Junction	\$11.69	\$608	\$742	\$413	\$688	\$77	1,300	227	2,122	Other Counties
Greeley	\$12.54	\$652	\$715	\$480	\$800	\$69	824	1,594	<b>10,604</b>	<b>STATE TOTAL</b>
Lakewood	\$16.85	\$891	\$873	\$539	\$898	\$100	1,710	640		
Littleton	\$16.85	\$891	\$891	\$539	\$898	\$53	993	224		
Pueblo	\$12.63	\$657	\$675	\$365	\$609	\$79	2,513	715		
<b>SNAPSHOT TOTAL</b>	<b>\$15.67</b>	<b>\$818</b>	<b>\$818</b>	<b>\$517</b>	<b>\$861</b>	<b>\$81</b>	<b>30,695</b>	<b>17,255</b>		
<b>NON METRO AREA</b>	<b>\$14.85</b>	<b>\$772</b>	<b>N/A</b>	<b>\$425</b>	<b>\$708</b>	<b>N/A</b>	<b>N/A</b>	<b>4,215</b>		
<b>STATE TOTAL</b>	<b>\$16.09</b>	<b>\$836</b>	<b>N/A</b>	<b>\$516</b>	<b>\$859</b>	<b>N/A</b>	<b>N/A</b>	<b>22,500</b>		

Please see notes on reverse.

## Notes

Unless otherwise footnoted, all information is provided by housing agencies in Colorado and the National Low Income Housing Coalition 2007-2008 Out of Reach Report.

- (1) Hourly wage necessary to afford the 2 bedroom Fair Market Rent (FMR).
- (2) Fair Market Rent as established by HUD at the 40% percentile – FY2008 (HUD: Final as of Oct 1, 2008).
- (3) Using the Fair Market Rent, a Public Housing Agency sets a payment standard between 90-110% of the FMR.
- (4) Housing is considered affordable if a family spends no more than 30% of their income on rent and utilities. The average Area Median Income (AMI) in Colorado is \$68,848 for a family of three. An affordable rent or mortgage payment is \$1,719. Our programs are targeted, generally, at families who earn half of the area median.
- (5) Monthly cost of a 2 bedroom multi-family unit using natural gas or electric.
- (6) Wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list.
- (7) Foreclosure filings for the first two quarters of 2008 based on Colorado Division of Housing data collected from Public Trustee's office in each county.
- (8) 2007 point-in-time homelessness number from the Metro Denver Housing Initiative Report- <http://www.mdhi.org>. 2008 numbers not currently available but the economic recession has significantly increased the number of homeless based on recorded shelter visits.

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Montana is facing an affordable housing crisis. The chart below is intended to provide data to support this statement as well as highlight key indicators about the impact of a housing crisis – homelessness, foreclosures, escalating utility bills and housing wages that are well beyond the attainable workforce wage in every community in Montana.

Budget cuts on the federal level combined with a growing percentage of households earning 50% or less than the Area Median Income have put housing providers in a position where the demand for affordable housing far exceeds their ability to provide it.

In Montana, the average Fair Market Rent (FMR) for a two-bedroom apartment is \$622. In order to afford this level of rent and utilities- without paying more than 30% of income on housing- a household must earn \$2,075 monthly or \$24,900 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates in a Housing Wage of \$11.97. Unfortunately, the estimated average wage for a renter in Montana is \$11.70 and there are many workers earning a minimum wage of only \$6.90 per hour.

The explosion of job losses due to the national economic crisis is also contributing to the affordable housing crisis in Montana.

We took a snapshot of some of the population centers in the State served by housing authorities to illustrate how we are falling short of providing affordable housing in our communities.

Montana Housing Authorities have received approximately 1 million dollar reduction in capital fund dollars over the past ten (10) years. This loss of funding is quite substantial when you consider that for every dollar of capital fund awarded to housing agencies, it will yield significant economic benefits including generating \$2.12 cents in local economic activity. This funding will also create or preserve 140,000 jobs in the national housing construction sector devastated by the current recession.

Montana Housing Authorities are also crippled by the decreasing amounts they receive in operating fund. Montana Housing Authorities contract with HUD for 100% of our operating fund, however, over the past decade the average amount received is 80%-85% of our contract amount. This limits housing agencies in services and staff support which leads to job reductions, lesser services to our clients and reduced capacity to comply with the ever increasing and demanding HUD regulations.

**Falling Short of Affordable Housing in Our Communities**

Montana AGENCY	Housing Wage (1)	Two Bedroom FMR (2)	Two Bedroom Payment Standard (3)	Monthly AMI (4)	30% AMI -Monthly	Max. Mthly Afford Hsg Cost at 30% AMI	Public Housing Waiting List (5)	Capital Fund Formula 10 year Reduction (6)	Section 8 Waiting List (5)	2008 Fore-closures (7)	Utility Costs (8)	Home-less (9)
Billings	\$12.19	\$646	\$711	\$61,900	\$18,500	\$464	678	\$98,862	1,423	457	\$104	358
Butte	\$10.67	\$577	\$635	\$52,500	\$15,750	\$394	395	\$145,378	71	162	\$178	77
Dawson County	\$10.67	N/A	N/A	\$51,200	\$15,500	\$387	25	\$2,942	N/A	14	\$83	28
Great Falls	\$11.17	\$592	\$651	\$51,900	\$15,570	\$389	116	\$199,882	232	274	\$114	188
Helena	\$12.04	\$637	\$702	\$61,700	\$14,800	\$370	558	\$96,448	505	279	\$116	174
Missoula	\$13.62	\$722	\$722	\$55,400	\$16,600	\$415	986	\$154,297	1,189	306	\$112	562
Richland County	\$10.67	\$555	\$555	\$53,100	\$15,950	\$399	28	\$30,063	14	13	\$83	28
Whitefish	\$12.19	\$646	\$711	\$43,000	\$12,900	\$323	19	\$4,224	37	415	\$165	377
MDOC	\$12.05	\$604	\$665	\$53,140	\$15,942	\$399	N/A	Anaconda & Glasgow \$78,795	5,416	3,322	\$192	878
<b>SNAPSHOT TOTAL</b>	\$11.70	\$622	\$669	\$53,760	\$15,724	\$393	2,805	\$810,891	8,887	5,242	\$127	2,670

Please see notes on reverse.

## Notes

Unless otherwise footnoted, all information is provided by housing agencies in Montana and the National Low Income Housing Coalition 2007-2008 Out of Reach Report.

- (1) Hourly wage necessary to afford the 2 bedroom Fair Market Rent (FMR).
- (2) Fair Market Rent as established by HUD at the 40% percentile – FY2008 (HUD: Final as of Oct 1, 2008).
- (3) Using the Fair Market Rent, a Public Housing Agency sets a payment standard between 90-110% of the FMR.
- (4) Area Median Income for a family with three people.
- (5) Wait list numbers can not meet the need that housing authorities have in serving low income families of Montana.
- (6) HUD Development Breakdown Report <http://www.hud.gov/offices/pih/programs/ph/capfund/reports/2008/index.cfm>.
- (7) Estimated number of foreclosures <http://www.nlihc.org/oor/oor2008/>.
- (8) Monthly cost of a 2 bedroom multi-family unit using natural gas.
- (9) 2008 point-in-time homelessness number. <http://mthomeless.org/2008/>.

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North Dakota is facing an affordable housing crisis. The chart below is intended to provide data to support this statement as well as highlight key indicators about the impact of an affordable housing crisis in North Dakota. In 2008, North Dakota has seen an increase in the following areas that impact the affordable housing issue: an increase number of homelessness, foreclosures, escalating utility bills and housing wages that are well beyond the attainable workforce wage in every community in North Dakota.

Budget cuts on the federal level combined with a growing percentage of households earning 50% or less than the Area Median Income have put housing providers in a position where the demand for affordable housing far exceeds their ability to provide it.

In North Dakota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$556. In order to afford this level of rent and utilities- without paying more than 30% of income on housing- a household must earn \$1,866 monthly or \$22,392 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates in a Housing Wage of \$10.77. Unfortunately, many North Dakota workers are earning a wage that is closer to the minimum wage than the housing wage. Another problem is that many North Dakota workers are working several jobs due to the fact it is difficult to find a job that can provide 40 hours per week.

As you can see from the information provided in the chart, this is a problem in virtually every community in North Dakota. It is especially difficult in the western part of the state, where there is increased housing demand for oil field workers.

Falling Short of Affordable Housing in Our Communities										
North Dakota AGENCY	Housing Wage (1)	Two Bedroom FMR (2)	AMI (3)	30% AMI	Max. Mthly Afford Hsg Cost at 30% AMI	Waiting List (4)	2008 Foreclosures (2 Quarters) (5)	Median Home Sales	Utility Costs (6)	Homeless (7)
Cass County	\$11.92	\$620	\$50,871	\$15,261	\$294	397	181	\$145,225	\$83	N/A
Emmons County	\$9.75	\$572	\$42,300	\$12,690	\$317	0	0	N/A	\$106	N/A
Fargo	\$15.50	\$620	\$47,250	\$14,175	\$431	2,157	82	\$138,800	\$161	603
Grand Forks	\$11.79	\$613	\$60,100	\$18,030	\$451	337	160	\$122,500	\$187	141
Griggs County	\$9.83	\$511	\$37,390	\$11,217	\$318	4	5	\$59,960	\$231	2
Mercer County	\$9.37	\$549	\$69,100	\$20,730	\$518	0	0	N/A	\$106	N/A
Morton County	\$10.23	\$600	\$64,400	\$19,320	\$483	0	10	\$139,015	\$106	N/A
Nelson County	\$11.29	\$587	\$36,530	\$10,959	\$318	6	8	\$56,954	\$242	0
Ramsey County	\$9.29	\$513	\$51,175	\$15,353	\$384	41	N/A	N/A	\$134	11
Richland County	\$10.13	\$527	\$45,484	\$13,645	\$405	13	12	N/A	N/A	N/A
Steele County	\$11.29	\$587	\$45,210	\$13,563	\$350	0	4	\$62,966	\$222	0
Stutsman County	\$9.86	\$511	\$50,900	\$15,270	\$384	0	10	N/A	N/A	0
Towner County	\$9.37	\$487	\$50,700	\$15,210	\$380	0	5	\$30,200	N/A	N/A
Walsh County	\$12.13	\$528	\$24,750	\$7,425	\$371	120	8	\$80,064	\$170	6
Ward County	\$9.82	\$511	\$39,675	\$11,903	\$370	231	36	\$203,000	N/A	46
<b>SNAPSHOT TOTAL</b>	<b>\$10.77</b>	<b>\$556</b>	<b>\$47,722</b>	<b>\$14,317</b>	<b>\$384.93</b>	<b>276</b>	<b>521</b>	<b>\$103,868</b>	<b>\$117</b>	<b>809</b>

Please see notes on reverse.



## Notes

Unless otherwise footnoted, all information is provided by housing agencies in North Dakota and the National Low Income Housing Coalition 2007-2008 Out of Reach Report.

- (1) Hourly wage necessary to afford the 2 bedroom Fair Market Rent (FMR).
- (2) Fair Market Rent as established by HUD at the 40% percentile – FY2008 (HUD: Final as of Oct 1, 2008).
- (3) Area Median Income for a family with three people.
- (4) Wait list numbers.
- (5) Using data from the Mortgage Bankers Association National Delinquency Survey as of June 2008.
- (6) Monthly cost of a 2 bedroom multi-family unit using natural gas.
- (7) 2008 point-in-time homelessness number.





The previous eight years federal housing policy, including allocation of resources, has been targeted toward homeownership especially for low and moderate-income households. There has been very little support for affordable rental housing for very-low and extremely low-income families. The Section 8 Housing Choice Voucher program, the linchpin of federal housing policy, has been underfunded and scarce federal dollars have been misallocated by HUD.

Housing Authorities across the state of South Dakota have experienced difficulties in administering the voucher program due to instability of funding over the previous four years where allocation of renewal funds were budget-based rather than the previous unit-based method. This has led to fewer very-low and extremely low-income households receiving much needed rental assistance.

In South Dakota, 92,338 out of 290,245 (32%) households are renters. Based on

information provided by the National Low Income Housing Coalition (NLIHC) 42% (38,782) of the 92,338 households do not earn enough money to afford a 2 bedroom apartment. The estimated mean renter wage in SD, for a 40 hour work week 52 weeks per year, is \$9.21/ per hour; the hourly housing wage for a 2 bedroom apartment is \$11.19-a \$1.98/hour gap! Simply having or getting a job is not sufficient to provide a family with a decent, affordable place to live.

Unfortunately, the foreclosure rate in SD is increasing. This will place an additional strain on affordable rental housing across the state.

The SD Chapter of NAHRO respectfully requests that Congress appropriate funding at levels that assist the poorest families across the nation and adopt a stable allocation method of these funds.

**Falling Short of Affordable Housing in Our Communities**

<b>South Dakota AGENCY</b>	<b>Two Bedroom FMR (1)</b>	<b>Two Bedroom Payment Standard (2)</b>	<b>AMI (3)</b>	<b>30% AMI</b>	<b>Max. Mthly Afford Hsg Cost at 30% AMI</b>	<b>Waiting List (4)</b>	<b>2008 Foreclosures (2 Quarters) (5)</b>	<b>Homeless (6)</b>	<b>Utility Costs (8)</b>
Aberdeen	\$546	\$600	\$58,600	\$17,580	\$440	48	16	N/A	N/A
Brookings	\$531	\$584	\$63,000	\$18,900	\$473	0	0	N/A	\$73
Burke	\$529	\$427	\$40,000	\$12,000	\$300	8	0	N/A	N/A
Butte	\$529	\$564	\$44,500	\$13,350	\$334	27	2	N/A	\$62
Canton	\$673	\$635	\$65,100	\$19,530	\$488	63	1	N/A	\$43
DeSmet	\$529	\$423	\$54,000	\$16,200	\$405	0	0	N/A	N/A
Hot Springs	\$536	\$600	\$49,700	\$14,910	\$373	15	0	N/A	N/A
Howard	\$529	\$400	\$4,810	\$14,430	\$361	2	0	N/A	\$100
Huron	\$529	\$581	\$52,800	\$15,840	\$396	70	4	54	\$58
Lawrence	\$559	\$596	\$52,700	\$15,810	\$395	48	6	N/A	\$62
Lemmon	\$529	\$460	\$43,600	\$13,080	\$327	0	0	N/A	N/A
Lennox	\$673	\$653	\$65,100	\$19,530	\$488	65	4	N/A	\$90
Madison	\$529	\$444	\$57,300	\$17,190	\$430	20	0	N/A	N/A
Martin	\$529	\$513	\$37,100	\$11,130	\$278	5	0	N/A	\$127
McCook	\$673	\$605	\$65,100	\$19,530	\$488	3	1	N/A	\$58
Meade	\$539	\$575	\$53,300	\$15,990	\$400	51	11	N/A	\$62
Milbank	\$529	\$529	\$53,500	\$16,050	\$401	22	0	N/A	\$80

South Dakota AGENCY	Two Bedroom FMR (1)	Two Bedroom Payment Standard (2)	AMI (3)	30% AMI	Max. Mthly Afford Hsg Cost at 30% AMI	Waiting List (4)	2008 Foreclosures (2 Quarters) (5)	Homeless (6)	Utility Costs (8)
Miller	\$529	\$529	\$50,200	\$15,060	\$377	0	0	N/A	\$78
Mitchell	\$560	\$560	\$57,700	\$17,310	\$433	59	1	N/A	\$65
Mobridge	\$529	\$581	\$44,000	\$13,200	\$330	24	1	N/A	\$55
Murdo	\$529	\$325	\$48,900	\$14,670	\$367	0	0	N/A	N/A
Parker	\$673	\$640	\$65,100	\$19,530	\$488	5	2	N/A	N/A
Pierre	\$545	\$545	\$67,000	\$20,100	\$503	94	1	N/A	\$92
Pennington	\$722	\$700	\$57,400	\$17,220	\$431	945	51	N/A	\$47
Redfield	\$529	\$564	\$48,400	\$14,520	\$363	5	0	1	\$56
Sioux Falls	\$673	\$718	\$65,100	\$19,530	\$488	2,719	101	N/A	\$43
Sisseton	\$529	\$337	\$44,200	\$13,260	\$332	2	1	N/A	N/A
Vermillion	\$563	\$620	\$52,000	\$15,600	\$390	85	3	N/A	\$63
Watertown	\$600	\$660	\$58,700	\$17,610	\$440	41	2	N/A	\$43
Wessington Springs	\$529	\$513	\$49,233	\$14,770	\$363	4	0	0	\$53
Yankton	\$570	\$629	\$57,100	\$17,130	\$428	118	4	65(7)	\$92
<b>STATE TOTAL</b>	<b>\$567</b>	<b>\$552</b>	<b>\$52,427</b>	<b>\$16,147</b>	<b>\$404</b>	<b>4,548</b>	<b>212</b>	<b>120</b>	<b>\$65</b>

**Notes**

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- (1) Fair Market Rent as established by HUD at the 40% percentile – FY2008 (HUD: Final as of Oct 1, 2008).
- (2) Using the Fair Market Rent, a Public Housing Agency sets a payment standard between 90-110% of the FMR.
- (3) Area Median Income for a family with three people.
- (4) Wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list.
- (5) Using data from the Mortgage Bankers Association National Delinquency Survey as of June 2008.
- (6) According to the South Dakota Statewide 2007 Homeless Count results, there were 1,026 homeless individuals in SD. Most homeless individuals are found in Rapid City (Pennington County) or Sioux Falls as these are by far the largest cities.
- (7) The number of people that were housed at the Yankton Homeless Shelter from January 1, 2008 - December 31, 2008.
- (8) Monthly cost of a 2 bedroom multi-family unit using natural gas taken from utility schedules across the state.

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National Association of Housing & Redevelopment Officials



### Affordability

The affordability of housing in Utah continues to be a significant problem. The fair market rent for a two bedroom apartment is \$703. In order to afford this of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,344 monthly or \$28,128 annually. Assuming full-time 40-hour a week, this level of incomes equates to a Housing Wage of \$13.52.

The Utah minimum wage is \$5.85 per hour. In order to afford a fair market rent two bedroom apartment, a minimum wage earner must work 92 hours per week or two wage earners have to work beyond 40 hours per week. The estimate mean (average) wage for a renter in Utah is \$11.05.

The wait list period for the HUD Section 8 voucher program in the Salt Lake County metropolitan area is up to two years for an applicant to receive assistance. There has not been any significant increase in subsidized housing for a number of years.

### Foreclosures

The University of Utah Bureau of Business and Economic Research reported the foreclosure rate in Utah could possibly double in 2009. The foreclosure rate projected to reach 3 percent could be accelerating based on increase job losses.

Please see table and notes on reverse.

The number of Utah households with a foreclosure filing jumped 99.5 percent from 2007 to 2008, according to a report released by RealtyTrac. All indicator sources predict a significant jump in foreclosures over the next year.

Utah received the minimum allocation of assistance from the Neighborhood Stabilization Program of \$19.6 million. If the allocation was based on current conditions, local governments also may be eligible to receive assistance in addition to the State of Utah.

### Homelessness

Utah has been successful in providing housing and services to the chronically homeless persons by constructing new housing facilities. This has been achieved by many partners collaborating such as the federal, state, and local governments as well as many private donors and services providers. The State as a whole has been successful in moving towards meeting the Ten Year Goal to Reduce Chronic Homelessness.

Over the past eighteen months, homeless service and shelter providers have seen an increase in families becoming homeless. This is most likely an indicator of the foreclosure and job loss occurring.

Falling Short of Affordable Housing in Our Communities										
Utah AGENCY	Housing Wage (1)	Two Bedroom FMR (2)	AMI (3)	30% AMI	2 Bedroom Rent Affordable at 30% AMI	Waiting List (4)	Foreclosures as % to Mortgages (5)	Natural Gas Utility Costs (6)	Median Home Sales Prices	Homeless (7)
Cedar City	\$15.00	\$634	\$44,500	\$10,350	\$258.00	175	4.08%	\$38	\$210,000	240
City of Ogden	\$13.31	\$692	\$65,000	\$19,500	\$488.00	220	1.51%	\$38	\$160,000	1,473
Salt Lake City	\$13.52	\$802	\$65,300	\$19,600	\$490.00	7,144	1.74%	\$38	\$220,000	See Note (8)
Salt Lake County	\$13.52	\$802	\$61,350	\$13,700	\$343.00	4,704	1.74%	\$38	\$245,000	10,950
Provo City	\$12.83	\$670	\$60,000	\$18,000	\$450.00	2,891	2.90%	\$38	\$205,000	See Note (9)
Tooele County	\$12.27	\$652	\$59,900	\$17,950	\$449.00	427	1.87%	\$38	\$190,000	118
Utah County	\$11.05	\$667	\$60,000	\$18,000	\$450.00	702	2.50%	\$38	\$230,000	609
West Valley City	\$13.52	\$703	\$65,300	\$19,590	\$490.00	1,200	3.10%	\$38	\$195,000	See Note (8)
<b>SNAPSHOT TOTAL</b>	\$13.52	\$703	\$61,684	\$18,505	\$427.00	17,463	2.35%	\$38	\$206,875	15,836

**Notes**

Unless otherwise footnoted, all information is provided by housing agencies in Utah, [www.city.data.com](http://www.city.data.com) and the National Low Income Housing Coalition 2007-2008 Out of Reach Report.

- (1) Hourly wage necessary to afford the 2 bedroom Fair Market Rent (FMR).
- (2) Fair Market Rent as established by HUD at the 40% percentile – FY2008 (HUD: Final as of Oct 1, 2008).
- (3) Area Median Income for a family with three people.
- (4) Wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list.
- (5) Using data from the Mortgage Bankers Association National Delinquency Survey as of June 2008.
- (6) Monthly cost of a 2 bedroom multi-family unit using natural gas.
- (7) 2008 point-in-time homelessness number.
- (8) Included in Salt Lake County.
- (9) Included in Utah County.



**Tried, True, and Effective:  
CDBG and Home are excellent Federal programs  
to quickly apply economic recovery funding  
to crucial neighborhood and housing needs that create jobs**

The Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) programs administered through the US Department of Housing and Urban Development have been absolutely vital in providing flexible yet targeted Federal funding to communities throughout the United States for pressing community development and housing needs.

Unfortunately, the last eight years have seen a steady reduction in appropriated funding for both CDBG and HOME, with inflation further eroding the ability of communities to use these important programs to address local needs.

It is no mistake that CDBG was selected as the quickest and most effective way to provide sorely needed assistance to local communities through the Neighborhood Stabilization Program (NSP) enacted as part of the Housing and Economic Recovery Act of 2008. That assistance was designed to provide swift aid to communities dealing with the impacts of housing abandonment and deterioration through escalating foreclosures.

The overwhelming need for these resources is clear, as is the desire of local agencies and organizations to put them to good use.

- In Colorado, the availability of approximately \$34 million in NSP funds through the State Division of Housing has resulted in letters of intent from 53 local governments and nonprofits totaling OVER \$260 million!

In these difficult economic times, communities need additional resources to address problems beyond the foreclosure crisis. CDBG and HOME are ideally suited vehicles for providing crucial funding for community development and housing programs across the country. The administrative structure to swiftly apply those funds to create jobs, revitalize neighborhoods and business districts, expand affordable housing opportunities, and improve conditions for low- and moderate-income families is already in place.

CDBG and HOME consistently attract funding from other sources to support local projects. According to the U.S. Department of Housing and Urban Development:

- From 2005 to 2007, each dollar of CDBG leveraged an additional five dollars of funding.
- The HOME program on average leverages \$3.50 in additional funding for every HOME dollar invested.

The provision of additional Federal funding is needed to support economic recovery and address the ongoing housing crisis. The CDBG and HOME programs are ideal choices for providing these much-needed resources.