

MOUNTAIN PLAINS NAHRO
National Association of Housing & Redevelopment Officials



Thank you for your interest in NAHRO's 2010 Legislative and Regulatory Agenda. We welcome the opportunity to work with you to ensure that housing and community development needs around the country are addressed in a cost-effective and responsible fashion.

National Association of Housing and Redevelopment Officials (NAHRO) members are uniquely positioned to confront many of today's most pressing challenges. NAHRO's national network of 23,000 housing and community development agencies and professionals offers unequalled expertise in deploying to full advantage a wide range of federal programs, including Public Housing, Housing Choice Vouchers, Community Development Block Grants, and the Home Investment Partnerships program

The passage of the Housing and Economic Recovery Act of 2008 (HERA) and the American Recovery and Reinvestment Act of 2009 (ARRA) demonstrated the important role that federal housing and community development programs play in bringing about economic recovery. While the resources provided through HERA and ARRA have helped to stabilize communities nationwide, NAHRO's members

understand that a sustained investment in affordable housing and community development programs is vital to both the short-term recovery effort and the long-term wellbeing of our nation's neighborhoods and the families that call them home.

NAHRO calls upon the Administration and the Congress to remain fully committed to HUD's core programs. NAHRO's national network of housing and community development professionals stands ready to create jobs, grow local economies, and meet the needs of vulnerable populations by expanding the nation's affordable housing inventory, pursuing targeted economic development activities, preserving the long term viability of public housing by addressing deferred modernization needs, and delivering needed services to low-income families, the elderly, the disabled, and those experiencing homelessness, including veterans.

The following table is a summary of current and pending legislation that Mountain Plains NAHRO is interested in discussing and ultimately enacting.

Bill #	Title	Action	Summary	Sponsor
S.2836 / HR.1048	Asset Management Implementation Act of 2009	Support	Provides restrictions on HUD's implementation of asset management, supports decision making power of HA's, and establishes minimum units for small agency exemption.	Rep. Albio Sires, D-NJ
S. 2684 / H.R. 1851	SEVRA: Section Eight Voucher Reform Act	Monitor	Provides multiple benefits to HA's, including: 1) Reform of Annual Inspection Requirements; 2) Improve Rent Calculation Requirements; 3) Funding Formula; 4) Expands the Moving To Work Program.	Sen. Christopher Dodd, D-CT
HR 2847	Jobs for Mainstreet Act	Support	MPNAHRO supports: 1) Inclusion of additional PH Capital Funds allocated by formula; and 2) Funding of the National Housing Trust.	
S.809 (110th)	Small Public Housing Authorities Paperwork Reduction Act	Needs Sponsors	To amend the U.S. Housing Act of 1937 to exempt small agencies from the requirement of preparing an annual plan.	Never Became Law No Active Legislation
HR.582	Public Housing Drug Elimination Program Reauthorization Act of 2009	Support	Provide fundig for activities for programs designed to reduce drug use in and around assisted low-income housing.	Rep. Barbara Lee (CA)
HR.3221	National Housing Trust Fund (Created under the Housing and Economic Recovery Act of 2008)	Support	The housing trust fund will, once capitalized, provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely and very low income households.	Enacted in 2008
	Community Development Block Grant Reforms	Monitor	MPNAHRO seeks increased funding for the CDBG program in the 2011 HUD Budget, relaxation of certain reporting requirements, and reconsideration of the initiative to review funding allocations.	



NAHRO FY 2011 Funding Recommendations

Program (\$ in Millions)	FY 2010 Enacted	FY 2011 Proposed ⁽¹⁾	NAHRO ⁽²⁾
Public Housing Operating Fund		\$4,829	\$5,084 ⁽³⁾
Elderly and Disabled Service Coordinators	[\$16]	[\$16]	\$50
Public Housing Capital Fund	\$2,500	\$2,044	\$5,000
Resident Opportunity and Supportive Services	[\$50]	\$0	\$55
Emergency Capital Needs	[\$20]	[\$20]	\$25
Conversion of Public Housing to Sec. 8 Project-Based	-	-	\$200 ⁽⁴⁾
HOPE VI			\$800
Choice Neighborhoods Initiative	[\$65]	\$250	
Safety and Security	\$0	\$0	\$310
Tenant-Based Rental Assistance (Sec 8 Vouchers), Total ⁽⁵⁾	\$18,184	\$19,551	
Housing Assistance Payments	[\$16,339]	[\$17,115] ⁽⁶⁾	\$17,165 ⁽⁷⁾
Ongoing Administrative Fees	[\$1,525]	[\$1,741]	At least \$1,741
Tenant Protection Vouchers	[\$120]	[\$125]	Fully Fund
Tenant Protection/Special Purpose Admin. Fees	[\$50]	[\$50]	\$50
Special Fees (audit reimbursement, hard to house)	\$0	\$0	\$198
Family Self-Sufficiency (FSS) Coordinators	[\$60]	[\$60]	\$72 ⁽⁸⁾
Section 8 Project-Based Rental Assistance	\$8,551	\$9,382	Fully Fund
Community Development Fund	\$4,450	\$4,382	
Community Development Block Grants (formula)	[\$3,990]	[\$3,990]	\$4,500
Rural Housing/Economic Development Program ⁽⁹⁾	[\$25]	\$0	\$25
Section 108 Loan Guarantee Program	\$6	\$0 ⁽¹⁰⁾	\$12
Brownfields Economic Development Initiative	\$17.5	\$0	\$25
Home Investment Partnerships (HOME) Program	\$1,825	\$1,650	
HOME Formula Grants	[\$1,825]	[\$1,650]	\$2,000
Housing Opportunities for Persons with AIDS (HOPWA)	\$335	\$340	\$410
McKinney-Vento Homeless Assistance Programs	\$1,865	\$2,055	\$2,200
Affordable Housing Production ⁽¹¹⁾	-	\$1,000	\$1,000

Notes

- (1) As proposed in the Obama administration's FY 2011 budget. Unless otherwise noted, figures do not reflect requested 1% set-asides for the Transformation Initiative.
- (2) NAHRO requests are for stand-alone programs only. Blank indicates no position.
- (3) Recommended funding is calculated using the approach agreed upon by HUD and stakeholders in the 2004 negotiated rulemaking which includes the costs of employee benefits and utilizes the CPI as a more accurate measurement of inflation. Utilities expense level (UEL) uses HUD's CY 2010 UEL inflation factor methodology. An estimated 204,000 Eligible Unit Months are included for 2011 to account for approximately 24,000 units that may be federalized over the next few years using funds from the American Recovery and Reinvestment Act of 2009.
- (4) Estimated incremental amount of Section 8 project-based funding required to support the voluntary conversion of approximately 100,000 public housing units to Section 8 project-based rental assistance. Estimate represents the difference between the average costs of a voucher and a public housing unit, accounting for operating/capital funding. Estimate assumes initial-year reprogramming of operating/capital funding as units are converted.
- (5) Figures are displayed on a program-year basis, consistent with appropriations bill language.
- (6) Figure reflects a transfer of \$195.5 million to the Transformation Initiative as proposed by the administration.
- (7) Based on FY 2009 Voucher Management System leasing and cost data, supplemented by information about additional voucher awards. Figures increased for inflation by estimates of Annual Adjustment Factors based on 2010 FMR documentation and 2008 Consumer Expenditure Survey and 2008/2009 Consumer Price Index data. Recommendations do not reflect estimates of increased need for subsidy resulting from loss of hours and loss of jobs by ELI, VLI and LI families with earnings. Declining incomes of voucher-assisted households would require greater funding levels in order for PHAs to assist the same number of low-income households.
- (8) NAHRO believes PHAs needing assistance to operate the FSS program should receive funding through a formula-driven program.

- (9) The Rural Housing and Economic Development (RHED) program was renamed the Rural Innovation Fund and funded as a set-aside under the Community Development Fund for FY 2010. NAHRO supports the restoration of stand-alone funding for the program.
- (10) The administration proposes collecting a fee from Section 108 borrowers to cover the program's credit subsidy costs. NAHRO favors a direct appropriation to subsidize up to \$500 million in loan guarantees for FY 2011.
- (11) The administration proposes \$1 billion for the Housing Trust Fund for FY 2011, with resources to be provided through an as-yet unidentified legislative mechanism outside of the appropriations process. NAHRO encourages the federal government to identify at least \$1 billion in new resources for FY 2011 for distribution through the Housing Trust Fund. This 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 \$857. In order to afford this level of rent and utilities - without paying more than 30% of

income on housing - a household must earn \$2,856 monthly or \$37,277 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates to a Housing Wage of \$16.48. Unfortunately, the estimated average wage for a renter in Colorado is \$15.08 and there are many workers earning a minimum wage of only \$7.28 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)	Statewide Statistics	
Adams County	\$17.13	\$921	\$921	\$513	\$855	\$74	2,546	Monthly Area Median Income (AMI)	\$6,005
Aurora	\$17.13	\$876	\$867	\$539	\$898	\$77	1,580	30% Monthly AMI	\$1,802
Arvada	\$17.13	\$921	\$891	\$570	\$950	\$103	116	50% Montly AMI	\$3,003
Boulder	\$19.79	\$1,059	\$1,040	\$638	\$1,063	\$81	972	Maximum Affordable Rent at 30% AMI	\$540
Colorado Springs	\$15.29	\$795	\$795	\$479	\$796	\$112	4,009	Maximun Affordable Rent at 50% AMI	\$901
Denver	\$17.13	\$891	\$918	\$638	\$1,063	\$43	14,359	Renter Households at or below 30% AMI	150,888
Fort Collins	\$16.04	\$834	\$834	\$508	\$847	\$89	3,707	Renter Households between 31% and 50% AMI	128,528
Grand Junction	\$13.48	\$701	\$742	\$386	\$643	\$77	2,350	Minimum Wage (MW)	\$7.28/hour
Greeley	\$13.31	\$691	\$715	\$363	\$609	\$69	350	Rent Affordable at Minimum Wage	\$379
Lakewood	\$17.13	\$891	\$893	\$539	\$898	\$100	1,710	Weekly Work Hours at MW Needed to Afford 2 bedroom FMR	91
Littleton	\$17.13	\$921	\$921	\$539	\$898	\$64	484	Full Time Jobs at MW Needed to Afford 2 bedroom FMR	2.3
Pueblo	\$13.06	\$679	\$675	\$385	\$642	\$86	2,984	Homeless Count (7)	15,394
SNAPSHOT TOTAL	\$16.15	\$848	\$851	\$508	\$847	\$81	35,167		
NON METRO AREA	\$15.77	\$820	N/A	\$445	\$741	N/A	N/A		
STATE TOTAL	\$16.48	\$857	N/A	\$540	\$901	N/A	N/A		

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 2009 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 - FY2009 (HUD: Final as of Oct 1, 2009)
- (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 Area Median Income (AMI) in Colorado is \$72,062/ year or \$6005/month. An affordable rent or mortgage payment for a family earning the AMI is \$1,802. Our programs are targeted, generally, at families who earn between 30% and 50% 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) The Colorado Statewide Homeless Count Point-In-Time Study, 2007. This was the last statewide count in Colorado. In 2009, 11,061 homeless people were counted in the Denver Metro Area. Due to the transient existence of people who are homeless these numbers are most likely an undercount.



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Montanans

Montana has a population of approximately 968,500, with 75% earning less than \$75,000 per year, 57% having income below \$50,000 per year and 30% having income below \$25,000 per year or 230,550 residents near poverty. The state estimates that the number of families living in poverty is increasing and could be as high as 55,000 by the end of 2010. Economic growth lags behind the nation, as job losses occurred later in 2009. The state government started 2009 with a projected surplus of \$300 million but recent estimates now show a deficit by the end of 2010. To a family with a median income of \$43,654 per year, the stagnant growth will make wages constant with little upward movement.

Affordability

A family paying 30% of their household income for housing expense is generally recognized as living in affordable housing. Here in Montana, the median renter income cannot afford the median priced two-bedroom rental unit in 36 of the 56 counties. Current challenges in the housing market have not lowered the cost of purchasing homes in Montana and has continued to pressure the rental market statewide which has kept rental costs at or above where they were in 2006. Although new single family has decreased dramatically, the development of new rental housing, subsidized and unsubsidized, is nearly nonexistent.

Please see table and notes on reverse.

There is and will be for many years an extreme shortage of rental housing throughout the state of Montana.

In Montana, the average Fair Market Rent (FMR) for a two-bedroom apartment is \$600. In order to afford this level of rent and utilities- without paying more than 30% of income on housing- a household must earn \$2,000 monthly or \$24,000 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates in a Housing Wage of \$11.54. Unfortunately, the estimated average wage for 230,550 Montanans is at or below the Housing Wage.

Homelessness

Homelessness is increasing with families with children constituting more than 50% of the homeless for the first time since 2007. Homeless costs for affected communities are rising. A recent study in Billings, found that the community spent \$31,000,000 in dealing with homelessness in one year or about \$13,000 per person, which exceeds the cost of an affordable housing unit in Montana.

Housing cannot be taken for granted. Montanans face numerous and serious challenges in meeting the housing needs of our citizens in the years to come.

Falling Short of Affordable Housing in Our Communities											
Montana AGENCY	Housing Wage (1)	Two Bedroom FMR (2)	Two Bedroom Payment Standard (3)	Monthly Income for a Family at Median Income (4)	Monthly Income for a Family at 30% AMI (5)	Max. Mthly Afford Hsg Cost at 30% AMI (6)	Additional amount paid by Family for Rent (7)	Percentage of Family Income Paid for Rent (8)	Public Housing Waiting List (9)	Section 8 Waiting List (9)	Com-bined Waiting List
Billings	\$12.40	\$645	\$690	\$5,075	\$1,545	\$464	\$181	42%	1,114	2,300	3,414
Butte	\$11.31	\$588	\$617	\$4,500	\$1,350	\$405	\$183	44%	355	98	453
Dawson County	\$11.31	\$588	\$633	\$4,392	\$1,337	\$401	\$187	44%	11	N/A	11
Great Falls	\$11.37	\$591	\$621	\$4,542	\$1,362	\$408	\$183	43%	143	297	440
Helena	\$12.23	\$636	\$681	\$5,458	\$1,637	\$491	\$145	39%	681	783	1,464
Missoula	\$13.54	\$704	\$771	\$4,950	\$1,483	\$445	\$259	47%	1,752	1,372	3,124
Richland County	\$11.31	\$588	\$617	\$4,491	\$1,345	\$403	\$185	44%	19	36	55
Whitefish	\$12.40	\$645	\$690	\$4,642	\$1,392	\$417	\$228	46%	33	63	96
MDOC	\$11.54	\$600	\$600	4,190	\$1,328	\$398	\$202	44%	N/A	10,074	10,074
SNAPSHOT TOTAL	\$11.93	\$620	\$658	\$4,693	\$15,724	\$426	\$195	43.67%	4,108	15,023	19,131

Notes

Unless otherwise footnoted, all information is provided by housing agencies in Montana and the National Low Income Housing Coalition 2009 Out of Reach Report.

- (1) Hourly wage @ 40 hrs per week necessary to afford the 2 bedroom Fair Market Rent (FMR)
- (2) Fair Market Rent as established by HUD at the 40% percentile- FY2009 (HUD: Final as of Oct 1, 2009)
- (3) Using the Fair Market Rent, a Public Housing Agency sets a payment standard between 90-110% of the FMR.
- (4) Area Monthly Median Income for a family with four people
- (5) Area Monthly Median Income for low income families at 30% AMI
- (6) Maximum amount a low income family should pay for rent
- (7) Additional Amount a Low Income Family would pay for monthly rent
- (8) Percentage of Income paid by low income family for rent
- (9) Waiting Lists for Public Housing and Housing Choice Voucher



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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. North Dakota continues to see increases in the number of homeless, greater unemployment figures, foreclosures and escalating utility bills. Housing wages throughout the state, or the hourly amount needed to afford a two bedroom apartment at the Fair Market Rent (FMR), 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

Please see table and notes on reverse.

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 \$566. In order to afford this level of rent and utilities- without paying more than 30% of income on housing- a household must earn \$1,886 monthly or \$22,631 annually. Assuming a 40- hour workweek, 52 weeks per year, this level of income translates in a Housing Wage of \$10.88. 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.

Falling Short of Affordable Housing in Our Communities											
North Dakota City or County	Two Bedroom FMR (1)	Utility Costs (2)	Shelter Cost (3)	Max. Mthly Afford Hsg Cost at 30% AMI	Area Median Income	Housing Wage Hourly (4)	Housing Wage Annual	30% AMI Hourly (5)	30% AMI Annual (5)	Waiting List (6)	Homeless
Bismarck	\$565	\$139	\$704	\$501	\$66,800	\$13.54	\$28,163	\$9.64	\$20,040	996	276
Cass County	\$628	\$80	\$708	\$512	\$68,200	\$13.62	\$28,330	\$9.84	\$20,460	494	N/A
Eddy County	\$518	\$154	\$672	\$413	\$55,100	\$12.93	\$26,894	\$7.95	\$16,530	0	N/A
Emmons County	\$539	\$106	\$645	\$413	\$55,100	\$12.41	\$25,813	\$7.95	\$16,530	0	N/A
Fargo	\$628	\$118	\$746	\$512	\$68,200	\$14.35	\$29,848	\$9.84	\$20,460	1581	352
Grand Forks	\$621	\$209	\$830	\$464	\$61,800	\$15.97	\$33,218	\$8.92	\$18,540	975	189
Griggs County	\$518	\$231	\$749	\$413	\$55,100	\$14.41	\$29,973	\$7.95	\$16,530	4	N/A
Mercer County	\$518	\$106	\$624	\$542	\$72,300	\$12.00	\$24,960	\$10.43	\$21,690	0	N/A
Minot	\$518	\$134	\$652	\$437	\$58,300	\$12.54	\$26,083	\$8.41	\$17,490	557	52
Morton County	\$565	\$139	\$704	\$501	\$66,800	\$13.54	\$28,163	\$9.64	\$20,040	41	N/A
Nelson County	\$594	\$242	\$836	\$413	\$55,100	\$16.08	\$33,446	\$7.95	\$16,530	6	N/A
Ramsey County	\$519	\$134	\$653	\$443	\$59,000	\$12.56	\$26,125	\$8.51	\$17,700	41	37
Richland County	\$533	\$54	\$587	\$474	\$63,200	\$11.29	\$23,483	\$9.12	\$18,960	11	N/A
Stark County	\$518	\$64	\$582	\$437	\$58,200	\$11.20	\$23,296	\$8.40	\$17,460	67	20
Steele County	\$594	\$222	\$816	\$496	\$66,100	\$15.70	\$32,656	\$9.54	\$19,830	0	N/A
Stutsman County	\$518	\$183	\$701	\$447	\$59,600	\$13.48	\$28,038	\$8.60	\$17,880	69	46
Towner County	\$518	N/A	\$518	\$413	\$55,100	\$9.97	\$20,738	\$7.95	\$16,530	0	N/A
Walsh County	\$594	\$45	\$639	\$434	\$57,900	\$12.29	\$25,563	\$8.35	\$17,370	15	N/A
Wells County	\$518	\$261	\$779	\$413	\$55,100	\$14.98	\$31,158	\$7.95	\$16,530	10	N/A
Williams County	\$518	\$0	\$518	\$413	\$55,100	\$9.97	\$20,738	\$7.95	\$16,530	71	N/A
AVERAGE/TOTAL	\$552	\$138	\$683	\$455	\$60,605	\$13.14	\$27,334	\$8.74	\$18,182	4938	972

Notes

Unless otherwise footnoted, all information is provided by housing agencies in North Dakota and the National Low Income Housing Coalition 2009 Out of Reach Report.

- (1) Fair Market Rent(FMR) as established by HUD at the 40% percentile - FY2009 (HUD: Final as of Oct 1, 2009)
- (2) Monthly cost of a 2 bedroom multi-family unit using natural gas or electric.
- (3) Fair Market Rent (FMR) plus utilities
- (4) Hourly wage necessary to afford the 2 bedroom Fair Market Rent (FMR)
- (5) Housing is considered affordable if a family spends no more than 30% of their income on rent and utilities. The Area Median Income (AMI) in North

- Dakota is \$60,605/year or \$5050/month. An affordable rent or mortgage payment for a family earning the AMI is \$1,515. Our programs are targeted, generally, at families who earn between 30% and 50% of the area median.
- (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



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As South Dakota grapples with the unmet need of affordable housing federally funded rental assistance programs are more important than ever. The predominate housing problem facing very-low-income households is the high cost of housing, although some households also live in substandard or overcrowded conditions.

In recent years, rental assistance programs have been affected significantly by a series of cost containment measures generated by budgetary pressures. In many areas of South Dakota this has lead to a decrease in the number of affordable housing units and households that can be assisted. This situation has become especially critical during the latest economic downturn-leaving more households having to choose between providing a roof over their family's head or providing adequate food for their family.

In South Dakota, the Fair Market Rent (FMR) for a two bedroom apartment is \$600. A household must have income of \$2,000 per month, \$23,999 annually, in order to meet "affordability", i.e., not paying more than 30% of monthly income

for housing costs. This translates into an hourly wage of \$11.54, working 40 hours per week, 52 weeks per year. In South Dakota, the average hourly wage is \$9.71, a \$1.83 per hour deficit. In order to afford the FMR for a two-bedroom apartment a renter earning \$9.71 per hour would have to work 48 hours per week, 52 weeks per year. 40% of South Dakotans are unable to afford a two-bedroom unit at the \$600 FMR.

Households on fixed incomes, such as the elderly or disabled, receiving Social Security benefits or Supplemental Security Income (SSI) face an even greater difficulty in finding affordable housing.

Rural America, including South Dakota, is one-third of the United States' population. Rental assistance in rural America is critical. There aren't many options for low-income households in rural areas of this state or any other rural area across the nation. Congress needs to ensure that rural America's affordable housing needs are met and we are not left behind.





Affordability

According to the National Low Income Housing Coalition 2009 Out of Reach, "The affordability of housing in Utah continues to be a significant problem. The fair market rent for a two bedroom apartment is \$736. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,455 monthly or \$29,459 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of \$13.52."

"In Utah, the minimum worker earns an hourly wages of \$6.55. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 86 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable."

"In Utah, the estimated (average) wage for a renter is \$11.75. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable."

Foreclosure

According to a January 2009 RealtyTrac Report, "The number of Utah households with a foreclosure filing jumped 99.46 percent from 2007 to 2008. In total, 18,657 total foreclosure filings took place in Utah in 2008. In addition, 1.65 percent of all Utah housing units (one in 64) received at least one foreclosure filing during the year."

Homelessness

According to the Comprehensive Report on Homelessness State of Utah 2009, "On January 28th, 2009 it was estimated that 3,525 people were homeless. From this it is projected that roughly 15,525 people will experience homelessness in Utah throughout 2009. Homelessness has increased by 8% since 2008; however, chronic homelessness has declined by 5%."

The following table displays the most prevalent areas for homeless subpopulations in Utah. Families are unique when compared to categories of unaccompanied homeless individuals.

Top Five Counties in Utah Where Homeless Individuals are Located Based on Subpopulations: January 28th, 2009								
Rank	Unaccompanied Homeless Individuals		Homeless Persons in Families		Chronically Homeless Individuals		Unsheltered Homeless Individuals	
1	Salt Lake	62.6%	Salt Lake	63.8%	Salt Lake	50.4%	Salt Lake	40.78%
2	Weber	20.5%	Cache	9.7%	Weber	13.6%	Utah	16.86%
3	Carbon	3.6%	Davis	7.9%	Utah	12.7%	Weber	8.63%
4	Washington	3.1%	Weber	4.9%	Carbon	4.0%	Carbon	8.24%
5	Utah	2.9%	Washington	3.7%	Grand	3.3%	Grand	7.06%

Please see table and notes on reverse.

Falling Short of Affordable Housing in Our Communities								
Utah AGENCY	Housing Wage (1)	Two Bedroom FMR (2)	Area Median Income AMI	30% AMI (3)	Two Bedroom Affordable Rent at 30% AMI	Section 8 Waiting List Households (4)	Point-in-Time Snapshot Homeless Count (5)	Single Family Median Home Sales Price (6)
Cedar City	\$11.10	\$577	\$46,600	\$13,980	\$350	230	22	Not Available
City of Ogden	\$13.79	\$717	\$68,500	\$20,550	\$514	2,038	447	\$160,700
Salt Lake City	\$15.42	\$802	\$67,800	\$20,340	\$509	4,327	Included in SL County	See SL County
Salt Lake County	\$15.42	\$802	\$67,800	\$20,340	\$509	7,697	2,061	\$230,000
Provo City	\$12.88	\$670	\$62,900	\$18,870	\$472	2,400	Included in Utah County	See Utah County
Tooele County	\$13.04	\$678	\$64,700	\$19,410	\$485	750	23	\$166,050
Utah County	\$12.88	\$670	\$62,900	\$18,870	\$472	1,095	75	\$215,000
West Valley City	\$15.42	\$801	\$67,800	\$20,340	\$509	1,579	Included in SL County	See SL County
SNAPSHOT TOTAL	\$13.74	\$714.63	\$63,625	\$19,088	\$477.50	20,116	2,628	\$192,938

Notes

Unless otherwise footnoted, all information is provided by housing agencies in Utah and the National Low Income Housing Coalition 2009 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 - FY2009 (HUD: Final as of Oct 1, 2009)
- (3) Housing is considered affordable if a family spends no more than 30% of their income on rent and utilities. The Area Median Income (AMI) in Utah is \$64,548/ year or \$5379/month. An affordable rent or mortgage payment for a family earning the AMI is \$1,613. Our programs are targeted, generally, at families who earn between 30% and 50% of the area median.
- (4) Number of households currently on Section 8 Waiting List provided by Housing Authorities. Please note wait list numbers offer limited understanding of unmet housing voucher need because some Housing Authorities have closed waiting lists or open them infrequently; or conduct a lotter in lieu of a wait list.
- (5) Utah Point-in-Time Homeless Count 2009.
- (6) Salt Lake Board of Realtors October 27, 2009 Press Release. Median Home Sale Price during third quarter 2009.



MOUNTAIN PLAINS NAHRO
National Association of Housing & Redevelopment Officials



Wyoming is facing a changing landscape with respect to affordable housing. We have seen waiting lists explode and in many cases double in number of applicants since July 2009, which appears to be a function of the changing economy leading to greater demand and a reduced rate of attrition (return rate of rental assistance that would then be available to assist those on the waiting list). FMR's and Payment standards have not changed dramatically, and utility allowances reasonably reflect somewhat of a static utility cost environment. The weakened economy is also reflected in the increasing number of homeless persons counted (515 on 3/20/09) and the increasing foreclosures (1,005 in 2009, up from 438 for the same period in 2008).

One of the consistently frustrating issues faced by housing and community development professionals in Wyoming is the rural nature of Wyoming that conflicts with the traditionally urban focused programs funded by the federal government. Wyoming Housing and Community Development agencies have consistently advocated for more local flexibility within federal programs that would enable us to more appropriately address Wyoming needs. To that end,

Please see table and notes on reverse.

Wyoming NAHRO advocates that the exemption for small agencies (with less than 500 public housing units) from the HUD project based asset management model be made permanent rather than repeatedly subject to inclusion in the appropriation process. Wyoming NAHRO is comprised of smaller agencies serving rural populations which make it difficult to compete for new federal programs targeting urban issues, such as transit-oriented development funding. In general Wyoming NAHRO encourages that local flexibility be incorporated into federal housing and community development programs so that local communities can best meet their local needs.

Wyoming NAHRO encourages continued funding for the HUD Homeless Prevention program as those funds, although temporary, provided significant and timely benefit to Wyoming families. Additionally, Wyoming NAHRO encourages expanding the potential pool of investors in the LIHTC programs by including S-Corporation investment and eliminating the penalties within the AMT calculation that restrict LIHTC investment.

Falling Short of Affordable Housing in Our Communities										
Wyoming AGENCY	Housing Wage (1)	AMI	50% AMI	Two Bedroom FMR (2)	Two Bedroom Payment Standard (3)	Two Bedroom Affordable at 30% AMI (4)	Two Bedroom Affordable at 50% AMI (4)	Waiting List (5)	Voucher Portfolio	PH Portfolio
Cheyenne	\$14.69	\$57,300	\$28,650	\$764	\$840	\$430	\$716	2051	1752	342
Sheridan	\$13.21	\$57,200	\$28,600	\$687	\$756	\$429	\$715	*	*	n/a
Gillette	\$13.42	\$70,500	\$35,250	\$698	\$768	\$529	\$881	*	*	n/a
Laramie	\$14.54	\$57,200	\$28,600	\$756	\$832	\$429	\$715	*	*	n/a
Lander/Riverton	\$12.52	\$57,200	\$28,600	\$651	\$716	\$429	\$715	*	*	n/a
Cody/Powell	\$12.56	\$57,200	\$28,600	\$653	\$718	\$429	\$715	*	*	n/a
Rawlins	\$11.88	\$57,200	\$28,600	\$618	\$680	\$429	\$715	*	*	n/a
Buffalo	\$12.77	\$57,200	\$28,600	\$664	\$730	\$429	\$715	*	*	30
Casper	\$13.54	\$57,900	\$28,950	\$704	\$774	\$434	\$724	1533	457	75
Evanston	\$13.69	\$62,400	\$31,200	\$712	\$712	\$468	\$780	41	86	80
Hanna	\$11.88	\$57,200	\$28,600	\$618	n/a	\$429	\$715	8	0	20
Lusk	\$12.40	\$57,200	\$28,600	\$645	n/a	\$429	\$715	11	0	20
Douglas	\$11.31	\$57,800	\$28,900	\$588	n/a	\$434	\$723	2	0	50
Rock Springs	\$14.00	\$68,400	\$34,200	\$728	\$801	\$513	\$855	120	25	100
SNAPSHOT TOTAL	\$13.03	\$59,421	\$29,711	\$678	\$595	\$446	\$743	3,766	2,320	717

* Included in Cheyenne total.

Notes

Unless otherwise footnoted, all information is provided by housing agencies in Wyoming and the National Low Income Housing Coalition 2009 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, 2009)
- (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 Area Median Income (AMI) in Wyoming is \$64,394/ year or \$5,366/month. An affordable rent or mortgage payment for a family earning the AMI is \$1,609. Our programs are targeted, generally, at families who earn between 30% and 50% of the area median.
- (5) 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

