Housing Needs Assessment

for Ogden City and its East Central Neighborhood

Prepared for Ogden Civic Action Network (OgdenCAN)

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Introduction

The goal of this report is to identify housing service gaps in Ogden, Utah and explore options for filling these gaps. Particular attention is paid to Ogden's East-Central neighborhood due to the geographic focus of Ogden Civic Action Network (OgdenCAN) for whom this study is carried out. The city of Ogden is located in Weber County, about 35 miles north of Salt Lake City along the Wasatch Front (see Figure 1.) Ogden's East Central neighborhood is roughly the area between Washington Blvd. and Harrison Blvd., between 20th St. and 30th St. For statistical purposes in this report, the East Central neighborhood is defined as the total area covered by census tracts 2008, 2009, 2013.01, and 2013.02. These census tracts are labeled in Figure 2, and the East Central neighborhood is outlined in blue.

Throughout this report, effort has been made to consistently present comparable statistics for four geographic areas: Ogden's East Central Neighborhood, Ogden City, Weber County, and the state of Utah. This will allow for comparisons between local conditions (Ogden and East Central) and county and state reference points. This report is organized as follows. Part 1 presents and discusses local housing trends and statistics. Part 2 inventories existing housing support services in the Ogden area. Part 3 identifies service gaps and discusses options for filling these gaps.

Part 1: Housing Trends and Statistics

Part 1 of this report presents housing trends and statistics for Ogden and its East Central neighborhood. When possible statistics are also presented for Weber County and the state of Utah. Section 1.1 describes long-run trends in population and housing. Section 1.2 presents a current snapshot of the housing environment. Section 1.3 examines homeowner issues including mortgage applications and foreclosures. Section 1.4 analyzes renter issues including subsidized housing and evictions. Finally, Section 1.5 briefly discusses homelessness.

1.1 Historical Trends

To begin to understand the housing environment in Ogden and its East Central neighborhood, it is useful to examine historical trends in several key areas.

Population and Housing Stock

The graphs in Figure 3 show trends in the population and housing stock from 1990-2017[1]. The housing stock includes both occupied and unoccupied units. Ogden, Weber County, and Utah show growth in both population and the housing stock over this time period. The East Central neighborhood shows steady modest decline in the housing stock since 1990. Although its population grew significantly from 1990-2000, it has been trending downward since 2000.

Racial Demographics

Figure 4 shows the evolving racial composition across the four study regions from 1990-2017. All four regions show a decreasing percentage of white (non-Hispanic) residents paired with an increasing percentage of Hispanics. However, this trend is increasingly exaggerated moving from Utah to Weber County, to Ogden, and finally the East Central neighborhood. In 2016, 43.6% of East Central residents and 33.0% of Ogden residents were Hispanic. It is also interesting to note that while these trends have been gradual and consistent in Utah, Weber County and Ogden, the growth of the Hispanic population in the East Central neighborhood occurred primarily in the decade 1990-2000. Its racial composition has remained fairly constant since 2000.

Vacancy and Home Ownership

[1] For this section, data for Ogden, Weber County, and Utah are based on American Community Survey (ACS) 1-year estimates. Due to the small sample size for the East Central Neighborhood, ACS 1-year estimates are unavailable, so ACS 5-year estimates are used. The ACS began in 2005, so the date range for the 1-year estimates is 2005-17. The 5-year estimates pool the 1-year estimates for five years. For example, the 2009 5-year estimates pool the 1-year estimates form 2005-09. The 5-year estimates also have a later release date than the 1-year estimates, so the date range for the 5-year estimates is 2009-16. The early difference in date range (2005-2008), is important because it coincides with the housing boom and subsequent recession. Because of this difference in date range and because statistics for the East Central neighborhood pool 5 years of data, trends from Ogden, Weber County, and Utah will show more sensitivity to the housing boom and recession than those for the East Central Neighborhood. Additionally, for all geographic regions, decennial census data were used for 1990, 2000, and 2010 when available.

Figure 5 shows the overall vacancy rate of residential units in the four study regions from 1990-2017. Vacant properties include residential units available for sale or rent, as well as those sold or rented but not yet occupied, and currently uninhabited vacation/seasonal homes and housing for seasonal workers. As such, this vacancy rate is more inclusive, and thus higher than, vacancy rates typically reported for sale or rental properties. It is intended to be a catchall for vacant residences, which can, in turn, be contrasted with occupied units. Vacancy rates for the most recent years will be broken down and discussed in more detail in Section 1.2. Despite the lack of nuance in the type of vacancy, some patterns are clear, for example, the rise and fall in vacancy rates during and following the recession. The recession effect is reflected most severely in the Ogden data. Weber County also shows a strong recession effect, while the recession effect overall in Utah was small. Due to data limitations, the effect of the recession on the East Central neighborhood cannot be observed (see Footnote 1 for details.) Nevertheless, both before and after the recession, the East Central neighborhood shows the highest vacancy rate (about 12-15%) compared to about 8-11% in Ogden, Weber County, and Utah.

Figure 6 shows the percentage of occupied residential units that are owner-occupied from 1990-2017. Despite substantial differences *across* the four study regions, rates *within* regions have varied little across time. The East Central neighborhood has the lowest owner-occupancy rate hovering just below 40% throughout the time period. Ogden has the second-lowest owner-occupancy rate, between 55-60%, peaking around 2005 at the height of the housing boom and tapering more recently. Owner occupancy rates in Weber County and Utah have remained around 70-75%, also peaking between 2000-2005 and declining slightly in recent years.

Median Income, Median Home Value, and Median Gross Rent

Figure 7 shows trends in real median income (Panel A), real median home value of owner-occupied housing (Panel B), and real median gross rent of renter-occupied housing (Panel C.[2]) Dollar amounts shown have been adjusted for inflation and are reported in 2017 constant dollars. Median incomes and home values are shown for 1990-2017. Median gross rents were not available in the 1990 and 2000 census data, therefore these data are reported only from 2005-2017 (2009-2016 for the East Central neighborhood.) Gross rents include shelter rent as well as essential utilities (e.g. gas, electricity, and water; not cable or phone service.) Despite a downturn during the recession, median home values have shown an overall upward trend over the 1990-2017 time period. Trends for median income and median rents have been flatter and are harder to discern with the graph alone.

To shed additional light on the relationship between incomes and home values, Table 1 calculates the average annual growth rate (AAGR) for both real median incomes and home values from 1990-2017 (1990-2016 for East Central.) A negative number indicates an average annual decline over this period, so this table reveals that real median income in the East Central neighborhood has declined by an average annual rate of 0.14% and Ogden has seen an average annual decline of 0.10%. While Weber County and Utah have seen modest positive growth in real incomes over this period, incomes have not kept pace with home values. In fact, looking at the difference between home value growth and income growth, as shown in the

[2] For the East Central Neighborhood, median values are the average of the median values across the census tracts that make up the East Central neighborhood (tracts 2008, 2009, 2013.01, and 2013.02 from 2010 to present and tracts 2008, 2009, and 2013 prior to 2010.)

"Difference" row, home value growth has outpaced income growth by about 2% in all four study regions.

Table 2 provides a similar analysis for the relationship between real median incomes and gross rents, with several important differences. First, since the earliest rental data are from 2005 (2009 for East Central), the AAGRs for real gross rent reflect average annual growth from 2005-2017 (2009-16 for East Central.) Second, in order to make an apples-to-apples comparison between rent growth and income growth, AAGRs for real income are calculated for this same time period as the rents (2005-17 for Ogden, Weber County, and Utah and 2009-16 for East Central.) Over these periods, East Central, Weber County, and Utah show modest real income growth while Ogden shows modest decline. Despite East Central's modest growth in income over this period, the "Difference" row shows that rent increases are most quickly outpacing income growth in the East Central neighborhood, where rent is increasing 1.22% faster than income. Only in Weber County is the median income growing slightly faster than the median gross rent (as shown by the negative difference.) Rent increases are outpacing income growth in Ogden and Utah by 0.82% and 0.33% respectively.

Summary

- Population and housing stock are increasing in Ogden since 1990 but are declining modestly in East Central since 2000
- Ogden and East Central have seen large increases in their Hispanic populations since 1990 with East Central being 43.6% in 2016
- The homeownership rate in East Central is about 40%, significantly lower than that in Ogden of about 55%
- Growth in home values and gross rents have been outpacing income growth in both Ogden and East Central by about 1-2% per year

1.2 Current Trends

After examining a number of broad trends in historical perspective, this section takes a deeper dive into a variety of housing issues using the most recent available data.[3] First, vacancy, owner-occupancy, and rental rates are examined. Second, the physical characteristics of occupied residences are explored. Finally, characteristics of the residents are discussed.

Vacancy

[3] In this section, when using ACS data, ACS 5-year estimates for 2016 (which pool the 1-year estimates from 2012-16) are used for *all* four study regions. This is done so that apples-to-apples comparisons can be made between all four study regions, including the East Central neighborhood. As explained in footnote 1, due to small sample sizes, ACS 1-year estimates are not available for the East Central neighborhood. For the Historical Trends section, I nevertheless chose to use the 1-year estimates for Ogden, Weber County, and Utah because this allowed me to collect data points for years 2005-2008 which is important for capturing trends during the 2008-09 recession. Another benefit of the 1-year estimates is, at the time of this writing, the most recent 1-year estimates available are from 2017 while 2016 is the most recent year available for the 5-year estimates. While the 2017 1-year estimates would provide more up-to-date information, they are not directly comparable to the 2016 5-year estimates that must be used for the East Central Neighborhood (due to both the 1-year time lag and the pooling of data across years in the 5-year estimates.) I decided to prioritize comparability over recency.

Table 3 shows overall vacancy rates for the four study regions for 2016. As discussed in the previous section, this overall vacancy rate includes residential units available for sale or rent, as well as those sold or rented but not yet occupied, and currently uninhabited vacation/seasonal homes and housing for seasonal workers. As such, this vacancy rate is more inclusive, and thus higher than, vacancy rates typically reported for sale or rental properties.

Table 4 shows homeowner vacancy and rental vacancy rates which are calculated in a more traditional manor. The homeowner vacancy rate is the number of residential units for sale divided by the total homeowner housing stock. Similarly, the rental vacancy rate is calculated as the number of residential units available for rent divided by the total rental housing stock.[4] In all four study regions, the homeowner vacancy rate is much lower (1.5-3.9%) than the rental vacancy rate (5.6-11.7%). For both occupancy types, vacancy rates are highest in the East Central neighborhood and lowest in Utah. Ogden shows an elevated homeowner vacancy rate (2.9%) compared to Weber County and Utah, however, its rental vacancy rate (6.4%) is slightly lower than that in Weber County (6.6%)

Owner and Renter Occupancy

Figure 8 shows the composition of owner-occupied households and renter-occupied households in the four study regions. Owner-occupied households are further sub-divided into households with an existing mortgage (who are thus still making monthly mortgage payments) and households without a mortgage (those who own their homes “free and clear.”) The East Central neighborhood has the lowest owner-occupancy rate of 38.6%, broken down into 29.3% with a mortgage and 9.3% without. Ogden’s owner-occupancy rate, 55.6%, falls between that of East Central and those of Weber County and Utah, both around 70%. Because of the many differences between owners and renters, particularly regarding the types of housing issues they face and the ways in which these issues can be addressed by service providers, it is important to study the homeowner and renter populations separately. For this reason, the remainder of this section presents statistics for homeowners and renters separately.

Physical Characteristics of Residential Housing

<u>Single-Family and Multi-Family Housing Structures</u>

Tables 5 and 6 show the total number of units in the residence for owner-occupied and renter-occupied households respectively. Across all four study regions, the overwhelming majority (93.2-97.9%) of owner-occupied units are single-family homes (one unit.) The remainder is roughly evenly split between multiple-unit structures (e.g. condos or townhomes) and mobile homes, with the exception of the East Central neighborhood, which did not include any owner-occupied mobile homes.

Renter-occupied units are more likely to exist within multi-family housing structures (e.g. apartment complexes.) While single-family rental units are the most common, they make up a minority of all renter-occupied units (35.1-38.2%.) Multi-family structures in all study regions range from two to more than fifty units, with profiles similar across regions. Roughly 45-50% of renters live in structures with 2-19 units and 15-20% live in structures with 20 or more units.

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[4] The total homeowner housing stock includes all owner-occupied units + units sold but not yet occupied + units available for sale. The total rental housing stock includes all renter-occupied units + units rented but not yet occupied + units available for rent.

Age of Residence

Tables 7 and 8 show the age of owner-occupied and renter-occupied residences respectively. For both owner-occupied and renter-occupied units, the housing stock in Ogden and particularly the East Central neighborhood, is significantly older than that in Weber County and Utah. In East Central, 75.0% of owner-occupied units and 44.2% of renter-occupied units are located in properties built before 1950. Interestingly, the rental housing stock tends to be slightly newer than the owner-occupied housing stock, possibly due to newer high-density rental housing.

Completeness of Plumbing and Kitchen Facilities

Tables 9 and 10 show the completeness of plumbing facilities in owner-occupied and renter-occupied units respectively. The American Community Survey defines complete plumbing facilities as the presence of hot and cold running water, a flush toilet, and a bathtub or shower all located within the residential unit.[5]

Tables 11 and 12 show the completeness of kitchen facilities in owner-occupied and renter-occupied units respectively. The American Community Survey defines complete kitchen facilities as the presence of a stove or range, refrigerator, and sink with a faucet all located within the residential unit.

Using these definitions, rates of incomplete plumbing and kitchen facilities tend to be very low (1.0% or less with the exception of incomplete kitchen facilities in rental units where rates are 2.6% or less.) This requires discussion of several caveats. First, when rates are so low, statistics for small areas must be interpreted carefully. For example, the 2016 ACS 5-year data for the East Central neighborhood showed no renter-occupied units with incomplete kitchen facilities. This does not necessarily mean there are no renter-occupied units with incomplete kitchen facilities in this neighborhood. Rather, more likely, the random sample of renter-occupied units simply didn't include units with incomplete kitchen facilities. This is more likely to happen when the sample size is small, due to the small geographic area.

The second caveat is the difference between the *presence* of plumbing and kitchen facilities and their *quality*. The low rates of incompleteness do not mean that plumbing and kitchen facilities are near perfect. A residence may have hot and cold running water, but the hot water heater may break down on a regular basis. A kitchen may have a refrigerator, but it may struggle to keep food cool, or may regularly blow a fuse. While such quality differences have a large impact on housing adequacy, the ACS simply does not collect data on these elements of quality.

Other Indicators of Housing Quality

In order to supplement the ACS data on housing quality, OgdenCAN obtained housing complaint data from the Weber Morgan Health Department (WMHD.) WMHD keeps records of all housing complaints filed with their agency, which include complaints made throughout Weber and Morgan counties. Due to OgdenCAN's focus on the East Central Neighborhood, complaints

[5] In 2016, the flush toilet requirement was dropped. (More precisely, the flush toilet question was dropped from the ACS questionnaire.) Since Tables 9 and 10 are based on the 2016 ACS 5-year estimates (2012-16), for 2012-15 complete plumbing facilities require a flush toilet, but for 2016 complete plumbing facilities do not require a flush toilet.

for properties within East Central were flagged. Table 13 displays complaint numbers and percentages for complaints filed between Jan. 1, 2012 and July 17, 2017 in the East Central neighborhood and in Weber County as a whole. In total, 1,724 complaints were filed in Weber County, of which 443 (25.7%) pertained to properties in the East Central Neighborhood.[6] Since only about 7% of Weber County households live in the East Central neighborhood, this is certainly a disproportionate percentage of complaints.

With the exception of methamphetamine contamination, these complaints were filed for rental properties usually by the tenants themselves, but occasionally by neighboring residents. Tenants typically file complaints with the health department when they are dissatisfied with their landlord's response to an issue. While this may reflect irresponsibility on the part of the landlord, it may also reflect differences in opinion regarding tenant vs landlord responsibilities. For methamphetamine contamination, these represent properties that were confirmed as contaminated by certified decontamination specialists. They are roughly evenly split between renter-occupied and owner-occupied residences.

Housing, mold, and methamphetamine contamination make up the three single largest complaint categories in both East Central and Weber County as a whole. The Housing category includes structural problems such as electrical issues, plaster or drywall problems, no hot and/or cold running water, unsafe spaces, and windows without screens. Taken together these three categories account for 48.4% of all complaints in Weber County and 61.6% of all complaints in the East Central neighborhood. Bedbugs and other vermin account for another 9.8% of complaints in Weber County and 14.2% of complaints in East Central. General sanitization, which is the next largest category, includes things like excessive garbage or other yard waste on the property or unpleasant odors from animals and/or animal waste. Null indicates a complaint that was not categorized.

The final row of Table 13 shows the percentage of all households (combining both renter- and owner-occupied units) filing a complaint over the study period (Jan. 1, 2012 to July 17, 2017.) About 2.2% of Weber County households and 8.2% of East Central households filed a complaint during this time. These data help paint a fuller picture of housing quality and adequacy within Weber County and the East Central neighborhood.

Characteristics of Residents

Length of Residence

Residential stability is an important component of housing quality. A stable residence provides a foundation for stable employment, school attendance, access to services, and a stable community in general. For these reasons, one of the goals of OgdenCAN is to increase the length of residence in the East Central Neighborhood. The ACS provides some preliminary data on length of residence. These data are displayed in Table 14 for homeowners and Table 15 for renters. Unfortunately, the ACS presents these data by move-in-year rather than years at current residence at the time of the survey. Since this section uses the 2016 5-year ACS sample data that includes data collected from 2012-16 (and since only the 5-year sample is available for the East Central neighborhood) move-in years are not as meaningful years at current residence

[6] These totals exclude the 106 complaints placed from Weber County that could not be matched to a specific address as well as the 38 complaints that could not be matched to a specific county, and the 18 complaints placed from Morgan County.

at the time of the survey. Nevertheless, these data provide some comparison between the four geographic study areas and between owners and renters.

In general, within owner-occupied and renter-occupied household groups, there are not large differences in move-in year across the study regions. However, there are substantial differences in move in year between owner-occupied and renter-occupied households. Whereas only about 3-5% of owner-occupied households moved in in 2015 or later, about 12-14% of renter occupied households moved in in 2015 or later. A substantial majority of renters, 61-65% moved in between 2010-2014, whereas the most common range for homeowners was 2000-2009 (35-40%.) These differences are not surprising given the many differences between homeowners and renters. However, they do highlight the increased mobility of renters and related challenges of targeting services to a mobile population.

Occupant Density and Crowding

The degree to which individuals experience crowding within a residence is another important indicator of housing quality. The ACS calculates the number of occupants per room (OPR) including bedrooms, living rooms, kitchens, dining rooms, and offices, excluding bathrooms, hallways, and unfinished basements. These data are displayed in Table 16 for homeowners and Table 17 for renters. Although HUD has no official threshold for overcrowding, HUD reports typically use either 1.0 or 1.5 OPR to identify overcrowding.[7] The overwhelming majority of both homeowners and renters across all study regions (92.9-98.7%) live in uncrowded units with occupant densities of 1.0 OPR of less. Nevertheless, renters tend to have higher rates of overcrowding (3.9-5.5% between 1.0-1.5 OPR and 1.3-2.2% greater than 1.5 OPR) relative to homeowners (1.3-2.8% between 1.0-1.5 OPR and 0.3-1.5% greater than 1.5 ORB.) The East Central neighborhood tends to have the highest rates of overcrowding among both homeowners and renters across the study regions.

Housing Cost Burden

An important indicator of a community's housing affordability is the percentage of income that its residents spend on total housing costs. For renters, total housing costs, typically referred to as "gross rent," include rent as well as essential utilities such as electricity, gas, and water (excluding internet, phone, or cable service.) For homeowners, the American Community Survey calculates selected monthly homeowner costs as the sum of the mortgage payment, real estate taxes, homeowner's insurance premiums, essential utilities, and condominium fees. It is important to note that these cost measures for renters and homeowners are not entirely comparable. The selected housing cost measure does not account for irregular home maintenance and repair costs, whereas for renters these costs are presumable built into the cost of rent. It is common rule of thumb among personal finance professionals that total housing costs should be kept at or below around 30% of household income. Additionally, many government programs define housing cost burden as total housing costs that exceed 30% of household income.

[7] Blake, Kellerson, and Simic. (2007). Measuring Overcrowding in Housing. Available at https://www.huduser.gov/publications/pdf/measuring_overcrowding_in_hsg.pdf

Tables 18 and 19 show selected monthly homeowner costs as a percentage of household income for homeowners with and without a mortgage respectively. Clearly, the presence or absence of a mortgage makes a large difference in a household's monthly housing cost. In East Central, 30.6% of homeowner households with a mortgage are cost-burdened (spend 30% or more of their income on rent) while only 15.1% of homeowner households without a mortgage are cost-burdened. Homeowner cost burden rates in Ogden and the East Central Neighborhood tend to be slightly higher than those in Weber County and Utah, for both households with and households without a mortgage.

Table 20 shows gross rent as a percentage of household income for renter-occupied households. The table suggests that housing cost burden rates are much higher among renters than among homeowners with 49.0% of Ogden renter household and 53.3% of East Central renter households experiencing housing cost burden.

Several caveats must be discussed. First, for households receiving rental subsidies (e.g. Section 8 housing choice vouchers, public housing, or project-based Section 8) the ACS does not distinguish between the rent paid by the tenants and the "market rent" (the sum of the rent paid by the tenants plus the government subsidy.) A recent study by the Census Bureau suggests that rental subsidy recipients are equally likely to report the market rent as they are to report their own out-of-pocket payments in the ACS.[8] The distinction between tenant-paid rent and market rent is important because most subsidy programs are designed to cap tenant rent payments at 30% of household income with the explicit goal of alleviating housing cost burden.

Second, because we are looking at gross rent as a percentage of household income, it is necessary to discuss the way in which income is measured in the ACS. The ACS uses an inclusive measure of income that sums labor-market earnings, interest and dividend income, rental income, retirement income, social security, child support, unemployment compensation, and "public assistance and welfare payments." The online fine print specifies that government rental assistance payments should not be reported as public assistance and welfare payments.[9] Although there are no studies of which I am aware that investigate the extent to which respondents do or do not report their rental subsidies as income, it is reasonable to believe that some respondents do report these subsidies as income.

Given the ambiguous reporting of both rental costs and income, the ACS statistics for gross rent as a percentage of income should be taken with a grain of salt. Assuming it is more common for tenants to report the market rent that it is for tenants to report their rental subsidies as income, the percentages in Table 20 will tend to overestimate rent burden. This issue is investigated in greater detail in Section 1.4.

Summary

- The housing stock in Ogden and particularly East Central is old with 75.0% of owner-occupied units and 44.2% of renter-occupied units located in properties built before 1950
- Structural housing issues, mold, and methamphetamine contamination are some of the most common housing quality problems in East Central

[8] Kingkade, W. Ward. (2017). What are Housing Assistance Support Recipients Reporting as Rent? Social, Economic, and Housing Statistics Division Working Paper 2017-44, US Census Bureau.
[9] https://www.census.gov/programs-surveys/acs/respond/get-help.html#par_expandablelist

- Renters are substantially more mobile than homeowners across the study regions
- Housing cost burden is common in Ogden and particularly East Central where it affects roughly 30.6% of homeowners with a mortgage and 53.3% of renter households

1.3 Special Issues for Homeowners

The topics discussed previously applied generally to both homeowners and renters. However, households may face several issues unique to their status as owners or renters. This section covers special issues for homeowners, namely mortgage applications and foreclosures. The following section covers special issues for renters.

Mortgage Applications and Denials

For most households looking to buy a home, the gateway to homeownership hinges on the approval of a mortgage application. In order to understand who does and does not become a homeowner, it is necessary to understand the mortgage application process and its outcomes. Data from the Home Mortgage Disclosure Act (HMDA) can shed light on these issues. HMDA requires mortgage lenders to report information on every home mortgage application[10] they receive regardless of whether it is eventually approved. These data are publicly available, and show that, in 2016, 8,299 households submitted mortgage applications for homes in Weber County, of which 2,955 were within Ogden city and 457 were within the East Central Neighborhood.

Figure 9 shows the outcomes of these mortgage applications. In all three geographic areas, the majority of mortgage applications are approved and accepted ranging from a low of 66.3% in East Central to a high of 73.2% in Weber County. Only a very small fraction (1.5-2%) are approved but not accepted. However, this is not accompanied by a corresponding inverse trend in application denials, which range only from 9.0% in Weber County to 9.6% in East Central. The outcome category that accounts for the majority of the difference in approval rates across these geographic areas is applications that are withdrawn by the applicant before an approval or denial decision is made. This outcome category ranges from a low of 13.1% in Weber County to a high of 19.3% in East Central.

There are many possible reasons why a household may withdraw a mortgage application before a decision is made. Unfortunately, the HMDA data do not provide information on the reason(s) for withdrawal. Possible reasons include the household changed lenders, or the household, or property itself, does not meet the qualifications for a homeownership assistance program (e.g. FHA or VA loan) in which the household was hoping to participate. HMDA reporting guidelines also state applications should be reported as withdrawn if they receive “conditional approval specifying underwriting or creditworthiness conditions”[11] and the application is withdrawn by the applicant before these additional conditions are met. This report was unable to find any supplemental data regrading the prevalence of different withdrawal reasons or the frequency of conditional approval. While it is not uncommon that additional

[10] In 2018, the regulations changed to require reporting only for organizations that issued at least 20 mortgages during the year. This report uses data from 2016 which are not affected by this regulation change.
[11] Federal Deposit Insurance Corporation (FDIC) https://www.fdic.gov/regulations/laws/rules/6500-450.html

underwriting conditions arise throughout the mortgage application process, it remains unclear whether applicant withdrawal at this stage typically reflects an inability to meet the conditions or simply unwillingness to comply with the details of the process. As a result, this category is somewhat difficult to interpret.

Figure 10 shows mortgage application outcomes for the three geographic areas broken down by the intention of the buyer to occupy or not occupy the property. Intended occupancy does not appear to have a large influence on application and denial rates.

Figure 11 shows mortgage application outcomes for the three geographic areas broken down by applicant race/ethnicity. With the exception of "other" races in East Central (for which the sample size is only 44 and may not be representative) it tends to be the case that white applicants have higher approval rates and applicants of Hispanic and Other race/ethnicity have higher withdrawal rates. Denial rates are relatively constant across racial/ethnic groups. This is consistent with lower rates of approval and higher rates of withdrawal in East Central overall due to its higher proportion of racial and ethnic minorities.

Although there are not large differences in denial rates across different subgroups, it is nevertheless interesting to examine data on denial reasons. While reporting application *outcomes*, including approvals and denials, is required by HMDA, reporting denial *reasons* is optional. For this reason, only a fraction of denial decisions report corresponding reasons. For those choosing to report denial reasons, up to three different reasons can be reported. Table 21 shows the percentage of denials reporting one or more reasons as well as the percentage reporting one, two, or three reasons. Across the three geographic areas, a substantial majority of denial decisions (74.7-90.9%) report one or more reasons, with the highest rate, 90.9%, in East Central. Among the denials reporting reasons, a somewhat smaller majority (60.0-66.5%) report a single reason with the remainder reporting two (25.2-52.5%) or three (7.3-8.3%) reasons.

Table 22 shows the proportions of different denial reasons reported as a percent of all denial reasons. (Reasons are not necessarily reported in order of importance, therefore all reasons, regardless of reporting order, were treated equally.) Across all three areas, two reasons, debt-to-income ratio and unverifiable information, stand out as the two largest categories. Debt-to-income ratio is the most frequently reported denial reason for properties in the East Central neighborhood accounting for 23.7% of denial reasons (18.8% in Ogden and 18.4% in Weber County.) On a similar scale, unverifiable information accounts for 20.3-22.7% of all denial reasons across the geographic areas. Employment history, credit history, collateral, insufficient cash, and incomplete credit applications each make up a substantial proportion of the remaining denial reasons, but none of these categories alone accounts for more than 13.6% of denial reasons in any geographic area, making debt-to-income ratio and unverifiable information truly stand out. While debt-to-income ratio is fairly straightforward, it is not clear as to the types of information that lenders were most likely to have trouble verifying (debt level, employment, credit history, collateral, etc.)

Due to the ambiguous natures of withdrawal as an application outcome and unverifiable information as a denial reason, it is somewhat difficult to draw conclusions from these data. While, the lower rates of approval among racial and ethnic minorities is certainly notable, these demographic groups also tend to have lower incomes, which would be expected to decrease approval rates. Although the higher rates of application withdrawal among racial and ethnic minorities may appear to be a back door method of denial, it may also signal difficulty navigating an unfamiliar process, as Hispanic and other racial minorities are more likely to be first-generation home buyers. Similarly, while unverifiable information may appear to be dishonesty on the part of the applicant, it may also reflect communication difficulties between applicant and lender. These are perhaps possible areas of exploration for a housing support agency.

Foreclosure

Foreclosure is another housing issue unique to homeowners. When a homeowner fails to make payments on a home mortgage loan, the lender can take steps to take ownership of the property. This process is known as foreclosure. Panel A of Figure 12 summarizes the steps in the foreclosure process in Utah. Any time after a homeowner becomes 90 days late on their mortgage payment, the lender can send a pre-foreclosure notice informing the homeowner of the intention to formally initiate the foreclosure process if the homeowner does not bring the loan fully current within 30 days. At this point, the homeowner has several options. If possible, they can cure the loan by paying the full delinquent amount. Or if they have not already begun to do so, they can negotiate with their lender to settle the default in some other way such as agreeing to a partial payment or modifying the loan. Alternatively, they could opt to sell or surrender the property before the foreclosure process starts, typically through a short sale or a deed in lieu of foreclosure agreement with their lender.

If the homeowner does not cure/settle the loan or sell/surrender the property within 30 days of the pre-foreclosure notice, the lender can file a Notice of Default (NOD) at which point the foreclosure process officially starts. The NOD gives the homeowner an additional 90 days to cure/settle the loan or sell/surrender the property on their own before the lender can begin to take steps to sell or reposes the property. It is important to note that if the homeowner applies for foreclosure relief, this 90 day period must be extended until the homeowner receives a decision on their relief application.

If 90 days (or an extended deadline) passes without curing/settling the loan or selling/surrendering the property, the lender may file a Notice of Trustee Sale (NTS) which states the lender's intent to sell the property at a foreclosure auction after 30 days. While technically the homeowner still has the option to cure/settle the loan with these 30 days, at this point typically the loan will be "accelerated," and the homeowner would need to pay the entire remaining loan balance (rather than just the delinquent amount) in order to cure the loan. Nevertheless, property sale or surrender still remain viable options during this time. If none of these actions are taken, the property will be offered for sale at a public foreclosure auction, where it may be purchased by a third party, or if the home fails to sell, it becomes the property of the lender. This concludes the foreclosure process.

Unlike mortgage applications, the federal government does not require lenders to report information about home foreclosures. In the absence of federal data, RealtyTrac, a nationally recognized real estate information company, provides some of the most comprehensive data on home foreclosures across the US. RealtyTrac foreclosure data for the city of Ogden was obtained and analyzed for this report. Unfortunately, data were not broken down for the East Central Neighborhood, so this section focuses on Ogden as a whole.[12] The data report all

[12] Such a breakdown would have required categorizing over 6,000 addresses by hand and was not possible due to time constraints.

Notice of Default (NOD) and Notice of Trustee Sale (NTS) filings. Additionally, they report all cases of lender repossession either from failed foreclosure auctions or from deed in lieu of foreclosure agreements prior to foreclosure auctions. (Lender repossession is also known as real estate ownership or REO. The data do not distinguish between different causes of lender repossession.) In order to situate these three outcomes in the overall foreclosure process, they have been circled in Panel A of Figure 12.

For purposes of this report, foreclosure initiations are measured with NOD filings. For properties with multiple NOD filings (typically reflecting households who catch up on their payments only to fall behind again) only the first NOD record was used. Foreclosure completions are measured as either a NTS or REO record. While a NTS filing is technically not the end of the foreclosure process, it is the last observable event for properties that are successfully sold at foreclosure auctions. Furthermore, by the time a homeowner reaches the NTS stage, it is more than likely they will lose the home. Similarly, REO can happen at various stages in the foreclosure process, often before a foreclosure auction with a deed in lieu of foreclosure agreement with the lender. Nevertheless, this is considered a completion because it means the homeowner lost the home. Again, for properties with multiple NTS and/or REO records, only the first record was used. In Panel A of Figure 12, initiation (NOD) is denoted with a dark purple circle, and completion (NTS or REO) is denoted with a light purple circle. It is important to point out that pre-foreclosure notices are not observed, and a NOD can only be filed after the owner is 120 days delinquent on their mortgage payments (90 days before filing the pre-foreclosure notice plus 30 days between pre-foreclosure and NOD.) Therefore, these data capture only relatively severely distressed mortgages.

Panel A of Figure 13 shows the annual number of foreclosure initiations and completions for properties in the city of Ogden from 2007 to 2017. The effect of the foreclosure crisis is clearly visible, although it appears the crisis came to Ogden slightly later than average. Foreclosures began increasing in 2009, peaked in 2010 (1,043 initiations and 791 completions), and returned to pre-crisis levels only around 2016 (196 initiations and 166 completions.) In most years, initiations are greater than completions, but there are a few years in which completions outnumber initiations. This is most likely due to two factors. First, according to RealtyTrac, the average foreclosure time frame in Utah is 1,170 days (about 3.2 years.) Therefore, it is not unusual that a foreclosure is completed in a different year than it was initiated. Second, it is possible that a deed-in-lieu of foreclosure (resulting in REO) can happen even before a NOD is filed resulting in a completion record without a corresponding initiation record.

While total annual foreclosure initiations and completions shed light on the size of the issue, it is also interesting to look at the foreclosure rate relative to the population. While there are a number of ways to calculate the foreclosure rate, for its national statistics, RealtyTrac calculates the foreclosure rate as a percentage of all households (including owner- and renter-occupied households with or without a mortgage.) According to this measure, Ogden initiation and completion rates peaked in 2010 at 3.2% and 2.4% respectively. In 2016, these rates were 0.6% and 0.5% respectively.

Finally, it is important to note that neither foreclosure initiations nor completions are a perfect measure of housing loss due to mortgage distress. Specifically, the foreclosure data do not capture sales of distressed properties (e.g. short sales) that happen before a foreclosure auction or even before the foreclosure process begins. While the data do capture housing loss from foreclosure auctions and from surrender to the lender (e.g. deed in lieu) distressed property sale is also a form of involuntary housing loss. In this light, the foreclosure completion data presented here can be considered a lower-bound estimate of housing loss due to mortgage distress.

Summary

- Mortgage application withdrawal rates in East Central are high (19.3%) although the cause is unclear
- Debt to income ratio and unverifiable information are the most common reasons for mortgage application denial across the study regions
- Foreclosures in Ogden peaked during the financial crisis in 2010 with 1,043 initiations and 791 completions
- Since 2015, foreclosure initiations and completions in Ogden have each hovered around 200 per year

1.4 Special Issues for Renters

This section covers several issues specific to renters. First, subsidized rental housing is discussed. Second, eviction data are examined.

Subsidized Rental Housing

Subsidized rental housing is realized through a variety of different programs primarily funded and administered by the Department of Housing and Urban Development (HUD.) Most well-known are the Section 8 programs, the largest of which is the tenant-based Housing Choice Voucher program. In this program, the tenant receives a rental subsidy voucher that can be used to rent an eligible residence[13] in the private market. Another Section 8 program is public housing in which rental properties are owned and operated by a local Public Housing Authority (PHA.) In public housing, the rental subsidy is attached to the rental unit, and tenants who move cannot take the subsidy with them. Other Section 8 programs include Project-Based Section 8 subsidies and the Moderate Rehabilitation (Mod Rehab) program. Like public housing, the subsidies in these other Section 8 programs are attached to specific units. However, unlike public housing, these properties are privately owned and operated, and may contain some unsubsidized units in addition to the subsidized ones. One common thread among Section 8 programs is that subsidies are based on tenant income, specifically tenants pay 30% of adjusted gross income in rent. This threshold is designed to prevent housing cost burden. The subsidy covers the difference between the tenant payment and the market rent. Another common thread is an excess of demand over supply leading to waitlists. Typical waits in the Ogden area are approximately 6-12 months for subsidized units and 2-3 years for Housing Choice Vouchers.

[13] Housing Choice Vouchers subsidies are based on HUD Fair Market Rents (FMR) which, in Weber County, are set at the 40th percentile of gross rents by the number of bedrooms within a local housing market. Tenants may choose a unit with rent above the FMR, but the subsidy does not apply to any amount above the FMR. Units rented under the Housing Choice Voucher program must also pass a HUD housing standards inspection.

Subsidized housing for the elderly (Section 202) and subsidized housing for persons with disabilities (Section 811) are much smaller than the Section 8 programs, but the subsidies are calculated in the same fashion as the Section 8 programs.

The single largest federally-funded affordable housing program is the Section 42 Low Income Housing Tax Credit (LIHTC) program. LIHTC rental prices are not based on tenants' income, but rather are fixed at 30% of a benchmark income. Benchmark incomes typically range from 30-60% of area median income (AMI) based on household size. In Ogden, the average LIHTC benchmark income is about 40% AMI. For example, in 2018, a family of four earning 40% AMI has a monthly income of about $2,675. Therefore, the LIHTC rent would be set at 30% of $2,675 or 0.3*$2,675 = $802/month. Rather than directly receiving a monthly subsidy to cover the difference between the tenant payment and the market rent, LIHTC properties receive tax credits for participating in the program. LIHTC properties typically do not maintain wait lists and allocate available units on a first-come-first-serve basis

Finally, it is possible for properties to receive funding from LIHTC as well as one or more of the income-based subsidy program. When this is the case, typically rents are set in a similar fashion as LIHTC rents: at 30% of a fixed benchmark income (not the tenants' income.) However, with the additional subsidies, the benchmark incomes for these properties are typically lower than for LIHTC properties without these subsidies. Table 23 summarizes the supply of housing vouchers and subsidized rental units in East Central, Ogden, and Weber County. Vouchers issued by both Ogden and Weber Housing Authorities can be used at any eligible residence with Weber County. Since tenants take the vouchers with them when they move, the number of vouchers in any geographic area within Weber County varies with time. Weber County has a total of only 4,279 subsidized rental housing vouchers/units of which 2,006 provide income-based subsidies. Additional details are provided in Appendix A.

As previously indicated, the supply of subsidized rental opportunities notoriously falls short of demand leading to shortages and wait lists. HUD regulations make Section 8 programs open to any household with income at or below 80% AMI (HUD low income), but PHAs can set stricter limits. In 2018, Ogden Housing Authority required all new program entrants to have income at or below 50% AMI (HUD very low income) and 75% of new program entrants had to have income below 30% AMI (HUD extremely low income.) Table 24 shows the annual incomes at 30%, 50% and 80% AMI by household size for Weber County[14] in 2018.

Using the ACS Public Use Microdata Sample (PUMS), the number and percentage of renter households falling into each income range were calculated for Weber County. (Weber County is the smallest geographic area for which PUMS are available, therefore this analysis could not be carried out for Ogden or the East Central Neighborhood.) The results are displayed in Table 25. Approximately 6,601 Weber County households fall into the extremely low income range (<30% AMI), and an additional 4,253 households fall into the very low income range (30-50% AMI.) To dig a bit deeper into the population of low-income renters, Table 26 displays the percentages of these populations by household size. Compared with higher-income renters, very low income households are disproportionately (35.2%) likely to be single-person households, and this is even more exaggerated for extremely low income households (47.3%.) However, extremely low income households are also more likely to have four or more people

[14] The same income thresholds are used for all cities within Weber County

(25.6%) than very low income households (18.5%), closer to their higher-income counterparts (28-29%).

The discrepancy between supply and demand becomes clear when the supply of subsidized vouchers/units is compared to the number of eligible households. Weber County has a total of only 4,279 subsidized rental housing vouchers/units of which only 2,006 provide income-based subsidies which are best designed to serve those with the lowest incomes. In contrast, 6,601 extremely low income renter households and 4,235 very low income renter households are eligible to apply for most subsidized rental housing programs. While a substantial minority of rental properties in Ogden's free (unsubsidized) market may be affordable to those in the very low income range, free market properties affordable to the extremely low income range are rare. The result is a stark contrast between the supply and demand for subsidized housing in Weber County.

Finally, information about the supply of subsidized vouchers/units can shed light on the extent to which rent subsidies distort rent burden statistics (as discussed previously in Section 1.2.) The first three columns of Table 27 reproduce the rent burden percentage for Weber County households according to the ACS, 44.6%, previously displayed in Table 20. Recall that the ACS data likely over-estimates rent burden because some subsidized tenants report the market rent of their unit rather than their out-of-pocket rent payment. As a result, the ACS data provide an upper-bound estimate of rent-burden. Such mis-reporting in the ACS is only a risk for the 2,006 households with income-based vouchers/units. The last two columns make the hypothetical (and unlikely) assumption that *all* households with income-based rental subsidies reported the market rent of their residences instead of their out-of-pocket payments. If this were the case, 2,006 households that were previously classified as rent-burdened should now be classified as not rent burdened. Therefore, in the second-to-last column of Table 27, the number of households without rent burden has been increased by 2,006, and the number of households with rent burden has been decreased by 2,006. The final column calculates the rent burden percentage under this hypothetical assumption, 35.7%, which is an under-estimate of actual rent burden and can be considered a lower-bound estimate. This leads to the conclusion that the true rent burden rate in Weber County is somewhere between 35.7% and 44.6%. While the difference between the lower- and upper-bound estimates is substantial, both estimates suggest that a substantial portion of Weber County renters are rent burdened.

Eviction

Whereas homeowners may risk housing loss from foreclosure, renters may risk housing loss from eviction. Eviction refers to the process by which a landlord can forcibly remove a tenant from a rental property. While there are many similarities between foreclosure and eviction, there are also several important differences. Panel B of Figure 12 summarizes the steps in the eviction process in Utah, which can be compared to the foreclosure process in Panel A.

While foreclosure always concerns a problem with mortgage payments, tenants can be evicted for various violations of their lease agreements, including, but not limited to, failure to pay rent. Other reasons for eviction include illegal activity on the property, damage to or poor maintenance of the property, disturbance to neighbors, or more/different residents than names on the lease agreement, among other lease violations. Eviction for lease violations can happen at any time during the term of the lease. However Utah law also permits “no cause” terminations at the end of a lease agreement, meaning a landlord can choose not to renew a tenant’s lease after it has expired regardless of whether or not the tenant violated the lease during the lease term. For tenants on a month-to-month lease, such termination could happen any month.

Regardless of the reason, the eviction process begins when the tenant receives a vacate notice from their landlord. Depending on the nature of the situation, the notice will give the tenant a time frame to either remedy the lease violation (if applicable) or vacate the property. For most major lease violation this period is three days, and, for past-due rent, can be served as early as the day after the expiration of any grace period for the rental payment. For no cause terminations, landlords are legally required to give tenants 15 days notice to vacate, although in practice, many lease agreements specify 30 days. Upon receipt of a vacate notice, the tenant has several options. If applicable, they can remedy the lease violation for example by cleaning up and removing debris, or paying past-due rent and late fees, or negotiating with the landlord to settle for a partial payment. Alternatively, they can vacate the property, including removal of all personal property such as furniture. If the tenant neither remedies/settles nor vacates, the landlord can proceed to file an eviction suit in court. In Utah, a landlord cannot forcibly remove a tenant without a court order, therefore, in order to enforce a vacate notice, it must go through the court system.

In the context of an example if rent is due on the first of the month, and there is a five-day grace period, the tenant could receive a 3-day notice to pay or vacate on the 6^{th}. If they fail to pay or vacate by the 9^{th}, the landlord can proceed to file an eviction suit in court. From this example, it is clear the eviction timeline moves much quicker than the foreclosure timeline.

Once the landlord has filed an eviction suit in court, they must wait for their case to be heard by a judge. In Weber County, this typically takes anywhere from 2-3 weeks to 2-3 months. During this time, the tenant still has the options to remedy/settle or vacate, although at this time, the landlord is no longer obligated to reinstate the lease, even if the tenant pays their balance in full or otherwise remedies the situation. If the tenant does not remedy/settle or vacate before the court hearing, a judge will hear the case and rule either to dismiss the eviction or to evict the tenant. Evictions may be dismissed for numerous reasons including if the tenant did not violate the lease as the landlord claimed or if the landlord did not follow proper procedure (service of notice and appropriate time frames) for evicting the tenant, among other reasons. If the court rules to evict the tenant, the judge usually gives the tenant anywhere from a few days to a week vacate the property after which the landlord can have the county sheriff’s office forcibly remove the tenant and their belongings, and lock the tenant out of the property. This concludes the eviction process.

As with foreclosures, the federal government does not require reporting on evictions. However, due to the court process, evictions are public record. The Eviction Lab[15] at Princeton University has compiled information from public records databases across the country to create the most comprehensive eviction database in the US. Data are published down to the census tract level. The Eviction Lab collects data on eviction filings (when the landlord first files the eviction suit in court) and evictions (when a judge rules to evict.) To put these events in the context of the entire eviction process, they have been circled in Figure 12, Panel B.

[15] https://evictionlab.org/

Total filings and evictions from 2007 to 2016 are displayed in Figure 13 for Ogden (Panel B) and the East Central neighborhood (Panel C). These can be compared to the total foreclosures in Ogden over the same time period in Panel A. In contrast to the trend in home foreclosures, the financial crisis seems to have had a negligible effect on evictions. In Ogden, eviction filings hovered around 600 per year (about 200 in East Central) and evictions around 200 per year (about 100 in East Central) throughout the time period. Although it should be noted that actual evictions have been on a downward trend in both Ogden and East Central since 2013 and hit lows in 2016 of 106 and 39 respectively.

As with the foreclosure data, neither eviction filings nor actual evictions provide a perfect measure of involuntary renter housing loss. Specifically, the data do not capture renters who vacate their residences either before the landlord files an eviction suit or before a judge rules on the case. As such, court-ordered evictions can be considered a lower-bound estimate of involuntary renter housing loss. It is also necessary to mention that the population of households facing foreclosure and those facing eviction are not entirely separate. Foreclosure is the process of removing ownership rights, but it is not a process for physically removing residents from a home. Following foreclosure, if former owners remain in the home, by law they become "tenants at will," and can only be physically removed via eviction. Therefore, there is some overlap in the populations facing foreclosure and eviction. Preliminary evidence from Weber County court records suggests that eviction of tenants at will may account for roughly 10% of eviction filings in the county.[16]

Despite the similarities between eviction and foreclosure, it is quite difficult to compare the data on these two events. For example, in 2016, Ogden saw 196 foreclosure initiations, 166 foreclosure completions, 599 eviction filings, and 106 rulings to evict. While there were many more initiations of evictions than foreclosures, an eviction can be initiated only a few days after non-payment of rent, as well as non-financial reasons, whereas a mortgage must be at least 120 days delinquent before a foreclosure can be initiated. While there were more completions of foreclosures than evictions, it is arguably more difficult to sell a home on short notice than to vacate a rental property. Additionally, renters face strong incentives to settle or vacate before a court ruling. If a judge rules to evict a tenant, the tenant is typically held responsible not only for all court fees but is also liable to pay rent or other damages at three times the contracted rate (known as treble damages) for any time spent residing in the property after the expiration of the vacate notice timeframe. While a defendant in a criminal case has the right to a public attorney if they cannot afford one, eviction suits are civil cases, and tenants do not have the right to an attorney.

The foreclosure and eviction data in Figure 13 present annual totals of foreclosures and evictions which are not entirely comparable because the populations at risk of foreclosure and eviction are different sizes. Only renters can be evicted, however foreclosure can happen to any property owner with an outstanding mortgage. While at first glance it may seem that the solution would be to compare annual *rates* of foreclosure and eviction as a percentage of the population (rather than annual totals) this does not entirely solve the problem. The standard calculation of the eviction rate is the number of evictions divided by the number of renter-occupied households. The comparable measure for foreclosures would be the number of foreclosures divided by the number of households *with a mortgage to pay* (either for their own residence or

[16] This is based on a small sample of 22 eviction cases filed in Weber County in March 2018.

for a property they rent out.) However, data on this population of “mortgage payers” is typically not available; thus foreclosure rates are typically calculated as the number of foreclosures divided by the total number of households (including both owner- and renter-occupied households with or without a mortgage, as was done for the foreclosure rates discussed in the previous section.)

With this caveat in mind, Figure 14 presents filing and eviction *rates* (using the standard calculation) for eviction cases in the East Central neighborhood, Ogden, Weber County, and the state of Utah from 2002 to 2016. Eviction rates tend to be highest in East Central and decrease when moving from Ogden, to Weber County, to the state of Utah. Eviction filing and completion rates in East Central saw a peak in 2008 at 8.5% and 4.0% respectively. They have trended downward since this time reaching 6.0% and 1.2% respectively in 2016. Ogden city, by comparison, saw filing and eviction rates of 5.6% and 2.7% respectively in 2010 and 5.0% and 0.9% respectively in 2016. Eviction rates tend to be higher than foreclosure rates, but given the difference in reference populations, this is expected.

As a community needs assessment, this report aims to identify the different housing issues faced by the local community and their relative scales. Given the difficulties in comparing foreclosures and evictions, only a very rough comparison of scale is possible. However, in light of this limitation, it is reasonable to conclude that foreclosure and eviction are problems of roughly comparable scale in Ogden, with eviction being slightly larger in more recent years, following the foreclosure crisis. Both problems seem to affect about 100 to 600 Ogden households per year, on the scale of hundreds, rather than tens or thousands.

Summary

- Weber County has a total of 4,279 subsidized housing vouchers/units of which 2,006 offer income-based subsidies that cap housing costs at 30% of income
- About 6,601 Weber County households (29.3%) have household income at or below 30% Area Median Income (AMI) signifying a shortage of subsidized housing
- Even when adjusted for measurement error, renter cost burden rates remain high, between 35.7-44.6% in Weber County
- Since 2007 Ogden has seen roughly 600 eviction filings and 200 evictions per year of which about 200 filings and 100 evictions are within East Central
- In Ogden, evictions and foreclosures are problems of roughly similar scale

1.5 Homelessness

A report about housing would not be complete without a discussion of homelessness. This section briefly overviews the issue in Weber County.[17] Each year, HUD requires the conduct of a Point in Time (PIT) count of households and individuals who meet the HUD

[17] Additional information on homelessness can be found in Utah’s Comprehensive Annual Reports on Homelessness. Weber Housing Authority is also currently working on a Homeless Plan report scheduled to be completed in 2019.

definition of homeless: living in an emergency shelter, safe haven, transitional housing, or a place not meant for human habitation.[18] This count typically takes place in January, the coldest time of the year. It provides a snapshot of the homeless population at a single point in time. It does *not* provide annual totals of the number of households and individuals who experienced homelessness throughout the year. Table 28 displays the number of homeless households and individuals in Weber County from the 2016-18 PIT counts. In 2018, 298 households comprised of 368 individuals were homeless at the time of the count. On average across those three years, about 275 households comprised of 330 individuals were homeless at the time of the count.

The HUD definition of homelessness is quite strict because it excludes homeless households outside the traditional homeless system. For example, it does not include households that are "doubled-up" with another household due to loss of housing or economic hardship. Ogden School District (OSD) employs several homeless student liaisons who work with students facing a broader definition of homelessness. This includes living in an emergency shelter as well as living doubled up, in a motel/hotel, in a car/camp, or in a residence lacking facilities such as running water, electricity or heat. Table 29 presents annual totals of homeless students in OSD by category from the 2017-18 school year. In order to protect student privacy, exact numbers are not displayed for categories containing fewer than 10 students. In total, nearly 850 OSD students experienced some form on homelessness for some period of time during the 2017-18 school year. By far, the largest category was doubled up due to loss of housing or economic hardship. This is particularly interesting because, to the extent they double up with other renters, it is typically a violation of a lease agreement to have another family move in.

1.6 Summary

The preceding sections discussed a broad range of housing and demographic trends regarding Ogden and its East Central neighborhood. Both areas have an increasing Hispanic population, accounting for 43.6% of East Central's population in 2016. Both areas also have relatively low home ownership rates, about 55% in Ogden and 40% in East Central, compared to Weber County and the State of Utah. Both homeowners and renters face issues of housing access, quality, and stability, although the exact issues vary by owner or renter status.

Home values have been increasing more quickly than incomes by about 2% per year since 1990 making homeownership increasingly harder to access. Those who try must navigate the mortgage application process in which racial and ethnic minorities are less likely to be approved and more likely to withdraw their application, although the reasons for this trend are unclear. Debt to income ratio and unverifiable information are the most common reasons for denial. The housing stock, and particularly the owner-occupied housing stock, in Ogden and East Central is quite old, with 75% of East Central homeowners living in houses built before 1950. Older homes tend to have higher repair and maintenance costs contributing to a relatively high rate of housing cost burden for East Central homeowners (30.6% of homeowners with a mortgage.) Financial distress, as well as other life crises such as divorce and illness, can lead to

[18] This excludes households participating in rapid rehousing programs and households in permanent supportive housing programs.

mortgage distress and possibly foreclosure. Since 2015, foreclosure initiations and completions in Ogden have each hovered around 200 per year.

Rents have also been increasing more quickly than incomes by about 1% per year since 2005, and low-income renters face a confusing web of subsidized housing programs characterized by an excess of demand over supply and long wait lists. There are 6,601 Weber county households with incomes below 30% AMI but only 4,279 subsidized housing vouchers/units of which only 2,006 provide income-based subsidies. Structural housing issues (e.g. drywall, electrical, no hot/cold running water) and mold are some of the most common complaints that the Weber Morgan Health Department receives from East Central tenants, although complaints about methamphetamine contamination and bedbugs or other vermin are also common. East Central renters also face a high rate of housing cost burden, 53.3%. Although this measure of renter cost burden may be inflated due to misreporting of rent, the Weber County rate remains high even when adjustments are made, around 35.7-44.6%. With high rates of cost burden and quality issues that strain landlord-tenant relations, eviction lawsuits are filed for around 600 Ogden households, including 200 in East Central, each year. Around 200 of these households, including 100 in East Central, are actually evicted by court order. Involuntary housing loss, from either eviction or foreclosure, may result in homelessness during which households may seek help at an emergency shelter or may double-up with other households, often in violation of existing leases putting additional strain on landlord-tenant relations.

Clearly both homeowners and renters face a broad range of housing issues that span access, quality, and stability. As such, a broad range of local organizations, including non-profits, government agencies, and for-profit enterprises, already provide a variety of housing support services in the Ogden area. Part 2 of this report inventories these existing organizations focusing on the scope and scale of services provided. Finally, Part 3 analyzes service gaps and explores options for filling these gaps.

Part 2: Existing Housing Support Services

Part 2 of this report inventories existing housing support programs and services that serve the Ogden area. The first section provides an overview of the housing policy context and discusses major government housing expenditures. Housing support services are discussed in the subsequent sections. In order to provide a coherent presentation of the service network, services are organized by category rather than by service provider. Three service categories are discussed: housing access, housing quality, and housing crises. For each category, services for homeowners and renters are discussed separately. It is important to note that this section excludes personal finance education/counseling, credit counseling, and employment assistance services because they are not directly related to housing. Nevertheless, they may be important for long-term housing success.

2.1 Policy Context

Existing housing support services are provided within the current policy context. There are many laws, regulations, and programs at the federal, state, and local levels that deal with housing for both homeowners and renters. The policy context can have important influences on the effectiveness of different types of support services. Therefore, before discussing specific services, this section briefly overviews key aspects of the policy framework, including protected rights, influential regulations, and major housing expenditures, at the federal, state and local levels. It is important to note that policies can, and do, change, but this often takes time and can be unpredictable.

Federal Housing Laws and Programs

The federal Fair Housing Act is the primary law protecting against housing discrimination in both buyer and renter markets. It prohibits discrimination based on seven protected classes: race, color, religion, national origin, sex, disability, and family status. (Familial status prohibits discrimination against the presence of children in a household. The Utah Fair Housing Act includes these as well as source of income, sexual orientation, and gender identity as protected classes.) Federal regulations also govern the vast array of federal housing policies and programs from Federal Housing Administration (FHA) insured mortgage loans, to HOME Investment Partnership block grants, to federal housing tax policy, to all of the HUD subsidized rental housing programs discussed in Part 1 Section 1.4, among others.

By far the most expensive federal housing policies are the mortgage interest tax deduction and the exclusion of capital gains taxes on home sales, both of which apply only to owner-occupied primary residences. According to a study by Novogradac and Company, a real estate firm, over the 5-year period 2017-21 these tax credits are forecasted to result in lost tax revenues of $216.6 billion and $182.6 billion respectively.[19] These tax advantages constitute large subsidies to homeowners and, as intended, increase the incentives for home ownership. The study estimated that over the 5-year period total subsidies to homeowners will cost about $400 billion (about 85% of total federal housing subsidies) while total subsidies to renters

[19] Novogradac, Michael. (2018.) Once again, homeownership gets far more tax subsidies than rental housing. Journal of Tax Credits, 9(7), pp 1-4. Available at: https://www.novoco.com/periodicals/articles/once-again-homeownership-gets-far-more-tax-subsidies-rental-housing

(primarily via LIHTC and Section 8) will cost about $72 billion (about 15% of federal housing subsidies). This provides important perspective for analyzing existing housing support services for homeowners and renters.

Utah Housing Laws and Programs

At the state level, Utah has several laws that directly impact homeowners and renters. For homebuyers, Utah laws prohibit fraudulent disclosure (lying about known defects) and fraudulent nondisclosure (silence about known defects) in the sale of a home. Utah laws also provide the primary regulations regarding how the foreclosure process may be carried out (although there are some relevant federal regulations.)

For renters, the Utah Fit Premises Act defines renters' rights to rent abatement, and repair and deduct if a landlord fails to make repairs pertaining to five standards of habitability: deficient heating, deficient plumbing, deficient electrical systems, deficient hot or cold running water, and generally unsafe or unsanitary conditions. Details of these legal rights are discussed in Section 2.3, below, on housing quality services. Utah laws also specify the steps that landlords must take to carry out evictions. Additionally, by case law, retaliatory eviction is illegal in Utah[20]. This is intended to prevent a landlord from evicting a tenant solely because the tenant stood up for their rights.

However, this stated protection against retaliatory eviction is weak in practice for several reasons. First, tenants can only be evicted *during* a lease agreement for violating the lease or other illegal activity. Therefore, protection against retaliatory eviction provides no *additional* protection *during* the term of the lease. Second, as mentioned in Part 1, Utah laws permit "no-cause" terminations at the end of a lease agreement (or at the end of any month on a month-to-month lease.) This means a landlord can refuse to renew a lease agreement. Period. They do not need to provide a reason, therefore they cannot be required to defend their reason. According to Utah Legal Services, "No reason need be given and it is often impossible to prove unlawful retaliation even if the [termination] notice comes the day after you called the health department.[21]" For no cause terminations, landlords are legally required to give tenants 15 days notice to vacate, although in practice, many lease agreements specify 30 days.

There are several important exceptions to the legality of no-cause terminations. Specifically, tenants living in Section 8 public subsidized housing, Section 8 privately owned project-based subsidized housing, and LIHTC tenants are, by federal law, protected against no-cause termination at the end of a lease agreement. However, no-cause terminations remain legal for tenants with Section 8 Housing Choice Vouchers, as well as unsubsidized tenants. (See Part 1, Section 1.4 for a detailed description of subsidized housing programs.)

Regarding state government housing expenditures, Utah's single largest direct housing expenditure is its annual contribution to the Olene Walker Housing Loan Fund (OWHLF), which has been $2,242,900 per year since 2011.[22] (OWHLF combines these state funds with Utah's annual federal HOME Investment Partnership grant and Utah's annual allocation from the federal National Housing Trust Fund, among other smaller and/or irregular sources.) OWHLF's

[20] Building Monitoring Systems, Inc. v Paxton, Utah Supreme Court, 905 P.2d 1215 (1995)
[21] https://www.utahlegalservices.org/node/7/section
[22] Olene Walker Housing Loan Fund Annual Report. (2017). Available at https://jobs.utah.gov/housing/reports/documents/owalkerloanfund2017.pdf

primary purpose is to provide bridge financing to private developers who combine these funds with private, federal, and/or tax credit financing in order to construct or rehabilitate affordable housing. The fund's primary focus is on rental housing. While it provides some funds for home ownership programs, these are primarily targeted to rural areas (which does not include Weber County.) From 2013-17, on average the OWHLF contributed to the construction or rehabilitation of 750-800 units per year in affordable multi-family rental properties and 100-125 affordable single-family owner-occupied homes per year.

While not directly a state expenditure, the Utah legislature's policy on the use of Utah's federally allocated private activity bonds (PABs) also has a significant impact on housing policy expenditures. Generally speaking, PABs help private businesses that engage in "qualified" activities raise capital by selling bonds on which the interest is federally tax-exempt. While there are a number of qualified activities, the Utah legislature has chosen to allocate Utah's PABs across four activities: single-family mortgages (42%), student loans (33%), multi-family rental housing (12%), and manufacturing and industrial development (12%).[23] For example, consider a multi-family housing developer who sells PABs to investors. Revenues from the sale of the PABs is used to construct or rehabilitate an affordable apartment complex. When the complex is completed and tenants move in and pay rent, the rent payments are channeled back to the original PAB investors who earn a tax-exempt return on their investment. Because PABs are tax-exempt, housing developers can rent profitably at below-market rents. (PABs for single family mortgages are also called mortgage revenue bonds (MRBs) and will be discussed in the Homeowner subsection of Housing Access Services below.) In 2018 private companies in Utah were authorized to issue $325,692,465 worth of PABs. Because the tax exemption only applies to the interest earned on the bonds, the value of the tax exemption is significantly smaller than the value of the bonds themselves. Therefore, it is difficult to make direct comparisons between government subsidies via PABs and government expenditures on other housing programs. Nevertheless, the large volume of bonds indicates that this program has a significant financial impact.

Local Housing Laws and Programs

At the local level, Ogden City has a number of ordinances, programs, and community development initiatives with direct impact on housing. Ogden City plays an influential role in the rental market due to its legal authority to issue (and revoke) business licenses for operating rental properties. When prospective landlords apply for a license, they have the option to participate in Ogden's Good Landlord Program. Landlords who participate in the program receive a discount ($75-$140 per unit depending on property type) on their business license for operating rental properties. Since rental licenses must be renewed annually, this discount is substantial. The main component of the Good Landlord Program is a training class intended to educate landlords about fair housing laws and housing code requirements. However, the program requirements also contain a clause barring participating landlords from renting to tenants with most types of felony records within four years of the conviction date. Because "convicted felons" is not a protected class under the federal or Utah Fair Housing Acts, there is nothing illegal about this prohibition. However, it does make it extremely difficult for those with a felony record to access rental housing. Since October 2016, Ogden has offered a Waiver

[23] The remaining 1% is available for "exempt facilities." See https://jobs.utah.gov/housing/community/pab/index.html

Program which, under certain circumstances, allows Good Landlord Program participants to rent to tenants within four years of a felony conviction. However, the program has struggled with administrative hurdles and backlog, and currently its impact is unclear.

As in most cities, Ogden's zoning ordinances regulate land use activity (e.g. residential vs commercial) as well as the types of residential structures that can be built in different areas (e.g. single-family home, duplex, apartment complex). As such, zoning laws influence the supply of different housing types within a city. The East Central neighborhood is zoned primarily as a residential area and includes zones for 1) single-family housing only, 2) a combination of single family and duplex housing only, and 3) housing structures for any number of families. The land area is roughly evenly split between these three residential zone types, with a tendency for increasing density as one approaches the downtown area.

Local code ordinances and health department regulations (as well as some state laws) provide specific regulations on housing quality. A comprehensive discussion of these ordinances is outside the scope of this report.[24] However, several highlights are worth mentioning. For zoning purposes, Ogden city code defines several different types of residential dwellings. For practical purposes, these can be grouped into two main categories: traditional dwelling units and rooming units. While both types of units must meet similar structural, electrical, heating, and safety requirements, the primary difference is that traditional dwelling units must include independent bathroom and kitchen facilities whereas rooming units provide the resident with a single private room and the resident shares bathroom and/or kitchen facilities with other residents.

Traditional dwelling units in the rental market are subject to a city ordinance stating no more than three unrelated adults can live together in a single rental unit regardless of square footage, room, or bedroom count (see Ogden City Code 15-2-7.)[25] While the extent to which this is enforced is uncertain, it does provide landlords a legal reason to refuse to rent to a group of more than three unrelated adults if they don't want to. There are no restrictions on the number of *related* adults that can live together in a rental unit, and there are no restrictions on the number of related or unrelated adults that can live together in an owner-occupied property.

Rooming units must provide at least one bathroom facility for every six residents. To the best of my knowledge, there is no limit on the number of residents who can share kitchen facilities. Rooming complexes with six or more rooming units meet Ogden City's definition of Single Room Occupancy (SRO) complexes and are required to provide 24-hour on-site management. Traditional dwelling units can be rented out as rooming units as long as this does not result in more than three unrelated adults living within the dwelling unit. This generally limits the number of rooming units within a dwelling unit to three. Aside from limited student housing around Weber State University, there are no legal provisions within Ogden for rooming complexes that accommodate 4-5 unrelated adults. Rooming units in Ogden are relatively rare.

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[24] For details see Ogden City Municipal Code (2018) Title 16, Chapter 2 Building, Fire, and Other Technical Codes available a https://sterlingcodifiers.com/codebook/index.php?book_id=515 and Weber Morgan Health Department Regulation for Housing Sanitation and Occupancy (2018) available at http://webermorganhealth.org/administration/regulations/

[25] https://sterlingcodifiers.com/codebook/index.php?book_id=515. There are several exceptions for student housing around Weber State University that allow up to four unrelated adults to live in a traditional dwelling unit, as well as certain grandfathered types of residential properties for which new construction is no longer allowed.

The restrictions on the number of unrelated adults in rental properties and rooming unit regulations are important because, as seen in Part 1, 47.3% of extremely low income households (<30% AMI) are single-person households. Sharing living space is one of the most effective ways to reduce housing costs, and city ordinances put significant restrictions on opportunities for shared living.

In addition to basic housing and planning regulations, Ogden City has several community development initiatives that directly impact housing and represent the city's primary housing expenditures. Most prominently, Ogden's Quality Neighborhoods initiative targets the East Central neighborhood and implements several programs to improve housing quality, expand homeownership opportunities, and increase the supply of affordable housing. Starting in 2016 and planned until 2020, the city has allocated $1,000,000 from BDO (Business District Ogden) lease revenues toward this initiative, on top of existing community redevelopment efforts. The details of specific programs that target low-income households are discussed in the sections that follow.

In addition to the Quality Neighborhoods initiative, Ogden City also operates a Redevelopment Agency (RDA.) The RDA is governed by the city council and the Mayor, however, its specific mission and budget are separate from those of the city government. According to Utah state law, RDAs must engage in certain types of community development activities, and as such, RDAs are authorized to raise and access funds in several ways that a city government can't. The goal of Ogden's RDA is to incentivize private investment in areas targeted for revitalization. Since 1977, Ogden's RDA has established about 25 Community Reinvestment Areas (CRAs.) CRA's are typically small areas consisting of a few city blocks in which Ogden City directly engages and partners with private developers and others in the business community to revitalize the area. CRAs remain in operation in the range of 20-30 years. There are currently two active CRAs in the East Central Neighborhood: the East Washington CRA established in 2009, and the Adams CRA established in 2018[26]. Both CRAs have housing quality and affordability goals, and both make use of tax increment financing (TIF.) TIF is one of the RDA's unique funding mechanisms and will be discussed in detail in the following section on Housing Access Services.

2.2 Housing Access Services

This section discusses general housing access services which are designed to assist with voluntary moves by households who are currently housed. Access services available only to those in housing crises are discussed in Section 2.4 Housing Crisis Services.

Homeowners

Services discussed in this section:

- Fair housing legal aid
- First-time homebuyer education
- Housing search assistance
- Down payment assistance
- Mortgage loan programs

[26] https://ogdencity.com/1216/RDA-Projects

- Habitat for Humanity

Fair Housing Legal Aid

As discussed in the previous section, both homeowners and renters are protected by federal and state fair housing laws. The Utah Labor Commission receives, investigates, and in some cases mediates housing discrimination claims. Claims can be filed via email, regular mail, phone, or in-person. Ogden City's Department of Community Development and Ogden Housing Authority will provide additional information about how to file a housing discrimination claim upon request. Utah's Disability Law Center will provide representation to low-income clients (with our without a disability) in housing discrimination cases.

First Time Home Buyer Education

The Utah State University Weber County Extension Office offers a HUD-approved first-time home buyer education class. In recent history, the four-hour course is offered once every-other month on a Saturday. Those who complete the course receive a HUD-Approved Homebuyer Education Class Certificate. Unless otherwise specified, this certificate is an eligibility requirement for the down payment assistance programs and favorable mortgage loan programs discussed below. This course is also offered by several organizations outside of Weber County, and their courses are open to Weber County residents. These organizations include Community Development Corporation of Utah (CDCU) and Neighborworks (both in Salt Lake City) as well as Utah State University's Family Life Center (in Logan.)

Housing Search Assistance

The home buyer market has a robust private market for real estate agents. Although there is debate about whether or not a home buyer is better off using the services of a real estate agent, across the US in 2018, 87% of home buyers made their purchase with the aid of a real estate agent[27]. Real estate agents are typically paid on commission as a percentage of the home price. Traditionally, the seller technically pays all real estate agent fees, both their own and those of the buyer. However, the seller typically builds these costs into the price of the home so who actually pays the real estate agent fees is somewhat ambiguous. Although real estate agents are expensive, they can provide valuable insight into the local real estate market, help clients negotiate on price and other terms of purchase, and assist with administrative paperwork.

Community Development Corporation of Utah (CDCU) in Salt Lake City offers free real estate agent services to low-income home buyers and sellers. These real estate agents are salaried employees of CDCU and do not charge a commission. Although this service is available to Weber County residents, the primary focus is in Salt Lake City and agents may not be very familiar with the housing market in Weber County.

Down Payment Assistance Programs

[27] National Association of REALTORS®. (2018). 2018 National Association of REALTORS® Profile of Home Buyers and Sellers. Available at: https://store.realtor.org/product/report/2018-profile-home-buyers-and-sellers-download?sku=E186-45-17.

There are several down payment assistance programs in the Ogden area of which Ogden City's Own in Ogden[28] (OIO) program is the largest. Since January 2019, this program provides a $5,000 zero interest deferred-payment loan to eligible home buyers for homes purchased anywhere in Ogden. Eligible home buyers must have a household income at or below 80% AMI and must use the home as a primary residence. (Homes with 2-4 units may be eligible under some circumstances, and in such cases, only one of the units is required to be owner-occupied.) The loan must be used toward down payment and/or closing costs. As a deferred-payment loan, the home buyer is not required to make regular loan payments. Rather the loan becomes due upon the sale of the home or if the owner ceases to occupy the home as a primary residence. If the home is still occupied by the original buyer after approximately 20 years, the loan is forgiven. This program is funded by the federal HOME Investment Partnership program and designed and administered by Ogden City. About 45 households per year receive an OIO down payment assistance loan.

Home Sweet Ogden[29] (HSO) is Ogden City's second down payment assistance program. HSO is actually an umbrella for several programs in which Ogden City purchases and rehabilitates (or newly constructs) homes and subsequently sells them to low and moderate income households. Therefore, Ogden City is the seller for all HSO homes.

Many (but not all) of the HSO homes come through Ogden City's Asset Control Area (ACA) program. The ACA program is one of the primary components of Ogden's Quality Neighborhood Initiative and targets East Central. Through ACA, FHA-insured homes that have been foreclosed must be offered for sale exclusively to Ogden City for a maximum of 50% of their appraised value. If Ogden City decides to purchase the home, then they use federal grant funds to rehabilitate it, and finally offer it for sale through the HSO program. Ogden aims to rehabilitate and sell 12 homes per year through the ACA program.

Eligibility requirements for HSO homes vary depending on the underlying program through which they were acquired and rehabilitated, or constructed. HSO homes from the ACA program are restricted to households at or below 115% AMI while all other HSO homes are restricted to households at or below 80% AMI. In all cases the buyer must intend to occupy the home as a primary residence. For some ACA homes, HUD offers a $5,000 zero interest loan for down payment and/or closing costs that is forgiven after three years of owner-occupancy. For all other HSO homes, eligible households are required to apply for the Own in Ogden down payment assistance program.

Third, Weber County Housing Authority offers a down payment assistance program for homes outside Ogden City but within Weber County. This program also offers a $5,000 zero interest deferred-payment loan to home buyers at or below 80% AMI who plan to occupy the home as a primary residence. After 5 years of owner-occupancy, $4,000 is forgiven. The remaining $1,000 balance comes due either when the home owner sells the home or if they refinance their mortgage. This program has not received direct funding for several years and currently operates only on funds received from existing loan repayments. Given the structure of the loans, this program will eventually run out of funds if direct funding is not renewed.

[28] See https://www.ogdencity.com/259/Own-in-Ogden for details

[29] See https://www.ogdencity.com/258/Home-Sweet-Ogden-Program for details

Fourth, there are a number down payment assistance programs offered by local banks and credit unions. These programs are funded by a variety of typically internal/private sources, often with the goal of helping the financial institution meet its obligations under the Community Reinvestment Act. Funding sources include, but are not limited to, internal bank/credit union profits, the regional Federal Home Loan Bank (Home$tart program), and the National Homebuyers Fund. Programs vary by financial institution and may provide down payment assistance in the form of a loan (must be repaid) or a grant (need not be repaid.) These programs typically serve owner-occupant households at or below 80% AMI although some programs, such as those funded by the National Homebuyers Fund, are open to households up to 115% AMI.

Fifth, Utah Housing Corporation (UHC, which is Utah's state housing finance agency) operates state-wide and offers down payment assistance paired with several of its mortgage products. (These will be discussed below under Mortgage Loan Programs.) Down payment assistance is in the form of an interest-bearing loan and can be up to 4-6% of the purchase price, depending on the mortgage program. Utah Housing Corporation also offers a limited number of Veteran Grants. This program provides a $2,500 grant (need not be repaid) to veterans or active service members who are buying their first home in Utah. Both of these programs require the participant to occupy the home as a primary residence.

Finally, the Olene Walker Housing Loan Fund offers down payment assistance to households with a disabled family member through the HomeChoice program. This program offers down payment assistance in the form of a 1% interest loan and can be up to a maximum of 30% of the purchase price or $45,000, whichever is less. Eligible households must have income at or below 80% AMI and must occupy the home as a primary residence.

Mortgage Loan Programs

While down payment assistance programs help buyers bridge the gap between the size of their mortgage loan and the price of their home (including closing costs), there are also a variety of programs to help low-moderate income home buyers access mortgage loans and/or improve the terms of mortgages to which they have access. In order to understand how these programs work, it is useful to first overview some of the key features of the home mortgage market. Traditionally, conventional mortgage loans carry free-market interest rates and require a minimum down payment of 5% of the purchase price. (Down payment assistance programs can be used toward this 5% requirement.) Furthermore, if a borrower is unable to provide at least a 20% down payment (and in the absence of government programs) the borrower is typically required to purchase private mortgage insurance (PMI) which insures the lender against default by the borrower. By law, lenders must give borrowers the option of cancelling this insurance once the borrower has established 20% equity.

Probably the largest and most well-known mortgage assistance program is the FHA (Federal Housing Administration) loan program. In this program, a private lender issues the mortgage, but rather than using a private mortgage insurer, the FHA insures the mortgage in case of default by the borrower. The FHA is willing to insure loans with only a 3.5% down payment as well as loans made to borrowers with credit scores as low as 580 (or 500 with a 10% down payment.) The FHA maximum purchase price for a single-family home in Weber County is $401,350, which is 115% of the area median home price. Although there are no income limits for FHA-insured loans, the program's willingness to insure loans with low down payments and borrowers with lower credit scores makes it attractive to low-moderate income households. Down payment assistance programs can be used toward the 3.5% requirement. FHA loan participants must use the home as a primary residence for at least one year immediately after purchase. Based on data from the Home Mortgage Disclosure Act, in 2016 the FHA insured 44.9% of all mortgage loans orginated in East Central, 39.8% of Ogden mortgage originations, and 34.8 of Weber County mortgage originations.

Second, the Veterans Administration (VA) offers mortgage assistance to veterans, active-duty service members, and surviving spouses and dependent children. There are no income limits. VA loans are issued by private lenders and guaranteed by the VA. The VA is willing to guarantee loans with as little as no down payment at all, although borrowers may choose to make a down payment. Furthermore, since the VA provides a guarantee, the veteran borrower is not required to purchase any type of mortgage insurance regardless of the size of the down payment. The VA guarantee is open to mortgages issued under more lenient credit and income requirements than conventional mortgages. Program participants (or an immediate family member) must occupy the home as a primary residence. Intermittent occupancy due to military employment circumstances is acceptable. Service members who receive orders for a permanent change of station and wish to rent the home must refinance the loan if they wish to rent the property. Based on data from the Home Mortgage Disclosure Act, in 2016 7.6% of all mortgages originated in East Central in were VA loans. In Ogden overall, 8.4% of originations were VA loans and in Weber County 10.7% were VA loans.

Third, the United States Department of Agriculture (USDA) has a mortgage insurance program as well as a direct mortgage lending program for rural areas. However, these programs do not cover the Ogden area, so they are not discussed here.

Fourth, Utah Housing Corporation (which is Utah's state housing finance agency) provides a variety of mortgage products for low-moderate income homebuyers across Utah. As Utah's state housing finance agency, it is authorized by Utah's Private Activity Bond (PAB) Authority to sell 42% of Utah's PABs as tax-exempt mortgage revenue bonds (MRBs). Revenue from the sale of MRBs is used to make subsidized mortgage loans to low-income Utah households (via participating private lenders). As these households repay their mortgages, Utah Housing Corporation channels these payments back to the original MRB investors who earn a tax-exempt return on their investment. Because the MRBs are tax exempt, Utah Housing Corporation can lend profitably at below-market interest rates. Utah Housing Corporation offers four subsidized mortgage programs: FirstHome, HomeAgain, NoMI (No Mortgage Insurance), and Score. Although eligibility criteria differ for each program, all programs provide below-market interest mortgages for eligible households. A summary of income and purchase price limits for each program is provided in Table 30. For all programs, borrowers must occupy the home as their primary residence.

Fifth, the main mortgage program offered by the Olene Walker Housing Loan Fund (OWHLF) is a partnership with the USDA programs and serves only rural Utah. However, OWHLF also provides a clause that mortgage assistance can be offered for "out-of-the-box" home ownership programs that do not fit their other program categories.[30] The extent to which this project category is utilized is unclear.

Finally, Fannie Mae and Freddie Mac have both recently introduced mortgage products allowing for mortgages with only a 3% down payment (the HomeReady and Home Possible programs respectively.) Both programs are restricted to households at or below the area median income, and both waive the income limit in low-income census tracts. At least one borrower on the mortgage must occupy the home as a primary resident, but both programs allow for non-resident co-borrowers. These programs fall into a grey area between private "conventional" mortgages and public "government-assisted" mortgages. Fannie Mae and Freddie Mac do not directly make these mortgage loans. They write the guidelines for these loans that can be offered by private lenders. When private lenders offer loans that conform to these guidelines, Fannie Mae and Freddie Mac will buy these loans from the originating banks in the secondary mortgage market. On one hand, this provides no direct government subsidy and no explicit government guarantee. However, because Fannie Mae and Freddie Mac are government-sponsored enterprises and because the federal government stepped in during the 2008-09 financial crisis to prevent these enterprises from bankruptcy, there is arguably an implicit government guarantee. From this perspective, any conventional mortgage that conforms to Fannie Mae's and/or Freddie Mac's broad underwriting guidelines could be considered "government-assisted." This highlights the complexity of government assistance, and particularly government mortgage assistance, to homeowners in the US.

Habitat for Humanity

Habitat for Humanity of Weber and Davis Counties uses volunteer labor and labor of future occupants (sweat equity) to build affordable homes to sell to low-income households via affordable zero-interest mortgage loans for the material (non-labor) cost of the home. Income eligibility ranges by household size are given in Table 31, and owners must occupy the home as a primary residence. This program builds/sells about 2-3 homes per year, typically within Ogden.

Renters

Many housing access services for renters are targeted to those at risk of losing housing or those who are already experiencing homelessness. These are discussed in Section 2.4 on housing crises. However, Ogden does provide a small number of housing access services to the general renter population.

Services discussed in this section

- Fair Housing Legal Aid
- Subsidized Housing (also see Part 1, Section 1.4)
- DWS affordable housing database
- Apartment locator services
- Expungement Services
- Development of Affordable Rental Housing

[30] 2018-2019 Olene Walker Housing Loan Program Guidance and Rules, available at https://jobs.utah.gov/housing/affordable/owhlf/programs.html

Fair Housing Legal Aid

Like homeowners, renters are protected by federal and state fair housing laws. The Utah Labor Commission receives, investigates, and in some cases mediates housing discrimination claims. Claims can be filed via email, regular mail, phone, or in-person. Ogden City's Department of Community Development and Ogden Housing Authority will provide additional information about how to file a housing discrimination claim upon request. Utah's Disability Law Center will provide representation to low-income clients (with our without a disability) in housing discrimination cases.

Subsidized Housing

As discussed in Part 1, both Ogden and Weber Housing Authorities offer a variety of subsidized housing programs to which households can apply (see Part 1, Section 1.4). Most programs typically have waiting lists ranging from six months to three years. The housing authorities can also refer households to private providers of project-based subsidized housing, such as Kier Property Management as well as Low-Income Housing Tax Credit (LIHTC) properties. Referrals are typically in the form of a list of complexes and contact information. Ogden and Weber Housing Authorities do not provide assistance with apartment search. (See Part 1, Section 1.4 for program details.)

Affordable Housing Database

The Utah Department of Workforce Services provides a searchable online Affordable Housing Database.[31] This is a free resource available to anyone looking for an affordable rental. The large majority of units in the database participate in one or more of the major subsidized housing programs (Section 8 and/or LIHTC) and therefore require residents to meet income restrictions. Many also have wait lists.

Apartment Locator Services

Unlike the homeowner market that has a robust private market for real estate agents who assist with property search, private "apartment locator" services in the rental market are unusual. Furthermore, these services are often expensive and considered predatory. In Ogden, most non-profit apartment search services are paired with emergency rent assistance and reserved for clients in a housing crisis. Similarly, to receive security deposit payment assistance, typically there needs to be a crisis. These services will be discussed Section 2.4 below. There may be a handful of organizations that provide apartment search assistance on a limited case-by-case basis. For example, Cottages of Hope provides some apartment search assistance to clients in their programs with a criminal background (who face many barriers to housing). However, to the best of my knowledge, there is no organization serving the Ogden area that provides apartment search assistance openly at a large scale.

Ogden School District Homeless Student Liaisons

Ogden School District employs two homeless student liaisons. The primary work of these staff members is to identify homeless students and enforce their educational rights under

[31] https://jobs.utah.gov/jsp/housing/

the McKinney-Vento Homeless Assistance Act. As discussed in Part 1, the McKinney-Vento definition of homelessness includes staying at a homeless shelter, sleeping on the street or in a car, and living at a hotel/motel, as well as being doubled-up for economic reasons and even being housed but lacking facilities such as electricity or hot water. According to this definition, in the 2017-18 school year, nearly 850 students in Ogden School District were homeless at some point, of which about 85% were doubled-up. Some of the primary rights of homeless students include the right to enroll immediately regardless of the completion of standard paperwork and/or identification documents, and the right to continue to attend the school the student had been attending before they became homeless. Additionally, these liaisons provide a broad range of educational and housing support services to homeless students and their families. Educational services include helping homeless students access tutoring and other school services and activities. Housing support services include helping families apply for subsidized housing, apartment search assistance, advocacy in disputes with landlords, help with household pest control, and physical help with moving. Housing support services are provided as time permits and often fall short of demand.

Expungement Services

In the context of Ogden's Good Landlord Program discussed in the previous section, a felony conviction within the last four years provides a significant barrier to rental housing access in Ogden. Cottages of Hope helps those with a felony record determine if they are eligible for expungement and, if yes, helps them to complete the expungement process. This aids with housing access.

Development of Affordable Rental Housing

While the preceding sections discussed programs and services to help tenants access existing affordable rental housing, an important component of access is the creation of affordable rental housing in the first place. A complete discussion of all of the programs, agencies, and financing mechanisms involved in the development of affordable rental housing is outside the scope of this report. This section aims to provide a very brief overview.

First, Utah Housing Corporation (Utah's state housing finance agency) administers Utah's allocation of federal Low-Income Housing Tax Credits (LIHTC.) LIHTC is currently the largest source of funding for affordable rental housing developments. Through a competitive process, affordable housing developers apply for the tax credits, which can be sold to investors. Money from the sale of the tax credits is used to pay for construction and/or rehabilitation of affordable rental housing developments. Investors receive a share of future profit from the development as well as reduced tax obligations from claiming their tax credits. Due to this tax advantage for investors, LIHTC housing projects can remain competitive even if their return on investment is below the market rate. Proceeds from the sale of LIHTC credits rarely cover the entire cost of development, and not all affordable housing projects are funded with LIHTC.

Second, Utah's largest source of state funds for affordable rental housing projects and programs is the Olene Walker Housing Loan Fund (OWHLF.) The fund's primary purpose is to provide bridge financing to private developers who combine these funds with private, federal, and/or tax credit financing in order to construct or rehabilitate affordable housing. The fund targets very low income, low income, and moderate income households as defined by HUD. With the exception of rural areas, the fund focuses on rental housing development. From 2013-

17, on average the OWHLF contributed to the construction or rehabilitation of 750-800 units per year in multi-family rental properties per year.

Third, Rocky Mountain Community Reinvestment Corporation (RMCRC) is a non-profit lender that makes loans primarily for affordable rental housing developments. RMCRC was created by and receives funding from the banking community to help meet their obligations under the Community Reinvestment Act. RMCRC is certified by the US Treasury as a Community Development Financial Institution.

Fourth, Utah's Private Activity Bond (PAB) Authority provides a means for affordable rental housing developers to sell bonds that are federally tax exempt to raise money for affordable housing developments. 12% of Utah's PABs may be used for affordable rental housing development.

Fifth, local government redevelopment agencies (RDAs) can subsidize affordable rental housing with tax increment financing (TIF.) The idea behind TIF is that high quality development/rehabilitation will increase property values (and thus property taxes) in the neighborhood surrounding the development. TIF is realized when an RDA designates a community reinvestment area (CRA, usually consisting of several city blocks) and commits future property tax increases within the CRA to help repay loans that funded the project. TIF can be applied to a variety of neighborhood revitalization and public improvement projects including, but not limited to, affordable rental housing.

Sixth, the Tax Cuts and Jobs Act of 2017 established Opportunity Zones as a new means of tax-advantaged funding for business development, including residential rental businesses. The law allows states to designate a limited number of low-income census tracts as Opportunity Zones. In June, 2018, Utah's 46 new Opportunity Zones were announced, of which four are in Ogden. Specifically, census tracts 2004, 2008, 2009, and 2011 are Ogden's Opportunity Zones, of which 2008 and 2009 are in East Central (see Figure 2.) The goal of Opportunity Zones is to attract private investment to these low-income census tracts via tax incentives. From Jan. 1, 2018 to Dec. 31, 2019, investors who sell stock or property and, within 180 days re-invest this money in a Qualitied Opportunity Fund can reap several tax advantages. Specifically, they may defer (and potentially receive discounts on) capital gains taxes on the sale of their original stock/property up to year 2026, and they will never have to pay capital gains taxes on their investment in the Qualified Opportunity Fund. Qualified Opportunity Funds must invest in Qualified Opportunity Zone Property which can take any of three forms: 1) stock in a Qualified Opportunity Zone Business, 2) partnership equity in a Qualified Opportunity Zone Business, and 3) physical property in which a Qualified Opportunity Zone Business conducts business. For rental housing development, the third form is most applicable. For physical property, one major caveat is that it needs to be either new construction or "substantial improvement" of an existing structure. Substantial improvement is defined as an amount equal to the initial investment of purchasing the property within 30 months of acquisition. For example, if a property was acquired for $100,000, the investors would need to make $100,000 of improvements to the property within 30 months of acquisition. Ogden City is currently working with Greenline Capital, which manages a Qualified Opportunity Fund, to identify investment opportunities in Ogden's Opportunity Zones. Because the Opportunity Zone program is new, the scale of its impact is currently uncertain.

Seventh, it should also be noted that there are several public and private sources of funds for rehabilitating and preserving historic buildings. The largest of these is the federal government's Historic Tax Credit which offers a 20% income tax credit for rehabilitating certified historic structures. Renovations must adhere to the guidelines produced by the National Park Service's Standards for Rehabilitation. Qualified rehabilitation expenses are defined by the IRS. Use of this credit is not limited to affordable housing developments, but it is of particular interest in Ogden and particularly East Central due to the age and historic significance of this neighborhood.

Up to this point, the discussion of affordable rental housing development/rehabilitation has focused on low-cost financing sources: how developers can get money from investors and lenders on favorable terms to fund affordable housing development/rehabilitation. The complement to financing is development. A developer envisions a project, combines private capital with available financing sources, carries out the development/rehabilitation work, and then either sells the development or retains ownership and management responsibilities. While the financing sources discussed above are typically available to any and all developers (via respective application processes) Utah Non Profit Housing Corporation deserves particular discussion.

Utah Non Profit Housing Corporation (UNPHC) is Utah's largest non-profit developer of affordable rental housing. Since 1967, UNPHC has developed or acquired/rehabilitated over 50 rental complexes across Utah. These projects tend to target extremely low and very-low income households. Over half of tenants in UNHPC developments earn less than 20% AMI. Examples in Ogden's East Central neighborhood include Elmhurst and McGregor apartments. UNPHC is a HUD-designated Community Housing Development Organization (CHDO.) It is the CHDO for the majority of Utah including Ogden. UNPHC helps to develop about one affordable rental project in Ogden every other year.

2.3 Housing Quality: Utility, Repair, and Maintenance Services

This section discusses support services available to households during their residency at a particular property. These services tend to focus on housing quality, utility assistance, repair, and maintenance.

Homeowners

Services discussed in this section:

- Utility assistance programs
- Modification assistance (persons with disabilities)
- Maintenance assistance
- Weatherization assistance
- Repair and rehabilitation assistance

Utility Assistance Programs

Even if electrical and heating systems are in perfect condition, they are not very useful if the household cannot afford to pay for electricity and heat. Utah's HEAT (Home Energy Assistance Target) program offers financial assistance for paying gas and electricity bills to eligible households. Eligibility requirements include a household income at or below 150% of the federal poverty line, responsibility for direct or indirect payment of utility bills, and at least one household member who is a US citizen or a legally documented non-citizen. The program does *not* require a crisis situation (e.g. shut-off notice) to be eligible. Payments are made on a sliding scale based on household income and average residential energy costs. Additional non-crisis utility assistance programs include Rocky Mountain Power's HELP (Home Electric Lifeline Program), and Dominion Energy's Energy Assistance Fund. These programs use the same eligibility criteria as HEAT and provide additional assistance to customers of these specific companies.

There are also several programs for crisis utility assistance. The Department of Workforce Services Emergency Assistance program provides crisis financial assistance that can be used to pay utilities, among several other costs. Cottages of Hope also has an emergency utility assistance program. Additionally, Utah law provides utility shut-off protection from November 15 to March 15 to eligible households with a shut-off notice during this time. Eligibility includes household income at or below 150% of the poverty line or another qualifying crisis situation. Shut-off protection does not provide financial assistance but rather requires utility companies to work with eligible customers to set up a payment plan.

Modification Assistance (Persons with Disabilities)

As with utilities, even if a residence is in perfect condition, but not wheelchair accessible, it will not be very useful to a homeowner in a wheelchair. Ogden non-profit Roads to Independence and the Utah Division of Services for People with Disabilities provide assistance with home barrier removal services to residents with disabilities.

Maintenance Assistance

Outside of utility assistance and disability accommodations, quality problems typically surface when the residence itself is experiencing quality deterioration. Broadly speaking, such deterioration can be categorized as maintenance issues or repair issues, with maintenance issues occurring regularly with relatively low costs and repair issues occurring irregularly and being more expensive.

Habitat for Humanity of Weber and Davis Counties offers several home maintenance assistance services. The Brush with Kindness program provides exterior painting services to low-income homeowners. This program also assists with minor exterior repairs such as decks, ramps, and landscaping. Eligible income ranges by household size are displayed in Table 31. Program participants also must be unable to complete the work themselves due to disability, age, or some other circumstance. In this program, labor is provided for free. The cost of materials (paint, landscaping, etc.) is provided in the form of a zero-interest loan with customized repayment terms based on income and household size. Habitat also offers free snow shoveling services to low-income senior and disabled homeowners in Ogden

Weatherization Assistance

Utah Community Action's (UCA) Weatherization Program sits on the fence between maintenance assistance and repair assistance. Although UCA is located in Salt Lake City, its Weatherization program serves clients in Weber County. The weatherization program uses a computerized energy audit to identify cost-effective energy improvements. Examples of typical weatherization improvements include replacing incandescent lighting; repairing windows, doors, and furnaces; carbon monoxide testing; and wall, floor, ceiling, and duct insulation. Repairs are made at no cost to the homeowner. The program is open to owner-occupants and renters living in properties with four units or fewer. Qualifying households must have income at or below 200% of the federal poverty line.

Repair and Rehabilitation Assistance Programs

Many housing quality problems occur when housing structures or appliances break or reach their usable life span. These problems cannot be addressed with improved maintenance and can be quite expensive to fix. There are several programs at the local, state, and federal levels to help low-income homeowners repair, rehabilitate, and even remodel their homes.

First, Ogden City's Emergency Home Repair Program (EHRP) provides zero-interest loans up to $5,000 to owner-occupant households in Ogden with income at or below 50% AMI. The program is designed to address unexpected emergency repair needs that threaten the structure of the home and/or the safety of the residents. This program is funded by the federal Community Development Block Grant (CDBG) program and designed and administered by Ogden City. This program serves about 8 households per year.

Second, Ogden City also offers the Home Exterior Loan Program (HELP.) This program provides low-interest loans (3% on 10-year loans and 4% on 15-year loans) to make primarily exterior home repairs, although selected interior repairs are also eligible such as electrical, heating, cooling, plumbing, among others. There are no income limits. 80% of program funds must be used on owner-occupied homes within Ogden with a preference for the East Central area while up to 20% may be used on renter-occupied homes which must be located in East Central (see Renter section below for details.) The program prioritizes homes for which repairs will bring the property into compliance with existing city codes and which will prevent further deterioration.

Third, the federal government supports several home repair/rehabilitation loan programs that are offered through private lenders. In the Title 1 Home Improvement Loan program, the Federal Housing Administration (FHA) insures property improvement loans made by private lenders. The program is broad and covers owner and renter occupied single and multi-family housing as well as manufactured homes and non-residential structures. Eligible projects include anything that improves the basic livability/usability of the property. The maximum eligible loan for a single-family home is $25,000. There are no income limits.

The Section 203(k) Rehabilitation Loan program is another FHA-insured home rehabilitation program. This program requires that the rehabilitation loan be combined with either a home purchase mortgage or the refinance of a home purchase mortgage. This program targets old and/or deteriorated properties in revitalization areas. Borrowers must occupy (or plan to occupy the home after renovations) as a primary residence and the rehabilitation loan must be between $5,000 and 115% of the area median home price ($401,350 for Weber County.) There are no income limits. Eligible projects range from minor repairs to demolition and reconstruction. There is also a Limited 203(k) program with a repair loan limit of $35,000.

Renters

Services discussed in this section:

- Utility assistance programs

- Right to modify rental units (persons with disabilities)
- Rent abatement
- Repair and deduct
- Weatherization assistance
- Ogden City Code Enforcement
- Weber Morgan Health Department
- Landlord-tenant mediation programs
- Rental Rehabilitation Programs

Utility Assistance Programs

Renters have access to the same set of utility assistance programs as homeowners. These were discussed in the preceding Homeowner section, and they will be described again here. Even if electrical and heating systems are in perfect condition, they are not very useful if the household cannot afford to pay for electricity and heat. Utah's HEAT (Home Energy Assistance Target) program offers financial assistance for paying gas and electricity bills to eligible households. Eligibility requirements include a household income at or below 150% of the federal poverty line, responsibility for direct or indirect payment of utility bills, and at least one household member who is a US citizen or a legally documented non-citizen. The program does *not* require a crisis situation (e.g. shut-off notice) to be eligible. Payments are made on a sliding scale based on household income and average residential energy costs. Additional non-crisis utility assistance programs include Rocky Mountain Power's HELP (Home Electric Lifeline Program), and Dominion Energy's Energy Assistance Fund. These programs use the same eligibility criteria as HEAT and provide additional assistance to customers of these specific companies.

There are also several programs for crisis utility assistance. The Department of Workforce Services Emergency Assistance program provides crisis financial assistance that can be used to pay utilities, among several other costs. Cottages of Hope also has an emergency utility assistance program. Additionally, Utah law provides utility shut-off protection from November 15 to March 15 to eligible households with a shut-off notice during this time. Eligibility includes household income at or below 150% of the poverty line or another qualifying crisis situation. Shut-off protection does not provide financial assistance but rather requires utility companies to work with eligible customers to set up a payment plan.

Right to Modify (Persons with Disabilities)

As with utilities, even if a residence is in perfect condition, but not wheelchair accessible, it will not be very useful to a tenant in a wheelchair. In addition to protection from housing discrimination under federal and state fair housing acts, the Americans with Disabilities Act also gives disabled tenants the right to make reasonable modifications to a rental unit. Whether the landlord or the tenant is responsible for the cost depends on the nature of the modification. Ogden non-profit Roads to Independence and the Utah Division of Services for People with Disabilities provide assistance with home barrier removal services to residents with disabilities. The Disability Law Center will provide representation to low-income disabled tenants if these rights have been violated.

Rent Abatement

Outside of utility assistance and disability accommodations, quality and maintenance problems typically surface when the residence itself is experiencing quality deterioration. In general, tenants are responsible for paying rent and day-to-day property maintenance, and landlords are responsible for structural integrity and standard repairs. If the tenant fails to uphold their part of this agreement, the landlord can evict them. If the landlord fails to uphold their part of this agreement, leading to sub-standard housing conditions, what recourse is available to tenants?

As mentioned previously, the Utah Fit Premises Act defines renters' rights to rent abatement and repair and deduct if a landlord fails to make repairs pertaining to five standards of habitability: deficient heating, deficient plumbing, deficient electrical systems, deficient hot or cold running water, and generally unsafe or unsanitary conditions. The tenant must request repairs from the landlord in writing and give the landlord the legal minimum amount of time to initiate repairs (24 hours for a dangerous condition, 3 days for a standard of habitability, and 10 days for other repairs required by the lease agreement.) If the landlord does not make substantial effort to initiate repairs during this corrective period, the tenant has the right to initiate either of two remedies: rent abatement or repair and deduct.[32]

Rent abatement is the legal way for a tenant to break their lease. If a tenant chooses rent abatement, the rental agreement is legally terminated after the landlord fails to make repairs by the end of the corrective period. In this case, the landlord is required to immediately refund the tenant their entire security deposit as well as the pro-rated rent for the remainder of the month as of the day the tenant requested repairs in writing. The tenant must vacate the property 10 days after the end of the corrective period.

Repair and Deduct

If a tenant chooses repair and deduct, the tenant may correct the deficient condition and then deduct from future rent the amount they paid for the correction, up to a maximum of two month's rent. The tenant must keep copies of all repair receipts and provide copies to the owner five days after the next rental payment due date. It is important to remember that while this fixes the immediate problem, it may irritate the landlord and increase the risk that the landlord will refuse to renew the tenant's lease for "no cause." Rent abatement and repair and deduct are rights rather than services provided by community organizations. Nevertheless Utah Courts Self-Help Center is staffed by lawyers and helps people understand their legal rights via email, phone, and text (no income limit). Utah Legal Services can also help tenants understand their legal rights, but clients must have income at or below 125% of the federal poverty line.

Weatherization Assistance

In addition to rent abatement and repair and deduct, tenants can also pursue several other courses of action. In a few cases, home repair needs may be able to be addressed by Utah Community Action's (UCA) Weatherization program. Although UCA is located in Salt Lake City, its Weatherization program serves clients in Weber County. The weatherization program uses a computerized energy audit to identify cost-effective energy improvements. Examples of

[32] Technically, the tenant must state which of these two remedies they plan to use at the time they request repairs in writing.

typical weatherization repairs include replacing incandescent lighting; repairing windows, doors, and furnaces; carbon monoxide testing; and wall, floor, ceiling, and duct insulation. Repairs are made at no cost to the landlord or tenant. The program is open to owner-occupants and renters living in properties with four units or fewer. Qualifying households must have income at or below 200% of the federal poverty line. Renters must obtain permission from their landlord. Due to the potential for weatherization improvements to increase property value (and thus attract higher rent), the program protects tenants from rent increases and no cause lease non-renewals for six months after program completion. After six months, the landlord may increase the rent and/or refuse to renew the lease.

Ogden City Code Enforcement

If housing conditions require more substantial repairs, tenants can file a complaint with Ogden's Code Services Division and/or the Weber Morgan Health Department. For interior housing issues, both of these agencies provide complaint-based services only, meaning they respond to complaints but do not conduct routine random property inspections. In practice, the health department deals with most interior quality complaints. The Code Services Division does conduct routine enforcement of exterior violations, including excessive debris or weeds in the yard or exterior structural violations. If a property is found in violation, a notice of violation is issued to the owner. Although the city has the authority to issue fines for property violations, based on conversations with city officials, they rarely do so in practice. Typically the notice of violation provides a deadline for fixing the problem, and in a majority of cases, the property owner fixes the problem within this time frame. When the violation is not fixed within the time frame, the city typically "mitigates" the problem by fixing it at the city's expense and then billing the property owner. In extreme cases, City Code Enforcement has the authority to close a property to occupancy, but this is rarely exercised in practice.

Weber Morgan Health Department

When tenants make complaints to the health department, health department staff follow up on each complaint with a phone call to see if the issue can be resolved over the phone, either with information, referral, or a call to the landlord/owner. If a site visit is required then staff will do a visual inspection of the residence and determine responsibility. Basic structural and service issues are almost always the owner's responsibility (e.g. hot water, leaking windows, leaking fixtures, heat, bathroom ventilation).

As with city code enforcement, action from the health department typically begins with a notice of violation. The notice specifies a deadline by which the landlord must fix the problem, and most problems are fixed within the timeframe. When this is not the case, the health department's primary negotiation tool is to threaten to close the property to occupancy (which means associated loss of revenue for the landlord). This threat results in nearly 100% compliance with repair requirements stated in the notice of violation. Excluding methamphetamine-contaminated properties (discussed below) the Weber Morgan Health Department typically closes only one (or sometimes zero) properties to occupancy each year. While this may sound like the outcome of a successful housing standards program, it is important to remember that this is a complaint-based program. Tenants who make a complaint increase the risk that their landlord will refuse to renew their lease for "no cause." As such, it is suspected that many housing standards violations go unreported.

Methamphetamine contamination is by far the most common reason that the health department closes properties to occupancy. Since 2012, they have closed about 50-60 properties per year in Weber County for this reason, roughly evenly split between owner-occupancy and renter-occupancy. In the case of renter occupancy, there is no official ordinance or regulation specifying who is responsible for finding alternative accommodations for the tenants or for what length of time. However, the health department, often in coordination with other service agencies, tries to work with landlords and tenants to make suitable arrangements. If the landlord has another unit available, tenants are often moved to the empty unit. If there is no other unit available, tenants often stay at a hotel or motel, almost always at the landlord's expense. (This is also the case with closures for reasons other than meth contamination.) Methamphetamine remediation often takes 3-4 weeks. Although tenants have a right to resume their lease after remediation, health department staff suspect few tenants return. It is hard to know for sure because the health department does not collect data on what happens to tenants displaced from meth-contaminated units.

Landlord-Tenant Mediation

Another alternative for dealing with housing quality issues is landlord-tenant mediation. Mediation does require voluntary consent from both tenant and landlord. If either party does not want to participate, mediation cannot take place. Utah Dispute Resolution is based in Salt Lake City, but they maintain an office at YCC in Ogden where they offer a broad range of mediation services (including landlord-tenant mediation) to Weber County residents. In recent years, they have only mediated about two or three landlord-tenant cases per year in Weber County. They deal primarily with lease violation disputes, repair/maintenance disputes, and security deposit disputes. They strictly do not mediate eviction cases because the eviction process moves too quickly for their mediation process. For low-income clients, service costs are based on a sliding scale. Finally, it is important to recognize that even if a landlord agrees to mediate a particular situation at the tenant's request, an outspoken tenant may irritate the landlord and this may increase the tenant's risk of lease non-renewal for "no cause."

Rental Rehabilitation Programs

There are several rental rehabilitation efforts administered by Ogden City. First, as part of its Quality Neighborhood initiative, Ogden City administers a rental rehabilitation loan program. This program makes low-interest loans to landlords to help them rehabilitate sub-standard rental housing and bring it up to code. Priority is given to properties that serve very-low or low-income tenants. In return, the landlord agrees to maintain the rehabilitated units' rent at or below the HUD Fair Market Rent. On average, this program helps rehabilitate about two rental properties per year (maximum loan of $90,000 per project.)

Second, as discussed in the Homeowner section above, in Ogden's Home Exterior Loan Program (HELP) up to 20% of program loans can be made to landlords for renter-occupied properties. Eligibility for renter-occupied properties is restricted to the East Central neighborhood. The program prioritizes homes for which repairs will bring the property into compliance with existing city codes and which will prevent further deterioration. There are no income limits.

In addition to the two programs discussed above, Ogden also administers a "unit reduction" program. This program focuses on homes that were built as single-family homes but were subsequently converted into multi-unit apartments. This program provides funds to re-convert these homes back into single-family homes intended for owner-occupancy. While this does decrease the supply of rental housing, such apartments were often poorly designed and some view them as substandard. It also contributes to the city's goal of increasing owner occupancy in the area.

At the federal level, the Title 1 Home Improvement Loan program offers FHA insurance on property improvement loans made by private lenders. The program is broad and covers owner and renter occupied single and multi-family housing as well as manufactured homes and non-residential structures. Eligible projects include anything that improves the basic livability/usability of the property. The maximum eligible loan for a residential property with five or more units is $60,000. There are no income limits.

Finally, the affordable rental housing financing programs discussed in Section 2.2 on housing access can also be used for rehabilitation. See section 2.2 for details.

2.4 Housing Crises: Housing Loss & Homeless Prevention, Homeless, and Rehousing Services

Crisis situations often open doors to a specialized set of crisis services. These services are discussed in this section.

Homeowners

Services discussed in this section:

- Emergency mortgage payment assistance
- Homeowner rights and assistance programs in the foreclosure process
- Foreclosure counseling
- Foreclosure mediation

<u>Emergency Mortgage Payment Assistance</u>

Perhaps due to the significant length of the foreclosure process and the room within this time for homeowners to negotiate with creditors or find alternative housing arrangements, emergency mortgage payment assistance programs are rare. Nevertheless, the Department of Workforce Services' Emergency Assistance Program provides a potential source of emergency mortgage payment assistance. Program funds can be used toward utility bills (discussed above under Utility Assistance), mortgage payments (discussed here), or rent payments (will discuss below.) Mortgage assistance is capped at $700, and households may only receive assistance through this program once in a twelve-month period. Eligible households must have income at or below 185% of the Standard Needs Budget (SNB), liquid assets less than $2,000, and at least one dependent child under 18 living in the household. Program requirements state families must show evidence that their housing crisis was due to circumstances out of their control and can be resolved with a single payment.

<u>Homeowner Rights and Assistance Programs in the Foreclosure Process</u>

The 2008-09 financial crisis saw a proliferation of government assistance programs to help households facing foreclosure under the umbrella of Making Home Affordable. The largest and most well-known of these programs was the Home Affordable Modification Program (HAMP). HAMP and other loss mitigation (aka relief) programs did not directly assist households with mortgage payments. They provided uniform guidelines for making mortgage modifications (e.g. extend the loan, reduce the interest rate, reduce the principal, etc.) and required participating lenders to work out a modification when analysis showed a modification would be equally or less costly than short sale or foreclosure. However, Making Home Affordable expired at the end of 2016, and associated programs are no longer available.

Although these programs have expired, households facing foreclosure can still negotiate mortgage modifications with their lenders, and are strongly encouraged to do so. Furthermore, in the wake of the Making Home Affordable programs, the Consumer Financial Protection Bureau (CFPB) has issued several recent regulations regarding loss mitigation and mortgage modification programs. Within 36 days of a missed payment, the mortgage servicer must attempt to contact the owner in writing and by phone (or in person) to discuss the situation. Furthermore, within 45 days of a missed payment, the servicer is required to provide the borrower information about loss mitigation options (such as loan modification, short sale, or deed in lieu of foreclosure) that are available.

Homeowners with FHA-insured mortgages facing foreclosure have some additional programs available to them. A complete discussion of all of the FHA's loss mitigation programs is outside the scope of this report. Additional information can be found on the FHA website.

Foreclosure Counseling

It is recommended that homeowners facing foreclosure talk with a HUD-approved housing counselor with expertise in foreclosure. According to HUD, studies show that homeowners who work with a foreclosure counselor negotiate more successfully and have better long-term outcomes. Currently there is no agency in Weber County that provides such foreclosure counseling. Until recently, Cornerstone Financial Education in Ogden provided this service, but this agency has recently closed. While the Utah State University Weber County Extension Office is a HUD-approved housing counseling agency, it currently only provides home-buyer education classes. Foreclosure counseling is offered elsewhere in Utah, specifically at Community Development Corporation of Utah (in Salt Lake City) and Utah State University's Family Life Center as well as Neighborhood Housing Solutions (both in Logan.) These foreclosure counseling services are open to Weber County residents, however the distance provides a barrier to access. Limited foreclosure counseling is also available by phone through a national HUD hotline.

Foreclosure Mediation

Utah Dispute Resolution, which is based in Salt Lake City but operates an office at YCC in Ogden, offers foreclosure mediation services. In contrast to foreclosure counseling (in which the counselor works as an advocate for the homeowner) mediators remain neutral and help homeowners and lenders come to their own agreements. Although this service is available, Utah Dispute Resolution reports that this service is rarely utilized in Ogden.

Renters

Services discussed in this section:

- Emergency rent assistance
- Legal aid
- Tenant advocacy and negotiation
- Emergency homeless shelters

- Transitional housing
- Subsidized housing for chronically homeless

Emergency Rent Assistance

Emergency rent assistance is a staple among housing support services. There are several different programs and providers in the Ogden area. Unless otherwise specified, emergency rent assistance programs tend to simultaneously serve two different purposes: 1) to prevent housing loss for those at imminent risk (often with an eviction notice) and 2) to help those who have already lost housing gain access to new housing. This section briefly describes Ogden's primary emergency rent assistance programs.

Your Community Connection (YCC) administers the TANF Family Housing Program (formerly TANF Rapid Re-Housing Program.) This program provides rent assistance for up to four months to families with children with incomes at or below 200% of the federal poverty line who are experiencing a housing crisis. Program requirements state families must provide evidence that the housing crisis was due to circumstances beyond their control and that they will be able to pay their own rent within four months or less. This program serves about 50 households per year with an average cost of about $2,500 per household.

YCC also administers several rapid rehousing rent assistance programs specifically for victims of domestic violence who are experiencing a housing crisis. These programs provide several months of rent assistance. If the tenant successfully completes the period of rent assistance as a responsible tenant, they are advanced to the top of the wait list for a Section 8 Housing Choice Voucher (conditional on income eligibility) because both Ogden and Weber Housing Authorities have preference policies for victims of domestic violence. These programs serve about 30 households per year.

The DWS Emergency Assistance program provides another source of emergency rent assistance. (As discussed in the preceding sections, funds from this program can also be used for emergency utility payments and emergency mortgage payments.) Rent assistance is capped at $500, and households may only receive assistance through this program once in a twelve-month period. Eligible households must have income at or below 185% of the Standard Needs Budget (SNB), liquid assets less than $2,000, and at least one dependent child under 18 living in the household. Program requirements state families must show evidence that their housing crisis was due to circumstances out of their control and can be resolved with a single payment. Data on the annual usage of this program was requested from DWS, but information has not been provided.

When funds are available, Weber Housing Authority also administers an emergency rent assistance program. Like the DWS program, rent assistance is capped at $500, and households may only use this program once in a twelve month period. However, eligibility requirements differ from the DWS program. Households must have income at or below 50% AMI, but no dependent children are required for eligibility. Program requirements state households must show evidence that their housing crisis was due to circumstances beyond their control and can be resolved with a single payment. They must take a financial literacy class at Cottages of Hope. While this program is available both to prevent housing loss and to help those experiencing homelessness, housing loss prevention is prioritized. This program serves about 10 households per year.

Lantern House, which is Ogden's largest homeless shelter, also administers Ogden's largest (and most generous) emergency rent assistance programs. However, their programs are specifically for households who are experiencing homelessness and cannot be used to prevent housing loss. (They can be used to prevent homelessness in the sense that they can help someone quickly transition from lost housing to new housing, avoiding, or at least reducing, shelter stay.) This should not necessarily be seen as a major downside of this program. In certain cases, it may be in the tenant's best interest to move, especially if there are more affordable units available. These programs serve about 75 households per year.

Finally, Homeless Veterans Fellowship administers a rapid re-housing program for veterans experiencing a housing crisis. This program serves about 20 households per year.

Legal Aid

In some housing crises, lacking money to pay the rent may not be the central issue, or it may be only one of several issues. In such cases, legal aid organizations provide some of the most useful services. Utah Legal Services (ULS) provides free legal services to households across Utah with income at or below 125% of the federal poverty level. They provide a spectrum of services depending on the needs of their clients ranging from brief legal advice to full representation in court. They have three designated housing attorneys who primarily work with eviction cases and Section 8 Housing Choice Voucher termination cases. It is important to emphasize that legal aid services can only help tenants when they have a legal defense to their eviction or housing choice voucher termination, such as being wrongfully accused of violating the lease or the landlord failing to follow proper legal procedures. Legal aid services usually cannot do much for a tenant who simply cannot afford their rent or willfully committed a major violation of the lease.

ULS also holds a free legal clinic at YCC on the second and fourth Thursday of every month. Individuals seeking legal advice can make an appointment by calling in the morning on the day of the clinic. Appointments are scheduled on a first-call-first-serve basis. There are no income limits. However, this is a general legal clinic, and the lawyer doing the clinic does not usually specialize in housing.

The Utah Courts Self-Help Center can help tenants understand the eviction process and their options, but this center does not provide legal advice or representation.

Tenant Advocacy and Negotiation

Legal aid services can only help tenants with a legal defense to termination or eviction. Those without legal defense compete for limited emergency rent assistance programs. According to Weber County's 2-1-1 social service information referral system, during the 2016-17 fiscal year, about 1,000 Weber County households sought emergency rent assistance while only about 200 households received such assistance.

This is a remarkable but understandable shortage of supply relative to demand. Rent assistance programs are expensive, and funding is limited. Nevertheless, even in the absence of financial assistance, there are strategies available to prevent housing loss or smooth out the housing loss transition. Such strategies often involve direct negotiation with landlords to develop a payment plan, or negotiate extra time to move, or keep the eviction off the tenant's legal record.

In fact, on a limited case-by-case basis, Utah Legal Services and Lantern House (perhaps among others) occasionally engage in such negotiations on behalf of their clients. However, to the best of my knowledge, there is no organization serving the Ogden area that provides this service openly at a large scale.

Emergency Homeless Shelters

Homeless shelter services are not a primary focus of this report, but they are overviewed here briefly. Lantern House is Ogden's largest homeless shelter and serves a broad spectrum of the homeless population. Ogden Rescue Mission is smaller and caters to the homeless population with chronic substance abuse. Family Promise is a very small program that organizes church-stays for 3-4 homeless families who participate in a rigorous life-skills and workforce development curriculum. YCC provides shelter services to individuals experiencing homelessness due to domestic violence. Youth Futures provides homeless shelter services to unaccompanied youth aged 12-18. Archway Youth Service Center, which is part of the juvenile justice system, provides shelter to youth awaiting foster care placement.

Transitional Housing

According to HUD definition, transitional housing provides housing for up to 24 months for those who are not ready for or do not have access to permanent housing. It also provides support services to help residents become ready for permanent housing. Transitional housing stands in contrast to emergency shelters, which, according to HUD definition have a typical length of stay between 1 and 90 days.

In recent years, transitional housing has fallen out of favor with HUD. According to urban-initiatives.org, a research and policy think-tank, since 2012, HUD has cut transitional housing funding by about 75% and shifted these funds primarily to "rapid re-housing" programs (aka "housing first" programs.[33]) Some research shows that rapid-rehousing is more successful at stabilizing housing and costs less than transitional housing. Essentially, transitional housing programs tried to treat housing barriers like substance abuse and job skill deficits before offering clients permanent housing options, whereas rapid re-housing programs focus on first getting clients into stable housing, and afterward addressing other barriers like substance abuse and job skill deficits.

Ogden's Homeless Veterans Fellowship currently offers the only traditional transitional housing program in the Ogden area, and it is restricted to households with at least one veteran. It serves about 70 households per year.

HomeInn Transitional Housing in Salt Lake City provides a different take on transitional housing that contrasts with HUD's definition of transitional housing. HomeInn operates three transitional housing properties in Salt Lake City: Rio Grande Hotel, Kerns Hotel, and Capitol Motel. They operate under a commercial business license and are subject to "inn keeper laws", rather than a rental business license. As such, they are subject to a different set of regulations: they don't have lease agreements, they don't take security deposits, and they are not subject to the Good Landlord requirements for criminal background checks. This makes it relatively easy

[33] https://www.urban-initiatives.org/reports/realignment-hud-continuum-care-program-homeless-assistance-funding-what-are-outcomes

and cheap for "tenants" to come and go. Their operation of Rio Grande Hotel is under direct contract with Salt Lake City's redevelopment agency.

This type of housing option is not available, and is actually currently illegal, in Ogden. There is a clause in the Ogden city code that states, "No owner or operator of a hotel or motel shall allow any individual or family without a primary residence at another location to stay a maximum of ninety (90) days in any twelve (12) month period" (Ogden City Core 15-13-32).

<u>Subsidized Housing for the Chronically Homeless</u>

Housing the chronically homeless is also not a primary focus of this report, however this section briefly overviews the main programs. Ogden and Weber Housing Authorities both administer Shelter Plus Care programs that provide income-based subsidized housing vouchers as well as case management services to chronically homeless individuals. Weber Housing Authority also administers a Permanent Supportive Housing program which is similar to Shelter Plus Care but all leases are held in WHA's name, rather than the name of the tenant(s). HUD-VASH (Veterans Affairs Supportive Housing) provides income-based subsidized housing vouchers to homeless veterans and their families. Problems Anonymous Action Group (PAAG) provides supportive housing programs for chronically homeless individuals with mental illness. They own and operate Bramwell Court and the Royal Hotel in addition to several smaller properties. All PAAG clients are referred through Weber Human Services' mental health programs. Finally, Sean Herrick Apartments, owned and operated by Kier Management, targets the chronically homeless population. Royal Hotel and Sean Herrick Apartments are two of Ogden's few Single Room Occupancy (SRO) developments.

2.5. Summary

The preceding sections provide a summary of the policy context and an inventory of the broad range of existing housing support services that serve the Ogden area. Services related to housing access, quality, and crisis situations were discussed. While the volume of existing programs and services is large, and there are many high quality housing support efforts, the service inventory also reveals several service gaps for both homeowners and renters. In Part 3 that follows, service gaps are identified, and example models for addressing these gaps are examined.

Part 3. Service Gaps and Service Opportunities

Part 3 of this report identifies housing service gaps in Ogden and presents several concrete examples of ways in which other communities have addressed these gaps. Due to limited time and resources, attention is focused on service gaps for renter households as renters tend to be lower-income, more vulnerable, and have a higher need for supportive services.

3.1 Identification of Service Gaps

Service gaps can be identified at several points in the housing system related to housing access, quality, and stability. Regarding access, while there is certainly a need for more affordable housing development, providing such physical housing requires capital on a scale that is beyond OgdenCAN and other social service providers in Ogden. Therefore, this report focuses on gaps in the *service* system that can help renters make the most of the existing housing infrastructure.

This report identifies the following housing service gaps in Ogden: (1) access, (2) housing quality, and (3) housing stability. First, in the area of access, Ogden does not have non-crisis apartment search assistance and landlord outreach services. Second, in the area of housing quality, education on renters' rights, improving services to help tenants resolve disputes, and legislative advocacy could start to rebalance power such that tenants are not forced to choose between housing quality and housing stability. Third, in the area of housing stability, Ogden could benefit from integrated legal aid and social services. Research has shown that legal aid, and particularly legal aid integrated with social services, can significantly benefit tenants facing eviction and improve housing stability. Due to a lack of rigorous studies, the effectiveness of lower-cost eviction mediation is less clear, but some initial evidence is encouraging.

These missing services are all evidence-based interventions for which rigorous research supports their effectiveness. In practice, they are provided by a variety of both private non-profit and government organizations in a variety of other communities. In Section 3.2 I will briefly overview the research on best practices for addressing the service gaps identified above in each of the three areas: access, quality, and stability. In Section 3.3, I will provide examples of organizations in other communities that offer one or more of these services. References are cited in Section 3.4.

3.2 The Evidence Base for Addressing Service Gaps

Housing Access: Non-Crisis Apartment Search Assistance

The rationale for non-crisis apartment search assistance and landlord outreach is intuitive considering the robust private market for real estate agents in the home buyer market. For both homeowners and renters, housing decisions have a large impact not only on the immediate living environment but also on the household budget as well as neighborhood amenities such as crime rates, transportation options, schools, and job opportunities. Homebuyers consistently show they value the expertise of professionals who know the intricacies of the local housing market by paying for the services of real estate agents. The absence of a market for similar expertise in the rental market may reflect the relative simplicity of renting vs buying, but it may also reflect the lower ability of the renting community to pay for such services. In the former case, additional search assistance may simply substitute for the household's own efforts yielding little value-added. However, in the latter case, apartment search assistance and landlord outreach provided by free or low-cost service providers may have the potential to improve tenant outcomes in the rental market.

Research on the impact of non-crisis rental housing search assistance and landlord outreach has been concentrated on programs provided in conjunction with Section 8 Housing Choice Vouchers (HCVs). These studies typically use one of three performance measures:

(1) Lease-up rate – percentage of households approved for vouchers who successfully lease a unit using the voucher

(2) Utilization rate – percentage of a housing authority's total vouchers currently in use

(3) Percentage of households approved for vouchers who move to "high opportunity" areas.

Performance measures (2) and (3) are two of HUD's 14 key indicators of public housing authority performance, and the bulk of rigorous research studies has focused on measure (3). However, the lease-up rate is arguably what matters most to an individual household, and leasing up is far from guaranteed. A national study of lease-up rates used data from 2000 and estimated a national average lease-up rate of 69% (Finkel and Buron, 2001). Therefore, slightly less than 7 out of 10 households approved for a voucher actually use them to lease a unit.

Housing search assistance provided by public housing authorities to those approved for HCVs is fairly common. Studies show that about 70% of housing authorities provide some form of search assistance, although only about 50% provide more than lists of landlords and/or units, and about 30% offer search services only to targeted populations (Finkel and Buron, 2001; Finkel et al., 2003).

Regardless of the performance measure used, findings about the impact of housing search assistance and landlord outreach tend to be similar. While results are mixed for the population of HCV households as a whole, positive effects are generally found for households who face relatively higher barriers to search including large families (7 or more individuals with or without the presence of children), families with two or more children (regardless of size), limited English speakers, and households headed by one or more disabled adults (Cunningham et al., 2010; Feins, McInnis, and Popkins, 1997; Finkel and Buron, 2001; Finkel et al., 2003; Schwartz, Mihaly, and Gala, 2016). These findings are sufficiently promising that in February, 2019 Congress approved funding of $28 million for the HCV Mobility Demonstration with an explicit mission to study the effectiveness of different mobility counseling strategies provided to HCV recipients (Public Law No. 116-6, 2019.)

While there is no quantitative analysis of which I am aware that examines the impact of housing search assistance and landlord outreach for very low- and extremely low-income households outside the HCV program, there is reason to believe they may also benefit from such services. First, without a voucher, they would almost certainly face relatively high barriers to search, which may indicate a high potential to benefit from search assistance. Second, several qualitative studies show that, when left to conduct their own searches, low-income households rarely look beyond their immediate neighborhood (Hartung and Henig, 1997; Feins, McInnis, and Popkins, 1997). Third, research by Matthew Desmond, Princeton sociologist and author of Evicted, showed that only about 15% of renters in Milwaukee found their current apartment through the internet (Desmond, 2017.) These results suggest that service providers can help expand the scope and tools used for housing search, providing potential to increase options and opportunities for success.

Housing Quality: Education, Dispute Resolution, and Advocacy

As noted in Part 2, addressing housing quality issues is embedded within a variety of legal issues including tenants' rights to fit premises, enforcement of health and building codes, and the threat of landlord retaliation. Addressing these issues will require educating tenants on, and helping them exercise, their existing rights while simultaneously advocating for change in existing laws to strengthen housing standards and increase protection for tenants who stand up for their rights.

Rigorous research in these service areas is minimal. Nevertheless, a review of research by the National Law Center on Homelessness and Poverty (NLCHP) concluded that stronger tenants' rights are associated with increased housing stability (Bauman and Santos, 2018). This finding provides support for services that educate tenants on their rights and/or help them exercise their rights. Additionally, Utah's existing landlord-tenant laws are written so that a tenant's strongest recourse against a negligent landlord for repair and habitability issues is to terminate the lease and move. This demonstrates the complimentary value of housing search assistance for helping tenants exercise their rights to housing quality.

Although negligent landlords are certainly a problem, many times repairs or habitability issues go unaddressed because the landlord and tenant dispute 1) who is at fault, 2) the severity of the problem, or 3) both. Housing counselors can help tenants document the situation and their behavior to protect themselves and compel the landlord to address the problem. Alternatively, they can help tenants address behavioral and/or household maintenance habits when the tenant is part of the problem. A detailed study of housing counseling provides qualitative evidence of the positive impact this type of counseling can have (Feins, McInnis, and Popkins, 1997). It is also worth noting that the Utah Apartment Association (Utah's largest trade association for rental property owners and managers) provides a hotline service for landlords to help them navigate disputes and minor legal matters. This demonstrates the value of this type of service among those with a greater ability to pay.

If the above measures fail to bring about resolution, professional mediation services may be able to help. Although landlord-tenant mediation (excluding eviction mediation) is offered in Ogden, use is below capacity and could be expanded. In fact, research has shown that community mediation programs are typically underutilized without a formal referral network (Baird, 2004.)

Research on the effectiveness of landlord-tenant mediation is concentrated on its application in the eviction process. Details on this literature are provided in the next section on addressing eviction. In summary, there are not enough high quality studies of eviction mediation programs to draw conclusions about its effectiveness relative to court procedure. However, the larger literature on mediation in general, and particularly family mediation, provides support for mediation as a cost-effective tool for dispute resolution.

Additionally, a smaller literature looks at “community mediation” programs which often include, but are not limited to, landlord-tenant disputes over repairs, security deposits, or other nuisance or behavioral issues. (Community mediation often also addresses disputes between neighbors, co-workers, and family members, and may also address small claims disputes and minor criminal matters.) The effectiveness of community mediation programs is very difficult to evaluate because there is not a clear process to which mediation outcomes should be compared. For example, the comparison for eviction mediation is the court eviction process, but what is the comparison for disputes over repairs? Is it rent abatement, repair and deduct, calling code enforcement, or simply doing nothing and living in substandard conditions? As such it is difficult to evaluate community mediation programs based on tenant outcomes. Nevertheless, the literature can provide some information on the success and perception of the mediation process itself. In a review of the community mediation literature Baird (2004) shows that settlement rates for community mediation tend to be in the range of 60-80% and satisfaction rates for the mediation process are typically 70-90%. These findings support the value of professional mediation for addressing landlord-tenant disputes outside of eviction.

Finally, improving housing quality will require legislative advocacy to strengthen housing standards and increase protection for tenants who stand up for their rights. Studies have shown that routine random property inspections can increase code compliance and overall housing quality (Ackerman, 2014). Currently it is illegal in Utah to require a landlord to submit to a random building inspection in the absence of cause or complaint (Utah Code 10-1-203.5, 2019.) Additionally, as discussed in Part 2, tenants who stand up for their rights to fit premises risk retaliation from their landlord and face significant barriers to proving such retaliation. Studies have also shown that strengthening laws to protect tenants against retaliation can significantly increase both housing quality and stability (Bauman and Santos, 2018). These examples illustrate the opportunities for improvement through legislative advocacy.

Housing Stability: Addressing Eviction

Matthew Desmond’s book Evicted (2016) brought to light many of the destabilizing effects of eviction. Housing instability can precipitate school changes, transportation difficulties, job loss, and disruption of healthcare and other service provision. While there are several evidence-based services that can help address eviction, there is little consensus on best practice. This section briefly reviews the evidence on legal aid, the integration of legal aid and social services, mediation, and court advocacy.

Legal Aid in Eviction Cases

In US eviction cases, it is estimated that about 90% of landlords, but only 10% of tenants, are represented by attorneys (Desmond, 2016). Numerous studies have shown that tenants achieve better outcomes in eviction hearings when they receive legal aid provided by legal professionals. The percentage of eviction filings that result in an eviction judgement (ruling against the tenant) for tenants who do *not* receive legal aid varies greatly by geographic location, generally ranging from 35-85% (Cookson et al., 2018; Jones et al., 2018; Grundman and Kruger, 2018; Seedco, 2010; Seron et al., 2001). As such the impact of legal aid also varies. Nevertheless, studies tend to show that tenants receiving legal aid are 10 to 50 percentage points less likely to receive an eviction judgement compared to tenants who do not receive legal aid (Cookson et al., 2018; Grundman and Kruger, 2018; Jones et al., 2018; Seedco, 2010; Seron et al., 2001). These results may be somewhat misleading because legal aid programs often target cases in which tenants have good legal defense. Nevertheless, a randomized controlled trial in New York City showed a 30 percentage point decrease in eviction judgements for tenants with legal representation regardless of the legal merit[34] of their case (Seron et al., 2001).

These studies also tend to show other benefits of legal aid services even for tenants whose cases have little legal merit, including increased rates of negotiated payment plans, longer move-out deadlines, and keeping an eviction off the tenant's public record (Cookson et al., 2018; Jones et al., 2018; Grundman and Kruger, 2018; Seedco, 2010).

It is important to make note of the difference between full legal representation and brief legal services, both of which are considered a form of legal aid. Full representation involves an in-depth relationship between tenant and attorney with the attorney present to represent the tenant at the court hearing. Brief legal services include education on tenants' rights and options as well as legal advice that stops short of full representation. In most eviction legal aid programs, cases with strong legal merit are prioritized for full legal representation while cases with weak legal merit typically receive brief legal services.

Integrating Legal Aid and Social Services in Eviction Cases

A detailed study of the Housing Help Program in New York City suggests that, for tenants facing eviction, a combination of legal aid and social services is more successful and cost-effective than providing legal aid alone (Seedco, 2010). The Housing Help Program served all tenants facing eviction within a designated zip code of the Bronx regardless of the legal merit of their case. Legal aid was provided based on the context of the case: tenants with strong legal defenses were provided with full representation from an attorney while tenants whose cases held little legal merit (for example owing back rent) were provided with brief legal advice from a paralegal. Social services were similarly tailored on a case-by-case basis and included benefit eligibility screening and advocacy, budget counseling, and when necessary, referrals to mental health providers and housing search assistance providers, among others.

The study showed that, when compared with tenants receiving similar levels of legal services but without paired social services, tenants in the Housing Help Program entered homeless shelters at only 50-80% the rate of tenants served by New York City's Family Anti-Eviction Legal Services (FALS) program, which provided legal aid but no social services (Seedco, 2010). This decreased shelter-entry rate provided enough cost savings to justify the additional expense of the social services provider.

Mediation in Eviction Cases

[34] For example a tenant who is simply behind on rent payments does not have legal merit because the tenant does not have the right to stay in the rental property without paying rent. However, a tenant whose landlord did not give proper notice before filing eviction in court, or a tenant who has been wrongly accused of breaking the lease have legal merit because landlords do not have the right to evict such tenants.

Mediation's clearest advantage is that it is cheaper than legal aid (Holl et al., 2016; Zimmerman, 2003). Second, if the settlement rate is sufficiently high, it can keep damaging evictions off of tenants' public records. However, by nature, the effectiveness of mediation is difficult to quantify. Unlike court records, mediation outcomes are not public record, and they are not simple decisions to rule in favor of one party or another. Mediation helps disputing parties arrive at privately negotiated compromises. While legal rights can and do play a role in mediation, the process tends to be focused less on who is right in the eyes of the law and more on helping the disputing parties find middle ground where they can each achieve some of what they want. Most eviction mediation programs are voluntary, although several cities and the state of Connecticut have systems in which all eviction cases are first referred for mandatory mediation.

To the best of my knowledge, there are no rigorous studies that directly compare mediated outcomes to standard court outcomes in eviction cases. Furthermore, a recent review of the homeless prevention literature concluded there is not enough rigorous research to draw conclusions about the effectiveness of mediation in eviction cases (Holl et al., 2016). Nevertheless, several small scale studies of eviction mediation programs suggest some positive impacts and encourage further research. Additionally, the larger body of evidence on mediation in general, and particularly family mediation, demonstrates the strong potential of mediation as a successful and cost-effective tool for conflict resolution.

Several studies suggest that 50-90% of eviction mediation cases result in a settlement, reflecting successful compromise between landlords and tenants (Holl et al., 2016; Burt, 2007). Such settlements avoid the expensive litigation process and keep evictions off the tenant's public record. However, these studies do not provide additional information on the nature or terms of these settlements, making comparisons to court outcomes difficult. A notable study comparing eviction outcomes for tenants who received standard court procedure, mediation, or legal representation in Flint, Michigan provides some preliminary evidence that legal representation and mediation each improve tenant outcomes over standard court procedure. However, the sample size is small and the study lacks any analysis of statistical significance (Baird, 2004). Clearly additional research on the impact of mediation in eviction cases is needed.

In the absence of high quality evidence on the impact of mediation in the context of eviction, it is valuable to examine the evidence on mediation in general, and specifically family mediation. Early laboratory experiments on mediation indicate that mediation allows individuals to make concessions without feeling weak (Podell and Knap, 1969; Vidmar, 1971). Mediation is common for family disputes such as divorce, child custody arrangements, and child protection cases, and the literature on the effectiveness of family mediation is much richer. Kelly (2004) provides a comprehensive review of the evidence on family mediation and concludes that mediation is a successful and cost-effective tool for resolving family disputes. Settlement rates typically range from 50-90%. Participant satisfaction rates for family mediation (80-85%) tend to be higher than for litigation (60-70%), and mediated agreements are more likely to be respected by both parties. Due to power imbalances, many feared women would struggle to negotiate equitable agreements in family mediation. However, data suggest women receive comparable outcomes through litigation and mediation, with some studies showing that mediation tends to produce higher rates of joint custody arrangements as well as higher child support payments. This has important implications for eviction mediation due to the inherent power imbalances between landlords and tenants. Finally, family mediation tends to be significantly cheaper (often half the cost or less) than litigation (Kelly, 2004.)

In summary, evaluating the effectiveness of mediation is difficult due to its focus on negotiation and compromise. Although mediation has clear cost savings over litigation, there is currently not enough high quality research on eviction mediation to assess its impact on tenant outcomes and its overall effectiveness. Evidence from family mediation provides some useful insights. While mediated and litigated outcomes tend to be similar, participants tend to be more satisfied with mediated outcomes. Despite some fears that mediation would exacerbate power imbalances between disputing parties, the data do not support this fear. However, there is also little evidence that mediation mitigates power imbalances. Nevertheless, evidence of subtle differences in mediated and litigated outcomes (such as increased rates of joint custody and higher child support payments in mediated settlements) highlights mediation's ability to reach compromise outcomes that may harder to reach through litigation. This flexibility for compromise combined with cost savings and the side benefit of keeping evictions off a tenant's public record provide reason to consider using mediation as a tool for addressing eviction.

Court Advocacy in Eviction Cases

Court advocacy refers to the support and presence of a non-legal professional during the litigation process. I am not aware of any studies on court advocacy in eviction cases. However, court advocacy is used extensively in cases of domestic violence (victim advocates) and child abuse and neglect (Court Appointed Special Advocates or CASAs.) Due to the current very limited use of court advocacy in eviction cases, a review of evidence on court advocacy is outside the scope of this report. Nevertheless, due to its prevalence in other areas of litigation involving disadvantaged populations, it is important to include court advocacy in the list of possible options for addressing eviction.

3.3 Example Service Programs

This section profiles eight service programs from communities across the country that address one or more of the service gaps identified in the Ogden area. Some organizations address only one of the service gaps while others provide more comprehensive services. In profiling the organizations and services below, I have tried to include a representative sample that demonstrates the diverse approaches to addressing these issues.

Programs Focused on Rental Housing Search Assistance

1. Landlord Outreach Programs: Housing Authority of Salt Lake City and Housing Connect

   In the fall of 2018, both the Housing Authority of Salt Lake City (HASLC) and Housing Connect (which is the new name for the Housing Authority of the County of Salt Lake) initiated landlord outreach programs. Through this initiative, HASLC currently has three landlord outreach specialists on staff while Housing Connect has one. These staff serve participants in the rapid rehousing programs they administer as well as the general renter population, including Section 8 voucher households. In the case of rapid rehousing, the landlord outreach specialists work with rapid rehousing programs through TANF (Temporary Assistance to Needy Families) and ESG (Emergency Solutions Grant.) They collaborate with case managers to connect with program participants, provide apartment search assistance, and help disburse emergency rent payments to landlords. My understanding is that the landlord outreach specialists themselves do not provide case management but rather work with clients and their case managers to facilitate rapid placement in rental housing.

Additionally, the landlord outreach specialists also provide rental housing search assistance to any household who comes to their office requesting such search assistance, regardless of income or other qualifications. An important component of this population is Section 8 voucher households. It is important to emphasize that temporary assistance with rent payments is offered only to rapid rehousing clients and subsidized rent payments are offered only to voucher households. However, housing search assistance alone (without financial assistance) is available to the general public.

The landlord outreach specialists approximately split their weekly work time between one-on-one meetings with clients and outreach to local landlords. Outreach activities include educating landlords about existing housing programs offered by the housing authority and developing trust. These landlord outreach specialists are primarily funded by a Utah TANF grant.

Programs Focused on Tenant Education, Counseling, and Advocacy

2. Tenants Union of Washington State

The Tenants Union of Washington State (TU) works to improve housing justice through "education, outreach, leadership development, organizing, and advocacy.[35]" They operate several offices throughout the state and also have a Tenants Rights Hotline. Services are offered in English, Spanish, Somali, and Vietnamese.

Their education services include group tenant education workshops, individual tenant counseling, and an informative website. Tenant counselors are trained in landlord tenant law, but they are not attorneys or paralegals. According to their website, the following describes the services that their counselors can and cannot provide:

Tenant counselors can:
- Give you information on landlord-tenant laws in Washington State and how to use them
- Refer you to community resources and legal assistance
- Tell you how to protect yourself by documenting your communication with your landlord
- Give you the tools and information you need to solve housing problems

Tenant counselors cannot:
- Give any legal advice or tell you what you should do in a particular situation
- Write letters for you or communicate with your landlord on your behalf
- Provide ongoing services after hotline hours are closed
- Know or anticipate what your landlord might do
- Guarantee any particular outcome to your situation

They also engage in legislative advocacy, including a recent successful campaign for proactive routine inspections of rental properties in Seattle as well as ongoing campaigns in the areas of fair tenant screening and discrimination based on

[35] https://tenantsunion.org/en/about

source of income and criminal records. They do not provide in-house mediation or legal services, but they make referrals when appropriate. Similarly, while their website provides a number resources for apartment search, they do not provide hands-on search assistance.

TU is a true tenants union and receives its primary funding through membership dues from tenants and other supporters. There is no fixed membership price, and members are not required to pay dues, but the suggested annual membership donation is $1 for every $1,000 of annual income. As a true tenants union, TU also helps facilitate tenant organization, collective action, and political activism. They also work with and provide technical assistance to a tenant-owned housing development that operates under a unique ownership structure such that tenants make management decisions, build limited equity, and any profits benefit future tenant ownership campaigns.

Additional information: https://tenantsunion.org/en

Programs Focused on Addressing Eviction

3. Landlord-Tenant Mediation Program at the Salt Lake City Matheson Courthouse

The landlord-tenant mediation program at the Salt Lake City Matheson Courthouse offers mediation provided by a Utah Court-Qualified Mediator for tenants facing eviction in Utah's Third District (Salt Lake County.) This program is a partnership between Utah Community Action and Utah's Administrative Office of the Court.

Mediation services are offered at no cost on-site at the Matheson Courthouse. They court has agreed to try to consolidate eviction hearings during the operation of the mediation program, which is Monday, Wednesday, and Friday after 1:30pm. Before their court hearings, landlords and tenants are offered the opportunity to mediate. Participation is voluntary, therefore both the landlord and the tenant must voluntarily agree to try mediation. Un-mediated cases go directly to court. Cases that settle in mediation do not go on to court, but cases that do not settle in mediation must subsequently be tried in court.

Heather Lester currently serves as the sole mediator as well as the program director. She mediates approximately 15-30 eviction cases per month, or about 5-10% of the approximately 300 monthly eviction cases filed within Salt Lake County. Data were not available on settlement rates or settlement terms, however Heather affirms that negotiated move-out agreements or payment plans are common outcomes. Funding for this program has been spotty and the program has been offered irregularly over the last several years. Most recently, it was re-instated in July 2018.

Additional Information: https://www.utcourts.gov/mediation/landlord_tenant.html

4. Housing Help Program in New York City:

The Housing Help Program in New York City was briefly discussed in the previous section under "Integrating Legal Aid and Social Services in Eviction Cases."

The Housing Help Program served all tenants facing eviction within a designated zip code of the Bronx regardless of the legal merit of their case. Legal aid was provided based on the context of the case: tenants with strong legal defenses were provided with full representation from an attorney while tenants whose cases held little legal merit (for example owing back rent) were provided with brief legal advice from a paralegal. Social services were similarly tailored on a case-by-case basis and included benefit eligibility screening and advocacy, budget counseling, and when necessary, referrals to mental health providers and housing search assistance providers, among others.

A detailed study of program outcomes showed that, when compared with tenants receiving similar levels of legal services but without paired social services, tenants in the Housing Help Program entered homeless shelters at only 50-80% the rate of tenants served by New York City's Family Anti-Eviction Legal Services (FALS) program, which provided legal aid but no social services (Seedco, 2010.) This decreased shelter-entry rate provided enough cost savings to justify the additional expense of the social services provider.

Additional information: https://www.nycourts.gov/ip/nya2j/pdfs/HHP_Seedco_rpt.pdf

Programs with Multiple Types of Housing Support Services under One Roof

5. Baltimore Housing Mobility Program

The Baltimore Housing Mobility Program is one of the nation's largest and most well-established programs to help renters with subsidized housing vouchers move to and remain stably housed in high opportunity neighborhoods. Preference is given to families with children under the age of eight. The program has three main components: pre-move counseling, housing search assistance, and post-move counseling. Taken together, these components integrate housing search assistance, education on tenants' rights, individualized housing counseling, and mediation.

Pre-move counseling includes group education workshops and a one-on-one meeting with a housing counselor. Group workshop topics include tenants' rights, home maintenance, banking and budgeting, and resources for housing search. The one-on-one meeting includes discussing the household's unique goals, circumstances, and housing needs.

Housing search assistance is designed to support the tenant's independent search efforts. The pre-move workshops train tenants on how to conduct their own apartment searches and present themselves to landlords. Upon request, housing counselors will also assist households with transportation to view units and/or accompany the household to view a unit or meet with a landlord. Counselors do not provide households with customized listings, but they are available to help tenants use internet and other search tools in a one-on-one setting upon request.

Post-move counseling is provided for two years after the initial move to a high opportunity area and includes routine check-ins by phone and in-person. Counselors are trained to mediate conflicts between landlords and tenants as well as provide support for a variety of housing issues. Counseling for subsequent moves is also available as needed.

This program is funded with money from the settlement of the 1995 Thompson v HUD housing desegregation law suit. (This is the case for many but not all housing mobility programs.[36])

Additional information: http://www.brhp.org/counseling_program

6. Housing Opportunities Made Equal (HOME) of Cincinnati

Like the Baltimore Housing Mobility Program, HOME of Cincinnati has operated a housing mobility program for renter households with subsidized housing vouchers to help them move to high opportunity areas. However, whereas the Baltimore program provides all services (pre-move education, search assistance, and post-move support) exclusively to voucher households participating in the mobility program, the only service unique to voucher mobility program participants at HOME of Cincinnati has been apartment search assistance. Additionally, they provide a variety of education and housing support services to the general renter population including, but not limited to, participants in the voucher mobility program. As such, HOME of Cincinnati is the most comprehensive service provider profiled in this report.[37]

Within its voucher mobility program, HOME of Cincinnati provided one-on-one housing search assistance to participating voucher households to help them move to high opportunity areas. This included provision of customized listings and the employment of a full-time landlord outreach specialist to recruit landlords in high opportunity areas to rent to participating voucher households.

Participants in the voucher mobility program could also take advantage of HOME of Cincinnati's other housing support services which are available to the general renter population. These services include classes on tenants' rights and fair housing, individual tenant counseling, on-site landlord-tenant mediation, and fair housing testing and enforcement.

HOME of Cincinnati's primary sources of funding include HUD, United Way of Greater Cincinnati, and the Greater Cincinnati Foundation. The housing mobility program specifically was funded with money from the Hutchins v Cincinnati Metropolitan Housing Authority housing desegregation law suit.

Additional Information: http://homecincy.org/services/

7. Tenant Resource Center in Madison Wisconsin

The Tenant Resource Center (TRC) offers a broad range of education, counseling and mediation services to help promote positive relationships between landlords and tenants across Wisconsin and specifically in Dane County (which includes Madison.) Despite its name, TRC offers these services to both tenants and landlords in an effort to maintain a balanced approach to protecting the rights of all parties under Wisconsin's landlord-tenant laws. Additionally, TRC operates an emergency rent

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[36] Housing Mobility Programs in the US. (2018). Retrieved from https://prrac.org/housing-mobility-programs-in-the-u-s/

[37] The mobility program operated by HOME of Cincinnati actually ended in 2017. Nevertheless, HOME of Cincinnati at one point did provide all of the services discussed above simultaneously.

assistance and rapid rehousing program that includes apartment search assistance and limited case management for program participants. Services are provided in English, Spanish and Hmong.

TRC offers educational workshops on landlord-tenant law. Housing counseling by trained non-attorneys is available in person, by phone, or by email to both tenants and landlords. Counselors provide information about tenant and landlord rights and responsibilities and help clients evaluate their options in situations of conflict and dispute. Trained volunteer mediators are available to mediate a broad range of landlord-tenant disputes including, but not limited to, eviction. In addition to eviction mediation, TRC operates an Eviction Clinic within the Dane County Courthouse. The clinic provides free information about landlord-tenant law and the steps in the eviction process to tenants and landlords, particularly those without the representation of an attorney. For tenants who are evicted, TRC provides housing search assistance and referrals to other support services in Dane County. For tenants who enter into a payment plan, TRC provides up to three months of support to help tenants stick to the plan.

TRC receives funding from Dane County (including the Dane County CDBG grant) the city of Madison, and Community Shares of Wisconsin. TRC is also a HUD-Approved Housing Counseling Agency and receives grant money under this program.

Additional information: http://www.tenantresourcecenter.org/

8. United Tenants of Albany

United Tenants of Albany (UTA) provides a mix of services somewhat similar to TRC with the exception that their services are targeted specifically to tenants (rather than both landlords and tenants.) They offer group trainings on tenants' rights, organizing a tenants' association, and tips for conducting an apartment search (although they do not provide one-on-one search assistance.) Individual tenant counseling by trained non-attorneys is available in person and by phone. They provide landlord-tenant mediation services at the courthouse for eviction cases. When the landlord is unwilling to mediate, they also provide limited court advocacy (non-legal support) for the tenant. Additionally, they work with other housing support service providers in Albany to coordinate homeless prevention services. They have a limited amount of funds that can be used for emergency rent assistance.

UTA receives funding from The New York State Homes and Community Renewal, the Albany County Department of Social Services, the Emergency Solutions Grant through the City of Albany, HUD's housing counseling grant program, Catholic Charities of the Albany Diocese, corporate donors, and numerous individual donors.

Additional information: https://utalbany.org/

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Figures

Figure 1. Utah, Weber County, and Ogden City

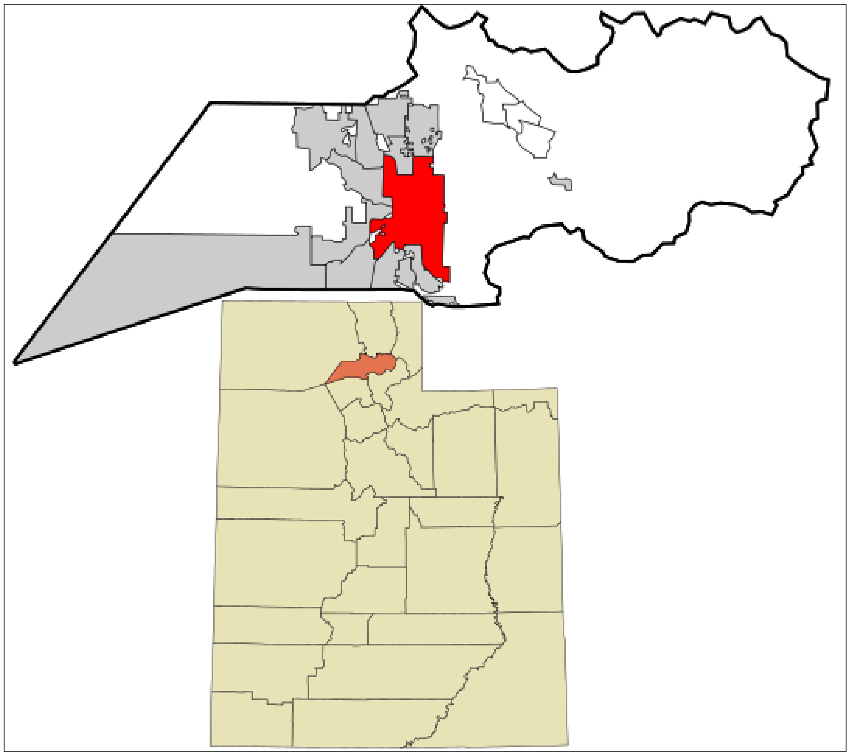


Figure 2. Ogden and the East Central Neighborhood

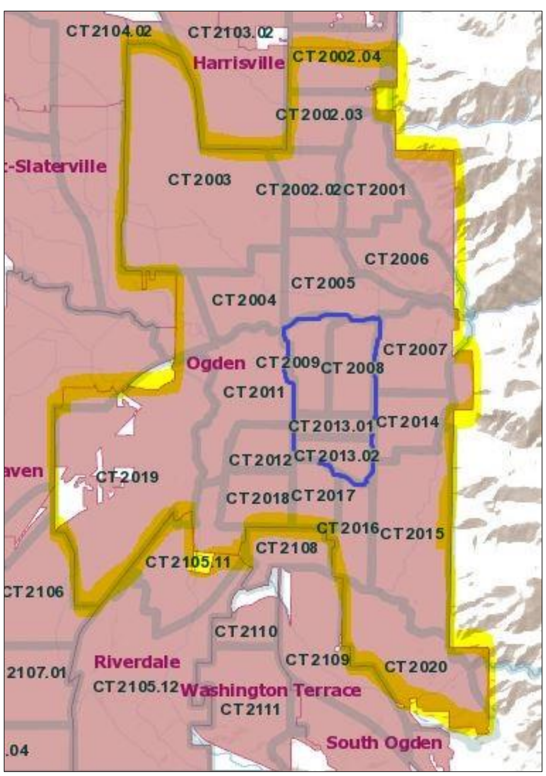
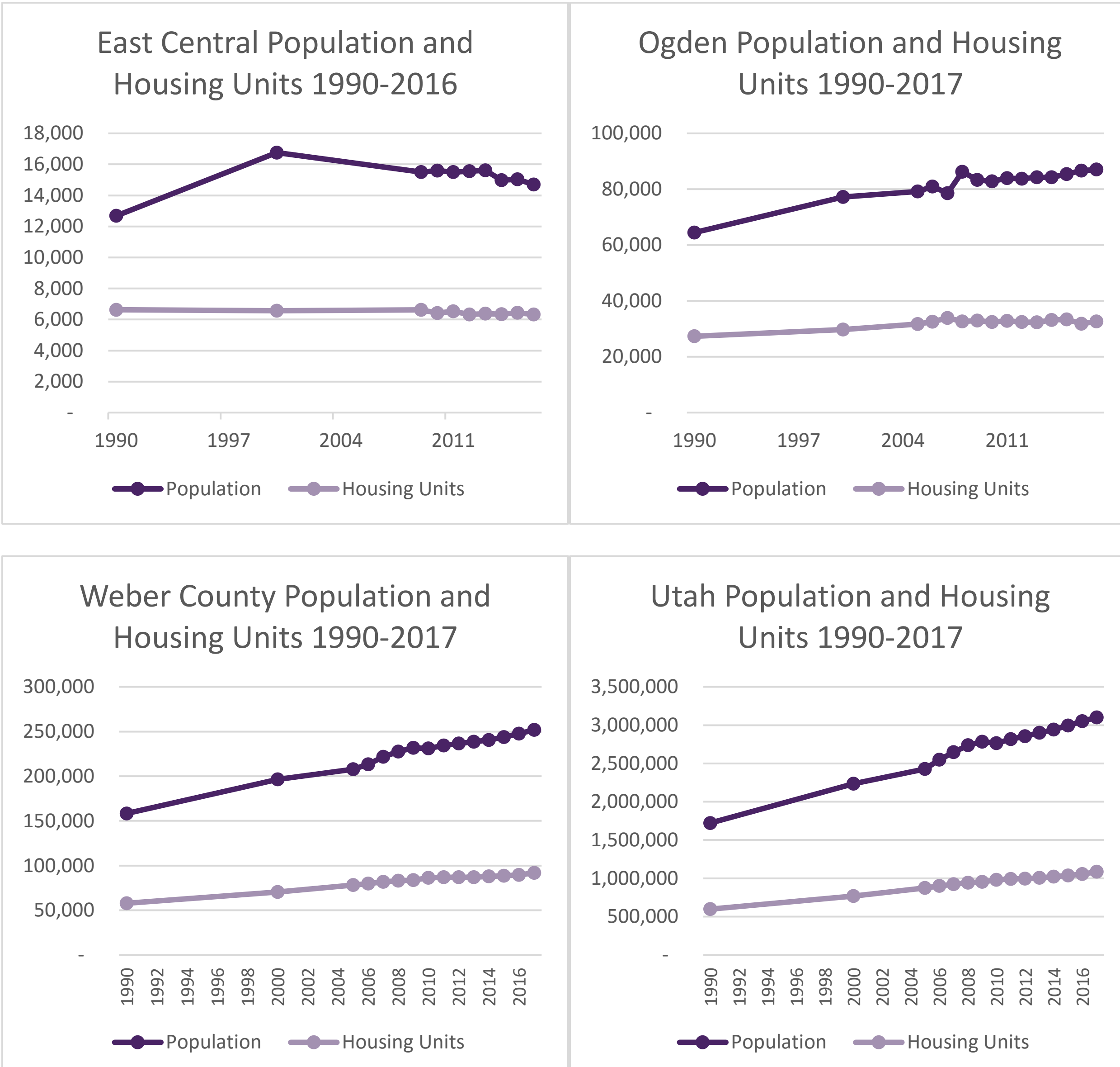
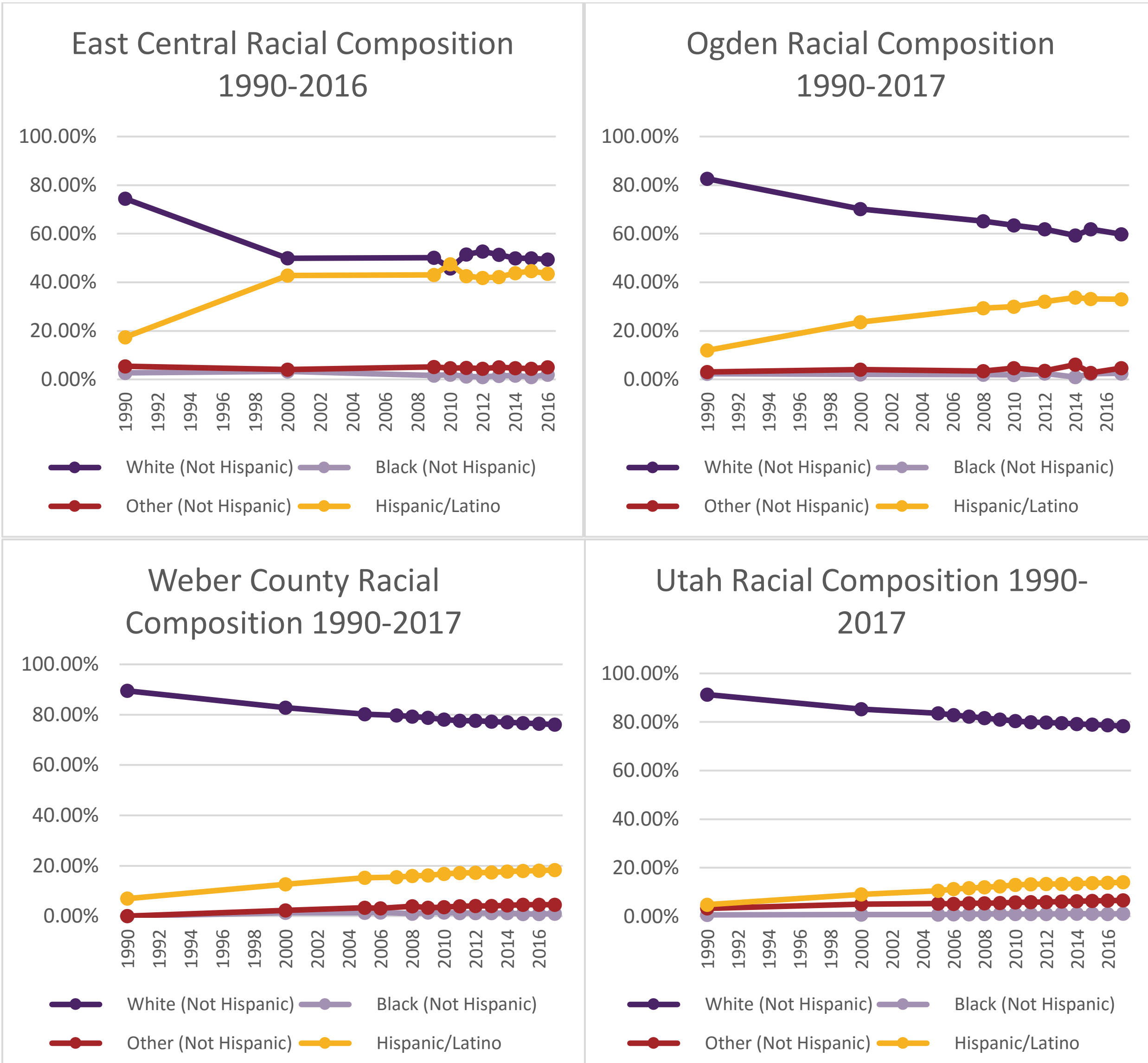


Figure 3. Population and Housing Units 1990-2017



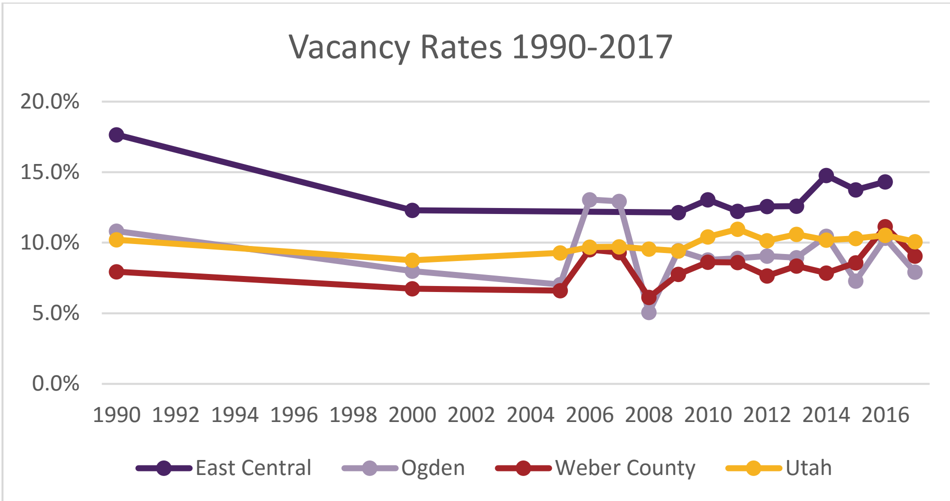
Sources: American Community Survey (ACS), U.S. Decennial Census

Figure 4. Racial Composition 1990-2017



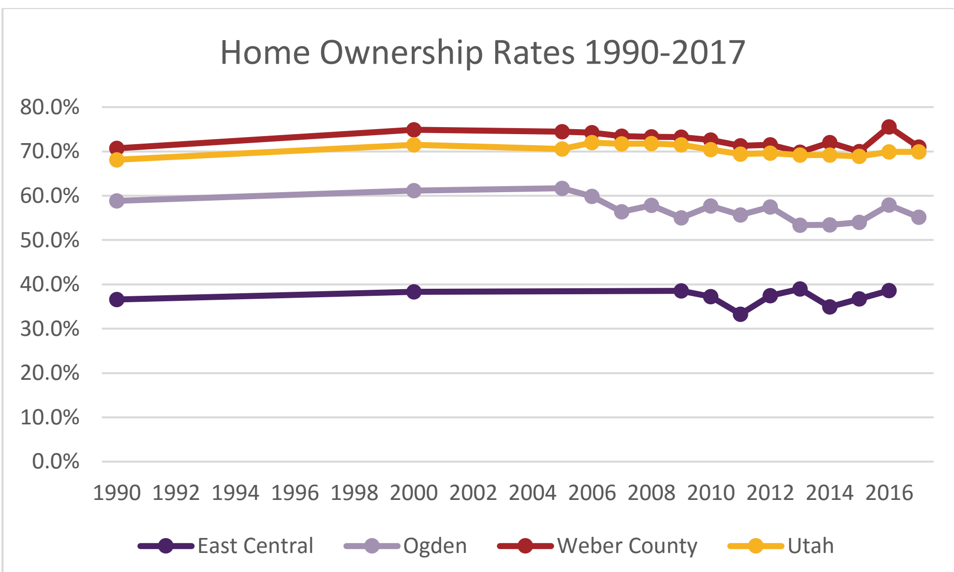
Sources: ACS and US Decennial Census

Figure 5. Vacancy Rates 1990-2017



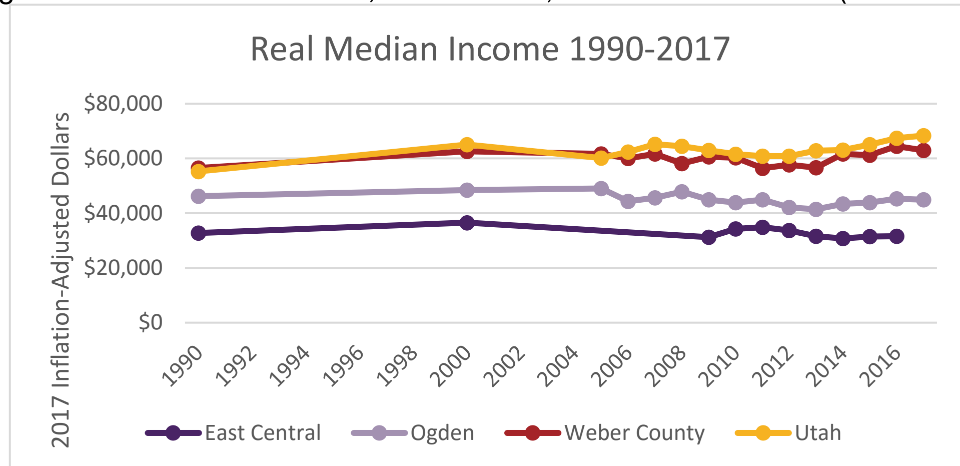
Sources: ACS and US Decennial Census

Figure 6. Home Ownership Rates 1990-2017 (% of occupied households)

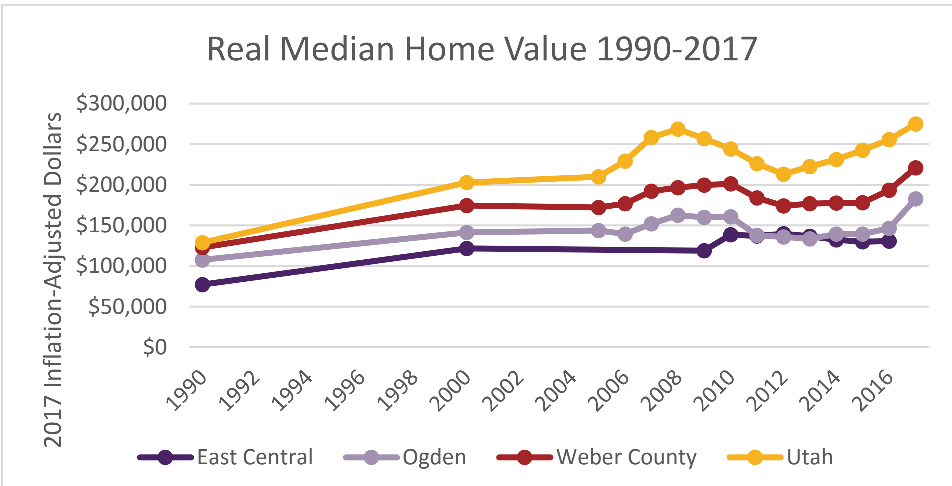


Sources: ACS, US Decennial Census

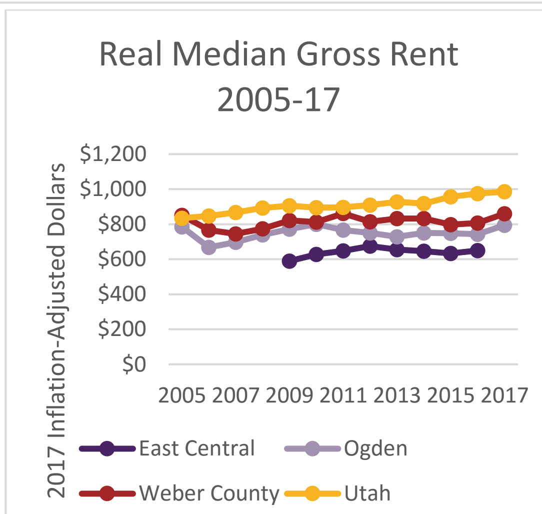
Figure 7. Real Median Income, Home Value, and Rent 1990-2017 (in 2017 inflation-adjusted $)



A.



B.

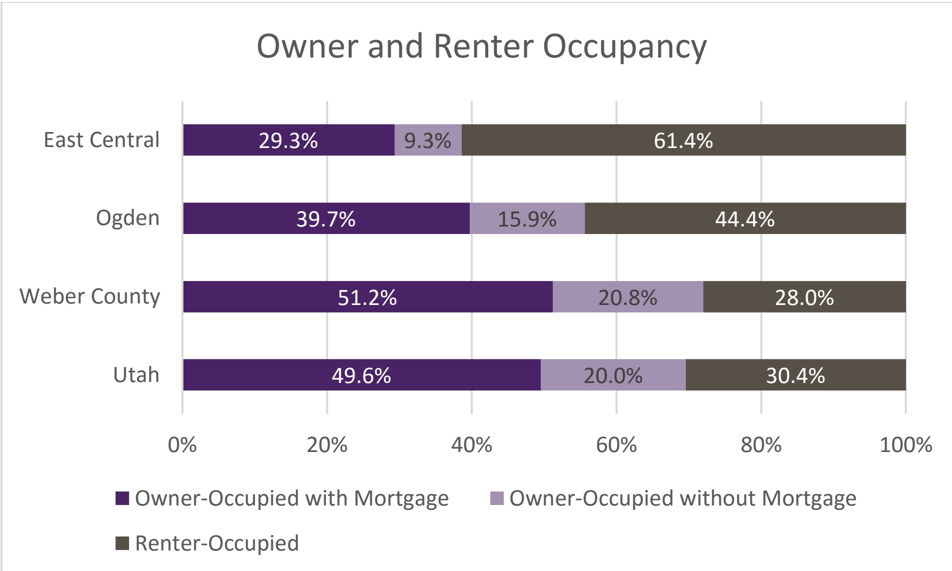


C.

Sources: ACS and US Decennial Census

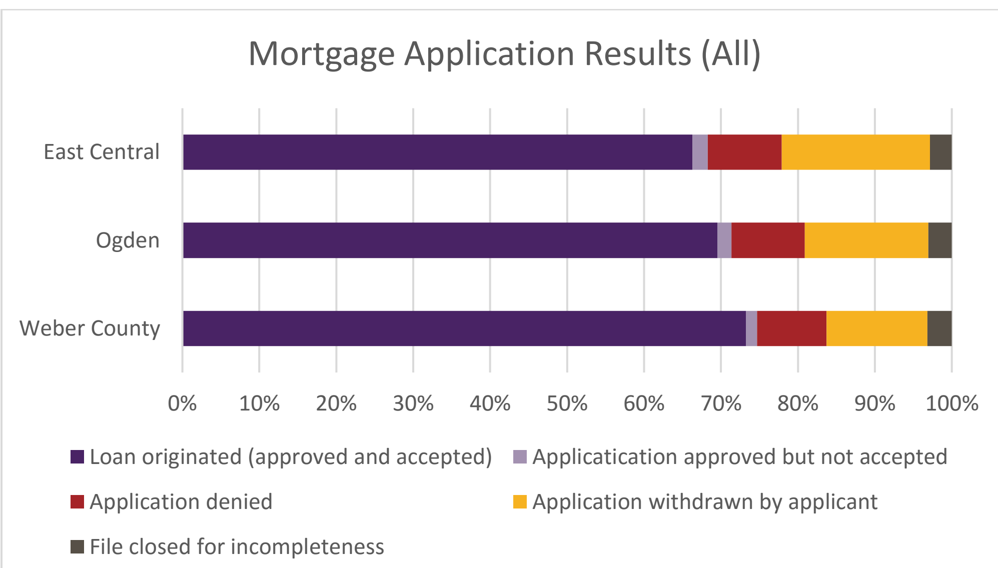
Notes: For East Central Neighborhood, median values are the average of the median values across the census tracts that make up the East Central neighborhood (tracts 2008, 2009, 2013.01, and 2013.02 from 2010 to present and tracts 2008, 2009, and 2013 prior to 2010.)

Figure 8.Owner and Renter Occupancy 2016



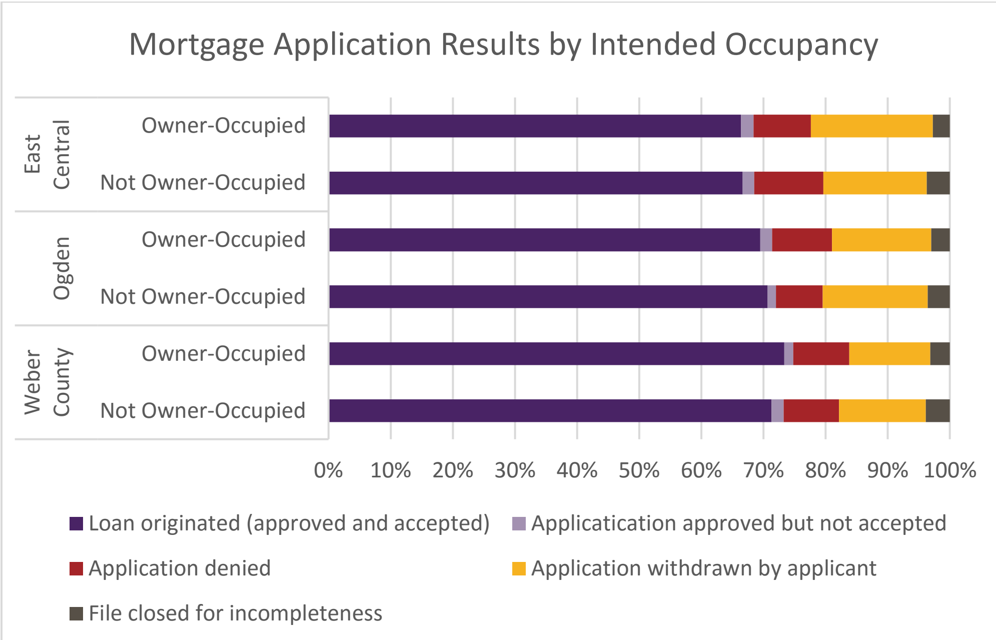
Source: ACS

Figure 9. Mortgage Application Results 2016



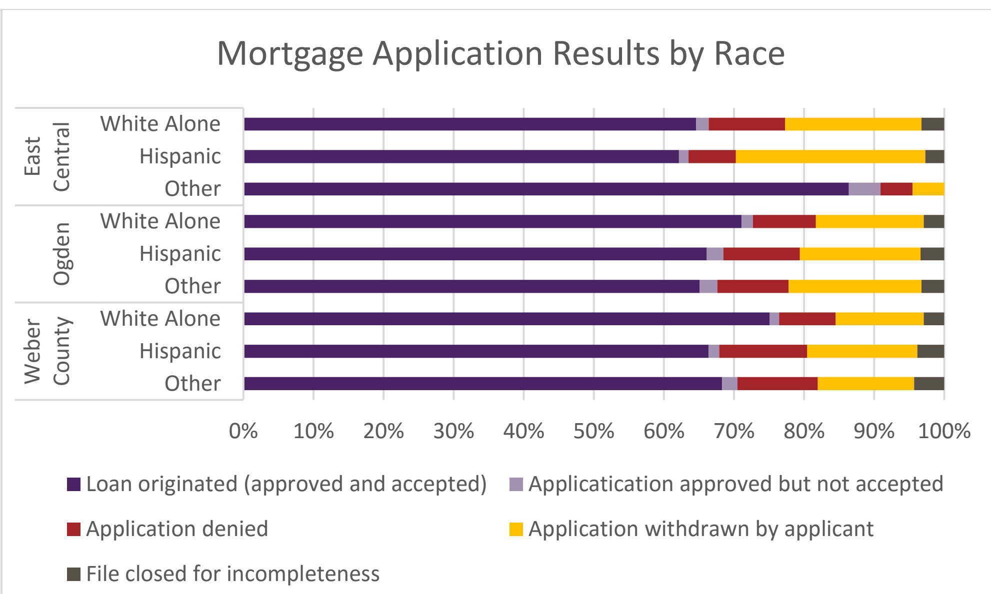
Source: HMDA; sample sizes = 457 (EC), 2,955 (Ogden), 8,299 (Weber County)

Figure 10. Mortgage Application Results by Intended Occupancy 2016



Source: HMDA; sample sizes = 402 & 54 (EC), 2,726 & 225 (Ogden), 7,771 & 516 (Weber Cty)

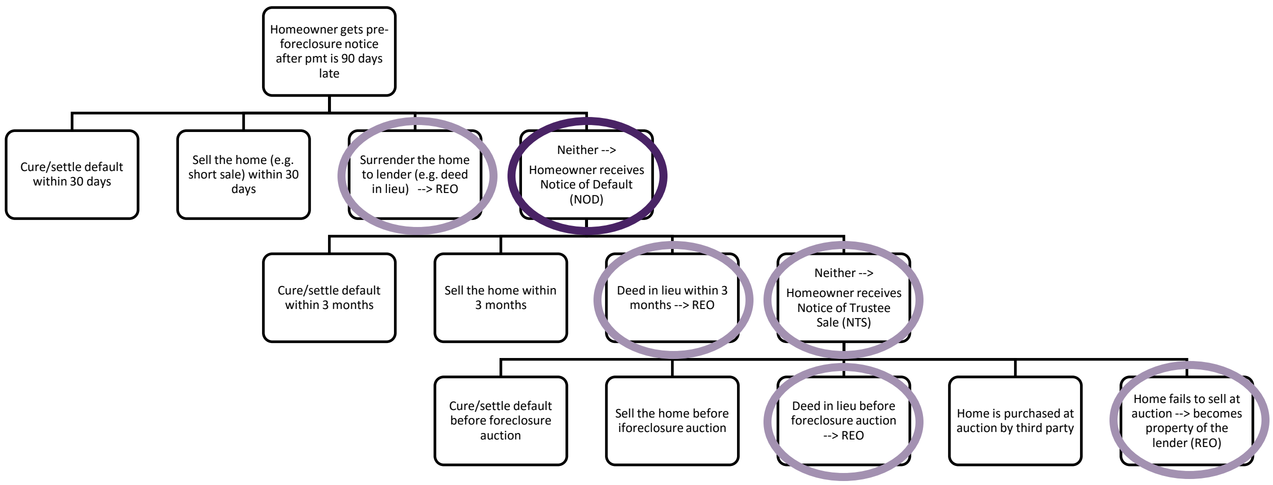
Figure 11. Mortgage Application Results by Race 2016



Source: HMDA; sample sizes = 339, 74 & 44 (EC), 2,093, 587 & 275 (Ogden), 6,360, 1,125 & 814 (Weber)

Figure 12. Utah Foreclosure and Eviction Processes

A. Utah Foreclosure Process



B. Utah Eviction Process

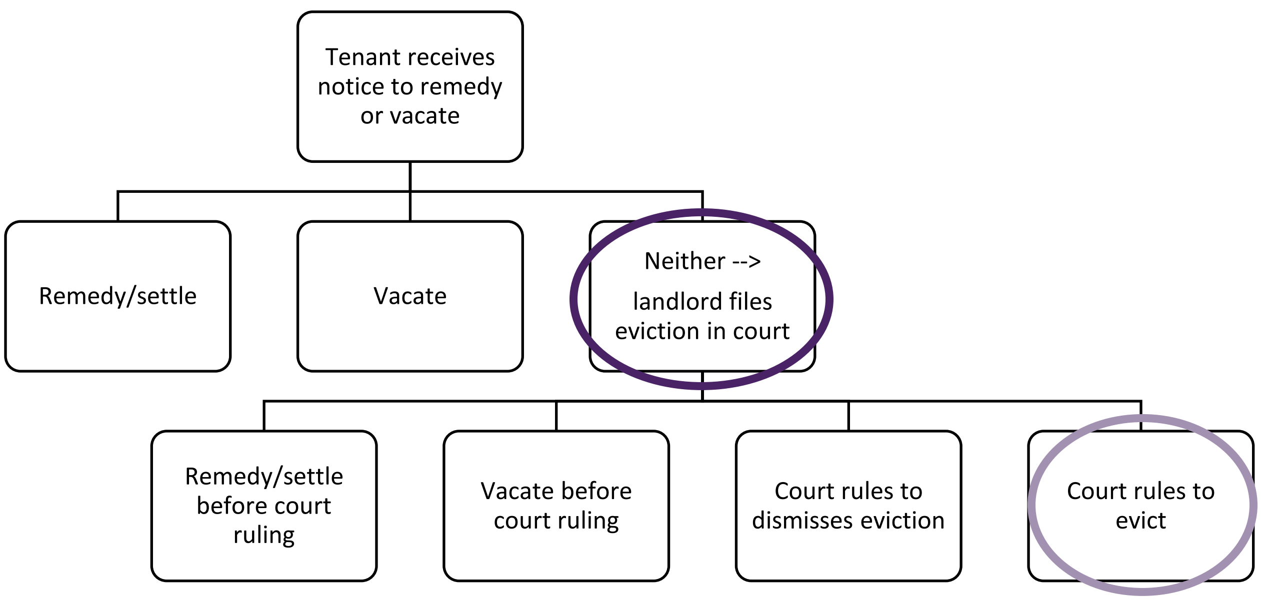
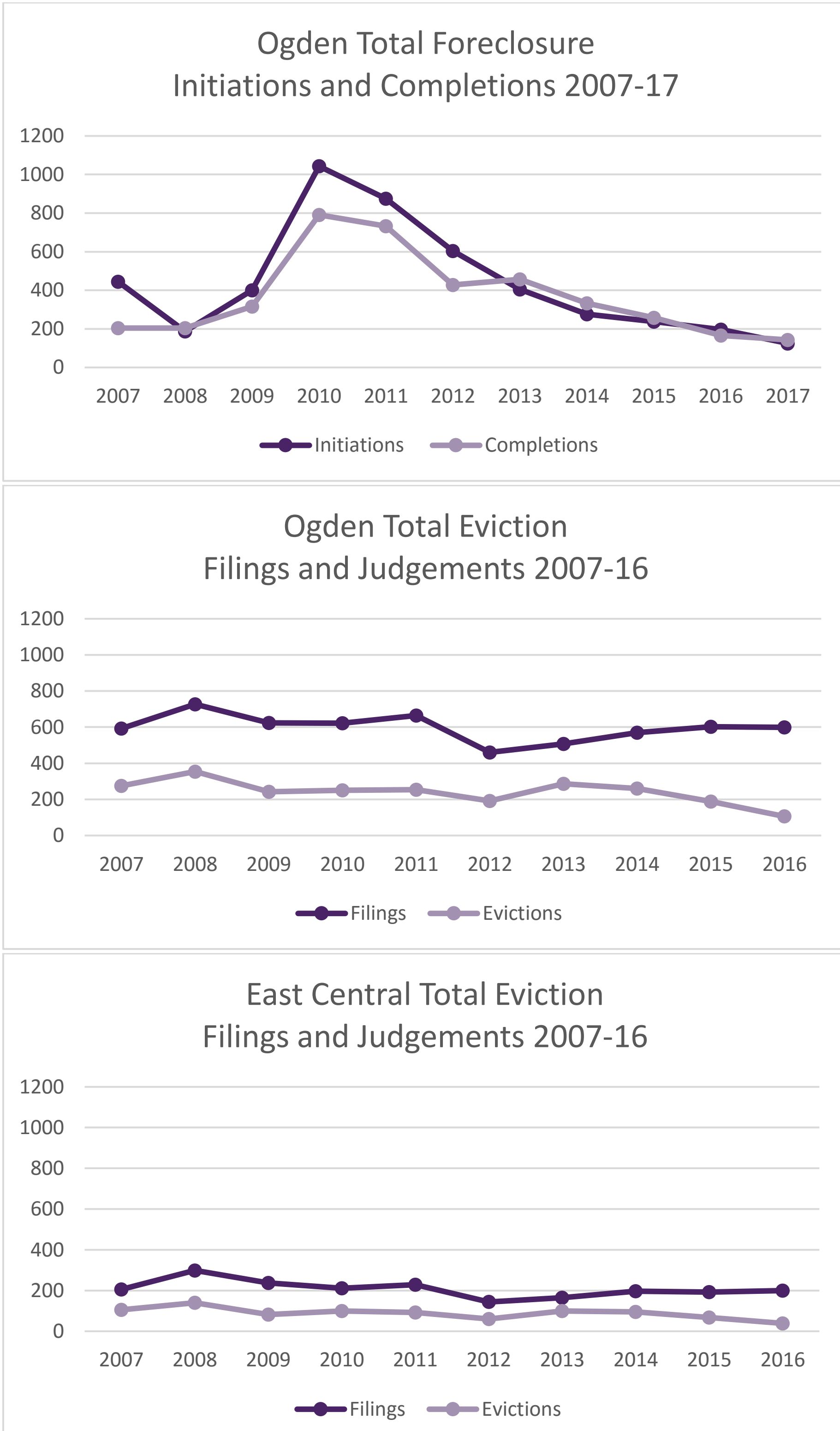


Figure 13. Ogden Foreclosure Initiations and Completions 2007-2017



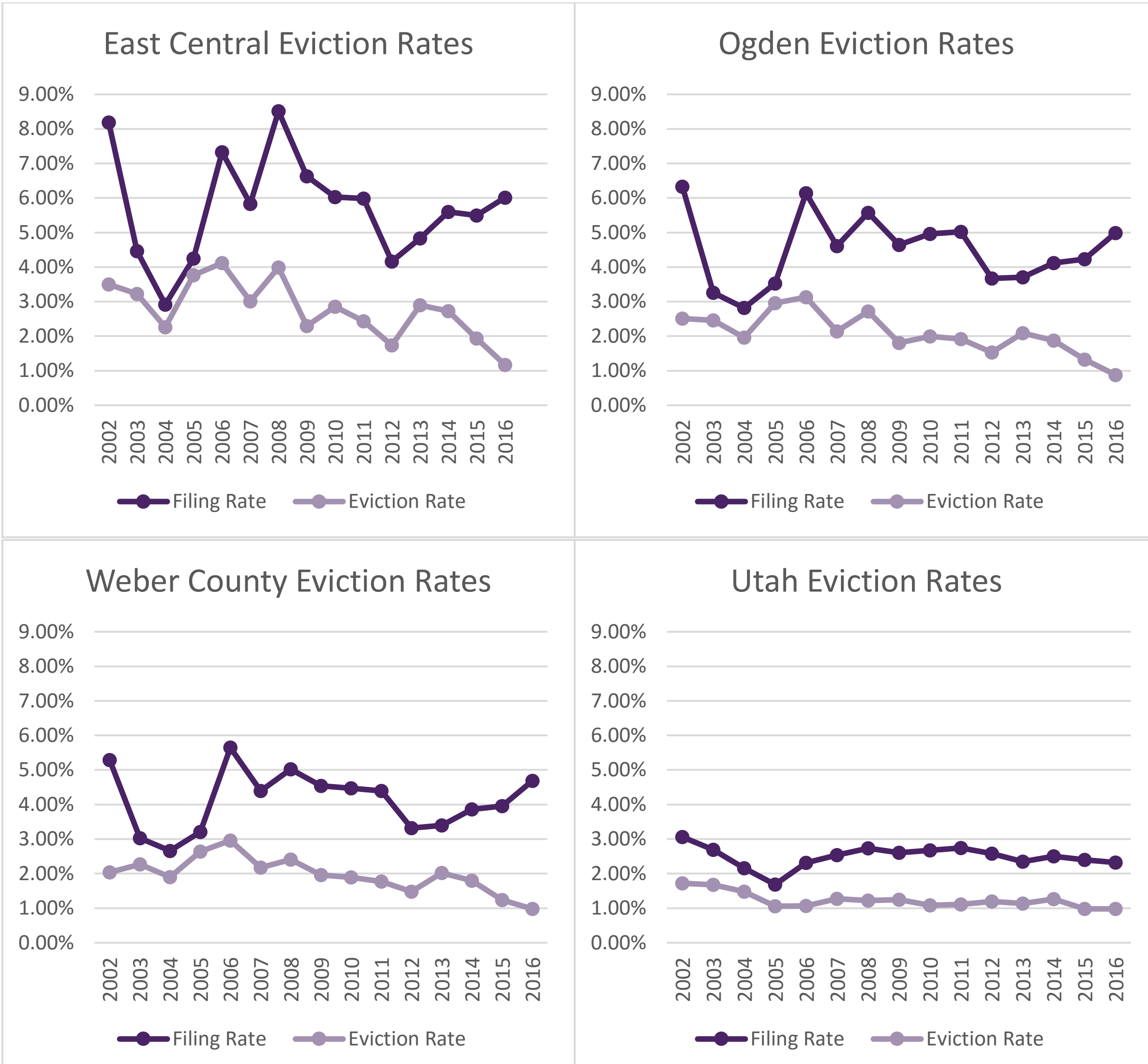
A.

B.

C.

Sources: Panel A – RealtyTrac,
Panels B & C – Eviction Lab https://evictionlab.org/get-the-data/

Figure 14. Eviction Filing and Judgement Rates 2002-2016



Sources: Eviction Lab https://evictionlab.org/get-the-data/, ACS

Tables

Table 1. Comparison of Average Annual Growth Rate (AAGR) in Real Median Income vs Real Median Home Value, 1990-2017

	East Central	Ogden	Weber County	Utah
AAGR Real Median Income (1990-2017*)	-0.14%	-0.10%	0.40%	0.79%
AAGR Real Median Home Value (1990-2017*)	2.04%	1.98%	2.20%	2.85%
Difference	2.18%	2.08%	1.80%	2.06%

*For all regions except East Central for which the period is 1990-2016

Sources: ACS, US Decennial Census

Table 2. Comparison of Average Annual Growth Rate (AAGR) in Real Median Income vs Real Median Gross Rent, 2005-17

	East Central	Ogden	Weber County	Utah
AAGR Real Median Income (2005-17*)	0.16%	-0.72%	0.17%	1.07%
AAGR Real Median Gross Rent (2005-17*)	1.38%	0.10%	0.09%	1.40%
Difference	1.22%	0.82%	-0.08%	0.33%

*For all regions except East Central for which the period is 2009-2016

Sources: ACS and US Decennial Census

Table 3. Occupancy and Vacancy Rates, 2016

	East Central	Ogden	Weber County	Utah
Occupied	85.7%	91.1%	91.1%	89.7%
Vacant	14.3%	8.9%	8.9%	10.3%

Source: ACS

Table 4. Vacancy Rates by Home-Ownership and Rental 2016

	East Central	Ogden	Weber County	Utah
Homeowner vacancy rate	3.9%	2.9%	1.7%	1.5%
Rental vacancy rate	11.7%	6.4%	6.6%	5.6%

Source: ACS

Notes: Vacancy rates calculated as number of units available for sale (rent) divided by total owner-occupied (renter-occupied) housing stock.

Table 5. Units in Structure (%) Owner-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
1 unit	97.9%	93.4%	93.5%	93.2%
2+ units	2.1%	3.3%	2.6%	3.6%
Mobile home	0.0%	3.3%	3.9%	3.1%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.1%

Source: ACS; percentages may not add to 100 due to rounding

Table 6. Units in Structure (%) Renter-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
1 unit	35.1%	37.1%	38.2%	38.2%
2 units	12.6%	12.7%	11.4%	8.3%
3-4 units	16.9%	13.4%	14.3%	12.1%
5-9 units	10.9%	11.0%	9.2%	9.1%
10-19 units	10.5%	6.6%	7.2%	12.8%
20-49 units	6.9%	8.6%	10.0%	8.8%
50+ units	6.3%	9.4%	7.6%	7.8%
Mobile home	0.9%	1.3%	2.0%	2.8%
Boat, RV, van, etc.	0.0%	0.0%	0.1%	0.1%

Source: ACS; percentages may not add to 100 due to rounding

Table 7. Year Structure Built (%) Owner-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
2010-2016	0.4%	1.6%	3.0%	4.2%
2000-2009	2.3%	10.2%	19.4%	23.7%
1990-1999	4.2%	10.1%	18.0%	19.3%
1980-1989	4.3%	7.5%	11.6%	11.2%
1970-1979	3.7%	9.0%	13.8%	16.5%
1960-1969	4.3%	10.0%	8.8%	7.0%
1950-1959	5.8%	21.4%	11.8%	7.8%
1940-1949	16.9%	11.9%	6.3%	3.6%
1939 or earlier	58.1%	18.2%	7.4%	6.7%

Source: ACS; percentages may not add to 100 due to rounding

Table 8. Year structure Build (%) Renter-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
2010-2016	0.2%	1.5%	3.4%	5.1%
2000-2009	1.2%	10.9%	16.7%	17.1%
1990-1999	4.3%	7.4%	9.5%	15.9%
1980-1989	6.9%	10.7%	12.6%	14.9%
1970-1979	15.2%	14.7%	16.8%	19.1%
1960-1969	16.7%	12.2%	10.8%	8.4%
1950-1959	11.3%	12.3%	9.3%	6.7%
1940-1949	8.8%	9.0%	6.6%	4.0%
1939 or earlier	35.4%	21.2%	14.2%	8.8%

Source: ACS; percentages may not add to 100 due to rounding

Table 9. Complete Plumbing Facilities (%) Owner-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
Complete Plumbing Facilities	99.4%	99.8%	99.9%	99.8%
Incomplete Plumbing Facilities	0.6%	0.2%	0.1%	0.2%

Source: ACS

Table 10. Complete Plumbing Facilities (%) Renter-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
Complete Plumbing Facilities	99.6%	99.0%	99.4%	99.6%
Incomplete Plumbing Facilities	0.4%	1.0%	0.6%	0.4%

Source: ACS

Table 11: Complete Kitchen Facilities (%) Owner-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
Complete Kitchen Facilities	99.2%	99.8%	99.8%	99.8%
Incomplete Kitchen Facilities	0.8%	0.2%	0.2%	0.2%

Source: ACS

Table 12: Complete Kitchen Facilities (%) Renter-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
Complete Kitchen Facilities	100.0%	97.4%	97.5%	98.5%
Incomplete Kitchen Facilities	0.0%	2.6%	2.5%	1.5%

Source: ACS

Table 13. Housing Complaint Data 2012-17 from Weber Morgan Health Department

	East Central		Weber County	
Complaint Type	Complaints	%	Complaints	%
Housing	106	23.9%	271	15.7%
Mold	84	19.0%	274	15.9%
Bed Bug	34	7.7%	87	5.0%
Other Vermin	29	6.5%	82	4.8%
General Sanitization	31	7.0%	137	7.9%
Sewage	19	4.3%	71	4.1%
Yard	9	2.0%	68	3.9%
Others or combined	33	7.4%	395	22.9%
Null	15	3.4%	49	2.8%
Methamphetamine Contamination	83	18.7%	290	16.8%
Total Complaints	**443**	**100.0%**	**1,724**	**100.0%**
Total Households	5,419		79,501	
% Households with Complaint	**8.2%**		**2.2%**	

Source: Weber Morgan Health Department

Table 14. Move-In Year (%) Owner-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
2015 or after	4.9%	3.6%	3.0%	3.0%
2010-2014	21.6%	24.7%	20.7%	21.7%
2000-2009	37.1%	35.4%	39.4%	40.0%
1990-1999	18.9%	17.7%	18.9%	18.0%
1980-1989	8.1%	7.0%	7.3%	7.3%
1979 or before	9.4%	11.6%	10.7%	10.0%

Source: ACS; percentages may not add to 100 due to rounding

Table 15. Move-In Year (%) Renter-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
2015 or after	11.9%	12.4%	12.9%	13.5%
2010-2014	61.4%	61.2%	61.9%	64.3%
2000-2009	20.6%	21.9%	21.6%	18.4%
1999 or before	6.0%	4.5%	3.6%	3.8%

Source: ACS; percentages may not add to 100 due to rounding

Table 16. Occupants per Room (%) Owner-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
0.5 or less	63.2%	72.2%	73.2%	71.9%
0.51 to 1.00	32.5%	26.1%	24.7%	26.1%
1.01 to 1.50	2.8%	1.3%	1.7%	1.7%
1.51 or more	1.5%	0.4%	0.4%	0.3%

Source: ACS; percentages may not add to 100 due to rounding

Table 17. Occupants per Room (%) Renter-Occupied Units 2016

	East Central	Ogden	Weber County	Utah
0.5 or less	55.7%	57.7%	59.2%	52.9%
0.51 to 1.00	37.2%	36.6%	35.6%	40.0%
1.01 to 1.50	4.9%	4.4%	3.9%	5.5%
1.51 or more	2.2%	1.3%	1.3%	1.5%

Source: ACS; percentages may not add to 100 due to rounding

Table 18. Selected Monthly Homeowner Costs as a Percentage of Household Income (Owner-Occupied **with** a Mortgage) 2016

	East Central	Ogden	Weber County	Utah
Less than 10.0%	4.2%	6.1%	6.2%	6.7%
10.0-19.9%	32.7%	36.8%	38.2%	35.9%
20.0-29.9%	32.6%	28.6%	30.9%	30.3%
30.0-34.9%	16.0%	6.7%	6.8%	7.8%
35.0-39.9%	2.7%	5.1%	4.6%	5.1%
40.0-49.0%	7.5%	6.7%	5.7%	5.4%
50.0% or more	4.4%	10.0%	7.6%	8.7%
30.0% or more	30.6%	28.5%	24.7%	27.1%

Source: ACS; percentages may not add to 100 due to rounding

Table 19. Selected Monthly Homeowner Costs as a Percentage of Household Income (Owner-Occupied **without** a Mortgage) 2016

	East Central	Ogden	Weber County	Utah
Less than 10.0%	38.8%	51.5%	57.6%	58.0%
10.0-19.9%	39.0%	27.7%	25.9%	26.0%
20.0-29.9%	7.0%	9.6%	7.7%	7.7%
30.0-34.9%	1.0%	3.4%	2.1%	2.0%
35.0-39.9%	7.6%	1.9%	1.1%	1.2%
40.0-49.0%	5.2%	2.9%	2.0%	1.7%
50.0% or more	1.4%	2.9%	3.6%	3.5%
30.0% or more	15.1%	11.2%	8.9%	8.4%

Source: ACS; percentages may not add to 100 due to rounding

Table 20. Gross Rent as a Percentage of Household Income 2016

	East Central	Ogden	Weber County	Utah
Less than 10.0%	3.9%	5.3%	4.1%	3.8%
10.0-19.9%	15.1%	20.5%	25.1%	24.1%
20.0-29.9%	27.7%	25.2%	26.1%	25.7%
30.0-34.9%	12.3%	9.3%	9.6%	9.5%
35.0-39.9%	6.7%	6.3%	6.9%	6.7%
40.0-49.9%	8.2%	9.9%	8.8%	8.8%
50.0% or more	26.1%	23.5%	19.3%	21.3%
30.0% or more	53.3%	49.0%	44.6%	46.4%

Source: ACS; percentages may not add to 100 due to rounding

Table 21. Mortgage Denial Reason Reporting Rates

	East Central		Ogden		Weber County	
	Number	%	Number	%	Number	%
Reporting 1 denial reason	24	60.0%	145	66.5%	367	65.7%
Reporting 2 denial reasons	13	32.5%	55	25.2%	151	27.0%
Reporting 3 denial reasons	3	7.5%	18	8.3%	41	7.3%
Total reporting denial reason(s)	40	100.0%	218	100.0%	559	100.0%
Total Denials	44		281		748	
% Denials reporting reason(s)	90.9%		77.6%		74.7%	

Source: HMDA

Table 22. Mortgage Denial Reasons

	East Central		Ogden		Weber County	
Denial Reason	Number	%	Number	%	Number	%
Debt-to-income ratio	14	23.7%	58	18.8%	146	18.4%
Employment history	6	10.2%	25	8.1%	53	6.7%
Credit history	7	11.9%	39	12.6%	108	13.6%
Collateral	6	10.2%	39	12.6%	100	12.6%
Insufficient cash (down payment, closing)	5	8.5%	36	11.7%	89	11.2%
Unverifiable information	12	20.3%	70	22.7%	178	22.5%
Credit application incomplete	4	6.8%	17	5.5%	36	4.5%
Other	5	8.5%	25	8.1%	82	10.4%

Source HMDA, percentages may not add to 100 due to rounding

Table 23. Subsidized Rental Housing Vouchers and Units 2018

	Number of Vouchers/Subsidized Units		
	East Central	Ogden	Weber County
Income-Based Subsidy Programs			
Housing Choice Vouchers	varies	varies	1,089
Other tenant-based vouchers	varies	varies	157
Public Housing	24	200	200
Project-Based Subsidized Housing (not LIHTC)	301	560	560
Subtotal - vouchers only	varies	varies	1,246
Subtotal - vouchers excluded	325	760	760
Subtotal - all income-based subsidy programs	**325**	**760**	**2,006**
Fixed Rent Subsidy Programs			
Low Income Housing Tax Credit (LIHTC) Only	478	1,235	1,717
Combo: LIHTC and Project-Based Subsidies	20	479	556
Subtotal	**498**	**1,714**	**2,273**
Grand Total	**823**	**2,474**	**4,279**

Sources: HUD, Ogden Housing Authority, Weber Housing Authority

Table 24. Subsidized Housing Annual Income Eligibility Thresholds Weber County 2018

Household Size	30% AMI	50% AMI	80% AMI
1	$16,450	$27,350	$43,750
2	$18,800	$31,250	$50,000
3	$21,150	$35,150	$56,250
4	$25,100	$39,050	$62,500
5	$29,420	$42,200	$67,500
6	$33,740	$45,300	$72,500
7	$38,060	$48,450	$77,500
8	$42,380	$51,550	$82,500

Source: HUD

Table 25. Income Distribution of Weber County Renters 2016

	Households	Percent
<30% AMI	6,601	29.3%
30-50% AMI	4,253	18.9%
50-80% AMI	4,967	22.1%
>80% AMI	6,691	29.7%
Total	22,512	100.0%

Sources: ACS PUMS, HUD

Table 26. Household Size by Income Level of Weber County Renters

Household Size	<30% AMI	30-50% AMI	50-80% AMI	>80% AMI
1	47.3%	35.2%	27.6%	20.3%
2	17.5%	23.6%	29.7%	35.5%
3	9.7%	22.7%	13.5%	16.1%
4	10.3%	7.8%	13.2%	14.3%
5	9.5%	5.9%	9.8%	5.2%
6	4.3%	2.1%	3.2%	5.8%
7	1.0%	2.6%	2.3%	2.5%
8+	0.5%	<0.1%	0.7%	0.4%
4+	25.6%	18.5%	29.2%	28.1%

Source: ACS PUMS, HUD, percentages may not add to 100 due to rounding

Table 27. Upper and Lower Bounds for Rent Burden Weber County 2016

	Upper Bound (ACS)		Lower Bound (Hypothetical)	
GRAPI	Number	Percent	Number	Percent
0-30% = no rent burden	12,464	55.4%	14,470	64.3%
>30% = rent burden	10,048	44.6%	8,042	35.7%
Total	22,512	100.0%	22,512	100.0%

GRAPI = Gross rent as a percentage of income

Sources: ACS PUMS, HUD, Ogden Housing Authority, Weber Housing Authority

Table 28. Homeless Households and Individuals – Point in Time Count 2016-18

	Sheltered	Unsheltered	Total
Households			
2016	255	11	266
2017	250	13	263
2018	269	29	298
Individuals			
2016	323	11	334
2017	276	13	289
2918	338	30	368

Source: State of Utah Annual Report on Homelessness 2018

Table 29. Homelessness in Ogden School District 2017-18 School Year

Situation	Students
Doubled-up	712
Motel/hotel	15
Shelter	64
Car/camp	<10
Housing lacks facilities	50

Source: Ogden School District

Table 30. Utah Housing Corporation Mortgage Programs Income and Purchase Price Limits for in Weber County

Loan Program	Family Size 1-2 Income Limits	Family Size 3+ Income Limits	Purchase Price Limits
Household Income			
FirstHome	$83,500	$96,000	$358,900
Qualifying Income			
HomeAgain & NoMI	$107,200		Follow FHA and Conventional Loan Limit Requirements
Score	$82,500		$294,500

Table 31. Habitat for Humanity of Weber-Davis Counties Income Eligibility Ranges by Household Size

Household Size	Minimum	Maximum
1	$16,401	$32,802
2	$18,744	$37,488
3	$21,087	$42,174
4	$23,430	$46,860
5	$25,304	$50,609
6	$27,178	$54,358
7	$29,053	$58,106
8	$35,426	$61,855

Appendix A: Subsidized and Affordable Housing Programs and Projects in Weber County

Table A1. Subsidized and Affordable Housing Programs and Projects in Weber County by Voucher/Unit Count 2018

Program/Project	Address	City	East Central	No. Vouchers/ Subsidized Units	Target Population (if Applicable)
Tenant-Based Housing Choice Vouchers (Section 8)					
Ogden Housing Authority (OHA)		Weber County	x	943	
Weber Housing Authority (WHA)		Weber County	x	146	
Subtotal				**1089**	
Tenant-Baser Vouchers (Other HUD Programs)					
OHA Shelter Plus Care		Weber County	x	35	Homeless with disability
OHA Mainstream Vouchers		Weber County	x	28	Disabled
OHA HUD VASH (Veterans Affairs Supportive Housing)		Weber County	x	61	Homeless veterans
OHA HOPWA (Housing Opportunities for Persons with AIDS)		Weber County	x	5	Homeless with AIDS
WHA Shelter Plus Care		Weber County	x	4	Homeless with disability
WHA Permanent Supportive Housing		Weber County	x	24	Homeless with disability
Subtotal				**157**	
Public Housing (Section 8)					
Apple Grove	1333 Grant Ave	Ogden		28	
Galloway	2522-2536 D Ave	Ogden		12	
Kimi	663 22nd St	Ogden	x	24	Elderly (55+) or disabled
Lincoln Manor	608-610 Lincoln Ave	Ogden		32	
Lomond Gardens	550 Grant Ave	Ogden		76	Elderly (55+), or disabled
Sierra	235-251 28th St/2865 Childs Ave	Ogden		28	
Subtotal				**200**	

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Cont. from previous page Program/Project	Address	City	East Central	No. Vouchers/ Subsidized Units	Target Population (if Applicable)
Project-Based Subsidized Housing (Sections 8, 202, 811, & Mod Rehab, excluding section 42 Low Income Housing Tax Credit LIHTC)					
BRAMWELL COURT	2625 Gramercy Ave	Ogden	x	18	Disabled
Browning Apartments	2703 Washington Ave	Ogden		15	
FELLOWSHIP MANOR	2334 Monroe Blvd	Ogden	x	86	Elderly
FONTENELLE APTS	2465 MONROE BLVD	OGDEN	x	10	
GOLDEN LINK MANOR	1132 24th St	Ogden	x	30	Elderly
GRAHAM COURT	230 32nd St	Ogden		14	Disabled
NORMANDIE	610 1st St	Ogden		30	
OGDEN SENIOR VILLA	3158 Lincoln Ave	Ogden		32	Elderly
OSMOND HEIGHTS APTS	630 23rd St	Ogden	x	24	
PARKWOOD APTS	120 Dan St	Ogden		20	
REVELLE APTS	2485 MONROE BLVD	OGDEN	x	12	
THE VILLAGE SQUARE	607 E 625 S	Ogden		80	
THREE LINK TOWERS	2427 Jefferson Ave	Ogden	x	121	Elderly
UNION GARDENS	468 3rd St	Ogden		50	Elderly
VILLAGE II APARTMENTS	492 14th St	Ogden		18	
Subtotal				**560**	

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Program/Project	Address	City	East Central	No. Vouchers/ Subsidized Units	Target Population (if Applicable)
Section 42 Low Income Housing Tax Credit LIHTC Only)					
COUNTRY WOODS APTS.	525 Park Boulevard	Ogden		167	
ELMHURST APTS.	2432 Van Buren Avenue	Ogden	x	15	Homeless
FAIRVIEW APTS.	526 2700 Street	OGDEN	x	32	
HAVEN POINTE	2265 South 1100 West	West Haven		168	
HOOVER APTS.	330 East 27th Street	Ogden		23	
IMAGINE JEFFERSON	550 East 25th Street	Ogden	x	50	
IMAGINE JEFFERSON II	2444 Adams Ave.	Ogden	x	83	Homeless
KINGSTOWNE APTS.	2245 Monroe Blvd	OGDEN	x	48	
LIBERTY JUNCTION APTS.	2353 Junction Way	Ogden		65	
LOMOND VIEW RETIREMENT APTS	620 Grant Avenue	Ogden		38	Elderly homeless or elderly disabled
LORIN FARR CROWN	1183 22ND ST	OGDEN	x	13	
MADISON MANOR APTS.	2434 Madison Avenue	OGDEN	x	46	
MCGREGOR APTS.	810 25th Street	OGDEN	x	55	
MOUNT EYRIE APTS	1225 N 454 E	OGDEN		38	
MOUNTAIN GLEN APTS.	5725 Wasatch Drive	South Ogden		66	Elderly
MOUNTAIN VIEW APTS	563 W 24TH ST	OGDEN		30	
MT. OGDEN SENIOR HOUSING	1450 Laurel Drive	Ogden		48	Elderly
PEERY APTS	2461 ADAMS AVE	OGDEN	x	14	
RIDGEVIEW APTS.	710 North Washington	Ogden		79	
ROYAL HOTEL	2522 Wall Avenue	Ogden		22	Mental illness
TAMLYN APTS.	1121 Sullivan Road	OGDEN		35	
THE STATION AT PLEASANT VIEW	1109 W. Spring Valley Lane	Pleasant View		64	
THE STATION AT PLEASANT VIEW II	1148 West Spring Valley Drive	Pleasant View		64	
VALENCIA	461 27th Street	OGDEN	x	122	
VICTORIA RIDGE RETIREMENT	1024 Childs Avenue	Ogden		48	Elderly
VILLA SOUTH APTS.	3757 South Grant Avenue	South Ogden		120	
VILLAGE SQUARE RETIREMENT	545 Jefferson Ave	OGDEN		80	Elderly
WASHINGTON PARK APTS.	170 N. Washington Blvd.	Ogden		84	
Subtotal				**1717**	

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Cont. from previous page Program/Project	Address	City	East Central	No. Vouchers/ Subsidized Units	Target Population (if Applicable)
Project-Based Subsidized Housing combined with LIHTC					
BRAMBLEWOOD APTS.	174 E. Dan Street	OGDEN		68	
COUNTRYSIDE APTS.	650 North Washington Boulevard	OGDEN		72	
EVERGREEN APTS	3455 IOWA AVE	OGDEN		30	
GARDEN GROVE APTS	1155 E. 23rd Street	Ogden	x	20	Elderly
HERITAGE HOUSE APTS.	277 East 5000 South	Washington Terrace		34	Elderly
KARA MANOR APTS.	4940 South 425 West	Washington Terrace		43	
RL COURTS APARTMENTS	511 Gramercy Avenue	Ogden		63	Elderly
SEAN HERRICK APARTMENTS	194 25th Street	Ogden		86	Homeless
ST. BENEDICT'S MANOR I	3000 Polk Avenue	OGDEN		100	Elderly
ST. BENEDICT'S MANOR II	1469 Darling Street	Ogden		40	Elderly
Subtotal				**556**	
GRAND TOTAL				**4279**	
Total Income-Based Subsidies				**2006**	