



Bringing People Together to Build Homes, Communities & Hope

Advocate & Educate



Affordable Home Repair, Preservation & Weatherization



Affordable Home Ownership
30% - 80% AMI

Benefits of Robust Housing Opportunities =



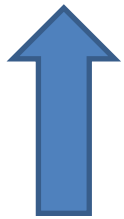
- Graduation Rates
- Children's Good Health
- Net Family Wealth/income equality
- Sustainable economic growth



- Childhood Behavioral Problems
- Reliance on Government Assistance
- Health crisis, asthma



When we have Gaps in Housing Opportunities =



- Moving frequency
- Family economic instability
- Job turnover
- Cost burdened renters
- Reliance on Government Assistance
- Health problems
- Transportation/Traffic

- Educational outcomes
- Community engagement
- Future earnings/Economic mobility
- Overall economic growth



Program Services by the Numbers

Housing Services	2014	2015	2016	2017 – 2020
Education & Advocacy <i>* Projected</i>	100	150	150*	Planning for 2017 – 2020
Home Repairs Preservation & Weatherization <i>* Projected & possibly higher if NCCC AmeriCorps Grant Award as in 2015</i>	4	13	4 – 8*	Planning for 2017 – 2020
New Home Ownership <i>* Green – LEED & E-STAR</i>	13 Completed 2 LEED Platinum/E-STAR	0 Heber land acquisition & housing start	1*	Planning for 2017 – 2020 4-6 homes/annual with access to affordable land – building to 10 or more annually



Client Profile by Program

Housing Services	Family Size	AMI Range	Key Challenges	Project Cost	Demographic
Education & Advocacy	N/A	N/A	Unsafe living conditions, high rents, overcrowding, seeking permanent affordable solution	No cost to individuals & families who receive services	Workforce Families
Home Repairs Preservation & Weatherization	1 - 5	25% - 60%	Health & safety accessibility, fire mitigation, energy improvements	0 - \$15,000	Seniors Veterans Disabled Families
Home Ownership	2 - 4	30% - 80%	Limited financing options, seasonal work, priced out of market, ability to save.	\$200,000 – 300,000 Zero Interest, subsidized land	Families



Core Competencies & Assets of a Community-Based Housing Provider

- Neighborhood & Partnership approach to preserve/improve community assets and achieve exceptionally low-cost outcomes: South Summit Park & the Coalville Senior Center; SCPW light-bulb exchange, Wasatch Back Trees, Fire Department, Health Department, Churches, Schools...
- Community Outreach & Engagement to educate, advocate & involve;
- Home Health & Safety – aging in place, family and community health;
- Focus on Sustainability & Innovation in program services & social enterprise = Lower operating costs for home owners and keeps 300 tons of materials out of Summit County landfills annually through The ReStore.





Economic Impact

- Each new home impacts the local economy by a factor of 7. *For example, a \$250,000 new home generates more than 1.5 million through jobs, materials purchases, workers supporting local businesses, etc...**;
- Zero interest loans less than fair market rents. *Affordable loans give people more income to invest in healthcare, nutritious foods, retirement, and recreational activities – and less reliance on govt. & social services;*
- Mortgage & loan repayments are reinvested into our community through the *Fund for Humanity.....Habitat's pay-it-forward model;*
- The ReStore creates jobs and earned revenues help support Habitat's Housing Program Services;
- Partnership model leverages partners' assets with Habitat's assets to meet community needs and aspirations. More needs met....lower cost.

**Factor utilized by developers & Chambers of Commerce to calculate economic impact*

Barriers to Affordable Housing Development in Summit County

- Availability, Location & Cost of Land: Ideal land is high density subdivision, or in-fill near main street corridor & near/on bus-line/schools. Small single family lots if available > \$75,000 depending on location. Where's the dirt?
- Development Policies: Enforcement of affordable development first and sales to qualified LMI buyers only. Deed restrictions or other tools to ensure preservation of affordable housing stock outside of Park City?
- Zoning: Rural density. Create affordable subdivisions as in-fill? NRI approach in Eastside towns along down-town core/main street?
- Political Climate: NIMBYism



Breaking through the Barriers

Short-Term Strategies	Long-Term Strategies
<u>Establish Housing Goals</u>	<u>Land Banking:</u> ID County-owned land, invest In-lieu of funds in land acquisition
<u>Explore Collective Impact Models to achieve the goals together</u>	<u>Deeper Subsidy:</u> Invest in local affordable housing development expertise and programs to develop housing products and to engage the community
<u>Well-defined & Stringent In-Lieu-of Process:</u> Determine most effective ways to invest to meet goals	<u>Piggy-back on developments:</u> Transit Centers, Public Buildings, NRI



What Kind of Community do We Aspire to Be?

“In surveys, many representatives of the business community report that a lack of affordable housing makes it more difficult to recruit and retain employees...”

“The folks who work here and make the city run.....and Summit County run aren’t high wage earners, and I don’t know how people are ever able to afford to live and support the tax base here.”

“The County and City pay a lot of lip service to affordable housing...it’s a sexy issue but there’s not much action”

“We talk and hear an awful lot about affordable housing on the radio and around town, and that term itself is a blanket term that is...overused because it doesn’t address what the problem is”

“Zoning is also a point of contention for those who want to subdivide their land. The perception is that this issue pits long-term resident-landowners versus those that are anti-development/pro-open space. There are landowners who want to sell their property and “divide it up and give it to their kids and make some money.” but the zoning does not allow that. The issue is true in both eastern and western Summit regions.”



Data & Quote Sources

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