CAC Corner: Affordable Housing Matters

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When you hear the term “affordable housing,” what does it bring to mind? Some people think of it as having a negative connotation, but actually, HUD defines it simply as paying no more than 30% of a household’s total income for housing. Those that pay more are considered “cost burdened” and generally have difficulty affording basic necessities such as food, clothing, transportation, and medical care. When you think about it, everyone needs affordable housing. Having housing that is “affordable” creates stable living environments and a healthy economy. So the next time you hear somebody say something negative about affordable housing, you can politely educate them on what it really means!

However, there is a real concern about having enough affordable housing, especially for people with limited incomes. Average rents in Utah increased 3% again last year, making apartments less affordable. For instance, average rents in Salt Lake City are now $832; in Ogden they are now $764. These rents can be too expensive for many families. But there are resources available throughout the state that can help. Did you know the State of Utah’s Department of Housing and Community Development manages a website that lets you search for affordable apartments? It can calculate which apartments are truly affordable for your income (remember our definition above) and where there are available units. You can even specify which city you would like to live in and if you need accessible features. Go to http://findhousing.utah.gov/welcome.do and try it out!

For people that already have a place to live but are struggling to make ends meet, calling “2-1-1” can help you find out about other resources that may be available. You can find out about local programs that provide assistance, such as the HEAT and HELP programs which help people with utility bills, or the Utah Telephone Assistance Program (UTAP) that provides discounts on telephone bills for low-income households with landline telephones. Homeowners can ask about the Weatherization Assistance Program (WAP); this helps families reduce energy costs and increase comfort and safety in their homes. Individuals, families, the elderly and the disabled who are no more than 200 percent of the current federal poverty income level are eligible to use this program.

Another statewide resource is the HomeChoice program. This is a program operated by Neighborhood Nonprofit Housing Corporation in partnership with the Olene Walker Housing Loan Fund. It offers homeownership opportunities to families with a member that has a disability. You have to qualify for a mortgage, but this program provides a 1% loan for a portion of the purchase price, which makes the home more affordable. It also has the advantage of not having to use private mortgage insurance (PMI), which saves you at least $200 more every month. You can call the HomeChoice hotline at 1-866-493-4500 to request information and an application.

And last, you can become an advocate for affordable housing. Most people think this is a hard or frightening thing to do, but it just takes a little practice. Start by attending a city council meeting and see how they are conducted. Each meeting generally starts with a time for public comments, which means that anyone can address the city council on issues they feel are important. Once you see others give public comments, you will realize that most city council members are genuinely interested in hearing ideas from their constituents and take them into consideration. Then when an affordable housing issue comes before the city council, attend the meetings and speak up in support of it. Bring a friend if it helps you feel more comfortable. Remember that there will always be people that speak out against affordable housing projects, and if you don’t voice your support, the council members may think that the project isn’t important or needed. You can help them see that affordable housing is important and it does matter!