

An Assessment of the Needs of Low- to Moderate-Income Communities in Salt Lake County and Surrounding Areas

Prepared for the Utah Center for Financial Services

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The Sorenson Impact Center is an applied academic think-and-do tank focused on solving social problems through the use of data, evidence, and innovation. The Center works with public, nonprofit, and private sector stakeholders across the globe to develop and implement outcomes-driven solutions to problems. This report was authored by Claire Thomas, Senior Associate; Caroline Ross, Director; Fraser Nelson, Managing Director; Daniel Hadley, Managing Director; Kyrene Clarke, Senior Associate; Kirsten Anderl, Policy Innovation Fellow; Samuel Mehr, Policy Innovation Fellow; Sreeja Nair, Data Science Fellow; Olivia Randall, Policy Innovation Fellow; Rebecca Rasmussen, Policy Innovation Fellow; and Nicholas Coleman, Policy Innovation Fellow.

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Executive Summary



Purpose

In order to help identify and understand community development needs, banks subject to regulation under the Community Reinvestment Act (CRA) conduct community needs assessments with a focus on serving individuals who are low- and moderate-income (LMI). Typically, the review places the bank’s investments and lending activity in the context of community needs, and includes a focus on the community’s demographics, and the social and financial needs of the community, such as the availability of affordable housing, access to capital and financial services, business formation, education credentials, job training, early childhood education, other social services, and emerging issues where investments can play a critical beneficial role.

While focused primarily on meeting the objectives of the CRA, this study also serves as a guide to addressing needs that will help strengthen the assessment area as an attractive place to live and do business. **This paper is not intended to provide investment or lending advice, but rather suggests possible areas of focus in planning CRA activities.**



Methodology

The Sorenson Impact Center reviewed 26 recent Community Needs Assessments (CNAs), conducted a dozen interviews with low- and moderate-income service providers, conducted a survey of 101 nonprofit organizations, analyzed nine data sets, and held two meetings between service providers and CRA directors. The analysis focused primarily on Salt Lake, Davis, Weber, Utah, Tooele, and Summit counties, which correspond with the areas where Salt Lake City-based banks are required to direct CRA funding. The Center then used the results of this primary research to summarize the needs of low- to moderate-income communities in order to provide CRA directors with a comprehensive assessment of community needs from which to develop lending and investment strategies. The recommendations at the end of each section of the report reflect synthesis of opinions provided by CRA directors and service providers, or are derived directly from existing CNAs.



Key Findings

- Utah’s population is growing quickly and is increasingly diverse.
- While income has increased across counties of interest, the gains have not been experienced equally across demographic groups.
- Housing stock has not kept pace with population growth. Housing affordability was identified as *the* top need in the communities of focus. Lower interest rates on construction lending, term debt, and unsecured pre-development capital for affordable housing was cited as crucial for addressing this problem.
- Utah’s population is significantly affected by behavioral health challenges: the state has the highest rate of behavioral health disorders and the fifth highest suicide rate in the nation.

- Women and people of color are significantly underrepresented among Utah business owners. Small businesses require better access to capital.
- Utah has the highest percentage of job growth in the country. Leveraging this growth for LMI communities will help shrink the economic divide.
- Access to affordable, quality childcare is a significant community need, especially for children under the age of six.
- Utah consistently ranks in the bottom of states' spending on public education. The effects are felt more acutely by LMI, emergent bilingual, and refugee communities.
- Service providers recommend increasing internet connectivity, access to computers, and technical training in LMI communities, where a "digital divide" still exists.
- The roughly 1,100 refugees who settle in Utah each year face challenges around asset development, affordable housing, pathways to citizenship, and access to education.
- Utah continues to lead the nation in high school financial literacy but still requires credit counseling for low-to moderate income families and refugees.
- Local service providers need additional support for operating costs and infrastructure, with centrally-located, one-stop service centers located in high-need neighborhoods as a key priority.

Introduction

Preparing a meaningful assessment is time-consuming and difficult, especially for smaller banks with limited staff and resources. The Sorenson Impact Center has developed a comprehensive community assessment model that can be used by the banking community to identify both low- to moderate-risk investment and loan opportunities, and determine how these investments and loans can meet the needs of its community.

Intended Outcomes of the Report

Recommendations provided in this report result from information gathered via the Sorenson Impact Center's review of the literature, datasets, interviews, and meetings. The model described here does not assess the financial risks of any particular investment. The information provided is intended to guide banks and key organizations in the direction of specific community needs; it is not intended to drive investment or lending decisions around such needs. This report should be updated on an annual basis to reflect the changing needs of this dynamic region.

Appendix A provides source graphs and information regarding the demographics in the areas under review. **Appendix B** contains additional maps of these communities, along with deprivation and opportunity indices, community redevelopment plans, and blight studies. Full summaries of the service provider interviews can be found in **Appendix C**. In **Appendix D** we have included a guide to "best practices" in CRA investing. Summaries from two joint meetings with service providers and financial service professionals can be found in **Appendix E**. Full summaries of the source reports and their links can be found in **Appendix F**.

Scope of the Report

The following sources were consulted for data gathering and analysis purposes.

Comprehensive Needs Assessments

Community Needs Report and Corporate Foundation Benchmarks: Report for the Rio Tinto Kennecott Foundation, which included:

- 2017 Community Needs Assessment (authored by Salt Lake County Regional Development)
- 2016 Utah Community Action Community Needs Assessment
- 2018 Community Action Services and Food Bank Community Needs Assessment Data Analysis
- 2016 Tooele County Community Health Assessment
- 2018 United Way Salt Lake 2-1-1 Annual Report

Housing Reports

What Rapidly Rising Prices Mean for Housing Affordability; Gardner Business Review on Housing Affordability Salt Lake & Utah County Sub County Estimates for 2010–2017

2014 Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties

Salt Lake County: Fair Housing Equity Assessment and Regional Analysis of Impediments

Out of Reach 2018: Utah

2017 State of Utah - Affordable Housing Assessment

Small Business Lending

JPMorgan Chase & Co. - The Status of Female & Small Business Owners

Labor Market

Utah's Long-Term Demographic and Economic Projections Summary
Utah Governor's Office of Economic Development - 2018 Annual Report

Community Development

Weber County Strategic Economic Development Plan
City of Ogden Five Year Consolidated Plan
NeighborWorks Salt Lake Community Needs Assessment 2017-2018

Other Needs

Health: Davis Community Health Improvement Plan, Intermountain Healthcare Community Health Needs Assessment (CHNA)
Air Quality and Environment: Utah Priorities 2016, Issue # 2: Air Quality
Food: Utah Action Guide
Suicide Prevention: Getting to Tomorrow: Addressing Suicide in Utah and the Mountain States
Youth and Education: Kids Count County Data Sheets, 2017 Promise Partnership Regional Council Report
Disability Services: Annual Report 2016: Division of Services for People with Disabilities
Digital Literacy and Inclusion: Closing the Digital Divide: A Framework for Meeting CRA Obligations

Service Providers Interviewed

Financial Services

Ally Bank
Comenity Capital Bank
Utah Center for Financial Services
Pitney Bowes Bank
Synchrony Bank
UBS Bank
Utah Association of Financial Services

Social Services

Rocky Mountain Community Reinvestment Corporation
Utah Community Action
Intermountain Healthcare
Utah Housing Corporation
Comunidades Unidas
Crossroads Urban Center
International Rescue Committee
Park City Community Foundation
Shelter People Experiencing Homelessness
United Way of Northern Utah
United Way of Salt Lake
University Neighborhood Partners
Utah Community Action

Priorities Common to the Assessments Reviewed and Interviews Conducted

Recommendations included in this report were drawn directly from the Sorenson Impact Center's analysis of primary and secondary sources including service provider interviews, meetings facilitated between CRA directors and service providers, and directly from existing CNAs. Some of these recommendations may appear self-evident, but they bear repeating as themes that continually emerge throughout all of the Center's research.

Top-Level Findings

Demographics: Utah's population is growing quickly and is increasingly diverse.

Income and Poverty: While income has increased across counties of interest, the gains have not been experienced equally across demographic groups. The number of children and adults experiencing intergenerational poverty increased between 2011 and 2017.

Housing: Housing stock has not kept pace with population growth. Housing affordability was identified as *the* top need in the communities of interest.

Behavioral Health and Substance Abuse: Utah's population is significantly affected by behavioral health challenges: the state has the highest rate of behavioral health disorders and the fifth highest suicide rate in the nation. However, behavioral health professionals are in dangerously short supply.

Small Business Lending: Women and people of color are significantly underrepresented among Utah business owners, meanwhile small businesses in rural areas require better access to capital.

Labor Market and Workforce Development: Utah has the highest percentage of job growth in the country. Leveraging this growth for LMI communities will help shrink the economic divide.

Affordable Childcare: Access to affordable, quality childcare is a significant community need, especially for children under the age of six.

Transportation: Public transportation is considered insufficient throughout the state, particularly in rural areas both in terms of accessibility and availability. This poses significant barriers for LMI communities for access to employment, healthcare, childcare, healthy food, and more.

Health and Access to Healthcare: High healthcare costs pose a major challenge for access to healthcare. LMI communities also face challenges obtaining healthy food due to issues of geographic scarcities with regard to fresh food, or "food deserts."

Youth and Education: Despite calls for a greater focus, Utah consistently ranks in the bottom of states' spending on public education. The effects are felt more acutely by LMI, emergent bilingual, and refugee communities.

Digital Inclusion and Literacy: Service providers recommend increasing internet connectivity, access to computers, and technical training in LMI communities, where a "digital divide" still exists. Utah is

well equipped to do this as a highly connected state with multiple tech companies clustered in the area known as Silicon Slopes.

Refugees: The roughly 1,100 refugees who settle in Utah each year face challenges around asset development, affordable housing, pathways to citizenship, and access to education.

Financial Literacy and Credit: Utah continues to lead the nation in high school financial literacy but still requires credit counseling for low-to moderate income families and refugees.

Service Provider Infrastructure: Local service providers need additional for support for operating costs and infrastructure, with centrally-located one-stop service centers located in high-need neighborhoods as a key priority.

Priorities for Addressing Poverty and Employment

- Focus on job training that provides real, effective pathways to employment, particularly in high growth areas such as trade, transportation and utilities, education and health services, manufacturing, and financial activities;
- Create job training programs specifically designed to meet the needs of working adults who cannot take time off of work;
- Advance Income Share Agreements for higher education costs for workforce training;
- Pursue workforce development programs that match employers with employees;
- Focus on developing accessible, affordable, quality childcare programs to support working parents; and
- Plan for a transition from an extraction economy in areas that currently depend on Rio Tinto's Kennecott mine.

Priorities for Youth and Education

Recommendations for Education:

- Sponsor a grant program to support STEM education and entrepreneurship in elementary, middle, and high schools in Utah.

Recommendations for Access to Affordable Childcare:

- Focus on developing accessible, affordable, quality childcare programs, especially for infants, toddlers, and children under 6;
- Create additional after-school care programs that are in safe and accessible areas for school children; and
- Increase wages for childcare workers/providers.

Recommendations for Digital Inclusion and Literacy:

- Investment in broadband infrastructure, including adoption programs and technical training;
- Funding for supplying new or refurbished desktop and laptop computers or support for a nonprofit technology center that provides access to broadband and computers; and
- Investments for digital and financial literacy programs for both youth and adults.

Recommendations for Financial Literacy and Credit:

- Financial literacy programs could be provided in grocery stores, similar to Cottages of Hope's model;

- Focus on extending financial literacy training and microloan services to refugees in the community.

Priorities for Health and Healthcare

Recommendations for Healthcare:

- Increase access to substance abuse recovery support and residence;
- Increase the number of school counselors and mental health professionals to address the shortage;
- Provide better support for those at risk of and affected by suicide; and
- Increase the number of worksites with emotional well-being training and comprehensive wellness programs.

Recommendations for Health and Environment:

- Promote community agriculture;
- Make fruits and vegetables convenient and affordable in food deserts and the places where children and adults live, work, learn, and play;
- Promote plans that support public transit to address public health and air quality; and
- Funding for a community education campaign focused on air quality.

Priorities for Housing

- Direct resources to affordable housing efforts in Salt Lake City and Utah County, and improvement projects in Ogden;
- Develop a coordinated approach between all stakeholders to address the affordable housing crisis, with LISC and LIIF serving as potential models;
- Focus on the development and rehabilitation of affordable rental units;
- Increase the housing price diversity by creating SRO units;
- Develop multi-bedroom affordable units for large families;
- Address zoning and regulations to further encourage development of affordable housing;
- Address the price difference gap between vouchers and available housing;
- Increase investment in LIHTC credits;
- Provide dedicated affordable housing to construction workers to address the shortage of construction labor;
- Address waiting list issues for Section 8 vouchers: long waiting lists are common, particularly for single adults;
- Address Ogden’s need for housing units for very-low- to extremely-low-income families, and pursue gap financing to support nonprofit organizations undertaking affordable housing projects; and
- Support policies that recognize affordable housing as a human capital investment that contributes to improved outcomes for children, reduced intergenerational poverty, and increased upward mobility.
- Lower interest rates on construction lending, term debt, and unsecured pre-development capital for affordable housing.

Priorities for Addressing the Needs of Refugees

- Develop affordable housing units for larger families;
- Fund Individual Development Account programs, which is a match savings program that help LMI communities accumulate assets (see **Appendix C**, International Rescue Committee and Shelter the Homeless for more details);

- Fund civic engagement education; and
- Fund initiatives that encourage and support refugees to apply for postsecondary education.

Priorities for Improving Transportation

- Focus on developing affordable housing in areas adjacent to reliable and robust public transportation;
- Increase bicycle lanes/walkability near FrontRunner stations; and
- Focus on low-interest financing for those who qualify to purchase a reliable vehicle and make payments.

Priorities for Service Provider Infrastructure

- Provide support to service providers to expand organizational capacity and facilities;
- Partner with Ogden-based organizations to create a family-based community center;
- Explore the creation of “service supercenters” near affordable housing and areas easily accessible by public transportation.

Priorities for Small Business Lending

- Implement a marketing campaign to publicize the contributions of female and minority entrepreneurs;
- Provide targeted scholarships for women and minority students in higher education who are involved in entrepreneurship;
- Encourage successful entrepreneurs to create a fund for women-owned businesses;
- Provide funding to support organizations such as the Women’s Business Center, the African American Chamber of Commerce, and others;
- Create or support accelerators and incubators that specifically target minority and female entrepreneurs;
- Create a program to educate investors/funders on their inherent biases; and
- Support the start-up and/or development of viable small businesses to create job opportunities primarily in Ogden’s Central Business District and NRSA (Neighborhood Revitalization Strategy Area).
- Encourage financial activity and capital access to rural areas throughout the state.

Additional Needs Assessment Data

In addition to conducting interviews with key stakeholders, the project team reviewed published data that might help assess community needs. The following serves as a high-level summary of trends and issues areas that can provide a foundation for community investment priorities. (**Appendix F** provides a complete list of each assessment reviewed as well as their key takeaways.)

Demographic Trends

Key Finding: Utah’s population is growing quickly and is increasingly diverse.

All counties included in this report – Salt Lake, Davis, Weber, Utah, Tooele, and Summit – have experienced significant population growth in recent years, ranging from 5% (Weber County) to 13% (Utah County) between

2010 and 2015.¹ In particular, racial and ethnic minority population growth – primarily Hispanic/Latinx individuals – has outpaced overall population growth.² The following demographic trends are of note:

1. **Population growth.** Utah is the third-fastest growing state in the nation with an overall population increase of more than 8% from 2010 to 2015.³ From 2017 to 2018, the population of Utah County increased by 15,827 (2.6%), Salt Lake County by 13,806 (1.2%), Davis County by 4,039 (1.2%), Weber County by 2,737 (1.1%), Tooele County by 1,726 (2.57%), and Summit County by 515 (1.3%).⁴ The highest population growth from 2016 to 2017 occurred in cities in southwestern Salt Lake County and northwestern Utah County (Herriman, Saratoga Springs, South Jordan, and Eagle Mountain).⁵
2. **Racial and ethnic minority populations.** A significant portion of the state’s population growth occurred within racial and ethnic minority groups. While the majority (78.8%) of the state’s population still identifies as white, non-Hispanic, census data from 2016 shows that 13.8% of residents identified as Hispanic, 2.4% as non-Hispanic Asian, and 2% as multiracial.⁶ While Salt Lake County’s overall population grew by 15% from 2000 to 2010, the racial and ethnic minority population grew by 56% and Hispanic individuals represented two-thirds of this population growth.⁷ Ethnic minority populations are concentrated in seven cities/areas: Kearns, Magna, Midvale, Salt Lake City’s River District (neighborhoods west of I-15, east of I-215 north and south city boundaries), South Salt Lake, Taylorsville, and West Valley City. These seven areas accounted for 35% of the population in the county in 2010 but 58% of the minority population.⁸ Ogden also saw an 84% increase of minority populations during the same time period.⁹ Furthermore, minority communities are at least twice as likely as white households to be low- to moderate- income households.¹⁰
3. **Individuals with disabilities.** In 2016, nearly 18% of Utah adults lived with a disability, including mobility, cognitive, vision, or other conditions that impact independent living,¹¹ and many of those individuals live with more than one disability. Women are significantly more likely to report living with a disability than men and Native Americans/Alaska Natives are more likely to have a disability than all other races combined.¹²

¹ Harris, State and County Population Estimates for Utah: 2010-2015 (June 2016)

² Kem Gardner Policy Institute, Race and Ethnicity in Utah: 2016

³ Harris, State and County Population Estimates for Utah: 2010-2015 (June 2016)

⁴ Harris, State and County Population Estimates for Utah: 2018 (December 2018)

⁵ Young et. al., Salt Lake and Utah County Subcounty Estimates 2010-2017, (September 2018)

⁶ Kem Gardner Policy Institute, Fact Sheet: Utah at a Glance (2018)

⁷ Wood et. al., Salt Lake County: Fair Housing Equity Assessment And Regional Analysis of Impediments (n.d.)

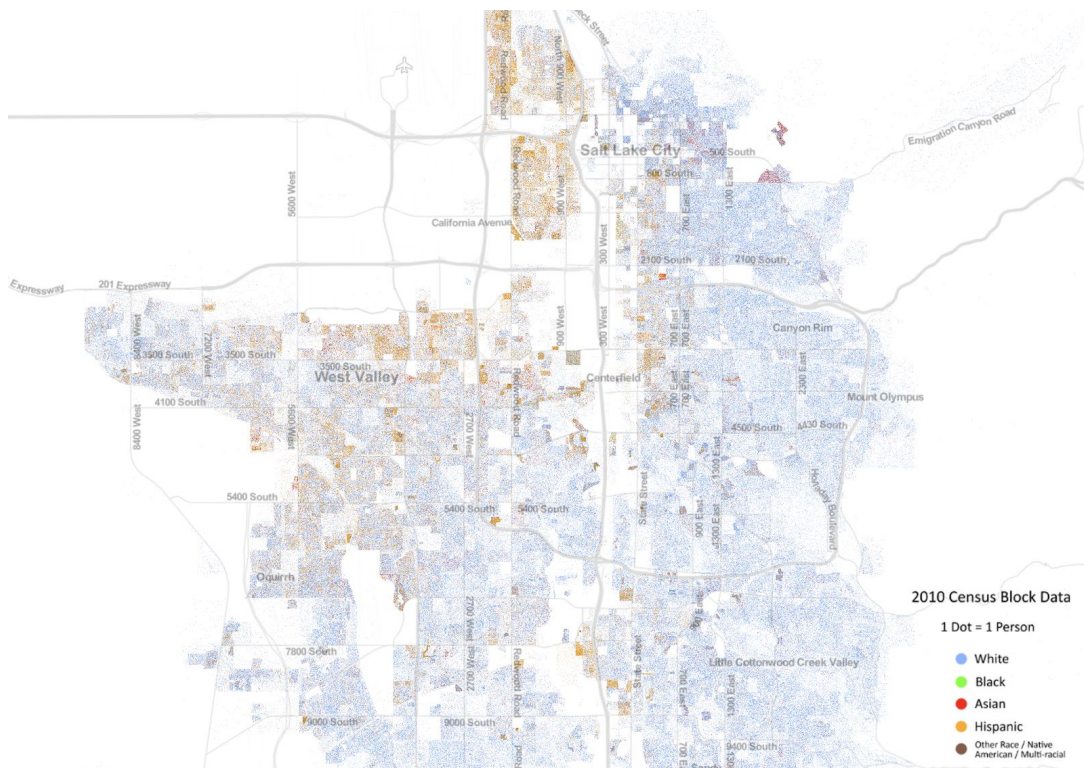
⁸ Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

⁹ City of Ogden Community and Economic Development Department, Five Year Consolidated Plan (2015)

¹⁰ Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

¹¹ Utah Department of Health, Disabilities and Health in Utah (2017)

¹² *Ibid.*



Racial Dot Map (source)

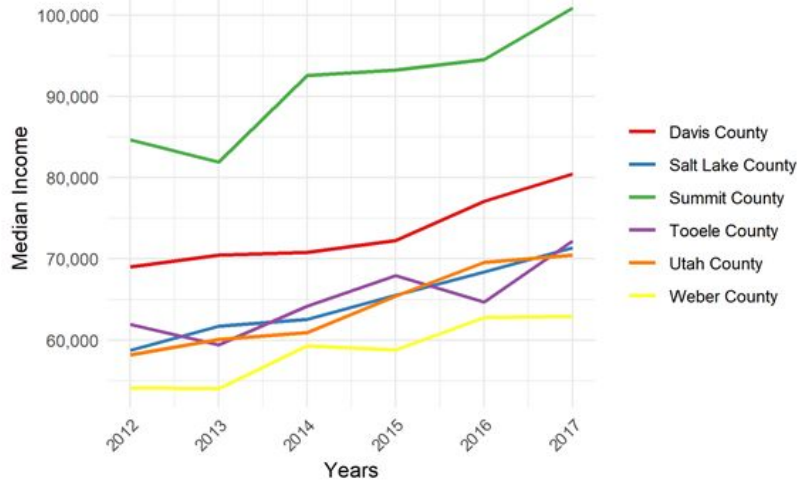
Income and Poverty

Key Finding: While income has increased across counties of interest, the gains have not been experienced equally across demographic groups. The number of children and adults experiencing intergenerational poverty increased between 2011 and 2017.

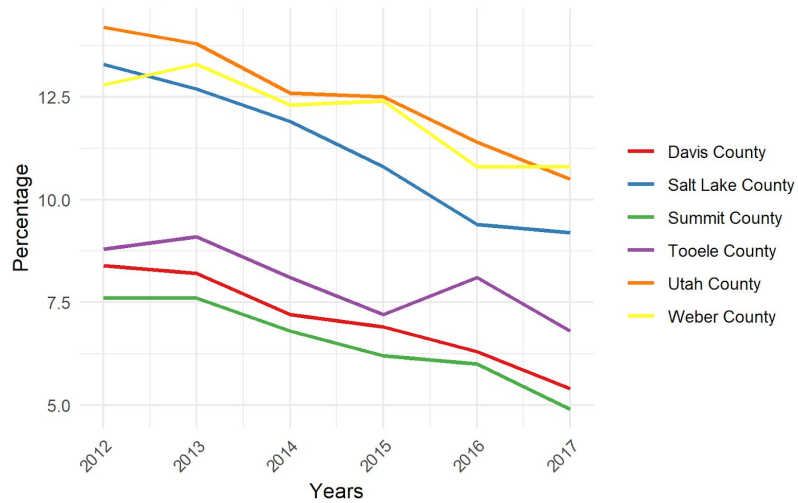
The median household income has continued to increase in all the counties of interest, with Summit County having the highest median income (\$100,879 in 2017) and Weber County having the lowest median income (\$62,937 in 2017). Poverty rates have fallen since 2012 in all counties studied. However, the number of children experiencing intergenerational poverty has increased 16% between 2011 and 2017, and adults experiencing intergenerational poverty has increased by 12% in the same time period.¹³ Provo and Salt Lake City have the largest populations below the poverty level, closely followed by West Valley City. See **Appendix A** for additional graphs and information, as well as **Appendix B** for additional maps, deprivation and opportunity indices, community redevelopment plans, and blight studies.

¹³ Utah Intergenerational Welfare Reform Commission, Utah's Seventh Annual Report on Intergenerational Poverty, Welfare Dependency and the Use of Public Assistance 2018 (2018)

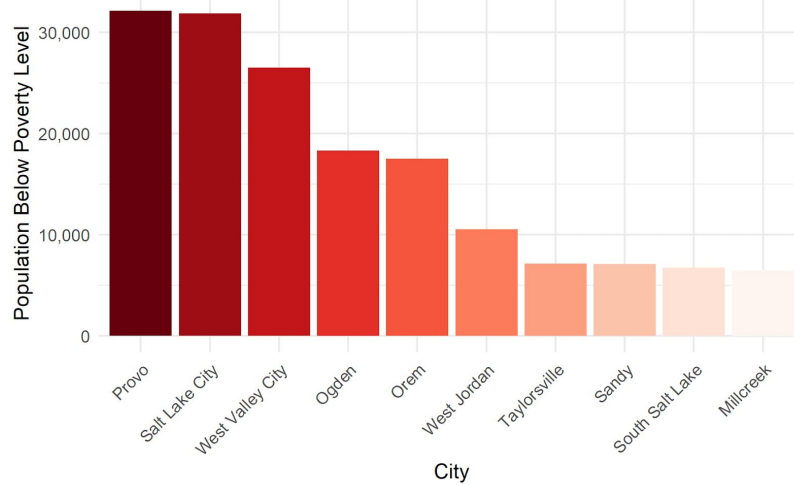
Median Household Income Over Time



Poverty Rates Over Time



Top 10 Cities with Highest Populations Below Poverty Level



Housing

Key Finding: Housing stock has not kept pace with population growth. Housing affordability was identified as *the top need* in the communities of interest.

Housing affordability has become a crisis in Utah due to the combination of a rapidly growing population fueled by strong economic growth in the wake of the recession, a relatively low supply of housing units, below-median incomes, wage increase stagnation, a shortage of affordable construction labor, and rising interest rates. During the interview process, service providers consistently ranked affordable housing as the top need in every county. It was also identified as the greatest need over the next 5–10 years by Salt Lake County Regional Development’s 2017 Needs Assessment. The following are key housing trends:

1. **Shortage of Housing.** There is a current housing shortage of at least 7,500 units in Salt Lake City.¹⁴ Housing is also listed as the most needed resource in Utah County by over three-quarters of respondents. The lowest opportunity cities are Provo, Orem, and Springville. (A low opportunity city means residents have a lesser ability to access and capitalize on an opportunity, as defined by the Department of Housing and Urban Development).¹⁵ Salt Lake County added more housing units than Utah County from 2016 to 2017 (about 6,300 vs. about 5,600).¹⁶ However, economists estimate that current demographics will push the Utah population toward homeownership, which will further increase the demand and therefore the supply shortage.¹⁷
2. **Need for Redevelopment.** Ogden holds a surplus of 4,208 affordable housing units, but more than 90% were built before the year 2000 and are in need of restoration, demolition, or public improvement projects.¹⁸ In Salt Lake City, the neighborhoods most at risk of deteriorating quality are Rose Park, Poplar Grove, and Glendale.¹⁹
3. **Housing prices have steadily increased.** Between 1991 and 2017, the average annual increase in housing prices in Utah was 5.7%. If that rate continues for the next 26 years, the median price of a home in the Salt Lake and Provo-Orem metropolitan areas will be \$1.3 million.²⁰
4. **Incomes are not keeping pace with housing prices.** Housing affordability is threatened by the gap between income and housing prices. Over the past 26 years, when adjusted for inflation, the annual real rate of increase in housing prices is 3.3%, compared to the annual real rate of increase in household income of 0.36%. Because housing prices are increasing faster than incomes, many households face high levels of housing cost burdens.²¹
5. **Housing price increases could impact economic competitiveness.** Housing prices in Utah have not yet been a constraint to economic growth, but there is cause for concern. The median sales price of a home in Utah’s two large metropolitan areas is already 20% higher than home prices in Boise, Las Vegas, and Phoenix, which compete with Utah for new business expansions. In comparison to these cities, Utah’s housing price gap makes the state’s economic development efforts less competitive and the state less attractive as a business location.²²
6. **Households with incomes below the median face significant challenges.** In order to afford a one or two bedroom rental while earning the minimum wage in Utah, an individual would need to work between 2 to 2.5 full-time jobs (79–98 working hours).²³ A household with income below the median is 32 times

¹⁴ NeighborWorks Salt Lake, NeighborWorks Salt Lake Community Needs Assessment 2017-2018 (2018)

¹⁵ Community Action Services and Food Bank Provo, Community Needs Assessment Data Analysis (2018)

¹⁶ Young et. al., Salt Lake and Utah County Subcounty Estimates 2010-2017 (September 2018)

¹⁷ NeighborWorks Salt Lake, NeighborWorks Salt Lake Community Needs Assessment 2017-2018 (2018)

¹⁸ City of Ogden Community and Economic Development Department, Five Year Consolidated Plan (2015)

¹⁹ Wood et. al., Salt Lake County: Fair Housing Equity Assessment And Regional Analysis of Impediments (n.d)

²⁰ Wood et.al., What Rapidly Rising Prices Mean for Housing Affordability (May 2018)

²¹ Wood et.al., What Rapidly Rising Prices Mean for Housing Affordability (May 2018)

²² Wood et.al., What Rapidly Rising Prices Mean for Housing Affordability (May 2018)

²³ National Low Income Housing Coalition, Out Of Reach 2018: Utah (2018)

as likely to have a severe housing cost burden (where individuals pay at least 50% of their income toward housing) as a household with income above the median.²⁴

7. **Low-income families lack affordable, safe, and stable housing.** Rising housing prices and the shrinking supply of affordable housing means low-income families are forced to spend more on housing and less on food, health care, transportation, vocational training, and their children's needs. Affordable and decent shelter is central to a child's health and development as well as family and neighborhood stability.²⁵
8. **Cost-burdened renter households.** RMCRC notes costs burdens among very low income (<50% HAMFI) and extremely low income (<30% HAMFI) populations in every city of study. For example, Salt Lake County's renter households by income level include 23.1% extremely low income²⁶, of which 89% of the renters are cost burdened, with 78.2% severely cost burdened, showing the need for increase restricted rental units in this area.
9. **Affordable and available rental housing deficit among extremely low income and very low income populations.** RMCRC also identified affordable and available housing deficits within our areas of assessment, particularly for very low income (<50% HAMFI) and extremely low income (<30% HAMFI) populations. For Example, Salt Lake County identified an affordable and available rental housing deficit of -23,640 for very low income and -21,370 for extremely low income populations for the years 2010-2014.²⁷ Similarly, the City of Ogden had an affordable and available rental housing deficit of -1,040 for very low income and -2,940 for extremely low income populations.²⁸
10. **Need for increased new restricted rental units.** Among 2018 reports completed by RMCRC²⁹, each area/city reviewed received an increase in proposed new restricted rental units. As an example, the 2018 proposal for 2019, RMCRC proposed new restricted rental units within Salt Lake County of 2 units for 50%-80% AMI (LI) (100% Change), 10,282 units for 30%-50% AMI (VLI) (10% Change), and 6,006 units for 0%-30% AMI (ELI) (10% change).³⁰
11. **Lack of price diversity in housing stock.** Lack of housing price diversity, due in part to zoning, has led to the concentrations of low-income racial and ethnic minorities in neighborhoods in northwest Salt Lake City, as well as in West Valley City and Taylorsville. In Salt Lake County, there are 35,900 very low-income households (households with income levels =< 50% AMI), which are comprised of 12,749 owners and 23,120 renters.³¹
12. **Populations Disproportionately Impacted.** Some populations are particularly impacted by the housing crisis:
 - a. **Minorities.** Holladay and Bluffdale have the highest denial rates of Hispanic/Latinx individuals for mortgage applications in Salt Lake County, which average over 30%.³² Minorities are disproportionately renters. In Salt Lake County 30% of white households are renters compared to 52% of minority households. In South Salt Lake 80% of minority households rent, and in Midvale, 70% of minority households rent.³³
 - b. **Aging Populations.** Housing challenges for aging populations can be exacerbated drastically by financial insecurity and a loss of economic independence. Individuals over 75 are of

²⁴ Wood et.al., What Rapidly Rising Prices Mean for Housing Affordability (May 2018)

²⁵ Wood et.al., What Rapidly Rising Prices Mean for Housing Affordability (May 2018)

²⁶ Rental unit data prepared by Rocky Mountain Community Reinvestment Corporation, Salt Lake County - Affordable Housing Challenge (2018)

²⁷ Rental unit data prepared by Rocky Mountain Community Reinvestment Corporation, Salt Lake County - Affordable Housing Challenge (2018)

²⁸ Rental unit data prepared by Rocky Mountain Community Reinvestment Corporation, Ogden's Affordable & Available Rental Housing Gap Analysis(2018)

²⁹ Reports prepared by Rocky Mountain Community Reinvestment Corporation for 2018, include Blanding, Bountiful, Cedar City, Draper, Ephraim, Heber City, Layton, Lehi, Locan, Manti, Moab, Murray, Ogden, Orem, Price, Provo, Richfield, Roosevelt, Salt Lake City, Salt Lake County, Sandy, Smithfield, South Jordan, Springdale, St. George, Taylorsville, Toole,, Vernal, West Jordan, and West Valley City.

³⁰ Rental unit data prepared by Rocky Mountain Community Reinvestment Corporation, Salt Lake County - Affordable Housing Challenge (2018)

³¹ Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

³² Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

³³ *Ibid.*

particular concern; this group earned considerably less than those aged 65–75, putting them at risk of not being able to afford median gross rents in the region.³⁴

- c. **Refugees.** According to state records, 15,841 refugees (0.53% of Utah’s total population in 2015) have received some form of public assistance through Workforce Services programs between 2011 and 2015. Nowhere in the six counties where refugees primarily reside (Davis, Salt Lake, Utah, Beaver, Cache, and Weber) can a single-income refugee household afford the median gross rent.³⁵
 - d. **Individuals in Intergenerational Poverty.** Housing stability is critical to the healthy development of children, as it promotes the development of social relationships, cultivates community, and supports education. In contrast, when housing is not stable, families face challenges such as frequent moves or even homelessness. According to state records, 44,566 adults (28,902 females) in households with intergenerational poverty³⁶ have received some form of public assistance through Workforce Services programs.³⁷
 - e. **Construction Workers.** A shortage of construction labor is likely contributing to Utah’s shortage of affordable housing. One of the reasons residential developers have difficulties attracting and retaining a labor force is the fact that housing is not affordable for those who build it, creating a circular problem.³⁸
13. **Community Approaches to the Housing Crisis:** According to Utah’s State of Affordable Housing Assessment, the housing crisis – from the lens of both affordability and homelessness – is being approached from independent, uncoordinated perspectives across the private, nonprofit, and public sectors, making efforts less effective.³⁹
- a. **Affordable housing partnerships to benefit low wage earners.** One example of a potential affordable housing model comes from Intermountain Healthcare (Intermountain), which owns complexes that are rented to their lower-income employees. A similar model could be scaled to provide or give preference for workers to inhabit affordable apartments that are safe, ADA certified, and close to public transportation and other facilities.
 - b. **CDFIs and capital stacks.** There are two Community Development Financial Institutions (CDFI), that provide promising models for financing a coordinated affordable housing effort in Utah: 1) Low Income Investment Fund (LIIF), and 2) Local Initiatives Support Corporation (LISC). The capital stacks include grants, loans, and investments. A CDFI creates a focal point for funders and service providers in the community to address the issue of affordable housing. (See the case study in this report for further explanation.)
 - c. **Housing relief programs.** Many local organization are working to provide housing relief, including the the Utah Housing Corporation (UHC), the main provider of LMI housing finance. City and County governments have programs to alleviate the housing crisis – largely through rental assistance – along with a number of nonprofits, charities, and churches, such as The Road Home, Family Promise, and the Community Development Corporation of Utah.
 - d. **Further possibilities.** Service providers might explore partnerships with entities such as Rocky Mountain Community Reinvestment Corporation (MRCRC) and Salt Lake Neighborhood Housing Services as key community partners in the housing space. The Utah Housing Corporation is also encouraging partnerships that would allow smaller institutions that do not have in-house capacity to pool funds and resources. As Claudia O’Grady put it, small institutions should not “reinvent the wheel” of finance and investment.

³⁴ *Ibid.*

³⁵ *Ibid.*

³⁶ Defined as poverty in which two or more successive generations of a family continue in the cycle of poverty, as measured through utilization of public assistance for at least 12 months as an adult and at least 12 months as a child. Workforce Services Housing and Community Development, State of Utah Affordable Housing Assessment (2017)

³⁷ Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

³⁸ Workforce Services Housing and Community Development, State of Utah Affordable Housing Assessment (2017)

³⁹ *Ibid.*

- e. *Low income housing tax credits (LIHTC)*. Federal programs exist to incentivize developers to build low income housing. In order to participate in the program, a development must either dedicate at least 20% of its apartments to people who earn less than half the area median income, or dedicate 40% of its apartments to people who earn less than 60% of area median income. To be affordable, the rent for those apartments must be no more than 30% of the target income level. States allocate the tax credits through a competitive process that varies from state to state. The amount is often not sufficient to meet developers' costs. As of 2011, the UHC (above) is the only entity that awards low income housing tax credits in the state of Utah, and does so by evaluating proposals that will have the greatest impact. In FY18, UHC allocated approximately \$11.1m in low income housing tax credits to fund affordable housing developments, creating nearly 1,000 new rental units.⁴⁰
- The UHC offers three innovative programs including CROWN (Credits to Own), a LIHTC rent to own program, the CROWN Community Funds, and ECHO (Educationally Constructed Housing Opportunities).

See **Appendix B** for additional maps, deprivation and opportunity indices, community redevelopment plans, and blight studies

⁴⁰ Utah Housing Corporations Annual Report 2018. <https://utahhousingcorp.org/ar/economicImpact>

Case Study:

Community Development Financial Institutions (CDFIs) and Capital Stacks

As of FY 2018, six financial institutions in Utah have donated \$5,788,684 since 1996 to support projects such as affordable housing, education, healthcare, public safety, and business development. The institutions are:

1. City Center Credit Union
2. Community Development Fund of Utah
3. Goldenwest Credit Union
4. Rocky Mountain Community Reinvestment Corporation
5. Salt Lake Neighborhood Housing Services, Inc.
6. Utah Microenterprise Loan Fund

The donations were made through the use of community development instruments, or Community Development Financial Institutions (CDFIs). CDFIs connect the public and private sectors with community organizations while generating a return to investors based on the length of the investment. Since 2010, CDFI bonds have been backed by the U.S. Treasury.⁴¹ These instruments are increasingly using online platforms to engage investors nationwide, thereby increasing the amount of money allocated toward community development. One Utah service provider noted his belief that these organizations will be the “models of the future.”

Two Community Development Financial Institutions (CDFIs) are encountering extraordinary demand: The Local Initiatives Support Corporation (LISC) and Low Income Investment Fund (LIIF).

Local Initiatives Support Corporation (LISC):

www.lisc.org | [Link to loan products](#)

The Local Initiatives Support Corporation (LISC) supports a multitude of projects, including affordable housing, education, public safety, business development, and LMI financial literacy. LISC provides a “full-stack” service that connects public and private capital, technical assistance, and local implementation with specific partners to ensure that investments are highly beneficial for underserved communities. LISC’s work impacts the lives of millions of Americans in both rural areas and urban centers across the country and operates in 32 cities around the United States.

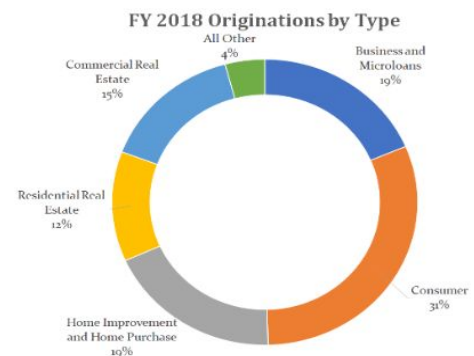
Low Income Investment Fund (LIIF):

www.liifnote.org | [Link to prospectus](#)

Founded in 1984, the Low Income Investment Fund (LIIF) supports an array of projects ranging from affordable housing to education and health care. LIIF has thus far provided \$22.6 billion in social value by investing \$951 million into underserved communities, thereby providing 182,000 new dwellings. Interest rates vary from 1 to 3% depending on the length of the loan – extending from 6 months to 10 years – such that committed investors receive a higher return.

CDFI organizations such as LIIF and LISC provide an excellent opportunity for financial institutions to fulfill the fiduciary duties mandated by the Community Reinvestment Act. For a strategic overview of CRA partnerships with CDFIs, the Federal Deposit Insurance Corporation has compiled an excellent report at www.fdic.gov/consumers/community/cdfi/cdfis_sectionvi.pdf

However, these are not the only organizations providing exceptional services to underserved communities. Since 2010, the Enterprise Community Loan Fund has raised approximately \$78 million through its Impact Note, which is predominately financed by individual investors. There is also the Community Development Trust and Clearinghouse CDFI.



⁴¹ New CDFI Bond Program Funds Housing,” Affordable Housing Finance, August 21, 2014. https://www.housingfinance.com/finance/new-cdfi-bond-program-funds-housing_o.

Homelessness

1. **Key Trends.** According to the recent HUD Point-in-Time (PIT) count there were 2,848 Utahns experiencing homelessness in 2017; 65% of those were individuals while 35% were families or children. Homelessness in Utah tends to be episodic or temporary, with 53% of families and 71% of individuals exiting emergency shelters within 1 month of entering them.⁴²
 - a. **Intergenerational Poverty.** The stress and instability of homelessness can have particularly devastating effects on children and families. Homelessness often results in the breakup of families and adverse childhood development and academic outcomes.⁴³ The experience of homelessness can contribute to intergenerational poverty, and resolving it requires more than just financial resources. Quality education can be an important tool for helping children break the cycle.⁴⁴
 - b. **Veterans.** The 2017 State of Utah PIT Count showed a marked decrease in veterans experiencing homelessness, with 240 veterans counted as currently homeless compared to 335 veterans in 2016.⁴⁵ Despite the improvement, there is more work needed to address the causes of homelessness for veterans, including poverty, unemployment, and housing affordability (the median income for veterans in the state is \$40,555).⁴⁶
 - c. **Domestic Violence Victims.** The 2017 PIT count revealed a 20% increase in domestic violence victims experiencing homelessness over 2016.
2. **Policy Landscape**
 - a. **Housing First approach.** In 2015, Utah made national headlines with by using a Housing First approach to homelessness, which consisted of partnerships with nonprofits to provide permanent housing to individuals experiencing chronic homelessness. The Housing First model has proven more successful than traditional shelter programs, with an estimated 40% success rate nationwide. Utah claims a 90% success rate but the number has been disputed. The state also experienced a subsequent surge in temporary and episodic homelessness; similar results have been seen in other placed in the U.S. where the Housing First model has been implemented.⁴⁷
 - b. **Operation Rio Grande.** Salt Lake City, Salt Lake County, and the State of Utah are collaborating to increase safety in the Rio Grande District of Salt Lake City after escalating drug use and violence in the area. The approach is a three-part strategy that includes increased law enforcement presence, assessment and treatment for substance abuse and behavioral health challenges, and increased employment opportunities for individuals in the area. The operation is expected to continue through 2019.⁴⁸
 - c. **Shelter the Homeless Plan.** In 2017 the Utah State Legislature passed HB 441 which allocated \$10 million to support changes in the homelessness services system. This precipitated the decision to close the Rio Grande shelter by June 30, 2019. The Shelter the Homeless Plan is in the process of redesigning homelessness services to include three homeless resource centers spread throughout the Salt Lake Valley to better serve individuals in need.⁴⁹

⁴² Workforce Services Housing and Community Development, Comprehensive Report on Homelessness State of Utah (2017)

⁴³ *Ibid.*

⁴⁴ *Ibid.*

⁴⁵ *Ibid.*

⁴⁶ Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

⁴⁷ Aubrey Byron, "Can Utah's Approach to Homelessness Work Everywhere?" NPR, May 15, 2018.

<https://www.strongtowns.org/journal/2018/5/14/can-utahs-approach-to-homelessness-work-everywhere>

⁴⁸ Workforce Services Housing and Community Development, Comprehensive Report on Homelessness State of Utah (2017)

⁴⁹ *Ibid.*

Behavioral Health and Substance Abuse

Key Finding: Utah’s population is significantly affected by behavioral health challenges: the state has the highest rate of behavioral health disorders and the fifth highest suicide rate in the nation. However, behavioral health professionals are in dangerously short supply.

1. **Behavioral Health.** Mental illness affects 20% of the US population; depression is the most common condition.⁵⁰ In Utah, 22.4% of the adult population experienced a mental health disorder in the last year, the highest rate in the nation.⁵¹ From 2014–2015, 4.6% of adults had a serious mental illness; 56.4% did not receive mental health services.⁵² Davis Health specifically identified concerns with regard to depression and anxiety: Davis is considered a Health Professional Shortage Area (HPSA) for behavioral health.⁵³ Two service providers interviewed also identified mental health services as a key community need.
2. **Suicide Prevention.** Utah’s suicide rate is the fifth highest in the US and has remained consistently higher than the national rate for more than a decade.⁵⁴ In 2017, suicide was the leading cause of death for young people ages 10 to 24 and the second leading cause of death for adults ages 25 to 44; men are disproportionately represented in suicide deaths.⁵⁵ Intervention requires individualized care and thus increased access to highly-trained behavioral health professionals.⁵⁶
3. **Opioid Misuse.** In 2017, for the first time in six years, the state of Utah experienced a decline in heroin-related overdose deaths.⁵⁷ However, prescription opioid misuse remains a major problem in Utah. In 2013, Utah ranked 5th in the US for drug poisoning deaths with a rate of 21.7 per 100,000 population. Every month on average, 49 Utahns die as a result of a drug poisoning, 82.3% of which are accidental or of undetermined intent. Of these, 74.8% involve opioids.⁵⁸ From 2013 to 2015, a high number of opioid deaths were seen in each of the counties of interest (Davis: 153 drug overdose deaths, Salt Lake: 809 deaths, Summit: 18 deaths, Tooele: 57 deaths, Utah: 272 deaths, Weber: 179 deaths).⁵⁹

Small Business Lending

Key Finding: Women and people of color are significantly underrepresented among Utah business owners, meanwhile small businesses in rural areas require better access to capital.

1. **Small Business Lending to Women in Utah.** Women are significantly underrepresented as business owners in Utah. Women receive only a fraction of the overall investment funding in Utah, and female-owned businesses earn far less revenue on average than their male counterparts. Of the \$1.1 billion in venture funding raised in 2017 in the state, only 1.9% of it (or \$21 million) was secured by female-founded ventures. Men own 62% of Utah’s privately-held companies, while women held only 14%. The disparity between male and female business ownership in Utah is astounding: men own over four times as many businesses as women. Compared to business ownership statistics nationwide, women in Utah are underrepresented by 30%, while men in Utah are overrepresented by 6%.⁶⁰

⁵⁰ Intermountain Healthcare, CHNA Reports (2016)

⁵¹ <http://www.samhsa.gov/data/2k14/NSDUH170/sr170-mental-illness-state-estimates-2014.htm>

⁵² Substance Abuse and Mental Health Services Administration, Behavioral Health Barometer Utah, Volume 4 (2017)

⁵³ Davis County Community Health Department, 2014-2018 Community Health Improvement Plan Davis County, Utah (2013)

⁵⁴ <http://health.utah.gov/vipp/topics/suicide/>

⁵⁵ https://ibis.health.utah.gov/indicator/complete_profile/SuicDth.html

⁵⁶ Utah Foundation, Getting to Tomorrow: Addressing Suicide in Utah and the Mountain States (2018)

⁵⁷ <https://health.utah.gov/featured-news/heroin-and-prescription-opioid-overdose-deaths-decline-in-utah>

⁵⁸ Intermountain Healthcare Community Health Needs Assessment (CHNA)

⁵⁹ University of Wisconsin Population Health Institute, Drug Overdose Deaths: Utah (2015)

⁶⁰ Sorenson Impact, JPMorgan Chase & Co. - The Status of Female & Small Business Owners (August 2018)

2. **Small Business Lending to Minorities in Utah.** Minorities are also significantly underrepresented as business owners in Utah. While 21% of people in Utah identified as a minority in the 2010 census, only 7% of Utah businesses are owned by people of color. Barriers to business ownership include English proficiency and investors' hesitancy to invest in the restaurant industry.⁶¹
3. **Small Business Needs in Ogden.** The City of Ogden Community and Economic Development Department has also identified needs for small business lending to increase the number of jobs in the area. The city has identified business counseling, providing access to capital for business start-ups, and developing underutilized commercial properties as needs.⁶²
4. **Small Business Lending to Rural Areas.** The Opportunity Finance Network in partnership with the U.S. Small Business Administration has indicated a disparity amount small business financing in rural areas, particularly through CDFI organizations. In 2017, rural CDFI capital borrowing from banks comprised of 29% of total borrowed funds, compared urban CDFI capital borrowing from banks comprised of 56% of total borrowed funds.⁶³

Labor Market and Workforce Development

Key Finding: Utah has the highest percentage of job growth in the country. Leveraging this growth for LMI communities will help shrink the economic divide.

Utah's economy is growing strongly in multiple sectors and geographies, particularly in Utah County. Projections for job growth in Salt Lake County remain strong. However, LMI community members continue to face barriers to jobs that pay a living wage, as well challenges accessing the training necessary to increase their economic mobility.

1. **Access to Jobs that Pay a Living Wage.** Seven of the ten service providers interviewed identified access to jobs that pay a living wage and/or workforce development as a key need in the counties included in this report. In a Utah County needs survey, 34% of Community Action Services clients said that a lack of training is one of the three biggest issues they face.⁶⁴ Additionally, LMI community members rarely have the financial resources needed to take time off of work for training; Salt Lake Community College West Point campus indicated this as the biggest barrier to upward mobility.⁶⁵
2. **Overall Labor Market Growth.** Utah has the highest rate of job growth in the country, with an average job rate of 3.1%.⁶⁶ Tax credits and economic incentives have helped to drive the growth, as well as the implementation of a strategic plan by the Utah Governor's Office of Economic Development for stimulating growth across both urban and rural communities in the state. Utah County is projected to add 576,000 jobs and increase its share of total state employment from 17% to nearly one-quarter (24%) of all state jobs by 2065. Salt Lake County is projected to maintain its role as the dominant employer in the state, and is projected to create 610,000 new jobs. Davis (with 156,000 net new jobs) and Washington (with 131,000 jobs) also have projected high growth rates. The following industries are of particular interest for future labor growth:
 - a. **Aerospace and Defense.** There are more than 33,000 jobs in Utah in the aerospace and defense industry. The average annual wage for these positions is \$79,216. The year-over-year job growth is 3.7%.

⁶¹ Sorenson Impact, JPMorgan Chase & Co. - The Status of Female & Small Business Owners (August 2018)

⁶² City of Ogden Community and Economic Development Department, Five Year Consolidated Plan (2015)

⁶³ Opportunity Finance Network, 2019 policy priorities, [OPP 054](#)

⁶⁴ Community Action Services and Food Bank Provo, Community Needs Assessment Data Analysis (2018)

⁶⁵ University Neighborhood Partners, Sarah Munro (Appendix F)

⁶⁶ Utah Governor's Office of Economic Development, 2018 Annual Report (September 2018)

- b. **Financial Services.** According to the Department of Workforce Services, the 25 largest occupations in the financial service sector represent almost 80% of the total sector. Of these, customer service representatives–low-wage jobs–make up 14% of the total cluster.
- c. **Life Sciences.** Last year, Utah’s life sciences companies, directly and indirectly, supported 6.7% of the state’s employment, 5.9% of its personal income, and 7.9% of its gross domestic product (GDP).
- d. **Software and Information Technology.** Due to multiple home-grown companies with more than billion-dollar valuations, the sector has seen a job growth rate of nearly 6%, easily outpacing national statistics. The sector is composed of information sector jobs (36%), professional, scientific and technical services (30%), manufacturing (18%), retail (12%), and wholesale (4%). Given this industry mix, the cluster is expected to grow by 2.4% annually through 2027.

Affordable Childcare

Key Finding: Access to affordable, quality childcare is a significant community need, especially for children under the age of six.

1. **Childcare Shortage.** There is a shortage of affordable, accessible childcare, especially for young children. There are 152,479 children under the age of six in Utah, yet only 41,144 childcare spaces.⁶⁷ The lack of quality, accessible child care also plays a role in whether parents enroll their children in early learning opportunities. In a survey study of West Valley City parents conducted by the Sorenson Impact Center, parents cited after school childcare and transportation as the primary reasons that they would not enroll their do pre-K with young children in pre-K.⁶⁸
2. **After School Childcare.** The 3:00–5:30 PM hour presents a challenge to Utah’s working parents with children in school and limited programs exist to fill the need.⁶⁹ Newly created after school programs should be located in areas where children can travel safely by themselves after school.
3. **Wages for Childcare Workers.** The wages for childcare workers do not meet the needs of providers or adequately compensate for effort; the average annual income for a childcare worker in Utah is only \$21,840 annually.⁷⁰ Even programs that offer above-average wages report that employees experience significant difficulties subsisting on their wages.⁷¹

Transportation

Key Finding: Public transportation is considered insufficient throughout the state, particularly in rural areas both in terms of accessibility and availability. This poses significant barriers for LMI communities for access to employment, healthcare, childcare, healthy food, and more.

1. **Connecting Affordable Housing Areas to Employment, Education, and Services.** Service providers often mentioned the need for affordable housing to be in areas with accessible public transportation that

⁶⁷ ChildCare Aware of America, 2017 State Child Care Facts in the State of Utah (2017)

⁶⁸ Daniel Hadley, Sorenson Impact Center (Appendix E, November 16, 2018)

⁶⁹ Aimee McConkie, Utah Association of Financial Services (Appendix E, November 16, 2018)

⁷⁰ ChildCare Aware of America, 2017 State Child Care Facts in the State of Utah (2017)

⁷¹ Joni Clark, Utah Community Action (Appendix E, November 9, 2018)

connects easily to employment opportunities and service organizations. Affordable housing is often inhibited near Transit Oriented Developments due to the high cost of development, but as this report finds there is a significant need for more and varied units for working families with low and moderate incomes, as well as those living in poverty or with special needs. Specifically, United Way of Northern Utah identified a need for a transportation corridor (such as a bus lane with more regular service) that would connect Harrisville to Ogden and Weber State, a route that would include a number of schools and access to education.

2. *Transportation for People Experiencing Homelessness or with Poor Credit.* Transportation is an issue especially for those who have poor credit or are temporarily homeless. Many cannot afford public transport and do not have a car, thus making transportation to job interviews or services often prohibitively difficult, furthering the cycle of homelessness. Bikes are often stolen, and these individuals often do not have phones to use ridesharing, bike sharing, or scooter services.⁷²

Health and Access to Healthcare

Key Finding: High healthcare costs pose a major challenge for access to healthcare. LMI communities also face challenges obtaining healthy food due to issues of geographic scarcities with regard to fresh food, or “food deserts.”

A variety of health and healthcare access issues were identified through the research. The main themes are listed below.

4. *Access to Healthcare.* The high cost of health care was cited as a major concern in a Utah County study.⁷³ Four of ten service providers noted that access to healthcare and health insurance was a need in the communities that they serve. Additionally, Intermountain noted needs for access to dental services for LMI communities, as well as an increased amount of recovery support for those leaving situations impacted by substance use, domestic violence, or incarceration.⁷⁴
5. *Prediabetes and High Blood Pressure.* Prediabetes and high blood pressure are common among adults, many of whom are undiagnosed; diabetes affects as many as one in three individuals in Utah.
6. *Obesity.* Tooele County⁷⁵ and Davis County⁷⁶ Health Departments both identified obesity as their primary concern. In Davis County, nearly 63% of adults were at an “unhealthy weight.” Tooele County cited a lack of public recreation centers and outdoor facilities as a contributor to obesity in their community.
7. *Environment/Air Quality.* The SLC-Ogden-Clearfield area is the sixth most polluted metropolitan area in the U.S.⁷⁷ A study by Salt Lake County Regional Development identified the environment (along with education) as the top current need countywide.⁷⁸ The majority of Utahns cite health as the primary reason they’re concerned with air quality, and over two thirds of Utahns gave air quality a high level of concern (68% rated it a 4 or 5 on a 5-point scale).⁷⁹
8. *Healthy Eating and Access to Healthy Food.* Access to affordable healthy food for all Utahns, but especially LMI, was cited by multiple service providers as a key concern. A 2018 report

⁷² Preston Cochrane, Shelter the Homeless (Appendix C; Appendix E, November 16)

⁷³ Community Action Services and Food Bank Provo, Community Needs Assessment Data Analysis (2018)

⁷⁴ Lisa Nichols, Intermountain Healthcare (Appendix C, Appendix E, November 9)

⁷⁵ Tooele County Health Department, Tooele County Community Health Assessment 2016. (2016)

⁷⁶ Davis County Community Health Department, 2014-2018 Community Health Improvement Plan Davis County, Utah (2013)

⁷⁷ Davis County Community Health Department, 2014-2018 Community Health Improvement Plan Davis County, Utah (2013)

⁷⁸ Salt Lake County Community Resources and Development, 2017 Community Needs Assessment (2017)

⁷⁹ Utah Priorities Project 2016: Air Quality, Utah Foundation (2016)

estimated that only 12% of Utah's adults meet their daily recommended fruit requirement and only 9% meet the daily vegetable recommendation.⁸⁰ While nationally 30% of farmers markets accept vouchers from the Supplemental Nutrition Program for Women, Infants, and Children and Farmers Market Nutrition Program, only 2% of Utah farmers markets accept these vouchers.⁸¹ Food deserts, or areas that lack access to affordable fruits, vegetables, whole grains, low-fat milk, and other foods that make up a full and healthy diet,⁸² were identified in South Salt Lake and the neighborhoods of Rose Park, Fair Park and Poplar Grove in Salt Lake City.⁸³ Healthy food is particularly important for individuals and families that face food insecurity or lack access to stores selling quality produce at reasonable prices.

Youth and Education

Key Finding: Despite calls for a greater focus, Utah consistently ranks in the bottom of states' spending on public education. The effects are felt more acutely by LMI, emergent bilingual, and refugee communities.

A study by Salt Lake County Regional Development identified education (along with environment) as the top current need countywide.⁸⁴ Four of ten service providers identified education, particularly early childhood education and youth support, as a key community need.

1. **Grades K-12.** Utah ranks 49th in the nation in public K-12 revenue per student (\$8,500 per student in Utah versus \$12,682 per student nationally).⁸⁵ Students from poor households have much higher educational risks, and when assigned to a high poverty school, the risks and disadvantages are compounded.⁸⁶
 - a. **K-3:** 14% of K-3 are chronically absent from school, lowering their reading levels. There is still a large disparity between low-income students, racial minorities, and English language learners when compared to other students in the indicators of kindergarten readiness and 3rd-grade reading proficiency.⁸⁷
 - b. **Population in Poverty Under 18, as of 2016:** Weber: 8,634 (12.3%); Davis: 7,945 (7.1%); Salt Lake: 33,821 (11%); Utah: 18,757 (9.4%).⁸⁸
 - c. **% Chronically Absent During the 2017 School Year:** Weber: 12.4; Davis: 9.7; Salt Lake: 12.3; Utah: 12.2.⁸⁹
2. **Post-secondary Education and Employability.** 64% of Utah jobs will require some form of post-secondary degree or credential by 2020.⁹⁰ Additionally, Utah has the lowest rate in the nation for FAFSA completion (55% completion), meaning that some students are potentially missing opportunities for federal grants and loans, as well as scholarships.⁹¹ Refugees experience the largest gap in access to education, especially with the process of applying to post-secondary education.⁹² The United Way of Northern Utah also noted that there are many youths in Weber County who are graduating high school without technical skills.⁹³

⁸⁰ Centers for Disease Control and Prevention, Utah Action Guide on Fruits and Vegetables (2018)

⁸¹ *Ibid.*

⁸² Centers for Disease Control and Prevention, [Food Desert](#) (Accessed December 2018)

⁸³ Wood et. al., Salt Lake County: Fair Housing Equity Assessment And Regional Analysis of Impediments (n.d.)

⁸⁴ Salt Lake County Community Resources and Development, 2017 Community Needs Assessment (2017)

⁸⁵ Promise Partnership, 2017 Results Matter Report of the Promise Partnership (2017)

⁸⁶ Bureau of Economic and Business Research, Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties (May 2014)

⁸⁷ Promise Partnership, 2017 Results Matter Report of the Promise Partnership (2017)

⁸⁸ Voices for Utah Children, Kids Count County Data Sheets. (Accessed October 2018)

⁸⁹ Voices for Utah Children, Kids Count County Data Sheets. (Accessed October 2018)

⁹⁰ Voices for Utah Children, Kids Count County Data Sheets. (Accessed October 2018)

⁹¹ Promise Partnership, 2017 Results Matter Report of the Promise Partnership (2017)

⁹² Community Action Services and Food Bank Provo, Community Needs Assessment Data Analysis (2018)

⁹³ Tim Jackson, United Way of Northern Utah (Appendix C)

Digital Inclusion and Literacy

Key Finding: Service providers recommend increasing internet connectivity, access to computers, and technical training in LMI communities, where a “digital divide” still exists. Utah is well equipped to do this as a highly connected state with multiple tech companies clustered in the area known as Silicon Slopes.

Three of ten service providers identified digital literacy and inclusion as a need for refugees, people experiencing homelessness, and LMI communities. While there is information about connectivity and broadband in Utah, research about digital literacy within the community is nascent; a report is set to be published in the coming year.⁹⁴

1. *Digital Inclusion and Literacy for LMI.* In order to improve digital inclusion for LMI communities, three key elements need to be addressed: access to broadband, access to computers, and access to digital training and technical assistance to improve digital literacy. Access to broadband is the first step, since this element drives the other two. Currently, U.S. households with an annual salary of \$25,000 or less have a broadband adoption rate of 47%, while those households making more than \$100,000 have a broadband adoption rate of 92%.⁹⁵ Further, of those individuals without a high school diploma, only 43% use the internet, compared with 90% for those with a college degree.⁹⁶ Additionally, 84% of the nation’s K–12 teachers report the digital divide is growing in their classrooms due to unequal access to essential learning technology resources at home.⁹⁷
2. *Digital Inclusion and Literacy in Utah.* Although Utah ranks the 10th most connected state in the U.S. and has 95% broadband coverage, there are still approximately 51,000 individuals without any broadband access – particularly in rural areas.⁹⁸ There are also 132,000 individuals without access to a wired connection capable of at least 25 Mbps download speeds.⁹⁹ In addition, “connectivity is only the first step; individuals in our community lack access to computers and technical training that contributes to overall digital literacy.”¹⁰⁰

Refugees

Key Finding: The roughly 1,100 refugees who settle in Utah each year face challenges around asset development, affordable housing, pathways to citizenship, and access to education.

In 2015, Utah was home to an estimated 25,000–50,000 refugees, speaking more than 40 languages, the majority of whom live in Salt Lake County. Utah welcomes approximately 1,100 refugees each year.¹⁰¹ This population faces challenges in the following areas:

1. *Asset Development.* One of the most pressing needs is in asset development, and specifically opportunities to build wealth. This need is highly related to financial literacy (discussed below) and is

⁹⁴ Shauna Edson, Digital Inclusion Coordinator, SLC Public Library. December 2018

⁹⁵ Federal Reserve Bank of Dallas Community Development, Closing the Digital Divide: A Framework for Meeting CRA Obligations (2016)

⁹⁶ Federal Reserve Bank of Dallas Community Development, Closing the Digital Divide: A Framework for Meeting CRA Obligations (2016)

⁹⁷ Federal Reserve Bank of Dallas Community Development, Closing the Digital Divide: A Framework for Meeting CRA Obligations (2016)

⁹⁸ Reese, N., Internet access in Utah: Stats & Figures (2018)

⁹⁹ Reese, N., Internet access in Utah: Stats & Figures (2018)

¹⁰⁰ Shauna Edson, Digital Inclusion Coordinator, SLC Public Library. (December 2018)

¹⁰¹ Utah Refugee Mental Health Subcommittee, Refugee Mental Health Fact Sheet (2015)

important in helping refugees purchase assets, including transportation that would help them get to a better job, a home, a small business, or an education.¹⁰²

2. **Affordable Housing.** There is a critical lack of housing options available for refugees, especially for refugees who are from countries where large families are common. When 6+ people reside in a household, the apartments that are available often do not accommodate that size of a family. This is more critical for those families who have recently arrived.¹⁰³
3. **Pathways to Citizenship.** This community is in need of the representation necessary to attain citizenship and prevent issues of deportation. Research shows that once people become citizens, they tend to have higher incomes, become more invested in their community, purchase homes at a higher rate, and more.¹⁰⁴
4. **Access to Education and Language Barriers.** Immigrants, including refugees, see a gap in access to education, especially with the process of applying to post-secondary education.¹⁰⁵ Language barriers and illiteracy were also cited as challenges by needs assessments and service providers.

Financial Literacy and Credit

Key Finding: Utah continues to lead the nation in high school financial literacy but still requires credit counseling for low-to moderate income families and refugees.

1. **Need for financial advisement around microloans.** Two service providers mentioned needs for financial advisement to promote financial literacy and microloans. This is an important need for all low- to moderate-income families.
2. **Financial literacy and Credit Building Services for Refugees.** Refugees often come to the U.S. with little knowledge of the U.S. banking system, skepticism about the system, or a lack of understanding of how credit works in the U.S.,¹⁰⁶ and therefore require additional support understanding the financial system in the U.S. as well as building credit. There are several services available from organization such as the International Rescue Committee that support needs in this community.
3. **Utah is a Leader in High School Financial Literacy.** In addition to Utah being the only state that requires high school students to take a half year course dedicated to personal finance topics,¹⁰⁷ the state passed a law in 2014 that includes additional requirements and provides funding for financial literacy programs.¹⁰⁸
4. **Accessible Resources.** There are several resources available to access financial literacy and improve credit, including the International Rescue Committee, SBA Score and SBDC chapters, the Women's Business Center, and AAA Fair Credit. There is also the Utah Educator Website, exclusively dedicated to financial literacy.
5. **Active Financial Literacy Groups.** Utah has several active financial literacy groups including Utah Jumpstart Coalition a Student Scholarship Program (partnership between Utah Jumpstart Coalition and America First Credit Union), Junior Achievements of Utah, and Utah 4-H Money Mentors.

Service Provider Infrastructure

¹⁰² Natalie El-Diery, International Rescue Committee (November 2018, Appendix C)

¹⁰³ Natalie El-Diery, International Rescue Committee (November 2018, Appendix C)

¹⁰⁴ Natalie El-Diery, International Rescue Committee (November 2018, Appendix C)

¹⁰⁵ Community Action Services and Food Bank Provo, Community Needs Assessment Data Analysis (2018)

¹⁰⁶ Natalie El-Diery, International Rescue Committee (Appendix C)

¹⁰⁷ Champlain College, Center for financial Literacy, 2017 National Report Card

¹⁰⁸ S.B. 40 Financial and Economic Literacy Amendments, <https://le.utah.gov/~2014/bills/sbillenr/SB0040.pdf>

Key Finding: Local service providers have identified a need for support of operating costs and infrastructure, with centrally-located, one-stop service centers located in high-need neighborhoods as a key priority.

1. **Building Organizational Capacity.** “Support for continuing operations” was listed as a top funding need by 48% of service provider respondents, while 23% would use CRA funding to either start a social enterprise or support an active social enterprise.¹⁰⁹
2. **Capital for Facilities.** 21% of survey respondents listed “capital for facilities” as a top funding need, and three service providers identified capital for facilities as a need. Facilities are often old and in need of a remodeling, and are being outgrown.
 - a. One service provider mentioned they would likely use capital for facilities to not only develop a larger space for the organization but would also add more space for meetings and to rent out, since there are no coworking spaces in West Valley.¹¹⁰
 - b. Another service provider identified a need for a family-based Community Center in Ogden with opportunities for recreation; an early childhood education center with preschool, parenting programs, home visitation programs, etc. would also fill needs in the community.¹¹¹
 - c. In the CRA directors and service provider meetings, the idea of service “supercenters” were discussed. These centers would ideally be centered around daycare, health, legal services, immigration, etc. and would be located in areas easily accessible by public transportation. The critical element is having services adjacent to the need.¹¹²

The Banking Landscape of Salt Lake County and Surrounding Areas

During discussions with CRA directors from local banks, it became clear that banks have a strong desire to lend in a way that best meets the community’s needs within their assessment areas and within Utah generally. However, financial representatives identified a mismatch between short investment timelines and long community change timelines and described the challenges banks face to lend within their budgets and product lines. Banks, small and large, expressed a desire to collaborate through new financing methods, funds, or CDFIs to better meet the community’s needs.

CRA Lending Best Practices

Sorenson Impact conducted a literature review of CRA best practices, which guide the development of long-term strategies for financial institutions. Four best practices are common throughout the literature: (1) creation of a performance context, (2) goal setting, (3) tracking of CRA activities, and (4) monitoring CRA performance. Together these best practices promote the development of a strategy that makes CRA performance more predictable and more meaningful. The creation of a performance context lays the foundation for goals to be set, tracked, and monitored. Financial institutions will find that effective goal setting depends upon an internal discussion of its desired performance rating, setting appropriate, measurable, and relevant goals as guided by the performance context, and defining within each goal the impact to be achieved. Once the institution's goals are defined, an ongoing data collection process should be adopted immediately to allow for periodic self-assessment of its CRA progress prior to the conclusion of the

¹⁰⁹ See Appendix G

¹¹⁰ Luis Garza, Comunidades Unidas (Appendix C)

¹¹¹ Tim Jackson, United Way of Northern Utah (Appendix C)

¹¹² See Appendix E, Minutes from CRA Directors & Service Providers Meeting #1

examination period. An institution would then be well positioned to adapt to unforeseen changes within its assessment area, or internally, provide an opportunity to remedy any inefficiencies in CRA performance before they become negatively reflected in its performance rating. Lastly, the CRA best practices are meant to be implemented in collaboration with government agencies and community groups that can provide valuable insight into the needs of a community in addition to verifying the adequacy of a CRA strategy. (Please see **Appendix D** for a more complete guide to best practices.)

Investment Timeline and Community Change Timeline

Both service providers and financial representatives communicated challenges aligning the efficient and regular lending and evaluation schedule of CRA and the longer time period required to create community outcomes. Issues like housing require substantial amounts of capital initially, but the outcomes and impacts are seen over subsequent years. One service provider mentioned that, in her experience, “creating outcomes in communities works on a much longer timeline than an investment timeline,” and that some sort of intermediate outcomes could be developed to fulfill annual CRA grading requirements while allowing CRA funding to be directed toward longer-term projects that meet community needs. Another suggestion that has the potential to address this mismatch is creating or engaging with funds or CDFIs which offer a participation agreement with an annual review. Banks could also pursue developing a “qualifying forgiveness bond” concept that would have an annual cash flow accompanied by an annual subsidy, allowing banks to become long-term financial partners.

Lending Tied to Size and Product Line of Banks

Multiple banks expressed a desire to lend to aid in community issues mentioned but described their limited ability to lend based on their capacity and product line. Depending on their size, staff, and total assets, banks may not, for example, have the ability to lend for construction intended to improve housing affordability issues without credit underwriting staff for that purpose.

Collaborative Approaches for Innovative Solutions

Banks expressed a desire to collaborate through new and different financing methods to create a bigger collective impact and better meet the needs of the community, both within the assessment area and within Utah as a whole. Utah has a high concentration of banks along the Wasatch Front but also has areas of “CRA deserts” that banks would like to address. Additionally, service providers said that, while not all nonprofits are in a position to take on a loan, many may actually be quite willing and pleased to take on a loan at terms they can meet or at conciliatory rates, suggesting that there is an opportunity to pursue more debt financing for local nonprofits.

Funds, including CDFIs, have the potential to provide a way for small banks with limited capacity or product lines to engage with a wider variety of community needs. Particularly among the smaller banks, there is an appetite for a joint venture if it is well-structured. The large banks can do deals like this independently, but smaller banks need to find opportunities where they can partner with others where risk is lower. CDFIs with expertise in the area of need and that are CRA requirement savvy would lead out and give banks a platform to contribute to those community needs.

One idea that was discussed with CRA directors was possibly creating a lending function as a “Common Originator” of loans that serve community needs. Interested banks could identify opportunities, oversee projects and participate in the loans or investments that could qualify for CRA purposes. The “Common Originator” could have some functions similar to a CDFI (see more details around the Common Originator idea in **Appendix E**). As one financial representative mentioned, “If we create funds that would make it a lot easier for the industrial banks, in particular, to jump in, then we will be a hot spot and really be doing things.”

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