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HOME OWNERSHIP OPTIONS

Section I Community Lending, Innovative Mortgage Solutions

Community Lending Products:

An issue of concern is the availability and affordability of affordable housing, particularly for first time homebuyers. Several new mortgage products and location based mortgage experiments have been designed to remove the two primary barriers to homeownership - lack of down payment funds and qualifying income. These loans have down payments as low as 1 to 5 percent, and require less income to qualify and less cash for down payment and closing costs than conventional mortgages. When leveraged with other funds and purchasing in designated areas, buyers can sometimes become homeowners for as little as \$500. These products can be effective tools in increasing home ownership rates and stimulating rehabilitation in older suburban neighborhoods, targeted urban areas, as well as encouraging mixed income communities. You can call 1-800-7FANNIE for more information about specialty mortgage products in local Utah markets or get consumer information regarding Fannie Mae via the Internet by going to the web site at fanniemae.com. The Utah Fannie Mae Partnership Office, in conjunction with our lender partners, are also available to discuss specific needs and work on finding appropriate mortgage product solutions in your community.

Community Land Trusts:

Community land trusts can be formed to provide and preserve long-term affordable housing for low- and moderate-income families. Typically, a private nonprofit corporation acquires and holds land for the benefit of the community, often in an urban in-fill area. The community land trust retains title to the land but sells the improvements (the homes) and leases the land (under long-term group leases) to low- and moderate-income families at affordable ground rents. This tool is effective for promoting new construction in in-fill areas and helping to meet affordable housing targets for communities.

FannieNeighbors®:

FannieNeighbors is a nationwide, neighborhood-based mortgage option designed to increase mixed-income homeownership and revitalization in designated areas by removing income limits if the house is located in a HUD-designated central city or underserved area, or in an eligible minority or low-income census tract. Eligible FannieNeighbors communities in Utah presently include Clearfield, Ogden, Provo, Salt Lake City and West Valley City.

Historic Tax Credit (HTC) Investments:

Many underserved areas have historic properties that, once rehabilitated, can provide dramatic visual and community improvement and promote further reinvestment. Certified historic properties are eligible for historic tax credits when redeveloped according to federal restoration guidelines. The American Communities Fund (ACF) provides capital to qualified developers that undertake restoration in return for the federal historic tax credit. In certain circumstances, ACF will provide development equity in addition to HTC equity.

MULTI-FAMILY FINANCING OPTIONS

Section II Multi-Family

Fannie Mae works with a variety of partners including lenders, syndicators, investors, investment bankers, developers, property owners, property managers, nonprofit organizations, faith based organizations, foundations, and federal, state, and local governments to deliver tailored financing through debt, mortgage revenue bond purchases, Low Income Housing Tax Credits, and equity investments in rehab or new properties to provide affordable rental housing.

Low Income Housing Tax Credits (LIHTC):

Legislated into existence in the 1986 Tax Reform Act, low income housing tax credits serve as incentives for corporations to invest in low-income rental housing. Fannie Mae serves previously underserved markets characterized by very low incomes, HOPE VI public housing replacements, and persons with special needs.

Multifamily 3 MAX EXPRESS (All loans on all properties under \$3 MM):

As communities look for new options to increase density, promote infill and walkable communities, they now have new options in financing small multifamily properties of \$3 MM or less. These properties account for approximately one-third of the total multifamily market. Financing options are now available to streamline the underwriting process, reduce transaction costs and data requirements, while reducing and sometimes eliminating out-of-pocket costs for the borrower. Under a delegated underwriting partnership (DUS), underwriting, commitment, closing and servicing may be delegated to a DUS lender partner, spreading the risk of underwriting smaller properties among the primary and secondary lending markets, increasing liquidity and making more financing available to both local developers and community housing organizations seeking to finance or re-finance smaller multifamily developments. For a list of DUS lenders participating in the 3 MAX EXPRESS program or specializing in larger project transactions (entailing credit enhancements, long term debt, or direct bond placements) you can go to the internet and search the web site at fanniemae.com.

Multifamily Rehabilitation:

Investment funds are available to help finance multifamily projects that are suffering from deferred maintenance and in need of capital improvements. Potential partners must have a proven track record in rehabilitation projects and must be capable of co-investing with local lenders. By providing funds to preserve and extend the life of multifamily properties and to maintain them as affordable housing, increased affordable housing opportunities are made available. For more information about the American Communities Fund, contact your local Fannie Mae Partnership Office.

Particular financing is available for low-moderate income multifamily properties in need of moderate or substantial rehabilitation. The initiative provides for rehabilitation dollars in an amount not to exceed \$15,000 per unit.

BUILT GREEN UTAH

Section III Fannie Mae's Housing and the Environment Initiatives

National initiatives with local impact:

Fannie Mae is piloting a variety of initiatives in conjunction with multiple partners to explore ways to provide incentives to reduce residential energy consumption for the

benefit of homeowners and the environment. Our Smart CommuteSM Mortgage rewards home buyers who choose to live near public transit by giving these borrowers an income credit for their reduced commuting costs. The Fannie Mae Energy Efficient Mortgage (EEM) similarly credits home buyers who purchase an energy efficient home or retrofit an existing home. Our Residential Emissions Trading pilot program seeks to quantify the reduction in pollution as a result of energy efficiency improvements and sell these reductions in the emerging international greenhouse gas markets.

Built Green Utah Task Force:

The Built Green Utah Task Force was put together in the fall of 2000 by the Fannie Mae Utah Partnership Office. It was created to bring together the collaborative efforts of the Coalition for Utah's Future / Envision Utah, Quality Growth Efficiency Tools (QGET), Utah Home Builders Association, Utah Mortgage Lenders Association, Realtors, Utah Energy Office, Utah Association of Municipal Power Systems, E-Star Home Energy Rating Program, Public Utilities, Local Water Conservancy Districts as well as numerous building industry representatives and regional energy and environmental consultants to expand the state's supply of environmentally-sensitive homes. Built Green Utah Task Force Members are working to develop a comprehensive Built Green Program that encourages and streamlines green building, while leading the way in measuring and recognizing the savings and value that are derived from homes that are built to more stringent energy, water and resource-efficiency standards.

The goals of the Built Green Utah Housing Forum include:

- Creating market distinction for builders who implement the encouraged practices.
- Creating market demand for green and energy efficient building practices.
- Utilizing market forces to encourage industry practices.
- Demonstrating that an industry-initiated voluntary program can utilize market pressures to positively affect energy- and environment-related practices.
- Educating the home buying public that homes built to green standards may be more affordable, due to lower operating cost and higher performance, and may also offer home buyers greater comfort, reduced maintenance cost and higher resale value.
- Bringing a home mortgage pilot to the market that provides underwriting variances that recognize the added value of energy, water and maintenance savings in the form of additional mortgage funds.

As a voluntary program, Built Green Utah, will encourage home builders to use technologies, products and practices which:

- Provide greater energy efficiency.
- Reduce resource depletion and pollution.
- Protect indoor air quality.
- Conserve water.
- Protect the natural features of the building site.
- Result in a more durable, comfortable home.

When a builder enrolls in the program they may choose to participate at whatever level best suits their market. The program will provide a range of technical support and training opportunities to assist builders in making their check list choices, as well as follow up support. A third-party verification is an extremely important component of the program, bringing enhanced credibility to the overall program impact.

The Built Green Utah Mortgage Pilot can assist in: (1) eliminating the requirement for additional money down, thus allowing 100% financing of the energy, water or resource efficiency improvements; (2) recognizing multiple rating methods and prescriptive programs to determine the efficiency of a home; and (3) developing sample ratings of like-built properties for new construction projects, thus reducing the “per house” cost for efficiency ratings.

Under the pilot, Fannie Mae will allow approved lenders to use the estimated monthly savings in qualifying borrowers for additional funds. Approved lenders may incorporate the benefits of higher performing measures into most Fannie Mae first mortgage products, including conventional fixed-rate and adjustable-rate mortgages.

Features for the Built Green Pilot can include: (1) qualified borrowers of all income levels; (2) borrowers getting “more” house while reducing monthly expenses; (3) combining existing Fannie Mae mortgage products such as new and existing one- to four-family properties, availability for purchase or refinance, and properties that are energy-efficient in their current state as well as properties that add energy improvements after closing.

The alliances between these organizations will give the program strength, credibility and promote access to a broad base of technical expertise in Built Green Program related areas. In addition, the adoption of a Built Green checklist and standards will further support a common message to the consumer and the building industry about energy, water and durable products. But perhaps most importantly, the home buyer will appreciate knowing that their Built Green purchasing decision is a demonstration of their concern for the environment, the future and improving the way we live. For more information on Built Green Utah call the Utah Fannie Mae Partnership Office directly.

Flexible & Community Home Performance Power:

Home Performance Power Flexible and Community 100 Mortgages are zero down payment mortgages that are available to borrowers of varying incomes (80% and above or 80% and below). It also offers the borrower greater buying power by adding projected energy and water savings to the borrower’s income in the mortgage qualifying process. Three percent borrower contribution can come from the borrower’s own funds, gifts, a grant or other sources. Borrowers can use the Home Performance Power Community 100 if the home they are purchasing meets the requirements of the local green building program or the home’s energy efficiency exceeds the model energy code by 30 percent and water conservation is designed into the property.

Built Green Utah Mortgage Pilot:

The Utah Built Green Mortgage Experiment, available in 2002, includes a \$3 million dollar allocation of funds for the local housing market. The product permits a minimum down payment from the borrower to be the lesser of 1% or \$500 (the difference coming from alternative sources) on an EEM. Community Seconds are allowable up to a combined loan to value (CLTV) of 105%. Borrowers must make less than 100% of the area median income, except when the home is located in a FannieNeighbors community where there are no income restrictions.

Location Efficient Mortgage:

The Location Efficient Mortgage (LEM) is a \$100 million experiment that is the first homeownership initiative to link housing with efficient public transportation. It is also a tool that can be used to revitalize urban communities. The LEM recognizes home-

buyer savings resulting from the purchase of a home located in a densely populated community served by efficient public transportation. The idea is that borrowers purchasing homes near efficient public transit are more likely to utilize it, thus saving money that might otherwise be spent on automobile upkeep. The LEM recognizes a portion of these potential savings and adds it to the home buyer's qualifying income - increasing the borrower's home-buying power. The Fannie Mae Partnership Office in conjunction with the Utah Transit Authority are presently mapping Salt Lake County's local transit systems, including bus lines and light rail (TRAX) to determine eligible areas and program features for implementation of a new LEM pilot program in 2002. The goal of the partnership is to bring on additional geographies as the transit system grows.

AMERICA'S LIVABLE COMMUNITIES

Section IV Livable Communities

National initiatives with local impact:

Some Utah communities are eligible to participate in a \$30 billion leveraged public/private community development investment fund targeted towards 300 communities around the nation. This community development initiative supports revitalization efforts in targeted communities to help local partners achieve their vision for a revitalized neighborhood. Regional Community Development teams and local Partnership Offices work with lenders and community partners to strategically utilize debt, investment and service vehicles to advance local housing and community development goals and promote livable communities.

Fannie Mae's tool chest for this effort consists of an array of investment vehicles such as the American Communities Fund, Multifamily and Public Finance, mortgage products, rehabilitation products, technology, market research techniques and Geographic Information Systems. By leveraging the inherent strengths of inner city locations and older suburban neighborhoods, such as proximity to jobs, transportation network, and untapped economic wealth, local partners can produce visible, tangible, and sustainable economic development results in underserved neighborhoods.

Employer Assisted Housing:

Strong economic growth increases demands for affordable housing. Utilizing alternative sources for down payment funds are one key to increasing homeownership rates. One untapped source of funds is Employer Assisted Housing (EAH).

EAH is an employer-provided benefit that helps employees purchase a home. The most common EAH benefits are grants, forgivable loans, deferred or repayable loans, matched savings, interest rate buy downs, and/or home buyer education provided by an employer-funded counseling agency. In return for this benefit, employers can realize increased employee loyalty and morale, decreased turnover rates, and decreased training costs. The savings realized from the decreases in turnover rates and training costs are often more than sufficient to cover the costs of providing an EAH benefit. In addition, a company that offers an EAH plan as part of its benefits package stands apart from its competitors when recruiting new employees. EAH plans can also be combined with efforts of local housing authorities, governments, and non-profit organizations to revitalize specific areas of a community. By providing additional incentives for employees to own homes in areas that need revitalization, communities are strengthened. EAH provides a "win, win, win" scenario: employees win by achieving the dream of homeownership, employers win by enhancing their financial

strength, and communities win by reaping the benefits of increased homeownership levels in their communities.

An EAH plan can be easily customized to meet the unique needs and circumstances of an employer's overall recruitment, retention, benefits, and community strategies. While many EAH plans have similar features, there is no "master plan" that a company must utilize. Each plan is uniquely designed to meet the company's specific goals and to help the company save money. Fannie Mae and its lender partners can assist employers in creating the best EAH structure to support the company's employee and community strategies.

An EAH case study:

Company A with 1,000 employees is currently experiencing a turnover rate of 20%. Each worker has an average salary of \$30,000. When filling new positions, 75% of the hires come from outside the company. The average cost of recruiting and training a new employee is \$2,000.

In an effort to reduce turnover, the company decides to offer EAH as a benefit. Eligible employees receive a five-year forgivable loan of \$4,000 to help with the down payment and closing costs on a new home assuming that the employee remains in good standing with the company and remains in the home for that amount of time. The employee is required to make interest only payments for the life of the loan at 7%. Assuming that each year, only 6% of eligible employees use the benefit, the company realizes a decrease in turnover by 2%. If this occurs, the company would still experience a net savings of over \$65,000 the first year, and \$400,000 over 10 years. The net present value of each year's savings over 10 years, is over \$300,000. If turnover declines by more than 2%, then the savings increase even more dramatically. Clearly, EAH is a valuable and cost-effective tool for employers to recruit and retain good employees.

The Fannie Mae Utah Partnership will offer technical assistance in designing a program and provide a software analysis consultation for interested companies, organizations or governmental entities and/or municipalities.

UTAH PARTNERSHIP OFFICE ASSISTANCE

Section VI Summary:

The Fannie Mae Utah Partnership Office is ready and willing to support Utah communities and citizens in their efforts to expand the reach of homeownership and affordable housing in Utah. In particular, we seek to support Utah cities and towns, community lenders, borrowers, non-profit organizations and, developers and home builders as they plan and create additional homeownership and rental housing opportunities. We believe that strong communities are created when Utahns have a safe place to live, thus strengthening families, communities and our state as a whole. For more information or assistance please feel free to call us any time at 801.715.6860.

Chapter 1

For Envision Utah, Wirthlin Worldwide conducted in-depth research in March-May 1997 to identify what Utahns value about living in Utah and their concerns in the face of current growth trends. Contact Envision Utah at 801-973-3307

Chapter 2

"Greater Wasatch Area Housing Analysis," Econorthwest, 1999
Utah Automated Geographic Referencing Center (AGRC), Fregonese Calthorpe Associates, and Econorthwest, joint research conducted in 1998. Contact AGRC for more information

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Redmond Town center site cour-
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Codes and Ratings

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What you can do to get involved

All of the concepts and ideas presented in these chapters are ones that affect our families and us. Envision Utah depends on input from a wide variety of sources, including citizens, business people, civic leaders, political leaders, planners and many more. This program depends both on broad citizen input and continued involvement in the community.

A good community doesn't just occur by happenstance. It requires a thoughtful approach to how a strong community can become even stronger. It also requires a continued commitment to fostering ideas, shaping those ideas into tangible results, and always being open to updating those ideas and results as time goes by.

For more information about Envision Utah, here are some additional resources and ways to become involved to help shape our communities:



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Governor's Office of Planning and Budget

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Utah Quality Growth Commission

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Quality Growth Efficiency Tools (QGET)

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