

Commission on Housing Affordability
Draft Minutes for June 25, 2020
350 N. State Street. SLC, UT 84103

Members Present

Senator Jacob Anderegg
Representative Joel Briscoe
Representative Val Potter
Jonathan Hardy
Mike Akerlow
Matt Dahl
Mike Gallegos
Janice Kimball
Jaycee Skinner
Michele Weaver
Grant Whitaker
Andrew Johnston
Jeff Jones
Chris Gamvroulas
Julie Humberstone
Beth Holbrook
Mike Ostermiller

Representing

Senator
Representative
Representative
Director, HCD
Community Development Corporation of Utah
Utah Redevelopment Association
Salt Lake County
Housing Connect
Salt Lake Chamber
Rural Community Assistance Corporation
Utah Housing Corporation
Salt Lake City Council
Summit County Economic Development
Utah Homebuilders Association
Policy Analyst with LRGC
UTA
Summit County Economic Development

Staff Present

Holly Taing	HCD
Rebecca Banner	HCD
Pamela Sjostrom	HCD
Jess Peterson	HCD
Ian Shumway	HCD
Christina Davis	HCD
Keith Heaton	HCD
Jonathan Hardy	HCD
David Fields	HCD

Visitors

Ashley Spatafore
Peter Asplund
Bruce Jardine
Dan Waldrip
Kendell Gracey
Aaron Waldrip

Abby Ivory
Michael Parker
Angela Price
Austin Kimmel
Fransisca Blanc
Karson Eilers
Laniece Davenport
Michelle Larsen
Shule Bishop
Susan Olson
Tara Rollins
Victoria Ashby
Mike Rhodes
Kendall Gracey

Welcome and Introductions

The Commission on Housing Affordability meeting was held electronically Via Zoom on June 25, 2020. Senator Jacob Anderegg called to order at 10:03am.

Approval of May 21, 2020 minutes.

Motion to approve by Rep. Val Potter.

Amend to reflect name correction: Chris Gamvroulas representing Utah Home Builders Association.

To approve as amended. All in favor

Senator Anderegg: Moving on with the Agenda, discussion from Jonathan Hardy on the Utah NAHRO letter – 4% tax credits, Jonathan, the time is yours

Jonathan Hardy: So NAHRO is short for the National Association of Housing and Redevelopment Officials, they've sent the letter to Senator Romney and is requested that the commission endorses this position and also signal their support to congressional leadership about the issue of 4% tax credits which are not really being funded at 4%, these are non-completive credits and we're not getting the 4% value, it's not being funded. There's some bills floating through congress right now that would establish that minimum credit rate and they have requested that we support their position and also indicate to our congressional leadership that we support that as well.

Senator Anderegg: Is there any discussion from the commission?

Rep. Val Potter: Has the Senator received that letter or has that yet to be sent?
Have we had any feedback from his office about the letter?

Jonathan Hardy: Yes, I believe it has been sent to Senator Romney and we'll turn the time over to Steve Erickson from NAHRO.

Steve Erickson: Yes, this letter has gone out to both Senator Lee and Senator Romney's offices, I had a conversation with your former House colleague Adam Gardner, who's the State director for Senator Romney's office so he's pushed it up the legislative chain in Senator Romney's office in DC, I haven't heard back from Senator's Lee's office. A similar letter has gone out to the members of the house, although I'm not sure if we were able to get it to all of them since it's a little difficult to get it to house members because if you're not in their district, but we got 3 of the 4.

Senator Anderegg: Is there any reason or explanation why we're not getting the full 4%?

Steve Erickson: Well, it's the market, you could probably ask Grant to address that more in depth than I am able but we saw the same thing happen with the 9% credit early on in the great recession and congress acted to restore or to set a minimum credit rate or floor for the 9% credit, so this would mimic that earlier action from 2009 or 2010.

Senator Anderegg: Grant, can we ask you to help us understand this?

Grant Whitaker: (see attached document)

I'd be happy to, when the tax credit was first created almost 30 years ago, the rates that were then in place based on one of the Federal Index's which I can't remember off the top of my head but the 9% credit as we call it today was set at about 9% and the 4% was about at 4% but it's actually a floating index and as interest rates go down, those index's go down and so the 9% credit had gone down significantly, it was about 7.25 is what the actual rate was going based on that federal index and I believe it was in December 2017, that it's essentially the same bill that the letter from NAHRO is addressing. Senator Cantwell from the state of Washington as a Democrat and Senator Hatch from Utah as a Republican were the two main sponsors of that bill, it didn't make it all the way through but there were some changes that were made in December 2017 and one of them was to fix the 9% credit at 9%, the 4% we keep trying to get done as well, today it's worth 3% so in terms of the value to the investor who's putting money into the project, it's about 75% of what it could otherwise be if they were to fix that at 4%. The value then of the project and therefor the equity which is what the tax credit provides is much lower and therefor they need to borrow more money in order to build the project, it's just very hard to make the deals work right now. That's why it's so critical. Representative John Curtis is a sponsor of the house bill and he's been very favorable toward the tax credit program, as a mayor of Provo he really understood the housing problems that they had there in the city.

Senator Anderegg: What is the dollar amount on the federal budget from going to the index 3% up to a floor of 4%? What dollar amount does this roughly infuse to this program?

Grant Whitaker: I can't tell you what the cost is but it's relatively a small cost but my understanding is, over a period of time it'll create tens of thousands of additional units, so there's two programs that deal with the 4%, one is when it's combined with PAB and that's the one that's really critical for the housing commission and the second part of it is, if someone is to acquire existing apartment building and then

do rehabilitation of it then the cost differ, they can actually get the 9% on the renovation costs but on the acquisition its 4% and that's the one that floats.

Senator Anderegg: Any further discussion to this proposal? Steve is there a particular time frame that this needs to be done by?

Steve Erickson: Congress is not moving very quickly as you know so there isn't a particular deadline, we would hope that these two bills would still have an opportunity to pass during this session of congress, there's a lot of support on both bills and it would be nice if we could get our delegation on board.

Grant Whitaker: Right now in the house, there is an infrastructure build that has included at least some components of HR3077, so if we got this in as soon as we could it might encourage more support for that being included in that infrastructure bill.

Mike Gallegos: As a commission, this is an item that we should have a lot of interest in because we are one of the funding allocations to help support the 4% credit program and this is also a great private sector effort as well, I will say I have a conflict because I'm a member of NAHRO but as a commission member I would support this letter.

Jeff Jones: I would also support the letter, I believe that the 4% credit adds a lot of stability to the program and those that are actually out in the market place trying to use these programs when they did the same thing with the 9% credit, that added a lot of predictability to things and I think it makes sense.

Senator Anderegg: Seeing no further discussion, I'll add my 2 cents, I honestly didn't dive into this when I received the email about this as well as I should have, I would like to speak to a few other people to understand the numbers a little bit more but if the commission wants to move forward with a vote in supporting this, then that's the commission's decision but as for myself, I'd feel more comfortable to understand the numbers more.

Grant Whitaker: I'd like to make the motion to write and supply our own letter in support of the letter from NAHRO to all the Washington delegation from Utah.

Senator Anderegg: Seeing no further discussion, all in favor of the commission writing a letter of endorsement or support for the recommendations of NAHRO.

(Vote was unanimous)

Senator Anderegg: We have invited Rep. Stephen Waldrip to discuss Rocky Mountain Homes.

Stephen Waldrip: (see attached document)

A few years ago, a couple partners and I, one of whom is on this call today, Mike Rhoades. We talked about how we could maybe make some changes to housing affordability and part of the challenges are housing affordability programs generally focus on limited term investments, for instance low income

housing credits expire, workforce housing initiatives expire but at some point, there's a profit realization that kicks those properties back up into the regular world of non-affordable housing and what we want to do is look at something more sustainable and respect the markets as they are but also create opportunities for people who are frankly frozen out of the housing market and that will never have the opportunity to own their own home. We wanted to create something that respected that market, created a perpetual long term process that would continue to provide affordable housing.

What we came up with is the Rocky Mountain Home Funds project, one of the keys that we thought as we look at both low and moderate income and even into the service sector in to teachers, first responders and others that they need help beyond just getting a house, a lot of them need help with budgeting, home maintenance and other areas in their life. We want to deal with the entire person and the entire family. The Resource integration coaches will work with families to identify first what their short comings are and link them up existing resources in the non-profit community that deal with those short falls. We've come up with a bifurcated financing model, rather than a family having to come up with a significant down payment and obtain financing which for many, is out of reach, we are proposing a bifurcated financing where we have investors that are simply looking for a hedge against inflation type return and pair them with lenders who are willing to do long term mortgage at the lowest market rates based on what we provide is as a fund and use that to be able to adjust the housing affordability to meet the individuals needs. There are a few requirements, we want to make sure that the family is stable and have sufficient income to make payments. This isn't a charity it's an investment fund to make sure the family is successful to make sure the investor is protected.

The family will earn equity just like any other home and if and when they sell, they have the rights as any other home owner, they can sell the home at any time or refinance at any time, when that happens the investor will capture their appreciation based on their investment.

Senator Anderegg: I just had one question, so because this is a lease relationship, when you're talking about refinance, it's not an actual refinance in that instance it would be considered a first time purchase right?

Stephen Waldrip: That's right, and let's say 5 years down the road, teacher A is making significantly more money and they say instead of 50%, we want 70% of this home, they can refinance within the fund to take on more debt and cash the fund out on a portion of that as well, so they have flexibility within the fund but also outside of the fund.

Senator Anderegg: As I said before, this is something that Rep. Waldrip I believe is looking at trying to peruse initially as a pilot program up in Weber County.

Mike Ostermiller: I think this is exactly what we need, it's creative, innovative, it's outside of the box and it's a private solution and I guess my only question is, how can we be helpful, are you just looking for a recommendation from our committee for legislative approval?

Stephen Waldrip: Thank you Mike, initially we're looking at a couple of different tracks, one would be the legislative approach so we can run this as a pilot using Weber school district and we'd like to open it

up to other school districts, to cities who may want to use the same type of incentive program for first responders, it really has a fairly broad application throughout the public sector but in order to do that, we need some enabling legislation to make sure we're both able to access those reserve funds as appropriate but also have the obligation to report back and have some oversight on those public funds and that they're well served.

Rep. Val Potter: I agree with what Mike said and it's a great plan and without legislation, are the school districts able to do this and make this kind of investment?

Stephen Waldrip: Not according to the treasurer, he believes that this doesn't qualify under the current money management act restrictions, but it's a matter of interpretations and I think it does.

Beth Holbrook: I did have a question, for any public entity obviously some of those monies in reserve are possibly utilized for bonding purposes and how does that potentially impact it from being utilized in this fashion, I mean every bond is written slightly different in terms of what percentage of revenue needs to be retained, so I was just wondering how that works and if that is addressed in some of this and if the bonding issue is the potential challenge for any of those monies?

Stephen Waldrip: We've been working with Weber school district for some time but take a school district for instance, they have some long term obligations with respect to retirement funds that they have to retain, it's a very careful selection of those reserves that are ok for a 10 year window, we have to carefully select the volume of reserves that they can tap into and at what level and what structure.

Michele Weaver: I think that this has a lot of potential but I have a lot of questions in mind probably comment more on the borrower's side, I noticed that the housing ratio you took down to 35%, my question comes into guidelines of the program for qualification purposes, what are the reasons that you can tap into that savings, are there credit score requirements?

Stephen Waldrip: The intake process, we've been working with Weber County center of Excellence on those intakes so we have an extremely in depth intake both on the finance side as well as the social determinate side so that will be evaluated as they come in, looking at their income, looking at their total debt and looking a little bit at their credit score but more on their payment history.

Andrew Johnston: There's a lot of variables in here obviously about the market and about the use of private funds and public funds, sounds like you'd separate those two and I'm sure there's a lot of details to be had here if you can talk a little more through that?

Stephen Waldrip: Those funds would be separately invested as a separate LC3, so each investor would have a LC3 except into the extent we would have multiple investors that have the same goals and are willing to pool their resources in a single fund, that's fine with us, otherwise they're going to be a separate LC3 so they will be individually accounted for and tracked.

Senator Anderegg: Mr. Ostermiller, did you want to purpose something?

Mike Ostermiller: What's your pleasure Mr. Chair, I was going to make a motion to support the concept and then review actual legislation when it's ready but to at least accept the concept of authorizing legislation so this can move forward but if you'd rather wait on that, I'm happy to wait.

Senator Anderegg: I think there's been enough discussion and generated enough interest that follow up conversations are very appropriate and will also say that there is nothing prohibiting this commission for purposing multiple pieces of legislation or incorporating them all into a single bill, this is a concept that is wonky enough that probably should be run in a separate piece of legislation from the stand point that we don't want to put forth something that becomes a housing bill that people get confused. I would unofficially say if there's enough interest, let's put this meeting together and start moving forward with the concept.

Moving onto the discussion on the Ivory prize.

Chris Gamvroulas: The Ivory prize was an idea that Clark Ivory had back in 2018 to come up with ideas or to search out for ideas on how to make housing more affordable, the prize was a \$200,000 award split between those that apply in 3 different areas, regulatory, finance and construction. The whole idea of the Ivory prize is to learn from people who are already doing things that are innovative and bring those ideas here, with that said I'll turn the time over to Michael and Abby.

Michael Parker: I work both for Ivory homes and Ivory foundation which is the sponsor of the Ivory Prize and appreciate speaking with the commission today.

Abby Ivory: My entire job over the last couple years has been finding the innovations from across the country and working to bring them to the State of Utah, it's been really fun to look at all the different things that people are doing to affect change in housing affordability to really drive down the cost of housing in multiple ways. Talking about specifically in public sectors there's a private company called Symbium and they're taking all of the code and different regulations and placing that into a computer program that different cities can purchase and their city planners can use, they're a really interesting company that we've been working with a lot of interesting platforms. There are quite a few other companies that we look at, I've looked at multiple shared equity models that come through and a lot of different ways to do that, all of which are really interesting. This last year we worked a lot with companies that are helping credit or remove barriers for renters rather than home ownership. I'm happy to chat about anything.

Michael Parker: I just want to add that we've come across several winners in the past 2 years and that we've had over 300 total applications that we've looked through from across the country and it's been a very good crowd sourcing process, majority of those probably about 80% are private sectors, many others are private public partnerships. As Abby mentioned, we have Symbium and Alley Flats on the moderate income housing plans and the majority of cities and states have elected the ADU's are strategy that they would like to pursue in terms of addressing affordable housing and moderate income

housing, as we've learned through this process and working with those partners, ordinance is now an outcome and from our experience working with our partners across the country on ADU's, there's 2 huge burdens there. One, homeowners are not developers they don't understand the regulatory process, they're not really quipped or have the time to navigate it, the other being financing

Senator Anderegg: I'm wondering of these ideas that it's one thing to talk about in concept and the concepts are great but there's two factors. #1 what statutory aspects would need to change in order to allow for this and that? #2 who's going to quarterback these? Similar to Rep. Waldrip's concept running as pilot, let's take some of these really good ideas and figure out what it would take from this commission and our recommendation and the legislations that would come from it to make this from a concept in Utah to actually moving forward, I'd like to maybe see something back from your group.

Michael Parker: Sure, we can definitely do that and I do want to note that in many respects that most of these things won't require a statutory authorization, these are private sector efforts to get in the mix and so as I look at the commission, I would say this will help round out the commission's work around making sure that you're providing comprehensive solutions to the problem around housing affordability. We can definitely work some things back and provide some feedback and look to the commission where we could use some help.

Chris Gamvroulas: More than anything, what I wanted to do is to make the commission aware of these initiatives, some of these are startup companies and some are in the mortgage space for years and coming up with ideas and bringing them to the awareness of the commission.

Senator Anderegg: Thank you for bringing those to our attention and as we circle back around for our next commission meeting, let's maybe identify the top opportunity that you'd like to build and have a discussion on that, thank you again for your presentation and let's move on to the next item on the agenda and turn the time over to Jonathan Hardy regarding the survey that was sent out and the prioritization discussion of those issues that we want to discuss for the next committee meetings as well as some items that came to us from the Homebuilders Association as well the Salt Lake Chamber.

Jonathan Hardy: (see attached)

Here are the results of the survey that was sent out and everyone had the opportunity to prioritize this list 1-14 and this is how it shook out and I think we'll end up utilizing this list in these next discussion items to help set the course of our agendas over the next 6 months but unless you have any questions, we can move on to these other topics and start to prioritize on what we want to do a deep dive on over the next little bit. I think the reason to do a deep dive on what the needs are, part of it is just setting out where's our gap still, what are the things we can do to address it and doing more of a deep dive on each of these topics and we can get into that when we set the agendas or what we want to do in future meetings.

Senator Anderegg: One of the questions I had, is one of the first year that the commission met and I'd like to get the other commission members input on, is the first year we met we broke into sub-

committee's that had specialties in particular areas and they met outside of the commission meeting to really dive deep and to come back with the list of recommendations, how would the commission feel is we were to do a similar subcommittee approach to many of the items on this list?

Rep. Joel Briscoe: Thank you, we did that a couple times in the past two years and one of the times it seemed to be a little more productive than the others, in which we were a little more directed as to having a person or two chair or co-chair it so that we had someone to communicate who led the process and was also helpful that they would arrange meetings and provide assistance and staffing to make sure things occurred as they should, I think it's a decent idea instead of all of us trying to go through 14 topics, so we could focus on 3 or 4 that we're really interested in or have more of a passion for. I like the idea as long as we have some accountability who's in charge of that group and when they report back.

Chris Gamvroulas: I like the break outs, I think it's a smart idea where we can get together as sub-committees but one of my take away from that in the first year, was in the area of land use that I participated in and what really ended up happening there was a larger number of city officials that would show up to those meetings and their participation was really to be negative about the ideas, so there was never a consensus or proposal that came from that sub-committee, so I'd like to just say if we're going to break up into sub-committee's then it's ok to have some support and others attend but in the area of housing production and preservation, I see that as a land use you know with housing production starts with the land and what I don't want to do is end up with a very unproductive or in some cases uncomfortable conversations where were not really coming up with any proposals.

Mike Gallegos: Thank you, I agree with Chris on his message there and looking at the list there, there's about 3 or 4 items dealing with rental assistance and I think all those could be combined into one group but I'd like to add to that, with the existing COVID dollars that's been allocated for rental assistance, there's some barriers that those providing that service are running against and that's with landlords that are not willing to accept the violence against women's act addendum which in certain cases are not only the victim of domestic violence being victimized by their perpetrator but the fact that they could lose their housing as well, maybe explore that as well when we put together these work groups together.

Rep. Val Potter: Looking at the list and of the top 7, four of them are related to rental assistance as mentioned and that's important for this commission to be looking at rental assistance however; we went into the legislative session with rental assistance being a hot topic to discuss and I don't know how you feel Senator but I was soundly shut down by my fellow legislators regarding legislation and funding for rental assistance from this commissioner from the legislator and I just want that out there, I think it's important for the commission to discuss it because it is a high priority issue in the state of Utah but when it comes to legislation related to that, I think we need to look very seriously about other things first before focusing on rental assistance and I'm not trying to put a blanket over rental assistance, I know how important it is but the legislation right now, especially right now with our budget, I think we're going to have some issues on rental assistance.

Senator Anderegg: So if we were going to do a subgroup, I think it may be good to have a drilled down on housing production and preservation, I think that could be a subgroup, I think we may want to have a rental assistance subgroup and I agree with Rep. Potter that we kind of ran into a buzz saw and my gut feeling is that neither house, especially not the house leadership but also senate leadership was not in favor of what they call the largest entitlement of Utah but just so the commission members are aware of when we're talking about legislation and funding with that might come from rental assistance, yes we got that approved and most of that is CARES Act money.

Michele Weaver: So I hate to point out the obvious but housing production and preservation is great until you can't afford it right, I don't know if there's a way to pair that with some sort of rental assistance but that's great if we have production but there all so big but no one can afford it or we're just seeing a market where we need that rental assistance, like I said I don't know if there's a way to combine that in some way or not

Rep. Joel Briscoe: I just have an idea and you might want to continue this one but another option would be to have the leadership, the 3 of us work with Jonathan Hardy and put together an idea of here's 3 or 4 groups and send it out to people and say "do these work for you and are you interested?"

Senator Anderegg: I think I've talked about two, what other subgroup would you recommend?

Rep. Joel Briscoe: We're looking at 14 items and the priorities of what this group put in, so target rental assistance were for the top 7, you and Rep. Potter have given us a good lay of the land but people can't say yes if you don't ask them and it's going to be a tight year and I hope that the budget we just approved last week manages to stick and I hope we don't have to make further retractions. I have a feeling my gut that we'll be having more of those meetings and I see you've got issues dealing with foreclosure and #11 and #13 is just gathering better and more detailed data, you've got construction and production and targeted rental assistance and I don't know where you'd put #12 but I think Michele wants us to link that in with production.

Senator Anderegg: I agree, I think we definitely need one to focus on housing production and preservation and I think down payment assistance would probably fall under that because financing falls under that, I think rental assistance needs to be something that is discussed in one of the subgroups and I think land use is one that needs to be discussed.

Jacey Skinner: I just wanted to respond to Michele, I think our point in focusing on housing production and preservation is that we can only assist people with rent for housing that we have and we have a significant shortage of affordable housing, our point is that we need to build housing that people can afford and not just building other housing, we've got to focus on that issue and again, we can only assist.

Michele Weaver: I'm wondering if we want to discuss the COVID, how that's going to affect remote working and if that's going to start pushing people out more to the rural areas, I was in Mentawai last weekend and decided to see what was for sale and nothing, there are no homes for sale, not one

building, so if we start seeing more remote working because of what's going on, companies could potentially start hiring from far away, we know people don't like the pollution that gets trapped in the Wasatch front and I think we should think about that, we should start thinking about how we can get that infrastructure in housing in rural areas that can't support people living there right now.

Jonathan Hardy: Senator, I just wanted to chime in on these topics and I know there is rental assistance four different times but the idea was to do deep dives on specific populations, having experts come in and talking about what the needs are for those populations, similar to what we did with McKinney Vento and there's a number of topics that we can choose from, we can have this commission for 10 years and never double up on an important topic related to housing affordability, I think its probably more important to choose those things that we think are going to move the needle, the highest and just drill down on that.

Senator Anderegg: So Jonathan, my question to you is what are those low hanging fruits in your opinion that you would recommend that we spend our time focusing on?

Jonathan Hardy: I think it's important to delineate the needs but I'll just put in a plug a little bit for permanent supportive housing and other things that I know are part of a larger planning effort that need attention, those things require money for the most part so I'll just put that out there, I think the rental assistance, what we've heard is pretty loud and clear that the State as it's currently constituted is probably not likely to support ongoing assistance to folks, we just got some rental assistance money that will help support people one time but not to have what is termed an entitlement program, I'd love to spend time on rental assistance but I don't know if it's the best use of our time given the environments of what we should be doing right now but if we spend a lot of time on rental assistance and if we feel like we can change people's minds, great but if we feel like we're going to have the same conversation this year, that we did last year then we'll spend a lot of time on that topic when we could be spending it on other topics that may build more units.

Senator Anderegg: (see attached)

I would agree with that and now moving on to the list of items that the Homebuilders Association as well as the Salt Lake Chamber has put forth recommendations of specific action items that they'd like to pursue. I would maybe like to add a 7th to this, I'd like to come back around and discuss if the threshold that we have for eligibility for TIF (tax increment financing) funding need to be increased, we said 3 and 4 and maybe it's time for us to push that up or at least have the discussion and then item #8 that I'd like to look at is tying certain aspects of getting the cities to get out of the way so things can be built.

I think those are items that would be well worth the discussion especially under land use discussion for production.

Janice Kimball (chat message):

If rental assistance is a non-started. I support focusing on production/preservation and land use. The biggest gaps are for households below 30% AMI. Housing for chronically homeless and SRO's is critical.

Senator Anderegg: Janice, I would agree.

I like Jonathans proposal and we will shoot out an email with 3 or 4 sub-committee's and would like for your expertise to select one of those committee's and I agree, I don't want to spend a lot of time on items that I think we'll run into a buzz saw but let's shoot an email out and reach out to members of the commission and see if who'll be willing to chair a subgroup and between now and our next meeting, let's see if we can't hold some of those sub-committee's and those sub-committee chairs report back to us and we can start putting items on the next agenda for deep dive discussions on those issues.

Jess Peterson: This is just regarding our last Olene Walker Board meeting back in April and we had 3 public comments from Rural Utah and one of the comments was to have the Olene Walker staff focus on or to investigate more on energy efficient policies, another one was to let us know that for Rural Utah that it's just more expensive to build out there, so when they request money, that the cost per square foot may be a little higher and we just need to take that into consideration and the last comment is, it's just difficult to develop in rural Utah especially because they can't do a big project, it's harder to get tax credits and so we propose that Olene Walker staff meet with Michele Weaver and Tara Rollins and get with the stake holders that can bring ideas together and work together to help those in rural Utah.

Senator Anderegg: That sounds good and I think for one of those sub-scommittee's we need to have a rural Utah sub-committee and really discuss what specific action items you would propose there.

Schedule next meeting: July 8th

Rep. Val Potter: Motion to adjourn at 12:09 pm.