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Dear Friends,

Finding an affordable place to live plays a key role in having a good quality of life. It is especially important that essential workers like teachers, police, firefighters, and critical service providers are able to live near their work, in the communities they serve.

Fortunately, there are many programs throughout Utah that offer assistance for renting or buying an affordable apartment, townhouse or home. This new consumer guide, *Home Sweet Affordable Home*, has been compiled to help you in your search of an affordable place to live.

The Utah Bankers Association and its member banks throughout the State of Utah are committed to building our local communities and our economy. Housing is one of the top priorities of the banking industry. We are dedicated to preserving Utah's tremendous quality of life by working to ensure our essential workers are able to find affordable homes in the communities they serve. I hope you find this publication to be a great resource.

Please accept my best wishes in your efforts to locate an apartment or home that is right for you.

Sincerely,

Howard M. Headlee
President & CEO