

STATE OF UTAH

# AFFORDABLE HOUSING REPORT • 2020



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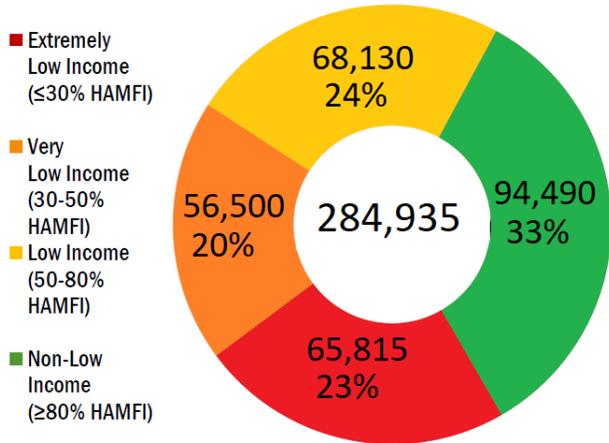
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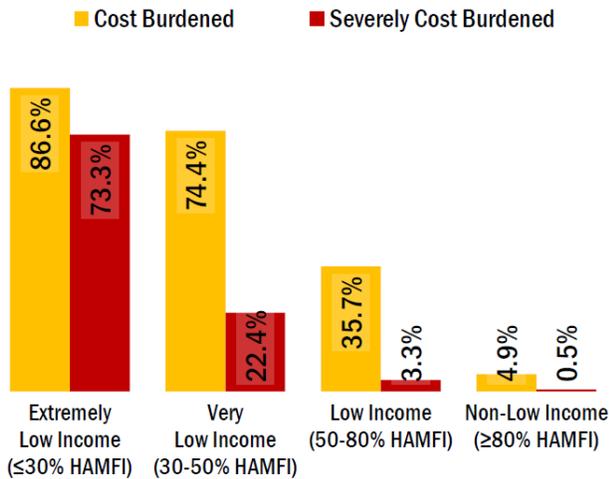
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# Affordable Housing Gap: State of Utah, 2013–2017

### State of Utah's Renter Households by Income Level



### State of Utah's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

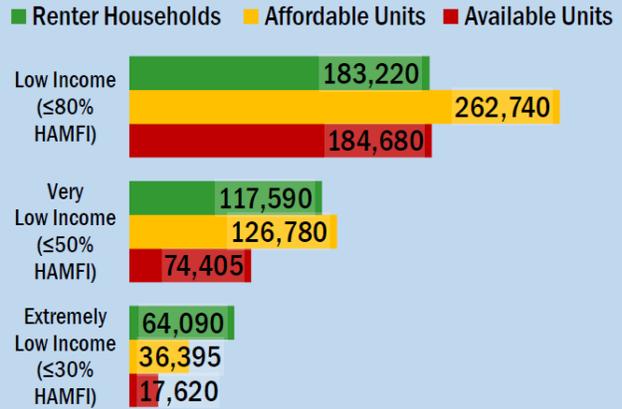
Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
<b>State of Utah</b>	<b>253.6</b>	<b>1111.3</b>

#### OLWHLF Report

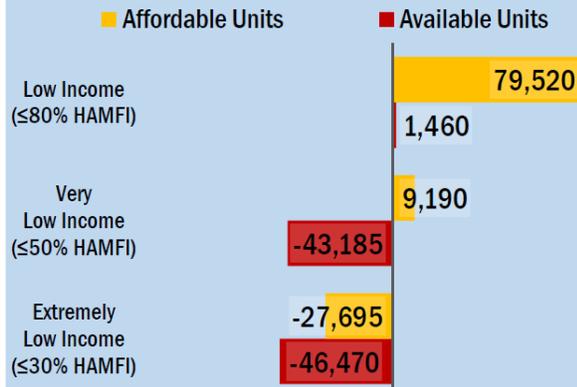
**Multifamily Units**  
 939 units constructed or rehabilitated  
 22,383 average subsidy per unit  
 40.93% of area median income served  
 \$15.89 leveraged per OLWHLF dollar

**Single Family Units**  
 46 units constructed or rehabilitated  
 \$22,201 average subsidy per unit

### State of Utah's Affordable & Available Rental Housing Gap



### State of Utah's Affordable & Available Rental Housing Deficit



### Poverty with Respect to Renter Households

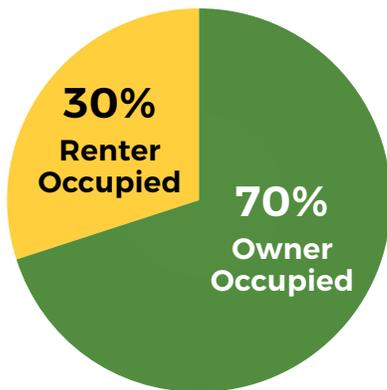
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
State of Utah	284,935	309,904	\$68,374.00	\$959.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

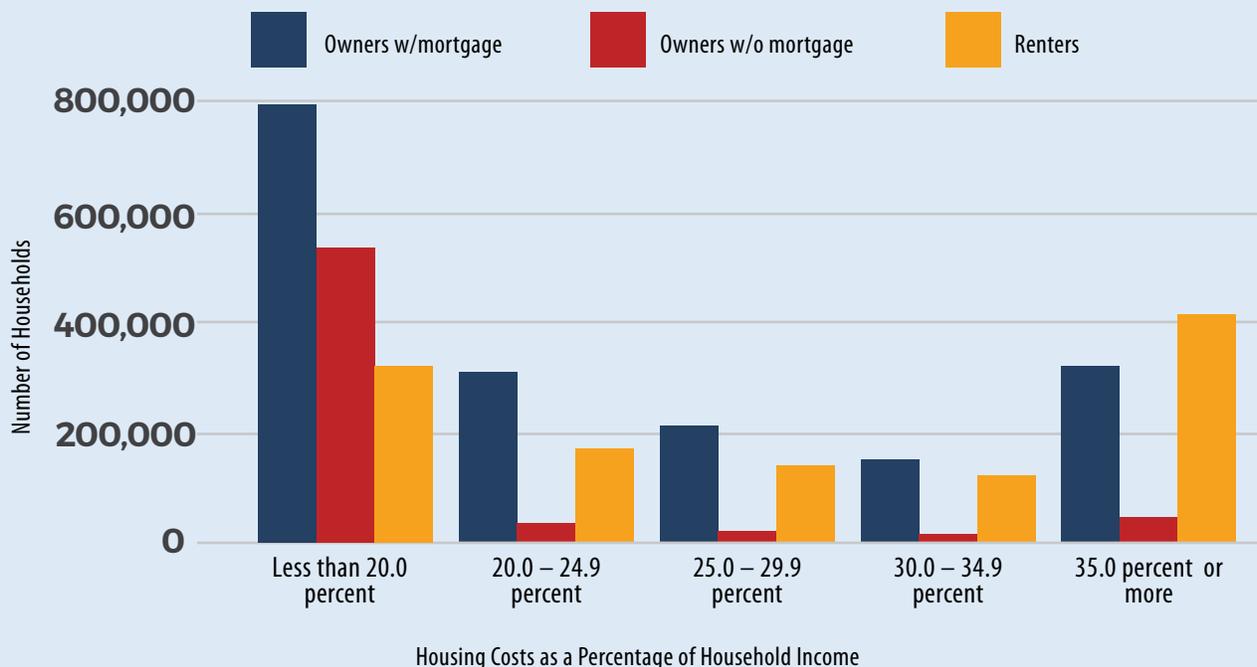
# Housing Costs and Availability: STATE OF UTAH 2014–2018

## Ratio of Owners to Renters



<b>Total Housing Units</b>	<b>1,066,131</b>
Occupied Housing Units	957,619
Vacant Housing Units	108,232
Homeowner Vacancy Rate	1.3%
Rental Vacancy Rate	5.6%

## Housing Cost Burdens



# 1. INTRODUCTION

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Affordable housing is essential for healthy, sustainable communities. Nevertheless, issues concerning housing affordability are affected by a wide range of circumstances beyond real estate prices, such as zoning policies, economic growth, wages, utility costs and more. Providing governmental support to create an atmosphere where socially equitable forms of shelter are accessible is a challenge, but not an insurmountable one. Ignoring housing affordability, especially from an institutional point of view, will contribute to the slippery slope vulnerable Utahns continually risk, toward housing instability, homelessness and social detachment.

This report examines the affordability of housing for various segments of the state's population, and considers the interrelated social forces, demographics and public policies that affect accessibility, and to what extent the Olene Walker Housing Loan Fund, Utah's primary source for affordable housing development, has performed using state and federal funding. The report includes an analysis of Utah's gap in affordable housing for households with moderate incomes. Specifically, it considers the availability of affordable rental units for three categories of renter households whose incomes are below the area median income.

Rising housing costs and stagnating real wages are the primary causes of worsening housing affordability in Utah. From 2009 to 2016 real income grew at 0.31% per year, while rent increased at a rate of 1.03% per year in 2017 constant dollars. Now, more than 183,000 low-income Utah households pay more than half their income for rent, becoming more likely to be evicted and moving closer to homelessness, especially given the deteriorating conditions due to COVID-19.



## 2. THE AFFORDABLE HOUSING PROBLEM IN UTAH

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The U.S. Census Bureau defines housing in terms of units: a housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters. Affordability is a ratio of a household's housing costs compared to its income. The U.S. federal government defines affordable housing as any housing unit whose gross monthly costs, including utilities, are equal to no more than 30% of a household's gross monthly income. In general, a housing unit is considered affordable regardless of the payment amount, the type of unit, the age of the unit, the size of the unit, or the location of the unit, if the unit's gross costs are under 30% of the occupying household's gross monthly income.

Although the amount of housing one can afford may vary from one household to the next, socially equitable means of shelter is generally understood as a fundamental human right. Nonetheless, finding affordable housing in a suitable surrounding fulfills much more than a basic need for Utah's families. Unaffordable housing affects a household's budget, leaving less to pay for food, utilities, transportation to work, health and child care and reducing savings for emergencies, retirement, and other opportunities. In fact, the loss of stable housing has a greater impact on one's employment than the loss of employment has on the ability to maintain stable housing. An individual

who has recently faced housing instability is 11–22% more likely to also experience subsequent job loss.<sup>1</sup>

These challenges result in decreased opportunities and a lower overall quality of life. Reducing housing instability is at least as crucial as macroeconomic and institutional changes in expanding the dynamics of economic growth. This complexity cannot be simply overcome by the conviction that frictionless exchange and unlimited development could allow the price of housing to depreciate until it is accessible to everyone, including the lowest paid workers.

If policy makers are dedicated to increasing access to affordable housing, they must identify the concrete arrangements through which economic forces that impact housing insecurity are actively manifested. Maintaining the housing development and investment status quo or making only small, incremental changes will not alter the trajectory of the social landscape in significant and lasting ways.<sup>2</sup>




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<sup>1</sup> Desmond, Matthew, Gershenson, Carl, 2016. "Housing and employment insecurity among the working poor". *Soc. Problems*, 63(1): 46–67.

<sup>2</sup> Savini, Frederico, Salet, Willem, Majoor, Stan, 2018. "Dilemmas of Planning: Intervention, Regulation, and Investment" *Planning Theory*, 1-20

# 3. OUT OF REACH UTAH

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Wages for the vast majority of Utahns have lagged far behind growth in productivity. This is the primary explanation for the rise of income inequality over the past generation. The disappointing living standards growth preceded the Great Recession<sup>3</sup> and continues to this day.

The dismal wage growth is the result of a larger nationwide upward redistribution of wealth and income, which can be attributed to the following: a governmental failure to adhere to full employment objectives;<sup>4</sup> fiscal austerity; and various labor market policies and business practices allowing the higher social strata of a professional class to capture ever-larger shares of economic growth. See Table 1. The distributive share of total income between labor and capital has moved towards property wealth, leading to weak wage gains for average workers. This is the result of institutional transformations that have exposed workers to the vulnerability of higher turnover, resulting in higher averages of unemployment,<sup>5,6</sup> particularly worsened by the COVID-19 pandemic induced recession. See Table 2.

With a smaller portion of wealth and higher unemployment rates, including discouraged workers, low-income households face escalating difficulties to meet basic needs. As a result, saving rates for this class have plummeted, with longer hours worked, if gainfully employed, and greater shares of household incomes directed to housing costs, altogether contributing to higher levels of poverty.<sup>7,8</sup> See Table 3, Table 4 and Table 5, respectively.

Although Utah has made great strides in productivity and wealth accumulation since the Great Recession, wage stagnation, relative poverty, unemployment and rising costs of living have led to an unprecedented surge in income inequality, all of which has, the tipping point being the COVID-19 induced recession, contributed to a severe housing affordability crisis for vulnerable working-class households.<sup>9</sup>

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<sup>3</sup> The U.S. economy suffered an historic recession beginning in late 2007. The crisis was preceded by an approximate doubling of the household debt-income ratio. The end of this borrowing boom caused household spending to collapse, which was the proximate cause of the downturn itself. Another trend, which added to the inevitable collapse was the sharp rise in the share of income going to households at the top of personal income distribution. Cf. Cynamon, Barry Z., Fazarri, Steven M., 2016. "Inequality, the Great recession and Slow Recovery." *Cambridge Journal of Economics*, 40(2): 373-399

<sup>4</sup> Cf. <https://www.epi.org/publication/the-importance-of-locking-in-full-employment-for-the-long-haul/>

<sup>5</sup> Von Arnun, Bradford M., Naples, Michelle I., 2013. "Financialization and Income Inequality in the United States, 1967-2010." *American Journal of Economics & Sociology*, 72(5): 1158-1185

<sup>6</sup> Wilmers, Nathan, 2018. "Wage Stagnation and Buyer Power: How Buyer-Supplier Relations Affect U.S. Workers' Wages, 1978-2014." *American Sociological Review*, 83(2): 213-242

<sup>7</sup> Barba, Aldo, Pivetti, Massimo, 2009. "Rising household debt: Its causes and macroeconomic implications—a long-period analysis." *Cambridge Journal of Economics*, 33(1): 113-137

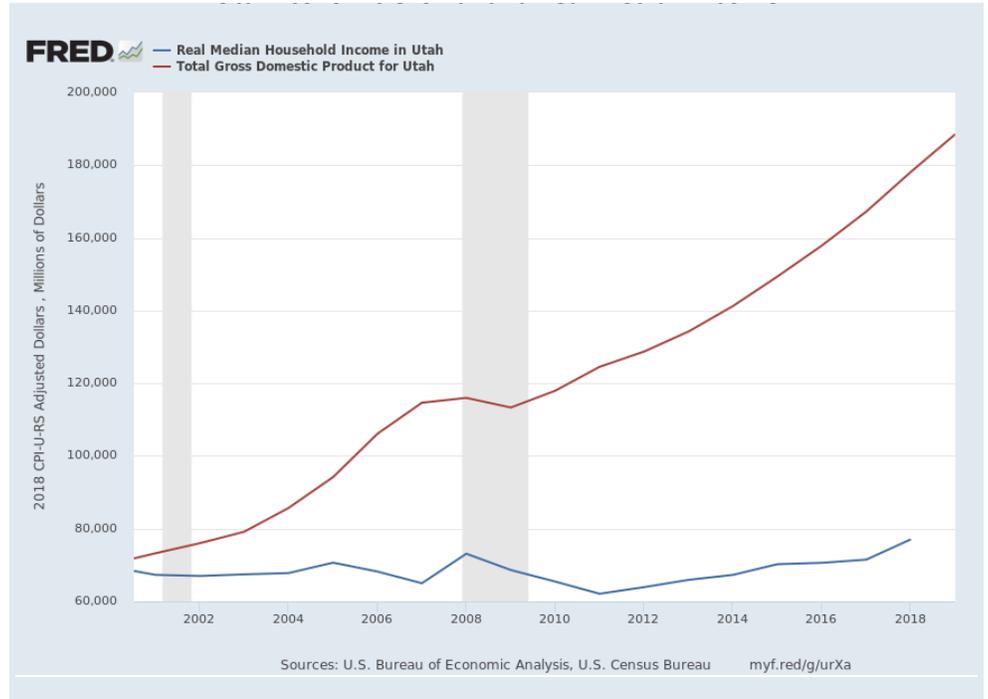
<sup>8</sup> Wissman, John D., 2013. "Wage stagnation, rising inequality and the financial crisis of 2008." *Cambridge Journal of Economics*, 37(4): 921-945.

<sup>9</sup> Petach, Luke, 2020. "Income stagnation and housing affordability in the United States." *Review of Social Economy*, 1-28

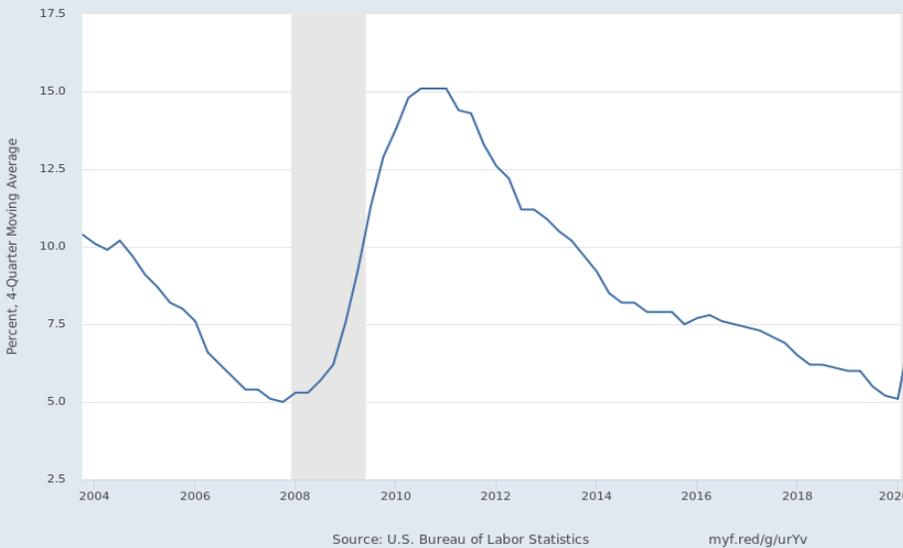


**Table 1:  
Utah Economic  
Growth and  
Real Median  
Income**

Slow and unequal wage growth stems from a growing wedge between overall productivity and the pay (wages and benefits) received by a typical worker.



**FRED** — Total Unemployed, Plus All Marginally Attached Workers, Plus Total Employed Part Time for Economic Reasons, as a Percent of the Civilian Labor Force Plus All Marginally Attached Workers for Utah



**Table 2:  
Utah  
Unemployment<sup>10</sup>**

<sup>10</sup> The U6 measure of unemployment is used in this analysis, as opposed to U1-U3. U6 includes discouraged workers. The U6 measure captures a better picture of the cost of job loss, and, thus, the extent to which unemployment undergirds the severity of housing cost burdens. cf. <https://www.bls.gov/news.release/empsit.t15.htm>

**Table 2.1:**  
Initial Unemployment  
Insurance Claims in  
Utah



Table 2 shows a more comprehensively accurate measure of labor market slack based on the U-6 Bureau of Labor Statistics alternative measure of labor underutilization. Unemployment, as defined here, includes not just the officially unemployed, the U-3 measure, but also “involuntary part-time” workers, those who want a full-time job but have had to settle for part-time work, and the “marginally attached,” workers who want a job, are available to work, but have become discouraged that they have stopped actively seeking work, and thus, have dropped out of the civilian labor force.

The failure to seek full employment has had profoundly destructive effects on wage growth. High rates of unemployment dampen wage growth more for workers at the bottom of the wage ladder than at the middle, and more at the middle than at the top.<sup>11</sup> Since the official end of the Great Recession in mid-2009, the most glaring policy choice that worsened unemployment, and therefore contributed to wage stagnation, is the embracement of fiscal austerity at the local, state, and federal levels,<sup>12</sup> downward spiraling effects that have been exacerbated by the COVID-19 pandemic.<sup>13</sup> This is manifested in Table 2 by the sharp uptick in Utah unemployment towards the beginning of 2020.

**Since the end of the Great Recession in 2009, the most glaring policy choice that worsened unemployment, and therefore contributed to wage stagnation, is the embracement of fiscal austerity, downward spiraling effects that have been exacerbated by COVID-19.**

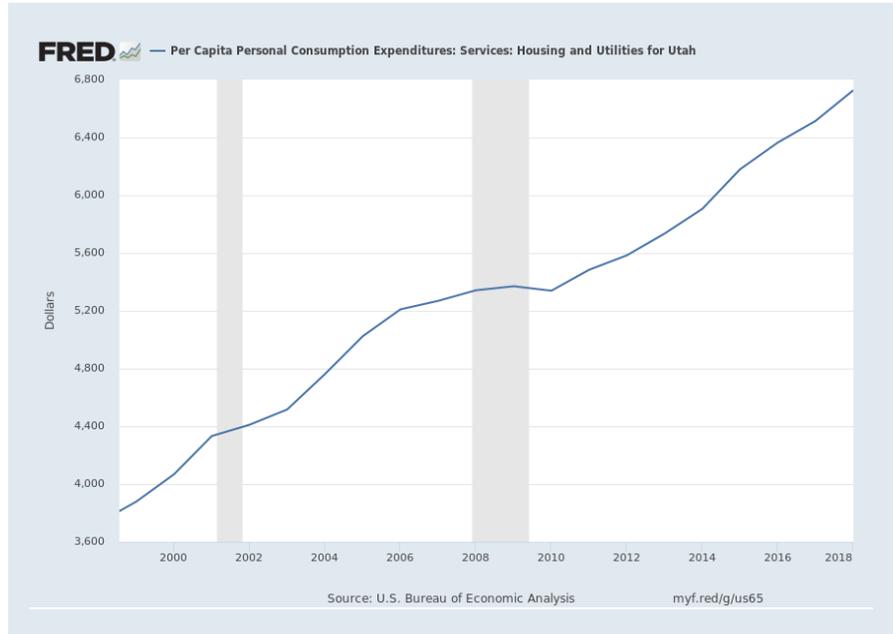
<sup>11</sup> Cf. <http://stateofworkingamerica.org/>

<sup>12</sup> Cf. <https://www.epi.org/publication/mission-still-not-accomplished-to-reach-full-employment-we-need-to-move-fiscal-policy-from-austerity-to-stimulus/>

<sup>13</sup> Martin, Amory, et al., 2020. “Socio-Economic Impacts of COVID-19 on Household Consumption and Poverty.” *Economics of Disasters and Climate Change*, 1-27.

**Table 3:**  
Utah Per Capita  
Consumption  
Expenditures on  
Housing

Housing price inflation has created vastly increased housing expenditures, leaving those working families facing wage stagnation with challenging housing cost burdens, both renters and homeowners, respectively.

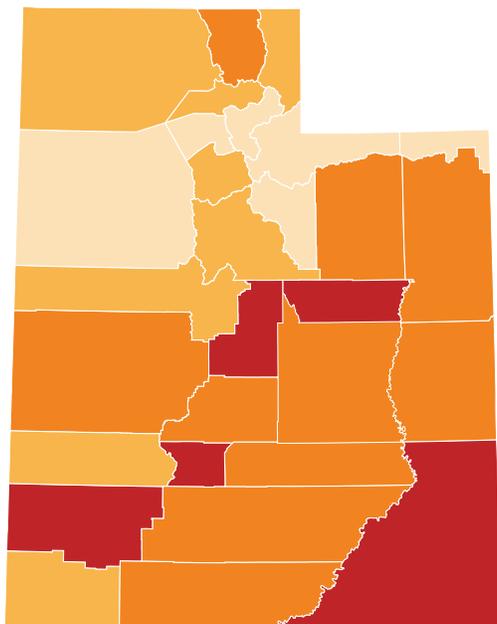


**Table 4:**  
Utah Poverty Levels

County	Percent of Population	All people in poverty 90% confidence interval of estimate		Percent of Population	Children ages 0–17 in poverty 90% confidence interval of estimate	
		Lower Bound	Upper Bound		Lower Bound	Upper Bound
Beaver	9.4	7.1	11.7	13.7	9.6	17.8
Box Elder	7.3	5.6	9	9.2	6.5	11.9
Cache	12.9	11.2	14.6	11.6	9.3	13.9
Carbon	14.4	11.4	17.4	17	12.3	21.7
Daggett	6.5	4.9	8.1	7.4	5.2	9.6
Davis	5.7	4.6	6.8	6.4	4.9	7.9
Duchesne	11.9	9.5	14.3	13.6	10	17.2
Emery	12.5	9.9	15.1	16.6	12.6	20.6
Garfield	11.2	8.8	13.6	19.1	14.5	23.7
Grand	11.3	8.6	14	16.2	11.5	20.9
Iron	14.4	11.9	16.9	16.4	11.8	21
Juab	8.5	6.4	10.6	10.7	7.5	13.9
Kane	10.5	8.2	12.8	14.5	10.2	18.8

**Table 4 Cont:**  
**Utah Poverty Levels**

County	Percent of Population	All people in poverty 90% confidence interval of estimate		Percent of Population	Children ages 0–17 in poverty 90% confidence interval of estimate	
		Lower Bound	Upper Bound		Lower Bound	Upper Bound
Millard	11.3	8.6	14	14.7	10.3	19.1
Morgan	4	3	5	3.8	2.7	4.9
Piute	18.6	14.8	22.4	30.8	22.1	39.5
Rich	8.9	6.7	11.1	11.4	8	14.8
Salt Lake	9	8.2	9.8	10.4	8.9	11.9
San Juan	22.6	17.8	27.4	26.8	19.4	34.2
Sanpete	14.8	11.7	17.9	16.3	11.7	20.9
Sevier	12	9.5	14.5	15.6	11.3	19.9
Summit	6.2	5.1	7.3	5.8	4.1	7.5
Tooele	6.8	5.4	8.2	7.4	5.3	9.5
Uintah	11.5	9.1	13.9	13.5	10	17
Utah	9.4	8.5	10.3	7.5	6.2	8.8
Wasatch	5.3	4.1	6.5	6.4	4.6	8.2
Washington	9.7	8.1	11.3	11.7	8.5	14.9
Wayne	12.9	10	15.8	17.2	11.9	22.5
Weber	9.4	8.1	10.7	11.3	9.1	13.5
State of Utah	9.1	8.7	9.5	9.7	9	10.4



**Map of Percent of Total State Population in Poverty in Utah**

Source: 2018 US Department of Agriculture Economic Research Service, County-level Data Sets/Poverty

- 4.0 – 7.0 percent
- 7.0 – 10.0 percent
- 10.0 – 14.0 percent
- 14.0 – 23.0 percent

**Table 5:**  
Poverty with Respect to Renter Households



County	Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Beaver	591	524	\$47,878.00	\$625.00
Box Elder	4,078	4,879	\$59,937.00	\$682.00
Cache	14,074	18,119	\$56,840.00	\$734.00
Carbon	2,125	3,156	\$50,278.00	\$609.00
Daggett	16	23	\$81,250.00	***
Davis	23,043	18,764	\$79,690.00	\$954.00
Duchesne	1,685	2,630	\$63,919.00	\$752.00
Emery	761	1,298	\$52,055.00	\$565.00
Garfield	373	857	\$52,337.00	\$660.00
Grand	1,413	795	\$48,673.00	\$845.00
Iron	5,784	9,645	\$46,809.00	\$699.00
Juab	688	1,229	\$62,237.00	\$653.00
Kane	551	924	\$48,269.00	\$746.00
Millard	937	1,436	\$60,445.00	\$604.00
Morgan	525	336	\$89,274.00	\$783.00
Piute	60	320	\$39,440.00	\$575.00
Rich	143	372	\$49,886.00	**
Salt Lake	122,970	107,925	\$71,230.00	\$1,111.00
San Juan	798	3,951	\$44,680.00	\$621.00
Sanpete	2,175	4,349	\$51,720.00	\$728.00
Sevier	1,641	2,779	\$53,020.00	\$672.00
Summit	3,462	2,624	\$100,453.00	\$1,318.00
Tooele	4,033	4,316	\$71,020.00	\$777.00
Uintah	2,427	4,279	\$66,736.00	\$790.00
Utah	52,044	64,510	\$70,408.00	\$871.00
Wasatch	27,47	2,167	\$77,449.00	\$1,139.00
Washington	16,577	19,719	\$56,877.00	\$906.00
Wayne	255	225	\$44,694.00	\$548.00
Weber	22,658	27,753	\$64,636.00	\$871.00
State of Utah	284,935	309,904	\$68,374.00	\$959.00

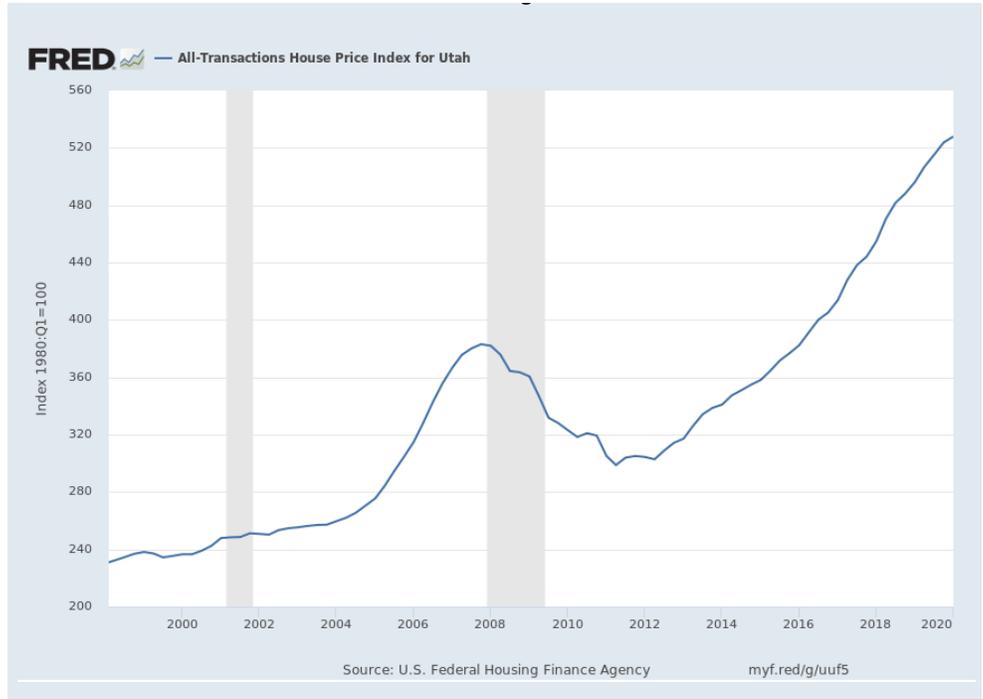
\*The Federal Poverty Level (FPL), or the “poverty line” is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter and other necessities.<sup>14</sup>

\*\* insufficient data • Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

<sup>14</sup> A major criticism of the Federal Poverty Level (FPL) measure is that it is widely inadequate in capturing those whose earnings make it difficult to make ends meet, e.g. healthcare, education, insurance, childcare, etc.  
cf. <https://www.americanprogress.org/issues/poverty/reports/2009/08/25/6582/its-time-for-a-better-poverty-measure/>

**Table 6:  
Utah Housing  
Prices**

Housing prices have skyrocketed over the past two decades, significantly contributing to chronic economic insecurity in relation to real wage stagnation.



**Table 7:  
Share of Household Income with Cost Burdens,  
2010-2017 (%)**

With housing price inflation, housing cost burdens for households with lower income levels have increased considerably. Cost burdened households are defined as having housing costs of more than 30% household income. Severely cost burdened is defined as a household with housing costs of more than 50% of household income. Households with zero or negative income are assumed to be severely burdened, while those paying no cash rent are assumed to be unburdened.



Source: Tabulation of US Census Bureau, 2019 American Community Survey One-Year Estimates.

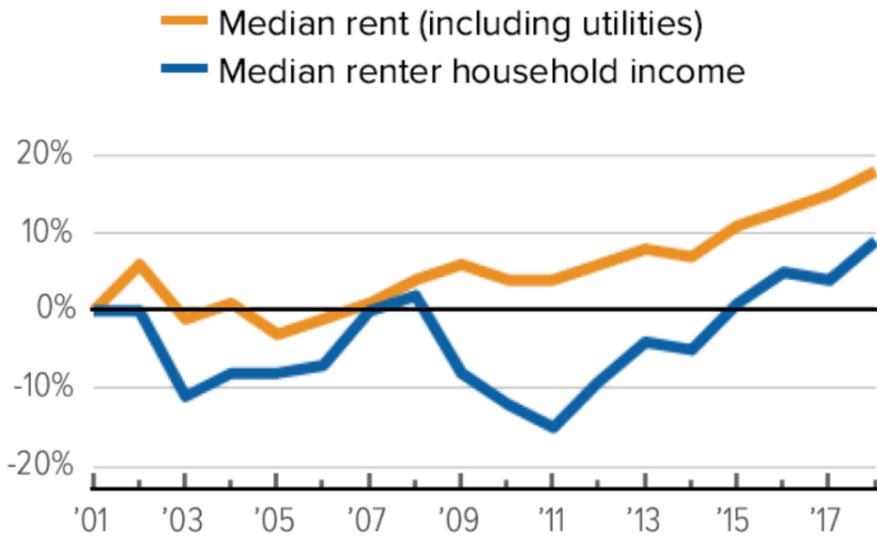
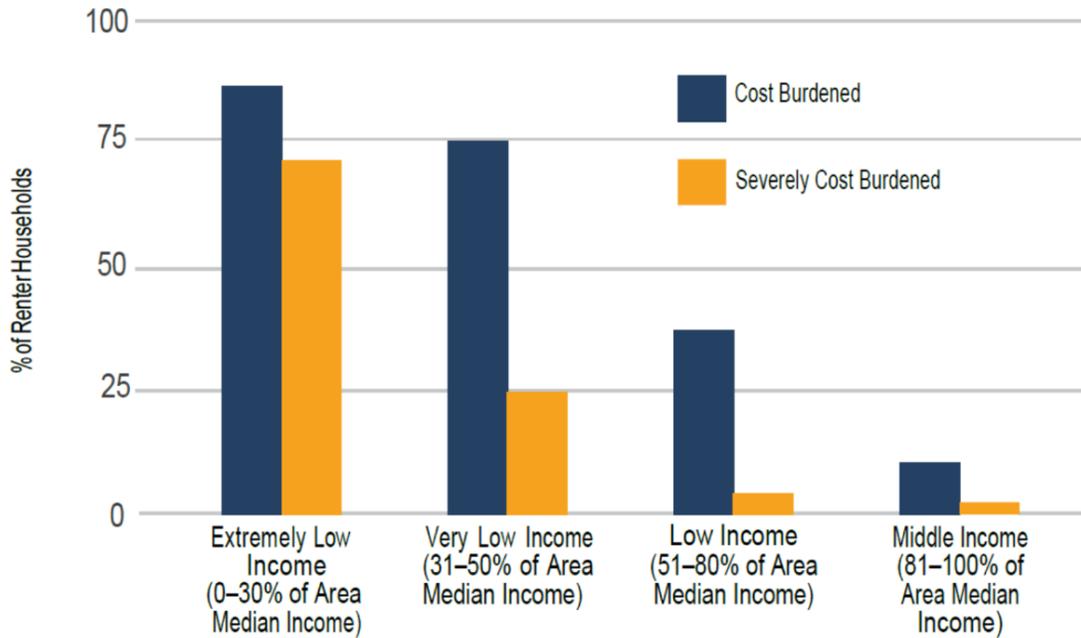
<b>Under \$15,000</b>	Moderate	10.1%
	Severe	71.8%
	Total	81.9%
<b>\$15,000-29,999</b>	Moderate	31.8%
	Severe	37.4%
	Total	69.2%
<b>\$30,000-44,999</b>	Moderate	37.1%
	Severe	11.3%
	Total	48.4%
<b>45,000-74,999</b>	Moderate	19.7%
	Severe	2.2%
	Total	21.9%
<b>\$75,0.00 and Over</b>	Moderate	3.6%
	Severe	0.3%
	Total	3.9%

**Table 8:**  
**Average Severity of Housing Cost Burdens**  
**Shares of Income Group (AMI) and County in Utah, 2013-2017 (%)**

County	80-100% AMI Cost Burdened	50-80% AMI Cost Burdened	30-50% AMI Cost Burdened	0-30% AMI Cost Burdened
Beaver	8.9%	30.1%	52.1%	62.5%
Box Elder	20.6%	28.7%	57.5%	76.0%
Cache	16.9%	41.8%	67.6%	81.6%
Carbon	11.9%	21.9%	50.4%	77.5%
Daggett	90.0%	16.5%	40.9%	90.6%
Davis	19.8%	37.8%	70.8%	77.7%
Duchesne	23.1%	34.1%	53.6%	68.2%
Emery	12.9%	10.1%	34.9%	53.5%
Garfield	24.2%	20.1%	64.4%	73.9%
Grand	28.6%	40.6%	57.1%	74.4%
Iron	20.1%	37.5%	51.2%	78.4%
Juab	6.2%	34.7%	54.3%	21.7%
Kane	19.2%	34.1%	29.2%	69.5%
Millard	14.1%	21.5%	50.1%	66.2%
Morgan	32.3%	41.1%	50.9%	68.1%
Piute	35.2%	25.2%	11.6%	36.7%
Rich	6.6%	13.6%	36.9%	88.9%
Salt Lake	22.2%	45.1%	84.3%	77.9%
San Juan	19.8%	15.6%	68.2%	60.8%
Sanpete	18.9%	26.8%	67.5%	64.2%
Sevier	14.5%	31.1%	50.4%	60.1%
Summit	33.8%	42.5%	62.2%	70.7%
Tooele	17.2%	49.8%	65.3%	71.9%
Uintah	18.3%	9.2%	58.4%	75.7%
Utah	26.4%	49.8%	73.9%	80.4%
Wasatch	29.9%	74.3%	66.2%	75.9%
Washington	31.3%	47.8%	67.9%	77.2%
Wayne	10.0%	8.0%	50.0%	76.7%
Weber	4.4%	33.4%	59.7%	75.2%
State of Utah	21.9%	42.4%	68.2%	76.9%

Source: United States Housing and Urban Development Comprehensive Affordable Housing Strategy, 2013-2017

**Table 9:**  
Utah Rental Housing Cost Burden by Income Group as of 2020

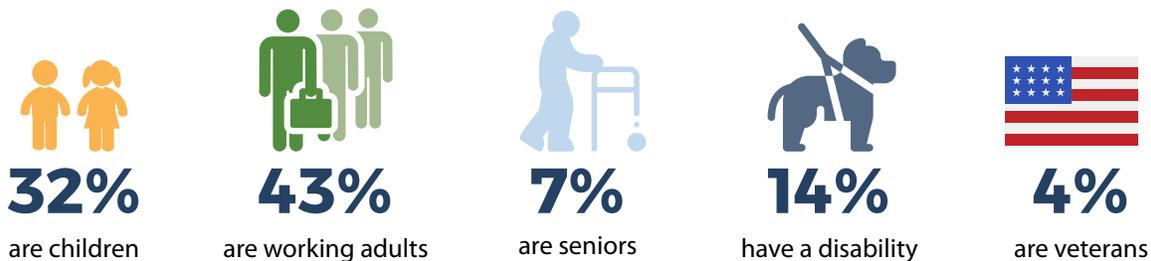


**With housing price inflation, housing cost burdens for households with lower income levels have increased considerably.**



**183,220**

low-income Utah households pay more than half their income for rent, often forgoing necessities, like food or medicine, to keep a roof over their heads. When low-income renters cannot find a decent, affordable apartment, they are more likely to be evicted and risk becoming homeless.



Sources: 2020 National Low Income Housing Coalition Gap Report; Center on Budget and Policy Priorities



## 3 in 10

low-income people in Utah are homeless or pay over half their income for rent. Most don't receive federal rental assistance due to limited funding.



**15,000 Utah children live in unstable housing**

In **Utah**, the Fair Market Rent (FMR\*) for a two-bedroom apartment is **\$952**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,172** monthly **or \$38,064** annually. Assuming a 40-hour work week, 52 weeks per year.

\* Fair Market Rents (FMRs) are used by US Housing and Urban Development (HUD) to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.

## Utah Living Wage Index

	1 Adult				2 Adults (1 Working)				2 Adults (Both Working)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$11.60	\$24.31	\$30.41	\$39.29	\$19.14	\$23.24	\$25.89	\$30.14	\$9.57	\$13.56	\$16.60	\$20.43
Poverty Wage	\$5.84	\$8.13	\$10.25	\$12.38	\$8.13	\$10.25	\$12.38	\$14.50	\$4.06	\$5.13	\$6.19	\$7.25
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

The figures below reveal the typical expenses for calculating the living wage estimate.<sup>15</sup> They are aggregated values, whose particulars vary by family size, composition, and geographical location throughout the state.

	1 Adult				2 Adults (1 Working)				2 Adults (Both Working)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Food	\$3,592	\$5,306	\$7,976	\$10,578	\$6,586	\$8,208	\$10,589	\$12,893	\$6,586	\$8,208	\$10,589	\$12,893
Child Care	\$0	\$6,797	\$12,776	\$18,755	\$0	\$0	\$0	\$0	\$0	\$6,797	\$12,776	\$18,755
Medical	\$2,192	\$6,569	\$6,281	\$6,401	\$5,148	\$6,281	\$6,401	\$6,302	\$5,148	\$6,281	\$6,401	\$6,302
Housing	\$7,671	\$11,293	\$11,293	\$15,983	\$9,187	\$11,293	\$11,293	\$15,983	\$9,187	\$11,293	\$11,293	\$15,983
Transportation	\$4,094	\$7,982	\$10,126	\$11,032	\$7,982	\$10,126	\$11,032	\$11,564	\$7,982	\$10,126	\$11,032	\$11,564
Other	\$2,734	\$4,558	\$4,732	\$5,953	\$4,558	\$4,732	\$5,953	\$5,955	\$4,558	\$4,732	\$5,953	\$5,955
Required annual income after taxes	\$20,284	\$42,505	\$53,184	\$68,701	\$33,461	\$40,641	\$45,268	\$52,698	\$33,461	\$47,438	\$58,044	\$71,453
Annual taxes	\$3,844	\$8,055	\$10,078	\$13,019	\$6,341	\$7,701	\$8,578	\$9,986	\$6,341	\$8,989	\$10,999	\$13,540
Required annual income before taxes	\$24,127	\$50,560	\$63,262	\$81,720	\$39,802	\$48,342	\$53,846	\$62,684	\$38,982	\$56,427	\$69,044	\$84,993

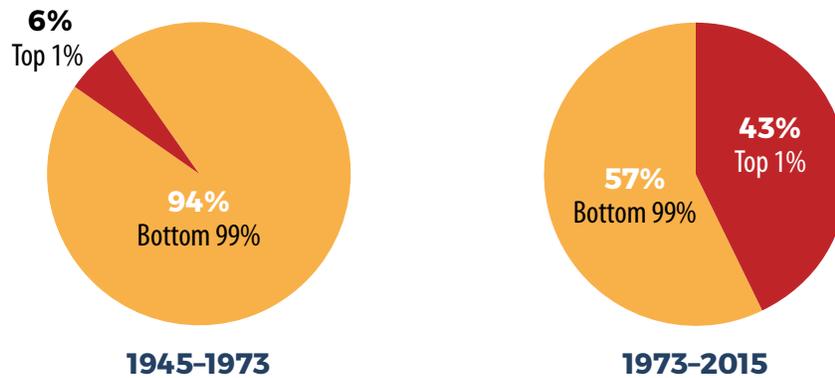
Source: MIT Living Wage Calculation for Utah, 2020

The living wage measure is used to estimate the cost of living in a community or region based on typical expenses. The tool helps individuals, communities and employers determine a local wage rate that allows residents to reach their full potential, an opportunity structure centered on human dignity,<sup>16</sup> and assumes a 40-hour work week 52 weeks per year.

<sup>15</sup> The living wage is defined as the wage needed to cover basic family expenses (basic needs budget) and all relevant taxes. Values are reported in 2018 dollars. For more on the methodology, cf. <https://livingwage.mit.edu/resources/Living-Wage-User-Guide-and-Technical-Notes-2018.pdf>

<sup>16</sup> Cf. Carr, Stuart C., Parker, Jane, Arrowsmith, James, Watters, Paul A., 2016. "The Living Wage: Theoretical Integration and an Applied Research Agenda." *International Labour Review*, 155(1): 1-24

### Share of Utah Income Growth Captured by the Top 1% and the Bottom 99%



Source: Sommeiller, Estelle, and Mark Price. 2018. *The New Gilded Age: Income Inequality in the U.S. by State, Metropolitan Area, and County*. Economic Policy Institute, July 2018.

Since the 1970s, income inequality in Utah has risen sharply, with larger and larger shares of the economic surplus going to the top 1% of the state's income distribution. The roots of the evolution lie in countrywide structural adjustment initiatives of austerity, which have resulted in diminished expectations of prosperity for a broad segment of Utah's population, setting in motion higher levels of economic insecurity.<sup>17</sup> Essentially, the accumulation of wealth at one pole has made ipso facto contributions to the accumulation of privation at the opposite pole.<sup>18</sup>

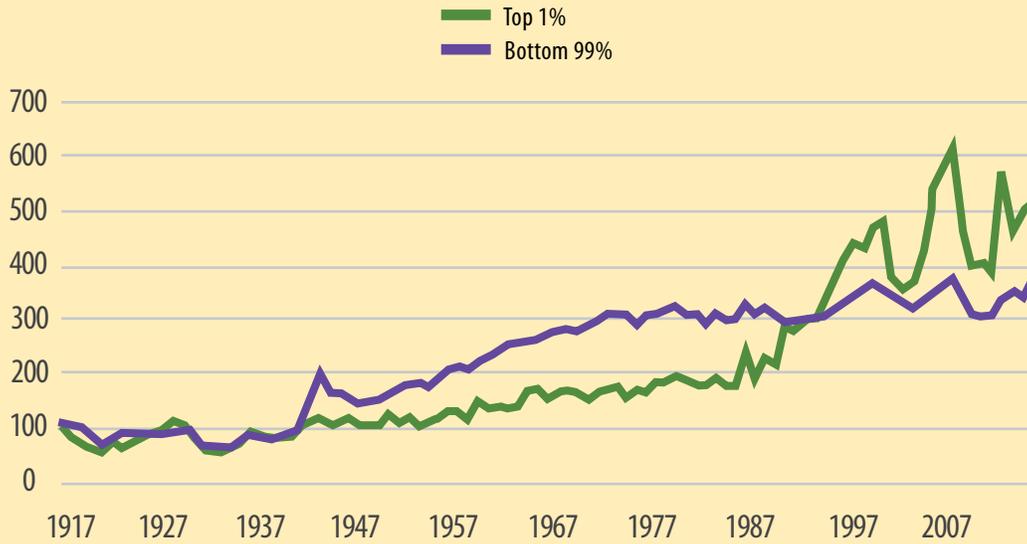


<sup>17</sup> Wolff, Edward N., Zacharias, Ajit, 2013. "Class Structure and Economic Inequality." *Cambridge Journal of Economics*, 37(1): 1381-1406

<sup>18</sup> For instance, the ratio between average corporate CEO compensation and average worker wage increased from 20:1 in 1965, 40:1 in 1980, to nearly 320:1 as of 2019. Cf. <https://www.epi.org/publication/ceo-compensation-surged-14-in-2019-to-21-3-million-ceos-now-earn-320-times-as-much-as-a-typical-worker/>

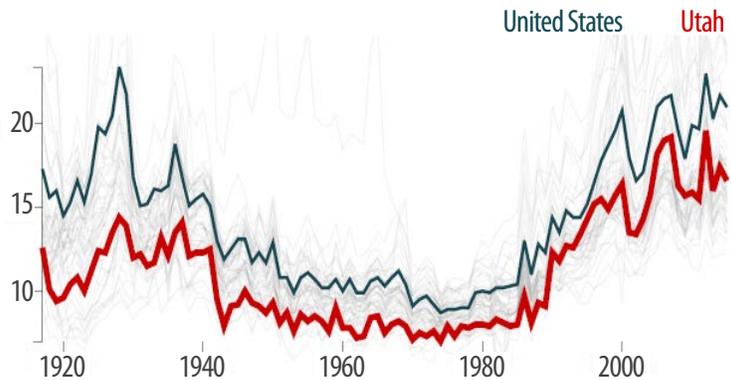


### Top 1% and Bottom 99% Real Income Growth in Utah 1917-2015



### Share of income captured by the top 1% 1917-2015

The share of all income held by the top 1% in recent years has approached or surpassed historical highs.



Source: Sommeiller, Estelle, and Mark Price. 2018. The New Gilded Age: Income Inequality in the U.S. by State, Metropolitan Area, and County. Economic Policy Institute, July 2018.

**Table 10:**  
Utah Income growth from 2010 to 2015,  
Overall and for the Top 1% and Bottom 99%

Census Region, State, and County	Overall	Top 1%	Bottom 99%
United States	12.2%	18.5%	10.7%
West	16.5%	29.2%	13.4%
Utah	23.1%	28.4%	22.1%
Beaver	14.3%	24.4%	13.4%
Box Elder	11.3%	8.5%	11.5%
Cache	20.6%	29.8%	18.9%
Carbon	3.2%	12.9%	2.2%
Daggett	ND	ND	ND
Davis	17.4%	13.8%	17.9%
Duchesne	14.7%	-1.1%	17.3%
Emery	5.7%	1.5%	6.1%
Garfield	39.0%	17.5%	41.1%
Grand	16.0%	8.8%	17.6%
Iron	27.6%	35.0%	26.8%
Juab	27.0%	40.2%	25.4%
Kane	35.0%	57.7%	32.5%
Millard	16.8%	43.9%	14.8%
Morgan	15.7%	-21.9%	25.8%
Piute	ND	ND	ND
Rich	ND	ND	ND
Salt Lake	22.0%	21.3%	22.2%
San Juan	32.6%	0.1%	36.9%
Sanpete	19.0%	47.4%	16.1%
Sevier	13.6%	25.0%	12.2%
Summit	53.3%	61.9%	49.8%
Tooele	13.7%	24.0%	13.0%
Uintah	8.1%	-12.5%	11.7%
Utah	28.7%	39.1%	26.5%
Wasatch	47.7%	63.1%	45.1%
Washington	27.9%	22.6%	28.9%
Wayne	10.5%	76.2%	5.8%
Weber	15.8%	16.0%	15.8%

Notes: ND—estimate not available due to non-disclosure of Internal Revenue Service data or estimate not disclosed because the number of tax units in Top 1% was less than 20.

Source: Sommeiller, Estelle, and Mark Price. 2018. The New Gilded Age: Income Inequality in the U.S. by State, Metropolitan Area, and County. Economic Policy Institute, July 2018.

# 4. PARTICULARS OF HOUSING AFFORDABILITY

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Rising housing costs and stagnating real wages are the primary causes of worsening housing affordability in Utah. From 2009 to 2016 real income only grew at 0.31% per year while rent crept upward at a rate of 1.03% per year in 2017 constant dollars. As mentioned, housing affordability is the ratio of monthly housing costs to gross monthly income. This useful metric allows us to measure the proportion of a family budget taken up by housing costs, considering for changes in affordability over time and space. Households that expend more than 30% of their income on housing costs are considered to be cost-burdened, while those that must spend 50% or more are severely cost-burdened.

Of particular note is the extent to which housing security has become directly dependent on price fluctuations driven by investment property, which excludes lower-income households from the housing market.<sup>19</sup> Hence, a plausible explanation for why rents and home prices have increased is due to developers being more interested in building or rehabilitating for upper-income households or high or ultra-high net worth individuals, for purposes of land-value maximization.<sup>20</sup> While these newly built and rehabilitated structures increase the number of housing units relative to demand, which increase vacancy rates, they are not necessarily primary places of residence, but vehicles for wealth storage.<sup>21</sup> As such, simply increasing the housing stock may have a much smaller effect on affordability than what could be anticipated.<sup>22,23</sup> See Table 5, Table 10, Table 10.1, and Table 10.2, respectively.

**Households that expend more than 30% of their income on housing costs are considered to be cost-burdened, while those that must spend 50% or more are severely cost-burdened.**

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<sup>19</sup> Aalbers, Manuel, 2017. "The Variegated Financialization of Housing". *International Journal of Urban and Regional Research*, 41(4): 542-554

<sup>20</sup> Crosby, Andrew, 2020. "Financialized Gentrification, Demoviction, and Landlord Tactics to Demobilize Tenant Organizing". *Geoforum*, 108(1): 184-193

<sup>21</sup> Ong, Rachel, et. Al., 2013. "Channels from Housing Wealth to Consumption". *Housing Studies*, 28(7): 1012-1036

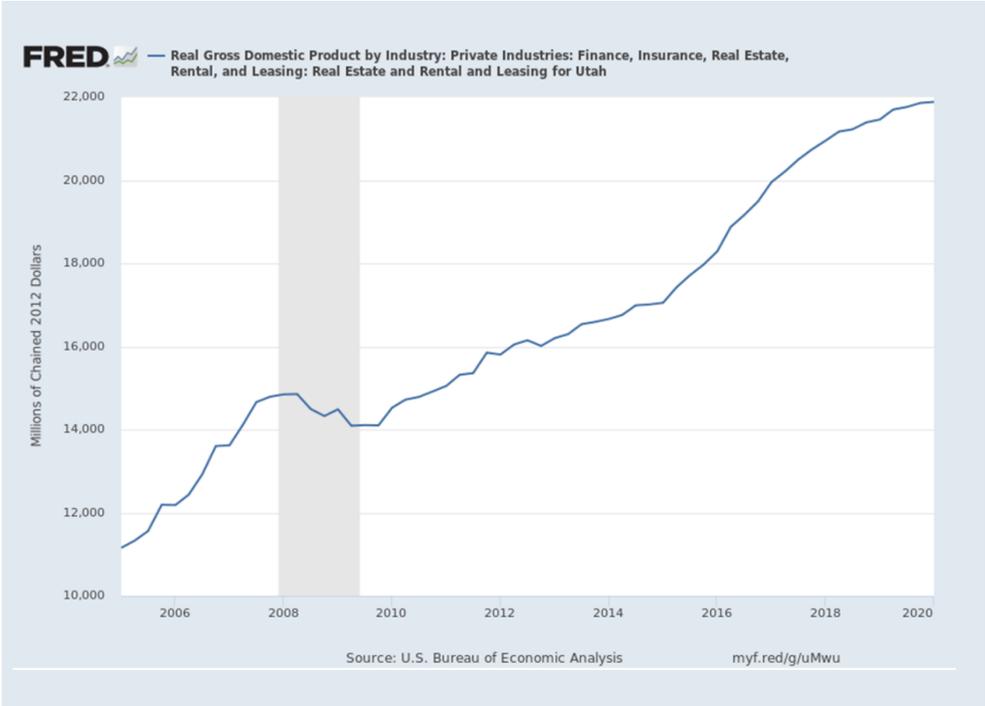
<sup>22</sup> Fingleton, Bernard, et. Al., 2019. "Housing Affordability: Is New Local Supply the Key?". *EPA: Economy and Space*, 51(1): 25-50

<sup>23</sup> In this sense, the vogue of form of community planning that rests on an expectation that if the conditions are built so that a 'creative class' can flourish may not produce intended positive spillover effects. Rather, socioeconomic inequities could inevitably be exacerbated. Cf. Florida, Richard, 2017. *The New Urban Crisis*. Basic Books: Philadelphia, PA.; Cf. Shaw, Randy, 2020. *Generation Priced Out: Who Gets To Live In The New Urban America*. University of California Press: Oakland, CA.; Cf. Storper, Michael, 2013. *Keys to the City: How Economics, Institutions, Social Interaction, and Politics Shape Development*. Princeton University Press: Princeton, NJ.

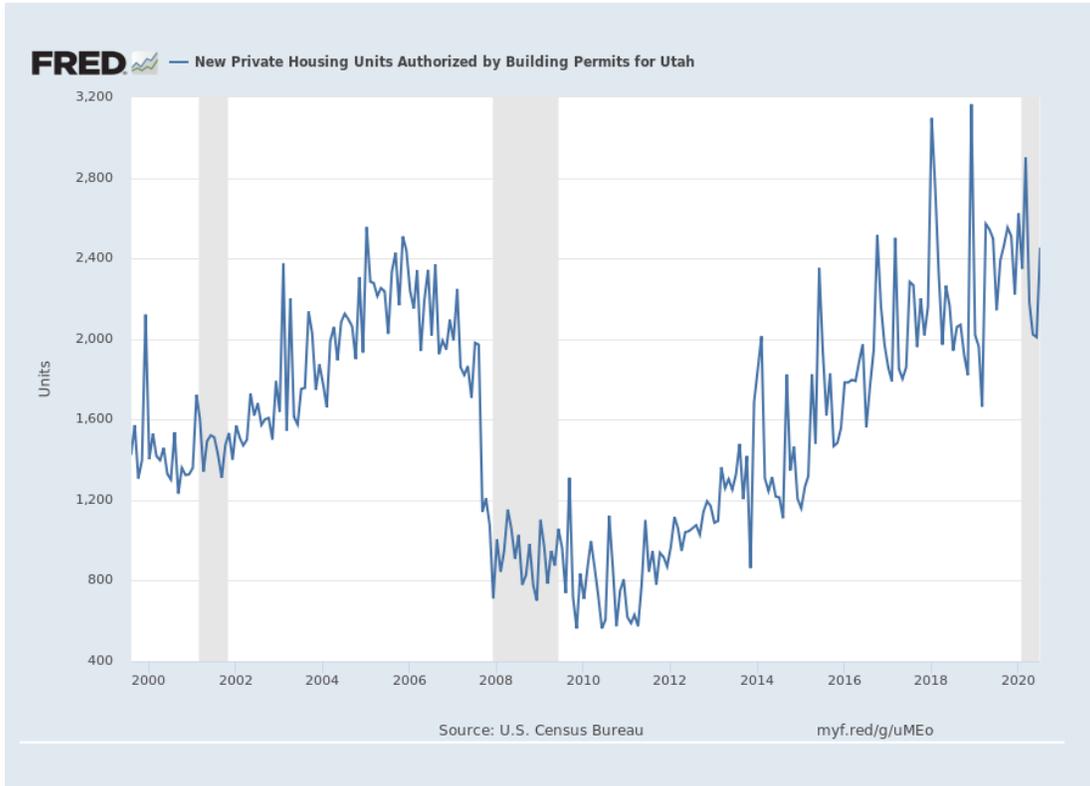
**Table 11:**  
Real Estate  
Earnings in Utah



**Table 11.1**  
Real GDP of  
Real Estate  
Development  
in Utah



**Table 11.2**  
**New Housing Units as Authorized by**  
**Building Permits for Utah**

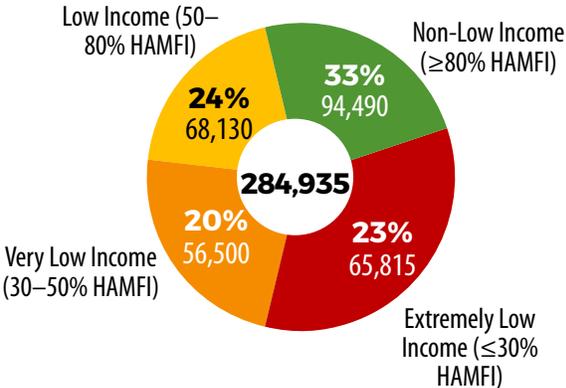


## MODERATE INCOME HOUSING MISMATCH AND WORST CASE HOUSING NEEDS

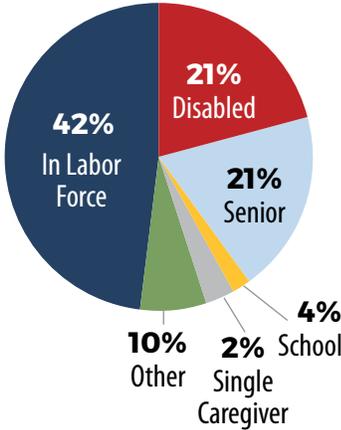
According to the Utah Code, “Moderate-income housing means housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.” The Comprehensive Housing Affordability Strategy (CHAS) data show that nearly two-thirds of renter households in Utah had incomes below 80% of area median income (AMI) and were thus categorized as low-income (LI), very low-income (VLI), or extremely low-income (ELI). Notably, nearly one-quarter of all renter households in Utah were ELI households.

Affordable rental housing for moderate-income renters in Utah is becoming increasingly scarce. Utah’s rental housing gap stems from an increasing mismatch between renter households and the housing units they could potentially afford. An affordable housing shortage occurs when there are more renters at a particular income threshold than there are affordable housing units.

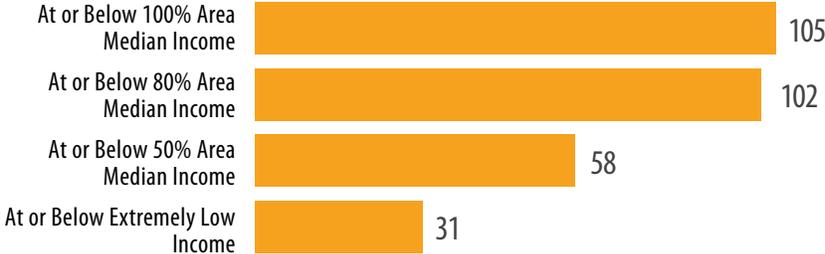
State of Utah’s Renter Households by Income Level



Extremely Low Income Renter Households



Affordable and Available Homes per 100 Renter Households



Source: National Low Income Housing Coalition 2020 Gap Report.

**-40,725**

Shortage of rental homes affordable and available for extremely low-income renters



**72%**

Percent of extremely low-income renter households with severe cost burden



## UTAH 2020 CHAS DATA OVERVIEW<sup>24</sup>

The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

<sup>24</sup> Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. <https://www.huduser.gov/portal/datasets/cp.html>

### Comprehensive Housing Affordability Strategy (CHAS)

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% AMI	34,400	58,300	92,230
Household Income >30% to <=50% AMI	46,770	54,300	99,070
Household Income >50% to <=80% AMI	102,285	67,405	169,690
Household Income >80% to <=100% AMI	80,785	32,910	113,695
Household Income >100% AMI	390,190	73,495	463,685
Total	653,430	284,935	938,365

Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	135,385	129,375	264,760
Household has none of 4 Housing Problems	514,660	150,795	665,455
Cost burden not available - no other problems	3,385	4,765	8,150
Total	653,430	284,935	938,365

Severe Housing Problems Overview 2	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	55,580	72,335	127,915
Household has none of 4 Severe Housing Problems	594,465	207,835	802,300
Cost burden not available - no other problems	3,385	4,765	8,150
Total	653,430	284,935	938,365

<b>Housing Cost Burden Overview 3</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>
Cost Burden <=30%	525,970	163,790	689,760
Cost Burden >30% to <=50%	82,030	62,985	145,015
Cost Burden >50%	41,935	52,890	94,825
Cost Burden not available	3,385	4,765	8,150
<b>Total</b>	<b>653,430</b>	<b>284,935</b>	<b>938,365</b>

<b>Income by Housing Problems (Owners and Renters)</b>	<b>1 of 4 Housing Problems</b>	<b>4 Housing Problems</b>	<b>Total</b>
Household Income <= 30% AMI	71,005	13,075	92,230
Household Income >30% to <=50% AMI	67,575	31,490	99,070
Household Income >50% to <=80% AMI	72,055	97,630	169,690
Household Income >80% to <=100% AMI	24,855	88,840	113,695
Household Income >100% AMI	29,265	434,420	463,685
<b>Total</b>	<b>264,760</b>	<b>665,455</b>	<b>938,365</b>

<b>Income by Housing Problems (Renters only)</b>	<b>1 of 4 Housing Problems</b>	<b>4 Housing Problems</b>	<b>Total</b>
Household Income <= 30% AMI	46,530	7,535	58,830
Household Income >30% to <=50% AMI	41,310	10,985	52,300
Household Income >50% to <=80% AMI	29,635	37,770	67,405
Household Income >80% to <=100% AMI	6,410	26,500	32,910
Household Income >100% AMI	5,490	68,005	73,495
<b>Total</b>	<b>129,375</b>	<b>150,795</b>	<b>284,935</b>

<b>Income by Housing Problems (Owners only)</b>	<b>1 of 4 Housing Problems</b>	<b>4 Housing Problems</b>	<b>Total</b>
Household Income <= 30% AMI	24,475	5,540	33,400
Household Income >30% to <=50% AMI	26,265	20,505	46,770
Household Income >50% to <=80% AMI	42,420	59,860	102,285
Household Income >80% to <=100% AMI	18,445	62,340	80,785
Household Income >100% AMI	26,775	366,415	390,190
<b>Total</b>	<b>135,385</b>	<b>514,660</b>	<b>653,430</b>

<b>Income by Cost Burden (Owners and Renters)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% AMI	69,445	56,210	92,230
Household Income >30% to <=50% AMI	64,495	23,950	99,070
Household Income >50% to <=80% AMI	64,815	10,540	169,690
Household Income >80% to <=100% AMI	20,775	2,115	113,695
Household Income >100% AMI	20,305	2,005	463,685
<b>Total</b>	<b>239,835</b>	<b>94,825</b>	<b>938,365</b>

<b>Income by Cost Burden (Renters only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% AMI	45,420	37,480	58,830
Household Income >30% to <=50% AMI	39,300	12,215	52,300
Household Income >50% to <=80% AMI	25,150	2,635	67,405
Household Income >80% to <=100% AMI	4,230	315	32,910
Household Income >100% AMI	1,775	245	73,495
Total	115,875	52,890	284,935

<b>Income by Cost Burden (Renters only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% AMI	24,025	18,730	33,400
Household Income >30% to <=50% AMI	25,190	11,735	46,770
Household Income >50% to <=80% AMI	39,670	7,910	102,285
Household Income >80% to <=100% AMI	16,545	1,800	80,785
Household Income >100% AMI	18,535	1,760	390,190
Total	123,965	41,935	653,430



# 5. AFFORDABLE HOUSING AND ECONOMIC DEVELOPMENT

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Economic development and affordable housing are two important areas that have been analyzed extensively by policymakers. Considerable debate centers on the advantages and disadvantages of both, often assuming that they are mutually exclusive. As a resolution to the impasse, it can be presupposed, and empirically validated, that affordable housing increases household income from the effects of decreased housing cost burdens. This increases aggregate demand as more household earnings are allocated for consumption, which, in turn, leads to increases in employment and, allowing for wages to rise with productivity, produces increases in private sector revenue. Hence, allocating public investments towards housing affordability is a socially responsible fiscal policy initiative that drives positive economic development gains in the long run.



# 6. HOUSING SUPPLY INVENTORY

Utah's total supply of housing has been increasing by 13,430 housing units per year on average according to estimates provided by the U.S. Census Bureau's American Community Survey. The number of housing units being occupied is increasing by 10,997 units on average per year. This indicates an excess supply of housing. As such, supply constraints do not seem to be the significant variable, but rather demand-side factors like wages and cost burdens (which are not mutually exclusive) and economic security and employment stability, diminishing what is affordably available to Utah's working families.

Those with the greatest resources are able to buy or rent the best housing in the best locations, with each income stratum down the ladder buying successively lower-quality housing in worse locations (notwithstanding the distorting effects of discrimination). Hypothetically, the market should produce enough housing to satisfy the demands of those throughout the socioeconomic spectrum. As stated, the housing problem does not arise because of a lack of supply. Instead, it arises because of a complex set of housing and labor market policies and practices; there is a lack of supply at a price that low-income households can afford.

As evidenced by the tables below, housing construction is outweighing demand, suggesting aggravated real estate appreciation, which is a stress factor that needs attention. This cannot be assumed to be normal business operations, unless by normal we mean a high degree of unnecessary cost burdens. An expectation that the excess housing supply will perhaps lead to lower housing costs, and therefore alleviate housing affordability challenges, is seemingly unrealistic. The availability of expensive housing does not engender a trickledown effect.

**Table 12:**  
Utah Statewide Housing Vacancy

	Estimate
Total units	108,512
For rent	17,443
Rented, not occupied	3,537
For sale only	8,526
Sold, not occupied	3,962
For seasonal, recreational, or occasional use	51,654
For migrant workers	543
Other vacant	22,847

**Table 13:**  
Utah Statewide Housing Occupancy

	Estimate
Total units	1,066,131
Occupied units	957,619
Vacant units	108,512
Homeowner vacancy rate	1.3
Rental vacancy rate	5.6

Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates.

# 7. HOUSING AFFORDABILITY MISMATCH ANALYSIS

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## MODERATE-INCOME HOUSING

The terms moderate-income housing and affordable housing are frequently used interchangeably in Utah, but they do not mean the same thing. As explained above, affordable housing is any housing unit whose costs are less than or equal to 30% of a prospective occupant's household income. Moderate income housing, on the other hand, specifically refers to housing for households whose gross household income is equal to or less than 80% of the area median gross income.

## INCOME LIMITS

The United States Department of Housing and Urban Development (HUD) has established income limits, which are the maximum income thresholds that qualify or disqualify a household for housing assistance benefits. HUD uses the same formula to determine income limits for both Section 8 Housing Choice Vouchers and the HOME program. HUD also uses the income limits it publishes each year to determine program funding for each state.

Although these three moderate-income groups are commonly referred to as low-income households, very low-income households, and extremely low-income households, to avoid confusion, it is more precise to refer to each group as a proportion of the HUD Adjusted Median Family Income (AMI):  $\leq 30\%$  AMI, 30-50% AMI, and 50-80% AMI. A non-low-income household is any household whose income is greater than 80% of AMI ( $> 80\%$  AMI).

Income limits are based on the median family income of a county, adjusted for inflation, adjusted according to family size, adjusted to minimum thresholds per state, and then rounded. Table 13 depicts the three commonly used income limit groups based on a HUD Adjusted Median Family Income of \$75,500 per year, or \$6,291 per month. The following table summarizes HUD's Section 8 Income Limits adjusted for a household in Utah by county.



**Table 13:**  
**HUD Section 8 Income Limit**  
**Median Rent Affordability for Four-person Household in Utah**

County	0 – 30% AMI			30-50% AMI		50-80% AMI	
	Median Rent	Limit	Percentage	Limit	Percentage	Limit	Percentage
Beaver	\$625	\$2,092	29.9%	\$2,963	21.1%	\$4,742	13.2%
Box Elder	\$682	\$2,092	32.7%	\$2,963	23.1%	\$4,742	14.4%
Cache	\$734	\$2,092	33.8%	\$2,963	23.9%	\$4,742	14.9%
Carbon	\$609	\$2,092	30.4%	\$2,963	21.4%	\$4,742	13.4%
Daggett	***	\$2,092	16.2%	\$3,021	11.2%	\$4,833	7.0%
Davis	\$954	\$2,092	45.1%	\$3,254	29.0%	\$5,208	18.1%
Duchesne	\$752	\$2,092	40.8%	\$2,967	28.7%	\$4,746	18.0%
Emery	\$565	\$2,092	28.1%	\$2,963	19.8%	\$4,742	12.4%
Garfield	\$660	\$2,092	36.1%	\$2,963	25.5%	\$4,742	15.9%
Grand	\$845	\$2,092	34.8%	\$2,963	24.6%	\$4,742	15.4%
Iron	\$699	\$2,092	33.7%	\$2,963	23.8%	\$4,742	14.9%
Juab	\$653	\$2,092	37.0%	\$3,113	24.8%	\$4,979	15.5%
Kane	\$746	\$2,092	43.5%	\$2,963	30.7%	\$4,742	19.2%
Millard	\$604	\$2,092	29.7%	\$2,963	21.0%	\$4,742	13.1%
Morgan	\$783	\$2,092	49.9%	\$3,254	32.1%	\$5,208	20.0%
Piute	\$575	\$2,092	26.5%	\$2,963	18.7%	\$4,742	11.7%
Rich	***	\$2,092	29.1%	\$2,963	20.5%	\$4,742	12.8%
SaltLake	\$1,111	\$2,092	46.4%	\$3,333	29.1%	\$5,333	18.2%
SanJuan	\$621	\$2,092	29.6%	\$2,963	20.9%	\$4,742	13.1%
Sanpete	\$728	\$2,092	32.7%	\$2,963	23.1%	\$4,742	14.4%
Sevier	\$672	\$2,092	34.3%	\$2,963	24.2%	\$4,742	15.1%
Summit	\$1,318	\$2,679	47.1%	\$4,463	28.3%	\$5,992	21.1%
Tooele	\$777	\$2,092	40.5%	\$3,042	27.8%	\$4,867	17.4%
Uintah	\$790	\$2,092	46.7%	\$3,208	30.5%	\$5,133	19.1%
Utah	\$871	\$2,092	43.9%	\$3,113	29.5%	\$4,979	18.5%
Wasatch	\$1,139	\$2,092	55.1%	\$3,338	34.5%	\$5,342	21.6%
Washington	\$906	\$2,092	46.1%	\$2,963	32.5%	\$4,742	20.3%
Wayne	\$548	\$2,092	26.2%	\$2,963	18.5%	\$4,742	11.6%
Weber	\$871	\$2,092	38.0%	\$3,254	24.4%	\$5,208	15.3%
State of Utah	\$959	\$1,888	48.3%	\$3,146	29.0%	\$5,033	18.1%

Sources: HUD (2019) Section 8 income limits, FY 2019 [Data]; 2018 US Census Bureau ACS Five-Year Estimates Detailed Tables. Note: yellow indicates a cost burden >30% of household income and pink indicates a severe cost burden >50% household income.

## MODERATE-INCOME THRESHOLDS

Moderate-income housing cost thresholds are related to income limits. For purposes of this report, the difference between an income limit and an income threshold is that a housing cost threshold is based on all housing units that are affordable to households within a particular income limit range and below. As such, any housing unit whose costs are below 30% of a particular household's gross monthly income is affordable for that household, regardless of that household's income limit group. A household in a higher income group could afford to rent housing units that would otherwise be affordable for households in lower income groups. Whenever higher income households occupy housing units in a moderate-income housing cost threshold below what they could afford, they are limiting the supply of affordable housing units available to lower-income households.



# 8. OLENE WALKER HOUSING LOAN FUND 2020 REPORT

The Olene Walker Housing Loan Fund (OWHLF) partners with public and private organizations to create and preserve safe, decent and affordable housing for Utah’s low-income community. To achieve this goal, the Housing and Community Development Division (HCDD) and the OWHLF Board have funded many programs and initiatives that support the construction, preservation, rehabilitation and purchase of affordable multi-family and single-family housing throughout Utah.

Over the past few years, the price of housing in Utah has been skyrocketing. As housing costs continue to outpace inflation, those who are least able to achieve the American dream and purchase their own home are left on the outside looking in. Thankfully, over the past 30 years the Olene Walker Housing Loan Fund has been able to support projects across Utah to ensure housing continues to be available that Utahns can afford. In State Fiscal Year 2020, the fund supported construction or rehabilitation of 939 multi-family low-income units and 46 low-income single-family units statewide.



## Funding Sources

One-time appropriation — \$5,000,000

HUD HOME Funding	\$3,152,541
National Housing Trust Fund	\$3,000,000

State Funding	\$2,175,613
Total New Funding	\$13,328,154

## Multifamily Units

- ✓ **939** units constructed or rehabilitated
- ✓ **\$22,383** average subsidy per unit
- ✓ **40.93%** of area median income served
- ✓ **\$15.89** leveraged per OWHLF dollar



## Single Family Units

- ✓ **46** units constructed or rehabilitated
- ✓ **\$22,201** average subsidy per unit

## FY20 Multifamily Projects

PROJECTS	COUNTY	AMI SERVED	UNITS FUNDED	OWHLF ALLOCATION	ESTIMATED COST FOR TOTAL PROJECT
255 South State (Phase I)	Salt Lake	46.20%	50	\$ 1,500,000	\$26,593,364
255 South State (Phase II)	Salt Lake	57.25%	102	\$ 1,730,084	\$34,481,270
426 Apartments	Salt Lake	25.00%	40	\$ 700,000	\$11,007,424
Asteri Apartments	Iron	40.25%	40	\$ 616,080	\$11,393,984
Cairn Point Apartments	Iron	38.75%	48	\$ 1,508,912	\$12,973,179
Capitol Homes Apartments	Salt Lake	42.42%	62	\$ 1,000,000	\$19,067,363
Central West Apartments	Salt Lake	43.35%	52	\$ 800,000	\$16,194,579
Desert Stone Villas	Garfield	60.00%	6	\$ 150,000	\$1,175,135
Eagle Heights Village (Phase II)	Utah	43.55%	56	\$ 1,000,000	\$15,899,609
Independence Lane	Cache	29.00%	8	\$ 859,300	\$1,777,200
Mountain View Apartments	Utah	43.57%	49	\$ 450,000	\$13,088,715
Parkway Group Home	Washington	30.00%	14	\$ 220,000	\$475,251
Red Rocks at Sienna Hills Apartments	Washington	58.99%	258	\$ 1,000,000	\$52,868,752
Sandstone Apartments	Iron	42.56%	39	\$ 413,544	\$10,984,777
Senior Living on Washington Blvd	Weber	43.83%	78	\$ 1,000,000	\$13,991,910
TCHA-5-Plex	Tooele	30.00%	5	\$ 97,000	\$163,101
TURN-Orem Group Home	Utah	20.00%	8	\$ 171,686	\$425,124
UBAC-Country Village Duplexes	Duchesne	40.20%	4	\$ 30,000	\$484,224
Wingate Village Townhomes	Grand	42.70%	20	\$ 632,757	\$7,219,486
Totals/Average		40.93%	939	\$13,879,363	\$250,264,447

# 9. CONCLUSION

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At its most fundamental level, housing is more than a market segment or policy; it serves as the kernel of human survival, which can have profound consequences for the actors involved. Addressing housing affordability by maintaining a socially equitable, adequate supply of affordable housing is, by implication, a complicated issue for Utah's policymakers. Consequently, such an initiative requires a set of strategic policies that balance the myriad competing interests of low-income households, property owners, state and local governments, developers, and essential workers.

The 2019 State Legislature's most significant attempt to date to address Utah's housing affordability crisis, SB34, requires municipalities to adopt strategies aimed at encouraging affordable housing to be eligible to receive investment funds from the Utah Department of Transportation. It offers Utah municipalities an expanded menu of nearly 25 strategies they can pursue to encourage affordable housing, such as waiving development fees, allowing so-called mother-in-law apartments, revamping aging homes, and adopting zoning that encourages construction of high-density housing near transit lines.

If left unchallenged, housing insecurity will continue to increase. Analyzing the dynamics of this social condition demands robust, empirical explorations of the reality in which housing is developed, reproduced and institutionalized, over time and space.

This report is an attempt to establish a concerted effort to coordinate and leverage the interests of all stakeholders. It seeks to incorporate their insights into a pragmatic conceptual framework. The Commission on Housing Affordability can draw upon this framework and the analysis contained as they continue working on policies that will better house lower income households and Utah's most vulnerable populations.

# 10. COUNTY BY COUNTY AFFORDABLE HOUSING GAP ANALYSES

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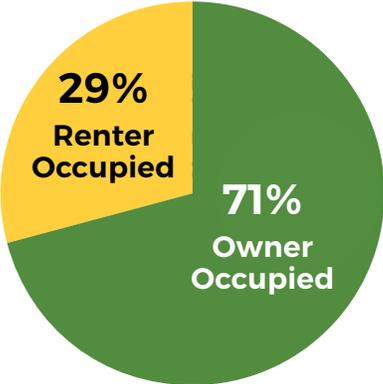


**County by County Affordable Housing Gap Analyses**

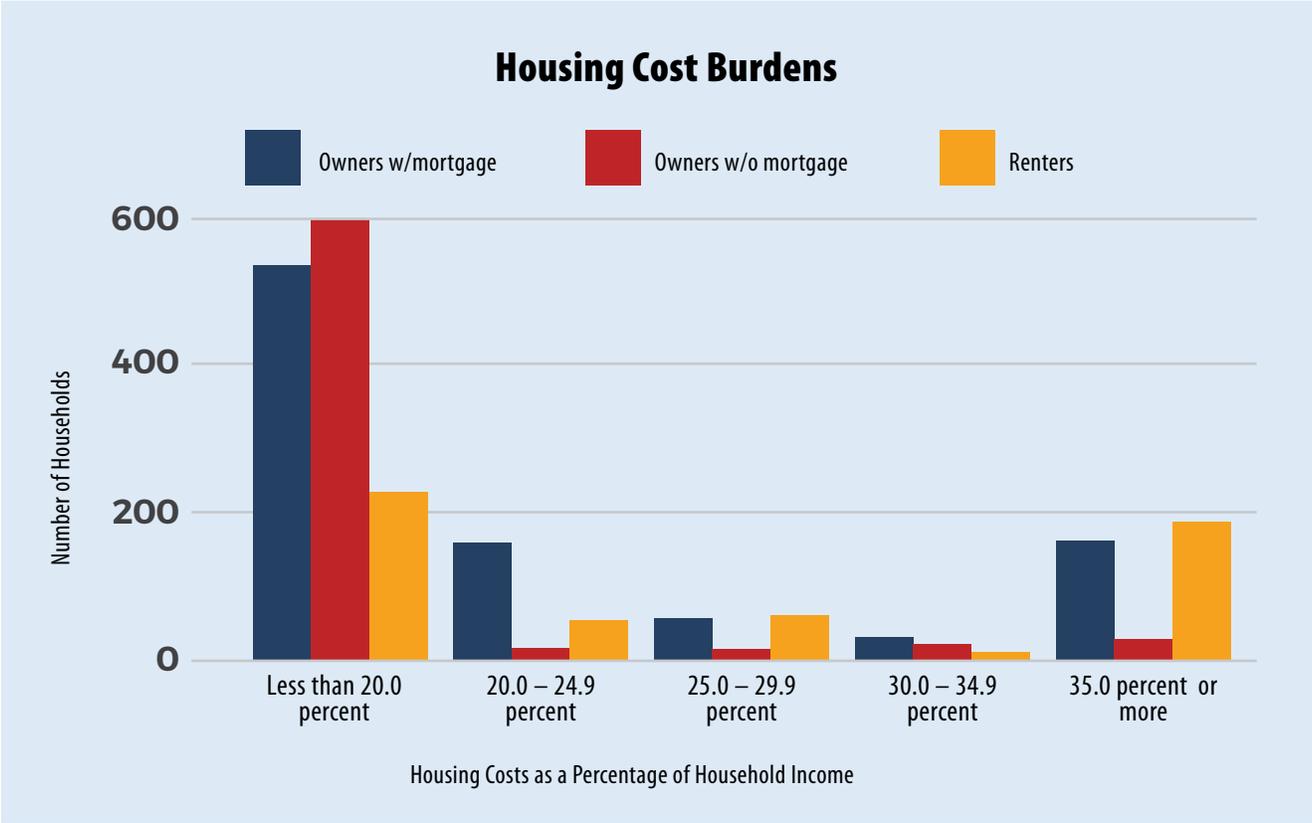
<a href="#">State of Utah</a>	4
<a href="#">Beaver County</a>	39
<a href="#">Box Elder County</a>	41
<a href="#">Cache County</a>	43
<a href="#">Carbon County</a>	45
<a href="#">Daggett County</a>	47
<a href="#">Davis County</a>	49
<a href="#">Duchesne County</a>	51
<a href="#">Emery County</a>	53
<a href="#">Garfield County</a>	55
<a href="#">Grand County</a>	57
<a href="#">Iron County</a>	59
<a href="#">Juab County</a>	61
<a href="#">Kane County</a>	63
<a href="#">Millard County</a>	65
<a href="#">Morgan County</a>	67
<a href="#">Piute County</a>	69
<a href="#">Rich County</a>	71
<a href="#">Salt Lake County</a>	73
<a href="#">San Juan County</a>	75
<a href="#">Sanpete County</a>	77
<a href="#">Sevier County</a>	79
<a href="#">Summit County</a>	81
<a href="#">Tooele County</a>	83
<a href="#">Uintah County</a>	85
<a href="#">Utah County</a>	87
<a href="#">Wasatch County</a>	89
<a href="#">Washington County</a>	91
<a href="#">Wayne County</a>	93
<a href="#">Weber County</a>	95

# Housing Costs and Availability: BEAVER COUNTY 2014–2018

## Ratio of Owners to Renters

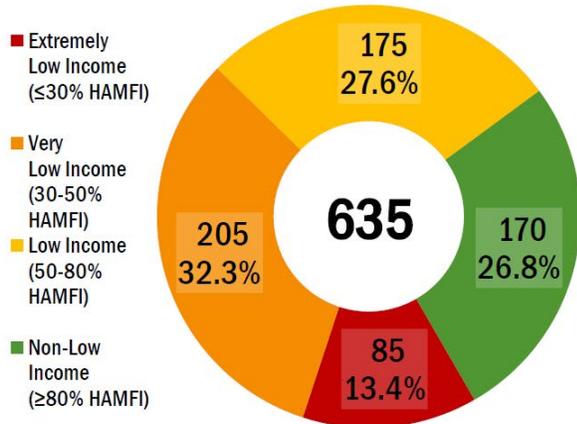


<b>Total Housing Units</b>	<b>2,999</b>
Occupied Housing Units	2,277
Vacant Housing Units	722
Homeowner Vacancy Rate	3.3%
Rental Vacancy Rate	7.5%

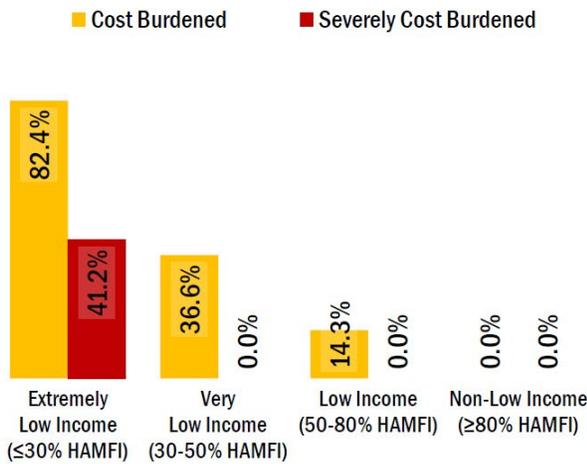


# Affordable Housing Gap: Beaver County, 2013–2017

**Beaver County's Renter Households by Income Level**



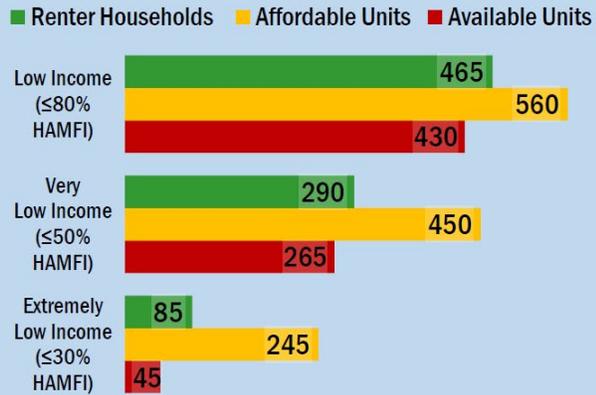
**Beaver County's Proportion of Cost Burdened Renter Households**



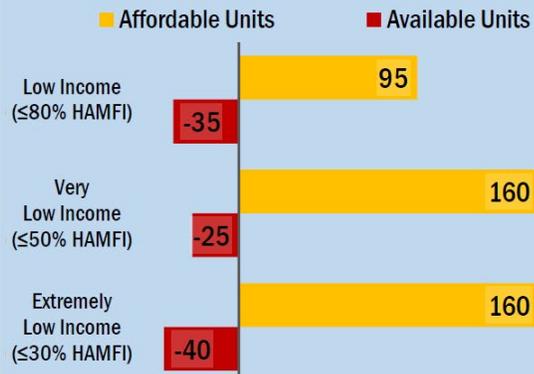
*Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017*

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Beaver County	27.9	6.7

**Beaver County's Affordable & Available Rental Housing Gap**



**Beaver County's Affordable & Available Rental Housing Deficit**



**Poverty with Respect to Renter Households**

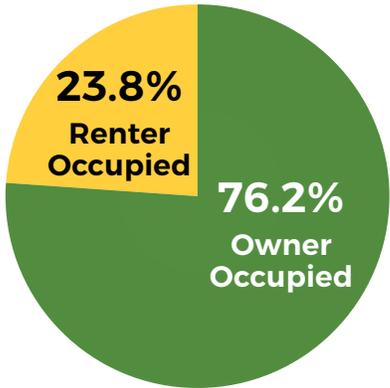
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Beaver County	591	524	\$47,878.00	\$625.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

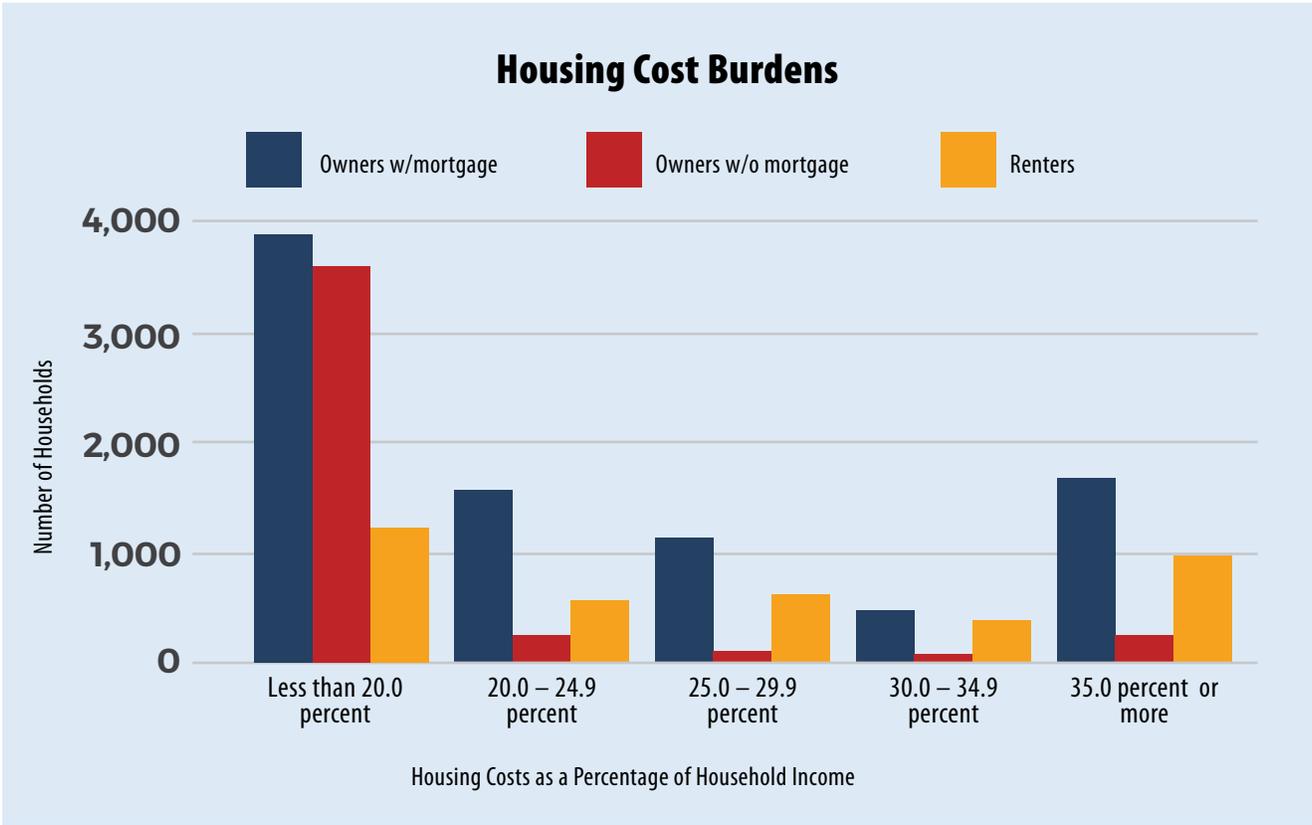
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: BOX ELDER COUNTY 2014–2018

## Ratio of Owners to Renters

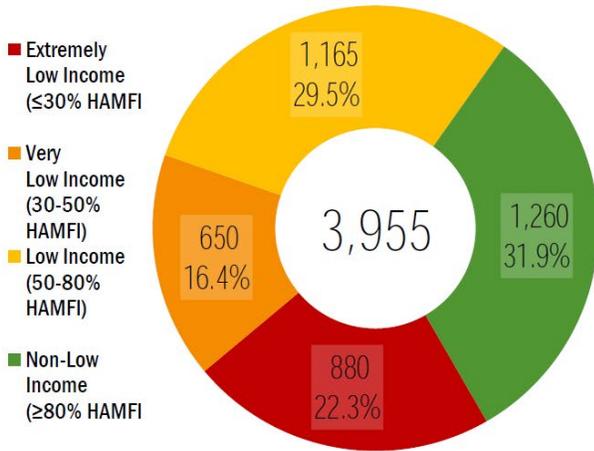


<b>Total Housing Units</b>	<b>18,598</b>
Occupied Housing Units	17,302
Vacant Housing Units	1,296
Homeowner Vacancy Rate	1.1%
Rental Vacancy Rate	3.7%

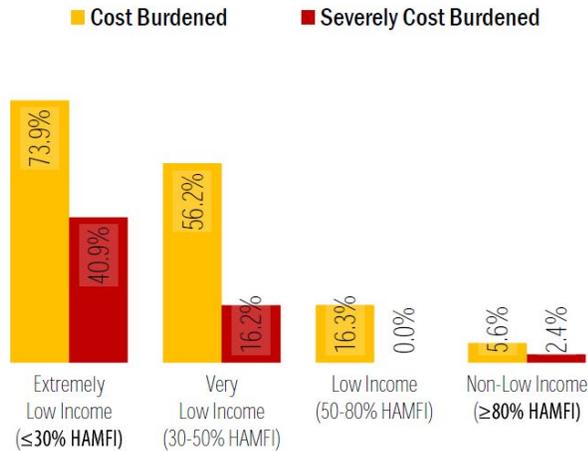


# Affordable Housing Gap: Box Elder County, 2013–2017

Box Elder County's Renter Households by Income Level



Box Elder County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Box Elder County	38.4	40.5

Box Elder County's Affordable & Available Rental Housing Gap



Box Elder County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

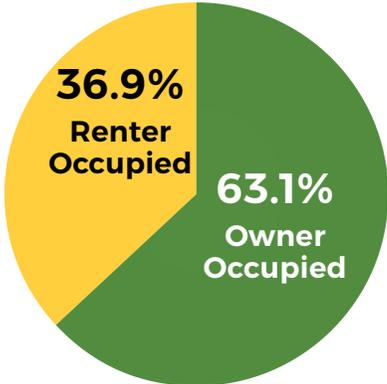
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Box Elder County	4078	4879	\$59,937.00	\$682.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

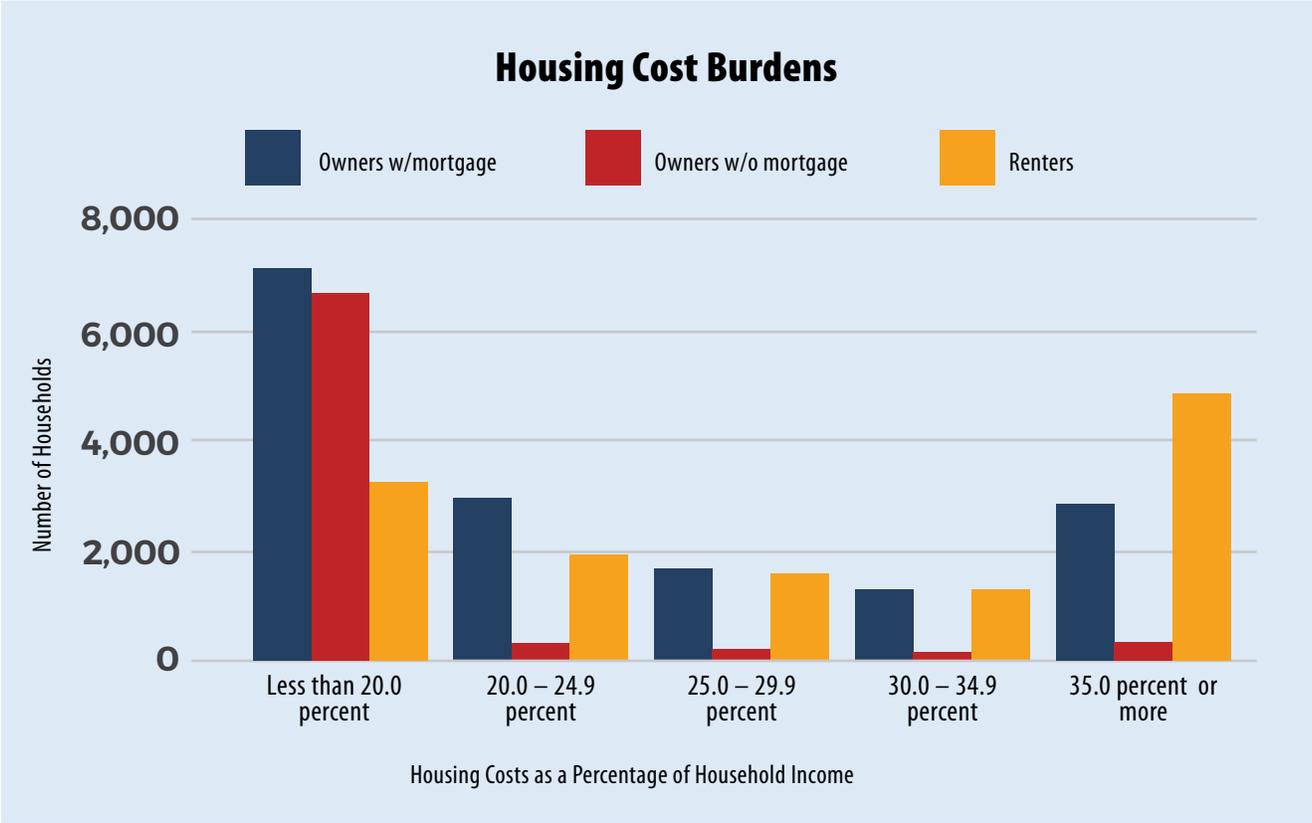
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: CACHE COUNTY 2014–2018

## Ratio of Owners to Renters

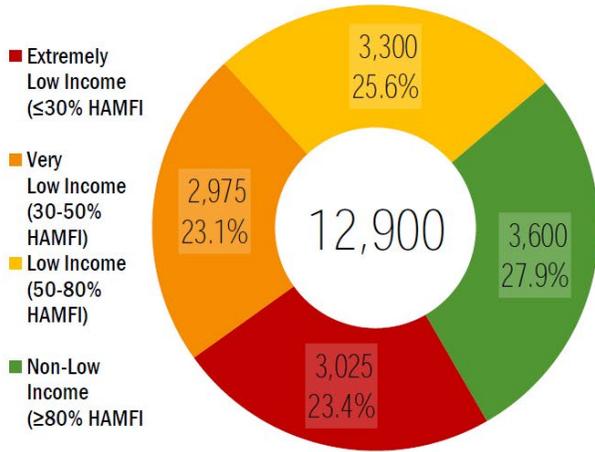


<b>Total Housing Units</b>	<b>40,640</b>
Occupied Housing Units	37,645
Vacant Housing Units	2,995
Homeowner Vacancy Rate	1.2%
Rental Vacancy Rate	4.7%



# Affordable Housing Gap: Cache County, 2013–2017

Cache County's Renter Households by Income Level



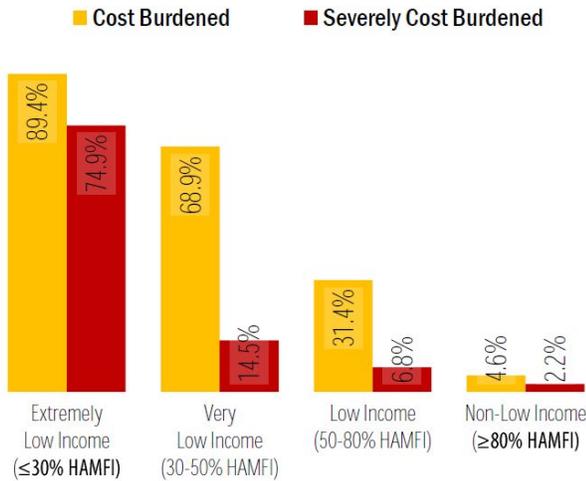
Cache County's Affordable & Available Rental Housing Gap



Cache County's Affordable & Available Rental Housing Deficit



Cache County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Cache County	41.6	136.0

## Poverty with Respect to Renter Households

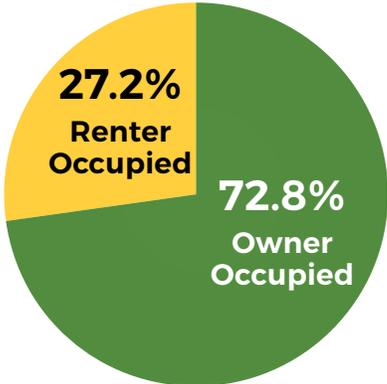
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Cache County	4078	4879	\$59,937.00	\$682.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

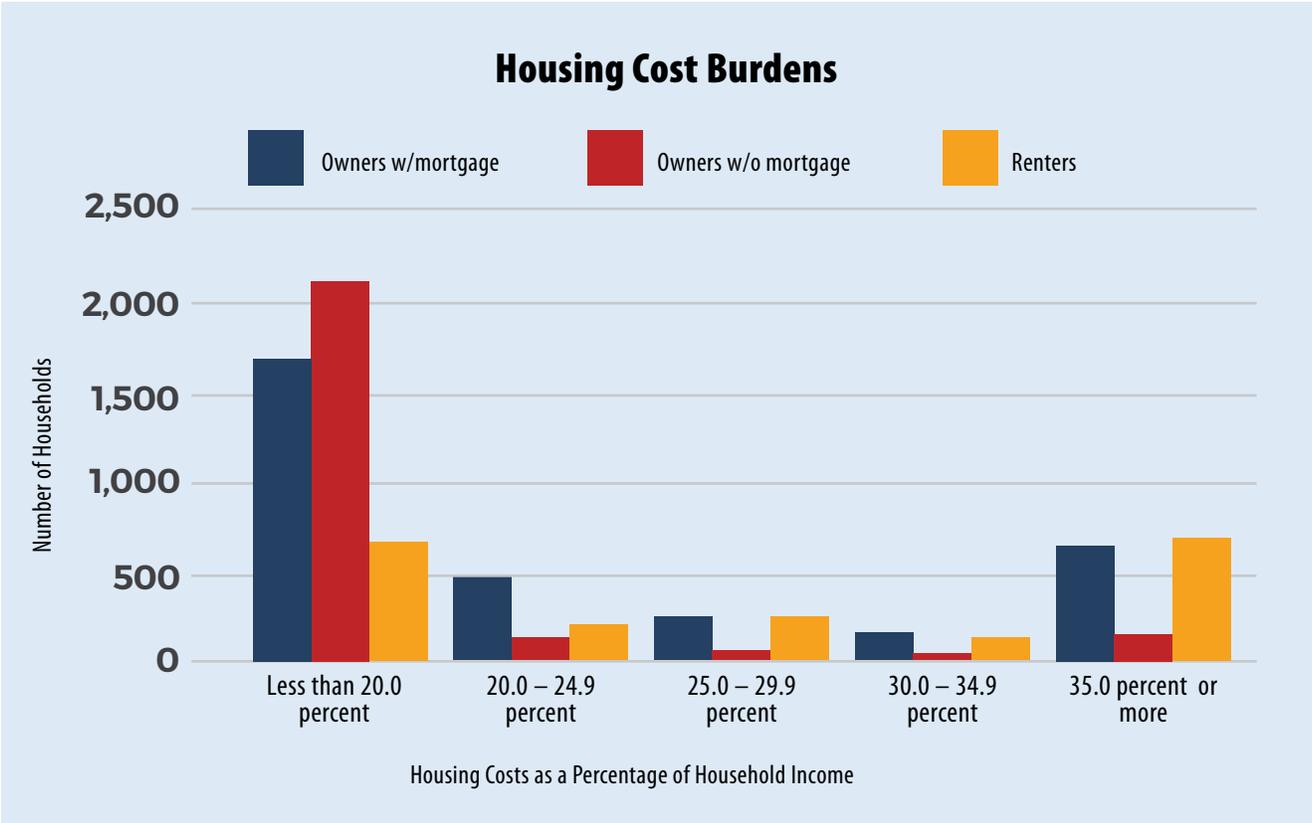
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: CARBON COUNTY 2014–2018

## Ratio of Owners to Renters

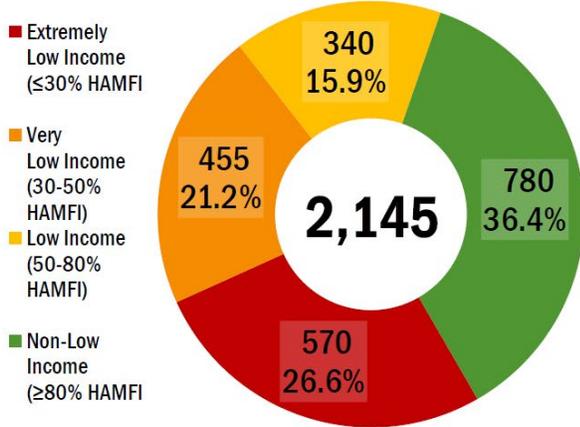


<b>Total Housing Units</b>	<b>9,787</b>
Occupied Housing Units	7,844
Vacant Housing Units	1,943
Homeowner Vacancy Rate	2.3%
Rental Vacancy Rate	14.2%

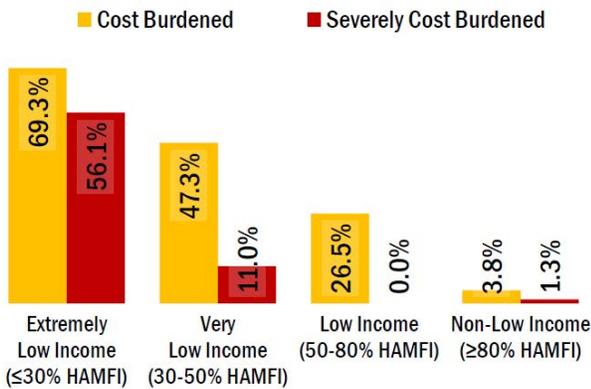


# Affordable Housing Gap: Carbon County, 2013–2017

## Carbon County's Renter Households by Income Level



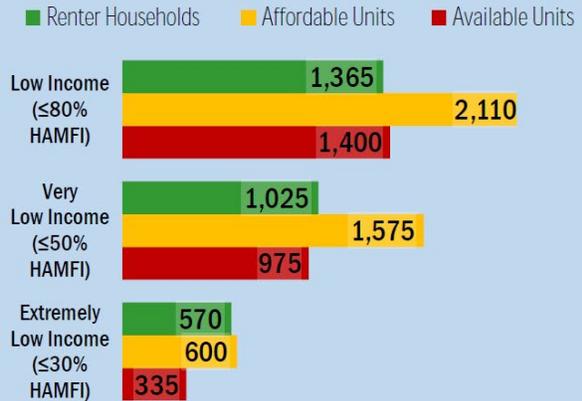
## Carbon County's Proportion of Cost Burdened Renter Households



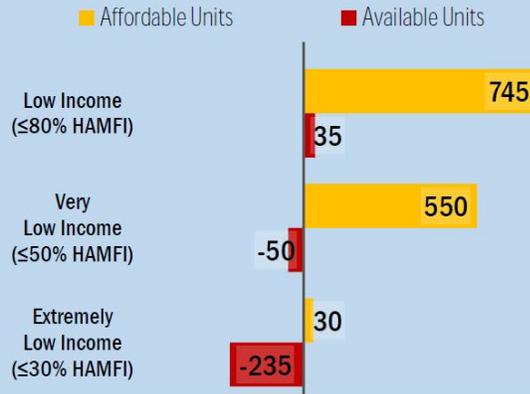
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Carbon County	52.8	21.3

## Carbon County's Affordable & Available Rental Housing Gap



## Carbon County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

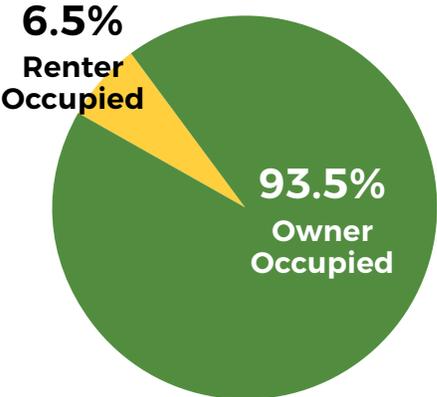
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Carbon County	2125	3156	\$50,278.00	\$609.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

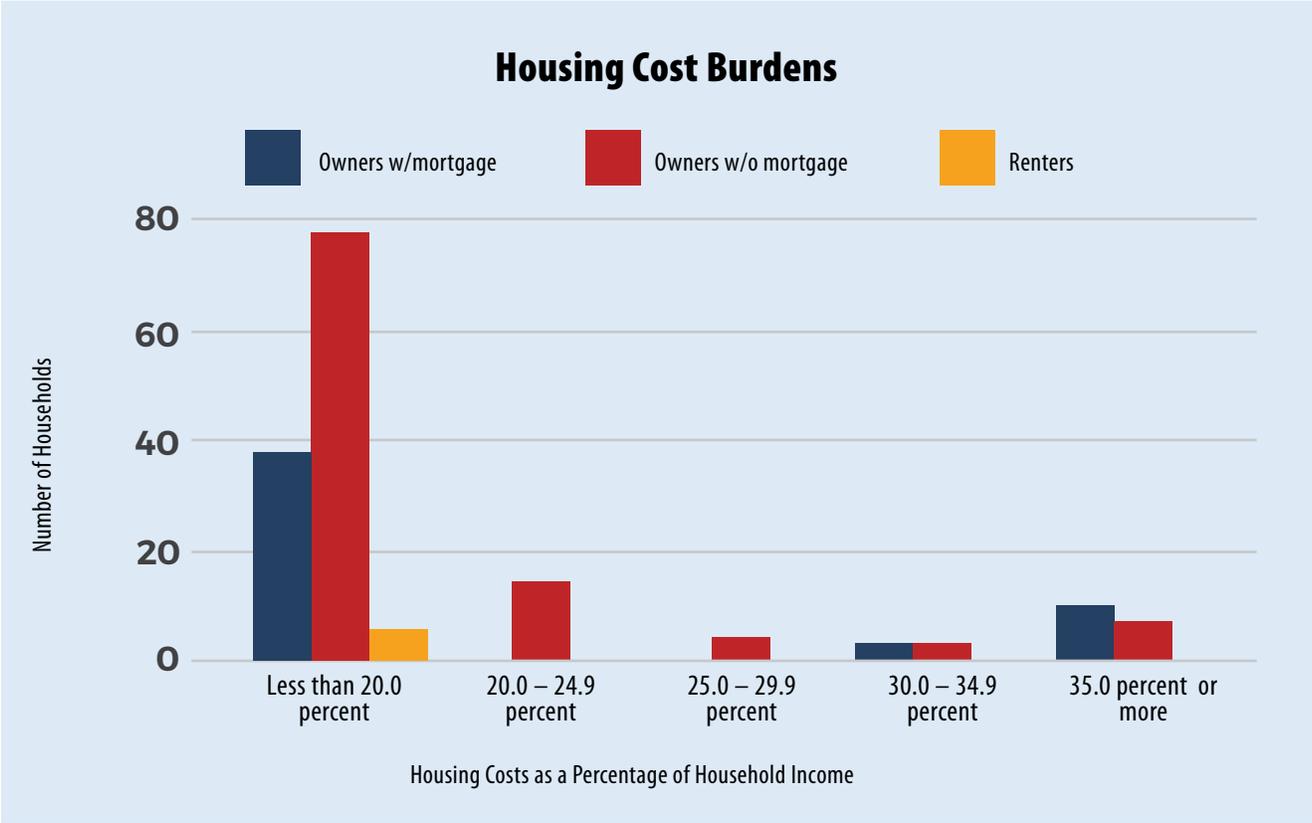
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: DAGGETT COUNTY 2014–2018

## Ratio of Owners to Renters

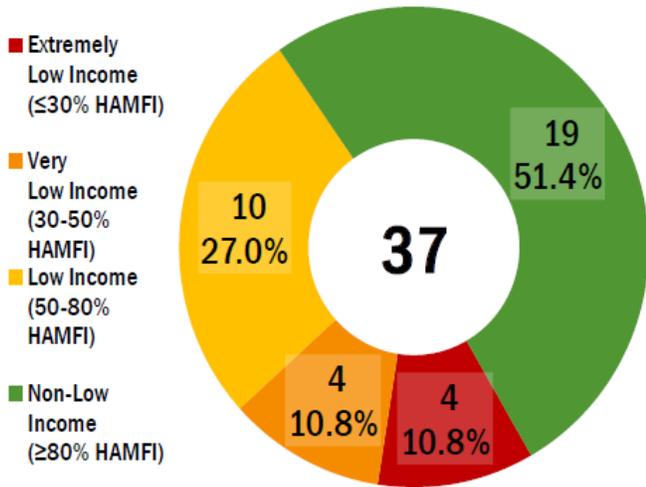


<b>Total Housing Units</b>	<b>1,235</b>
Occupied Housing Units	145
Vacant Housing Units	1,090
Homeowner Vacancy Rate	17.2%
Rental Vacancy Rate	20.0%

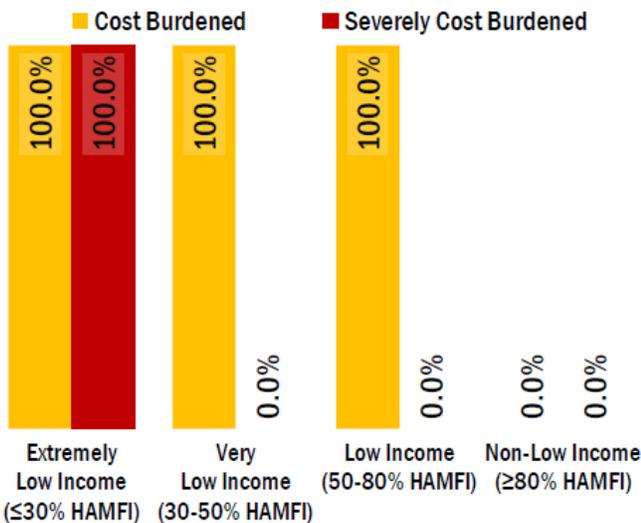


# Affordable Housing Gap: Daggett County, 2013–2017

## Daggett County's Renter Households by Income Level



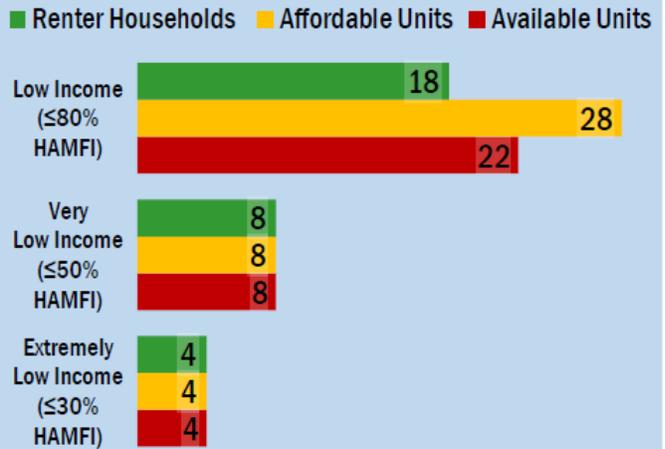
## Daggett County's Proportion of Cost Burdened Renter Households



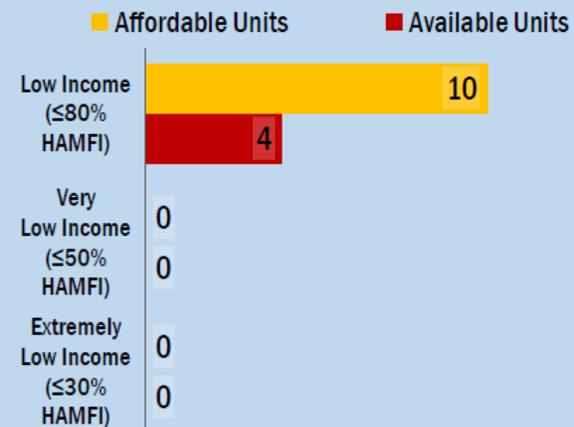
Comparison of Daggett County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Daggett County	State of Utah	Daggett County	State of Utah
Low Income (≤80% HAMFI)	155.6	143.4	122.2	100.8
Very Low Income (≤50% HAMFI)	100.0	107.8	100.0	63.3
Extremely Low Income (≤30% HAMFI)	100.0	56.8	100.0	27.5

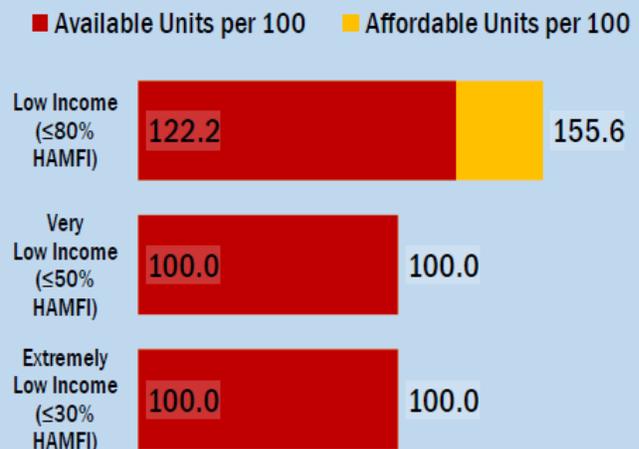
## Daggett County's Affordable & Available Rental Housing Gap



## Daggett County's Affordable & Available Rental Housing Deficit



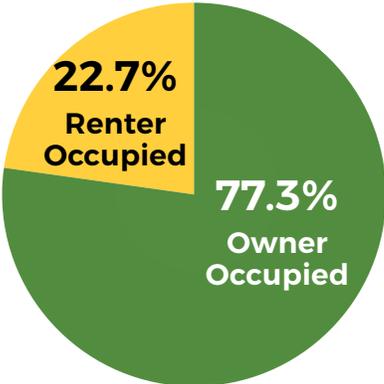
## Daggett County's Rate of Affordable & Available Rental Units per 100 Renters



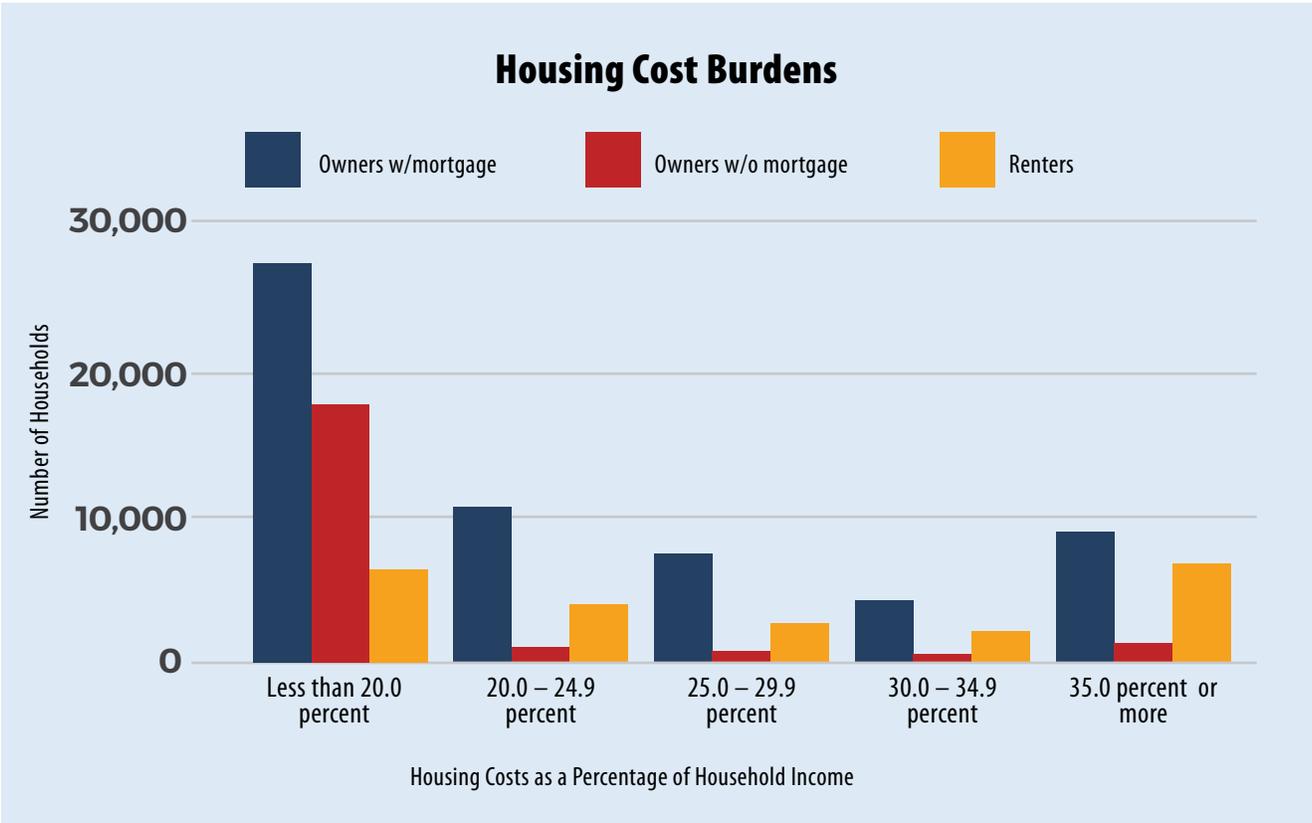
Source: U.S. Dept. of Housing & Urban Development. (2018). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at:

# Housing Costs and Availability: DAVIS COUNTY 2014–2018

## Ratio of Owners to Renters

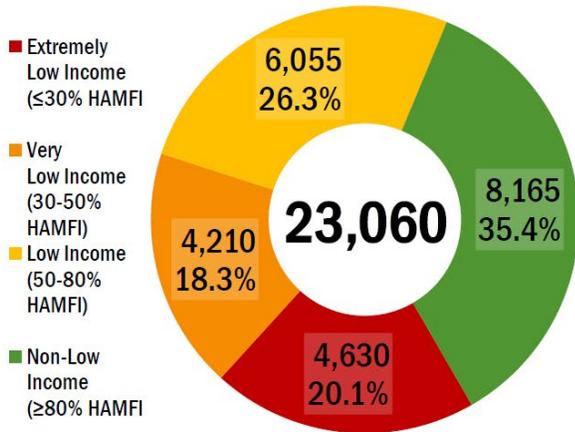


<b>Total Housing Units</b>	<b>107,180</b>
Occupied Housing Units	102,865
Vacant Housing Units	4,315
Homeowner Vacancy Rate	1.3%
Rental Vacancy Rate	3.7%

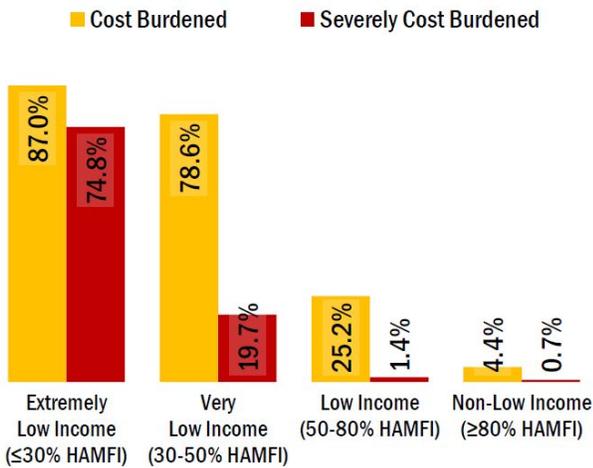


# Affordable Housing Gap: Davis County, 2013–2017

### Davis County's Renter Households by Income Level



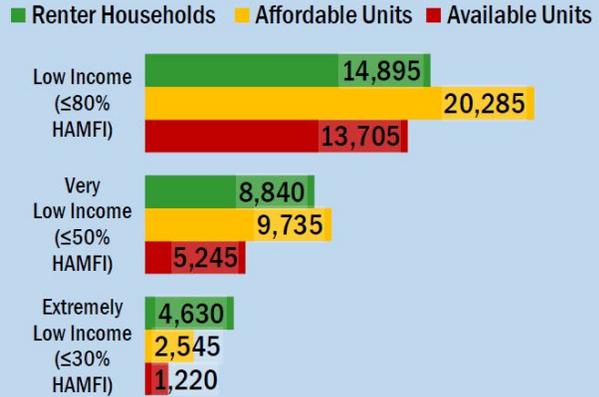
### Davis County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units		Available Rental Units	
	Per 100	Per 100	Per 100	Per 100
State of Utah	253.6	1111.3	229.8	
Davis County	52.8			

### Davis County's Affordable & Available Rental Housing Gap



### Davis County's Affordable & Available Rental Housing Deficit



### Poverty with Respect to Renter Households

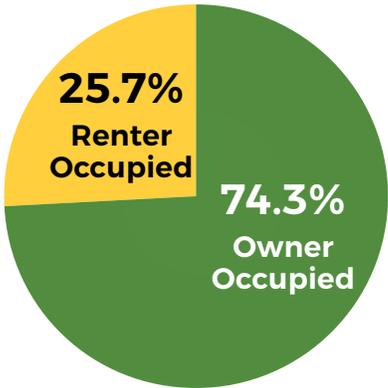
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Davis County	23043	18764	\$79,690.00	\$954.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

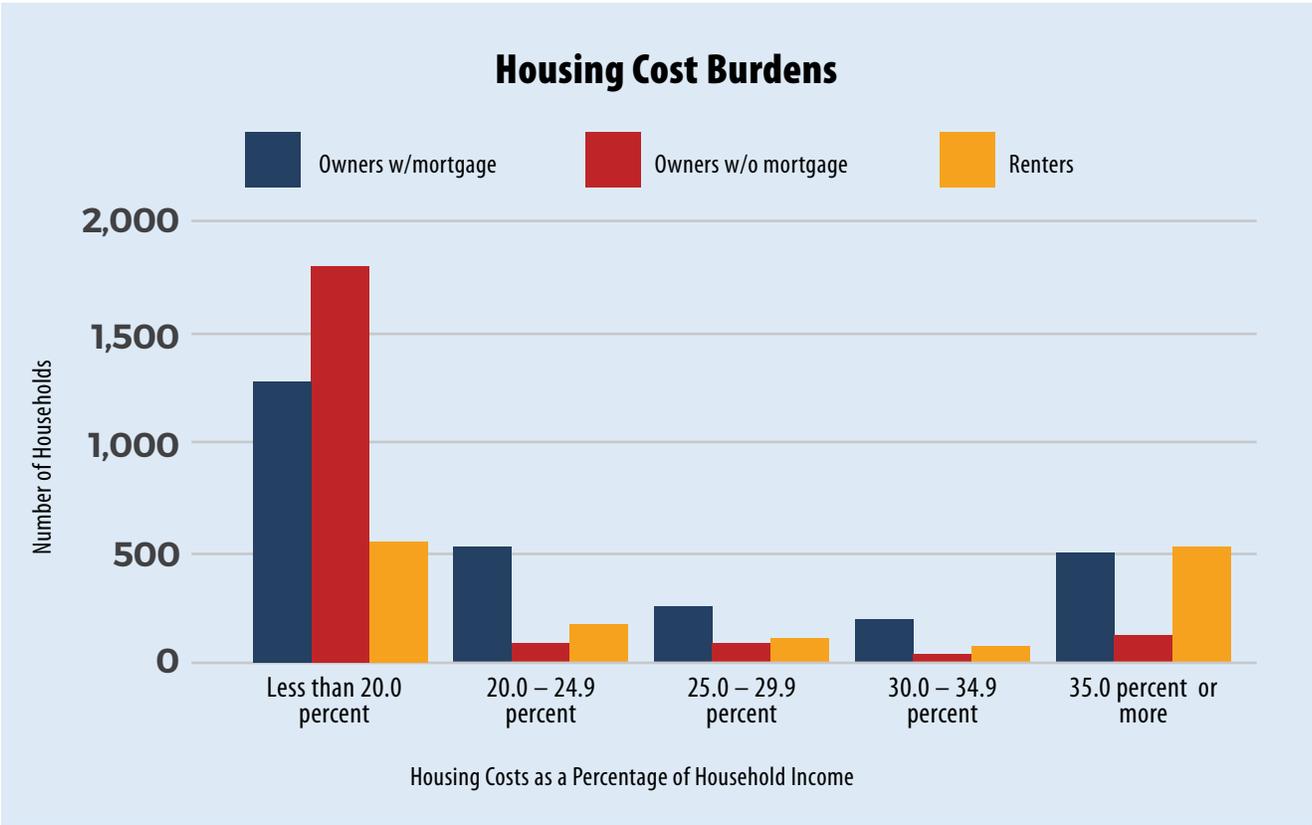
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: DUCHESNE COUNTY 2014-2018

## Ratio of Owners to Renters

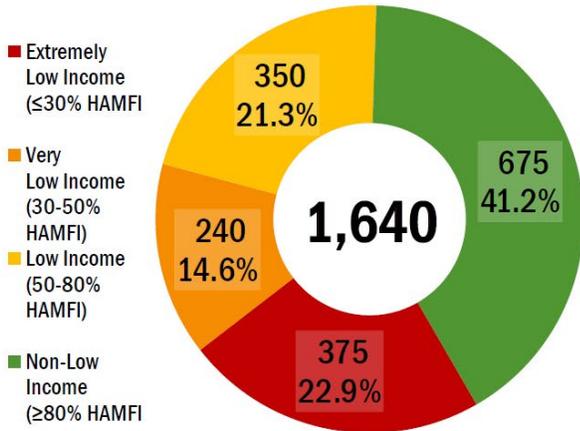


<b>Total Housing Units</b>	<b>10,168</b>
Occupied Housing Units	6,644
Vacant Housing Units	3,524
Homeowner Vacancy Rate	2.6%
Rental Vacancy Rate	12.2%

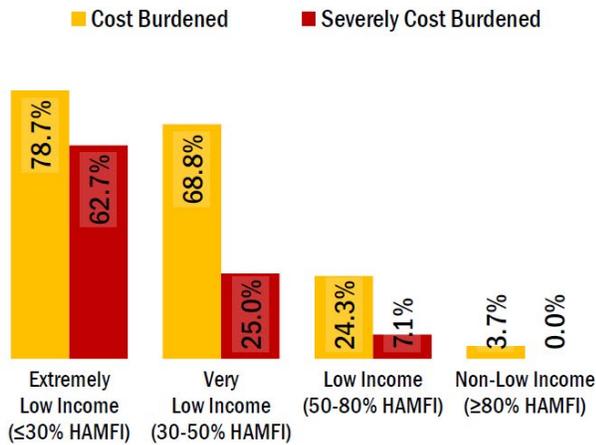


# Affordable Housing Gap: Duchesne County, 2013–2017

**Duchesne County's Renter Households by Income Level**



**Duchesne County's Proportion of Cost Burdened Renter Households**

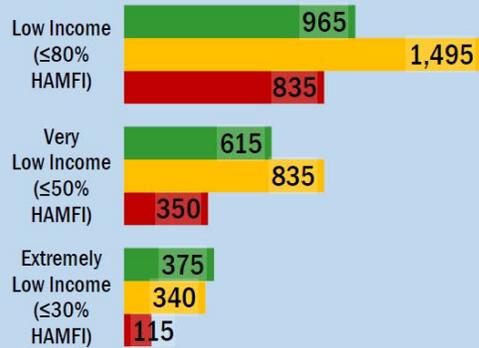


*Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017*

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Duchesne County	67.5	17.1

**Duchesne County's Affordable & Available Rental Housing Gap**

■ Renter Households ■ Affordable Units ■ Available Units



**Duchesne County's Affordable & Available Rental Housing Deficit**

■ Affordable Units ■ Available Units



**Poverty with Respect to Renter Households**

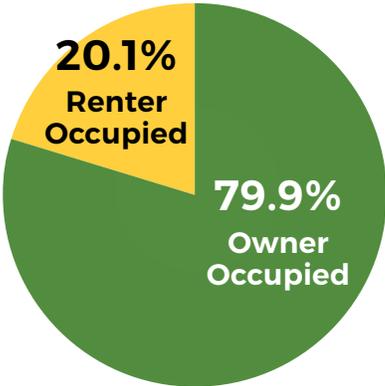
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Duchesne County	1685	2630	\$63,919.00	\$752.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

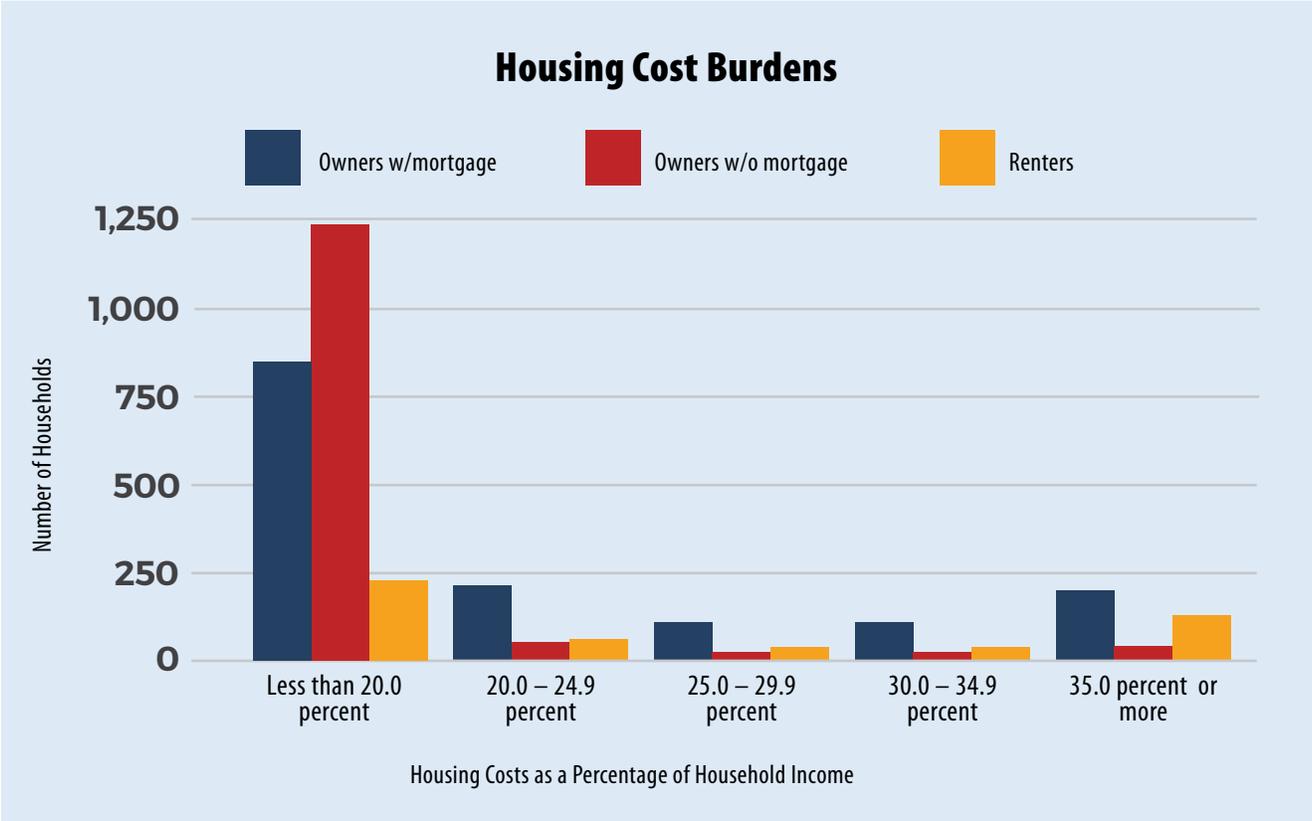
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: EMERY COUNTY 2014–2018

## Ratio of Owners to Renters

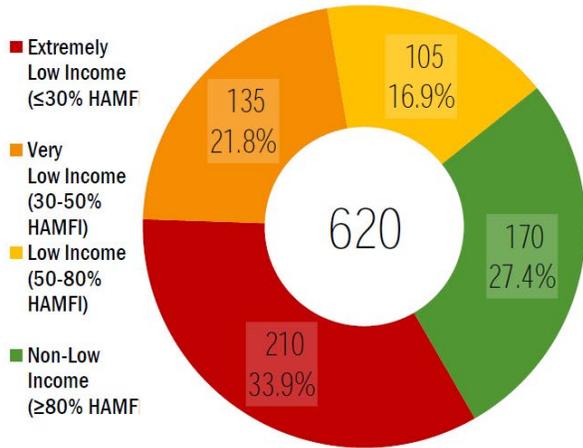


<b>Total Housing Units</b>	<b>4,604</b>
Occupied Housing Units	3,589
Vacant Housing Units	1,015
Homeowner Vacancy Rate	2.5%
Rental Vacancy Rate	15.1%

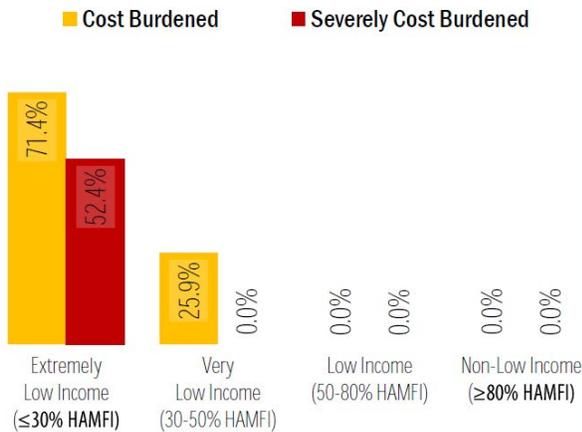


# Affordable Housing Gap: Emery County, 2013–2017

Emery County's Renter Households by Income Level



Emery County's Proportion of Cost Burdened Renter Households



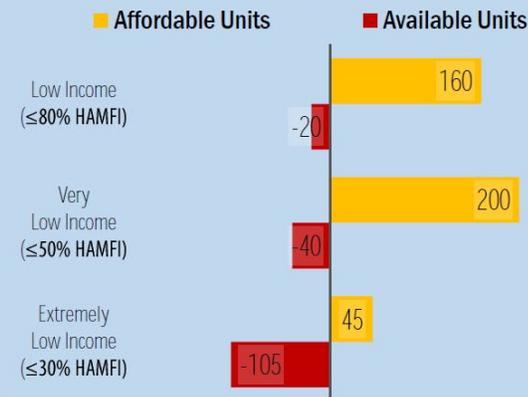
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Emery County	40.7	7.2

Emery County's Affordable & Available Rental Housing Gap



Emery County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

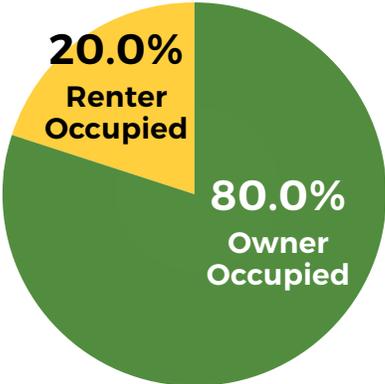
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Emery County	761	1298	\$52,055.00	\$565.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

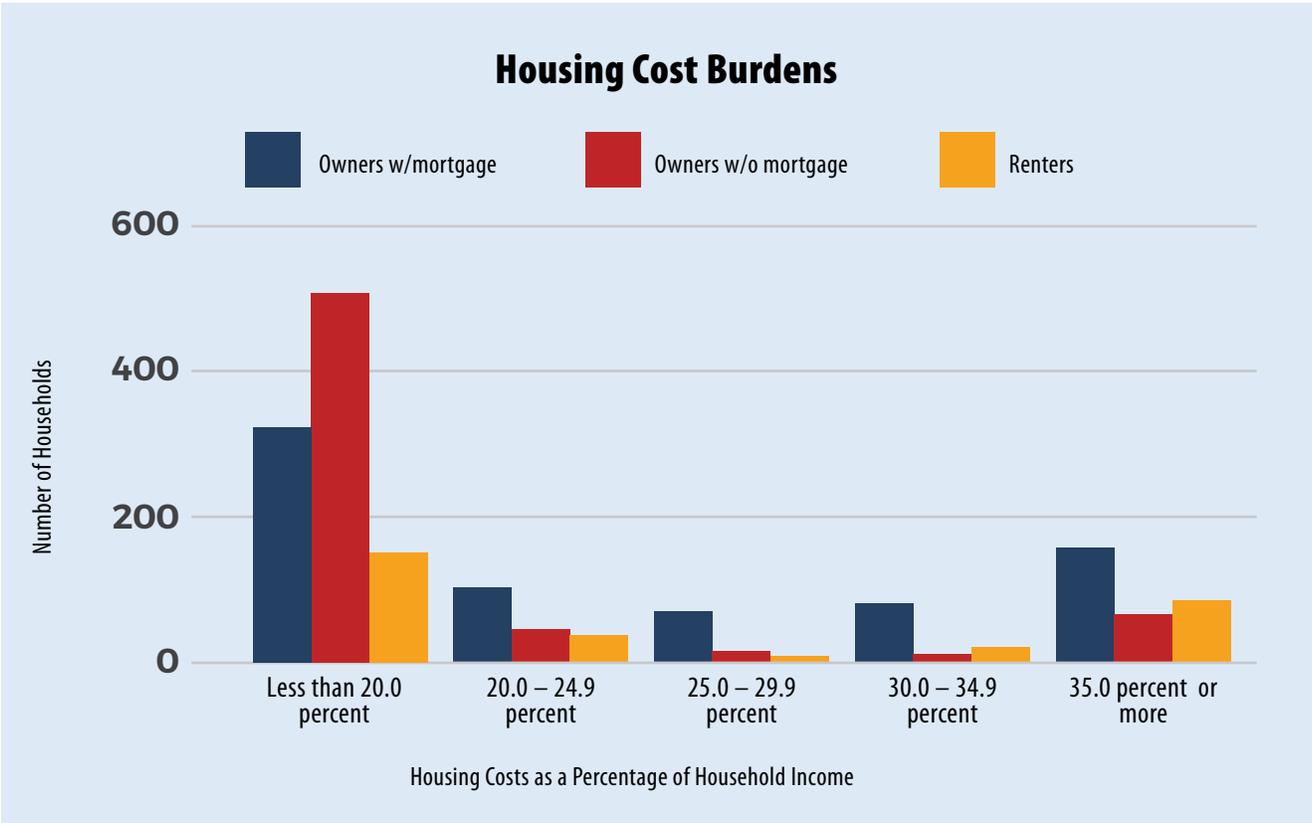
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: GARFIELD COUNTY 2014–2018

## Ratio of Owners to Renters

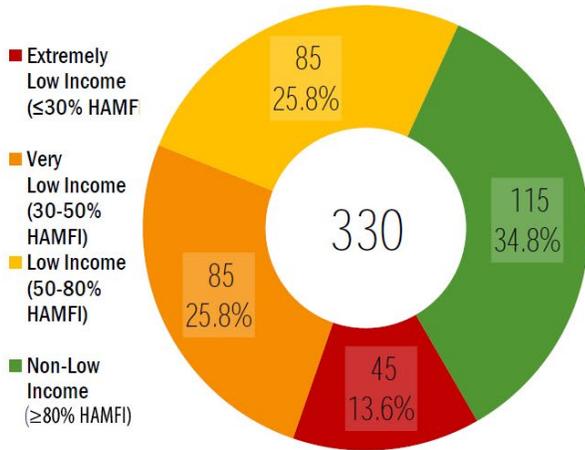


<b>Total Housing Units</b>	<b>3,907</b>
Occupied Housing Units	1,741
Vacant Housing Units	2,166
Homeowner Vacancy Rate	2.7%
Rental Vacancy Rate	6.2%

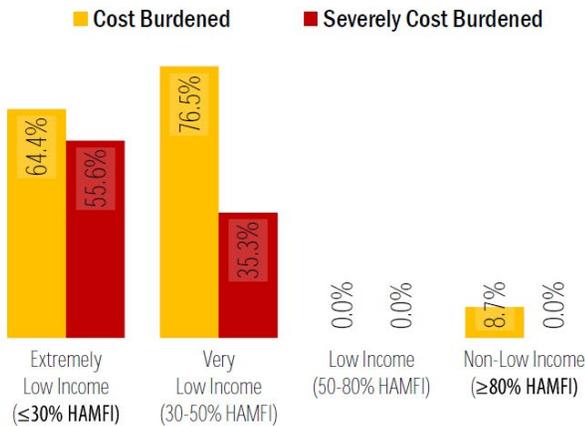


# Affordable Housing Gap: Garfield County, 2013–2017

Garfield County's Renter Households by Income Level



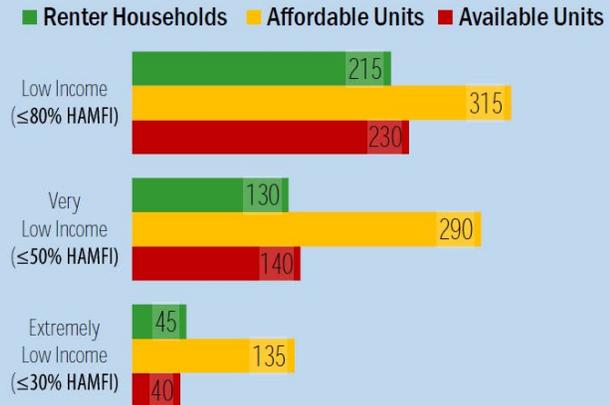
Garfield County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Garfield County	40.2	3.5

Garfield County's Affordable & Available Rental Housing Gap



Garfield County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

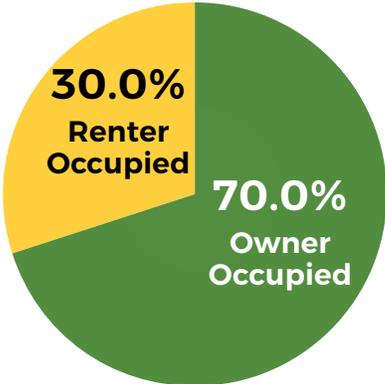
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Garfield County	373	857	\$52,337.00	\$660.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

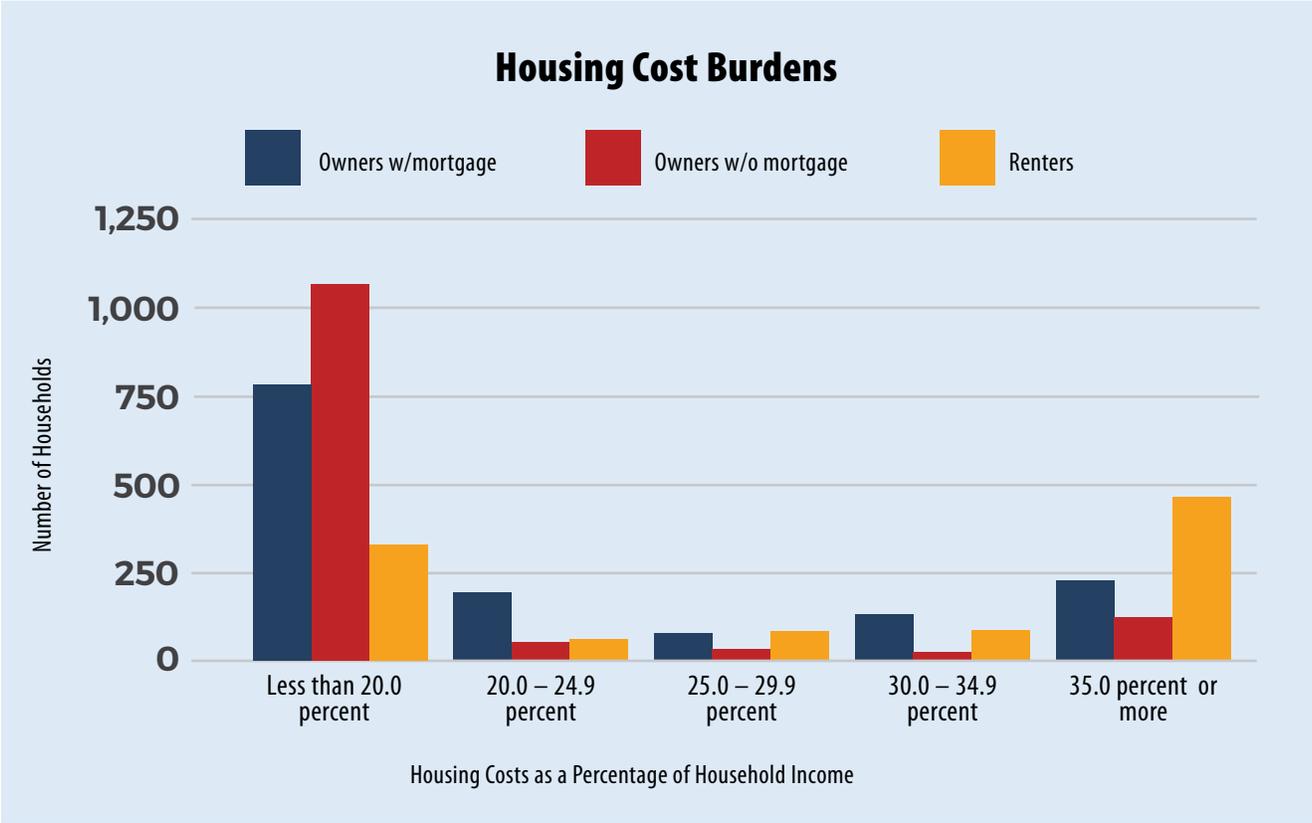
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: GRAND COUNTY 2014–2018

## Ratio of Owners to Renters

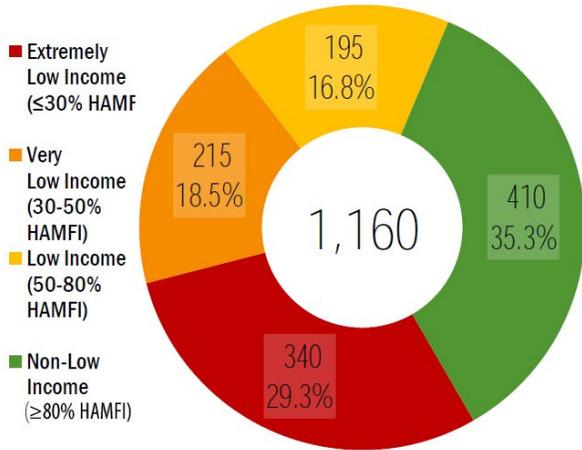


<b>Total Housing Units</b>	<b>5,329</b>
Occupied Housing Units	4,006
Vacant Housing Units	1,323
Homeowner Vacancy Rate	0.8%
Rental Vacancy Rate	27.8%

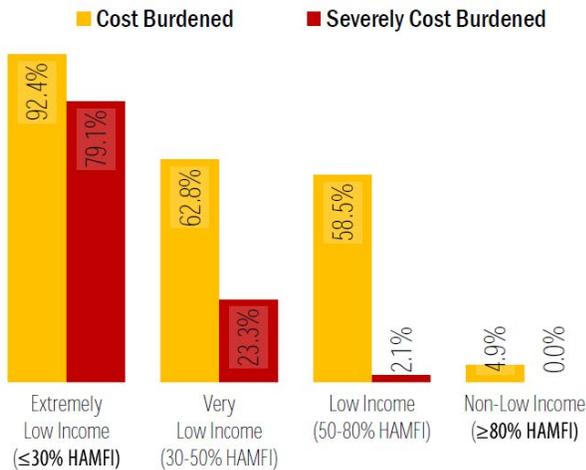


# Affordable Housing Gap: Grand County, 2013–2017

Grand County's Renter Households by Income Level



Grand County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Garfield County	45.5	11.7

Grand County's Affordable & Available Rental Housing Gap



Grand County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

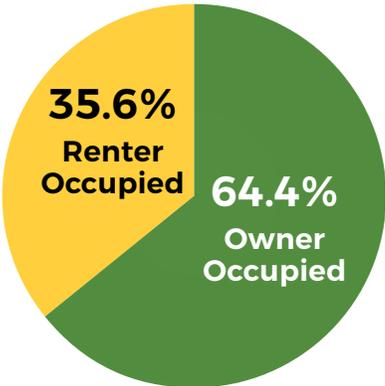
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Garfield County	373	857	\$52,337.00	\$660.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

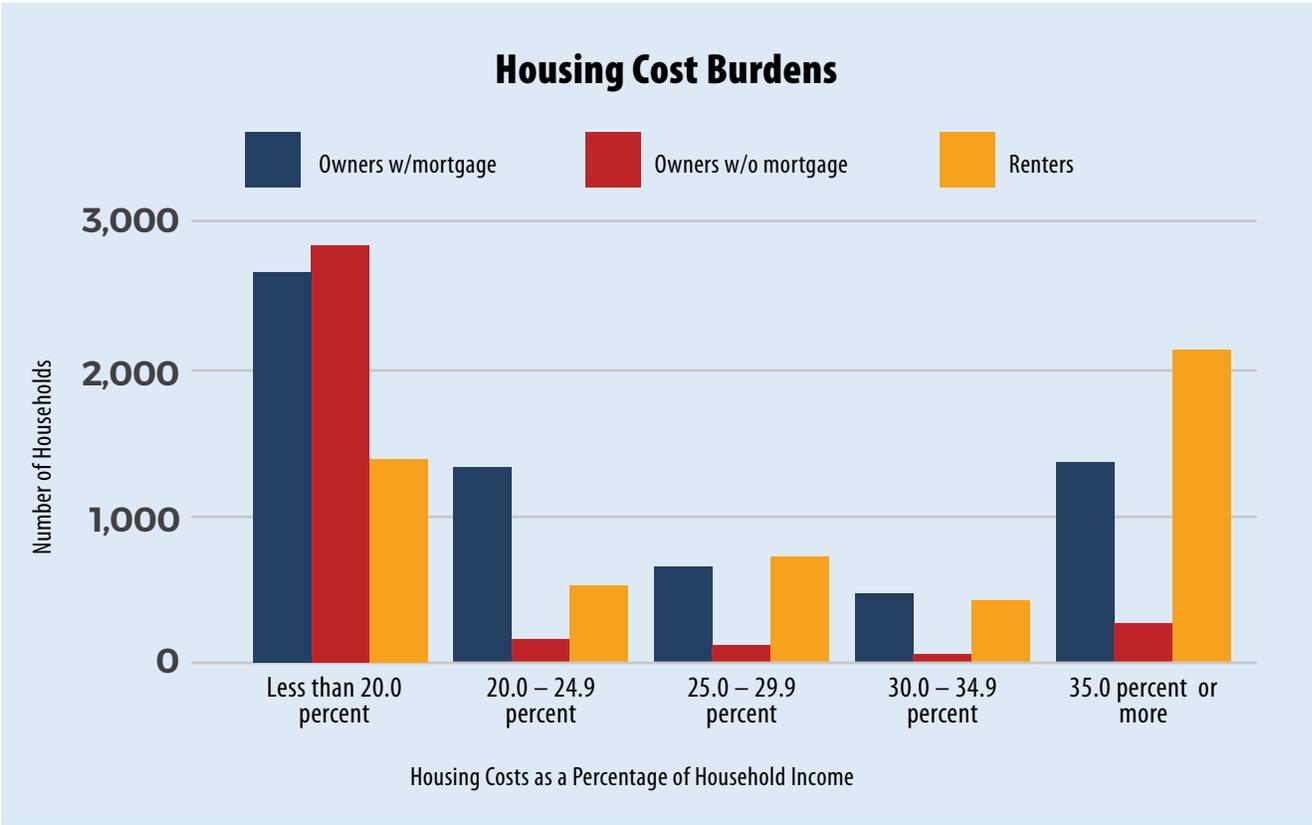
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: IRON COUNTY 2014–2018

## Ratio of Owners to Renters

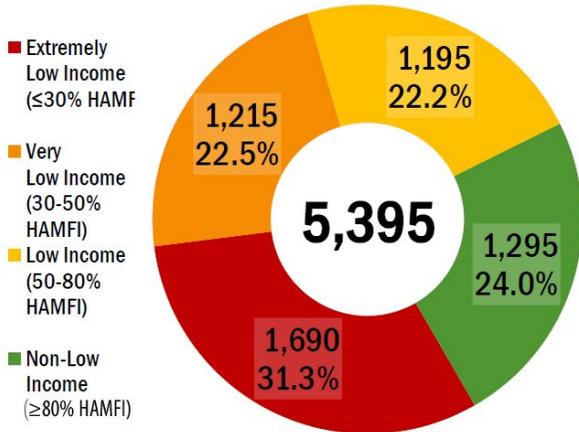


<b>Total Housing Units</b>	<b>20,807</b>
Occupied Housing Units	16,204
Vacant Housing Units	4,603
Homeowner Vacancy Rate	1.4%
Rental Vacancy Rate	10.3%

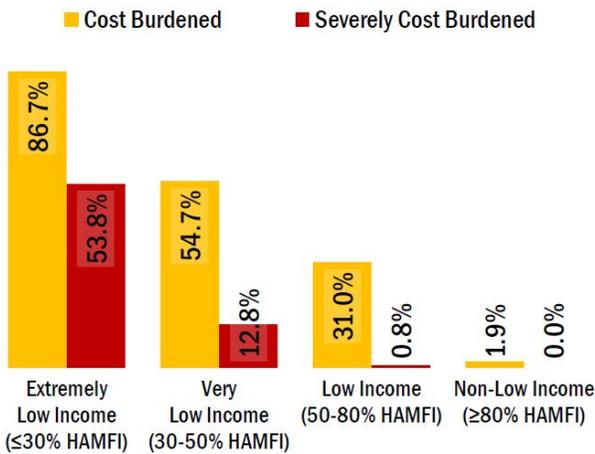


# Affordable Housing Gap: Iron County, 2013–2017

### Iron County's Renter Households by Income Level



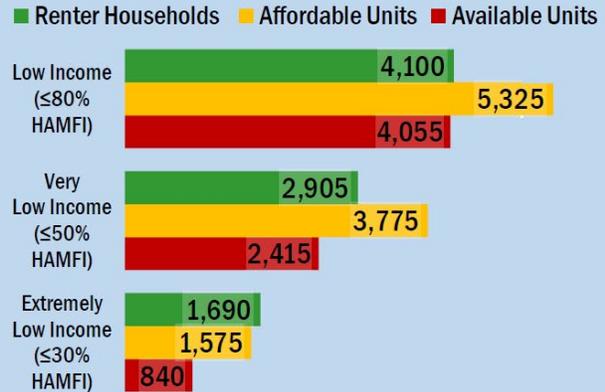
### Iron County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Iron County	30.5	55.5

### Iron County's Affordable & Available Rental Housing Gap



### Iron County's Affordable & Available Rental Housing Deficit



### Poverty with Respect to Renter Households

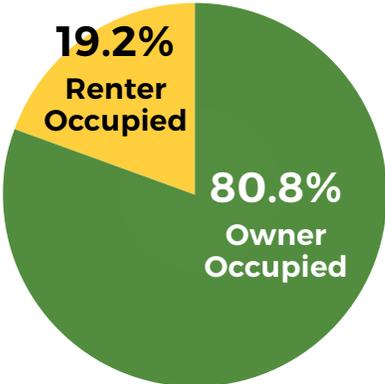
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Iron County	5784	9645	\$46,809.00	\$699.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

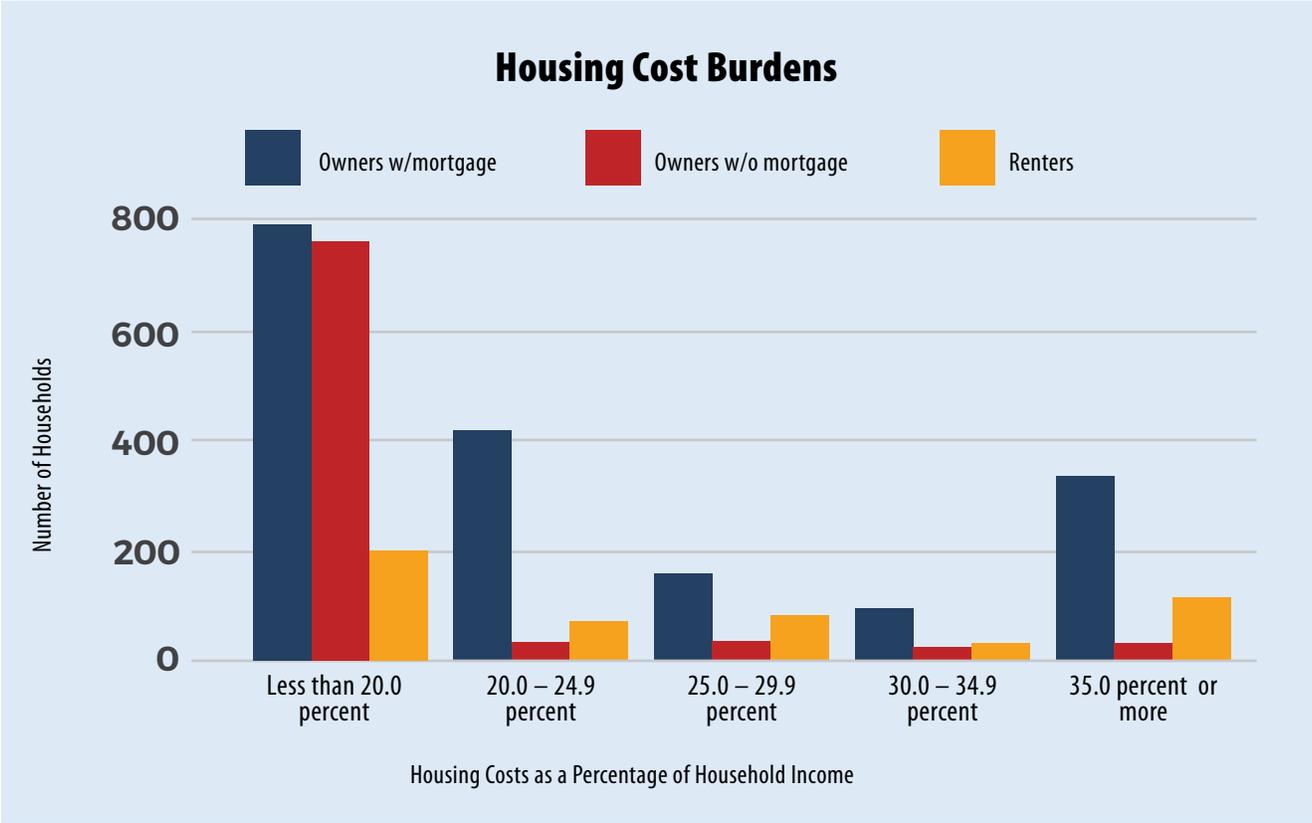
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: JUAB COUNTY 2014–2018

## Ratio of Owners to Renters

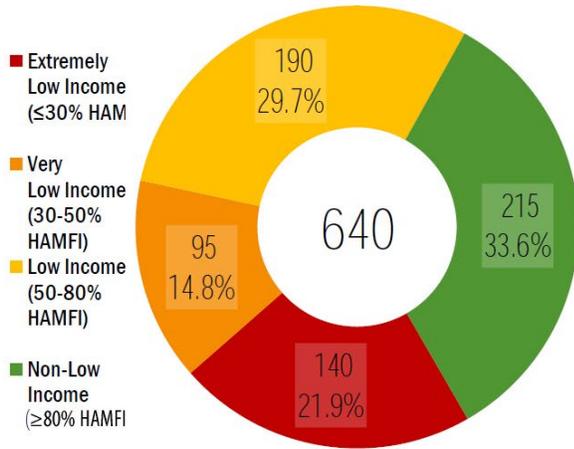


<b>Total Housing Units</b>	<b>3,701</b>
Occupied Housing Units	3,390
Vacant Housing Units	311
Homeowner Vacancy Rate	0.5%
Rental Vacancy Rate	5.6%

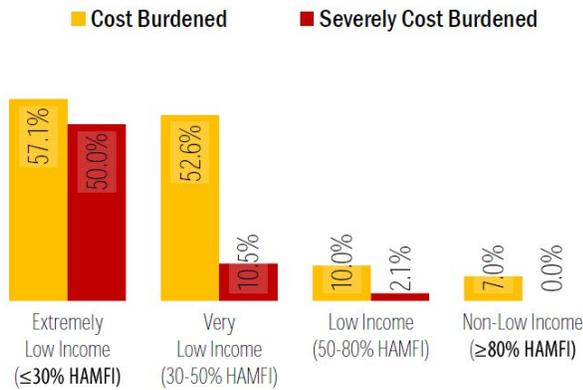


# Affordable Housing Gap: Juab County, 2013–2017

Juab County's Renter Households by Income Level



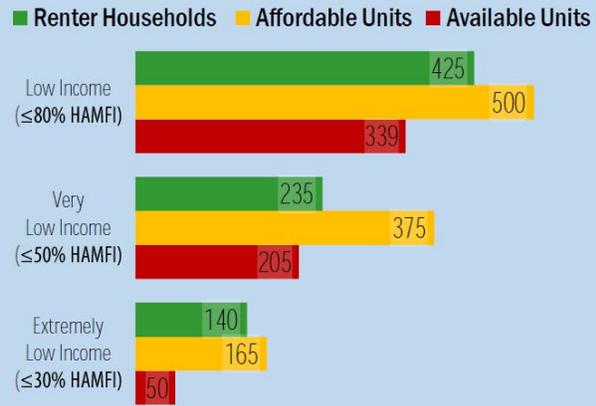
Juab County's Proportion of Cost Burdened Renter Households



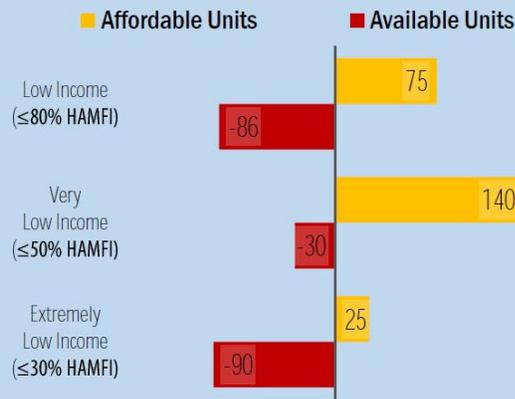
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Juab County	37.7	6.3

Juab County's Affordable & Available Rental Housing Gap



Juab County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

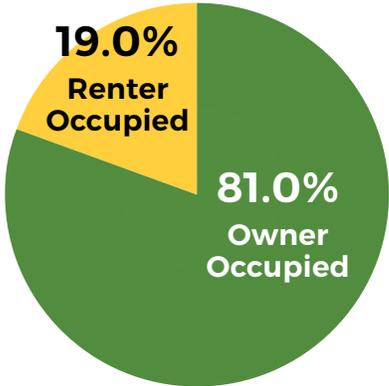
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Juab County	688	1229	\$62,237.00	\$653.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

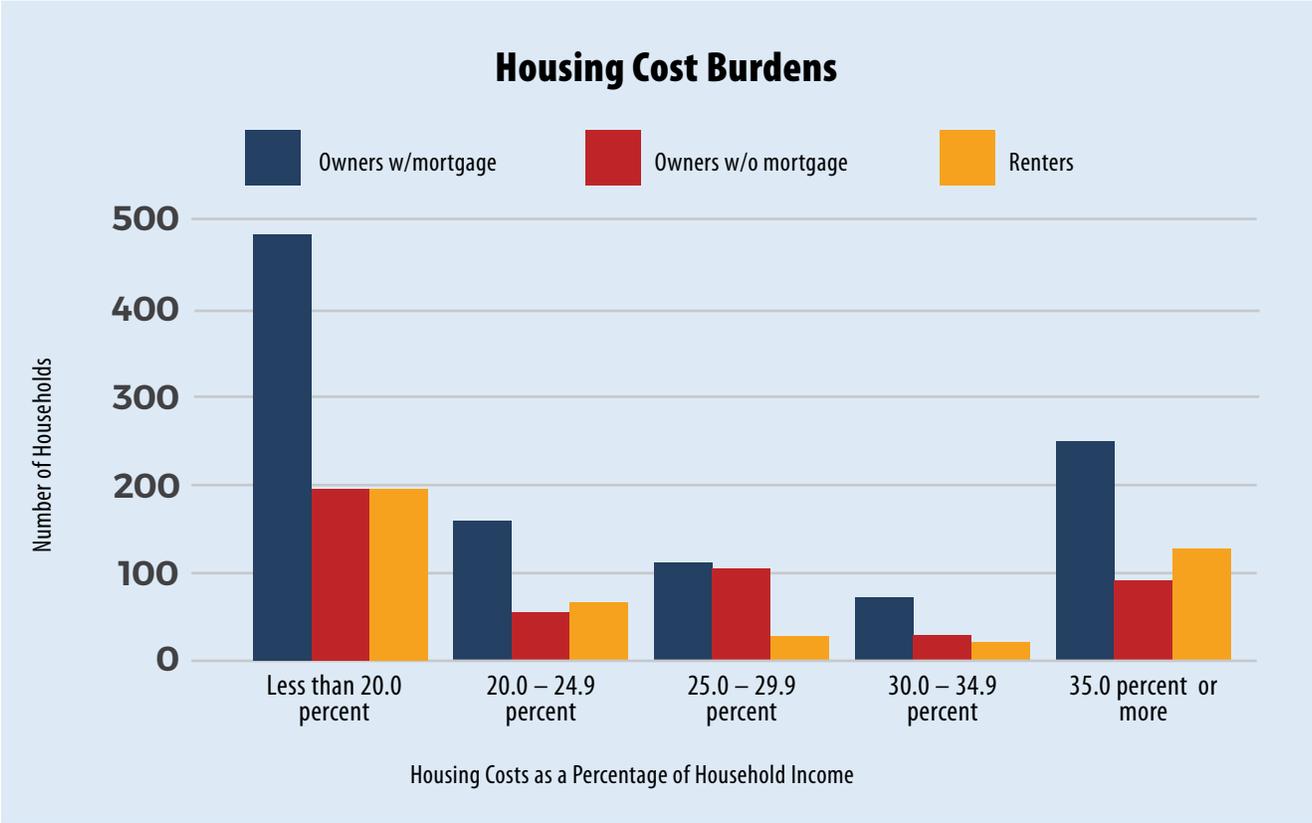
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: KANE COUNTY 2014–2018

## Ratio of Owners to Renters

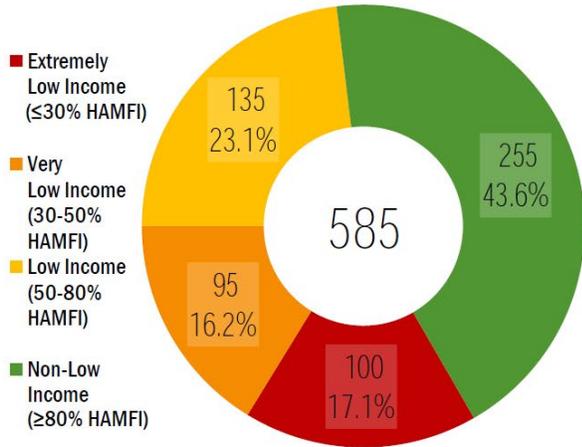


<b>Total Housing Units</b>	<b>5,989</b>
Occupied Housing Units	2,634
Vacant Housing Units	3,355
Homeowner Vacancy Rate	5.4%
Rental Vacancy Rate	6.8%

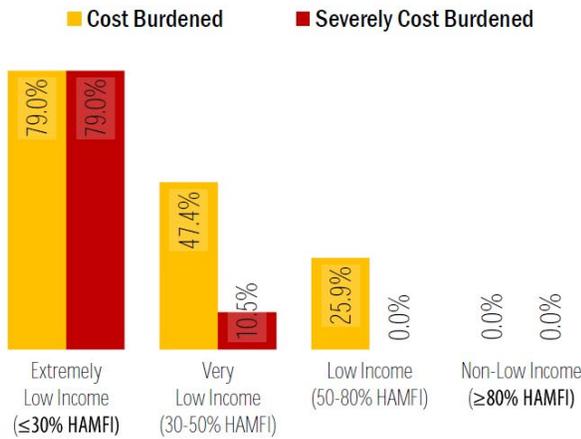


# Affordable Housing Gap: Kane County, 2013–2017

Kane County's Renter Households by Income Level



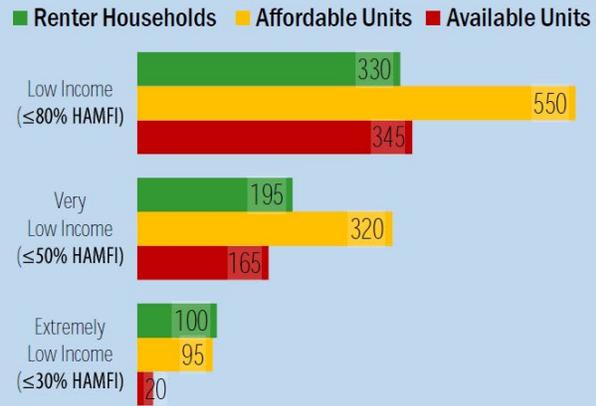
Kane County's Proportion of Cost Burdened Renter Households



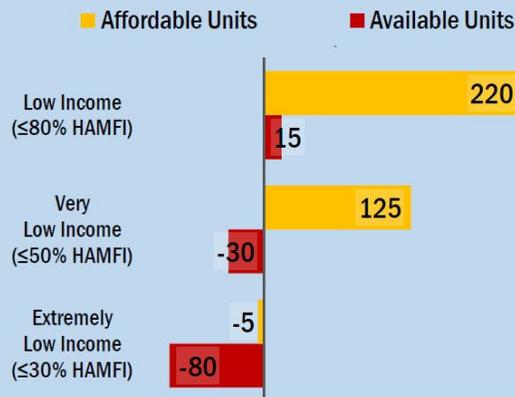
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Kane County	61.3	4.8

Kane County's Affordable & Available Rental Housing Gap



Kane County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

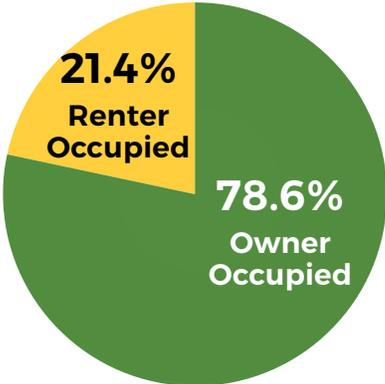
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Kane County	551	924	\$48,269.00	\$746.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

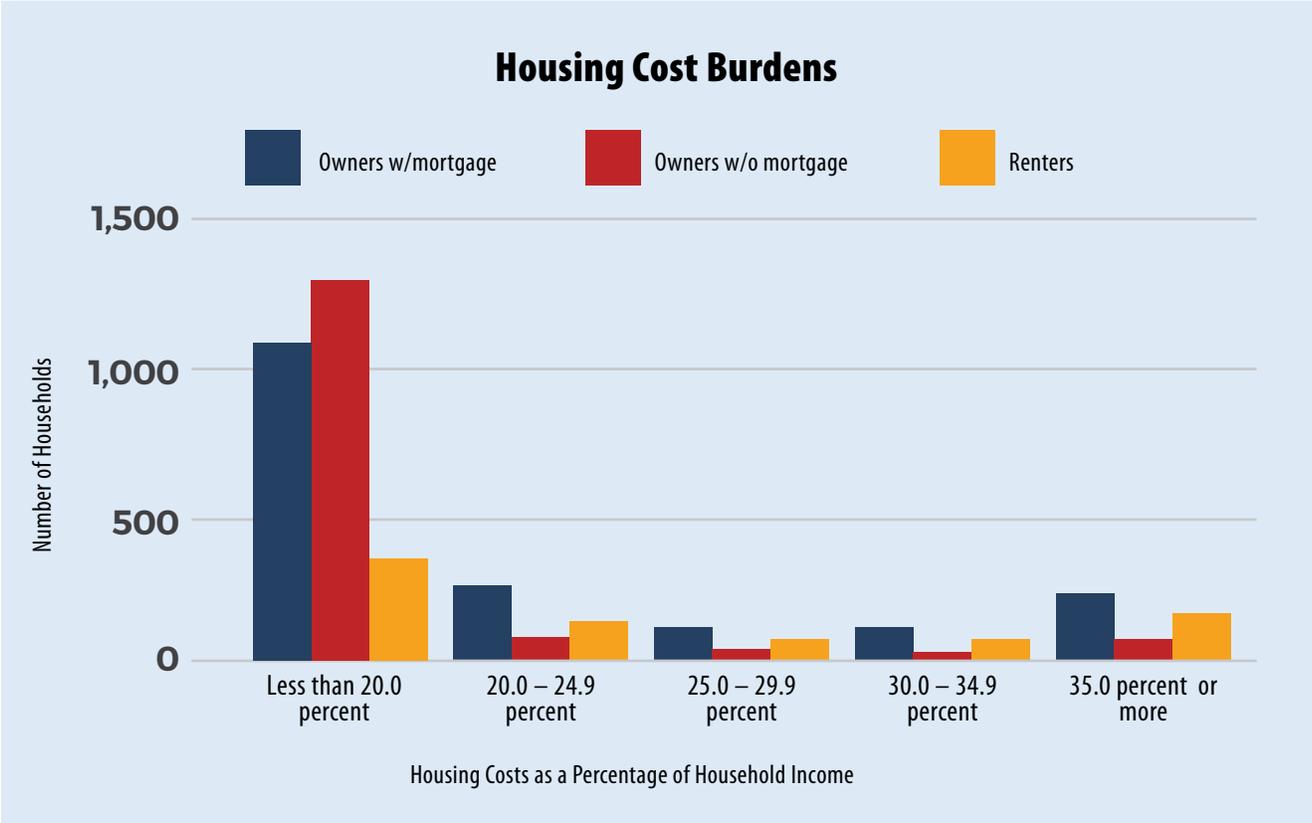
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: MILLARD COUNTY 2014–2018

## Ratio of Owners to Renters

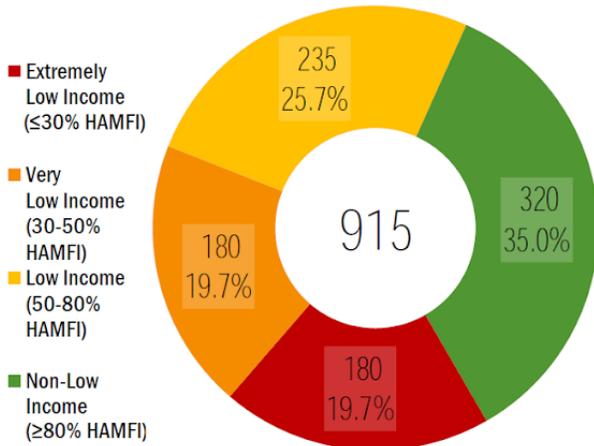


<b>Total Housing Units</b>	<b>5,049</b>
Occupied Housing Units	4,306
Vacant Housing Units	743
Homeowner Vacancy Rate	0.8%
Rental Vacancy Rate	8.9%

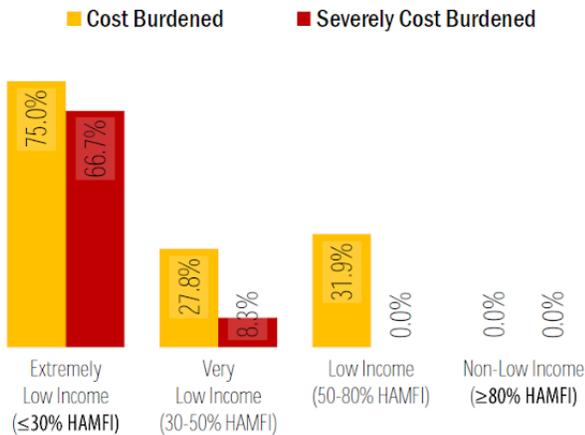


# Affordable Housing Gap: Millard County, 2013–2017

Millard County's Renter Households by Income Level



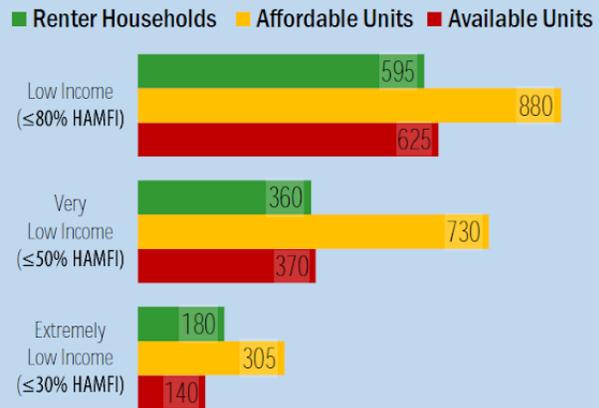
Millard County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units		Available Rental Units	
	Per 100	Per 100	Per 100	Per 100
State of Utah	253.6	1111.3		
Millard County	42.3	9.1		

Millard County's Affordable & Available Rental Housing Gap



Millard County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

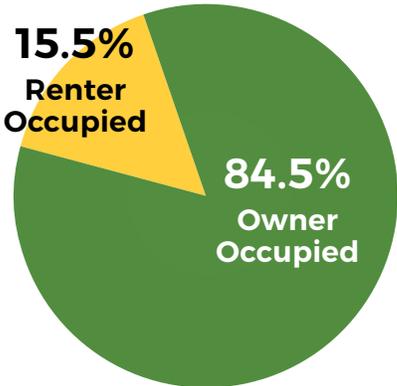
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Millard County	937	1436	\$60,445.00	\$604.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

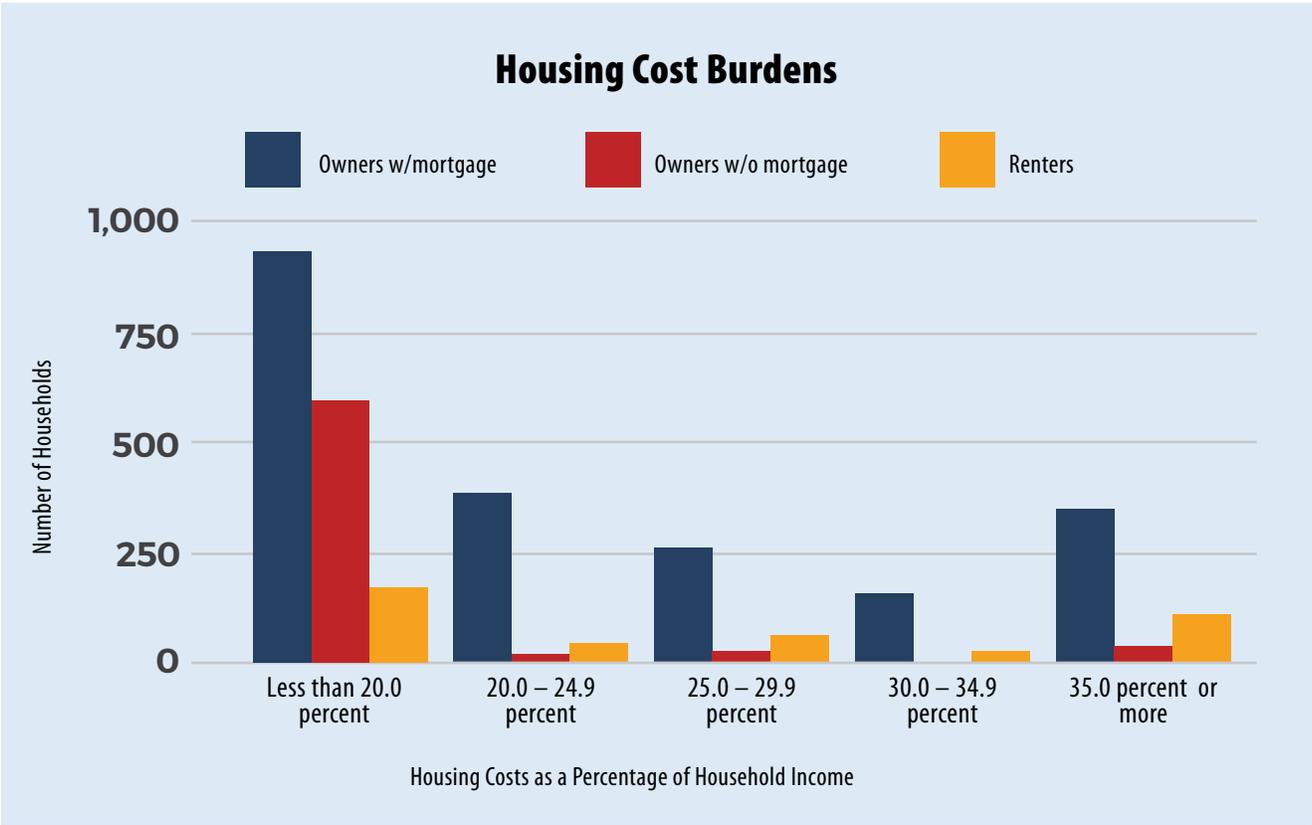
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: MORGAN COUNTY 2014–2018

## Ratio of Owners to Renters

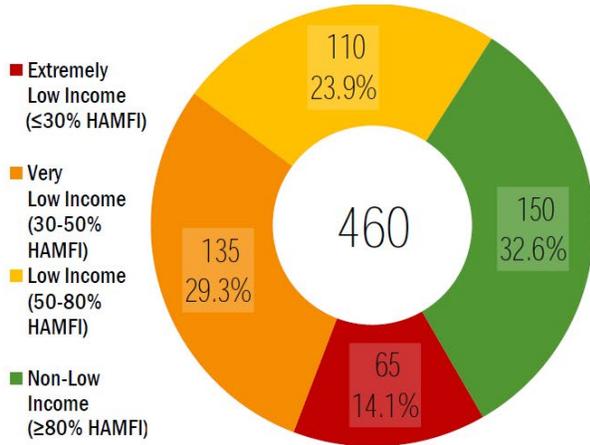


<b>Total Housing Units</b>	<b>3,492</b>
Occupied Housing Units	3,306
Vacant Housing Units	186
Homeowner Vacancy Rate	0%
Rental Vacancy Rate	2.8%

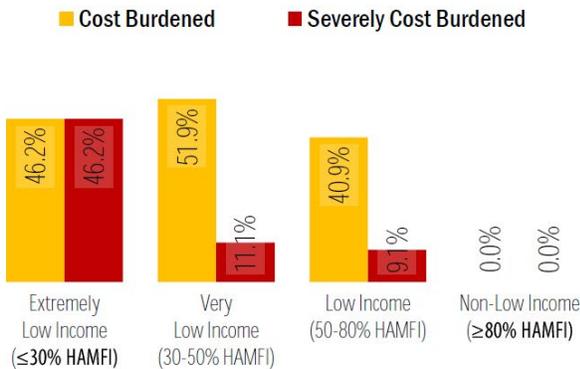


# Affordable Housing Gap: Morgan County, 2013–2017

Morgan County's Renter Households by Income Level



Morgan County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Morgan County	50.4	5.0

Morgan County's Affordable & Available Rental Housing Gap



Morgan County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

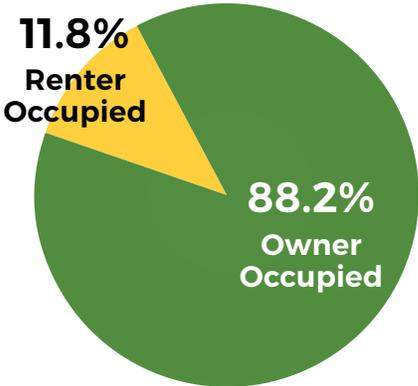
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Morgan County	525	336	\$89,274.00	\$783.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

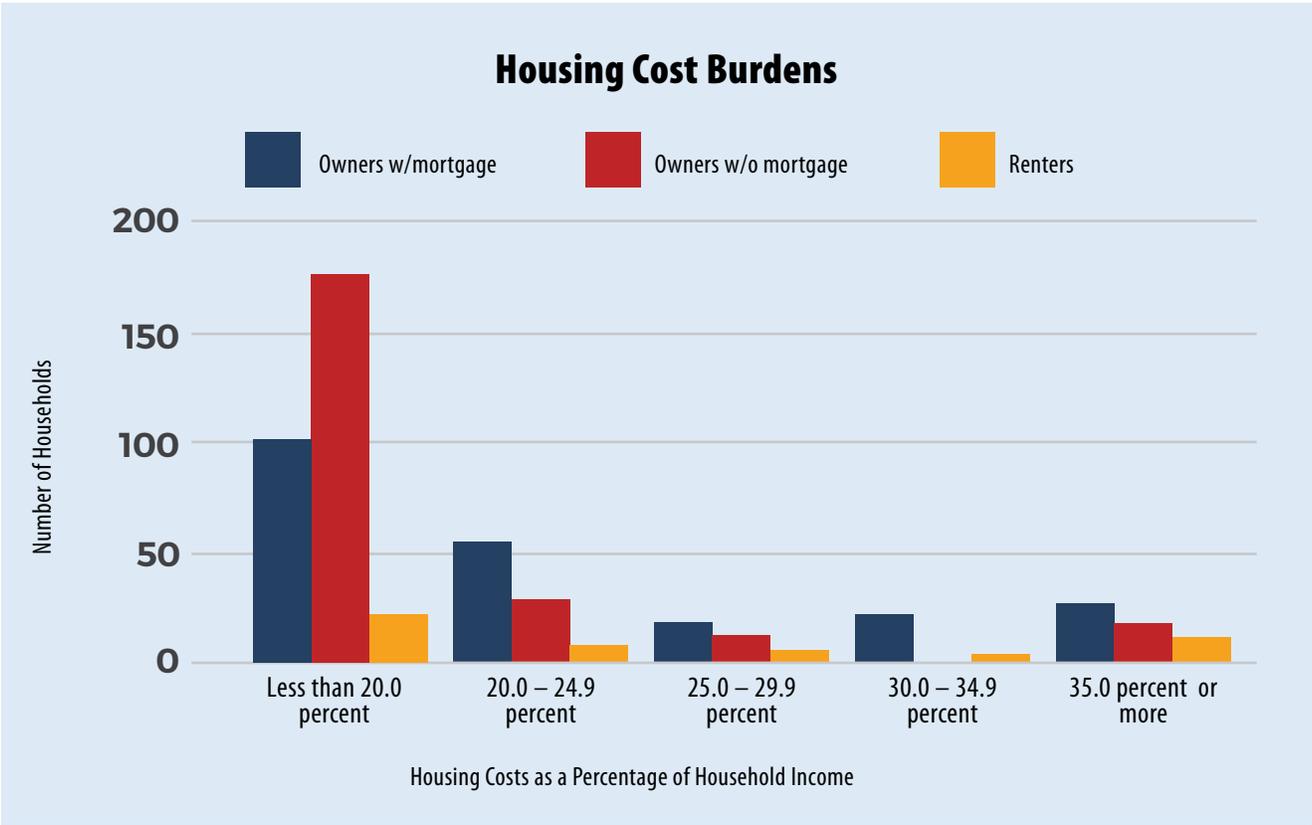
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: PIUTE COUNTY 2014–2018

## Ratio of Owners to Renters

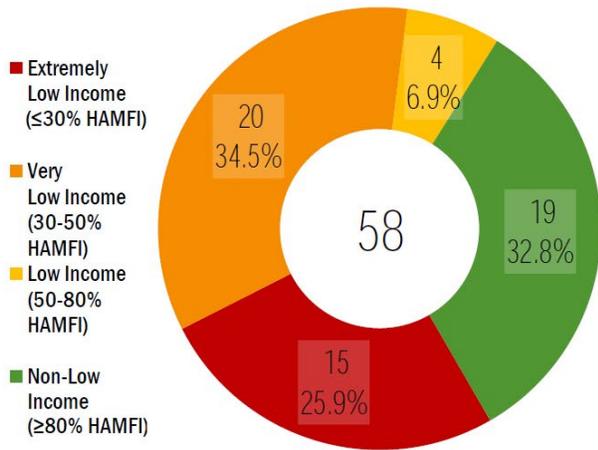


<b>Total Housing Units</b>	<b>907</b>
Occupied Housing Units	499
Vacant Housing Units	408
Homeowner Vacancy Rate	7.1%
Rental Vacancy Rate	27.7%

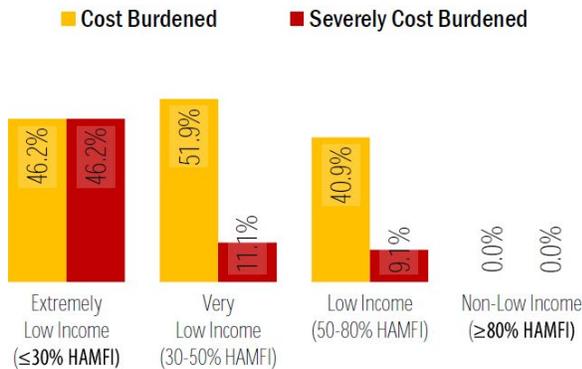


# Affordable Housing Gap: Piute County, 2013–2017

Piute County's Renter Households by Income Level



Piute County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Piute County	60.04	0.6

Piute County's Affordable & Available Rental Housing Gap



Piute County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

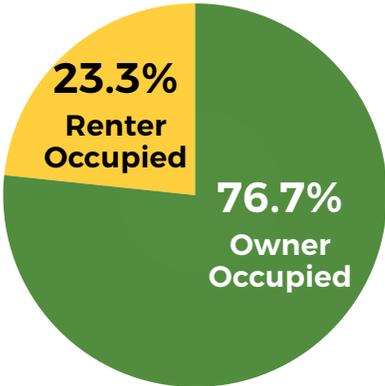
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Piute County	60	320	\$39,440.00	\$575.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

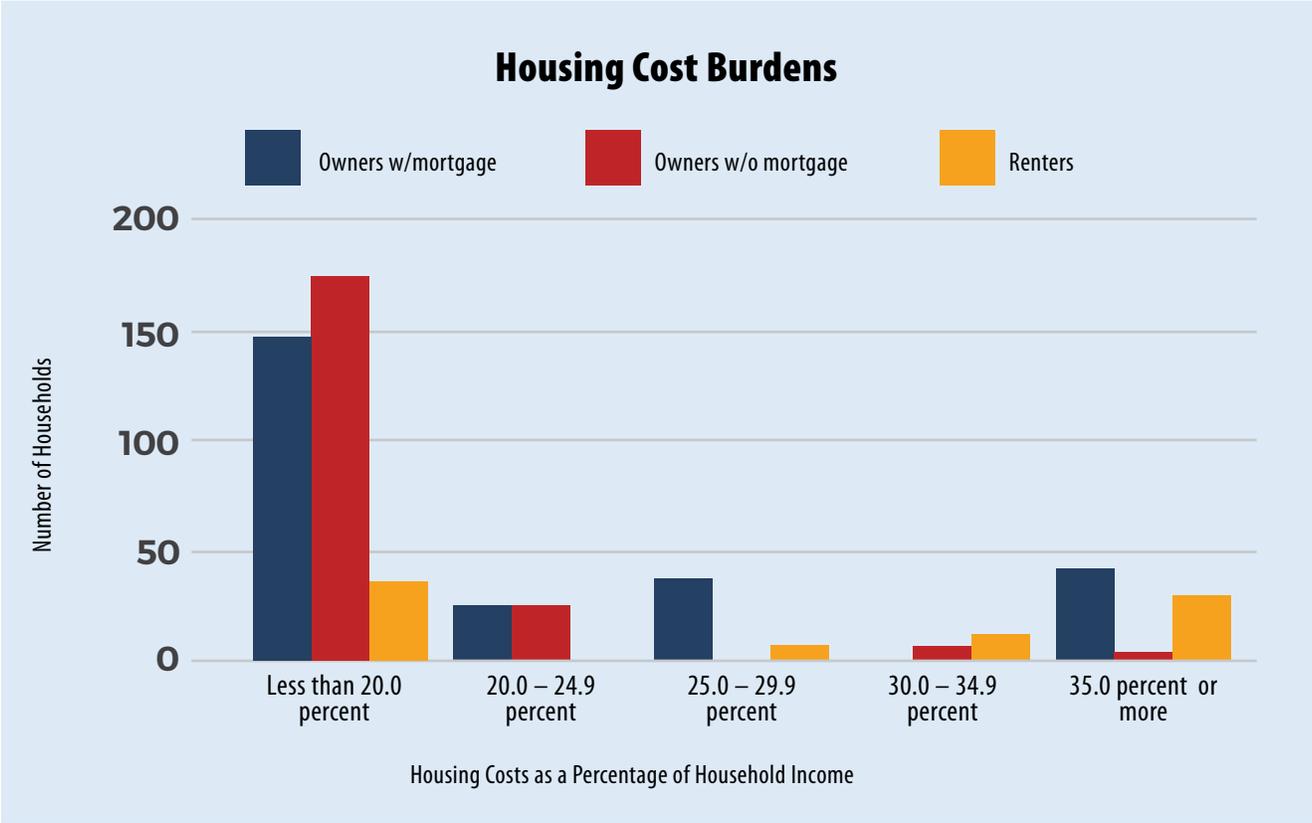
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: RICH COUNTY 2014–2018

## Ratio of Owners to Renters

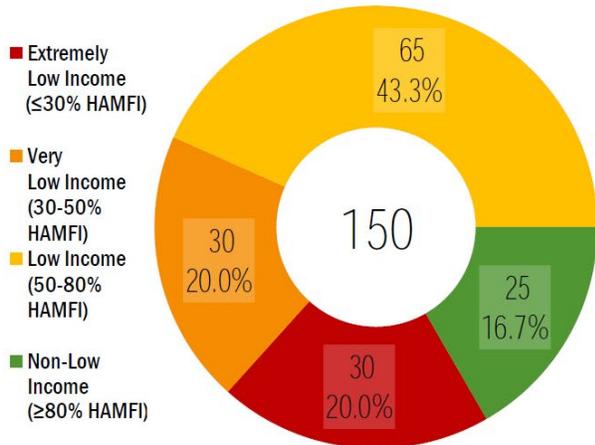


<b>Total Housing Units</b>	<b>3,043</b>
Occupied Housing Units	620
Vacant Housing Units	2,423
Homeowner Vacancy Rate	11.6%
Rental Vacancy Rate	37.3%

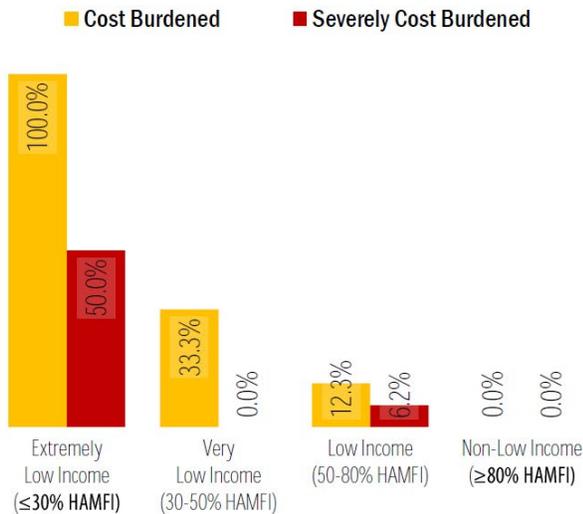


# Affordable Housing Gap: Rich County, 2013–2017

Rich County's Renter Households by Income Level



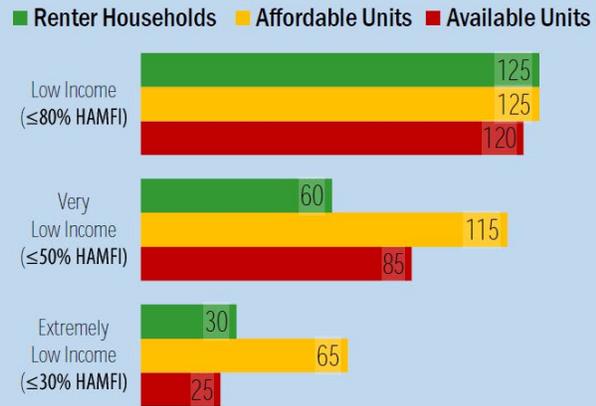
Rich County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units		Available Rental Units	
	Per 100	Per 100	Per 100	Per 100
State of Utah	253.6	1111.3		
Rich County	4.2	1.4		

Rich County's Affordable & Available Rental Housing Gap



Rich County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Rich County	143	372	\$49,886.00	***

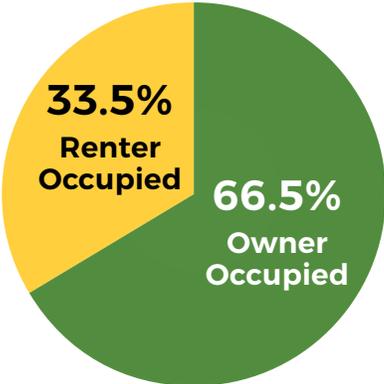
\*\*\* insufficient data

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

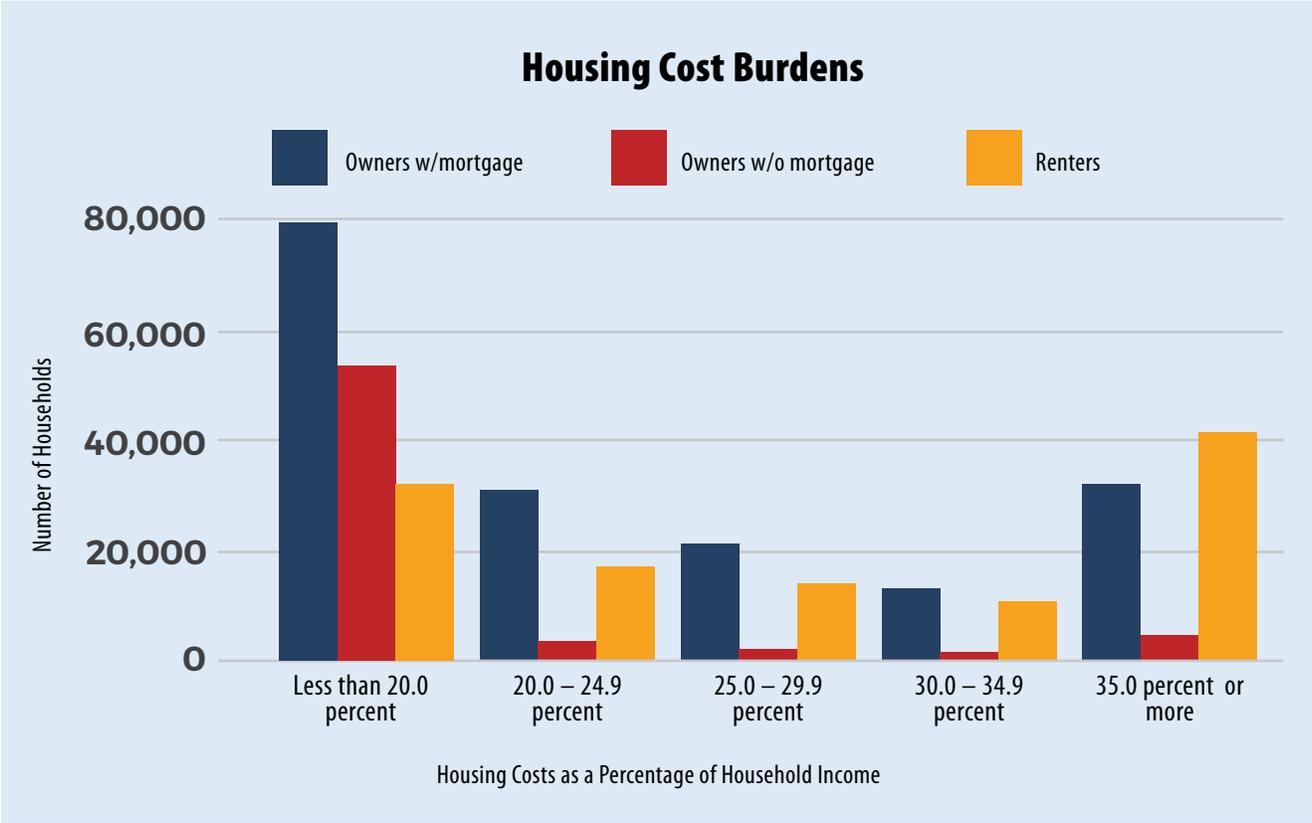
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: SALT LAKE COUNTY 2014–2018

## Ratio of Owners to Renters

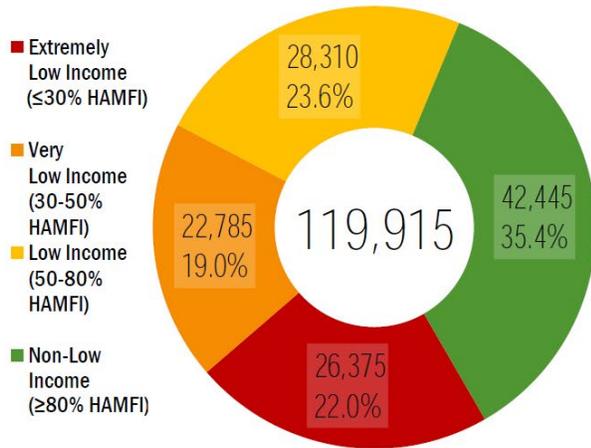


<b>Total Housing Units</b>	<b>390,308</b>
Occupied Housing Units	369,429
Vacant Housing Units	21,069
Homeowner Vacancy Rate	0.9%
Rental Vacancy Rate	4.9%

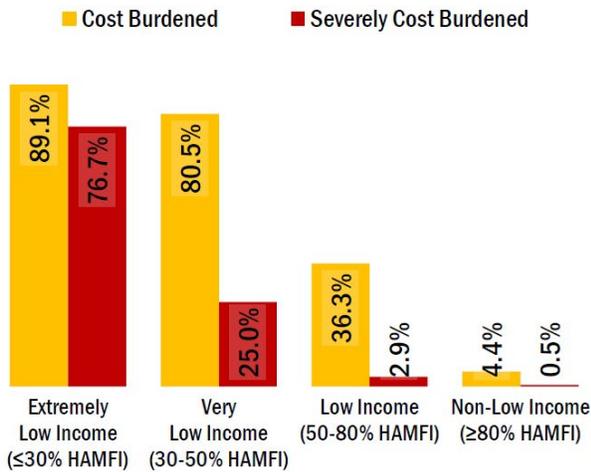


# Affordable Housing Gap: Salt Lake County, 2013–2017

### Salt Lake County's Renter Households by Income Level



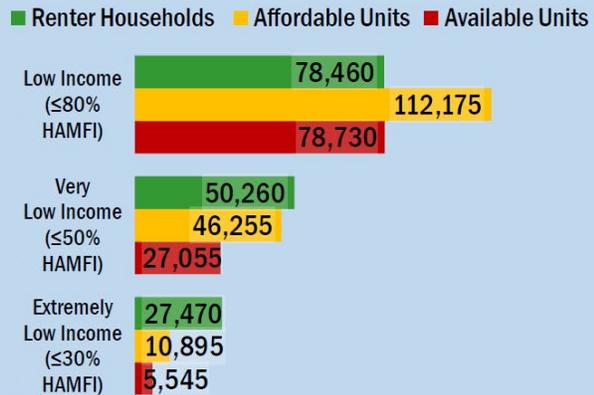
### Salt Lake County's Proportion of Cost Burdened Renter Households



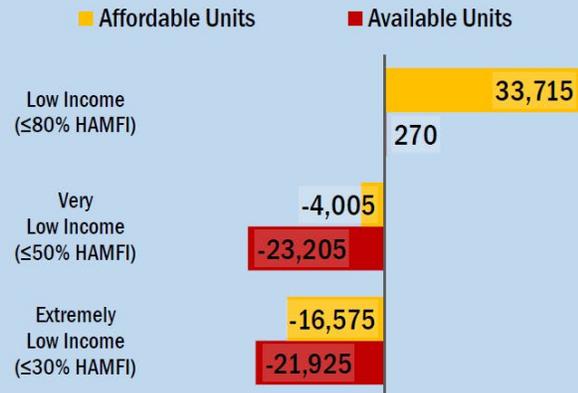
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Salt Lake County	103.2	1110.3

### Salt Lake County's Affordable & Available Rental Housing Gap



### Salt Lake County's Affordable & Available Rental Housing Deficit



### Poverty with Respect to Renter Households

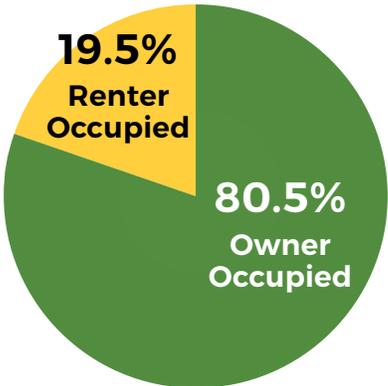
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Salt Lake County	122970	107925	\$71,230.00	\$1,111.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

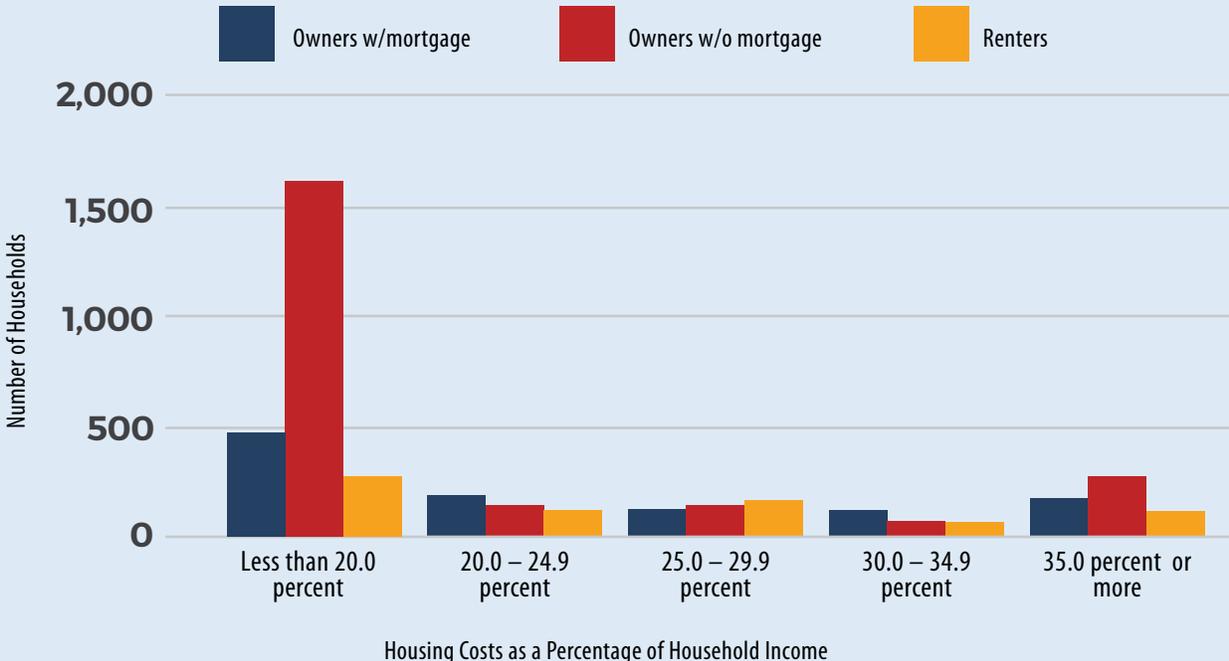
# Housing Costs and Availability: SAN JUAN COUNTY 2014–2018

## Ratio of Owners to Renters



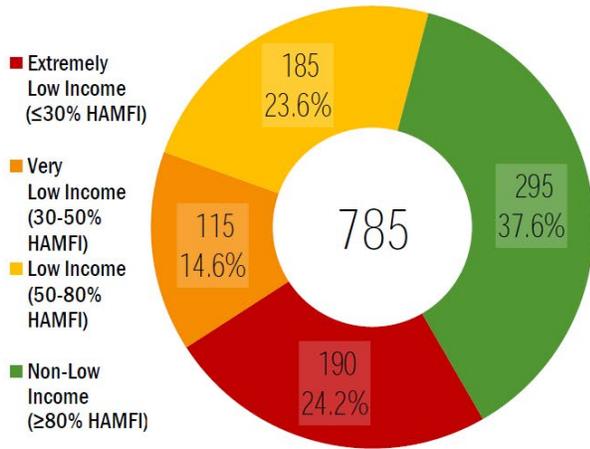
<b>Total Housing Units</b>	<b>5,963</b>
Occupied Housing Units	3,992
Vacant Housing Units	1,917
Homeowner Vacancy Rate	2.9%
Rental Vacancy Rate	14.9%

## Housing Cost Burdens

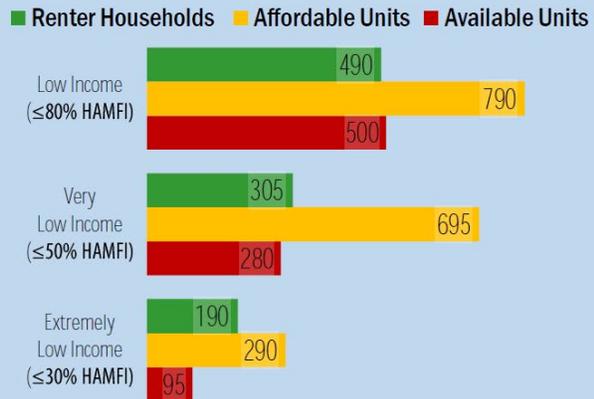


# Affordable Housing Gap: San Juan County, 2013–2017

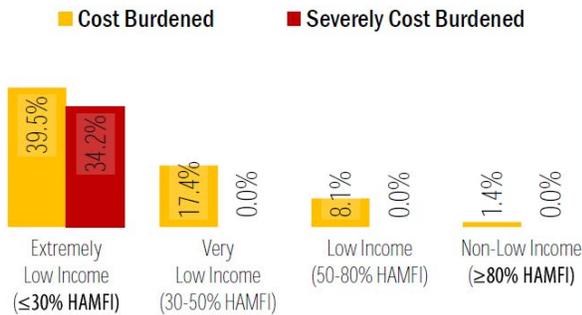
San Juan County's Renter Households by Income Level



San Juan County's Affordable & Available Rental Housing Gap



San Juan County's Proportion of Cost Burdened Renter Households



San Juan County's Affordable & Available Rental Housing Deficit



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
San Juan County	60.2	7.9

## Poverty with Respect to Renter Households

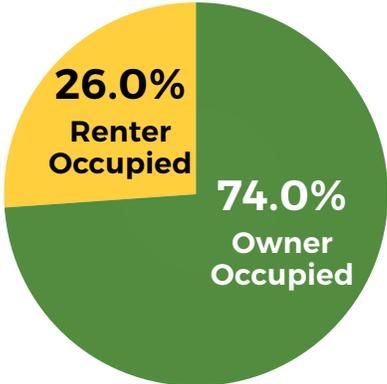
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
San Juan County	798	3951	\$44,680.00	\$621.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

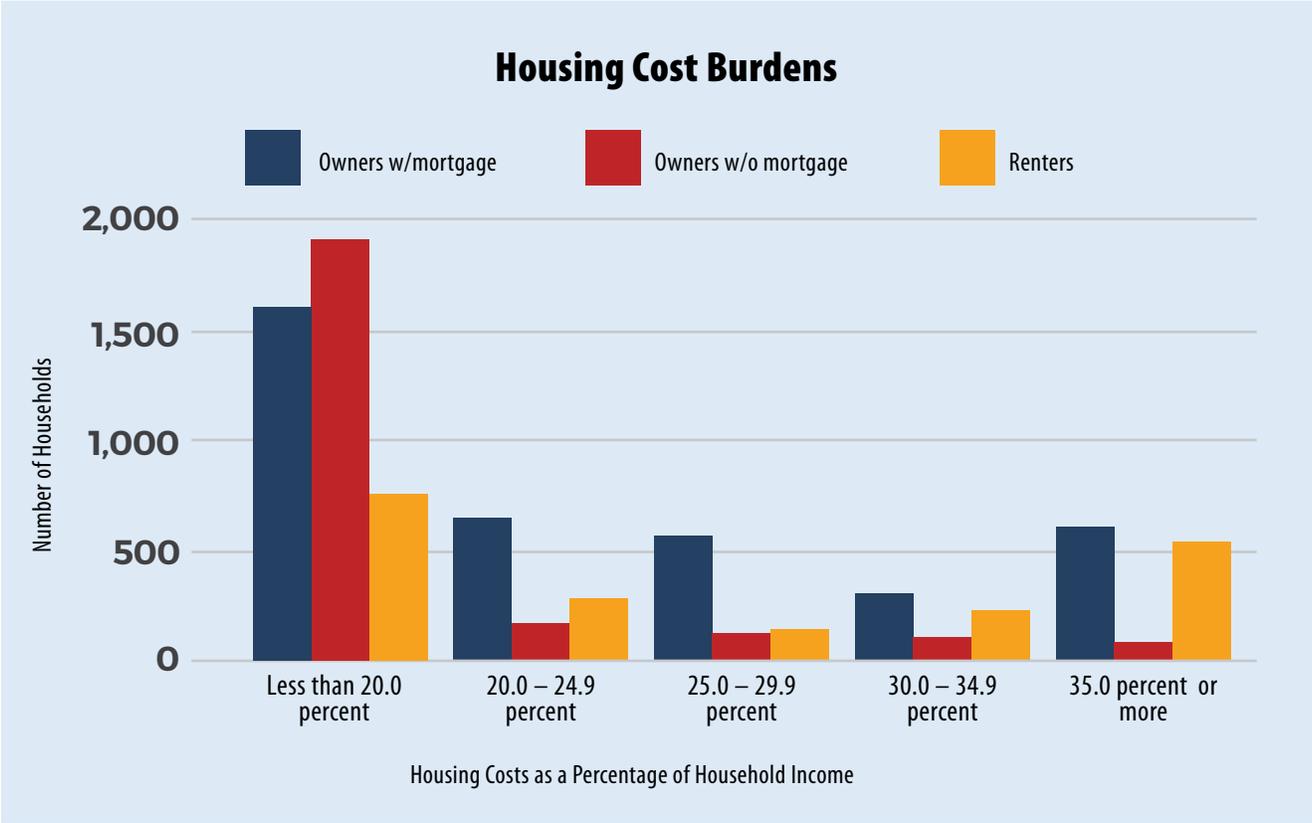
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: SANPETE COUNTY 2014–2018

## Ratio of Owners to Renters

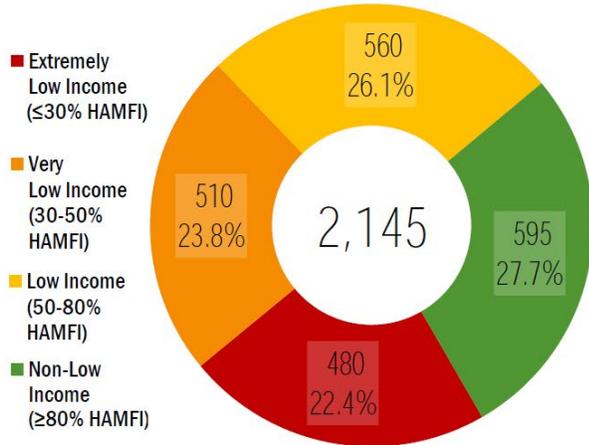


<b>Total Housing Units</b>	<b>10,717</b>
Occupied Housing Units	8,483
Vacant Housing Units	2,234
Homeowner Vacancy Rate	0.8%
Rental Vacancy Rate	5.8%

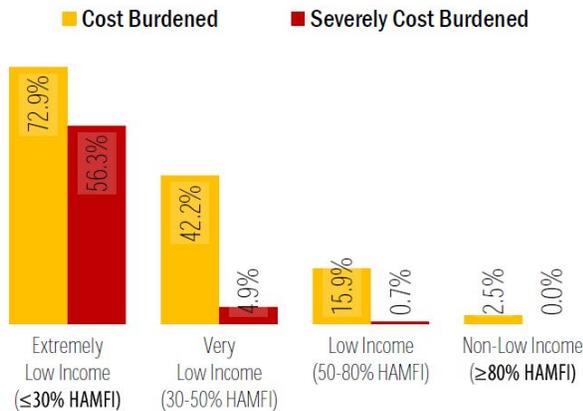


# Affordable Housing Gap: Sanpete County, 2013–2017

Sanpete County's Renter Households by Income Level



Sanpete County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Sanpete County	30.2	21.8

Sanpete County's Affordable & Available Rental Housing Gap



Sanpete County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

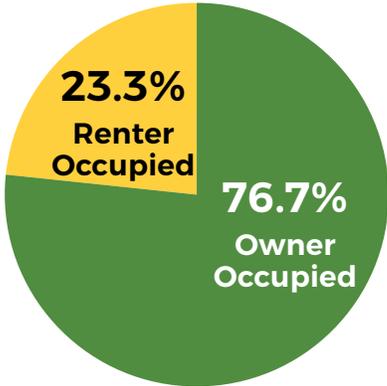
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Sanpete County	2175	4349	\$51,720.00	\$728.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

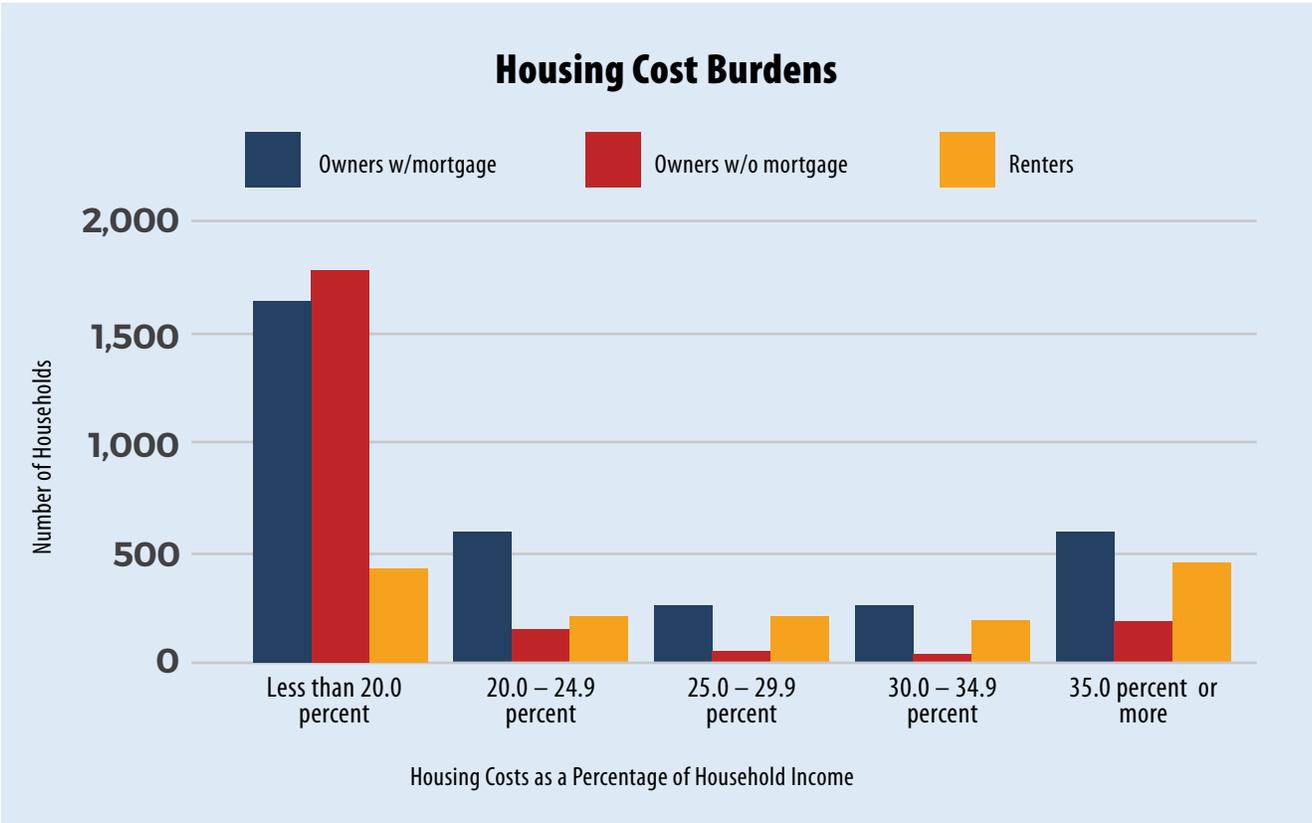
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: SEVIER COUNTY 2014-2018

## Ratio of Owners to Renters

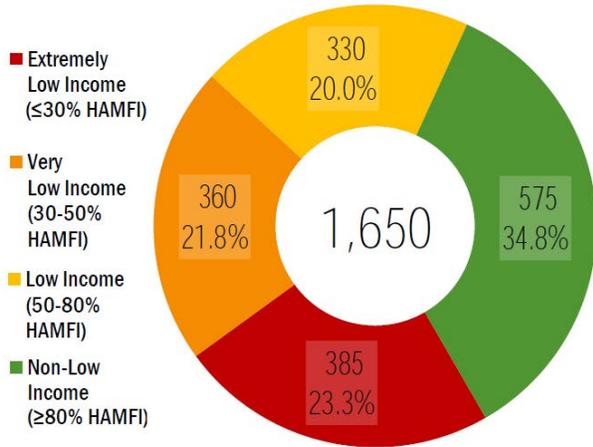


<b>Total Housing Units</b>	<b>8,747</b>
Occupied Housing Units	7,261
Vacant Housing Units	1,486
Homeowner Vacancy Rate	2.1%
Rental Vacancy Rate	6.4%

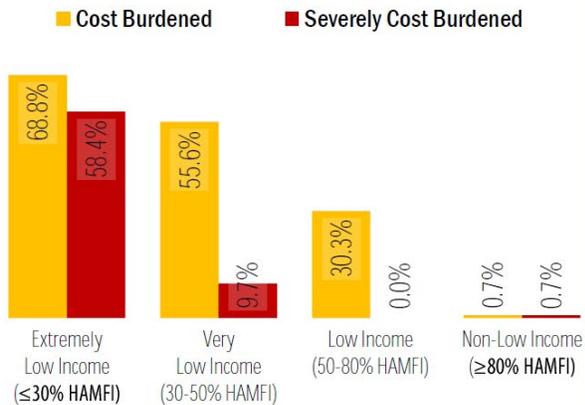


# Affordable Housing Gap: Sevier County, 2013–2017

Sevier County's Renter Households by Income Level



Sevier County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Sevier County	40.2	16.7

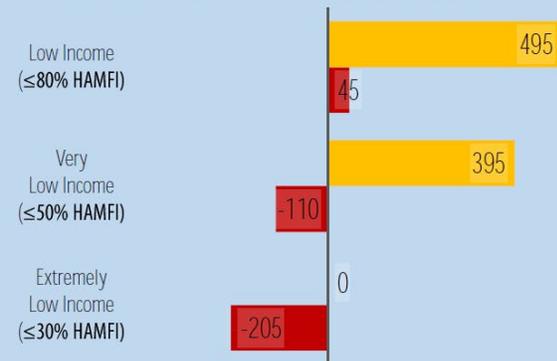
Sevier County's Affordable & Available Rental Housing Gap

■ Renter Households ■ Affordable Units ■ Available Units



Sevier County's Affordable & Available Rental Housing Deficit

■ Affordable Units ■ Available Units



## Poverty with Respect to Renter Households

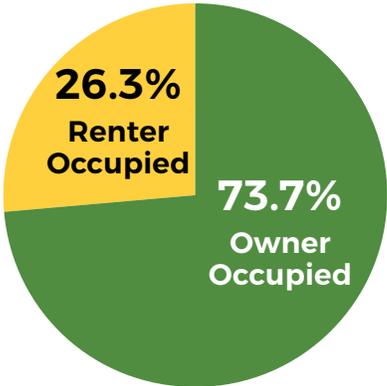
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Sevier County	1641	2779	\$53,020.00	\$672.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

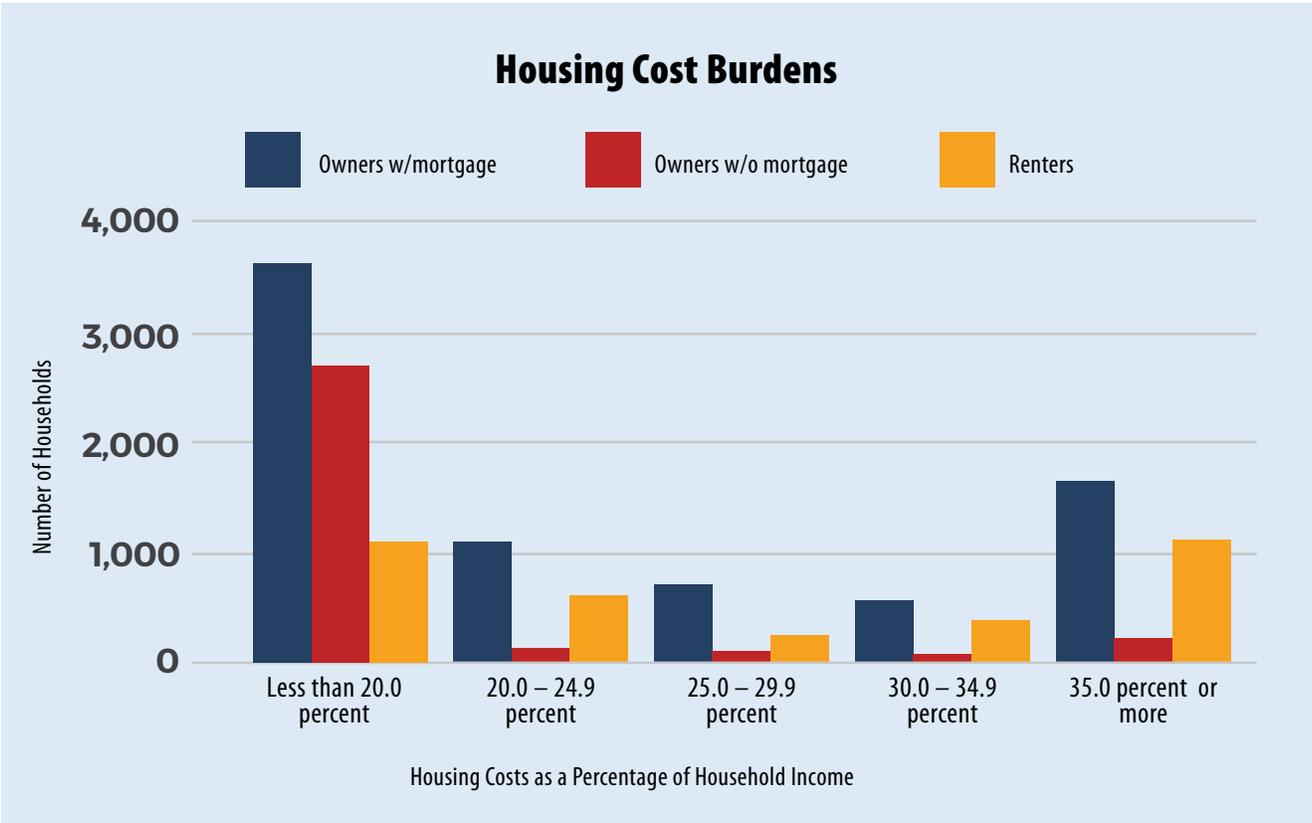
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: SUMMIT COUNTY 2014–2018

## Ratio of Owners to Renters

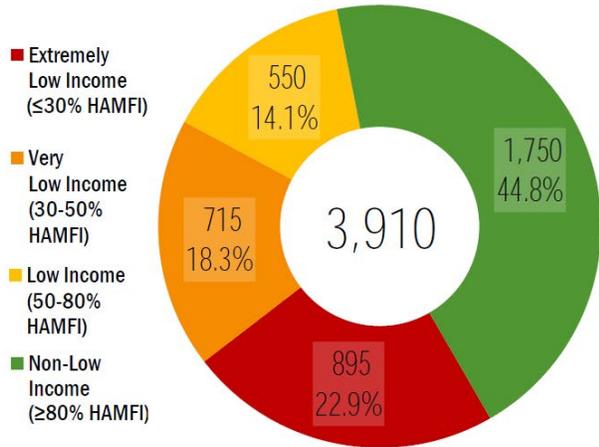


<b>Total Housing Units</b>	<b>27,733</b>
Occupied Housing Units	14,555
Vacant Housing Units	13,178
Homeowner Vacancy Rate	2.0%
Rental Vacancy Rate	17.2%

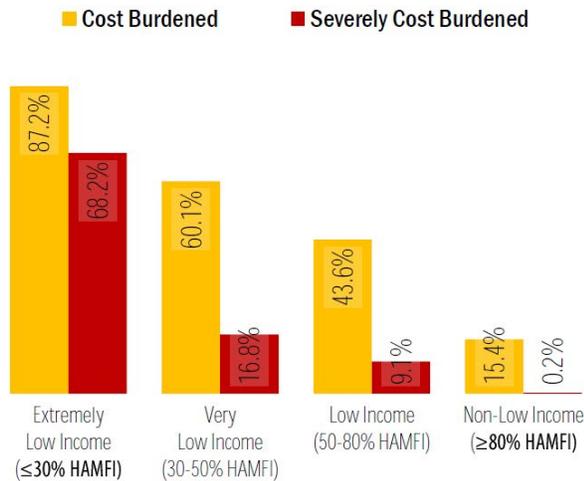


# Affordable Housing Gap: Summit County, 2013–2017

Summit County's Renter Households by Income Level



Summit County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Summit County	30.9	38.8

Summit County's Affordable & Available Rental Housing Gap



Summit County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

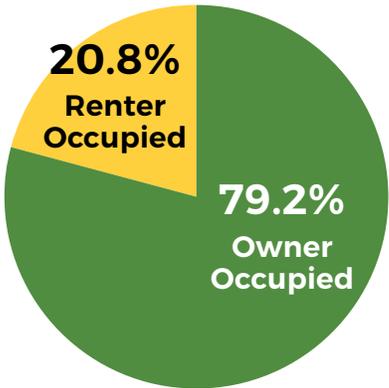
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Summit County	3462	2624	\$100,453.00	\$1,318.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

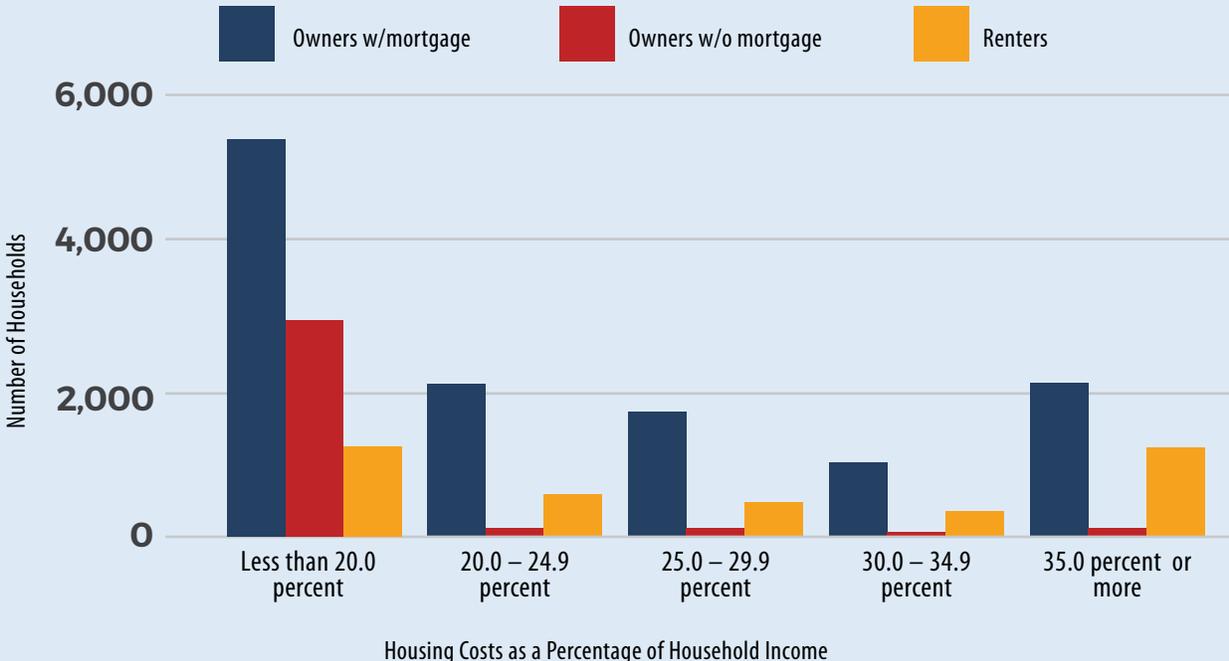
# Housing Costs and Availability: TOOELE COUNTY 2014–2018

## Ratio of Owners to Renters



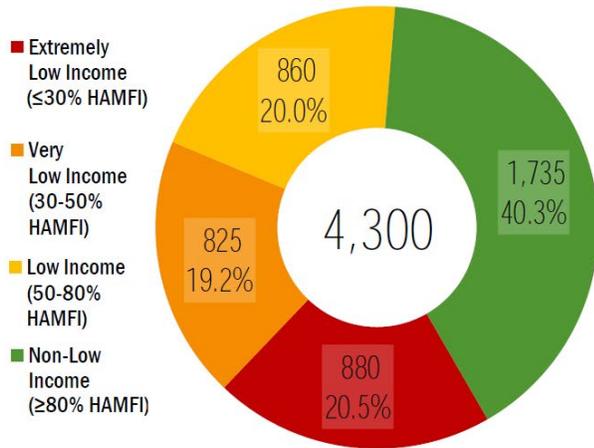
<b>Total Housing Units</b>	<b>21,417</b>
Occupied Housing Units	19,901
Vacant Housing Units	1,516
Homeowner Vacancy Rate	0.9%
Rental Vacancy Rate	10.5%

## Housing Cost Burdens

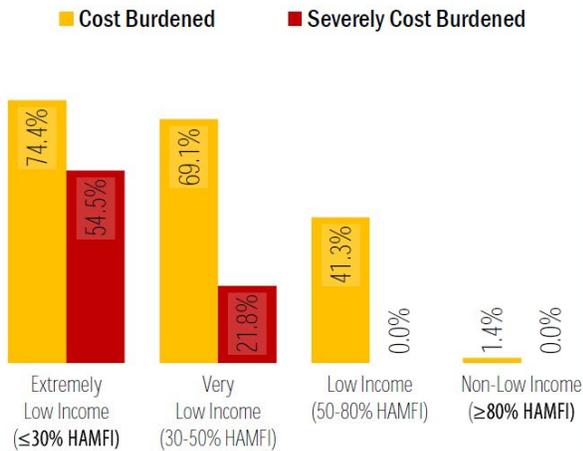


# Affordable Housing Gap: Tooele County, 2013–2017

Tooele County's Renter Households by Income Level



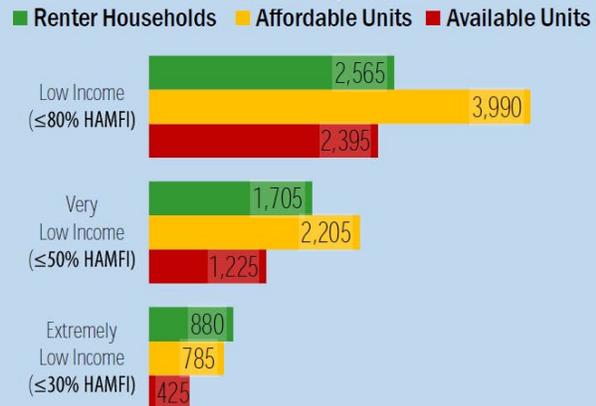
Tooele County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Tooele County	52.9	40.7

Tooele County's Affordable & Available Rental Housing Gap



Tooele County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

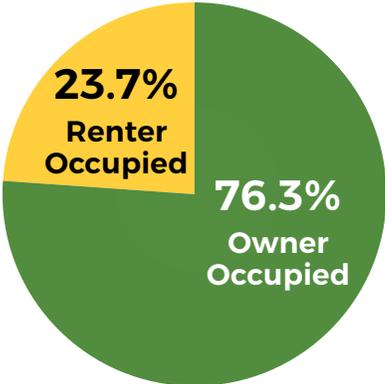
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Tooele County	4033	4316	\$71,020.00	\$777.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

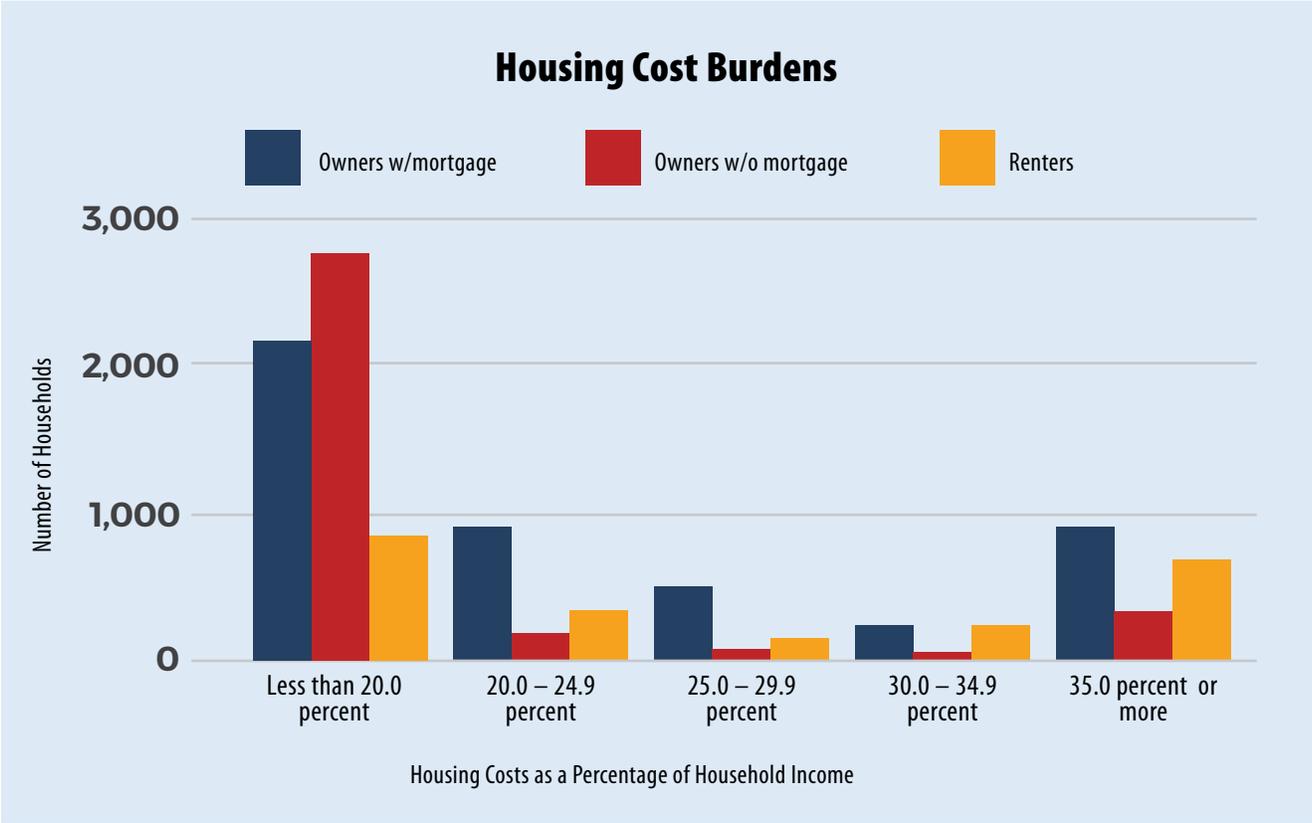
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: UINTAH COUNTY 2014–2018

## Ratio of Owners to Renters

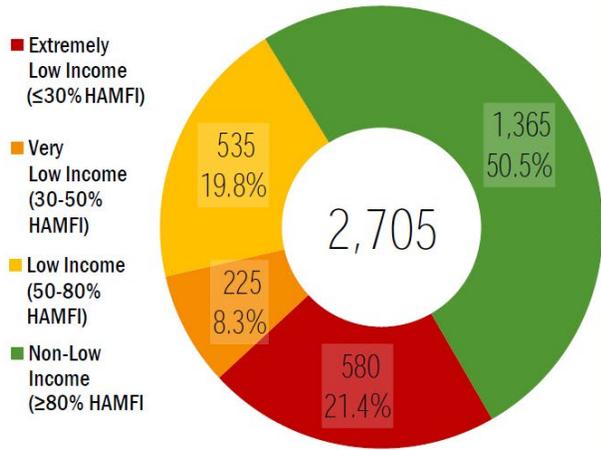


<b>Total Housing Units</b>	<b>13,617</b>
Occupied Housing Units	10,625
Vacant Housing Units	2,992
Homeowner Vacancy Rate	4.6%
Rental Vacancy Rate	29.3%

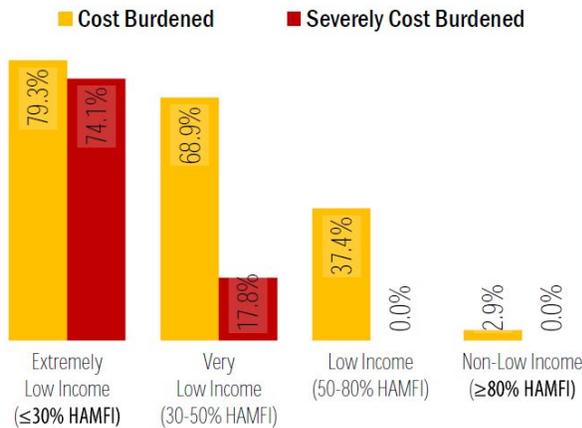


# Affordable Housing Gap: Uintah County, 2013–2017

Uintah County's Renter Households by Income Level



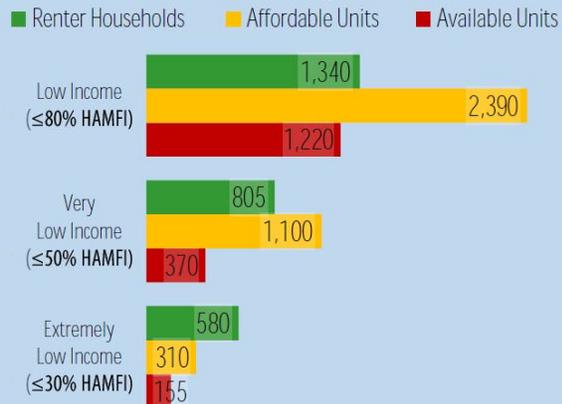
Uintah County's Proportion of Cost Burdened Renter Households



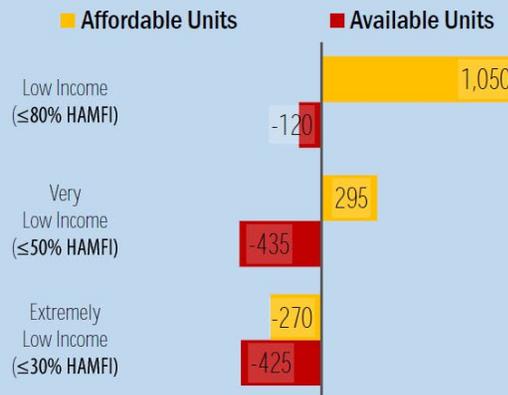
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Uintah County	78.7	25.1

Uintah County's Affordable & Available Rental Housing Gap



Uintah County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

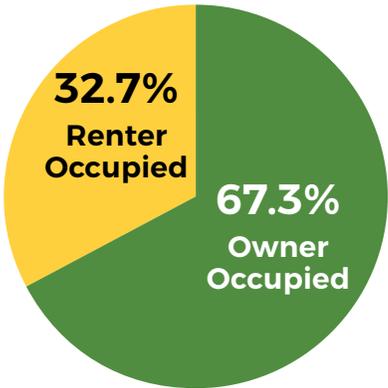
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Uintah County	2427	4279	\$66,736.00	\$790.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

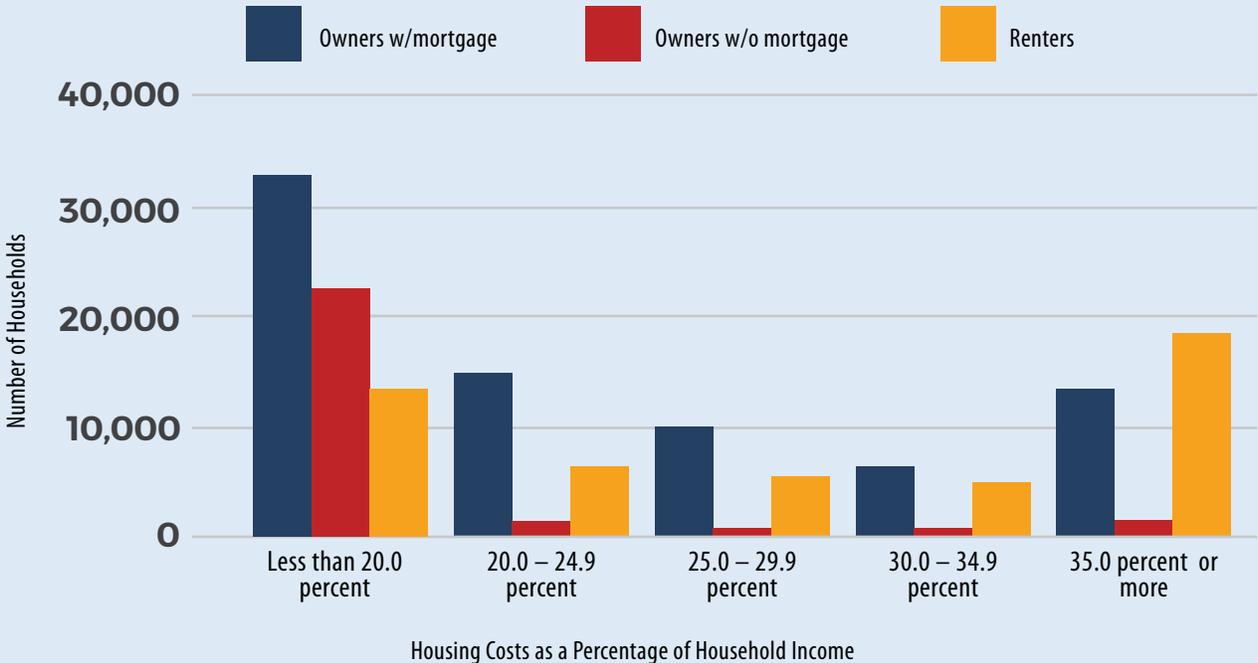
# Housing Costs and Availability: UTAH COUNTY 2014–2018

## Ratio of Owners to Renters



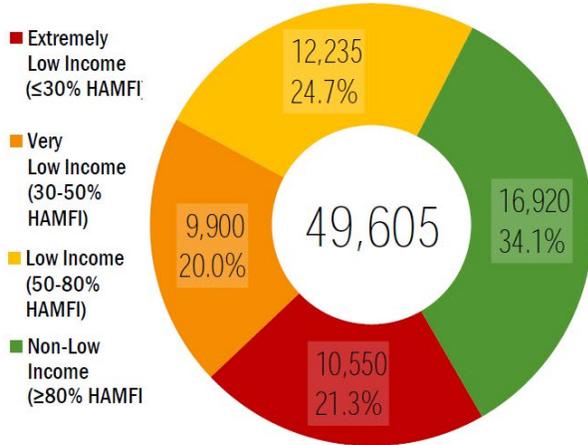
<b>Total Housing Units</b>	<b>168,597</b>
Occupied Housing Units	160,649
Vacant Housing Units	7,948
Homeowner Vacancy Rate	1.0%
Rental Vacancy Rate	3.5%

## Housing Cost Burdens

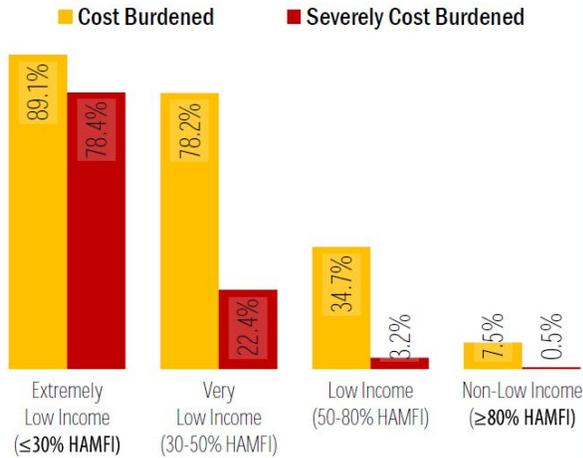


# Affordable Housing Gap: Utah County, 2013–2017

Utah County's Renter Households by Income Level



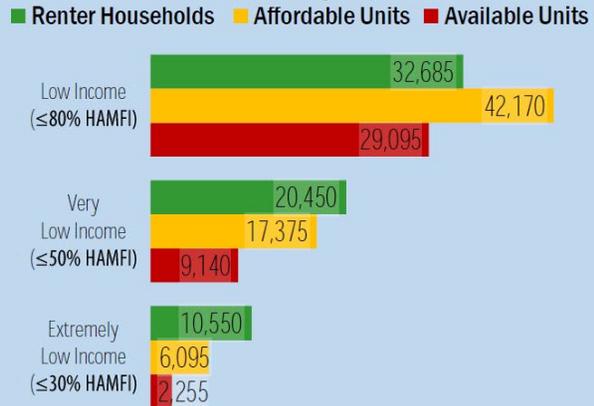
Utah County's Proportion of Cost Burdened Renter Households



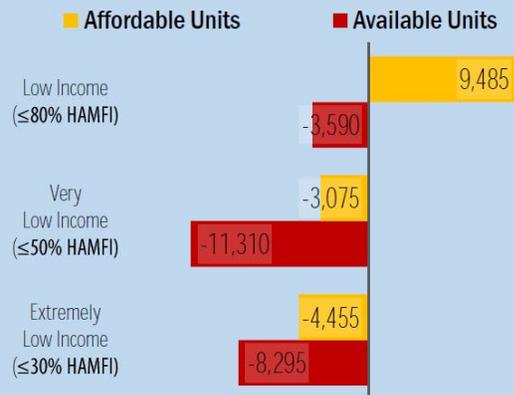
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Utah County	51.0	509.6

Utah County's Affordable & Available Rental Housing Gap



Utah County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

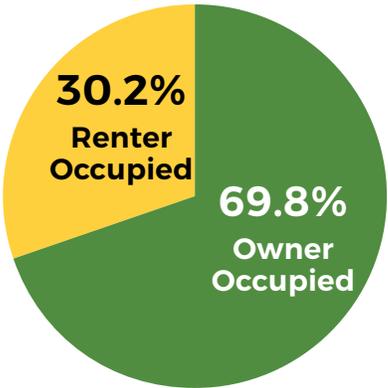
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Utah County	52044	64510	\$70,408.00	\$871.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

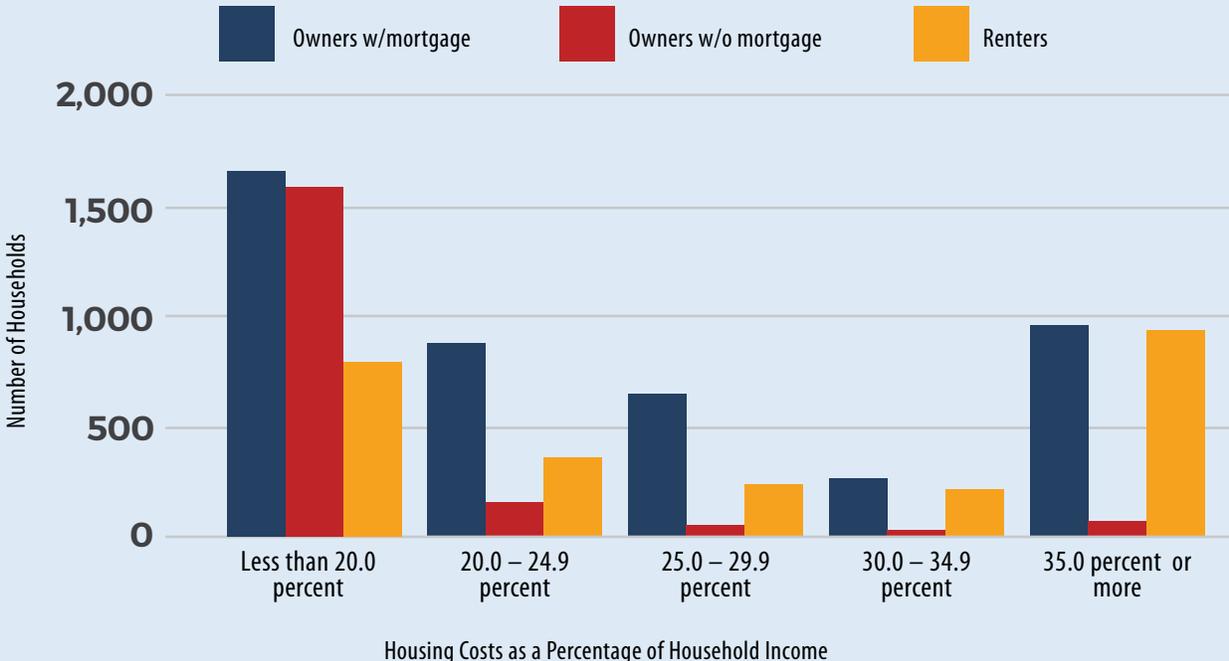
# Housing Costs and Availability: WASATCH COUNTY 2014–2018

## Ratio of Owners to Renters



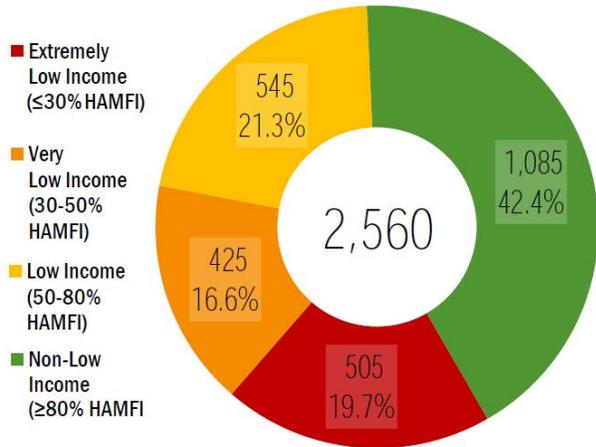
<b>Total Housing Units</b>	<b>12,715</b>
Occupied Housing Units	9,567
Vacant Housing Units	3,148
Homeowner Vacancy Rate	1.1%
Rental Vacancy Rate	6.5%

## Housing Cost Burdens

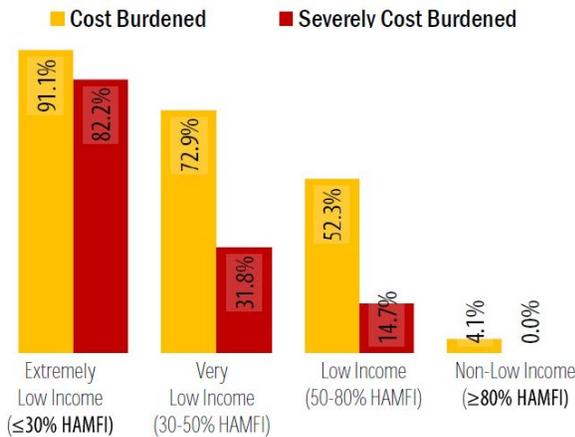


# Affordable Housing Gap: Wasatch County, 2013–2017

Wasatch County's Renter Households by Income Level



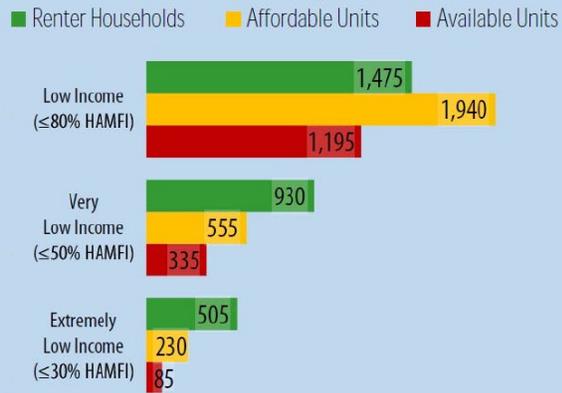
Wasatch County's Proportion of Cost Burdened Renter Households



Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Wasatch County	31.1	27.3

Wasatch County's Affordable & Available Rental Housing Gap



Wasatch County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

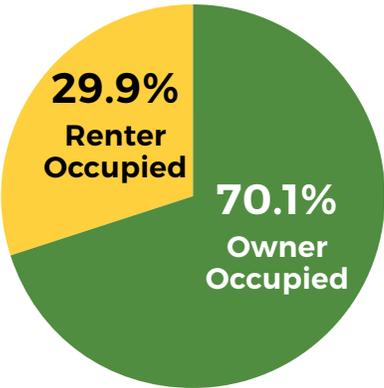
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Wasatch County	2747	2167	\$77,449.00	\$1,139.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

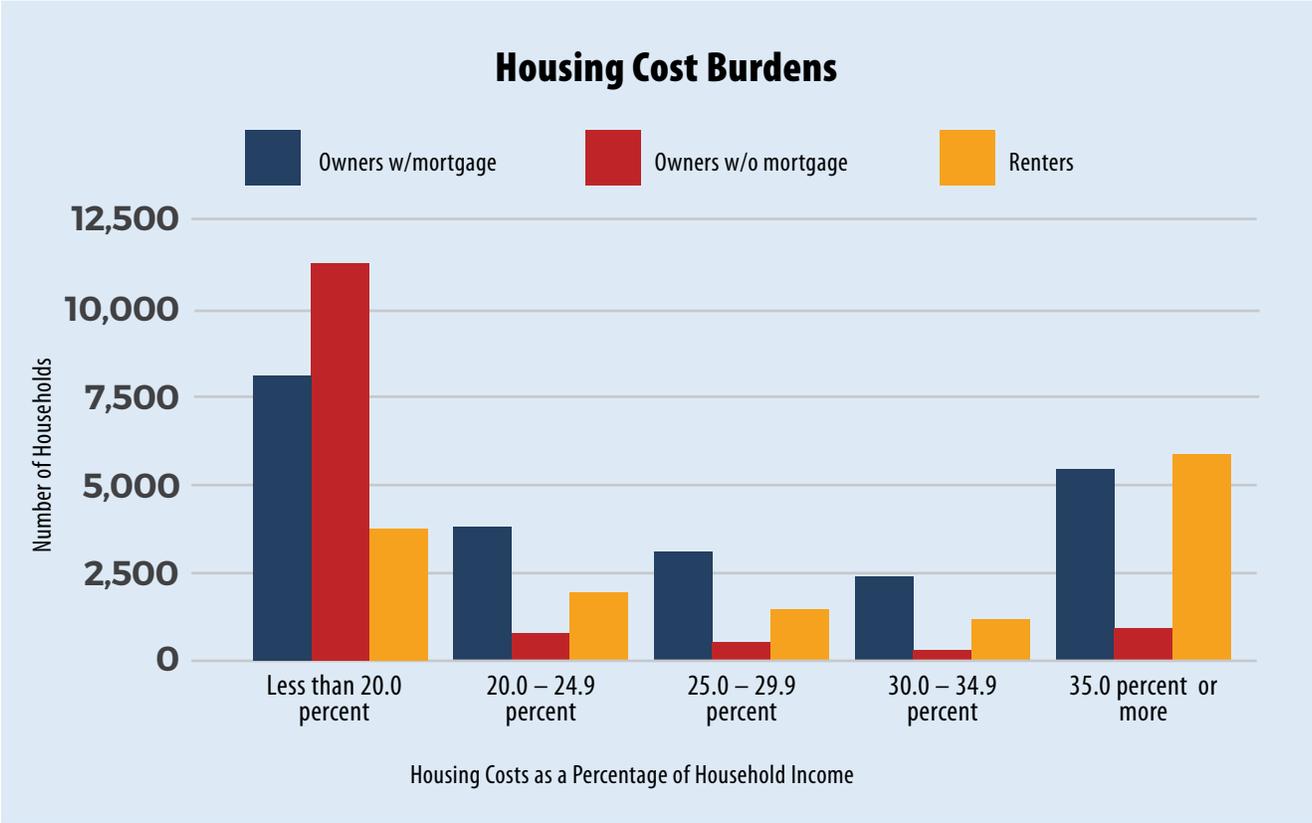
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: WASHINGTON COUNTY 2014–2018

## Ratio of Owners to Renters

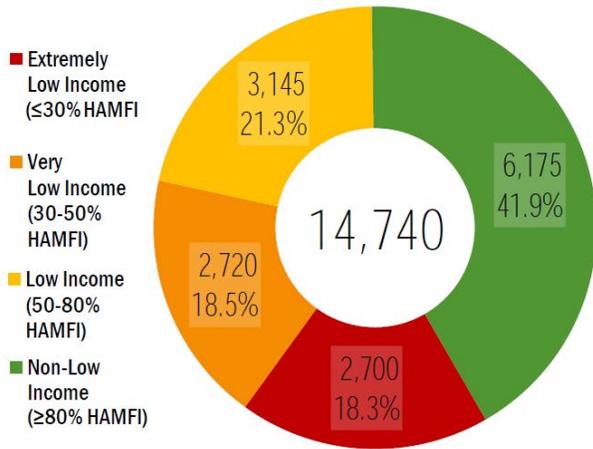


<b>Total Housing Units</b>	<b>66,604</b>
Occupied Housing Units	54,702
Vacant Housing Units	11,902
Homeowner Vacancy Rate	1.5%
Rental Vacancy Rate	4.4%

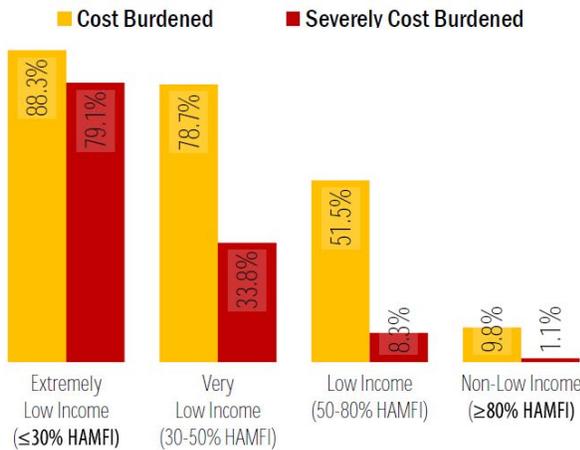


# Affordable Housing Gap: Washington County, 2013–2017

Washington County's Renter Households by Income Level



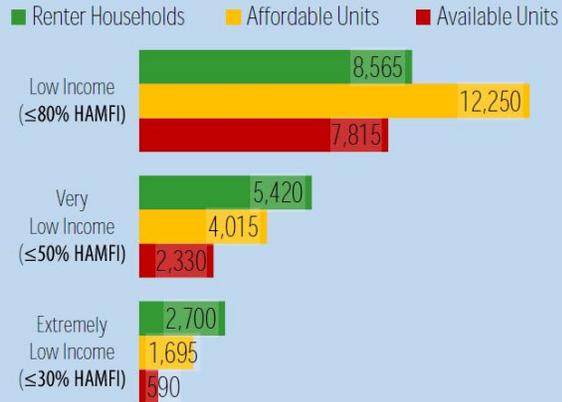
Washington County's Proportion of Cost Burdened Renter Households



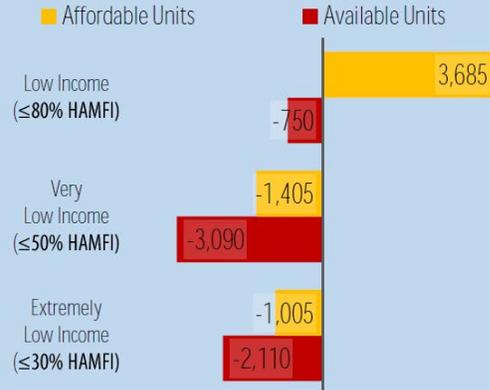
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Washington County	43.1	156.7

Washington County's Affordable & Available Rental Housing Gap



Washington County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

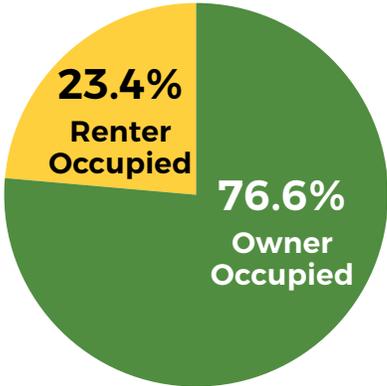
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Washington County	16577	19719	\$56,877.00	\$906.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

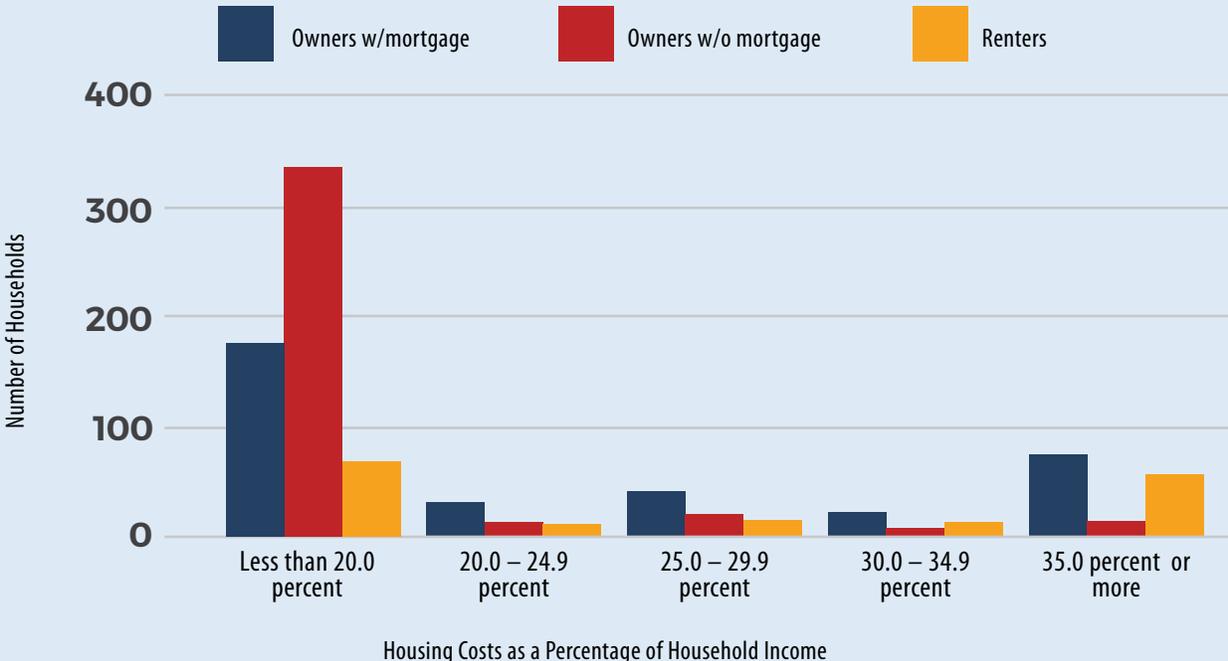
# Housing Costs and Availability: WAYNE COUNTY 2014–2018

## Ratio of Owners to Renters



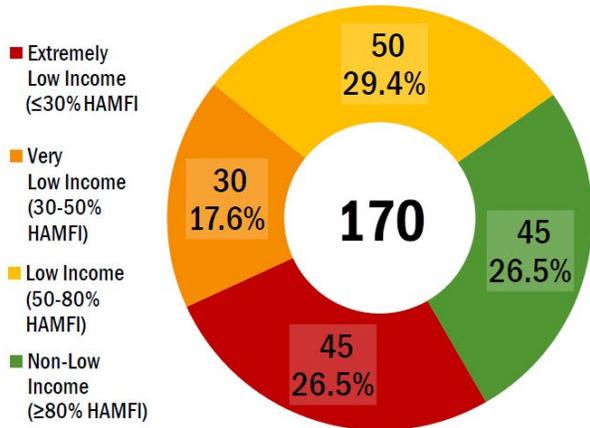
<b>Total Housing Units</b>	<b>1,668</b>
Occupied Housing Units	1,021
Vacant Housing Units	647
Homeowner Vacancy Rate	2.9%
Rental Vacancy Rate	9.2%

## Housing Cost Burdens

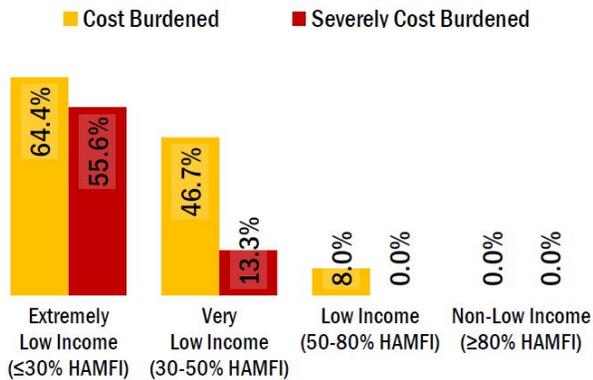


# Affordable Housing Gap: Wayne County, 2013–2017

### Wayne County's Renter Households by Income Level



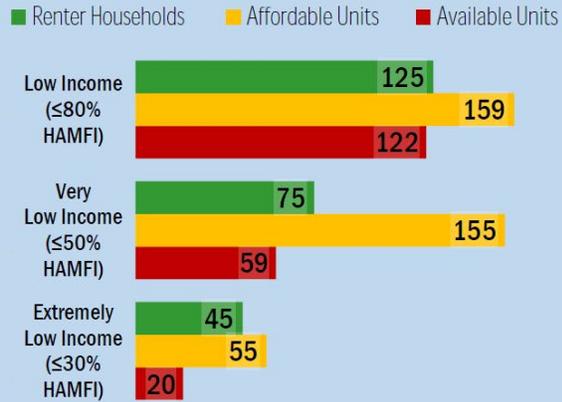
### Wayne County's Proportion of Cost Burdened Renter Households



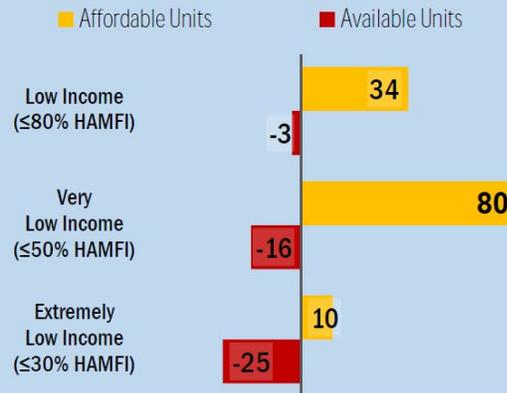
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Wayne County	20.8	2.3

### Wayne County's Affordable & Available Rental Housing Gap



### Wayne County's Affordable & Available Rental Housing Deficit



### Poverty with Respect to Renter Households

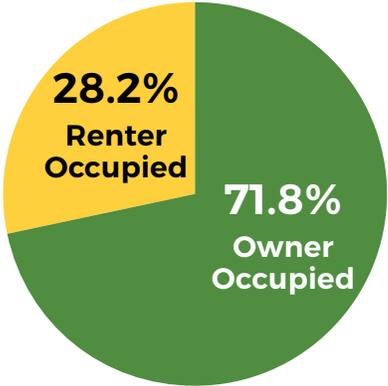
Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Wayne County	255	225	\$44,694.00	\$548.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

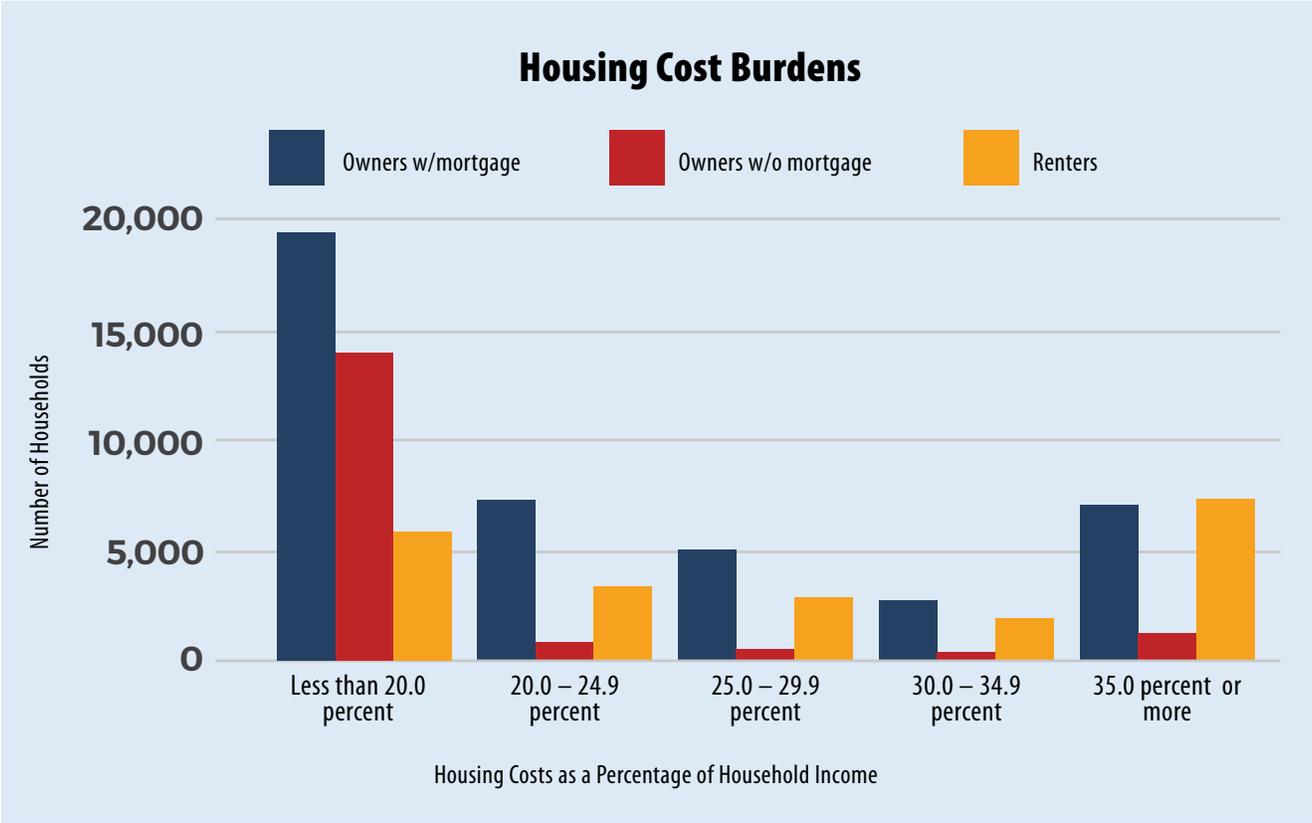
Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables

# Housing Costs and Availability: WEBER COUNTY 2014–2018

## Ratio of Owners to Renters

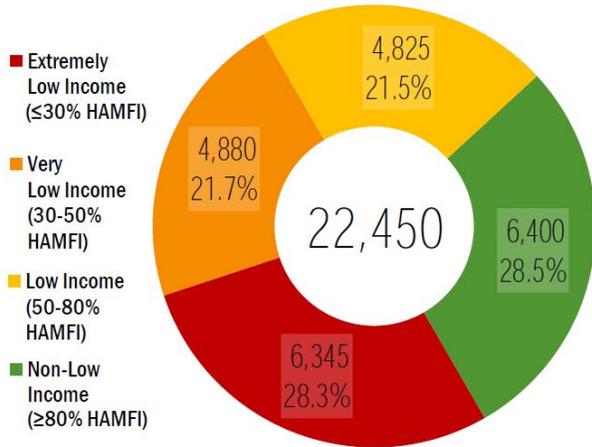


<b>Total Housing Units</b>	<b>90,610</b>
Occupied Housing Units	82,417
Vacant Housing Units	8,193
Homeowner Vacancy Rate	1.8%
Rental Vacancy Rate	5.6%

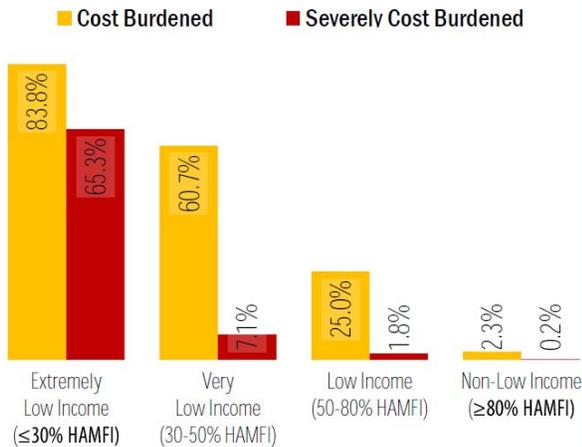


# Affordable Housing Gap: Weber County, 2013–2017

Weber County's Renter Households by Income Level



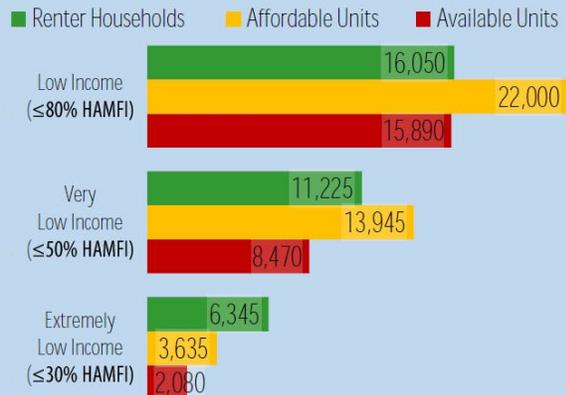
Weber County's Proportion of Cost Burdened Renter Households



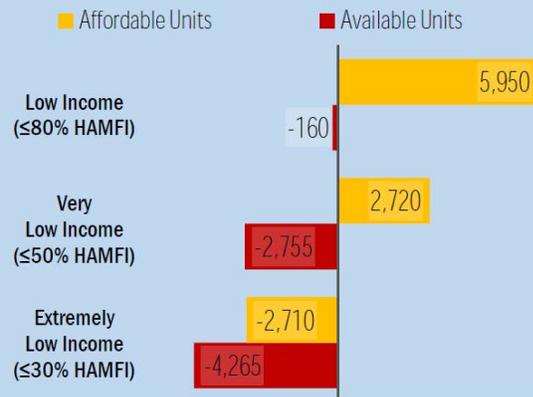
Affordable and Available Rental Units Per 100 Low-Income Renter Households (≤80% HAMFI) by County, Relative to State of Utah, 2013-2017

Jurisdiction	Affordable Rental Units	Available Rental Units
	Per 100	Per 100
State of Utah	253.6	1111.3
Weber County	36.1	228.9

Weber County's Affordable & Available Rental Housing Gap



Weber County's Affordable & Available Rental Housing Deficit



## Poverty with Respect to Renter Households

Name	# of Renter Households	Population Below Federal Poverty Level*	Median Household Income	Median Monthly Rent (2Br)
Weber County	22658	27753	\$64,636.00	\$871.00

\*The Federal Poverty Level (FPL), or the "poverty line" is a measure the US Census utilizes that is used to determine whether the income level of an individual or family qualifies for certain federal benefits and programs. The FPL is the set minimum amount of income that a family needs for food, clothing, transportation, shelter, and other necessities.

Source: 2018 US Census Bureau ACS 5 Year Estimates Detailed Tables



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