2016 State of Utah Analysis of Impediments to Fair Housing

Utah Division of Housing and Community Development- May 2016

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# Introduction to Fair Housing

The Utah Division of Housing and Community Planning (HCD) is responsible for the management of four major federal grants. These grants are the:

* HOME Investment Partnership Program (HOME)
* Community Development Block Grant (CDBG)
* Emergency Solutions Grant (ESG)
* Housing Opportunities for Persons with AIDS (HOPWA)

As a recipient of these federal funds, HCD is required by the Federal Department of Housing and Urban Development (HUD) to abide my Civil Rights Laws.

The Fair Housing Act (Title VIII of the Civil Rights Act of 1968) declares that it is “the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.” Accordingly, the Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions because of race, color, religion, sex, handicap, familial status, or national origin*.*

Section 808 of the Fair Housing Act requires that HUD program operate in a manner to Affirmatively Further Fair Housing (AFFH). The current accepted method of abiding by the AFFH obligation is to undertake Fair Housing Planning (FHP) in the form of an Analysis of Impediment to Fair Housing (AI). Recent efforts are being made to provide improved guidance and a template for writing an AI; however, as of yet no template for states has been released.

The purpose of the Analysis of Impediments is to:

1. Identify impediment to fair housing choice,

2. Propose actions to overcome the effects of identified impediments, and

3. Record action taken in this regard.

# Goals of the Assessment of Fair Housing

The goal of the Utah AI is to examine the state of fair housing in rural Utah and to supporting rural Utah community efforts to ensure greater opportunities for all their constituents. This includes:

1. Identifying and reducing areas of segregation.
2. Identifying and reducing ethnic and racial concentrations of poverty.
3. Identifying and reducing disparities in access to community assets.
4. Narrow gaps that leave families with children, people with disabilities, and people of different races, colors, and national origins with more severe housing problems, aka., disproportionate housing needs.

# Scope of the Plan

The Utah AI has chosen to focus its plan on the areas found outside of the Wasatch Front. The main reason for this decision was the completion of a Fair Housing and Equity Assessment (FHEA) by Envision Utah. Envision Utah is a non-profit 501(c)4 regional planning organization which received a HUD Sustainable Communities Grant to project and plan for the growth, mobility, housing and jobs needs of Utah between the current time and 2040. Envision Utah performed a detailed analysis of fair housing issues and needs on the Wasatch Front. In this case the Wasatch Front is defined as comprising Weber, Davis, Salt Lake and Utah Counties as well as the . The State of Utah AI will not be covering these counties. The areas outside of the Wasatch Front are primarily rural in nature.

The Utah AI is broken up into four main sections.

* Current demographic composition of Utah
* Analysis of Impediment or determinants of Fair Housing Choice,
* Proposed Actions to Eliminate Identified Impediments, and
* Incorporation into planning and subsequent action including maintenance of records.

The current demographic composition of Utah will break out the protected classes and analyze them individually. This section will also project the housing needs of the protected classes.

These analyses will be completed on a county by county basis with little analysis of individual towns. The large number of towns in Rural Utah makes a town by town analysis unfeasible. Also the small size of most of rural communities would make such localized analysis inaccurate.

# Public Participation and Outreach

HCD is committed to conducting thorough outreach to rural communities throughout Utah. To accomplish this HCD works with seven regional Association of Governments (AOGs) who are in constant annual contact with community leaders and maintain a current understanding of these communities needs. Each AOG’s Consolidated Plan details a process for outreach and citizen participation.  A review of these plans show that each of the seven local planning agencies has made a concerted effort to seek public input into their planning, priority, and funding processes through mailings, questionnaires, forums, web posting, and public noticed hearings.  While this effort is primarily directed towards planning and community needs, HCD has instructed AOG Planners to conduct a review of local leaders and citizens and assess their knowledge of impediments to fair housing. The issues they have raised have been summarized in this report.

At the state level, HCD has adopted a Public Participation Plan.  In adherence to this plan, the process and scheduled meeting for public input and comment has been advertised and was held in accordance with Utah's Open Public Meeting Law and has been posted to the Utah Public Notice Website (http://www.utah.gov/pmn/index.html). Concurrent to that posting, the AI draft was posted to the HCD website (http://jobs.utah.gov/housing), and citizens and other public and private entities were invited to contact staff with comments and questions. The state 30-day comment period began April 1 and the state submitted the 2016-20 Analysis of Impediments to Fair Housing Plan on May 2 2016. The formal public hearing was held at the HCD offices on May 2 at 1385 S State Street, Salt Lake City, Utah. This meeting was publicized in accordance with Utah’s Open Public Meeting Law (UT Code § 52-4-101).  This meeting is noticed statewide each year with electronic access to rural and remote areas upon request.  Comments received at the hearings are posted and incorporated into the final draft plan. The State provides a timely, substantive written response to every citizen complaint, within 15 days, were practicable.

# Utah Demographic Forecast

For this analysis we are only looking at the area outside of the Wasatch Front. The data is summarized by County. Additionally, the data is also summarized by their respective regions as follows: The Bear River Region: Box Elder, Cache, and Rich Counties; Central (Six County) Region: Juab, Millard, Piute, Sanpete, Sevier, and Wayne Counties; Mountainland Region: Summit, Wasatch Counties; Southeastern Region: Carbon, Emery, Grand, and San Juan Counties; Southwestern (Five County) Region: Beaver, Garfield, Iron, Kane, and Washington Counties; Uintah Basin Region: Daggett, Duchesne, and Uintah Counties; and Wasatch Front: Morgan and Tooele counties.

## Population Growth

As a state, Utah grew more than twice as fast as the nation from 2012 to 2013. Utah ranked behind on North Dakota and the District of Columbia in this regard. This impressive population growth, though slightly slowed in the last year, is an example of the strong growth that Utah has enjoyed for many years. Much of the growth has occurred in the populated areas along the Wasatch front, and in St. George. In rural areas growth is inconsistent. The Uintah Basin has experienced rapid growth and the Wasatch back comprising of Wasatch Summit and Morgan Counties have also experienced healthy growth. The majority of the remaining counties are experiencing stagnant population change. In all nine rural Counties had decreases in population between 2012 and 2013. Another 4 had population growths of .5% or lower. These counties were located for the most part in Central and Southwest Utah.

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| Table 1Population Estimates by County[[1]](#footnote-1) |
| County | Jul-10 | Jul-11 | Jul-12 | 11-12 Absolute Change | 11-12 Percent Change | 2012 % of Total Population |
| Beaver | 6655 | 6615 | 6589 | -26 | -0.4% | 0.23% |
| Box Elder | 50110 | 50466 | 50705 | 239 | 0.5% | 1.78% |
| Cache | 115851 | 114721 | 115851 | 1130 | 1.0% | 4.06% |
| Carbon | 21431 | 21485 | 21431 | -54 | -0.3% | 0.75% |
| Daggett | 1107 | 1115 | 1107 | -8 | -0.7% | 0.04% |
| Duchesne | 19572 | 19111 | 19572 | 461 | 2.4% | 0.69% |
| Emery | 10846 | 10997 | 10846 | -151 | -1.4% | 0.38% |
| Garfield | 5125 | 5149 | 5125 | -24 | -0.5% | 0.18% |
| Grand | 9420 | 9322 | 9420 | 98 | 1.0% | 0.33% |
| Iron | 46883 | 46767 | 46883 | 116 | 0.2% | 1.64% |
| Juab | 10426 | 10323 | 10426 | 103 | 1.0% | 0.37% |
| Kane | 7125 | 7208 | 7282 | 74 | 1.0% | 0.26% |
| Millard | 12503 | 12591 | 12625 | 34 | 0.3% | 0.44% |
| Morgan | 9469 | 9668 | 9913 | 245 | 2.5% | 0.35% |
| Piute | 1556 | 1544 | 1537 | -7 | -0.5% | 0.05% |
| Rich | 2264 | 2276 | 2255 | -21 | -0.9% | 0.08% |
| San Juan | 14746 | 14954 | 15232 | 278 | 1.8% | 0.53% |
| San Pete | 27822 | 28173 | 28067 | -106 | -0.4% | 0.98% |
| Sevier | 20802 | 20903 | 20914 | 11 | 0.1% | 0.73% |
| Summit | 36324 | 37208 | 37704 | 496 | 1.3% | 1.32% |
| Tooele | 58218 | 59133 | 59984 | 851 | 1.4% | 2.10% |
| Uintah | 32588 | 33315 | 34435 | 1120 | 3.3% | 1.21% |
| Wasatch | 23530 | 24456 | 25354 | 898 | 3.5% | 0.89% |
| Washington | 138115 | 141219 | 143352 | 2133 | 1.5% | 5.03% |
| Wayne | 2778 | 2742 | 2725 | -17 | -0.6% | 0.10% |
|  |
| County | Jul-10 | Jul-11 | Jul-12 | 11-12 Absolute Change | 11-12 Percent Change | 2012 % of Total Population |
| Bear River | 168225 | 167463 | 168811 | 1348 | 0.8% | 5.92% |
| Central | 75887 | 76276 | 76294 | 18 | 0.0% | 2.67% |
| Mountainland | 59854 | 61664 | 63058 | 1394 | 2.2% | 2.21% |
| Southeastern | 56443 | 56758 | 56929 | 171 | 0.3% | 2.00% |
| Southwestern | 203903 | 206958 | 209231 | 2273 | 1.1% | 7.33% |
| Uintah Basin | 53267 | 53541 | 55114 | 1573 | 2.9% | 1.93% |
| Wasatch Front | 67687 | 68801 | 69897 | 1096 | 1.6% | 2.45% |

**Figure 1**

**Utah Population Growth Rates by county 2011-2012**

**Box Elder**

**0.5%**

**Cache**

**1%**

**Rich**

**-0.9%**

 **Weber**

**Tooele**

**1.4%**

**Salt Lake**

**Morgan**

**2.5%**

**Summit**

**1.3%**

**Daggett -0.7%**

**Utah**

**Wasatch**

**3.7%**

**Duchesne**

**2.4%**

**Uintah**

**3.4%**

**Juab**

**1.0%**

**Sanpete**

**-0.4%**

**Carbon**

**-0.3%**

**Emery**

**-1.4%**

**Grand**

**1.1%**

**Millard**

**0.3%**

**Piute**

**-0.5%**

**Garfield**

**-0.5%**

**Sevier**

**0.1%**

**Wayne**

**-0.6%**

**San Juan**

**1.9%**

**Iron**

**0.2%**

**Beaver**

**-0.4%**

**Washington**

**1.5%**

**Kane**

**1.0%**

Increase of 2.8% or greater

Increase of 1.9% to 2.7%

Increase of 1.0% to 1.8%

Increase of 0.0% to 0.9%

Population Loss

**State Average = 1.4%**

**Population by County**

Source: Utah Population Estimates Committee

## Housing Market Affordability Outlook

Housing market affordability is a critical part of fair housing choice. Many of the protected classes including ethnic and racial minorities, single mothers, large families, and those who are disabled are more likely to live in poverty and to by disproportionately impacted by unaffordable housing.

Affordability depends on two factors: the income of the individual and the price of housing.

**Income**

In the last year incomes have risen, and unemployment has dropped. The United States as a whole is enjoying an economic resurgence and Utah has been one of the leaders in this robust recovery. However, there are enduring negative effects from the great recession including low labor participation rates and low income levels for recent college graduating classes. Another recent development is the increase in less than full time employment among those seeking full time employment. Rural Utah has pockets of prosperity but overall is less affluent than the population of the Wasatch front. The percent of residents in Rural Counties who are Low to Moderate Income (LMI) varies from 26% in Morgan County to 51% in San Juan County (Table 2). Overall income in rural Utah is much lower than it is in the Wasatch Front.

**Homeownership and Rental Costs**

HUD considers that when a household expends over 30% of its income on housing that it is housing burdened. Unfortunately many LMI Utahans are cost burdened when it comes to housing.

Utah’s housing market has had a very strong year with excellent year over year increases in home prices and new single-family housing starts. The successful return to a healthy housing market is important for Utah’s economy, but increased prices are a barrier to entry into homeownership and are correlated with increases in the cost of rent. Additionally, tight lending requirements and the need for a large down payment, or mortgage insurance have imposed difficult obstacles for first time home buyers. As a result of these and other factors, the rate of homeownership has declined. This trend is less true in Rural areas. Recent decreases in interest rates, and announced changes to the mortgage insurance requirements will hopefully bring about increased affordability to many, but the impact of these changes has yet to be seen.

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| **Table 2:****Homeownership Rates, Income, and Rental Costs[[2]](#footnote-2)** |
| **County** | **Percent LMI[[3]](#footnote-3)** | **Home owner ship Rate** | **Estimated Median Home Value** | **2brm FRM[[4]](#footnote-4)** | **Income necessary for 2brm** | **Renter AMI[[5]](#footnote-5)** | **Renters unable to afford 2 bdrm** |
| Beaver | **45.37%** | 77% | $154,515 | $624 | **$24,960** | **$24,337** | **50%** |
| Box Elder | 33.13% | **80%** | $166,500 | $623 | $24,920 | $30,959 | 41% |
| Cache | 38.64% | 64% | $190,300 | $637 | $25,480 | $28,996 | 44% |
| Carbon | 38.59% | 70% | $105,385 | $623 | $24,920 | $24,934 | **49%** |
| Daggett | **45.45%** | 69% | $170,927 | $772 | $30,880 | $36,007 | 44% |
| Duchesne | 34.86% | 75% | $156,675 | $672 | $26,880 | $38,073 | 34% |
| Emery | 36.05% | **80%** | $103,550 | $623 | $24,920 | $30,048 | 42% |
| Garfield | **41.37%** | **80%** | $134,539 | $655 | **$26,200** | **$33,580** | 39% |
| Grand | **44.25%** | 68% | $195,006 | $700 | $28,000 | $31,963 | 44% |
| Iron | **47.80%** | 63% | $220,705 | $623 | $24,920 | $26,877 | 46% |
| Juab | 37.38% | **80%** | $168,768 | $729 | $29,160 | $34,808 | 42% |
| Kane | 37.23% | **81%** | $195,546 | $790 | **$31,600** | **$29,122** | **54%** |
| Millard | **40.47%** | 75% | $126,981 | $623 | $24,920 | $28,063 | 45% |
| Morgan | 26.73% | **88%** | $259,900 | $772 | $30,880 | $46,422 | 32% |
| Piute | **40.13%** | **84%** | $146,525 | $779 | **$31,160** | **$20,984** | **69%** |
| Rich | 30.11% | **82%** | $141,558 | $787 | **$31,480** | **$28,693** | **54%** |
| San Juan | **50.88%** | **81%** | $108,517 | $623 | $24,920 | $30,364 | 41% |
| Sanpete | **46.17%** | 76% | $147,173 | $637 | $25,480 | $27,536 | 46% |
| Sevier | 35.88% | **80%** | $151,384 | $623 | $24,920 | $32,036 | 39% |
| Summit | 32.56% | 76% | $493,994 | $914 | $36,560 | $49,867 | 36% |
| Tooele | 34.56% | 75% | $187,988 | $767 | $30,680 | $38,623 | 40% |
| Uintah | 28.63% | 75% | $183,345 | $908 | $36,320 | $46,009 | 39% |
| Wasatch | 37.18% | 77% | $321,987 | $841 | $33,640 | $41,344 | 41% |
| Washington | 36.93% | 69% | $234,800 | $753 | $30,120 | $33,486 | 45% |
| Wayne | 39.19% | **83%** | $181,077 | $623 | $24,920 | $47,526 | 23% |
| Utah State |  N/A | 70% | $270,407 | $794 | $31,744 | $34,002 | 42% |
| Rural |  N/A | 75% | N/A  | $681 | $27,226 | $31,913 | 47% |
|  |  |  |  |  |  |  |  |
| **Region** | **Percent LMI** | **Home owner ship Rate** | **Estimated Median Home Value** | **2brm FRM** | **Income necessary for 2brm** | **Renter AMI** | **Renters unable to afford 2 bdrm** |
| Bear River | 33.96% | 75.61% |  166,119  | $682 | $27,293 | $29,549 | 46.33% |
| Central | 39.87% | 79.58% |  153,651  | $669 | $26,760 | $31,825 | 44.00% |
| Mountainland | 34.87% | 76.22% |  407,991  | $878 | $35,100 | $45,606 | 38.50% |
| Southeastern | 42.44% | 74.67% |  128,115  | $642 | $25,690 | $29,327 | 44.00% |
| Southwestern | 41.74% | 74.11% |  188,021  | $689 | $27,560 | $29,481 | 46.80% |
| Uintah Basin | 36.31% | 72.91% |  170,316  | $784 | $31,360 | $40,030 | 39.00% |
| Wasatch Front | 30.65% | 81.41% |  223,944  | $770 | $30,780 | $42,523 | 36.00% |

Homeownership rates vary by county and are generally higher in Rural Utah. In Rural Utah 75% of households are owner occupied which in Utah as a whole that number is only 70%. This may be because property values in Rural Utah as much lower than on the Wasatch Front. Only on the Wasatch Back are property values high. Summit Wasatch and Morgan Counties all have relatively high property values. Washington county where Saint George is located also has high property values. Many of the other Counties in Utah have low property values with the median property value in Carbon, Emery, and San Juan Counties all being less than $110,000. One reason why property values have not, and are unlikely, to increase is that in many of these counties population growth is and has been stagnant. Renters as a whole earn much less money and have a very difficult time finding affordable housing. In all 60,400 Utahans are extremely low income meaning that they earn less than $20,000 per year.  To accommodate these households Utah would have to build 42,601 affordable rental units. Currently, less than 3,000 are built in a year. Due to the shortage of affordable housing units many renters are cost burdened.

An estimated forty-seven percent of renters cannot afford the $794/month average payment for a two-bedroom apartment. This represents a two percent increase over last year. For the average renter this monthly cost equates to forty-seven percent of their monthly income. For those working minimum wage it would take 2.2 full time jobs to afford a two bedroom apartment.

In Utah as a whole there are record numbers of renters looking for affordable units. Despite increases in the demand for multi-family rental units there has not been a corresponding increase in supply. While vacancy rates remain low and rent prices increase, low income households will continue to be cost burdened. In 5 rural counties the income necessary to rent a 2 bedroom apartment is greater than the average income of a renter in that county.

In addition to this demand for new units, affordability for over 176,000 existing low- income housing units must be maintained. This includes over 97,000 rental units. A statewide survey of Utah’s low-income housing stock shows an ongoing need for rehabilitation. For the lowest income population, this equates to over 8,500 units needing full rehabilitation each year.

In parts of southeastern Utah, 34 percent of homes are considered deteriorated or dilapidated (unlivable). The needs for extensive rehabilitation of housing stock is serious in many rural counties in Utah. In many counties in central and eastern Utah the population is stagnate and little new housing is being built and the current housing stock is aging and not properly maintained. OWHLF runs a rural single-family rehabilitation and reconstruction program to address this situation. Under the OWHLF programs, participants living in these difficult, unsafe or unsanitary conditions are identified and targeted for assistance. Referrals are often received from social service providers, church leaders and advocates for the poor. Virtually all the owner-occupied single-family homes rehabilitated by OWHLF in FY14 had health and safety issues.

**Housing Outlook**

According to the 2014 Utah Economic Outlook Report, in 2013 there was a steep decline in multifamily construction activity, particularly apartment units. In 2013 Multi-family permits dropped by 41% to 2,500 units. This is the lowest number of permits since 1992. Supply growth continues to be lethargic and vacancy rates in Utah have been at their lowest levels since measured by the Utah Bureau of Economic and Business Research. Projections indicate that multi-family housing construction will rebound, but not to the level needed to provide affordable housing in the quantities needs by Utah’s low income population.

Few new starts are taking place in other areas of rural Utah as populations in many rural Utah counties continued their slow population decline. Multifamily housing projects are not in as great demand in Rural Utah due to the lower cost of homeownership and relatively inexpensive land costs.

# Fair Housing

## Protected Classes

The Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions because of race, color, religion, sex, familial status, national origin, or handicap*.* In the following section we will review each of these protected classes and asses their current status in Utah.

### Race, Color, & National origin

The area outside of the Wasatch Front is much less diverse then the area within the Wasatch Front. The counties in rural Utah are predominately white with only San Juan County being less than 89% white. San Juan County in Southeastern Utah is only 50% white due to its large population of Native Americans. Counties in the Uintah Basin also have smaller numbers of Native Americans. Overall, rural Utah is 94% white (Table 3). Native American is the second most likely race in most rural counties.

There is a sizable population of Hispanics who form a distinct ethnic community in rural Utah. They make up 9% of the population in rural Utah. Hispanics also form the largest group of foreign born resident of Utah. Besides Hispanics and Native Americans there is also a sizable Pacific Islander population and various refugee populations in Utah, though these population are mostly in urban areas.

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| **Table 3: Race and Ethnicity[[6]](#footnote-6)** |
| Jurisdiction | TotalPopulation | White | % | Black | % | NativeAmerican | % | Asian | % | PacificIslander | % | Two orMore Races | % | Hispanic | % |
| Rural Utah | 690137 | 646856 | 94% | 5234 | 1% | 21225 | 3% | 9836 | 1% | 3976 | 1% | 16006 | 2% | 63602 | 9% |
| Beaver County | 6527 | 6382 | 98% | 10 | 0% | 27 | 0% | 0 | 0% | 132 | 2% | 13 | 0% | 688 | 11% |
| Box Elder County | 49660 | 47339 | 95% | 243 | 0% | 653 | 1% | 730 | 1% | 227 | 0% | 1651 | 3% | 4146 | 8% |
| Cache County | 112095 | 105541 | 94% | 1228 | 1% | 1176 | 1% | 2890 | 3% | 571 | 1% | 3168 | 3% | 11151 | 10% |
| Carbon County | 21153 | 19751 | 93% | 166 | 1% | 415 | 2% | 210 | 1% | 32 | 0% | 975 | 5% | 2624 | 12% |
| Daggett County | 897 | 868 | 97% | 0 | 0% | 32 | 4% | 6 | 1% | 4 | 0% | 15 | 2% | 57 | 6% |
| Duchesne County | 18537 | 17205 | 93% | 118 | 1% | 1038 | 6% | 102 | 1% | 47 | 0% | 218 | 1% | 1138 | 6% |
| Emery County | 10902 | 10599 | 97% | 53 | 0% | 107 | 1% | 76 | 1% | 0 | 0% | 176 | 2% | 651 | 6% |
| Garfield County  | 5107 | 4900 | 96% | 17 | 0% | 113 | 2% | 65 | 1% | 24 | 0% | 19 | 0% | 237 | 5% |
| Grand County | 9183 | 8633 | 94% | 34 | 0% | 455 | 5% | 93 | 1% | 21 | 0% | 20 | 0% | 859 | 9% |
| Iron County | 45984 | 43831 | 95% | 373 | 1% | 1533 | 3% | 650 | 1% | 326 | 1% | 533 | 1% | 3549 | 8% |
| Juab County | 10233 | 10029 | 98% | 43 | 0% | 118 | 1% | 81 | 1% | 56 | 1% | 36 | 0% | 394 | 4% |
| Kane County | 7093 | 6937 | 98% | 28 | 0% | 29 | 0% | 7 | 0% | 23 | 0% | 124 | 2% | 264 | 4% |
| Millard County | 12436 | 11786 | 95% | 98 | 1% | 186 | 1% | 66 | 1% | 28 | 0% | 432 | 3% | 1592 | 13% |
| Morgan County | 9485 | 9355 | 99% | 0 | 0% | 49 | 1% | 92 | 1% | 0 | 0% | 91 | 1% | 231 | 2% |
| Piute County | 1699 | 1666 | 98% | 5 | 0% | 9 | 1% | 0 | 0% | 2 | 0% | 32 | 2% | 131 | 8% |
| Rich County | 2264 | 2243 | 99% | 3 | 0% | 29 | 1% | 0 | 0% | 2 | 0% | 17 | 1% | 51 | 2% |
| San Juan County | 14707 | 7320 | **50%** | 22 | 0% | 7363 | **50%** | 83 | 1% | 89 | 1% | 78 | 1% | 721 | 5% |
| Sanpete County | 27645 | 25807 | 93% | 285 | 1% | 523 | 2% | 147 | 1% | 179 | 1% | 1047 | 4% | 2574 | 9% |
| Sevier County | 20759 | 20021 | 96% | 132 | 1% | 323 | 2% | 99 | 0% | 78 | 0% | 370 | 2% | 943 | 5% |
| Summit County | 36598 | 34900 | 95% | 210 | 1% | 334 | 1% | 725 | 2% | 12 | 0% | 798 | 2% | 4162 | 11% |
| Tooele County | 59961 | 56546 | 94% | 699 | 1% | 1157 | 2% | 763 | 1% | 0 | 0% | 1148 | 2% | 7118 | 12% |
| Uintah County | 34417 | 30712 | 89% | 0 | 0% | 3009 | **9%** | 310 | 1% | 212 | 1% | 1046 | 3% | 2646 | 8% |
| Wasatch County | 25375 | 24594 | 97% | 0 | 0% | 151 | 1% | 356 | 1% | 106 | 0% | 302 | 1% | 3305 | 13% |
| Washington County | 144664 | 137197 | 95% | 1444 | 1% | 2358 | 2% | 2280 | 2% | 1805 | 1% | 3690 | 3% | 14256 | 10% |
| Wayne County | 2756 | 2694 | 98% | 23 | 1% | 38 | 1% | 5 | 0% | 0 | 0% | 7 | 0% | 114 | 4% |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Jurisdiction** | **Total****Population** | **White** | **%** | **Black** | **%** | **Native****American** | **%** | **Asian** | **%** | **Pacific****Islander** | **%** | **Two or****More Races** | **%** | **Hispanic** | **%** |
| Bear River | 164019 | 155123 | 95% | 1474 | 1% | 1858 | 1% | 3620 | 2% | 800 | 0% | 4836 | 3% | 15348 | 9% |
| Central | 75528 | 72003 | 95% | 586 | 1% | 1197 | 2% | 398 | 1% | 343 | 0% | 1924 | 3% | 5748 | 8% |
| Mountainland | 61973 | 59494 | 96% | 210 | 0% | 485 | 1% | 1081 | 2% | 118 | 0% | 1100 | 2% | 7467 | 12% |
| Southeastern | 55945 | 46303 | 83% | 275 | 0% | 8340 | **15%** | 462 | 1% | 142 | 0% | 1249 | 2% | 4855 | 9% |
| Southwestern | 209375 | 199247 | 95% | 1872 | 1% | 4060 | 2% | 3002 | 1% | 2310 | 1% | 4379 | 2% | 18994 | 9% |
| Uintah Basin | 53851 | 48785 | 91% | 118 | 0% | 4079 | **8%** | 418 | 1% | 263 | 0% | 1279 | 2% | 3841 | 7% |
| Wasatch Front | 69446 | 65901 | 95% | 699 | 1% | 1206 | 2% | 855 | 1% | 0 | 0% | 1239 | 2% | 7349 | 11% |

\*Some races have not been represented on these charts due to space limitations. All racial categories not shown are represented by less than 1 percent of the population of any county.

**Box Elder**

**95%**

**Cache**

**94%**

**Rich**

**99%**

 **Weber**

**Tooele**

**94%**

**Salt Lake**

**Morgan**

 **99%**

**Summit**

**95%**

**Daggett**

**97%**

**Utah**

**Wasatch**

**97%**

**Duchesne**

**93%**

**Uintah**

**89%**

**Juab**

**98%**

**Sanpete**

**93%**

**Carbon**

**93%**

**Emery**

**97%**

**Grand**

**94%**

**Millard**

**95%**

**Piute**

**98%**

**Garfield**

**96%**

**Sevier**

**96%**

**Wayne**

**98%**

**San Juan**

**50%**

**Iron**

 **95%**

**Beaver**

**98%**

**Washington**

**95%**

**Kane**

**98%**

**vis**

**Percent White**

97+ %

93-96 %

89% %

50 %

2011 ACS Data

###

### Religion

A majority of Utahans outside of the Wasatch Front belong to the Church of Jesus Christ of Latter-Day Saints (LDS). This is due to Utah being originally settled by member of the LDS church. The LDS church holds a lot of influence and power within Utah. This is especially true in Rural Utah where the percentage of the population who self-identify as members of the LDS church is high. Any time one congregation is so predominate the possibility exists that those of other faiths may be discriminated against. However, there has not been a history of complaints regarding religion based discrimination.

|  |
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| **Table 4: Religious Affiliation[[7]](#footnote-7)** |
| **County** | **Religiously Active** | **Adhere to LDS Congregation**  | **LDS as a percent of religiously active** | **LDS as a percent of total population** |
| Beaver County | 5146 | 4965 | 96% | 75% |
| Box Elder County | 45125 | 40668 | 90% | 81% |
| Cache County | 98851 | 92665 | 94% | 82% |
| Carbon County | 17110 | 11367 | 66% | 53% |
| Daggett County | 695 | 695 | 100% | 66% |
| Duchesne County | 14528 | 13676 | 94% | 73% |
| Emery County | 8991 | 8483 | 94% | 77% |
| Garfield County  | 3856 | 3756 | 97% | 73% |
| Grand County | 4961 | 2869 | 58% | 31% |
| Iron County | 35770 | 31883 | 89% | 69% |
| Juab County | 8551 | 8373 | 98% | 82% |
| Kane County | 4750 | 4117 | 87% | 58% |
| Millard County | 10379 | 9909 | 95% | 79% |
| Morgan County | 8487 | 8418 | 99% | 89% |
| Piute County | 1036 | 1036 | 100% | 67% |
| Rich County | 1992 | 1992 | 100% | 88% |
| San Juan County | 7422 | 6490 | 87% | 44% |
| San Pete County | 22272 | 21957 | 99% | 79% |
| Sevier County | 18250 | 17392 | 95% | 84% |
| Summit County | 20907 | 12704 | 61% | 35% |
| Tooele County | 51144 | 38888 | 76% | 67% |
| Uintah County | 23328 | 20349 | 87% | 62% |
| Wasatch County | 15692 | 15172 | 97% | 64% |
| Washington County | 104505 | 94141 | 90% | 68% |
| Wayne County | 2184 | 2158 | 99% | 78% |
|  |  |  |  |  |  |
| **Region** | **Religeously Active** | **Adhere to LDS Congregation**  | **LDS as a percent of religeously active** | **LDS as a percent of total population** |
| Bear River | 145968 | 135325 | 93% | 82% |
| Central | 62672 | 60825 | 97% | 80% |
| Mountainland | 36599 | 27876 | 76% | 47% |
| Southeastern | 38484 | 29209 | 76% | 52% |
| Southwestern | 154027 | 138862 | 90% | 68% |
| Uintah Basin | 38551 | 34720 | 90% | 66% |
| Wasatch Front | 59631 | 47306 | 79% | 70% |

###

### Age

Utah historically has had unusually high birth rates and correspondingly has had a younger median age than the country as a whole. In rural areas where there is little growth the populations are generally a bit older. Southwestern Utah has a large number of retirees which has driven up their median age. Age has not been a major source of fair housing complaints in Utah.

|  |
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| **Table 5: Median Age and Elderly Population[[8]](#footnote-8)** |
| **County** | Median Age | 65 and Older | Percent Elderly |
| Beaver | 32.9 | 819 | 12.38% |
| Box Elder | 31.8 | 5597 | 11.09% |
| Cache | 25.2 | 8726 | 7.61% |
| Carbon | 34.3 | 2931 | 13.64% |
| Daggett | 53.1 | 194 | 17.40% |
| Duchesne | 29.8 | 1952 | 10.21% |
| Emery | 33 | 1392 | 12.66% |
| Garfield | 40.8 | 858 | 16.66% |
| Grand | 40 | 1227 | 13.16% |
| Iron | 26.6 | 4594 | 9.82% |
| Juab | 29.6 | 1038 | 10.06% |
| Kane | 45.5 | 1350 | 18.73% |
| Millard | 34 | 1765 | 14.02% |
| Morgan | 31.9 | 1019 | 10.54% |
| Piute | 42.2 | 366 | 23.70% |
| Rich | 33 | 336 | 14.76% |
| San Juan | 30.2 | 1610 | 10.77% |
| Sanpete | 28.9 | 3219 | 11.43% |
| Sevier | 32 | 2996 | 14.33% |
| Summit | 36.7 | 2851 | 7.66% |
| Tooele | 29.5 | 4198 | 7.10% |
| Uintah | 29.9 | 3116 | 9.35% |
| Wasatch | 31.9 | 2044 | 8.36% |
| Washington | 32.5 | 24173 | 17.12% |
| Wayne | 36.9 | 433 | 15.79% |
|  |  |  |  |
| **Region** | Median Age | 65 and Older | Percent Elderly |
| Bear River | 29.8 | 4886.3 | 11.15% |
| Central | 33.9 | 1636.2 | 14.89% |
| Mountainland | 34.3 | 2447.5 | 8.01% |
| Southeastern | 34.5 | 1790.0 | 12.56% |
| Southwestern | 35.4 | 6358.8 | 14.94% |
| Uintah Basin | 36.0 | 1754.0 | 12.32% |
| Wasatch Front | 30.7 | 2608.5 | 8.82% |

### Sex

Gender discrimination has not historically been a major source of complaints. While some cities with large number of jobs in the energy sector show a slightly larger male population, overall sex is equally represented throughout Utah.

### Familial Status

Familial Status has been one of the sources of fair housing complaints. These complaints fall into two categories with single mother and large families both being targeted for discrimination by landlords.

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| **Table 6: Single Motherhood** |
| County | Total Households | Households with children under 18 | Single MotherHouseholds with Children under 18 | Percent of total households | Percent of Householdswith children under 18 |
| Beaver | 2265 | 878 | 163 | 7.2% | 18.6% |
| Box Elder | 16058 | 6635 | 820 | 5.1% | 12.4% |
| Cache | 34722 | 14355 | 1649 | 4.7% | 11.5% |
| Carbon | 7978 | 2406 | 475 | 6.0% | 19.7% |
| Daggett | 426 | 107 | 21 | 4.9% | 19.6% |
| Duchesne | 6003 | 2415 | 309 | 5.1% | 12.8% |
| Emery | 3732 | 1357 | 150 | 4.0% | 11.1% |
| Garfield | 1930 | 504 | 65 | 3.4% | 12.9% |
| Grand | 3889 | 987 | 224 | 5.8% | 22.7% |
| Iron | 15022 | 5554 | 811 | 5.4% | 14.6% |
| Juab | 3093 | 1369 | 168 | 5.4% | 12.3% |
| Kane | 2900 | 676 | 85 | 2.9% | 12.6% |
| Millard | 4201 | 1560 | 165 | 3.9% | 10.6% |
| Morgan | 2820 | 1244 | 76 | 2.7% | 6.1% |
| Piute | 576 | 161 | 15 | 2.6% | 9.3% |
| Rich | 805 | 277 | 23 | 2.9% | 8.3% |
| San Juan | 4505 | 1679 | 329 | 7.3% | 19.6% |
| Sanpete | 7952 | 2952 | 358 | 4.5% | 12.1% |
| Sevier | 7094 | 2620 | 337 | 4.8% | 12.9% |
| Summit | 12990 | 4814 | 599 | 4.6% | 12.4% |
| Tooele | 17971 | 8298 | 1121 | 6.2% | 13.5% |
| Uintah | 10563 | 4261 | 602 | 5.7% | 14.1% |
| Wasatch | 7287 | 3140 | 321 | 4.4% | 10.2% |
| Washington | 46334 | 15517 | 2201 | 4.8% | 14.2% |
| Wayne | 1059 | 339 | 43 | 4.1% | 12.7% |

### Disability

Disability related fair housing complaints are the most common types of complaints fielded by the Utah Anti-Discrimination Office.

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| --- |
| **Table 8: Disability** |
| County | Population | Disabled | Percent |
| Beaver | 6301 | 676 | 10.73% |
| Box Elder | 49663 | 5689 | 11.46% |
| Cache | 113529 | 8633 | 7.60% |
| Carbon | 21026 | 3634 | 17.28% |
| Daggett | 728 | 117 | 16.07% |
| Duchesne | 18744 | 1872 | 9.99% |
| Emery | 10830 | 1660 | 15.33% |
| Garfield | 4980 | 720 | 14.46% |
| Grand | 9165 | 1108 | 12.09% |
| Iron | 45942 | 4880 | 10.62% |
| Juab | 10187 | 1016 | 9.97% |
| Kane | 7087 | 1159 | 16.35% |
| Millard | 12398 | 1422 | 11.47% |
| Morgan | 9651 | 866 | 8.97% |
| Piute | 1752 | 266 | 15.18% |
| Rich | 2261 | 389 | 17.20% |
| San Juan | 14566 | 2147 | 14.74% |
| Sanpete | 25439 | 2632 | 10.35% |
| Sevier | 20467 | 2294 | 11.21% |
| Summit | 37814 | 2017 | 5.33% |
| Tooele | 59390 | 5931 | 9.99% |
| Uintah | 33401 | 3990 | 11.95% |
| Wasatch | 24376 | 1619 | 6.64% |
| Washington | 140655 | 16181 | 11.50% |
| Wayne | 2744 | 301 | 10.97% |

### Other Protected Classes

The federal government also recognizes pregnancy, veteran status, and genetic information as protected classes. The State of Utah recognizes source of income, and persons with HIV/AIDS as protected classes.

There have not been fair housing complaints regarding any of these protected classes in rural Utah. Information regarding the number and disbursement of persons belonging to these classes is not currently available.

The Utah Fair Housing Act passed in 1989 protects individuals from being discriminated against due to their source of income. This act is designed to protect individuals who are on government assistance, especially housing assistance. This is particularly important for individuals who are part of government funded housing voucher programs such as the Section 8 housing program.

## Fair Housing Complaints and Lawsuits

No systematic discrimination.

### Hate Crimes

In the most recent release figures from 2013 31 hate crimes were reported in rural Utah. 20 of these were regarding race, 4 were regarding Religion, 3 for Sexual Orientation, 3 for Ethnicity, and 1 for Disability. This shows that Race is still the most problematic protected class; however, these numbers are too small to draw any larger conclusion regarding race relations in Utah.

|  |
| --- |
| **Table 9: Hate Crimes** |
| Agency type | Agency name | Number of incidents per bias motivation |
| Race | Religion | Sexualorientation | Ethnicity | Disability |
| **Cities** | Brigham City | 2 | 0 | 0 | 0 | 0 |
| Farmington | 2 | 0 | 1 | 0 | 0 |
| Grantsville | 1 | 0 | 0 | 0 | 0 |
| Heber | 0 | 1 | 0 | 0 | 0 |
| Moab | 0 | 0 | 0 | 1 | 0 |
| Price | 1 | 0 | 0 | 1 | 0 |
| Roosevelt | 1 | 0 | 1 | 1 | 0 |
| St. George | 3 | 1 | 1 | 0 | 0 |
| Tooele | 4 | 1 | 0 | 0 | 1 |
| **County** | Carbon | 3 | 0 | 0 | 0 | 0 |
| Emery | 0 | 1 | 0 | 0 | 0 |
| Summit | 1 | 0 | 0 | 0 | 0 |
| Uintah | 2 | 0 | 0 | 0 | 0 |
| **Total** |  | **20** | **4** | **3** | **3** | **1** |

# Barriers to Affordable Housing

## Regulatory & Policy Barriers

##

## Zoning Barriers

# Identified Impediments to Fair Housing

Southeastern Utah is home to the Navaho Reservation. This is a racially concentrated area of poverty. The homes in this area are disproportionately inferior in quality and many are in severe disrepair. Dealing with this is difficult given the extreme rural nature or Native settlements and the difficulties of coordinating with local leaders. Navaho Revitalization Fund and workcamps, Navaho Trust Fund- all focus on affordable housing.

# Actions to Eliminate Impediments

## Support Fair Housing Services

Utah HCDD emphasizes community collaboration and partnerships when dealing with housing related issues. Simply put, the demand for services throughout the state would put a large financial and man-power strain on the division without the use of the community service providers throughout the state. Some of the HCDD partners include:

* *Utah Housing Coalition -* The mission of the Utah Housing Coalition is to promote the increase of accessible, affordable housing statewide through education, advocacy, and cooperative partnerships. HCDD is a member of the coalition and acts as a pass-through for funding.
* *Utah Housing Corporation –* The Utah Housing Corporation is a quasi-government organization that has several programs that promote affordable housing throughout the state, including a single family home ownership program, tax credit program, and multi-family bonding program. They also provide counseling and education.
* *AAA Fair Credit –* AAA Fair Credit manages the Individual Development Accounts for the state. These accounts, along with counseling, are designed to help low and moderate income families achieve their goals, including home ownership, small business, and education. They also provide counseling services.
* *Utah Labor Commission –* Most of the Fair Housing mediation is handled through the Fair Housing Office of the Utah Labor Commission. They receive complaints, educate, mediate, and assess fees and other penalties. HCDD and other organizations refer clients to the Fair Housing Office when asked about fair housing issues.
* *Community Action Programs –* Spread throughout the state are several Community Action Programs (CAPs). These CAPs provide advocacy, education, awareness and outreach for their clients. Many of them also provide emergency housing rental assistance.
* *Local Housing Authorities –* There are currently 18 local housing authorities located in Utah. These organizations provide education, Section 8 rental assistance, and promote affordable housing. Many also own several single family and multi-family rental housing units.
* *Other HCDD partnerships including USDA* – Rural Development, Housing and Urban Development, Rural Community Assistance Corporation (RCAC), and Lotus Community Development will assist local governments create and update affordable housing plans (of which fair housing is a component). These affordable housing plans are part of a municipality’s general plan.

Other community service providers throughout the state are not necessarily sponsored by HCDD, but are used to provide quality housing to many of the protected classes including persons with disabilities, refugees, and people with lower-incomes.

### Disability Law Center

### Utah Anti-Discrimination & Labor Commission

**Environmental Justice**

Federal Executive Order 12898, "Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations" dated February 11, 1994 focuses attention on the environmental and human health conditions of minority and low-income populations with the goal of achieving environmental protection for all communities. The Order directs federal agencies to develop environmental justice strategies to help those agencies address disproportionately high and adverse human health or environmental effects of their programs on minority and low-income populations. The order is also intended to promote nondiscrimination in federal programs that affect human health and the environment and aims to provide minority and low-income communities’ access to public information and public participation in matters relating to human health and the environment. The Presidential Memorandum accompanying the order underscores certain provisions of existing law that can help ensure that all communities and persons across the nation live in a safe and healthy environment.

HCDD reviews all proposed projects that include HUD funds to insure that low income and minority populations are not negatively impacted by the purpose or site of a project. For example, creating a housing project on a parcel of land donated by a city that is in an undesirable area because of any number of reasons (industrial, traffic, zoning, environmental hazards) or a project which moves the homeless to an undesirable area to free up land for development that generates tax revenue for the city. Such projects will be not be approved by HCDD through the environmental review process. It should be noted that each applicant must agree to the following statement prior to receiving an environmental release and any funding: "The siting and purpose of this project will not discriminate against nor segregate any low income or minority populations."  Minority concentrations exist in certain areas of Utah. According to the various sources, the following is a discussion of concentrations of protected classes and other minorities in Utah:

1. Sources: April 1, 2010: U.S. Census Bureau; July 1, 2010-July 1, 2012: Utah Population Estimates Committee [↑](#footnote-ref-1)
2. Sources: National Low Income Housing Coalition, ACS 2013 data, and Utah Population Estimates Committee [↑](#footnote-ref-2)
3. LMI: Low to Moderate Income [↑](#footnote-ref-3)
4. FMR: Fair Market Rent [↑](#footnote-ref-4)
5. AMI Area Median Income [↑](#footnote-ref-5)
6. Source: 2013 ACS Data [↑](#footnote-ref-6)
7. These numbers are taken from the Association of Religion Data Archives and are not officially recognized figures. [↑](#footnote-ref-7)
8. ACS 2012 Data [↑](#footnote-ref-8)