STATE OF UTAH

AFFORDABLE HOUSING REPORT · 2019

WORKFORCE SERVICES
HOUSING & COMMUNITY DEVELOPMENT

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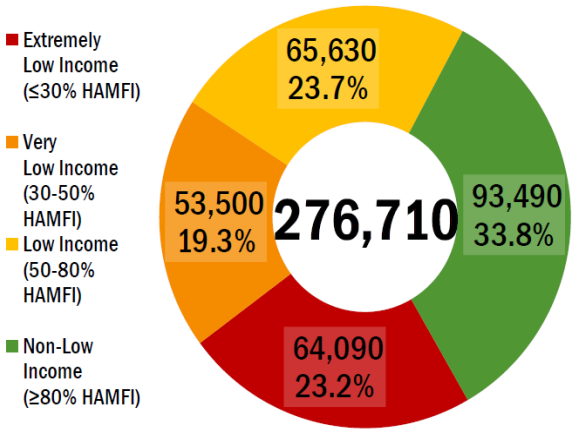
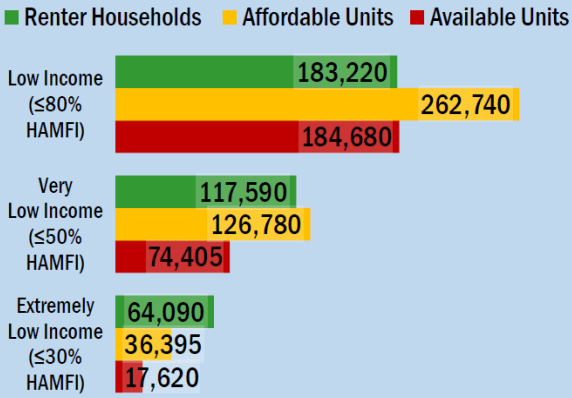
Affordable Housing Gap: State of Utah, 2012-2016

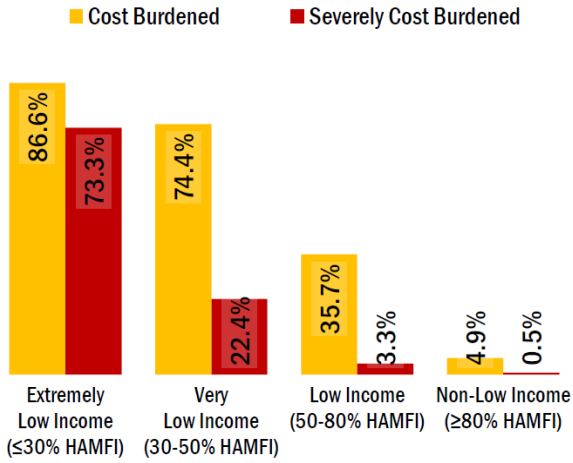
State of Utah's Renter Households by Income Level



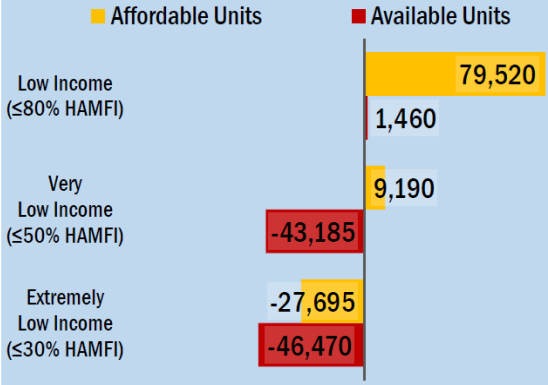
State of Utah's Affordable & Available Rental Housing Gap



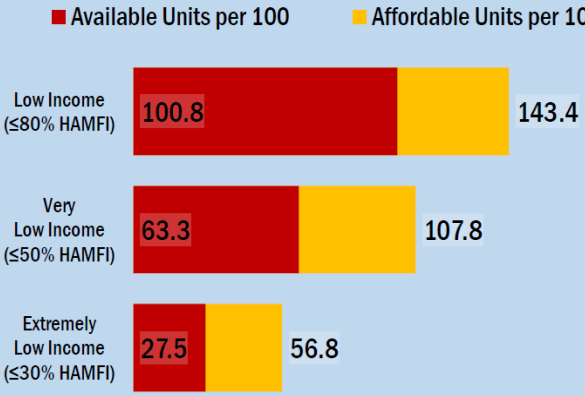
State of Utah's Proportion of Cost Burdened Renter Households



State of Utah's Affordable & Available Rental Housing Deficit



State of Utah's Rate of Affordable & Available Rental Units per 100 Renters



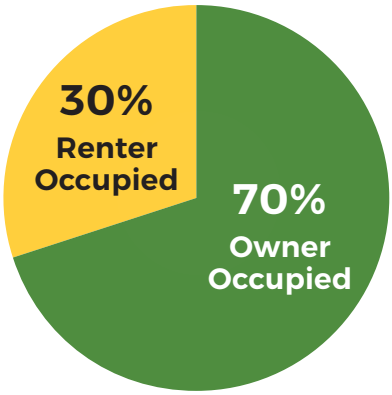
Comparison of State of Utah and United States's Affordable & Available Rental housing Units per 100 Renter Households

GAP	Affordable Units		Available Units	
HAMFI LEVEL	State of Utah	United States	State of Utah	United States
Low Income (≤80% HAMFI)	143.4	131.1	100.8	94.7
Very Low Income (≤50% HAMFI)	107.8	88.2	63.3	57.0
Extremely Low Income (≤30% HAMFI)	56.8	54.0	27.5	29.7

Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

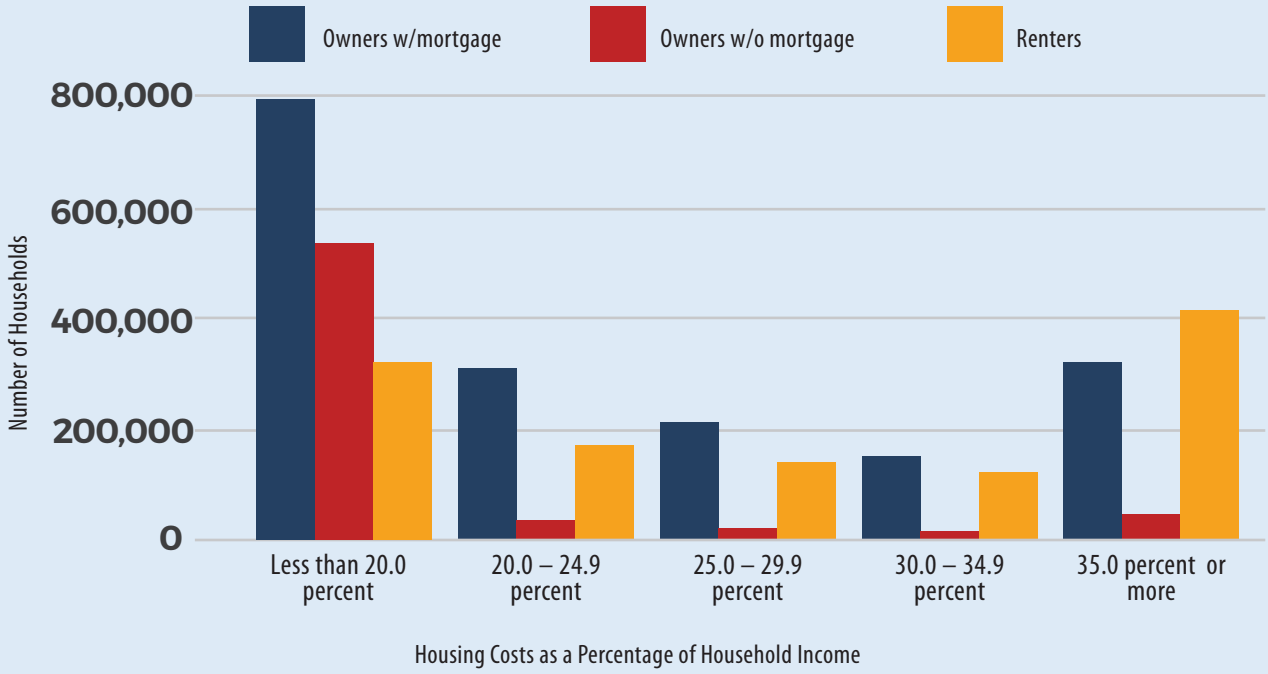
Housing Costs and Availability: STATE OF UTAH *2013–2017*

Ratio of Owners to Renters



Total Housing Units	**1,046,597**
Occupied Housing Units	938,365
Vacant Housing Units	108,232
Homeowner Vacancy Rate	1.4%
Rental Vacancy Rate	5.6%

Housing Cost Burdens



1. INTRODUCTION

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 housing and zoning policies, economic growth, wages, transportation access, 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 the issue of housing affordability from an institutional point of view will only contribute to the slippery slope vulnerable Utah's 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 economic forces, demographic affects and government policies that affect housing accessibility. It 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 income 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 only grew at 0.31% per year while rent crept upward at a rate of 1.03% per year in 2017 constant dollars.

2. THE AFFORDABLE HOUSING PROBLEM IN UTAH

Housing affordability is a crucial concept in assessing affordable housing for moderate-income households and vulnerable populations. To better understand the concept, it needs to be broken into its component parts: 'housing' and 'affordability.' 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 shelter 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 environment fulfills much more than a basic need for Utah's families. Precarity with respect to housing affordability 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, such as pursuing higher education or starting a small business. 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.[1]

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 is 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 way.[2]

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[1] Desmond, Matthew, Gershenson, Carl, 2016. "Housing and employment insecurity among the working poor". Soc. Problems. 63(1), 46–67.

[2] Savini, Frederico, Salet, Willem, Majoor, Stan, 2018. "Dilemmas of Planning: Intervention, Regulation, and Investment." Planning Theory. 1-20

3. OUT OF REACH UTAH

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[3] 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;[4] 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. This is the result of institutional transformations that have exposed workers to the vulnerability of higher turnover, resulting in higher averages of unemployment, as defined by the Bureau of Labor Statistics.[5,6] See Table 2.

With a smaller portion of wealth, low-income households must find ways to meet basic needs. As a result, saving rates for this class have plummeted, workers have worked longer hours, and greater shares of household incomes have been directed to housing costs, contributing to higher levels of poverty.[7,8] See Table 3, Table 4, and Table 5.

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 inequality, raising the specter of a housing affordability crisis, the brunt of which is borne by the most vulnerable segment of low-income households. See Table 2.

With a smaller portion of wealth, low-income households must find ways to meet basic needs.

[3] 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

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

[5] Von Arnum, 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

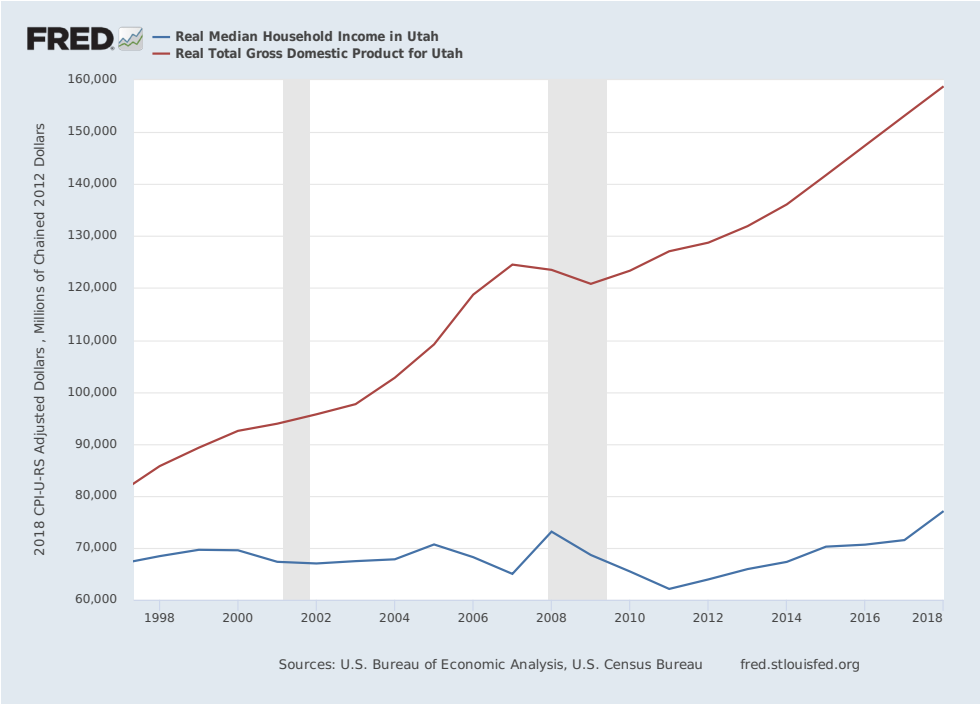
[6] Wilmers, Nathan, 2018. "Wage Stagnation and Buyer Power: How Buyer-Supplier Relations Affect U.S. Workers' Wages, 1978-2014." American Sociological Review, 83(2), 213-242

[7] 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

[8] Wissman, John D., 2013. "Wage stagnation, rising inequality and the financial crisis of 2008." Cambridge Journal of Economics. 37(4), 921-945.

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.



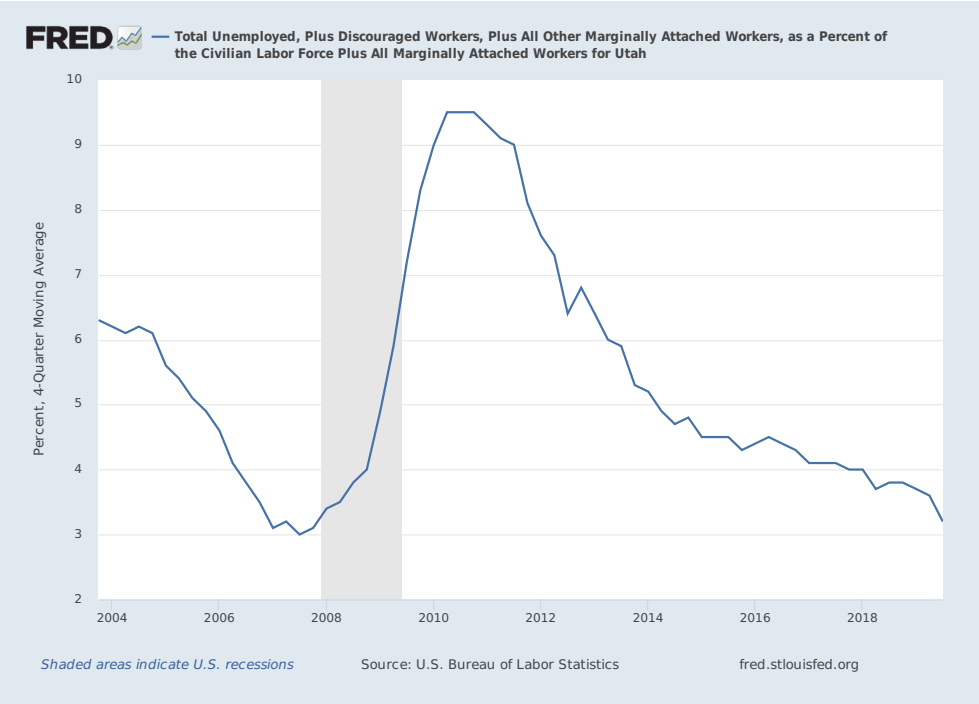


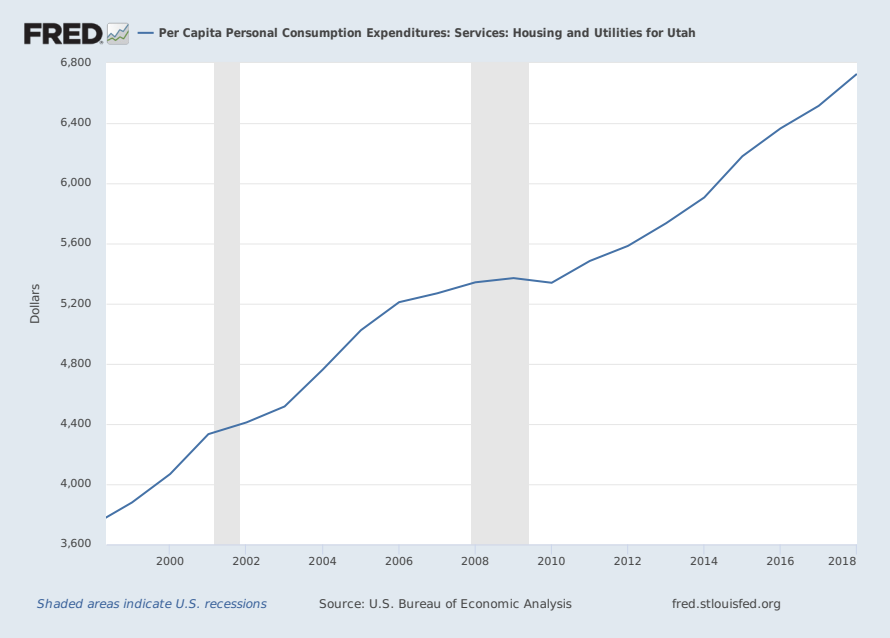
Table 2:
Utah Unemployment

Table 2 shows a more comprehensively accurate measure of labor market slack. Unemployment, as defined by the Bureau of Labor Statistics, includes not just the officially unemployed, but also "involuntary part-time" workers—those who want a full-time job but have had to settle for part-time work; and "marginally attached" workers—workers who want a job, are available to work, but have become so discouraged that they have stopped actively seeking work and are consequently not counted as officially unemployed. The failure to seek full employment has had profoundly destructive effects on wage growth for the vast majority. 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

ladder than at the middle, and more at the middle than at the top.[9] 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.[10]

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.



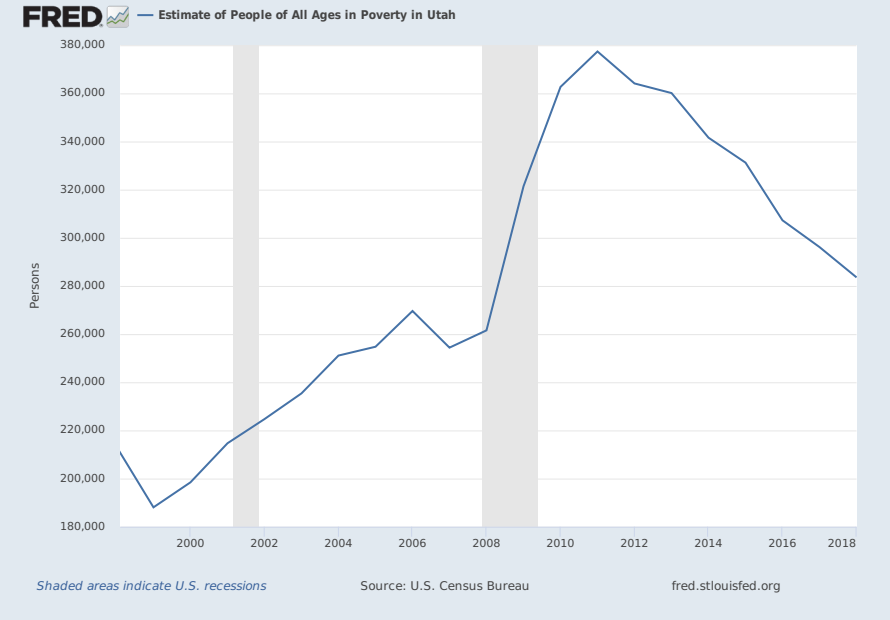


Table 4: Utah Poverty Levels

If wages rose with economic growth, we would see falling poverty rates. However, with wage stagnation we see longer working hours and increased economic insecurity for working families.

[9] Cf. http://stateofworkingamerica.org/
[10] Cf. https://www.epi.org/publication/mission-still-not-accomplished-to-reach-full-employment-we-need-to-move-fiscal-policy-from-austerity-to-stimulus/

Table 5: Utah Housing Prices

Housing prices have skyrocketed over the past two decades, which has significantly increased the burden of economic insecurity, e.g. in 2010, the average price was $320,000; by 2019, it is approximately $500,000.

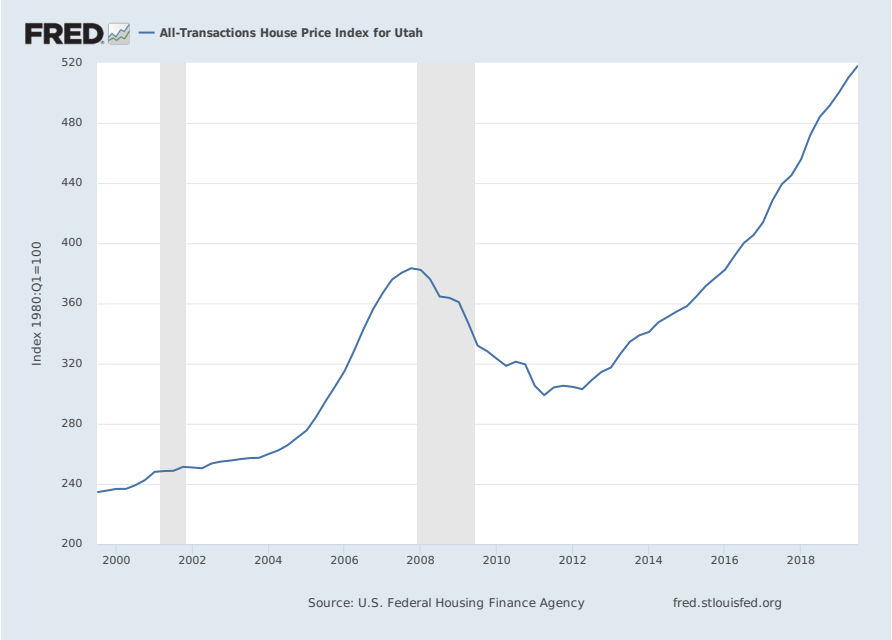


Table 6: Share of Household Income with Cost Burdens, 2009-2016 (%)

With housing price inflation, housing cost burdens at lower household income levels have increased considerably. Moderate burdens are defined as housing costs of more than 30% and up to 50% of household income. Severe cost burden 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. Numbers might not sum to total due to rounding.

Under $15,000	Moderate	10.3%
	Severely	71.8%
	Total	82.1%
$15,000-29,999	Moderate	33.8%
	Severely	33.7%
	Total	67.4%
$30,000-44,999	Moderate	38.0%
	Severely	9.8%
	Total	47.8%
45,000-74,999	Moderate	18.8%
	Severely	2.1%
	Total	20.9%
$75,0.00 and Over	Moderate	3.1%
	Severely	0.3%
	Total	3.4%

Sources: JCHS tabulation of US Census Bureau, 2017 American Community Survey 1-Year Estimates.

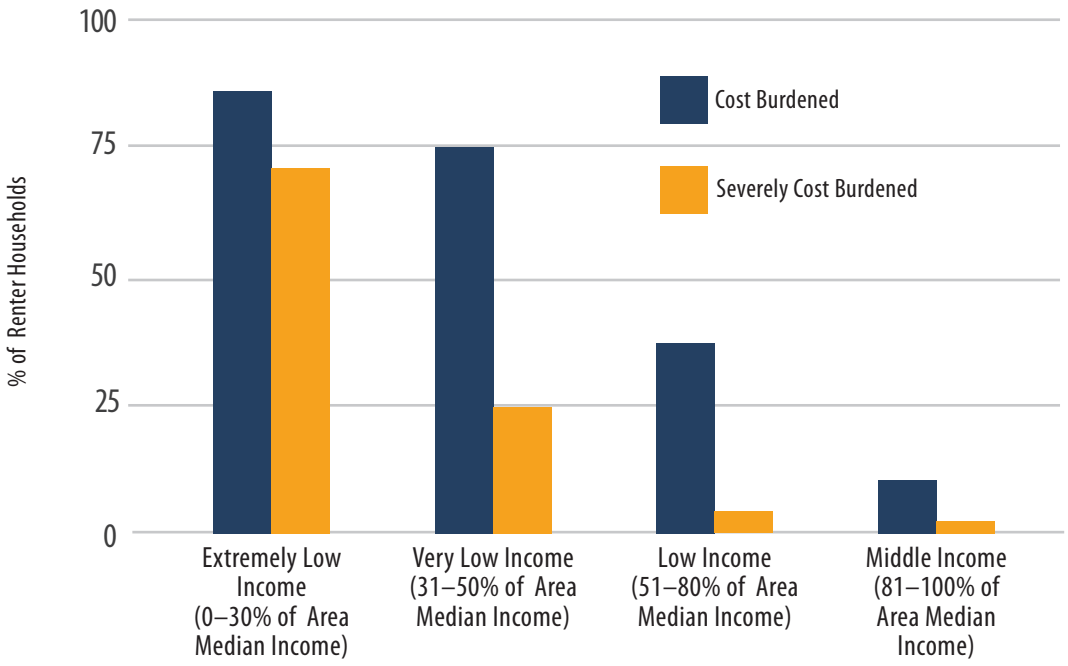
Table 7:
Average Severity of Housing Cost Burdens by Share of Income Group and County in Utah, 2009-2016 (%)

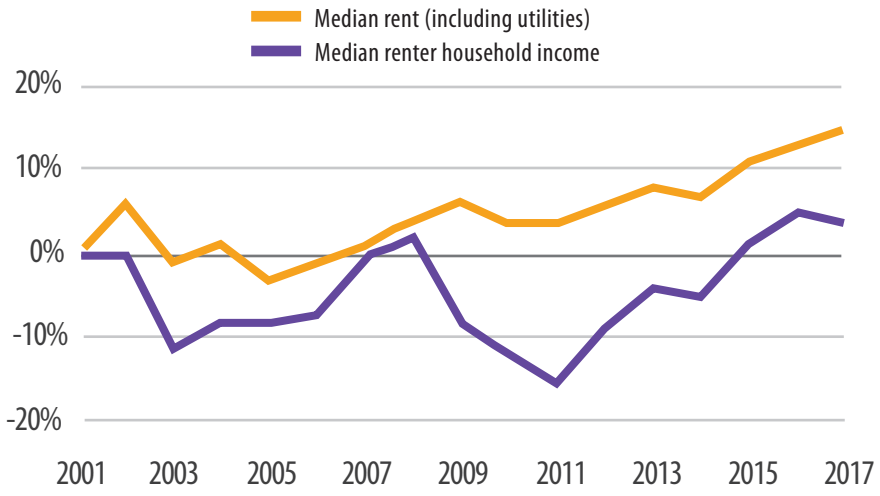
County	50-80%	30-50%	0-30%
Beaver	45.8%	65.8%	83.8%
Box Elder	11.0%	57.1%	76.0%
Cache	33.6%	73.4%	89.4%
Carbon	16.5%	54.1%	73.0%
Daggett	57.5%	41.9%	68.6%
Davis	33.2%	77.4%	88.9%
Duchesne	31.7%	68.3%	72.3%
Emery	8.9%	39.9%	84.9%
Garfield	15.1%	31.4%	67.9%
Grand	36.2%	76.5%	67.3%
Iron	31.5%	65.2%	85.1%
Juab	12.1%	68.2%	59.3%
Kane	36.6%	63.1%	67.1%
Millard	16.3%	37.9%	70.2%
Morgan	18.1%	66.1%	67.1%
Piute	0.0%	39.8%	61.7%
Rich	13.1%	37.6%	99.3%
Salt Lake	39.4%	81.6%	88.0%
San Juan	9.5%	27.4%	72.9%
Sanpete	14.3%	42.0%	74.2%
Sevier	19.1%	58.3%	74.2%
Summit	36.3%	60.2%	86.5%
Tooele	36.6%	64.1%	76.6%
Uintah	30.1%	59.1%	84.7%
Utah	40.8%	77.4%	86.7%
Wasatch	44.1%	82.1%	86.5%
Washington	54.7%	79.2%	86.7%
Wayne	7.3%	31.4%	82.3%
Weber	23.6%	62.6%	83.5%
State of Utah	**36.7%**	**75.3%**	**86.1%**

Breaks down Table 6 by County

Source: HUD: Comprehensive Housing Affordability Strategy, 2009 through 2016.

Table 8:
Rental Housing Cost Burden by Income Group





41,500

people in 21,000 Utah households use federal rental assistance to afford modest housing.

75%

are seniors, children, or people with disabilities.

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.

Sources: National Low Income Housing Coalition 2019 Gap Report; Center on Budget and Policy Priorities.

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.

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	$11.58	$23/9	$29.50	$38.38	$18.74	$22.44	$25.16	$28.84	$9.37	$13.13	$16.17	$19.70
Poverty Wage	$5.84	$7.91	$9.99	$12.07	$7.91	$9.99	$12.07	$14.14	$3.96	$5.00	$6.03	$7.07
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

These figures below show the individual expenses that went into this living wage estimate.

	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	$3,573	$5,267	$7,929	$10,517	$6,551	$8,154	$10,529	$12,820	$6,551	$8,154	$10,529	$12,820
Child Care	$0	$6,687	$12,569	$18,451	$0	$0	$0	$0	$0	$6,687	$12,569	$18,451
Medical	$2,138	$6,078	$5,734	$5,816	$4,721	$5,734	$5,816	$5,536	$4,721	$5,734	$5,816	$5,536
Housing	$7,354	$10,963	$10,963	$15,652	$8,886	$10,963	$10,963	$15,652	$8,886	$10,963	$10,963	$15,652
Transportation	$4,206	$7,664	$9,011	$10,425	$7,664	$9,011	$10,425	$10,307	$7,664	$9,011	$10,425	$10,307
Other	$2,976	$4,951	$5,375	$6,256	$4,951	$5,375	$6,256	$6,121	$4,951	$5,375	$6,256	$6,121
Required annual income after taxes	$201,247	$41,609	$51,582	$67,118	$32,772	$39,237	$43,990	$50,437	$32,772	$45,924	$56,559	$68,888
Annual taxes	$3,837	$7,885	$9,775	$12,719	$6,210	$7,435	$8,336	$9,558	$6,210	$8,703	$10,718	$13,054
Required annual income before taxes	$24,083	$49,494	$61,357	$79,837	$38,982	$46,673	$52,326	$59,994	$38,982	$54,627	$67,277	$81,942

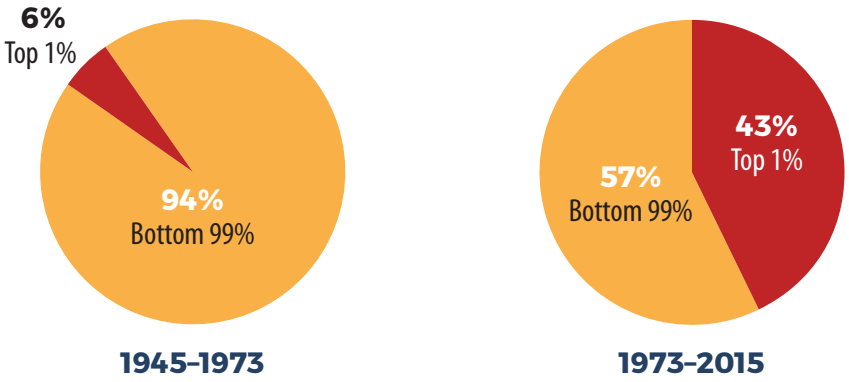
Sources: 2013-2017 ACS 5-Year Estimates; US Census Small Area Income and Poverty Measures; MIT Living Wage Calculator

The living wage calculator is used 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,[11] and assumes a 40-hour work week 52 weeks per year.

[11] Cf. Carr, Stuart C., Parker, Jane, Arrrowsmith, James, Watters, Paul A., 2016. "The Living Wage: Theoretical Integration and an Applied Research Agenda." International Labour Review, 155(1), 1-24

** Fair Market Rents (FMRs) are used to 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.*

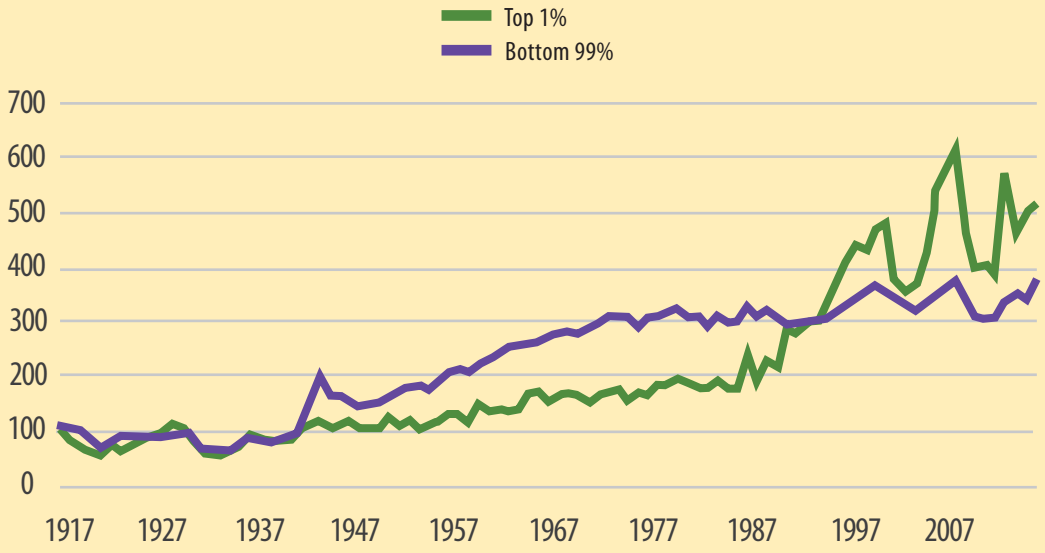
Share of Utah Income Growth Captured by the Top 1% and the Bottom 99%



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.

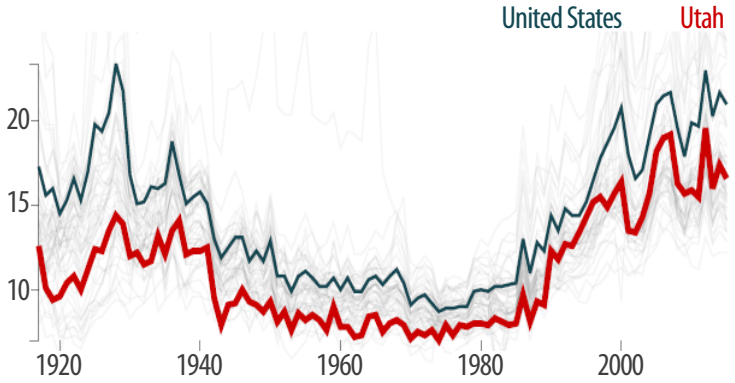
Income inequality in Utah has risen since the 1970, with the larger share of income gains going to the top 1% of the income distribution. As mentioned previously, this has resulted in less wealth for the broad majority of Utah's population, leading to greater shares of household incomes directed toward housing costs, contributing to higher levels of economic insecurity.

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 9:
Utah Income growth from 2010 to 2015, overall and for the top 1% and bottom 99% by County

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

Table 9 continued:

Utah Income growth from 2010 to 2015, overall and for the top 1% and bottom 99% by County

Census Region, State, and County	Overall	Top 1%	Bottom 99%
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 AFORDABILITY

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

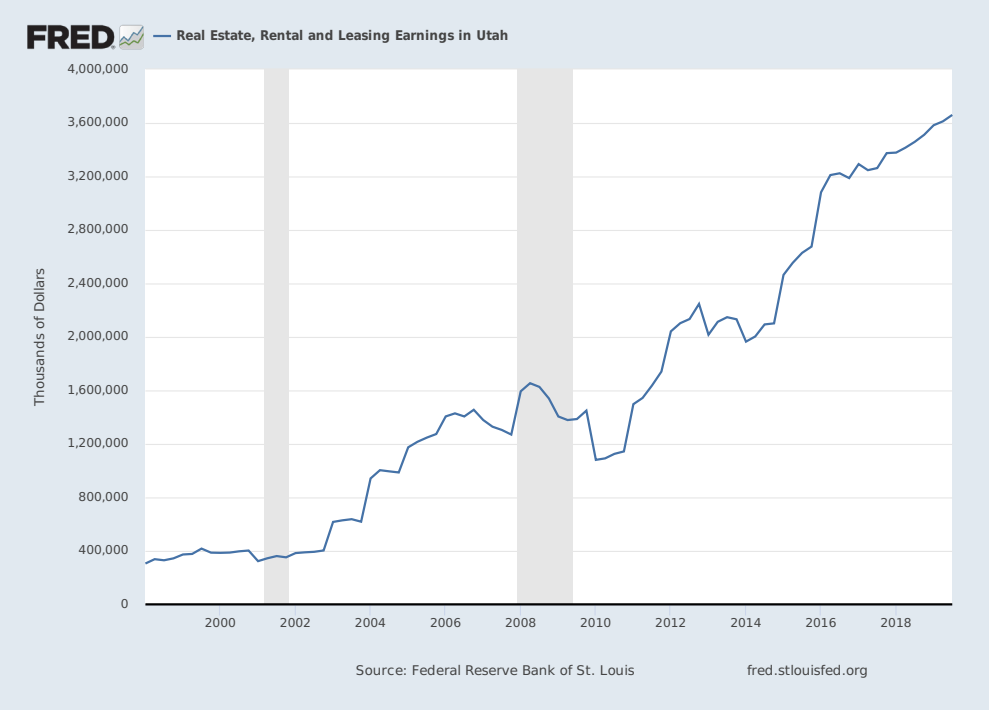
Housing security has become directly dependent on price fluctuations driven by investment property housing purchases, which excludes lower-income households from the housing market.[12] It can be argued that rents and house prices have increased because most developers have continued to build or rehabilitate for upper-income households or high or ultra-high net worth individuals, in order to maximize profit. While these newly built and rehabilitated units increase the number of housing units relative to demand, which increase vacancy rates, they may not be primary places of residences, but rather investment vehicles for wealth storage. See table 10.

Number of Cost-Burdened Utah Households						Share of All Utah Households (%)					
Owners			Renters			Owners			Renters		
Cost Burdened	Severely Cost Burdened	Total	Cost Burdened	Severely Cost Burdened	Total	Cost Burdened	Severely Cost Burdened	Total	Cost Burdened	Severely Cost Burdened	Total
84,100	46,800	131,000	64,600	60,900	125,500	12.3%	6.8%	19.1%	22.2%	21.0%	43.2%

Sources: US Census Bureau, 2017 American Community Survey 1-Year Estimates.

[12] Aalbers, Manuel, 2017. "The Variegated Financialization of Housing". *International Journal of Urban and Regional Research*, 41(4), 542-554

Table 10:
Utah Real Estate Earnings



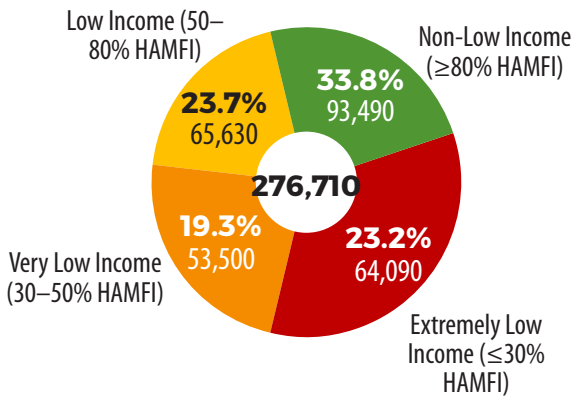
MODERATE-INCOME HOUSING MISMATCH AND WORST-CASE HOUSING NEEDS

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." Comprehensive Housing Affordability Strategy (CHAS) data show that since 2009, the first dataset to cover the recessionary period, 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.

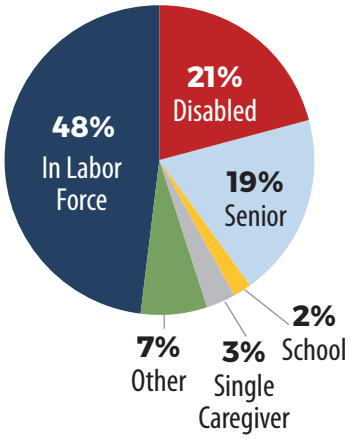
Affordable rental housing for moderate-income renters in Utah is becoming increasingly scarce. Utah's rental housing gap stems from an increasing mismatch between renter households and the housing units they could potentially afford. An affordable housing shortage occurs when there are more renters at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

Affordable rental housing for moderate-income renters in Utah is becoming increasingly scarce.

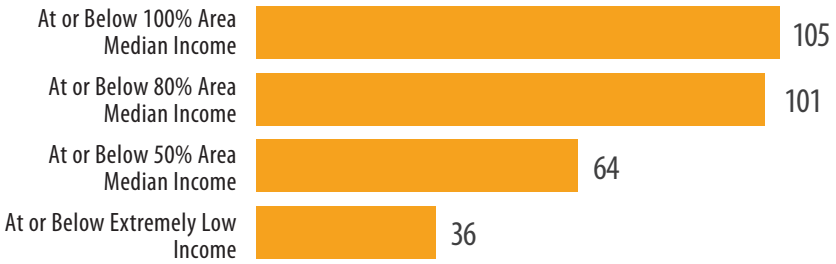
State of Utah's Renter Households by Income Level



Extremely Low Income Renter Households



Affordable and Available Homes per 100 Renter Households



Source: National Low Income Housing Coalition 2019 Gap Report.

UTAH 2019 CHAS DATA OVERVIEW[13]

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.

[13] 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	34,670	62,305	96,975
Household Income >30% to <=50% AMI	50,520	54,430	104,950
Household Income >50% to <=80% AMI	107,695	65,830	173,525
Household Income >80% to <=100% AMI	81,895	31,630	113,525
Household Income >100% AMI	363,985	65,400	429,385
Total	638,765	279,600	918,365

Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	140,425	128,715	269,140
Household has none of 4 Housing Problems	494,920	146,045	640,965
Cost burden not available - no other problems	3,420	4,840	8,260
Total	638,765	279,600	918,365

Severe Housing Problems Overview 2	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	57,805	72,350	130,155
Household has none of 4 Severe Housing Problems	577,545	202,405	779,950
Cost burden not available - no other problems	3,420	4,840	8,260
Total	638,765	279,600	918,365

Housing Cost Burden Overview 3	Owner	Renter	Total
Cost Burden <=30%	506,080	158,245	664,325
Cost Burden >30% to <=50%	85,090	62,130	147,220
Cost Burden >50%	44,050	53,950	98,000
Cost Burden not available	3,555	5,265	8,820
Total	638,765	279,600	918,365

Income by Housing Problems (Owners and Renters)	1 of 4 Housing Problems	4 Housing Problems	Total
Household Income <= 30% AMI	75,230	13,485	96,975
Household Income >30% to <=50% AMI	70,835	34,110	104,950
Household Income >50% to <=80% AMI	71,425	102,100	173,525
Household Income >80% to <=100% AMI	24,255	89,275	113,525
Household Income >100% AMI	27,395	401,990	429,385
Total	269,140	640,965	918,365

Income by Housing Problems (Renters only)	1 of 4 Housing Problems	4 Housing Problems	Total
Household Income <= 30% AMI	49,645	7,820	62,305
Household Income >30% to <=50% AMI	42,380	12,045	54,430
Household Income >50% to <=80% AMI	26,790	39,040	65,830
Household Income >80% to <=100% AMI	5,455	26,180	31,630
Household Income >100% AMI	4,445	60,955	65,400
Total	128,715	146,045	279,600

Income by Housing Problems (Owners only)	1 of 4 Housing Problems	4 Housing Problems	Total
Household Income <= 30% AMI	25,585	5,665	3,4670
Household Income >30% to <=50% AMI	28,455	22,065	50,520
Household Income >50% to <=80% AMI	44,635	63,060	107,695
Household Income >80% to <=100% AMI	18,800	63,095	81,895
Household Income >100% AMI	22,950	341,035	363,985
Total	140,425	494,920	638,765

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% AMI	73,885	59,250	96,975
Household Income >30% to <=50% AMI	67,245	24,315	104,950
Household Income >50% to <=80% AMI	63,930	10,530	173,525
Household Income >80% to <=100% AMI	20,430	2,055	113,530
Household Income >100% AMI	19,730	1,850	429,385
Total	245,220	98,000	918,365

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% AMI	48,745	39,955	62,305
Household Income >30% to <=50% AMI	40,120	11,235	54,430
Household Income >50% to <=80% AMI	22,305	2,240	65,830
Household Income >80% to <=100% AMI	3,390	275	31,630
Household Income >100% AMI	1,520	245	65,400
Total	116,080	53,950	279,600

Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% AMI	25,140	19,295	34,670
Household Income >30% to <=50% AMI	27,125	13,080	50,520
Household Income >50% to <=80% AMI	41,625	8,290	107,695
Household Income >80% to <=100% AMI	17,045	1,785	81,895
Household Income >100% AMI	18,205	1,600	363,985
Total	129,140	44,050	638,765

5. AFFORDABLE HOUSING AND ECONOMIC DEVELOPMENT

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. For a certain degree of resolution to the impasse, affordable housing can be examined as a catalyst for economic development.

Increased aggregate demand leads into increases in employment, which in turn leads to increases in consumption, allowing for wages to rise with productivity and increases in private sector revenue. As profits are directed towards more investment, increases in employment result, which fosters more investment. 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 above, the housing problem does not arise because of a lack of supply. Instead, 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 unrealistic. The supply of expensive housing does not create a trickledown effect, whereby supply creates its own demand; this is not a tide that lifts all boats.

Utah Statewide Housing Vacancy

	Estimate	Margin of Error
Total units	108,232	+/-2,470
For rent	17,221	+/-930
Rented, not occupied	3,337	+/-572
For sale only	9,430	+/-860
Sold, not occupied	3,533	+/-497
For seasonal, recreational, or occasional use	50,599	+/-1,435
For migrant workers	534	+/-156
Other vacant	23,578	+/-1,148

Utah Statewide Housing Occupancy

	Estimate	Margin of Error
Total units	1,046,597	+/-325
Occupied units	938,365	+/-2,549
Vacant units	108,232	+/-2,470
Homeowner vacancy rate	1.4	+/-0.1
Rental vacancy rate	5.6	+/-0.3

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.

Table 11:
Utah Private Housing Units by Building Permits and Home Vacancy

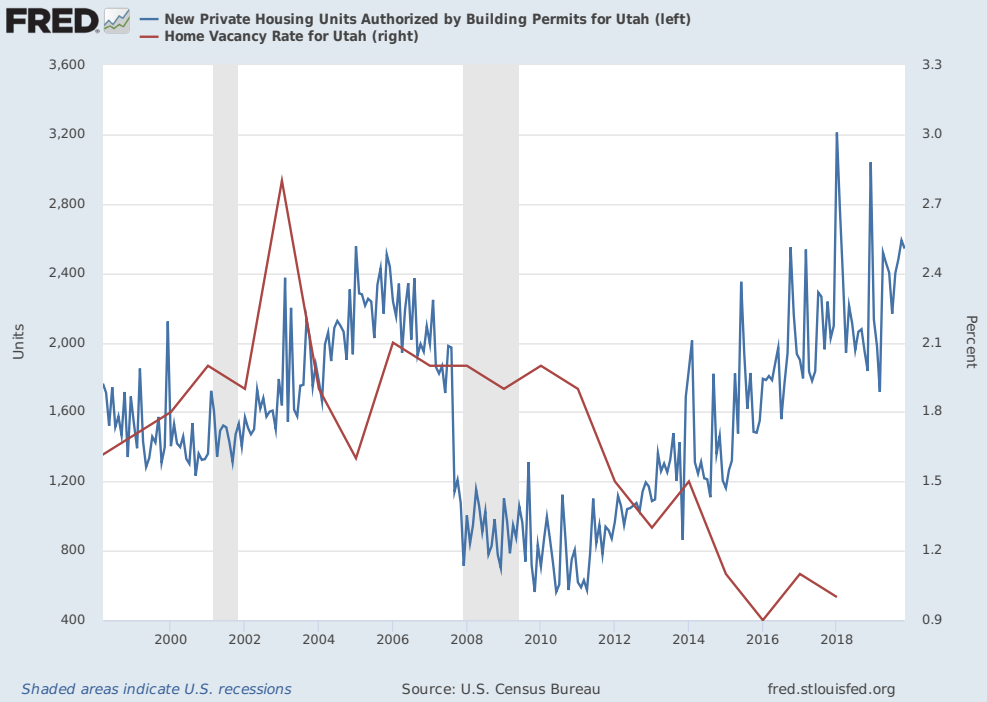
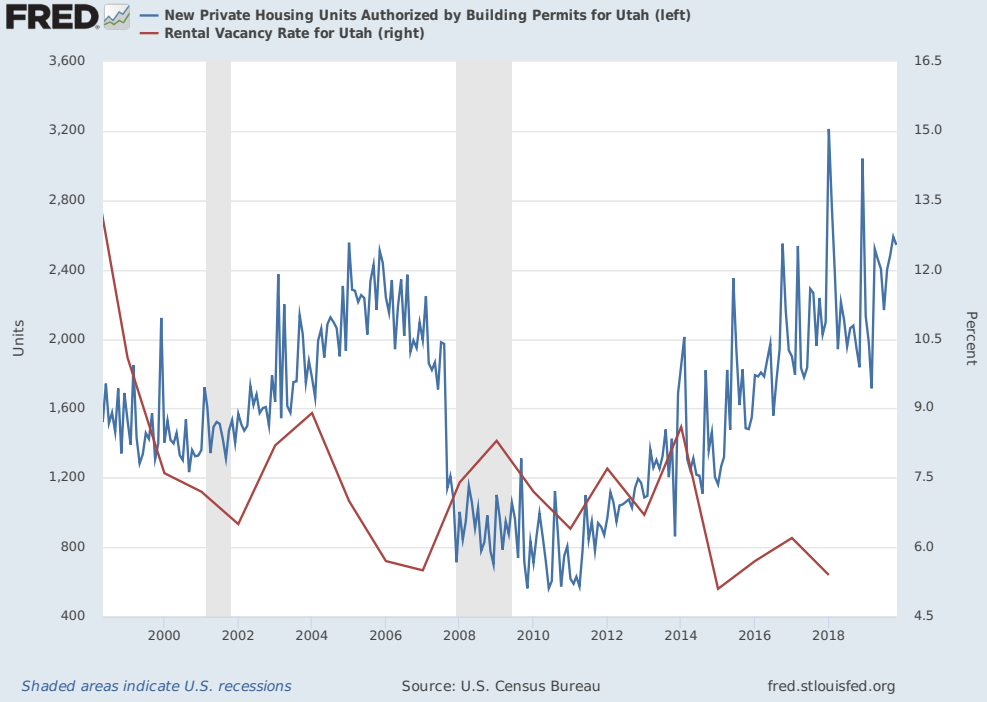


Table 12:
Utah Private Housing Units by Building Permits and Rental Vacancy



7. HOUSING AFFORDABILITY MISMATCH ANALYSIS

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 perspective occupant's household income. Specifically, this 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.

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): ≤ 30% AMI, 30-50% AMI, and 50-80% AMI. A non-low-income household is any household that 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 table after summaries HUD's Section 8 Income Limits adjusted for a household in Utah by county.

Table 13:
HUD Income Limit Groups in the State of Utah, FY 2018
Median Gross Rent Affordability by 2019 Section 8 Income Limits for a 4-person Household

County	Median Rent	0-30% AMI		30-50% AMI		50-80% AMI	
		Limit	%	Limit	%5	Limit	%5
Beaver	$625	$2,092	29.9%	$2,963	21.1%	$4,742	13.2%
Box Elder	$685	$2,092	32.7%	$2,963	23.1%	$4,742	14.4%
Cache	$708	$2,092	33.8%	$2,963	23.9%	$4,742	14.9%
Carbon	$635	$2,092	30.4%	$2,963	21.4%	$4,742	13.4%
Daggett	$338	$2,092	16.2%	$3,021	11.2%	$4,833	7.0%
Davis	$943	$2,092	45.1%	$3,254	29.0%	$5,208	18.1%
Duchesne	$853	$2,092	40.8%	$2,967	28.7%	$4,746	18.0%
Emery	$587	$2,092	28.1%	$2,963	19.8%	$4,742	12.4%
Garfield	$756	$2,092	36.1%	$2,963	25.5%	$4,742	15.9%
Grand	$729	$2,092	34.8%	$2,963	24.6%	$4,742	15.4%
Iron	$705	$2,092	33.7%	$2,963	23.8%	$4,742	14.9%
Juab	$773	$2,092	37.0%	$3,113	24.8%	$4,979	15.5%
Kane	$911	$2,092	43.5%	$2,963	30.7%	$4,742	19.2%
Millard	$622	$2,092	29.7%	$2,963	21.0%	$4,742	13.1%
Morgan	$1,043	$2,092	49.9%	$3,254	32.1%	$5,208	20.0%
Piute	$555	$2,092	26.5%	$2,963	18.7%	$4,742	11.7%
Rich	$608	$2,092	29.1%	$2,963	20.5%	$4,742	12.8%
Salt Lake	$970	$2,092	46.4%	$3,333	29.1%	$5,333	18.2%
San Juan	$620	$2,092	29.6%	$2,963	20.9%	$4,742	13.1%
Sanpete	$685	$2,092	32.7%	$2,963	23.1%	$4,742	14.4%
Sevier	$718	$2,092	34.3%	$2,963	24.2%	$4,742	15.1%
Summit	$1,262	$2,679	47.1%	$4,463	28.3%	$5,992	21.1%
Tooele	$847	$2,092	40.5%	$3,042	27.8%	$4,867	17.4%
Uintah	$978	$2,092	46.7%	$3,208	30.5%	$5,133	19.1%
Utah	$919	$2,092	43.9%	$3,113	29.5%	$4,979	18.5%
Wasatch	$1,152	$2,092	55.1%	$3,338	34.5%	$5,342	21.6%
Washington	$964	$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	$795	$2,092	38.0%	$3,254	24.4%	$5,208	15.3%
State of Utah	$912	$1,888	48.3%	$3,146	29.0%	$5,033	18.1%

Sources: HUD (2018) Section 8 income limits, FY 2018 [Data]; USCB (2017) 2012-2016 American Community Survey [Data]. Note: Yellow indicates a cost burden >30% of household income and Red indicates a severe cost burden >50% household income.

MODERATE-INCOME HOUSING COST 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.

Table 14:
Average Annual Growth of Moderate-Income Renter Households in Utah

Income Group	2009	2010	2011	2012	2013	2014	2015	Average	AAGR*
≥80% AMI	81,540	89,675	93,095	90,650	92,355	92,960	93,490	90,537.90	2.38%
50-80% AMI	59,325	61,625	61,270	63,025	62,115	63,975	65,630	62,423.60	1.72%
30-50% AMI	43,455	45,765	46,980	48,810	50,750	52,335	53,500	48,799.30	3.53%
≤30% AMI	48,115	50,600	53,555	57,915	59,695	62,315	64,090	56,612.10	4.91%
All Renters	232,435	247,665	254,900	260,400	264,915	271,585	276,710	258,372.90	2.96%

*Average Annual Growth Rate

Source: HUD. Comprehensive Housing Affordable Strategy, 2009 through 2015 [Data.]

8. CONCLUSION

Addressing housing affordability by maintaining a socially equitable, adequate supply of affordable housing is a complicated issue for Utah's policymakers. This requires a set of strategic policies that balance the myriad competing interests of low-income households, property owners, state and local governments, developers and many others.

In fact, the Utah Commission on Housing Affordability, has been working to advance recently passed SB34—the 2019 State Legislature's most significant attempt to date to address Utah's housing affordability crisis.[14] SB34 requires municipalities to adopt strategies aimed at encouraging affordable housing to be eligible to receive investment funds from the Utah Department of Transportation.

In addition, SB34 also 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. The bill requires cities to adopt at least three of those strategies as part of their state-mandated land-use and transportation plans to become eligible for funds from UDOT to invest in transportation corridors in their communities, known as Transportation Investment Fund (TIF) money. Those with a transit corridor within their boundaries would have to adopt four of the bill's affordable-housing strategies to be eligible for TIF money, estimated at about $700 million per year.[15]

If left unchallenged, housing insecurity will continue to grow. 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, nonetheless, 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.

[14] Cf. https://le.utah.gov/~2019/bills/static/SB0034.html
[15] Cf. https://wfrc.org/vision-plans/wasatch-choice-2050/

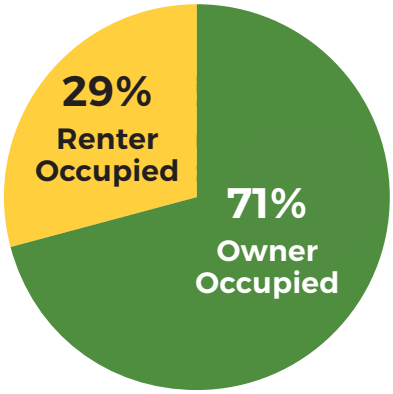
9. COUNTY BY COUNTY AFFORDABLE HOUSING GAP ANALYSES

County by County Affordable Housing Gap Analyses

State of Utah	4
Beaver County	34
Box Elder County	36
Cache County	38
Carbon County	40
Daggett County	42
Davis County	44
Duchesne County	46
Emery County	48
Garfield County	50
Grand County	52
Iron County	54
Juab County	56
Kane County	58
Millard County	60
Morgan County	62
Piute County	64
Rich County	66
Salt Lake County	68
San Juan County	70
Sanpete County	72
Sevier County	74
Summit County	76
Tooele County	78
Uintah County	80
Utah County	82
Wasatch County	84
Washington County	86
Wayne County	88
Weber County	90

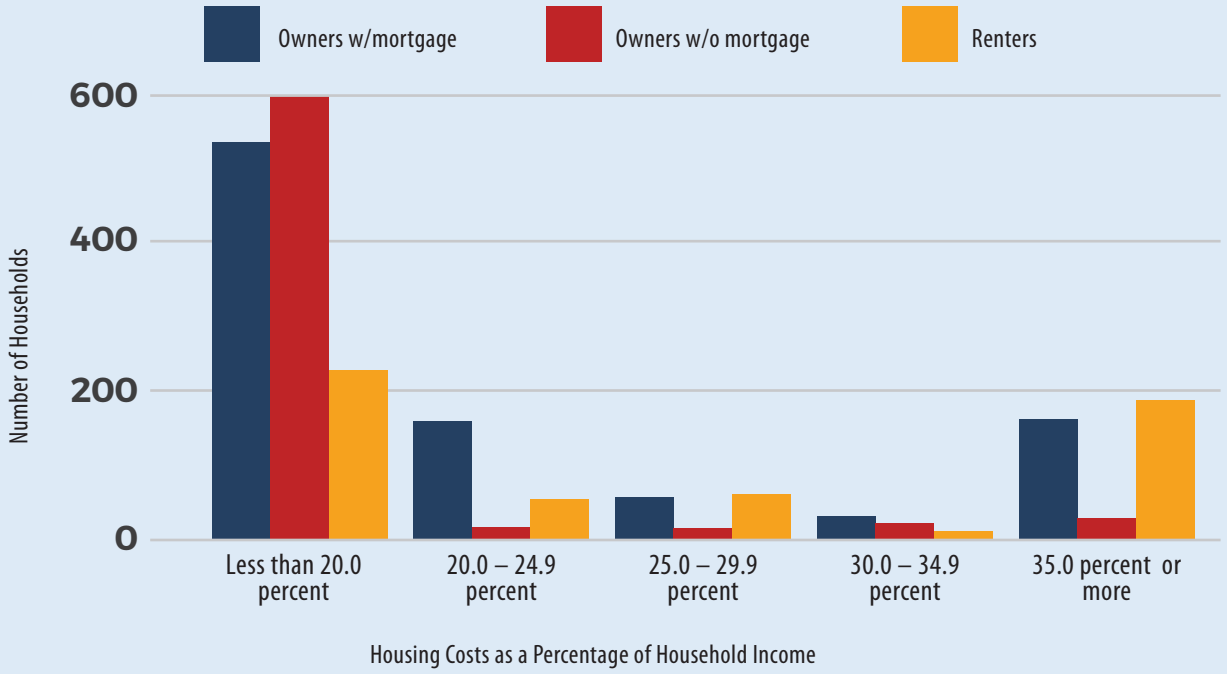
Housing Costs and Availability: BEAVER COUNTY *2013–2017*

Ratio of Owners to Renters



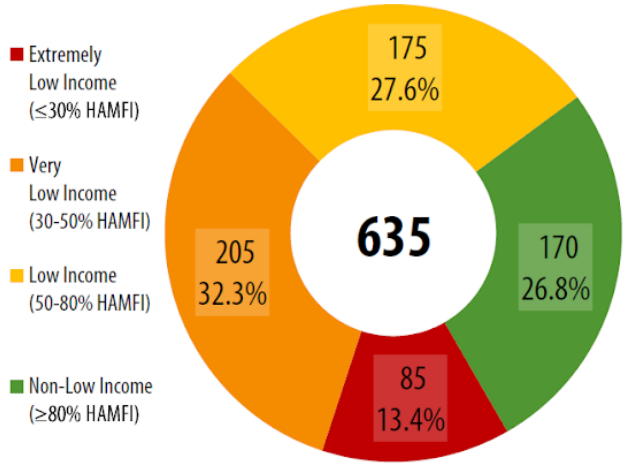
Total Housing Units	**2,985**
Occupied Housing Units	2,313
Vacant Housing Units	672
Homeowner Vacancy Rate	4.2%
Rental Vacancy Rate	6.7%

Housing Cost Burdens

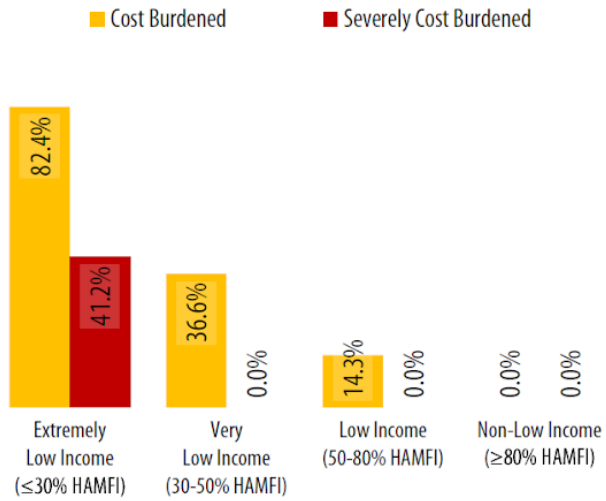


Affordable Housing Gap: Beaver County, 2012-2016

Beaver County's Renter Households by Income Level



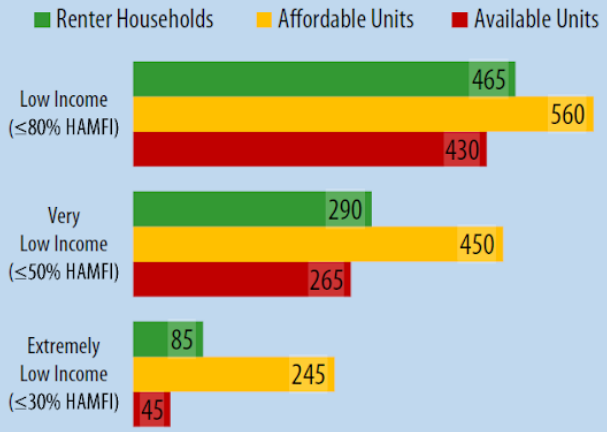
Beaver County's Proportion of Cost Burdened Renter Households



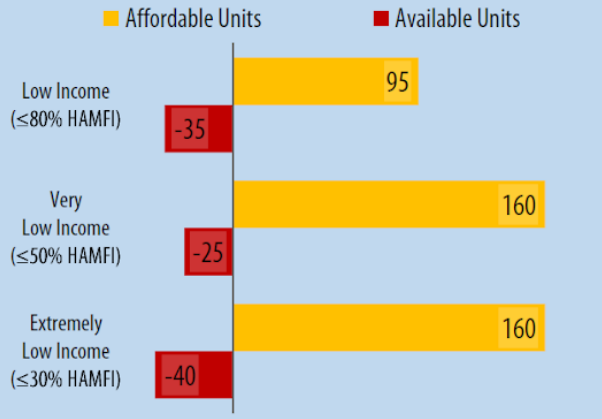
Comparison of Beaver County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Beaver County	State of Utah	Beaver County	State of Utah
Low Income (≤80% HAMFI)	120.4	397.3	92.5	279.3
Very Low Income (≤50% HAMFI)	155.2	561.0	91.4	329.2
Extremely Low Income (≤30% HAMFI)	288.2	438.8	52.9	212.4

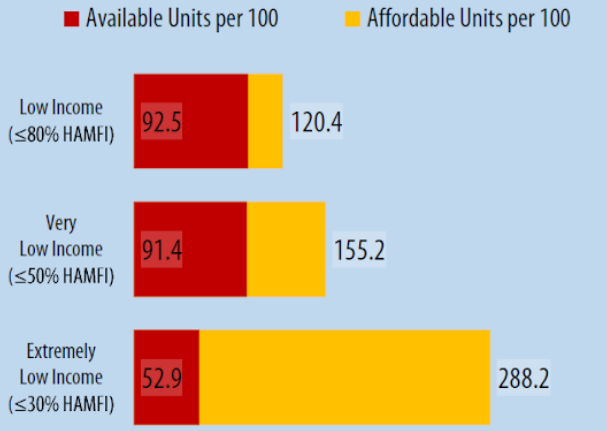
Beaver County's Affordable & Available Rental Housing Gap



Beaver County's Affordable & Available Rental Housing Deficit



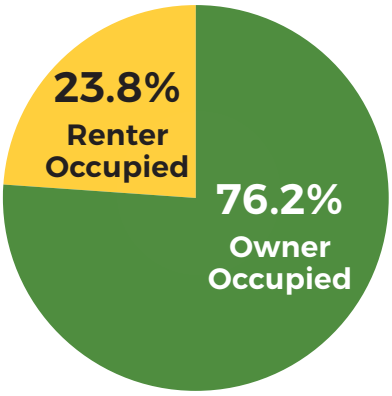
Beaver County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

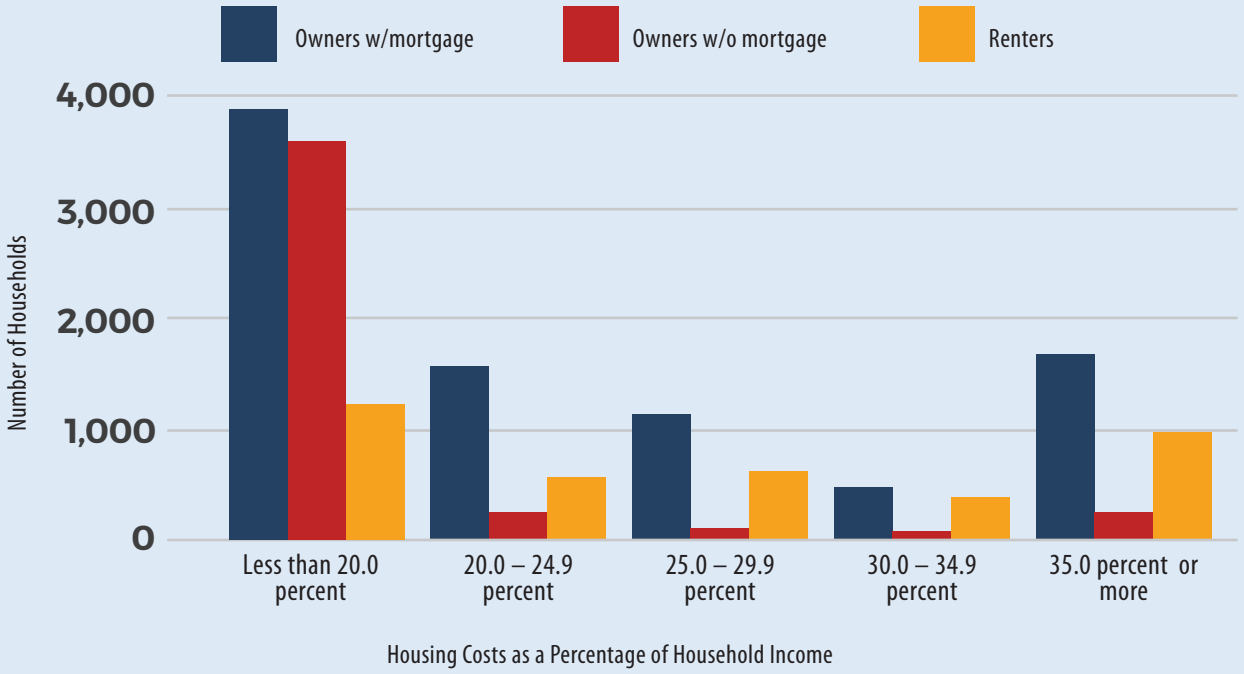
Housing Costs and Availability: BOX ELDER COUNTY *2013–2017*

Ratio of Owners to Renters



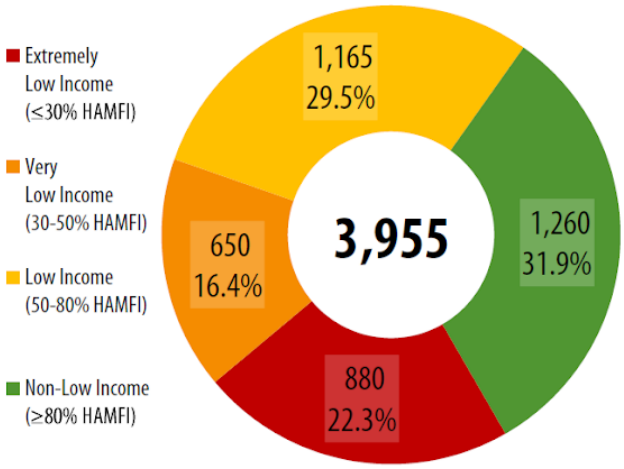
Total Housing Units	**18,434**
Occupied Housing Units	17,035
Vacant Housing Units	1,399
Homeowner Vacancy Rate	1.3%
Rental Vacancy Rate	5.0%

Housing Cost Burdens

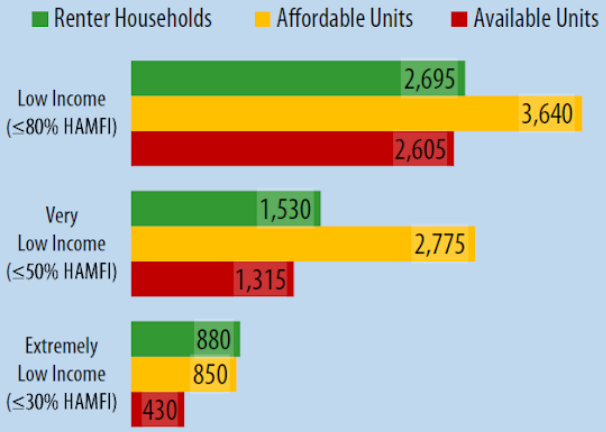


Affordable Housing Gap: Box Elder County, 2012-2016

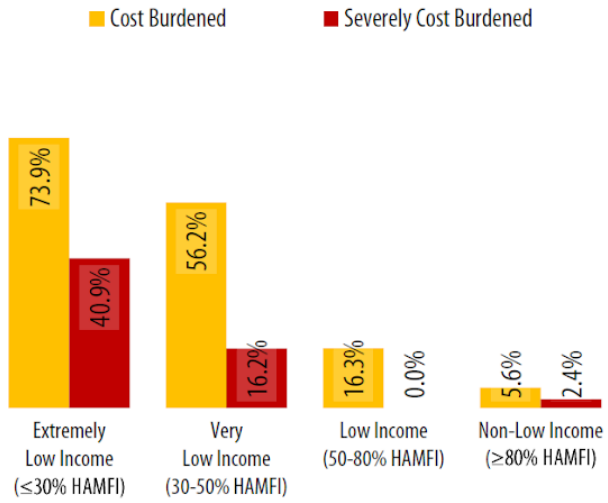
Box Elder County's Renter Households by Income Level



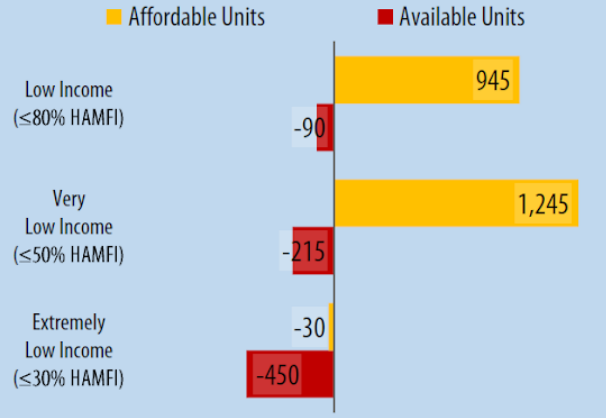
Box Elder County's Affordable & Available Rental Housing Gap



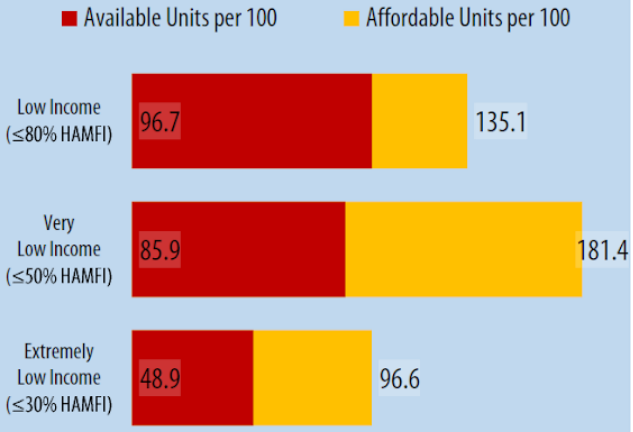
Box Elder County's Proportion of Cost Burdened Renter Households



Box Elder County's Affordable & Available Rental Housing Deficit



Box Elder County's Rate of Affordable & Available Rental Units per 100 Renters



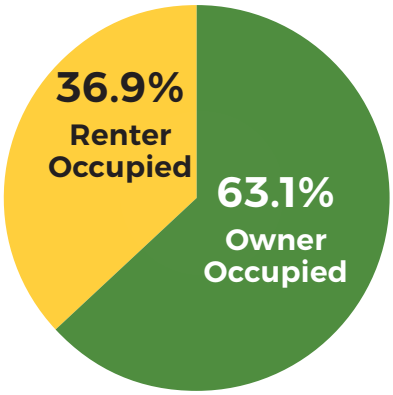
Comparison of Box Elder County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Box Elder County	State of Utah	Box Elder County	State of Utah
Low Income (≤80% HAMFI)	135.1	397.3	96.7	279.3
Very Low Income (≤50% HAMFI)	181.4	561.0	85.9	329.2
Extremely Low Income (≤30% HAMFI)	96.6	438.8	48.9	212.4

Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

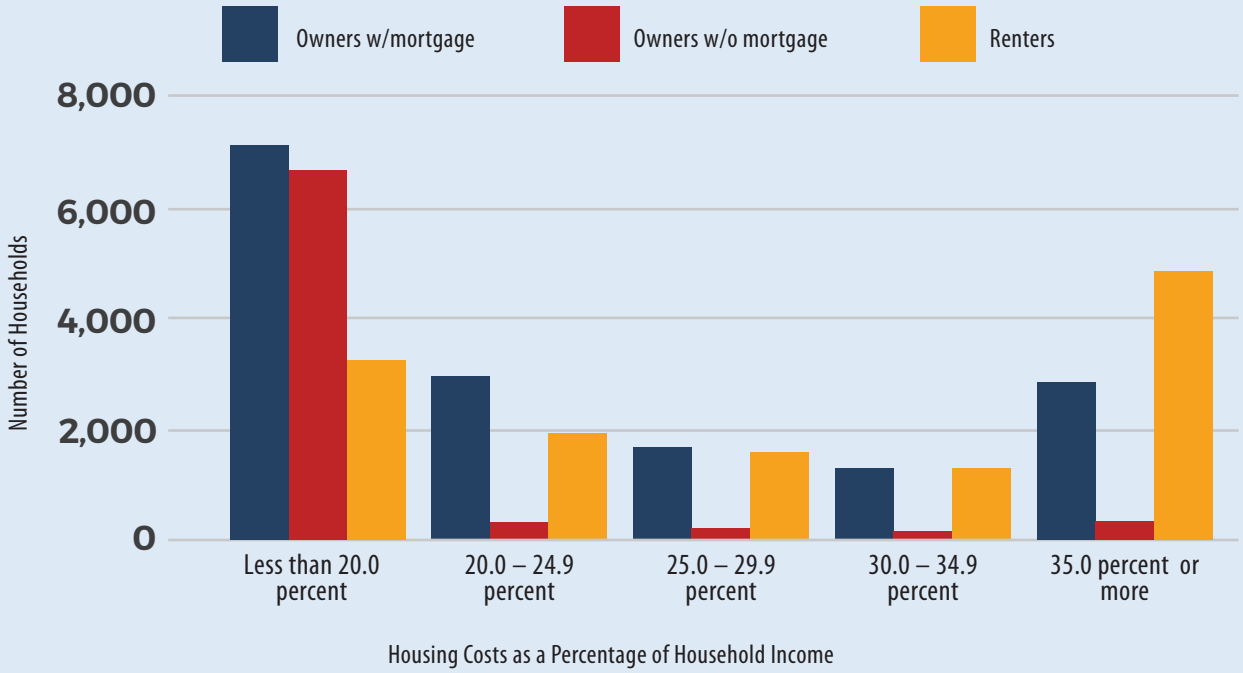
Housing Costs and Availability: CACHE COUNTY *2013–2017*

Ratio of Owners to Renters



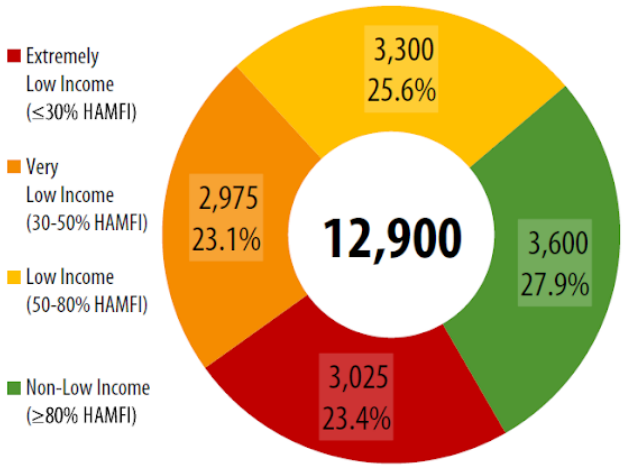
Total Housing Units	**39,998**
Occupied Housing Units	36,829
Vacant Housing Units	3,169
Homeowner Vacancy Rate	1.5%
Rental Vacancy Rate	4.4%

Housing Cost Burdens

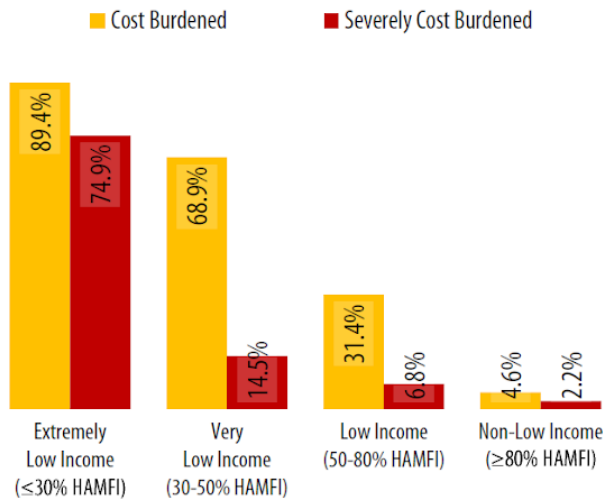


Affordable Housing Gap: Cache County, 2012-2016

Cache County's Renter Households by Income Level



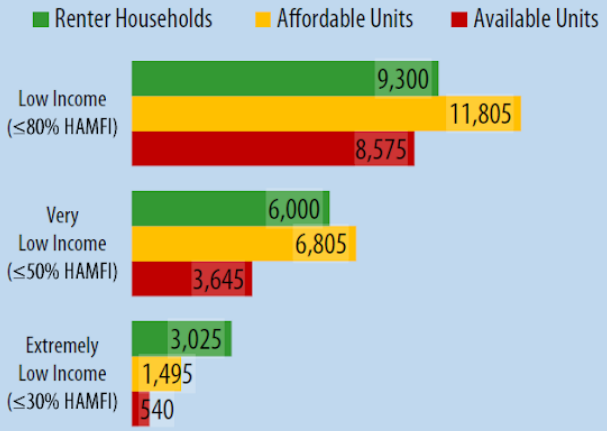
Cache County's Proportion of Cost Burdened Renter Households



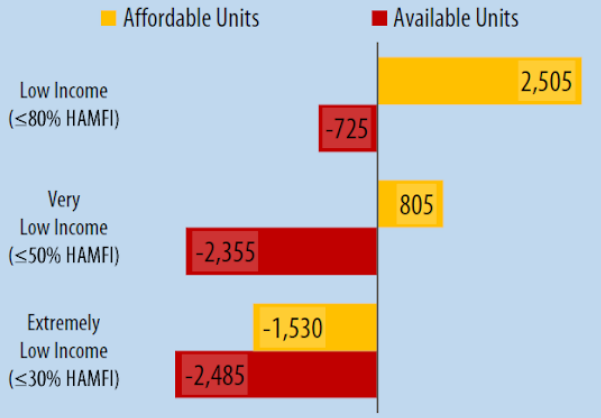
Comparison of Cache County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Cache County	State of Utah	Cache County	State of Utah
Low Income (≤80% HAMFI)	126.9	397.3	92.2	279.3
Very Low Income (≤50% HAMFI)	113.4	561.0	60.8	329.2
Extremely Low Income (≤30% HAMFI)	49.4	438.8	17.9	212.4

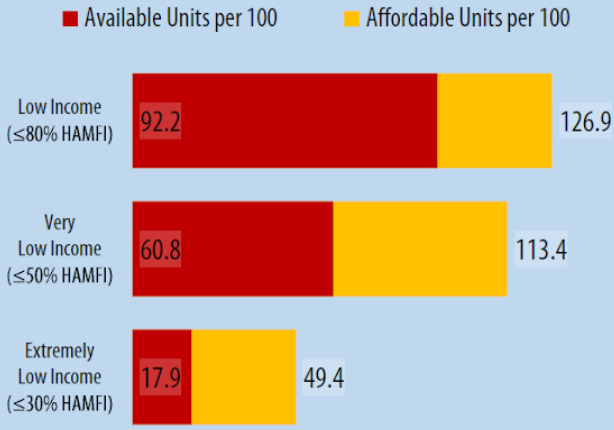
Cache County's Affordable & Available Rental Housing Gap



Cache County's Affordable & Available Rental Housing Deficit



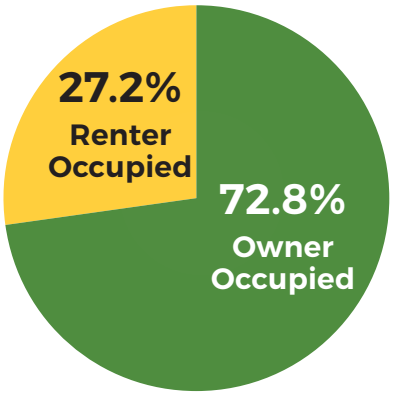
Cache County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

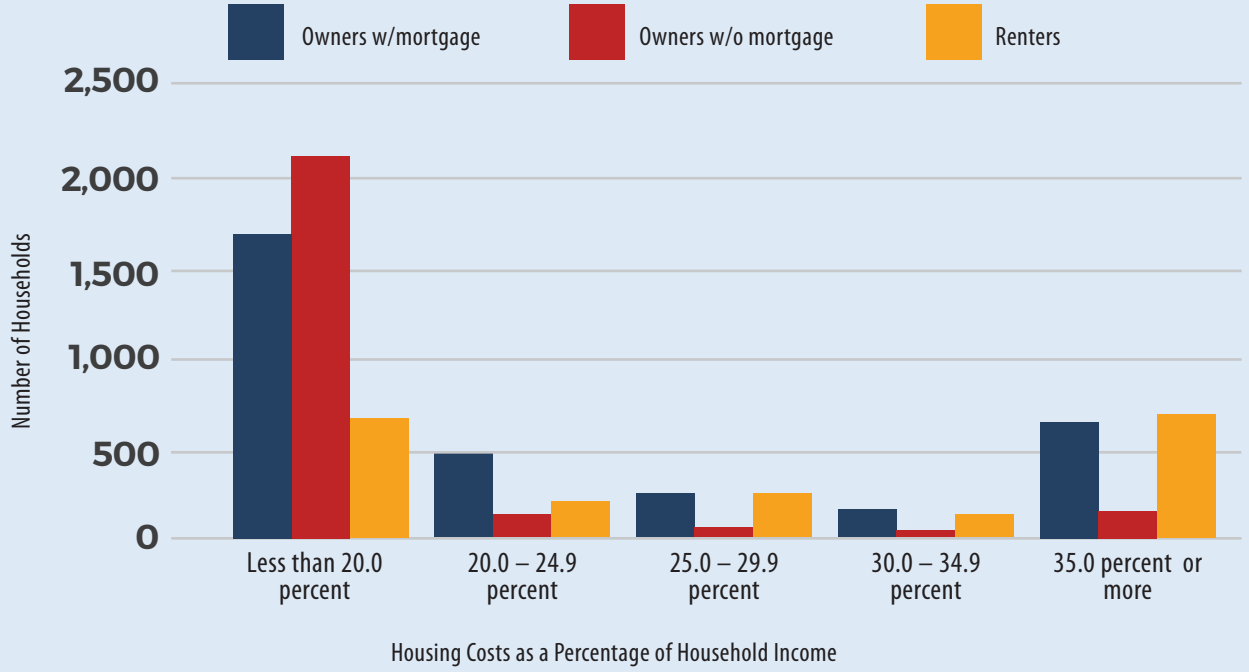
Housing Costs and Availability: CARBON COUNTY *2013–2017*

Ratio of Owners to Renters



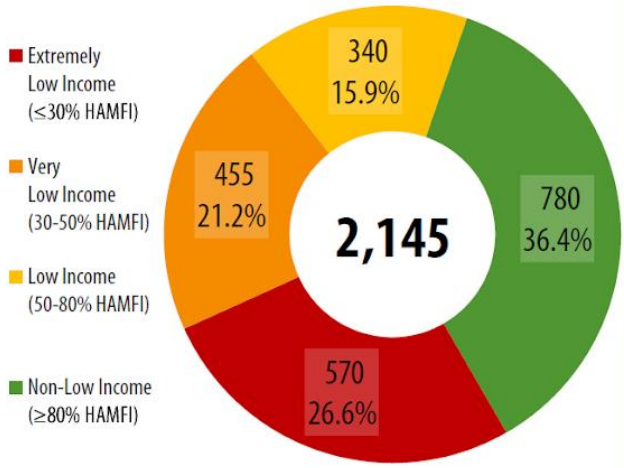
Total Housing Units	**9,770**
Occupied Housing Units	7,841
Vacant Housing Units	1,929
Homeowner Vacancy Rate	2.5%
Rental Vacancy Rate	15.2%

Housing Cost Burdens

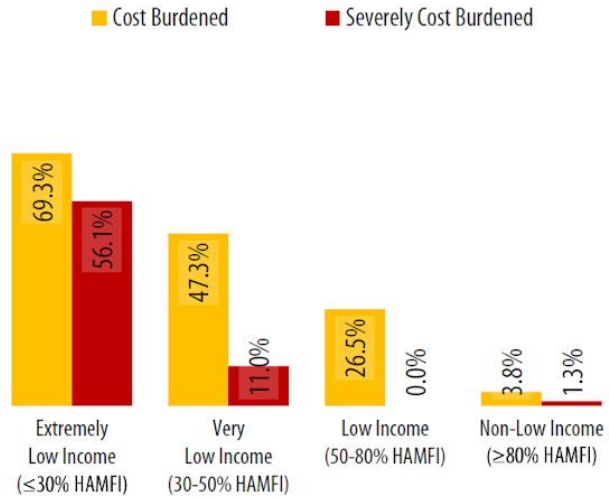


Affordable Housing Gap: Carbon County, 2012-2016

Carbon County's Renter Households by Income Level



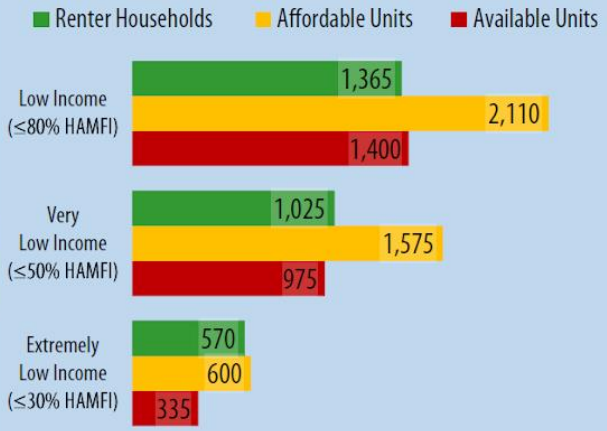
Carbon County's Proportion of Cost Burdened Renter Households



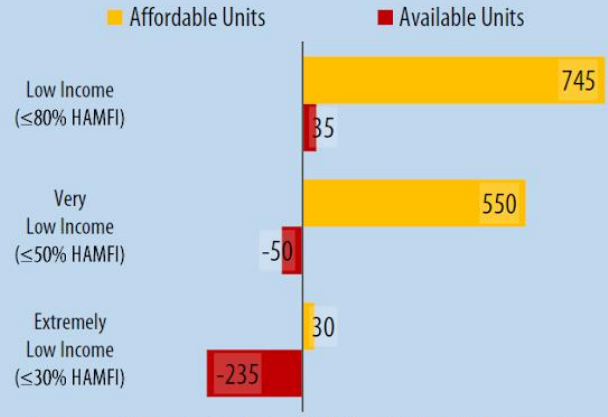
Comparison of Carbon County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP	Affordable Units		Available Units	
HAMFI LEVEL	Carbon County	State of Utah	Carbon County	State of Utah
Low Income (≤80% HAMFI)	154.6	397.3	102.6	279.3
Very Low Income (≤50% HAMFI)	153.7	561.0	95.1	329.2
Extremely Low Income (≤30% HAMFI)	105.3	438.8	58.8	212.4

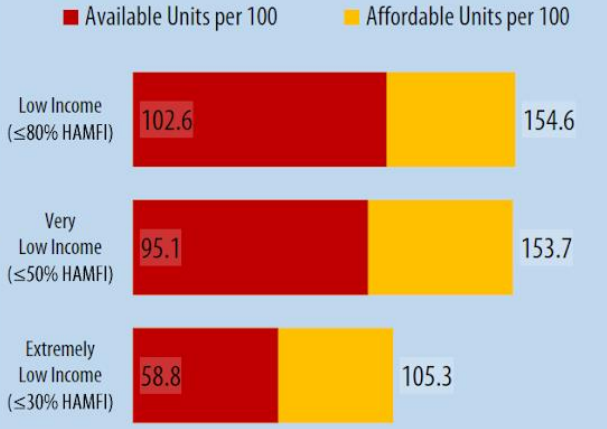
Carbon County's Affordable & Available Rental Housing Gap



Carbon County's Affordable & Available Rental Housing Deficit



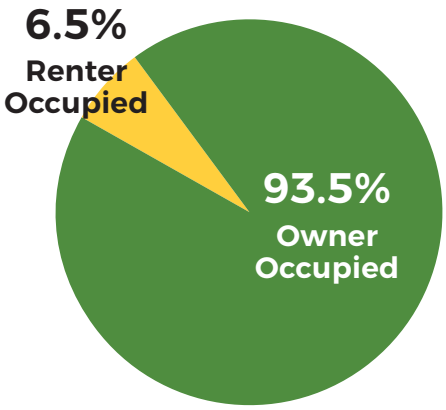
Carbon County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

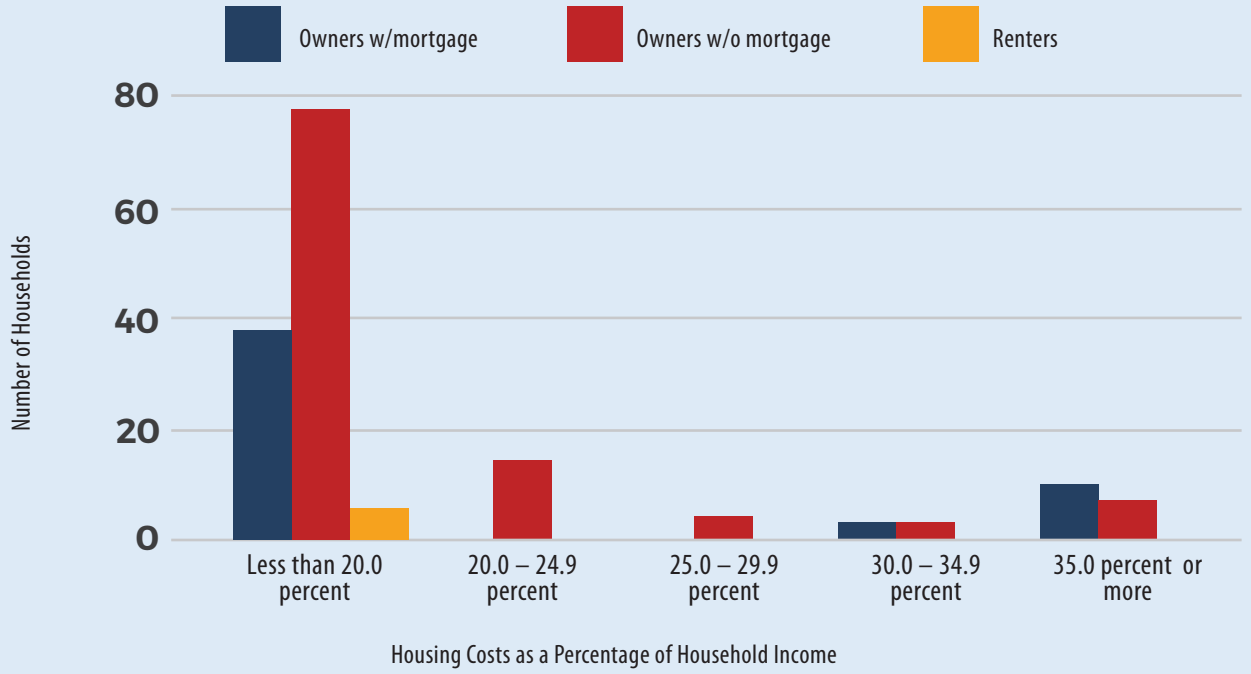
Housing Costs and Availability: DAGGETT COUNTY *2013–2017*

Ratio of Owners to Renters



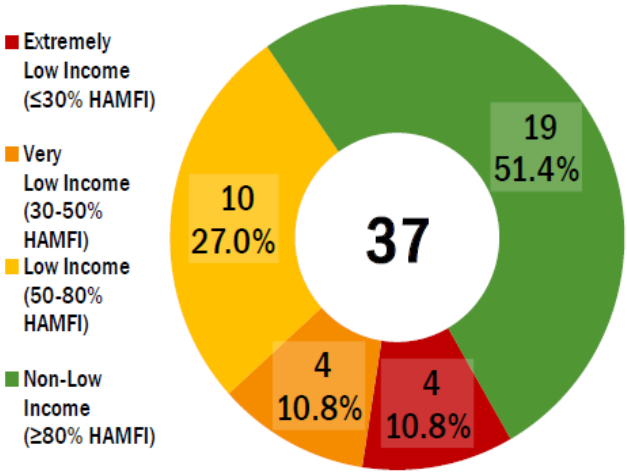
Total Housing Units	**1,217**
Occupied Housing Units	168
Vacant Housing Units	1,049
Homeowner Vacancy Rate	11.8%
Rental Vacancy Rate	21.4%

Housing Cost Burdens

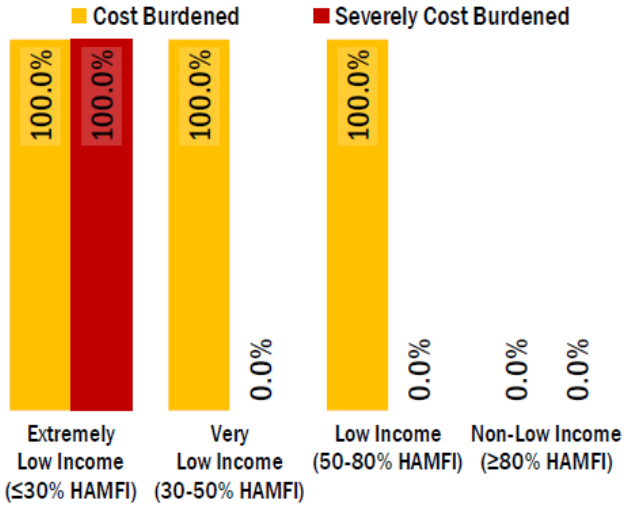


Affordable Housing Gap: Daggett County, 2012-2016

Daggett County's Renter Households by Income Level



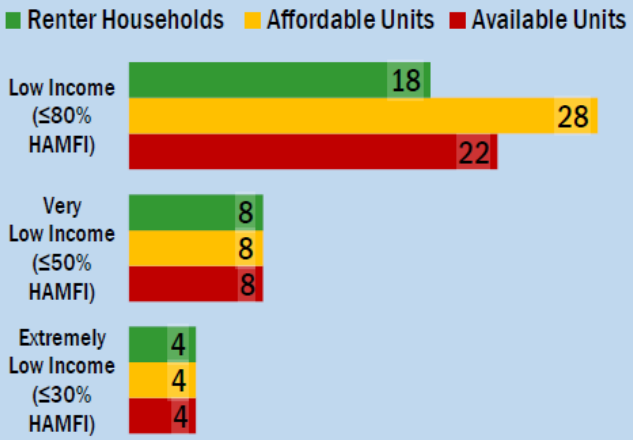
Daggett County's Proportion of Cost Burdened Renter Households



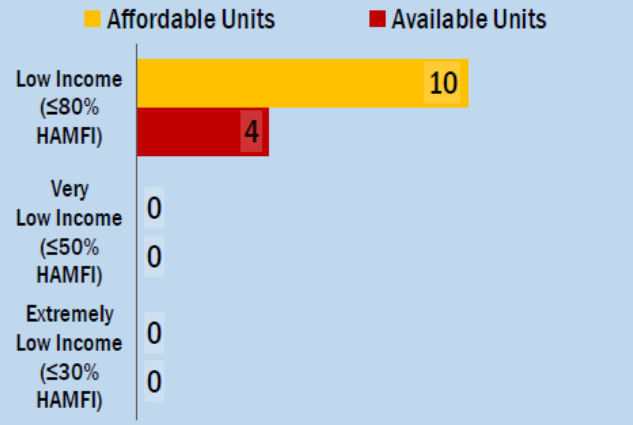
Comparison of Daggett County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

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

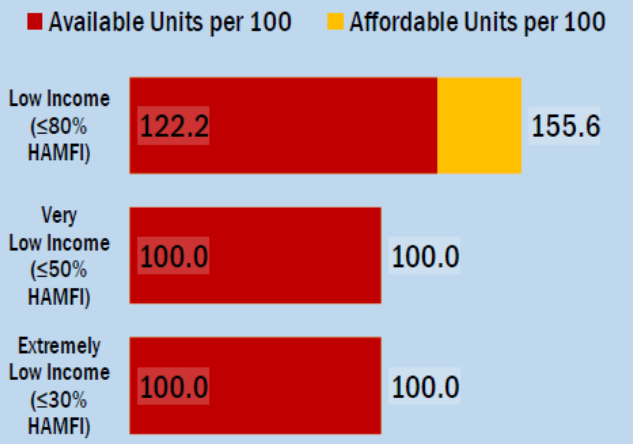
Daggett County's Affordable & Available Rental Housing Gap



Daggett County's Affordable & Available Rental Housing Deficit



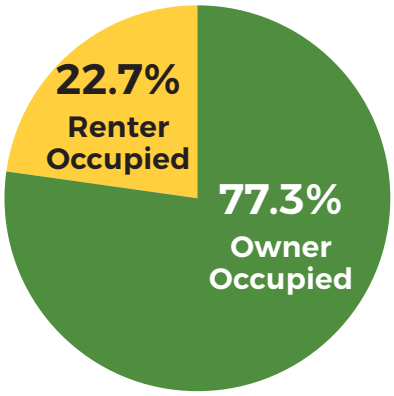
Daggett County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2018). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

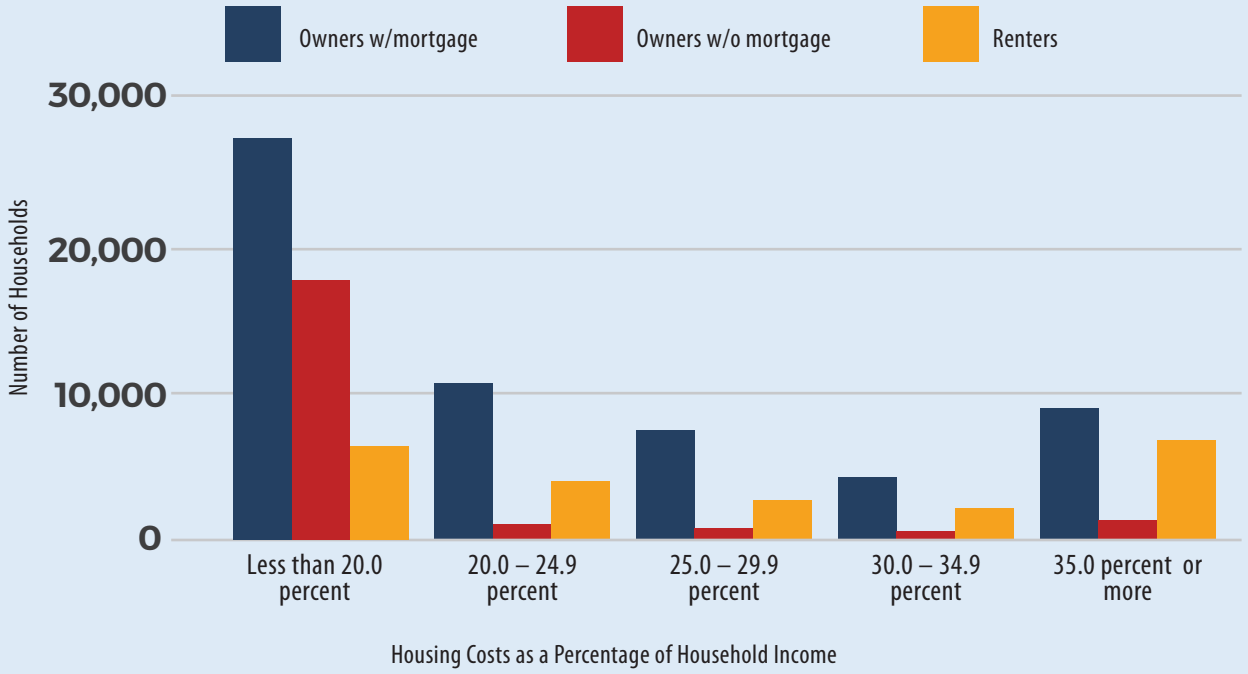
Housing Costs and Availability: DAVIS COUNTY *2013–2017*

Ratio of Owners to Renters



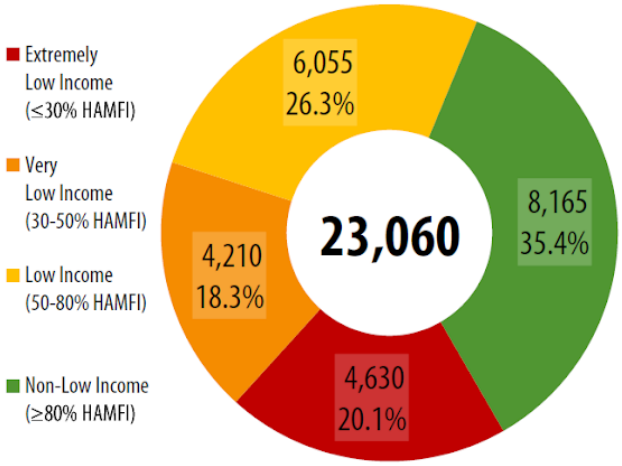
Total Housing Units	**105,561**
Occupied Housing Units	101,422
Vacant Housing Units	4,139
Homeowner Vacancy Rate	1.2%
Rental Vacancy Rate	3.6%

Housing Cost Burdens

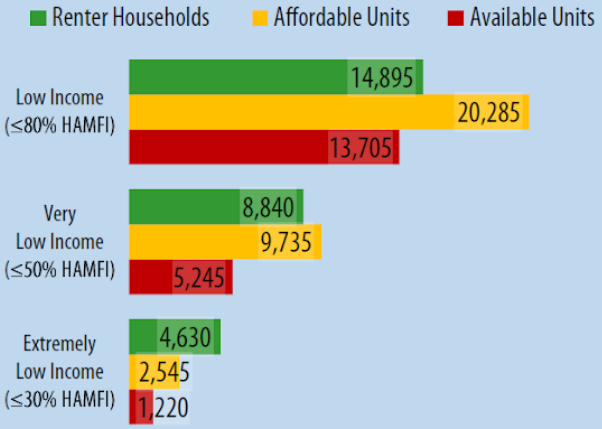


Affordable Housing Gap: Davis County, 2012-2016

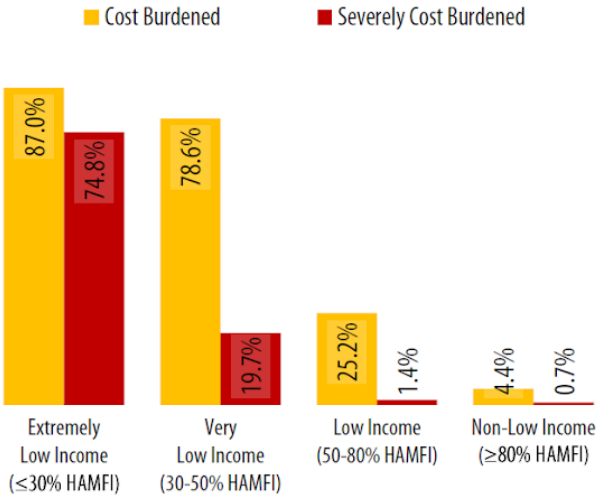
Davis County's Renter Households by Income Level



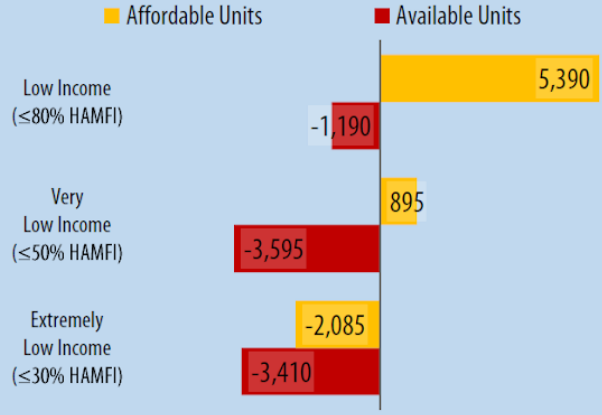
Davis County's Affordable & Available Rental Housing Gap



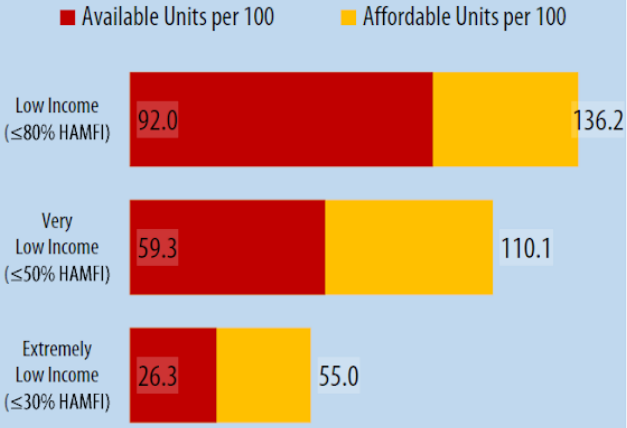
Davis County's Proportion of Cost Burdened Renter Households



Davis County's Affordable & Available Rental Housing Deficit



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



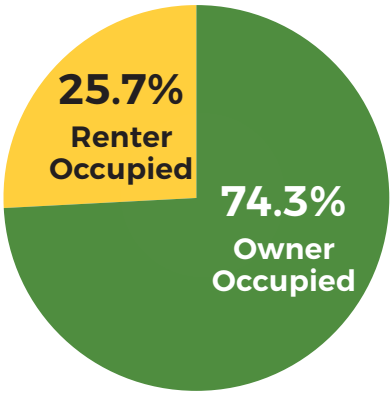
Comparison of Davis County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Davis County	State of Utah	Davis County	State of Utah
Low Income (≤80% HAMFI)	136.2	397.3	92.0	279.3
Very Low Income (≤50% HAMFI)	110.1	561.0	59.3	329.2
Extremely Low Income (≤30% HAMFI)	55.0	438.8	26.3	212.4

Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

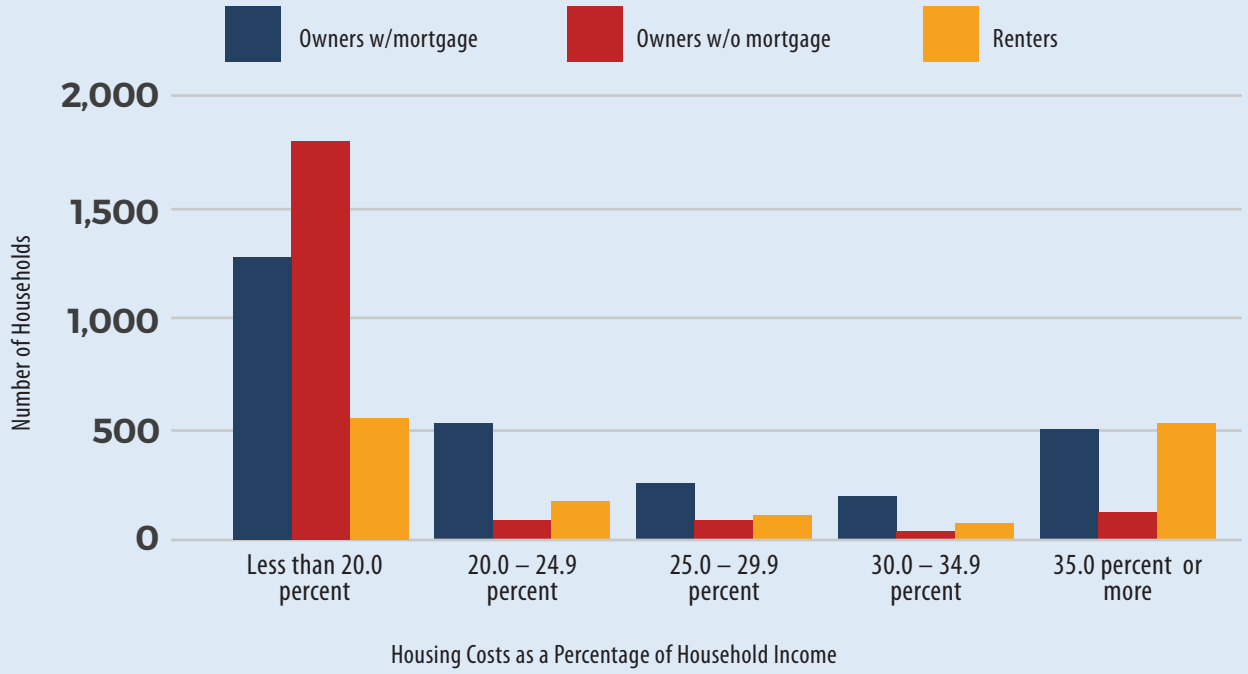
Housing Costs and Availability: DUCHESNE COUNTY *2013–2017*

Ratio of Owners to Renters



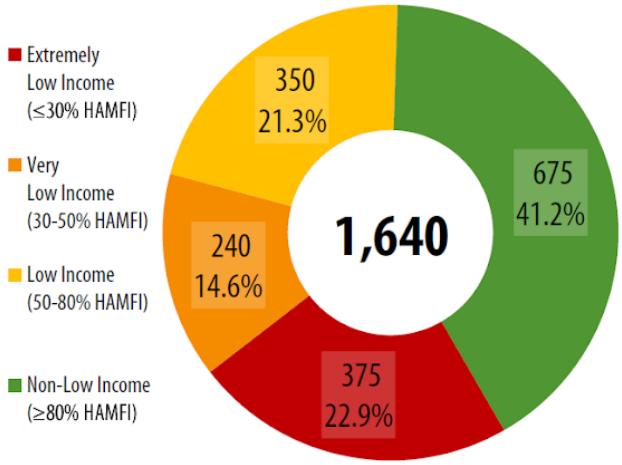
Total Housing Units	**10,051**
Occupied Housing Units	6,650
Vacant Housing Units	3,401
Homeowner Vacancy Rate	2.6%
Rental Vacancy Rate	11.5%

Housing Cost Burdens

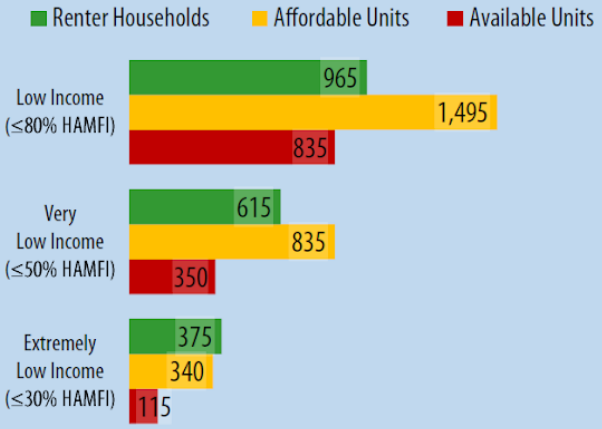


Affordable Housing Gap: Duchesne County, 2012-2016

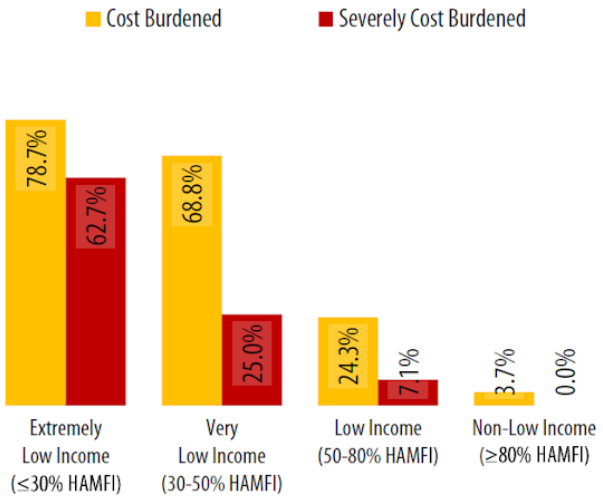
Duchesne County's Renter Households by Income Level



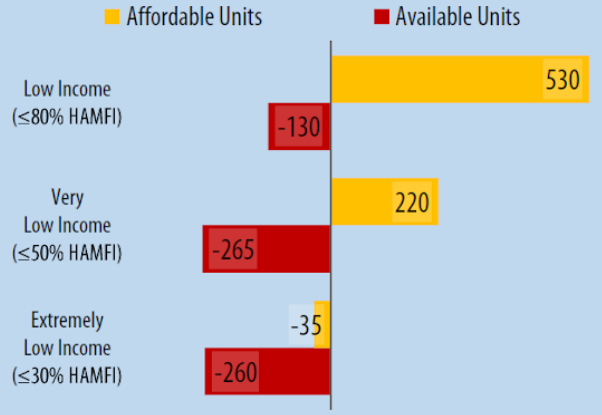
Duchesne County's Affordable & Available Rental Housing Gap



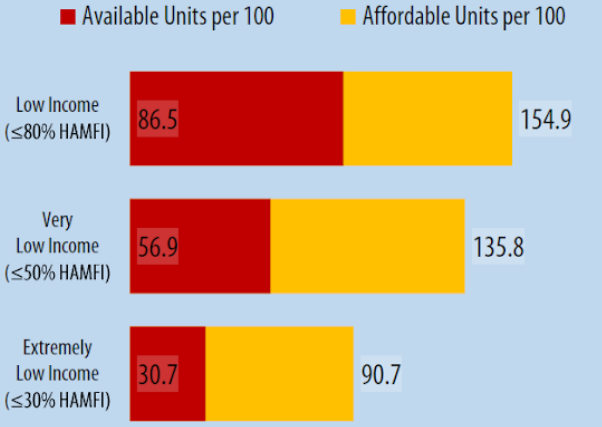
Duchesne County's Proportion of Cost Burdened Renter Households



Duchesne County's Affordable & Available Rental Housing Deficit



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



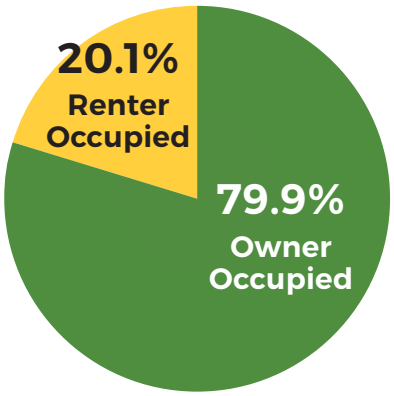
Comparison of Duchesne County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP	Affordable Units		Available Units	
HAMFI LEVEL	Duchesne County	State of Utah	Duchesne County	State of Utah
Low Income (≤80% HAMFI)	154.9	397.3	86.5	279.3
Very Low Income (≤50% HAMFI)	135.8	561.0	56.9	329.2
Extremely Low Income (≤30% HAMFI)	90.7	438.8	30.7	212.4

Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

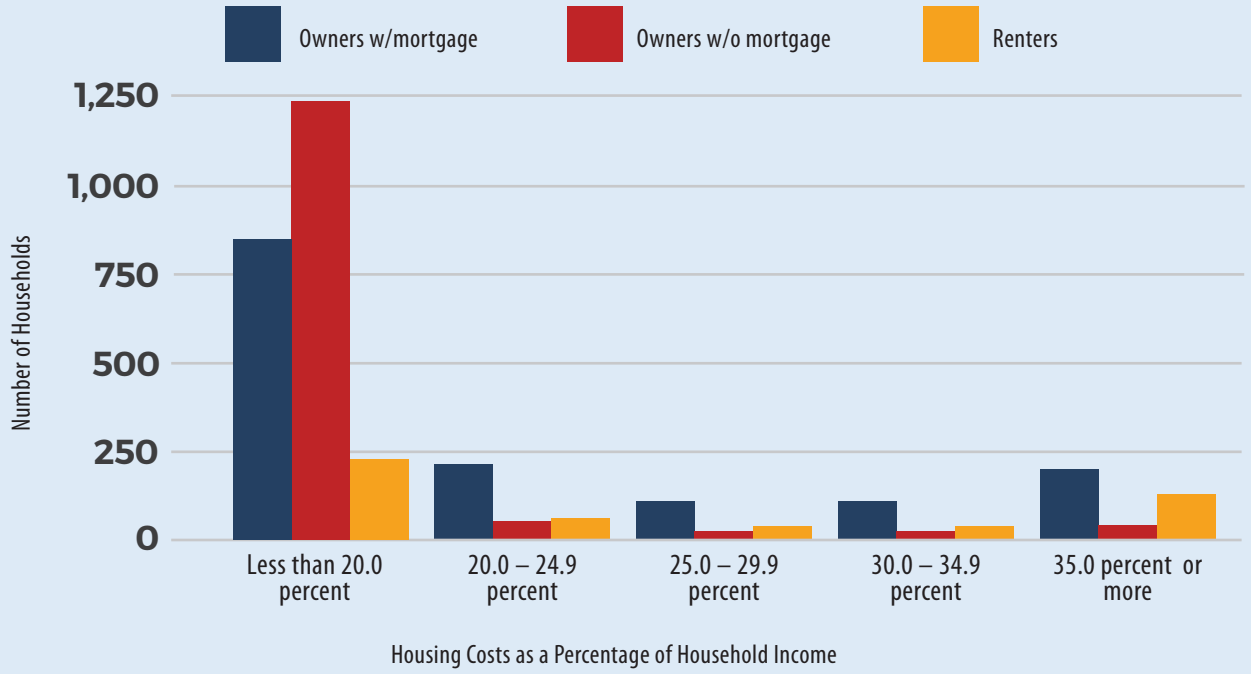
Housing Costs and Availability: EMERY COUNTY *2013–2017*

Ratio of Owners to Renters



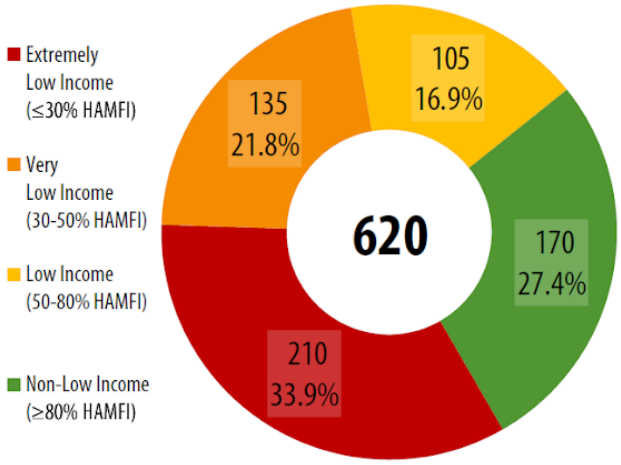
Total Housing Units	**4,584**
Occupied Housing Units	3,564
Vacant Housing Units	1,020
Homeowner Vacancy Rate	2.9%
Rental Vacancy Rate	18.1%

Housing Cost Burdens

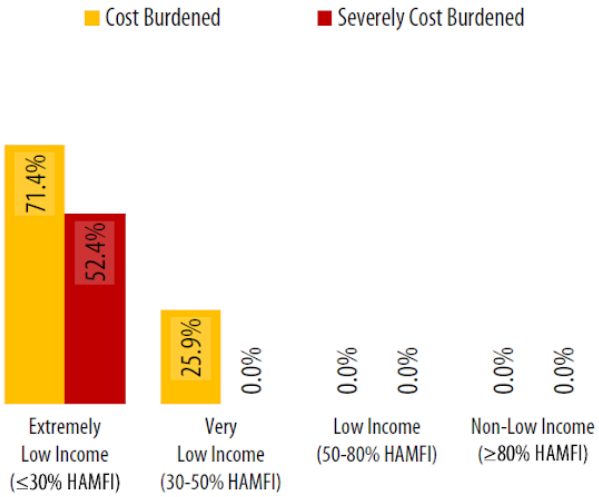


Affordable Housing Gap: Emery County, 2012-2016

Emery County's Renter Households by Income Level



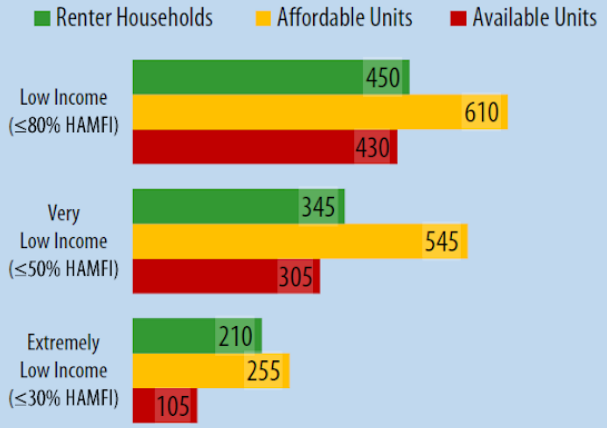
Emery County's Proportion of Cost Burdened Renter Households



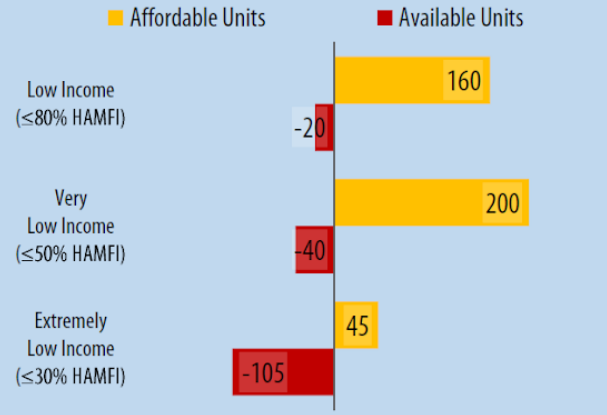
Comparison of Emery County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Emery County	State of Utah	Emery County	State of Utah
Low Income (≤80% HAMFI)	135.6	397.3	95.6	279.3
Very Low Income (≤50% HAMFI)	158.0	561.0	88.4	329.2
Extremely Low Income (≤30% HAMFI)	121.4	438.8	50.0	212.4

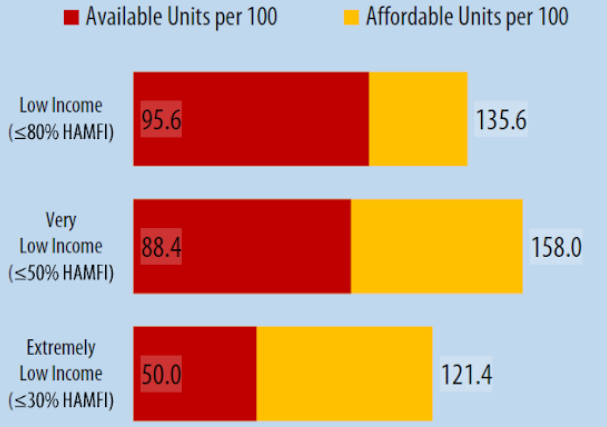
Emery County's Affordable & Available Rental Housing Gap



Emery County's Affordable & Available Rental Housing Deficit



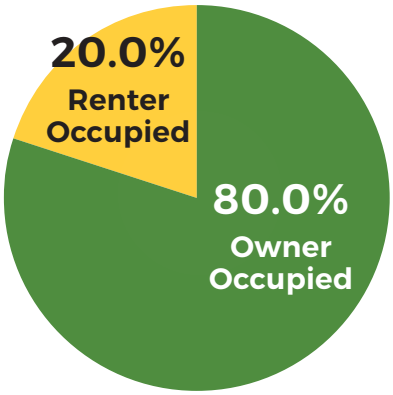
Emery County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

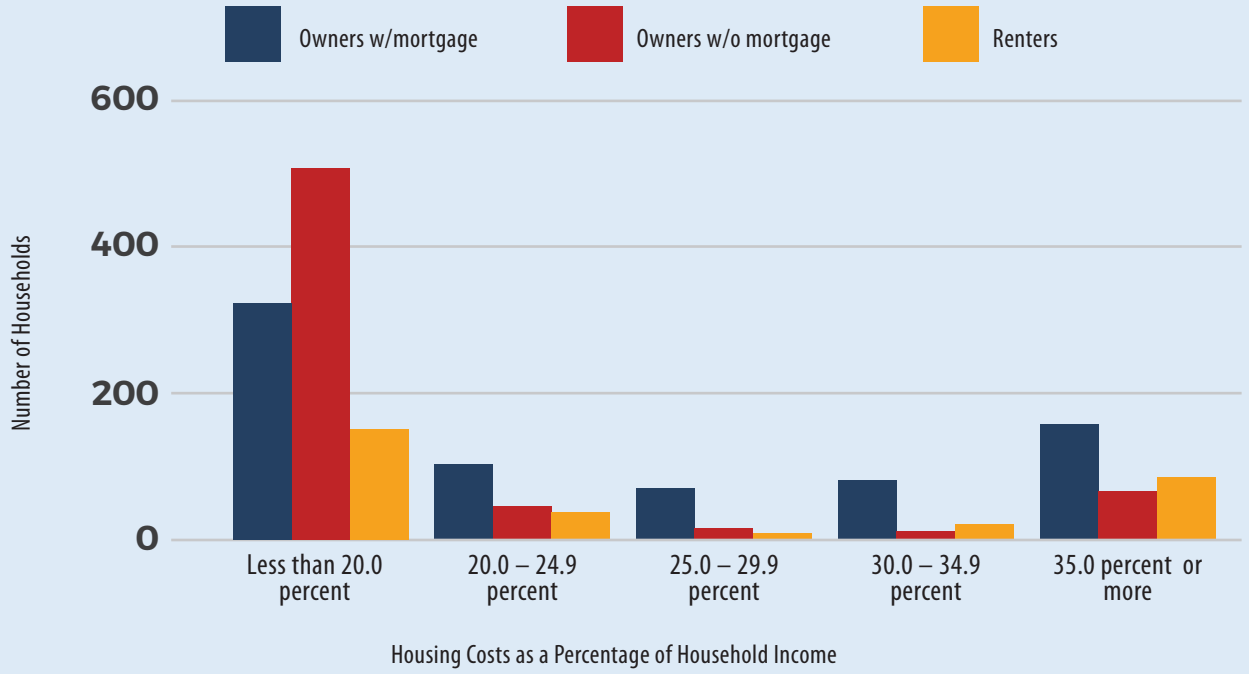
Housing Costs and Availability: GARFIELD COUNTY *2013–2017*

Ratio of Owners to Renters



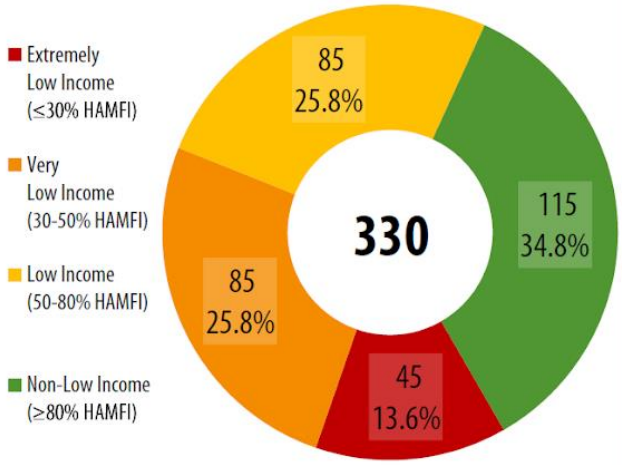
Total Housing Units	**3,885**
Occupied Housing Units	1,756
Vacant Housing Units	2,129
Homeowner Vacancy Rate	4.7%
Rental Vacancy Rate	12.8%

Housing Cost Burdens

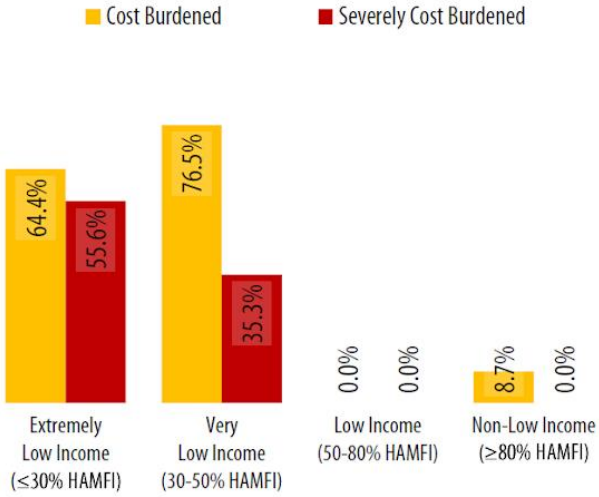


Affordable Housing Gap: Garfield County, 2012-2016

Garfield County's Renter Households by Income Level



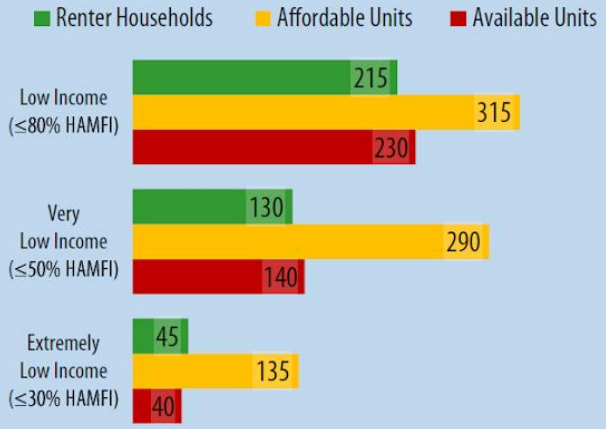
Garfield County's Proportion of Cost Burdened Renter Households



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

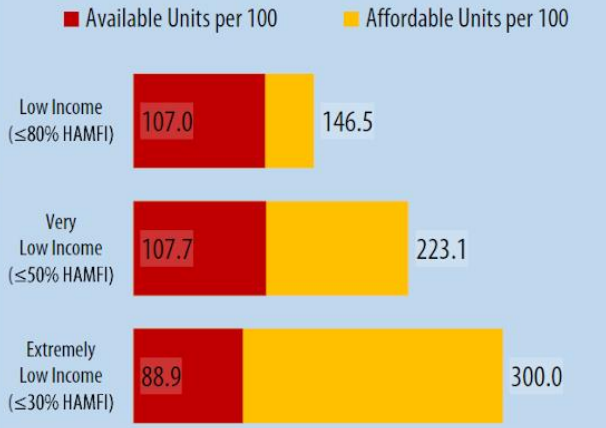
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Garfield County	State of Utah	Garfield County	State of Utah
Low Income (≤80% HAMFI)	146.5	397.3	107.0	279.3
Very Low Income (≤50% HAMFI)	223.1	561.0	107.7	329.2
Extremely Low Income (≤30% HAMFI)	300.0	438.8	88.9	212.4

Garfield County's Affordable & Available Rental Housing Gap



Garfield County's Affordable & Available Rental Housing Deficit

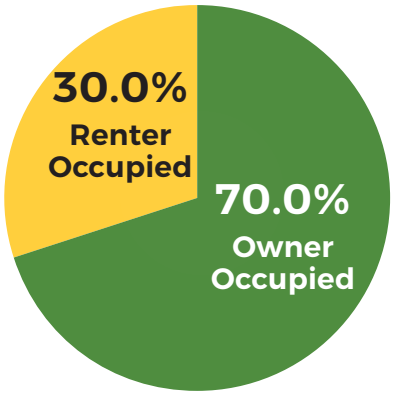
Garfield County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

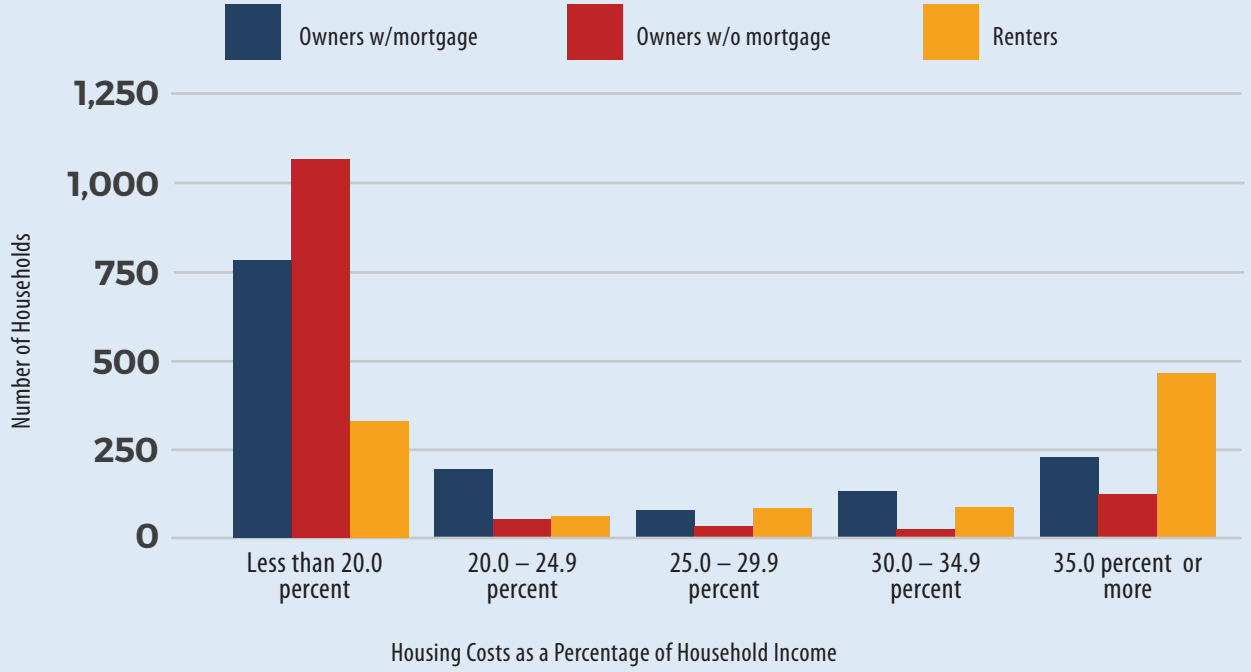
Housing Costs and Availability: GRAND COUNTY *2013–2017*

Ratio of Owners to Renters



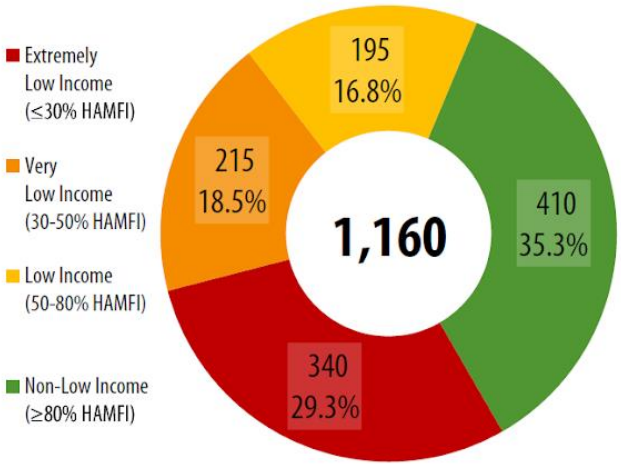
Total Housing Units	**5,224**
Occupied Housing Units	3,873
Vacant Housing Units	1,351
Homeowner Vacancy Rate	0.3%
Rental Vacancy Rate	26.6%

Housing Cost Burdens

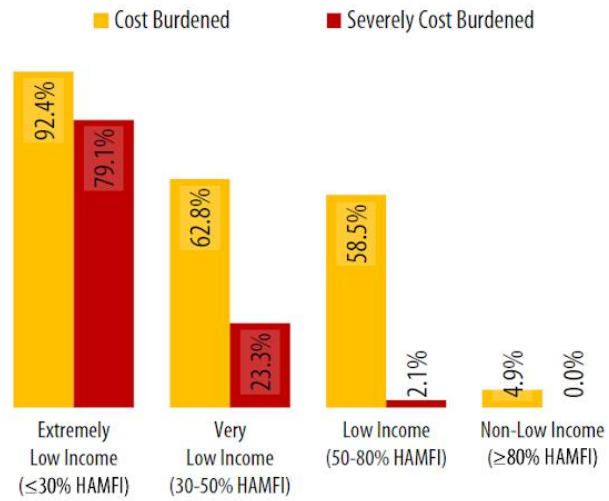


Affordable Housing Gap: Grand County, 2012-2016

Grand County's Renter Households by Income Level



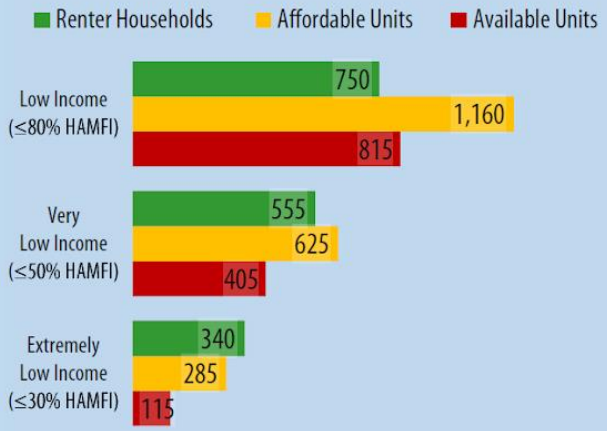
Grand County's Proportion of Cost Burdened Renter Households



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

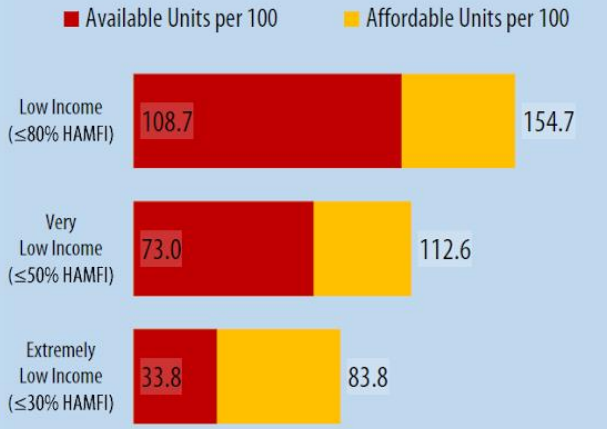
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Grand County	State of Utah	Grand County	State of Utah
Low Income (≤80% HAMFI)	154.7	397.3	108.7	279.3
Very Low Income (≤50% HAMFI)	112.6	561.0	73.0	329.2
Extremely Low Income (≤30% HAMFI)	83.8	438.8	33.8	212.4

Grand County's Affordable & Available Rental Housing Gap



Grand County's Affordable & Available Rental Housing Deficit

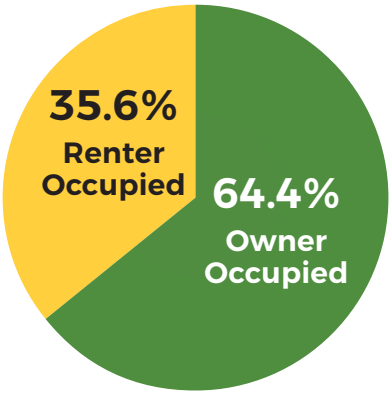
Grand County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

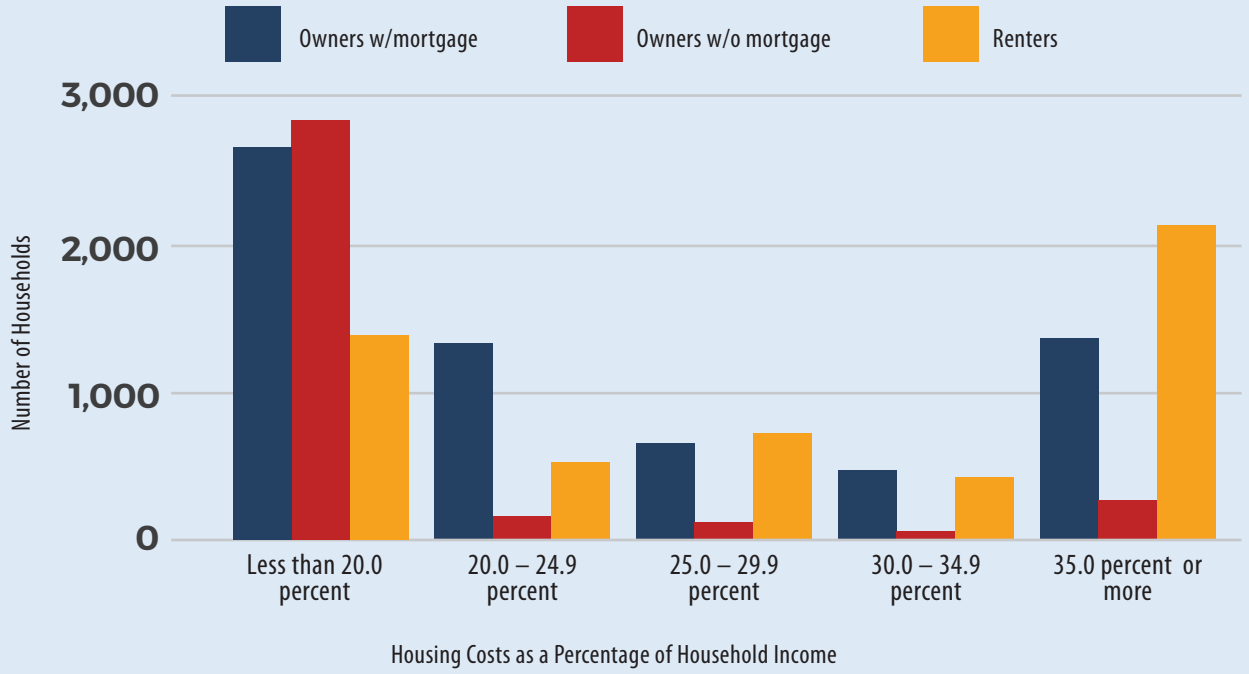
Housing Costs and Availability: IRON COUNTY *2013–2017*

Ratio of Owners to Renters



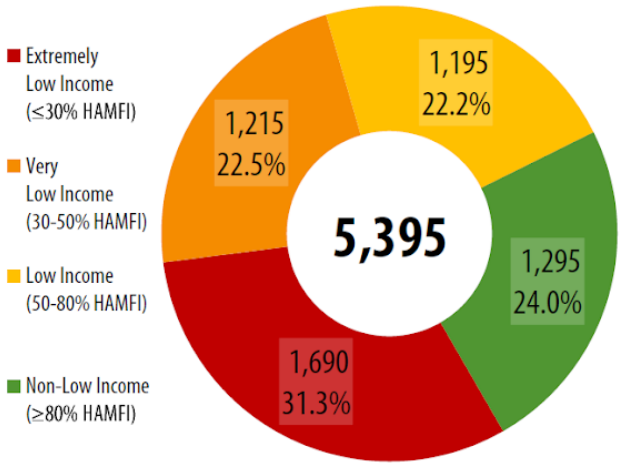
Total Housing Units	**20,500**
Occupied Housing Units	15,575
Vacant Housing Units	4,925
Homeowner Vacancy Rate	3.0%
Rental Vacancy Rate	11.9%

Housing Cost Burdens

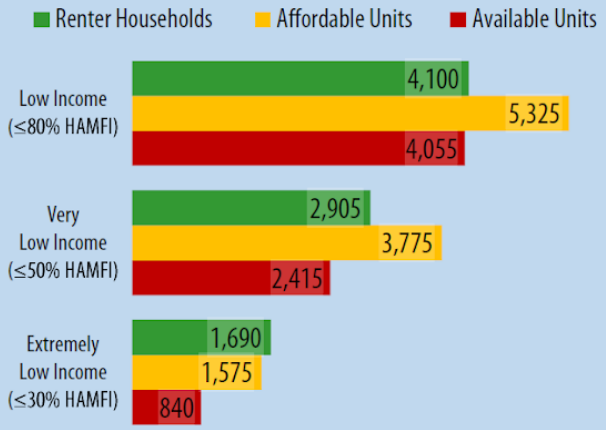


Affordable Housing Gap: Iron County, 2012-2016

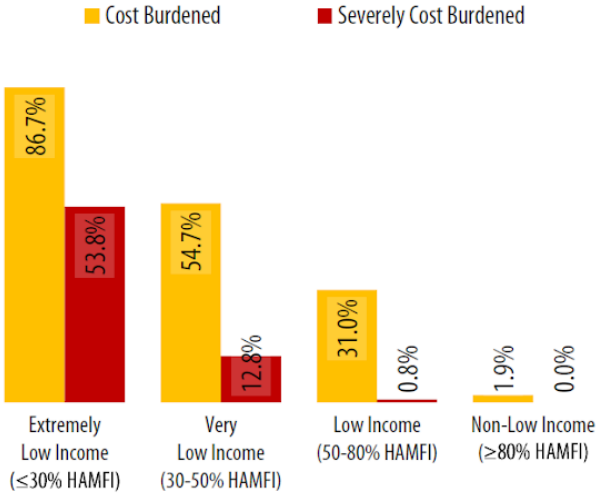
Iron County's Renter Households by Income Level



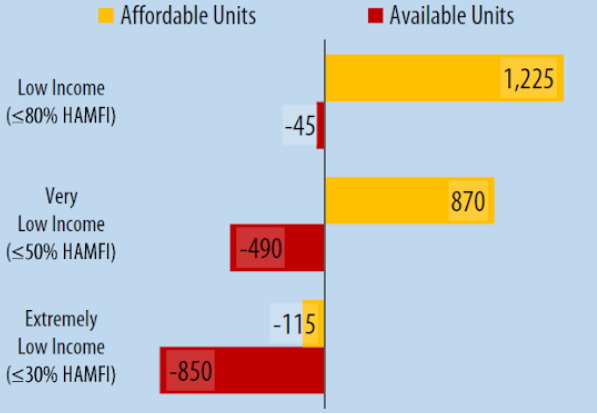
Iron County's Affordable & Available Rental Housing Gap



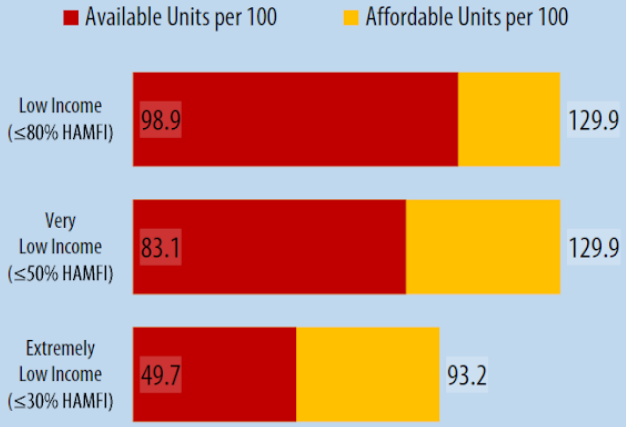
Iron County's Proportion of Cost Burdened Renter Households



Iron County's Affordable & Available Rental Housing Deficit



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



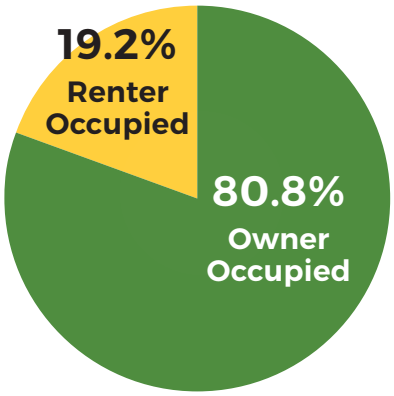
Comparison of Iron County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Iron County	State of Utah	Iron County	State of Utah
Low Income (≤80% HAMFI)	129.9	397.3	98.9	279.3
Very Low Income (≤50% HAMFI)	129.9	561.0	83.1	329.2
Extremely Low Income (≤30% HAMFI)	93.2	438.8	49.7	212.4

Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

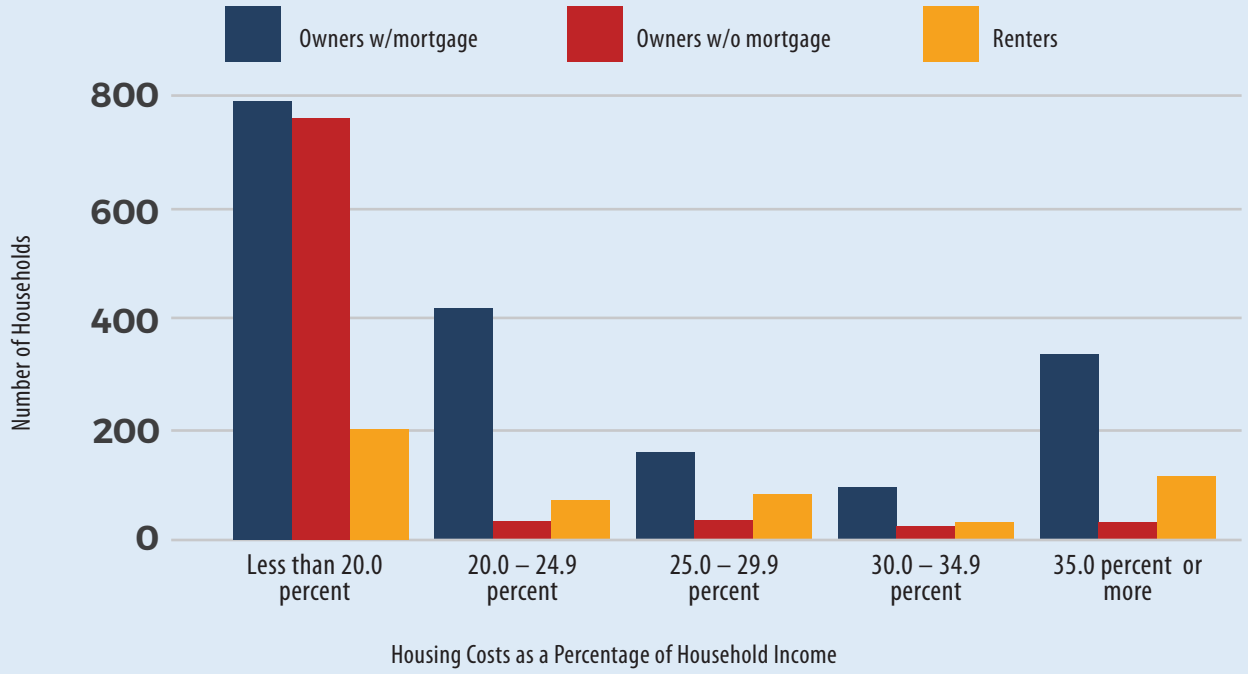
Housing Costs and Availability: JUAB COUNTY *2013–2017*

Ratio of Owners to Renters



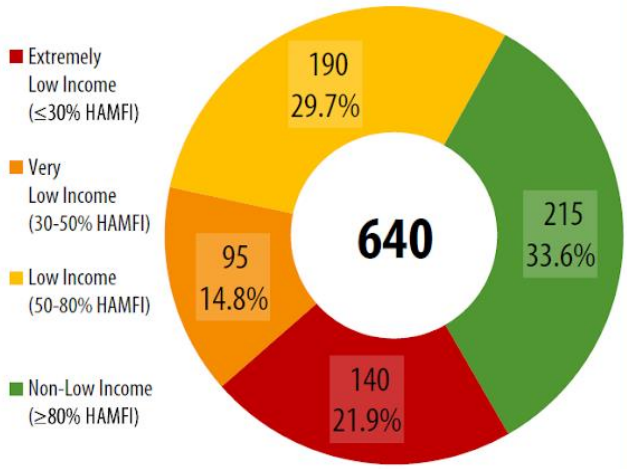
Total Housing Units	**3,644**
Occupied Housing Units	3,287
Vacant Housing Units	357
Homeowner Vacancy Rate	0.3%
Rental Vacancy Rate	1.7%

Housing Cost Burdens

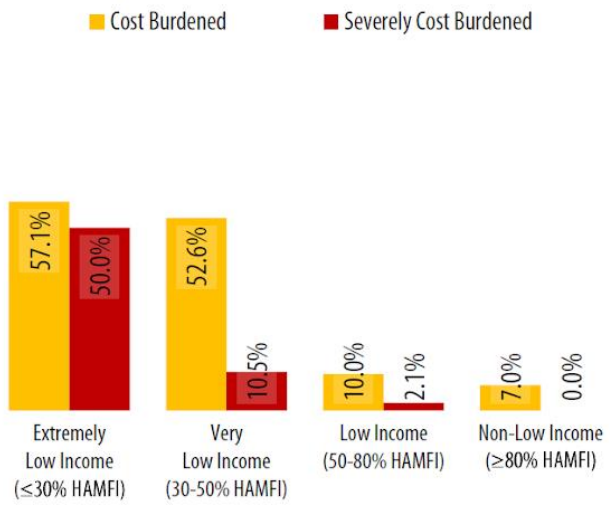


Affordable Housing Gap: Juab County, 2012-2016

Juab County's Renter Households by Income Level



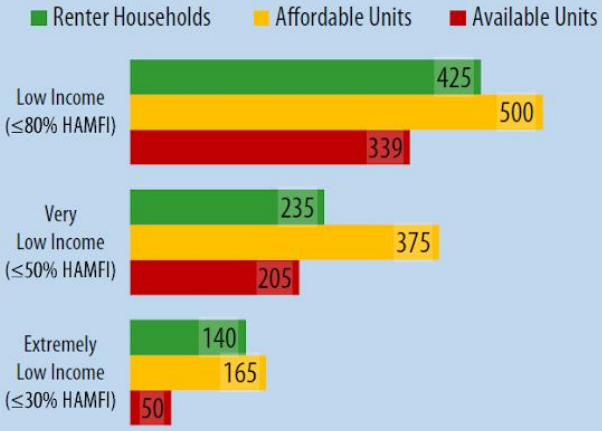
Juab County's Proportion of Cost Burdened Renter Households



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

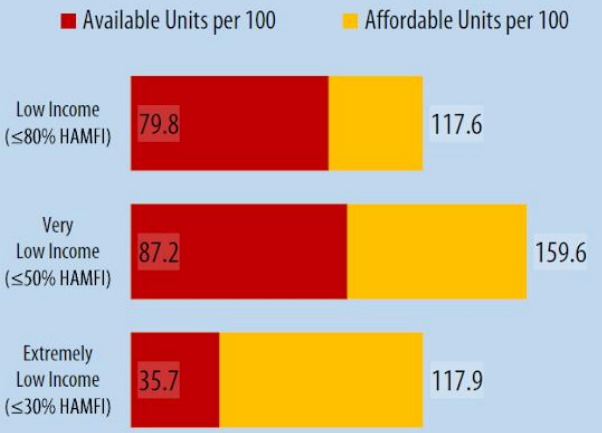
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Juab County	State of Utah	Juab County	State of Utah
Low Income (≤80% HAMFI)	117.6	397.3	79.8	279.3
Very Low Income (≤50% HAMFI)	159.6	561.0	87.2	329.2
Extremely Low Income (≤30% HAMFI)	117.9	438.8	35.7	212.4

Juab County's Affordable & Available Rental Housing Gap



Juab County's Affordable & Available Rental Housing Deficit

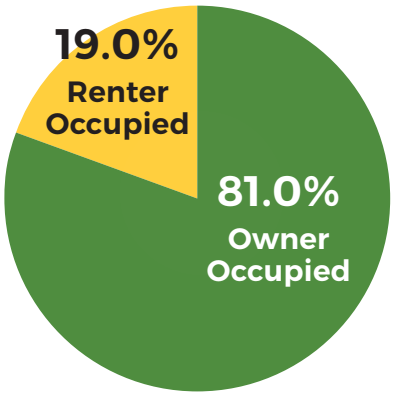
Juab County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

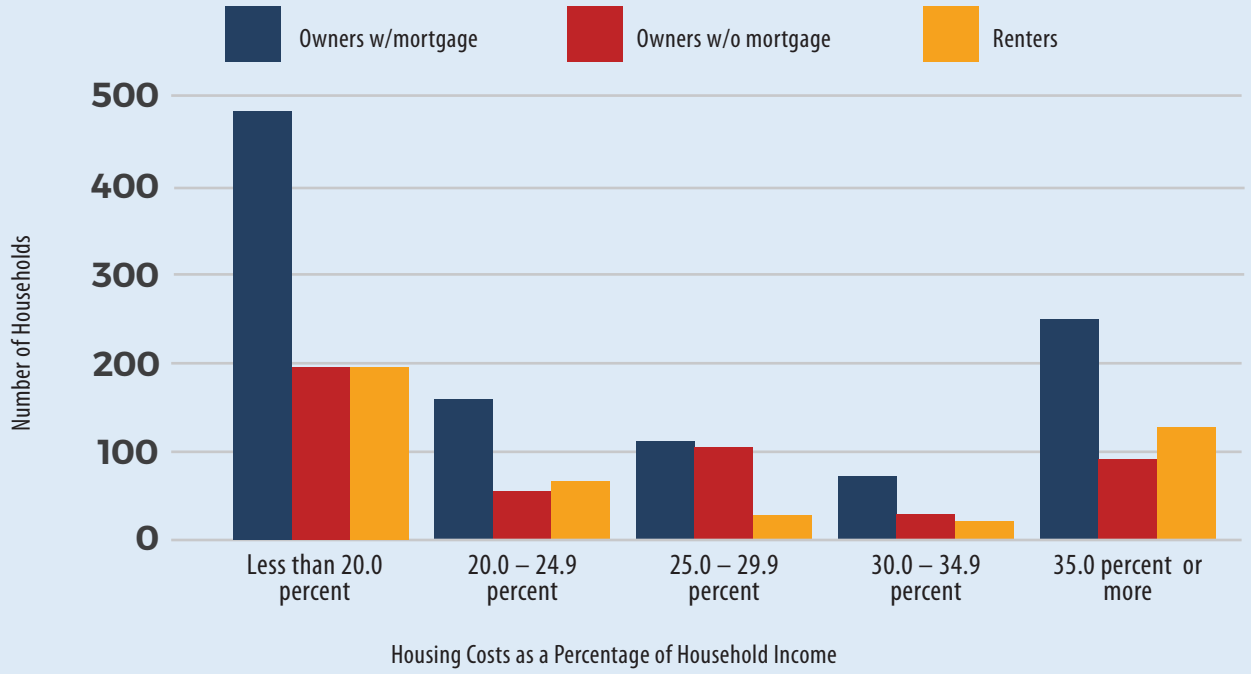
Housing Costs and Availability: KANE COUNTY *2013–2017*

Ratio of Owners to Renters



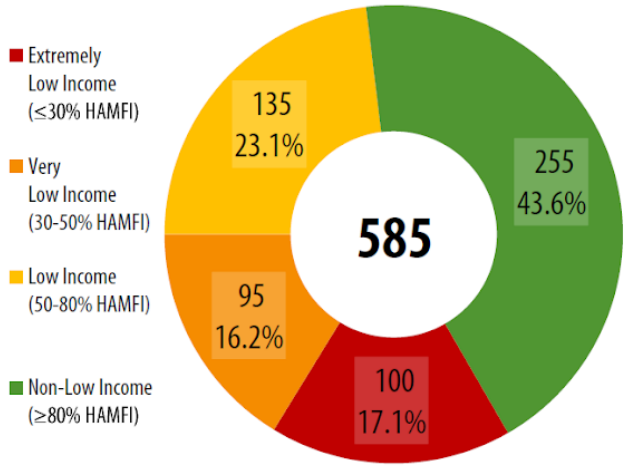
Total Housing Units	**5,954**
Occupied Housing Units	2,514
Vacant Housing Units	3,440
Homeowner Vacancy Rate	6.9%
Rental Vacancy Rate	8.8%

Housing Cost Burdens

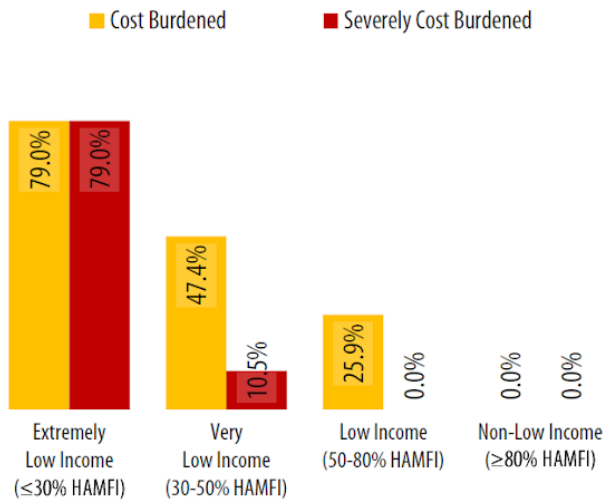


Affordable Housing Gap: Kane County, 2012-2016

Kane County's Renter Households by Income Level



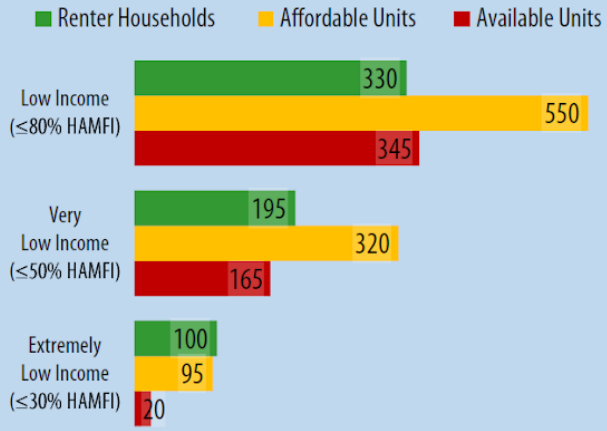
Kane County's Proportion of Cost Burdened Renter Households



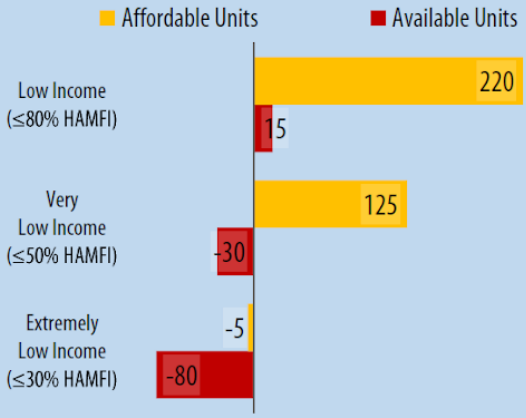
Comparison of Kane County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Kane County	State of Utah	Kane County	State of Utah
Low Income (≤80% HAMFI)	166.7	397.3	104.5	279.3
Very Low Income (≤50% HAMFI)	164.1	561.0	84.6	329.2
Extremely Low Income (≤30% HAMFI)	95.0	438.8	20.0	212.4

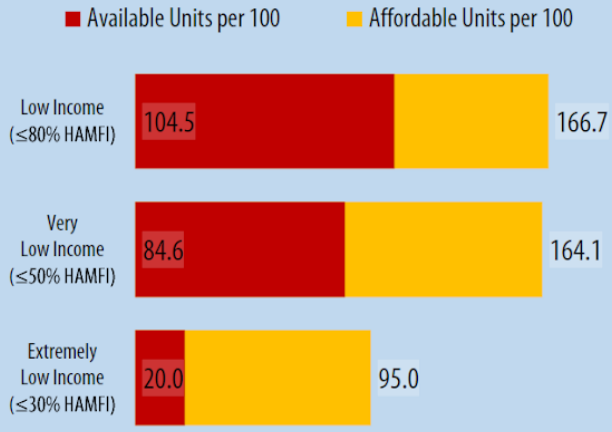
Kane County's Affordable & Available Rental Housing Gap



Kane County's Affordable & Available Rental Housing Deficit



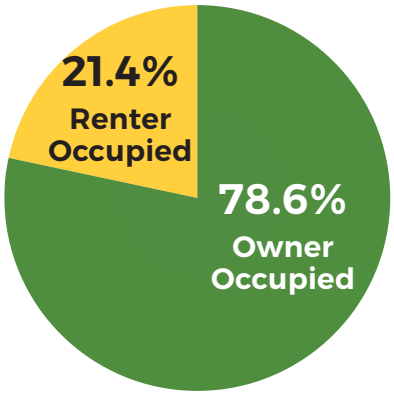
Kane County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

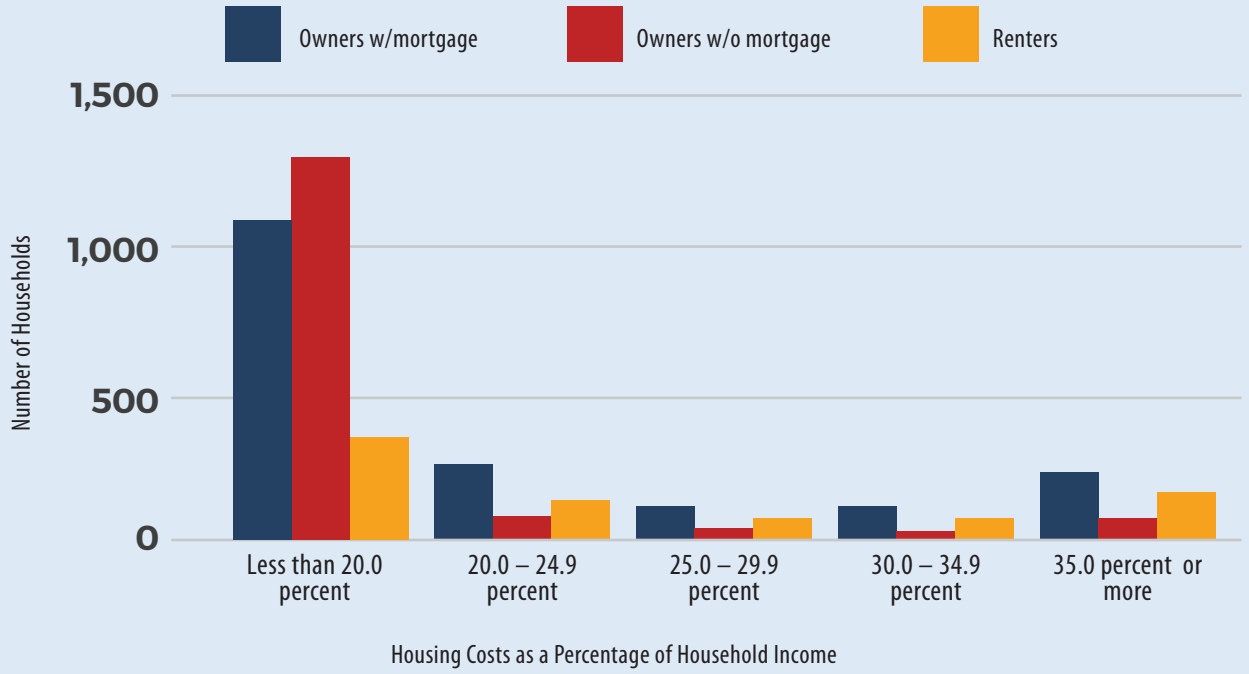
Housing Costs and Availability: MILLARD COUNTY *2013–2017*

Ratio of Owners to Renters



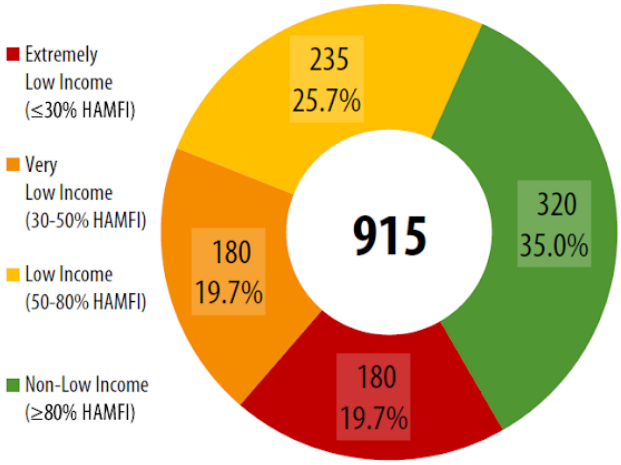
Total Housing Units	**5,018**
Occupied Housing Units	4,235
Vacant Housing Units	783
Homeowner Vacancy Rate	1.0%
Rental Vacancy Rate	13.9%

Housing Cost Burdens

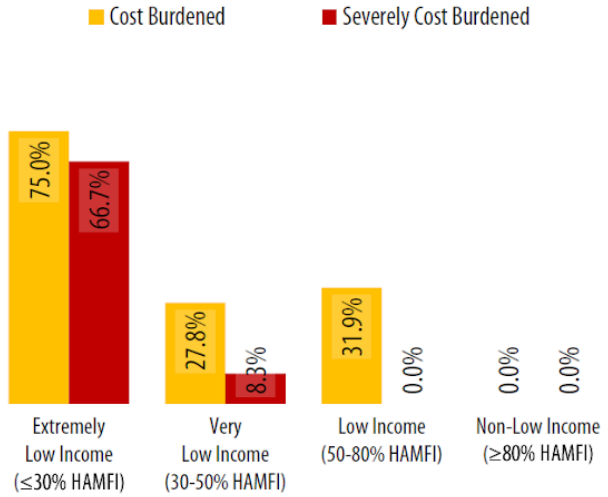


Affordable Housing Gap: Millard County, 2012-2016

Millard County's Renter Households by Income Level



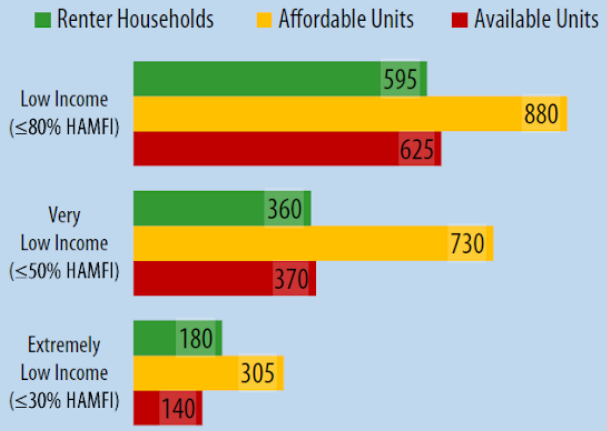
Millard County's Proportion of Cost Burdened Renter Households



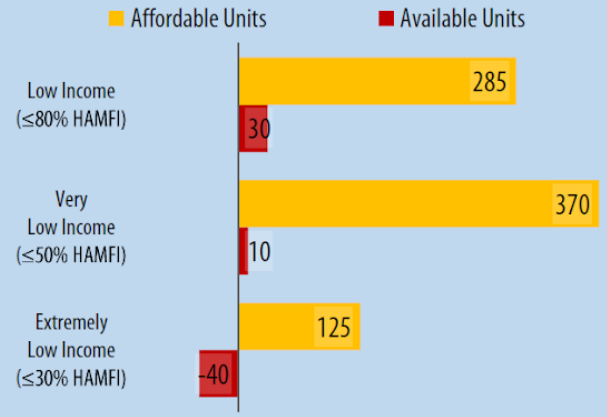
Comparison of Millard County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Millard County	State of Utah	Millard County	State of Utah
Low Income (≤80% HAMFI)	147.9	397.3	105.0	279.3
Very Low Income (≤50% HAMFI)	202.8	561.0	102.8	329.2
Extremely Low Income (≤30% HAMFI)	169.4	438.8	77.8	212.4

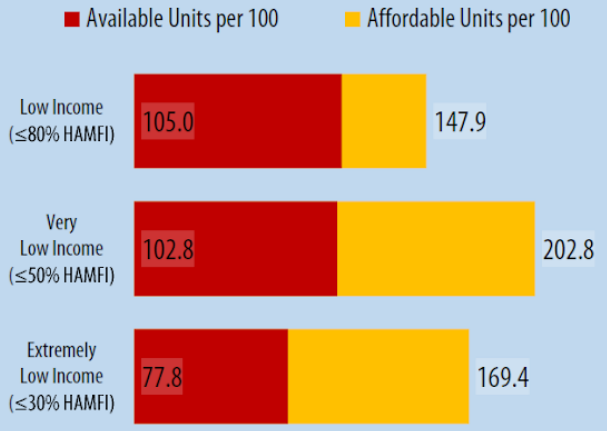
Millard County's Affordable & Available Rental Housing Gap



Millard County's Affordable & Available Rental Housing Deficit



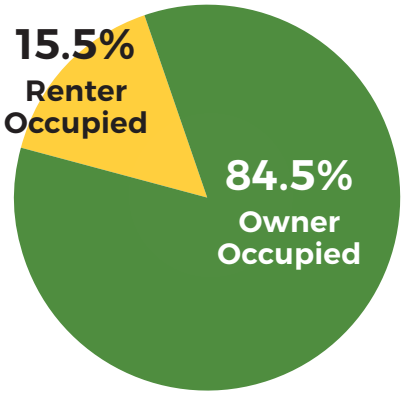
Millard County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

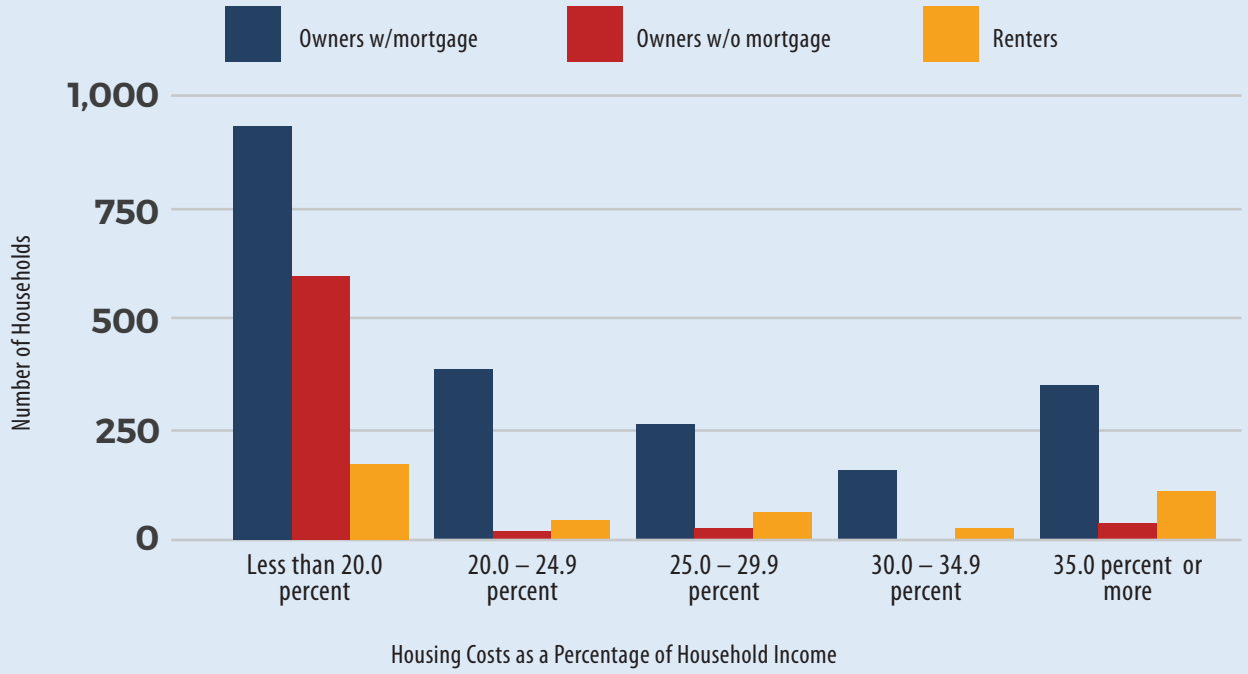
Housing Costs and Availability: MORGAN COUNTY *2013–2017*

Ratio of Owners to Renters



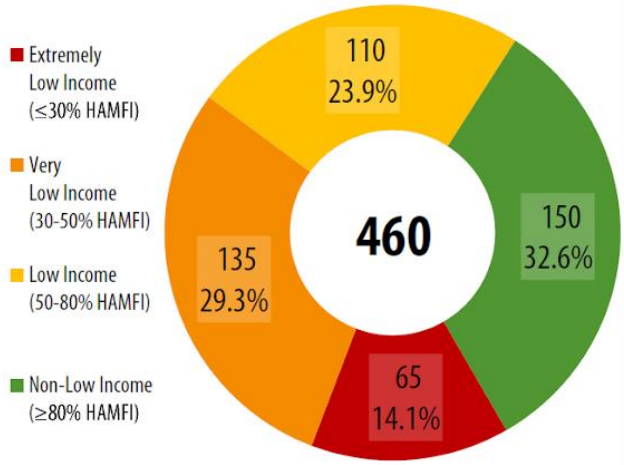
Total Housing Units	**3,405**
Occupied Housing Units	3,236
Vacant Housing Units	169
Homeowner Vacancy Rate	1.5%
Rental Vacancy Rate	3.1%

Housing Cost Burdens

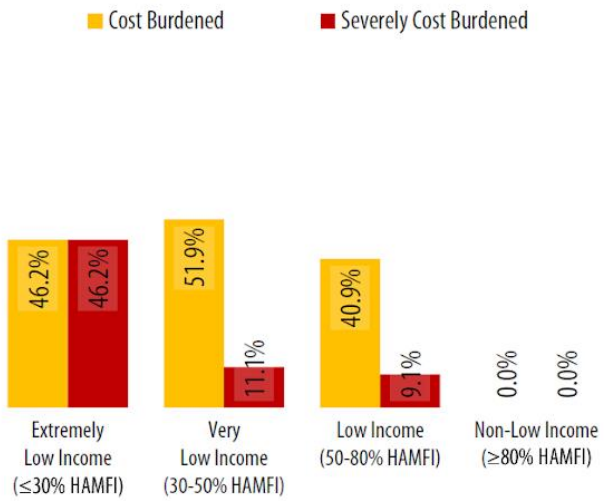


Affordable Housing Gap: Morgan County, 2012-2016

Morgan County's Renter Households by Income Level



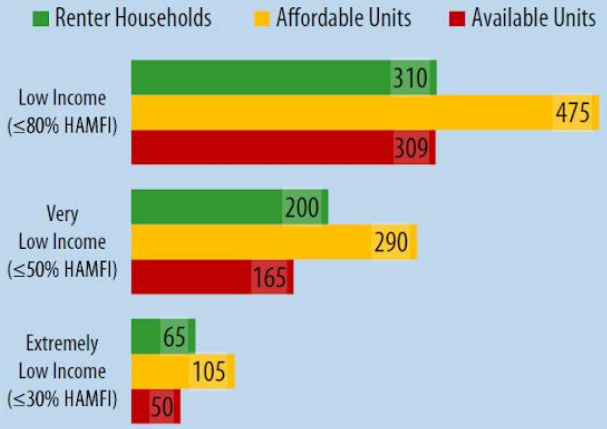
Morgan County's Proportion of Cost Burdened Renter Households



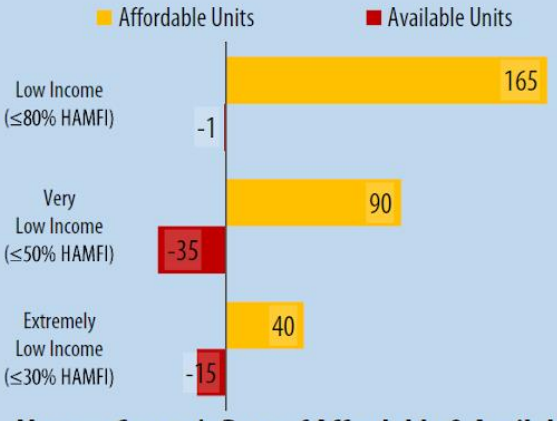
Comparison of Morgan County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Morgan County	State of Utah	Morgan County	State of Utah
Low Income (≤80% HAMFI)	153.2	397.3	99.7	279.3
Very Low Income (≤50% HAMFI)	145.0	561.0	82.5	329.2
Extremely Low Income (≤30% HAMFI)	161.5	438.8	76.9	212.4

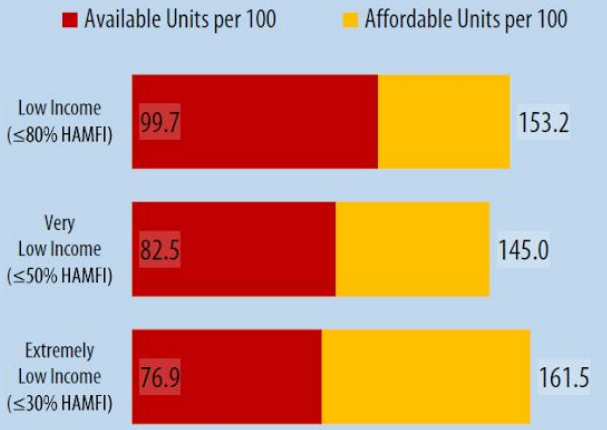
Morgan County's Affordable & Available Rental Housing Gap



Morgan County's Affordable & Available Rental Housing Deficit



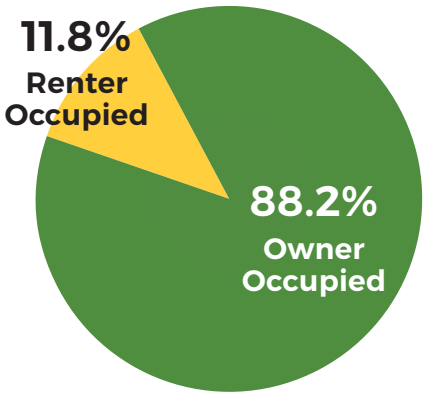
Morgan County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

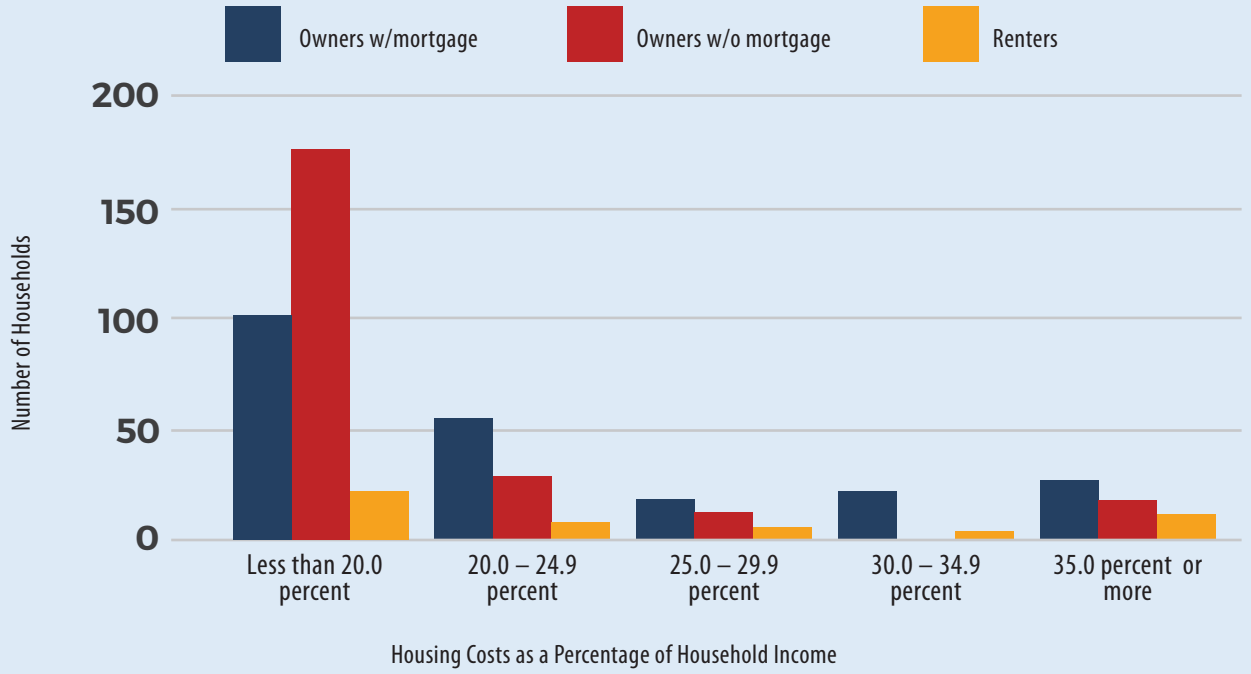
Housing Costs and Availability: PIUTE COUNTY *2013–2017*

Ratio of Owners to Renters



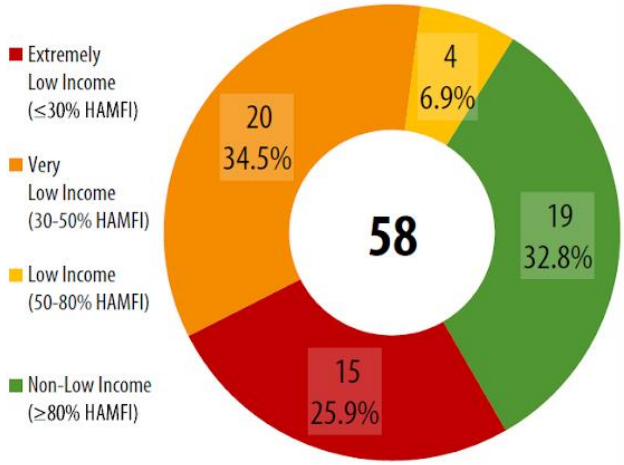
Total Housing Units	**924**
Occupied Housing Units	516
Vacant Housing Units	408
Homeowner Vacancy Rate	5.1%
Rental Vacancy Rate	27.4%

Housing Cost Burdens

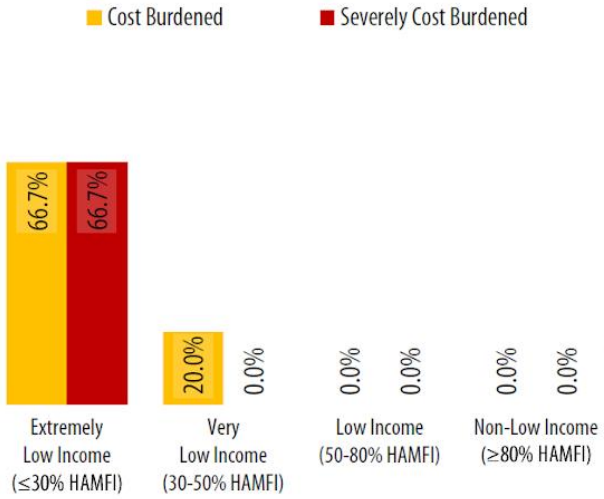


Affordable Housing Gap: Piute County, 2012-2016

Piute County's Renter Households by Income Level



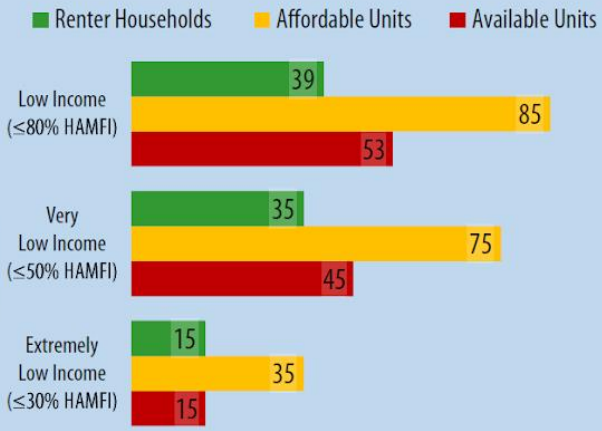
Piute County's Proportion of Cost Burdened Renter Households



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

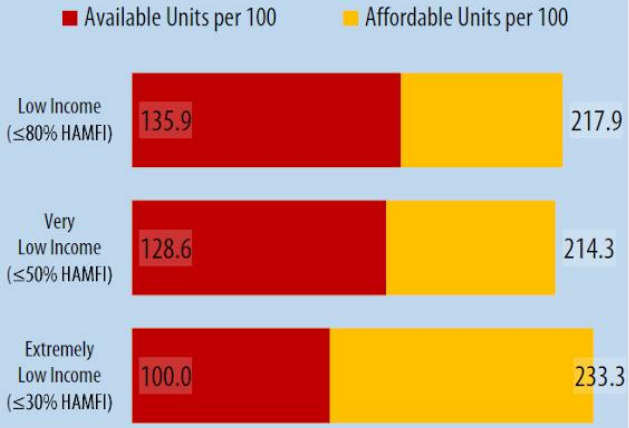
GAP	Affordable Units		Available Units	
HAMFI LEVEL	Piute County	State of Utah	Piute County	State of Utah
Low Income (≤80% HAMFI)	217.9	397.3	135.9	279.3
Very Low Income (≤50% HAMFI)	214.3	561.0	128.6	329.2
Extremely Low Income (≤30% HAMFI)	233.3	438.8	100.0	212.4

Piute County's Affordable & Available Rental Housing Gap



Piute County's Affordable & Available Rental Housing Deficit

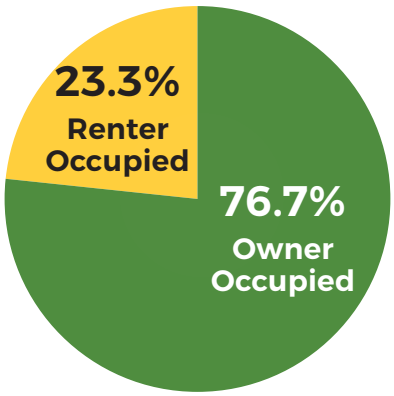
Piute County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

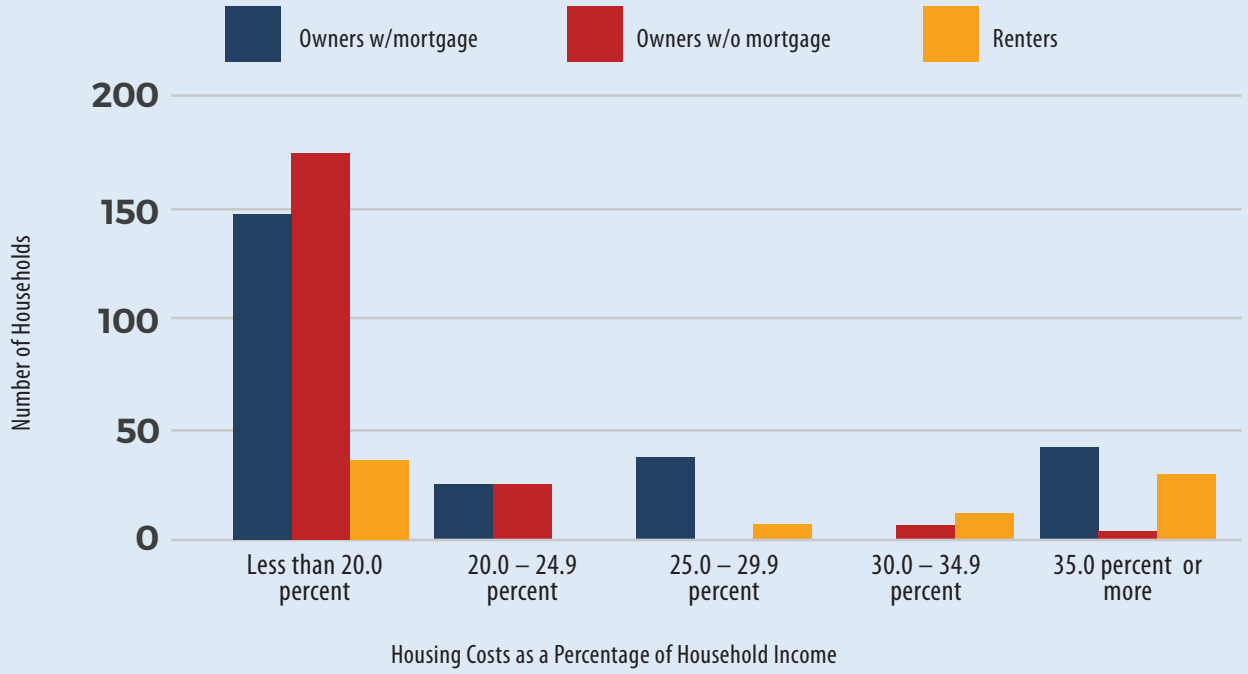
Housing Costs and Availability: RICH COUNTY *2013–2017*

Ratio of Owners to Renters



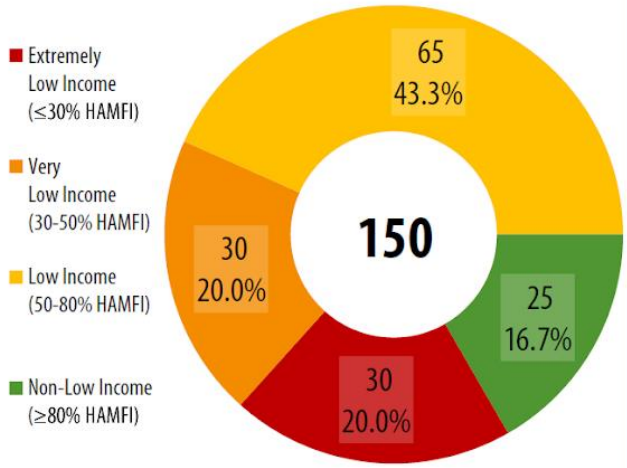
Total Housing Units	**2,983**
Occupied Housing Units	601
Vacant Housing Units	2,382
Homeowner Vacancy Rate	14.8%
Rental Vacancy Rate	32.3%

Housing Cost Burdens

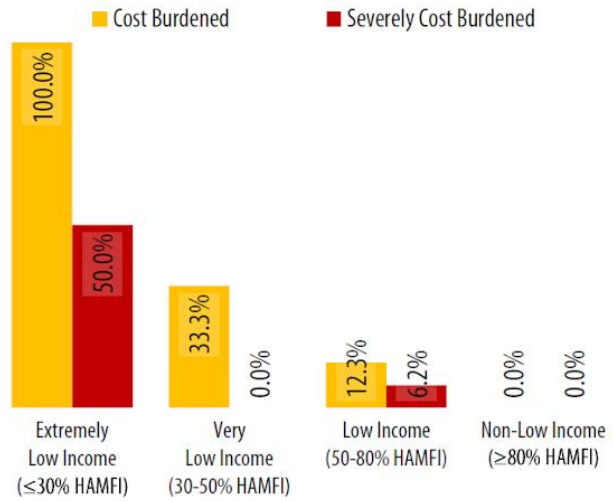


Affordable Housing Gap: Rich County, 2012-2016

Rich County's Renter Households by Income Level



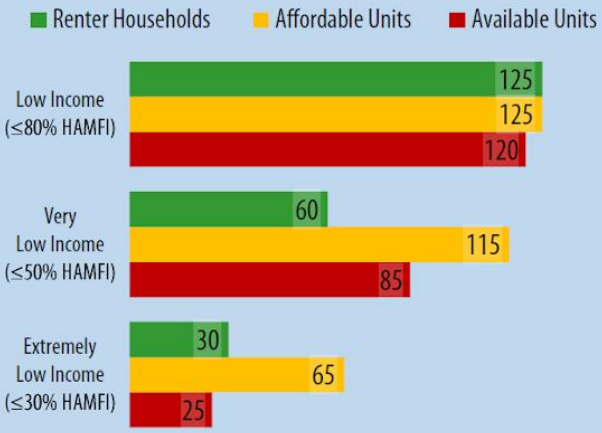
Rich County's Proportion of Cost Burdened Renter Households



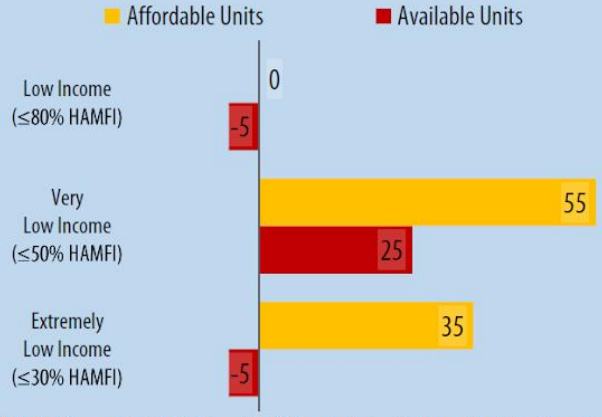
Comparison of Rich County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Rich County	State of Utah	Rich County	State of Utah
Low Income (≤80% HAMFI)	100.0	397.3	96.0	279.3
Very Low Income (≤50% HAMFI)	191.7	561.0	141.7	329.2
Extremely Low Income (≤30% HAMFI)	216.7	438.8	83.3	212.4

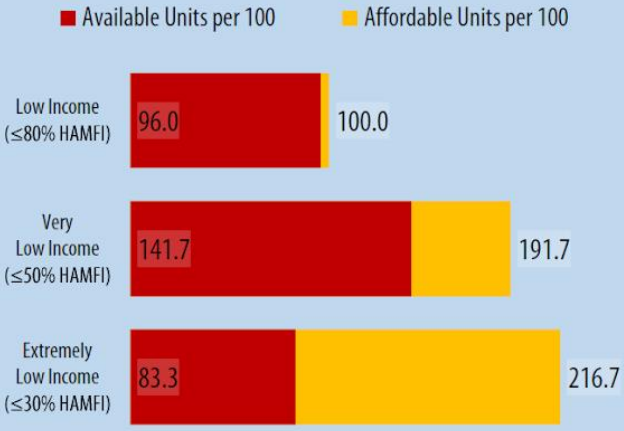
Rich County's Affordable & Available Rental Housing Gap



Rich County's Affordable & Available Rental Housing Deficit



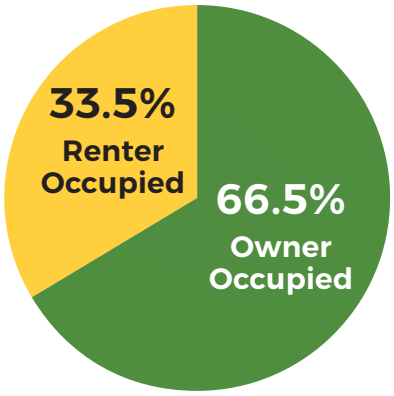
Rich County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

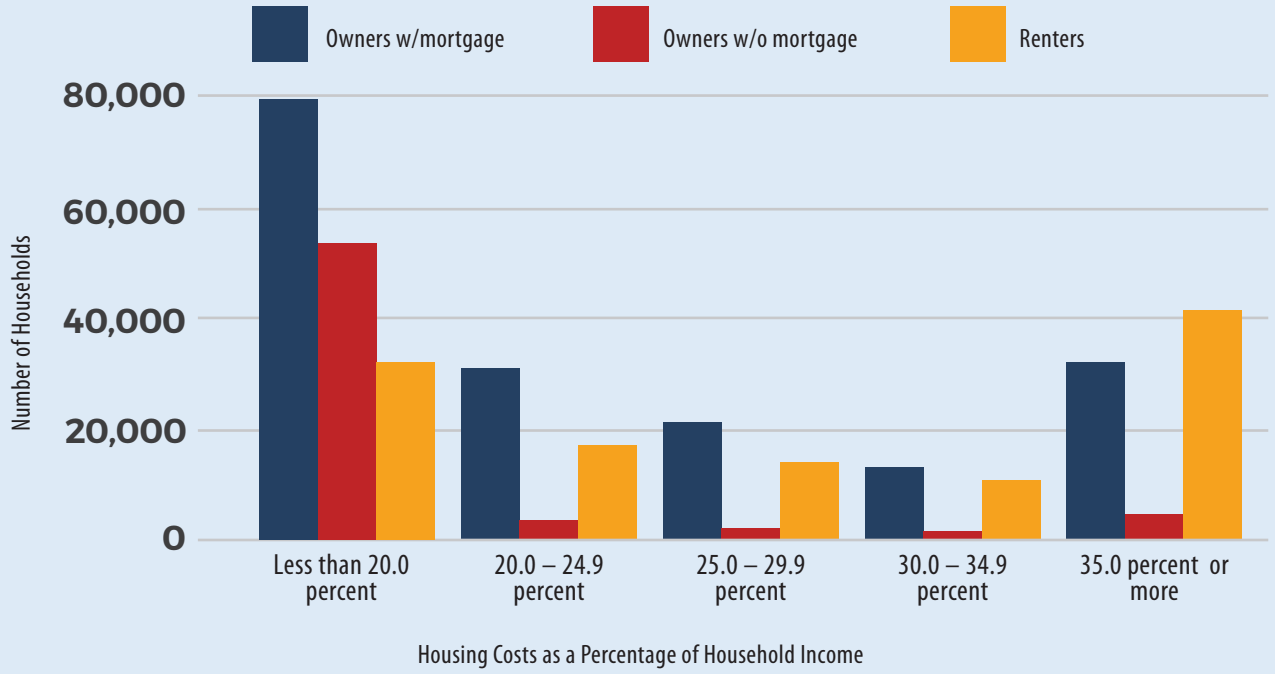
Housing Costs and Availability: SALT LAKE COUNTY *2013–2017*

Ratio of Owners to Renters



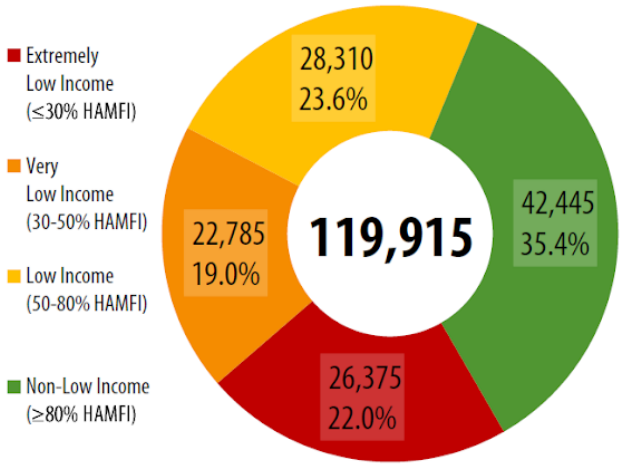
Total Housing Units	**384,127**
Occupied Housing Units	363,058
Vacant Housing Units	21,069
Homeowner Vacancy Rate	1.2%
Rental Vacancy Rate	4.6%

Housing Cost Burdens

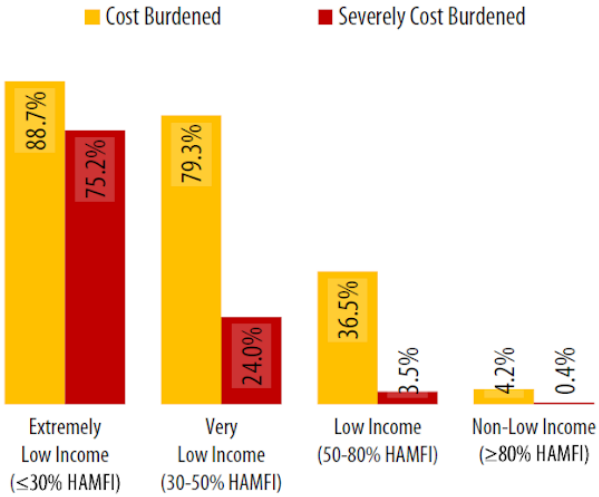


Affordable Housing Gap: Salt Lake County, 2012-2016

Salt Lake County's Renter Households by Income Level



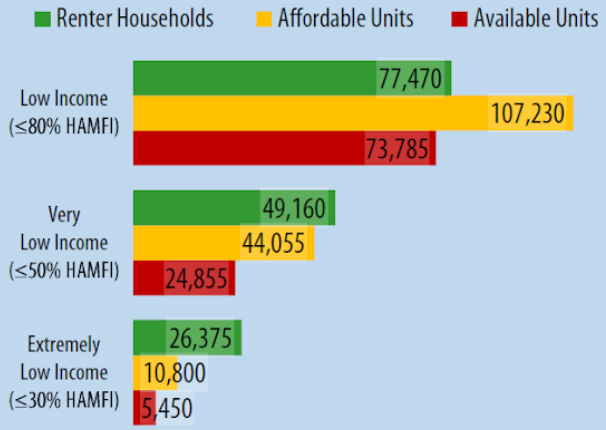
Salt Lake County's Proportion of Cost Burdened Renter Households



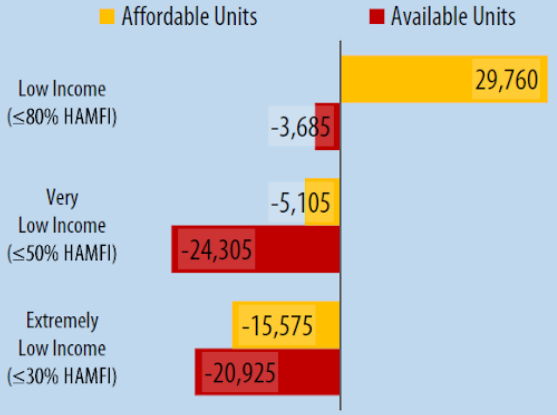
Comparison of Salt Lake County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Salt Lake County	State of Utah	Salt Lake County	State of Utah
Low Income (≤80% HAMFI)	138.4	397.3	95.2	279.3
Very Low Income (≤50% HAMFI)	89.6	561.0	50.6	329.2
Extremely Low Income (≤30% HAMFI)	40.9	438.8	20.7	212.4

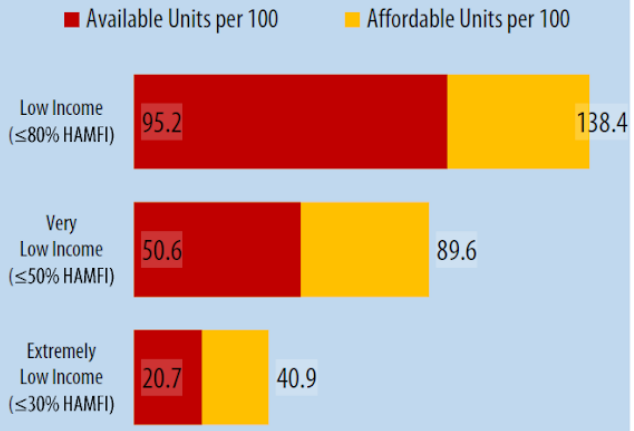
Salt Lake County's Affordable & Available Rental Housing Gap



Salt Lake County's Affordable & Available Rental Housing Deficit



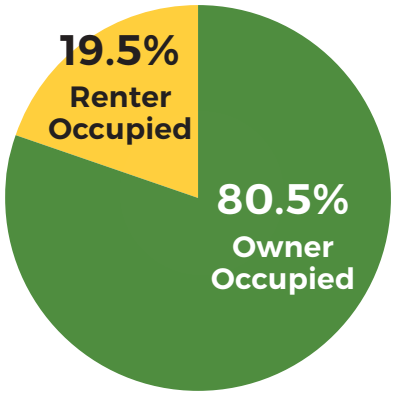
Salt Lake County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

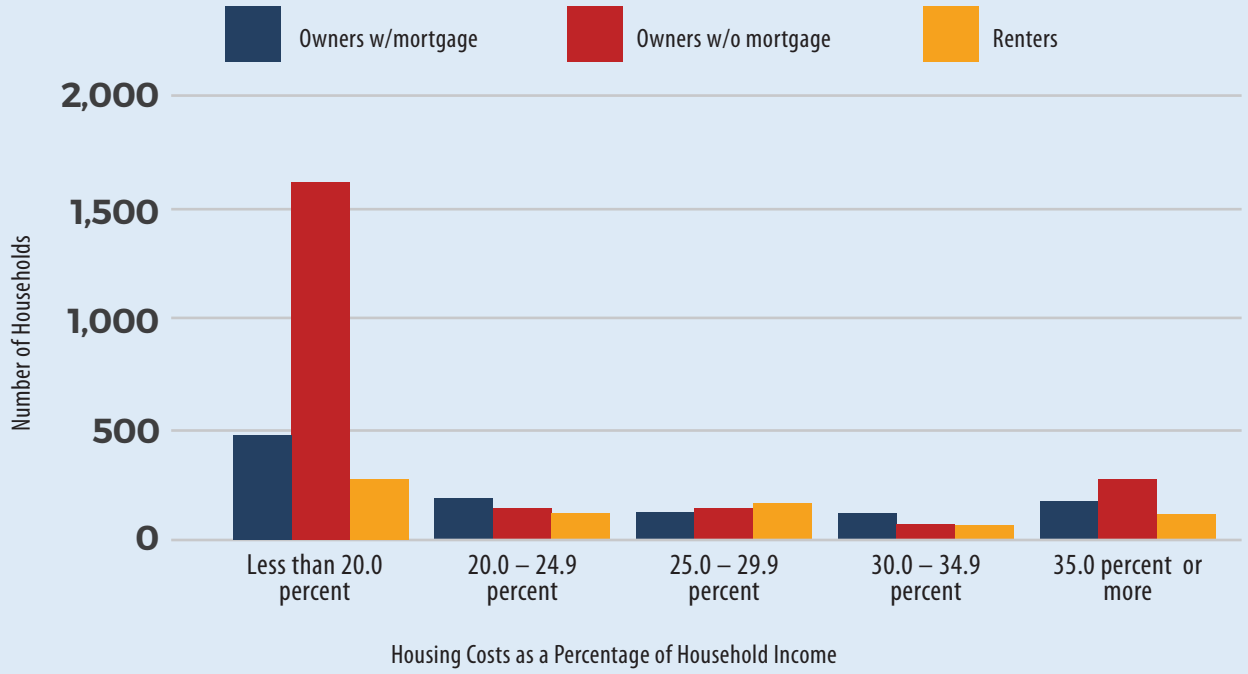
Housing Costs and Availability: SAN JUAN COUNTY *2013–2017*

Ratio of Owners to Renters



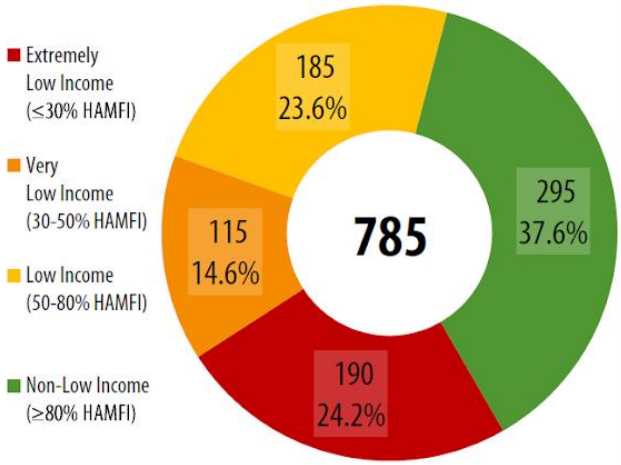
Total Housing Units	**5,936**
Occupied Housing Units	4,019
Vacant Housing Units	1,917
Homeowner Vacancy Rate	1.8%
Rental Vacancy Rate	16.5%

Housing Cost Burdens

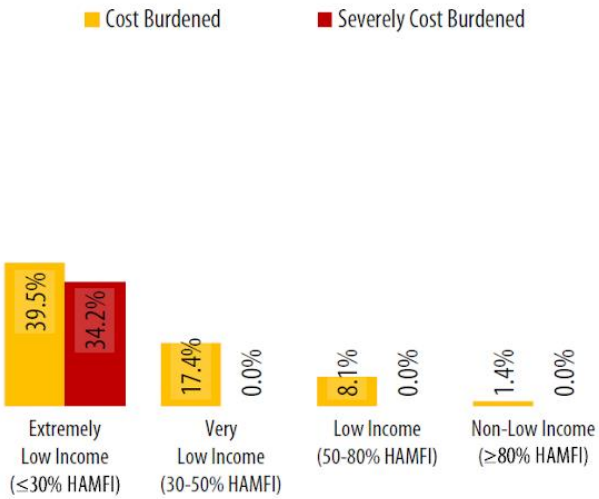


Affordable Housing Gap: San Juan County, 2012-2016

San Juan County's Renter Households by Income Level



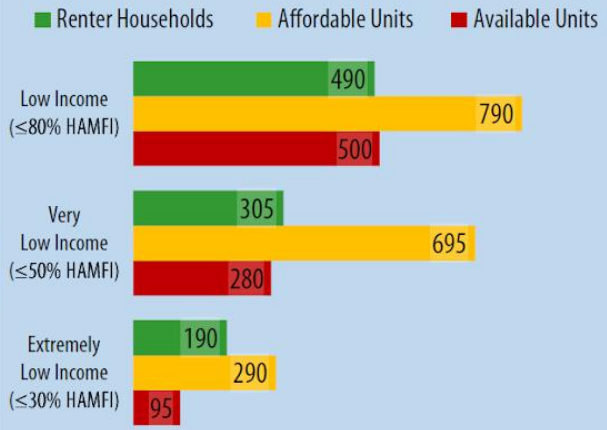
San Juan County's Proportion of Cost Burdened Renter Households



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

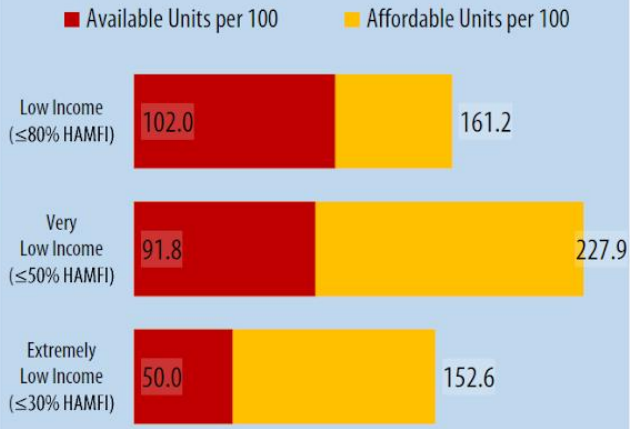
GAP	Affordable Units		Available Units	
HAMFI LEVEL	San Juan County	State of Utah	San Juan County	State of Utah
Low Income (≤80% HAMFI)	161.2	397.3	102.0	279.3
Very Low Income (≤50% HAMFI)	227.9	561.0	91.8	329.2
Extremely Low Income (≤30% HAMFI)	152.6	438.8	50.0	212.4

San Juan County's Affordable & Available Rental Housing Gap



San Juan County's Affordable & Available Rental Housing Deficit

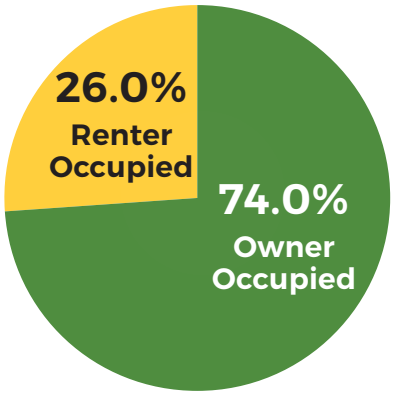
San Juan County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

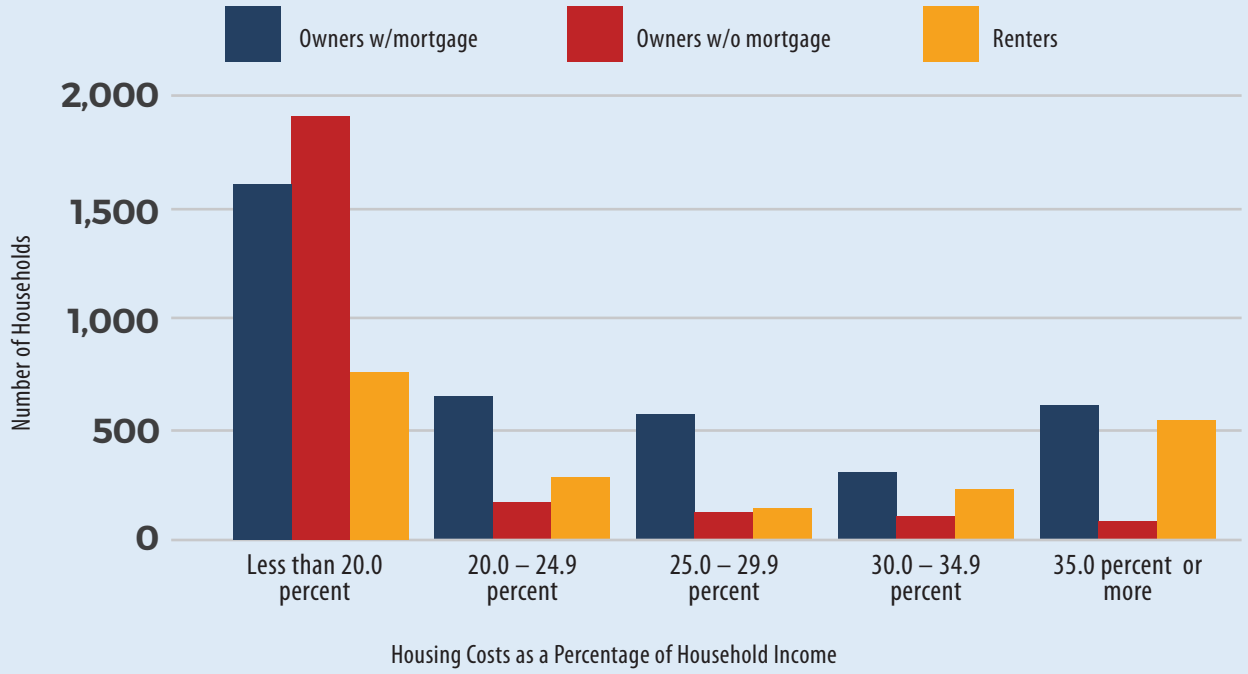
Housing Costs and Availability: SANPETE COUNTY *2013–2017*

Ratio of Owners to Renters



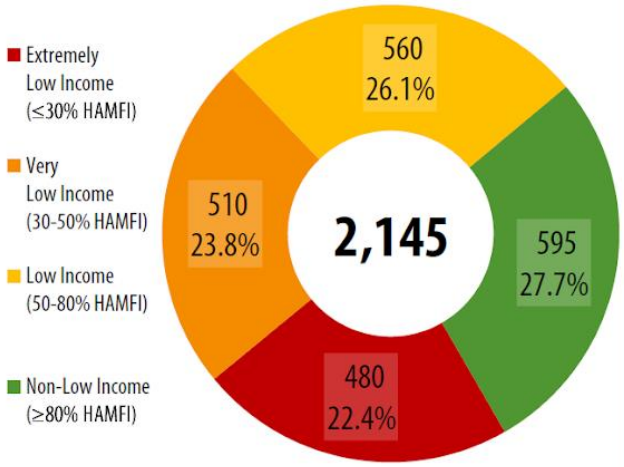
Total Housing Units	**10,671**
Occupied Housing Units	8,366
Vacant Housing Units	2,305
Homeowner Vacancy Rate	1.0%
Rental Vacancy Rate	7.3%

Housing Cost Burdens

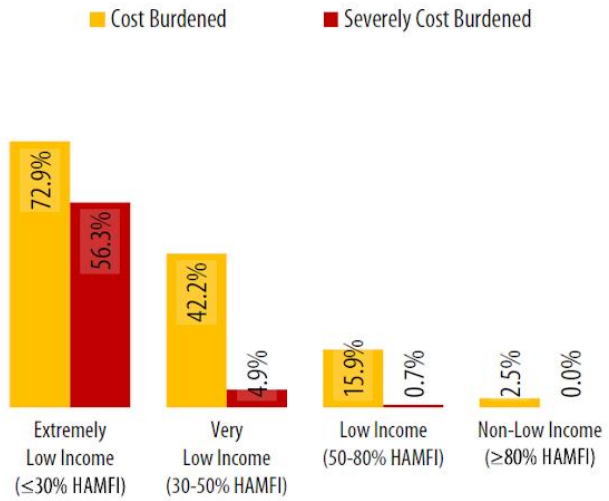


Affordable Housing Gap: Sanpete County, 2012-2016

Sanpete County's Renter Households by Income Level



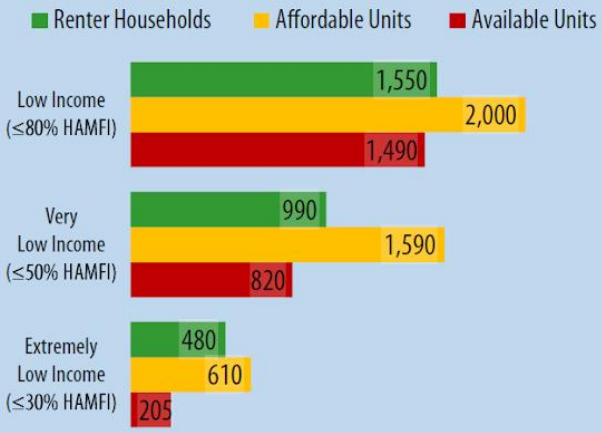
Sanpete County's Proportion of Cost Burdened Renter Households



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

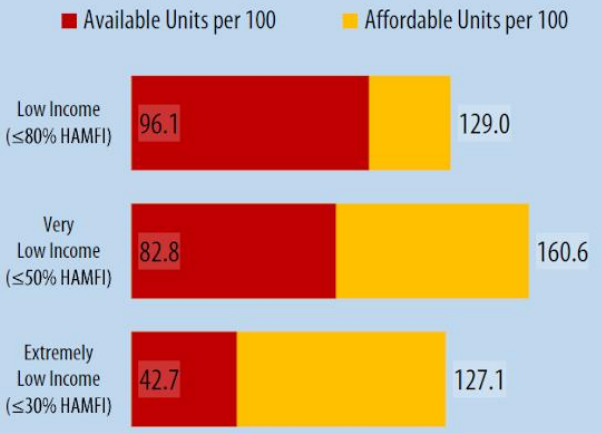
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Sanpete County	State of Utah	Sanpete County	State of Utah
Low Income (≤80% HAMFI)	129.0	397.3	96.1	279.3
Very Low Income (≤50% HAMFI)	160.6	561.0	82.8	329.2
Extremely Low Income (≤30% HAMFI)	127.1	438.8	42.7	212.4

Sanpete County's Affordable & Available Rental Housing Gap



Sanpete County's Affordable & Available Rental Housing Deficit

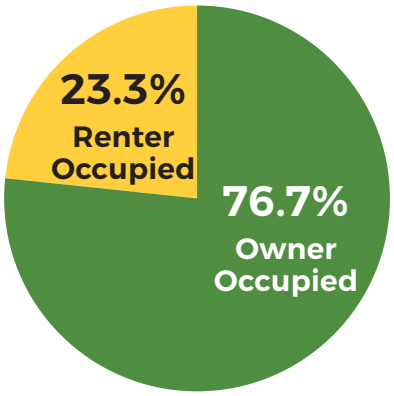
Sanpete County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

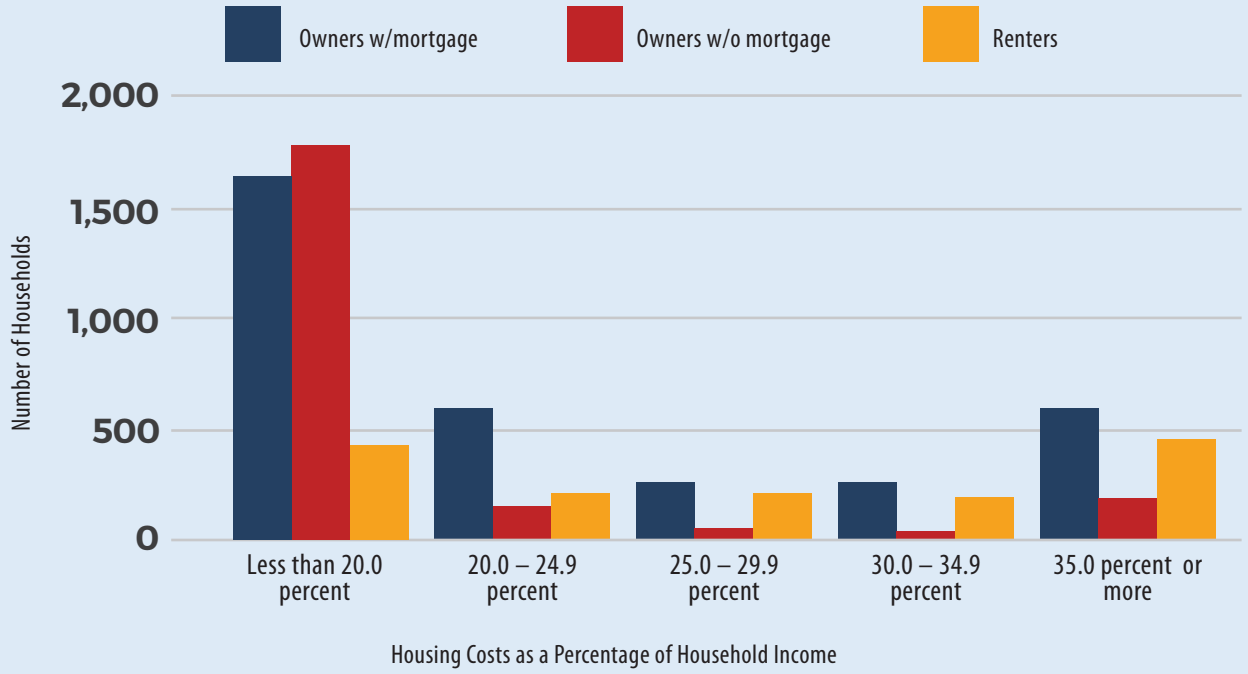
Housing Costs and Availability: SEVIER COUNTY *2013–2017*

Ratio of Owners to Renters



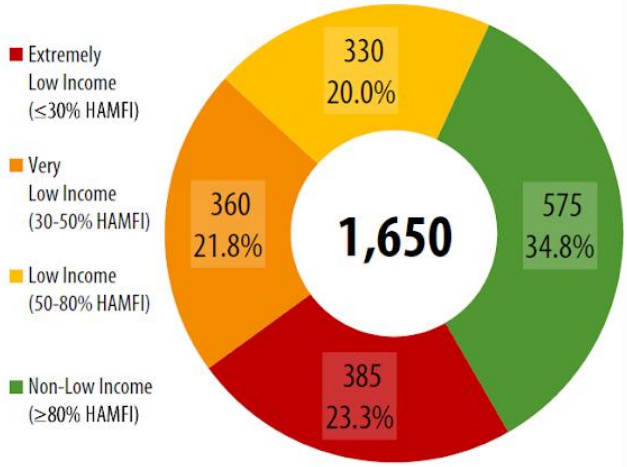
Total Housing Units	**8,655**
Occupied Housing Units	7,171
Vacant Housing Units	1,484
Homeowner Vacancy Rate	2.8%
Rental Vacancy Rate	8.2%

Housing Cost Burdens

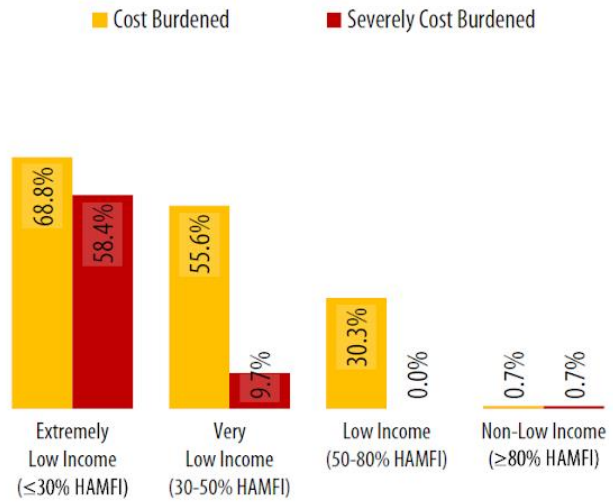


Affordable Housing Gap: Sevier County, 2012-2016

Sevier County's Renter Households by Income Level



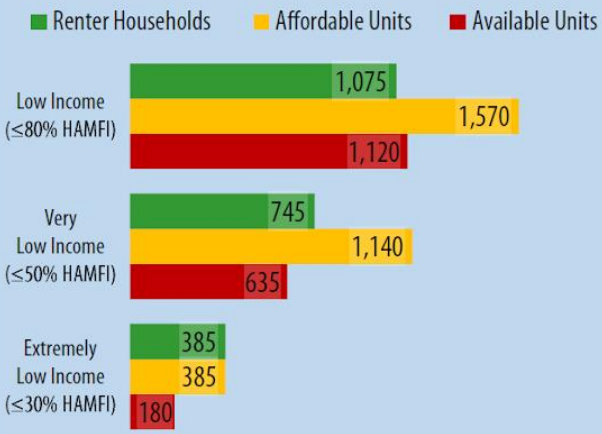
Sevier County's Proportion of Cost Burdened Renter Households



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

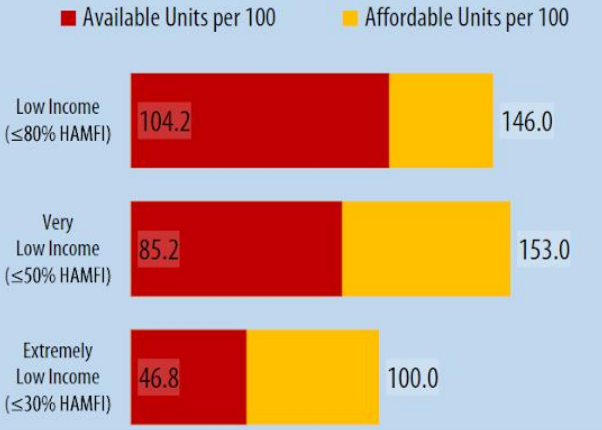
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Sevier County	State of Utah	Sevier County	State of Utah
Low Income (≤80% HAMFI)	146.0	397.3	104.2	279.3
Very Low Income (≤50% HAMFI)	153.0	561.0	85.2	329.2
Extremely Low Income (≤30% HAMFI)	100.0	438.8	46.8	212.4

Sevier County's Affordable & Available Rental Housing Gap



Sevier County's Affordable & Available Rental Housing Deficit

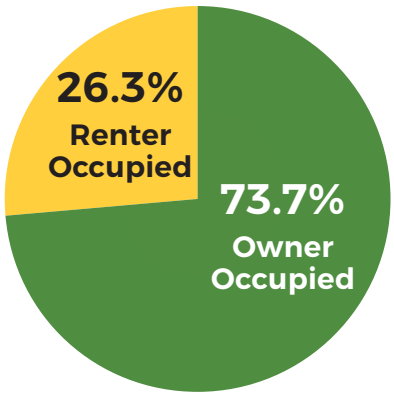
Sevier County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

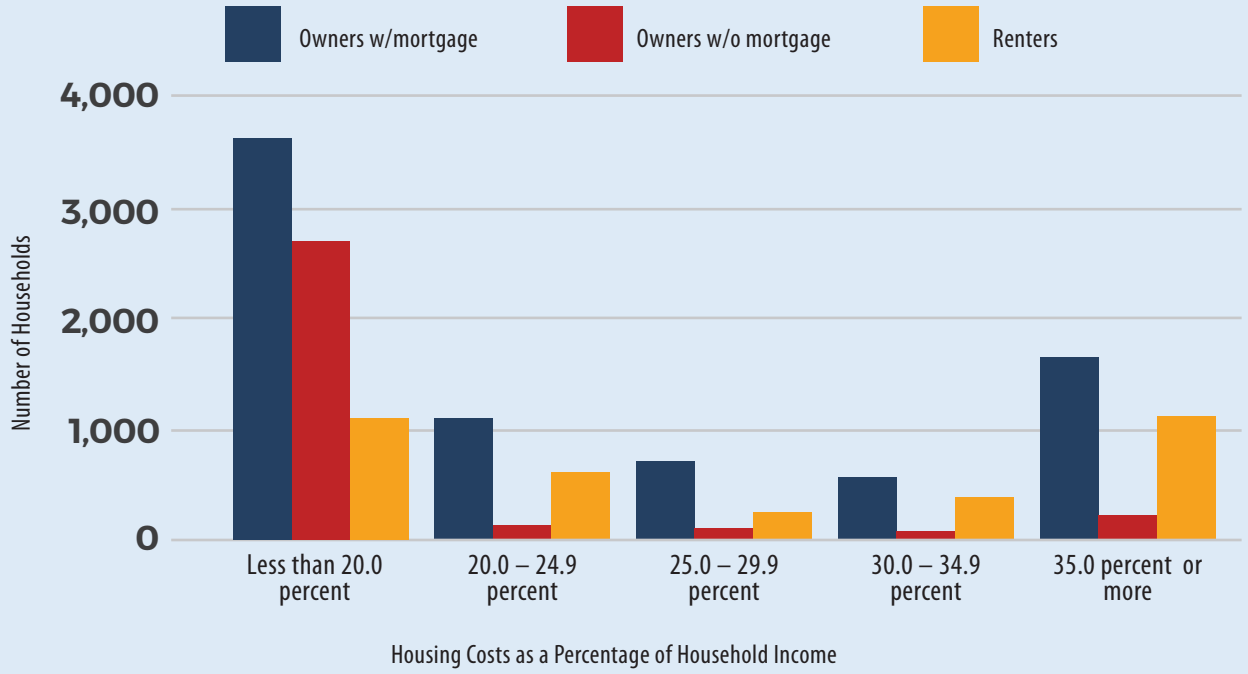
Housing Costs and Availability: SUMMIT COUNTY *2013–2017*

Ratio of Owners to Renters



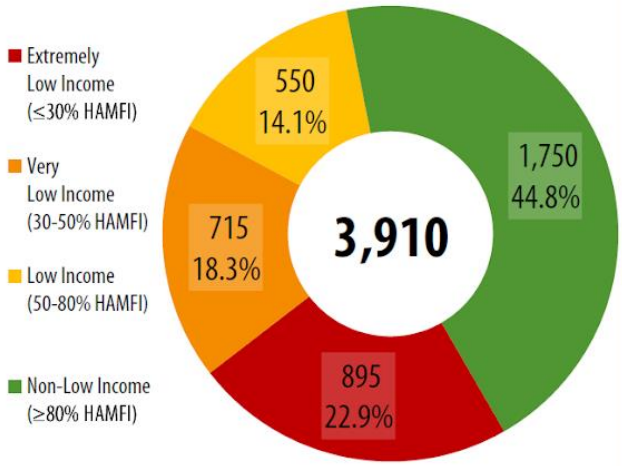
Total Housing Units	**27,484**
Occupied Housing Units	14,781
Vacant Housing Units	12,703
Homeowner Vacancy Rate	1.0%
Rental Vacancy Rate	15.3%

Housing Cost Burdens

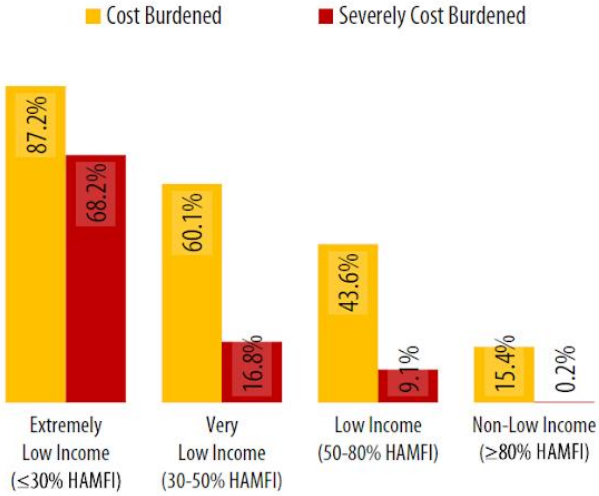


Affordable Housing Gap: Summit County, 2012-2016

Summit County's Renter Households by Income Level



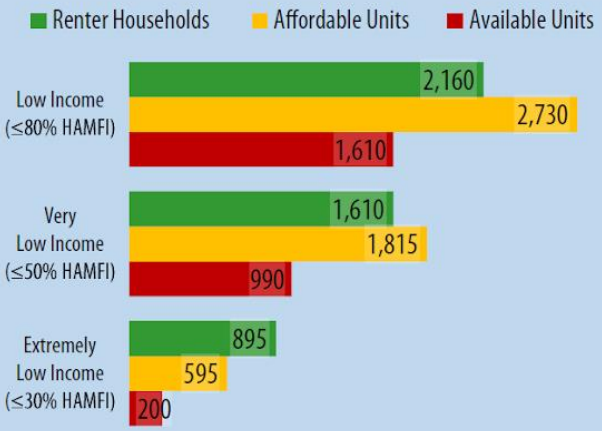
Summit County's Proportion of Cost Burdened Renter Households



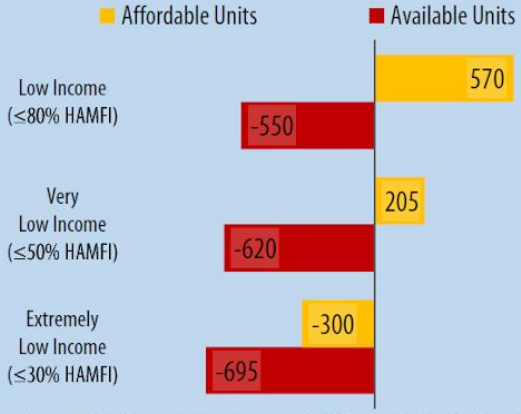
Comparison of Summit County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Summit County	State of Utah	Summit County	State of Utah
Low Income (≤80% HAMFI)	126.4	397.3	74.5	279.3
Very Low Income (≤50% HAMFI)	112.7	561.0	61.5	329.2
Extremely Low Income (≤30% HAMFI)	66.5	438.8	22.3	212.4

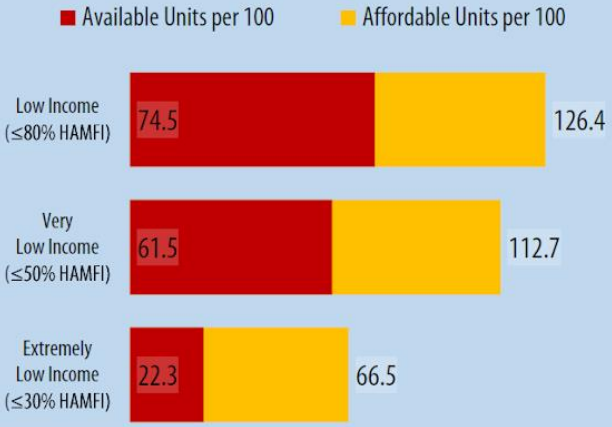
Summit County's Affordable & Available Rental Housing Gap



Summit County's Affordable & Available Rental Housing Deficit



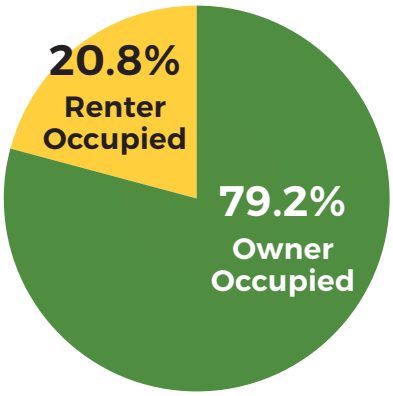
Summit County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

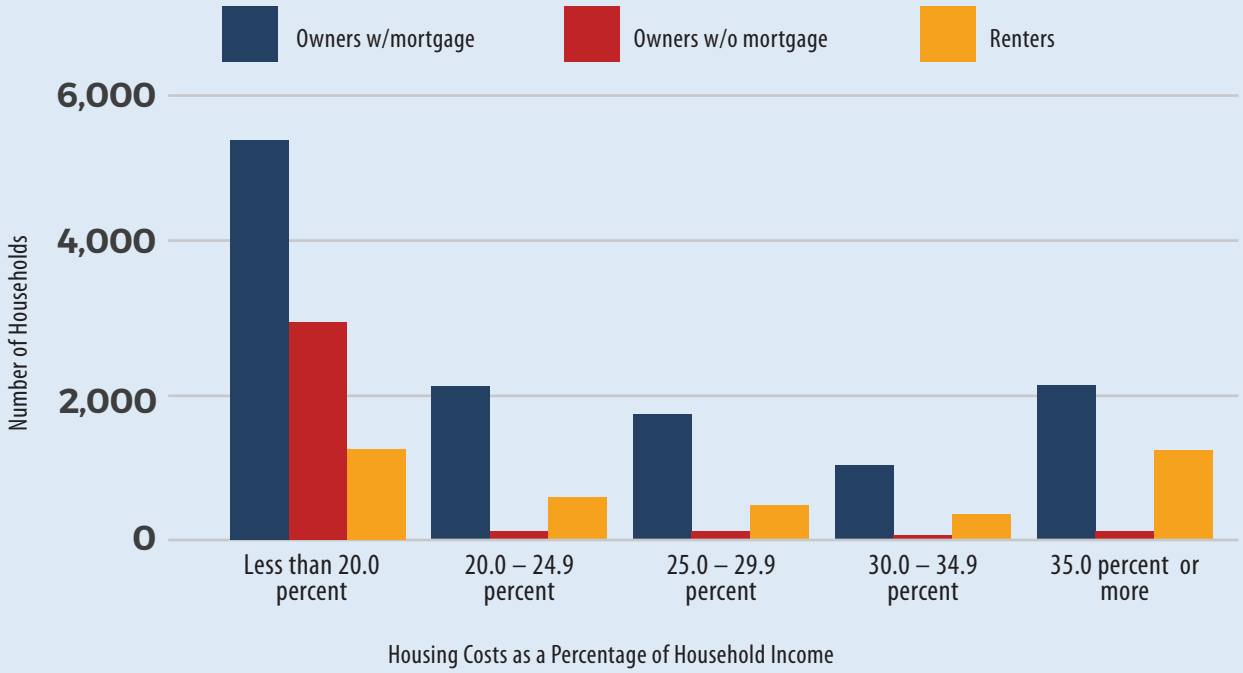
Housing Costs and Availability: TOOELE COUNTY *2013–2017*

Ratio of Owners to Renters



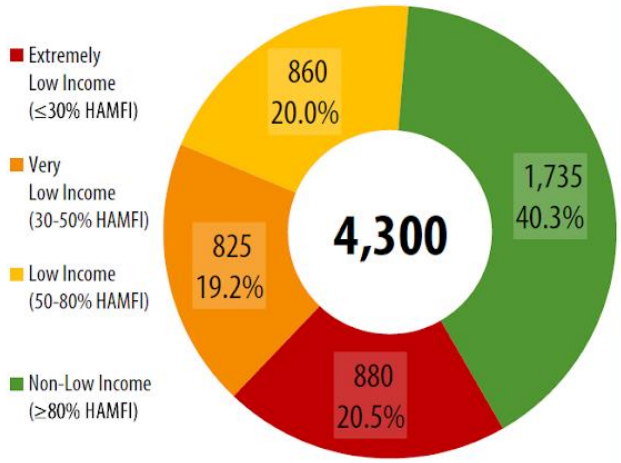
Total Housing Units	**20,985**
Occupied Housing Units	19,562
Vacant Housing Units	1,423
Homeowner Vacancy Rate	1.1%
Rental Vacancy Rate	11.4%

Housing Cost Burdens

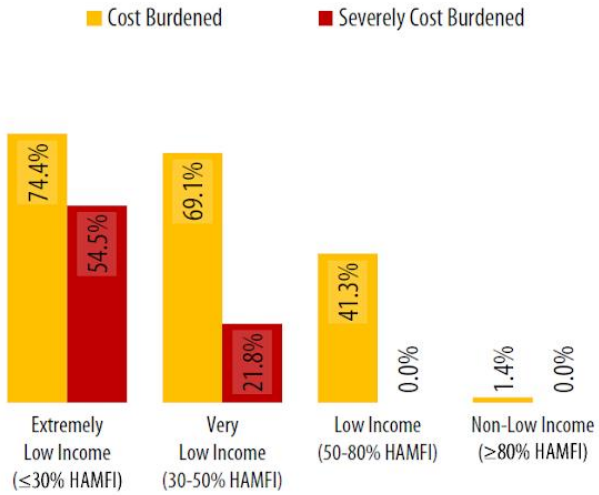


Affordable Housing Gap: Tooele County, 2012-2016

Tooele County's Renter Households by Income Level



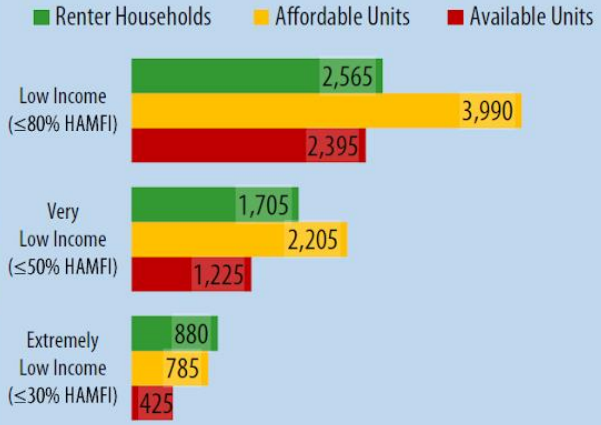
Tooele County's Proportion of Cost Burdened Renter Households



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

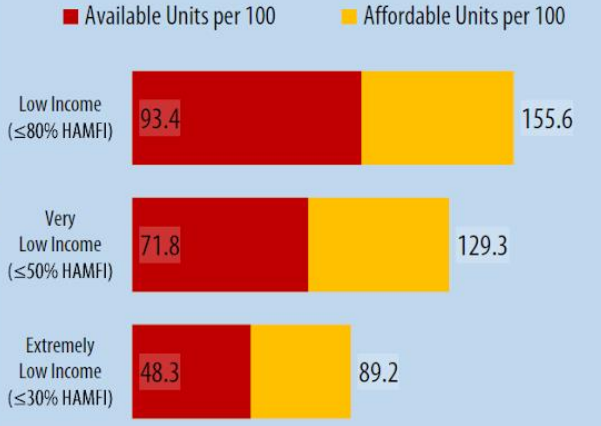
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Tooele County	State of Utah	Tooele County	State of Utah
Low Income (≤80% HAMFI)	155.6	397.3	93.4	279.3
Very Low Income (≤50% HAMFI)	129.3	561.0	71.8	329.2
Extremely Low Income (≤30% HAMFI)	89.2	438.8	48.3	212.4

Tooele County's Affordable & Available Rental Housing Gap



Tooele County's Affordable & Available Rental Housing Deficit

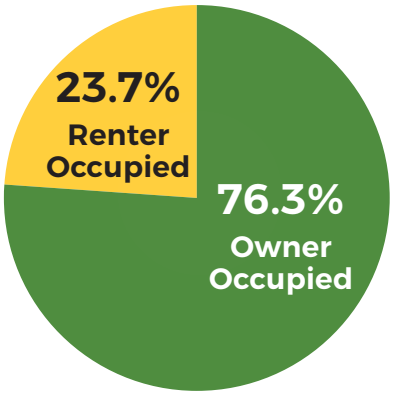
Tooele County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

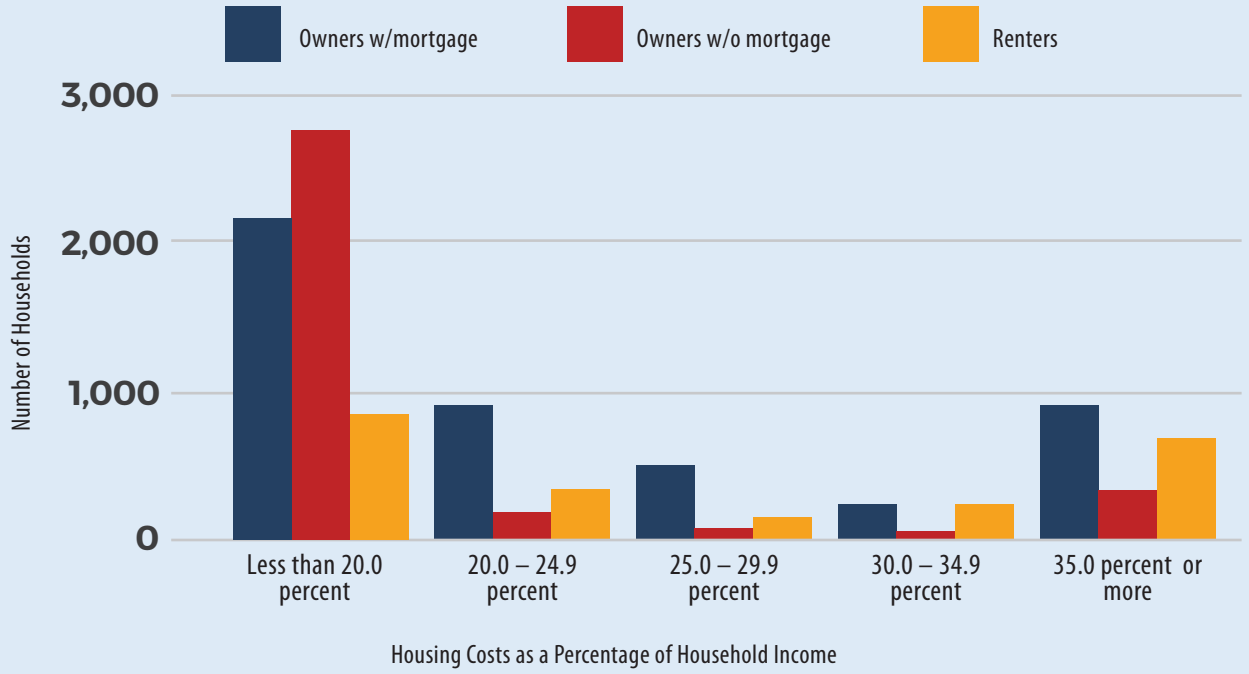
Housing Costs and Availability: UINTAH COUNTY *2013–2017*

Ratio of Owners to Renters



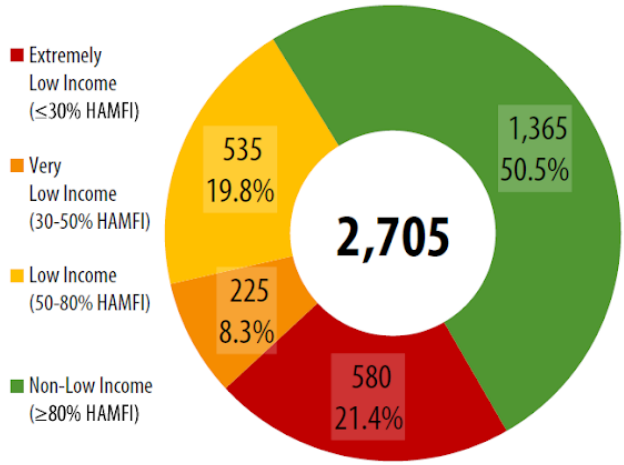
Total Housing Units	**13,466**
Occupied Housing Units	10,616
Vacant Housing Units	2,850
Homeowner Vacancy Rate	4.7%
Rental Vacancy Rate	24.7%

Housing Cost Burdens

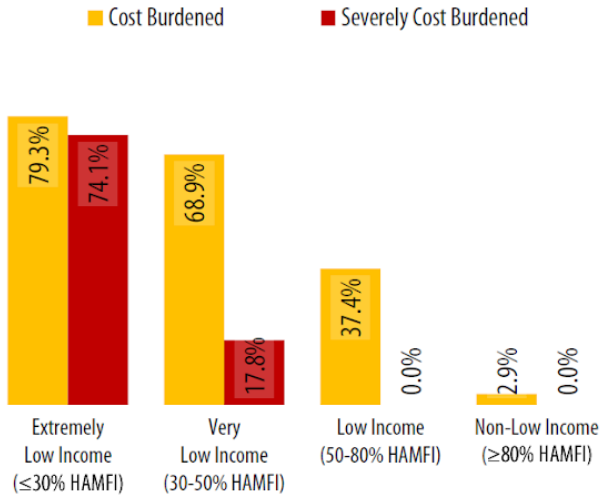


Affordable Housing Gap: Uintah County, 2012-2016

Uintah County's Renter Households by Income Level



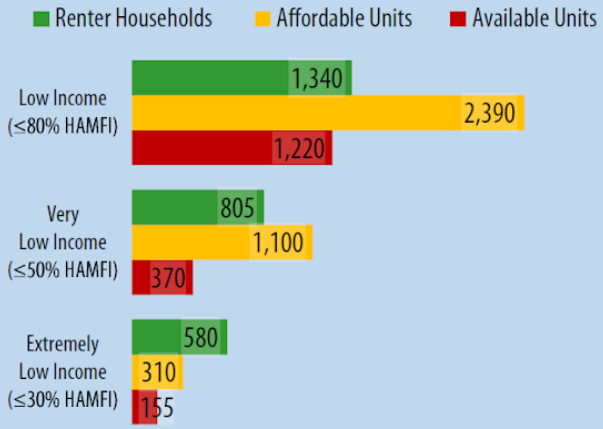
Uintah County's Proportion of Cost Burdened Renter Households



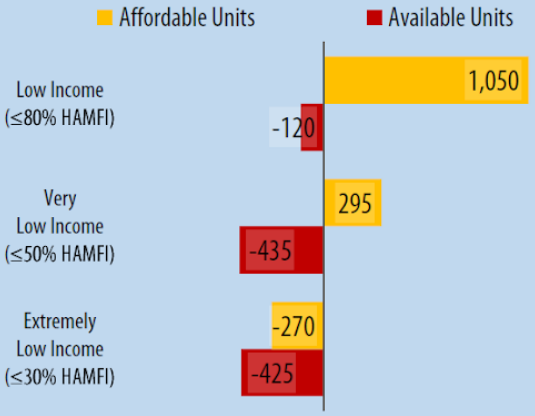
Comparison of Uintah County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Uintah County	State of Utah	Uintah County	State of Utah
Low Income (≤80% HAMFI)	178.4	397.3	91.0	279.3
Very Low Income (≤50% HAMFI)	136.6	561.0	46.0	329.2
Extremely Low Income (≤30% HAMFI)	53.4	438.8	26.7	212.4

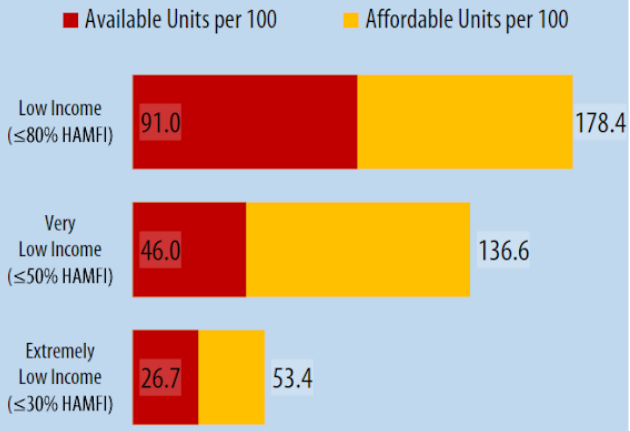
Uintah County's Affordable & Available Rental Housing Gap



Uintah County's Affordable & Available Rental Housing Deficit



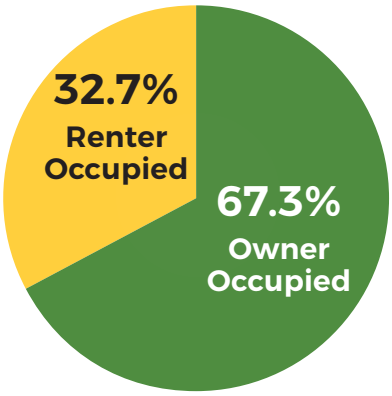
Uintah County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

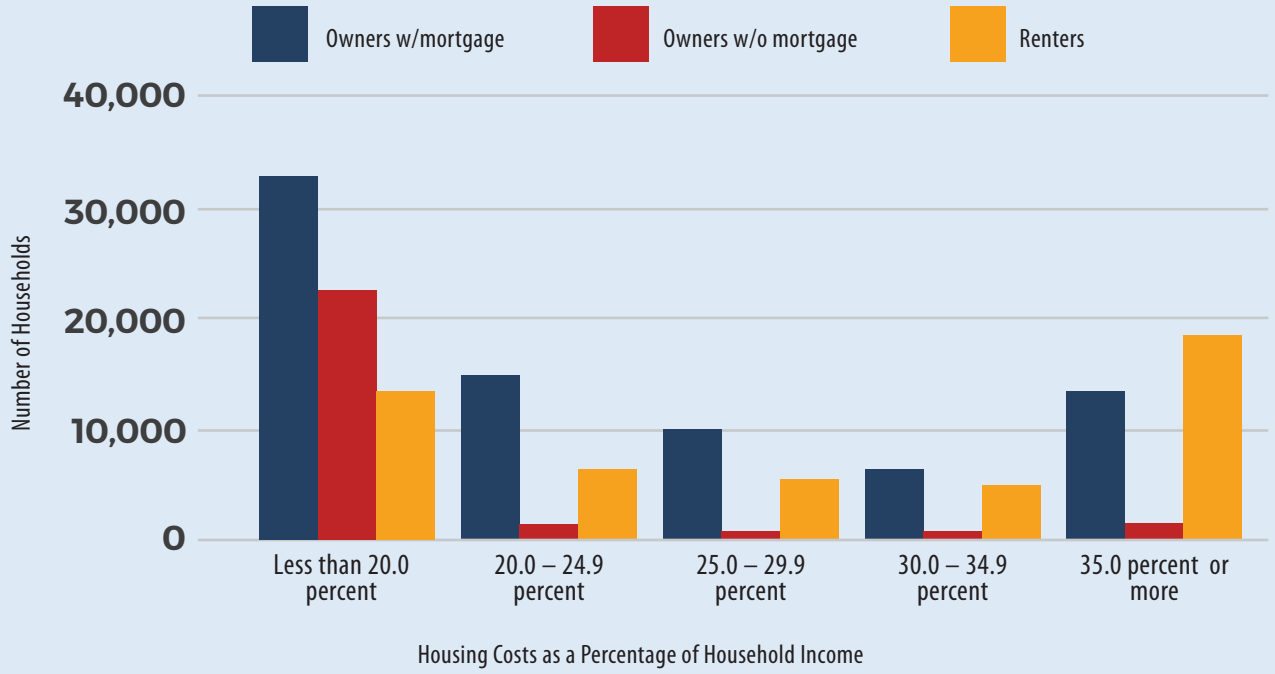
Housing Costs and Availability: UTAH COUNTY *2013–2017*

Ratio of Owners to Renters



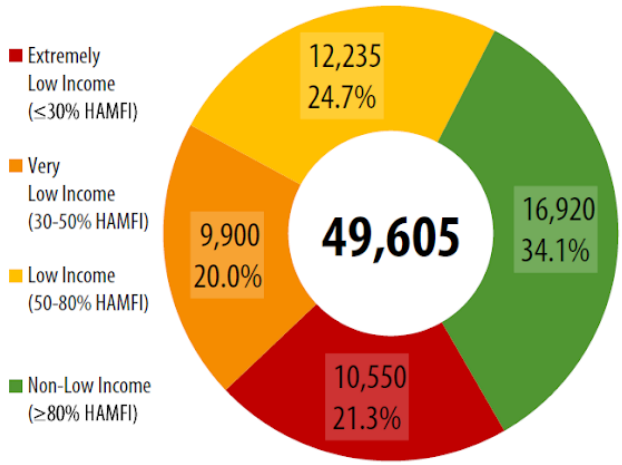
Total Housing Units	**163,289**
Occupied Housing Units	155,664
Vacant Housing Units	7,625
Homeowner Vacancy Rate	1.1%
Rental Vacancy Rate	3.6%

Housing Cost Burdens

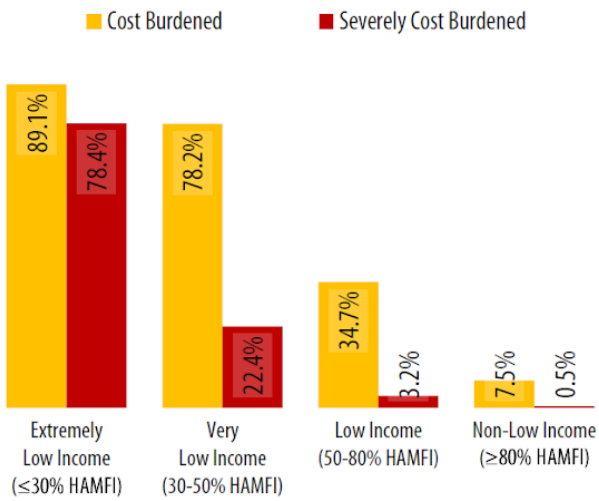


Affordable Housing Gap: Utah County, 2012-2016

Utah County's Renter Households by Income Level



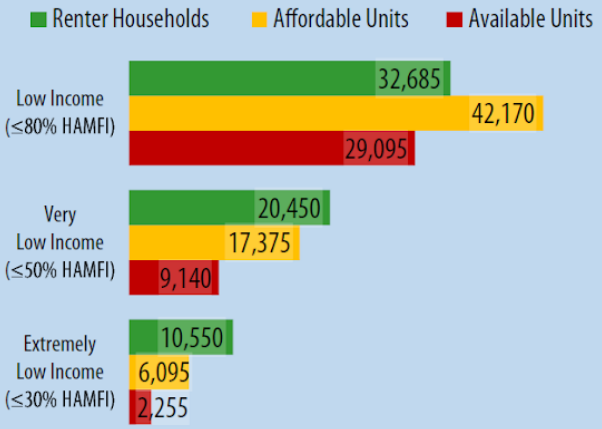
Utah County's Proportion of Cost Burdened Renter Households



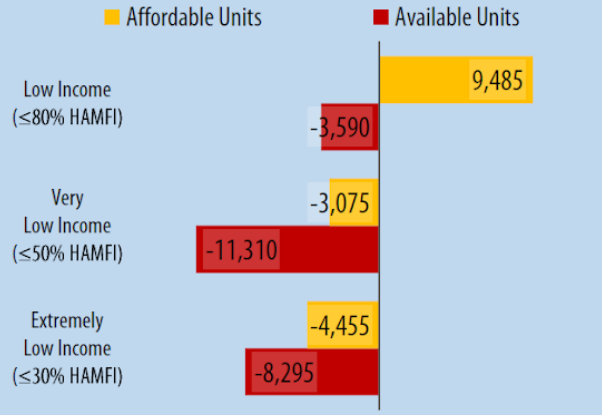
Comparison of Utah County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Utah County	State of Utah	Utah County	State of Utah
Low Income (≤80% HAMFI)	129.0	397.3	89.0	279.3
Very Low Income (≤50% HAMFI)	85.0	561.0	44.7	329.2
Extremely Low Income (≤30% HAMFI)	57.8	438.8	21.4	212.4

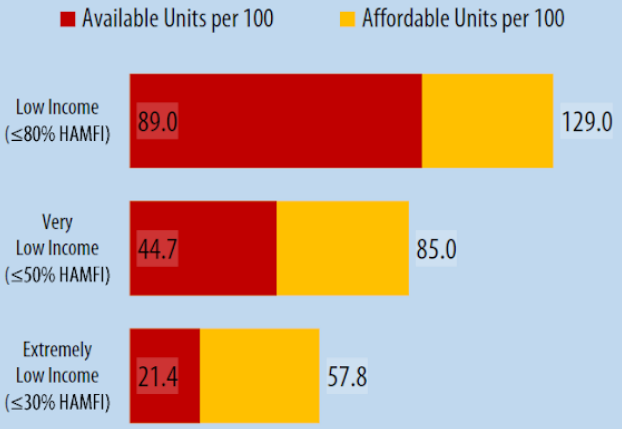
Utah County's Affordable & Available Rental Housing Gap



Utah County's Affordable & Available Rental Housing Deficit



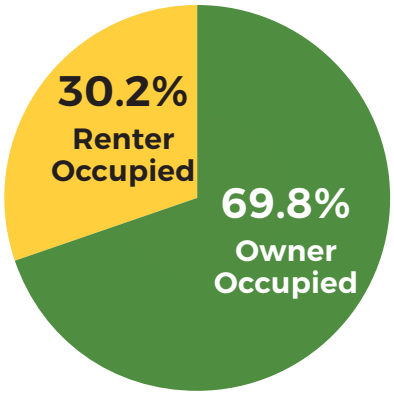
Utah County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

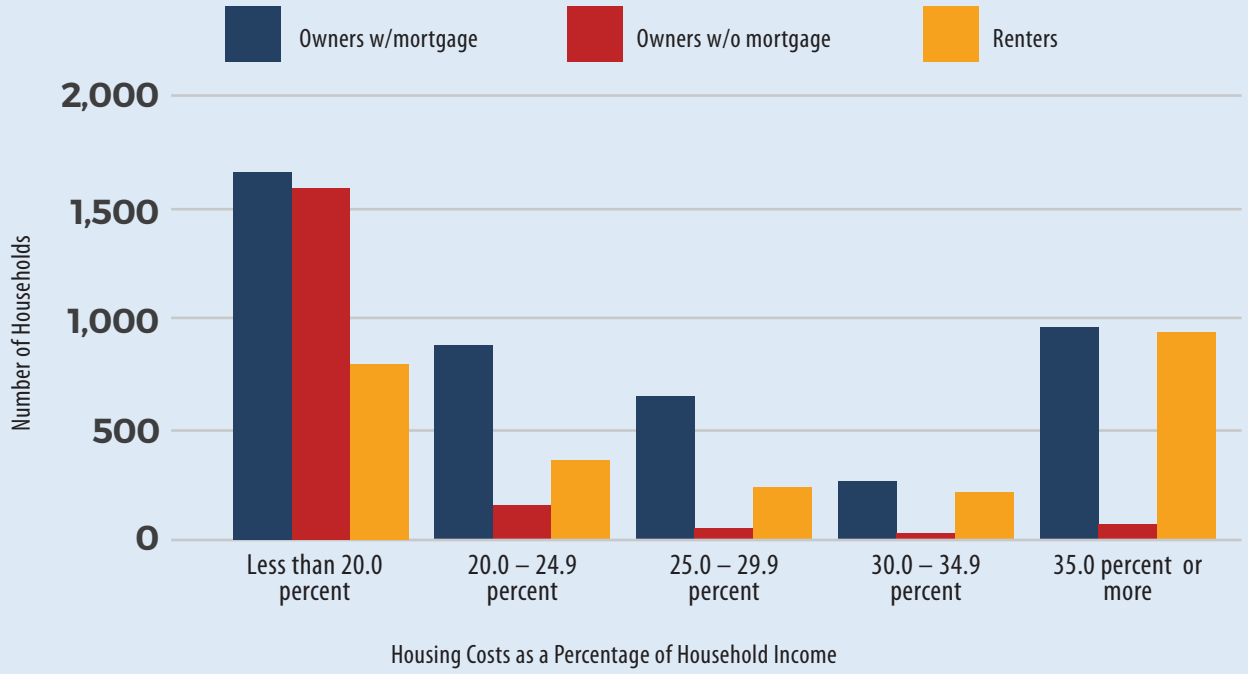
Housing Costs and Availability: WASATCH COUNTY *2013–2017*

Ratio of Owners to Renters



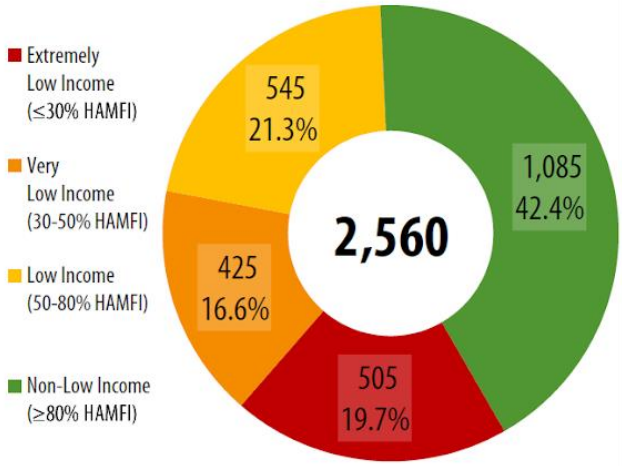
Total Housing Units	**12,194**
Occupied Housing Units	9,040
Vacant Housing Units	3,154
Homeowner Vacancy Rate	1.3%
Rental Vacancy Rate	6.4%

Housing Cost Burdens

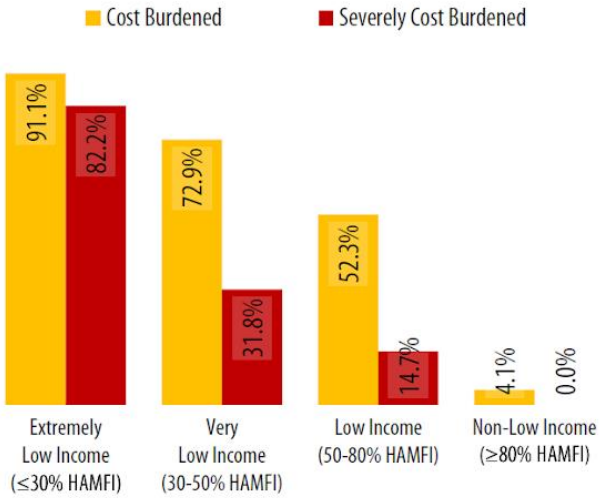


Affordable Housing Gap: Wasatch County, 2012-2016

Wasatch County's Renter Households by Income Level



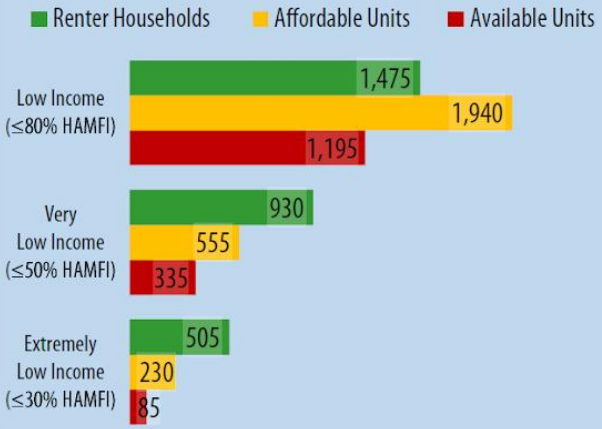
Wasatch County's Proportion of Cost Burdened Renter Households



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

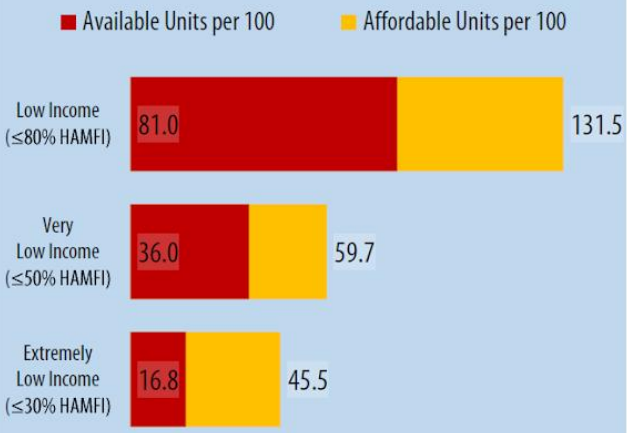
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Wasatch County	State of Utah	Wasatch County	State of Utah
Low Income (≤80% HAMFI)	131.5	397.3	81.0	279.3
Very Low Income (≤50% HAMFI)	59.7	561.0	36.0	329.2
Extremely Low Income (≤30% HAMFI)	45.5	438.8	16.8	212.4

Wasatch County's Affordable & Available Rental Housing Gap



Wasatch County's Affordable & Available Rental Housing Deficit

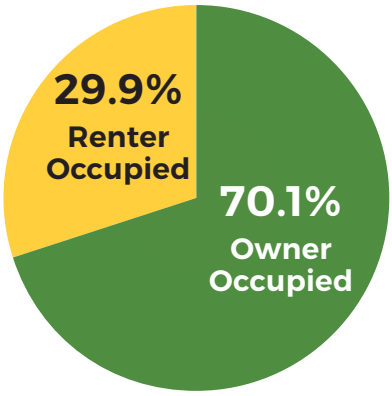
Wasatch County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

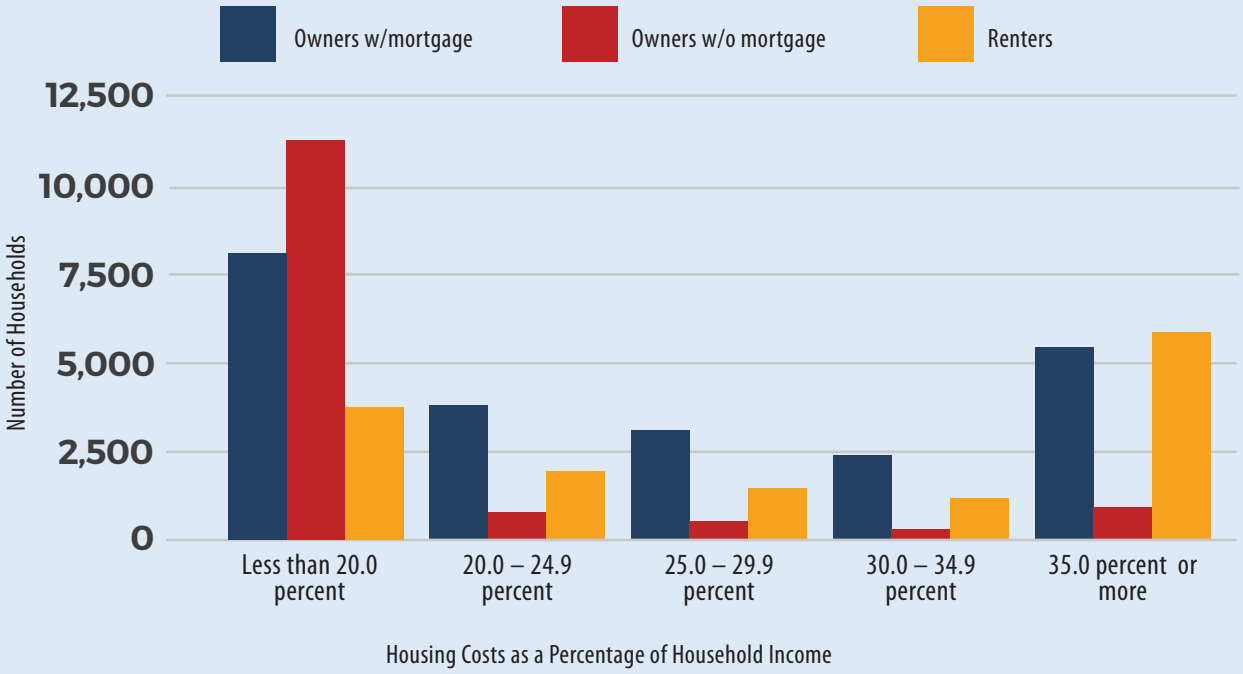
Housing Costs and Availability: WASHINGTON COUNTY *2013–2017*

Ratio of Owners to Renters



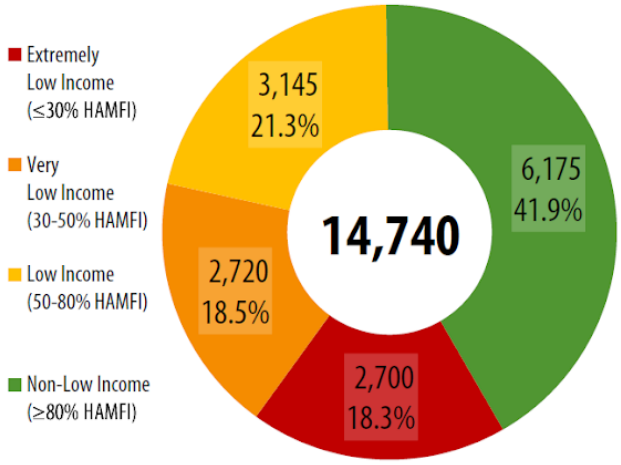
Total Housing Units	**64,509**
Occupied Housing Units	52,385
Vacant Housing Units	12,124
Homeowner Vacancy Rate	1.4%
Rental Vacancy Rate	5.2%

Housing Cost Burdens

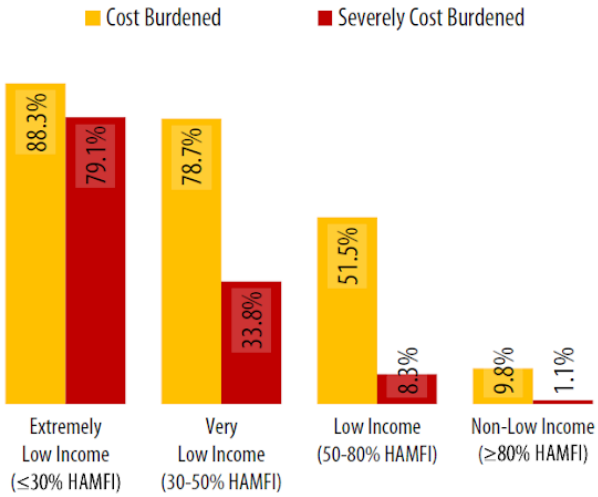


Affordable Housing Gap: Washington County, 2012-2016

Washington County's Renter Households by Income Level



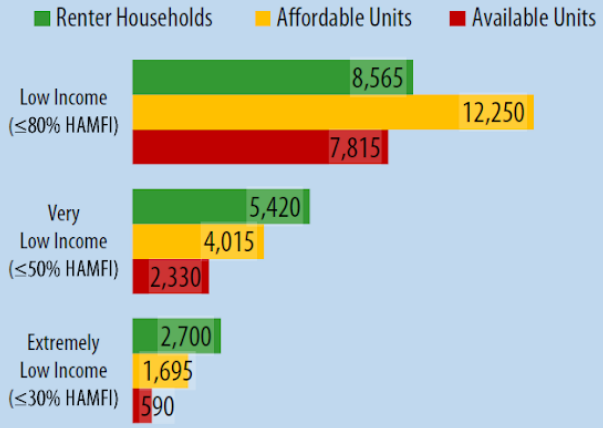
Washington County's Proportion of Cost Burdened Renter Households



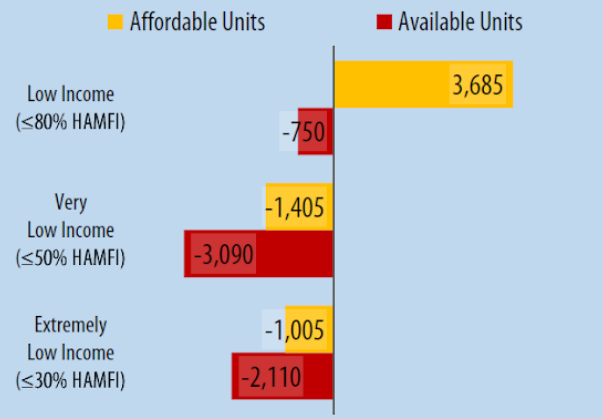
Comparison of Washington County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Washington County	State of Utah	Washington County	State of Utah
Low Income (≤80% HAMFI)	143.0	397.3	91.2	279.3
Very Low Income (≤50% HAMFI)	74.1	561.0	43.0	329.2
Extremely Low Income (≤30% HAMFI)	62.8	438.8	21.9	212.4

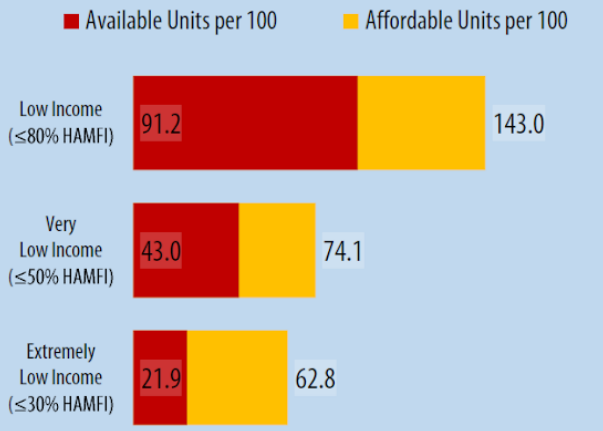
Washington County's Affordable & Available Rental Housing Gap



Washington County's Affordable & Available Rental Housing Deficit



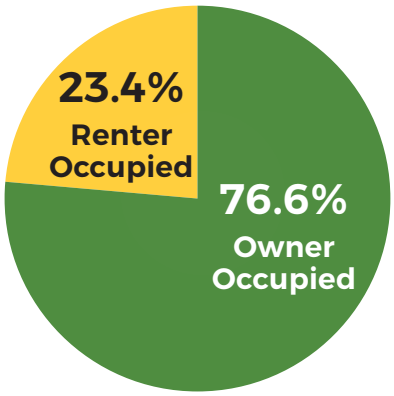
Washington County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

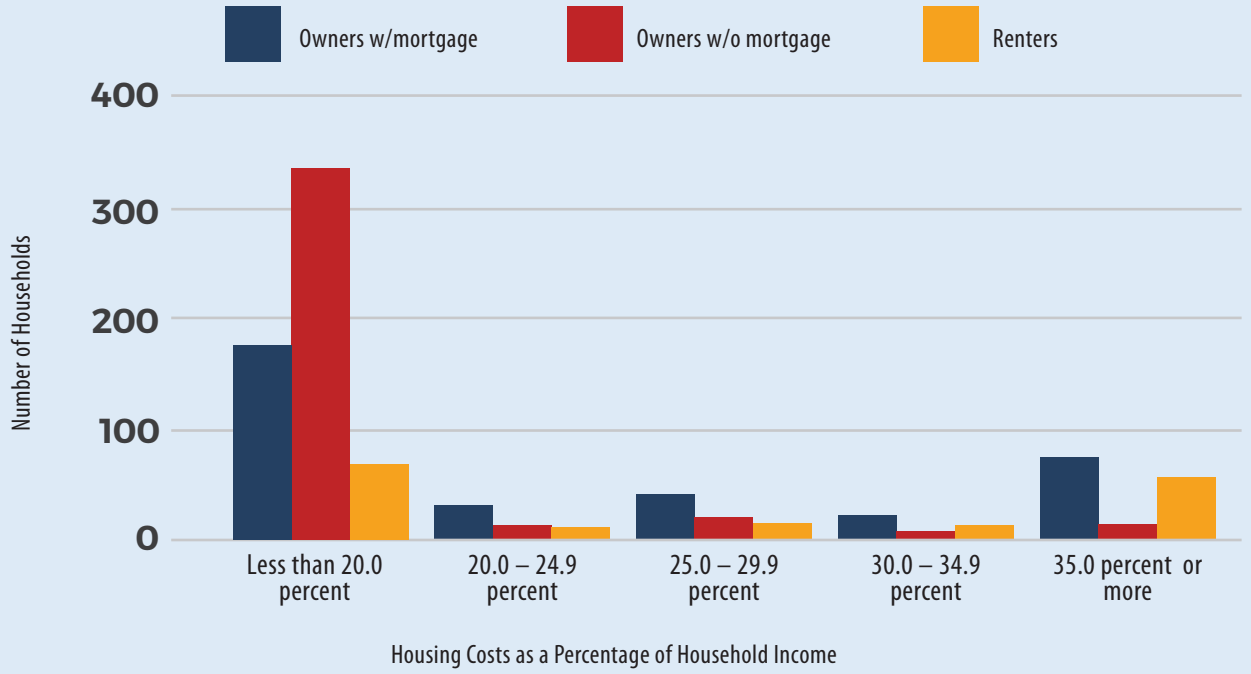
Housing Costs and Availability: WAYNE COUNTY *2013–2017*

Ratio of Owners to Renters



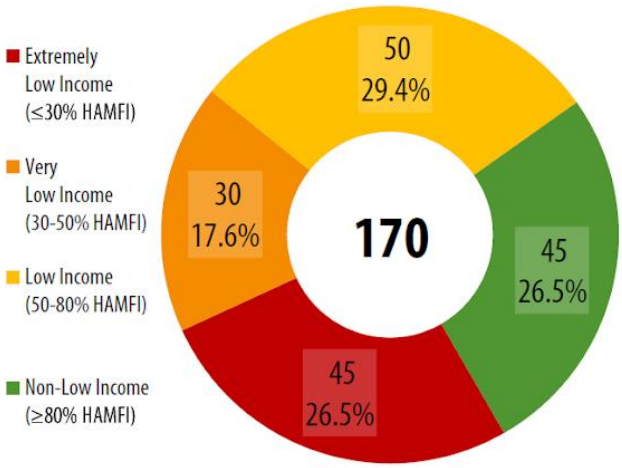
Total Housing Units	**1,649**
Occupied Housing Units	990
Vacant Housing Units	659
Homeowner Vacancy Rate	3.6%
Rental Vacancy Rate	16.3%

Housing Cost Burdens

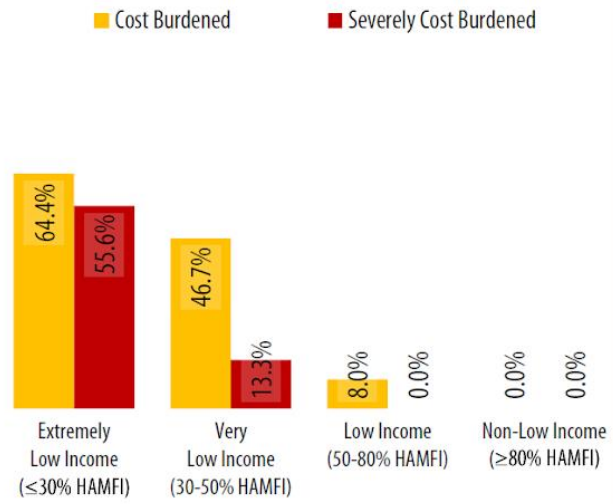


Affordable Housing Gap: Wayne County, 2012-2016

Wayne County's Renter Households by Income Level



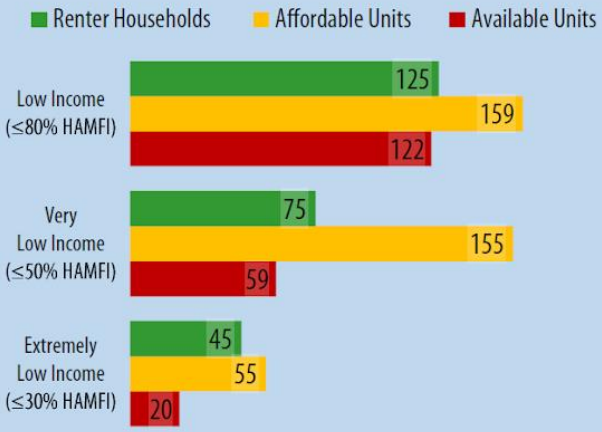
Wayne County's Proportion of Cost Burdened Renter Households



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

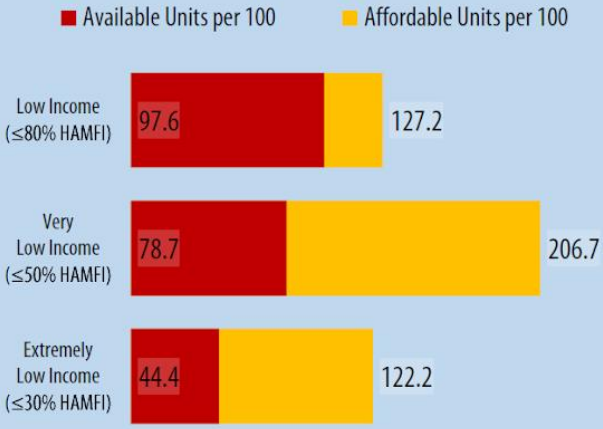
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Wayne County	State of Utah	Wayne County	State of Utah
Low Income (≤80% HAMFI)	127.2	397.3	97.6	279.3
Very Low Income (≤50% HAMFI)	206.7	561.0	78.7	329.2
Extremely Low Income (≤30% HAMFI)	122.2	438.8	44.4	212.4

Wayne County's Affordable & Available Rental Housing Gap



Wayne County's Affordable & Available Rental Housing Deficit

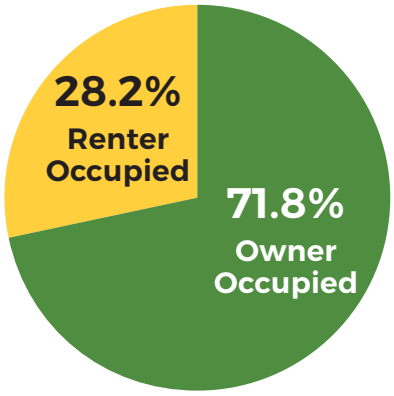
Wayne County's Rate of Affordable & Available Rental Units per 100 Renters



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

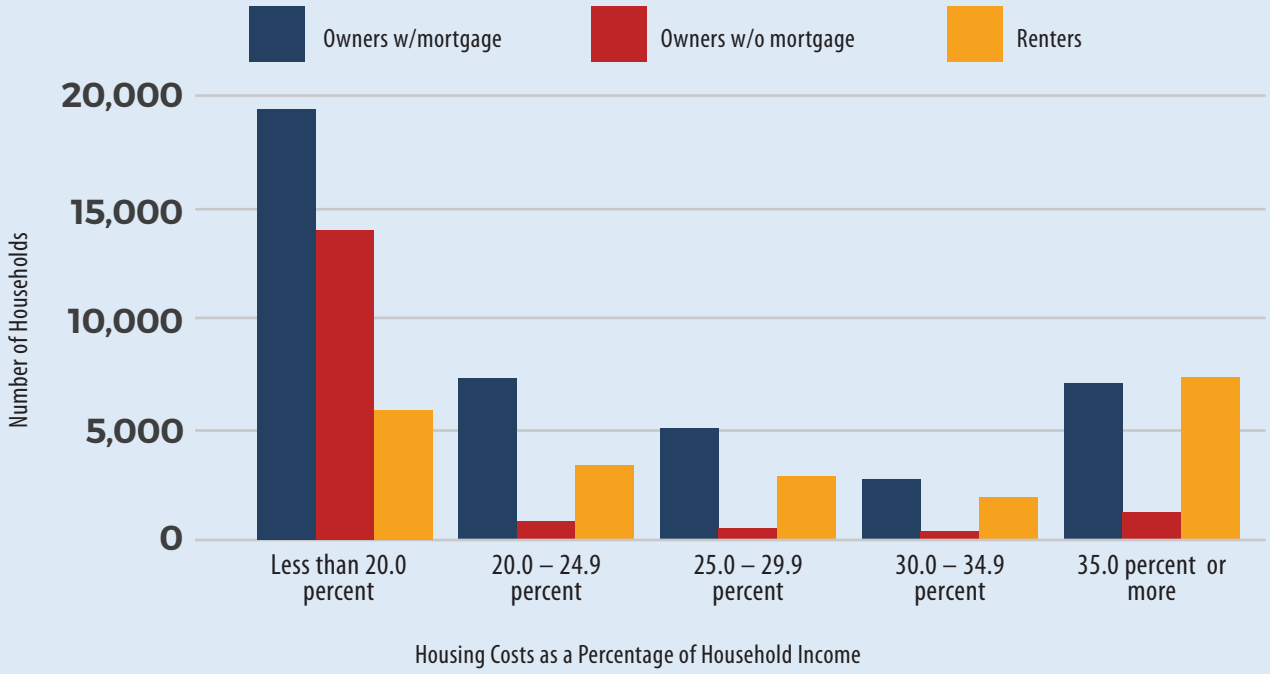
Housing Costs and Availability: WEBER COUNTY *2013–2017*

Ratio of Owners to Renters



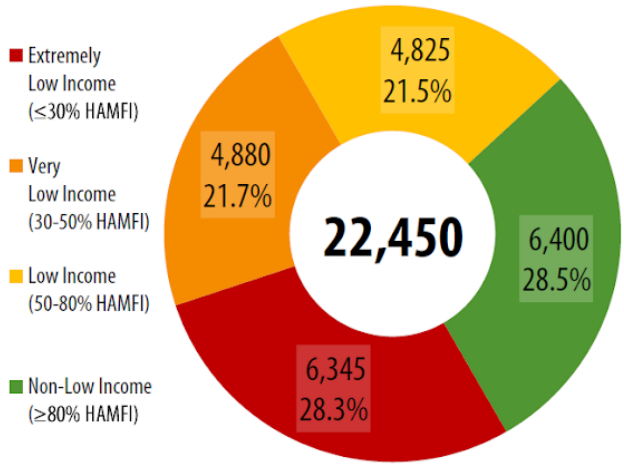
Total Housing Units	**84,495**
Occupied Housing Units	81,298
Vacant Housing Units	8,197
Homeowner Vacancy Rate	1.8%
Rental Vacancy Rate	6.3%

Housing Cost Burdens

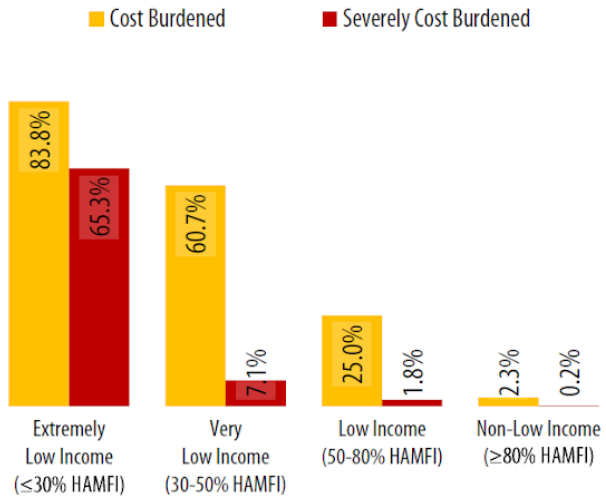


Affordable Housing Gap: Weber County, 2012-2016

Weber County's Renter Households by Income Level



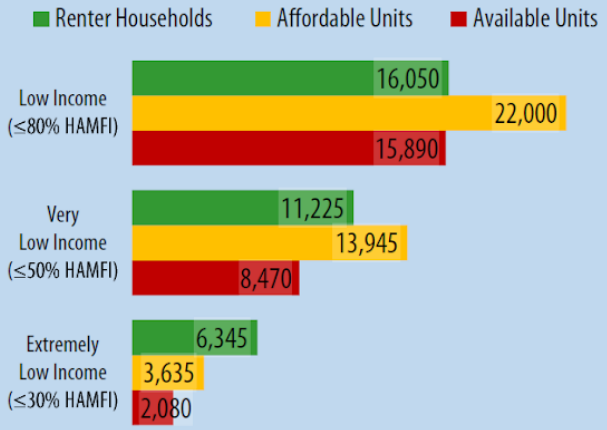
Weber County's Proportion of Cost Burdened Renter Households



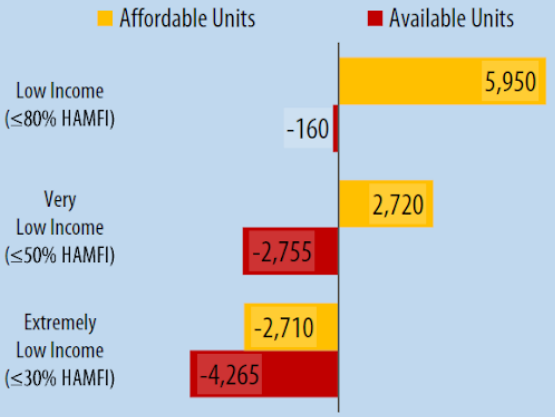
Comparison of Weber County and State of Utah's Affordable & Available Rental housing Units per 100 Renter Households

GAP HAMFI LEVEL	Affordable Units		Available Units	
	Weber County	State of Utah	Weber County	State of Utah
Low Income (≤80% HAMFI)	137.1	397.3	99.0	279.3
Very Low Income (≤50% HAMFI)	124.2	561.0	75.5	329.2
Extremely Low Income (≤30% HAMFI)	57.3	438.8	32.8	212.4

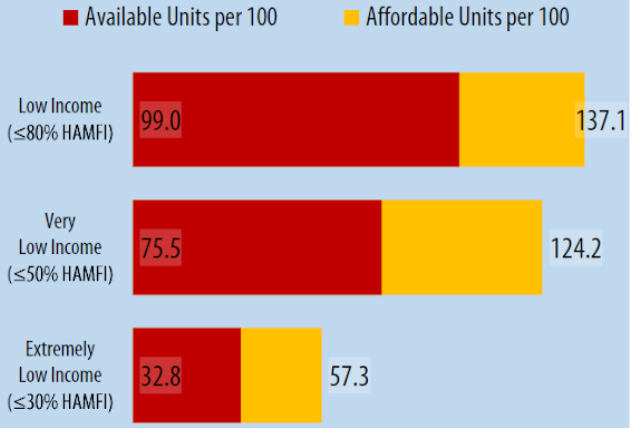
Weber County's Affordable & Available Rental Housing Gap



Weber County's Affordable & Available Rental Housing Deficit



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



Source: U.S. Dept. of Housing & Urban Development. (2019). Comprehensive Housing Affordability Strategy, 2012-2016 [Data]. Available at: https://www.huduser.gov/portal/datasets/cp.html

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