

---

# Community Development Block Grant (CDBG)

## **2025-2029 Consolidated Plan & First Year Annual Action Plan for PY2025**

Sandy City, Utah



---

Document prepared by:  
Jake Warner  
CDBG Program Administrator  
Community Development Department  
10000 Centennial Parkway  
Sandy City, Utah 84070-4148

## **Executive Summary**

### **ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

Sandy City, in partnership with the U.S. Department of Housing and Urban Development (HUD), administers the Community Development Block Group (CDBG) for the benefit of the City's residents. As a grantee of CDBG funds, the City is required to have in place a five-year consolidated plan. A consolidated plan represents the needs and strategic objectives that are utilized on an annual basis in identifying funded projects. Projects, including funding amounts, expected benefits and consistency with the consolidated plan are described in annual action plans.

The City is a member of the Salt Lake County HOME Consortium. Salt Lake County submits a full consolidated plan, with individual portions specific to each member entity. This document, the 2025-2029 Consolidated Plan and First Year Annual Action Plan for the 2025 Program Year, represents Sandy City's portion of the Salt Lake County Consortium's Consolidated Plan, and includes Sandy City's 2025 Annual Action Plan.

By the start of the timeframe of this Consolidated Plan, the City had fully expended CARES Act funds that were distributed to the City through the CDBG program.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

As a direct recipient of CDBG funds and a member of the Salt Lake County Home Consortium, the 2025-2029 Consolidated Plan will guide the City's use of HUD grant funds over the five program years from July 1, 2025 to June 30, 2029. Over that five-year period of time, Sandy City intends to accomplish the following goals and objectives:

##### **1. Public Services – Support life-sustaining and well-being services**

- Support services providing basic life needs
- Support mental health services and programs
- Encourage services that provide for senior needs
- Support the unique needs of vulnerable and special populations
- Expand access to services that improve the well-being of all residents

##### **2. Homeless Services – Minimize impacts and occurrence of homelessness**

- Support programs and services that help to prevent homelessness

- Encourage education and training that help individuals regain self-sustainability
- Support transitional and permanent housing solutions
- Support programs that serve basic needs of homeless

### 3. Housing – Improve housing stability

- Maintain existing housing
- Increase access to affordable housing
- Support aging in place and housing options for seniors
- Improve safe, health, and efficient housing

### 4. Community Development – Promote viable neighborhoods

- Correct deficiencies and generally improve accessibility
- Encourage the development and improvement of community assets
- Ensure that community services are available to all residents

### 5. Public Facilities – Support safe and accessible public facilities

- Support regional facilities that serve Sandy residents
- Expand access to local public facilities

## **3. Evaluation of past performance**

During the term of the 2015-2019 Consolidated Plan, Sandy City paid off a Section 108 loan that was used to construct a senior center facility. The City's Senior Center remains a valued asset in the community. Over the time period of the 2020-2024 Consolidated Plan, the City transitioned to focus on other community needs and objectives. The City originally focused more heavily on city infrastructure and public facility projects. Over the course of the 2020-2024 Consolidated Plan, the City started to fund housing rehab more than infrastructure and public facility projects. Part of the shift includes the need to maintain existing affordable housing and the other part of the shift has to do with the level of funding received by the City, year to year, and managing timeliness issues. While the City has made measurable progress, the work is not yet done. The goals and objectives in the 2025-2029 Consolidated Plan remain similar to those of the 2020-2024 Consolidated Plan, although it is expected that, in the near future, the funding allocation will continue along the past trend of leaning towards housing rehabilitation.

## **4. Summary of citizen participation process and consultation process**

The City's Citizen Participation Plan requires that the City's Citizen Advisory Committee prepare and present plans, as a recommendation, to the City Council for approval. The City Council has approval authority within the regulations and requirements pertaining to the CDBG program. Following approval by the City Council, the plans are submitted to HUD.

Preparation for the 2025-2029 Consolidated Plan and First Year Annual Action Plan for the 2025 Program Year (FY2026) began in 2024 with efforts to identify community needs, including a public survey conducted jointly with the County, research and stakeholder interviews conducted by a consultant, and public meetings. A hearing was held by the Citizen Advisory Committee on September 18, 2024. The Committee then prepared a funding request application and established application review criteria. Funding request applications were accepted through January 13, 2025.

On April 16, 2025, the Committee, having analyzed needs and evaluated applications, finalized a recommendation that includes CDBG funding from the annual grant. The draft plan was published for public review and a public hearing was held on April 22, 2025 with the City Council.

## **5. Summary of public comments**

(This section to be completed at the end of the public comment period.)

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

The City's practice is to be open to all comments and views. The application of comments and views is considered within the context of all information received, the understanding of needs, the availability of expected funds, access to applicable programs and resources, and the requirements of federal laws and programs. The City is not aware of comments or views that have not been accepted throughout the process to prepare this consolidate plan.

## **7. Summary**

With input from multiple sources and through multiple methods, this document identifies some of the community's needs, with objectives and plans to address those needs through CDBG funding. The 2025 Sandy City Consolidated Plan was approved by the Sandy City Council on XX.



## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SANDY CITY	
CDBG Administrator	SANDY CITY	Community Development

**Table 1– Responsible Agencies**

### Narrative

The Community Development Block Grant (CDBG) program is administered through the Community Development Department. Within the department, the CDBG program is administered by two staff members. The City's Long Range Planning Manager serves as the CDDG Program Administrator. City staff is responsible for preparing plans and reports, processing draw requests, coordinating the City's CDBG Committee, and monitoring subrecipients. The City's Finance Department is responsible for oversight of the program.

### Consolidated Plan Public Contact Information

Jake Warner  
Long Range Planning Manager/  
CDBG Program Administrator  
Phone (801) 568-7262  
jwarner@sandy.utah.gov

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The preparation of the consolidated plan involved consultation with other public and private agencies which provide housing, health services and social services, including providers to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

Coordination of resources and compilation of data for the consolidated plan was accomplished through a detailed process that included public hearings, roundtables, email correspondence, document review, and one-on-one meetings with affected agencies organizations. These are organizations that provide services and programs that address domestic violence victims, homelessness, healthcare, housing, childcare, home repair and rehab, and mental health. Some of these organizations are housed within City boundaries, while others are located outside the city but provide services to City residents. City staff's involvement in various committees, boards, and regional planning efforts also provided essential information and valuable relationships. As needs were identified throughout the process, additional organizations were consulted, and invited to submit funding request applications that could potentially assist in addressing those needs. Salt Lake County, as the lead agency for the county consolidated plan, has gathered stakeholders and general public input to inform and develop the Consolidated Plan, ensuring the strategies reflect community needs and priorities.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Salt Lake County, who previously administered the Continuum of Care, now participates and supports the Salt Lake Valley Coalition to End Homelessness (SLVCEH). SLVCEH is a merger of multiple efforts to address homelessness. SLVCEH is led by a steering committee and supported by organizations such as Salt Lake County, Department of Workforce Services, and Shelter the Homeless. SLVCEH has eight core function groups that work with the Steering Committee to execute the responsibilities of the organization.

The City's CDBG Program Administrator attends the general membership meeting as well as the Housing Core Function group of the SLVCEH. Meetings with SLVCEH have allowed the City's CDBG program to remain up to date with the continuous evolution of the programs and policies involving homelessness in the region. The City maintains a good relationship with The Road Home. The Road Home has

participated in public hearings and group discussions with the CDBG Citizen's Advisory Committee. Additionally, in 2024 The Road Home, in collaboration with Fourth Street clinic, and Shelter the Homeless, opened a Medically Vulnerable People (MVP) shelter in Sandy City. The new MVP shelter in the City serves those 55 and older who are aging, have a significant medical condition, or need recuperative care.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City does not administer the HMIS program and does not receive ESG funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	SALT LAKE COUNTY
	<b>Agency/Group/Organization Type</b>	County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is the lead agency for the Consolidated Plan, the HOME Consortium, and the Continuum of Care. Meetings were held to address all three of those roles.
2	<b>Agency/Group/Organization</b>	Housing Connect
	<b>Agency/Group/Organization Type</b>	PHA Services - Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Annual input regarding status of programs.
3	<b>Agency/Group/Organization</b>	Habitat for Humanity - Salt Lake Valley
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Reports provided by agency. Agency participated in public hearings.
4	<b>Agency/Group/Organization</b>	THE ROAD HOME
	<b>Agency/Group/Organization Type</b>	PHA Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency participated in public hearings and provided homelessness reports.

#### **Identify any Agency Types not consulted and provide rationale for not consulting**

The City had an open-door policy to agencies participating in the process. No agencies were intentionally not consulted. The City has not had involvement from agencies that directly focus on working with those released from correctional facilities. However, many of the agencies that did participate have programs to include those individuals.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Salt Lake County	The primary role of the Continuum of Care is to reduce homelessness in the region, with the goal of functionally ending homelessness. The role of the Continuum of Care aligns with the City's goal to support programs providing essential services.
General Plan Housing Element	Sandy City	The City's General Plan is intended to guide City decisions regarding future growth and development. The Housing Element of the General Plan was recently updated and has directly informed and influenced the creation of all the City's 2025-2029 Consolidated Plan goals.
PHA 5-Year Plan	Housing Connect	The Housing Authority's mission "to provide and develop quality affordable housing opportunities for individuals and families while promoting self-sufficiency and neighborhood revitalization" is aligned with the City's housing and essential services goals and all the City's program objectives.
Wasatch Choices for 2050	Wasatch Front Regional Council	Wasatch Choice is a regional planning effort developed to promote shared "growth principles." The needs and goals of the Consolidated Plan are consistent with those identified in Wasatch Choice.

**Table 3– Other local / regional / federal planning efforts**

### Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

A considerable amount of regional coordination takes place through the City's participation in the HOME Consortium. Consortium members are required to submit a unified consolidated plan and collaborate closely not only on the HOME program but also to address challenges and opportunities related to other HUD programs. In addition, Salt Lake County frequently organizes regional grant coordination meetings. These gatherings extend coordination beyond the HOME Consortium members, bringing together representatives from the local HUD office, the State, neighboring counties, the COC, and various housing, homelessness, and service agencies. These meetings typically focus on topics related to implementing the Consolidated Plan. Over the past two years, one of the main discussion points in these meetings has been the preparation of this consolidated planning effort.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Sandy City's Citizen Participation Plan outlines citizen participation process for consolidated plans, annual action plans, and amendments. The process, as generally outlined in the Citizen Participation Plan, includes:

- Identifying Needs
- Preparing a proposed plan
- Provide information to the public
- Provide technical assistance to those who may be interested in obtaining funding to serve low and moderate income persons
- Make the proposed plan available to the public
- Hold a public hearing
- Publish the final plan

A fundamental component of the City's citizen participation effort, and utilized throughout the process, is the CDBG Citizen Advisory Committee. The Committee consists of up to 7 residents. As stated in the Citizen Participation Plan, "The City utilizes a CDBG Citizens Advisory Committee to review and analyze programs and services provided under the federal block grant programs." The participation process began with a public hearing held by the Committee in September 2024 to gather input on community needs. The Committee then met monthly to further define these needs, establish objectives, review funding applications, and draft a proposed plan. All Committee meetings are open to the public, with agendas provided in advance and audio recordings made available after the meeting.

Salt Lake County conducted a resident survey to help identify needs in the community. The survey addressed housing, community, and economic development. The county received over 1,400 respondents including 114 Sandy residents. Regionally a community hearing/meeting was held during the development of the Consolidated Plan to gather information on priority needs. The open house style meeting was held on February 11, 2025, at the Viridian Event Center in West Jordan. Through the various efforts public and stakeholder input Salt Lake County established priority needs for the Consolidated Plan.

The Consolidated Plan and the 2025 annual Action Plan were available for review during a public comment period from April 18, 2025, through May 19, 2025. The information gathered throughout the process was used to prepare a proposed consolidated plan. The proposed plan was presented to the City Council in May of 2025. A public hearing was held on April 22, 2025, and the City Council approved the proposed plan on XX.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	A notice was posted in the newspaper and on the Utah Public Notice website to notify the public of the public hearing to address needs and a method to otherwise submit comments to staff.	No comments were received outside of the public hearing.	n/a	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	A public hearing was held on 9/18/24 to address needs in the community. It was attended by five members of the Citizen Advisory Committee, one Council member, two members of City staff, and representatives from Habitat for Humanity, Senior Charity Care, Assist, and The Road Home.	The majority of the comments focused on housing needs, homelessness services, and senior care.	No comments were intentionally not accepted.	
3	Public Hearing	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	The City partnered with Salt Lake County to conduct a survey to assist with the preparation of the needs analysis, and 114 responses were received from residents of Sandy City.	Responses primarily prioritized needs in the following areas: economy, housing, transportation, safety, education, services, improvements.	No comments were intentionally not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/broad community	A public notice was posted in the newspaper and on the Utah Public Notice website to notify the public of the public review and comment period for the draft consolidated plan and first year action plan and to notify the public of the associated public hearing.		No comments were intentionally not accepted.	

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

As part of this consolidated planning process, the City set out to identify needs, categorize them, and assess the level of priority. The City reviewed needs for public services, housing, homelessness, facility improvements, and community development. Those areas were assessed through review of census data, a public survey, public meetings and hearings, consultation with the City's CDBG Advisory Committee, consultation with non-profit public service providers and other organizations and government agencies.

Sandy City carried out a significant public engagement campaign over the preceding two years to understand existing conditions, needs, and values of the community as part of a comprehensive update to the City's General Plan. Members of the Salt Lake County HOME Consortium also participated in an online survey to assist in the development of this consolidated plan. A total of 1,467 people participated in the survey. Of those respondents, 114 were Sandy City residents. Census data was also utilized in determining needs within the community. The Sandy City CDBG Advisory Committee also holds an annual community needs public hearing.

### Summary of Findings:

#### Housing

- Rental and purchase affordability – From 2017 to 2022, renters experienced a decrease in rental affordability as median gross rent increased 37% while median household income increased by only 33%. The loss in home purchase affordability was more significant as medium home values increased by 69% and interest rates increased from 3.99% to 6.81%. The income required to afford a median value home more than doubled (131%). A housing affordability gap analysis for the region found that, excluding Salt Lake City, there is a shortage of affordable housing for households earning 30% AMI or less of 14,400 rental units. Rental affordability gaps are expected to widen.
- Cost burden – Cost burden is the most common housing problem in Salt Lake County. A significant number of renters and owners experience cost burden, with 49% of renters reporting a cost burden and 39% of owners. Minority populations are more likely to experience housing cost burden.
- Sandy residents also expressed a concern for their children being able to afford housing in the future in the City and a need for additional senior housing.

#### Non-homeless Special Needs

- The largest special needs populations are the elderly, families with children, persons with alcohol and drug addictions, and people with a disability. Survivors of domestic violence also make up a significant group.
- The groups with the greatest volume of need are persons with alcohol or other drug addiction, households with at least one member having a disability, and elderly residents.
- Groups also having substantial housing needs include families with children and survivors of domestic violence.
- Accessible and reliable transportation, service coordination and case management, and affordable high quality childcare are also acute needs across special needs groups.

#### Non-Housing Community Development

- The most reported neighborhood challenges include accessible and safe transportation/transit, sidewalks and lighting, afterschool activities, school quality, and childcare.
- Economic Development needs identified include job training, workforce development, non-profit loans and small business grants, and support for women- and minority-owned businesses.
- Sandy residents also expressed strong support for on-going efforts to retain, maintain, and improve access to open space and recreation opportunities. They also expressed concern for long-term sustainable maintenance of public infrastructure generally.



## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The Consortium's Citizen Participation and Stakeholder Consultation Report identified the need for better access to health care/medical facilities, behavioral health care facilities, parks, and higher quality schools.

Sandy City's General Plan identified an increasing need for facilities and services for a growing elderly population. Approximately 15 years ago, the City constructed a senior center with the assistance of a Section 108 loan. That facility continues to serve its purpose. It is anticipated that additional facilities will be needed to accommodate senior services, and general public facilities will need to accommodate the accessibility needs of seniors and disabled persons.

The majority of the City's lowest LMI census block groups are located in the Sandy City Historic District, the oldest area of the City. The area has good access to open space, entertainment, transportation and transit. However, existing infrastructure and facilities are older and, in some cases, do not meet current city standards.

### **How were these needs determined?**

U.S. Census Bureau  
Citizen Participation and Stakeholder Consultation Report (2024)  
Y2 Analytics surveys  
Pace of Progress: Sandy General Plan 2050  
Public Hearings

### **Describe the jurisdiction's need for Public Improvements:**

The Consortium's Citizen Participation and Stakeholder Consultation Report identified the greatest needs for public improvements in the region as better access to safe public transit and improvements for improved pedestrian safety, such as sidewalks, crosswalks, and lighting. Households with lower earnings were more likely to report concerns with their neighborhoods not having good sidewalks or street lighting.

While surveys and public engagement specific to Sandy residents largely identified satisfaction with quality of life and safety in the City, some of the greatest needs reported included gaps in sidewalk, need for additional street lighting, better access to open space, and long-term maintenance for existing amenities and infrastructure.

### **How were these needs determined?**

U.S. Census Bureau  
Citizen Participation and Stakeholder Consultation Report (2024)  
Y2 Analytics surveys  
Pace of Progress: Sandy General Plan 2050  
Public Hearings

### **Describe the jurisdiction's need for Public Services:**

The largest special needs populations are the elderly, families with children, persons with alcohol and drug addictions, and people with a disability. Survivors of domestic violence also make up a significant group. The groups with the greatest volume of need are persons with alcohol or other drug addiction, households with at least one member having a disability, and elderly residents. Accessible and reliable transportation, service coordination and case management, and affordable high quality childcare are also acute needs across special needs groups. The most reported neighborhood challenges related to public services include afterschool activities, school quality, and childcare.

### **How were these needs determined?**

U.S. Census Bureau  
Citizen Participation and Stakeholder Consultation Report (2024)  
Y2 Analytics surveys  
Pace of Progress: Sandy General Plan 2050

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

In January 2025, Sandy City adopted a comprehensive update to the City's General Plan. A housing market analysis was conducted as a part of that process, and constitutes the primary source for the information included here. Additional information is available in that document Pace of Progress: Sandy City General Plan 2050 at <https://www.sandy.utah.gov/798/Sandy-City-General-Plan>.

There are currently 34,053 housing units in Sandy. The majority of Sandy's housing stock was built during the "period of significant population growth" between 1970 and 2000. During this period, 80 percent of Sandy's land area was zoned for single family development. Today, 60 percent of the City is zoned for single family development and a higher proportion of new housing units are multifamily apartments, condominiums or townhomes. This creates more housing options. However, comparing the housing types available in Sandy with the types available in Salt Lake County as a whole and in Davis, Salt Lake, and Utah Counties taken together, Sandy has a much higher percentage of single family detached units at 76% of the total housing stock.

The median home value in Sandy has increased significantly over the last 20 years. In 2000 the median home value was \$183,500, in 2023 the median home value is almost \$459,000 and is projected to continue to increase. More than 65 percent of owner-occupied units are currently valued at more than \$400,000, this is expected to increase to more than 87 percent by 2027.

There are an estimated 8,890 renter households in Sandy. This is 27.2 percent of all households. Rental properties include apartments as well as rental single-family detached, townhomes, duplexes, and similar types of units. An estimated 4,771 of rental households, or almost 54 percent, are considered low- or moderate-income households. The need for housing affordability applies to owner-occupied housing as well. Based on 2020 Census data, 32 percent of all households and 32 percent of owner-occupied households are low- to moderate-income households. Owner-occupied units include single family detached, single family attached, duplexes, townhomes, and condominiums. There were more cumulative affordable owner-occupied units than households needing affordable owner-occupied housing, few of those units occur in the most affordable categories.





## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

Residents in Sandy City, in general, are well-educated and households have relatively high incomes. The City has a diversified workforce. Good jobs are available in high-tech manufacturing, education, health services, retail, finance, tourism, and professional/management areas. The competition for employees is considered a drawback for many employers. Ensuring that the transportation infrastructure and housing is in place to provide access to jobs and on-going education and skill training is essential to maintaining continued strength and growth in the area.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	293	111	1	0	-1
Arts, Entertainment, Accommodations	4,760	6,162	12	15	3
Construction	2,969	2,706	7	7	0
Education and Health Care Services	6,335	4,978	16	13	-3
Finance, Insurance, and Real Estate	4,244	5,247	11	13	2
Information	1,580	2,485	4	6	2
Manufacturing	3,267	2,641	8	7	-1
Other Services	1,299	1,366	3	3	0
Professional, Scientific, Management Services	5,350	4,583	13	12	-1
Public Administration	0	0	0	0	0
Retail Trade	6,009	7,668	15	19	4
Transportation and Warehousing	1,629	504	4	1	-3
Wholesale Trade	2,053	1,315	5	3	-2
Total	39,788	39,766	--	--	--

**Table 5 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	51,374
Civilian Employed Population 16 years and over	50,115
Unemployment Rate	2.45
Unemployment Rate for Ages 16-24	7.19
Unemployment Rate for Ages 25-65	1.66

**Table 6 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector		Number of People
Management, business and financial	17,730	
Farming, fisheries and forestry occupations	1,845	
Service	4,014	
Sales and office	12,430	
Construction, extraction, maintenance and repair	3,119	
Production, transportation and material moving	2,375	

**Table 7 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,522	69%

Travel Time	Number	Percentage
30-59 Minutes	12,114	27%
60 or More Minutes	1,552	4%
<b>Total</b>	<b>44,188</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,605	55	780
High school graduate (includes equivalency)	6,065	275	2,085
Some college or Associate's degree	13,020	310	3,350
Bachelor's degree or higher	18,880	180	3,145

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	20	190	60	600	245
9th to 12th grade, no diploma	820	665	300	630	500
High school graduate, GED, or alternative	2,875	2,645	1,935	3,844	3,110
Some college, no degree	3,335	3,025	2,959	6,135	3,830
Associate's degree	525	1,090	1,165	2,300	965
Bachelor's degree	525	4,945	3,555	6,335	2,915

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	10	1,440	2,425	3,525	2,150

**Table 10 - Educational Attainment by Age**

**Data Source:** 2016-2020 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	32,755
High school graduate (includes equivalency)	33,176
Some college or Associate's degree	68,535
Bachelor's degree	61,442
Graduate or professional degree	223,426

**Table 11 – Median Earnings in the Past 12 Months**

**Data Source:** 2016-2020 ACS

#### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City has nearly equal number of workers (39,788) to jobs (39,766). However, there are slight variations in the ratios across major employment sectors. The top five sectors, by percentage of the number of workers, are education and health care workers (16%), retail trade (15%), professional, scientific, management services (13%), arts, entertainment, accommodations (12%), and finance, insurance, real estate (11%). The top five sectors, by percentage of the number of jobs, are retail trade (19%), arts, entertainment, accommodations (15%), education and health care workers (13%), finance, insurance, real estate (13%), professional, scientific, management services (12%).

#### Describe the workforce and infrastructure needs of the business community:

Businesses seeking to locate or expand within the community consistently identify the availability of an educated and skilled workforce as a top priority. While the local labor force is generally well-trained, continued investment in education and specialized training is critical to maintaining the region's competitive advantage.

Infrastructure challenges present a significant barrier to some businesses. The most pressing issues include the lack of widespread fiber optic broadband coverage and the need for improved regional transportation networks. These infrastructure gaps restrict connectivity and limit access to both customers and talent pools. In particular, transportation is a challenge for workers commuting between housing and employment centers, reducing access to job opportunities. Large employers have expressed interest in nearby housing options, quality retail amenities, and additional connections to mass transit, all of which help attract and retain a qualified workforce.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

A transformative development with significant long-term economic implications is the City's Cairns Master Plan. Covering approximately 800 acres between I-15 and TRAX from 9000 South to 10600 South, the plan lays the foundation for high-density, mixed-use development adjacent to transit, retail, dining, and entertainment destinations. It aims to create an urban living environment that offers both ownership and rental housing options within walking distance of employment and transportation nodes. Smith Entertainment Group's recent purchase of the Shops at South Town will spur large private and public investments, as the city center will be home to the Utah Hockey Club's practice facility and headquarters. The work in our city center brings positive attention from around the state as families and sports fans anticipate a vibrant center. Soon residents and visitors will be enjoying professional hockey and soccer, shopping, dining, and world-class entertainment.

This initiative will stimulate job growth across the construction, retail, hospitality, and professional service sectors, increasing demand for a diverse and skilled workforce. The scale and mixed-use nature of the plan will also require parallel investments in transportation infrastructure, fiber optics, utility upgrades, and business support services. As such, aligning workforce development efforts to meet the needs of this evolving economy will be essential.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The local economy benefits from a strong base of employment opportunities in high-tech manufacturing, health care, education, and professional services. The City's workforce is highly educated and well-prepared for many of these positions. However, to meet future demand—particularly in the growing technology sector—ongoing education in STEM fields such as computer science, engineering, and mathematics will be necessary. Equally important is ensuring that residents have physical access to employment hubs through effective transportation options.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City actively supports several regional workforce development initiatives, including Salt Lake Community College's Larry H. Miller Campus, which offers targeted training in areas like culinary arts, legal administration, digital media, and public safety. The Campus's Mill Entrepreneurship Center is Utah's first established business incubator. Entrepreneurs come here to learn, network, and scale their businesses through the use of our various workspaces, education programs, and resources.

Additionally, the City collaborates with the University of Utah to expand its satellite campus, providing higher education opportunities close to home. The Canyons School District complements these efforts with a strong technology curriculum that prepares students for postsecondary education and workforce entry.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

No

## **Discussion**

While the City receives limited HUD funds and does not anticipate funding economic development projects directly, it remains committed to pursuing business support strategies.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Concentration, as used here, is a relatively higher share of individuals within a Census Tract having reported an observed housing problem. The Census tracts with the highest percentage of total housing units lacking complete plumbing facilities were 1101.06 (3.6%), 1124.06 (3.0%), and 1128.05 (2.4%). The Census tracts with the highest percentage of total housing units lacking complete kitchen facilities were 1128.22 (5.8%), 1101.06 (5.2%), and 1126.16 (5.0%). The Census tracts with the oldest median year structure built was 1124.02 (1967), 1126.04 (1972) and 1126.19, 1126.20, 1127, 1128.12 (1975). The only Census tract common to two of those categories was 1101.06. Census tract 1106.06 is largely located beyond the eastern Sandy City boundary and includes cabin communities.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Concentration, as used here, is a relatively higher share of individuals within a Census Tract having reported an ethnicity that other than "Not Hispanic or Latino" and/or a race other than "White Alone" are used here to define "minorities." The largest percentage of minorities, by Census tract, is 54.0% (1124.06), 40.1% (1126.21), 39.7% (1124.02), and 39.6% (1128.25). All three of these Census tracts are located on the most western portion of the City and three of them (1124.06, 1124.02, 1128.25) include portions located in other cities.

### **What are the characteristics of the market in these areas/neighborhoods?**

The Census tracts mentioned above are generally located in the northwest corner of the City. This area includes the oldest homes in the City. Homes are more affordable in the area, however, gross rent, as a percentage of household income, is generally higher. A significant portion of the area is LMA eligible as median household income is lower than other parts of the City.

### **Are there any community assets in these areas/neighborhoods?**

These areas, the northwest corner of the City, do include access to trail systems, a light rail station and bus service, local community parks, and an elementary school. It is near recreational and entertainment opportunities and commercial retail and services.

### **Are there other strategic opportunities in any of these areas?**

Strategic opportunities in these areas include revitalization of commercial areas, park improvements, infrastructure improvements, and pedestrian and accessibility improvements.





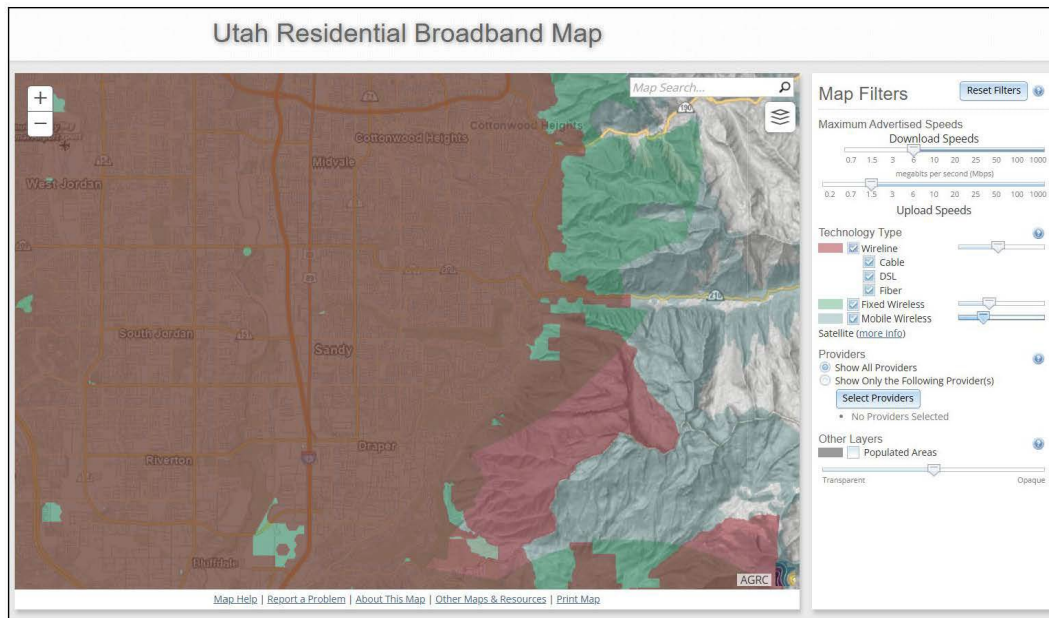
## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to the Utah Residential Broadband Map provided by the Utah Governor's Office of Economic Development ([www.broadband.ugrc.utah.gov](http://www.broadband.ugrc.utah.gov)), Sandy City has complete coverage for fixed and mobile wireless. Except for a handful of parcels, the City also has complete coverage for wireline technologies (cable, DSL, fiber).

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

As mentioned above, the City has complete coverage for wireless coverage and nearly complete coverage for wireline service. There are three main wireline providers. Two cover the majority of the City. The third is currently installing infrastructure. There are other providers in the City, however their coverage is limited.



Source: <https://broadband.ugrc.utah.gov/> downloaded 4/3/2025)

## Broadband Map

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Sandy City is located in Salt Lake County, the most urbanized county in Utah. As the area continues to develop and densify, there are increasing effects on the potential for natural hazards. Additional development tends to focus on the foothills, the transition from the valley to the mountains. Pressure at the wildland-urban interface increases the risk of natural hazards to human activity.

The 2019 Salt Lake County Management Plan is currently being updated. Information here is taken from a draft of the updated Plan. The draft plan analyzed 20 different types of hazards and assigns a risk factor for each based on probability, extent, severity, duration, and response capacity. The following hazards are considered to have a high risk (in order from highest to lowest): earthquake, wildfire, flooding, extreme heat, radon, drought, public health epidemic/pandemic, cyber-attack, avalanche, heavy rain, lightning, heavy snow/blizzard. The plan identifies drought, earthquake, landslide, and wildfires as those hazards of the highest significance to the County generally. Earthquakes and wildfires are considered to potentially have a major impact in Sandy City. Potential landslides and rock falls from earthquakes and wildfires are also a concern in the City.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Sandy City is laid out such that the oldest and most affordable housing is located towards the western portion of the City. The western portion of the City is near the Jordan River. It is at a lower elevation and farther away from the wildland-urban interface. The more expensive housing is located towards the eastern boundary of the City. The eastern boundary creeps up the foothills, and is adjacent to the unincorporated wildlands.

As the more affordable housing is not typically located near the wildland-urban interface, wildfires and landslides are not considered to have as much of a potential general impact on low and moderate income households as earthquakes may potentially have. The Wasatch Canyons General Plan (2020 update) identifies the fault lines and geography in the area. Sandy City is composed of ancient beaches of Lake Bonneville, with sand and gravel at lower levels and rock outcroppings at higher levels. Based on the location of the fault lines and the geography, the eastern part of the City would likely experience higher levels of ground shaking and rupture. The western part of the City would likely experience greater levels of liquefaction. Liquefaction could affect the stability of the ground to adequately support structures and infrastructure.

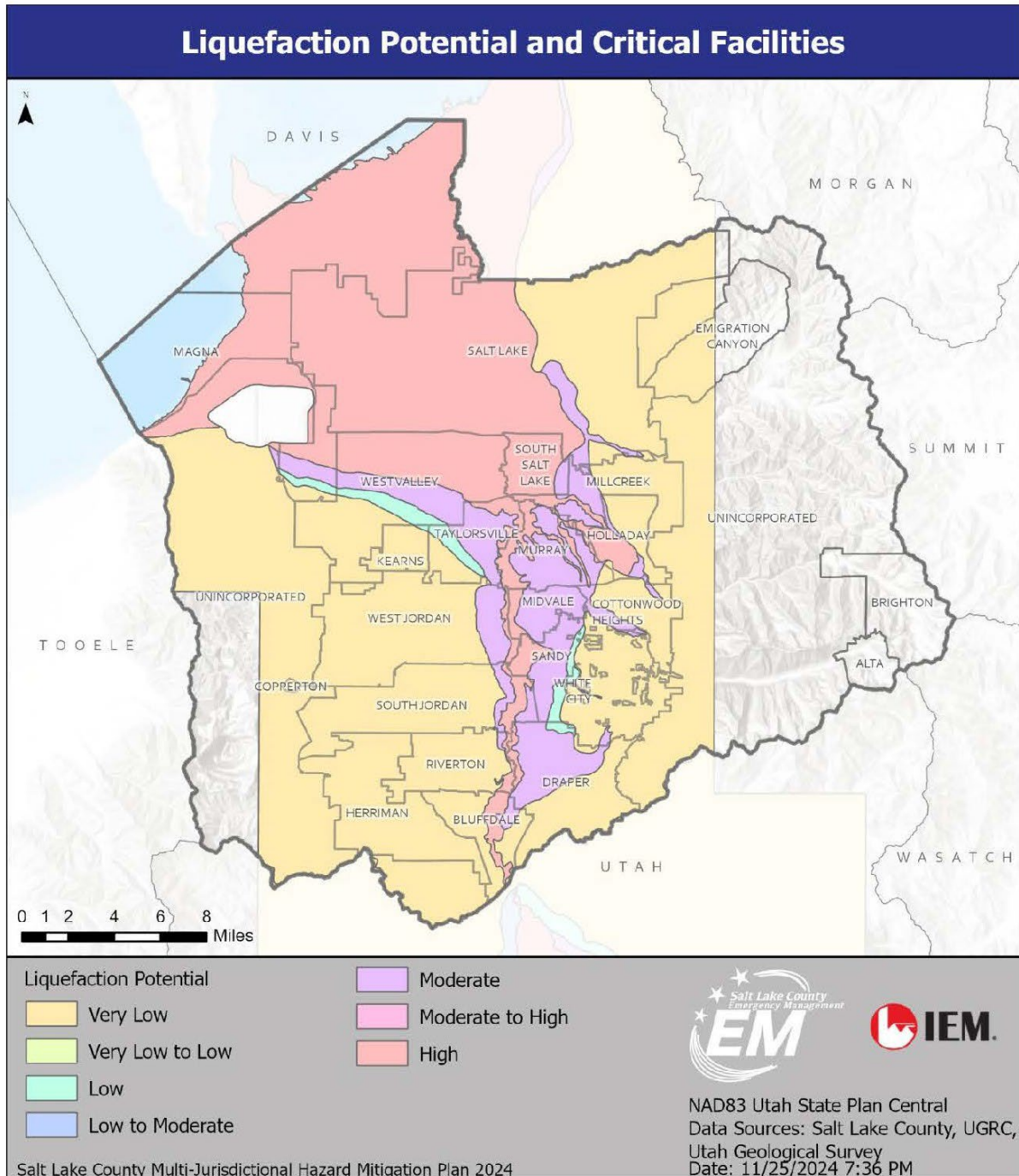


Figure 74: Salt Lake County Liquefaction Potential

## Liquefaction Map



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

As a direct recipient of CDBG funds and a member of the Salt Lake County Home Consortium, the 2025 Sandy City Consolidated Plan will guide the City's use of applicable HUD grant programs over the five program years from 2025 to 2029. Over that five year period of time, Sandy City intends to accomplish the following goals and objectives listed below.

#### 1. Public Services – Support life-sustaining and well-being services

- Support services providing basic life needs
- Support mental health services and programs
- Encourage services that provide for senior needs
- Support the unique needs of vulnerable and special populations
- Expand access to services that improve the well-being of all residents

#### 2. Homeless Services – Minimize impacts and occurrence of homelessness

- Support programs and services that help to prevent homelessness
- Encourage education and training that help individuals regain self-sustainability
- Support transitional and permanent housing solutions
- Support programs that serve basic needs of homeless

#### 3. Housing – Improve housing stability

- Maintain existing housing
- Increase access to affordable housing
- Support aging in place and housing options for seniors
- Improve safe, health, and efficient housing

#### 4. Community Development – Promote viable neighborhoods

- Correct deficiencies and generally improve accessibility
- Encourage the development and improvement of community assets
- Ensure that community services are available to all residents

#### 5. Public Facilities – Support safe and accessible public facilities

- Support regional facilities that serve Sandy residents
- Expand access to local public facilities



## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Are a N am e:	Are a T yp e:	Other Tar get Area Descriptio n:	HUD A pprov al Dat e:	% of Low/ Mod :	Revi tal Typ e:	Other R evital D escripti on:	Iden tify the neig hbo rho od bou ndar ies for this targ et area .	Incl ude spec ific hou sing and com mer cial char acte risti cs of this targ et area .	How did your cons ulta tion and citiz en part icipa tion proc ess help you to iden tify this neig hbo rho od as a targ et area ?	Id en tif y th ne ed s in th is ta rg et .	Wh at are the opp ortu nitie s for imp rove men t in this targ et area ?	Are ther e barr iers to imp rove men t in this targ et area ?
------------------------	------------------------	---	--------------------------------	--------------------------	--------------------------	--	---	--	--	--	--	---

**Table 12 - Geographic Priority Areas**

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City has not identified specific target areas, other than those areas that qualify through area benefit. The City qualifies for an LMA exception at 38.00%

Consolidated Plan

OMB Control No: 2506-0117 (exp. 09/30/2021)



## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 13 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Basic life-sustaining resources and services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support life-sustaining and well-being services
	<b>Description</b>	There continues to be a need for a safety net of basic life-sustaining needs, such as food, healthcare, and housing. There is a segment of the community, likely a small share, with a chronic need. However, there is a larger segment of the community that will need basic life-sustaining resources during the year due to emergencies and crisis.

	<b>Basis for Relative Priority</b>	Due to the limited, and thus competitive, demand for funding, Sandy City has determine that basic-life sustaining needs are the highest priority.
2	<b>Priority Need Name</b>	Mental health and well-being resources and service
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support life-sustaining and well-being services
	<b>Description</b>	The City has identified needs that are essential to people's well-being. Among those most clearly identified throughout the planning process are mental health, senior care, and assistance for victims of domestic violence. Also included are those unique needs of other vulnerable, disabled, and special populations.

	<b>Basis for Relative Priority</b>	While life-sustaining needs are clearly essential, the City considers many of the well-being needs included here as nearly as essential, if not just as essential.
<b>3</b>	<b>Priority Need Name</b>	Homeless resources and services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Minimize impacts and occurrence of homelessness
	<b>Description</b>	The needs of the unsheltered population may be the most obvious type of needs. Beyond basic life-sustaining needs, are needs to assist individuals and families escape homelessness. This includes training, education, programs to help transition out of homelessness, and programs to help prevent homelessness, especially among the most vulnerable.
	<b>Basis for Relative Priority</b>	The needs of the homeless are among the most essential needs.
<b>4</b>	<b>Priority Need Name</b>	Safe, affordable, and accessible housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve housing stability
	<b>Description</b>	The market analysis identifies the need for additional affordable housing. With limited resources to directly address this need, it is considered extremely important to maintain the existing stock of affordable housing and promote efforts to ensure that housing is safe and meets the needs of disabled and special needs population.
	<b>Basis for Relative Priority</b>	Affordable housing is considered one of the highest priorities for the state and the region.
	<b>5 Priority Need Name</b>	Neighborhood infrastructure and improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Promote viable neighborhoods
	<b>Description</b>	Neighborhood improvement covers a broad range of needs, many of which are specific to the neighborhood. Among the most important of these needs include ensuring that neighborhoods are safe and accessible. Properly functioning infrastructure is also considered essential. The City also recognizes the importance and value to neighborhoods of community assets.
	<b>Basis for Relative Priority</b>	While the range of potential needs is broad, many of them are extremely important.
	<b>6 Priority Need Name</b>	Facility improvements and maintenance.
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support safe and accessible public facilities
	<b>Description</b>	Buildings used for programs and services utilized by Sandy City residents are often in need of repair and improvements, and some are in need of safety and accessibility upgrades.
	<b>Basis for Relative Priority</b>	The focus of the City's CDBG program is to maximize the benefits to Sandy City residents of competitive funds. Improvements to buildings are an appendage to that purpose.





## SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City participates in both the CDBG program, as a grantee, and the HOME program, as a member of the Salt Lake HOME Consortium. The City does not participate in other HUD programs. Sandy City expects to receive approximately \$325,000 per year during the term of the 2025 Consolidated Plan.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	325,000	0	27,069	352,069	1,300,000	Sandy City's annual award has been generally decreasing over the past ten years.

Table 14 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City does not have match requirements of the program funding or anticipated projects funded to serve community needs. The majority of community development projects directly managed by the City are generally leveraged through staff time and other resources funded by the general fund. Typically, general funds have been utilized to leverage jointly funded capital projects. It is likely that all public service subrecipients will be agencies that serve the region, and funds provided by the City are leveraged by other municipalities, Salt Lake County, the State, and charitable donations. The City has demonstrated that it seeks for and takes advantage of additional opportunities to leverage CDBG funds, and the City will continue to do so.

**If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan**

It is expected that projects to address improvements and amenities will be built on City owned property, such as open space and parks, in neighborhoods that qualify for funding through the low- and moderate-income area benefit national objective. The City also owns remnant parcels and has sought to acquire additional land that currently has abandoned, distressed, or problem properties throughout the city, with the objective to rehabilitate or replace with new affordable housing.

**Discussion**

The City continues to strive to maximize benefits to residents of the funds received within the requirements and eligibility of the CDBG program.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SANDY CITY	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	
SALT LAKE COUNTY	Continuum of care	Homelessness Ownership Rental	Region
THE ROAD HOME	Non-profit organizations	Homelessness	Region
Habitat for Humanity - Salt Lake Valley	Non-profit organizations	Non-homeless special needs Ownership Rental neighborhood improvements public services	Region
Senior Charity Care Foundation	Non-profit organizations	Non-homeless special needs public services	Region
Salt Lake County Health Department	Non-profit organizations	Non-homeless special needs public services	Region

**Table 15 - Institutional Delivery Structure**  
**Assessment of Strengths and Gaps in the Institutional Delivery System**

Sandy City is committed to enhancing the structure and processes involved in administering the CDBG program, including the pursuit of its goals and objectives. The City remains dedicated to ongoing improvements. The process of preparing this consolidated plan has identified community needs, such as additional mental health resources, where additional partnerships and relationship need to be explored. An ongoing concern, also voiced throughout the preparation of this plan, is the ability to

respond to affordable housing needs. Limited by what the City can do with CDBG funds, the City is a long-time and active member of the HOME Consortium. As affordable housing continues to be a statewide issue the City continues to consider how best to facilitate solutions that best fit the needs to the City. Regionally, it has been identified that coordinating resources and lack of shelters and transitional housing continue to be an issue.

Strengths in the City's institutional delivery of the CDBG program include the Citizen Advisory Committee and regional coordination. The City has an active Citizen Advisory Committee the meets monthly. Many members of the Committee bring years of experience to their roles as well as new members that are eager to serve in their community. . The Committee has support from the City Council, with Council members regularly joining the Committee meetings. Salt Lake County, Wasatch Front Regional Council, and other regional partners have provided leadership in supporting collaboration. Wasatch Front Regional Council holds quarterly meetings to discuss regional transportation and land use planning. Salt Lake County is the lead of the HOME Consortium and holds regular grants coordination meetings to coordinate efforts within the County and with surrounding Counties.

As the state has made changes and improvements to the structure of how it serves the homeless population, the City continues to be involved in the coordination of those efforts. The State has aggressively sought to change, and improve, the structure of serving homeless needs, particularly in Salt Lake County. Particularly, the City has been involved in the coordination of the MVP shelter which opened in the City in 2024. The City continues to support the efforts of the state and county in its efforts to address homelessness.

#### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	

Supportive Services			
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

**Table 16 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

As a metropolitan area of 16 cities and additional unincorporated county areas, there is a wide array of programs and services available in the region. Services for homeless persons are largely made available by and through coordination with the homeless shelters. The MVP shelter opened in the City in 2024 and caters to those that are medically vulnerable. The MVP shelter serves those 55 and older who are aging, have a significant medical condition, or need recuperative care. The MVP shelter is a referral only shelter. The City continues to partner with The Road Home as they take a comprehensive approach to addressing homelessness, providing case management, housing programs, and strong networking with service providers in the region. Other agencies that provide services in the region are Volunteers for America, the Weigand Homeless Resource Center, Fourth Street Clinic, Salt Lake County Youth Services Department, and case management teams for the various resource centers in the county.

Agencies such as Utah Pride Center and Utah AIDS Foundation collaborate with other service providers to meet the needs of persons with HIV. Sandy is not a HOPWA entitlement. However, HOPWA vouchers are available to residents through the housing authority and other housing providers.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Due to fiscal restraints, the City strives to support services and programs which serve the needs determined to be the highest priority, have the greatest impact, and serve the most essential needs in the community. As a part of a larger region, residents have access to other services and programs that are not funded by the City's CDBG program.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City is continuously working to make the most efficient use of the limited funds available to meet community needs. The Citizen Advisory Committee, in conjunction with its experienced members, remains committed to finding ways to enhance the funding request application and review process. Recently, the Committee has placed stronger emphasis on funding organizations that provide services for housing, support and critical home repairs so people are able to remain housed . Additionally, the City's ongoing participation in regional committees, boards, and planning efforts create opportunities for collaboration and raise awareness of broader issues that extend beyond individual jurisdictions.

To improve CDBG program administration, the City has added a new staff member during the years of the previous consolidated plan specifically focused on managing subrecipient relationships, with an expectation of more thorough monitoring. There is continued need for a second staff member and they will continue working with subrecipients in the 2025-2029 Consolidated Plan years. The City has also begun discussions on improving access to services for residents, as many service providers cater to all of Salt Lake County and beyond, and some facilities may not be easily accessible to Sandy residents.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support life-sustaining and well-being services	2025	2029	Non-Homeless Special Needs		Basic life-sustaining resources and services Mental health and well-being resources and service	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
2	Minimize impacts and occurrence of homelessness	2025	2029	Homeless		Homeless resources and services	CDBG: \$120,000	Homeless Person Overnight Shelter: 1000 Persons Assisted
3	Improve housing stability	2025	2029	Affordable Housing		Safe, affordable, and accessible housing	CDBG: \$800,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit
4	Promote viable neighborhoods	2025	2029	Non-Housing Community Development		Neighborhood infrastructure and improvements	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Support safe and accessible public facilities	2025	2029	Non-Housing Community Development		Facility improvements and maintenance.	CDBG: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

**Table 17 – Goals Summary**



## Goal Descriptions

1	<b>Goal Name</b>	Support life-sustaining and well-being services
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Support services providing basic life needs</li> <li>• Support mental health services and programs</li> <li>• Encourage services that provide for senior needs</li> <li>• Support the unique needs of vulnerable and special populations</li> <li>• Expand access to services that improve the well-being of all residents</li> </ul>
2	<b>Goal Name</b>	Minimize impacts and occurrence of homelessness
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Support programs and services that help to prevent homelessness</li> <li>• Encourage education and training that help individuals regain self-sustainability</li> <li>• Support transitional and permanent housing solutions</li> <li>• Support programs that serve basic needs of homeless</li> </ul>
3	<b>Goal Name</b>	Improve housing stability
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>• Maintain existing housing</li> <li>• Increase access to affordable housing</li> <li>• Support aging in place and housing options for seniors</li> <li>• Improve safe, health, and efficient housing</li> </ul>

4	Goal Name	Promote viable neighborhoods
	Goal Description	<ul style="list-style-type: none"> <li>• Correct deficiencies and generally improve accessibility</li> <li>• Encourage the development and improvement of community assets</li> <li>• Ensure that community services are available to all residents</li> </ul>
5	Goal Name	Support safe and accessible public facilities
	Goal Description	<ul style="list-style-type: none"> <li>• Support regional facilities that serve Sandy residents</li> <li>• Expand access to local public facilities</li> </ul>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City utilizes CDBG funds to help families maintain their existing affordable homes, age in place, and reduce housing expenses. The 2025-2029 Consolidated Plan establishes a goal to help 150 households retain their existing affordable housing through emergency home repair and housing rehabilitation. Through the City's participation in the HOME Consortium, additional programs are also available in the City, such as down payment assistance, rent assistance, and energy efficiency. The HOME Consortium also funds projects for the addition of new affordable housing. The City's Moderate Income Housing Plan also establishes goals to promote the creation of additional affordable housing opportunities.



## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

It is recommended that city residents in housing units built prior to 1978 become familiar with the dangers of lead-based paint and actions that can be taken to reduce hazards. Information is available from the Salt Lake County Health Department at: [www.slco.org/lead-safe-housing/learn-about-lead](http://www.slco.org/lead-safe-housing/learn-about-lead). Construction and rehabilitation projects are required to comply with HUD regulations. The City will monitor activities associated with construction and rehabilitation to ensure that HUD regulations are met.

### **How are the actions listed above integrated into housing policies and procedures?**

Subrecipients for housing projects report on evaluation for lead-based paint and actions taken for each project. Reports are reviewed as part of the City's monitoring practices.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to the 2023 ACS 1-Year Estimates, the poverty rate of families in Sandy City is 4.9%. Families with a female householder with no spouse present make up just over half of all families in poverty. Household incomes are generally lowest, by Census block group, in the north-western corner of the City. The share of minority populations is generally higher in the north-western corner of the City as well.

In January 2025, Sandy City adopted a comprehensive update to the City's General Plan. The process included substantial public engagement. Residents reported that they experienced a high quality of life living in Sandy City, but also expressed concerns with housing affordability and increasing cost of living. Goals of the General Plan focused on ensuring that all residents are able to experience the following:

- access to opportunities for housing, mobility, recreation and open space
- responsible use of government revenue and a commitment to providing high quality government services
- a strong local economy that provides access to employment and commercial goods and services and that provides a strong tax base for the City.

A common concern, and likely the primary concern, locally, regionally, and throughout the state for poverty-level families over the course of preparing the General Plan has been the rising cost of housing. The General Plan includes a Moderate Income Housing Plan. The goals of that plan are:

- create or allow for, and reduce regulations related to, accessory dwelling units in residential zones
- zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers
- amend land use regulations for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors
- utilize moderate income set aside from community reinvestment agency, redevelopment agency or community development and renewal agency to create or subsidize moderate income housing
- create a housing and transit investment zone
- develop and adopt station area plan
- create or allow for, and reduce, regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City's General Plan, and more specifically the Moderate Income Housing Plan, was adopted based on consideration for the role that the CDBG program and the HOME Consortium play in serving the needs of LMI households.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Through monitoring, the City seeks to maximize the effective use of CDBG funds for the benefit of all City residents, whether directly or indirectly, and ensure compliance with all relevant City and federal requirements. The City recognizes that successfully accomplishing program goals and objectives requires a good working relationship as partners, through openness and approachability, with subrecipients and contractors. In addition to regular and ongoing communication with subrecipients and contractors, Sandy City strives for a multi-faceted approach to monitoring projects and activities funded by CDBG.

### **Committee Tours**

The City's Citizen Advisory Committee recognizes the importance of being familiar with subrecipient organizations, facilities, services, and practices in order to adequately review funding request applications and to make allocation recommendations to the City Council. The Committee utilizes meetings to conduct on-site tours as needed.

### **Quarterly Reports**

Quarterly reports are expected of all subrecipients. The City uses a standardized quarterly review template for subrecipients, administered through ZoomGrants. Coordination meetings are also held regularly between the CDBG Administrator and representatives of City departments managing projects and activities.

### **Desk Reviews**

Desk reviews are conducted annually on all subrecipients. Desk reviews include updating file information, review of the quarterly reports and invoices, and contact with a representative of the subrecipient. A risk category (low, medium, or high) is assigned at the end of each Desk Review based on missing information, employee turnover, performance measurements, new subrecipient, amount funded, and type of project/activity. Actions are identified to address any findings.

### **In-Depth Reviews**

In-depth reviews include file reviews, on-site visits, and interviews to determine performance and compliance of subrecipients. In-depth reviews are conducted by City staff. In-depth reviews are typically scheduled based on the risk category identified in desk reviews; however in-depth reviews may also be conducted for new subrecipients and others as considered pertinent. Areas to be reviewed

include finance systems and reports, budget, eligibility, insurance, procurement, record keeping, and non-discrimination. Actions are identified to address any findings.



## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The City participates in both the CDBG program, as a grantee, and the HOME program, as a member of the Salt Lake HOME Consortium. The City does not participate in other HUD programs. Sandy City expects to receive approximately \$325,000 per year during the term of the 2025 Consolidated Plan.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	325,000.00	0.00	27,069.20	352,069.20	1,300,000.00	Sandy City's annual award has been generally decreasing over the past ten years.

Table 18 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how**

**matching requirements will be satisfied**

The City does not have match requirements of the program funding or anticipated projects funded to serve community needs. The majority of community development projects directly managed by the City are generally leveraged through staff time and other resources funded by the general fund. Typically, general funds have been utilized to leverage jointly funded capital projects. It is likely that all public service subrecipients will be agencies that serve the region, and funds provided by the City are leveraged by other municipalities, Salt Lake County, the State, and charitable donations. The City has demonstrated that it seeks for and takes advantage of additional opportunities to leverage CDBG funds, and the City will continue to do so.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

It is expected that projects to address improvements and amenities will be built on City owned property, such as open space and parks, in neighborhoods that qualify for funding through the low- and moderate-income area benefit national objective. The City also owns remnant parcels and has sought to acquire additional land that currently has abandoned, distressed, or problem properties throughout the city, with the objective to rehabilitate or replace with new affordable housing.

**Discussion**

The City continues to strive to maximize benefits to residents of the funds received within the requirements and eligibility of the CDBG program.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support life-sustaining and well-being services	2025	2029	Non-Homeless Special Needs		Basic life-sustaining resources and services Mental health and well-being resources and service	CDBG: \$27,083.00	Public service activities other than Low/Moderate Income Housing Benefit: 241 Persons Assisted
2	Minimize impacts and occurrence of homelessness	2025	2029	Homeless		Homeless resources and services	CDBG: \$21,667.00	Homeless Person Overnight Shelter: 192 Persons Assisted
3	Improve housing stability	2025	2029	Affordable Housing		Safe, affordable, and accessible housing	CDBG: \$242,145.20	Homeowner Housing Rehabilitated: 39 Household Housing Unit

**Table 19 – Goals Summary**

#### Goal Descriptions

1	Goal Name	Support life-sustaining and well-being services
	Goal Description	

<b>2</b>	<b>Goal Name</b>	Minimize impacts and occurrence of homelessness
	<b>Goal Description</b>	
<b>3</b>	<b>Goal Name</b>	Improve housing stability
	<b>Goal Description</b>	

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

For the 2025 program year, funding includes an estimated \$325,000 from the 2025 CDBG award and \$27,069.20 in reprogrammed funds. The City is allocating \$48,750 (13.8%, 15% of the 2025 award) to public services, \$242,145.20 (68.78%) to housing, and \$61,174 (17.4%, 18.8% of the 2025 award) for planning and program administration.

#	Project Name
1	Public Services - Life Sustaining and Well-Being (2025)
2	Public Services - Homeless Shelter and Services (2025)
3	Housing - Rehab, Repair, and Accessibility (2025)
4	Planning and Administration (2025)

**Table 20 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Citizen Advisory Committee, as part of their responsibility to provide a recommendation to the City, established review criteria used to score funding request applications. Those criteria are as follows:

- The proposed project would utilize CDBG funds to benefit low and moderate income residents of the City.
- The proposed project clearly addresses Consolidated Plan goals.
- The proposed project demonstrates a collaborative effort with other organizations, leverages funding, and/or complements other programs, services, or facilities.
- The Applicant has the capacity (staff, facilities, experience, etc.) to successfully and timely complete the proposed project.
- The extent of the anticipated benefit (the combination of the # of people served and the scale of the individual benefit) is an effective use of limited funds.

Funding request applications are ranked based on the Committee's scores. The rankings are a tool used by the Committee in preparing recommended allocations.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Public Services - Life Sustaining and Well-Being (2025)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support life-sustaining and well-being services
	<b>Needs Addressed</b>	Basic life-sustaining resources and services Mental health and well-being resources and service
	<b>Funding</b>	CDBG: \$27,083.00
	<b>Description</b>	This project includes activities that provide life sustaining and well-being services.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that 241 individuals will be benefitted. Many of these individuals represent families that will also benefit from the associated activities.
	<b>Location Description</b>	Activities will occur at the facilities of those organizations being funded or at mobile clinics.
	<b>Planned Activities</b>	Anticipated activities include: domestic violence victim services (South Valley Sanctuary, Legal Aid Society), senior healthcare (Senior Charity Care), youth services (Sandy Club).
2	<b>Project Name</b>	Public Services - Homeless Shelter and Services (2025)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Minimize impacts and occurrence of homelessness
	<b>Needs Addressed</b>	Homeless resources and services
	<b>Funding</b>	CDBG: \$21,667.00

	<b>Description</b>	This project is intended to support shelter and services for homeless individuals.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 192 people will benefit from the proposed activity.
	<b>Location Description</b>	These activities will occur at the facilities of the organizations being funded.
	<b>Planned Activities</b>	Planned activities include: homeless hospice and healthcare (The Inn Between) and operations for a homeless shelter serving medically vulnerable persons (The Road Home-MVP).
<b>3</b>	<b>Project Name</b>	Housing - Rehab, Repair, and Accessibility (2025)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve housing stability
	<b>Needs Addressed</b>	Safe, affordable, and accessible housing
	<b>Funding</b>	CDBG: \$242,145.00
	<b>Description</b>	This project is intended to preserve existing affordable housing by providing emergency home repairs, rehabilitation, and accessibility improvements.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 39 households will benefit from the proposed activities.
	<b>Location Description</b>	Activities will occur throughout the City.
	<b>Planned Activities</b>	Planned activities include: emergency home repairs and accessibility improvements (Assist) and home rehabilitation (Habitat for Humanity).
<b>4</b>	<b>Project Name</b>	Planning and Administration (2025)
	<b>Target Area</b>	



<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$61,174.00
<b>Description</b>	This project includes those functions necessary to administer HUD programs and other eligible planning functions.
<b>Target Date</b>	6/30/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
<b>Location Description</b>	Not applicable
<b>Planned Activities</b>	This project includes those functions necessary to administer HUD programs and other eligible planning functions.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Sandy City has been classified as an "exception" community in regard to using CDBG funds on an area basis. The threshold exception for Sandy City is 38.0% LMI. The eligible LMI areas based on Census block groups are all west of 1300 E. and mostly to the north.

### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Geography was not a determination in allocating 2020 program year funds, except for those areas that qualify as LMA.

### **Discussion**

The City does not plan to fund projects on an LMA basis in the 2025 program year.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

It is the goal and objective of the City's proposed projects and activities for the 2020 Program Year to do the following: 1) maintain affordable housing; 2) make homes safe and healthy; 3) reduce the number of poverty level families; 4) develop relationships with direct service providers to enhance coordination and effectiveness of our CDBG program.

### **Actions planned to address obstacles to meeting underserved needs**

Limited funding and high housing costs are primary obstacles to addressing underserved needs. The City will continue to seek programs and activities to more efficiently meet community needs through leveraging funds, better coordination with and awareness of local organizations, and seeking to meet needs with resources other than CDBG funding.

### **Actions planned to foster and maintain affordable housing**

The range and availability of housing types within the City has significantly increased in recent years. The City is a member of the HOME Consortium and also utilizes EDA housing set-aside funds to create new affordable housing units. Through the HOME Consortium funds are available for the Community Development Corporation's down-payment assistance program to be used to serve Sandy City. It is expected that 5 households will be assisted. CDBG funds during 2025 are being allocated to emergency housing repairs, residential accessibility improvements, and housing rehab to address the goal to maintain existing housing.

### **Actions planned to reduce lead-based paint hazards**

It is recommended that city residents in housing units built prior to 1978 become familiar with the dangers of lead-based paint and actions that can be taken to reduce hazards. Information is available from the Salt Lake County Health Department at: [www.slco.org/lead-safe-housing/learn-about-lead](http://www.slco.org/lead-safe-housing/learn-about-lead). Construction and rehabilitation projects are required to comply with HUD regulations. The City will monitor activities associated with construction and rehabilitation to ensure that HUD regulations are met.

### **Actions planned to reduce the number of poverty-level families**

One of the purposes of helping fund public services is to provide our residents opportunities to get educated and receive the temporary assistance they need to break the cycle of poverty. By providing CDBG funds to residents that need emergency assistance, we meet their immediate needs. By providing

them with tools through counseling and education, they can get on the path of self-sufficiency.

### **Actions planned to develop institutional structure**

The City is constantly striving to most effectively utilize the limited funds received to address needs within the community. The City intends to seek more effective outreach methods to the public in order to incorporate more community input. Additional training is also planned to increase awareness of the CDBG program among City staff to better coordinate the goals of the Consolidated Plan with potential projects, resources, and capacity of individual departments.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The CDBG Advisory Committee will continue to tour the facilities of funded public service agencies. City staff will continue to increase the number of on-site monitoring visits and do so more regularly. The CDBG Administrator will continue to serve on the HOME Consortium and coordinate with housing providers, public service providers, and other government entities.

### **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The City operates a fairly simple program, largely due to the amount of funds received. The City does not have any programs with program income.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

## **Discussion**

Sandy City will use a one-year benefit for the 2025 Program Year, and anticipates using 100% of the funds programmed with the 2025 action plan to benefit persons of low and moderate persons.



# **Grantee Unique Attachments**

## **Documents Included:**

- Goals, Projects, and Activities Table
- Income Limits
- Eligible Low and Moderate Income Areas Map
- Needs Analysis Public Hearing Notice
- Needs Analysis Public Hearing-Meeting Minutes (9/18/2024)
- City Council Notice
- City Council Public Hearing-Meeting Minutes (4/22/2025)
- City Council Decision-Meeting Minutes (4/29/2025)
- Resolution
- Citizen Participation and Stakeholder Consultation Report
- Housing Market Analysis



## GOALS, PROJECTS, AND ACTIVITIES

Program Years 2025-2029

CATEGORY	PROJECTS	ALLOCATION (\$)			BENEFICIARIES			UNIT OF MEASUREMENT
Goals	Activities	ConPlan 5 Yr	ConPlan Yr Aver.	2025	ConPlan 5 Yr	ConPlan Yr Aver.	2025	Goal Indicator
<b>PLANNING AND ADMINISTRATION</b>		<b>\$ 310,000</b>	<b>\$ 62,000</b>	<b>\$ 61,174</b>				
	Administration-Salary			\$ 47,627				
	Administration (non-salary)			\$ 13,547				
<b>PUBLIC SERVICES</b>		<b>\$ 240,000</b>	<b>\$ 48,000</b>	<b>\$ 48,750</b>	<b>1,500</b>	<b>300</b>	<b>287</b>	<b>People</b>
<b>Support Life Sustaining and Well-Being Services</b>		<b>\$ 120,000</b>	<b>\$ 24,000</b>	<b>\$ 27,083</b>	<b>500</b>	<b>100</b>	<b>95</b>	<b>Public Service other than Housing</b>
	<b>Life Sustaining and Well-Being</b>			<b>\$ 27,083</b>			<b>95</b>	<b>People</b>
	South Valley Services - Domestic Violence Victim Services			\$ 8,125			81	People
	Senior Charity Care - Senior Care			\$ 5,416			14	People
	Sandy Club-Youth Services			\$ 8,125			52	People
	Legal Aid-Domestic Violence Victim Assistance			\$ 5,417			94	People
<b>Minimize Impacts and Occurrence of Homelessness</b>		<b>\$ 120,000</b>	<b>\$ 24,000</b>	<b>\$ 21,667</b>	<b>1,000</b>	<b>200</b>	<b>192</b>	<b>Homeless Person Overnight Shelter</b>
	<b>Homeless Shelter and Services</b>			<b>\$ 21,667</b>			<b>192</b>	<b>People</b>
	Road Home - Homeless Shelter Operations			\$ 13,542			189	People
	Inn Between - Hospice for the Homeless			\$ 8,125			3	People
<b>HOUSING</b>		<b>\$ 800,000</b>	<b>\$ 160,000</b>	<b>\$ 242,145</b>	<b>150</b>	<b>30</b>	<b>25</b>	<b>Housing Units</b>
<b>Improve housing stability</b>		<b>\$ 800,000</b>	<b>\$ 160,000</b>	<b>\$ 242,145</b>	<b>150</b>	<b>30</b>	<b>25</b>	<b>Homeowner Housing Rehabilitated</b>
	<b>Rehab, Repair, and Accessibility</b>			<b>\$ 242,145</b>			<b>25</b>	<b>Housing Units</b>
	Habitat for Humanity-Housing Rehab			\$ 142,145			14	Housing Units
	ASSIST - Emergency Home Repair & Access. Improve.			\$ 100,000			25	Housing Units
<b>PUBLIC FACILITIES</b>		<b>\$ 25,000</b>	<b>\$ 5,000</b>	<b>\$ -</b>	<b>25</b>	<b>5</b>	<b>-</b>	<b>People</b>
<b>Support safe and accessible public facilities</b>		<b>\$ 25,000</b>	<b>\$ 5,000</b>	<b>\$ -</b>	<b>25</b>	<b>5</b>	<b>-</b>	<b>Public Facility other than Housing</b>
<b>COMMUNITY DEVELOPMENT</b>		<b>\$ 250,000</b>	<b>\$ 50,000</b>	<b>\$ -</b>	<b>1,000</b>	<b>200</b>	<b>-</b>	<b>People</b>
<b>Promote Viable Neighborhoods</b>		<b>\$ 250,000</b>	<b>\$ 50,000</b>	<b>\$ -</b>	<b>1,000</b>	<b>200</b>	<b>-</b>	<b>Public Facility other than Housing</b>

**FY 2025 Income Limits Summary (Salt Lake City, UT HUD Metro FMR Area)**

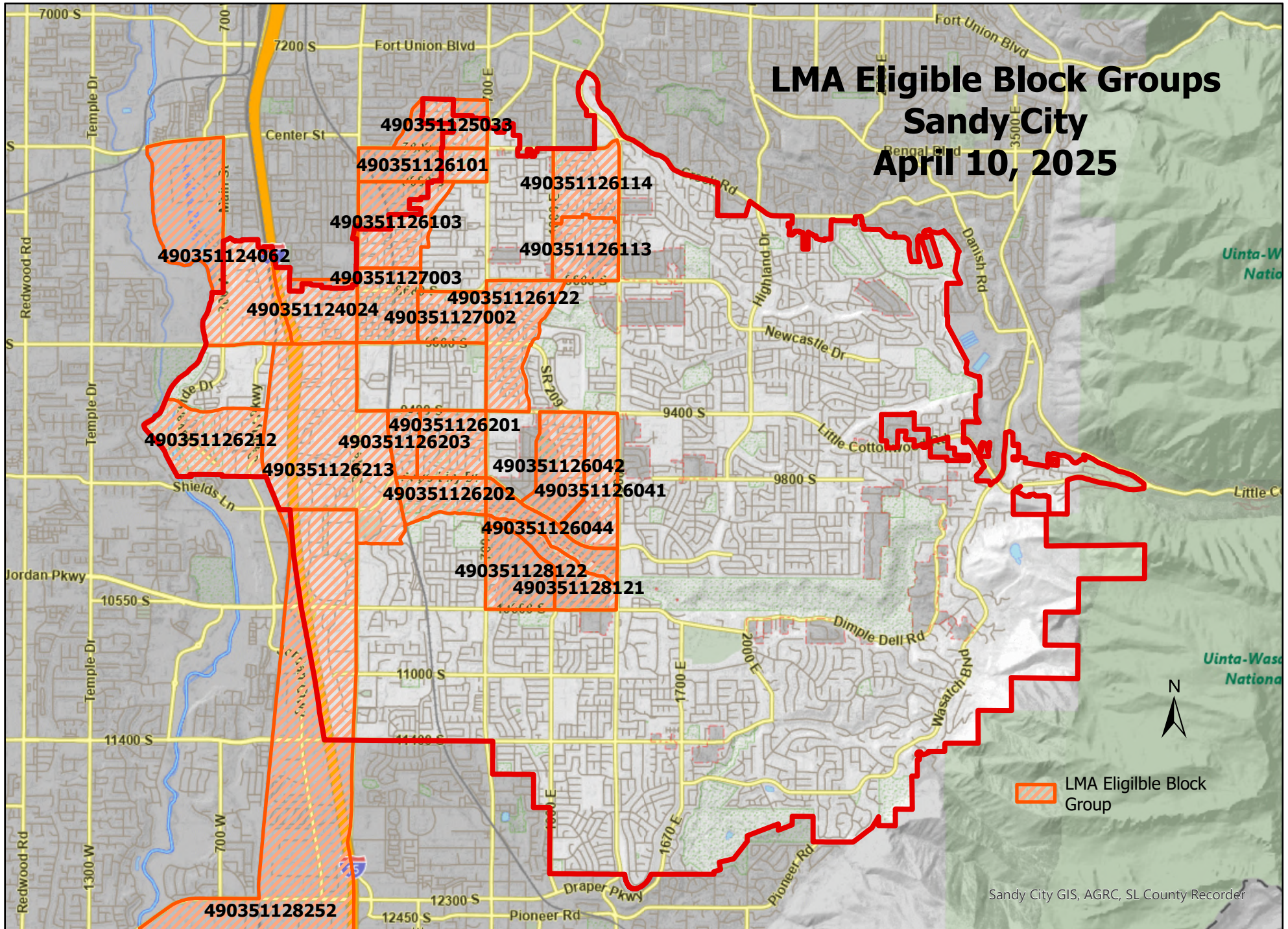
Median Family Income: \$122,700

<b>Income Category</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Extremely Low (30%) Income (\$)</b>	25,800	29,450	33,150	<b>36,800</b>	39,750	43,150	48,650	54,150
<b>Very Low (50%) Income (\$)</b>	42,950	49,100	55,250	<b>61,350</b>	66,300	71,200	76,100	81,000
<b>Low (80%) Income (\$)</b>	68,750	78,550	88,350	<b>98,150</b>	106,050	113,900	121,750	129,600

(Source: <https://www.huduser.gov/portal/datasets/il/il2025/2025summary.odn>, 4/17/2025)



# LMA Eligible Block Groups Sandy City April 10, 2025





**Public Notice**  
**Sandy City Public Hearing and Public Comment Period**  
**2023 Consolidated Annual Performance Evaluation Report and**  
**Preparation for the 2025-2029 Consolidated Plan and 2025 Annual Action Plan**  
**Community Development Block Grant**

**Notice is hereby given** of a public hearing to be held before the **Sandy City CDBG Citizens Advisory Committee on Wed., Sept. 18, 2024 at approximately 5:00 p.m.** The Committee will review and receive comments regarding the 2023 Consolidated Annual Performance Evaluation Report (2023 CAPER) and community needs to be considered in preparation of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan. The meeting will be conducted both in-person, in conference room #220 at City Hall (10000 S. Centennial Parkway), and via Zoom Webinar. To access the Zoom Webinar, see the webinar information below.

Community Development Block Grant (CDBG) funds are primarily used to benefit low and moderate income households and persons through housing, public facility, infrastructure, and public service projects. The 2023 CAPER is a year-end report of the expenditures and accomplishments of the City's CDBG funds for the 2023 program year (7/1/2023-6/30/2024). The draft 2023 CAPER will be available for review from Sept. 1, 2024 through Sept. 17, 2024 on the City's website (<https://sandy.utah.gov/736/Community-Development-Block-Grant-CDBG>), by request, and by hard copy at City Hall. The City is also beginning to prepare a new Consolidated Plan (2025-2029) and an Annual Action Plan for the 2025 program year (7/1/2024-6/30/2025). The City anticipates that it will receive approximately \$350,000 in CDBG funds during program year 2025 and \$1,750,000 during the period of the 2025-2029 Consolidated Plan. Funding request applications for proposed projects in the 2025 program year will be available on the City's website. A pre-application must be submitted before Dec. 16, 2024 and the full application must be submitted before Jan. 13, 2025. The application will be available on the City's website at <https://sandy.utah.gov/736/Community-Development-Block-Grant-CDBG>.

Utah Executive Order 2020-5 allows a public body to hold an electronic meeting, to "provide a means by which interested persons and the public may remotely hear or observe, live, by audio or video transmission the open portions of the meeting."

Attendees participating via Zoom Webinar may access the meeting through the link below (Option 1) or by phone (Option 2). Attendees wishing to comment during the meeting must use Option 1 and have a microphone connected to their device (smart phone, laptop, desktop, etc.). Option 2 is for listening only. All interested parties are invited to attend. The City will provide reasonable accommodations, including necessary interpretation, for all timely requests. For requests, comments, questions, and submittals, contact Jake Warner in the Sandy City Community Development Department at (801) 568-7262 or [jwarner@sandy.utah.gov](mailto:jwarner@sandy.utah.gov). The hearing impaired may call 7-1-1.

How to join the electronic meeting:

Option 1 – To join on any internet-connected device:

- Go to [www.zoom.us](http://www.zoom.us)
- Click on "Join a Meeting", in the top right-hand corner.
- Enter the Webinar ID (830 2532 3863) and the Password (102400).
- Register by providing your name and email.
- Select "Join Meeting in Progress" and then select "Open Meeting."
- To make a comment: Select "Raise A Hand" in either the toolbar or the participant window.

Option 2 - To join by phone (to listen only):

- Dial: +1 253 215 8782 or +1 346 248 7799 or +1 669 900 6833 or +1 689 278 1000
- Enter the Webinar ID (830 2532 3863) and the Password (102400).

## **CDBG Committee Meeting Minutes**

September 18, 2024

**Staff Present:** Jake Warner (Long Range Planning Manager), Sarah Stringham (Planner)

**Members Present:** Joel Frost (Vice Chair), Pat Casaday, Wade Greenwood, Wendy Davis, Rebekah Cowdell, Alison Stroud (Councilwoman)

**Review of Previous Minutes:** The minutes for the May 15th meeting were reviewed and no revisions were requested.

**Program Year Updates:** Jake Warner went through the activity tracker. There is about \$500,000 and total funding is now at 148%. Jake is expecting another large invoice for the Main Street Park. All of the CARES money has been spent. The oldest money is from 2022 for Main Street Park. Neighborworks is still working to spend last year's money. The Road Home still needs to spend money on the home rehab. The grant agreement for 2024-2025 was received last week. The grant amount for the 2024-2025 program year is \$331,965. Including carryover funds, there is \$337,972.76.

**Regular Business:** Don Gerdy the previous chair passed away over the summer. He served on the CDBG committee for 34 years. Greg Wilson and Megan Johnson have resigned from the committee. Nominations for a new chair and vice chair is needed. Wendy Davis was nominated as the new chair. Pat Casady was nominated as the new vice-chair. Both nominations were approved unanimously by the Committee members. The City Council has three regular appointees, and the mayor has one regular and one alternate appointee.

Sandy City will be starting a new five-year consolidated plan. The county has a consultant that does a large part of the consolidated plan. Sandy will need to identify its specific goals for the plan. The county will not be using Zoom Grants anymore. Sandy will be using Zoom Grants this year but will need to explore options for the coming years.

Jake provided a summary review of the 2023-2024 CAPER. He explained that the draft document has been available for public comment and will need to be submitted by the end of September. He explained that we need to hold a public hearing to allow the public to comment on the CAPER and that the Committee also needs to hold a public hearing to allow input on community needs as the Committee starts to prepare for the 2025-2026 program year. Wendy Davis opened the public hearings. Carin Crowe (attending in-person) from Habitat for Humanity spoke about the increasing work of that organization in the community. Chris Dammert from Senior Charity Care spoke about being new to his position but looking forward to an ongoing relationship with the City. A letter from The Road Home and several letters about funding childcare opportunities were provided to the committee prior to the meeting. Three other people attended the meeting virtually, but did not speak during the public hearing.

**Staff Items:** Staff will start organizing monitoring visits.

**Next meeting is on October 16<sup>th</sup>.**

**SANDY CITY**  
**NOTICE OF COMMENT PERIOD AND PUBLIC HEARING**  
**2025-2029 CONSOLIDATED PLAN AND PY2025 CDBG ANNUAL ACTION PLAN**

NOTICE IS HEREBY GIVEN that drafts of the 2025-2029 Consolidated Plan and the PY2025 Annual Action Plan (AAP) for the use of Community Development Block Grant (CDBG) funds will be available for public review and comment from April 18, 2025 through May 19, 2025. On April 22, 2025, at or after 5:15 pm, the Sandy City Council will hold a public hearing to review and allow comment regarding the draft documents. A public meeting will also be held on April 29, 2025 by the City Council to consider approval of the 2025-2029 Consolidated Plan and PY2025 Annual Action Plan.

The April 22<sup>nd</sup> and April 29<sup>th</sup> Sandy City Council meetings will both be conducted in-person, in the Sandy City Council Chambers at City Hall, and via Zoom Webinar. Residents may attend and participate in the meeting either in-person or via the webinar link. The webinar link can be found in the meeting agenda, which will be published at least 24 hours prior to the beginning of the meeting and can be found at <https://sandyutah.legistar.com/Calendar.aspx>.

Public comment will be taken during the public hearing on April 22<sup>nd</sup>. If any member of the public is unable to attend or participate in the meeting, that person may e-mail the City Council Executive Director at [dfratto@sandy.utah.gov](mailto:dfratto@sandy.utah.gov) by 3:00 PM on April 22, 2025 to have those comments distributed to the City Council and have them included in the record. Alternatively, written comments may be sent to the City Council by emailing [CitizenComment@sandy.utah.gov](mailto:CitizenComment@sandy.utah.gov).

CDBG funds are distributed to the City by the U.S. Department of Housing and Urban Development (HUD). While the actual annual grant amount has not yet been released, it is expected that the City will receive approximately \$325,000 in CDBG funds for the 2025 program year (7/1/2025-6/30/2026) and approximately \$1,625,000 during the term of the 2025-2029 Consolidated Plan. The primary purpose of CDBG funds is to benefit low to moderate income residents of Sandy City. It is expected that 15% of the grant amount will be allocated for public services (i.e. homeless services and shelter, domestic violence victim services, senior care, youth programs, etc.), 20% for eligible administrative expenses, and the majority of the funding (approximately 65%) for housing rehabilitation, accessibility improvements, and public facility improvements.

Copies of the draft 2025-2029 Consolidated Plan and PY2025 Annual Action Plan will be available for public review and comment on the City's website (<https://sandy.utah.gov/736/Community-Development-Block-Grant-CDBG>), by hard copy at the Community Development Department at City Hall, and by request. To provide comments outside of the public hearing, ask questions, or request translation services, please contact Jake Warner at [jwarner@sandy.utah.gov](mailto:jwarner@sandy.utah.gov) or 801-568-7262. The hearing impaired may call 7-1-1.

## CITIZEN PARTICIPATION AND STAKEHOLDER CONSULTATION APPENDIX.

---

COMMUNITY SURVEY, FOCUS GROUPS, PUBLIC NOTICE,  
AND PUBLIC HEARINGS

## APPENDIX.

# Survey Findings

Salt Lake County and the Urban County and HOME Consortium jurisdictions conducted an online resident housing survey to identify housing, community, and economic development needs in the county and to develop five-year goals and strategies to address needs. The survey was available between July 1, 2024 and August 16, 2024 in English and Spanish.

County staff led survey outreach and promotion efforts by distributing information about the survey and the survey link to their community partners.

**Figure A-1.**  
**Promotional Flyer**





## Respondent Profile

**Survey sample.** A total of 1,467 residents participated in Salt Lake County's housing survey to inform the County's Consolidated Plan and Fair Housing Analysis—including 114 Sandy residents; 234 South Jordan residents; 45 Taylorsville residents; 28 West Jordan residents; 45 West Valley City residents; and 1,001 residents living in other areas of the county (including the unincorporated county).

Figure A-2 illustrates the key characteristics of survey respondents by jurisdiction and for Salt Lake County overall. As shown in the figure, residents are more likely to identify as non-Hispanic White (79%), have incomes above \$100,000/year (46%), and own their homes (73%).

Around half (49%) have children (<18 years) living in their households—7% of which are single parents. Low income households (<\$50,000/year) comprised 24% of the total survey sample; and 10% of respondents identified as Hispanic or Latino.

**Figure A-2.**  
**Resident Survey**  
**Respondent Profile**

Note:

n=1,467.

Not all percentages may equal 100%.

Source:

Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

	Number	Percent
<b>Total Survey Responses</b>	<b>1,467</b>	<b>100%</b>
<b>Race and Ethnicity</b>		
Hispanic or Latino	120	10%
Asian or Pacific Islander	62	5%
Other Minority	73	6%
Non-Hispanic White	973	79%
<b>Age</b>		
Under 35 years	290	24%
35 to 54 years	657	55%
Over 55 years	241	20%
<b>Income</b>		
Below \$25,000	165	13%
\$25,000 up to \$50,000	137	11%
\$50,000 up to \$100,000	370	30%
Above \$100,000	570	46%
<b>Tenure</b>		
Homeowner	1,039	73%
Renter	276	19%
Precariously Housed	60	4%
Mobile Home	42	3%
<b>Household Characteristics</b>		
Disability	446	30%
With children	720	49%
Single parent	96	7%
Large household (5+ people)	270	18%

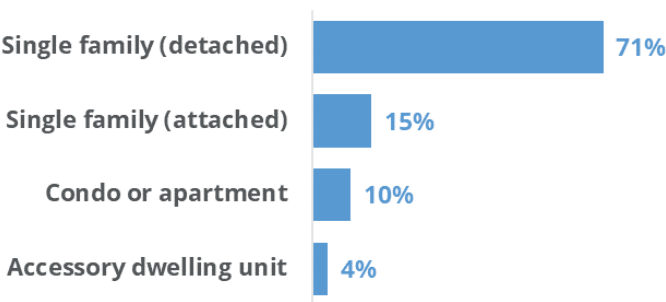
## Current and Future Housing Choice

**Current housing situation.** Residents who participated in the survey are more likely to be living in single family detached homes. Almost three quarters (71%) of the total survey sample said that they currently lived in a single family detached unit followed by 15% in single family attached units and 10% in a condo or apartment. Only 4% currently live in an accessory dwelling unit (ADU) (Figure A-3).

**Figure A-3.**  
**What type of housing**  
**do you live in?**

Note: n=1,408.

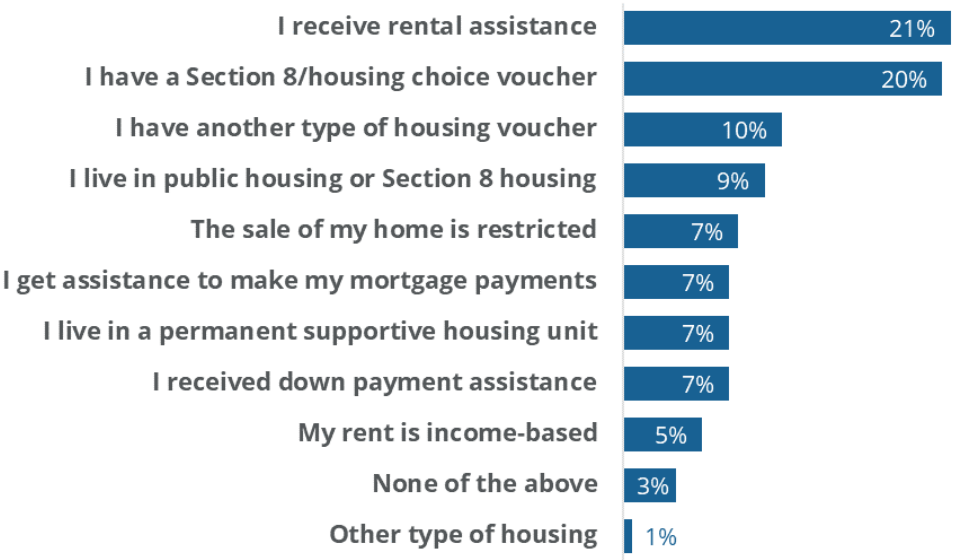
Source: Root Policy Research from the  
2024 Salt Lake County Resident Housing  
Survey.



The findings shown in the figure above are in line with Salt Lake County’s local housing supply, which is largely comprised of single family homes, as demonstrated by the housing market analyses conducted for the County’s Consolidated Plan and Fair Housing Analysis (see Section III). It is also in line with ownership trends in the County and the large share of homeowners who responded to the survey.

Twelve percent (12%) of residents who participated in the County’s housing survey currently live in some type of publicly assisted or deed-restricted housing. Most residents with public assistance indicated that they receive rental assistance (21%), have a Section 8/Housing Choice voucher (20%), some other type of housing voucher (10%), and/or live in public housing or project-based Section 8 housing (9%) (Figure A-4).

**Figure A-4.**  
**What type of publicly assisted/deed-restricted housing do you live in?**

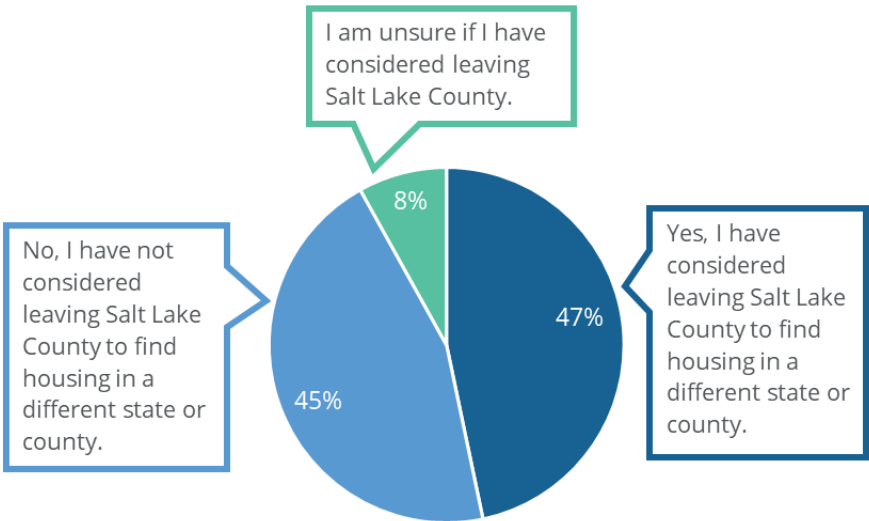


Note: n=177.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Desire to find housing elsewhere.** Almost half (47%) residents have considered leaving Salt Lake County to find housing in a different state or county. This compares to 45% who have not considered leaving Salt Lake County and 8% who are unsure if they have considered leaving to find housing in a different state or county (Figure A-5).

**Figure A-5.**  
**Have you considered leaving Salt Lake County to find housing in a different state or county?**

Note:  
n=1,411.  
  
Source:  
Root Policy Research from  
the 2024 Salt Lake County  
Resident Housing Survey.

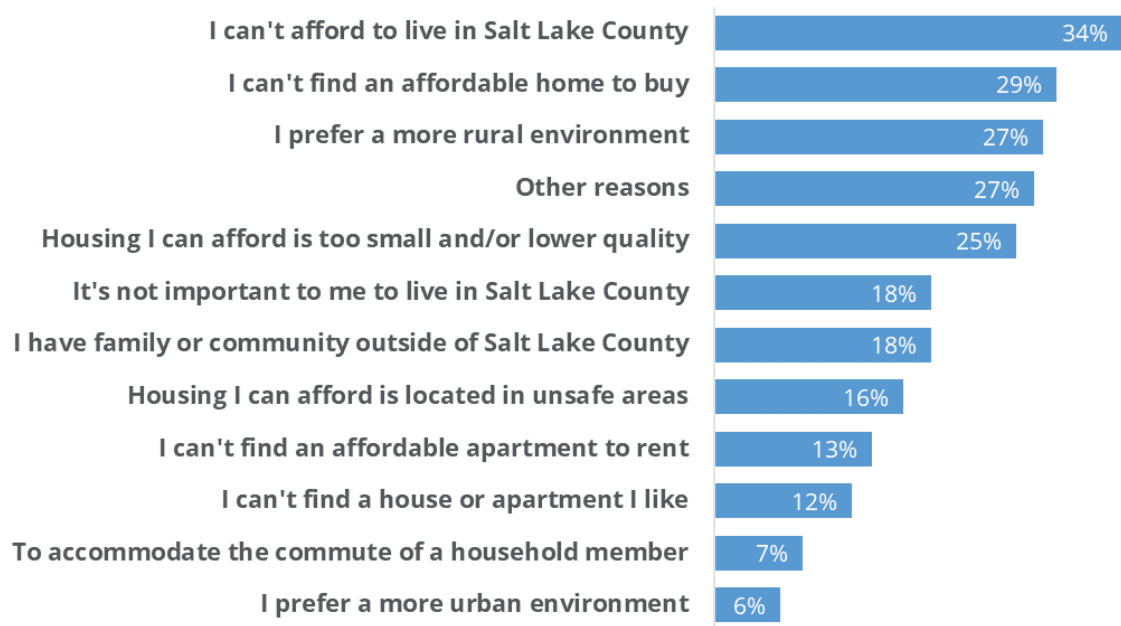


High housing costs have caused many residents to consider leaving Salt Lake County to find housing in a different state or county: 34% said that they have considered leaving the

county because they cannot afford to live there while 29% cannot find an affordable home to buy (Figure A-6).

Other reasons include preferring a more rural environment (27%), the housing they can afford is too small and/or lower quality (25%), it is not important to live in the county (18%), and/or they have family or community outside of Salt Lake County (18%).

**Figure A-6.**  
**What are the reasons you have considered leaving?**



Note: n=651.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

It is important to note that residents are far more likely to consider finding housing elsewhere due to the affordability of housing (including what the type and quality of housing for the price) than they are to consider leaving because they cannot find a housing or apartment they like.

For example, only 12% said that they have considered leaving Salt Lake County because they cannot find a house or apartment that they like. This compares to residents who cannot find an affordable home to buy (29%), can afford housing that is too small/lower quality (25%), and/or those who can only afford housing in unsafe areas (16%).

These findings could mean that barriers to fair housing choice in Salt Lake County are more often related to the affordability and quality of housing rather than household's ability to access the housing the type of housing they like and prefer.

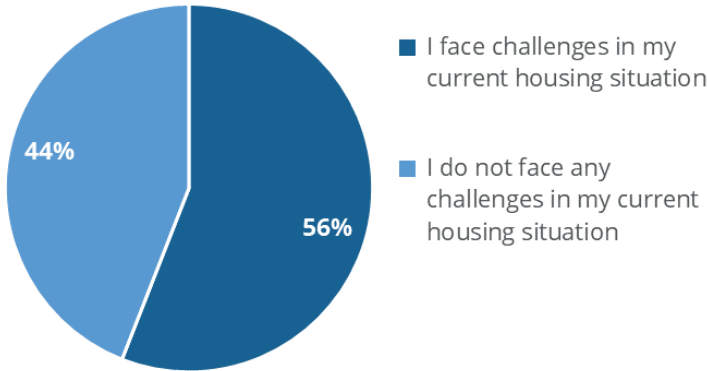
# Housing Challenges in Salt Lake County

**Housing challenges.** Over half (56%) residents in Salt Lake County said that they experience challenges in their current housing situation compared to 44% who indicated that they do not experience challenges in their current housing situation (Figure A-7).

**Figure A-7.**  
**Share of**  
**Respondents With**  
**Housing Challenges**

Note:  
n=1,337.

Source:  
Root Policy Research from the 2024  
Salt Lake County Resident Housing  
Survey.



Of respondents who indicated that they experience one or more of the housing challenges listed by the survey, 30% have trouble affording their property taxes and 29% have trouble affording their utilities. Residents also indicated that they struggle to afford their mortgage payment (23%) and/or rent (19%) (Figure A-8).

Residents were less likely to report that they feel unsafe in their housing due because of other people in their building, that they feel unsafe in their housing because of its location, and/or that their landlord will not let their kids play outside or in the building.

**Figure A-8.**  
**Do you face any of the following challenges in your current housing situation?**



Note: n= 748; percentages show the share of respondents who indicated that they experience one or more housing challenges only—respondents who said they face no challenges were excluded from the analysis.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Residents offered additional insight through open-end responses. Many residents cited challenges related to their children being unable to live on their own due to high housing costs/prices, lack of housing options in the county, high interest rates, and challenges with housing maintenance. Examples are highlighted below.

- “My adult kids live with me because they cannot afford rent for a single person.”
- “My grandkids cannot afford rent. My granddaughter has two kids and she’s paying \$1,100 per month for a one-bedroom apartment. Her kids have the bedroom and she sleeps in the living room. My grandson needs help with groceries because his rent takes most of his earnings and my other grandson sleeps in his car because of rent costs. Rental costs have gotten ridiculous over the last 2-3 years.”
- “We would love to downsize but because of housing prices and interest rates, for what we could get for our home, we can’t afford a different/smaller home!”

- “I would like to make a life change where I live and stay in Dandy but I cannot afford it.”
- “I cannot afford the maintenance on my aging home—I’m struggling to keep up and now have to let things go.”

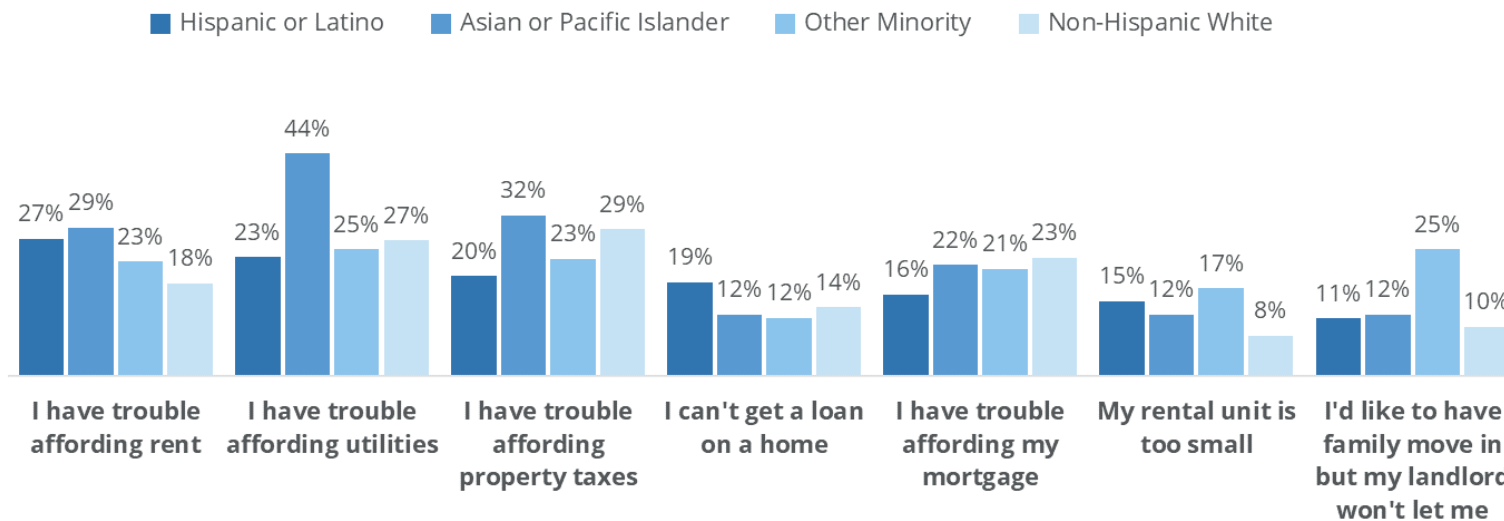
Figures A-9 through A-12 show the top housing challenges reported by residents in Salt Lake County by socioeconomic characteristics. The figures show the top five housing challenges selected by each resident group; percentages reflect the share of respondents who indicated they experience one or more housing challenges.



Affording housing costs such as rent and mortgage payments is a challenge for all racial and ethnic groups. Utility costs are also a challenge for respondents regardless of race and ethnicity, specifically for those identifying as Asian or Pacific Islander (44%). Hispanic or Latino residents were more likely to report that they cannot get a loan on a home to buy (19%) and/or that their rental unit is too small for their family (15%). Other minority groups said that they would like to have their family move in with them but their landlord will not let them (25%) and almost one in five (17%) live in a rental unit that is too small for their family (Figure A-9).

Property taxes are a greater affordability challenge for those identifying as Asian or Pacific Islander (32%) and non-Hispanic White (29%), which could be driven by higher homeownership rates among these groups.

**Figure A-9.**  
**Top Housing Challenges by Race and Ethnicity**



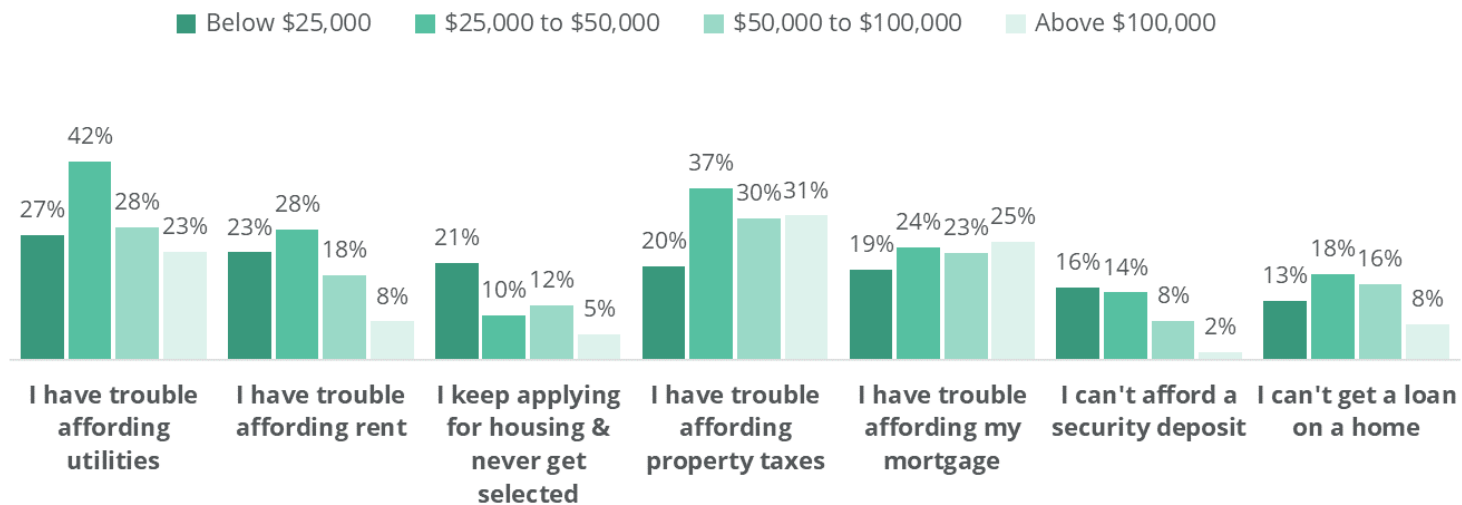
Note: n=623.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Households with lower incomes have the most trouble affording their housing costs, most notably those earning between \$25,000 and \$50,000 per year. Around two in five (42%) have trouble affording their utilities and 37% have trouble affording their property taxes. Affording rent is also a challenge for these households (28%) and for households with the lowest incomes (<\$25,000/year) with 23% indicating that they have trouble affording their rent (Figure A-10).

Households with the lowest incomes (<\$25,000/year) also indicated that they have challenges entering housing with 21% saying that they keep applying for rental housing and never get selected. Low income respondents also reported challenges entering rental housing such as affording the security deposit.

**Figure A-10.**  
**Top Housing Challenges by Income**



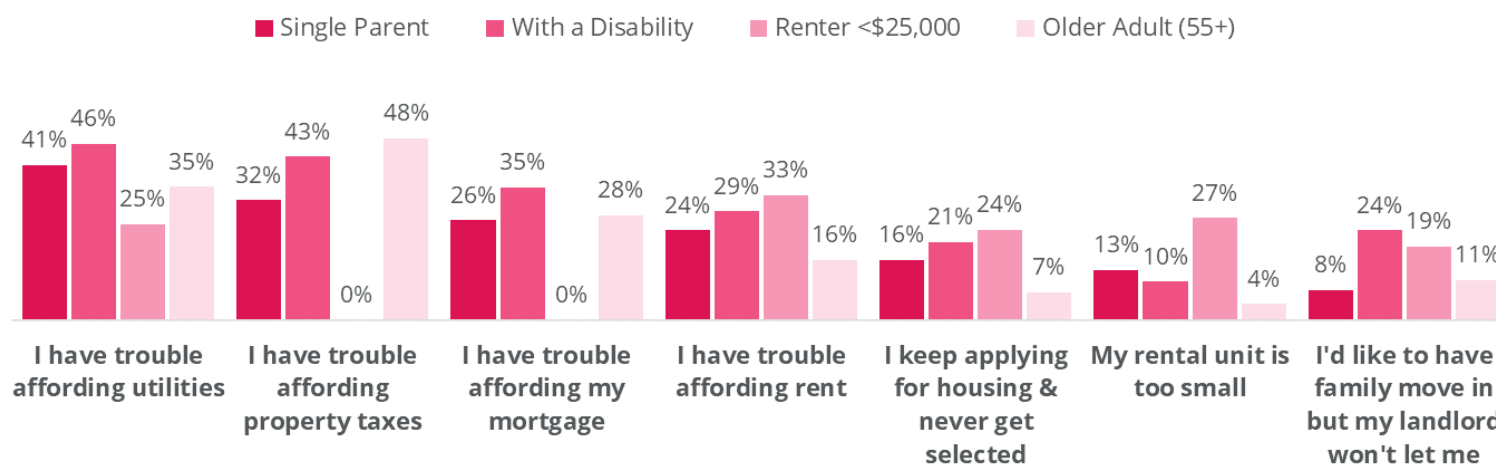
Note: n=636.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Affording housing costs is a challenge for all households in Salt Lake County. Almost half (46%) households with disabilities have trouble affording their utilities and 43% have trouble affording property taxes. Renters with extremely low income (<\$25,000) have trouble affording their rent (33%) and are more likely to be living in rental units that are too small for their family (27%). These renters also reported challenges related to accessing housing—24% reported that they keep applying for rental housing but never get selected (Figure A-11).

Around a quarter (24%) households with disabilities would like to have family move in with them but their landlord will not let them. These findings are particularly important as these households may require in-home care and additional family support. (19% of renters with incomes below \$25,000 also reported this challenge).

**Figure A-11.**  
**Top Housing Challenges by Household Characteristics**



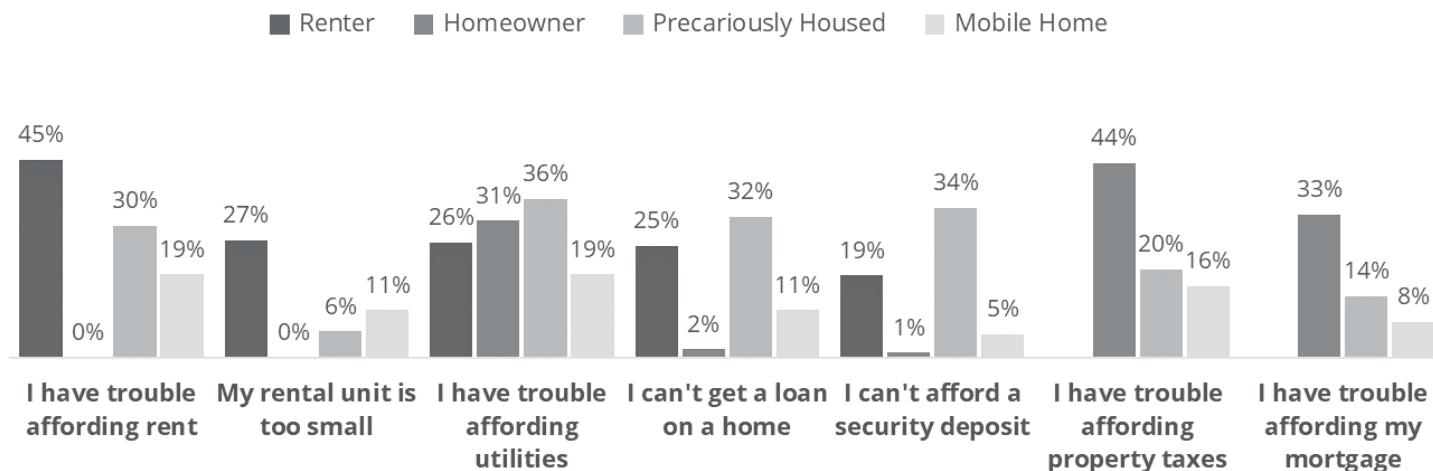
Note: n=474.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Housing challenges vary by tenure though this is largely driven by the different factors that play into their respective housing situations including monthly housing costs, type of housing unit they live in, and their plans for housing (e.g., desire to transition to homeownership, applying for rental housing, etc.). As shown in Figure A-12 below, for example, almost half (45%) renters in the county have trouble affording their rent while 44% of homeowners in the county have trouble affording their property taxes. Precariously housed residents were more likely to report that they had trouble affording their utilities (36%) and/or affording a security deposit (34%).

Over a quarter (27%) renters currently live in a rental unit that is too small for their family and 25% reported that they cannot get a loan on a home to buy. Accessing home loans is also a challenge for precariously housed residents with around one third (32%) saying that they cannot get a loan to buy a home in Salt Lake County (Figure A-12).

**Figure A-12.**  
**Top Housing Challenges by Tenure**



Note: n=680.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

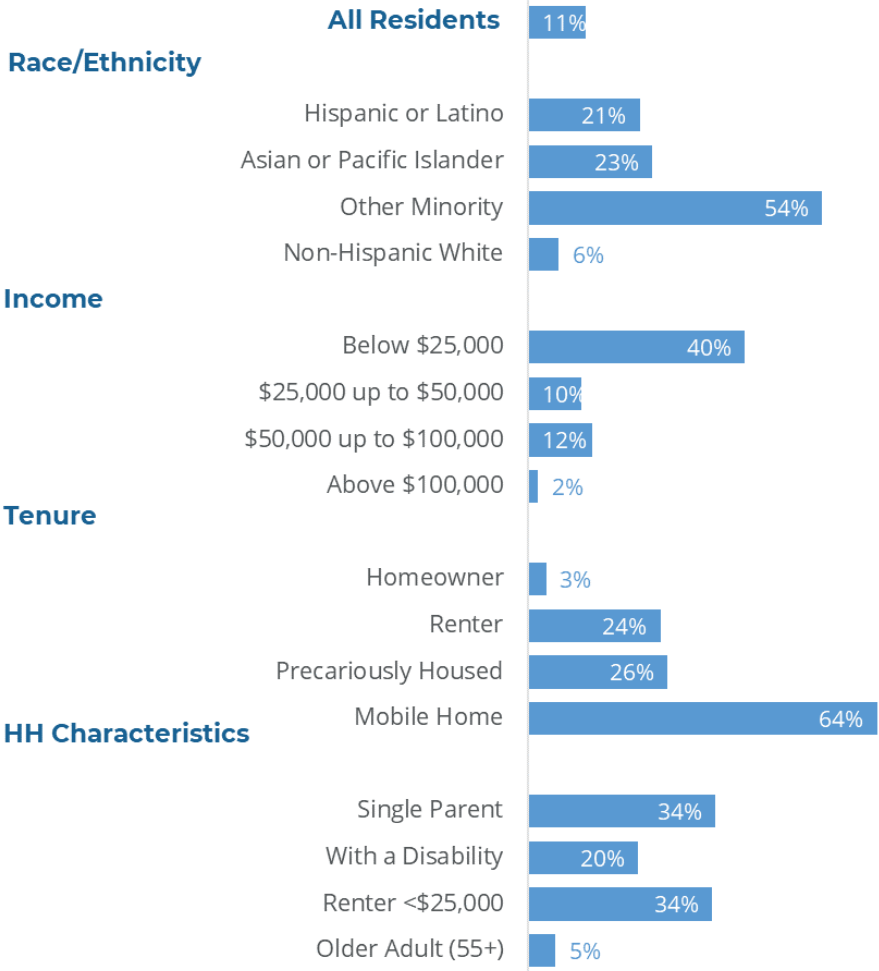
**Overcrowding.** Eleven percent (11%) of residents who responded to the survey currently live in a household where someone has to sleep in an area not meant for sleeping (floor, couch, or other structure on the property) because there is not enough space for them in their housing unit.

Respondents who reported living in overcrowded households varies dramatically by demographics and socioeconomic characteristics. As shown in Figure A-13 below, residents in mobile homes (64%), other minority groups (54%), residents earning below \$25,000 (40%), and single parents (34%) reported experiencing overcrowded household conditions at a higher rate than other resident groups.

**Figure A-13.**  
**Overcrowded**  
**Households by**  
**Respondent**  
**Characteristics**

Note:  
n=144.

Source:  
Root Policy Research from  
the 2024 Salt Lake County  
Resident Housing Survey.



**Housing condition.** When asked to rate the condition of their current home or apartment, 10% of overall survey respondents rated their unit’s condition as “fair” or “poor” though this varies by the area in which residents live and by respondent characteristics. As shown in Figure A-14 below, the resident groups that were most likely to rate their current housing unit in “fair” or “poor” condition included mobile home residents (33%), Asian or

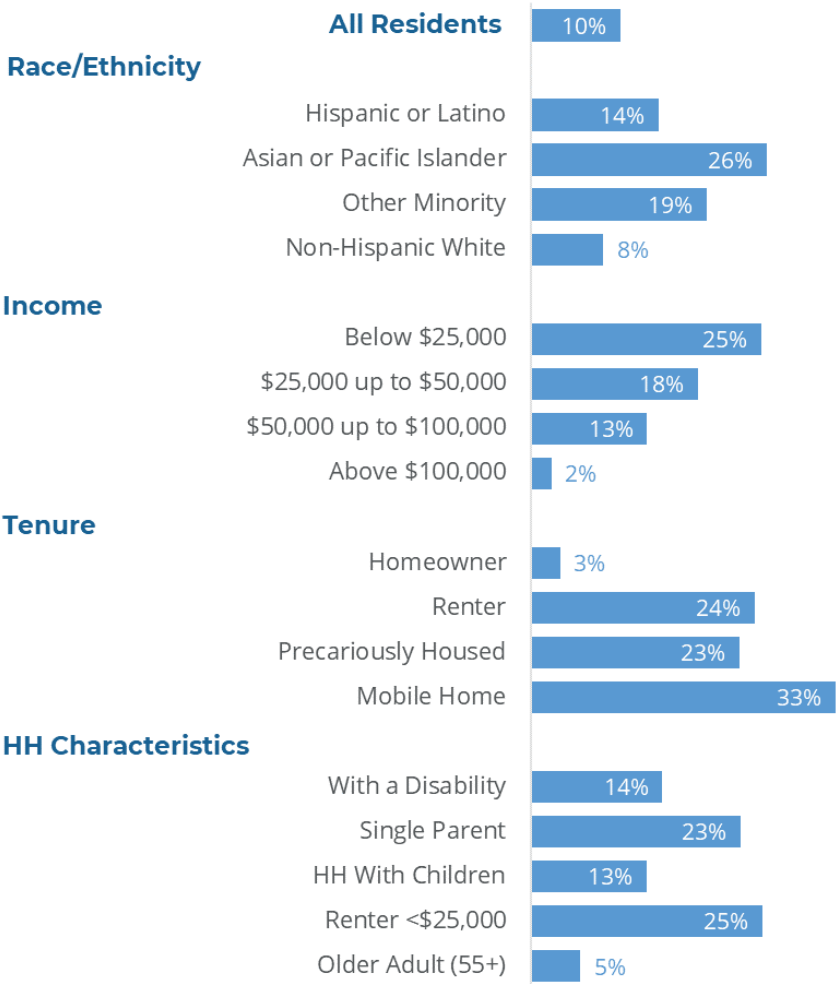
Pacific Islander residents (26%), residents with incomes below \$25,000/year (25%), and renters with extremely low incomes (25%).

Findings concerning the condition of mobile home residents’ housing unit are particularly important for the County’s planning efforts as staff could target manufactured housing and mobile home communities for housing rehabilitation programs and housing repair assistance and support.

**Figure A-14.**  
**% “Fair” or “Poor”**  
**by Characteristics**

Note:  
n=140.

Source:  
Root Policy Research from the  
2024 Salt Lake County Resident  
Housing Survey.



The majority of residents that rated the condition of their housing unit as “fair” or “poor” reported that they need repairs made to their home or apartment with 89% indicating that they (as the homeowner) or their landlord have not yet made the repairs they need to improve the condition of their housing.

When asked which repairs were most important, residents prioritized improvements including weatherization (34%), kitchen appliances (31%), broken or cracked windows (24%), leaking/bad roof (24%), water system (23%), and/or interior wall/ceiling (23%)

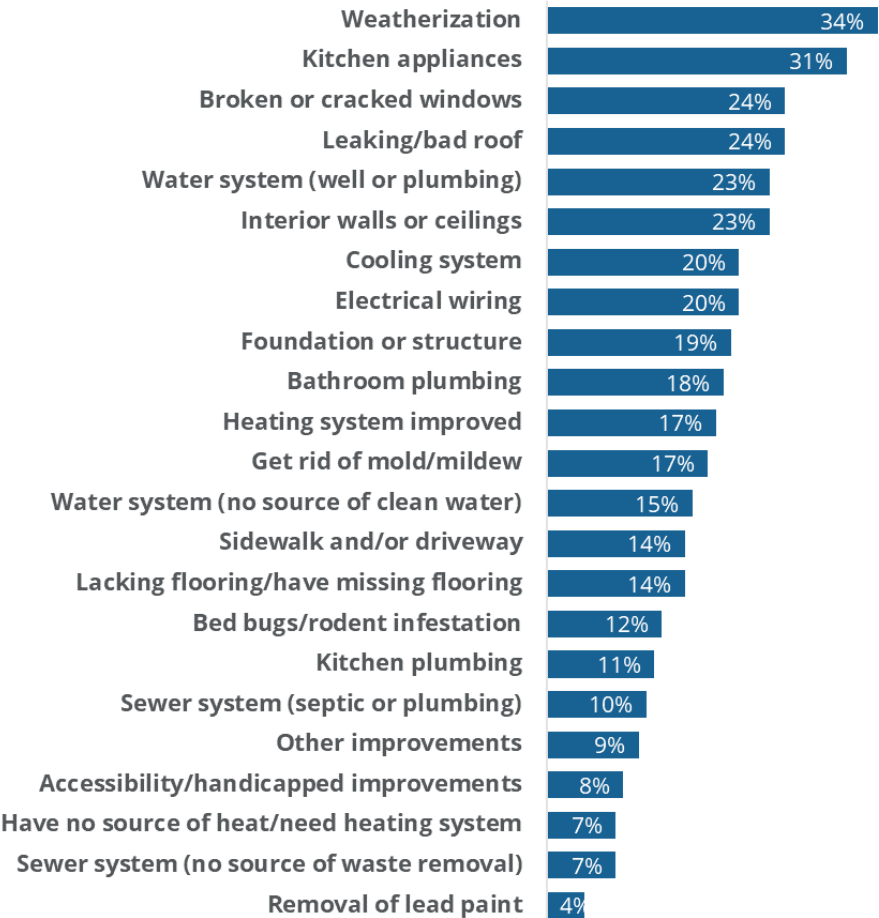
repairs. Residents also indicated a need for cooling system improvements and electrical wiring at 20% (Figure A-15).

Only 4% indicated that the most important improvement they need to have made to their home or apartment is the removal of lead paint. While these findings suggest that the local housing stock promotes healthy living (especially for children in Salt Lake County), it is important to highlight the comparatively large share of residents in need of mold/mildew removal (17%).

**Figure A-15.**  
**What are the improvements you need to have made?**

Note:  
n=127.

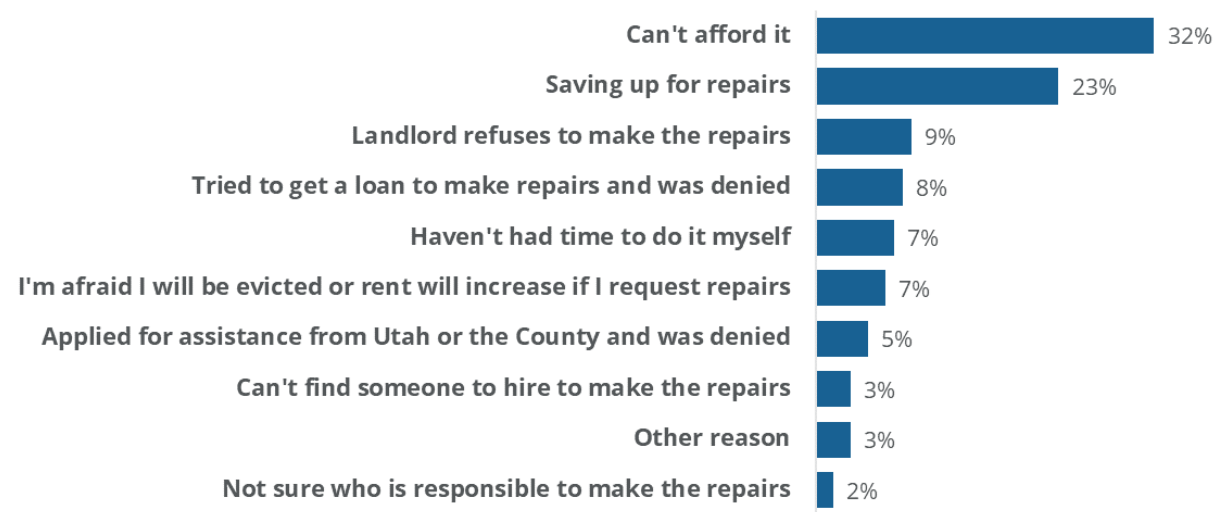
Source:  
Root Policy Research from  
the 2024 Salt Lake County  
Resident Housing Survey.



The costs associated with making home repairs is a barrier for many residents living in housing units of fair or poor condition. One third (32%) residents in need of repairs reported that they have not yet been made because they cannot afford to make them while 23% said that they are saving up to make the repairs (Figure A-16).

Repairs have also been put off because landlords refuse to make the repairs, they tried to get a loan to pay for the repairs but were denied, they have not had the time to make the repairs themselves, and/or they are afraid that if they request repairs, they will be evicted or their rent will be increased.

**Figure A-16.**  
**What is the main reason the repairs haven't been made yet?**



Note: n=121.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Accessibility needs.** One third (30%) of total residents who participated in Salt Lake County’s housing survey have some type of disability. The most common type of disability among survey respondents were mental disabilities (27%) followed by medical disabilities (22%) and physical disabilities (20%).

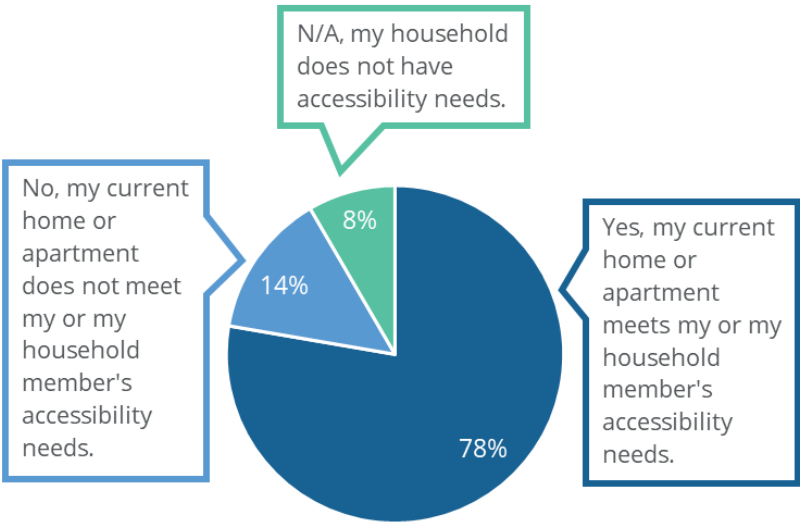
Of those with a disability or those living with a household member who has a disability, 14% currently live in a home or apartment that does not meet their accessibility needs. This compares to 78% living in a home or apartment that meets their household’s accessibility needs and 8% without accessibility needs (Figure A-17).



**Figure A-17.**  
**Does your home or apartment meet your accessibility needs?**

Note:  
 n=453.

Source:  
 Root Policy Research from the  
 2024 Salt Lake County Resident  
 Housing Survey.



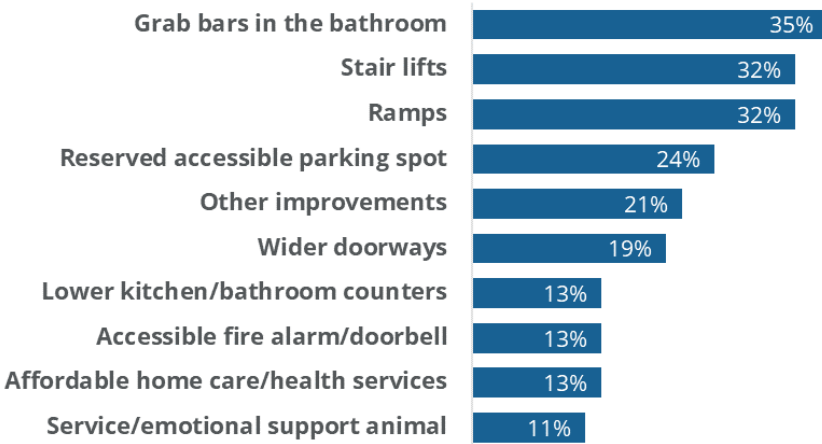
When asked what improvements or modifications they needed to better meet their household needs, 35% said that they needed grab bars installed in the bathroom while 32% need stair lifts and/or ramps installed in their homes.

Other improvements that are needed by residents living in housing units that do not meet their accessibility needs include reserved accessible parking spots (24%), other improvements (21%), and wider doorways (19%) (Figure A-18).

**Figure A-18.**  
**What improvements are needed to better meet your household's needs?**

Note:  
 n=63.

Source:  
 Root Policy Research from the  
 2024 Salt Lake County Resident  
 Housing Survey.

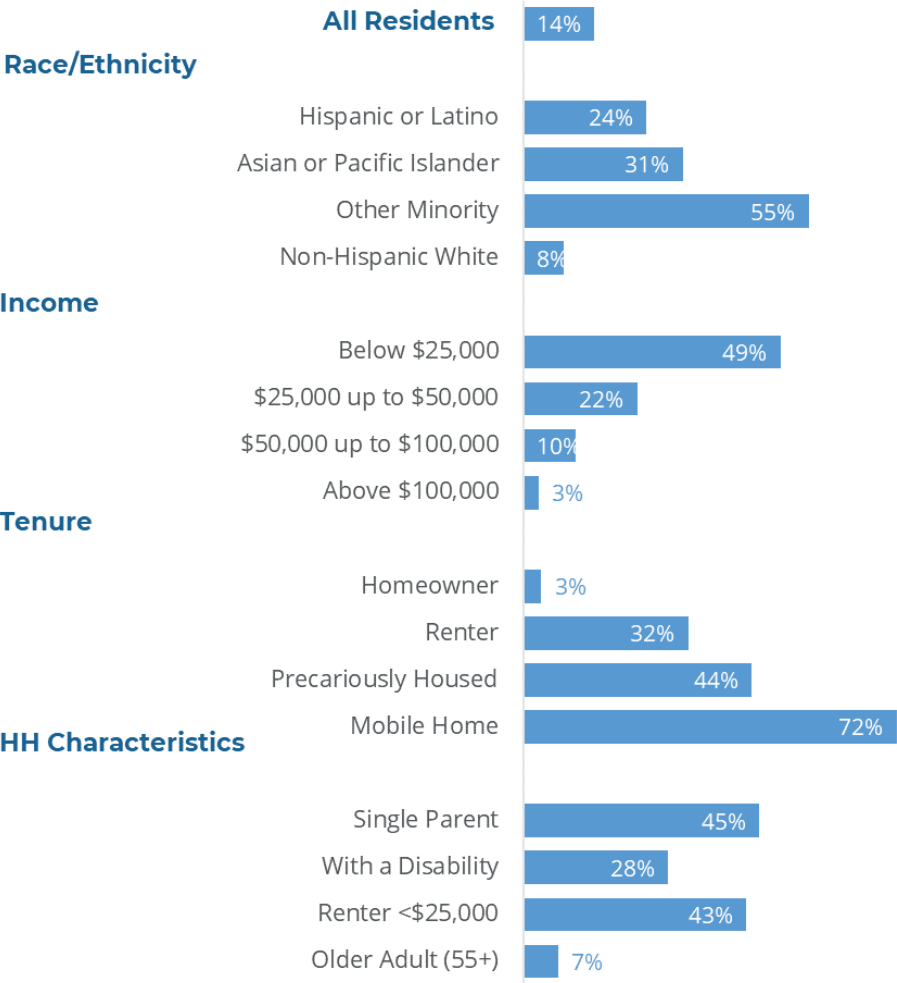


**Displacement.** In the past five years, 14% of residents who participated in the survey have had to move out of a home or apartment in Salt Lake County when they did not want to. Experience with displacement varies by demographics and other socioeconomic characteristics with minority residents (55%), residents with incomes below \$25,000 (49%), single parents (45%), and precariously housed persons (44%) reporting disproportionately high levels of displacement (Figure A-19).

**Figure A-19.**  
**Experience**  
**With**  
**Displacement**  
**by Respondent**  
**Characteristics**

Note:  
n=192.

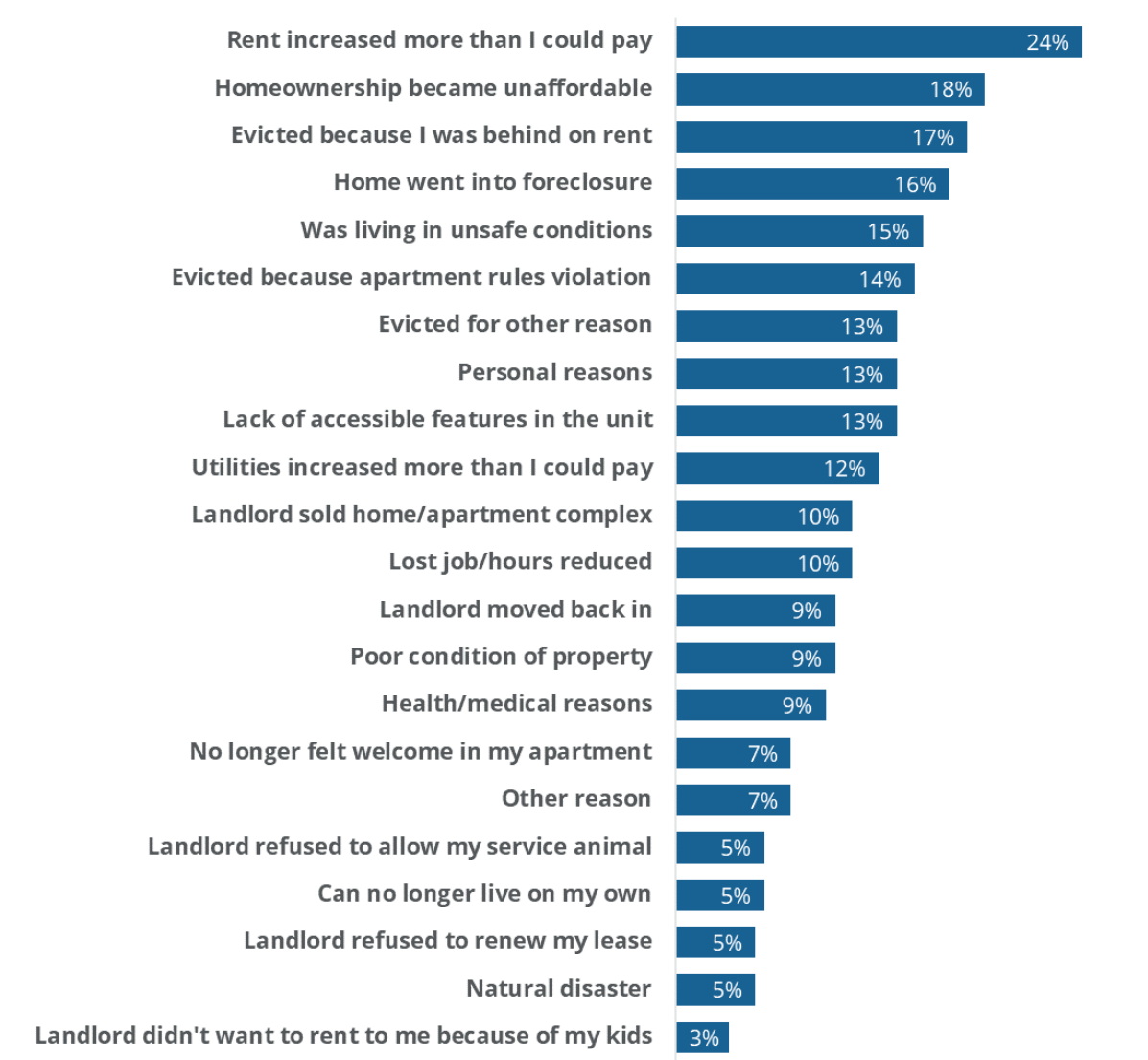
Source:  
Root Policy Research from  
the 2024 Salt Lake County  
Resident Housing Survey.



Around a quarter (24%) had to move when they did not want to because their rent increased more than they could pay while 18% moved because the costs of homeownership (e.g., property taxes) become affordable.

Other top reasons for displacement include eviction due to non-payment of rent (17%), home foreclosure (16%), unsafe living conditions (15%), and/or evicted because apartment rules violation (14%) (Figure A-20).

**Figure A-20.**  
**What were the reasons you had to move?**



Note: n=192.

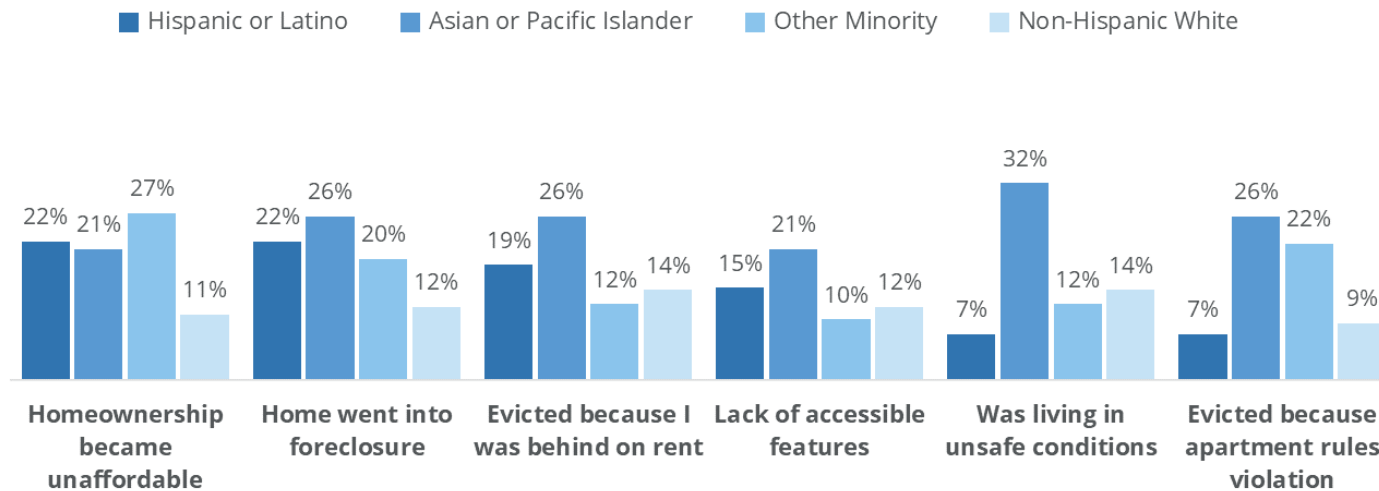
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-21 through A-23 on the following pages show the top reasons residents were displaced in the past five years by demographics and socioeconomic characteristics. Note that only the top five reasons for displacement are shown for each resident group.

Asian or Pacific Islander residents in Salt Lake County reported that they had to move from a home or apartment when they did not want to because they were evicted for being behind on rent (26%), lack of accessible features in the unit (21%), and/or because they were living in unsafe living conditions (32%) at a much higher rate than other racial and ethnic groups (Figure A-21).

Other minority groups who experienced displacement in the past five years indicated that they had to move because the costs of homeownership became unaffordable (27%), they were evicted for violating apartment rules (22%), and/or their home went into foreclosure (20%). Homeownership costs and home foreclosures were also common reasons for Hispanic or Latino residents experiencing displacement in the county with 22% indicating that they had to move for these reasons.

**Figure A-21.**  
**Reasons for Displacement by Race and Ethnicity**



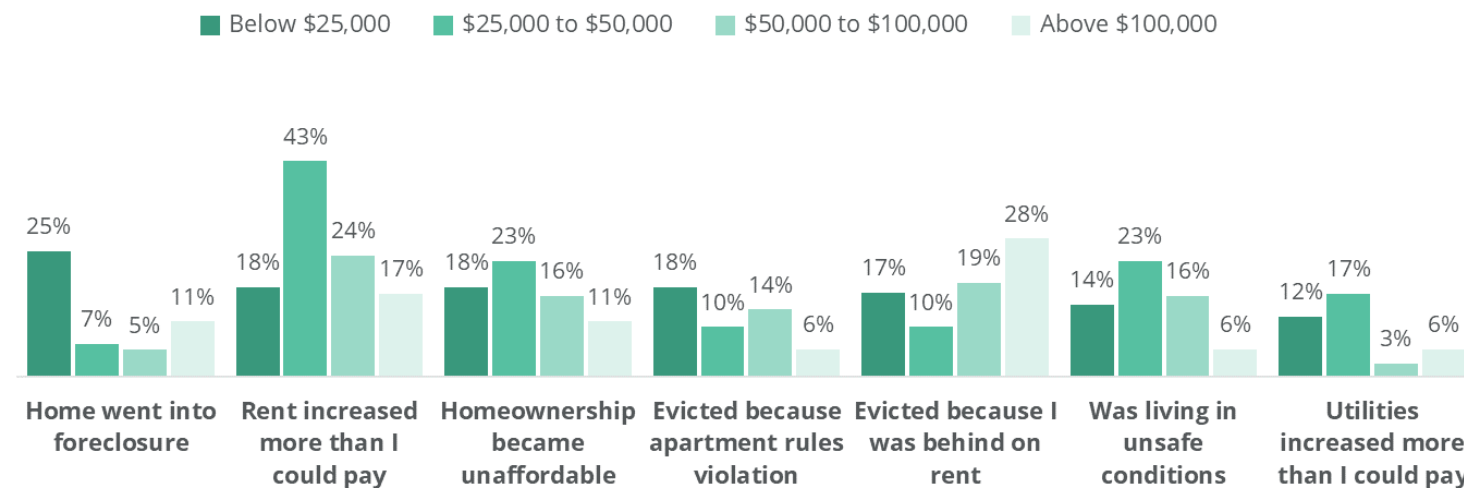
Note: n=163.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

One quarter (25%) residents with the lowest incomes (<\$25,000/year) had to move from their home in Salt Lake County because their home went into foreclosure while 18% had to move because their rent increased more than they could pay, the costs of homeownership became unaffordable, and/or because they were evicted for violating apartment rules. Residents earning \$25,000 to \$50,000 per year were more likely to be displaced because their rent increased more than they could pay (43%). Households in this income group were also more likely to report having to move because they were living in unsafe conditions (23%) and/or because their utilities increased more than they could pay (17%) (Figure A-22).

It is important to note the large share of residents with the highest incomes (>\$100,000/year) that reported having to move from their apartment in the past five years because they were evicted for being behind on their rent (28%). These findings suggest that rising rents and housing costs in the county are a challenge for all residents, regardless of household income.

**Figure A-22.**  
**Reasons for Displacement by Income**



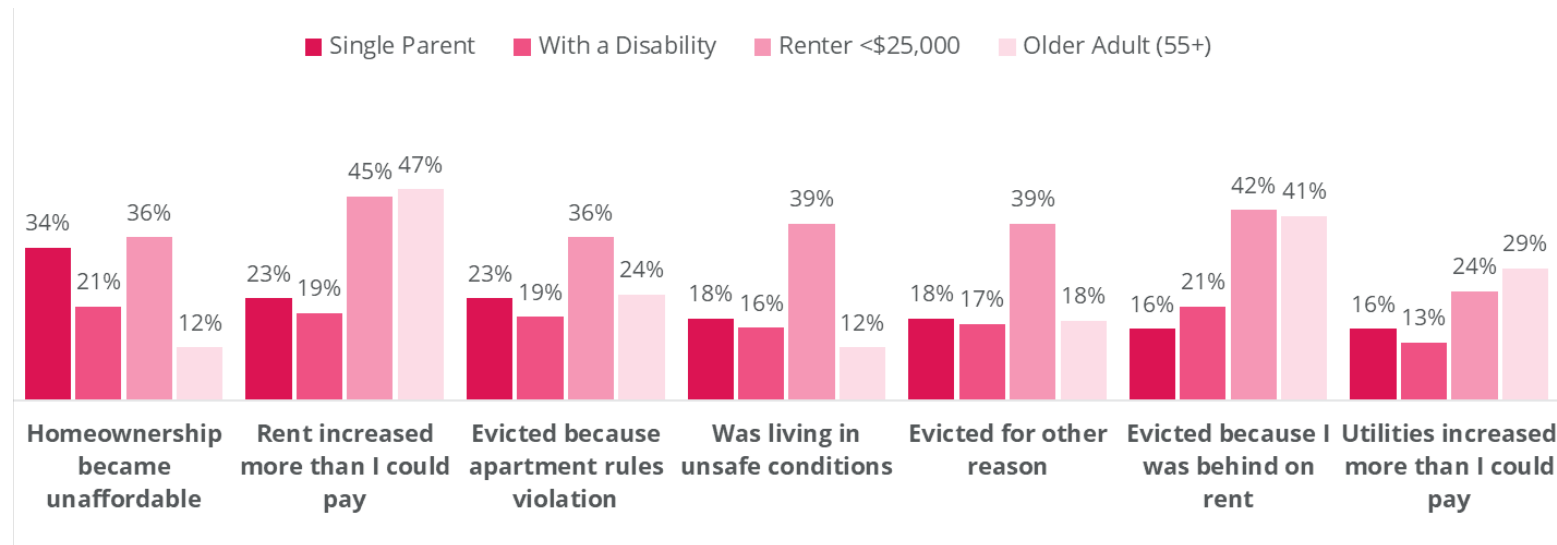
Note: n=168.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Renters with the lowest incomes (<\$25,000) reported experiencing displacement because their rent increased more than they could pay (45%), they were evicted for being behind on rent (42%), they were living in unsafe conditions (39%), and/or because they were evicted for another reason (39%). These renters also reported moving in the past five years because the costs of homeownership became unaffordable—a challenge also faced by single parents (34%) in Salt Lake County (Figure A-23).

Almost half (47%) adults over 55 years had to move from their apartment because their rent increased more than they could pay and 41% were evicted because they were behind on rent. These findings could be indicative of the income in which these respondents tend to rely on (e.g., Social Security) to cover their housing costs, which is often fixed and below monthly rents.

**Figure A-23.**  
**Reasons for Displacement by Household Characteristics**



Note: n=189.

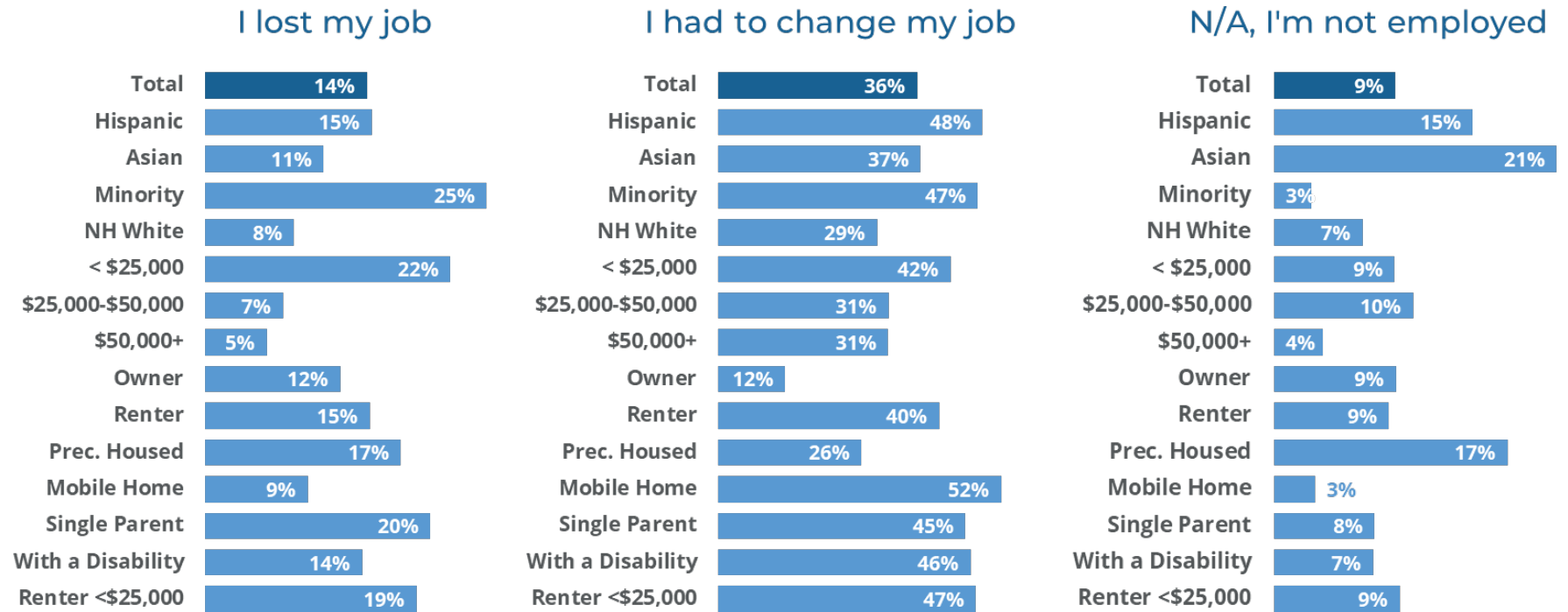
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Employment impacts.** Residents who had to move from a home or apartment in Salt Lake County in the past five years indicated the way in which their employment situations were impacted by their move. Thirty-six percent (36%) of which had to change their job after moving from their home or apartment while 14% lost their job after moving. (9% were not employed at the time of the survey).

Employment impacts vary dramatically by demographics and other socioeconomic characteristics, as shown in Figure A-24. The primary findings illustrated on the following page are highlighted and summarized below.

- Other minorities in Salt Lake County were affected the most financially after moving from their home or apartment. One quarter (25%) said that they lost their job following the move while 47% had to change jobs after moving. Residents with the lowest incomes (<\$25,000/year), single parents, and extremely low income renters also had their employment situations disrupted after moving to a greater extent than other resident groups.
- Many residents reported that they had to change jobs after moving from their home or apartment. Mobile home residents (52%) were most likely to change their job after moving followed by Hispanic residents (48%), other minorities (47%), extremely low income renters (47%), households with a disability (46%), and single parents (45%),
- Residents that were most likely to be unemployed at the time of their move were Asian or Pacific Islander residents (21%), precariously housed persons (17%), and Hispanic or Latino residents (15%).

**Figure A-24.**  
**Employment Impacts by Respondent Characteristics**



Note: n=188, certain resident groups were excluded due to small sample sizes (n= <20). NH stands for Non-Hispanic.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

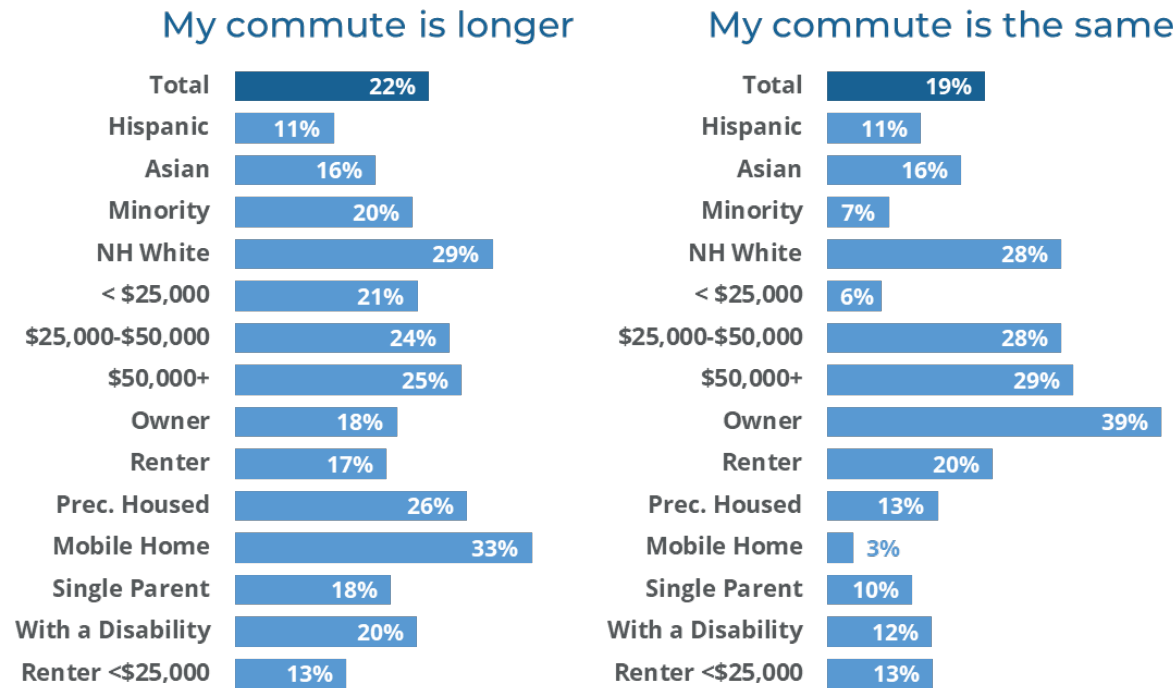


Residents who kept their jobs after moving indicated the extent to which their commute to work was impacted. Around one in five (22%) reported that their commute to work was longer after moving while 19% reported that their commute to work was about the same (Figure A-25). Impacts on commute patterns also varies by socioeconomic characteristics which could suggest that certain populations in Salt Lake County face disproportionate barriers accessing public transportation options.

As shown in Figure A-25 below, resident groups that were more likely to have a longer commute after moving were mobile home residents (33%), non-Hispanic White residents (29%), and precariously housed residents (26%), residents with incomes above \$50,000 (25%), and residents earning between \$25,000 and \$50,000 per year (24%).

Conversely, homeowners were least likely to report that their commute was impacted by the move with almost two in five (39%) saying that their commute is about the same as it was before they had to move from their home or apartment.

**Figure A-25.**  
**Commute Impacts by Characteristics**



Note: n=188; certain resident groups were excluded due to small sample sizes (n= <20).

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Education impacts.** Displacement can negatively impact children and youth's educational outcomes and school performance which has a direct effect on long-term economic mobility and job opportunities. Of total residents who had to move from their

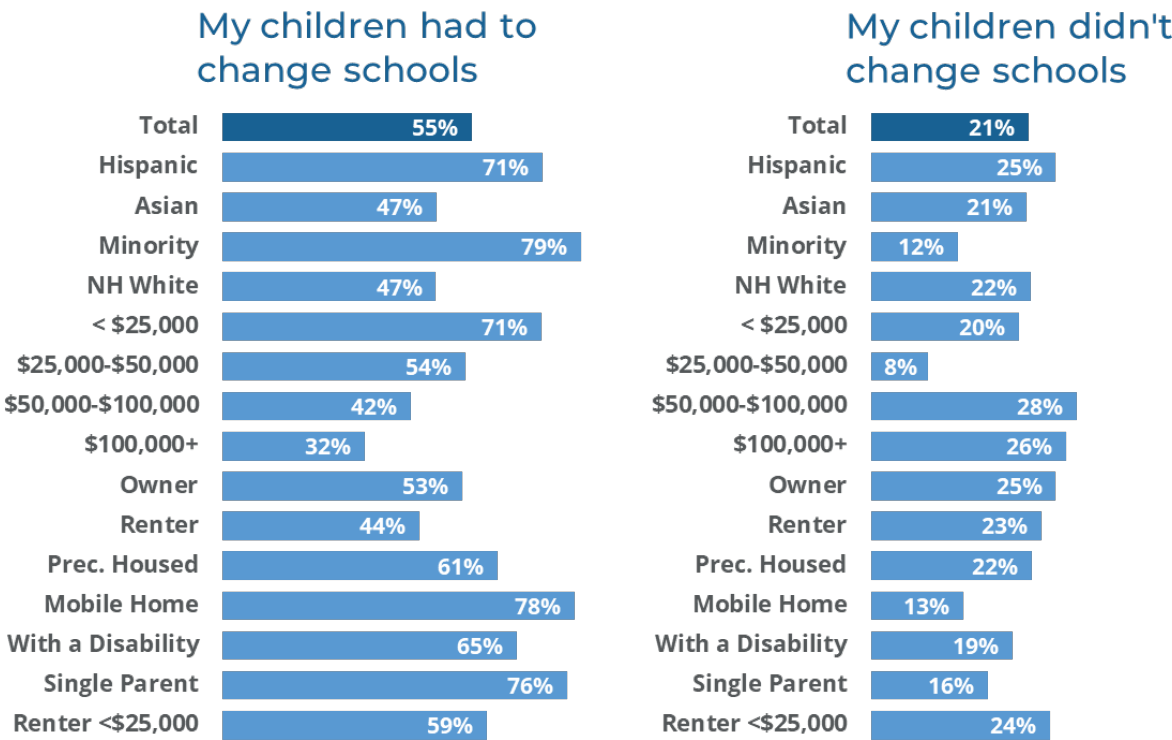
home or apartment in Salt Lake County, over half (55%) have school-aged children that had to change schools as a result of the move. This compares to 21% who moved but did not change schools and 13% who do not have school-aged children.

Figure A-26 illustrates the way in which displaced children’s education was impacted by demographics and other socioeconomic characteristics.

Compared to overall residents, the groups that were more likely to report that their children had to change schools after moving were Hispanic or Latino residents (71%), other minority groups (79%), residents with incomes below \$25,000/year (71%), mobile home residents (78%), households with a disability (65%), and single parents (76%).

Households with the highest incomes (>\$100,000/year) were the least likely to group to report that their children changed schools after moving from their home or apartment in the county (Figure A-26).

**Figure A-26.**  
**Education Impacts by Characteristics**



Note: n=183; certain resident groups were excluded due to small sample sizes (n= <20).

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

## Neighborhood Challenges

Over half (57%) residents in Salt Lake County said that they experience challenges in their current neighborhood, city, or town compared to 43% who indicated that they do not experience challenges in their neighborhood, city, or town (Figure A-27).

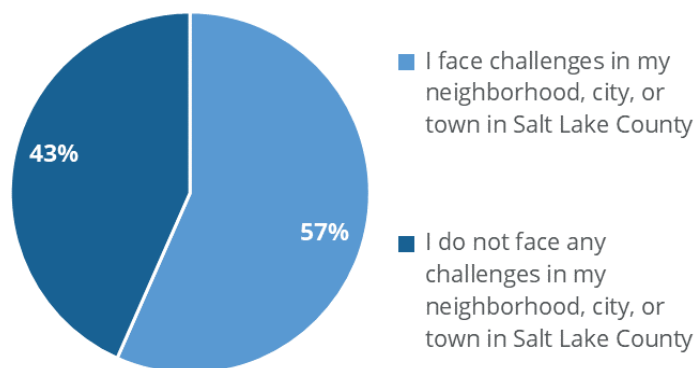
**Figure A-27.**  
**Respondents With**  
**Neighborhood**  
**Challenges**

Note:

n=1,375.

Source:

Root Policy Research from the 2024  
Salt Lake County Resident Housing  
Survey.



Most residents experience challenges related to public transportation and public transit in their neighborhoods with 38% reporting that “public transportation does not go where I need or operate during the times I need” and 33% reporting that “I can’t get to public transit easily or safely.” Almost a quarter (23%) reported challenges with neighborhood infrastructure such as sidewalks, walking areas, and street lighting (Figure A-28).

Residents also cited challenges with limited afterschool activities (20%), schools being of poor quality (16%), and limited options for child care (16%).

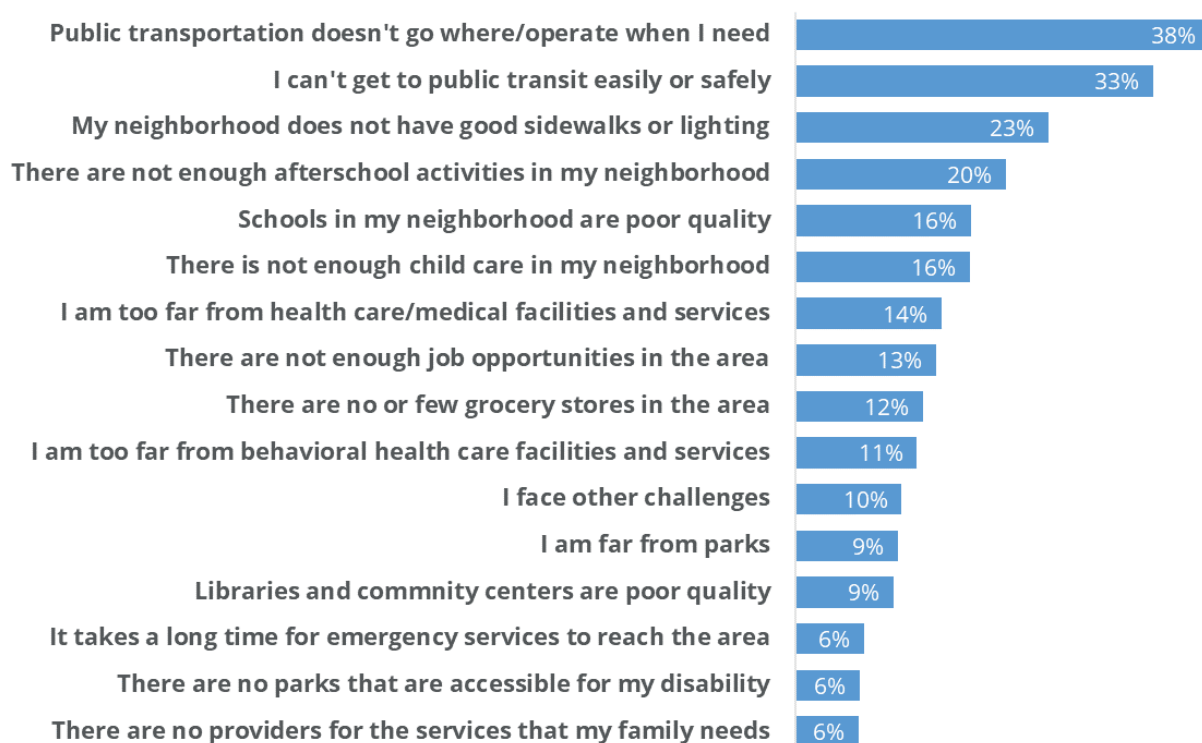
Residents identified other neighborhood challenges and/or explained their answers in greater detail through open-end responses. Notable comments provided by survey respondents are highlighted below.

- “We need more pediatric and mental health care providers in the Draper area—and more providers that accept Medicaid.”
- “My children and family feel excluded from most neighborhood events because we are not LDS.”
- “Lack of safe crosswalks in my neighborhood (Highland Park) so I don’t send my kids out to play independently. The neighborhood is safe and should be walkable but the crosswalk on 2700 and Stratford are inadequate given the speed/volume of traffic.”
- “The playgrounds at parks in Cottonwood are gone and there is nothing that appeals to people in these parks. We need playgrounds that appeal to children and younger teens—make it a community destination.”

- “When the time comes and I have to give up driving, I will have difficulties getting public transportation to get to places like the grocery stores, library, post office, medical and other appointments.”

**Figure A-28.**

**Do you face any of the following challenges in your neighborhood, city, or town?**



Note: n=779; percentages show the share of respondents who indicated that they experience one or more neighborhood challenges only—respondents who said they face no challenges were excluded from the analysis.

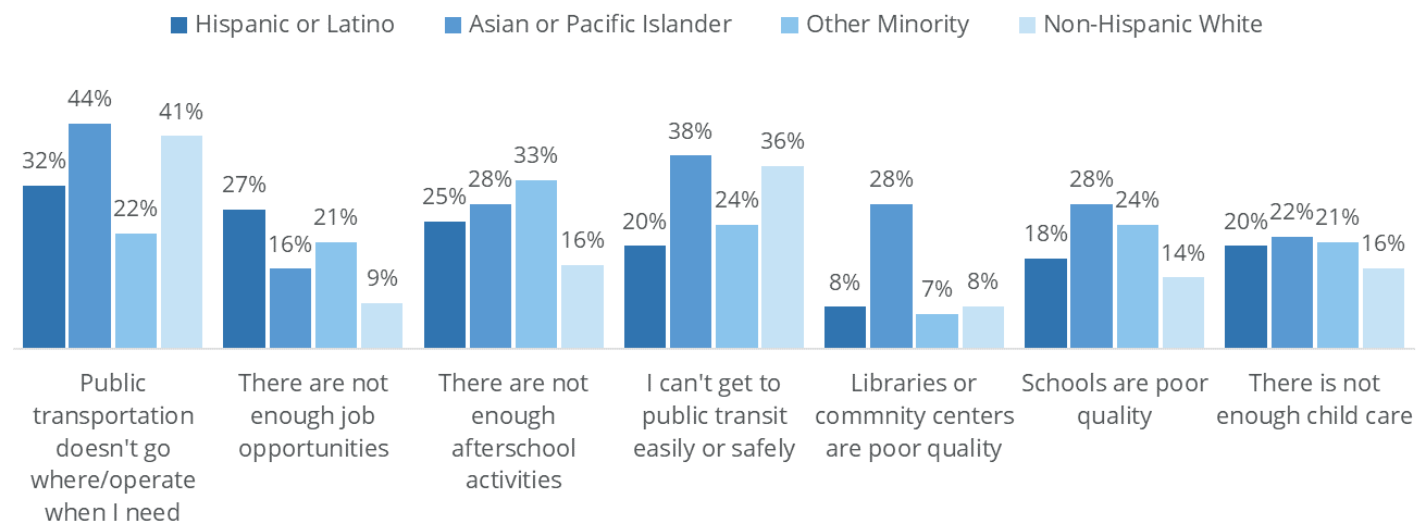
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-29 and A-30 show the top five neighborhood challenges identified by residents by race and ethnicity and by household income. (Note that only the top challenges are shown. Percentages reflect the share of respondents who indicated that they experienced one or more of the challenges listed on the survey).

While the lack of child care in Salt Lake County is a challenge for all residents (regardless of race and ethnicity), there are key differences in the challenges residents face in their neighborhoods. For example, Asian or Pacific Islander residents are more likely to experience challenges related to public transportation—44% reported that public transportation does not go where they need or operate during the times they need and 28% live near libraries or community centers that are in poor quality. (Less than 10% of all other racial and ethnic groups identified poor libraries/community centers as their top neighborhood challenge). (Figure A-29).

Job opportunities are lacking in racial and ethnic minority communities, particularly Hispanic or Latino (27%) and other minority (21%) communities. (This compares to non-Hispanic White residents at only 9%). Other minority groups indicated challenges related to their child/children's education—33% said that there are not enough afterschool activities and 24% said that schools are poor quality in their neighborhoods.

**Figure A-29.**  
**Top Neighborhood Challenges by Race and Ethnicity**



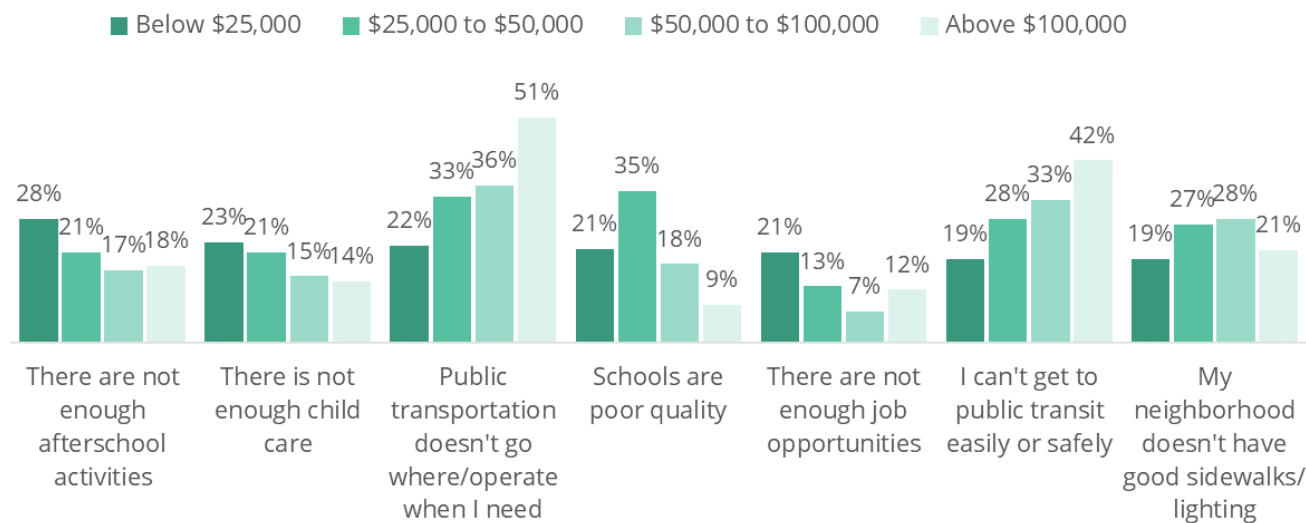
Note: n=664.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Residents with the lowest incomes (<\$25,000/year) are more likely to be living in neighborhoods that do not have enough afterschool activities for their children (28%) and/or neighborhoods without enough job opportunities (21%). Residents with incomes between \$25,000 and \$50,000 per year are more likely to live in neighborhoods with poor quality schools at 35% compared to only 9% of households with the highest incomes (>\$100,000/year) (Figure A-30).

Conversely, high income residents (above \$100,000 per year) are more likely to experience neighborhood challenges like public transportation barriers. Around half (51%) reported that public transportation in their neighborhood does not go where they need/operate during the times they need and 42% cannot get to public transit easily or safely.

**Figure A-30.**  
**Top Neighborhood Challenges by Income**



Note: n=678.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

## Recent Experiences

This section explores recent housing experiences in Salt Lake County including experiences looking for housing to rent or buy, being denied housing in the county, and residents' experience with domestic violence and/or sexual assault.

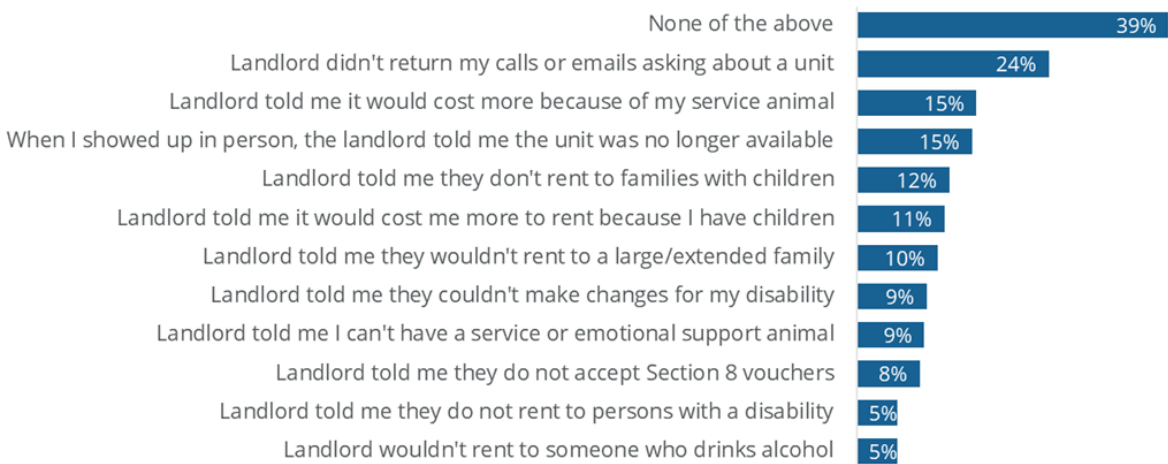
**Experience looking for housing to rent.** In the past five years, 29% of residents who participated in the survey looked seriously for *housing to rent* in Salt Lake County. (Seriously looking for housing includes touring homes or apartments, submitting applications, and/or applying for mortgage financing).

When residents looked for housing to rent in Salt Lake County, around a quarter (24%) reported that the landlord did not return their calls or emails asking about a unit; 15% were told by the landlord that it would cost them more to rent because they have a service animal; and 15% were told over the phone/email that a unit was available, but when they showed up in person, the landlord told them the unit was no longer available (Figure A-31).

Residents also reported experiencing discrimination based on familial status. Twelve percent (12%) said that they were told by the landlord that they don't rent to families with children and 11% said that the landlord told them it would cost them more to rent because they have children.

Most residents who looked for rental housing in Salt Lake County indicated that they experienced “none of the above” (39%).

**Figure A-31.**  
**When you looked for housing to rent in Salt Lake County, did you experience any of the following?**



Note: n=351.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-32 through A-34 on the following pages show residents' experiences looking for rental housing in Salt Lake County over the past five years by race and ethnicity, income, and household characteristics. Note that the tables are calculated to show the difference between respondent's answers and that of the County overall.

Racial and ethnic minorities in Salt Lake County reported experiencing barriers in the rental housing market while looking for housing in the past five years while non-Hispanic White residents reported experiences at a rate less than other racial and ethnic groups as well as the overall County (Figure A-33).

Hispanic or Latino residents and other minority residents are more likely to experience housing discrimination based on familial status with 24% of other minority groups and 15% of Hispanic residents reporting that they were told by a landlord that they do not rent to families with children. Additionally, almost one in five (17%) Hispanic residents and 14% of other minorities were told that it would cost them more to rent because they have children.

Other minority groups in the county also experienced barriers accessing housing because of their disability with 20% being told by a landlord that it would cost them more to rent because they have a service animal and/or that the landlord could not make changes to the unit for their disability.



As shown in Figure A-32 below, non-Hispanic White residents were more likely to have their phone calls and/or emails asking about a unit returned by a landlord than other racial and ethnic groups, as well as the County overall. Only 4% of non-Hispanic White residents did not have their calls or emails returned by a landlord compared to around one quarter (24%) of overall residents looking for rental housing during this time.

Other racial and ethnic groups reported experiencing this treatment at a higher rate than non-Hispanic White residents and total residents—Asian residents (29%), Hispanic residents (28%), and other minority groups (24%).

**Figure A-32. Experience Looking for Housing to Rent by Race and Ethnicity**

		25% Above County Average	25% Below County Average		
Experience Looking for Housing to Rent	County	Hispanic	Asian	Other Minority	NH White
Responses	351	47	21	49	221
None of the above	39%	36%	29%	8%	42%
Landlord didn't return my calls or emails asking about a unit	24%	28%	29%	24%	4%
Landlord told me it would cost me more because of my service animal	15%	9%	10%	20%	14%
I was told a unit was available over the phone/email but when I showed up in person, the landlord told me it was no longer available	15%	15%	24%	16%	13%
Landlord told me they don't rent to families with children	12%	15%	5%	24%	9%
Landlord told me it would cost me more because I have children	11%	17%	10%	14%	9%
Landlord told me they wouldn't rent to a large/extended family	10%	13%	43%	12%	6%
Landlord told me they couldn't make changes to the home or apartment for my disability	9%	9%	14%	20%	6%
Landlord told me I can't have a service or emotional support animal	9%	9%	10%	8%	9%
Landlord told me they do not accept Section 8 vouchers	8%	4%	5%	16%	7%
Landlord told they don't rent to persons with a disability	5%	9%	19%	4%	3%
Landlord told they wouldn't rent to someone who drinks alcohol	5%	4%	10%	6%	4%

Note: n=338.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

There are fewer differences by household income though residents with the lowest incomes (<\$25,000/year) were most likely of all income groups to face barriers in the rental market (Figure A-33). The top experiences cited by these residents were not having their calls or emails returned by the landlord (25%), being told it would cost them more to rent because they have a service animal (20%), and/or being told a unit was available over the phone/email but when they showed up in person, the landlord told them it was no longer available (19%). Residents with low incomes (\$25,000 to \$50,000/year) also reported not having their calls or emails asking about a unit returned by the landlord (32%).

**Figure A-33. Experience Looking for Housing to Rent by Income**

		<div> <div>25% Above County Average</div> <div>25% Below County Average</div> </div>			
Experience Looking for Housing to Rent	County	< \$25,000	\$25,000 - \$50,000	\$50,000 - \$100,000	\$100,000 +
<b>Responses</b>	<b>351</b>	<b>124</b>	<b>50</b>	<b>100</b>	<b>62</b>
<b>None of the above</b>	<b>39%</b>	21%	42%	37%	56%
<b>Landlord didn't return my calls or emails asking about a unit</b>	<b>24%</b>	25%	32%	18%	24%
<b>Landlord told me it would cost me more because of my service animal</b>	<b>15%</b>	20%	6%	14%	6%
<b>I was told a unit was available over the phone/email but when I showed up in person, the landlord told me it was no longer available</b>	<b>15%</b>	19%	18%	8%	11%
<b>Landlord told me they don't rent to families with children</b>	<b>12%</b>	16%	8%	11%	6%
<b>Landlord told me it would cost me more because I have children</b>	<b>11%</b>	16%	6%	10%	3%
<b>Landlord told me they wouldn't rent to a large/extended family</b>	<b>10%</b>	16%	8%	9%	2%
<b>Landlord told me they couldn't make changes to the home or apartment for my disability</b>	<b>9%</b>	14%	8%	9%	2%
<b>Landlord told me I can't have a service or emotional support animal</b>	<b>9%</b>	8%	10%	10%	5%
<b>Landlord told me they do not accept Section 8 vouchers</b>	<b>8%</b>	12%	2%	10%	2%
<b>Landlord told they don't rent to persons with a disability</b>	<b>5%</b>	6%	6%	6%	2%
<b>Landlord told they wouldn't rent to someone who drinks alcohol</b>	<b>5%</b>	6%	0%	7%	5%

Note: n=336.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

One in five (20%) single parents were told it would cost them more to rent because they have children and 16% were told by a landlord that they do not accept Section 8 vouchers. Renters with the lowest incomes (<\$25,000/year) reported similar challenges: 21% of these renters were told it would cost them more to rent because they have children (Figure A-34).

All households reported being told by a landlord that they would not rent to a large or extended family at a rate above the County average. Only 10% of overall residents reported this experience in the rental market compared to older adults (24%), single parents (18%), households with a disability (15%), and renters with extremely low incomes (14%).

**Figure A-34. Experience Looking for Housing to Rent by Household Characteristics**

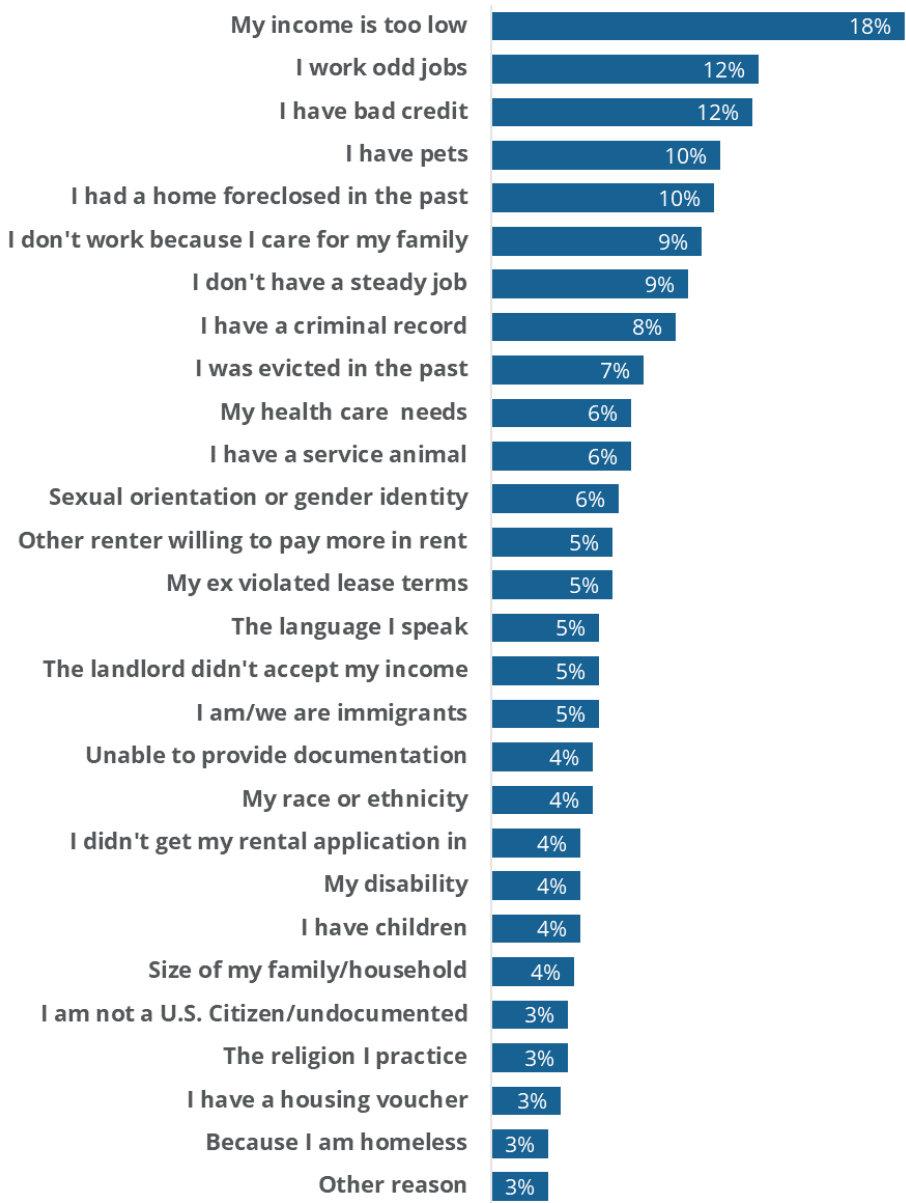
		25% Above County Average	25% Below County Average		
Experience Looking for Housing to Rent	County	Single Parent	With a Disability	Renter <\$25,000	55+ Years
<b>Responses</b>	<b>351</b>	<b>56</b>	<b>160</b>	<b>63</b>	<b>25</b>
None of the above	39%	18%	25%	27%	52%
Landlord didn't return my calls or emails asking about a unit	24%	29%	27%	29%	20%
Landlord told me it would cost me more because of my service animal	15%	14%	18%	27%	20%
I was told a unit was available over the phone/email but when I showed up in person, the landlord told me it was no longer available	15%	14%	16%	27%	32%
Landlord told me they don't rent to families with children	12%	14%	16%	21%	12%
Landlord told me it would cost me more because I have children	11%	20%	13%	21%	4%
Landlord told me they wouldn't rent to a large/extended family	10%	18%	15%	14%	24%
Landlord told me they couldn't make changes to the home or apartment for my disability	9%	14%	11%	14%	12%
Landlord told me I can't have a service or emotional support animal	9%	5%	9%	8%	8%
Landlord told me they do not accept Section 8 vouchers	8%	16%	8%	14%	8%
Landlord told they don't rent to persons with a disability	5%	11%	7%	6%	12%
Landlord told they wouldn't rent to someone who drinks alcohol	5%	9%	6%	5%	4%

Note: n=304.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Denied housing to rent.** Of those who looked for rental housing in Salt Lake County during this time, 18% were denied because their income is too low while 12% were denied because they work odd jobs that the landlord wouldn't count as employment and/or because they have bad credit (Figure A-35). Other top reasons for being denied housing to rent in the county included having pets (10%), history of home foreclosure (10%), lack of employment to take care of kids/family (9%), and/or not having a steady job (9%).

**Figure A-35.**  
**Have you ever been denied housing to rent for the following reasons?**



Note: n=356.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

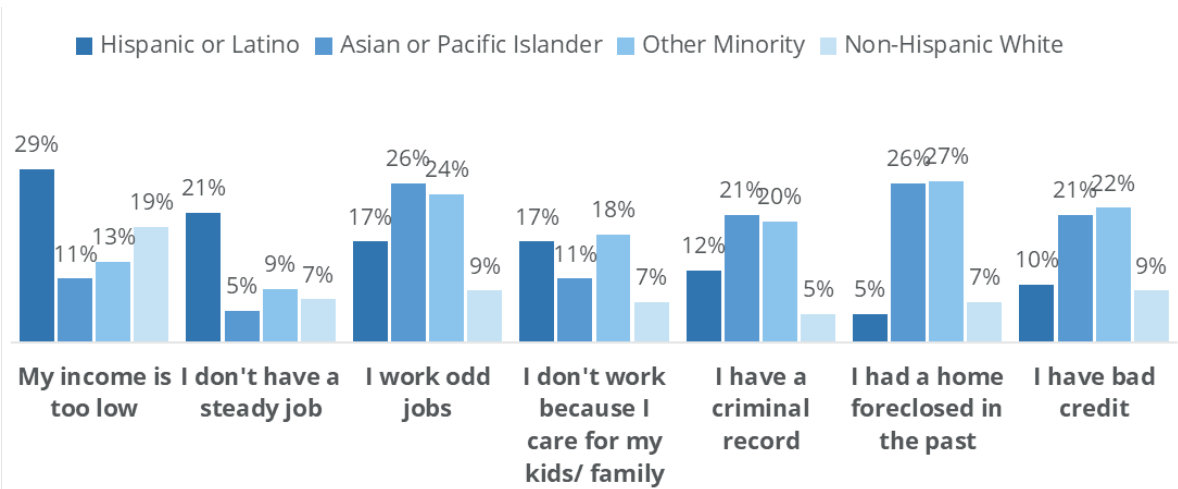
Figures A-36 through A-38 show the top reasons residents were denied housing to rent in Salt Lake County by demographics and socioeconomic characteristics. Note that data are shown for respondents who seriously looked for housing to rent and were denied housing. The top five reasons for denial are shown for each respondent group.

Almost one third (29%) Hispanic or Latino residents reported that they were denied housing to rent because their income is too low and 21% were denied because they do not have a steady job. This compares to less than 10% of other racial and ethnic groups who reported being denied rental housing because they do not have a steady job (Figure A-36).

Asian or Pacific Islander residents and other minority groups reported being denied rental housing for similar reasons including working odd jobs that the landlord wouldn't count as employment; having a criminal record; previous home foreclosure; and/or having bad credit.

Importantly, Hispanic or Latino residents (17%) and other minorities (18%) reported higher rates of being denied housing because they take care of their kids/family and do not work. These findings are particularly important as it highlights the high child care barriers many households face in the county, as confirmed in focus groups with residents and stakeholders.

**Figure A-36.**  
**Denied Housing to Rent by Race and Ethnicity**



Note: n=316.

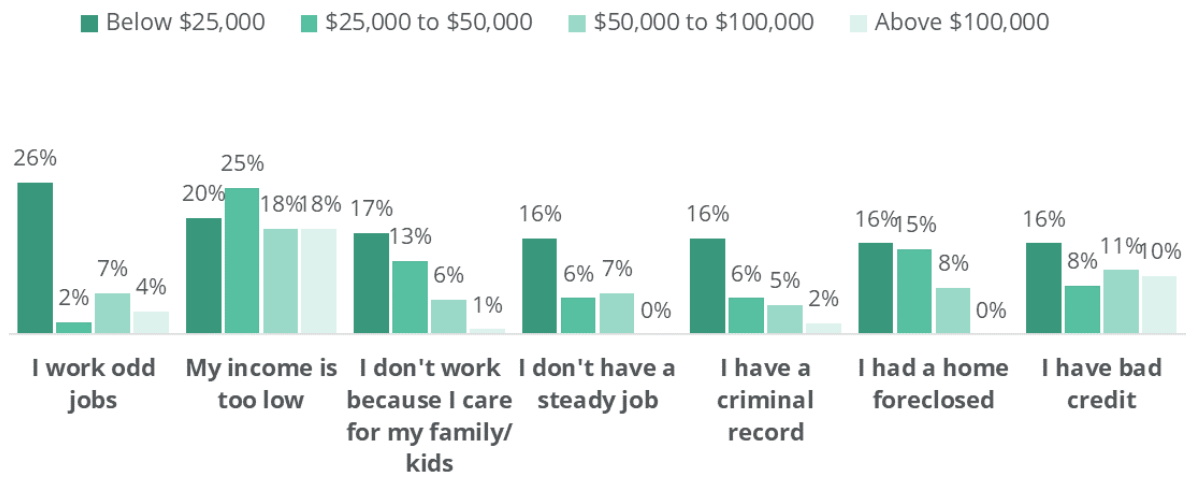
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Households with the lowest incomes (<\$25,000/year) were more likely to be denied housing to rent in Salt Lake County because of their employment and/or financial situations—for example, because they work odd jobs that the landlord wouldn't count as employment (26%), because their income is too low (20%), because they don't work to take

care of their kids/family (17%), and/or because they do not have a steady job (16%) (Figure A-37).

Compared to other income groups, these households were also more likely to be denied because they have a criminal record (16%), previous home foreclosure (16%), and/or bad credit (16%). Histories of home foreclosures negatively impacted residents earning between \$25,000 and \$50,000 per year as well with 15% being denied housing to rent in the county for this reason.

**Figure A-37.**  
**Denied Housing to Rent by Income**

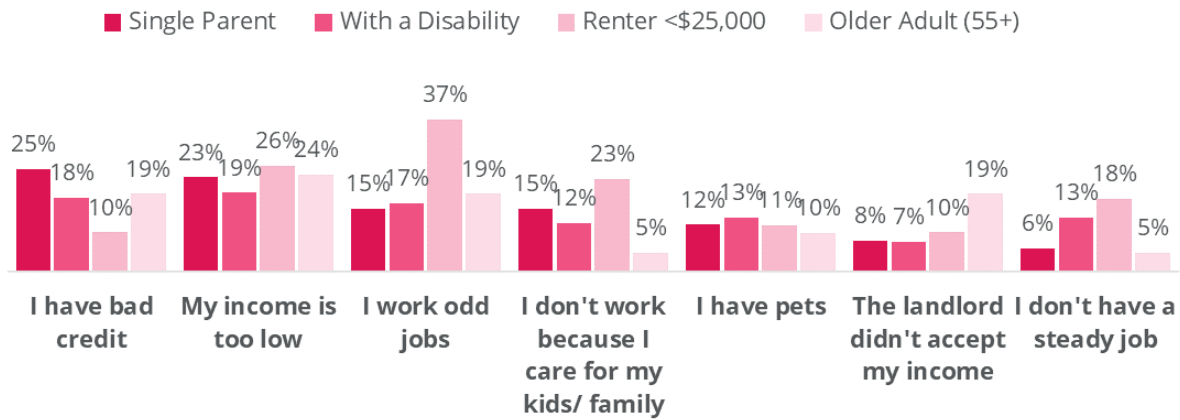


Note: n=314.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Renters with the lowest incomes (<\$25,000/year) are more likely to be denied housing to rent because they work odd jobs that the landlord wouldn't count as employment (37%) or because their income is too low (26%). Single parents identified housing financial barriers like bad credit (25%) and low income (23%) (Figure A-38).

**Figure A-38.**  
**Denied Housing to Rent by Household Characteristics**



Note: n=285.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Looking for housing to buy.** In the past five years, almost half (49%) residents who participated in the survey looked seriously for *housing to buy* in Salt Lake County. (Seriously looking for housing includes touring homes or apartments, submitting applications, and/or applying for mortgage financing).

Figure A-39 on the following page shows residents’ experiences while looking for housing to buy in Salt Lake County in the last five years.

Figures A-40 through A-42 (on the pages that follow) show residents’ experiences looking for housing to buy in Salt Lake County by race and ethnicity, income, and household characteristics compared to the experiences reported by County residents overall.

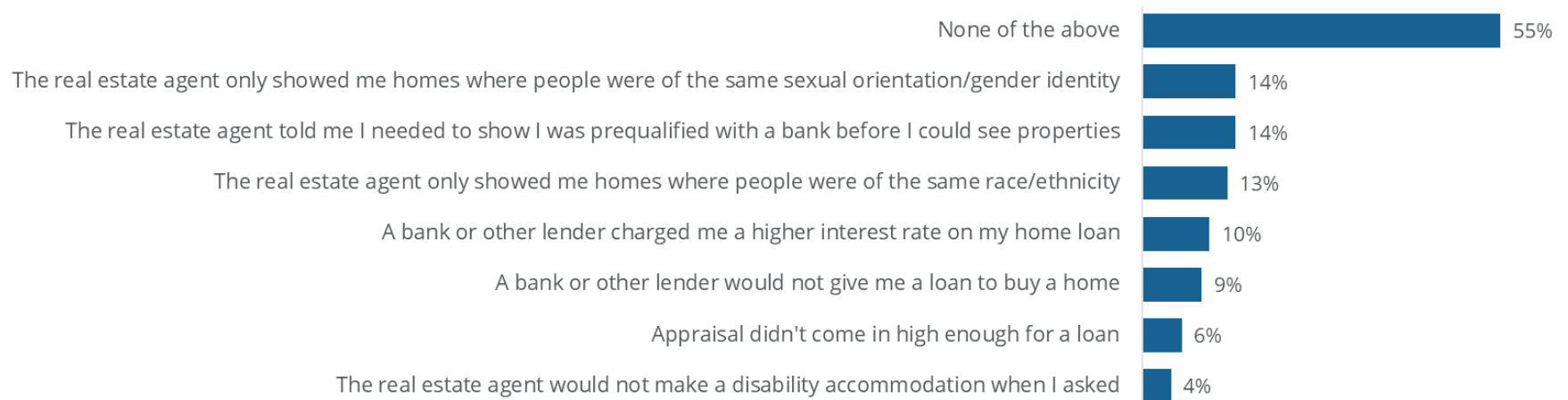
When residents were looking for housing to buy in Salt Lake County, 14% were only shown homes or neighborhoods where people were of the same sexual orientation or gender identity and/or were told by a real estate agent that they would need to show they were prequalified with a bank before they could see properties. A similar share (13%) reported that a real estate agent only showed them homes or neighborhoods where people were of the same race or ethnicity (Figure A-39).

Residents who looked for housing to buy were less likely to report that their home appraisal didn't come in high enough for a loan (6%) and/or that the real estate agent they worked with refused to make a disability accommodation when they asked (4%).

The majority of residents who looked for housing to buy in the county reported that they experienced "none of the above" (55%).

**Figure A-39.**

**When you looked for housing to buy in Salt Lake County, did you experience any of the following?**



Note: n=623.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.



Racial and ethnic minorities were also more likely to experience barriers related to accessing credit. More than one in five (22%) other minorities and 15% Asian or Pacific Islander residents were charged a higher interest rate on a home loan; while Hispanic residents and Asian residents were more likely to be denied a loan to buy a home by a bank or lender at 13% and 15%, respectively.

25% Above County Average  
 25% Below County Average

Note: n=554.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Residents with the lowest incomes (<\$25,000/year) were more likely than other income groups and the County overall to only be shown homes or neighborhoods where people were of the same sexual orientation or gender identity (37%). Similarly, almost one third (28%) reported only being shown homes or neighborhoods where people were the same race or ethnicity and 20% were charged a higher interest rate on a home loan (Figure A-41).

Residents with low incomes (\$25,000 to \$50,000/year) reported similar challenges, as well as not getting a loan from a bank or other lender to buy a home (18%).

**Figure A-41.**  
**Experience Looking for Housing to Buy by Income**

Experience Looking for Housing to Buy	County	\$25,000 - \$50,000 - \$100,000 +			
		<\$25,000	\$50,000	\$100,000	
<b>Responses</b>	<b>623</b>	<b>106</b>	<b>51</b>	<b>173</b>	<b>238</b>
None of the above	55%	11%	43%	45%	76%
The real estate agent only showed me homes where people were of the same sexual orientation or gender identity	14%	37%	14%	16%	3%
The real estate agent told me I would need to show I was prequalified with a bank before I could see properties	14%	18%	18%	15%	11%
The real estate agent only showed me homes where people were of the same race or ethnicity	13%	28%	24%	11%	7%
A bank charged me a higher interest rate on my home loan	10%	20%	16%	12%	5%
A bank or other lender would not give me a loan to buy a home	9%	13%	18%	10%	3%
Appraisal didn't come in high enough for a loan	6%	10%	8%	5%	4%
The real estate agent would not make a disability accommodation	4%	7%	8%	8%	1%

Note: n=568.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Around one third (29%) households with a disability reported that they were only shown homes in the County's for-sale market where people were of the same sexual orientation or gender identity followed by single parents (25%) and extremely low income renters (24%). This compares to only 14% for overall residents who were looking for housing to buy during this time. Similarly, single parents (37%) reported only being shown homes or neighborhoods where people were of the same race or ethnicity at a dramatically higher rate than the County overall (13%) (Figure A-42).

Single parents and households with a disability are also more likely to experience barriers including having to show that they are prequalified with a bank before seeing properties; not receiving a loan from a bank to buy a home; and/or being denied a disability accommodation by the real estate agent.

**Figure A-42.**  
**Experience Looking for Housing to Buy by Household Characteristics**

		<div> <div></div> 25% Above County Average         </div> <div> <div></div> 25% Below County Average         </div>			
Experience Looking for Housing to Buy	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
Responses	623	59	210	72	47
None of the above	55%	19%	30%	7%	64%
The real estate agent only showed me homes where people were of the same sexual orientation or gender identity	14%	25%	29%	24%	9%
The real estate agent told me I would need to show I was prequalified with a bank before I could see properties	14%	25%	20%	17%	13%
The real estate agent only showed me homes where people were of the same race or ethnicity	13%	37%	22%	15%	15%
A bank charged me a higher interest rate on my home loan	10%	20%	12%	18%	4%
A bank or other lender would not give me a loan to buy a home	9%	17%	13%	10%	6%
Appraisal didn't come in high enough for a loan	6%	7%	6%	8%	9%
The real estate agent would not make a disability accommodation	4%	10%	8%	4%	4%

Note: n=388.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Denied housing to buy.** Residents who have looked for housing to buy in Salt Lake County also indicated if they had ever been denied housing in the county—and if yes, the reasons for which they were denied housing.

Residents who have looked for housing to buy in the past five years were more likely to be denied housing because another buyer offered a higher price (16%), their income is too low (13%), they have bad credit (13%), and/or because another buyer offered to pay in cash (13%) (Figure A-43).

**Figure A-43.**  
**Have you ever been denied housing to buy in Salt Lake County for these reasons?**

Note:  
n=613.

Source:  
Root Policy Research from  
the 2024 Salt Lake County  
Resident Housing Survey.



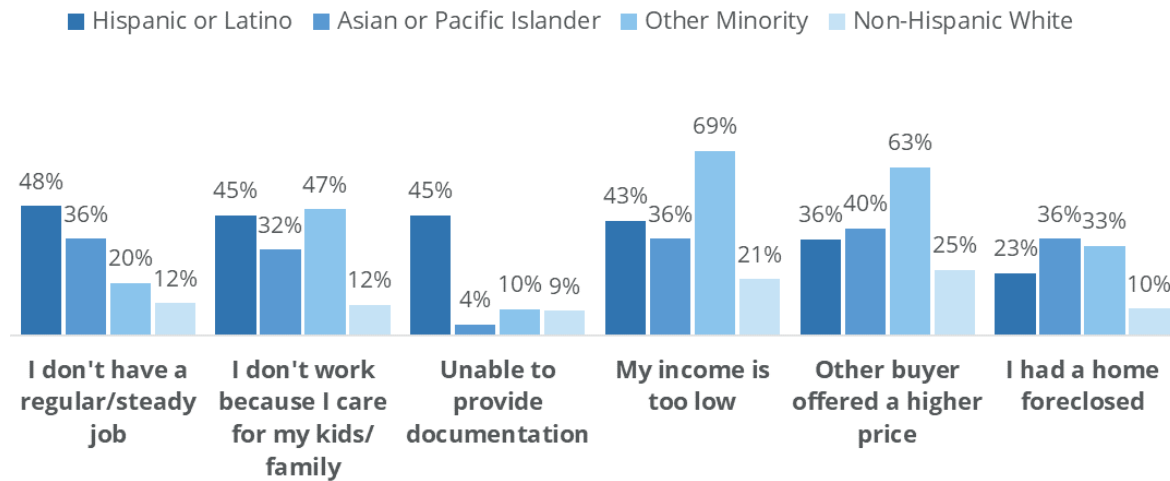
Racial and ethnic minorities were more likely to be denied housing to buy because their income was too low. This is most notable among other minority groups who were denied housing to buy in Salt Lake County at 69% compared to only 21% of non-Hispanic White residents. Other minority groups were also more likely to be priced out of the ownership market—63% said that they were denied housing because another buyer offered a higher price (Figure A-44).

Hispanic or Latino residents (45%) reported being denied housing because they were unable to provide the required documentation at a dramatically higher rate than other

racial and ethnic groups. They were also more likely to report being denied housing because they do not have a steady job (48%) and/or because they take care of their kids/family and do not work (45%).

Lack of unemployment to take care of family also affects other minorities (47%) compared to only 12% of non-Hispanic White residents.

**Figure A-44.**  
**Reasons Denied Housing to Buy by Race and Ethnicity**



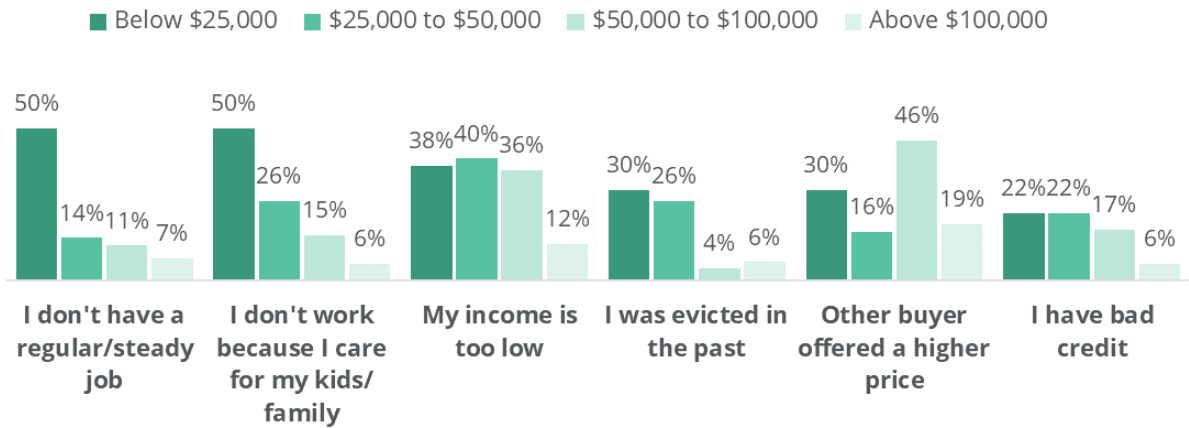
Note: n=523.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Residents with the lowest incomes (<\$25,000/year) were far more likely to be denied housing to buy because they do not have a regular job and/or because they take care of their kids or family and do not work—half (50%) with extremely low incomes reporting being denied housing in Salt Lake County for these reasons (Figure A-45).

It is important to note the comparatively large share of lower income households that do not work because they take care of their kids and family as these findings could indicate that costs associated with child care, afterschool activities, and/or senior services are too high for households to accommodate in their monthly budgets.

Additionally, lower income households were more likely to be denied housing due to their household income level, histories of eviction, and/or their credit score. Almost half (46%) residents with incomes between \$50,000 and \$100,000 were denied housing in Salt Lake County because another buyer offered a higher price—suggesting that the County’s housing market has grown increasingly competitive for households of all incomes.

**Figure A-45.**  
**Reasons Denied Housing to Buy by Income**



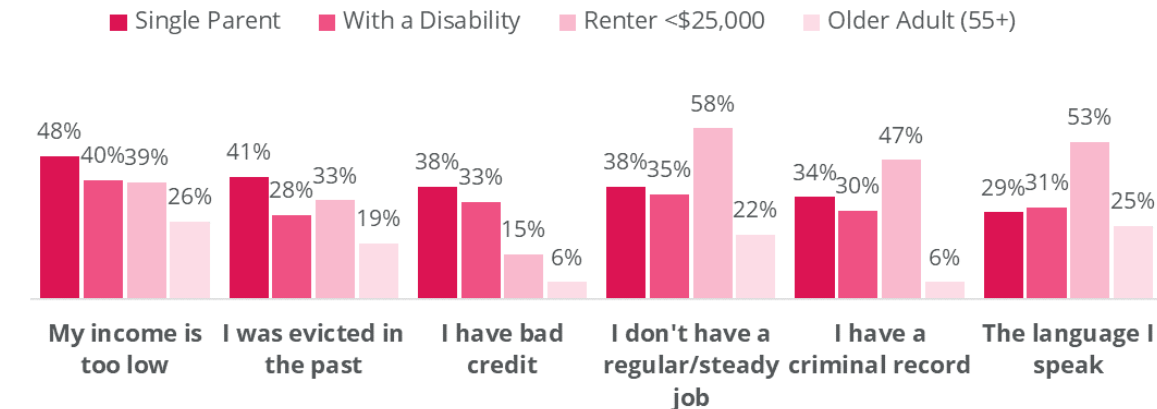
Note: n=559.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Single parents looking for housing to buy in Salt Lake County reported being denied housing because their income is too low (48%), they were evicted in the past (41%), and/or they have bad credit (38%). It is important to note that single parents reported being denied for these reasons at a higher rate than other special needs households (Figure A-46).

Persons with disabilities are also affected by poor credit with one third (33%) reporting that they were denied housing because of their credit report. Low incomes are also a barrier for this group (40%).

**Figure A-46.**  
**Reasons Denied Housing to Buy by Household Characteristics**



Note: n=377.

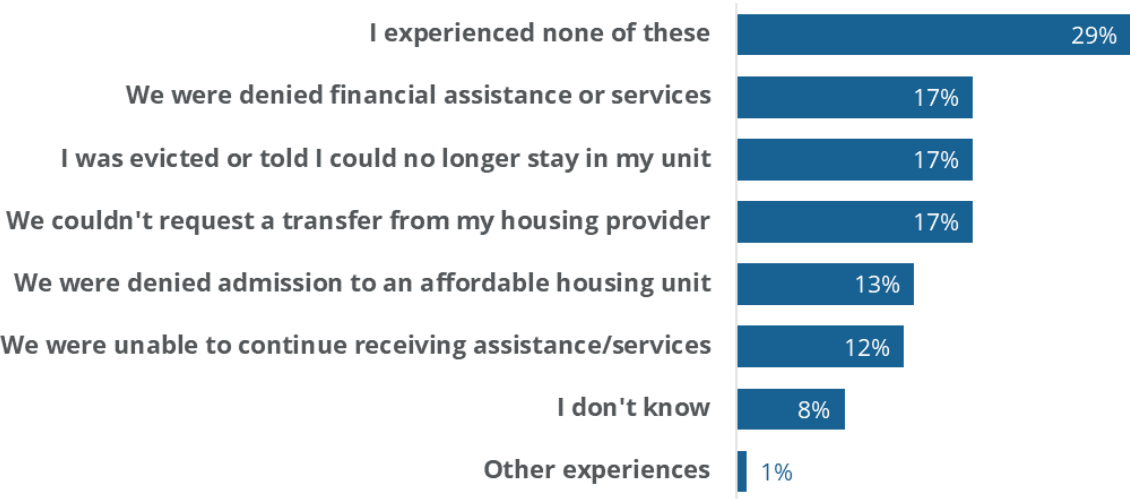
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Domestic violence or sexual assault.** Ten percent (10%) of overall residents who participated in Salt Lake County’s survey reported that they or a household member had experienced domestic violence or sexual assault in the past five years.

Of these households, nearly one in five (17%) reported that they were denied financial assistance or services, evicted or told they could no longer stay in their unit, and/or wanted to move but could not request a transfer from their housing provider as a result of the incident (Figure A-47).

Residents in Salt Lake County also reported being denied admission to an affordable housing unit or program (13%) and/or being unable to continue receiving assistance or services (12%) after the domestic violence or assault took place. One third (29%) did not report experiencing any of those listed on the survey.

**Figure A-47.**  
**Did you or someone in your household experience any of the following as a result of the violence or assault?**



Note: n=139.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

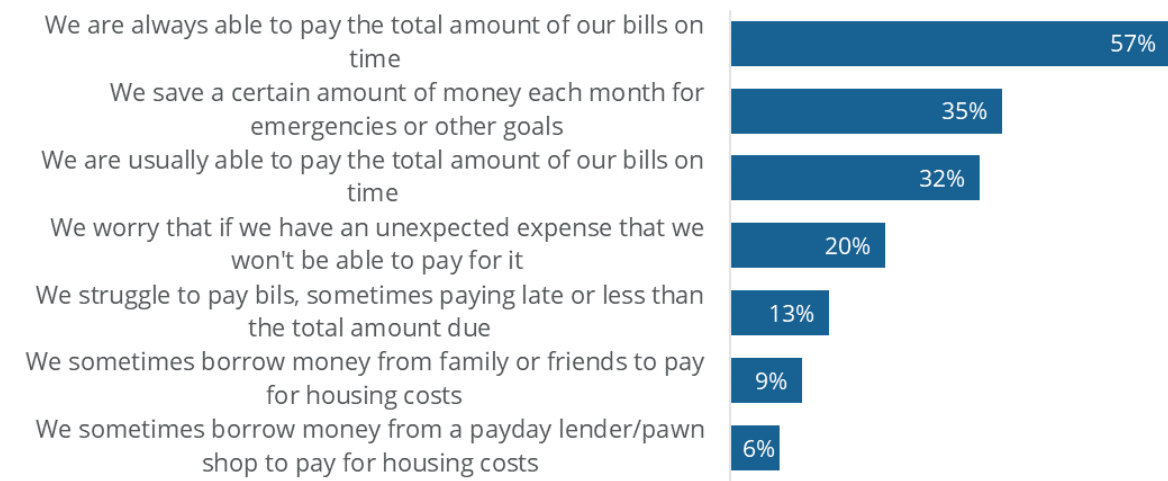
**Economic Mobility and Financial Security**

**Economic mobility.** To identify strategies to alleviate the conditions of poverty for individuals and families in Salt Lake County, the survey gauged the extent to which households feel secure in their financial situations and the tools they feel they need to improve their financial security. These findings played a crucial role in the development of the County’s anti-poverty strategy and helped shed light on barriers to economic development opportunities.

Overall, residents in Salt Lake County feel secure in their financial situations with over half (57%) saying that they are “always able to pay the total amount of our bills on time” and 34% saying that they “save a certain amount of money each month for emergencies and other goals” such as education, homeownership, vacation and gifts. Only 13% struggle to pay their bills, sometimes paying late or less than the total amount due (Figure A-48).

One in five (20%) are worried that if they have an unexpected expense that they won’t be able to pay for it while less than 10% sometimes borrow money from family or friends and/or non-conventional sources to pay for their housing costs or bills.

**Figure A-48.**  
**Which of the following is most true for you and your household?**



Note: n=1,329.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-49 through A-51 show the extent to which residents agree with the above statements by race and ethnicity, income, and household characteristics (compared to the County overall).



Other minority groups in Salt Lake County are far less likely to always be able to pay the total amount of their bills on time and/or save a certain amount of money each month for emergencies or other goals at only 33% and 21%, respectively (Figure A-49). These findings are particularly notable as racial and ethnic minorities tend to have lower household incomes and lower homeownership rates than non-Hispanic White residents (and Asian residents, 47% of which indicated that they save a certain amount of money for emergencies or goals such as homeownership).

Additionally, Hispanic or Latino residents (17%) and other minorities (23%) were more likely to indicate that they struggle to pay their bills, sometimes paying late or less than the total amount due. All racial and ethnic minorities reported that they sometimes have to borrow money from family or friends and/or borrow money from a payday lender to pay for housing costs at a rate higher than the County overall. Other minorities are particularly vulnerable to borrowing money from payday lenders (31%) which could indicate that these residents face disproportionate barriers accessing credit and mainstream banking services in the county.

**Figure A-49.**  
**Economic Mobility by Race and Ethnicity**

		<div> <div></div> 25% Above County Average         </div> <div> <div></div> 25% Below County Average         </div>			
Economic Mobility	County	Hispanic	Asian	Other Minority	NH White
<b>Responses</b>	<b>1,329</b>	<b>103</b>	<b>59</b>	<b>70</b>	<b>964</b>
<b>We are always able to pay the total amount of our bills on time</b>	<b>57%</b>	43%	49%	33%	60%
<b>We save a certain amount of money each month for emergencies or goals</b>	<b>35%</b>	34%	47%	21%	35%
<b>We are usually able to pay the total amount of our bills on time</b>	<b>32%</b>	31%	37%	30%	31%
<b>We worry that if we have an unexpected expense that we won't be able to pay for it</b>	<b>20%</b>	24%	8%	23%	19%
<b>We struggle to pay bills, sometimes paying late or less than the total amount due</b>	<b>13%</b>	17%	15%	23%	12%
<b>We sometimes borrow money from family or friends to pay for housing costs</b>	<b>9%</b>	17%	17%	13%	8%
<b>We sometimes borrow money from a payday lender/pawn shop to pay for housing costs</b>	<b>6%</b>	9%	8%	31%	5%

Note: n=1,196.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Economic mobility and financial security is most prominent for households with the highest incomes (>\$100,000/year) with three in four (75%) saying that they are always able to pay the total amount of their bills on time. Conversely, residents with the lowest incomes (<\$25,000/year) struggle to keep up with their bills. Only around a quarter (28%) said that they are always able to pay the total amount of their bills on time and 31% said that they struggle to pay their bills, sometimes paying late or less than the total amount due (Figure A-50). These findings are particularly important as it suggests these households will likely stay in their financial situations and be forced to “keep up” rather than “get ahead.”

Excluding residents with the highest incomes (>\$100,000/year), all income groups reported that they sometimes borrow money from family or friends to pay for housing costs at a higher rate than the County overall. Around one in four (26%) with the lowest incomes (<\$25,000/year) also said that they sometimes need to borrow money from a payday lender or pawnshop for their housing costs.

**Figure A-50.**  
**Economic Mobility by Income**

25% Above County Average  
25% Below County Average

Economic Mobility	County	<\$25,000	\$25,000 - \$50,000	\$50,000 - \$100,000	\$100,000+
<b>Responses</b>	<b>1,329</b>	<b>160</b>	<b>135</b>	<b>366</b>	<b>567</b>
<b>We are always able to pay the total amount of our bills on time</b>	<b>57%</b>	28%	40%	43%	75%
<b>We save a certain amount of money each month for emergencies or goals</b>	<b>35%</b>	28%	26%	31%	42%
<b>We are usually able to pay the total amount of our bills on time</b>	<b>32%</b>	23%	41%	43%	26%
<b>We worry that if we have an unexpected expense that we won't be able to pay for it</b>	<b>20%</b>	21%	33%	24%	14%
<b>We struggle to pay bills, sometimes paying late or less than the total amount due</b>	<b>13%</b>	31%	20%	15%	6%
<b>We sometimes borrow money from family or friends to pay for housing costs</b>	<b>9%</b>	23%	16%	15%	1%
<b>We sometimes borrow money from a payday lender/pawn shop to pay for housing costs</b>	<b>6%</b>	26%	6%	8%	1%

Note: n=1,228.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Single parents and renters with the lowest incomes (<\$25,000/year) in Salt Lake County have limited economic mobility compared to residents overall. These households are least likely to be able to “always” pay the total amount of their bills on time with large shares of both households indicating that they struggle to pay their bills, sometimes paying late or less than the total amount due. As shown in the figure below, only 32% of single parents and 24% of extremely low income renters always pay the total amount of their bills on time.

Similarly, around one third (29%) single parents and 34% extremely low income renters said that they struggle to pay their bills. Both groups are also more likely to resort to other methods to pay for their housing costs and bills such as borrowing money from family or friends and/or borrowing short-term money from a payday lender or pawn shop. With rates dramatically higher than the County overall and other households, these findings could suggest that single parents and renters with the lowest incomes (<\$25,000/year) face disproportionate barriers accessing credit and mainstream banking services in Salt Lake County (Figure A-51).

**Figure A-51.**  
**Economic Mobility by Household Characteristics**

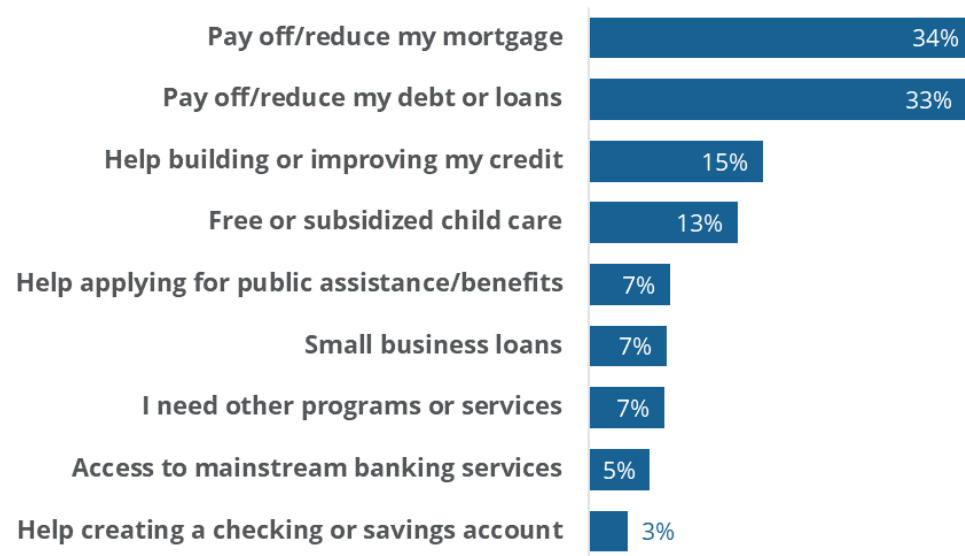
		<div> <div></div> 25% Above County Average         </div> <div> <div></div> 25% Below County Average         </div>			
Economic Mobility	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
Responses	1,329	93	435	76	238
We are always able to pay the total amount of our bills on time	57%	32%	45%	24%	65%
We save a certain amount of money each month for emergencies or goals	35%	30%	31%	32%	34%
We are usually able to pay the total amount of our bills on time	32%	33%	35%	22%	31%
We worry that if we have an unexpected expense that we won't be able to pay for it	20%	38%	25%	24%	14%
We struggle to pay bills, sometimes paying late or less than the total amount due	13%	29%	21%	34%	7%
We sometimes borrow money from family or friends to pay for housing costs	9%	19%	13%	30%	3%
We sometimes borrow money from a payday lender/pawn shop to pay for housing costs	6%	15%	8%	33%	3%

Note: n=841.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Improving financial security.** To be more financially secure, residents feel they need to pay off or reduce their mortgage (34%), pay off or reduce their debt or loans (33%), help building or improving their credit (15%), and they need free or subsidized child care (13%). Residents were less likely to indicate that they needed access to mainstream banking services (5%) and/or help creating a checking or savings account (3%) to be more financially secure (Figure A-52).

**Figure A-52.**  
**What do you feel you need to be more financially secure?**



Note: n=1,280.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-53 through A-55 show the top financial tools that residents need to feel more financially secure by demographics and socioeconomic characteristics. Note that only the top economic development strategies are shown for each respondent group.

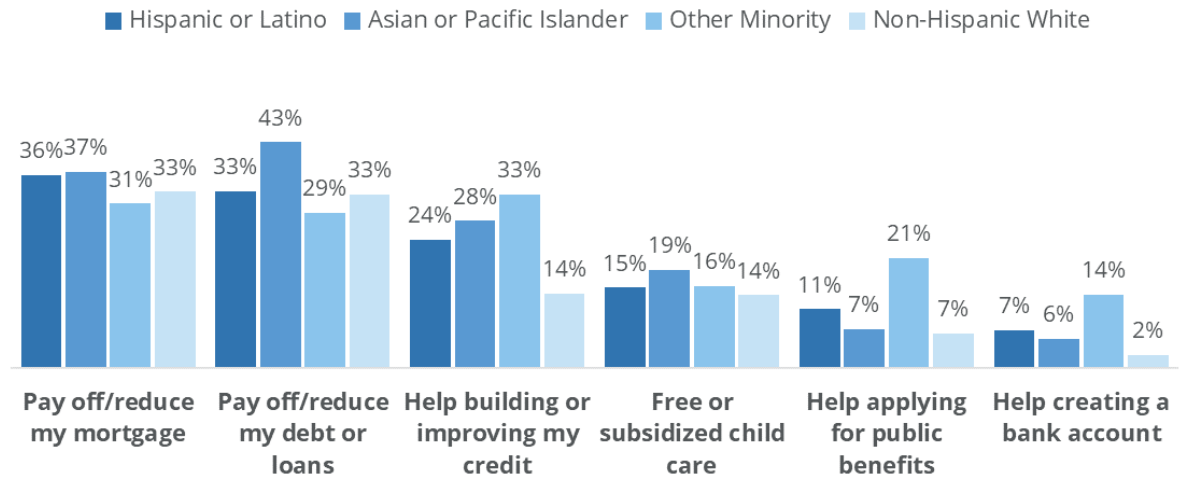
Regardless of race or ethnicity, residents feel they need to pay off or reduce their mortgage and/or have greater access to free or subsidized child care to feel more financially secure. However, key differences exist outside of these tools specifically for Asian or Pacific Islander residents and other minority groups in the county.

As shown in Figure A-53 below, around two in five (43%) Asian or Pacific Islanders feel they need to pay off or reduce their debt or loans to be more financially secure while other minority groups need help applying for public benefits (21%) and/or helping creating a savings or checking account (14%).

It is important to note that racial and ethnic minorities were far more likely to indicate that they need help building or improving their credit compared to non-Hispanic White

residents. One third (33%) other minority groups; 28% of Asian or Pacific Islander residents; and 24% of Hispanic or Latino residents indicated that they need help improving their credit to be more financially secure compared to only 14% of non-Hispanic White residents.

**Figure A-53.**  
**Improving Financial Security by Race and Ethnicity**



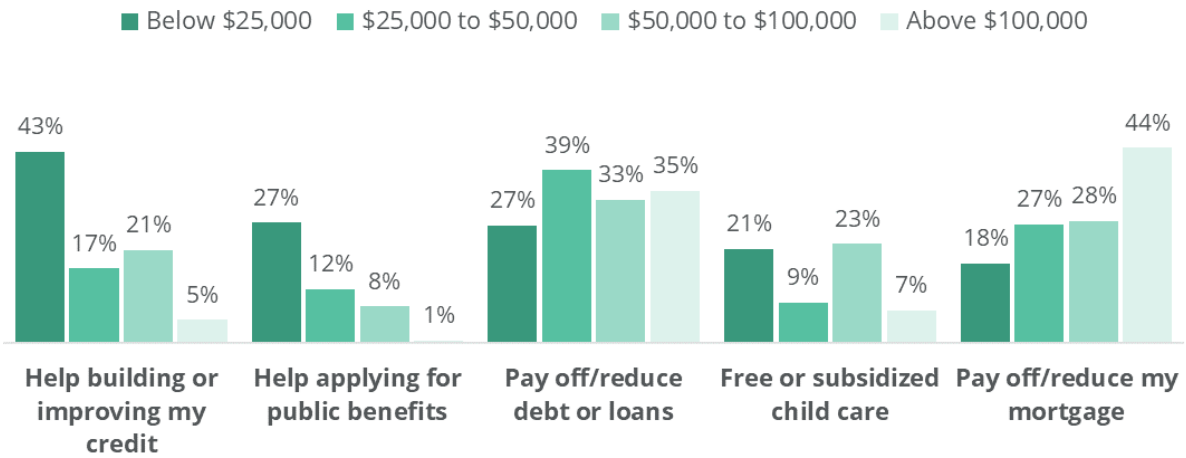
Note: n=1,155.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Residents with the lowest incomes (<\$25,000/year) need help building or improving their credit to feel more secure in their financial situations with 43% prioritizing this type of support followed by those who feel they need help applying for public benefits (27%) and/or those who feel they need to pay off or reduce their debt or loans (27%) to be more financially secure (Figure A-54).

Access to free or subsidized child care would make residents with incomes below \$25,000 per year (21%) and residents with incomes between \$50,000 and \$100,000 (23%) feel more financially secure. Residents with the highest incomes (>\$100,000/year) would feel more financially secure if they paid off or reduced their mortgage (44%).

**Figure A-54.**  
**Improving Financial Security by Income**

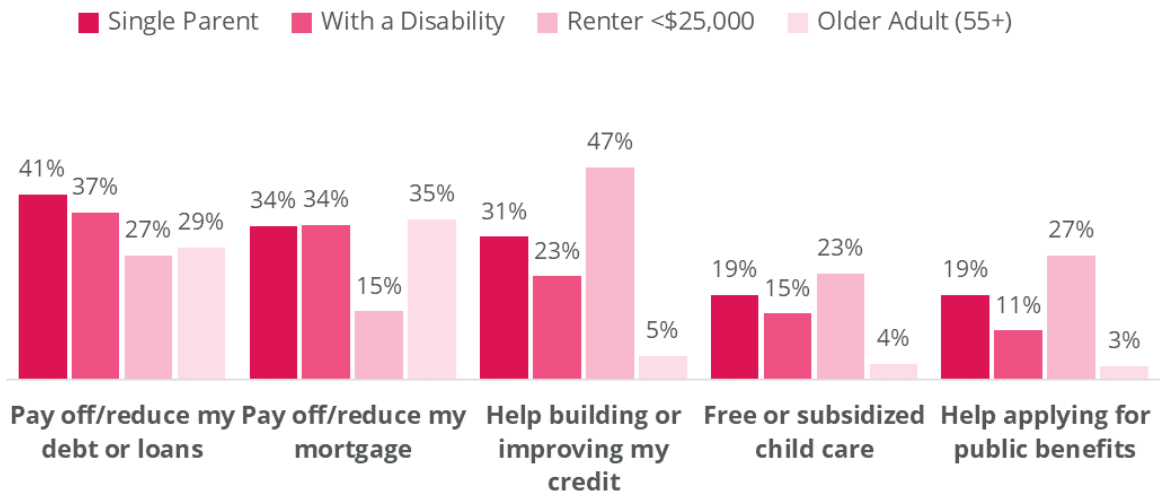


Note: n=1,189.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Almost half (47%) extremely low income renters would feel more financially secure if they had help building or improving their credit. These renters would also feel more secure if they paid off or reduce their debt or loans (27%), had help applying for public benefits (27%), and/or had access to free or subsidized child care (23%) (Figure A-55). Single parents identified similar supports to help them become more financially secure.

**Figure A-55.**  
**Improving Financial Security by Household Characteristics**



Note: n=791.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

# Economic Development Needs

**Access to opportunities.** Survey respondents indicated the extent to which they agree with statements focused on the availability of jobs (including barriers to accessing jobs), opportunities for businesses, and transportation/commute patterns. As illustrated in Figure A-56 below:

- Almost half (45%) commute to work by car and 30% have to commute to another town or county to work. One third (32%) feel that their commute is reasonable and only 10% indicated that they struggle to afford car maintenance and/or gas.
- Around one third (32%) feel that their city or town in Salt Lake County does not have enough well-paying job opportunities compared to 21% who feel their city or town has good paying jobs. These challenges are likely exacerbated by a lack of awareness concerning free or reduced cost job training programs in which only 9% indicated that they are aware that the County and/or their city offers these programs.
- Only 4% of residents feel that it is easy to find child care in their city or town and 10% are not able to work or have limited options for work because they do not have child care.

**Figure A-56.**  
**Do you agree with the following statements?**



Note: n=1,183.  
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-57 through A-59 show the extent to which respondents agree with these statements by demographics and households characteristics. The figures illustrate access to economic development opportunities in Salt Lake County and how this varies by population.

As shown in Figure A-58 below, Hispanic or Latino residents reported that they experience barriers accessing economic development opportunities. Around one in five (42%) said that their city or town does not have enough well-paying job opportunities and 22% said that their city or town has lost many local businesses.

Additionally, Hispanic residents (9%) reported that they are not able to work or have limited options to work because they do not have transportation at a higher rate than other racial and ethnic groups—excluding other minority groups at 16%—and the County overall (6%)

Importantly, all racial and ethnic minority groups indicated that their city or town does not have enough opportunities for minority or women-owned businesses to be successful. One third (30%) other minority groups said that they agreed with this statement followed by 29% of Asian residents and 27% of Hispanic residents (Figure A-57).

Responses provided by non-Hispanic White residents were in line with Salt Lake County residents overall.

**Figure A-57.**  
**Economic Development Opportunities by Race and Ethnicity**

		<div> <div>25% Above County Average</div> <div>25% Below County Average</div> </div>			
Do you agree with the following statements?	County	Hispanic	Asian	Other Minority	NH White
<b>Responses</b>	<b>1,183</b>	<b>93</b>	<b>55</b>	<b>67</b>	<b>874</b>
<b>I commute to work by car</b>	<b>45%</b>	38%	42%	22%	47%
<b>My commute is reasonable</b>	<b>32%</b>	16%	25%	16%	35%
<b>My city or town doesn't have enough well-paying job opportunities</b>	<b>32%</b>	39%	33%	33%	31%
<b>I have to commute to another town or county to work</b>	<b>30%</b>	42%	27%	30%	29%
<b>My city or town has good paying jobs</b>	<b>21%</b>	11%	16%	18%	22%
<b>My city or town has done a good job retaining local businesses</b>	<b>21%</b>	13%	11%	16%	22%
<b>My city or town doesn't have enough opportunities for minority or women-owned businesses to be successful</b>	<b>18%</b>	27%	29%	30%	16%
<b>My city or town has lost many local businesses</b>	<b>16%</b>	22%	18%	27%	14%
<b>My city or town has many vacant buildings and former businesses</b>	<b>15%</b>	13%	22%	7%	16%
<b>I'm not able to work because I don't have child care</b>	<b>10%</b>	10%	15%	9%	9%
<b>I struggle to afford car maintenance and/or gas</b>	<b>10%</b>	9%	13%	16%	9%
<b>I am aware of free or reduced job training programs in my city</b>	<b>9%</b>	8%	11%	16%	8%
<b>I'm not able to work because I don't have transportation</b>	<b>6%</b>	9%	5%	16%	5%
<b>It's easy to find child care in my city or town</b>	<b>4%</b>	4%	7%	6%	4%

Note: n=1,089.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.



Figure A-58 shows access to economic development opportunities in Salt Lake County by household income. Residents with the lowest incomes (<\$25,000/year) indicated that they experience challenges getting to work—for example, 21% have to commute to another town or county for work but only 8% feel that their commute is reasonable. These challenges are exacerbated by the costs associated with having a vehicle with 18% reporting that they struggle to afford car maintenance and/or gas.

Commute patterns vary by household income as well with over half (58%) with the highest incomes (>\$100,000/year) commuting to work by car compared to only 17% of those with the lowest incomes (<\$25,000/year). The way in which residents feel about their commute to work also varies. Only 8% of residents with the lowest incomes indicated that their commute to work is reasonable compared to 42% of those with the highest incomes (Figure A-59).

**Figure A-58.**  
**Economic Development Opportunities by Income**

Do you agree with the following statements?	County	\$25,000 - \$50,000 - \$100,000			
		< \$25,000	\$25,000 - \$50,000	\$50,000 - \$100,000	\$100,000 +
<b>Responses</b>	<b>1,183</b>	<b>156</b>	<b>123</b>	<b>335</b>	<b>510</b>
I commute to work by car	45%	17%	33%	41%	58%
My commute is reasonable	32%	8%	24%	32%	42%
My city or town doesn't have enough well-paying job opportunities	32%	33%	40%	32%	30%
I have to commute to another town or county to work	30%	21%	28%	28%	33%
My city or town has good paying jobs	21%	10%	10%	19%	28%
My city or town has done a good job retaining local businesses	21%	4%	11%	19%	29%
My city or town doesn't have enough opportunities for minority or women-owned businesses to be successful	18%	26%	24%	19%	15%
My city or town has lost many local businesses	16%	26%	15%	16%	14%
My city or town has many vacant buildings and former businesses	15%	12%	20%	17%	15%
I'm not able to work because I don't have child care	10%	15%	20%	14%	5%
I struggle to afford car maintenance and/or gas	10%	18%	11%	10%	7%
I am aware of free or reduced job training programs in my city	9%	15%	11%	10%	5%
I'm not able to work because I don't have transportation	6%	17%	8%	7%	1%
It's easy to find child care in my city or town	4%	5%	3%	3%	5%

Note: n=1,124.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Excluding older adults (55+ years), all households indicated that their city/town does not have enough opportunities for minority or women-owned businesses to be successful; they are unable to work because they do not have child care and/or transportation; and that they struggle to afford car maintenance and/or gas at a higher rate than the County overall.

These households (single parents, households with a disability, and renters with incomes below \$25,000/year) are also less likely to live in a city or town with good paying jobs and/or a city or town that they feel has done a good job retaining local businesses (Figure A-59).

**Figure A-59.**  
**Economic Development Opportunities by Household Characteristics**

		<div> <div></div> 25% Above County Average         </div> <div> <div></div> 25% Below County Average         </div>			
Do you agree with the following statements?	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
<b>Responses</b>	<b>1,183</b>	<b>91</b>	<b>394</b>	<b>72</b>	<b>210</b>
I commute to work by car	45%	36%	32%	19%	41%
My commute is reasonable	32%	23%	24%	7%	31%
My city or town doesn't have enough well-paying job opportunities	32%	26%	39%	33%	34%
I have to commute to another town or county to work	30%	29%	30%	26%	26%
My city or town has good paying jobs	21%	8%	11%	13%	23%
My city or town has done a good job retaining local businesses	21%	9%	14%	4%	27%
My city or town doesn't have enough opportunities for minority or women-owned businesses to be successful	18%	26%	27%	24%	17%
My city or town has lost many local businesses	16%	19%	22%	28%	15%
My city or town has many vacant buildings and former businesses	15%	14%	20%	17%	13%
I'm not able to work because I don't have child care	10%	19%	14%	18%	8%
I struggle to afford car maintenance and/or gas	10%	14%	16%	19%	5%
I am aware of free or reduced job training programs in my city	9%	8%	11%	19%	5%
I'm not able to work because I don't have transportation	6%	9%	10%	14%	3%
It's easy to find child care in my city or town	4%	2%	3%	8%	2%

Note: n=767.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

**Economic development needs.** The top economic development needs in Salt Lake County include job training programs (45%), workforce development programs (42%), more employment opportunities (36%), low-cost loans for nonprofits (28%), and grants for small businesses (25%) (Figure A-60).

Almost a quarter (23%) identified programs for women- and minority-owned businesses as the top economic development need in the county.

**Figure A-60.**  
**What are the top economic development needs in Salt Lake County?**

Note:  
n=1,097.

Source:  
Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

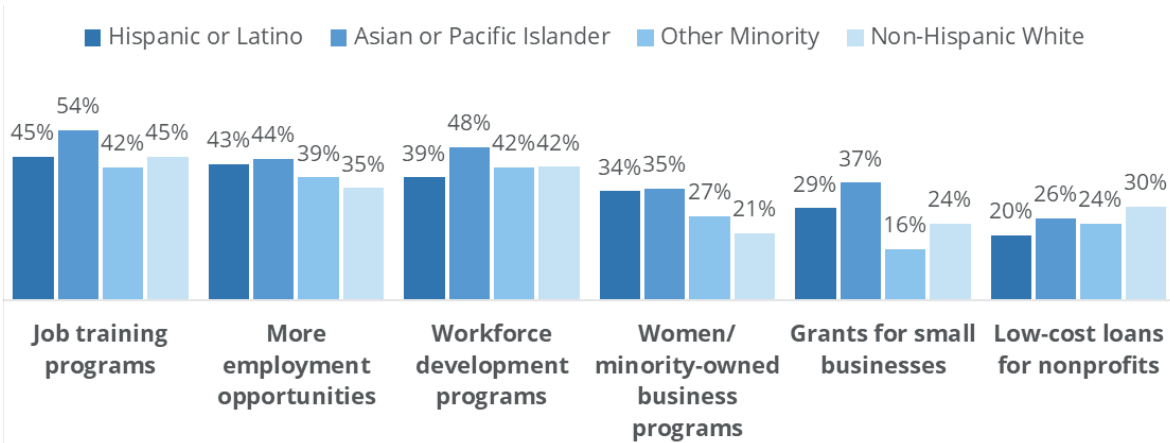


Figures A-61 through A-63 show the top economic development needs identified by survey respondents by demographics and other socioeconomic characteristics. Note that only the top five needs are shown for each resident group.

Asian or Pacific Islander residents in Salt Lake County indicated a greater need for job training programs (54%), workforce development programs (48%), and/or grants for small businesses (37%) compared to other racial and ethnic groups. Hispanic or Latino residents prioritized employment opportunities (43%) and programs for women and minority-owned businesses (34%) in the county (Figure A-61).

All racial and ethnic groups emphasized the need for provide low-cost loans to nonprofits providing services in Salt Lake County, especially non-Hispanic White residents (30%).

**Figure A-61.**  
**Economic Development Needs by Race and Ethnicity**

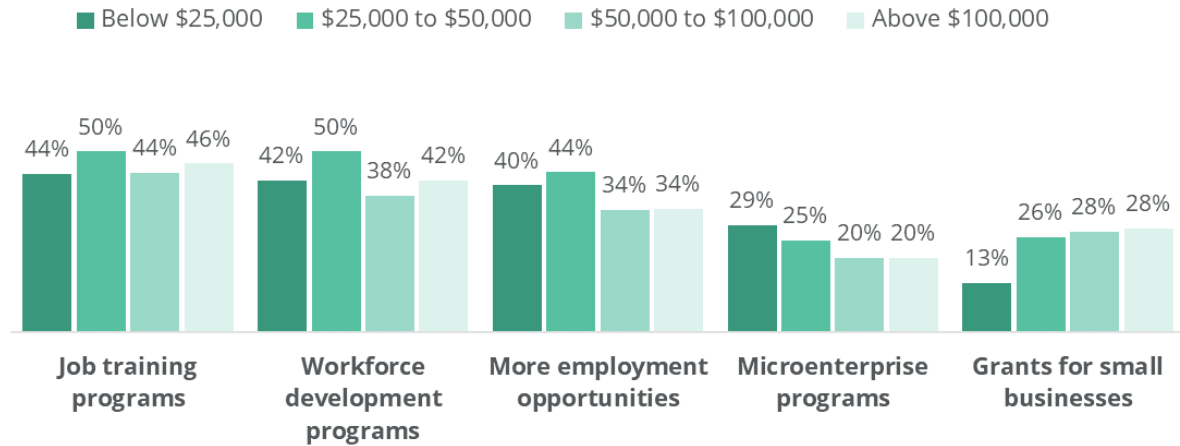


Note: n=1,013.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Regardless of household income, residents indicated a need for job training programs, workforce development projects, more employment opportunities, and/or programs for microenterprise businesses in Salt Lake County. Residents with the lowest incomes (<\$25,000/year) were least likely to identify a need to provide grants to small businesses in the county at only 13% compared to over 25% for all other income groups (Figure A-62).

**Figure A-62.**  
**Economic Development Needs by Income**

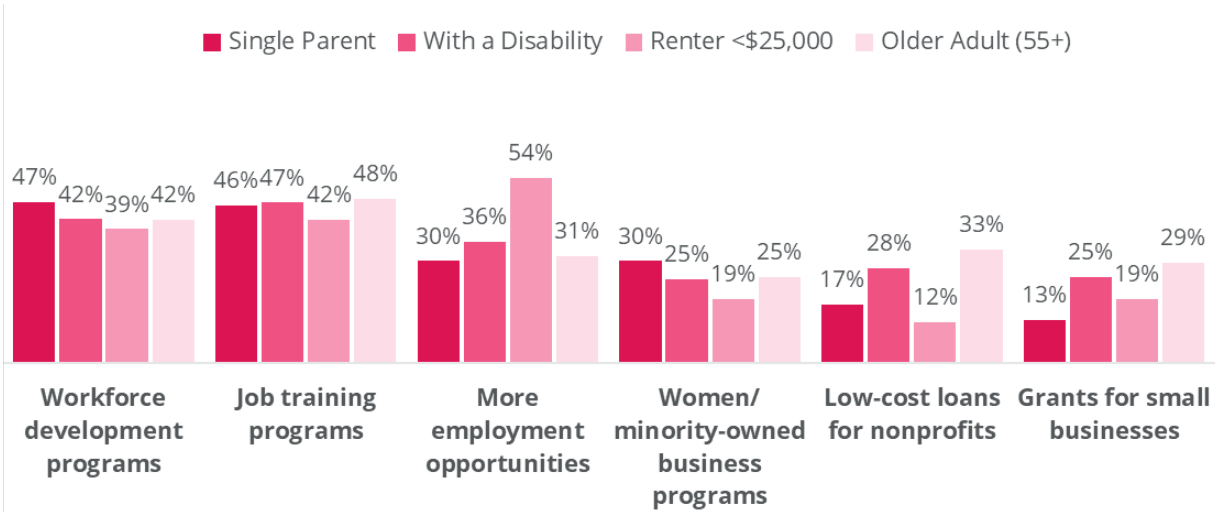


Note: n=1,041.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Renters with the lowest incomes (<\$25,000/year) indicated a greater need for the County to expand employment opportunities (54%) than other groups while single parents indicated a need for the County to provide women/minority-owned business programs (30%). Low cost loans for nonprofits and grants for small businesses were more likely to be prioritized by households with a disability as well as older adults over the age of 55 (Figure A-63).

**Figure A-63.**  
**Top Economic Development Needs by Household Characteristics**



Note: n=730.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

## Access to Quality Schools

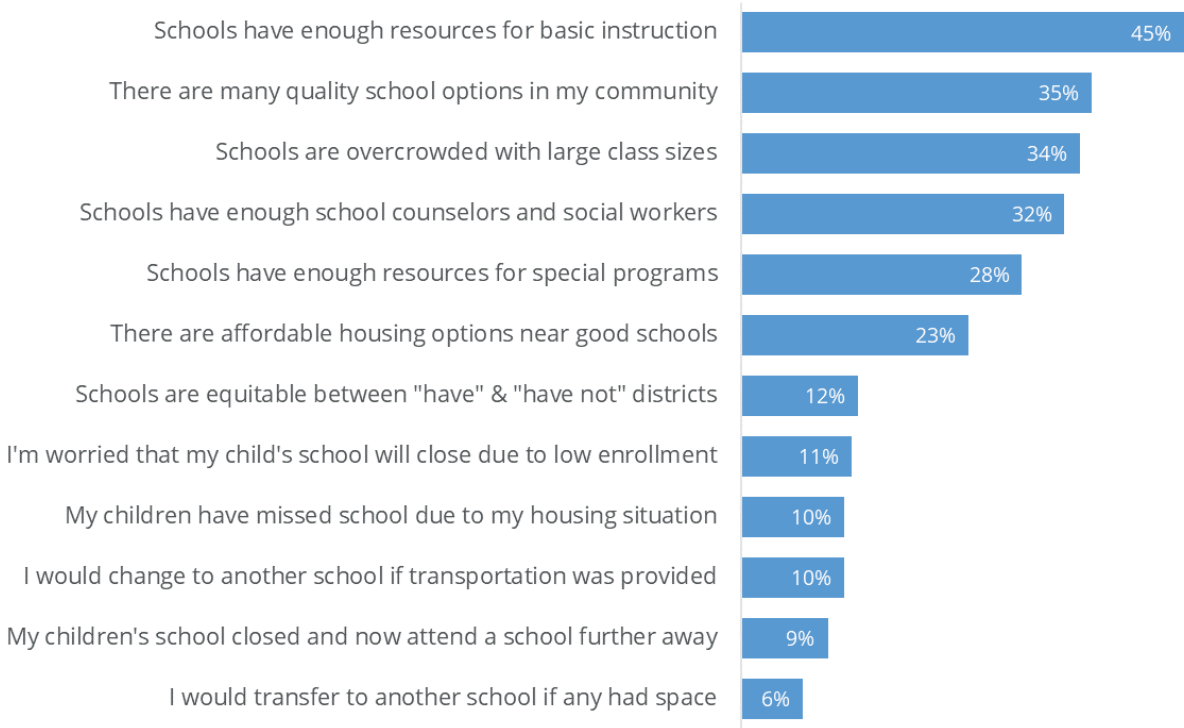
Figure A-64 (on the following page) illustrates access to quality schools and educational opportunities in Salt Lake County by showing the extent to which residents agree with a range of statements concerning the County's education and school systems. (Note that only survey respondents with children in elementary, middle, and/or high school were shown this question).

Residents with school-aged children generally feel positive about educational opportunities and school systems in Salt Lake County—almost half (45%) feel that schools in their community have enough resources for basic instruction; 35% feel that there are many quality school options for their children in their community; and 32% feel that schools have enough school counselors and social workers (Figure A-64).

Residents did, however, note challenges within the County's school and education systems particularly challenges and concerns related to their children's class sizes and the distribution of quality school options across Salt Lake County.

As shown in Figure A-64 below, for example, 34% reported that their children's school is overcrowded with large classes and only 12% feel that there are similar school options for children between "have" and "have not" districts.

**Figure A-64.**  
**Do you agree with the following statements?**



Note: n=631. Only residents with children in elementary, middle, and/or high school were asked to indicate their level of agreement with the above statements.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Figures A-65 through A-67 show the extent to which residents agree with the above statements concerning access to quality schools in Salt Lake County by race and ethnicity, income, and household characteristics.

Racial and ethnic minorities with school-aged children are more likely to be living in communities with schools that do not have enough resources for basic instruction; do not have enough school counselors and social workers; and/or schools without enough resources for special programs like English Learner classes, special education, and 504 plans (Figure A-65).

Other minority groups and Hispanic residents are also less likely to live in communities with many quality school options for their children. Around one in five (22%) other minorities and 16% of Hispanic residents feel that there are quality school options in their community. This is much higher for both Asian residents (41%) and non-Hispanic White residents (39%).

Importantly, all racial and ethnic groups reported that their children missed school and/or transferred schools due to their housing situation or that their children's school closed and now they attend a school further away at a higher rate than the County overall. Children in other minority households were most likely to miss or transfer schools (24%) while children in Asian households were more likely to attend a school further away after their school closed (21%) (Figure A-65).

**Figure A-65. Access to Quality Schools by Race and Ethnicity**

		<div> <div></div> 25% Above County Average         </div> <div> <div></div> 25% Below County Average         </div>			
Do you agree with the following statements?	County	Hispanic	Asian	Other Minority	NH White
<b>Responses</b>	<b>631</b>	<b>51</b>	<b>34</b>	<b>45</b>	<b>466</b>
Schools have enough resources for basic instruction	45%	31%	21%	18%	51%
There are many quality school options in my community	35%	16%	41%	22%	39%
Schools are overcrowded with large class sizes	34%	24%	35%	18%	36%
Schools have enough school counselors and social workers	32%	16%	32%	9%	36%
Schools have enough resources for special programs	28%	14%	24%	13%	32%
There are affordable housing options near good public schools	23%	25%	18%	31%	22%
Schools are equitable between "have" & "have not" districts	12%	12%	12%	11%	11%
I'm worried my children's school will close due to low enrollment	11%	14%	21%	18%	9%
My children have missed school or transferred due to my housing	10%	14%	15%	24%	9%
I would change to another school if transportation was provided	10%	10%	9%	9%	10%
My children's school closed and now attend a school further away	9%	12%	21%	16%	8%
I would transfer to another school if any had space	6%	4%	12%	2%	6%

Note: n=596.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

Residents with extremely low incomes (<\$25,000/year) and residents with low incomes (\$25,000 to \$50,000/year) reported living in communities with schools that have enough resources for basic instruction; enough school counselors and social workers; and enough resources for special programs at a much lower rate than the County and other incomes groups, most notably residents with the highest incomes (>\$100,000/year) (Figure A-66).

Residents with lower incomes indicated a greater desire to change schools than other income groups. One in five (20%) residents with low incomes (\$25,000 to \$50,000/year) said that they would “change to another school if transportation was provided” and 8% of those with the lowest incomes (<\$25,000/year) would transfer to another school if any had space.

**Figure A-66. Access to Quality Schools by Income**

		<div> <div>25% Above County Average</div> <div>25% Below County Average</div> </div>			
Do you agree with the following statements?	County	<\$25,000	\$25,000 - \$50,000	\$50,000 - \$100,000	\$100,000+
<b>Responses</b>	<b>631</b>	<b>97</b>	<b>56</b>	<b>184</b>	<b>267</b>
<b>Schools have enough resources for basic instruction</b>	<b>45%</b>	26%	27%	38%	59%
<b>There are many quality school options in my community</b>	<b>35%</b>	21%	23%	23%	52%
<b>Schools are overcrowded with large class sizes</b>	<b>34%</b>	28%	39%	29%	38%
<b>Schools have enough school counselors and social workers</b>	<b>32%</b>	19%	20%	29%	43%
<b>Schools have enough resources for special programs</b>	<b>28%</b>	19%	20%	32%	31%
<b>There are affordable housing options near good public schools</b>	<b>23%</b>	29%	30%	22%	20%
<b>Schools are equitable between "have" &amp; "have not" districts</b>	<b>12%</b>	10%	5%	9%	16%
<b>I'm worried my children's school will close due to low enrollment</b>	<b>11%</b>	15%	25%	14%	5%
<b>My children have missed school or transferred due to my housing</b>	<b>10%</b>	28%	23%	10%	2%
<b>I would change to another school if transportation was provided</b>	<b>10%</b>	12%	20%	13%	7%
<b>My children's school closed and now attend a school further away</b>	<b>9%</b>	21%	9%	14%	1%
<b>I would transfer to another school if any had space</b>	<b>6%</b>	8%	5%	9%	4%

Note: n=604.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.



Less than one quarter (23%) single parents feel that there are many quality school options in their community and only 15% feel that their children's school has enough school counselors and social workers. Additionally, compared to the County overall (45%), only 31% of single parent households feel schools have enough resources for basic instruction. School children in households with a disability also lack access to school counselors and social workers—only 21% feel their children's school has enough counselors compared to 34% of overall residents with children (Figure A-67).

All households indicated that their housing situations have caused their children to miss school or transfer schools at a higher rate than the County (10%), especially households with a disability at 22% and renters with extremely low incomes at 18%.

**Figure A-67. Access to Quality Schools by Household Characteristics**

		<div> <div></div> 25% Above County Average         </div> <div> <div></div> 25% Below County Average         </div>			
Do you agree with the following statements?	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
<b>Responses</b>	<b>631</b>	<b>78</b>	<b>227</b>	<b>40</b>	<b>40</b>
Schools have enough resources for basic instruction	45%	31%	34%	40%	43%
There are many quality school options in my community	35%	23%	28%	28%	40%
Schools are overcrowded with large class sizes	34%	26%	38%	33%	45%
Schools have enough school counselors and social workers	32%	15%	21%	35%	35%
Schools have enough resources for special programs	28%	23%	22%	30%	25%
There are affordable housing options near good public schools	23%	26%	22%	30%	28%
Schools are equitable between "have" & "have not" districts	12%	10%	7%	20%	15%
I'm worried my children's school will close due to low enrollment	11%	15%	16%	18%	10%
My children have missed school or transferred due to my housing	10%	14%	22%	18%	15%
I would change to another school if transportation was provided	10%	13%	17%	15%	13%
My children's school closed and now attend a school further away	9%	15%	17%	20%	20%
I would transfer to another school if any had space	6%	6%	9%	13%	10%

Note: n=385.

Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

# APPENDIX.

## Resident and Stakeholder Focus Groups

Resident and stakeholder consultation was conducted through focus groups. Stakeholder focus groups were virtual and occurred in August 2024; resident focus groups were in-person and took place in February 2025.

### Resident Focus Group Findings

Altogether, 24 residents from targeted groups gathered in community settings to discuss housing and economic stability challenges. These residents included people currently homeless, people who had lost jobs and were seeking paid work, families with children, single mothers, newcomers (some sponsored by faith-based organizations), and homeowners. They provided information on what they needed to better make ends meet and become housing and economically stable. These conversations informed the priorities for the Consolidated Plan.

**Spanish speaking community.** Thirteen Salt Lake County residents and stakeholders who spoke English and Spanish participated in a Spanish focus group to discuss housing needs and strategies to improve housing stability. These residents had varying lengths of residency and housing situations in Salt Lake County and household characteristics:

- Five residents had lived in Salt Lake County for about 20 years and were well informed about and connected to the needs of the Spanish speaking community. These residents also worked for nonprofits as community health workers.
- Two residents—a mother and her teenage son—were new to Salt Lake County and moved because they were sponsored by their church. Upon arriving, however, they became homeless because of the length of time it took to get work permits and the refusal of landlords to rent to them without 4 months of documented employment. They had no money because they had been overcharged for a rental unit in Texas and then forced out. They had lived on the street for nearly 2 weeks in Salt Lake County before finding beds in a shelter.
- One man works in construction for \$8/hour—a job he found through an employment agency. He cannot afford rent and lives in a shelter.
- Two elderly men who could not work because of health issues lived in a shelter. One used to own a home—and is still on the title—but left because of family complications. He needs legal assistance to help him regain access to the home.
- Three were single renters who had lived in Salt Lake County for more than a decade.

**Housing stability.** Two of the attendees nearly lost their homes during the Great Recession, in 2007 and 2008. They had very different experiences in resolving challenges paying their mortgages.

- One was told that they could avoid foreclosure if they applied for a special federal “Obama” program—but it cost \$3,000 for them to hire someone to complete the paperwork. They were able to stay in the home but it was quite costly for them. *“The program was good, and worked—but I didn’t know how to fill out the application.”* Their real estate agent connected them to the person who completed and filed the paperwork on their behalf.
- Another attendee also benefitted from the program, but was not charged. She found out about the program through the West Side Leadership group, and received assistance from the Community Development Corporation in Salt Lake County. *“They really went the extra mile and saved my house.”*

One resident lost his house due to a family dispute in 2002; it was completely paid off. He is now homeless and is unsure how to get the home back.

**Finding a rental.** One resident paid \$5,000 to someone in Texas they believed to be working for state or local government to assist them in applying for housing and work. They had housing for two months and applied for work permits but then were told they had to leave their housing. Their church sponsored them to relocate to Salt Lake County where they became homeless. They have been told they need to have four months of demonstrated work to apply for housing in Salt Lake County and that they may be able to get assistance with their security deposits—but they don’t know where to start.

Community health workers experienced in securing housing for residents said that success is found with flexible landlords who trust community navigators and are willing to rent to a variety of tenants, including while some are awaiting work permits and documentation. These landlords are limited, however.

Some programs prioritize domestic violence survivors, and many stakeholders support this prioritization.

Many families are living in overcrowded situations because of the limited supply of housing and once landlords realize this, they evict family members.

**Safety concerns.** Participants living in shelters do not feel safe. Drug use and overdoses are common. One man was attacked. A woman had a shower curtain intentionally moved when she was in the shower, exposing her to staff.

**Supportive services.** Participants do not know where to start when seeking services. Many felt that shelters should do a better job of connecting residents to needed services; instead, residents are on their own. Language can be a large barrier to accessing services,

as is differences in eligibility. Residents get mixed messages about applying for help—for example, receiving food stamps may compromise the ability to get housing assistance. Faith-based assistance can be sporadic—some find it helpful, others do not.

### **Recommendations and Solutions**

- The County and jurisdictions should foster relationships with and incentivize landlords who are willing to be flexible with tenants and families who are in transition and need safe and stable housing as they seek work.
- Priorities should be on developing transitional housing communities for families and single person households who are at-risk of or have been homeless. These housing environments should connect residents to needed services and skill development and employment searches.
- Resources need to be easier to find, apply for, and receive. Nonprofits, schools, and shelters should be better connected, and shelters should prioritize getting residents help so they can move into stable housing and become self sufficient.

**Single parents.** Five single female heads of household, two of whom were Spanish speakers, gathered at a Head Start facility to discuss their and challenges with housing and economic stability. Altogether, they had 8 young children and 2 pre-teenagers.

**Living situation.** All of the single mother participants were renters. Their living situations were varied:

- One had a Housing Choice Voucher (HCV) and lived in Salt Lake City; they wanted to live in a more family friendly suburb but were denied from landlords because of their voucher.
- One had been lucky to find a detached single family home to rent which worked well for her and her daughters.
- One family lived in a basement apartment with a family from her church.
- One lived in a hostile environment with extended family in exchange for cooking and watching their children and had little privacy.
- One woman lived with her parents, who helped her with housing, childcare, and transportation.

**Housing instability.** Two participants and their children had become homeless:

- One family became homeless when a family member died and they ended up in severely substandard housing—the landlord failed to provide proper electricity and they had an open ceiling in their bathroom. They sought shelter in Utah County but the shelters were full, so they were transported to Salt Lake County.

- One family became homeless after fleeing domestic violence. They sought shelter with a family member and then moved into a shelter after that relationship didn't work out. Their husband was evicted from their rental unit; they had failed to remove their name from the lease and are now facing high garnishment of wages for back rent and accumulated fees and interest. They were unaware that they could get assistance from legal services.

Participants agreed that finding housing outside of Salt Lake City with a housing voucher is extremely difficult. Most desire to live in the suburbs for their family-friendly amenities and agree that it is very hard to find affordable housing, especially rentals that accept vouchers, outside of Salt Lake City or in South Salt Lake. One resident had called many apartment complexes in West Valley City and West Jordan and were told none take vouchers.

Participants said while they had not been personally told by landlords they would not rent to families with children, it is common to find ads—especially on Facebook—that say properties will not take children or single mothers.

**Help with “making ends meet”.** When asked what they do—or need—to help make ends meet when they face economic challenges, participants said:

- Utilize food stamps and go to food banks;
- Rely on schools sending home food;
- Donate plasma;
- Rely on faith-based assistance.

**Accessing services.** Similar to the first focus group, participants in this group expressed confusion and uncertainty about accessing needed services. Two expressed surprise that local shelters do not do more to connect residents with services—they provide only shelter. Others expressed uncertainty about “how much to share” about their needs.

**Transportation.** All participants mentioned challenges with transportation, especially being able to get their children to and from school and enable them to shop for groceries and needed goods. The school buses can be unreliable, leaving their children stranded, and do not accommodate afterschool programming—which compromises the academic progress of children. Two had children lived within walking distance from elementary school and parents are grateful for that, but the routes were not safe due to busy streets and crime.

Some participants said that more bus stops are needed and the reduction in routes and stops has been difficult for her family—especially in accessing daycare and schools.

**Educational challenges.** The Spanish speaking attendees both described—in tears—how their young children had been bullied and mistreated in elementary school because they spoke Spanish and were “different.” Some of the children had been poked with tacks by other children. They were afraid to confront the school administration.

Those who spoke Spanish expressed a need for easier paths to learn English—for example, classes at the Head Start facility where their children are enrolled, and online courses that they can take when they are not working or when they have put their children to bed.

**Housing and community development hopes and dreams.** When asked what type of housing would be their ideal, participants agreed on a family-friendly affordable condominium or apartment community with activities for youth—like movie nights—and safe playground space.

One resident mentioned that her current landlord was very understanding and critical in helping her make ends meet. That landlord had been flexible in allowing her to defer rent when she had surgeries and was working part time.

### **Recommendations and Solutions**

- The County should work closely with schools, shelters, housing authorities, community health centers, preschools/Head Start centers, recreation centers, and local governments to strengthen communication about resources. Front line staff at these facilities should be well educated on how to connect residents with resources—e.g., where to conduct searches, which nonprofits have caseworkers to provide services—and be proactive in identifying families in need and providing outreach.
- Similar to the recommend from the first group, the County should explore incentives with landlords to reward those being flexible with tenants.
- The County or contractors should provide training to landlords to ensure that they have a strong understanding of fair housing laws, including state source of income protections and families with children protections.

**Black and African American residents.** Six residents from Africa and the U.S. spoke about their experiences living in Salt Lake County and finding housing:

- Three moved to Utah for school and formed families after graduating; two separated and formed new families and all chose to make the Salt Lake Valley their home. All had become homeowners—two, as a result of divorce settlements and one through family support.
- One had moved recently from Wyoming after working in Jackson Hole and chose Salt Lake for its proximity to the mountains and urban setting.
- One came to Salt Lake County as a child as part of a resettlement program. She was raised in the county, formed her own family and stayed in the county, and eventually

becoming a homeowner through a special “grant program” that helped her buy a home in a specific part of Salt Lake City with only \$1,000 down. She had worked independently to build her credit over time.

- One was living in a shelter because he was unemployed and looking for a stable job.

**Housing and community development hopes and dreams.** Participants were quick to differentiate between a first owned home that is a “need” home and one that is a “dream” home. Two had purchased homes that they could afford but were not ideal, yet were grateful for those homes. One felt very lucky to have found an affordable home in Daybreak because of the rich amenities in the community—pools, lake, free sailing lessons, farmer’s markets.

**Housing challenges.** When asked about their housing challenges and the challenges in their communities, participants said:

- HOA fees that are “hefty” or don’t seem to be a good return on investment;
- Difficulty finding a rental unit without a job even with a strong rental history;
- Requirements for 2.5x (for affordable units) and 3x income in rent to qualify for rental units;
- Rent increases—\$200/month in one year!
- Barriers to entry for low income renters in what is required for 1<sup>st</sup> and last month’s rent;
- Poor property management;
- “Affordable” rent is not affordable for most people. Linking rent to AMI reflects higher income homeowners, not what renters are experiencing;
- Lack of affordable homeownership products.

**Help with “making ends meet”.** When asked what they do—or need—to help make ends meet when they face economic challenges, participants said:

- Get another job—although one resident said working 60-70 hours per week still didn’t help them make ends meet due to the low wages in Utah;
- Go to the State Workforce Services—although this hasn’t been successful;
- Turn to friends or family you can trust, if you have them; and
- Fall back on your credit card. Two residents had lost their jobs and had to rely on credit cards after they had “exhausted every option.”

Some residents said they “had no clue where to go” when they were in difficult financial situations. They Googled, and found no resources, and were worried about the stigma of asking for help.

## **Recommendations and Solutions**

In this case, participants were asked what would make the greatest impact on their families or communities in economic stability:

- Ideally, some type of organization—a nonprofit or community organization—to provide short term help for residents with economic needs. This would be guaranteed for 6 months, or for one year, to help people work through economic challenges. That would be much better than piecemeal help here and there.
- Financial literacy training for families and high school students, including investment strategies;
- Assistance finding jobs; and
- Affordable day care including publicly subsidized early childhood education (more frequently than 9-noon a few days a week).

## **Stakeholder Focus Group Findings**

Stakeholder focus groups took place virtually on August 6, 2024; August 8, 2024; and August 9, 2024. A total of 34 individuals representing 30 organizations and agencies participated in the August focus groups.

Participants represented a range of expertise including but not limited to affordable housing, legal services, fair housing, planning, economic development, supportive services, housing development, local government, and public housing needs; and serve diverse households with special needs such as persons with disabilities, seniors, domestic violence survivors, unhoused persons, youth populations, and persons with a mental illness (among others).



**Figure A-1.  
Organizations and  
Agencies  
Represented in  
Focus Groups**

Note:  
A total of 34 individuals from 30  
organizations working with special  
needs populations in Salt Lake  
County participated in the focus  
groups conducted for the  
Consolidated Plan and AI.

Source:  
Root Policy Research.

Ability Inclusion Services
American Planning Association
Assist Utah
Community Development Corporation of UT
English Skills Learning Center
First Step House
Health Choice Utah
Housing Authority of Salt Lake City
Housing Connect
Housing of Hope
Huntsman Mental Health Institute
INN Between
Legal Aid Society of Salt Lake City
Mujeres Unidas de Utah
Neighborhood House
Project Connection
Project Read Utah
Rape Recovery Center
Road Home
Ruff Haven
Salt Lake Valley Habitat for Humanity
Shelter the Homeless
South Valley Services
Suzy Senior Services
Turn Community Services
Utah Community Action
Utah Housing Coalition
Utah Legal Services
Utah Peer Network
Youth Resource Center

The word cloud below illustrates the main words used by stakeholders to describe barriers to employment, childcare, and poverty reduction in Salt Lake County. These themes are discussed in detail in the following sections.

Source:  
Root Policy Research.



**Barriers to employment and economic mobility.** Stakeholders were asked to describe the challenges community members face when seeking job training, skills development, and employment opportunities in which stakeholders cited barriers including transportation, limited English proficiency (LEP), criminal and substance use history, difficulties accessing services due to the complexity of the current resource structure, and access to technology and broadband services.

**Transportation.** Stakeholders emphasized that reliable public and/or personal transportation is crucial to economic mobility. For example, a client may have secured a place in a job training or English class, but without a way to get there, they cannot utilize the service.

For low income families who rely on public transit, stakeholders described the Utah Transit Authority (UTA) buses as unreliable and infrequent. They also noted that there are few essential services along bus routes. Unreliable transportation makes it difficult to consistently show up to childcare and work on time. The infrequency of the routes forces tight changes between bus lines and risky maneuvers to catch the next bus. Missing one bus could mean being an hour late for work, doctor's appointments, and other essential destinations. One stakeholder reported that UTA had taken away bus stops, exacerbating challenges in access and infrequency.

Several stakeholders pointed out that employment opportunities were often far from housing that is affordable for their clients. Specifically, the west side of the county tends to have more affordable housing but lacks the same employment opportunities as the east side of the county. This means that households living in the western portion of Salt Lake County without reliable transportation are isolated from economic opportunities. Stakeholders explained that transportation barriers impact populations differently—for example, securing personal transportation or figuring out public transit routes is especially difficult for immigrants to navigate.

***“Being eligible for a job and being able to get there is hard to do. Transportation is a primary barrier to job training.”***

One stakeholder mentioned that the over-reliance on personal vehicles in Salt Lake County has defined the physical distance between resources. Someone trying to access job training, English classes, and rental assistance would have to travel to multiple locations by car or attempt to triangulate between resources with existing bus routes instead of traveling to one, centralized resource destination.

Importantly, barriers to employment are interrelated and compounded with other challenges. For example, English language learners need transportation to attend English classes to prepare them for employment opportunities but have the concurrent need of employment to afford reliable personal and public transportation.

**Limited English proficiency.** Several stakeholders attested that learning English is the first step in accessing skills training and employment. Stakeholders that work with refugees and immigrants with limited English proficiency (LEP) underscored that the demand for English classes far exceed the number of seats available. In fact, one provider noted they have a five-month waiting list for their English class in West Valley City and cited challenges related to transportation. To address these challenges, the agency is working to centralize resources for families learning English. (As part of this effort, they run a charter school for English language learners that parents can also attend to learn English, support their child, and receive assistance navigating resources.)

***“Lots of people without English skills have extreme difficulty navigating systems. People need English classes but can’t get to them to start their careers.”***

Stakeholders noted that high demand for programming and services reflects the need for English skills before entering the workforce or training programs. As such, stakeholders emphasized the need to coordinate resources, noting that the County has overlooked many barriers immigrants and refugees face in accessing resources by focusing only on English classes or job training. (For example, parents must secure childcare and transportation to attend English learning and job training classes).

**Criminal and substance use history.** Stakeholders who work with justice-involved individuals and/or individuals with histories of substance use challenges reported barriers including background checks, required documentation, and social stigma.

For those with a criminal history, participation in job training and skills development classes is often overshadowed by background checks. Additionally, those exiting the justice system or homelessness often lack the required documentation and/or identification to apply for jobs and the processes to obtain birth certificates, social security cards, and driver's licenses can delay or prevent people from applying to jobs or classes.

Stakeholders expressed frustration with the impact that stigma can have on this population's long-term stability—even after someone completes a sentence, treatment program, or job training. For example, an individual's appearance (e.g., dental issues) can cause employers to reject applications despite any job training experience or ambition. (Advocates noted that training and ambition are not enough to outweigh social stigma and recommended that service providers and employers forge stronger partnerships to waive background check results and negotiate job placement for clients.

***“People who have completed their sentence or treatment programs are ready to take on new opportunities, but they can’t access them.”***

Stakeholders also emphasized the importance of personal empowerment in seeking services. For example, one stakeholder emphasized the importance of empowering people with criminal and/or substance use history to seek support. They acknowledged that many individuals who need support often feel shame, but that organizations are there to connect them with resources and assist them with navigating potential job leads that materialize from social networks.

**Coordinating resources.** Housing, mental health services, legal assistance, and long-term health management are needed for many clients before undertaking workforce training classes or entering the job market—however, service providers face challenges coordinating resources within the County's structure.

Stakeholders expressed their desire to place their clients directly in housing but explained that they can only refer them to large waiting lists for housing vouchers. This is largely due to a lack of emergency shelter and transitional housing in the county which often spurs cycles of homelessness, particularly for domestic/sexual violence survivors and formerly incarcerated persons. Without housing placement, providers reported their clients often re-enter homelessness and/or incarceration and *“fall through the cracks without support.”*

Other participants explained that emergency housing units (and financial assistance) are also needed for low income families and households affected by protective orders and family separations.

When asked how the County can improve resource and service delivery, providers recommended that the County allocate funds to improve coordination between service points-of-entry; provide legal assistance to low income households; and funds to expand access to housing resources.

***“We get excited about resources for people but [we] don’t take a step back and think about how people will access them.”***

Stakeholders also recommended the County support and/or fund case management services to support households. As noted by participants, long-term case management ensures clients are receiving consistent resources that adapt to positive or negative changes within their clients’ lives. These services are especially important for youth experiencing homelessness and formerly incarcerated persons—among other populations that struggle to maintain housing, employment, and/or achieve goals after exiting transitional housing and/or jail/prison.

This is a priority for service providers— many of which see case management services as a key component to the County’s resource structure—because it promotes long-term stability and upper economic mobility by providing support and services through clients’ path to self-sufficiency and stability.

**Technology and broadband access.** Stakeholders explained that access to technology and broadband services are imperative to economic mobility especially with most job search and job application tools being online. This is often a barrier for low income families and households in Salt Lake County as these households often prioritize their incomes to afford essential expenses (housing, food, transportation, etc.) before internet services.

While discussing programs to improve access to the internet, stakeholders spoke highly of the County’s previous program that provided free smartphones to low income families. The program allowed families to connect their phones to public Wi-Fi with limited data access and calling services.

Stakeholders also spoke highly of the County’s efforts to reduce barriers by leveraging technology and internet. During the pandemic, for example, Salt Lake County established a policy to make the eviction docket hybrid and to allow participants to attend hearings online or in-person. (One individual who provides legal services in the county said this has been beneficial for tenants with limited mobility and/or tenants who cannot go to the courthouse due to their work schedules).

While stakeholders generally agree these programs have been effective, participants would like to see the County expand on these efforts to improve access to technology and broadband services. Stakeholders specifically recommend that the County provide digital literacy classes for residents.

**Improving economic mobility.** Solutions, recommendations, and ideas for Salt Lake County that were offered by stakeholders to improve economic mobility included:

- Invest in public transportation (that is more frequent and affordable) to connect the eastern and western sides of Salt Lake County.
- Encourage using alternative methods for identification as a requirement for applying for a job or assistance. (For example, require that formerly homeless persons provide their fingerprint as proof of their identity versus social security cards or birth certificates).
- Create a resource hub that provide English classes, job training programs, and housing resources, preferably in a location accessible by public transit.
- Integrate peer support specialists in housing, criminal justice, and behavioral health systems to help individuals navigate job search engines, applications, and job training programs before they exit their program/institution.
- Consider re-introducing the County's smartphone program—in addition to providing funds for digital literacy classes.
- Expand English language classes to meet demand.

**Barriers to childcare.** Stakeholders discussed the availability and affordability of childcare in Salt Lake County in which they explained that there is a severe lack of affordable childcare options for all families, especially given the high cost of housing in Salt Lake County. This section summarizes the main themes from these discussions including childcare options in the county (licensed and unlicensed), affordability of childcare, barriers for special needs groups, and recommendations to reduce barriers.

**Limited space and availability.** Stakeholders reported extreme difficulty in finding childcare options for their clients. Waitlists are long, even for high-price facilities for clients with childcare subsidies. For example, one childcare provider who participated in the focus group explained that they have a waitlist of 400 kids and space for only 330 kids.

***"The lack of childcare impacts people and families across the income spectrum."***

Long waitlists are exacerbated by long wait times where families do not move off the waitlist quickly and often end up resorting to informal childcare at unlicensed facilities and/or family or friends. Participants explained that higher household incomes would allow families to afford nannies or other unlicensed childcare providers to operate out of their home—increasing options when facilities do not have space.

Stakeholders emphasized the importance of providing quality childcare options to families—however, providers noted a decline in the quality of childcare due to labor shortages in childcare and identified low wages for childcare staff are the primary reason

for the shortage (and lack of availability). Staff shortages have depleted facilities' resources and existing staff, lowering the quality and viability of the overall business.

**Affordability challenges.** Families cannot afford childcare in Salt Lake County, even with subsidies and assistance. Childcare providers explained that the cost of quality childcare is out of reach for families and subsidies do not provide enough money for facilities to sustainably run their businesses—which means they must price childcare spots above what most families are able to afford.

Childcare providers spoke highly of the subsidies they received during the COVID-19 pandemic which allowed them to assist families in making their payments. Providers would like to see more funds and assistance for both facilities and families.

***“Childcare subsidies don’t even scratch the surface when it comes to the cost of running a childcare facility.”***

The process of applying for childcare assistance is also complex—even providers struggle to navigate applications. (One stakeholder said that even though they help many clients fill out application forms, they still find it confusing.)

Stakeholders emphasized that access to childcare is dependent on access to employment and job opportunities. For example, economic mobility is impossible without affordable childcare—and people cannot afford childcare without steady employment. As noted by one participant, childcare *“is vital and should be considered a part of infrastructure.”*

Participants explained that childcare licenses to own and operate a business is often an attractive option for their clients as it provides a source of income and childcare for their children. While many of their clients have initiated this process, securing a license can be time consuming and expensive.

**Disproportionate barriers.** Stakeholders discussed barriers to childcare for the specific populations they work with including families who have children with disabilities; working parents; survivors of domestic violence; and undocumented families.

There is a need for more affordable childcare services for children with disabilities. Stakeholders noted that there are long waitlists for these services Salt Lake County and a lack of staff with training in this area.

Working parents face barriers related to the rigidity of timing of current childcare options. Parents who work abnormal hours (early morning, late evening shifts, etc.) often struggle to find childcare that accommodates their schedules unless they change jobs. This is not always an option for those with limited work experience or an option for immigrants. Parents may also have to leave work early to pick their child up, sacrificing wages and work hours.



Survivors of domestic violence also need greater access to childcare. Providers explained that individuals who have experienced domestic violence face greater barriers after being cut off from their social networks when they leave their partners. These populations need additional assistance from the County and/or organizations to secure childcare.

Importantly, stakeholders identified that undocumented persons may face greater barriers to childcare and noted that they have noticed a pattern in which this population will stay in shelters because the community co-babysits while parents go to work. Once they transition to permanent housing, they lose their informal childcare.

**Reducing barriers to childcare.** Solutions, recommendations, and ideas offered by stakeholders to reduce barriers to childcare included:

- Increase funds for childcare providers to subsidize the cost of childcare for low income families—including direct subsidies for childcare facilities to provide employees higher wages and to increase childcare slots at an affordable price.
- Increase options for infant care, including tax breaks or credits for families during the first year with additional funding to support childcare facilities that provide specialized care for infants.
- Encourage affordable housing developers to include space for childcare centers in new developments.

## Housing Stability

**Limited assistance to afford housing costs.** Stakeholders explained that the demand for rental assistance has not subsided, with one stakeholder noting that they have 1,000 rental assistance applications and can only serve 120 people due to funding constraints.

Several stakeholders pointed to rental assistance as key to preventing housing instability, displacement, and homelessness. Assistance with rental payments can help tenants avoid evictions which set tenants back financially and creates barriers accessing future housing.

One stakeholder explained that rental assistance works best for people who are cost burdened (spending 40% to 50% of their income on housing)—any higher likely means they are too far behind on their rent for landlords to keep them as tenants and/or they will quickly become behind in rent again.

***“Rental assistance is a godsend for clients. Helping someone [with rent] for a month or two can be life changing.”***

Existing rental assistance programs are strained and most people who need immediate assistance are put on waitlists. As a result, people are in limbo. Stakeholders would like to see the County encourage service providers who do not have adequate funding to provide



people rental assistance to refer them to other providers who do. Stakeholders would also like to see more rental and mortgage assistance programs available for residents—similar to Salt Lake City which offers a wide range of programming.

Additionally, stakeholders reported an increase in the number of residents applying for housing vouchers—another indicator that County residents are struggling to afford their housing costs. Waitlists for vouchers are years long, including waitlists for supportive housing units provided by the Division of Services for People with Disabilities (DSPD). One stakeholder noted that they used to be able to keep waitlists for vouchers open, but it became so unmanageable that they now have to close it periodically.

The per unit cost has also increased to the point where they cannot serve as many people. Stakeholders explained that the recent increase in demand most likely stems from COVID-era rental and emergency assistance programs fading. They would like to see emergency housing assistance and assistance for deposits and application fees expanded again.

Stakeholders discussed the need to preserve and develop more affordable housing to help families remain stably housed and suggested that the County provide grants or low-interest loans to families to help maintain housing and neighborhood conditions. Others added that there are available funds and areas to develop affordable, accessible housing in the county, but that it is hard to compete with developers of market-rate housing.

**Low wages and incomes.** Several stakeholders pointed out that while housing costs escalate, wages have stayed stagnant. As one stakeholder succinctly put it, *“people need more income.”* However, many clients are discouraged from participating in job training programs when they see that existing employment opportunities do not provide adequate wages to afford housing in the county.

When people receiving housing support do ascend economically, they reach a benefits cliff. Stakeholders are concerned that the possibility of losing benefits complicates upward mobility. Public housing and voucher providers said that their clients must weigh the financial benefits of increased wages with the loss of housing assistance and other resources. Stakeholders would like to see programs that taper assistance based on Area Median Income (AMI) levels so people can improve wages without immediately losing supports.

**Household characteristics.** Steep housing costs, limited rental assistance, and low wages threaten poverty and housing stability for all households—particularly households with special needs in Salt Lake County. When asked which populations in the county are most likely to be in poverty (and most vulnerable to housing instability), stakeholders identified persons with disabilities, single parents, formerly incarcerated persons, survivors of domestic violence, and low income families.

**Housing stability strategies.** Solutions, recommendations, and ideas offered by stakeholders for Salt Lake County to improve housing stability among individuals and households include:

- Increase funding for rental assistance and for housing vouchers. Stakeholders emphasized the need to ensure that funding for these programs is sustained and set at a level to meet the rise in housing costs.
- Increase access to supportive services (including long-term case management services) for persons with disabilities, homeless youth, individuals with criminal histories, and persons with mental health and/or substance use challenges.
- Consider strategies that prevent or delay displacement due to evictions. (For example, the County could increase funds for legal aid organizations to provide attorney services in courthouses and to provide legal representation in landlord-tenant cases).
- Provide incentives for landlords to accept tenants who face additional barriers accessing housing including domestic violence survivors with low credit scores; people with a criminal record; and individuals seeking treatment for substance use challenges. Stakeholders also emphasized the need to improve coordination between landlords and service providers to increase access to housing for these populations.
- Increase permanent supportive housing options for individuals who need behavioral health supports and ongoing case management. Stakeholders would also like to see more housing options that are pet-inclusive for displaced persons with pets.
- Consider programs to provide mediation services for tenants who are afraid to report substandard housing issues and/or to discuss payment plans with landlords.

## HOUSING MARKET ANALYSIS APPENDIX.

---

SUPPLEMENT TO NEEDS ASSESSMENT AND MARKET  
ANALYSIS SECTIONS OF CONSOLIDATED PLAN

# APPENDIX.

## Housing Market Analysis Supplement

This component of the Consolidated Plan supplements the HUD-required Needs Assessment (NA) and Market Analysis (MA) sections. It provides additional detail on housing market conditions for Salt Lake County and the jurisdictions that comprise the Urban County and HOME Consortiums for HUD block grants.

**Geographic areas.** This report uses HUD-defined geographic groupings that determine eligibility to receive HUD block grant funds. “Urban County” jurisdictions can receive the Community Development Block Grant, or CDBG, from the county. The distribution of CDBG to Urban County jurisdictions is based on the priority needs identified in the Consolidated Plan. Jurisdictions that are not part of the Urban County receive CDBG funding directly from HUD.

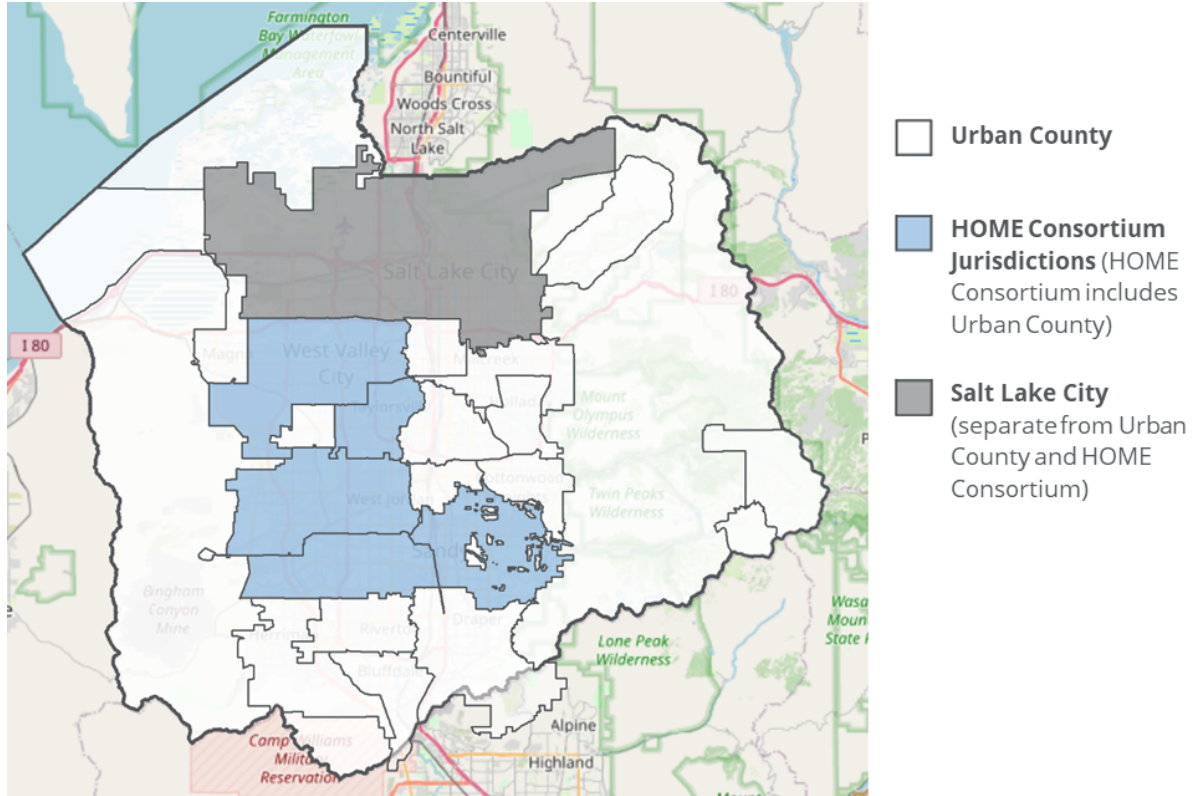
The “HOME Consortium” is the group of jurisdictions eligible to receive the HOME Investment Partnership Program funding through Salt Lake County. The distribution of these funds is determined by housing needs and priorities identified in the Consolidated Plan.

**Urban County.** Unincorporated Salt Lake County and Alta, Brighton, Bluffdale, Copperton, Cottonwood Heights, Draper, Emigration Canyon, Herriman, Holladay, Kearns, Magna, Midvale, Millcreek, Murray, Riverton, South Salt Lake, White City.

**HOME Consortium.** Urban County (defined above) plus Sandy, South Jordan, Taylorsville, West Jordan, West Valley City.\*

\*Cities not in the Urban County have reporting requirements independent of the County Consolidated Plan to receive the Community Development Block Grant (CDBG)

## Urban County and Home Consortium



**A note on methodology.** The data used for the market analysis come from a variety of sources. In all cases, the data represent the latest, most readily available data to describe the housing market. Primary data sources include:

- American Community Survey (ACS) estimates from the United States Census Bureau;
- The Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard;
- The Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center; and
- Comprehensive Housing Affordability Strategy (CHAS) data from HUD.

It is important to note that data contain a margin of error—meaning the actual market data could be larger or smaller than the estimate. Margin of error risk is greater in small geographies. Given this, the data in this section should be interpreted as suggesting a likely number or magnitude of change rather than a definitive number or percentage, especially in smaller jurisdictions.

Data labeled as “CHAS” are from a proprietary dataset maintained by the U.S. Department of Housing and Urban Development (HUD) and, at the time this section was prepared, newer data were not available. Use of these data for part of the analysis is required for the HUD Consolidated Plan.

**Defining affordability.** The most common measure of affordability assesses the “burden” housing costs put on a household. If a household pays more than 30% of their gross income in rent or mortgage payment (including taxes and basic utilities), they are considered to be cost burdened. The higher the cost burden, the higher the risk of eviction, foreclosure, and homelessness due to the challenges of households managing housing costs.

Households spending 50% or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes.

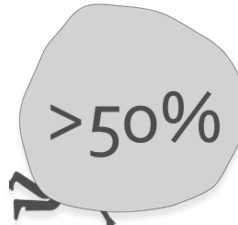
Cost burden is important because it also indicates how well a household can manage other expenses—e.g., childcare, transportation, health care—and how much disposable income they have to contribute to the economy. **Families with persistent cost burden can struggle to attain upward economic mobility, which can have trickle down effects for their children.**

#### Federal definition of affordability

- 1) Housing costs are “affordable” if they do not exceed 30% of household’s gross monthly income
- 2) “Costs” include basic utilities, mortgage insurance, HOA fees, and property taxes



Households paying  
>30% for housing  
are “**cost burdened**”



Households paying  
>50% for housing  
are “**severely cost  
burdened**”

Source: Root Policy Research.

It is important to note that cost burden exists in nearly every community because demand exceeds the supply of housing at various price points. Some residents—e.g., persons with disabilities living on fixed incomes—cannot avoid cost burden unless they occupy publicly subsidized housing or receive Housing Choice Vouchers. Unless an adequate supply of affordable housing is available, being cost burdened may be the only option for certain residents.

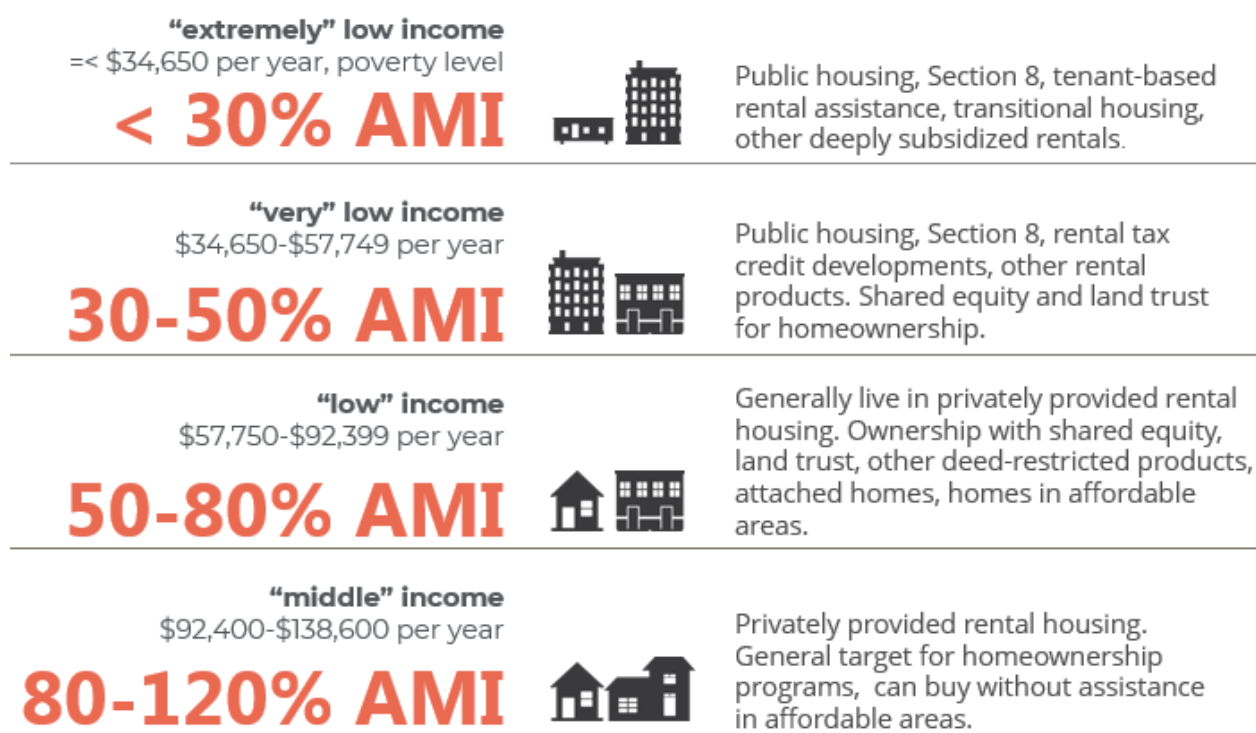
**HUD income categories.** Eligibility for housing programs is generally based on how a resident’s income falls within HUD-determined AMI categories, or Area Median Income. Figure A-1 outlines the AMI thresholds for households in Salt Lake County. Salt Lake County is part of the Salt Lake City, UT HUD Metro Area, where the overall AMI is \$115,500.

The figure also explains what a household at each AMI level can afford and the housing products that typically accommodate their needs. For example, a household earning between 31% and 50%

of the AMI—a very low income household—is most likely to find affordable housing in publicly supported housing or through innovative ownership solutions such as land trusts.

**Figure A-1.**

**HUD Income Thresholds and Target Housing, Salt Lake County, 2024**



Note: AMI Levels are for a household size of four, which is HUD convention.

Source: HUDuser.gov Income Limits FY24 database and Root Policy Research.

## Primary Findings

- Salt Lake County’s population grew modestly with an overall increase of 7% between 2017 and 2022. The county’s households increased by 12%, outpacing population growth and resulting in a slightly smaller average household size. Growth in the county’s housing stock matched household growth at 12% between 2017 and 2022, contributing to a relatively stable vacancy rate of 5.3% in 2022 (compared to 5.5% in 2017). The county’s vacancy rate indicates a competitive equilibrium overall, though this varies widely by jurisdiction.
- Thirty-seven percent of the county’s 430,705 housing units in 2022 were in the HOME Consortium jurisdictions of Sandy, South Jordan, Taylorsville, West Jordan, and West Valley City. Another 42% of the county’s housing units were located in Urban County jurisdictions. There were 18,039 deed restricted units in Salt Lake County in 2022, 15% of which were set to expire by 2027.

- The homeownership rate for the entire county is 67% with higher rates in each HOME Consortium jurisdiction. At least 90% of households in the unincorporated county, Emigration Canyon, and White City own their homes, while homeownership falls below 40% in Alta and South Salt Lake. The homeownership rate is highest among White households at 72%, followed by Asian households at 60%. Hispanic households and households identifying as other races or ethnicities have homeownership rates of 54%, while 49% of Native Hawaiian or Pacific Islander households own their homes. Homeownership is very low for Black/African American households at just 23%.
- Median gross rent rose in the county by 37% from \$1,015 per month in 2017 to \$1,394 in 2022. Median home values grew faster than median gross rent, increasing by 69% from \$260,700 in 2017 to \$440,400 in 2022. Median home values grew faster than median rents in almost all jurisdictions studied. Median household income increased by 33% between 2017 and 2022, failing to keep up with median gross rent and median home values.
- Nearly 99,900 households experience cost burden or severe cost burden in Salt Lake County. Renter households are more than twice as likely as owner households to be cost burdened: 41% of renters are cost burdened, compared to 19% of owners. Hispanic and African American households experience cost burden at disproportionately high rates.
- The largest mismatch in the rental market is for households earning less than 30% of Area Median Income (AMI). The gaps analysis conducted for this study found a shortage of approximately 21,000 rental units priced below \$875/month—and mostly priced below \$625/month—including utilities to serve households earning less than \$35,000 per year: there are 37,752 renter households earning less than \$35,000 per year, yet only 16,765 units to serve them. Renter households earning \$35,000 or less who cannot find units affordable to them “rent up” into more expensive units, leading to cumulative shortages in rental units that affect households earning up to \$50,000. These estimates account for the use of rental subsidies and income-restricted rental units. If all renter households had to pay market rate rents, affordability gaps would affect renter households earning as much as \$82,000. Based on 5-year projections included in this report, rental affordability gaps are expected to widen.
- Home purchase gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—are concentrated among households earning \$75,000 or less but are present for households earning up to \$100,000. Cumulatively, these gaps limit the supply of homes for sale at prices affordable to households earning up to \$150,000.



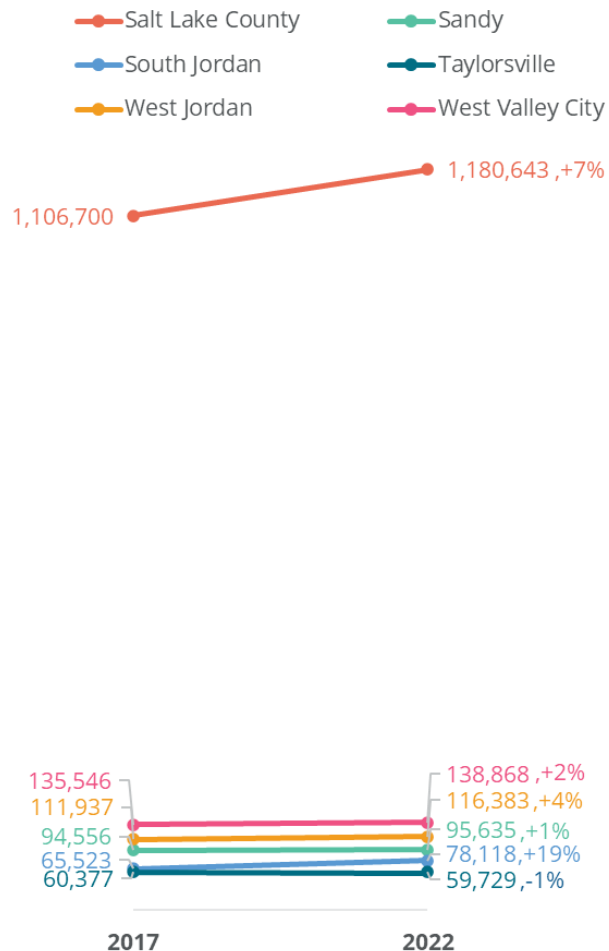
## Demographic Context

**Population.** Between 2017 and 2022, Salt Lake County's population increased by 7%, or 73,943 people.<sup>1</sup> The figure below presents population change in entitlement areas including Salt Lake County between 2017 and 2022. Among entitlement cities, population growth was greatest in South Jordan at 19% or 12,595 residents and second greatest in West Jordan at 4% or 4,446 residents. Growth was modest in West Valley City (2%) and Sandy (1%), while Taylorsville's population decreased by 648 residents or 1%.

**Figure A-2.**  
**Population Change,**  
**2017-2022,**  
**Entitlements**

Source:

2017 and 2022 5-year American  
Community Survey (ACS).



The table below shows population change for Salt Lake County, the Urban County, the HOME Consortium, and all constituent jurisdictions. The population of the Urban County grew by 46,068 residents or 10% while the Consortium area added a total of 66,862 residents—a growth of 7%. Of the Urban County's jurisdictions, Herriman added the largest number of residents (+23,331 residents, a 73% growth), followed by Bluffdale (+6,591 residents, a 61% growth). Emigration

<sup>1</sup> The ACS county level population number are considered “controlled” estimates (defined as fixed) and are not subject to sampling error.

Canyon lost the greatest share of its residents (-22% or -428 residents), though this estimate should be interpreted with caution due to large margins of error, while Cottonwood Heights lost the greatest number of residents (-957 residents).

**Figure A-3.**  
**Population Change by Geography, 2017-2022, Urban County and HOME Consortium**

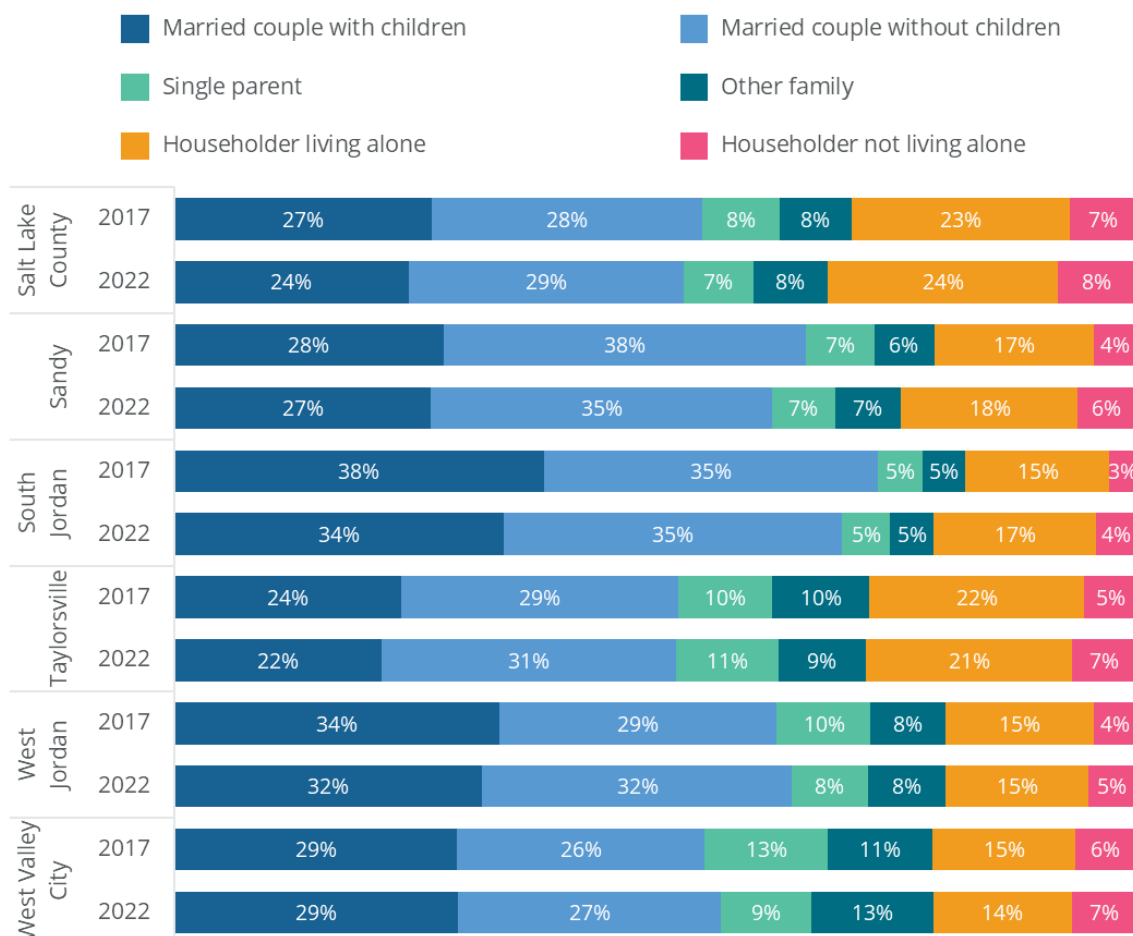
	2017	2022	Numerical Change	% Change
Salt Lake County	1,106,700	1,180,643	73,943	7%
Urban County	444,573	490,641	46,068	10%
Unincorp. Salt Lake County	10,289	10,417	128	1%
Alta	351	376	25	7%
Brighton	-	299	N/A	N/A
Bluffdale	10,869	17,460	6,591	61%
Copperton	579	1,017	438	76%
Cottonwood Heights	34,214	33,257	-957	-3%
Draper	47,043	50,635	3,592	8%
Emigration Canyon	1,931	1,503	-428	-22%
Herriman	31,970	55,301	23,331	73%
Holladay	30,793	31,563	770	3%
Kearns	37,194	36,862	-332	-1%
Magna	28,257	29,275	1,018	4%
Midvale	32,249	35,609	3,360	10%
Millcreek	60,297	63,520	3,223	5%
Murray	49,038	50,041	1,003	2%
Riverton	41,997	44,864	2,867	7%
South Salt Lake	24,722	26,315	1,593	6%
White City	5,270	5,562	292	6%
Home Consortium	912,512	979,374	66,862	7%
Urban County	444,573	490,641	46,068	10%
Sandy	94,556	95,635	1,079	1%
South Jordan	65,523	78,118	12,595	19%
Taylorsville	60,377	59,729	-648	-1%
West Jordan	111,937	116,383	4,446	4%
West Valley City	135,546	138,868	3,322	2%

Note: 2017 estimates are not available for Brighton. Margins of error are large in Alta, Emigration Canyon, Brighton, and Copperton.

Source: 2017 and 2022 5-year ACS.

**Households.** Figure A-4 below presents the changes in the distribution of households by household type in HOME Consortium jurisdictions. Family households have decreased as shares of total households since 2017 in Salt Lake County overall, Sandy, and South Jordan. These decreases were driven by decreases in married couple households as shares of total households. Family households remained stable as a share of total households in Taylorsville, West Jordan, and West Valley City. Note that married couple households with children decreased as shares of total households in all entitlement areas except for West Valley City, where they remained stable.

**Figure A-4.**  
**Distribution of Households by Type, Entitlements, 2017 and 2022**



Source: 2017 and 2022 5-year ACS.

The tables on the following pages provide the distribution of households by household type in 2017 (Figure A-5) and 2022 (Figure A-6) for Salt Lake County, the Urban County, the HOME Consortium, and all constituent jurisdictions.

Of the jurisdictions studied, Herriman had the greatest growth in total households: it added 7,900 households between 2017 and 2022, nearly doubling its number of households in five years. Bluffdale also increased its number of households by 90% or more, adding 2,500 households since

2017. Growth in households did not exceed 26% in any other jurisdiction studied. Household growth was negative only in unincorporated Salt Lake County, Alta, Cottonwood Heights, and Emigration Canyon.

Family households decreased or remained stable as a share of total households in most jurisdictions between 2017 and 2022. Bluffdale saw the greatest decrease in family households as a share of total households, down 13 percentage points from 94% in 2017 to 81% in 2022. Copperton saw the greatest increase in family households as a share of total households at +31 percentage points, though there were large margins of error on these estimates. Family households additionally grew as a share of total households in Alta and the unincorporated county. In 2022, Alta is the only jurisdiction in which more than half of households are nonfamily households, though estimates for Alta have large margins of error and should be interpreted cautiously.

**Figure A-5.**  
**Households and by Type by Geography, Urban County and HOME Consortium, 2017**

2017	Total Households	Family Households					Nonfamily Households		
		All	Married couple with children	Married couple with no children	Single parent	Other family	All	Householder living alone	Householder not living alone
Salt Lake County	363,058	70%	27%	28%	8%	8%	30%	23%	7%
Urban County	146,889	72%	29%	28%	7%	8%	28%	22%	6%
Unincorp. Salt Lake County	3,510	76%	29%	36%	5%	6%	24%	21%	4%
Alta	72	33%	15%	15%	0%	3%	67%	51%	15%
Brighton	-	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bluffdale	2,716	94%	47%	32%	9%	7%	6%	6%	0%
Copperton	266	60%	16%	26%	2%	17%	40%	34%	6%
Cottonwood Heights	12,661	71%	23%	36%	6%	6%	29%	24%	5%
Draper	13,278	85%	42%	32%	7%	4%	15%	10%	5%
Emigration Canyon	682	80%	31%	41%	1%	7%	20%	14%	6%
Herriman	8,180	87%	54%	21%	7%	5%	13%	10%	3%
Holladay	11,297	71%	26%	35%	5%	6%	29%	24%	4%
Kearns	9,892	84%	35%	27%	11%	12%	16%	12%	3%
Magna	8,105	80%	32%	25%	11%	12%	20%	16%	4%

Note: Margins of error are large in Alta and Copperton due to small sample size.

Source: 2017 5-year American Community Survey (ACS).

**Figure A-5.**  
**Households and by Type by Geography, Urban County and HOME Consortium, 2017 Continued**

2017	Total Households	Family Households					Nonfamily Households		
		All	Married couple with children	Married couple with no children	Single parent	Other family	All	Householder living alone	Householder not living alone
Urban County (Continued)									
Midvale	12,474	59%	21%	21%	10%	8%	41%	31%	10%
Millcreek	23,686	61%	21%	26%	6%	8%	39%	31%	8%
Murray	19,002	64%	16%	31%	8%	9%	36%	28%	8%
Riverton	11,212	89%	47%	30%	7%	6%	11%	10%	1%
South Salt Lake	8,844	57%	21%	17%	8%	10%	43%	32%	11%
White City	1,751	79%	31%	35%	2%	10%	21%	19%	2%
Home Consortium	286,182	75%	30%	30%	8%	8%	25%	19%	5%
Urban County	146,889	72%	29%	28%	7%	8%	28%	22%	6%
Sandy	30,382	79%	28%	38%	7%	6%	21%	17%	4%
South Jordan	19,350	82%	38%	35%	5%	5%	18%	15%	3%
Taylorsville	19,959	72%	24%	29%	10%	10%	28%	22%	5%
West Jordan	32,551	80%	34%	29%	10%	8%	20%	15%	4%
West Valley City	37,051	79%	29%	26%	13%	11%	21%	15%	6%

Note: Margins of error are large in Alta and Copperton due to small sample size.

Source: 2017 5-year American Community Survey (ACS).

**Figure A-6.**

**Households and by Type by Geography, Urban County and HOME Consortium, 2022**

2022	Total Households	Family Households					Nonfamily Households		
		All	Married couple with children	Married couple with no children	Single parent	Other family	All	Householder living alone	Householder not living alone
Salt Lake County	407,673	68%	24%	29%	7%	8%	32%	24%	8%
Urban County	170,245	71%	26%	29%	7%	8%	30%	23%	7%
Unincorp. Salt Lake County	3,305	80%	26%	37%	7%	10%	20%	14%	5%
Alta	70	47%	4%	37%	6%	0%	53%	44%	9%
Brighton	133	68%	14%	50%	0%	5%	32%	0%	32%
Bluffdale	5,167	81%	42%	27%	8%	5%	19%	12%	7%
Copperton	325	91%	31%	38%	15%	7%	9%	6%	2%
Cottonwood Heights	12,361	71%	22%	37%	5%	7%	29%	21%	8%
Draper	15,861	77%	34%	32%	5%	6%	23%	18%	5%
Emigration Canyon	571	76%	22%	46%	2%	6%	24%	18%	6%
Herriman	16,075	83%	45%	25%	6%	7%	17%	13%	4%
Holladay	11,727	70%	23%	31%	7%	9%	30%	23%	6%
Kearns	10,531	82%	29%	29%	15%	8%	18%	13%	5%
Magna	8,738	79%	25%	29%	12%	13%	21%	16%	6%

Note: Margins of error are large in Alta, Brighton, and Copperton due to small sample size.

Source: 2022 5-year American Community Survey (ACS).



**Figure A-6.**

**Households and by Type by Geography, Urban County and HOME Consortium, 2022 Continued**

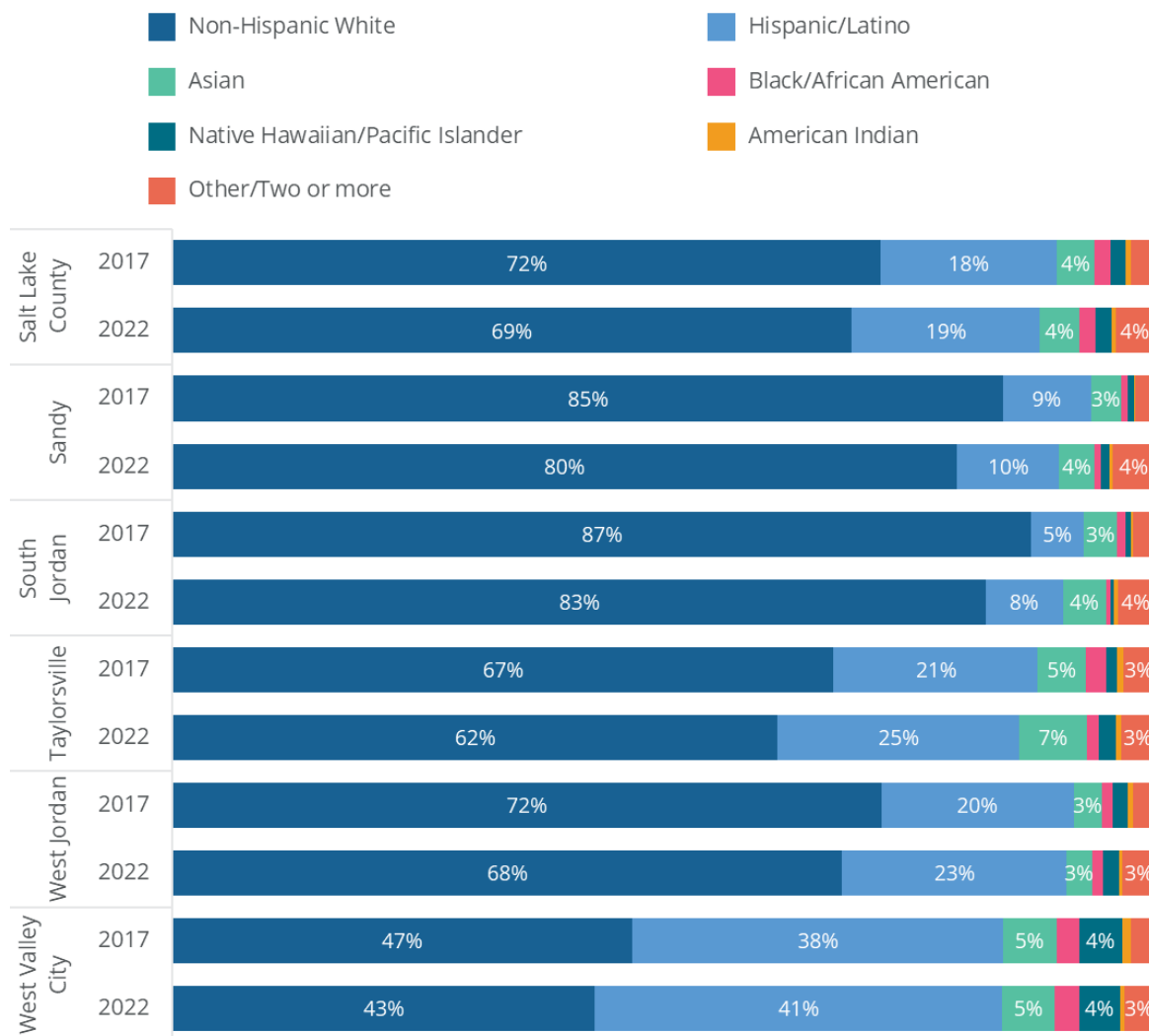
2022	Total Households	Family Households					Nonfamily Households		
		All	Married couple with children	Married couple with no children	Single parent	Other family	All	Householder living alone	Householder not living alone
Urban County (Continued)									
Midvale	14,871	59%	17%	22%	13%	8%	41%	32%	9%
Millcreek	25,500	61%	19%	29%	6%	7%	39%	31%	8%
Murray	20,135	60%	17%	30%	5%	8%	40%	32%	9%
Riverton	13,185	84%	38%	35%	5%	7%	16%	13%	3%
South Salt Lake	10,600	51%	14%	17%	7%	13%	49%	37%	12%
White City	1,915	77%	25%	35%	8%	9%	23%	17%	6%
Home Consortium	322,238	74%	27%	31%	8%	8%	26%	20%	6%
Urban County	170,245	71%	26%	29%	7%	8%	30%	23%	7%
Sandy	32,747	76%	27%	35%	7%	7%	24%	18%	6%
South Jordan	24,429	79%	34%	35%	5%	5%	21%	17%	4%
Taylorsville	20,003	72%	22%	31%	11%	9%	28%	21%	7%
West Jordan	35,976	80%	32%	32%	8%	8%	20%	15%	5%
West Valley City	38,838	79%	29%	27%	9%	13%	21%	14%	7%

Note: Margins of error are large in Alta, Brighton, and Copperton due to small sample size.

Source: 2022 5-year American Community Survey (ACS).

**Race and ethnicity.** Figure A-7 presents distributions of population by race and ethnicity for entitlement areas in 2017 and 2022 to highlight racial and ethnic population shifts. In 2022, 69% of Salt Lake County residents are Non-Hispanic White, 19% are Hispanic, 4% are Asian, and 2% or less of the population identifies as each of Black/African American, Native Hawaiian/Pacific Islander, American Indian, and other/two or more races. This represents a 3 percentage point decrease in the share of Salt Lake County's population identifying as Non-Hispanic White since 2017. Non-Hispanic White residents decreased as shares of all entitlement areas' populations between 2017 and 2022 by 3 to 5 percentage points. Simultaneously, Hispanic residents have increased as shares of total population in all entitlement areas. Change was minimal in other racial and ethnic groups over the time studied.

**Figure A-7.**  
**Race and Ethnicity, 2017 and 2022, Entitlements**



Note: Hispanic/Latino includes Hispanic/Latino of any race, while all other races include Non-Hispanic individuals only. Values of 0%, 1%, and 2% have been omitted but are presented in the table on the following page.

Source: 2017 and 2022 5-year American Community Survey (ACS).

Figures A-8 and A-9 on the following pages show population distributions by race and ethnicity for Salt Lake County, the Urban County, and the HOME Consortium and all constituent jurisdictions in 2017 and 2022. In general, populations became more diverse as Non-Hispanic White residents decreased as shares of population in the Urban County, the HOME Consortium, and in all jurisdictions except for the unincorporated county, Midvale, and Emigration Canyon (where the share of residents identifying as Non-Hispanic White remained stable). The most substantial shift occurred in Alta where Non-Hispanic white residents decreased as a share of total population by 25 percentage points as Hispanic/Latino residents increased by 16 percentage points and Black/African American residents increased by 27 percentage points as shares of total population—though it should be noted that Alta’s population consists of fewer than 400 residents. Other large shifts occurred in Kearns and Copperton where decreases in Non-Hispanic White shares of population were offset by increases in the shares of Hispanic/Latino residents and residents identifying as other/two or more races, respectively.

**Figure A-8.**  
**Race and Ethnicity, Urban County and HOME Consortium, 2017**

2017	Non-Hispanic White	Hispanic/Latino	Asian	Black/African American	Native Hawaiian / Pacific Islander	American Indian	Other/Two or more races
Salt Lake County	72%	18%	4%	2%	1%	1%	2%
Urban County	78%	13%	3%	2%	1%	1%	2%
Unincorp. Salt Lake County	82%	13%	2%	1%	0%	0%	2%
Alta	81%	0%	1%	0%	0%	18%	0%
Brighton	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bluffdale	90%	3%	0%	4%	0%	0%	3%
Copperton	86%	14%	0%	0%	0%	0%	0%
Cottonwood Heights	87%	5%	4%	0%	0%	0%	2%
Draper	85%	8%	4%	1%	0%	0%	2%
Emigration Canyon	85%	11%	1%	2%	0%	0%	1%
Herriman	85%	7%	1%	2%	2%	0%	3%
Holladay	89%	6%	2%	1%	0%	0%	1%
Kearns	56%	33%	3%	1%	2%	1%	3%
Magna	64%	31%	1%	0%	1%	0%	3%
Midvale	66%	23%	4%	3%	1%	0%	3%
Millcreek	83%	9%	3%	2%	1%	1%	2%
Murray	80%	12%	2%	2%	1%	0%	3%
Riverton	89%	7%	2%	0%	1%	0%	1%
South Salt Lake	52%	21%	11%	8%	2%	2%	3%
White City	85%	10%	1%	1%	0%	0%	3%
Home Consortium	73%	17%	4%	2%	1%	1%	2%
Urban County	78%	13%	3%	2%	1%	1%	2%
Sandy	85%	9%	3%	1%	1%	0%	2%
South Jordan	87%	5%	3%	1%	1%	0%	2%
Taylorsville	67%	21%	5%	2%	1%	1%	3%
West Jordan	72%	20%	3%	1%	2%	1%	2%
West Valley City	47%	38%	5%	2%	4%	1%	2%

Note: Hispanic/Latino includes Hispanic/Latino of any race, while all other races include Non-Hispanic individuals only. 2017 estimates are not available for Brighton. Margins of error are largest for estimates in Alta and Copperton due to small sample sizes.

Source: 2017 5-year ACS.

**Figure A-9.**  
**Race and Ethnicity, Urban County and HOME Consortium, 2022**

2022	Non-Hispanic White	Hispanic/Latino	Asian	Black/African American	Native Hawaiian / Pacific Islander	American Indian	Other/Two or more races
Salt Lake County	69%	19%	4%	2%	2%	0%	4%
Urban County	75%	14%	3%	2%	1%	0%	4%
Unincorp. Salt Lake County	82%	12%	2%	3%	0%	0%	2%
Alta	57%	16%	0%	27%	0%	0%	0%
Brighton	88%	12%	1%	0%	0%	0%	0%
Bluffdale	88%	6%	1%	0%	0%	0%	4%
Copperton	77%	14%	0%	0%	1%	0%	7%
Cottonwood Heights	86%	5%	3%	1%	0%	0%	4%
Draper	81%	7%	4%	2%	1%	0%	5%
Emigration Canyon	86%	7%	5%	0%	0%	0%	2%
Herriman	83%	9%	2%	1%	1%	0%	4%
Holladay	86%	6%	3%	2%	0%	0%	3%
Kearns	46%	42%	2%	2%	4%	0%	2%
Magna	58%	33%	1%	1%	2%	0%	5%
Midvale	67%	17%	4%	3%	3%	0%	6%
Millcreek	78%	9%	4%	2%	0%	0%	6%
Murray	78%	12%	4%	1%	1%	0%	4%
Riverton	83%	11%	3%	0%	0%	1%	2%
South Salt Lake	51%	29%	9%	4%	1%	2%	4%
White City	78%	11%	4%	1%	0%	0%	6%
Home Consortium	70%	19%	4%	1%	2%	0%	4%
Urban County	75%	14%	3%	2%	1%	0%	4%
Sandy	80%	10%	4%	1%	1%	0%	4%
South Jordan	83%	8%	4%	0%	0%	0%	4%
Taylorsville	62%	25%	7%	1%	2%	1%	3%
West Jordan	68%	23%	3%	1%	2%	0%	3%
West Valley City	43%	41%	5%	2%	4%	0%	3%

Note: Hispanic/Latino includes Hispanic/Latino of any race, while all other races include Non-Hispanic individuals only. Margins of error are largest for estimates in Alta, Brighton, and Copperton due to small sample sizes.

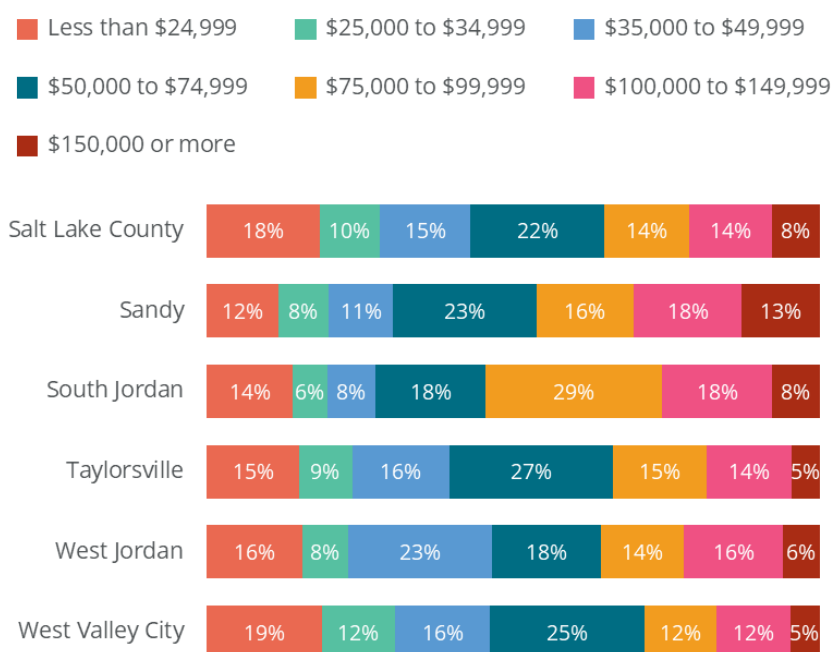
Source: 2022 5-year ACS.

**Income.** Figures A-11 and A-12 on the following pages display income distributions for renter households in Salt Lake County, the Urban County, the HOME Consortium, and all constituent jurisdictions in 2017 and 2022. In 2022, 28% of Salt Lake County renter households have incomes below \$35,000 (down 13 percentage points from 2017) and 21% of the county's renter households have incomes over \$100,000 (up 10 percentage points from 2017). The share of renter households earning less than \$35,000 has decreased as the share of renter households earning more than \$100,000 has increased since 2017 in almost all jurisdictions. Exceptions are present in Alta, where the jurisdiction's roughly 70 renter households shifted into lower income brackets overall, and in South Jordan, where change was minimal.

Excepting Brighton, where there were only 17 renter households in 2022, the jurisdictions with the greatest shares of renter households earning more than \$100,000 (around 32-33% of renter households) in 2022 were Copperton, Cottonwood Heights, and Draper. Of the entitlement jurisdictions—presented in Figure A-10 below—Sandy had the greatest share of renter households earning over \$100,000 (30%) and, along with South Jordan, the lowest share of renter households earning less than \$35,000 (20%). West Valley City had the lowest share of renter households earning more than \$100,000 (17%) and the greatest share of residents earning less than \$35,000 (31%).

**Figure A-10.**  
**Renter Household**  
**Income Distribution,**  
**Entitlements, 2022**

Source:  
2022 5-year ACS.



**Figure A-11.**

**Renter Household Income Distribution by Geography, Urban County and HOME Consortium, 2017**

2017 Renter Income Distribution	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
Salt Lake County	4%	4%	6%	6%	7%	13%	17%	21%	10%	8%	4%
Urban County	3%	3%	6%	5%	7%	13%	17%	23%	11%	8%	3%
Unincorp. Salt Lake County	0%	0%	6%	4%	10%	26%	4%	19%	20%	7%	4%
Alta	0%	0%	0%	8%	0%	0%	18%	34%	5%	29%	5%
Brighton	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bluffdale	0%	0%	5%	8%	7%	8%	11%	26%	22%	14%	0%
Copperton	0%	0%	0%	0%	0%	20%	0%	0%	80%	0%	0%
Cottonwood Heights	5%	1%	2%	4%	5%	10%	11%	25%	16%	15%	5%
Draper	3%	2%	2%	1%	4%	6%	14%	27%	16%	16%	8%
Emigration Canyon	0%	0%	0%	0%	0%	15%	11%	29%	9%	23%	13%
Herriman	0%	4%	0%	2%	5%	17%	10%	33%	8%	15%	7%
Holladay	4%	2%	4%	3%	8%	10%	23%	26%	7%	10%	4%
Kearns	1%	1%	5%	2%	16%	16%	18%	21%	7%	8%	5%
Magna	3%	5%	6%	7%	5%	16%	18%	22%	8%	7%	2%
Midvale	4%	3%	9%	6%	5%	12%	17%	26%	10%	6%	2%
Millcreek	4%	4%	5%	6%	5%	10%	20%	22%	12%	7%	4%
Murray	3%	4%	6%	4%	11%	13%	19%	21%	13%	5%	1%
Riverton	2%	1%	2%	3%	16%	11%	8%	14%	4%	30%	10%
South Salt Lake	3%	6%	13%	5%	8%	22%	19%	15%	5%	3%	1%
White City	6%	4%	23%	0%	0%	13%	20%	22%	13%	0%	0%
Home Consortium	3%	3%	6%	5%	7%	13%	17%	22%	12%	9%	4%
Urban County	3%	3%	6%	5%	7%	13%	17%	23%	11%	8%	3%
Sandy	4%	2%	3%	8%	5%	8%	15%	19%	17%	13%	5%
South Jordan	2%	2%	6%	2%	2%	6%	9%	25%	20%	12%	14%
Taylorsville	4%	2%	6%	6%	9%	15%	22%	21%	10%	4%	2%
West Jordan	2%	2%	4%	4%	7%	14%	17%	27%	13%	8%	1%
West Valley City	4%	4%	6%	6%	7%	15%	19%	20%	9%	9%	2%

Note: Margins of error are large for estimates in Alta and Copperton.

Source: 2017 5-year ACS.

**Figure A-12.**

**Renter Household Income Distribution by Geography, Urban County and HOME Consortium, 2022**

2022 Renter Income Distribution	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
<b>Salt Lake County</b>	4%	2%	5%	4%	4%	10%	15%	22%	14%	14%	8%
<b>Urban County</b>	4%	2%	4%	4%	3%	10%	16%	23%	15%	13%	9%
<b>Unincorp. Salt Lake County</b>	0%	0%	10%	0%	10%	4%	3%	15%	18%	20%	21%
<b>Alta</b>	35%	15%	0%	0%	0%	0%	17%	4%	15%	13%	0%
<b>Brighton</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
<b>Bluffdale</b>	5%	0%	3%	0%	0%	0%	6%	33%	25%	19%	11%
<b>Copperton</b>	0%	0%	2%	0%	0%	0%	0%	47%	17%	31%	2%
<b>Cottonwood Heights</b>	4%	0%	3%	5%	2%	8%	12%	20%	13%	18%	14%
<b>Draper</b>	3%	1%	3%	3%	2%	5%	14%	17%	21%	19%	13%
<b>Emigration Canyon</b>	0%	0%	0%	0%	0%	0%	24%	0%	47%	16%	13%
<b>Herriman</b>	1%	7%	0%	1%	0%	15%	15%	24%	7%	25%	6%
<b>Holladay</b>	6%	1%	1%	6%	4%	9%	11%	20%	15%	12%	14%
<b>Kearns</b>	5%	1%	2%	8%	3%	7%	17%	18%	10%	22%	7%
<b>Magna</b>	2%	2%	1%	3%	4%	20%	16%	23%	17%	7%	4%
<b>Midvale</b>	3%	2%	4%	3%	3%	11%	16%	27%	14%	10%	6%
<b>Millcreek</b>	4%	1%	6%	4%	2%	13%	13%	22%	16%	10%	10%
<b>Murray</b>	2%	1%	3%	3%	3%	9%	17%	25%	16%	14%	7%
<b>Riverton</b>	1%	0%	1%	1%	3%	3%	21%	22%	18%	10%	19%
<b>South Salt Lake</b>	7%	2%	4%	5%	3%	10%	20%	24%	12%	7%	5%
<b>White City</b>	7%	0%	0%	0%	0%	15%	28%	12%	12%	21%	5%
<b>Home Consortium</b>	3%	2%	4%	3%	3%	10%	16%	23%	15%	14%	8%
<b>Urban County</b>	4%	2%	4%	4%	3%	10%	16%	23%	15%	13%	9%
<b>Sandy</b>	3%	1%	2%	3%	3%	8%	11%	23%	16%	18%	13%
<b>South Jordan</b>	5%	1%	1%	1%	6%	6%	8%	18%	29%	18%	8%
<b>Taylorsville</b>	3%	3%	3%	3%	3%	9%	16%	27%	15%	14%	5%
<b>West Jordan</b>	3%	2%	4%	3%	3%	8%	23%	18%	14%	16%	6%
<b>West Valley City</b>	2%	2%	5%	4%	5%	12%	16%	25%	12%	12%	5%

Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

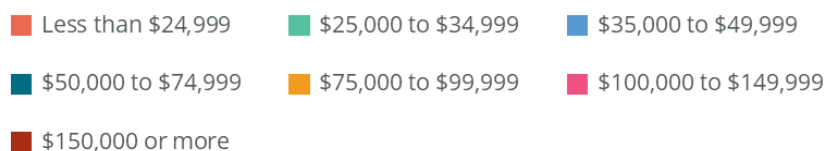
Source: 2022 5-year ACS.



The tables in Figures A-14 and A15 present income distributions for owner households in all jurisdictions in 2017 and 2022. In 2022, 16% of owner households have incomes of less than \$50,000 (down 8 percentage points from 24% in 2017) and 56% of owner households have incomes over \$100,000 (up 17 percentage points from 39% in 2017). The share of owner households earning more than \$100,000 has increased as the share of owner households earning less than \$50,000 has decreased since 2017 in nearly all jurisdictions. Exceptions are found in Alta where there are only 24 owner households, in Emigration Canyon where the share of owner households earning more than \$100,000 decreased by 14 percentage points, and in Bluffdale where change was minimal.

In 2022, Brighton and Draper had the greatest shares of owner households earning more than \$100,000 at over 70%. Excepting Alta due to small sample size, the jurisdictions with the greatest share of owner households earning less than \$50,000 were White City (30%), Copperton (27%), and South Salt Lake (24%). Of the entitlement jurisdictions—presented in Figure A-13 below—South Jordan had the greatest share of owner households earning over \$100,000 and the smallest share of owner households earning less than \$50,000. Taylorsville had the greatest share of owner households earning less than \$50,000 and the smallest share earning more than \$100,000.

**Figure A-13.**  
**Owner Household**  
**Income Distribution,**  
**Entitlements, 2022**

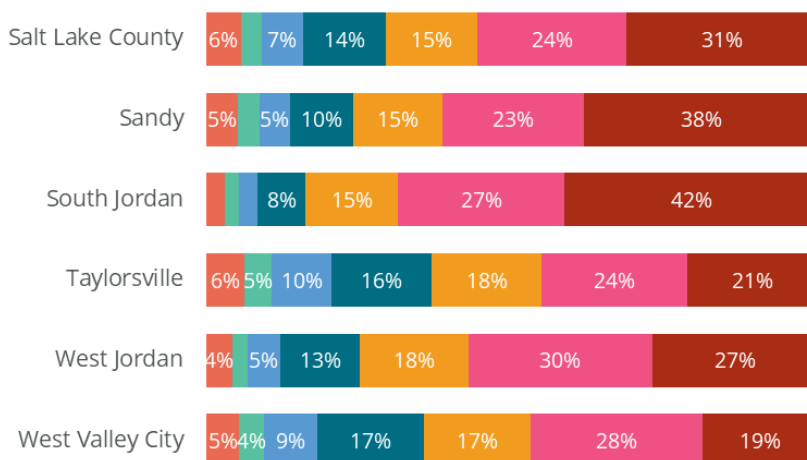


Note:

Data labels are omitted for values of 3% or less. All values are presented in tables on following pages. Margins of error are large for estimates in Alta, Brighton, and Copperton.

Source:

2022 5-year ACS.



**Figure A-14.**

**Owner Household Income Distribution by Geography, Urban County and HOME Consortium, 2017**

2017 Owner Income Distribution	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
<b>Salt Lake County</b>	1%	1%	2%	2%	2%	6%	10%	20%	17%	21%	18%
<b>Urban County</b>	1%	1%	2%	2%	2%	5%	10%	19%	16%	21%	19%
<b>Unincorp. Salt Lake County</b>	2%	0%	0%	4%	2%	3%	10%	20%	19%	26%	12%
<b>Alta</b>	0%	0%	3%	3%	6%	0%	6%	32%	0%	12%	38%
<b>Brighton</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Bluffdale</b>	0%	0%	0%	0%	0%	2%	5%	16%	13%	28%	35%
<b>Copperton</b>	0%	0%	0%	0%	8%	11%	25%	20%	24%	6%	5%
<b>Cottonwood Heights</b>	1%	1%	0%	2%	2%	4%	10%	17%	13%	22%	29%
<b>Draper</b>	1%	1%	1%	1%	1%	2%	6%	12%	11%	23%	40%
<b>Emigration Canyon</b>	4%	4%	0%	0%	0%	0%	4%	7%	3%	22%	57%
<b>Herriman</b>	1%	0%	0%	0%	1%	2%	5%	21%	19%	34%	17%
<b>Holladay</b>	1%	1%	3%	2%	1%	5%	8%	16%	13%	22%	27%
<b>Kearns</b>	1%	0%	2%	2%	3%	9%	16%	27%	22%	13%	4%
<b>Magna</b>	1%	2%	3%	3%	3%	6%	16%	28%	19%	15%	6%
<b>Midvale</b>	1%	1%	2%	3%	3%	6%	13%	23%	20%	21%	8%
<b>Millcreek</b>	2%	1%	2%	2%	3%	8%	10%	19%	16%	18%	19%
<b>Murray</b>	1%	1%	3%	3%	5%	6%	12%	21%	15%	20%	13%
<b>Riverton</b>	0%	0%	1%	0%	1%	6%	8%	16%	21%	27%	19%
<b>South Salt Lake</b>	2%	1%	4%	3%	3%	6%	19%	22%	18%	16%	6%
<b>White City</b>	1%	0%	1%	0%	5%	10%	15%	35%	15%	13%	4%
<b>Home Consortium</b>	1%	1%	2%	2%	2%	6%	10%	20%	17%	22%	17%
<b>Urban County</b>	1%	1%	2%	2%	2%	5%	10%	19%	16%	21%	19%
<b>Sandy</b>	1%	1%	1%	1%	2%	4%	7%	18%	16%	25%	24%
<b>South Jordan</b>	1%	0%	1%	1%	2%	3%	5%	14%	18%	26%	30%
<b>Taylorsville</b>	1%	2%	2%	4%	3%	7%	12%	22%	17%	20%	10%
<b>West Jordan</b>	1%	1%	1%	1%	1%	6%	11%	22%	21%	23%	12%
<b>West Valley City</b>	1%	1%	2%	2%	3%	8%	14%	25%	19%	19%	6%

Note: Margins of error are large for estimates in Alta and Copperton.

Source: 2017 5-year ACS.

**Figure A-15.**

**Owner Household Income Distribution by Geography, Urban County and HOME Consortium, 2022**

2022 Owner Income Distribution	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or more
<b>Salt Lake County</b>	1%	1%	1%	1%	1%	3%	7%	14%	15%	24%	31%
<b>Urban County</b>	1%	1%	1%	2%	1%	3%	7%	14%	14%	24%	33%
<b>Unincorp. Salt Lake County</b>	2%	1%	0%	5%	1%	4%	6%	13%	14%	29%	23%
<b>Alta</b>	0%	0%	4%	0%	8%	4%	21%	4%	0%	4%	54%
<b>Brighton</b>	0%	0%	8%	0%	0%	2%	7%	8%	6%	41%	28%
<b>Bluffdale</b>	0%	1%	0%	0%	0%	1%	7%	9%	17%	23%	42%
<b>Copperton</b>	2%	0%	0%	0%	1%	0%	24%	19%	8%	36%	9%
<b>Cottonwood Heights</b>	1%	1%	2%	1%	1%	3%	4%	13%	12%	20%	44%
<b>Draper</b>	1%	0%	0%	1%	0%	2%	3%	11%	7%	23%	50%
<b>Emigration Canyon</b>	1%	1%	2%	0%	0%	1%	11%	7%	13%	13%	52%
<b>Herriman</b>	1%	0%	0%	2%	0%	2%	3%	13%	12%	30%	36%
<b>Holladay</b>	2%	0%	1%	2%	1%	3%	8%	12%	12%	18%	42%
<b>Kearns</b>	0%	0%	1%	2%	1%	4%	10%	20%	24%	22%	16%
<b>Magna</b>	0%	1%	0%	2%	1%	5%	8%	21%	21%	28%	14%
<b>Midvale</b>	2%	2%	2%	2%	3%	3%	7%	15%	20%	24%	21%
<b>Millcreek</b>	3%	1%	1%	2%	2%	4%	5%	12%	11%	23%	36%
<b>Murray</b>	2%	1%	2%	2%	2%	4%	9%	14%	13%	24%	27%
<b>Riverton</b>	0%	1%	0%	0%	1%	2%	9%	12%	13%	23%	38%
<b>South Salt Lake</b>	0%	0%	1%	1%	2%	5%	14%	18%	19%	17%	21%
<b>White City</b>	0%	3%	3%	3%	4%	8%	9%	13%	17%	23%	18%
<b>Home Consortium</b>	1%	1%	1%	1%	1%	3%	7%	13%	15%	25%	31%
<b>Urban County</b>	1%	1%	1%	2%	1%	3%	7%	14%	14%	24%	33%
<b>Sandy</b>	1%	1%	1%	1%	2%	3%	5%	10%	15%	23%	38%
<b>South Jordan</b>	0%	0%	0%	1%	1%	2%	3%	8%	15%	27%	42%
<b>Taylorsville</b>	1%	0%	1%	1%	2%	5%	10%	16%	18%	24%	21%
<b>West Jordan</b>	0%	0%	1%	1%	1%	3%	5%	13%	18%	30%	27%
<b>West Valley City</b>	1%	0%	2%	1%	1%	4%	9%	17%	17%	28%	19%

Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

Source: 2022 5-year ACS.

**Deed restricted units.** Deed restricted units and their expiration timelines are presented in Figure A-16. In 2022, there were 18,039 deed restricted units in Salt Lake County. Midvale, Millcreek, South Salt Lake, and West Jordan had the greatest numbers of deed restricted units at over 1,000 units each. Seventy-eight percent of deed restricted units in Draper and over half of deed restricted units in Taylorsville had deed restrictions expiring within five years. For all other jurisdictions with data available, over half of deed restricted units expire in 10 or more years.

**Figure A-16.**

**Deed Restricted Units and by Expiration Date, Urban County and HOME Consortium, 2022**

	Total Deed Restricted Units	Number Expiring in					% Expiring in				
		0 to 5 years	6 to 10 years	11 to 20 years	20+ years	Unknown	0 to 5 years	6 to 10 years	11 to 20 years	20+ years	Unknown
<b>Salt Lake County</b>	<b>18,039</b>	<b>2,636</b>	<b>834</b>	<b>2,298</b>	<b>11,550</b>	<b>721</b>	<b>15%</b>	<b>5%</b>	<b>13%</b>	<b>64%</b>	<b>4%</b>
<b>Urban County</b>											
Bluffdale	168	0	0	0	168	0	0%	0%	0%	100%	0%
Cottonwood Heights	0	0	0	0	0	0	-	-	-	-	-
Draper	194	152	0	0	42	0	78%	0%	0%	22%	0%
Herriman	0	0	0	0	0	0	-	-	-	-	-
Holladay	228	0	0	95	133	0	0%	0%	42%	58%	0%
Kearns	9	0	0	0	0	9	0%	0%	0%	0%	100%
Magna	260	10	80	52	118	0	4%	31%	20%	45%	0%
Midvale	1,074	24	0	88	854	108	2%	0%	8%	80%	10%
Millcreek	1,011	214	0	0	711	86	21%	0%	0%	70%	9%
Murray	918	104	31	0	783	0	11%	3%	0%	85%	0%
Riverton	472	16	0	0	456	0	3%	0%	0%	97%	0%
South Salt Lake	1,044	92	140	375	437	0	9%	13%	36%	42%	0%
White City	0	0	0	0	0	0	-	-	-	-	-
<b>Home Consortium</b>											
Sandy	871	35	144	212	376	104	4%	17%	24%	43%	12%
South Jordan	120	0	0	60	60	0	0%	0%	50%	50%	0%
Taylorsville	571	300	0	0	271	0	53%	0%	0%	47%	0%
West Jordan	1,006	61	116	0	733	96	6%	12%	0%	73%	10%
West Valley City	1,947	528	160	30	1,006	223	27%	8%	2%	52%	11%

Note: Data not available for Alta, Brighton, Copperton, and Emigration Canyon.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

## Housing Market

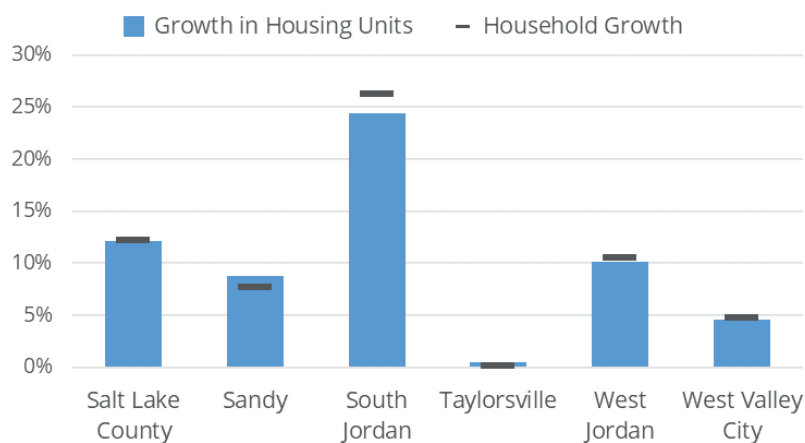
**Housing unit vacancies and growth.** In general, housing units are increasingly scarce where growth in households outpaces growth in housing units. Figure A-18 on the following pages presents counts of housing units and households in Salt Lake County, the Urban County, the HOME Consortium, and all constituent jurisdictions to determine whether growth in housing units kept pace with growth in households between 2017 and 2022. Overall, growth in housing units matched the pace of household growth in Salt Lake County at 12%.

Growth in housing units was greatest in Herriman (+7,586 units), which also experienced the greatest growth in households over the time studied (+7,895 households). Household growth and housing unit growth were negative only in unincorporated Salt Lake County, Alta, Cottonwood Heights, and Emigration Canyon.

Figure A-17 below presents this information for entitlement areas only. Growth in housing units lagged behind growth in households only in South Jordan. Growth in housing units matched the rate of growth in households in Salt Lake County, West Jordan, West Valley City, and Taylorsville, which experienced the lowest growth in households and housing units between 2017 and 2022. Sandy is the only entitlement jurisdiction to have added housing units at a greater rate than households.

**Figure A-17.**  
**Growth in**  
**Households and**  
**Housing Units,**  
**Entitlements, 2017–**  
**2022**

Source:  
2017 and 2022 5-year ACS.



**Figure A-18.**

**Growth in Households and Housing Units, Urban County and HOME Consortium, 2017-2022**

	Housing Units				Households				Change in Units - Change in Households	
	2017	2022	# Change	% Change	2017	2022	# Change	% Change	#	%
<b>Salt Lake County</b>	384,127	430,705	46,578	12%	363,058	407,673	44,615	12%	1,963	<b>0%</b>
<b>Urban County</b>	155,739	179,857	24,118	15%	146,889	170,245	23,356	16%	762	<b>0%</b>
<b>Unincorp. Salt Lake County</b>	4,509	3,981	-528	-12%	3,510	3,305	-205	-6%	-323	<b>-6%</b>
<b>Alta</b>	306	244	-62	-20%	72	70	-2	-3%	-60	<b>-17%</b>
<b>Brighton</b>	-	565	N/A	N/A	-	133	N/A	N/A	N/A	<b>N/A</b>
<b>Bluffdale</b>	2,822	5,167	2,345	83%	2,716	5,167	2,451	90%	-106	<b>-7%</b>
<b>Copperton</b>	266	333	67	25%	266	325	59	22%	8	<b>3%</b>
<b>Cottonwood Heights</b>	13,446	13,208	-238	-2%	12,661	12,361	-300	-2%	62	<b>1%</b>
<b>Draper</b>	14,011	16,250	2,239	16%	13,278	15,861	2,583	19%	-344	<b>-3%</b>
<b>Emigration Canyon</b>	774	604	-170	-22%	682	571	-111	-16%	-59	<b>-6%</b>
<b>Herriman</b>	8,775	16,361	7,586	86%	8,180	16,075	7,895	97%	-309	<b>-10%</b>
<b>Holladay</b>	12,021	12,574	553	5%	11,297	11,727	430	4%	123	<b>1%</b>
<b>Kearns</b>	10,190	10,673	483	5%	9,892	10,531	639	6%	-156	<b>-2%</b>
<b>Magna</b>	8,430	8,953	523	6%	8,105	8,738	633	8%	-110	<b>-2%</b>

Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

Source: 2017 and 2022 5-year ACS.

**Figure A-18.**

**Growth in Households and Housing Units, Urban County and HOME Consortium, 2017-2022 Continued**

	Housing Units				Households				Change in Units - Change in Households	
	2017	2022	# Change	% Change	2017	2022	# Change	% Change	#	%
<b>Urban County (Continued)</b>										
<b>Midvale</b>	13,456	15,809	2,353	17%	12,474	14,871	2,397	19%	-44	-2%
<b>Millcreek</b>	24,981	27,520	2,539	10%	23,686	25,500	1,814	8%	725	3%
<b>Murray</b>	19,867	21,301	1,434	7%	19,002	20,135	1,133	6%	301	1%
<b>Riverton</b>	11,528	13,637	2,109	18%	11,212	13,185	1,973	18%	136	1%
<b>South Salt Lake</b>	9,394	11,598	2,204	23%	8,844	10,600	1,756	20%	448	4%
<b>White City</b>	1,751	1,915	164	9%	1,751	1,915	164	9%	0	0%
<b>Home Consortium</b>	300,451	337,600	37,149	12%	286,182	322,238	36,056	13%	1093	0%
<b>Urban County</b>	155,739	179,857	24,118	15%	146,889	170,245	23,356	16%	762	0%
<b>Sandy</b>	31,567	34,356	2,789	9%	30,382	32,747	2,365	8%	424	1%
<b>South Jordan</b>	20,214	25,140	4,926	24%	19,350	24,429	5,079	26%	-153	-2%
<b>Taylorsville</b>	20,684	20,791	107	1%	19,959	20,003	44	0%	63	0%
<b>West Jordan</b>	33,631	37,058	3,427	10%	32,551	35,976	3,425	11%	2	0%
<b>West Valley City</b>	38,616	40,398	1,782	5%	37,051	38,838	1,787	5%	-5	0%

Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

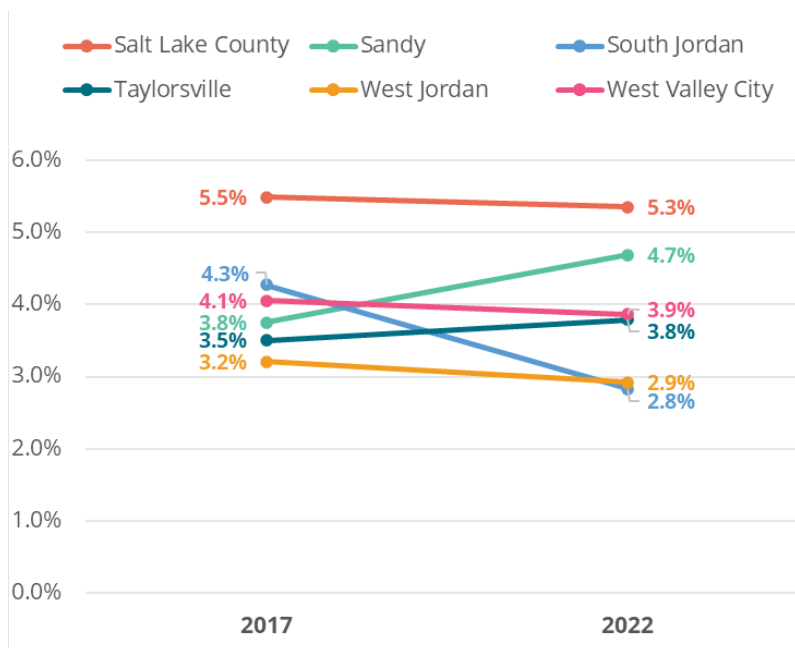
Source: 2017 and 2022 5-year ACS.



Vacancy rates provide additional context for housing supply: vacancy rates around 5% typically indicate a competitive equilibrium in the housing market, while rates below 5% indicate a very tight market. Vacancy rates for total housing units in entitlement areas are presented in Figure A-19. In 2022, Sandy and Salt Lake County have vacancy rates around the competitive equilibrium level of 5%. All other jurisdictions, and especially West Jordan and South Jordan, have low vacancy rates and tight housing markets.

**Figure A-19.**  
**Vacancy Rate of Total**  
**Housing Units,**  
**Entitlements, 2017 and**  
**2022**

Source:  
2017 and 2022 5-year ACS.



This information is provided alongside counts of total units, occupied units, and vacant units for all jurisdictions studied in Figure A-20 on the following two pages. In 2022, two Urban County Jurisdictions—White City and Bluffdale—have vacancy rates of 0%. Vacancy rates are also extremely low in Kearns (1%), Copperton (2%), Herriman (2%), and Magna (2%). The loosest housing markets, as indicated by high vacancy rates, are found in Brighton and Alta with vacancy rates over 70%.

Overall, vacancy rates in Salt Lake County, the Urban County, and the HOME Consortium have remained relatively stable since 2017. Vacancy decreased, indicating tightening housing markets, in 10 jurisdictions. Emigration Canyon saw the greatest decrease in vacancy at -6 percentage points, followed by the unincorporated county, Alta, and Herriman at -5 percentage points each. Vacancy rates increased by more than 1 percentage point only in South Salt Lake (+3 percentage points), Copperton (+2 percentage points) and Millcreek (+2 percentage points).

**Figure A-20.**

**Occupancy of Total Housing Units, Urban County and HOME Consortium, 2017 and 2022**

	2017				2022				Change
	Total Units	Occupied Units	Vacant Units	% Vacant	Total Units	Occupied Units	Vacant Units	% Vacant	% Vacant
<b>Salt Lake County</b>	384,127	363,058	21,069	5%	430,705	407,673	23,032	5%	<b>0%</b>
<b>Urban County</b>	155,739	146,889	8,850	6%	179,857	170,245	9,612	5%	<b>0%</b>
<b>Unincorp. Salt Lake County</b>	4,509	3,510	999	22%	3,981	3,305	676	17%	<b>-5%</b>
<b>Alta</b>	306	72	234	76%	244	70	174	71%	<b>-5%</b>
<b>Brighton</b>	-	-	-	N/A	565	133	432	76%	<b>N/A</b>
<b>Bluffdale</b>	2,822	2,716	106	4%	5,167	5,167	0	0%	<b>-4%</b>
<b>Copperton</b>	266	266	0	0%	333	325	8	2%	<b>2%</b>
<b>Cottonwood Heights</b>	13,446	12,661	785	6%	13,208	12,361	847	6%	<b>1%</b>
<b>Draper</b>	14,011	13,278	733	5%	16,250	15,861	389	2%	<b>-3%</b>
<b>Emigration Canyon</b>	774	682	92	12%	604	571	33	5%	<b>-6%</b>
<b>Herriman</b>	8,775	8,180	595	7%	16,361	16,075	286	2%	<b>-5%</b>
<b>Holladay</b>	12,021	11,297	724	6%	12,574	11,727	847	7%	<b>1%</b>
<b>Kearns</b>	10,190	9,892	298	3%	10,673	10,531	142	1%	<b>-2%</b>
<b>Magna</b>	8,430	8,105	325	4%	8,953	8,738	215	2%	<b>-1%</b>

Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

Source: 2017 and 2022 5-year ACS.

**Figure A-20.**

**Occupancy of Total Housing Units, Urban County and HOME Consortium, 2017 and 2022 Continued**

	2017				2022				Change
	Total Units	Occupied Units	Vacant Units	% Vacant	Total Units	Occupied Units	Vacant Units	% Vacant	% Vacant
<b>Urban County (Continued)</b>									
<b>Midvale</b>	13,456	12,474	982	7%	15,809	14,871	938	6%	<b>-1%</b>
<b>Millcreek</b>	24,981	23,686	1,295	5%	27,520	25,500	2,020	7%	<b>2%</b>
<b>Murray</b>	19,867	19,002	865	4%	21,301	20,135	1,166	5%	<b>1%</b>
<b>Riverton</b>	11,528	11,212	316	3%	13,637	13,185	452	3%	<b>1%</b>
<b>South Salt Lake</b>	9,394	8,844	550	6%	11,598	10,600	998	9%	<b>3%</b>
<b>White City</b>	1,751	1,751	0	0%	1,915	1,915	0	0%	<b>0%</b>
<b>Home Consortium</b>	300,451	286,182	14,269	5%	337,600	322,238	15,362	5%	<b>0%</b>
<b>Urban County</b>	155,739	146,889	8,850	6%	179,857	170,245	9,612	5%	<b>0%</b>
<b>Sandy</b>	31,567	30,382	1,185	4%	34,356	32,747	1,609	5%	<b>1%</b>
<b>South Jordan</b>	20,214	19,350	864	4%	25,140	24,429	711	3%	<b>-1%</b>
<b>Taylorsville</b>	20,684	19,959	725	4%	20,791	20,003	788	4%	<b>0%</b>
<b>West Jordan</b>	33,631	32,551	1,080	3%	37,058	35,976	1,082	3%	<b>0%</b>
<b>West Valley City</b>	38,616	37,051	1,565	4%	40,398	38,838	1,560	4%	<b>0%</b>

Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

Source: 2017 and 2022 5-year ACS.

Vacancy reasons by jurisdiction in 2017 and 2022 are presented in Figures A-21 and A-22 on the following pages. Vacant rental units are split between units for rent and units that are rented, but not currently occupied. The remaining vacant units were for sale, sold not occupied, and for seasonal/recreational/occasional use.

Since 2017, “for rent” has surpassed “other vacant” as the leading vacancy reason in Salt Lake County overall. “Rented, not occupied” and “for seasonal use” also explain a growing share of the county’s total vacancies. “For sale only,” “sold, not occupied,” and “other vacant” explain smaller shares of total vacancies in the county in 2022 than they did in 2017.

Overall in Salt Lake County, the Urban County, the HOME Consortium, and most constituent jurisdictions, “vacant for rent” is the leading vacancy reason in 2022. In the unincorporated county, Alta, Brighton, Draper, Emigration Canyon, and Magna, the greatest share of vacant units are vacant for seasonal/recreational/occasional use. The greatest share of vacant units are rented but not occupied in Herriman and Riverton.

**Figure A-21.**

**Reason for Vacancy of Total Housing Units, Urban County and HOME Consortium, 2017**

2017	Vacant Units							Total Vacant
	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal Use	For Migrant Workers	Other Vacant	
<b>Salt Lake County</b>	5,941	1,361	2,832	1,199	2,559	0	7,177	21,069
<b>Urban County</b>	2,878	533	910	467	1,521	0	2,442	8,850
Unincorp. Salt Lake County	254	0	0	0	578	0	68	999
Alta	31	2	5	0	191	0	5	234
Brighton	0	0	0	0	0	0	0	0
Bluffdale	25	0	44	0	5	0	32	106
Copperton	0	0	0	0	0	0	0	0
Cottonwood Heights	144	65	129	67	128	0	252	785
Draper	253	24	215	21	127	0	93	733
Emigration Canyon	25	0	0	0	21	0	46	92
Herriman	213	43	125	37	0	0	177	595
Holladay	76	0	166	20	77	0	385	724
Kearns	107	0	0	23	0	0	168	298
Magna	34	0	20	0	32	0	239	325
Midvale	453	130	0	28	183	0	188	982
Millcreek	502	136	89	84	114	0	370	1,295
Murray	420	87	79	47	60	0	172	865
Riverton	166	0	0	19	0	0	131	316
South Salt Lake	189	46	73	121	5	0	116	550
White City	0	0	0	0	0	0	0	0
<b>Home Consortium</b>	4,369	674	1,884	892	1,884	0	4,467	14,269
Urban County	2,878	533	910	467	1,521	0	2,442	8,850
Sandy	355	81	164	115	94	0	376	1,185
South Jordan	238	8	323	41	106	0	148	864
Taylorsville	283	0	110	0	28	0	304	725
West Jordan	249	0	122	203	52	0	454	1,080
West Valley City	366	52	255	66	83	0	743	1,565

Note: Margins of error are large for estimates in Alta and Copperton.

Source: 2017 5-year ACS.

**Figure A-22.**

**Reason for Vacancy of Total Housing Units, Urban County and HOME Consortium, 2022**

2022	Vacant Units							Total Vacant
	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal Use	For Migrant Workers	Other Vacant	
<b>Salt Lake County</b>	8,568	2,071	1,361	1,144	3,921	29	5,938	23,032
<b>Urban County</b>	3,714	1,003	774	275	1,858	0	1,988	9,612
Unincorp. Salt Lake County	127	22	0	0	462	0	65	676
Alta	26	0	1	0	147	0	0	174
Brighton	9	0	0	0	420	0	3	432
Bluffdale	0	0	0	0	0	0	0	0
Copperton	0	0	0	0	0	0	8	8
Cottonwood Heights	369	26	22	31	175	0	224	847
Draper	45	89	78	28	141	0	8	389
Emigration Canyon	0	0	0	0	33	0	0	33
Herriman	75	111	46	30	24	0	0	286
Holladay	196	61	0	40	151	0	399	847
Kearns	35	0	41	0	0	0	66	142
Magna	34	0	25	0	120	0	36	215
Midvale	490	252	0	65	24	0	107	938
Millcreek	914	23	357	34	33	0	659	2,020
Murray	731	142	78	40	49	0	126	1,166
Riverton	160	175	63	7	0	0	47	452
South Salt Lake	503	102	74	0	79	0	240	998
White City	0	0	0	0	0	0	0	0
<b>Home Consortium</b>	6,107	1,202	1,176	721	2,433	29	3,694	15,362
<b>Urban County</b>	3,714	1,003	774	275	1,858	0	1,988	9,612
Sandy	616	62	91	89	363	0	388	1,609
South Jordan	264	0	41	133	80	0	193	711
Taylorsville	304	19	86	24	29	0	326	788
West Jordan	664	56	51	85	43	29	154	1,082
West Valley City	545	62	133	115	60	0	645	1,560

Note: Margins of error are largest for estimates in Alta, Brighton, and Copperton.

Source: 2022 5-year ACS.

**Unit type.** Figure A-23 below presents trends in units permitted by building type for entitlement jurisdictions each year 2010 to 2023 according to data from the Ivory-Boyer Construction Database.<sup>2</sup>

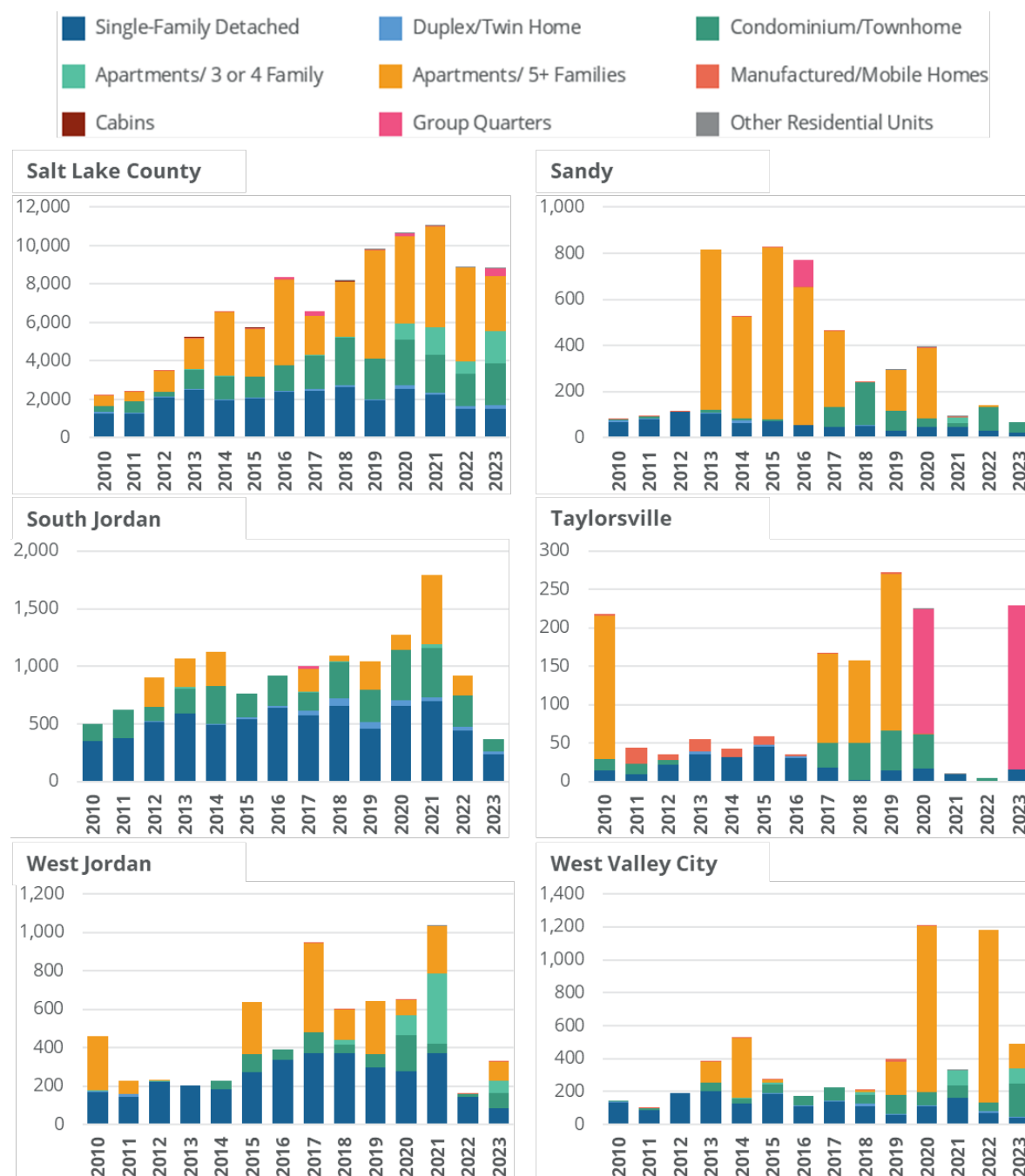
Salt Lake County's permitting volumes were relatively low in 2010 and 2011 and rose steadily, peaking in 2021, decreasing in 2022, and remaining stable in 2023. Ninety-seven percent of units permitted in the county since 2010 are single family detached homes, condominiums, or units in apartment buildings of 3 or more units. Single family detached homes received the greatest share of permits from 2010 to 2013 and in 2017. Units in apartment buildings of five or more units have received the greatest share of building permits in all other years studied.

This information is presented for Salt Lake County and all jurisdictions for which data are available in the "Additional Tables" section (Figure A-50).

---

<sup>2</sup> Building types are those presented in the Ivory-Boyer Construction Database. For more information, see data dictionary here: <https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/Ivory-Boyer-Construction-Database-Reference.pdf>.

**Figure A-23.**  
**Residential Units Permitted by Type, Entitlements, 2010–2023**



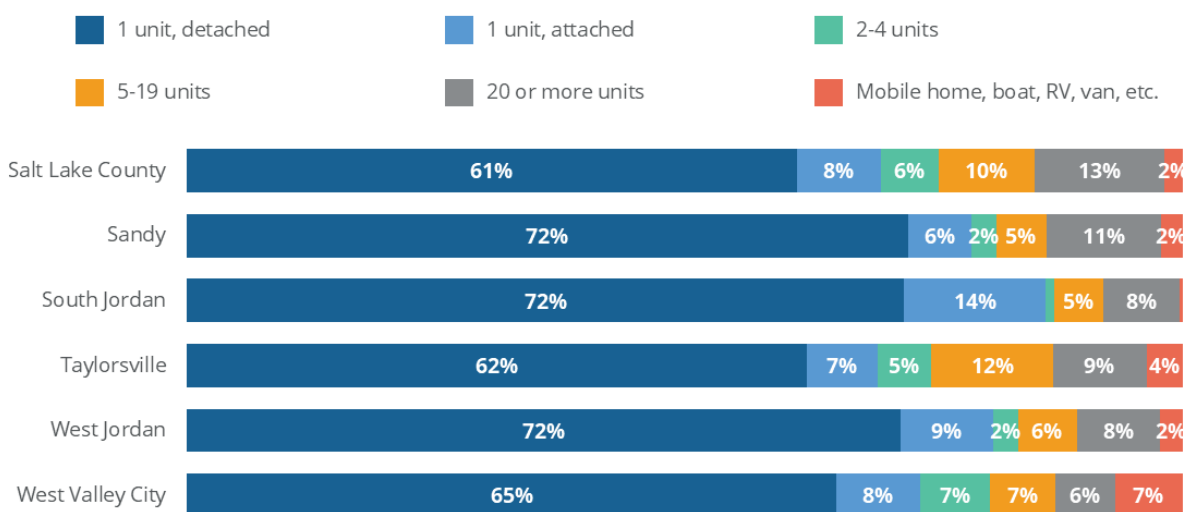
Note: Scale differs by jurisdiction due to varying permitting levels.

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.



Figure A-24 below shows the distribution of housing units in entitlement jurisdictions by units in structure. In Salt Lake County and in all entitlement jurisdictions, single family detached homes constitute over 60% of total housing units. Housing types are less diverse in Sandy, South Jordan, West Jordan, and West Valley City than they are in Salt Lake County overall: single family detached homes make up at least 65% of total housing units in each of these jurisdictions. Taylorsville’s housing stock is roughly as diverse as that of Salt Lake County.

**Figure A-24.**  
**Distribution of Housing Units by Units in Structure, Entitlements, 2022**



Note: Labels for values of 0% and 1% have been omitted.

Source: 2022 5-year ACS.

This information is presented for all jurisdictions in the tables on the following pages. Figure A-25 provides the percentage distribution of housing units by units in structure, while Figure A-26 presents the number of housing units by units in structure. Single family detached units constitute less than half of total housing units only in Midvale and South Salt Lake. Units in structures of 5 or more units make up at least 40% of total housing units in these jurisdictions.

**Figure A-25.**

**Percent Distribution of Housing Units by Units in Structure, Urban County and HOME Consortium, 2022**

	Share of Total Units by Units in Structure					
	1-Unit, Detached Structure	1-Unit, Attached Structure	2-4 Units	5-19 Units	20+ Units	Home, Bus, RV, Van, etc.
<b>Salt Lake County</b>	61%	8%	6%	10%	13%	2%
<b>Urban County</b>	63%	11%	5%	11%	10%	1%
<b>Unincorp. Salt Lake County</b>	78%	2%	3%	2%	9%	7%
<b>Alta</b>	55%	9%	8%	7%	18%	2%
<b>Brighton</b>	74%	2%	0%	3%	12%	8%
<b>Bluffdale</b>	71%	16%	3%	9%	2%	0%
<b>Copperton</b>	67%	20%	13%	1%	0%	0%
<b>Cottonwood Heights</b>	70%	5%	5%	13%	7%	1%
<b>Draper</b>	65%	15%	4%	6%	10%	1%
<b>Emigration Canyon</b>	94%	2%	2%	0%	0%	2%
<b>Herriman</b>	66%	20%	1%	8%	6%	1%
<b>Holladay</b>	67%	13%	4%	13%	4%	0%
<b>Kearns</b>	93%	1%	0%	2%	1%	2%
<b>Magna</b>	81%	4%	5%	2%	7%	2%
<b>Midvale</b>	38%	12%	9%	23%	18%	1%
<b>Millcreek</b>	55%	9%	6%	14%	14%	1%
<b>Murray</b>	51%	11%	7%	18%	12%	1%
<b>Riverton</b>	80%	12%	2%	2%	4%	0%
<b>South Salt Lake</b>	38%	9%	12%	19%	21%	1%
<b>White City</b>	97%	1%	0%	1%	0%	1%
<b>Home Consortium</b>	66%	10%	4%	9%	9%	2%
<b>Urban County</b>	63%	11%	5%	11%	10%	1%
<b>Sandy</b>	72%	6%	2%	5%	11%	2%
<b>South Jordan</b>	72%	14%	1%	5%	8%	0%
<b>Taylorsville</b>	62%	7%	5%	12%	9%	4%
<b>West Jordan</b>	72%	9%	2%	6%	8%	2%
<b>West Valley City</b>	65%	8%	7%	7%	6%	7%

Note: Margins of error are large in estimates for Alta, Brighton, and Copperton.

Source: 2022 5-year ACS.

**Figure A-26.****Distribution of Housing Units by Units in Structure, Urban County and HOME Consortium, 2022**

	Units by Units in Structure						Total Units
	1-Unit, Detached Structure	1-Unit, Attached Structure	2-4 Units	5-19 Units	20+ Units	Home, Bus, RV, Van, etc.	
<b>Salt Lake County</b>	263,717	36,425	24,921	41,330	56,417	7,895	430,705
<b>Urban County</b>	112,702	18,895	8,728	20,181	17,470	1,881	179,857
<b>Unincorp. Salt Lake County</b>	3,105	76	101	63	355	281	3,981
<b>Alta</b>	135	23	19	18	45	4	244
<b>Brighton</b>	418	14	0	19	66	48	565
<b>Bluffdale</b>	3,664	806	148	466	83	0	5,167
<b>Copperton</b>	222	67	42	2	0	0	333
<b>Cottonwood Heights</b>	9,221	720	649	1,662	879	77	13,208
<b>Draper</b>	10,516	2,471	588	982	1,590	103	16,250
<b>Emigration Canyon</b>	568	14	12	0	0	10	604
<b>Herriman</b>	10,718	3,206	156	1,235	923	123	16,361
<b>Holladay</b>	8,368	1,594	447	1,613	500	52	12,574
<b>Kearns</b>	9,936	120	38	177	150	252	10,673
<b>Magna</b>	7,232	337	421	187	638	138	8,953
<b>Midvale</b>	6,009	1,831	1,385	3,580	2,874	130	15,809
<b>Millcreek</b>	15,272	2,611	1,681	3,914	3,832	210	27,520
<b>Murray</b>	10,920	2,358	1,439	3,759	2,546	279	21,301
<b>Riverton</b>	10,843	1,685	252	247	577	33	13,637
<b>South Salt Lake</b>	4,424	1,047	1,350	2,247	2,403	127	11,598
<b>White City</b>	1,862	20	0	10	9	14	1,915
<b>Home Consortium</b>	221,536	32,999	14,660	30,506	30,839	7,060	337,600
<b>Urban County</b>	112,702	18,895	8,728	20,181	17,470	1,881	179,857
<b>Sandy</b>	24,869	2,213	838	1,726	3,944	766	34,356
<b>South Jordan</b>	18,107	3,560	221	1,249	1,924	79	25,140
<b>Taylorsville</b>	12,953	1,469	1,124	2,536	1,950	759	20,791
<b>West Jordan</b>	26,556	3,461	907	2,184	3,117	833	37,058
<b>West Valley City</b>	26,349	3,401	2,842	2,630	2,434	2,742	40,398

Note: Margins of error are large in estimates for Alta, Brighton, and Copperton.

Source: 2022 5-year ACS.

**Housing condition.** Figure A-27 shows the age of Salt Lake County’s housing units and the risk of lead-based paint contamination. Because lead-based paint was banned for consumer use in 1978, homes built before 1980 are most likely to have lead-based paint. Overall, 45% of Salt Lake County’s housing units—46% of owner occupied units and 43% of renter occupied units—were constructed before 1980.

**Figure A-27.**  
**Year Built for**  
**Occupied Housing**  
**Units by Tenure and**  
**Lead-Based Paint Risk,**  
**Salt Lake County, 2022**

Note:

Units built prior to 1980 have a higher risk of lead-based paint contamination.

Source:

2022 5-year ACS.

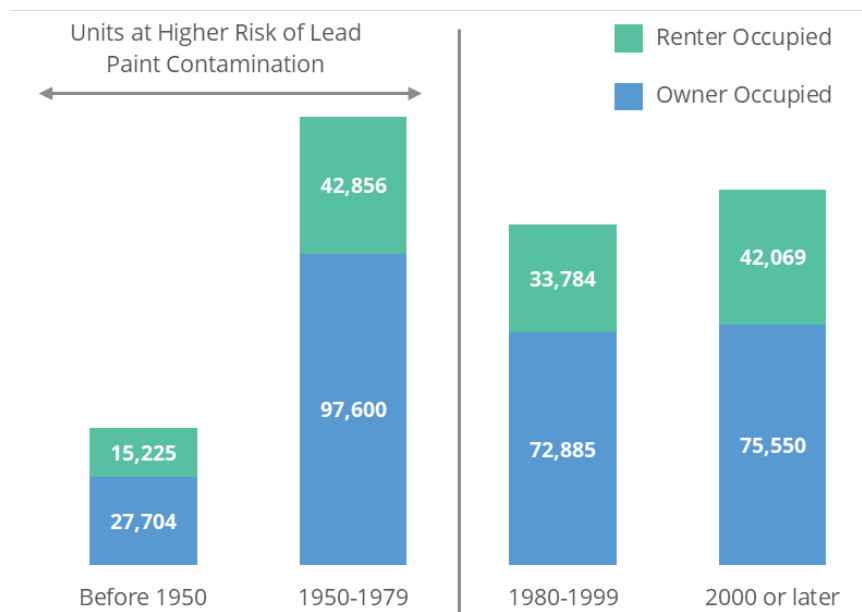


Figure A-28 below presents the age of total occupied housing units and corresponding risk for lead-based paint contamination in all jurisdictions studied. This information is available by tenure in the “Additional Tables” section at the end of this report.

**Figure A-28.**

**Year Built for Occupied Housing Units and Lead-Based Paint Risk, Urban County and HOME Consortium, 2022**

Occupied Housing Units	Total Occupied Units	Higher Risk for Lead-Based Paint				Low Risk for Lead-Based Paint			
		Before 1950		1950-1979		1980-1999		2000 or Later	
		#	%	#	%	#	%	#	%
Salt Lake County	407,673	42,929	11%	140,456	34%	106,669	26%	117,619	29%
Urban County	170,245	9,734	6%	63,634	37%	41,243	24%	55,634	33%
Unincorp. Salt Lake County	3,305	97	3%	1,451	44%	640	19%	1,117	34%
Alta	70	0	0%	11	16%	44	63%	15	21%
Brighton	133	2	2%	39	29%	24	18%	68	51%
Bluffdale	5,167	198	4%	412	8%	832	16%	3,725	72%
Copperton	325	235	72%	30	9%	19	6%	41	13%
Cottonwood Heights	12,361	163	1%	7,331	59%	3,368	27%	1,499	12%
Draper	15,861	264	2%	594	4%	5,667	36%	9,336	59%
Emigration Canyon	571	77	13%	171	30%	194	34%	129	23%
Herriman	16,075	44	0%	442	3%	839	5%	14,750	92%
Holladay	11,727	713	6%	7,419	63%	2,224	19%	1,371	12%
Kearns	10,531	144	1%	5,972	57%	3,394	32%	1,021	10%
Magna	8,738	924	11%	3,252	37%	2,508	29%	2,054	24%

Note: This information is available by tenure in an appendix at the end of this section. Margins of error are large for Alta, Brighton, and Copperton.

Source: 2022 5-year ACS.

**Figure A-28.**

**Year Built for Occupied Housing Units and Lead-Based Paint Risk, Urban County and HOME Consortium, 2022  
Continued**

Occupied Housing Units	Total Occupied Units	Higher Risk for Lead-Based Paint				Low Risk for Lead-Based Paint			
		Before 1950		1950-1979		1980-1999		2000 or Later	
		#	%	#	%	#	%	#	%
<b>Urban County (Continued)</b>									
Midvale	14,871	976	7%	5,645	38%	3,653	25%	4,597	31%
Millcreek	25,500	2,867	11%	13,313	52%	5,439	21%	3,881	15%
Murray	20,135	909	5%	10,273	51%	5,531	27%	3,422	17%
Riverton	13,185	197	1%	1,664	13%	4,932	37%	6,392	48%
South Salt Lake	10,600	1,838	17%	3,919	37%	1,863	18%	2,980	28%
White City	1,915	86	4%	1,696	89%	86	4%	47	2%
<b>Home Consortium</b>	<b>322,238</b>	<b>12,088</b>	<b>4%</b>	<b>112,110</b>	<b>35%</b>	<b>95,198</b>	<b>30%</b>	<b>102,842</b>	<b>32%</b>
Urban County	170,245	9,734	6%	63,634	37%	41,243	24%	55,634	33%
Sandy	32,747	635	2%	13,001	40%	12,750	39%	6,361	19%
South Jordan	24,429	192	1%	2,115	9%	5,878	24%	16,244	66%
Taylorsville	20,003	416	2%	9,093	45%	7,881	39%	2,613	13%
West Jordan	35,976	326	1%	7,186	20%	15,323	43%	13,141	37%
West Valley City	38,838	785	2%	17,081	44%	12,123	31%	8,849	23%

Note: This information is available by tenure in an appendix at the end of this section. Margins of error are large for Alta, Brighton, and Copperton.

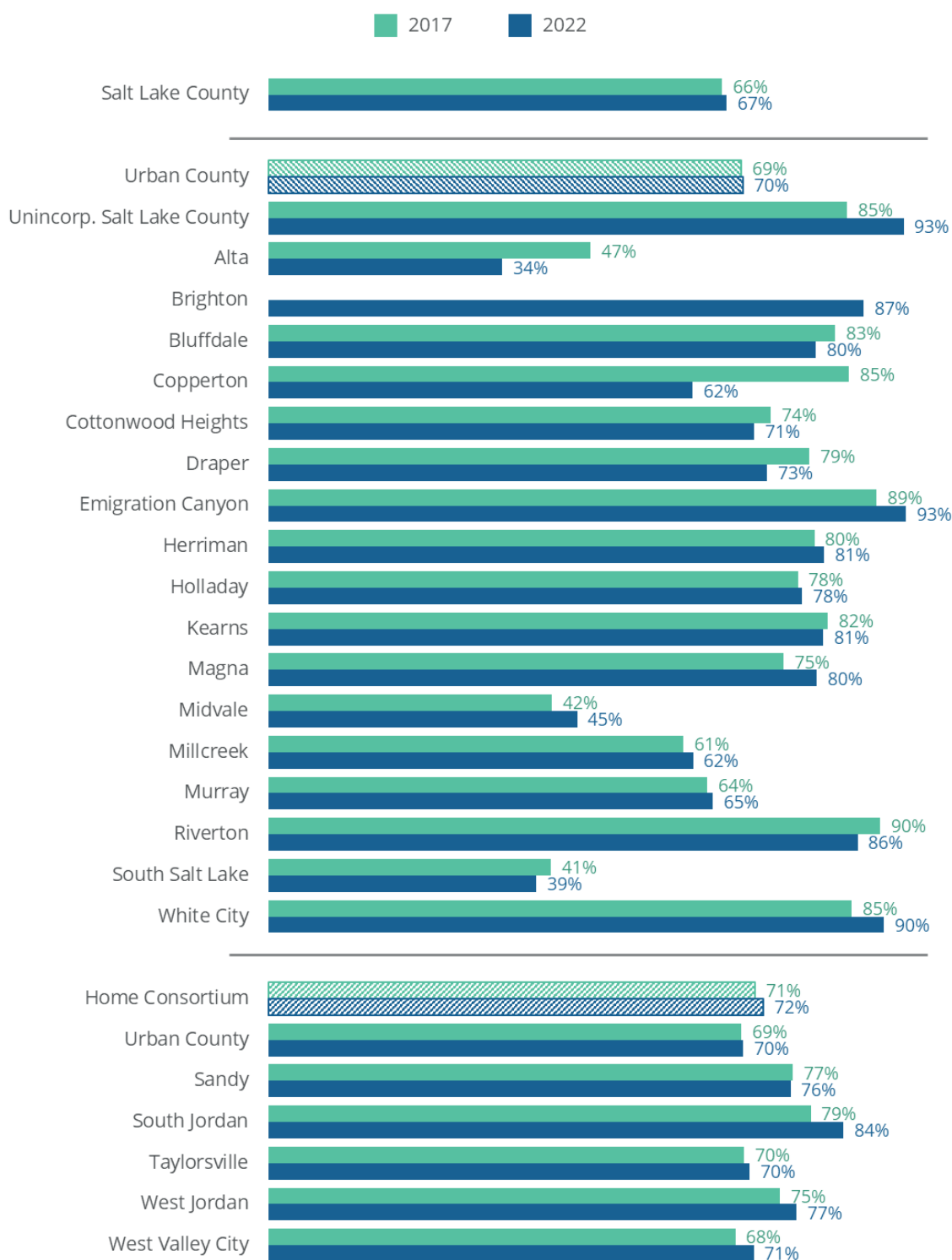
Source: 2022 5-year ACS.

According to HUD CHAS data, 1,292 low to moderate income households (making 100% of AMI or below) live in substandard housing, defined as housing lacking complete plumbing and/or kitchen facilities in Salt Lake County. The majority, 72%, of these households are renters. Extremely low income renter households (those earning 0-30% AMI) and very low income renter households (those earning 31-50% AMI) are most likely to live in substandard housing. It is important to note that this definition of substandard is fairly extreme and is suggestive of nearly unlivable conditions. This should be viewed as a low-level estimate.

**Ownership.** Figure A-29 below presents homeownership rates for Salt Lake County, the Urban County, the HOME Consortium, and all constituent jurisdictions in 2017 and 2022. Homeownership increased modestly in Salt Lake County and in the Urban County and HOME Consortium overall since 2017. Homeownership increased by the greatest margin (+8 percentage points) since 2017 in the unincorporated county, followed by Magna, White City, and South Jordan where homeownership increased by five percentage points. The greatest decreases in homeownership since 2017 occurred in Copperton and Alta, though these estimates should be interpreted with caution due to large margins of error.

As of 2022, Emigration Canyon and unincorporated Salt Lake County have the highest homeownership rates at 93%, followed by White City at 90%. Alta and South Salt Lake have the lowest homeownership rates at 34% and 39% respectively.

**Figure A-29.**  
**Homeownership Rates, Urban County and HOME Consortium, 2017 and 2022**



Note: Margins of error are large (greater than  $\pm 14$  percentage points) in Alta, Brighton, and Copperton.

Source: 2017 and 2022 5-year ACS.

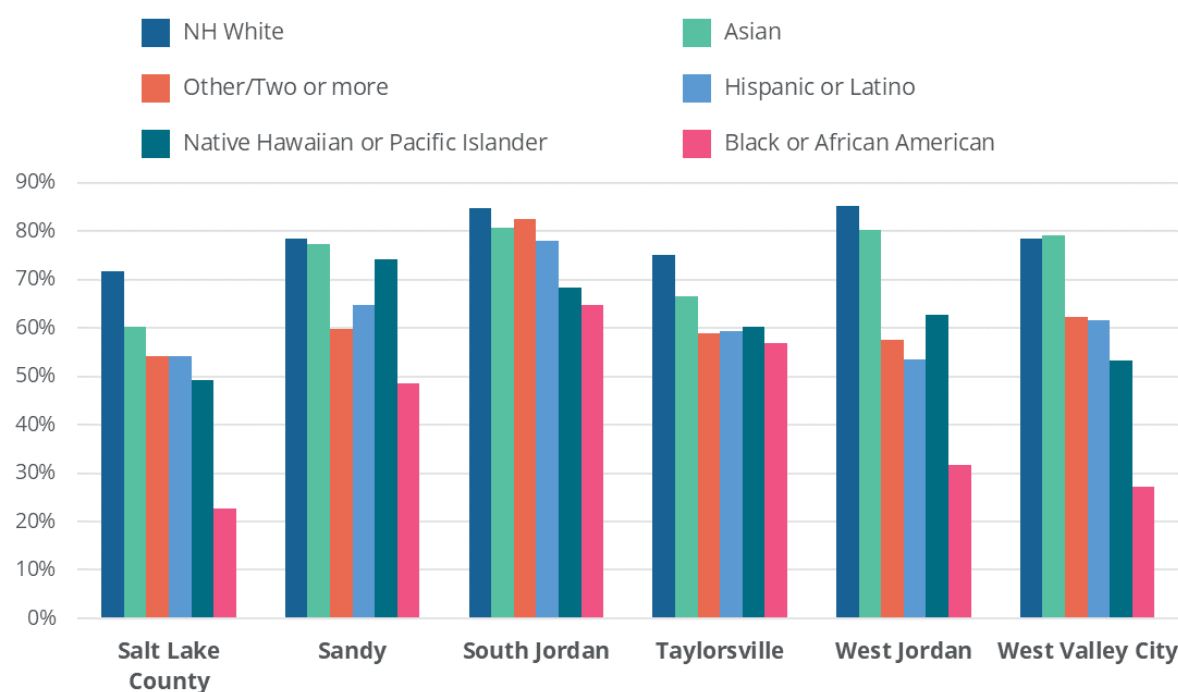


Figure A-30 shows homeownership rates by race and ethnicity for entitlement jurisdictions. Overall, Salt Lake County's households are 69% non-Hispanic White; 19% Hispanic; 4% Asian; 2% Black or African American; 2% Native Hawaiian or Pacific Islander; and 4% other or two or more races.

Non-Hispanic White and Asian households had the highest homeownership rates in Salt Lake County at 72% and 60% respectively. These groups also had the highest homeownership rates in Sandy, Taylorsville, West Jordan, and West Valley City. Non-Hispanic White residents had the highest homeownership rate of any racial or ethnic group in in South Jordan, followed by Hispanic residents.

Black or African American households have the lowest homeownership rate of any racial or ethnic group in Salt Lake County overall and in all entitlement jurisdictions. In Salt Lake County, the homeownership rate of Black or African American households is 49 percentage points lower than that of white households (72%) at 23%. Racial homeownership gaps are most significant in West Jordan and West Valley City: in each of these jurisdictions, Non-Hispanic White households have homeownership rates more than 50 percentage points higher than Black or African American Households.

**Figure A-30.**  
**Homeownership Rates by Race and Ethnicity, Entitlement Jurisdictions, 2022**



Source: 2022 5-year ACS.

**Occupied units by tenure.** Figure A-31 presents the types of units occupied by renter and owner households in entitlement jurisdictions. In Salt Lake County, 84% of owner households occupy single family homes, compared to 21% of renter households. Renter households are far more likely to occupy units in buildings of two or more units than owner households: 70% of renter households live in these units, compared to 5% of owner households. Owner and renter households occupy townhomes and other types of units (e.g. buses, vans, or RVs) at similar rates.

Of the entitlement jurisdictions, owner households occupy single family homes at the greatest rates in Sandy (90%) and West Jordan (88%). Renter households occupy single family homes at the lowest rate (10%) in South Jordan.

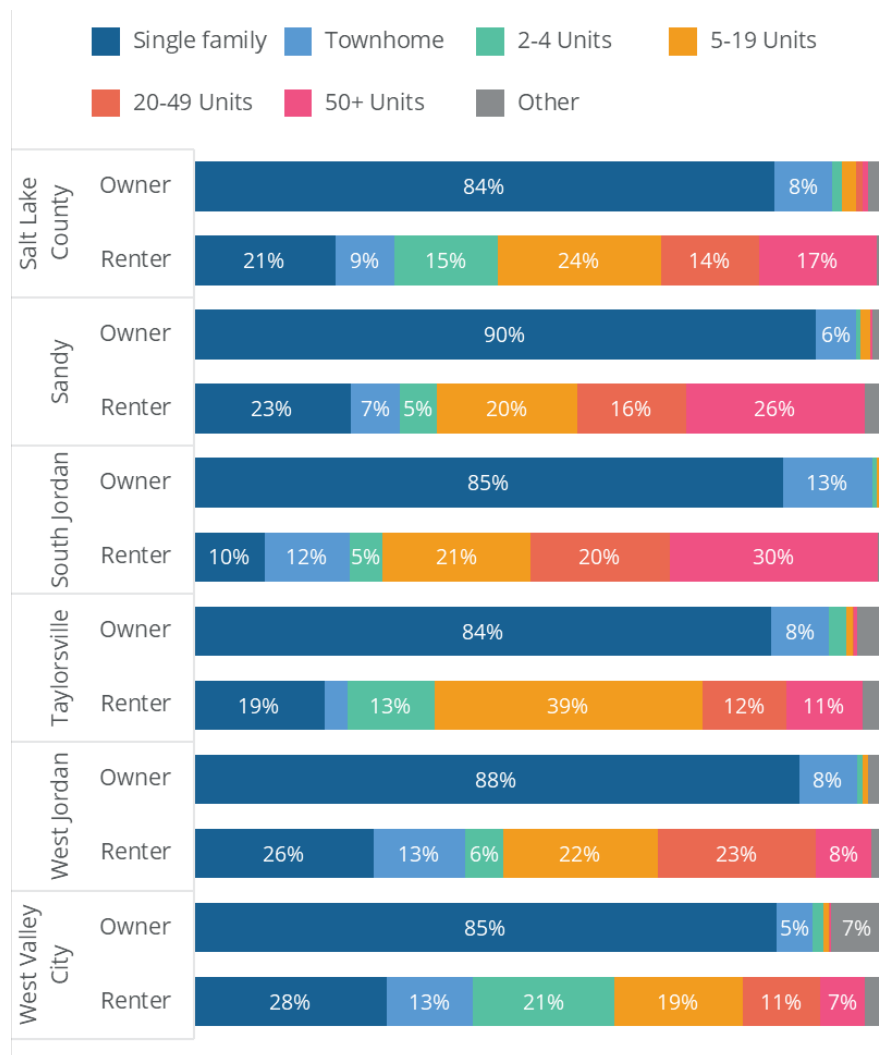
**Figure A-31.**  
**Unit Type Occupied**  
**by Tenure,**  
**Entitlements, 2021**

Note:

Labels are omitted for values of less than 5%. Data are from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard where possible. Unit types are those used in the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

Source:

Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard and 2021 5-year ACS.



The tables in Figure A-32 present this information for Salt Lake County, Urban County jurisdictions, and HOME Consortium Jurisdictions. At least 69% of owner households live in single family homes in all Urban County jurisdictions except for Alta where 59% of owner households live in single family home, though it should be noted that estimates for Alta have

large margins of error due to small sample size. As in Salt Lake County, renter households are less likely to occupy single family homes and more likely to occupy attached units (townhomes or units in buildings of two or more units) than owner households in all Urban County jurisdictions (excepting Alta and Brighton due to large margins of error).

**Figure A-32.**

**Unit Type Occupied by Tenure, Urban County and HOME Consortium, 2021**

	Owner-Occupied							Renter-Occupied						
	Single family	Town-home	2-4 Units	5-19 Units	20-49 Units	50+ Units	Other	Single family	Town-home	2-4 Units	5-19 Units	20-49 Units	50+ Units	Other
<b>Salt Lake County</b>	84%	8%	1%	2%	1%	1%	2%	21%	9%	15%	24%	14%	17%	1%
<b>Urban County</b>	83%	10%	1%	3%	1%	0%	1%	21%	11%	14%	27%	13%	13%	0%
<b>Unincorp. Salt Lake County</b>	83%	2%	3%	2%	1%	1%	9%	61%	19%	21%	0%	0%	0%	0%
<b>Alta</b>	59%	0%	18%	5%	18%	0%	0%	82%	4%	5%	4%	5%	0%	0%
<b>Brighton</b>	92%	0%	0%	0%	0%	8%	0%	100%	0%	0%	0%	0%	0%	0%
<b>Bluffdale</b>	87%	11%	0%	2%	0%	0%	0%	11%	18%	15%	47%	3%	6%	0%
<b>Copperton</b>	94%	5%	1%	0%	0%	0%	0%	6%	53%	30%	10%	0%	0%	0%
<b>Cottonwood Heights</b>	91%	4%	1%	2%	0%	0%	1%	28%	10%	11%	37%	5%	9%	0%
<b>Draper</b>	82%	15%	1%	1%	0%	0%	1%	21%	18%	12%	18%	7%	24%	0%
<b>Emigration Canyon</b>	100%	0%	0%	0%	0%	0%	0%	75%	10%	15%	0%	0%	0%	0%
<b>Herriman</b>	80%	17%	0%	3%	0%	0%	0%	9%	19%	7%	28%	27%	8%	2%
<b>Holladay</b>	78%	12%	2%	6%	1%	1%	0%	27%	19%	12%	29%	5%	6%	0%
<b>Kearns</b>	97%	1%	0%	0%	0%	0%	2%	79%	4%	0%	10%	2%	4%	2%
<b>Magna</b>	92%	4%	0%	1%	0%	0%	2%	33%	7%	22%	10%	27%	1%	0%

Note: Data are from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard where possible. Unit types are those used in the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard. Note that there are fewer than 150 total households in each of Alta and Brighton and estimates for these jurisdictions should be interpreted with caution due to large margins of error.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard and 2021 5-year ACS.

**Figure A-32.**

**Unit Type Occupied by Tenure, Urban County and HOME Consortium, 2021 Continued**

	Owner-Occupied							Renter-Occupied						
	Single family	Town-home	2-4 Units	5-19 Units	20-49 Units	50+ Units	Other	Single family	Town-home	2-4 Units	5-19 Units	20-49 Units	50+ Units	Other
<b>Urban County (Continued)</b>														
Midvale	69%	21%	2%	6%	2%	0%	1%	11%	6%	18%	35%	19%	10%	0%
Millcreek	82%	8%	2%	4%	2%	0%	1%	16%	12%	12%	30%	11%	18%	0%
Murray	71%	14%	3%	8%	1%	0%	3%	16%	7%	14%	34%	14%	15%	0%
Riverton	89%	10%	1%	0%	0%	0%	0%	35%	25%	11%	5%	15%	7%	2%
South Salt Lake	74%	12%	3%	9%	1%	1%	0%	17%	7%	19%	22%	15%	19%	1%
White City	99%	0%	0%	0%	0%	0%	1%	86%	11%	0%	0%	3%	0%	0%
<b>Home Consortium</b>	85%	9%	1%	2%	0%	0%	2%	22%	11%	13%	26%	14%	13%	1%
Urban County	83%	10%	1%	3%	1%	0%	1%	21%	11%	14%	27%	13%	13%	0%
Sandy	90%	6%	1%	1%	0%	0%	2%	23%	7%	5%	20%	16%	26%	3%
South Jordan	85%	13%	1%	1%	0%	0%	0%	10%	12%	5%	21%	20%	30%	1%
Taylorsville	84%	8%	3%	1%	0%	0%	4%	19%	3%	13%	39%	12%	11%	3%
West Jordan	88%	8%	1%	1%	0%	0%	2%	26%	13%	6%	22%	23%	8%	2%
West Valley City	85%	5%	2%	1%	0%	0%	7%	28%	13%	21%	19%	11%	7%	3%

Note: Data are from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard where possible. Unit types are those used in the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard. Note that there are fewer than 150 total households in each of Alta and Brighton and estimates for these jurisdictions should be interpreted with caution due to large margins of error.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard and 2021 5-year ACS.

**Units occupied by race and ethnicity.** Figure A-33 presents the types of units occupied by households of different races and ethnicities for Salt Lake County and entitlement jurisdictions. In Salt Lake County, most American Indian, Asian, Hispanic/Latino, Native Hawaiian/Pacific Islander, Non-Hispanic White, and Other households live in single family homes.

Black/African American households are most likely to live in attached homes (townhomes or units in buildings of two or more units).

Occupancy patterns by race vary by jurisdiction, however. In South Jordan, for example, it is estimated that Black/African American households occupy single family homes at greater rates than households of all other races and ethnicities. In Sandy, American Indian, Black/African American, Hispanic/Latino, and Other households are most likely to live in attached homes.

**Figure A-33.**  
**Unit Type Occupied by Race and Ethnicity, Entitlements, 2021**

	Single Family	Town- home	2-4 Units	5-19 Units	20-49 Units	50+ Units	Other
<b>Salt Lake County</b>							
American Indian	55%	4%	9%	14%	8%	5%	4%
Asian	54%	12%	6%	10%	7%	11%	0%
Black/African American	30%	10%	9%	20%	13%	19%	0%
Hispanic/Latino	52%	9%	8%	12%	8%	6%	5%
Native Hawaiian/Pacific Islander	53%	9%	11%	12%	5%	8%	1%
Non-Hispanic White	66%	8%	5%	8%	5%	6%	1%
Other/Two or more races	52%	9%	7%	12%	8%	7%	5%
<b>Sandy</b>							
American Indian	37%	0%	0%	44%	0%	0%	20%
Asian	65%	20%	3%	2%	3%	7%	1%
Black/African American	48%	0%	0%	0%	0%	52%	0%
Hispanic/Latino	43%	17%	5%	6%	8%	12%	9%
Native Hawaiian/Pacific Islander	82%	0%	0%	0%	0%	18%	0%
Non-Hispanic White	78%	5%	1%	5%	3%	6%	1%
Other/Two or more races	41%	19%	6%	4%	10%	13%	7%
<b>South Jordan</b>							
American Indian	82%	0%	0%	18%	0%	0%	0%
Asian	71%	11%	1%	15%	0%	2%	0%
Black/African American	100%	0%	0%	0%	0%	0%	0%
Hispanic/Latino	59%	24%	2%	4%	0%	11%	0%
Native Hawaiian/Pacific Islander	45%	32%	0%	0%	0%	0%	24%
Non-Hispanic White	74%	13%	1%	4%	3%	4%	0%
Other/Two or more races	65%	25%	1%	0%	0%	8%	0%

Note: Data are from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard where possible. Unit types are those used in the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard and 2021 5-year ACS.

**Figure A-33.****Unit Type Occupied by Race and Ethnicity, Entitlements, 2021 Continued**

	Single Family	Town- home	2-4 Units	5-19 Units	20-49 Units	50+ Units	Other
<b>Taylorsville</b>							
American Indian	32%	12%	8%	19%	30%	0%	0%
Asian	65%	1%	0%	22%	7%	2%	2%
Black/African American	54%	6%	0%	36%	0%	3%	0%
Hispanic/Latino	51%	8%	7%	20%	6%	3%	5%
Native Hawaiian/Pacific Islander	56%	15%	27%	2%	0%	0%	0%
Non-Hispanic White	67%	8%	5%	9%	4%	4%	3%
Other/Two or more races	50%	9%	6%	17%	10%	4%	4%
<b>West Jordan</b>							
American Indian	77%	0%	9%	9%	0%	0%	5%
Asian	78%	1%	6%	3%	1%	11%	0%
Black/African American	24%	35%	0%	2%	29%	9%	0%
Hispanic/Latino	53%	9%	3%	13%	12%	3%	6%
Native Hawaiian/Pacific Islander	72%	22%	6%	0%	0%	0%	0%
Non-Hispanic White	80%	10%	2%	4%	2%	2%	1%
Other/Two or more races	55%	5%	4%	14%	13%	2%	6%
<b>West Valley City</b>							
American Indian	56%	3%	3%	18%	4%	0%	16%
Asian	64%	17%	8%	4%	5%	1%	1%
Black/African American	44%	12%	34%	4%	7%	0%	0%
Hispanic/Latino	59%	8%	9%	7%	4%	1%	12%
Native Hawaiian/Pacific Islander	62%	1%	16%	4%	15%	0%	2%
Non-Hispanic White	72%	7%	5%	6%	2%	3%	5%
Other/Two or more races	60%	9%	9%	6%	5%	2%	10%

Note: Data are from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard where possible. Unit types are those used in the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard and 2021 5-year ACS.



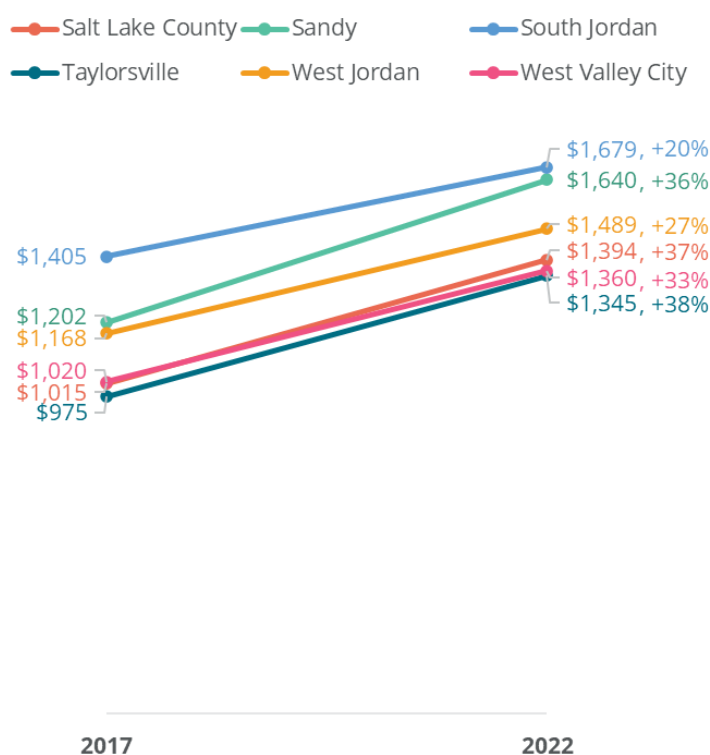
## Housing Prices and Affordability

This section discusses changes in housing prices and affordability for owners and renters in Salt Lake County overall and by jurisdiction.

**Median rent.** Figure A-34 below presents changes in median gross rent for Salt Lake County and entitlement jurisdictions between 2017 and 2022. In Salt Lake County, growth in median rent (+37%) slightly outpaced growth in median household income (+33%)<sup>3</sup> between 2017 and 2022. The county's median gross rent in 2022 was \$1,394. Of the entitlement jurisdictions, only West Valley City and Taylorsville had lower median gross rents than the county overall in 2022. South Jordan had the highest median gross rent at \$1,679 in 2022, followed by Sandy and West Jordan—all of which had higher median gross rents than the county.

**Figure A-34.**  
**Median Gross Rent,**  
**Entitlements, 2017 and**  
**2022**

Source:  
2017 and 2022 5-year ACS.



This information is presented for all jurisdictions studied in Figure A-35. Of all Urban County and HOME Consortium jurisdictions, Draper and Herriman have the highest median gross rents in 2022 at \$1,735 and \$1,702 respectively. South Salt Lake has the lowest median gross rent at \$1,190, followed by White City at \$1,328. Between 2017 and 2022, South Salt Lake experienced the greatest growth in median gross rent (+45%), followed by Holladay (+44%). White City

<sup>3</sup> Source: 2017 and 2022 5-year ACS estimates.

experienced the smallest growth in median gross rent (+2%). Median gross rent grew by at least 20% in all other jurisdictions for which data are available except for Riverton.

**Figure A-35.  
Median Gross  
Rent, Urban  
County and  
HOME  
Consortium,  
2017 and 2022**

Note:  
Margins of error are greatest  
in Alta and Copperton.

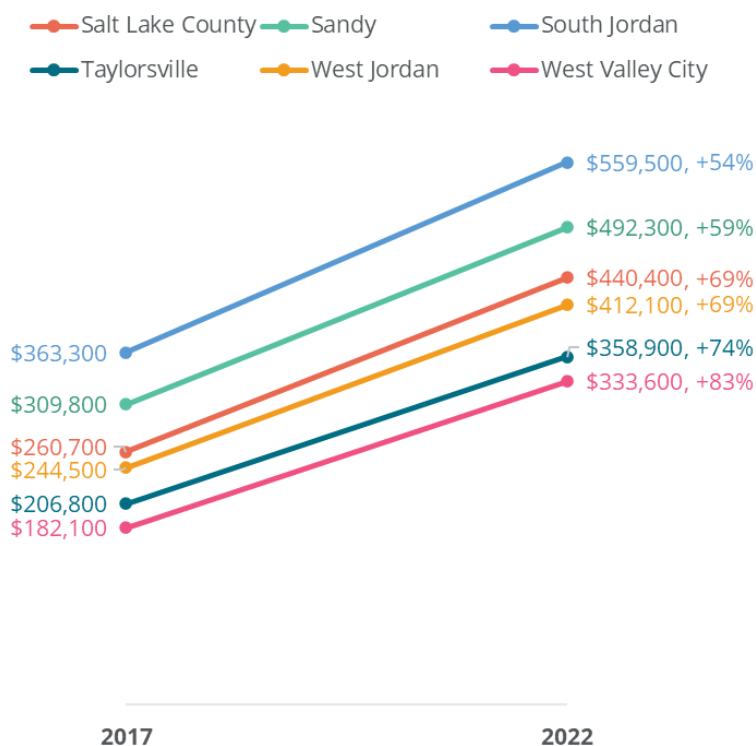
Source:  
2017 and 2022 5-year ACS.

	2017	2022	2017-2022 Change	
			#	%
<b>Salt Lake County</b>	\$1,015	\$1,394	\$379	37%
<b>Urban County</b>				
Alta	\$423	-	N/A	N/A
Brighton	-	-	N/A	N/A
Bluffdale	\$1,173	\$1,663	\$490	42%
Copperton	-	\$1,366	N/A	N/A
Cottonwood Heights	\$1,175	\$1,547	\$372	32%
Draper	\$1,364	\$1,735	\$371	27%
Emigration Canyon	\$1,234	\$1,500	\$266	22%
Herriman	\$1,197	\$1,702	\$505	42%
Holladay	\$1,048	\$1,505	\$457	44%
Kearns	\$1,187	\$1,680	\$493	42%
Magna	\$1,047	\$1,463	\$416	40%
Midvale	\$1,009	\$1,379	\$370	37%
Millcreek	\$989	\$1,351	\$362	37%
Murray	\$1,040	\$1,376	\$336	32%
Riverton	\$1,511	\$1,665	\$154	10%
South Salt Lake	\$819	\$1,190	\$371	45%
White City	\$1,301	\$1,328	\$27	2%
<b>Home Consortium</b>				
Sandy	\$1,202	\$1,640	\$438	36%
South Jordan	\$1,405	\$1,679	\$274	20%
Taylorsville	\$975	\$1,345	\$370	38%
West Jordan	\$1,168	\$1,489	\$321	27%
West Valley City	\$1,020	\$1,360	\$340	33%

**Home values.** Figure A-36 below presents changes in median owner-occupied home values for Salt Lake County and entitlement jurisdictions between 2017 and 2022. In Salt Lake County, growth in median owner-occupied home values (+69%) greatly outpaced growth in median household income (+33%).<sup>4</sup> In 2022, median home values were greater in South Jordan (\$559,500) and Sandy (\$492,300) than in the county overall (\$440,400). West Jordan, Taylorsville, and West Valley City had median owner-occupied home values lower than that of the county overall. Relative to 2017 levels, West Valley City saw the greatest growth in median home values at 83%, followed by Taylorsville at 74%.

**Figure A-36.**  
**Median Owner**  
**Occupied Home Value,**  
**Entitlements, 2017 and**  
**2022**

Source:  
2017 and 2022 5-year ACS.



This information is presented for all jurisdictions studied in Figure A-37. Of all Urban County and HOME Consortium jurisdictions, Emigration Canyon has the highest median owner-occupied home value at \$887,600 in 2022, followed by Draper at \$663,400. Median home values fell below \$300,000 only in Kearns and Magna in 2022. Median home value growth between 2017 and 2022 was greatest in Copperton and South Salt Lake at +93% and +92% respectively. Growth in median home values was lowest in Emigration Canyon at +26% and Bluffdale at +38%.

<sup>4</sup> Source: 2017 and 2022 5-year ACS estimates.

**Figure A-37.  
Median Owner  
Occupied Home  
Value, Urban  
County and  
HOME  
Consortium,  
2017 and 2022**

Note:

Margins of error are greatest in Alta, Brighton, and Copperton due to small sample size.

Source:

2017 and 2022 5-year ACS.

	2017	2022	2017-2022 Change	
			#	%
<b>Salt Lake County</b>	\$260,700	\$440,400	\$179,700	69%
<b>Urban County</b>				
Alta	\$875,000	-	N/A	N/A
Brighton	-	\$656,300	N/A	N/A
Bluffdale	\$427,200	\$589,800	\$162,600	38%
Copperton	\$166,700	\$322,400	\$155,700	93%
Cottonwood Heights	\$349,000	\$561,600	\$212,600	61%
Draper	\$408,800	\$663,400	\$254,600	62%
Emigration Canyon	\$702,900	\$887,600	\$184,700	26%
Herriman	\$332,400	\$486,200	\$153,800	46%
Holladay	\$380,500	\$637,500	\$257,000	68%
Kearns	\$164,900	\$295,500	\$130,600	79%
Magna	\$160,500	\$298,400	\$137,900	86%
Midvale	\$216,600	\$357,200	\$140,600	65%
Millcreek	\$315,300	\$507,900	\$192,600	61%
Murray	\$245,300	\$415,700	\$170,400	69%
Riverton	\$301,600	\$478,200	\$176,600	59%
South Salt Lake	\$184,200	\$353,600	\$169,400	92%
White City	\$216,900	\$364,900	\$148,000	68%
<b>Home Consortium</b>				
Sandy	\$309,800	\$492,300	\$182,500	59%
South Jordan	\$363,300	\$559,500	\$196,200	54%
Taylorsville	\$206,800	\$358,900	\$152,100	74%
West Jordan	\$244,500	\$412,100	\$167,600	69%
West Valley City	\$182,100	\$333,600	\$151,500	83%

**Ability to buy.** Figure A-38 below presents the shares of homes sold at price points affordable to households earning extremely low, very low, and low incomes according to Area Median Income (AMI) thresholds where data are available.<sup>5</sup> Sales volumes are presented in Figure A-39. In Salt Lake County, 6% of homes sold in 2022 were affordable to low income households (those earning 80% AMI or less). Affordability varies widely by jurisdiction: no home sales were affordable at 80% AMI in the Urban County jurisdictions of Bluffdale, Herriman, Riverton, and White City (where there was only one home sale in 2022), while greater than 12% of home sales were affordable at the Urban County jurisdictions of Murray and Magna and the entitlement jurisdiction of Taylorsville.

**Figure A-38.  
Distribution of  
Home Sales  
Affordable by AMI  
Level, Salt Lake  
County, Urban  
County, Home  
County, and  
Jurisdictions, 2022**

Note:

Sales volumes presented on following page. Data not available for Alta, Brighton, Copperton, and Emigration Canyon.

Source:

Kem C. Gardner Policy Institute  
Utah Housing Affordability  
Dashboard, 2022.

	0-30% AMI \$30,700	31-50% AMI \$51,200	51%-80% AMI \$81,900	80% AMI+ \$81,901+
<b>Salt Lake County</b>	1%	1%	4%	94%
<b>Urban County</b>				
Bluffdale	0%	0%	0%	100%
Cottonwood Heights	0%	0%	1%	99%
Draper	0%	0%	0%	99%
Herriman	0%	0%	0%	100%
Holladay	0%	0%	4%	96%
Kearns	1%	1%	2%	96%
Magna	1%	0%	11%	87%
Midvale	1%	0%	6%	93%
Millcreek	1%	0%	6%	93%
Murray	2%	3%	11%	85%
Riverton	0%	0%	0%	100%
South Salt Lake	0%	0%	9%	91%
White City	0%	0%	0%	100%
<b>Home Consortium</b>				
Sandy	2%	1%	1%	96%
South Jordan	0%	0%	1%	99%
Taylorsville	7%	3%	6%	84%
West Jordan	1%	0%	1%	98%
West Valley City	4%	1%	4%	91%

<sup>5</sup> 0-30% AMI = Extremely Low Income; 31-50% AMI = Very Low Income; 51-80% AMI = Low Income

**Figure A-39.**  
**Volume of Home**  
**Sales Affordable by**  
**AMI Level, Salt Lake**  
**County, Urban**  
**County, Home**  
**County, and**  
**Jurisdictions, 2022**

Note:

Data not available for Alta, Brighton, Copperton, and Emigration Canyon.

Source:

Kem C. Gardner Policy Institute  
Utah Housing Affordability  
Dashboard, 2022.

	0-30% AMI	31-50% AMI	51%-80% AMI	80% AMI+
<i>Max Income</i>	<i>\$30,700</i>	<i>\$51,200</i>	<i>\$81,900</i>	<i>\$81,901+</i>
<b>Salt Lake County</b>	162	73	537	12,921
<b>Urban County</b>				
<b>Bluffdale</b>	0	0	0	250
<b>Cottonwood Heights</b>	0	0	2	218
<b>Draper</b>	2	2	0	446
<b>Herriman</b>	0	0	3	1,163
<b>Holladay</b>	1	1	9	234
<b>Kearns</b>	1	1	2	102
<b>Magna</b>	5	1	62	475
<b>Midvale</b>	4	0	24	358
<b>Millcreek</b>	1	0	8	121
<b>Murray</b>	6	11	39	307
<b>Riverton</b>	0	0	1	436
<b>South Salt Lake</b>	0	0	14	148
<b>White City</b>	0	0	0	1
<b>Home Consortium</b>				
<b>Sandy</b>	17	7	16	1,034
<b>South Jordan</b>	0	0	8	1,277
<b>Taylorsville</b>	36	16	30	438
<b>West Jordan</b>	7	4	18	1,239
<b>West Valley City</b>	49	15	46	1,057

**Rent changes v. changes in values.** Figure A-40 compares change in median gross rent to change in median owner-occupied home value from 2017 to 2022. During this period, Salt Lake County's median home value increased at a greater rate (+69%) than median gross rent (+37%). Median home value grew faster than median gross rent in all jurisdictions for which data are available except for Bluffdale.

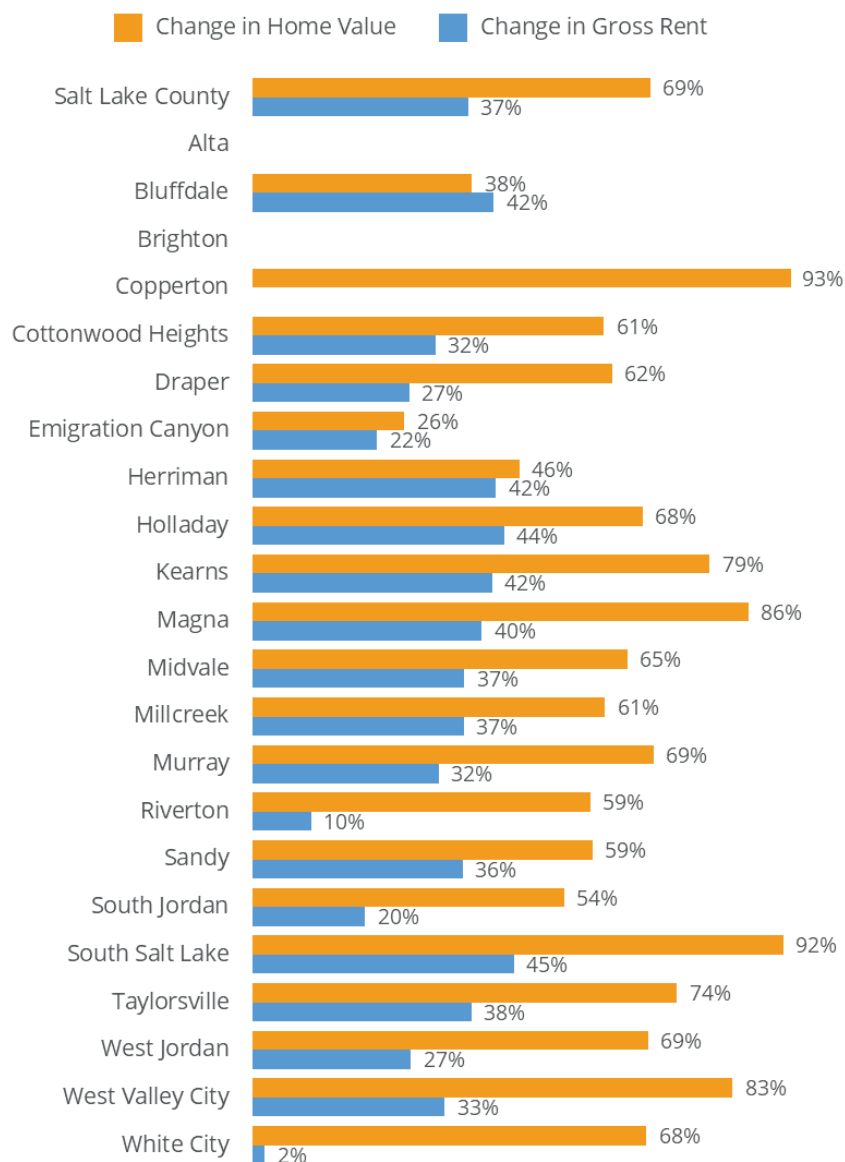
**Figure A-40.**  
**Comparison of**  
**Change in Gross**  
**Rent and Home**  
**Value, Urban County**  
**and HOME**  
**Consortium, 2017 and**  
**2022**

Note:

Bars are omitted where data are unavailable. Margins of error are greatest in Copperton due to small sample size.

Source:

2017 and 2022 5-year ACS.



In the county, the median rent rose by 37%, or by \$379 per month. This means that renters need to earn around \$15,700 more per year in 2022 to have the same rental purchasing power as they did in 2017. Median renter household income increased by 35% or \$14,900 across this time, indicating that the median earning renter household's purchasing power decreased slightly in the rental market since 2017. Note that this increase in renter income may owe itself to lower income renters leaving the county for more affordable areas or increasing difficulty converting to homeownership.

Increasing home values benefits existing owners but makes it more difficult for would-be-owners to buy. Increases in rental and home prices benefits owners far more than renters—owners benefit from higher prices when they sell their homes, while renters are faced with



managing higher monthly rental costs and possibly trying to save for a home to buy, the prospect of which diminishes as home prices rise.

**Cost burden.** The most common housing problem in the county, according to HUD's data on housing problems, is cost burden; many more households face cost burden than live in housing in severely substandard housing conditions or in overcrowded conditions. Cost burden is defined as a household spending more than 30% of income on housing costs and severe cost burden is defined a household spending more than 50% of income on housing costs.

Overall in the county, 27,670 renter households and 32,035 owner households are cost burdened—a total of 59,705 households. An additional 23,515 renter households and 16,635 owner households are severely cost burdened- a total of 40,150 households. Altogether, at least 99,855 households in the county, including 41% of renter households and 19% of owner households, pay more than 30% of their income on housing.

Figure A-41 shows cost burden by tenure for Salt Lake County and Figure A-42 shows severe cost burden by tenure. The largest number of cost burdened renter households are in the 31% to 50% AMI income cohort, while the largest number of cost burdened owner households are in the 51% to 80% AMI cohort. At AMI levels below 50% AMI, most cost burdened households are renter households, while most cost burdened households earning 51% to 80% AMI, 81% to 100% AMI, or greater than 100% AMI are owner households.

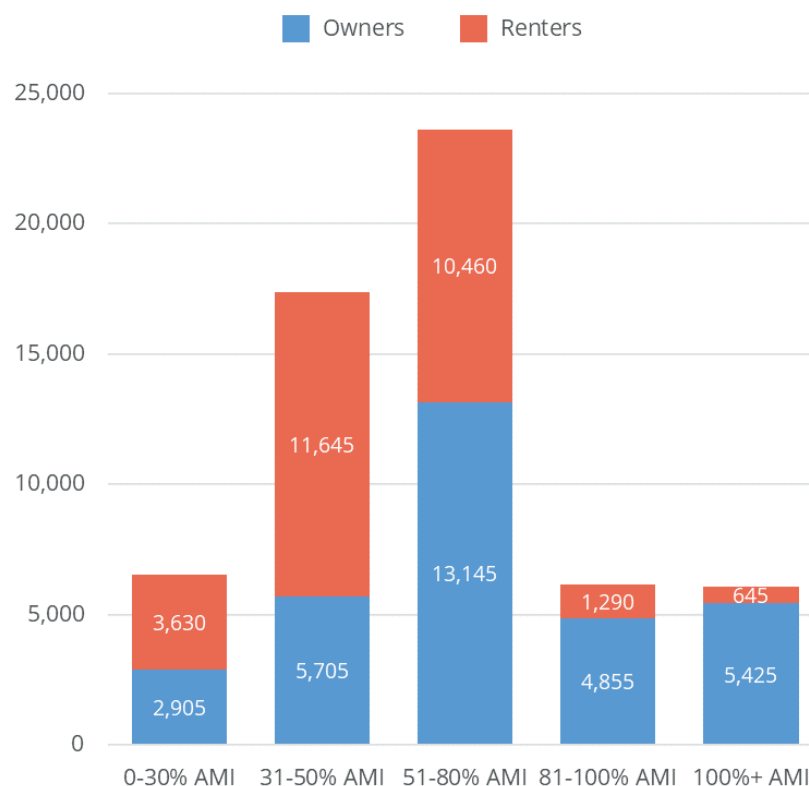
**Figure A-41.**  
**Cost Burden:**  
**Households Paying 30%**  
**to 50% of Income in**  
**Housing Costs by**  
**Tenure, Salt Lake**  
**County, 2016–2020**

Note:

Cost burden is defined as a household spending more than 30% of their household income on housing costs. This figure shows cost burden excluding severe cost burden (wherein households spend more than 50% of their income on housing costs).

Source:

CHAS 2016-2020.



In comparison, the largest group of *severely* cost-burdened households earn between 0% and 30% AMI, and the majority of these households are renters. Extremely low income renters have such trouble finding affordable units that they are almost all severely cost burdened, rather than cost burdened. Severely cost burdened owners generally represent owners who cannot afford to keep up with property taxes and home insurance costs and are usually elderly owners.

**Figure A-42.**  
**Cost Burden:**  
**Households Paying**  
**more than 50% of**  
**Income in Housing**  
**Costs by Tenure, Salt**  
**Lake County, 2016–**  
**2020**

Note:

Severe cost burden is defined as a household spending more than 50% of their household income on housing costs.

Source:

CHAS 2016-2020.

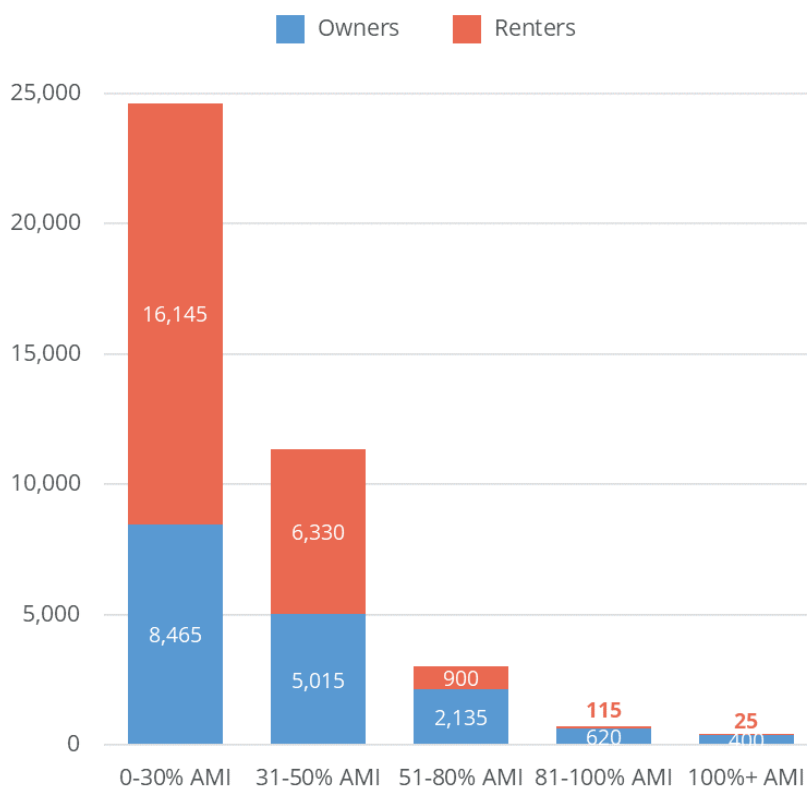


Figure A-43 below presents cost burden and severe cost burden for households in Salt Lake County and in Urban County and HOME Consortium jurisdictions. This information is available by tenure in an appendix at the end of this section. Of the entitlement jurisdictions, cost burden is greatest in West Jordan and West Valley City (where 18% of households pay 30% to 50% of their income in housing costs) and lowest in Sandy (where 13% of households pay 30% to 50% of their income in housing costs). Severe cost burden is highest in West Valley City at 11% and lowest in South Jordan at 7%.

In the Urban County, South Salt Lake has the highest rate of cost burden at 23%. Excepting Alta and Brighton due to wide margins of error, cost burden is lowest in Emigration Canyon at 10%. Again excepting Alta, severe cost burden is highest in Midvale at 16% and lowest in Copperton at 3%.

**Figure A-43.**  
**Cost Burden, Urban County and HOME Consortium, 2022**

Total Households	Cost Burden		Severe Cost Burden		Cost Burden + Severe Cost Burden	
	30 -50 % of Income		>50 % of Income		>30 % of Income	
	#	%	#	%	#	%
Salt Lake County	69,600	17%	46,028	11%	115,628	29%
Urban County	29,266	17%	18,949	11%	48,215	29%
Unincorp. Salt Lake County	673	21%	290	9%	963	29%
Alta	1	3%	11	37%	12	40%
Brighton	0	0%	9	7%	9	7%
Bluffdale	1,050	21%	221	4%	1,271	25%
Copperton	61	19%	10	3%	71	22%
Cottonwood Heights	1,446	12%	1,303	11%	2,749	23%
Draper	1,908	12%	2,142	14%	4,050	26%
Emigration Canyon	58	10%	40	7%	98	17%
Herriman	3,154	20%	1,210	8%	4,364	28%
Holladay	1,739	15%	1,293	11%	3,032	26%
Kearns	1,968	19%	1,149	11%	3,117	30%
Magna	1,596	18%	764	9%	2,360	27%
Midvale	3,170	22%	2,342	16%	5,512	38%
Millcreek	4,168	17%	3,177	13%	7,345	29%
Murray	3,487	18%	2,272	11%	5,759	29%
Riverton	2,212	17%	1,100	8%	3,312	25%
South Salt Lake	2,265	23%	1,430	14%	3,695	37%
White City	361	19%	233	12%	594	32%
Home Consortium	53,871	17%	33,134	10%	87,005	27%
Urban County	29,266	17%	18,949	11%	48,215	29%
Sandy	4,143	13%	3,055	9%	7,198	22%
South Jordan	3,766	16%	1,785	7%	5,551	23%
Taylorsville	3,429	17%	1,809	9%	5,238	27%
West Jordan	6,395	18%	3,169	9%	9,564	27%
West Valley City	6,872	18%	4,367	11%	11,239	29%

Source: 2022 5-year ACS.

Figure A-44 shows cost burden by race and ethnicity for Salt Lake County. Overall, according to HUD CHAS data, approximately 26% of households in the county pay more than 30% of their income for housing and are cost burdened or severely cost burdened. Rates of cost burden (including cost burden and severe cost burden) are slightly lower for Asian (24%), White (24%), and American Indian, Alaska Native (25%)<sup>6</sup> households. Pacific Islander households have a higher rate of overall cost burden at 32%.<sup>7</sup>

Cost burden is disproportionately high for racial and ethnic groups whose rate of cost burden is more than ten percentage points higher than the rate of cost burden for the population overall. In Salt Lake County, Hispanic households have a disproportionately high rate of cost burden at 38% (12 percentage points higher than the county rate of 26%). Cost burden is highest—and disproportionately high—for Black/African American households in Salt Lake County: 51% of Black/African American households are cost burdened overall, with 26% of Black/African American households paying more than 50% of their income for housing.<sup>8</sup> As severely cost burdened households are considered to be at risk of homelessness, Black/African American households are at risk of homelessness at a disproportionately high rate (26% vs. 10% for the county overall).

**Figure A-44.**  
**Cost Burden by Race and Ethnicity, Salt Lake County, 2016–2020**

	% Not Cost Burdened (≤30%)	% Cost Burdened (30-50%)	% Severely Cost Burdened (>50%)
<b>Salt Lake County</b>			
<b>All households</b>	74%	16%	10%
<b>American Indian</b>	75%	16%	9%
<b>Asian</b>	76%	13%	10%
<b>Black/African American</b>	49%	25%	26%
<b>Hispanic/Latino</b>	62%	21%	17%
<b>Native Hawaiian/Pacific Islander</b>	68%	14%	18%
<b>Non-Hispanic White</b>	76%	15%	9%

Source: CHAS 2016-2020.

<sup>6</sup> American Indian, Alaska Native households comprise less than 1% of households in the county. This estimate should be interpreted with caution.

<sup>7</sup> Pacific Islander households comprise approximately 1% of households in the county. This estimate should be interpreted with caution.

<sup>8</sup> Black/African American households comprise approximately 1% of households in the county. While this estimate should be interpreted with caution, it nonetheless indicates a meaningful disparity in the rate of cost burden for African American households.

## Housing Gaps

To examine how well Salt Lake County's current housing market meets the needs of its residents—and to determine how likely it is to accommodate demand of future residents and workers—this study uses a modeling effort called a “gaps analysis.” The analysis compares the supply of housing at various price points to the number of households who can afford such housing.<sup>9</sup> If there are more housing units than households, the market is “oversupplying” housing at that price range. Conversely, if there are too few units, the market is “undersupplying” housing. The gaps analysis conducted for renters in Salt Lake County addresses both rental affordability and ownership opportunities for renters who want to buy.

It is important to note that the gaps analysis does not account for persons without housing, who are doubling up, living in motels/hotels, living in their cars or camping, and in shelters. As such, the need is larger than what is identified in the rental gaps. The gaps analyses are based on Census data and reflects what households pay for rent and the estimated value of their homes. As such, supply should reflect the existing supply of regulated rent-restricted units and the use of housing vouchers, as well as existing owner-occupied homes made affordable through nonprofit sweat equity and land trust programs.

The rental and homeownership gaps presented in this section reflect rental and purchase gaps for Salt Lake County overall. Rental and purchase gaps for Urban County and HOME Consortium jurisdictions are presented in an appendix at the end of this report where available.

**Rental gap.** Figure A-45 compares the number of renter households in Salt Lake County in 2022, their income levels, and the number of units in the market that were affordable to them.<sup>10</sup>

The “Rental Gap” column in the table shows the difference between the number of renter households earning within each income range and the number of rental units affordable to them. Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units. The “Cumulative Rental Gap” column shows the difference between the number of renter households earning less than the upper limit specified in the income range column and the number of rental units affordable to them.

It is important to note that the distribution of rental units in the “Rental Units Affordable” column of Figure A-45—the distribution of rental units underlying the rental gaps and cumulative rental gaps calculations—is based on Salt Lake County residents’ reporting of what they pay for monthly rental costs in Census surveys. Residents who receive subsidies such as

---

<sup>9</sup> Affordability estimates assume that households spend no more than 30% of their gross income on housing costs.

<sup>10</sup> It is important to note that renters who cannot find affordable rents are not homeless. Those renters who cannot find affordability priced rentals are living in units that cost more than they can afford. These households are “cost burdened.” These households consist of students, working residents earning low wages, residents who are unemployed, and residents who are disabled and cannot work. These data do not capture persons experiencing homelessness.

Housing Choice Vouchers report what they pay after the subsidy is applied, not the market rent of the unit. Further, renter households who have occupied their units for a long time often pay less than market rate for their units. Relative to the distribution of rental units currently available for rent at market rate, the distribution of rental units used in this analysis overstates the number of units affordable to low income households.

The results of the rental gaps analysis shows:

- Salt Lake County has 24,577 renter households who earn less than \$25,000 annually and can afford units that rent for up to \$625/month. Including Housing Choice Vouchers and other forms of rental subsidies, there are only 7,282 rental units affordable to these households—leaving a gap of 17,295 units priced at or below \$625.
- There are 13,175 renter households earning between \$25,000 and \$34,999, and only 9,483 units priced between \$626 and \$875/month (their affordability range), resulting in a rental gap of 3,692 units priced between \$626 and \$875/month. Cumulatively, there are 37,752 renter households earning less than \$35,000 and 16,765 units priced at or below these households' maximum affordable gross rent of \$875/month, leaving a cumulative gap of 20,987 units for renter households earning up to \$34,999.
- There are more rental units affordable (37,098) than renter households (19,858) at incomes between \$35,000 and \$49,999, but due to shortages of units priced affordably to households earning less than \$35,000, there remains a cumulative gap of 3,747 units for renter households earning up to \$50,000.
- The market oversupplies rental units priced affordably for households earning \$50,000 or more.

**Figure A-45.**  
**Rental Gaps and Cumulative Rental Gaps, Salt Lake County, 2022**

Income Range	Affordable Gross Rent	Renter Households	Rental Units Affordable	Rental Gap	Cumulative Rental Gap
Less than \$25,000	\$0 - \$625	24,577	7,282	-17,295	-17,295
\$25,000 to \$34,999	\$626 - \$875	13,175	9,483	-3,692	-20,987
\$35,000 to \$49,999	\$876 - \$1,250	19,858	37,098	17,240	-3,747
\$50,000 to \$74,999	\$1,251 - \$1,875	29,222	58,860	29,638	25,891
\$75,000 to \$99,999	\$1,876 - \$2,500	18,501	24,520	6,019	31,910

Note: Affordability assumes that households spend no more than 30% of their gross income on housing costs.

Source: 2022 5-year ACS estimates and Root Policy Research.

Because the rental supply distribution used in the gaps analysis above reflects the use of subsidies, income-restricted rental units, and lower rents for long-term tenants, it can be understood as a lower bound estimate of need.

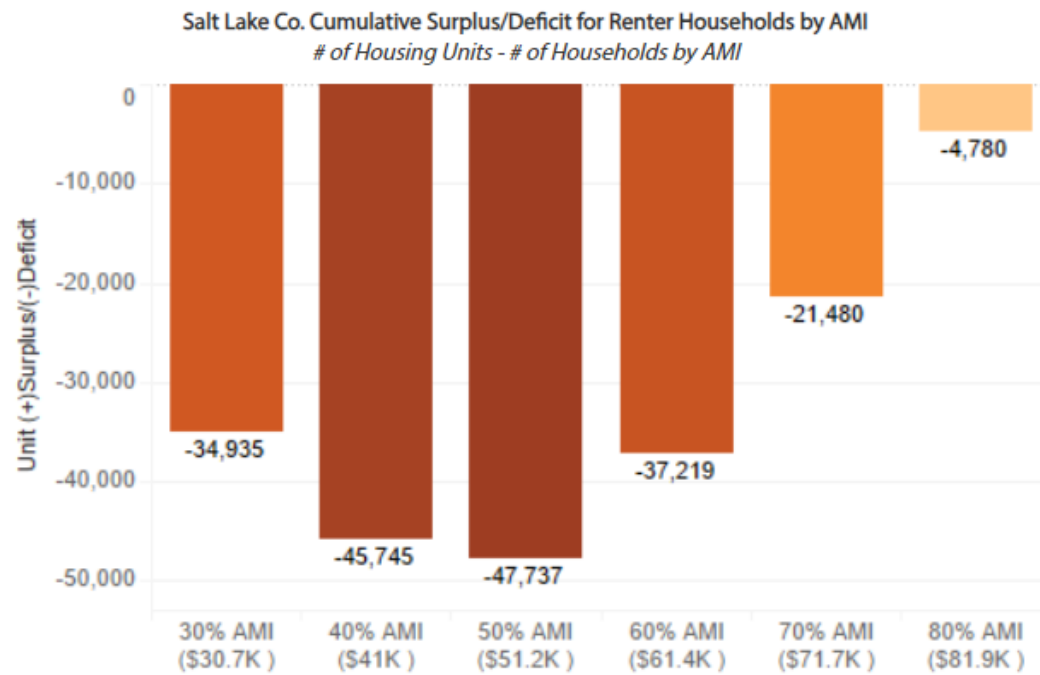
To estimate an upper bound of rental affordability needs—one that reflects a rental supply distribution closer to what households shopping for market rate rental units today might find—commercial data reflecting rents for market rate units form the rental supply distribution. This commercial rental supply distribution is compared to the distribution of renter households by income level. These gaps approximate rental affordability needs in the case that all rents increased to market rates.

The results of this analysis, conducted by the Kem C. Gardner Policy Institute, are presented as cumulative rental gaps in Figure A-46 below. The figure shows:

- There is a shortage of 34,935 units priced affordably for households earning up to 30% AMI (\$30,700). This is considerably larger than the cumulative shortage estimated for households earning less than \$35,000 (a shortage of 20,987 units) in the lower bound estimates presented in Figure A-45 because this estimate does not account for additional affordability achieved by the use of subsidies, income-restricted rental units, or lower rents paid by long-time tenants.
- There are cumulative shortages of 45,745 units for households earning up to 40% AMI (\$41,000) and 47,737 units for households earning up to 50% AMI (\$51,200).
- Without accounting for lower rents for long-term tenants or the use of housing subsidies and income-restricted rental inventory, Salt Lake County's rental market under-supplies rental units affordable to households earning incomes up to and including 80% AMI (\$81,900). Accounting for these additional sources of affordability, cumulative rental shortages begin to dissipate at income levels approaching \$50,000 (nearly 50% AMI) and resolve at income levels between \$50,000 and \$74,999. Rental vouchers, other subsidies, and income-restricted rental units currently in use in Salt Lake County partially alleviate but do not completely address affordability needs at lower income levels.



**Figure A-46.**  
**Cumulative Rental Gaps, Salt Lake County, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard; dashboard data and calculations from 5-year ACS estimates, RentRange-AltSource, and Kem C. Gardner Policy Institute.

**Home purchase gaps.** A similar gaps analysis was conducted to evaluate the market options affordable to renters who may wish to purchase a home in Salt Lake County. The home purchase gaps model compares the distribution of renter households at various incomes—roughly, the income distribution of the area’s first-time home buyers—with the shares of owner-occupied homes that are affordable to renter households at various income levels.<sup>11</sup> Results are presented in Figure A-47.

The “Purchase Gap” column in the table shows the difference between the share of total renter households that fall within a given income range and the share of total owner-occupied homes that are priced affordably for their income range. Negative numbers in red text indicate a shortage of units affordable at a given income level; positive numbers in dark text indicate an excess of units. The “Cumulative Purchase Gap” column presents the difference between the share of total renter households earning less than the upper limit specified in the income range column and the share of total owner-occupied homes affordable to them. Households earning less than \$35,000 are excluded from the calculation of cumulative purchase gaps because they are the least likely to transition to ownership.

The results of the ownership gaps analysis show that home purchase gaps are concentrated among households earning \$75,000 or less but are present for households earning up to \$100,000. Cumulatively, these gaps limit the supply of homes for sale at prices affordable to households earning up to \$150,000. Specifically,

- Approximately 43% of renter households earn less than \$50,000 and would require homes priced at or below \$150,237 to afford to purchase a home, yet only 5% of owner occupied homes are affordable to them. Approximately 28% of renter households earn less than \$35,000 and are unlikely to purchase homes. Because 15% of renter households earn between \$35,000 and \$50,000 and 5% of owner occupied homes are priced at or below \$150,237, the cumulative gap at \$50,000 is 10%.
- The cumulative homeownership gap continues to grow at incomes up to \$99,999:
  - 22% of renter households have incomes between \$50,000 and \$74,999, and only 5% of homes are affordable within this income range;
  - 14% of renter households earn between \$75,000 and \$99,999 annually, and 11% of homes are affordable within this income range; and
  - resultantly, the cumulative homeownership gap for households earning less than \$100,000 is 30%.
- The home purchase market oversupplies homes units affordable to households earning \$100,000 to \$149,999: 14% of renter households fall within this income range, while 31% of

---

<sup>11</sup> Home size, condition, and housing preferences are not considered in this affordability model. The purchase gap modeled also assumes an inventory of units for sale that represent the distribution of home values captured in the Census.

homes are valued within their purchase affordability range. Due to substantial homeownership gaps at every lower income level, a cumulative purchase gap of 12% remains for households earning less than \$150,000.

**Figure A-47.**  
**Home Purchase Gaps and Cumulative Home Purchase Gaps, Salt Lake County, 2022-2024**

Income Range	Affordable Home Price Range	% of Renter Households in Income Range	% of Owner-Occupied Units Affordable	Purchase Gap	Cumulative Purchase Gap
Less than \$25,000	\$0 - \$75,117	18%	3%	-15%	Excluded
\$25,000 to \$34,999	\$75,118 - \$105,165	10%	0%	-9%	Excluded
\$35,000 to \$49,999	\$105,166 - \$150,237	15%	1%	-14%	-10%
\$50,000 to \$74,999	\$150,238 - \$225,357	22%	5%	-17%	-27%
\$75,000 to \$99,999	\$225,358 - \$300,477	14%	11%	-3%	-30%
\$100,000 to \$149,999	\$300,478 - \$450,717	14%	31%	18%	-12%

Note: Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses. Renter households earning less than \$35,000 are excluded from cumulative purchase gap calculations because they are unlikely to transition to homeownership.

Source: 2022 5-year ACS estimates, Federal Reserve of St. Louis (FRED), and Root Policy Research.

## Projections of Future Needs

Figure A-48 shows low to moderate income populations for Salt Lake County, their current housing needs, and future housing need in the next five years. Current households and households with need by income range are based on HUD's housing problem data, while the projected needs are based on recent household growth trends in Salt Lake County. The model predicts that an additional 5,741 low to moderate income households will have housing needs in five years, with households earning extremely low incomes, very low incomes, and low incomes seeing the greatest increase in housing needs.

Needs will increase for both low income renter households and low income owner households. By household type, an additional 2,334 households with disabilities, 1,756 low income small family households, and an additional 1,268 elderly low income households are expected to have housing needs.

**Figure A-48.**  
**Housing Needs of Low Income Households, Salt Lake County, 2022 and 2027 (Projected)**

	Current Needs			Future Needs (5 Yr)	
	Total HHs	HHs with Needs	% of HHs with Needs	Housing Need in 5 Years	Change in Housing Need
<b>All Low Income Households (&lt;80% AMI)</b>	115,272	69,381	60%	74,593	+ 5,212
<b>By Income</b>					
Extremely low income HHs (<30% AMI)	26,064	22,862	88%	24,579	+ 1,717
Very low income HHs (30-50% AMI)	30,494	22,077	72%	23,735	+ 1,658
Low income HHs (50-80% AMI)	58,714	24,442	42%	26,278	+ 1,836
Low-moderate inc. HHs (80%-100% AMI)	38,829	7,049	18%	7,579	+ 530
<b>By Tenure</b>					
Low Income Renters (<80% AMI)	50,507	34,638	69%	37,240	+ 2,602
Low Income Owners (<80% AMI)	64,773	32,869	51%	35,338	+ 2,469
<b>By Household Type</b>					
Low Income Small Family HHs	40,612	23,382	58%	25,138	+ 1,756
Single Householders	97,842	7,512	8%	8,076	+ 564
Households with a Disability	86,480	31,065	36%	33,399	+ 2,334
Low Income Large Family HHs	18,224	9,139	50%	9,826	+ 687
Elderly Low Income HHs	39,131	16,877	43%	18,145	+ 1,268

Note: Housing need defined as a household having one or more of four housing problems, which includes: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%. Small family households are defined as families with 2-4 members, while large family households are families with 5 or more members.

Source: 2022 5-year ACS, 2016-2020 CHAS, 2010 Decennial Census, and Root Policy Research.

The Utah Housing Affordability Dashboard by the Kem C. Gardner Policy Institute presents projected increases in renter households by AMI level based on existing tenure and AMI ratios. In order to project future demand for renter occupied housing units by AMI level, these estimates are shown in Figure A-49.

According to the dashboard, the County was expected to gain 8,177 renter households earning 0-80% AMI, including 3,022 extremely low income renter households, 2,414 very low income renter households, and 2,741 low income renter household between 2022 and 2027. Rental affordability gaps identified earlier in this report are expected to widen as a result of increased demand from renter households in the next five years.

Of the jurisdictions studied, West Valley City is expected to see the greatest growth in demand from low income renter households (+722 renter households earning 0-80% AMI), followed by West Jordan (+497 renter households earning 0-80% AMI). Sandy, South Salt Lake, and South Jordan are also expected to gain at least 400 renter households earning 0-80% AMI.

**Figure A-49.**

**Projected Increase In Renter Households by AMI Level, Salt Lake County, Urban County, and Home Consortium, 2022–2027**

	Projected Increase in Renter Households, 2022–2027			
	Extremely Low Income (0-30% AMI)	Very Low Income (30-50% AMI)	Low Income (50-80% AMI)	All Low Income (0-80% AMI)
<b>Salt Lake County</b>	<b>3,022</b>	<b>2,414</b>	<b>2,741</b>	<b>8,177</b>
<b>Urban County</b>				
Bluffdale	14	43	48	105
Cottonwood Heights	20	17	26	63
Draper	63	101	123	287
Herriman	84	92	85	261
Holladay	31	22	25	78
Kearns	31	22	25	78
Magna	82	80	71	233
Midvale	82	80	71	233
Millcreek	100	79	93	272
Murray	108	124	118	350
Riverton	108	124	118	350
South Salt Lake	167	158	126	451
White City	1	0	1	2
<b>Home Consortium</b>				
Sandy	167	158	126	451
South Jordan	126	82	197	405
Taylorsville	21	23	25	69
West Jordan	145	197	155	497
West Valley City	257	214	251	722

Note: Projections are not available for jurisdictions not listed.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard, 2022

## Additional Tables

**Units permitted by type.** The tables in Figure A-50 present trends in units permitted by building type for entitlement jurisdictions each year 2010 to 2023 according to data from the Ivory-Boyer Construction Database. Building types are those presented in the Ivory-Boyer Construction Database.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 1**

		Units Permitted by Type								
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
Salt Lake County										
2010	2,206	1,277	56	306	4	537	26	0	0	0
2011	2,416	1,242	46	612	0	488	28	0	0	0
2012	3,485	2,102	20	283	7	1,058	15	0	0	0
2013	5,193	2,486	70	995	23	1,600	18	1	0	0
2014	6,551	1,953	58	1,191	11	3,315	23	0	0	0
2015	5,680	2,063	42	1,059	12	2,484	19	1	0	0
2016	8,363	2,387	58	1,336	18	4,443	5	0	116	0
2017	6,602	2,456	76	1,732	40	2,025	8	0	265	0
2018	8,150	2,627	106	2,453	54	2,897	8	1	0	4
2019	9,798	1,934	72	2,101	12	5,637	29	1	0	12
2020	10,660	2,518	221	2,369	842	4,523	22	0	161	4
2021	11,037	2,235	107	1,989	1,416	5,256	26	0	0	8
2022	8,864	1,517	128	1,673	672	4,863	6	2	0	3
2023	8,824	1,512	168	2,206	1,646	2,877	2	2	399	12
Alta										
2010	1	1	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.



**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 2**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Alta</b>										
2016	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
<b>Bluffdale</b>										
2010	27	27	0	0	0	0	0	0	0	0
2011	37	37	0	0	0	0	0	0	0	0
2012	97	97	0	0	0	0	0	0	0	0
2013	410	218	0	36	0	156	0	0	0	0
2014	278	217	0	61	0	0	0	0	0	0
2015	235	159	0	74	0	0	2	0	0	0
2016	514	213	0	301	0	0	0	0	0	0
2017	159	94	0	65	0	0	0	0	0	0
2018	564	158	0	69	0	337	0	0	0	0
2019	65	17	0	48	0	0	0	0	0	0
2020	583	95	0	488	0	0	0	0	0	0
2021	440	36	0	404	0	0	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 3**

		Units Permitted by Type								
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Bluffdale</b>										
<b>2022</b>	65	30	2	33	0	0	0	0	0	0
<b>2023</b>	46	45	0	0	0	0	0	1	0	0
<b>Cottonwood Heights</b>										
<b>2010</b>	13	11	2	0	0	0	0	0	0	0
<b>2011</b>	17	17	0	0	0	0	0	0	0	0
<b>2012</b>	24	24	0	0	0	0	0	0	0	0
<b>2013</b>	22	20	2	0	0	0	0	0	0	0
<b>2014</b>	22	22	0	0	0	0	0	0	0	0
<b>2015</b>	25	25	0	0	0	0	0	0	0	0
<b>2016</b>	35	33	2	0	0	0	0	0	0	0
<b>2017</b>	36	34	2	0	0	0	0	0	0	0
<b>2018</b>	90	89	0	0	0	0	0	0	0	1
<b>2019</b>	62	62	0	0	0	0	0	0	0	0
<b>2020</b>	38	26	0	12	0	0	0	0	0	0
<b>2021</b>	117	43	2	0	0	72	0	0	0	0
<b>2022</b>	144	12	0	0	0	132	0	0	0	0
<b>2023</b>	4	4	0	0	0	0	0	0	0	0
<b>Draper</b>										
<b>2010</b>	95	76	0	19	0	0	0	0	0	0
<b>2011</b>	86	86	0	0	0	0	0	0	0	0
<b>2012</b>	273	201	0	0	0	72	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 4**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Draper</b>										
2013	287	279	0	8	0	0	0	0	0	0
2014	319	132	0	33	0	154	0	0	0	0
2015	63	33	2	28	0	0	0	0	0	0
2016	44	24	0	20	0	0	0	0	0	0
2017	460	192	2	25	0	0	0	0	241	0
2018	898	215	0	79	0	604	0	0	0	0
2019	606	134	0	76	0	386	1	0	0	9
2020	779	243	0	102	0	434	0	0	0	0
2021	226	149	0	75	0	0	0	0	0	2
2022	719	81	0	66	0	571	0	0	0	1
2023	79	74	0	4	0	0	0	0	0	1
<b>Herriman</b>										
2010	180	180	0	0	0	0	0	0	0	0
2011	211	180	0	31	0	0	0	0	0	0
2012	480	422	0	46	0	12	0	0	0	0
2013	636	462	32	142	0	0	0	0	0	0
2014	889	378	0	223	0	287	1	0	0	0
2015	786	429	0	357	0	0	0	0	0	0
2016	1,237	564	6	487	12	168	0	0	0	0
2017	1,677	610	0	917	18	132	0	0	0	0
2018	2,053	627	0	1,084	0	342	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 5**

		Units Permitted by Type								
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Herriman</b>										
<b>2019</b>	1,532	635	0	454	0	443	0	0	0	0
<b>2020</b>	967	476	0	334	0	157	0	0	0	0
<b>2021</b>	858	408	0	309	0	141	0	0	0	0
<b>2022</b>	696	438	0	180	0	78	0	0	0	0
<b>2023</b>	638	317	0	104	0	215	0	0	0	2
<b>Holladay</b>										
<b>2010</b>	0	0	0	0	0	0	0	0	0	0
<b>2011</b>	14	14	0	0	0	0	0	0	0	0
<b>2012</b>	19	19	0	0	0	0	0	0	0	0
<b>2013</b>	36	36	0	0	0	0	0	0	0	0
<b>2014</b>	72	33	6	33	0	0	0	0	0	0
<b>2015</b>	33	31	0	2	0	0	0	0	0	0
<b>2016</b>	43	26	0	7	0	10	0	0	0	0
<b>2017</b>	23	14	0	9	0	0	0	0	0	0
<b>2018</b>	7	6	0	0	0	0	0	0	0	1
<b>2019</b>	4	3	0	0	0	0	0	0	0	1
<b>2020</b>	1	1	0	0	0	0	0	0	0	0
<b>2021</b>	4	4	0	0	0	0	0	0	0	0
<b>2022</b>	22	8	2	11	0	0	0	0	0	1
<b>2023</b>	71	20	4	40	0	5	0	0	0	2

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 6**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Midvale</b>										
2010	64	18	6	40	0	0	0	0	0	0
2011	341	21	4	234	0	82	0	0	0	0
2012	144	43	4	97	0	0	0	0	0	0
2013	546	103	0	425	0	16	1	1	0	0
2014	365	40	12	97	0	216	0	0	0	0
2015	229	39	10	83	0	97	0	0	0	0
2016	207	17	4	0	0	186	0	0	0	0
2017	67	52	2	8	0	5	0	0	0	0
2018	521	46	8	467	0	0	0	0	0	0
2019	427	1	0	218	0	206	2	0	0	0
2020	286	3	10	33	16	224	0	0	0	0
2021	221	10	6	93	0	112	0	0	0	0
2022	236	6	2	18	0	210	0	0	0	0
2023	156	5	2	22	0	126	0	0	0	1
<b>Millcreek</b>										
2017	8	8	0	0	0	0	0	0	0	0
2018	398	20	0	0	0	378	0	0	0	0
2019	50	13	14	15	0	8	0	0	0	0
2020	856	27	6	53	0	770	0	0	0	0
2021	145	32	34	29	0	50	0	0	0	0
2022	179	26	2	142	0	9	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 7**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Millcreek</b>										
<b>2023</b>	731	11	18	29	0	671	0	0	0	2
<b>Murray</b>										
<b>2010</b>	31	29	0	0	0	0	2	0	0	0
<b>2011</b>	40	24	0	0	0	15	1	0	0	0
<b>2012</b>	67	14	0	4	0	46	3	0	0	0
<b>2013</b>	263	37	0	24	0	202	0	0	0	0
<b>2014</b>	331	22	2	60	0	246	1	0	0	0
<b>2015</b>	48	35	0	13	0	0	0	0	0	0
<b>2016</b>	224	27	0	22	0	175	0	0	0	0
<b>2017</b>	308	19	0	48	0	239	2	0	0	0
<b>2018</b>	240	55	2	11	0	165	5	0	0	2
<b>2019</b>	228	57	0	71	0	93	6	0	0	1
<b>2020</b>	238	115	93	21	0	0	9	0	0	0
<b>2021</b>	1,000	85	0	0	0	895	20	0	0	0
<b>2022</b>	795	7	68	4	40	676	0	0	0	0
<b>2023</b>	606	31	68	16	0	491	0	0	0	0
<b>Riverton</b>										
<b>2010</b>	93	64	2	27	0	0	0	0	0	0
<b>2011</b>	155	74	10	71	0	0	0	0	0	0
<b>2012</b>	83	81	2	0	0	0	0	0	0	0
<b>2013</b>	164	105	2	57	0	0	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 8**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Riverton</b>										
2014	122	76	6	35	0	0	5	0	0	0
2015	290	121	2	95	0	72	0	0	0	0
2016	228	166	0	62	0	0	0	0	0	0
2017	403	209	18	136	15	25	0	0	0	0
2018	137	101	0	36	0	0	0	0	0	0
2019	119	44	0	75	0	0	0	0	0	0
2020	150	48	0	50	0	52	0	0	0	0
2021	59	17	0	13	0	29	0	0	0	0
2022	126	46	0	30	0	49	0	0	0	1
2023	627	234	6	263	6	114	0	0	0	4
<b>Sandy</b>										
2010	81	66	8	6	0	0	1	0	0	0
2011	93	82	4	6	0	0	1	0	0	0
2012	113	111	0	0	0	0	2	0	0	0
2013	818	104	6	10	0	698	0	0	0	0
2014	526	64	12	8	0	440	2	0	0	0
2015	831	71	0	8	0	747	5	0	0	0
2016	771	55	0	0	0	597	3	0	116	0
2017	466	47	0	85	0	331	3	0	0	0
2018	243	51	6	185	0	0	1	0	0	0
2019	296	32	0	84	0	177	2	0	0	1

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 9**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Sandy</b>										
2020	396	46	0	38	0	305	5	0	0	2
2021	95	45	2	18	24	0	3	0	0	3
2022	140	32	0	102	0	6	0	0	0	0
2023	67	24	0	43	0	0	0	0	0	0
<b>South Jordan</b>										
2010	501	351	0	150	0	0	0	0	0	0
2011	623	380	0	243	0	0	0	0	0	0
2012	906	518	4	126	0	258	0	0	0	0
2013	1,067	591	0	211	19	246	0	0	0	0
2014	1,130	493	6	329	0	302	0	0	0	0
2015	766	544	14	208	0	0	0	0	0	0
2016	921	637	22	262	0	0	0	0	0	0
2017	1,002	578	36	160	3	201	0	0	24	0
2018	1,092	659	66	312	3	52	0	0	0	0
2019	1,044	462	52	287	0	243	0	0	0	0
2020	1,272	659	50	433	0	130	0	0	0	0
2021	1,796	699	30	428	36	603	0	0	0	0
2022	924	439	34	275	0	176	0	0	0	0
2023	372	241	20	111	0	0	0	0	0	0
<b>South Salt Lake</b>										
2010	32	10	2	20	0	0	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.



**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 10**

Total Units Permitted		Units Permitted by Type								
		Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
South Salt Lake										
2011	4	4	0	0	0	0	0	0	0	0
2012	25	21	0	4	0	0	0	0	0	0
2013	8	8	0	0	0	0	0	0	0	0
2014	20	2	0	18	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0
2016	89	1	0	0	0	88	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	335	53	0	0	0	282	0	0	0	0
2021	250	9	0	0	1	240	0	0	0	0
2022	15	15	0	0	0	0	0	0	0	0
2023	199	12	0	0	0	187	0	0	0	0
Taylorsville										
2010	218	15	0	15	0	186	2	0	0	0
2011	44	10	0	13	0	0	21	0	0	0
2012	36	22	0	6	0	0	8	0	0	0
2013	55	35	4	0	0	0	16	0	0	0
2014	43	32	0	0	0	0	11	0	0	0
2015	59	46	2	0	0	0	11	0	0	0
2016	35	31	2	0	0	0	2	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 11**

Units Permitted by Type										
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>Taylorsville</b>										
2017	168	18	0	33	0	115	2	0	0	0
2018	158	2	0	48	0	108	0	0	0	0
2019	273	15	0	51	0	204	3	0	0	0
2020	225	17	0	45	0	0	1	0	161	1
2021	11	10	0	0	0	0	0	0	0	1
2022	5	1	0	4	0	0	0	0	0	0
2023	230	16	0	0	0	0	0	0	214	0
<b>West Jordan</b>										
2010	458	170	2	4	4	278	0	0	0	0
2011	230	146	12	0	0	72	0	0	0	0
2012	234	224	0	0	4	6	0	0	0	0
2013	201	201	0	0	0	0	0	0	0	0
2014	230	182	0	48	0	0	0	0	0	0
2015	637	271	0	96	0	270	0	0	0	0
2016	391	335	0	56	0	0	0	0	0	0
2017	945	373	0	107	0	464	1	0	0	0
2018	601	373	0	45	24	158	1	0	0	0
2019	643	298	0	66	0	279	0	0	0	0
2020	650	276	0	190	103	78	3	0	0	0
2021	1,034	371	0	51	366	243	2	0	0	1
2022	165	143	0	17	0	0	5	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2024.

**Figure A-50.**

**Residential Units Permitted by Type, Urban County and HOME Consortium, 2010-2023, Part 12**

		Units Permitted by Type								
	Total Units Permitted	Single Family Detached	Duplex/ Twin Home	Condo/ Townhome	Apts/ 3 or 4 Family	Apts/ 5+ Families	Manuf./ Mobile	Cabins	Group Quarters	Other Res. Units
<b>West Jordan</b>										
<b>2023</b>	327	86	0	79	64	96	2	0	0	0
<b>West Valley City</b>										
<b>2010</b>	145	133	6	6	0	0	0	0	0	0
<b>2011</b>	99	87	2	9	0	0	1	0	0	0
<b>2012</b>	191	191	0	0	0	0	0	0	0	0
<b>2013</b>	382	205	0	48	0	128	1	0	0	0
<b>2014</b>	527	130	0	26	4	366	1	0	0	0
<b>2015</b>	274	187	4	53	8	21	1	0	0	0
<b>2016</b>	174	113	4	57	0	0	0	0	0	0
<b>2017</b>	224	141	4	79	0	0	0	0	0	0
<b>2018</b>	211	113	12	54	16	15	1	0	0	0
<b>2019</b>	398	61	2	115	4	201	15	0	0	0
<b>2020</b>	1,212	108	6	80	4	1,010	4	0	0	0
<b>2021</b>	330	164	0	73	92	0	0	0	0	1
<b>2022</b>	1,183	72	8	55	0	1,048	0	0	0	0
<b>2023</b>	492	44	4	199	96	149	0	0	0	0

Source: Ivory-Boyer Construction Database from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center, 2022

**Lead paint contamination by tenure.** Figures A-51 and A-52 below present year built for owner occupied and renter occupied housing units to estimate the associated risk of lead-based paint exposure.

**Figure A-51.**  
**Year Built for Owner Occupied Housing Units and Lead-Based Paint Risk, 2022**

Owner Occupied	Total Owner Occupied Units	Higher Risk for Lead-Based Paint				Low Risk for Lead-Based Paint			
		Before 1950		1950-1979		1980-1999		2000 or Later	
		#	%	#	%	#	%	#	%
Salt Lake County	273,739	27,704	10%	97,600	36%	72,885	27%	75,550	28%
Urban County	118,463	6,784	6%	46,667	39%	27,289	23%	37,723	32%
Unincorp. Salt Lake County	3,075	89	3%	1,349	44%	541	18%	1,096	36%
Alta	24	0	0%	3	13%	20	83%	1	4%
Brighton	116	2	2%	39	34%	24	21%	51	44%
Bluffdale	4,141	0	0%	392	9%	570	14%	3,179	77%
Copperton	202	148	73%	28	14%	19	9%	7	3%
Cottonwood Heights	8,797	103	1%	5,856	67%	1,954	22%	884	10%
Draper	11,586	154	1%	398	3%	4,395	38%	6,639	57%
Emigration Canyon	533	63	12%	157	29%	188	35%	125	23%
Herriman	13,080	44	0%	421	3%	803	6%	11,812	90%
Holladay	9,163	601	7%	5,979	65%	1,497	16%	1,086	12%
Kearns	8,553	114	1%	5,054	59%	2,571	30%	814	10%
Magna	7,016	768	11%	2,840	40%	2,056	29%	1,352	19%

Source: 2022 5-year ACS.

**Figure A-51.**

**Year Built for Owner Occupied Housing Units and Lead-Based Paint Risk, 2022 Cont.**

Owner Occupied	Total Owner Occupied Units	Higher Risk for Lead-Based Paint				Low Risk for Lead-Based Paint			
		Before 1950		1950-1979		1980-1999		2000 or Later	
		#	%	#	%	#	%	#	%
Urban County (Continued)									
Midvale	6,724	707	11%	3,057	45%	1,521	23%	1,439	21%
Millcreek	15,855	2,252	14%	9,148	58%	2,513	16%	1,942	12%
Murray	13,094	517	4%	7,369	56%	3,436	26%	1,772	14%
Riverton	11,377	119	1%	1,399	12%	4,647	41%	5,212	46%
South Salt Lake	4,161	1,017	24%	1,608	39%	524	13%	1,012	24%
White City	1,727	86	5%	1,570	91%	24	1%	47	3%
Home Consortium	233,607	8,169	3%	85,032	36%	68,992	30%	71,414	31%
Urban County	118,463	6,784	6%	46,667	39%	27,289	23%	37,723	32%
Sandy	25,038	289	1%	11,366	45%	10,536	42%	2,847	11%
South Jordan	20,574	159	1%	1,853	9%	5,345	26%	13,217	64%
Taylorsville	14,089	251	2%	7,222	51%	4,931	35%	1,685	12%
West Jordan	27,836	214	1%	5,137	18%	12,687	46%	9,798	35%
West Valley City	27,607	472	2%	12,787	46%	8,204	30%	6,144	22%

Source: 2022 5-year ACS.

**Figure A-52.**  
**Year Built for Renter Occupied Housing Units and Lead-Based Paint Risk, 2022**

Renter Occupied	Total Renter Occupied Units	Higher Risk for Lead-Based Paint				Low Risk for Lead-Based Paint			
		Before 1950		1950-1979		1980-1999		2000 or Later	
		#	%	#	%	#	%	#	%
Salt Lake County	133,934	15,225	11%	42,856	32%	33,784	25%	42,069	31%
Urban County	51,782	2,950	6%	16,967	33%	13,954	27%	17,911	35%
Unincorp. Salt Lake County	230	8	3%	102	44%	99	43%	21	9%
Alta	46	0	0%	8	17%	24	52%	14	30%
Brighton	17	0	0%	0	0%	0	0%	17	100%
Bluffdale	1,026	198	19%	20	2%	262	26%	546	53%
Copperton	123	87	71%	2	2%	0	0%	34	28%
Cottonwood Heights	3,564	60	2%	1,475	41%	1,414	40%	615	17%
Draper	4,275	110	3%	196	5%	1,272	30%	2,697	63%
Emigration Canyon	38	14	37%	14	37%	6	16%	4	11%
Herriman	2,995	0	0%	21	1%	36	1%	2,938	98%
Holladay	2,564	112	4%	1,440	56%	727	28%	285	11%
Kearns	1,978	30	2%	918	46%	823	42%	207	10%
Magna	1,722	156	9%	412	24%	452	26%	702	41%

Source: 2022 5-year ACS.

**Figure A-52.**

**Year Built for Renter Occupied Housing Units and Lead-Based Paint Risk, 2022 Cont.**

Renter Occupied	Total Renter Occupied Units	Higher Risk for Lead-Based Paint				Low Risk for Lead-Based Paint			
		Before 1950		1950-1979		1980-1999		2000 or Later	
		#	%	#	%	#	%	#	%
Urban County (Continued)									
Midvale	8,147	269	3%	2,588	32%	2,132	26%	3,158	39%
Millcreek	9,645	615	6%	4,165	43%	2,926	30%	1,939	20%
Murray	7,041	392	6%	2,904	41%	2,095	30%	1,650	23%
Riverton	1,808	78	4%	265	15%	285	16%	1,180	65%
South Salt Lake	6,439	821	13%	2,311	36%	1,339	21%	1,968	31%
White City	188	0	0%	126	67%	62	33%	0	0%
Home Consortium	88,631	3,919	4%	27,078	31%	26,206	30%	31,428	35%
Urban County	51,782	2,950	6%	16,967	33%	13,954	27%	17,911	35%
Sandy	7,709	346	4%	1,635	21%	2,214	29%	3,514	46%
South Jordan	3,855	33	1%	262	7%	533	14%	3,027	79%
Taylorsville	5,914	165	3%	1,871	32%	2,950	50%	928	16%
West Jordan	8,140	112	1%	2,049	25%	2,636	32%	3,343	41%
West Valley City	11,231	313	3%	4,294	38%	3,919	35%	2,705	24%

Source: 2022 5-year ACS.



**Cost burden by tenure.** Figures A-53 and A-54 present cost burden and severe cost burden for renter and owner households, respectively.

**Figure A-53.**  
**Renter Cost Burden, Urban County and HOME Consortium, 2022**

Renter Households	Cost Burden		Severe Cost Burden		Cost Burden + Severe Cost Burden	
	30-50% of Income		>50% of Income		>30% of Income	
	#	%	#	%	#	%
<b>Salt Lake County</b>	33,669	26%	27,002	21%	60,671	47%
<b>Urban County</b>	13,163	27%	9,890	20%	23,053	47%
Unincorp. Salt Lake County	63	29%	45	21%	108	50%
Alta	0	0%	0	0%	0	0%
Brighton	0	0%	0	0%	0	0%
Bluffdale	456	47%	26	3%	482	49%
Copperton	47	39%	0	0%	47	39%
Cottonwood Heights	683	20%	668	19%	1,351	39%
Draper	832	20%	934	23%	1,766	43%
Emigration Canyon	17	45%	0	0%	17	45%
Herriman	817	30%	550	20%	1,367	50%
Holladay	504	21%	555	23%	1,059	44%
Kearns	428	23%	570	31%	998	54%
Magna	739	44%	271	16%	1,010	61%
Midvale	2,221	28%	1,615	20%	3,836	48%
Millcreek	2,303	25%	1,948	21%	4,251	46%
Murray	1,941	28%	1,283	19%	3,224	47%
Riverton	515	30%	259	15%	774	46%
South Salt Lake	1,560	26%	1,137	19%	2,697	46%
White City	37	25%	29	19%	66	44%
<b>Home Consortium</b>	22,880	27%	17,230	20%	40,110	47%
Urban County	13,163	27%	9,890	20%	23,053	47%
Sandy	1,794	24%	1,427	19%	3,221	43%
South Jordan	891	24%	727	20%	1,618	44%
Taylorsville	1,668	30%	884	16%	2,552	45%
West Jordan	2,475	32%	1,702	22%	4,177	53%
West Valley City	2,889	27%	2,600	24%	5,489	51%

Source: 2022 5-year ACS estimates.

**Figure A-54.**  
**Owner Cost Burden, Urban County and HOME Consortium, 2022**

Owner Households	Cost Burden		Severe Cost Burden		Cost Burden + Severe Cost Burden	
	30-50% of Income		>50% of Income		>30% of Income	
	#	%	#	%	#	%
Salt Lake County	35,931	13%	19,026	7%	54,957	20%
Urban County	16,103	14%	9,059	8%	25,162	21%
Unincorp. Salt Lake County	610	20%	245	8%	855	28%
Alta	1	4%	11	46%	12	50%
Brighton	0	0%	9	8%	9	8%
Bluffdale	594	14%	195	5%	789	19%
Copperton	14	7%	10	5%	24	12%
Cottonwood Heights	763	9%	635	7%	1,398	16%
Draper	1,076	9%	1,208	10%	2,284	20%
Emigration Canyon	41	8%	40	8%	81	15%
Herriman	2,337	18%	660	5%	2,997	23%
Holladay	1,235	14%	738	8%	1,973	22%
Kearns	1,540	18%	579	7%	2,119	25%
Magna	857	12%	493	7%	1,350	19%
Midvale	949	14%	727	11%	1,676	25%
Millcreek	1,865	12%	1,229	8%	3,094	20%
Murray	1,546	12%	989	8%	2,535	20%
Riverton	1,697	15%	841	7%	2,538	22%
South Salt Lake	705	17%	293	7%	998	24%
White City	324	19%	204	12%	528	31%
Home Consortium	30,991	13%	15,904	7%	46,895	20%
Urban County	16,103	14%	9,059	8%	25,162	21%
Sandy	2,349	9%	1,628	7%	3,977	16%
South Jordan	2,875	14%	1,058	5%	3,933	19%
Taylorsville	1,761	13%	925	7%	2,686	19%
West Jordan	3,920	14%	1,467	5%	5,387	19%
West Valley City	3,983	14%	1,767	6%	5,750	21%

Source: 2022 5-year ACS estimates.

**Gaps analysis.** Figures A-55 through A-93 present rental and ownership gaps for Urban County and HOME Consortium jurisdictions where available. Gaps are additionally presented for Salt Lake City.

Rental and ownership gaps are presented for Salt Lake City, Draper, Herriman, Millcreek, Murray, Sandy, South Jordan, Taylorsville, West Jordan, and West Valley City. Rental gaps are presented on the following pages for the remaining jurisdictions where data are available. For a sample interpretation of the gaps presented below, refer to the narrative around Figures A-45 to A-47 on pages 67-72.

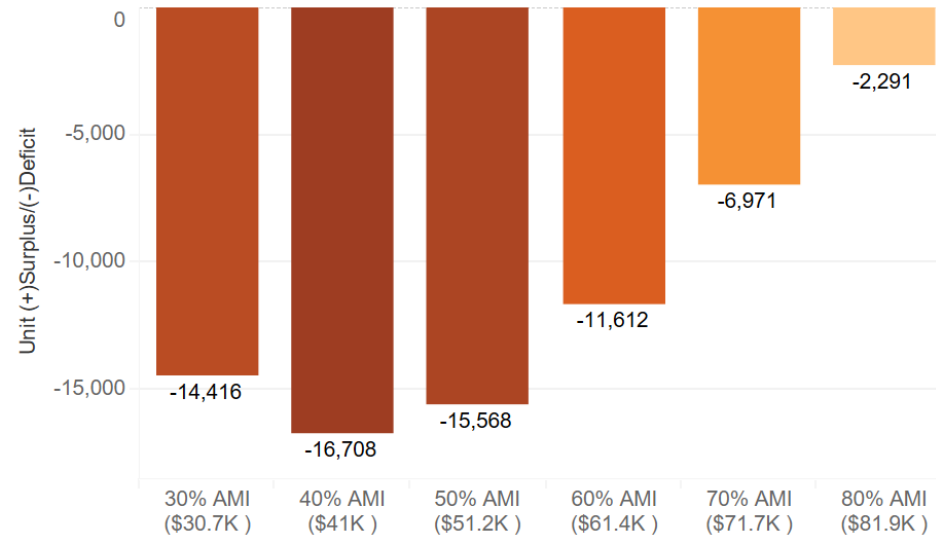
## Rental and Ownership Gaps: Salt Lake City

**Figure A-55.**  
**Rental Gaps: Lower Bound, Salt Lake City, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(1,995)	(1,995)
\$5,000 to \$9,999	(507)	(2,502)
\$10,000 to \$14,999	(2,135)	(4,637)
\$15,000 to \$19,999	(1,073)	(5,710)
\$20,000 to \$24,999	(1,279)	(6,988)
\$25,000 to \$34,999	291	(6,697)
\$35,000 to \$49,999	8,494	1,797
\$50,000 to \$74,999	6,865	8,662
\$75,000 to \$99,999	1,201	9,863
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-56.**  
**Cumulative Rental Gaps: Upper Bound, Salt Lake City, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-57.**  
**Ownership Gaps, Salt Lake City, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-4%	-4%
\$5,000 to \$9,999	-1%	-5%
\$10,000 to \$14,999	-7%	-12%
\$15,000 to \$19,999	-5%	-17%
\$20,000 to \$24,999	-5%	-21%
\$25,000 to \$34,999	-10%	-31%
\$35,000 to \$49,999	-11%	-43%
\$50,000 to \$74,999	-14%	-56%
\$75,000 to \$99,999	0%	-57%
\$100,000 to \$149,999	13%	-44%
\$150,000 or more	44%	0%

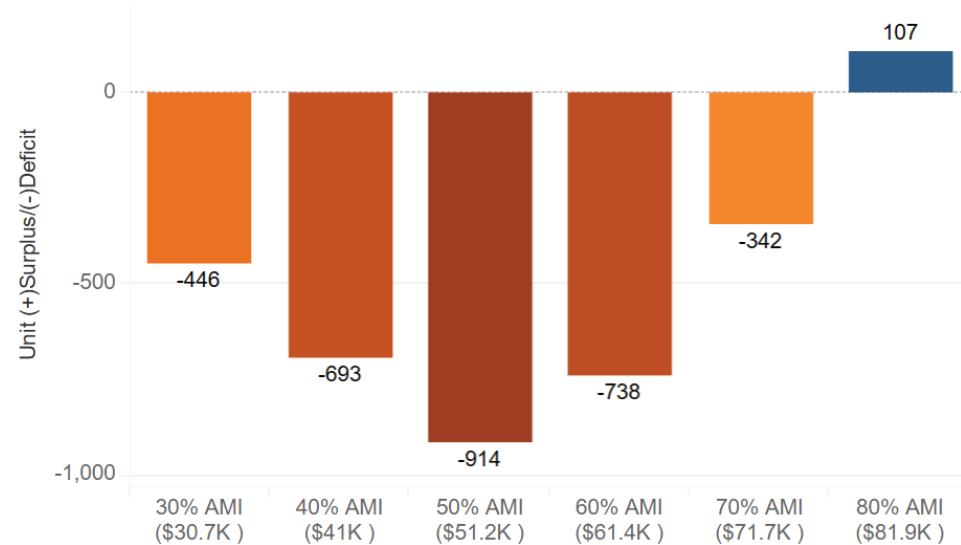
## Rental and Ownership Gaps: Draper

**Figure A-58.**  
**Rental Gaps: Lower Bound, Draper, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(114)	(114)
\$5,000 to \$9,999	(0)	(114)
\$10,000 to \$14,999	(123)	(237)
\$15,000 to \$19,999	(117)	(354)
\$20,000 to \$24,999	(104)	(458)
\$25,000 to \$34,999	(155)	(614)
\$35,000 to \$49,999	(167)	(780)
\$50,000 to \$74,999	1,465	685
\$75,000 to \$99,999	462	1,146
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-59.**  
**Cumulative Rental Gaps: Upper Bound, Draper, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-60.**  
**Ownership Gaps, Draper, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-2%	-2%
\$5,000 to \$9,999	0%	-3%
\$10,000 to \$14,999	-3%	-6%
\$15,000 to \$19,999	-2%	-8%
\$20,000 to \$24,999	-2%	-10%
\$25,000 to \$34,999	-5%	-15%
\$35,000 to \$49,999	-14%	-28%
\$50,000 to \$74,999	-17%	-45%
\$75,000 to \$99,999	-17%	-62%
\$100,000 to \$149,999	-4%	-66%
\$150,000 or more	66%	0%

## Rental and Ownership Gaps: Herriman

**Figure A-61.**

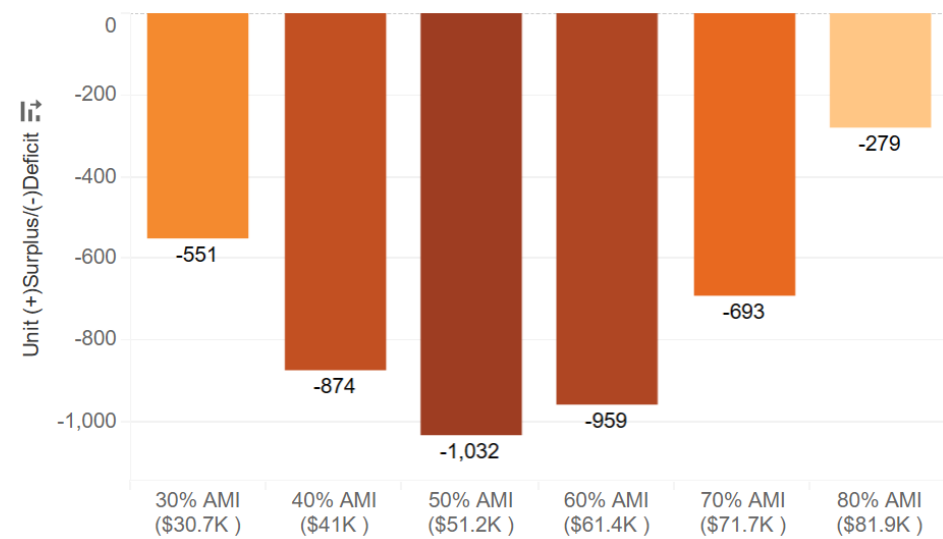
**Rental Gaps: Lower Bound, Herriman, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(35)	(35)
\$5,000 to \$9,999	(200)	(235)
\$10,000 to \$14,999	-	(235)
\$15,000 to \$19,999	(9)	(244)
\$20,000 to \$24,999	-	(244)
\$25,000 to \$34,999	(444)	(688)
\$35,000 to \$49,999	10	(678)
\$50,000 to \$74,999	800	121
\$75,000 to \$99,999	777	899
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-62.**

**Cumulative Rental Gaps: Upper Bound, Herriman, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-63.**

**Ownership Gaps, Herriman, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	0%	0%
\$5,000 to \$9,999	-7%	-7%
\$10,000 to \$14,999	0%	-7%
\$15,000 to \$19,999	0%	-7%
\$20,000 to \$24,999	0%	-7%
\$25,000 to \$34,999	-15%	-21%
\$35,000 to \$49,999	-15%	-37%
\$50,000 to \$74,999	-23%	-60%
\$75,000 to \$99,999	-2%	-61%
\$100,000 to \$149,999	7%	-54%
\$150,000 or more	54%	0%

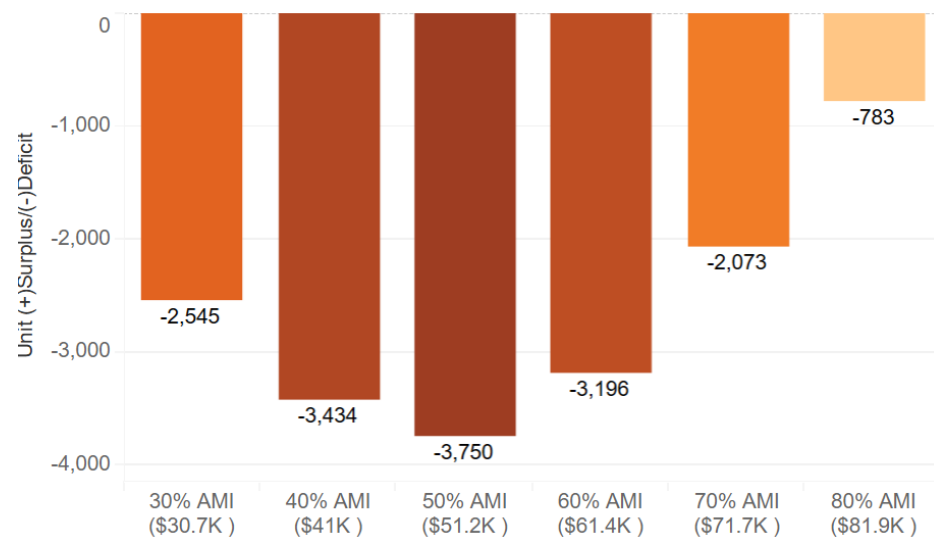
## Rental and Ownership Gaps: Millcreek

**Figure A-64.**  
**Rental Gaps: Lower Bound, Millcreek, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(350)	(350)
\$5,000 to \$9,999	(133)	(483)
\$10,000 to \$14,999	(376)	(859)
\$15,000 to \$19,999	(333)	(1,192)
\$20,000 to \$24,999	(13)	(1,206)
\$25,000 to \$34,999	(634)	(1,839)
\$35,000 to \$49,999	1,900	61
\$50,000 to \$74,999	2,289	2,350
\$75,000 to \$99,999	(11)	2,339
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-65.**  
**Cumulative Rental Gaps: Upper Bound, Millcreek, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-66.**  
**Ownership Gaps, Millcreek, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-3%	-3%
\$5,000 to \$9,999	-1%	-4%
\$10,000 to \$14,999	-5%	-9%
\$15,000 to \$19,999	-3%	-13%
\$20,000 to \$24,999	-1%	-14%
\$25,000 to \$34,999	-12%	-26%
\$35,000 to \$49,999	-12%	-38%
\$50,000 to \$74,999	-18%	-56%
\$75,000 to \$99,999	-8%	-65%
\$100,000 to \$149,999	14%	-51%
\$150,000 or more	51%	0%



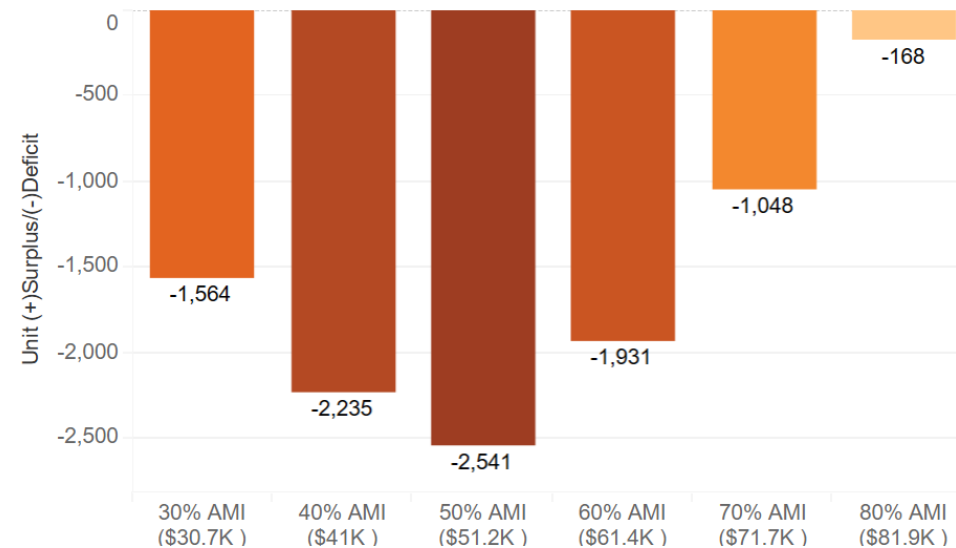
## Rental and Ownership Gaps: Murray

**Figure A-67.**  
**Rental Gaps: Lower Bound, Murray, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(116)	(116)
\$5,000 to \$9,999	(18)	(134)
\$10,000 to \$14,999	(162)	(296)
\$15,000 to \$19,999	(167)	(463)
\$20,000 to \$24,999	(198)	(661)
\$25,000 to \$34,999	(263)	(924)
\$35,000 to \$49,999	1,085	161
\$50,000 to \$74,999	1,815	1,976
\$75,000 to \$99,999	(123)	1,853
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-68.**  
**Cumulative Rental Gaps: Upper Bound, Murray, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-69.**  
**Ownership Gaps, Murray, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-1%	-1%
\$5,000 to \$9,999	0%	-1%
\$10,000 to \$14,999	-3%	-4%
\$15,000 to \$19,999	-2%	-6%
\$20,000 to \$24,999	-3%	-9%
\$25,000 to \$34,999	-8%	-17%
\$35,000 to \$49,999	-15%	-32%
\$50,000 to \$74,999	-18%	-50%
\$75,000 to \$99,999	-4%	-54%
\$100,000 to \$149,999	18%	-36%
\$150,000 or more	36%	0%

## Rental and Ownership Gaps: Sandy

**Figure A-70.**

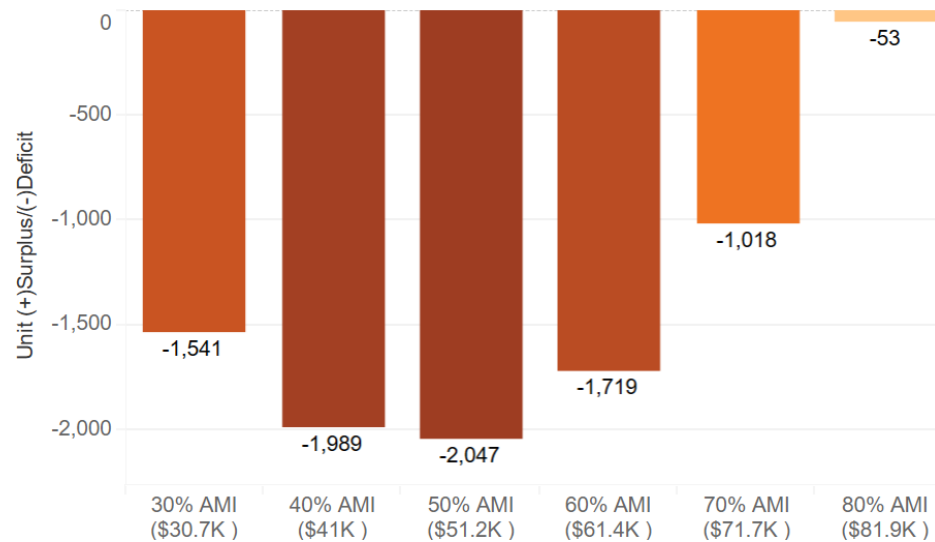
**Rental Gaps: Lower Bound, Sandy, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(239)	(239)
\$5,000 to \$9,999	(40)	(279)
\$10,000 to \$14,999	(68)	(347)
\$15,000 to \$19,999	(222)	(569)
\$20,000 to \$24,999	(251)	(820)
\$25,000 to \$34,999	(453)	(1,273)
\$35,000 to \$49,999	389	(885)
\$50,000 to \$74,999	2,332	1,447
\$75,000 to \$99,999	890	2,336
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-71.**

**Cumulative Rental Gaps: Upper Bound, Sandy, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-72.**

**Ownership Gaps, Sandy, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-2%	-2%
\$5,000 to \$9,999	0%	-2%
\$10,000 to \$14,999	-1%	-3%
\$15,000 to \$19,999	-3%	-6%
\$20,000 to \$24,999	-3%	-9%
\$25,000 to \$34,999	-8%	-17%
\$35,000 to \$49,999	-10%	-27%
\$50,000 to \$74,999	-21%	-48%
\$75,000 to \$99,999	-10%	-59%
\$100,000 to \$149,999	11%	-48%
\$150,000 or more	48%	0%

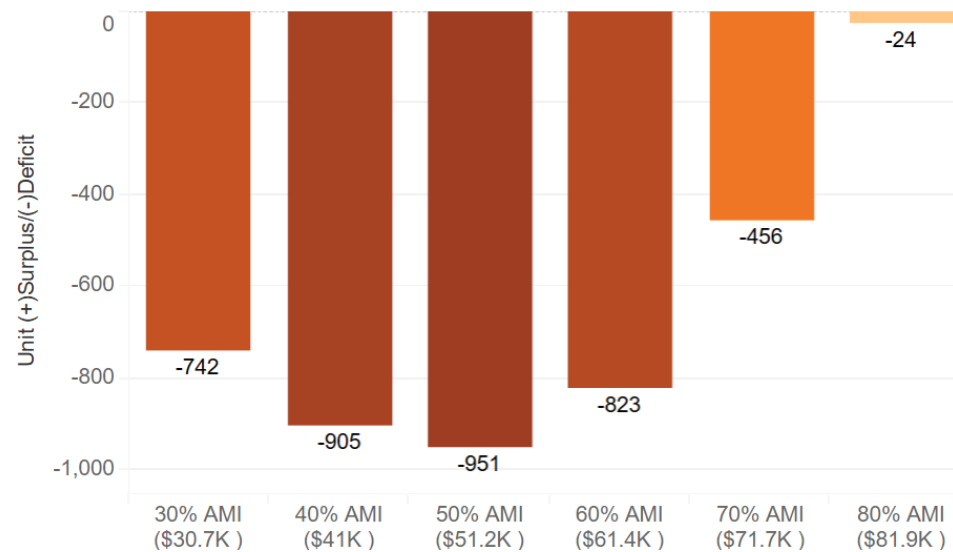
## Rental and Ownership Gaps: South Jordan

**Figure A-73.**  
**Rental Gaps: Lower Bound, South Jordan, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(202)	(202)
\$5,000 to \$9,999	(27)	(229)
\$10,000 to \$14,999	(20)	(249)
\$15,000 to \$19,999	(10)	(259)
\$20,000 to \$24,999	(189)	(448)
\$25,000 to \$34,999	(75)	(523)
\$35,000 to \$49,999	11	(512)
\$50,000 to \$74,999	1,499	987
\$75,000 to \$99,999	8	995
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-74.**  
**Cumulative Rental Gaps: Upper Bound, South Jordan, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-75.**  
**Ownership Gaps, South Jordan, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-5%	-5%
\$5,000 to \$9,999	-1%	-5%
\$10,000 to \$14,999	-1%	-6%
\$15,000 to \$19,999	-1%	-7%
\$20,000 to \$24,999	-6%	-13%
\$25,000 to \$34,999	-5%	-18%
\$35,000 to \$49,999	-8%	-26%
\$50,000 to \$74,999	-17%	-43%
\$75,000 to \$99,999	-26%	-69%
\$100,000 to \$149,999	6%	-63%
\$150,000 or more	63%	0%

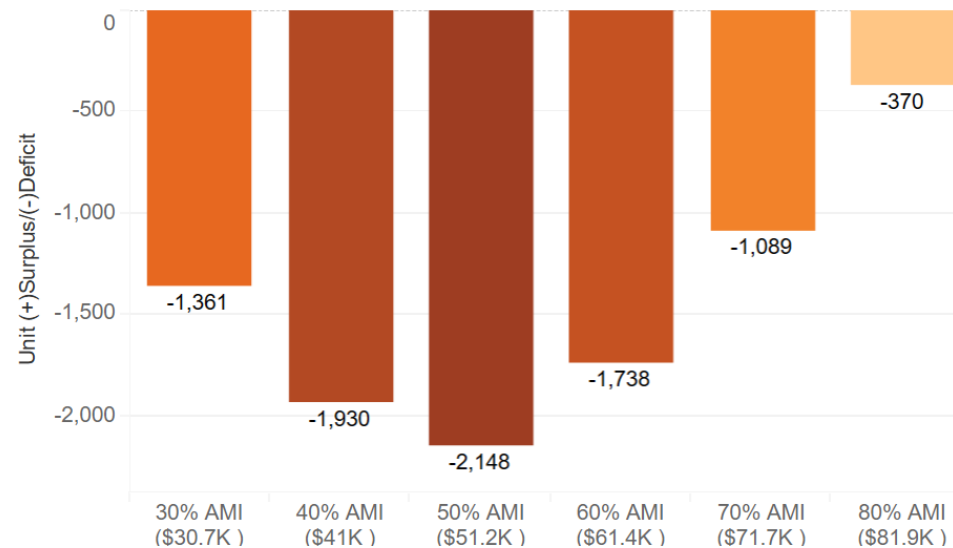
## Rental and Ownership Gaps: Taylorsville

**Figure A-76.**  
**Rental Gaps: Lower Bound, Taylorsville, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(173)	(173)
\$5,000 to \$9,999	(154)	(327)
\$10,000 to \$14,999	(53)	(380)
\$15,000 to \$19,999	(182)	(562)
\$20,000 to \$24,999	(146)	(709)
\$25,000 to \$34,999	(328)	(1,036)
\$35,000 to \$49,999	1,142	106
\$50,000 to \$74,999	1,236	1,342
\$75,000 to \$99,999		
\$100,000 to \$149,999	(52)	1,290
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-77.**  
**Cumulative Rental Gaps: Upper Bound, Taylorsville, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-78.**  
**Ownership Gaps, Taylorsville, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-2%	-2%
\$5,000 to \$9,999	-1%	-3%
\$10,000 to \$14,999	-2%	-4%
\$15,000 to \$19,999	-3%	-7%
\$20,000 to \$24,999	-3%	-10%
\$25,000 to \$34,999	-8%	-18%
\$35,000 to \$49,999	-14%	-33%
\$50,000 to \$74,999	-20%	-52%
\$75,000 to \$99,999	2%	-51%
\$100,000 to \$149,999	30%	-20%
\$150,000 or more	20%	0%

## Rental and Ownership Gaps: West Jordan

**Figure A-79.**

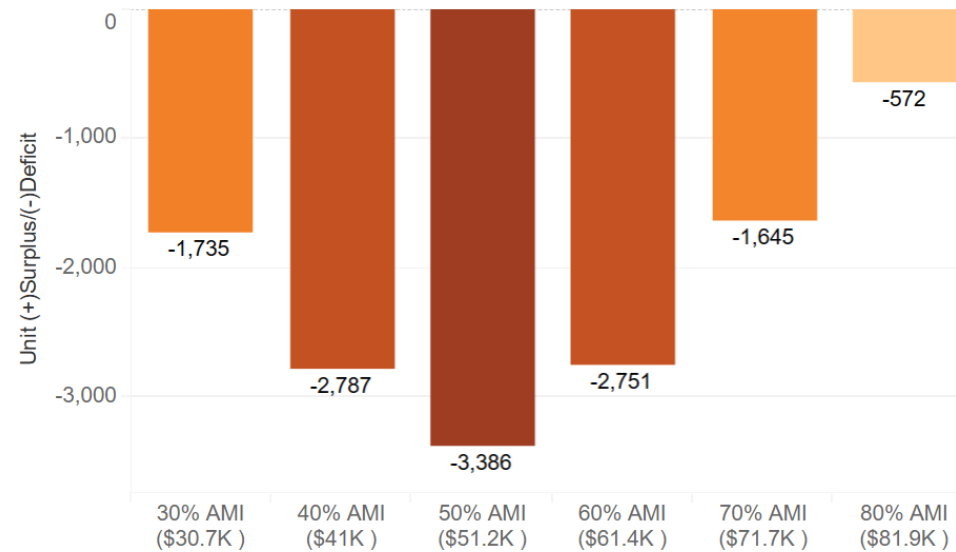
**Rental Gaps: Lower Bound, West Jordan, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(272)	(272)
\$5,000 to \$9,999	(123)	(395)
\$10,000 to \$14,999	(299)	(694)
\$15,000 to \$19,999	(200)	(893)
\$20,000 to \$24,999	(214)	(1,107)
\$25,000 to \$34,999	(196)	(1,303)
\$35,000 to \$49,999	76	(1,227)
\$50,000 to \$74,999	2,906	1,679
\$75,000 to \$99,999	616	2,294
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-80.**

**Cumulative Rental Gaps: Upper Bound, West Jordan, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-81.**

**Ownership Gaps, West Jordan, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	-3%	-3%
\$5,000 to \$9,999	-1%	-4%
\$10,000 to \$14,999	-4%	-8%
\$15,000 to \$19,999	-2%	-10%
\$20,000 to \$24,999	-3%	-14%
\$25,000 to \$34,999	-7%	-21%
\$35,000 to \$49,999	-23%	-43%
\$50,000 to \$74,999	-14%	-57%
\$75,000 to \$99,999	-3%	-60%
\$100,000 to \$149,999	26%	-34%
\$150,000 or more	34%	0%

## Rental and Ownership Gaps: West Valley City

**Figure A-82.**

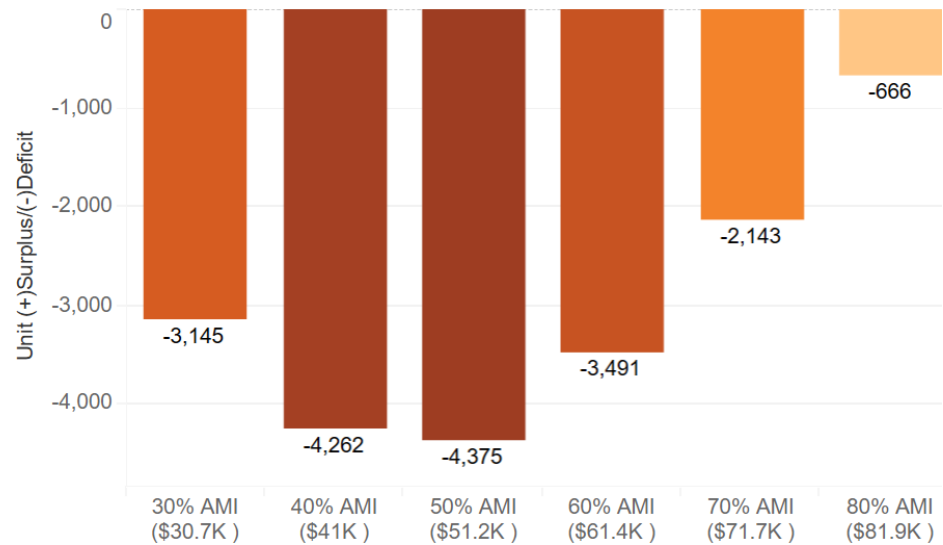
**Rental Gaps: Lower Bound, W. Valley City, 2022**

Income Range	Rental Gap	Cumulative Gap
Less than \$5,000	(252)	(252)
\$5,000 to \$9,999	(143)	(395)
\$10,000 to \$14,999	(401)	(796)
\$15,000 to \$19,999	(204)	(1,000)
\$20,000 to \$24,999	(519)	(1,519)
\$25,000 to \$34,999	(614)	(2,133)
\$35,000 to \$49,999	1,781	(352)
\$50,000 to \$74,999	1,986	1,634
\$75,000 to \$99,999	617	2,251
\$100,000 to \$149,999		
\$150,000 or more		

Source: 5-year ACS estimates and Root Policy Research.

**Figure A-83.**

**Cumulative Rental Gaps: Upper Bound, West Valley City, 2022**



Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

**Figure A-84.**

**Ownership Gaps, West Valley City, 2022-24**

Note:

Purchase affordability estimates assume a 10% downpayment, a 30-year mortgage with a 6.63% interest rate, and 30% of the monthly payment to property taxes, utilities, insurance, and other expenses.

Source:

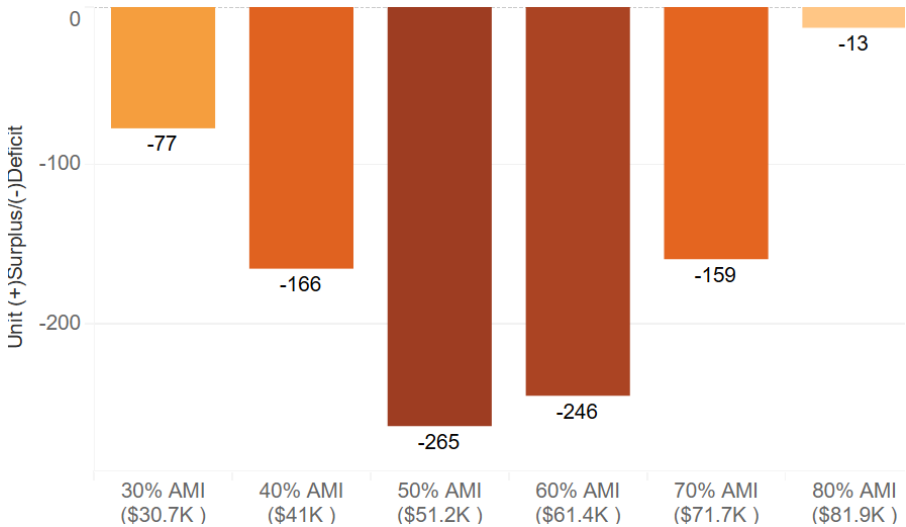
5-year ACS estimates and Root Policy Research.

Income Range	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	0%	0%
\$5,000 to \$9,999	0%	0%
\$10,000 to \$14,999	-4%	-4%
\$15,000 to \$19,999	-1%	-5%
\$20,000 to \$24,999	-5%	-10%
\$25,000 to \$34,999	-11%	-21%
\$35,000 to \$49,999	-14%	-36%
\$50,000 to \$74,999	-17%	-53%
\$75,000 to \$99,999	9%	-43%
\$100,000 to \$149,999	29%	-15%
\$150,000 or more	15%	0%

Cumulative Rental Gaps: Remaining Jurisdictions

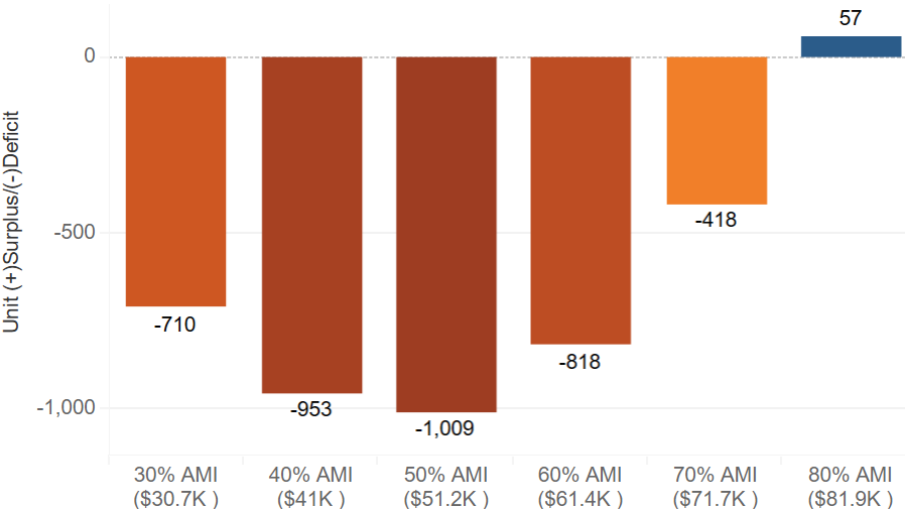
**Figure A-85.**  
**Cumulative**  
**Rental Gaps:**  
**Upper Bound,**  
**Bluffdale, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



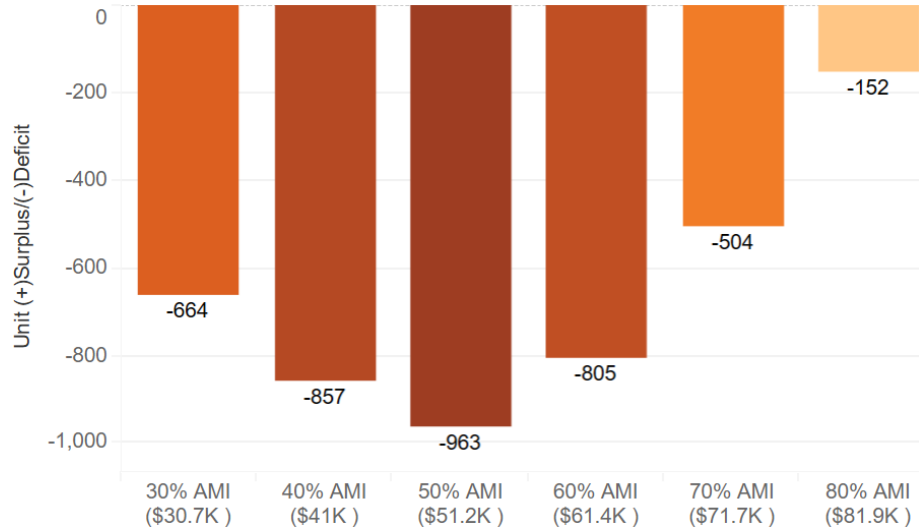
**Figure A-86.**  
**Cumulative**  
**Rental Gaps:**  
**Upper Bound,**  
**Cottonwood**  
**Heights, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



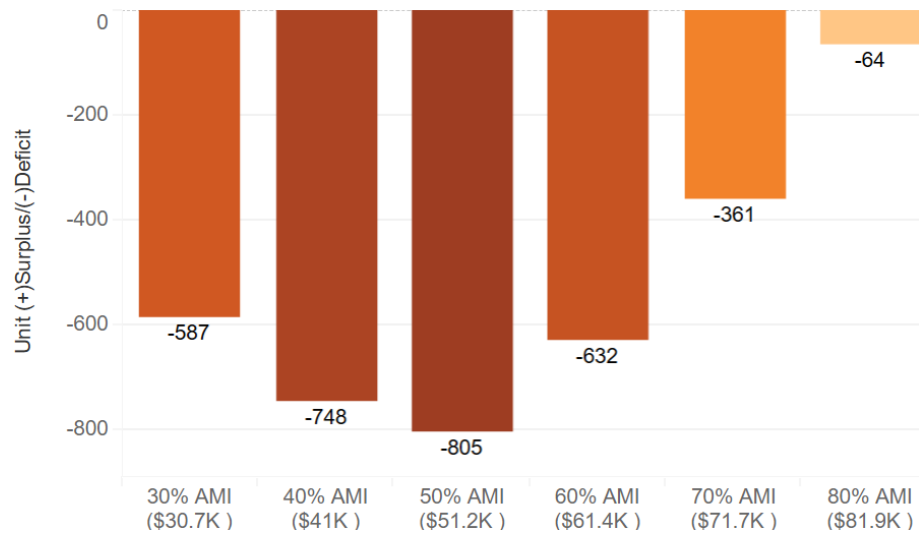
**Figure A-87.  
Cumulative  
Rental Gaps:  
Upper Bound,  
Holladay, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



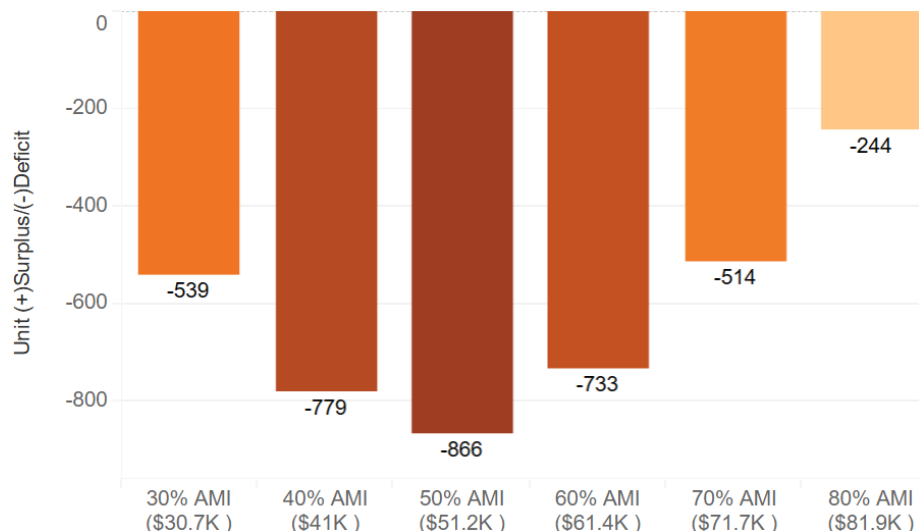
**Figure A-88.  
Cumulative  
Rental Gaps:  
Upper Bound,  
Kearns, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



**Figure A-89.  
Cumulative  
Rental Gaps:  
Upper Bound,  
Magna, 2022**

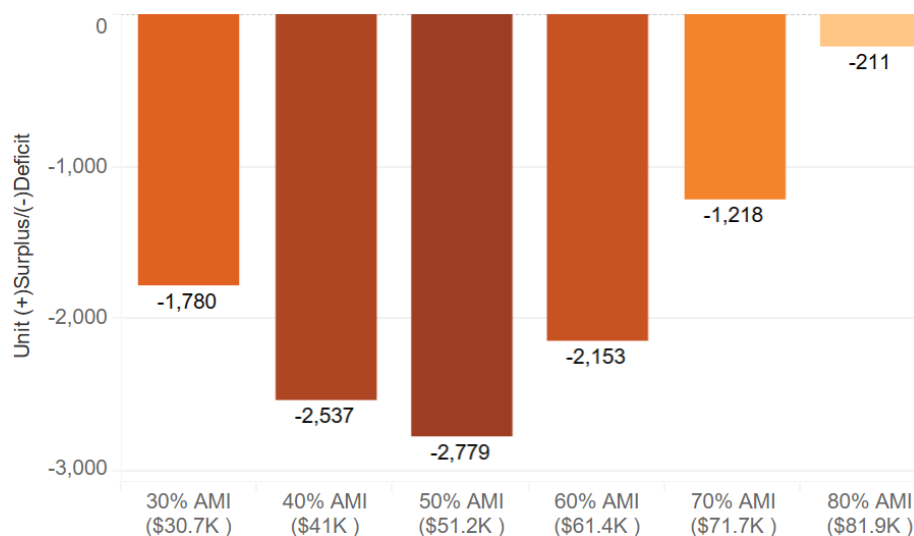
Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.





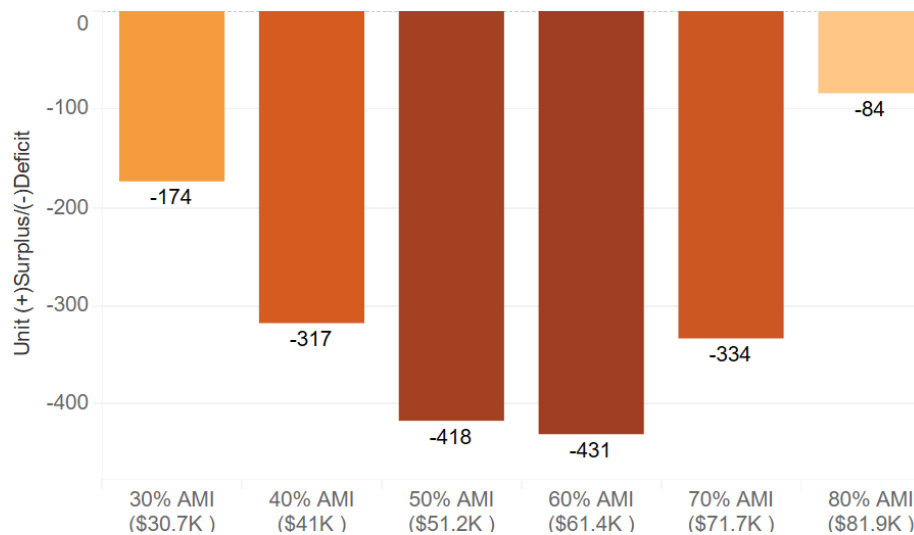
**Figure A-90.  
Cumulative  
Rental Gaps:  
Upper Bound,  
Midvale, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



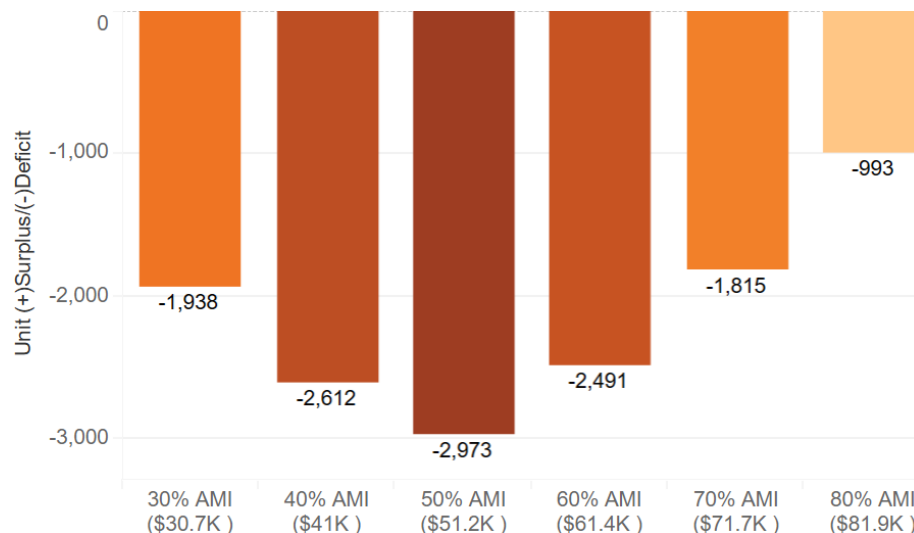
**Figure A-91.  
Cumulative  
Rental Gaps:  
Upper Bound,  
Riverton, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



**Figure A-92.  
Cumulative  
Rental Gaps:  
Upper Bound,  
South Salt  
Lake, 2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.



**Figure A-93.**  
**Cumulative**  
**Rental Gaps:**  
**Upper Bound,**  
**White City,**  
**2022**

Source:  
Kem C. Gardner Policy  
Institute Utah Housing  
Affordability Dashboard.

