

# Moderate Income Housing Element

## Understanding Moderate Income Housing

It is the City's intent to comply with the requirements in the Utah Code to "facilitate a reasonable opportunity for a variety of housing, including moderate income housing: (A) to meet the needs of people of various income levels living, working, or desiring to work in the community; and (B) to allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life...." (Utah Code Ann. 10-9a-403(2)(b)(i)) This plan will focus on low to moderate income households by looking at the current supply of affordable housing, anticipated need over the next five years, opportunities, and recommended implementation strategies.

**"Moderate Income Housing" (MIH)** is defined by the Utah Code as "housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located ." (10-9a-103(36)) Income levels are based on the median income in the area (AMI), which the area basis for Sandy City is Salt Lake County. Moderate income covers the range of income from 0% to 80% of AMI, also referred to as low to moderate-income (LMI). The full LMI range (0-80% AMI) will be divided into three categories for evaluation in this Plan. Those three income subcategories are "Very Low" (0-30% AMI), "Low" (31-50% AMI), and "Moderate" (51-80% AMI).

**Affordable Housing and Housing Affordability** are terms that often used interchangeably when discussing moderate income housing. The two terms actually have specific and different meanings to certain stakeholders. However, the terms together relate to efforts to promote housing choices available to the range of income levels where housing costs (rent or payment, utilities, property taxes, insurance) do not exceed 30% of income.

Housing costs in Utah and Sandy City are increasing. According to a research brief (Housing Prices and the Threat to Affordability, March 2018) by the Kem C. Gardner Policy Institute, housing prices in Utah are increasing at an annual real rate of 3.32%, while the annual real rate of household incomes is only 0.36%. According to the Census Bureau, the median rent in Sandy City has increase by 16% over five years, from \$1,038 to \$1,202.

**Figure 3.1: Affordable Housing Costs by Income Category**

Income Category	Max. Income	Estimated Affordable Housing Costs			
		Per Year	Per Month	Rent/ Payment	House
Very Low (0-30% AMI)	\$24,600	\$7,380	\$615	\$365	\$78,000
Low (31-50% AMI)	\$37,700	\$11,310	\$943	\$643	\$137,000
Moderate (51-80 % AMI)	\$60,300	\$18,090	\$1,508	\$1,158	\$246,000
Median (81-100% AMI)	\$75,400	\$22,620	\$1,885	\$1,485	\$320,000

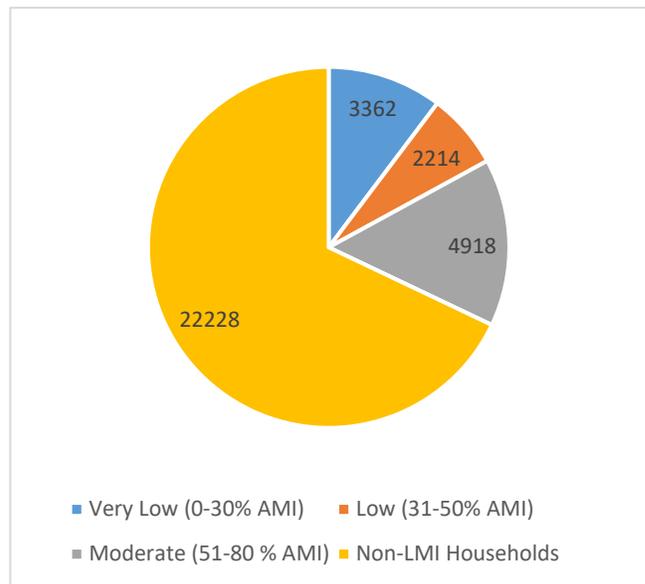
## Moderate Income Housing Needs Analysis

### Existing Conditions

In 2020, Sandy City has a total of 32,722 households. Approximately 32% (10,494) of those households qualify as LMI, earning 80% or less than the area median income for Salt Lake County. Only 27% (8,890) of all households rent, however renter households account for over half (54%) of all households that qualify as LMI. Only 18% of owner-occupied households qualifying as LMI. This disparity is also reflected in the difference in median income between owners and renters, with owners having a median income 87% higher than the median income of renter households.

Of all Sandy City households, 24% have housing costs that exceed 30% of their income (“cost burdened”). However, 58% of households with incomes that qualify as LMI are cost burdened. By LMI income category, 83% of households with incomes in the lowest income category (0-30% AMI) are cost burdened, 65% of households in the middle category (30-50% AMI) are cost burdened, and 40% of households in the upper category (50-80%) are cost burdened.

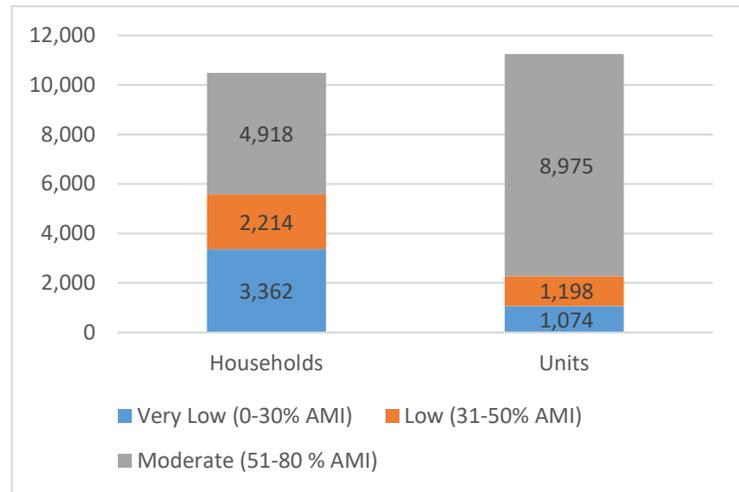
**Figure 3.2 – Households by Income Category**



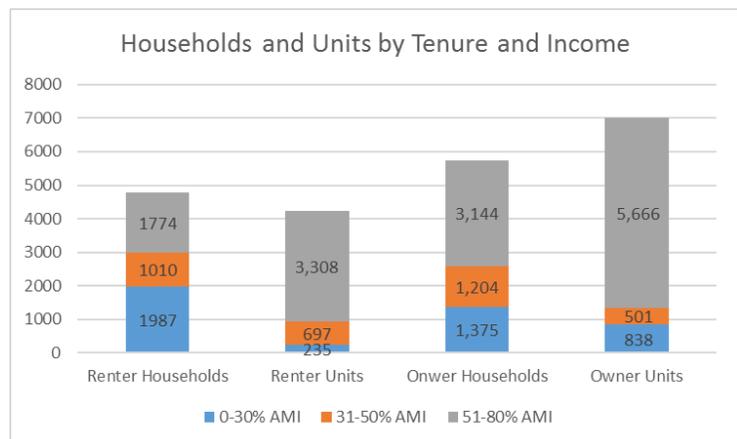
Of the 32,722 occupied dwelling units in the City, 34% (11,246) are affordable to LMI households. This is an excess of 752 affordable LMI dwelling units compared to the total number of LMI households (10,494). Of the affordable LMI dwelling units, 38% are rental units and 62% are owner-occupied. When looking at the total supply of LMI units by tenure (rental vs. owned), there is an excess of 1,282 affordable owned units and, however, a shortage of 2,227 rental units compared to total LMI households.

Of the total affordable LMI dwelling units, 80% of the dwelling units are only affordable to households in moderate income category (50-80% AMI), including 78% of the rentals and 55% of owned units. However, only 47% of total LMI households are in the moderate income category. With the majority of all LMI dwelling units in the moderate income category, there is a shortage of affordable dwelling units for households in the low and very low income categories. The shortages are most significant for renter households in the very low category (0-30%). In 2020, there is a shortage of 1,902 affordable rental units in the lowest income category.

**Figure 3.3 – 2020 LMI Households and Units by Income**



**Figure 3.4 – LMI Renter vs. Owner – Households and Units**



The analysis also considered “available” rental units. A certain percentage of dwelling units that may be affordable to households at a certain income category are occupied by households in a different income category. This reduces the number of dwelling units in each income category that would be affordable to a household in each category. The term “available” is used to identify rental units that are both affordable to a household at a certain income category and not occupied by a household of a different income category. In 2020, 59% of affordable dwelling units at in the moderate income category are available, 71% of affordable units at the low income category are available, and only 36% of affordable units at very low income category are available.

Tables: 2020 Affordable Housing

Figure 3.5 – Households by Owner vs. Renter & Income Category (2020)

2020 Estimates	Households	% of Total	Owner	% of Total	Renter	% of Total
30% AMI	3362	10.3%	1375	5.8%	1987	22.4%
50% AMI	2214	6.8%	1204	5.1%	1010	11.4%
80% AMI	4918	15.0%	3144	13.2%	1774	20.0%
<b>Total LMI Households</b>	<b>10494</b>	<b>32.1%</b>	<b>5723</b>	<b>17.5%</b>	<b>4771</b>	<b>14.6%</b>
Total All Households	32722		23832	72.8%	8890	27.2%

Figure 3.6 – Households and Units by Income Category (2020)

2020	Combined (Rent and Own) - Households and Dwelling Units					
	Category			Cumulative		
	Households	Units	Excess/Shortage	Households	Units	Excess/Shortage
51-80% AMI	4,918	8,975	4,057	10,494	11,246	752
31-50% AMI	2,214	1,198	-1,016	5,576	2,272	-3,304
0-30% AMI	3,362	1,074	-2,289	3,362	1,074	-2,289
<b>Total</b>	<b>10,494</b>	<b>11,246</b>				

Figure 3.7 – Rental Households and Units by Income Category (2020)

2020	Rental - Households and Dwelling Units									
	By Category					Cumulative				
	Households	Units	Available	Excess/Shortage	Available	Households	Units	Available	Excess/Shortage	Available
51-80% AMI	1,774	3,308	1,967	1,535	193	4,771	4,241	2,544	-529	-2,227
31-50% AMI	1,010	697	492	-312	-517	2,997	933	577	-2,064	-2,420
0-30% AMI	1,987	235	85	-1,752	-1,902	1,987	235	85	-1,752	-1,902
<b>Total</b>	<b>4,771</b>	<b>4,241</b>								

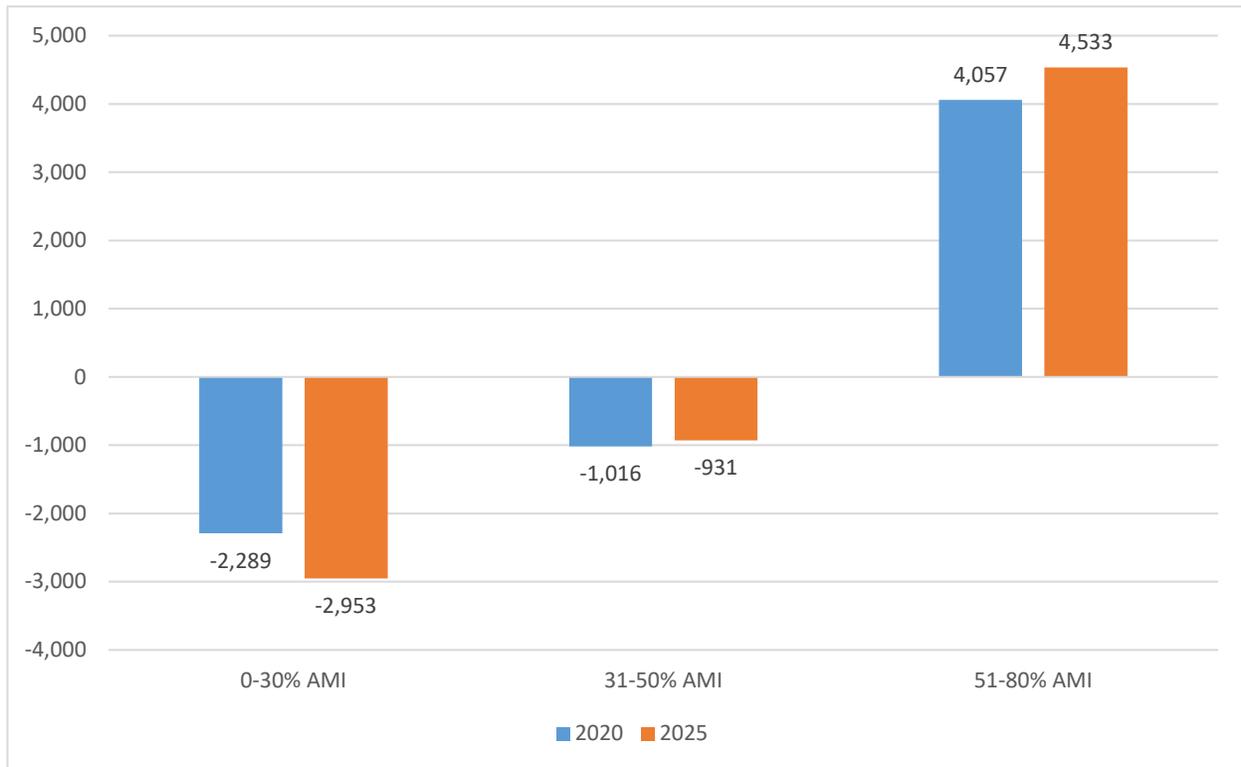
Figure 3.9 – Owner Households and Units by Income Category (2020)

2020	Owned - Households and Dwelling Units					
	By Category			Cumulative		
	Households	Units	Excess/Shortage	Households	Units	Excess/Shortage
51-80% AMI	3144	5666	2,522	5723	7005	1,282
31-50% AMI	1204	501	-703	2580	1,339	-1,241
0-30% AMI	1375	838	-537	1375	838	-537
<b>Total</b>	<b>5723</b>	<b>7005</b>				

## 2025 (5-Year) Projections

By 2025, it is projected that the City will have 34,882 occupied dwelling units, an increase representing 2,160 households. Approximately 33% (11,587) of the additional units will be affordable to LMI households. This is an increase of total affordable LMI dwelling units from 11,246, but a decrease (from 34%) in the overall percentage of affordable units. The share of LMI units in the moderate income category (51-80%) increases, where there was already an excess of dwelling units, over the 2020 estimates. There is also a projected increase in the number of LMI households in each income category. The combination results in even fewer affordable dwelling units available to both renter and owner households in the two lowest income categories (very low and low) compared to 2020, with the exception that the shortage decreases in the low category.

**Figure 3.9 – Excess/Shortage of Affordable LMI Dwelling Units (2020 & 2025)**



Tables: 2025 Affordable Housing

Figure 3.10 – Households and Units by Income Category (2025)

2025	Combined (Rent and Own) - Households and Dwelling Units					
	Category			Cumulative		
	Households	Units	Excess/Shortage	Households	Units	Excess/Shortage
51-80% AMI	5,334	9,867	4,533	11,587	12,236	649
31-50% AMI	2,445	1,514	-931	6,253	2,369	-3,884
0-30% AMI	3,808	855	-2,953	3,808	855	-2,953
<b>Total</b>	<b>11,587</b>	<b>12,236</b>				

Figure 3.11 – Rental Households and Units by Income Category (2025)

2025	Rental - Households and Dwelling Units									
	By Category					Cumulative				
	Households	Units	Available	Excess/Shortage	Available	Households	Units	Available	Excess/Shortage	Available
51-80% AMI	2,160	4,148	2,590	1,988	429	5,810	5,165	3,270	-645	-2,540
31-50% AMI	1,230	1,009	697	-221	-533	3,650	1,017	680	-2,632	-2,970
0-30% AMI	2,420	9	-17	-2,411	-2,437	2,420	9	-17	-2,411	-2,437
<b>Total</b>	<b>5,810</b>	<b>5,165</b>								

Figure 3.12 – Owner Households and Units by Income Category (2025)

2025	Owned - Households and Dwelling Units					
	By Category			Cumulative		
	Households	Units	Excess/Shortage	Households	Units	Excess/Shortage
51-80% AMI	3,173	5,719	2,546	5,777	7,071	1,294
31-50% AMI	1,216	506	(710)	2,604	1,352	(1,252)
0-30% AMI	1,388	846	(542)	1,388	846	(542)
<b>Total</b>	<b>5,777</b>	<b>7,071</b>				

## **Influence of Zoning and Land Use**

Facing increasingly limited opportunity for the development of vacant property (3.4% of the City is considered undeveloped), development is largely the result of infill and redevelopment policies in Sandy City. Since the 2010 Census, the share of alternative housing types (not single-family detached) has increased from 21% of total dwelling units to 27%. The established single-family neighborhoods constitute a central feature of the City's character.

One of the most important influences of zoning is the location of residential units. This has a particular impact on rental units, affordable LMI dwelling units, and assisted living facilities, often affecting access to transportation and needed services (such as shopping). Public transportation plays an integral role in determining feasibility for these housing types. By locating housing near transit, households are able to offset costs associated with private transportation (which many LMI households have limited access to) and provide access to employment, entertainment, shopping, and other services. Sandy City has tried to take this into consideration when approving projects adjacent to TRAX and other transportation networks.

Zoning also has a significant impact on the availability of rental housing opportunities. The most recent Census data reported that 34% of occupied dwelling units in Salt Lake County are rental units. In 2020, the share of rental units is estimated to be 27% of occupied dwelling units in Sandy City, and it is projected to increase to 31% by 2025. The share of rental dwelling units may continue to grow beyond 2025, largely due to the opportunities in The Cairns area.

The Cairns Master Plan, approved in 2017, is an example of the City's efforts to properly locate alternative housing types for accessibility to transportation and services. One of the UTA TRAX line runs along the eastern boundary of the City's downtown area (The Cairns), and the FrontRunner line runs just to the west. The area of The Cairns includes two TRAX stations, is in close proximity to a FrontRunner station, and contains the majority of the major transportation investment corridors in the City. It is anticipated that as much as 20,000,000 square feet of development could occur in The Cairns, with a goal that 60% of the total square feet be developed as residential, primarily multi-family and attached single-family. This could result in approximately 10,000 alternative housing types located in the area.

## **Needs Analysis Summary**

- The total number of dwelling units affordable to LMI households exceeds the total number of LMI households in both 2020 and 2025. However, the excess is entirely in the higher income category of the overall moderate income range, with shortages in the lower two categories for both owners and renters.
- The greatest shortage of affordable dwelling units in both 2020 and 2025 is for renter households in the very low income category.
- The number and share of dwelling units that are affordable to LMI households is decreasing in all three income categories, however the rate is decreasing four times faster in the very low category compared to the moderate category.

- 27.2% of Sandy households rent, 53.7% of renters are LMI. 72.8% of Sandy households own their dwelling unit, 24.0% of owners are LMI.
- The share of alternative housing types (those that are not single family detached) has increased by 31.7% since 2010, from 20.8% to 26.6% of the total housing stock.
- The rate of rental-occupied units has been increasing by nearly 1% per year.
- Sandy City's household size, while larger than the national average, is following the national trend by getting smaller.
- Due to the lack of vacant land, the development of additional housing units in the City will largely be dependent on the City's redevelopment and infill policies.
- It is difficult to compare housing needs between cities as there is no standard method to prepare a moderate income housing plan. An example being that some cities do not include all housing costs (insurance, taxes, utilities, etc.) that should be considered when calculating the payment/rent that a household can afford.

# Implementation

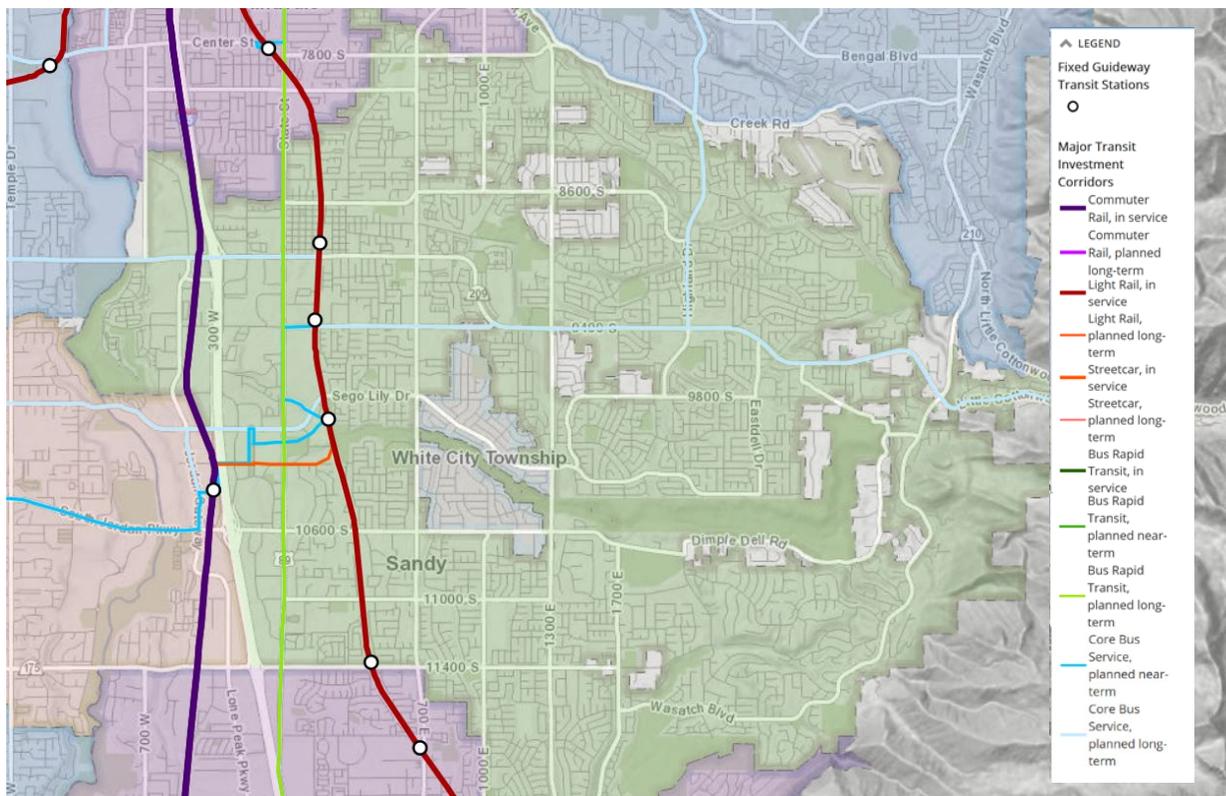
## Legislative Requirements

In 2019, the State Legislature passed Senate Bill 34. Among other things, SB 34 added to the Utah Code a list of 23 implementation strategies to improve the opportunity for the development of moderate income housing. (10-9a-403) Cities with a “fixed guideway public transit station” are required to recommend implementation of four strategies from the list. Four TRAX stations are located in Sandy City.

In response to SB 34, the City selected the following strategies:

- Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones (10-9a-403(2)(b)(iii)(E))
- Encourage higher density or moderate income residential development near major transit investment corridors (10-9a-403(2)(b)(iii)(G))
- Eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident’s own vehicle, such as residential development near major transit investment corridors or senior living facilities (10-9a-403(2)(b)(iii)(H))
- Preserve existing moderate income housing (10-9a-403(2)(b)(iii)(L))

**Figure 3.4 – Transit Stations and Corridors**



Source: Wasatch Front Regional Council, Major Transit Investment Corridors and Stations, 10/24/19

Portions of Utah Code (UCA) addressing moderate income housing, specifically the language introduced by SB 34 in 2019, was revised in 2022 by HB 462. Among other things, HB462 revised the list of moderate income housing implementation strategies (UCA 10-9a-403(2)(b)(iii)). HB462 also required that municipalities with a fixed guideway transit station, such as Sandy City, “develop and adopt a station area plan” (Strategy V) and to adopt Strategy G, H, or Q. (UCA 10-9a-403(2)(b)(iv))

## **Strategies**

Due to revisions of the implementation strategies by HB 462, affected municipalities were required to review and adopt implementation strategies from the revised list. In addition to the existing Moderate Income Housing goals and policies, Sandy City focused on the following objectives while reviewing the revised list of implementation strategies:

- Revitalization – Support revitalization efforts in blighted commercial areas, of dilapidated housing and for the conversion of existing uses to moderate income housing.
- Homeownership – Reduce barriers to homeownership, primarily through increasing the supply of for-sale housing and reducing undue costs.
- Availability – Improve availability of affordable housing for seniors, younger families, disabled persons, and workforce, specifically public safety, employees.
- Minimize Impacts – Limit impacts on existing residents and neighborhoods.
- Transit Proximity – Prioritize affordable housing and increased housing supply near transit.

Based on the 2022 review of moderate income housing strategies, Sandy City has adopted the following six strategies:

- (E) Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.
- (G) Amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors.
- (H) Amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities.
- (P) Demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing.
- (Q) Create a housing and transit reinvestment zone pursuant to Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act.
- (V) Develop and adopt a station area plan in accordance with Section 10-9a-403.1.

# Implementation Plan

STRATEGY		IMPLEMENTATION		
Utah Code	City Objectives	Action #	Implementation Actions	Timing
<b>(V) Station Area Plans</b>				
10-9a-403(2)(b)(iii)(V) - <i>Develop and adopt a station area plan in accordance with Section 10-9a-403.1.</i>				
<ul style="list-style-type: none"> <li>Prioritize affordable housing and increased supply near transit</li> <li>Improve availability of affordable housing, specifically for seniors, younger families, disabled, City employees (emergency services)</li> </ul>	V.1	Identify required locations.	2022	
	V.2	Determine resources needed to conduct.	2022	
	V.3	Fund necessary resources.	2022	
	V.4	Determine a process to conduct planning.	2022	
	V.5	Conduct public engagement and analysis.	2023	
	V.6	Plans certified by WFRC and approved by City Council.	2024-25	
	V.7	Prepare and adopt necessary revisions to land use regulations for two stations.	2025	
	V.8	Prepare and adopt necessary revisions to land use regulations for two stations.	2026	
<b>(G) Density and MIH Near Transit (regulations)</b>				
10-9a-403(2)(b)(iii)(G) - <i>Amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors.</i>				
<ul style="list-style-type: none"> <li>Support revitalization efforts (commercial areas, dilapidated housing, conversion of use)</li> <li>Reduce barriers to homeownership (increase supply, reduce cost)</li> <li>Limit impacts on existing residents (regulations, taxes, physical)</li> <li>Prioritize affordable housing and increased supply near transit</li> </ul>	G.1	Prepare and adopt a comprehensive update to the master plan for Sandy City's "downtown" area.	Complete	
	G.2	Prepare and adopt regulations to implement the "downtown" master plan.	Complete	
	G.3	Amend The Cairns Design Standards to include the Stadium Village Sub-District.	2023	
	G.4	Study the potential of including residential uses to help revitalize commercial centers.	2023	
	G.5	Conduct a study of to assess the needs of certain target populations.	2023	
	G.6	Conduct a study to determine the jobs to housing ratio to determine a suitable balance and identify actions to achieve that balance.	2023	
	G.7	Audit existing zones and zoning regulations to identify revisions that may be necessary to achieve or facilitate desired outcomes.	2025	
	G.8	Process code amendments as necessary revisions have been identified.	2026	
	G.9	Pursue opportunities to implement and promote The Cairns Master Plan.	Ongoing	
	G.10	Prioritize moderate income housing along the light rail corridor when considering rezoning applications.	Ongoing	
<b>(E) Accessory Dwelling Units</b>				
10-9a-403(2)(b)(iii)(E) - <i>Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.</i>				
<ul style="list-style-type: none"> <li>Improve availability of affordable housing, specifically for seniors, younger families, disabled, City employees (emergency services)</li> <li>Limit impacts on existing residents (regulations, taxes, physical)</li> <li>Support revitalization efforts (commercial areas, dilapidated housing, conversion of use)</li> </ul>	E.1	Adopt a city-wide ordinance for residential zones.	Complete	
	E.2	Process a code amendment to convert from a CUP to a permitted use.	Complete	
	E.3	Make information available to the public.	2022	
	E.4	Study the potential for external ADU's.	2023	
	E.5	Communications campaign to raise public awareness.	2023	
	E.6	Conduct proactive code enforcement to promote good property management and to educate landlords.	Ongoing	
<b>(H) Parking Requirements</b>				
10-9a-403(2)(b)(iii)(H) - <i>Amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities.</i>				
<ul style="list-style-type: none"> <li>Support revitalization efforts (commercial areas, dilapidated housing, conversion of use)</li> <li>Improve availability of affordable housing, specifically for seniors, younger families, disabled, City employees (emergency services)</li> <li>Limit impacts on existing residents (regulations, taxes, physical)</li> <li>Prioritize affordable housing and increased supply near transit</li> </ul>	H.1	Conduct a code amendment to reduce parking requirements for residential projects, particularly MIH, near transit.	Complete	
	H.2	Amend The Cairns design standards to include the Stadium Village Master Plan.	2023	
	H.3	Conduct a study to better assess parking needs of target populations near transit.	2023	
		Amend parking requirements as determined necessary.	2023	
<b>(Q) Housing and Transit Reinvestment Zone</b>				
10-9a-403(2)(b)(iii)(Q) - <i>Create a housing and transit reinvestment zone pursuant to Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act.</i>				
<ul style="list-style-type: none"> <li>Support revitalization efforts (commercial areas, dilapidated housing, conversion of use)</li> <li>Prioritize affordable housing and increased supply near transit</li> </ul>	Q.1	Identify potential areas for a THRZ.	2022	
	Q.2	Review site with the City Council.	2022	
	Q.3	Identify a potential partner/developer for the proposed site	2022	
	Q.4	Submit for approval.	2022	
	Q.5	Upon approval, finalize establishment of THRZ	2023	
	Q.6	Process entitlements for projects within the THRZ	2023-2024	
<b>(P) MIH Set Aside Funds</b>				
10-9a-403(2)(b)(iii)(P) - <i>Demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing.</i>				
<ul style="list-style-type: none"> <li>Support revitalization efforts (commercial areas, dilapidated housing, conversion of use)</li> <li>Reduce barriers to homeownership (increase supply, reduce cost)</li> <li>Improve availability of affordable housing, specifically for seniors, younger families, disabled, City employees (emergency services)</li> </ul>	P.1	Review current practices to determine other actions to meet MIH needs.	2023	
	P.2	Utilize funds to rehab/redevelop blighted buildings/areas for MIH.	Ongoing	
	P.3	Utilize funds to retain MIH to be available to eligible city employees. Review current practices to determine other actions to meet MIH needs.	Ongoing	

# Goals & Policies

The City should make every effort to provide opportunities for housing and community involvement to persons of moderate income.

1.1 Provide reasonable opportunities for a variety of housing, including moderate income housing, to meet the needs of people desiring to live in the Sandy Community

1.1.1 Retain, where possible, moderate income housing along the light rail corridor

1.1.2 Continue to encourage various entities to continue offering finance and housing programs to persons of moderate income

1.1.3 Utilize funding from the City's Community Development Block Grant allocation to support moderate income and other housing needs

1.1.4 Maintain residential development impact fee levels below the maximum that is permitted by state statute

1.1.5 Explore incentives for moderate income housing in the community for public safety employees

1.1.6 Discourage the proliferation of large accessory structures in residential neighborhoods (increases gross building area and raises housing costs without increase livable area)

1.1.7 Encourage construction of smaller residences in neighborhoods of compatible residence size

1.1.8 Discourage the combining of residential lots (which promotes larger, more expensive residences incompatible with surrounding neighborhoods)

1.1.9 Discourage commercial encroachment into established neighborhoods and require mitigation of commercial impacts

1.1.10 Encourage the Board of Adjustment to follow state standards when considering variances that promote large expensive structures where moderate income housing may be more compatible

1.1.11 Use the Uniform Code for the Abatement of Dangerous Buildings to demolish residential or other structures which are uninhabitable, in order to open sites for new structures

1.1.12 In coordination with the Housing Authority or other appropriate entity, work towards the purchase and replacement or rehabilitation of dilapidated structures to provide affordable housing on the site

1.1.13 Encourage the distribution and integration of moderate income housing throughout the community

1.1.13 Encourage the use of the City's EDA funds (set aside for housing as required per Utah State Code) to promote the housing goals of this plan.

1.2 Ensure persons of moderate income can benefit from and fully participate in all aspects of neighborhood and community life.

1.2.1 Promote the use of City facilities by residents regardless of income levels

1.2.2 Continue to recognize and offer use of Sandy facilities free of charge or at minimal cost to all users, including those of moderate income

1.2.3 Encourage the location of additional community facilities in Sandy by federal (e.g., post offices), state (e.g. DMV), and county (e.g. senior centers, recreation centers, libraries) entities which promote inexpensive and convenient access to residents without respect to income levels

1.2.4 Promote inexpensive and convenient access to civic facilities by residents

**Note:**

At the time that this document was prepared, the most current Census data was the 2017 American Community Survey (ACS). The 5-Year ACS Estimates was one of the primary sources of data. Other Census data used includes the Comprehensive Housing Affordability Strategy (CHAS) data and Longitudinal Employer-Household Dynamics (LED) data. Other sources of data include the Five Year Housing Projection Calculator from the Utah Department of Workforce Services, and FY2017 Income Limits Summary from the Department of Housing and Urban Development (HUD). Dollar amounts are in 2017 dollars per the 2017 ACS 5-Year Estimates. Most of the source data is used to generate rates and trends that are applied to actual current numbers of housing units provided by the Sandy City Community Development Department.