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Salt Lake County

Five-year Consolidated Plan for Housing & Community Development

PREPARED FOR:

Salt Lake County

Housing and Community Development

Office of Regional Development

<https://www.saltlakecounty.gov/regional-development/housing-community-development/>

DRAFT PLAN

APRIL 1, 2025

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Salt Lake County Five Year Plan for Housing & Community Development

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SALT LAKE COUNTY

Five-year Consolidated Plan for Housing & Community Development Summary

Plan background. Salt Lake County's Five-year Consolidated Plan is a guiding document for investment of federal, state, and local funds to address gaps in housing provision and community development. The document draws on research from the Kem C. Gardner Policy Institute and the Ivory-Boyer Real Estate Center; analysis of housing and economic market data; and expert and community input.

The U.S. Department of Housing and Urban Development (HUD) designates Salt Lake County as an "Urban County." In this capacity, Salt Lake County receives the Community Development Block Grant (CDBG) from HUD to distribute in the unincorporated area and smaller cities. Similarly, Salt Lake County receives housing block grants ("HOME") which are distributed throughout the county and in larger cities.

Community input. This plan was heavily informed by Salt Lake County residents and experts in the field of housing, homelessness, community development, and service provision.

- 1,467 residents completed a housing survey—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).
- Focus groups were held with experts from 30 organizations and agencies in affordable housing development, legal services, housing choice, planning, economic development, supportive services, local government, and public housing.
- Focus groups were held with residents who are currently homeless, people who had lost jobs and were seeking paid work, families with children, single mothers, newcomers (many 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.
- A public hearing/open house community meeting was held on February 11, 2025 in West Jordan at the Viridian Event Center.

Primary Findings

- Compared to 2017, **renters in Salt Lake County in 2022 paid \$394 more per month** for the median-priced rental unit, a 37% increase. It has become even harder to afford to buy a home: Median home values rose by 67%, from \$260,700 to \$440,400 in 2022.
- Salt Lake County households have lost “purchasing power” in housing costs: Median household income increased by 33% between 2017 and 2022, failing to keep up with median gross rent and median home values. **Renters hoping to buy in Salt Lake County need to earn \$150,000 or more to find a reasonable number of affordable homes to buy; just 8% of renters have incomes this high.**
- More than 48,000 households in Salt Lake County pay more than 30% of their gross household incomes in rent and are “cost burdened.” Renter households are more than twice as likely as owner households to be cost burdened. **Families with persistent cost burden can struggle to attain upward economic mobility, which can have trickle down effects for their children.**
- There is a shortage of rental units for the county’s lowest income households. **The county needs 21,000 more rental units priced below \$875/month** or rental assistance to help renters pay market rents. Based on 5-year projections, gaps are expected to widen.
- Salt Lake County could lose a significant number of affordable housing units in the future if subsidies are not continued. There were 18,039 deed restricted units in Salt Lake County in 2022, of which 2,705 or 15% have affordability provisions set to expire by 2027.
- For some households—single parents with limited education and work experience; families with members with disabilities including children; newcomers with few resources—the challenging housing market results in homelessness. Those households offered solutions that would keep them more housing- and economically stable:
 - A program should be readily available that provides 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.
 - 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. 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.
 - 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.

Five-year Goals and Priority Investment Areas

Salt Lake County has established the following goals and priority investment areas that will guide funding, programming, and policy initiatives through 2029.

Improve Housing Stability

- Housing rehabilitation
- New development
- Rental rehabilitation
- Rental assistance

Improve Economic Mobility

- Small business/business development/microenterprise loans
- English as a Second Language (ESL) classes

Thriving Neighborhoods

- Infrastructure improvements
- Public facility improvements
- Afterschool programs

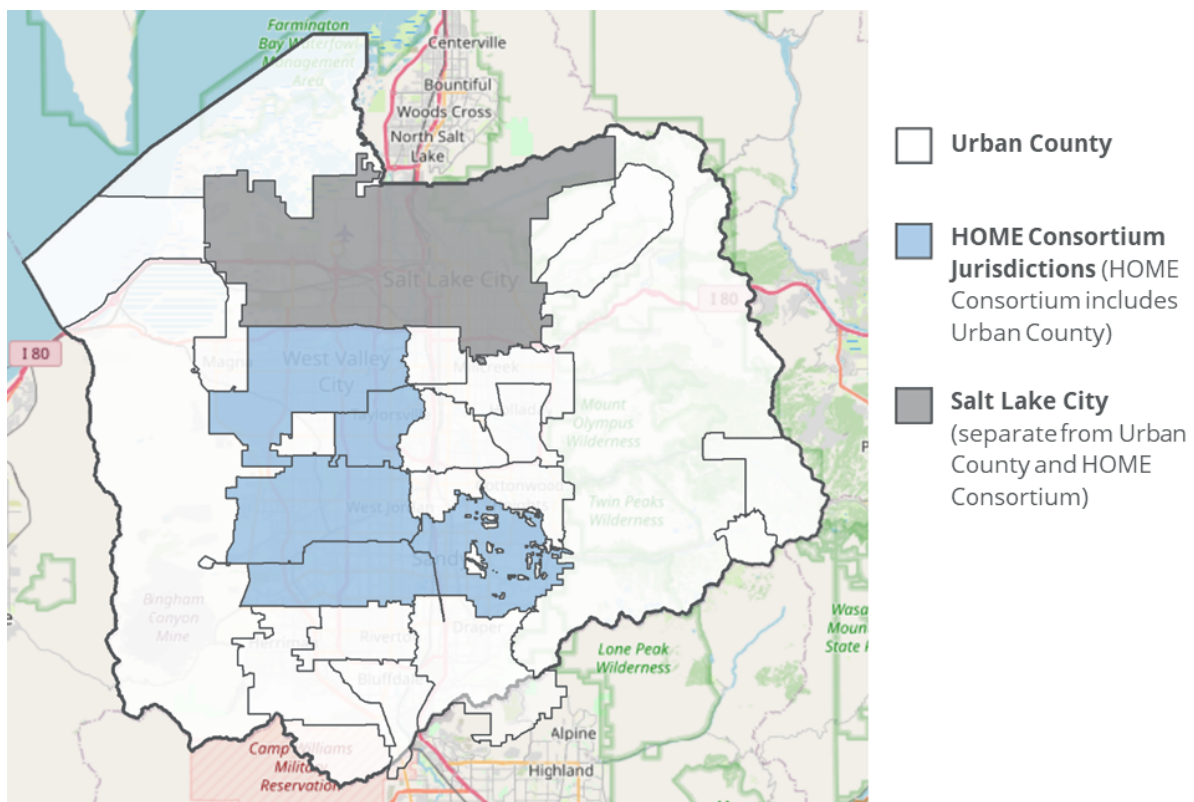
Definitions

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



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

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

<p>“extremely” low income =< \$34,650 per year, poverty level</p>	<p>< 30% AMI</p>		<p>Public housing, Section 8, tenant-based rental assistance, transitional housing, other deeply subsidized rentals.</p>
<p>“very” low income \$34,650-\$57,749 per year</p>	<p>30-50% AMI</p>		<p>Public housing, Section 8, rental tax credit developments, other rental products. Shared equity and land trust for homeownership.</p>
<p>“low” income \$57,750-\$92,399 per year</p>	<p>50-80% AMI</p>		<p>Generally live in privately provided rental housing. Ownership with shared equity, land trust, other deed-restricted products, attached homes, homes in affordable areas.</p>
<p>“middle” income \$92,400-\$138,600 per year</p>	<p>80-120% AMI</p>		<p>Privately provided rental housing. General target for homeownership programs, can buy without assistance in affordable areas.</p>

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.

FIVE-YEAR CONSOLIDATED PLAN.

AND 2025 ANNUAL ACTION PLAN

Executive Summary

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

1. Introduction

This document is the Five-year Consolidated Plan for Salt Lake County, which guides the allocation of housing and community development grants received directly from the U.S. Department of Housing and Urban Development (HUD). The goals and priority needs in this plan cover the program years (PY) 2025 through 2029.

The HUD block grant funds covered by this plan include:

- **Community Development Block Grant (CDBG):** CDBG funding can be used for a variety of activities including: service provision for low and moderate income households; community development and neighborhood revitalization; community facilities improvements; land, property, and real estate acquisition to facilitate development of affordable housing; small business expansion and startups; home repair programs and accessibility modifications; down payment assistance; and homeownership counseling and landlord tenant counseling .
- **HOME Investment Partnership Program (HOME):** HOME funds are used to preserve and develop affordable housing and to fund Tenant Based Rental Assistance (TBRA) and fair housing services to keep residents stably housed.
- **Emergency Solutions Grant (ESG):** The ESG program is focused on assisting people who are experiencing or at risk of homelessness. This includes operating shelters, rapid rehousing, and street outreach.

2. Summary of the objectives and outcomes identified in the Plan

Salt Lake County has established the following goals and priority investment areas that will guide funding, programming, and policy initiatives from 2025 through 2029.

Improve Housing Stability

- Housing rehabilitation
- New development
- Rental rehabilitation
- Rental assistance

Improve Economic Mobility

- Small business/business development/microenterprise loans
- English as a Second Language (ESL) classes
- Thriving Neighborhoods
- Supportive services

Infrastructure improvements

- Public facility improvements
- Afterschool programs

3. Evaluation of past performance

Salt Lake County prepares and submits to HUD a Consolidated Annual Performance Report (CAPER) that includes a summary of each program year's accomplishments and performance for CDBG, HOME, and ESG programs. As part of the evaluation of past performance, Salt Lake County reviewed prior year CAPERs. This review found that during the first four program years of the 2020-2024 Consolidated Plan, Salt Lake County met or exceeded many of the goals and indicators including:

- Increasing housing affordability through direct household assistance: Using CDBG and HOME funds, Salt Lake County substantially rehabilitated over 600 owner-occupied units and 36 rental units and provided rental assistance to 472 households.
- Maintaining or improving public facilities and infrastructure: Salt Lake County supported the rehabilitation of numerous public facilities (community center, domestic violence shelters, and addiction treatment centers) and infrastructure (sidewalk improvements, multiuse paths, and parks) projects, benefitting the communities and neighborhoods of more than 28,163 County residents. CDBG funded these projects.
- Improving access to crisis services: Salt Lake County used CDBG funds to assist over 8,588 individuals with crisis assistance that addressed their need for stability and safety.
- Homeless prevention: Salt Lake County, through the ESG program, was able to fund rapid rehousing, which assisted over 56 households and provided shelter to over 5,120 households.

The success of Salt Lake County's investments can be attributed to some key factors:

- Salt Lake County's objectives outlined in the Consolidated Plan were specific and measurable, and this allowed Salt Lake County to track and assess the progress accurately.
- By utilizing CDBG, HOME, and ESG funds, Salt Lake County efficiently allocated resources to a variety of essential programs that directly addressed the needs of the community.
- The successful completion of the Consolidated Plan involved a collaboration with local community organization, municipalities, and service providers. These partnerships were instrumental in achieving outcomes.

Salt Lake County's analysis of previous CAPERs also helped identify areas for improvement. Moving forward, Salt Lake County will use data-driven decision making to continue to evaluate priorities. The previous Consolidated Plan contained a wide range of services and programs. As the County's population grows and shifts, new challenges may emerge that would create adjustments to focus on those priorities. The ongoing discussions with community partners and residents also revealed priorities and gaps in services that may not have been fully addressed by previous plans. Salt Lake County may change the Consolidated Plan due to shifts in community needs, uncertainty with funding levels, and

stakeholder input. Adapting to these factors ensures that programs remain relevant and responsive to the community’s needs.

4. Summary of citizen participation process and consultation process

Salt Lake County offered several opportunities for residents, stakeholders, and community members to provide their input on the County’s greatest housing and community development needs and to offer feedback for the development of five-year strategic goals, priorities, and funding allocations. These opportunities included a resident housing survey, three focus groups with housing and social service providers, resident focus groups, and public meetings/hearings. An overview of the community engagement activities conducted to inform the County’s Consolidated Plan is provided below.

Resident survey. Salt Lake County 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, and on social media sites.

A total of 1,467 residents participated in Salt Lake County’s housing survey—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).

Housing and service provider focus groups. To gather additional insight on the County’s greatest housing and community development needs (including barriers to housing and opportunities), the County conducted focus groups with housing and social service providers working directly with special needs populations. The focus groups took place virtually on August 6, 2024; August 8, 2024; and August 9, 2024. A total of 34 individuals from 30 organizations and agencies participated in the focus groups. County staff led outreach and promotion efforts via email.

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 a variety of 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). Additionally, staff representing the Cities of Enoch and Kearns also participated in the focus groups conducted to inform the County’s Consolidated Plan.

The organizations that participated in the stakeholder focus groups in August 2024 included:

- 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 SL 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
- Rape Recovery
- Road Home
- Ruff Haven
- Salt Lake Valley Habitat
- 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

Resident focus groups. Twenty-four 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, and these conversations informed the priorities for the Consolidated Plan.

Public hearings/meetings. A community hearing/meeting was held during development of the Consolidated Plan to gather input on priority needs. That meeting was held on February 11, 2025 from 4 p.m. to 7 p.m. in West Jordan at the Viridian Event Center. The hearing/meeting was an open house format where attendees received a presentation about the Consolidated Plan and the activities available to obtain priority needs.

A public hearing was held on April 9, 2025 to collect input on the Draft Five-year Consolidated Plan. Twenty-four residents and stakeholders attended the open house public hearing in addition to 7 Salt Lake County staff members.

5. Summary of public comments

This section will be completed once the public review and public comment period are completed.

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

All public comments are accepted, reviewed, and considered in the development of Salt Lake County’s 2025-2029 Consolidated Plan.

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	SALT LAKE COUNTY	Salt Lake County Housing & Community Development
CDBG Administrator	SALT LAKE COUNTY	Salt Lake County Housing & Community Development
HOME Administrator	SALT LAKE COUNTY	Salt Lake County Housing & Community Development
ESG Administrator	SALT LAKE COUNTY	Salt Lake County Housing & Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Jennifer Jimenez, Housing and Community Development Operations Manager
 JJimenez@saltlakecounty.gov
 (385) 468-4944

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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(I)).

Salt Lake County is an active member in several coordination groups, including Salt Lake County's System Coordination, Funder Coordination, Urban County Committee, and the Salt Lake Valley Coalition to End Homelessness Steering Committee. These groups bring together governmental, mental health, public housing authorities, and service providers to enhance collaboration. Through these partnerships, agencies maintain regular communication and engage in joint planning, ensuring a comprehensive approach to addressing housing and supportive service needs. Additionally, Salt Lake County gathered stakeholder and general public input to inform the development of 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 participates in and supports the Salt Lake Valley Coalition to End Homelessness (SLVCEH) which is responsible for overseeing the Continuum of Care (CoC) with the goal to make homelessness in Salt Lake County brief, rare, and non-recurring through system-wide collaboration, a commitment of resources, services, data collection and analysis, and coordination among all stakeholders. The CoC uses a variety of outreach methods and mentors to address the needs of homeless persons (particularly those with special needs) and persons at risk of homelessness which includes a range of street outreach programs that coordinate with law enforcement, municipalities, local service providers, and community advocates to locate unsheltered persons, provide basic need items and services, and to connect them to housing and services.

The CoC tailors outreach to individuals and families who are least likely to request assistance by focusing on areas under highway passes, the foothills, motels, and along the Jordan River (among other areas). The CoC also tailors outreach by partnering with organizations and advocates to better understand needs, connect with individuals, and establish relationships with communities.

Additionally, staff from the County's Housing and Community Development (HCD) Department serve as members of the Homeless Management and Information System (HMIS) Steering Committee which establishes the policies and procedures for the use of the system and for the information collected and provided by HMIS. As a statewide information system, the Steering Committee is represented by the other CoCs within Utah.

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 Salt Lake County Mayor’s Office of Homelessness and Criminal Justice Reform serves as the collaborative application for the Salt Lake County CoC. To better define the gaps in needs and services, and to quantify those gaps to inform decisions and funding needs, the County Mayor’s Office recently added a Performance and Data Analyst position that will add capacity and bandwidth to the Coalition’s ability to increase information and data sharing, collection, quality, and analysis. The SLVCEH establishes benchmarks to measure system performance (with input from jurisdictions and participating members) by analyzing previous years’ system performance measures (SPMs). According to the organization’s strategic plan, the SLVCEH intends to identify comparable CoCs across the country in the coming years that can be reasonably used as benchmarks according to size, resources, and historical SPM trend data to implement a new system in which SLVCEH can frequently compare system performance to the established benchmarks.

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

1	Agency/Group/Organization	Ability Inclusion Center
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Housing Needs – Persons with Disabilities Housing Needs – Elderly Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Ability Inclusion Center participated in a stakeholder focus group to discuss housing and service needs on August 8, 2024.
2	Agency/Group/Organization	American Planning Association
	Agency/Group/Organization Type	Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Barriers to Affordable Housing Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the American Planning Association participated in a stakeholder focus group to discuss housing and community needs on August 6, 2024.

3	Agency/Group/Organization	Assist Utah
	Agency/Group/Organization Type	Housing Services – Elderly Persons Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Assist Utah participated in a stakeholder focus group to discuss housing and service needs on August 8, 2024.
4	Agency/Group/Organization	Community Development Corporation of Utah
	Agency/Group/Organization Type	Business and Civic Leaders Regional Organization
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Community Development Corporation of Utah participated in a stakeholder focus group on August 6, 2024.
5	Agency/Group/Organization	English Skills Learning Center
	Agency/Group/Organization Type	Services – Low Income Services – Education Services – Employment
	What section of the Plan was addressed by Consultation?	Anti-Poverty Strategy Broadband Needs/Reducing the Digital Divide
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the English Skills Learning Center participated in a stakeholder focus group to discuss community development needs on August 9, 2024.
6	Agency/Group/Organization	First Step House
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Health Services – Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically Homeless Homeless Needs – Families With Children Homeless Needs – Veterans Homelessness Strategy Anti-Poverty Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from First Step House participated in a stakeholder focus group to discuss housing and service needs on August 6, 2024.
7	Agency/Group/Organization	Health Choice Utah
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Health Choice Utah participated in a stakeholder focus group to discuss service needs on August 6, 2024.
8	Agency/Group/Organization	Housing Authority of Salt Lake City
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Housing Needs – Low Income Housing Needs – Families with Children Housing Needs – Elderly Housing Needs – Persons with Disabilities Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Housing Authority of Salt Lake City participated in a stakeholder focus group to discuss housing needs on August 6, 2024.
	Agency/Group/Organization	Housing Connect

9	Agency/Group/Organization Type	PHA Housing Services – Housing Services – Low Income Services – Families with Children Services – Elderly Persons Services – Persons with Disabilities Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Housing Needs – Low Income Housing Needs – Families with Children Housing Needs – Elderly Housing Needs – Persons with Disabilities Non-Homeless Special Needs Homelessness Strategy Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Housing Connect participated in a stakeholder focus group to discuss housing and service needs on August 6, 2024 and attended the open house public hearing on February 11, 2025.
10	Agency/Group/Organization	House of Hope
	Agency/Group/Organization Type	Residential treatment center serving women and mothers with substance use disorders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Housing of Hope participated in a stakeholder focus group to discuss housing and service needs on August 8, 2024.
11	Agency/Group/Organization	Huntsman Mental Health Institute
	Agency/Group/Organization Type	Services – Health

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Families With Children Homeless Needs – Persons With Addictions Homelessness Needs – Unaccompanied Youth Homelessness Needs – Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Huntsman Mental Health Institute participated in a stakeholder focus group to discuss supportive service needs on August 8, 2024.
12	Agency/Group/Organization	INN Between
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Health Services – Elderly Persons Services – Persons With Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically Homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from INN Between participated in a stakeholder focus group to discuss housing and service needs on August 9, 2024.
13	Agency/Group/Organization	Mujeres Unidas de Utah
	Agency/Group/Organization Type	Volunteer Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Mujeres Unidas de Utah participated in a stakeholder focus group on August 6, 2024.
14	Agency/Group/Organization	Neighborhood House
	Agency/Group/Organization Type	Adult Day Care
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Services – Persons with Disabilities Services - Elderly

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Neighborhood House participated in a stakeholder focus group to discuss housing and service needs on August 9, 2024.
15	Agency/Group/Organization	Project Connection
	Agency/Group/Organization Type	Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Project Connection participated in a stakeholder focus group to discuss housing and service needs on August 8, 2024.
16	Agency/Group/Organization	Project Read Utah
	Agency/Group/Organization Type	Literacy Program
	What section of the Plan was addressed by Consultation?	Services – Low Income Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Project Read Utah participated in a stakeholder focus group to discuss community development needs on August 8, 2024.
17	Agency/Group/Organization	Rape Recovery Center
	Agency/Group/Organization Type	Services – Victims of Domestic Violence Services – Health Services – Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Rape Recovery Center participated in a stakeholder focus group to discuss housing and service needs on August 6, 2024.
18	Agency/Group/Organization	Ruff Haven
	Agency/Group/Organization Type	Shelter and Services—Homeless pets
	What section of the Plan was addressed by Consultation?	Services - Low Income

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Ruff Haven participated in a stakeholder focus group to discuss housing and service needs on August 6, 2024.
19	Agency/Group/Organization	Salt Lake Valley Habitat for Humanity
	Agency/Group/Organization Type	Housing Services – Housing Services – Low Income Services – Families with Children Services – Elderly Services – Persons with Disabilities Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Housing Needs – Low Income Housing Needs – Families with Children Housing Needs – Elderly Housing Needs – Persons with Disabilities Non-Homeless Special Needs Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Salt Lake Valley Habitat for Humanity participated in a stakeholder focus group to discuss housing and affordability needs on August 6, 2024.
20	Agency/Group/Organization	Shelter the Homeless
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons Services – Persons With Disabilities Services – Persons With HIV/AIDS Services – Homeless Services – Employment Services Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-Poverty Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Shelter the Homeless participated in a stakeholder focus group to discuss housing and supportive service needs on August 6, 2024.
21	Agency/Group/Organization	South Valley Services
	Agency/Group/Organization Type	Services – Housing Services – Victims of Domestic Violence Services – Victims Regional Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-Poverty Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from South Valley Services participated in a stakeholder focus group to discuss social service needs on August 8, 2024.
22	Agency/Group/Organization	Suzy Senior Services
	Agency/Group/Organization Type	Services – Elderly Persons Services – Persons With Disabilities Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Suzy Senior Services participated in a stakeholder focus group to discuss the unique needs of elderly households and seniors on August 6, 2024.
23	Agency/Group/Organization	Turn Community Services
	Agency/Group/Organization Type	Services – Persons With Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Turn Community Services participated in a stakeholder focus group to discuss service needs on August 6, 2024.
	Agency/Group/Organization	Utah Community Action

24	Agency/Group/Organization Type	Services – Housing Services – Low Income Services – Elderly Persons Services – Persons with Disabilities Services – Persons with HIV/AIDS Services – Victims of Domestic Violence Services – Health Services – Employment Services – Fair Housing Services – Victims Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Utah Community Action participated in a stakeholder focus group to discuss community development needs on August 9, 2024.
	Agency/Group/Organization	Utah Housing Coalition
25	Agency/Group/Organization Type	Affordable Housing Advocacy
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Utah Housing Coalition participated in a stakeholder focus group to discuss housing needs on August 8, 2024.
	Agency/Group/Organization	Utah Legal Services

26	Agency/Group/Organization Type	Services – Housing Services – Low Income Services – Elderly Persons Services – Persons With Disabilities Services – Persons With HIV/AIDS Services – Victims of Domestic Violence Services – Families With Children Services – Education Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs – Families With Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth Anti-Poverty Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Utah Legal Services participated in a stakeholder focus group to discuss barriers to housing on August 8, 2024.
27	Agency/Group/Organization	Utah Peer Network
	Agency/Group/Organization Type	Recovery center; Employment and training
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Services – Employment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Utah Peer Network participated in a stakeholder focus group to discuss community development needs on August 6, 2024.
28	Agency/Group/Organization	Youth Resource Center
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Health Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Youth Resource Center participated in a stakeholder focus group to discuss the housing, service, and community development needs of youth on August 6, 2024.
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Table 2 – Agencies, groups, organizations who participated

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

No agencies, groups, or organizations were intentionally excluded from the consultation process.

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?
Salt Lake Valley Coalition to End Homelessness, 2023 Strategic Plan	End Utah Homelessness	Consolidated Plan Goals, through investments in housing stability services and affordable housing production, will support the Plan to End Homelessness
Moderate Income Housing Plan for Unincorporated Salt Lake County	Salt Lake County: an element of the Unincorporated Salt Lake County General Plans	The Consolidated Plan Goal of New Development may support creation of new moderate income housing
Land Use Strategies to Bring Housing Back within Reach	Envision Utah	The Consolidated Plan Goal of New Development may support creation of new moderate income and affordable housing
Climate Adaptation Plan for Public Health	Salt Lake County Health Department	The priority need of Thriving Neighborhoods and investments in rental assistance and public services will contribute to increasing health and welfare of low income households. In addition, utilities assistance should help offset the rising costs of heating and cooling.
Utah Broadband Center Connecting Utah: Digital Connectivity Plan	Governor’s Office of Economic Opportunity	Consolidated Plan funded activities will help support connectivity through outreach and service provision to address gaps in digital connectivity

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(l))

Urban County and HOME Consortium jurisdictions participated in project management and Consolidated Plan update meetings regularly during the planning process. Representatives of Bluffdale, South Salt Lake, West Jordan, and West Valley City and the State of Utah attended the open housing public hearing.

Salt Lake County will continue regular meetings with entitlement and Urban County jurisdictions throughout the Consolidated Planning period. In prioritizing projects for each Action Plan year, Salt Lake County will consult with each Urban County jurisdiction and HOME Consortium jurisdiction about their primary local needs and how those needs align with the Consolidated Plan priority needs. For the 2025 program year (PY), CDBG will support activities in Urban County jurisdictions that further the Consolidated Plans goals for Housing Stability (through home repair and homeownership assistance) and Infrastructure (improvements to senior and community centers and facilities that provide afterschool programming to low income students). HOME will support the Housing Stability goal through jurisdiction home repair programs.

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

Salt Lake County’s citizen participation and stakeholder consultation process was very comprehensive, and was successful in gathering a variety of viewpoints from Salt Lake County residents, workers, public leaders, and those who serve low and moderate income residents.

Resident survey. Salt Lake County 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 both 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; handing out flyers to community members at local libraries, recreation centers, community tabling events, and homeless resource centers; and posting on social media sites. Additionally, a County staff member set up a table, distributed flyers, and helped residents complete surveys for two weeks at the Salt Lake County Government Center.

A total of 1,467 residents participated in Salt Lake County’s housing survey—including 114 Sandy 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).

Housing and service provider focus groups. To gather additional insight on the County’s greatest housing and community development needs (including barriers to housing and opportunities), the County conducted focus groups with housing and social service providers working directly with special needs populations. The focus groups took place virtually on August 6, 2024; August 8, 2024; and August 9, 2024. A total of 34 individuals from 30 organizations and agencies participated in the focus groups. County staff led outreach and promotion efforts via email.

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 a variety of 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). Additionally, staff representing the Cities of Enoch, Kearns, and Taylorsville also participated in the focus groups conducted to inform the County’s Consolidated Plan.

Resident focus groups. Twenty-four 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, and these conversations informed the priorities for the Consolidated Plan.

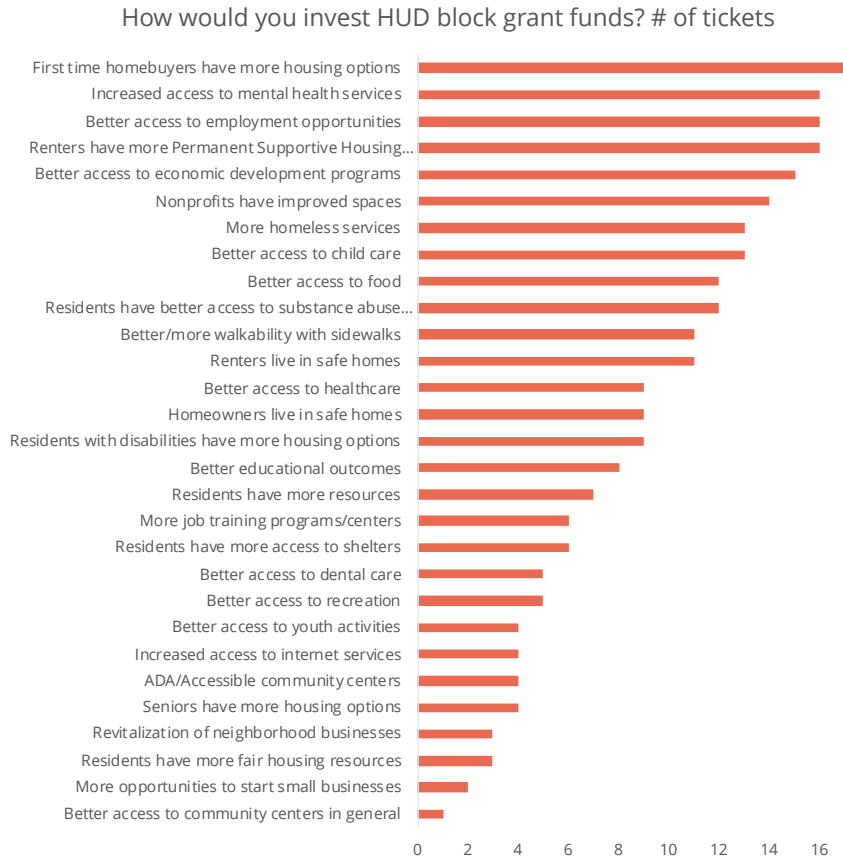
Public hearings/meetings. A community hearing/meeting was held during development of the Consolidated Plan to gather input on priority needs. That meeting was held on February 11, 2025 from 4 p.m. to 7 p.m. in West Jordan at the Viridian Event Center. The hearing/meeting was an open house format where attendees received a presentation about the Consolidated Plan and the activities available to obtain priority needs.

Salt Lake County staff and leadership utilized the extensive public and stakeholder input **to set priority needs and establish new Five-year goals for the Consolidated Plan.** The priority needs garnered from this input included:

- **Affordable housing.** The need for affordable housing was a common theme across all types of input. In an activity where public hearing/meeting attendees were asked to “vote” for allocation of funds across a variety of activities, first time homebuyer options received the top vote, followed by permanent supportive housing for renters.

As shown in the picture of a mapping activity, affordable housing was prioritized throughout the County with some distinctions: North Temple needs more market rate housing investment, while suburban areas could use more deeply affordable housing. One resident wanted to be sure that the UTA sites that are converted into housing are respectful of surrounding single family detached neighborhood environments and use design and architectural features to blend different densities.

Investment Priorities: All Activities



Source: Salt Lake County public hearing/meeting.

Geographic Priorities: Housing



Source: Salt Lake County public hearing/meeting.

- **Public services** were also highly prioritized, especially employment opportunities, mental health and addiction services, childcare, and homeless services.
- **Parks and recreation facilities** were mentioned often, although not as highly prioritized as housing and public service activities. Most residents expressed their thanks for having nice parks and recreation facilities in family-friendly suburban areas.
- **Neighborhood investments** were noted as needed along the Jordan Parkway, Gateway, Liberty Park and along North Temple. “Nonprofits having access to improved spaces” received a high priority ranking in the public hearing/meeting but was not prioritized frequently in other engagement.

Priorities: Public Services

Centralized system to address food insecurity
 Dignified food access with fresh produce and culturally relevant options
 Continuous systems; people stay with you through the whole process
 Culturally appropriate services
 More wraparound services
 Address violence in homelessness
 More options for affordable childcare
 Afterschool programs and out of school time programs
 Child care subsidies
 Libraries support to help homeless and free internet
 Domestic violence support
 Reintegration services
 Continued assistance for SLCO vehicle repair/replacement program
 Financial support for emissions testing and registration
 Continued support for nonprofit operations
 More funding for nonprofits

Priorities: Housing

Ongoing supportive services in permanent supportive housing
 PSH! High priority
 Assistance with rental applications and barriers to entry--DV
 More bed space
 Accessible housing
 Barrier-free housing
 Façade improvement programs
 Wider sidewalks--especially in front of small businesses to encourage walking
 Help for veterans who earn too much for subsidies but cannot afford market rent
 Assistance to cover application fees, 1st and last months rent, security deposits
 Deeply affordable housing
 Rental assistance
 Community land trusts
 Housing for seniors and people with disabilities
 Maintain and preserve NOAH
 Safety improvements in high crime areas

Priorities: Economic Development

- Raise the minimum wage
- Job access and placement
- Financial assistance
- Continuing education and professional development
- Paid job training with child care
- Trade/apprentice opportunities
- Support for older adults changing careers
- More entry level jobs
- Start-up grants
- Invest in already-existing businesses!
- Financial literacy/education

Priorities: Community Development

- Green spaces; revitalize the Jordan Parkway Trail
- Dog parks!
- Recreation centers in South Salt Lake
- Free recreation centers
- ADA/accessible recreation centers
- Fix Fairmount
- Improvements to existing community centers
- Fix potholes in Sandy City
- Fix terrible roads in Rose Park
- Wider sidewalks
- Better bus shelters
- More lights in West Valley City

Citizen Participation Outreach: HUD Summary Table						
Sort Order	Mode	Target	Summary of attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Resident Survey	Broad Community	The survey was available between July 1, 2024 and August 16, 2024 in English and Spanish. A total of 1,467 residents participated in the survey—including 114 Sandy residents; 234 South Jordan residents; 45 Taylorsville residents; 28 West Jordan residents; 45 West Valley residents; and 1,001 residents living in other areas (including the unincorporated county).	Please see Community Engagement appendices.	All survey responses were reviewed and considered in the development of this plan.	https://www.surveymonkey.com/r/SaltLakeCountyHousingSurvey2024 https://www.surveymonkey.com/r/SaltLakeCountyHousingSurvey2024?lang=es

2	Housing and Service Provider Focus Groups	Stakeholders	Three focus groups were conducted with social service and housing providers on August 6, 2024; August 8, 2024; and August 9, 2024. A total of 34 stakeholders from 30 organizations participated in the three focus groups.	Please see Community Engagement appendices.	All comments were reviewed and considered in the development of this plan.	
3	Resident Focus Groups	Protected Class Residents	24 residents of Salt Lake County representing 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	Please see Community Engagement appendices.	All comments were reviewed and considered in the development of this plan.	

4	Public Hearing/Meeting	Broad Community Stakeholders & Residents	24 stakeholders, in addition to 7 Salt Lake County staff, attended the open housing public hearing on February 11, 2025	Priority needs include: Housing for first time buyers, PSH for renters, better access to employment, mental health/addiction services, economic development, nonprofit space, child care, and homeless services	All comments were reviewed and considered in the development of this plan.	
5	Public Hearing	Broad Community Stakeholders & Residents			All comments were reviewed and considered in the development of this plan.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables discussed below; citizen input and stakeholder consultation; and an analysis of data and research examining housing and community needs. Much of the resident input included in this section is drawn from Salt Lake County’s online resident housing survey, which was available between July 1, 2024 and August 16, 2024 and received responses from 1,467 residents, and engagement through focus groups and public hearings and meetings.

The most important findings from the needs assessment include:

Rental and purchase affordability. Since the completion of Salt Lake County’s previous Consolidated Plan, the county has seen changes in rental and purchase affordability for its residents. In Salt Lake County—including Salt Lake City—median gross rent rose by 37% between 2017 and 2022, faster than the simultaneous growth in median household income (+33%) and median renter household income (+35%), and median income renter households have seen a slight loss in purchasing power in the rental market as a result of this. Median income renters saw a greater loss in rental affordability in the county outside of Salt Lake City: median gross rent in these areas increased by 36% between 2017 and 2022 as the median renter household income increased by 31%. In stakeholder interviews and focus groups, stakeholders frequently noted that there is increasing need for rental assistance in the county (as evidenced by increases in the number of residents applying for housing vouchers) despite funding reductions.

Losses in home purchase affordability were much greater than losses in rental affordability. Median home values grew faster than median gross rent, increasing by 69% in Salt Lake County from \$260,700 in 2017 to \$440,400 in 2022. Further reducing purchase affordability, average mortgage interest rates increased from 3.99% in 2017 to 5.34% in 2022 and 6.81% in 2023. Applying the 2023 interest rate to the 2022 median home value—the most current data available at the time of this analysis—the **income required to afford a median value home more than doubled, increasing by 131%, between 2017 and 2022/2023. By contrast, median household income increased by only 33% across this time.** Trends were similar in the HOME Consortium: the median value of owner occupied homes in these areas increased by 68% between 2017 and 2022, the income required to afford a median value home increased by 131%, and median household income increased by only 32%.

These trends benefit current homeowners and burden renters: owners may sell their homes for higher prices, while renters must pay higher rent prices on stagnating incomes while possibly trying to save to buy increasingly expensive homes.

According to a housing affordability gaps analysis conducted for this report, the largest mismatch in the rental market is for households earning less than 30% of Area Median Income (AMI). The gaps analysis conducted for Salt Lake County excluding Salt Lake City found a shortage of approximately 14,400 rental units priced below \$875/month including utilities to serve households earning less than \$35,000 per year: there are 21,924 renter households earning less than \$35,000 per year, yet only 7,557 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, 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.

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Salt Lake County. Approximately 74,116 households experience cost burden or severe cost burden in Salt Lake County. Renter households more likely than owner households to be cost burdened: 49% of low to moderate income renters are cost burdened, compared to 39% of low to moderate income owners. Black/African American and Hispanic households experience overall cost burden (paying 30% or more of income for housing) at disproportionately high rates (51% and 38% respectively) relative to households in the county overall (26%). Black/African American households experience severe cost burden at a disproportionately high rate (26% vs. 10% for the county overall), and because severely cost burdened households are considered to be at risk of homelessness, Black/African American households face a disproportionately high risk of homelessness.

Challenges identified by residents. Overall, more than half (56%) of survey respondents reported that they face challenges in their current housing situation. The top housing challenges reported by Salt Lake County residents included: trouble affording property taxes (30%), trouble affording utilities (29%), trouble affording my mortgage payment (23%), trouble affording my rent (19%), other challenges (16%), and difficulties getting a loan on a home to buy (14%). Approximately 45% of renter households who reported facing housing challenges have trouble affording rent, and 44% of homeowners who reported facing housing challenges have trouble affording property taxes.

Findings from the resident survey also highlighted the primary barriers to rental and ownership housing in Salt Lake County. Of residents who looked for rental housing in the past five years, 18% reported that they were denied housing 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. Of those who looked for housing to buy during this time, 16% were denied housing because another buyer offered a higher price while 13% were denied because their income is low, they have bad credit, and/or because they do not have a regular or steady job.

Homelessness.

Non-homeless special needs. Special needs groups identified in this plan include elderly and frail elderly residents, residents with disabilities, residents with alcohol or other addictions, persons living with HIV/AIDS, survivors of domestic violence, families with children, and households with limited English proficiency. Stakeholders also identified justice-involved individuals as a special needs group.

Estimates of these groups' overall sizes and the number of residents and households belonging to these groups with housing and service needs are presented and discussed in section NA-45 and summarized below. Due to limitations in data available, it is necessary to use a wide range of sources including American Community Survey (ACS) from the Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) data from HUD, the National HIV Surveillance System (NHSS), the National Survey on Drug use and Health (NSDUH), and the National Intimate Partner and Sexual Violence Survey (NISVS). Resultantly, estimates of these populations' housing and service needs reflect different needs. For example, needs estimates for households containing at least one member with a disability use CHAS estimates reflecting how many of these households have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition; whereas needs estimates for persons with alcohol or other drug addiction reflect the national rate at which persons with alcohol or drug addiction need and are not receiving treatment (and so do not necessarily capture housing needs). These needs are clarified for each group below.

By size, the largest special needs populations in the county include elderly residents (138,456 residents), families with children (124,043 families), persons with alcohol or other drug addictions (estimated at 97,081 people based on 2022 state-level Substance Use Disorder rates), and people with mental, physical, and/or developmental disabilities (97,081 residents). Survivors of domestic violence are also a large group, estimated based on national rates to include 25,805 residents annually.

The groups with the highest estimated rates of housing and supportive service need are persons with alcohol or other drug addiction (estimated at 61% to reflect the national rate at which persons have alcohol or drug addictions and need and are not receiving treatment)¹, households containing at least one member with a disability (CHAS data estimate that 33% have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition), and single parents with children (estimated at 17% to reflect the poverty rate of single parents with children). While these groups have the highest rates of needs—meaning, the largest *shares* of their populations who have housing or service needs—it is also important to consider the groups with the greatest *volume* of need. This is because a large population

¹ This is based on *national* rates because this estimate is not available at the state level. This is likely a high level estimate of needs because the rate of Substance Use Disorder (SUD) for the population 18 and older is 14.15% in Utah, relatively low compared to that of the United States overall (17.82%).

with a relatively low rate of needs may have a larger number of households with needs than a small population with a relatively high rate of needs.

The groups with the greatest volume of need—meaning, the largest number of residents or households with needs—are persons with alcohol or other drug addiction (59,465 people with needs; based on the national rate at which persons have alcohol or other drug addictions and need and are not receiving treatment)²; households containing at least one member with a disability (CHAS data estimate that 22,495 have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition- many people reflected in this estimate are elderly), followed by a much lower elderly residents (9,123 live in poverty, which serves as a proxy for housing and supportive service needs. Senior poverty is low largely because of social security). Families with children also have substantial housing and service needs: 8,528 live in poverty, including 5,000 single parents with children). Lastly, survivors of domestic violence have significant housing needs: 2,658 of the estimated 25,805 annual victims will need access to a range of housing support services in their lifetimes based on national rates.

Rental and utilities assistance, accessible and reliable transportation, service coordination and case management, and affordable and high quality childcare emerge as acute needs across special needs groups.

Non-housing community development needs. The top neighborhood challenges reported by survey respondents included: public transportation doesn't go where I need/operate when I need (38%), I can't get to public transit easily or safely (33%)—both of which cannot be directly addressed with HUD block grant funds. These were followed by my neighborhood doesn't have good sidewalks or lighting (23%), there are not enough afterschool activities (20%), schools are poor quality (16%), and there is not enough child care (16%). These findings were echoed during focus groups with housing and social service providers in which participants identified the greatest community development needs in Salt Lake County as improved access to public transportation, affordable childcare, and early education opportunities for children.

Additionally, residents identified a need for economic development services and programs including: job training programs (45%) and workforce development programs (42%)—followed by low-cost loans for non-profits (28%), grants for small businesses (25%), and programs to support women- and minority-owned businesses (23%).

² This is likely a high level estimate of needs because the rate of Substance Use Disorder (SUD) for the population 18 and older is 14.15% in Utah, relatively low compared to that of the United States overall (17.82%).

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Population and household growth

The Salt Lake County Consortium’s population grew by 16.1% between 2010 and 2022, from 843,215 to 979,374. Growth in households was smaller, at +13.7%: the area was home to 283,307 households in 2010 and 322,238 households in 2022.

Median household income increased by 52.9% between 2010 and 2022, from \$61,931 to \$94,692. According to the most current data available, 51% of households earn low to moderate incomes (less than 100% MFI). “Low to moderate income households” include the 9% of households who earn extremely low incomes (0-30% MFI), the 10% who earn very low incomes (31-50% MFI), the 19% who earn low incomes (51-80% MFI), and the 13% who earn moderate incomes (81-100% MFI).

Of the household types presented in the “Number of Households” table below, households containing at least one person age 75 or older and households with one or more children 6 years old or younger are most likely to earn low to moderate incomes, with 72% and 65% of households earning low to moderate incomes, respectively. Nearly half (49%) of households containing at least one person 62-74 years of age and large family households, defined as families with five or more members, earn low to moderate incomes. Approximately 42% of small family households, families with two to four members, earn low to moderate incomes, making them the most likely to earn more than 100% MFI.

Demographics	Base Year: 2010	Most Recent Year: 2022	% Change
Population	843,215	979,374	16.1%
Households	283,307	322,238	13.7%
Median Income	\$61,931	\$94,692	52.9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2006-2010 ACS (Median Income), 2018-2022 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	26,064	30,494	58,714	38,829	148,270
Small Family Households	7,584	9,669	23,359	17,039	79,045
Large Family Households	2,790	5,199	10,235	6,914	26,079
Household contains at least one person 62-74 years of age	5,707	6,274	10,731	7,368	31,117
Household contains at least one person age 75 or older	5,031	5,203	6,185	3,035	7,592
Households with one or more children 6 years old or younger	5,510	7,352	14,543	9,063	19,609

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

The CHAS tables in this document present 2016-2020 CHAS data because 2017-2021 CHAS data were not available in IDIS when this plan was prepared. The tables below convey the total need of low and moderate income households (households with income below 100% AMI) by household type, including tenure, household composition, and income level (percent AMI), and HUD designated housing problems. When applicable, totals are used to calculate the share of households that experience a given problem/need.

HUD designated housing problems presented in the table below include:

- “Substandard Housing,” defined as lacking complete plumbing or kitchen facilities,
- “Severely Overcrowded,” defined as a household with greater than 1.51 people per room (and complete kitchen and plumbing),
- “Overcrowded,” defined as a household with between 1.01 and 1.5 people per room,
- “Severe Housing cost burden” defined as dedicating more than 50% of household income to housing costs (referred to as “Severely Cost Burdened” in this document),
- “Housing cost burden” defined as dedicating more than 30% of income (referred to as “Cost Burdened” in this document),
- “Zero/negative Income.”

Cost burden is important because it indicates how well a household can manage other expenses (childcare, transportation, health care, etc.) and how much disposable income a household has to contribute to the economy. The higher the cost burden, the higher the risk of eviction, foreclosure, and homelessness due to the challenges of households managing housing costs. Severely cost burdened households are vulnerable to even minor shifts in rents, property taxes, and/or incomes and are

considered at risk of homelessness. Families with persistent cost burden can struggle to attain upward economic mobility, which can contribute to lifelong challenges for children.

The tables below present data on the HUD-defined housing problems in Salt Lake County to show the prevalence of housing needs. The tables below summarize the housing problems and housing needs of low- and moderate-income households (households with incomes below 100% AMI) by household type, including tenure, household composition, and income level (percent AMI), and HUD designated housing problems. When applicable, totals are used to calculate the share of households that experience a given problem/need. Based on this information, the county has significant housing needs, summarized in the narrative below.

The Housing Problems tables below show that cost burden and severe cost burden are clearly the most common housing problems in Salt Lake County. As shown in Table 7, 25% of the county’s low to moderate income households (39,057 households, including 27% of low to moderate income renter households and 24% of low to moderate income owner households) pay 30-50% of monthly income in housing costs and are cost burdened. Another 17% of the county’s low to moderate income households (26,681 households, including 22% of low to moderate income renter households and 14% of low to moderate income owner households) are severely cost burdened and pay more than 50% of their monthly income for housing. **Altogether, 43% of low to moderate income households in the county are cost burdened or severely cost burdened.**

Overcrowding and severe overcrowding affect a much lower share of households: In total, 5% of Salt Lake County’s low to moderate income households are overcrowded or severely overcrowded. Though this is the second most common housing problem, it is far less common than cost burden and severe cost burden. Substandard housing affects just 0.8% of low to moderate income households.

The incidence of housing problems varies by tenure. As shown in Table 7, 16,570 or 27% of low to moderate income renter households are cost burdened. Another 13,425 or 22% of low to moderate income renter households are severely cost burdened. Extremely low-income (ELI) renters are more likely to experience severe cost burden than cost burden: 60% of ELI renters are severely cost burdened, and another 11% are cost burdened. This is due to a shortage of affordable units and rent subsidies (e.g. vouchers) to serve these households. The next most common housing problems for renter households are overcrowding (5,192 or 8% of low to moderate income renter households are overcrowded or severely overcrowded) and substandard housing (affecting 935 or 2% of low to moderate income renter households). Owner households experience each housing problem less frequently than renter households. Like renter households, owner households most frequently face the problems of cost burden (affecting 22,487 or 24% of low- to moderate-income owner households) and severe cost burden (affecting 13,256 or 14% of low- to moderate-income owner households).

Table 8 shows that 72% renter households earning 0-30% AMI and 60% of owner households earning 0-30% AMI have at least one of the four HUD-designated severe housing problems: 1. Lacks kitchen, 2. Lacks complete plumbing, 3. Severely overcrowded, or 4. Severely cost burdened. Overall, 32% of low to

moderate income renter households face at least one severe housing problem, compared to 17% of low to moderate income owner households.

Table 9 and 10 show that 55% of low income households pay 30-50% of monthly income for housing costs, and that 18% of low income households pay more than 50% of monthly income for housing and are at risk for homelessness. Small related households are cost burdened at higher rates than other types of households, while elderly households are severely cost burdened at the highest rates. Higher cost burden is generally easier for seniors to manage because other household expenses are lower than those of other age cohorts, especially households with young children. In addition, cost burden does not account for personal assets and wealth, which some seniors have access to through retirement and pension funds.

Table 11 presents details on overcrowding. According to the table, 5,214 low to moderate income renter households are overcrowded, compared to 2,339 low to moderate income owner households. Most (82%) of these households are single families, while the next greatest share (15%) are households of multiple unrelated families.

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	310	345	145	135	935	115	55	152	35	357
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	344	270	460	99	1,173	30	55	169	159	413

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,050	1,485	1,199	285	4,019	269	349	803	500	1,921
Housing cost burden greater than 50% of income (and none of the above problems)	8,420	4,355	555	95	13,425	6,728	4,188	1,874	466	13,256
Housing cost burden greater than 30% of income (and none of the above problems)	1,510	6,535	7,655	870	16,570	2,212	4,440	11,430	4,405	22,487
Zero/negative Income (and none of the above problems)	1,009	0	0	0	1,009	865	0	0	0	865

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	10,115	6,460	2,350	614	19,539	7,148	4,643	3,013	1,162	15,966
Having none of four housing problems	3,919	8,394	19,269	10,523	42,105	4,859	11,020	34,090	26,510	76,479
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,255	4,790	3,729	12,774	2,253	2,792	5,563	10,608
Large Related	1,410	1,910	823	4,143	865	1,793	2,338	4,996
Elderly	2,819	1,874	944	5,637	4,673	3,474	3,093	11,240
Other	2,840	3,789	3,100	9,729	1,507	843	2,484	4,834
Total need by income	11,324	12,363	8,596	32,283	9,298	8,902	13,478	31,678

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,730	1,730	1,810	1,463	0	3,273
Large Related	0	0	315	315	520	553	234	1,307
Elderly	2,279	1,184	214	3,677	3,276	1,654	781	5,711
Other	0	2,530	1,495	4,025	1,278	0	0	1,278
Total need by income	2,279	3,714	3,754	9,747	6,884	3,670	1,015	11,569

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,150	1,490	1,359	284	4,283	269	333	792	510	1,904
Multiple, unrelated family households	159	250	225	65	699	29	74	184	148	435
Other, non-family households	83	24	95	30	232	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	1,392	1,764	1,679	379	5,214	298	407	976	658	2,339

Table 11 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to 2022 5-year ACS estimates, there are 64,551 single person households in Salt Lake County. Approximately 7% (4,789) of these residents live in poverty. Because households living in poverty are likely to have a broad range of housing needs including but not limited to needs for rental assistance, needs for financial assistance for home repairs, and/or overcrowded housing conditions, it is estimated that 4,789 single person households need housing assistance. The number of single person households in need of assistance is projected to grow to 5,035 in the next five years.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Households with disabilities. Households with disabilities have very high rates of housing needs. According to 2017-2021 CHAS data, there are 68,435 households containing an individual with a disability, representing 22% of households in the county.³ Thirty-three percent of households containing an individual with a disability in Salt Lake County have one or more of the four HUD-designated housing problems, though this rate differs by disability type.

³ HUD definition of disability: [Information for Individuals with Disabilities | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/udat/individuals-with-disabilities)

According to CHAS data,

- 11,410 of 30,755 households (37%) with an ambulatory limitation have housing problems;
- 10,610 of 29,370 households (36%) with a self-care or independent living limitation have housing problems;
- 10,800 of 30,300 households (36%) with a cognitive limitation have housing problems; and
- 8,885 of 31,085 households (29%) with hearing or vision impairments have housing problems.

Note that these data include elderly residents with disabilities and that households containing individuals with multiple disabilities are counted in multiple of these groups. Non-institutional, community-support settings that are accessible, visitable, and easily accessible to public transportation are best able to meet the housing needs of many households with disabilities, but households with disabilities face unique barriers in securing housing. Individuals with disabilities are less likely to be employed than the rest of the population and tend to have lower household incomes than individuals with no disabilities. Further, these households require units that meet specific accessibility requirements depending on the type and extent of disability experienced in the household. Low-income households containing individuals with disabilities require housing assistance in the form of public housing or rental assistance to afford these units, but very few eligible households (around 16% nationally in 2021 according to a recent report by the Urban Institute) actually receive assistance.

For persons with developmental disabilities, case management, in-home supports, foster care homes, and adult care group homes are critical to meet residents' needs. Many of these resources require adequate staffing to provide care for persons with disabilities. The availability of caregivers, whose salaries are generally low to moderate, depends on the supply of affordable housing in an area.

Frail elderly. According to 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, there are 88,243 households with at least one person aged 62 or older in Salt Lake County, representing 28% of households. Of Salt Lake County residents over 62 years old, 9% or 8,068 are considered frail (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework).

Survivors of domestic violence. According to CDC data from the National Intimate Partner and Sexual Violence Survey (NISVS), 4.5% of women and 2.8% of men in the United States experience stalking, physical violence, and/or contact sexual violence (such as rape, sexual coercion, and/or unwanted sexual contact) by an intimate partner resulting in related impacts each year. These related impacts include any of the following: being fearful, concerned for safety, any post-traumatic stress disorder symptoms, injury, need for medical care, needed help from law enforcement, missed at least one day of work, missed at least one day of school. Based on these national rates, it is estimated that 25,805 county residents including 15,872 women and 9,933 men experience domestic violence resulting in related impacts each year.

The supportive and housing services needed by intimate partner violence (IPV) victims vary. One service provider interviewed for this plan expressed that domestic violence survivors experience an economic

crisis after separation. According to the National Alliance to End Homelessness, domestic violence can contribute to homelessness for survivors. Survivors who are not homeless may also require housing assistance. NISVS data show that nationally, 13.4% of female victims and 5.3% of male victims will need housing assistance as a result of domestic violence. Based on these rates and the estimates of annual domestic violence incidence in Salt Lake County above, approximately 2,658 of the 25,805 annual victims will need housing assistance at some point of their lives. The National Alliance to End Homelessness has found that affordable housing is critical in preventing both homelessness and future violence for domestic violence survivors.⁴

⁴ <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>

What are the most common housing problems?

The Housing Problems tables in NA-10 indicate that the most common housing problems in Salt Lake County are, in order of impact:

1. **Cost burden and severe cost burden:** 25% of the county's low to moderate income households (39,057 households, including 27% of low to moderate income renter households and 24% of low to moderate income owner households) pay 30-50% of monthly income in housing costs and are cost burdened. Another 17% of the county's low to moderate income households (26,681 households, including 22% of low to moderate income renter households and 14% of low to moderate income owner households) are severely cost burdened and pay more than 50% of their monthly income for housing. **Altogether, 43% of low to moderate income households in the county are cost burdened or severely cost burdened.**
2. **Overcrowding and severe overcrowding (a much lower share):** In total, 5% of Salt Lake County's low to moderate income households are overcrowded or severely overcrowded. Though this is the second most common housing problem, it is far less common than cost burden and severe cost burden.
3. **Substandard housing affects just 0.8% of low to moderate income households.**

Cost burden and severe cost burden represent 81% of low to moderate income renter identified problems and 91% of low to moderate income owner household identified problems. Cost burden and severe cost burden affects households in the extremely low (0-30% AMI) and very low-income brackets (30-50% AMI) most acutely.

Are any populations/household types more affected than others by these problems?

The shares of households experiencing housing problems⁵ are highest for the lowest income households and lowest for the highest income households. Overall, 88% of extremely low-income households (those earning 0-30% AMI) have at least 1 housing problem, compared to 72% of very low-income households (30-50% AMI), 42% of low-income households (50-80% AMI), and 18% of moderate income households (80-100% AMI). Severe housing problems follow a similar pattern, affecting 66% of extremely low-income households but only 5% of moderate income households.

Small related households are defined by HUD as families with two to four members. Large related households are families with five or more members. Low income (0-80% AMI) small related households are cost burdened at a higher rate (58%) than other types of low income households (50% of low income large related households and 43% of elderly households), while elderly households are severely cost burdened at the highest rates (24% vs. 12% of small related and 9% of large related households). Higher

⁵ HUD-defined housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%. HUD-defined severe housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%. For a complete discussion of housing problems, refer to the narrative earlier in the NA-10 section of this Consolidated Plan.

cost burden is generally easier for seniors to manage because other household expenses are lower than those of other age cohorts, especially households with young children. In addition, cost burden does not account for personal assets and wealth, which some seniors have access to through retirement and pension funds.

Thirty-three percent of households containing at least one member with a disability experienced housing needs. Housing needs were most common for households containing individuals with ambulatory limitations (37% of these households had needs) and households containing individuals with cognitive limitations or self-care or independent living limitations (36% of these households had needs).

Low income renter households are more likely than low income owner households to experience housing problems and severe housing problems. The difference in the incidence of housing problems by tenure is most visible in overcrowding: 8% of low to moderate income renter households are overcrowded, compared to only 2% of low to moderate income owner households. The majority of overcrowded households (81%) were single family households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

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

CHAS data indicate that 21,316 total low to moderate income households (9,747 renters and 11,569 owners) are at risk of homelessness. This includes 35% of extremely low-income households, 24% of very low-income households, and 8% of low-income households. By type, households at risk of homelessness include 9% of large related households earning less than 80% AMI, 12% of small related households earning less than 80% AMI, and 24% of elderly households earning less than 80% AMI (though this is a high estimate of the number of elderly households at risk of homelessness because severe cost burden is easier for elderly households to manage as discussed earlier).

The demographic characteristics of persons who are currently experiencing homelessness in Salt Lake County can indicate who may be most vulnerable to falling into homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Salt Lake County does not maintain a unique definition of at-risk of homelessness. Based on the analysis of housing needs discussed above, severe cost burden is the best indicator of homelessness risk.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

One stakeholder expressed that for people experiencing homelessness—and especially youth experiencing homelessness—housing without supportive services is not enough to ensure a long-term return to housing. Rather, a combination of housing *and* supportive services including case management is needed.

Stakeholders noted that justice involved residents face significant and varied barriers to economic stability and housing: many employers are hesitant to hire applicants with criminal backgrounds causing people to rely on their social connections for employment, expunging records takes a very long time, individuals must often earn back drivers licenses, and housing options for reentering residents are so scarce due to background and credit checks that sometimes, people choose to recidivate because incarceration provides shelter.

Multiple residents participating in focus groups explained that barriers to employment—including language barriers, work permit status, and needs for childcare—are also barriers to housing: rental applications are often denied when applicants can't show four months of employment history. It is recommended that the County and jurisdictions incentivize landlords who are willing to be flexible with tenants who need safe and stable housing while they seek work.

Several resident focus group participants had lost their housing due to household dynamics such as domestic violence, family conflict, and death of a family member.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a rate 10 or more percentage points greater than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provides information for the jurisdiction as a whole that can be useful in describing overall need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,988	2,824	1,859
White	12,488	2,119	1,448
Black / African American	810	0	15
Asian	852	80	75
American Indian, Alaska Native	80	15	10
Pacific Islander	249	50	0
Hispanic	4,235	493	270

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,423	7,489	0
White	13,099	5,979	0
Black / African American	694	20	0
Asian	588	233	0
American Indian, Alaska Native	95	15	0
Pacific Islander	370	10	0
Hispanic	6,139	1,172	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,563	26,992	0
White	17,008	20,727	0
Black / African American	270	354	0
Asian	788	780	0
American Indian, Alaska Native	160	179	0
Pacific Islander	405	144	0
Hispanic	4,465	4,590	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,839	27,138	0
White	6,204	21,287	0
Black / African American	125	200	0
Asian	198	769	0
American Indian, Alaska Native	0	39	0
Pacific Islander	94	335	0
Hispanic	1,065	4,083	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

0-30% AMI. Among extremely low income households, Black/African American households experience housing problems at a disproportionately high rate (estimated to be 100%) relative to White households (whose rate of housing problems is 85%) and households overall (87%). Housing problems affect at least 83% of households within each racial and ethnic group at this income level.

30-50% AMI. Among very low income households, rates of housing problems are disproportionately high for Black/African American households (97%), Pacific Islander households (97%), American Indian, Alaska Native (AIAN) households (86%), and Hispanic households (84%) relative to this income level’s households overall (74%) and White households (69%). Housing problems affect a large share of households—at least 69%—of all races and ethnicities at the very low income level.

50-80% AMI. Low income Pacific Islander households experience housing problems at a disproportionately high rate (74%) relative to low income households overall (47%) and low income White households (45%).

80-100% AMI. Disproportionate housing needs exist for moderate income Black/African American households: their rate of housing needs is 38%, 16 percentage points higher than the jurisdictional rate of housing needs for moderate income households (22%).

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Salt Lake County households who have severe housing needs by income, race, and ethnicity. Severe housing problems are defined as one or more of the following housing problems: 1) housing that lacks complete kitchen facilities; 2) housing that lacks complete plumbing facilities; 3) overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms (severe overcrowding); and 4) households with cost burdens of more than 50% of income (severe cost burden).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,213	5,572	1,859
White	10,478	4,117	1,448
Black / African American	695	115	15
Asian	717	220	75
American Indian, Alaska Native	70	25	10
Pacific Islander	249	50	0
Hispanic	3,745	973	270

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,202	17,715	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	6,464	12,590	0
Black / African American	335	379	0
Asian	273	549	0
American Indian, Alaska Native	50	60	0
Pacific Islander	215	160	0
Hispanic	3,699	3,605	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,647	43,883	0
White	4,282	33,448	0
Black / African American	40	574	0
Asian	318	1,255	0
American Indian, Alaska Native	35	304	0
Pacific Islander	255	294	0
Hispanic	1,610	7,460	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,738	33,203	0
White	1,143	26,347	0
Black / African American	0	320	0
Asian	68	899	0
American Indian, Alaska Native	0	39	0
Pacific Islander	69	360	0
Hispanic	420	4,704	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

0-30% AMI. Approximately 74% of extremely low income (ELI) households in Salt Lake County have at least one severe housing problem. Relative to this, extremely low income Black/African American households face severe housing problems at a disproportionately high rate (86%). Extremely low income Pacific Islander households have a disproportionately high rate of severe housing problems (83%) relative to ELI White households (72%).

30-50% AMI. Approximately 39% of very low income (VLI) households in Salt Lake County experience severe housing problems. The rate of severe housing problems is disproportionately high for Pacific Islander households (57%) and Hispanic households (51%) at this income level. VLI Black/African American households and American Indian, Alaska Native (AIAN) households had disproportionately high rates of severe housing problems—47% and 45%, respectively—relative to VLI White households (34%).

50-80% AMI. At this income level, Pacific Islander households have a disproportionately high rate of severe housing problems (46%) relative to households overall (13%).

80-100% AMI. It is estimated that 5% of moderate income households in Salt Lake County have severe housing problems, and moderate income Pacific Islander households have a disproportionately high rate of severe housing problems (16%).

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	210,832	44,707	29,409	1,969
White	173,323	33,269	20,113	1,493
Black / African American	1,835	930	950	15
Asian	7,257	1,284	1,001	90
American Indian, Alaska Native	849	180	100	10
Pacific Islander	1,959	400	529	0
Hispanic	23,169	7,800	6,314	320

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

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%)⁶ households. Pacific Islander households have a higher rate of overall cost burden at 32%.⁷

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

⁶ American Indian, Alaska Native households comprise less than 1% of households in the county. This estimate should be interpreted with caution.
⁷ Pacific Islander households comprise approximately 1% of households in the county. This estimate should be interpreted with caution.

cost burdened overall—also a disproportionately high rate—with 26% of Black/African American households paying more than 50% of their income for housing.⁸ 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).

⁸ 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.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Considering low to moderate income (LMI) households, Black/African American households and Pacific Islander households experience housing problems at disproportionately high rates (77% and 67%, respectively) relative to LMI households overall (53%). LMI Hispanic households also have a relatively high rate of housing problems (61%), disproportionately high relative to that of LMI White households (49%).

An estimated 26% of LMI households in Salt Lake County experience at least one *severe* housing problem. Relative to this, LMI Pacific Islander and Black/African American households have disproportionately high rates of severe housing problems (48% and 44%, respectively). As in the case of housing problems overall, LMI Hispanic households also have a disproportionately high rate of severe housing problems (36%) relative to that of LMI White households (23%).

The data show that Black/African American households and Pacific Islander households make up a combined 1,858 of the 35,800 LMI households with at least one housing problem in the county, so in numerical terms, other groups have greater housing needs.

The data discussed in NA-15, NA-20, and NA-25 show that disproportionate needs vary by income level. At the extremely low-income level, Black/African American households are disproportionately impacted by housing problems and severe housing problems relative to households overall. Among very low income households, Pacific Islander and Hispanic households are disproportionately affected by housing problems and severe housing problems, while Black/African American households and American Indian, Alaska Native (AIAN) households are disproportionately affected by housing problems. Among low income households, Pacific Islander households have disproportionately high rates of housing problems and severe housing problems. Among households earning 80-100% AMI, Black/African American households have housing problems at disproportionately high rates while Pacific Islander households have severe housing problems at disproportionately high rates.

In sum, Black/African American, Pacific Islander, Hispanic, and AIAN households have been identified as having disproportionately high rates of needs within various income levels. Of these groups, Hispanic households make up by far the largest share of households in Salt Lake County. This means that in terms of the number of households with needs, Hispanic households have the largest total need.

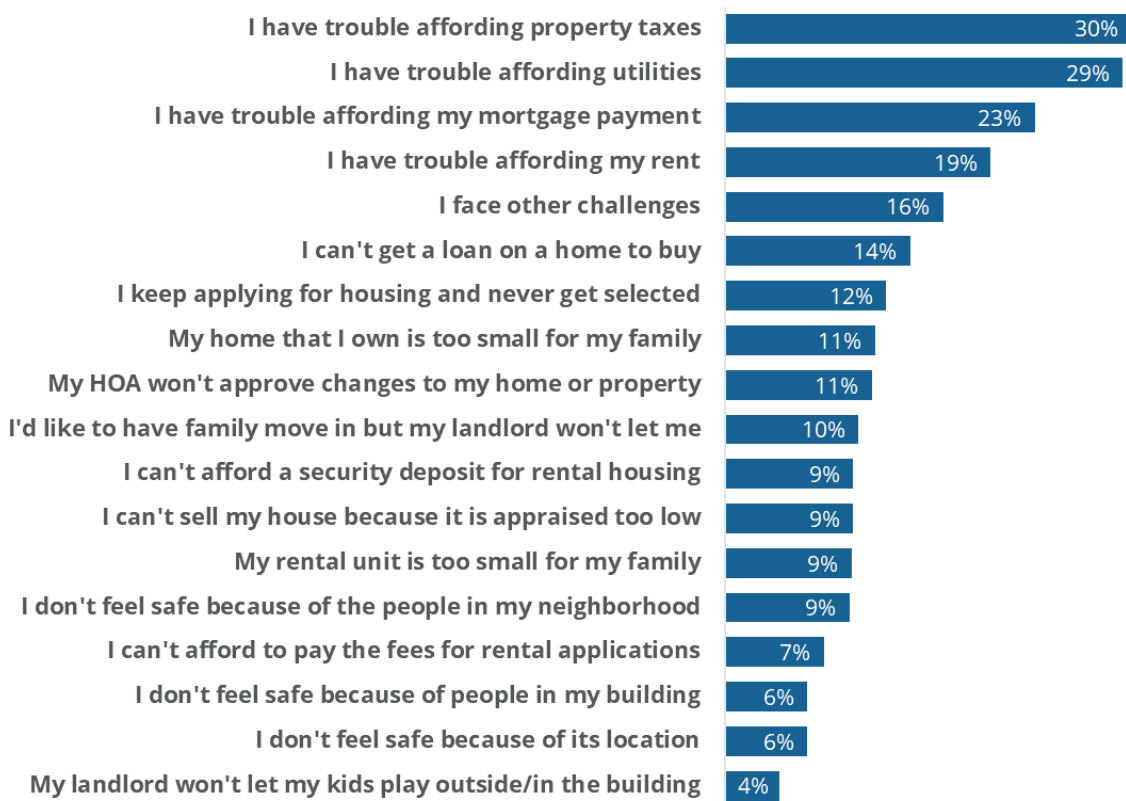
If they have needs not identified above, what are those needs?

According to the results of the Salt Lake County resident survey, 56% of respondents reported that they face challenges in their current housing situation. The figure below summarizes the housing challenges that these respondents are experiencing. The most common housing challenges—indicating housing needs—are:

1. Trouble affording property taxes (reported by 30% of households who are experiencing housing challenges);
2. Trouble affording utilities (29%);
3. Trouble affording mortgage payments (23%); and
4. Trouble affording rent (19%).

Among renter households experiencing housing challenges, 45% have trouble affording rent, 26% have trouble affording utilities, and 25% report that they can't get a loan on a home. Among homeowners facing housing challenges, 44% have trouble affording property taxes, 33% have trouble affording their mortgages, and 31% have trouble affording utilities.

Housing Challenges Faced by Survey Respondents Currently Experiencing Challenges, Salt Lake County, 2024



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 are excluded.

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

Residents offered additional insight through open ended 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 listed here:

- “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 [S]andy 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.”

Overcrowding, poor housing conditions, and displacement also represent needs for many sectors of the population:

- Over 30% of survey respondents in the following demographics live in overcrowded housing units, compared to 11% of respondents overall: income below \$25,000, mobile home occupants, single parents, renters earning less than \$25,000, and other minority race/ethnicity⁹.
- 25% or more of survey respondents in the following demographics report living in housing that is in fair or poor condition, compared to 10% of respondents overall: Asian or Pacific Islander, income below \$25,000, mobile home occupants, and renters earning less than \$25,000.
- Over 30% of survey respondents in the following demographics reported experiencing involuntary displacement from their housing in the past five years, compared to 14% of respondents overall: Asian or Pacific Islander, other minority race/ethnicity, income below \$25,000, renters, precariously housed, mobile home occupants, single parents, and renters with incomes below \$25,000.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

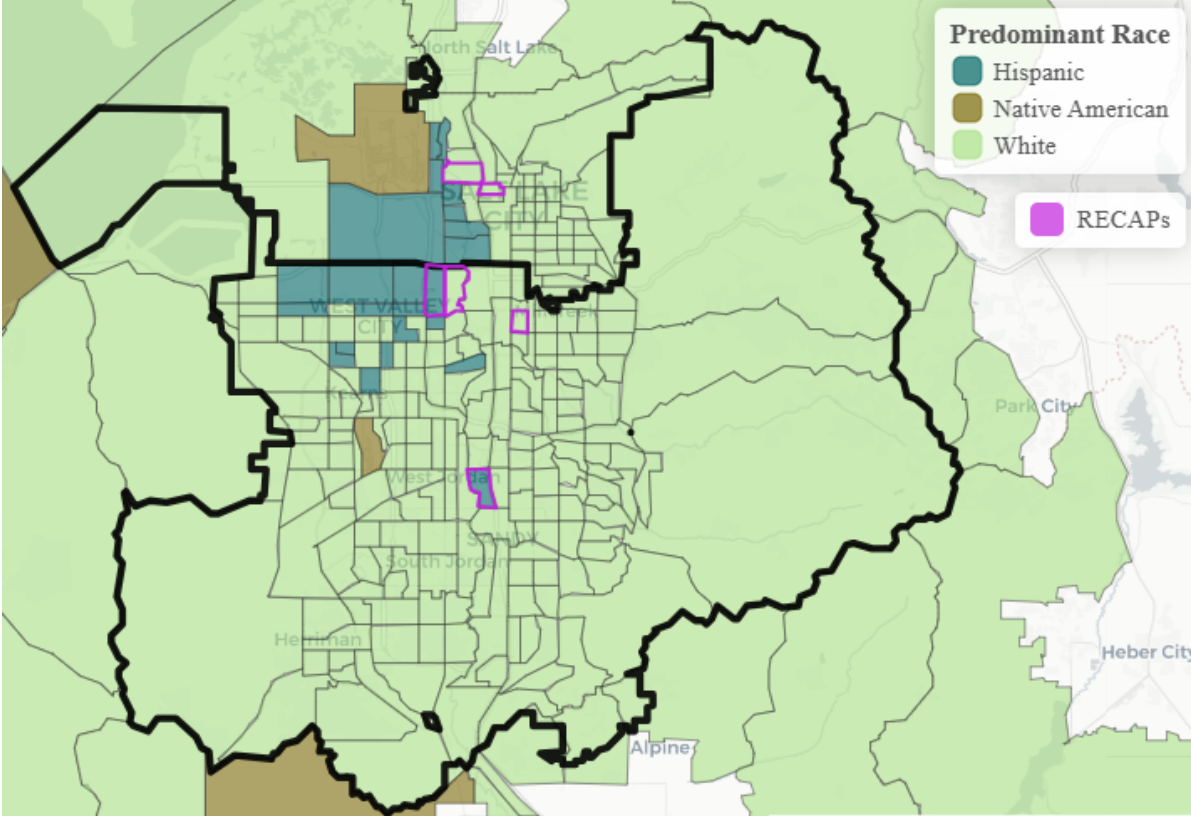
Racially/ethnically concentrated areas of poverty (R/ECAPs), per HUD’s definition, involve a racial/ethnic concentration threshold and a poverty test. R/ECAPs have a non-white population of 50% or more. A neighborhood that meets this criterion is a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

The figure below shows predominant race by Census tract overlaid with R/ECAP boundaries in the Salt Lake County Consortium. Based on the results of the 2020 Decennial Census, four tracts in the consortium area are R/ECAPs. There are two R/ECAPs east of I-215 in West Valley City, one R/ECAP in

⁹ This includes all respondents who did not select “Hispanic or Latino,” “Asian or Pacific Islander,” or “Non-Hispanic White.”

the southeast part of South Salt Lake, and one R/ECAP west of I-15 in Sandy and Midvale. Two of these tracts—one in West Valley City and one in Sandy and Midvale—have populations that are predominantly Hispanic.

R/ECAPs and Predominant Race by Census Tract, Salt Lake County Consortium, 2020

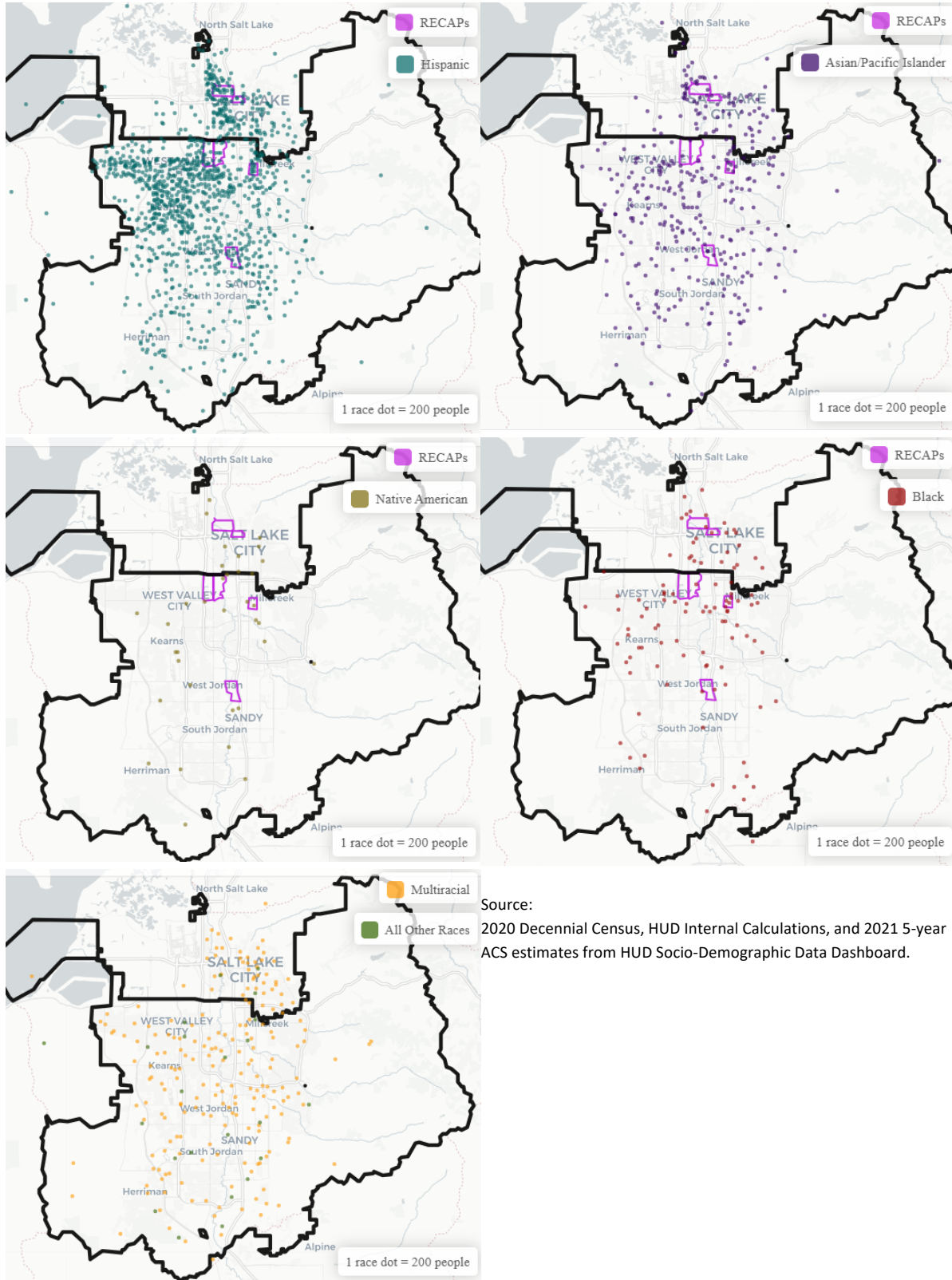


Source: 2020 Decennial Census, HUD Internal Calculations, and 2021 5-year ACS estimates from HUD Socio-Demographic Data Dashboard.

The following maps from HUD’s Socio-Demographic Data Dashboard show concentrations of residents by race and ethnicity using 2021 5-year ACS data. The maps show that:

- While populations in some Census tracts of West Valley City, Taylorsville, and Kearns are predominantly Hispanic (shown in the map above), Hispanic residents live across the consortium area.
- Asian/Pacific Islander residents live across the consortium area, with a notable concentration in the South Salt Lake R/ECAP.
- Native American/American Indian, Alaska Native residents are most concentrated around South Salt Lake and Millcreek, in one northern census tract in West Jordan (where they are the predominant racial group, shown in the map above), and around Sandy and South Jordan.
- Black residents are most concentrated in the area surrounding the South Salt Lake R/ECAP, in West Valley City, Kearns, and West Jordan, and in Draper.
- Multiracial residents and residents of other races and ethnicities live across the area.

R/ECAPs and Concentrations of Residents by Race/Ethnicity, Salt Lake County Consortium, 2020



Source:
2020 Decennial Census, HUD Internal Calculations, and 2021 5-year
ACS estimates from HUD Socio-Demographic Data Dashboard.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

This section discusses the type and use of public housing in Salt Lake County. Housing Connect is the public housing authority that covers Salt Lake County. The table below shows data from Housing Connect’s website and relevant reports. Note that Housing Connect has successfully converted 592 units of public housing to maintain affordability through: 234 Rental Assistance Demonstration (RAD) program and 358 units’ thorough disposition. Of the 592 converted units, 489 remain deeply affordable with project-based units; 45 units were sold to income-qualified households in the community. Housing Connect has also developed or renovated 900 units using tax credits and the majority serve special needs populations.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	184	4,469	834	3,635	N/A	N/A	N/A

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: Housing Connect’s Annual Plan with Moving to Work Supplement, approved by HUD on December 10, 2024. <https://housingconnect.org/wp-content/uploads/2025/02/Housing-Connect-2025-Annual-Plan-MTW-Supplement-Approved.pdf>

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	251	496	14	473	5	0
# of Disabled Families	0	0	75	946	60	855	8	13
# of Families requesting accessibility features	0	0	615	2,621	138	2,386	32	51
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: HUD PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	487	2,280	121	2,069	26	50	14
Black/African American	0	0	56	209	9	194	5	1	0
Asian	0	0	51	54	1	53	0	0	0
American Indian/Alaska Native	0	0	14	56	6	49	1	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	7	22	1	21	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: HUD PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	133	407	18	377	5	7	0
Not Hispanic	0	0	482	2,214	120	2,009	27	44	14

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: HUD PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination, based on a disability, in programs and activities conducted by HUD, or that receive financial assistance from HUD. Housing Connect provides a preference for public housing tenant selection based on “inaccessibility of a unit and/or to accommodate a disability under a request for reasonable accommodation.” To date, only one household has required flexibility in housing; as such, the PHA is accommodating need.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders? How do these needs compare to the housing needs of the population at large?

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The PIT count provides a lower bound estimate of families in immediate need of housing assistance.

Salt Lake County (excludes Salt Lake City)	Sheltered	Unsheltered
All Individuals	1,991	413
Families with Children	176	0
Persons in households with Adults and Children	567	0
Persons in households with only Adults	1,423	413
Chronically homeless individuals	439	196
Chronically homeless families with children	6	0
Veterans	86	5
Persons with disabilities	686—mental illness and 462—substance abuse	224—mental illness and 183—substance abuse
Unaccompanied youth	99	24
Adults who have experienced domestic violence	146	52
Non-Hispanic White	897	263
Black or African American	193	43
Hispanic	286	6
Multiracial	78	17
Other	423	84
Male	1,211	293
Female	732	114

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section provides data and information about special needs populations in Salt Lake County. “Special needs” populations include those that face greater challenges than most low and moderate income households in the housing market. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

- Elderly (62 and older) and frail elderly (an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework),
- Persons with mental, physical, and/or developmental disabilities,
- Persons with alcohol or other drug addiction,
- Formerly incarcerated residents,
- Persons with HIV/AIDS and their families, and
- Victims of domestic violence, dating violence, sexual assault, and stalking.

This Consolidated Plan also includes needs estimates for:

- Families with children including large families (those with three or more children) and single parent families with children,
- Households with a member with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability, and
- Households for whom English is not their first language, sometimes referred to as English Language Learner households. These households are also referred to as Limited English Proficiency (LEP) households

Because stakeholders expressed that justice involved individuals face significant housing and supportive services needs, their needs are also discussed in this section.

Due to limitations in data available, it is necessary to use a wide range of sources including American Community Survey (ACS) from the Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) data from HUD, the National HIV Surveillance System (NHSS), the National Survey on Drug use and Health (NSDUH), and the National Intimate Partner and Sexual Violence Survey (NISVS). Resultantly, estimates of these populations’ housing and service needs reflect different needs. For example, needs estimates for households containing at least one member with a disability use CHAS estimates reflecting how many of these households have housing needs including but not limited to cost burden, substandard housing conditions, need for accessibility modifications, overcrowding, or substandard housing condition; whereas needs estimates for persons with alcohol or other drug addiction reflect the national rate at which persons with alcohol or drug addiction need and are not receiving treatment (and so do not necessarily capture housing needs). These needs are clarified for each group as they are discussed below. The discussion of needs is supported by stakeholder engagement findings.

Describe the characteristics of special needs populations in your community:

Needs are presented in the table below and discussed in subsequent paragraphs.

Housing and Service Needs of Special Needs Populations, Salt Lake County HOME Consortium, 2022/2023

Special Needs Population	Total	With Housing and Service Need	
		#	%
Elderly Population	138,456	9,123	7%
<i>Frail Elderly Population</i>	8,068	532	7%
Households with Disabilities	68,435	22,495	33%
<i>Hearing or Vision Impairment</i>	31,085	8,885	29%
<i>Ambulatory Limitation</i>	30,755	11,410	37%
<i>Cognitive Limitation</i>	30,300	10,800	36%
<i>Self Care/Independent Living Limitation</i>	29,370	10,610	36%
Persons with Alcohol or Other Drug Addiction	97,081	59,465	61%
Families with Children	124,043	8,528	7%
<i>Families with 3+ Children</i>	36,712	3,300	9%
<i>Single Parents with Children</i>	29,966	5,000	17%
Persons with HIV/AIDS	1,882	No data	No data
Survivors of Domestic Violence	25,805	2,658	10%
LEP Households	9,106	807	9%

Note: Elderly households contain at least one person aged 62 years or older; their needs are based on their poverty rate. Households with LEP have Limited English Proficiency; their needs are based on the proportion of LEP residents living in poverty. Victims of domestic violence include rape, physical violence and/or stalking by an intimate partner. Persons with disabilities may be captured in multiple categories if they have multiple types of disabilities. Persons with disabilities may also be represented in the elderly category.

Source: CHAS 2016-2020 and 2017-2021, 2022 5-year ACS, CDC, U.S. Department of Health.

Elderly and Frail elderly. There are 138,456 residents 62 and older in Salt Lake County. Of these residents, 9,123 or 7% have incomes below the poverty level—a proxy for housing and supportive service needs. The elderly population includes 8,068 “frail elderly” residents who require assistance with three or more activities of daily living such as bathing, walking, and performing light housework. Based on the county’s senior poverty rate, 532 frail elderly residents live below the poverty level.

Persons with disabilities. The noninstitutionalized population with a disability in Salt Lake County totals 93,415 residents. Of these residents, 13% live below the poverty level and have housing and supportive service needs according to ACS data—putting those with needs at 12,197 residents. HUD CHAS data provides an alternative measure of need for this population: 2016-2020 CHAS data show that 68,435 households contain members with disabilities, and that 22,495 or 33% of these have one or more housing problems (as defined by HUD) and therefore have housing needs. These residents’ needs vary depending on the disability and the level of support required to provide them with the same

opportunity as non-disabled residents to access and enjoy community access. According to HUD CHAS data:

- 11,410 of 30,755 households (37%) with an ambulatory limitation have housing problems;
- 10,610 of 29,370 households (36%) with a self-care or independent living limitation have housing problems;
- 10,800 of 30,300 households (36%) with a cognitive limitation have housing problems; and
- 8,885 of 31,085 households (29%) with hearing or vision impairments have housing problems.

Stakeholders noted that people with disabilities and their families are especially vulnerable to housing instability. Individuals with disabilities are less likely to be employed than the rest of the population and tend to have lower household incomes than individuals with no disabilities. Further, these households require units that meet specific accessibility requirements depending on the type and extent of disability experienced in the household. Low-income households containing individuals with disabilities require housing assistance in the form of public housing or rental assistance to afford these units, but very few eligible households (around 16% nationally in 2021 according to a recent report by the Urban Institute) actually receive assistance. Stakeholders reported that waitlists for supportive housing units provided by the Division of Services for People with Disabilities (DSPD) are years long.

One stakeholder who manages an affordable independent living facility for people with disabilities said they have not changed rent in five years. If they raised rents, they realized that every single one of their clients would be priced out even with housing assistance.

Households containing people with disabilities who do not face housing stability challenges often still face accessibility challenges in their homes: 14% of survey respondents who have a disability or live with someone who does reported that their home does not meet their accessibility needs. The most common modifications needed are grab bars installed in the bathroom (35%) and stair lifts and/or ramps (32%).

There is additionally a need for more affordable childcare services for children with disabilities.

Stakeholders noted that there are long waitlists for these services in Salt Lake County and a lack of staff with training in this area.

Persons with alcohol or other addictions. Applying Utah’s 2022 Substance Use Disorder rate (reported by NSDUH) to the population, it is estimated that 97,081 county residents have Substance Use Disorder (SUD). Based on the national rate at which people have SUD and need and are not receiving treatment, 61% of these residents or 59,465 residents need and are not receiving treatment for their addiction. It is important to note that this needs estimate—based on a national rate because there is no state level estimate available—is likely a high level estimate of needs because the rate of Substance Use Disorder (SUD) for the population 18 and older is 14.15% in Utah, relatively low compared to that of the United States overall (17.82%).

Stakeholders expressed that former drug users whose physical appearance has been affected by drug use—for example, people with visible dental issues—may face social stigma that prevents them from securing employment, often despite having completed treatment programs or job trainings.

Additionally, employers often reject applicants with background checks showing histories related to SUD. To address this, stakeholders recommended that the County consider programs to reduce stigma and improve connections between service providers and employers to negotiate job placements.

Survivors of domestic violence. According to CDC data from the National Intimate Partner and Sexual Violence Survey (NISVS), 4.5% of women and 2.8% of men in the United States experience stalking, physical violence, and/or contact sexual violence (such as rape, sexual coercion, and/or unwanted sexual contact) by an intimate partner resulting in related impacts each year.¹⁰ Based on these rates, 25,805 Salt Lake County residents experience domestic violence, dating violence, sexual assault, and stalking annually.

The supportive and housing services needed by intimate partner violence (IPV) victims vary. According to the National Alliance to End Homelessness, domestic violence can contribute to homelessness for survivors. One stakeholder who works with incarcerated sexual violence survivors said that recidivism is sometimes spurred by the need for shelter.

Survivors who are not homeless may also require housing assistance. Based on national rates from the NISVS survey, it is estimated that 10% of survivors (13.4% of female survivors and 5.3% of male survivors)—equating to 2,658 victims each year—will require housing assistance at some point in their lives. One service provider interviewed for this plan expressed that domestic violence survivors experience an economic crisis after separation, which causes a need for emergency housing units or financial assistance. Survivors are also more likely to have low credit scores due to the high cost of fleeing, which can make it difficult for them to get approved for rental units. The National Alliance to End Homelessness has found that affordable housing is critical in preventing both homelessness and future violence for domestic violence survivors.¹¹

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.

Domestic violence survivors also have needs for other supportive services, especially childcare. In addition to facing the problems that all families face around childcare (lack of affordable options even with the use of subsidies, long waitlists, restrictive scheduling, declines in quality of care), survivors of domestic violence have greater needs for childcare because they have often lost their partners and social networks. These populations need additional assistance from the County and/or organizations to secure childcare.

¹⁰ According to the CDC, these related impacts include any of the following: being fearful, concerned for safety, any post-traumatic stress disorder symptoms, injury, need for medical care, needed help from law enforcement, missed at least one day of work, missed at least one day of school.

¹¹ <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>

Families with children. According to ACS data, there are 124,043 families with children in Salt Lake County, 7% or 8,528 of whom live below the poverty line and are believed have housing or service needs including 5,000 single parents with children. Poverty rates are higher—indicating higher rates of housing or service needs—for families with three or more children (9%) and for single parents with children (17%).

Childcare is both dependent on and necessary for access to employment opportunities for parents. Parents need childcare to be able to go to work without their children but cannot afford childcare without high paying jobs. Families with children in Salt Lake County face a broad range of challenges in accessing childcare:

- **Limited availability:** stakeholders reported extreme difficulty in finding childcare options for their clients. Waitlists can be long, even for high-price facilities: one childcare provider who participated in the focus group explained that they have a waitlist of 400 kids and space for only 330 kids. Providers explained that families do not move off the waitlist quickly and often end up resorting to informal childcare at unlicensed facilities and/or family or friends. This is especially true of low to moderate income families who would hire nannies if they had higher incomes.
- **Quality of care:** providers noted that low wages for childcare professionals are causing labor shortages in childcare, resulting in a broad decline in the quality of care available. Providers also cited concerns about the quality of care available to children with disabilities due to a lack of staff with relevant training.
- **Affordability:** Even with subsidies, the cost of quality childcare is out of reach. For childcare providers, subsidies tied to families do not provide enough money to sustainably run a business, and they must price childcare spots above what most families are able to afford.
- **Scheduling:** 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.

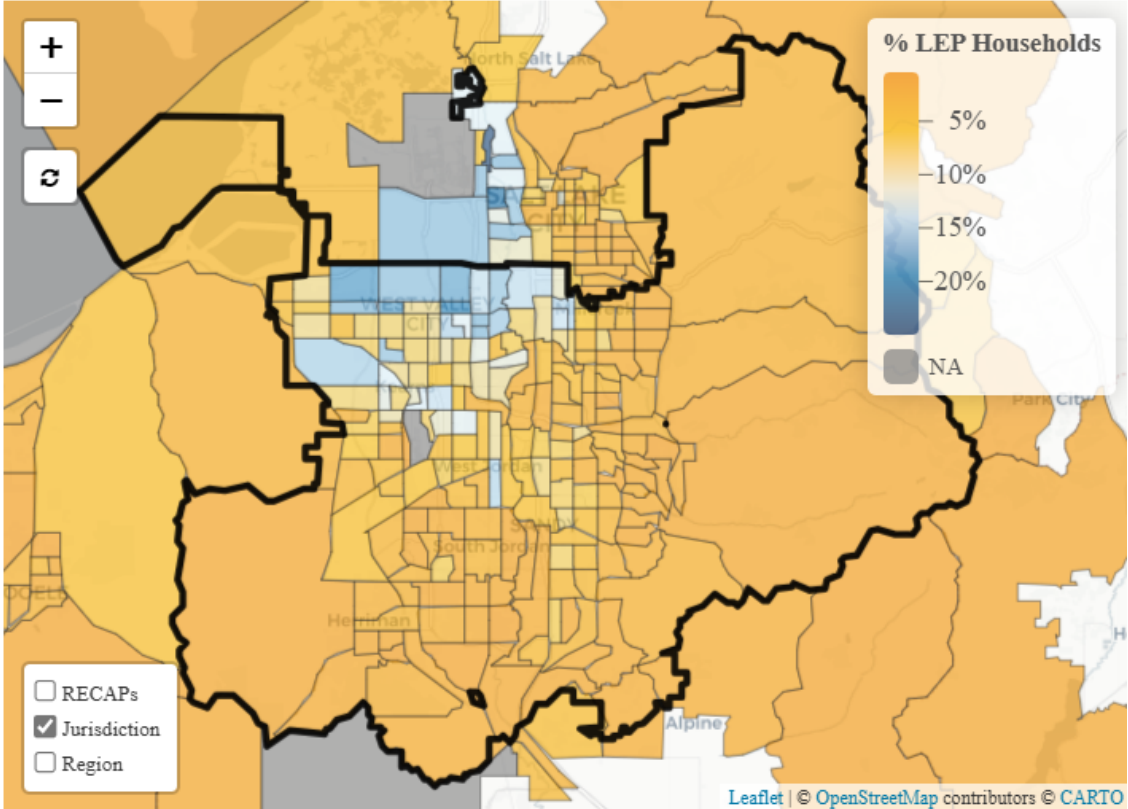
In addition, it is often difficult for families to afford both housing and childcare. These households also have transportation needs: low-income families who must rely on Utah Transit Authority (UTA) buses face infrequent and unreliable scheduling, making it difficult for them to consistently show up to childcare and work on time. All participants in a resident focus group for single parents 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. Two of these participants 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 their family—especially in accessing daycare and schools.

Families with children also face housing challenges. Two residents participating in a focus group for single parents had become homeless, and other participants lived in overcrowded conditions or had

been denied rental units in the suburbs because they had Housing Choice 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. When asked what their ideal housing situation would be, participants agreed on a family-friendly affordable condominium or apartment community with activities for youth—like movie nights—and safe playground space.

Households with Limited English Proficiency. According to ACS data, 9,106 households in Salt Lake County have limited English proficiency, meaning that household members over the age of 14 cannot speak English well or very well. An estimated 9% of these households (807 households) have incomes below the poverty line and have housing and supportive service needs, though poverty provides a low level estimate of this population’s needs because they face language barriers across widespread areas of life including transportation, employment, and housing. As shown in the map below from HUD’s Socio-Demographic Data Dashboard, LEP households are most concentrated in the northern and southwest parts of West Valley City as well as South Salt Lake, where they make up 15% or more of total households.

Share of Households with Limited English Proficiency by Census Tract, Salt Lake County HOME Consortium, 2017-2021



Source: 2021 5-year ACS estimates and HUD Socio-Demographic Data Dashboard.

Several stakeholders attested that learning English is the first step in accessing skills training and employment for these households. 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 for attendees. 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. Resident focus group participants 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.

Participants in a focus group for Spanish speaking residents reported difficulty securing housing and remaining housed. Two attendees nearly lost their homes during the Great Recession and another lost their home in a family dispute. Many families are living in overcrowded situations because of the limited supply of housing and once landlords realize this, they evict family members. 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.

Children with Limited English Proficiency also face educational barriers: Spanish speaking residents participating in a focus group for single parents in February 2025 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.

Justice involved and formerly incarcerated residents. Stakeholders emphasized that justice involved residents face significant and varied barriers to economic stability, housing stability, and upward economic mobility. Many employers are hesitant to hire applicants with criminal backgrounds even when they have participated in job training and skills development classes. 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. Background checks and credit checks make it very difficult for formerly incarcerated residents to secure housing, and one stakeholder expressed that the need for shelter sometimes motivates people to recidivate.

Stakeholders recommended funding long-term case management for justice involved residents to ensure that clients receive consistent resources that adapt to their changing situations, expressing that this is especially important for formerly incarcerated people who may struggle to maintain housing, employment, or achieve social goals after exiting transitional housing or jail/prison. Service providers

explained that these services are crucial to long-term stability because follow-up appointments can actively prevent housing instability, homelessness, and recidivism while also setting clients up for upward economic mobility.

What are the housing and supportive service needs of these populations and how are these needs determined?

The housing and supportive service needs in the table above are based on the incidence of poverty, incidence of disability, cost burden, and national statistics on the likelihood of special needs groups to have both short- and long-term housing and service needs. Needs were also informed by findings from the resident survey and feedback from service providers, stakeholders, and residents in focus groups. These needs are discussed by special needs population group in the answer to the question above.

In addition to the complex needs of each special needs group, stakeholders expressed that it is difficult to coordinate both housing and supportive services within the current resource structure. Housing, mental health services, legal assistance, and long-term health management are prerequisite for clients to enter the job market, but stakeholders must refer clients to long waiting lists for housing vouchers because they are not able to place them directly in housing. Another stakeholder expressed that once justice involved clients reentering from justice facilities become homeless or are re-incarcerated, they fall through the cracks and no longer receive services. When asked what would best address these challenges, stakeholders recommended improving coordination between service points-of-entry, legal assistance, and housing resources. Stakeholders also recommended funding long-term case management as a solution to these problems because long-term case management ensures that clients continue to receive resources appropriate to their changing situations.

This lack of coordination of housing and supportive services was evident in resident focus group participants' general unfamiliarity with resources available to them:

- Participants in all resident focus groups expressed confusion and uncertainty about accessing needed services.
- Two participants expressed surprise that local shelters do not do more to connect residents with services—they provide only shelter.
- 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.
- Spanish speaking residents reported that language can be a large barrier to accessing services, as can 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.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the CDC and the National HIV Surveillance System (NHSS), there were 239.1 people living with HIV/AIDS per 100,000 residents in 2022, roughly equivalent to 1,882 people living with HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Salt Lake County does not currently have an established preference for HOME TBRA and does not plan to create one during the period covered by this Consolidated Plan.

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

Describe the jurisdiction’s need for Public Facilities:

Residents who participated in the survey indicated needs to provide geographically equal provision of health care/medical facilities, behavioral health care facilities, and parks; to make improvements to existing parks; and to provide higher quality public schools. Specifically,

- 14% of respondents identified their top neighborhood challenges as being too far from health care/medical facilities and services,
- 11% of respondents identified their top neighborhood challenge as being too far from behavioral health care facilities and services,
- 9% of respondents reported that the top challenge they experience in their neighborhood or city/town is that they are too far from parks,
- 6% of respondents reported that there are no parks in Salt Lake County that are accessible for their disability, and
- 16% of respondents reported that schools in their neighborhood are poor quality.

High quality childcare centers were also cited as an acute public facilities need by survey respondents and stakeholders. Only 4% of survey respondents indicated that it was easy to find childcare in their city or town. Childcare needs are discussed in greater detail in the response to “Describe the jurisdiction’s need for Public Services:”.

How were these needs determined?

Public facility needs in Salt Lake County were determined by the findings from the online resident housing survey which was available between July 1, 2024 and August 16, 2024 in English and Spanish to help County staff identify housing, community, and economic development needs in the county; and to develop five-year goals and strategies to address identified needs. A total of 1,467 residents participated in Salt Lake County’s housing survey—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). Needs were also determined by focus groups conducted with stakeholders in August 2024.

Describe the jurisdiction’s need for Public Improvements:

Thirty-three percent of survey respondents reported that they can’t get to public transit easily or safely, making this the second most frequently selected neighborhood challenge (after “public transportation doesn’t go where I need to go or operate during the times I need”) and suggesting that improvements to sidewalks and crosswalks are needed to improve pedestrian safety. Residents in Salt Lake County indicated a need for sidewalk and street lighting improvements with 23% reporting that their neighborhood does not have good sidewalks or street lighting. Households earning \$25,000 to \$50,000 per year (27%) and households earning \$50,000 to \$100,000 per year (28%) were more likely to report

living in neighborhoods that do not have good sidewalks or street lighting than residents living in Salt Lake County overall.

How were these needs determined?

Input from the online resident housing survey which was available between July 1, 2024 and August 16, 2024 in English and Spanish and resident and stakeholder focus groups.

Describe the jurisdiction’s need for Public Services:

Transportation, childcare, and access to financial assistance for housing were identified as the most needed public services in Salt Lake County by residents and stakeholders. These are discussed below.

Public transportation emerged as an acute public service need in community survey findings and focus groups. In an exercise to identify where public services and infrastructure is most needed, many attendees of the February 11 public hearing/meeting prioritized transportation improvements, including:

- “Better public transit from central Salt Lake County to the south county (Riverton, Draper)”;
- “Bus Rapid Transit along the foothills”;
- “TRAX expansion on the West side” and
- “Public transit through the canyons.”

The most frequently selected neighborhood challenge, reported by 38% of respondents, was “public transportation doesn’t go where I need to go or operate during the times I need.” Many residents (33%) also reported that they cannot get to public transit easily or safely, indicating needs for pedestrian safety improvements. In open ended comments, one respondent noted: *“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.”* All participants in a focus group for single parents reported 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 single parents with 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.

Stakeholders reported that safe access to reliable public transportation is essential to economic mobility. Stakeholders described the Utah Transit Authority (UTA) buses as unreliable and infrequent, noting 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, and a

resident participating in a focus group for single parents expressed that the reduction in routes and stops has been difficult for her family—especially in accessing daycare and schools.

Stakeholders also emphasized that the west side of the county tends to have more affordable housing for low income families but lacks the same employment opportunities as the east side of the county. This means that households without reliable transportation in the western portion of Salt Lake County are isolated from economic opportunities. There is also a need to make transit accessible to LEP residents: stakeholders noted that securing personal transportation or navigating public transit is especially difficult for immigrants.

Stakeholders and residents also expressed a significant need for affordable, high quality childcare.

According to findings from the resident housing survey, one in five (20%) residents feel that there are not enough afterschool activities in their neighborhood and 16% feel that there are not enough childcare options. Racial and ethnic minority residents and households with incomes below \$25,000/year reported a lack of afterschool activities and childcare options in their neighborhoods as their top neighborhood challenge at a much higher rate than overall residents. Only 4% indicated that it was easy to find childcare in their city or town.

Stakeholders reported that childcare is both dependent on and necessary for access to employment opportunities for parents. Parents need childcare to be able to go to work without their children but cannot afford childcare without high paying jobs. Families with children in Salt Lake County face a broad range of challenges in accessing childcare:

- Limited availability: stakeholders reported extreme difficulty in finding childcare options for their clients. Waitlists can be long, even for high-price facilities: one childcare provider who participated in the focus group explained that they have a waitlist of 400 kids and space for only 330 kids. Providers explained that families do not move off the waitlist quickly and often end up resorting to informal childcare at unlicensed facilities and/or family or friends. This is especially true of low to moderate income families who would hire nannies if they had higher incomes.
- Quality of care: providers noted that low wages for childcare professionals are causing labor shortages in childcare, resulting in a broad decline in the quality of care available. Providers also cited concerns about the quality of care available to children with disabilities due to a lack of staff with relevant training.
- Affordability: Even with subsidies, the cost of quality childcare is out of reach. For childcare providers, subsidies tied to families do not provide enough money to sustainably run a business, and they must price childcare spots above what most families are able to afford.
- Scheduling: 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.

There is also a need for Salt Lake County to provide or facilitate additional financial assistance to low to moderate income households struggling to afford housing and/or to provide additional designated affordable housing units. Approximately 56% of survey respondents reported that they face challenges in their current housing situation. The most common housing challenges—notably all related to affordability—are:

1. Trouble affording property taxes (reported by 30% of households who are experiencing housing challenges);
2. Trouble affording utilities (29%);
3. Trouble affording mortgage payments (23%); and
4. Trouble affording rent (19%).

Among renter households experiencing housing challenges, 45% have trouble affording rent, and 26% have trouble affording utilities. Among homeowners facing housing challenges, 44% have trouble affording property taxes, 33% have trouble affording their mortgages, and 31% have trouble affording utilities. Approximately 20% of survey respondents reported that “we worry that if we have an unexpected expense that we won’t be able to pay for it.” Thirteen percent (13%) reported that they struggle to pay their bills, sometimes paying late or less than the total amount due. This is much higher for single parent households and for racial and ethnic minority residents particularly those identifying as Hispanic or Latino. These results are presented in-depth in Appendix A—Community Engagement Findings.

Several stakeholders explained that rental assistance is key to preventing housing instability, displacement, and homelessness. Assistance with rental payments can help tenants avoid evictions which set tenants back financially and create barriers to accessing future housing. The demand for rental assistance has not subsided since the pandemic-era rental assistance program: one stakeholder noted that they have 1,000 rental assistance applications and can only serve 120 people due to funding constraints. Stakeholders also reported an increase in the number of residents applying for housing vouchers with voucher waitlists that are already years long. One stakeholder noted that they used to be able to keep waitlists for vouchers open, but demand became so unmanageable that they now have to close it periodically.

Stakeholders would like to see the County offer more rental and mortgage assistance programs available for residents—similar to Salt Lake City which offers a wide range of programming. Stakeholders additionally 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.

How were these needs determined?

Input from the online resident housing survey which was available between July 1, 2024 and August 16, 2024 in English and Spanish and resident and stakeholder focus groups.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Between 2017 and 2022, growth in housing units (+12.4%) was roughly the same as growth in households (+12.6%) in the area of the Salt Lake County HOME Consortium. As a result, the share of residential units in the area that are vacant remained similar to that in 2017 (5.0%) in 2022 at 4.8%. This vacancy rate indicates a housing market with generally balanced supply and demand overall, though vacancy rates are very low (3% or lower) indicating very tight housing markets in Bluffdale, Copperton, Draper, Herriman, Kearns, Magna, White City, South Jordan, and West Jordan.

Overall, 67% of Salt Lake County households own their homes, and homeownership is higher in the area of the HOME Consortium at 72%. In the areas of the HOME Consortium, homeownership is highest for non-Hispanic White households at 77%, lower for Asian households at 68%, and disproportionately low relative to households overall for households of other races (including two or more races and American Indian, Alaska Native households) at 59%, Hispanic households at 58%, and Native Hawaiian and Other Pacific Islander households at 51%. Homeownership is by far the lowest (and is disproportionately low) for Black or African American households at 31%: Black or African American households are less than half as likely as households overall, non-Hispanic White households, and Asian households to own their homes in the HOME Consortium.

The major employment sectors in Salt Lake County (HOME Consortium areas only) include education and health care services (78,262 jobs); retail trade (55,022 jobs); professional, scientific, and management services (46,119 jobs); and finance, insurance, and real estate services (45,355 jobs).

Rental Market

Median gross rent in the HOME Consortium area increased by 36% between 2017 and 2022 (from \$1,080 to \$1,466). At the same time, median renter household income increased by a smaller 31%. Median income renter households have seen a slight loss in purchasing power in the rental market since 2017. This loss in purchasing power caused a slight increase in the rate of renter cost burden, from 45% in 2017 to 47% in 2022.

Rental gaps—which occur when demand from renter households outweighs the supply of affordable rental units—are present at all income levels up to \$25,000 to \$34,999. The analysis found a shortage of approximately 14,400 rental units priced below \$875/month including utilities to serve households earning less than \$35,000 per year: there are 21,924 renter households earning less than \$35,000 per year, yet only 7,557 units to serve them.

Cumulative shortages—the result of lower income renters renting more expensive units due to limited supply of units affordable to them—affect households earning up to \$50,000. There are 5,668 more

renter households earning less than \$50,000 than there are units affordable to them. Cumulatively, rental affordability gaps affect 40% of renter households in the HOME Consortium.

Rental Affordability Gaps (Lower Bound), Salt Lake County HOME Consortium, 2022

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$5,000	\$125	3,019	96	-2,923	-2,923
\$5,000 to \$9,999	\$250	1,443	380	-1,063	-3,986
\$10,000 to \$14,999	\$375	3,111	988	-2,123	-6,109
\$15,000 to \$19,999	\$500	2,998	839	-2,159	-8,267
\$20,000 to \$24,999	\$625	2,896	820	-2,076	-10,343
\$25,000 to \$34,999	\$875	8,457	4,434	-4,023	-14,367
\$35,000 to \$49,999	\$1,250	13,744	22,442	8,698	-5,668
\$50,000 to \$74,999	\$1,875	20,193	43,050	22,857	17,189
\$75,000 to \$99,999	\$2,500	13,403	18,262	4,859	22,048
\$100,000 or more		19,367	3,426	-15,941	6,107

Source: 2022 5-year ACS estimates and Root Policy Research.

Based on a renter gaps analysis conducted by the Kem C. Gardner Policy Institute, if all renter households had to pay market rate rents, affordability gaps would affect renter households earning as much as \$82,000.

According to the National Low Income Housing Coalition’s Out of Reach dashboard for Salt Lake County, residents earning the minimum wage of \$7.25/hour would have to work 124 hours each week to afford a modest 1 bedroom rental home at fair market rent in Salt Lake County. Workers who earn median hourly wages in the following professions (which range from \$14.05/hour to \$19.82/hour) cannot afford to rent a modest 1 bedroom rental home at fair market rent:

- fast food and counter workers
- cashiers
- janitors and cleaners
- waiters and waitresses
- retail salespersons
- receptionists and information clerks
- home health and personal care aides
- shipping, receiving, and inventory clerks
- stockers and order fillers
- nursing assistants
- laborers and freight, stock, and material movers
- miscellaneous assemblers and fabricators
- customer service representatives
- general office clerks
- secretaries and administrative assistants

For Sale Market

Losses in home purchase affordability since the previous Consolidated Plan were much greater than losses in rental affordability. Median home values grew faster than median gross rent, increasing by 68% from \$259,587 in 2017 to \$437,237 in 2022. Further reducing purchase affordability, average mortgage

interest rates increased from 3.99% in 2017 to 5.34% in 2022 and 6.81% in 2023. Applying the 2023 interest rate to the 2022 median home value—the most current data available at the time of this analysis—the **income required to afford a median value home more than doubled, increasing by 131%, between 2017 and 2022/2023. By contrast, median household income increased by only 32% across this time.** Homeowners have gained equity from market appreciation, but increased home prices and pandemic-related interest rate hikes have made the market more challenging for renters who wish to buy. Owner households did not experience the slight increase in cost burden that renter households saw between 2017 and 2022: 20% of owner households in the HOME Consortium are cost burdened in 2022, down slightly from 21% in 2017.

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. Specifically,

- Approximately 40% of renter households earn less than \$50,000 and would require homes priced at or below \$151,755 to afford to purchase a home, yet only 4% of owner occupied homes are affordable to them. Approximately 25% of renter households earn less than \$35,000 and are unlikely to purchase homes. Because 16% of renter households earn between \$35,000 and \$50,000 and 5% of owner occupied homes are priced at or below \$151,755, the cumulative gap at \$50,000 is 11%.
- The cumulative homeownership gap continues to grow at incomes up to \$99,999:
 - 23% of renter households have incomes between \$50,000 and \$74,999, and only 5% of homes are affordable within this group’s price range;
 - 15% of renter households earn between \$75,000 and \$99,999 annually, and 11% of homes are affordable within this income range; and
- Cumulative home purchase gaps persist up to incomes of \$150,000.

Purchase Affordability Gaps, Salt Lake County HOME Consortium, 2022-2024

Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$15,176	3%	1%	-2%	<i>Excluded</i>
\$5,000 to \$9,999	\$30,348	2%	1%	-1%	<i>Excluded</i>
\$10,000 to \$14,999	\$45,524	4%	1%	-3%	<i>Excluded</i>
\$15,000 to \$19,999	\$60,700	3%	1%	-3%	<i>Excluded</i>
\$20,000 to \$24,999	\$75,876	3%	0%	-3%	<i>Excluded</i>
\$25,000 to \$34,999	\$106,227	10%	0%	-9%	<i>Excluded</i>
\$35,000 to \$49,999	\$151,755	16%	1%	-14%	-11%
\$50,000 to \$74,999	\$227,633	23%	5%	-18%	-29%
\$75,000 to \$99,999	\$303,512	15%	11%	-4%	-32%
\$100,000 to \$149,999	\$455,270	14%	33%	19%	-13%
\$150,000 or more		8%	46%	38%	25%

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.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

Approximately two thirds (66%) of the HOME Consortium’s housing units are single family detached homes, and another ten percent are single family attached homes such as townhomes. Units in multifamily buildings make up 18% of units, and smaller shares of units—4% and 2%, respectively—are units in du-/tri-/four-plexes and mobile homes, buses, RVs, vans, etc.

The Unit Size by Tenure table shows the distribution of owner occupied and renter occupied units in the HOME Consortium by number of bedrooms. The vast majority (89%) of owner households live in units with three or more bedrooms, while only 35% of renter households live in units with three or more bedrooms. Renter households are more likely to live in units with two or fewer bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	221,536	66%
1-unit, attached structure	32,999	10%
2-4 units	14,660	4%
5-19 units	30,506	9%
20 or more units	30,839	9%
Mobile Home, boat, RV, van, etc	7,060	2%
Total	337,600	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	616	0%	4,197	5%
1 bedroom	1,826	1%	17,820	20%
2 bedrooms	22,564	10%	35,710	40%
3 or more bedrooms	208,601	89%	30,904	35%
Total	233,607	100%	88,631	100%

Table 27 – Unit Size by Tenure

Data Source: 2018-2022 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The figure on the following page compiles HUD Socio-Demographic Data Dashboard maps of federally subsidized housing developments in the Salt Lake County Consortium and in the broader region. The maps show that:

- There are 11 Section 8 Project Based Rental Assistance¹² properties in the Consortium area and 29 in the region including Salt Lake City and Tooele County;
- There are 3 Section 811¹³ properties in the Consortium area and 4 in the region including Salt Lake City and Tooele County;
- There are 13 Section 202¹⁴ properties in the Consortium area and 29 in the region including Salt Lake City and Tooele County;
- There are 91 Low-Income Housing Tax Credit (LIHTC)¹⁵ properties in the Consortium area and 191 in the region including Salt Lake City and Tooele County; and
- There are 4 Public Housing Developments in the Consortium area and 6 in the region including Salt Lake City and Tooele County.

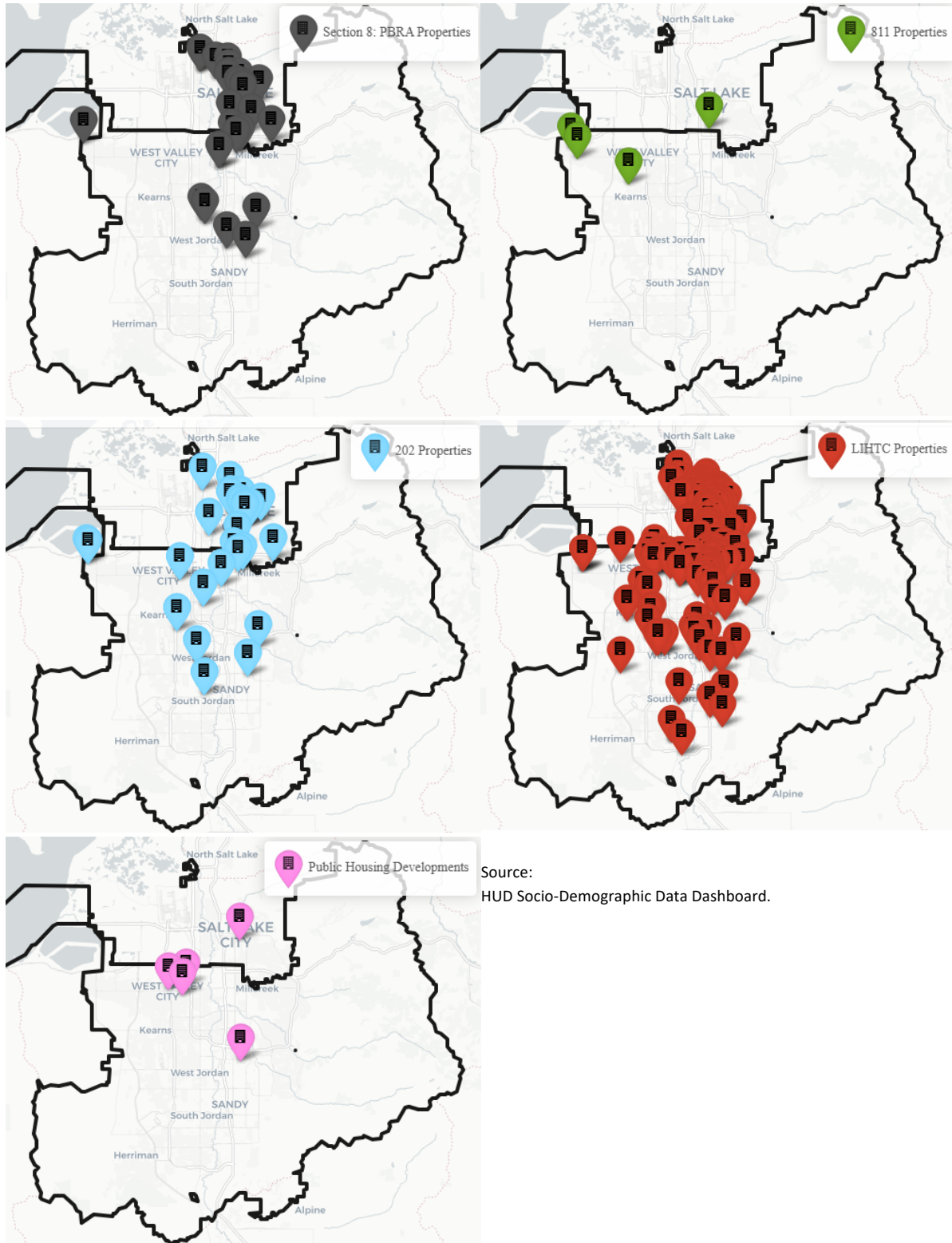
¹² A project-based program which provides rental subsidies to private property owners who designate specific units for low-income tenants.

¹³ A project-based program which provides Subsidized rental housing for people with disabilities, with integrated supportive services.

¹⁴ A project-based program which provides subsidized rental housing for very low-income seniors aged 62 or older, with integrated supportive services.

¹⁵ Private-sector affordable housing projects funded through tax credits. Developers are required to meet income and rent restrictions for a specified period. While not administered by HUD, it is still an important program for producing affordable housing.

Federally Subsidized Housing Developments, Salt Lake County Consortium



The table below presents the numbers of assisted LIHTC, public housing, and other federally assisted units by jurisdiction according to HUD’s database, updated February 2025.

**Federally Subsidized
Income Restricted
Housing Units, Salt
Lake County
Consortium
Jurisdictions, 2025**

Source:
HUD PD&R Geospatial Data
Storefront.

	Federally Subsidized Units (2022)	Type		
		LIHTC	Public Housing	Other
Salt Lake County Cnsrt.	6,904	5,747	208	949
Bluffdale	183	168	0	15
Draper	113	113	0	0
Kearns	14	14	0	0
Magna	251	171	0	80
Midvale	929	789	30	110
Millcreek	313	143	0	170
Murray	694	694	0	0
Riverton	426	426	0	0
Sandy	620	486	0	134
South Jordan	56	56	0	0
South Salt Lake	462	340	20	102
Taylorsville	425	331	34	60
West Jordan	949	769	0	180
West Valley City	1,469	1,247	124	98

Utah’s Olene Walker Housing Loan Fund (OWHLF) develops housing that is affordable for very low-income, low-income and moderate-income persons as defined by the Department of Housing and Urban Development (HUD).

The figure below shows the numbers of deed restricted housing units in the Consortium jurisdictions using data from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard. As of 2022, there were 9,893 deed restricted units in the Salt Lake County Consortium area. There were more than 1,900 deed restricted units in West Valley City and at least 1,000 deed restricted units in each of Midvale, Millcreek, South Salt Lake, and West Jordan. Murray, Sandy, and Taylorsville have between 500 and 1,000 deed restricted units.

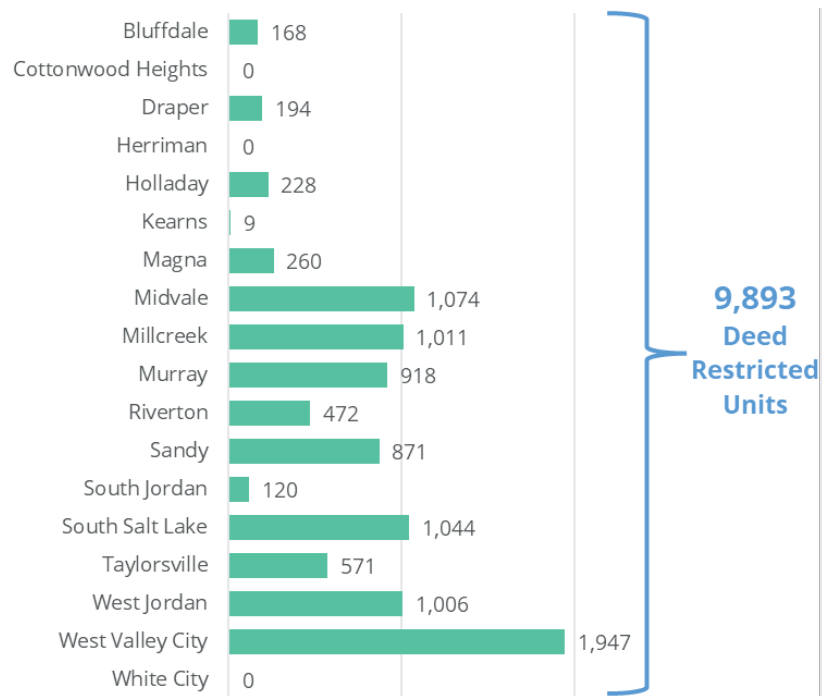
Deed Restricted Units, Salt Lake County Consortium Jurisdictions, 2022

Note:

Data not available for Alta, Brighton, Copperton, and Emigration Canyon.

Source:

Kem C. Gardner Policy Institute
Utah Housing Affordability
Dashboard.



In 2023, the Salt Lake County Housing Trust Fund Advisory Board approved American Rescue Plan Act (ARPA) funding for more than 1,545 affordable units in 17 projects. The units are expected to be preserved and/or newly constructed by the end of 2026. Recipients of these funds include the following projects:

- In the Salt Lake County Consortium jurisdictions of Millcreek and Midvale:
 - East 72, 380 E. Fort Union Blvd, Midvale – This development includes the demolition of twelve (12) duplexes built in the early 1980s that have been converted from public housing through HUD's Section 18 disposition process
 - The Howick, 4101 S Howick Street, Millcreek – Five-story townhouse unit building
 - MODA Griffin Apartments, 380 E. Fort Union Blvd, Midvale – Apartment complex with 136 affordable units, restricted for residents earning an average 60% average median income
 - The Morrissey, 4047 S West Temple, Millcreek – New affordable apartment development for seniors
- In Salt Lake City:
 - 515 Tower (phase I), 515 E 100 S, Salt Lake City – Reutilizing an old office building into co-working, retail, and affordable housing spaces
 - 9Ten West, 910 W North Temple Street, Salt Lake City – Transit-oriented six-story affordable multifamily development
 - Alliance House, 1805 S Main Street, Salt Lake City – Demolish old motel to construct affordable apartments
 - Citizens West 2-4, 509 W 300 N, Salt Lake City – Phases of a transit-oriented, carbon-neutral development and creation of micro-neighborhood

- Liberty Corner 4% and 9%, 1265 S 300 W, Salt Lake City – Family-oriented community with a number of large family-sized units
- New City Plaza Apartments, 1966 S 1992 S 200 E, Salt Lake City – Continued housing for seniors and those with disabilities
- Platform 1500, 1512 S 300 W, Salt Lake City – New housing development for very low-income renters
- Project Open 3, 529 W 400 N, Salt Lake City – Transit-oriented, mixed-use, mixed-income development
- Recovery Housing Project, 518 E 600 S, Salt Lake City – Acquire and rehabilitate housing for those with substance use disorders and co-occurring mental conditions
- Silos Affordable, 515 S 500 W, Salt Lake City - Affordable housing project part of a mixed-use 8.5-acre redevelopment of the Silos Block

Source: [\\$25 Million in Support to Affordable Housing - Office of Regional Development | Salt Lake County](#)

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The table below shows the numbers and expiration dates of deed restricted housing units in the Consortium jurisdictions using data from the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard. As of 2022, there were 9,893 deed restricted units in the Salt Lake County Consortium area. At least 16% of deed restricted units in the area (1,536 units) will expire in the next five years (by 2027), and an additional 7% (671 units) will expire in the next six to ten years (by 2032). Another 9% will expire in 11 to 20 years and most (62% of) deed restricted units will expire in 20+ years. Expiration dates are unknown for 6% of deed restricted units, so the number of units expiring in the next five to ten years may be higher than the estimates presented in the table.

West Valley City is expected to lose the greatest number of deed restricted units in the next five and ten years, with 528 units expiring in five years and 160 units expiring in five to ten years. Taylorsville, South Salt Lake, and Millcreek will also lose more than 200 deed restricted units in the next ten years. New construction of affordable units funded by County ARPA funds (discussed in the answer to the previous question) is expected to replace at least some of the units expiring in Midvale and Millcreek.

Deed Restricted Units and Expiration Years, Salt Lake County Consortium Jurisdictions, 2022

	Total Deed Restricted Units (2022)	Number Expiring in				
		0 to 5 years	6 to 10 years	11 to 20 years	20+ years	Unknown
Salt Lake County Consortium	9,893	1,536	671	912	6,148	626
Bluffdale	168	0	0	0	168	0
Cottonwood Heights	0	0	0	0	0	0
Draper	194	152	0	0	42	0
Herriman	0	0	0	0	0	0
Holladay	228	0	0	95	133	0
Kearns	9	0	0	0	0	9
Magna	260	10	80	52	118	0
Midvale	1,074	24	0	88	854	108
Millcreek	1,011	214	0	0	711	86
Murray	918	104	31	0	783	0
Riverton	472	16	0	0	456	0
Sandy	871	35	144	212	376	104
South Jordan	120	0	0	60	60	0
South Salt Lake	1,044	92	140	375	437	0
Taylorsville	571	300	0	0	271	0
West Jordan	1,006	61	116	0	733	96
West Valley City	1,947	528	160	30	1,006	223
White City	0	0	0	0	0	0

Note: Data not available for Alta, Brighton, Copperton, and Emigration Canyon.
 Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard.

Does the availability of housing units meet the needs of the population?

Broadly, the availability of housing units in the HOME Consortium does not meet the affordability needs of the population. This is especially severe for renter households earning \$35,000/year or less. Additional detail is provided below.

Rental Market. The table below compares the number of renter households in the HOME Consortium in 2022, their income levels, and the number of units in the market that were affordable to them.

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. Renters who cannot find affordable rents are not homeless—rather, they “rent up” and live in units that

cost more than they can afford. These households are “cost burdened.” The “Cumulative Rental Gap” column accounts for lower income households “renting up” by showing 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 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 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:

- The HOME Consortium has 13,467 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 3,124 rental units affordable to these households—leaving a gap of 10,343 units priced at or below \$625.
- There are 8,457 renter households earning between \$25,000 and \$34,999, and only 4,434 units priced between \$626 and \$875/month (their affordability range), resulting in a rental gap of 4,023 units priced between \$626 and \$875/month. Cumulatively, there are 21,924 renter households earning less than \$35,000 and 7,557 units priced at or below these households’ maximum affordable gross rent of \$875/month, leaving a cumulative gap of 14,367 units for renter households earning up to \$34,999.
- There are more rental units affordable (22,442) than renter households (13,744) 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 5,668 units for renter households earning up to \$50,000. Because 40% of renter households in the area earn less than \$50,000, 40% of renter households are affected by cumulative rental affordability gaps.
- The market oversupplies rental units priced affordably for households earning \$50,000 or more.

Rental Affordability Gaps (Lower Bound), Salt Lake County HOME Consortium, 2022

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$5,000	\$125	3,019	96	-2,923	-2,923
\$5,000 to \$9,999	\$250	1,443	380	-1,063	-3,986
\$10,000 to \$14,999	\$375	3,111	988	-2,123	-6,109
\$15,000 to \$19,999	\$500	2,998	839	-2,159	-8,267
\$20,000 to \$24,999	\$625	2,896	820	-2,076	-10,343
\$25,000 to \$34,999	\$875	8,457	4,434	-4,023	-14,367
\$35,000 to \$49,999	\$1,250	13,744	22,442	8,698	-5,668
\$50,000 to \$74,999	\$1,875	20,193	43,050	22,857	17,189
\$75,000 to \$99,999	\$2,500	13,403	18,262	4,859	22,048
\$100,000 or more		19,367	3,426	-15,941	6,107

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.

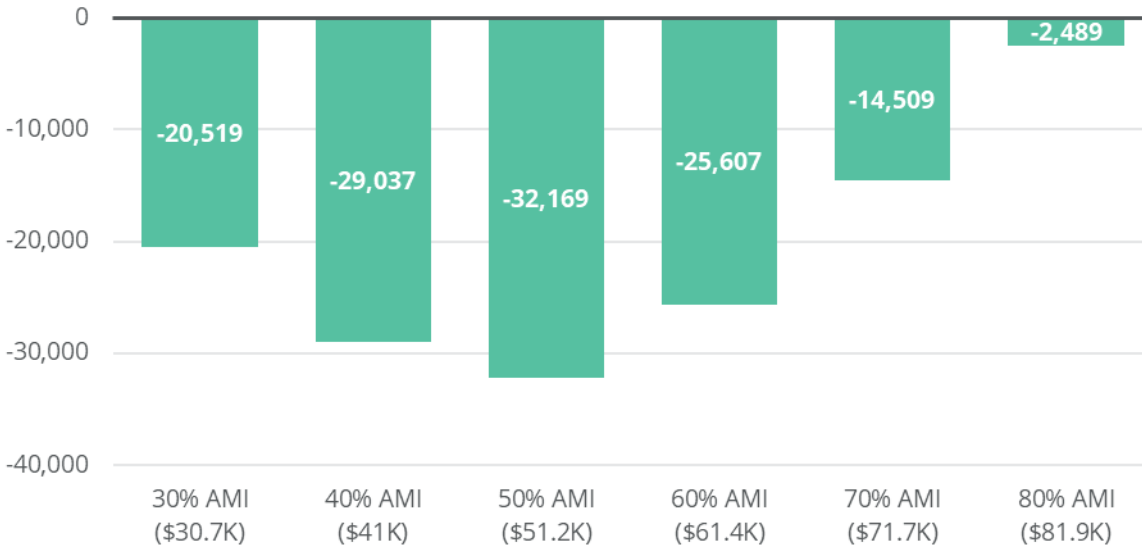
To estimate an upper bound of rental affordability needs—one that reflects a rental supply distribution closer to what households shopping for market rate rental units today might find—commercial data reflecting rents for market rate units form the rental supply distribution. This commercial rental supply 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.

This analysis is conducted by the Kem C. Gardner Policy Institute for the Utah Housing Affordability Dashboard for Salt Lake County and for Salt Lake City, enabling an estimation of an upper bound of rental affordability needs in the HOME Consortium areas presented in the figure below. The figure shows:

- There is a shortage of 20,519 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 10,343 units) in the lower bound estimates presented in the table above 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 29,037 units for households earning up to 40% AMI (\$41,000) and 32,169 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, the 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 as shown in the lower bound table above, 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 partially alleviate but do not completely address affordability needs at lower income levels.

Cumulative Rental Affordability Gaps (Upper Bound), Salt Lake County HOME Consortium, 2022



Note: The Utah Housing Affordability Dashboard publishes gaps estimates for Salt Lake County and for Salt Lake City. HOME Consortium gaps have been calculated by subtracting cumulative gaps in Salt Lake City from cumulative gaps in Salt Lake County overall.

Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard; dashboard data and calculations from 5-year ACS estimates, RentRange-Altisource, and Kem C. Gardner Policy Institute.

According to the National Low Income Housing Coalition’s Out of Reach dashboard for Salt Lake County, residents earning the minimum wage of \$7.25/hour would have to work 124 hours each week to afford a modest 1 bedroom rental home at fair market rent in the county. Workers who earn median hourly wages in the following professions (which range from \$14.05/hour to \$19.82/hour) cannot afford to rent a modest 1 bedroom rental home at fair market rent in the county:

- fast food and counter workers
- cashiers
- janitors and cleaners
- waiters and waitresses
- retail salespersons
- receptionists and information clerks
- home health and personal care aides
- shipping, receiving, and inventory clerks
- stockers and order fillers
- nursing assistants
- laborers and freight, stock, and material movers
- miscellaneous assemblers and fabricators
- customer service representatives
- general office clerks
- secretaries and administrative assistants, except legal, medical, and executive

Home Purchase Market. A similar gaps analysis was conducted to evaluate the market options affordable to first time buyers who may wish to buy a home in the HOME Consortium area. Here, the distribution of owner occupied units by value is compared to the distribution of renter households (as a proxy for first-time homebuyers) by income level.

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. Specifically,

- Approximately 40% of renter households earn less than \$50,000 and would require homes priced at or below \$151,755 to afford to purchase a home, yet only 4% of owner occupied homes are affordable to them. Approximately 25% of renter households earn less than \$35,000 and are unlikely to purchase homes. Because 16% of renter households earn between \$35,000 and \$50,000 and 5% of owner occupied homes are priced at or below \$151,755, the cumulative gap at \$50,000 is 11%.
- The cumulative homeownership gap continues to grow at incomes up to \$99,999:
 - 23% of renter households have incomes between \$50,000 and \$74,999, and only 5% of homes are affordable within this group’s price range;
 - 15% of renter households earn between \$75,000 and \$99,999 annually, and 11% of homes are affordable within this income range; and
- Cumulative home purchase gaps persist up to incomes of \$150,000.

Purchase Affordability Gaps, Salt Lake County HOME Consortium, 2022-2024

Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$15,176	3%	1%	-2%	<i>Excluded</i>
\$5,000 to \$9,999	\$30,348	2%	1%	-1%	<i>Excluded</i>
\$10,000 to \$14,999	\$45,524	4%	1%	-3%	<i>Excluded</i>
\$15,000 to \$19,999	\$60,700	3%	1%	-3%	<i>Excluded</i>
\$20,000 to \$24,999	\$75,876	3%	0%	-3%	<i>Excluded</i>
\$25,000 to \$34,999	\$106,227	10%	0%	-9%	<i>Excluded</i>
\$35,000 to \$49,999	\$151,755	16%	1%	-14%	-11%
\$50,000 to \$74,999	\$227,633	23%	5%	-18%	-29%
\$75,000 to \$99,999	\$303,512	15%	11%	-4%	-32%
\$100,000 to \$149,999	\$455,270	14%	33%	19%	-13%
\$150,000 or more		8%	46%	38%	25%

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.

Describe the need for specific types of housing:

- 1. Creation of new deeply affordable rental housing for households at or below 30% of the Area Median Income (AMI).** The maximum monthly housing payment affordable to households earning \$35,000 is \$875 per month, including any utilities or other fees. Around 21,924 Salt Lake County renter households earn less than \$35,000. Accounting for the use of vouchers and other rent subsidies, only 7,557 units are affordable to these households, resulting in a cumulative gap of 14,367 units for renter households earning up to \$34,999. Housing affordable to this population could also include permanent supportive housing, which is deeply affordable housing with on-site supportive services, geared towards individuals coming out of homelessness. Stakeholders observed that **these needs could also be met through expanded rental subsidies**, which are key to maintaining housing stability for many low income renters. Stakeholders reported that there has recently been an increase in the number of residents applying for housing vouchers with voucher waitlists that are already years long.
- 2. Preservation of rental units for low income renters.** Renters earning very low and low incomes depend on a combination of the public sector (units with low to moderate subsidies and vouchers) and the private market (where rents are less stable). According to the Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard, at least 16% of deed restricted units in the area (1,536 units) will expire in the next five years (by 2027), and an additional 7% (671 units) will expire in the next six to ten years (by 2032). Another 9% will expire in 11 to 20 years.
- 3. Affordable homes for purchase.** The HOME Consortium area has seen significant and broad losses in home purchase affordability since the previous Consolidated Plan: the median value of owner occupied homes in these areas increased by 68% between 2017 and 2022, the income required to afford a median value home increased by 131% (due to higher interest rates), and median household income increased by only 32%. Partially owing to this loss of affordability, the inventory of homes priced affordably for the area's potential first time homebuyers is very limited: 53% of renter households (or potential first time homebuyers) earn incomes between \$35,000 and \$100,000 and may wish to purchase homes, but only 21% of owner occupied homes are valued at or below \$303,512, the maximum affordable price for households earning \$100,000. Among the 47% of survey respondents who have considered leaving Salt Lake County to find housing elsewhere, the two most commonly reported reasons for considering leaving the county were "I can't afford to live in Salt Lake County" (34%) and "I can't find an affordable home to buy" (29%), indicating that affordable homeownership opportunities are essential to retaining residents. Among homeowners who responded to the survey and reported having housing challenges, 33% report that they have trouble affording their mortgage.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

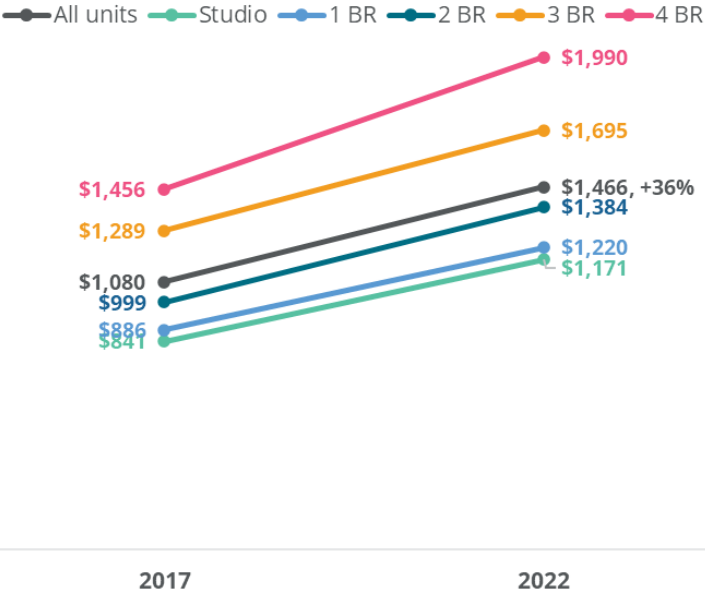
Introduction

The two figures below present changes in median gross rent and median home value between 2017 and 2022 for the Salt Lake County HOME Consortium.

The HOME Consortium’s median gross rent increased by 36% from \$1,080 in 2017 to \$1,466 in 2022. As of 2022, median gross rents for studio and one bedroom units are similar at \$1,171 and \$1,220 respectively. Units with two or more bedrooms rent for higher median prices: \$1,384 for two bedroom units, \$1,695 for three bedroom units, and \$1,990 for four bedroom units.

Based on 5-year ACS estimates from 2017 and 2022, the median income for renter households has increased by 31%. In Because growth in median gross rent (+36%) outpaced growth in median renter household income (+31%) in the past five years, renter households have experienced a slight loss in purchasing power.

Change in Median Gross Rent and by Bedrooms, Salt Lake County HOME Consortium, 2017–2022



Source:
2017 and 2022 5-year ACS estimates and Root Policy Research.

Median home values grew faster than median gross rent, increasing by 68% from \$259,587 in 2017 to \$437,237 in 2022. Further reducing purchase affordability, average mortgage interest rates increased from 3.99% in 2017 to 5.34% in 2022 and 6.81% in 2023. Applying the 2023 interest rate to the 2022 median home value—the most current data available at the time of this analysis—the income required to afford a median value home more than doubled, increasing by 131%, between 2017 and 2022/2023. By contrast, median household income increased by only 32% across this time. Homeowners have gained equity from market appreciation, but increased home prices and pandemic-related interest rate hikes have made the market more challenging for renters who wish to buy.

Change in Median Value of Owner Occupied Homes, Salt Lake County HOME Consortium, 2017–2022

Source:
2017 and 2022 5-year ACS estimates and Root Policy Research.

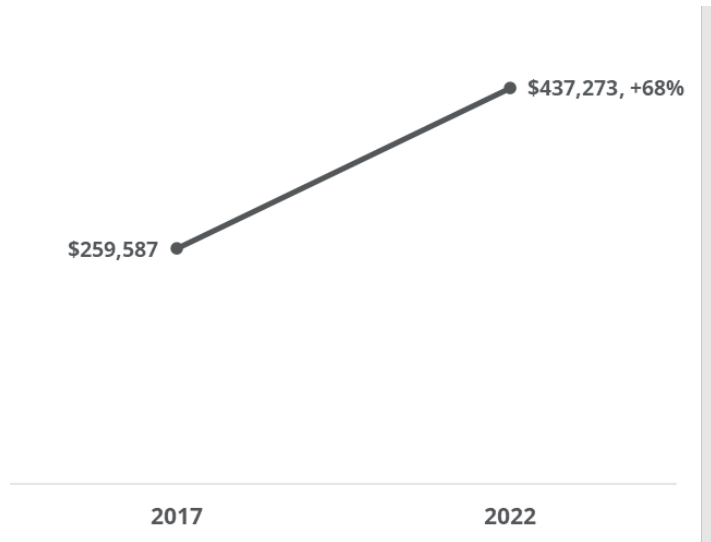


Table 33 presents changes in median home value and median contract rent—which excludes costs included in median gross rent such as utilities—between 2010 and 2023. Home values increased by 85% at the median, indicating that home values increased at a faster rate than median contract rent, which increased by 74% since 2010. Table 34 shows that the largest share of renter occupied units in the HOME Consortium (45%) rent for \$1,000 to \$1,499. Another 25% of renter households pay \$1,500 to \$1,999 in contract rent, and 9% pay \$2,000 or more each month. Only 20% of renter households rent units for less than \$1,000, with 3% of renters paying less than \$500. Table 35 confirms the insights of the gaps analysis discussed earlier: affordable units are very scarce for households earning extremely low-incomes (those below 30% HAMFI).

Cost of Housing

	Base Year: 2010	Most Recent Year: 2022	% Change
Median Home Value	\$236,397	\$437,273	85%
Median Contract Rent	\$759	\$1,323	74%

Table 28 – Cost of Housing

Data Source: 2006-2010 ACS and 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,580	3.00%
\$500-999	14,692	17.08%
\$1,000-1,499	39,071	45.43%
\$1,500-1,999	21,610	25.13%
\$2,000 or more	8,042	9.35%
Total	85,995	100.00%

Table 29 - Rent Paid

Data Source: 2018-2022 ACS.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	6,240	No Data
50% HAMFI	16,645	16,765
80% HAMFI	53,925	53,581
100% HAMFI	No Data	51,600

Table 30 – Housing Affordability

Data Source: 2017-2021 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,051	1,258	1,504	2,061	2,308
High HOME Rent	708	870	1,075	1,364	1,501
Low HOME Rent	708	775	931	1,075	1,200

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The current availability of housing units in Salt Lake County does not meet the needs of households at all income levels. As discussed in the rental gaps analysis in MA-10 section, and as affirmed by Table 35 above, under provision of housing is most severe among extremely low income and very low income households. As of 2022, renter households earning up to \$50,000 (equivalent to 54% AMI for a three-person household¹⁶ in 2022) are likely to be affected by constrained supply of affordable rental housing, while renters earning less than \$35,000 (equivalent to 38% AMI for a three-person household in 2022) face the greatest shortages in rental units. The lack of affordable units to serve the county’s renters earning \$50,000 or less results in a high rate of cost burden for renter households: as of 2022, 47% of renter households are cost burdened. Cost burdened renters have less disposable income to spend on other essential expenses such as food, childcare, and transportation, and these renters may decide to leave the county for more affordable areas to manage rising housing costs.

As discussed in MA-10, owner occupied housing is scarce at income levels below \$100,000 in the HOME Consortium: 78% of renter households, or potential first time homebuyers, earn less than \$100,000 (equivalent to 108% AMI for a three-person household in 2022), but only 21% of owner occupied homes are valued within their affordable price range. The purchase gaps analysis shows that households earning up to \$150,000 (163% AMI for a three-person household in 2022) are likely to be affected by shortages in the supply of affordable homes for purchase. Purchase affordability has decreased dramatically since the previous Consolidated Plan due to rising home prices, higher interest rates, and

¹⁶ AMI limits for three-person households are used in line with the HOME Consortium’s average household size of 3.02 people/household (source: 2022 5-year ACS estimates).

relatively stagnant incomes: the median value of owner occupied homes increased by 68% between 2017 and 2022, the income required to afford a median value home increased by 131%, and median household income increased by only 32%.

How is affordability of housing likely to change considering changes to home values and/or rents?

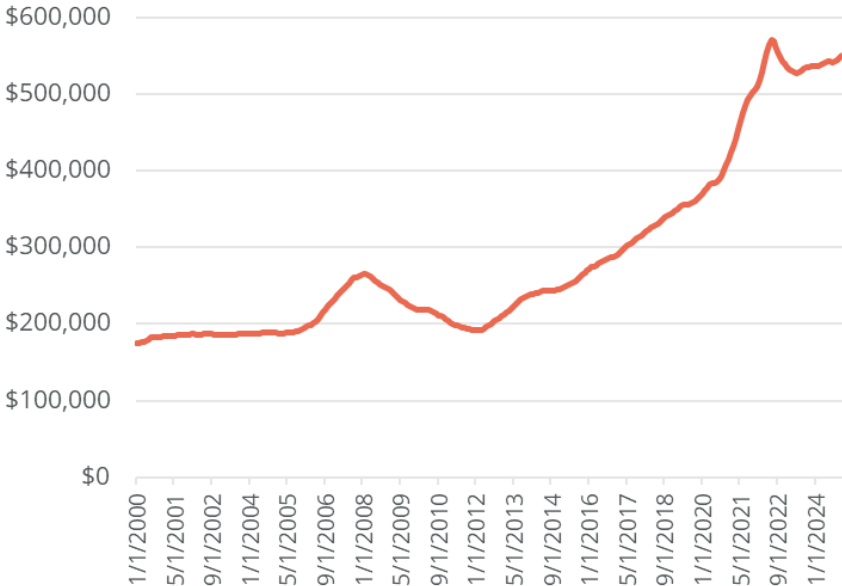
As discussed earlier in this report, rental affordability has decreased slightly and purchase affordability has decreased dramatically in Salt Lake County in the past five years, largely due to home price growth acceleration through the COVID-19 pandemic and early 2020s interest rate hikes. While ACS home value and rent data are used authoritatively throughout this report, this section makes use of Zillow rent and home price estimates because Zillow estimates are more current.

According to Zillow Home Value Index data—and as shown in the figure below—home prices grew across the 2010s, with price growth accelerating between 2020 and 2022. Prices peaked in the summer of 2022, decreased through spring 2023, stabilized, and have increased relatively slowly through the end of 2024.

Zillow Home Value Index, Salt Lake County, 2000-2024

Note:
The Zillow Home Value Index approximates average home prices by presenting the typical value for homes in the 35th to 65th percentile range.

Source:
Zillow Home Value Index.



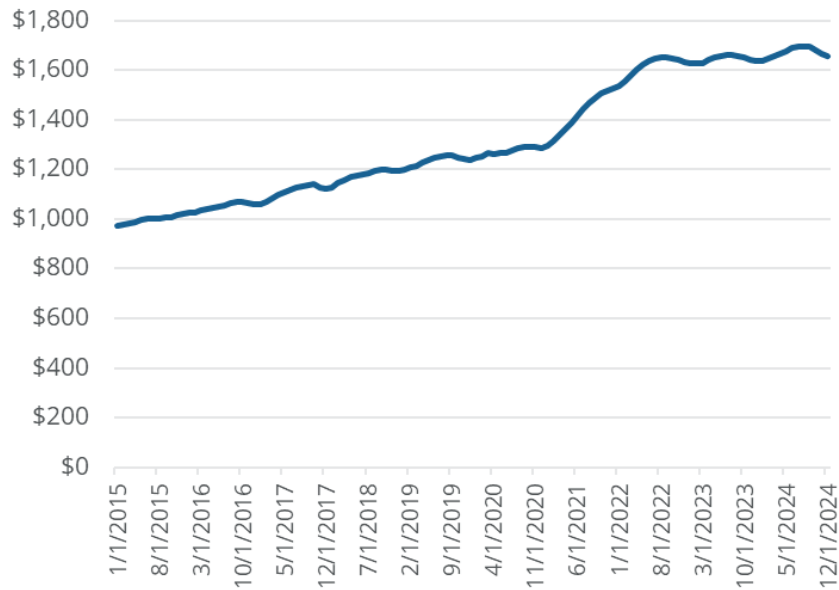
The average interest rate for a 30-year mortgage in the United States peaked at 7.8% in October 2023 and has since decreased slightly but remains above 6.5%. As interest rates remain high and home prices continue to grow, purchase affordability is not likely to meaningfully improve in the near future.

Zillow Observed Rent Index data show that rapid rent growth in 2021 and 2022 stabilized in 2023, with slight growth through 2024. Rents, though stabilizing, are not likely to decrease. Median income renter households may see slight gains in purchasing power if incomes continue to increase, but it should be noted that affordability would remain a challenge as 47% of renters are cost burdened.

Zillow Observed Rent Index, Salt Lake County, 2015-2024

Note:
The Zillow Observed Rent Index approximates average market rate rent by presenting the average of listed rents that fall into the 35th to 65th percentile range for all homes and apartments.

Source:
Zillow Observed Rent Index.



How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 36 above shows Fair Market Rent limits alongside low and high HOME rents. This analysis compares these rents to the 2022 median gross rents presented in the “Change in Median Gross Rent and by Bedrooms” figure.

Fair Market Rents, or FMRs, are the rents at which HUD will aid Housing Choice Voucher holders. When actual market rents are higher than FMRs, renters typically have trouble finding units that they can afford with their voucher. Median gross rent for efficiency/studio units is higher than fair market rent for these units (median gross rent: \$1,171, FMR: \$1,051). Renters seeking studio units are likely to have trouble finding units they can afford with their vouchers. Median gross rent is similar to FMR for one bedroom units (median gross rent: \$1,220, FMR: \$1,258). Median gross rent is lower than FMR for two, three, and four bedroom units.

HOME rents are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases and lease renewals after that date. HOME rents are much lower than FMRs, and below median gross rents—which helps accommodate the affordability needs of low-income households yet may make it difficult for affordable housing developers to operate affordable developments without additional subsidies in the current high-cost market.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section provides an overview of the condition of Salt Lake County’s housing stock. Much of these data are from HUD's 2016-2020 CHAS and the 2022 ACS.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Salt Lake County does not maintain a unique definition in its building code of "standard condition" and "substandard condition but suitable for rehabilitation.” The County utilizes the International Building Code.

Condition of Units

As shown in Table 37 below, 26% of occupied units had one substandard condition, while 1% of occupied units had two substandard conditions. Renters were more likely than owners to report substandard conditions: 48% of renter-occupied units had at least one substandard condition, compared to only 20% of owner-occupied units.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	46,535	20%	38,852	44%
With two selected Conditions	1,083	0%	3,181	4%
With three selected Conditions	25	0%	93	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	185,964	80%	46,505	52%
Total	233,607	100%	88,631	100%

Table 32 - Condition of Units

Data Source: 2018-2022 ACS

Year Unit Built

Table 38 shows that 65% of renter occupied units and 60% of owner occupied units were built after 1980, equating to 61% of all occupied units. 39% of all units, including 35% of renter occupied units and 40% of owner occupied units, were built before 1980. The HOME Consortium has a very small supply of units built before 1950, making up 4% of renter-occupied units and 3% of owner-occupied units.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	71,414	31%	31,428	35%
1980-1999	68,992	30%	26,206	30%
1950-1979	85,032	36%	27,078	31%
Before 1950	8,169	3%	3,919	4%
Total	233,607	100%	88,631	100%

Table 33 – Year Unit Built

Data Source: 2018-2022 CHAS

Risk of Lead-Based Paint Hazard

Homes built before 1980 have the greatest risk of lead-based paint hazard, as the federal government banned lead from paint beginning in 1978. According to the federal Environmental Protection Agency (EPA), 24% of homes built between 1960 and 1977, 69% of homes built between 1940 and 1959, and 87 percent of homes built before 1940 contain lead-based paint.

As discussed above, around 4% of the HOME Consortium’s housing stock was built before 1950, meaning that most of the risk is in units built between 1950 and 1980.

HUD’s estimated number of units with lead-based paint risk is shown in the table below. A total of 93,201 owner occupied units and 30,997 renter occupied units were built before 1980 and could have lead paint. The risk is slightly greater for owner occupied units: 40% of these were built before 1980, compared to 35% of renter occupied units. CHAS data on the numbers of owner occupied and renter occupied housing units built before 1980 with children present (the second row of the table) are not available, but it is possible to estimate these numbers based on the shares of owner occupied and renter occupied households that have children under the age of 18 (35.9% and 32.6% respectively in the consortium area according to 2022 5-year ACS estimates). Approximately 33,482 owner households and 10,093 renter households in the consortium area have children under the age of 18 and live in units that may have lead based paint.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	93,201	40%	30,997	35%
Housing units built before 1980 with children present	33,482	14%	10,093	11%

Table 34 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS

Vacant Units

According to 5-year 2022 ACS estimates, there are 15,362 vacant units in the HOME Consortium area, translating to a vacancy rate of 4.8%. As discussed in MA-05, vacancy has been stable since 2017 because growth in housing units between 2017 and 2022 (+12.4%) was roughly the same as growth in housing units (+12.6%) over that time in the area of the Salt Lake County HOME Consortium. The HOME Consortium’s 4.8% vacancy rate indicates a housing market with generally balanced supply and demand overall, though vacancy rates are very low (3% or lower) indicating very tight housing markets in Bluffdale, Copperton, Draper, Herriman, Kearns, Magna, White City, South Jordan, and West Jordan.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	15,362
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Of the 233,607 owner occupied units in the HOME Consortium, 47,643 units (20%) are reported to have one or more housing conditions. The incidence of housing problems is higher in renter occupied units at 48% (42,126 of the 88,631 renter occupied units). There are a total of 89,769 units with one or more conditions that could benefit from rehabilitation.

About 39% of the HOME Consortium’s residential building stock was constructed before 1980. These units are reaching a need for rehabilitation due to age.

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Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

As shown in Table 39, 93,201 owner occupied and 30,997 renter occupied units were built before 1980 and may have lead based paint. Based on the overall shares of owner households who have children under 18 (35.9% according to 2022 5-year ACS estimates) and renter households who have children under 18 (32.6%) in the consortium, 33,482 owner households living in units built before 1980 and 10,093 renter households living in units built before 1980 have children. This means that 43,574 households with children live in units that may have lead based paint. Based on the overall poverty rate for families with children in the Consortium (6.9% of families with children in the Consortium live in poverty according to 2022 5-year ACS estimates) then 2,302 owner occupied and 694 renter occupied housing units house families with children below poverty and could contain lead based paint hazards.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	184	4,469	834	3,635	N/A	N/A	N/A
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

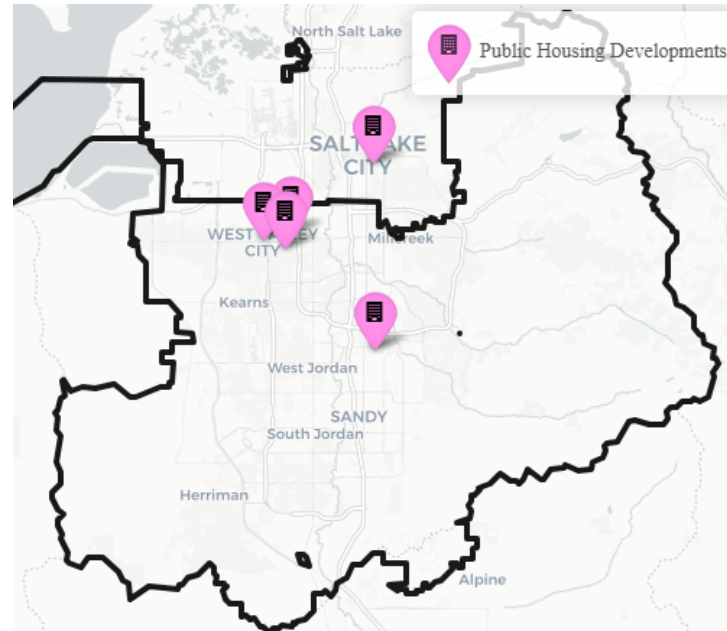
Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The figure on the following page presents the HUD Socio-Demographic Data Dashboard map of public housing developments in the Salt Lake County Consortium and in the broader region. The maps show that there are 4 Public Housing Developments in the Consortium area and 6 in the region including Salt Lake City and Tooele County.

Federally Subsidized Housing Developments, Salt Lake County Consortium

Source:
HUD Socio-Demographic Data Dashboard.



Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

According to HUD’s PIC database, there are four developments containing 208 public housing units in the HOME Consortium area.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

According to HUD’s database, all four public housing developments in the Consortium area were built in or before 1985. If these developments have not been renovated, they are likely nearing a need for restoration and revitalization due to their age. Three developments containing 174 units were built before 1980 and may contain lead based paint.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

As part of its five-year plan goals, Housing Connect has committed to “enhance and grow supportive services that maintain housing assistance and promote well being” [for residents]. As of year end 2024, Housing Connect added a service coordinator position to oversee service delivery at two LIHTC properties. In addition, through its partnership with Millcreek City and its Promise Partnership, Housing Connect was able to provide childcare for participants attending ESL classes at the Bud Bailey Apartments. The enhancement of the services provided increased attendance by more than 125% and helped tenants to be more competitive in the workforce. Finally, Housing Connect continues to offer services at New City Plaza and Valley Fair Village to support resident wellbeing, including: services coordination and case management, assistance with getting on and maintaining government benefits, digital literacy, assistance applying for discounted internet services, coordination with health care providers and home health care provides, connections to Meals on Wheels, Bingo, health fairs, and other community events that strengthen the apartment communities.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Salt Lake County Government serves several major roles in addressing homelessness: funding essential services like mental health, substance use, and providing support for homeless services; protecting public health; and criminal justice reform. In 2024, Mayor Jenny Wilson and Salt Lake County introduced the County's first-ever 5-year action plan to address homelessness, behavioral health challenges, and criminal justice reform in Salt Lake County. This plan—available here: <https://www.saltlakecounty.gov/globalassets/1-site-files/mayor/human-services-homelessness-and-criminal-justice-reform-5-year-action-plan.pdf>—outlines the County's vision for coordinated, systemic improvements.

The Salt Lake County Health Department is charged with protecting public health by enforcing environmental health regulations associated with homelessness. Typically through the Encampment Impact Mitigation (EIM) process, the Health Department addresses public health concerns at unsanctioned encampments. This includes cleaning and removing hazardous materials such as human waste, discarded needles, and abandoned belongings.

In 2024, the state legislature passed state code 35A-16-501, requiring Salt Lake County to bring together a task force of cities to work in partnership with the Salt Lake Valley Coalition to End Homelessness to plan and enact a winter overflow program between October and April each year. The Coalition, in coordination with the State Office of Homeless Services, determines the number of beds needed based on the best available data on shelter utilization from previous winter overflow programs. The participating cities must then work together to determine locations to host those beds.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Salt Lake County offers a range of mainstream services including health, mental health, and employment services to address community needs and to complement the services targeted to homeless persons.

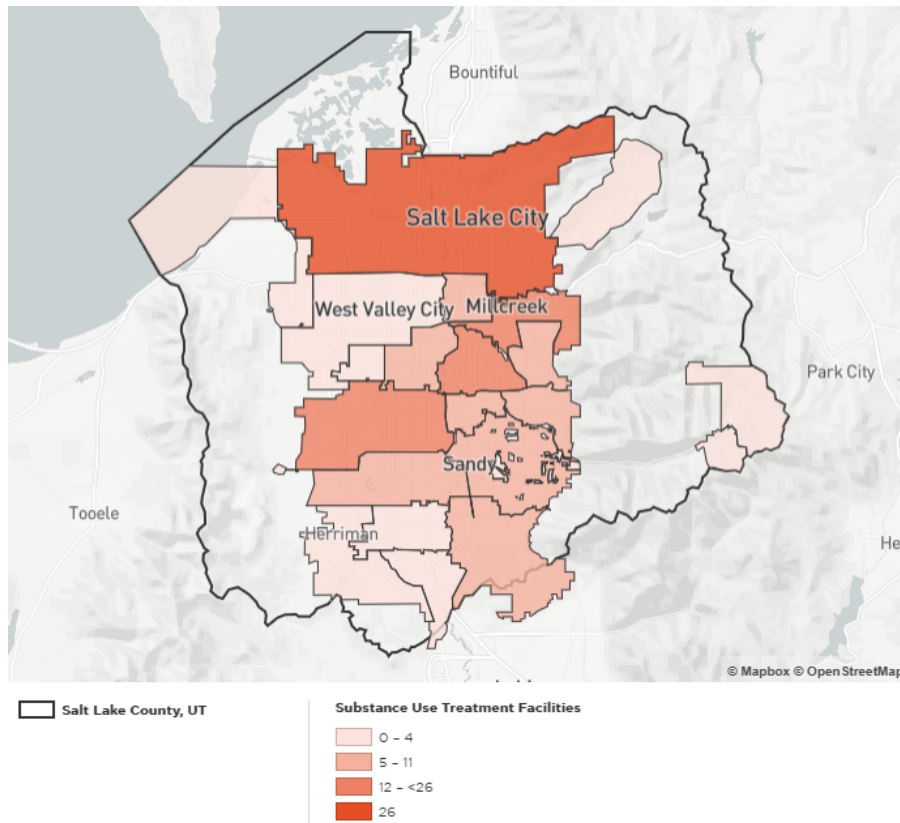
These services include but are not limited to:

- Maliheh Free Clinic is located in South Salt Lake City and provides free medical care to uninsured patients with incomes at or below the 200% federal poverty level. The clinic also provides primary medical care for children and adults without health insurance.
- Community Health Centers, Inc. serves residents across Salt Lake County with various locations to provide health care to people of all ages, backgrounds, and life circumstances. Community members may access the health centers for primary and preventative health care, dental services, and mental health care which are provided in a compassionate and respectful manner. Many service providers are bilingual (English and Spanish) to meet the language needs to patients though translators may be arranged to meet other language needs.
- The Health Access Project (HAP) operates a medical and behavioral health clinic in Midvale and services low income residents across Salt Lake County without health insurance by offering case management services, coordinated healthcare (physicians, midwives, radiologists, anesthesiologists, dentists, etc.), health insurance assistance, and interpretation service. The mission of HAP is to improve access to and coordinate comprehensive healthcare for those in need.
- Huntsman Mental Health Institute (located in Salt Lake City) offers addiction/substance use recovery, community crisis intervention and support services, comprehensive assessment and treatment, day treatment services, psychiatry services, access to inpatient and outpatient hospital programs, prenatal/maternal mental health services, and psychiatric consultations. The Institute also operates a 24 hour hotline for residents experiencing a mental health crisis in which individuals may speak with a certified crisis worker. The hotline serves as a localized version of the 988 hotline service.
- Cornerstone Counseling offers programs and counseling for adults, youth, and families experiencing mental health challenges, domestic violence, and/or substance use.
- Valley Behavioral Health provides adults, children, and families with individualized therapy, mental health services, and personalized treatment methods including mental health and behavioral treatment and therapy; substance use treatment; case management; homeless services; and supportive housing. Valley Behavioral Health offers access to an intake phone line which provides screening assessments, therapy, medication management, crisis intervention, and case management for those mental illness, substance use disorder, and/or behavioral health concerns. The organization also provides drop-in services through Valley Storefront including laundry services, shower facilities, computer/internet access, clothes and hygiene products, and service referrals.
- The Department of Workforce Services (DWS) provides residents in Salt Lake County employment assistance through a range of programs and services including but not limited to

counseling, resume building, interview prep, job search assistance, work clothing expense assistance, vocational rehab, connection to the Utah Refugee Center, and application assistance—in addition to SNAP, General Assistance, unemployment benefits, and Medicaid/TANF/CHIP. These services complement the Department’s Homeless Resource Centers where employment counselors provide on-site employment assistance to current shelter guests.

- The English Skills Learning Center (ESLC) supports non-English speaking adults in Salt Lake County in accessing ESL courses, job readiness programs, and one-on-one tutoring. The organization serves approximately 800 adult English language learners per year (on average) from more than 86 different counties with over 120 trained and mentored community volunteers. English language classes are held in libraries, schools, community centers, apartment buildings, and workplaces.
- Advantage Services is a local nonprofit that employs individuals with mental and/or physical disabilities.
- The Jail Resource and Reentry Program (JRRP) is a collaborative program between SLCO Criminal Justice Services, Sheriff’s Department, Legal Defenders Association, and Valley Behavioral Health to provide individualized resources and information for individuals leaving jail. Service referrals include mental health and substance use, Medicaid, supervision and legal services, cell phone chargers, and referrals for other community services.
- Salt Lake County provides access to substance use treatment facilities—the majority of which are located in Salt Lake City (26 facilities) followed by Murray (14 facilities), West Jordan (12 facilities), and Millcreek (11 facilities). Other jurisdictions that offer more options for substance use treatment facilities within City limits include: South Salt Lake, Midvale, Sandy, and Draper—all of which have seven facilities located within the jurisdiction. These facilities are mapped the figure below.

Substance Use Treatment Facilities, Salt Lake County, 2022



Source: SAMHSA's 2022 National Substance Use and Mental Health Services Survey, mySidewalk, and Root Policy Research.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Salt Lake County provides several services and facilities that meet the complex and unique housing and service needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. The services and facilities available in Salt Lake County that are targeted to homeless persons are listed and described below.

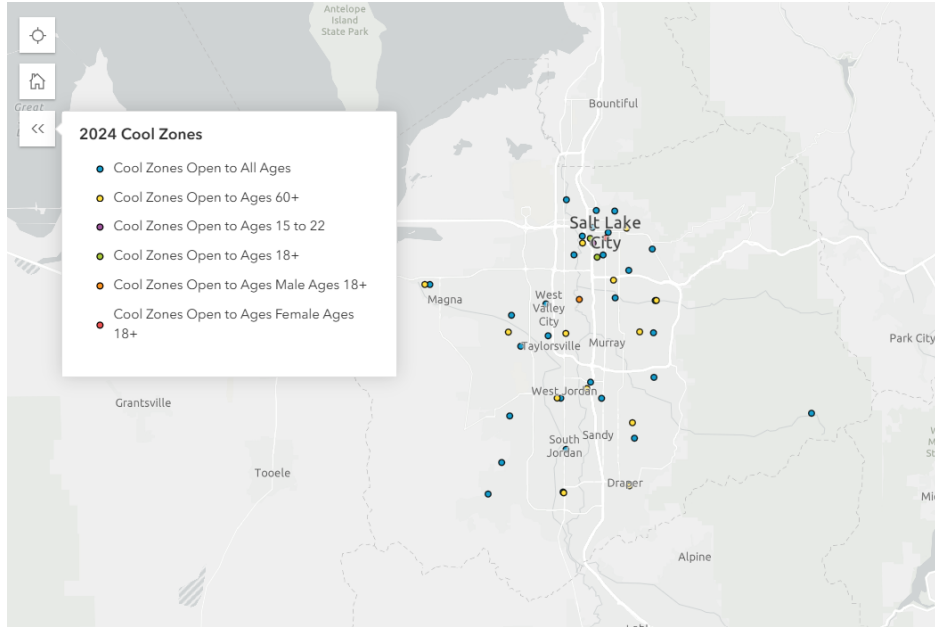
- The Road Home operates several resource centers that serve as overnight shelters for persons and families experiencing homelessness in Salt Lake County. In South Salt Lake, the Pamela Atkinson Men's Resource Center serves single adult men (over 18) and provides on-site resources for guests. The Midvale Family Resource Center serves families with children (including anyone in their third trimester) and provides on-site resources to guests with an active bed reservation. In Salt Lake City, the Gail Miller Resource Center serves men and women.

- Rescue Mission of Salt Lake serves adult men (over 18 years) by providing overnight shelter and access to resources including hygiene products, meals, clothing, food boxes, chapel services, and addiction recovery programs.
- The Weigand Homeless Resource Center (located in Salt Lake City and operated by Catholic Community Services) serves homeless adults and provides on-site resources including case management, vital document assistance, showers, laundry, computer lab, hygiene supplies, storage, DWS eligibility and employment, and access to Utah Community Action.
- The Homeless Youth Walk-in Program (administered by Salt Lake County Youth Services) provides emergency shelter, food and hygiene services, crisis counseling, and voluntary case management services for youth up to 17 years.
- The Youth Resource Center (operated by Volunteers of America, Utah) serves homeless and at-risk youth (ages 15 to 22) by functioning as a day shelter and as a 30-bed overnight shelter after 7:30pm. The center provides three hot meals per day and offers access to a food pantry, shower and laundry facilities, life-skill groups, housing and employment case management, dental and medical care, and on-site mental health services. (Bed reservations are not required to receive services, all homeless and at-risk youth may access services during the center’s day hours.)
- First Step provides housing and supportive services for veterans experiencing homelessness in Salt Lake County at the Valor House which is located in Salt Lake City.
- Volunteers of America, Utah’s Center for Women and Children provides a 30-bed, social model residential detoxification center for homeless women and children.

Salt Lake County also provides access to “Cool Zones” which are designated areas in public facilities where individuals experiencing homelessness can temporarily cool off during extreme heat events and access information about available services. (The location of the County’s Cool Zones in 2024 are shown in the map below by target population.)

Homeless persons may also access water stations at various resource centers and facilities across the county including those that provide services to special needs populations. Public facilities with designated water stations for homeless persons include Geraldine E. King Women’s Resource Center, Midvale Family Resource Center, South Salt Lake Pamela Atkinson Resource Center, SLC Gail Miller Resource Center, The Road Home—Housing and Services HQ, Weigand Center, Valley Behavioral Health (VBH) Storefront, and the Volunteers of America Utah Youth Center.

Cool Zone Facilities in Salt Lake County by Target Population, 2024



Note: Salt Lake County's Cool Zones are designated areas in public facilities where individuals can temporarily cool off and access information about available services.

Source: Salt Lake County Mayor's Office.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

This section discusses the supportive service and housing needs of special needs populations. “Special needs” populations include those that face greater challenges than most low and moderate income households in the housing market. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

- Elderly (62 and older) and frail elderly (an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework),
- Persons with mental, physical, and/or developmental disabilities,
- Persons with alcohol or other drug addiction,
- Formerly incarcerated residents,
- Persons with HIV/AIDS and their families, and
- Victims of domestic violence, dating violence, sexual assault, and stalking.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The estimated housing and supportive service needs appear in NA-45 and are based on the incidence of poverty, incidence of disability, cost burden, and national statistics on the likelihood of special needs groups to have both short- and long-term housing and service needs. NA-45 also discusses the supportive needs of these populations as identified by findings from the resident survey and stakeholder focus groups.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

- Right In/Out (RIO) Master Leasing: Housing Connect, Salt Lake County’s public housing authority, receives funding from the Salt Lake County Division of Behavioral Health to provide housing assistance to 55 households engaged in services through Salt Lake County Division of Behavioral Health approved Community Partners. RIO households receive short-to-medium term housing through Master Leased apartment units that are leased by Housing Connect and sub-leased to program participants. This program reduces barriers to housing and is designed to provide initial stability and a platform for full integration into the community. Participating community programs are Valley Behavioral Health’s CORE, CORE II, JDOT, and ACT, as well as Odyssey House’s FACT and Residential Mental Health Treatment, and VOA, UT’s ACT teams.
- The Health Access Project (HAP) operates a medical and behavioral health clinic in Midvale and services low income residents across Salt Lake County without health insurance by offering case management services, coordinated healthcare (physicians, midwives, radiologists, anesthesiologists, dentists, etc.), health insurance assistance, and interpretation service. The

mission of HAP is to improve access to and coordinate comprehensive healthcare for those in need, and case management services may connect clients to housing resources.

- Valley Behavioral Health provides adults, children, and families with individualized therapy, mental health services, and personalized treatment methods including mental health and behavioral treatment and therapy; substance use treatment; case management; homeless services; and supportive housing. Housing programs range from independent living to supportive housing and are primarily focused on helping individuals maintain housing and work towards self-sufficiency:
 - Valley Storefront is an outpatient program that offers daily services and case management to unsheltered individuals who have serious mental illness (SMI) who may also have another disorder, such as substance use. Storefront acts as an entry point into treatment for those who are reluctant to try traditional mental health options. In addition to our outpatient services, Storefront offers a Homeless Outreach Team to reach out to individuals in the community to connect them to services.
 - Valley Behavioral Health operates around 200 supportive housing units for individuals challenged by a history of homelessness, mental health, and substance use issues. They are assisted with apartment living, home maintenance, medication management, benefit management, skills development, socialization, and peer support services.
- Shelter the Homeless is a nonprofit organization that operates a homeless connections hotline.
- The Jail Resource and Reentry Program (JRRP) is a collaborative program between SLCO Criminal Justice Services, Sheriff's Department, Legal Defenders Association, and Valley Behavioral Health to provide individualized resources and information for individuals leaving jail. Service referrals include mental health and substance use, Medicaid, supervision and legal services, cell phone chargers, and referrals for other community services. In focus groups, stakeholders noted that it is easy for clients reentering society after incarceration to fall through the cracks as their situations change, emphasizing that there is a need for continued case management and connection to housing resources for these residents.
- The Weigand Homeless Resource Center (located in Salt Lake City and operated by Catholic Community Services) serves homeless adults and provides on-site resources including case management, vital document assistance, showers, laundry, computer lab, hygiene supplies, storage, DWS eligibility and employment, and access to Utah Community Action.
- First Step provides housing and supportive services for veterans experiencing homelessness in Salt Lake County at the Valor House which is located in Salt Lake City.
- Volunteers of America, Utah's Center for Women and Children provides a 30-bed, social model residential detoxification center for homeless women and children.
- TURN Community Services offers residential services to people with intellectual and developmental disabilities. With locations across the county including South Salt Lake, Holladay, West Jordan, Midvale, and Sandy, they operate several affordable housing units and help clients find housing.

- The Road Home provides housing navigation programs, emergency shelter, supportive services, and housing assistance that help individuals and families step out of homelessness. It operates 330 units of Permanent Supportive Housing.
- First Step House provides treatment, housing, and wraparound supports to very low income people with serious and chronic behavioral health conditions such as substance use disorder and mental illness. The organization primarily serves people involved in the criminal justice system, with moderate to high criminogenic risk, and a substance use disorder. They offer a referral-based program and accept referrals from community partners. First Step House provides a continuum of care with four supportive pillars, including behavioral health treatment, housing (case management and physical housing), on-site medical services, and supportive employment. The wait time for an available bed is approximate 8-weeks.
- Ability Inclusion Services in West Valley City offers day program services and three residential properties for low-income and independent living for people with disabilities. Residential services include housing, supervised living, medical case management, leisure, and financial management.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Five-year goals for the 2025-2029 Consolidated Planning period are described in detail in the Strategic Plan (SP) section; annual investments to achieve the goals are found in the Action Plan (AP) section.

Specific to addressing housing and supportive service needs of special needs residents, the County will:

- Increase Housing Stability through activities of rehabilitation (including improvements for homes occupied by low income seniors and people with disabilities) and rental assistance. Rehabilitation will be available to both rental and owned housing to ensure that special needs populations—many who have extremely low incomes and rent—are served.
- Improve Economic Mobility by providing needed services to low income residents and supporting thriving neighborhoods.
- Improve Infrastructure by investing in facilities needed to stabilize and support non-homeless special needs residents.

In the 2025 program year (PY), funding for supportive services will be directed to:

- Rental assistance;
- Supporting legal aid and housing services;
- Enriching the environments of children living in shelters;
- Supporting adult education programs for English Language Learners;
- Supporting job training;
- Providing critical case management and crisis intervention to survivors of domestic violence;

- Providing case management to residents with substance misuse disorders.

Infrastructure investments will benefit seniors, persons with disabilities, youth, and low income households in general.

Refer to the AP-38 section of the County's Annual Action Plan for a comprehensive list of activities

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

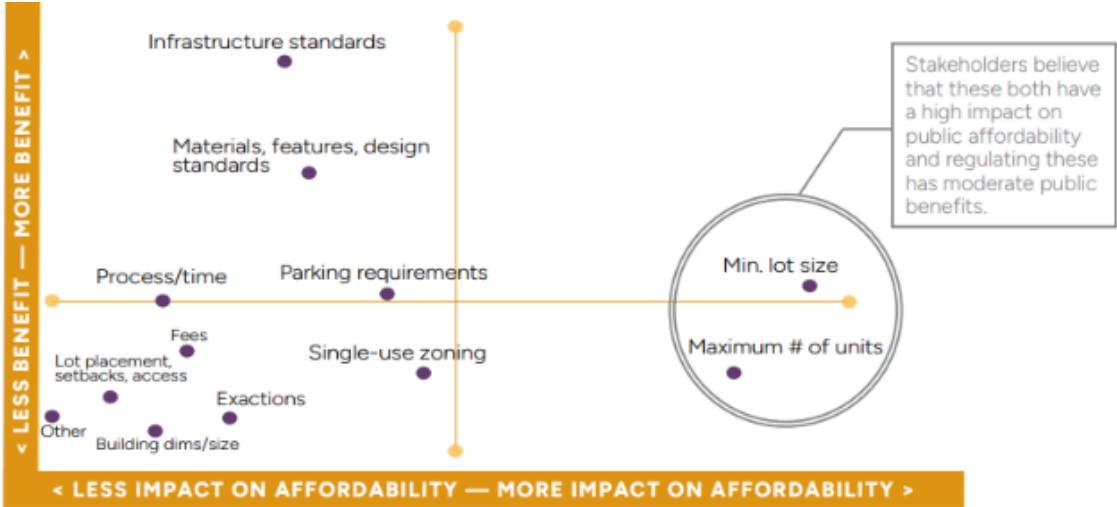
Describe any negative effects of public policies on affordable housing and residential investment

“Land Use Strategies to Bring Housing Back within Reach,” a report prepared for Utah Workforce Services Housing & Community Development by Envision Utah (November 2023), included a review of national literature regarding housing affordability and zoning regulation. Some of the literature review’s key findings are provided here:

- There is a strong correlation between strict zoning/land use regulation and housing affordability. Areas with higher regulation tend to have lower permitting activity as well as higher prices. The converse is also true, with less regulated markets being more affordable to households.
- There is a clear relationship between upzoning (increasing allowable densities) and housing supply/permitting activity.
- The most effective strategy for increasing inventory is allowing more density through reduced minimum lot sizes and increased allowable units, floor/area ratios, and maximum height restrictions. Additionally, waiving fees or parking requirements and shortening the approval process are helpful.

Public sector and private sector stakeholders who participated in meetings to inform the report’s recommendations rated a variety of zoning regulations based on the public benefit and impact on affordability they deliver. Minimum lot sizes and maximum numbers of units were selected as having the most affordability impact, though these have only moderate public benefits.

Stakeholder Results: Impact of Affordability & Benefit of Regulation from “Land Use Strategies to Bring Housing Back within Reach”



Source: “Land Use Strategies to Bring Housing Back within Reach,” a report prepared for Utah Workforce Services Housing & Community Development

The report included a residential land analysis of three scenarios through 2060:

- Scenario 1 reflects a business-as-usual approach, with densities and infill rates based on trends from the last several years. Both Salt Lake and Davis counties reach full build-out of their remaining acreage and accommodate only two thirds of their projected growth. Utah and Weber counties can accommodate some of the unmet demand, but at least 20,000 housing units would likely spill over into adjacent counties such as Box Elder County and Tooele County, in addition to growth that is already projected in these areas.
- Scenario 2 introduces a reduction in minimum lot sizes, occupancy restrictions, and setbacks. Under this scenario, Salt Lake and Davis counties still completely build out their remaining acreage but accommodate three-quarters of their projected growth. Utah and Weber counties have enough land, however, to accommodate the excess units.
- Scenario 3 represents the most transformative option, characterized by substantial zoning and regulatory changes. In this scenario, Salt Lake County accommodates an additional 42,000 homes, marking a 23% increase over Scenario 1. Davis County accommodates 27% more new households and meets nearly all forecasted housing demand. There is still excess housing demand that can't be accommodated in these two counties, but it can easily be accommodated in Utah and Weber counties.

Residential Land Analysis Findings, 2023-2060 from “Land Use Strategies to Bring Housing Back within Reach”

	Salt Lake County	Utah County**	Davis County	Weber County	Adjacent Counties
	26,500 remaining acres; 278,600 new units needed through 2060	92,600 remaining acres in path of growth - total 185,800 acres; 269,000 new units needed through 2060	11,200 remaining acres; 112,200 new units needed through 2060	25,600 remaining acres; 73,500 new units needed through 2060	(Tooele, Box Elder, and more remote parts of Utah County)
Scenario 1: Business as Usual	179,700 total housing units , representing all available acres	347,900 housing units* representing all available acres (accommodates 78,900 units unmet demand from SL Co)	85,200 total housing units , representing all available acres	100,500 housing units* representing all available acres (accommodates all 27,000 units unmet demand from Davis Co, with some land remaining to accommodate demand beyond 2060)	20,000 housing units to meet unmet demand
Scenario 2: Reduce Min Lot sizes, Occupancy, Setbacks	200,000 total housing units , representing all available acres	347,500 housing units* (accommodates all 78,500 units unmet demand from SL Co with land remaining to accommodate demand beyond 2060)	96,400 total housing units , representing all available acres	89,300 housing units* (accommodates all 15,800 units unmet demand from Davis Co, with land remaining to accommodate demand beyond 2060)	Zero required spillover units to meet unmet demand
Scenario 3: Reduce SFD-Only Zoning + Scenario 2	221,700 total housing units , representing all available acres	325,900 housing units* (accommodates all 56,900 units unmet demand from SL Co, with substantial land remaining to accommodate demand beyond 2060)	108,300 total housing units , representing all available acres	77,400 housing units* (accommodates all 3,900 units unmet demand from Davis Co, with substantial land remaining to accommodate demand beyond 2060)	Zero required spillover units to meet unmet demand

Source: “Land Use Strategies to Bring Housing Back within Reach,” a report prepared for Utah Workforce Services Housing & Community Development

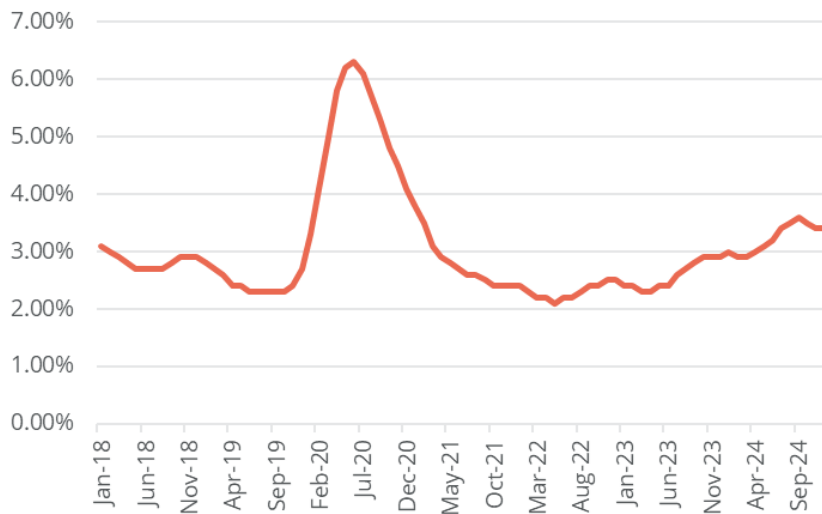
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

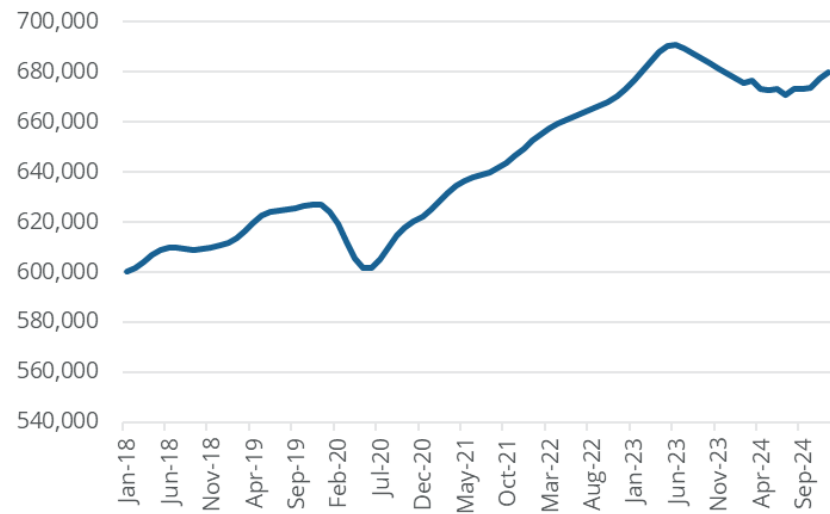
This section reviews non-housing community development assets and needs based on the data tables below, findings from stakeholder focus groups, and findings from the resident survey. This section also references “A New Perspective for Prosperity in the Salt Lake Region,” an economic competitiveness report prepared for Salt Lake County by site-selection consultant Global Location Strategies and published in October 2023.¹⁷

As shown in the figures below, the pandemic caused a dramatic rise in unemployment in the first half of 2020 to 6.30% in June 2020. Still, unemployment remained lower in Salt Lake County than in the United States overall, where unemployment reached 14.8% in April 2020. Unemployment returned to pre-pandemic levels (between 2% and 3%) by summer 2021 and has increased slowly (to around 3.5%) since. Total employment reached a low of around 601,000 jobs with the pandemic in June 2020 but has since climbed to 680,000 as of December 2024.

Unemployment Rate, Salt Lake County, 2018–2024



Total Employment, Salt Lake County, 2018–2024



¹⁷ <https://www.saltlakecounty.gov/globalassets/1-site-files/economic-development/research/a-new-perspective-for-prosperity---final-report.pdf>

Note: Includes all of Salt Lake County, including Salt Lake City.

Source: Utah Department of Workforce Services.

Note: Includes all of Salt Lake County, including Salt Lake City.

Source: Utah Department of Workforce Services.

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	2,728	2,679	0.6%	0.6%	0.0%
Arts, Entertainment, Accommodations	39,385	36,183	8.4%	8.3%	0.0%
Construction	36,072	35,840	7.7%	8.3%	0.6%
Education and Health Care Services	91,688	78,262	19.5%	18.0%	-1.5%
Finance, Insurance, and Real Estate	37,818	45,355	8.0%	10.4%	2.4%
Information	14,306	12,367	3.0%	2.8%	-0.2%
Manufacturing	41,005	33,458	8.7%	7.7%	-1.0%
Other Services	11,630	11,203	2.5%	2.6%	0.1%
Professional, Scientific, Management Services	49,847	46,119	10.6%	10.6%	0.0%
Administration and Support, Waste Management	29,333	28,701	6.2%	6.6%	0.4%
Public Administration	16,209	10,377	3.4%	2.4%	-1.1%
Retail Trade	51,314	55,022	10.9%	12.7%	1.8%
Transportation & Warehousing	28,324	18,594	6.0%	4.3%	-1.7%
Wholesale Trade	21,122	20,227	4.5%	4.7%	0.2%
Grand Total	470,781	434,387	100.0%	100.0%	0.0%

Table 39 - Business Activity

Data Source: 2022 Longitudinal Employer-Household Dynamics (Jobs and Workers)

Labor Force

Total Population in the Civilian Labor Force	529,511
Civilian Employed Population 16 years and over	510,501
Unemployment Rate	3.59%
Unemployment Rate for Ages 16-24	9.24%
Unemployment Rate for Ages 25-65	2.53%

Table 40 - Labor Force

Data Source: 2018-2022 ACS

Occupations by Sector	Number of People
Management, business and financial	93,742
Farming, fisheries and forestry occupations	735
Service	67,728
Sales and office	120,700
Construction, extraction, maintenance and repair	45,109
Production, transportation and material moving	67,779

Table 41 – Occupations by Sector

Data Source: 2018-2022 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	302,281	71%
30-59 Minutes	107,947	25%
60 or More Minutes	16,464	4%
Total	426,692	100%

Table 42 - Travel Time

Data Source: 2018-2022 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	29,557	1,126	10,955
High school graduate (includes equivalency)	91,339	2,833	23,439
Some college or Associate's degree	135,017	3,856	30,231
Bachelor's degree or higher	155,175	2,713	23,069

Table 43 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	802	2,599	4,617	8,422	3,599
9th to 12th grade, no diploma	11,705	8,176	7,328	10,496	4,945
High school graduate, GED, or alternative	34,353	35,972	33,157	48,560	28,234
Some college, no degree	29,434	34,946	30,220	52,912	28,798
Associate’s degree	4,509	15,753	15,248	20,180	8,978
Bachelor’s degree	5,958	39,021	37,353	46,525	21,223
Graduate or professional degree	680	13,394	19,219	25,611	14,520

Table 44 - Educational Attainment by Age

Data Source: 2018-2022 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$34,972
High school graduate (includes equivalency)	\$41,032
Some college or Associate’s degree	\$47,605
Bachelor’s degree	\$65,013
Graduate or professional degree	\$89,521

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS

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

The four largest employment sectors in Salt Lake County (HOME Consortium areas only) are education and health care services (78,262 jobs, 18.0% of jobs in the county); retail trade (55,022 jobs, 12.7% of jobs); professional, scientific, and management services (46,119 jobs, 10.6% of jobs); and finance, insurance, and real estate services (45,355 jobs, 10.4% of jobs).

Workers living in the HOME Consortium are most likely to work in education and health care services (19.5% of workers), followed by retail trade (10.9%) and professional, scientific, and management services (10.6%).

The U.S. Bureau of Labor Statistics additionally publishes a “location quotient” for occupations to assess the concentration of workers by occupation compared to the nation as a whole. Higher location quotients signify local concentrations of employment in that occupation relative to concentrations in that industry in the country as a whole. The industries with the highest location quotients in the Salt

Lake City MSA—which includes Salt Lake County and Toole County—are computer and mathematical occupations, construction and extraction occupations, office and administrative support occupations, and life, physical, and social science occupations. The occupations with the highest location quotients in the MSA are mathematicians, historians, and bioengineers and biomedical engineers.

The October 2023 report “A New Perspective for Prosperity in the Salt Lake Region” highlights financial services, software services, therapeutics and diagnostics R&D, medical device manufacturing, and advanced materials and aerospace parts as target industries. These were identified as target industries because they create new jobs and bring new money into the region, generally align with existing workforce capabilities and supply chain considerations, and do not create high air pollution or consume large amounts of water.

Describe the workforce and infrastructure needs of the business community:

Several of the county’s largest employment industries, the MSA’s industries and professions with high location quotients, and the target industries identified in “A New Perspective for Prosperity in the Salt Lake Region” require a **highly skilled and educated workforce**. The latter report identifies increased development, attraction, and retention of workers as a key workforce need, emphasizing a need for all industries to increase access and job placement for women and people of color. The report notes that the region’s target industries require increased access to and quality of technical certificates and advanced degrees, and explains that K-12 concerns such as low per-student spending and low test scores threaten the region’s key industries. Residents who responded to the survey for this Consolidated Plan identified job training programs (45%) and workforce development programs (42%) as the two top economic development needs.

In its SWOT analysis for the region’s target industries, “A New Perspective for Prosperity in the Salt Lake Region” identifies declining **housing affordability** and low housing availability as a threat for all target industries. Lack of attainable and available housing counteracts efforts to attract workers who may be more able to afford housing elsewhere and contributes to a high turnover of low to moderate income workers who may leave the area for more affordable housing. The business community also has a need to provide higher paying job opportunities: only 21% of survey respondents said that their city or town has high paying job opportunities, while around one third (32%) reported that their city or town doesn’t have high paying jobs available. Stakeholders expressed that wages have stagnated despite rising housing costs, with one stakeholder noting that clients are discouraged from participating in job training programs when they realize that existing employment opportunities do not pay adequate wages to afford housing in the county.

The report “A New Perspective for Prosperity in the Salt Lake Region” explains that **sustainable water consumption** is a key need of the county’s business community given county residents’ growing concerns about declining quality of life due to environmental degradation. While the report selected target industries partially on the basis of their environmental sustainability, high water usage remains a threat in the medical device manufacturing industry.

Results from the resident survey suggest that workers need greater access to public transportation and/or access to housing that is near their place of work. Most residents (45%) who responded to the survey commute to work by car and one third (30%) have to commute to another town or county to work. Approximately 58% of workers who do not work from home travel 20 or more minutes to work, underscoring the importance of **reliable and well connected transportation infrastructure**.

Stakeholders who participated in focus groups or were individually interviewed for this plan noted that Utah Transit Authority (UTA) buses are unreliable and infrequent, which makes it difficult for residents who commute by bus to arrive to work on time. One stakeholder reported that UTA had taken away bus stops, exacerbating challenges in access and infrequency. Several stakeholders explained 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 eastern portion of Salt Lake County (and do not have reliable transportation) are isolated from economic opportunities.

Childcare is a key need for attracting and retaining workforce, but only 4% of resident survey respondents feel that it is easy to find childcare in their city or town. Stakeholders interviewed for this plan expressed that the county lacks affordable, high quality childcare options in general, and especially for low income families. Even with childcare subsidies, the cost of childcare is out of reach for many families. Daycare waitlists can be years long, even for high-priced facilities: 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.

According to survey respondents, the business community needs to provide **opportunities for women or minority owned businesses in the county**: 18% of survey respondents said that there were not enough opportunities for minority or women owned businesses to be successful in their city or town. “A New Perspective for Prosperity in the Salt Lake Region” also evidences a need for all industries to increase access and job placement for women and people of color, identifying such efforts as opportunities for multiple target industries.

Other top economic development needs identified in the resident survey included low-cost loans for nonprofits (selected by 28% of respondents) and grants for small businesses (selected by 25% of respondents).

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.

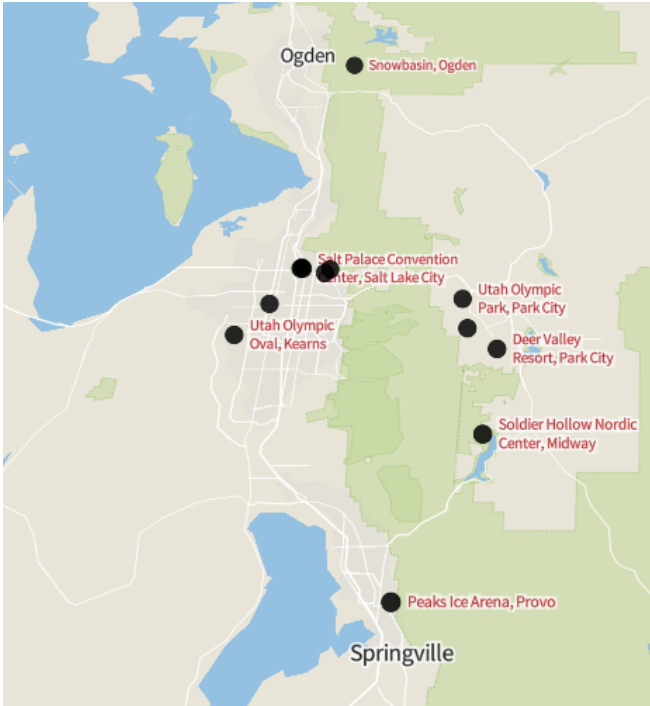
Bus Rapid Transit. The Utah Transit Authority (UTA) began construction of the Midvalley Express (MVX) in March 2024. The all-electric MVX is the third BRT (Bus Rapid Transit) route in the system. UTA received a \$62.8 million grant award in support of the project in December 2024. The MVX, which will run seven miles from Murray Central Station to West Valley Central Station through Murray, Taylorsville, and West Valley City, will run through several high and mid-density housing areas and connect to jobs, retail, and healthcare destinations. It will also stop at Salt Lake Community (SLCC) College, home to tens

of thousands of students. The MVX will also prepare the Salt Lake City region for the 2034 Winter Olympic Games by providing a connection between Frontrunner commuter rail and the Maverik Center, a planned venue for the games.

2034 Winter Olympic Games. Salt Lake City was recently selected to host the 2034 Winter Olympic Games. While 2034 is not in the 2025-2029 Consolidated Plan period, preparations for the event will be wide ranging and years-long, with several competition venues in the areas of Salt Lake County outside of Salt Lake City. No new permanent venues will be constructed and \$31.2 million has been set aside to renovate several 2002 Winter Olympics venues.

Proposed 2034 Olympic and Paralympic Venues

Source:
The Salt Lake Tribune, 7/24/24



Expansion of target industries. Several companies in the target industries of Advanced Manufacturing, Aerospace & Defense, Financial Services, Life Sciences & Healthcare, and Software & Information Technology have recently announced expansions in Salt Lake County:

- Strider, a technology and intelligence solutions company, is expected to add 152 new jobs in South Jordan in five years.
- Torus, Inc., a global energy solutions company that designs, engineers, and manufactures energy storage and management products, is extending its operations to South Salt Lake and will add 172 jobs in ten years.
- Doppelmayr USA, a leading ropeway manufacturer already based in Salt Lake City, is expected to add 130 new jobs in the county in ten years.
- MasterControl Solutions, Inc., a leading provider of quality and manufacturing software for pharmaceutical, medical device, and other regulated industries, is expected to add 155 new jobs in five years.

These expansions, made possible by Utah’s Economic Development Tax Increment Financing (EDTIF) Tax Credit, will lead to an increased demand for software engineering, cybersecurity, IT, and manufacturing professionals. As discussed earlier, expansion of target industries requires improved quality of and access to technical skills development and advanced STEM degree programs.

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

Approximately 32% of Consortium residents aged 18 or older have at least a bachelor’s degree. This places the local workforce’s educational attainment slightly lower than that of the American population overall: 34% of U.S. residents 18 or older have at least a bachelor’s degree. Several of the county’s largest employment industries, the MSA’s industries and professions with high location quotients, and all target industries (Advanced Manufacturing, Aerospace & Defense, Financial Services, Life Sciences & Healthcare, and Software & Information Technology) require a highly educated workforce. The report “A New Perspective for Prosperity in the Salt Lake Region” notes that the region’s target industries require increased access to and quality of technical certificates and advanced degrees, and explains that K-12 concerns such as low per-student spending and low test scores threaten the region’s key industries.

Median income increases as educational attainment increases: according to 2022 5-year ACS data, median earnings were \$34,972 for residents who have not graduated high school, \$41,032 for residents whose highest educational attainment is high school graduation, \$47,605 for residents who have completed some college or an associate’s degree, \$65,013 for residents who have completed a bachelor’s degree, and \$89,521 for residents who have completed a graduate degree. The greatest gain in income between educational attainment levels happens between individuals with bachelor’s degrees and individuals with graduate or professional degrees: relative to those with bachelor’s degrees, residents with graduate or professional degrees earn 38% more at the median.

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.

Salt Lake Community College. Salt Lake Community College serves 6,854 full-time students, 29,924 part-time students, and 2,000 Salt Lake Technical College students at its campuses shown in the map below. Including students pursuing non-credit education and concurrent enrollment students, SLCC serves 50,000 total students. Most (81% of) SLCC students leave with no debt. SLCC classes are offered online and in person with flexible schedules to accommodate students’ jobs and families. SLCC is Utah’s first public institution to qualify as an emerging HSI (Hispanic Serving Institution). Although the designation "HSI" includes the term "Hispanic," the HSI designation—along with efforts and programs developed through HSI funding benefits all student populations.

Salt Lake Technical College within SLCC provides technical education and skill-based training to foster high demand skills and abilities sought by employers to 2,000 students. Programs offered include advanced manufacturing, automotive, computer and networking, electronics, English as a second

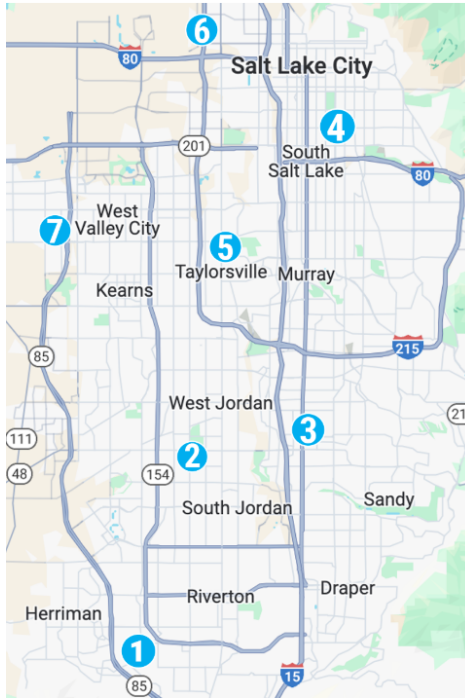
language, health care, energy, media and web development, and teacher education. Salt Lake Tech also offers apprenticeships and licensure options.

Westpointe Workforce Training and Education Center is a new 121,000 square-foot facility within SLCC that will provide space for collaboration with industry partners in multiple fields and will provide students interested in technical careers with a one-of-a-kind, one-stop educational center. The \$43 million Westpointe project was funded by an appropriation of the 2016 Utah Legislature. Local industry leaders have also stepped forward to support this project—nearly \$2 million, including a \$400,000 gift from Kenworth Sales Co., Inc, has been donated to this project and the students who will study here. Students will benefit from the intentional clustering of related disciplines: advanced manufacturing, machining, composites technology and welding are grouped nearby to foster collaboration and replicate an actual work environment.

The Salt Lake Small Business Development Center (SBDC) at Salt Lake Community College leads the way in entrepreneurial education, advocacy and business development. Serving Utah’s largest population with over one million residents and 40,000 businesses, the Salt Lake SBDC works to promote and assist small businesses in all stages of development. The SBDC offers assistance in the following areas: business launch, business growth, business succession, international trade, crisis preparedness, and business training.

Salt Lake Community College Campuses

Source:
Salt Lake Community College



1. Herriman Campus
14551 South Sentinel Ridge Blvd
Herriman, Utah 84096
801-957-6625
2. Jordan Campus
3491 W Wights Fort Road
West Jordan, UT 84088
801-957-2600
3. Miller Campus
9750 S 300 W
Sandy, UT 84070
801-957-5284
4. South City Campus
1575 S State Street
Salt Lake City, UT 84115
801-957-3350
5. Taylorsville Redwood Campus
4600 S Redwood Road
Salt Lake City, UT 84123
801-957-4073
6. Westpointe Campus
2150 W Dauntless Ave (1000 North)
Salt Lake City, UT 84116
801-957-2150
7. West Valley Center
3460 S 5600 W
West Valley City, UT 84120
801-957-2118

Talent Ready Utah. Talent Ready Utah within the Utah Office of the Commissioner of Higher Education partners with education and employers across various industries to implement workforce development programs that provide students with career exploration while building the talent pipeline for sectors with significant economic impacts on the state. Talent Ready Utah has three programs:

- **Pathways:** partnerships between numerous government agencies, technical and higher education organizations, and employers to build the talent pipelines with an employer-designed curriculum. Participants take classes and gain real-world experience as they participate in a required work-based learning activity that compliments the required courses. At the end of the pathway, participants receive a certificate and are guaranteed a job interview with participating employers. The following pathway programs are currently in operation:
 - Utah Aerospace Pathway (the first pathway, designed in partnership with Boeing in the mid-2010s),
 - Utah Diesel Tech Pathway,
 - Utah’s Architecture, Engineering, and Construction Pathway,
 - Utah Rotor Pathway, and
 - Tech Sales Pathway.
- **Utah Works:** a program that provides short-term skills training to individuals looking to start their careers. Individuals looking to skill up in a matter of a few short weeks can do so as they participate in a fully paid, streamlined program, while employers see an immediate return on their investment to build their workforce. Industry partners design the program, and they select which courses and training are required. Then, partnering with the Utah System of Higher Education, Talent Ready Utah provides training to fill those in-demand positions.
- **Talent Ready Apprenticeship Connection (TRAC):** a program that provides high school students with apprenticeship opportunities while earning a college degree. This approach was adapted from the Swiss Apprenticeship model, allowing students to start career training earlier by splitting their time between the classroom and the workplace to maximize their learning experience and get a head start in earning their college degree. TRAC apprenticeships are currently offered in Salt Lake School District and at Salt Lake Community College.

University of Utah Lasonde Entrepreneur Institute. The Lasonde Entrepreneur Institute is a nationally ranked hub for student entrepreneurship and innovation at the University of Utah and an interdisciplinary division of the David Eccles School of Business. The institute provides opportunities for thousands of students to learn about entrepreneurship and innovation. Programs include workshops, networking events, business-plan competitions, startup support, graduate and alumni programs, scholarships, community outreach and more.

Neumont College of Computer Science. NCCS students are enrolled in Enterprise Projects the final three quarters of their senior year. In Enterprise Projects, businesses supervise students as they deliver, test, and present a completed technical project. This enables students to network and gain real-world experience before entering the workforce.

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

Yes, Salt Lake County participates in the Comprehensive Economic Development Strategy for the Wasatch Front Economic Development District (WFEDD) along with Davis, Morgan, Tooele, and Weber counties.

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.

The 2023-2028 CEDS for the Wasatch Front Economic Development District (WFEDD) sets forth four key anchors for improving the Region's economic development ecosystem:

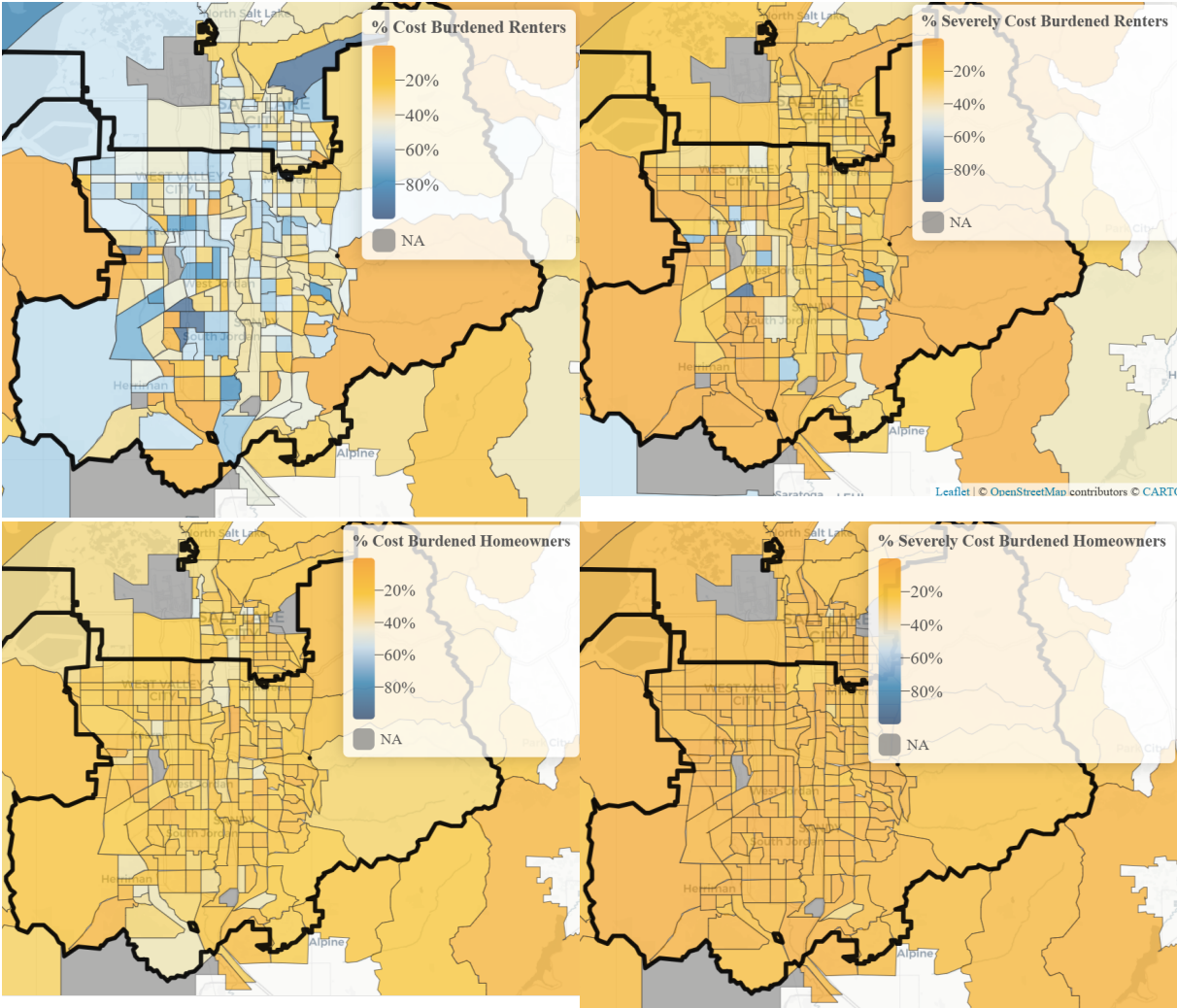
- Promoting City and Town Centers – Promoting the advantages of city and town centers, offering resources to assist communities in comprehending and implementing the Wasatch Choice Vision, advocating for transportation-oriented and center-based development, supporting housing solutions, emphasizing benefits of parks and open spaces to foster sustainable, connected, and thriving communities.
- Facilitating Economic Development Capacity – Identify and communicate available funding opportunities, offering technical assistance to aid communities in accessing funding, and convening regional partners to bolster the state's establishment of a professional network for economic development and creating best practices.
- Supporting Human Capital Development – Convene partners to recognize and address barriers hindering participation in the labor force and narrowing completion and attainment gaps, educate stakeholders on the pivotal role economic centers play in enhancing workforce outcomes, and advocate for legislative support.
- Leveraging a Diverse Business Environment – Refine business recruitment objectives, educate businesses on the potential advantages of automation of machine learning, and artificial intelligence tools, and advocate for the adoption of green, efficient, and sustainable technologies.

MA-50 Needs and Market Analysis Discussion

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

The most common housing problem is cost burden; many more households face cost burden than live in housing in severely substandard condition. The Consortium jurisdictions with the highest rate of overall cost burden (including renters and homeowners) are Alta (40%), Midvale (38%), South Salt Lake (37%), and White City (32%). Kearns, Millcreek, unincorporated Salt Lake County, West Valley City, and Murry also have relatively high rates of overall cost burden (29-30%). The figures below from HUD’s Socio-Demographic Data Dashboards present the shares of renters and homeowners who are cost burdened and severely cost burdened by Census tract.

Percent of Renters and Homeowners Cost Burdened or Severely Cost Burdened, 2021



Source: 2017-2021 ACS estimates from HUD Socio-Demographic Data Dashboards

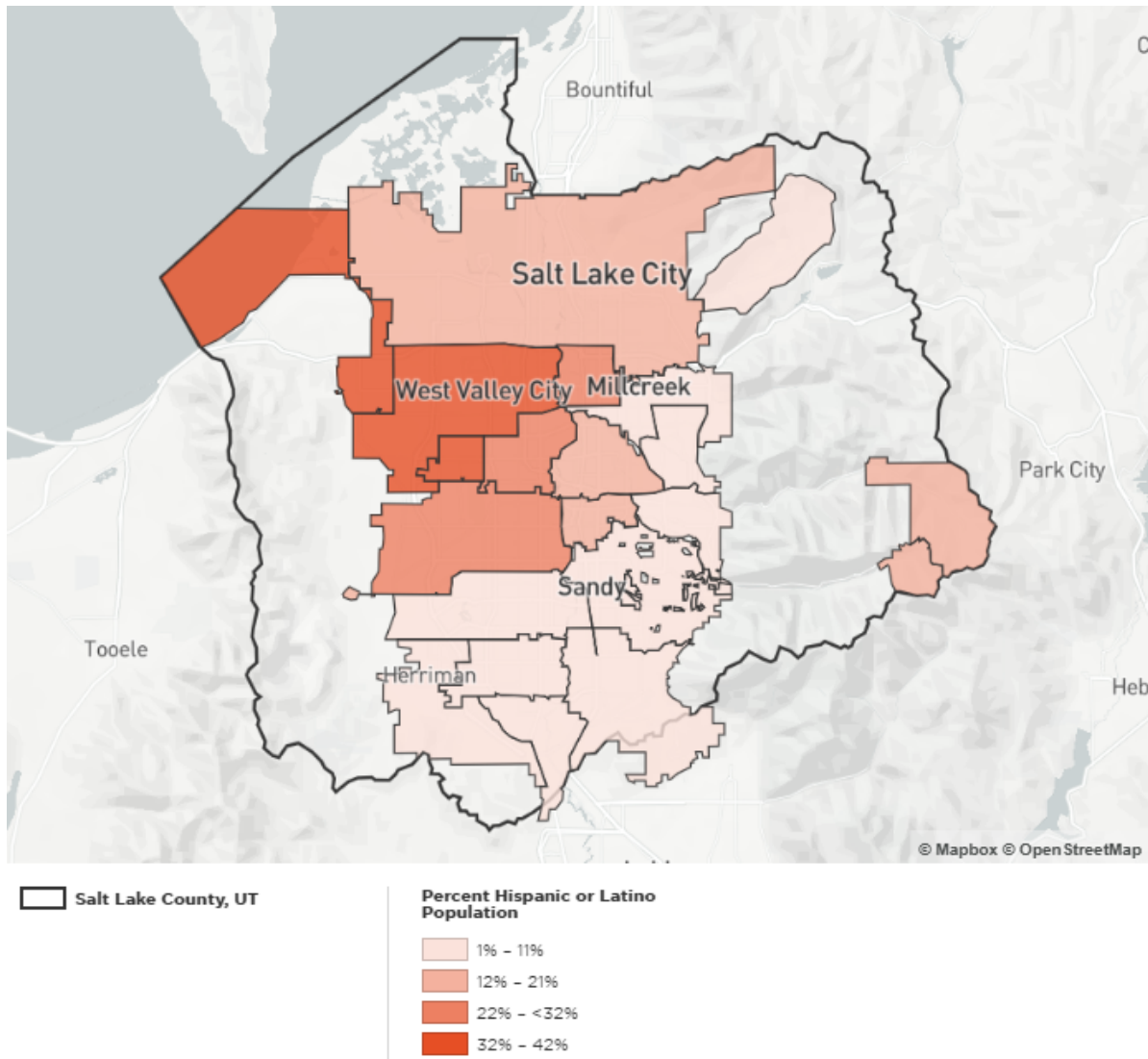
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Salt Lake County's Hispanic or Latino population is largely concentrated in West Valley City, Magna, and Kearns. Compared to other jurisdictions, Millcreek, Taylorsville, and West Jordan also have large shares of Hispanic or Latino residents (Figure 1). Multiracial residents in Salt Lake County make up 17% of the population of the Town of Alta. Jurisdictions with notably lower shares of multi-racial residents include Emigration Canyon and Brighton (Figure 2).

Households with low incomes (below \$25,000/year) are more likely to be living in the Town of Alta which has the largest concentration of low income households. Other jurisdictions with higher shares of low income households include South Salt Lake, Millcreek, and Midvale (Figure 3).

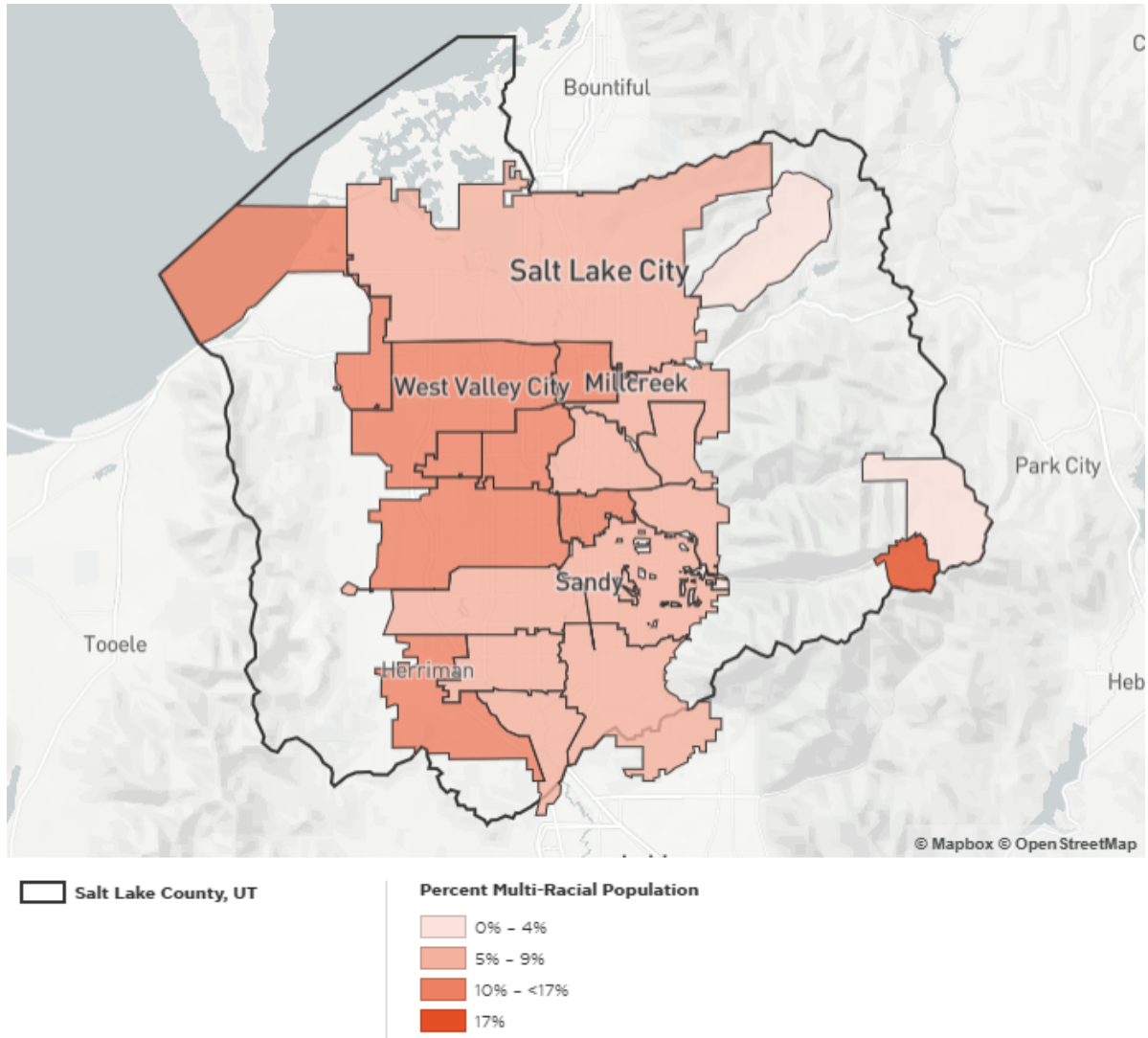
It is important to note that jurisdictions with higher shares of racial and ethnic minorities and with larger shares of low income families and households tend to have higher poverty rates, lower median household incomes, and larger populations of residents with special needs (single parents, persons with disabilities, and persons with limited English proficiency).

Figure 1.
Percent Hispanic or Latino Population, Salt Lake County, 2022



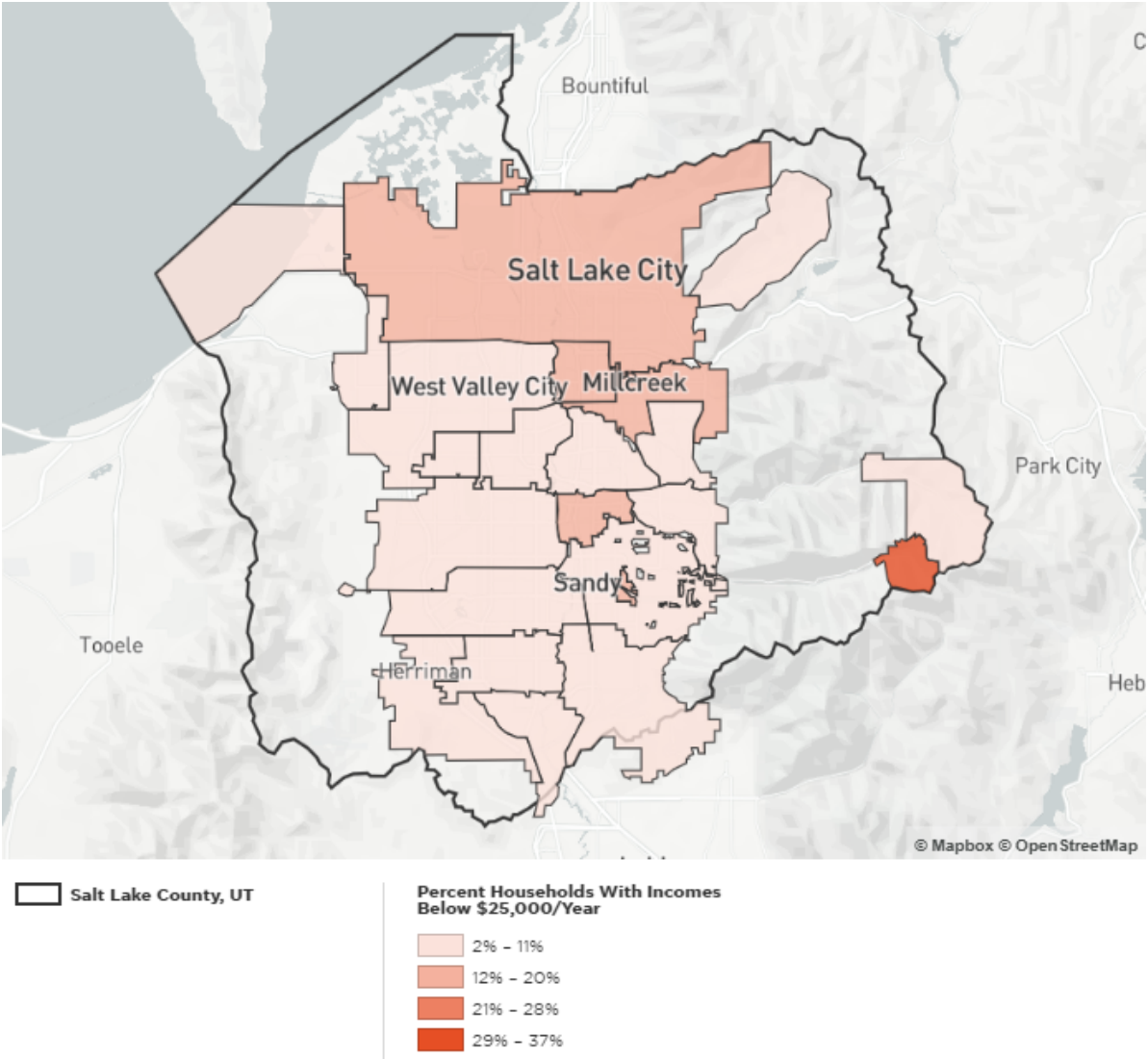
Source: 2022 5 year American Community Survey estimates, mySidewalk, and Root Policy Research.

Figure 2.
Percent Multi-racial Population, Salt Lake County, 2022



Source: 2022 5 year American Community Survey estimates, mySidewalk, and Root Policy Research.

Figure 3.
Percent Households With Incomes Below \$25,000/Year, Salt Lake County, 2022



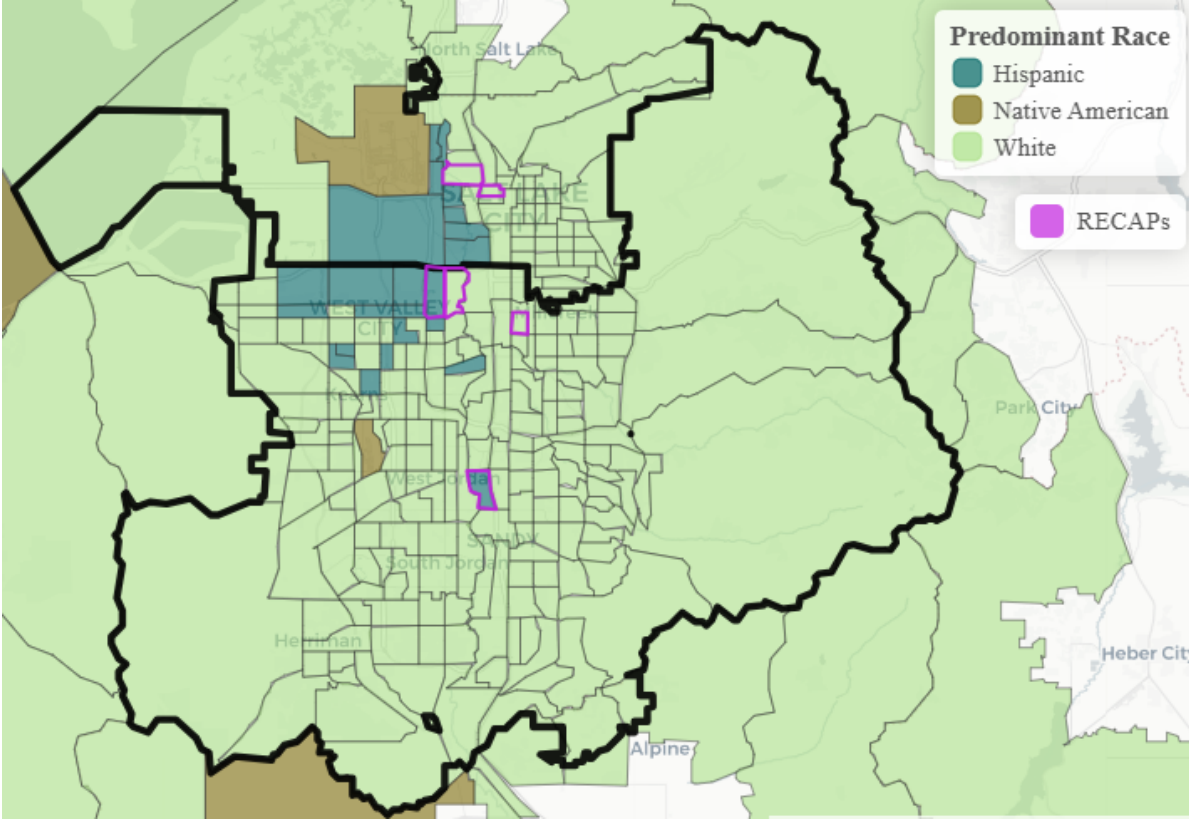
Source: 2022 5 year American Community Survey estimates, mySidewalk, and Root Policy Research.

Racially/ethnically concentrated areas of poverty (R/ECAPs), per HUD’s definition, involve a racial/ethnic concentration threshold and a poverty test. R/ECAPs have a non-white population of 50% or more. A neighborhood that meets this criterion is a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

The figure below shows predominant race by Census tract overlaid with R/ECAP boundaries in the Salt Lake County Consortium. Based on the results of the 2020 Decennial Census, four tracts in the consortium area are R/ECAPs. There are two R/ECAPs east of I-215 in West Valley City, one R/ECAP in the southeast part of South Salt Lake, and one R/ECAP west of I-15 in Sandy and Midvale. Two of these

tracts—one in West Valley City and one in Sandy and Midvale—have populations that are predominantly Hispanic.

R/ECAPs and Predominant Race by Census Tract, Salt Lake County Consortium, 2020

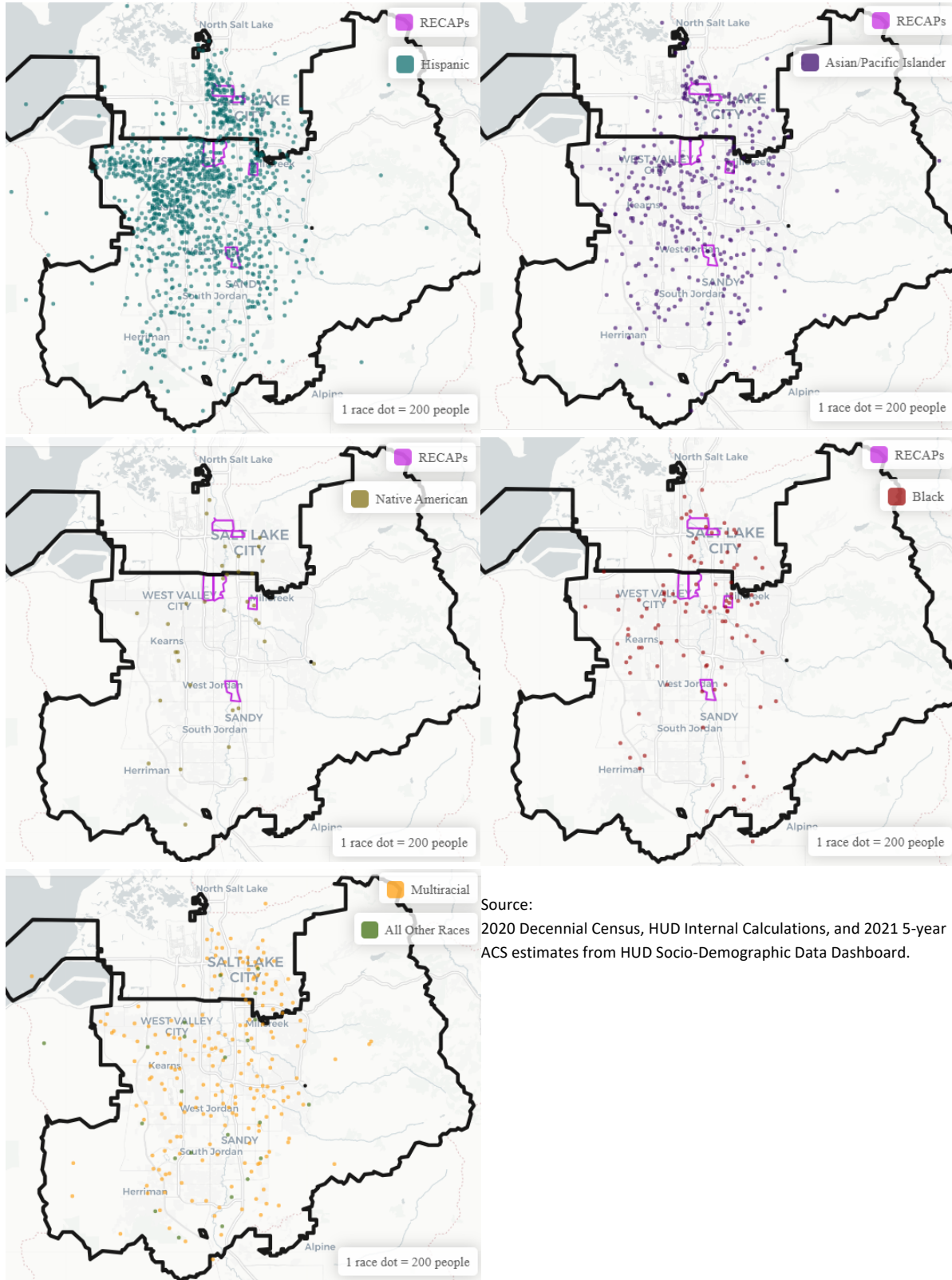


Source: 2020 Decennial Census, HUD Internal Calculations, and 2021 5-year ACS estimates from HUD Socio-Demographic Data Dashboard.

To offer another view of population concentrations by race and ethnicity, the following maps from HUD’s Socio-Demographic Data Dashboard show concentrations of residents by race and ethnicity using 2021 5-year ACS data. The maps show that:

- While populations in some Census tracts of West Valley City, Taylorsville, and Kearns are predominantly Hispanic (shown in the map above), Hispanic residents live across the consortium area.
- Asian/Pacific Islander residents live across the consortium area, with a notable concentration in the South Salt Lake R/ECAP.
- Native American/American Indian, Alaska Native residents are most concentrated around South Salt Lake and Millcreek, in one northern census tract in West Jordan (where they are the predominant racial group, shown in the map above), and around Sandy and South Jordan.
- Black residents are most concentrated in the area surrounding the South Salt Lake R/ECAP, in West Valley City, Kearns, and West Jordan, and in Draper.
- Multiracial residents and residents of other races and ethnicities live across the area.

R/ECAPs and Concentrations of Residents by Race/Ethnicity, Salt Lake County Consortium, 2020



Source:
2020 Decennial Census, HUD Internal Calculations, and 2021 5-year
ACS estimates from HUD Socio-Demographic Data Dashboard.

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

Jurisdictions with comparatively larger shares of racial and ethnic minority residents and jurisdictions with larger shares of low income households and families have unique market characteristics. These jurisdictions are discussed below including West Valley City, Magna, Kearns, Alta, South Salt Lake, Millcreek, and Midvale.

- West Valley City shows the greatest racial and ethnic variety of jurisdictions in Salt Lake County. In West Valley City, median household incomes are lower at around \$81,700 per year in 2022 (compared to the County overall at \$90,011); the supply of housing is less diverse with single family units comprising the majority of homes in the city 73% (attached and detached); and housing units are older, placing residents at greater risk for lead-based paint exposure. The City also has the largest share of deed restricted units for a total of 1,947 deed restricted units in 2022—27% of which are expected to expire in the next five years and 52% in 20 years or more. Compared to other entitlement jurisdictions, West Valley City’s median home value is low at \$333,600 in 2022.
- Magna and Kearns also have comparatively larger shares of Hispanic or Latino residents and lower median household incomes than other jurisdictions. In 2022, households in Magna earned around \$79,900 per year while households in Kearns earned around \$79,300 per year (at the median). Single family detached and attached units comprise significantly large shares of the local housing stock in both Magna and Kearns at 85% and 94%, respectively. Both jurisdictions have significantly lower median home values than other areas of the county at \$298,400 (Magna) and \$295,500 (Kearns). There are a total of 260 deed restricted units located in Magna and only 9 deed restricted units located in Kearns as of 2022.
- While most data is suppressed for Alta due to small sample sizes, the data that is available show extremely low and declining homeownership rates (34%), a housing stock with more options for multifamily units (18% of the total housing stock having 20 units or more), and older housing units that place residents at greater risk of lead exposure.
- South Salt Lake, which shows greater racial and economic variety than other areas of the county also has a unique market. The local housing stock is among the most diverse in Salt Lake County with single family detached units comprising only 38% of the total inventory comprised to structures with 20 units or more (21%) and structures with five to 19 units (19%). It is important to note that South Salt Lake had one of the lowest rates of homeownership in 2022 at only 39%.
- Millcreek’s market is characterized by older homes in which 63% of the total housing stock was built before 1979, placing residents at a greater risk of living in units with lead-based paint. Like other jurisdictions, single family units comprise the majority of homes in Millcreek at 55% though structures with five to 19 units (14%) and with 20 units or more (14%) also comprise a large share of the housing stock. Midvale has a more diverse housing stock than other jurisdictions in the county with a larger share of structures containing five to 19 units. Homeownership rates are low in Midvale at only 45% in 2022 though this does represent an increase from 2017.

Are there any community assets in these areas/neighborhoods? Are there other strategic opportunities in any of these areas?

There are several community assets located in the areas and neighborhoods identified as having concentrations of racial and ethnic minorities and of lower income families. Importantly, however, many of these assets are concentrated in West Valley City, South Salt Lake, and Midvale. Community assets include but are not limited to:

- West Valley City’s Indian Training Education Center is a youth club for individuals at least 14 years old in ninth to twelfth grade. The center provides bus passes, allowance for clothes each school year, access to a computer lab, homework assistance, and assistance with school fees.
- West Valley City and Midvale both offer access to crisis nurseries which provide free crisis nursery care for children aged 0 to 11 and resources for preventing abuse and child neglect. Eligibility includes medical emergencies, legal obligations, job searching, interviews, family emergencies, and other crisis situations.
- The Pamela Atkinson Men’s Resource Center in South Salt Lake is operated by the Road Home and serves single adult men by providing overnight beds and on-site resources and resources. Shuttles make stops at the location daily. The Midvale Family Resource Center serves families with children (anyone under 18) and anyone in their third trimester by providing overnight shelter beds and on-site resources to guests with an active bed reservation.
- Midvale’s Highland Ridge Hospital specializes in the treatment of individuals who struggle with substance use challenges and mental health issues. The Hope Clinic (also located in Midvale) is a free medical facility that provides quality healthcare for underserved and uninsured residents.
- The Maliheh Free Clinic is located in South Salt Lake and provides free medical care to uninsured patients who fall under 200% federal poverty level. The clinic also provides primary medical care for children and adults. The Midtown Community Health Center (South Salt Lake) also provides medical services and care to residents.
- The My County Rec Pass from Salt Lake County Parks and Recreation offers free access to seventeen recreation centers to Salt Lake County youth, ages 0-18. Participating recreation centers include Redwood Recreation Center in West Valley City, Copperview Recreation Center in Midvale, Magna Recreation Center in Magna, Millcreek Recreation Center in Millcreek, and many more across the county.

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.

As of July 2023, the Federal Communications Commission (FCC) estimates that there are approximately 41,541 unserved (available speeds less than 25 Mbps download/3 Mbps upload) locations and 28,108 underserved (available speeds less than 100 Mbps download/20 Mbps upload) locations throughout the state of Utah. According to the Millcreek and South Salt Lake Digital Mobility Report, the key barriers to broadband, internet, and technology in the area include: 1) the affordability of market-rate internet plans, devices that need to be replaced, and relevant software/apps; 2) availability of higher speeds and low-cost and ACP-eligible internet plans, especially in apartments with exclusivity and bulk agreements; 3) trust and privacy concerns with tech companies and governments that limit online participation (e.g., telehealth and banking); and 4) there is a need for culturally relevant and language accessible outreach, training, and technical support. The report identifies the communities and populations most affected by these barriers including aging adults, immigrants and refugees, K-12 youth and families, small businesses, unhoused persons, and incarcerated individuals.

To address these needs and barriers, the report identified key strategies and goals including: opportunities to gain digital skills, knowledge, and tools; increased internet options in apartments; public Wi-Fi in community-identified locations and assets; Device Donation and Refurbishment Program with redistribution locations at partner sites; incorporation of technical support in existing programming; culturally relevant outreach; and sustainable funds for digital work.

Additionally, in stakeholder focus groups, participants 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. Stakeholders spoke highly of the County's efforts to reduce housing and employment barriers by leveraging technology and internet programs. 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.

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

Access to high-speed internet (broadband) and multiple options for internet service is essential to connect residents and households to job opportunities, education, health care, commerce, social networks, and other important resources. However, according to the FCC, there were approximately 41,541 unserved (available speeds less than 25 Mbps download/3 Mbps upload) locations and 28,108 underserved (available speeds less than 100 Mbps download/20 Mbps upload) locations throughout the state of Utah in July 2023.

The importance of broadband is outlined in Utah’s Digital Connectivity Plan which was adopted in 2022 to provide a statewide framework for the expansion of broadband internet providers. For example:¹⁸

- Broadband improves economic outcomes for both individuals and communities by making it easier for job seekers to search for and apply for jobs and by providing businesses access to a larger pool of candidates through e-recruiting.
- According to the National Skills Coalition, workers who qualify for jobs that require one digital skill can earn 23% more (on average) than they can earn for jobs that require no digital skills. Moving from a job that requires no digital skills to a job that requires at least three skills can increase pay by 45% (on average).
- Telehealth appointments reduces health care barriers for low income patients that are more likely to face barriers accessing care and can lead to fewer cancelled medical appointments, according to research from BMC Health Services Research. Residents living in the rural areas of Salt Lake County will benefit greatly from high speed internet as it allows households the opportunity to receive healthcare via telehealth appointments.

Having more than one broadband internet provider increases accessibility and affordability and helps close the digital divide by ensuring access for residents living in both urban and rural areas of the county. In Salt Lake County, two broadband providers (Xfinity and CenturyLink) have historically held most of the residential broadband market though the expansion of Google Fiber has added a second or third primary high-speed option for neighborhoods across the county. Prices for Xfinity, CenturyLink, and other providers vary based on a range of factors (including the presence of competitors, promotions, and bundled offerings) which means the affordability of broadband often varies by neighborhood or apartment complex. With multiple internet options for residents to choose from, residents have greater power and can seek a more affordable price that meets their household needs—however, with fewer options, consumers are unable to choose the price that best meets their affordability needs.

To help households access broadband, the County offers the Affordable Connectivity Program which provides up to \$30 off the internet bill per month. Discounts can be applied to internet bill for participating providers if a household’s income is 200% or less than the federal poverty level or if they participated in Lifeline qualifying programs or other special supplemental programs (e.g., WIC, Free and Reduced-Priced School Lunch Program, etc.) during the current award year.

¹⁸ Utah Digital Connectivity Plan, 2022.

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

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

Salt Lake County's Climate Adaptation Plan identifies risks associated with climate change, communities most affected by climate concerns, and anticipated outcomes from increased natural hazard risk. The Plan overviews the region's changing climate, summarized here:

Warming will continue to cause longer and hotter heat waves in the summer, a longer freeze free season, a higher average annual temperature, and fewer cold snaps. Droughts are expected to become more extreme and frequent. Late season snowpack will continue to decrease, water levels will decrease, and soil moisture will decrease. Precipitation extremes in winter are expected to become more frequent and more intense. Flooding will become more frequent and intense. The distribution of plant and animal species in the region will change. There will be an increase in wildfires, outbreaks of forest pests and disease, and changes in land cover. Higher temperatures are expected to accelerate the production of ground level ozone, and airborne particulate matter will be increasingly present as the Great Salt Lake dries up.

Climate change is a threat to public health in Salt Lake County: extreme heat results in increased hospitalization and deaths due to heat stroke and heat exhaustion. Dangerous parasites and algal blooms will be more common in warmer temperatures, and water shortages due to the drying climate will have broad health (and economic) implications. Higher levels of ground level ozone, increased levels of airborne particulates, and longer freeze-free seasons may exacerbate the burden of asthma, allergies, and other respiratory conditions. Chronic conditions such as COPD, allergies, diabetes, and cardiovascular issues can also be exacerbated by these factors. Changed temperatures and precipitation patterns will affect the range and prevalence of disease vectors, causing arthropod or rodent-borne pathogens to become a greater problem, and higher temperatures and power outages may increase the prevalence of food and water borne pathogens.

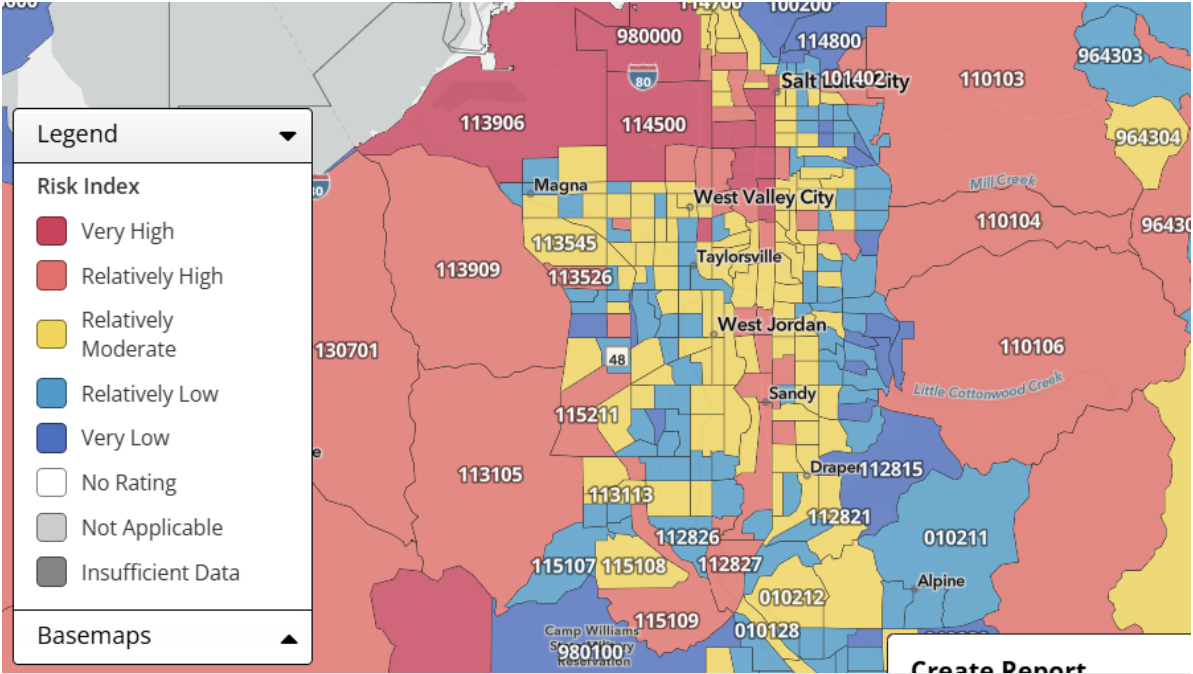
Salt Lake County's infrastructure is also at risk. The County expects to experience challenges associated with the current infrastructure as it was originally designed to withstand a hundred-year flood. For example, jurisdictions can expect increased disruptions in services such as cell phone communication, transportation, and waste management. Because planners can no longer use historical data to predict averages and extremes, the Adaptation Plan strongly recommends that the County improve the mechanical and physical infrastructure to better respond to extreme weather events. The plan also calls for the development and expansion of health infrastructure to prepare staff for the health impacts of climate change.

The Federal Emergency Management Agency (FEMA) released updated National Risk Index (NRI) estimates on November 1, 2024. The NRI summarizes data about the expected annual losses to natural hazards, social vulnerability, and community resilience. Relative to all other counties in the United States, Salt Lake County has a "relatively high" Risk Index score of 98.95, **meaning that almost 99% of U.S. counties have a lower Risk Index.**

By hazard type, Salt Lake County’s Risk Index is highest for earthquakes (99.6, meaning the county has a higher vulnerability to damage from earthquakes than 99.6% of U.S. counties), followed by wildfire (99.2), winter weather (97.4), landslides (95.9), heat waves (94.6), and riverine flooding (93.0). The county’s highest Expected Annual Loss values are for earthquakes (\$278M) and wildfire (\$24M).

The areas of Salt Lake County most vulnerable to natural hazard risk are in the northwest area of the county, from West Valley City to the Great Salt Lake.

National Risk Index, Salt Lake County Census Tracts, 2024



Source: Federal Emergency Management Agency (FEMA) National Risk Index (NRI).

Salt Lake County’s Climate Adaptation Plan finds that low income households are more vulnerable to natural hazard risk because they are more exposed to hazards and have fewer resources to promote resilience (e.g., good insurance, wealth, etc.). Emergency responders are at a greater risk of injury and death as major climate events become more common. Outdoor workers such as construction workers and farmers are increasingly exposed to heat, vector-borne diseases, and extreme weather. The elderly and the very young are most vulnerable to disease and extreme weather. Because communities of color and immigrants already experience higher rates of disease and poverty, they are likely to be disproportionately impacted by climate change.

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

According to Salt Lake County’s Climate Adaptation Plan, low income households are increasingly vulnerable to the increased natural hazard risks associated with climate change and have fewer resources available to them to increase their resilience to natural disasters. The plan also identifies the elderly and children as most vulnerable to disease and extreme weather events, and communities of

color and immigrants as the most vulnerable groups to higher rates of disease and poverty. Given that communities of color and immigrants already experience higher rates of poverty, these populations are disproportionately affected by climate change and the County's natural hazard risks.

To address the vulnerability of these risks, the County's plan adopted the following strategies, action items, and interventions: education and job training programs for vulnerable communities to take advantage of adaptation and green economy growth; prepare for post-event assessments of affected households to evaluate needs; improve warning systems and distribution of information to help the public, especially vulnerable populations; improve communication between public health, medical facilities, the weather service, and the media; suspend utilities shut-offs during extreme heat events; and increase air conditioning capacity of nursing homes and adult care facilities.

Strategic Plan

SP-05 Overview

The analysis and engagement conducted to support the Consolidated Plan revealed the following primary needs in Salt Lake County and its participating jurisdictions:

- Compared to 2017, **renters in Salt Lake County in 2022 paid \$394 more per month** for the median-priced rental unit, a 37% increase. It has become even harder to afford to buy a home: Median home values rose by 67%, from \$260,700 to \$440,400 in 2022.
- Salt Lake County households have lost “purchasing power” in housing costs: Median household income increased by 33% between 2017 and 2022, failing to keep up with median gross rent and median home values. **Renters hoping to buy in Salt Lake County need to earn \$150,000 or more to find a reasonable number of affordable homes to buy; just 8% of renters have incomes this high.**
- More than 48,000 households in Salt Lake County pay more than 30% of their gross household incomes in rent and are “cost burdened.” Renter households are more than twice as likely as owner households to be cost burdened. **Families with persistent cost burden can struggle to attain upward economic mobility, which can have trickle down effects for their children.**
- There is a shortage of rental units for the county’s lowest income households. **The county needs 21,000 more rental units priced below \$875/month** or rental assistance to help renters pay market rents. Based on 5-year projections, gaps are expected to widen.
- Salt Lake County could lose a significant number of affordable housing units in the future if subsidies are not continued. There were 18,039 deed restricted units in Salt Lake County in 2022, of which 2,705 or 15% have affordability provisions set to expire by 2027.

For some households—single parents with limited education and work experience; families with members with disabilities including children; newcomers with few resources—the challenging housing market results in homelessness. Those households offered solutions that would keep them more housing- and economically stable:

- A program should be readily available that provides 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.
- 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. 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.
- 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.

To respond to these needs, considering the limited funding in the HUD block grants, Salt Lake County has established the following goals and priority investment areas that will guide funding, programming, and policy initiatives from 2025 through 2029.

Improve Housing Stability

- Housing rehabilitation
- New development
- Rental rehabilitation
- Rental assistance

Improve Economic Mobility

- Small business/business development/microenterprise loans
- English as a Second Language (ESL) classes
- Thriving Neighborhoods
- Supportive services

Infrastructure improvements

- Public facility improvements
- Afterschool programs

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

Geographic distribution is determined by the funding: CDBG will be distributed among Urban County cities to respond to their critical needs and HOME funds will be allocated to Consortium cities to support their housing programs.

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

Priority Needs

The Priority Needs for the 2025-2029 Consolidated Plan were developed from the comprehensive Housing Market Analysis; citizen participation in the Plan through the community survey and focus groups; and stakeholder consultation.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Housing Rehabilitation (rental and homeownership)	High	Extremely low to low income renters and homeowners, seniors, people with disabilities	Urban County and HOME Consortium Cities	Improve Housing Stability	CDBG and HOME funding will be used for emergency repairs, retrofitting for accessibility improvements, and preservation of affordable housing.	High levels of cost burden, gaps in rental and homeownership supply, and survey findings that found 25% of low income households living in housing in fair or poor condition
New Housing Development	High	Extremely low to moderate income renters with highest priority for <50% AMI renters	Areas within the Urban County where affordable housing is being developed	Improve Housing Stability	Support the development, through gap financing, of affordable rental and homeownership units	High levels of cost burden, gaps in rental and homeownership supply, top need expressed by survey respondents and stakeholders

Rental assistance	High	Extremely and very low income renters	N/A; targeted to households	Improve Housing Stability	HOME and ESG funds will be committed to Tenant based rental assistance programs to provide short term rental assistance along with rapid re housing to prevent and reduce homelessness	Resident focus group findings and community survey showing significant need for rental assistance to help residents avoid and/or move from homelessness into permanent housing
Small business/business development/microenterprise loans	Moderate	Very low to moderate income business owners and entrepreneurs	N/A	Economic Mobility	CDBG funds will fund organizations that assist residents operate and build small businesses	A major barrier to self sufficiency, especially among single parents, is finding livable and flexible work arrangements.
ESL classes	Moderate	Households needing to strengthen English to be employable and self-sufficient	N/A; targeted to households	Economic Mobility	CDBG funds will support ESL programs	Language can be a significant barrier for job acquisition and self sufficiency
Supportive services	High	Special needs residents with service needs	N/A; targeted to households	Economic Mobility	CDBG funds will be allocated to partner nonprofits to help residents with critical needs	Inadequate services, including for homeless residents, is a major barrier to stabilization

Public facilities and Thriving Neighborhoods	High		LMI target areas and special needs residents	Economic Mobility and Infrastructure	CDBG funds will be committed to fund public facility projects, including those that serve special needs residents, park improvements, and other projects that create thriving neighborhoods.	
Afterschool	Moderate (funded as needs arise)	Low income youth	Youth programs and facilities	Infrastructure	CDBG funds will support programs and facilities that improve afterschool options for low income youth	Youth make up a large number of homeless residents. Parents without adequate afterschool care cannot work full time, especially single parents, which hurts their ability to be economically self sufficient.

Table 46 – Priority Needs Summary

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Continued increase in rents and sizable rental gap
TBRA for Non-Homeless Special Needs	Continued increase in rents and sizable rental gap
New Unit Production	Sizable rental gap and lack of affordable owner products
Rehabilitation	Tight credit market, rising interest rates, inability for low income homeowners to receive home improvement loans
Acquisition, including preservation	Will be utilized as economically beneficial acquisition opportunities arise

Table 47 – Influence of Market Conditions

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

Salt Lake County's anticipated resources are based on PY24 funding levels, as the PY25 funding from HUD remains uncertain. Additionally, Salt Lake County expects to receive approximately \$200,000 in program income annually. In the event of significant funding reductions to the CDBG, HOME, and ESG programs by HUD, Salt Lake County reserves the right to adjust or reallocate program resources, activities, and priorities as necessary. These adjustments may include but are not limited to, reducing project scopes, modifying funding allocations, or exploring alternative funding sources to mitigate the impact of such reductions. Any modifications will be made in compliance with HUD guidelines and applicable regulations. Salt Lake County will ensure clear communication with stakeholders regarding any changes to program operations resulting from funding reductions. Due to an influx of program income and rollover funds for the CDBG and HOME programs, coupled with a lack of sufficient eligible projects and applications during the Request for Application (RFA) process, Salt Lake County has approximately \$2,682,603.42 in unallocated CDBG funds and approximately \$215,999.02 in unallocated HOME funds. In response, the county plans to release a new RFA in early summer 2025 to allocate these funds toward infrastructure, economic development, and the preservation of affordable housing.

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	Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,467,181	\$1,014,085.42	\$1,525,095.00		Unknown	
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,594,890	\$1,082,143.59	\$550,000.00		Unknown	

ESG	Federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$213,884		\$16,000.00	\$229,884.00	Unknown	
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Table 48 - 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

Match Requirements

- HOME Investment Partnership Program – 25% Match Requirement
 - Salt Lake County complies with match requirements by obtaining match certification letters from HOME award sub-recipients. Additionally, the County requires that sub-recipients maintain clear and detailed records to verify their contributions and ensure eligibility. Furthermore, Salt Lake County contributes \$200,000 annually in general funds designated specifically for use as a match for the HOME program.
- Emergency Solutions Grant – 100% Match Requirement
 - Salt Lake County counts of subrecipients to meet the dollar-for-dollar match requirement for ESG awards.

Fund Leveraging

Salt Lake County effectively leverages funds by combining federal resources with local and private investments to maximize the creation and preservation of affordable housing units, thereby amplifying the impact of limited funding. The County continues to rely heavily on its Housing Trust, which recently received an additional \$711,000 investment from the general fund. In addition, resources such as the Olene Walker Housing Trust Fund and Low-Income Housing Tax Credits further bolster existing funding efforts.

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

Salt Lake County's Urban County municipalities utilize publicly owned land for infrastructure and open space projects to address community development needs. This approach directly supports the Consolidated Plan by:

1. **Enhancing Accessibility:** Publicly owned land can make services and opportunities more accessible to all residents, including underserved communities, by improving transportation networks, expanding public facilities, and creating walkable urban spaces.
2. **Supporting Economic Opportunities:** The development of parks, recreational spaces, and community centers on publicly owned land helps attract businesses and provides opportunities for job creation, particularly in areas where economic opportunities may be limited.
3. **Addressing Community Development Needs:** Municipalities can use this land to build community services and infrastructure that cater to residents' specific needs, ensuring that the most pressing issues are met.

Salt Lake County municipalities' strategic use of publicly owned land contributes to the goals of the Consolidated Plan by fostering growth, improving community well-being, and providing long-term economic and social benefits.

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
Salt Lake County	Lead Agency	Administrator of CDBG, HOME, and ESG funds	Urban County and HOME Consortium
Nonprofit partners applying for funding annually	Nonprofit partners	TBRA, Rapid re-housing, Childcare provision, Legal assistance, Case management, Job training, Rehabilitation, Homeless outreach	Urban County and HOME Consortium
Urban County cities	Local Government	Public facility improvements, home repairs	Urban County cities
HOME Consortium cities	Local Government	Home repair programs, affordable housing development, TBRA	HOME Consortium

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Salt Lake County is committed to helping all residents achieve and maintain self-sufficiency and housing stability. The County’s goals for preventing and reducing housing instability and homelessness are facilitated through the Office of Regional Development’s community services which offers a resource directory that provides currently available resources for persons experiencing homelessness and for persons at risk of homelessness. Resources include but are not limited to eviction, rental, and utility assistance; community shelters and outreach; food and clothing; mental health and substance use services; domestic violence resources and shelters; employment services; vital documents; legal resources; and resources for persons with disabilities, LGB persons, and youth. The Resource Directory can be found in its entirety here: [Community Resource Guide](#). It is available in English, Spanish, Ukrainian, Chinese, and Vietnamese.

Stakeholders who participated in focus groups explained that service providers often 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 emphasized the need for emergency housing units (and financial assistance) for low income families and households affected by protective orders, domestic violence, and family separations.

Affordable childcare is drastically needed to enable single parents to become economically independent, in addition to mental health services, legal assistance, and long-term health management.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	x
Legal Assistance	X		
Mortgage Assistance			x
Rental Assistance	X		x
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education			
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS			
Life Skills			
Mental Health Counseling	X	X	
Transportation	X		

Table 50 - 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)

The Salt Lake County Office of Regional Development provides a Homeless Resource Directory with currently available resources for persons experiencing homelessness and for persons at risk of homelessness. Resources include but are not limited to eviction, rental, and utility assistance;

community shelters and outreach; food and clothing; mental health and substance use services; domestic violence resources and shelters; employment services; vital documents; legal resources; and resources for persons with disabilities, LGB persons, and youth. The Community Resource Guide is available in English, Spanish, Ukrainian, Chinese, and Vietnamese.

Services targeted to meet the needs of homeless persons and families in Salt Lake County include:

- Volunteers of America’s homeless outreach team provides basic needs to unsheltered people or families such as food, water, hygiene supplies, clothes, shoes, sunscreen, bug spray, hand warmers, sleeping bags, and other supplied based on availability. The organization also has a library engagement team to serve homeless and at-risk individuals and families who visit Salt Lake City’s eight branch locations. Services include basic needs, case management, housing assistance, help with benefits, medical care, employment assistance, and transportation to hospitals, detox centers, and domestic violence shelters in Salt Lake County.
- The Road Home assists unsheltered **homeless families** in Salt Lake County. The Road Home’s Supportive Services for Veteran Families (SSVF) program works to ensure that homeless veterans in Salt Lake County are engaged and have access to housing resources and supportive services. The Road Home partners with the U.S. Department of Veteran Affairs and other community partners to end veteran homelessness across the county.
- The Weigand Homeless Resource Center serves homeless adults (over 18 years) and provides on-site resources and services including case management, vital document assistance, showers, laundry, computer lab, hygiene supplies, clothing, storage, DWS eligibility and employment, and access to legal services. Lunch and dinner are served daily at the St. Vincent de Paul Dining Hall which is located across the courtyard.
- Case management teams at the Gail Miller Resource Center, Pamela Atkinson Men’s Resource Center, Geraldine E. King Resource Center, and Midvale Family Resource Center assist current guests with obtaining social security cards, birth certificates, and state IDs.
- Fourth Street Clinic provides medical care for homeless persons including primary medical care, behavioral health care, dental care, pharmacy services, chronic disease management, laboratory testing, specialty care and exams, acute care, care management and coordination, public health screens and immunizations, and LGB services.
- The Salt Lake County Youth Services Department administers the **Homeless Youth** Walk-in Program which provides emergency shelter, food and hygiene services, crisis counseling, and voluntary case management for youth up to 17 years. The County also serves homeless youth through the Milestone Transitional Living Program which provides services to homeless young adults (18 to 21 years) including referral services for housing assistance, supporting community connections, life skill workshops, job training skills, and connections to higher education.

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

Services and facilities targeted to meet the needs of special needs groups including elderly households, families with children, persons with disabilities, persons with a mental illness and/or substance use disorder, and survivors of domestic violence in Salt Lake County include:

- Mobile Crisis Outreach Team (MCOT) serves residents who are in crisis and experiencing mental health challenges. Teams provide in-person support via licensed clinicians and peer support specialists. The Intermountain Behavioral Health Access Center serves as a walk-in crisis center and operates similarly to an emergency room by providing simple access to medical screening exams and mental health evaluations. Residents can receive support and services for depression, anxiety, suicidal thoughts, psychosis, mania, delusions, or substance use.
- Valley Behavioral Health provides adults, children, and families with individualized therapy, mental health services, and personalized treatment methods including mental health and behavioral treatment and therapy, substance use treatment, case management, homeless services, and supportive housing. The center also has an intake line which conducts screening assessments and provides therapy, medication management, crisis intervention, and case management.
- The Family Counseling Center is operated by Volunteers of America and offers a wide variety of counseling services including behavioral, domestic violence, grief and loss, substance use, LGB, and other services.
- The YWCA's Women in Jeopardy Crisis Shelter is a safe, confidential shelter with private family or double rooms (181 beds) that provides meals, case management, support groups, and access to community resources. Services are offered to women with or without children. The shelter also has a 24-hour crisis line.
- South Valley Services provides domestic violence and sexual assault services across Salt Lake County include safe shelter and ongoing supportive services for women, men, and their children. The organization also operates a 24-hour helpline and a text helpline.
- People Helping People helps low income women and single mothers break cycles of poverty and improve economic opportunities by teaching low income women how to earn adequate incomes. The organization provides education services, job coaching and mentoring, employer meet and greet events and operates a seminar job fair for single mothers.
- Encircle is a community resource center for the LGB community in Salt Lake County. Drop in hours are available Monday to Friday between 3pm and 8pm for youth (12 years to 25 years) to enjoy a safe space to themselves and to access services including daily programs, friendship circles, and therapy.
- The Jail Resource and Reentry Program (JRRP) is a collaborative program between Salt Lake County Criminal Justice Services, the Sheriff's Department, Legal Defenders Association, and Valley Behavioral Health. The program provides individualized resources and information for people exiting jail. Service referrals include mental health and substance use, Medicaid, supervision and legal services, cell phone chargers, and referrals for other community services.

Gaps were identified by residents with lived experience. Residents who had experienced homelessness 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—for fear of being stigmatized, or ostracized, or denied housing and services.

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.

Spanish speaking residents 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.

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

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. 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.

Residents with lived experience offered specific recommendations about 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).

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 (Projected Annual based on PY24 funding)	Goal Outcome Indicator
1	Housing Stability	2025	2029	Affordable Housing	Urban County and HOME Consortium	Housing rehabilitation and preservation, Gaps in affordable rental housing, Gaps in affordable homeownership, Cost burden/need for rental assistance	Housing rehabilitation PY25: \$865,000 HOME Program Income, \$762,000 CDBG Program Income TBRA: \$93,000 CDBG; \$1.5 million HOME; \$230,000 ESG	Rental and homeowner units rehabilitated, Units developed, Extremely low and very low renters assisted
2	Economic Mobility	2025	2029	Economic Development, Community Development, Public Services	N/A except for LMI neighborhoods	Job development and acquisition, language development, neighborhood revitalization	Job training/small business support: \$50,000 CDBG; Public services: \$500,000 CDBG (includes PI), \$112,500 ESG	Households and people served
3	Infrastructure	2025	2029	Public facilities, Afterschool Programs	N/A; household targeted	Poor condition of special needs facilities; youth and family needs	Public facility improvements: \$865,000 HOME, \$1.5 million CDBG	Facilities improved; Households and people served

Table 51 – Goals Summary

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)

Throughout the 2025-2029 Consolidated Plan, Salt Lake County anticipates that CDBG, HOME, and ESG funds will provide affordable housing and housing subsidy assistance annually as follows:

- Approximately 1,021 households, through rental assistance
- Approximately 148 households through homeowner rehabilitation

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A; Housing Connect is a high performing PHA and has been for 5 consecutive years.

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The most significant barrier to affordable housing development in much of unincorporated Salt Lake County and towns and cities outside of Salt Lake City is a shortage of land zoned to accommodate more affordable product types (multifamily housing, “missing middle” housing).

An analysis of zoning and land use to support this Consolidated Plan found that high density development might be incompatible with or infeasible in many areas located within the unincorporated county. As such, future growth will need to be absorbed through:

- Redevelopment of existing uses;
- Expanding density in areas where it is already allowed; and
- Adding mixed-use development opportunities.
- These strategies can be costly as they take time and may require demolition, rezoning, and/or creative financing.

Several recently updated general/comprehensive plans have called for updating zoning regulations to allow *context-sensitive density increases*. Additionally, creative repurposing, “dynamic zoning” practices, and embracing mixed-use districts will all be important to accommodate residential demand.

In late 2021, the Utah Foundation commissioned a four-part guide to examine the housing challenges in Utah and how missing middle housing could be utilized as one strategy to address those challenges. Key findings from the study¹⁹ include:

- According to the Missing Middle Housing Zoning Analysis, the County has 1,100 acres (31.5% of residentially zoned land in the county) where missing middle housing can be built. However, opportunities to currently build missing middle housing are extremely limited in the unincorporated areas of the county.
 - Through various engagement processes, including for the County’s 2022 Moderate Income Housing plan, most residents living in unincorporated areas articulated a preference for new housing development to occur in employment and mixed-use areas rather than in existing single-family neighborhoods or open space areas.
- [Statewide], for small, middle-housing developments at the neighborhood level, developers often need conditional use approval or a rezone, which implies uncertainty, time and effort – and higher costs.
- A key barrier against new middle-housing development is zoning...in Salt Lake County, for instance, large swaths of local communities are off limits for middle housing.
- Another obstacle is parking. It is important for local policymakers to take a hard look at their parking needs to discover whether their requirements suit actual needs and whether the payoffs in terms of driver convenience are worth the tradeoffs in housing affordability.

¹⁹ <https://www.utahfoundation.org/middle-housing/>

- Condominiums offer a significant possible approach to creating ownership opportunities in middle housing. However, condominium developers can face unique challenges, from financing issues to risk.
- It is not clear just how many middle homes the housing market would bear, since the obstacles do not allow the development to meet the demand.

Other findings from the study related to housing preferences among Utah residents included:

- Respondents preferred single-family detached housing but offered positive responses to some small middle housing with the appearance of a single-family home.
- Respondents' preference for the appearance of single-family homes suggests that middle housing will meet with greater acceptance if developed in a manner that mimics the style and scale of single-family dwellings.
- Most survey respondents (60%) support more affordable housing options in their neighborhoods, with 38% strongly supporting more options. About 18% of respondents oppose more affordable housing options, while 22% are neutral.
- To address affordability issues, about 46% of survey respondents would accept middle housing in their neighborhoods; 33% of respondents oppose middle housing, and the remainder are neutral.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As part of its 2022 MIH Plan Implementation actions for Strategy E, the County committed to conducting research to better understand barriers to ADU development and implementing selected strategies by late 2024. The County should assess the efficacy of those strategies after a one-year period and consider adjusting/refining and/or implementing other identified strategies to further encourage ADU development.

As part of its 2022 MIH Plan Implementation actions for Strategy F, the County committed to identifying where residential infill might be feasible in commercial and industrial sites and presenting those sites to decision-makers to seek direction on which sites might warrant re-zonings by late 2024. The County has identified the second quarter of 2025 to draft ordinance changes to allow residential infill on select sites. The County should move forward with this action.

As part of its 2022 MIH Plan Implementation actions for Strategy V, the County committed to developing draft standards that ensure missing middle housing types could be developed compatibly within single-family neighborhoods by late 2024. If the zoning standards have been adopted, the County should explore other incentives to encourage their development, including waiving permit or impact fees and streamlining the approval process.

Given that residents of unincorporated areas preferred to see medium and high density development occur outside of existing single-family neighborhoods, the County should consider reducing parking requirements for multi-family housing developments, as well as considering offering parking credits for developments located near transit-oriented areas.

While the County's PRO Housing application was not accepted, the County should continue pursuing funding opportunities to implement a Community Land Trust/Community Land Bank and to create and capitalize a revolving loan fund through its Community Land Trust Investment Fund (CLT IF).

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

During the planning period, funds will be allocated to public services to assist persons experiencing homelessness, such as street outreach. Street outreach serves clients who do not seek shelter services, and such programs will ensure that coordinated entry services are available to unsheltered households who do not actively seek shelter or services, yet have a high need for assistance from the homeless crisis response system.

Addressing the emergency and transitional housing needs of homeless persons

As needed and depending upon applications, funding will be allocated to improving and sustaining emergency shelters and transitional housing facilities.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

- The CoC identifies factors of persons who return to homelessness through interviews with families to identify the causes of returns to homelessness; increased case management to monitor stability and measure risk for returns to homelessness; utilizing “progressive engagement” to help understand individuals & families’ housing plans; and PHA monitoring exits from housing to homelessness.
- Strategies to reduce rates include increased RRH efforts and beds using diverse funding sources; increased case management services which extend beyond the time of exit; and increased support of prevention programs, including those provided by the State of Utah.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

- The Continuum of Care (CoC) works to coordinate discharge planning for those exiting foster care, health care, mental health care, and correctional facilities to ensure that those leaving

systems of care are not discharged into homelessness and are able to access resources to avoid becoming homeless.

- CoC identifies risk factors for those who may become homeless based upon data and research. Factors include income less than 50% FPL, mental health, substance abuse, chronic health problems, education, and history of incarceration. Risk factors are evaluated through data collection and analysis with HMIS team. Local PHAs work to identify risk factors for potential eviction.
- Our strategy to reduce first time homelessness includes comparing annual numbers to understand trends, strengthening our prevention and diversion programs, and sharing data on risk factors with partner systems such as State employment, mainstream resources, food pantries, housing authorities & others who can target their resources to those at risk of homelessness.
- The community will review data tracked in HMIS to show progress on System Performance Measures which include first time homeless.

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

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

Salt Lake County has had a lead safe housing program since 2002, funded with Lead Hazard Control grants from HUD, since 2017 a lead outreach grant from the Center of Disease Control, and this program has been integrated into the HOME and CDBG funded rehabilitation programs.

Salt Lake County has developed a Lead Free Salt Lake community wide effort to meet the following objectives:

1. Increase the number of children who are tested for lead poisoning-We have over the last year more than doubled the number of children under the age of six who are tested. In 2017 the Utah Lead Coalition was formed and there are now 40 agencies working together to increase the awareness of lead poisoning, and increase the number of children tested.
2. Improve the collection of data pertaining to those children who have tested positive for lead poisoning, improve surveillance and analysis
3. Improve the coordination between agencies on outreach and education
4. Increase the number of households referred to Salt Lake County lead safe housing program

How are the actions listed above related to the extent of lead poisoning and hazards? How are the actions listed above integrated into housing policies and procedures?

The oldest housing stock in the County is located in Salt Lake City, which is not part of the Urban County. Hazards are lower in the County, yet there are many homes that need rehabilitation and though which lead hazards can be identified and mitigated.

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

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

Salt Lake County created an Intergenerational Poverty Task Force under the direction of a member of the elected Salt Lake County Council. The task force is composed of various stakeholders in the community including education, behavioral health, School of social work, non-profit and religious organizations and those who have been in poverty. Using data provided the Utah State Department of Workforce Services areas of the community with the highest incidence of those on Public Assistance has been analyzed. The data suggests that there are various approaches needed to help those in poverty. The focus is on eliminating barriers that keep households from getting out of poverty and preventing households from falling into poverty. Those activities include:

1. Identification of a target areas within Salt Lake County with the highest percentage of households in intergenerational poverty. Develop a mentoring program (Circles) which is a national program designed to engage and empower households to develop the skills and abilities to make to improve their economic situation.
2. Ensure that all contracts with private -nonprofit providers contain the expectation that outreach be performed to low income populations to enable households access to services.
3. Stabilizing households that that be at risk of losing their housing by provided needed homeless repairs, renovations including health, safety and energy efficiency assistance to allow them to remain in their own homes.
4. Provide job training, job placement and skills training.
5. Provide supportive services to vulnerable populations
6. Expand housing opportunities.
7. Neighborhood and Infrastructure improvements.
8. Economic development

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

The major focus of the County's efforts in providing services to vulnerable populations is to ensure access to affordable housing and offer services to help households maintain housing. The County's Housing plan encourages the development of affordable housing, rehabilitation, eliminating or reducing costly or unneeded regulations, and providing financial assistance.

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

CDBG: Each year there is a risk assessment made of all recipients of funding. A meeting is held to review the recipient's history, capacity, and performance and then based on this analysis a monitoring plan is developed each year.

ESG: Each year there is a risk assessment made of all recipients of funding. A meeting is held to review the recipient's history, capacity, and performance and then based on this analysis a monitoring plan is developed each year.

HOME: Every grantee will be monitored. Before funding decisions are made staff prepares a risk assessment for each potential grantee and completes a layering analysis of the request for funding. Each year a monitoring plan is developed both for current recipients of funding and the previously funding rental housing projects.

Expected Resources

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

Anticipated resources are based on PY24 funding levels, as PY25 funding from HUD is unknown.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Bonus: \$	Total: \$		
CDBG	Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,467,181	\$1,014,085	\$2,669,758		\$9,868,000	
HOME	Federal	Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,594,890	\$1,202,382	\$608,682		\$6,380,000	
ESG	Federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$213,884				\$856,000	

Table 52 - 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

Salt Lake County effectively leverages funds by combining federal resources with local and private investments to maximize the creation and preservation of affordable housing units, thereby amplifying the impact of limited funding. The County continues to rely heavily on its Housing Trust, which recently received an additional \$711,000 investment from the general fund. In addition, resources such as the Olene Walker Housing Trust Fund and Low-Income Housing Tax Credits further bolster existing funding efforts.

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

Salt Lake County's Urban County municipalities utilize publicly owned land for infrastructure and open space projects to address community development needs. This approach directly supports the Consolidated Plan by:

1. **Enhancing Accessibility:** Publicly owned land can make services and opportunities more accessible to all residents, including underserved communities, by improving transportation networks, expanding public facilities, and creating walkable urban spaces.
2. **Supporting Economic Opportunities:** The development of parks, recreational spaces, and community centers on publicly owned land helps attract businesses and provides opportunities for job creation, particularly in areas where economic opportunities may be limited.
3. **Addressing Community Development Needs:** Municipalities can use this land to build community services and infrastructure that cater to residents' specific needs, ensuring that the most pressing issues are met.

Salt Lake County municipalities' strategic use of publicly owned land contributes to the goals of the Consolidated Plan by fostering growth, improving community well-being, and providing long-term economic and social benefits.

Annual Goals and Objectives

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

Anticipated funding allocations for PY25 based on PY24 allocations are shown below. Proposed projects and funding follow.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (Projected Annual based on PY24 funding)	Goal Outcome Indicator
1	Housing Stability	2025	2029	Affordable Housing	Urban County and HOME Consortium	Housing rehabilitation and preservation, Gaps in affordable rental housing, Gaps in affordable homeownership, Cost burden/need for rental assistance	Housing rehabilitation PY25: \$865,000 HOME Program Income, \$762,000 CDBG Program Income TBRA: \$93,000 CDBG; \$1.5 million HOME; \$230,000 ESG	Rental and homeowner units rehabilitated, Units developed, Extremely low and very low renters assisted
2	Economic Mobility	2025	2029	Economic Development, Community Development, Public Services	N/A except for LMI neighborhoods	Job development and acquisition, language development, neighborhood revitalization	Job training/small business support: \$50,000 CDBG; Public services: \$500,000 CDBG, \$112,500 ESG	Households and people served
3	Infrastructure	2025	2029	Public facilities, Afterschool Programs	N/A; household targeted	Poor condition of special needs facilities; youth and family needs	Public facility improvements: \$865,000 HOME, \$1.5 million CDBG	Facilities improved; Households and people served

Table 53 – Goals Summary

No.	Recipient	Project Summary	Proposed Funding	Estimated Clients Served (known)
HOME Funding—Consortium Cities				
1.	West Valley City	Homeowner rehabilitation	\$350,000	
2.	Midvale City	Home repair loan program	\$200,000	
HOME Funding—Nonprofit Partners				
1.	Assist Inc	Emergency home repair, rehabilitation, design	\$500,000 (PI)	140 homeowners
2.	Assist Inc	Aging-in-Place rehabilitation program for low income seniors	\$250,000 (PI)	8 homeowners
3.	House of Hope	Improvements to residential treatment home	\$115,000 (PI)	100 residents
4.	The Road Home	Rental assistance	\$132,856/\$217,144 (PI)	30 renters
5.	CDC of Utah	Rental assistance	\$225,110	850 renters
6.	South Valley Sanctuary	Rental assistance	\$210,000	21 renters
7.	Housing Connect	Rental assistance	\$187,440	16 renters
8.	Utah Community Action	Rental assistance	\$180,000	36 renters
9.	First Step House	Rental assistance	\$162,212	12 renters
10.	The Road Home	Rental assistance	\$117,384 ESG/\$34,238 HOME	10 renters
11.	Utah Community Action	Rental assistance	\$146,228	26 renters
CDBG—Urban County				
1.	Murray City	Senior center roof replacement	\$400,000	
2.	Midvale City	Home repair loan program	\$100,000	
3.	Millcreek City	Repairs to elementary school (phase 2)	\$227,565	
4.	South Salt Lake City	Homeownership assistance	\$450,000	

5.	Herriman City	Community center rehabilitation	\$127,530	
6.	Holladay City	Home repair program	\$220,000	
CDBG—Public Services				
1.	Neighborhood House	Affordable childcare	\$37,011/\$92,989 (PI)	55
2.	Legal Aid Society	Legal aid for housing insecurity	\$112,500 (PI)	3,000
3.	YWCA of Utah	Affordable childcare	\$103,286/\$9,214 (PI)	325
4.	VOA	Youth shelter operations and client food	\$112,500 (ESG)	450
5.	Guadalupe Center	Job training	\$112,500 (SSBG)	2,200
6.	Catholic Comm Services	Homeless supportive services operations	\$105,945	20
7.	Odyssey House	Rental assistance	\$100,000	
8.	South Valley Sanctuary	Clinical case management	\$77,320 (SSBG)	
9.	Wasatch Comm Gardens	Case management/employment support	\$76,308 (SSBG)	
10.	THRIVE CEnter	Case management/mental health services	\$37,011/\$37,989 (SSBG)	
11.	English Skills Learning	Job training	\$48,256	
12.	The INN Between	Supportive housing operations	\$41,307	
CDBG—Public Facilities				
1.	Utah Arts Alliance	Rehab of facility for accessible creative space	\$150,000	25,000 residents
2.	The INN Between	Sewer lining	\$117,500	201 residents

3.	Shelter the Homeless	Laundry facility rehabilitation	\$112,090	3,905 residents
4.	South Valley Sanctuary	Shelter upgrades	\$109,281	435 residents
5.	First Step House	Facility renovation	\$173,500	240 residents
6.	VOA	Youth resource center security project	\$100,000	400 residents
Administration				
1.	Salt Lake County	CDBG and HOME program administration	\$790,000	N/A

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

Allocation priorities were heavily informed by the findings from the community survey and resident and stakeholder focus groups, the findings from which are detailed in the appendix. The largest obstacle to addressing underserved needs is limited and declining funding, which is occurring in an inflationary environment and significantly hurting extremely low income, very low income, and single parent families and children and residents with special needs. There is a very limited safety net for these residents, and funding cuts and increasing costs will exacerbate their needs.

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

Salt Lake County's geographic strategy is based on (1) eligible areas for programs and projects to be funding out of the HOME program, ESG program, and CDBG program, (2) location of great needs identified by data, , and (3) input received on the greatest needs in Salt Lake County.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

The above numbers are an estimate and could vary considerably if federal funding levels change for the County or for its partners who use CDBG and HOME to leverage other funding.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	148
Special-Needs	1,021
Total	1,169

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,021
The Production of New Units	
Rehab of Existing Units	148
Acquisition of Existing Units	
Total	1,169

Table 55 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing - 91.420, 91.220(h)

Actions planned during the next year to address the needs to public housing. Actions to encourage public housing residents to become more involved in management and participate in homeownership

As part of its five-year plan goals, Housing Connect has committed to “enhance and grow supportive services that maintain housing assistance and promote well being” [for residents]. As of year end 2024, Housing Connect added a service coordinator position to oversee service delivery at two LIHTC properties. In addition, through its partnership with Millcreek City and its Promise Partnership, Housing Connect was able to provide childcare for participants attending ESL classes at the Bud Bailey Apartments. The enhancement of the services provided increased attendance by more than 125% and helped tenants to be more competitive in the workforce. Finally, Housing Connect continues to offer services at New City Plaza and Valley Fair Village to support resident wellbeing, including: services coordination and case management, assistance with getting on and maintaining government benefits, digital literacy, assistance applying for discounted internet services, coordination with health care providers and home health care provides, connections to Meals on Wheels, Bingo, health fairs, and other community events that strengthen the apartment communities.

Given the high costs of homeownership, homeownership programs for Housing Connects clients are infeasible.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A; Housing Connect is a high performing PHA and has been for 5 consecutive years.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Salt Lake County has developed a comprehensive five-year plan to significantly reduce homelessness by addressing critical areas such as housing, law enforcement, and systemic gaps. The overarching goal of this plan is to make homelessness brief, rare, and non-recurring while ensuring that individuals and families in need have access to the resources necessary for long-term stability.

Key Housing Goals and Actions:

- **Expansion of Housing Options:** The county plans to create 1,000 new housing units over five years. This includes the development of permanent supportive housing and additional subsidized units specifically designed to meet the needs of people experiencing homelessness. The focus will be on increasing the availability of affordable, stable housing for vulnerable populations.
- **Emphasis on Housing First:** The plan prioritizes the Housing First approach, which advocates for providing permanent housing as the primary solution to homelessness. By addressing housing needs first, individuals can better focus on other challenges such as employment, healthcare, and personal well-being.
- **Preservation of Existing Affordable Housing:** Salt Lake County aims to preserve existing affordable housing units in addition to expanding housing options. This ensures stability and sustainability of the housing supply, preventing the loss of crucial housing resources for low-income and homeless individuals.

Systemic Goals and Actions:

- **Micro-Shelter Program:** Salt Lake County is working closely with the State of Utah to launch a temporary, 50-bed micro-shelter pilot program with plans to establish a permanent micro-shelter site accommodating 50 to 100 beds within the next two years. This initiative is designed to provide immediate shelter while a more permanent solution is sought by individuals experiencing homelessness.
- **Sustaining the Current Homeless System:** Salt Lake County has partnered with Salt Lake City and the State of Utah to sustain and enhance the existing homeless services infrastructure. This includes ensuring the continued operation of specialized shelters, such as the Sandy shelter for seniors and medically vulnerable homeless individuals and expanding family shelter capacity to meet growing needs.

By focusing on these housing and systemic actions, Salt Lake County aims to create a more effective and sustainable approach to addressing homelessness, ensuring that individuals are housed and provided with the necessary support to achieve lasting stability.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Salt Lake County employs a comprehensive approach to outreach and assessment of homeless individuals' needs. A key component of this strategy is the Client Focus group within the Salt Lake County Continuum of Care, which is lead by the Salt Lake Valley Coalition to End Homelessness. This group is dedicated to continually seeking and implementing innovative ways to engage homeless individuals and connect them with essential services.

Salt Lake County has staff assigned to participate in several efforts to support outreach efforts:

- **Outreach Teams:** Specialized outreach teams, consisting of social workers and case managers, actively engage with homeless individuals in areas where they are known to congregate. These teams provide direct support, resources, and facilitate connections to services.
- **Homeless Resource Centers:** The county hosts multiple shelters and resource centers that provide immediate services, such as shelter, food, and medical care. These centers also play a vital role in linking individuals to long-term housing solutions, healthcare, and employment opportunities.
- **Coordinated Entry System (CES):** The CES is a streamlined process designed to assess the needs of homeless individuals and prioritize them for housing and services. This system uses a standardized assessment to determine the severity of each individual's situation, ensuring that the appropriate interventions are applied.
- **Collaboration with Community Partners:** Salt Lake County partners with various non-profit organizations, government agencies, and community groups to create a robust network of services. This collaboration ensures that individuals' diverse needs—ranging from mental health care to substance use treatment.

Through these coordinated efforts, Salt Lake County strives to provide a tailored, individualized approach to homelessness, ensuring that each person receives the support necessary to address their unique circumstances.

Addressing the emergency shelter and transitional housing needs of homeless persons

Salt Lake County addresses the emergency shelter and transitional housing needs of homeless individuals through a multi-faceted approach, which combines funding initiatives, strategic partnerships with local and state agencies, and the expansion of housing options tailored to the diverse needs of the homeless population. This approach includes significant investments in deeply affordable housing development to increase the availability of permanent and supportive housing solutions for individuals and families at risk of or experiencing homelessness. Additionally, the county collaborates with local organizations and state agencies to ensure the provision of seasonal services, such as winter shelters, to protect vulnerable individuals from extreme weather conditions and provide a safe refuge during colder months.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Our goal is to provide tools for landlords and service providers to connect as quickly as possible to minimize the amount of time a household is experiencing or at risk of experiencing homelessness.

Salt Lake County has created a pilot program that will launch in July of 2025. This pilot is the result of discussions with policy makers, service providers, and those with lived experience. The pilot will purchase software to coordinate units as they become available and provide landlords that participate in the program with vacancy payments and emergency repair funding. The goal of the pilot is to keep a robust inventory of all affordable units in Salt Lake County while also connecting households prioritized through the Coordinated Entry System to the most appropriate housing option. Using the pilot, landlords will not need to advertise or find eligible households, and will instead have clients directly referred to a vacant unit.

Salt Lake County also utilizes a portion of HOME Investment Partnership funding to provide Tenant Based Rental Assistance, which prioritizes household experiencing homelessness and those who were recently homeless and need assistance to remain stability housed.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Salt Lake County has prioritized creating economic stability as part of our consolidated plan. The goal is to have stable households so that when a life event occurs, they have the resiliency and support needed to avoid entering homelessness. We will provide funding opportunities for small business loans to help households earn more money and have the independence that owning a business creates. We will look to fund English as a second language classes to help households increase their earning potential and have access to more industries. Our final priority in economic development is to increase the financial literacy of low income households so that they are able to achieve long term financial goals and avoid making financial mistakes that can lead to homelessness.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The most significant barrier to affordable housing development in much of unincorporated Salt Lake County and towns and cities outside of Salt Lake City is a shortage of land zoned to accommodate more affordable product types (multifamily housing, “missing middle” housing).

An analysis of zoning and land use to support this Consolidated Plan found that high density development might be incompatible with or infeasible in many areas located within the unincorporated county. As such, future growth will need to be absorbed through:

- Redevelopment of existing uses;
- Expanding density in areas where it is already allowed; and
- Adding mixed-use development opportunities.
- These strategies can be costly as they take time and may require demolition, rezoning, and/or creative financing.

Several recently updated general/comprehensive plans have called for updating zoning regulations to allow *context-sensitive density increases*. Additionally, creative repurposing, “dynamic zoning” practices, and embracing mixed-use districts will all be important to accommodate residential demand.

In late 2021, the Utah Foundation commissioned a four-part guide to examine the housing challenges in Utah and how missing middle housing could be utilized as one strategy to address those challenges. Key findings from the study²⁰ include:

- According to the Missing Middle Housing Zoning Analysis, the County has 1,100 acres (31.5% of residentially zoned land in the county) where missing middle housing can be built. However, opportunities to currently build missing middle housing are extremely limited in the unincorporated areas of the county.
 - Through various engagement processes, including for the County’s 2022 Moderate Income Housing plan, most residents living in unincorporated areas articulated a preference for new housing development to occur in employment and mixed-use areas rather than in existing single-family neighborhoods or open space areas.
- [Statewide], for small, middle-housing developments at the neighborhood level, developers often need conditional use approval or a rezone, which implies uncertainty, time and effort – and higher costs.
- A key barrier against new middle-housing development is zoning...in Salt Lake County, for instance, large swaths of local communities are off limits for middle housing.
- Another obstacle is parking. It is important for local policymakers to take a hard look at their parking needs to discover whether their requirements suit actual needs and whether the payoffs in terms of driver convenience are worth the tradeoffs in housing affordability.

²⁰ <https://www.utahfoundation.org/middle-housing/>

- Condominiums offer a significant possible approach to creating ownership opportunities in middle housing. However, condominium developers can face unique challenges, from financing issues to risk.
- It is not clear just how many middle homes the housing market would bear, since the obstacles do not allow the development to meet the demand.

Other findings from the study related to housing preferences among Utah residents included:

- Respondents preferred single-family detached housing but offered positive responses to some small middle housing with the appearance of a single-family home.
- Respondents' preference for the appearance of single-family homes suggests that middle housing will meet with greater acceptance if developed in a manner that mimics the style and scale of single-family dwellings.
- Most survey respondents (60%) support more affordable housing options in their neighborhoods, with 38% strongly supporting more options. About 18% of respondents oppose more affordable housing options, while 22% are neutral.
- To address affordability issues, about 46% of survey respondents would accept middle housing in their neighborhoods; 33% of respondents oppose middle housing, and the remainder are neutral.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

As part of its 2022 MIH Plan Implementation actions for Strategy E, the County committed to conducting research to better understand barriers to ADU development and implementing selected strategies by late 2024. The County should assess the efficacy of those strategies after a one-year period and consider adjusting/refining and/or implementing other identified strategies to further encourage ADU development.

As part of its 2022 MIH Plan Implementation actions for Strategy F, the County committed to identifying where residential infill might be feasible in commercial and industrial sites and presenting those sites to decision-makers to seek direction on which sites might warrant re-zonings by late 2024. The County has identified the second quarter of 2025 to draft ordinance changes to allow residential infill on select sites. The County should move forward with this action.

As part of its 2022 MIH Plan Implementation actions for Strategy V, the County committed to developing draft standards that ensure missing middle housing types could be developed compatibly within single-family neighborhoods by late 2024. If the zoning standards have been adopted, the County should explore other incentives to encourage their development, including waiving permit or impact fees and streamlining the approval process.

Given that residents of unincorporated areas preferred to see medium and high density development occur outside of existing single-family neighborhoods, the County should consider reducing parking requirements for multi-family housing developments, as well as considering offering parking credits for developments located near transit-oriented areas.

While the County’s PRO Housing application was not accepted, the County should continue pursuing funding opportunities to implement a Community Land Trust/Community Land Bank and to create and capitalize a revolving loan fund through its Community Land Trust Investment Fund (CLT IF).

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

During PY25, through HUD block grant investments, Salt Lake County plans to:

Actions planned to address obstacles to meeting underserved needs

Allocate funding to the most effective programs to maintain housing stability and facilitate economic mobility among the County's residents with the greatest needs. In PY25, this will include rental assistance and public services that immediately impact residents with needs and who are at risk of homelessness.

Actions planned to foster and maintain affordable housing

Salt Lake County and partner jurisdictions will allocate funding to housing rehabilitation programs for both low income renters and homeowners. These programs will include accessibility programs to enable seniors to age in place if they choose.

Actions planned to reduce lead-based paint hazards

See above; this will be accomplished through housing rehabilitation programs.

Actions planned to reduce the number of poverty-level families

Prioritize rental assistance activities, which have proven to be effective in reducing poverty and preventing homelessness, and fund critical service needs including child care and support for survivors of domestic violence to help them achieve self sufficiency and reduce dependency on perpetrators, and, most importantly, break the cycle of poverty for their children.

Actions planned to develop institutional structure and Actions planned to enhance coordination between public and private housing and social service agencies

Aside from strengthening resource identification and knowledge, gaps in institutional structure are minimal. Salt Lake County will attempt to support its valuable nonprofit partners who may be faced with funding cuts and which serve worst case needs.

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

Salt Lake County
seeks resident input to inform housing and community planning

TAKE THIS SURVEY
REALIZA ESTA ENCUESTA

and share about your experiences with housing, jobs, and community needs in Salt Lake County!
y comparte sobre vivienda, empleos, transporte y necesidades del condado de Salt Lake County.

YOUR PARTICIPATION WILL MAKE A DIFFERENCE!
¡TÚ PARTICIPACIÓN MARCARÁ LA DIFERENCIA!

ENTER TO WIN \$100!
¡PARTICIPA EN UN SORTEO PARA GANAR \$100!

English: <https://www.surveymonkey.com/r/SaltLakeCountyHousingSurvey2024>
Español: <https://www.surveymonkey.com/r/SaltLakeCountyHousingSurvey2024?lang=es>

Need assistance with the survey or an alternative format? Contact Root Policy Research by email (hello@rootpolicy.com) or phone 970-880-1415.

Si tienes alguna discapacidad y te gustaría pedir ayuda o utilizar un formato diferente, por favor comunícalo con Root Policy Research a hello@rootpolicy.com o al 970-880-1415 ext. 105.

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
Total Survey Responses	1,467	100%
Race and Ethnicity		
Hispanic or Latino	120	10%
Asian or Pacific Islander	62	5%
Other Minority	73	6%
Non-Hispanic White	973	79%
Age		
Under 35 years	290	24%
35 to 54 years	657	55%
Over 55 years	241	20%
Income		
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%
Tenure		
Homeowner	1,039	73%
Renter	276	19%
Precariously Housed	60	4%
Mobile Home	42	3%
Household Characteristics		
Disability	446	30%
With children	720	49%
Single parent	96	7%
Large household (5+ people)	270	18%

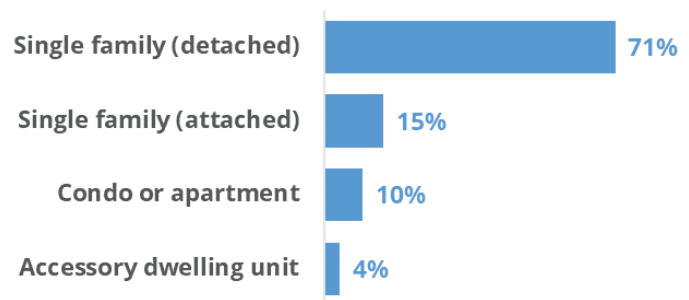
Current and Future Housing Choice

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.

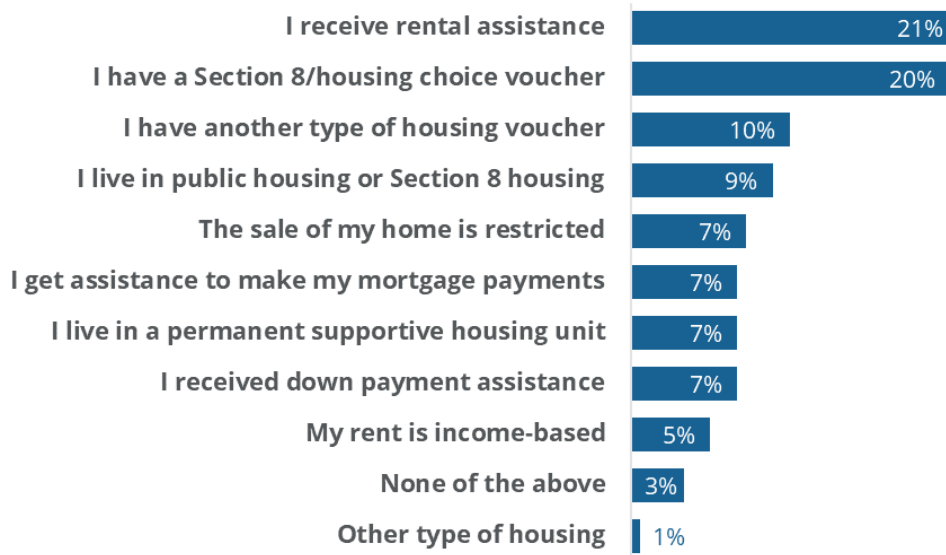
Source: Root Policy Research from the
2024 Salt Lake County Resident Housing
Survey.



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?

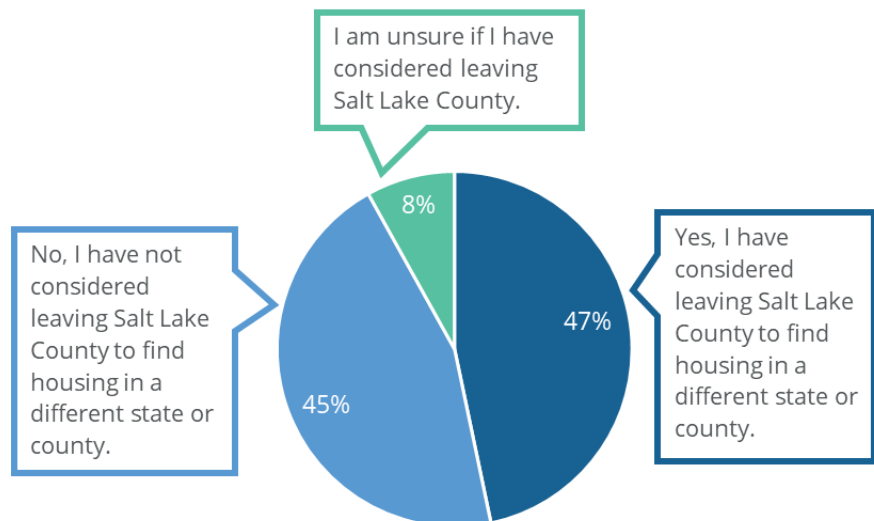


Note: n=177.

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.

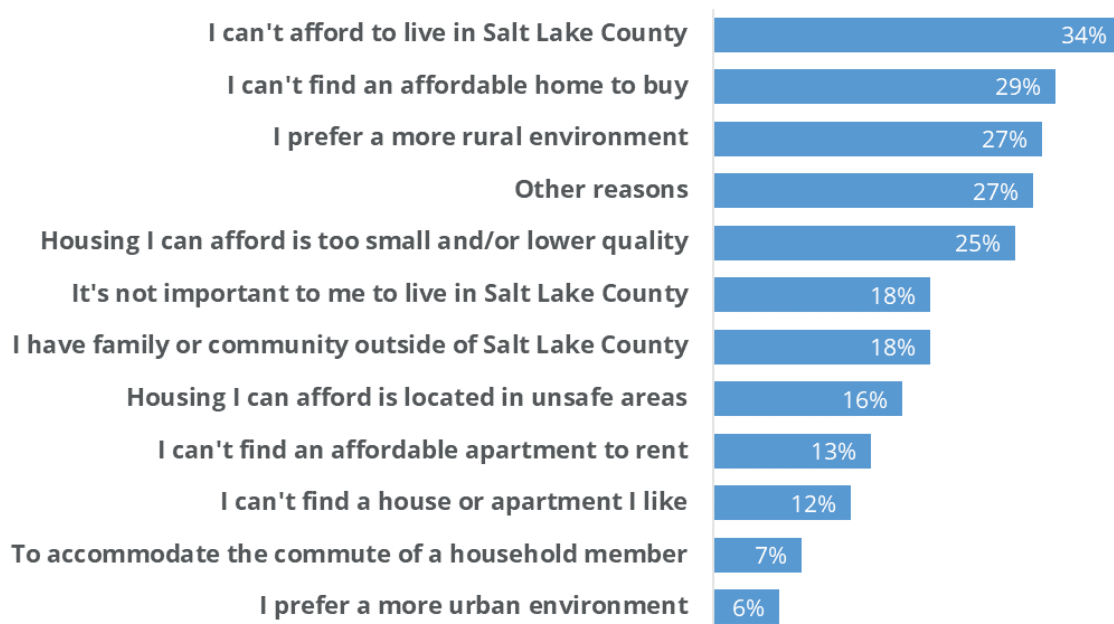
Source:
Root Policy Research from
the 2024 Salt Lake County
Resident Housing Survey.

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.

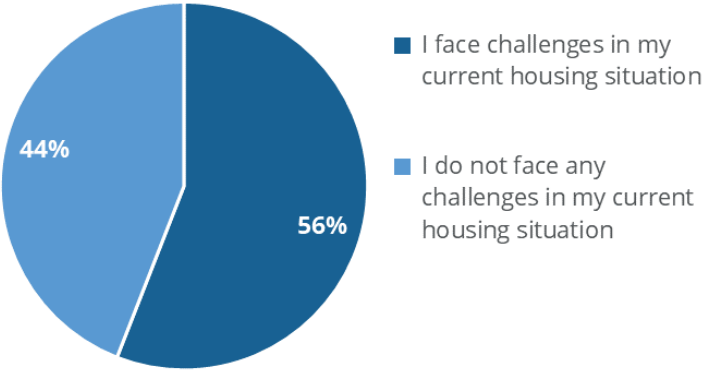
Housing Challenges in Salt Lake County

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!”

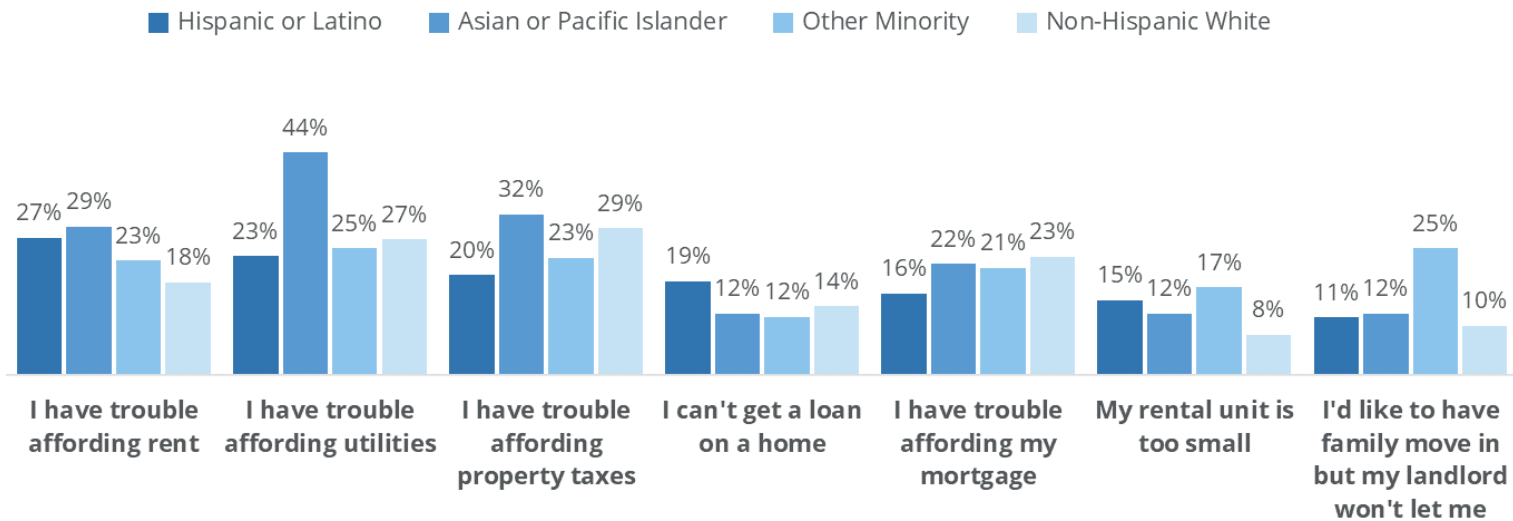
- “I would like to make a life change where I live and stay in Dandy but I cannot afford it.”
- “I cannot afford the maintenance on my aging home—I’m struggling to keep up and now have to let things go.”

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



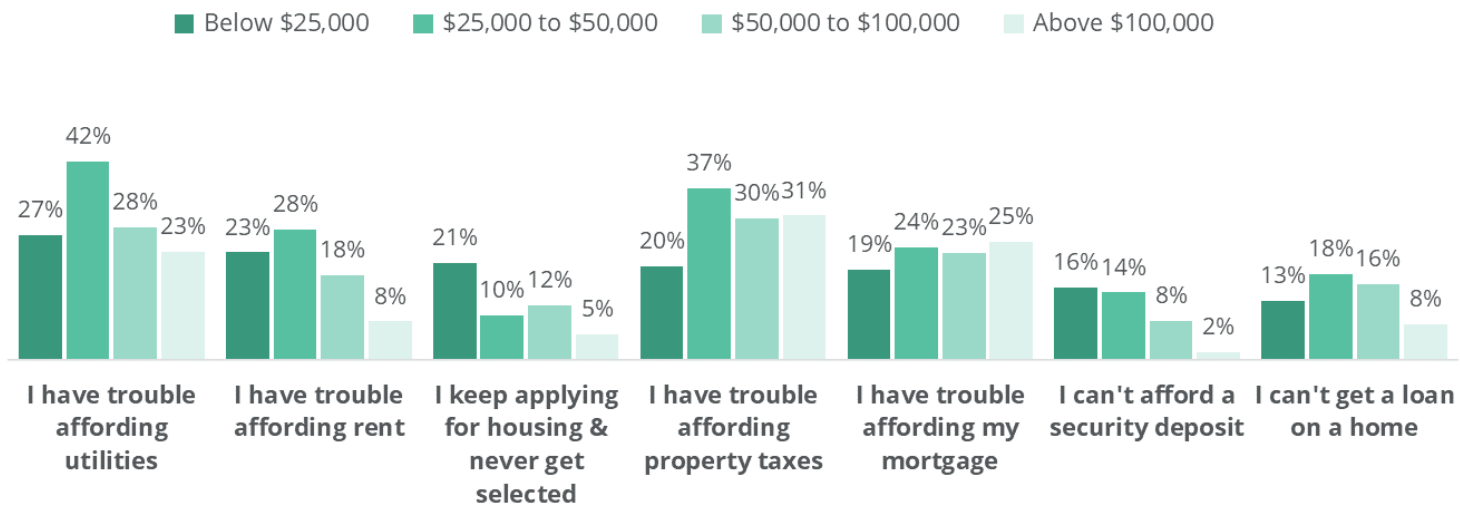
Note: n=623.

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



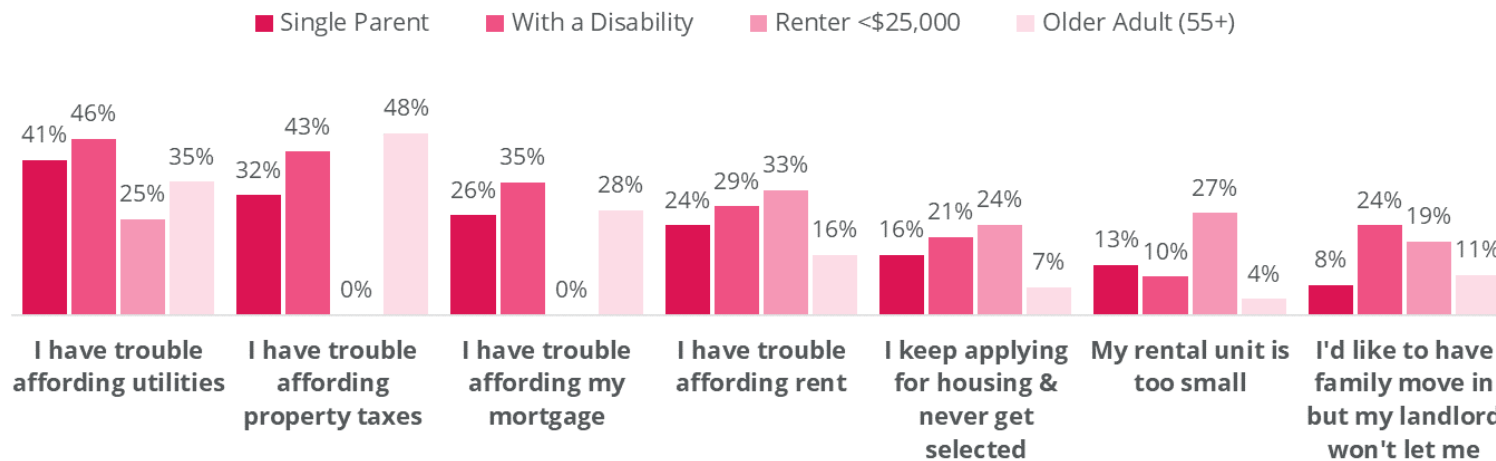
Note: n=636.

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



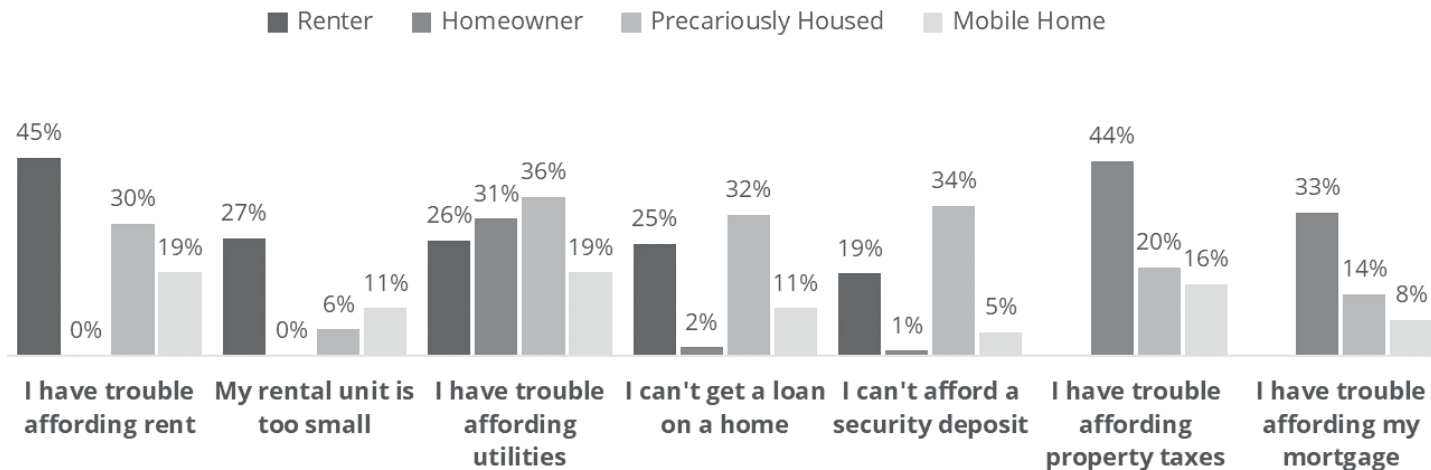
Note: n=474.

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.

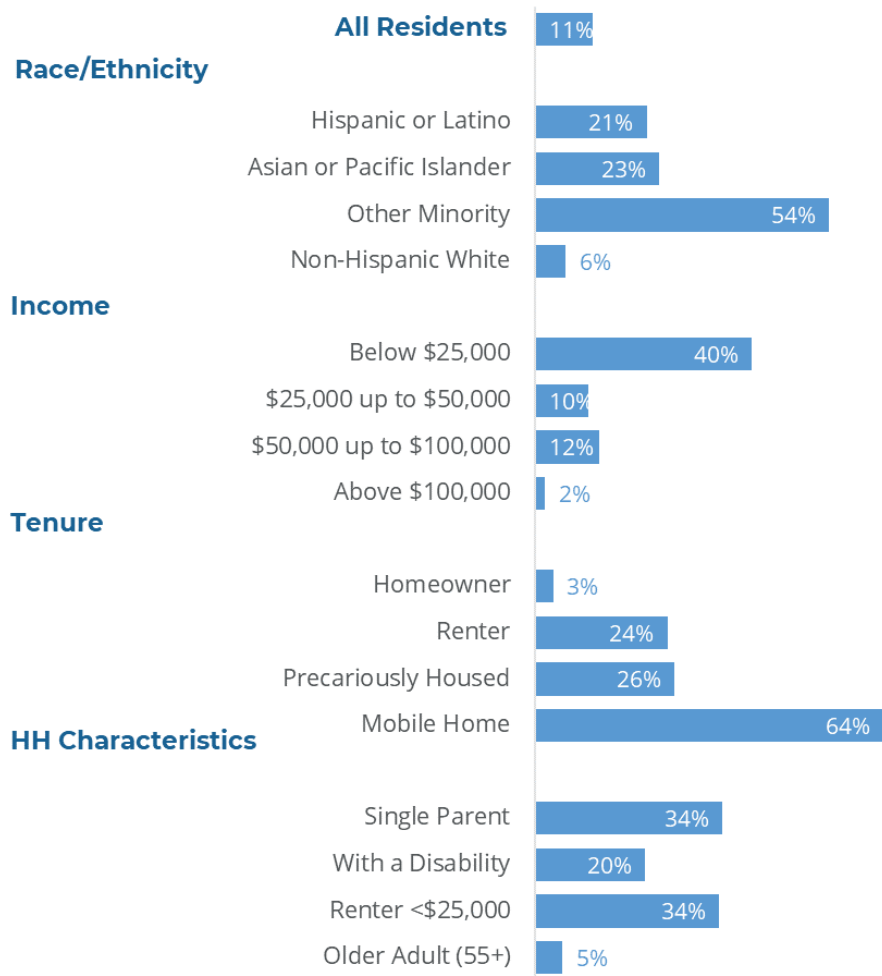
Overcrowding. Eleven percent (11%) of residents who responded to the survey currently live in a household where someone has to sleep in an area not meant for sleeping (floor, couch, or other structure on the property) because there is not enough space for them in their housing unit.

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

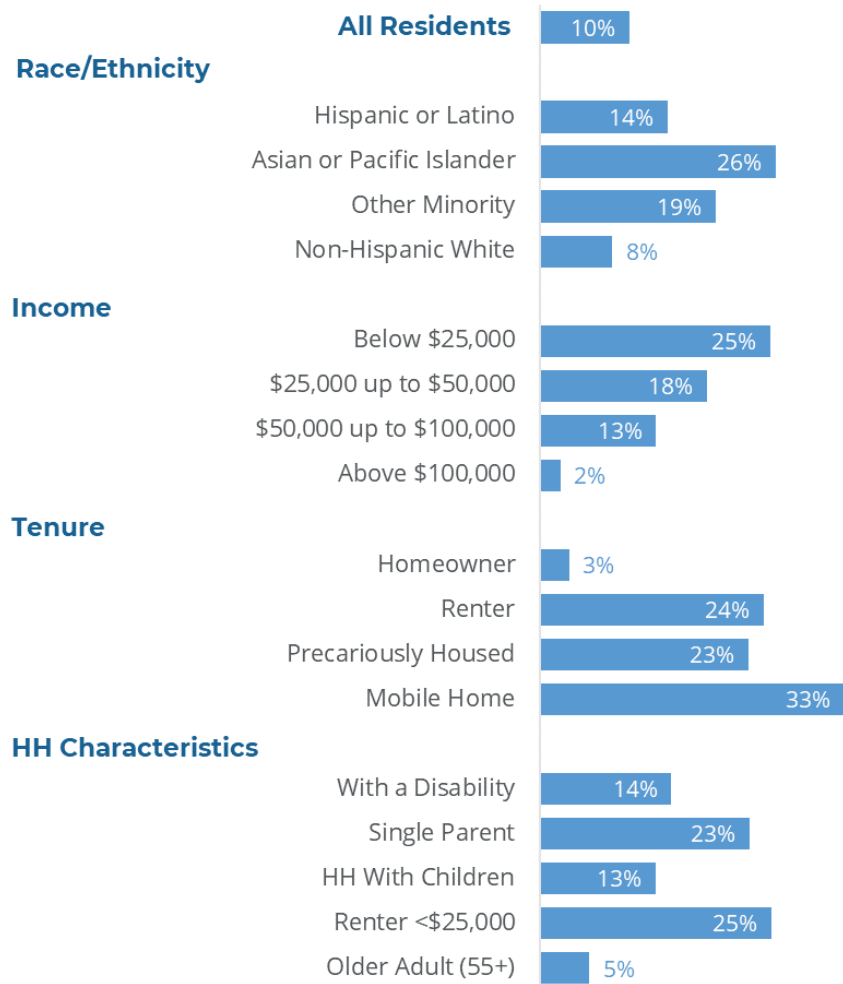
Pacific Islander residents (26%), residents with incomes below \$25,000/year (25%), and renters with extremely low incomes (25%).

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%)

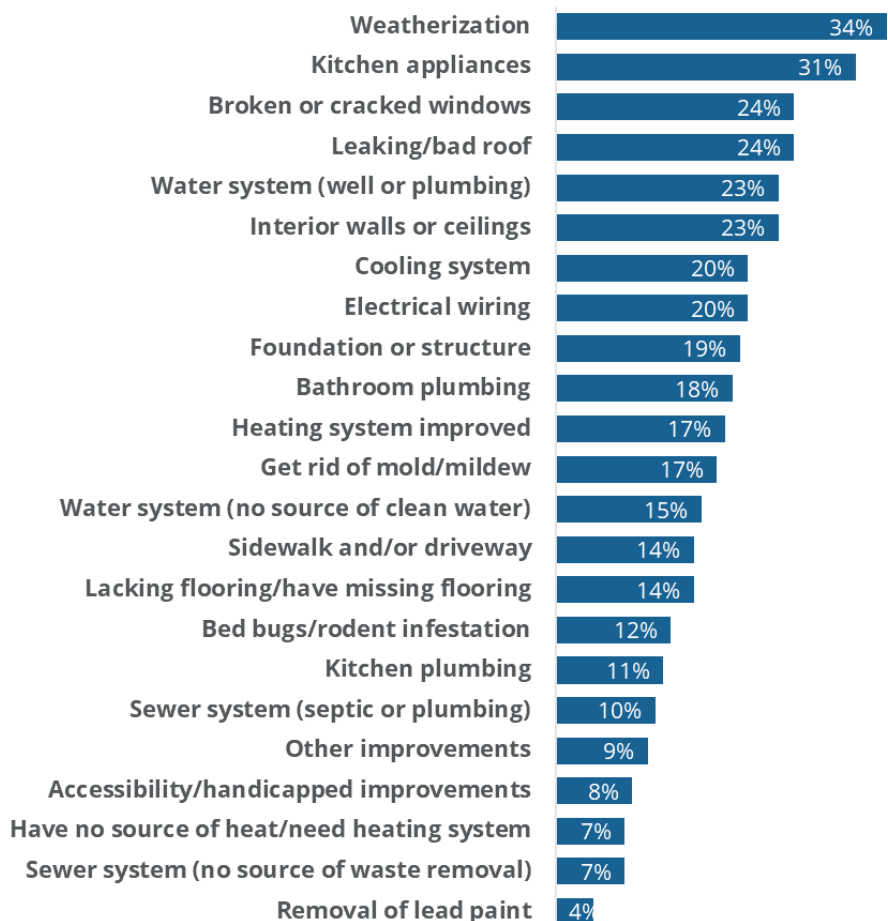
repairs. Residents also indicated a need for cooling system improvements and electrical wiring at 20% (Figure A-15).

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.

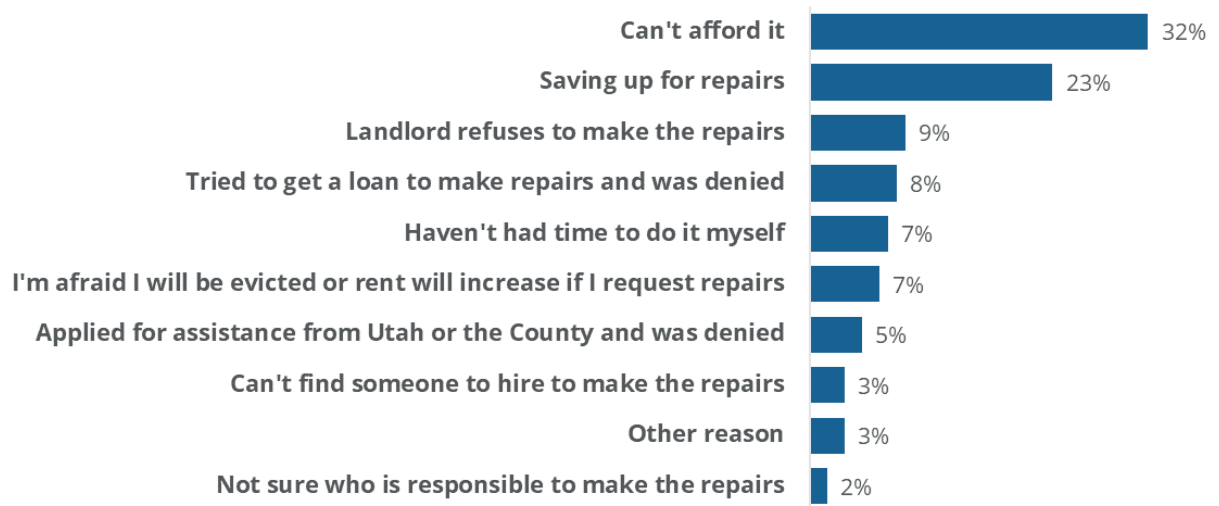


The costs associated with making home repairs is a barrier for many residents living in housing units of fair or poor condition. One third (32%) residents in need of repairs reported that they have not yet been made because they cannot afford to make them while 23% said that they are saving up to make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

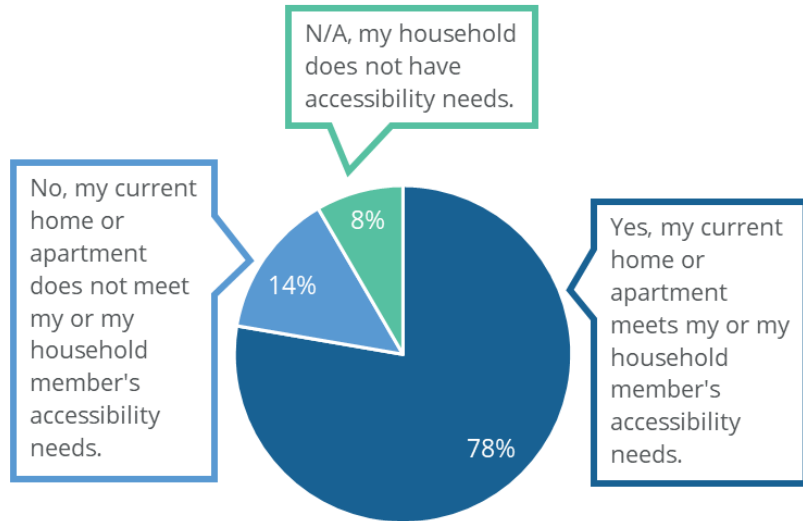
Accessibility needs. One third (30%) of total residents who participated in Salt Lake County's housing survey have some type of disability. The most common type of disability among survey respondents were mental disabilities (27%) followed by medical disabilities (22%) and physical disabilities (20%).

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.



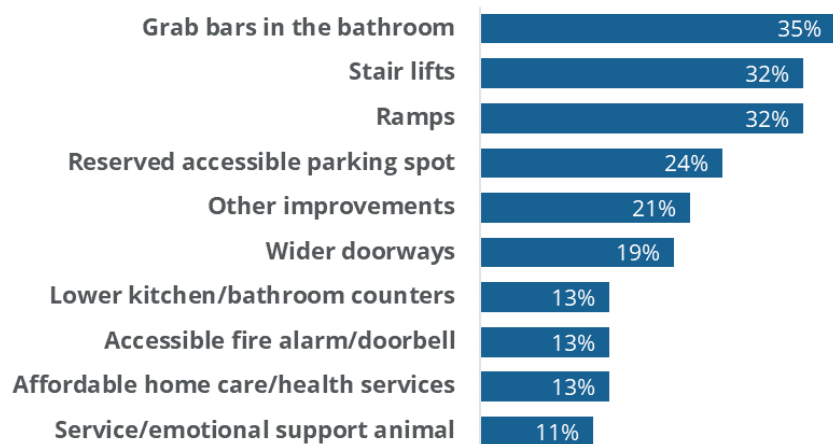
When asked what improvements or modifications they needed to better meet their household needs, 35% said that they needed grab bars installed in the bathroom while 32% need stair lifts and/or ramps installed in their homes.

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.

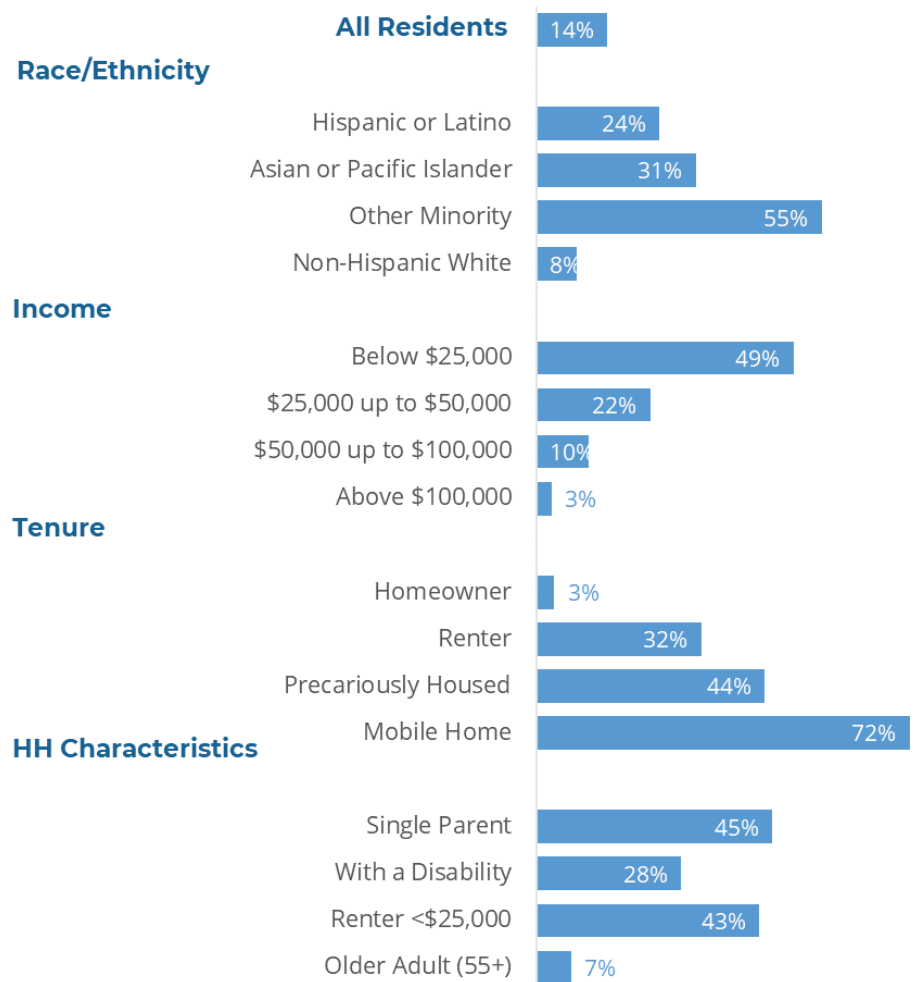


Displacement. In the past five years, 14% of residents who participated in the survey have had to move out of a home or apartment in Salt Lake County when they did not want to. Experience with displacement varies by demographics and other socioeconomic characteristics with minority residents (55%), residents 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.

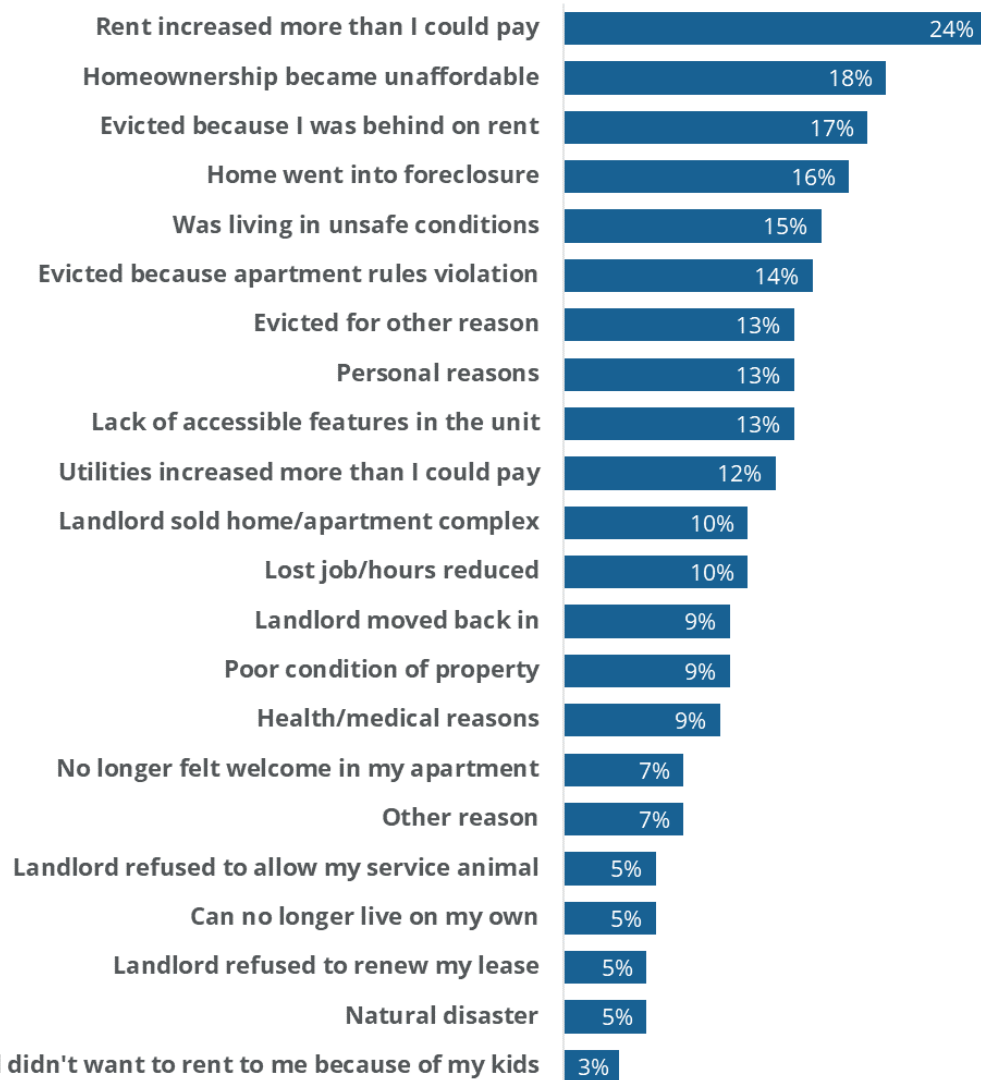
Source:
Root Policy Research from
the 2024 Salt Lake County
Resident Housing Survey.



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.

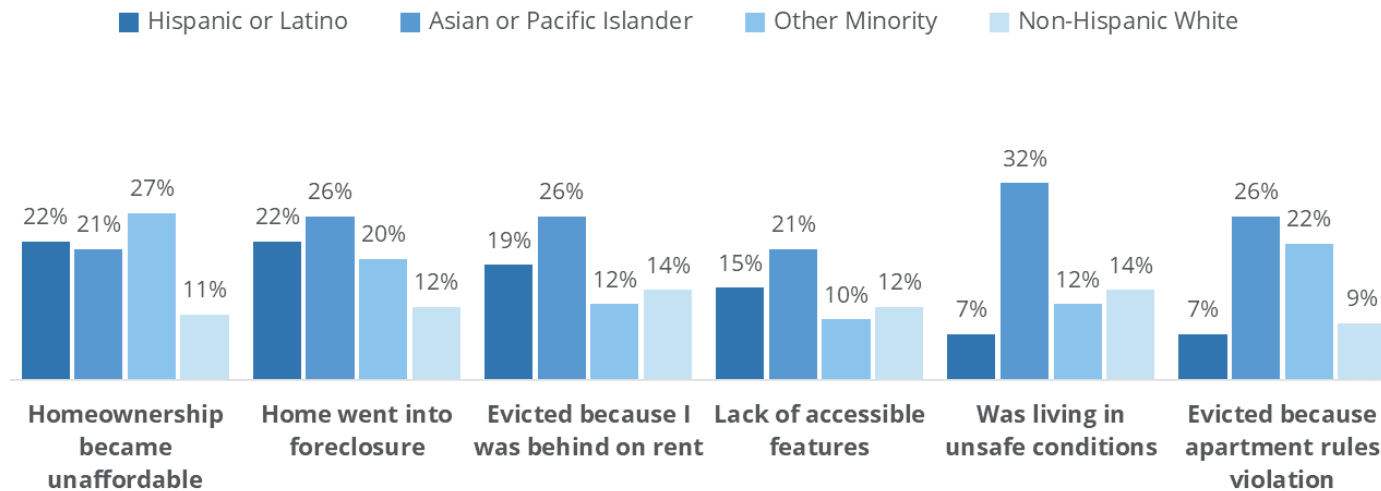
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

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



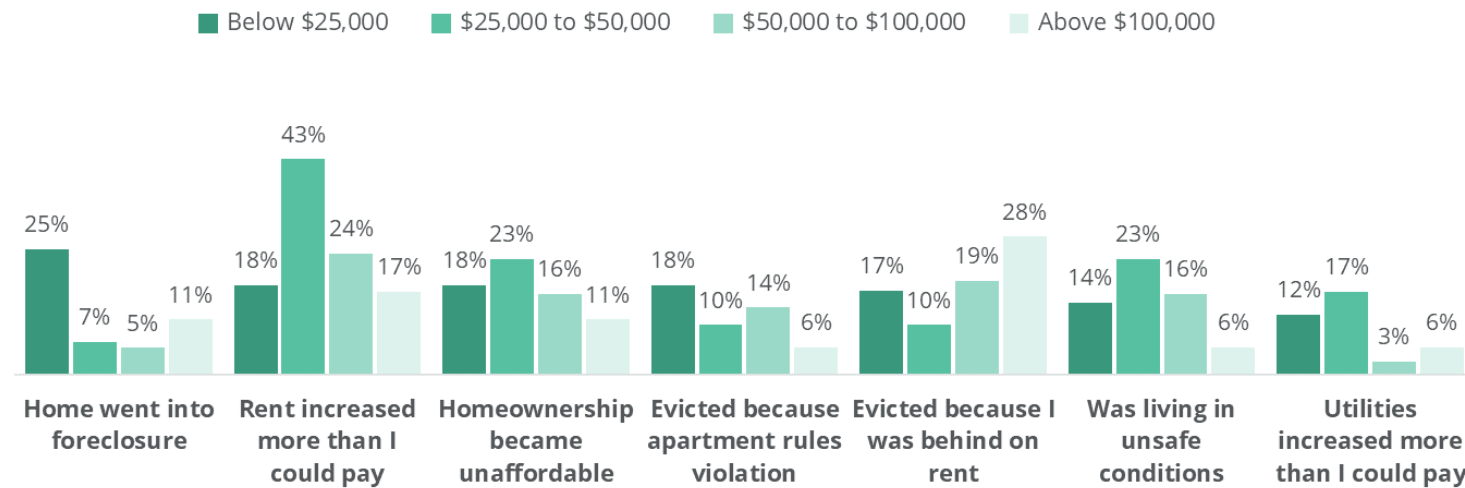
Note: n=163.

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



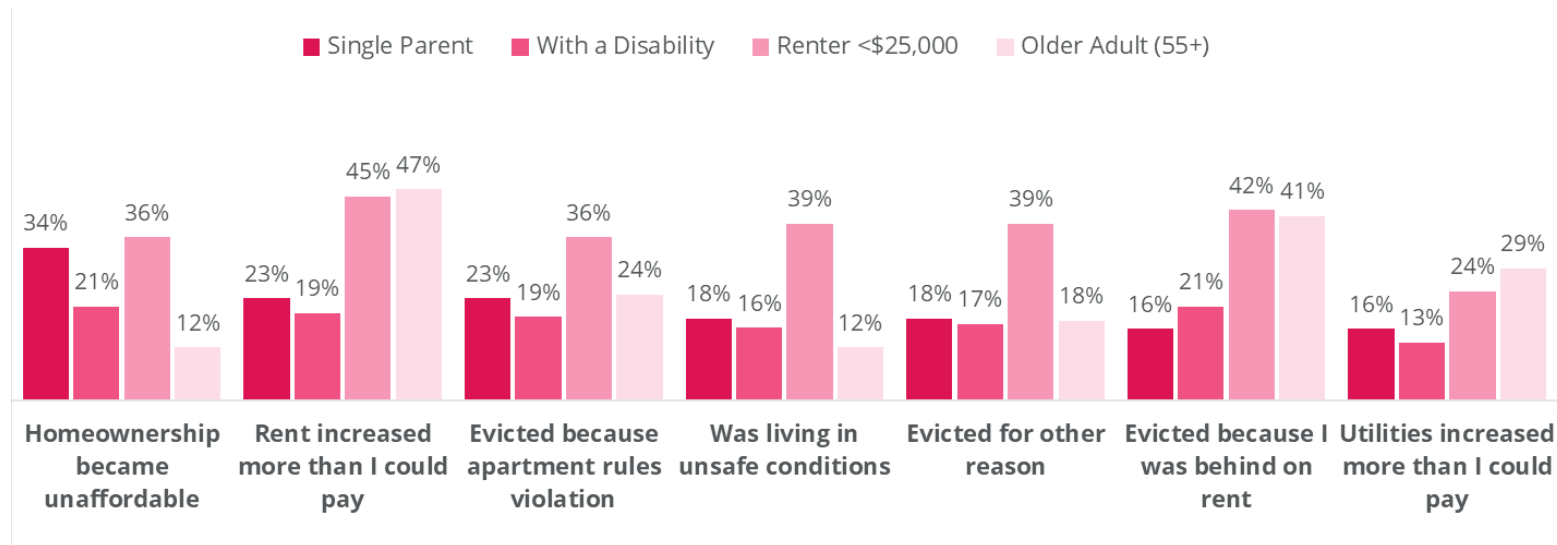
Note: n=168.

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.

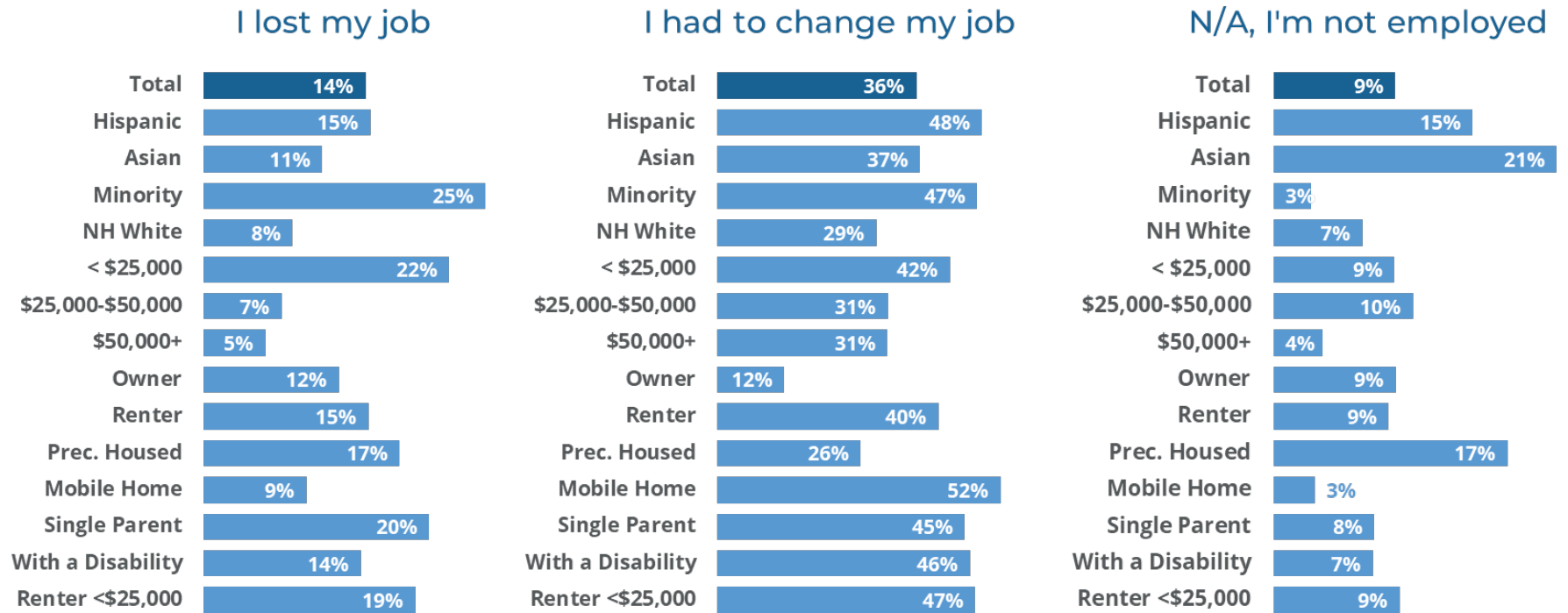
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

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.

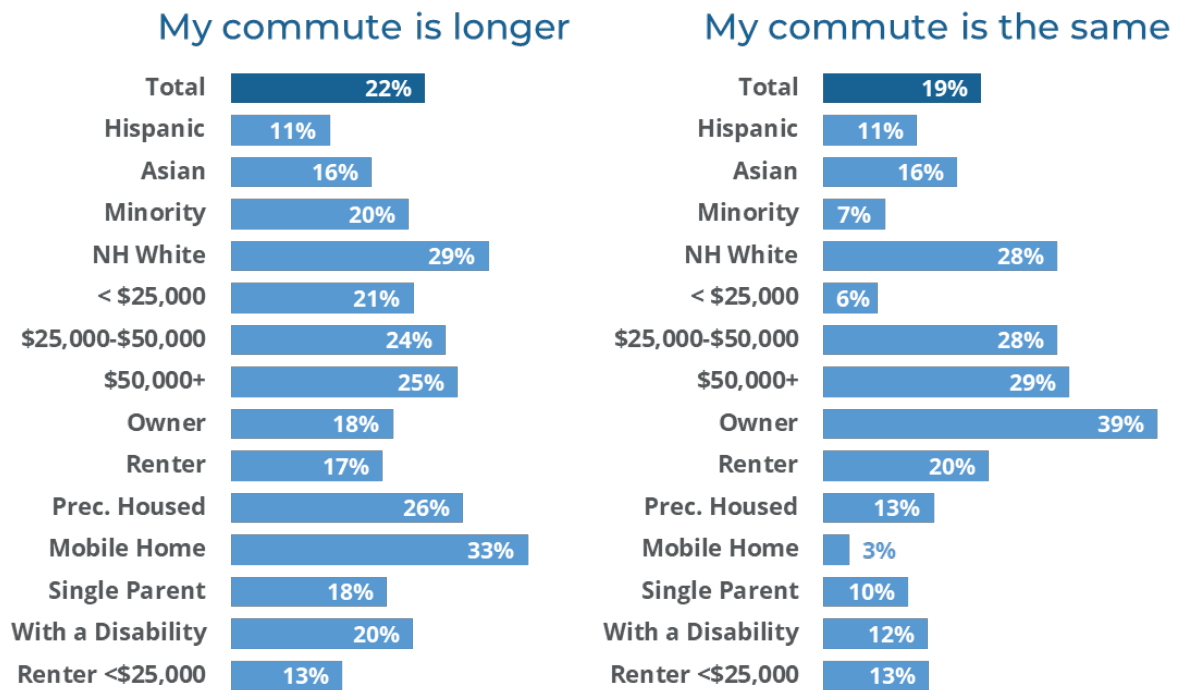
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

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

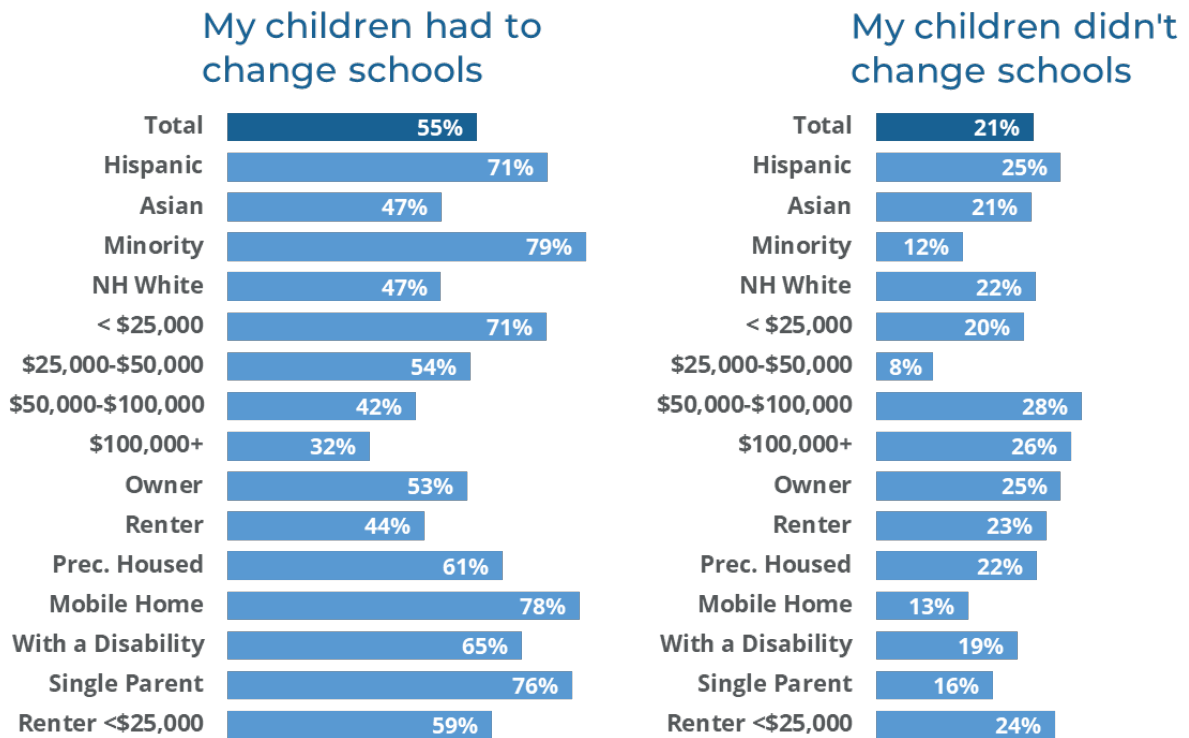
home or apartment in Salt Lake County, over half (55%) have school-aged children that had to change schools as a result of the move. This compares to 21% who moved but did not change schools and 13% who do not have school-aged children.

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 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).

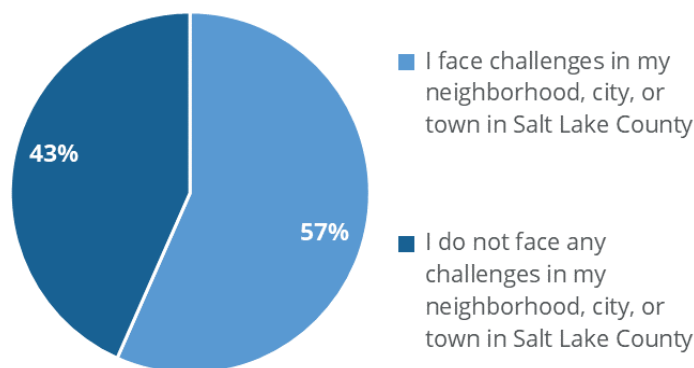
Figure A-27.
Respondents With
Neighborhood
Challenges

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%).

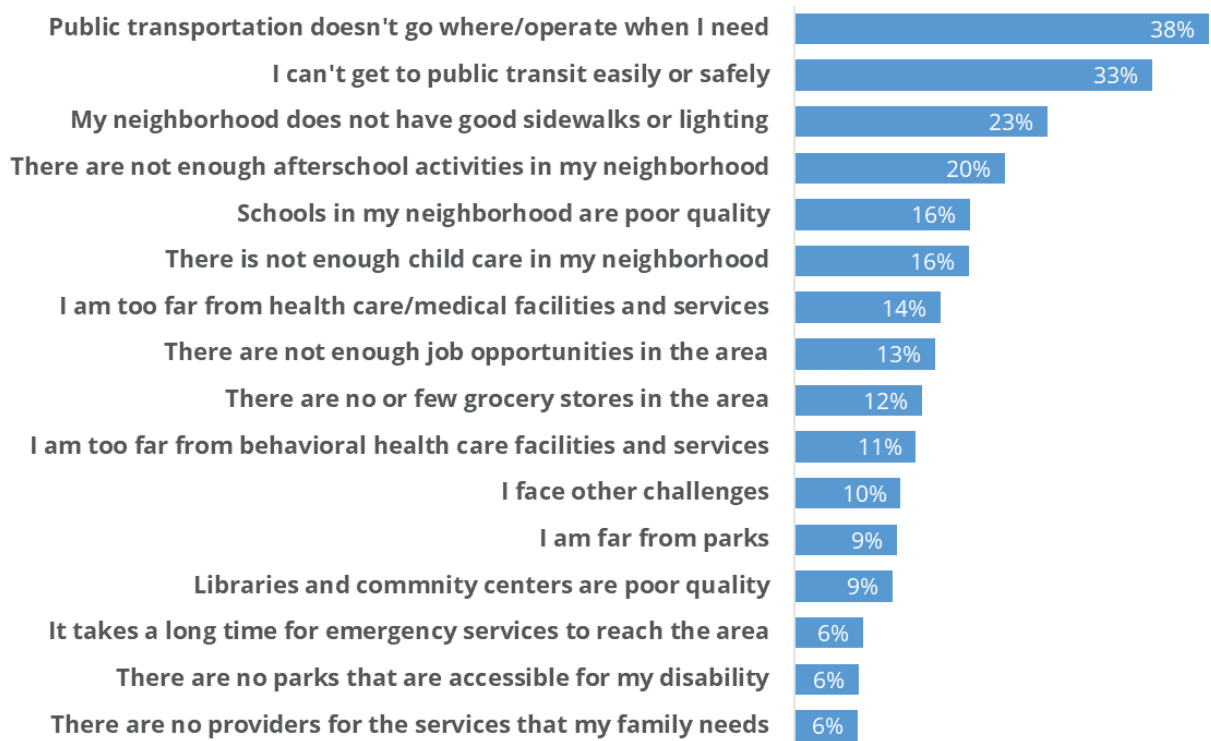
Residents identified other neighborhood challenges and/or explained their answers in greater detail through open-end responses. Notable comments provided by survey respondents are highlighted below.

- “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.

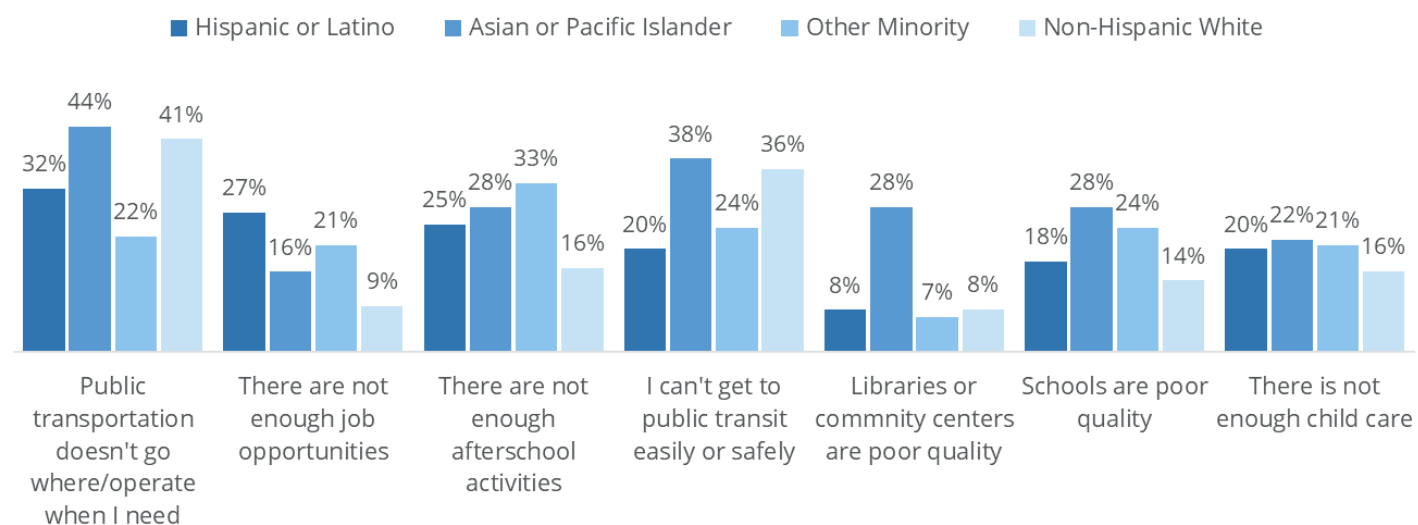
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

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



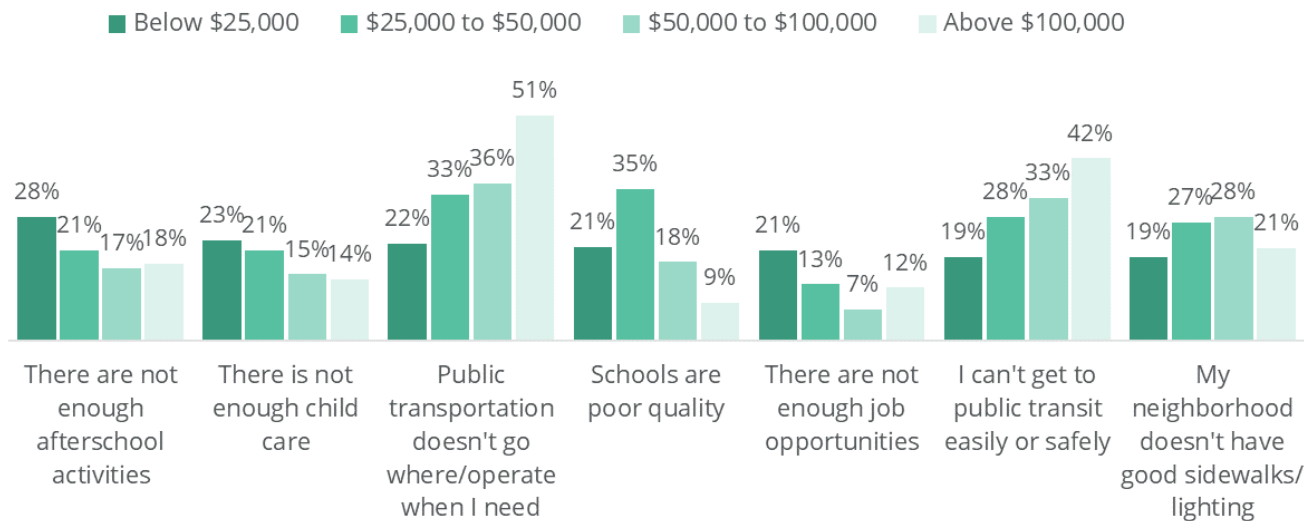
Note: n=664.

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).

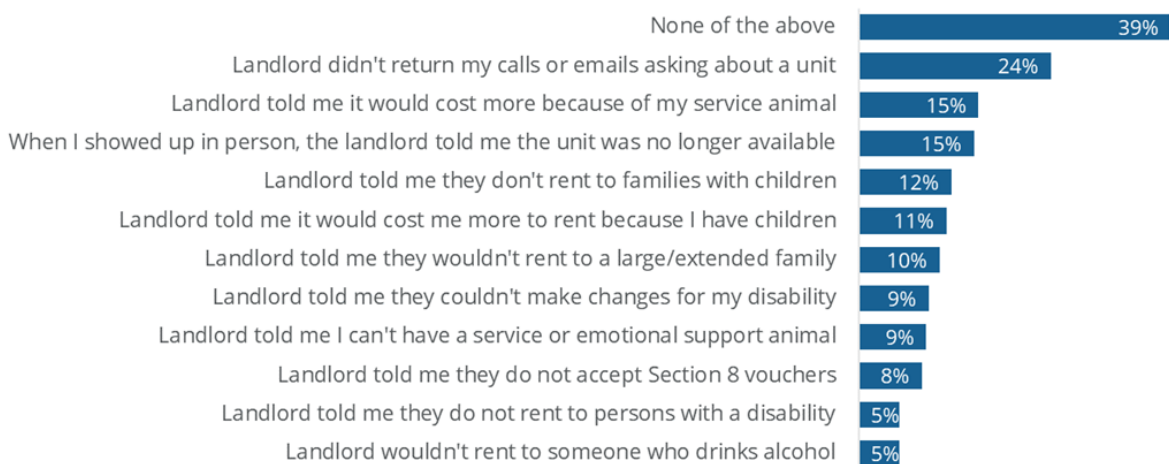
When residents looked for housing to rent in Salt Lake County, around a quarter (24%) reported that the landlord did not return their calls or emails asking about a unit; 15% were told by the landlord that it would cost them more to rent because they have a service animal; and 15% were told over the 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

25% Above County Average
 25% Below County Average

Experience Looking for Housing to Rent	County	\$25,000 - \$50,000 - \$100,000 +			
		< \$25,000	\$25,000 - \$50,000	\$50,000 - \$100,000	\$100,000 +
Responses	351	124	50	100	62
None of the above	39%	21%	42%	37%	56%
Landlord didn't return my calls or emails asking about a unit	24%	25%	32%	18%	24%
Landlord told me it would cost me more because of my service animal	15%	20%	6%	14%	6%
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%	19%	18%	8%	11%
Landlord told me they don't rent to families with children	12%	16%	8%	11%	6%
Landlord told me it would cost me more because I have children	11%	16%	6%	10%	3%
Landlord told me they wouldn't rent to a large/extended family	10%	16%	8%	9%	2%
Landlord told me they couldn't make changes to the home or apartment for my disability	9%	14%	8%	9%	2%
Landlord told me I can't have a service or emotional support animal	9%	8%	10%	10%	5%
Landlord told me they do not accept Section 8 vouchers	8%	12%	2%	10%	2%
Landlord told they don't rent to persons with a disability	5%	6%	6%	6%	2%
Landlord told they wouldn't rent to someone who drinks alcohol	5%	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

Experience Looking for Housing to Rent	County	Single Parent	With a Disability	Renter <\$25,000	55+ Years
Responses	351	56	160	63	25
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%

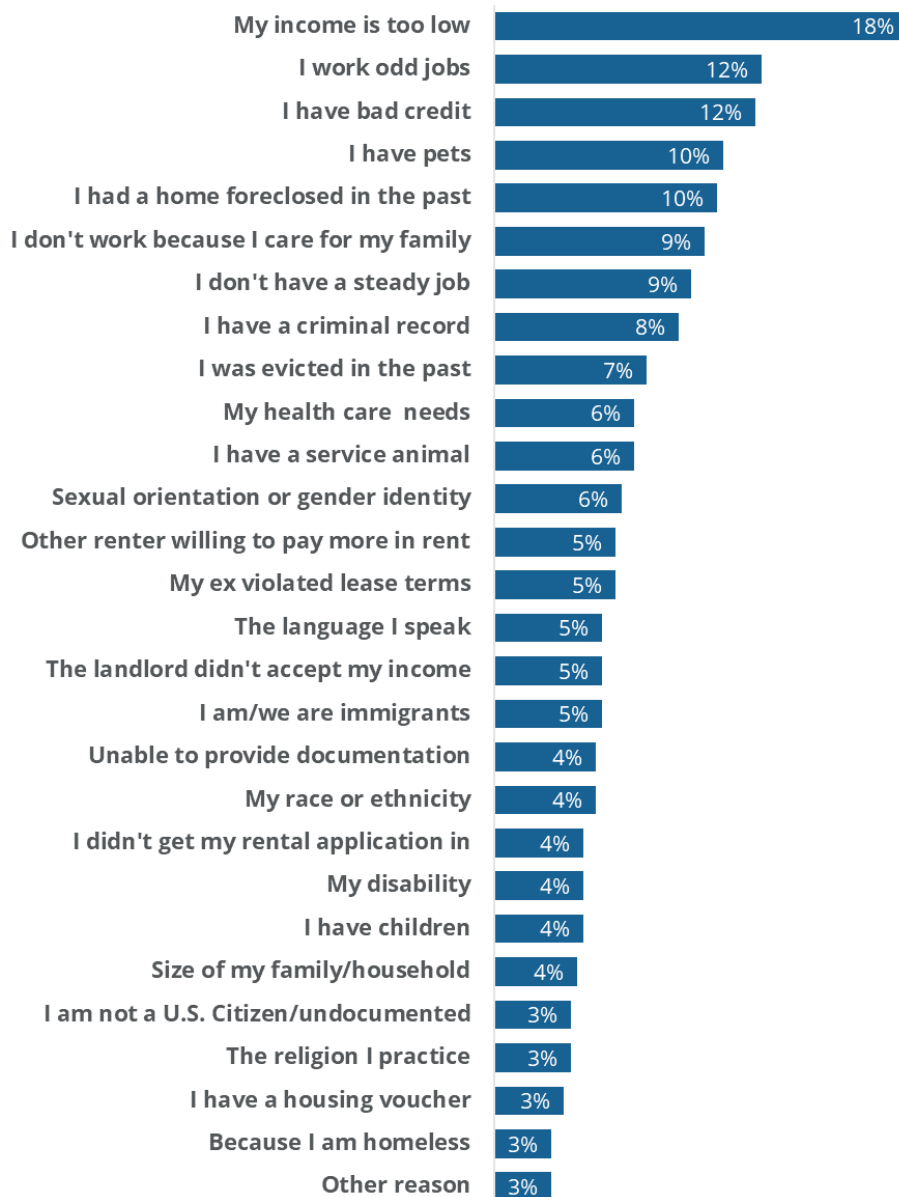
Note: n=304.

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.

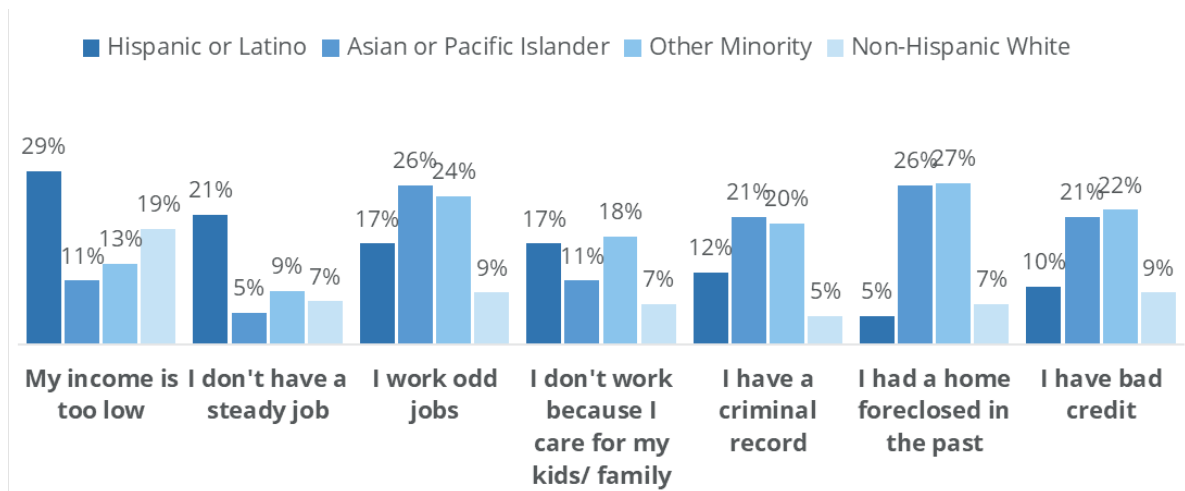
Figures A-36 through A-38 show the top reasons residents were denied housing to rent in Salt Lake County by demographics and socioeconomic characteristics. Note that data are shown for respondents who seriously looked for housing to rent and were denied housing. The top five reasons for denial are shown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

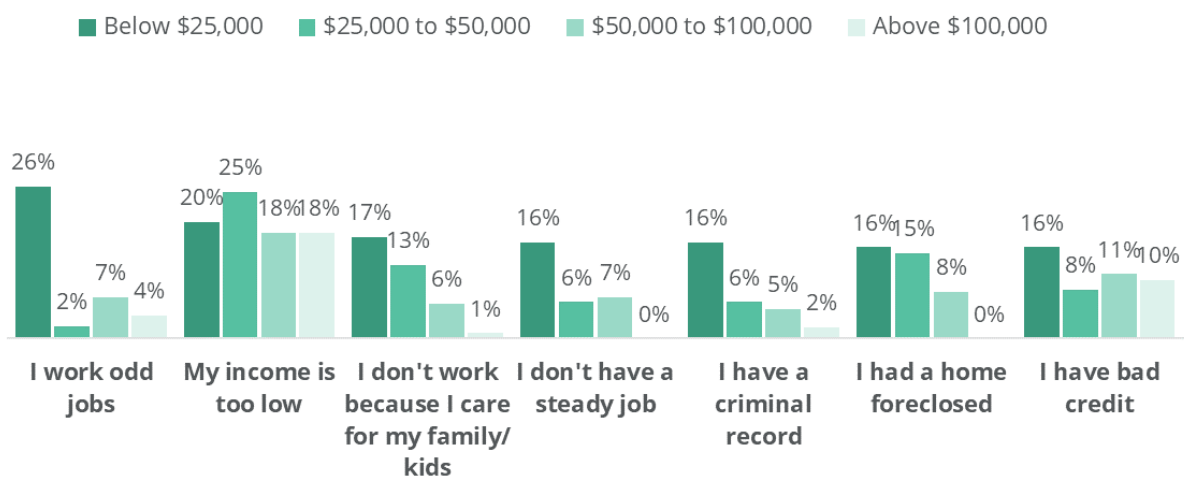
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

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

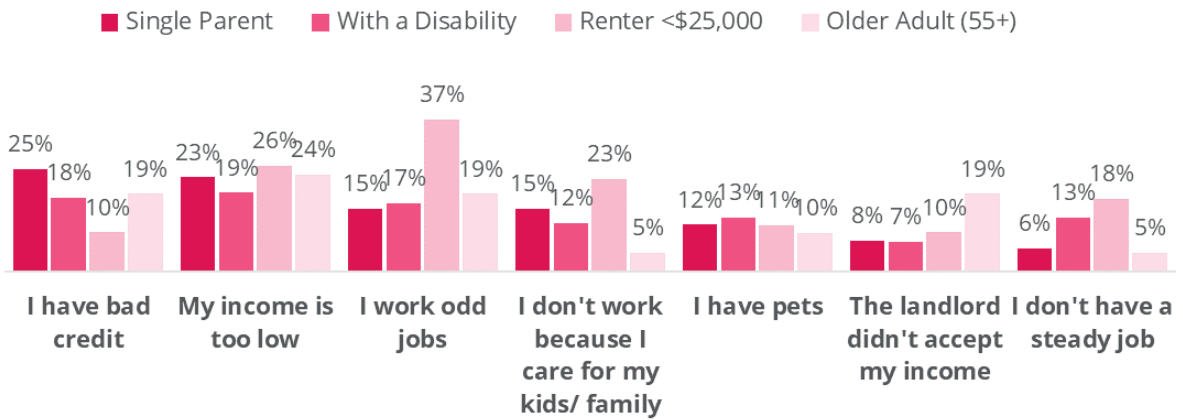


Note: n=314.

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.

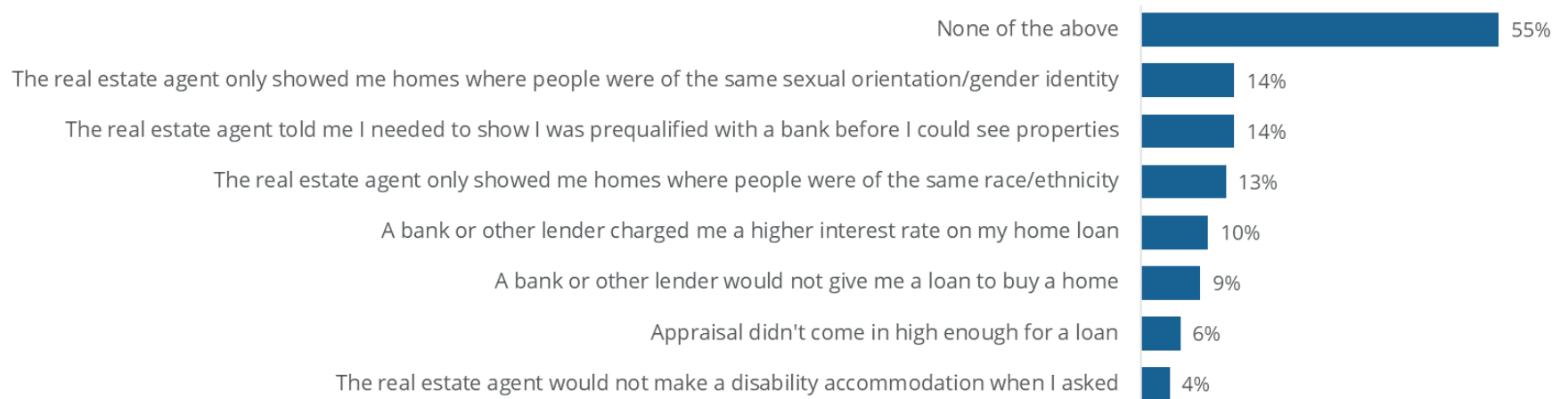
Figures A-40 through A-42 (on the pages that follow) show residents' experiences looking for housing to buy in Salt Lake County by race and ethnicity, income, and household characteristics compared to the experiences reported by County residents overall.

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.

Around one quarter (26%) Hispanic or Latino residents were told by a real estate agent that they would need to show they were prequalified with a bank before they could see properties and 18% were only shown homes and neighborhoods where people were of the same race or ethnicity. Other minority groups in the county reported similar experiences with their real estate agents: 43% said that they were only shown homes where people were of the same sexual orientation or gender identity and 35% were only shown homes where people were of the same race or ethnicity (Figure A-40).

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.

Figure A-40.
Experience Looking for Housing to Buy by Race and Ethnicity

25% Above County Average
 25% Below County Average

Experience Looking for Housing to Buy	County	Race and Ethnicity			
		Hispanic	Asian	Other Minority	NH White
Responses	623	61	34	49	410
None of the above	55%	38%	41%	20%	58%
The real estate agent only showed me homes where people were of the same sexual orientation or gender identity	14%	8%	29%	43%	11%
The real estate agent told me I would need to show I was prequalified with a bank before I could see properties	14%	26%	18%	12%	12%
The real estate agent only showed me homes where people were of the same race or ethnicity	13%	18%	15%	35%	10%
A bank charged me a higher interest rate on my home loan	10%	10%	15%	22%	9%
A bank or other lender would not give me a loan to buy a home	9%	13%	15%	8%	8%
Appraisal didn't come in high enough for a loan	6%	3%	21%	6%	5%
The real estate agent would not make a disability accommodation	4%	3%	6%	6%	4%

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	+
Responses	623	106	51	173	238
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

 25% Above County Average
 25% Below County Average

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.

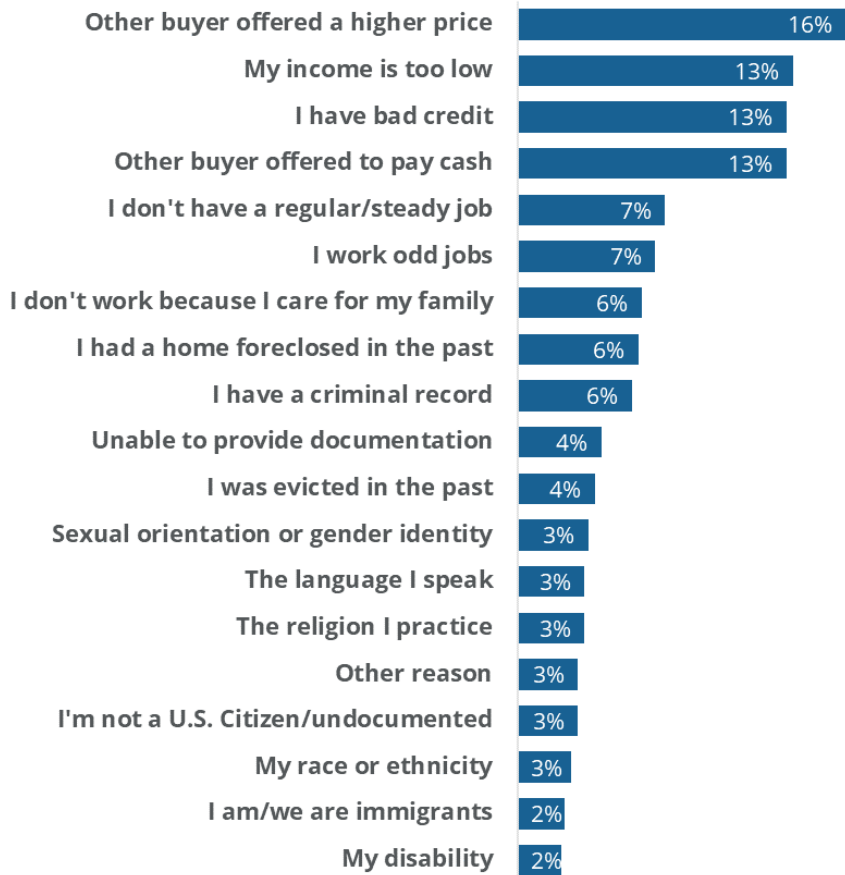
Denied housing to buy. Residents who have looked for housing to buy in Salt Lake County also indicated if they had ever been denied housing in the county—and if yes, the reasons for which they were denied housing.

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.



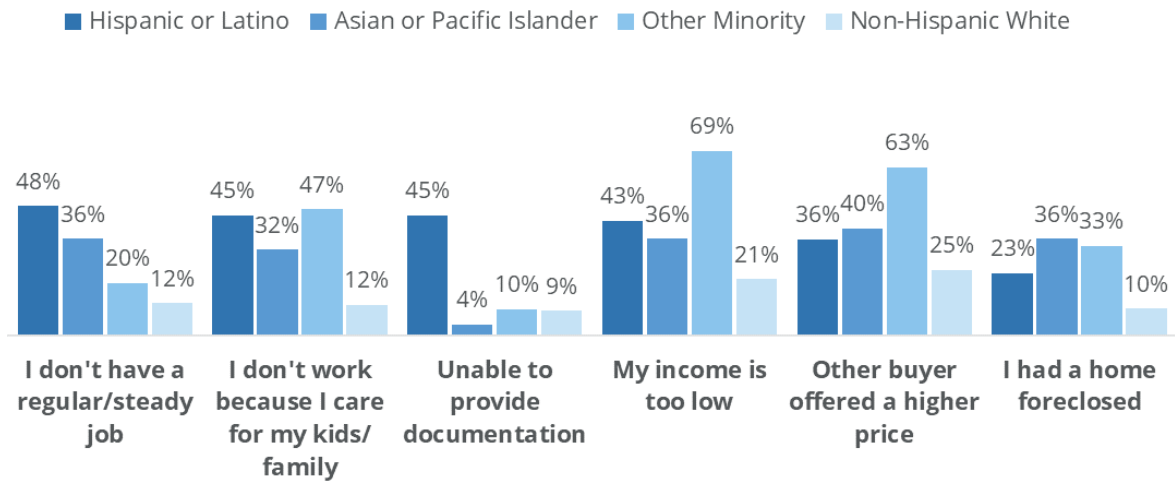
Racial and ethnic minorities were more likely to be denied housing to buy because their income was too low. This is most notable among other minority groups who were denied housing to buy in Salt Lake County at 69% compared to only 21% of non-Hispanic White residents. Other minority groups were also 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.

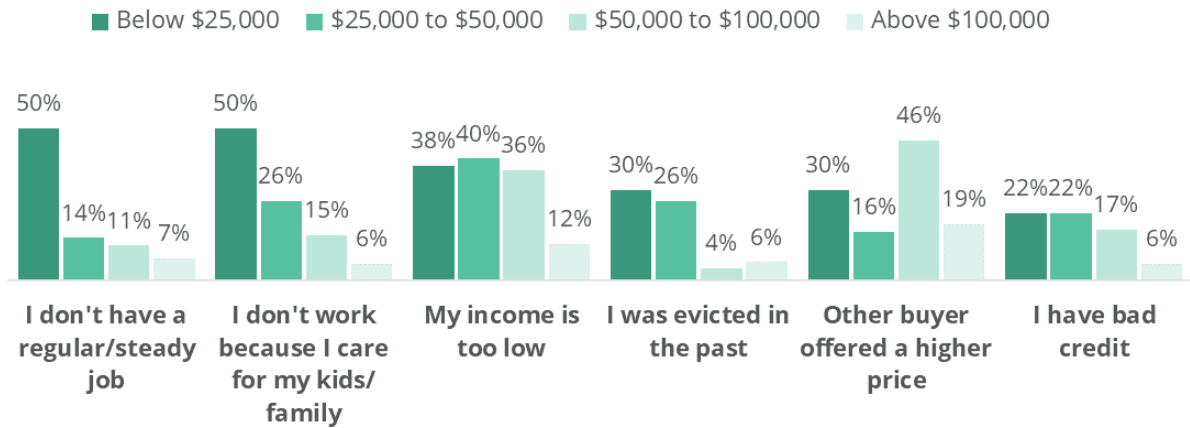
Source: Root Policy Research from the 2024 Salt Lake County Resident Housing Survey.

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



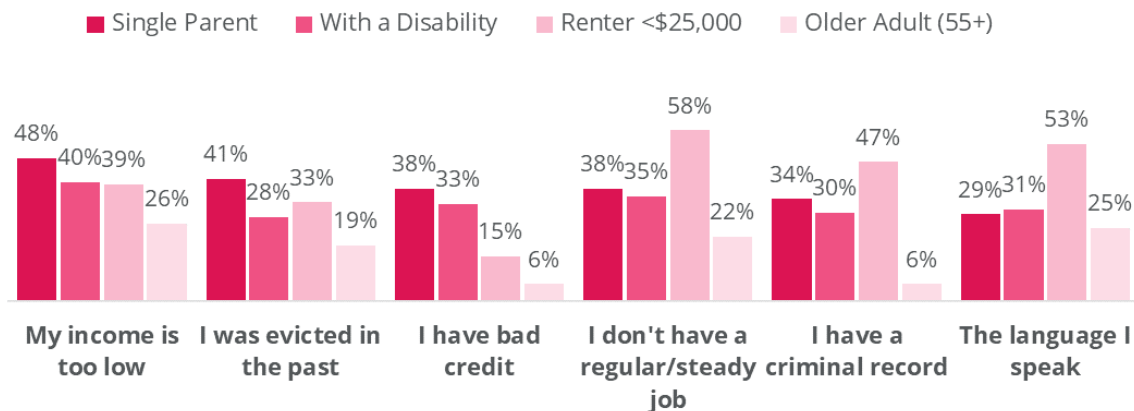
Note: n=559.

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.

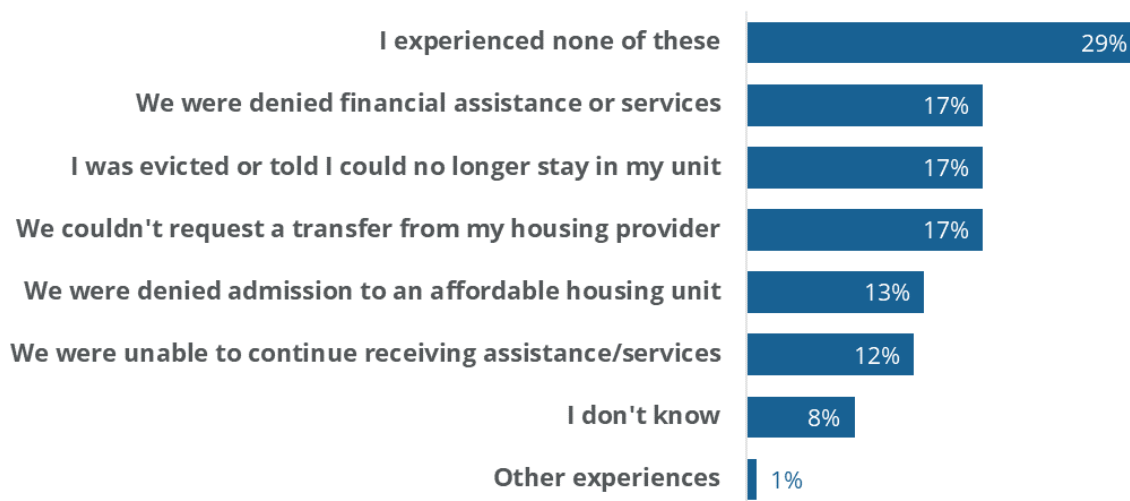
Domestic violence or sexual assault. Ten percent (10%) of overall residents who participated in Salt Lake County’s survey reported that they or a household member had experienced domestic violence or sexual assault in the past five years.

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.

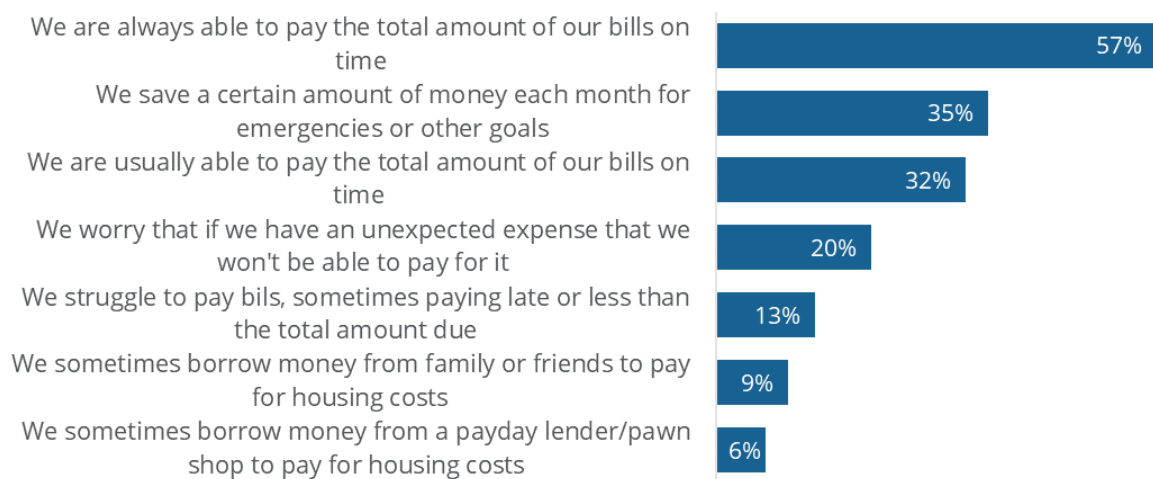
Economic Mobility and Financial Security

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

■ 25% Above County Average
■ 25% Below County Average

Economic Mobility	County	Hispanic	Asian	Other Minority	NH White
Responses	1,329	103	59	70	964
We are always able to pay the total amount of our bills on time	57%	43%	49%	33%	60%
We save a certain amount of money each month for emergencies or goals	35%	34%	47%	21%	35%
We are usually able to pay the total amount of our bills on time	32%	31%	37%	30%	31%
We worry that if we have an unexpected expense that we won't be able to pay for it	20%	24%	8%	23%	19%
We struggle to pay bills, sometimes paying late or less than the total amount due	13%	17%	15%	23%	12%
We sometimes borrow money from family or friends to pay for housing costs	9%	17%	17%	13%	8%
We sometimes borrow money from a payday lender/pawn shop to pay for housing costs	6%	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 - \$50,000 -			
		<\$25,000	\$50,000	\$100,000	\$100,000+
Responses	1,329	160	135	366	567
We are always able to pay the total amount of our bills on time	57%	28%	40%	43%	75%
We save a certain amount of money each month for emergencies or goals	35%	28%	26%	31%	42%
We are usually able to pay the total amount of our bills on time	32%	23%	41%	43%	26%
We worry that if we have an unexpected expense that we won't be able to pay for it	20%	21%	33%	24%	14%
We struggle to pay bills, sometimes paying late or less than the total amount due	13%	31%	20%	15%	6%
We sometimes borrow money from family or friends to pay for housing costs	9%	23%	16%	15%	1%
We sometimes borrow money from a payday lender/pawn shop to pay for housing costs	6%	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

■ 25% Above County Average
■ 25% Below County Average

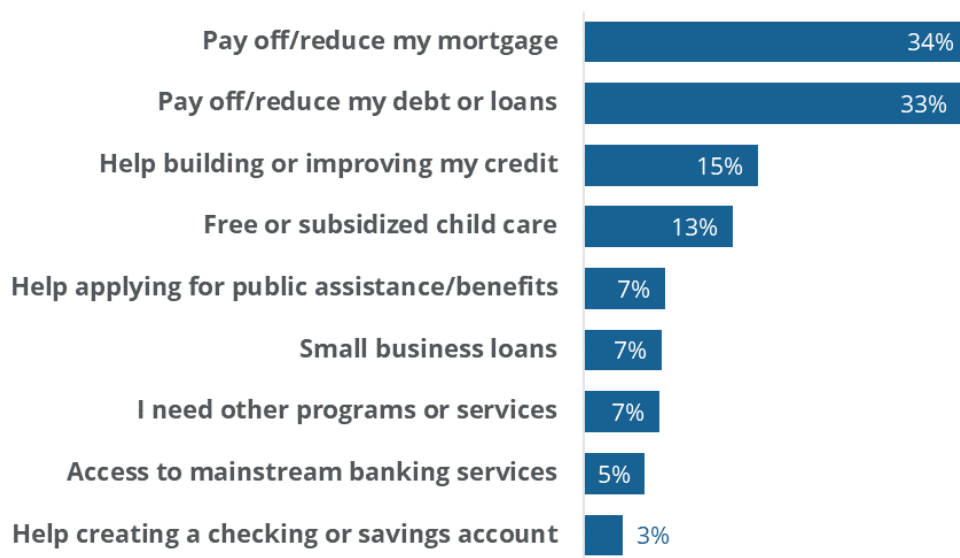
Economic Mobility	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
Responses	1,329	93	435	76	238
We are always able to pay the total amount of our bills on time	57%	32%	45%	24%	65%
We save a certain amount of money each month for emergencies or goals	35%	30%	31%	32%	34%
We are usually 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.

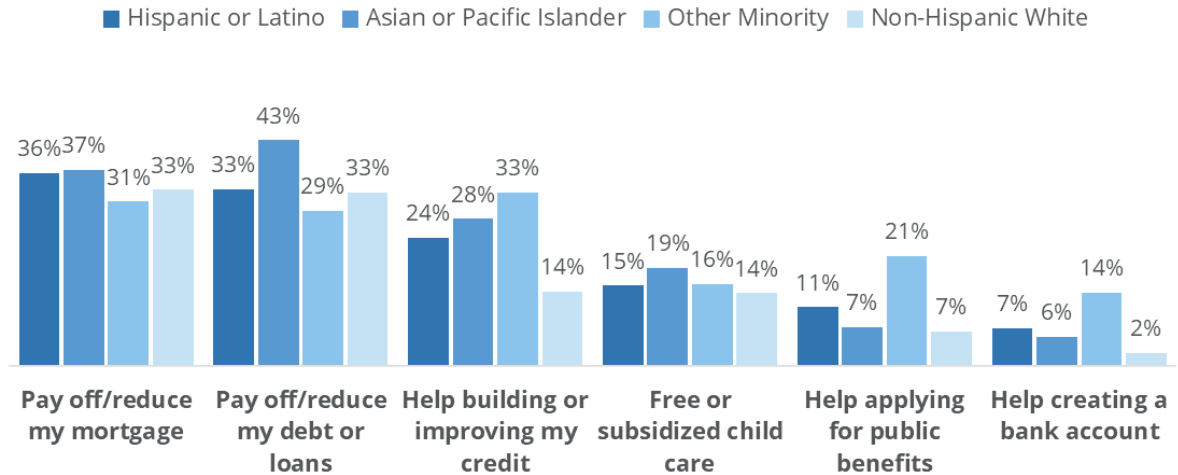
Regardless of race or ethnicity, residents feel they need to pay off or reduce their mortgage and/or have greater access to free or subsidized child care to feel more financially secure. However, key differences exist outside of these tools specifically for Asian or Pacific Islander residents and other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



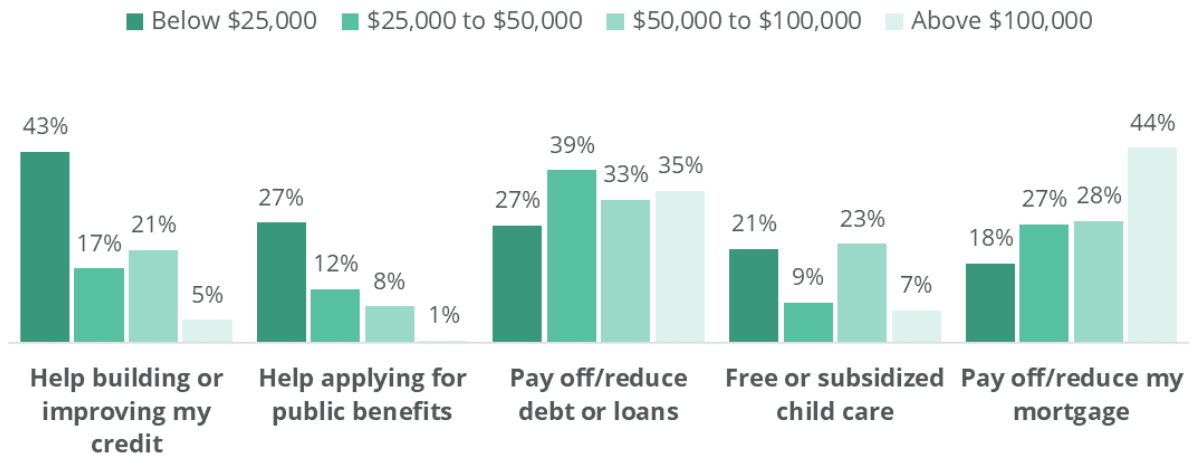
Note: n=1,155.

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

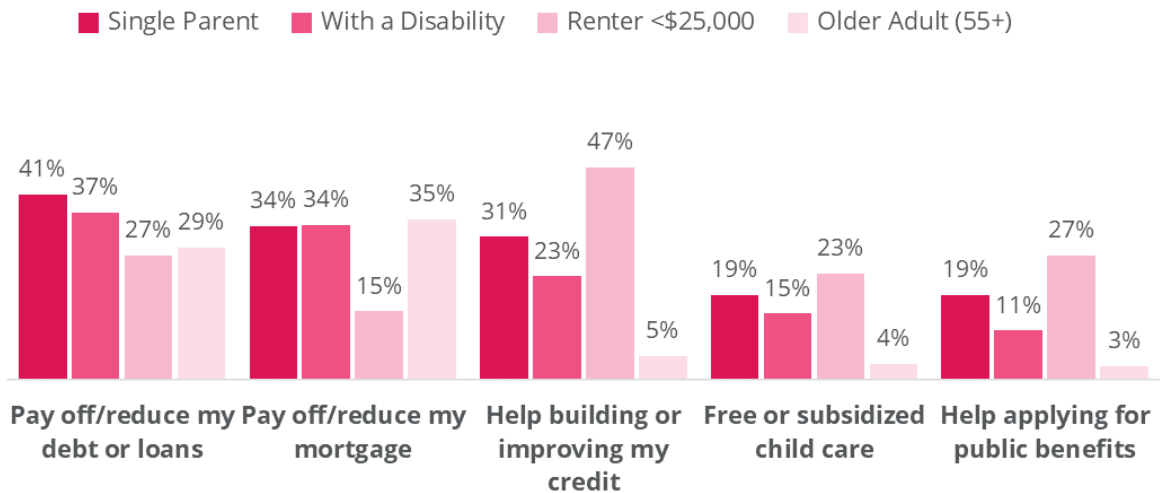


Note: n=1,189.

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.

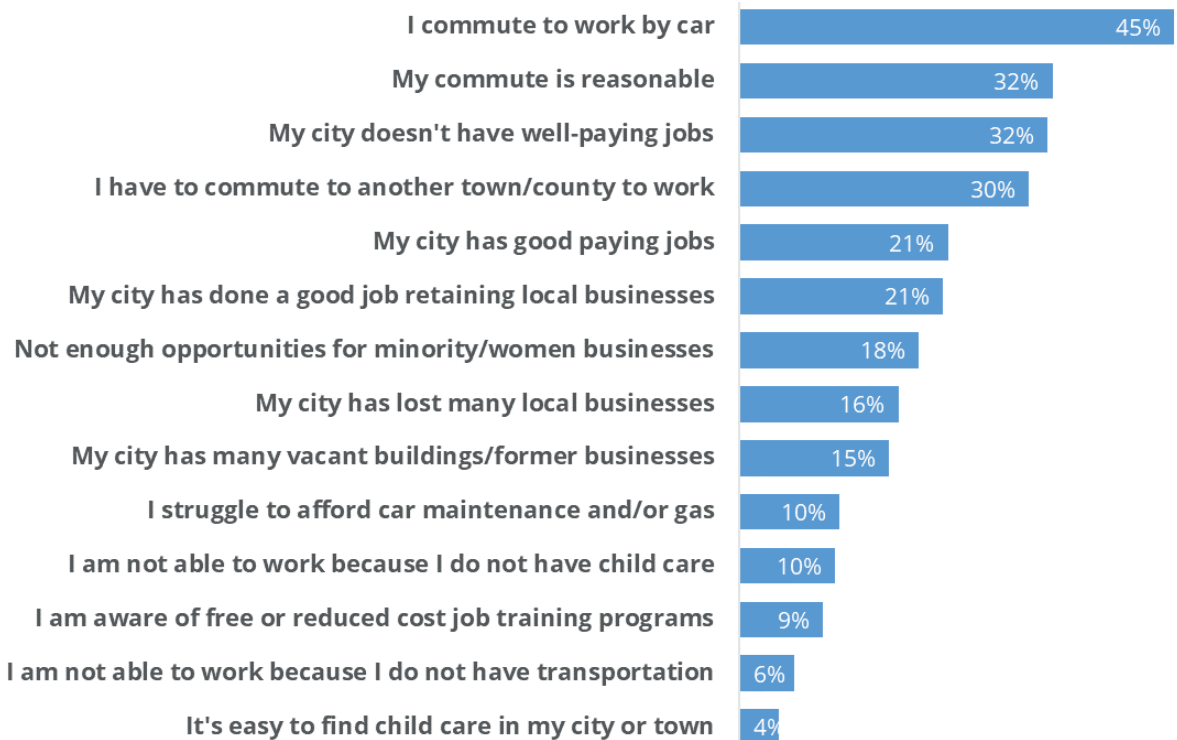
Economic Development Needs

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

Do you agree with the following statements?	County	Race and Ethnicity			
		Hispanic	Asian	Other Minority	NH White
Responses	1,183	93	55	67	874
I commute to work by car	45%	38%	42%	22%	47%
My commute is reasonable	32%	16%	25%	16%	35%
My city or town doesn't have enough well-paying job opportunities	32%	39%	33%	33%	31%
I have to commute to another town or county to work	30%	42%	27%	30%	29%
My city or town has good paying jobs	21%	11%	16%	18%	22%
My city or town has done a good job retaining local businesses	21%	13%	11%	16%	22%
My city or town doesn't have enough opportunities for minority or women-owned businesses to be successful	18%	27%	29%	30%	16%
My city or town has lost many local businesses	16%	22%	18%	27%	14%
My city or town has many vacant buildings and former businesses	15%	13%	22%	7%	16%
I'm not able to work because I don't have child care	10%	10%	15%	9%	9%
I struggle to afford car maintenance and/or gas	10%	9%	13%	16%	9%
I am aware of free or reduced job training programs in my city	9%	8%	11%	16%	8%
I'm not able to work because I don't have transportation	6%	9%	5%	16%	5%
It's easy to find child care in my city or town	4%	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	\$50,000	\$100,000	0+
Responses	1,183	156	123	335	510
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

		■ 25% Above County Average ■ 25% Below County Average			
Do you agree with the following statements?	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
Responses	1,183	91	394	72	210
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.

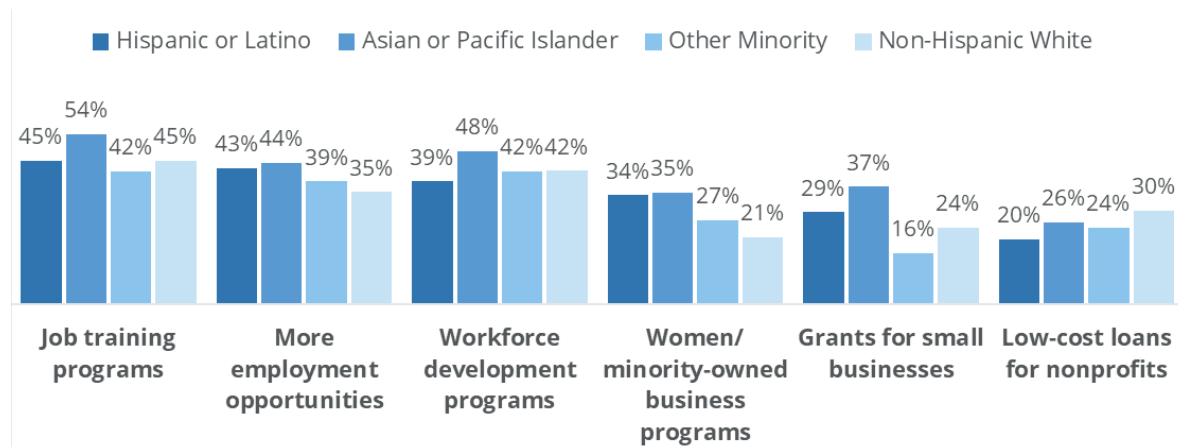


Figures A-61 through A-63 show the top economic development needs identified by survey respondents by demographics and other socioeconomic characteristics. Note that only the top five needs are shown for each resident group.

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

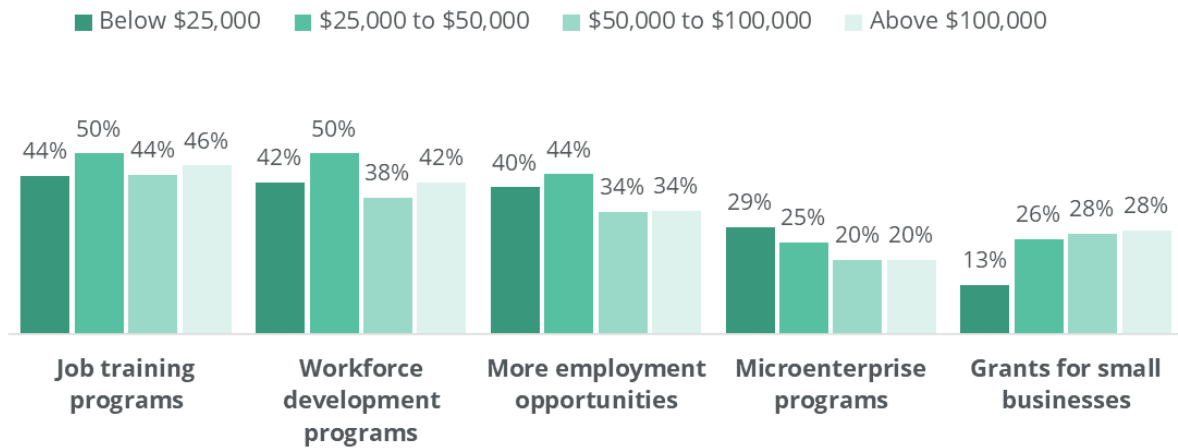


Note: n=1,013.

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

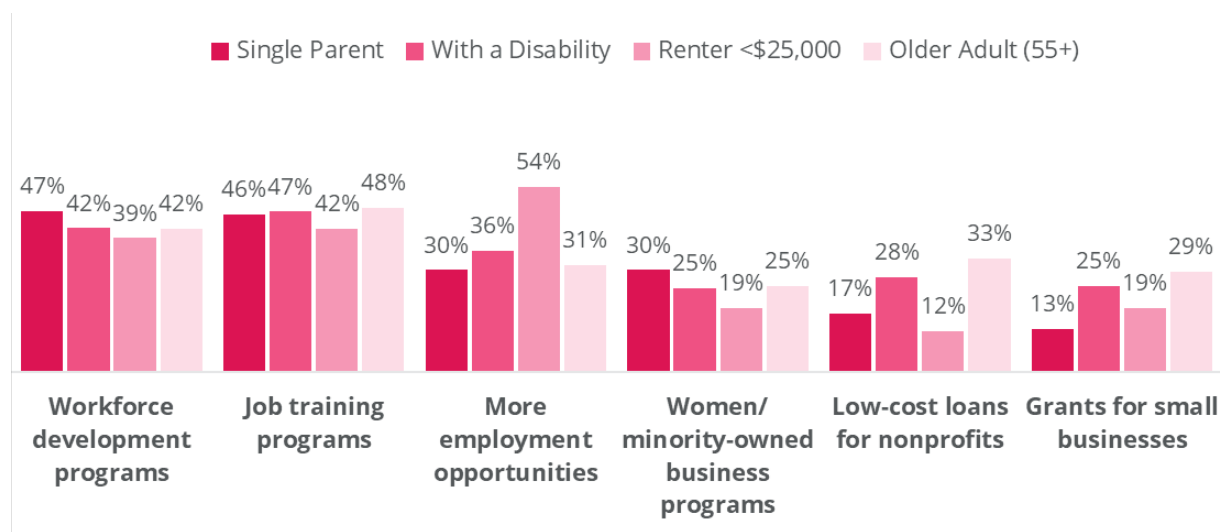


Note: n=1,041.

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

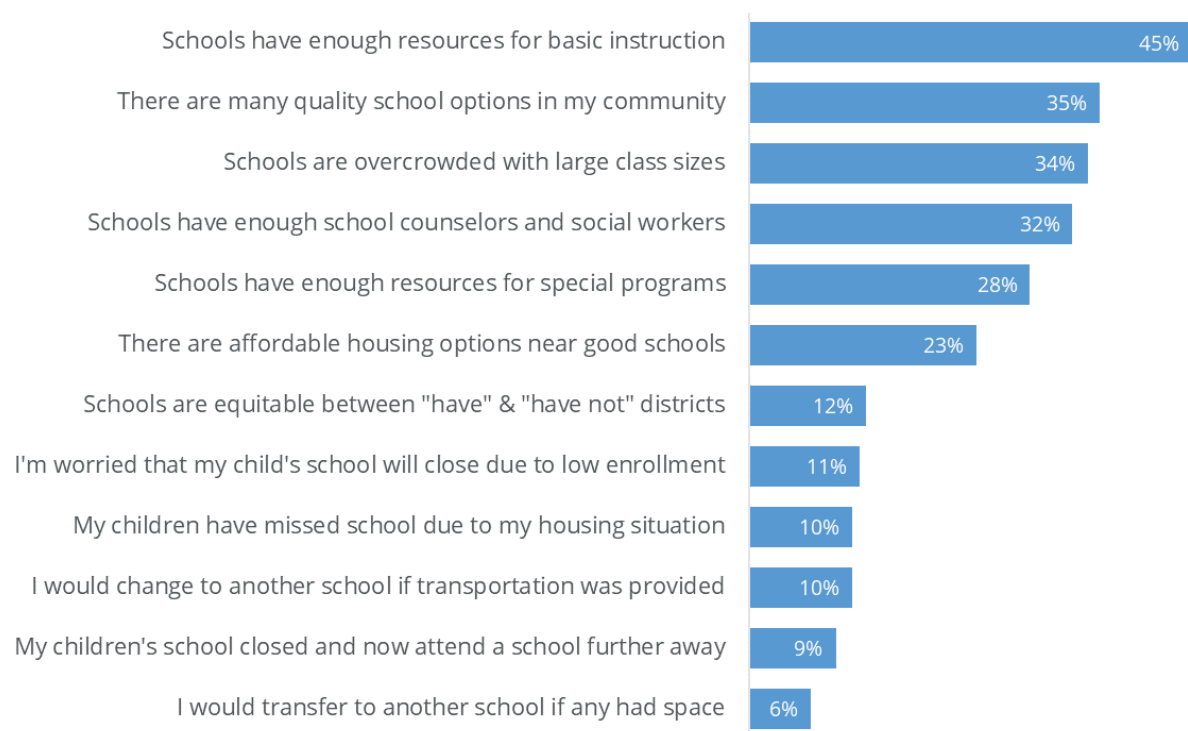
Figure A-64 (on the following page) illustrates access to quality schools and educational opportunities in Salt Lake County by showing the extent to which residents agree with a range of statements concerning the County’s education and school systems. (Note that only survey respondents with children 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

Do you agree with the following statements?	County	Race and Ethnicity			
		Hispanic	Asian	Other Minority	NH White
Responses	631	51	34	45	466
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

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

Do you agree with the following statements?	County	Single Parent	With a Disability	Renter <\$25,000	Older Adult
Responses	631	78	227	40	40
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 1st 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.

Needs Expressed by Stakeholders in Focus Groups

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.

CITIZEN PARTICIPATION PLAN.

UPDATED



Citizen Participation Plan

Updated: March 2025

**Division of Housing and Community Development
2001 S. State Street, S2-100, P.O. Box 144575, Salt Lake City, Utah 84114-4575**

CITIZEN PARTICIPATION PLAN

County of Salt Lake Urban County and HOME Consortium

Community Development Block Grant
HOME Investment Partnership Program
Emergency Solutions Grant

INTRODUCTION

The Salt Lake County Division of Housing and Community Development (HCD) follows the Citizen Participation Plan (CPP) detailed in this document to determine and prioritize the needs of communities in its jurisdiction—namely Urban County and HOME Consortium communities; to administer programs intended to address those needs; and to involve the public in the Consolidated Plan and related Annual Action Plan and reporting processes.

As required by law, the Citizen Participation Plan adheres to guidelines provided by the U.S. Department of Housing and Urban Development (HUD), 24 CFR Part 91.105. The Citizen Participation Plan concerns the Community Development Block Grant Program (CDBG), the HOME investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG).

This Citizen Participation Plan was made available for public review and comment in April 2025, published on the HCD website, and available in hard copy upon request from the County HCD office. The final Citizen Participation Plan was approved after a comment and review period of 30 days.

Encouraging Citizen Participation

As required by law, the Citizen Participation Plan should both provide for and encourage public participation. It should emphasize involvement by low- and moderate-income people—especially those living in low and moderate income neighborhoods including low-income residents of any targeted revitalization areas, areas designated by either a local jurisdiction or a state as a slum and blighted area, and areas where CDBG funds are proposed to be used. Participation by businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations is encouraged, as is participation by the resident populations, homeless and at-risk populations, and special needs populations (e.g., persons with disabilities, persons with HIV/AIDS and their families, homeless persons, residents of public and assisted housing developments including any resident advisory boards, resident councils and resident management corporations) that are typically beneficiaries of CDBG, HOME, and ESG funding. HCD will collaborate with local grassroots organizations and trusted parties to engage directly with residents and facilitate discussions in neighborhoods with the most pressing needs.

The consultation process also includes regional government agencies (e.g., regional planning agencies, transportation agencies), adjacent units of general local government, and local government agencies. Coordination, collaboration, and consultation with the Continuum of Care (CoC) agencies and other ESG Grantees will be a priority to analyze patterns of use and to evaluate the outcomes and effectiveness for both ESG and CoC projects. The County will also consult with public housing authorities (PHAs) operating with the County and will continue to consider public housing needs, planned programs and activities under the consolidated plan.

This participation will happen prior to funding recommendations being made to the Mayor, and before the draft comment period, final public hearing, and final funding decisions are published.

Role of Low- and Moderate-Income People

Because the primary purpose of the programs covered by this Citizen Participation Plan is to improve communities by providing decent housing, a suitable living environment, and growing economic opportunities for all principally low- and moderate-income people; it is important to include potential and actual program beneficiaries in all stages of the process, including:

- Needs identification;
- Priority setting among these needs, deciding how much money should be allocated to each high-priority need, and suggesting the types of programs to meet high-priority needs; and
- Evaluating the efficacy of program performance.

PUBLIC NOTICE

Items Covered by the Public Notice Requirement

There shall be approximately a 15 day public notice once a federally required document is available, such as the Proposed Annual Action Plan or Five-Year Consolidated Plan, any proposed Substantial Amendments, and the Consolidated Annual Performance Evaluation Report (CAPER), and all public hearings related to the funds or planning process covered by this Citizen Participation Plan.

Forms of Public Notice

Salt Lake County will utilize one or more of the following forms of public notice.

1. Any activity requiring public notice will be placed on the Division of Housing and Community Development's web page at <<http://www.slco.org/HCD>>.
2. Newspapers of General Circulation: Public notices will be published as notices in the legal section of *The Salt Lake Tribune* and/or *The Deseret News* or similar publications at least 15 days before the date of a hearing.
3. Press Releases will be sent to the County's Public Information Officer for distribution to the local media.
4. Notice will be given to organizations that have received funds or collaborated with HCD in the past, neighborhood organizations, community councils, and any other parties on our mailing list. The list includes, but is not limited to: units of local government, public and private agencies that provide housing, health, and social services including those that provide services to children, elderly, persons with disabilities, persons living with HIV/AIDS, and the homeless; public and private agencies that represent special needs groups living in Salt Lake County; and other interested parties on the Salt Lake County CDBG mailing list.
5. Notice will be sent out through the County Mayor's Diversity Website email listing.
6. Notice will be posted on the Utah Public Notice website.
7. Notice will be posted on the public bulletin board outside the County Council Chambers.
8. Notice will also be given to any person or group that requests information.
9. Notice through relevant social media is currently being explored and utilized.

PUBLIC ACCESS TO DOCUMENTS

Salt Lake County shall provide residents, public agencies and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and the County's use of resources under Federal programs during the preceding five years.

Availability of Standard Documents

Standard documents include copies of the proposed/Draft and final Annual Action Plans, the proposed and final Consolidated Plan, proposed and final substantial amendments, the proposed and final Consolidated Annual Performance and Evaluation Report (CAPER), the Citizen Participation Plan, and the Plan to Minimize Displacement, as well as information regarding use of funds and other program information will be maintained by Salt Lake County HCD staff.

The Draft Annual Action Plan and Consolidated Plan for review will include the estimated amount of all Federal assistance, grant funds, loan funds, and program income anticipated to be generated by the activities carried out for the upcoming year, along with a description of the range of activities that may be funded with each resource. The County will also provide an estimate of the amount of funding that can be expected to benefit low- and moderate-income people. The notice of available funds will coincide with a call for funding applications for potential projects.

Public Access

The public may access standard documents by contacting the Division of Housing and Community Development (HCD) (2001 S. State St. S2100, PO Box 144575, Salt Lake City, UT 84114-4575) tel: (385) 468-4880, 8:00 a.m. to 5:00 p.m., Monday through Friday. Reasonable accommodations for individuals with disabilities or those in need of language interpretation services can be provided if five days' notice is given by calling 385-468-4880. TTY/TDD users should call 7-1-1.

During the 30 day public review and comment period, copies of the proposed Action Plan and/or Consolidated Plan and the most recent CAPER will be made available for public review at the Division of Housing and Community Development. Reasonable accommodations will be made for non-English speaking persons and for people with disabilities. Salt Lake County shall provide a reasonable number of free copies of the Action and/or Consolidated Plan and the CAPER to residents and groups upon request. To make a request, please contact Jennifer Jimenez at 385-468-4944 or email jjimenez@saltlakecounty.gov

Copies of the final Action Plan and/or Consolidated Plan and the Executive Summary will be made available to the public for free upon request. The Executive Summary will also be posted on the County's Division of Housing and Community Development's website. In addition, copies will be available at the locations specified above in the section, "Public Access to Documents."

How to Comment

The public may comment on the Action Plan and/or Consolidated Plan and the most recent CAPER in writing or at the public hearing. Written comments must be directed to Housing and Community Development, 2001 S. State St. S2100, PO Box 144575, Salt Lake City, UT 84114-4575. Salt Lake County shall consider any comments or views received during the 30 day public comment period in preparing the final Action and/or Consolidated Plan and the upcoming CAPER. A summary of all comments or views, and a summary of any comments or views not accepted (that is, comments or views that do not result in changes) and the reasons thereof, shall be attached to the final Action Plan and/or Consolidated Plan and the next CAPER.

PUBLIC MEETINGS AND HEARINGS

Salt Lake County is required by law to host two public hearings at two different stages of the development of the plans to obtain the public's views and to provide the public with the County's responses to public questions and proposals. One of the meetings/hearings will occur during development of the plan, before the draft document is available for public comment. One meeting/hearing will occur after a draft of the plans has been made publicly available, during the draft report comment period.

Access to Public Meetings and Hearings

The County will provide a 15 day notice of public meetings and hearings using the forms of notice detailed above, and will provide timely access to information and records relating to the County's proposed and actual use of Federal assistance, grant funds, loan funds, and program income. The County will follow the requirements of the Open and Public Meetings Act as required by UC 52-4-102. The County may facilitate Virtual Public Meetings, or otherwise utilize relevant technology to ensure meaningful access and to accommodate a variety of household needs.

The County will provide reasonable notice and opportunity to comment (30 days for the Consolidated Plan and Annual Action Plans and 15 days for the CAPER per regulation) and adequate advance notice prior to any public meeting and hearing. The hearings will be held at times and locations convenient to potential or actual beneficiaries.

In accordance with 24 CFR 5.110 and 24 CFR 91.600, HUD may, upon a determination of good cause and subject to statutory limitations, waive regulatory provisions. These regulatory provisions provide HUD the authority to make waiver determinations for the ESG, CoC, and HOPWA Programs and consolidated planning requirements for all CPD formula programs. This Citizen Participation Plan may be amended as necessary to document applicable waivers, and the justification and relevant timeframe for each waiver will be noted in the appropriate section of this plan.

Public Meetings and Hearings and Populations with Unique Needs

All public meetings, workshops, and hearings are held in facilities that are accessible to people with disabilities and meet ADA requirements. Salt Lake County will take reasonable steps to provide language assistance to ensure meaningful access to participation by non-English-speaking and limited English proficiency residents of the community when requested with five days' notice.

Reasonable accommodations for individuals with disabilities or those in need of language interpretation services can be provided if five days' notice is given by calling 385-468-4880. TTY/TDD users should call 7-1-1.

GRANT APPLICATIONS

Application Training Workshops: Each year the County will conduct application training workshops for organizations and for individuals representing and serving low- and moderate-income people who are interested in submitting applications to obtain funding for an activity. Program objectives, eligible activities, eligible applicants, funding policies, application forms and the proposed evaluation and selection process will be among the topics discussed during the workshops. Each workshop participant receives a copy of the annual Request for Applications, Application Forms and Instructions, and Salt Lake County Program Funding Policies. All potential funding applicants are encouraged to contact County staff for technical assistance before completing an application form. Individual help is available as scheduling permits.

Application – Deadline: The application deadline for the next Program Year will be included in the notice of funding availability, which will provide 30 days' notice.

Review of Eligibility: Each year, the HOME Consortium Housing Committee, the Community & Economic Development Advisory Council (CEDAC), the Community & Support Services Advisory Council (CSSAC) or other citizen committees will review all HOME, CDBG and ESG proposals for completeness and compliance with HUD regulations, eventually recommending a list of eligible activities and funding levels for the Mayor's approval. The public is encouraged to give input during this process.

Subject to the applicability of any waivers issued by HUD which justify an expedited process for allocating funds, the County may opt to utilize County staff to conduct the review of proposals. Under these circumstances, County staff will notify the appropriate citizen committees of funding recommendations, to ensure that committee members have the opportunity to comment during the public comment period.

AMENDMENTS

Amendments to the Action Plan (and/or Five-Year Consolidated Plan)

The Annual Action Plan and/or the Five-Year Consolidated Plan may be amended at any time during the program year. Changes in the plan(s) will require amendments any time there is: a change in the use of money between activities or to an activity not mentioned in the Final Annual Action Plan; or a change in the purpose, location, scope, or

beneficiaries of an activity.

A “substantial amendment” is an amendment to the Consolidated Plan or Annual Action Plan that requires 30 days of public comment. Prior to submitting substantial amendments to HUD, Salt Lake County will provide residents with 30 days’ advance notice – advertised in the publications listed in the public notice section – of an opportunity to comment whenever a substantial amendment is being proposed for the Salt Lake County CDBG program. Salt Lake County shall consider any comments received in preparing substantial amendments. A summary of all comments received shall be attached to any substantial amendment of the plan. Any comments that are not accepted (that is, comments that do not result in changes to the amendment) and the reasons thereof shall be included in this summary.

Substantial Amendments: The following criteria shall be used to define which Amendments are substantial:

- a. Changes in the use of Federal program money from one activity to another which exceeds twenty percent of the annual allocation of the block grant;
- b. Changes to the Federal program allocation for a project by an amount in excess of twenty percent;
- c. Changes to any of the five year goals, policies, or procedures identified in the Consolidated Plan;
- d. A change in allocation priorities or method of distribution of funds that could significantly change the distribution of funds among activities or projects.

GRIEVANCES AND DISPLACEMENT

Procedure for Complaints and Grievances

Complaints, inquiries, and grievances related to the consolidated plan, consolidated plan amendments, the AFH, and revisions to the AFH, and the performance report shall be submitted in writing to Housing and Community Development, 2001 S. State St. S2100, PO Box 144575, Salt Lake City, UT 84114-4575. A written response shall be provided to the complaining or aggrieved party within 15 working days of the date of receipt of the written complaint or grievance.

Plan to Minimize Displacement

Consistent with the goals and objectives of activities assisted under the Program, Salt Lake County's Community Development Block Grant Program will take the following steps to minimize the displacement of people, businesses, nonprofits, and/or farms.

2. Discourage projects involving displacement/relocation through a grant application scoring system that reduces the total score of projects that anticipate displacement/relocation;
3. Encourage project sponsors to plan or stage projects to minimize and/or prevent the adverse impacts of displacement;
4. Provide for the establishment of temporary relocation facilities in order to provide housing to households whose displacement will be temporary;
5. Provide advisory services which will include such measures, facilities, and services as may be necessary to determine relocation needs, or other assistance for which displaced persons may be eligible;
6. Coordinate code enforcement with rehabilitation and housing assistance programs; and
7. Stage the rehabilitation of apartment units to allow tenants to remain in the building/complex during and after rehabilitation by working with empty units or buildings first.

Any residential tenant who will be permanently and involuntarily displaced shall be entitled to the following services and benefits:

1. Timely information. The tenant will be contacted and provided timely information that fully explains the reason for the displacement and the relocation assistance available;
2. Advisory services. The tenant will be provided appropriate advisory services necessary to minimize hardships in adjusting to the relocation;

3. Advance notice. Unless there is an urgent need for the property (e.g., substantial danger to a person's health or safety) or the tenant is evicted for cause, the tenant shall be given at least 90 days' advance notice of the earliest possible date which they must vacate the property;
4. Replacement Housing Assistance. Replacement housing assistance is available to both renters and owners in the form of rental assistance or purchase assistance. The replacement assistance is based on a number of factors as provided in the Uniform Relocation Act and its regulations at 49 CFR Part 24; and
5. Moving Expenses. The tenant will be reimbursed for reasonable, documented costs of his/her moving and related expenses; or the tenant may elect to receive a fixed payment for moving and related expenses.

DEFINITIONS

Action Plan – The Action Plan is the one-year portion of a participating jurisdiction's Consolidated Plan. It includes the participating jurisdiction's annual application for all HUD entitlement funds. Development of the Action Plan and the five-year Consolidated Plan is the primary focus of residents participating in the Citizen Participation Plan.

CAPER – The Consolidated Annual Performance Evaluation Report (CAPER) is the document used to evaluate the performance of programs like HOME, CDBG, and ESG. It reports on the progress made on the five-year Consolidated Plan through the actions identified in the annual Action Plan.

CDBG – The Community Development Block Grant (CDBG) Program is a Federal program created under the Housing and Community Development Act of 1974. This program provides grant funds to local and state governments to be used to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low-and-moderate income residents. Grant funds are awarded to programs that offer “brick & mortar” improvements to public facilities and public services, including the acquisition, planning, and redevelopment of real property, and other hard costs. A small amount of grant funds is also available for program administration, operations, staffing, equipment, and other soft costs.

Salt Lake County's annual CDBG appropriation is allocated to programs that benefit the Urban County which includes the eleven participating non-entitlement cities, including

Alta, Brighton, Bluffdale, Cottonwood Heights, Draper, Herriman, Holladay, Millcreek, Midvale, Murray, Riverton, and South Salt Lake as well as the Metro Townships of Copperton, Emigration, Kearns, Magna, Millcreek and White City, and the balance of Unincorporated Salt Lake County.

CEDAC – The Community and Economic Development Advisory Council (CEDAC) is a twelve to fourteen-member council appointed by the County Mayor. Each Mayor of a Participating City selects a representative for this Council and the balance of the members are selected to represent the unincorporated areas. This council acts in an advisory capacity to the collective group of Mayors, and is charged with the responsibility of reviewing each program application for the CDBG hard cost funding from both the Nonprofit Agencies as well as the Participating Urban Cities and delivering its recommendations as to which programs ought to be included in the Proposed Action Plan and/or the Proposed Five-Year Consolidated Plan for the year.

CSSAC – The Community & Support Services Advisory Council (CSSAC) is an eight to fifteen -member council appointed by the County Mayor. This council acts in an advisory capacity to the County Mayor and the Mayors of the Urban County, as it relates to specific Community & Support Service Programs which may include General Funds monies appropriated for grant purposes, the Social Services Block Grant (SSBG) Program, the Emergency Solutions Grant (ESG) Program and up to 15% of the Community Development Block Grant (CDBG) Program and any other matters as deemed germane and appropriate by the Mayor. The committee makes funding recommendations to the collective groups of Mayors for programs that ought to be included in the Proposed Action Plan and/or the Proposed Five-Year Consolidated Plan for the year.

Consolidated Plan – The Consolidated Plan is a document written by any jurisdiction participating in the aforementioned HUD programs that describes the housing needs of low-and-moderate income residents, the homeless, and community development needs among others. The Consolidated Plan also outlines strategies to meet the needs and lists the resources available for implementation. This document is required to receive HUD Community Planning and Development funds, and it exists in forms that detail housing and community development needs and strategies over five-year and one-year periods.

CPP – The Citizen Participation Plan (CPP) is a plan that must be developed by all participating jurisdictions to describe and document efforts that will be undertaken to provide for and encourage residents to participate in the Consolidated Plan, any substantial amendments to the Consolidated Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER).

HCD – Housing and Community Development (HCD) is the division of Salt Lake County Government responsible for administering any and all programs outlined in this document for its jurisdiction. In addition to carrying out the County’s Mission Statement, the Division of Housing and Community Development strives to make a positive

difference in people's lives by developing and implementing strategies and services to increase the quality of life and living in Salt Lake County neighborhoods.

ESG – The Emergency Solutions Grants program (ESG) provides funding for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

HOME – The HOME Investment Partnership Program: HOME consists of a Federal block grant which provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities. These activities include building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low to moderate income people.

HOME Consortium Housing Committee – The HOME Consortium Housing Committee is a ten-member council consisting of a representative from each of the Consortium Cities. The Committee is charged with the responsibility of reviewing each program application for HOME funds and delivering its recommendations to the Mayor as to which programs ought to be included in the Proposed Action Plan and/or the Proposed Five-Year Consolidated Plan.

HUD – The U.S. Department of Housing and Urban Development is a Cabinet Department in the executive branch of the U.S. Federal Government, founded to develop and execute policy related to housing and urban areas. It is the governing body responsible for the oversight and implementation of housing programs as well as calculating and distributing funds to entitled jurisdictions like Salt Lake County. HUD's mission is “to increase homeownership, support community development and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships—particularly with faith-based and community organizations—that leverage resources and improve HUD's ability to be effective on the community level.”

Low and Moderate Income - A family, household or individual whose annual income does not exceed 80 percent of the median income for the area, as determined by the US Department of Housing and Urban Development, with adjustments for smaller and larger families, households or individuals.

Plan to Minimize Displacement – The Plan to Minimize Displacement is a set of guidelines the County follows when persons of low and moderate income are forced to

relocate or move as a direct result of housing and development activities which are federally funded.

Salt Lake County HOME Consortium – The Salt Lake County HOME Consortium includes the Urban County along with the entitlement cities of Herriman Sandy, South Jordan, Taylorsville, West Jordan and West Valley. The Consortium administers the HOME Investment Partnership Grant.

Urban County – The Salt Lake Urban County includes the Metro Townships of Copperton, Emigration, Kearns, Magna, and White City, the balance of unincorporated Salt Lake County and the non-entitlement cities of Alta, Brighton, Bluffdale, Cottonwood Heights, Draper, Herriman, Holladay, Midvale, Millcreek, Murray, Riverton, and South Salt Lake. Salt Lake County qualifies as an urban county because it (1) is authorized under State law to undertake essential community development and housing assistance activities in its unincorporated areas which are not units of general local government; and (2) has a population of more than 200,000 (excluding the population of the 6 entitlement cities therein).

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.

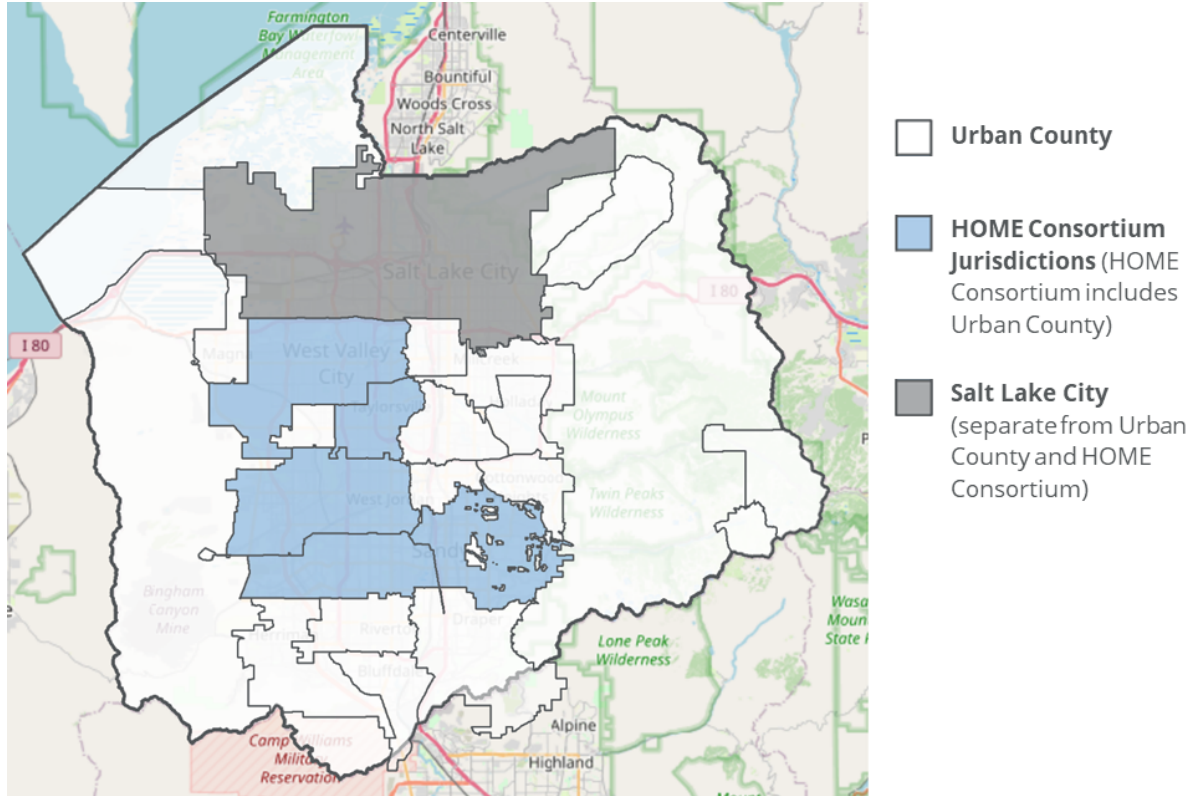
The “HOME Consortium” is the group of jurisdictions eligible to receive the HOME Investment Partnership Program funding through Salt Lake County. The distribution of these funds is determined by housing needs and priorities identified in the Consolidated Plan.

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.

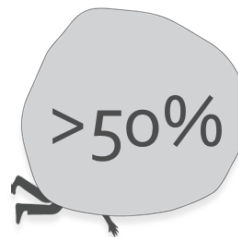
Cost burden is important because it also indicates how well a household can manage other expenses—e.g., childcare, transportation, health care—and how much disposable income they have to contribute to the economy. **Families with persistent cost burden can struggle to attain upward economic mobility,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

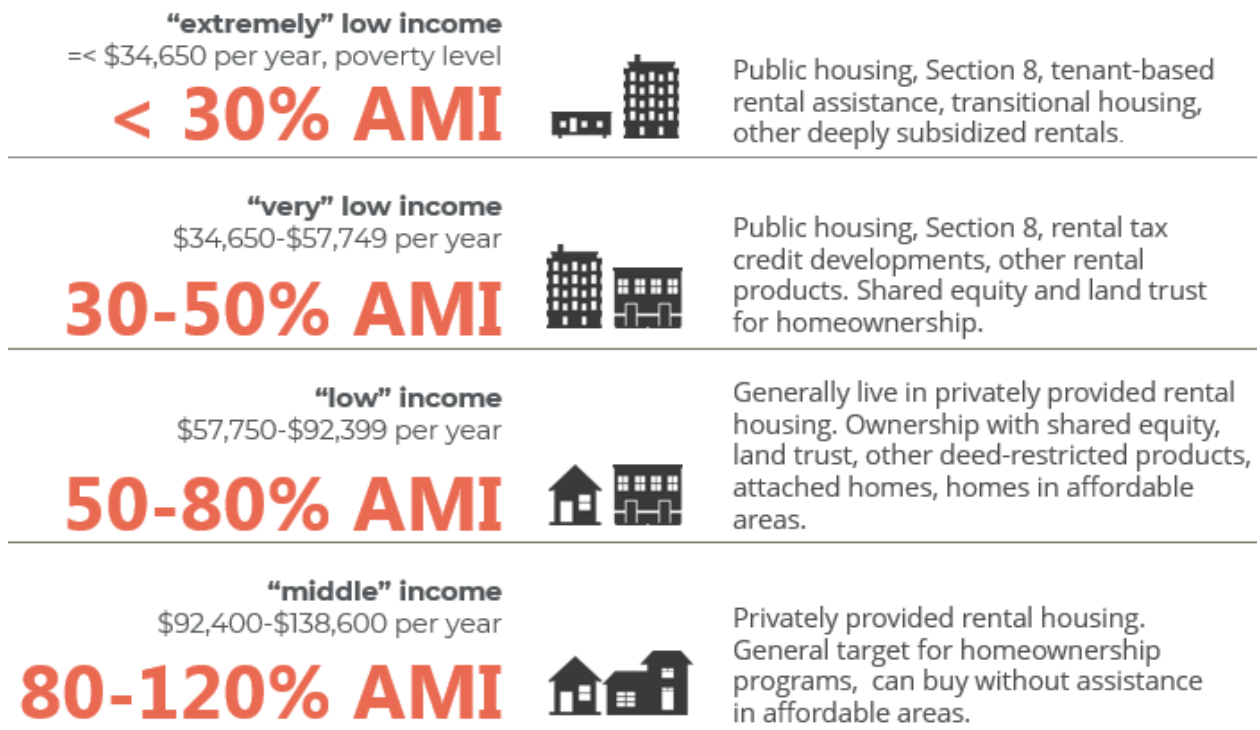
HUD income categories. Eligibility for housing programs is generally based on how a resident’s income falls within HUD-determined AMI categories, or Area Median Income. Figure A-1 outlines the AMI thresholds for households in Salt Lake County. Salt Lake County is part of the Salt Lake City, UT HUD Metro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

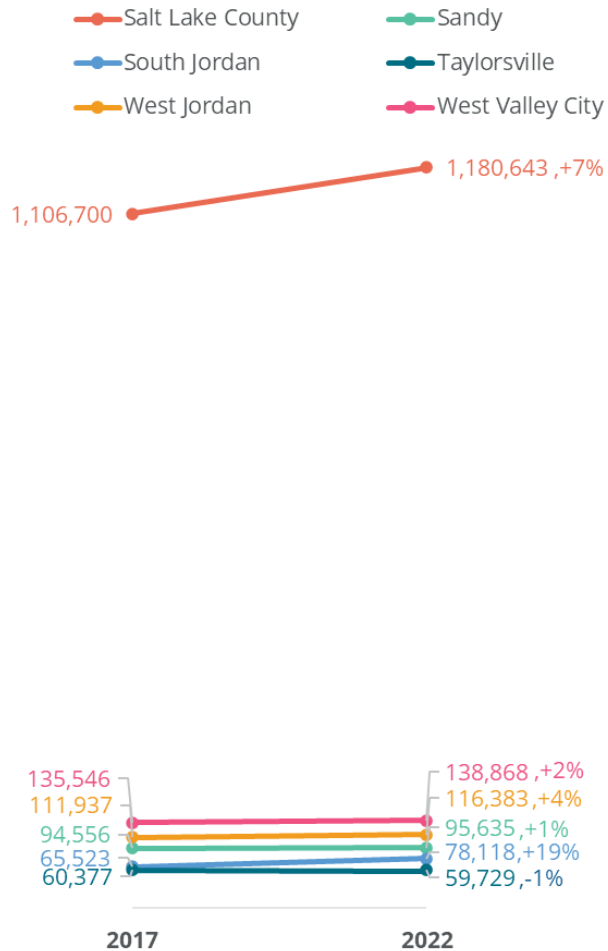
- The homeownership rate for the entire county is 67% with higher rates in each HOME Consortium jurisdiction. At least 90% of households in the unincorporated county, Emigration Canyon, and White City own their homes, while homeownership falls below 40% in Alta and South Salt Lake. The homeownership 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.¹ 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

¹ 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).

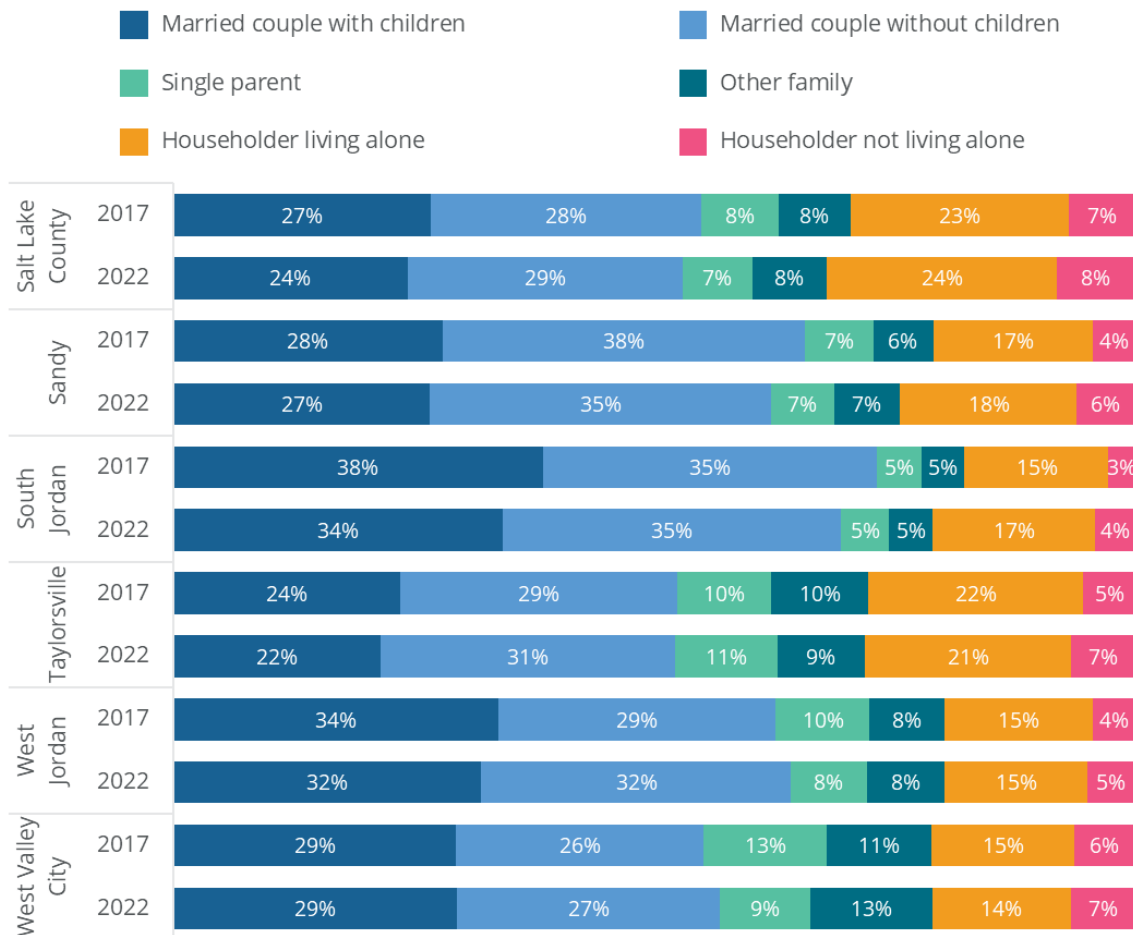
Figure A-3.
Population Change by Geography, 2017-2022, Urban County and HOME Consortium

	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									
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

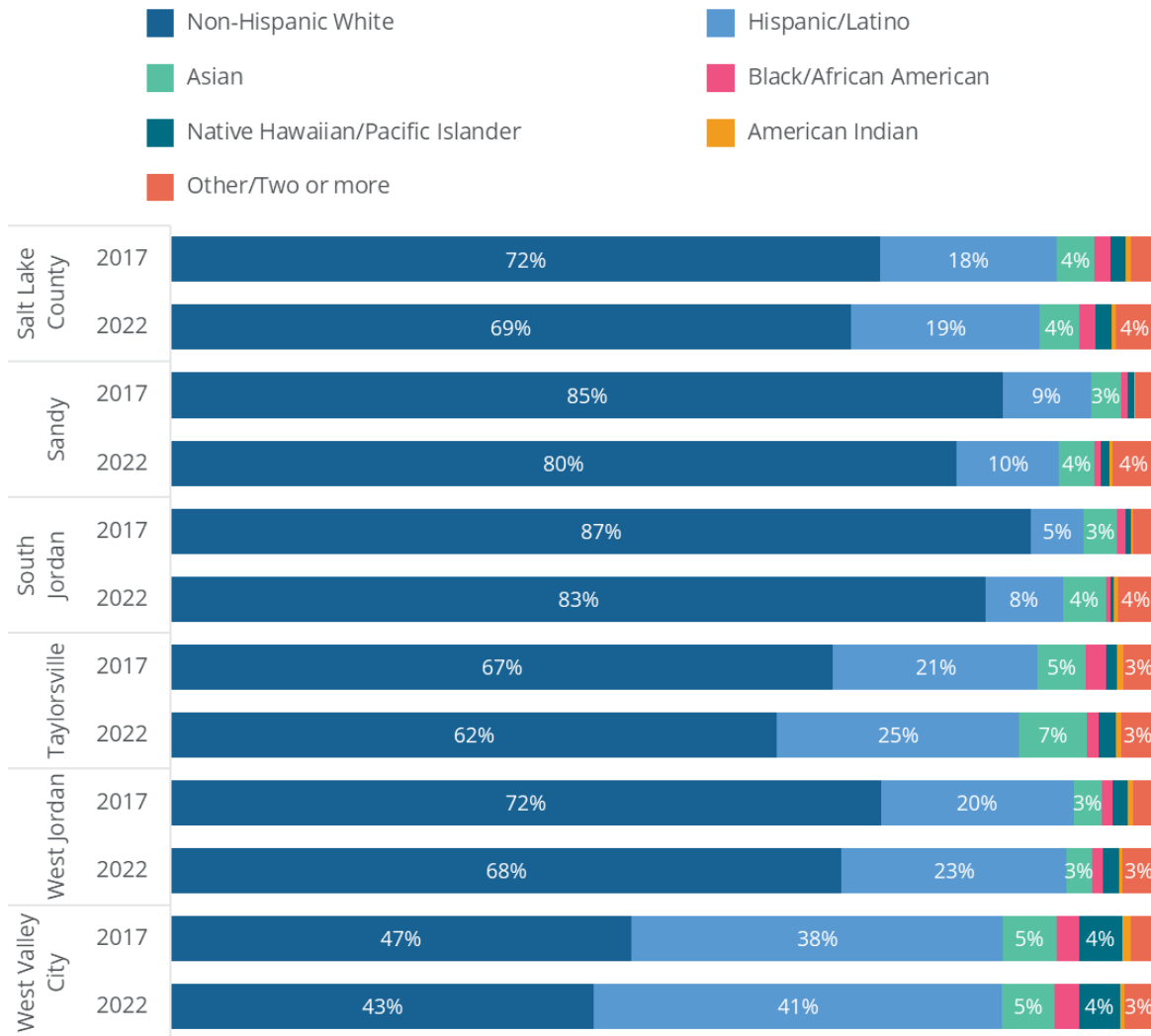
2022	Total Households	Family Households					Nonfamily Households		
		All	Married couple with children	Married couple with no children	Single parent	Other family	All	Householder living alone	Householder not living alone
Urban County (Continued)									
Midvale	14,871	59%	17%	22%	13%	8%	41%	32%	9%
Millcreek	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%

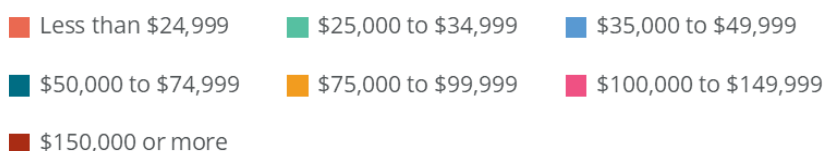
Note: Hispanic/Latino includes Hispanic/Latino of any race, while all other races include Non-Hispanic individuals only. Margins of error are largest for estimates in Alta, Brighton, and Copperton due to small sample sizes.

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.

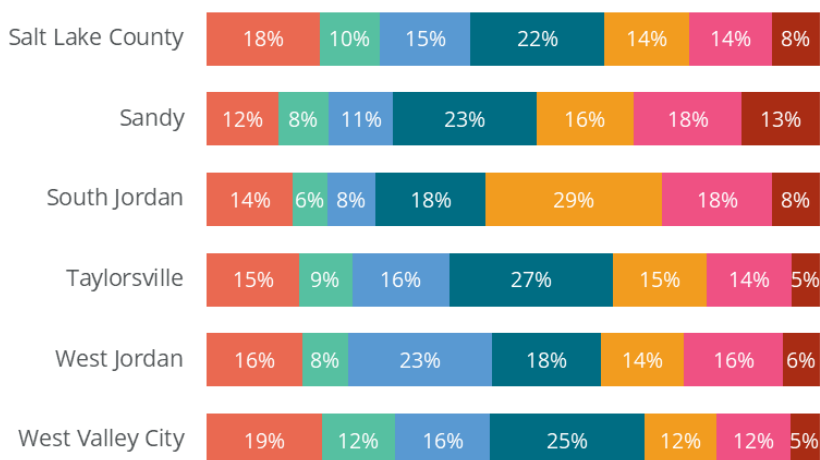


Figure A-11.

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
Salt Lake County	4%	2%	5%	4%	4%	10%	15%	22%	14%	14%	8%
Urban County	4%	2%	4%	4%	3%	10%	16%	23%	15%	13%	9%
Unincorp. Salt Lake County	0%	0%	10%	0%	10%	4%	3%	15%	18%	20%	21%
Alta	35%	15%	0%	0%	0%	0%	17%	4%	15%	13%	0%
Brighton	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
Bluffdale	5%	0%	3%	0%	0%	0%	6%	33%	25%	19%	11%
Copperton	0%	0%	2%	0%	0%	0%	0%	47%	17%	31%	2%
Cottonwood Heights	4%	0%	3%	5%	2%	8%	12%	20%	13%	18%	14%
Draper	3%	1%	3%	3%	2%	5%	14%	17%	21%	19%	13%
Emigration Canyon	0%	0%	0%	0%	0%	0%	24%	0%	47%	16%	13%
Herriman	1%	7%	0%	1%	0%	15%	15%	24%	7%	25%	6%
Holladay	6%	1%	1%	6%	4%	9%	11%	20%	15%	12%	14%
Kearns	5%	1%	2%	8%	3%	7%	17%	18%	10%	22%	7%
Magna	2%	2%	1%	3%	4%	20%	16%	23%	17%	7%	4%
Midvale	3%	2%	4%	3%	3%	11%	16%	27%	14%	10%	6%
Millcreek	4%	1%	6%	4%	2%	13%	13%	22%	16%	10%	10%
Murray	2%	1%	3%	3%	3%	9%	17%	25%	16%	14%	7%
Riverton	1%	0%	1%	1%	3%	3%	21%	22%	18%	10%	19%
South Salt Lake	7%	2%	4%	5%	3%	10%	20%	24%	12%	7%	5%
White City	7%	0%	0%	0%	0%	15%	28%	12%	12%	21%	5%
Home Consortium	3%	2%	4%	3%	3%	10%	16%	23%	15%	14%	8%
Urban County	4%	2%	4%	4%	3%	10%	16%	23%	15%	13%	9%
Sandy	3%	1%	2%	3%	3%	8%	11%	23%	16%	18%	13%
South Jordan	5%	1%	1%	1%	6%	6%	8%	18%	29%	18%	8%
Taylorsville	3%	3%	3%	3%	3%	9%	16%	27%	15%	14%	5%
West Jordan	3%	2%	4%	3%	3%	8%	23%	18%	14%	16%	6%
West Valley City	2%	2%	5%	4%	5%	12%	16%	25%	12%	12%	5%

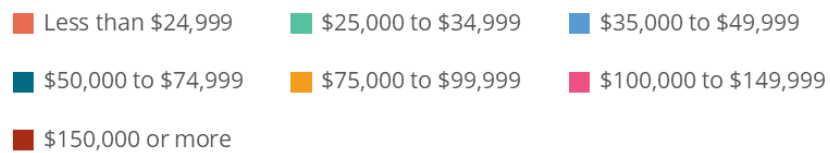
Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

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%. Excluding 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.

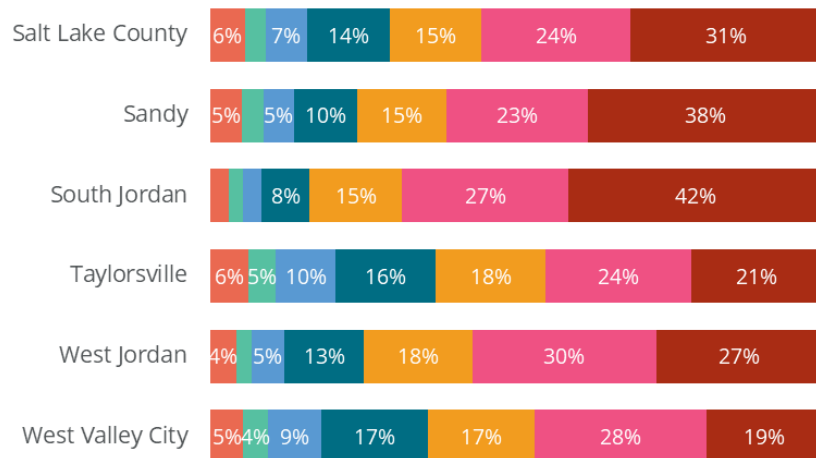


Figure A-14.

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
Salt Lake County	1%	1%	2%	2%	2%	6%	10%	20%	17%	21%	18%
Urban County	1%	1%	2%	2%	2%	5%	10%	19%	16%	21%	19%
Unincorp. Salt Lake County	2%	0%	0%	4%	2%	3%	10%	20%	19%	26%	12%
Alta	0%	0%	3%	3%	6%	0%	6%	32%	0%	12%	38%
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%	0%	0%	0%	2%	5%	16%	13%	28%	35%
Copperton	0%	0%	0%	0%	8%	11%	25%	20%	24%	6%	5%
Cottonwood Heights	1%	1%	0%	2%	2%	4%	10%	17%	13%	22%	29%
Draper	1%	1%	1%	1%	1%	2%	6%	12%	11%	23%	40%
Emigration Canyon	4%	4%	0%	0%	0%	0%	4%	7%	3%	22%	57%
Herriman	1%	0%	0%	0%	1%	2%	5%	21%	19%	34%	17%
Holladay	1%	1%	3%	2%	1%	5%	8%	16%	13%	22%	27%
Kearns	1%	0%	2%	2%	3%	9%	16%	27%	22%	13%	4%
Magna	1%	2%	3%	3%	3%	6%	16%	28%	19%	15%	6%
Midvale	1%	1%	2%	3%	3%	6%	13%	23%	20%	21%	8%
Millcreek	2%	1%	2%	2%	3%	8%	10%	19%	16%	18%	19%
Murray	1%	1%	3%	3%	5%	6%	12%	21%	15%	20%	13%
Riverton	0%	0%	1%	0%	1%	6%	8%	16%	21%	27%	19%
South Salt Lake	2%	1%	4%	3%	3%	6%	19%	22%	18%	16%	6%
White City	1%	0%	1%	0%	5%	10%	15%	35%	15%	13%	4%
Home Consortium	1%	1%	2%	2%	2%	6%	10%	20%	17%	22%	17%
Urban County	1%	1%	2%	2%	2%	5%	10%	19%	16%	21%	19%
Sandy	1%	1%	1%	1%	2%	4%	7%	18%	16%	25%	24%
South Jordan	1%	0%	1%	1%	2%	3%	5%	14%	18%	26%	30%
Taylorsville	1%	2%	2%	4%	3%	7%	12%	22%	17%	20%	10%
West Jordan	1%	1%	1%	1%	1%	6%	11%	22%	21%	23%	12%
West Valley City	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
Salt Lake County	1%	1%	1%	1%	1%	3%	7%	14%	15%	24%	31%
Urban County	1%	1%	1%	2%	1%	3%	7%	14%	14%	24%	33%
Unincorp. Salt Lake County	2%	1%	0%	5%	1%	4%	6%	13%	14%	29%	23%
Alta	0%	0%	4%	0%	8%	4%	21%	4%	0%	4%	54%
Brighton	0%	0%	8%	0%	0%	2%	7%	8%	6%	41%	28%
Bluffdale	0%	1%	0%	0%	0%	1%	7%	9%	17%	23%	42%
Copperton	2%	0%	0%	0%	1%	0%	24%	19%	8%	36%	9%
Cottonwood Heights	1%	1%	2%	1%	1%	3%	4%	13%	12%	20%	44%
Draper	1%	0%	0%	1%	0%	2%	3%	11%	7%	23%	50%
Emigration Canyon	1%	1%	2%	0%	0%	1%	11%	7%	13%	13%	52%
Herriman	1%	0%	0%	2%	0%	2%	3%	13%	12%	30%	36%
Holladay	2%	0%	1%	2%	1%	3%	8%	12%	12%	18%	42%
Kearns	0%	0%	1%	2%	1%	4%	10%	20%	24%	22%	16%
Magna	0%	1%	0%	2%	1%	5%	8%	21%	21%	28%	14%
Midvale	2%	2%	2%	2%	3%	3%	7%	15%	20%	24%	21%
Millcreek	3%	1%	1%	2%	2%	4%	5%	12%	11%	23%	36%
Murray	2%	1%	2%	2%	2%	4%	9%	14%	13%	24%	27%
Riverton	0%	1%	0%	0%	1%	2%	9%	12%	13%	23%	38%
South Salt Lake	0%	0%	1%	1%	2%	5%	14%	18%	19%	17%	21%
White City	0%	3%	3%	3%	4%	8%	9%	13%	17%	23%	18%
Home Consortium	1%	1%	1%	1%	1%	3%	7%	13%	15%	25%	31%
Urban County	1%	1%	1%	2%	1%	3%	7%	14%	14%	24%	33%
Sandy	1%	1%	1%	1%	2%	3%	5%	10%	15%	23%	38%
South Jordan	0%	0%	0%	1%	1%	2%	3%	8%	15%	27%	42%
Taylorsville	1%	0%	1%	1%	2%	5%	10%	16%	18%	24%	21%
West Jordan	0%	0%	1%	1%	1%	3%	5%	13%	18%	30%	27%
West Valley City	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
Salt Lake County	18,039	2,636	834	2,298	11,550	721	15%	5%	13%	64%	4%
Urban County											
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	-	-	-	-	-
Home Consortium											
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.

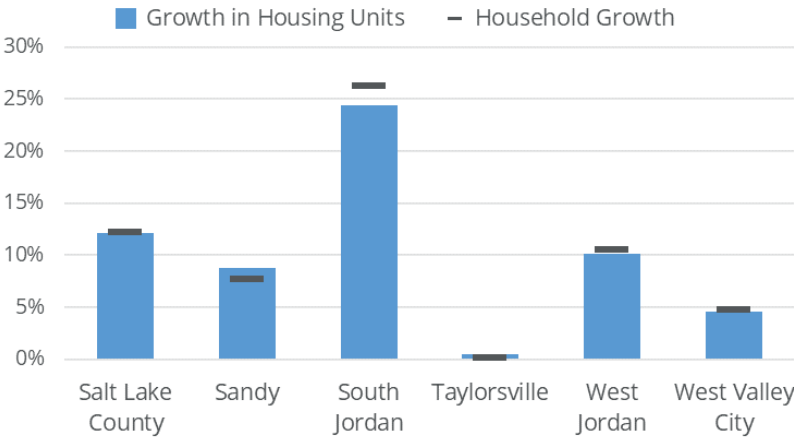


Figure A-18.

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	#	%
	Salt Lake County	384,127	430,705	46,578	12%	363,058	407,673	44,615	12%	1,963
Urban County	155,739	179,857	24,118	15%	146,889	170,245	23,356	16%	762	0%
Unincorp. Salt Lake County	4,509	3,981	-528	-12%	3,510	3,305	-205	-6%	-323	-6%
Alta	306	244	-62	-20%	72	70	-2	-3%	-60	-17%
Brighton	-	565	N/A	N/A	-	133	N/A	N/A	N/A	N/A
Bluffdale	2,822	5,167	2,345	83%	2,716	5,167	2,451	90%	-106	-7%
Copperton	266	333	67	25%	266	325	59	22%	8	3%
Cottonwood Heights	13,446	13,208	-238	-2%	12,661	12,361	-300	-2%	62	1%
Draper	14,011	16,250	2,239	16%	13,278	15,861	2,583	19%	-344	-3%
Emigration Canyon	774	604	-170	-22%	682	571	-111	-16%	-59	-6%
Herriman	8,775	16,361	7,586	86%	8,180	16,075	7,895	97%	-309	-10%
Holladay	12,021	12,574	553	5%	11,297	11,727	430	4%	123	1%
Kearns	10,190	10,673	483	5%	9,892	10,531	639	6%	-156	-2%
Magna	8,430	8,953	523	6%	8,105	8,738	633	8%	-110	-2%

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	#	%
	Urban County (Continued)									
Midvale	13,456	15,809	2,353	17%	12,474	14,871	2,397	19%	-44	-2%
Millcreek	24,981	27,520	2,539	10%	23,686	25,500	1,814	8%	725	3%
Murray	19,867	21,301	1,434	7%	19,002	20,135	1,133	6%	301	1%
Riverton	11,528	13,637	2,109	18%	11,212	13,185	1,973	18%	136	1%
South Salt Lake	9,394	11,598	2,204	23%	8,844	10,600	1,756	20%	448	4%
White City	1,751	1,915	164	9%	1,751	1,915	164	9%	0	0%
Home Consortium	300,451	337,600	37,149	12%	286,182	322,238	36,056	13%	1093	0%
Urban County	155,739	179,857	24,118	15%	146,889	170,245	23,356	16%	762	0%
Sandy	31,567	34,356	2,789	9%	30,382	32,747	2,365	8%	424	1%
South Jordan	20,214	25,140	4,926	24%	19,350	24,429	5,079	26%	-153	-2%
Taylorsville	20,684	20,791	107	1%	19,959	20,003	44	0%	63	0%
West Jordan	33,631	37,058	3,427	10%	32,551	35,976	3,425	11%	2	0%
West Valley City	38,616	40,398	1,782	5%	37,051	38,838	1,787	5%	-5	0%

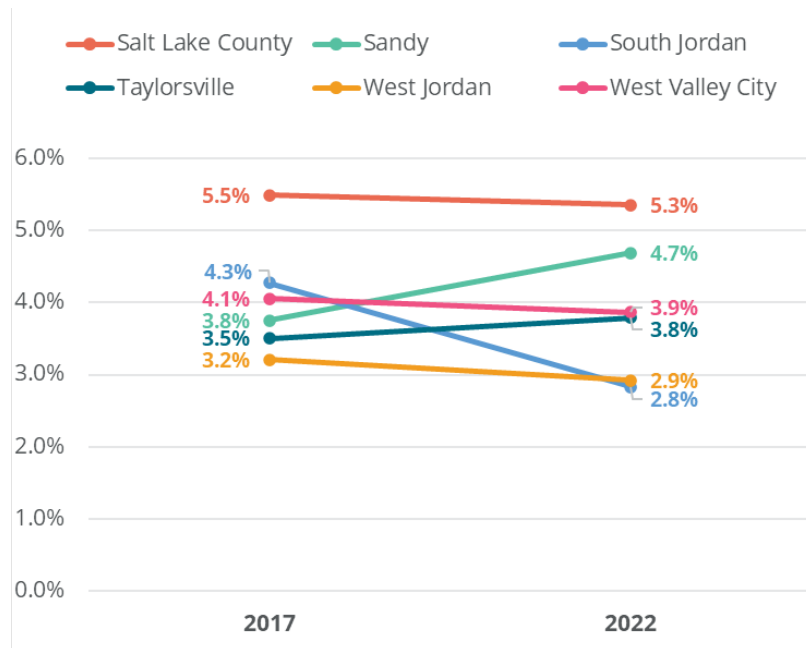
Note: Margins of error are large for estimates in Alta, Brighton, and Copperton.

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
Salt Lake County	384,127	363,058	21,069	5%	430,705	407,673	23,032	5%	0%
Urban County	155,739	146,889	8,850	6%	179,857	170,245	9,612	5%	0%
Unincorp. Salt Lake County	4,509	3,510	999	22%	3,981	3,305	676	17%	-5%
Alta	306	72	234	76%	244	70	174	71%	-5%
Brighton	-	-	-	N/A	565	133	432	76%	N/A
Bluffdale	2,822	2,716	106	4%	5,167	5,167	0	0%	-4%
Copperton	266	266	0	0%	333	325	8	2%	2%
Cottonwood Heights	13,446	12,661	785	6%	13,208	12,361	847	6%	1%
Draper	14,011	13,278	733	5%	16,250	15,861	389	2%	-3%
Emigration Canyon	774	682	92	12%	604	571	33	5%	-6%
Herriman	8,775	8,180	595	7%	16,361	16,075	286	2%	-5%
Holladay	12,021	11,297	724	6%	12,574	11,727	847	7%	1%
Kearns	10,190	9,892	298	3%	10,673	10,531	142	1%	-2%
Magna	8,430	8,105	325	4%	8,953	8,738	215	2%	-1%

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
Urban County (Continued)									
Midvale	13,456	12,474	982	7%	15,809	14,871	938	6%	-1%
Millcreek	24,981	23,686	1,295	5%	27,520	25,500	2,020	7%	2%
Murray	19,867	19,002	865	4%	21,301	20,135	1,166	5%	1%
Riverton	11,528	11,212	316	3%	13,637	13,185	452	3%	1%
South Salt Lake	9,394	8,844	550	6%	11,598	10,600	998	9%	3%
White City	1,751	1,751	0	0%	1,915	1,915	0	0%	0%
Home Consortium	300,451	286,182	14,269	5%	337,600	322,238	15,362	5%	0%
Urban County	155,739	146,889	8,850	6%	179,857	170,245	9,612	5%	0%
Sandy	31,567	30,382	1,185	4%	34,356	32,747	1,609	5%	1%
South Jordan	20,214	19,350	864	4%	25,140	24,429	711	3%	-1%
Taylorsville	20,684	19,959	725	4%	20,791	20,003	788	4%	0%
West Jordan	33,631	32,551	1,080	3%	37,058	35,976	1,082	3%	0%
West Valley City	38,616	37,051	1,565	4%	40,398	38,838	1,560	4%	0%

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	
Salt Lake County	5,941	1,361	2,832	1,199	2,559	0	7,177	21,069
Urban County	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
Home Consortium	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	
Salt Lake County	8,568	2,071	1,361	1,144	3,921	29	5,938	23,032
Urban County	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
Home Consortium	6,107	1,202	1,176	721	2,433	29	3,694	15,362
Urban County	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.

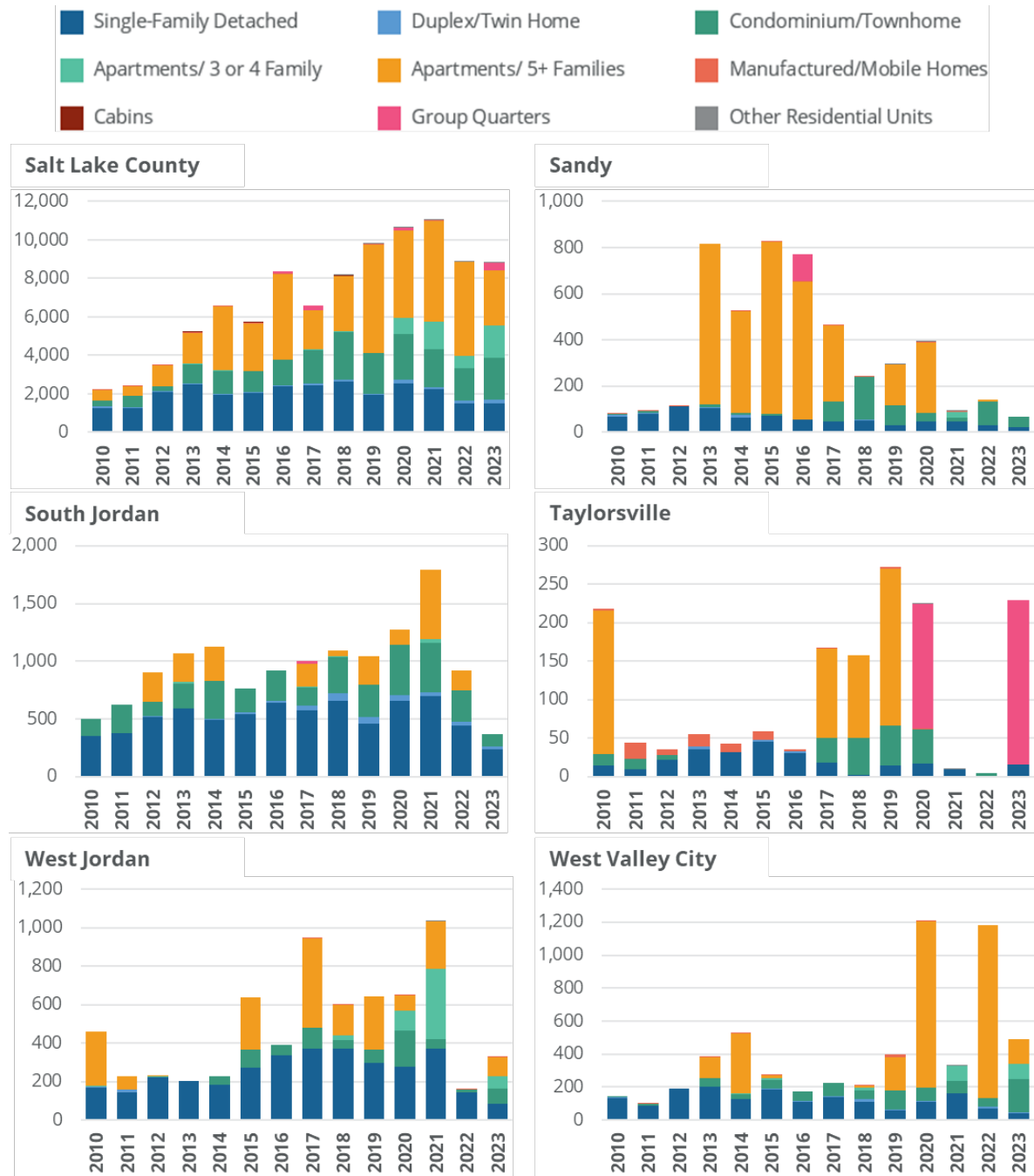
Unit type. Figure A-23 below presents trends in units permitted by building type for entitlement jurisdictions each year 2010 to 2023 according to data from the Ivory-Boyer Construction Database.²

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).

² 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

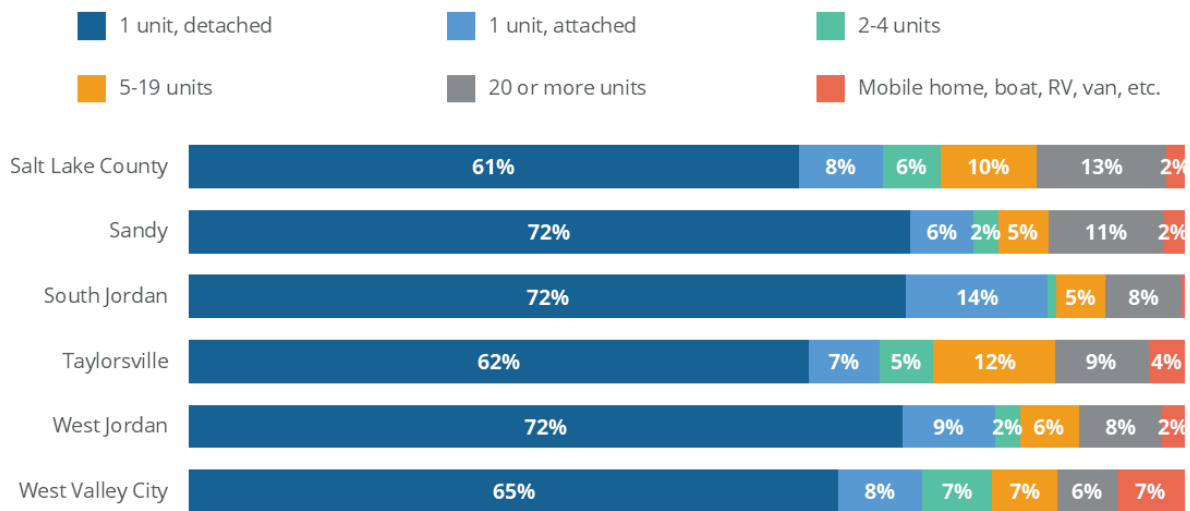


Note: Scale differs by jurisdiction due to varying permitting levels.

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.
Salt Lake County	61%	8%	6%	10%	13%	2%
Urban County	63%	11%	5%	11%	10%	1%
Unincorp. Salt Lake County	78%	2%	3%	2%	9%	7%
Alta	55%	9%	8%	7%	18%	2%
Brighton	74%	2%	0%	3%	12%	8%
Bluffdale	71%	16%	3%	9%	2%	0%
Copperton	67%	20%	13%	1%	0%	0%
Cottonwood Heights	70%	5%	5%	13%	7%	1%
Draper	65%	15%	4%	6%	10%	1%
Emigration Canyon	94%	2%	2%	0%	0%	2%
Herriman	66%	20%	1%	8%	6%	1%
Holladay	67%	13%	4%	13%	4%	0%
Kearns	93%	1%	0%	2%	1%	2%
Magna	81%	4%	5%	2%	7%	2%
Midvale	38%	12%	9%	23%	18%	1%
Millcreek	55%	9%	6%	14%	14%	1%
Murray	51%	11%	7%	18%	12%	1%
Riverton	80%	12%	2%	2%	4%	0%
South Salt Lake	38%	9%	12%	19%	21%	1%
White City	97%	1%	0%	1%	0%	1%
Home Consortium	66%	10%	4%	9%	9%	2%
Urban County	63%	11%	5%	11%	10%	1%
Sandy	72%	6%	2%	5%	11%	2%
South Jordan	72%	14%	1%	5%	8%	0%
Taylorsville	62%	7%	5%	12%	9%	4%
West Jordan	72%	9%	2%	6%	8%	2%
West Valley City	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.	
Salt Lake County	263,717	36,425	24,921	41,330	56,417	7,895	430,705
Urban County	112,702	18,895	8,728	20,181	17,470	1,881	179,857
Unincorp. Salt Lake County	3,105	76	101	63	355	281	3,981
Alta	135	23	19	18	45	4	244
Brighton	418	14	0	19	66	48	565
Bluffdale	3,664	806	148	466	83	0	5,167
Copperton	222	67	42	2	0	0	333
Cottonwood Heights	9,221	720	649	1,662	879	77	13,208
Draper	10,516	2,471	588	982	1,590	103	16,250
Emigration Canyon	568	14	12	0	0	10	604
Herriman	10,718	3,206	156	1,235	923	123	16,361
Holladay	8,368	1,594	447	1,613	500	52	12,574
Kearns	9,936	120	38	177	150	252	10,673
Magna	7,232	337	421	187	638	138	8,953
Midvale	6,009	1,831	1,385	3,580	2,874	130	15,809
Millcreek	15,272	2,611	1,681	3,914	3,832	210	27,520
Murray	10,920	2,358	1,439	3,759	2,546	279	21,301
Riverton	10,843	1,685	252	247	577	33	13,637
South Salt Lake	4,424	1,047	1,350	2,247	2,403	127	11,598
White City	1,862	20	0	10	9	14	1,915
Home Consortium	221,536	32,999	14,660	30,506	30,839	7,060	337,600
Urban County	112,702	18,895	8,728	20,181	17,470	1,881	179,857
Sandy	24,869	2,213	838	1,726	3,944	766	34,356
South Jordan	18,107	3,560	221	1,249	1,924	79	25,140
Taylorsville	12,953	1,469	1,124	2,536	1,950	759	20,791
West Jordan	26,556	3,461	907	2,184	3,117	833	37,058
West Valley City	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.

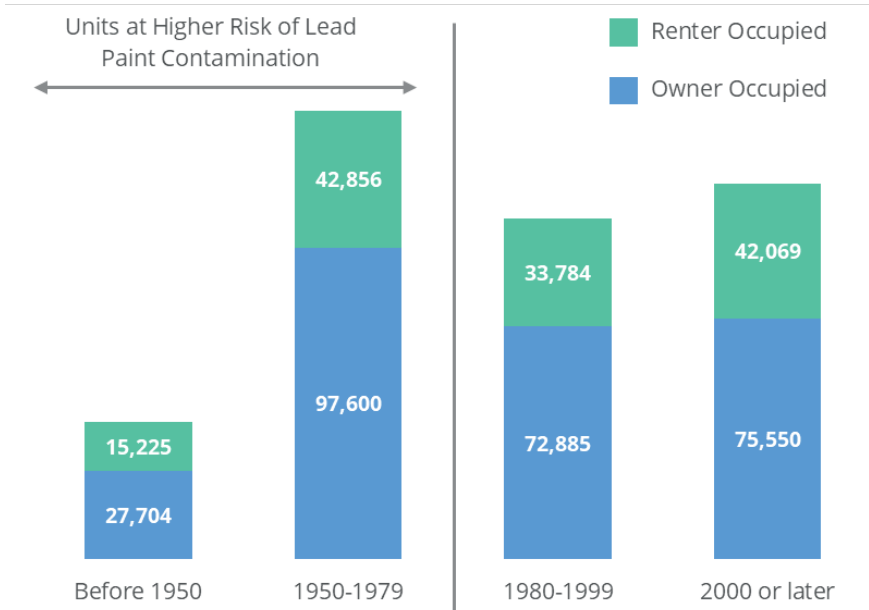


Figure A-28 below presents the age of total occupied housing units and corresponding risk for lead-based paint contamination in all jurisdictions studied. This information is available by tenure in the “Additional Tables” section at the end of this report.

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	
		#	%	#	%	#	%	#	%
Urban County (Continued)									
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%
Home Consortium	322,238	12,088	4%	112,110	35%	95,198	30%	102,842	32%
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.

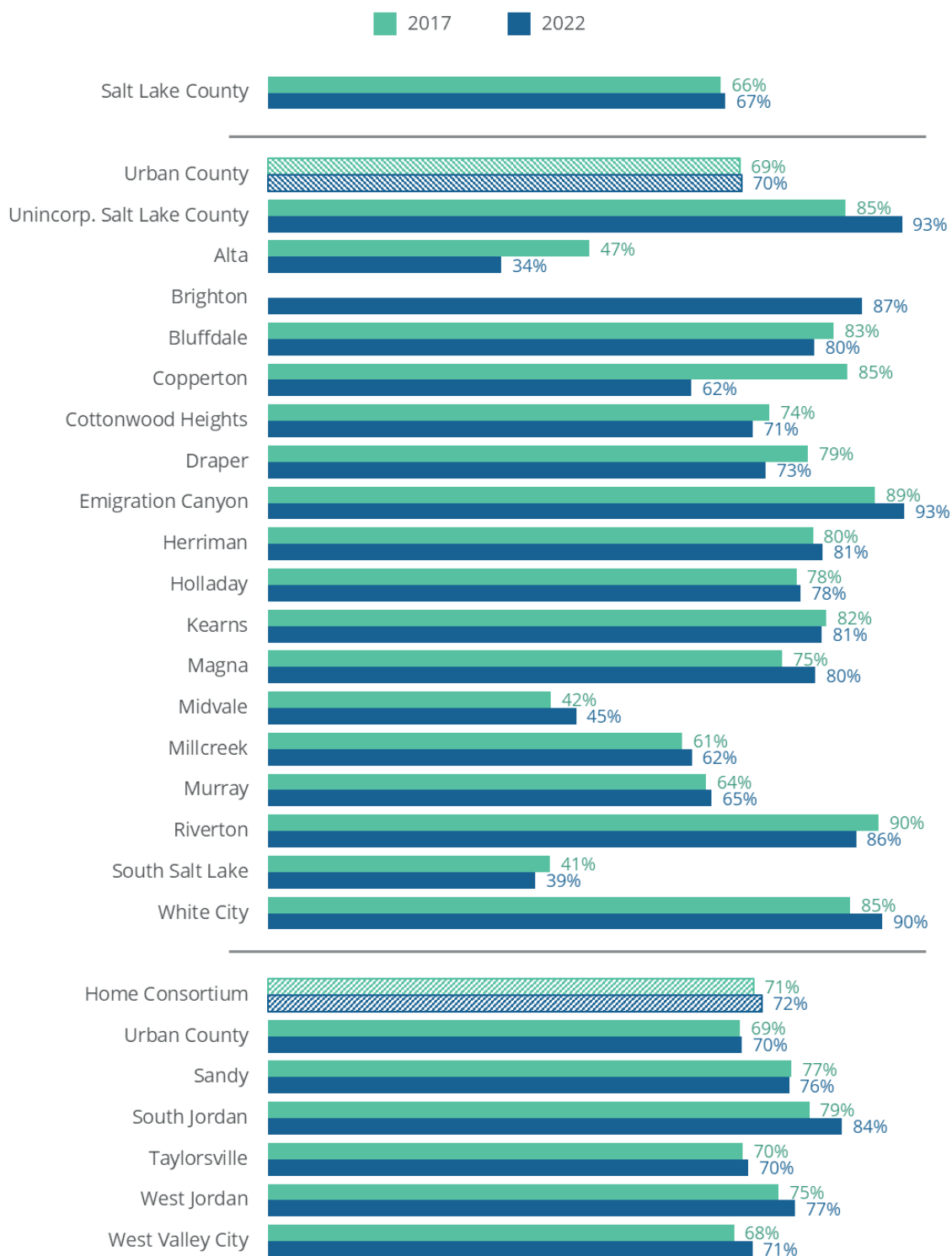
Source: 2022 5-year ACS.

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 ± 14 percentage points) in Alta, Brighton, and Copperton.

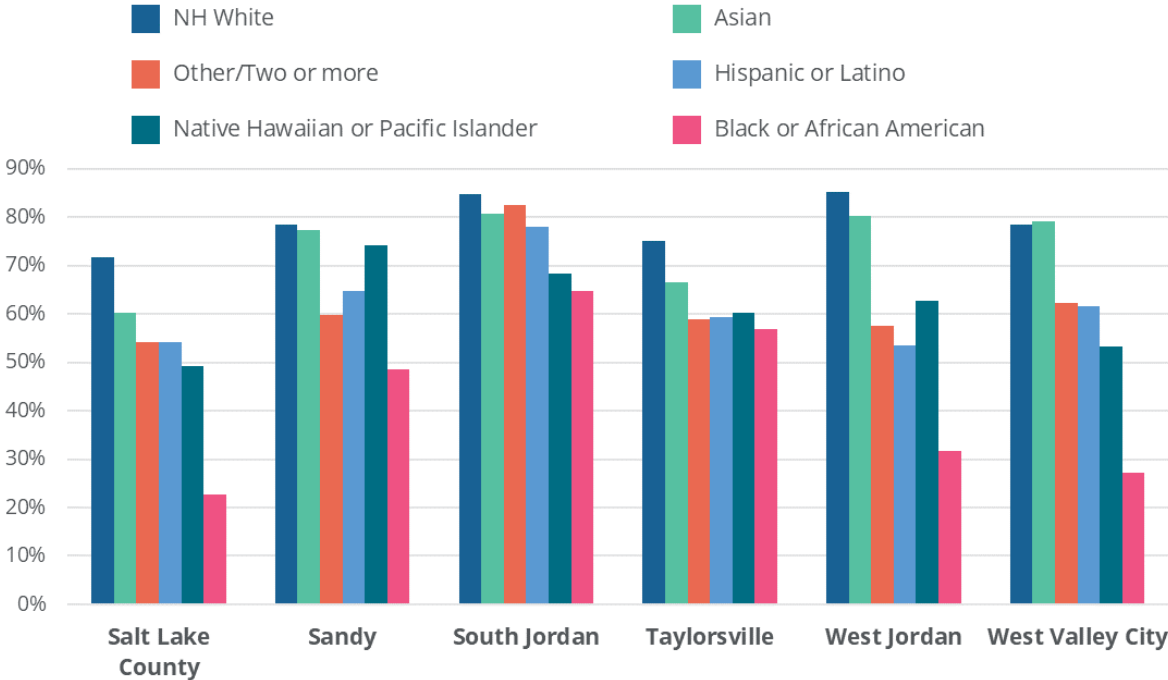
Source: 2017 and 2022 5-year ACS.

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.

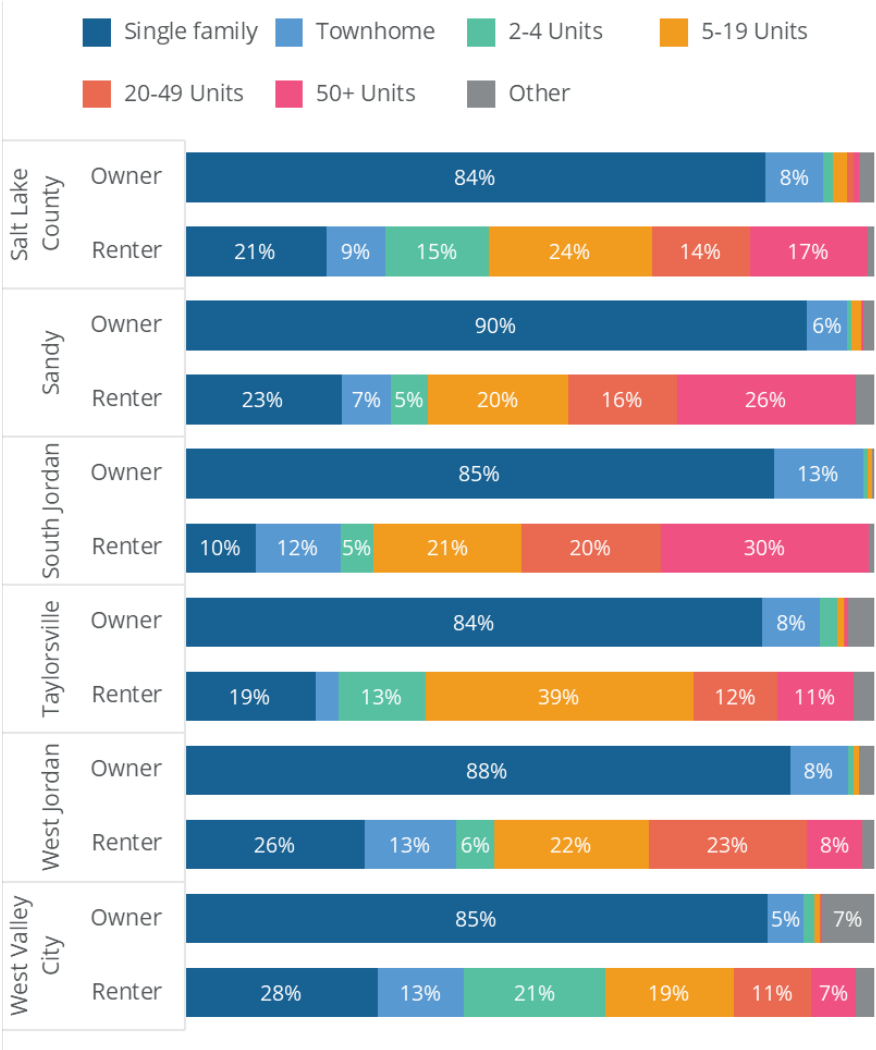
Occupied units by tenure. Figure A-31 presents the types of units occupied by renter and owner households in entitlement jurisdictions. In Salt Lake County, 84% of owner households occupy single family homes, compared to 21% of renter households. Renter households are far more likely to occupy units 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
Salt Lake County	84%	8%	1%	2%	1%	1%	2%	21%	9%	15%	24%	14%	17%	1%
Urban County	83%	10%	1%	3%	1%	0%	1%	21%	11%	14%	27%	13%	13%	0%
Unincorp. Salt Lake County	83%	2%	3%	2%	1%	1%	9%	61%	19%	21%	0%	0%	0%	0%
Alta	59%	0%	18%	5%	18%	0%	0%	82%	4%	5%	4%	5%	0%	0%
Brighton	92%	0%	0%	0%	0%	8%	0%	100%	0%	0%	0%	0%	0%	0%
Bluffdale	87%	11%	0%	2%	0%	0%	0%	11%	18%	15%	47%	3%	6%	0%
Copperton	94%	5%	1%	0%	0%	0%	0%	6%	53%	30%	10%	0%	0%	0%
Cottonwood Heights	91%	4%	1%	2%	0%	0%	1%	28%	10%	11%	37%	5%	9%	0%
Draper	82%	15%	1%	1%	0%	0%	1%	21%	18%	12%	18%	7%	24%	0%
Emigration Canyon	100%	0%	0%	0%	0%	0%	0%	75%	10%	15%	0%	0%	0%	0%
Herriman	80%	17%	0%	3%	0%	0%	0%	9%	19%	7%	28%	27%	8%	2%
Holladay	78%	12%	2%	6%	1%	1%	0%	27%	19%	12%	29%	5%	6%	0%
Kearns	97%	1%	0%	0%	0%	0%	2%	79%	4%	0%	10%	2%	4%	2%
Magna	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
Urban County (Continued)														
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%
Home Consortium	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
Salt Lake County							
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%
Sandy							
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%
South Jordan							
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
Taylorsville							
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%
West Jrdan							
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%
West Valley City							
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.

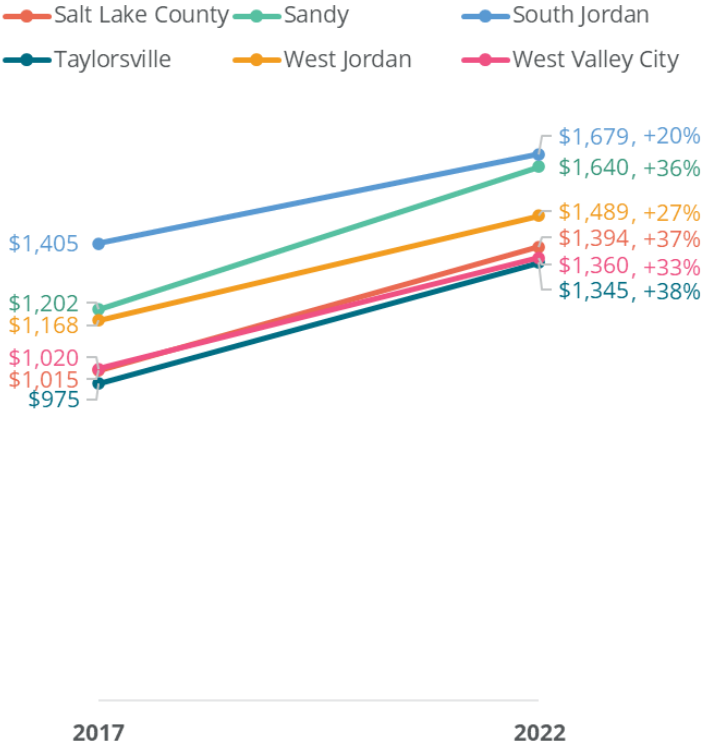
Source: Kem C. Gardner Policy Institute Utah Housing Affordability Dashboard and 2021 5-year ACS.

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%)³ 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

³ 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.

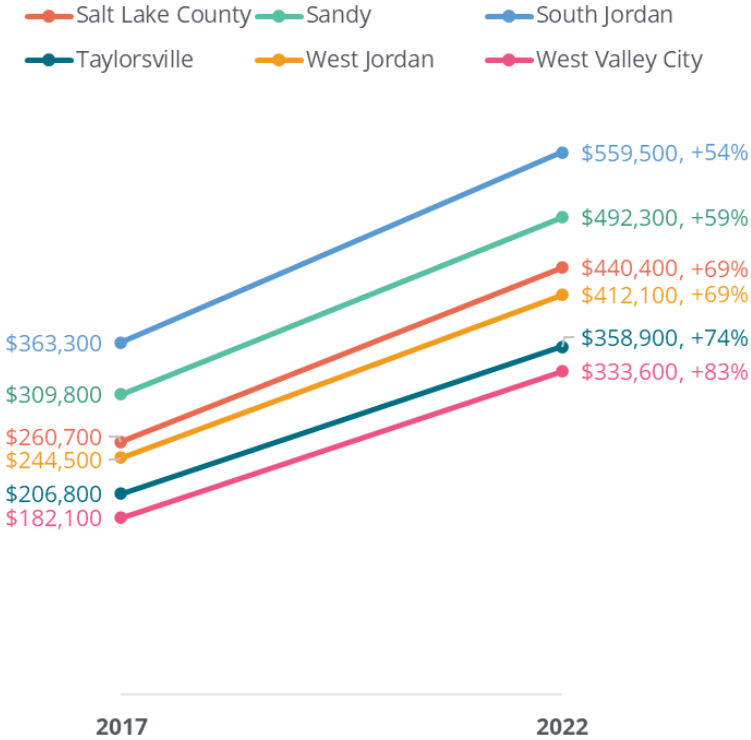
Source:
2017 and 2022 5-year ACS.

	2017	2022	2017-2022 Change	
			#	%
Salt Lake County	\$1,015	\$1,394	\$379	37%
Urban County				
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%
Home Consortium				
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%).⁴ 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%.

⁴ 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	
			#	%
Salt Lake County	\$260,700	\$440,400	\$179,700	69%
Urban County				
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%
Home Consortium				
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.⁵ 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+
Salt Lake County	1%	1%	4%	94%
Urban County				
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%
Home Consortium				
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%

⁵ 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.

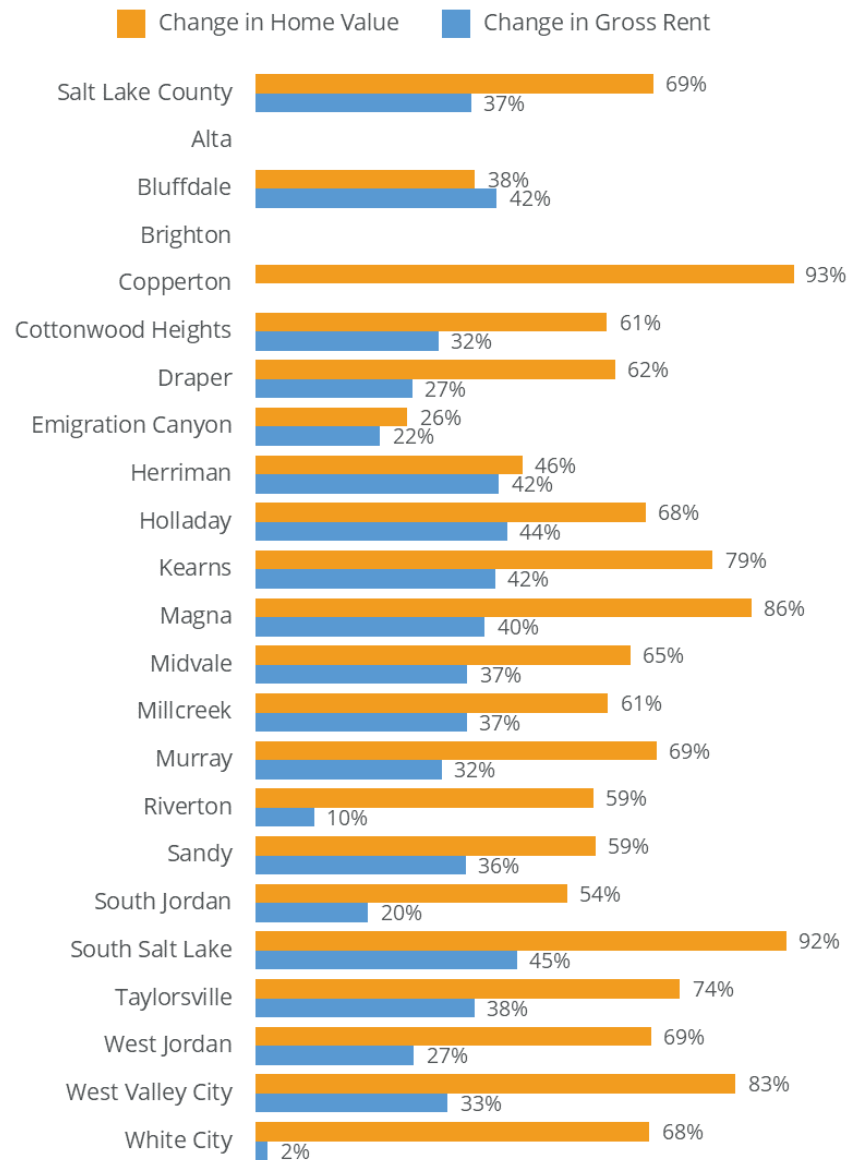
Source:

Kem C. Gardner Policy Institute
 Utah Housing Affordability
 Dashboard, 2022.

<i>Max Income</i>	0-30% AMI \$30,700	31-50% AMI \$51,200	51%-80% AMI \$81,900	80% AMI+ \$81,901+
Salt Lake County	162	73	537	12,921
Urban County				
Bluffdale	0	0	0	250
Cottonwood Heights	0	0	2	218
Draper	2	2	0	446
Herriman	0	0	3	1,163
Holladay	1	1	9	234
Kearns	1	1	2	102
Magna	5	1	62	475
Midvale	4	0	24	358
Millcreek	1	0	8	121
Murray	6	11	39	307
Riverton	0	0	1	436
South Salt Lake	0	0	14	148
White City	0	0	0	1
Home Consortium				
Sandy	17	7	16	1,034
South Jordan	0	0	8	1,277
Taylorsville	36	16	30	438
West Jordan	7	4	18	1,239
West Valley City	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.

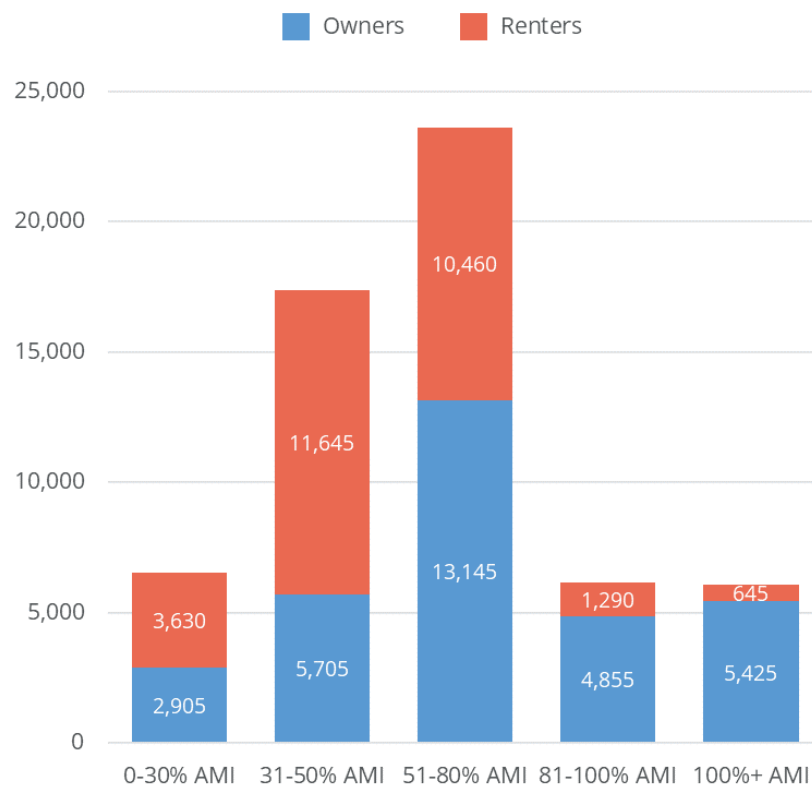
Figure A-41.
Cost Burden:
Households Paying 30%
to 50% of Income in
Housing Costs by
Tenure, Salt Lake
County, 2016–2020

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.

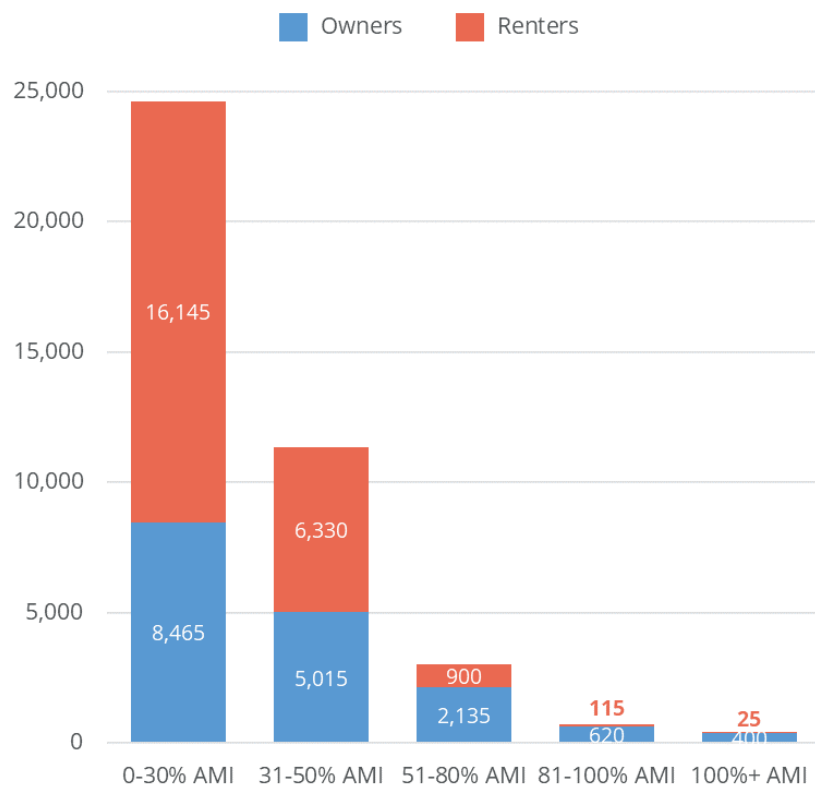


Figure A-43 below presents cost burden and severe cost burden for households in Salt Lake County and in Urban County and HOME Consortium jurisdictions. This information is available by tenure in an appendix at the end of this section. Of the entitlement jurisdictions, cost burden is greatest in West 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%)⁶ households. Pacific Islander households have a higher rate of overall cost burden at 32%.⁷

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.⁸ 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%)
Salt Lake County			
All households	74%	16%	10%
American Indian	75%	16%	9%
Asian	76%	13%	10%
Black/African American	49%	25%	26%
Hispanic/Latino	62%	21%	17%
Native Hawaiian/Pacific Islander	68%	14%	18%
Non-Hispanic White	76%	15%	9%

Source: CHAS 2016-2020.

⁶ American Indian, Alaska Native households comprise less than 1% of households in the county. This estimate should be interpreted with caution.

⁷ Pacific Islander households comprise approximately 1% of households in the county. This estimate should be interpreted with caution.

⁸ 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.⁹ 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.¹⁰

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

⁹ Affordability estimates assume that households spend no more than 30% of their gross income on housing costs.

¹⁰ 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.

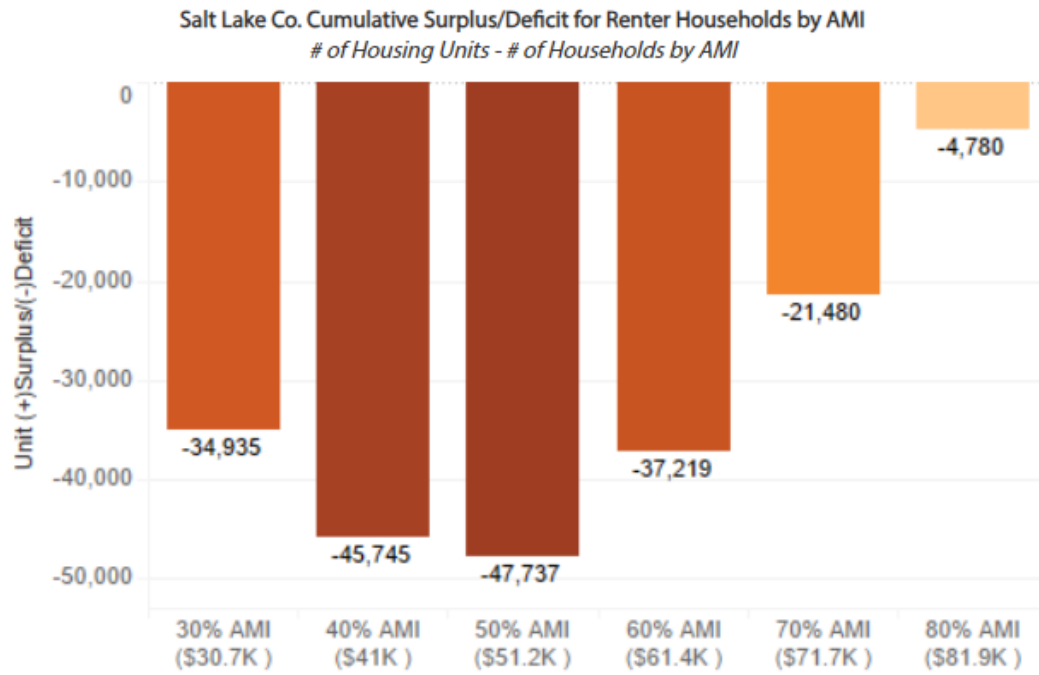
Because the rental supply distribution used in the gaps analysis above reflects the use of subsidies, income-restricted rental units, and lower rents for long-term tenants, it can be understood as a lower bound estimate of need.

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.¹¹ 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

¹¹ 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
All Low Income Households (<80% AMI)	115,272	69,381	60%	74,593	+ 5,212
By Income					
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
By Tenure					
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
By Household Type					
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)
Salt Lake County	3,022	2,414	2,741	8,177
Urban County				
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
Home Consortium				
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	Duplex/	Condo/	Apts/	Apts/	Manuf./	Cabins	Group	Other Res.
		Detached	Twin Home	Townhome	3 or 4 Family	5+ Families	Mobile		Quarters	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
Alta										
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
Bluffdale										
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	
Bluffdale										
2022	65	30	2	33	0	0	0	0	0	
2023	46	45	0	0	0	0	1	0	0	
Cottonwood Heights										
2010	13	11	2	0	0	0	0	0	0	
2011	17	17	0	0	0	0	0	0	0	
2012	24	24	0	0	0	0	0	0	0	
2013	22	20	2	0	0	0	0	0	0	
2014	22	22	0	0	0	0	0	0	0	
2015	25	25	0	0	0	0	0	0	0	
2016	35	33	2	0	0	0	0	0	0	
2017	36	34	2	0	0	0	0	0	0	
2018	90	89	0	0	0	0	0	0	1	
2019	62	62	0	0	0	0	0	0	0	
2020	38	26	0	12	0	0	0	0	0	
2021	117	43	2	0	0	72	0	0	0	
2022	144	12	0	0	0	132	0	0	0	
2023	4	4	0	0	0	0	0	0	0	
Draper										
2010	95	76	0	19	0	0	0	0	0	
2011	86	86	0	0	0	0	0	0	0	
2012	273	201	0	0	0	72	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	
Draper										
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	241	0	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
Herriman										
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	
Herriman										
2019	1,532	635	0	454	0	443	0	0	0	0
2020	967	476	0	334	0	157	0	0	0	0
2021	858	408	0	309	0	141	0	0	0	0
2022	696	438	0	180	0	78	0	0	0	0
2023	638	317	0	104	0	215	0	0	0	2
Holladay										
2010	0	0	0	0	0	0	0	0	0	0
2011	14	14	0	0	0	0	0	0	0	0
2012	19	19	0	0	0	0	0	0	0	0
2013	36	36	0	0	0	0	0	0	0	0
2014	72	33	6	33	0	0	0	0	0	0
2015	33	31	0	2	0	0	0	0	0	0
2016	43	26	0	7	0	10	0	0	0	0
2017	23	14	0	9	0	0	0	0	0	0
2018	7	6	0	0	0	0	0	0	0	1
2019	4	3	0	0	0	0	0	0	0	1
2020	1	1	0	0	0	0	0	0	0	0
2021	4	4	0	0	0	0	0	0	0	0
2022	22	8	2	11	0	0	0	0	0	1
2023	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	
Midvale										
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
Millcreek										
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
Millcreek										
2023	731	11	18	29	0	671	0	0	0	2
Murray										
2010	31	29	0	0	0	0	2	0	0	0
2011	40	24	0	0	0	15	1	0	0	0
2012	67	14	0	4	0	46	3	0	0	0
2013	263	37	0	24	0	202	0	0	0	0
2014	331	22	2	60	0	246	1	0	0	0
2015	48	35	0	13	0	0	0	0	0	0
2016	224	27	0	22	0	175	0	0	0	0
2017	308	19	0	48	0	239	2	0	0	0
2018	240	55	2	11	0	165	5	0	0	2
2019	228	57	0	71	0	93	6	0	0	1
2020	238	115	93	21	0	0	9	0	0	0
2021	1,000	85	0	0	0	895	20	0	0	0
2022	795	7	68	4	40	676	0	0	0	0
2023	606	31	68	16	0	491	0	0	0	0
Riverton										
2010	93	64	2	27	0	0	0	0	0	0
2011	155	74	10	71	0	0	0	0	0	0
2012	83	81	2	0	0	0	0	0	0	0
2013	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	
Riverton										
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
Sandy										
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
Sandy										
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
South Jordan										
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
South Salt Lake										
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

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
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
Taylorsville										
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
West Jordan										
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	
West Jordan										
2023	327	86	0	79	64	96	2	0	0	0
West Valley City										
2010	145	133	6	6	0	0	0	0	0	0
2011	99	87	2	9	0	0	1	0	0	0
2012	191	191	0	0	0	0	0	0	0	0
2013	382	205	0	48	0	128	1	0	0	0
2014	527	130	0	26	4	366	1	0	0	0
2015	274	187	4	53	8	21	1	0	0	0
2016	174	113	4	57	0	0	0	0	0	0
2017	224	141	4	79	0	0	0	0	0	0
2018	211	113	12	54	16	15	1	0	0	0
2019	398	61	2	115	4	201	15	0	0	0
2020	1,212	108	6	80	4	1,010	4	0	0	0
2021	330	164	0	73	92	0	0	0	0	1
2022	1,183	72	8	55	0	1,048	0	0	0	0
2023	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	
	#	%	#	%	#	%
Salt Lake County	33,669	26%	27,002	21%	60,671	47%
Urban County	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%
Home Consortium	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.

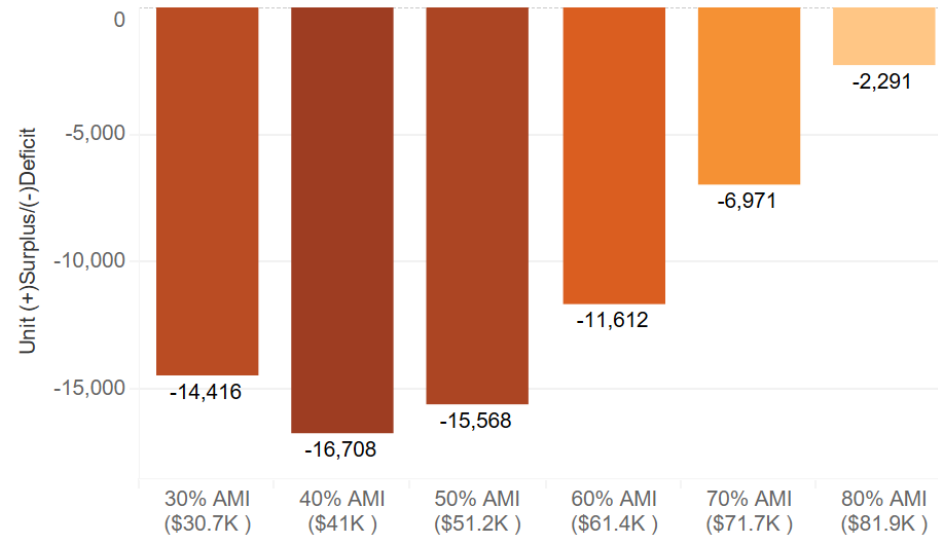
Rental and Ownership Gaps: Salt Lake City

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		
\$100,000 to \$149,999	1,201	9,863
\$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.

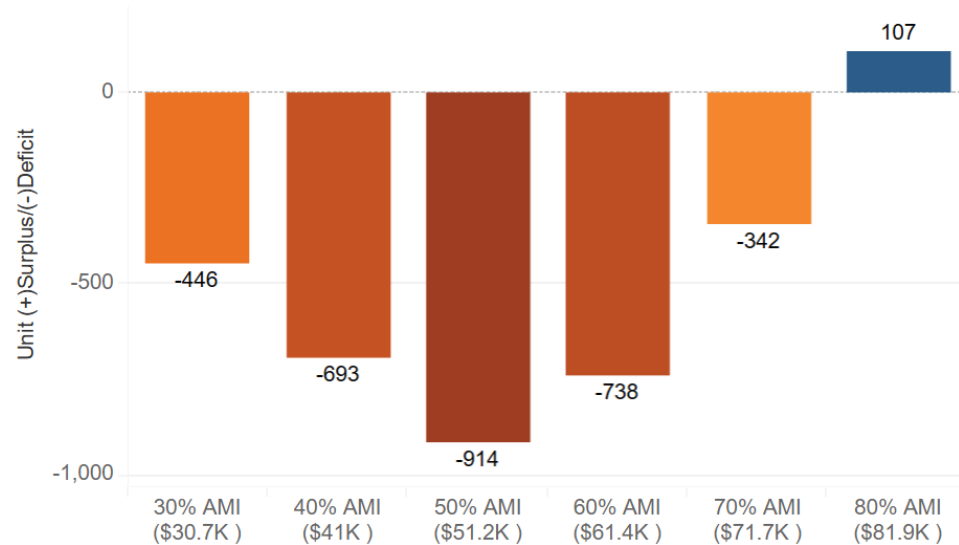
Rental Gaps: Lower Bound, Draper, 2022

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%

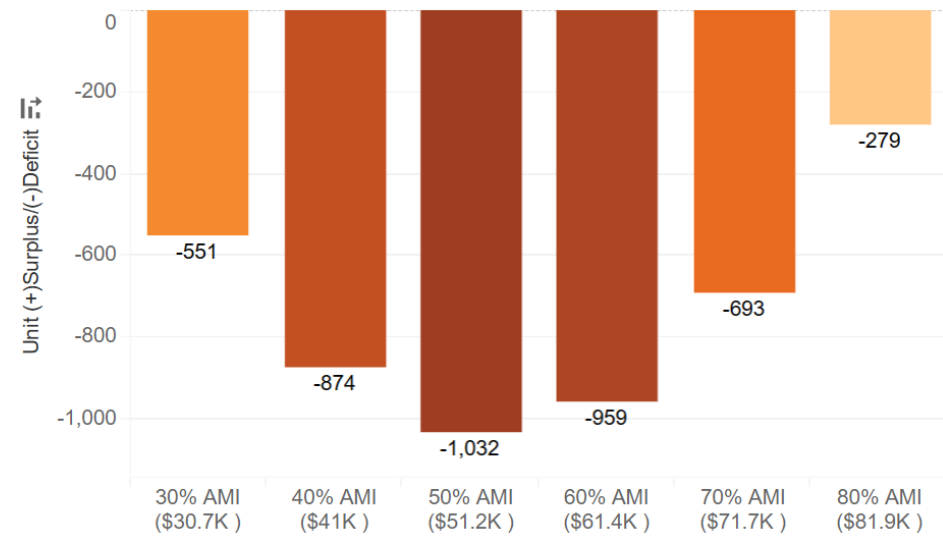
Rental and Ownership Gaps: Herriman

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%

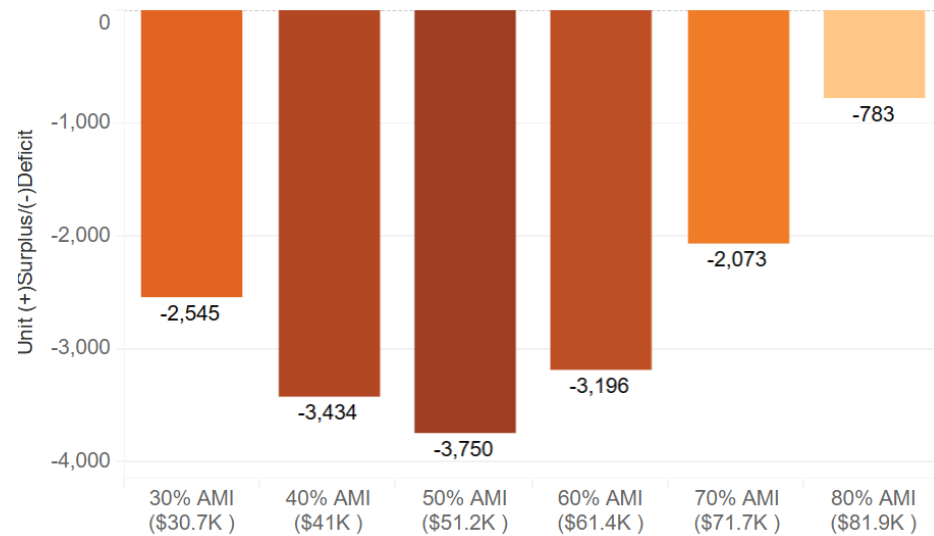
Rental and Ownership Gaps: Millcreek

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		
\$100,000 to \$149,999	(11)	2,339
\$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%

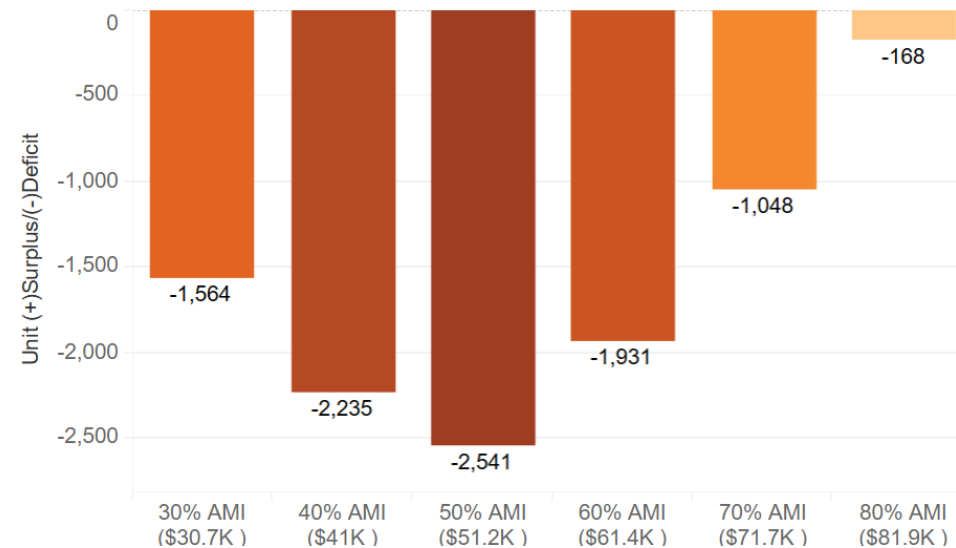
Rental and Ownership Gaps: Murray

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		
\$100,000 to \$149,999	(123)	1,853
\$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%

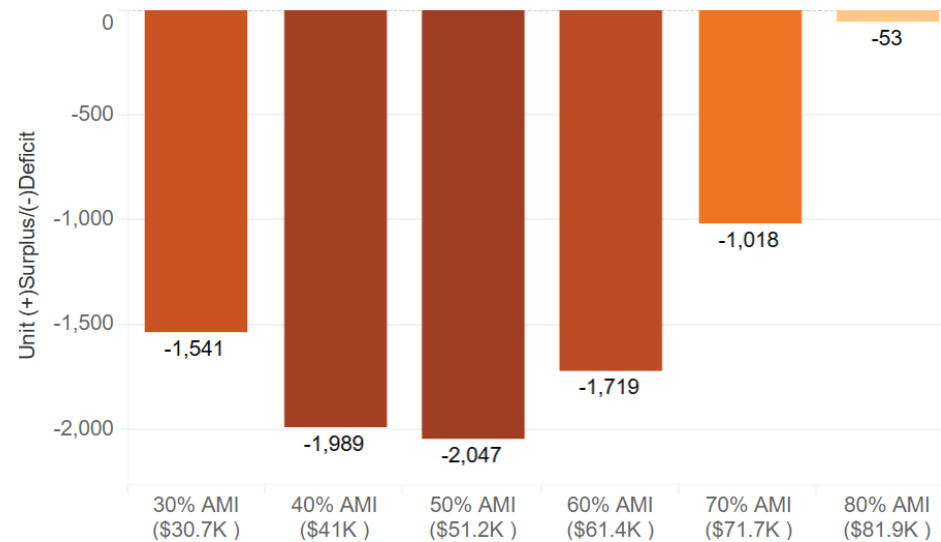
Rental and Ownership Gaps: Sandy

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		
\$100,000 to \$149,999	890	2,336
\$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%

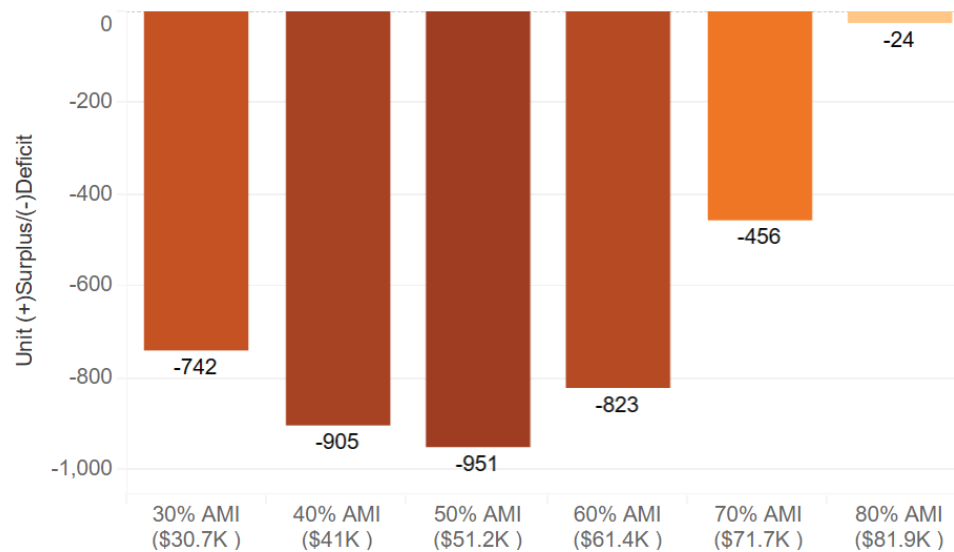
Rental and Ownership Gaps: South Jordan

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		
\$100,000 to \$149,999	8	995
\$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%

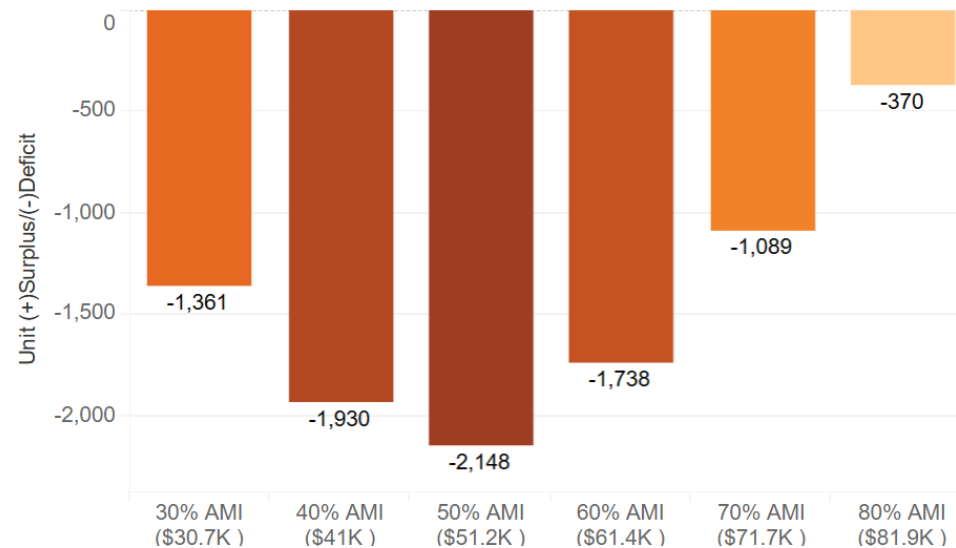
Rental and Ownership Gaps: Taylorsville

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.

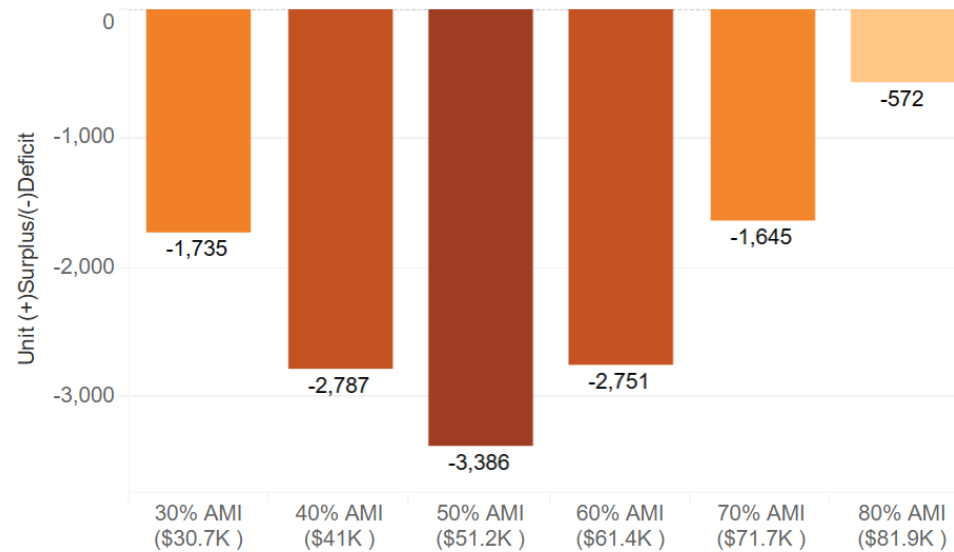
Rental Gaps: Lower Bound, West Jordan, 2022

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%

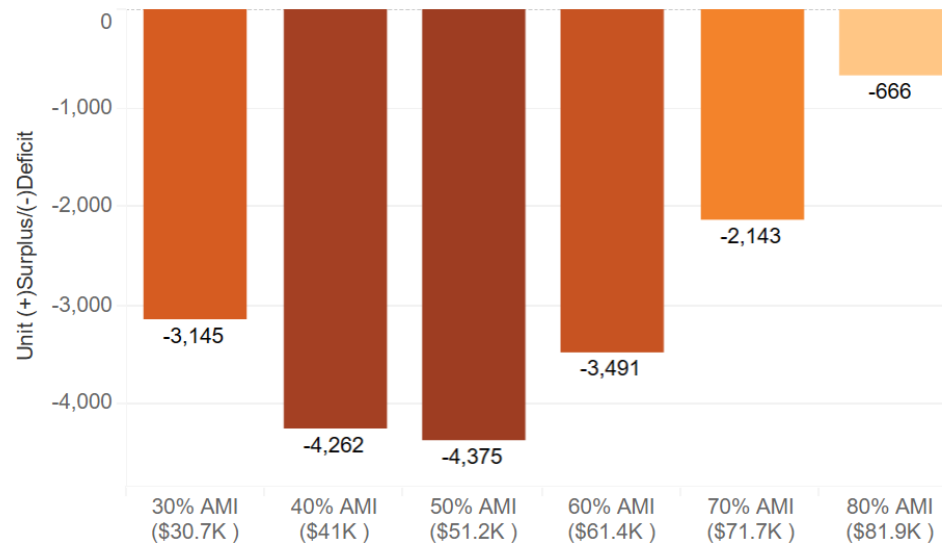
Rental and Ownership Gaps: West Valley City

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.

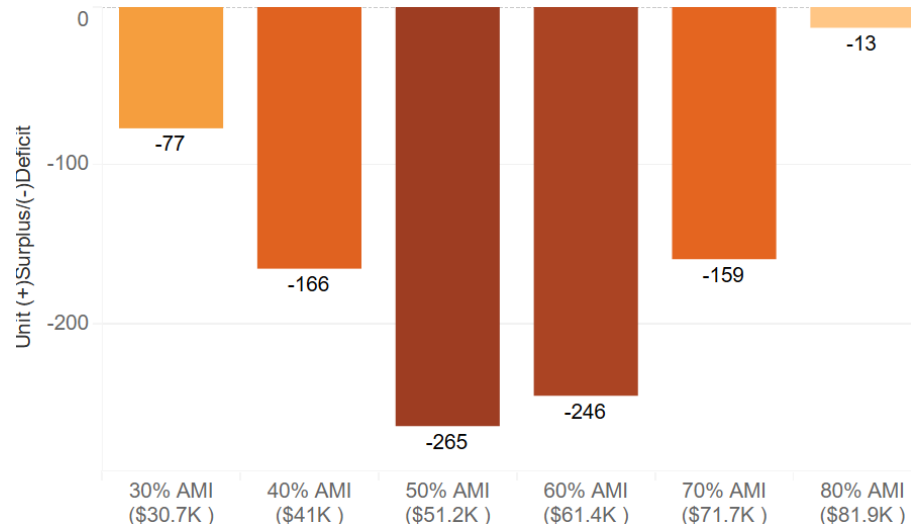
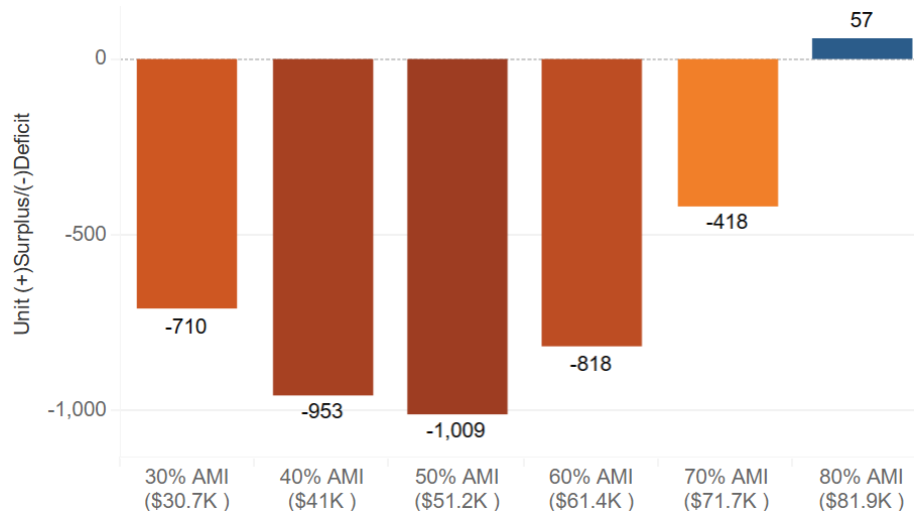


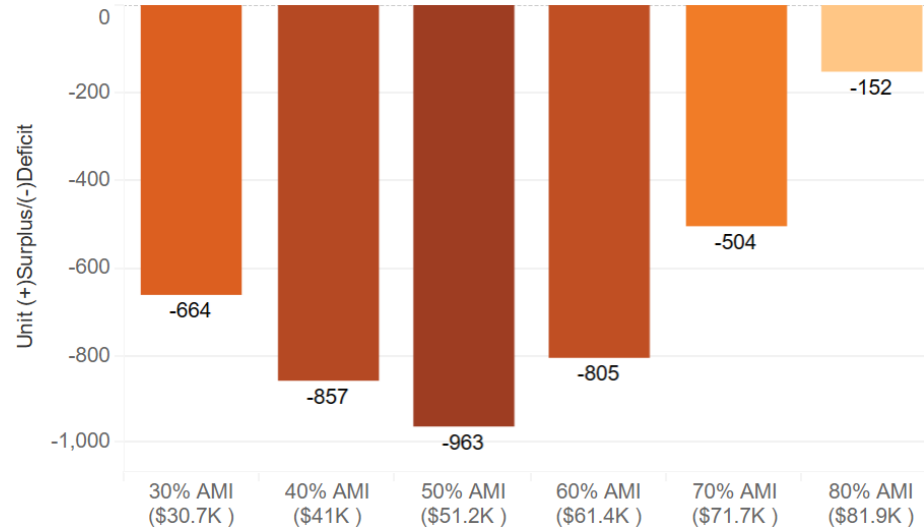
Figure A-86.
Cumulative
Rental Gaps:
Upper Bound,
Cottonwood
Heights, 2022

Source:
 Kem C. Gardner Policy
 Institute Utah Housing
 Affordability Dashboard.



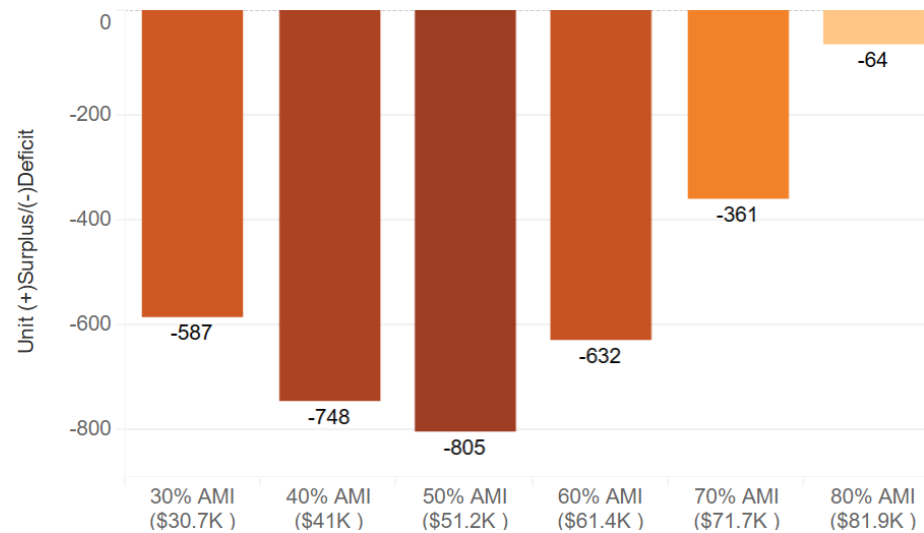
**Figure A-87.
Cumulative
Rental Gaps:
Upper Bound,
Holladay, 2022**

Source:
Kem C. Gardner Policy
Institute Utah Housing
Affordability Dashboard.



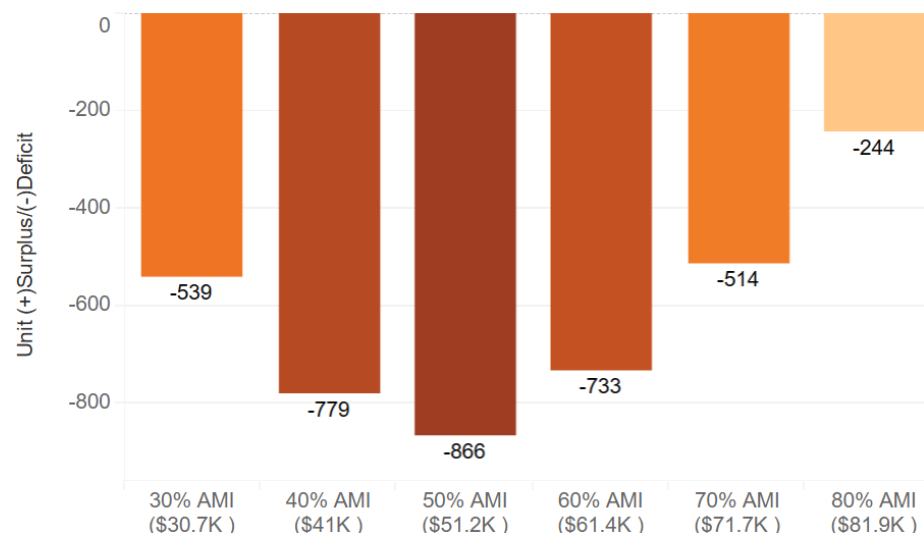
**Figure A-88.
Cumulative
Rental Gaps:
Upper Bound,
Kearns, 2022**

Source:
Kem C. Gardner Policy
Institute Utah Housing
Affordability Dashboard.



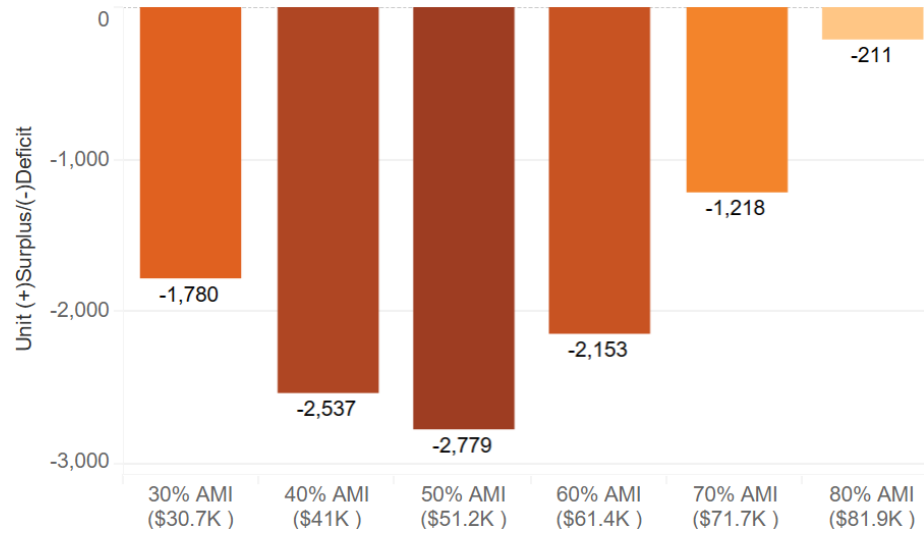
**Figure A-89.
Cumulative
Rental Gaps:
Upper Bound,
Magna, 2022**

Source:
Kem C. Gardner Policy
Institute Utah Housing
Affordability Dashboard.



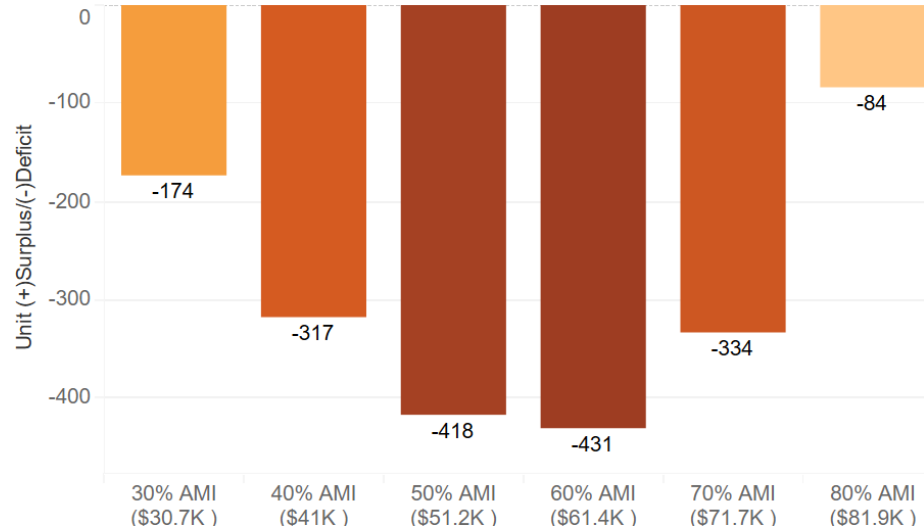
**Figure A-90.
Cumulative
Rental Gaps:
Upper Bound,
Midvale, 2022**

Source:
Kem C. Gardner Policy
Institute Utah Housing
Affordability Dashboard.



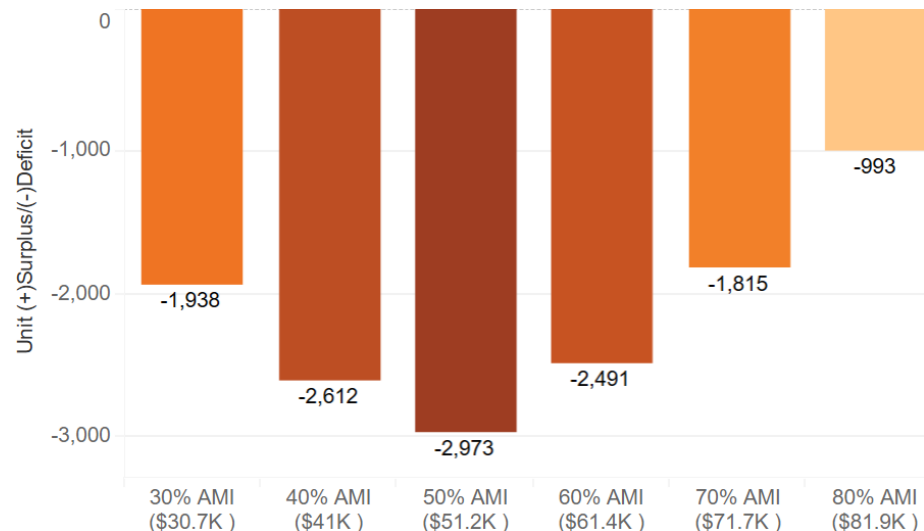
**Figure A-91.
Cumulative
Rental Gaps:
Upper Bound,
Riverton, 2022**

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.

